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September 19, 2018

ALL ASSOCIATION MEMBERS

Circular Letter 18-1738

RE: NCCI Items R-1414 and R-1414-A—Amendment to Item R-1414—Revisions to Retrospective Rating Plan Manual Appendix B and All Related Rules and Endorsements

The Minnesota Department of Commerce has approved the above filing to become effective 12:01 a.m., January 1, 2019 for new and renewal business.

The purpose of these two item filings is four-fold:

1. Introduce a new methodology that improves the accuracy of the insurance charge component of the basic premium factor, when there is an individual loss limitation as well as an aggregate loss limitation (i.e., a maximum and/or minimum limitation).
2. Replace the Table of Expected Loss Ranges and the Hazard Group Differentials (commonly referred to as Relativities) in the annual ***Minnesota Ratemaking Report*** and replace Appendix A—Table of Expected Loss Ranges in NCCI's ***Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)*** with new lookup tables—Table of Policy Excess Ratio Ranges and Table of Expected Claim Count Groups. The new lookup tables will show the user which subtable and column to choose when determining the appropriate value from Appendix B.
3. Replace Appendix B—Table of Insurance Charges in NCCI's ***Retrospective Rating Plan Manual*** with new values, and updated layout, and changes to calculations and lookups.
4. Update several endorsements in the ***Minnesota Forms Manual*** to replace the term "insurance charge" with "net aggregate loss factor".

The proposed items will require revisions to NCCI's ***Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)*** and the ***Minnesota Forms Manual***.

The Table of Insurance Charges currently found in Appendix B of the ***Retrospective Rating Plan Manual*** contains the excess ratios needed to calculate the net insurance charge component of the basic premium. Since this table has been in effect since 1998, NCCI revised the methodology to compute the values in this table using more advanced technological tools and more recent data. The new methodology will afford carriers with two different options to determine insurance charges: (1) an online tool called ***Aggregate Loss Factors on Demand (ALFs on Demand)***, or (2)

the countrywide Table of Aggregate Loss Factors. The benefits of using **ALFs on Demand** or the new countrywide tables (Appendices A and B) are explained in more detail in the Filing Memorandum section and in Informational Exhibits 1 and 3 of the attached NCCI Item R-1414.

The exhibits listed below show the current and new language affecting the NCCI **Retrospective Rating Plan Manual**. Please note that strikethroughs indicate deleted text while underlining indicates new or added text.

- Exhibits 1 through 3—Rule modifications
- Exhibits 4A and 4B—Replacement tables in Appendix A
- Exhibits 5A and 5B—Replacement table in Appendix B
- Exhibit 6—Revisions to the basic premium factor calculation example in Appendix D

Also, please review the enclosed revisions to endorsement forms and to the Forms Index in the **Minnesota Forms Manual** as shown in Exhibits 7 through 13.

A copy of National Council's original filing memorandum along with NCCI's Exhibits are also included to provide additional background information regarding Items R-1414 and R-1414-A.

MWCIA staff does not recommend adopting NCCI Form Exhibits 13 through 22 because they reference endorsement forms that are not applicable in Minnesota. NCCI Rule Exhibits 13 through 16 are not recommended for adoption either, because they reference state specific exceptions that do not apply in Minnesota.

Please direct any questions you may concerning this item to MWCIA's Actuarial Department at (952) 897-1737, option 3, or email at actuarial@mwcia.org.

A NOTICE TO MEMBERSHIP:

MWCIA would like to remind our membership who have filed a Limited Power of Attorney with the Minnesota Department of Commerce that no materials referenced in this Circular Letter regarding changes to NCCI's **Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance** are required to be independently filed with the Department.

Pursuant to Minnesota Administrative Rule Part 2705.3200, the Manual forms and/or endorsements included in this filing do **not** require independent filing by our members.

Exhibit 1

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

**RULE 1 — GENERAL EXPLANATION
B. DEFINITIONS**

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE
2. Elements of the Retrospective Rating Plan Formula	2. Elements of the Retrospective Rating Plan Formula
b. Basic Premium (BP) Basic premium is a percentage of standard premium. It is determined by multiplying the standard premium by a basic premium factor. The basic premium factor is developed by the carrier and includes: • General administration costs of the carrier • Related loss control service cost • ~~Insurance charges~~ The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.	b. Basic Premium (BP) Basic premium is a percentage of standard premium. It is determined by multiplying the standard premium by a basic premium factor. The basic premium factor is developed by the carrier and includes: • General administration costs of the carrier • Related loss control service cost • <u>Net aggregate loss factor</u> The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.

Exhibit 2

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

**RULE 1 — GENERAL EXPLANATION
B. DEFINITIONS**

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE
2. Elements of the Retrospective Rating Plan Formula	2. Elements of the Retrospective Rating Plan Formula
e. Excess Loss Premium (ELP)	e. Excess Loss Premium (ELP)
2. Excess Loss Factor Determination	2. Excess Loss Factor Determination
c. The Table of Classification by Hazard Group is used to determine the excess loss factor. This factor is determined based on the selected loss limitation and the hazard group assignment shown in the Table ~~for the classification producing the largest amount of estimated workers compensation standard premium for each state included in the plan.~~ Refer to the Basic Manual for the Table of Classification by Hazard Group.	c. The Table of Classification by Hazard Group is used to determine the excess loss factor. This factor is determined based on the selected loss limitation and the hazard group assignment shown in the Table. <u>For policies with exposure from multiple hazard groups, the excess loss factor can be determined by multiplying the policy excess ratio by the expected loss ratio, where the policy excess ratio is calculated as the total expected excess loss divided by total expected loss. Refer to Appendix D for the Basic Premium Factor Calculation Example.</u> Refer to the Basic Manual for the Table of Classification by Hazard Group.
For employers having USL&HW coverage for non-F-classification codes, the applicable hazard group to use for the determination of an excess loss factor is the state classification code hazard group increased by two levels. When the state classification hazard group is already at the highest level hazard group, use that highest level hazard group. For the classification codes that include federal coverages (or F-classification codes), use the hazard group assigned to that code.	SAME

Exhibit 2 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

**RULE 1 — GENERAL EXPLANATION
B. DEFINITIONS**

Effective January 1, 2019

CURRENT LANGUAGE		PROPOSED LANGUAGE																
<table><tr><th>State Classification Hazard Group</th><th>USL&HW Hazard Groups for Non-F-Classification Codes</th></tr><tr><td>A</td><td>C</td></tr><tr><td>B</td><td>D</td></tr><tr><td>C</td><td>E</td></tr><tr><td>D</td><td>F</td></tr><tr><td>E</td><td>G</td></tr><tr><td>F</td><td>G</td></tr><tr><td>G</td><td>G</td></tr></table>		State Classification Hazard Group	USL&HW Hazard Groups for Non-F-Classification Codes	A	C	B	D	C	E	D	F	E	G	F	G	G	G	SAME
State Classification Hazard Group	USL&HW Hazard Groups for Non-F-Classification Codes																	
A	C																	
B	D																	
C	E																	
D	F																	
E	G																	
F	G																	
G	G																	
Refer to the User’s Guide for more information about excess loss factors.																		

Exhibit 3

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

RULE 3 — OPERATION OF PLAN

Effective January 1, 2019

CURRENT LANGUAGE			PROPOSED LANGUAGE	
B. EXPLANATION OF ~~TABLES IN APPENDIX~~			B. EXPLANATION OF APPENDICES	
The following is an explanation of the ~~tables~~ used in the calculation of retrospective rating premium:			The following is an explanation of the <u>appendices which contain values</u> used in the calculation of retrospective rating premium:	
~~Table~~	Appendix	Purpose	Appendix	Purpose
~~Table of Expected Loss Ranges~~	A	Used to determine the ~~expected loss group in~~ the Table of ~~Insurance Charges~~ .	A	Used to determine the <u>applicable Subtable and Expected Claim Count Group for use with</u> the Table of <u>Aggregate Loss Factors</u> .
~~Table of Insurance Charges~~	B	Used to determine the ~~insurance charge~~ to be included in the basic premium factor.	B	Used to determine the <u>net aggregate loss factor</u> to be included in the basic premium factor.
~~Tables of Expense Ratios~~	C	Used in the calculation of basic premium. This table is applicable only in states where NCCI files rates.	C	Used in the calculation of basic premium. This table is applicable only in states where NCCI files rates.

Exhibit 4A

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE
~~APPENDIX A~~	NONE

Exhibit 4B

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Effective January 1, 2019

APPENDIX A

<u>Table of Policy Excess Ratio Ranges</u>		
<u>Sub-Table</u>	<u>Excess Ratio Range (Rounded Values)</u>	
<u>1</u>	0.000	- 0.008
<u>2</u>	0.009	- 0.026
<u>3</u>	0.027	- 0.051
<u>4</u>	0.052	- 0.077
<u>5</u>	0.078	- 0.109
<u>6</u>	0.110	- 0.143
<u>7</u>	0.144	- 0.178
<u>8</u>	0.179	- 0.217
<u>9</u>	0.218	- 0.264
<u>10</u>	0.265	- 0.309
<u>11</u>	0.310	- 0.351
<u>12</u>	0.352	- 0.412
<u>13</u>	0.413	- 0.475
<u>14</u>	0.476	- 0.541
<u>15</u>	0.542	- 0.639
<u>16</u>	0.640	- 0.758
<u>17</u>	0.759	- 0.847
<u>18</u>	0.848	- 1.000

Exhibit 4B Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Effective January 1, 2019

APPENDIX A

Table of Expected Claim Count Groups					
Expected Claim Count Group	Expected Number of Claims (Rounded Values)	Expected Claim Count Group	Expected Number of Claims (Rounded Values)	Expected Claim Count Group	Expected Number of Claims (Rounded Values)
94	0.00 - 0.12	67	3.27 - 3.56	40	45.8 - 51.6
93	0.13 - 0.15	66	3.57 - 3.89	39	51.7 - 58.4
92	0.16 - 0.19	65	3.90 - 4.26	38	58.5 - 66.3
91	0.20 - 0.23	64	4.27 - 4.66	37	66.4 - 75.5
90	0.24 - 0.27	63	4.67 - 5.09	36	75.6 - 86.4
89	0.28 - 0.32	62	5.10 - 5.57	35	86.5 - 99.2
88	0.33 - 0.38	61	5.58 - 6.09	34	99.3 - 114
87	0.39 - 0.44	60	6.10 - 6.67	33	115 - 133
86	0.45 - 0.51	59	6.68 - 7.30	32	134 - 154
85	0.52 - 0.59	58	7.31 - 8.00	31	155 - 181
84	0.60 - 0.66	57	8.01 - 8.77	30	182 - 213
83	0.67 - 0.75	56	8.78 - 9.62	29	214 - 253
82	0.76 - 0.84	55	9.63 - 10.6	28	254 - 302
81	0.85 - 0.94	54	10.7 - 11.6	27	303 - 364
80	0.95 - 1.05	53	11.7 - 12.8	26	365 - 442
79	1.06 - 1.17	52	12.9 - 14.1	25	443 - 543
78	1.18 - 1.29	51	14.2 - 15.5	24	544 - 673
77	1.30 - 1.42	50	15.6 - 17.2	23	674 - 845
76	1.43 - 1.57	49	17.3 - 19.0	22	846 - 1,080
75	1.58 - 1.73	48	19.1 - 21.0	21	1,081 - 1,400
74	1.74 - 1.89	47	21.1 - 23.4	20	1,401 - 1,840
73	1.90 - 2.08	46	23.5 - 26.0	19	1,841 - 2,490
72	2.09 - 2.27	45	26.1 - 28.9	18	2,491 - 3,450
71	2.28 - 2.49	44	29.0 - 32.3	17	3,451 - 4,930
70	2.50 - 2.72	43	32.4 - 36.2	16	4,931 - 7,330
69	2.73 - 2.98	42	36.3 - 40.6	15	7,331 and above
68	2.99 - 3.26	41	40.7 - 45.7		

Exhibit 5A

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE																																										
APPENDIX B	NONE																																										
~~State Reference Chart Table of Insurance Charges~~ The new Table of Insurance Charges is effective November 1, 1998. State exceptions are noted below: <table> <tr> <td>Alabama</td><td>Mississippi</td></tr> <tr> <td>Alaska</td><td>Missouri</td></tr> <tr> <td>Arizona</td><td>Montana</td></tr> <tr> <td>Arkansas</td><td>Nebraska</td></tr> <tr> <td>Colorado</td><td>Nevada (c)</td></tr> <tr> <td>Connecticut</td><td>New Hampshire</td></tr> <tr> <td>District of Columbia</td><td>New Mexico</td></tr> <tr> <td>Florida (f)</td><td>North Carolina (b)</td></tr> <tr> <td>Georgia</td><td>Oklahoma</td></tr> <tr> <td>Hawaii</td><td>Oregon</td></tr> <tr> <td>Idaho</td><td>Rhode Island</td></tr> <tr> <td>Illinois</td><td>South Carolina</td></tr> <tr> <td>Indiana</td><td>South Dakota</td></tr> <tr> <td>Iowa</td><td>Tennessee</td></tr> <tr> <td>Kansas</td><td>Texas (e)</td></tr> <tr> <td>Kentucky</td><td>Utah</td></tr> <tr> <td>Louisiana</td><td>Vermont</td></tr> <tr> <td>Maine (a)</td><td>Virginia</td></tr> <tr> <td>Maryland</td><td>Wisconsin</td></tr> <tr> <td>Massachusetts (d)</td><td></td></tr> <tr> <td>Minnesota (a)</td><td></td></tr> </table>	Alabama	Mississippi	Alaska	Missouri	Arizona	Montana	Arkansas	Nebraska	Colorado	Nevada (c)	Connecticut	New Hampshire	District of Columbia	New Mexico	Florida (f)	North Carolina (b)	Georgia	Oklahoma	Hawaii	Oregon	Idaho	Rhode Island	Illinois	South Carolina	Indiana	South Dakota	Iowa	Tennessee	Kansas	Texas (e)	Kentucky	Utah	Louisiana	Vermont	Maine (a)	Virginia	Maryland	Wisconsin	Massachusetts (d)		Minnesota (a)		NONE
Alabama	Mississippi																																										
Alaska	Missouri																																										
Arizona	Montana																																										
Arkansas	Nebraska																																										
Colorado	Nevada (c)																																										
Connecticut	New Hampshire																																										
District of Columbia	New Mexico																																										
Florida (f)	North Carolina (b)																																										
Georgia	Oklahoma																																										
Hawaii	Oregon																																										
Idaho	Rhode Island																																										
Illinois	South Carolina																																										
Indiana	South Dakota																																										
Iowa	Tennessee																																										
Kansas	Texas (e)																																										
Kentucky	Utah																																										
Louisiana	Vermont																																										
Maine (a)	Virginia																																										
Maryland	Wisconsin																																										
Massachusetts (d)																																											
Minnesota (a)																																											

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**Effective January 1, 2019**

CURRENT LANGUAGE	PROPOSED LANGUAGE
~~(a) Effective January 1, 1999.~~ ~~(b) Effective April 1, 1999.~~ ~~(c) Effective July 1, 1999.~~ ~~(d) Effective July 1, 2000.~~ ~~(e) Effective June 1, 2011.~~ ~~(f) Effective September 1, 2013.~~	NONE
Table of Insurance Charges	NONE

Exhibit 5B

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Effective January 1, 2019

APPENDIX B

See the two attached pdf files: R-1414-A_Clean Manual_Exh_5a.pdf and R-1414-A_Clean Manual_Exh_5b.pdf.

Exhibit 6

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

APPENDIX D

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE
BASIC PREMIUM FACTOR CALCULATION EXAMPLE	BASIC PREMIUM FACTOR CALCULATION EXAMPLE
The following example is for illustrative purposes only. It is not intended as a recommendation and is not to be interpreted as a recommendation. The ~~factors~~ used in the example ~~have been filed and approved for use in certain states~~ . Please refer to the rules and appendices in this manual or other NCCI manuals for the filed formulas and factors.	The following example is for illustrative purposes only. It is not intended as a recommendation and is not to be interpreted as a recommendation. The <u>values</u> used in the example <u>are hypothetical</u> . Refer to the rules and appendices in this manual or other NCCI manuals for the filed formulas and factors.
For this example, assume the Retrospective Rating Plan Agreement provides:	For this example, assume the Retrospective Rating Plan Agreement provides:
Retrospective Rating Factors a. Estimated Standard Premium \$500,000 b. Maximum Retrospective Premium Factor 130% c. Minimum Retrospective Premium Factor 60% d. Loss Conversion Factor 1.120 e. Tax Multiplier 1.070 ~~f. State Hazard Group Relativity 1.80~~ ~~g. Excess Loss Factor (\$50,000 Loss Limit) .360~~ ~~h. Expenses from Expense Ratio Table .201~~	Retrospective Rating Factors a. Estimated Standard Premium \$500,000 b. Maximum Retrospective Premium Factor 130% c. Minimum Retrospective Premium Factor 60% d. Loss Conversion Factor 1.120 e. Tax Multiplier 1.070 <u>f. Loss Limit \$50,000</u> <u>g. Expenses Not Covered in (e) .201</u>
Example Calculation of the Basic Premium Factor ~~The key to establishing the Basic Premium Factor for the Retrospective Rating Plan is the Table of Insurance Charges filed with state insurance departments. By expected loss groups, it indicates the factors to establish the premium charge that is vital to the determination of the Basic Premium Factor.~~	Example Calculation of the Basic Premium Factor <u>To establish the Basic Premium Factor, use Appendix B—Table of Aggregate Loss Factors, or the methodology underlying ALFs on Demand. The following example uses the Table of Aggregate Loss Factors. By policy excess ratio and expected claim count groups, it indicates the factors to establish the net aggregate loss factor that is vital to the determination of the Basic Premium Factor.</u>

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

APPENDIX D

Effective January 1, 2019

CURRENT LANGUAGE			PROPOSED LANGUAGE		
1.	Estimated Standard Premium (a)	\$500,000	1.	Estimated Standard Premium (a)	\$500,000
2.	Expected Losses	\$306,500	2.	Expected Losses	\$306,500
3.	Expected Loss Ratio	.613	3.	Expected Loss Ratio <u>(unlimited)</u>	.613
4.	Expected Limited Loss Ratio (3) – (g)	.253	4.	<u>Policy Excess Ratio</u>	<u>.582</u>
5.	Expense and Profit and Contingency	\$100,500	5.	<u>Excess Loss Factor (3) x (4)</u>	<u>.357</u>
	(Excluding Taxes) (1) x (h)		6.	Expected Limited Loss Ratio (3) – (5)	.256
6.	Expected Loss Plus Expense Ratio [(2) + (5)] ÷ (1)	.814	7.	<u>Expected Number of Claims</u>	<u>20.95</u>
7.	Loss and Expense in Converted Losses (3) x (d)	.687	8.	Expense and Profit and Contingency	\$100,500
8.	Expense and Profit and Contingency	.127		(Excluding Taxes) (1) x (g)	
	(Excluding ~~Loss and Claim~~ (6) – (7))		9.	Expected Loss Plus Expense Ratio [(2) + (8)] ÷ (1)	.814
9.	Minimum Retrospective Premium Excluding Taxes	.561	10.	Loss and Expense in Converted Losses (3) x (d)	.687
	[(c) ÷ (e)].		11.	Expense and Profit and Contingency	.127
10.	Maximum Retrospective Premium Excluding Taxes	1.215		(Excluding <u>Expense in Converted Losses</u> (9) – (10))	
	[(b) ÷ (e)]		12.	Minimum Retrospective Premium Excluding Taxes	.561
11.	Table of ~~Insurance Charges~~ Value Difference	~~.893~~		[(c) ÷ (e)]	
	[(6) – (9)] ÷ [(d) x (4)]		13.	Maximum Retrospective Premium Excluding	1.215
12.	Table of ~~Insurance Charges~~ Entry Difference	~~2.31~~		Taxes [(b) ÷ (e)]	
	[(10) – (9)] ÷ [(d) x (4)]		14.	Table of <u>Aggregate Loss Factors</u> Value Difference	<u>.8824</u>
13.	Ratio of Losses for Minimum Retrospective	.02		[(9) – (12)] ÷ [(d) x (6)]	
	Premium to Expected Limited Losses		15.	Table of <u>Aggregate Loss Factors</u> Entry Difference	<u>2.28</u>
14.	Ratio of Losses for Maximum Retrospective	2.33		[(13) – (12)] ÷ [(d) x (6)]	
	Premium to Expected Limited Losses		16.	Ratio of Losses for Minimum Retrospective	.05
15.	Table of ~~Insurance Charges—Premium Charge~~	~~.0883~~		Premium to Expected Limited Losses	
	for (14)		17.	Ratio of Losses for Maximum Retrospective	2.33
16.	Table of ~~Insurance Charges—Premium Savings~~	~~.0000~~		Premium to Expected Limited Losses	
	for (13)		18.	Table of <u>Aggregate Loss Factors</u>	<u>.0727</u>
				<u>—Aggregate Excess Loss Factor</u> for (17)	
			19.	Table of <u>Aggregate Loss Factors</u>	<u>.0028</u>
				<u>—Aggregate Minimum Loss Factor</u> for (16)	

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

APPENDIX D

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE
17. Net ~~Insurance Charge~~ [(15) – (16)] x (4) x (d) .025 18. Basic Premium Factor (17) + (8) .152	20. Net <u>Aggregate Loss Factor</u> [(18) – (19)] x (6) x (d) .020 21. Basic Premium Factor (20) + (11) .147
The use of the Table of ~~Insurance Charges~~ is accounted for in the following explanations and illustrations of how to determine the factors and other elements needed for the operation of the Plan. Note: The procedures described here are designed exclusively for workers compensation and employers liability insurance. Rules for the application of a retrospective rating plan to a combination of workers compensation and employers liability insurance and other lines of casualty insurance are in the Retrospective Rating Plan Manual issued by the Insurance Services Office (ISO). Note: The above calculations are based on the ~~1998~~ Table of ~~Insurance Charges~~ in Appendix B ~~of the Retrospective Rating Plan Manual~~. The procedure for establishing the values and factors in the above examples follows:	The use of the Table of <u>Aggregate Loss Factors</u> is accounted for in the following explanations and illustrations of how to determine the factors and other elements needed for the operation of the Plan. Note: The procedures described here are designed exclusively for workers compensation and employers liability insurance. Rules for the application of a retrospective rating plan to a combination of workers compensation and employers liability insurance and other lines of casualty insurance are in the Retrospective Rating Plan Manual issued by the Insurance Services Office (ISO). Note: The above calculations are based on the <u>2019</u> Table of <u>Aggregate Loss Factors</u> in Appendix B. The procedure for establishing the values and factors in the above examples follows:
Line 1. Estimated Standard Premium: This is the annual standard premium. Refer to ~~the Retrospective Rating Plan Manual~~ for definition of <i>standard premium</i>. For three-year retrospective rating plans, multiply the annual standard premium times three (3).	Line 1. Estimated Standard Premium: This is the annual standard premium. Refer to <u>Rule 1-B-1-f</u> for <u>the</u> definition of <i>standard premium</i>. For three-year retrospective rating plans, multiply the annual standard premium times three (3).

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**APPENDIX D****Effective January 1, 2019**

CURRENT LANGUAGE	PROPOSED LANGUAGE
Line 2. Expected Losses: For an intrastate risk, the expected losses equal the estimated standard premium (Line 1) multiplied by the expected loss ratio for the state (Line 3). ~~For the purpose of this example, it has been assumed that the risk is an intrastate risk with an expected loss ratio of .613, which produces expected losses of \$306,500 (\$500,000 x .613).~~ For an interstate risk, the expected losses equal the sum of the products of the estimated standard premium for each state and the corresponding expected loss ratio for each state. The expected loss ratio for the risk (Line 3) is obtained by dividing the total expected losses for all states covered by the Retrospective Rating Plan (Line 2) by the total standard premium (Line 1).	Line 2. Expected Losses: For an intrastate risk, the expected losses equal the estimated standard premium (Line 1) multiplied by the expected loss ratio for the state (Line 3). For an interstate risk, the expected losses equal the sum of the products of the estimated standard premium for each state and the corresponding expected loss ratio for each state. The expected loss ratio for the risk (Line 3) is obtained by dividing the total expected losses for all states covered by the Retrospective Rating Plan (Line 2) by the total standard premium (Line 1). <u>For the purpose of this example, it has been assumed that the risk is an interstate risk with an expected loss ratio of .613, which produces expected losses of \$306,500 (\$500,000 x .613).</u>
Line 3. Expected Loss Ratio: See the discussion for Line 2.	SAME

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

APPENDIX D

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE																														
NONE	Line 4. Policy Excess Ratio: This value is calculated as the total expected excess loss divided by total expected loss. Expected excess loss can be calculated at the state-hazard group level by multiplying expected losses by the expected excess ratio, and then taking a sum to get the total: <table><tr><th>State</th><th>HG</th><th>Modified Expected Loss</th><th>Excess Ratio at Loss Limit^{1, 2}</th><th>Expected Excess Loss</th><th>Policy Excess Ratio</th></tr><tr><td>X</td><td>C</td><td>106,500</td><td>0.5</td><td>53,250</td><td></td></tr><tr><td>X</td><td>G</td><td>150,000</td><td>0.7</td><td>105,000</td><td></td></tr><tr><td>Y</td><td>A</td><td>50,000</td><td>0.4</td><td>20,000</td><td></td></tr><tr><td>Total</td><td></td><td>306,500</td><td></td><td>178,250</td><td>0.582</td></tr></table> ¹The Excess Ratio values corresponding to the applicable loss limit can be obtained from Exhibit 9 of NCCI's Excess Loss Factor Calculations. The appropriate column depends on whether the loss limit is applied on a per-claim or per-occurrence basis, and should be limited to \$50M. ²Footnote 1 does not apply in Virginia. For Virginia, the Excess Ratio values corresponding to the applicable loss limit can be obtained from the annual update to the retrospective rating plan parameters. The appropriate value depends on whether the loss limit is applied on a per-claim or per-accident basis.	State	HG	Modified Expected Loss	Excess Ratio at Loss Limit ^{1, 2}	Expected Excess Loss	Policy Excess Ratio	X	C	106,500	0.5	53,250		X	G	150,000	0.7	105,000		Y	A	50,000	0.4	20,000		Total		306,500		178,250	0.582
State	HG	Modified Expected Loss	Excess Ratio at Loss Limit ^{1, 2}	Expected Excess Loss	Policy Excess Ratio																										
X	C	106,500	0.5	53,250																											
X	G	150,000	0.7	105,000																											
Y	A	50,000	0.4	20,000																											
Total		306,500		178,250	0.582																										
NONE	Line 5. Excess Loss Factor: This factor is calculated by multiplying the policy excess ratio by the expected loss ratio.																														
Line 4. Expected Limited Loss Ratio: This ratio is determined by subtracting the excess loss factor from the expected loss ratio.	Line 6. Expected Limited Loss Ratio: This ratio is determined by subtracting the excess loss factor from the expected loss ratio.																														

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

APPENDIX D

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE																																								
NONE	Line 7. Expected Number of Claims: The expected number of claims can be calculated by first determining the expected number of claims at the state-hazard group level, and then taking a sum to get the total. At the state-hazard group level, the expected number of claims is calculated by dividing the modified expected loss by the average cost per case (average cost per claim). Modified expected loss at the state-hazard group level is calculated by multiplying the manual premium by the experience modification and the expected loss ratio. The applicable average cost per case for each state-hazard group can be obtained from the State Special Rating Values pages. The calculation is demonstrated in the following table: <table><tr><th>State</th><th>HG</th><th>Manual Premium</th><th>Experience Modification</th><th>Expected Loss Ratio</th><th>Modified Expected Loss</th><th>Average Cost per Case</th><th>Expected Number of Claims</th></tr><tr><td>X</td><td>C</td><td>217,170</td><td></td><td></td><td>106,500</td><td>12,000</td><td>8.88</td></tr><tr><td>X</td><td>G</td><td>305,873</td><td></td><td></td><td>150,000</td><td>23,000</td><td>6.52</td></tr><tr><td>Y</td><td>A</td><td>101,958</td><td></td><td></td><td>50,000</td><td>9,000</td><td>5.56</td></tr><tr><td>Total</td><td></td><td></td><td>0.8</td><td>0.613</td><td></td><td></td><td>20.95</td></tr></table>	State	HG	Manual Premium	Experience Modification	Expected Loss Ratio	Modified Expected Loss	Average Cost per Case	Expected Number of Claims	X	C	217,170			106,500	12,000	8.88	X	G	305,873			150,000	23,000	6.52	Y	A	101,958			50,000	9,000	5.56	Total			0.8	0.613			20.95
State	HG	Manual Premium	Experience Modification	Expected Loss Ratio	Modified Expected Loss	Average Cost per Case	Expected Number of Claims																																		
X	C	217,170			106,500	12,000	8.88																																		
X	G	305,873			150,000	23,000	6.52																																		
Y	A	101,958			50,000	9,000	5.56																																		
Total			0.8	0.613			20.95																																		
Line 5. Expense and Profit and Contingency—Excluding Taxes: The expense and profit and contingency (excluding taxes) is determined, by multiplying the standard premium by the expense ratio. For a three-year plan, values are determined similarly for each of the years based on each annual estimated standard premium, and the sum of these values is the provision for expense and profit and contingency. The value for expenses shown in this example is equal to \$100,500 (\$500,000 x .201).	Line 8. Expense and Profit and Contingency—Excluding Taxes: The expense and profit and contingency (excluding taxes) is determined, by multiplying the standard premium by the expense ratio. For a three-year plan, values are determined similarly for each of the years based on each annual estimated standard premium, and the sum of these values is the provision for expense and profit and contingency. The value for expenses shown in this example is equal to \$100,500 (\$500,000 x .201).																																								

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

APPENDIX D

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CURRENT LANGUAGE	PROPOSED LANGUAGE
Line 6. Expected Loss Plus Expense Ratio: This ratio is obtained by dividing the expected losses plus the expenses and profit and contingency (excluding taxes) by the standard premium.	Line 9. Expected Loss Plus Expense Ratio: This ratio is obtained by dividing the expected losses plus the expenses and profit and contingency (excluding taxes) by the standard premium. <u>In this illustration, it is 0.814.</u>
Line 7. Loss and Expense in Converted Losses: This factor, which expresses the ratio of expected losses and expense to estimated standard premium, is the product of the expected loss ratio and the loss conversion factor.	Line 10. Loss and Expense in Converted Losses: This factor, which expresses the ratio of expected losses and expense <u>included in the loss conversion factor</u> to estimated standard premium, is the product of the expected loss ratio and the loss conversion factor.
Line 8. Expense and Profit and Contingency in Basic Premium: The difference between the factor in Line 6, representing the total net premium provision for the insured under the Retrospective Rating Plan, and the factor in Line 7, representing expected losses and ~~loss adjustment~~ expense ~~associated with insuring the risk~~ , is the expense and contingency amount, and must be included in the basic premium.	Line 11. Expense and Profit and Contingency in Basic Premium: The difference between the factor in Line 9, representing the total net premium provision <u>excluding taxes</u> for the insured under the Retrospective Rating Plan, and the factor in Line 10, representing expected losses and expense <u>in converted losses</u> , is the expense and contingency amount, and must be included in the basic premium.
Line 9. Minimum Premium Retrospective Factor—Excluding Taxes	Line 12. Minimum Premium Retrospective Factor—Excluding Taxes: <u>This factor is the ratio of the minimum retrospective premium factor to the tax multiplier.</u>
Line 10. Maximum Premium Retrospective Factor—Excluding Taxes	Line 13. Maximum Premium Retrospective Factor—Excluding Taxes: <u>This factor is the ratio of the maximum retrospective premium factor to the tax multiplier.</u>
Line 11. Table of ~~Insurance Charges~~—Value Difference	Line 14. Table of <u>Aggregate Loss Factors</u>—Value Difference: <u>This value is calculated as the difference between lines (9) and (12), divided by the product of lines (6) and (d). This equals the difference between the aggregate excess loss factors that correspond to the entry ratios computed in Line 15. An entry ratio is defined as a ratio to expected aggregate limited losses for the policy.</u>
Line 12. Table of ~~Insurance Charges~~—Entry Difference	Line 15. Table of <u>Aggregate Loss Factors</u> —Entry Difference: <u>This value is calculated as the difference between lines (13) and (12), divided by the product of lines (6) and (d). This equals the difference between the entry ratios that determine the aggregate minimum loss factor for the minimum premium and the aggregate excess loss factor for the maximum premium.</u>

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**APPENDIX D***Effective January 1, 2019*

CURRENT LANGUAGE	PROPOSED LANGUAGE
~~Line 9 through Line 12 are determined in a way designed to facilitate the testing process by which the basic premium factor is established. The factors entered for these items are obtained as indicated in the example.~~ ~~Line 11, Table of Insurance Charges—Value Difference, equals the difference between the table charge for the entry ratio from which the savings is taken and the table charge for the entry ratio from which the charge is taken.~~ ~~Line 12, Table of Insurance Charges—Entry Difference, equals the difference between the entry ratios that determine the savings factor and the charge for the maximum premium.~~	NONE
~~To use the Table of Insurance Charges, find the loss group in the Table of Expected Loss Ranges containing the adjusted expected loss value. The adjusted expected loss value is calculated as follows:~~ ~~Expected Losses (Line 2) x State Hazard Group Relativity x Loss Group Adjustment Factor~~	To use the Table of <u>Aggregate Loss Factors</u>, find the <u>subtable in the Table of Policy Excess Ratio Ranges</u> containing the <u>policy excess ratio in line (4)</u>, as well as the <u>Expected Claim Count Group in the Table of Expected Claim Count Ranges</u> containing <u>line (7)</u>, the <u>expected number of claims for the policy</u>. In this example, the corresponding subtable and Expected Claim Count Group are Subtable 15 and Group 48.
~~The Loss Group Adjustment Factor (F) applies when an individual loss limit is selected. The factor is:~~ $F = \frac{1 + [(8)(LER)]}{1 - LER}$ ~~where the LER = ELF ÷ Line (3) = .587~~ $F = \frac{1 + [(8)(.587)]}{1 - (.587)} = 3.558$ ~~State Hazard Group Relativity = 1.80~~	NONE

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**APPENDIX D****Effective January 1, 2019**

CURRENT LANGUAGE	PROPOSED LANGUAGE																				
~~The adjusted expected loss value equals 1,962,949 (= 306,500 x 1.80 x 3.558). This expected loss value falls into expected loss group 30. Refer to the 2008 Table of Expected Loss Ranges in the Retrospective Rating Plan Manual.~~	NONE																				
Then, choose two entry ratios from the Expected ~~Loss~~ Group in the table with a difference equal to Line ~~42~~ . Make this choice so that the difference in the ~~charges for the Expected Loss Group and~~ for the selected ~~entries~~ most closely approximates Line ~~44~~ .	Then, choose two entry ratios from the Expected <u>Claim Count</u> Group in the <u>subtable</u> with a difference equal to Line <u>15 (i.e., 2.28)</u> . Make this choice so that the difference in the <u>aggregate excess loss factor for the Expected Claim Count Group</u> for the selected <u>entry ratios</u> most closely approximates Line <u>14 (i.e., 0.8824)</u> .																				
To illustrate this testing procedure, several entry ratios and their corresponding ~~charges~~ in ~~Group 30~~ have been reproduced from the Table:	To illustrate this testing procedure, several entry ratios and their corresponding <u>aggregate excess loss factors</u> in <u>Subtable 15 and Expected Claim Count Group 48</u> have been reproduced from the Table:																				
<table><tr><th>Entry Ratio</th><th>~~Charges~~ (Group ~~30~~)</th><th>~~Savings~~</th></tr><tr><td>.04</td><td>.9900</td><td>.0000</td></tr><tr><td>.02</td><td>.9800</td><td>.0000</td></tr><tr><td>.03</td><td>.9700</td><td>.0000</td></tr></table>	Entry Ratio	~~Charges~~ (Group ~~30~~)	~~Savings~~	.04	.9900	.0000	.02	.9800	.0000	.03	.9700	.0000	<table><tr><th>Entry Ratio</th><th><u>Aggregate Excess</u> <u>Loss Factors</u> (Group <u>48</u>)</th></tr><tr><td>.04</td><td>.9619</td></tr><tr><td>.05</td><td>.9528</td></tr><tr><td>.06</td><td>.9437</td></tr></table>	Entry Ratio	<u>Aggregate Excess</u> <u>Loss Factors</u> (Group <u>48</u>)	.04	.9619	.05	.9528	.06	.9437
Entry Ratio	~~Charges~~ (Group ~~30~~)	~~Savings~~																			
.04	.9900	.0000																			
.02	.9800	.0000																			
.03	.9700	.0000																			
Entry Ratio	<u>Aggregate Excess</u> <u>Loss Factors</u> (Group <u>48</u>)																				
.04	.9619																				
.05	.9528																				
.06	.9437																				
<table><tr><th>Entry Ratio</th><th>~~Charges~~ (Group ~~30~~)</th></tr><tr><td>2.32</td><td>.0888</td></tr><tr><td>2.33</td><td>.0883</td></tr><tr><td>2.34</td><td>.0877</td></tr></table>	Entry Ratio	~~Charges~~ (Group ~~30~~)	2.32	.0888	2.33	.0883	2.34	.0877	<table><tr><th>Entry Ratio</th><th><u>Aggregate Excess</u> <u>Loss Factors</u> (Group <u>48</u>)</th></tr><tr><td>2.32</td><td>.0736</td></tr><tr><td>2.33</td><td>.0727</td></tr><tr><td>2.34</td><td>.0718</td></tr></table>	Entry Ratio	<u>Aggregate Excess</u> <u>Loss Factors</u> (Group <u>48</u>)	2.32	.0736	2.33	.0727	2.34	.0718				
Entry Ratio	~~Charges~~ (Group ~~30~~)																				
2.32	.0888																				
2.33	.0883																				
2.34	.0877																				
Entry Ratio	<u>Aggregate Excess</u> <u>Loss Factors</u> (Group <u>48</u>)																				
2.32	.0736																				
2.33	.0727																				
2.34	.0718																				

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

APPENDIX D

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CURRENT LANGUAGE	PROPOSED LANGUAGE																				
Choose and list pairs of entry ratios with a difference equal to Line ~~42~~ , in this case 2. ~~34~~ , and note the respective difference in ~~these charges~~ : ~~(.01, 2.32)(.9900 — .0888) = .9012~~ ~~(.02, 2.33)(.9800 — .0883) = .8917~~ ~~(.03, 2.34)(.9700 — .0877) = .8823~~	Choose and list pairs of entry ratios with a difference equal to Line <u>15</u> , in this case 2. <u>28</u> , and note the respective difference in <u>the corresponding aggregate excess loss factors</u> : <table><tr><th><u>Entry Ratio₁</u></th><th><u>Entry Ratio₂</u></th><th><u>Aggregate Excess Loss Factor₁</u></th><th><u>Aggregate Excess Loss Factor₂</u></th><th><u>Aggregate Excess Loss Factor Difference</u></th></tr><tr><td><u>0.04</u></td><td><u>2.32</u></td><td><u>0.9619</u></td><td><u>0.0736</u></td><td><u>0.8883</u></td></tr><tr><td><u>0.05</u></td><td><u>2.33</u></td><td><u>0.9528</u></td><td><u>0.0727</u></td><td><u>0.8801</u></td></tr><tr><td><u>0.06</u></td><td><u>2.34</u></td><td><u>0.9437</u></td><td><u>0.0718</u></td><td><u>0.8719</u></td></tr></table>	<u>Entry Ratio₁</u>	<u>Entry Ratio₂</u>	<u>Aggregate Excess Loss Factor₁</u>	<u>Aggregate Excess Loss Factor₂</u>	<u>Aggregate Excess Loss Factor Difference</u>	<u>0.04</u>	<u>2.32</u>	<u>0.9619</u>	<u>0.0736</u>	<u>0.8883</u>	<u>0.05</u>	<u>2.33</u>	<u>0.9528</u>	<u>0.0727</u>	<u>0.8801</u>	<u>0.06</u>	<u>2.34</u>	<u>0.9437</u>	<u>0.0718</u>	<u>0.8719</u>
<u>Entry Ratio₁</u>	<u>Entry Ratio₂</u>	<u>Aggregate Excess Loss Factor₁</u>	<u>Aggregate Excess Loss Factor₂</u>	<u>Aggregate Excess Loss Factor Difference</u>																	
<u>0.04</u>	<u>2.32</u>	<u>0.9619</u>	<u>0.0736</u>	<u>0.8883</u>																	
<u>0.05</u>	<u>2.33</u>	<u>0.9528</u>	<u>0.0727</u>	<u>0.8801</u>																	
<u>0.06</u>	<u>2.34</u>	<u>0.9437</u>	<u>0.0718</u>	<u>0.8719</u>																	
The pair of entry ratios whose ~~charge~~ difference most closely approximates Line ~~44~~ , ~~.893~~ , is recorded under Lines ~~43~~ and ~~44~~ . In this case, Line ~~43~~ is ~~.02~~ and Line ~~44~~ is 2.33.	The pair of entry ratios whose <u>Aggregate Excess Loss Factor</u> difference most closely approximates Line <u>14</u> , <u>.8824</u> , is recorded under Lines <u>16</u> and <u>17</u> . In this case, Line <u>16</u> is <u>.05</u> and Line <u>17</u> is 2.33.																				
Line ~~43~~. Ratio of Losses for Minimum Retrospective Premium to Expected Limited Losses: ~~See discussion for~~ Line ~~42~~ .	Line <u>16</u>. Ratio of Losses for Minimum Retrospective Premium to Expected Limited Losses: <u>This value is used for determining the Aggregate Minimum Loss Factor in Line 19. Its derivation is shown in</u> Line <u>15</u> .																				
Line ~~44~~. Ratio of Losses for Maximum Retrospective Premium to Expected Limited Losses: ~~See discussion for~~ Line ~~42~~ .	Line <u>17</u>. Ratio of Losses for Minimum Retrospective Premium to Expected Limited Losses: <u>This is the entry ratio corresponding to the Aggregate Excess Loss Factor in Line 18. Its derivation is shown in</u> Line <u>15</u> .																				
Line ~~45~~. Table of ~~Insurance Charges—Premium Charge~~ for (~~44~~): ~~This is the premium charge~~ for losses in excess of those provided by the maximum retrospective premium. It is obtained by reading from the table as shown in Line ~~42~~ .	Line <u>18</u>. Table of <u>Aggregate Loss Factors—Aggregate Excess Loss Factor</u> for (<u>17</u>): <u>The aggregate excess loss factor accounts for possible losses in excess of those provided by the maximum retrospective premium. It is obtained by reading from the table as shown in Line <u>15</u> (i.e., 0.0727).</u>																				

Exhibit 6 Continued

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

APPENDIX D

Effective January 1, 2019

CURRENT LANGUAGE	PROPOSED LANGUAGE
Line 16. Table of Insurance Charges—Premium Savings for (13): This is the premium savings for losses less than those that would produce the minimum retrospective premium. The values for premium savings are listed directly beneath the charge values in the Table of Insurance Charges. In this example, the savings of .0000 for entry ratio .02 (Line 13) in Group 30 is found directly beneath the charge value of .9800.	Line 19. Table of Aggregate Loss Factors—Aggregate Minimum Loss Factor for (16): The aggregate minimum loss factor accounts for possible losses less than those that would produce the minimum retrospective premium. It is calculated based on the entry ratio in line 16 and the corresponding aggregate excess loss factor, using the identity: <u>$\text{Aggregate Minimum Loss Factor} = \text{Aggregate Excess Loss Factor} + \text{Entry Ratio} - 1$</u> <u>In this example, the resulting Aggregate Minimum Loss Factor is equal to .0028 (.9528 + .05 – 1).</u>
Line 17. Net Insurance Charge: The net insurance charge is determined by calculating the difference between the charge for possible losses that might produce more than the maximum retrospective premium and the savings for losses that might produce less than the minimum retrospective premium, and then multiplying that difference by the product of the expected loss ratio and the loss conversion factor. The net insurance charge may be less than zero, as long as the basic premium factor is not negative.	Line 20. Net Aggregate Loss Factor: The net aggregate loss factor is determined by calculating the difference between the aggregate excess loss factor (0.0727) for possible losses that might produce more than the maximum retrospective premium and the aggregate minimum loss factor (0.0028) for losses that might produce less than the minimum retrospective premium, and then multiplying that difference by the product of the expected limited loss ratio (0.256) and the loss conversion factor (1.120). The net aggregate loss factor may be less than zero, as long as the basic premium factor is not negative. <u>Here, the net aggregate loss factor is equal to $(0.0727 - 0.0028) \times 0.256 \times 1.120$, or 0.020.</u>
Line 18. Basic Premium Factor: The basic premium factor is the sum of the net premium charge and the expenses and profit and contingencies in the basic premium expressed as a percentage of the standard premium. The standard premium multiplied by the basic premium factor produces the basic premium used in computing the retrospective rating plan premium.	Line 21. Basic Premium Factor: The basic premium factor is the sum of the net aggregate loss factor (0.020) and the expenses and profit and contingencies in the basic premium expressed as a percentage of the standard premium (0.127). The standard premium multiplied by the basic premium factor produces the basic premium used in computing the retrospective rating plan premium. <u>For this illustration, the basic premium amount is $0.147 \times \\$500,000$ or \$73,500.</u>

Exhibit 7
Minnesota Forms Manual

Cover Page

See attached endorsement

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT ONE-YEAR PLAN
(WC 00 05 03 D)**

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT
ONE-YEAR PLAN**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective rating plan premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective rating plan premium for the insurance provided during the rating plan period by this policy and any policy listed in the Schedule. The rating plan period is the one-year period beginning with the effective date of this endorsement.

The amount of retrospective rating plan premium depends on five standard elements and two elective elements.

A. Retrospective Rating Plan Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen a retrospective rating plan. Standard premium does not include the following elements and any other elements excluded based on our manuals:
 - Premium discount
 - Expense constant
 - Premium resulting from the nonratable element codes
 - Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act
 - Premium developed by the catastrophe provisions
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The basic premium factor includes:
 - General administration costs of the carrier
 - Cost of loss control services
 - ~~Insurance charge~~ **Net aggregate loss factor**

The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.

The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.

3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses. This includes paid and outstanding losses (including any reserves set on open claims). If the allocated loss adjustment expense (ALAE) option is elected, then incurred losses will include ALAE.

Note: The rating formula for incurred losses will not include a loss for the following elements or any other elements excluded from our manuals, as applicable:

- Resulting from the nonratable element codes
 - For the disease-related portion of losses covered under the Federal Mine Safety and Health Act
 - Resulting from the application of catastrophe provisions
 - Reported as fully fraudulent
 - Reported as noncompensable
4. Converted incurred losses are based on the incurred losses for a policy or policies to which the retrospective rating plan applies. A loss conversion factor is applied to incurred losses to produce the converted incurred losses. The loss conversion factor is shown in the Schedule.
 5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium, converted incurred losses, and any elective elements. The percentage is called the tax multiplier. It varies by state and by federal and nonfederal classifications. The tax multipliers are shown in the Schedule.

B. Retrospective Rating Plan Premium Elective Elements

Two other elements are included in determining retrospective rating plan premium if you elected to include them. They are the excess loss premium for the loss limitation and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective rating plan premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of a retrospective rating plan premium and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective rating plan premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Rating Plan Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective rating plan premium. If the policies provide insurance for more than one insured, the retrospective rating plan premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective rating plan premium is the sum of basic premium, converted losses, plus the excess loss premium and retrospective development premium elective elements if you chose them. This sum is multiplied by the applicable tax multiplier shown in the Schedule.
2. The retrospective rating plan premium will not be less than the minimum or more than the maximum retrospective rating plan premium. The minimum and maximum retrospective rating plan premiums are determined by applying the minimum and maximum retrospective rating plan premium factors, shown in the Schedule, to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Calculation of Retrospective Rating Plan Premium

1. We will calculate the retrospective rating plan premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter.

We may make a special valuation of a retrospective rating plan premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due to us if the retrospective rating plan premium is more than the total standard premium as of the special valuation date.

2. After any calculation of retrospective rating plan premium, you and we may agree that it is the final calculation.
3. After each calculation of the retrospective rating plan premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective rating plan premium calculated under this endorsement.

E. Insureds Operating in More Than One State

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the retrospective rating plan period, this endorsement will apply to that insurance if this retrospective rating plan applies in that state on an interstate basis. The retrospective rating plan premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation of a Policy Under a Retrospective Rating Plan

1. If the policy to which this endorsement is attached is cancelled, the effective date of the cancellation will become the end of the rating plan period of all insurance subject to this endorsement.
2. If other policies listed in the Schedule of this endorsement are cancelled, the effective date of cancellation will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
3. If we cancel for nonpayment of premium, the maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days, and will include all of the applicable retrospective rating plan factors shown in the Schedule.
4. If you cancel, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective rating plan premium and will be used to determine the basic premium.
The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.
The maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.
5. Section F.4. will not apply if you cancel because:
 - a. All work covered by the insurance is completed
 - b. All interest in the business covered by the insurance is sold
 - c. You retire from all business covered by the insurance

Schedule

1. Other policies subject to this Retrospective Rating Plan Premium Endorsement _____

2. Loss Limitation: \$ _____
3. Loss Conversion Factor _____

Minimum Retrospective Rating Plan Premium Factor _____

Maximum Retrospective Rating Plan Premium Factor _____
4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, shown below, the basic premium factor will be recalculated.

	50%	100%	150%
Estimated Standard Premium:	\$ _____	\$ _____	\$ _____
Basic Premium Factor:	_____	_____	_____
5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

TABLE OF STATES

State	Excess Loss Premium Factors		Tax Multiplier		Retrospective Development Factors		
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)	1st	2nd	3rd

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium

Insurance Company

Countersigned by _____

Exhibit 8

Minnesota Forms Manual

Cover Page

See attached endorsement

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT THREE-YEAR PLAN
(WC 00 05 04 D)**

RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT THREE-YEAR PLAN

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective rating plan premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective rating plan premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the three-year period beginning with the effective date of this endorsement.

The amount of retrospective rating plan premium depends on five standard elements and two elective elements.

A. Retrospective Rating Plan Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen a retrospective rating plan. Standard premium does not include the following elements and any other elements excluded based on our manuals:
 - Premium discount
 - Expense constant
 - Premium resulting from the nonratable element codes
 - Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act
 - Premium developed by the catastrophe provisions
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The basic premium factor includes:
 - General administration costs of the carrier
 - Cost of loss control services
 - ~~Insurance charge~~ Net aggregate loss factor

The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.

The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.

3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgements, expenses to recover against third parties, and employers liability loss adjustment expenses. This includes paid and outstanding losses (including any reserves set on open claims). If the allocated loss adjustment expense (ALAE) option is elected, then incurred losses will include ALAE.

Note: The rating formula for incurred losses will not include a loss for the following elements and any other elements excluded from our manuals, as applicable:

- Resulting from the nonratable element codes
 - For the disease-related portion of losses covered under the Federal Mine Safety and Health Act
 - Resulting from the application of catastrophe provisions
 - Reported as fully fraudulent
 - Reported as noncompensable
4. Converted incurred are based on the incurred losses for a policy or policies to which the retrospective rating plan applies. A loss conversion factor is applied to incurred losses to produce the converted incurred losses. The loss conversion factor is shown in the Schedule.
 5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted incurred losses and any elective elements. The percentage is called the tax multiplier. It varies by state and by federal and nonfederal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Rating Plan Premium Elective Elements

Two other elements are included in determining retrospective rating plan premium if you elected to include them. They are the excess loss premium for the loss limitation and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective rating plan premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the retrospective rating plan policy period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of a retrospective rating plan premium and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective rating plan premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Rating Plan Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective rating plan premium. If the policies provide insurance for more than one insured, the retrospective rating plan premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective rating plan premium is the sum of basic premium, converted losses, plus the excess loss premium and retrospective development premium elective elements if you chose them. This sum is multiplied by the applicable tax multiplier shown in the Schedule.
2. The retrospective rating plan premium will not be less than the minimum or more than the maximum retrospective rating plan premium. The minimum and maximum retrospective rating plan premiums are determined by applying the minimum and maximum retrospective rating plan premium factors, shown in the Schedule, to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Calculation of Retrospective Rating Plan Premium

1. We will calculate the retrospective rating plan premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter.

We may make a special valuation of a retrospective rating plan premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due to us if the retrospective rating plan premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective rating plan premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After any calculation of retrospective rating plan premium, you and we may agree that it is the final calculation.
3. After each calculation of the retrospective rating plan premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective rating plan premium calculated under this endorsement.

E. Insureds Operating in More Than One State

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the retrospective rating plan period, this endorsement will apply to that insurance if this retrospective rating plan applies in that state on an interstate basis. The retrospective rating plan premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation and Nonrenewal of a Policy Under a Retrospective Rating Plan

1. If the policy to which this endorsement is attached is cancelled or is not renewed, the effective date of the cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement.
2. If the other policies listed in the Schedule of this endorsement are cancelled or not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
3. If we cancel or do not renew for nonpayment of premium, the maximum retrospective rating plan premium will be the standard premium for the rating period, increased pro rata to three years (1,095 days), and will include all of the applicable retrospective rating plan factors shown in the Schedule.

4. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective rating plan premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1,095 days).

5. Section F.4. will not apply if you cancel or do not renew because:
 - a. All work covered by the insurance is completed
 - b. All interest in the business covered by the insurance is sold
 - c. You retire from all business covered by the insurance

Schedule

1. Other policies subject to this Retrospective Rating Plan Premium Endorsement _____

2. Loss Limitation: \$ _____

3. Loss Conversion Factor _____

Minimum Retrospective Rating Plan Premium Factor _____

Maximum Retrospective Rating Plan Premium Factor _____

4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums shown below, the basic premium factor will be recalculated.

	50%	100%	150%
Estimated Standard Premium:	\$ _____	\$ _____	\$ _____
Basic Premium Factor:	_____	_____	_____

5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

TABLE OF STATES

State	Excess Loss Premium Factors		Tax Multiplier		Retrospective Development Factors		
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)	1st	2nd	3rd

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium

Insurance Company

Countersigned by _____

Exhibit 9

Minnesota Forms Manual

Cover Page

See attached endorsement

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT WRAP-UP CONSTRUCTION PROJECT
(WC 00 05 05 D)**

RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT WRAP-UP CONSTRUCTION PROJECT

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective rating plan premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective rating plan premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the duration of the wrap-up construction project described on the Information Page, beginning with the effective date of this endorsement.

The amount of retrospective rating plan premium depends on five standard elements and two elective elements.

A. Retrospective Rating Plan Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen a retrospective rating plan. Standard premium does not include the following elements and any other elements excluded based on our manuals:
 - Premium discount
 - Expense constant
 - Premium resulting from the nonratable element codes
 - Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act
 - Premium developed by the catastrophe provisions

2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium.

The basic premium factor includes:

- General administration costs of the carrier
- Cost of loss control services
- ~~Insurance charge~~ Net aggregate loss factor

The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.

The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.

3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgements, expenses to recover against third parties, and employers liability loss adjustment expenses. This includes paid and outstanding losses (including any reserves set on open claims). If the allocated loss adjustment expense (ALAE) option is elected, then incurred losses will include ALAE.

Note: The rating formula for incurred losses will not include a loss for the following elements or any other elements excluded from our manuals, as applicable:

- Resulting from the nonratable element codes
 - For the disease-related portion of losses covered under the Federal Mine Safety and Health Act
 - Resulting from the application of catastrophe provisions
 - Reported as fully fraudulent
 - Reported as noncompensable
4. Converted incurred losses are based on the incurred losses for a policy or policies to which the retrospective rating plan applies. A loss conversion factor is applied to incurred losses to produce the converted incurred losses. The loss conversion factor is shown in the Schedule.
 5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium, converted incurred losses, and any elective elements. The percentage is called the tax multiplier. It varies by state and by federal and nonfederal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Rating Plan Premium Elective Elements

Two other elements are included in determining retrospective rating plan premium if you elected to include them. They are the excess loss premium for the loss limitation and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective rating plan premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the retrospective rating plan policy period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of a retrospective rating plan premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective rating plan premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Rating Plan Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective rating plan premium. If the policies provide insurance for more than one insured, the retrospective rating plan premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective rating plan premium is the sum of basic premium, converted losses, plus the excess loss premium and retrospective development premium elective elements if you chose them. This sum is multiplied by the applicable tax multiplier shown in the Schedule.
2. The retrospective rating plan premium will not be less than the minimum or more than the maximum retrospective rating plan premium. The minimum and maximum retrospective rating plan premiums are determined by applying the minimum and maximum retrospective rating plan premium factors, shown in the Schedule, to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Calculation of Retrospective Rating Plan Premium

1. We will calculate the retrospective rating plan premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter.

We may make a special valuation of the retrospective rating plan premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due to us if the retrospective rating plan premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective rating plan premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After any calculation of retrospective rating plan premium, you and we may agree that it is the final calculation.
3. After each calculation of the retrospective rating plan premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective rating plan premium calculated under this endorsement.

E. Insureds Operating in More Than One State

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the retrospective rating plan period, this endorsement will apply to that insurance if this retrospective rating plan applies in that state on an interstate basis. The retrospective rating plan premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation and Nonrenewal of a Policy Under a Retrospective Rating Plan

1. If the policy to which this endorsement is attached is cancelled or is not renewed, the effective date of the cancellation or nonrenewal will become the end of the rating plan period of all insurance subject to this endorsement.
2. If other policies listed in the Schedule of this endorsement are cancelled or not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
3. If we cancel or do not renew for nonpayment of premium, the maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, plus the estimated standard premium from the end of the rating plan period to the estimated project completion date, and will include all of the applicable retrospective rating factors shown in the Schedule.

4. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective rating plan premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective rating plan premium will be based on the standard premium for the rating plan period plus the estimated standard premium from the end of the rating plan period to the estimated project completion date.

5. Section F.4. will not apply if you cancel or do not renew because:
 - a. All work covered by the insurance is completed
 - b. All interest in the business covered by the insurance is sold
 - c. You retire from all business covered by the insurance

Schedule

1. Other policies subject to this Retrospective Rating Plan Premium Endorsement _____

2. Loss Limitation: \$ _____

3. Loss Conversion Factor _____

Minimum Retrospective Rating Plan Premium Factor _____

Maximum Retrospective Rating Plan Premium Factor _____

4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums shown below, the basic premium factor will be recalculated.

	50%	100%	150%
Estimated Standard Premium:	\$ _____	\$ _____	\$ _____
Basic Premium Factor:	_____	_____	_____

5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

TABLE OF STATES

State	Excess Loss Premium Factors		Tax Multiplier		Retrospective Development Factors		
	State (Other Than "F" Classes)	Federal ("F" Classes Only)	State (Other Than "F" Classes)	Federal ("F" Classes Only)	1st	2nd	3rd

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium

Insurance Company

Countersigned by _____

WC 00 05 05 **CD**
(Ed. 1-1~~59~~)

Exhibit 10

Minnesota Forms Manual

Cover Page

See attached endorsement

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT
ONE-YEAR PLAN—MULTIPLE LINES
(WC 00 05 12 D)**

RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT ONE-YEAR PLAN—MULTIPLE LINES

This endorsement is issued because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective rating plan premium will be determined. For workers compensation and employers liability insurance, this endorsement refers to Part Five (Premium) of that policy.

This endorsement applies in the states listed in the Schedule. It determines the retrospective rating plan premium for the insurance provided during the rating plan period by this policy, and any policy listed in the Schedule. The rating plan period is the one-year period beginning with the effective date of this endorsement.

The final premium for the policies designated in the Schedule is the sum of:

1. The premium for the insurance subject to a retrospective rating plan as shown in the Schedule and calculated as explained in this endorsement and referred to as the retrospective rating plan premium, and
2. The premium for the insurance not subject to a retrospective rating plan as shown in the Schedule and calculated in accordance with the provisions of such policies other than this endorsement

The amount of retrospective rating plan premium depends on five standard elements and two elective elements.

A. Retrospective Rating Plan Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen a retrospective rating plan. Standard premium does not include the following elements and any other elements excluded based on our manuals:
 - Premium discount
 - Expense constant
 - Premium resulting from the nonratable element codes
 - Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act
 - Premium developed by the catastrophe provisions
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The basic premium factor includes:
 - General administration costs of the carrier
 - Cost of loss control services
 - ~~Insurance charge~~ Net aggregate loss factor

The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.

The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.

3. Incurred losses are all amounts we pay or estimate we will pay for losses and the following expenses:
 - a. Premiums on bonds paid for by the company in accordance with the provisions of the policies, except that this will not apply for workers compensation, employers liability, or auto physical damage insurance
 - b. Interest payable in accordance with the provisions of the policy, except that this will not apply for auto physical damage insurance
 - c. Allocated loss adjustment expenses (ALAE), except that this will apply for auto liability, general liability, and employers liability insurance only
 - d. Expenses incurred in seeking recovery against a third party under the insurance subject to retrospective rating, except that this will apply for workers compensation and employers liability insurance only if recovery is obtained against the third party

Incurred losses include paid and outstanding losses (including any reserves set on open claims). For workers compensation and employers liability insurance, if the ALAE option is elected, then incurred losses will include ALAE.

Note: The rating formula for incurred losses will not include a loss for the following elements or any other elements excluded from our manuals, as applicable:

- Resulting from the nonratable element codes
 - For the disease-related portion of losses covered under the Federal Mine Safety and Health Act
 - Resulting from the application of catastrophe provisions
 - Reported as fully fraudulent
 - Reported as noncompensable
4. Converted incurred losses are based on the incurred losses for a policy or policies to which the retrospective rating plan applies. A loss conversion factor is applied to incurred losses to produce the converted incurred losses. The loss conversion factor is shown in the Schedule.
 5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium, converted incurred losses, and any elective elements. The percentage is called the tax multiplier. It varies by state and by line of insurance. For workers compensation and employers liability insurance, it varies by federal and nonfederal classifications. The tax multipliers are shown in the Schedule.

B. Retrospective Rating Plan Premium Elective Elements

Two other elements are included in determining retrospective rating plan premium if you elected to include them. They are the excess loss premium for the loss limitation and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amounts of incurred loss to be included in the retrospective rating plan premium are limited to an amount called the loss limitation. For workers compensation and employers liability insurance, the loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. For other lines of insurance, the loss limitation applies separately to each accident or occurrence, either by line of insurance or to a combination of these lines of insurance, as shown in the Schedule.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor.

Excess loss premium factors vary by line of insurance and by the amount of the loss limitation. For workers compensation and employers liability insurance, these factors also vary by state, classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of a retrospective rating plan premium for workers compensation and employers liability insurance, and the first four calculations for auto liability and general liability. This premium is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor.

For workers compensation and employers liability insurance, retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective rating plan premium. For general liability and automobile liability insurance, retrospective development factors vary by first, second, third, and fourth calculations of retrospective rating plan premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Rating Plan Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective rating plan premium. If the policies provide insurance for more than one insured, the retrospective rating plan premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective rating plan premium is the sum of basic premium, converted losses, plus the excess loss premium and retrospective development premium elective elements if you chose them. This sum is multiplied by the applicable tax multiplier shown in the Schedule.
2. The retrospective rating plan premium will not be less than the minimum or more than the maximum retrospective rating plan premium. The minimum and maximum retrospective rating plan premiums are determined by applying the minimum and maximum retrospective rating plan premium factors, shown in the Schedule, to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Calculation of Retrospective Rating Plan Premium

1. We will calculate the retrospective rating plan premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter.
We may make a special valuation of a retrospective rating plan premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due to us if the retrospective rating plan premium is more than the total standard premium as of the special valuation date.
2. After any calculation of retrospective rating plan premium, you and we may agree that it is the final calculation.
3. After each calculation of the retrospective rating plan premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective rating plan premium calculated under this endorsement.

E. Insureds Operating in More Than One State

If any of the policies provide insurance in a state not listed in the Table of States, and you begin work in that state during the retrospective rating plan period, this endorsement will apply to that insurance if this retrospective rating plan applies in that state on an interstate basis. The retrospective rating plan premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation of a Policy Under a Retrospective Rating Plan

1. If the policy to which this endorsement is attached is cancelled, the effective date of the cancellation will become the end of the rating plan period of all insurance subject to this endorsement.
2. If other policies listed in the Schedule of this endorsement are cancelled, the effective date of cancellation will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
3. If we cancel for nonpayment of premium, the maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days, and will include all of the applicable retrospective rating plan factors shown in the Schedule.
4. If you cancel, the standard premium for the rating plan period will be increased by our short rate table and procedure for workers compensation and employers liability insurance and the applicable cancellation procedure for other lines of insurance. This short rate premium will be the minimum retrospective rating plan premium and will be used to determine the basic premium.
The short rate retrospective rating plan premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.
The maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.
5. Section F.4. will not apply if you cancel because:
 - a. All work covered by the insurance is completed
 - b. All interest in the business covered by the insurance is sold
 - c. You retire from all business covered by the insurance

Schedule

Premium Subject to Retrospective Rating Plan, Loss Limitations, Loss Conversion Factors, State Tax Multipliers, Excess Loss Premium Factors, Retrospective Development Factors

1. The premium for the following policies combined is to be calculated in accordance with the provisions of this Retrospective Rating Plan Premium Endorsement:
List of Policies _____

2. The retrospective rating plan does not apply to the premium for policies _____
in the states of _____
3. The retrospective rating plan does not apply to the premium for uninsured motorist insurance if afforded under the policies designated in paragraph 1.
4. The premium for the general liability and automobile liability insurance afforded under policies designated in paragraph 1 above for insurance in excess of the limits of liability stated below will not be subject to retrospective rating. State the dollar amount of the limit of liability and the manner in which it applies.

Coverage	Limit of Liability
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

The incurred losses to be included in calculating the premium for the insurance subject to retrospective rating plan will not include that portion of the losses actually paid and the reserves for unpaid losses that is in excess of the limits of liability stated above, but that part of the incurred losses consisting of premiums on bonds, interest payable in accordance with the provisions of the policy, allocated loss adjustment expenses, and expenses incurred in seeking recovery against a third party will not be subject to such limits.

5. Workers Compensation and Employers Liability Loss Limitation is \$ _____
6. Combination Loss Limitation of \$ _____ is the overall limit on the incurred losses arising out of any one accident or occurrence for the following combination of insurance:
- _____
7. If the combination loss limitation does not apply, for general liability, auto liability, auto physical damage or theft insurance, specify the loss limitation that applies separately to each accident or occurrence:
- | | |
|---------------------------|-----------------------|
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
8. Loss Conversion Factor is _____
- _____
9. Minimum Retrospective Rating Plan Premium Factor is _____
- Maximum Retrospective Rating Plan Premium Factor is _____
10. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums shown below, the basic premium factor will be recalculated.

	50%	100%	150%
Estimated Standard Premium:	\$ _____	\$ _____	\$ _____
Basic Premium Factor:	\$ _____	\$ _____	\$ _____

TABLE OF STATES

11.A	Excess Loss Premium Factors		Tax Multiplier	
State	Workers Compensation and Employers Liability		Workers Compensation and Employers Liability	
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)

11.B	Excess Loss Premium Factors			Tax Multiplier		
State	General Liability	Automobile Liability	Automobile Physical Damage	General Liability	Automobile Liability	Automobile Physical Damage

12.A	Retrospective Development Factors		
State	Workers Compensation and Employers Liability		
	1st	2nd	3rd

12.B	Retrospective Development Factors							
State	General Liability				Automobile Liability			
	1st	2nd	3rd	4th	1st	2nd	3rd	4th

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured
Insurance Company

Policy No.
Endorsement No.
Premium
Countersigned by _____

Exhibit 11

Minnesota Forms Manual

Cover Page

See attached endorsement

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT
THREE-YEAR PLAN—MULTIPLE LINES
(WC 00 05 13 D)**

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT
THREE-YEAR PLAN—MULTIPLE LINES**

This endorsement is issued because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective rating plan premium will be determined. For workers compensation and employers liability insurance, this endorsement refers to Part Five (Premium) of that policy.

This endorsement applies in the states listed in the Schedule. It determines the retrospective rating plan premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the three-year period beginning with the effective date of this endorsement.

The final premium for the policies designated in the Schedule is the sum of:

1. The premium for the insurance subject to a retrospective rating plan as shown in the Schedule and calculated as explained in this endorsement and referred to as the retrospective rating plan premium, and
2. The premium for the insurance not subject to a retrospective rating plan as shown in the Schedule and calculated in accordance with the provisions of such policies other than this endorsement

The amount of retrospective rating plan premium depends on five standard elements and two elective elements.

A. Retrospective Rating Plan Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen a retrospective rating plan. Standard premium does not include the following elements and any other elements excluded based on our manuals:
 - Premium discount
 - Expense constant
 - Premium resulting from the nonratable element codes
 - Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act
 - Premium developed by the catastrophe provisions

2. Basic premium is less than standard premium. It is the standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium.

The basic premium factor includes:

- General administration costs of the carrier
- Cost of loss control services
- ~~Insurance charge~~ Net aggregate loss factor

The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.

The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.

3. Incurred losses are all amounts we pay or estimate we will pay for losses and the following expenses:
 - a. Premiums on bonds paid for by the company in accordance with the provisions of the policies, except that this will not apply for workers compensation, employers liability, or auto physical damage insurance
 - b. Interest payable in accordance with the provisions of the policy, except that this will not apply for auto physical damage insurance
 - c. Allocated loss adjustment expenses (ALAE), except that this will apply for auto liability, general liability, and employers liability insurance only
 - d. Expenses incurred in seeking recovery against a third party under the insurance subject to retrospective rating, except that this will apply for workers compensation and employers liability insurance only if recovery is obtained against the third party

Incurred losses include paid and outstanding losses (including any reserves set on open claims). For workers compensation and employers liability insurance, if the ALAE option is elected, then incurred losses will include ALAE.

Note: The rating formula for incurred losses will not include a loss for the following elements or any other elements excluded from our manuals, as applicable:

- Resulting from the nonratable element codes
 - For the disease-related portion of losses covered under the Federal Mine Safety and Health Act
 - Resulting from the application of catastrophe provisions
 - Reported as fully fraudulent
 - Reported as noncompensable
4. Converted incurred losses are based on the incurred losses for a policy or policies to which the retrospective rating plan applies. A loss conversion factor is applied to incurred losses to produce the converted incurred losses. The loss conversion factor is shown in the Schedule.
 5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium, converted incurred losses, and any elective elements. The percentage is called the tax multiplier. It varies by state and by line of insurance. For workers compensation and employers liability insurance, it varies by federal and nonfederal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Rating Plan Premium Elective Elements

Two other elements are included in determining retrospective rating plan premium if you elected to include them. They are the excess loss premium for the loss limitation and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective rating plan premium are limited to an amount called the loss limitation. For workers compensation and employers liability insurance, the loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. For other lines of insurance, the loss limitation applies separately to each accident or occurrence, either by line of insurance or to a combination of these lines of insurance, as shown in the Schedule.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor.

Excess loss premium factors vary by line of insurance and by the amount of the loss limitation. For workers compensation and employers liability insurance, these factors also vary by state, classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the policy period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of a retrospective rating plan premium for workers compensation and employers liability insurance, and the first four calculations for auto liability and general liability. This premium is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor.

For workers compensation and employers liability insurance, retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective rating plan premium. For general liability and automobile liability insurance, retrospective development factors vary by first, second, third, and fourth calculations of retrospective rating plan premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Rating Plan Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective rating plan premium. If the policies provide insurance for more than one insured, the retrospective rating plan premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective rating plan premium is the sum of basic premium, converted losses, plus the excess loss premium and retrospective development premium elective elements if you chose them. This sum is multiplied by the applicable tax multiplier shown in the Schedule.
2. The retrospective rating plan premium will not be less than the minimum or more than the maximum retrospective rating plan premium. The minimum and maximum retrospective rating plan premiums are determined by applying the minimum and maximum retrospective rating plan premium factors, shown in the Schedule, to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Calculation of Retrospective Rating Plan Premium

1. We will calculate the retrospective rating plan premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter.

We may make a special valuation of the retrospective rating plan premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due to us if the retrospective rating plan premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective rating plan premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After any calculation of retrospective rating plan premium, you and we may agree that it is the final calculation.
3. After each calculation of the retrospective rating plan premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective rating plan premium calculated under this endorsement.

E. Insureds Operating in More Than One State

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the retrospective rating plan period, this endorsement will apply to that insurance if this retrospective rating plan applies in that state on an interstate basis. The retrospective rating plan premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation and Nonrenewal of a Policy Under a Retrospective Rating Plan

1. If the policy to which this endorsement is attached is cancelled or is not renewed, the effective date of the cancellation or nonrenewal will become the end of the rating plan period of all insurance subject to this endorsement.
2. If other policies listed in the Schedule of this endorsement are cancelled or not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
3. If we cancel or do not renew for nonpayment of premium, the maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1,095 days), and will include all of the applicable retrospective rating factors shown in the Schedule.
4. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure for workers compensation and employers liability insurance and the applicable cancellation procedure for other lines of insurance. This short rate premium will be the minimum retrospective rating plan premium and will be used to determine the basic premium.

The short rate retrospective rating plan premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1,095 days).

5. Section F.4. will not apply if you cancel or do not renew because:
 - a. All work covered by the insurance is completed
 - b. All interest in the business covered by the insurance is sold
 - c. You retire from all business covered by the insurance

Schedule

Premium Subject to Retrospective Rating Plan, Loss Limitations, Loss Conversion Factors, State Tax Multipliers, Excess Loss Premium Factors, Retrospective Development Factors

1. The premium for the following policies combined is to be calculated in accordance with the provisions of this Retrospective Rating Plan Premium Endorsement:

List of Policies

2. The retrospective rating plan does not apply to the premium for policies _____
in the states of _____
3. The retrospective rating plan does not apply to the premium for uninsured motorist insurance if afforded under the policies designated in paragraph 1.
4. The premium for the general liability and automobile liability insurance afforded under policies designated in paragraph 1 above for insurance in excess of the limits of liability stated below will not be subject to retrospective rating. State the dollar amount of the limit of liability and the manner in which it applies.

Coverage

Limit of Liability

\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	
\$	

If aggregate limits of liability are stated above, they will apply separately to each annual period included in the three-year period.

The incurred losses to be included in calculating the premium for the insurance subject to retrospective rating will not include that portion of the losses actually paid and the reserves for unpaid losses that is in excess of the limits of liability stated above, but that part of the incurred losses consisting of premiums on bonds, interest payable in accordance with the provisions of the policy, allocated loss adjustment expenses, and expenses incurred in seeking recovery against a third party will not be subject to such limits.

(Ed. 1-159)

5. Workers Compensation and Employers Liability Loss Limitation is \$ _____
6. Combination Loss Limitation of \$ _____ is the overall limit on the incurred losses arising out of any one accident or occurrence for the following combination of insurance _____
7. If the combination loss limitation does not apply, for general liability, auto liability, auto physical damage or theft insurance, specify the loss limitation that applies separately to each accident or occurrence:
- | | |
|---------------------------|-----------------------|
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
8. Loss Conversion Factor is _____
9. Minimum Retrospective Rating Plan Premium Factor is _____
Maximum Retrospective Rating Plan Premium Factor is _____
10. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums shown below, the basic premium factor will be recalculated.

	50%	100%	150%
Estimated Standard Premium:	\$ _____	\$ _____	\$ _____
Basic Premium Factor:	\$ _____	\$ _____	\$ _____

TABLE OF STATES

11.A	Excess Loss Premium Factors		Tax Multiplier	
State	Workers Compensation and Employers Liability		Workers Compensation and Employers Liability	
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)

11.B	Excess Loss Premium Factors			Tax Multiplier		
State	General Liability	Automobile Liability	Automobile Physical Damage	General Liability	Automobile Liability	Automobile Physical Damage

(Ed. 1-159)

12.A	Retrospective Development Factors		
State	Workers Compensation and Employers Liability		
	1st	2nd	3rd

12.B	Retrospective Development Factors							
State	General Liability				Automobile Liability			
	1st	2nd	3rd	4th	1st	2nd	3rd	4th

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium:

Insurance Company

Countersigned by _____

Exhibit 12

Minnesota Forms Manual

Cover Page

See attached endorsement

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT
WRAP-UP CONSTRUCTION PROJECT—MULTIPLE LINES
(WC 00 05 14 D)**

**RETROSPECTIVE RATING PLAN PREMIUM ENDORSEMENT WRAP-UP CONSTRUCTION PROJECT—
MULTIPLE LINES**

This endorsement is issued because you chose to have the cost of the insurance rated retrospectively. This endorsement explains the rating plan and how the retrospective rating plan premium will be determined. For workers compensation and employers liability insurance, this endorsement refers to Part Five (Premium) of that policy.

This endorsement applies in the states listed in the Schedule. It determines the retrospective rating plan premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the duration of the wrap-up construction project described in the declarations or Information Page of such policies, beginning with the effective date of this endorsement.

The final premium for the policies designated in the Schedule is the sum of:

1. The premium for the insurance subject to a retrospective rating plan as shown in the Schedule and calculated as explained in this endorsement and referred to as the retrospective rating plan premium, and
2. The premium for the insurance not subject to a retrospective rating plan as shown in the Schedule and calculated in accordance with the provisions of such policies other than this endorsement

The amount of retrospective rating plan premium depends on five standard elements and two elective elements.

A. Retrospective Rating Plan Premium Standard Elements

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen a retrospective rating plan. Standard premium does not include the following elements and any other elements excluded based on our manuals:
 - Premium discount
 - Expense constant
 - Premium resulting from the nonratable element codes
 - Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act
 - Premium developed by the catastrophe provisions
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The basic premium factor includes:
 - General administration costs of the carrier
 - Cost of loss control services
 - ~~Insurance charge~~ **Net aggregate loss factor**

The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.

The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium.

The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.

3. Incurred losses are all amounts we pay or estimate we will pay for losses and the following expenses:
 - a. Premiums on bonds paid for by the company in accordance with the provisions of the policies, except that this will not apply for workers compensation, employers liability, or auto physical damage insurance
 - b. Interest payable in accordance with the provisions of the policy, except that this will not apply for auto physical damage insurance
 - c. Allocated loss adjustment expenses (ALAE), except that this will apply for auto liability, general liability, and employers liability insurance only
 - d. Expenses incurred in seeking recovery against a third party under the insurance subject to retrospective rating, except that this will apply for workers compensation and employers liability insurance only if recovery is obtained against the third party

Incurred losses include paid and outstanding losses (including any reserves set on open claims). For workers compensation and employers liability insurance, if the ALAE option is elected, then incurred losses will include ALAE.

Note: The rating formula for incurred losses will not include a loss for the following elements and any other elements excluded from our manuals, as applicable:

- Resulting from the nonratable element codes
 - For the disease-related portion of losses covered under the Federal Mine Safety and Health Act
 - Resulting from the application of catastrophe provisions
 - Reported as fully fraudulent
 - Reported as noncompensable
4. Converted incurred losses are based on the incurred losses for a policy or policies to which the retrospective rating plan applies. A loss conversion factor is applied to incurred losses to produce the converted incurred losses. The loss conversion factor is shown in the Schedule.
 5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium, converted incurred losses, and any elective elements. The percentage is called the tax multiplier. It varies by state and by line of insurance. For workers compensation and employers liability insurance, it varies by federal and nonfederal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

B. Retrospective Rating Plan Premium Elective Elements

Two other elements are included in determining retrospective rating plan premium if you elected to include them. They are the excess loss premium for the loss limitation and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective rating plan premium are limited to an amount called the loss limitation. For workers compensation and employers liability insurance, the loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident. For other lines of insurance, the loss limitation applies separately to each accident or occurrence, either by line of insurance or to a combination of these lines of insurance, as shown in the Schedule.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor.

Excess loss premium factors vary by line of insurance and by the amount of the loss limitation. For workers compensation and employers liability insurance, these factors also vary by state, classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the policy period. Changes will be shown by endorsement.

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of a retrospective rating plan premium for workers compensation and employers liability insurance, and the first four calculations for auto liability and general liability. This premium is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor.

For workers compensation and employers liability insurance, retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective rating plan premium. For general liability and automobile liability insurance, retrospective development factors vary by first, second, third, and fourth calculations of retrospective rating plan premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

C. Retrospective Rating Plan Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective rating plan premium. If the policies provide insurance for more than one insured, the retrospective rating plan premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective rating plan premium is the sum of basic premium, converted losses, plus the excess loss premium and retrospective development premium elective elements if you chose them. This sum is multiplied by the applicable tax multiplier shown in the Schedule.

2. The retrospective rating plan premium will not be less than the minimum or more than the maximum retrospective rating plan premium. The minimum and maximum retrospective rating plan premiums are determined by applying the minimum and maximum retrospective rating plan premium factors, shown in the Schedule, to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

D. Calculation of Retrospective Rating Plan Premium

1. We will calculate the retrospective rating plan premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter.
We may make a special valuation of the retrospective rating plan premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due to us if the retrospective rating plan premium is more than the total standard premium as of the special valuation date.
We may make interim calculations of retrospective rating plan premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.
2. After any calculation of retrospective rating plan premium, you and we may agree that it is the final calculation.
3. After each calculation of the retrospective rating plan premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective rating plan premium calculated under this endorsement.

E. Insureds Operating in More Than One State

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the retrospective rating plan period, this endorsement will apply to that insurance if this retrospective rating plan applies in that state on an interstate basis. The retrospective rating plan premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

F. Cancellation and Nonrenewal of a Policy Under a Retrospective Rating Plan

1. If the policy to which this endorsement is attached is cancelled or is not renewed, the effective date of the cancellation will become the end of the rating plan period of all insurance subject to this endorsement.
2. If other policies listed in the Schedule of this endorsement are cancelled or not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
3. If we cancel or do not renew for nonpayment of premium, the maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, plus the estimated standard premium from the end of the rating plan period to the estimated project completion date, and will include all of the applicable retrospective rating factors shown in the Schedule.
4. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure for workers compensation and employers liability insurance and the applicable cancellation procedure for other lines of insurance. This short rate premium will be the minimum retrospective rating plan premium and will be used to determine the basic premium.
The short rate retrospective rating plan premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.
The maximum retrospective rating plan premium will be based on the standard premium for the rating plan period, plus the estimated standard premium from the end of the rating plan period to the estimated project completion date.
5. Section F.4. will not apply if you cancel or do not renew because:
 - a. All work covered by the insurance is completed
 - b. All interest in the business covered by the insurance is sold
 - c. You retire from all business covered by the insurance

Schedule

Premium Subject to Retrospective Rating Plan, Loss Limitations, Loss Conversion Factors, State Tax Multipliers, Excess Loss Premium Factors, Retrospective Development Factors

1. The premium for the following policies combined is to be calculated in accordance with the provisions of this Retrospective Rating Plan Premium Endorsement:

List of Policies

2. The retrospective rating plan does not apply to the premium for policies in the states of

3. The retrospective rating plan does not apply to the premium for uninsured motorist insurance if afforded under the policies designated in paragraph 1.

4. The premium for the general liability and automobile liability insurance afforded under policies designated in paragraph 1 above for insurance in excess of the limits of liability stated below will not be subject to retrospective rating. State the dollar amount of the limit of liability and the manner in which it applies.

Coverage	Limit of Liability
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

If the aggregate limits of liability are stated above, they will apply separately to each annual period included in the duration of the construction project.

The incurred losses to be included in calculating the premium for the insurance subject to retrospective rating plan will not include that portion of the losses actually paid and the reserves for unpaid losses that is in excess of the limits of liability stated above, but that part of the incurred losses consisting of premiums on bonds, interest payable in accordance with the provisions of the policy, allocated loss adjustment expenses, and expenses incurred in seeking recovery against a third party will not be subject to such limits.

5. Workers Compensation and Employers Liability Loss Limitation is \$ _____
6. Combination Loss Limitation of \$ _____ is the overall limit on the incurred losses arising out of any one accident or occurrence for the following combination of insurance. _____
7. If the combination loss limitation does not apply, for general liability, auto liability, auto physical damage or theft insurance, specify the loss limitation that applies separately to each accident or occurrence:
- | | |
|---------------------------|-----------------------|
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
| Loss Limitation for _____ | insurance is \$ _____ |
8. Loss Conversion Factor is _____
9. Minimum Retrospective Rating Plan Premium Factor is _____
Maximum Retrospective Rating Plan Premium Factor is _____
10. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums shown below, the basic premium factor will be recalculated.

	50%	100%	150%
Estimated Standard Premium:	\$ _____	\$ _____	\$ _____
Basic Premium Factor:	\$ _____	\$ _____	\$ _____

TABLE OF STATES

11.A	Excess Loss Premium Factors		Tax Multiplier	
State	Workers Compensation and Employers Liability		Workers Compensation and Employers Liability	
	State (Other than "F" Classes)	Federal ("F" Classes Only)	State (Other than "F" Classes)	Federal ("F" Classes Only)

11.B	Excess Loss Premium Factors			Tax Multiplier		
State	General Liability	Automobile Liability	Automobile Physical Damage	General Liability	Automobile Liability	Automobile Physical Damage

12.A	Retrospective Development Factors		
State	Workers Compensation and Employers Liability		
	1st	2nd	3rd

12.B	Retrospective Development Factors							
State	General Liability				Automobile Liability			
	1st	2nd	3rd	4th	1st	2nd	3rd	4th

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium

Insurance Company

Countersigned by _____

WC 00 05 14 **CD**
(Ed. 1-1~~59~~)

Exhibit 13

Minnesota Forms Manual Index

Cover Page

INDEX MINNESOTA FORMS MANUAL

The following forms and endorsements in this Minnesota Forms Manual have been approved by the Minnesota Commerce Department and are available for use in Minnesota.

- Introduction
- Workers' Compensation and Employers Liability Insurance Policy Rules
- WC 00 00 00 C Workers Compensation and Employers Liability Insurance Policy
- WC 00 01 01 A Defense Base Act Coverage Endorsement
- WC 00 01 04 A Federal Employers' Liability Act Coverage Endorsement
- WC 00 01 06 A Longshore and Harbor Workers' Compensation Act Coverage Endt
- WC 00 01 08 A Nonappropriated Fund Instrumentalities Act Coverage Endorsement
- WC 00 01 09 C Outer Continental Shelf Lands Act Coverage Endorsement
- WC 00 01 11 Migrant and Season Agricultural Worker Protection Act Coverage Endorsement
- WC 00 02 01 B Maritime Coverage Endorsement
- WC 00 02 03 Voluntary Compensation Maritime Coverage Endorsement
- WC 00 02 04 Limited Maritime Coverage Endorsement
- WC 00 03 01 A Alternate Employer Endorsement
- WC 00 03 02 Designated Workplaces Exclusion Endorsement
- WC 00 03 03 C Employers Liability Coverage Endorsement
- WC 00 03 04 Insurance Company as Insured Endorsement
- WC 00 03 05 Joint Venture as Insured Endorsement
- WC 00 03 08 Partners, Officers and Others Exclusion Endorsement
- WC 00 03 09 B Rural Utilities Service Endorsement

- WC 00 03 10 Sole Proprietors, Partners, Officers and Others Coverage Endorsement
- WC 00 03 11 A Voluntary Compensation and Employers Liability Coverage Endt.
- WC 00 03 13 Waiver of Our Right to Recover from Others Endorsement
- WC 00 04 03 Experience Rating Modification Factor Endorsement
- WC 00 04 05 Policy Period Endorsement
- WC 00 04 06 A Premium Discount Endorsement
- WC 00 04 09 Premium Determination Endorsement— Former Self Insurers 1
- WC 00 04 10 Premium Determination Endorsement— Former Self Insurers 2
- WC 00 04 12 Contingent Experience Rating Modification Factor Endorsement
- WC 00 04 14 A 90-Day Reporting Requirement–Notification of Change in Ownership Endorsement
- WC 00 04 19 Premium Due Date Endorsement
- WC 00 04 22 B Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement
- WC 00 04 24 Audit Noncompliance Charge Endorsement
- WC 00 04 25 Experience Rating Modification Factor Revision Endorsement
- WC 00 05 03 [ED](#) Retrospective Rating Plan Premium Endorsement— One Year Plan
- WC 00 05 04 [ED](#) Retrospective Rating Plan Premium Endorsement— Three Year Plan
- WC 00 05 05 [ED](#) Retrospective Rating Plan Premium Endorsement— Long-term Wrap- Up Construction Project
- WC 00 05 08 Retrospective Rating Plan Premium Endorsement Aviation Exclusion
- WC 00 05 09 A Retrospective Rating Plan Premium Endorsement Changes
- WC 00 05 10 B Retrospective Rating Plan Premium Endorsement Non- Ratable Catastrophe Element or Surcharge
- WC 00 05 11 Retrospective Rating Plan Premium Endorsement Short Form

- WC 00 05 12 [ED](#) Retrospective Rating Plan Premium Endorsement One Year Plan— Multiple Lines
- WC 00 05 13 [ED](#) Retrospective Rating Plan Premium Endorsement Three Year Plan— Multiple Lines
- WC 00 05 14 [ED](#) Retrospective Rating Plan Premium Endorsement Long- Term Wrap- Up Construction Project — Multiple Lines
- WC 00 05 15 A Retrospective Rating Plan Premium Endorsement Flexibility Options
- WC 00 05 16 Retrospective Rating Plan Premium Endorsement— Large Risk Alternative Rating Option (LRARO)
- WC 00 06 03 Benefits Deductible Endorsement
- WC 89 06 09 C Policy Termination/ Cancellation/ Reinstatement Notice
- WC 22 00 00 A Minnesota Amendatory Endorsement
- WC 22 00 01 Information Page
- WC 22 03 01 Minnesota Compliance with Applicable Trade Sanction Laws
- WC 22 03 02 Minnesota Independent Contractors Coverage Endorsement
- WC 22 03 03 Minnesota Third Degree of Kindred Family Member Exclusion Endt.
- WC 22 03 04 Minnesota Employee Leasing Endorsement
- WC 22 03 05 Minnesota Exclusion of Coverage for Leased Employees Endorsement
- WC 22 03 06 Minnesota Alternate Employer Endorsement [Excluding Employers Liability Coverage]
- WC 22 04 01 Minnesota Contracting Premium Adjustment Program Endorsement
- WC 22 06 00 Minnesota Policy Change Endorsement
- WC 22 06 01 D Minnesota Cancellation and Nonrenewal Endorsement
- WC 22 06 02 Minnesota Policy Information Page Endorsement Insured's Name
- WC 22 06 03 Minnesota Policy Information Page Endorsement Policy Number
- WC 22 06 04 Minnesota Policy Information Page Endorsement Effective Date

- WC 22 06 05 Minnesota Policy Information Page Endorsement Expiration Date
- WC 22 06 06 Minnesota Policy Information Page Endorsement– Insured’s Mailing Address
- WC 22 06 07 Minnesota Policy Information Page Endorsement– Experience Modification
- WC 22 06 08 Minnesota Policy Information Page Endorsement Producer’s Name
- WC 22 06 09 Minnesota Policy Information Page Endorsement– Change in Workplace Endorsement
- WC 22 06 10 Minnesota Policy Information Page Endorsement– Insured’s Legal Status
- WC 22 06 11 Minnesota Policy Information Page Endorsement Add States
- WC 22 06 12 Minnesota Policy Information Page Endorsement Employer Limits
- WC 22 06 13 Minnesota Policy Information Page Endorsement Change in State
- WC 22 06 14 Minnesota Policy information Page Endorsement– Endorsement Numbers
- WC 22 06 15 A Minnesota Policy information Page Endorsement– Class, Rate, Other Change
- WC 22 06 16 A Minnesota Policy Information Page Endorsement– Interim Adjustment of Premium
- WC 22 06 17 Minnesota Policy Information Page Endorsement– Carrier Servicing Office
- WC 22 06 18 Minnesota Policy Information Page Endorsement– Interstate/ Intrastate Risk ID Number
- WC 22 06 19 Minnesota Policy Information Page Endorsement Carrier Number
- WC 22 06 20 Minnesota Entity Address Schedule



Terri Robinson
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July 31, 2017

Mr. Brandon Miller
Minnesota Workers' Compensation Insurers Association, Inc.
7701 France Avenue South, Suite 450
Minneapolis, MN 55435-3203

Re: **Item R-1414—Revisions to Retrospective Rating Plan Manual Appendix B and All Related Rules and Endorsements**

Dear Mr. Miller:

NCCI is replacing only Exhibit 6-Rule of this item. The revised exhibit makes the following changes to Appendix D:

1. On page 21, line (g) is revised to state "Expenses Not Covered in (e)", from previously indicated "Expenses Not Covered in (d) or (e)".
2. On page 24, the description of Line 10 and Line 11 is revised to align with the corresponding numerical illustration on page 21.

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NCCI maintains a report for use by our common members that contains the approval status of national and state item filings (*Status of Item Filings Circular*). Please notify Michelle Smith by phone (561-893-3016) or e-mail (michelle_smith@ncci.com) if your organization files and receives approval of this item. This information will be reflected in the *Status of Item Filings Circular*, which is located on our web site and to which you have been given access.

Sincerely,

A handwritten signature in black ink that reads "Terri Robinson". The signature is fluid and cursive, with the first name "Terri" being more prominent than the last name "Robinson".

Terri Robinson
State Relations Executive

TR:ah

Attachment

FILING MEMORANDUM

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

PURPOSE

This item:

1. Introduces a new methodology that improves the accuracy of the insurance charge component of the basic premium factor when there is an individual loss limitation as well as an aggregate loss limitation (i.e., a maximum and/or minimum limitation)
2. Replaces Appendix A—Table of Expected Loss Ranges in NCCI's *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)* with new lookup tables
3. Replaces Appendix B—Table of Insurance Charges in NCCI's *Retrospective Rating Plan Manual* with new values, an updated layout, and changes to calculations and lookups
4. Updates several national and state-specific endorsements in NCCI's *Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual)* to replace the term "insurance charge" with "net aggregate loss factor"

BACKGROUND

A retrospective rating plan adjusts the premium for an employer's policy on the basis of losses incurred during the term of that policy. At the simplest level, an employer's retrospective rating premium (RRP) is determined by the formula $RRP = (BP + LCF * L) * TM$, where:

RRP	=	Retrospective Rating Premium, subject to minimum and maximum amounts
BP	=	Basic Premium
LCF	=	Loss Conversion Factor, generally reflecting loss adjustment expense
L	=	Actual Incurred Loss during the effective policy period
TM	=	Tax Multiplier

The RRP is not known until after the policy has expired and the actual losses are fully developed. The basic premium contains provisions for the expenses of the carrier. It also includes a net insurance charge, which results from the maximum and minimum limitations on the RRP. The net insurance charge reflects the charge to compensate for the possibility that the RRP will exceed the maximum premium amount. It also reflects the savings resulting from the possibility that the RRP will be less than the minimum premium amount. The net insurance charge is the difference between the charge for the maximum and the savings from the minimum.

Appendix B—Table of Insurance Charges in the *Retrospective Rating Plan Manual* contains the excess ratios needed to quantify the insurance charge and savings described above. The ratio of the loss limit to expected losses—the entry ratio—is used to identify the values in the Table of Insurance Charges. The charges depend not only on the maximum and minimum subject losses but also on the size of the employer. This is because the expected variation in losses is lower for larger employers.

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Appendix B has been in effect since 1998, warranting an update to the values in the table and the methodology for determining those values. In developing the proposed methodology, NCCI started from the current framework and selected an algorithm to compute more exact solutions by leveraging enhancements in computing power and available delivery systems that have occurred since the methodology was last updated.

PROPOSAL

Methodology

NCCI proposes a new methodology that:

- Relies on more recent data
- Eliminates some approximating adjustments used by the current methodology
- Increases the accuracy and equity of insurance charges within each state and across the country
- Implements several refinements and methodological enhancements compared to the current countrywide Appendix B

Due to advancements in computing power, increases in computing speed, and online connectivity, it is now practical to perform real-time calculations and output the results to the carrier. Upon approval of this item, NCCI will develop an external-facing application for carrier use named ***Aggregate Loss Factors on Demand (ALFs on Demand)*** which calculates insurance charges using the new methodology. The new methodology in conjunction with ***ALFs on Demand*** provides a better way of reflecting the state and hazard group mix of policies that further improves the accuracy of insurance charges. ***ALFs on Demand*** leverages the formulas and parameters contained in the 2014 update to ***Excess Loss Factor (ELF) Parameters and Tables*** to produce results that reflect the state and hazard group specific loss distribution of the policy entered by the user. The new application also simplifies calculations that carriers need to perform for every retrospectively rated policy, produces more accurate results, and makes it easier to perform annual updates based on the data underlying the annual update to the retrospective rating plan parameters. The result is insurance charges and savings that are more responsive to the latest available data. With ***ALFs on Demand***, carriers also have the ability to generate graphs based on the policy information entered such as:

- Policy-specific estimated claim count distribution.
- Policy-specific estimated severity distribution.
- Projected ultimate distribution of claims by state, hazard group, and claim group. For example, ***ALFs on Demand*** could generate the expected number of permanent total claims for a multistate policy written in State X and State Y across hazard groups A, B, and C.

Informational Exhibit 1 provides a detailed explanation of the calculations underlying the proposed methodology underlying ***ALFs on Demand***. Illustrative state-specific values that ***ALFs on Demand*** will generate are provided in Informational Exhibit 2.

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Appendix A

NCCI proposes to replace Appendix A—Table of Expected Loss Ranges with two new lookup tables—Table of Policy Excess Ratio Ranges and Table of Expected Claim Count Groups—that show the user which subtable and column to choose when determining the appropriate insurance charge in Appendix B. Because Appendix A is being replaced in its entirety, Exhibit 4A-Rule displays the current Appendix A title in strikethrough and Exhibit 4B-Rule displays the proposed Appendix A in its entirety without underline (as it would appear published).

Appendix B

The real-time calculations and output generated by **ALFs on Demand** represent a paradigm shift from the current approach, where values are obtained via lookups within a precomputed table in Appendix B—Table of Insurance Charges in the **Retrospective Rating Plan Manual**. In recognition of this, the proposed methodology also includes an alternative countrywide tabular option, known as the Table of Aggregate Loss Factors.

The Table of Aggregate Loss Factors is conceptually similar to the current approach in that it is a precomputed table of values used in conjunction with a lookup procedure, rather than an application that performs real-time calculations. The Table of Aggregate Loss Factors will replace the Table of Insurance Charges currently in Appendix B with new values, an updated layout, and changes to calculations and lookups. The proposed table implements several improvements over the current table. It:

- Shares the same basic methodology improvements as **ALFs on Demand**, and it's more accurate than the current table
- Accounts for inflation in claim size over time automatically
- Eliminates updates to hazard group differentials and Expected Loss Group ranges

The values contained in the Table of Aggregate Loss Factors are consistent with the general methodology underlying **ALFs on Demand** because output from that application is leveraged when creating the table. However, an important distinction is that, due to its countrywide nature, the Table of Aggregate Loss Factors does not reflect the state and hazard group differences in severity distributions that are incorporated by **ALFs on Demand**.

Informational Exhibit 3 provides a detailed explanation of the calculations and methodology underlying the proposed Table of Aggregate Loss Factors, formally known as Appendix B—Table of Insurance Charges.

- Because Appendix B is being replaced in its entirety, Exhibit 5A-Rule displays the current Appendix B title in strikethrough and Exhibit 5B-Rule displays the proposed Appendix B in its entirety without underline (as it would appear published).
- The countrywide Table of Aggregate Loss Factors, described in Informational Exhibit 3, is being filed for carriers that may need additional lead time to adopt the methodology in Informational Exhibit 1 due to computer programming, internal system or process reasons, or other considerations.
- Terminology in national and state-specific rules and endorsements will be updated for consistency with the replacement of the Table of Insurance Charges currently in Appendix B as follows:

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Current Term	Proposed Term	Explanation of Terms
Insurance charge	Aggregate Excess Loss Factors (AELFs)	Describes expected losses in excess of those provided by the maximum retrospective premium.
Insurance savings	Aggregate Minimum Loss Factors	Describes expected losses less than those that would produce the minimum retrospective premium.
Net insurance charge	Net aggregate loss factor	Determined by calculating the difference between the aggregate excess loss factor for possible losses that might produce more than the maximum retrospective premium and the aggregate minimum loss factor for losses that might produce less than the minimum retrospective premium, and then multiplying that difference by the product of the expected loss ratio and the loss conversion factor. The net aggregate loss factor may be less than zero, as long as the basic premium factor is not negative.
Table of Insurance Charges	Table of Aggregate Loss Factors	Precomputed table of values used in conjunction with a lookup procedure.

Massachusetts-, Minnesota-, Texas-, and Wisconsin-Specific:

NCCI recommends that these states adopt the proposed lookup tables and associated Table of Aggregate Loss Factors found in Appendices A and B.

IMPACT

The insurance charge is a minor part of the retrospective rating premium compared to other policy costs or expenses. Retrospectively rated policies are typically purchased by employers that pay large amounts of premium.

The net effect for any given employer depends on the terms agreed upon for the retrospectively rated policy. Furthermore, less than 1% of policies are retrospectively rated nationally.

The impact on the insurance charge of the proposed methodology varies by loss limit (if this elective element is selected), policy size, the state and hazard group of the employer's operations, and the selection of the maximum and minimum premium negotiated between the employer and carrier.

Generally, the insurance charges are expected to decrease for the majority of policy combinations.

EXHIBIT COMMENTS AND IMPLEMENTATION SUMMARY

In all states except Hawaii, this item is to become effective for new and renewal voluntary policies only, effective on and after 12:01 a.m. on January 1, 2019.

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

In Hawaii, the effective date is determined upon regulatory approval of the individual carrier's election to adopt this change.

Exhibit	Exhibit Comments	Implementation Summary
National Exhibits		
1-Rule	- Details the revisions to Rule 1-B-2-b - Applies in all states except FL, MA	Revises NCCI's Retrospective Rating Plan Manual .
2-Rule	- Details the revisions to Rule 1-B-2-e-2-c - Applies in all states except FL, MA, WI	
3-Rule	Details the revisions to Rule 3-B.	
4A-Rule	Details the revisions to Appendix A.	
4B-Rule		
5A-Rule	- Details the revisions to Appendix B. - Carriers must choose, on a state-by-state basis, whether to exclusively use either the Table of Aggregate Loss Factors or ALFs on Demand to calculate the net aggregate loss factors for the retrospectively rated policies in their book of business on an annual basis. Carriers do not need to make their own filing in each state declaring which option they intend to use, unless this is specifically requested or required by the state.	
5B-Rule		
6-Rule	Details the revisions to Appendix D.	
7-Form	- Details the revisions to the Retrospective Rating Plan Premium Endorsement One-Year Plan (WC 00 05 03 C) - Applies in all states except AK, FL, GA, IN, LA, MA, MN, NC, TX - The Wisconsin Compensation Rating Bureau files forms on behalf of their members	Revises NCCI's Forms Manual .
8-Form	Details the revisions to the Retrospective Rating Plan Premium Endorsement Three-Year Plan (WC 00 05 04 C)	

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Exhibit	Exhibit Comments	Implementation Summary
	- Applies in all states except AK, FL, GA, IN, LA, MA, MN, NC, TX - The Wisconsin Compensation Rating Bureau files forms on behalf of their members	
9-Form	- Details the revisions to the Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project (WC 00 05 05 C) - Applies in all states except AK, FL, GA, IN, LA, MA, MN, NC, TX - The Wisconsin Compensation Rating Bureau files forms on behalf of their members	Revises NCCI's <i>Forms Manual</i> .
10-Form	- Details the revisions to the Retrospective Rating Plan Premium Endorsement One-Year Plan—Multiple Lines (WC 00 05 12 C) - Applies in all states except AK, FL, GA, LA, OR, TX - The independent administrative bureaus file forms on behalf of their members	
11-Form	- Details the revisions to the Retrospective Rating Plan Premium Endorsement Three-Year Plan—Multiple Lines (WC 00 05 13 C) - Applies in all states except AK, FL, GA, IN, LA, MA, MN, NC, OR, TX - The Wisconsin Compensation Rating Bureau files forms on behalf of their members	
12-Form	- Details the revisions to the Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project—Multiple Lines (WC 00 05 14 C) - Applies in all states except AK, FL, GA, IN, LA, MA, MN, NC, OR, TX	

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Exhibit	Exhibit Comments	Implementation Summary
	The Wisconsin Compensation Rating Bureau files forms on behalf of their members	
State Exhibits		
13-Form	Details the revisions to the Alaska Retrospective Rating Plan Premium Endorsement One-Year Plan (WC 54 05 01 A).	Revises NCCI's Forms Manual .
14-Form	Details the revisions to the Alaska Retrospective Rating Plan Premium Endorsement Three-Year Plan (WC 54 05 02 A).	
15-Form	Details the revisions to the Alaska Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project (WC 54 05 03 A).	
16-Form	Details the revisions to the Alaska Retrospective Rating Plan Premium Endorsement One-Year Plan—Multiple Lines (WC 54 05 04 A).	
17-Form	Details the revisions to the Alaska Retrospective Rating Plan Premium Endorsement Three-Year Plan—Multiple Lines (WC 54 05 05 A).	
18-Form	Details the revisions to the Alaska Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project—Multiple Lines (WC 54 05 06 A).	
13-Rule	Details the revisions to Florida's exception to Rule 1-B-1-k.	Revises NCCI's Retrospective Rating Plan Manual .
14-Rule	Details the revisions to Florida's exception to Rule 1-B-2-b.	
15-Rule	Details the revisions to Florida's exception to Rule 1-B-2-e.	
16-Rule	Details the revisions to Florida's exception to Rule 2-B.	

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Exhibit	Exhibit Comments	Implementation Summary
17-Form	Details the revisions to the Florida Retrospective Rating Plan Premium Endorsement One-Year Plan (WC 09 05 03 A).	Revises NCCI's <i>Forms Manual</i> .
18-Form	Details the revisions to the Florida Retrospective Rating Plan Premium Endorsement One-Year Plan—Multiple Lines (WC 09 05 04 A).	
19-Form	Details the revisions to the Florida Retrospective Rating Plan Premium Endorsement—Large Risk Alternative Rating Option (LRARO) (WC 09 05 05).	
13-Form	Details the revisions to the Georgia Retrospective Rating Plan Premium Endorsement One-Year Plan (WC 10 05 01 A).	
14-Form	Details the revisions to the Georgia Retrospective Rating Plan Premium Endorsement Three-Year Plan (WC 10 05 02 A).	
15-Form	Details the revisions to the Georgia Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project (WC 10 05 03 A).	
16-Form	Details the revisions to the Georgia Retrospective Rating Plan Premium Endorsement One-Year Plan—Multiple Lines (WC 10 05 04 A).	
17-Form	Details the revisions to the Georgia Retrospective Rating Plan Premium Endorsement Three-Year Plan—Multiple Lines (WC 10 05 05 A).	
18-Form	Details the revisions to the Georgia Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project—Multiple Lines (WC 10 05 06 A).	

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Exhibit	Exhibit Comments	Implementation Summary
13-Rule	Details the elimination of Louisiana's exception to Rule 1-B-2-e.	Revises NCCI's <i>Retrospective Rating Plan Manual</i> .
14-Form	Details the revisions to the Louisiana Retrospective Rating Plan Premium Endorsement One-Year Plan (WC 17 05 01 B).	Revises NCCI's <i>Forms Manual</i> .
15-Form	Details the revisions to the Louisiana Retrospective Rating Plan Premium Endorsement Three-Year Plan (WC 17 05 02 B).	
16-Form	Details the revisions to the Louisiana Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project (WC 17 05 03 B).	
17-Form	Details the revisions to the Louisiana Retrospective Rating Plan Premium Endorsement One-Year Plan—Multiple Lines (WC 17 05 04 B).	
18-Form	Details the revisions to the Louisiana Retrospective Rating Plan Premium Endorsement Three-Year Plan—Multiple Lines (WC 17 05 05 B).	
19-Form	Details the revisions to the Louisiana Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project—Multiple Lines (WC 17 05 06 B).	
13-Rule	Details the elimination of Maine's exception to Rule 1-B-2-e.	Revises NCCI's <i>Retrospective Rating Plan Manual</i> .
13-Rule	Details the revisions to Massachusetts' exception to Rule 1-B-2-b.	
13-Form	Details the revisions to the Texas Retrospective Rating Plan Premium Endorsement One-Year Plan (WC 42 05 03 C).	Revises NCCI's <i>Forms Manual</i> .
14-Form	Details the revisions to the Texas Retrospective Rating Plan Premium Endorsement Three-Year Plan (WC 42 05 04 C).	

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ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Exhibit	Exhibit Comments	Implementation Summary
15-Form	Details the revisions to the Texas Retrospective Rating Plan Premium Endorsement Long-Term Construction Project (WC 42 05 05 B).	Revises NCCI's <i>Forms Manual</i> .
16-Form	Details the revisions to the Texas Retrospective Rating Plan Premium Endorsement One-Year Plan—Multiple Lines (WC 42 05 12 C).	
17-Form	Details the revisions to the Texas Retrospective Rating Plan Premium Endorsement Three-Year Plan—Multiple Lines (WC 42 05 13 C).	
18-Form	Details the revisions to the Texas Retrospective Rating Plan Premium Endorsement Long-Term Construction Project—Multiple Lines (WC 42 05 14 B).	
13-Rule	Details the revisions to Wisconsin's exception to Rule 1-B-2-e	Revises NCCI's <i>Retrospective Rating Plan Manual</i> .
14-Form	Details the revisions to the Wisconsin Workers' Compensation Retrospective Rating Plan Premium Endorsement Large Risk Alternative Rating Option (WC 48 05 02).	Revises NCCI's <i>Forms Manual</i> .
15-Form	Details the revisions to the Retrospective Rating Plan Premium Endorsement—Large Risk Alternative Rating Option (LRARO) (WC 48 05 03).	
16-Form	Details the revisions to the Wisconsin Retrospective Rating Plan Premium Endorsement Large Risk Alternative Rating Option (WC 48 05 06 A).	
17-Form	Details the revisions to the Wisconsin Retrospective Premium Endorsement Large Risk Alternative Rating Option (WC 48 05 07 A).	

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FILING MEMORANDUM

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Exhibit	Exhibit Comments	Implementation Summary
18-Form	Details the revisions to the Wisconsin—Retrospective Rating Plan Premium Endorsement Large Risk Alternative Rating Option (LRARO) (WC 48 05 08 A).	Revises NCCI's <i>Forms Manual</i> .
19-Form	Details the revisions to the Retrospective Rating Plan Premium Endorsement Wisconsin Large Risk Alternative Rating Option (LRARO) (WC 48 05 10 A).	
20-Form	Details the revisions to the Retrospective Premium Endorsement Large Risk Alternative Rating Option (WC 48 05 17 A).	
21-Form	Details the revisions to the Wisconsin Retrospective Rating Plan Premium Endorsement Large Risk Alternative Rating Option (Paid Loss) (WC 48 05 19 C).	
22-Form	Details the revisions to the Wisconsin—Retrospective Rating Plan Premium Endorsement Large Risk Alternative Rating Option (LRARO) (WC 48 05 20).	
Informational Exhibit 1	Details the complete methodology used to calculate the Aggregate Excess Loss Factors (AELFs) that underlie the countrywide tables in Appendix B and the <i>ALFs on Demand</i> .	Provides informational exhibits related to the proposed changes.
Informational Exhibit 2	Details state hypothetical illustrations of <i>ALFs on Demand</i> outputs.	
Informational Exhibit 3	Details the base methodology used to calculate the AELFs that underlie the countrywide tables in Appendix B.	

Note: Form and rule filings must be filed separately in certain states. For filing purposes, this memorandum is being provided for both the rule and form exhibits. The rule exhibits are filed with the regulatory authority as Item R-1414-R. The form exhibits are filed with the regulatory authority as Item R-1414-F.

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**ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND
ALL RELATED RULES AND ENDORSEMENTS**

**EXHIBIT 1—RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION**

B. DEFINITIONS

2. Elements of the Retrospective Rating Plan Formula

**(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MN, MO,
MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)**

b. Basic Premium (BP)

Basic premium is a percentage of standard premium. It is determined by multiplying the standard premium by a basic premium factor. The basic premium factor is developed by the carrier and includes:

- General administration costs of the carrier
- Related loss control service cost
- ~~Insurance charges~~ Net aggregate loss factor

The basic premium factor does not cover premium taxes or claims adjustment expenses. Those elements are usually provided for in the tax multiplier and the loss conversion factor.

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

**EXHIBIT 2—RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION
B. DEFINITIONS**

2. Elements of the Retrospective Rating Plan Formula

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV)

e. Excess Loss Premium (ELP)

Excess loss premium (ELP) is a charge for election of a loss limitation. It is applied after the basic premium in the retrospective rating plan formula. The ELP calculation is:

ELP = Excess Loss Factor x Standard Premium x Loss Conversion Factor

1. Excess Loss Factors

Excess loss factors are used in the calculation of excess loss premium. Excess loss factors are also known as excess loss premium factors.

2. Excess Loss Factor Determination

- a. In rate states, NCCI files the excess loss factors. NCCI also files excess loss and allocated expense factors which include a provision for allocated loss adjustment expenses.

In loss cost states, NCCI files excess loss pure premium factors. Where applicable, NCCI also files excess loss and allocated expense pure premium factors which include a provision for allocated loss adjustment expenses. The excess loss pure premium factors and excess loss and allocated expense pure premium factors must be converted to excess loss factors or excess loss and allocated expense factors using the carrier's expense provisions applicable in each state.

Refer to the State Special Rating Values pages for the excess loss factors or excess loss pure premium factors.

- b. The formula for converting an excess loss pure premium factor to an excess loss factor is:

Excess Loss Factor = [(Excess Loss Pure Premium Factor x Expected Loss Ratio) x (1 + Loss Adjustment Expense % + Loss Assessment %)]

The formula for converting an excess loss and allocated expense pure premium factor to an excess loss and allocated expense factor is:

Excess Loss and Allocated Expense Factor = (Excess Loss and Allocated Expense Pure Premium Factor x Expected Loss Ratio) x (1 + Loss Adjustment Expense % + Loss Assessment %)

The carrier determines the Expected Loss Ratio (ELR). ELR is a ratio of pure losses (no LAE) to premium.

Refer to the latest approved state loss cost filing for the Loss Adjustment Expense (LAE) % and Loss Assessment %.

- c. The Table of Classification by Hazard Group is used to determine the excess loss factor. This factor is determined based on the selected loss limitation and the hazard group assignment shown in the Table, ~~for the classification producing the largest amount of estimated workers compensation standard premium for each state included in the plan.~~ For policies with exposure

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

**EXHIBIT 2-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
RULE 1—GENERAL EXPLANATION**

B. DEFINITIONS

2. Elements of the Retrospective Rating Plan Formula

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV)

from multiple hazard groups, the excess loss factor can be determined by multiplying the policy excess ratio by the expected loss ratio, where the policy excess ratio is calculated as the total expected excess loss divided by total expected loss. Refer to Appendix D for the Basic Premium Factor Calculation Example. Refer to the **Basic Manual** for the Table of Classification by Hazard Group.

For employers having USL&HW coverage for non-F-classification codes, the applicable hazard group to use for the determination of an excess loss factor is the state classification code hazard group increased by two levels. When the state classification hazard group is already at the highest level hazard group, use that highest level hazard group.

For the classification codes that include federal coverages (or F-classification codes), use the hazard group assigned to that code.

State Classification Hazard Group	USL&HW Hazard Groups for Non-F-Classification Codes
A	C
B	D
C	E
D	F
E	G
F	G
G	G

*Refer to the **User's Guide** for more information about excess loss factors.*

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

**EXHIBIT 3—RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION****RULE 3—OPERATION OF PLAN**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

B. EXPLANATION OF ~~TABLES~~ IN APPENDIXES

The following is an explanation of the ~~tables~~ appendices which contain values used in the calculation of retrospective rating premium:

Table	Appendix	Purpose
~~Table of Expected Loss Ranges~~	A	Used to determine the ~~expected loss group in applicable Subtable~~ and Expected Claim Count Group for use with the Table of ~~Insurance Charges~~ Aggregate Loss Factors.
~~Table of Insurance Charges~~	B	Used to determine the ~~insurance charge~~ <u>net aggregate loss factor</u> to be included in the basic premium factor.
~~Tables of Expense Ratios~~	C	Used in the calculation of basic premium. This table is applicable only in states where NCCI files rates.

**ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND
ALL RELATED RULES AND ENDORSEMENTS**

EXHIBIT 4A-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX A

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5A-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

State Reference Chart Table of Insurance Charges The new Table of Insurance Charges is effective November 1, 1998. State exceptions are noted below.

Alabama	Mississippi
Alaska	Missouri
Arizona	Montana
Arkansas	Nebraska
Colorado	Nevada (c)
Connecticut	New Hampshire
District of Columbia	New Mexico
Florida (f)	North Carolina (b)
Georgia	Oklahoma
Hawaii	Oregon
Idaho	Rhode Island
Illinois	South Carolina
Indiana	South Dakota
Iowa	Tennessee
Kansas	Texas (e)
Kentucky	Utah
Louisiana	Vermont
Maine (a)	Virginia
Maryland	Wisconsin
Massachusetts (d)	
Minnesota (a)	

(a) Effective January 1, 1999.

(b) Effective April 1, 1999.

(c) Effective July 1, 1999.

(d) Effective July 1, 2000.

(e) Effective June 1, 2011.

(f) Effective September 1, 2013.

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND
ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5A-RULE (CONT'D)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

~~Table of Insurance Charges~~

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

**EXHIBIT 6-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

BASIC PREMIUM FACTOR CALCULATION EXAMPLE

The following example is for illustrative purposes only. It is not intended as a recommendation and is not to be interpreted as a recommendation. The factors values used in the example are hypothetical have been filed and approved for use in certain states. Please refer to the rules and appendices in this manual or other NCCI manuals for the filed formulas and factors.

For this example, assume the Retrospective Rating Plan Agreement provides:

Retrospective Rating Factors		
a.	Estimated Standard Premium	\$500,000
b.	Maximum Retrospective Premium Factor	130%
c.	Minimum Retrospective Premium Factor	60%
d.	Loss Conversion Factor	1.120
e.	Tax Multiplier	1.070
f.	State Hazard Group Relativity	1.80
g.	Excess Loss Factor (\$50,000 Loss Limit)	.360
f.	Loss Limit	\$50,000
h- g.	Expenses from Expense Ratio Table Not Covered in (e)	.201

Example Calculation of the Basic Premium Factor

The key to establishing the Basic Premium Factor for the Retrospective Rating Plan is the use Appendix B—Table of Insurance Charges Aggregate Loss Factors, filed with state insurance departments or the methodology underlying **ALFs on Demand**. The following example uses the Table of Aggregate Loss Factors. By expected loss policy excess ratio and expected claim count groups, it indicates the factors to establish the premium charge net aggregate loss factor that is vital to the determination of the Basic Premium Factor.

1.	Estimated Standard Premium (a)	\$500,000
2.	Expected Losses	\$306,500
3.	Expected Loss Ratio (unlimited)	.613
4.	Policy Excess Ratio	.582
5.	Excess Loss Factor (3) x (4)	.357
4 6.	Expected Limited Loss Ratio (3) – (g 5)	.2563
7.	Expected Number of Claims	20.95
5 8.	Expense and Profit and Contingency (Excluding Taxes) (1) x (h g)	\$100,500
6 9.	Expected Loss Plus Expense Ratio [(2) + (5 8)] ÷ (1)	.814
7 10.	Loss and Expense in Converted Losses (3) x (d)	.687
8 11.	Expense and Profit and Contingency (Excluding Loss and Claim Expense in Converted Losses) (6 9) – (7 10)	.127

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

**EXHIBIT 6-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

9 <u>12.</u>	Minimum Retrospective Premium Excluding Taxes [(c) ÷ (e)]	.561
40 <u>13.</u>	Maximum Retrospective Premium Excluding Taxes [(b) ÷ (e)]	1.215
44 <u>14.</u>	Table of ~~Insurance Charges~~ <u>Aggregate Loss Factors</u> Value Difference [(6 <u>9</u>) – (9 <u>12</u>)] ÷ [(d) x (4 <u>6</u>)]	~~-.893~~ .8824
42 <u>15.</u>	Table of ~~Insurance Charges~~ <u>Aggregate Loss Factors</u> Entry Difference [(40 <u>13</u>) – (9 <u>12</u>)] ÷ [(d) x (4 <u>6</u>)]	2.2834
43 <u>16.</u>	Ratio of Losses for Minimum Retrospective Premium to Expected Limited Losses	.052
44 <u>17.</u>	Ratio of Losses for Maximum Retrospective Premium to Expected Limited Losses	2.33
45 <u>18.</u>	Table of ~~Insurance Charges~~ <u>Aggregate Loss Factors</u> —Premium Charge <u>Aggregate Excess Loss Factor</u> for (44 <u>17</u>)	.072883
46 <u>19.</u>	Table of ~~Insurance Charges~~ <u>Aggregate Loss Factors</u> —Premium Savings <u>Aggregate Minimum Loss Factor</u> for (43 <u>16</u>)	.002700
47 <u>20.</u>	Net ~~Insurance Charge~~ <u>Aggregate Loss Factor</u> [(45 <u>18</u>) – (46 <u>19</u>)] x (4 <u>6</u>) x (d)	.0205
48 <u>21.</u>	Basic Premium Factor (47 <u>20</u>) + (8 <u>11</u>)	.14752

The use of the Table of ~~Insurance Charges~~ Aggregate Loss Factors is accounted for in the following explanations and illustrations of how to determine the factors and other elements needed for the operation of the Plan.

Note: The procedures described here are designed exclusively for workers compensation and employers liability insurance. Rules for the application of a retrospective rating plan to a combination of workers compensation and employers liability insurance and other lines of casualty insurance are in the Retrospective Rating Plan Manual issued by the Insurance Services Office (ISO).

Note: The above calculations are based on the ~~1998~~ 2019 Table of ~~Insurance Charges~~ Aggregate Loss Factors in Appendix B of the ***Retrospective Rating Plan Manual***.

The procedure for establishing the values and factors in the above examples follows:

Line 1. Estimated Standard Premium: This is the annual standard premium. *Refer to the ***Retrospective Rating Plan Manual*** Rule 1-B-1-f for the definition of standard premium.* For three-year retrospective rating plans, multiply the annual standard premium times three (3).

Line 2. Expected Losses: For an intrastate risk, the expected losses equal the estimated standard premium (Line 1) multiplied by the expected loss ratio for the state (Line 3). ~~For the purpose of this example, it has been assumed that the risk is an intrastate risk with an expected loss ratio of .613, which produces expected losses of \$306,500 (\$500,000 x .613).~~

For an interstate risk, the expected losses equal the sum of the products of the estimated standard premium for each state and the corresponding expected loss ratio for each state. The expected loss ratio for the risk (Line 3) is obtained by dividing the total expected losses for all states covered by the Retrospective Rating Plan (Line 2) by the total standard premium (Line 1). For the purpose of this example, it has been assumed that the risk is an interstate risk with an expected loss ratio of .613, which produces expected losses of \$306,500 (\$500,000 x .613).

Line 3. Expected Loss Ratio: See the discussion for Line 2.

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 6-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Line 4. Policy Excess Ratio: This value is calculated as the total expected excess loss divided by total expected loss. Expected excess loss can be calculated at the state-hazard group level by multiplying expected losses by the expected excess ratio, and then taking a sum to get the total:

State	HG	Modified Expected Loss	Excess Ratio at Loss Limit ¹	Expected Excess Loss	Policy Excess Ratio
X	C	106,500	0.5	53,250	
X	G	150,000	0.7	105,000	
Y	A	50,000	0.4	20,000	
Total		306,500		178,250	0.582

¹ The Excess Ratio values corresponding to the applicable loss limit can be obtained from Exhibit 9 of NCCI's **Excess Loss Factor Calculations**. The appropriate column depends on whether the loss limit is applied on a per-claim or per-occurrence basis, and should be limited to \$50M.

Line 5. Excess Loss Factor: This factor is calculated by multiplying the policy excess ratio by the expected loss ratio.

Line 4 6. Expected Limited Loss Ratio: This ratio is determined by subtracting the excess loss factor from the expected loss ratio.

Line 7. Expected Number of Claims: The expected number of claims can be calculated by first determining the expected number of claims at the state-hazard group level, and then taking a sum to get the total. At the state-hazard group level, the expected number of claims is calculated by dividing the modified expected loss by the average cost per case (average cost per claim).

Modified expected loss at the state-hazard group level is calculated by multiplying the manual premium by the experience modification and the expected loss ratio. The applicable average cost per case for each state-hazard group can be obtained from the annual update to the retrospective rating plan parameters. The calculation is demonstrated in the following table:

State	HG	Manual Premium	Experience Modification	Expected Loss Ratio	Modified Expected Loss	Average Cost per Case	Expected Number of Claims
X	C	217,170			106,500	12,000	8.88
X	G	305,873			150,000	23,000	6.52
Y	A	101,958			50,000	9,000	5.56
Total			0.8	0.613			20.95

Line 5 8. Expense and Profit and Contingency—Excluding Taxes: The expense and profit and contingency (excluding taxes) is determined, by multiplying the standard premium by the expense ratio.

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**EXHIBIT 6-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D****(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)**

For a three-year plan, values are determined similarly for each of the years based on each annual estimated standard premium, and the sum of these values is the provision for expense and profit and contingency. The value for expenses shown in this example is equal to \$100,500 (\$500,000 x .201).

Line 6 9. Expected Loss Plus Expense Ratio: This ratio is obtained by dividing the expected losses plus the expenses and profit and contingency (excluding taxes) by the standard premium. In this illustration, it is 0.814.

Line 7 10. Loss and Expense in Converted Losses: This factor, which expresses the ratio of expected losses and expense included in the loss conversion factor to estimated standard premium, is the product of the expected loss ratio and the loss conversion factor.

Line 8 11. Expense and Profit and Contingency in Basic Premium: The difference between the factor in Line 6 9, representing the total net premium provision excluding taxes for the insured under the Retrospective Rating Plan, and the factor in Line 8 10, representing expected losses and ~~loss adjustment~~ expense associated with insuring the risk in converted losses, is the expense and contingency amount, and must be included in the basic premium.

Line 9 12. Minimum Premium Retrospective Factor—Excluding Taxes: This factor is the ratio of the minimum retrospective premium factor to the tax multiplier.

Line 40 13. Maximum Premium Retrospective Factor—Excluding Taxes: This factor is the ratio of the maximum retrospective premium factor to the tax multiplier.

Line 44 14. Table of Insurance Charges Aggregate Loss Factors—Value Difference: This value is calculated as the difference between lines (9) and (12), divided by the product of lines (6) and (d). This equals the difference between the aggregate excess loss factors that correspond to the entry ratios computed in Line 15. An entry ratio is defined as a ratio to expected aggregate limited losses for the policy.

Line 42 15. Table of Insurance Charges Aggregate Loss Factors—Entry Difference: This value is calculated as the difference between lines (13) and (12), divided by the product of lines (6) and (d). This equals the difference between the entry ratios that determine the aggregate minimum loss factor for the minimum premium and the aggregate excess loss factor for the maximum premium.

~~Line 9 through Line 12 are determined in a way designed to facilitate the testing process by which the basic premium factor is established. The factors entered for these items are obtained as indicated in the example.~~

~~Line 11, Table of Insurance Charges—Value Difference, equals the difference between the table charge for the entry ratio from which the savings is taken and the table charge for the entry ratio from which the charge is taken.~~

~~Line 12, Table of Insurance Charges—Entry Difference, equals the difference between the entry ratios that determine the savings factor and the charge for the maximum premium.~~

~~To use the Table of Insurance Charges Aggregate Loss Factors, find the loss group in the Table of Expected Loss Ranges containing the adjusted expected loss value. The adjusted expected loss value is calculated as follows:~~

Expected Losses (Line 2) × State Hazard Group Relativity × Loss Group Adjustment Factor subtable in the Table of Policy Excess Ratio Ranges containing the policy excess ratio in line (4), as well as the Expected Claim Count Group in the Table of Expected Claim Count Ranges containing line (7), the expected number of claims for the policy. In this example, the corresponding subtable and Expected Claim Count Group are Subtable 15 and Group 48.

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**EXHIBIT 6-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D****(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)**

The Loss Group Adjustment Factor (F) applies when an individual loss limit is selected. The factor is:

$$F = \frac{1 + [(-.8)(LER)]}{1 - LER}$$

where the LER = ELF ÷ Line (3) = .587

$$F = \frac{1 + [(-.8)(.587)]}{1 - (.587)} = 3.558$$

State Hazard Group Relativity = 1.80

The adjusted expected loss value equals 1,962,949 (= 306,500 × 1.80 × 3.558). This expected loss value falls into expected loss group 30. Refer to the 2008 Table of Expected Loss Ranges in the **Retrospective Rating Plan Manual**.

Then, choose two entry ratios from the Expected Loss Claim Count Group in the subtable with a difference equal to Line 42 15 (i.e., 2.28). Make this choice so that the difference in the charges for the Expected Loss Group and aggregate excess loss factor for the Expected Claim Count Group for the selected entries entry ratios most closely approximates Line 44 14 (i.e., 0.8824).

To illustrate this testing procedure, several entry ratios and their corresponding charges aggregate excess loss factors in Group 30 Subtable 15 and Expected Claim Count Group 48 have been reproduced from the Table:

Entry Ratio	Charges Aggregate Excess Loss Factors (Group 30 48)	Savings
.044	.9619900	.0000
.052	.9527800	.0000
.063	.9437700	.0000

Entry Ratio	Charges Aggregate Excess Loss Factors (Group 30 48)
2.32	.0732888
2.33	.0723883
2.34	.0714877

Choose and list pairs of entry ratios with a difference equal to Line 42 15, in this case 2.2834, and note the respective difference in these charges the corresponding aggregate excess loss factors:

Entry Ratio ₁	Entry Ratio ₂	Aggregate Excess Loss Factor ₁	Aggregate Excess Loss Factor ₂	Aggregate Excess Loss Factor Difference
0.04	2.32	0.9619	0.0732	0.8887

ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 6-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D

(Applies in: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

<u>0.05</u>	<u>2.33</u>	<u>0.9527</u>	<u>0.0723</u>	<u>0.8804</u>
<u>0.06</u>	<u>2.34</u>	<u>0.9437</u>	<u>0.0714</u>	<u>0.8723</u>

~~(.01, 2.32)(.9900 – .0888) = .9012~~

~~(.02, 2.33)(.9800 – .0883) = .8917~~

~~(.03, 2.34)(.9700 – .0877) = .8823~~

The pair of entry ratios whose ~~charge~~ Aggregate Excess Loss Factor difference most closely approximates Line ~~44~~ 14, .882493, is recorded under Lines ~~43~~ 16 and 44 17. In this case, Line ~~43~~ 16 is .052 and Line 44 17 is 2.33.

Line ~~43~~ 16. Ratio of Losses for Minimum Retrospective Premium to Expected Limited Losses: This value is used for determining the Aggregate Minimum Loss Factor in Line 19. Its derivation is shown in See discussion for Line 42 15.

Line ~~44~~ 17. Ratio of Losses for Maximum Retrospective Premium to Expected Limited Losses: This is the entry ratio corresponding to the Aggregate Excess Loss Factor in Line 18. Its derivation is shown in See discussion for Line 42 15.

Line ~~45~~ 18. Table of Insurance Charges Aggregate Loss Factors—Aggregate Excess Loss Factor for (~~44~~ 17): This is the premium charge aggregate excess loss factor for losses in excess of those provided by the maximum retrospective premium. It is obtained by reading from the table as shown in Line 42 15 (i.e., 0.0723).

Line ~~46~~ 19. Table of Insurance Charges Aggregate Loss Factors—Aggregate Minimum Loss Factor for (~~43~~ 16): This is the premium savings aggregate minimum loss factor for possible losses less than those that would produce the minimum retrospective premium. The values for premium savings are listed directly beneath the charge values in the Table of Insurance Charges. In this example, the savings of .0000 for entry ratio .02 (Line 43) in Group 30 is found directly beneath the charge value of .9800. It is calculated based on the entry ratio in line 16 and the corresponding aggregate excess loss factor, using the identity:

Aggregate Minimum Loss Factor = Aggregate Excess Loss Factor + Entry Ratio - 1

In this example, the resulting Aggregate Minimum Loss Factor is equal to .0027 (.9527 + .05 – 1).

Line ~~47~~ 20. Net Insurance Charge Aggregate Loss Factor: The net insurance charge aggregate loss factor is determined by calculating the difference between the charge aggregate excess loss factor (0.0723) for possible losses that might produce more than the maximum retrospective premium and the savings aggregate minimum loss factor (0.0027) for losses that might produce less than the minimum retrospective premium, and then multiplying that difference by the product of the expected limited loss ratio (0.256) and the loss conversion factor (1.120). The net insurance charge aggregate loss factor may be less than zero, as long as the basic premium factor is not negative.

Here, the net aggregate loss factor is equal to (0.0723 – 0.0027) x 0.256 x 1.120, or 0.020.

Line ~~48~~ 21. Basic Premium Factor: The basic premium factor is the sum of the net premium charge aggregate loss factor (0.020) and the expenses and profit and contingencies in the basic premium expressed as a percentage of the standard premium (0.127). The standard premium multiplied by the basic premium factor produces the basic premium used in computing the retrospective rating plan premium. For this illustration, the basic premium amount is 0.147 x \$500,000 or \$73,500.

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INFORMATIONAL EXHIBIT 1**Introduction—Aggregate Loss Factors on Demand**

The proposed methodology implements several refinements and methodological enhancements compared to the current countrywide Table of Insurance Charges. Due to advancements in computing power, it is now practical to perform real-time calculations and output the results to the user via an application known as ***Aggregate Loss Factors on Demand (ALFs on Demand)***.¹

This application leverages the formulas and parameters contained in the 2014 update to ***Excess Loss Factor (ELF) Parameters and Tables*** to produce results that reflect the state and hazard group specific loss distribution of the policy entered by the user.

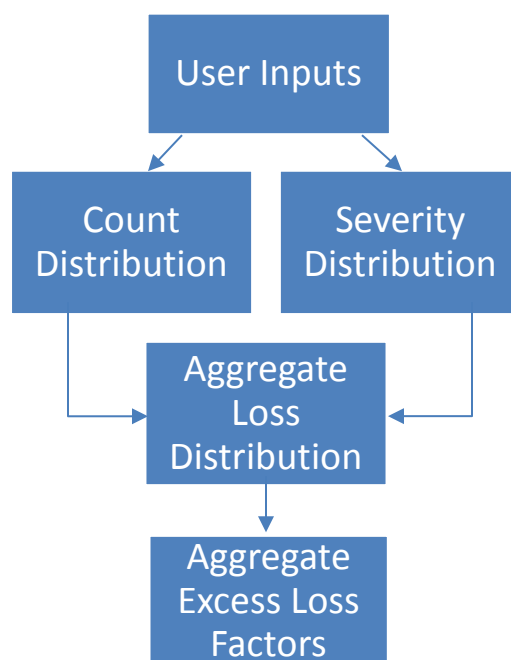
The purpose of this informational exhibit is to provide a detailed explanation of the calculations underlying the proposed methodology for ***ALFs on Demand***.

Aggregate Loss Distribution

Computing an aggregate excess loss factor requires knowledge of the aggregate loss distribution, which is comprised of the possible outcomes for total losses on a policy, both the loss amount and the probability that outcome will occur. A practical approach is to start with a count distribution and a severity distribution, and to combine these to get an aggregate loss distribution.

¹ The term formerly known as insurance charge has been replaced with aggregate excess loss factor (AELF)

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Because we are combining two distributions rather than two point estimates, we cannot simply multiply the components together, as is a common technique when combining frequency and severity trends into a loss ratio trend. Instead, the proposed methodology combines the severity and count distributions by using the Panjer algorithm,² which is well documented in actuarial literature.

The creation of an aggregate loss distribution can be illustrated with a basic example involving an insured that can either have 0, 1, or 2 claims—each of which can either be \$1,000 or \$10,000. The following tables summarize the probabilities of this occurring:

Count Distribution	
# Claims	Probability
0	25%
1	50%
2	25%

Severity Distribution	
Loss Amount	Probability
\$1,000	90%
\$10,000	10%

² Panjer, Harry H. (1981). "Recursive evaluation of a family of compound distributions." (PDF). ASTIN Bulletin. International Actuarial Association. 12 (1): 22–26.

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We can create the aggregate loss distribution by combining the two distributions above. For example, for total losses to be \$20,000, we must have two claims, each having loss amounts of \$10,000. The probability that this will occur is $25\% \times 10\% \times 10\% = 0.25\%$.

The following table summarizes the aggregate loss distribution for this hypothetical insured:

Aggregate Loss Distribution	
Total Losses	Probability
\$0	25.00%
\$1,000	45.00%
\$2,000	20.25%
\$10,000	5.00%
\$11,000	4.50%
\$20,000	0.25%

The above example involved simple count and severity distributions containing only a small number of possible outcomes, making the calculation of the aggregate loss distribution a straightforward exercise. As the count and severity distributions become more complex, the number of computations necessary to calculate the aggregate loss distribution increases substantially. The Panjer algorithm is a mathematically robust method for performing these calculations.

Count Distribution

As described above, the calculation of the aggregate loss distribution requires a count distribution. The proposed methodology models the count distribution using a negative binomial distribution. This distribution is parameterized based on a mean $E[N] > 0$ and Variance-to-Mean (*VtM*) function. The use of a *VtM* function allows for the determination of the negative binomial count distribution based only on the mean, since the variance can be computed by multiplying the mean by the corresponding *VtM* value.

$E[N]^{PC}$, the expected number of claims for the policy, is an input calculated by the user. In general, the expected number of claims can be calculated by policy segment (where a segment consists of a unique state-hazard group combination for a policy) by dividing the modified expected losses for the segment³ (i.e., the expected losses multiplied by the experience modification) by the segment's average cost per

³ A segment consists of a unique combination of state, hazard group and ALAE handling (ALAE included or not included with losses) for a policy

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claim. The expected number of claims by policy segment can be summed up to calculate $E[N]^{PC}$, which is then used as the $E[N]$ for the negative binomial count distribution.

The per claim VtM value, VtM^{PC} , is calculated using the $VtM = VtM(E[N]^{PC})$ function, with parameters A and B , and $E[N]^{PC}$ as an input. The form of the VtM function is linear ($VtM^{PC} = 1 + m \times E[N]^{PC}$) for $E[N]^{PC}$ below some point, known as the tangent point ($E[N]_{TP}$), and based on a power curve ($VtM^{PC} = A \times (E[N]^{PC})^B$) above that point. We impose the requirement that the VtM function is continuous—that is, the values of the linear form and power curve form are equal at the tangent point. $E[N]_{TP}$ is known as the tangent point because the VtM function is defined such that the slope of the line and slope of the power curve are equal at $E[N]_{TP}$, creating a smooth transition from the linear form to the power curve form. This requires $E[N]_{TP} = [A(1 - B)]^{\frac{-1}{B}}$ and $m = \frac{A \times E[N]_{TP}^B - 1}{E[N]_{TP}}$, which shows that the two parameters A and B define the entire function.

The VtM function was parameterized by fitting to empirical data, resulting in $A = 1.40878$, $B = 0.74182$.

The following table provides a sample of $E[N]^{PC}$ values, and the corresponding VtM^{PC} values that result:

$E[N]^{PC}$	VtM^{PC}
3	3.20
10	7.77
50	25.66
100	42.90

The variance for the negative binomial count distribution is defined as $E[N]^{PC}$ multiplied by the corresponding VtM^{PC} .

$E[N]^{PC}$ and VtM^{PC} as described above are applicable for policies with a loss limit that is applied on a per-claim basis. For policies with a per-occurrence loss limit, it is necessary to perform a conversion to $E[N]^{PC}$ (the expected number of claims) and VtM^{PC} (the per-claim variance to mean value) to compute $E[N]^{PO}$ (the expected number of occurrences) and VtM^{PO} (the per-occurrence variance to mean value). Once $E[N]^{PO}$ and VtM^{PO} have been determined, the mean and variance of the negative binomial count distribution are defined similarly to the case with a per-claim loss limit. That is, $E[N]^{PO}$ is used as the $E[N]$ for the negative binomial distribution, and the variance is computed by multiplying $E[N]^{PO}$ by VtM^{PO} .

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$E[N]^{PO}$ is calculated by dividing $E[N]^{PC}$ by the Per-Occurrence Constant, $\alpha = 1.01278$. This value is based on the empirical observation that there are approximately 1,000 claims for every 987.38 occurrences ($1.01278 = 1000 / 987.38$).

Calculating VtM^{PO} involves a slightly more involved approach, based on adjusting the negative binomial per-claim count distribution to a negative binomial per-occurrence count distribution, while keeping the same probability of zero claims (and occurrences) under both count distributions.

In general, the mean of a negative binomial random variable can be expressed as $r\beta$ and the variance to mean ratio as $1 + \beta$. Additionally, the probability that a negative binomial random variable will be zero can be expressed as $(1 + \beta)^{-r}$. Letting r_1 and β_1 correspond to the parameters of the per-claim count distribution, and r_2 and β_2 correspond to the per-occurrence distribution, we have the two conditions:

$$\bullet \quad r_2\beta_2 = \frac{r_1\beta_1}{\alpha} \quad (1)$$

$$\bullet \quad (1 + \beta_1)^{-r_1} = (1 + \beta_2)^{-r_2} \quad (2)$$

The result is that VtM^{PO} can be calculated by solving the following equation, which can be done using numerical methods:

$$\bullet \quad \frac{\ln(VtM^{PC})}{\ln(VtM^{PO})} = \frac{VtM^{PC} - 1}{\alpha (VtM^{PO} - 1)} \quad (3)$$

The following table provides the $E[N]^{PO}$ and VtM^{PO} values that correspond to the sample of $E[N]^{PC}$ displayed above:

$E[N]^{PC}$	VtM^{PC}	$E[N]^{PO}$	VtM^{PO}
3	3.20	2.96	3.14
10	7.77	9.87	7.63
50	25.66	49.37	25.21
100	42.90	98.74	42.19

Once the appropriate expected number of claims (or occurrences) and variance to mean value have been determined, they are used to parameterize the negative binomial count distribution that will be used in the calculation of the aggregate loss distribution.

Severity Distribution

In addition to a count distribution, a severity distribution is needed for calculating the aggregate loss distribution. The proposed methodology uses formulas and parameters underlying the values produced under the methodology outlined in item R-1408; the formulas and parameters are available in the NCCI

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product, **ELF Parameters and Tables**. This allows the severity distribution to reflect the state and hazard group specific loss distribution(s) of the policy, as entered by the user.

ELF Parameters and Tables provides formulas and parameters for calculating the unlimited claim group⁴ per-claim excess ratio, for both loss only and loss including allocated loss adjustment expense. Consistent with the currently approved ELF methodology,⁵ the formulas and parameters used are based on fitting excess ratio curves using a mixture of two lognormal curves spliced with a generalized Pareto tail. In general, we refer to the function for calculating the unlimited claim group per-claim excess ratio at loss limit L as $XS_{CG}(L)$. The parameters for $XS_{CG}(L)$ vary by state and claim group, reflecting differences in the shape of the severity distribution.

In order to combine the negative binomial count distribution with a severity distribution using the Panjer algorithm, it is necessary for the severity distribution to be in a uniformly discrete form, rather than continuous. That is, the continuous excess ratio function $XS_{CG}(L)$ needs to be converted into a severity distribution consisting of equally spaced discrete loss points with corresponding probability amounts.

This is accomplished by first creating a list of discrete evaluation points and then performing a series of calculations to assign probabilities to each of the evaluation points.

Determining the Severity Distribution Evaluation Points:

- The evaluation points will be equally spaced, going from 0 up to the minimum of:
 - The loss limit, L
 - 10 times⁶ Agg_L , where Agg_L is the aggregate expected limited losses for the policy.
- Calculating Agg_L :
 - For a retro policy with a per-claim loss limit, Agg_L can be calculated by multiplying $E[N]^{PC}$ by the average severity on a per-claim basis at the loss limit ($AvgSev_L^{PC}$):

$$Agg_L = E[N]^{PC} \times AvgSev_L^{PC} \quad (4)$$

- A policy sub-segment consists of a unique combination of state, hazard group, claim group and ALAE handling (ALAE included or not included with losses). $AvgSev_L^{PC}$ is calculated as a weighted average of the per-claim limited severities across all policy sub-segments, $AvgSev_L^{PC-Sub}$, using expected claim counts by sub-segment as weights

⁴ For more information on claim groups, see Item R-1408

⁵ Methodology was filed with Item R-1408--2014 Update to the Retrospective Rating Plan Parameters--Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors

⁶ The proposed methodology will only calculate aggregate excess loss factors for entry ratios 0 to 10

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- For each sub-segment, $AvgSev_L^{PC\_Sub}$ can be calculated by multiplying the average unlimited severity, AS_{CG} , by the complement of $XS_{CG}(L)$, i.e., $1 - XS_{CG}(L)$
- For each sub-segment, it is necessary to calculate AS_{CG} as the unlimited value that results in the average severity limited at \$50M equaling the Average Cost Per Case value published in **Excess Loss Factor Calculations**, ACC_{CG} . That is, we solve for AS_{CG} using the equation:

$$ACC_{CG} = AS_{CG} \times (1 - XS_{CG}(\$50M)) \quad (5)$$

Since the per-claim excess ratio functions provided in **ELF Parameters and Tables** are a function of the entry ratio r , to evaluate $XS_{CG}(L)$ we must first compute $r = \frac{L}{AS_{CG}}$. Because AS_{CG} is embedded within the function $XS_{CG}(L)$, it is necessary to solve for AS_{CG} using numerical methods

- For a policy with a per-occurrence loss limit, the approach for calculating Agg_L is conceptually similar to the per-claim case, although the calculations differ in the details. Agg_L is calculated by multiplying $E[N]^{PO}$ by the average severity on a per-occurrence basis ($AvgSev_L^{PO}$):
 - $Agg_L = E[N]^{PO} \times AvgSev_L^{PO}$, where $AvgSev_L^{PO}$ is the average limited severity on a per-occurrence basis
 - $AvgSev_L^{PO}$ is calculated by converting the average unlimited per-claim severity for the policy, $AvgSev^{PC}$, to a per-occurrence severity – by multiplying by the per-occurrence constant α – and then limiting this value by multiplying by the complement of the policy per-occurrence excess ratio, $XS^{PO}(L)$:

$$AvgSev_L^{PO} = AvgSev^{PC} \times \alpha \times (1 - XS^{PO}(L)) \quad (6)$$
 - $AvgSev^{PC}$ is computed as a weighted average of the average unlimited per-claim severity by policy sub-segment, AS_{CG} , using expected claim counts by sub-segment as weights, where AS_{CG} is calculated as described above
 - $XS^{PO}(L)$ is computed by calculating the policy per-claim excess ratio, $XS^{PC}(L)$, as $XS^{PC}(L) = 1 - \frac{AvgSev_L^{PC}}{AvgSev^{PC}}$, and converting from $XS^{PC}(L)$ to $XS^{PO}(L)$ using linear interpolation within the per-claim to per-occurrence conversion table contained in **ELF Parameters and Tables**
- Under the proposed methodology, we would like the discretized severity distribution to contain about 1500 intervals⁷ up to Agg_L , or equivalently 15,000 intervals at 10 times Agg_L

⁷ An interval is the distance between 2 evaluation points

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- In instances where the claim limit is less than 10 times Agg_L , there may be fewer than 15,000 intervals, although in no case should there be fewer than the minimum allowable number of intervals in the severity distribution, known as the minimum severity interval (MSI) value.
 - The MSI is selected based on a tradeoff between precision and computing power, since increasing the MSI increases both precision and the amount of computations required when determining the aggregate loss distribution
- In conjunction with the criteria above, the interval size is calculated as:

$$Interval\ Size = \frac{L}{\text{Ceiling}\left[\frac{L}{\text{Minimum}\left(\frac{Agg_L}{1500}, MSI\right)}\right]} \quad (7)$$
- Once the interval size has been determined, the evaluation points can be generated starting at 0 and ending at the lesser of L and $10 \times Agg_L$

Assigning Probabilities to Each Evaluation Point:

- We refer to each evaluation point in the severity distribution as x_i . At each x_i , a per-claim average severity limited at the evaluation point, $AvgSev_{x_i}^{PC}$, is computed in a similar manner as $AvgSev_L^{PC}$, described above. $AvgSev_{x_i}^{PC}$ can be thought of as a per-claim limited expected value, LEV_i^{PC} .
- If the applicable policy has a per-occurrence loss limit, it is necessary to convert the per-claim LEV_i^{PC} values to per-occurrence values, LEV_i^{PO} . Because these are not unlimited values, we cannot simply convert from per-claim to per-occurrence by dividing by α . Instead, this can be done by using linear interpolation within the per-claim to per-occurrence conversion table. Because this conversion table is based on excess ratios, it can be adjusted for use with limited expected values by multiplying the per-claim excess ratios by the average per-claim severity limited at \$50M ($AvgSev_{\$50M}^{PC}$), and the per-occurrence excess ratios by the average limited per-occurrence severity ($AvgSev_{\$50M}^{PO}$). Whether the applicable loss limit is applied on a per-claim or per-occurrence basis, we will now refer to the applicable limited expected value at each loss point as LEV_i
- Next, it is necessary to validate the LEV_i values to ensure that the discretized severity distribution will have the following desirable properties:
 - LEV_i is not greater than x_i
 - The differences in limited expected values are non-increasing. That is, $LEV_i - LEV_{i-1} \geq LEV_{i+1} - LEV_i$ for each evaluation point

This is accomplished by starting at $i = 0$ and adjusting each LEV_i such that:

$$LEV_i = \text{Min}(x_i, LEV_i, 2 \times LEV_{i-1} - LEV_{i-2}) \quad (8)$$

Note: $LEV_0 = \text{Min}(x_0, LEV_0)$, and $LEV_1 = \text{Min}(x_1, LEV_1, 2 \times LEV_0)$

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- Next, the loss in layer at each loss point, LIL_i , is calculated using the formula:

$$LIL_i = LEV_i - LEV_{i-1}, \text{ where } LIL_0 = 0 \quad (9)$$

- Due to the adjustments to LEV_i and approximations with the per-claim to per-occurrence conversion table, it is possible that – in some instances with a per-occurrence loss limit – at the final loss point (x_z) in the discretized severity distribution, $\sum_{i=0}^z LIL_i < AvgSev_{x_z}^{PO}$. When this occurs, LIL_i is increased uniformly⁸ for all loss points in the severity distribution, subject to the constraint that $LIL_i \leq x_i - x_{i-1}$, such that $\sum_{i=0}^z LIL_i = AvgSev_{x_z}^{PO}$. This step ensures that the average severity of the discretized severity distribution is equal to the average severity that is implied by the unlimited average severity and the excess ratio at the loss limit
- Now, the cumulative distribution function at each loss point, CDF_i , is calculated using the formula:

$$CDF_i = 1 - \frac{LIL_{i+1}}{x_{i+1} - x_i} \quad (10)$$

o At the final evaluation point, let $CDF_i = 1$

- Finally, the probability density function at each loss point, PDF_i , can be computed based on differences in the cumulative distribution function at successive loss points:

$$PDF_i = CDF_i - CDF_{i-1} \quad (11)$$

Example: Assigning Probabilities to Severity Distribution Evaluation Points

To provide a simple illustration of the approach for assigning probabilities to the evaluation points, consider an example involving a policy with a uniform severity distribution⁹ ranging from 0 to 10. That is, losses range from 0 to 10 with equal probability at any point in-between. Suppose we want to discretize this continuous severity distribution using evaluation points 0, 1, ..., 10.

First, we can calculate the excess ratio (XS) at each loss point.¹⁰ The result is seen in column (2) of the table below.

Next, we need to calculate the limited expected value (LEV) corresponding to each excess ratio, shown in column (3). This is accomplished by multiplying the complement of the excess ratio in column (2) by the average unlimited severity.¹¹ That is, (3) = [1-(2)] × average unlimited severity.

⁸ Uniformly in terms of dollar amount, not proportional to loss in layer

⁹ In this example, we are dealing with a single continuous severity distribution rather than distributions from multiple claim groups

¹⁰ For this uniform distribution, the excess ratio at loss point x_i can be calculated as $\left(1 - \frac{x_i}{10}\right)^2$

¹¹ For a uniform distribution ranging from 0 to 10, the average unlimited severity is 5

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The loss in layer (LIL) contained in column (4) is computed based on the change in the LEVs in column (3).

Finally, the CDF values in column (5) are calculated based on the LIL in column (4) and loss points in column (1). The PDF values in column (6) can be computed based on the successive differences in the CDF at each loss point.

(1) Loss Pt	(2) XS	(3) LEV	(4) LIL	(5) CDF	(6) PDF
0	1.00	0.00	0.00	0.05	0.05
1	0.81	0.95	0.95	0.15	0.10
2	0.64	1.80	0.85	0.25	0.10
3	0.49	2.55	0.75	0.35	0.10
4	0.36	3.20	0.65	0.45	0.10
5	0.25	3.75	0.55	0.55	0.10
6	0.16	4.20	0.45	0.65	0.10
7	0.09	4.55	0.35	0.75	0.10
8	0.04	4.80	0.25	0.85	0.10
9	0.01	4.95	0.15	0.95	0.10
10	0.00	5.00	0.05	1.00	0.05

Computing the Aggregate Loss Distribution

After the discrete count and severity distributions have been determined, the next step in the proposed methodology is to utilize these two distributions to compute a discrete aggregate loss distribution using the Panjer algorithm.

The Panjer algorithm requires that the severity distribution have zero probability of a loss of size 0, which may not be the case based on the methodology described above. Therefore, it is necessary to adjust the discrete severity distribution and claim count distribution accordingly. This is done by removing the loss weight at 0 for the severity distribution, and scaling the rest of the distribution up proportionally by that amount:

- We define the adjustment factor, AF , such that:

$$AF = 1 - PDF_0 \quad (12)$$

Where PDF_0 is the probability density function at loss point $x_0 = 0$ for the discretized severity distribution.

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- To adjust the claim count distribution, we calculate new expected number of claims and variance to mean parameters $E[N]_{Panjer}$ and VtM_{Panjer} using the following formulas:¹²

$$E[N]_{Panjer} = E[N]^{PC} \times AF \quad (13)$$

$$VtM_{Panjer} = 1 + AF \times (VtM^{PC} - 1) \quad (14)$$

- To adjust the severity distribution, we eliminate the loss point corresponding to PDF_0 , and adjust PDF_i at the remaining loss points (which now begin at index $i = 1$) using the formula:

$$PDF_i^{Panjer} = \frac{PDF_i}{AF} \quad (15)$$

After adjusting the count and severity distributions, the next step is to calculate the remaining inputs for the Panjer algorithm:

- $a = 1 - \frac{1}{VtM_{Panjer}}$ (16)

- $r = \frac{E[N]_{Panjer}}{VtM_{Panjer} - 1}$ (17)

- $b = a \times (r - 1)$ (18)

- $p_0 = (1 - a)^r$, where p_0 is the probability of 0 claims (19)

- l , the number of evaluation points in the adjusted severity distribution
- I , the number of iterations necessary for computing the aggregate loss distribution up to 10 times the expected loss amount subject to the loss limit, is calculated using the formula:

$$I = \text{Ceiling} \left(\frac{10 \times Agg_L}{\text{Interval Size}} \right) + 1 \quad (20)$$

The discrete evaluation points underlying the aggregate loss distribution, y_i , range from 0 to $10 \times Agg_L$, and are generated for $i = 0$ to $i = I$ using the same interval size calculated when discretizing the severity distribution.

Next, we calculate the PDF at each evaluation point, PDF_i^{agg} , using the Panjer algorithm:

- $PDF_0^{agg} = p_0$
- For $i = 1$ to I :

$$PDF_i^{agg} = \sum_{j=1}^{\text{Min}(i,l)} \left(a + \frac{b \times j}{i} \right) \times PDF_j^{Panjer} \times PDF_{i-j}^{agg} \quad (21)$$

¹² For policies with a per-occurrence loss limit, $E[N]_{Panjer}$ and VtM_{Panjer} are calculated using $E[N]^{PO}$ and VtM^{PO}

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The result is a discrete aggregate loss distribution consisting of evaluation points and corresponding probabilities.

Computing Aggregate Loss Factors

Once we have computed the aggregate loss distribution, we can directly calculate the AELFs at each evaluation point y_i using the formula:

$$AELF_i = 1 - \frac{\sum_{j=0}^i (y_j \times PDF_j^{agg}) + (y_i \times (1 - CDF_i^{agg}))}{Agg_L} \quad (22)$$

Where $CDF_i^{agg} = \sum_{j=0}^i (PDF_j^{agg})$

Because the desired result is a set of entry ratios (rather than evaluation points) and corresponding AELFs, we can calculate the entry ratio, r_i , corresponding to each evaluation point as:

$$r_i = \frac{y_i}{Agg_L} \quad (23)$$

Linear interpolation can be used to compute AELFs at entry ratios between evaluation points.

In addition to the term insurance charge changing to AELF, insurance savings is changing to aggregate minimum loss factor (AMLF), and can be computed using the identity:

$$1 - r_i = AELF_i - AMLF_i \quad (24)$$

Equivalently, the AMLFs at each evaluation point can be calculated directly from the aggregate loss distribution:

$$AMLF_i = \frac{y_i - \left[\sum_{j=0}^i (y_j \times PDF_j^{agg}) + (y_i \times (1 - CDF_i^{agg})) \right]}{Agg_L} \quad (25)$$

Benefits of Proposed Methodology

- By utilizing severity distributions that vary to reflect the exposure characteristics of each risk (state, hazard group, ALAE handling, loss limit), the AELF values more directly reflect the exposure of the underlying policy than if a countrywide severity distribution is used.
- By directly calculating the *limited* aggregate loss distribution, the proposed methodology eliminates the need for the adjustment to account for overlap between the loss limit and aggregate loss limitation. The result is that AELFs calculated using **ALFs on Demand** are more accurate for policies with a loss limit than is produced under the current methodology.

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- Because there is a vast array of possible exposure combinations (and resulting values) across all states, hazard groups and loss limits, it is not feasible for the AELFs to be published in a tabular form. Rather, the values for an individual policy will be available through an application, ***ALFs on Demand***, that will be accessible on NCCI's website.
- The count and severity distributions underlying the proposed methodology are based on updated parameters that reflect more recent data than the distributions underlying the current Table of Insurance Charges, which have not changed since their creation in the late 1990s.
- Future annual updates to the Excess Loss Factor parameters will automatically be incorporated into the Aggregate Loss Factors for each state.

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INFORMATIONAL EXHIBIT 3**Introduction—Table of Aggregate Loss Factors**

The real-time calculations and output generated by ***Aggregate Loss Factors on Demand (ALFs on Demand)*** represent a paradigm shift from the current approach, whereby values are obtained via lookups within a precomputed table. In recognition of this, a special case of the proposed methodology is used to create a countrywide Table of Aggregate Loss Factors.

The Table of Aggregate Loss Factors is conceptually similar to the current approach, in that it is a precomputed countrywide table of values used in conjunction with a lookup procedure, rather than an application that performs real-time calculations. Even so, the proposed table implements several significant improvements over the current Table of Insurance Charges.

The values contained in the Table of Aggregate Loss Factors are consistent with the general methodology underlying ***ALFs on Demand***, as output from that application is leveraged when creating the table. However, due to its countrywide nature, the Table of Aggregate Loss Factors does not reflect the state and hazard group differences in severity distributions that are incorporated by ***ALFs on Demand***. Furthermore, because the Table of Aggregate Loss Factors is pre-computed, additional supplemental tables and calculations are required to facilitate the use of the table.

The purpose of this document is to provide a detailed explanation of the calculations and methodology underlying the proposed Table of Aggregate Loss Factors.

What is the Table of Aggregate Loss Factors

The Table of Aggregate Loss Factors provides aggregate excess loss factors (AELFs) at entry ratios ranging from 0.01 to 10.00, for use with policies of various sizes and loss limits.

The values contained in the Table of Aggregate Loss Factors are generated using the general methodology underlying ***ALFs on Demand***, in conjunction with certain differences that arise because:

- The Table of Aggregate Loss Factors is a countrywide table intended for use with policies having:
 - Exposure from any combination of state(s) and hazard group(s)
 - Loss limits of any size
 - Any number of expected claims
- When publishing values in tabular form, a balance must be struck between:
 - Ensuring that the table contains enough values so that calculations performed using the table will be sufficiently accurate for any given policy
 - Limiting the table to a practical size
 - Limiting the number and complexity of calculations that the user is required to perform

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Organizing the Table of Aggregate Loss Factors

Before understanding how the Table of Aggregate Loss Factors was created, it is necessary to first understand how the table is organized.

The Table of Aggregate Loss Factors consists of 18 separate subtables, each corresponding to a distinct range of policy excess ratios. A policy excess ratio is defined as the expected percentage of total loss (or loss plus allocated loss adjustment expense) that will exceed the applicable loss limit for the policy.

The use of the policy excess ratio is a natural choice for sub-dividing the Table of Aggregate Loss Factors, because, in general, aggregate excess loss factors vary by loss limit. All else equal, increasing the loss limit (and consequently decreasing the excess ratio) for a policy places upward pressure on aggregate excess loss factors.

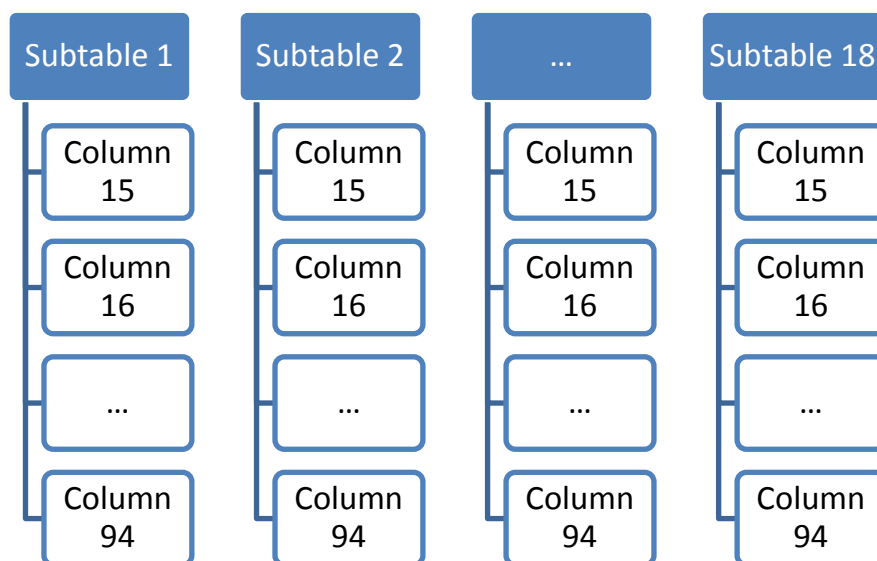
Within each subtable, the aggregate loss factors are grouped by columns, ranging from 15 to 94, based on risk size as measured by expected claim count. Each column contains 1,001 rows, with each row displaying an entry ratio (ranging from 0.00 to 10.00) and a corresponding AELF. Expected claim count is also a natural choice for further dividing each subtable, because for a given loss limit, increasing the expected number of claims puts downward pressure on AELFs at each entry ratio. This is because there is less loss ratio variation as risk size increases.

The 18 subtables are used to customize the calculation to any loss limitation applicable to the retro policy agreement, while the columns within each subtable further customize the calculation to the size of the policy.

Since expected claim count is not stated in dollar terms, the ranges of expected claim counts that are used to map to the various columns within a subtable do not require updating on a regular basis. Additionally, the policy excess ratio ranges used for mapping a policy to the appropriate subtable do not do not require regular updates; while inflation may impact the policy excess ratio for any given policy, the proposed methodology will automatically adjust for this by mapping a given policy to the appropriate subtable based on the policy excess ratio.

The following graphic illustrates the organizational structure of the Table of Aggregate Loss Factors:

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Calculating Policy Excess Ratio Ranges

Although each of the 18 subtables is represented by a policy excess ratio range, in the original calculation of the ranges underlying each subtable, a single countrywide loss limit was used as the starting point. The policy excess ratio points corresponding to each of the countrywide loss limits were then expanded to ranges extending halfway to the excess ratio at adjacent loss limits. In this way, the selection of policy excess ratio ranges began with single points of countrywide loss limits, and were then expanded to be able to handle various loss limits that correspond to different excess ratio values (depending on the state and hazard group).

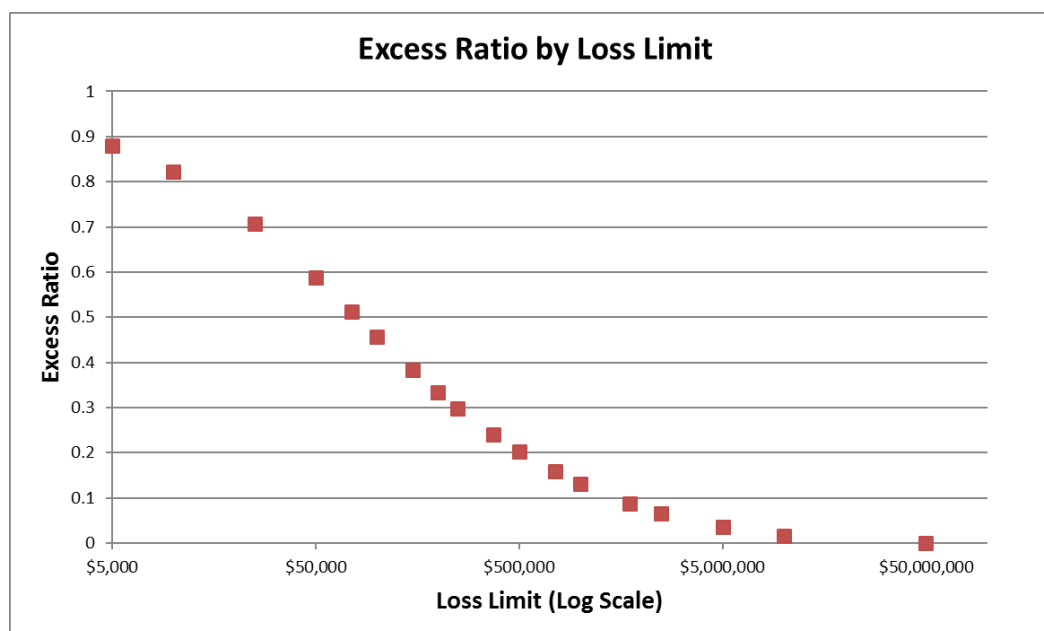
The selected loss limits and corresponding policy excess ratio ranges for each subtable are contained in the Table of Policy Excess Ratio Ranges, shown below.

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Table of Policy Excess Ratio Ranges				
Subtable	Starting Point Loss Limit	Policy Excess Ratio Range		
Subtable 1	\$50,000,000	0.000	-	0.008
Subtable 2	\$10,000,000	0.009	-	0.025
Subtable 3	\$5,000,000	0.026	-	0.051
Subtable 4	\$2,500,000	0.052	-	0.077
Subtable 5	\$1,750,000	0.078	-	0.110
Subtable 6	\$1,000,000	0.111	-	0.145
Subtable 7	\$750,000	0.146	-	0.181
Subtable 8	\$500,000	0.182	-	0.221
Subtable 9	\$375,000	0.222	-	0.269
Subtable 10	\$250,000	0.270	-	0.316
Subtable 11	\$200,000	0.317	-	0.358
Subtable 12	\$150,000	0.359	-	0.420
Subtable 13	\$100,000	0.421	-	0.484
Subtable 14	\$75,000	0.485	-	0.550
Subtable 15	\$50,000	0.551	-	0.648
Subtable 16	\$25,000	0.649	-	0.765
Subtable 17	\$10,000	0.766	-	0.852
Subtable 18	\$5,000	0.853	-	1.000

A total of 18 subtables were selected in order to keep the size of the published Table of Aggregate Loss at a reasonable level, while also including enough subtables such that the Table of AELFs is sufficiently accurate for any given policy excess ratio within the corresponding range for each subtable. The following chart illustrates the excess ratios which correspond to each Starting Point Loss Limit.

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Calculating Expected Claim Count Groups

Every subtable contains 80 Columns, each corresponding to a range of expected claim counts ($E[N]^{PC}$), known as an Expected Claim Count Group (ECG).

The next step in the creation of the Table of Aggregate Loss Factors is to determine the expected claim count ranges that apply for each ECG. To do this, it is first necessary to compile a database of AELF values, referred to as the “Grid.” This Grid contains AELF values over a wide range of risk sizes based on expected occurrences ($E[N]^{PO}$), loss limits and entry ratios:

- Risk Size $E[N]^{PO}$: 245 values ranging from 0.1 to 500,000
- Loss Limit L : 18 values ranging from \$5,000 to \$50,000,000, corresponding to the subtables shown above
- Entry ratio r : 1,001 values ranging from 0 to 10 in uniform increments of 0.01

The AELF values in the Grid are computed using the proposed methodology described in Information Exhibit 1,¹ with certain exceptions due to the countrywide nature of the Table of Aggregate Loss Factors:

- The parameters underlying the unlimited claim group per-claim excess ratio function, used in calculating the severity distribution, do not vary by state or hazard group. Rather, they are based on the countrywide parameters provided in Exhibit V of **Excess Loss Factor Parameters and Tables**

¹ For purposes of computing the AELFs in the Grid, an *MSI* of 10 was used

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- The claim count weights used to combine the limited average severities for each claim group are based on expected claim counts across all hazard groups in states where NCCI performs ratemaking services². The source data is the same as that which underlies the excess loss pure premium factors in National Item R-1413.

The $E[N]^{PC}$ ranges for each ECG are computed based upon the AELF values at an entry ratio of 1.0 with a loss limit equal to the NCCI catastrophe threshold of \$50M, and those same ranges are applied to all 18 subtables.

Specifically, we determine a corresponding range of $E[N]^{PC}$ for each ECG (15 – 94) such that for all $E[N]^{PC}$ within a given ECG range, the applicable ECG is the two-digit AELF value at entry ratio 1, multiplied by 100. Because the Grid only contains AELFs for certain discrete values of $E[N]^{PO}$, these values are converted to $E[N]^{PC}$ by multiplying by the Per-Occurrence Constant $\alpha = 1.01278$,³ and then linear interpolation is used to estimate $E[N]^{PC}$ values for AELFs that are not within the Grid.

Due to the nature of how AELFs relate to risk size, lower ECGs correspond to larger $E[N]^{PC}$ values.

Populating the Table of Aggregate Loss Factors

After the Policy Excess Ratio and ECG ranges have been determined, the remaining step is to calculate the AELF values that will be published in the Table of Aggregate Loss Factors.

This is done by first using the Grid to define a piecewise exponential parametric form, and then using this parametric form to compute the AELF values that are published within the table.

The AELF values produced by the parametric form:

- Are based on AELFs for a subset of the Grid values, known as the “Lattice”
- Accurately determine AELFs computed using the methodology underlying the Grid values outside of the Lattice
- Are used to calculate AELFs for all entry ratios from 0 to 10

The AELFs produced using the form must be sufficiently accurate, without making the form itself unnecessarily complicated.

² AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT and WV

³ Additional information regarding the Per-Occurrence Constant is contained in Informational Exhibit 1

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Defining the Parametric Form

For an aggregate loss distribution Z , we denote the Piecewise Exponential Parametric Representation as $PEPR = PEPR(Z; r)$, where $r = \frac{Z}{E[Z]}$ is an entry ratio and $PEPR(Z; r)$ is the approximation to the excess ratio function $R_{Z/E[Z]}$ on the entry ratio interval $[0,10]$. $PEPR(Z; r)$ is defined piecewise as:

- Interval endpoints, r_i :

$$\{r_i\} = \{0, 0.01, 0.02, \dots, 0.09, 0.1, 0.2, \dots, 1.9, 2, 2.2, 2.4, \dots, 9.6, 9.8, 10\}, \text{ i.e.,}$$

$$r_i = \begin{cases} \frac{i}{100} & i = 0, 1, \dots, 9 \\ \frac{i-9}{10} & i = 10, 11, \dots, 29 \\ \frac{i-19}{5} & i = 30, 31, \dots, 69 \end{cases} \quad (1)$$

- Parameters:

- $y_i = R_{Z/E[Z]}(r_i)$, the AELFs within the Grid corresponding to r_i
- $m_i = -S_{Z/E[Z]}(r_i)$, the negative of the survival probability⁴ at r_i

For $i = 0, 1, \dots, 69$

- The parametric formula uses two interpolation formulas, exponential (1) and linear (2), for $i = 0, 1, \dots, 68$:

- For $(-m_{i+1} > 0.001)$ and $(m_{i+1} - m_i > 0.0001)$:

- $PEPR(Z; r) = ae^{br} + c$ for $r_i \leq r \leq r_{i+1}$, where

$$b = \frac{\ln\left(\frac{m_{i+1}}{m_i}\right)}{r_{i+1} - r_i}, \quad a = \frac{y_{i+1} - y_i}{e^{br_{i+1}} - e^{br_i}}, \quad c = y_i - ae^{br_i}$$

- Otherwise:

- $PEPR(Z; r) = (1 - w)y_i + wy_{i+1}$, where $w = \frac{r - r_i}{r_{i+1} - r_i}$

The linear form is included to avoid division by numbers near 0 in the exponential formulas. The linear form is used when the cumulative distribution function does not change much – near entry ratio 0 – and where it is flat (survival probability < 0.001).

Note that the r_i values make up the Lattice, where the AELFs produced using the parametric form equal the Grid values. For entry ratios between r_i , AELFs are determined based on interpolation.

⁴ The survival probability refers to the complement of the cumulative distribution function at a given point in the aggregate loss distribution

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We use the arrow notation to denote a vector of values. For example, we can denote a vector of 70 values as $\vec{x} = \langle x_0, x_1, \dots, x_{69} \rangle$.

When referring only to the parameters y_i and m_i rather than the aggregate loss distribution Z , we denote the above defined *PEPR* function for $0 \leq r \leq 10$ as $PEPF = PEPF(\vec{y}, \vec{m}; r)$:

$$PEPF(\vec{y}, \vec{m}; r) = \begin{cases} ae^{br} + c & \text{for } (-m_{i+1} > 0.001) \text{ and } (m_{i+1} - m_i > 0.0001) \\ wy_i + (1 - w)y_{i+1} & \text{Otherwise} \end{cases} \quad (4)$$

for $r_i \leq r \leq r_{i+1}$, where a, b, c and w are as before, and $i = 0, 1, \dots, 68$

Therefore, we have $PEPR(Z; r) = PEPF(\vec{y}, \vec{m}; r)$ when the parameter vectors $\vec{y}$ and $\vec{m}$ are defined in terms of the aggregate excess ratio and survival functions of the entry ratio distribution $Z/E[Z]$:

- $y_i = R_{Z/E[Z]}(r_i)$
- $m_i = -S_{Z/E[Z]}(r_i)$

For $i = 0, 1, \dots, 69$.

The coordinates of the parameter vector $\vec{y}$ are the AELFs (excess ratios) at the entry ratio interval endpoints, and the coordinates of the parameter vector $\vec{m}$ are the negative of the survival probabilities at r_i .

Since both the survival and excess ratio are monotonic functions of the entry ratio, the parameters themselves are natural candidates for linear interpolation. However, no curve fitting is needed to find parameter vectors $\vec{y}$ and $\vec{m}$ used to produce the Table of Aggregate Loss Factors because their coordinates are all on the Grid.

Applying the Parametric Form for Various ECGs and Loss Limits

Now that we have defined the parametric form $PEPF(\vec{y}, \vec{m}; r)$, we will expand on this to represent the AELF function for an ECG.

Consider AELFs corresponding to loss limit L . For now, assume that $L = \$50M$, the NCCI catastrophe threshold.

For each ECG value x in $\{15, 16, 17, \dots, 94\}$ we look in the Grid output for two consecutive values $E[N_1]$ and $E[N_2]$ such that the ECG divided by 100 is between the parametric representation of the AELF at entry ratio 1 for the adjacent Grid points:

$$PEPF(E[N_1], 1) < x / 100 \leq PEPF(E[N_2], 1) \quad (5)$$

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Let $Z_1 = Z(E[N_1], L)/E[Z(E[N_1], L)]$ and $Z_2 = Z(E[N_2], L)/E[Z(E[N_2], L)]$, and consider the four parameter vectors $\vec{y}_1$, $\vec{y}_2$, $\vec{m}_1$ and $\vec{m}_2$:

- $y_{j,i} = R_{Z_j}(r_i)$
- $m_{j,i} = -S_{Z_j}(r_i)$

For $j = 1, 2$ and $i = 0, 1, \dots, 69$.

Then, when $r = 1$, we have:

$$PEPF(E[N_1], 1) = y_{1,19} < x/100 \leq y_{2,19} = PEPF(E[N_2], 1) \quad (6)$$

Note: the 19 subscript in $y_{1,19}$ refers to the 19th entry ratio interval endpoint, which corresponds to entry ratio $r_{19} = 1$.

We determine the interpolation weight, w , using the formula:

$$w = (x - y_{1,19})/(y_{2,19} - y_{1,19}) \quad (7)$$

and set $\vec{y} = (1 - w)\vec{y}_1 + w\vec{y}_2$ and $\vec{m} = (1 - w)\vec{m}_1 + w\vec{m}_2$.

Then the AELF representation for ECG x at loss limit $L = \$50M$ is the parameteric form:

$$\aleph_{L,x}(r) = PEPF(\vec{y}; \vec{m}; r) \text{ for } 0 \leq r \leq 10 \quad (8)$$

Note that:

$$\aleph_{\$50M,x}(1) = y_{19} = (1 - w)y_{1,19} + wy_{2,19} = x/100 \quad (9)$$

With the same ECG, x , we next consider all values of the per claim limit L . We want to keep the risk size ECG ranges for all subtables the same as for Subtable 1 (i.e., \$50M threshold), but adjust the parameter vectors $\vec{y}$ and $\vec{m}$ by the loss limit.

Let $Z_1 = Z(E[N_1], L)/E[Z(E[N_1], L)]$, and $Z_2 = Z(E[N_2], L)/E[Z(E[N_2], L)]$, where the claim counts N_1 and N_2 are those determined above for the case $L = \$50M$.

Again, consider the four parameter vectors $\vec{y}_1$, $\vec{y}_2$, $\vec{m}_1$ and $\vec{m}_2$ as defined above for the \$50M limit but now using the limited loss distributions Z_1 and Z_2 which vary depending on the loss limit L .

We now set $\vec{y}_L = (1 - w)\vec{y}_1 + w\vec{y}_2$ and $\vec{m}_L = (1 - w)\vec{m}_1 + w\vec{m}_2$, where the weight w is the same as determined above for the case $L = \$50M$.

Then the AELF function for ECG $= x$ and loss limit L is the parameteric form:

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$$\aleph_{L,x}(r) = PEPF(\overrightarrow{y_L}; \overrightarrow{m_L}; r), \text{ for } 0 \leq r \leq 10 \quad (10)$$

$\aleph_{L,x}(r)$ is used to calculate the AELFs that populate the proposed Table of Aggregate Loss Factors for all 18 loss limits associated with the policy excess ratio table and ECGs.

Several mathematical tests were performed on the final AELF values in the Table of Aggregate Loss Factors to ensure that certain desirable properties hold. In general, these properties are:

- AELFs should be monotonically decreasing with respect to entry ratio
- The rate of decrease of AELFs should be monotonically decreasing with respect to entry ratio
- AELFs should be monotonically increasing with respect to loss limit
- AELFs at a given entry ratio should be monotonically decreasing with respect to risk size
- The rate of decrease of AELFs at a given entry ratio is expected to be monotonically decreasing with respect to risk size

These AELF properties were tested while noting that for the Table of Aggregate Loss Factors, ECG is the risk size dimension and subtable corresponds to the loss limit dimension.

Handling of ALAE and Loss Limit Type

Similar to the approach for the current Table of Insurance Charges, a single set of AELF values is included for use with all policies, whether the applicable loss limit is on a per-claim or per-occurrence basis, and regardless of whether ALAE is included with ratable losses for purposes of computing the retrospective premium.

This is based on an analysis observing that the relative change in the AELFs based on including versus excluding ALAE with losses, or for applying a loss limit on a per-occurrence versus per claim basis was immaterial. The small relative differences are further offset within the calculation of the net aggregate loss factors, applicable when there is a minimum and maximum aggregate loss limitation.

The values contained in the Grid used to populate the Table of Aggregate Loss Factors are based on losses excluding ALAE, and loss limits applied on a per-occurrence basis.

Benefits of the Table of Aggregate Loss Factors

- Because the proposed table contains values that are based on a *limited* aggregate loss distribution, the table eliminates the need for an adjustment to account for overlap between the loss limit and aggregate loss limitation. AELFs obtained from the proposed table are more accurate for policies with a loss limit than is produced under the current methodology
- The proposed Table of Aggregate Loss Factors does not need periodic updates for claim inflation, as the introduction of policy excess ratio lookup ranges incorporates any and all loss limitations

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- The parametric form $\aleph_{L,x}(r)$ provides users with a convenient method for calculating AELFs that are consistent with the values in the Table of Aggregate Loss Factors
- The values contained in the Table of Aggregate Loss Factors are calculated in a manner that is consistent with the proposed methodology underlying **ALFs on Demand**, with certain exceptions due to the countrywide nature of the table
- The Table of Aggregate Loss Factors leverages NCCI's 2014 Excess Loss Methodology, and replaces the current Table of Insurance Charges, which was created in the 1990's



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June 21, 2018

Brandon Miller, President
Minnesota Workers' Compensation Insurers Association, Inc.
7701 France Avenue South, Suite 450
Minneapolis, MN 55435-3200

Re: ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE
RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Dear Brandon,

We are filing the above captioned item filing in a number of NCCI jurisdictions. The attached filing memorandum describes the proposed changes.

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Sincerely,

A handwritten signature in black ink that reads "Terri Robinson". The signature is fluid and cursive, with the first name "Terri" and last name "Robinson" clearly distinguishable.

Terri Robinson
Senior State Relations Executive

c: Kathleen Peterson, MWCI
Michelle Smith, NCCI

FILING MEMORANDUM

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

PURPOSE

This item updates values for the following tables in NCCI's *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)*:

1. Appendix A—Table of Expected Claim Count Groups and Table of Policy Excess Ratio Ranges
2. Appendix B—Table of Aggregate Loss Factors
3. Appendix D—Basic Premium Factor Calculation Example

BACKGROUND

This item addresses the necessary changes to aggregate loss factors identified and reported to each state regulatory authority and affiliates, as well as by NCCI to the NAIC Workers Comp Task Force on March 26, 2018.

Item R-1414—Revisions to Retrospective Rating Plan Manual Appendix B and All Related Rules and Endorsements:

1. Introduced a new methodology that improves the accuracy of the insurance charge component of the basic premium factor when there is an individual loss limitation as well as an aggregate loss limitation (i.e., a maximum and/or minimum limitation)
2. Replaced Appendix A—Table of Expected Loss Ranges with new lookup tables in NCCI's *Retrospective Rating Plan Manual*
3. Replaced Appendix B—Table of Insurance Charges with new values, an updated layout, and changes to calculations and lookups in NCCI's *Retrospective Rating Plan Manual*
4. Updated several national and state-specific endorsements in NCCI's *Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual)* to replace the term "insurance charge" with "net aggregate loss factor"

NCCI has determined that an update to Appendix B—Table of Aggregate Loss Factors (i.e., Table) is appropriate. This update to the values and associated appendices is to improve the accuracy of the countrywide table on a going-forward basis for policies having effective dates of January 1, 2019, and after. The proposed Table is being refiled based on NCCI compiling the updated parameters underlying excess loss factors and excess loss pure premium factors. This new dataset is also one year more current than the data underlying the original Table filed in Item R-1414. The proposed Table is designed to remain static for the foreseeable future.

As a result of using the new data set, updates to Appendix A—Table of Expected Claim Count Groups and Table of Policy Excess Ratio Ranges and Appendix D—Basic Premium Factor Calculation Example are also being proposed. Appendix A shows the user which subtable and column to choose when determining the appropriate insurance charge in Appendix B. Appendix D applies the appropriate aggregate loss factors that result from using the proposed Table.

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FILING MEMORANDUM

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

PROPOSAL

NCCI proposes to update the following:

1. Appendix A—Table of Expected Claim Count Groups and Table of Policy Excess Ratio Ranges

Exhibit 4-B displays the proposed Appendix A in its entirety without underline (as it would appear published).

2. Appendix B—Table of Aggregate Loss Factors

- Exhibit 5-B displays the proposed Appendix B in its entirety without underline (as it would appear published).
- Informational Exhibit 3 provides a detailed explanation of the calculations and methodology underlying the proposed Table of Aggregate Loss Factors, formerly known as Appendix B—Table of Insurance Charges. The methodology has not changed, only references to values contained within the Exhibit description have been updated.

3. Appendix D—Basic Premium Factor Calculation Example

4. Informational Exhibit 2, which displays the illustrative state-specific values that **Aggregate Loss Factors on Demand (ALFs on Demand)** will generate

This exhibit has been updated to leverage the new dataset underlying this item.

All other proposed changes, including the methodology for **ALFs on Demand**, filed in Item R-1414 are **not** impacted by this amended item.

Massachusetts-, Minnesota-, Texas-, and Wisconsin-Specific:

NCCI recommends that all exhibits be adopted in these states except for Informational Exhibits 2 and 3.

IMPACT

The premium impact for the net aggregate loss factors due to the revised Table is immaterial. The revised values within the proposed tables in Appendix A and Appendix B are extremely close to those originally filed in Item R-1414 for all policy sizes and parameter combinations.

The insurance charge is a minor part of the retrospective rating premium compared to other policy costs or expenses. Retrospectively rated policies are typically purchased by employers that pay large amounts of premium.

The net effect for any given employer depends on the terms agreed upon for the retrospectively rated policy. Furthermore, less than 1% of policies are retrospectively rated nationally.

The impact on the insurance charge of the proposed methodology varies by loss limit (if this elective element is selected), policy size, the state and hazard group of the employer's operations, and the selection of the maximum and minimum premium negotiated between the employer and carrier.

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FILING MEMORANDUM

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

Generally, the insurance charges are expected to decrease for the majority of policy combinations.

EXHIBIT COMMENTS AND IMPLEMENTATION SUMMARY

In all states except Hawaii, this item is to become effective for new and renewal voluntary policies only, effective on and after 12:01 a.m. on January 1, 2019.

In Hawaii, the effective date is determined upon regulatory approval of the individual carrier's election to adopt this change.

Exhibit	Exhibit Comments	Implementation Summary
4B-RULE	- Replaces previously filed Exhibit 4B-RULE - Details the updates to Appendix A	Revises NCCI's <i>Retrospective Rating Plan Manual</i> .
5B-RULE	- Replaces previously filed Exhibit 5B-RULE - Details the updates to Appendix B - Carriers must choose, on a state-by-state basis, whether to exclusively use either the Table of Aggregate Loss Factors or ALFs on Demand to calculate the net aggregate loss factors for the retrospectively rated policies in their book of business on an annual basis. Carriers do not need to make their own filing in each state declaring which option they intend to use, unless this is specifically requested or required by the state. - In Alaska, in order to comply with AS 21.39.040(b) and (h), carriers must make their own filing with the Alaska Division of Insurance declaring which option they intend to use. A subsequent filing is only required if a carrier changes options.	
6-RULE	- Replaces previously filed Exhibit 6-RULE - Details the updates to Appendix D	

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FILING MEMORANDUM

**ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE
RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**

Exhibit	Exhibit Comments	Implementation Summary
Informational Exhibit 2	- Replaces previously submitted Informational Exhibit 2 - Details the updated values	Provides informational exhibits related to the updates.
Informational Exhibit 3	- Replaces previously submitted Informational Exhibit 3 - Details the updated values	

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**ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING
PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**

EXHIBIT 4B-RULE**RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX A

Table of Policy Excess Ratio Ranges		
Sub-Table	Excess Ratio Range (Rounded Values)	
1	0.000	- 0.008
2	0.009	- 0.026
3	0.027	- 0.051
4	0.052	- 0.077
5	0.078	- 0.109
6	0.110	- 0.143
7	0.144	- 0.178
8	0.179	- 0.217
9	0.218	- 0.264
10	0.265	- 0.309
11	0.310	- 0.351
12	0.352	- 0.412
13	0.413	- 0.475
14	0.476	- 0.541
15	0.542	- 0.639
16	0.640	- 0.758
17	0.759	- 0.847
18	0.848	- 1.000

**ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING
PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**

EXHIBIT 4B-RULE**RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX A

Table of Expected Claim Count Groups					
Expected Claim Count Group	Expected Number of Claims (Rounded Values)	Expected Claim Count Group	Expected Number of Claims (Rounded Values)	Expected Claim Count Group	Expected Number of Claims (Rounded Values)
94	0.00 - 0.12	67	3.27 - 3.56	40	45.8 - 51.6
93	0.13 - 0.15	66	3.57 - 3.89	39	51.7 - 58.4
92	0.16 - 0.19	65	3.90 - 4.26	38	58.5 - 66.3
91	0.20 - 0.23	64	4.27 - 4.66	37	66.4 - 75.5
90	0.24 - 0.27	63	4.67 - 5.09	36	75.6 - 86.4
89	0.28 - 0.32	62	5.10 - 5.57	35	86.5 - 99.2
88	0.33 - 0.38	61	5.58 - 6.09	34	99.3 - 114
87	0.39 - 0.44	60	6.10 - 6.67	33	115 - 133
86	0.45 - 0.51	59	6.68 - 7.30	32	134 - 154
85	0.52 - 0.59	58	7.31 - 8.00	31	155 - 181
84	0.60 - 0.66	57	8.01 - 8.77	30	182 - 213
83	0.67 - 0.75	56	8.78 - 9.62	29	214 - 253
82	0.76 - 0.84	55	9.63 - 10.6	28	254 - 302
81	0.85 - 0.94	54	10.7 - 11.6	27	303 - 364
80	0.95 - 1.05	53	11.7 - 12.8	26	365 - 442
79	1.06 - 1.17	52	12.9 - 14.1	25	443 - 543
78	1.18 - 1.29	51	14.2 - 15.5	24	544 - 673
77	1.30 - 1.42	50	15.6 - 17.2	23	674 - 845
76	1.43 - 1.57	49	17.3 - 19.0	22	846 - 1,080
75	1.58 - 1.73	48	19.1 - 21.0	21	1,081 - 1,400
74	1.74 - 1.89	47	21.1 - 23.4	20	1,401 - 1,840
73	1.90 - 2.08	46	23.5 - 26.0	19	1,841 - 2,490
72	2.09 - 2.27	45	26.1 - 28.9	18	2,491 - 3,450
71	2.28 - 2.49	44	29.0 - 32.3	17	3,451 - 4,930
70	2.50 - 2.72	43	32.4 - 36.2	16	4,931 - 7,330
69	2.73 - 2.98	42	36.3 - 40.6	15	7,331 and above
68	2.99 - 3.26	41	40.7 - 45.7		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9943	0.9940	0.9938	0.9936
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9947	0.9940	0.9934	0.9928	0.9922	0.9916	0.9910	0.9905	0.9900	0.9895	0.9890	0.9885	0.9881	0.9877
0.03	0.9972	0.9964	0.9957	0.9948	0.9939	0.9930	0.9921	0.9912	0.9903	0.9894	0.9886	0.9878	0.9870	0.9862	0.9854	0.9847	0.9840	0.9834	0.9828	0.9822
0.04	0.9962	0.9953	0.9942	0.9932	0.9920	0.9909	0.9897	0.9885	0.9874	0.9863	0.9852	0.9841	0.9831	0.9821	0.9812	0.9803	0.9794	0.9786	0.9778	0.9770
0.05	0.9953	0.9941	0.9929	0.9915	0.9901	0.9887	0.9873	0.9859	0.9845	0.9832	0.9819	0.9806	0.9794	0.9783	0.9771	0.9760	0.9750	0.9740	0.9730	0.9721
0.06	0.9944	0.9930	0.9915	0.9899	0.9883	0.9867	0.9850	0.9834	0.9818	0.9803	0.9788	0.9773	0.9759	0.9746	0.9733	0.9720	0.9708	0.9696	0.9685	0.9674
0.07	0.9935	0.9919	0.9902	0.9884	0.9866	0.9847	0.9829	0.9810	0.9792	0.9775	0.9758	0.9742	0.9726	0.9711	0.9696	0.9682	0.9668	0.9655	0.9642	0.9630
0.08	0.9926	0.9908	0.9889	0.9869	0.9848	0.9828	0.9807	0.9787	0.9767	0.9748	0.9729	0.9711	0.9694	0.9677	0.9661	0.9645	0.9630	0.9615	0.9601	0.9587
0.09	0.9917	0.9897	0.9876	0.9854	0.9832	0.9809	0.9787	0.9765	0.9743	0.9722	0.9702	0.9682	0.9663	0.9645	0.9627	0.9610	0.9593	0.9577	0.9561	0.9546
0.10	0.9909	0.9887	0.9864	0.9840	0.9815	0.9791	0.9767	0.9743	0.9720	0.9697	0.9675	0.9654	0.9633	0.9614	0.9594	0.9576	0.9557	0.9540	0.9523	0.9506
0.11	0.9900	0.9876	0.9851	0.9826	0.9799	0.9773	0.9747	0.9722	0.9697	0.9673	0.9650	0.9627	0.9605	0.9584	0.9563	0.9543	0.9523	0.9504	0.9486	0.9468
0.12	0.9892	0.9866	0.9839	0.9812	0.9784	0.9756	0.9729	0.9702	0.9675	0.9650	0.9625	0.9601	0.9577	0.9555	0.9532	0.9511	0.9490	0.9470	0.9450	0.9430
0.13	0.9883	0.9856	0.9828	0.9798	0.9769	0.9739	0.9710	0.9682	0.9654	0.9627	0.9601	0.9575	0.9550	0.9526	0.9503	0.9480	0.9458	0.9436	0.9415	0.9394
0.14	0.9875	0.9846	0.9816	0.9785	0.9754	0.9723	0.9692	0.9662	0.9633	0.9605	0.9577	0.9550	0.9524	0.9499	0.9474	0.9450	0.9426	0.9403	0.9381	0.9358
0.15	0.9867	0.9836	0.9805	0.9772	0.9739	0.9707	0.9675	0.9643	0.9613	0.9583	0.9554	0.9526	0.9498	0.9472	0.9446	0.9420	0.9395	0.9371	0.9347	0.9324
0.16	0.9859	0.9827	0.9794	0.9759	0.9725	0.9691	0.9658	0.9625	0.9593	0.9562	0.9531	0.9502	0.9473	0.9445	0.9418	0.9391	0.9365	0.9340	0.9315	0.9290
0.17	0.9851	0.9817	0.9783	0.9747	0.9711	0.9676	0.9641	0.9607	0.9574	0.9541	0.9510	0.9479	0.9449	0.9420	0.9391	0.9363	0.9336	0.9309	0.9283	0.9257
0.18	0.9843	0.9808	0.9772	0.9735	0.9698	0.9661	0.9625	0.9589	0.9555	0.9521	0.9488	0.9456	0.9425	0.9395	0.9365	0.9336	0.9308	0.9279	0.9252	0.9224
0.19	0.9836	0.9799	0.9761	0.9723	0.9684	0.9646	0.9609	0.9572	0.9537	0.9502	0.9468	0.9435	0.9402	0.9371	0.9340	0.9309	0.9280	0.9250	0.9222	0.9193
0.20	0.9828	0.9790	0.9751	0.9711	0.9671	0.9632	0.9594	0.9556	0.9519	0.9483	0.9448	0.9413	0.9380	0.9347	0.9315	0.9284	0.9253	0.9222	0.9192	0.9162
0.21	0.9820	0.9781	0.9741	0.9700	0.9659	0.9618	0.9578	0.9539	0.9501	0.9464	0.9428	0.9392	0.9358	0.9324	0.9291	0.9258	0.9226	0.9194	0.9163	0.9132
0.22	0.9813	0.9772	0.9731	0.9688	0.9646	0.9604	0.9563	0.9523	0.9484	0.9446	0.9408	0.9372	0.9336	0.9301	0.9267	0.9233	0.9200	0.9167	0.9134	0.9102
0.23	0.9806	0.9764	0.9721	0.9677	0.9634	0.9591	0.9549	0.9507	0.9467	0.9428	0.9389	0.9351	0.9315	0.9278	0.9243	0.9208	0.9174	0.9140	0.9106	0.9073
0.24	0.9798	0.9755	0.9711	0.9666	0.9622	0.9578	0.9534	0.9492	0.9450	0.9410	0.9370	0.9332	0.9294	0.9256	0.9220	0.9184	0.9148	0.9113	0.9078	0.9044
0.25	0.9791	0.9747	0.9701	0.9655	0.9610	0.9564	0.9520	0.9477	0.9434	0.9392	0.9352	0.9312	0.9273	0.9235	0.9197	0.9160	0.9123	0.9087	0.9051	0.9015
0.26	0.9784	0.9738	0.9692	0.9645	0.9598	0.9552	0.9506	0.9462	0.9418	0.9375	0.9334	0.9293	0.9253	0.9213	0.9175	0.9136	0.9099	0.9061	0.9024	0.8987
0.27	0.9777	0.9730	0.9682	0.9634	0.9586	0.9539	0.9492	0.9447	0.9402	0.9359	0.9316	0.9274	0.9233	0.9192	0.9153	0.9113	0.9074	0.9036	0.8997	0.8959
0.28	0.9770	0.9722	0.9673	0.9624	0.9575	0.9527	0.9479	0.9432	0.9387	0.9342	0.9298	0.9255	0.9213	0.9172	0.9131	0.9090	0.9050	0.9011	0.8971	0.8932
0.29	0.9763	0.9714	0.9664	0.9614	0.9564	0.9514	0.9466	0.9418	0.9371	0.9326	0.9281	0.9237	0.9194	0.9151	0.9110	0.9068	0.9027	0.8986	0.8946	0.8905
0.30	0.9757	0.9706	0.9655	0.9604	0.9553	0.9502	0.9453	0.9404	0.9357	0.9310	0.9264	0.9219	0.9175	0.9132	0.9089	0.9046	0.9004	0.8962	0.8920	0.8879
0.31	0.9750	0.9698	0.9646	0.9594	0.9542	0.9490	0.9440	0.9390	0.9342	0.9294	0.9247	0.9202	0.9156	0.9112	0.9068	0.9024	0.8981	0.8938	0.8895	0.8853
0.32	0.9743	0.9691	0.9637	0.9584	0.9531	0.9479	0.9427	0.9377	0.9327	0.9279	0.9231	0.9184	0.9138	0.9092	0.9047	0.9003	0.8958	0.8914	0.8871	0.8827
0.33	0.9737	0.9683	0.9629	0.9574	0.9520	0.9467	0.9415	0.9363	0.9313	0.9263	0.9215	0.9167	0.9120	0.9073	0.9027	0.8981	0.8936	0.8891	0.8846	0.8801
0.34	0.9730	0.9676	0.9620	0.9565	0.9510	0.9456	0.9402	0.9350	0.9299	0.9248	0.9199	0.9150	0.9102	0.9054	0.9007	0.8960	0.8914	0.8868	0.8822	0.8776
0.35	0.9724	0.9668	0.9612	0.9556	0.9500	0.9445	0.9390	0.9337	0.9285	0.9233	0.9183	0.9133	0.9084	0.9035	0.8987	0.8940	0.8892	0.8845	0.8798	0.8751
0.36	0.9717	0.9661	0.9604	0.9546	0.9490	0.9433	0.9378	0.9324	0.9271	0.9219	0.9167	0.9116	0.9066	0.9017	0.8968	0.8919	0.8871	0.8823	0.8775	0.8726
0.37	0.9711	0.9654	0.9595	0.9537	0.9480	0.9423	0.9366	0.9311	0.9257	0.9204	0.9152	0.9100	0.9049	0.8999	0.8949	0.8899	0.8850	0.8800	0.8751	0.8702
0.38	0.9705	0.9646	0.9587	0.9528	0.9470	0.9412	0.9355	0.9299	0.9244	0.9190	0.9136	0.9084	0.9032	0.8981	0.8930	0.8879	0.8828	0.8778	0.8728	0.8678
0.39	0.9699	0.9639	0.9579	0.9519	0.9460	0.9401	0.9343	0.9286	0.9231	0.9176	0.9121	0.9068	0.9015	0.8963	0.8911	0.8859	0.8808	0.8755	0.8703	0.8654
0.40	0.9693	0.9632	0.9571	0.9510	0.9450	0.9391	0.9332	0.9274	0.9217	0.9162	0.9107	0.9052	0.8998	0.8945	0.8892	0.8840	0.8787	0.8733	0.8683	0.8630
0.41	0.9686	0.9625	0.9563	0.9502	0.9441	0.9380	0.9321	0.9262	0.9205	0.9148	0.9092	0.9037	0.8982	0.8928	0.8874	0.8820	0.8767	0.8714	0.8660	0.8607
0.42	0.9680	0.9618	0.9556	0.9493	0.9431	0.9370	0.9310	0.9250	0.9192	0.9134	0.9077	0.9021	0.8965	0.8910	0.8856	0.8801	0.8747	0.8692	0.8638	0.8584
0.43	0.9675	0.9611	0.9548	0.9485	0.9422	0.9360	0.9299	0.9238	0.9179	0.9121	0.9063	0.9006	0.8949	0.8893	0.8837	0.8782	0.8727	0.8671	0.8616	0.8561
0.44	0.9669	0.9605	0.9540	0.9476	0.9413	0.9350	0.9288	0.9227	0.9167	0.9107	0.9049	0.8991	0.8933	0.8876	0.8820	0.8763	0.8707	0.8651	0.8594	0.8538
0.45	0.9663	0.9598	0.9533	0.9468																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9396	0.9295	0.9195	0.9094	0.8994	0.8893	0.8793	0.8692	0.8591	0.8491	0.8390	0.8290	0.8189	0.8088	0.7988	0.7887	0.7786	0.7686	0.7585	0.7485
1.02	0.9392	0.9291	0.9190	0.9089	0.8988	0.8887	0.8785	0.8684	0.8583	0.8482	0.8380	0.8279	0.8178	0.8077	0.7975	0.7874	0.7773	0.7672	0.7570	0.7469
1.03	0.9388	0.9286	0.9185	0.9083	0.8982	0.8880	0.8778	0.8676	0.8574	0.8473	0.8371	0.8269	0.8167	0.8065	0.7963	0.7861	0.7759	0.7657	0.7556	0.7454
1.04	0.9384	0.9282	0.9180	0.9078	0.8976	0.8873	0.8771	0.8669	0.8566	0.8464	0.8361	0.8258	0.8156	0.8053	0.7951	0.7848	0.7746	0.7643	0.7541	0.7439
1.05	0.9380	0.9278	0.9175	0.9072	0.8970	0.8867	0.8764	0.8661	0.8558	0.8455	0.8351	0.8248	0.8145	0.8042	0.7939	0.7836	0.7732	0.7629	0.7526	0.7424
1.06	0.9376	0.9273	0.9170	0.9067	0.8964	0.8860	0.8757	0.8653	0.8549	0.8446	0.8342	0.8238	0.8134	0.8030	0.7927	0.7823	0.7719	0.7616	0.7512	0.7408
1.07	0.9372	0.9269	0.9165	0.9062	0.8958	0.8854	0.8750	0.8645	0.8541	0.8437	0.8332	0.8228	0.8123	0.8019	0.7914	0.7810	0.7706	0.7602	0.7498	0.7394
1.08	0.9368	0.9264	0.9160	0.9056	0.8952	0.8847	0.8742	0.8638	0.8533	0.8428	0.8323	0.8218	0.8113	0.8007	0.7902	0.7798	0.7693	0.7588	0.7483	0.7379
1.09	0.9365	0.9260	0.9155	0.9051	0.8946	0.8841	0.8735	0.8630	0.8524	0.8419	0.8313	0.8207	0.8102	0.7996	0.7891	0.7785	0.7680	0.7574	0.7469	0.7364
1.10	0.9361	0.9256	0.9151	0.9045	0.8940	0.8834	0.8728	0.8622	0.8516	0.8410	0.8304	0.8197	0.8091	0.7985	0.7879	0.7773	0.7667	0.7561	0.7455	0.7349
1.11	0.9357	0.9251	0.9146	0.9040	0.8934	0.8828	0.8721	0.8615	0.8508	0.8401	0.8294	0.8187	0.8080	0.7974	0.7867	0.7760	0.7654	0.7547	0.7441	0.7334
1.12	0.9353	0.9247	0.9141	0.9035	0.8928	0.8821	0.8714	0.8607	0.8500	0.8392	0.8285	0.8177	0.8070	0.7962	0.7855	0.7748	0.7641	0.7534	0.7427	0.7320
1.13	0.9349	0.9243	0.9136	0.9029	0.8922	0.8815	0.8708	0.8600	0.8492	0.8384	0.8276	0.8167	0.8059	0.7951	0.7843	0.7735	0.7628	0.7520	0.7413	0.7305
1.14	0.9346	0.9239	0.9132	0.9024	0.8917	0.8809	0.8701	0.8592	0.8484	0.8375	0.8266	0.8158	0.8049	0.7940	0.7832	0.7723	0.7615	0.7507	0.7399	0.7291
1.15	0.9342	0.9234	0.9127	0.9019	0.8911	0.8802	0.8694	0.8585	0.8476	0.8366	0.8257	0.8148	0.8038	0.7929	0.7820	0.7711	0.7602	0.7493	0.7385	0.7277
1.16	0.9338	0.9230	0.9122	0.9014	0.8905	0.8796	0.8687	0.8577	0.8468	0.8358	0.8248	0.8138	0.8028	0.7918	0.7808	0.7699	0.7589	0.7480	0.7371	0.7262
1.17	0.9334	0.9226	0.9117	0.9009	0.8899	0.8790	0.8680	0.8570	0.8460	0.8349	0.8239	0.8128	0.8018	0.7907	0.7797	0.7687	0.7577	0.7467	0.7357	0.7248
1.18	0.9331	0.9222	0.9113	0.9003	0.8894	0.8784	0.8673	0.8563	0.8452	0.8341	0.8229	0.8118	0.8007	0.7896	0.7785	0.7675	0.7564	0.7454	0.7344	0.7234
1.19	0.9327	0.9218	0.9108	0.8998	0.8888	0.8777	0.8666	0.8555	0.8444	0.8332	0.8220	0.8109	0.7997	0.7885	0.7774	0.7663	0.7552	0.7441	0.7330	0.7220
1.20	0.9323	0.9214	0.9104	0.8993	0.8882	0.8771	0.8660	0.8548	0.8436	0.8324	0.8211	0.8099	0.7987	0.7875	0.7763	0.7651	0.7539	0.7428	0.7317	0.7206
1.21	0.9320	0.9209	0.9099	0.8988	0.8877	0.8765	0.8653	0.8541	0.8428	0.8315	0.8202	0.8089	0.7977	0.7864	0.7751	0.7639	0.7527	0.7415	0.7303	0.7192
1.22	0.9316	0.9205	0.9094	0.8983	0.8871	0.8759	0.8646	0.8533	0.8420	0.8307	0.8193	0.8080	0.7966	0.7853	0.7740	0.7627	0.7514	0.7402	0.7290	0.7178
1.23	0.9312	0.9201	0.9090	0.8978	0.8866	0.8753	0.8640	0.8526	0.8412	0.8298	0.8184	0.8070	0.7956	0.7842	0.7729	0.7615	0.7502	0.7389	0.7277	0.7164
1.24	0.9309	0.9197	0.9085	0.8973	0.8860	0.8747	0.8633	0.8519	0.8404	0.8290	0.8175	0.8061	0.7946	0.7832	0.7718	0.7604	0.7490	0.7376	0.7263	0.7150
1.25	0.9305	0.9193	0.9081	0.8968	0.8855	0.8741	0.8626	0.8512	0.8397	0.8282	0.8166	0.8051	0.7936	0.7821	0.7706	0.7592	0.7478	0.7364	0.7250	0.7137
1.26	0.9302	0.9189	0.9076	0.8963	0.8849	0.8735	0.8620	0.8505	0.8389	0.8273	0.8158	0.8042	0.7926	0.7811	0.7695	0.7580	0.7466	0.7351	0.7237	0.7123
1.27	0.9298	0.9185	0.9072	0.8958	0.8844	0.8729	0.8613	0.8497	0.8381	0.8265	0.8149	0.8032	0.7916	0.7800	0.7684	0.7569	0.7453	0.7339	0.7224	0.7110
1.28	0.9294	0.9181	0.9067	0.8953	0.8838	0.8723	0.8607	0.8490	0.8374	0.8257	0.8140	0.8023	0.7906	0.7790	0.7673	0.7557	0.7441	0.7326	0.7211	0.7096
1.29	0.9291	0.9177	0.9063	0.8948	0.8833	0.8717	0.8600	0.8483	0.8366	0.8249	0.8131	0.8014	0.7896	0.7779	0.7662	0.7546	0.7429	0.7314	0.7198	0.7083
1.30	0.9287	0.9173	0.9058	0.8943	0.8827	0.8711	0.8594	0.8476	0.8358	0.8240	0.8122	0.8004	0.7886	0.7769	0.7651	0.7534	0.7417	0.7301	0.7185	0.7069
1.31	0.9284	0.9169	0.9054	0.8938	0.8822	0.8705	0.8587	0.8469	0.8351	0.8232	0.8114	0.7995	0.7877	0.7758	0.7641	0.7523	0.7406	0.7289	0.7172	0.7056
1.32	0.9280	0.9165	0.9050	0.8933	0.8816	0.8699	0.8581	0.8462	0.8343	0.8224	0.8105	0.7986	0.7867	0.7748	0.7630	0.7512	0.7394	0.7276	0.7160	0.7043
1.33	0.9277	0.9161	0.9045	0.8928	0.8811	0.8693	0.8574	0.8455	0.8336	0.8216	0.8096	0.7977	0.7857	0.7738	0.7619	0.7500	0.7382	0.7264	0.7147	0.7030
1.34	0.9273	0.9157	0.9041	0.8924	0.8806	0.8687	0.8568	0.8448	0.8328	0.8208	0.8088	0.7967	0.7847	0.7728	0.7608	0.7489	0.7370	0.7252	0.7134	0.7017
1.35	0.9270	0.9153	0.9036	0.8919	0.8800	0.8681	0.8561	0.8441	0.8321	0.8200	0.8079	0.7958	0.7838	0.7717	0.7597	0.7478	0.7359	0.7240	0.7122	0.7004
1.36	0.9267	0.9150	0.9032	0.8914	0.8795	0.8675	0.8555	0.8434	0.8313	0.8192	0.8071	0.7949	0.7828	0.7707	0.7587	0.7467	0.7347	0.7228	0.7109	0.6991
1.37	0.9263	0.9146	0.9028	0.8909	0.8790	0.8669	0.8549	0.8427	0.8306	0.8184	0.8062	0.7940	0.7819	0.7697	0.7576	0.7456	0.7335	0.7216	0.7097	0.6978
1.38	0.9260	0.9142	0.9023	0.8904	0.8784	0.8664	0.8542	0.8421	0.8298	0.8176	0.8053	0.7931	0.7809	0.7687	0.7566	0.7444	0.7324	0.7204	0.7084	0.6965
1.39	0.9256	0.9138	0.9019	0.8900	0.8779	0.8658	0.8536	0.8414	0.8291	0.8168	0.8045	0.7922	0.7799	0.7677	0.7555	0.7433	0.7312	0.7192	0.7072	0.6952
1.40	0.9253	0.9134	0.9015	0.8895	0.8774	0.8652	0.8530	0.8407	0.8284	0.8160	0.8037	0.7913	0.7790	0.7667	0.7545	0.7422	0.7301	0.7180	0.7060	0.6940
1.41	0.9250	0.9130	0.9011	0.8890	0.8769	0.8646	0.8523	0.8400	0.8276	0.8152	0.8028	0.7904	0.7780	0.7657	0.7534	0.7412	0.7290	0.7168	0.7047	0.6927
1.42	0.9246	0.9127	0.9006	0.8885	0.8763	0.8641	0.8517	0.8393	0.8269	0.8144	0.8020	0.7895	0.7771	0.7647	0.7524	0.7401	0.7278	0.7156	0.7035	0.6914
1.43	0.9243	0.9123	0.9002	0.8881	0.8758	0.8635	0.8511	0.8386	0.8262	0.8137	0.8011	0.7886	0.7762	0.7637	0.7513	0.7390	0.7267	0.7145	0.7023	0.6902
1.44	0.9239	0.9119	0.8998	0.8876	0.8753	0.8629	0.8505	0.8380	0.8254	0.8129	0.8003	0.7878	0.7752	0.7627	0.7503	0.7379	0.7256	0.7133	0.7011	0.6889
1.45	0.9236	0.9115	0.8994	0.8871	0.8748	0.8624	0.8499	0.8373	0.8247	0.8121	0.7995	0.7869	0.7743	0.7618	0.7493	0.7368	0.7244	0.7121	0.6999	0.6877</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
2.01	0.9066	0.8922	0.8777	0.8630	0.8481	0.8330	0.8178	0.8026	0.7873	0.7720	0.7568	0.7417	0.7267	0.7118	0.6971	0.6825	0.6681	0.6539	0.6398	0.6259	
2.02	0.9063	0.8919	0.8774	0.8626	0.8477	0.8325	0.8173	0.8020	0.7867	0.7714	0.7561	0.7409	0.7259	0.7110	0.6963	0.6817	0.6672	0.6530	0.6389	0.6249	
2.03	0.9060	0.8916	0.8770	0.8622	0.8472	0.8321	0.8168	0.8014	0.7860	0.7707	0.7554	0.7402	0.7251	0.7102	0.6954	0.6808	0.6663	0.6520	0.6379	0.6239	
2.04	0.9057	0.8913	0.8766	0.8618	0.8468	0.8316	0.8162	0.8008	0.7854	0.7700	0.7547	0.7395	0.7244	0.7094	0.6946	0.6799	0.6654	0.6511	0.6370	0.6230	
2.05	0.9054	0.8910	0.8763	0.8614	0.8463	0.8311	0.8157	0.8003	0.7848	0.7694	0.7540	0.7387	0.7236	0.7086	0.6937	0.6791	0.6645	0.6502	0.6360	0.6220	
2.06	0.9052	0.8906	0.8759	0.8610	0.8459	0.8306	0.8152	0.7997	0.7842	0.7687	0.7533	0.7380	0.7228	0.7078	0.6929	0.6782	0.6636	0.6493	0.6351	0.6210	
2.07	0.9049	0.8903	0.8756	0.8606	0.8455	0.8301	0.8147	0.7991	0.7836	0.7681	0.7526	0.7373	0.7221	0.7070	0.6921	0.6773	0.6628	0.6484	0.6341	0.6201	
2.08	0.9046	0.8900	0.8752	0.8602	0.8450	0.8296	0.8141	0.7986	0.7830	0.7674	0.7519	0.7365	0.7213	0.7062	0.6912	0.6765	0.6619	0.6474	0.6332	0.6191	
2.09	0.9043	0.8897	0.8749	0.8598	0.8446	0.8292	0.8136	0.7980	0.7824	0.7668	0.7512	0.7358	0.7205	0.7054	0.6904	0.6756	0.6610	0.6465	0.6323	0.6182	
2.10	0.9041	0.8894	0.8745	0.8594	0.8441	0.8287	0.8131	0.7974	0.7818	0.7661	0.7506	0.7351	0.7198	0.7046	0.6896	0.6748	0.6601	0.6456	0.6313	0.6172	
2.11	0.9038	0.8891	0.8742	0.8591	0.8437	0.8282	0.8126	0.7969	0.7812	0.7655	0.7499	0.7344	0.7190	0.7038	0.6888	0.6739	0.6592	0.6447	0.6304	0.6163	
2.12	0.9035	0.8888	0.8738	0.8587	0.8433	0.8277	0.8121	0.7963	0.7805	0.7648	0.7492	0.7337	0.7183	0.7030	0.6880	0.6731	0.6584	0.6438	0.6295	0.6153	
2.13	0.9032	0.8885	0.8735	0.8583	0.8428	0.8273	0.8115	0.7957	0.7799	0.7642	0.7485	0.7329	0.7175	0.7022	0.6871	0.6722	0.6575	0.6429	0.6286	0.6144	
2.14	0.9031	0.8881	0.8731	0.8579	0.8424	0.8268	0.8110	0.7952	0.7793	0.7635	0.7478	0.7322	0.7168	0.7015	0.6863	0.6714	0.6566	0.6420	0.6277	0.6134	
2.15	0.9027	0.8878	0.8728	0.8575	0.8420	0.8263	0.8105	0.7946	0.7787	0.7629	0.7471	0.7315	0.7160	0.7007	0.6855	0.6705	0.6558	0.6412	0.6267	0.6125	
2.16	0.9024	0.8875	0.8724	0.8571	0.8416	0.8258	0.8100	0.7941	0.7781	0.7623	0.7465	0.7308	0.7153	0.6999	0.6847	0.6697	0.6549	0.6403	0.6258	0.6116	
2.17	0.9021	0.8872	0.8721	0.8567	0.8411	0.8254	0.8095	0.7935	0.7775	0.7616	0.7458	0.7301	0.7145	0.6991	0.6839	0.6689	0.6540	0.6394	0.6249	0.6106	
2.18	0.9019	0.8869	0.8717	0.8563	0.8407	0.8249	0.8090	0.7930	0.7770	0.7610	0.7451	0.7294	0.7138	0.6983	0.6831	0.6680	0.6532	0.6385	0.6240	0.6097	
2.19	0.9016	0.8866	0.8714	0.8559	0.8403	0.8244	0.8084	0.7924	0.7764	0.7604	0.7445	0.7287	0.7130	0.6976	0.6823	0.6672	0.6523	0.6376	0.6231	0.6088	
2.20	0.9013	0.8863	0.8711	0.8556	0.8398	0.8240	0.8079	0.7919	0.7758	0.7597	0.7438	0.7280	0.7123	0.6968	0.6815	0.6664	0.6515	0.6368	0.6222	0.6079	
2.21	0.9011	0.8860	0.8707	0.8552	0.8394	0.8235	0.8074	0.7913	0.7752	0.7591	0.7431	0.7273	0.7116	0.6960	0.6807	0.6656	0.6506	0.6359	0.6213	0.6070	
2.22	0.9008	0.8857	0.8704	0.8548	0.8390	0.8230	0.8069	0.7908	0.7746	0.7585	0.7424	0.7266	0.7108	0.6953	0.6799	0.6647	0.6498	0.6350	0.6204	0.6061	
2.23	0.9005	0.8854	0.8700	0.8544	0.8386	0.8226	0.8064	0.7902	0.7740	0.7578	0.7418	0.7259	0.7101	0.6945	0.6791	0.6639	0.6489	0.6341	0.6196	0.6052	
2.24	0.9003	0.8851	0.8697	0.8540	0.8382	0.8221	0.8059	0.7897	0.7734	0.7572	0.7411	0.7252	0.7094	0.6937	0.6783	0.6631	0.6481	0.6333	0.6187	0.6043	
2.25	0.9000	0.8848	0.8693	0.8537	0.8377	0.8216	0.8054	0.7891	0.7728	0.7566	0.7405	0.7245	0.7086	0.6930	0.6775	0.6623	0.6473	0.6324	0.6178	0.6034	
2.26	0.8997	0.8845	0.8690	0.8533	0.8373	0.8212	0.8049	0.7886	0.7722	0.7560	0.7398	0.7238	0.7079	0.6922	0.6768	0.6615	0.6464	0.6316	0.6169	0.6025	
2.27	0.8995	0.8842	0.8687	0.8529	0.8369	0.8207	0.8044	0.7880	0.7717	0.7553	0.7391	0.7231	0.7072	0.6915	0.6760	0.6607	0.6456	0.6307	0.6160	0.6016	
2.28	0.8992	0.8839	0.8683	0.8525	0.8365	0.8202	0.8039	0.7875	0.7711	0.7547	0.7385	0.7224	0.7065	0.6907	0.6752	0.6599	0.6448	0.6299	0.6152	0.6007	
2.29	0.8989	0.8836	0.8680	0.8521	0.8361	0.8198	0.8034	0.7869	0.7705	0.7541	0.7378	0.7217	0.7057	0.6900	0.6744	0.6591	0.6439	0.6290	0.6143	0.5998	
2.30	0.8987	0.8833	0.8677	0.8518	0.8356	0.8193	0.8029	0.7864	0.7699	0.7535	0.7372	0.7210	0.7050	0.6892	0.6736	0.6583	0.6431	0.6282	0.6134	0.5989	
2.31	0.8984	0.8830	0.8673	0.8514	0.8352	0.8189	0.8024	0.7859	0.7693	0.7529	0.7365	0.7203	0.7043	0.6885	0.6729	0.6575	0.6423	0.6273	0.6126	0.5980	
2.32	0.8982	0.8827	0.8670	0.8510	0.8348	0.8184	0.8019	0.7853	0.7688	0.7523	0.7359	0.7196	0.7036	0.6877	0.6721	0.6567	0.6415	0.6265	0.6117	0.5972	
2.33	0.8979	0.8824	0.8666	0.8506	0.8344	0.8179	0.8014	0.7848	0.7682	0.7516	0.7352	0.7189	0.7029	0.6870	0.6713	0.6559	0.6407	0.6257	0.6109	0.5963	
2.34	0.8976	0.8821	0.8663	0.8503	0.8340	0.8175	0.8009	0.7842	0.7676	0.7510	0.7346	0.7183	0.7022	0.6863	0.6706	0.6551	0.6398	0.6248	0.6100	0.5954	
2.35	0.8974	0.8818	0.8660	0.8499	0.8336	0.8170	0.8004	0.7837	0.7670	0.7504	0.7339	0.7176	0.7015	0.6855	0.6698	0.6543	0.6390	0.6240	0.6092	0.5945	
2.36	0.8971	0.8815	0.8656	0.8495	0.8331	0.8166	0.7999	0.7832	0.7665	0.7498	0.7333	0.7169	0.7008	0.6848	0.6690	0.6535	0.6382	0.6232	0.6083	0.5937	
2.37	0.8968	0.8812	0.8653	0.8491	0.8327	0.8161	0.7994	0.7826	0.7659	0.7492	0.7327	0.7163	0.7001	0.6841	0.6683	0.6527	0.6374	0.6223	0.6075	0.5928	
2.38	0.8966	0.8809	0.8650	0.8488	0.8323	0.8157	0.7989	0.7821	0.7653	0.7486	0.7320	0.7156	0.6993	0.6833	0.6675	0.6520	0.6366	0.6215	0.6066	0.5920	
2.39	0.8963	0.8806	0.8646	0.8484	0.8319	0.8152	0.7984	0.7816	0.7648	0.7480	0.7314	0.7149	0.6986	0.6826	0.6668	0.6512	0.6358	0.6207	0.6058	0.5911	
2.40	0.8961	0.8803	0.8643	0.8480	0.8315	0.8148	0.7979	0.7811	0.7642	0.7474	0.7307	0.7142	0.6979	0.6819	0.6660	0.6504	0.6350	0.6199	0.6050	0.5903	
2.41	0.8958	0.8800	0.8640	0.8477	0.8311	0.8143	0.7975	0.7805	0.7636	0.7468	0.7301	0.7136	0.6973	0.6811	0.6653	0.6496	0.6342	0.6191	0.6041	0.5894	
2.42	0.8956	0.8797	0.8637	0.8473	0.8307	0.8139	0.7970	0.7800	0.7631	0.7462	0.7295	0.7129	0.6966	0.6804	0.6645	0.6489	0.6334	0.6182	0.6033	0.5886	
2.43	0.8953	0.8795	0.8633	0.8469	0.8303	0.8134	0.7965	0.7795	0.7625	0.7456	0.7288	0.7122	0.6959	0.6797	0.6638	0.6481	0.6326	0.6174	0.6025	0.5877	
2.44	0.8950	0.8792	0.8630	0.8466	0.8299	0.8130	0.7960	0.7791	0.7621	0.7450	0.7282	0.7116	0.6952	0.6790	0.6630	0.6473	0.6319	0.6166	0.6016	0.5869	
2.45	0.8948	0.8789	0.8627	0.8462	0.8295	0.8125	0.7955	0.7784	0.7614	0.7444	0.7276	0.7109	0.6945	0.6783	0.6623	0.6466	0.6311	0.6158	0.6008	0.5860	
2.46	0.8945	0.8786	0.8623	0.8458	0.8291	0.8121	0.7950	0.7779	0.7608	0.7438	0.7269	0.7103	0.6938	0.6776	0.6616	0.6458	0.6303	0.6150	0.6000	0.5852	
2.47	0.8943	0.8783	0.8620	0.8455	0.8287	0.8117	0.7945	0.7774	0.7603	0.7432	0.7263	0.7096	0.6931	0.6768	0.6608	0.6450	0.6295	0.6142	0.5992	0.5844	
2.48	0.8940	0.8780	0.8617	0.8451	0.8283	0.8112	0.7941	0.7770	0.7597	0.7426	0.7257	0.7090	0.6924	0.6761	0.6601	0.6443	0.6287	0.6134	0.5984	0.5835	
2.49	0.8938	0.8777	0.8614	0.8447	0.8279	0.8108	0.7936	0.7763	0.7591	0.7420	0.7251	0.7083	0.6917	0.6754	0.6593	0.6435	0.6280	0.6126	0.5976	0.5827	
2.50	0.8935	0.8774	0.8610	0.8444	0.8275	0.8103	0.7931	0.7758	0.7586	0.7414	0.7245	0.7076	0.6911	0.6747	0.6586	0.6428	0.6272	0.6118	0.5967	0.5819	
2.51	0.8933	0.8771	0.8607	0.8440	0.8270	0.8099	0.7926	0.7753	0.7580	0.7409	0.7238	0.7070	0.6904	0.6740	0.6579	0.6420	0.6264	0.6111	0.5959		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Entry Ratio	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8812	0.8634	0.8452	0.8267	0.8079	0.7888	0.7698	0.7507	0.7318	0.7130	0.6946	0.6764	0.6585	0.6411	0.6239	0.6071	0.5907	0.5746	0.5588	0.5434
3.02	0.8810	0.8632	0.8449	0.8264	0.8075	0.7884	0.7693	0.7502	0.7313	0.7125	0.6940	0.6758	0.6579	0.6404	0.6233	0.6065	0.5900	0.5739	0.5581	0.5427
3.03	0.8808	0.8629	0.8446	0.8260	0.8071	0.7880	0.7689	0.7498	0.7308	0.7120	0.6935	0.6752	0.6574	0.6398	0.6227	0.6058	0.5894	0.5733	0.5575	0.5420
3.04	0.8806	0.8626	0.8443	0.8257	0.8068	0.7876	0.7685	0.7493	0.7303	0.7115	0.6929	0.6747	0.6568	0.6392	0.6220	0.6052	0.5887	0.5726	0.5568	0.5413
3.05	0.8803	0.8624	0.8441	0.8254	0.8064	0.7872	0.7680	0.7488	0.7298	0.7109	0.6924	0.6741	0.6562	0.6386	0.6214	0.6045	0.5881	0.5719	0.5561	0.5406
3.06	0.8801	0.8621	0.8438	0.8250	0.8060	0.7868	0.7676	0.7484	0.7293	0.7104	0.6918	0.6735	0.6556	0.6380	0.6208	0.6039	0.5874	0.5712	0.5554	0.5399
3.07	0.8799	0.8619	0.8435	0.8247	0.8057	0.7864	0.7672	0.7479	0.7288	0.7099	0.6913	0.6729	0.6550	0.6374	0.6201	0.6033	0.5868	0.5706	0.5547	0.5392
3.08	0.8796	0.8616	0.8432	0.8244	0.8053	0.7860	0.7667	0.7474	0.7283	0.7094	0.6907	0.6724	0.6544	0.6368	0.6195	0.6026	0.5861	0.5699	0.5541	0.5386
3.09	0.8794	0.8613	0.8429	0.8240	0.8049	0.7856	0.7663	0.7470	0.7278	0.7088	0.6902	0.6718	0.6538	0.6362	0.6189	0.6020	0.5854	0.5693	0.5534	0.5379
3.10	0.8792	0.8611	0.8426	0.8237	0.8046	0.7852	0.7659	0.7465	0.7273	0.7083	0.6896	0.6712	0.6532	0.6356	0.6183	0.6014	0.5848	0.5686	0.5527	0.5372
3.11	0.8790	0.8608	0.8423	0.8234	0.8042	0.7849	0.7654	0.7461	0.7268	0.7078	0.6891	0.6707	0.6526	0.6350	0.6177	0.6007	0.5842	0.5679	0.5521	0.5365
3.12	0.8787	0.8606	0.8420	0.8231	0.8038	0.7845	0.7650	0.7456	0.7263	0.7073	0.6885	0.6701	0.6520	0.6344	0.6170	0.6001	0.5835	0.5673	0.5514	0.5359
3.13	0.8785	0.8603	0.8417	0.8227	0.8035	0.7841	0.7646	0.7451	0.7258	0.7068	0.6880	0.6696	0.6515	0.6338	0.6164	0.6000	0.5834	0.5672	0.5513	0.5357
3.14	0.8783	0.8600	0.8414	0.8224	0.8031	0.7837	0.7641	0.7447	0.7254	0.7063	0.6875	0.6689	0.6509	0.6332	0.6158	0.5988	0.5822	0.5660	0.5501	0.5345
3.15	0.8781	0.8598	0.8411	0.8221	0.8028	0.7833	0.7637	0.7442	0.7249	0.7058	0.6869	0.6684	0.6503	0.6326	0.6152	0.5982	0.5816	0.5653	0.5494	0.5338
3.16	0.8778	0.8595	0.8408	0.8218	0.8024	0.7829	0.7633	0.7438	0.7244	0.7052	0.6864	0.6679	0.6497	0.6320	0.6146	0.5976	0.5810	0.5647	0.5488	0.5332
3.17	0.8776	0.8593	0.8405	0.8214	0.8020	0.7825	0.7629	0.7433	0.7239	0.7047	0.6859	0.6673	0.6492	0.6314	0.6140	0.5970	0.5803	0.5640	0.5481	0.5325
3.18	0.8774	0.8590	0.8402	0.8211	0.8017	0.7821	0.7624	0.7428	0.7234	0.7042	0.6853	0.6668	0.6486	0.6308	0.6134	0.5963	0.5797	0.5634	0.5475	0.5319
3.19	0.8772	0.8588	0.8400	0.8208	0.8013	0.7817	0.7620	0.7424	0.7229	0.7037	0.6848	0.6662	0.6480	0.6302	0.6128	0.5957	0.5790	0.5628	0.5468	0.5312
3.20	0.8769	0.8585	0.8397	0.8205	0.8010	0.7813	0.7616	0.7419	0.7224	0.7032	0.6843	0.6657	0.6474	0.6296	0.6122	0.5951	0.5784	0.5621	0.5462	0.5305
3.21	0.8767	0.8582	0.8394	0.8201	0.8006	0.7809	0.7612	0.7415	0.7220	0.7027	0.6837	0.6651	0.6469	0.6290	0.6115	0.5945	0.5778	0.5615	0.5455	0.5299
3.22	0.8765	0.8580	0.8391	0.8198	0.8003	0.7805	0.7607	0.7410	0.7215	0.7022	0.6832	0.6646	0.6463	0.6284	0.6109	0.5939	0.5772	0.5608	0.5449	0.5292
3.23	0.8763	0.8577	0.8388	0.8195	0.7999	0.7801	0.7603	0.7406	0.7210	0.7017	0.6827	0.6640	0.6457	0.6278	0.6103	0.5932	0.5765	0.5602	0.5442	0.5286
3.24	0.8760	0.8575	0.8385	0.8192	0.7995	0.7797	0.7599	0.7401	0.7205	0.7012	0.6821	0.6635	0.6451	0.6272	0.6097	0.5926	0.5759	0.5596	0.5436	0.5279
3.25	0.8758	0.8572	0.8382	0.8189	0.7992	0.7794	0.7595	0.7397	0.7201	0.7007	0.6816	0.6629	0.6446	0.6267	0.6091	0.5920	0.5753	0.5589	0.5429	0.5273
3.26	0.8756	0.8570	0.8379	0.8185	0.7988	0.7790	0.7591	0.7392	0.7196	0.7002	0.6811	0.6624	0.6440	0.6261	0.6086	0.5914	0.5747	0.5583	0.5423	0.5266
3.27	0.8754	0.8567	0.8377	0.8182	0.7985	0.7786	0.7586	0.7388	0.7191	0.6997	0.6806	0.6618	0.6435	0.6255	0.6080	0.5908	0.5741	0.5577	0.5417	0.5260
3.28	0.8752	0.8565	0.8374	0.8179	0.7981	0.7782	0.7582	0.7383	0.7186	0.6992	0.6800	0.6613	0.6429	0.6249	0.6074	0.5902	0.5734	0.5571	0.5410	0.5254
3.29	0.8749	0.8562	0.8371	0.8176	0.7978	0.7778	0.7578	0.7379	0.7181	0.6987	0.6795	0.6607	0.6423	0.6243	0.6068	0.5896	0.5728	0.5564	0.5404	0.5247
3.30	0.8747	0.8560	0.8368	0.8173	0.7974	0.7774	0.7574	0.7374	0.7177	0.6982	0.6790	0.6602	0.6418	0.6238	0.6062	0.5890	0.5722	0.5558	0.5398	0.5241
3.31	0.8745	0.8557	0.8365	0.8169	0.7971	0.7771	0.7570	0.7370	0.7172	0.6977	0.6785	0.6596	0.6412	0.6232	0.6056	0.5884	0.5716	0.5552	0.5391	0.5235
3.32	0.8743	0.8555	0.8362	0.8166	0.7967	0.7767	0.7566	0.7366	0.7167	0.6972	0.6780	0.6591	0.6407	0.6226	0.6050	0.5878	0.5710	0.5546	0.5385	0.5228
3.33	0.8741	0.8552	0.8359	0.8163	0.7964	0.7763	0.7562	0.7361	0.7163	0.6967	0.6774	0.6586	0.6401	0.6220	0.6044	0.5872	0.5704	0.5539	0.5379	0.5222
3.34	0.8738	0.8550	0.8357	0.8160	0.7960	0.7759	0.7557	0.7357	0.7158	0.6962	0.6769	0.6580	0.6395	0.6215	0.6038	0.5866	0.5698	0.5533	0.5373	0.5216
3.35	0.8736	0.8547	0.8354	0.8157	0.7957	0.7755	0.7553	0.7352	0.7153	0.6957	0.6764	0.6575	0.6390	0.6209	0.6033	0.5860	0.5692	0.5527	0.5366	0.5209
3.36	0.8734	0.8545	0.8351	0.8153	0.7953	0.7751	0.7549	0.7348	0.7149	0.6952	0.6759	0.6570	0.6384	0.6203	0.6027	0.5854	0.5686	0.5521	0.5360	0.5203
3.37	0.8732	0.8542	0.8348	0.8150	0.7950	0.7747	0.7545	0.7343	0.7144	0.6947	0.6754	0.6564	0.6379	0.6198	0.6021	0.5848	0.5680	0.5515	0.5354	0.5197
3.38	0.8730	0.8540	0.8345	0.8147	0.7946	0.7744	0.7541	0.7339	0.7139	0.6942	0.6749	0.6559	0.6373	0.6192	0.6015	0.5842	0.5674	0.5509	0.5348	0.5191
3.39	0.8727	0.8537	0.8342	0.8144	0.7943	0.7740	0.7537	0.7335	0.7135	0.6937	0.6744	0.6554	0.6368	0.6186	0.6009	0.5836	0.5668	0.5503	0.5342	0.5184
3.40	0.8725	0.8535	0.8340	0.8141	0.7939	0.7736	0.7533	0.7330	0.7130	0.6932	0.6738	0.6548	0.6362	0.6181	0.6004	0.5830	0.5662	0.5497	0.5336	0.5178
3.41	0.8723	0.8532	0.8337	0.8138	0.7936	0.7732	0.7529	0.7326	0.7125	0.6928	0.6733	0.6543	0.6357	0.6175	0.5998	0.5825	0.5656	0.5491	0.5330	0.5172
3.42	0.8721	0.8530	0.8334	0.8135	0.7932	0.7729	0.7524	0.7322	0.7121	0.6923	0.6728	0.6538	0.6351	0.6170	0.5992	0.5819	0.5650	0.5485	0.5323	0.5166
3.43	0.8719	0.8527	0.8331	0.8131	0.7929	0.7725	0.7520	0.7317	0.7116	0.6918	0.6723	0.6532	0.6346	0.6164	0.5986	0.5813	0.5644	0.5479	0.5317	0.5160
3.44	0.8717	0.8525	0.8328	0.8128	0.7925	0.7721	0.7516	0.7313	0.7111	0.6913	0.6718	0.6527	0.6341	0.6158	0.5981	0.5807	0.5638	0.5473	0.5311	0.5154
3.45	0.8714	0.8522	0.8326	0.8125	0.7922	0.7717	0.7512	0.7308	0.7107	0.6908	0.6713	0.6522	0.6335	0.6153	0.5975	0.5801	0.5632	0.5467	0.5305	0.5147
3.46	0.8712	0.8520	0.8323	0.8122	0.791															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8598	0.8389	0.8175	0.7957	0.7736	0.7515	0.7294	0.7076	0.6861	0.6651	0.6445	0.6245	0.6050	0.5861	0.5677	0.5498	0.5325	0.5156	0.4992	0.4832
4.02	0.8596	0.8386	0.8172	0.7954	0.7733	0.7511	0.7291	0.7072	0.6857	0.6646	0.6441	0.6240	0.6045	0.5856	0.5672	0.5493	0.5320	0.5151	0.4987	0.4827
4.03	0.8594	0.8384	0.8169	0.7951	0.7730	0.7508	0.7287	0.7068	0.6853	0.6642	0.6436	0.6236	0.6040	0.5851	0.5667	0.5488	0.5314	0.5146	0.4981	0.4821
4.04	0.8592	0.8382	0.8167	0.7948	0.7727	0.7504	0.7283	0.7064	0.6849	0.6638	0.6432	0.6231	0.6036	0.5846	0.5662	0.5483	0.5309	0.5140	0.4976	0.4816
4.05	0.8590	0.8379	0.8164	0.7945	0.7723	0.7501	0.7279	0.7060	0.6845	0.6633	0.6427	0.6226	0.6031	0.5841	0.5657	0.5478	0.5304	0.5135	0.4971	0.4811
4.06	0.8588	0.8377	0.8162	0.7942	0.7720	0.7498	0.7276	0.7056	0.6840	0.6629	0.6423	0.6222	0.6026	0.5836	0.5652	0.5473	0.5299	0.5130	0.4966	0.4806
4.07	0.8586	0.8375	0.8159	0.7939	0.7717	0.7494	0.7272	0.7052	0.6836	0.6625	0.6418	0.6217	0.6021	0.5832	0.5647	0.5468	0.5294	0.5125	0.4961	0.4801
4.08	0.8584	0.8373	0.8156	0.7936	0.7714	0.7491	0.7268	0.7048	0.6832	0.6620	0.6414	0.6212	0.6017	0.5827	0.5642	0.5463	0.5289	0.5120	0.4956	0.4796
4.09	0.8582	0.8370	0.8154	0.7934	0.7711	0.7487	0.7265	0.7045	0.6828	0.6616	0.6409	0.6208	0.6012	0.5822	0.5637	0.5458	0.5284	0.5115	0.4951	0.4791
4.10	0.8580	0.8368	0.8151	0.7931	0.7708	0.7484	0.7261	0.7041	0.6824	0.6612	0.6405	0.6203	0.6007	0.5817	0.5632	0.5453	0.5279	0.5110	0.4946	0.4785
4.11	0.8578	0.8366	0.8149	0.7928	0.7704	0.7480	0.7257	0.7037	0.6820	0.6607	0.6400	0.6199	0.6002	0.5812	0.5628	0.5448	0.5274	0.5105	0.4940	0.4780
4.12	0.8576	0.8363	0.8146	0.7925	0.7701	0.7477	0.7254	0.7033	0.6816	0.6603	0.6396	0.6194	0.5998	0.5807	0.5623	0.5443	0.5269	0.5100	0.4935	0.4775
4.13	0.8574	0.8361	0.8144	0.7922	0.7698	0.7474	0.7250	0.7029	0.6812	0.6599	0.6391	0.6189	0.5993	0.5803	0.5618	0.5438	0.5264	0.5095	0.4930	0.4770
4.14	0.8572	0.8359	0.8141	0.7919	0.7695	0.7470	0.7246	0.7025	0.6807	0.6595	0.6387	0.6185	0.5988	0.5798	0.5613	0.5433	0.5259	0.5090	0.4925	0.4765
4.15	0.8570	0.8357	0.8139	0.7916	0.7692	0.7467	0.7243	0.7021	0.6803	0.6590	0.6383	0.6180	0.5984	0.5793	0.5608	0.5428	0.5254	0.5085	0.4920	0.4760
4.16	0.8568	0.8354	0.8136	0.7914	0.7689	0.7463	0.7239	0.7017	0.6798	0.6586	0.6378	0.6176	0.5979	0.5788	0.5603	0.5424	0.5249	0.5080	0.4915	0.4755
4.17	0.8566	0.8352	0.8133	0.7911	0.7686	0.7460	0.7235	0.7013	0.6795	0.6582	0.6374	0.6171	0.5974	0.5784	0.5598	0.5419	0.5244	0.5075	0.4910	0.4750
4.18	0.8564	0.8350	0.8131	0.7908	0.7682	0.7456	0.7232	0.7009	0.6791	0.6578	0.6369	0.6167	0.5970	0.5779	0.5594	0.5414	0.5239	0.5070	0.4905	0.4745
4.19	0.8562	0.8348	0.8128	0.7905	0.7679	0.7453	0.7228	0.7006	0.6787	0.6573	0.6365	0.6162	0.5965	0.5774	0.5589	0.5409	0.5234	0.5065	0.4900	0.4740
4.20	0.8560	0.8345	0.8126	0.7902	0.7676	0.7450	0.7224	0.7002	0.6783	0.6569	0.6361	0.6158	0.5961	0.5769	0.5584	0.5404	0.5230	0.5060	0.4895	0.4735
4.21	0.8558	0.8343	0.8123	0.7899	0.7673	0.7446	0.7221	0.6998	0.6779	0.6565	0.6356	0.6153	0.5956	0.5765	0.5579	0.5399	0.5225	0.5055	0.4890	0.4730
4.22	0.8556	0.8341	0.8121	0.7896	0.7670	0.7443	0.7217	0.6994	0.6775	0.6561	0.6352	0.6149	0.5951	0.5760	0.5575	0.5394	0.5220	0.5050	0.4885	0.4725
4.23	0.8554	0.8339	0.8118	0.7894	0.7667	0.7440	0.7214	0.6990	0.6771	0.6556	0.6347	0.6144	0.5947	0.5755	0.5570	0.5390	0.5215	0.5045	0.4881	0.4720
4.24	0.8552	0.8336	0.8116	0.7891	0.7664	0.7436	0.7210	0.6986	0.6767	0.6552	0.6343	0.6140	0.5942	0.5751	0.5565	0.5385	0.5210	0.5040	0.4876	0.4715
4.25	0.8550	0.8334	0.8113	0.7888	0.7661	0.7433	0.7206	0.6983	0.6763	0.6548	0.6339	0.6135	0.5938	0.5746	0.5560	0.5380	0.5205	0.5036	0.4871	0.4711
4.26	0.8548	0.8332	0.8110	0.7885	0.7658	0.7429	0.7203	0.6979	0.6759	0.6544	0.6334	0.6131	0.5933	0.5741	0.5556	0.5375	0.5200	0.5031	0.4866	0.4706
4.27	0.8546	0.8330	0.8108	0.7882	0.7654	0.7426	0.7199	0.6975	0.6755	0.6540	0.6330	0.6126	0.5928	0.5737	0.5551	0.5370	0.5196	0.5026	0.4861	0.4701
4.28	0.8544	0.8327	0.8105	0.7880	0.7651	0.7423	0.7195	0.6971	0.6751	0.6536	0.6326	0.6122	0.5924	0.5732	0.5546	0.5366	0.5191	0.5021	0.4856	0.4696
4.29	0.8542	0.8325	0.8103	0.7877	0.7648	0.7419	0.7192	0.6967	0.6747	0.6531	0.6321	0.6117	0.5919	0.5727	0.5541	0.5361	0.5186	0.5016	0.4851	0.4691
4.30	0.8540	0.8323	0.8100	0.7874	0.7645	0.7416	0.7188	0.6964	0.6743	0.6527	0.6317	0.6113	0.5915	0.5723	0.5537	0.5356	0.5181	0.5011	0.4846	0.4686
4.31	0.8538	0.8321	0.8098	0.7871	0.7642	0.7413	0.7185	0.6960	0.6739	0.6523	0.6313	0.6109	0.5910	0.5718	0.5532	0.5351	0.5176	0.5007	0.4842	0.4682
4.32	0.8536	0.8318	0.8095	0.7868	0.7639	0.7409	0.7181	0.6956	0.6735	0.6519	0.6309	0.6104	0.5906	0.5714	0.5527	0.5347	0.5172	0.5002	0.4837	0.4677
4.33	0.8534	0.8316	0.8093	0.7866	0.7636	0.7406	0.7178	0.6952	0.6731	0.6515	0.6304	0.6100	0.5901	0.5709	0.5523	0.5342	0.5167	0.4997	0.4832	0.4672
4.34	0.8533	0.8314	0.8090	0.7863	0.7633	0.7403	0.7174	0.6948	0.6727	0.6511	0.6300	0.6095	0.5897	0.5704	0.5518	0.5337	0.5162	0.4992	0.4827	0.4667
4.35	0.8531	0.8312	0.8088	0.7860	0.7630	0.7399	0.7170	0.6945	0.6723	0.6507	0.6296	0.6091	0.5892	0.5700	0.5513	0.5333	0.5157	0.4987	0.4822	0.4662
4.36	0.8529	0.8310	0.8085	0.7857	0.7627	0.7396	0.7167	0.6941	0.6719	0.6502	0.6291	0.6087	0.5888	0.5695	0.5509	0.5328	0.5153	0.4983	0.4818	0.4657
4.37	0.8527	0.8307	0.8083	0.7854	0.7624	0.7393	0.7163	0.6937	0.6715	0.6498	0.6287	0.6082	0.5883	0.5691	0.5504	0.5323	0.5148	0.4978	0.4813	0.4653
4.38	0.8525	0.8305	0.8080	0.7852	0.7621	0.7389	0.7160	0.6933	0.6711	0.6494	0.6283	0.6078	0.5879	0.5686	0.5500	0.5319	0.5143	0.4973	0.4808	0.4648
4.39	0.8523	0.8303	0.8078	0.7849	0.7618	0.7386	0.7156	0.6930	0.6707	0.6490	0.6279	0.6073	0.5874	0.5682	0.5495	0.5314	0.5139	0.4969	0.4803	0.4643
4.40	0.8521	0.8301	0.8075	0.7846	0.7615	0.7383	0.7153	0.6926	0.6703	0.6486	0.6275	0.6069	0.5870	0.5677	0.5490	0.5309	0.5134	0.4964	0.4799	0.4638
4.41	0.8519	0.8298	0.8073	0.7843	0.7612	0.7380	0.7149	0.6922	0.6699	0.6482	0.6270	0.6065	0.5866	0.5673	0.5486	0.5305	0.5129	0.4959	0.4794	0.4634
4.42	0.8517	0.8296	0.8070	0.7840	0.7608	0.7376	0.7146	0.6918	0.6695	0.6478	0.6266	0.6060	0.5861	0.5668	0.5481	0.5300	0.5125	0.4954	0.4789	0.4629
4.43	0.8515	0.8294	0.8068	0.7838	0.7605	0.7373	0.7142	0.6915	0.6692	0.6474	0.6262	0.6056	0.5857	0.5664	0.5477	0.5295	0.5120	0.4950	0.4785	0.4624
4.44	0.8513	0.8292	0.8065	0.7835	0.7602	0.7370	0.7139	0.6911	0.6688	0.6470	0.6258	0.6052	0.5852	0.5659	0.5472	0.5291	0.5115	0.4945	0.4780	0.4620
4.45	0.8511	0.8290	0.8063	0.7832	0.7599	0.7366	0.7135	0.6907	0.6684	0.6466	0.6254	0.6048	0.5848	0.5655	0.5468	0.5286	0.5111	0.4941	0.4775	0.4615
4.46	0.8509	0.8287	0.8060	0.7829	0.75															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8407	0.8170	0.7928	0.7682	0.7435	0.7189	0.6946	0.6708	0.6475	0.6249	0.6030	0.5819	0.5614	0.5418	0.5228	0.5044	0.4867	0.4696	0.4531	0.4371
5.02	0.8405	0.8168	0.7926	0.7680	0.7433	0.7186	0.6943	0.6704	0.6471	0.6245	0.6026	0.5815	0.5610	0.5414	0.5224	0.5040	0.4863	0.4692	0.4527	0.4367
5.03	0.8403	0.8166	0.7923	0.7677	0.7430	0.7183	0.6940	0.6701	0.6468	0.6242	0.6022	0.5811	0.5606	0.5410	0.5220	0.5036	0.4859	0.4688	0.4523	0.4363
5.04	0.8401	0.8164	0.7921	0.7675	0.7427	0.7180	0.6936	0.6697	0.6464	0.6238	0.6019	0.5807	0.5603	0.5406	0.5216	0.5032	0.4855	0.4684	0.4519	0.4359
5.05	0.8400	0.8162	0.7919	0.7672	0.7424	0.7177	0.6933	0.6694	0.6461	0.6234	0.6015	0.5803	0.5599	0.5402	0.5212	0.5028	0.4851	0.4680	0.4515	0.4354
5.06	0.8398	0.8160	0.7916	0.7669	0.7421	0.7174	0.6930	0.6691	0.6457	0.6230	0.6011	0.5799	0.5595	0.5398	0.5208	0.5024	0.4847	0.4676	0.4511	0.4350
5.07	0.8396	0.8158	0.7914	0.7667	0.7418	0.7171	0.6927	0.6687	0.6454	0.6227	0.6007	0.5795	0.5591	0.5394	0.5204	0.5020	0.4843	0.4672	0.4507	0.4346
5.08	0.8394	0.8155	0.7912	0.7664	0.7416	0.7168	0.6923	0.6684	0.6450	0.6223	0.6004	0.5791	0.5587	0.5390	0.5200	0.5016	0.4839	0.4668	0.4503	0.4342
5.09	0.8392	0.8153	0.7909	0.7662	0.7413	0.7165	0.6920	0.6680	0.6446	0.6219	0.6000	0.5788	0.5583	0.5386	0.5196	0.5012	0.4835	0.4664	0.4498	0.4338
5.10	0.8391	0.8151	0.7907	0.7659	0.7410	0.7162	0.6917	0.6677	0.6443	0.6216	0.5996	0.5784	0.5579	0.5382	0.5192	0.5008	0.4831	0.4660	0.4494	0.4334
5.11	0.8389	0.8149	0.7905	0.7656	0.7407	0.7159	0.6914	0.6674	0.6439	0.6212	0.5992	0.5780	0.5575	0.5378	0.5188	0.5004	0.4827	0.4656	0.4490	0.4330
5.12	0.8387	0.8147	0.7902	0.7654	0.7404	0.7156	0.6911	0.6670	0.6436	0.6209	0.5989	0.5776	0.5571	0.5374	0.5184	0.5000	0.4823	0.4652	0.4486	0.4326
5.13	0.8385	0.8145	0.7900	0.7651	0.7402	0.7153	0.6907	0.6667	0.6432	0.6205	0.5985	0.5772	0.5567	0.5370	0.5180	0.4996	0.4819	0.4648	0.4482	0.4322
5.14	0.8383	0.8143	0.7898	0.7649	0.7399	0.7150	0.6904	0.6663	0.6428	0.6201	0.5981	0.5769	0.5564	0.5366	0.5176	0.4992	0.4815	0.4644	0.4478	0.4318
5.15	0.8382	0.8141	0.7895	0.7646	0.7396	0.7147	0.6901	0.6660	0.6425	0.6198	0.5977	0.5765	0.5560	0.5362	0.5172	0.4988	0.4811	0.4640	0.4474	0.4314
5.16	0.8380	0.8139	0.7893	0.7644	0.7393	0.7144	0.6898	0.6657	0.6422	0.6194	0.5974	0.5761	0.5556	0.5358	0.5168	0.4984	0.4807	0.4636	0.4471	0.4311
5.17	0.8378	0.8137	0.7891	0.7641	0.7390	0.7141	0.6895	0.6653	0.6418	0.6190	0.5970	0.5757	0.5552	0.5354	0.5164	0.4980	0.4803	0.4632	0.4467	0.4307
5.18	0.8376	0.8135	0.7888	0.7639	0.7388	0.7138	0.6891	0.6650	0.6415	0.6187	0.5966	0.5753	0.5548	0.5350	0.5160	0.4976	0.4799	0.4628	0.4463	0.4303
5.19	0.8374	0.8133	0.7886	0.7636	0.7385	0.7135	0.6888	0.6647	0.6411	0.6183	0.5963	0.5750	0.5544	0.5347	0.5156	0.4972	0.4795	0.4624	0.4459	0.4299
5.20	0.8373	0.8131	0.7884	0.7633	0.7382	0.7132	0.6885	0.6643	0.6408	0.6180	0.5959	0.5746	0.5540	0.5343	0.5152	0.4968	0.4791	0.4620	0.4455	0.4295
5.21	0.8371	0.8129	0.7882	0.7631	0.7379	0.7129	0.6882	0.6640	0.6404	0.6176	0.5955	0.5742	0.5537	0.5339	0.5148	0.4964	0.4787	0.4616	0.4451	0.4291
5.22	0.8369	0.8127	0.7879	0.7628	0.7376	0.7126	0.6879	0.6637	0.6401	0.6172	0.5952	0.5738	0.5533	0.5335	0.5144	0.4961	0.4783	0.4612	0.4447	0.4287
5.23	0.8367	0.8125	0.7877	0.7626	0.7374	0.7123	0.6876	0.6633	0.6397	0.6169	0.5948	0.5735	0.5529	0.5331	0.5141	0.4957	0.4779	0.4608	0.4443	0.4283
5.24	0.8365	0.8123	0.7875	0.7623	0.7371	0.7120	0.6872	0.6630	0.6394	0.6165	0.5944	0.5731	0.5525	0.5327	0.5137	0.4953	0.4776	0.4605	0.4439	0.4279
5.25	0.8364	0.8121	0.7872	0.7621	0.7368	0.7117	0.6869	0.6627	0.6391	0.6162	0.5941	0.5727	0.5521	0.5323	0.5133	0.4949	0.4772	0.4601	0.4435	0.4275
5.26	0.8362	0.8119	0.7870	0.7618	0.7365	0.7114	0.6866	0.6623	0.6387	0.6158	0.5937	0.5723	0.5518	0.5320	0.5129	0.4945	0.4768	0.4597	0.4431	0.4271
5.27	0.8360	0.8117	0.7868	0.7616	0.7363	0.7111	0.6863	0.6620	0.6384	0.6155	0.5933	0.5720	0.5514	0.5316	0.5125	0.4941	0.4764	0.4593	0.4428	0.4268
5.28	0.8358	0.8115	0.7869	0.7613	0.7360	0.7108	0.6860	0.6617	0.6380	0.6151	0.5930	0.5716	0.5510	0.5312	0.5121	0.4937	0.4760	0.4589	0.4424	0.4264
5.29	0.8357	0.8113	0.7863	0.7611	0.7357	0.7105	0.6857	0.6613	0.6377	0.6148	0.5926	0.5712	0.5506	0.5308	0.5117	0.4933	0.4756	0.4585	0.4420	0.4260
5.30	0.8355	0.8110	0.7861	0.7608	0.7354	0.7102	0.6853	0.6610	0.6373	0.6144	0.5922	0.5708	0.5503	0.5304	0.5114	0.4930	0.4752	0.4581	0.4416	0.4256
5.31	0.8353	0.8108	0.7859	0.7606	0.7352	0.7099	0.6850	0.6607	0.6370	0.6140	0.5919	0.5705	0.5499	0.5301	0.5110	0.4926	0.4748	0.4577	0.4412	0.4252
5.32	0.8351	0.8106	0.7856	0.7603	0.7349	0.7096	0.6847	0.6604	0.6367	0.6137	0.5915	0.5701	0.5495	0.5297	0.5106	0.4922	0.4745	0.4574	0.4408	0.4248
5.33	0.8350	0.8104	0.7854	0.7601	0.7346	0.7093	0.6844	0.6600	0.6363	0.6133	0.5911	0.5697	0.5491	0.5293	0.5102	0.4918	0.4741	0.4570	0.4405	0.4245
5.34	0.8348	0.8102	0.7852	0.7598	0.7343	0.7090	0.6841	0.6597	0.6360	0.6130	0.5908	0.5694	0.5488	0.5289	0.5098	0.4914	0.4737	0.4566	0.4401	0.4241
5.35	0.8346	0.8100	0.7850	0.7596	0.7341	0.7087	0.6838	0.6594	0.6356	0.6126	0.5904	0.5690	0.5484	0.5285	0.5094	0.4910	0.4733	0.4562	0.4397	0.4237
5.36	0.8344	0.8098	0.7847	0.7593	0.7338	0.7084	0.6835	0.6591	0.6353	0.6123	0.5901	0.5686	0.5480	0.5282	0.5091	0.4907	0.4729	0.4558	0.4393	0.4233
5.37	0.8342	0.8096	0.7845	0.7591	0.7335	0.7082	0.6832	0.6587	0.6350	0.6119	0.5897	0.5683	0.5476	0.5278	0.5087	0.4903	0.4726	0.4555	0.4389	0.4229
5.38	0.8341	0.8094	0.7843	0.7588	0.7333	0.7079	0.6829	0.6584	0.6346	0.6116	0.5893	0.5679	0.5473	0.5274	0.5083	0.4899	0.4722	0.4551	0.4386	0.4226
5.39	0.8339	0.8092	0.7841	0.7586	0.7330	0.7076	0.6825	0.6581	0.6343	0.6112	0.5890	0.5675	0.5469	0.5270	0.5079	0.4895	0.4718	0.4547	0.4382	0.4222
5.40	0.8337	0.8090	0.7838	0.7583	0.7327	0.7073	0.6822	0.6577	0.6339	0.6109	0.5886	0.5672	0.5465	0.5267	0.5076	0.4891	0.4714	0.4543	0.4378	0.4218
5.41	0.8335	0.8088	0.7836	0.7578	0.7324	0.7070	0.6819	0.6574	0.6336	0.6105	0.5883	0.5668	0.5462	0.5263	0.5072	0.4888	0.4711	0.4540	0.4374	0.4215
5.42	0.8334	0.8086	0.7834	0.7578	0.7322	0.7067	0.6816	0.6571	0.6333	0.6102	0.5879	0.5664	0.5458	0.5259	0.5068	0.4884	0.4707	0.4536	0.4371	0.4211
5.43	0.8332	0.8084	0.7832	0.7576	0.7319	0.7064	0.6813	0.6568	0.6329	0.6098	0.5876	0.5661	0.5454	0.5256	0.5064	0.4880	0.4703	0.4532	0.4367	0.4207
5.44	0.8330	0.8082	0.7829	0.7573	0.7316	0.7061	0.6810	0.6565	0.6326	0.6095	0.5872	0.5657	0.5451	0.5252	0.5061	0.4876	0.4699	0.4528	0.4363	0.4204
5.45	0.8328	0.8080	0.7827	0.7571	0.7314	0.7058	0.6807	0.6561	0.6323	0.6091	0.5868	0.5654	0.5447	0.5248	0.5057	0.4873	0.4695	0.4524	0.4359	0.4200
5.46	0.8327	0.807																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Entry Ratio	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.8233	0.7971	0.7704	0.7435	0.7166	0.6901	0.6640	0.6387	0.6142	0.5906	0.5678	0.5460	0.5251	0.5051	0.4859	0.4674	0.4497	0.4327	0.4163	0.4004
6.02	0.8231	0.7969	0.7702	0.7433	0.7164	0.6898	0.6637	0.6384	0.6139	0.5902	0.5675	0.5457	0.5248	0.5048	0.4855	0.4671	0.4494	0.4323	0.4159	0.4001
6.03	0.8229	0.7967	0.7700	0.7431	0.7161	0.6895	0.6635	0.6381	0.6136	0.5899	0.5672	0.5454	0.5245	0.5044	0.4852	0.4668	0.4490	0.4320	0.4156	0.3998
6.04	0.8228	0.7965	0.7698	0.7428	0.7159	0.6893	0.6632	0.6378	0.6132	0.5896	0.5669	0.5450	0.5241	0.5041	0.4849	0.4664	0.4487	0.4317	0.4153	0.3995
6.05	0.8226	0.7963	0.7696	0.7426	0.7156	0.6890	0.6629	0.6375	0.6129	0.5893	0.5665	0.5447	0.5238	0.5038	0.4845	0.4661	0.4484	0.4313	0.4149	0.3991
6.06	0.8225	0.7962	0.7694	0.7423	0.7154	0.6887	0.6626	0.6372	0.6126	0.5890	0.5662	0.5444	0.5235	0.5034	0.4842	0.4658	0.4480	0.4310	0.4146	0.3988
6.07	0.8223	0.7960	0.7692	0.7421	0.7151	0.6884	0.6623	0.6369	0.6123	0.5886	0.5659	0.5441	0.5231	0.5031	0.4839	0.4654	0.4477	0.4307	0.4143	0.3985
6.08	0.8221	0.7958	0.7689	0.7419	0.7149	0.6882	0.6620	0.6366	0.6120	0.5883	0.5656	0.5437	0.5228	0.5028	0.4835	0.4651	0.4474	0.4304	0.4140	0.3982
6.09	0.8220	0.7956	0.7687	0.7416	0.7146	0.6879	0.6617	0.6363	0.6117	0.5880	0.5652	0.5434	0.5225	0.5024	0.4832	0.4648	0.4471	0.4300	0.4136	0.3978
6.10	0.8218	0.7954	0.7685	0.7414	0.7144	0.6876	0.6615	0.6360	0.6114	0.5877	0.5649	0.5431	0.5221	0.5021	0.4829	0.4644	0.4467	0.4297	0.4133	0.3975
6.11	0.8216	0.7952	0.7683	0.7412	0.7141	0.6874	0.6612	0.6357	0.6111	0.5874	0.5646	0.5428	0.5218	0.5018	0.4825	0.4641	0.4464	0.4294	0.4130	0.3972
6.12	0.8215	0.7950	0.7681	0.7409	0.7139	0.6871	0.6609	0.6354	0.6108	0.5871	0.5643	0.5424	0.5215	0.5014	0.4822	0.4638	0.4461	0.4290	0.4127	0.3969
6.13	0.8213	0.7948	0.7679	0.7407	0.7136	0.6868	0.6606	0.6351	0.6105	0.5868	0.5640	0.5421	0.5212	0.5011	0.4819	0.4634	0.4457	0.4287	0.4123	0.3965
6.14	0.8211	0.7946	0.7677	0.7405	0.7134	0.6866	0.6603	0.6348	0.6102	0.5864	0.5636	0.5418	0.5208	0.5008	0.4816	0.4631	0.4454	0.4284	0.4120	0.3962
6.15	0.8210	0.7944	0.7675	0.7402	0.7131	0.6863	0.6600	0.6345	0.6099	0.5861	0.5633	0.5415	0.5205	0.5005	0.4812	0.4628	0.4451	0.4281	0.4117	0.3959
6.16	0.8208	0.7943	0.7672	0.7400	0.7128	0.6860	0.6598	0.6342	0.6096	0.5858	0.5630	0.5411	0.5202	0.5001	0.4809	0.4625	0.4448	0.4277	0.4114	0.3956
6.17	0.8206	0.7941	0.7670	0.7398	0.7126	0.6858	0.6595	0.6339	0.6093	0.5855	0.5627	0.5408	0.5199	0.4998	0.4806	0.4621	0.4444	0.4274	0.4110	0.3953
6.18	0.8205	0.7939	0.7668	0.7396	0.7123	0.6855	0.6592	0.6336	0.6090	0.5852	0.5624	0.5405	0.5195	0.4995	0.4803	0.4618	0.4441	0.4271	0.4107	0.3950
6.19	0.8203	0.7937	0.7666	0.7393	0.7121	0.6852	0.6589	0.6334	0.6087	0.5849	0.5621	0.5402	0.5192	0.4991	0.4799	0.4615	0.4438	0.4268	0.4104	0.3946
6.20	0.8201	0.7935	0.7664	0.7391	0.7118	0.6849	0.6586	0.6331	0.6083	0.5846	0.5617	0.5399	0.5189	0.4988	0.4796	0.4611	0.4435	0.4264	0.4101	0.3943
6.21	0.8200	0.7933	0.7662	0.7389	0.7116	0.6847	0.6583	0.6328	0.6080	0.5843	0.5614	0.5395	0.5186	0.4985	0.4793	0.4608	0.4431	0.4261	0.4098	0.3940
6.22	0.8198	0.7931	0.7660	0.7386	0.7113	0.6844	0.6581	0.6325	0.6077	0.5840	0.5611	0.5392	0.5182	0.4982	0.4789	0.4605	0.4428	0.4258	0.4094	0.3937
6.23	0.8196	0.7929	0.7658	0.7384	0.7111	0.6841	0.6578	0.6322	0.6074	0.5836	0.5608	0.5389	0.5179	0.4978	0.4786	0.4602	0.4425	0.4255	0.4091	0.3934
6.24	0.8195	0.7928	0.7656	0.7382	0.7108	0.6839	0.6575	0.6319	0.6071	0.5833	0.5605	0.5386	0.5176	0.4975	0.4783	0.4599	0.4422	0.4252	0.4088	0.3931
6.25	0.8193	0.7926	0.7654	0.7379	0.7106	0.6836	0.6572	0.6316	0.6068	0.5830	0.5602	0.5383	0.5173	0.4972	0.4780	0.4595	0.4418	0.4248	0.4085	0.3927
6.26	0.8191	0.7924	0.7651	0.7377	0.7103	0.6834	0.6569	0.6313	0.6065	0.5827	0.5599	0.5379	0.5170	0.4969	0.4777	0.4592	0.4415	0.4245	0.4082	0.3924
6.27	0.8190	0.7922	0.7649	0.7375	0.7101	0.6831	0.6567	0.6310	0.6062	0.5824	0.5595	0.5376	0.5166	0.4966	0.4773	0.4589	0.4412	0.4242	0.4079	0.3921
6.28	0.8188	0.7920	0.7647	0.7372	0.7099	0.6828	0.6564	0.6307	0.6059	0.5821	0.5592	0.5373	0.5163	0.4962	0.4770	0.4586	0.4409	0.4239	0.4075	0.3918
6.29	0.8187	0.7918	0.7645	0.7370	0.7096	0.6826	0.6561	0.6304	0.6056	0.5818	0.5589	0.5370	0.5160	0.4959	0.4767	0.4582	0.4406	0.4236	0.4072	0.3915
6.30	0.8185	0.7916	0.7643	0.7368	0.7094	0.6823	0.6558	0.6301	0.6053	0.5815	0.5586	0.5367	0.5157	0.4956	0.4764	0.4579	0.4402	0.4233	0.4069	0.3912
6.31	0.8183	0.7914	0.7641	0.7366	0.7091	0.6820	0.6556	0.6299	0.6050	0.5812	0.5583	0.5364	0.5154	0.4953	0.4761	0.4576	0.4399	0.4229	0.4065	0.3908
6.32	0.8182	0.7913	0.7639	0.7363	0.7088	0.6818	0.6553	0.6296	0.6047	0.5809	0.5580	0.5360	0.5150	0.4950	0.4757	0.4572	0.4396	0.4226	0.4063	0.3906
6.33	0.8180	0.7911	0.7637	0.7361	0.7086	0.6815	0.6550	0.6293	0.6044	0.5806	0.5577	0.5357	0.5147	0.4946	0.4754	0.4570	0.4393	0.4223	0.4060	0.3903
6.34	0.8178	0.7909	0.7635	0.7359	0.7084	0.6812	0.6547	0.6290	0.6041	0.5803	0.5574	0.5354	0.5144	0.4943	0.4751	0.4567	0.4390	0.4220	0.4057	0.3899
6.35	0.8177	0.7907	0.7633	0.7356	0.7081	0.6810	0.6544	0.6287	0.6039	0.5800	0.5571	0.5351	0.5141	0.4940	0.4748	0.4563	0.4387	0.4217	0.4054	0.3896
6.36	0.8175	0.7905	0.7631	0.7354	0.7079	0.6807	0.6542	0.6284	0.6036	0.5797	0.5567	0.5348	0.5138	0.4937	0.4745	0.4560	0.4383	0.4214	0.4050	0.3893
6.37	0.8174	0.7903	0.7629	0.7352	0.7076	0.6805	0.6539	0.6281	0.6033	0.5794	0.5564	0.5345	0.5135	0.4934	0.4741	0.4557	0.4380	0.4211	0.4047	0.3890
6.38	0.8172	0.7901	0.7626	0.7350	0.7074	0.6802	0.6536	0.6278	0.6030	0.5791	0.5561	0.5342	0.5131	0.4931	0.4738	0.4554	0.4377	0.4207	0.4044	0.3887
6.39	0.8170	0.7900	0.7624	0.7347	0.7071	0.6799	0.6533	0.6276	0.6027	0.5787	0.5558	0.5338	0.5128	0.4927	0.4735	0.4551	0.4374	0.4204	0.4041	0.3884
6.40	0.8169	0.7898	0.7622	0.7345	0.7069	0.6797	0.6531	0.6273	0.6024	0.5784	0.5555	0.5335	0.5125	0.4924	0.4732	0.4548	0.4371	0.4201	0.4038	0.3881
6.41	0.8167	0.7896	0.7620	0.7343	0.7066	0.6794	0.6528	0.6270	0.6021	0.5781	0.5552	0.5332	0.5122	0.4921	0.4729	0.4544	0.4368	0.4198	0.4035	0.3878
6.42	0.8165	0.7894	0.7618	0.7341	0.7064	0.6791	0.6525	0.6267	0.6018	0.5778	0.5549	0.5329	0.5119	0.4918	0.4726	0.4541	0.4365	0.4195	0.4032	0.3875
6.43	0.8164	0.7892	0.7616	0.7338	0.7062	0.6789	0.6522	0.6264	0.6015	0.5775	0.5546	0.5326	0.5116	0.4915	0.4723	0.4538	0.4362	0.4192	0.4029	0.3872
6.44	0.8162	0.7890	0.7614	0.7336	0.7059	0.6786	0.6520	0.6261	0.6012	0.5772	0.5543	0.5323	0.5113	0.4912	0.4719	0.4535	0.4358	0.4189	0.4026	0.3869
6.45	0.8161	0.7889	0.7612	0.7334	0.7057	0.6784	0.6517	0.6258	0.6009	0.5769	0.5540	0.5320	0.5110	0.4909	0.4716	0.4532	0.4355	0.4186	0.4023	0.3866
6.46	0.8159	0.7887	0.7610	0.7331	0.705															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Entry Ratio	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.8072	0.7788	0.7499	0.7210	0.6923	0.6642	0.6369	0.6104	0.5851	0.5608	0.5375	0.5154	0.4943	0.4742	0.4549	0.4366	0.4190	0.4022	0.3861	0.3706
7.02	0.8070	0.7786	0.7497	0.7208	0.6921	0.6640	0.6366	0.6102	0.5848	0.5605	0.5373	0.5151	0.4940	0.4739	0.4547	0.4363	0.4187	0.4019	0.3858	0.3703
7.03	0.8069	0.7784	0.7495	0.7206	0.6919	0.6637	0.6363	0.6099	0.5845	0.5602	0.5370	0.5148	0.4937	0.4736	0.4544	0.4360	0.4185	0.4016	0.3855	0.3700
7.04	0.8067	0.7782	0.7493	0.7204	0.6917	0.6635	0.6361	0.6096	0.5842	0.5599	0.5367	0.5145	0.4934	0.4733	0.4541	0.4357	0.4182	0.4014	0.3852	0.3698
7.05	0.8066	0.7780	0.7491	0.7202	0.6914	0.6632	0.6358	0.6094	0.5840	0.5596	0.5364	0.5143	0.4931	0.4730	0.4538	0.4354	0.4179	0.4011	0.3850	0.3695
7.06	0.8064	0.7779	0.7489	0.7199	0.6912	0.6630	0.6356	0.6091	0.5837	0.5594	0.5361	0.5140	0.4929	0.4727	0.4535	0.4352	0.4176	0.4008	0.3847	0.3692
7.07	0.8063	0.7777	0.7488	0.7197	0.6910	0.6627	0.6353	0.6088	0.5834	0.5591	0.5359	0.5137	0.4926	0.4725	0.4532	0.4349	0.4173	0.4005	0.3844	0.3689
7.08	0.8061	0.7775	0.7486	0.7195	0.6907	0.6625	0.6351	0.6086	0.5831	0.5588	0.5356	0.5134	0.4923	0.4722	0.4530	0.4346	0.4171	0.4003	0.3842	0.3687
7.09	0.8059	0.7773	0.7484	0.7193	0.6905	0.6623	0.6348	0.6083	0.5829	0.5585	0.5353	0.5131	0.4920	0.4719	0.4527	0.4343	0.4168	0.4000	0.3839	0.3684
7.10	0.8058	0.7772	0.7482	0.7191	0.6903	0.6620	0.6346	0.6081	0.5826	0.5583	0.5350	0.5129	0.4917	0.4716	0.4524	0.4340	0.4165	0.3997	0.3836	0.3681
7.11	0.8056	0.7770	0.7480	0.7189	0.6900	0.6618	0.6343	0.6078	0.5823	0.5580	0.5347	0.5126	0.4914	0.4713	0.4521	0.4338	0.4162	0.3994	0.3833	0.3679
7.12	0.8055	0.7768	0.7478	0.7187	0.6898	0.6615	0.6340	0.6075	0.5821	0.5577	0.5345	0.5123	0.4912	0.4710	0.4518	0.4335	0.4160	0.3992	0.3831	0.3676
7.13	0.8053	0.7766	0.7476	0.7184	0.6896	0.6613	0.6338	0.6073	0.5818	0.5574	0.5342	0.5120	0.4909	0.4708	0.4516	0.4332	0.4157	0.3989	0.3828	0.3673
7.14	0.8052	0.7765	0.7474	0.7182	0.6894	0.6610	0.6335	0.6070	0.5815	0.5572	0.5339	0.5117	0.4906	0.4705	0.4513	0.4329	0.4154	0.3986	0.3825	0.3671
7.15	0.8050	0.7763	0.7472	0.7180	0.6892	0.6608	0.6333	0.6067	0.5813	0.5569	0.5336	0.5115	0.4903	0.4702	0.4510	0.4327	0.4151	0.3984	0.3823	0.3668
7.16	0.8049	0.7761	0.7470	0.7178	0.6890	0.6606	0.6330	0.6065	0.5810	0.5566	0.5334	0.5112	0.4900	0.4699	0.4507	0.4324	0.4148	0.3981	0.3820	0.3664
7.17	0.8047	0.7759	0.7468	0.7176	0.6887	0.6603	0.6328	0.6062	0.5807	0.5563	0.5331	0.5109	0.4898	0.4696	0.4504	0.4321	0.4146	0.3978	0.3817	0.3663
7.18	0.8046	0.7758	0.7466	0.7174	0.6884	0.6601	0.6325	0.6060	0.5805	0.5561	0.5328	0.5106	0.4895	0.4694	0.4502	0.4318	0.4143	0.3975	0.3815	0.3660
7.19	0.8044	0.7756	0.7464	0.7172	0.6882	0.6598	0.6323	0.6057	0.5802	0.5558	0.5325	0.5103	0.4892	0.4691	0.4499	0.4316	0.4140	0.3973	0.3812	0.3658
7.20	0.8043	0.7754	0.7462	0.7170	0.6880	0.6596	0.6320	0.6054	0.5799	0.5555	0.5323	0.5101	0.4889	0.4688	0.4496	0.4313	0.4138	0.3970	0.3809	0.3655
7.21	0.8041	0.7752	0.7460	0.7167	0.6878	0.6594	0.6318	0.6052	0.5797	0.5553	0.5320	0.5098	0.4887	0.4685	0.4493	0.4310	0.4135	0.3967	0.3807	0.3652
7.22	0.8039	0.7751	0.7458	0.7165	0.6875	0.6591	0.6315	0.6049	0.5794	0.5550	0.5317	0.5095	0.4884	0.4683	0.4491	0.4307	0.4132	0.3965	0.3804	0.3650
7.23	0.8038	0.7749	0.7456	0.7163	0.6873	0.6589	0.6313	0.6047	0.5791	0.5547	0.5314	0.5092	0.4881	0.4680	0.4488	0.4305	0.4130	0.3962	0.3801	0.3647
7.24	0.8036	0.7747	0.7454	0.7161	0.6871	0.6586	0.6310	0.6044	0.5789	0.5544	0.5312	0.5090	0.4878	0.4677	0.4485	0.4302	0.4127	0.3959	0.3799	0.3645
7.25	0.8035	0.7746	0.7452	0.7159	0.6869	0.6584	0.6308	0.6041	0.5786	0.5542	0.5309	0.5087	0.4875	0.4674	0.4482	0.4299	0.4124	0.3957	0.3796	0.3642
7.26	0.8033	0.7744	0.7451	0.7157	0.6866	0.6582	0.6305	0.6039	0.5783	0.5539	0.5306	0.5084	0.4873	0.4672	0.4480	0.4296	0.4121	0.3954	0.3793	0.3639
7.27	0.8032	0.7742	0.7449	0.7155	0.6864	0.6579	0.6303	0.6036	0.5781	0.5536	0.5303	0.5081	0.4870	0.4669	0.4477	0.4294	0.4119	0.3951	0.3791	0.3637
7.28	0.8030	0.7740	0.7447	0.7153	0.6862	0.6577	0.6300	0.6034	0.5778	0.5534	0.5301	0.5079	0.4867	0.4666	0.4474	0.4291	0.4116	0.3949	0.3788	0.3634
7.29	0.8029	0.7739	0.7445	0.7151	0.6859	0.6574	0.6298	0.6031	0.5775	0.5531	0.5298	0.5076	0.4864	0.4663	0.4471	0.4288	0.4113	0.3946	0.3786	0.3632
7.30	0.8027	0.7737	0.7443	0.7149	0.6857	0.6572	0.6295	0.6029	0.5773	0.5528	0.5295	0.5073	0.4862	0.4661	0.4469	0.4286	0.4111	0.3943	0.3783	0.3629
7.31	0.8026	0.7735	0.7441	0.7146	0.6855	0.6570	0.6293	0.6026	0.5770	0.5526	0.5293	0.5070	0.4859	0.4658	0.4466	0.4283	0.4108	0.3941	0.3780	0.3626
7.32	0.8024	0.7733	0.7439	0.7144	0.6853	0.6567	0.6290	0.6023	0.5767	0.5523	0.5290	0.5068	0.4856	0.4655	0.4463	0.4280	0.4105	0.3938	0.3778	0.3624
7.33	0.8023	0.7732	0.7437	0.7142	0.6850	0.6565	0.6288	0.6021	0.5765	0.5520	0.5287	0.5065	0.4854	0.4652	0.4461	0.4277	0.4103	0.3935	0.3775	0.3621
7.34	0.8021	0.7730	0.7435	0.7140	0.6848	0.6563	0.6285	0.6018	0.5762	0.5518	0.5284	0.5062	0.4851	0.4650	0.4458	0.4275	0.4100	0.3933	0.3772	0.3619
7.35	0.8020	0.7728	0.7433	0.7138	0.6846	0.6560	0.6283	0.6016	0.5760	0.5515	0.5282	0.5060	0.4848	0.4647	0.4455	0.4272	0.4097	0.3930	0.3770	0.3616
7.36	0.8018	0.7726	0.7431	0.7136	0.6844	0.6558	0.6280	0.6013	0.5757	0.5512	0.5279	0.5057	0.4845	0.4644	0.4453	0.4269	0.4095	0.3928	0.3767	0.3614
7.37	0.8017	0.7725	0.7429	0.7134	0.6842	0.6555	0.6278	0.6011	0.5754	0.5510	0.5276	0.5054	0.4843	0.4642	0.4450	0.4267	0.4092	0.3925	0.3765	0.3611
7.38	0.8015	0.7723	0.7427	0.7132	0.6839	0.6553	0.6275	0.6008	0.5752	0.5507	0.5274	0.5051	0.4840	0.4639	0.4447	0.4264	0.4089	0.3922	0.3762	0.3608
7.39	0.8014	0.7721	0.7426	0.7130	0.6837	0.6551	0.6273	0.6005	0.5749	0.5504	0.5271	0.5049	0.4837	0.4636	0.4444	0.4261	0.4087	0.3920	0.3760	0.3606
7.40	0.8012	0.7720	0.7424	0.7128	0.6835	0.6548	0.6270	0.6003	0.5746	0.5502	0.5268	0.5046	0.4835	0.4633	0.4442	0.4259	0.4084	0.3917	0.3757	0.3603
7.41	0.8011	0.7718	0.7422	0.7125	0.6833	0.6546	0.6268	0.6000	0.5744	0.5499	0.5266	0.5043	0.4832	0.4631	0.4439	0.4256	0.4081	0.3914	0.3754	0.3601
7.42	0.8009	0.7716	0.7420	0.7123	0.6830	0.6544	0.6266	0.5998	0.5741	0.5496	0.5263	0.5041	0.4829	0.4628	0.4436	0.4253	0.4079	0.3912	0.3752	0.3598
7.43	0.8008	0.7714	0.7418	0.7121	0.6828	0.6541	0.6263	0.5995	0.5739	0.5494	0.5260	0.5038	0.4827	0.4625	0.4434	0.4251	0.4076	0.3909	0.3749	0.3596
7.44	0.8006	0.7713	0.7416	0.7119	0.6826	0.6539	0.6261	0.5993	0.5736	0.5491	0.5258	0.5035	0.4824	0.4623	0.4431	0.4248	0.4074	0.3907	0.3747	0.3593
7.45	0.8005	0.7711	0.7414	0.7117	0.6824	0.6537	0.6258	0.5990	0.5733	0.5488	0.5255	0.5033	0.4821	0.4620	0.4428	0.4246	0.4071	0.3904	0.3744	0.3591
7.46	0.8003	0.7709	0.7412	0.7115	0.6821	0.6534	0													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7922	0.7617	0.7310	0.7004	0.6702	0.6408	0.6125	0.5853	0.5593	0.5346	0.5111	0.4888	0.4677	0.4476	0.4286	0.4104	0.3931	0.3766	0.3608	0.3457
8.02	0.7920	0.7615	0.7308	0.7002	0.6700	0.6406	0.6123	0.5850	0.5591	0.5344	0.5109	0.4886	0.4674	0.4474	0.4283	0.4102	0.3929	0.3763	0.3606	0.3454
8.03	0.7919	0.7614	0.7306	0.7000	0.6698	0.6404	0.6120	0.5848	0.5588	0.5341	0.5106	0.4883	0.4672	0.4471	0.4281	0.4099	0.3926	0.3761	0.3603	0.3452
8.04	0.7917	0.7612	0.7304	0.6998	0.6696	0.6402	0.6118	0.5846	0.5586	0.5339	0.5104	0.4881	0.4669	0.4469	0.4278	0.4097	0.3924	0.3759	0.3601	0.3450
8.05	0.7916	0.7610	0.7302	0.6996	0.6694	0.6400	0.6116	0.5843	0.5583	0.5336	0.5101	0.4878	0.4667	0.4466	0.4276	0.4094	0.3921	0.3756	0.3599	0.3448
8.06	0.7914	0.7609	0.7301	0.6994	0.6692	0.6397	0.6113	0.5841	0.5581	0.5334	0.5099	0.4876	0.4665	0.4464	0.4273	0.4092	0.3919	0.3754	0.3596	0.3445
8.07	0.7913	0.7607	0.7299	0.6992	0.6689	0.6395	0.6111	0.5839	0.5579	0.5331	0.5096	0.4874	0.4662	0.4462	0.4271	0.4089	0.3917	0.3752	0.3594	0.3443
8.08	0.7911	0.7605	0.7297	0.6990	0.6687	0.6393	0.6109	0.5836	0.5576	0.5329	0.5094	0.4871	0.4660	0.4459	0.4269	0.4087	0.3914	0.3749	0.3592	0.3441
8.09	0.7910	0.7604	0.7295	0.6988	0.6685	0.6391	0.6106	0.5834	0.5574	0.5326	0.5092	0.4869	0.4657	0.4457	0.4266	0.4085	0.3912	0.3747	0.3589	0.3438
8.10	0.7908	0.7602	0.7293	0.6986	0.6683	0.6388	0.6104	0.5831	0.5571	0.5324	0.5089	0.4866	0.4655	0.4454	0.4264	0.4082	0.3910	0.3745	0.3587	0.3436
8.11	0.7907	0.7600	0.7292	0.6984	0.6681	0.6386	0.6102	0.5829	0.5569	0.5322	0.5087	0.4864	0.4652	0.4452	0.4261	0.4080	0.3907	0.3742	0.3585	0.3434
8.12	0.7906	0.7599	0.7290	0.6982	0.6679	0.6384	0.6100	0.5827	0.5567	0.5319	0.5084	0.4861	0.4650	0.4449	0.4259	0.4078	0.3905	0.3740	0.3583	0.3432
8.13	0.7904	0.7597	0.7288	0.6980	0.6677	0.6382	0.6097	0.5824	0.5564	0.5317	0.5082	0.4859	0.4647	0.4447	0.4256	0.4075	0.3903	0.3738	0.3580	0.3429
8.14	0.7903	0.7596	0.7286	0.6978	0.6675	0.6380	0.6095	0.5822	0.5562	0.5314	0.5079	0.4856	0.4645	0.4445	0.4254	0.4073	0.3900	0.3735	0.3578	0.3427
8.15	0.7901	0.7594	0.7284	0.6976	0.6673	0.6377	0.6092	0.5820	0.5560	0.5312	0.5077	0.4854	0.4643	0.4442	0.4252	0.4070	0.3898	0.3733	0.3576	0.3425
8.16	0.7900	0.7592	0.7282	0.6974	0.6671	0.6375	0.6090	0.5817	0.5557	0.5309	0.5074	0.4851	0.4640	0.4440	0.4249	0.4068	0.3895	0.3731	0.3573	0.3423
8.17	0.7898	0.7591	0.7281	0.6972	0.6669	0.6373	0.6088	0.5815	0.5555	0.5307	0.5072	0.4849	0.4638	0.4437	0.4247	0.4066	0.3893	0.3729	0.3571	0.3421
8.18	0.7897	0.7589	0.7279	0.6970	0.6666	0.6371	0.6086	0.5813	0.5552	0.5305	0.5070	0.4847	0.4635	0.4435	0.4245	0.4063	0.3891	0.3726	0.3569	0.3418
8.19	0.7895	0.7587	0.7277	0.6968	0.6664	0.6369	0.6084	0.5810	0.5550	0.5302	0.5067	0.4844	0.4633	0.4432	0.4242	0.4061	0.3888	0.3724	0.3567	0.3416
8.20	0.7894	0.7586	0.7275	0.6966	0.6662	0.6367	0.6081	0.5808	0.5547	0.5300	0.5065	0.4842	0.4630	0.4430	0.4240	0.4059	0.3886	0.3722	0.3564	0.3414
8.21	0.7893	0.7584	0.7273	0.6964	0.6660	0.6364	0.6079	0.5806	0.5545	0.5297	0.5062	0.4839	0.4628	0.4428	0.4237	0.4056	0.3884	0.3719	0.3562	0.3412
8.22	0.7891	0.7583	0.7272	0.6962	0.6658	0.6362	0.6077	0.5803	0.5543	0.5295	0.5060	0.4837	0.4626	0.4425	0.4235	0.4054	0.3882	0.3717	0.3560	0.3409
8.23	0.7890	0.7581	0.7270	0.6960	0.6656	0.6360	0.6074	0.5801	0.5540	0.5293	0.5057	0.4835	0.4623	0.4423	0.4233	0.4052	0.3879	0.3715	0.3558	0.3407
8.24	0.7888	0.7579	0.7268	0.6958	0.6654	0.6358	0.6072	0.5799	0.5538	0.5290	0.5055	0.4832	0.4621	0.4420	0.4230	0.4049	0.3877	0.3713	0.3555	0.3405
8.25	0.7887	0.7578	0.7266	0.6956	0.6652	0.6356	0.6070	0.5796	0.5536	0.5288	0.5053	0.4830	0.4618	0.4418	0.4228	0.4047	0.3875	0.3710	0.3553	0.3403
8.26	0.7885	0.7576	0.7264	0.6955	0.6650	0.6353	0.6068	0.5794	0.5533	0.5285	0.5050	0.4827	0.4616	0.4416	0.4226	0.4044	0.3872	0.3708	0.3551	0.3401
8.27	0.7884	0.7574	0.7263	0.6953	0.6648	0.6351	0.6065	0.5792	0.5531	0.5283	0.5048	0.4825	0.4614	0.4413	0.4223	0.4042	0.3870	0.3706	0.3549	0.3398
8.28	0.7883	0.7573	0.7261	0.6951	0.6646	0.6349	0.6063	0.5789	0.5529	0.5281	0.5045	0.4823	0.4611	0.4411	0.4221	0.4040	0.3868	0.3703	0.3546	0.3396
8.29	0.7881	0.7571	0.7259	0.6949	0.6644	0.6347	0.6061	0.5787	0.5526	0.5278	0.5043	0.4820	0.4609	0.4409	0.4218	0.4038	0.3865	0.3701	0.3544	0.3394
8.30	0.7880	0.7570	0.7257	0.6947	0.6642	0.6345	0.6059	0.5785	0.5524	0.5276	0.5041	0.4818	0.4606	0.4406	0.4216	0.4035	0.3863	0.3699	0.3542	0.3392
8.31	0.7878	0.7568	0.7256	0.6945	0.6639	0.6343	0.6056	0.5783	0.5521	0.5274	0.5038	0.4815	0.4604	0.4404	0.4214	0.4033	0.3861	0.3697	0.3540	0.3390
8.32	0.7877	0.7566	0.7254	0.6943	0.6637	0.6340	0.6054	0.5780	0.5519	0.5271	0.5036	0.4813	0.4602	0.4401	0.4211	0.4031	0.3859	0.3694	0.3538	0.3388
8.33	0.7875	0.7565	0.7252	0.6941	0.6635	0.6338	0.6052	0.5778	0.5517	0.5269	0.5034	0.4811	0.4599	0.4399	0.4209	0.4028	0.3856	0.3692	0.3535	0.3385
8.34	0.7874	0.7563	0.7250	0.6939	0.6633	0.6336	0.6050	0.5776	0.5514	0.5266	0.5031	0.4808	0.4597	0.4397	0.4207	0.4026	0.3854	0.3690	0.3533	0.3383
8.35	0.7873	0.7561	0.7248	0.6937	0.6631	0.6334	0.6047	0.5773	0.5512	0.5264	0.5029	0.4806	0.4595	0.4394	0.4204	0.4024	0.3852	0.3688	0.3531	0.3381
8.36	0.7871	0.7560	0.7247	0.6935	0.6629	0.6332	0.6045	0.5771	0.5510	0.5262	0.5026	0.4803	0.4592	0.4392	0.4202	0.4021	0.3849	0.3685	0.3529	0.3379
8.37	0.7870	0.7558	0.7245	0.6933	0.6627	0.6330	0.6043	0.5769	0.5507	0.5259	0.5024	0.4801	0.4590	0.4390	0.4200	0.4019	0.3847	0.3683	0.3527	0.3377
8.38	0.7868	0.7557	0.7243	0.6931	0.6625	0.6327	0.6041	0.5766	0.5505	0.5257	0.5022	0.4799	0.4587	0.4387	0.4197	0.4017	0.3845	0.3681	0.3524	0.3375
8.39	0.7867	0.7555	0.7241	0.6929	0.6623	0.6325	0.6039	0.5764	0.5503	0.5255	0.5019	0.4796	0.4585	0.4385	0.4195	0.4014	0.3843	0.3679	0.3522	0.3372
8.40	0.7865	0.7553	0.7240	0.6927	0.6621	0.6323	0.6036	0.5762	0.5500	0.5252	0.5017	0.4794	0.4583	0.4383	0.4193	0.4012	0.3840	0.3677	0.3520	0.3370
8.41	0.7864	0.7552	0.7238	0.6926	0.6619	0.6321	0.6034	0.5760	0.5498	0.5250	0.5015	0.4792	0.4580	0.4380	0.4190	0.4010	0.3838	0.3674	0.3518	0.3368
8.42	0.7863	0.7550	0.7236	0.6924	0.6617	0.6319	0.6032	0.5757	0.5496	0.5248	0.5012	0.4789	0.4578	0.4378	0.4188	0.4008	0.3836	0.3672	0.3516	0.3366
8.43	0.7861	0.7549	0.7234	0.6922	0.6615	0.6317	0.6030	0.5755	0.5493	0.5245	0.5010	0.4787	0.4576	0.4376	0.4186	0.4005	0.3834	0.3670	0.3513	0.3364
8.44	0.7860	0.7547	0.7232	0.6920	0.6613	0.6315	0.6027	0.5753	0.5491	0.5243	0.5008	0.4785	0.4573	0.4373	0.4184	0.4003	0.3831	0.3668	0.3511	0.3362
8.45	0.7858	0.7545	0.7231	0.6918	0.6611	0.6312	0.6025	0.5751	0.5489	0.5241	0.5005	0.4782	0.4571	0.4371	0.4181	0.4001	0.3829	0.3665	0.3509	0.3360
8.46	0.7857	0.7544</																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7780	0.7457	0.7133	0.6813	0.6499	0.6196	0.5905	0.5627	0.5363	0.5114	0.4878	0.4655	0.4445	0.4246	0.4057	0.3878	0.3709	0.3547	0.3393	0.3245
9.02	0.7779	0.7456	0.7132	0.6811	0.6497	0.6194	0.5902	0.5625	0.5361	0.5112	0.4876	0.4653	0.4443	0.4244	0.4055	0.3876	0.3707	0.3545	0.3391	0.3243
9.03	0.7777	0.7454	0.7130	0.6809	0.6495	0.6192	0.5900	0.5623	0.5359	0.5110	0.4874	0.4651	0.4440	0.4242	0.4053	0.3874	0.3704	0.3543	0.3389	0.3241
9.04	0.7776	0.7453	0.7128	0.6807	0.6493	0.6190	0.5898	0.5620	0.5357	0.5107	0.4872	0.4649	0.4438	0.4239	0.4051	0.3872	0.3702	0.3541	0.3387	0.3239
9.05	0.7775	0.7451	0.7127	0.6806	0.6491	0.6188	0.5896	0.5618	0.5355	0.5105	0.4869	0.4647	0.4436	0.4237	0.4049	0.3870	0.3700	0.3539	0.3385	0.3238
9.06	0.7773	0.7450	0.7125	0.6804	0.6490	0.6186	0.5894	0.5616	0.5353	0.5103	0.4867	0.4644	0.4434	0.4235	0.4047	0.3868	0.3698	0.3537	0.3383	0.3236
9.07	0.7772	0.7448	0.7123	0.6802	0.6488	0.6184	0.5892	0.5614	0.5350	0.5101	0.4865	0.4642	0.4432	0.4233	0.4045	0.3866	0.3696	0.3535	0.3381	0.3234
9.08	0.7771	0.7446	0.7122	0.6800	0.6486	0.6182	0.5890	0.5612	0.5348	0.5099	0.4863	0.4640	0.4430	0.4231	0.4043	0.3864	0.3694	0.3533	0.3379	0.3232
9.09	0.7769	0.7445	0.7120	0.6798	0.6484	0.6180	0.5888	0.5610	0.5346	0.5097	0.4861	0.4638	0.4427	0.4229	0.4040	0.3862	0.3692	0.3531	0.3377	0.3230
9.10	0.7768	0.7443	0.7118	0.6796	0.6482	0.6177	0.5886	0.5608	0.5344	0.5094	0.4859	0.4636	0.4425	0.4227	0.4038	0.3860	0.3690	0.3529	0.3375	0.3228
9.11	0.7766	0.7442	0.7117	0.6795	0.6480	0.6175	0.5884	0.5606	0.5342	0.5092	0.4856	0.4634	0.4423	0.4224	0.4036	0.3858	0.3688	0.3527	0.3373	0.3226
9.12	0.7765	0.7440	0.7115	0.6793	0.6478	0.6173	0.5882	0.5603	0.5340	0.5090	0.4854	0.4631	0.4421	0.4222	0.4034	0.3856	0.3686	0.3525	0.3371	0.3224
9.13	0.7764	0.7439	0.7113	0.6791	0.6476	0.6171	0.5879	0.5601	0.5337	0.5088	0.4852	0.4629	0.4419	0.4220	0.4032	0.3853	0.3684	0.3523	0.3369	0.3222
9.14	0.7762	0.7437	0.7111	0.6789	0.6474	0.6169	0.5877	0.5599	0.5335	0.5086	0.4850	0.4627	0.4417	0.4218	0.4030	0.3851	0.3682	0.3521	0.3367	0.3220
9.15	0.7761	0.7436	0.7110	0.6787	0.6472	0.6167	0.5875	0.5597	0.5333	0.5084	0.4848	0.4625	0.4415	0.4216	0.4028	0.3849	0.3680	0.3519	0.3365	0.3218
9.16	0.7760	0.7434	0.7108	0.6785	0.6470	0.6165	0.5873	0.5595	0.5331	0.5081	0.4846	0.4623	0.4412	0.4214	0.4026	0.3847	0.3678	0.3517	0.3363	0.3216
9.17	0.7758	0.7433	0.7106	0.6784	0.6468	0.6163	0.5871	0.5593	0.5329	0.5079	0.4843	0.4621	0.4410	0.4212	0.4024	0.3845	0.3676	0.3515	0.3361	0.3214
9.18	0.7757	0.7431	0.7105	0.6782	0.6466	0.6161	0.5869	0.5591	0.5327	0.5077	0.4841	0.4619	0.4408	0.4210	0.4022	0.3843	0.3674	0.3513	0.3359	0.3212
9.19	0.7756	0.7430	0.7103	0.6780	0.6464	0.6159	0.5867	0.5589	0.5325	0.5075	0.4839	0.4616	0.4406	0.4207	0.4020	0.3841	0.3672	0.3511	0.3357	0.3211
9.20	0.7754	0.7428	0.7101	0.6778	0.6463	0.6157	0.5865	0.5587	0.5322	0.5073	0.4837	0.4614	0.4404	0.4205	0.4017	0.3839	0.3670	0.3509	0.3355	0.3209
9.21	0.7753	0.7427	0.7100	0.6776	0.6461	0.6155	0.5863	0.5584	0.5320	0.5071	0.4835	0.4612	0.4402	0.4203	0.4015	0.3837	0.3668	0.3507	0.3353	0.3207
9.22	0.7751	0.7425	0.7098	0.6775	0.6459	0.6153	0.5861	0.5582	0.5318	0.5069	0.4833	0.4610	0.4400	0.4201	0.4013	0.3835	0.3666	0.3505	0.3351	0.3205
9.23	0.7750	0.7423	0.7096	0.6773	0.6457	0.6151	0.5859	0.5580	0.5316	0.5066	0.4831	0.4608	0.4398	0.4199	0.4011	0.3833	0.3664	0.3503	0.3349	0.3203
9.24	0.7749	0.7422	0.7095	0.6771	0.6455	0.6149	0.5857	0.5578	0.5314	0.5064	0.4828	0.4606	0.4395	0.4197	0.4009	0.3831	0.3662	0.3501	0.3348	0.3201
9.25	0.7747	0.7420	0.7093	0.6769	0.6453	0.6147	0.5855	0.5576	0.5312	0.5062	0.4826	0.4604	0.4393	0.4195	0.4007	0.3829	0.3660	0.3499	0.3346	0.3199
9.26	0.7746	0.7419	0.7091	0.6767	0.6451	0.6145	0.5853	0.5574	0.5308	0.5058	0.4822	0.4601	0.4391	0.4193	0.4005	0.3827	0.3658	0.3497	0.3344	0.3197
9.27	0.7745	0.7417	0.7090	0.6766	0.6449	0.6143	0.5851	0.5572	0.5303	0.5053	0.4820	0.4599	0.4389	0.4191	0.4003	0.3825	0.3656	0.3495	0.3342	0.3195
9.28	0.7743	0.7416	0.7088	0.6764	0.6447	0.6141	0.5849	0.5570	0.5305	0.5056	0.4820	0.4597	0.4387	0.4189	0.4001	0.3823	0.3654	0.3493	0.3340	0.3194
9.29	0.7742	0.7414	0.7086	0.6762	0.6445	0.6139	0.5847	0.5568	0.5303	0.5054	0.4818	0.4595	0.4385	0.4187	0.3999	0.3821	0.3652	0.3491	0.3338	0.3192
9.30	0.7741	0.7413	0.7085	0.6760	0.6443	0.6137	0.5844	0.5566	0.5301	0.5051	0.4816	0.4593	0.4383	0.4184	0.3997	0.3819	0.3650	0.3489	0.3336	0.3190
9.31	0.7739	0.7411	0.7083	0.6758	0.6442	0.6136	0.5842	0.5564	0.5299	0.5049	0.4813	0.4591	0.4381	0.4182	0.3995	0.3817	0.3648	0.3487	0.3334	0.3188
9.32	0.7738	0.7410	0.7081	0.6757	0.6440	0.6134	0.5840	0.5561	0.5297	0.5047	0.4811	0.4589	0.4379	0.4180	0.3993	0.3815	0.3646	0.3485	0.3332	0.3186
9.33	0.7737	0.7408	0.7080	0.6755	0.6438	0.6132	0.5838	0.5559	0.5295	0.5045	0.4809	0.4587	0.4377	0.4178	0.3991	0.3813	0.3644	0.3483	0.3330	0.3184
9.34	0.7735	0.7407	0.7078	0.6753	0.6436	0.6130	0.5836	0.5557	0.5293	0.5043	0.4807	0.4585	0.4374	0.4176	0.3989	0.3811	0.3642	0.3481	0.3328	0.3182
9.35	0.7734	0.7405	0.7076	0.6751	0.6434	0.6128	0.5834	0.5555	0.5291	0.5041	0.4805	0.4582	0.4372	0.4174	0.3987	0.3809	0.3640	0.3479	0.3326	0.3180
9.36	0.7733	0.7404	0.7075	0.6749	0.6432	0.6126	0.5832	0.5553	0.5289	0.5039	0.4803	0.4580	0.4370	0.4172	0.3985	0.3807	0.3638	0.3478	0.3325	0.3179
9.37	0.7731	0.7402	0.7073	0.6748	0.6430	0.6124	0.5830	0.5551	0.5287	0.5037	0.4801	0.4578	0.4368	0.4170	0.3983	0.3805	0.3636	0.3476	0.3323	0.3177
9.38	0.7730	0.7401	0.7071	0.6746	0.6428	0.6122	0.5828	0.5549	0.5284	0.5035	0.4799	0.4576	0.4366	0.4168	0.3980	0.3803	0.3634	0.3474	0.3321	0.3175
9.39	0.7728	0.7399	0.7070	0.6744	0.6426	0.6120	0.5826	0.5547	0.5282	0.5032	0.4797	0.4574	0.4364	0.4166	0.3978	0.3801	0.3632	0.3472	0.3319	0.3173
9.40	0.7727	0.7398	0.7068	0.6742	0.6425	0.6118	0.5824	0.5545	0.5280	0.5030	0.4795	0.4572	0.4362	0.4164	0.3976	0.3799	0.3630	0.3470	0.3317	0.3171
9.41	0.7726	0.7396	0.7066	0.6740	0.6423	0.6116	0.5822	0.5543	0.5278	0.5028	0.4792	0.4570	0.4360	0.4162	0.3974	0.3797	0.3628	0.3468	0.3315	0.3169
9.42	0.7724	0.7395	0.7065	0.6739	0.6421	0.6114	0.5820	0.5541	0.5276	0.5026	0.4790	0.4568	0.4358	0.4160	0.3972	0.3795	0.3626	0.3466	0.3313	0.3168
9.43	0.7723	0.7393	0.7063	0.6737	0.6419	0.6112	0.5818	0.5539	0.5274	0.5024	0.4788	0.4566	0.4356	0.4158	0.3970	0.3793	0.3624	0.3464	0.3311	0.3166
9.44	0.7722	0.7392	0.7061	0.6735	0.6417	0.6110	0.5816	0.5537	0.5272	0.5022	0.4786	0.4564	0.4354	0.4156	0.3968	0.3791	0.3622	0.3462	0.3310	0.3164
9.45	0.7720	0.7390	0.7060	0.6733	0.6415	0.6108	0.5814	0.5535	0.5270	0.5020	0.4784	0.4562	0.4352	0.4154	0.3966	0.3789	0.3620	0.3460	0.3308	0.3162
9.46	0.7719	0.7389	0.7058	0.6732	0.6413	0.6106	0.5812	0.5533	0.5268	0.5018	0.4782	0.4								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9934	0.9932	0.9930	0.9928	0.9926	0.9924	0.9923	0.9921	0.9920	0.9919	0.9917	0.9916	0.9915	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908
0.02	0.9873	0.9869	0.9865	0.9862	0.9858	0.9855	0.9852	0.9849	0.9846	0.9844	0.9841	0.9839	0.9836	0.9834	0.9832	0.9829	0.9827	0.9825	0.9823	0.9821
0.03	0.9816	0.9810	0.9805	0.9800	0.9795	0.9790	0.9786	0.9781	0.9777	0.9773	0.9769	0.9766	0.9762	0.9758	0.9755	0.9751	0.9748	0.9745	0.9742	0.9739
0.04	0.9762	0.9755	0.9748	0.9742	0.9735	0.9729	0.9723	0.9717	0.9712	0.9706	0.9701	0.9696	0.9691	0.9686	0.9681	0.9676	0.9672	0.9667	0.9663	0.9660
0.05	0.9712	0.9703	0.9695	0.9687	0.9679	0.9671	0.9664	0.9656	0.9650	0.9643	0.9636	0.9629	0.9623	0.9617	0.9610	0.9604	0.9598	0.9592	0.9587	0.9581
0.06	0.9664	0.9653	0.9644	0.9634	0.9625	0.9616	0.9607	0.9598	0.9590	0.9581	0.9573	0.9565	0.9557	0.9550	0.9542	0.9534	0.9527	0.9520	0.9512	0.9505
0.07	0.9618	0.9606	0.9595	0.9583	0.9573	0.9562	0.9552	0.9542	0.9532	0.9522	0.9513	0.9503	0.9494	0.9485	0.9476	0.9467	0.9458	0.9449	0.9440	0.9432
0.08	0.9573	0.9560	0.9547	0.9535	0.9523	0.9511	0.9499	0.9487	0.9476	0.9465	0.9454	0.9443	0.9432	0.9422	0.9411	0.9400	0.9390	0.9380	0.9369	0.9359
0.09	0.9531	0.9516	0.9502	0.9488	0.9468	0.9474	0.9461	0.9448	0.9435	0.9422	0.9410	0.9397	0.9385	0.9372	0.9360	0.9348	0.9336	0.9324	0.9312	0.9300
0.10	0.9490	0.9474	0.9458	0.9443	0.9427	0.9413	0.9398	0.9384	0.9370	0.9356	0.9342	0.9328	0.9314	0.9300	0.9287	0.9273	0.9259	0.9246	0.9233	0.9220
0.11	0.9450	0.9433	0.9416	0.9399	0.9382	0.9366	0.9350	0.9334	0.9319	0.9303	0.9288	0.9272	0.9257	0.9242	0.9227	0.9211	0.9196	0.9181	0.9166	0.9152
0.12	0.9411	0.9393	0.9374	0.9356	0.9338	0.9320	0.9303	0.9286	0.9269	0.9252	0.9235	0.9218	0.9201	0.9184	0.9168	0.9151	0.9134	0.9118	0.9101	0.9085
0.13	0.9374	0.9353	0.9334	0.9314	0.9295	0.9276	0.9257	0.9238	0.9220	0.9201	0.9183	0.9165	0.9146	0.9128	0.9110	0.9091	0.9073	0.9055	0.9037	0.9020
0.14	0.9337	0.9315	0.9294	0.9273	0.9252	0.9232	0.9212	0.9192	0.9172	0.9152	0.9132	0.9112	0.9092	0.9072	0.9053	0.9033	0.9013	0.9003	0.8994	0.8985
0.15	0.9301	0.9278	0.9255	0.9233	0.9211	0.9189	0.9168	0.9146	0.9125	0.9103	0.9082	0.9061	0.9039	0.9018	0.8997	0.8975	0.8954	0.8933	0.8914	0.8895
0.16	0.9265	0.9241	0.9217	0.9194	0.9171	0.9147	0.9124	0.9101	0.9078	0.9056	0.9033	0.9010	0.8987	0.8964	0.8942	0.8919	0.8896	0.8873	0.8851	0.8828
0.17	0.9231	0.9206	0.9181	0.9156	0.9131	0.9106	0.9082	0.9057	0.9033	0.9009	0.8985	0.8961	0.8936	0.8912	0.8888	0.8863	0.8839	0.8815	0.8790	0.8766
0.18	0.9198	0.9171	0.9144	0.9118	0.9092	0.9066	0.9040	0.9015	0.8989	0.8963	0.8938	0.8912	0.8886	0.8860	0.8834	0.8809	0.8783	0.8757	0.8731	0.8706
0.19	0.9165	0.9137	0.9109	0.9081	0.9054	0.9027	0.9000	0.8972	0.8945	0.8918	0.8891	0.8864	0.8837	0.8809	0.8782	0.8755	0.8727	0.8700	0.8673	0.8646
0.20	0.9133	0.9104	0.9075	0.9046	0.9017	0.8988	0.8960	0.8931	0.8903	0.8874	0.8846	0.8817	0.8788	0.8760	0.8731	0.8702	0.8673	0.8644	0.8616	0.8587
0.21	0.9101	0.9071	0.9040	0.9010	0.8980	0.8950	0.8920	0.8890	0.8861	0.8831	0.8801	0.8771	0.8741	0.8710	0.8680	0.8650	0.8619	0.8589	0.8559	0.8529
0.22	0.9070	0.9038	0.9007	0.8975	0.8944	0.8913	0.8881	0.8850	0.8819	0.8788	0.8756	0.8725	0.8693	0.8662	0.8630	0.8598	0.8566	0.8535	0.8503	0.8471
0.23	0.9039	0.9007	0.8974	0.8941	0.8908	0.8876	0.8843	0.8811	0.8778	0.8745	0.8713	0.8680	0.8647	0.8614	0.8580	0.8547	0.8514	0.8481	0.8448	0.8415
0.24	0.9009	0.8975	0.8941	0.8907	0.8873	0.8839	0.8805	0.8771	0.8738	0.8704	0.8669	0.8635	0.8601	0.8566	0.8532	0.8497	0.8462	0.8428	0.8393	0.8359
0.25	0.8980	0.8944	0.8909	0.8874	0.8838	0.8803	0.8768	0.8733	0.8698	0.8662	0.8627	0.8591	0.8555	0.8519	0.8483	0.8447	0.8411	0.8375	0.8339	0.8304
0.26	0.8950	0.8914	0.8877	0.8841	0.8804	0.8768	0.8731	0.8695	0.8658	0.8622	0.8585	0.8548	0.8511	0.8473	0.8436	0.8398	0.8361	0.8324	0.8286	0.8249
0.27	0.8921	0.8884	0.8846	0.8808	0.8771	0.8733	0.8695	0.8657	0.8619	0.8581	0.8543	0.8505	0.8466	0.8428	0.8389	0.8350	0.8311	0.8273	0.8234	0.8195
0.28	0.8893	0.8854	0.8815	0.8776	0.8737	0.8698	0.8659	0.8620	0.8581	0.8542	0.8502	0.8463	0.8423	0.8383	0.8343	0.8303	0.8262	0.8222	0.8182	0.8142
0.29	0.8865	0.8825	0.8785	0.8745	0.8705	0.8664	0.8624	0.8584	0.8543	0.8503	0.8462	0.8421	0.8380	0.8338	0.8297	0.8255	0.8214	0.8173	0.8131	0.8090
0.30	0.8838	0.8796	0.8755	0.8714	0.8672	0.8631	0.8589	0.8548	0.8506	0.8464	0.8422	0.8380	0.8337	0.8295	0.8252	0.8209	0.8166	0.8123	0.8081	0.8038
0.31	0.8810	0.8768	0.8725	0.8683	0.8640	0.8598	0.8555	0.8512	0.8469	0.8426	0.8382	0.8339	0.8295	0.8251	0.8207	0.8163	0.8119	0.8075	0.8031	0.7987
0.32	0.8783	0.8740	0.8696	0.8652	0.8609	0.8565	0.8521	0.8477	0.8432	0.8388	0.8343	0.8299	0.8254	0.8208	0.8163	0.8118	0.8072	0.8027	0.7982	0.7936
0.33	0.8757	0.8712	0.8667	0.8622	0.8577	0.8532	0.8487	0.8442	0.8396	0.8351	0.8305	0.8259	0.8213	0.8166	0.8120	0.8073	0.8026	0.7980	0.7933	0.7887
0.34	0.8730	0.8684	0.8639	0.8593	0.8546	0.8500	0.8454	0.8407	0.8361	0.8314	0.8267	0.8219	0.8172	0.8124	0.8076	0.8029	0.7981	0.7933	0.7885	0.7837
0.35	0.8704	0.8657	0.8610	0.8563	0.8516	0.8468	0.8421	0.8373	0.8325	0.8277	0.8229	0.8180	0.8132	0.8083	0.8034	0.7985	0.7936	0.7886	0.7837	0.7788
0.36	0.8678	0.8630	0.8582	0.8534	0.8486	0.8437	0.8388	0.8339	0.8290	0.8241	0.8192	0.8142	0.8092	0.8042	0.7992	0.7941	0.7891	0.7841	0.7790	0.7740
0.37	0.8653	0.8604	0.8555	0.8505	0.8456	0.8406	0.8356	0.8306	0.8256	0.8205	0.8155	0.8104	0.8053	0.8001	0.7950	0.7899	0.7847	0.7795	0.7744	0.7693
0.38	0.8628	0.8578	0.8527	0.8477	0.8426	0.8375	0.8324	0.8273	0.8222	0.8170	0.8118	0.8066	0.8014	0.7961	0.7909	0.7856	0.7803	0.7751	0.7698	0.7646
0.39	0.8603	0.8552	0.8500	0.8448	0.8397	0.8345	0.8293	0.8240	0.8188	0.8135	0.8082	0.8029	0.7976	0.7922	0.7868	0.7814	0.7760	0.7707	0.7653	0.7599
0.40	0.8578	0.8526	0.8473	0.8421	0.8368	0.8315	0.8261	0.8208	0.8154	0.8101	0.8046	0.7992	0.7938	0.7883	0.7828	0.7773	0.7718	0.7663	0.7608	0.7553
0.41	0.8554	0.8500	0.8447	0.8393	0.8339	0.8285	0.8231	0.8176	0.8121	0.8066	0.8011	0.7956	0.7900	0.7844	0.7788	0.7732	0.7676	0.7620	0.7564	0.7508
0.42	0.8530	0.8475	0.8420	0.8366	0.8311	0.8255	0.8200	0.8144	0.8088	0.8032	0.7976	0.7920	0.7863	0.7806	0.7749	0.7691	0.7634	0.7577	0.7520	0.7463
0.43	0.8506	0.8450	0.8394	0.8339	0.8282	0.8226	0.8170	0.8113	0.8056	0.7999	0.7942	0.7884	0.7826	0.7768	0.7710	0.7651	0.7593	0.7535	0.7476	0.7418
0.44	0.8482	0.8425	0.8369	0.8312	0.8255	0.8197	0.8140	0.8082	0.8024	0.7966	0.7907	0.7848	0.7790	0.7730	0.7671	0.7612	0.7552	0.7493	0.7433	0.7374
0.45	0.8458	0.8401	0.8343</																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
1.01	0.7384	0.7283	0.7183	0.7082	0.6982	0.6881	0.6781	0.6680	0.6580	0.6479	0.6379	0.6278	0.6178	0.6077	0.5977	0.5876	0.5776	0.5675	0.5575	0.5475
1.02	0.7368	0.7267	0.7166	0.7065	0.6964	0.6863	0.6762	0.6660	0.6559	0.6459	0.6358	0.6257	0.6156	0.6055	0.5954	0.5853	0.5752	0.5651	0.5550	0.5449
1.03	0.7352	0.7250	0.7149	0.7047	0.6946	0.6844	0.6742	0.6641	0.6539	0.6438	0.6337	0.6235	0.6134	0.6032	0.5931	0.5830	0.5728	0.5627	0.5526	0.5424
1.04	0.7336	0.7234	0.7132	0.7030	0.6928	0.6826	0.6724	0.6622	0.6520	0.6418	0.6316	0.6214	0.6112	0.6010	0.5908	0.5806	0.5705	0.5603	0.5501	0.5400
1.05	0.7321	0.7218	0.7115	0.7012	0.6910	0.6807	0.6705	0.6602	0.6500	0.6397	0.6295	0.6193	0.6090	0.5988	0.5886	0.5784	0.5681	0.5579	0.5477	0.5375
1.06	0.7305	0.7202	0.7098	0.6995	0.6892	0.6789	0.6686	0.6583	0.6480	0.6377	0.6274	0.6172	0.6069	0.5966	0.5863	0.5761	0.5658	0.5556	0.5453	0.5351
1.07	0.7290	0.7186	0.7082	0.6978	0.6875	0.6771	0.6667	0.6564	0.6461	0.6357	0.6254	0.6151	0.6048	0.5944	0.5841	0.5738	0.5635	0.5532	0.5429	0.5326
1.08	0.7274	0.7170	0.7065	0.6961	0.6857	0.6753	0.6649	0.6545	0.6441	0.6337	0.6234	0.6130	0.6026	0.5923	0.5819	0.5716	0.5612	0.5509	0.5406	0.5302
1.09	0.7259	0.7154	0.7049	0.6944	0.6840	0.6735	0.6631	0.6526	0.6422	0.6318	0.6214	0.6109	0.6005	0.5901	0.5798	0.5694	0.5590	0.5486	0.5382	0.5279
1.10	0.7244	0.7138	0.7033	0.6927	0.6822	0.6717	0.6612	0.6508	0.6403	0.6298	0.6194	0.6089	0.5985	0.5880	0.5776	0.5672	0.5567	0.5463	0.5359	0.5255
1.11	0.7228	0.7122	0.7017	0.6911	0.6805	0.6700	0.6594	0.6489	0.6384	0.6279	0.6174	0.6069	0.5964	0.5859	0.5754	0.5650	0.5545	0.5441	0.5336	0.5232
1.12	0.7213	0.7107	0.7000	0.6894	0.6788	0.6682	0.6576	0.6471	0.6365	0.6259	0.6154	0.6049	0.5943	0.5838	0.5733	0.5628	0.5523	0.5418	0.5313	0.5208
1.13	0.7198	0.7091	0.6984	0.6878	0.6771	0.6665	0.6558	0.6452	0.6346	0.6240	0.6134	0.6029	0.5923	0.5817	0.5712	0.5606	0.5501	0.5396	0.5291	0.5185
1.14	0.7183	0.7076	0.6968	0.6861	0.6754	0.6647	0.6541	0.6434	0.6328	0.6221	0.6115	0.6009	0.5903	0.5797	0.5691	0.5585	0.5479	0.5374	0.5268	0.5163
1.15	0.7168	0.7060	0.6953	0.6845	0.6737	0.6630	0.6523	0.6416	0.6309	0.6202	0.6095	0.5988	0.5881	0.5774	0.5667	0.5560	0.5454	0.5348	0.5242	0.5137
1.16	0.7154	0.7045	0.6937	0.6829	0.6721	0.6613	0.6505	0.6397	0.6289	0.6183	0.6076	0.5969	0.5863	0.5756	0.5649	0.5543	0.5436	0.5330	0.5224	0.5119
1.17	0.7139	0.7030	0.6921	0.6813	0.6704	0.6596	0.6488	0.6380	0.6272	0.6165	0.6057	0.5950	0.5843	0.5736	0.5629	0.5522	0.5415	0.5308	0.5202	0.5095
1.18	0.7124	0.7015	0.6906	0.6797	0.6688	0.6579	0.6471	0.6362	0.6254	0.6146	0.6038	0.5931	0.5823	0.5716	0.5608	0.5501	0.5394	0.5287	0.5180	0.5073
1.19	0.7110	0.7000	0.6890	0.6781	0.6671	0.6562	0.6453	0.6345	0.6236	0.6128	0.6020	0.5911	0.5804	0.5696	0.5588	0.5480	0.5373	0.5266	0.5158	0.5051
1.20	0.7095	0.6985	0.6875	0.6765	0.6655	0.6546	0.6436	0.6327	0.6218	0.6109	0.6001	0.5892	0.5784	0.5676	0.5568	0.5460	0.5352	0.5245	0.5137	0.5029
1.21	0.7081	0.6970	0.6859	0.6749	0.6639	0.6529	0.6419	0.6310	0.6200	0.6091	0.5982	0.5873	0.5765	0.5656	0.5548	0.5440	0.5332	0.5224	0.5116	0.5008
1.22	0.7066	0.6955	0.6844	0.6733	0.6623	0.6512	0.6402	0.6292	0.6183	0.6073	0.5964	0.5855	0.5746	0.5637	0.5528	0.5420	0.5311	0.5203	0.5095	0.4986
1.23	0.7052	0.6940	0.6829	0.6718	0.6607	0.6496	0.6386	0.6275	0.6165	0.6055	0.5946	0.5836	0.5727	0.5617	0.5508	0.5400	0.5291	0.5182	0.5074	0.4965
1.24	0.7038	0.6926	0.6814	0.6702	0.6591	0.6480	0.6369	0.6258	0.6148	0.6037	0.5927	0.5817	0.5708	0.5598	0.5489	0.5380	0.5271	0.5162	0.5053	0.4944
1.25	0.7024	0.6911	0.6799	0.6687	0.6575	0.6463	0.6352	0.6241	0.6130	0.6020	0.5909	0.5799	0.5689	0.5579	0.5469	0.5360	0.5251	0.5141	0.5032	0.4923
1.26	0.7010	0.6897	0.6784	0.6671	0.6559	0.6447	0.6336	0.6224	0.6113	0.6002	0.5891	0.5781	0.5670	0.5560	0.5450	0.5340	0.5231	0.5121	0.5012	0.4902
1.27	0.6996	0.6882	0.6769	0.6656	0.6544	0.6431	0.6319	0.6207	0.6096	0.5986	0.5873	0.5763	0.5652	0.5541	0.5431	0.5321	0.5211	0.5101	0.4991	0.4881
1.28	0.6982	0.6868	0.6754	0.6641	0.6528	0.6415	0.6303	0.6191	0.6079	0.5967	0.5856	0.5744	0.5633	0.5523	0.5412	0.5302	0.5191	0.5081	0.4971	0.4861
1.29	0.6968	0.6854	0.6740	0.6626	0.6512	0.6399	0.6287	0.6174	0.6062	0.5950	0.5838	0.5727	0.5615	0.5504	0.5393	0.5283	0.5172	0.5062	0.4951	0.4841
1.30	0.6954	0.6839	0.6725	0.6611	0.6497	0.6384	0.6271	0.6158	0.6045	0.5933	0.5821	0.5709	0.5597	0.5486	0.5375	0.5264	0.5153	0.5042	0.4932	0.4821
1.31	0.6941	0.6825	0.6710	0.6596	0.6482	0.6368	0.6254	0.6141	0.6028	0.5916	0.5803	0.5691	0.5579	0.5467	0.5356	0.5245	0.5134	0.5023	0.4912	0.4801
1.32	0.6927	0.6811	0.6696	0.6581	0.6467	0.6352	0.6239	0.6125	0.6012	0.5899	0.5786	0.5673	0.5561	0.5449	0.5337	0.5226	0.5115	0.5003	0.4892	0.4781
1.33	0.6913	0.6797	0.6682	0.6566	0.6451	0.6337	0.6223	0.6109	0.5995	0.5882	0.5769	0.5656	0.5543	0.5431	0.5319	0.5207	0.5096	0.4984	0.4873	0.4762
1.34	0.6900	0.6783	0.6667	0.6552	0.6436	0.6321	0.6207	0.6093	0.5979	0.5865	0.5752	0.5639	0.5526	0.5413	0.5301	0.5189	0.5077	0.4965	0.4854	0.4742
1.35	0.6886	0.6769	0.6653	0.6537	0.6421	0.6306	0.6191	0.6077	0.5962	0.5848	0.5735	0.5621	0.5508	0.5395	0.5283	0.5170	0.5058	0.4946	0.4835	0.4723
1.36	0.6873	0.6756	0.6639	0.6522	0.6406	0.6291	0.6176	0.6061	0.5946	0.5832	0.5718	0.5604	0.5491	0.5378	0.5265	0.5152	0.5040	0.4928	0.4816	0.4704
1.37	0.6860	0.6742	0.6625	0.6508	0.6392	0.6276	0.6160	0.6045	0.5930	0.5815	0.5701	0.5587	0.5474	0.5360	0.5247	0.5134	0.5022	0.4909	0.4797	0.4685
1.38	0.6846	0.6728	0.6611	0.6494	0.6377	0.6261	0.6145	0.6029	0.5914	0.5799	0.5684	0.5570	0.5456	0.5343	0.5229	0.5116	0.5003	0.4891	0.4778	0.4666
1.39	0.6833	0.6715	0.6597	0.6479	0.6362	0.6246	0.6129	0.6014	0.5898	0.5783	0.5668	0.5553	0.5439	0.5325	0.5212	0.5098	0.4985	0.4872	0.4760	0.4647
1.40	0.6820	0.6701	0.6583	0.6465	0.6348	0.6231	0.6114	0.5998	0.5882	0.5767	0.5652	0.5537	0.5422	0.5308	0.5194	0.5081	0.4967	0.4854	0.4741	0.4628
1.41	0.6807	0.6688	0.6569	0.6451	0.6333	0.6216	0.6099	0.5983	0.5866	0.5751	0.5635	0.5520	0.5405	0.5291	0.5177	0.5063	0.4949	0.4836	0.4723	0.4610
1.42	0.6794	0.6674	0.6555	0.6437	0.6319	0.6201	0.6084	0.5967	0.5851	0.5735	0.5619	0.5504	0.5389	0.5274	0.5160	0.5046	0.4932	0.4818	0.4705	0.4592
1.43	0.6781	0.6661	0.6542	0.6423	0.6304	0.6186	0.6069	0.5952	0.5835	0.5719	0.5603	0.5487	0.5372	0.5257	0.5142	0.5028	0.4914	0.4800	0.4687	0.4573
1.44	0.6768	0.6648	0.6528	0.6409	0.6290	0.6172	0.6054	0.5937	0.5820	0.5703	0.5587	0.5471	0.5355	0.5240	0.5125	0.5011	0.4897	0.4783	0.4669	0.4555
1.45	0.6755	0.6635	0.6515	0.6395	0.6276	0.6157	0.6039	0.5922	0.5804	0.5687	0.5571	0.5455	0.5339	0.5224	0.5109	0.4994	0.4879	0.4765	0.4651	0.4537
1.46	0.6743	0.6622	0.6501	0.6381	0.62															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.6121	0.5985	0.5850	0.5716	0.5584	0.5453	0.5323	0.5193	0.5065	0.4938	0.4811	0.4686	0.4561	0.4438	0.4315	0.4193	0.4071	0.3951	0.3831	0.3712
2.02	0.6111	0.5975	0.5840	0.5706	0.5573	0.5442	0.5312	0.5182	0.5054	0.4926	0.4800	0.4674	0.4550	0.4426	0.4303	0.4181	0.4059	0.3939	0.3819	0.3699
2.03	0.6101	0.5965	0.5829	0.5695	0.5563	0.5431	0.5301	0.5171	0.5043	0.4915	0.4788	0.4663	0.4538	0.4414	0.4291	0.4169	0.4047	0.3927	0.3807	0.3687
2.04	0.6091	0.5954	0.5819	0.5685	0.5552	0.5420	0.5290	0.5160	0.5031	0.4904	0.4777	0.4651	0.4526	0.4402	0.4279	0.4157	0.4036	0.3915	0.3795	0.3675
2.05	0.6081	0.5944	0.5809	0.5674	0.5541	0.5409	0.5279	0.5149	0.5020	0.4892	0.4766	0.4640	0.4515	0.4391	0.4268	0.4145	0.4024	0.3903	0.3783	0.3664
2.06	0.6071	0.5934	0.5798	0.5664	0.5531	0.5399	0.5268	0.5138	0.5009	0.4881	0.4754	0.4628	0.4503	0.4379	0.4256	0.4134	0.4012	0.3891	0.3771	0.3652
2.07	0.6062	0.5924	0.5788	0.5654	0.5520	0.5388	0.5257	0.5127	0.4998	0.4870	0.4743	0.4617	0.4492	0.4368	0.4245	0.4122	0.4000	0.3880	0.3759	0.3640
2.08	0.6052	0.5914	0.5778	0.5643	0.5510	0.5377	0.5246	0.5116	0.4987	0.4859	0.4732	0.4606	0.4481	0.4356	0.4233	0.4111	0.3989	0.3868	0.3748	0.3628
2.09	0.6042	0.5904	0.5768	0.5633	0.5499	0.5367	0.5236	0.5105	0.4976	0.4848	0.4721	0.4594	0.4469	0.4345	0.4222	0.4099	0.3977	0.3856	0.3736	0.3617
2.10	0.6032	0.5894	0.5758	0.5623	0.5489	0.5356	0.5225	0.5095	0.4965	0.4837	0.4710	0.4583	0.4458	0.4334	0.4210	0.4088	0.3966	0.3845	0.3725	0.3605
2.11	0.6023	0.5884	0.5748	0.5612	0.5479	0.5346	0.5214	0.5084	0.4954	0.4826	0.4699	0.4572	0.4447	0.4322	0.4199	0.4076	0.3955	0.3834	0.3713	0.3594
2.12	0.6013	0.5875	0.5738	0.5602	0.5468	0.5335	0.5204	0.5073	0.4944	0.4815	0.4688	0.4561	0.4436	0.4311	0.4188	0.4065	0.3943	0.3822	0.3702	0.3582
2.13	0.6003	0.5865	0.5728	0.5592	0.5458	0.5325	0.5193	0.5063	0.4933	0.4804	0.4677	0.4550	0.4425	0.4300	0.4177	0.4054	0.3932	0.3811	0.3691	0.3571
2.14	0.5994	0.5855	0.5718	0.5582	0.5448	0.5315	0.5183	0.5052	0.4922	0.4793	0.4666	0.4539	0.4414	0.4289	0.4165	0.4043	0.3921	0.3800	0.3679	0.3560
2.15	0.5984	0.5845	0.5708	0.5572	0.5438	0.5304	0.5172	0.5041	0.4911	0.4783	0.4655	0.4528	0.4403	0.4278	0.4154	0.4032	0.3910	0.3789	0.3668	0.3549
2.16	0.5975	0.5836	0.5698	0.5562	0.5427	0.5294	0.5162	0.5031	0.4901	0.4772	0.4644	0.4518	0.4392	0.4267	0.4143	0.4021	0.3899	0.3778	0.3657	0.3538
2.17	0.5965	0.5826	0.5688	0.5552	0.5417	0.5284	0.5152	0.5021	0.4890	0.4761	0.4634	0.4507	0.4381	0.4256	0.4132	0.4010	0.3888	0.3767	0.3646	0.3527
2.18	0.5956	0.5817	0.5679	0.5542	0.5407	0.5274	0.5141	0.5010	0.4880	0.4751	0.4623	0.4496	0.4370	0.4245	0.4122	0.3999	0.3877	0.3756	0.3635	0.3516
2.19	0.5947	0.5807	0.5669	0.5532	0.5397	0.5264	0.5131	0.5000	0.4870	0.4740	0.4612	0.4485	0.4360	0.4235	0.4111	0.3988	0.3866	0.3745	0.3624	0.3505
2.20	0.5937	0.5797	0.5659	0.5523	0.5387	0.5254	0.5121	0.4990	0.4859	0.4730	0.4602	0.4475	0.4349	0.4224	0.4100	0.3977	0.3855	0.3734	0.3614	0.3494
2.21	0.5928	0.5788	0.5650	0.5513	0.5377	0.5244	0.5111	0.4979	0.4849	0.4720	0.4591	0.4464	0.4338	0.4213	0.4089	0.3966	0.3844	0.3723	0.3603	0.3483
2.22	0.5919	0.5779	0.5640	0.5503	0.5368	0.5234	0.5101	0.4969	0.4839	0.4709	0.4581	0.4454	0.4328	0.4203	0.4079	0.3956	0.3834	0.3712	0.3592	0.3473
2.23	0.5910	0.5769	0.5630	0.5493	0.5358	0.5224	0.5091	0.4959	0.4828	0.4699	0.4570	0.4443	0.4317	0.4192	0.4068	0.3945	0.3823	0.3702	0.3581	0.3462
2.24	0.5900	0.5760	0.5621	0.5484	0.5348	0.5214	0.5081	0.4949	0.4818	0.4689	0.4560	0.4433	0.4307	0.4182	0.4058	0.3935	0.3812	0.3691	0.3571	0.3451
2.25	0.5891	0.5750	0.5611	0.5474	0.5338	0.5204	0.5071	0.4939	0.4808	0.4678	0.4550	0.4423	0.4296	0.4171	0.4047	0.3924	0.3802	0.3681	0.3560	0.3441
2.26	0.5882	0.5741	0.5602	0.5465	0.5329	0.5194	0.5061	0.4929	0.4798	0.4668	0.4540	0.4412	0.4286	0.4161	0.4037	0.3914	0.3792	0.3670	0.3550	0.3430
2.27	0.5873	0.5732	0.5593	0.5455	0.5319	0.5184	0.5051	0.4919	0.4788	0.4658	0.4529	0.4402	0.4276	0.4151	0.4026	0.3903	0.3781	0.3660	0.3540	0.3420
2.28	0.5864	0.5723	0.5583	0.5446	0.5309	0.5175	0.5041	0.4909	0.4778	0.4648	0.4519	0.4392	0.4266	0.4140	0.4016	0.3893	0.3771	0.3650	0.3529	0.3410
2.29	0.5855	0.5713	0.5574	0.5436	0.5300	0.5165	0.5031	0.4899	0.4768	0.4638	0.4509	0.4382	0.4255	0.4130	0.4006	0.3883	0.3761	0.3639	0.3519	0.3400
2.30	0.5846	0.5704	0.5565	0.5427	0.5290	0.5155	0.5022	0.4889	0.4758	0.4628	0.4499	0.4372	0.4245	0.4120	0.3996	0.3873	0.3750	0.3629	0.3509	0.3389
2.31	0.5837	0.5695	0.5555	0.5417	0.5281	0.5146	0.5012	0.4879	0.4748	0.4618	0.4489	0.4362	0.4235	0.4110	0.3986	0.3862	0.3740	0.3619	0.3499	0.3379
2.32	0.5828	0.5686	0.5546	0.5408	0.5271	0.5136	0.5002	0.4869	0.4738	0.4608	0.4479	0.4352	0.4225	0.4100	0.3976	0.3852	0.3730	0.3609	0.3489	0.3369
2.33	0.5819	0.5677	0.5537	0.5399	0.5262	0.5127	0.4993	0.4860	0.4729	0.4598	0.4469	0.4342	0.4215	0.4090	0.3966	0.3842	0.3720	0.3599	0.3479	0.3359
2.34	0.5810	0.5668	0.5528	0.5389	0.5252	0.5117	0.4983	0.4850	0.4719	0.4589	0.4460	0.4332	0.4205	0.4080	0.3956	0.3832	0.3710	0.3589	0.3469	0.3349
2.35	0.5801	0.5659	0.5519	0.5380	0.5243	0.5108	0.4974	0.4841	0.4709	0.4579	0.4450	0.4322	0.4195	0.4070	0.3946	0.3822	0.3700	0.3579	0.3459	0.3339
2.36	0.5792	0.5650	0.5510	0.5371	0.5234	0.5098	0.4964	0.4831	0.4700	0.4569	0.4440	0.4312	0.4186	0.4060	0.3936	0.3813	0.3690	0.3569	0.3449	0.3330
2.37	0.5784	0.5641	0.5501	0.5362	0.5225	0.5089	0.4955	0.4822	0.4690	0.4560	0.4430	0.4302	0.4176	0.4050	0.3926	0.3803	0.3680	0.3559	0.3439	0.3320
2.38	0.5775	0.5632	0.5492	0.5353	0.5215	0.5080	0.4945	0.4812	0.4680	0.4550	0.4421	0.4293	0.4166	0.4041	0.3916	0.3793	0.3671	0.3550	0.3429	0.3310
2.39	0.5766	0.5624	0.5483	0.5344	0.5206	0.5070	0.4936	0.4803	0.4671	0.4540	0.4411	0.4283	0.4156	0.4031	0.3907	0.3783	0.3661	0.3540	0.3420	0.3300
2.40	0.5758	0.5615	0.5474	0.5334	0.5197	0.5061	0.4926	0.4793	0.4661	0.4531	0.4402	0.4274	0.4147	0.4021	0.3897	0.3774	0.3651	0.3530	0.3410	0.3291
2.41	0.5749	0.5606	0.5465	0.5325	0.5188	0.5052	0.4917	0.4784	0.4652	0.4521	0.4392	0.4264	0.4137	0.4012	0.3887	0.3764	0.3642	0.3521	0.3400	0.3281
2.42	0.5740	0.5597	0.5456	0.5317	0.5179	0.5043	0.4908	0.4775	0.4643	0.4512	0.4383	0.4254	0.4128	0.4002	0.3878	0.3754	0.3632	0.3511	0.3391	0.3272
2.43	0.5732	0.5588	0.5447	0.5308	0.5170	0.5033	0.4899	0.4765	0.4633	0.4503	0.4373	0.4245	0.4118	0.3993	0.3868	0.3745	0.3623	0.3502	0.3381	0.3262
2.44	0.5723	0.5580	0.5438	0.5299	0.5161	0.5024	0.4890	0.4756	0.4624	0.4493	0.4364	0.4236	0.4109	0.3983	0.3859	0.3735	0.3613	0.3492	0.3372	0.3253
2.45	0.5715	0.5571	0.5430	0.5290	0.5152	0.5015	0.4880	0.4747	0.4615	0.4484	0.4354	0.4226	0.4099	0.3974	0.3849	0.3726	0.3604	0.3483	0.3363	0.3244
2.46	0.5706	0.5563	0.5421	0.5281	0.5143	0.5006	0.4													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
3.01	0.5282	0.5133	0.4987	0.4843	0.4701	0.4562	0.4425	0.4289	0.4156	0.4024	0.3893	0.3765	0.3638	0.3513	0.3390	0.3268	0.3148	0.3029	0.2912	0.2796
3.02	0.5275	0.5126	0.4980	0.4836	0.4694	0.4555	0.4417	0.4282	0.4148	0.4016	0.3886	0.3758	0.3631	0.3506	0.3383	0.3261	0.3141	0.3022	0.2905	0.2789
3.03	0.5268	0.5119	0.4973	0.4829	0.4687	0.4548	0.4410	0.4275	0.4141	0.4009	0.3879	0.3751	0.3624	0.3499	0.3376	0.3254	0.3134	0.3015	0.2898	0.2782
3.04	0.5261	0.5112	0.4965	0.4821	0.4680	0.4540	0.4403	0.4268	0.4134	0.4002	0.3872	0.3743	0.3617	0.3492	0.3369	0.3247	0.3127	0.3008	0.2891	0.2775
3.05	0.5254	0.5105	0.4958	0.4814	0.4673	0.4533	0.4396	0.4260	0.4127	0.3995	0.3865	0.3736	0.3610	0.3485	0.3362	0.3240	0.3120	0.3001	0.2884	0.2768
3.06	0.5247	0.5098	0.4951	0.4807	0.4666	0.4526	0.4389	0.4253	0.4120	0.3988	0.3857	0.3729	0.3603	0.3478	0.3355	0.3233	0.3113	0.2994	0.2877	0.2762
3.07	0.5240	0.5091	0.4944	0.4800	0.4659	0.4519	0.4382	0.4246	0.4112	0.3980	0.3850	0.3722	0.3596	0.3471	0.3348	0.3226	0.3106	0.2988	0.2871	0.2755
3.08	0.5233	0.5084	0.4937	0.4793	0.4651	0.4512	0.4375	0.4239	0.4105	0.3973	0.3843	0.3715	0.3588	0.3464	0.3341	0.3219	0.3099	0.2981	0.2864	0.2748
3.09	0.5226	0.5077	0.4930	0.4786	0.4644	0.4505	0.4367	0.4232	0.4098	0.3966	0.3836	0.3708	0.3581	0.3457	0.3334	0.3212	0.3092	0.2974	0.2857	0.2742
3.10	0.5220	0.5070	0.4923	0.4779	0.4637	0.4498	0.4360	0.4225	0.4091	0.3959	0.3829	0.3701	0.3575	0.3450	0.3327	0.3205	0.3086	0.2967	0.2850	0.2735
3.11	0.5213	0.5063	0.4917	0.4772	0.4630	0.4491	0.4353	0.4218	0.4084	0.3952	0.3822	0.3694	0.3568	0.3443	0.3320	0.3199	0.3079	0.2961	0.2844	0.2729
3.12	0.5206	0.5056	0.4910	0.4765	0.4623	0.4484	0.4346	0.4211	0.4077	0.3945	0.3815	0.3687	0.3561	0.3436	0.3313	0.3192	0.3072	0.2954	0.2837	0.2722
3.13	0.5199	0.5050	0.4903	0.4758	0.4617	0.4477	0.4339	0.4204	0.4070	0.3938	0.3808	0.3680	0.3554	0.3429	0.3306	0.3185	0.3065	0.2947	0.2831	0.2716
3.14	0.5192	0.5043	0.4896	0.4752	0.4610	0.4470	0.4332	0.4197	0.4063	0.3931	0.3801	0.3673	0.3547	0.3422	0.3300	0.3178	0.3059	0.2941	0.2824	0.2709
3.15	0.5186	0.5036	0.4889	0.4745	0.4603	0.4463	0.4326	0.4190	0.4056	0.3924	0.3794	0.3666	0.3540	0.3416	0.3293	0.3172	0.3052	0.2934	0.2818	0.2703
3.16	0.5179	0.5029	0.4882	0.4738	0.4596	0.4456	0.4319	0.4183	0.4049	0.3918	0.3788	0.3660	0.3533	0.3409	0.3286	0.3165	0.3046	0.2928	0.2811	0.2696
3.17	0.5172	0.5023	0.4875	0.4731	0.4589	0.4449	0.4312	0.4176	0.4043	0.3911	0.3781	0.3653	0.3527	0.3402	0.3279	0.3158	0.3039	0.2921	0.2805	0.2690
3.18	0.5166	0.5016	0.4869	0.4724	0.4582	0.4443	0.4305	0.4169	0.4036	0.3904	0.3774	0.3646	0.3520	0.3395	0.3273	0.3152	0.3032	0.2915	0.2798	0.2684
3.19	0.5159	0.5009	0.4862	0.4717	0.4575	0.4436	0.4298	0.4163	0.4029	0.3897	0.3767	0.3639	0.3513	0.3389	0.3266	0.3145	0.3026	0.2908	0.2792	0.2677
3.20	0.5152	0.5002	0.4855	0.4711	0.4569	0.4429	0.4291	0.4156	0.4022	0.3890	0.3760	0.3632	0.3506	0.3382	0.3260	0.3139	0.3019	0.2902	0.2786	0.2671
3.21	0.5146	0.4996	0.4849	0.4704	0.4562	0.4422	0.4285	0.4149	0.4015	0.3884	0.3754	0.3626	0.3500	0.3376	0.3253	0.3132	0.3013	0.2895	0.2779	0.2665
3.22	0.5139	0.4989	0.4842	0.4697	0.4555	0.4415	0.4278	0.4142	0.4009	0.3877	0.3747	0.3619	0.3493	0.3369	0.3247	0.3126	0.3007	0.2889	0.2773	0.2659
3.23	0.5133	0.4983	0.4835	0.4691	0.4548	0.4409	0.4271	0.4136	0.4002	0.3870	0.3740	0.3613	0.3487	0.3362	0.3240	0.3119	0.3000	0.2883	0.2767	0.2652
3.24	0.5126	0.4976	0.4829	0.4684	0.4542	0.4402	0.4264	0.4129	0.3995	0.3864	0.3734	0.3606	0.3480	0.3356	0.3234	0.3113	0.2994	0.2876	0.2761	0.2646
3.25	0.5120	0.4969	0.4822	0.4677	0.4535	0.4395	0.4258	0.4122	0.3989	0.3857	0.3727	0.3599	0.3473	0.3349	0.3227	0.3106	0.2987	0.2870	0.2754	0.2640
3.26	0.5113	0.4963	0.4815	0.4671	0.4529	0.4389	0.4251	0.4116	0.3982	0.3850	0.3721	0.3593	0.3467	0.3343	0.3221	0.3100	0.2981	0.2864	0.2748	0.2634
3.27	0.5107	0.4956	0.4809	0.4664	0.4522	0.4382	0.4244	0.4109	0.3975	0.3844	0.3714	0.3586	0.3460	0.3336	0.3214	0.3094	0.2975	0.2858	0.2742	0.2628
3.28	0.5100	0.4950	0.4802	0.4658	0.4515	0.4375	0.4238	0.4102	0.3969	0.3837	0.3707	0.3580	0.3454	0.3330	0.3208	0.3087	0.2969	0.2851	0.2736	0.2622
3.29	0.5094	0.4943	0.4796	0.4651	0.4509	0.4369	0.4231	0.4096	0.3962	0.3831	0.3701	0.3573	0.3448	0.3324	0.3202	0.3081	0.2962	0.2845	0.2730	0.2616
3.30	0.5087	0.4937	0.4789	0.4644	0.4502	0.4362	0.4225	0.4089	0.3956	0.3824	0.3694	0.3567	0.3441	0.3317	0.3195	0.3075	0.2956	0.2839	0.2724	0.2610
3.31	0.5081	0.4930	0.4783	0.4638	0.4496	0.4356	0.4218	0.4083	0.3949	0.3818	0.3688	0.3560	0.3435	0.3311	0.3189	0.3069	0.2950	0.2833	0.2718	0.2604
3.32	0.5074	0.4924	0.4776	0.4631	0.4489	0.4349	0.4212	0.4076	0.3943	0.3811	0.3682	0.3554	0.3428	0.3305	0.3183	0.3062	0.2944	0.2827	0.2712	0.2598
3.33	0.5068	0.4918	0.4770	0.4625	0.4483	0.4343	0.4205	0.4070	0.3936	0.3805	0.3675	0.3548	0.3422	0.3298	0.3176	0.3056	0.2938	0.2821	0.2706	0.2592
3.34	0.5062	0.4911	0.4763	0.4619	0.4476	0.4336	0.4199	0.4063	0.3930	0.3798	0.3669	0.3541	0.3416	0.3292	0.3170	0.3050	0.2932	0.2815	0.2700	0.2586
3.35	0.5055	0.4905	0.4757	0.4612	0.4470	0.4330	0.4192	0.4057	0.3923	0.3792	0.3662	0.3535	0.3409	0.3286	0.3164	0.3044	0.2926	0.2809	0.2694	0.2580
3.36	0.5049	0.4898	0.4751	0.4606	0.4463	0.4324	0.4186	0.4051	0.3917	0.3786	0.3656	0.3529	0.3403	0.3280	0.3158	0.3038	0.2920	0.2803	0.2688	0.2575
3.37	0.5043	0.4892	0.4744	0.4599	0.4457	0.4317	0.4180	0.4044	0.3911	0.3779	0.3650	0.3522	0.3397	0.3273	0.3152	0.3032	0.2914	0.2797	0.2682	0.2569
3.38	0.5037	0.4886	0.4738	0.4593	0.4451	0.4311	0.4173	0.4038	0.3904	0.3773	0.3643	0.3516	0.3391	0.3267	0.3146	0.3026	0.2908	0.2791	0.2676	0.2563
3.39	0.5030	0.4879	0.4732	0.4587	0.4444	0.4304	0.4167	0.4031	0.3898	0.3767	0.3637	0.3510	0.3385	0.3261	0.3140	0.3020	0.2902	0.2785	0.2671	0.2557
3.40	0.5024	0.4873	0.4725	0.4580	0.4438	0.4298	0.4161	0.4025	0.3892	0.3760	0.3631	0.3504	0.3378	0.3255	0.3134	0.3014	0.2896	0.2779	0.2665	0.2552
3.41	0.5018	0.4867	0.4719	0.4574	0.4432	0.4292	0.4154	0.4019	0.3886	0.3754	0.3625	0.3498	0.3372	0.3249	0.3127	0.3008	0.2890	0.2774	0.2659	0.2546
3.42	0.5012	0.4861	0.4713	0.4568	0.4425	0.4286	0.4148	0.4013	0.3879	0.3748	0.3619	0.3491	0.3366	0.3243	0.3121	0.3002	0.2884	0.2768	0.2653	0.2540
3.43	0.5005	0.4855	0.4707	0.4562	0.4419	0.4279	0.4142	0.4006	0.3873	0.3742	0.3612	0.3485	0.3360	0.3237	0.3116	0.2996	0.2878	0.2762	0.2648	0.2535
3.44	0.4999	0.4848	0.4700	0.4555	0.4413	0.4273	0.4135	0.4000	0.3867	0.3735	0.3606	0.3479	0.3354	0.3231	0.3110	0.2990	0.2872	0.2756	0.2642	0.2529
3.45	0.4993	0.4842	0.4694	0.4549	0.4407	0.4267	0.4129	0.3994	0.3861	0.3729	0.3600	0.3473	0.3348	0.3225	0.3104	0.2984	0.2867	0.2751	0.2636	0.2524
3.46	0.4987	0.4836	0.4688	0.4543	0.4400															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.4676	0.4524	0.4376	0.4230	0.4088	0.3949	0.3813	0.3679	0.3547	0.3418	0.3291	0.3167	0.3045	0.2925	0.2807	0.2691	0.2578	0.2466	0.2356	0.2248
4.02	0.4671	0.4519	0.4370	0.4225	0.4083	0.3944	0.3808	0.3674	0.3542	0.3413	0.3286	0.3162	0.3040	0.2920	0.2802	0.2687	0.2573	0.2461	0.2352	0.2244
4.03	0.4666	0.4514	0.4365	0.4220	0.4078	0.3939	0.3803	0.3669	0.3537	0.3408	0.3281	0.3157	0.3035	0.2915	0.2798	0.2682	0.2568	0.2457	0.2347	0.2239
4.04	0.4660	0.4508	0.4360	0.4215	0.4073	0.3934	0.3797	0.3664	0.3532	0.3403	0.3276	0.3152	0.3030	0.2910	0.2793	0.2677	0.2564	0.2452	0.2343	0.2235
4.05	0.4655	0.4503	0.4355	0.4210	0.4068	0.3929	0.3792	0.3659	0.3527	0.3398	0.3271	0.3147	0.3025	0.2906	0.2788	0.2673	0.2559	0.2448	0.2338	0.2231
4.06	0.4650	0.4498	0.4350	0.4205	0.4063	0.3924	0.3787	0.3654	0.3522	0.3393	0.3267	0.3142	0.3020	0.2901	0.2783	0.2668	0.2555	0.2443	0.2334	0.2227
4.07	0.4645	0.4493	0.4344	0.4199	0.4057	0.3918	0.3782	0.3649	0.3517	0.3388	0.3262	0.3138	0.3016	0.2896	0.2779	0.2664	0.2550	0.2439	0.2330	0.2222
4.08	0.4640	0.4488	0.4339	0.4194	0.4052	0.3913	0.3777	0.3644	0.3512	0.3383	0.3257	0.3133	0.3011	0.2891	0.2774	0.2659	0.2546	0.2435	0.2325	0.2218
4.09	0.4635	0.4483	0.4334	0.4189	0.4047	0.3908	0.3772	0.3639	0.3507	0.3378	0.3252	0.3128	0.3006	0.2887	0.2770	0.2654	0.2541	0.2430	0.2321	0.2214
4.10	0.4630	0.4478	0.4329	0.4184	0.4042	0.3903	0.3767	0.3634	0.3502	0.3373	0.3247	0.3123	0.3001	0.2882	0.2765	0.2650	0.2537	0.2426	0.2317	0.2210
4.11	0.4624	0.4472	0.4324	0.4179	0.4037	0.3898	0.3762	0.3629	0.3497	0.3369	0.3242	0.3118	0.2997	0.2877	0.2760	0.2645	0.2532	0.2422	0.2313	0.2206
4.12	0.4619	0.4467	0.4319	0.4174	0.4032	0.3893	0.3757	0.3624	0.3493	0.3364	0.3237	0.3114	0.2992	0.2873	0.2756	0.2641	0.2528	0.2417	0.2308	0.2201
4.13	0.4614	0.4462	0.4314	0.4169	0.4027	0.3888	0.3752	0.3619	0.3488	0.3359	0.3233	0.3109	0.2987	0.2868	0.2751	0.2636	0.2524	0.2413	0.2304	0.2197
4.14	0.4609	0.4457	0.4309	0.4164	0.4022	0.3883	0.3747	0.3614	0.3483	0.3354	0.3228	0.3104	0.2983	0.2864	0.2747	0.2632	0.2519	0.2409	0.2300	0.2193
4.15	0.4604	0.4452	0.4304	0.4159	0.4017	0.3878	0.3742	0.3609	0.3478	0.3349	0.3223	0.3099	0.2978	0.2859	0.2742	0.2628	0.2515	0.2404	0.2296	0.2189
4.16	0.4599	0.4447	0.4299	0.4154	0.4012	0.3873	0.3737	0.3604	0.3473	0.3344	0.3218	0.3095	0.2973	0.2854	0.2738	0.2623	0.2511	0.2400	0.2291	0.2185
4.17	0.4594	0.4442	0.4294	0.4149	0.4007	0.3868	0.3732	0.3599	0.3468	0.3340	0.3214	0.3090	0.2969	0.2850	0.2733	0.2619	0.2506	0.2396	0.2287	0.2181
4.18	0.4589	0.4437	0.4289	0.4144	0.4002	0.3863	0.3728	0.3594	0.3463	0.3335	0.3209	0.3085	0.2964	0.2845	0.2729	0.2614	0.2502	0.2392	0.2283	0.2177
4.19	0.4584	0.4432	0.4284	0.4139	0.3997	0.3859	0.3723	0.3589	0.3459	0.3330	0.3204	0.3081	0.2960	0.2841	0.2724	0.2610	0.2498	0.2387	0.2279	0.2173
4.20	0.4579	0.4427	0.4279	0.4134	0.3992	0.3854	0.3718	0.3585	0.3454	0.3325	0.3200	0.3076	0.2955	0.2836	0.2720	0.2606	0.2493	0.2383	0.2275	0.2169
4.21	0.4574	0.4422	0.4274	0.4129	0.3987	0.3849	0.3713	0.3580	0.3449	0.3321	0.3195	0.3072	0.2951	0.2832	0.2716	0.2601	0.2489	0.2379	0.2271	0.2165
4.22	0.4569	0.4417	0.4269	0.4124	0.3982	0.3844	0.3708	0.3575	0.3444	0.3316	0.3190	0.3067	0.2946	0.2827	0.2711	0.2597	0.2485	0.2375	0.2267	0.2161
4.23	0.4564	0.4412	0.4264	0.4119	0.3978	0.3839	0.3703	0.3570	0.3440	0.3311	0.3186	0.3062	0.2942	0.2823	0.2707	0.2593	0.2481	0.2371	0.2263	0.2157
4.24	0.4559	0.4407	0.4259	0.4114	0.3973	0.3834	0.3699	0.3565	0.3435	0.3307	0.3181	0.3058	0.2937	0.2819	0.2702	0.2588	0.2476	0.2366	0.2259	0.2153
4.25	0.4554	0.4402	0.4254	0.4109	0.3968	0.3829	0.3694	0.3561	0.3430	0.3302	0.3176	0.3053	0.2933	0.2814	0.2698	0.2584	0.2472	0.2362	0.2254	0.2149
4.26	0.4550	0.4398	0.4249	0.4105	0.3963	0.3825	0.3689	0.3556	0.3425	0.3297	0.3172	0.3049	0.2928	0.2810	0.2694	0.2580	0.2468	0.2358	0.2250	0.2145
4.27	0.4545	0.4393	0.4244	0.4100	0.3958	0.3820	0.3684	0.3551	0.3421	0.3293	0.3167	0.3044	0.2924	0.2805	0.2689	0.2576	0.2464	0.2354	0.2246	0.2141
4.28	0.4540	0.4388	0.4240	0.4095	0.3953	0.3815	0.3679	0.3547	0.3416	0.3288	0.3163	0.3040	0.2919	0.2801	0.2685	0.2571	0.2460	0.2350	0.2242	0.2137
4.29	0.4535	0.4383	0.4235	0.4090	0.3949	0.3810	0.3675	0.3542	0.3411	0.3284	0.3158	0.3035	0.2915	0.2797	0.2681	0.2567	0.2455	0.2346	0.2238	0.2133
4.30	0.4530	0.4378	0.4230	0.4085	0.3944	0.3805	0.3670	0.3537	0.3407	0.3279	0.3154	0.3031	0.2910	0.2792	0.2676	0.2563	0.2451	0.2342	0.2234	0.2129
4.31	0.4525	0.4373	0.4225	0.4080	0.3939	0.3801	0.3665	0.3533	0.3402	0.3274	0.3149	0.3026	0.2906	0.2788	0.2672	0.2559	0.2447	0.2338	0.2231	0.2125
4.32	0.4520	0.4368	0.4220	0.4075	0.3934	0.3796	0.3661	0.3528	0.3398	0.3270	0.3145	0.3022	0.2902	0.2784	0.2668	0.2554	0.2443	0.2334	0.2227	0.2121
4.33	0.4516	0.4364	0.4216	0.4071	0.3930	0.3791	0.3656	0.3523	0.3393	0.3265	0.3140	0.3017	0.2897	0.2779	0.2664	0.2550	0.2439	0.2330	0.2223	0.2118
4.34	0.4511	0.4359	0.4211	0.4066	0.3925	0.3787	0.3651	0.3519	0.3388	0.3261	0.3136	0.3013	0.2893	0.2775	0.2660	0.2546	0.2435	0.2326	0.2219	0.2114
4.35	0.4506	0.4354	0.4206	0.4061	0.3920	0.3782	0.3647	0.3514	0.3384	0.3256	0.3131	0.3009	0.2888	0.2771	0.2655	0.2542	0.2431	0.2322	0.2215	0.2110
4.36	0.4501	0.4349	0.4201	0.4057	0.3915	0.3777	0.3642	0.3509	0.3379	0.3252	0.3127	0.3004	0.2884	0.2766	0.2651	0.2538	0.2427	0.2318	0.2211	0.2106
4.37	0.4497	0.4345	0.4196	0.4052	0.3911	0.3773	0.3637	0.3505	0.3375	0.3247	0.3122	0.3000	0.2880	0.2762	0.2647	0.2534	0.2423	0.2314	0.2207	0.2102
4.38	0.4492	0.4340	0.4192	0.4047	0.3906	0.3768	0.3633	0.3500	0.3370	0.3243	0.3118	0.2995	0.2876	0.2758	0.2643	0.2530	0.2419	0.2310	0.2203	0.2099
4.39	0.4487	0.4335	0.4187	0.4043	0.3901	0.3763	0.3628	0.3496	0.3366	0.3238	0.3113	0.2991	0.2871	0.2754	0.2639	0.2526	0.2415	0.2306	0.2199	0.2095
4.40	0.4482	0.4330	0.4182	0.4038	0.3897	0.3759	0.3624	0.3491	0.3361	0.3234	0.3109	0.2987	0.2867	0.2750	0.2635	0.2522	0.2411	0.2302	0.2196	0.2091
4.41	0.4478	0.4326	0.4178	0.4033	0.3892	0.3754	0.3619	0.3487	0.3357	0.3229	0.3105	0.2982	0.2863	0.2745	0.2630	0.2518	0.2407	0.2298	0.2192	0.2087
4.42	0.4473	0.4321	0.4173	0.4029	0.3887	0.3750	0.3614	0.3482	0.3352	0.3225	0.3100	0.2978	0.2859	0.2741	0.2626	0.2514	0.2403	0.2294	0.2188	0.2084
4.43	0.4468	0.4316	0.4168	0.4024	0.3883	0.3745	0.3610	0.3478	0.3348	0.3221	0.3096	0.2974	0.2854	0.2737	0.2622	0.2510	0.2399	0.2291	0.2184	0.2080
4.44	0.4464	0.4312	0.4164	0.4019	0.3878	0.3740	0.3605	0.3473	0.3344	0.3216	0.3092	0.2970	0.2850	0.2733	0.2618	0.2506	0.2395	0.2287	0.2181	0.2076
4.45	0.4459	0.4307	0.4159	0.4015	0.3874	0.3736	0.3601	0.3469	0.3339	0.3212	0.3087	0.2965	0.2846	0.2729	0.2614	0.2502	0.2391	0.2283	0.2177	0.2073
4.46	0.4454	0.4302	0.4154	0.4010	0.3869	0.3731														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
5.01	0.4215	0.4064	0.3918	0.3775	0.3636	0.3500	0.3368	0.3238	0.3111	0.2987	0.2866	0.2747	0.2631	0.2518	0.2407	0.2299	0.2193	0.2089	0.1987	0.1887
5.02	0.4211	0.4060	0.3914	0.3771	0.3632	0.3496	0.3364	0.3234	0.3108	0.2984	0.2862	0.2744	0.2628	0.2515	0.2404	0.2295	0.2189	0.2086	0.1984	0.1884
5.03	0.4207	0.4056	0.3910	0.3767	0.3628	0.3493	0.3360	0.3231	0.3104	0.2980	0.2859	0.2740	0.2624	0.2511	0.2400	0.2292	0.2186	0.2082	0.1981	0.1881
5.04	0.4203	0.4052	0.3906	0.3763	0.3624	0.3489	0.3356	0.3227	0.3100	0.2976	0.2855	0.2737	0.2621	0.2508	0.2397	0.2289	0.2183	0.2079	0.1978	0.1879
5.05	0.4199	0.4048	0.3902	0.3759	0.3620	0.3485	0.3352	0.3223	0.3097	0.2973	0.2851	0.2733	0.2617	0.2504	0.2394	0.2286	0.2180	0.2076	0.1975	0.1876
5.06	0.4195	0.4044	0.3898	0.3755	0.3616	0.3481	0.3349	0.3219	0.3093	0.2969	0.2848	0.2730	0.2614	0.2501	0.2390	0.2282	0.2177	0.2073	0.1972	0.1873
5.07	0.4191	0.4040	0.3894	0.3751	0.3613	0.3477	0.3345	0.3216	0.3089	0.2965	0.2844	0.2726	0.2611	0.2498	0.2387	0.2279	0.2173	0.2070	0.1969	0.1870
5.08	0.4187	0.4036	0.3890	0.3747	0.3609	0.3473	0.3341	0.3212	0.3085	0.2962	0.2841	0.2723	0.2607	0.2494	0.2384	0.2276	0.2170	0.2067	0.1966	0.1867
5.09	0.4183	0.4032	0.3886	0.3744	0.3605	0.3469	0.3337	0.3208	0.3082	0.2958	0.2837	0.2719	0.2604	0.2491	0.2381	0.2273	0.2167	0.2064	0.1963	0.1864
5.10	0.4179	0.4028	0.3882	0.3740	0.3601	0.3466	0.3334	0.3204	0.3078	0.2954	0.2834	0.2716	0.2600	0.2488	0.2377	0.2269	0.2164	0.2061	0.1960	0.1861
5.11	0.4175	0.4025	0.3878	0.3736	0.3597	0.3462	0.3330	0.3201	0.3074	0.2951	0.2830	0.2712	0.2597	0.2484	0.2374	0.2266	0.2161	0.2058	0.1957	0.1858
5.12	0.4171	0.4021	0.3874	0.3732	0.3593	0.3458	0.3326	0.3197	0.3071	0.2947	0.2827	0.2709	0.2593	0.2481	0.2371	0.2263	0.2158	0.2055	0.1954	0.1855
5.13	0.4167	0.4017	0.3870	0.3728	0.3589	0.3454	0.3322	0.3193	0.3067	0.2944	0.2823	0.2705	0.2590	0.2478	0.2368	0.2260	0.2155	0.2052	0.1951	0.1852
5.14	0.4163	0.4016	0.3866	0.3724	0.3586	0.3451	0.3319	0.3190	0.3064	0.2940	0.2820	0.2702	0.2587	0.2474	0.2364	0.2257	0.2152	0.2049	0.1948	0.1849
5.15	0.4159	0.4009	0.3863	0.3720	0.3582	0.3447	0.3315	0.3186	0.3060	0.2937	0.2816	0.2698	0.2583	0.2471	0.2361	0.2254	0.2148	0.2046	0.1945	0.1847
5.16	0.4155	0.4005	0.3859	0.3717	0.3578	0.3443	0.3311	0.3182	0.3056	0.2933	0.2813	0.2695	0.2580	0.2468	0.2358	0.2250	0.2145	0.2043	0.1942	0.1844
5.17	0.4151	0.4001	0.3855	0.3713	0.3574	0.3439	0.3308	0.3179	0.3053	0.2930	0.2809	0.2692	0.2577	0.2464	0.2355	0.2247	0.2142	0.2040	0.1939	0.1841
5.18	0.4148	0.3997	0.3851	0.3709	0.3570	0.3436	0.3304	0.3175	0.3049	0.2926	0.2806	0.2688	0.2573	0.2461	0.2351	0.2244	0.2139	0.2037	0.1936	0.1838
5.19	0.4144	0.3993	0.3847	0.3705	0.3567	0.3432	0.3300	0.3172	0.3046	0.2922	0.2802	0.2685	0.2570	0.2458	0.2348	0.2241	0.2136	0.2034	0.1933	0.1835
5.20	0.4140	0.3989	0.3843	0.3701	0.3563	0.3428	0.3296	0.3168	0.3042	0.2919	0.2799	0.2681	0.2567	0.2455	0.2345	0.2238	0.2133	0.2031	0.1930	0.1832
5.21	0.4136	0.3986	0.3840	0.3697	0.3559	0.3424	0.3293	0.3164	0.3039	0.2915	0.2795	0.2678	0.2563	0.2451	0.2342	0.2235	0.2130	0.2028	0.1928	0.1830
5.22	0.4132	0.3982	0.3836	0.3694	0.3555	0.3421	0.3289	0.3161	0.3035	0.2912	0.2792	0.2675	0.2560	0.2448	0.2339	0.2232	0.2127	0.2025	0.1925	0.1827
5.23	0.4128	0.3978	0.3832	0.3690	0.3552	0.3417	0.3286	0.3157	0.3031	0.2909	0.2788	0.2671	0.2557	0.2445	0.2336	0.2229	0.2124	0.2022	0.1922	0.1824
5.24	0.4124	0.3974	0.3828	0.3686	0.3548	0.3413	0.3282	0.3154	0.3028	0.2905	0.2785	0.2668	0.2553	0.2442	0.2332	0.2226	0.2121	0.2019	0.1919	0.1821
5.25	0.4120	0.3970	0.3824	0.3682	0.3544	0.3410	0.3278	0.3150	0.3024	0.2902	0.2782	0.2665	0.2550	0.2438	0.2329	0.2223	0.2118	0.2016	0.1916	0.1819
5.26	0.4117	0.3966	0.3821	0.3679	0.3541	0.3406	0.3275	0.3146	0.3021	0.2898	0.2778	0.2661	0.2547	0.2435	0.2326	0.2219	0.2115	0.2013	0.1913	0.1816
5.27	0.4113	0.3963	0.3817	0.3675	0.3537	0.3402	0.3271	0.3143	0.3017	0.2895	0.2775	0.2658	0.2544	0.2432	0.2323	0.2216	0.2112	0.2010	0.1911	0.1813
5.28	0.4109	0.3959	0.3813	0.3671	0.3533	0.3399	0.3268	0.3139	0.3014	0.2891	0.2772	0.2655	0.2540	0.2429	0.2320	0.2213	0.2109	0.2007	0.1908	0.1810
5.29	0.4105	0.3955	0.3809	0.3667	0.3530	0.3395	0.3264	0.3136	0.3010	0.2888	0.2768	0.2651	0.2537	0.2426	0.2317	0.2210	0.2106	0.2004	0.1905	0.1808
5.30	0.4101	0.3951	0.3806	0.3664	0.3526	0.3392	0.3260	0.3132	0.3007	0.2884	0.2765	0.2648	0.2534	0.2423	0.2314	0.2207	0.2103	0.2002	0.1902	0.1805
5.31	0.4098	0.3947	0.3802	0.3660	0.3522	0.3388	0.3257	0.3129	0.3004	0.2881	0.2762	0.2645	0.2531	0.2419	0.2311	0.2204	0.2100	0.1999	0.1899	0.1802
5.32	0.4094	0.3944	0.3798	0.3656	0.3519	0.3384	0.3253	0.3125	0.3000	0.2878	0.2758	0.2642	0.2528	0.2416	0.2308	0.2201	0.2097	0.1996	0.1897	0.1799
5.33	0.4090	0.3940	0.3794	0.3653	0.3515	0.3381	0.3250	0.3122	0.2997	0.2874	0.2755	0.2638	0.2524	0.2413	0.2305	0.2198	0.2095	0.1993	0.1894	0.1797
5.34	0.4086	0.3936	0.3791	0.3649	0.3511	0.3377	0.3246	0.3118	0.2993	0.2871	0.2752	0.2635	0.2521	0.2410	0.2301	0.2195	0.2092	0.1990	0.1891	0.1794
5.35	0.4082	0.3933	0.3787	0.3645	0.3508	0.3374	0.3243	0.3115	0.2990	0.2868	0.2748	0.2632	0.2518	0.2407	0.2298	0.2192	0.2089	0.1987	0.1888	0.1791
5.36	0.4079	0.3929	0.3783	0.3642	0.3504	0.3370	0.3239	0.3111	0.2986	0.2864	0.2745	0.2629	0.2515	0.2404	0.2295	0.2189	0.2086	0.1985	0.1886	0.1789
5.37	0.4075	0.3925	0.3780	0.3638	0.3501	0.3366	0.3236	0.3108	0.2983	0.2861	0.2742	0.2625	0.2512	0.2401	0.2292	0.2186	0.2083	0.1982	0.1883	0.1786
5.38	0.4071	0.3921	0.3776	0.3635	0.3497	0.3363	0.3232	0.3104	0.2980	0.2858	0.2738	0.2622	0.2509	0.2398	0.2289	0.2184	0.2080	0.1979	0.1880	0.1783
5.39	0.4068	0.3918	0.3772	0.3631	0.3493	0.3359	0.3229	0.3101	0.2976	0.2854	0.2735	0.2619	0.2505	0.2395	0.2286	0.2181	0.2077	0.1976	0.1877	0.1781
5.40	0.4064	0.3914	0.3769	0.3627	0.3490	0.3356	0.3225	0.3098	0.2973	0.2851	0.2732	0.2616	0.2502	0.2392	0.2283	0.2178	0.2074	0.1973	0.1875	0.1778
5.41	0.4060	0.3910	0.3765	0.3624	0.3486	0.3352	0.3222	0.3094	0.2970	0.2848	0.2729	0.2613	0.2499	0.2388	0.2280	0.2175	0.2071	0.1971	0.1872	0.1776
5.42	0.4056	0.3907	0.3761	0.3620	0.3483	0.3349	0.3218	0.3091	0.2966	0.2844	0.2725	0.2609	0.2496	0.2385	0.2277	0.2172	0.2069	0.1968	0.1869	0.1773
5.43	0.4053	0.3903	0.3758	0.3616	0.3479	0.3345	0.3215	0.3087	0.2962	0.2841	0.2722	0.2606	0.2493	0.2382	0.2274	0.2169	0.2066	0.1965	0.1867	0.1770
5.44	0.4049	0.3899	0.3754	0.3613	0.3476	0.3342	0.3211	0.3084	0.2960	0.2838	0.2719	0.2603	0.2490	0.2379	0.2271	0.2166	0.2063	0.1962	0.1864	0.1768
5.45	0.4045	0.3896	0.3750	0.3609	0.3472	0.3338	0.3208	0.3081	0.2956	0.2834	0.2716	0.2600	0.2487	0.2376	0.2269	0.2163	0.2060	0.1960	0.1861	0.1765
5.46	0.4042	0.3892	0.3747	0.3606	0.3469															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
6.01	0.3852	0.3704	0.3561	0.3422	0.3287	0.3156	0.3029	0.2904	0.2783	0.2664	0.2549	0.2436	0.2327	0.2220	0.2116	0.2014	0.1915	0.1818	0.1724	0.1632	
6.02	0.3848	0.3701	0.3558	0.3419	0.3284	0.3153	0.3026	0.2901	0.2780	0.2662	0.2546	0.2434	0.2324	0.2217	0.2113	0.2012	0.1913	0.1816	0.1722	0.1630	
6.03	0.3845	0.3697	0.3554	0.3416	0.3281	0.3150	0.3023	0.2898	0.2777	0.2659	0.2543	0.2431	0.2322	0.2215	0.2111	0.2009	0.1910	0.1814	0.1720	0.1628	
6.04	0.3842	0.3694	0.3551	0.3413	0.3278	0.3147	0.3020	0.2895	0.2774	0.2656	0.2541	0.2428	0.2319	0.2212	0.2108	0.2007	0.1908	0.1812	0.1717	0.1626	
6.05	0.3839	0.3691	0.3548	0.3410	0.3275	0.3144	0.3017	0.2893	0.2771	0.2653	0.2538	0.2426	0.2316	0.2210	0.2106	0.2005	0.1906	0.1809	0.1715	0.1623	
6.06	0.3835	0.3688	0.3545	0.3406	0.3272	0.3141	0.3014	0.2890	0.2769	0.2650	0.2535	0.2423	0.2314	0.2207	0.2103	0.2002	0.1903	0.1807	0.1713	0.1621	
6.07	0.3832	0.3685	0.3542	0.3403	0.3269	0.3138	0.3011	0.2887	0.2766	0.2647	0.2532	0.2420	0.2311	0.2205	0.2101	0.2000	0.1901	0.1805	0.1711	0.1619	
6.08	0.3829	0.3682	0.3539	0.3400	0.3266	0.3135	0.3008	0.2884	0.2763	0.2645	0.2530	0.2418	0.2308	0.2202	0.2098	0.1997	0.1899	0.1802	0.1709	0.1617	
6.09	0.3826	0.3678	0.3536	0.3397	0.3263	0.3132	0.3005	0.2881	0.2760	0.2642	0.2527	0.2415	0.2306	0.2200	0.2096	0.1995	0.1896	0.1800	0.1706	0.1615	
6.10	0.3823	0.3675	0.3532	0.3394	0.3260	0.3129	0.3002	0.2878	0.2757	0.2639	0.2524	0.2412	0.2303	0.2197	0.2093	0.1992	0.1894	0.1798	0.1704	0.1613	
6.11	0.3819	0.3672	0.3529	0.3391	0.3257	0.3126	0.2999	0.2875	0.2754	0.2636	0.2522	0.2410	0.2301	0.2195	0.2091	0.1990	0.1892	0.1796	0.1702	0.1611	
6.12	0.3816	0.3669	0.3526	0.3388	0.3254	0.3123	0.2996	0.2872	0.2752	0.2634	0.2519	0.2407	0.2298	0.2192	0.2089	0.1988	0.1889	0.1793	0.1700	0.1609	
6.13	0.3813	0.3666	0.3523	0.3385	0.3251	0.3120	0.2993	0.2869	0.2749	0.2631	0.2516	0.2404	0.2296	0.2189	0.2086	0.1985	0.1887	0.1791	0.1698	0.1606	
6.14	0.3810	0.3663	0.3520	0.3382	0.3248	0.3117	0.2990	0.2867	0.2746	0.2628	0.2513	0.2402	0.2293	0.2187	0.2084	0.1983	0.1885	0.1789	0.1695	0.1604	
6.15	0.3807	0.3659	0.3517	0.3379	0.3245	0.3114	0.2987	0.2864	0.2743	0.2625	0.2511	0.2399	0.2290	0.2184	0.2081	0.1981	0.1882	0.1787	0.1693	0.1602	
6.16	0.3804	0.3656	0.3514	0.3376	0.3242	0.3111	0.2984	0.2861	0.2740	0.2623	0.2508	0.2396	0.2288	0.2182	0.2079	0.1978	0.1880	0.1784	0.1691	0.1600	
6.17	0.3800	0.3653	0.3511	0.3373	0.3239	0.3108	0.2982	0.2858	0.2738	0.2620	0.2505	0.2394	0.2285	0.2180	0.2076	0.1976	0.1878	0.1782	0.1689	0.1598	
6.18	0.3797	0.3650	0.3508	0.3370	0.3236	0.3105	0.2979	0.2855	0.2735	0.2617	0.2503	0.2391	0.2283	0.2177	0.2074	0.1973	0.1876	0.1780	0.1687	0.1596	
6.19	0.3794	0.3647	0.3505	0.3367	0.3233	0.3103	0.2976	0.2852	0.2732	0.2615	0.2500	0.2389	0.2280	0.2175	0.2072	0.1971	0.1873	0.1778	0.1685	0.1594	
6.20	0.3791	0.3644	0.3502	0.3364	0.3230	0.3100	0.2973	0.2850	0.2729	0.2612	0.2497	0.2386	0.2278	0.2172	0.2069	0.1969	0.1871	0.1776	0.1683	0.1592	
6.21	0.3788	0.3641	0.3499	0.3361	0.3227	0.3097	0.2970	0.2847	0.2727	0.2609	0.2495	0.2384	0.2275	0.2170	0.2067	0.1966	0.1869	0.1773	0.1680	0.1590	
6.22	0.3785	0.3638	0.3495	0.3358	0.3224	0.3094	0.2967	0.2844	0.2724	0.2606	0.2492	0.2381	0.2273	0.2167	0.2064	0.1964	0.1866	0.1771	0.1678	0.1588	
6.23	0.3782	0.3635	0.3492	0.3355	0.3221	0.3091	0.2964	0.2841	0.2721	0.2604	0.2490	0.2378	0.2270	0.2165	0.2062	0.1962	0.1864	0.1769	0.1676	0.1586	
6.24	0.3778	0.3632	0.3489	0.3352	0.3218	0.3088	0.2962	0.2838	0.2718	0.2601	0.2487	0.2376	0.2268	0.2162	0.2060	0.1960	0.1862	0.1767	0.1674	0.1584	
6.25	0.3775	0.3629	0.3486	0.3349	0.3215	0.3085	0.2959	0.2836	0.2716	0.2598	0.2484	0.2373	0.2265	0.2160	0.2057	0.1957	0.1860	0.1765	0.1672	0.1582	
6.26	0.3772	0.3625	0.3483	0.3346	0.3212	0.3082	0.2956	0.2833	0.2713	0.2596	0.2482	0.2371	0.2263	0.2157	0.2055	0.1955	0.1857	0.1762	0.1670	0.1580	
6.27	0.3769	0.3622	0.3480	0.3343	0.3209	0.3079	0.2953	0.2830	0.2710	0.2593	0.2479	0.2368	0.2260	0.2155	0.2053	0.1953	0.1855	0.1760	0.1668	0.1578	
6.28	0.3766	0.3619	0.3477	0.3340	0.3206	0.3077	0.2950	0.2827	0.2707	0.2590	0.2477	0.2366	0.2258	0.2153	0.2050	0.1950	0.1853	0.1758	0.1666	0.1575	
6.29	0.3763	0.3616	0.3474	0.3337	0.3203	0.3074	0.2947	0.2825	0.2705	0.2588	0.2474	0.2363	0.2255	0.2150	0.2048	0.1948	0.1851	0.1756	0.1664	0.1573	
6.30	0.3760	0.3613	0.3471	0.3334	0.3200	0.3071	0.2945	0.2822	0.2702	0.2585	0.2471	0.2361	0.2253	0.2148	0.2046	0.1946	0.1849	0.1754	0.1661	0.1571	
6.31	0.3757	0.3610	0.3468	0.3331	0.3198	0.3068	0.2942	0.2819	0.2699	0.2583	0.2469	0.2358	0.2250	0.2145	0.2043	0.1944	0.1846	0.1752	0.1659	0.1569	
6.32	0.3754	0.3607	0.3465	0.3328	0.3195	0.3065	0.2939	0.2816	0.2697	0.2580	0.2466	0.2356	0.2248	0.2143	0.2041	0.1941	0.1844	0.1750	0.1657	0.1567	
6.33	0.3751	0.3604	0.3462	0.3325	0.3192	0.3062	0.2936	0.2814	0.2694	0.2577	0.2464	0.2353	0.2245	0.2141	0.2039	0.1939	0.1842	0.1747	0.1655	0.1565	
6.34	0.3748	0.3601	0.3459	0.3322	0.3189	0.3059	0.2934	0.2811	0.2691	0.2575	0.2461	0.2351	0.2243	0.2138	0.2036	0.1937	0.1840	0.1745	0.1653	0.1563	
6.35	0.3745	0.3598	0.3456	0.3319	0.3186	0.3057	0.2931	0.2808	0.2689	0.2572	0.2459	0.2348	0.2241	0.2136	0.2034	0.1935	0.1838	0.1743	0.1651	0.1561	
6.36	0.3742	0.3595	0.3454	0.3316	0.3183	0.3054	0.2928	0.2805	0.2686	0.2569	0.2456	0.2346	0.2238	0.2134	0.2032	0.1932	0.1835	0.1741	0.1649	0.1559	
6.37	0.3739	0.3592	0.3451	0.3313	0.3180	0.3051	0.2925	0.2803	0.2683	0.2567	0.2453	0.2343	0.2236	0.2131	0.2029	0.1930	0.1833	0.1739	0.1647	0.1558	
6.38	0.3736	0.3589	0.3448	0.3310	0.3177	0.3048	0.2922	0.2800	0.2681	0.2564	0.2451	0.2341	0.2233	0.2129	0.2027	0.1928	0.1831	0.1737	0.1645	0.1556	
6.39	0.3733	0.3586	0.3445	0.3308	0.3175	0.3045	0.2920	0.2797	0.2678	0.2562	0.2448	0.2338	0.2231	0.2126	0.2025	0.1926	0.1829	0.1735	0.1643	0.1554	
6.40	0.3730	0.3583	0.3442	0.3305	0.3172	0.3043	0.2917	0.2795	0.2675	0.2559	0.2446	0.2336	0.2229	0.2124	0.2022	0.1923	0.1827	0.1733	0.1641	0.1552	
6.41	0.3727	0.3580	0.3439	0.3302	0.3169	0.3040	0.2914	0.2792	0.2673	0.2557	0.2443	0.2333	0.2226	0.2122	0.2020	0.1921	0.1825	0.1731	0.1639	0.1550	
6.42	0.3724	0.3577	0.3436	0.3299	0.3166	0.3037	0.2912	0.2789	0.2670	0.2554	0.2441	0.2331	0.2224	0.2119	0.2018	0.1919	0.1823	0.1729	0.1637	0.1548	
6.43	0.3721	0.3574	0.3433	0.3296	0.3163	0.3034	0.2909	0.2787	0.2668	0.2551	0.2438	0.2328	0.2221	0.2117	0.2016	0.1917	0.1820	0.1726	0.1635	0.1546	
6.44	0.3718	0.3571	0.3430	0.3293	0.3160	0.3032	0.2906	0.2784	0.2665	0.2549	0.2436	0.2326	0.2219	0.2115	0.2013	0.1915	0.1818	0.1724	0.1633	0.1544	
6.45	0.3715	0.3568	0.3427	0.3290	0.3158	0.3029	0.2903	0.2781	0.2662	0.2546	0.2433	0.2324	0.2217	0.2113	0.2011	0.1912	0.1816	0.1722	0.1631	0.1542	
6.46	0.3712	0.3566	0.3424	0.3288	0.3155	0.3026	0.2901	0.2779	0.2660	0.2544	0.2431										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
7.01	0.3556	0.3413	0.3274	0.3139	0.3009	0.2883	0.2761	0.2642	0.2526	0.2413	0.2303	0.2196	0.2092	0.1992	0.1894	0.1798	0.1705	0.1615	0.1527	0.1442
7.02	0.3554	0.3410	0.3271	0.3137	0.3007	0.2881	0.2758	0.2639	0.2523	0.2410	0.2301	0.2194	0.2090	0.1990	0.1892	0.1796	0.1703	0.1613	0.1525	0.1440
7.03	0.3551	0.3407	0.3269	0.3134	0.3004	0.2878	0.2756	0.2637	0.2521	0.2408	0.2298	0.2192	0.2088	0.1988	0.1890	0.1794	0.1702	0.1611	0.1524	0.1438
7.04	0.3548	0.3405	0.3266	0.3132	0.3002	0.2876	0.2754	0.2635	0.2519	0.2406	0.2296	0.2190	0.2086	0.1986	0.1888	0.1792	0.1700	0.1610	0.1522	0.1437
7.05	0.3546	0.3402	0.3263	0.3129	0.2999	0.2873	0.2751	0.2632	0.2516	0.2404	0.2294	0.2188	0.2084	0.1984	0.1886	0.1791	0.1698	0.1608	0.1520	0.1435
7.06	0.3543	0.3399	0.3261	0.3127	0.2997	0.2871	0.2749	0.2630	0.2514	0.2401	0.2292	0.2186	0.2082	0.1982	0.1884	0.1789	0.1696	0.1606	0.1518	0.1433
7.07	0.3540	0.3397	0.3258	0.3124	0.2994	0.2869	0.2746	0.2628	0.2512	0.2399	0.2290	0.2183	0.2080	0.1980	0.1882	0.1787	0.1694	0.1604	0.1517	0.1432
7.08	0.3538	0.3394	0.3256	0.3122	0.2992	0.2866	0.2744	0.2625	0.2510	0.2397	0.2288	0.2181	0.2078	0.1978	0.1880	0.1785	0.1693	0.1603	0.1515	0.1430
7.09	0.3535	0.3392	0.3253	0.3119	0.2990	0.2864	0.2742	0.2623	0.2507	0.2395	0.2285	0.2179	0.2076	0.1976	0.1878	0.1783	0.1691	0.1601	0.1513	0.1428
7.10	0.3533	0.3389	0.3251	0.3117	0.2987	0.2861	0.2739	0.2621	0.2505	0.2393	0.2283	0.2177	0.2074	0.1974	0.1876	0.1781	0.1689	0.1599	0.1512	0.1427
7.11	0.3530	0.3386	0.3248	0.3114	0.2985	0.2859	0.2737	0.2618	0.2503	0.2390	0.2281	0.2175	0.2072	0.1972	0.1874	0.1779	0.1687	0.1597	0.1510	0.1425
7.12	0.3527	0.3384	0.3246	0.3112	0.2982	0.2857	0.2735	0.2616	0.2501	0.2388	0.2279	0.2173	0.2070	0.1970	0.1872	0.1777	0.1685	0.1596	0.1508	0.1423
7.13	0.3525	0.3381	0.3243	0.3109	0.2980	0.2854	0.2732	0.2614	0.2498	0.2386	0.2277	0.2171	0.2068	0.1968	0.1870	0.1776	0.1683	0.1594	0.1507	0.1422
7.14	0.3522	0.3379	0.3240	0.3107	0.2977	0.2852	0.2730	0.2611	0.2496	0.2384	0.2275	0.2169	0.2066	0.1966	0.1868	0.1774	0.1682	0.1592	0.1505	0.1420
7.15	0.3519	0.3376	0.3237	0.3104	0.2975	0.2849	0.2728	0.2609	0.2494	0.2382	0.2273	0.2167	0.2064	0.1964	0.1866	0.1772	0.1680	0.1590	0.1503	0.1419
7.16	0.3517	0.3374	0.3235	0.3102	0.2972	0.2847	0.2725	0.2607	0.2492	0.2380	0.2271	0.2165	0.2062	0.1962	0.1865	0.1770	0.1678	0.1589	0.1502	0.1417
7.17	0.3514	0.3371	0.3233	0.3099	0.2970	0.2845	0.2723	0.2605	0.2489	0.2377	0.2268	0.2163	0.2060	0.1960	0.1863	0.1768	0.1676	0.1587	0.1500	0.1415
7.18	0.3512	0.3369	0.3230	0.3097	0.2968	0.2842	0.2721	0.2602	0.2487	0.2375	0.2266	0.2161	0.2058	0.1958	0.1861	0.1766	0.1675	0.1585	0.1498	0.1414
7.19	0.3509	0.3366	0.3228	0.3094	0.2965	0.2840	0.2718	0.2600	0.2485	0.2373	0.2264	0.2158	0.2056	0.1956	0.1859	0.1765	0.1673	0.1584	0.1497	0.1412
7.20	0.3506	0.3363	0.3225	0.3092	0.2963	0.2838	0.2716	0.2598	0.2483	0.2371	0.2262	0.2156	0.2054	0.1954	0.1857	0.1763	0.1671	0.1582	0.1495	0.1411
7.21	0.3504	0.3361	0.3223	0.3089	0.2960	0.2835	0.2714	0.2596	0.2481	0.2369	0.2260	0.2154	0.2052	0.1952	0.1855	0.1761	0.1669	0.1580	0.1493	0.1409
7.22	0.3501	0.3358	0.3220	0.3087	0.2958	0.2833	0.2711	0.2593	0.2478	0.2367	0.2258	0.2152	0.2050	0.1950	0.1853	0.1759	0.1668	0.1578	0.1492	0.1407
7.23	0.3499	0.3356	0.3218	0.3085	0.2956	0.2831	0.2709	0.2591	0.2476	0.2364	0.2256	0.2150	0.2048	0.1948	0.1851	0.1757	0.1666	0.1577	0.1490	0.1406
7.24	0.3496	0.3353	0.3215	0.3082	0.2953	0.2828	0.2707	0.2589	0.2474	0.2362	0.2254	0.2148	0.2046	0.1946	0.1850	0.1756	0.1664	0.1575	0.1488	0.1404
7.25	0.3494	0.3351	0.3213	0.3080	0.2951	0.2826	0.2705	0.2587	0.2472	0.2360	0.2252	0.2146	0.2044	0.1944	0.1848	0.1754	0.1662	0.1573	0.1487	0.1403
7.26	0.3491	0.3348	0.3210	0.3077	0.2948	0.2824	0.2702	0.2584	0.2470	0.2358	0.2250	0.2144	0.2042	0.1943	0.1846	0.1752	0.1661	0.1572	0.1485	0.1401
7.27	0.3488	0.3346	0.3208	0.3075	0.2946	0.2821	0.2700	0.2582	0.2468	0.2356	0.2247	0.2142	0.2040	0.1941	0.1844	0.1750	0.1659	0.1570	0.1484	0.1400
7.28	0.3486	0.3343	0.3206	0.3072	0.2944	0.2819	0.2698	0.2580	0.2465	0.2354	0.2245	0.2140	0.2038	0.1939	0.1842	0.1748	0.1657	0.1568	0.1482	0.1398
7.29	0.3483	0.3341	0.3203	0.3070	0.2941	0.2817	0.2695	0.2578	0.2463	0.2352	0.2243	0.2138	0.2036	0.1937	0.1840	0.1747	0.1655	0.1567	0.1480	0.1396
7.30	0.3481	0.3338	0.3201	0.3068	0.2939	0.2814	0.2693	0.2576	0.2461	0.2350	0.2241	0.2136	0.2034	0.1935	0.1839	0.1745	0.1654	0.1565	0.1479	0.1395
7.31	0.3478	0.3336	0.3198	0.3065	0.2937	0.2812	0.2691	0.2573	0.2459	0.2347	0.2239	0.2134	0.2032	0.1933	0.1837	0.1743	0.1652	0.1563	0.1477	0.1393
7.32	0.3476	0.3333	0.3196	0.3063	0.2934	0.2810	0.2689	0.2571	0.2457	0.2345	0.2237	0.2132	0.2030	0.1931	0.1835	0.1741	0.1650	0.1562	0.1476	0.1392
7.33	0.3473	0.3331	0.3193	0.3060	0.2932	0.2807	0.2686	0.2569	0.2455	0.2343	0.2235	0.2130	0.2028	0.1929	0.1833	0.1739	0.1648	0.1560	0.1474	0.1390
7.34	0.3471	0.3328	0.3191	0.3058	0.2930	0.2805	0.2684	0.2567	0.2452	0.2341	0.2233	0.2128	0.2026	0.1927	0.1831	0.1738	0.1647	0.1558	0.1472	0.1389
7.35	0.3468	0.3326	0.3188	0.3056	0.2927	0.2803	0.2682	0.2565	0.2450	0.2339	0.2231	0.2126	0.2024	0.1926	0.1829	0.1736	0.1645	0.1557	0.1471	0.1387
7.36	0.3466	0.3323	0.3186	0.3053	0.2925	0.2800	0.2680	0.2562	0.2448	0.2337	0.2229	0.2124	0.2023	0.1924	0.1828	0.1734	0.1643	0.1555	0.1469	0.1386
7.37	0.3463	0.3321	0.3184	0.3051	0.2923	0.2798	0.2677	0.2560	0.2446	0.2335	0.2227	0.2122	0.2021	0.1922	0.1826	0.1732	0.1642	0.1553	0.1468	0.1384
7.38	0.3461	0.3318	0.3181	0.3049	0.2920	0.2796	0.2675	0.2558	0.2444	0.2333	0.2225	0.2120	0.2019	0.1920	0.1824	0.1731	0.1640	0.1552	0.1466	0.1383
7.39	0.3458	0.3316	0.3179	0.3046	0.2918	0.2794	0.2673	0.2556	0.2442	0.2331	0.2223	0.2118	0.2017	0.1918	0.1822	0.1729	0.1638	0.1550	0.1464	0.1381
7.40	0.3456	0.3313	0.3176	0.3044	0.2916	0.2791	0.2671	0.2554	0.2440	0.2329	0.2221	0.2116	0.2015	0.1916	0.1820	0.1727	0.1637	0.1548	0.1463	0.1380
7.41	0.3453	0.3311	0.3174	0.3041	0.2913	0.2789	0.2669	0.2551	0.2438	0.2327	0.2219	0.2114	0.2013	0.1914	0.1819	0.1725	0.1635	0.1547	0.1461	0.1378
7.42	0.3451	0.3309	0.3171	0.3039	0.2911	0.2787	0.2667	0.2549	0.2435	0.2325	0.2217	0.2113	0.2011	0.1913	0.1817	0.1724	0.1633	0.1545	0.1460	0.1377
7.43	0.3448	0.3306	0.3169	0.3037	0.2909	0.2785	0.2664	0.2547	0.2433	0.2323	0.2215	0.2111	0.2009	0.1911	0.1815	0.1722	0.1632	0.1544	0.1458	0.1375
7.44	0.3446	0.3304	0.3167	0.3034	0.2906	0.2782	0.2662	0.2545	0.2431	0.2320	0.2213	0.2109	0.2007	0.1909	0.1813	0.1720	0.1630	0.1542	0.1457	0.1374
7.45	0.3443	0.3301	0.3164	0.3032	0.2904	0.2780	0.2660	0.2543	0.2429	0.2318	0.2211	0.2107	0.2005	0.1907	0.1811	0.1719	0.1628	0.1540	0.1455	0.1372
7.46	0.3441	0.3299	0.3162	0.3030	0.2902	0.2778	0.2658	0.2541	0.2427	0.2316	0.2209	0.2								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
8.01	0.3311	0.3172	0.3037	0.2908	0.2782	0.2661	0.2543	0.2429	0.2318	0.2210	0.2106	0.2004	0.1906	0.1810	0.1718	0.1628	0.1540	0.1456	0.1373	0.1293	
8.02	0.3309	0.3170	0.3035	0.2905	0.2780	0.2659	0.2541	0.2427	0.2316	0.2208	0.2104	0.2003	0.1904	0.1809	0.1716	0.1626	0.1539	0.1454	0.1372	0.1292	
8.03	0.3307	0.3167	0.3033	0.2903	0.2778	0.2657	0.2539	0.2425	0.2314	0.2207	0.2102	0.2001	0.1903	0.1807	0.1715	0.1625	0.1538	0.1453	0.1371	0.1291	
8.04	0.3305	0.3165	0.3031	0.2901	0.2776	0.2655	0.2537	0.2423	0.2313	0.2205	0.2100	0.1999	0.1901	0.1806	0.1713	0.1623	0.1536	0.1451	0.1369	0.1289	
8.05	0.3302	0.3163	0.3029	0.2899	0.2774	0.2653	0.2535	0.2421	0.2311	0.2203	0.2099	0.1997	0.1899	0.1804	0.1711	0.1622	0.1535	0.1450	0.1368	0.1288	
8.06	0.3300	0.3161	0.3027	0.2897	0.2772	0.2651	0.2533	0.2419	0.2309	0.2201	0.2097	0.1996	0.1898	0.1802	0.1710	0.1620	0.1533	0.1449	0.1366	0.1287	
8.07	0.3298	0.3159	0.3024	0.2895	0.2770	0.2649	0.2531	0.2418	0.2307	0.2199	0.2095	0.1994	0.1896	0.1801	0.1708	0.1619	0.1532	0.1447	0.1365	0.1285	
8.08	0.3296	0.3156	0.3022	0.2893	0.2768	0.2647	0.2529	0.2416	0.2305	0.2198	0.2093	0.1992	0.1894	0.1799	0.1707	0.1617	0.1530	0.1446	0.1364	0.1284	
8.09	0.3294	0.3154	0.3020	0.2891	0.2766	0.2645	0.2528	0.2414	0.2303	0.2196	0.2092	0.1991	0.1893	0.1797	0.1705	0.1616	0.1529	0.1444	0.1362	0.1283	
8.10	0.3291	0.3152	0.3018	0.2889	0.2764	0.2643	0.2526	0.2412	0.2301	0.2194	0.2090	0.1989	0.1891	0.1796	0.1704	0.1614	0.1527	0.1443	0.1361	0.1281	
8.11	0.3289	0.3150	0.3016	0.2887	0.2762	0.2641	0.2524	0.2410	0.2300	0.2192	0.2088	0.1987	0.1889	0.1794	0.1702	0.1613	0.1526	0.1442	0.1360	0.1280	
8.12	0.3287	0.3148	0.3014	0.2884	0.2760	0.2639	0.2522	0.2408	0.2298	0.2190	0.2086	0.1985	0.1888	0.1793	0.1701	0.1611	0.1524	0.1440	0.1358	0.1279	
8.13	0.3285	0.3146	0.3012	0.2882	0.2758	0.2637	0.2520	0.2406	0.2296	0.2189	0.2085	0.1984	0.1886	0.1791	0.1699	0.1610	0.1523	0.1439	0.1357	0.1278	
8.14	0.3282	0.3143	0.3010	0.2880	0.2756	0.2635	0.2518	0.2404	0.2294	0.2187	0.2083	0.1982	0.1884	0.1790	0.1698	0.1608	0.1522	0.1437	0.1355	0.1276	
8.15	0.3280	0.3141	0.3007	0.2878	0.2754	0.2633	0.2516	0.2402	0.2292	0.2185	0.2081	0.1980	0.1883	0.1788	0.1696	0.1607	0.1520	0.1436	0.1354	0.1275	
8.16	0.3278	0.3139	0.3005	0.2876	0.2752	0.2631	0.2514	0.2401	0.2290	0.2183	0.2079	0.1979	0.1881	0.1786	0.1694	0.1605	0.1519	0.1435	0.1353	0.1274	
8.17	0.3276	0.3137	0.3003	0.2874	0.2750	0.2629	0.2512	0.2399	0.2289	0.2181	0.2078	0.1977	0.1879	0.1785	0.1693	0.1604	0.1517	0.1433	0.1352	0.1272	
8.18	0.3274	0.3135	0.3001	0.2872	0.2748	0.2627	0.2510	0.2397	0.2287	0.2180	0.2076	0.1975	0.1878	0.1783	0.1691	0.1602	0.1516	0.1432	0.1350	0.1271	
8.19	0.3272	0.3133	0.2999	0.2870	0.2746	0.2625	0.2508	0.2395	0.2285	0.2178	0.2074	0.1974	0.1876	0.1782	0.1690	0.1601	0.1514	0.1431	0.1349	0.1270	
8.20	0.3269	0.3131	0.2997	0.2868	0.2744	0.2623	0.2506	0.2393	0.2283	0.2176	0.2072	0.1972	0.1875	0.1780	0.1688	0.1599	0.1513	0.1429	0.1348	0.1269	
8.21	0.3267	0.3128	0.2995	0.2866	0.2742	0.2621	0.2504	0.2391	0.2281	0.2174	0.2071	0.1970	0.1873	0.1779	0.1687	0.1598	0.1512	0.1428	0.1346	0.1267	
8.22	0.3265	0.3126	0.2993	0.2864	0.2740	0.2619	0.2503	0.2389	0.2279	0.2173	0.2069	0.1969	0.1871	0.1777	0.1685	0.1596	0.1510	0.1426	0.1345	0.1266	
8.23	0.3263	0.3124	0.2991	0.2862	0.2738	0.2617	0.2501	0.2388	0.2278	0.2171	0.2067	0.1967	0.1870	0.1775	0.1684	0.1595	0.1509	0.1425	0.1344	0.1265	
8.24	0.3261	0.3122	0.2989	0.2860	0.2736	0.2615	0.2499	0.2386	0.2276	0.2169	0.2066	0.1965	0.1868	0.1774	0.1682	0.1594	0.1507	0.1424	0.1342	0.1264	
8.25	0.3259	0.3120	0.2987	0.2858	0.2734	0.2613	0.2497	0.2384	0.2274	0.2167	0.2064	0.1964	0.1867	0.1772	0.1681	0.1592	0.1506	0.1422	0.1341	0.1262	
8.26	0.3256	0.3118	0.2984	0.2856	0.2732	0.2611	0.2495	0.2382	0.2272	0.2166	0.2062	0.1962	0.1865	0.1771	0.1679	0.1591	0.1505	0.1421	0.1340	0.1261	
8.27	0.3254	0.3116	0.2982	0.2854	0.2730	0.2609	0.2493	0.2380	0.2271	0.2164	0.2061	0.1960	0.1863	0.1769	0.1678	0.1589	0.1503	0.1420	0.1339	0.1260	
8.28	0.3252	0.3114	0.2980	0.2852	0.2728	0.2608	0.2491	0.2378	0.2269	0.2162	0.2059	0.1959	0.1862	0.1768	0.1676	0.1588	0.1502	0.1418	0.1337	0.1259	
8.29	0.3250	0.3111	0.2978	0.2850	0.2726	0.2606	0.2489	0.2377	0.2267	0.2160	0.2057	0.1957	0.1860	0.1766	0.1675	0.1586	0.1500	0.1417	0.1336	0.1257	
8.30	0.3248	0.3109	0.2976	0.2848	0.2724	0.2604	0.2487	0.2375	0.2265	0.2159	0.2056	0.1956	0.1859	0.1765	0.1673	0.1585	0.1499	0.1416	0.1335	0.1256	
8.31	0.3246	0.3107	0.2974	0.2846	0.2722	0.2602	0.2486	0.2373	0.2263	0.2157	0.2054	0.1954	0.1857	0.1763	0.1672	0.1583	0.1498	0.1414	0.1333	0.1255	
8.32	0.3244	0.3105	0.2972	0.2844	0.2720	0.2600	0.2484	0.2371	0.2262	0.2155	0.2052	0.1952	0.1855	0.1762	0.1670	0.1582	0.1496	0.1413	0.1332	0.1254	
8.33	0.3241	0.3103	0.2970	0.2842	0.2718	0.2598	0.2482	0.2369	0.2260	0.2154	0.2050	0.1951	0.1854	0.1760	0.1669	0.1581	0.1495	0.1412	0.1331	0.1252	
8.34	0.3239	0.3101	0.2968	0.2840	0.2716	0.2596	0.2480	0.2367	0.2258	0.2152	0.2049	0.1949	0.1852	0.1758	0.1667	0.1579	0.1493	0.1410	0.1330	0.1251	
8.35	0.3237	0.3099	0.2966	0.2838	0.2714	0.2594	0.2478	0.2366	0.2256	0.2150	0.2047	0.1947	0.1851	0.1757	0.1666	0.1578	0.1492	0.1409	0.1328	0.1250	
8.36	0.3235	0.3097	0.2964	0.2836	0.2712	0.2592	0.2476	0.2364	0.2255	0.2148	0.2045	0.1946	0.1849	0.1755	0.1665	0.1576	0.1491	0.1408	0.1327	0.1249	
8.37	0.3233	0.3095	0.2962	0.2834	0.2710	0.2590	0.2474	0.2362	0.2253	0.2147	0.2044	0.1944	0.1848	0.1754	0.1663	0.1575	0.1489	0.1406	0.1326	0.1248	
8.38	0.3231	0.3093	0.2960	0.2832	0.2708	0.2588	0.2473	0.2360	0.2251	0.2145	0.2042	0.1943	0.1846	0.1752	0.1662	0.1573	0.1488	0.1405	0.1324	0.1246	
8.39	0.3229	0.3091	0.2958	0.2830	0.2706	0.2587	0.2471	0.2358	0.2249	0.2143	0.2041	0.1941	0.1844	0.1751	0.1660	0.1572	0.1487	0.1404	0.1323	0.1245	
8.40	0.3227	0.3089	0.2956	0.2828	0.2704	0.2585	0.2469	0.2357	0.2248	0.2142	0.2039	0.1939	0.1843	0.1749	0.1659	0.1571	0.1485	0.1402	0.1322	0.1244	
8.41	0.3224	0.3087	0.2954	0.2826	0.2702	0.2583	0.2467	0.2355	0.2246	0.2140	0.2037	0.1938	0.1841	0.1748	0.1657	0.1569	0.1484	0.1401	0.1321	0.1243	
8.42	0.3222	0.3084	0.2952	0.2824	0.2700	0.2581	0.2465	0.2353	0.2244	0.2138	0.2036	0.1936	0.1840	0.1746	0.1656	0.1568	0.1483	0.1400	0.1319	0.1241	
8.43	0.3220	0.3082	0.2950	0.2822	0.2698	0.2579	0.2463	0.2351	0.2242	0.2136	0.2034	0.1935	0.1838	0.1745	0.1654	0.1566	0.1481	0.1398	0.1318	0.1240	
8.44	0.3218	0.3080	0.2948	0.2820	0.2697	0.2577	0.2462	0.2349	0.2241	0.2135	0.2032	0.1933	0.1837	0.1743	0.1653	0.1565	0.1480	0.1397	0.1317	0.1239	
8.45	0.3216	0.3078	0.2946	0.2818	0.2695	0.2575	0.2460	0.2348	0.2239	0.2133	0.2031	0.1931	0.1835	0.1742	0.1651	0.1564	0.1478	0.1396	0.1316	0.1238	
8.46	0.3214	0.3076	0.2944	0.2816	0.2693	0.2573	0.2458	0													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
9.01	0.3104	0.2969	0.2839	0.2713	0.2592	0.2476	0.2363	0.2253	0.2147	0.2044	0.1944	0.1847	0.1753	0.1663	0.1575	0.1490	0.1407	0.1327	0.1249	0.1174	
9.02	0.3102	0.2967	0.2837	0.2711	0.2591	0.2474	0.2361	0.2251	0.2145	0.2042	0.1942	0.1846	0.1752	0.1661	0.1574	0.1488	0.1406	0.1326	0.1248	0.1173	
9.03	0.3100	0.2965	0.2835	0.2710	0.2589	0.2472	0.2359	0.2249	0.2144	0.2041	0.1941	0.1844	0.1751	0.1660	0.1572	0.1487	0.1405	0.1325	0.1247	0.1172	
9.04	0.3098	0.2963	0.2833	0.2708	0.2587	0.2470	0.2358	0.2248	0.2142	0.2039	0.1939	0.1843	0.1749	0.1659	0.1571	0.1486	0.1403	0.1324	0.1246	0.1171	
9.05	0.3096	0.2961	0.2831	0.2706	0.2585	0.2469	0.2356	0.2247	0.2140	0.2037	0.1938	0.1841	0.1748	0.1657	0.1570	0.1485	0.1402	0.1322	0.1245	0.1170	
9.06	0.3095	0.2959	0.2829	0.2704	0.2584	0.2467	0.2354	0.2245	0.2139	0.2036	0.1936	0.1840	0.1746	0.1656	0.1568	0.1483	0.1401	0.1321	0.1244	0.1169	
9.07	0.3093	0.2958	0.2828	0.2703	0.2582	0.2465	0.2353	0.2243	0.2137	0.2034	0.1935	0.1838	0.1745	0.1655	0.1567	0.1482	0.1400	0.1320	0.1243	0.1168	
9.08	0.3091	0.2956	0.2826	0.2701	0.2580	0.2464	0.2351	0.2242	0.2136	0.2033	0.1933	0.1837	0.1744	0.1653	0.1566	0.1481	0.1399	0.1319	0.1242	0.1167	
9.09	0.3089	0.2954	0.2824	0.2699	0.2578	0.2462	0.2349	0.2240	0.2134	0.2031	0.1932	0.1836	0.1742	0.1652	0.1565	0.1480	0.1397	0.1318	0.1240	0.1166	
9.10	0.3087	0.2952	0.2822	0.2697	0.2577	0.2460	0.2348	0.2239	0.2133	0.2030	0.1930	0.1834	0.1741	0.1651	0.1563	0.1478	0.1396	0.1317	0.1239	0.1165	
9.11	0.3085	0.2950	0.2820	0.2695	0.2575	0.2459	0.2346	0.2237	0.2131	0.2028	0.1929	0.1833	0.1740	0.1649	0.1562	0.1477	0.1395	0.1315	0.1238	0.1163	
9.12	0.3083	0.2948	0.2819	0.2694	0.2573	0.2457	0.2344	0.2235	0.2130	0.2027	0.1928	0.1831	0.1738	0.1648	0.1561	0.1476	0.1394	0.1314	0.1237	0.1162	
9.13	0.3081	0.2946	0.2817	0.2692	0.2572	0.2455	0.2343	0.2234	0.2128	0.2025	0.1926	0.1830	0.1737	0.1647	0.1559	0.1475	0.1393	0.1313	0.1236	0.1161	
9.14	0.3079	0.2945	0.2815	0.2690	0.2570	0.2454	0.2341	0.2232	0.2127	0.2024	0.1925	0.1829	0.1736	0.1645	0.1558	0.1474	0.1392	0.1312	0.1235	0.1160	
9.15	0.3078	0.2943	0.2813	0.2688	0.2568	0.2452	0.2340	0.2231	0.2125	0.2022	0.1923	0.1827	0.1734	0.1644	0.1557	0.1472	0.1390	0.1311	0.1234	0.1159	
9.16	0.3076	0.2941	0.2811	0.2687	0.2566	0.2450	0.2338	0.2229	0.2124	0.2021	0.1922	0.1826	0.1733	0.1643	0.1556	0.1471	0.1389	0.1310	0.1233	0.1158	
9.17	0.3074	0.2939	0.2810	0.2685	0.2565	0.2449	0.2336	0.2228	0.2122	0.2020	0.1920	0.1824	0.1731	0.1641	0.1554	0.1470	0.1388	0.1309	0.1232	0.1157	
9.18	0.3072	0.2937	0.2808	0.2683	0.2563	0.2447	0.2335	0.2226	0.2120	0.2018	0.1919	0.1823	0.1730	0.1640	0.1553	0.1469	0.1387	0.1308	0.1231	0.1156	
9.19	0.3070	0.2935	0.2806	0.2682	0.2561	0.2445	0.2333	0.2224	0.2119	0.2017	0.1917	0.1822	0.1729	0.1639	0.1552	0.1467	0.1386	0.1306	0.1230	0.1155	
9.20	0.3068	0.2934	0.2804	0.2680	0.2560	0.2444	0.2332	0.2223	0.2117	0.2015	0.1916	0.1820	0.1727	0.1638	0.1551	0.1466	0.1385	0.1305	0.1228	0.1154	
9.21	0.3066	0.2932	0.2803	0.2678	0.2558	0.2442	0.2330	0.2221	0.2116	0.2014	0.1915	0.1819	0.1726	0.1636	0.1549	0.1465	0.1383	0.1304	0.1227	0.1153	
9.22	0.3065	0.2930	0.2801	0.2676	0.2556	0.2440	0.2328	0.2220	0.2114	0.2012	0.1913	0.1817	0.1725	0.1635	0.1548	0.1464	0.1382	0.1303	0.1226	0.1152	
9.23	0.3063	0.2928	0.2799	0.2675	0.2555	0.2439	0.2327	0.2218	0.2113	0.2011	0.1912	0.1816	0.1723	0.1634	0.1547	0.1463	0.1381	0.1302	0.1225	0.1151	
9.24	0.3061	0.2926	0.2797	0.2673	0.2553	0.2437	0.2325	0.2217	0.2111	0.2009	0.1910	0.1815	0.1722	0.1632	0.1546	0.1461	0.1380	0.1301	0.1224	0.1150	
9.25	0.3059	0.2925	0.2795	0.2671	0.2551	0.2436	0.2324	0.2215	0.2110	0.2008	0.1909	0.1813	0.1721	0.1631	0.1544	0.1460	0.1379	0.1300	0.1223	0.1149	
9.26	0.3057	0.2923	0.2794	0.2669	0.2550	0.2434	0.2322	0.2214	0.2108	0.2006	0.1908	0.1812	0.1719	0.1630	0.1543	0.1459	0.1378	0.1299	0.1222	0.1148	
9.27	0.3055	0.2921	0.2792	0.2668	0.2548	0.2432	0.2320	0.2212	0.2107	0.2005	0.1906	0.1811	0.1718	0.1629	0.1542	0.1458	0.1376	0.1297	0.1221	0.1147	
9.28	0.3053	0.2919	0.2790	0.2666	0.2546	0.2431	0.2319	0.2210	0.2105	0.2003	0.1905	0.1809	0.1717	0.1627	0.1541	0.1457	0.1375	0.1296	0.1220	0.1146	
9.29	0.3052	0.2917	0.2788	0.2664	0.2545	0.2429	0.2317	0.2209	0.2104	0.2002	0.1903	0.1808	0.1715	0.1626	0.1539	0.1455	0.1374	0.1295	0.1219	0.1145	
9.30	0.3050	0.2916	0.2787	0.2663	0.2543	0.2427	0.2316	0.2207	0.2102	0.2000	0.1902	0.1806	0.1714	0.1625	0.1538	0.1454	0.1373	0.1294	0.1218	0.1144	
9.31	0.3048	0.2914	0.2785	0.2661	0.2541	0.2426	0.2314	0.2206	0.2101	0.1999	0.1900	0.1805	0.1713	0.1623	0.1537	0.1453	0.1372	0.1293	0.1217	0.1143	
9.32	0.3046	0.2912	0.2783	0.2659	0.2540	0.2424	0.2312	0.2204	0.2099	0.1998	0.1899	0.1804	0.1712	0.1622	0.1536	0.1452	0.1371	0.1292	0.1216	0.1142	
9.33	0.3044	0.2910	0.2781	0.2657	0.2538	0.2423	0.2311	0.2203	0.2098	0.1996	0.1898	0.1802	0.1710	0.1621	0.1534	0.1451	0.1370	0.1291	0.1215	0.1141	
9.34	0.3043	0.2908	0.2780	0.2656	0.2536	0.2421	0.2309	0.2201	0.2096	0.1995	0.1896	0.1801	0.1709	0.1620	0.1533	0.1450	0.1368	0.1290	0.1214	0.1140	
9.35	0.3041	0.2907	0.2778	0.2654	0.2535	0.2419	0.2308	0.2200	0.2095	0.1993	0.1895	0.1800	0.1708	0.1618	0.1532	0.1448	0.1367	0.1289	0.1213	0.1139	
9.36	0.3039	0.2905	0.2776	0.2652	0.2533	0.2418	0.2306	0.2198	0.2093	0.1992	0.1893	0.1798	0.1706	0.1617	0.1531	0.1447	0.1366	0.1288	0.1211	0.1138	
9.37	0.3037	0.2903	0.2774	0.2651	0.2531	0.2416	0.2305	0.2197	0.2092	0.1990	0.1892	0.1797	0.1705	0.1616	0.1530	0.1446	0.1365	0.1286	0.1210	0.1137	
9.38	0.3035	0.2901	0.2773	0.2649	0.2530	0.2415	0.2303	0.2195	0.2091	0.1989	0.1891	0.1796	0.1704	0.1615	0.1528	0.1445	0.1364	0.1285	0.1209	0.1136	
9.39	0.3033	0.2900	0.2771	0.2647	0.2528	0.2413	0.2302	0.2194	0.2089	0.1988	0.1889	0.1794	0.1702	0.1613	0.1527	0.1444	0.1363	0.1284	0.1208	0.1135	
9.40	0.3032	0.2898	0.2769	0.2646	0.2526	0.2411	0.2300	0.2192	0.2088	0.1986	0.1888	0.1793	0.1701	0.1612	0.1526	0.1442	0.1362	0.1283	0.1207	0.1134	
9.41	0.3030	0.2896	0.2768	0.2644	0.2525	0.2410	0.2298	0.2191	0.2086	0.1985	0.1887	0.1792	0.1700	0.1611	0.1525	0.1441	0.1360	0.1282	0.1206	0.1133	
9.42	0.3028	0.2894	0.2766	0.2642	0.2523	0.2408	0.2297	0.2189	0.2085	0.1983	0.1885	0.1790	0.1698	0.1610	0.1524	0.1440	0.1359	0.1281	0.1205	0.1132	
9.43	0.3026	0.2893	0.2764	0.2641	0.2522	0.2407	0.2295	0.2188	0.2083	0.1982	0.1884	0.1789	0.1697	0.1608	0.1522	0.1439	0.1358	0.1280	0.1204	0.1131	
9.44	0.3024	0.2891	0.2762	0.2639	0.2520	0.2405	0.2294	0.2186	0.2082	0.1980	0.1882	0.1788	0.1696	0.1607	0.1521	0.1438	0.1357	0.1279	0.1203	0.1130	
9.45	0.3023	0.2889	0.2761	0.2637	0.2518	0.2403	0.2292	0.2185	0.2080	0.1979	0.1881	0.1786	0.1695	0.1606	0.1520	0.1437	0.1356	0.1278	0.1202	0.1129	
9.46	0.3021	0.2887	0.2759	0.2636	0.2517	0.24															

EXHIBIT 5B-RULE

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Table of Aggregate Loss Factors: Sub-Table 1

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
1.01	0.5374	0.5274	0.5173	0.5073	0.4972	0.4872	0.4771	0.4671	0.4571	0.4470	0.4370	0.4269	0.4169	0.4068	0.3968	0.3867	0.3767	0.3666	0.3566	0.3466
1.02	0.5348	0.5248	0.5147	0.5046	0.4945	0.4844	0.4743	0.4642	0.4542	0.4441	0.4340	0.4239	0.4138	0.4037	0.3936	0.3835	0.3734	0.3633	0.3532	0.3431
1.03	0.5323	0.5222	0.5120	0.5019	0.4918	0.4817	0.4715	0.4614	0.4513	0.4411	0.4310	0.4209	0.4107	0.4006	0.3905	0.3803	0.3702	0.3601	0.3499	0.3398
1.04	0.5298	0.5196	0.5094	0.4993	0.4891	0.4789	0.4688	0.4586	0.4484	0.4382	0.4281	0.4179	0.4077	0.3975	0.3874	0.3772	0.3670	0.3568	0.3466	0.3365
1.05	0.5273	0.5171	0.5069	0.4966	0.4864	0.4762	0.4660	0.4558	0.4456	0.4354	0.4252	0.4150	0.4047	0.3945	0.3843	0.3741	0.3639	0.3536	0.3434	0.3332
1.06	0.5248	0.5145	0.5043	0.4940	0.4838	0.4735	0.4633	0.4530	0.4428	0.4325	0.4223	0.4120	0.4018	0.3915	0.3813	0.3710	0.3607	0.3505	0.3402	0.3299
1.07	0.5223	0.5120	0.5018	0.4915	0.4812	0.4709	0.4606	0.4503	0.4400	0.4297	0.4194	0.4091	0.3989	0.3886	0.3783	0.3680	0.3577	0.3473	0.3370	0.3267
1.08	0.5199	0.5096	0.4992	0.4889	0.4786	0.4683	0.4579	0.4476	0.4373	0.4270	0.4166	0.4063	0.3960	0.3856	0.3753	0.3649	0.3546	0.3443	0.3339	0.3236
1.09	0.5175	0.5071	0.4968	0.4864	0.4760	0.4657	0.4553	0.4449	0.4346	0.4242	0.4138	0.4035	0.3931	0.3827	0.3723	0.3620	0.3516	0.3412	0.3308	0.3204
1.10	0.5151	0.5047	0.4943	0.4839	0.4735	0.4631	0.4527	0.4423	0.4319	0.4215	0.4111	0.4007	0.3903	0.3799	0.3694	0.3590	0.3486	0.3382	0.3278	0.3173
1.11	0.5127	0.5023	0.4918	0.4814	0.4710	0.4605	0.4501	0.4397	0.4292	0.4188	0.4083	0.3979	0.3875	0.3770	0.3666	0.3561	0.3457	0.3352	0.3248	0.3143
1.12	0.5104	0.4999	0.4894	0.4789	0.4685	0.4580	0.4475	0.4370	0.4266	0.4161	0.4056	0.3952	0.3847	0.3742	0.3637	0.3532	0.3428	0.3323	0.3218	0.3113
1.13	0.5080	0.4975	0.4870	0.4765	0.4660	0.4555	0.4450	0.4345	0.4240	0.4135	0.4030	0.3924	0.3819	0.3714	0.3609	0.3504	0.3399	0.3294	0.3188	0.3083
1.14	0.5057	0.4952	0.4846	0.4741	0.4635	0.4530	0.4425	0.4319	0.4214	0.4108	0.4003	0.3898	0.3792	0.3687	0.3581	0.3476	0.3370	0.3265	0.3159	0.3054
1.15	0.5034	0.4928	0.4822	0.4717	0.4611	0.4505	0.4400	0.4294	0.4188	0.4082	0.3977	0.3871	0.3765	0.3659	0.3554	0.3448	0.3342	0.3236	0.3130	0.3025
1.16	0.5011	0.4905	0.4799	0.4693	0.4587	0.4481	0.4375	0.4269	0.4163	0.4057	0.3951	0.3845	0.3739	0.3633	0.3527	0.3420	0.3314	0.3208	0.3102	0.2996
1.17	0.4989	0.4882	0.4776	0.4669	0.4563	0.4457	0.4350	0.4244	0.4138	0.4031	0.3925	0.3819	0.3712	0.3606	0.3500	0.3393	0.3287	0.3180	0.3074	0.2967
1.18	0.4966	0.4859	0.4753	0.4646	0.4539	0.4433	0.4326	0.4219	0.4113	0.4006	0.3900	0.3793	0.3686	0.3580	0.3473	0.3366	0.3260	0.3153	0.3046	0.2939
1.19	0.4944	0.4837	0.4730	0.4623	0.4516	0.4409	0.4302	0.4195	0.4088	0.3981	0.3874	0.3767	0.3660	0.3554	0.3447	0.3340	0.3233	0.3126	0.3019	0.2912
1.20	0.4922	0.4815	0.4707	0.4600	0.4493	0.4385	0.4278	0.4171	0.4064	0.3957	0.3849	0.3742	0.3635	0.3528	0.3421	0.3313	0.3206	0.3099	0.2992	0.2884
1.21	0.4900	0.4792	0.4685	0.4577	0.4470	0.4362	0.4254	0.4147	0.4040	0.3932	0.3825	0.3717	0.3610	0.3502	0.3395	0.3287	0.3180	0.3072	0.2965	0.2857
1.22	0.4878	0.4770	0.4662	0.4555	0.4447	0.4339	0.4231	0.4123	0.4016	0.3908	0.3800	0.3692	0.3585	0.3477	0.3369	0.3261	0.3154	0.3046	0.2938	0.2831
1.23	0.4857	0.4749	0.4640	0.4532	0.4424	0.4316	0.4208	0.4100	0.3992	0.3884	0.3776	0.3668	0.3560	0.3452	0.3344	0.3236	0.3128	0.3020	0.2912	0.2804
1.24	0.4835	0.4727	0.4618	0.4510	0.4402	0.4293	0.4185	0.4077	0.3968	0.3860	0.3752	0.3644	0.3535	0.3427	0.3319	0.3211	0.3103	0.2994	0.2886	0.2778
1.25	0.4814	0.4705	0.4597	0.4488	0.4379	0.4271	0.4162	0.4054	0.3945	0.3837	0.3728	0.3620	0.3511	0.3403	0.3294	0.3186	0.3077	0.2969	0.2861	0.2752
1.26	0.4793	0.4684	0.4575	0.4466	0.4357	0.4248	0.4140	0.4031	0.3922	0.3813	0.3705	0.3596	0.3487	0.3379	0.3270	0.3161	0.3053	0.2944	0.2835	0.2727
1.27	0.4772	0.4663	0.4554	0.4445	0.4335	0.4226	0.4117	0.4008	0.3899	0.3790	0.3681	0.3572	0.3463	0.3355	0.3246	0.3137	0.3028	0.2919	0.2810	0.2702
1.28	0.4752	0.4642	0.4533	0.4423	0.4314	0.4204	0.4095	0.3986	0.3877	0.3767	0.3658	0.3549	0.3440	0.3331	0.3222	0.3113	0.3004	0.2895	0.2786	0.2677
1.29	0.4731	0.4621	0.4512	0.4402	0.4292	0.4183	0.4073	0.3964	0.3854	0.3745	0.3635	0.3526	0.3417	0.3307	0.3198	0.3089	0.2980	0.2871	0.2761	0.2652
1.30	0.4711	0.4601	0.4491	0.4381	0.4271	0.4161	0.4051	0.3942	0.3832	0.3722	0.3613	0.3503	0.3394	0.3284	0.3175	0.3065	0.2956	0.2847	0.2737	0.2628
1.31	0.4691	0.4580	0.4470	0.4360	0.4250	0.4140	0.4030	0.3920	0.3810	0.3700	0.3590	0.3480	0.3371	0.3261	0.3151	0.3042	0.2932	0.2823	0.2713	0.2604
1.32	0.4671	0.4560	0.4450	0.4340	0.4229	0.4118	0.4008	0.3898	0.3788	0.3678	0.3568	0.3458	0.3348	0.3238	0.3129	0.3019	0.2909	0.2799	0.2690	0.2580
1.33	0.4651	0.4540	0.4429	0.4319	0.4208	0.4097	0.3987	0.3877	0.3766	0.3656	0.3546	0.3436	0.3326	0.3216	0.3106	0.2996	0.2886	0.2776	0.2667	0.2557
1.34	0.4631	0.4520	0.4409	0.4298	0.4187	0.4077	0.3966	0.3855	0.3745	0.3635	0.3524	0.3414	0.3304	0.3194	0.3083	0.2973	0.2863	0.2753	0.2644	0.2534
1.35	0.4612	0.4500	0.4389	0.4278	0.4167	0.4056	0.3945	0.3834	0.3724	0.3613	0.3503	0.3392	0.3282	0.3171	0.3061	0.2951	0.2841	0.2731	0.2621	0.2511
1.36	0.4592	0.4481	0.4369	0.4258	0.4147	0.4036	0.3925	0.3814	0.3703	0.3592	0.3481	0.3371	0.3260	0.3150	0.3039	0.2929	0.2819	0.2708	0.2598	0.2489
1.37	0.4573	0.4461	0.4349	0.4238	0.4127	0.4015	0.3904	0.3793	0.3682	0.3571	0.3460	0.3349	0.3239	0.3128	0.3017	0.2907	0.2797	0.2686	0.2576	0.2466
1.38	0.4554	0.4442	0.4330	0.4218	0.4107	0.3995	0.3884	0.3773	0.3661	0.3550	0.3439	0.3328	0.3217	0.3107	0.2996	0.2885	0.2775	0.2664	0.2554	0.2444
1.39	0.4535	0.4423	0.4311	0.4199	0.4087	0.3975	0.3864	0.3752	0.3641	0.3530	0.3418	0.3307	0.3196	0.3085	0.2975	0.2864	0.2753	0.2643	0.2533	0.2422
1.40	0.4516	0.4404	0.4291	0.4179	0.4067	0.3955	0.3844	0.3732	0.3621	0.3509	0.3398	0.3287	0.3176	0.3064	0.2954	0.2843	0.2732	0.2621	0.2511	0.2401
1.41	0.4497	0.4385	0.4272	0.4160	0.4048	0.3936	0.3824	0.3712	0.3601	0.3489	0.3377	0.3266	0.3154	0.3043	0.2932	0.2821	0.2710	0.2599	0.2488	0.2377
1.42	0.4478	0.4366	0.4253	0.4141	0.4029	0.3916	0.3804	0.3692	0.3581	0.3469	0.3357	0.3245	0.3133	0.3021	0.2910	0.2801	0.2690	0.2579	0.2468	0.2357
1.43	0.4460	0.4347	0.4235	0.4122	0.4010	0.3897	0.3785	0.3673	0.3561	0.3449	0.3337	0.3226	0.3114	0.3003	0.2892	0.2780	0.2670	0.2559	0.2448	0.2338
1.44	0.4442	0.4329	0.4216	0.4103	0.3991	0.3878	0.3766	0.3653	0.3541	0.3429	0.3318	0.3206	0.3094	0.2983	0.2871	0.2760	0.2649	0.2538	0.2428	0.2317
1.45	0.4424	0.4311	0.4198	0.4085	0.3972	0.3859	0.3747	0.3634	0.3522	0.3410	0.3298	0.3186	0.3074	0.2963	0.2851	0.2740	0.2629	0.2518	0.2407	0.2297
1.46	0.4406	0.4293	0.4179	0.4066	0.3953	0.3840	0.3728	0.3615	0.3503	0.3391	0.3278	0.3167	0.3055	0.2943	0.2832	0.2720	0.2609	0.2498	0.2387	0.2277
1.47	0.4388	0.4274	0.4161	0.4048	0.3935	0.3822	0.3709	0.3596	0.3484	0.3371	0.3259	0.3147	0.3035	0.2924	0.2812	0.2701	0.2589	0.2478	0.2368	0.2257
1.48	0.4370	0.4257	0.4143	0.4030	0.3916	0.3803	0.3690	0.3578	0.3465	0.3352	0.3240	0.3128	0.3016	0.2904	0.2793	0.2681	0.2570	0.2459	0.2348	0.2237
1.49	0.4353	0.4239	0.4125	0.4012	0.3898	0.3785	0.3672	0.3559	0.3446	0.3334	0.3221	0.3109	0.2997	0.2885	0.2773	0.2662	0.2551	0.2439	0.2329	0.2218
1.50	0.4335	0.4221	0.4107	0.3994	0.3880	0.3767	0.3654	0.3541	0.3428	0.3315	0.3203	0.3090	0.2978	0.2866	0.2754	0.2643	0.2531	0.2420	0.2310	0.2199
1.51	0.4318	0.4204	0.4090	0.3976	0.3862	0.3749	0.3635	0.3522	0.3409	0.3297	0.3184	0.3072	0.2959	0.2847	0.2735	0.2624	0.2513	0.2401	0.2291	0.2180
1.52	0.4301	0.4186	0.4072	0.3958	0.3844	0.3731	0.3617	0.3504	0.3391	0.3278	0.3166	0.3053	0.2941	0.2829	0.2717	0.2605	0.2494	0.2383	0.2272	0.2161
1.53	0.4284	0.4169	0.4055	0.3941	0.3827	0.3713	0.3600													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.3593	0.3475	0.3357	0.3241	0.3125	0.3009	0.2894	0.2779	0.2666	0.2553	0.2440	0.2328	0.2217	0.2107	0.1997	0.1889	0.1781	0.1674	0.1569	0.1464	
2.02	0.3581	0.3463	0.3345	0.3229	0.3112	0.2997	0.2882	0.2767	0.2654	0.2541	0.2428	0.2317	0.2206	0.2095	0.1986	0.1877	0.1770	0.1663	0.1558	0.1454	
2.03	0.3569	0.3451	0.3333	0.3217	0.3100	0.2985	0.2870	0.2756	0.2642	0.2529	0.2416	0.2305	0.2194	0.2084	0.1975	0.1866	0.1759	0.1652	0.1547	0.1443	
2.04	0.3557	0.3439	0.3321	0.3205	0.3088	0.2973	0.2858	0.2744	0.2630	0.2517	0.2405	0.2293	0.2183	0.2073	0.1963	0.1855	0.1748	0.1642	0.1537	0.1433	
2.05	0.3545	0.3427	0.3309	0.3193	0.3077	0.2961	0.2846	0.2732	0.2618	0.2505	0.2393	0.2282	0.2171	0.2061	0.1952	0.1844	0.1737	0.1631	0.1526	0.1422	
2.06	0.3533	0.3415	0.3298	0.3181	0.3065	0.2949	0.2834	0.2720	0.2607	0.2494	0.2382	0.2270	0.2160	0.2050	0.1941	0.1833	0.1726	0.1620	0.1516	0.1412	
2.07	0.3521	0.3403	0.3286	0.3169	0.3053	0.2938	0.2823	0.2709	0.2595	0.2482	0.2370	0.2259	0.2149	0.2039	0.1930	0.1822	0.1716	0.1610	0.1505	0.1402	
2.08	0.3510	0.3392	0.3274	0.3157	0.3041	0.2926	0.2811	0.2697	0.2584	0.2471	0.2359	0.2248	0.2138	0.2028	0.1919	0.1812	0.1705	0.1600	0.1495	0.1392	
2.09	0.3498	0.3380	0.3263	0.3146	0.3030	0.2915	0.2800	0.2686	0.2572	0.2460	0.2348	0.2237	0.2127	0.2017	0.1909	0.1801	0.1695	0.1589	0.1485	0.1382	
2.10	0.3487	0.3368	0.3251	0.3134	0.3018	0.2903	0.2788	0.2674	0.2561	0.2449	0.2337	0.2226	0.2116	0.2006	0.1898	0.1791	0.1684	0.1579	0.1475	0.1372	
2.11	0.3475	0.3357	0.3240	0.3123	0.3007	0.2892	0.2777	0.2663	0.2550	0.2438	0.2326	0.2215	0.2105	0.1996	0.1887	0.1780	0.1674	0.1569	0.1465	0.1363	
2.12	0.3464	0.3346	0.3228	0.3112	0.2996	0.2880	0.2766	0.2652	0.2539	0.2427	0.2315	0.2204	0.2094	0.1985	0.1877	0.1770	0.1664	0.1559	0.1455	0.1353	
2.13	0.3452	0.3334	0.3217	0.3100	0.2985	0.2869	0.2755	0.2641	0.2528	0.2416	0.2304	0.2193	0.2084	0.1975	0.1867	0.1760	0.1654	0.1549	0.1446	0.1344	
2.14	0.3441	0.3323	0.3206	0.3089	0.2973	0.2858	0.2744	0.2630	0.2517	0.2405	0.2293	0.2183	0.2073	0.1964	0.1856	0.1750	0.1644	0.1539	0.1436	0.1334	
2.15	0.3430	0.3312	0.3195	0.3078	0.2962	0.2847	0.2733	0.2619	0.2506	0.2394	0.2283	0.2172	0.2063	0.1954	0.1846	0.1740	0.1634	0.1529	0.1427	0.1325	
2.16	0.3419	0.3301	0.3184	0.3067	0.2951	0.2836	0.2722	0.2608	0.2495	0.2383	0.2272	0.2162	0.2052	0.1944	0.1836	0.1730	0.1624	0.1520	0.1417	0.1316	
2.17	0.3408	0.3290	0.3173	0.3056	0.2940	0.2825	0.2711	0.2598	0.2485	0.2373	0.2262	0.2151	0.2042	0.1934	0.1826	0.1720	0.1615	0.1511	0.1408	0.1307	
2.18	0.3397	0.3279	0.3162	0.3045	0.2930	0.2815	0.2700	0.2587	0.2474	0.2362	0.2251	0.2141	0.2032	0.1923	0.1816	0.1710	0.1605	0.1501	0.1399	0.1298	
2.19	0.3386	0.3268	0.3151	0.3035	0.2919	0.2804	0.2690	0.2576	0.2464	0.2352	0.2241	0.2131	0.2022	0.1914	0.1806	0.1700	0.1595	0.1492	0.1390	0.1289	
2.20	0.3375	0.3257	0.3140	0.3024	0.2908	0.2793	0.2679	0.2566	0.2453	0.2342	0.2231	0.2121	0.2012	0.1904	0.1797	0.1691	0.1586	0.1483	0.1381	0.1280	
2.21	0.3365	0.3247	0.3130	0.3013	0.2898	0.2783	0.2669	0.2555	0.2443	0.2331	0.2220	0.2111	0.2002	0.1894	0.1787	0.1681	0.1577	0.1474	0.1372	0.1271	
2.22	0.3354	0.3236	0.3119	0.3003	0.2887	0.2772	0.2658	0.2545	0.2433	0.2321	0.2210	0.2101	0.1992	0.1884	0.1777	0.1672	0.1568	0.1465	0.1363	0.1263	
2.23	0.3343	0.3225	0.3108	0.2992	0.2877	0.2762	0.2648	0.2535	0.2422	0.2311	0.2200	0.2091	0.1982	0.1875	0.1768	0.1663	0.1558	0.1456	0.1354	0.1254	
2.24	0.3333	0.3215	0.3098	0.2982	0.2866	0.2751	0.2638	0.2525	0.2412	0.2301	0.2190	0.2081	0.1972	0.1865	0.1759	0.1653	0.1549	0.1447	0.1345	0.1246	
2.25	0.3322	0.3204	0.3087	0.2971	0.2856	0.2741	0.2627	0.2514	0.2402	0.2291	0.2181	0.2071	0.1963	0.1856	0.1749	0.1644	0.1540	0.1438	0.1337	0.1237	
2.26	0.3312	0.3194	0.3077	0.2961	0.2846	0.2731	0.2617	0.2504	0.2392	0.2281	0.2171	0.2062	0.1953	0.1846	0.1740	0.1635	0.1531	0.1429	0.1328	0.1229	
2.27	0.3302	0.3184	0.3067	0.2951	0.2835	0.2721	0.2607	0.2494	0.2382	0.2271	0.2161	0.2052	0.1944	0.1837	0.1731	0.1626	0.1523	0.1421	0.1320	0.1221	
2.28	0.3291	0.3173	0.3057	0.2940	0.2825	0.2711	0.2597	0.2484	0.2373	0.2262	0.2152	0.2043	0.1935	0.1828	0.1722	0.1617	0.1514	0.1412	0.1312	0.1213	
2.29	0.3281	0.3163	0.3046	0.2930	0.2815	0.2701	0.2587	0.2475	0.2363	0.2252	0.2142	0.2033	0.1925	0.1818	0.1713	0.1608	0.1505	0.1404	0.1303	0.1205	
2.30	0.3271	0.3153	0.3036	0.2920	0.2805	0.2691	0.2577	0.2465	0.2353	0.2242	0.2133	0.2024	0.1916	0.1809	0.1704	0.1600	0.1497	0.1395	0.1295	0.1197	
2.31	0.3261	0.3143	0.3026	0.2910	0.2795	0.2681	0.2568	0.2455	0.2344	0.2233	0.2123	0.2014	0.1907	0.1800	0.1695	0.1591	0.1488	0.1387	0.1287	0.1189	
2.32	0.3251	0.3133	0.3016	0.2900	0.2785	0.2671	0.2558	0.2445	0.2334	0.2223	0.2114	0.2005	0.1898	0.1791	0.1686	0.1582	0.1480	0.1379	0.1279	0.1181	
2.33	0.3241	0.3123	0.3006	0.2891	0.2776	0.2661	0.2548	0.2436	0.2325	0.2214	0.2105	0.1996	0.1889	0.1783	0.1678	0.1574	0.1471	0.1371	0.1271	0.1173	
2.34	0.3231	0.3113	0.2997	0.2881	0.2766	0.2652	0.2539	0.2426	0.2315	0.2205	0.2095	0.1987	0.1880	0.1774	0.1669	0.1565	0.1463	0.1362	0.1263	0.1166	
2.35	0.3221	0.3103	0.2987	0.2871	0.2756	0.2642	0.2529	0.2417	0.2306	0.2196	0.2086	0.1978	0.1871	0.1765	0.1660	0.1557	0.1455	0.1354	0.1256	0.1158	
2.36	0.3211	0.3094	0.2977	0.2861	0.2747	0.2633	0.2520	0.2408	0.2297	0.2186	0.2077	0.1969	0.1862	0.1756	0.1652	0.1549	0.1447	0.1347	0.1248	0.1151	
2.37	0.3201	0.3084	0.2967	0.2852	0.2737	0.2623	0.2510	0.2398	0.2287	0.2177	0.2068	0.1960	0.1854	0.1748	0.1644	0.1540	0.1439	0.1339	0.1240	0.1143	
2.38	0.3192	0.3074	0.2958	0.2842	0.2728	0.2614	0.2501	0.2389	0.2278	0.2168	0.2059	0.1952	0.1845	0.1739	0.1635	0.1532	0.1431	0.1331	0.1233	0.1136	
2.39	0.3182	0.3065	0.2948	0.2833	0.2718	0.2604	0.2492	0.2380	0.2269	0.2159	0.2051	0.1943	0.1836	0.1731	0.1627	0.1524	0.1423	0.1323	0.1225	0.1129	
2.40	0.3173	0.3055	0.2939	0.2823	0.2709	0.2595	0.2483	0.2371	0.2260	0.2150	0.2042	0.1934	0.1828	0.1723	0.1619	0.1516	0.1415	0.1316	0.1218	0.1122	
2.41	0.3163	0.3046	0.2930	0.2814	0.2700	0.2586	0.2473	0.2362	0.2251	0.2142	0.2033	0.1925	0.1818	0.1713	0.1609	0.1506	0.1404	0.1306	0.1209	0.1113	
2.42	0.3154	0.3036	0.2920	0.2805	0.2690	0.2576	0.2463	0.2352	0.2241	0.2133	0.2024	0.1916	0.1809	0.1704	0.1600	0.1497	0.1395	0.1295	0.1197	0.1101	
2.43	0.3144	0.3027	0.2911	0.2795	0.2681	0.2568	0.2455	0.2344	0.2234	0.2124	0.2016	0.1909	0.1803	0.1698	0.1595	0.1493	0.1392	0.1293	0.1196	0.1100	
2.44	0.3135	0.3018	0.2902	0.2786	0.2672	0.2559	0.2446	0.2335	0.2225	0.2116	0.2007	0.1900	0.1795	0.1690	0.1587	0.1485	0.1385	0.1286	0.1189	0.1094	
2.45	0.3126	0.3008	0.2892	0.2777	0.2663	0.2550	0.2438	0.2326	0.2216	0.2107	0.1999	0.1892	0.1786	0.1682	0.1579	0.1477	0.1377	0.1279	0.1182	0.1087	
2.46	0.3116	0.2999	0.2883	0.2768	0.2654	0.2541	0.2429	0.2318	0.2207	0.2098	0.1991	0.1884	0.1778	0.1674	0.1571	0.1470	0.1370	0.1271	0.1175	0.1080	
2.47	0.3107	0.2990	0.2874	0.2759	0.2645	0.2532	0.2420	0.2309	0.2199	0.2090	0.1982	0.1876	0.1770	0.1666	0.1563	0.1462	0.1362	0.1264	0.1168	0.1073	
2.48	0.3098	0.2981	0.2865	0.2750	0.2636	0.2523	0.2411	0.2300	0.2190	0.2082	0.1974	0.1867	0.1762	0.1658	0.1556	0.1455	0.1355	0.1257	0.1161	0.1067	
2.49	0.3089	0.2972	0.2856	0.2741	0.2627	0.2514	0.2403	0.2292	0.2182	0.2073	0.1966	0.1859	0.1754	0.1651	0.1548	0.1447	0.1348	0.1250	0.1154	0.1060	
2.50	0.3080	0.2963	0.2847	0.2732	0.2619	0.2506	0.2394	0.2283	0.2174	0.2065	0.1958	0.1851	0.1746	0.1643	0.1541	0.1440	0.1341	0.1243	0.1147	0.1053	
2.51	0.3071	0.2954	0.2838	0.2724	0.2610	0.2497	0.2385	0.2275	0.2165	0.2057	0.1950	0.1843	0.1739	0.1635	0.1533	0.1433	0.1334	0.1236	0.1141	0.1047	
2.52	0.3062	0.2945	0.2830	0.2715	0.2601	0.2489	0.2377	0.2266	0.2157	0.2049	0.1942	0.1836	0.1731	0.1628	0.1526	0.1425	0.1326	0.1229	0.1134	0.1041	
2.53	0.3053	0.2936	0.2821	0.2706	0.2593	0.2480	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
3.01	0.2681	0.2568	0.2456	0.2345	0.2236	0.2128	0.2022	0.1917	0.1813	0.1711	0.1611	0.1512	0.1415	0.1320	0.1226	0.1134	0.1045	0.0958	0.0872	0.0790	
3.02	0.2674	0.2561	0.2449	0.2339	0.2230	0.2122	0.2016	0.1911	0.1807	0.1705	0.1605	0.1507	0.1410	0.1314	0.1221	0.1130	0.1040	0.0953	0.0868	0.0786	
3.03	0.2667	0.2554	0.2443	0.2332	0.2223	0.2116	0.2009	0.1905	0.1801	0.1700	0.1600	0.1501	0.1404	0.1309	0.1216	0.1125	0.1036	0.0949	0.0864	0.0782	
3.04	0.2661	0.2548	0.2436	0.2326	0.2217	0.2109	0.2003	0.1899	0.1796	0.1694	0.1594	0.1496	0.1399	0.1304	0.1211	0.1120	0.1031	0.0944	0.0860	0.0778	
3.05	0.2654	0.2541	0.2430	0.2319	0.2211	0.2103	0.1997	0.1893	0.1790	0.1688	0.1588	0.1490	0.1394	0.1299	0.1206	0.1115	0.1027	0.0940	0.0856	0.0774	
3.06	0.2647	0.2534	0.2423	0.2313	0.2204	0.2097	0.1991	0.1887	0.1784	0.1683	0.1583	0.1485	0.1388	0.1294	0.1201	0.1111	0.1022	0.0936	0.0851	0.0770	
3.07	0.2641	0.2528	0.2417	0.2307	0.2198	0.2091	0.1985	0.1881	0.1778	0.1677	0.1577	0.1479	0.1383	0.1289	0.1196	0.1106	0.1017	0.0931	0.0847	0.0766	
3.08	0.2634	0.2521	0.2410	0.2300	0.2192	0.2085	0.1979	0.1875	0.1772	0.1671	0.1572	0.1474	0.1378	0.1284	0.1192	0.1101	0.1013	0.0927	0.0843	0.0762	
3.09	0.2628	0.2515	0.2404	0.2294	0.2186	0.2079	0.1973	0.1869	0.1767	0.1666	0.1566	0.1469	0.1373	0.1279	0.1187	0.1097	0.1009	0.0923	0.0839	0.0758	
3.10	0.2621	0.2509	0.2397	0.2288	0.2180	0.2073	0.1967	0.1863	0.1761	0.1660	0.1561	0.1464	0.1368	0.1274	0.1182	0.1092	0.1004	0.0919	0.0835	0.0754	
3.11	0.2615	0.2502	0.2391	0.2282	0.2173	0.2067	0.1961	0.1858	0.1755	0.1655	0.1556	0.1458	0.1363	0.1269	0.1177	0.1088	0.1000	0.0914	0.0831	0.0751	
3.12	0.2608	0.2496	0.2385	0.2275	0.2167	0.2061	0.1956	0.1852	0.1750	0.1649	0.1550	0.1453	0.1358	0.1264	0.1173	0.1083	0.0996	0.0910	0.0827	0.0747	
3.13	0.2602	0.2490	0.2379	0.2269	0.2161	0.2055	0.1950	0.1846	0.1744	0.1644	0.1545	0.1448	0.1353	0.1260	0.1168	0.1079	0.0991	0.0906	0.0823	0.0743	
3.14	0.2595	0.2483	0.2372	0.2263	0.2155	0.2049	0.1944	0.1841	0.1739	0.1639	0.1540	0.1443	0.1348	0.1255	0.1163	0.1074	0.0987	0.0902	0.0820	0.0740	
3.15	0.2589	0.2477	0.2366	0.2257	0.2149	0.2043	0.1938	0.1835	0.1733	0.1633	0.1535	0.1438	0.1343	0.1250	0.1159	0.1070	0.0983	0.0898	0.0816	0.0736	
3.16	0.2583	0.2471	0.2360	0.2251	0.2143	0.2037	0.1933	0.1829	0.1728	0.1628	0.1530	0.1433	0.1338	0.1245	0.1154	0.1065	0.0979	0.0894	0.0812	0.0732	
3.17	0.2576	0.2465	0.2354	0.2245	0.2138	0.2031	0.1927	0.1824	0.1722	0.1623	0.1524	0.1428	0.1333	0.1241	0.1150	0.1061	0.0974	0.0890	0.0808	0.0729	
3.18	0.2570	0.2458	0.2348	0.2239	0.2132	0.2026	0.1921	0.1818	0.1717	0.1617	0.1519	0.1423	0.1329	0.1236	0.1145	0.1057	0.0970	0.0886	0.0804	0.0725	
3.19	0.2564	0.2452	0.2342	0.2233	0.2126	0.2020	0.1916	0.1813	0.1712	0.1612	0.1514	0.1418	0.1324	0.1231	0.1141	0.1052	0.0966	0.0882	0.0801	0.0722	
3.20	0.2558	0.2446	0.2336	0.2227	0.2120	0.2014	0.1910	0.1807	0.1706	0.1607	0.1509	0.1413	0.1319	0.1227	0.1136	0.1048	0.0962	0.0878	0.0797	0.0718	
3.21	0.2552	0.2440	0.2330	0.2221	0.2114	0.2009	0.1905	0.1802	0.1701	0.1602	0.1504	0.1408	0.1314	0.1222	0.1132	0.1044	0.0958	0.0874	0.0793	0.0715	
3.22	0.2546	0.2434	0.2324	0.2216	0.2109	0.2003	0.1899	0.1797	0.1696	0.1597	0.1499	0.1403	0.1310	0.1218	0.1128	0.1040	0.0954	0.0871	0.0790	0.0711	
3.23	0.2539	0.2428	0.2318	0.2210	0.2103	0.1997	0.1894	0.1791	0.1691	0.1592	0.1494	0.1399	0.1305	0.1213	0.1123	0.1036	0.0950	0.0867	0.0786	0.0708	
3.24	0.2533	0.2422	0.2312	0.2204	0.2097	0.1992	0.1888	0.1786	0.1685	0.1586	0.1489	0.1394	0.1300	0.1209	0.1119	0.1031	0.0946	0.0863	0.0782	0.0704	
3.25	0.2527	0.2416	0.2306	0.2198	0.2091	0.1986	0.1883	0.1781	0.1680	0.1581	0.1484	0.1389	0.1296	0.1204	0.1115	0.1027	0.0942	0.0859	0.0779	0.0701	
3.26	0.2521	0.2410	0.2301	0.2192	0.2086	0.1981	0.1877	0.1775	0.1675	0.1576	0.1480	0.1384	0.1291	0.1200	0.1110	0.1023	0.0938	0.0855	0.0775	0.0698	
3.27	0.2515	0.2404	0.2295	0.2187	0.2080	0.1975	0.1872	0.1770	0.1670	0.1571	0.1475	0.1380	0.1287	0.1195	0.1106	0.1019	0.0934	0.0852	0.0772	0.0694	
3.28	0.2509	0.2398	0.2289	0.2181	0.2075	0.1970	0.1867	0.1765	0.1665	0.1567	0.1470	0.1375	0.1282	0.1191	0.1102	0.1015	0.0930	0.0848	0.0768	0.0691	
3.29	0.2503	0.2393	0.2283	0.2175	0.2069	0.1964	0.1861	0.1760	0.1660	0.1562	0.1465	0.1370	0.1278	0.1187	0.1098	0.1011	0.0927	0.0844	0.0765	0.0688	
3.30	0.2498	0.2387	0.2278	0.2170	0.2064	0.1959	0.1856	0.1755	0.1655	0.1557	0.1460	0.1366	0.1273	0.1182	0.1094	0.1007	0.0923	0.0841	0.0761	0.0684	
3.31	0.2492	0.2381	0.2272	0.2164	0.2058	0.1954	0.1851	0.1749	0.1650	0.1552	0.1456	0.1361	0.1269	0.1178	0.1090	0.1003	0.0919	0.0837	0.0758	0.0681	
3.32	0.2486	0.2375	0.2266	0.2159	0.2053	0.1948	0.1846	0.1744	0.1645	0.1547	0.1451	0.1357	0.1264	0.1174	0.1086	0.0999	0.0915	0.0834	0.0755	0.0678	
3.33	0.2480	0.2370	0.2261	0.2153	0.2047	0.1943	0.1840	0.1739	0.1640	0.1542	0.1446	0.1352	0.1260	0.1170	0.1082	0.0995	0.0912	0.0830	0.0751	0.0675	
3.34	0.2474	0.2364	0.2255	0.2148	0.2042	0.1938	0.1835	0.1734	0.1635	0.1537	0.1442	0.1348	0.1256	0.1166	0.1077	0.0992	0.0908	0.0827	0.0748	0.0672	
3.35	0.2469	0.2358	0.2249	0.2142	0.2037	0.1933	0.1830	0.1729	0.1630	0.1533	0.1437	0.1343	0.1251	0.1161	0.1073	0.0988	0.0904	0.0823	0.0745	0.0669	
3.36	0.2463	0.2353	0.2244	0.2137	0.2031	0.1927	0.1825	0.1724	0.1625	0.1528	0.1432	0.1339	0.1247	0.1157	0.1070	0.0984	0.0901	0.0820	0.0741	0.0666	
3.37	0.2457	0.2347	0.2238	0.2131	0.2026	0.1922	0.1820	0.1719	0.1620	0.1523	0.1428	0.1334	0.1243	0.1153	0.1066	0.0980	0.0897	0.0816	0.0738	0.0663	
3.38	0.2451	0.2341	0.2233	0.2126	0.2021	0.1917	0.1815	0.1714	0.1616	0.1519	0.1423	0.1330	0.1239	0.1149	0.1062	0.0976	0.0893	0.0813	0.0735	0.0659	
3.39	0.2446	0.2336	0.2227	0.2121	0.2015	0.1912	0.1810	0.1710	0.1611	0.1514	0.1419	0.1326	0.1234	0.1145	0.1058	0.0973	0.0890	0.0810	0.0732	0.0656	
3.40	0.2440	0.2330	0.2222	0.2115	0.2010	0.1907	0.1805	0.1705	0.1606	0.1508	0.1414	0.1321	0.1230	0.1141	0.1054	0.0969	0.0886	0.0806	0.0728	0.0653	
3.41	0.2435	0.2325	0.2217	0.2110	0.2005	0.1902	0.1800	0.1700	0.1601	0.1503	0.1410	0.1317	0.1226	0.1137	0.1050	0.0965	0.0882	0.0802	0.0724	0.0649	
3.42	0.2429	0.2319	0.2211	0.2104	0.2000	0.1897	0.1795	0.1695	0.1597	0.1500	0.1406	0.1313	0.1222	0.1133	0.1046	0.0962	0.0879	0.0800	0.0722	0.0647	
3.43	0.2424	0.2314	0.2206	0.2100	0.1995	0.1892	0.1790	0.1690	0.1592	0.1496	0.1401	0.1309	0.1218	0.1129	0.1042	0.0958	0.0876	0.0796	0.0719	0.0645	
3.44	0.2418	0.2309	0.2201	0.2094	0.1990	0.1887	0.1785	0.1685	0.1587	0.1491	0.1397	0.1304	0.1214	0.1125	0.1039	0.0954	0.0873	0.0793	0.0716	0.0642	
3.45	0.2413	0.2303	0.2195	0.2089	0.1985	0.1882	0.1780	0.1681	0.1583	0.1487	0.1392	0.1300	0.1210	0.1121	0.1035	0.0951	0.0869	0.0790	0.0713	0.0639	
3.46	0.2407	0.2298	0.2190	0.2084	0.1980	0.1877	0.1776	0.1676	0.1578	0.1482	0.1388	0.1296	0.1206	0.1117	0.1031	0.0947	0.0866	0.0786	0.0710	0.0636	
3.47	0.2402	0.2292	0.2185	0.2079	0.1974	0.1872	0.1771	0.1671	0.1574	0.1478	0.1384	0.1292	0.1202	0.1114	0.1028	0.0944	0.0862	0.0783	0.0707	0.0633	
3.48	0.2396	0.2287	0.2180	0.2074	0.1969	0.1867	0.1766	0.1667	0.1569	0.1474	0.1380	0.1288	0.1198	0.1110	0.1024	0.0940	0.0859	0.0780	0.0704	0.0630	
3.49	0.2391	0.2282	0.2174	0.2069	0.1964	0.1862	0.1761	0.1662	0.1565	0.1469	0.1375	0.1284	0.1194	0.1106	0.1020	0.0937	0.0856	0.0777	0.0701	0.0627	
3.50	0.2386	0.2277	0.2169	0.2064	0.1960	0.1857	0.1756	0.1657	0.1560	0.1465	0.1371	0.1280	0.1190	0.1102	0.1017	0.0933	0.0852	0.0774	0.0698	0.0625	
3.51	0.2380	0.2271	0.2164	0.2059	0.1955	0.1852	0.1752	0.1653	0.1556	0.1460	0.1367	0.1275	0.1186	0.1098	0.1013	0.0930	0.0849	0.0771	0.0695	0.0622	
3.52	0.2375	0.2266	0.2159	0.2054	0.1950	0.1848	0.1747	0.1648	0.1551	0.1456	0.1363	0.1271	0.1182	0.1095	0.1009	0.0926	0.0846	0.0768	0.0692	0.0619	
3.53	0.2370	0.2261	0.2154	0.2049	0.1945	0.1843	0.1742														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
4.01	0.2142	0.2038	0.1936	0.1835	0.1736	0.1640	0.1545	0.1452	0.1361	0.1272	0.1185	0.1100	0.1017	0.0937	0.0859	0.0783	0.0710	0.0639	0.0571	0.0506
4.02	0.2138	0.2034	0.1932	0.1831	0.1733	0.1636	0.1541	0.1448	0.1357	0.1269	0.1182	0.1097	0.1014	0.0934	0.0856	0.0780	0.0707	0.0637	0.0569	0.0504
4.03	0.2134	0.2030	0.1927	0.1827	0.1729	0.1632	0.1538	0.1445	0.1354	0.1265	0.1179	0.1094	0.1012	0.0931	0.0853	0.0778	0.0705	0.0635	0.0567	0.0502
4.04	0.2129	0.2025	0.1923	0.1823	0.1725	0.1629	0.1534	0.1441	0.1351	0.1262	0.1175	0.1091	0.1009	0.0929	0.0851	0.0775	0.0703	0.0632	0.0565	0.0500
4.05	0.2125	0.2021	0.1919	0.1819	0.1721	0.1625	0.1530	0.1438	0.1347	0.1259	0.1172	0.1088	0.1006	0.0926	0.0848	0.0773	0.0700	0.0630	0.0563	0.0499
4.06	0.2121	0.2017	0.1915	0.1815	0.1717	0.1621	0.1527	0.1434	0.1344	0.1256	0.1169	0.1085	0.1003	0.0923	0.0846	0.0771	0.0698	0.0628	0.0561	0.0497
4.07	0.2117	0.2013	0.1911	0.1812	0.1714	0.1617	0.1523	0.1431	0.1341	0.1252	0.1166	0.1082	0.1000	0.0920	0.0843	0.0768	0.0696	0.0626	0.0559	0.0495
4.08	0.2113	0.2009	0.1907	0.1808	0.1710	0.1614	0.1520	0.1427	0.1337	0.1249	0.1163	0.1079	0.0997	0.0918	0.0840	0.0766	0.0693	0.0624	0.0557	0.0493
4.09	0.2109	0.2005	0.1904	0.1804	0.1706	0.1610	0.1516	0.1424	0.1334	0.1246	0.1160	0.1076	0.0994	0.0915	0.0838	0.0763	0.0691	0.0622	0.0555	0.0491
4.10	0.2104	0.2001	0.1900	0.1800	0.1702	0.1607	0.1513	0.1421	0.1331	0.1243	0.1157	0.1073	0.0992	0.0912	0.0835	0.0761	0.0689	0.0619	0.0553	0.0489
4.11	0.2100	0.1997	0.1896	0.1796	0.1699	0.1603	0.1509	0.1417	0.1328	0.1240	0.1154	0.1070	0.0989	0.0910	0.0833	0.0759	0.0687	0.0617	0.0551	0.0487
4.12	0.2096	0.1993	0.1892	0.1792	0.1695	0.1599	0.1506	0.1414	0.1324	0.1237	0.1151	0.1067	0.0986	0.0907	0.0830	0.0756	0.0684	0.0615	0.0549	0.0486
4.13	0.2092	0.1989	0.1888	0.1789	0.1691	0.1596	0.1502	0.1411	0.1321	0.1233	0.1148	0.1065	0.0983	0.0905	0.0828	0.0754	0.0682	0.0613	0.0547	0.0484
4.14	0.2088	0.1985	0.1884	0.1785	0.1688	0.1592	0.1499	0.1407	0.1318	0.1230	0.1145	0.1062	0.0981	0.0902	0.0825	0.0751	0.0680	0.0611	0.0545	0.0482
4.15	0.2084	0.1981	0.1880	0.1781	0.1684	0.1589	0.1495	0.1404	0.1315	0.1227	0.1142	0.1059	0.0978	0.0899	0.0823	0.0749	0.0678	0.0609	0.0543	0.0480
4.16	0.2080	0.1977	0.1876	0.1777	0.1680	0.1585	0.1492	0.1401	0.1311	0.1224	0.1139	0.1056	0.0975	0.0897	0.0821	0.0747	0.0676	0.0607	0.0541	0.0478
4.17	0.2076	0.1973	0.1873	0.1774	0.1677	0.1582	0.1489	0.1397	0.1308	0.1221	0.1136	0.1053	0.0973	0.0894	0.0818	0.0744	0.0673	0.0605	0.0539	0.0477
4.18	0.2072	0.1970	0.1869	0.1770	0.1673	0.1578	0.1485	0.1394	0.1305	0.1218	0.1133	0.1050	0.0970	0.0892	0.0816	0.0742	0.0671	0.0603	0.0537	0.0475
4.19	0.2068	0.1966	0.1865	0.1766	0.1670	0.1575	0.1482	0.1391	0.1302	0.1215	0.1130	0.1048	0.0967	0.0889	0.0813	0.0740	0.0669	0.0601	0.0536	0.0473
4.20	0.2064	0.1962	0.1861	0.1763	0.1666	0.1571	0.1478	0.1388	0.1299	0.1212	0.1127	0.1045	0.0965	0.0887	0.0811	0.0738	0.0667	0.0599	0.0534	0.0471
4.21	0.2060	0.1958	0.1858	0.1759	0.1663	0.1568	0.1475	0.1384	0.1296	0.1209	0.1124	0.1042	0.0962	0.0884	0.0808	0.0735	0.0665	0.0597	0.0532	0.0470
4.22	0.2056	0.1954	0.1854	0.1755	0.1659	0.1564	0.1472	0.1381	0.1293	0.1206	0.1122	0.1039	0.0959	0.0882	0.0806	0.0733	0.0663	0.0595	0.0530	0.0468
4.23	0.2052	0.1950	0.1850	0.1752	0.1655	0.1561	0.1469	0.1378	0.1290	0.1203	0.1119	0.1037	0.0957	0.0879	0.0804	0.0731	0.0661	0.0593	0.0528	0.0466
4.24	0.2049	0.1947	0.1846	0.1748	0.1652	0.1558	0.1465	0.1375	0.1286	0.1200	0.1116	0.1034	0.0954	0.0877	0.0801	0.0729	0.0659	0.0591	0.0526	0.0465
4.25	0.2045	0.1943	0.1843	0.1745	0.1648	0.1554	0.1462	0.1372	0.1283	0.1197	0.1113	0.1031	0.0952	0.0874	0.0799	0.0727	0.0656	0.0589	0.0525	0.0463
4.26	0.2041	0.1939	0.1839	0.1741	0.1645	0.1551	0.1459	0.1369	0.1280	0.1194	0.1110	0.1029	0.0949	0.0872	0.0797	0.0724	0.0654	0.0587	0.0523	0.0461
4.27	0.2037	0.1935	0.1835	0.1737	0.1642	0.1548	0.1455	0.1365	0.1277	0.1191	0.1108	0.1026	0.0946	0.0869	0.0794	0.0722	0.0652	0.0585	0.0521	0.0460
4.28	0.2033	0.1932	0.1832	0.1734	0.1638	0.1544	0.1452	0.1362	0.1274	0.1189	0.1105	0.1023	0.0944	0.0867	0.0792	0.0720	0.0650	0.0583	0.0519	0.0458
4.29	0.2029	0.1928	0.1828	0.1730	0.1635	0.1541	0.1449	0.1359	0.1271	0.1186	0.1102	0.1021	0.0941	0.0864	0.0790	0.0718	0.0648	0.0581	0.0517	0.0456
4.30	0.2026	0.1924	0.1825	0.1727	0.1631	0.1538	0.1446	0.1356	0.1268	0.1183	0.1099	0.1018	0.0939	0.0862	0.0788	0.0716	0.0646	0.0580	0.0516	0.0455
4.31	0.2022	0.1920	0.1821	0.1723	0.1628	0.1534	0.1443	0.1353	0.1265	0.1180	0.1096	0.1015	0.0936	0.0860	0.0785	0.0714	0.0644	0.0578	0.0514	0.0453
4.32	0.2018	0.1917	0.1817	0.1720	0.1625	0.1531	0.1439	0.1350	0.1262	0.1177	0.1094	0.1013	0.0934	0.0857	0.0783	0.0711	0.0642	0.0576	0.0512	0.0451
4.33	0.2014	0.1913	0.1814	0.1716	0.1621	0.1528	0.1436	0.1347	0.1260	0.1174	0.1091	0.1010	0.0931	0.0855	0.0781	0.0709	0.0640	0.0574	0.0510	0.0450
4.34	0.2011	0.1909	0.1810	0.1713	0.1618	0.1524	0.1433	0.1344	0.1257	0.1171	0.1088	0.1008	0.0929	0.0853	0.0779	0.0707	0.0638	0.0572	0.0509	0.0448
4.35	0.2007	0.1906	0.1807	0.1710	0.1614	0.1521	0.1430	0.1341	0.1254	0.1169	0.1086	0.1005	0.0926	0.0850	0.0776	0.0705	0.0636	0.0570	0.0507	0.0447
4.36	0.2003	0.1902	0.1803	0.1706	0.1611	0.1518	0.1427	0.1338	0.1251	0.1166	0.1083	0.1002	0.0924	0.0848	0.0774	0.0703	0.0634	0.0568	0.0505	0.0445
4.37	0.1999	0.1899	0.1800	0.1703	0.1608	0.1515	0.1424	0.1335	0.1248	0.1163	0.1080	0.1000	0.0922	0.0846	0.0772	0.0701	0.0632	0.0567	0.0504	0.0444
4.38	0.1996	0.1895	0.1796	0.1699	0.1605	0.1512	0.1421	0.1332	0.1245	0.1160	0.1078	0.0997	0.0919	0.0843	0.0770	0.0699	0.0631	0.0565	0.0502	0.0442
4.39	0.1992	0.1891	0.1793	0.1696	0.1601	0.1508	0.1418	0.1329	0.1242	0.1158	0.1075	0.0995	0.0917	0.0841	0.0768	0.0697	0.0629	0.0563	0.0500	0.0440
4.40	0.1988	0.1888	0.1789	0.1693	0.1598	0.1505	0.1415	0.1326	0.1239	0.1155	0.1072	0.0992	0.0914	0.0839	0.0766	0.0695	0.0627	0.0561	0.0499	0.0439
4.41	0.1985	0.1885	0.1786	0.1690	0.1595	0.1502	0.1412	0.1323	0.1236	0.1152	0.1070	0.0990	0.0912	0.0837	0.0763	0.0693	0.0625	0.0559	0.0497	0.0437
4.42	0.1982	0.1882	0.1783	0.1687	0.1592	0.1499	0.1408	0.1319	0.1232	0.1148	0.1065	0.0987	0.0907	0.0831	0.0757	0.0687	0.0619	0.0553	0.0491	0.0431
4.43	0.1978	0.1877	0.1779	0.1683	0.1588	0.1496	0.1405	0.1317	0.1231	0.1147	0.1065	0.0985	0.0907	0.0832	0.0759	0.0689	0.0621	0.0556	0.0494	0.0434
4.44	0.1974	0.1874	0.1776	0.1679	0.1585	0.1493	0.1402	0.1314	0.1228	0.1144	0.1062	0.0982	0.0905	0.0830	0.0757	0.0687	0.0619	0.0554	0.0492	0.0433
4.45	0.1970	0.1870	0.1772	0.1676	0.1582	0.1490	0.1399	0.1311	0.1225	0.1141	0.1059	0.0980	0.0903	0.0828	0.0755	0.0685	0.0617	0.0552	0.0490	0.0431
4.46	0.1967	0.1867	0.1769	0.1673	0.1579	0.1487	0.1396	0.1308	0.1223	0.1139	0.1057	0.0978	0.0900	0.0825	0.0753	0.0683	0.0615	0.0551	0.0489	0.0430
4.47	0.1963	0.1863	0.1765	0.1669	0.1575	0.1483	0.1394	0.1306	0.1220	0.1136	0.1054	0.0975	0.0898	0.0823	0.0751	0.0681	0.0614	0.0549	0.0487	0.0428
4.48	0.1960	0.1860	0.1762	0.1666	0.1572	0.1480	0.1391	0.1303	0.1217	0.1133	0.1052	0.0973	0.0896	0.0821	0.0749	0.0679	0.0612	0.0547	0.0486	0.0427
4.49	0.1956	0.1857	0.1759	0.1663	0.1569	0.1477	0.1388	0.1300	0.1214	0.1131	0.1049	0.0970	0.0893	0.0819	0.0747	0.0677	0.0610	0.0546	0.0484	0.0426
4.50	0.1953	0.1853	0.1755	0.1660	0.1566	0.1474	0.1385	0.1297	0.1212	0.1128	0.1047	0.0968	0.0891	0.0817	0.0745	0.0675	0.0608	0.0544	0.0482	0.0424
4.51	0.1949	0.1850	0.1752	0.1656	0.1563	0.1471	0.1382	0.1294	0.1209	0.1126	0.1044	0.0965	0.0889	0.0814	0.0743	0.0673	0.0606	0.0542	0.0481	0.0423
4.52	0.1946	0.1846	0.1749	0.1653	0.1560	0.1468	0.1379	0.1291	0.1206	0.1123	0.1042	0.0963	0.0887	0.0812	0.0741	0.0671	0.0605	0.0541	0.0479	0.0421
4.53	0.1942	0.1843	0.1745	0.1650	0.1557	0.1465	0.1376													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
5.01	0.1790	0.1695	0.1602	0.1511	0.1422	0.1335	0.1250	0.1168	0.1087	0.1009	0.0933	0.0859	0.0788	0.0719	0.0652	0.0588	0.0527	0.0468	0.0412	0.0360	
5.02	0.1787	0.1692	0.1599	0.1508	0.1419	0.1332	0.1248	0.1165	0.1085	0.1007	0.0931	0.0857	0.0786	0.0717	0.0651	0.0587	0.0525	0.0467	0.0411	0.0359	
5.03	0.1784	0.1689	0.1596	0.1505	0.1417	0.1330	0.1245	0.1163	0.1083	0.1005	0.0929	0.0855	0.0784	0.0715	0.0649	0.0585	0.0524	0.0466	0.0410	0.0358	
5.04	0.1781	0.1686	0.1594	0.1503	0.1414	0.1328	0.1243	0.1161	0.1081	0.1003	0.0927	0.0854	0.0782	0.0714	0.0647	0.0584	0.0523	0.0464	0.0409	0.0356	
5.05	0.1779	0.1684	0.1591	0.1500	0.1412	0.1325	0.1241	0.1158	0.1078	0.1001	0.0925	0.0852	0.0781	0.0712	0.0646	0.0582	0.0521	0.0463	0.0408	0.0355	
5.06	0.1776	0.1681	0.1588	0.1498	0.1409	0.1323	0.1238	0.1156	0.1076	0.0999	0.0923	0.0850	0.0779	0.0710	0.0644	0.0581	0.0520	0.0462	0.0407	0.0354	
5.07	0.1773	0.1678	0.1585	0.1495	0.1407	0.1320	0.1236	0.1154	0.1074	0.0997	0.0921	0.0848	0.0777	0.0709	0.0643	0.0579	0.0519	0.0461	0.0405	0.0353	
5.08	0.1770	0.1675	0.1583	0.1492	0.1404	0.1318	0.1234	0.1152	0.1072	0.0994	0.0919	0.0846	0.0775	0.0707	0.0641	0.0578	0.0517	0.0459	0.0404	0.0352	
5.09	0.1767	0.1673	0.1580	0.1490	0.1402	0.1315	0.1231	0.1150	0.1070	0.0992	0.0917	0.0844	0.0774	0.0705	0.0640	0.0576	0.0516	0.0458	0.0403	0.0351	
5.10	0.1764	0.1670	0.1577	0.1487	0.1399	0.1313	0.1229	0.1147	0.1068	0.0990	0.0915	0.0842	0.0772	0.0704	0.0638	0.0575	0.0514	0.0457	0.0402	0.0350	
5.11	0.1762	0.1667	0.1575	0.1485	0.1397	0.1311	0.1227	0.1145	0.1066	0.0988	0.0913	0.0841	0.0770	0.0702	0.0637	0.0574	0.0513	0.0456	0.0401	0.0349	
5.12	0.1759	0.1664	0.1572	0.1482	0.1394	0.1308	0.1225	0.1143	0.1064	0.0986	0.0911	0.0839	0.0768	0.0701	0.0635	0.0572	0.0512	0.0454	0.0400	0.0348	
5.13	0.1756	0.1662	0.1570	0.1480	0.1392	0.1306	0.1222	0.1141	0.1061	0.0984	0.0910	0.0837	0.0767	0.0699	0.0633	0.0571	0.0510	0.0453	0.0398	0.0347	
5.14	0.1753	0.1659	0.1567	0.1477	0.1389	0.1304	0.1220	0.1139	0.1059	0.0982	0.0908	0.0835	0.0765	0.0697	0.0632	0.0569	0.0509	0.0452	0.0397	0.0346	
5.15	0.1750	0.1656	0.1564	0.1474	0.1387	0.1301	0.1218	0.1136	0.1057	0.0980	0.0906	0.0833	0.0763	0.0696	0.0630	0.0568	0.0508	0.0451	0.0396	0.0345	
5.16	0.1748	0.1654	0.1562	0.1472	0.1384	0.1299	0.1215	0.1134	0.1055	0.0978	0.0904	0.0832	0.0762	0.0694	0.0629	0.0566	0.0506	0.0449	0.0395	0.0344	
5.17	0.1745	0.1651	0.1559	0.1469	0.1382	0.1297	0.1213	0.1132	0.1053	0.0976	0.0902	0.0830	0.0760	0.0692	0.0627	0.0565	0.0505	0.0448	0.0394	0.0343	
5.18	0.1742	0.1648	0.1557	0.1467	0.1380	0.1294	0.1211	0.1130	0.1051	0.0975	0.0900	0.0828	0.0758	0.0691	0.0626	0.0564	0.0504	0.0447	0.0393	0.0342	
5.19	0.1739	0.1646	0.1554	0.1464	0.1377	0.1292	0.1209	0.1128	0.1049	0.0973	0.0898	0.0826	0.0757	0.0689	0.0624	0.0562	0.0503	0.0446	0.0392	0.0341	
5.20	0.1737	0.1643	0.1551	0.1462	0.1375	0.1290	0.1207	0.1126	0.1047	0.0971	0.0896	0.0825	0.0755	0.0688	0.0623	0.0561	0.0501	0.0445	0.0391	0.0340	
5.21	0.1734	0.1640	0.1549	0.1460	0.1372	0.1287	0.1204	0.1124	0.1045	0.0969	0.0895	0.0823	0.0753	0.0686	0.0621	0.0559	0.0500	0.0443	0.0390	0.0339	
5.22	0.1731	0.1638	0.1546	0.1457	0.1370	0.1285	0.1202	0.1121	0.1043	0.0967	0.0893	0.0821	0.0752	0.0685	0.0620	0.0558	0.0499	0.0442	0.0388	0.0338	
5.23	0.1728	0.1635	0.1544	0.1455	0.1368	0.1283	0.1200	0.1119	0.1041	0.0965	0.0891	0.0819	0.0750	0.0683	0.0619	0.0557	0.0497	0.0441	0.0387	0.0337	
5.24	0.1726	0.1632	0.1541	0.1452	0.1365	0.1280	0.1198	0.1117	0.1039	0.0963	0.0889	0.0818	0.0748	0.0681	0.0617	0.0555	0.0496	0.0440	0.0386	0.0336	
5.25	0.1723	0.1630	0.1539	0.1450	0.1363	0.1278	0.1196	0.1115	0.1037	0.0961	0.0887	0.0816	0.0747	0.0680	0.0616	0.0554	0.0495	0.0439	0.0385	0.0335	
5.26	0.1720	0.1627	0.1536	0.1447	0.1361	0.1276	0.1193	0.1113	0.1035	0.0959	0.0885	0.0814	0.0745	0.0678	0.0614	0.0553	0.0494	0.0437	0.0384	0.0334	
5.27	0.1718	0.1625	0.1534	0.1445	0.1358	0.1274	0.1191	0.1111	0.1033	0.0957	0.0884	0.0812	0.0743	0.0677	0.0613	0.0551	0.0492	0.0436	0.0383	0.0333	
5.28	0.1715	0.1622	0.1531	0.1442	0.1356	0.1271	0.1189	0.1109	0.1031	0.0955	0.0882	0.0811	0.0742	0.0675	0.0611	0.0550	0.0491	0.0435	0.0382	0.0332	
5.29	0.1712	0.1620	0.1529	0.1440	0.1354	0.1269	0.1187	0.1107	0.1029	0.0953	0.0880	0.0809	0.0740	0.0674	0.0610	0.0549	0.0490	0.0434	0.0381	0.0331	
5.30	0.1710	0.1617	0.1526	0.1438	0.1351	0.1267	0.1185	0.1105	0.1027	0.0952	0.0878	0.0807	0.0739	0.0672	0.0608	0.0547	0.0489	0.0433	0.0380	0.0330	
5.31	0.1707	0.1614	0.1524	0.1435	0.1349	0.1265	0.1183	0.1103	0.1025	0.0950	0.0876	0.0806	0.0737	0.0671	0.0607	0.0546	0.0487	0.0432	0.0379	0.0329	
5.32	0.1705	0.1612	0.1521	0.1433	0.1347	0.1263	0.1181	0.1101	0.1023	0.0948	0.0875	0.0804	0.0735	0.0669	0.0606	0.0545	0.0486	0.0431	0.0378	0.0328	
5.33	0.1702	0.1609	0.1519	0.1431	0.1344	0.1260	0.1178	0.1099	0.1021	0.0946	0.0873	0.0802	0.0734	0.0668	0.0604	0.0543	0.0485	0.0429	0.0377	0.0327	
5.34	0.1699	0.1607	0.1516	0.1428	0.1342	0.1258	0.1176	0.1097	0.1019	0.0944	0.0871	0.0801	0.0732	0.0666	0.0603	0.0542	0.0484	0.0428	0.0376	0.0326	
5.35	0.1697	0.1604	0.1514	0.1426	0.1340	0.1256	0.1174	0.1095	0.1017	0.0942	0.0869	0.0799	0.0731	0.0665	0.0601	0.0541	0.0483	0.0427	0.0375	0.0325	
5.36	0.1694	0.1602	0.1512	0.1423	0.1338	0.1254	0.1172	0.1093	0.1016	0.0941	0.0868	0.0797	0.0729	0.0663	0.0600	0.0539	0.0481	0.0426	0.0374	0.0324	
5.37	0.1692	0.1599	0.1509	0.1421	0.1335	0.1252	0.1170	0.1091	0.1014	0.0939	0.0866	0.0796	0.0728	0.0662	0.0599	0.0538	0.0480	0.0425	0.0373	0.0323	
5.38	0.1689	0.1597	0.1507	0.1419	0.1333	0.1249	0.1168	0.1089	0.1012	0.0937	0.0864	0.0794	0.0726	0.0660	0.0597	0.0537	0.0479	0.0424	0.0372	0.0323	
5.39	0.1686	0.1594	0.1504	0.1417	0.1331	0.1247	0.1166	0.1087	0.1010	0.0935	0.0863	0.0792	0.0724	0.0659	0.0596	0.0536	0.0478	0.0423	0.0371	0.0322	
5.40	0.1684	0.1592	0.1502	0.1414	0.1329	0.1245	0.1164	0.1085	0.1008	0.0933	0.0861	0.0791	0.0723	0.0658	0.0595	0.0534	0.0477	0.0422	0.0370	0.0321	
5.41	0.1681	0.1589	0.1499	0.1412	0.1326	0.1241	0.1160	0.1081	0.1004	0.0929	0.0857	0.0787	0.0719	0.0654	0.0591	0.0530	0.0473	0.0418	0.0369	0.0320	
5.42	0.1679	0.1587	0.1497	0.1410	0.1324	0.1239	0.1158	0.1079	0.1000	0.0924	0.0852	0.0782	0.0714	0.0649	0.0586	0.0525	0.0468	0.0413	0.0364	0.0315	
5.43	0.1676	0.1584	0.1495	0.1407	0.1322	0.1237	0.1156	0.1079	0.1000	0.0924	0.0854	0.0784	0.0716	0.0651	0.0591	0.0531	0.0473	0.0418	0.0367	0.0318	
5.44	0.1674	0.1582	0.1492	0.1405	0.1320	0.1237	0.1156	0.1077	0.1000	0.0926	0.0856	0.0786	0.0717	0.0652	0.0592	0.0532	0.0474	0.0417	0.0366	0.0317	
5.45	0.1671	0.1580	0.1490	0.1403	0.1318	0.1235	0.1154	0.1075	0.0999	0.0924	0.0852	0.0783	0.0715	0.0650	0.0588	0.0528	0.0471	0.0416	0.0365	0.0316	
5.46	0.1669	0.1577	0.1488	0.1400	0.1315	0.1232	0.1152	0.1073	0.0997	0.0923	0.0851	0.0781	0.0714	0.0649	0.0587	0.0527	0.0470	0.0415	0.0364	0.0315	
5.47	0.1666	0.1575	0.1485	0.1398	0.1313	0.1230	0.1150	0.1071	0.0995	0.0921	0.0849	0.0780	0.0712	0.0648	0.0585	0.0526	0.0469	0.0414	0.0363	0.0314	
5.48	0.1664	0.1572	0.1483	0.1396	0.1311	0.1228	0.1148	0.1069	0.0993	0.0919	0.0847	0.0778	0.0711	0.0646	0.0584	0.0524	0.0467	0.0413	0.0362	0.0313	
5.49	0.1661	0.1570	0.1481	0.1394	0.1309	0.1226	0.1146	0.1067	0.0991	0.0917	0.0846	0.0776	0.0709	0.0645	0.0583	0.0523	0.0466	0.0412	0.0361	0.0313	
5.50	0.1659	0.1568	0.1478	0.1392	0.1307	0.1224	0.1144	0.1065	0.0989	0.0916	0.0846	0.0775	0.0708	0.0643	0.0581	0.0522	0.0465	0.0411	0.0360	0.0312	
5.51	0.1656	0.1565	0.1476	0.1389	0.1305	0.1222	0.1142	0.1064	0.0988	0.0914	0.0842	0.0773	0.0706	0.0642	0.0580	0.0521	0.0464	0.0410	0.0359	0.0311	
5.52	0.1654	0.1563	0.1474	0.1387	0.1302	0.1220	0.1140	0.1062	0.0986	0.0912	0.0841	0.0772	0.0705	0.0641	0.0579	0.0519	0.0463	0.0409	0.0358	0.0310	
5.53	0.1651	0.1560	0.1472	0.1385	0.1300	0.1218	0.1138														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
6.01	0.1542	0.1455	0.1370	0.1287	0.1206	0.1127	0.1051	0.0977	0.0905	0.0835	0.0767	0.0702	0.0639	0.0579	0.0521	0.0466	0.0413	0.0363	0.0316	0.0272	
6.02	0.1540	0.1453	0.1368	0.1285	0.1204	0.1126	0.1049	0.0975	0.0903	0.0833	0.0766	0.0701	0.0638	0.0578	0.0520	0.0465	0.0412	0.0362	0.0315	0.0271	
6.03	0.1538	0.1451	0.1366	0.1283	0.1202	0.1124	0.1047	0.0973	0.0902	0.0832	0.0765	0.0700	0.0637	0.0577	0.0519	0.0464	0.0411	0.0361	0.0314	0.0270	
6.04	0.1536	0.1449	0.1364	0.1281	0.1200	0.1122	0.1046	0.0972	0.0900	0.0831	0.0763	0.0698	0.0636	0.0576	0.0518	0.0463	0.0410	0.0360	0.0314	0.0270	
6.05	0.1534	0.1447	0.1362	0.1279	0.1199	0.1120	0.1044	0.0970	0.0899	0.0829	0.0762	0.0697	0.0634	0.0574	0.0517	0.0462	0.0409	0.0360	0.0313	0.0269	
6.06	0.1532	0.1445	0.1360	0.1277	0.1197	0.1119	0.1043	0.0969	0.0897	0.0828	0.0761	0.0696	0.0633	0.0573	0.0516	0.0461	0.0408	0.0359	0.0312	0.0268	
6.07	0.1530	0.1443	0.1358	0.1275	0.1195	0.1117	0.1041	0.0967	0.0896	0.0826	0.0759	0.0694	0.0632	0.0572	0.0515	0.0460	0.0407	0.0358	0.0311	0.0268	
6.08	0.1528	0.1441	0.1356	0.1274	0.1193	0.1115	0.1039	0.0965	0.0894	0.0825	0.0758	0.0693	0.0631	0.0571	0.0514	0.0459	0.0407	0.0357	0.0311	0.0267	
6.09	0.1526	0.1439	0.1354	0.1272	0.1192	0.1113	0.1038	0.0964	0.0893	0.0823	0.0756	0.0692	0.0630	0.0570	0.0513	0.0458	0.0406	0.0356	0.0310	0.0266	
6.10	0.1524	0.1437	0.1352	0.1270	0.1190	0.1112	0.1036	0.0962	0.0891	0.0822	0.0755	0.0691	0.0628	0.0569	0.0511	0.0457	0.0405	0.0355	0.0309	0.0266	
6.11	0.1522	0.1435	0.1350	0.1268	0.1188	0.1110	0.1034	0.0961	0.0890	0.0821	0.0754	0.0689	0.0627	0.0568	0.0510	0.0456	0.0404	0.0355	0.0308	0.0265	
6.12	0.1520	0.1433	0.1348	0.1266	0.1186	0.1108	0.1033	0.0959	0.0888	0.0819	0.0752	0.0688	0.0626	0.0567	0.0509	0.0455	0.0403	0.0354	0.0308	0.0264	
6.13	0.1518	0.1431	0.1347	0.1264	0.1184	0.1107	0.1031	0.0958	0.0887	0.0818	0.0751	0.0687	0.0625	0.0566	0.0508	0.0454	0.0402	0.0353	0.0307	0.0264	
6.14	0.1516	0.1429	0.1345	0.1263	0.1183	0.1105	0.1030	0.0956	0.0886	0.0817	0.0750	0.0686	0.0624	0.0564	0.0507	0.0453	0.0401	0.0352	0.0306	0.0263	
6.15	0.1513	0.1427	0.1343	0.1261	0.1181	0.1103	0.1028	0.0955	0.0884	0.0815	0.0749	0.0684	0.0623	0.0563	0.0506	0.0452	0.0400	0.0351	0.0305	0.0262	
6.16	0.1511	0.1425	0.1341	0.1259	0.1179	0.1102	0.1026	0.0953	0.0882	0.0814	0.0747	0.0683	0.0621	0.0562	0.0505	0.0451	0.0399	0.0351	0.0305	0.0262	
6.17	0.1509	0.1423	0.1339	0.1257	0.1177	0.1100	0.1025	0.0952	0.0881	0.0812	0.0746	0.0682	0.0620	0.0561	0.0504	0.0450	0.0399	0.0350	0.0304	0.0261	
6.18	0.1507	0.1421	0.1337	0.1255	0.1176	0.1098	0.1023	0.0950	0.0879	0.0811	0.0745	0.0681	0.0619	0.0560	0.0503	0.0449	0.0398	0.0349	0.0303	0.0260	
6.19	0.1505	0.1419	0.1335	0.1254	0.1174	0.1097	0.1022	0.0949	0.0878	0.0810	0.0743	0.0680	0.0618	0.0559	0.0502	0.0448	0.0397	0.0348	0.0303	0.0260	
6.20	0.1503	0.1417	0.1333	0.1252	0.1172	0.1095	0.1020	0.0947	0.0877	0.0808	0.0742	0.0678	0.0617	0.0558	0.0501	0.0447	0.0396	0.0347	0.0302	0.0259	
6.21	0.1501	0.1415	0.1332	0.1250	0.1171	0.1093	0.1018	0.0946	0.0875	0.0807	0.0741	0.0677	0.0616	0.0557	0.0500	0.0446	0.0395	0.0347	0.0301	0.0258	
6.22	0.1499	0.1413	0.1330	0.1248	0.1169	0.1092	0.1017	0.0944	0.0874	0.0805	0.0739	0.0676	0.0615	0.0556	0.0499	0.0446	0.0394	0.0346	0.0300	0.0258	
6.23	0.1497	0.1412	0.1328	0.1246	0.1167	0.1090	0.1015	0.0943	0.0872	0.0804	0.0738	0.0675	0.0613	0.0555	0.0498	0.0445	0.0393	0.0345	0.0300	0.0257	
6.24	0.1495	0.1410	0.1326	0.1245	0.1165	0.1088	0.1014	0.0941	0.0871	0.0803	0.0737	0.0673	0.0612	0.0554	0.0497	0.0444	0.0393	0.0344	0.0299	0.0256	
6.25	0.1494	0.1408	0.1324	0.1243	0.1164	0.1087	0.1012	0.0940	0.0869	0.0801	0.0736	0.0672	0.0611	0.0553	0.0496	0.0443	0.0392	0.0344	0.0298	0.0256	
6.26	0.1492	0.1406	0.1322	0.1241	0.1162	0.1085	0.1011	0.0938	0.0868	0.0800	0.0734	0.0671	0.0610	0.0551	0.0495	0.0442	0.0391	0.0343	0.0298	0.0255	
6.27	0.1490	0.1404	0.1321	0.1239	0.1160	0.1084	0.1009	0.0937	0.0867	0.0799	0.0733	0.0670	0.0609	0.0550	0.0494	0.0441	0.0390	0.0342	0.0297	0.0254	
6.28	0.1488	0.1402	0.1319	0.1238	0.1159	0.1082	0.1008	0.0935	0.0865	0.0797	0.0732	0.0669	0.0608	0.0549	0.0493	0.0440	0.0389	0.0341	0.0296	0.0254	
6.29	0.1486	0.1400	0.1317	0.1236	0.1157	0.1080	0.1006	0.0934	0.0864	0.0796	0.0731	0.0668	0.0607	0.0548	0.0492	0.0439	0.0388	0.0340	0.0295	0.0253	
6.30	0.1484	0.1398	0.1315	0.1234	0.1155	0.1079	0.1004	0.0932	0.0862	0.0795	0.0729	0.0666	0.0606	0.0547	0.0491	0.0438	0.0388	0.0340	0.0295	0.0253	
6.31	0.1482	0.1396	0.1313	0.1232	0.1154	0.1077	0.1003	0.0931	0.0861	0.0793	0.0728	0.0665	0.0604	0.0546	0.0490	0.0437	0.0387	0.0339	0.0294	0.0252	
6.32	0.1480	0.1395	0.1311	0.1231	0.1152	0.1076	0.1001	0.0929	0.0859	0.0792	0.0727	0.0664	0.0603	0.0545	0.0489	0.0436	0.0386	0.0338	0.0293	0.0251	
6.33	0.1478	0.1393	0.1310	0.1229	0.1150	0.1074	0.1000	0.0928	0.0858	0.0791	0.0726	0.0663	0.0602	0.0544	0.0489	0.0436	0.0385	0.0337	0.0293	0.0251	
6.34	0.1476	0.1391	0.1308	0.1227	0.1149	0.1072	0.0998	0.0927	0.0857	0.0790	0.0724	0.0662	0.0601	0.0543	0.0488	0.0435	0.0384	0.0337	0.0292	0.0250	
6.35	0.1474	0.1389	0.1306	0.1225	0.1147	0.1071	0.0997	0.0925	0.0856	0.0788	0.0723	0.0660	0.0600	0.0542	0.0487	0.0434	0.0383	0.0336	0.0291	0.0249	
6.36	0.1472	0.1387	0.1304	0.1224	0.1145	0.1069	0.0995	0.0924	0.0854	0.0787	0.0722	0.0659	0.0599	0.0541	0.0486	0.0433	0.0383	0.0335	0.0291	0.0249	
6.37	0.1470	0.1385	0.1303	0.1222	0.1144	0.1068	0.0994	0.0922	0.0853	0.0786	0.0721	0.0658	0.0598	0.0540	0.0485	0.0432	0.0382	0.0334	0.0290	0.0248	
6.38	0.1468	0.1383	0.1301	0.1220	0.1142	0.1066	0.0992	0.0921	0.0851	0.0784	0.0720	0.0657	0.0597	0.0539	0.0484	0.0431	0.0381	0.0334	0.0289	0.0248	
6.39	0.1466	0.1382	0.1299	0.1219	0.1141	0.1065	0.0991	0.0919	0.0850	0.0783	0.0718	0.0656	0.0596	0.0538	0.0483	0.0430	0.0380	0.0333	0.0289	0.0247	
6.40	0.1465	0.1380	0.1297	0.1217	0.1139	0.1063	0.0989	0.0918	0.0849	0.0782	0.0717	0.0655	0.0595	0.0537	0.0482	0.0429	0.0379	0.0332	0.0288	0.0246	
6.41	0.1463	0.1378	0.1296	0.1216	0.1138	0.1062	0.0988	0.0917	0.0848	0.0781	0.0716	0.0654	0.0594	0.0536	0.0481	0.0428	0.0378	0.0331	0.0287	0.0245	
6.42	0.1461	0.1376	0.1294	0.1214	0.1136	0.1060	0.0986	0.0915	0.0846	0.0779	0.0715	0.0653	0.0593	0.0535	0.0480	0.0427	0.0377	0.0330	0.0287	0.0245	
6.43	0.1459	0.1374	0.1292	0.1212	0.1134	0.1058	0.0985	0.0914	0.0845	0.0778	0.0713	0.0651	0.0591	0.0534	0.0479	0.0427	0.0377	0.0330	0.0286	0.0245	
6.44	0.1457	0.1373	0.1290	0.1210	0.1133	0.1057	0.0984	0.0912	0.0843	0.0777	0.0712	0.0650	0.0590	0.0533	0.0478	0.0426	0.0376	0.0329	0.0285	0.0244	
6.45	0.1455	0.1371	0.1289	0.1209	0.1131	0.1055	0.0982	0.0911	0.0842	0.0775	0.0711	0.0649	0.0589	0.0532	0.0477	0.0425	0.0375	0.0329	0.0285	0.0243	
6.46	0.1453	0.1369	0.1287	0.1207	0.1129	0.1054	0.0981	0.0910	0.0841	0.0774	0.0710	0.0648	0.0588	0.0531	0.0476	0.0424	0.0375	0.0328	0.0284	0.0243	
6.47	0.1452	0.1367	0.1285	0.1205	0.1128	0.1052	0.0979	0.0908	0.0839	0.0773	0.0709	0.0647	0.0587	0.0530	0.0475	0.0423	0.0374	0.0327	0.0283	0.0242	
6.48	0.1450	0.1365	0.1283	0.1204	0.1126	0.1051	0.0978	0.0907	0.0838	0.0772	0.0708	0.0646	0.0586	0.0529	0.0474	0.0423	0.0373	0.0326	0.0283	0.0242	
6.49	0.1448	0.1364	0.1282	0.1202	0.1125	0.1049	0.0976	0.0905	0.0837	0.0770	0.0706	0.0645	0.0585	0.0528	0.0474	0.0422	0.0372	0.0326	0.0282	0.0241	
6.50	0.1446	0.1362	0.1280	0.1200	0.1123	0.1048	0.0975	0.0904	0.0836	0.0769	0.0705	0.0644	0.0584	0.0527	0.0473	0.0421	0.0372	0.0325	0.0281	0.0241	
6.51	0.1444	0.1360	0.1278	0.1199	0.1121	0.1046	0.0973	0.0903	0.0834	0.0768	0.0704	0.0642	0.0583	0.0526	0.0472	0.0420	0.0371	0.0324	0.0281	0.0240	
6.52	0.1442	0.1358	0.1277	0.1197	0.1120	0.1045	0.0972	0.0901	0.0833	0.0767	0.0703	0.0641	0.0582	0.0525	0.0471	0.0419	0.0370	0.0324	0.0280	0.0239	
6.53	0.1440	0.1357	0.1275	0.1195	0.1118	0.1043	0.0971														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
7.01	0.1358	0.1277	0.1199	0.1122	0.1048	0.0976	0.0907	0.0839	0.0774	0.0711	0.0650	0.0591	0.0535	0.0481	0.0430	0.0381	0.0335	0.0292	0.0251	0.0214	
7.02	0.1357	0.1276	0.1197	0.1121	0.1047	0.0975	0.0905	0.0838	0.0773	0.0710	0.0649	0.0590	0.0534	0.0481	0.0429	0.0381	0.0335	0.0291	0.0251	0.0213	
7.03	0.1355	0.1274	0.1196	0.1120	0.1046	0.0974	0.0904	0.0837	0.0772	0.0709	0.0648	0.0589	0.0533	0.0480	0.0429	0.0380	0.0334	0.0291	0.0250	0.0213	
7.04	0.1354	0.1273	0.1194	0.1118	0.1044	0.0972	0.0903	0.0836	0.0770	0.0708	0.0647	0.0589	0.0533	0.0479	0.0428	0.0379	0.0333	0.0290	0.0250	0.0212	
7.05	0.1352	0.1271	0.1193	0.1117	0.1043	0.0971	0.0902	0.0834	0.0769	0.0706	0.0646	0.0588	0.0532	0.0478	0.0427	0.0379	0.0333	0.0290	0.0249	0.0212	
7.06	0.1350	0.1270	0.1191	0.1115	0.1042	0.0970	0.0900	0.0833	0.0768	0.0705	0.0645	0.0587	0.0531	0.0477	0.0426	0.0378	0.0332	0.0289	0.0249	0.0211	
7.07	0.1349	0.1268	0.1190	0.1114	0.1040	0.0969	0.0899	0.0832	0.0767	0.0704	0.0644	0.0586	0.0530	0.0477	0.0426	0.0377	0.0331	0.0288	0.0248	0.0211	
7.08	0.1347	0.1267	0.1188	0.1113	0.1039	0.0967	0.0898	0.0831	0.0766	0.0703	0.0643	0.0585	0.0529	0.0476	0.0425	0.0376	0.0331	0.0288	0.0247	0.0210	
7.09	0.1346	0.1265	0.1187	0.1111	0.1037	0.0966	0.0897	0.0830	0.0765	0.0702	0.0642	0.0584	0.0528	0.0475	0.0424	0.0376	0.0330	0.0287	0.0247	0.0210	
7.10	0.1344	0.1264	0.1186	0.1110	0.1036	0.0965	0.0896	0.0829	0.0764	0.0701	0.0641	0.0583	0.0527	0.0474	0.0423	0.0375	0.0329	0.0287	0.0246	0.0209	
7.11	0.1342	0.1262	0.1184	0.1108	0.1035	0.0963	0.0894	0.0827	0.0763	0.0700	0.0640	0.0582	0.0526	0.0473	0.0423	0.0374	0.0329	0.0286	0.0246	0.0209	
7.12	0.1341	0.1261	0.1183	0.1107	0.1034	0.0962	0.0893	0.0826	0.0762	0.0699	0.0639	0.0581	0.0526	0.0472	0.0422	0.0374	0.0328	0.0285	0.0245	0.0208	
7.13	0.1339	0.1259	0.1181	0.1106	0.1032	0.0961	0.0892	0.0825	0.0761	0.0698	0.0638	0.0580	0.0525	0.0472	0.0421	0.0373	0.0328	0.0285	0.0245	0.0208	
7.14	0.1338	0.1258	0.1180	0.1104	0.1031	0.0960	0.0891	0.0824	0.0759	0.0697	0.0637	0.0579	0.0524	0.0471	0.0420	0.0372	0.0327	0.0284	0.0244	0.0207	
7.15	0.1336	0.1256	0.1178	0.1103	0.1030	0.0958	0.0890	0.0823	0.0758	0.0696	0.0636	0.0578	0.0523	0.0470	0.0420	0.0372	0.0326	0.0284	0.0244	0.0207	
7.16	0.1335	0.1255	0.1177	0.1101	0.1028	0.0957	0.0888	0.0822	0.0757	0.0695	0.0635	0.0577	0.0522	0.0469	0.0419	0.0371	0.0326	0.0283	0.0243	0.0207	
7.17	0.1333	0.1253	0.1176	0.1100	0.1027	0.0956	0.0887	0.0821	0.0756	0.0694	0.0634	0.0577	0.0521	0.0468	0.0418	0.0370	0.0325	0.0283	0.0243	0.0206	
7.18	0.1332	0.1252	0.1174	0.1099	0.1026	0.0955	0.0886	0.0819	0.0755	0.0693	0.0633	0.0576	0.0520	0.0468	0.0417	0.0370	0.0324	0.0282	0.0242	0.0206	
7.19	0.1330	0.1250	0.1173	0.1097	0.1024	0.0953	0.0885	0.0818	0.0754	0.0692	0.0632	0.0575	0.0520	0.0467	0.0417	0.0369	0.0324	0.0282	0.0242	0.0205	
7.20	0.1329	0.1249	0.1171	0.1096	0.1023	0.0952	0.0884	0.0817	0.0753	0.0691	0.0631	0.0574	0.0519	0.0466	0.0416	0.0368	0.0323	0.0281	0.0241	0.0205	
7.21	0.1327	0.1247	0.1170	0.1095	0.1022	0.0951	0.0882	0.0816	0.0752	0.0690	0.0630	0.0573	0.0518	0.0465	0.0415	0.0368	0.0323	0.0280	0.0241	0.0204	
7.22	0.1325	0.1246	0.1168	0.1093	0.1020	0.0950	0.0881	0.0815	0.0751	0.0689	0.0629	0.0572	0.0517	0.0465	0.0414	0.0367	0.0322	0.0280	0.0240	0.0204	
7.23	0.1324	0.1244	0.1167	0.1092	0.1019	0.0948	0.0880	0.0814	0.0750	0.0688	0.0628	0.0571	0.0516	0.0464	0.0414	0.0366	0.0321	0.0279	0.0240	0.0203	
7.24	0.1322	0.1243	0.1166	0.1091	0.1018	0.0947	0.0879	0.0813	0.0749	0.0687	0.0627	0.0570	0.0515	0.0463	0.0413	0.0366	0.0321	0.0279	0.0239	0.0203	
7.25	0.1321	0.1241	0.1164	0.1089	0.1017	0.0946	0.0878	0.0812	0.0748	0.0686	0.0627	0.0569	0.0515	0.0462	0.0412	0.0365	0.0320	0.0278	0.0239	0.0202	
7.26	0.1319	0.1240	0.1163	0.1088	0.1015	0.0945	0.0877	0.0810	0.0747	0.0685	0.0626	0.0569	0.0514	0.0461	0.0412	0.0364	0.0320	0.0278	0.0238	0.0202	
7.27	0.1318	0.1239	0.1161	0.1087	0.1014	0.0944	0.0875	0.0809	0.0746	0.0684	0.0625	0.0568	0.0513	0.0461	0.0411	0.0364	0.0319	0.0277	0.0238	0.0202	
7.28	0.1316	0.1237	0.1160	0.1085	0.1013	0.0942	0.0874	0.0808	0.0745	0.0683	0.0624	0.0567	0.0512	0.0460	0.0410	0.0363	0.0318	0.0277	0.0237	0.0201	
7.29	0.1315	0.1236	0.1159	0.1084	0.1011	0.0941	0.0873	0.0807	0.0743	0.0682	0.0623	0.0566	0.0511	0.0459	0.0409	0.0362	0.0318	0.0276	0.0237	0.0201	
7.30	0.1313	0.1234	0.1157	0.1083	0.1010	0.0940	0.0872	0.0806	0.0742	0.0681	0.0622	0.0565	0.0511	0.0458	0.0409	0.0362	0.0317	0.0275	0.0236	0.0200	
7.31	0.1312	0.1233	0.1156	0.1081	0.1009	0.0939	0.0871	0.0805	0.0741	0.0680	0.0621	0.0564	0.0510	0.0458	0.0408	0.0361	0.0317	0.0275	0.0236	0.0200	
7.32	0.1310	0.1231	0.1155	0.1080	0.1008	0.0938	0.0870	0.0804	0.0740	0.0679	0.0620	0.0563	0.0509	0.0457	0.0407	0.0360	0.0316	0.0274	0.0235	0.0199	
7.33	0.1309	0.1230	0.1153	0.1079	0.1006	0.0936	0.0868	0.0803	0.0739	0.0678	0.0619	0.0562	0.0508	0.0456	0.0407	0.0360	0.0315	0.0274	0.0235	0.0199	
7.34	0.1307	0.1228	0.1152	0.1077	0.1005	0.0935	0.0867	0.0802	0.0738	0.0677	0.0618	0.0562	0.0507	0.0455	0.0406	0.0359	0.0315	0.0273	0.0234	0.0198	
7.35	0.1306	0.1227	0.1150	0.1076	0.1004	0.0934	0.0866	0.0801	0.0737	0.0676	0.0617	0.0561	0.0506	0.0455	0.0405	0.0358	0.0314	0.0273	0.0234	0.0198	
7.36	0.1304	0.1226	0.1149	0.1075	0.1003	0.0933	0.0865	0.0799	0.0736	0.0675	0.0616	0.0560	0.0506	0.0454	0.0405	0.0358	0.0314	0.0272	0.0233	0.0198	
7.37	0.1303	0.1224	0.1148	0.1073	0.1001	0.0932	0.0864	0.0798	0.0735	0.0674	0.0615	0.0559	0.0505	0.0453	0.0404	0.0357	0.0313	0.0272	0.0233	0.0197	
7.38	0.1302	0.1223	0.1146	0.1072	0.1000	0.0930	0.0863	0.0797	0.0734	0.0673	0.0615	0.0558	0.0504	0.0452	0.0403	0.0356	0.0312	0.0271	0.0232	0.0197	
7.39	0.1300	0.1221	0.1145	0.1071	0.0999	0.0929	0.0862	0.0796	0.0733	0.0672	0.0614	0.0557	0.0503	0.0452	0.0402	0.0356	0.0312	0.0271	0.0232	0.0196	
7.40	0.1299	0.1220	0.1144	0.1070	0.0998	0.0928	0.0861	0.0795	0.0732	0.0671	0.0613	0.0556	0.0502	0.0451	0.0402	0.0355	0.0311	0.0270	0.0231	0.0196	
7.41	0.1297	0.1219	0.1143	0.1069	0.0997	0.0927	0.0860	0.0794	0.0731	0.0670	0.0611	0.0554	0.0500	0.0450	0.0401	0.0354	0.0310	0.0269	0.0230	0.0195	
7.42	0.1296	0.1217	0.1141	0.1067	0.0995	0.0925	0.0858	0.0793	0.0730	0.0669	0.0611	0.0553	0.0500	0.0449	0.0400	0.0353	0.0309	0.0268	0.0229	0.0195	
7.43	0.1294	0.1216	0.1140	0.1066	0.0994	0.0924	0.0857	0.0792	0.0729	0.0668	0.0610	0.0554	0.0500	0.0449	0.0400	0.0353	0.0309	0.0268	0.0230	0.0195	
7.44	0.1293	0.1214	0.1138	0.1064	0.0993	0.0923	0.0856	0.0791	0.0728	0.0668	0.0609	0.0553	0.0499	0.0448	0.0399	0.0353	0.0309	0.0268	0.0230	0.0194	
7.45	0.1291	0.1213	0.1137	0.1063	0.0992	0.0922	0.0855	0.0790	0.0727	0.0667	0.0608	0.0552	0.0499	0.0447	0.0398	0.0352	0.0308	0.0267	0.0229	0.0194	
7.46	0.1290	0.1212	0.1136	0.1062	0.0990	0.0921	0.0854	0.0789	0.0726	0.0666	0.0607	0.0551	0.0498	0.0447	0.0398	0.0351	0.0308	0.0267	0.0229	0.0194	
7.47	0.1288	0.1210	0.1134	0.1061	0.0989	0.0920	0.0853	0.0788	0.0725	0.0665	0.0606	0.0551	0.0497	0.0446	0.0397	0.0351	0.0307	0.0266	0.0228	0.0193	
7.48	0.1287	0.1209	0.1133	0.1059	0.0988	0.0919	0.0852	0.0787	0.0724	0.0664	0.0606	0.0550	0.0496	0.0445	0.0396	0.0350	0.0307	0.0266	0.0228	0.0193	
7.49	0.1286	0.1207	0.1132	0.1058	0.0987	0.0917	0.0851	0.0786	0.0723	0.0663	0.0605	0.0549	0.0495	0.0444	0.0396	0.0350	0.0306	0.0265	0.0227	0.0192	
7.50	0.1284	0.1206	0.1130	0.1057	0.0985	0.0916	0.0849	0.0785	0.0722	0.0662	0.0604	0.0548	0.0495	0.0444	0.0395	0.0349	0.0306	0.0265	0.0227	0.0192	
7.51	0.1283	0.1205	0.1129	0.1056	0.0984	0.0915	0.0848	0.0784	0.0721	0.0661	0.0603	0.0547	0.0494	0.0443	0.0394	0.0348	0.0305	0.0264	0.0226	0.0191	
7.52	0.1281	0.1203	0.1128	0.1054	0.0983	0.0914	0.0847	0.0783	0.0720	0.0660	0.0602	0.0546	0.0493	0.0442	0.0394	0.0348	0.0305	0.0264	0.0226	0.0191	
7.53	0.1280	0.1202	0.1126	0.1053	0.0982	0.0913	0.0846														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
8.01	0.1216	0.1140	0.1067	0.0996	0.0928	0.0861	0.0797	0.0735	0.0675	0.0617	0.0562	0.0509	0.0458	0.0409	0.0363	0.0320	0.0279	0.0241	0.0205	0.0173	
8.02	0.1214	0.1139	0.1066	0.0995	0.0927	0.0860	0.0796	0.0734	0.0674	0.0616	0.0561	0.0508	0.0457	0.0409	0.0363	0.0319	0.0278	0.0240	0.0205	0.0172	
8.03	0.1213	0.1138	0.1065	0.0994	0.0926	0.0859	0.0795	0.0733	0.0673	0.0616	0.0560	0.0507	0.0456	0.0408	0.0362	0.0319	0.0278	0.0240	0.0204	0.0172	
8.04	0.1212	0.1137	0.1064	0.0993	0.0924	0.0858	0.0794	0.0732	0.0672	0.0615	0.0560	0.0507	0.0456	0.0408	0.0362	0.0318	0.0278	0.0239	0.0204	0.0172	
8.05	0.1211	0.1135	0.1062	0.0992	0.0923	0.0857	0.0793	0.0731	0.0672	0.0614	0.0559	0.0506	0.0455	0.0407	0.0361	0.0318	0.0277	0.0239	0.0203	0.0171	
8.06	0.1209	0.1134	0.1061	0.0991	0.0922	0.0856	0.0792	0.0730	0.0671	0.0613	0.0558	0.0505	0.0454	0.0406	0.0360	0.0317	0.0277	0.0238	0.0203	0.0171	
8.07	0.1208	0.1133	0.1060	0.0990	0.0921	0.0855	0.0791	0.0729	0.0670	0.0612	0.0557	0.0504	0.0454	0.0406	0.0360	0.0317	0.0276	0.0238	0.0203	0.0171	
8.08	0.1207	0.1132	0.1059	0.0989	0.0920	0.0854	0.0790	0.0728	0.0669	0.0612	0.0556	0.0504	0.0453	0.0405	0.0359	0.0316	0.0276	0.0238	0.0202	0.0170	
8.09	0.1206	0.1131	0.1058	0.0987	0.0919	0.0853	0.0789	0.0728	0.0668	0.0611	0.0556	0.0503	0.0452	0.0404	0.0359	0.0316	0.0275	0.0237	0.0202	0.0170	
8.10	0.1204	0.1129	0.1057	0.0986	0.0918	0.0852	0.0788	0.0727	0.0667	0.0610	0.0555	0.0502	0.0452	0.0404	0.0358	0.0315	0.0275	0.0237	0.0202	0.0170	
8.11	0.1203	0.1128	0.1056	0.0985	0.0917	0.0851	0.0787	0.0726	0.0666	0.0609	0.0554	0.0502	0.0451	0.0403	0.0358	0.0315	0.0274	0.0236	0.0201	0.0169	
8.12	0.1202	0.1127	0.1054	0.0984	0.0916	0.0850	0.0786	0.0725	0.0666	0.0608	0.0553	0.0501	0.0451	0.0403	0.0357	0.0314	0.0274	0.0236	0.0201	0.0169	
8.13	0.1201	0.1126	0.1053	0.0983	0.0915	0.0849	0.0786	0.0724	0.0665	0.0608	0.0553	0.0500	0.0450	0.0402	0.0356	0.0314	0.0273	0.0235	0.0200	0.0169	
8.14	0.1199	0.1125	0.1052	0.0982	0.0914	0.0848	0.0785	0.0723	0.0664	0.0607	0.0552	0.0499	0.0449	0.0401	0.0356	0.0313	0.0273	0.0235	0.0200	0.0168	
8.15	0.1198	0.1123	0.1051	0.0981	0.0913	0.0847	0.0784	0.0722	0.0663	0.0606	0.0551	0.0499	0.0449	0.0401	0.0355	0.0313	0.0272	0.0235	0.0200	0.0168	
8.16	0.1197	0.1122	0.1050	0.0980	0.0912	0.0846	0.0783	0.0721	0.0662	0.0605	0.0550	0.0498	0.0448	0.0400	0.0355	0.0312	0.0272	0.0234	0.0199	0.0167	
8.17	0.1196	0.1121	0.1049	0.0979	0.0911	0.0845	0.0782	0.0720	0.0661	0.0604	0.0550	0.0497	0.0447	0.0400	0.0354	0.0311	0.0271	0.0234	0.0199	0.0167	
8.18	0.1194	0.1120	0.1048	0.0978	0.0910	0.0844	0.0781	0.0720	0.0661	0.0604	0.0549	0.0497	0.0447	0.0399	0.0354	0.0311	0.0271	0.0233	0.0198	0.0167	
8.19	0.1193	0.1119	0.1047	0.0977	0.0909	0.0843	0.0780	0.0719	0.0660	0.0603	0.0548	0.0496	0.0446	0.0398	0.0353	0.0310	0.0270	0.0233	0.0198	0.0167	
8.20	0.1192	0.1118	0.1045	0.0976	0.0908	0.0842	0.0779	0.0718	0.0659	0.0602	0.0548	0.0495	0.0445	0.0398	0.0353	0.0310	0.0270	0.0232	0.0198	0.0166	
8.21	0.1191	0.1116	0.1044	0.0974	0.0907	0.0841	0.0778	0.0717	0.0658	0.0601	0.0547	0.0495	0.0445	0.0397	0.0352	0.0309	0.0269	0.0232	0.0197	0.0166	
8.22	0.1190	0.1115	0.1043	0.0973	0.0906	0.0840	0.0777	0.0716	0.0657	0.0601	0.0546	0.0494	0.0444	0.0397	0.0351	0.0309	0.0269	0.0232	0.0197	0.0166	
8.23	0.1188	0.1114	0.1042	0.0972	0.0905	0.0839	0.0776	0.0715	0.0656	0.0600	0.0545	0.0493	0.0443	0.0396	0.0351	0.0308	0.0269	0.0231	0.0197	0.0165	
8.24	0.1187	0.1113	0.1041	0.0971	0.0904	0.0838	0.0775	0.0714	0.0656	0.0599	0.0545	0.0493	0.0443	0.0396	0.0350	0.0308	0.0268	0.0231	0.0196	0.0165	
8.25	0.1186	0.1112	0.1040	0.0970	0.0903	0.0838	0.0774	0.0713	0.0655	0.0598	0.0544	0.0492	0.0442	0.0395	0.0350	0.0307	0.0268	0.0230	0.0196	0.0165	
8.26	0.1185	0.1111	0.1039	0.0969	0.0902	0.0837	0.0773	0.0713	0.0654	0.0597	0.0543	0.0491	0.0441	0.0394	0.0349	0.0307	0.0267	0.0230	0.0196	0.0164	
8.27	0.1184	0.1109	0.1038	0.0968	0.0901	0.0836	0.0773	0.0712	0.0653	0.0597	0.0542	0.0491	0.0441	0.0394	0.0349	0.0306	0.0267	0.0229	0.0195	0.0164	
8.28	0.1182	0.1108	0.1037	0.0967	0.0900	0.0835	0.0772	0.0711	0.0652	0.0596	0.0542	0.0490	0.0440	0.0393	0.0348	0.0306	0.0266	0.0229	0.0195	0.0163	
8.29	0.1181	0.1107	0.1035	0.0966	0.0899	0.0834	0.0771	0.0710	0.0651	0.0595	0.0541	0.0489	0.0440	0.0392	0.0348	0.0305	0.0266	0.0229	0.0194	0.0163	
8.30	0.1180	0.1106	0.1034	0.0965	0.0898	0.0833	0.0770	0.0709	0.0651	0.0594	0.0540	0.0488	0.0439	0.0392	0.0347	0.0305	0.0265	0.0228	0.0194	0.0163	
8.31	0.1179	0.1105	0.1033	0.0964	0.0897	0.0832	0.0769	0.0708	0.0650	0.0594	0.0540	0.0488	0.0438	0.0391	0.0347	0.0305	0.0265	0.0228	0.0194	0.0163	
8.32	0.1178	0.1104	0.1032	0.0963	0.0896	0.0831	0.0768	0.0707	0.0649	0.0593	0.0539	0.0487	0.0438	0.0391	0.0346	0.0304	0.0264	0.0227	0.0193	0.0162	
8.33	0.1176	0.1103	0.1031	0.0962	0.0895	0.0830	0.0767	0.0707	0.0648	0.0592	0.0538	0.0486	0.0437	0.0390	0.0345	0.0304	0.0264	0.0227	0.0193	0.0162	
8.34	0.1175	0.1101	0.1030	0.0961	0.0894	0.0829	0.0766	0.0706	0.0647	0.0591	0.0537	0.0486	0.0436	0.0390	0.0345	0.0303	0.0263	0.0227	0.0193	0.0162	
8.35	0.1174	0.1100	0.1029	0.0960	0.0893	0.0828	0.0765	0.0705	0.0647	0.0591	0.0537	0.0485	0.0436	0.0389	0.0344	0.0303	0.0263	0.0226	0.0192	0.0161	
8.36	0.1173	0.1099	0.1028	0.0959	0.0892	0.0827	0.0764	0.0704	0.0646	0.0590	0.0536	0.0484	0.0435	0.0388	0.0343	0.0302	0.0263	0.0226	0.0192	0.0161	
8.37	0.1172	0.1098	0.1027	0.0958	0.0891	0.0826	0.0763	0.0703	0.0645	0.0589	0.0535	0.0484	0.0435	0.0388	0.0343	0.0302	0.0263	0.0225	0.0192	0.0161	
8.38	0.1170	0.1097	0.1026	0.0957	0.0890	0.0825	0.0763	0.0702	0.0644	0.0588	0.0535	0.0483	0.0434	0.0387	0.0343	0.0301	0.0262	0.0225	0.0191	0.0160	
8.39	0.1169	0.1096	0.1025	0.0956	0.0889	0.0824	0.0762	0.0701	0.0643	0.0588	0.0534	0.0482	0.0433	0.0387	0.0342	0.0301	0.0261	0.0225	0.0191	0.0160	
8.40	0.1168	0.1095	0.1024	0.0955	0.0888	0.0823	0.0761	0.0701	0.0643	0.0587	0.0533	0.0482	0.0433	0.0386	0.0342	0.0300	0.0261	0.0224	0.0190	0.0160	
8.41	0.1167	0.1094	0.1023	0.0954	0.0887	0.0822	0.0760	0.0700	0.0642	0.0586	0.0532	0.0481	0.0432	0.0385	0.0341	0.0299	0.0260	0.0224	0.0190	0.0160	
8.42	0.1166	0.1092	0.1021	0.0953	0.0886	0.0821	0.0759	0.0699	0.0641	0.0585	0.0531	0.0480	0.0431	0.0384	0.0340	0.0299	0.0260	0.0223	0.0189	0.0159	
8.43	0.1165	0.1091	0.1020	0.0952	0.0885	0.0821	0.0758	0.0698	0.0640	0.0585	0.0531	0.0480	0.0431	0.0384	0.0340	0.0299	0.0260	0.0223	0.0189	0.0159	
8.44	0.1163	0.1090	0.1019	0.0951	0.0884	0.0820	0.0757	0.0697	0.0639	0.0584	0.0530	0.0479	0.0430	0.0384	0.0340	0.0298	0.0259	0.0223	0.0189	0.0159	
8.45	0.1162	0.1089	0.1018	0.0949	0.0883	0.0819	0.0757	0.0696	0.0639	0.0583	0.0530	0.0479	0.0430	0.0383	0.0339	0.0298	0.0259	0.0222	0.0189	0.0158	
8.46	0.1161	0.1088	0.1017	0.0948	0.0882	0.0818	0.0756	0.0696	0.0638	0.0582	0.0529	0.0478	0.0429	0.0383	0.0339	0.0297	0.0258	0.0222	0.0188	0.0158	
8.47	0.1160	0.1087	0.1016	0.0947	0.0881	0.0817	0.0755	0.0695	0.0637	0.0582	0.0528	0.0477	0.0429	0.0382	0.0338	0.0297	0.0258	0.0221	0.0188	0.0158	
8.48	0.1159	0.1086	0.1015	0.0946	0.0880	0.0816	0.0754	0.0694	0.0636	0.0581	0.0528	0.0477	0.0428	0.0382	0.0338	0.0296	0.0257	0.0221	0.0188	0.0157	
8.49	0.1158	0.1085	0.1014	0.0945	0.0879	0.0815	0.0753	0.0693	0.0636	0.0580	0.0527	0.0476	0.0427	0.0381	0.0337	0.0296	0.0257	0.0221	0.0187	0.0157	
8.50	0.1157	0.1084	0.1013	0.0944	0.0878	0.0814	0.0752	0.0692	0.0635	0.0579	0.0526	0.0475	0.0427	0.0381	0.0337	0.0295	0.0257	0.0220	0.0187	0.0157	
8.51	0.1155	0.1083	0.1012	0.0943	0.0877	0.0813	0.0751	0.0692	0.0634	0.0579	0.0526	0.0475	0.0426	0.0380	0.0336	0.0295	0.0256	0.0220	0.0187	0.0156	
8.52	0.1154	0.1081	0.1011	0.0942	0.0876	0.0812	0.0750	0.0691	0.0633	0.0578	0.0525	0.0474	0.0426	0.0379	0.0336	0.0294	0.0256	0.0220	0.0186	0.0156	
8.53	0.1153	0.1080	0.1010	0.0941	0.0875	0.0811	0.0750														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
9.01	0.1101	0.1031	0.0962	0.0896	0.0832	0.0770	0.0710	0.0653	0.0597	0.0544	0.0493	0.0444	0.0398	0.0354	0.0312	0.0273	0.0236	0.0202	0.0171	0.0142	
9.02	0.1100	0.1030	0.0961	0.0895	0.0831	0.0769	0.0710	0.0652	0.0597	0.0544	0.0493	0.0444	0.0397	0.0353	0.0312	0.0273	0.0236	0.0202	0.0170	0.0142	
9.03	0.1099	0.1029	0.0960	0.0894	0.0830	0.0769	0.0709	0.0651	0.0596	0.0543	0.0492	0.0443	0.0397	0.0353	0.0311	0.0272	0.0235	0.0201	0.0170	0.0142	
9.04	0.1098	0.1028	0.0959	0.0893	0.0829	0.0768	0.0708	0.0651	0.0595	0.0542	0.0491	0.0443	0.0396	0.0352	0.0311	0.0272	0.0235	0.0201	0.0170	0.0142	
9.05	0.1097	0.1027	0.0958	0.0892	0.0829	0.0767	0.0707	0.0650	0.0595	0.0542	0.0491	0.0442	0.0396	0.0352	0.0310	0.0271	0.0235	0.0201	0.0170	0.0141	
9.06	0.1096	0.1026	0.0957	0.0891	0.0828	0.0766	0.0707	0.0649	0.0594	0.0541	0.0490	0.0442	0.0395	0.0351	0.0310	0.0271	0.0234	0.0200	0.0169	0.0141	
9.07	0.1095	0.1025	0.0957	0.0891	0.0827	0.0765	0.0706	0.0648	0.0593	0.0540	0.0490	0.0441	0.0395	0.0351	0.0309	0.0270	0.0234	0.0200	0.0169	0.0141	
9.08	0.1094	0.1024	0.0956	0.0890	0.0826	0.0764	0.0705	0.0648	0.0593	0.0540	0.0489	0.0440	0.0394	0.0350	0.0309	0.0270	0.0233	0.0200	0.0169	0.0141	
9.09	0.1093	0.1023	0.0955	0.0889	0.0825	0.0764	0.0704	0.0647	0.0592	0.0539	0.0488	0.0440	0.0394	0.0350	0.0308	0.0270	0.0233	0.0199	0.0168	0.0140	
9.10	0.1092	0.1022	0.0954	0.0888	0.0824	0.0763	0.0703	0.0646	0.0591	0.0538	0.0488	0.0439	0.0393	0.0349	0.0308	0.0269	0.0233	0.0199	0.0168	0.0140	
9.11	0.1091	0.1021	0.0953	0.0887	0.0823	0.0762	0.0703	0.0646	0.0591	0.0538	0.0487	0.0439	0.0393	0.0349	0.0308	0.0269	0.0232	0.0199	0.0168	0.0140	
9.12	0.1090	0.1020	0.0952	0.0886	0.0823	0.0761	0.0702	0.0645	0.0590	0.0537	0.0487	0.0438	0.0392	0.0348	0.0307	0.0268	0.0232	0.0198	0.0168	0.0139	
9.13	0.1089	0.1019	0.0951	0.0885	0.0822	0.0760	0.0701	0.0644	0.0589	0.0537	0.0486	0.0438	0.0392	0.0348	0.0307	0.0268	0.0232	0.0198	0.0167	0.0139	
9.14	0.1088	0.1018	0.0950	0.0884	0.0820	0.0759	0.0700	0.0643	0.0588	0.0536	0.0485	0.0437	0.0391	0.0347	0.0306	0.0267	0.0231	0.0198	0.0167	0.0139	
9.15	0.1087	0.1017	0.0949	0.0884	0.0820	0.0759	0.0700	0.0643	0.0588	0.0535	0.0485	0.0437	0.0391	0.0347	0.0306	0.0267	0.0231	0.0197	0.0167	0.0139	
9.16	0.1086	0.1016	0.0948	0.0883	0.0819	0.0758	0.0699	0.0642	0.0587	0.0535	0.0484	0.0436	0.0390	0.0347	0.0305	0.0267	0.0231	0.0197	0.0166	0.0138	
9.17	0.1085	0.1015	0.0947	0.0882	0.0818	0.0757	0.0698	0.0641	0.0587	0.0534	0.0484	0.0435	0.0390	0.0346	0.0305	0.0266	0.0230	0.0197	0.0166	0.0138	
9.18	0.1084	0.1014	0.0946	0.0881	0.0818	0.0756	0.0697	0.0641	0.0586	0.0533	0.0483	0.0435	0.0389	0.0346	0.0305	0.0266	0.0230	0.0196	0.0166	0.0138	
9.19	0.1083	0.1013	0.0945	0.0880	0.0817	0.0756	0.0697	0.0640	0.0585	0.0533	0.0482	0.0434	0.0389	0.0345	0.0304	0.0266	0.0229	0.0196	0.0166	0.0138	
9.20	0.1082	0.1012	0.0945	0.0879	0.0816	0.0755	0.0696	0.0639	0.0585	0.0532	0.0482	0.0434	0.0388	0.0345	0.0304	0.0265	0.0229	0.0196	0.0165	0.0137	
9.21	0.1081	0.1011	0.0944	0.0878	0.0815	0.0754	0.0695	0.0638	0.0584	0.0531	0.0481	0.0433	0.0388	0.0344	0.0303	0.0265	0.0229	0.0195	0.0165	0.0137	
9.22	0.1080	0.1010	0.0943	0.0877	0.0814	0.0753	0.0694	0.0638	0.0583	0.0531	0.0481	0.0433	0.0387	0.0344	0.0303	0.0264	0.0228	0.0195	0.0165	0.0137	
9.23	0.1079	0.1009	0.0942	0.0877	0.0813	0.0753	0.0694	0.0637	0.0583	0.0530	0.0480	0.0432	0.0387	0.0343	0.0302	0.0264	0.0228	0.0195	0.0164	0.0137	
9.24	0.1078	0.1008	0.0941	0.0876	0.0813	0.0752	0.0693	0.0636	0.0582	0.0530	0.0479	0.0432	0.0386	0.0343	0.0302	0.0264	0.0228	0.0194	0.0164	0.0136	
9.25	0.1077	0.1007	0.0940	0.0875	0.0812	0.0751	0.0692	0.0636	0.0581	0.0529	0.0479	0.0431	0.0386	0.0342	0.0302	0.0263	0.0227	0.0194	0.0164	0.0136	
9.26	0.1076	0.1006	0.0939	0.0874	0.0811	0.0750	0.0692	0.0635	0.0581	0.0528	0.0478	0.0431	0.0385	0.0342	0.0301	0.0263	0.0227	0.0194	0.0164	0.0136	
9.27	0.1075	0.1006	0.0938	0.0873	0.0810	0.0749	0.0691	0.0634	0.0580	0.0527	0.0478	0.0430	0.0385	0.0341	0.0301	0.0262	0.0227	0.0193	0.0163	0.0136	
9.28	0.1074	0.1005	0.0937	0.0872	0.0809	0.0749	0.0690	0.0634	0.0579	0.0527	0.0477	0.0429	0.0384	0.0342	0.0300	0.0262	0.0226	0.0193	0.0163	0.0135	
9.29	0.1073	0.1004	0.0936	0.0871	0.0809	0.0748	0.0689	0.0633	0.0579	0.0527	0.0477	0.0429	0.0384	0.0340	0.0300	0.0262	0.0226	0.0193	0.0163	0.0135	
9.30	0.1072	0.1003	0.0936	0.0871	0.0808	0.0747	0.0689	0.0632	0.0578	0.0526	0.0476	0.0428	0.0383	0.0340	0.0299	0.0261	0.0226	0.0193	0.0162	0.0135	
9.31	0.1071	0.1002	0.0935	0.0870	0.0807	0.0746	0.0688	0.0631	0.0577	0.0525	0.0475	0.0428	0.0383	0.0340	0.0299	0.0261	0.0225	0.0192	0.0162	0.0135	
9.32	0.1070	0.1001	0.0934	0.0869	0.0806	0.0746	0.0687	0.0631	0.0577	0.0525	0.0475	0.0427	0.0382	0.0339	0.0299	0.0261	0.0225	0.0192	0.0162	0.0134	
9.33	0.1069	0.1000	0.0933	0.0868	0.0805	0.0745	0.0686	0.0630	0.0576	0.0524	0.0474	0.0427	0.0382	0.0339	0.0298	0.0260	0.0224	0.0192	0.0162	0.0134	
9.34	0.1068	0.0999	0.0932	0.0867	0.0805	0.0744	0.0686	0.0629	0.0575	0.0523	0.0474	0.0426	0.0381	0.0338	0.0298	0.0260	0.0224	0.0191	0.0161	0.0134	
9.35	0.1067	0.0998	0.0931	0.0866	0.0804	0.0743	0.0685	0.0629	0.0575	0.0523	0.0473	0.0426	0.0381	0.0338	0.0297	0.0259	0.0224	0.0191	0.0161	0.0134	
9.36	0.1066	0.0997	0.0930	0.0865	0.0803	0.0743	0.0684	0.0628	0.0574	0.0522	0.0473	0.0425	0.0380	0.0337	0.0297	0.0259	0.0223	0.0191	0.0161	0.0133	
9.37	0.1065	0.0996	0.0929	0.0865	0.0802	0.0742	0.0683	0.0627	0.0573	0.0522	0.0472	0.0425	0.0380	0.0337	0.0296	0.0259	0.0223	0.0190	0.0161	0.0133	
9.38	0.1064	0.0995	0.0928	0.0864	0.0801	0.0741	0.0683	0.0627	0.0573	0.0521	0.0471	0.0424	0.0379	0.0336	0.0296	0.0258	0.0223	0.0190	0.0160	0.0133	
9.39	0.1063	0.0994	0.0928	0.0863	0.0801	0.0740	0.0682	0.0626	0.0572	0.0520	0.0471	0.0424	0.0379	0.0336	0.0296	0.0258	0.0222	0.0190	0.0160	0.0133	
9.40	0.1062	0.0993	0.0927	0.0862	0.0800	0.0739	0.0681	0.0625	0.0571	0.0520	0.0470	0.0423	0.0378	0.0335	0.0295	0.0257	0.0222	0.0189	0.0160	0.0133	
9.41	0.1061	0.0992	0.0926	0.0861	0.0799	0.0739	0.0681	0.0625	0.0571	0.0520	0.0470	0.0423	0.0378	0.0335	0.0295	0.0257	0.0222	0.0189	0.0159	0.0132	
9.42	0.1061	0.0992	0.0925	0.0860	0.0798	0.0738	0.0680	0.0624	0.0570	0.0519	0.0469	0.0422	0.0377	0.0335	0.0294	0.0257	0.0222	0.0189	0.0159	0.0132	
9.43	0.1060	0.0991	0.0924	0.0860	0.0797	0.0737	0.0679	0.0623	0.0570	0.0518	0.0469	0.0422	0.0377	0.0334	0.0294	0.0256	0.0221	0.0189	0.0159	0.0132	
9.44	0.1059	0.0990	0.0923	0.0859	0.0797	0.0736	0.0678	0.0623	0.0569	0.0517	0.0468	0.0421	0.0376	0.0334	0.0294	0.0256	0.0221	0.0188	0.0159	0.0132	
9.45	0.1058	0.0989	0.0922	0.0858	0.0796	0.0736	0.0678	0.0622	0.0568	0.0517	0.0467	0.0420	0.0376	0.0333	0.0293	0.0256	0.0220	0.0188	0.0158	0.0131	
9.46	0.1057	0.0988	0.0921	0.0857	0.0795	0.0735	0.0677	0.0621	0.0568	0.0516	0.0467	0.0420	0.0375	0.0333	0.0293	0.0255	0.0220	0.0188	0.0158	0.0131	
9.47	0.1056	0.0987	0.0921	0.0856	0.0794	0.0734	0.0676	0.0621	0.0567	0.0516	0.0466	0.0419	0.0375	0.0332	0.0292	0.0255	0.0220	0.0187	0.0158	0.0131	
9.48	0.1055	0.0986	0.0920	0.0855	0.0793	0.0733	0.0676	0.0620	0.0566	0.0515	0.0466	0.0419	0.0374	0.0332	0.0292	0.0254	0.0219	0.0187	0.0158	0.0131	
9.49	0.1054	0.0985	0.0919	0.0855	0.0793	0.0733	0.0675	0.0619	0.0566	0.0514	0.0465	0.0418	0.0374	0.0331	0.0292	0.0254	0.0219	0.0187	0.0157	0.0130	
9.50	0.1053	0.0984	0.0918	0.0854	0.0792	0.0732	0.0674	0.0619	0.0565	0.0514	0.0465	0.0418	0.0373	0.0331	0.0291	0.0254	0.0219	0.0186	0.0157	0.0130	
9.51	0.1052	0.0983	0.0917	0.0853	0.0791	0.0731	0.0674	0.0618	0.0565	0.0513	0.0464	0.0417	0.0373	0.0331	0.0291	0.0253	0.0218	0.0186	0.0157	0.0130	
9.52	0.1051	0.0983	0.0916	0.0852	0.0790	0.0731	0.0673	0.0617	0.0564	0.0513	0.0464	0.0417	0.0372	0.0330	0.0290	0.0253	0.0218	0.0186	0.0157	0.0130	
9.53	0.1050	0.0982	0.0915	0.0851	0.0789	0.0730	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																	
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9702	0.9701	0.9701	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9603	0.9602	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9505	0.9504	0.9503	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9408	0.9406	0.9405	0.9404	0.9404	0.9403	0.9402	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9311	0.9308	0.9307	0.9305	0.9304	0.9303	0.9302	0.9302	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9214	0.9211	0.9209	0.9207	0.9206	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9118	0.9115	0.9112	0.9110	0.9108	0.9106	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9023	0.9019	0.9016	0.9013	0.9010	0.9008	0.9006	0.9004	0.9003	0.9002	0.9002	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000
0.11	0.8928	0.8924	0.8919	0.8916	0.8913	0.8910	0.8908	0.8906	0.8904	0.8903	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900
0.12	0.8834	0.8829	0.8824	0.8819	0.8816	0.8812	0.8810	0.8807	0.8805	0.8804	0.8803	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800
0.13	0.8741	0.8735	0.8729	0.8724	0.8719	0.8716	0.8712	0.8709	0.8707	0.8705	0.8704	0.8702	0.8702	0.8701	0.8701	0.8700	0.8700
0.14	0.8649	0.8641	0.8635	0.8629	0.8624	0.8619	0.8615	0.8612	0.8609	0.8607	0.8605	0.8603	0.8602	0.8601	0.8600	0.8600	0.8600
0.15	0.8557	0.8549	0.8541	0.8534	0.8528	0.8523	0.8519	0.8515	0.8511	0.8509	0.8506	0.8504	0.8503	0.8502	0.8501	0.8500	0.8500
0.16	0.8466	0.8457	0.8448	0.8440	0.8434	0.8428	0.8422	0.8418	0.8414	0.8411	0.8408	0.8406	0.8404	0.8403	0.8402	0.8401	0.8400
0.17	0.8375	0.8365	0.8356	0.8347	0.8340	0.8333	0.8327	0.8321	0.8317	0.8313	0.8310	0.8307	0.8305	0.8303	0.8302	0.8301	0.8300
0.18	0.8286	0.8274	0.8264	0.8254	0.8246	0.8238	0.8231	0.8225	0.8220	0.8216	0.8212	0.8209	0.8206	0.8204	0.8203	0.8202	0.8201
0.19	0.8197	0.8184	0.8173	0.8162	0.8153	0.8144	0.8136	0.8130	0.8124	0.8119	0.8114	0.8111	0.8108	0.8105	0.8104	0.8102	0.8101
0.20	0.8108	0.8095	0.8082	0.8071	0.8060	0.8051	0.8042	0.8034	0.8028	0.8022	0.8017	0.8013	0.8009	0.8007	0.8004	0.8003	0.8002
0.21	0.8021	0.8006	0.7992	0.7980	0.7968	0.7958	0.7948	0.7940	0.7932	0.7925	0.7920	0.7915	0.7911	0.7908	0.7905	0.7904	0.7902
0.22	0.7934	0.7918	0.7903	0.7890	0.7877	0.7865	0.7855	0.7845	0.7837	0.7830	0.7823	0.7818	0.7813	0.7807	0.7803	0.7801	0.7800
0.23	0.7848	0.7831	0.7815	0.7800	0.7786	0.7774	0.7762	0.7752	0.7742	0.7734	0.7727	0.7721	0.7716	0.7712	0.7708	0.7705	0.7702
0.24	0.7763	0.7745	0.7728	0.7712	0.7697	0.7683	0.7670	0.7659	0.7649	0.7639	0.7631	0.7625	0.7619	0.7614	0.7610	0.7607	0.7603
0.25	0.7679	0.7659	0.7641	0.7624	0.7607	0.7592	0.7579	0.7566	0.7555	0.7545	0.7536	0.7529	0.7522	0.7516	0.7512	0.7508	0.7505
0.26	0.7596	0.7575	0.7555	0.7536	0.7519	0.7503	0.7488	0.7475	0.7462	0.7451	0.7441	0.7433	0.7425	0.7419	0.7414	0.7410	0.7407
0.27	0.7513	0.7491	0.7470	0.7450	0.7431	0.7414	0.7398	0.7383	0.7370	0.7358	0.7347	0.7338	0.7329	0.7322	0.7317	0.7312	0.7308
0.28	0.7431	0.7407	0.7385	0.7364	0.7344	0.7326	0.7308	0.7293	0.7278	0.7265	0.7253	0.7243	0.7234	0.7226	0.7219	0.7214	0.7209
0.29	0.7350	0.7325	0.7301	0.7279	0.7258	0.7238	0.7219	0.7202	0.7187	0.7173	0.7160	0.7148	0.7138	0.7130	0.7122	0.7116	0.7111
0.30	0.7269	0.7243	0.7218	0.7194	0.7172	0.7151	0.7131	0.7113	0.7096	0.7081	0.7067	0.7054	0.7043	0.7034	0.7026	0.7019	0.7013
0.31	0.7190	0.7162	0.7136	0.7111	0.7087	0.7065	0.7044	0.7024	0.7006	0.6990	0.6974	0.6961	0.6949	0.6938	0.6929	0.6921	0.6915
0.32	0.7111	0.7082	0.7054	0.7028	0.7003	0.6979	0.6957	0.6936	0.6917	0.6899	0.6883	0.6868	0.6855	0.6843	0.6833	0.6825	0.6818
0.33	0.7033	0.7003	0.6974	0.6946	0.6919	0.6894	0.6871	0.6849	0.6828	0.6809	0.6792	0.6776	0.6761	0.6749	0.6738	0.6728	0.6720
0.34	0.6956	0.6924	0.6894	0.6864	0.6837	0.6810	0.6785	0.6762	0.6740	0.6720	0.6701	0.6684	0.6669	0.6655	0.6643	0.6632	0.6624
0.35	0.6880	0.6846	0.6815	0.6784	0.6755	0.6727	0.6701	0.6676	0.6653	0.6631	0.6611	0.6593	0.6576	0.6561	0.6548	0.6537	0.6527
0.36	0.6804	0.6770	0.6736	0.6704	0.6674	0.6644	0.6617	0.6591	0.6566	0.6543	0.6522	0.6502	0.6485	0.6469	0.6454	0.6442	0.6431
0.37	0.6729	0.6693	0.6659	0.6625	0.6593	0.6563	0.6534	0.6506	0.6480	0.6456	0.6433	0.6413	0.6393	0.6376	0.6361	0.6347	0.6335
0.38	0.6655	0.6618	0.6582	0.6547	0.6514	0.6482	0.6451	0.6422	0.6395	0.6369	0.6345	0.6323	0.6303	0.6284	0.6268	0.6253	0.6240
0.39	0.6582	0.6545	0.6508	0.6470	0.6435	0.6401	0.6370	0.6339	0.6311	0.6283	0.6258	0.6235	0.6213	0.6193	0.6175	0.6159	0.6143
0.40	0.6510	0.6470	0.6431	0.6393	0.6357	0.6322	0.6289	0.6257	0.6227	0.6198	0.6171	0.6146	0.6123	0.6102	0.6083	0.6066	0.6050
0.41	0.6438	0.6396	0.6356	0.6317	0.6279	0.6243	0.6208	0.6175	0.6144	0.6114	0.6085	0.6059	0.6034	0.6012	0.5991	0.5973	0.5956
0.42	0.6367	0.6324	0.6282	0.6242	0.6203	0.6165	0.6129	0.6094	0.6061	0.6030	0.6000	0.5972	0.5946	0.5922	0.5900	0.5880	0.5862
0.43	0.6297	0.6253	0.6210	0.6168	0.6127	0.6088	0.6050	0.6014	0.5980	0.5947	0.5916	0.5886	0.5859	0.5833	0.5810	0.5789	0.5769
0.44	0.6228	0.6182	0.6137	0.6094	0.6052	0.6012	0.5973	0.5935	0.5899	0.5865	0.5832	0.5801	0.5772	0.5745	0.5720	0.5698	0.5677
0.45	0.6159	0.6112	0.6066	0.6021	0.5978	0.5936	0.5896	0.5856	0.5819	0.5783	0.5749	0.5717	0.5686	0.5658	0.5631	0.5607	0.5585
0.46	0.6091	0.6043	0.5996	0.5950	0.5905	0.5861	0.5819	0.5779	0.5740	0.5702	0.5667	0.5633	0.5601	0.5571	0.5543	0.5517	0.5494
0.47	0.6024	0.5975	0.5926	0.5878	0.5832	0.5787	0.5744	0.5702	0.5661	0.5623	0.5585	0.5550	0.5517	0.5485	0.5456	0.5428	0.5403
0.48	0.5958	0.5907	0.5857	0.5808	0.5760	0.5714	0.5669	0.5626	0.5584	0.5543	0.5505	0.5468	0.5433	0.5400	0.5369	0.5340	0.5313
0.49	0.5892	0.5840	0.5789	0.5738	0.5689	0.5642	0.5595	0.5550	0.5507	0.5465	0.5425	0.5386	0.5350	0.5315	0.5282	0.5252	0.5224
0.50	0.5828	0.5774	0.5721	0.5669	0.5619	0.5570	0.5522	0.5476	0.5431	0.5387	0.5345	0.5305	0.5267	0.5231	0.5197	0.5165	0.5135
0.51	0.5763	0.5708	0.5654	0.5601	0.5549	0.5499	0.5450	0.5402	0.5355	0.5310	0.5267	0.5225	0.5186	0.5148	0.5112	0.5078	0.5047
0.52	0.5700	0.5644	0.5588	0.5534	0.5481	0.5429	0.5378	0.5329	0.5281	0.5234	0.5189	0.5146	0.5105	0.5065	0.5028	0	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																			
Entry	1.01	1.02	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.17	1.18	1.19	1.20	1.21	1.22	1.23	1.24	1.25	1.26	1.27	1.28	1.29	1.30	1.31	1.32	1.33	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43	1.44	1.45	1.46	1.47	1.48	1.49	1.50	1.51	1.52	1.53	1.54	1.55	1.56	1.57	1.58	1.59	1.60	1.61	1.62	1.63	1.64	1.65	1.66	1.67	1.68	1.69	1.70	1.71	1.72	1.73	1.74	1.75	1.76	1.77	1.78	1.79	1.80	1.81	1.82	1.83	1.84	1.85	1.86	1.87	1.88	1.89	1.90	1.91	1.92	1.93	1.94	1.95	1.96	1.97	1.98	1.99	2.00
	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15																																																																																
1.01	0.3365	0.3265	0.3164	0.3064	0.2963	0.2862	0.2762	0.2661	0.2561	0.2460	0.2360	0.2259	0.2159	0.2058	0.1958	0.1857	0.1757	0.1656	0.1556	0.1455																																																																																
1.02	0.3331	0.3230	0.3129	0.3028	0.2927	0.2826	0.2724	0.2623	0.2522	0.2421	0.2320	0.2219	0.2118	0.2017	0.1916	0.1815	0.1714	0.1613	0.1513	0.1412																																																																																
1.03	0.3296	0.3195	0.3094	0.2992	0.2891	0.2789	0.2688	0.2586	0.2484	0.2383	0.2281	0.2180	0.2078	0.1977	0.1875	0.1774	0.1673	0.1572	0.1471	0.1370																																																																																
1.04	0.3263	0.3161	0.3059	0.2957	0.2855	0.2753	0.2651	0.2549	0.2447	0.2345	0.2243	0.2141	0.2039	0.1937	0.1835	0.1734	0.1632	0.1531	0.1429	0.1328																																																																																
1.05	0.3229	0.3127	0.3025	0.2922	0.2820	0.2718	0.2615	0.2513	0.2410	0.2308	0.2205	0.2103	0.2001	0.1898	0.1796	0.1694	0.1592	0.1490	0.1389	0.1288																																																																																
1.06	0.3197	0.3094	0.2991	0.2888	0.2785	0.2683	0.2580	0.2477	0.2374	0.2271	0.2168	0.2066	0.1963	0.1860	0.1758	0.1655	0.1553	0.1451	0.1350	0.1248																																																																																
1.07	0.3164	0.3061	0.2958	0.2855	0.2751	0.2648	0.2545	0.2442	0.2338	0.2235	0.2132	0.2029	0.1926	0.1823	0.1720	0.1617	0.1515	0.1413	0.1311	0.1210																																																																																
1.08	0.3132	0.3029	0.2925	0.2821	0.2718	0.2614	0.2510	0.2407	0.2303	0.2200	0.2096	0.1992	0.1889	0.1786	0.1683	0.1580	0.1477	0.1375	0.1274	0.1172																																																																																
1.09	0.3100	0.2997	0.2893	0.2789	0.2685	0.2581	0.2477	0.2373	0.2268	0.2165	0.2061	0.1957	0.1853	0.1750	0.1646	0.1543	0.1441	0.1338	0.1237	0.1136																																																																																
1.10	0.3069	0.2965	0.2861	0.2756	0.2652	0.2547	0.2443	0.2339	0.2234	0.2130	0.2026	0.1922	0.1818	0.1714	0.1611	0.1507	0.1405	0.1302	0.1201	0.1100																																																																																
1.11	0.3038	0.2934	0.2829	0.2724	0.2620	0.2515	0.2410	0.2305	0.2201	0.2096	0.1992	0.1887	0.1783	0.1679	0.1575	0.1472	0.1369	0.1267	0.1166	0.1065																																																																																
1.12	0.3008	0.2903	0.2798	0.2693	0.2588	0.2483	0.2378	0.2273	0.2168	0.2063	0.1958	0.1853	0.1749	0.1645	0.1541	0.1438	0.1335	0.1233	0.1132	0.1031																																																																																
1.13	0.2978	0.2872	0.2767	0.2662	0.2556	0.2451	0.2346	0.2240	0.2135	0.2030	0.1925	0.1820	0.1715	0.1611	0.1507	0.1404	0.1301	0.1199	0.1098	0.0998																																																																																
1.14	0.2947	0.2841	0.2736	0.2631	0.2525	0.2420	0.2314	0.2209	0.2103	0.2000	0.1897	0.1792	0.1687	0.1582	0.1478	0.1375	0.1272	0.1170	0.1069	0.0969																																																																																
1.15	0.2919	0.2813	0.2707	0.2601	0.2495	0.2389	0.2283	0.2177	0.2071	0.1966	0.1860	0.1755	0.1650	0.1546	0.1442	0.1339	0.1236	0.1135	0.1034	0.0935																																																																																
1.16	0.2890	0.2783	0.2677	0.2571	0.2465	0.2359	0.2252	0.2146	0.2040	0.1935	0.1829	0.1724	0.1619	0.1514	0.1410	0.1307	0.1205	0.1103	0.1003	0.0905																																																																																
1.17	0.2861	0.2754	0.2648	0.2541	0.2435	0.2329	0.2222	0.2116	0.2010	0.1904	0.1798	0.1692	0.1587	0.1483	0.1379	0.1276	0.1174	0.1073	0.0973	0.0875																																																																																
1.18	0.2833	0.2726	0.2619	0.2512	0.2406	0.2299	0.2192	0.2086	0.1980	0.1873	0.1768	0.1662	0.1557	0.1452	0.1348	0.1245	0.1144	0.1043	0.0944	0.0846																																																																																
1.19	0.2805	0.2698	0.2591	0.2484	0.2377	0.2270	0.2163	0.2056	0.1950	0.1844	0.1738	0.1632	0.1527	0.1422	0.1318	0.1216	0.1114	0.1014	0.0915	0.0818																																																																																
1.20	0.2777	0.2670	0.2563	0.2455	0.2348	0.2241	0.2134	0.2027	0.1921	0.1814	0.1708	0.1602	0.1497	0.1393	0.1289	0.1187	0.1085	0.0985	0.0887	0.0791																																																																																
1.21	0.2750	0.2642	0.2535	0.2428	0.2320	0.2213	0.2106	0.1999	0.1892	0.1785	0.1679	0.1573	0.1468	0.1364	0.1260	0.1158	0.1057	0.0957	0.0860	0.0765																																																																																
1.22	0.2723	0.2615	0.2508	0.2400	0.2292	0.2185	0.2078	0.1970	0.1864	0.1757	0.1651	0.1545	0.1440	0.1336	0.1232	0.1130	0.1029	0.0930	0.0833	0.0739																																																																																
1.23	0.2696	0.2588	0.2481	0.2373	0.2265	0.2157	0.2050	0.1943	0.1836	0.1729	0.1623	0.1517	0.1412	0.1308	0.1205	0.1103	0.1003	0.0904	0.0808	0.0714																																																																																
1.24	0.2670	0.2562	0.2454	0.2346	0.2238	0.2130	0.2023	0.1915	0.1808	0.1702	0.1595	0.1490	0.1385	0.1281	0.1178	0.1076	0.0976	0.0878	0.0783	0.0690																																																																																
1.25	0.2644	0.2536	0.2428	0.2319	0.2211	0.2104	0.1996	0.1888	0.1781	0.1674	0.1568	0.1463	0.1358	0.1254	0.1151	0.1050	0.0951	0.0853	0.0758	0.0664																																																																																
1.26	0.2618	0.2510	0.2402	0.2293	0.2185	0.2077	0.1969	0.1862	0.1755	0.1648	0.1542	0.1436	0.1331	0.1228	0.1125	0.1024	0.0925	0.0829	0.0734	0.0640																																																																																
1.27	0.2593	0.2485	0.2376	0.2268	0.2159	0.2051	0.1943	0.1836	0.1728	0.1622	0.1515	0.1410	0.1305	0.1202	0.1100	0.0999	0.0901	0.0805	0.0711	0.0617																																																																																
1.28	0.2568	0.2459	0.2351	0.2242	0.2134	0.2026	0.1918	0.1810	0.1703	0.1596	0.1490	0.1384	0.1280	0.1177	0.1075	0.0975	0.0877	0.0781	0.0686	0.0592																																																																																
1.29	0.2543	0.2435	0.2326	0.2217	0.2109	0.2000	0.1892	0.1785	0.1677	0.1571	0.1464	0.1359	0.1255	0.1152	0.1051	0.0951	0.0854	0.0759	0.0667	0.0579																																																																																
1.30	0.2519	0.2410	0.2301	0.2192	0.2084	0.1975	0.1867	0.1760	0.1652	0.1546	0.1440	0.1335	0.1231	0.1128	0.1027	0.0928	0.0831	0.0737	0.0646	0.0559																																																																																
1.31	0.2495	0.2386	0.2277	0.2168	0.2059	0.1951	0.1843	0.1735	0.1628	0.1521	0.1415	0.1310	0.1207	0.1104	0.1003	0.0905	0.0809	0.0715	0.0625	0.0539																																																																																
1.32	0.2471	0.2362	0.2253	0.2144	0.2035	0.1927	0.1819	0.1711	0.1604	0.1497	0.1391	0.1287	0.1183	0.1081	0.0981	0.0882	0.0787	0.0694	0.0605	0.0520																																																																																
1.33	0.2448	0.2338	0.2229	0.2120	0.2011	0.1903	0.1795	0.1687	0.1580	0.1473	0.1368	0.1263	0.1160	0.1058	0.0958	0.0861	0.0766	0.0674	0.0585	0.0502																																																																																
1.34	0.2424	0.2315	0.2206	0.2097	0.1988	0.1879	0.1771	0.1663	0.1556	0.1450	0.1345	0.1240	0.1137	0.1036	0.0936	0.0839	0.0745	0.0654	0.0566	0.0484																																																																																
1.35	0.2401	0.2292	0.2183	0.2073	0.1965	0.1856	0.1748	0.1640	0.1533	0.1427	0.1322	0.1218	0.1115	0.1014	0.0915	0.0818	0.0725	0.0634	0.0548	0.0467																																																																																
1.36	0.2379	0.2269	0.2160	0.2051	0.1942	0.1833	0.1725	0.1618	0.1511	0.1405	0.1299	0.1196	0.1093	0.0992	0.0894	0.0798	0.0705	0.0615	0.0530	0.0450																																																																																
1.37	0.2356	0.2247	0.2137	0.2028	0.1919	0.1811	0.1703	0.1595	0.1488	0.1382	0.1277	0.1174	0.1072	0.0971	0.0873	0.0778	0.0686	0.0597	0.0513	0.0434																																																																																
1.38	0.2334	0.2225	0.2115	0.2006	0.1897	0.1788	0.1681	0.1573	0.1466	0.1361	0.1256	0.1152	0.1051	0.0951	0.0853	0.0759	0.0667	0.0579	0.0496	0.0418																																																																																
1.39	0.2312	0.2203	0.2093	0.1984	0.1875	0.1767	0.1659	0.1551	0.1445	0.1339	0.1235	0.1132	0.1030	0.0931	0.0834	0.0740	0.0649	0.0562	0.0480	0.0403																																																																																
1.40	0.2291	0.2181	0.2071	0.1962	0.1853	0.1745	0.1637	0.1530	0.1423	0.1318	0.1214	0.1111	0.1010	0.0911	0.0814	0.0721	0.0631	0.0545	0.0464	0.0388																																																																																
1.41	0.2269	0.2160	0.2050	0.1941	0.1832	0.1724	0.1616	0.1509	0.1403	0.1297	0.1193	0.1091	0.0991	0.0892	0.0796	0.0703	0.0614	0.0529	0.0449	0.0374																																																																																
1.42	0.2248	0.2139	0.2029	0.1920	0.181																																																																																															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.1361	0.1259	0.1159	0.1061	0.0964	0.0870	0.0778	0.0689	0.0604	0.0522	0.0445	0.0372	0.0305	0.0245	0.0190	0.0143	0.0103	0.0072	0.0048	0.0031
2.02	0.1351	0.1249	0.1149	0.1051	0.0955	0.0861	0.0770	0.0681	0.0596	0.0515	0.0438	0.0366	0.0300	0.0239	0.0186	0.0139	0.0100	0.0069	0.0046	0.0030
2.03	0.1340	0.1239	0.1139	0.1041	0.0946	0.0852	0.0761	0.0673	0.0588	0.0508	0.0431	0.0360	0.0294	0.0234	0.0181	0.0135	0.0096	0.0067	0.0045	0.0029
2.04	0.1330	0.1229	0.1130	0.1032	0.0936	0.0843	0.0753	0.0665	0.0581	0.0500	0.0425	0.0354	0.0288	0.0229	0.0177	0.0131	0.0093	0.0064	0.0043	0.0027
2.05	0.1320	0.1219	0.1120	0.1023	0.0927	0.0835	0.0744	0.0657	0.0573	0.0493	0.0418	0.0348	0.0283	0.0225	0.0173	0.0128	0.0091	0.0062	0.0041	0.0026
2.06	0.1310	0.1209	0.1111	0.1014	0.0919	0.0826	0.0736	0.0649	0.0566	0.0487	0.0412	0.0342	0.0278	0.0220	0.0169	0.0124	0.0088	0.0060	0.0040	0.0025
2.07	0.1300	0.1200	0.1101	0.1004	0.0910	0.0818	0.0728	0.0642	0.0559	0.0480	0.0405	0.0336	0.0273	0.0215	0.0165	0.0121	0.0085	0.0058	0.0038	0.0024
2.08	0.1290	0.1190	0.1092	0.0995	0.0901	0.0809	0.0720	0.0634	0.0551	0.0473	0.0399	0.0330	0.0267	0.0211	0.0161	0.0118	0.0082	0.0056	0.0036	0.0023
2.09	0.1281	0.1181	0.1083	0.0987	0.0893	0.0801	0.0712	0.0626	0.0544	0.0466	0.0393	0.0325	0.0262	0.0206	0.0157	0.0114	0.0080	0.0054	0.0035	0.0022
2.10	0.1271	0.1172	0.1074	0.0978	0.0884	0.0793	0.0704	0.0619	0.0537	0.0460	0.0387	0.0319	0.0258	0.0202	0.0153	0.0111	0.0077	0.0052	0.0034	0.0021
2.11	0.1262	0.1162	0.1065	0.0969	0.0876	0.0785	0.0697	0.0612	0.0531	0.0454	0.0381	0.0314	0.0253	0.0198	0.0150	0.0108	0.0075	0.0050	0.0032	0.0020
2.12	0.1252	0.1153	0.1056	0.0961	0.0868	0.0777	0.0689	0.0605	0.0524	0.0447	0.0375	0.0309	0.0248	0.0194	0.0146	0.0105	0.0073	0.0048	0.0031	0.0019
2.13	0.1243	0.1144	0.1047	0.0952	0.0859	0.0769	0.0682	0.0598	0.0517	0.0441	0.0370	0.0304	0.0244	0.0190	0.0143	0.0102	0.0070	0.0047	0.0030	0.0018
2.14	0.1235	0.1135	0.1039	0.0944	0.0851	0.0761	0.0674	0.0591	0.0511	0.0435	0.0364	0.0299	0.0239	0.0186	0.0139	0.0100	0.0068	0.0045	0.0029	0.0017
2.15	0.1225	0.1127	0.1030	0.0936	0.0843	0.0754	0.0667	0.0584	0.0504	0.0429	0.0359	0.0294	0.0235	0.0182	0.0136	0.0097	0.0065	0.0043	0.0027	0.0015
2.16	0.1216	0.1118	0.1022	0.0927	0.0836	0.0746	0.0660	0.0577	0.0498	0.0423	0.0353	0.0289	0.0230	0.0178	0.0133	0.0094	0.0064	0.0042	0.0026	0.0016
2.17	0.1207	0.1109	0.1013	0.0919	0.0828	0.0739	0.0653	0.0571	0.0492	0.0418	0.0348	0.0284	0.0226	0.0175	0.0130	0.0092	0.0062	0.0040	0.0025	0.0015
2.18	0.1198	0.1101	0.1005	0.0911	0.0820	0.0732	0.0646	0.0564	0.0486	0.0412	0.0343	0.0279	0.0222	0.0171	0.0127	0.0089	0.0060	0.0039	0.0024	0.0014
2.19	0.1190	0.1092	0.0997	0.0904	0.0813	0.0724	0.0639	0.0558	0.0480	0.0406	0.0338	0.0275	0.0218	0.0168	0.0124	0.0087	0.0058	0.0037	0.0023	0.0014
2.20	0.1181	0.1084	0.0989	0.0896	0.0805	0.0717	0.0633	0.0551	0.0474	0.0401	0.0333	0.0270	0.0214	0.0164	0.0121	0.0084	0.0056	0.0036	0.0022	0.0013
2.21	0.1173	0.1076	0.0981	0.0888	0.0798	0.0710	0.0626	0.0545	0.0468	0.0395	0.0328	0.0266	0.0210	0.0161	0.0118	0.0082	0.0054	0.0035	0.0021	0.0013
2.22	0.1164	0.1068	0.0973	0.0881	0.0791	0.0703	0.0619	0.0539	0.0462	0.0390	0.0323	0.0262	0.0206	0.0157	0.0115	0.0080	0.0053	0.0034	0.0021	0.0012
2.23	0.1156	0.1060	0.0965	0.0873	0.0783	0.0697	0.0613	0.0533	0.0457	0.0385	0.0318	0.0257	0.0202	0.0154	0.0113	0.0078	0.0051	0.0032	0.0020	0.0011
2.24	0.1148	0.1052	0.0958	0.0866	0.0776	0.0690	0.0607	0.0527	0.0451	0.0380	0.0314	0.0253	0.0199	0.0151	0.0110	0.0075	0.0049	0.0031	0.0020	0.0011
2.25	0.1140	0.1044	0.0950	0.0858	0.0769	0.0683	0.0600	0.0521	0.0446	0.0375	0.0309	0.0249	0.0195	0.0148	0.0107	0.0073	0.0048	0.0030	0.0018	0.0010
2.26	0.1132	0.1036	0.0942	0.0851	0.0762	0.0677	0.0594	0.0515	0.0440	0.0370	0.0305	0.0245	0.0192	0.0145	0.0105	0.0071	0.0046	0.0029	0.0017	0.0010
2.27	0.1124	0.1028	0.0935	0.0844	0.0756	0.0670	0.0588	0.0509	0.0435	0.0365	0.0300	0.0241	0.0188	0.0142	0.0102	0.0069	0.0045	0.0028	0.0017	0.0009
2.28	0.1116	0.1021	0.0928	0.0837	0.0749	0.0664	0.0582	0.0504	0.0430	0.0360	0.0296	0.0237	0.0185	0.0139	0.0100	0.0067	0.0043	0.0027	0.0016	0.0009
2.29	0.1108	0.1013	0.0920	0.0830	0.0742	0.0657	0.0576	0.0498	0.0424	0.0355	0.0291	0.0233	0.0182	0.0136	0.0098	0.0066	0.0042	0.0026	0.0015	0.0009
2.30	0.1100	0.1006	0.0913	0.0823	0.0736	0.0651	0.0570	0.0492	0.0419	0.0351	0.0287	0.0230	0.0178	0.0134	0.0095	0.0064	0.0041	0.0025	0.0015	0.0008
2.31	0.1093	0.0998	0.0906	0.0816	0.0729	0.0645	0.0564	0.0487	0.0414	0.0346	0.0283	0.0226	0.0175	0.0131	0.0093	0.0062	0.0039	0.0024	0.0014	0.0008
2.32	0.1085	0.0991	0.0899	0.0810	0.0723	0.0639	0.0558	0.0482	0.0409	0.0342	0.0279	0.0222	0.0172	0.0128	0.0091	0.0060	0.0038	0.0023	0.0014	0.0007
2.33	0.1078	0.0984	0.0892	0.0803	0.0716	0.0633	0.0553	0.0476	0.0404	0.0337	0.0275	0.0219	0.0169	0.0126	0.0089	0.0059	0.0037	0.0022	0.0013	0.0007
2.34	0.1070	0.0977	0.0885	0.0796	0.0710	0.0627	0.0547	0.0471	0.0400	0.0333	0.0271	0.0215	0.0166	0.0123	0.0087	0.0057	0.0036	0.0022	0.0012	0.0007
2.35	0.1063	0.0970	0.0879	0.0790	0.0704	0.0621	0.0542	0.0466	0.0395	0.0328	0.0267	0.0212	0.0163	0.0121	0.0085	0.0055	0.0035	0.0021	0.0012	0.0006
2.36	0.1056	0.0963	0.0872	0.0783	0.0698	0.0615	0.0536	0.0461	0.0390	0.0324	0.0264	0.0209	0.0160	0.0118	0.0083	0.0054	0.0033	0.0020	0.0011	0.0006
2.37	0.1048	0.0956	0.0865	0.0777	0.0692	0.0610	0.0531	0.0456	0.0386	0.0320	0.0260	0.0205	0.0157	0.0116	0.0081	0.0052	0.0032	0.0019	0.0011	0.0006
2.38	0.1041	0.0949	0.0859	0.0771	0.0686	0.0604	0.0526	0.0451	0.0381	0.0316	0.0256	0.0202	0.0155	0.0114	0.0079	0.0051	0.0031	0.0019	0.0011	0.0006
2.39	0.1034	0.0942	0.0852	0.0765	0.0680	0.0598	0.0521	0.0446	0.0377	0.0312	0.0253	0.0199	0.0152	0.0111	0.0077	0.0050	0.0030	0.0018	0.0010	0.0005
2.40	0.1027	0.0935	0.0846	0.0759	0.0674	0.0593	0.0515	0.0442	0.0372	0.0308	0.0249	0.0196	0.0149	0.0109	0.0075	0.0048	0.0029	0.0017	0.0010	0.0005
2.41	0.1021	0.0929	0.0839	0.0752	0.0668	0.0588	0.0510	0.0437	0.0368	0.0304	0.0245	0.0193	0.0147	0.0107	0.0073	0.0047	0.0028	0.0017	0.0010	0.0005
2.42	0.1014	0.0922	0.0833	0.0746	0.0663	0.0582	0.0505	0.0432	0.0364	0.0300	0.0242	0.0190	0.0144	0.0105	0.0072	0.0045	0.0027	0.0016	0.0009	0.0005
2.43	0.1007	0.0916	0.0827	0.0741	0.0657	0.0577	0.0500	0.0428	0.0360	0.0296	0.0239	0.0187	0.0141	0.0103	0.0070	0.0044	0.0027	0.0015	0.0008	0.0005
2.44	0.1000	0.0909	0.0821	0.0735	0.0652	0.0572	0.0495	0.0423	0.0355	0.0293	0.0235	0.0184	0.0139	0.0101	0.0068	0.0043	0.0026	0.0015	0.0008	0.0005
2.45	0.0994	0.0903	0.0815	0.0729	0.0646	0.0567	0.0491	0.0419	0.0351	0.0289	0.0232	0.0181	0.0137	0.0099	0.0067	0.0042	0.0025	0.0014	0.0008	0.0004
2.46	0.0987	0.0897	0.0809	0.																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0710	0.0633	0.0559	0.0488	0.0421	0.0358	0.0299	0.0245	0.0195	0.0152	0.0114	0.0081	0.0055	0.0033	0.0017	0.0008	0.0004	0.0002	0.0001	0.0000
3.02	0.0706	0.0629	0.0555	0.0485	0.0418	0.0355	0.0296	0.0242	0.0194	0.0150	0.0112	0.0080	0.0054	0.0033	0.0017	0.0008	0.0004	0.0002	0.0001	0.0000
3.03	0.0702	0.0626	0.0552	0.0482	0.0415	0.0352	0.0294	0.0240	0.0192	0.0149	0.0111	0.0079	0.0053	0.0032	0.0016	0.0008	0.0004	0.0002	0.0001	0.0000
3.04	0.0698	0.0622	0.0549	0.0479	0.0412	0.0350	0.0292	0.0238	0.0190	0.0147	0.0110	0.0078	0.0053	0.0031	0.0016	0.0008	0.0003	0.0001	0.0001	0.0000
3.05	0.0695	0.0618	0.0545	0.0475	0.0409	0.0347	0.0289	0.0236	0.0188	0.0145	0.0108	0.0077	0.0052	0.0031	0.0016	0.0007	0.0003	0.0001	0.0001	0.0000
3.06	0.0691	0.0615	0.0542	0.0472	0.0407	0.0345	0.0287	0.0234	0.0186	0.0144	0.0107	0.0076	0.0051	0.0030	0.0015	0.0007	0.0003	0.0001	0.0001	0.0000
3.07	0.0687	0.0611	0.0539	0.0469	0.0404	0.0342	0.0285	0.0232	0.0185	0.0143	0.0106	0.0075	0.0050	0.0030	0.0015	0.0007	0.0003	0.0001	0.0001	0.0000
3.08	0.0684	0.0608	0.0536	0.0466	0.0401	0.0340	0.0283	0.0230	0.0183	0.0141	0.0105	0.0074	0.0050	0.0029	0.0015	0.0007	0.0003	0.0001	0.0001	0.0000
3.09	0.0680	0.0605	0.0532	0.0464	0.0398	0.0337	0.0280	0.0228	0.0181	0.0140	0.0104	0.0073	0.0049	0.0029	0.0014	0.0007	0.0003	0.0001	0.0000	0.0000
3.10	0.0676	0.0601	0.0529	0.0461	0.0396	0.0335	0.0278	0.0226	0.0180	0.0138	0.0102	0.0072	0.0048	0.0028	0.0014	0.0006	0.0003	0.0001	0.0000	0.0000
3.11	0.0673	0.0598	0.0526	0.0458	0.0393	0.0332	0.0276	0.0224	0.0178	0.0137	0.0101	0.0072	0.0047	0.0027	0.0014	0.0006	0.0003	0.0001	0.0000	0.0000
3.12	0.0669	0.0595	0.0523	0.0455	0.0390	0.0330	0.0274	0.0223	0.0176	0.0135	0.0100	0.0071	0.0047	0.0027	0.0013	0.0006	0.0003	0.0001	0.0000	0.0000
3.13	0.0666	0.0591	0.0520	0.0452	0.0388	0.0328	0.0272	0.0221	0.0175	0.0134	0.0099	0.0070	0.0046	0.0026	0.0013	0.0006	0.0003	0.0001	0.0000	0.0000
3.14	0.0662	0.0588	0.0517	0.0449	0.0385	0.0325	0.0270	0.0219	0.0173	0.0133	0.0098	0.0069	0.0045	0.0026	0.0013	0.0006	0.0003	0.0001	0.0000	0.0000
3.15	0.0659	0.0585	0.0514	0.0446	0.0383	0.0323	0.0268	0.0217	0.0171	0.0131	0.0096	0.0068	0.0045	0.0025	0.0012	0.0005	0.0002	0.0001	0.0000	0.0000
3.16	0.0655	0.0582	0.0511	0.0443	0.0380	0.0321	0.0266	0.0215	0.0170	0.0130	0.0097	0.0067	0.0044	0.0025	0.0012	0.0005	0.0002	0.0001	0.0000	0.0000
3.17	0.0652	0.0578	0.0508	0.0441	0.0378	0.0318	0.0264	0.0213	0.0168	0.0129	0.0095	0.0066	0.0043	0.0024	0.0012	0.0005	0.0002	0.0001	0.0000	0.0000
3.18	0.0649	0.0575	0.0505	0.0438	0.0375	0.0316	0.0262	0.0212	0.0167	0.0128	0.0094	0.0066	0.0043	0.0024	0.0011	0.0005	0.0002	0.0001	0.0000	0.0000
3.19	0.0645	0.0572	0.0502	0.0436	0.0373	0.0314	0.0260	0.0210	0.0165	0.0126	0.0093	0.0065	0.0042	0.0024	0.0011	0.0005	0.0002	0.0001	0.0000	0.0000
3.20	0.0642	0.0569	0.0499	0.0433	0.0370	0.0312	0.0258	0.0208	0.0164	0.0125	0.0092	0.0064	0.0041	0.0023	0.0011	0.0005	0.0002	0.0001	0.0000	0.0000
3.21	0.0639	0.0566	0.0496	0.0430	0.0368	0.0310	0.0256	0.0207	0.0163	0.0124	0.0091	0.0063	0.0041	0.0023	0.0011	0.0005	0.0002	0.0001	0.0000	0.0000
3.22	0.0636	0.0563	0.0494	0.0428	0.0366	0.0307	0.0254	0.0205	0.0161	0.0123	0.0090	0.0062	0.0040	0.0022	0.0010	0.0004	0.0002	0.0001	0.0000	0.0000
3.23	0.0632	0.0560	0.0491	0.0425	0.0363	0.0305	0.0252	0.0203	0.0160	0.0121	0.0089	0.0062	0.0040	0.0022	0.0010	0.0004	0.0002	0.0001	0.0000	0.0000
3.24	0.0629	0.0557	0.0488	0.0423	0.0361	0.0303	0.0250	0.0202	0.0158	0.0120	0.0088	0.0061	0.0039	0.0021	0.0010	0.0004	0.0002	0.0001	0.0000	0.0000
3.25	0.0626	0.0554	0.0485	0.0420	0.0359	0.0301	0.0248	0.0200	0.0157	0.0119	0.0087	0.0060	0.0039	0.0021	0.0010	0.0004	0.0002	0.0001	0.0000	0.0000
3.26	0.0623	0.0551	0.0483	0.0417	0.0356	0.0299	0.0246	0.0198	0.0156	0.0118	0.0086	0.0059	0.0038	0.0020	0.0009	0.0004	0.0002	0.0001	0.0000	0.0000
3.27	0.0620	0.0548	0.0480	0.0415	0.0354	0.0297	0.0245	0.0197	0.0154	0.0117	0.0085	0.0059	0.0037	0.0020	0.0009	0.0004	0.0002	0.0001	0.0000	0.0000
3.28	0.0617	0.0545	0.0477	0.0413	0.0352	0.0295	0.0243	0.0195	0.0153	0.0116	0.0084	0.0058	0.0037	0.0020	0.0009	0.0004	0.0002	0.0001	0.0000	0.0000
3.29	0.0614	0.0542	0.0474	0.0410	0.0349	0.0293	0.0241	0.0194	0.0151	0.0115	0.0083	0.0057	0.0036	0.0019	0.0009	0.0004	0.0001	0.0001	0.0000	0.0000
3.30	0.0610	0.0540	0.0472	0.0408	0.0347	0.0291	0.0239	0.0192	0.0150	0.0113	0.0082	0.0057	0.0036	0.0019	0.0008	0.0004	0.0001	0.0001	0.0000	0.0000
3.31	0.0607	0.0537	0.0469	0.0405	0.0345	0.0289	0.0238	0.0191	0.0149	0.0112	0.0081	0.0056	0.0035	0.0019	0.0008	0.0004	0.0001	0.0001	0.0000	0.0000
3.32	0.0604	0.0534	0.0467	0.0403	0.0343	0.0287	0.0236	0.0189	0.0148	0.0111	0.0081	0.0055	0.0035	0.0018	0.0008	0.0003	0.0001	0.0000	0.0000	0.0000
3.33	0.0602	0.0531	0.0464	0.0401	0.0341	0.0285	0.0234	0.0188	0.0146	0.0110	0.0080	0.0055	0.0034	0.0018	0.0008	0.0003	0.0001	0.0000	0.0000	0.0000
3.34	0.0599	0.0528	0.0462	0.0398	0.0339	0.0283	0.0233	0.0186	0.0145	0.0109	0.0079	0.0054	0.0034	0.0017	0.0008	0.0003	0.0001	0.0000	0.0000	0.0000
3.35	0.0596	0.0526	0.0459	0.0396	0.0337	0.0281	0.0231	0.0185	0.0144	0.0108	0.0078	0.0053	0.0033	0.0017	0.0007	0.0003	0.0001	0.0000	0.0000	0.0000
3.36	0.0593	0.0523	0.0457	0.0394	0.0334	0.0280	0.0229	0.0183	0.0143	0.0107	0.0077	0.0053	0.0033	0.0017	0.0007	0.0003	0.0001	0.0000	0.0000	0.0000
3.37	0.0590	0.0520	0.0454	0.0391	0.0332	0.0278	0.0228	0.0182	0.0141	0.0106	0.0076	0.0052	0.0032	0.0016	0.0007	0.0003	0.0001	0.0000	0.0000	0.0000
3.38	0.0587	0.0518	0.0452	0.0389	0.0330	0.0276	0.0226	0.0180	0.0140	0.0105	0.0076	0.0051	0.0032	0.0016	0.0007	0.0003	0.0001	0.0000	0.0000	0.0000
3.39	0.0584	0.0515	0.0449	0.0387	0.0328	0.0274	0.0224	0.0179	0.0139	0.0104	0.0075	0.0051	0.0031	0.0016	0.0007	0.0003	0.0001	0.0000	0.0000	0.0000
3.40	0.0581	0.0512	0.0447	0.0385	0.0326	0.0272	0.0223	0.0178	0.0138	0.0103	0.0074	0.0050	0.0031	0.0016	0.0007	0.0003	0.0001	0.0000	0.0000	0.0000
3.41	0.0579	0.0510	0.0444	0.0382	0.0324	0.0270	0.0221	0.0176	0.0137	0.0102	0.0073	0.0050	0.0030	0.0015	0.0006	0.0003	0.0001	0.0000	0.0000	0.0000
3.42	0.0576	0.0507	0.0442	0.0380	0.0322	0.0269	0.0220	0.0175	0.0136	0.0101	0.0073	0.0049	0.0030	0.0015	0.0006	0.0002	0.0001	0.0000	0.0000	0.0000
3.43	0.0573	0.0505	0.0440	0.0378	0.0320	0.0267	0.0218	0.0174	0.0135	0.0101	0.0072	0.0049	0.0030	0.0015	0.0006	0.0002	0.0001	0.0000	0.0000	0.0000
3.44	0.0570	0.0502	0.0437	0.0376	0.0319	0.0265	0.0217	0.0172	0.0133	0.0100	0.0071	0.0048	0.0029	0.0014	0.0006	0.0002	0.0001	0.0000	0.0000	0.0000
3.45	0.0568	0.0500	0.0435	0.0374	0.0317	0.0264	0.0215	0.0171	0.0132	0.0099	0.0070	0.0047	0.0029	0.0014	0.0006	0.0002	0.0001	0.0000	0.0000	0.0000
3.46	0.0565	0.0497	0.0433	0.																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
4.01	0.0444	0.0386	0.0331	0.0279	0.0232	0.0189	0.0150	0.0116	0.0086	0.0062	0.0042	0.0025	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.02	0.0443	0.0384	0.0329	0.0278	0.0231	0.0188	0.0149	0.0115	0.0086	0.0061	0.0041	0.0025	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.03	0.0441	0.0383	0.0328	0.0277	0.0230	0.0187	0.0148	0.0114	0.0085	0.0061	0.0041	0.0025	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.04	0.0439	0.0381	0.0326	0.0275	0.0229	0.0186	0.0148	0.0114	0.0085	0.0060	0.0041	0.0025	0.0011	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.05	0.0437	0.0379	0.0325	0.0274	0.0227	0.0185	0.0147	0.0113	0.0084	0.0060	0.0040	0.0024	0.0011	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.06	0.0436	0.0378	0.0323	0.0273	0.0226	0.0184	0.0146	0.0112	0.0083	0.0059	0.0040	0.0024	0.0011	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.07	0.0434	0.0376	0.0322	0.0272	0.0225	0.0183	0.0145	0.0112	0.0083	0.0059	0.0040	0.0024	0.0011	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.08	0.0432	0.0375	0.0321	0.0270	0.0224	0.0182	0.0144	0.0111	0.0082	0.0058	0.0039	0.0024	0.0011	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.09	0.0430	0.0373	0.0319	0.0269	0.0223	0.0181	0.0143	0.0110	0.0082	0.0058	0.0039	0.0023	0.0011	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.10	0.0429	0.0372	0.0318	0.0268	0.0222	0.0180	0.0142	0.0109	0.0081	0.0058	0.0038	0.0023	0.0010	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.11	0.0427	0.0370	0.0316	0.0266	0.0221	0.0179	0.0142	0.0109	0.0081	0.0057	0.0038	0.0023	0.0010	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.12	0.0425	0.0368	0.0315	0.0265	0.0220	0.0178	0.0141	0.0108	0.0080	0.0057	0.0038	0.0023	0.0010	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.13	0.0424	0.0367	0.0314	0.0264	0.0219	0.0177	0.0140	0.0107	0.0079	0.0056	0.0038	0.0022	0.0010	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.14	0.0422	0.0365	0.0312	0.0263	0.0217	0.0176	0.0139	0.0107	0.0079	0.0056	0.0037	0.0022	0.0010	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.15	0.0420	0.0364	0.0311	0.0262	0.0216	0.0175	0.0138	0.0106	0.0078	0.0055	0.0037	0.0022	0.0010	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.16	0.0419	0.0362	0.0310	0.0260	0.0215	0.0174	0.0138	0.0105	0.0078	0.0055	0.0037	0.0022	0.0009	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.17	0.0417	0.0361	0.0308	0.0259	0.0214	0.0173	0.0137	0.0105	0.0077	0.0055	0.0036	0.0021	0.0009	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.18	0.0415	0.0359	0.0307	0.0258	0.0213	0.0172	0.0136	0.0104	0.0077	0.0054	0.0036	0.0021	0.0009	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.19	0.0414	0.0358	0.0306	0.0257	0.0212	0.0172	0.0135	0.0103	0.0076	0.0054	0.0036	0.0021	0.0009	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.20	0.0412	0.0357	0.0304	0.0256	0.0211	0.0171	0.0135	0.0103	0.0076	0.0053	0.0035	0.0021	0.0009	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.21	0.0411	0.0355	0.0303	0.0254	0.0210	0.0170	0.0134	0.0102	0.0075	0.0053	0.0035	0.0020	0.0009	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.22	0.0409	0.0354	0.0302	0.0253	0.0209	0.0169	0.0133	0.0102	0.0075	0.0053	0.0035	0.0020	0.0008	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.23	0.0408	0.0352	0.0300	0.0252	0.0208	0.0168	0.0132	0.0101	0.0074	0.0052	0.0034	0.0020	0.0008	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.24	0.0406	0.0351	0.0299	0.0251	0.0207	0.0167	0.0132	0.0100	0.0074	0.0052	0.0034	0.0020	0.0008	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.25	0.0404	0.0349	0.0298	0.0250	0.0206	0.0166	0.0131	0.0100	0.0073	0.0051	0.0034	0.0019	0.0008	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.26	0.0403	0.0348	0.0297	0.0249	0.0205	0.0165	0.0130	0.0099	0.0073	0.0051	0.0034	0.0019	0.0008	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.27	0.0401	0.0347	0.0295	0.0248	0.0204	0.0165	0.0129	0.0099	0.0072	0.0050	0.0033	0.0019	0.0008	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.28	0.0400	0.0345	0.0294	0.0247	0.0203	0.0164	0.0129	0.0098	0.0072	0.0050	0.0033	0.0019	0.0008	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.29	0.0398	0.0344	0.0293	0.0245	0.0202	0.0163	0.0128	0.0097	0.0071	0.0050	0.0033	0.0019	0.0007	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.30	0.0397	0.0343	0.0292	0.0244	0.0201	0.0162	0.0127	0.0097	0.0071	0.0050	0.0032	0.0018	0.0007	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.31	0.0395	0.0341	0.0290	0.0243	0.0200	0.0161	0.0127	0.0096	0.0070	0.0049	0.0032	0.0018	0.0007	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.32	0.0394	0.0340	0.0289	0.0242	0.0199	0.0160	0.0126	0.0096	0.0070	0.0049	0.0032	0.0018	0.0007	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.33	0.0392	0.0338	0.0288	0.0241	0.0198	0.0160	0.0125	0.0095	0.0070	0.0048	0.0032	0.0018	0.0007	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.34	0.0391	0.0337	0.0287	0.0240	0.0197	0.0159	0.0125	0.0094	0.0069	0.0048	0.0031	0.0018	0.0007	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.35	0.0390	0.0336	0.0285	0.0239	0.0197	0.0158	0.0124	0.0094	0.0069	0.0048	0.0031	0.0017	0.0007	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.36	0.0388	0.0335	0.0284	0.0238	0.0196	0.0157	0.0123	0.0093	0.0068	0.0047	0.0031	0.0017	0.0007	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.37	0.0387	0.0333	0.0283	0.0237	0.0195	0.0156	0.0123	0.0093	0.0068	0.0047	0.0031	0.0017	0.0006	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.38	0.0385	0.0332	0.0282	0.0236	0.0194	0.0156	0.0122	0.0092	0.0067	0.0047	0.0030	0.0017	0.0006	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.39	0.0384	0.0331	0.0281	0.0235	0.0193	0.0155	0.0121	0.0092	0.0067	0.0046	0.0030	0.0016	0.0006	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
4.40	0.0382	0.0329	0.0280	0.0234	0.0192	0.0154	0.0121	0.0091	0.0066	0.0046	0.0030	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.41	0.0381	0.0328	0.0279	0.0233	0.0191	0.0153	0.0120	0.0091	0.0066	0.0046	0.0030	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.42	0.0380	0.0327	0.0277	0.0232	0.0190	0.0152	0.0119	0.0090	0.0066	0.0045	0.0029	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.43	0.0378	0.0326	0.0276	0.0231	0.0189	0.0152	0.0119	0.0090	0.0065	0.0045	0.0029	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.44	0.0377	0.0324	0.0275	0.0230	0.0188	0.0151	0.0118	0.0089	0.0065	0.0045	0.0029	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.45	0.0376	0.0323	0.0274	0.0229	0.0188	0.0150	0.0117	0.0089	0.0064	0.0045	0.0029	0.0015	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.46	0.0374	0.0322	0.0273	0.0228	0.0187	0.0150														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
5.01	0.0310	0.0264	0.0221	0.0182	0.0147	0.0116	0.0089	0.0065	0.0046	0.0031	0.0018	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.02	0.0309	0.0263	0.0220	0.0182	0.0147	0.0115	0.0088	0.0065	0.0046	0.0030	0.0018	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.03	0.0308	0.0262	0.0220	0.0181	0.0146	0.0115	0.0088	0.0064	0.0045	0.0030	0.0017	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.04	0.0307	0.0261	0.0219	0.0180	0.0145	0.0114	0.0087	0.0064	0.0045	0.0030	0.0017	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.05	0.0306	0.0260	0.0218	0.0180	0.0145	0.0114	0.0087	0.0064	0.0045	0.0030	0.0017	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.06	0.0305	0.0259	0.0217	0.0179	0.0144	0.0113	0.0087	0.0063	0.0045	0.0030	0.0017	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.07	0.0304	0.0259	0.0217	0.0178	0.0144	0.0113	0.0086	0.0063	0.0044	0.0029	0.0017	0.0007	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.08	0.0303	0.0258	0.0216	0.0178	0.0143	0.0112	0.0086	0.0063	0.0044	0.0029	0.0017	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.09	0.0302	0.0257	0.0215	0.0177	0.0142	0.0112	0.0085	0.0062	0.0044	0.0029	0.0017	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.10	0.0301	0.0256	0.0214	0.0176	0.0142	0.0111	0.0085	0.0062	0.0044	0.0029	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.11	0.0300	0.0255	0.0214	0.0176	0.0141	0.0111	0.0085	0.0062	0.0043	0.0029	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.12	0.0300	0.0254	0.0213	0.0175	0.0141	0.0110	0.0084	0.0062	0.0043	0.0028	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.13	0.0299	0.0253	0.0212	0.0174	0.0140	0.0110	0.0084	0.0061	0.0043	0.0028	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.14	0.0298	0.0253	0.0211	0.0174	0.0140	0.0109	0.0083	0.0061	0.0043	0.0028	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.15	0.0297	0.0252	0.0211	0.0173	0.0139	0.0109	0.0083	0.0061	0.0042	0.0028	0.0016	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.16	0.0296	0.0251	0.0210	0.0172	0.0138	0.0108	0.0083	0.0060	0.0042	0.0028	0.0016	0.0006	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.17	0.0295	0.0250	0.0209	0.0172	0.0138	0.0108	0.0082	0.0060	0.0042	0.0028	0.0015	0.0006	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.18	0.0294	0.0249	0.0208	0.0171	0.0137	0.0108	0.0082	0.0060	0.0042	0.0027	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.19	0.0293	0.0248	0.0208	0.0170	0.0137	0.0107	0.0081	0.0059	0.0041	0.0027	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.20	0.0292	0.0248	0.0207	0.0170	0.0136	0.0107	0.0081	0.0059	0.0041	0.0027	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.21	0.0291	0.0247	0.0206	0.0169	0.0136	0.0106	0.0081	0.0059	0.0041	0.0027	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.22	0.0290	0.0246	0.0205	0.0169	0.0135	0.0106	0.0080	0.0058	0.0041	0.0027	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.23	0.0289	0.0245	0.0205	0.0168	0.0135	0.0105	0.0080	0.0058	0.0041	0.0026	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.24	0.0288	0.0244	0.0204	0.0167	0.0134	0.0105	0.0080	0.0058	0.0040	0.0026	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.25	0.0288	0.0244	0.0203	0.0167	0.0134	0.0104	0.0079	0.0058	0.0040	0.0026	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.26	0.0287	0.0243	0.0203	0.0166	0.0133	0.0104	0.0079	0.0057	0.0040	0.0026	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.27	0.0286	0.0242	0.0202	0.0166	0.0133	0.0104	0.0079	0.0057	0.0040	0.0026	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.28	0.0285	0.0242	0.0201	0.0165	0.0132	0.0103	0.0078	0.0057	0.0040	0.0026	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.29	0.0284	0.0241	0.0201	0.0164	0.0132	0.0103	0.0078	0.0056	0.0039	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.30	0.0283	0.0240	0.0200	0.0164	0.0131	0.0102	0.0077	0.0056	0.0039	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.31	0.0282	0.0239	0.0199	0.0163	0.0131	0.0102	0.0077	0.0056	0.0039	0.0025	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.32	0.0281	0.0238	0.0199	0.0163	0.0130	0.0101	0.0077	0.0056	0.0039	0.0025	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.33	0.0281	0.0237	0.0198	0.0162	0.0130	0.0101	0.0076	0.0055	0.0038	0.0025	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.34	0.0280	0.0237	0.0197	0.0161	0.0129	0.0101	0.0076	0.0055	0.0038	0.0025	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.35	0.0279	0.0236	0.0197	0.0161	0.0129	0.0100	0.0076	0.0055	0.0038	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.36	0.0278	0.0235	0.0196	0.0160	0.0128	0.0100	0.0075	0.0055	0.0038	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.37	0.0277	0.0234	0.0195	0.0160	0.0128	0.0099	0.0075	0.0054	0.0038	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.38	0.0276	0.0234	0.0195	0.0159	0.0127	0.0099	0.0075	0.0054	0.0037	0.0024	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.39	0.0276	0.0233	0.0194	0.0158	0.0127	0.0099	0.0074	0.0054	0.0037	0.0024	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.40	0.0275	0.0232	0.0193	0.0158	0.0126	0.0098	0.0074	0.0053	0.0037	0.0024	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.41	0.0274	0.0231	0.0193	0.0157	0.0126	0.0098	0.0074	0.0053	0.0037	0.0024	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.42	0.0273	0.0231	0.0192	0.0157	0.0125	0.0097	0.0073	0.0053	0.0037	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.43	0.0272	0.0230	0.0191	0.0156	0.0125	0.0097	0.0073	0.0053	0.0036	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.44	0.0271	0.0229	0.0191	0.0156	0.0124	0.0097	0.0073	0.0052	0.0036	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.45	0.0271	0.0229	0.0190	0.0155	0.0124	0.0096	0.0072	0.0052	0.0036	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.46	0.0270	0.0228	0.0189	0.0155	0.0123	0.0096														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 1

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
6.01	0.0231	0.0193	0.0159	0.0128	0.0101	0.0077	0.0057	0.0040	0.0027	0.0016	0.0006	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.02	0.0230	0.0193	0.0159	0.0128	0.0101	0.0077	0.0057	0.0040	0.0027	0.0016	0.0006	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.03	0.0230	0.0192	0.0158	0.0127	0.0100	0.0077	0.0057	0.0040	0.0027	0.0015	0.0006	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.04	0.0229	0.0192	0.0158	0.0127	0.0100	0.0076	0.0056	0.0040	0.0026	0.0015	0.0006	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.05	0.0228	0.0191	0.0157	0.0127	0.0100	0.0076	0.0056	0.0039	0.0026	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.06	0.0228	0.0191	0.0157	0.0126	0.0099	0.0076	0.0056	0.0039	0.0026	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.07	0.0227	0.0190	0.0156	0.0126	0.0099	0.0075	0.0056	0.0039	0.0026	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.08	0.0226	0.0189	0.0156	0.0125	0.0099	0.0075	0.0056	0.0039	0.0026	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.09	0.0226	0.0189	0.0155	0.0125	0.0098	0.0075	0.0055	0.0039	0.0026	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.10	0.0225	0.0188	0.0155	0.0125	0.0098	0.0075	0.0055	0.0039	0.0026	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.11	0.0225	0.0188	0.0154	0.0124	0.0098	0.0074	0.0055	0.0038	0.0026	0.0015	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.12	0.0224	0.0187	0.0154	0.0124	0.0097	0.0074	0.0055	0.0038	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.13	0.0223	0.0187	0.0153	0.0123	0.0097	0.0074	0.0054	0.0038	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.14	0.0223	0.0186	0.0153	0.0123	0.0097	0.0074	0.0054	0.0038	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.15	0.0222	0.0186	0.0153	0.0123	0.0096	0.0073	0.0054	0.0038	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.16	0.0222	0.0185	0.0152	0.0122	0.0096	0.0073	0.0054	0.0038	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.17	0.0221	0.0185	0.0152	0.0122	0.0096	0.0073	0.0054	0.0037	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.18	0.0220	0.0184	0.0151	0.0121	0.0095	0.0072	0.0053	0.0037	0.0025	0.0014	0.0005	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.19	0.0220	0.0184	0.0151	0.0121	0.0095	0.0072	0.0053	0.0037	0.0024	0.0014	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.20	0.0219	0.0183	0.0150	0.0121	0.0095	0.0072	0.0053	0.0037	0.0024	0.0014	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.21	0.0219	0.0183	0.0150	0.0120	0.0094	0.0072	0.0053	0.0037	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.22	0.0218	0.0182	0.0149	0.0120	0.0094	0.0071	0.0052	0.0037	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.23	0.0218	0.0182	0.0149	0.0119	0.0094	0.0071	0.0052	0.0036	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.24	0.0217	0.0181	0.0149	0.0119	0.0093	0.0071	0.0052	0.0036	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.25	0.0216	0.0181	0.0148	0.0119	0.0093	0.0071	0.0052	0.0036	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.26	0.0216	0.0180	0.0148	0.0118	0.0093	0.0070	0.0052	0.0036	0.0024	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.27	0.0215	0.0180	0.0147	0.0118	0.0092	0.0070	0.0051	0.0036	0.0023	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.28	0.0215	0.0179	0.0147	0.0118	0.0092	0.0070	0.0051	0.0036	0.0023	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.29	0.0214	0.0179	0.0146	0.0117	0.0092	0.0070	0.0051	0.0036	0.0023	0.0013	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.30	0.0214	0.0178	0.0146	0.0117	0.0092	0.0069	0.0051	0.0035	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.31	0.0213	0.0178	0.0146	0.0116	0.0091	0.0069	0.0051	0.0035	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.32	0.0213	0.0177	0.0145	0.0116	0.0091	0.0069	0.0050	0.0035	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.33	0.0212	0.0177	0.0145	0.0116	0.0091	0.0069	0.0050	0.0035	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.34	0.0211	0.0176	0.0144	0.0115	0.0090	0.0068	0.0050	0.0035	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.35	0.0211	0.0176	0.0144	0.0115	0.0090	0.0068	0.0050	0.0035	0.0023	0.0012	0.0004	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.36	0.0210	0.0175	0.0143	0.0115	0.0090	0.0068	0.0050	0.0034	0.0022	0.0012	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.37	0.0210	0.0175	0.0143	0.0114	0.0089	0.0068	0.0049	0.0034	0.0022	0.0012	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.38	0.0209	0.0174	0.0143	0.0114	0.0089	0.0067	0.0049	0.0034	0.0022	0.0012	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.39	0.0209	0.0174	0.0142	0.0114	0.0089	0.0067	0.0049	0.0034	0.0022	0.0012	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.40	0.0208	0.0173	0.0142	0.0113	0.0089	0.0067	0.0049	0.0034	0.0022	0.0011	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.41	0.0208	0.0173	0.0141	0.0113	0.0088	0.0067	0.0049	0.0034	0.0022	0.0011	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.42	0.0207	0.0172	0.0141	0.0113	0.0088	0.0066	0.0049	0.0034	0.0022	0.0011	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.43	0.0207	0.0172	0.0140	0.0112	0.0088	0.0066	0.0048	0.0033	0.0022	0.0011	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.44	0.0206	0.0172	0.0140	0.0112	0.0087	0.0066	0.0048	0.0033	0.0022	0.0011	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.45	0.0206	0.0171	0.0140	0.0112	0.0087	0.0066	0.0048	0.0033	0.0021	0.0011	0.0003	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
6.46	0.0205	0.0171	0.0139	0.0111	0.0087	0.0065														

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9943	0.9940	0.9938	0.9936
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9947	0.9940	0.9934	0.9928	0.9922	0.9916	0.9910	0.9905	0.9900	0.9895	0.9890	0.9885	0.9881	0.9876
0.03	0.9972	0.9964	0.9957	0.9948	0.9939	0.9930	0.9921	0.9912	0.9903	0.9894	0.9886	0.9877	0.9869	0.9862	0.9854	0.9847	0.9840	0.9834	0.9827	0.9821
0.04	0.9962	0.9953	0.9942	0.9931	0.9920	0.9908	0.9897	0.9885	0.9874	0.9862	0.9851	0.9841	0.9831	0.9821	0.9811	0.9802	0.9793	0.9785	0.9777	0.9769
0.05	0.9953	0.9941	0.9929	0.9915	0.9901	0.9887	0.9873	0.9859	0.9845	0.9832	0.9819	0.9806	0.9794	0.9782	0.9771	0.9760	0.9749	0.9739	0.9730	0.9720
0.06	0.9944	0.9930	0.9915	0.9899	0.9883	0.9867	0.9850	0.9834	0.9818	0.9803	0.9787	0.9773	0.9759	0.9745	0.9732	0.9720	0.9707	0.9696	0.9684	0.9673
0.07	0.9935	0.9919	0.9902	0.9884	0.9865	0.9847	0.9828	0.9810	0.9792	0.9774	0.9758	0.9741	0.9725	0.9710	0.9695	0.9681	0.9667	0.9654	0.9641	0.9629
0.08	0.9926	0.9908	0.9889	0.9869	0.9848	0.9827	0.9807	0.9787	0.9767	0.9747	0.9729	0.9711	0.9693	0.9676	0.9660	0.9644	0.9629	0.9614	0.9600	0.9586
0.09	0.9917	0.9897	0.9876	0.9854	0.9831	0.9809	0.9786	0.9764	0.9742	0.9721	0.9701	0.9681	0.9662	0.9644	0.9626	0.9609	0.9592	0.9575	0.9560	0.9544
0.10	0.9909	0.9887	0.9863	0.9839	0.9815	0.9790	0.9766	0.9742	0.9719	0.9696	0.9674	0.9653	0.9632	0.9612	0.9593	0.9574	0.9556	0.9538	0.9521	0.9504
0.11	0.9900	0.9876	0.9851	0.9825	0.9799	0.9773	0.9747	0.9721	0.9696	0.9672	0.9649	0.9626	0.9604	0.9582	0.9561	0.9541	0.9522	0.9503	0.9484	0.9466
0.12	0.9892	0.9866	0.9839	0.9811	0.9783	0.9755	0.9728	0.9701	0.9674	0.9648	0.9623	0.9599	0.9576	0.9553	0.9531	0.9509	0.9488	0.9468	0.9448	0.9428
0.13	0.9883	0.9856	0.9827	0.9798	0.9768	0.9739	0.9709	0.9681	0.9653	0.9626	0.9599	0.9573	0.9549	0.9524	0.9501	0.9478	0.9456	0.9434	0.9413	0.9392
0.14	0.9875	0.9846	0.9816	0.9785	0.9753	0.9722	0.9691	0.9661	0.9632	0.9603	0.9575	0.9548	0.9522	0.9497	0.9472	0.9448	0.9424	0.9401	0.9378	0.9356
0.15	0.9867	0.9836	0.9804	0.9772	0.9739	0.9706	0.9674	0.9642	0.9611	0.9581	0.9552	0.9524	0.9496	0.9469	0.9443	0.9418	0.9393	0.9369	0.9345	0.9321
0.16	0.9859	0.9827	0.9793	0.9759	0.9724	0.9690	0.9657	0.9624	0.9591	0.9560	0.9530	0.9500	0.9471	0.9443	0.9416	0.9389	0.9363	0.9337	0.9312	0.9287
0.17	0.9851	0.9817	0.9782	0.9746	0.9711	0.9675	0.9640	0.9606	0.9572	0.9539	0.9508	0.9477	0.9447	0.9417	0.9389	0.9361	0.9333	0.9306	0.9280	0.9254
0.18	0.9843	0.9808	0.9771	0.9734	0.9697	0.9660	0.9623	0.9588	0.9553	0.9519	0.9486	0.9454	0.9423	0.9392	0.9362	0.9333	0.9305	0.9276	0.9249	0.9221
0.19	0.9835	0.9799	0.9761	0.9722	0.9683	0.9645	0.9608	0.9571	0.9535	0.9500	0.9465	0.9432	0.9400	0.9368	0.9337	0.9306	0.9277	0.9247	0.9218	0.9190
0.20	0.9828	0.9789	0.9750	0.9710	0.9670	0.9631	0.9592	0.9554	0.9517	0.9480	0.9445	0.9411	0.9377	0.9344	0.9312	0.9280	0.9249	0.9219	0.9189	0.9159
0.21	0.9820	0.9781	0.9740	0.9699	0.9658	0.9617	0.9577	0.9537	0.9499	0.9462	0.9425	0.9390	0.9355	0.9321	0.9287	0.9255	0.9222	0.9191	0.9159	0.9128
0.22	0.9813	0.9772	0.9730	0.9687	0.9645	0.9603	0.9562	0.9521	0.9482	0.9443	0.9406	0.9369	0.9333	0.9298	0.9263	0.9229	0.9196	0.9163	0.9130	0.9098
0.23	0.9805	0.9763	0.9720	0.9676	0.9632	0.9589	0.9547	0.9505	0.9465	0.9425	0.9386	0.9348	0.9311	0.9275	0.9240	0.9204	0.9170	0.9136	0.9102	0.9069
0.24	0.9798	0.9754	0.9710	0.9665	0.9620	0.9576	0.9532	0.9490	0.9448	0.9407	0.9367	0.9328	0.9290	0.9253	0.9216	0.9180	0.9144	0.9109	0.9074	0.9039
0.25	0.9791	0.9746	0.9700	0.9654	0.9608	0.9563	0.9518	0.9474	0.9431	0.9390	0.9349	0.9309	0.9270	0.9231	0.9193	0.9156	0.9119	0.9083	0.9047	0.9011
0.26	0.9784	0.9738	0.9691	0.9643	0.9596	0.9550	0.9504	0.9459	0.9415	0.9372	0.9330	0.9289	0.9249	0.9210	0.9171	0.9132	0.9094	0.9057	0.9019	0.8982
0.27	0.9777	0.9729	0.9681	0.9633	0.9585	0.9537	0.9490	0.9444	0.9399	0.9355	0.9312	0.9270	0.9229	0.9188	0.9148	0.9109	0.9070	0.9031	0.8993	0.8955
0.28	0.9770	0.9721	0.9672	0.9622	0.9573	0.9524	0.9477	0.9430	0.9384	0.9339	0.9295	0.9252	0.9209	0.9168	0.9127	0.9086	0.9046	0.9006	0.8967	0.8927
0.29	0.9763	0.9713	0.9663	0.9612	0.9562	0.9512	0.9463	0.9415	0.9368	0.9323	0.9277	0.9233	0.9190	0.9147	0.9105	0.9063	0.9022	0.8981	0.8941	0.8900
0.30	0.9756	0.9705	0.9654	0.9602	0.9551	0.9500	0.9450	0.9401	0.9353	0.9306	0.9260	0.9215	0.9171	0.9127	0.9084	0.9041	0.8999	0.8957	0.8915	0.8874
0.31	0.9749	0.9697	0.9645	0.9592	0.9540	0.9488	0.9437	0.9387	0.9339	0.9291	0.9244	0.9197	0.9152	0.9107	0.9063	0.9019	0.8976	0.8933	0.8890	0.8847
0.32	0.9742	0.9690	0.9636	0.9582	0.9529	0.9476	0.9425	0.9374	0.9324	0.9275	0.9227	0.9180	0.9134	0.9088	0.9043	0.8998	0.8953	0.8909	0.8865	0.8821
0.33	0.9736	0.9682	0.9627	0.9573	0.9518	0.9465	0.9412	0.9360	0.9309	0.9260	0.9211	0.9163	0.9115	0.9068	0.9022	0.8976	0.8931	0.8886	0.8841	0.8796
0.34	0.9729	0.9674	0.9619	0.9563	0.9508	0.9453	0.9400	0.9347	0.9295	0.9244	0.9195	0.9145	0.9097	0.9049	0.9002	0.8955	0.8909	0.8862	0.8816	0.8770
0.35	0.9723	0.9667	0.9610	0.9554	0.9497	0.9442	0.9387	0.9334	0.9281	0.9229	0.9179	0.9129	0.9079	0.9030	0.8982	0.8934	0.8887	0.8839	0.8792	0.8745
0.36	0.9716	0.9660	0.9602	0.9544	0.9487	0.9431	0.9375	0.9321	0.9267	0.9215	0.9163	0.9112	0.9061	0.9012	0.8963	0.8914	0.8865	0.8817	0.8768	0.8720
0.37	0.9710	0.9652	0.9594	0.9535	0.9477	0.9420	0.9363	0.9308	0.9253	0.9200	0.9147	0.9095	0.9044	0.8993	0.8943	0.8893	0.8844	0.8794	0.8745	0.8696
0.38	0.9704	0.9645	0.9586	0.9526	0.9467	0.9409	0.9352	0.9295	0.9240	0.9185	0.9132	0.9079	0.9027	0.8975	0.8924	0.8873	0.8822	0.8772	0.8722	0.8671
0.39	0.9698	0.9638	0.9577	0.9517	0.9457	0.9398	0.9340	0.9283	0.9227	0.9171	0.9117	0.9063	0.9010	0.8957	0.8905	0.8853	0.8802	0.8750	0.8697	0.8644
0.40	0.9692	0.9631	0.9569	0.9508	0.9448	0.9388	0.9329	0.9270	0.9213	0.9157	0.9102	0.9047	0.8993	0.8939	0.8885	0.8833	0.8781	0.8728	0.8676	0.8624
0.41	0.9685	0.9624	0.9562	0.9499	0.9438	0.9377	0.9317	0.9258	0.9200	0.9143	0.9087	0.9031	0.8976	0.8922	0.8868	0.8814	0.8760	0.8707	0.8653	0.8600
0.42	0.9679	0.9617	0.9554	0.9491	0.9428	0.9367	0.9306	0.9246	0.9187	0.9129	0.9072	0.9016	0.8960	0.8904	0.8849	0.8795	0.8740	0.8686	0.8631	0.8577
0.43	0.9673	0.9610	0.9546	0.9482	0.9419	0.9356	0.9295	0.9234	0.9175	0.9116	0.9058	0.9000	0.8944	0.8887	0.8831	0.8776	0.8720	0.8665	0.8609	0.8554
0.44	0.9667	0.9603	0.9538	0.9474	0.9410	0.9346	0.9284	0.9222	0.9162	0.9102	0.9043	0.8985	0.8927	0.8870	0.8813	0.8757	0.8700	0.8644	0.8587	0.8531
0.45	0.9662	0.9596	0.9531	0																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9393	0.9292	0.9190	0.9089	0.8988	0.8886	0.8785	0.8684	0.8583	0.8481	0.8380	0.8279	0.8178	0.8077	0.7975	0.7874	0.7773	0.7672	0.7570	0.7469
1.02	0.9389	0.9287	0.9185	0.9083	0.8982	0.8880	0.8778	0.8676	0.8574	0.8472	0.8370	0.8269	0.8167	0.8065	0.7963	0.7861	0.7759	0.7657	0.7556	0.7454
1.03	0.9385	0.9282	0.9180	0.9078	0.8975	0.8873	0.8771	0.8668	0.8566	0.8463	0.8361	0.8258	0.8156	0.8053	0.7951	0.7848	0.7746	0.7643	0.7541	0.7438
1.04	0.9381	0.9278	0.9175	0.9072	0.8969	0.8866	0.8763	0.8660	0.8557	0.8454	0.8351	0.8248	0.8145	0.8041	0.7938	0.7835	0.7732	0.7629	0.7526	0.7423
1.05	0.9377	0.9273	0.9170	0.9067	0.8963	0.8860	0.8756	0.8652	0.8549	0.8445	0.8341	0.8237	0.8134	0.8030	0.7926	0.7822	0.7719	0.7615	0.7511	0.7408
1.06	0.9373	0.9269	0.9165	0.9061	0.8957	0.8853	0.8749	0.8645	0.8540	0.8436	0.8331	0.8227	0.8123	0.8018	0.7914	0.7809	0.7705	0.7601	0.7497	0.7393
1.07	0.9369	0.9265	0.9160	0.9056	0.8951	0.8846	0.8742	0.8637	0.8532	0.8427	0.8322	0.8217	0.8112	0.8007	0.7902	0.7797	0.7692	0.7587	0.7482	0.7377
1.08	0.9365	0.9260	0.9155	0.9050	0.8945	0.8840	0.8735	0.8629	0.8524	0.8418	0.8312	0.8207	0.8101	0.7995	0.7890	0.7784	0.7679	0.7573	0.7468	0.7362
1.09	0.9361	0.9256	0.9150	0.9045	0.8939	0.8833	0.8727	0.8621	0.8515	0.8409	0.8303	0.8196	0.8090	0.7984	0.7878	0.7771	0.7665	0.7559	0.7453	0.7347
1.10	0.9357	0.9251	0.9146	0.9040	0.8933	0.8827	0.8720	0.8614	0.8507	0.8400	0.8293	0.8186	0.8079	0.7972	0.7866	0.7759	0.7652	0.7546	0.7439	0.7333
1.11	0.9353	0.9247	0.9141	0.9034	0.8927	0.8820	0.8713	0.8606	0.8499	0.8391	0.8284	0.8176	0.8069	0.7961	0.7854	0.7746	0.7639	0.7532	0.7425	0.7318
1.12	0.9350	0.9243	0.9136	0.9029	0.8922	0.8814	0.8706	0.8598	0.8490	0.8382	0.8274	0.8166	0.8058	0.7950	0.7842	0.7734	0.7626	0.7518	0.7411	0.7303
1.13	0.9346	0.9238	0.9131	0.9023	0.8916	0.8808	0.8699	0.8591	0.8482	0.8374	0.8265	0.8156	0.8047	0.7939	0.7830	0.7721	0.7613	0.7505	0.7396	0.7288
1.14	0.9342	0.9234	0.9126	0.9018	0.8910	0.8801	0.8692	0.8583	0.8474	0.8365	0.8255	0.8146	0.8037	0.7927	0.7818	0.7709	0.7600	0.7491	0.7382	0.7274
1.15	0.9338	0.9229	0.9121	0.9013	0.8904	0.8795	0.8685	0.8576	0.8466	0.8356	0.8246	0.8136	0.8026	0.7916	0.7806	0.7696	0.7587	0.7478	0.7368	0.7259
1.16	0.9334	0.9226	0.9117	0.9008	0.8898	0.8789	0.8679	0.8568	0.8458	0.8347	0.8237	0.8126	0.8016	0.7905	0.7795	0.7685	0.7574	0.7464	0.7355	0.7245
1.17	0.9331	0.9221	0.9112	0.9002	0.8892	0.8782	0.8672	0.8561	0.8450	0.8339	0.8228	0.8116	0.8005	0.7894	0.7783	0.7672	0.7562	0.7451	0.7341	0.7231
1.18	0.9327	0.9217	0.9107	0.8997	0.8887	0.8776	0.8665	0.8553	0.8442	0.8330	0.8218	0.8107	0.7995	0.7883	0.7772	0.7660	0.7549	0.7438	0.7327	0.7216
1.19	0.9323	0.9213	0.9103	0.8992	0.8881	0.8770	0.8658	0.8546	0.8434	0.8322	0.8209	0.8097	0.7984	0.7872	0.7760	0.7648	0.7536	0.7425	0.7313	0.7202
1.20	0.9319	0.9209	0.9098	0.8987	0.8875	0.8763	0.8651	0.8539	0.8426	0.8313	0.8200	0.8087	0.7974	0.7861	0.7749	0.7636	0.7524	0.7412	0.7300	0.7188
1.21	0.9316	0.9205	0.9093	0.8982	0.8870	0.8757	0.8644	0.8531	0.8418	0.8305	0.8191	0.8077	0.7964	0.7850	0.7737	0.7624	0.7511	0.7399	0.7286	0.7174
1.22	0.9312	0.9201	0.9089	0.8977	0.8864	0.8751	0.8638	0.8524	0.8410	0.8296	0.8182	0.8068	0.7954	0.7840	0.7726	0.7612	0.7499	0.7386	0.7273	0.7160
1.23	0.9308	0.9196	0.9084	0.8972	0.8858	0.8745	0.8631	0.8517	0.8402	0.8288	0.8173	0.8058	0.7943	0.7829	0.7714	0.7600	0.7486	0.7373	0.7259	0.7146
1.24	0.9305	0.9192	0.9080	0.8966	0.8853	0.8739	0.8624	0.8509	0.8394	0.8279	0.8164	0.8049	0.7933	0.7818	0.7703	0.7588	0.7474	0.7360	0.7246	0.7132
1.25	0.9301	0.9188	0.9075	0.8961	0.8847	0.8733	0.8618	0.8502	0.8387	0.8271	0.8155	0.8039	0.7923	0.7807	0.7692	0.7577	0.7462	0.7347	0.7232	0.7118
1.26	0.9298	0.9184	0.9070	0.8956	0.8842	0.8727	0.8611	0.8495	0.8379	0.8262	0.8146	0.8029	0.7913	0.7797	0.7681	0.7565	0.7449	0.7334	0.7219	0.7105
1.27	0.9294	0.9180	0.9066	0.8951	0.8836	0.8720	0.8604	0.8488	0.8371	0.8254	0.8137	0.8020	0.7903	0.7786	0.7670	0.7553	0.7437	0.7321	0.7206	0.7091
1.28	0.9290	0.9176	0.9061	0.8946	0.8831	0.8714	0.8598	0.8481	0.8363	0.8246	0.8128	0.8011	0.7893	0.7776	0.7659	0.7542	0.7425	0.7309	0.7193	0.7077
1.29	0.9287	0.9172	0.9057	0.8941	0.8825	0.8708	0.8591	0.8474	0.8356	0.8237	0.8119	0.8001	0.7883	0.7765	0.7647	0.7530	0.7413	0.7296	0.7180	0.7064
1.30	0.9283	0.9168	0.9052	0.8936	0.8820	0.8702	0.8585	0.8466	0.8348	0.8229	0.8110	0.7992	0.7873	0.7755	0.7636	0.7519	0.7401	0.7284	0.7167	0.7050
1.31	0.9280	0.9164	0.9048	0.8931	0.8814	0.8696	0.8578	0.8459	0.8340	0.8221	0.8102	0.7982	0.7863	0.7744	0.7626	0.7507	0.7389	0.7271	0.7154	0.7037
1.32	0.9276	0.9160	0.9044	0.8927	0.8809	0.8690	0.8572	0.8452	0.8333	0.8213	0.8093	0.7973	0.7853	0.7734	0.7615	0.7496	0.7377	0.7259	0.7141	0.7024
1.33	0.9273	0.9156	0.9039	0.8922	0.8803	0.8684	0.8565	0.8445	0.8325	0.8205	0.8084	0.7964	0.7844	0.7723	0.7604	0.7484	0.7365	0.7246	0.7128	0.7010
1.34	0.9269	0.9152	0.9035	0.8917	0.8798	0.8679	0.8559	0.8438	0.8317	0.8197	0.8076	0.7955	0.7834	0.7713	0.7593	0.7473	0.7353	0.7234	0.7115	0.6997
1.35	0.9266	0.9148	0.9030	0.8912	0.8793	0.8673	0.8552	0.8431	0.8310	0.8188	0.8067	0.7945	0.7824	0.7703	0.7582	0.7462	0.7342	0.7222	0.7103	0.6984
1.36	0.9262	0.9144	0.9026	0.8907	0.8787	0.8667	0.8546	0.8424	0.8302	0.8180	0.8058	0.7936	0.7814	0.7693	0.7571	0.7450	0.7330	0.7210	0.7090	0.6971
1.37	0.9259	0.9140	0.9022	0.8902	0.8782	0.8661	0.8539	0.8417	0.8295	0.8172	0.8050	0.7927	0.7805	0.7682	0.7561	0.7439	0.7318	0.7198	0.7077	0.6958
1.38	0.9255	0.9137	0.9017	0.8897	0.8777	0.8655	0.8533	0.8410	0.8287	0.8164	0.8041	0.7918	0.7795	0.7672	0.7550	0.7428	0.7306	0.7185	0.7065	0.6945
1.39	0.9252	0.9133	0.9013	0.8892	0.8771	0.8649	0.8527	0.8403	0.8280	0.8156	0.8033	0.7909	0.7785	0.7662	0.7539	0.7417	0.7295	0.7173	0.7052	0.6932
1.40	0.9249	0.9129	0.9009	0.8888	0.8766	0.8643	0.8520	0.8397	0.8273	0.8148	0.8024	0.7900	0.7776	0.7652	0.7529	0.7406	0.7283	0.7161	0.7040	0.6919
1.41	0.9245	0.9125	0.9004	0.8883	0.8761	0.8638	0.8514	0.8390	0.8265	0.8140	0.8016	0.7891	0.7766	0.7642	0.7518	0.7395	0.7272	0.7149	0.7028	0.6906
1.42	0.9242	0.9121	0.9000	0.8878	0.8755	0.8632	0.8508	0.8383	0.8258	0.8132	0.8007	0.7882	0.7757	0.7632	0.7508	0.7384	0.7260	0.7138	0.7015	0.6893
1.43	0.9238	0.9117	0.8996	0.8873	0.8750	0.8626	0.8501	0.8376	0.8250	0.8125	0.7999	0.7873	0.7747	0.7622	0.7497	0.7373	0.7249	0.7126	0.7003	0.6881
1.44	0.9235	0.9114	0.8992	0.8869	0.8745	0.8620	0.8495	0.8369	0.8243	0.8117	0.7990	0.7864	0.7738	0.7612	0.7487	0.7362	0.7238	0.7114	0.6991	0.6868
1.45	0.9232	0.9110	0.8987	0.8864	0.8740	0.8615	0.8489	0.8363	0.8236	0.8109	0.7982	0.7855	0.7728	0.7602	0.7476	0.7351	0.7226	0.7102	0.6979	0.6856
1.46	0.9228	0.9106	0.8983	0.8859	0.8735	0.8609	0.													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
2.01	0.9060	0.8915	0.8769	0.8621	0.8471	0.8319	0.8166	0.8013	0.7859	0.7705	0.7552	0.7399	0.7248	0.7098	0.6950	0.6803	0.6657	0.6514	0.6371	0.6231	
2.02	0.9057	0.8912	0.8766	0.8617	0.8466	0.8314	0.8161	0.8007	0.7852	0.7698	0.7545	0.7392	0.7240	0.7090	0.6941	0.6794	0.6648	0.6504	0.6362	0.6221	
2.03	0.9054	0.8909	0.8762	0.8613	0.8462	0.8309	0.8156	0.8001	0.7846	0.7692	0.7538	0.7384	0.7232	0.7082	0.6933	0.6785	0.6639	0.6495	0.6352	0.6211	
2.04	0.9051	0.8906	0.8758	0.8609	0.8458	0.8305	0.8150	0.7995	0.7840	0.7685	0.7531	0.7377	0.7225	0.7074	0.6924	0.6776	0.6630	0.6485	0.6342	0.6201	
2.05	0.9048	0.8902	0.8755	0.8605	0.8453	0.8300	0.8145	0.7989	0.7834	0.7678	0.7524	0.7370	0.7217	0.7066	0.6916	0.6768	0.6621	0.6476	0.6333	0.6191	
2.06	0.9046	0.8899	0.8751	0.8601	0.8449	0.8295	0.8140	0.7984	0.7828	0.7672	0.7517	0.7362	0.7209	0.7058	0.6907	0.6759	0.6612	0.6467	0.6323	0.6181	
2.07	0.9043	0.8896	0.8748	0.8597	0.8444	0.8290	0.8134	0.7978	0.7821	0.7665	0.7510	0.7355	0.7201	0.7049	0.6899	0.6750	0.6603	0.6458	0.6314	0.6172	
2.08	0.9040	0.8893	0.8744	0.8593	0.8440	0.8285	0.8129	0.7972	0.7815	0.7659	0.7503	0.7348	0.7194	0.7041	0.6891	0.6741	0.6594	0.6448	0.6304	0.6162	
2.09	0.9037	0.8890	0.8741	0.8589	0.8436	0.8280	0.8124	0.7967	0.7809	0.7652	0.7496	0.7340	0.7186	0.7033	0.6882	0.6733	0.6585	0.6439	0.6295	0.6152	
2.10	0.9034	0.8887	0.8737	0.8585	0.8431	0.8275	0.8119	0.7961	0.7803	0.7646	0.7489	0.7333	0.7178	0.7025	0.6874	0.6724	0.6576	0.6430	0.6286	0.6143	
2.11	0.9032	0.8884	0.8733	0.8581	0.8427	0.8271	0.8113	0.7955	0.7797	0.7639	0.7482	0.7326	0.7171	0.7017	0.6866	0.6716	0.6567	0.6421	0.6276	0.6133	
2.12	0.9029	0.8880	0.8730	0.8577	0.8422	0.8266	0.8108	0.7950	0.7791	0.7633	0.7475	0.7318	0.7163	0.7009	0.6857	0.6707	0.6559	0.6412	0.6267	0.6124	
2.13	0.9026	0.8877	0.8726	0.8573	0.8418	0.8261	0.8103	0.7944	0.7785	0.7626	0.7468	0.7311	0.7155	0.7001	0.6849	0.6698	0.6550	0.6403	0.6258	0.6114	
2.14	0.9023	0.8874	0.8723	0.8569	0.8414	0.8256	0.8098	0.7938	0.7779	0.7620	0.7461	0.7304	0.7148	0.6994	0.6841	0.6690	0.6541	0.6394	0.6248	0.6105	
2.15	0.9021	0.8871	0.8719	0.8565	0.8410	0.8251	0.8092	0.7933	0.7773	0.7613	0.7454	0.7297	0.7140	0.6986	0.6833	0.6681	0.6532	0.6385	0.6239	0.6095	
2.16	0.9018	0.8868	0.8716	0.8562	0.8405	0.8247	0.8087	0.7927	0.7767	0.7607	0.7447	0.7289	0.7133	0.6978	0.6825	0.6673	0.6523	0.6376	0.6230	0.6086	
2.17	0.9015	0.8865	0.8712	0.8558	0.8401	0.8242	0.8082	0.7921	0.7761	0.7600	0.7441	0.7282	0.7125	0.6970	0.6816	0.6665	0.6515	0.6367	0.6221	0.6076	
2.18	0.9012	0.8862	0.8709	0.8554	0.8396	0.8237	0.8077	0.7916	0.7755	0.7594	0.7434	0.7275	0.7118	0.6962	0.6808	0.6656	0.6506	0.6358	0.6211	0.6067	
2.19	0.9010	0.8859	0.8705	0.8550	0.8392	0.8233	0.8072	0.7910	0.7749	0.7587	0.7427	0.7268	0.7110	0.6954	0.6800	0.6648	0.6497	0.6349	0.6202	0.6058	
2.20	0.9007	0.8856	0.8702	0.8546	0.8388	0.8228	0.8067	0.7905	0.7743	0.7581	0.7420	0.7261	0.7103	0.6947	0.6792	0.6639	0.6489	0.6340	0.6193	0.6048	
2.21	0.9004	0.8853	0.8699	0.8542	0.8384	0.8223	0.8061	0.7899	0.7737	0.7575	0.7414	0.7254	0.7095	0.6939	0.6784	0.6631	0.6480	0.6331	0.6184	0.6039	
2.22	0.9002	0.8849	0.8695	0.8538	0.8379	0.8218	0.8056	0.7894	0.7731	0.7568	0.7407	0.7247	0.7088	0.6931	0.6776	0.6623	0.6472	0.6323	0.6175	0.6030	
2.23	0.8999	0.8846	0.8692	0.8534	0.8375	0.8214	0.8051	0.7888	0.7725	0.7562	0.7400	0.7240	0.7081	0.6923	0.6768	0.6615	0.6463	0.6314	0.6166	0.6021	
2.24	0.8996	0.8843	0.8688	0.8531	0.8371	0.8209	0.8046	0.7882	0.7719	0.7556	0.7394	0.7233	0.7073	0.6916	0.6760	0.6606	0.6455	0.6305	0.6157	0.6012	
2.25	0.8994	0.8840	0.8685	0.8527	0.8366	0.8204	0.8041	0.7877	0.7713	0.7549	0.7387	0.7226	0.7066	0.6908	0.6752	0.6598	0.6446	0.6296	0.6148	0.6002	
2.26	0.8991	0.8837	0.8681	0.8523	0.8362	0.8200	0.8036	0.7871	0.7707	0.7543	0.7380	0.7219	0.7059	0.6900	0.6744	0.6590	0.6438	0.6288	0.6140	0.5993	
2.27	0.8988	0.8834	0.8678	0.8519	0.8358	0.8195	0.8031	0.7866	0.7701	0.7537	0.7374	0.7212	0.7051	0.6893	0.6736	0.6582	0.6429	0.6279	0.6131	0.5984	
2.28	0.8986	0.8831	0.8675	0.8515	0.8354	0.8190	0.8026	0.7861	0.7695	0.7531	0.7367	0.7205	0.7044	0.6885	0.6728	0.6574	0.6421	0.6270	0.6122	0.5975	
2.29	0.8983	0.8828	0.8671	0.8512	0.8350	0.8186	0.8021	0.7855	0.7689	0.7524	0.7360	0.7198	0.7037	0.6878	0.6721	0.6565	0.6413	0.6262	0.6113	0.5966	
2.30	0.8980	0.8825	0.8668	0.8508	0.8345	0.8181	0.8016	0.7850	0.7684	0.7518	0.7354	0.7191	0.7029	0.6870	0.6713	0.6557	0.6404	0.6253	0.6104	0.5957	
2.31	0.8978	0.8822	0.8664	0.8504	0.8341	0.8177	0.8011	0.7844	0.7678	0.7512	0.7347	0.7184	0.7022	0.6863	0.6705	0.6549	0.6396	0.6245	0.6096	0.5948	
2.32	0.8975	0.8819	0.8661	0.8500	0.8337	0.8172	0.8006	0.7839	0.7672	0.7506	0.7341	0.7177	0.7015	0.6855	0.6697	0.6541	0.6388	0.6236	0.6087	0.5940	
2.33	0.8972	0.8816	0.8658	0.8496	0.8333	0.8167	0.8001	0.7833	0.7666	0.7500	0.7334	0.7170	0.7008	0.6848	0.6689	0.6533	0.6379	0.6228	0.6078	0.5931	
2.34	0.8970	0.8813	0.8654	0.8493	0.8329	0.8163	0.7996	0.7828	0.7660	0.7493	0.7328	0.7163	0.7001	0.6840	0.6682	0.6525	0.6371	0.6219	0.6070	0.5922	
2.35	0.8967	0.8810	0.8651	0.8489	0.8324	0.8158	0.7991	0.7823	0.7655	0.7487	0.7321	0.7156	0.6993	0.6833	0.6674	0.6517	0.6363	0.6211	0.6061	0.5913	
2.36	0.8964	0.8807	0.8647	0.8485	0.8320	0.8154	0.7986	0.7817	0.7649	0.7481	0.7315	0.7150	0.6986	0.6825	0.6666	0.6509	0.6355	0.6203	0.6052	0.5904	
2.37	0.8962	0.8804	0.8644	0.8481	0.8316	0.8149	0.7981	0.7812	0.7643	0.7475	0.7308	0.7143	0.6979	0.6818	0.6659	0.6501	0.6347	0.6194	0.6044	0.5896	
2.38	0.8959	0.8801	0.8641	0.8478	0.8312	0.8145	0.7976	0.7806	0.7637	0.7469	0.7302	0.7136	0.6972	0.6810	0.6651	0.6494	0.6339	0.6186	0.6035	0.5887	
2.39	0.8957	0.8798	0.8637	0.8474	0.8308	0.8140	0.7971	0.7801	0.7632	0.7463	0.7295	0.7129	0.6965	0.6803	0.6643	0.6486	0.6330	0.6178	0.6027	0.5878	
2.40	0.8954	0.8795	0.8634	0.8470	0.8304	0.8135	0.7966	0.7796	0.7626	0.7457	0.7289	0.7122	0.6958	0.6796	0.6636	0.6478	0.6322	0.6169	0.6018	0.5870	
2.41	0.8951	0.8792	0.8631	0.8466	0.8300	0.8131	0.7961	0.7791	0.7620	0.7451	0.7282	0.7116	0.6951	0.6788	0.6628	0.6470	0.6314	0.6161	0.6010	0.5861	
2.42	0.8948	0.8789	0.8628	0.8463	0.8296	0.8125	0.7955	0.7785	0.7614	0.7443	0.7275	0.7109	0.6943	0.6780	0.6619	0.6461	0.6306	0.6153	0.6002	0.5853	
2.43	0.8946	0.8787	0.8624	0.8459	0.8291	0.8122	0.7951	0.7780	0.7609	0.7439	0.7270	0.7102	0.6937	0.6774	0.6613	0.6454	0.6298	0.6145	0.5993	0.5844	
2.44	0.8944	0.8784	0.8621	0.8455	0.8287	0.8117	0.7946	0.7775	0.7603	0.7432	0.7263	0.7096	0.6930	0.6766	0.6605	0.6447	0.6290	0.6136	0.5985	0.5835	
2.45	0.8941	0.8781	0.8618	0.8452	0.8283	0.8113	0.7941	0.7769	0.7597	0.7426	0.7257	0.7089	0.6923	0.6759	0.6598	0.6439	0.6282	0.6128	0.5976	0.5827	
2.46	0.8939	0.8778	0.8614	0.8448	0.8279	0.8108	0.7936	0.7764	0.7592	0.7420	0.7250	0.7082	0.6916	0.6752	0.6590	0.6431	0.6274	0.6120	0.5968	0.5818	
2.47	0.8936	0.8775	0.8611	0.8444	0.8275	0.8104	0.7932	0.7759	0.7586	0.7414	0.7244	0.7076	0.6909	0.6745	0.6583	0.6424	0.6267	0.6112	0.5960	0.5810	
2.48	0.8933	0.8772	0.8608	0.8441	0.8271	0.8099	0.7927	0.7754	0.7581	0.7409	0.7238	0.7069	0.6902	0.6738	0.6576	0.6416	0.6259	0.6104	0.5952	0.5802	
2.49	0.8931	0.8769	0.8604	0.8437	0.8267	0.8095	0.7922	0.7748	0.7575	0.7403	0.7232	0.7062	0.6895	0.6730	0.6568	0.6408	0.6251	0.6096	0.5943	0.5793	
2.50	0.8928	0.8766	0.8601	0.8433	0.8263	0.8091	0.7917	0.7743	0.7569	0.7397	0.7225	0.7056	0.6888	0.6723	0.6561	0.6401	0.6243	0.6088	0.5935	0.5785	
2.51	0.8926	0.8763	0.8598	0.8430	0.8259	0.8086	0.7912	0.7738	0.7564	0.7391	0.7219	0.7049	0.6882	0.6716	0.6553	0.6393	0.6235	0.6080	0.5927	0.5777	
2.52	0.8923	0.8760	0.8595	0.8426	0.8255	0.8082	0.7907	0.7733	0.7558	0.7385	0.7213	0.7043	0.6875	0.6709	0.6546	0.6385	0.6227	0.6072	0.5919	0.5768	
2.53	0.8921	0.8758	0.8593	0.8422	0.8251	0.8077	0.7903														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8805	0.8625	0.8442	0.8255	0.8066	0.7874	0.7682	0.7490	0.7299	0.7110	0.6923	0.6740	0.6560	0.6383	0.6210	0.6040	0.5873	0.5710	0.5551	0.5394
3.02	0.8802	0.8622	0.8439	0.8252	0.8062	0.7870	0.7677	0.7485	0.7294	0.7105	0.6918	0.6734	0.6554	0.6377	0.6203	0.6033	0.5867	0.5704	0.5544	0.5387
3.03	0.8800	0.8620	0.8436	0.8249	0.8058	0.7866	0.7673	0.7480	0.7289	0.7099	0.6912	0.6728	0.6548	0.6370	0.6197	0.6027	0.5860	0.5697	0.5537	0.5380
3.04	0.8798	0.8617	0.8433	0.8245	0.8055	0.7862	0.7669	0.7476	0.7284	0.7094	0.6907	0.6722	0.6542	0.6364	0.6190	0.6020	0.5853	0.5690	0.5530	0.5373
3.05	0.8795	0.8615	0.8430	0.8242	0.8051	0.7858	0.7664	0.7471	0.7279	0.7089	0.6901	0.6717	0.6536	0.6358	0.6184	0.6014	0.5847	0.5683	0.5523	0.5366
3.06	0.8793	0.8612	0.8427	0.8239	0.8047	0.7854	0.7660	0.7466	0.7274	0.7083	0.6896	0.6711	0.6530	0.6352	0.6178	0.6007	0.5840	0.5676	0.5516	0.5359
3.07	0.8791	0.8609	0.8424	0.8235	0.8043	0.7850	0.7656	0.7461	0.7269	0.7078	0.6890	0.6705	0.6524	0.6346	0.6171	0.6001	0.5833	0.5670	0.5509	0.5352
3.08	0.8788	0.8607	0.8421	0.8232	0.8040	0.7846	0.7651	0.7457	0.7264	0.7073	0.6885	0.6699	0.6518	0.6340	0.6165	0.5994	0.5827	0.5663	0.5503	0.5345
3.09	0.8786	0.8604	0.8418	0.8229	0.8036	0.7842	0.7647	0.7452	0.7259	0.7068	0.6879	0.6694	0.6512	0.6333	0.6159	0.5988	0.5820	0.5656	0.5496	0.5338
3.10	0.8784	0.8601	0.8415	0.8225	0.8032	0.7838	0.7642	0.7447	0.7254	0.7062	0.6874	0.6688	0.6506	0.6327	0.6152	0.5981	0.5814	0.5650	0.5489	0.5331
3.11	0.8782	0.8599	0.8412	0.8222	0.8029	0.7834	0.7638	0.7443	0.7249	0.7057	0.6868	0.6682	0.6500	0.6321	0.6146	0.5975	0.5807	0.5643	0.5482	0.5325
3.12	0.8779	0.8596	0.8409	0.8219	0.8025	0.7830	0.7634	0.7438	0.7244	0.7052	0.6863	0.6677	0.6494	0.6315	0.6140	0.5968	0.5801	0.5636	0.5475	0.5318
3.13	0.8777	0.8594	0.8406	0.8215	0.8022	0.7826	0.7629	0.7434	0.7239	0.7047	0.6857	0.6671	0.6488	0.6309	0.6134	0.5962	0.5794	0.5630	0.5469	0.5311
3.14	0.8775	0.8591	0.8403	0.8212	0.8018	0.7822	0.7625	0.7429	0.7234	0.7041	0.6852	0.6665	0.6482	0.6303	0.6127	0.5956	0.5788	0.5623	0.5462	0.5304
3.15	0.8772	0.8588	0.8400	0.8209	0.8014	0.7818	0.7621	0.7424	0.7229	0.7036	0.6846	0.6659	0.6476	0.6297	0.6121	0.5949	0.5781	0.5616	0.5455	0.5297
3.16	0.8770	0.8586	0.8397	0.8206	0.8011	0.7814	0.7617	0.7420	0.7224	0.7031	0.6841	0.6654	0.6470	0.6291	0.6115	0.5943	0.5775	0.5610	0.5449	0.5291
3.17	0.8768	0.8583	0.8395	0.8202	0.8007	0.7810	0.7612	0.7415	0.7219	0.7026	0.6835	0.6648	0.6465	0.6285	0.6109	0.5937	0.5768	0.5603	0.5442	0.5284
3.18	0.8766	0.8581	0.8392	0.8199	0.8003	0.7806	0.7608	0.7410	0.7214	0.7021	0.6830	0.6643	0.6459	0.6279	0.6103	0.5930	0.5762	0.5597	0.5435	0.5277
3.19	0.8763	0.8578	0.8389	0.8196	0.8000	0.7802	0.7604	0.7406	0.7210	0.7016	0.6825	0.6637	0.6453	0.6273	0.6097	0.5924	0.5755	0.5590	0.5429	0.5271
3.20	0.8761	0.8575	0.8386	0.8192	0.7996	0.7798	0.7599	0.7401	0.7205	0.7011	0.6819	0.6631	0.6447	0.6267	0.6090	0.5918	0.5749	0.5584	0.5422	0.5264
3.21	0.8759	0.8573	0.8383	0.8189	0.7993	0.7794	0.7595	0.7397	0.7200	0.7005	0.6814	0.6626	0.6441	0.6261	0.6084	0.5912	0.5743	0.5577	0.5416	0.5257
3.22	0.8757	0.8570	0.8380	0.8186	0.7989	0.7790	0.7591	0.7392	0.7195	0.7000	0.6809	0.6620	0.6436	0.6255	0.6078	0.5905	0.5736	0.5571	0.5409	0.5251
3.23	0.8754	0.8568	0.8377	0.8183	0.7985	0.7786	0.7587	0.7388	0.7190	0.6995	0.6803	0.6615	0.6430	0.6249	0.6072	0.5899	0.5730	0.5564	0.5403	0.5244
3.24	0.8752	0.8565	0.8374	0.8179	0.7982	0.7782	0.7582	0.7383	0.7185	0.6990	0.6798	0.6609	0.6424	0.6243	0.6066	0.5893	0.5724	0.5558	0.5396	0.5237
3.25	0.8750	0.8563	0.8371	0.8176	0.7978	0.7778	0.7578	0.7379	0.7181	0.6985	0.6793	0.6604	0.6418	0.6237	0.6060	0.5887	0.5717	0.5552	0.5390	0.5231
3.26	0.8748	0.8560	0.8368	0.8173	0.7975	0.7775	0.7574	0.7374	0.7176	0.6980	0.6787	0.6598	0.6413	0.6231	0.6054	0.5880	0.5711	0.5545	0.5383	0.5224
3.27	0.8745	0.8558	0.8366	0.8170	0.7971	0.7771	0.7570	0.7369	0.7171	0.6975	0.6782	0.6593	0.6407	0.6225	0.6048	0.5874	0.5705	0.5539	0.5377	0.5218
3.28	0.8743	0.8555	0.8363	0.8167	0.7968	0.7767	0.7566	0.7365	0.7166	0.6970	0.6777	0.6587	0.6401	0.6220	0.6042	0.5868	0.5698	0.5532	0.5370	0.5211
3.29	0.8741	0.8552	0.8360	0.8163	0.7964	0.7763	0.7561	0.7360	0.7161	0.6965	0.6771	0.6582	0.6396	0.6214	0.6036	0.5862	0.5692	0.5526	0.5364	0.5205
3.30	0.8739	0.8550	0.8357	0.8160	0.7960	0.7759	0.7557	0.7356	0.7157	0.6960	0.6766	0.6576	0.6390	0.6208	0.6030	0.5856	0.5686	0.5520	0.5357	0.5198
3.31	0.8737	0.8547	0.8354	0.8157	0.7957	0.7755	0.7553	0.7351	0.7152	0.6955	0.6761	0.6571	0.6384	0.6202	0.6024	0.5850	0.5680	0.5514	0.5351	0.5192
3.32	0.8734	0.8545	0.8351	0.8154	0.7953	0.7751	0.7549	0.7347	0.7147	0.6950	0.6756	0.6565	0.6379	0.6196	0.6018	0.5844	0.5674	0.5507	0.5345	0.5185
3.33	0.8732	0.8542	0.8348	0.8150	0.7950	0.7747	0.7545	0.7342	0.7142	0.6945	0.6750	0.6560	0.6373	0.6190	0.6012	0.5838	0.5667	0.5501	0.5338	0.5179
3.34	0.8730	0.8540	0.8345	0.8147	0.7946	0.7744	0.7540	0.7338	0.7138	0.6940	0.6745	0.6554	0.6367	0.6185	0.6006	0.5832	0.5661	0.5495	0.5332	0.5173
3.35	0.8728	0.8537	0.8343	0.8144	0.7943	0.7740	0.7536	0.7334	0.7133	0.6935	0.6740	0.6549	0.6362	0.6179	0.6000	0.5826	0.5655	0.5488	0.5326	0.5166
3.36	0.8725	0.8535	0.8340	0.8141	0.7939	0.7736	0.7532	0.7329	0.7128	0.6930	0.6735	0.6543	0.6356	0.6173	0.5994	0.5820	0.5649	0.5482	0.5319	0.5160
3.37	0.8723	0.8532	0.8337	0.8138	0.7936	0.7732	0.7528	0.7325	0.7123	0.6925	0.6730	0.6538	0.6351	0.6167	0.5988	0.5814	0.5643	0.5476	0.5313	0.5154
3.38	0.8721	0.8530	0.8334	0.8135	0.7932	0.7728	0.7524	0.7320	0.7119	0.6920	0.6724	0.6533	0.6345	0.6162	0.5983	0.5808	0.5637	0.5470	0.5307	0.5147
3.39	0.8719	0.8527	0.8331	0.8131	0.7929	0.7724	0.7520	0.7316	0.7114	0.6915	0.6719	0.6527	0.6339	0.6156	0.5977	0.5802	0.5631	0.5464	0.5301	0.5141
3.40	0.8717	0.8525	0.8328	0.8128	0.7925	0.7720	0.7515	0.7311	0.7109	0.6910	0.6714	0.6522	0.6334	0.6150	0.5971	0.5796	0.5625	0.5458	0.5294	0.5135
3.41	0.8714	0.8522	0.8326	0.8125	0.7922	0.7717	0.7511	0.7307	0.7105	0.6905	0.6709	0.6517	0.6328	0.6145	0.5965	0.5790	0.5619	0.5451	0.5288	0.5128
3.42	0.8712	0.8520	0.8323	0.8122	0.7918	0.7713	0.7507	0.7303	0.7100	0.6900	0.6704	0.6511	0.6323	0.6139	0.5959	0.5784	0.5613	0.5445	0.5282	0.5122
3.43	0.8710	0.8517	0.8320	0.8119	0.7915	0.7709	0.7503	0.7298	0.7095	0.6895	0.6699	0.6506	0.6317	0.6133	0.5954	0.5778	0.5607	0.5439	0.5276	0.5116
3.44	0.8708	0.8515	0.8317	0.8116	0.7911	0.7705	0.7499	0.7294	0.7091	0.6890	0.6693	0.6501	0.6312	0.6128	0.5948	0.5772	0.5601	0.5433	0.5270	0.5110
3.45	0.8706	0.8512	0.8314	0.8112	0.7908	0.7701	0.7495	0.7289	0.7086	0.6885	0.6688	0.6495	0.6306	0.6122	0.5942	0.5766	0.5595	0.5427	0.5263	0.5103
3.46																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8588	0.8378	0.8162	0.7943	0.7720	0.7497	0.7275	0.7055	0.6838	0.6625	0.6417	0.6215	0.6018	0.5826	0.5640	0.5459	0.5283	0.5112	0.4945	0.4783
4.02	0.8586	0.8375	0.8160	0.7940	0.7717	0.7494	0.7271	0.7051	0.6834	0.6621	0.6413	0.6210	0.6013	0.5821	0.5635	0.5453	0.5277	0.5106	0.4940	0.4777
4.03	0.8584	0.8373	0.8157	0.7937	0.7714	0.7490	0.7267	0.7047	0.6829	0.6616	0.6408	0.6205	0.6008	0.5816	0.5630	0.5448	0.5272	0.5101	0.4934	0.4772
4.04	0.8582	0.8371	0.8154	0.7934	0.7711	0.7487	0.7264	0.7043	0.6825	0.6612	0.6404	0.6201	0.6003	0.5811	0.5625	0.5443	0.5267	0.5096	0.4929	0.4767
4.05	0.8580	0.8368	0.8152	0.7931	0.7708	0.7483	0.7260	0.7039	0.6821	0.6608	0.6399	0.6196	0.5998	0.5806	0.5620	0.5438	0.5262	0.5091	0.4924	0.4762
4.06	0.8578	0.8366	0.8149	0.7928	0.7704	0.7480	0.7256	0.7035	0.6817	0.6603	0.6395	0.6191	0.5993	0.5801	0.5615	0.5433	0.5257	0.5085	0.4919	0.4756
4.07	0.8576	0.8364	0.8146	0.7925	0.7701	0.7476	0.7252	0.7031	0.6813	0.6599	0.6390	0.6187	0.5989	0.5796	0.5610	0.5428	0.5252	0.5080	0.4913	0.4751
4.08	0.8574	0.8361	0.8144	0.7922	0.7698	0.7473	0.7249	0.7027	0.6808	0.6594	0.6385	0.6182	0.5984	0.5791	0.5605	0.5423	0.5247	0.5075	0.4908	0.4746
4.09	0.8572	0.8359	0.8141	0.7919	0.7695	0.7469	0.7245	0.7023	0.6804	0.6590	0.6381	0.6177	0.5979	0.5787	0.5600	0.5418	0.5241	0.5070	0.4903	0.4741
4.10	0.8570	0.8357	0.8139	0.7916	0.7692	0.7466	0.7241	0.7019	0.6800	0.6586	0.6376	0.6173	0.5974	0.5782	0.5595	0.5413	0.5236	0.5065	0.4898	0.4735
4.11	0.8568	0.8355	0.8136	0.7914	0.7688	0.7463	0.7238	0.7015	0.6796	0.6581	0.6372	0.6168	0.5969	0.5777	0.5590	0.5408	0.5231	0.5060	0.4893	0.4730
4.12	0.8566	0.8352	0.8133	0.7911	0.7685	0.7459	0.7234	0.7011	0.6792	0.6577	0.6367	0.6163	0.5965	0.5772	0.5585	0.5403	0.5226	0.5055	0.4888	0.4725
4.13	0.8564	0.8350	0.8131	0.7908	0.7682	0.7456	0.7231	0.7007	0.6788	0.6573	0.6363	0.6159	0.5960	0.5767	0.5580	0.5398	0.5221	0.5049	0.4882	0.4720
4.14	0.8562	0.8348	0.8128	0.7905	0.7679	0.7452	0.7226	0.7003	0.6783	0.6568	0.6358	0.6154	0.5955	0.5762	0.5575	0.5393	0.5216	0.5044	0.4877	0.4714
4.15	0.8560	0.8345	0.8126	0.7902	0.7676	0.7449	0.7223	0.6999	0.6779	0.6564	0.6354	0.6149	0.5950	0.5757	0.5570	0.5388	0.5211	0.5039	0.4872	0.4710
4.16	0.8558	0.8343	0.8123	0.7899	0.7673	0.7445	0.7219	0.6995	0.6775	0.6560	0.6349	0.6145	0.5946	0.5753	0.5565	0.5383	0.5206	0.5034	0.4867	0.4705
4.17	0.8556	0.8341	0.8121	0.7896	0.7669	0.7442	0.7215	0.6991	0.6771	0.6555	0.6345	0.6140	0.5941	0.5748	0.5560	0.5378	0.5201	0.5029	0.4862	0.4700
4.18	0.8554	0.8339	0.8118	0.7893	0.7666	0.7438	0.7212	0.6987	0.6767	0.6551	0.6341	0.6136	0.5936	0.5743	0.5555	0.5373	0.5196	0.5024	0.4857	0.4694
4.19	0.8552	0.8336	0.8115	0.7891	0.7663	0.7435	0.7208	0.6984	0.6763	0.6547	0.6336	0.6131	0.5932	0.5738	0.5550	0.5368	0.5191	0.5019	0.4852	0.4689
4.20	0.8550	0.8334	0.8113	0.7888	0.7660	0.7432	0.7204	0.6980	0.6759	0.6543	0.6332	0.6126	0.5927	0.5733	0.5546	0.5363	0.5186	0.5014	0.4847	0.4684
4.21	0.8548	0.8332	0.8110	0.7885	0.7657	0.7428	0.7201	0.6976	0.6755	0.6538	0.6327	0.6122	0.5922	0.5729	0.5541	0.5358	0.5181	0.5009	0.4842	0.4679
4.22	0.8546	0.8329	0.8108	0.7882	0.7654	0.7425	0.7197	0.6972	0.6751	0.6534	0.6323	0.6117	0.5918	0.5724	0.5536	0.5353	0.5176	0.5004	0.4837	0.4674
4.23	0.8544	0.8327	0.8105	0.7879	0.7651	0.7421	0.7193	0.6968	0.6747	0.6530	0.6318	0.6113	0.5913	0.5719	0.5531	0.5348	0.5171	0.4999	0.4832	0.4669
4.24	0.8542	0.8325	0.8103	0.7876	0.7647	0.7418	0.7190	0.6964	0.6742	0.6526	0.6314	0.6108	0.5908	0.5714	0.5526	0.5344	0.5166	0.4994	0.4827	0.4664
4.25	0.8540	0.8323	0.8100	0.7873	0.7644	0.7415	0.7186	0.6960	0.6738	0.6521	0.6310	0.6104	0.5904	0.5710	0.5521	0.5339	0.5161	0.4989	0.4822	0.4659
4.26	0.8538	0.8320	0.8097	0.7871	0.7641	0.7411	0.7182	0.6956	0.6734	0.6517	0.6305	0.6099	0.5899	0.5705	0.5517	0.5334	0.5157	0.4984	0.4817	0.4654
4.27	0.8536	0.8318	0.8095	0.7868	0.7638	0.7408	0.7179	0.6953	0.6730	0.6513	0.6301	0.6095	0.5894	0.5700	0.5512	0.5329	0.5152	0.4979	0.4812	0.4649
4.28	0.8534	0.8316	0.8092	0.7865	0.7635	0.7404	0.7175	0.6949	0.6726	0.6509	0.6297	0.6090	0.5890	0.5696	0.5507	0.5324	0.5147	0.4974	0.4807	0.4644
4.29	0.8532	0.8314	0.8090	0.7862	0.7632	0.7401	0.7172	0.6945	0.6722	0.6504	0.6292	0.6086	0.5885	0.5691	0.5502	0.5319	0.5142	0.4970	0.4802	0.4639
4.30	0.8530	0.8311	0.8087	0.7859	0.7629	0.7398	0.7168	0.6941	0.6718	0.6500	0.6288	0.6081	0.5881	0.5686	0.5498	0.5314	0.5137	0.4965	0.4797	0.4634
4.31	0.8528	0.8309	0.8085	0.7856	0.7626	0.7394	0.7164	0.6937	0.6714	0.6496	0.6283	0.6077	0.5876	0.5681	0.5493	0.5310	0.5132	0.4960	0.4792	0.4630
4.32	0.8526	0.8307	0.8082	0.7854	0.7623	0.7391	0.7161	0.6933	0.6710	0.6492	0.6279	0.6072	0.5871	0.5677	0.5488	0.5305	0.5127	0.4955	0.4787	0.4625
4.33	0.8524	0.8305	0.8080	0.7851	0.7621	0.7388	0.7157	0.6930	0.6706	0.6488	0.6275	0.6068	0.5867	0.5672	0.5483	0.5300	0.5122	0.4950	0.4783	0.4620
4.34	0.8523	0.8302	0.8077	0.7848	0.7616	0.7384	0.7154	0.6926	0.6702	0.6483	0.6270	0.6063	0.5862	0.5667	0.5479	0.5295	0.5118	0.4945	0.4778	0.4615
4.35	0.8521	0.8300	0.8075	0.7845	0.7613	0.7381	0.7150	0.6922	0.6698	0.6479	0.6266	0.6059	0.5858	0.5663	0.5474	0.5291	0.5113	0.4940	0.4773	0.4610
4.36	0.8519	0.8298	0.8072	0.7842	0.7610	0.7378	0.7146	0.6918	0.6694	0.6475	0.6262	0.6054	0.5853	0.5658	0.5469	0.5286	0.5108	0.4936	0.4768	0.4605
4.37	0.8517	0.8296	0.8070	0.7839	0.7607	0.7374	0.7143	0.6914	0.6690	0.6471	0.6258	0.6050	0.5849	0.5654	0.5465	0.5281	0.5103	0.4931	0.4763	0.4600
4.38	0.8515	0.8293	0.8067	0.7837	0.7604	0.7371	0.7139	0.6911	0.6686	0.6467	0.6253	0.6046	0.5844	0.5649	0.5460	0.5276	0.5098	0.4926	0.4758	0.4595
4.39	0.8513	0.8291	0.8065	0.7834	0.7601	0.7368	0.7136	0.6907	0.6682	0.6463	0.6249	0.6041	0.5840	0.5644	0.5455	0.5272	0.5094	0.4921	0.4753	0.4591
4.40	0.8511	0.8289	0.8062	0.7831	0.7598	0.7364	0.7132	0.6903	0.6678	0.6459	0.6245	0.6037	0.5835	0.5640	0.5451	0.5267	0.5089	0.4916	0.4748	0.4586
4.41	0.8509	0.8287	0.8060	0.7828	0.7595	0.7361	0.7129	0.6899	0.6674	0.6454	0.6240	0.6032	0.5831	0.5635	0.5446	0.5262	0.5084	0.4912	0.4744	0.4582
4.42	0.8507	0.8285	0.8057	0.7825	0.7592	0.7358	0.7125	0.6895	0.6670	0.6450	0.6236	0.6028	0.5826	0.5631	0.5441	0.5258	0.5080	0.4907	0.4739	0.4576
4.43	0.8505	0.8282	0.8054	0.7823	0.7589	0.7354	0.7121	0.6892	0.6666	0.6446	0.6232	0.6024	0.5822	0.5626	0.5437	0.5253	0.5075	0.4902	0.4734	0.4571
4.44	0.8503	0.8280	0.8052	0.7820	0.7586	0.7351	0.7118	0.6888	0.6662	0.6442	0.6228	0.6019	0.5817	0.5622	0.5432	0.5248	0.5070	0.4897	0.4730	0.4567
4.45	0.8501	0.8278	0.8049	0.7817	0.7583	0.7348	0.7114	0.6884	0.6658	0.6438	0.6223	0.6015	0.5813	0.5617	0.5427	0.5243	0.5065	0.4893	0.4725	0.4562
4.46	0.8499	0.8276	0.8																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8396	0.8157	0.7914	0.7666	0.7417	0.7169	0.6923	0.6682	0.6447	0.6219	0.5997	0.5783	0.5576	0.5376	0.5184	0.4998	0.4818	0.4644	0.4476	0.4313
5.02	0.8394	0.8155	0.7911	0.7663	0.7414	0.7166	0.6920	0.6679	0.6444	0.6215	0.5993	0.5779	0.5572	0.5372	0.5180	0.4994	0.4814	0.4640	0.4472	0.4309
5.03	0.8392	0.8153	0.7909	0.7661	0.7411	0.7163	0.6917	0.6675	0.6440	0.6211	0.5989	0.5775	0.5568	0.5368	0.5176	0.4989	0.4810	0.4636	0.4468	0.4305
5.04	0.8390	0.8151	0.7906	0.7658	0.7408	0.7160	0.6913	0.6672	0.6436	0.6207	0.5985	0.5771	0.5564	0.5364	0.5171	0.4985	0.4806	0.4632	0.4464	0.4301
5.05	0.8389	0.8149	0.7904	0.7656	0.7406	0.7156	0.6910	0.6669	0.6433	0.6204	0.5982	0.5767	0.5560	0.5360	0.5167	0.4981	0.4801	0.4628	0.4460	0.4297
5.06	0.8387	0.8147	0.7902	0.7653	0.7403	0.7153	0.6907	0.6665	0.6429	0.6200	0.5978	0.5763	0.5556	0.5356	0.5163	0.4977	0.4797	0.4624	0.4455	0.4293
5.07	0.8385	0.8145	0.7899	0.7650	0.7400	0.7150	0.6904	0.6662	0.6426	0.6196	0.5974	0.5759	0.5552	0.5352	0.5159	0.4973	0.4793	0.4619	0.4451	0.4289
5.08	0.8383	0.8143	0.7897	0.7648	0.7397	0.7147	0.6900	0.6658	0.6422	0.6192	0.5970	0.5755	0.5548	0.5348	0.5155	0.4969	0.4789	0.4615	0.4447	0.4284
5.09	0.8381	0.8141	0.7895	0.7645	0.7394	0.7144	0.6897	0.6655	0.6418	0.6189	0.5966	0.5751	0.5544	0.5344	0.5151	0.4965	0.4785	0.4611	0.4443	0.4280
5.10	0.8379	0.8139	0.7892	0.7643	0.7391	0.7141	0.6894	0.6651	0.6415	0.6185	0.5963	0.5748	0.5540	0.5340	0.5147	0.4961	0.4781	0.4607	0.4439	0.4276
5.11	0.8378	0.8137	0.7890	0.7640	0.7389	0.7138	0.6891	0.6648	0.6411	0.6181	0.5959	0.5744	0.5536	0.5336	0.5143	0.4957	0.4777	0.4603	0.4435	0.4272
5.12	0.8376	0.8134	0.7888	0.7637	0.7386	0.7135	0.6887	0.6645	0.6408	0.6178	0.5955	0.5740	0.5532	0.5332	0.5139	0.4953	0.4773	0.4599	0.4431	0.4268
5.13	0.8374	0.8132	0.7885	0.7635	0.7383	0.7132	0.6884	0.6641	0.6404	0.6174	0.5951	0.5736	0.5528	0.5328	0.5135	0.4949	0.4769	0.4595	0.4427	0.4264
5.14	0.8372	0.8130	0.7883	0.7632	0.7380	0.7129	0.6881	0.6638	0.6401	0.6170	0.5947	0.5732	0.5524	0.5324	0.5131	0.4945	0.4765	0.4591	0.4423	0.4260
5.15	0.8370	0.8128	0.7881	0.7630	0.7377	0.7126	0.6878	0.6634	0.6397	0.6166	0.5944	0.5728	0.5520	0.5320	0.5127	0.4941	0.4761	0.4587	0.4419	0.4256
5.16	0.8369	0.8126	0.7878	0.7627	0.7374	0.7123	0.6874	0.6631	0.6393	0.6163	0.5940	0.5724	0.5516	0.5316	0.5123	0.4936	0.4757	0.4583	0.4415	0.4252
5.17	0.8367	0.8124	0.7876	0.7624	0.7372	0.7120	0.6871	0.6628	0.6390	0.6159	0.5936	0.5721	0.5513	0.5312	0.5119	0.4932	0.4753	0.4579	0.4411	0.4248
5.18	0.8365	0.8122	0.7874	0.7622	0.7369	0.7117	0.6868	0.6624	0.6386	0.6156	0.5932	0.5717	0.5509	0.5308	0.5115	0.4928	0.4749	0.4575	0.4407	0.4244
5.19	0.8363	0.8120	0.7871	0.7619	0.7366	0.7114	0.6865	0.6621	0.6383	0.6152	0.5929	0.5713	0.5505	0.5304	0.5111	0.4924	0.4745	0.4571	0.4403	0.4240
5.20	0.8361	0.8118	0.7869	0.7617	0.7363	0.7111	0.6862	0.6617	0.6379	0.6148	0.5925	0.5709	0.5501	0.5300	0.5107	0.4920	0.4741	0.4567	0.4399	0.4236
5.21	0.8360	0.8116	0.7867	0.7614	0.7360	0.7108	0.6858	0.6614	0.6376	0.6145	0.5921	0.5705	0.5497	0.5296	0.5103	0.4917	0.4737	0.4563	0.4395	0.4232
5.22	0.8358	0.8114	0.7864	0.7612	0.7358	0.7105	0.6855	0.6611	0.6372	0.6141	0.5917	0.5701	0.5493	0.5293	0.5099	0.4913	0.4733	0.4559	0.4391	0.4228
5.23	0.8356	0.8112	0.7862	0.7609	0.7355	0.7102	0.6852	0.6607	0.6369	0.6138	0.5914	0.5698	0.5489	0.5289	0.5095	0.4909	0.4729	0.4555	0.4387	0.4224
5.24	0.8354	0.8110	0.7860	0.7607	0.7352	0.7099	0.6849	0.6604	0.6365	0.6134	0.5910	0.5694	0.5485	0.5285	0.5091	0.4905	0.4725	0.4551	0.4383	0.4220
5.25	0.8352	0.8108	0.7858	0.7604	0.7349	0.7096	0.6846	0.6601	0.6362	0.6130	0.5906	0.5690	0.5482	0.5281	0.5087	0.4901	0.4721	0.4547	0.4379	0.4216
5.26	0.8351	0.8106	0.7855	0.7601	0.7346	0.7093	0.6842	0.6597	0.6358	0.6127	0.5903	0.5686	0.5478	0.5277	0.5083	0.4897	0.4717	0.4543	0.4375	0.4212
5.27	0.8349	0.8104	0.7853	0.7599	0.7344	0.7090	0.6839	0.6594	0.6355	0.6123	0.5899	0.5682	0.5474	0.5273	0.5080	0.4893	0.4713	0.4539	0.4371	0.4208
5.28	0.8347	0.8102	0.7851	0.7596	0.7341	0.7087	0.6836	0.6591	0.6351	0.6119	0.5895	0.5679	0.5470	0.5269	0.5076	0.4889	0.4709	0.4535	0.4367	0.4204
5.29	0.8345	0.8099	0.7848	0.7594	0.7338	0.7084	0.6833	0.6587	0.6348	0.6116	0.5892	0.5675	0.5466	0.5265	0.5072	0.4885	0.4705	0.4531	0.4363	0.4201
5.30	0.8344	0.8097	0.7846	0.7591	0.7335	0.7081	0.6830	0.6584	0.6344	0.6112	0.5888	0.5671	0.5462	0.5261	0.5068	0.4881	0.4701	0.4527	0.4359	0.4197
5.31	0.8342	0.8095	0.7844	0.7589	0.7333	0.7078	0.6827	0.6581	0.6341	0.6109	0.5884	0.5667	0.5458	0.5258	0.5064	0.4877	0.4697	0.4523	0.4355	0.4193
5.32	0.8340	0.8093	0.7841	0.7586	0.7330	0.7075	0.6823	0.6577	0.6337	0.6105	0.5880	0.5663	0.5454	0.5254	0.5060	0.4873	0.4693	0.4519	0.4351	0.4189
5.33	0.8338	0.8091	0.7839	0.7584	0.7327	0.7072	0.6820	0.6574	0.6334	0.6102	0.5877	0.5660	0.5451	0.5250	0.5056	0.4869	0.4689	0.4515	0.4347	0.4185
5.34	0.8336	0.8089	0.7837	0.7581	0.7324	0.7069	0.6817	0.6571	0.6331	0.6098	0.5873	0.5656	0.5447	0.5246	0.5052	0.4865	0.4685	0.4512	0.4344	0.4181
5.35	0.8335	0.8087	0.7835	0.7579	0.7322	0.7066	0.6814	0.6567	0.6327	0.6094	0.5869	0.5652	0.5443	0.5242	0.5048	0.4862	0.4681	0.4508	0.4340	0.4177
5.36	0.8333	0.8085	0.7832	0.7576	0.7319	0.7063	0.6811	0.6564	0.6324	0.6091	0.5866	0.5649	0.5440	0.5238	0.5045	0.4858	0.4678	0.4504	0.4336	0.4173
5.37	0.8331	0.8083	0.7830	0.7573	0.7316	0.7060	0.6808	0.6561	0.6320	0.6087	0.5862	0.5645	0.5436	0.5235	0.5041	0.4854	0.4674	0.4500	0.4332	0.4170
5.38	0.8329	0.8081	0.7828	0.7571	0.7313	0.7057	0.6805	0.6557	0.6317	0.6084	0.5859	0.5641	0.5432	0.5231	0.5037	0.4850	0.4670	0.4496	0.4328	0.4166
5.39	0.8328	0.8079	0.7825	0.7568	0.7311	0.7054	0.6801	0.6554	0.6313	0.6080	0.5855	0.5638	0.5428	0.5227	0.5033	0.4846	0.4666	0.4492	0.4324	0.4162
5.40	0.8326	0.8077	0.7823	0.7566	0.7308	0.7051	0.6798	0.6551	0.6310	0.6077	0.5851	0.5634	0.5425	0.5223	0.5029	0.4842	0.4662	0.4488	0.4320	0.4158
5.41	0.8324	0.8075	0.7819	0.7563	0.7305	0.7048	0.6795	0.6547	0.6307	0.6073	0.5848	0.5630	0.5421	0.5219	0.5025	0.4838	0.4658	0.4485	0.4317	0.4154
5.42	0.8322	0.8073	0.7816	0.7558	0.7300	0.7042	0.6789	0.6541	0.6300	0.6066	0.5840	0.5623	0.5413	0.5212	0.5018	0.4831	0.4651	0.4477	0.4309	0.4147
5.43	0.8320	0.8071	0.7814	0.7556	0.7297	0.7039	0.6786	0.6538	0.6296	0.6063	0.5837	0.5619	0.5410	0.5208	0.5014	0.4827	0.4647	0.4473	0.4305	0.4143
5.44	0.8319	0.8069	0.7812	0.7553	0.7294	0.7036	0.6783	0.6534	0.6293	0.6059	0.5833	0.5616	0.5406	0.5204	0.5010	0.4823	0.4643	0.4469	0.4301	0.4139
5.45	0.8317	0.8067	0.7810	0.7551	0.7291	0.7034	0.6780	0.6531	0.6290	0.6056	0.5830	0.5612	0.5402	0.5201	0.5006	0.4819	0.4639	0.4466	0.4298	0.4135
5.46	0.8315	0.8065	0.7807	0.7548	0.72															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.8221	0.7957	0.7688	0.7417	0.7146	0.6877	0.6614	0.6358	0.6110	0.5871	0.5640	0.5419	0.5207	0.5004	0.4809	0.4621	0.4441	0.4268	0.4101	0.3940
6.02	0.8219	0.7955	0.7686	0.7414	0.7143	0.6875	0.6611	0.6355	0.6107	0.5867	0.5637	0.5416	0.5204	0.5001	0.4805	0.4618	0.4438	0.4265	0.4098	0.3937
6.03	0.8217	0.7953	0.7684	0.7412	0.7141	0.6872	0.6608	0.6352	0.6104	0.5864	0.5634	0.5413	0.5201	0.4997	0.4802	0.4615	0.4434	0.4261	0.4094	0.3933
6.04	0.8216	0.7951	0.7682	0.7410	0.7138	0.6869	0.6606	0.6349	0.6100	0.5861	0.5631	0.5409	0.5197	0.4994	0.4799	0.4611	0.4431	0.4258	0.4091	0.3930
6.05	0.8214	0.7949	0.7680	0.7407	0.7135	0.6866	0.6603	0.6346	0.6097	0.5858	0.5627	0.5406	0.5194	0.4990	0.4795	0.4608	0.4428	0.4254	0.4088	0.3927
6.06	0.8212	0.7947	0.7677	0.7405	0.7133	0.6864	0.6600	0.6343	0.6094	0.5855	0.5624	0.5403	0.5190	0.4987	0.4792	0.4604	0.4424	0.4251	0.4084	0.3923
6.07	0.8211	0.7945	0.7675	0.7403	0.7130	0.6861	0.6597	0.6340	0.6091	0.5851	0.5621	0.5399	0.5187	0.4984	0.4788	0.4601	0.4421	0.4248	0.4081	0.3920
6.08	0.8209	0.7943	0.7673	0.7400	0.7128	0.6858	0.6594	0.6337	0.6088	0.5848	0.5617	0.5396	0.5184	0.4980	0.4785	0.4598	0.4418	0.4244	0.4078	0.3917
6.09	0.8207	0.7942	0.7671	0.7398	0.7125	0.6855	0.6591	0.6334	0.6085	0.5845	0.5614	0.5393	0.5180	0.4977	0.4782	0.4594	0.4414	0.4241	0.4074	0.3913
6.10	0.8206	0.7940	0.7669	0.7396	0.7123	0.6853	0.6588	0.6331	0.6082	0.5842	0.5611	0.5389	0.5177	0.4974	0.4778	0.4591	0.4411	0.4238	0.4071	0.3910
6.11	0.8204	0.7938	0.7667	0.7393	0.7120	0.6850	0.6585	0.6328	0.6079	0.5839	0.5608	0.5386	0.5174	0.4970	0.4775	0.4587	0.4407	0.4234	0.4068	0.3907
6.12	0.8202	0.7936	0.7665	0.7391	0.7117	0.6847	0.6582	0.6325	0.6076	0.5835	0.5604	0.5383	0.5170	0.4967	0.4772	0.4584	0.4404	0.4231	0.4064	0.3904
6.13	0.8201	0.7934	0.7662	0.7388	0.7115	0.6845	0.6580	0.6322	0.6072	0.5832	0.5601	0.5380	0.5167	0.4963	0.4768	0.4581	0.4401	0.4228	0.4061	0.3900
6.14	0.8199	0.7932	0.7660	0.7386	0.7112	0.6842	0.6577	0.6319	0.6069	0.5829	0.5598	0.5376	0.5164	0.4960	0.4765	0.4577	0.4397	0.4224	0.4058	0.3897
6.15	0.8197	0.7930	0.7658	0.7384	0.7110	0.6839	0.6574	0.6316	0.6066	0.5826	0.5595	0.5373	0.5160	0.4957	0.4762	0.4574	0.4394	0.4221	0.4054	0.3894
6.16	0.8196	0.7928	0.7656	0.7381	0.7107	0.6836	0.6571	0.6313	0.6063	0.5823	0.5592	0.5370	0.5157	0.4953	0.4758	0.4571	0.4391	0.4218	0.4051	0.3891
6.17	0.8194	0.7926	0.7654	0.7379	0.7105	0.6834	0.6568	0.6310	0.6060	0.5820	0.5588	0.5366	0.5154	0.4950	0.4755	0.4567	0.4387	0.4214	0.4048	0.3887
6.18	0.8192	0.7924	0.7652	0.7377	0.7102	0.6831	0.6565	0.6307	0.6057	0.5816	0.5585	0.5363	0.5151	0.4947	0.4752	0.4564	0.4384	0.4211	0.4045	0.3884
6.19	0.8191	0.7923	0.7650	0.7374	0.7100	0.6828	0.6562	0.6304	0.6054	0.5813	0.5582	0.5360	0.5147	0.4944	0.4748	0.4561	0.4381	0.4208	0.4041	0.3881
6.20	0.8189	0.7921	0.7648	0.7372	0.7097	0.6826	0.6560	0.6301	0.6051	0.5810	0.5579	0.5357	0.5144	0.4940	0.4745	0.4557	0.4378	0.4205	0.4038	0.3878
6.21	0.8187	0.7919	0.7645	0.7370	0.7095	0.6823	0.6557	0.6298	0.6048	0.5807	0.5575	0.5353	0.5141	0.4937	0.4742	0.4554	0.4374	0.4201	0.4035	0.3874
6.22	0.8186	0.7917	0.7643	0.7367	0.7092	0.6820	0.6554	0.6295	0.6045	0.5804	0.5572	0.5350	0.5137	0.4934	0.4738	0.4551	0.4371	0.4198	0.4032	0.3871
6.23	0.8184	0.7915	0.7641	0.7365	0.7090	0.6817	0.6551	0.6292	0.6042	0.5801	0.5569	0.5347	0.5134	0.4930	0.4735	0.4548	0.4368	0.4195	0.4028	0.3868
6.24	0.8182	0.7913	0.7639	0.7363	0.7087	0.6815	0.6548	0.6289	0.6039	0.5797	0.5566	0.5344	0.5131	0.4927	0.4732	0.4544	0.4364	0.4192	0.4025	0.3865
6.25	0.8181	0.7911	0.7637	0.7360	0.7085	0.6812	0.6545	0.6286	0.6036	0.5794	0.5563	0.5340	0.5128	0.4924	0.4728	0.4541	0.4361	0.4188	0.4022	0.3862
6.26	0.8179	0.7909	0.7635	0.7358	0.7082	0.6809	0.6543	0.6283	0.6033	0.5791	0.5559	0.5337	0.5124	0.4921	0.4725	0.4538	0.4358	0.4185	0.4019	0.3858
6.27	0.8177	0.7907	0.7633	0.7356	0.7079	0.6807	0.6540	0.6280	0.6029	0.5788	0.5556	0.5334	0.5121	0.4917	0.4722	0.4534	0.4355	0.4182	0.4015	0.3855
6.28	0.8176	0.7906	0.7631	0.7353	0.7077	0.6804	0.6537	0.6277	0.6026	0.5785	0.5553	0.5331	0.5118	0.4914	0.4719	0.4531	0.4351	0.4179	0.4012	0.3852
6.29	0.8174	0.7904	0.7629	0.7351	0.7075	0.6801	0.6534	0.6274	0.6023	0.5782	0.5550	0.5328	0.5115	0.4911	0.4715	0.4528	0.4348	0.4175	0.4009	0.3849
6.30	0.8172	0.7902	0.7626	0.7349	0.7072	0.6799	0.6531	0.6271	0.6020	0.5779	0.5547	0.5324	0.5111	0.4907	0.4712	0.4525	0.4345	0.4172	0.4006	0.3846
6.31	0.8171	0.7900	0.7624	0.7347	0.7070	0.6796	0.6528	0.6268	0.6017	0.5776	0.5544	0.5321	0.5108	0.4904	0.4709	0.4521	0.4342	0.4169	0.4003	0.3842
6.32	0.8169	0.7898	0.7622	0.7344	0.7067	0.6793	0.6526	0.6266	0.6014	0.5773	0.5540	0.5318	0.5105	0.4901	0.4706	0.4518	0.4338	0.4166	0.3999	0.3839
6.33	0.8167	0.7896	0.7620	0.7342	0.7065	0.6791	0.6523	0.6263	0.6011	0.5769	0.5537	0.5315	0.5102	0.4898	0.4702	0.4515	0.4335	0.4162	0.3996	0.3836
6.34	0.8166	0.7894	0.7618	0.7340	0.7062	0.6788	0.6520	0.6260	0.6008	0.5766	0.5534	0.5312	0.5098	0.4895	0.4699	0.4512	0.4332	0.4159	0.3993	0.3833
6.35	0.8164	0.7892	0.7616	0.7337	0.7060	0.6785	0.6517	0.6257	0.6005	0.5763	0.5531	0.5308	0.5095	0.4891	0.4696	0.4508	0.4329	0.4156	0.3990	0.3830
6.36	0.8162	0.7891	0.7614	0.7335	0.7057	0.6783	0.6514	0.6254	0.6002	0.5760	0.5528	0.5305	0.5092	0.4888	0.4693	0.4505	0.4326	0.4153	0.3987	0.3827
6.37	0.8161	0.7889	0.7612	0.7333	0.7055	0.6780	0.6512	0.6251	0.5999	0.5757	0.5525	0.5302	0.5089	0.4885	0.4689	0.4502	0.4322	0.4150	0.3984	0.3824
6.38	0.8159	0.7887	0.7610	0.7330	0.7052	0.6777	0.6509	0.6248	0.5996	0.5754	0.5522	0.5299	0.5086	0.4882	0.4686	0.4499	0.4319	0.4147	0.3980	0.3820
6.39	0.8158	0.7885	0.7608	0.7328	0.7050	0.6775	0.6506	0.6245	0.5993	0.5751	0.5519	0.5296	0.5082	0.4878	0.4683	0.4496	0.4316	0.4143	0.3977	0.3817
6.40	0.8156	0.7883	0.7605	0.7326	0.7047	0.6772	0.6503	0.6242	0.5990	0.5748	0.5515	0.5293	0.5079	0.4875	0.4680	0.4492	0.4313	0.4140	0.3974	0.3814
6.41	0.8154	0.7881	0.7603	0.7324	0.7045	0.6767	0.6498	0.6237	0.5987	0.5745	0.5512	0.5289	0.5076	0.4872	0.4677	0.4489	0.4310	0.4137	0.3971	0.3811
6.42	0.8153	0.7879	0.7601	0.7321	0.7042	0.6764	0.6495	0.6234	0.5984	0.5742	0.5509	0.5286	0.5073	0.4869	0.4673	0.4486	0.4306	0.4134	0.3968	0.3808
6.43	0.8151	0.7877	0.7599	0.7319	0.7040	0.6764	0.6495	0.6234	0.5981	0.5739	0.5506	0.5283	0.5070	0.4866	0.4670	0.4483	0.4303	0.4131	0.3965	0.3805
6.44	0.8149	0.7876	0.7597	0.7317	0.7037	0.6762	0.6492	0.6231	0.5978	0.5736	0.5503	0.5280	0.5067	0.4863	0.4667	0.4480	0.4300	0.4128	0.3962	0.3802
6.45	0.8148	0.7874	0.7595	0.7314	0.7035	0.6759	0.6489	0.6228	0.5975	0.5733	0.5500	0.5277	0.5063	0.4859	0.4664	0.4477	0.4297	0.4124	0.3959	0.3799
6.46	0.8146	0.7872	0.7593	0.7312	0.7032	0.6756	0.6487	0.622.												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.8058	0.7772	0.7481	0.7190	0.6900	0.6616	0.6339	0.6072	0.5815	0.5569	0.5333	0.5108	0.4894	0.4689	0.4494	0.4307	0.4129	0.3958	0.3793	0.3635
7.02	0.8057	0.7770	0.7479	0.7188	0.6898	0.6613	0.6337	0.6069	0.5812	0.5566	0.5330	0.5105	0.4891	0.4686	0.4491	0.4304	0.4126	0.3955	0.3790	0.3633
7.03	0.8055	0.7768	0.7477	0.7185	0.6896	0.6611	0.6334	0.6067	0.5809	0.5563	0.5327	0.5103	0.4888	0.4684	0.4488	0.4302	0.4123	0.3952	0.3788	0.3630
7.04	0.8054	0.7767	0.7475	0.7183	0.6893	0.6609	0.6331	0.6064	0.5806	0.5560	0.5325	0.5100	0.4885	0.4681	0.4485	0.4299	0.4120	0.3949	0.3785	0.3627
7.05	0.8052	0.7765	0.7473	0.7181	0.6891	0.6606	0.6329	0.6061	0.5804	0.5557	0.5322	0.5097	0.4882	0.4678	0.4483	0.4296	0.4117	0.3946	0.3782	0.3624
7.06	0.8051	0.7763	0.7471	0.7179	0.6889	0.6604	0.6326	0.6058	0.5801	0.5554	0.5319	0.5094	0.4879	0.4675	0.4480	0.4293	0.4114	0.3943	0.3779	0.3622
7.07	0.8049	0.7761	0.7469	0.7177	0.6886	0.6601	0.6324	0.6056	0.5798	0.5552	0.5316	0.5091	0.4877	0.4672	0.4477	0.4290	0.4112	0.3941	0.3776	0.3619
7.08	0.8048	0.7760	0.7467	0.7175	0.6884	0.6599	0.6321	0.6053	0.5795	0.5549	0.5313	0.5088	0.4874	0.4669	0.4474	0.4287	0.4109	0.3938	0.3774	0.3616
7.09	0.8046	0.7758	0.7466	0.7172	0.6882	0.6596	0.6319	0.6050	0.5793	0.5546	0.5310	0.5085	0.4871	0.4666	0.4471	0.4284	0.4106	0.3935	0.3771	0.3613
7.10	0.8044	0.7756	0.7464	0.7170	0.6879	0.6594	0.6316	0.6048	0.5790	0.5543	0.5307	0.5082	0.4868	0.4663	0.4468	0.4282	0.4103	0.3932	0.3768	0.3611
7.11	0.8043	0.7754	0.7462	0.7168	0.6877	0.6591	0.6313	0.6045	0.5787	0.5540	0.5305	0.5080	0.4865	0.4661	0.4465	0.4279	0.4100	0.3929	0.3765	0.3608
7.12	0.8041	0.7752	0.7460	0.7166	0.6875	0.6589	0.6311	0.6042	0.5785	0.5538	0.5302	0.5077	0.4862	0.4658	0.4463	0.4276	0.4097	0.3927	0.3763	0.3605
7.13	0.8040	0.7751	0.7458	0.7164	0.6872	0.6586	0.6308	0.6040	0.5782	0.5535	0.5299	0.5074	0.4859	0.4655	0.4460	0.4273	0.4095	0.3924	0.3760	0.3602
7.14	0.8038	0.7749	0.7456	0.7162	0.6870	0.6584	0.6306	0.6037	0.5779	0.5532	0.5296	0.5071	0.4857	0.4652	0.4457	0.4270	0.4092	0.3921	0.3757	0.3600
7.15	0.8037	0.7747	0.7454	0.7159	0.6868	0.6581	0.6303	0.6034	0.5776	0.5529	0.5293	0.5068	0.4854	0.4649	0.4454	0.4267	0.4089	0.3918	0.3754	0.3597
7.16	0.8035	0.7745	0.7452	0.7157	0.6865	0.6579	0.6301	0.6032	0.5774	0.5527	0.5291	0.5065	0.4851	0.4646	0.4451	0.4265	0.4086	0.3915	0.3752	0.3594
7.17	0.8034	0.7744	0.7450	0.7155	0.6863	0.6577	0.6298	0.6029	0.5771	0.5524	0.5288	0.5063	0.4848	0.4643	0.4448	0.4262	0.4084	0.3913	0.3749	0.3592
7.18	0.8032	0.7742	0.7448	0.7153	0.6861	0.6574	0.6295	0.6027	0.5768	0.5521	0.5285	0.5060	0.4845	0.4641	0.4446	0.4259	0.4081	0.3910	0.3746	0.3589
7.19	0.8030	0.7740	0.7446	0.7151	0.6858	0.6572	0.6293	0.6024	0.5765	0.5518	0.5282	0.5057	0.4842	0.4638	0.4443	0.4256	0.4078	0.3907	0.3743	0.3586
7.20	0.8029	0.7738	0.7444	0.7149	0.6856	0.6569	0.6290	0.6021	0.5763	0.5515	0.5279	0.5054	0.4839	0.4635	0.4440	0.4253	0.4075	0.3904	0.3741	0.3584
7.21	0.8027	0.7737	0.7442	0.7147	0.6854	0.6567	0.6288	0.6019	0.5760	0.5513	0.5277	0.5051	0.4837	0.4632	0.4437	0.4251	0.4072	0.3902	0.3738	0.3581
7.22	0.8026	0.7735	0.7440	0.7144	0.6852	0.6564	0.6285	0.6016	0.5757	0.5510	0.5274	0.5049	0.4834	0.4629	0.4434	0.4248	0.4070	0.3899	0.3735	0.3578
7.23	0.8024	0.7733	0.7438	0.7142	0.6849	0.6562	0.6283	0.6013	0.5755	0.5507	0.5271	0.5046	0.4831	0.4627	0.4431	0.4245	0.4067	0.3896	0.3732	0.3575
7.24	0.8023	0.7731	0.7436	0.7140	0.6847	0.6560	0.6280	0.6011	0.5752	0.5504	0.5268	0.5043	0.4828	0.4624	0.4429	0.4242	0.4064	0.3894	0.3730	0.3573
7.25	0.8021	0.7730	0.7434	0.7138	0.6845	0.6557	0.6278	0.6008	0.5749	0.5502	0.5265	0.5040	0.4825	0.4621	0.4426	0.4239	0.4061	0.3891	0.3727	0.3570
7.26	0.8020	0.7728	0.7432	0.7136	0.6842	0.6555	0.6275	0.6005	0.5747	0.5499	0.5263	0.5037	0.4823	0.4618	0.4423	0.4237	0.4059	0.3888	0.3725	0.3568
7.27	0.8018	0.7726	0.7430	0.7134	0.6840	0.6552	0.6273	0.6003	0.5744	0.5496	0.5260	0.5035	0.4820	0.4615	0.4420	0.4234	0.4056	0.3885	0.3722	0.3565
7.28	0.8017	0.7724	0.7428	0.7132	0.6838	0.6550	0.6270	0.6000	0.5741	0.5494	0.5257	0.5032	0.4817	0.4613	0.4418	0.4231	0.4053	0.3883	0.3719	0.3562
7.29	0.8015	0.7723	0.7426	0.7130	0.6836	0.6547	0.6268	0.5998	0.5739	0.5491	0.5254	0.5029	0.4814	0.4610	0.4415	0.4228	0.4050	0.3880	0.3717	0.3560
7.30	0.8013	0.7721	0.7424	0.7127	0.6833	0.6545	0.6265	0.5995	0.5736	0.5488	0.5252	0.5026	0.4811	0.4607	0.4412	0.4226	0.4048	0.3877	0.3714	0.3557
7.31	0.8012	0.7719	0.7422	0.7125	0.6831	0.6543	0.6263	0.5992	0.5733	0.5485	0.5249	0.5023	0.4808	0.4604	0.4409	0.4223	0.4045	0.3875	0.3711	0.3554
7.32	0.8010	0.7717	0.7421	0.7123	0.6829	0.6540	0.6260	0.5990	0.5730	0.5483	0.5246	0.5021	0.4806	0.4601	0.4406	0.4220	0.4042	0.3872	0.3708	0.3552
7.33	0.8009	0.7716	0.7419	0.7121	0.6826	0.6538	0.6257	0.5987	0.5728	0.5480	0.5243	0.5018	0.4803	0.4599	0.4404	0.4217	0.4039	0.3869	0.3706	0.3549
7.34	0.8007	0.7714	0.7417	0.7119	0.6824	0.6535	0.6255	0.5985	0.5725	0.5477	0.5241	0.5015	0.4800	0.4596	0.4401	0.4215	0.4037	0.3866	0.3703	0.3547
7.35	0.8006	0.7712	0.7415	0.7117	0.6822	0.6533	0.6252	0.5982	0.5723	0.5475	0.5238	0.5012	0.4798	0.4593	0.4398	0.4212	0.4034	0.3864	0.3701	0.3544
7.36	0.8004	0.7710	0.7413	0.7115	0.6820	0.6531	0.6250	0.5979	0.5720	0.5472	0.5235	0.5010	0.4795	0.4590	0.4395	0.4209	0.4031	0.3861	0.3698	0.3541
7.37	0.8003	0.7709	0.7411	0.7113	0.6817	0.6528	0.6247	0.5977	0.5717	0.5469	0.5232	0.5007	0.4792	0.4588	0.4393	0.4206	0.4029	0.3858	0.3695	0.3539
7.38	0.8001	0.7707	0.7409	0.7110	0.6815	0.6526	0.6245	0.5974	0.5715	0.5466	0.5230	0.5004	0.4789	0.4585	0.4390	0.4204	0.4026	0.3856	0.3693	0.3536
7.39	0.8000	0.7705	0.7407	0.7108	0.6813	0.6523	0.6242	0.5972	0.5712	0.5464	0.5227	0.5001	0.4787	0.4582	0.4387	0.4201	0.4023	0.3853	0.3690	0.3534
7.40	0.7998	0.7703	0.7405	0.7106	0.6811	0.6521	0.6240	0.5969	0.5709	0.5461	0.5224	0.4999	0.4784	0.4579	0.4384	0.4198	0.4021	0.3850	0.3687	0.3531
7.41	0.7997	0.7702	0.7403	0.7104	0.6808	0.6519	0.6237	0.5967	0.5707	0.5458	0.5222	0.4996	0.4781	0.4577	0.4382	0.4196	0.4018	0.3848	0.3685	0.3528
7.42	0.7995	0.7700	0.7401	0.7102	0.6806	0.6516	0.6235	0.5964	0.5704	0.5456	0.5219	0.4993	0.4778	0.4574	0.4379	0.4193	0.4015	0.3845	0.3682	0.3526
7.43	0.7994	0.7698	0.7399	0.7100	0.6804	0.6514	0.6232	0.5961	0.5701	0.5453	0.5216	0.4990	0.4776	0.4571	0.4376	0.4190	0.4013	0.3843	0.3680	0.3523
7.44	0.7992	0.7697	0.7397	0.7098	0.6802	0.6511	0.6230	0.5959	0.5699	0.5450	0.5213	0.4988	0.4773	0.4568	0.4374	0.4188	0.4010	0.3840	0.3677	0.3521
7.45	0.7991	0.7695	0.7395	0.7096	0.6799	0.6509	0.6228	0.5956	0.5696	0.5448	0.5211	0.4985	0.4770	0.4566	0.4371	0.4185	0.4007	0.3837	0.3674	0.3518
7.46																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7907	0.7600	0.7290	0.6981	0.6677	0.6380	0.6092	0.5817	0.5554	0.5303	0.5065	0.4838	0.4623	0.4419	0.4225	0.4041	0.3864	0.3696	0.3535	0.3381
8.02	0.7905	0.7598	0.7288	0.6979	0.6674	0.6377	0.6090	0.5815	0.5551	0.5301	0.5062	0.4836	0.4621	0.4417	0.4223	0.4038	0.3862	0.3694	0.3533	0.3379
8.03	0.7904	0.7597	0.7286	0.6977	0.6672	0.6375	0.6088	0.5812	0.5549	0.5298	0.5060	0.4833	0.4618	0.4414	0.4220	0.4036	0.3860	0.3691	0.3531	0.3376
8.04	0.7903	0.7595	0.7285	0.6975	0.6670	0.6373	0.6085	0.5810	0.5546	0.5296	0.5057	0.4831	0.4616	0.4412	0.4218	0.4033	0.3857	0.3689	0.3528	0.3374
8.05	0.7901	0.7593	0.7283	0.6973	0.6668	0.6371	0.6083	0.5807	0.5544	0.5293	0.5055	0.4828	0.4613	0.4409	0.4216	0.4031	0.3855	0.3687	0.3526	0.3372
8.06	0.7900	0.7592	0.7281	0.6971	0.6666	0.6368	0.6081	0.5805	0.5541	0.5291	0.5052	0.4826	0.4611	0.4407	0.4213	0.4028	0.3852	0.3684	0.3523	0.3369
8.07	0.7898	0.7590	0.7279	0.6969	0.6664	0.6366	0.6078	0.5803	0.5539	0.5288	0.5050	0.4823	0.4608	0.4404	0.4211	0.4026	0.3850	0.3682	0.3521	0.3367
8.08	0.7897	0.7588	0.7277	0.6967	0.6662	0.6364	0.6076	0.5800	0.5536	0.5286	0.5047	0.4821	0.4606	0.4402	0.4208	0.4023	0.3847	0.3679	0.3519	0.3365
8.09	0.7895	0.7587	0.7275	0.6965	0.6659	0.6362	0.6074	0.5798	0.5534	0.5283	0.5045	0.4818	0.4603	0.4399	0.4206	0.4021	0.3845	0.3677	0.3516	0.3363
8.10	0.7894	0.7585	0.7274	0.6963	0.6657	0.6359	0.6071	0.5795	0.5532	0.5281	0.5042	0.4816	0.4601	0.4397	0.4203	0.4018	0.3843	0.3675	0.3514	0.3360
8.11	0.7892	0.7583	0.7272	0.6961	0.6655	0.6357	0.6069	0.5793	0.5529	0.5278	0.5040	0.4813	0.4598	0.4395	0.4201	0.4016	0.3840	0.3672	0.3512	0.3358
8.12	0.7891	0.7582	0.7270	0.6959	0.6653	0.6355	0.6067	0.5791	0.5527	0.5276	0.5037	0.4811	0.4596	0.4392	0.4198	0.4014	0.3838	0.3670	0.3509	0.3356
8.13	0.7889	0.7580	0.7268	0.6957	0.6651	0.6353	0.6065	0.5788	0.5524	0.5273	0.5035	0.4808	0.4593	0.4390	0.4196	0.4011	0.3835	0.3668	0.3507	0.3353
8.14	0.7888	0.7578	0.7266	0.6955	0.6645	0.6350	0.6062	0.5786	0.5522	0.5271	0.5032	0.4806	0.4591	0.4387	0.4193	0.4009	0.3833	0.3665	0.3505	0.3350
8.15	0.7886	0.7577	0.7264	0.6953	0.6647	0.6348	0.6060	0.5783	0.5519	0.5268	0.5030	0.4803	0.4588	0.4385	0.4191	0.4006	0.3831	0.3663	0.3502	0.3349
8.16	0.7885	0.7575	0.7263	0.6951	0.6645	0.6346	0.6058	0.5781	0.5517	0.5266	0.5027	0.4801	0.4586	0.4382	0.4188	0.4004	0.3828	0.3661	0.3500	0.3346
8.17	0.7884	0.7573	0.7261	0.6949	0.6642	0.6344	0.6055	0.5779	0.5515	0.5263	0.5025	0.4798	0.4584	0.4380	0.4186	0.4002	0.3826	0.3658	0.3498	0.3344
8.18	0.7882	0.7572	0.7259	0.6947	0.6640	0.6342	0.6053	0.5776	0.5512	0.5261	0.5022	0.4796	0.4581	0.4377	0.4184	0.3999	0.3823	0.3656	0.3495	0.3342
8.19	0.7881	0.7570	0.7257	0.6945	0.6638	0.6339	0.6051	0.5774	0.5510	0.5259	0.5020	0.4793	0.4579	0.4375	0.4181	0.3997	0.3821	0.3653	0.3493	0.3340
8.20	0.7879	0.7569	0.7255	0.6943	0.6636	0.6337	0.6048	0.5772	0.5507	0.5256	0.5017	0.4791	0.4576	0.4372	0.4179	0.3994	0.3819	0.3651	0.3491	0.3337
8.21	0.7878	0.7567	0.7253	0.6941	0.6634	0.6335	0.6046	0.5769	0.5505	0.5254	0.5015	0.4789	0.4574	0.4370	0.4176	0.3992	0.3816	0.3649	0.3489	0.3335
8.22	0.7876	0.7565	0.7252	0.6939	0.6632	0.6333	0.6044	0.5767	0.5503	0.5251	0.5013	0.4786	0.4571	0.4367	0.4174	0.3990	0.3814	0.3646	0.3486	0.3333
8.23	0.7875	0.7564	0.7250	0.6937	0.6630	0.6330	0.6041	0.5764	0.5500	0.5249	0.5010	0.4784	0.4569	0.4365	0.4171	0.3987	0.3812	0.3644	0.3484	0.3331
8.24	0.7873	0.7562	0.7248	0.6935	0.6628	0.6328	0.6039	0.5762	0.5498	0.5246	0.5008	0.4781	0.4566	0.4363	0.4169	0.3985	0.3809	0.3642	0.3482	0.3328
8.25	0.7872	0.7560	0.7246	0.6933	0.6626	0.6326	0.6037	0.5760	0.5495	0.5244	0.5005	0.4779	0.4564	0.4360	0.4167	0.3982	0.3807	0.3639	0.3479	0.3326
8.26	0.7871	0.7559	0.7244	0.6931	0.6624	0.6324	0.6035	0.5757	0.5493	0.5242	0.5003	0.4776	0.4561	0.4358	0.4164	0.3980	0.3805	0.3637	0.3477	0.3324
8.27	0.7869	0.7557	0.7243	0.6930	0.6621	0.6322	0.6036	0.5759	0.5489	0.5238	0.5000	0.4773	0.4558	0.4355	0.4162	0.3978	0.3802	0.3635	0.3475	0.3322
8.28	0.7868	0.7555	0.7241	0.6928	0.6619	0.6319	0.6030	0.5753	0.5488	0.5237	0.4998	0.4771	0.4557	0.4353	0.4159	0.3975	0.3799	0.3633	0.3473	0.3319
8.29	0.7866	0.7554	0.7239	0.6926	0.6617	0.6317	0.6028	0.5750	0.5486	0.5234	0.4995	0.4769	0.4554	0.4350	0.4157	0.3973	0.3798	0.3630	0.3470	0.3317
8.30	0.7865	0.7552	0.7237	0.6924	0.6615	0.6315	0.6025	0.5748	0.5483	0.5232	0.4993	0.4767	0.4552	0.4348	0.4155	0.3970	0.3795	0.3628	0.3468	0.3315
8.31	0.7863	0.7551	0.7235	0.6922	0.6613	0.6313	0.6023	0.5746	0.5481	0.5229	0.4991	0.4764	0.4549	0.4346	0.4152	0.3968	0.3793	0.3626	0.3466	0.3313
8.32	0.7862	0.7549	0.7234	0.6920	0.6611	0.6311	0.6021	0.5743	0.5479	0.5227	0.4988	0.4762	0.4547	0.4343	0.4150	0.3966	0.3791	0.3623	0.3463	0.3310
8.33	0.7860	0.7547	0.7232	0.6918	0.6609	0.6308	0.6019	0.5741	0.5476	0.5225	0.4986	0.4759	0.4544	0.4341	0.4147	0.3963	0.3788	0.3621	0.3461	0.3308
8.34	0.7859	0.7546	0.7230	0.6916	0.6607	0.6306	0.6016	0.5739	0.5474	0.5222	0.4983	0.4757	0.4542	0.4338	0.4145	0.3961	0.3786	0.3619	0.3459	0.3306
8.35	0.7858	0.7544	0.7228	0.6914	0.6605	0.6304	0.6014	0.5736	0.5471	0.5220	0.4981	0.4754	0.4540	0.4336	0.4143	0.3959	0.3784	0.3616	0.3457	0.3304
8.36	0.7856	0.7542	0.7226	0.6912	0.6603	0.6302	0.6012	0.5734	0.5469	0.5217	0.4979	0.4752	0.4537	0.4334	0.4140	0.3956	0.3781	0.3614	0.3454	0.3302
8.37	0.7855	0.7541	0.7225	0.6910	0.6601	0.6300	0.6010	0.5732	0.5467	0.5215	0.4976	0.4750	0.4535	0.4331	0.4138	0.3954	0.3779	0.3612	0.3452	0.3299
8.38	0.7853	0.7539	0.7223	0.6908	0.6599	0.6298	0.6007	0.5729	0.5464	0.5213	0.4974	0.4747	0.4532	0.4329	0.4136	0.3952	0.3777	0.3610	0.3450	0.3297
8.39	0.7852	0.7538	0.7221	0.6906	0.6596	0.6295	0.6005	0.5727	0.5462	0.5210	0.4971	0.4745	0.4530	0.4327	0.4133	0.3949	0.3774	0.3607	0.3448	0.3295
8.40	0.7850	0.7536	0.7219	0.6904	0.6594	0.6293	0.6003	0.5725	0.5460	0.5208	0.4969	0.4742	0.4528	0.4324	0.4131	0.3947	0.3772	0.3605	0.3446	0.3293
8.41	0.7849	0.7534	0.7217	0.6902	0.6592	0.6291	0.6001	0.5722	0.5457	0.5205	0.4967	0.4740	0.4525	0.4322	0.4129	0.3945	0.3770	0.3603	0.3443	0.3291
8.42	0.7847	0.7533	0.7216	0.6900	0.6590	0.6289	0.5998	0.5720	0.5455	0.5203	0.4965	0.4738	0.4523	0.4320	0.4126	0.3942	0.3767	0.3600	0.3440	0.3288
8.43	0.7846	0.7531	0.7214	0.6898	0.6588	0.6287	0.5996	0.5718	0.5453	0.5201	0.4962	0.4735	0.4520	0.4317	0.4124	0.3940	0.3765	0.3598	0.3439	0.3286
8.44	0.7845	0.7529	0.7212	0.6896	0.6586	0.6285	0.5994	0.5716	0.5450	0.5198	0.4959	0.4733	0.4518	0.4315	0.4121	0.3938	0.3763	0.3596	0.3437	0.3284
8.45	0.7843	0.7528	0.7210	0.6894	0.6584	0.6282	0.5992	0.5713	0.5448	0.5196	0.4957	0.4730	0.4516	0.4312	0.4119	0.3935	0.3761	0.3594	0.3434	0.3282
8.46	0.7842	0.7526	0.7208	0.6892	0.6582	0.6280	0.5989	0.5711	0.5446	0.5194	0.4955	0.4728	0.4513	0.4310	0.4117	0.3933	0.3758	0.3592	0.3432	0.3280
8.47	0.7840	0.7525	0.7207	0.6891	0.6580	0.6278	0.5987	0.5709	0.5443	0.5191	0.4952	0.4726	0.4511	0.4308	0.4114	0.3931	0.3756	0.3589	0.3430	0.3278
8.48	0.7839	0.7523	0.7205	0.6889	0.6578	0.6276	0.5985	0.5706	0.5441	0.5189	0.4950	0.4723	0.4509	0.4305	0.4112	0.3928	0.3754	0.3587	0.3428	0.3275
8.49	0.7837	0.7521	0.7203	0.6887	0.6576	0.6274	0.5983	0.5704	0.5439	0.5186	0.4947	0.4721	0.4506	0.4303	0.4110	0.3926	0.3751	0.3585	0.3426	0.3273
8.50	0.7836	0.7520	0.7201	0.6885	0.6574	0.6272	0.5980	0.5702	0.5436	0.5184	0.4945	0.4718	0.4504	0.4300	0.4107	0.3924	0.3749	0.3583	0.3423	0.3271
8.51	0.7835	0.7518	0.7200	0.6883	0.6572	0.6269	0.5978	0.5699	0.5434	0.5182	0.4943	0.4716	0.4501	0.4298	0.4105	0.3922	0.3747	0.3580	0.3421	0.3269
8.52	0.7833	0.7516	0.7198	0.6881	0.6570	0.6267	0.5976	0.5697	0.5432	0.5179	0.4940	0.4714	0.4499	0.4296	0.4103	0.3919	0.3745	0.3578	0.3419	0.3267
8.53	0.7832	0.7515	0.7197	0.6879	0.6568	0.6265	0.5974													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7764	0.7439	0.7112	0.6788	0.6471	0.6164	0.5869	0.5588	0.5320	0.5067	0.4828	0.4601	0.4387	0.4185	0.3993	0.3811	0.3638	0.3473	0.3315	0.3165
9.02	0.7763	0.7437	0.7110	0.6786	0.6469	0.6162	0.5867	0.5586	0.5318	0.5065	0.4826	0.4599	0.4385	0.4183	0.3991	0.3809	0.3635	0.3471	0.3313	0.3163
9.03	0.7762	0.7436	0.7109	0.6785	0.6467	0.6160	0.5865	0.5584	0.5316	0.5063	0.4823	0.4597	0.4383	0.4180	0.3989	0.3806	0.3633	0.3469	0.3311	0.3161
9.04	0.7760	0.7434	0.7107	0.6783	0.6465	0.6158	0.5863	0.5581	0.5314	0.5061	0.4821	0.4595	0.4381	0.4178	0.3986	0.3804	0.3631	0.3467	0.3309	0.3159
9.05	0.7759	0.7433	0.7105	0.6781	0.6463	0.6156	0.5861	0.5579	0.5312	0.5058	0.4819	0.4592	0.4378	0.4176	0.3984	0.3802	0.3629	0.3465	0.3307	0.3157
9.06	0.7757	0.7431	0.7104	0.6779	0.6461	0.6154	0.5859	0.5577	0.5309	0.5056	0.4817	0.4590	0.4376	0.4174	0.3982	0.3800	0.3627	0.3462	0.3305	0.3155
9.07	0.7756	0.7430	0.7102	0.6777	0.6459	0.6152	0.5856	0.5575	0.5307	0.5054	0.4814	0.4588	0.4374	0.4172	0.3980	0.3798	0.3625	0.3460	0.3303	0.3153
9.08	0.7755	0.7428	0.7100	0.6775	0.6458	0.6150	0.5854	0.5573	0.5305	0.5052	0.4812	0.4586	0.4372	0.4169	0.3978	0.3796	0.3623	0.3458	0.3301	0.3151
9.09	0.7753	0.7426	0.7098	0.6773	0.6456	0.6148	0.5852	0.5571	0.5303	0.5050	0.4810	0.4584	0.4370	0.4167	0.3976	0.3794	0.3621	0.3456	0.3299	0.3149
9.10	0.7752	0.7425	0.7097	0.6772	0.6454	0.6146	0.5850	0.5568	0.5301	0.5047	0.4808	0.4581	0.4367	0.4165	0.3973	0.3791	0.3619	0.3454	0.3297	0.3147
9.11	0.7751	0.7423	0.7095	0.6770	0.6452	0.6144	0.5848	0.5566	0.5299	0.5045	0.4806	0.4579	0.4365	0.4163	0.3971	0.3789	0.3617	0.3452	0.3295	0.3145
9.12	0.7749	0.7422	0.7093	0.6768	0.6450	0.6142	0.5846	0.5564	0.5296	0.5043	0.4803	0.4577	0.4363	0.4161	0.3969	0.3787	0.3615	0.3450	0.3293	0.3144
9.13	0.7748	0.7420	0.7092	0.6766	0.6448	0.6130	0.5844	0.5562	0.5294	0.5041	0.4801	0.4575	0.4361	0.4159	0.3967	0.3785	0.3612	0.3448	0.3291	0.3141
9.14	0.7746	0.7419	0.7090	0.6764	0.6446	0.6132	0.5840	0.5560	0.5292	0.5039	0.4799	0.4573	0.4359	0.4156	0.3965	0.3783	0.3610	0.3446	0.3289	0.3139
9.15	0.7745	0.7417	0.7088	0.6762	0.6444	0.6135	0.5840	0.5558	0.5290	0.5036	0.4797	0.4570	0.4356	0.4154	0.3963	0.3781	0.3608	0.3444	0.3287	0.3138
9.16	0.7744	0.7416	0.7086	0.6761	0.6442	0.6133	0.5838	0.5555	0.5288	0.5034	0.4795	0.4568	0.4354	0.4152	0.3961	0.3779	0.3606	0.3442	0.3285	0.3136
9.17	0.7742	0.7414	0.7085	0.6759	0.6440	0.6131	0.5835	0.5553	0.5285	0.5032	0.4792	0.4566	0.4352	0.4150	0.3959	0.3777	0.3604	0.3440	0.3283	0.3134
9.18	0.7741	0.7412	0.7083	0.6757	0.6438	0.6129	0.5833	0.5551	0.5283	0.5030	0.4790	0.4564	0.4350	0.4148	0.3956	0.3775	0.3602	0.3438	0.3281	0.3132
9.19	0.7740	0.7411	0.7081	0.6755	0.6436	0.6127	0.5831	0.5549	0.5281	0.5028	0.4788	0.4562	0.4348	0.4146	0.3954	0.3773	0.3600	0.3436	0.3279	0.3130
9.20	0.7738	0.7409	0.7080	0.6753	0.6434	0.6125	0.5829	0.5547	0.5279	0.5025	0.4786	0.4559	0.4346	0.4144	0.3952	0.3770	0.3598	0.3434	0.3277	0.3128
9.21	0.7737	0.7408	0.7078	0.6751	0.6432	0.6123	0.5827	0.5545	0.5277	0.5023	0.4784	0.4557	0.4343	0.4141	0.3950	0.3768	0.3596	0.3432	0.3275	0.3126
9.22	0.7735	0.7406	0.7076	0.6750	0.6430	0.6121	0.5825	0.5543	0.5275	0.5021	0.4782	0.4555	0.4341	0.4139	0.3948	0.3766	0.3594	0.3430	0.3273	0.3124
9.23	0.7734	0.7405	0.7075	0.6748	0.6428	0.6119	0.5823	0.5541	0.5272	0.5019	0.4779	0.4553	0.4339	0.4137	0.3946	0.3764	0.3592	0.3428	0.3271	0.3122
9.24	0.7733	0.7403	0.7073	0.6746	0.6426	0.6117	0.5821	0.5538	0.5270	0.5017	0.4777	0.4551	0.4337	0.4135	0.3944	0.3762	0.3590	0.3426	0.3269	0.3120
9.25	0.7731	0.7402	0.7071	0.6744	0.6424	0.6115	0.5819	0.5536	0.5268	0.5015	0.4775	0.4549	0.4335	0.4133	0.3942	0.3760	0.3588	0.3424	0.3267	0.3118
9.26	0.7730	0.7400	0.7070	0.6742	0.6423	0.6113	0.5817	0.5534	0.5266	0.5012	0.4773	0.4546	0.4333	0.4131	0.3940	0.3758	0.3586	0.3422	0.3266	0.3116
9.27	0.7729	0.7399	0.7068	0.6741	0.6421	0.6111	0.5815	0.5532	0.5264	0.5009	0.4771	0.4544	0.4331	0.4129	0.3937	0.3756	0.3584	0.3420	0.3264	0.3114
9.28	0.7727	0.7397	0.7066	0.6739	0.6419	0.6109	0.5812	0.5530	0.5262	0.5008	0.4768	0.4542	0.4328	0.4126	0.3935	0.3754	0.3582	0.3418	0.3262	0.3112
9.29	0.7726	0.7396	0.7064	0.6737	0.6417	0.6107	0.5810	0.5528	0.5260	0.5006	0.4766	0.4540	0.4326	0.4124	0.3933	0.3752	0.3580	0.3416	0.3260	0.3110
9.30	0.7725	0.7394	0.7063	0.6735	0.6415	0.6105	0.5808	0.5526	0.5257	0.5004	0.4764	0.4538	0.4324	0.4122	0.3931	0.3750	0.3578	0.3414	0.3258	0.3109
9.31	0.7723	0.7392	0.7061	0.6733	0.6413	0.6103	0.5806	0.5524	0.5255	0.5002	0.4762	0.4536	0.4322	0.4120	0.3929	0.3748	0.3576	0.3412	0.3256	0.3107
9.32	0.7722	0.7391	0.7059	0.6731	0.6411	0.6101	0.5804	0.5521	0.5253	0.5000	0.4760	0.4534	0.4320	0.4118	0.3927	0.3746	0.3574	0.3410	0.3254	0.3105
9.33	0.7720	0.7389	0.7058	0.6730	0.6409	0.6099	0.5802	0.5519	0.5251	0.4997	0.4758	0.4531	0.4318	0.4116	0.3925	0.3744	0.3572	0.3408	0.3252	0.3103
9.34	0.7719	0.7388	0.7056	0.6728	0.6407	0.6097	0.5800	0.5517	0.5249	0.4995	0.4756	0.4529	0.4316	0.4114	0.3923	0.3742	0.3570	0.3406	0.3250	0.3101
9.35	0.7718	0.7386	0.7054	0.6726	0.6405	0.6095	0.5798	0.5515	0.5247	0.4993	0.4753	0.4527	0.4313	0.4112	0.3921	0.3739	0.3568	0.3404	0.3248	0.3099
9.36	0.7716	0.7385	0.7053	0.6724	0.6403	0.6093	0.5796	0.5513	0.5245	0.4991	0.4751	0.4525	0.4311	0.4110	0.3919	0.3737	0.3566	0.3402	0.3246	0.3097
9.37	0.7715	0.7383	0.7051	0.6722	0.6401	0.6091	0.5794	0.5511	0.5242	0.4989	0.4749	0.4523	0.4309	0.4107	0.3917	0.3735	0.3564	0.3400	0.3244	0.3095
9.38	0.7714	0.7382	0.7049	0.6721	0.6399	0.6089	0.5792	0.5509	0.5240	0.4987	0.4747	0.4521	0.4307	0.4105	0.3915	0.3733	0.3562	0.3398	0.3242	0.3093
9.39	0.7712	0.7380	0.7048	0.6719	0.6398	0.6087	0.5790	0.5507	0.5238	0.4985	0.4745	0.4519	0.4305	0.4103	0.3912	0.3731	0.3560	0.3396	0.3240	0.3091
9.40	0.7711	0.7379	0.7046	0.6717	0.6396	0.6085	0.5788	0.5505	0.5236	0.4982	0.4743	0.4516	0.4303	0.4101	0.3910	0.3729	0.3558	0.3394	0.3238	0.3090
9.41	0.7710	0.7377	0.7044	0.6715	0.6394	0.6083	0.5786	0.5503	0.5234	0.4980	0.4741	0.4514	0.4301	0.4099	0.3908	0.3727	0.3556	0.3392	0.3236	0.3088
9.42	0.7708	0.7376	0.7043	0.6713	0.6392	0.6081	0.5784	0.5500	0.5232	0.4978	0.4738	0.4512	0.4299	0.4097	0.3906	0.3725	0.3554	0.3390	0.3234	0.3086
9.43	0.7707	0.7374	0.7041	0.6712	0.6390	0.6079	0.5782	0.5498	0.5230	0.4976	0.4736	0.4510	0.4297	0.4095	0.3904	0.3723	0.3552	0.3388	0.3233	0.3084
9.44	0.7706	0.7373	0.7039	0.6710	0.6388	0.6077	0.5780	0.5496	0.5228	0.4974	0.4734	0.4508	0.4294	0.4093	0.3902	0.3721	0.3550	0.3386	0.3231	0.3082
9.45	0.7704	0.7371	0.7038	0.6708	0.6386	0.6075	0.5778	0.5494	0.5226	0.4972	0.4732	0.4506	0.4292	0.4091	0.3900	0.3719	0.3548	0.3384	0.3229	0.3080
9.46	0.7703	0.7370	0.7036	0.6706	0.6384	0.6073	0.5775	0.5492												

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
1.01	0.7368	0.7267	0.7165	0.7064	0.6963	0.6862	0.6760	0.6659	0.6558	0.6456	0.6355	0.6254	0.6152	0.6051	0.5950	0.5849	0.5747	0.5646	0.5545	0.5443
1.02	0.7352	0.7250	0.7148	0.7046	0.6945	0.6843	0.6741	0.6639	0.6537	0.6436	0.6334	0.6232	0.6130	0.6028	0.5927	0.5825	0.5723	0.5621	0.5519	0.5418
1.03	0.7336	0.7233	0.7131	0.7029	0.6926	0.6824	0.6722	0.6619	0.6517	0.6415	0.6312	0.6210	0.6108	0.6006	0.5903	0.5801	0.5699	0.5597	0.5494	0.5392
1.04	0.7320	0.7217	0.7114	0.7011	0.6908	0.6805	0.6703	0.6600	0.6497	0.6394	0.6291	0.6189	0.6086	0.5983	0.5880	0.5778	0.5675	0.5572	0.5470	0.5367
1.05	0.7304	0.7201	0.7097	0.6994	0.6890	0.6787	0.6684	0.6580	0.6477	0.6374	0.6270	0.6167	0.6064	0.5961	0.5858	0.5755	0.5651	0.5548	0.5445	0.5342
1.06	0.7288	0.7184	0.7080	0.6976	0.6872	0.6768	0.6665	0.6561	0.6457	0.6353	0.6250	0.6146	0.6042	0.5939	0.5835	0.5731	0.5628	0.5524	0.5421	0.5317
1.07	0.7273	0.7168	0.7064	0.6959	0.6855	0.6750	0.6646	0.6542	0.6437	0.6333	0.6229	0.6125	0.6021	0.5917	0.5813	0.5709	0.5605	0.5501	0.5397	0.5293
1.08	0.7257	0.7152	0.7047	0.6942	0.6837	0.6732	0.6627	0.6522	0.6418	0.6313	0.6208	0.6104	0.5999	0.5895	0.5790	0.5686	0.5582	0.5477	0.5373	0.5269
1.09	0.7242	0.7136	0.7030	0.6925	0.6819	0.6714	0.6609	0.6503	0.6398	0.6293	0.6188	0.6083	0.5978	0.5873	0.5768	0.5663	0.5559	0.5454	0.5349	0.5244
1.10	0.7226	0.7120	0.7014	0.6908	0.6802	0.6696	0.6590	0.6485	0.6379	0.6273	0.6168	0.6062	0.5957	0.5852	0.5746	0.5641	0.5536	0.5431	0.5326	0.5220
1.11	0.7211	0.7104	0.6998	0.6891	0.6785	0.6678	0.6572	0.6466	0.6360	0.6254	0.6148	0.6042	0.5936	0.5830	0.5725	0.5619	0.5513	0.5408	0.5302	0.5197
1.12	0.7196	0.7088	0.6981	0.6874	0.6767	0.6660	0.6554	0.6447	0.6341	0.6234	0.6128	0.6021	0.5915	0.5809	0.5703	0.5597	0.5491	0.5385	0.5279	0.5173
1.13	0.7180	0.7073	0.6965	0.6858	0.6750	0.6643	0.6536	0.6429	0.6322	0.6215	0.6108	0.6001	0.5894	0.5788	0.5681	0.5575	0.5469	0.5362	0.5256	0.5150
1.14	0.7165	0.7057	0.6949	0.6841	0.6733	0.6625	0.6518	0.6410	0.6303	0.6195	0.6088	0.5981	0.5874	0.5767	0.5660	0.5553	0.5447	0.5340	0.5233	0.5127
1.15	0.7150	0.7042	0.6934	0.6826	0.6716	0.6608	0.6500	0.6392	0.6284	0.6176	0.6068	0.5961	0.5854	0.5746	0.5639	0.5532	0.5425	0.5318	0.5211	0.5104
1.16	0.7135	0.7026	0.6917	0.6808	0.6699	0.6591	0.6482	0.6374	0.6265	0.6157	0.6049	0.5941	0.5833	0.5725	0.5618	0.5510	0.5403	0.5296	0.5188	0.5081
1.17	0.7121	0.7011	0.6901	0.6792	0.6682	0.6573	0.6464	0.6356	0.6247	0.6138	0.6030	0.5921	0.5813	0.5705	0.5597	0.5489	0.5381	0.5274	0.5166	0.5058
1.18	0.7106	0.6996	0.6885	0.6776	0.6666	0.6556	0.6447	0.6338	0.6228	0.6119	0.6011	0.5902	0.5793	0.5685	0.5576	0.5468	0.5360	0.5252	0.5144	0.5036
1.19	0.7091	0.6980	0.6870	0.6759	0.6649	0.6539	0.6429	0.6320	0.6210	0.6101	0.5992	0.5882	0.5774	0.5665	0.5556	0.5447	0.5339	0.5230	0.5122	0.5014
1.20	0.7076	0.6965	0.6854	0.6743	0.6633	0.6522	0.6412	0.6302	0.6192	0.6082	0.5973	0.5863	0.5754	0.5645	0.5536	0.5427	0.5318	0.5209	0.5100	0.4992
1.21	0.7062	0.6950	0.6839	0.6727	0.6616	0.6506	0.6395	0.6284	0.6174	0.6064	0.5954	0.5844	0.5734	0.5625	0.5515	0.5406	0.5297	0.5188	0.5079	0.4970
1.22	0.7047	0.6935	0.6823	0.6712	0.6600	0.6489	0.6378	0.6267	0.6156	0.6046	0.5935	0.5825	0.5715	0.5605	0.5495	0.5386	0.5276	0.5167	0.5057	0.4948
1.23	0.7033	0.6920	0.6808	0.6696	0.6584	0.6472	0.6361	0.6249	0.6138	0.6027	0.5917	0.5806	0.5696	0.5585	0.5475	0.5365	0.5255	0.5146	0.5036	0.4926
1.24	0.7019	0.6906	0.6793	0.6680	0.6568	0.6456	0.6344	0.6232	0.6121	0.6009	0.5898	0.5787	0.5676	0.5566	0.5455	0.5345	0.5235	0.5125	0.5015	0.4905
1.25	0.7004	0.6891	0.6778	0.6665	0.6552	0.6439	0.6327	0.6215	0.6103	0.5991	0.5880	0.5769	0.5657	0.5547	0.5436	0.5325	0.5215	0.5104	0.4994	0.4884
1.26	0.6990	0.6876	0.6762	0.6649	0.6536	0.6423	0.6310	0.6198	0.6086	0.5974	0.5862	0.5750	0.5639	0.5527	0.5416	0.5305	0.5194	0.5084	0.4973	0.4863
1.27	0.6976	0.6862	0.6747	0.6634	0.6520	0.6407	0.6294	0.6181	0.6068	0.5956	0.5844	0.5732	0.5620	0.5508	0.5397	0.5286	0.5174	0.5063	0.4953	0.4842
1.28	0.6962	0.6847	0.6733	0.6618	0.6504	0.6391	0.6277	0.6164	0.6051	0.5938	0.5826	0.5713	0.5601	0.5489	0.5378	0.5266	0.5155	0.5043	0.4932	0.4821
1.29	0.6948	0.6833	0.6718	0.6603	0.6489	0.6375	0.6261	0.6147	0.6034	0.5921	0.5808	0.5695	0.5583	0.5470	0.5358	0.5247	0.5135	0.5023	0.4912	0.4800
1.30	0.6934	0.6818	0.6703	0.6588	0.6473	0.6359	0.6244	0.6130	0.6017	0.5903	0.5790	0.5677	0.5564	0.5452	0.5339	0.5227	0.5115	0.5003	0.4892	0.4780
1.31	0.6920	0.6804	0.6688	0.6573	0.6458	0.6343	0.6228	0.6114	0.6000	0.5886	0.5772	0.5659	0.5546	0.5433	0.5321	0.5208	0.5096	0.4984	0.4872	0.4760
1.32	0.6906	0.6790	0.6674	0.6558	0.6442	0.6327	0.6212	0.6097	0.5983	0.5868	0.5755	0.5641	0.5528	0.5415	0.5302	0.5189	0.5076	0.4964	0.4852	0.4740
1.33	0.6893	0.6776	0.6659	0.6543	0.6427	0.6311	0.6196	0.6081	0.5966	0.5852	0.5737	0.5624	0.5510	0.5396	0.5283	0.5170	0.5057	0.4945	0.4832	0.4720
1.34	0.6879	0.6762	0.6645	0.6528	0.6412	0.6296	0.6180	0.6065	0.5950	0.5835	0.5720	0.5606	0.5492	0.5378	0.5265	0.5151	0.5038	0.4925	0.4813	0.4700
1.35	0.6866	0.6748	0.6630	0.6513	0.6396	0.6280	0.6164	0.6048	0.5933	0.5818	0.5703	0.5588	0.5474	0.5360	0.5246	0.5133	0.5019	0.4906	0.4793	0.4680
1.36	0.6852	0.6734	0.6616	0.6498	0.6381	0.6265	0.6148	0.6032	0.5917	0.5801	0.5686	0.5571	0.5457	0.5342	0.5228	0.5114	0.5001	0.4887	0.4774	0.4661
1.37	0.6839	0.6720	0.6602	0.6484	0.6366	0.6249	0.6133	0.6016	0.5900	0.5784	0.5669	0.5554	0.5439	0.5324	0.5210	0.5096	0.4982	0.4868	0.4755	0.4641
1.38	0.6825	0.6706	0.6587	0.6469	0.6351	0.6234	0.6117	0.6000	0.5884	0.5768	0.5652	0.5537	0.5422	0.5307	0.5192	0.5078	0.4963	0.4850	0.4736	0.4622
1.39	0.6812	0.6692	0.6573	0.6455	0.6337	0.6219	0.6101	0.5984	0.5868	0.5751	0.5635	0.5520	0.5404	0.5289	0.5174	0.5060	0.4945	0.4831	0.4717	0.4603
1.40	0.6799	0.6679	0.6559	0.6440	0.6322	0.6204	0.6086	0.5969	0.5852	0.5735	0.5619	0.5503	0.5387	0.5272	0.5156	0.5042	0.4927	0.4812	0.4698	0.4584
1.41	0.6785	0.6665	0.6545	0.6426	0.6307	0.6189	0.6071	0.5953	0.5836	0.5719	0.5602	0.5486	0.5370	0.5254	0.5139	0.5024	0.4909	0.4794	0.4680	0.4565
1.42	0.6772	0.6652	0.6531	0.6412	0.6293	0.6174	0.6055	0.5938	0.5820	0.5703	0.5586	0.5469	0.5353	0.5237	0.5121	0.5006	0.4891	0.4776	0.4661	0.4547
1.43	0.6759	0.6638	0.6518	0.6398	0.6278	0.6159	0.6040	0.5922	0.5804	0.5687	0.5569	0.5452	0.5336	0.5220	0.5104	0.4988	0.4873	0.4758	0.4643	0.4528
1.44	0.6746	0.6625	0.6504	0.6383	0.6264	0.6144	0.6025	0.5907	0.5788	0.5671	0.5553	0.5436	0.5319	0.5203	0.5087	0.4971	0.4855	0.4740	0.4625	0.4510
1.45	0.6733	0.6611	0.6490	0.6369	0.6249	0.6129	0.6010	0.5891	0.5773	0.5655	0.5537	0.5420	0.5303	0.5186	0.5069	0.4953	0.4838	0.4722	0.4607	0.4492
1.46	0.6720	0.6598	0.6477	0.6355	0.6235	0.6115	0.5995	0.5876												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
2.01	0.6091	0.5954	0.5817	0.5682	0.5548	0.5415	0.5284	0.5153	0.5023	0.4894	0.4766	0.4639	0.4512	0.4387	0.4262	0.4138	0.4015	0.3893	0.3771	0.3650	
2.02	0.6081	0.5943	0.5807	0.5671	0.5537	0.5404	0.5272	0.5141	0.5011	0.4882	0.4754	0.4627	0.4500	0.4375	0.4250	0.4126	0.4003	0.3881	0.3759	0.3638	
2.03	0.6071	0.5933	0.5796	0.5661	0.5526	0.5393	0.5261	0.5130	0.5000	0.4871	0.4742	0.4615	0.4488	0.4363	0.4238	0.4114	0.3991	0.3868	0.3747	0.3625	
2.04	0.6061	0.5923	0.5786	0.5650	0.5516	0.5382	0.5250	0.5119	0.4988	0.4859	0.4731	0.4603	0.4477	0.4351	0.4226	0.4102	0.3979	0.3856	0.3734	0.3613	
2.05	0.6051	0.5912	0.5775	0.5639	0.5505	0.5371	0.5239	0.5108	0.4977	0.4848	0.4719	0.4591	0.4465	0.4339	0.4214	0.4090	0.3967	0.3844	0.3722	0.3601	
2.06	0.6041	0.5902	0.5765	0.5629	0.5494	0.5360	0.5228	0.5096	0.4966	0.4836	0.4708	0.4580	0.4453	0.4327	0.4202	0.4078	0.3955	0.3832	0.3710	0.3589	
2.07	0.6031	0.5892	0.5755	0.5618	0.5483	0.5350	0.5217	0.5085	0.4955	0.4825	0.4696	0.4568	0.4442	0.4316	0.4191	0.4066	0.3943	0.3820	0.3698	0.3577	
2.08	0.6021	0.5882	0.5744	0.5608	0.5473	0.5339	0.5206	0.5074	0.4943	0.4814	0.4685	0.4557	0.4430	0.4304	0.4179	0.4055	0.3931	0.3808	0.3686	0.3565	
2.09	0.6011	0.5872	0.5734	0.5597	0.5462	0.5328	0.5195	0.5063	0.4932	0.4802	0.4673	0.4545	0.4418	0.4292	0.4167	0.4043	0.3919	0.3797	0.3675	0.3553	
2.10	0.6002	0.5862	0.5724	0.5587	0.5452	0.5317	0.5184	0.5052	0.4921	0.4791	0.4662	0.4534	0.4407	0.4281	0.4156	0.4031	0.3908	0.3785	0.3663	0.3542	
2.11	0.5992	0.5852	0.5714	0.5577	0.5441	0.5307	0.5173	0.5041	0.4910	0.4780	0.4651	0.4523	0.4396	0.4269	0.4144	0.4020	0.3896	0.3773	0.3651	0.3530	
2.12	0.5982	0.5842	0.5703	0.5566	0.5431	0.5296	0.5163	0.5030	0.4899	0.4769	0.4640	0.4512	0.4384	0.4258	0.4133	0.4008	0.3885	0.3762	0.3640	0.3518	
2.13	0.5972	0.5832	0.5693	0.5556	0.5420	0.5286	0.5152	0.5020	0.4888	0.4758	0.4629	0.4500	0.4373	0.4247	0.4121	0.3997	0.3873	0.3750	0.3628	0.3507	
2.14	0.5963	0.5822	0.5683	0.5546	0.5410	0.5275	0.5141	0.5009	0.4877	0.4747	0.4618	0.4489	0.4362	0.4235	0.4110	0.3985	0.3862	0.3739	0.3617	0.3495	
2.15	0.5953	0.5812	0.5673	0.5536	0.5399	0.5265	0.5131	0.4998	0.4867	0.4736	0.4607	0.4478	0.4351	0.4224	0.4099	0.3974	0.3850	0.3727	0.3605	0.3484	
2.16	0.5943	0.5803	0.5663	0.5526	0.5389	0.5254	0.5120	0.4988	0.4856	0.4725	0.4596	0.4467	0.4340	0.4213	0.4088	0.3963	0.3839	0.3716	0.3594	0.3473	
2.17	0.5934	0.5793	0.5653	0.5515	0.5379	0.5244	0.5110	0.4977	0.4845	0.4714	0.4585	0.4456	0.4329	0.4202	0.4076	0.3952	0.3828	0.3705	0.3583	0.3461	
2.18	0.5924	0.5783	0.5643	0.5505	0.5369	0.5233	0.5099	0.4966	0.4835	0.4704	0.4574	0.4445	0.4318	0.4191	0.4065	0.3941	0.3817	0.3694	0.3571	0.3450	
2.19	0.5915	0.5773	0.5634	0.5495	0.5359	0.5223	0.5089	0.4956	0.4824	0.4693	0.4563	0.4434	0.4307	0.4180	0.4054	0.3930	0.3806	0.3683	0.3560	0.3439	
2.20	0.5905	0.5764	0.5624	0.5485	0.5349	0.5213	0.5079	0.4945	0.4813	0.4682	0.4552	0.4424	0.4296	0.4169	0.4043	0.3919	0.3795	0.3672	0.3549	0.3428	
2.21	0.5896	0.5754	0.5614	0.5476	0.5339	0.5203	0.5068	0.4935	0.4803	0.4672	0.4542	0.4413	0.4285	0.4158	0.4033	0.3908	0.3784	0.3661	0.3538	0.3417	
2.22	0.5886	0.5745	0.5604	0.5466	0.5328	0.5193	0.5058	0.4925	0.4792	0.4661	0.4531	0.4402	0.4274	0.4148	0.4022	0.3897	0.3773	0.3650	0.3527	0.3406	
2.23	0.5877	0.5735	0.5595	0.5456	0.5319	0.5183	0.5048	0.4914	0.4782	0.4651	0.4521	0.4392	0.4264	0.4137	0.4011	0.3886	0.3762	0.3639	0.3517	0.3395	
2.24	0.5868	0.5725	0.5585	0.5446	0.5309	0.5173	0.5038	0.4904	0.4772	0.4640	0.4510	0.4381	0.4253	0.4126	0.4000	0.3875	0.3751	0.3628	0.3506	0.3384	
2.25	0.5858	0.5716	0.5575	0.5436	0.5299	0.5163	0.5028	0.4894	0.4761	0.4630	0.4500	0.4370	0.4242	0.4115	0.3990	0.3865	0.3741	0.3617	0.3495	0.3374	
2.26	0.5849	0.5707	0.5566	0.5427	0.5289	0.5153	0.5018	0.4884	0.4751	0.4620	0.4489	0.4360	0.4232	0.4105	0.3979	0.3854	0.3730	0.3607	0.3484	0.3363	
2.27	0.5840	0.5697	0.5556	0.5417	0.5279	0.5143	0.5008	0.4874	0.4741	0.4609	0.4479	0.4350	0.4221	0.4094	0.3968	0.3843	0.3719	0.3596	0.3474	0.3352	
2.28	0.5831	0.5688	0.5547	0.5407	0.5269	0.5133	0.4998	0.4864	0.4731	0.4599	0.4469	0.4339	0.4211	0.4084	0.3958	0.3833	0.3709	0.3586	0.3463	0.3342	
2.29	0.5822	0.5679	0.5537	0.5398	0.5260	0.5123	0.4988	0.4854	0.4721	0.4589	0.4458	0.4329	0.4201	0.4074	0.3947	0.3822	0.3698	0.3575	0.3453	0.3331	
2.30	0.5812	0.5669	0.5528	0.5388	0.5250	0.5113	0.4978	0.4844	0.4711	0.4579	0.4448	0.4319	0.4190	0.4063	0.3937	0.3812	0.3688	0.3565	0.3442	0.3321	
2.31	0.5803	0.5660	0.5518	0.5379	0.5240	0.5103	0.4968	0.4834	0.4701	0.4569	0.4438	0.4308	0.4180	0.4053	0.3927	0.3802	0.3677	0.3554	0.3432	0.3311	
2.32	0.5794	0.5651	0.5509	0.5369	0.5231	0.5094	0.4958	0.4824	0.4691	0.4559	0.4428	0.4298	0.4170	0.4043	0.3916	0.3791	0.3667	0.3544	0.3422	0.3300	
2.33	0.5785	0.5642	0.5500	0.5360	0.5221	0.5084	0.4948	0.4814	0.4681	0.4549	0.4418	0.4288	0.4160	0.4032	0.3906	0.3781	0.3657	0.3534	0.3411	0.3290	
2.34	0.5776	0.5632	0.5490	0.5350	0.5212	0.5074	0.4939	0.4804	0.4671	0.4539	0.4408	0.4278	0.4150	0.4022	0.3896	0.3771	0.3647	0.3524	0.3401	0.3280	
2.35	0.5767	0.5623	0.5481	0.5341	0.5202	0.5065	0.4929	0.4794	0.4661	0.4529	0.4398	0.4268	0.4140	0.4012	0.3886	0.3761	0.3637	0.3513	0.3391	0.3270	
2.36	0.5758	0.5614	0.5472	0.5332	0.5193	0.5055	0.4919	0.4785	0.4651	0.4519	0.4388	0.4258	0.4130	0.4002	0.3876	0.3751	0.3627	0.3503	0.3381	0.3260	
2.37	0.5749	0.5605	0.5463	0.5322	0.5183	0.5046	0.4910	0.4775	0.4641	0.4509	0.4378	0.4248	0.4120	0.3992	0.3866	0.3741	0.3616	0.3493	0.3371	0.3250	
2.38	0.5741	0.5596	0.5454	0.5313	0.5174	0.5036	0.4900	0.4765	0.4632	0.4499	0.4368	0.4238	0.4110	0.3982	0.3856	0.3731	0.3607	0.3483	0.3361	0.3240	
2.39	0.5732	0.5587	0.5445	0.5304	0.5164	0.5027	0.4891	0.4756	0.4622	0.4489	0.4358	0.4228	0.4100	0.3972	0.3846	0.3721	0.3597	0.3473	0.3351	0.3230	
2.40	0.5723	0.5578	0.5436	0.5295	0.5155	0.5017	0.4881	0.4746	0.4612	0.4480	0.4349	0.4219	0.4090	0.3963	0.3836	0.3711	0.3587	0.3464	0.3341	0.3220	
2.41	0.5714	0.5569	0.5427	0.5285	0.5146	0.5008	0.4872	0.4737	0.4603	0.4470	0.4339	0.4209	0.4080	0.3953	0.3826	0.3701	0.3577	0.3454	0.3332	0.3210	
2.42	0.5706	0.5561	0.5418	0.5276	0.5137	0.4999	0.4862	0.4727	0.4593	0.4461	0.4329	0.4199	0.4071	0.3943	0.3817	0.3691	0.3567	0.3444	0.3322	0.3201	
2.43	0.5697	0.5552	0.5409	0.5267	0.5128	0.4989	0.4853	0.4718	0.4584	0.4451	0.4320	0.4190	0.4061	0.3933	0.3807	0.3682	0.3558	0.3434	0.3312	0.3191	
2.44	0.5688	0.5543	0.5400	0.5258	0.5118	0.4980	0.4844	0.4708	0.4574	0.4442	0.4310	0.4180	0.4051	0.3924	0.3797	0.3672	0.3548	0.3425	0.3303	0.3181	
2.45	0.5679	0.5534	0.5391	0.5249	0.5109	0.4971	0.4834	0.4699	0.4565	0.4432	0.4301	0.4170	0.4042	0.3914	0.3788	0.3662	0.3538	0.3415	0.3293	0.3172	
2.46	0.5671	0.5525	0.5382	0.5240	0.5100	0.4962															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
3.01	0.5240	0.5089	0.4941	0.4795	0.4651	0.4510	0.4371	0.4233	0.4097	0.3963	0.3831	0.3700	0.3571	0.3444	0.3319	0.3195	0.3072	0.2951	0.2832	0.2713		
3.02	0.5233	0.5082	0.4934	0.4788	0.4644	0.4503	0.4363	0.4226	0.4090	0.3956	0.3823	0.3693	0.3564	0.3437	0.3311	0.3187	0.3065	0.2944	0.2824	0.2706		
3.03	0.5226	0.5075	0.4927	0.4781	0.4637	0.4495	0.4356	0.4218	0.4082	0.3948	0.3816	0.3685	0.3557	0.3430	0.3304	0.3180	0.3058	0.2937	0.2817	0.2699		
3.04	0.5219	0.5068	0.4919	0.4773	0.4630	0.4488	0.4348	0.4211	0.4075	0.3941	0.3809	0.3678	0.3549	0.3422	0.3297	0.3173	0.3051	0.2930	0.2810	0.2692		
3.05	0.5212	0.5061	0.4912	0.4766	0.4622	0.4481	0.4341	0.4204	0.4068	0.3934	0.3801	0.3671	0.3542	0.3415	0.3290	0.3166	0.3044	0.2923	0.2803	0.2685		
3.06	0.5205	0.5054	0.4905	0.4759	0.4615	0.4473	0.4334	0.4196	0.4060	0.3926	0.3794	0.3664	0.3535	0.3408	0.3283	0.3159	0.3037	0.2916	0.2796	0.2679		
3.07	0.5198	0.5047	0.4898	0.4752	0.4608	0.4466	0.4327	0.4189	0.4053	0.3919	0.3787	0.3656	0.3528	0.3401	0.3275	0.3152	0.3029	0.2909	0.2789	0.2672		
3.08	0.5191	0.5039	0.4891	0.4745	0.4601	0.4459	0.4319	0.4182	0.4046	0.3912	0.3779	0.3649	0.3520	0.3394	0.3268	0.3145	0.3022	0.2902	0.2783	0.2665		
3.09	0.5184	0.5032	0.4884	0.4737	0.4593	0.4452	0.4312	0.4175	0.4039	0.3905	0.3772	0.3642	0.3513	0.3386	0.3261	0.3138	0.3015	0.2895	0.2776	0.2658		
3.10	0.5177	0.5025	0.4877	0.4730	0.4586	0.4445	0.4305	0.4167	0.4031	0.3897	0.3765	0.3635	0.3506	0.3379	0.3254	0.3131	0.3009	0.2888	0.2769	0.2651		
3.11	0.5170	0.5018	0.4870	0.4723	0.4579	0.4438	0.4298	0.4160	0.4024	0.3890	0.3758	0.3628	0.3499	0.3372	0.3247	0.3124	0.3002	0.2881	0.2762	0.2645		
3.12	0.5163	0.5012	0.4863	0.4716	0.4572	0.4430	0.4291	0.4153	0.4017	0.3883	0.3751	0.3621	0.3492	0.3365	0.3240	0.3117	0.2995	0.2874	0.2755	0.2638		
3.13	0.5156	0.5005	0.4856	0.4709	0.4565	0.4423	0.4284	0.4146	0.4010	0.3876	0.3744	0.3613	0.3485	0.3358	0.3233	0.3110	0.2988	0.2868	0.2749	0.2631		
3.14	0.5149	0.4998	0.4849	0.4702	0.4558	0.4416	0.4277	0.4139	0.4003	0.3869	0.3737	0.3606	0.3478	0.3351	0.3226	0.3103	0.2981	0.2861	0.2742	0.2625		
3.15	0.5143	0.4991	0.4842	0.4695	0.4551	0.4409	0.4270	0.4132	0.3996	0.3862	0.3730	0.3599	0.3471	0.3344	0.3219	0.3096	0.2974	0.2854	0.2735	0.2618		
3.16	0.5136	0.4984	0.4835	0.4688	0.4544	0.4402	0.4263	0.4125	0.3989	0.3855	0.3723	0.3592	0.3464	0.3337	0.3213	0.3089	0.2968	0.2847	0.2729	0.2612		
3.17	0.5129	0.4977	0.4828	0.4681	0.4537	0.4395	0.4256	0.4118	0.3982	0.3848	0.3716	0.3586	0.3457	0.3331	0.3206	0.3082	0.2961	0.2841	0.2722	0.2605		
3.18	0.5122	0.4970	0.4821	0.4674	0.4530	0.4388	0.4249	0.4111	0.3975	0.3841	0.3709	0.3579	0.3450	0.3324	0.3199	0.3076	0.2954	0.2834	0.2716	0.2598		
3.19	0.5115	0.4963	0.4814	0.4667	0.4523	0.4381	0.4242	0.4104	0.3968	0.3834	0.3702	0.3572	0.3443	0.3317	0.3192	0.3069	0.2947	0.2827	0.2709	0.2592		
3.20	0.5109	0.4957	0.4807	0.4661	0.4516	0.4374	0.4235	0.4097	0.3961	0.3827	0.3695	0.3565	0.3437	0.3310	0.3185	0.3062	0.2941	0.2821	0.2702	0.2586		
3.21	0.5102	0.4950	0.4800	0.4654	0.4509	0.4368	0.4228	0.4090	0.3954	0.3820	0.3688	0.3558	0.3430	0.3303	0.3179	0.3056	0.2934	0.2814	0.2696	0.2579		
3.22	0.5095	0.4943	0.4794	0.4647	0.4503	0.4361	0.4221	0.4083	0.3947	0.3813	0.3681	0.3551	0.3423	0.3297	0.3172	0.3049	0.2928	0.2808	0.2690	0.2573		
3.23	0.5089	0.4936	0.4787	0.4640	0.4496	0.4354	0.4214	0.4076	0.3941	0.3807	0.3675	0.3544	0.3416	0.3290	0.3165	0.3042	0.2921	0.2801	0.2683	0.2567		
3.24	0.5082	0.4930	0.4780	0.4633	0.4489	0.4347	0.4207	0.4070	0.3934	0.3800	0.3668	0.3538	0.3410	0.3283	0.3159	0.3036	0.2915	0.2795	0.2677	0.2560		
3.25	0.5075	0.4923	0.4773	0.4627	0.4482	0.4340	0.4200	0.4063	0.3927	0.3793	0.3661	0.3531	0.3403	0.3277	0.3152	0.3029	0.2908	0.2788	0.2670	0.2554		
3.26	0.5069	0.4916	0.4767	0.4620	0.4475	0.4333	0.4194	0.4056	0.3920	0.3786	0.3654	0.3524	0.3396	0.3270	0.3146	0.3023	0.2902	0.2782	0.2664	0.2548		
3.27	0.5062	0.4910	0.4760	0.4613	0.4469	0.4327	0.4187	0.4049	0.3913	0.3780	0.3648	0.3518	0.3390	0.3263	0.3139	0.3016	0.2895	0.2776	0.2658	0.2541		
3.28	0.5056	0.4903	0.4753	0.4606	0.4462	0.4320	0.4180	0.4043	0.3907	0.3773	0.3641	0.3511	0.3383	0.3257	0.3132	0.3010	0.2889	0.2769	0.2652	0.2535		
3.29	0.5049	0.4896	0.4747	0.4600	0.4455	0.4313	0.4174	0.4036	0.3900	0.3766	0.3634	0.3504	0.3376	0.3250	0.3126	0.3003	0.2882	0.2763	0.2645	0.2529		
3.30	0.5043	0.4890	0.4740	0.4593	0.4449	0.4307	0.4167	0.4029	0.3893	0.3760	0.3628	0.3498	0.3370	0.3244	0.3120	0.2997	0.2876	0.2757	0.2639	0.2523		
3.31	0.5036	0.4883	0.4734	0.4587	0.4442	0.4300	0.4160	0.4023	0.3887	0.3754	0.3621	0.3491	0.3363	0.3237	0.3113	0.2991	0.2870	0.2751	0.2633	0.2517		
3.32	0.5030	0.4877	0.4727	0.4580	0.4435	0.4293	0.4154	0.4016	0.3880	0.3746	0.3614	0.3485	0.3357	0.3231	0.3107	0.2984	0.2863	0.2744	0.2627	0.2511		
3.33	0.5023	0.4870	0.4720	0.4573	0.4429	0.4287	0.4147	0.4009	0.3874	0.3740	0.3608	0.3478	0.3350	0.3224	0.3100	0.2978	0.2857	0.2738	0.2621	0.2505		
3.34	0.5017	0.4864	0.4714	0.4567	0.4422	0.4280	0.4140	0.4003	0.3867	0.3733	0.3601	0.3472	0.3344	0.3218	0.3094	0.2972	0.2851	0.2732	0.2615	0.2499		
3.35	0.5010	0.4857	0.4707	0.4560	0.4416	0.4274	0.4134	0.3996	0.3860	0.3727	0.3595	0.3465	0.3338	0.3212	0.3088	0.2965	0.2845	0.2726	0.2609	0.2493		
3.36	0.5004	0.4851	0.4701	0.4554	0.4409	0.4267	0.4127	0.3990	0.3854	0.3720	0.3588	0.3459	0.3331	0.3205	0.3081	0.2959	0.2839	0.2720	0.2602	0.2487		
3.37	0.4997	0.4844	0.4694	0.4547	0.4403	0.4261	0.4121	0.3983	0.3847	0.3714	0.3582	0.3452	0.3325	0.3199	0.3075	0.2953	0.2832	0.2714	0.2596	0.2481		
3.38	0.4991	0.4838	0.4688	0.4541	0.4396	0.4254	0.4114	0.3977	0.3841	0.3707	0.3576	0.3446	0.3318	0.3193	0.3069	0.2947	0.2826	0.2708	0.2591	0.2475		
3.39	0.4985	0.4832	0.4682	0.4534	0.4390	0.4248	0.4108	0.3970	0.3835	0.3701	0.3569	0.3440	0.3312	0.3186	0.3063	0.2941	0.2820	0.2702	0.2585	0.2469		
3.40	0.4978	0.4825	0.4675	0.4528	0.4383	0.4241	0.4101	0.3964	0.3828	0.3694	0.3563	0.3433	0.3306	0.3180	0.3056	0.2934	0.2814	0.2696	0.2579	0.2463		
3.41	0.4972	0.4819	0.4669	0.4522	0.4377	0.4235	0.4095	0.3957	0.3822	0.3688	0.3557	0.3427	0.3300	0.3174	0.3050	0.2928	0.2808	0.2690	0.2573	0.2457		
3.42	0.4966	0.4813	0.4662	0.4515	0.4371	0.4228	0.4089	0.3951	0.3815	0.3682	0.3550	0.3421	0.3293	0.3168	0.3044	0.2922	0.2802	0.2684	0.2567	0.2452		
3.43	0.4959	0.4806	0.4656	0.4509	0.4364	0.4222	0.4082	0.3945	0.3809	0.3675	0.3544	0.3414	0.3287	0.3162	0.3038	0.2916	0.2796	0.2678	0.2561	0.2446		
3.44	0.4953	0.4800	0.4650	0.4502	0.4358	0.4216	0.4076	0.3938	0.3803	0.3669	0.3538	0.3408	0.3281	0.3155	0.3032	0.2910	0.2790	0.2672	0.2555	0.2440		
3.45	0.4947	0.4794	0.4643	0.4496	0.4351	0.4209	0.4070	0.3932	0.3796	0.3663	0.3531	0.3402	0.3275	0.3149	0.3026	0.2904	0.2784	0.2666	0.2549	0.2434		
3.46	0.4941	0.4787	0.4637	0.4490	0.4345	0.4203	0.4063	0.3926	0.3.													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.4624	0.4470	0.4319	0.4172	0.4027	0.3886	0.3747	0.3611	0.3477	0.3345	0.3216	0.3089	0.2964	0.2842	0.2722	0.2604	0.2488	0.2374	0.2262	0.2152
4.02	0.4619	0.4465	0.4314	0.4166	0.4022	0.3880	0.3742	0.3605	0.3471	0.3340	0.3211	0.3084	0.2960	0.2837	0.2717	0.2599	0.2483	0.2370	0.2257	0.2147
4.03	0.4614	0.4459	0.4308	0.4161	0.4017	0.3875	0.3736	0.3600	0.3466	0.3335	0.3206	0.3079	0.2955	0.2832	0.2712	0.2595	0.2479	0.2365	0.2253	0.2143
4.04	0.4609	0.4454	0.4303	0.4156	0.4011	0.3870	0.3731	0.3595	0.3461	0.3330	0.3201	0.3074	0.2950	0.2828	0.2708	0.2590	0.2474	0.2360	0.2248	0.2138
4.05	0.4603	0.4449	0.4298	0.4150	0.4006	0.3865	0.3726	0.3590	0.3456	0.3325	0.3196	0.3069	0.2945	0.2823	0.2703	0.2585	0.2469	0.2356	0.2244	0.2134
4.06	0.4598	0.4444	0.4293	0.4145	0.4001	0.3859	0.3721	0.3585	0.3451	0.3319	0.3190	0.3064	0.2940	0.2818	0.2698	0.2580	0.2465	0.2351	0.2239	0.2130
4.07	0.4593	0.4438	0.4287	0.4140	0.3996	0.3854	0.3716	0.3579	0.3446	0.3314	0.3185	0.3059	0.2935	0.2813	0.2693	0.2576	0.2460	0.2347	0.2235	0.2125
4.08	0.4588	0.4433	0.4282	0.4135	0.3990	0.3849	0.3710	0.3574	0.3441	0.3309	0.3181	0.3054	0.2930	0.2808	0.2689	0.2571	0.2456	0.2342	0.2231	0.2121
4.09	0.4582	0.4428	0.4277	0.4130	0.3985	0.3844	0.3705	0.3569	0.3436	0.3304	0.3176	0.3049	0.2925	0.2803	0.2684	0.2566	0.2451	0.2338	0.2226	0.2117
4.10	0.4577	0.4423	0.4272	0.4124	0.3980	0.3839	0.3700	0.3564	0.3431	0.3299	0.3171	0.3044	0.2920	0.2799	0.2679	0.2562	0.2446	0.2333	0.2222	0.2112
4.11	0.4572	0.4417	0.4267	0.4119	0.3975	0.3834	0.3695	0.3559	0.3426	0.3294	0.3166	0.3039	0.2916	0.2794	0.2674	0.2557	0.2442	0.2329	0.2217	0.2108
4.12	0.4567	0.4412	0.4261	0.4114	0.3970	0.3828	0.3690	0.3554	0.3421	0.3289	0.3161	0.3035	0.2911	0.2789	0.2670	0.2553	0.2437	0.2324	0.2213	0.2104
4.13	0.4562	0.4407	0.4256	0.4109	0.3965	0.3823	0.3685	0.3549	0.3416	0.3284	0.3156	0.3030	0.2906	0.2784	0.2665	0.2548	0.2433	0.2320	0.2209	0.2099
4.14	0.4556	0.4402	0.4251	0.4104	0.3960	0.3818	0.3680	0.3544	0.3411	0.3280	0.3151	0.3025	0.2901	0.2780	0.2660	0.2543	0.2428	0.2315	0.2204	0.2095
4.15	0.4551	0.4397	0.4246	0.4099	0.3954	0.3813	0.3675	0.3539	0.3406	0.3275	0.3146	0.3020	0.2896	0.2775	0.2656	0.2539	0.2424	0.2311	0.2200	0.2091
4.16	0.4546	0.4392	0.4241	0.4093	0.3949	0.3808	0.3670	0.3534	0.3401	0.3270	0.3141	0.3015	0.2892	0.2770	0.2651	0.2534	0.2419	0.2307	0.2196	0.2087
4.17	0.4541	0.4387	0.4236	0.4088	0.3944	0.3803	0.3665	0.3529	0.3396	0.3265	0.3136	0.3010	0.2887	0.2766	0.2647	0.2530	0.2415	0.2302	0.2191	0.2083
4.18	0.4536	0.4381	0.4231	0.4083	0.3939	0.3798	0.3660	0.3524	0.3391	0.3260	0.3132	0.3006	0.2882	0.2761	0.2642	0.2525	0.2411	0.2298	0.2187	0.2078
4.19	0.4531	0.4376	0.4226	0.4078	0.3934	0.3793	0.3655	0.3519	0.3386	0.3255	0.3127	0.3001	0.2878	0.2756	0.2638	0.2521	0.2406	0.2294	0.2183	0.2074
4.20	0.4526	0.4371	0.4221	0.4073	0.3929	0.3788	0.3650	0.3514	0.3381	0.3250	0.3122	0.2996	0.2873	0.2752	0.2633	0.2516	0.2402	0.2289	0.2179	0.2070
4.21	0.4521	0.4366	0.4216	0.4068	0.3924	0.3783	0.3645	0.3509	0.3376	0.3245	0.3117	0.2992	0.2868	0.2747	0.2628	0.2512	0.2397	0.2285	0.2174	0.2066
4.22	0.4516	0.4361	0.4210	0.4063	0.3919	0.3778	0.3640	0.3504	0.3371	0.3241	0.3112	0.2987	0.2864	0.2743	0.2624	0.2507	0.2393	0.2281	0.2170	0.2062
4.23	0.4511	0.4356	0.4205	0.4058	0.3914	0.3773	0.3635	0.3500	0.3367	0.3236	0.3108	0.2982	0.2859	0.2738	0.2619	0.2503	0.2389	0.2276	0.2166	0.2058
4.24	0.4506	0.4351	0.4200	0.4053	0.3909	0.3768	0.3630	0.3495	0.3362	0.3231	0.3103	0.2977	0.2854	0.2734	0.2615	0.2499	0.2384	0.2272	0.2162	0.2054
4.25	0.4501	0.4346	0.4195	0.4048	0.3904	0.3763	0.3625	0.3490	0.3357	0.3226	0.3098	0.2973	0.2850	0.2729	0.2611	0.2494	0.2380	0.2268	0.2158	0.2050
4.26	0.4496	0.4341	0.4190	0.4043	0.3899	0.3758	0.3620	0.3485	0.3352	0.3222	0.3094	0.2968	0.2845	0.2724	0.2606	0.2490	0.2376	0.2264	0.2154	0.2046
4.27	0.4491	0.4336	0.4186	0.4038	0.3894	0.3754	0.3616	0.3480	0.3347	0.3217	0.3089	0.2964	0.2841	0.2720	0.2602	0.2486	0.2371	0.2259	0.2150	0.2042
4.28	0.4486	0.4331	0.4181	0.4033	0.3889	0.3749	0.3611	0.3475	0.3343	0.3212	0.3084	0.2959	0.2836	0.2716	0.2597	0.2481	0.2367	0.2255	0.2145	0.2038
4.29	0.4481	0.4326	0.4176	0.4028	0.3885	0.3744	0.3606	0.3471	0.3338	0.3207	0.3080	0.2954	0.2832	0.2711	0.2593	0.2477	0.2363	0.2251	0.2141	0.2034
4.30	0.4476	0.4321	0.4171	0.4024	0.3880	0.3739	0.3601	0.3466	0.3333	0.3203	0.3075	0.2950	0.2827	0.2707	0.2588	0.2473	0.2359	0.2247	0.2137	0.2030
4.31	0.4471	0.4316	0.4166	0.4019	0.3875	0.3734	0.3596	0.3461	0.3328	0.3198	0.3070	0.2945	0.2823	0.2702	0.2584	0.2468	0.2354	0.2243	0.2133	0.2026
4.32	0.4466	0.4312	0.4161	0.4014	0.3870	0.3729	0.3591	0.3456	0.3324	0.3193	0.3066	0.2941	0.2818	0.2696	0.2578	0.2462	0.2350	0.2239	0.2129	0.2022
4.33	0.4461	0.4307	0.4156	0.4009	0.3865	0.3724	0.3587	0.3452	0.3319	0.3189	0.3061	0.2936	0.2814	0.2693	0.2575	0.2460	0.2346	0.2235	0.2125	0.2018
4.34	0.4456	0.4302	0.4151	0.4004	0.3860	0.3720	0.3582	0.3447	0.3314	0.3184	0.3057	0.2932	0.2809	0.2689	0.2571	0.2455	0.2342	0.2230	0.2121	0.2014
4.35	0.4451	0.4297	0.4146	0.3999	0.3856	0.3715	0.3577	0.3442	0.3310	0.3180	0.3052	0.2927	0.2805	0.2685	0.2567	0.2451	0.2338	0.2226	0.2117	0.2010
4.36	0.4447	0.4292	0.4141	0.3994	0.3851	0.3710	0.3572	0.3437	0.3305	0.3175	0.3047	0.2923	0.2800	0.2680	0.2563	0.2447	0.2334	0.2222	0.2113	0.2006
4.37	0.4442	0.4287	0.4137	0.3990	0.3846	0.3705	0.3568	0.3433	0.3300	0.3170	0.3043	0.2918	0.2796	0.2676	0.2558	0.2443	0.2330	0.2218	0.2109	0.2002
4.38	0.4437	0.4282	0.4132	0.3985	0.3841	0.3701	0.3563	0.3428	0.3296	0.3166	0.3038	0.2914	0.2791	0.2672	0.2554	0.2439	0.2325	0.2214	0.2105	0.1998
4.39	0.4432	0.4278	0.4127	0.3980	0.3836	0.3696	0.3558	0.3423	0.3291	0.3161	0.3034	0.2909	0.2787	0.2667	0.2550	0.2434	0.2321	0.2210	0.2101	0.1994
4.40	0.4427	0.4273	0.4122	0.3975	0.3832	0.3691	0.3554	0.3419	0.3287	0.3157	0.3029	0.2905	0.2783	0.2663	0.2545	0.2430	0.2317	0.2206	0.2097	0.1990
4.41	0.4422	0.4268	0.4117	0.3971	0.3827	0.3687	0.3549	0.3414	0.3282	0.3152	0.3025	0.2900	0.2778	0.2659	0.2541	0.2426	0.2313	0.2202	0.2093	0.1987
4.42	0.4418	0.4263	0.4113	0.3966	0.3822	0.3682	0.3544	0.3410	0.3277	0.3148	0.3021	0.2896	0.2774	0.2654	0.2537	0.2422	0.2309	0.2198	0.2090	0.1983
4.43	0.4413	0.4258	0.4108	0.3961	0.3818	0.3677	0.3540	0.3405	0.3273	0.3143	0.3016	0.2892	0.2770	0.2650	0.2533	0.2418	0.2305	0.2194	0.2086	0.1979
4.44	0.4408	0.4254	0.4103	0.3956	0.3813	0.3672	0.3535	0.3400	0.3268	0.3139	0.3012	0.2887	0.2765	0.2646	0.2529	0.2414	0.2301	0.2190	0.2082	0.1975
4.45	0.4403	0.4249	0.4098	0.3952	0.3808	0.3668	0.3530	0.3396	0.3264	0.3134	0.3007	0.2883	0.2761	0.2642	0.2525	0.2410	0.2297	0.2186	0.2078	0.1972
4.46	0.4399	0.4244	0.4094	0.3947	0.3804	0.3663	0.3526	0.33												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
5.01	0.4155	0.4002	0.3853	0.3707	0.3566	0.3427	0.3292	0.3160	0.3031	0.2904	0.2781	0.2660	0.2541	0.2426	0.2312	0.2202	0.2093	0.1987	0.1883	0.1781	
5.02	0.4151	0.3998	0.3848	0.3703	0.3562	0.3423	0.3288	0.3156	0.3027	0.2901	0.2777	0.2656	0.2538	0.2422	0.2309	0.2198	0.2090	0.1984	0.1880	0.1778	
5.03	0.4147	0.3994	0.3844	0.3699	0.3558	0.3419	0.3285	0.3153	0.3023	0.2897	0.2773	0.2652	0.2534	0.2419	0.2306	0.2195	0.2087	0.1981	0.1877	0.1775	
5.04	0.4143	0.3989	0.3840	0.3695	0.3554	0.3416	0.3281	0.3149	0.3020	0.2893	0.2770	0.2649	0.2531	0.2415	0.2302	0.2192	0.2083	0.1977	0.1874	0.1772	
5.05	0.4139	0.3985	0.3836	0.3691	0.3550	0.3412	0.3277	0.3145	0.3016	0.2889	0.2766	0.2645	0.2527	0.2412	0.2299	0.2188	0.2080	0.1974	0.1871	0.1769	
5.06	0.4135	0.3981	0.3832	0.3687	0.3546	0.3408	0.3273	0.3141	0.3012	0.2886	0.2762	0.2642	0.2524	0.2408	0.2295	0.2185	0.2077	0.1971	0.1867	0.1766	
5.07	0.4131	0.3977	0.3828	0.3683	0.3542	0.3404	0.3269	0.3137	0.3008	0.2882	0.2759	0.2638	0.2520	0.2405	0.2292	0.2182	0.2074	0.1968	0.1864	0.1763	
5.08	0.4126	0.3973	0.3824	0.3679	0.3538	0.3400	0.3265	0.3133	0.3004	0.2878	0.2755	0.2634	0.2517	0.2401	0.2289	0.2178	0.2070	0.1965	0.1861	0.1760	
5.09	0.4122	0.3969	0.3820	0.3675	0.3534	0.3396	0.3261	0.3130	0.3001	0.2875	0.2751	0.2631	0.2513	0.2398	0.2285	0.2175	0.2067	0.1962	0.1858	0.1757	
5.10	0.4118	0.3965	0.3816	0.3671	0.3530	0.3392	0.3257	0.3126	0.2997	0.2871	0.2748	0.2627	0.2509	0.2394	0.2282	0.2172	0.2064	0.1958	0.1855	0.1754	
5.11	0.4114	0.3961	0.3812	0.3667	0.3526	0.3388	0.3254	0.3122	0.2993	0.2867	0.2744	0.2624	0.2506	0.2391	0.2278	0.2168	0.2061	0.1955	0.1852	0.1751	
5.12	0.4110	0.3957	0.3808	0.3663	0.3522	0.3384	0.3250	0.3118	0.2990	0.2864	0.2740	0.2620	0.2503	0.2388	0.2275	0.2165	0.2057	0.1952	0.1849	0.1748	
5.13	0.4106	0.3953	0.3804	0.3659	0.3518	0.3380	0.3246	0.3114	0.2986	0.2860	0.2737	0.2617	0.2499	0.2384	0.2272	0.2162	0.2054	0.1949	0.1846	0.1745	
5.14	0.3945	0.3792	0.3643	0.3498	0.3357	0.3217	0.3082	0.2947	0.2812	0.2686	0.2561	0.2436	0.2311	0.2186	0.2061	0.1936	0.1811	0.1686	0.1561	0.1436	
5.15	0.4098	0.3945	0.3795	0.3651	0.3510	0.3373	0.3238	0.3107	0.2978	0.2853	0.2730	0.2610	0.2492	0.2377	0.2265	0.2155	0.2048	0.1943	0.1840	0.1739	
5.16	0.4094	0.3941	0.3792	0.3647	0.3506	0.3369	0.3235	0.3103	0.2975	0.2849	0.2726	0.2606	0.2489	0.2374	0.2262	0.2152	0.2045	0.1940	0.1837	0.1736	
5.17	0.4090	0.3937	0.3788	0.3644	0.3503	0.3365	0.3231	0.3100	0.2971	0.2845	0.2723	0.2603	0.2485	0.2371	0.2259	0.2149	0.2042	0.1937	0.1834	0.1733	
5.18	0.4086	0.3933	0.3784	0.3640	0.3499	0.3361	0.3227	0.3096	0.2967	0.2842	0.2719	0.2599	0.2482	0.2367	0.2255	0.2146	0.2038	0.1934	0.1831	0.1731	
5.19	0.4082	0.3929	0.3780	0.3636	0.3495	0.3357	0.3223	0.3092	0.2964	0.2838	0.2715	0.2596	0.2478	0.2364	0.2252	0.2142	0.2035	0.1931	0.1828	0.1728	
5.20	0.4078	0.3925	0.3777	0.3632	0.3491	0.3354	0.3220	0.3088	0.2960	0.2835	0.2712	0.2592	0.2475	0.2361	0.2249	0.2139	0.2032	0.1927	0.1825	0.1725	
5.21	0.4074	0.3921	0.3773	0.3628	0.3487	0.3350	0.3216	0.3085	0.2957	0.2831	0.2708	0.2589	0.2472	0.2357	0.2245	0.2136	0.2029	0.1924	0.1822	0.1722	
5.22	0.4070	0.3917	0.3769	0.3624	0.3483	0.3346	0.3212	0.3081	0.2953	0.2827	0.2705	0.2585	0.2468	0.2354	0.2242	0.2133	0.2026	0.1921	0.1819	0.1719	
5.23	0.4066	0.3914	0.3765	0.3620	0.3480	0.3342	0.3208	0.3077	0.2949	0.2824	0.2701	0.2582	0.2465	0.2351	0.2239	0.2130	0.2023	0.1918	0.1816	0.1716	
5.24	0.4063	0.3910	0.3761	0.3617	0.3476	0.3339	0.3205	0.3074	0.2946	0.2820	0.2698	0.2578	0.2462	0.2347	0.2236	0.2127	0.2020	0.1915	0.1813	0.1713	
5.25	0.4059	0.3906	0.3757	0.3613	0.3472	0.3335	0.3201	0.3070	0.2942	0.2817	0.2694	0.2575	0.2458	0.2344	0.2233	0.2123	0.2017	0.1912	0.1810	0.1710	
5.26	0.4055	0.3902	0.3753	0.3609	0.3468	0.3331	0.3197	0.3066	0.2939	0.2813	0.2691	0.2572	0.2455	0.2341	0.2229	0.2120	0.2014	0.1909	0.1807	0.1708	
5.27	0.4051	0.3898	0.3749	0.3605	0.3464	0.3327	0.3194	0.3063	0.2935	0.2810	0.2688	0.2568	0.2452	0.2338	0.2226	0.2117	0.2011	0.1906	0.1805	0.1705	
5.28	0.4047	0.3894	0.3746	0.3601	0.3461	0.3324	0.3190	0.3059	0.2931	0.2806	0.2684	0.2565	0.2448	0.2334	0.2223	0.2114	0.2008	0.1903	0.1802	0.1702	
5.29	0.4043	0.3890	0.3742	0.3597	0.3457	0.3320	0.3186	0.3056	0.2928	0.2803	0.2681	0.2561	0.2445	0.2331	0.2220	0.2111	0.2005	0.1901	0.1799	0.1699	
5.30	0.4039	0.3886	0.3738	0.3593	0.3453	0.3316	0.3183	0.3052	0.2924	0.2799	0.2677	0.2558	0.2442	0.2328	0.2217	0.2108	0.2002	0.1898	0.1796	0.1696	
5.31	0.4035	0.3883	0.3734	0.3589	0.3449	0.3312	0.3179	0.3048	0.2921	0.2796	0.2674	0.2555	0.2438	0.2325	0.2213	0.2105	0.1999	0.1895	0.1793	0.1694	
5.32	0.4031	0.3879	0.3730	0.3586	0.3446	0.3309	0.3175	0.3045	0.2917	0.2792	0.2670	0.2551	0.2435	0.2321	0.2210	0.2102	0.1996	0.1892	0.1790	0.1691	
5.33	0.4028	0.3875	0.3727	0.3582	0.3442	0.3305	0.3172	0.3041	0.2914	0.2789	0.2667	0.2548	0.2432	0.2318	0.2207	0.2099	0.1993	0.1889	0.1787	0.1688	
5.34	0.4024	0.3871	0.3723	0.3579	0.3438	0.3302	0.3168	0.3038	0.2910	0.2785	0.2664	0.2545	0.2428	0.2315	0.2204	0.2096	0.1990	0.1886	0.1784	0.1685	
5.35	0.4020	0.3867	0.3719	0.3575	0.3435	0.3298	0.3165	0.3034	0.2907	0.2782	0.2660	0.2541	0.2425	0.2312	0.2201	0.2093	0.1987	0.1883	0.1782	0.1683	
5.36	0.4016	0.3863	0.3715	0.3571	0.3431	0.3294	0.3161	0.3031	0.2903	0.2779	0.2657	0.2538	0.2422	0.2309	0.2198	0.2090	0.1984	0.1880	0.1779	0.1680	
5.37	0.4012	0.3860	0.3712	0.3568	0.3427	0.3291	0.3157	0.3027	0.2900	0.2775	0.2653	0.2535	0.2419	0.2305	0.2195	0.2087	0.1981	0.1877	0.1776	0.1677	
5.38	0.4008	0.3856	0.3708	0.3564	0.3424	0.3287	0.3154	0.3024	0.2896	0.2772	0.2650	0.2531	0.2416	0.2302	0.2192	0.2083	0.1978	0.1874	0.1773	0.1674	
5.39	0.4005	0.3852	0.3704	0.3560	0.3420	0.3283	0.3150	0.3020	0.2893	0.2768	0.2647	0.2528	0.2412	0.2299	0.2189	0.2080	0.1975	0.1871	0.1770	0.1672	
5.40	0.4001	0.3848	0.3700	0.3556	0.3416	0.3280	0.3147	0.3017	0.2889	0.2765	0.2643	0.2525	0.2409	0.2296	0.2185	0.2077	0.1972	0.1869	0.1768	0.1669	
5.41	0.3997	0.3845	0.3697	0.3553	0.3413	0.3276	0.3143	0.3013	0.2886	0.2762	0.2640	0.2522	0.2406	0.2293	0.2182	0.2074	0.1969	0.1866	0.1765	0.1666	
5.42	0.3993	0.3841	0.3693	0.3549	0.3409	0.3273	0.3140	0.3010	0.2883	0.2758	0.2637	0.2518	0.2403	0.2290	0.2179	0.2071	0.1966	0.1863	0.1762	0.1664	
5.43	0.3990	0.3837	0.3689	0.3545	0.3405	0.3269	0.3136	0.3006	0.2879	0.2755	0.2634	0.2515	0.2400	0.2287	0.2176	0.2069	0.1963	0.1860	0.1759	0.1661	
5.44	0.3986	0.3833	0.3685	0.3542	0.3402	0.3266	0.3133	0.3003	0.2876	0.2751	0.2630	0.2512	0.2396	0.2284	0.2173	0.2066	0.1960	0.1857	0.1757	0.1658	
5.45	0.3982	0.3830	0.3682	0.3538	0.3398	0.3262	0.3129	0.2999	0.2872	0.2748	0.2627	0.2509	0.2393	0.2280	0.2170	0.2063	0.1957	0.1854	0.1754	0.1656	
5.46	0.3978	0.3826	0.3678	0.3534	0																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
6.01	0.3784	0.3634	0.3488	0.3347	0.3209	0.3076	0.2946	0.2819	0.2695	0.2574	0.2456	0.2341	0.2229	0.2120	0.2014	0.1910	0.1808	0.1710	0.1613	0.1519	
6.02	0.3781	0.3631	0.3485	0.3344	0.3206	0.3073	0.2943	0.2816	0.2692	0.2571	0.2453	0.2338	0.2227	0.2117	0.2011	0.1907	0.1806	0.1707	0.1611	0.1517	
6.03	0.3778	0.3627	0.3482	0.3340	0.3203	0.3070	0.2940	0.2813	0.2689	0.2568	0.2450	0.2336	0.2224	0.2115	0.2008	0.1905	0.1804	0.1705	0.1608	0.1514	
6.04	0.3775	0.3624	0.3478	0.3337	0.3200	0.3066	0.2936	0.2810	0.2686	0.2565	0.2448	0.2333	0.2221	0.2112	0.2006	0.1902	0.1801	0.1702	0.1606	0.1512	
6.05	0.3771	0.3621	0.3475	0.3334	0.3197	0.3063	0.2933	0.2807	0.2683	0.2562	0.2445	0.2330	0.2218	0.2110	0.2003	0.1900	0.1799	0.1700	0.1604	0.1510	
6.06	0.3768	0.3618	0.3472	0.3331	0.3194	0.3060	0.2930	0.2804	0.2680	0.2560	0.2442	0.2327	0.2216	0.2107	0.2001	0.1897	0.1796	0.1698	0.1602	0.1508	
6.07	0.3765	0.3614	0.3469	0.3328	0.3191	0.3057	0.2927	0.2801	0.2677	0.2557	0.2439	0.2325	0.2213	0.2104	0.1998	0.1895	0.1794	0.1695	0.1599	0.1506	
6.08	0.3761	0.3611	0.3466	0.3325	0.3187	0.3054	0.2924	0.2798	0.2674	0.2554	0.2436	0.2322	0.2210	0.2102	0.1996	0.1892	0.1791	0.1693	0.1597	0.1503	
6.09	0.3758	0.3608	0.3462	0.3321	0.3184	0.3051	0.2921	0.2795	0.2671	0.2551	0.2434	0.2319	0.2208	0.2099	0.1993	0.1890	0.1789	0.1691	0.1595	0.1501	
6.10	0.3755	0.3605	0.3459	0.3318	0.3181	0.3048	0.2918	0.2792	0.2669	0.2548	0.2431	0.2316	0.2205	0.2097	0.1991	0.1887	0.1787	0.1688	0.1592	0.1499	
6.11	0.3752	0.3601	0.3456	0.3315	0.3178	0.3045	0.2915	0.2789	0.2666	0.2545	0.2428	0.2314	0.2202	0.2094	0.1988	0.1885	0.1784	0.1686	0.1590	0.1497	
6.12	0.3748	0.3598	0.3453	0.3312	0.3175	0.3042	0.2912	0.2786	0.2663	0.2542	0.2425	0.2311	0.2200	0.2091	0.1986	0.1882	0.1782	0.1684	0.1588	0.1495	
6.13	0.3745	0.3595	0.3450	0.3309	0.3172	0.3039	0.2909	0.2783	0.2660	0.2540	0.2422	0.2308	0.2197	0.2088	0.1983	0.1880	0.1779	0.1681	0.1586	0.1492	
6.14	0.3742	0.3592	0.3447	0.3306	0.3169	0.3036	0.2906	0.2780	0.2657	0.2537	0.2420	0.2306	0.2195	0.2086	0.1981	0.1878	0.1778	0.1680	0.1583	0.1490	
6.15	0.3739	0.3589	0.3443	0.3303	0.3166	0.3033	0.2903	0.2777	0.2654	0.2534	0.2417	0.2303	0.2192	0.2084	0.1978	0.1875	0.1775	0.1677	0.1581	0.1488	
6.16	0.3735	0.3585	0.3440	0.3299	0.3163	0.3030	0.2901	0.2774	0.2651	0.2531	0.2414	0.2300	0.2189	0.2081	0.1975	0.1873	0.1772	0.1675	0.1579	0.1486	
6.17	0.3732	0.3582	0.3437	0.3296	0.3160	0.3027	0.2898	0.2772	0.2649	0.2528	0.2412	0.2298	0.2187	0.2079	0.1973	0.1870	0.1770	0.1672	0.1577	0.1484	
6.18	0.3729	0.3579	0.3434	0.3293	0.3157	0.3024	0.2895	0.2769	0.2646	0.2526	0.2409	0.2295	0.2184	0.2076	0.1971	0.1868	0.1768	0.1670	0.1575	0.1482	
6.19	0.3726	0.3576	0.3431	0.3290	0.3154	0.3021	0.2892	0.2766	0.2643	0.2523	0.2406	0.2292	0.2181	0.2073	0.1968	0.1866	0.1765	0.1668	0.1572	0.1479	
6.20	0.3723	0.3573	0.3428	0.3287	0.3151	0.3018	0.2889	0.2763	0.2640	0.2520	0.2403	0.2290	0.2179	0.2071	0.1966	0.1863	0.1763	0.1665	0.1570	0.1477	
6.21	0.3719	0.3570	0.3425	0.3284	0.3148	0.3015	0.2886	0.2760	0.2637	0.2517	0.2401	0.2287	0.2176	0.2068	0.1963	0.1861	0.1761	0.1663	0.1568	0.1475	
6.22	0.3716	0.3566	0.3422	0.3281	0.3145	0.3012	0.2883	0.2757	0.2634	0.2515	0.2398	0.2284	0.2174	0.2066	0.1961	0.1858	0.1758	0.1661	0.1566	0.1473	
6.23	0.3713	0.3563	0.3418	0.3278	0.3142	0.3009	0.2880	0.2754	0.2632	0.2512	0.2395	0.2282	0.2171	0.2063	0.1958	0.1856	0.1756	0.1659	0.1564	0.1471	
6.24	0.3710	0.3560	0.3415	0.3275	0.3139	0.3006	0.2877	0.2751	0.2629	0.2509	0.2393	0.2279	0.2169	0.2061	0.1956	0.1854	0.1754	0.1656	0.1561	0.1469	
6.25	0.3707	0.3557	0.3412	0.3272	0.3136	0.3003	0.2874	0.2749	0.2626	0.2506	0.2390	0.2277	0.2166	0.2058	0.1954	0.1851	0.1751	0.1654	0.1559	0.1467	
6.26	0.3704	0.3554	0.3409	0.3269	0.3133	0.3000	0.2871	0.2746	0.2623	0.2502	0.2387	0.2274	0.2164	0.2056	0.1951	0.1849	0.1749	0.1652	0.1557	0.1465	
6.27	0.3700	0.3551	0.3406	0.3266	0.3130	0.2997	0.2868	0.2743	0.2620	0.2500	0.2385	0.2271	0.2161	0.2053	0.1949	0.1847	0.1747	0.1650	0.1555	0.1463	
6.28	0.3697	0.3548	0.3403	0.3263	0.3127	0.2994	0.2864	0.2739	0.2616	0.2496	0.2380	0.2267	0.2157	0.2049	0.1946	0.1844	0.1745	0.1648	0.1553	0.1461	
6.29	0.3694	0.3545	0.3400	0.3260	0.3124	0.2991	0.2862	0.2737	0.2615	0.2496	0.2379	0.2266	0.2156	0.2048	0.1944	0.1842	0.1742	0.1645	0.1551	0.1458	
6.30	0.3691	0.3542	0.3397	0.3257	0.3121	0.2988	0.2860	0.2734	0.2612	0.2493	0.2377	0.2264	0.2153	0.2046	0.1941	0.1839	0.1740	0.1643	0.1549	0.1456	
6.31	0.3688	0.3538	0.3393	0.3253	0.3118	0.2986	0.2857	0.2732	0.2609	0.2490	0.2374	0.2261	0.2151	0.2044	0.1939	0.1837	0.1738	0.1641	0.1546	0.1454	
6.32	0.3685	0.3535	0.3391	0.3251	0.3115	0.2983	0.2854	0.2729	0.2607	0.2487	0.2371	0.2258	0.2148	0.2041	0.1937	0.1835	0.1736	0.1639	0.1544	0.1452	
6.33	0.3682	0.3532	0.3388	0.3248	0.3112	0.2980	0.2851	0.2726	0.2604	0.2483	0.2369	0.2256	0.2146	0.2039	0.1934	0.1833	0.1733	0.1637	0.1542	0.1450	
6.34	0.3678	0.3529	0.3385	0.3245	0.3109	0.2977	0.2848	0.2723	0.2601	0.2482	0.2366	0.2253	0.2143	0.2036	0.1932	0.1830	0.1731	0.1634	0.1540	0.1448	
6.35	0.3675	0.3526	0.3382	0.3242	0.3106	0.2974	0.2846	0.2720	0.2598	0.2479	0.2364	0.2251	0.2141	0.2034	0.1930	0.1828	0.1729	0.1632	0.1538	0.1446	
6.36	0.3672	0.3523	0.3379	0.3239	0.3103	0.2971	0.2843	0.2718	0.2596	0.2477	0.2361	0.2248	0.2138	0.2031	0.1927	0.1826	0.1727	0.1630	0.1536	0.1444	
6.37	0.3669	0.3520	0.3376	0.3236	0.3100	0.2968	0.2840	0.2715	0.2593	0.2474	0.2358	0.2246	0.2136	0.2029	0.1925	0.1823	0.1724	0.1628	0.1534	0.1442	
6.38	0.3666	0.3517	0.3373	0.3233	0.3097	0.2965	0.2837	0.2712	0.2590	0.2471	0.2356	0.2243	0.2133	0.2027	0.1922	0.1821	0.1722	0.1626	0.1532	0.1440	
6.39	0.3663	0.3514	0.3370	0.3230	0.3094	0.2962	0.2834	0.2709	0.2588	0.2469	0.2353	0.2241	0.2131	0.2024	0.1920	0.1819	0.1720	0.1624	0.1530	0.1438	
6.40	0.3660	0.3511	0.3367	0.3227	0.3091	0.2959	0.2831	0.2707	0.2585	0.2466	0.2351	0.2238	0.2128	0.2020	0.1918	0.1816	0.1718	0.1621	0.1528	0.1436	
6.41	0.3657	0.3508	0.3364	0.3224	0.3088	0.2956	0.2828	0.2704	0.2582	0.2464	0.2349	0.2236	0.2126	0.2019	0.1916	0.1815	0.1717	0.1620	0.1526	0.1434	
6.42	0.3654	0.3505	0.3361	0.3221	0.3085	0.2953	0.2825	0.2701	0.2579	0.2461	0.2346	0.2233	0.2123	0.2015	0.1912	0.1812	0.1714	0.1617	0.1523	0.1431	
6.43	0.3651	0.3502	0.3358	0.3218	0.3083	0.2951	0.2823	0.2698	0.2577	0.2458	0.2343	0.2230	0.2121	0.2015	0.1911	0.1810	0.1711	0.1615	0.1521	0.1430	
6.44	0.3648	0.3499	0.3355	0.3215	0.3080	0.2948	0.2820	0.2696	0.2574	0.2456	0.2340	0.2228	0.2119	0.2012	0.1908	0.1807	0.1709	0.1613	0.1519	0.1428	
6.45	0.3645	0.3496	0.3352	0.3212	0.3077	0.2945	0.2818	0.2693	0.2572	0.2453	0.2338	0.2225	0.2116	0.2010	0.1906	0.1805	0.1707	0.1611	0.1517	0.1426	
6.46	0.3642	0.3493	0.3349	0.3209	0.3074	0.2943	0.2815	0.2690	0.2569	0.2450	0.2335	0.2223	0.2114	0.2007	0.1904	0.1803	0.1705	0.1609	0.1515	0.1424	
6.47	0.3639	0.3490	0.3346	0.3206	0.3071	0.2940	0.2812	0.2688	0.2566	0.2448	0.2333	0.2221	0.2111	0.2005	0.1902	0.1801	0.1702	0.1607	0.1513	0.1422	
6.48	0.3636	0.3487	0.3343	0.3204	0.3068	0.2937	0.2809	0.2685	0.2564	0.2445	0.2330	0.2218	0.2109	0.2003	0.1899	0.1798	0.1700	0.1604	0.1511	0.1420	
6.49	0.3633	0.3484	0.3340	0.3201	0.3066	0.2934	0.2807	0.2682	0.2561	0.2443	0.2328	0.2216	0.2107	0.2000	0.1897	0.1796	0.1698	0.1602	0.1509	0.1418	
6.50	0.3630	0.3481	0.3337	0.3198	0.3063	0.2931	0.2804	0.2680	0.2558	0.2440	0.2325	0.2213	0.2104	0.1998	0.1895	0.1794	0.1696	0.1600	0.1507	0.1416	
6.51	0.3627	0.3478	0.3334	0.3195	0.3060	0.2929	0.2801	0.2677	0.2556	0.2438	0.2323	0.2211	0.2102	0.1996	0.1892	0.1792	0.1694	0.1598	0.1505	0.1414	
6.52	0.3624	0.3475	0.3331	0.3192	0.3057	0.2926	0.2798	0.2674	0.2553	0.2435	0.2320	0.2208	0.2099	0.1993	0.1890	0.1790	0.1692	0.1596	0.1503	0.1412	
6.53	0.3621	0.3472	0.3328	0.3189	0.3054	0.2923	0.2796														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
7.01	0.3483	0.3337	0.3195	0.3058	0.2925	0.2797	0.2672	0.2550	0.2431	0.2316	0.2204	0.2095	0.1989	0.1886	0.1785	0.1688	0.1593	0.1500	0.1410	0.1323		
7.02	0.3480	0.3334	0.3192	0.3055	0.2923	0.2794	0.2669	0.2548	0.2429	0.2314	0.2202	0.2093	0.1987	0.1884	0.1783	0.1686	0.1591	0.1499	0.1409	0.1321		
7.03	0.3478	0.3331	0.3190	0.3053	0.2920	0.2792	0.2667	0.2545	0.2427	0.2311	0.2199	0.2090	0.1985	0.1882	0.1781	0.1684	0.1589	0.1497	0.1407	0.1319		
7.04	0.3475	0.3329	0.3187	0.3050	0.2918	0.2789	0.2664	0.2543	0.2424	0.2309	0.2197	0.2088	0.1982	0.1880	0.1779	0.1682	0.1587	0.1495	0.1405	0.1318		
7.05	0.3472	0.3326	0.3184	0.3048	0.2915	0.2787	0.2662	0.2540	0.2422	0.2307	0.2195	0.2086	0.1980	0.1878	0.1777	0.1680	0.1585	0.1493	0.1403	0.1316		
7.06	0.3470	0.3323	0.3182	0.3045	0.2913	0.2784	0.2659	0.2538	0.2420	0.2305	0.2193	0.2084	0.1978	0.1875	0.1775	0.1678	0.1583	0.1491	0.1402	0.1314		
7.07	0.3467	0.3321	0.3179	0.3043	0.2910	0.2782	0.2657	0.2536	0.2417	0.2302	0.2190	0.2082	0.1976	0.1873	0.1773	0.1676	0.1582	0.1489	0.1400	0.1313		
7.08	0.3464	0.3318	0.3177	0.3040	0.2908	0.2779	0.2655	0.2533	0.2415	0.2300	0.2188	0.2080	0.1974	0.1871	0.1771	0.1674	0.1580	0.1488	0.1398	0.1311		
7.09	0.3462	0.3315	0.3174	0.3037	0.2905	0.2777	0.2652	0.2531	0.2413	0.2298	0.2186	0.2078	0.1972	0.1869	0.1770	0.1672	0.1578	0.1486	0.1396	0.1309		
7.10	0.3459	0.3313	0.3171	0.3035	0.2903	0.2774	0.2650	0.2529	0.2411	0.2296	0.2184	0.2075	0.1970	0.1867	0.1768	0.1670	0.1576	0.1484	0.1395	0.1308		
7.11	0.3456	0.3310	0.3169	0.3032	0.2900	0.2772	0.2647	0.2526	0.2408	0.2293	0.2182	0.2073	0.1968	0.1865	0.1766	0.1669	0.1574	0.1482	0.1393	0.1306		
7.12	0.3453	0.3307	0.3166	0.3030	0.2898	0.2769	0.2645	0.2524	0.2406	0.2291	0.2179	0.2071	0.1966	0.1863	0.1764	0.1667	0.1572	0.1481	0.1391	0.1304		
7.13	0.3451	0.3305	0.3164	0.3027	0.2895	0.2767	0.2642	0.2521	0.2404	0.2289	0.2177	0.2069	0.1964	0.1861	0.1762	0.1665	0.1570	0.1479	0.1389	0.1303		
7.14	0.3448	0.3302	0.3161	0.3025	0.2893	0.2764	0.2640	0.2519	0.2401	0.2287	0.2175	0.2067	0.1962	0.1859	0.1760	0.1663	0.1569	0.1477	0.1388	0.1301		
7.15	0.3445	0.3299	0.3158	0.3022	0.2890	0.2762	0.2638	0.2517	0.2399	0.2284	0.2173	0.2065	0.1959	0.1857	0.1758	0.1661	0.1567	0.1475	0.1386	0.1299		
7.16	0.3443	0.3297	0.3156	0.3020	0.2888	0.2760	0.2635	0.2514	0.2397	0.2282	0.2171	0.2063	0.1957	0.1855	0.1756	0.1659	0.1565	0.1473	0.1384	0.1298		
7.17	0.3440	0.3294	0.3153	0.3017	0.2885	0.2757	0.2633	0.2512	0.2395	0.2280	0.2169	0.2060	0.1955	0.1853	0.1754	0.1657	0.1563	0.1472	0.1383	0.1296		
7.18	0.3437	0.3292	0.3151	0.3015	0.2883	0.2755	0.2631	0.2510	0.2392	0.2278	0.2166	0.2058	0.1953	0.1851	0.1752	0.1655	0.1561	0.1470	0.1381	0.1294		
7.19	0.3435	0.3289	0.3148	0.3012	0.2880	0.2752	0.2628	0.2507	0.2390	0.2276	0.2164	0.2056	0.1951	0.1849	0.1750	0.1653	0.1559	0.1468	0.1379	0.1293		
7.20	0.3432	0.3286	0.3146	0.3009	0.2878	0.2750	0.2626	0.2505	0.2388	0.2273	0.2162	0.2054	0.1949	0.1847	0.1748	0.1652	0.1558	0.1466	0.1377	0.1291		
7.21	0.3430	0.3284	0.3143	0.3007	0.2875	0.2747	0.2623	0.2503	0.2385	0.2271	0.2160	0.2052	0.1947	0.1845	0.1746	0.1650	0.1556	0.1465	0.1376	0.1289		
7.22	0.3427	0.3281	0.3140	0.3004	0.2873	0.2745	0.2621	0.2501	0.2383	0.2269	0.2158	0.2050	0.1945	0.1843	0.1744	0.1648	0.1554	0.1463	0.1374	0.1288		
7.23	0.3424	0.3279	0.3138	0.3002	0.2870	0.2743	0.2619	0.2498	0.2381	0.2267	0.2156	0.2048	0.1943	0.1841	0.1742	0.1646	0.1552	0.1461	0.1372	0.1286		
7.24	0.3422	0.3276	0.3135	0.2999	0.2868	0.2740	0.2616	0.2496	0.2379	0.2265	0.2154	0.2046	0.1941	0.1839	0.1740	0.1644	0.1550	0.1459	0.1371	0.1285		
7.25	0.3419	0.3273	0.3133	0.2997	0.2865	0.2738	0.2614	0.2494	0.2376	0.2262	0.2151	0.2044	0.1939	0.1837	0.1738	0.1642	0.1549	0.1458	0.1369	0.1283		
7.26	0.3416	0.3271	0.3130	0.2995	0.2863	0.2736	0.2612	0.2491	0.2374	0.2260	0.2149	0.2042	0.1937	0.1835	0.1737	0.1640	0.1547	0.1456	0.1367	0.1281		
7.27	0.3414	0.3268	0.3128	0.2992	0.2861	0.2733	0.2609	0.2489	0.2372	0.2258	0.2147	0.2040	0.1935	0.1833	0.1735	0.1639	0.1545	0.1454	0.1366	0.1280		
7.28	0.3411	0.3266	0.3125	0.2989	0.2857	0.2729	0.2605	0.2485	0.2368	0.2254	0.2143	0.2035	0.1931	0.1831	0.1733	0.1637	0.1543	0.1452	0.1364	0.1278		
7.29	0.3409	0.3263	0.3123	0.2987	0.2856	0.2728	0.2605	0.2485	0.2368	0.2254	0.2143	0.2035	0.1931	0.1830	0.1731	0.1635	0.1542	0.1451	0.1362	0.1276		
7.30	0.3406	0.3261	0.3120	0.2985	0.2853	0.2726	0.2602	0.2482	0.2365	0.2251	0.2141	0.2033	0.1929	0.1828	0.1729	0.1633	0.1540	0.1449	0.1361	0.1275		
7.31	0.3403	0.3258	0.3118	0.2982	0.2851	0.2724	0.2600	0.2480	0.2363	0.2249	0.2139	0.2031	0.1927	0.1826	0.1727	0.1631	0.1538	0.1447	0.1359	0.1273		
7.32	0.3401	0.3256	0.3115	0.2980	0.2849	0.2721	0.2598	0.2478	0.2361	0.2247	0.2137	0.2029	0.1925	0.1824	0.1725	0.1629	0.1536	0.1445	0.1357	0.1272		
7.33	0.3398	0.3253	0.3113	0.2977	0.2846	0.2719	0.2596	0.2476	0.2359	0.2245	0.2135	0.2027	0.1923	0.1822	0.1723	0.1628	0.1534	0.1444	0.1356	0.1270		
7.34	0.3396	0.3250	0.3110	0.2975	0.2844	0.2717	0.2593	0.2473	0.2357	0.2243	0.2132	0.2025	0.1921	0.1820	0.1721	0.1626	0.1533	0.1442	0.1354	0.1268		
7.35	0.3393	0.3248	0.3108	0.2972	0.2841	0.2714	0.2591	0.2471	0.2354	0.2241	0.2130	0.2023	0.1919	0.1818	0.1720	0.1624	0.1531	0.1440	0.1352	0.1267		
7.36	0.3391	0.3245	0.3105	0.2970	0.2839	0.2712	0.2589	0.2469	0.2352	0.2239	0.2128	0.2021	0.1917	0.1816	0.1718	0.1622	0.1529	0.1439	0.1351	0.1265		
7.37	0.3388	0.3243	0.3103	0.2968	0.2837	0.2710	0.2586	0.2467	0.2350	0.2236	0.2126	0.2019	0.1915	0.1814	0.1716	0.1620	0.1527	0.1437	0.1349	0.1264		
7.38	0.3385	0.3240	0.3100	0.2965	0.2834	0.2707	0.2584	0.2464	0.2348	0.2234	0.2124	0.2017	0.1913	0.1812	0.1714	0.1619	0.1526	0.1435	0.1348	0.1262		
7.39	0.3383	0.3238	0.3098	0.2963	0.2832	0.2705	0.2582	0.2462	0.2346	0.2232	0.2122	0.2015	0.1911	0.1810	0.1712	0.1617	0.1524	0.1434	0.1346	0.1261		
7.40	0.3380	0.3235	0.3095	0.2960	0.2829	0.2703	0.2580	0.2460	0.2343	0.2230	0.2120	0.2013	0.1909	0.1808	0.1710	0.1615	0.1522	0.1432	0.1344	0.1259		
7.41	0.3378	0.3233	0.3093	0.2958	0.2827	0.2700	0.2577	0.2458	0.2341	0.2228	0.2118	0.2011	0.1907	0.1807	0.1709	0.1613	0.1521	0.1430	0.1343	0.1258		
7.42	0.3375	0.3230	0.3091	0.2955	0.2825	0.2698	0.2575	0.2455	0.2339	0.2226	0.2116	0.2009	0.1905	0.1805	0.1707	0.1611	0.1519	0.1429	0.1341	0.1256		
7.43	0.3373	0.3228	0.3088	0.2953	0.2822	0.2696	0.2573	0.2453	0.2337	0.2224	0.2114	0.2007	0.1903	0.1803	0.1705	0.1610	0.1517	0.1427	0.1340	0.1254		
7.44	0.3370	0.3225	0.3086	0.2951	0.2820	0.2693	0.2570	0.2451	0.2335	0.2222	0.2112	0.2005	0.1902	0.1801	0.1703	0.1608	0.1515	0.1425	0.1338	0.1253		
7.45	0.3368	0.3223	0.3083	0.2948	0.2818	0.2691	0.2568	0.2449	0.2333	0.2220	0.2110	0.2003	0.1900	0.								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
8.01	0.3233	0.3091	0.2953	0.2821	0.2693	0.2569	0.2449	0.2332	0.2219	0.2109	0.2002	0.1898	0.1797	0.1700	0.1605	0.1513	0.1424	0.1337	0.1252	0.1170	
8.02	0.3231	0.3088	0.2951	0.2819	0.2691	0.2567	0.2447	0.2330	0.2217	0.2107	0.2000	0.1896	0.1796	0.1698	0.1603	0.1511	0.1422	0.1335	0.1251	0.1169	
8.03	0.3228	0.3086	0.2949	0.2817	0.2689	0.2565	0.2445	0.2328	0.2215	0.2105	0.1998	0.1895	0.1794	0.1696	0.1602	0.1510	0.1421	0.1334	0.1249	0.1168	
8.04	0.3226	0.3084	0.2947	0.2814	0.2687	0.2563	0.2443	0.2326	0.2213	0.2103	0.1996	0.1893	0.1792	0.1695	0.1600	0.1508	0.1419	0.1332	0.1248	0.1166	
8.05	0.3224	0.3082	0.2945	0.2812	0.2684	0.2561	0.2441	0.2324	0.2211	0.2101	0.1994	0.1891	0.1791	0.1693	0.1599	0.1507	0.1418	0.1331	0.1247	0.1165	
8.06	0.3222	0.3079	0.2942	0.2810	0.2682	0.2559	0.2439	0.2322	0.2209	0.2099	0.1993	0.1889	0.1789	0.1692	0.1597	0.1505	0.1416	0.1329	0.1245	0.1164	
8.07	0.3219	0.3077	0.2940	0.2808	0.2680	0.2557	0.2437	0.2321	0.2207	0.2098	0.1991	0.1887	0.1787	0.1690	0.1595	0.1504	0.1415	0.1328	0.1244	0.1162	
8.08	0.3217	0.3075	0.2938	0.2806	0.2678	0.2555	0.2435	0.2319	0.2206	0.2096	0.1989	0.1886	0.1785	0.1688	0.1594	0.1502	0.1413	0.1327	0.1242	0.1161	
8.09	0.3215	0.3073	0.2936	0.2804	0.2676	0.2553	0.2433	0.2317	0.2204	0.2094	0.1987	0.1884	0.1784	0.1687	0.1592	0.1501	0.1412	0.1325	0.1241	0.1160	
8.10	0.3212	0.3070	0.2934	0.2802	0.2674	0.2551	0.2431	0.2315	0.2202	0.2092	0.1985	0.1882	0.1782	0.1685	0.1591	0.1499	0.1410	0.1324	0.1240	0.1158	
8.11	0.3210	0.3068	0.2931	0.2799	0.2672	0.2549	0.2429	0.2313	0.2200	0.2090	0.1984	0.1881	0.1780	0.1683	0.1589	0.1497	0.1409	0.1322	0.1238	0.1157	
8.12	0.3208	0.3066	0.2929	0.2797	0.2670	0.2546	0.2427	0.2311	0.2198	0.2088	0.1982	0.1879	0.1779	0.1682	0.1587	0.1496	0.1407	0.1321	0.1237	0.1156	
8.13	0.3206	0.3064	0.2927	0.2795	0.2668	0.2544	0.2425	0.2309	0.2196	0.2086	0.1980	0.1877	0.1777	0.1680	0.1586	0.1494	0.1406	0.1319	0.1236	0.1154	
8.14	0.3203	0.3062	0.2925	0.2793	0.2666	0.2542	0.2423	0.2307	0.2194	0.2085	0.1978	0.1875	0.1775	0.1678	0.1584	0.1493	0.1404	0.1318	0.1234	0.1153	
8.15	0.3201	0.3059	0.2922	0.2791	0.2664	0.2540	0.2421	0.2305	0.2192	0.2083	0.1977	0.1874	0.1774	0.1677	0.1583	0.1491	0.1403	0.1317	0.1233	0.1152	
8.16	0.3199	0.3057	0.2921	0.2789	0.2662	0.2538	0.2419	0.2303	0.2191	0.2081	0.1975	0.1872	0.1772	0.1675	0.1581	0.1490	0.1401	0.1315	0.1231	0.1150	
8.17	0.3197	0.3055	0.2918	0.2787	0.2660	0.2536	0.2417	0.2301	0.2189	0.2079	0.1973	0.1870	0.1770	0.1674	0.1580	0.1488	0.1400	0.1314	0.1230	0.1149	
8.18	0.3194	0.3053	0.2916	0.2785	0.2657	0.2534	0.2415	0.2299	0.2187	0.2077	0.1971	0.1868	0.1769	0.1672	0.1578	0.1487	0.1398	0.1312	0.1229	0.1148	
8.19	0.3192	0.3051	0.2914	0.2783	0.2655	0.2532	0.2413	0.2297	0.2185	0.2076	0.1970	0.1867	0.1767	0.1670	0.1576	0.1485	0.1397	0.1311	0.1227	0.1146	
8.20	0.3190	0.3048	0.2912	0.2780	0.2653	0.2530	0.2411	0.2295	0.2183	0.2074	0.1968	0.1865	0.1765	0.1669	0.1575	0.1484	0.1395	0.1309	0.1226	0.1145	
8.21	0.3188	0.3046	0.2910	0.2778	0.2651	0.2528	0.2409	0.2294	0.2181	0.2072	0.1966	0.1863	0.1764	0.1667	0.1573	0.1482	0.1394	0.1308	0.1225	0.1144	
8.22	0.3186	0.3044	0.2908	0.2776	0.2649	0.2526	0.2407	0.2292	0.2179	0.2070	0.1964	0.1862	0.1762	0.1665	0.1572	0.1481	0.1392	0.1307	0.1223	0.1142	
8.23	0.3183	0.3042	0.2906	0.2774	0.2647	0.2524	0.2405	0.2290	0.2178	0.2068	0.1963	0.1860	0.1760	0.1664	0.1570	0.1479	0.1391	0.1305	0.1222	0.1141	
8.24	0.3181	0.3040	0.2904	0.2772	0.2645	0.2522	0.2403	0.2288	0.2176	0.2067	0.1961	0.1858	0.1759	0.1662	0.1569	0.1478	0.1390	0.1304	0.1221	0.1140	
8.25	0.3179	0.3038	0.2901	0.2770	0.2643	0.2520	0.2401	0.2286	0.2174	0.2065	0.1959	0.1857	0.1757	0.1661	0.1567	0.1476	0.1388	0.1302	0.1219	0.1139	
8.26	0.3177	0.3035	0.2899	0.2768	0.2641	0.2518	0.2400	0.2284	0.2172	0.2063	0.1957	0.1855	0.1755	0.1659	0.1566	0.1475	0.1387	0.1301	0.1218	0.1137	
8.27	0.3175	0.3033	0.2897	0.2766	0.2639	0.2516	0.2398	0.2282	0.2170	0.2061	0.1956	0.1853	0.1754	0.1658	0.1564	0.1473	0.1385	0.1300	0.1217	0.1136	
8.28	0.3172	0.3031	0.2895	0.2765	0.2637	0.2515	0.2396	0.2280	0.2168	0.2059	0.1954	0.1851	0.1752	0.1656	0.1563	0.1472	0.1384	0.1298	0.1215	0.1135	
8.29	0.3170	0.3029	0.2893	0.2762	0.2635	0.2513	0.2394	0.2278	0.2167	0.2058	0.1953	0.1850	0.1751	0.1654	0.1561	0.1470	0.1382	0.1297	0.1214	0.1133	
8.30	0.3168	0.3027	0.2891	0.2760	0.2633	0.2511	0.2392	0.2277	0.2166	0.2056	0.1950	0.1848	0.1749	0.1653	0.1559	0.1469	0.1381	0.1296	0.1213	0.1132	
8.31	0.3166	0.3025	0.2889	0.2758	0.2631	0.2509	0.2390	0.2275	0.2164	0.2054	0.1949	0.1846	0.1747	0.1651	0.1558	0.1467	0.1379	0.1294	0.1211	0.1131	
8.32	0.3164	0.3023	0.2887	0.2756	0.2629	0.2507	0.2388	0.2273	0.2161	0.2052	0.1947	0.1845	0.1746	0.1650	0.1556	0.1466	0.1378	0.1293	0.1210	0.1130	
8.33	0.3161	0.3020	0.2885	0.2754	0.2627	0.2505	0.2386	0.2271	0.2159	0.2051	0.1945	0.1843	0.1744	0.1648	0.1555	0.1464	0.1377	0.1291	0.1209	0.1128	
8.34	0.3159	0.3018	0.2882	0.2752	0.2625	0.2503	0.2384	0.2269	0.2157	0.2049	0.1943	0.1841	0.1742	0.1646	0.1553	0.1463	0.1375	0.1290	0.1207	0.1127	
8.35	0.3157	0.3016	0.2880	0.2750	0.2623	0.2501	0.2382	0.2267	0.2156	0.2047	0.1942	0.1840	0.1741	0.1645	0.1552	0.1462	0.1374	0.1289	0.1206	0.1126	
8.36	0.3155	0.3014	0.2878	0.2747	0.2621	0.2499	0.2380	0.2265	0.2154	0.2045	0.1940	0.1838	0.1739	0.1643	0.1550	0.1460	0.1372	0.1287	0.1205	0.1125	
8.37	0.3153	0.3012	0.2876	0.2745	0.2619	0.2497	0.2378	0.2264	0.2152	0.2044	0.1938	0.1836	0.1738	0.1642	0.1549	0.1459	0.1371	0.1286	0.1203	0.1123	
8.38	0.3151	0.3010	0.2874	0.2743	0.2617	0.2495	0.2377	0.2262	0.2150	0.2042	0.1937	0.1835	0.1736	0.1640	0.1547	0.1457	0.1370	0.1285	0.1202	0.1122	
8.39	0.3148	0.3008	0.2872	0.2741	0.2615	0.2493	0.2375	0.2260	0.2148	0.2040	0.1935	0.1833	0.1734	0.1639	0.1546	0.1456	0.1368	0.1283	0.1201	0.1121	
8.40	0.3146	0.3006	0.2870	0.2739	0.2613	0.2491	0.2373	0.2258	0.2147	0.2038	0.1933	0.1832	0.1733	0.1637	0.1544	0.1454	0.1367	0.1282	0.1200	0.1120	
8.41	0.3144	0.3003	0.2868	0.2737	0.2611	0.2489	0.2371	0.2256	0.2145	0.2037	0.1932	0.1830	0.1731	0.1636	0.1543	0.1453	0.1365	0.1281	0.1198	0.1118	
8.42	0.3142	0.3001	0.2866	0.2735	0.2609	0.2487	0.2369	0.2254	0.2143	0.2035	0.1930	0.1828	0.1730	0.1634	0.1541	0.1451	0.1364	0.1279	0.1197	0.1117	
8.43	0.3140	0.2999	0.2864	0.2733	0.2607	0.2485	0.2367	0.2253	0.2141	0.2033	0.1928	0.1827	0.1728	0.1633	0.1540	0.1450	0.1363	0.1278	0.1196	0.1116	
8.44	0.3138	0.2997	0.2862	0.2731	0.2605	0.2483	0.2365	0.2251	0.2140	0.2031	0.1927	0.1825	0.1727	0.1631	0.1538	0.1448	0.1361	0.1277	0.1194	0.1115	
8.45	0.3136	0.2995	0.2860	0.2729	0.2603	0.2482	0.2363	0.2249	0.2138	0.2030	0.1925	0.1823	0.1725	0.1629	0.1537	0.1447	0.1360	0.1275	0.1193	0.1113	
8.46	0.3133	0.2993	0.2858	0.2727	0.2601	0.2480	0.2362	0.2247													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
9.01	0.3021	0.2883	0.2750	0.2622	0.2499	0.2379	0.2264	0.2152	0.2043	0.1938	0.1836	0.1737	0.1641	0.1548	0.1458	0.1371	0.1286	0.1204	0.1125	0.1048
9.02	0.3019	0.2881	0.2748	0.2620	0.2497	0.2378	0.2262	0.2150	0.2042	0.1936	0.1834	0.1735	0.1640	0.1547	0.1457	0.1370	0.1285	0.1203	0.1124	0.1047
9.03	0.3017	0.2879	0.2746	0.2618	0.2495	0.2376	0.2260	0.2149	0.2040	0.1935	0.1833	0.1734	0.1638	0.1545	0.1456	0.1368	0.1284	0.1202	0.1123	0.1046
9.04	0.3015	0.2877	0.2745	0.2617	0.2493	0.2374	0.2259	0.2147	0.2038	0.1933	0.1831	0.1732	0.1637	0.1544	0.1454	0.1367	0.1283	0.1201	0.1122	0.1045
9.05	0.3013	0.2875	0.2743	0.2615	0.2492	0.2372	0.2257	0.2145	0.2037	0.1932	0.1830	0.1731	0.1635	0.1543	0.1453	0.1366	0.1282	0.1200	0.1120	0.1043
9.06	0.3011	0.2873	0.2741	0.2613	0.2490	0.2371	0.2255	0.2144	0.2035	0.1930	0.1828	0.1729	0.1634	0.1541	0.1452	0.1365	0.1280	0.1199	0.1119	0.1042
9.07	0.3009	0.2872	0.2739	0.2611	0.2488	0.2369	0.2254	0.2142	0.2034	0.1928	0.1827	0.1728	0.1632	0.1540	0.1450	0.1363	0.1279	0.1197	0.1118	0.1041
9.08	0.3008	0.2870	0.2737	0.2609	0.2486	0.2367	0.2252	0.2140	0.2032	0.1927	0.1825	0.1727	0.1631	0.1539	0.1449	0.1362	0.1278	0.1196	0.1117	0.1040
9.09	0.3006	0.2868	0.2735	0.2608	0.2484	0.2366	0.2250	0.2139	0.2031	0.1925	0.1824	0.1725	0.1630	0.1537	0.1448	0.1361	0.1277	0.1195	0.1116	0.1039
9.10	0.3004	0.2866	0.2733	0.2606	0.2483	0.2364	0.2249	0.2137	0.2029	0.1924	0.1822	0.1724	0.1628	0.1536	0.1446	0.1360	0.1275	0.1194	0.1115	0.1038
9.11	0.3002	0.2864	0.2732	0.2604	0.2481	0.2362	0.2247	0.2136	0.2027	0.1922	0.1821	0.1722	0.1627	0.1535	0.1445	0.1358	0.1274	0.1193	0.1114	0.1037
9.12	0.3000	0.2862	0.2730	0.2602	0.2479	0.2360	0.2245	0.2134	0.2026	0.1921	0.1819	0.1721	0.1625	0.1533	0.1444	0.1357	0.1273	0.1191	0.1112	0.1036
9.13	0.2998	0.2860	0.2728	0.2600	0.2477	0.2359	0.2244	0.2132	0.2024	0.1919	0.1818	0.1719	0.1624	0.1532	0.1442	0.1356	0.1272	0.1190	0.1111	0.1035
9.14	0.2996	0.2858	0.2726	0.2599	0.2476	0.2357	0.2242	0.2131	0.2023	0.1918	0.1816	0.1718	0.1623	0.1530	0.1441	0.1355	0.1271	0.1189	0.1110	0.1034
9.15	0.2994	0.2856	0.2724	0.2597	0.2474	0.2355	0.2240	0.2129	0.2021	0.1916	0.1815	0.1716	0.1621	0.1529	0.1440	0.1353	0.1269	0.1188	0.1109	0.1033
9.16	0.2992	0.2855	0.2722	0.2595	0.2472	0.2354	0.2239	0.2127	0.2020	0.1915	0.1813	0.1715	0.1620	0.1528	0.1439	0.1352	0.1268	0.1187	0.1108	0.1032
9.17	0.2990	0.2853	0.2721	0.2593	0.2470	0.2352	0.2237	0.2126	0.2018	0.1913	0.1812	0.1714	0.1619	0.1526	0.1437	0.1351	0.1267	0.1186	0.1107	0.1030
9.18	0.2988	0.2851	0.2719	0.2591	0.2469	0.2350	0.2235	0.2124	0.2016	0.1912	0.1810	0.1712	0.1617	0.1525	0.1436	0.1350	0.1266	0.1184	0.1106	0.1029
9.19	0.2986	0.2849	0.2717	0.2590	0.2467	0.2348	0.2234	0.2123	0.2015	0.1910	0.1809	0.1711	0.1616	0.1524	0.1435	0.1348	0.1265	0.1183	0.1105	0.1028
9.20	0.2985	0.2847	0.2715	0.2588	0.2465	0.2347	0.2232	0.2121	0.2013	0.1909	0.1807	0.1709	0.1614	0.1522	0.1433	0.1347	0.1263	0.1182	0.1103	0.1027
9.21	0.2983	0.2845	0.2713	0.2586	0.2464	0.2345	0.2230	0.2119	0.2012	0.1907	0.1806	0.1708	0.1613	0.1521	0.1432	0.1346	0.1262	0.1181	0.1102	0.1026
9.22	0.2981	0.2843	0.2711	0.2584	0.2462	0.2343	0.2229	0.2118	0.2010	0.1906	0.1804	0.1706	0.1612	0.1520	0.1431	0.1345	0.1261	0.1180	0.1101	0.1025
9.23	0.2979	0.2842	0.2710	0.2583	0.2460	0.2342	0.2227	0.2116	0.2009	0.1904	0.1803	0.1705	0.1610	0.1518	0.1430	0.1343	0.1260	0.1179	0.1100	0.1024
9.24	0.2977	0.2840	0.2708	0.2581	0.2458	0.2340	0.2226	0.2115	0.2007	0.1903	0.1801	0.1704	0.1609	0.1517	0.1428	0.1342	0.1259	0.1178	0.1099	0.1023
9.25	0.2975	0.2838	0.2706	0.2579	0.2457	0.2338	0.2224	0.2113	0.2006	0.1901	0.1800	0.1702	0.1608	0.1516	0.1427	0.1341	0.1257	0.1176	0.1098	0.1022
9.26	0.2973	0.2836	0.2704	0.2577	0.2455	0.2337	0.2222	0.2112	0.2004	0.1900	0.1799	0.1701	0.1606	0.1514	0.1426	0.1340	0.1256	0.1175	0.1097	0.1021
9.27	0.2971	0.2834	0.2702	0.2576	0.2453	0.2335	0.2221	0.2110	0.2002	0.1898	0.1797	0.1699	0.1605	0.1513	0.1424	0.1338	0.1255	0.1174	0.1096	0.1020
9.28	0.2969	0.2832	0.2701	0.2574	0.2452	0.2333	0.2219	0.2108	0.2001	0.1897	0.1796	0.1698	0.1603	0.1512	0.1423	0.1337	0.1254	0.1173	0.1095	0.1019
9.29	0.2968	0.2831	0.2699	0.2572	0.2450	0.2332	0.2217	0.2107	0.1999	0.1895	0.1794	0.1697	0.1602	0.1511	0.1422	0.1336	0.1253	0.1172	0.1094	0.1018
9.30	0.2966	0.2829	0.2697	0.2570	0.2448	0.2330	0.2216	0.2105	0.1998	0.1894	0.1793	0.1695	0.1601	0.1509	0.1421	0.1335	0.1251	0.1171	0.1092	0.1017
9.31	0.2964	0.2827	0.2695	0.2569	0.2446	0.2328	0.2214	0.2104	0.1996	0.1892	0.1791	0.1694	0.1599	0.1508	0.1419	0.1333	0.1250	0.1170	0.1091	0.1016
9.32	0.2962	0.2825	0.2693	0.2567	0.2445	0.2327	0.2213	0.2102	0.1995	0.1891	0.1790	0.1692	0.1598	0.1507	0.1418	0.1332	0.1249	0.1169	0.1090	0.1015
9.33	0.2960	0.2823	0.2692	0.2565	0.2443	0.2325	0.2211	0.2100	0.1993	0.1889	0.1788	0.1691	0.1597	0.1505	0.1417	0.1331	0.1248	0.1167	0.1089	0.1014
9.34	0.2958	0.2821	0.2690	0.2563	0.2441	0.2323	0.2209	0.2099	0.1992	0.1888	0.1787	0.1690	0.1595	0.1504	0.1416	0.1330	0.1247	0.1166	0.1088	0.1012
9.35	0.2956	0.2820	0.2688	0.2562	0.2440	0.2322	0.2208	0.2097	0.1990	0.1886	0.1786	0.1688	0.1594	0.1503	0.1414	0.1329	0.1246	0.1165	0.1087	0.1011
9.36	0.2954	0.2818	0.2686	0.2560	0.2438	0.2320	0.2206	0.2096	0.1989	0.1885	0.1784	0.1687	0.1593	0.1501	0.1413	0.1327	0.1244	0.1164	0.1086	0.1010
9.37	0.2953	0.2816	0.2685	0.2558	0.2436	0.2318	0.2205	0.2094	0.1987	0.1883	0.1783	0.1685	0.1591	0.1500	0.1412	0.1326	0.1243	0.1163	0.1085	0.1009
9.38	0.2951	0.2814	0.2683	0.2556	0.2435	0.2317	0.2203	0.2093	0.1986	0.1882	0.1781	0.1684	0.1590	0.1499	0.1411	0.1325	0.1242	0.1162	0.1084	0.1008
9.39	0.2949	0.2812	0.2681	0.2555	0.2433	0.2315	0.2201	0.2091	0.1984	0.1880	0.1780	0.1683	0.1589	0.1498	0.1409	0.1324	0.1241	0.1161	0.1083	0.1007
9.40	0.2947	0.2810	0.2679	0.2553	0.2431	0.2314	0.2200	0.2090	0.1983	0.1879	0.1779	0.1681	0.1587	0.1496	0.1408	0.1323	0.1240	0.1160	0.1082	0.1006
9.41	0.2945	0.2809	0.2678	0.2551	0.2430	0.2312	0.2198	0.2088	0.1981	0.1877	0.1777	0.1680	0.1586	0.1495	0.1407	0.1321	0.1239	0.1158	0.1081	0.1005
9.42	0.2943	0.2807	0.2676	0.2550	0.2428	0.2310	0.2197	0.2087	0.1980	0.1876	0.1776	0.1679	0.1585	0.1494	0.1406	0.1320	0.1237	0.1157	0.1080	0.1004
9.43	0.2942	0.2805	0.2674	0.2548	0.2426	0.2309	0.2195	0.2085	0.1978	0.1875	0.1774	0.1677	0.1583	0.1492	0.1404	0.1319	0.1236	0.1156	0.1078	0.1003
9.44	0.2940	0.2803	0.2672	0.2546	0.2425	0.2307	0.2193	0.2083	0.1977	0.1873	0.1773	0.1676	0.1582	0.1491	0.1403	0.1318	0.1235	0.1155	0.1077	0.1002
9.45	0.2938	0.2802	0.2670	0.2544	0.2423	0.2305	0.2192	0.2082	0.1975	0.1872	0.1771	0.1675	0.1581	0.1490	0.1402	0.1317	0.1234	0.1154	0.1076	0.1001
9.46	0.2936	0.2800	0.2669	0.2543	0.2421															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9907	0.9907	0.9906	0.9905	0.9905	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900
0.02	0.9820	0.9818	0.9816	0.9815	0.9813	0.9812	0.9811	0.9809	0.9808	0.9807	0.9806	0.9805	0.9805	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801
0.03	0.9735	0.9733	0.9730	0.9727	0.9725	0.9722	0.9720	0.9718	0.9716	0.9714	0.9712	0.9711	0.9709	0.9708	0.9707	0.9705	0.9704	0.9704	0.9703	0.9702
0.04	0.9654	0.9650	0.9646	0.9642	0.9638	0.9635	0.9632	0.9628	0.9625	0.9622	0.9620	0.9617	0.9615	0.9613	0.9611	0.9609	0.9608	0.9606	0.9605	0.9604
0.05	0.9575	0.9569	0.9564	0.9559	0.9554	0.9549	0.9545	0.9540	0.9536	0.9532	0.9529	0.9525	0.9522	0.9519	0.9516	0.9514	0.9512	0.9510	0.9508	0.9506
0.06	0.9498	0.9491	0.9484	0.9478	0.9471	0.9465	0.9460	0.9454	0.9449	0.9444	0.9439	0.9434	0.9430	0.9426	0.9423	0.9419	0.9416	0.9414	0.9411	0.9409
0.07	0.9422	0.9414	0.9406	0.9398	0.9390	0.9383	0.9376	0.9369	0.9362	0.9356	0.9350	0.9345	0.9339	0.9334	0.9330	0.9326	0.9322	0.9318	0.9315	0.9313
0.08	0.9348	0.9339	0.9329	0.9320	0.9311	0.9302	0.9293	0.9285	0.9277	0.9270	0.9263	0.9256	0.9249	0.9244	0.9238	0.9233	0.9228	0.9224	0.9220	0.9217
0.09	0.9276	0.9265	0.9254	0.9243	0.9233	0.9222	0.9212	0.9203	0.9194	0.9185	0.9176	0.9168	0.9161	0.9154	0.9147	0.9141	0.9135	0.9130	0.9126	0.9122
0.10	0.9205	0.9192	0.9180	0.9168	0.9156	0.9144	0.9132	0.9121	0.9111	0.9101	0.9091	0.9082	0.9073	0.9065	0.9057	0.9050	0.9044	0.9037	0.9032	0.9027
0.11	0.9136	0.9121	0.9107	0.9093	0.9080	0.9067	0.9054	0.9041	0.9029	0.9018	0.9007	0.8996	0.8986	0.8977	0.8968	0.8960	0.8952	0.8945	0.8939	0.8933
0.12	0.9067	0.9051	0.9036	0.9020	0.9005	0.8990	0.8976	0.8962	0.8949	0.8936	0.8924	0.8912	0.8901	0.8890	0.8880	0.8871	0.8862	0.8854	0.8847	0.8840
0.13	0.9000	0.8982	0.8965	0.8948	0.8932	0.8915	0.8900	0.8884	0.8870	0.8855	0.8842	0.8828	0.8816	0.8804	0.8793	0.8782	0.8773	0.8763	0.8755	0.8747
0.14	0.8933	0.8914	0.8895	0.8877	0.8859	0.8841	0.8824	0.8807	0.8791	0.8776	0.8760	0.8746	0.8732	0.8719	0.8707	0.8695	0.8684	0.8674	0.8664	0.8656
0.15	0.8868	0.8847	0.8827	0.8807	0.8787	0.8768	0.8750	0.8731	0.8714	0.8697	0.8680	0.8665	0.8649	0.8635	0.8621	0.8608	0.8596	0.8585	0.8574	0.8565
0.16	0.8803	0.8781	0.8759	0.8738	0.8717	0.8696	0.8676	0.8657	0.8637	0.8619	0.8601	0.8584	0.8568	0.8552	0.8537	0.8523	0.8509	0.8497	0.8485	0.8474
0.17	0.8740	0.8716	0.8693	0.8670	0.8647	0.8625	0.8604	0.8583	0.8562	0.8542	0.8523	0.8504	0.8487	0.8470	0.8453	0.8438	0.8423	0.8410	0.8397	0.8385
0.18	0.8677	0.8652	0.8627	0.8603	0.8579	0.8555	0.8532	0.8510	0.8488	0.8466	0.8446	0.8426	0.8407	0.8388	0.8371	0.8354	0.8338	0.8323	0.8309	0.8296
0.19	0.8616	0.8589	0.8563	0.8537	0.8511	0.8486	0.8462	0.8438	0.8414	0.8391	0.8369	0.8348	0.8328	0.8308	0.8289	0.8271	0.8254	0.8238	0.8222	0.8208
0.20	0.8555	0.8527	0.8499	0.8472	0.8445	0.8418	0.8392	0.8367	0.8342	0.8318	0.8294	0.8271	0.8249	0.8228	0.8208	0.8189	0.8170	0.8153	0.8136	0.8121
0.21	0.8495	0.8465	0.8436	0.8407	0.8379	0.8351	0.8323	0.8296	0.8270	0.8244	0.8220	0.8195	0.8172	0.8150	0.8128	0.8107	0.8088	0.8069	0.8051	0.8034
0.22	0.8436	0.8405	0.8374	0.8344	0.8314	0.8284	0.8255	0.8227	0.8199	0.8172	0.8146	0.8120	0.8096	0.8072	0.8049	0.8027	0.8006	0.7986	0.7967	0.7949
0.23	0.8377	0.8345	0.8313	0.8281	0.8250	0.8219	0.8188	0.8159	0.8129	0.8101	0.8073	0.8046	0.8020	0.7995	0.7970	0.7947	0.7925	0.7903	0.7883	0.7864
0.24	0.8320	0.8286	0.8252	0.8219	0.8186	0.8154	0.8122	0.8091	0.8060	0.8030	0.8001	0.7973	0.7945	0.7919	0.7893	0.7868	0.7845	0.7822	0.7800	0.7780
0.25	0.8263	0.8228	0.8193	0.8158	0.8124	0.8090	0.8057	0.8024	0.7992	0.7961	0.7930	0.7900	0.7872	0.7844	0.7816	0.7790	0.7765	0.7741	0.7718	0.7696
0.26	0.8207	0.8170	0.8134	0.8097	0.8062	0.8027	0.7992	0.7958	0.7925	0.7892	0.7860	0.7829	0.7799	0.7769	0.7741	0.7713	0.7687	0.7661	0.7637	0.7614
0.27	0.8151	0.8113	0.8075	0.8038	0.8001	0.7964	0.7928	0.7893	0.7858	0.7824	0.7791	0.7758	0.7726	0.7696	0.7666	0.7637	0.7609	0.7582	0.7557	0.7532
0.28	0.8096	0.8057	0.8018	0.7979	0.7941	0.7903	0.7865	0.7828	0.7792	0.7757	0.7722	0.7688	0.7655	0.7623	0.7592	0.7561	0.7532	0.7504	0.7477	0.7451
0.29	0.8042	0.8002	0.7961	0.7921	0.7881	0.7842	0.7803	0.7765	0.7727	0.7690	0.7654	0.7619	0.7585	0.7551	0.7518	0.7487	0.7456	0.7427	0.7398	0.7371
0.30	0.7989	0.7947	0.7905	0.7863	0.7822	0.7782	0.7742	0.7702	0.7663	0.7625	0.7587	0.7551	0.7515	0.7480	0.7446	0.7413	0.7381	0.7350	0.7320	0.7292
0.31	0.7936	0.7893	0.7850	0.7807	0.7764	0.7722	0.7681	0.7640	0.7600	0.7560	0.7521	0.7483	0.7446	0.7410	0.7374	0.7340	0.7306	0.7274	0.7243	0.7213
0.32	0.7884	0.7839	0.7795	0.7751	0.7707	0.7664	0.7621	0.7578	0.7537	0.7496	0.7456	0.7416	0.7378	0.7340	0.7303	0.7267	0.7233	0.7199	0.7167	0.7135
0.33	0.7833	0.7787	0.7741	0.7695	0.7650	0.7605	0.7561	0.7518	0.7475	0.7433	0.7391	0.7350	0.7310	0.7271	0.7233	0.7196	0.7160	0.7125	0.7091	0.7058
0.34	0.7782	0.7734	0.7687	0.7640	0.7594	0.7548	0.7503	0.7458	0.7414	0.7370	0.7327	0.7285	0.7244	0.7203	0.7164	0.7125	0.7088	0.7051	0.7016	0.6982
0.35	0.7731	0.7683	0.7634	0.7586	0.7539	0.7491	0.7445	0.7399	0.7353	0.7308	0.7264	0.7220	0.7178	0.7136	0.7095	0.7055	0.7017	0.6979	0.6942	0.6907
0.36	0.7682	0.7632	0.7582	0.7533	0.7484	0.7435	0.7387	0.7340	0.7293	0.7247	0.7201	0.7157	0.7113	0.7070	0.7027	0.6986	0.6946	0.6907	0.6869	0.6832
0.37	0.7632	0.7581	0.7530	0.7480	0.7430	0.7380	0.7331	0.7282	0.7234	0.7187	0.7140	0.7094	0.7048	0.7004	0.6960	0.6918	0.6876	0.6836	0.6796	0.6758
0.38	0.7584	0.7531	0.7479	0.7428	0.7376	0.7325	0.7275	0.7226	0.7176	0.7127	0.7079	0.7031	0.6985	0.6939	0.6894	0.6850	0.6807	0.6766	0.6725	0.6685
0.39	0.7536	0.7482	0.7429	0.7376	0.7323	0.7271	0.7220	0.7168	0.7118	0.7068	0.7018	0.6970	0.6922	0.6875	0.6829	0.6783	0.6739	0.6696	0.6654	0.6613
0.40	0.7488	0.7434	0.7379	0.7325	0.7271	0.7218	0.7165	0.7112	0.7061	0.7009	0.6959	0.6909	0.6860	0.6811	0.6764	0.6717	0.6672	0.6628	0.6584	0.6541
0.41	0.7441	0.7385	0.7330	0.7275	0.7220	0.7165	0.7111	0.7057	0.7004	0.6952	0.6900	0.6849	0.6798	0.6749	0.6700	0.6652	0.6605	0.6559	0.6514	0.6470
0.42	0.7395	0.7338	0.7281	0.7225	0.7169	0.7113	0.7057	0.7003	0.6948	0.6895	0.6841	0.6789	0.6737	0.6686	0.6636	0.6587	0.6539	0.6492	0.6446	0.6400
0.43	0.7349	0.7291	0.7233	0.7175	0.7118	0.7061	0.7005	0.6949	0.6893	0.6838	0.6784	0.6730	0.6677	0.6626	0.6574	0.6523	0.6474	0.6425	0.6378	0.6331
0.44	0.7303	0.7244	0.7185	0.7127	0.7068	0.7010	0.6952	0.6895	0.6839	0.6782	0.6727	0.6672	0.6618	0.6564	0.6512	0.6460	0.6409	0.6359	0.6311	0.6263
0.45	0.7259	0.7198	0.7138	0.7078																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
1.01	0.5342	0.5241	0.5139	0.5038	0.4936	0.4835	0.4734	0.4632	0.4531	0.4430	0.4328	0.4227	0.4126	0.4024	0.3923	0.3822	0.3721	0.3619	0.3518	0.3417
1.02	0.5316	0.5214	0.5112	0.5010	0.4909	0.4807	0.4705	0.4603	0.4502	0.4400	0.4298	0.4196	0.4094	0.3993	0.3891	0.3789	0.3687	0.3585	0.3484	0.3382
1.03	0.5290	0.5188	0.5086	0.4983	0.4881	0.4779	0.4677	0.4575	0.4472	0.4370	0.4268	0.4166	0.4063	0.3961	0.3859	0.3757	0.3654	0.3552	0.3450	0.3348
1.04	0.5264	0.5162	0.5059	0.4957	0.4854	0.4751	0.4649	0.4546	0.4443	0.4341	0.4238	0.4135	0.4033	0.3930	0.3827	0.3725	0.3622	0.3519	0.3416	0.3314
1.05	0.5239	0.5136	0.5033	0.4930	0.4827	0.4724	0.4621	0.4518	0.4415	0.4311	0.4208	0.4105	0.4002	0.3899	0.3796	0.3693	0.3590	0.3487	0.3383	0.3280
1.06	0.5214	0.5110	0.5007	0.4903	0.4800	0.4697	0.4593	0.4490	0.4386	0.4283	0.4179	0.4076	0.3972	0.3869	0.3765	0.3661	0.3558	0.3454	0.3351	0.3247
1.07	0.5189	0.5085	0.4981	0.4877	0.4773	0.4670	0.4566	0.4462	0.4358	0.4254	0.4150	0.4046	0.3942	0.3838	0.3734	0.3630	0.3526	0.3422	0.3318	0.3214
1.08	0.5164	0.5060	0.4956	0.4851	0.4747	0.4643	0.4539	0.4434	0.4330	0.4226	0.4121	0.4017	0.3913	0.3809	0.3704	0.3600	0.3495	0.3391	0.3286	0.3182
1.09	0.5140	0.5035	0.4930	0.4826	0.4721	0.4616	0.4512	0.4407	0.4302	0.4198	0.4093	0.3988	0.3884	0.3779	0.3674	0.3569	0.3465	0.3360	0.3255	0.3150
1.10	0.5115	0.5010	0.4905	0.4800	0.4695	0.4590	0.4485	0.4380	0.4275	0.4170	0.4065	0.3960	0.3855	0.3750	0.3645	0.3539	0.3434	0.3329	0.3224	0.3119
1.11	0.5091	0.4986	0.4880	0.4775	0.4670	0.4564	0.4459	0.4353	0.4248	0.4143	0.4037	0.3932	0.3826	0.3721	0.3615	0.3510	0.3404	0.3299	0.3193	0.3087
1.12	0.5067	0.4962	0.4856	0.4750	0.4644	0.4538	0.4433	0.4327	0.4221	0.4115	0.4010	0.3904	0.3798	0.3692	0.3586	0.3480	0.3374	0.3269	0.3163	0.3057
1.13	0.5044	0.4937	0.4831	0.4725	0.4619	0.4513	0.4407	0.4301	0.4195	0.4088	0.3982	0.3876	0.3770	0.3664	0.3558	0.3451	0.3345	0.3239	0.3132	0.3026
1.14	0.5020	0.4914	0.4807	0.4701	0.4594	0.4488	0.4381	0.4275	0.4168	0.4062	0.3955	0.3849	0.3742	0.3636	0.3529	0.3423	0.3316	0.3209	0.3103	0.2996
1.15	0.4997	0.4890	0.4783	0.4676	0.4569	0.4462	0.4355	0.4249	0.4142	0.4035	0.3928	0.3822	0.3715	0.3608	0.3501	0.3394	0.3287	0.3180	0.3073	0.2966
1.16	0.4974	0.4866	0.4759	0.4652	0.4545	0.4438	0.4331	0.4224	0.4116	0.4009	0.3902	0.3795	0.3688	0.3581	0.3473	0.3366	0.3259	0.3152	0.3044	0.2937
1.17	0.4951	0.4843	0.4736	0.4628	0.4521	0.4413	0.4306	0.4198	0.4091	0.3983	0.3876	0.3768	0.3661	0.3553	0.3446	0.3338	0.3231	0.3123	0.3016	0.2908
1.18	0.4928	0.4820	0.4712	0.4604	0.4497	0.4389	0.4281	0.4173	0.4065	0.3958	0.3850	0.3742	0.3634	0.3527	0.3419	0.3311	0.3203	0.3095	0.2987	0.2879
1.19	0.4905	0.4797	0.4689	0.4581	0.4473	0.4365	0.4257	0.4148	0.4040	0.3932	0.3824	0.3716	0.3608	0.3500	0.3392	0.3284	0.3176	0.3067	0.2959	0.2851
1.20	0.4883	0.4774	0.4666	0.4557	0.4449	0.4341	0.4232	0.4124	0.4016	0.3907	0.3799	0.3690	0.3582	0.3474	0.3365	0.3257	0.3148	0.3040	0.2931	0.2823
1.21	0.4861	0.4752	0.4643	0.4534	0.4426	0.4317	0.4208	0.4100	0.3991	0.3882	0.3774	0.3665	0.3556	0.3448	0.3339	0.3230	0.3121	0.3013	0.2904	0.2795
1.22	0.4839	0.4730	0.4620	0.4511	0.4402	0.4293	0.4184	0.4075	0.3966	0.3858	0.3749	0.3640	0.3531	0.3422	0.3313	0.3204	0.3095	0.2986	0.2877	0.2768
1.23	0.4817	0.4707	0.4598	0.4489	0.4379	0.4270	0.4161	0.4052	0.3942	0.3833	0.3724	0.3615	0.3505	0.3396	0.3287	0.3178	0.3069	0.2959	0.2850	0.2741
1.24	0.4795	0.4685	0.4576	0.4466	0.4356	0.4247	0.4137	0.4028	0.3918	0.3809	0.3699	0.3590	0.3480	0.3371	0.3262	0.3152	0.3043	0.2933	0.2824	0.2714
1.25	0.4774	0.4664	0.4554	0.4444	0.4334	0.4224	0.4114	0.4004	0.3895	0.3785	0.3675	0.3565	0.3456	0.3346	0.3236	0.3127	0.3017	0.2907	0.2798	0.2688
1.26	0.4752	0.4642	0.4532	0.4421	0.4311	0.4201	0.4091	0.3981	0.3871	0.3761	0.3651	0.3541	0.3431	0.3321	0.3211	0.3101	0.2991	0.2882	0.2772	0.2662
1.27	0.4731	0.4620	0.4510	0.4399	0.4289	0.4179	0.4068	0.3958	0.3848	0.3738	0.3627	0.3517	0.3407	0.3297	0.3187	0.3076	0.2966	0.2856	0.2746	0.2636
1.28	0.4710	0.4599	0.4488	0.4378	0.4267	0.4156	0.4046	0.3935	0.3825	0.3714	0.3604	0.3493	0.3383	0.3273	0.3162	0.3052	0.2941	0.2831	0.2721	0.2611
1.29	0.4689	0.4578	0.4467	0.4356	0.4245	0.4134	0.4023	0.3913	0.3802	0.3691	0.3581	0.3470	0.3359	0.3249	0.3138	0.3027	0.2917	0.2806	0.2696	0.2585
1.30	0.4669	0.4557	0.4446	0.4335	0.4223	0.4112	0.4001	0.3890	0.3779	0.3668	0.3557	0.3447	0.3336	0.3225	0.3114	0.3003	0.2893	0.2782	0.2671	0.2561
1.31	0.4648	0.4536	0.4425	0.4313	0.4202	0.4091	0.3979	0.3868	0.3757	0.3646	0.3535	0.3423	0.3312	0.3201	0.3090	0.2979	0.2868	0.2757	0.2646	0.2535
1.32	0.4628	0.4516	0.4404	0.4292	0.4181	0.4069	0.3957	0.3846	0.3735	0.3623	0.3512	0.3401	0.3290	0.3178	0.3067	0.2956	0.2845	0.2734	0.2623	0.2512
1.33	0.4607	0.4495	0.4383	0.4271	0.4159	0.4048	0.3936	0.3824	0.3713	0.3601	0.3489	0.3378	0.3267	0.3155	0.3044	0.2932	0.2821	0.2710	0.2599	0.2488
1.34	0.4587	0.4475	0.4363	0.4251	0.4138	0.4026	0.3914	0.3803	0.3691	0.3579	0.3467	0.3356	0.3244	0.3132	0.3021	0.2909	0.2798	0.2686	0.2575	0.2464
1.35	0.4567	0.4455	0.4342	0.4230	0.4118	0.4005	0.3893	0.3781	0.3669	0.3557	0.3445	0.3333	0.3222	0.3110	0.2998	0.2886	0.2775	0.2663	0.2552	0.2441
1.36	0.4548	0.4435	0.4322	0.4210	0.4097	0.3985	0.3872	0.3760	0.3648	0.3536	0.3423	0.3311	0.3199	0.3087	0.2976	0.2864	0.2752	0.2640	0.2529	0.2417
1.37	0.4528	0.4415	0.4302	0.4189	0.4077	0.3964	0.3851	0.3739	0.3626	0.3514	0.3402	0.3290	0.3177	0.3065	0.2953	0.2841	0.2729	0.2618	0.2506	0.2394
1.38	0.4509	0.4395	0.4282	0.4169	0.4056	0.3943	0.3831	0.3718	0.3605	0.3493	0.3380	0.3268	0.3156	0.3043	0.2931	0.2819	0.2707	0.2595	0.2483	0.2372
1.39	0.4489	0.4376	0.4263	0.4149	0.4036	0.3923	0.3810	0.3697	0.3585	0.3472	0.3359	0.3247	0.3134	0.3022	0.2909	0.2797	0.2685	0.2573	0.2461	0.2349
1.40	0.4470	0.4357	0.4243	0.4129	0.4016	0.3903	0.3790	0.3677	0.3564	0.3451	0.3338	0.3225	0.3113	0.3000	0.2888	0.2776	0.2663	0.2551	0.2439	0.2327
1.41	0.4451	0.4337	0.4224	0.4109	0.3996	0.3883	0.3770	0.3656	0.3543	0.3430	0.3317	0.3203	0.3090	0.2977	0.2864	0.2752	0.2640	0.2528	0.2416	0.2304
1.42	0.4431	0.4318	0.4204	0.4090	0.3976	0.3863	0.3750	0.3636	0.3523	0.3410	0.3297	0.3183	0.3070	0.2957	0.2844	0.2732	0.2620	0.2507	0.2395	0.2283
1.43	0.4414	0.4299	0.4185	0.4071	0.3957	0.3844	0.3730	0.3616	0.3503	0.3390	0.3276	0.3163	0.3050	0.2937	0.2824	0.2712	0.2599	0.2487	0.2375	0.2263
1.44	0.4395	0.4281	0.4166	0.4052	0.3938	0.3824	0.3710	0.3597	0.3483	0.3369	0.3256	0.3143	0.3030	0.2917	0.2804	0.2691	0.2578	0.2466	0.2354	0.2242
1.45	0.4377	0.4262	0.4147	0.4033	0.3919	0.3805	0.3691	0.3577	0.3463	0.3350	0.3236	0.3123	0.3009	0.2896	0.2783	0.2670	0.2558	0.2445	0.2333	0.2221
1.46	0.4358	0.4243	0.4129	0.4014	0.3900	0.3786	0.3671	0.3557	0.3443	0.3330	0.3216	0.3103	0.2989	0.2876	0.2763	0.2650	0.2537	0.2425	0.2312	0.2200
1.47	0.4340	0.4225	0.4110	0.3996	0.3881	0.3767	0.3652	0.3538	0.3424	0.3310	0.3197	0.3083	0.2969	0.2856	0.2743	0.2630	0.2517	0.2404	0.2292	0.2180
1.48	0.4322	0.4207	0.4092	0.3977	0.3862	0.3748	0.3633	0.3519	0.3404	0.3291	0.3177	0.3063	0.2950	0.2836	0.2723	0.2610	0.2497	0.2384	0.2272	0.2160
1.49	0.4304	0.4189	0.4074	0.3959	0.3844	0.3729	0.3614	0.3500	0.3386	0.3272	0.3158	0.3044	0.2930	0.2817	0.2703	0.2590	0.2477	0.2364	0.2252	0.2140
1.50	0.4287	0.4171	0.4056	0.3940	0.3825	0.3711	0.3596	0.3481	0.3367	0.3253	0.3139	0.3025	0.2911	0.2797	0.2684	0.2571	0.2458	0.2345	0.2233	0.2120
1.51	0.4269	0.4153	0.4038	0.3922	0.3807	0.3692	0.3577	0.3463	0.3348	0.3234	0.3120	0.3006	0.2892	0.2778	0.2665	0.2551	0.2438	0.2325	0.2213	0.2101
1.52	0.4251	0.4136	0.4020	0.3904	0.3789	0.3674	0.3559	0.3444	0.3330	0.3215	0.3101	0.2987	0.2873	0.2759	0.2646	0.2532	0.2419	0.2306	0.2194	0.2081
1.53	0.4234	0.4118	0.4002	0.3887	0.3771	0.3656	0.3541													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
2.01	0.3530	0.3410	0.3290	0.3172	0.3054	0.2936	0.2819	0.2703	0.2587	0.2472	0.2357	0.2244	0.2130	0.2018	0.1906	0.1796	0.1686	0.1577	0.1469	0.1362
2.02	0.3517	0.3397	0.3278	0.3159	0.3041	0.2924	0.2807	0.2690	0.2575	0.2460	0.2345	0.2231	0.2118	0.2006	0.1895	0.1784	0.1674	0.1565	0.1458	0.1351
2.03	0.3505	0.3385	0.3266	0.3147	0.3029	0.2911	0.2795	0.2678	0.2563	0.2448	0.2333	0.2219	0.2107	0.1994	0.1883	0.1772	0.1663	0.1554	0.1447	0.1340
2.04	0.3493	0.3373	0.3253	0.3135	0.3017	0.2899	0.2782	0.2666	0.2550	0.2436	0.2321	0.2208	0.2095	0.1983	0.1871	0.1761	0.1651	0.1543	0.1436	0.1329
2.05	0.3480	0.3361	0.3241	0.3123	0.3005	0.2887	0.2770	0.2654	0.2538	0.2424	0.2309	0.2196	0.2083	0.1971	0.1860	0.1750	0.1640	0.1532	0.1425	0.1319
2.06	0.3468	0.3348	0.3229	0.3111	0.2992	0.2875	0.2758	0.2642	0.2527	0.2412	0.2298	0.2184	0.2071	0.1960	0.1848	0.1738	0.1629	0.1521	0.1414	0.1308
2.07	0.3456	0.3336	0.3217	0.3099	0.2981	0.2863	0.2746	0.2630	0.2515	0.2400	0.2286	0.2173	0.2060	0.1948	0.1837	0.1727	0.1618	0.1510	0.1403	0.1298
2.08	0.3444	0.3325	0.3205	0.3087	0.2969	0.2851	0.2735	0.2618	0.2503	0.2388	0.2274	0.2161	0.2048	0.1937	0.1826	0.1716	0.1607	0.1499	0.1393	0.1287
2.09	0.3433	0.3313	0.3193	0.3075	0.2957	0.2839	0.2723	0.2607	0.2491	0.2377	0.2263	0.2150	0.2037	0.1926	0.1815	0.1705	0.1596	0.1489	0.1382	0.1277
2.10	0.3421	0.3301	0.3182	0.3063	0.2945	0.2828	0.2711	0.2595	0.2480	0.2365	0.2251	0.2138	0.2026	0.1915	0.1804	0.1694	0.1586	0.1478	0.1372	0.1267
2.11	0.3409	0.3289	0.3170	0.3051	0.2933	0.2816	0.2700	0.2584	0.2468	0.2354	0.2240	0.2127	0.2015	0.1904	0.1793	0.1684	0.1575	0.1468	0.1362	0.1257
2.12	0.3398	0.3278	0.3158	0.3040	0.2922	0.2805	0.2688	0.2572	0.2457	0.2343	0.2229	0.2116	0.2004	0.1893	0.1782	0.1673	0.1565	0.1458	0.1352	0.1247
2.13	0.3386	0.3266	0.3147	0.3028	0.2910	0.2793	0.2677	0.2561	0.2446	0.2331	0.2218	0.2105	0.1993	0.1882	0.1772	0.1662	0.1554	0.1447	0.1342	0.1237
2.14	0.3375	0.3255	0.3135	0.3017	0.2899	0.2782	0.2665	0.2550	0.2434	0.2320	0.2207	0.2094	0.1982	0.1871	0.1761	0.1652	0.1544	0.1437	0.1332	0.1227
2.15	0.3363	0.3243	0.3123	0.3005	0.2888	0.2770	0.2654	0.2538	0.2423	0.2309	0.2196	0.2083	0.1971	0.1860	0.1751	0.1642	0.1534	0.1427	0.1322	0.1218
2.16	0.3352	0.3232	0.3113	0.2994	0.2876	0.2759	0.2643	0.2527	0.2412	0.2298	0.2185	0.2072	0.1961	0.1850	0.1740	0.1631	0.1524	0.1417	0.1312	0.1208
2.17	0.3341	0.3221	0.3101	0.2983	0.2865	0.2748	0.2632	0.2516	0.2401	0.2287	0.2174	0.2062	0.1950	0.1839	0.1730	0.1621	0.1514	0.1407	0.1303	0.1199
2.18	0.3329	0.3209	0.3090	0.2972	0.2854	0.2737	0.2621	0.2505	0.2391	0.2277	0.2163	0.2051	0.1940	0.1829	0.1720	0.1611	0.1504	0.1398	0.1293	0.1190
2.19	0.3318	0.3198	0.3079	0.2961	0.2843	0.2726	0.2610	0.2494	0.2380	0.2266	0.2153	0.2041	0.1929	0.1819	0.1709	0.1601	0.1494	0.1388	0.1284	0.1180
2.20	0.3307	0.3187	0.3068	0.2950	0.2832	0.2715	0.2599	0.2484	0.2369	0.2255	0.2142	0.2030	0.1919	0.1809	0.1699	0.1591	0.1484	0.1379	0.1274	0.1171
2.21	0.3296	0.3176	0.3057	0.2939	0.2821	0.2704	0.2588	0.2473	0.2358	0.2245	0.2132	0.2020	0.1909	0.1799	0.1689	0.1582	0.1475	0.1369	0.1265	0.1162
2.22	0.3285	0.3165	0.3046	0.2928	0.2810	0.2694	0.2578	0.2462	0.2348	0.2234	0.2121	0.2010	0.1899	0.1789	0.1680	0.1572	0.1465	0.1360	0.1256	0.1153
2.23	0.3275	0.3155	0.3036	0.2917	0.2800	0.2683	0.2567	0.2452	0.2337	0.2224	0.2111	0.1999	0.1888	0.1779	0.1670	0.1562	0.1456	0.1351	0.1247	0.1144
2.24	0.3264	0.3144	0.3025	0.2907	0.2789	0.2672	0.2556	0.2441	0.2327	0.2214	0.2101	0.1989	0.1879	0.1769	0.1660	0.1553	0.1446	0.1341	0.1238	0.1136
2.25	0.3253	0.3133	0.3014	0.2896	0.2779	0.2662	0.2546	0.2431	0.2317	0.2203	0.2091	0.1979	0.1869	0.1759	0.1651	0.1543	0.1437	0.1332	0.1229	0.1127
2.26	0.3242	0.3123	0.3004	0.2885	0.2768	0.2651	0.2536	0.2421	0.2306	0.2193	0.2081	0.1969	0.1859	0.1749	0.1641	0.1534	0.1428	0.1323	0.1220	0.1118
2.27	0.3232	0.3112	0.2993	0.2875	0.2758	0.2641	0.2525	0.2410	0.2296	0.2183	0.2071	0.1959	0.1849	0.1740	0.1632	0.1525	0.1419	0.1314	0.1211	0.1110
2.28	0.3221	0.3102	0.2983	0.2864	0.2747	0.2631	0.2515	0.2400	0.2286	0.2173	0.2061	0.1950	0.1839	0.1730	0.1622	0.1515	0.1410	0.1306	0.1203	0.1102
2.29	0.3211	0.3091	0.2972	0.2854	0.2737	0.2620	0.2505	0.2390	0.2276	0.2163	0.2051	0.1940	0.1830	0.1721	0.1613	0.1506	0.1401	0.1297	0.1194	0.1093
2.30	0.3200	0.3081	0.2962	0.2844	0.2727	0.2610	0.2495	0.2380	0.2266	0.2153	0.2041	0.1930	0.1820	0.1711	0.1604	0.1497	0.1392	0.1288	0.1186	0.1085
2.31	0.3190	0.3070	0.2952	0.2834	0.2716	0.2600	0.2485	0.2370	0.2256	0.2144	0.2032	0.1921	0.1811	0.1702	0.1595	0.1488	0.1383	0.1279	0.1177	0.1077
2.32	0.3180	0.3060	0.2941	0.2823	0.2706	0.2590	0.2475	0.2360	0.2247	0.2134	0.2022	0.1911	0.1802	0.1693	0.1586	0.1479	0.1374	0.1271	0.1169	0.1069
2.33	0.3170	0.3050	0.2931	0.2813	0.2696	0.2580	0.2465	0.2350	0.2237	0.2124	0.2013	0.1902	0.1792	0.1684	0.1577	0.1471	0.1366	0.1263	0.1161	0.1061
2.34	0.3159	0.3040	0.2921	0.2803	0.2686	0.2570	0.2455	0.2341	0.2227	0.2115	0.2003	0.1893	0.1783	0.1675	0.1568	0.1462	0.1357	0.1254	0.1153	0.1053
2.35	0.3149	0.3030	0.2911	0.2793	0.2676	0.2560	0.2445	0.2331	0.2217	0.2105	0.2004	0.1893	0.1784	0.1676	0.1569	0.1463	0.1359	0.1256	0.1155	0.1045
2.36	0.3139	0.3020	0.2901	0.2783	0.2667	0.2551	0.2436	0.2321	0.2208	0.2096	0.1984	0.1874	0.1765	0.1657	0.1550	0.1445	0.1340	0.1238	0.1137	0.1037
2.37	0.3129	0.3010	0.2891	0.2774	0.2657	0.2541	0.2426	0.2312	0.2199	0.2086	0.1975	0.1865	0.1756	0.1648	0.1541	0.1436	0.1332	0.1230	0.1129	0.1029
2.38	0.3120	0.3000	0.2882	0.2764	0.2647	0.2531	0.2416	0.2302	0.2189	0.2077	0.1966	0.1856	0.1747	0.1639	0.1533	0.1428	0.1324	0.1222	0.1121	0.1022
2.39	0.3110	0.2990	0.2872	0.2754	0.2637	0.2522	0.2407	0.2293	0.2180	0.2068	0.1957	0.1847	0.1738	0.1631	0.1524	0.1419	0.1316	0.1214	0.1113	0.1014
2.40	0.3100	0.2981	0.2862	0.2745	0.2628	0.2512	0.2397	0.2284	0.2171	0.2059	0.1948	0.1838	0.1729	0.1622	0.1516	0.1411	0.1308	0.1206	0.1105	0.1007
2.41	0.3090	0.2971	0.2852	0.2735	0.2618	0.2502	0.2387	0.2274	0.2161	0.2050	0.1939	0.1829	0.1721	0.1614	0.1508	0.1403	0.1300	0.1198	0.0999	0.0900
2.42	0.3080	0.2961	0.2842	0.2725	0.2608	0.2492	0.2377	0.2264	0.2151	0.2040	0.1929	0.1819	0.1712	0.1605	0.1499	0.1395	0.1292	0.1190	0.1090	0.0991
2.43	0.3071	0.2952	0.2833	0.2716	0.2600	0.2484	0.2369	0.2256	0.2143	0.2032	0.1921	0.1812	0.1705	0.1598	0.1493	0.1390	0.1288	0.1187	0.1089	0.0998
2.44	0.3061	0.2942	0.2823	0.2706	0.2590	0.2475	0.2360	0.2247	0.2134	0.2023	0.1912	0.1803	0.1695	0.1588	0.1483	0.1379	0.1276	0.1175	0.1075	0.0985
2.45	0.3052	0.2933	0.2814	0.2697	0.2581	0.2466	0.2351	0.2238	0.2125	0.2014	0.1904	0.1795	0.1687	0.1580	0.1475	0.1371	0.1268	0.1167	0.1068	0.0971
2.46	0.3042	0.2923	0.2805	0.2688	0.2572	0.2456	0.2342	0.2229	0.2117	0.2005	0.1895	0.1786	0.1678	0.1572	0.1467	0.1363	0.1260	0.1160	0.1061	0.0964
2.47	0.3033	0.2914	0.2796	0.2679	0.2563	0.2447	0.2333	0.2220	0.2108	0.1997	0.1887	0.1778	0.1670	0.1564	0.1459	0.1355	0.1253	0.1152	0.1054	0.0957
2.48	0.3024	0.2905	0.2787	0.2670	0.2553	0.2438	0.2324	0.2211	0.2099	0.1988	0.1878	0.1769	0.1662	0.1556	0.1451	0.1347	0.1245	0.1145	0.1046	0.0950
2.49	0.3014	0.2895	0.2777	0.2660	0.2544	0.2429	0.2315	0.2202	0.2090	0.1979	0.1870	0.1761	0.1654	0.1548	0.1443	0.1340	0.1238	0.1138	0.1039	0.0943
2.50	0.3005	0.2886	0.2768	0.2651	0.2535	0.2420	0.2306	0.2194	0.2082	0.1971	0.1861	0.1753	0.1646	0.1540	0.1435	0.1332	0.1230	0.1130	0.1032	0.0936
2.51	0.2996	0.2877	0.2759	0.2642	0.2526	0.2412	0.2298	0.2185	0.2073	0.1962	0.1853	0.1745	0.1638	0.1532	0.1427	0.1324	0.1223	0.1123	0.1025	0.0929
2.52	0.2987	0.2868	0.2750	0.2633	0.2518	0.2403	0.2289	0.2176	0.2065	0.1954	0.1845	0.1736	0.1630	0.1524	0.1420	0.1317	0.1216	0.1116	0.1019	0.0923
2.53	0.2978	0.2859	0.2741	0.2624	0.2509	0.2394	0.2280													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35													
3.01	0.2596	0.2481	0.2367	0.2254	0.2143	0.2032	0.1924	0.1817	0.1711	0.1606	0.1504	0.1403	0.1303	0.1206	0.1110	0.1016	0.0924	0.0834	0.0747	0.0662													
3.02	0.2589	0.2474	0.2360	0.2247	0.2136	0.2026	0.1917	0.1810	0.1705	0.1601	0.1498	0.1397	0.1298	0.1200	0.1104	0.1011	0.0919	0.0830	0.0742	0.0658													
3.03	0.2583	0.2467	0.2353	0.2241	0.2129	0.2020	0.1911	0.1804	0.1699	0.1595	0.1492	0.1391	0.1292	0.1195	0.1099	0.1006	0.0914	0.0825	0.0738	0.0653													
3.04	0.2576	0.2460	0.2347	0.2234	0.2123	0.2013	0.1905	0.1798	0.1693	0.1589	0.1486	0.1386	0.1287	0.1190	0.1094	0.1001	0.0910	0.0820	0.0734	0.0649													
3.05	0.2569	0.2454	0.2340	0.2227	0.2116	0.2007	0.1899	0.1792	0.1687	0.1583	0.1481	0.1380	0.1281	0.1184	0.1089	0.0996	0.0905	0.0816	0.0729	0.0645													
3.06	0.2562	0.2447	0.2333	0.2221	0.2110	0.2000	0.1892	0.1786	0.1681	0.1577	0.1475	0.1375	0.1276	0.1179	0.1084	0.0991	0.0900	0.0811	0.0725	0.0641													
3.07	0.2555	0.2440	0.2327	0.2214	0.2104	0.1994	0.1886	0.1780	0.1675	0.1571	0.1469	0.1369	0.1271	0.1174	0.1079	0.0986	0.0895	0.0807	0.0721	0.0637													
3.08	0.2549	0.2434	0.2320	0.2208	0.2097	0.1988	0.1880	0.1774	0.1669	0.1565	0.1464	0.1364	0.1265	0.1169	0.1074	0.0981	0.0891	0.0802	0.0716	0.0633													
3.09	0.2542	0.2427	0.2314	0.2201	0.2091	0.1982	0.1874	0.1768	0.1663	0.1560	0.1458	0.1358	0.1260	0.1164	0.1069	0.0977	0.0886	0.0798	0.0712	0.0629													
3.10	0.2535	0.2420	0.2307	0.2195	0.2085	0.1975	0.1868	0.1762	0.1657	0.1554	0.1452	0.1353	0.1255	0.1158	0.1064	0.0972	0.0882	0.0794	0.0708	0.0625													
3.11	0.2529	0.2414	0.2301	0.2189	0.2078	0.1969	0.1862	0.1756	0.1651	0.1548	0.1447	0.1347	0.1249	0.1153	0.1059	0.0967	0.0877	0.0789	0.0704	0.0621													
3.12	0.2522	0.2407	0.2294	0.2182	0.2072	0.1963	0.1856	0.1750	0.1645	0.1543	0.1441	0.1342	0.1244	0.1148	0.1054	0.0962	0.0873	0.0785	0.0700	0.0617													
3.13	0.2515	0.2401	0.2288	0.2176	0.2066	0.1957	0.1850	0.1744	0.1640	0.1537	0.1436	0.1337	0.1239	0.1143	0.1050	0.0958	0.0868	0.0781	0.0696	0.0613													
3.14	0.2509	0.2394	0.2281	0.2170	0.2060	0.1951	0.1844	0.1738	0.1634	0.1531	0.1431	0.1331	0.1234	0.1138	0.1045	0.0953	0.0864	0.0776	0.0692	0.0609													
3.15	0.2502	0.2388	0.2275	0.2164	0.2054	0.1945	0.1838	0.1732	0.1628	0.1526	0.1425	0.1326	0.1229	0.1134	0.1040	0.0949	0.0859	0.0772	0.0688	0.0606													
3.16	0.2496	0.2382	0.2269	0.2157	0.2047	0.1939	0.1832	0.1727	0.1623	0.1520	0.1420	0.1321	0.1224	0.1129	0.1035	0.0944	0.0855	0.0768	0.0684	0.0602													
3.17	0.2489	0.2375	0.2262	0.2151	0.2041	0.1933	0.1826	0.1721	0.1617	0.1515	0.1415	0.1316	0.1219	0.1124	0.1031	0.0940	0.0851	0.0764	0.0680	0.0598													
3.18	0.2483	0.2369	0.2256	0.2145	0.2035	0.1927	0.1820	0.1715	0.1612	0.1510	0.1409	0.1311	0.1214	0.1119	0.1026	0.0935	0.0846	0.0760	0.0676	0.0594													
3.19	0.2477	0.2363	0.2250	0.2139	0.2029	0.1921	0.1815	0.1710	0.1606	0.1504	0.1404	0.1306	0.1209	0.1114	0.1021	0.0931	0.0842	0.0756	0.0672	0.0591													
3.20	0.2470	0.2356	0.2244	0.2133	0.2023	0.1915	0.1809	0.1704	0.1601	0.1499	0.1399	0.1301	0.1204	0.1109	0.1017	0.0926	0.0838	0.0752	0.0668	0.0587													
3.21	0.2464	0.2350	0.2238	0.2127	0.2017	0.1910	0.1803	0.1698	0.1595	0.1494	0.1394	0.1296	0.1199	0.1105	0.1012	0.0922	0.0834	0.0748	0.0664	0.0583													
3.22	0.2458	0.2344	0.2232	0.2121	0.2012	0.1904	0.1798	0.1693	0.1590	0.1488	0.1388	0.1291	0.1194	0.1100	0.1008	0.0918	0.0829	0.0744	0.0660	0.0580													
3.23	0.2451	0.2338	0.2226	0.2115	0.2006	0.1898	0.1792	0.1687	0.1584	0.1483	0.1383	0.1286	0.1189	0.1095	0.1003	0.0913	0.0825	0.0740	0.0657	0.0576													
3.24	0.2445	0.2332	0.2219	0.2109	0.2000	0.1892	0.1786	0.1682	0.1579	0.1478	0.1378	0.1281	0.1185	0.1091	0.0999	0.0909	0.0821	0.0736	0.0653	0.0573													
3.25	0.2439	0.2325	0.2213	0.2103	0.1994	0.1887	0.1781	0.1676	0.1574	0.1473	0.1373	0.1276	0.1180	0.1086	0.0994	0.0905	0.0817	0.0732	0.0649	0.0569													
3.26	0.2433	0.2319	0.2208	0.2097	0.1988	0.1881	0.1775	0.1671	0.1568	0.1467	0.1368	0.1271	0.1175	0.1082	0.0990	0.0900	0.0813	0.0728	0.0646	0.0566													
3.27	0.2427	0.2313	0.2202	0.2091	0.1983	0.1875	0.1770	0.1666	0.1563	0.1462	0.1363	0.1266	0.1171	0.1077	0.0986	0.0896	0.0809	0.0724	0.0642	0.0562													
3.28	0.2421	0.2307	0.2196	0.2085	0.1977	0.1870	0.1764	0.1660	0.1558	0.1457	0.1358	0.1261	0.1166	0.1073	0.0981	0.0892	0.0805	0.0720	0.0638	0.0559													
3.29	0.2414	0.2301	0.2190	0.2080	0.1971	0.1864	0.1759	0.1655	0.1553	0.1452	0.1353	0.1256	0.1161	0.1068	0.0977	0.0888	0.0801	0.0717	0.0635	0.0555													
3.30	0.2408	0.2295	0.2184	0.2074	0.1965	0.1859	0.1753	0.1649	0.1547	0.1447	0.1348	0.1252	0.1157	0.1064	0.0973	0.0884	0.0797	0.0713	0.0631	0.0552													
3.31	0.2402	0.2289	0.2178	0.2068	0.1960	0.1853	0.1748	0.1644	0.1542	0.1442	0.1344	0.1247	0.1152	0.1059	0.0968	0.0880	0.0793	0.0709	0.0628	0.0549													
3.32	0.2396	0.2284	0.2172	0.2062	0.1954	0.1848	0.1742	0.1638	0.1537	0.1437	0.1339	0.1242	0.1146	0.1055	0.0964	0.0876	0.0789	0.0705	0.0624	0.0545													
3.33	0.2390	0.2276	0.2166	0.2057	0.1949	0.1842	0.1737	0.1634	0.1532	0.1432	0.1334	0.1238	0.1143	0.1050	0.0960	0.0872	0.0786	0.0702	0.0621	0.0542													
3.34	0.2385	0.2272	0.2162	0.2051	0.1943	0.1837	0.1732	0.1629	0.1527	0.1427	0.1329	0.1233	0.1139	0.1046	0.0956	0.0868	0.0782	0.0698	0.0617	0.0539													
3.35	0.2379	0.2266	0.2155	0.2046	0.1938	0.1831	0.1727	0.1623	0.1522	0.1422	0.1324	0.1228	0.1134	0.1042	0.0952	0.0864	0.0778	0.0695	0.0614	0.0536													
3.36	0.2373	0.2260	0.2149	0.2040	0.1932	0.1826	0.1721	0.1618	0.1517	0.1417	0.1320	0.1224	0.1130	0.1038	0.0948	0.0860	0.0774	0.0691	0.0610	0.0532													
3.37	0.2367	0.2255	0.2144	0.2034	0.1927	0.1821	0.1716	0.1613	0.1512	0.1413	0.1315	0.1219	0.1125	0.1033	0.0943	0.0856	0.0770	0.0687	0.0607	0.0529													
3.38	0.2361	0.2249	0.2138	0.2029	0.1921	0.1815	0.1711	0.1608	0.1507	0.1408	0.1310	0.1215	0.1121	0.1029	0.0939	0.0852	0.0767	0.0684	0.0604	0.0526													
3.39	0.2355	0.2243	0.2132	0.2023	0.1916	0.1810	0.1706	0.1603	0.1502	0.1403	0.1306	0.1210	0.1116	0.1025	0.0935	0.0848	0.0763	0.0680	0.0600	0.0523													
3.40	0.2350	0.2237	0.2127	0.2018	0.1911	0.1805	0.1701	0.1598	0.1497	0.1398	0.1301	0.1206	0.1112	0.1021	0.0931	0.0844	0.0759	0.0677	0.0597	0.0520													
3.41	0.2344	0.2232	0.2122	0.2013	0.1905	0.1800	0.1696	0.1593	0.1492	0.1393	0.1296	0.1201	0.1108	0.1017	0.0927	0.0840	0.0757	0.0674	0.0594	0.0517													
3.42	0.2338	0.2226	0.2116	0.2007	0.1900	0.1795	0.1691	0.1588	0.1487	0.1389	0.1292	0.1197	0.1104	0.1012	0.0923	0.0837	0.0752	0.0670	0.0590	0.0513													
3.43	0.2332	0.2221	0.2110	0.2002	0.1895	0.1789	0.1685	0.1583	0.1483	0.1384	0.1287	0.1192	0.1099	0.1008	0.0919	0.0833	0.0748	0.0666	0.0587	0.0510													
3.44	0.2327	0.2215	0.2105	0.1996	0.1889	0.1784	0.1680	0.1578	0.1478	0.1380	0.1283	0.1188	0.1095	0.1004	0.0916	0.0829	0.0745	0.0663	0.0584	0.0507													
3.45	0.2321	0.2209	0.2099	0.1991	0.1884	0.1779	0.1675	0.1573	0.1473	0.1375	0.1278	0.1184	0.1091	0.1000	0.0912	0.0825	0.0741	0.0660	0.0581	0.0504													
3.46	0.2316	0.2204	0.2094	0.1986	0.1879	0.1774	0.1670	0.1569	0.1469	0.1370	0.1274	0.1179	0.1087	0.0996	0.0908	0.0822	0.0738	0.0656	0.0578	0.0501													
3.47	0.2310	0.2198	0.2089	0.1980	0.1874	0.1769	0.1665	0.1564	0.1464	0.1366	0.1269	0.1175	0.1083	0.0992	0.0904	0.0818	0.0734	0.0653	0.0574	0.0498													
3.48	0.2304	0.2193	0.2083	0.1975	0.1869	0.1764	0.1660	0.1559	0.1459	0.1361	0.1265	0.1171	0.1079	0.0988	0.0900	0.0814	0.0731	0.0650	0.0571	0.0496													
3.49	0.2299	0.2188	0.2078	0.1970	0.1863	0.1759	0.1656	0.1554	0.1455	0.1357	0.1261	0.1167	0.1074	0.0984	0.0896	0.0811	0.0727	0.0646	0.0568	0.0493													
3.50	0.2293	0.2182	0.2073	0.1965	0.1858	0.1754	0.1651	0.1549	0.1450	0.1352	0.1256	0.1162	0.1070	0.0981	0.0893	0.0807	0.0724	0.0643	0.0565	0.0490													
3.51	0.2288	0.2177	0.2067	0.1959	0.1853	0.1749	0.1646	0.1545	0.1445	0.1348	0.1252	0.1158	0.1066	0.0977	0.0889	0.0804	0.0721	0.0640	0.0562	0.0487													
3.52	0.2283	0.2171	0.2062	0.1954	0.1848	0.1744	0.1641	0.1540	0.1441	0.1343	0.1248	0.1154	0.1062	0.0973	0.0885	0.0800	0.0717	0.0637	0.0559	0.0484													
3.53	0.2277	0.2166	0.2057	0.1949	0.1843	0.1739	0.1636																										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.2043	0.1937	0.1832	0.1730	0.1629	0.1530	0.1433	0.1337	0.1244	0.1153	0.1064	0.0977	0.0892	0.0809	0.0729	0.0651	0.0576	0.0503	0.0433	0.0366	
4.02	0.2039	0.1933	0.1828	0.1726	0.1625	0.1526	0.1429	0.1334	0.1241	0.1150	0.1061	0.0974	0.0889	0.0806	0.0726	0.0649	0.0573	0.0501	0.0431	0.0364	
4.03	0.2035	0.1928	0.1824	0.1722	0.1621	0.1522	0.1425	0.1330	0.1237	0.1146	0.1057	0.0971	0.0886	0.0804	0.0723	0.0646	0.0571	0.0498	0.0429	0.0362	
4.04	0.2030	0.1924	0.1820	0.1717	0.1617	0.1518	0.1421	0.1327	0.1234	0.1143	0.1054	0.0967	0.0883	0.0801	0.0721	0.0643	0.0568	0.0496	0.0427	0.0360	
4.05	0.2026	0.1920	0.1816	0.1713	0.1613	0.1514	0.1418	0.1323	0.1230	0.1139	0.1051	0.0964	0.0880	0.0798	0.0718	0.0641	0.0566	0.0494	0.0425	0.0358	
4.06	0.2022	0.1916	0.1812	0.1709	0.1609	0.1511	0.1414	0.1319	0.1227	0.1136	0.1048	0.0961	0.0877	0.0795	0.0715	0.0638	0.0564	0.0492	0.0422	0.0356	
4.07	0.2018	0.1912	0.1808	0.1705	0.1605	0.1507	0.1410	0.1316	0.1223	0.1133	0.1044	0.0958	0.0874	0.0792	0.0713	0.0636	0.0561	0.0489	0.0420	0.0354	
4.08	0.2013	0.1907	0.1804	0.1701	0.1601	0.1503	0.1407	0.1312	0.1220	0.1130	0.1041	0.0955	0.0871	0.0789	0.0710	0.0633	0.0559	0.0487	0.0418	0.0352	
4.09	0.2009	0.1903	0.1799	0.1698	0.1597	0.1499	0.1403	0.1309	0.1217	0.1126	0.1038	0.0952	0.0868	0.0787	0.0707	0.0631	0.0556	0.0485	0.0416	0.0350	
4.10	0.2005	0.1899	0.1795	0.1694	0.1594	0.1496	0.1399	0.1305	0.1213	0.1123	0.1035	0.0949	0.0865	0.0784	0.0705	0.0628	0.0554	0.0483	0.0414	0.0349	
4.11	0.2001	0.1895	0.1791	0.1690	0.1590	0.1492	0.1396	0.1302	0.1210	0.1120	0.1032	0.0946	0.0862	0.0781	0.0702	0.0626	0.0552	0.0481	0.0412	0.0347	
4.12	0.1996	0.1891	0.1787	0.1686	0.1586	0.1488	0.1392	0.1298	0.1206	0.1117	0.1029	0.0943	0.0860	0.0778	0.0700	0.0623	0.0549	0.0478	0.0410	0.0345	
4.13	0.1992	0.1887	0.1783	0.1682	0.1582	0.1485	0.1389	0.1295	0.1203	0.1113	0.1026	0.0940	0.0857	0.0776	0.0697	0.0621	0.0547	0.0476	0.0408	0.0343	
4.14	0.1988	0.1883	0.1779	0.1678	0.1578	0.1481	0.1385	0.1291	0.1200	0.1110	0.1023	0.0937	0.0854	0.0773	0.0694	0.0618	0.0545	0.0474	0.0406	0.0341	
4.15	0.1984	0.1879	0.1776	0.1674	0.1575	0.1477	0.1382	0.1288	0.1196	0.1107	0.1019	0.0934	0.0851	0.0770	0.0692	0.0616	0.0543	0.0472	0.0404	0.0339	
4.16	0.1980	0.1875	0.1772	0.1670	0.1571	0.1474	0.1378	0.1285	0.1193	0.1104	0.1016	0.0931	0.0848	0.0768	0.0689	0.0614	0.0540	0.0470	0.0402	0.0337	
4.17	0.1976	0.1871	0.1768	0.1667	0.1567	0.1470	0.1375	0.1281	0.1190	0.1101	0.1013	0.0928	0.0846	0.0765	0.0687	0.0611	0.0538	0.0468	0.0400	0.0335	
4.18	0.1972	0.1867	0.1764	0.1663	0.1564	0.1466	0.1371	0.1278	0.1187	0.1097	0.1010	0.0925	0.0843	0.0762	0.0684	0.0609	0.0536	0.0466	0.0398	0.0334	
4.19	0.1968	0.1863	0.1760	0.1659	0.1560	0.1463	0.1368	0.1274	0.1183	0.1094	0.1007	0.0923	0.0840	0.0760	0.0682	0.0606	0.0534	0.0463	0.0396	0.0332	
4.20	0.1963	0.1859	0.1756	0.1655	0.1556	0.1459	0.1364	0.1271	0.1180	0.1091	0.1004	0.0920	0.0837	0.0757	0.0679	0.0604	0.0531	0.0461	0.0394	0.0330	
4.21	0.1959	0.1855	0.1752	0.1651	0.1553	0.1456	0.1361	0.1268	0.1177	0.1088	0.1001	0.0917	0.0835	0.0755	0.0677	0.0602	0.0529	0.0459	0.0392	0.0328	
4.22	0.1955	0.1851	0.1748	0.1648	0.1549	0.1452	0.1357	0.1265	0.1174	0.1085	0.0998	0.0914	0.0832	0.0752	0.0674	0.0599	0.0527	0.0457	0.0390	0.0326	
4.23	0.1951	0.1847	0.1744	0.1644	0.1545	0.1449	0.1354	0.1261	0.1171	0.1082	0.0995	0.0911	0.0829	0.0749	0.0672	0.0597	0.0525	0.0455	0.0388	0.0325	
4.24	0.1947	0.1843	0.1741	0.1640	0.1542	0.1445	0.1351	0.1258	0.1167	0.1079	0.0993	0.0908	0.0826	0.0747	0.0670	0.0595	0.0523	0.0453	0.0386	0.0323	
4.25	0.1943	0.1839	0.1737	0.1637	0.1538	0.1442	0.1347	0.1255	0.1164	0.1076	0.0990	0.0906	0.0824	0.0744	0.0667	0.0593	0.0520	0.0451	0.0385	0.0321	
4.26	0.1939	0.1835	0.1733	0.1633	0.1535	0.1438	0.1344	0.1251	0.1161	0.1073	0.0987	0.0903	0.0821	0.0742	0.0665	0.0590	0.0518	0.0449	0.0383	0.0319	
4.27	0.1936	0.1831	0.1729	0.1629	0.1531	0.1435	0.1340	0.1248	0.1158	0.1070	0.0984	0.0900	0.0818	0.0739	0.0662	0.0588	0.0516	0.0447	0.0381	0.0318	
4.28	0.1932	0.1828	0.1726	0.1626	0.1527	0.1431	0.1337	0.1245	0.1155	0.1067	0.0981	0.0897	0.0816	0.0737	0.0660	0.0586	0.0514	0.0445	0.0379	0.0316	
4.29	0.1928	0.1824	0.1722	0.1622	0.1524	0.1428	0.1334	0.1242	0.1152	0.1064	0.0978	0.0895	0.0813	0.0734	0.0658	0.0584	0.0512	0.0443	0.0377	0.0314	
4.30	0.1924	0.1820	0.1718	0.1618	0.1520	0.1424	0.1331	0.1239	0.1149	0.1061	0.0975	0.0892	0.0811	0.0732	0.0655	0.0581	0.0510	0.0441	0.0375	0.0313	
4.31	0.1920	0.1816	0.1714	0.1615	0.1517	0.1421	0.1327	0.1235	0.1146	0.1058	0.0972	0.0889	0.0808	0.0729	0.0653	0.0579	0.0508	0.0439	0.0374	0.0311	
4.32	0.1916	0.1812	0.1711	0.1611	0.1513	0.1418	0.1324	0.1232	0.1143	0.1055	0.0970	0.0886	0.0805	0.0727	0.0651	0.0577	0.0506	0.0437	0.0372	0.0309	
4.33	0.1912	0.1809	0.1707	0.1608	0.1510	0.1414	0.1321	0.1229	0.1140	0.1052	0.0967	0.0884	0.0803	0.0724	0.0648	0.0575	0.0504	0.0435	0.0370	0.0307	
4.34	0.1908	0.1805	0.1703	0.1604	0.1507	0.1411	0.1317	0.1226	0.1137	0.1049	0.0964	0.0881	0.0800	0.0722	0.0646	0.0572	0.0502	0.0433	0.0368	0.0306	
4.35	0.1905	0.1801	0.1700	0.1600	0.1503	0.1408	0.1314	0.1223	0.1134	0.1046	0.0961	0.0878	0.0798	0.0720	0.0644	0.0570	0.0500	0.0432	0.0366	0.0304	
4.36	0.1901	0.1797	0.1696	0.1597	0.1500	0.1404	0.1311	0.1220	0.1131	0.1043	0.0958	0.0876	0.0795	0.0717	0.0641	0.0568	0.0498	0.0430	0.0365	0.0303	
4.37	0.1897	0.1794	0.1693	0.1593	0.1496	0.1401	0.1308	0.1217	0.1128	0.1041	0.0956	0.0873	0.0793	0.0715	0.0639	0.0566	0.0496	0.0428	0.0363	0.0301	
4.38	0.1893	0.1790	0.1689	0.1590	0.1493	0.1398	0.1305	0.1214	0.1125	0.1038	0.0953	0.0871	0.0790	0.0712	0.0637	0.0564	0.0494	0.0426	0.0361	0.0299	
4.39	0.1889	0.1786	0.1685	0.1586	0.1490	0.1394	0.1301	0.1211	0.1122	0.1035	0.0950	0.0868	0.0788	0.0710	0.0635	0.0562	0.0492	0.0424	0.0359	0.0298	
4.40	0.1886	0.1783	0.1682	0.1583	0.1486	0.1391	0.1298	0.1207	0.1119	0.1032	0.0948	0.0865	0.0785	0.0708	0.0632	0.0560	0.0490	0.0422	0.0358	0.0296	
4.41	0.1882	0.1779	0.1678	0.1578	0.1483	0.1388	0.1295	0.1204	0.1116	0.1029	0.0945	0.0863	0.0783	0.0706	0.0630	0.0558	0.0488	0.0420	0.0356	0.0294	
4.42	0.1878	0.1775	0.1674	0.1575	0.1479	0.1385	0.1292	0.1201	0.1113	0.1026	0.0942	0.0860	0.0780	0.0703	0.0627	0.0555	0.0486	0.0418	0.0354	0.0293	
4.43	0.1874	0.1772	0.1671	0.1573	0.1476	0.1382	0.1289	0.1198	0.1110	0.1024	0.0939	0.0858	0.0778	0.0701	0.0626	0.0553	0.0484	0.0417	0.0352	0.0291	
4.44	0.1871	0.1768	0.1668	0.1569	0.1473	0.1378	0.1286	0.1195	0.1107	0.1021	0.0937	0.0855	0.0776	0.0698	0.0624	0.0551	0.0482	0.0415	0.0351	0.0290	
4.45	0.1867	0.1765	0.1664	0.1566	0.1470	0.1375	0.1283	0.1192	0.1104	0.1018	0.0934	0.0853	0.0773	0.0696	0.0621	0.0549	0.0480	0.0413	0.0349	0.0288	
4.46	0.1863	0.1761	0.1661	0.1563	0.1466	0.1372	0.1280	0.1189	0.1101	0.1015	0.0932	0.0850	0.0771	0.0694	0.0619	0.0547	0.0478	0.0411	0.0347	0.0287	
4.47	0.1860	0.1758	0.1657	0.1559	0.1463	0.1369	0.1277	0.1186	0.1099	0.1013	0.0929	0.0847	0.0768	0.0691	0.0617	0.0545	0.0476	0.0409	0.0346	0.0285	
4.48	0.1856	0.1754	0.1654	0.1556	0.1460	0.1366	0.1274	0.1184	0.1096	0.1010	0.0926	0.0845	0.0766	0.0689	0.0615	0.0543	0.0474	0.0408	0.0344	0.0284	
4.49	0.1853	0.1751	0.1650	0.1552	0.1456	0.1362	0.1271	0.1181	0.1093	0.1007	0.0924	0.0843	0.0764	0.0687	0.0613	0.0541	0.0472	0.0406	0.0342	0.0282	
4.50	0.1849	0.1747	0.1647	0.1549	0.1453	0.1359	0.1268	0.1178	0.1090	0.1005	0.0921	0.0840	0.0761	0.0685	0.0611	0.0539	0.0470	0.0404	0.0341	0.0281	
4.51	0.1845	0.1743	0.1644	0.1546	0.1450	0.1356	0.1264	0.1175	0.1087	0.1002	0.0919	0.0838	0.0759	0.0682	0.0609	0.0537	0.0468	0.0402	0.0339	0.0279	
4.52	0.1842	0.1740	0.1640	0.1543	0.1447	0.1353	0.1261	0.1172	0.1084	0.0999	0.0916	0.0835	0.0756	0.0680	0.0606	0.0535	0.0467	0.0401	0.0338	0.0278	
4.53	0.1838	0.1737	0.1637	0.1539	0.1444	0.1350	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
5.01	0.1682	0.1584	0.1489	0.1396	0.1305	0.1216	0.1129	0.1044	0.0962	0.0881	0.0803	0.0728	0.0654	0.0583	0.0515	0.0449	0.0386	0.0325	0.0268	0.0214
5.02	0.1679	0.1581	0.1486	0.1393	0.1302	0.1213	0.1126	0.1042	0.0959	0.0879	0.0801	0.0726	0.0652	0.0582	0.0513	0.0448	0.0384	0.0324	0.0267	0.0212
5.03	0.1676	0.1578	0.1483	0.1390	0.1299	0.1211	0.1124	0.1039	0.0957	0.0877	0.0799	0.0724	0.0651	0.0580	0.0512	0.0446	0.0383	0.0323	0.0265	0.0211
5.04	0.1673	0.1576	0.1480	0.1388	0.1297	0.1208	0.1121	0.1037	0.0955	0.0875	0.0797	0.0722	0.0649	0.0578	0.0510	0.0444	0.0382	0.0321	0.0264	0.0210
5.05	0.1670	0.1573	0.1478	0.1385	0.1294	0.1205	0.1119	0.1035	0.0953	0.0873	0.0795	0.0720	0.0647	0.0576	0.0508	0.0443	0.0380	0.0320	0.0263	0.0209
5.06	0.1667	0.1570	0.1475	0.1382	0.1292	0.1203	0.1117	0.1032	0.0950	0.0871	0.0793	0.0718	0.0645	0.0575	0.0507	0.0441	0.0379	0.0319	0.0262	0.0208
5.07	0.1664	0.1567	0.1472	0.1379	0.1289	0.1201	0.1114	0.1030	0.0948	0.0869	0.0791	0.0716	0.0643	0.0573	0.0505	0.0440	0.0377	0.0317	0.0261	0.0207
5.08	0.1661	0.1564	0.1469	0.1377	0.1286	0.1198	0.1112	0.1028	0.0946	0.0866	0.0789	0.0714	0.0641	0.0571	0.0503	0.0438	0.0376	0.0316	0.0259	0.0206
5.09	0.1658	0.1561	0.1467	0.1374	0.1284	0.1196	0.1109	0.1025	0.0944	0.0864	0.0787	0.0712	0.0640	0.0570	0.0502	0.0437	0.0374	0.0315	0.0258	0.0205
5.10	0.1655	0.1558	0.1464	0.1371	0.1281	0.1193	0.1107	0.1023	0.0942	0.0862	0.0785	0.0710	0.0638	0.0568	0.0500	0.0435	0.0373	0.0314	0.0257	0.0204
5.11	0.1652	0.1556	0.1461	0.1369	0.1279	0.1191	0.1105	0.1021	0.0939	0.0860	0.0783	0.0708	0.0636	0.0566	0.0499	0.0434	0.0372	0.0312	0.0256	0.0202
5.12	0.1649	0.1553	0.1458	0.1366	0.1276	0.1188	0.1102	0.1019	0.0937	0.0858	0.0781	0.0707	0.0634	0.0564	0.0497	0.0432	0.0370	0.0311	0.0255	0.0201
5.13	0.1647	0.1550	0.1456	0.1364	0.1274	0.1186	0.1100	0.1016	0.0935	0.0856	0.0779	0.0705	0.0632	0.0563	0.0495	0.0431	0.0369	0.0310	0.0253	0.0200
5.14	0.1644	0.1547	0.1453	0.1361	0.1271	0.1183	0.1098	0.1014	0.0933	0.0854	0.0777	0.0703	0.0631	0.0561	0.0494	0.0429	0.0367	0.0308	0.0252	0.0199
5.15	0.1641	0.1545	0.1450	0.1358	0.1269	0.1181	0.1095	0.1012	0.0931	0.0852	0.0775	0.0701	0.0629	0.0559	0.0492	0.0428	0.0366	0.0307	0.0251	0.0198
5.16	0.1638	0.1542	0.1448	0.1356	0.1266	0.1178	0.1093	0.1010	0.0929	0.0850	0.0773	0.0699	0.0627	0.0558	0.0491	0.0426	0.0365	0.0306	0.0250	0.0197
5.17	0.1635	0.1539	0.1445	0.1353	0.1264	0.1176	0.1091	0.1007	0.0927	0.0848	0.0771	0.0697	0.0625	0.0556	0.0489	0.0425	0.0363	0.0305	0.0249	0.0196
5.18	0.1632	0.1536	0.1442	0.1351	0.1261	0.1174	0.1088	0.1005	0.0924	0.0846	0.0769	0.0695	0.0624	0.0554	0.0488	0.0424	0.0362	0.0303	0.0248	0.0195
5.19	0.1630	0.1534	0.1440	0.1348	0.1259	0.1171	0.1086	0.1003	0.0922	0.0844	0.0767	0.0694	0.0622	0.0553	0.0486	0.0422	0.0361	0.0302	0.0246	0.0194
5.20	0.1627	0.1531	0.1437	0.1346	0.1256	0.1169	0.1084	0.1001	0.0920	0.0842	0.0766	0.0692	0.0620	0.0551	0.0485	0.0421	0.0359	0.0301	0.0245	0.0193
5.21	0.1624	0.1528	0.1434	0.1343	0.1254	0.1167	0.1082	0.0999	0.0918	0.0840	0.0764	0.0690	0.0619	0.0550	0.0483	0.0419	0.0358	0.0300	0.0244	0.0192
5.22	0.1621	0.1525	0.1432	0.1340	0.1251	0.1164	0.1079	0.0997	0.0916	0.0838	0.0762	0.0688	0.0617	0.0548	0.0482	0.0418	0.0357	0.0298	0.0243	0.0191
5.23	0.1618	0.1523	0.1429	0.1338	0.1249	0.1162	0.1077	0.0994	0.0914	0.0836	0.0760	0.0686	0.0615	0.0546	0.0480	0.0416	0.0355	0.0297	0.0242	0.0190
5.24	0.1616	0.1520	0.1427	0.1335	0.1246	0.1159	0.1075	0.0992	0.0912	0.0834	0.0758	0.0685	0.0613	0.0545	0.0479	0.0415	0.0354	0.0296	0.0241	0.0189
5.25	0.1613	0.1517	0.1424	0.1333	0.1244	0.1157	0.1073	0.0990	0.0910	0.0832	0.0756	0.0683	0.0612	0.0543	0.0477	0.0414	0.0353	0.0295	0.0240	0.0188
5.26	0.1610	0.1515	0.1421	0.1330	0.1242	0.1155	0.1070	0.0988	0.0908	0.0830	0.0754	0.0681	0.0610	0.0542	0.0476	0.0412	0.0351	0.0294	0.0239	0.0187
5.27	0.1607	0.1512	0.1419	0.1328	0.1239	0.1153	0.1068	0.0986	0.0906	0.0828	0.0752	0.0679	0.0608	0.0540	0.0474	0.0411	0.0350	0.0292	0.0237	0.0186
5.28	0.1605	0.1509	0.1416	0.1325	0.1237	0.1150	0.1066	0.0984	0.0904	0.0826	0.0751	0.0677	0.0607	0.0538	0.0473	0.0409	0.0349	0.0291	0.0236	0.0185
5.29	0.1602	0.1507	0.1414	0.1323	0.1234	0.1148	0.1064	0.0981	0.0902	0.0824	0.0749	0.0676	0.0605	0.0537	0.0471	0.0408	0.0348	0.0290	0.0235	0.0184
5.30	0.1599	0.1504	0.1411	0.1321	0.1232	0.1146	0.1061	0.0979	0.0900	0.0822	0.0747	0.0674	0.0603	0.0535	0.0470	0.0407	0.0346	0.0289	0.0234	0.0183
5.31	0.1596	0.1501	0.1409	0.1318	0.1230	0.1143	0.1059	0.0977	0.0898	0.0820	0.0745	0.0672	0.0602	0.0534	0.0468	0.0405	0.0345	0.0288	0.0233	0.0182
5.32	0.1594	0.1499	0.1406	0.1316	0.1227	0.1141	0.1057	0.0975	0.0896	0.0818	0.0743	0.0670	0.0600	0.0532	0.0467	0.0404	0.0344	0.0286	0.0232	0.0181
5.33	0.1591	0.1496	0.1404	0.1313	0.1225	0.1139	0.1055	0.0973	0.0894	0.0816	0.0741	0.0669	0.0598	0.0531	0.0465	0.0403	0.0342	0.0285	0.0231	0.0180
5.34	0.1588	0.1494	0.1401	0.1311	0.1223	0.1137	0.1053	0.0971	0.0892	0.0814	0.0740	0.0667	0.0597	0.0529	0.0464	0.0401	0.0341	0.0284	0.0230	0.0179
5.35	0.1586	0.1491	0.1399	0.1308	0.1220	0.1134	0.1051	0.0969	0.0890	0.0813	0.0738	0.0665	0.0595	0.0528	0.0462	0.0400	0.0340	0.0283	0.0229	0.0178
5.36	0.1583	0.1488	0.1396	0.1306	0.1218	0.1132	0.1048	0.0967	0.0888	0.0811	0.0736	0.0664	0.0594	0.0526	0.0461	0.0398	0.0339	0.0282	0.0228	0.0177
5.37	0.1580	0.1486	0.1394	0.1304	0.1216	0.1130	0.1046	0.0965	0.0886	0.0809	0.0734	0.0662	0.0592	0.0524	0.0459	0.0397	0.0337	0.0281	0.0227	0.0176
5.38	0.1578	0.1483	0.1391	0.1301	0.1213	0.1128	0.1044	0.0963	0.0884	0.0807	0.0732	0.0660	0.0590	0.0523	0.0458	0.0396	0.0336	0.0279	0.0225	0.0175
5.39	0.1575	0.1481	0.1389	0.1299	0.1211	0.1125	0.1042	0.0961	0.0882	0.0805	0.0731	0.0658	0.0589	0.0521	0.0457	0.0394	0.0335	0.0278	0.0225	0.0174
5.40	0.1573	0.1478	0.1386	0.1296	0.1209	0.1123	0.1040	0.0959	0.0880	0.0803	0.0729	0.0657	0.0587	0.0520	0.0455	0.0393	0.0334	0.0277	0.0223	0.0173
5.41	0.1570	0.1476	0.1384	0.1294	0.1207	0.1121	0.1038	0.0957	0.0878	0.0801	0.0727	0.0655	0.0585	0.0518	0.0453	0.0391	0.0332	0.0275	0.0222	0.0172
5.42	0.1567	0.1473	0.1381	0.1292	0.1205	0.1119	0.1036	0.0955	0.0876	0.0799	0.0725	0.0653	0.0584	0.0517	0.0452	0.0391	0.0331	0.0275	0.0221	0.0171
5.43	0.1565	0.1471	0.1379	0.1289	0.1202	0.1117	0.1033	0.0953	0.0874	0.0798	0.0724	0.0652	0.0582	0.0515	0.0451	0.0389	0.0330	0.0274	0.0220	0.0170
5.44	0.1562	0.1468	0.1376	0.1287	0.1200	0.1114	0.1031	0.0951	0.0872	0.0796	0.0722	0.0650	0.0581	0.0514	0.0450	0.0388	0.0329	0.0273	0.0219	0.0169
5.45	0.1560	0.1466	0.1374	0.1285	0.1197	0.1112	0.1029	0.0949	0.0870	0.0794	0.0720	0.0649	0.0579	0.0513	0.0448	0.0387	0.0328	0.0272	0.0218	0.0168
5.46	0.1557	0.1463	0.1372	0.1282	0.1195	0.1110	0.1027	0.0947	0.0868	0.0792	0.0718	0.0647	0.0578	0.0511	0.0447	0.0385	0.0327	0.0270	0.0217	0.0167
5.47	0.1554	0.1461	0.1369	0.1280	0.1193	0.1108	0.1025	0.0945	0.0866	0.0790	0.0717	0.0645	0.0576	0.0510	0.0446	0.0384	0.0325	0.0269	0.0216	0.0166
5.48	0.1552	0.1458	0.1367	0.1278	0.1191	0.1106	0.1023	0.0943	0.0864	0.0789	0.0715	0.0644	0.0575	0.0508	0.0444	0.0383	0.0324	0.0268	0.0215	0.0165
5.49	0.1549	0.1456	0.1364	0.1275	0.1188	0.1104	0.1021	0.0941	0.0863	0.0787	0.0713	0.0642	0.0573	0.0507	0.0443	0.0382	0.0323	0.0267	0.0214	0.0165
5.50	0.1547	0.1453	0.1362	0.1273	0.1186	0.1101	0.1019	0.0939	0.0861	0.0785	0.0711	0.0640	0.0572	0.0505	0.0441	0.0380	0.0322	0.0266	0.0213	0.0164
5.51	0.1544	0.1451	0.1360	0.1271	0.1184	0.1099	0.1017	0.0937	0.0859	0.0783	0.0710	0.0639	0.0570	0.0504	0.0440	0.0379	0.0321	0.0265	0.0212	0.0163
5.52	0.1542	0.1448	0.1357	0.1268	0.1182	0.1097	0.1015	0.0935	0.0857	0.0781	0.0708	0.0637	0.0569	0.0502	0.0439	0.0378	0.0319	0.0264	0.0211	0.0162
5.53	0.1539	0.1446	0.1355	0.1266	0.1180	0.1095	0.1013													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
6.01	0.1427	0.1337	0.1250	0.1165	0.1082	0.1002	0.0923	0.0847	0.0773	0.0702	0.0632	0.0565	0.0501	0.0439	0.0379	0.0322	0.0268	0.0216	0.0168	0.0122	
6.02	0.1425	0.1335	0.1248	0.1163	0.1080	0.1000	0.0921	0.0845	0.0772	0.0700	0.0631	0.0564	0.0499	0.0437	0.0378	0.0321	0.0267	0.0215	0.0167	0.0121	
6.03	0.1423	0.1333	0.1246	0.1161	0.1078	0.0998	0.0920	0.0844	0.0770	0.0699	0.0629	0.0563	0.0498	0.0436	0.0377	0.0320	0.0266	0.0214	0.0166	0.0121	
6.04	0.1421	0.1331	0.1244	0.1159	0.1077	0.0996	0.0918	0.0842	0.0768	0.0697	0.0628	0.0561	0.0497	0.0435	0.0376	0.0319	0.0265	0.0214	0.0165	0.0120	
6.05	0.1418	0.1329	0.1242	0.1157	0.1075	0.0994	0.0916	0.0840	0.0767	0.0696	0.0627	0.0560	0.0496	0.0434	0.0375	0.0318	0.0264	0.0213	0.0165	0.0119	
6.06	0.1416	0.1327	0.1240	0.1155	0.1073	0.0993	0.0915	0.0839	0.0765	0.0694	0.0625	0.0559	0.0494	0.0433	0.0373	0.0317	0.0263	0.0212	0.0164	0.0119	
6.07	0.1414	0.1325	0.1238	0.1153	0.1071	0.0991	0.0913	0.0837	0.0764	0.0693	0.0624	0.0557	0.0493	0.0432	0.0372	0.0316	0.0262	0.0211	0.0163	0.0118	
6.08	0.1412	0.1323	0.1236	0.1152	0.1069	0.0989	0.0911	0.0836	0.0762	0.0691	0.0622	0.0556	0.0492	0.0430	0.0371	0.0315	0.0261	0.0210	0.0162	0.0117	
6.09	0.1410	0.1321	0.1234	0.1150	0.1067	0.0987	0.0910	0.0834	0.0761	0.0690	0.0621	0.0555	0.0491	0.0429	0.0370	0.0314	0.0260	0.0209	0.0161	0.0116	
6.10	0.1408	0.1319	0.1232	0.1148	0.1066	0.0986	0.0908	0.0832	0.0759	0.0688	0.0620	0.0553	0.0489	0.0428	0.0369	0.0313	0.0259	0.0208	0.0161	0.0116	
6.11	0.1406	0.1317	0.1230	0.1146	0.1064	0.0984	0.0906	0.0831	0.0758	0.0687	0.0618	0.0552	0.0488	0.0427	0.0368	0.0312	0.0258	0.0208	0.0160	0.0115	
6.12	0.1403	0.1315	0.1228	0.1144	0.1062	0.0982	0.0905	0.0829	0.0756	0.0685	0.0617	0.0551	0.0487	0.0426	0.0367	0.0311	0.0257	0.0207	0.0159	0.0114	
6.13	0.1401	0.1313	0.1226	0.1142	0.1060	0.0980	0.0903	0.0828	0.0755	0.0684	0.0615	0.0549	0.0486	0.0425	0.0366	0.0310	0.0256	0.0206	0.0158	0.0114	
6.14	0.1399	0.1311	0.1224	0.1140	0.1058	0.0979	0.0901	0.0826	0.0753	0.0683	0.0614	0.0548	0.0485	0.0423	0.0365	0.0309	0.0255	0.0205	0.0158	0.0113	
6.15	0.1397	0.1309	0.1222	0.1138	0.1056	0.0977	0.0900	0.0824	0.0752	0.0682	0.0613	0.0547	0.0483	0.0422	0.0364	0.0308	0.0254	0.0204	0.0157	0.0112	
6.16	0.1395	0.1307	0.1220	0.1136	0.1055	0.0975	0.0898	0.0823	0.0750	0.0680	0.0611	0.0546	0.0482	0.0421	0.0363	0.0307	0.0254	0.0203	0.0156	0.0112	
6.17	0.1393	0.1305	0.1218	0.1135	0.1053	0.0973	0.0896	0.0821	0.0749	0.0678	0.0610	0.0544	0.0481	0.0420	0.0362	0.0306	0.0253	0.0203	0.0155	0.0111	
6.18	0.1391	0.1303	0.1217	0.1133	0.1051	0.0972	0.0895	0.0820	0.0747	0.0677	0.0609	0.0543	0.0480	0.0419	0.0361	0.0305	0.0252	0.0202	0.0154	0.0110	
6.19	0.1389	0.1301	0.1215	0.1131	0.1049	0.0970	0.0893	0.0818	0.0746	0.0675	0.0607	0.0542	0.0479	0.0418	0.0360	0.0304	0.0251	0.0201	0.0154	0.0109	
6.20	0.1387	0.1299	0.1213	0.1129	0.1048	0.0968	0.0891	0.0817	0.0744	0.0674	0.0606	0.0541	0.0477	0.0417	0.0359	0.0303	0.0250	0.0200	0.0153	0.0109	
6.21	0.1385	0.1297	0.1211	0.1127	0.1046	0.0967	0.0890	0.0815	0.0743	0.0673	0.0605	0.0539	0.0476	0.0416	0.0357	0.0302	0.0249	0.0199	0.0152	0.0108	
6.22	0.1383	0.1295	0.1209	0.1125	0.1044	0.0965	0.0888	0.0814	0.0741	0.0671	0.0603	0.0538	0.0475	0.0415	0.0356	0.0301	0.0248	0.0198	0.0151	0.0107	
6.23	0.1381	0.1293	0.1207	0.1124	0.1042	0.0963	0.0887	0.0812	0.0740	0.0670	0.0602	0.0537	0.0474	0.0413	0.0355	0.0300	0.0247	0.0198	0.0151	0.0107	
6.24	0.1379	0.1291	0.1205	0.1122	0.1041	0.0962	0.0885	0.0810	0.0738	0.0668	0.0601	0.0536	0.0473	0.0412	0.0354	0.0299	0.0247	0.0197	0.0150	0.0106	
6.25	0.1377	0.1289	0.1203	0.1120	0.1039	0.0960	0.0883	0.0809	0.0737	0.0667	0.0599	0.0534	0.0472	0.0411	0.0353	0.0298	0.0246	0.0196	0.0149	0.0105	
6.26	0.1375	0.1287	0.1201	0.1118	0.1037	0.0958	0.0882	0.0807	0.0735	0.0666	0.0598	0.0533	0.0470	0.0410	0.0352	0.0297	0.0245	0.0195	0.0149	0.0105	
6.27	0.1373	0.1285	0.1199	0.1116	0.1035	0.0957	0.0880	0.0806	0.0734	0.0664	0.0597	0.0532	0.0469	0.0409	0.0351	0.0296	0.0244	0.0194	0.0148	0.0104	
6.28	0.1371	0.1283	0.1198	0.1114	0.1034	0.0955	0.0879	0.0804	0.0732	0.0663	0.0596	0.0531	0.0468	0.0408	0.0350	0.0295	0.0243	0.0194	0.0147	0.0103	
6.29	0.1369	0.1281	0.1196	0.1113	0.1032	0.0953	0.0877	0.0803	0.0731	0.0662	0.0594	0.0529	0.0467	0.0407	0.0349	0.0294	0.0242	0.0193	0.0146	0.0103	
6.30	0.1367	0.1279	0.1194	0.1111	0.1030	0.0952	0.0875	0.0801	0.0730	0.0660	0.0593	0.0528	0.0466	0.0406	0.0348	0.0294	0.0241	0.0192	0.0146	0.0102	
6.31	0.1365	0.1277	0.1192	0.1109	0.1028	0.0950	0.0874	0.0800	0.0728	0.0659	0.0592	0.0527	0.0465	0.0405	0.0347	0.0293	0.0241	0.0191	0.0145	0.0101	
6.32	0.1363	0.1275	0.1190	0.1107	0.1027	0.0948	0.0872	0.0798	0.0727	0.0657	0.0590	0.0526	0.0463	0.0404	0.0346	0.0292	0.0240	0.0190	0.0144	0.0101	
6.33	0.1361	0.1273	0.1188	0.1106	0.1025	0.0947	0.0871	0.0797	0.0725	0.0656	0.0589	0.0525	0.0462	0.0403	0.0345	0.0291	0.0239	0.0190	0.0143	0.0100	
6.34	0.1359	0.1271	0.1186	0.1104	0.1023	0.0945	0.0869	0.0795	0.0724	0.0655	0.0588	0.0523	0.0461	0.0402	0.0344	0.0290	0.0238	0.0189	0.0143	0.0100	
6.35	0.1357	0.1270	0.1185	0.1102	0.1022	0.0943	0.0868	0.0794	0.0723	0.0653	0.0587	0.0522	0.0460	0.0400	0.0343	0.0289	0.0237	0.0188	0.0142	0.0099	
6.36	0.1355	0.1268	0.1183	0.1100	0.1020	0.0942	0.0866	0.0792	0.0721	0.0652	0.0585	0.0521	0.0459	0.0399	0.0342	0.0288	0.0236	0.0187	0.0141	0.0098	
6.37	0.1353	0.1266	0.1181	0.1098	0.1018	0.0940	0.0864	0.0791	0.0720	0.0651	0.0584	0.0520	0.0458	0.0398	0.0341	0.0287	0.0235	0.0187	0.0141	0.0098	
6.38	0.1351	0.1264	0.1179	0.1097	0.1017	0.0939	0.0863	0.0789	0.0718	0.0649	0.0583	0.0519	0.0457	0.0397	0.0340	0.0286	0.0235	0.0186	0.0140	0.0097	
6.39	0.1349	0.1262	0.1177	0.1095	0.1015	0.0937	0.0861	0.0788	0.0717	0.0648	0.0582	0.0517	0.0456	0.0396	0.0339	0.0285	0.0234	0.0185	0.0139	0.0096	
6.40	0.1347	0.1260	0.1175	0.1093	0.1013	0.0935	0.0860	0.0787	0.0716	0.0647	0.0580	0.0516	0.0454	0.0395	0.0338	0.0284	0.0233	0.0184	0.0139	0.0096	
6.41	0.1345	0.1258	0.1174	0.1092	0.1012	0.0934	0.0858	0.0785	0.0714	0.0645	0.0579	0.0515	0.0453	0.0394	0.0337	0.0283	0.0232	0.0183	0.0138	0.0095	
6.42	0.1343	0.1256	0.1172	0.1090	0.1010	0.0932	0.0857	0.0784	0.0713	0.0644	0.0578	0.0514	0.0452	0.0393	0.0336	0.0283	0.0231	0.0183	0.0137	0.0095	
6.43	0.1341	0.1254	0.1170	0.1088	0.1008	0.0931	0.0855	0.0782	0.0711	0.0643	0.0577	0.0513	0.0451	0.0392	0.0336	0.0282	0.0230	0.0182	0.0137	0.0094	
6.44	0.1339	0.1253	0.1168	0.1086	0.1007	0.0929	0.0854	0.0781	0.0710	0.0642	0.0576	0.0512	0.0450	0.0391	0.0335	0.0281	0.0230	0.0181	0.0136	0.0093	
6.45	0.1337	0.1251	0.1167	0.1085	0.1005	0.0927	0.0852	0.0779	0.0709	0.0640	0.0574	0.0510	0.0449	0.0390	0.0334	0.0280	0.0229	0.0181	0.0135	0.0093	
6.46	0.1335	0.1249	0.1165	0.1083	0.1003	0.0926	0.0851	0.0778	0.0707	0.0639	0.0573	0.0509	0.0448	0.0389	0.0333	0.0279	0.0228	0.0180	0.0134	0.0092	
6.47	0.1333	0.1247	0.1163	0.1081	0.1002	0.0924	0.0849	0.0776	0.0706	0.0638	0.0572	0.0508	0.0447	0.0388	0.0332	0.0278	0.0227	0.0179	0.0134	0.0091	
6.48	0.1332	0.1245	0.1161	0.1079	0.1000	0.0923	0.0848	0.0775	0.0705	0.0636	0.0570	0.0507	0.0446	0.0387	0.0331	0.0277	0.0226	0.0178	0.0133	0.0091	
6.49	0.1330	0.1243	0.1159	0.1078	0.0998	0.0921	0.0846	0.0774	0.0703	0.0635	0.0569	0.0506	0.0445	0.0386	0.0330	0.0276	0.0226	0.0178	0.0132	0.0090	
6.50	0.1328	0.1242	0.1158	0.1076	0.0997	0.0920	0.0845	0.0772	0.0702	0.0634	0.0568	0.0505	0.0444	0.0385	0.0329	0.0276	0.0225	0.0177	0.0132	0.0090	
6.51	0.1326	0.1240	0.1156	0.1074	0.0995	0.0918	0.0843	0.0771	0.0701	0.0633	0.0567	0.0503	0.0442	0.0384	0.0328	0.0275	0.0224	0.0176	0.0131	0.0089	
6.52	0.1324	0.1238	0.1154	0.1073	0.0994	0.0917	0.0842	0.0769	0.069												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
7.01	0.1238	0.1155	0.1074	0.0996	0.0920	0.0846	0.0774	0.0705	0.0638	0.0573	0.0511	0.0451	0.0393	0.0338	0.0285	0.0235	0.0187	0.0142	0.0101	0.0062	
7.02	0.1236	0.1153	0.1073	0.0994	0.0918	0.0845	0.0773	0.0704	0.0637	0.0572	0.0510	0.0450	0.0392	0.0337	0.0284	0.0234	0.0186	0.0142	0.0100	0.0061	
7.03	0.1234	0.1152	0.1071	0.0993	0.0917	0.0843	0.0772	0.0703	0.0636	0.0571	0.0509	0.0449	0.0391	0.0336	0.0283	0.0233	0.0186	0.0141	0.0099	0.0061	
7.04	0.1233	0.1150	0.1070	0.0991	0.0916	0.0842	0.0771	0.0701	0.0635	0.0570	0.0508	0.0448	0.0390	0.0335	0.0283	0.0233	0.0185	0.0141	0.0099	0.0060	
7.05	0.1231	0.1148	0.1068	0.0990	0.0914	0.0841	0.0769	0.0700	0.0634	0.0569	0.0507	0.0447	0.0389	0.0334	0.0282	0.0232	0.0184	0.0140	0.0098	0.0060	
7.06	0.1229	0.1147	0.1067	0.0989	0.0913	0.0839	0.0768	0.0699	0.0632	0.0568	0.0506	0.0446	0.0388	0.0333	0.0281	0.0231	0.0184	0.0139	0.0098	0.0059	
7.07	0.1228	0.1145	0.1065	0.0987	0.0911	0.0838	0.0767	0.0698	0.0631	0.0567	0.0505	0.0445	0.0388	0.0333	0.0280	0.0230	0.0183	0.0139	0.0097	0.0059	
7.08	0.1226	0.1144	0.1064	0.0986	0.0910	0.0837	0.0766	0.0697	0.0630	0.0566	0.0504	0.0444	0.0387	0.0332	0.0279	0.0230	0.0182	0.0138	0.0097	0.0058	
7.09	0.1225	0.1142	0.1062	0.0984	0.0909	0.0835	0.0764	0.0695	0.0629	0.0565	0.0503	0.0443	0.0386	0.0331	0.0279	0.0229	0.0182	0.0138	0.0096	0.0058	
7.10	0.1223	0.1141	0.1061	0.0983	0.0907	0.0834	0.0763	0.0694	0.0628	0.0564	0.0502	0.0442	0.0385	0.0330	0.0278	0.0228	0.0181	0.0137	0.0096	0.0057	
7.11	0.1221	0.1139	0.1059	0.0981	0.0906	0.0833	0.0762	0.0693	0.0627	0.0563	0.0501	0.0441	0.0384	0.0329	0.0277	0.0227	0.0181	0.0136	0.0095	0.0057	
7.12	0.1220	0.1137	0.1058	0.0980	0.0905	0.0831	0.0761	0.0692	0.0626	0.0561	0.0500	0.0440	0.0383	0.0328	0.0276	0.0227	0.0180	0.0136	0.0094	0.0056	
7.13	0.1218	0.1136	0.1056	0.0978	0.0903	0.0830	0.0759	0.0691	0.0624	0.0560	0.0499	0.0439	0.0382	0.0328	0.0276	0.0226	0.0179	0.0135	0.0094	0.0056	
7.14	0.1216	0.1134	0.1055	0.0977	0.0902	0.0829	0.0758	0.0690	0.0623	0.0559	0.0498	0.0438	0.0381	0.0327	0.0275	0.0225	0.0179	0.0134	0.0093	0.0055	
7.15	0.1215	0.1133	0.1053	0.0976	0.0900	0.0828	0.0757	0.0688	0.0622	0.0558	0.0497	0.0437	0.0380	0.0326	0.0274	0.0225	0.0178	0.0134	0.0093	0.0055	
7.16	0.1213	0.1131	0.1052	0.0974	0.0899	0.0826	0.0756	0.0687	0.0621	0.0557	0.0496	0.0436	0.0380	0.0325	0.0273	0.0224	0.0177	0.0133	0.0092	0.0054	
7.17	0.1212	0.1130	0.1050	0.0973	0.0898	0.0825	0.0754	0.0686	0.0620	0.0556	0.0495	0.0435	0.0379	0.0324	0.0272	0.0223	0.0177	0.0133	0.0092	0.0054	
7.18	0.1210	0.1128	0.1049	0.0971	0.0896	0.0824	0.0753	0.0685	0.0619	0.0555	0.0494	0.0435	0.0378	0.0324	0.0272	0.0223	0.0176	0.0132	0.0091	0.0053	
7.19	0.1209	0.1127	0.1047	0.0970	0.0895	0.0822	0.0752	0.0684	0.0618	0.0554	0.0493	0.0434	0.0377	0.0323	0.0271	0.0222	0.0175	0.0132	0.0091	0.0053	
7.20	0.1207	0.1125	0.1046	0.0969	0.0894	0.0821	0.0751	0.0683	0.0617	0.0553	0.0492	0.0433	0.0376	0.0322	0.0270	0.0221	0.0175	0.0131	0.0090	0.0053	
7.21	0.1205	0.1124	0.1044	0.0967	0.0892	0.0820	0.0749	0.0681	0.0616	0.0552	0.0491	0.0432	0.0375	0.0321	0.0269	0.0220	0.0174	0.0131	0.0090	0.0052	
7.22	0.1204	0.1122	0.1043	0.0966	0.0891	0.0819	0.0748	0.0680	0.0614	0.0551	0.0490	0.0431	0.0374	0.0320	0.0269	0.0220	0.0173	0.0130	0.0089	0.0052	
7.23	0.1202	0.1121	0.1041	0.0964	0.0890	0.0817	0.0747	0.0679	0.0613	0.0550	0.0489	0.0430	0.0373	0.0319	0.0268	0.0219	0.0173	0.0129	0.0089	0.0051	
7.24	0.1201	0.1119	0.1040	0.0963	0.0888	0.0816	0.0746	0.0678	0.0612	0.0549	0.0488	0.0429	0.0373	0.0319	0.0267	0.0218	0.0172	0.0129	0.0088	0.0051	
7.25	0.1199	0.1118	0.1039	0.0962	0.0887	0.0815	0.0745	0.0677	0.0611	0.0548	0.0487	0.0428	0.0372	0.0318	0.0266	0.0218	0.0172	0.0128	0.0088	0.0050	
7.26	0.1198	0.1116	0.1037	0.0960	0.0886	0.0813	0.0743	0.0676	0.0610	0.0547	0.0486	0.0427	0.0371	0.0317	0.0266	0.0217	0.0171	0.0128	0.0087	0.0050	
7.27	0.1196	0.1115	0.1036	0.0959	0.0884	0.0812	0.0742	0.0674	0.0609	0.0546	0.0485	0.0426	0.0370	0.0316	0.0265	0.0216	0.0170	0.0127	0.0087	0.0049	
7.28	0.1194	0.1113	0.1034	0.0958	0.0883	0.0811	0.0741	0.0673	0.0608	0.0545	0.0484	0.0425	0.0369	0.0315	0.0264	0.0216	0.0170	0.0126	0.0086	0.0049	
7.29	0.1193	0.1112	0.1033	0.0956	0.0882	0.0810	0.0740	0.0672	0.0607	0.0544	0.0483	0.0424	0.0368	0.0315	0.0264	0.0215	0.0169	0.0126	0.0085	0.0049	
7.30	0.1191	0.1110	0.1031	0.0955	0.0881	0.0808	0.0739	0.0671	0.0606	0.0543	0.0482	0.0424	0.0367	0.0314	0.0263	0.0214	0.0168	0.0125	0.0085	0.0048	
7.31	0.1190	0.1109	0.1030	0.0953	0.0879	0.0807	0.0737	0.0670	0.0605	0.0542	0.0481	0.0423	0.0367	0.0313	0.0262	0.0214	0.0168	0.0125	0.0084	0.0048	
7.32	0.1188	0.1107	0.1029	0.0952	0.0878	0.0806	0.0736	0.0669	0.0604	0.0541	0.0480	0.0422	0.0366	0.0312	0.0261	0.0213	0.0167	0.0124	0.0084	0.0047	
7.33	0.1187	0.1106	0.1027	0.0951	0.0877	0.0805	0.0735	0.0668	0.0603	0.0540	0.0479	0.0421	0.0365	0.0312	0.0261	0.0212	0.0167	0.0124	0.0083	0.0047	
7.34	0.1185	0.1104	0.1026	0.0949	0.0875	0.0804	0.0734	0.0667	0.0602	0.0539	0.0478	0.0420	0.0364	0.0311	0.0260	0.0212	0.0166	0.0123	0.0083	0.0046	
7.35	0.1184	0.1103	0.1024	0.0948	0.0874	0.0802	0.0733	0.0665	0.0600	0.0538	0.0477	0.0419	0.0363	0.0310	0.0259	0.0211	0.0165	0.0123	0.0082	0.0046	
7.36	0.1182	0.1101	0.1023	0.0947	0.0873	0.0801	0.0732	0.0664	0.0599	0.0537	0.0476	0.0418	0.0362	0.0309	0.0258	0.0210	0.0165	0.0122	0.0082	0.0046	
7.37	0.1181	0.1100	0.1021	0.0945	0.0871	0.0800	0.0730	0.0663	0.0598	0.0536	0.0475	0.0417	0.0362	0.0308	0.0258	0.0210	0.0164	0.0121	0.0081	0.0045	
7.38	0.1179	0.1098	0.1020	0.0944	0.0870	0.0799	0.0729	0.0662	0.0597	0.0535	0.0474	0.0416	0.0361	0.0308	0.0257	0.0209	0.0164	0.0121	0.0081	0.0045	
7.39	0.1178	0.1097	0.1019	0.0943	0.0869	0.0797	0.0728	0.0661	0.0596	0.0534	0.0473	0.0416	0.0360	0.0307	0.0256	0.0208	0.0163	0.0120	0.0080	0.0044	
7.40	0.1176	0.1096	0.1017	0.0941	0.0868	0.0796	0.0727	0.0660	0.0595	0.0533	0.0472	0.0415	0.0359	0.0306	0.0256	0.0208	0.0162	0.0120	0.0080	0.0044	
7.41	0.1175	0.1016	0.1016	0.0866	0.0794	0.0725	0.0656	0.0589	0.0527	0.0465	0.0407	0.0351	0.0295	0.0243	0.0196	0.0154	0.0119	0.0079	0.0043		
7.42	0.1173	0.1093	0.1013	0.0939	0.0867	0.0795	0.0726	0.0658	0.0593	0.0531	0.0471	0.0413	0.0358	0.0305	0.0254	0.0206	0.0161	0.0119	0.0079	0.0043	
7.43	0.1172	0.1091	0.1013	0.0937	0.0864	0.0793	0.0723	0.0657	0.0592	0.0530	0.0470	0.0412	0.0357	0.0304	0.0253	0.0206	0.0161	0.0118	0.0078	0.0043	
7.44	0.1170	0.1090	0.1012	0.0936	0.0863	0.0791	0.0722	0.0656	0.0591	0.0529	0.0469	0.0411	0.0356	0.0303	0.0253	0.0205	0.0160	0.0118	0.0078	0.0043	
7.45	0.1169	0.1088	0.1010	0.0935	0.0861	0.0790	0.0721	0.0654	0.0590	0.0528	0.0468	0.0410	0.0355	0.0302	0.0252	0.0204	0.0159	0.0117	0.0078	0.0042	
7.46	0.1167	0.1087	0.1009	0.0933	0.0860	0.0789	0.0720	0.0653	0.0589	0.0527	0.0467	0.0409	0.0354	0.0302	0.0251	0.0204	0.0159	0.0117	0.0077	0.0042	
7.47	0.1166	0.1086	0.1008	0.0932	0.0859	0.0788	0.0719	0.0652	0.0588	0.0526	0.0466	0.0409	0.0353	0.0301	0.0251	0.0203	0.0158	0.0116	0.0077	0.0041	
7.48	0.1164	0.1084	0.1006	0.0931	0.0858	0.0787	0.0718	0.0651	0.0587	0.0525	0.0465	0.0408	0.0353	0.0300	0.0250	0.0202	0.0158	0.0115	0.0076	0.0041	
7.49	0.1163	0.1083	0.1005	0.0930	0.0856	0.0785	0.0717	0.0650	0.0586	0.0524	0.0464	0.0407	0.0352	0.0299	0.0249	0.0202	0.0157	0.0115	0.0076	0.0041	
7.50	0.1161	0.1081	0.1004	0.0928	0.0855	0.0784	0.0716	0.0649	0.0585	0.0523	0.0463	0.0406	0.0351	0.0299	0.0249	0.0201	0.0156	0.0114	0.0075	0.0040	
7.51	0.1160	0.1080	0.1002	0.0927	0.0854	0.0783	0.0714	0.0648	0.0584	0.0522	0.0462	0.0405	0.0350	0.0298	0.0248	0.0201	0.0155	0.0114	0.0075	0.0040	
7.52	0.1158	0.1079	0.1001	0.0926	0.0853	0.0782	0.0713	0.0647	0.0583	0.0521	0.0461	0.0404	0.0349	0.0297	0.0247	0.0200	0.0153	0.0113	0.0074	0.0040	
7.53	0.1157	0.1077	0.1000	0.0924	0.0851	0.0781	0.0712														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
8.01	0.1091	0.1014	0.0939	0.0866	0.0796	0.0727	0.0661	0.0598	0.0536	0.0477	0.0420	0.0365	0.0313	0.0263	0.0216	0.0171	0.0129	0.0089	0.0053	0.0025	
8.02	0.1089	0.1012	0.0937	0.0865	0.0794	0.0726	0.0660	0.0597	0.0535	0.0476	0.0419	0.0365	0.0312	0.0263	0.0215	0.0170	0.0128	0.0089	0.0052	0.0025	
8.03	0.1088	0.1011	0.0936	0.0864	0.0793	0.0725	0.0659	0.0596	0.0534	0.0475	0.0418	0.0364	0.0312	0.0262	0.0215	0.0170	0.0128	0.0088	0.0052	0.0025	
8.04	0.1087	0.1010	0.0935	0.0863	0.0792	0.0724	0.0658	0.0595	0.0534	0.0474	0.0418	0.0363	0.0311	0.0261	0.0214	0.0169	0.0127	0.0088	0.0051	0.0025	
8.05	0.1086	0.1009	0.0934	0.0861	0.0791	0.0723	0.0657	0.0594	0.0533	0.0474	0.0417	0.0362	0.0310	0.0261	0.0213	0.0169	0.0127	0.0087	0.0051	0.0024	
8.06	0.1084	0.1007	0.0933	0.0860	0.0790	0.0722	0.0657	0.0593	0.0532	0.0473	0.0416	0.0362	0.0310	0.0260	0.0213	0.0168	0.0126	0.0087	0.0051	0.0024	
8.07	0.1083	0.1006	0.0931	0.0859	0.0789	0.0721	0.0656	0.0592	0.0531	0.0472	0.0415	0.0361	0.0309	0.0259	0.0212	0.0168	0.0126	0.0087	0.0050	0.0024	
8.08	0.1082	0.1005	0.0930	0.0858	0.0788	0.0720	0.0655	0.0591	0.0530	0.0471	0.0414	0.0360	0.0308	0.0259	0.0212	0.0167	0.0125	0.0086	0.0050	0.0024	
8.09	0.1080	0.1004	0.0929	0.0857	0.0787	0.0719	0.0654	0.0590	0.0529	0.0470	0.0414	0.0359	0.0308	0.0258	0.0211	0.0167	0.0125	0.0086	0.0049	0.0023	
8.10	0.1079	0.1002	0.0928	0.0856	0.0786	0.0718	0.0653	0.0589	0.0528	0.0469	0.0413	0.0359	0.0307	0.0257	0.0210	0.0166	0.0124	0.0085	0.0049	0.0023	
8.11	0.1078	0.1001	0.0927	0.0855	0.0785	0.0717	0.0652	0.0588	0.0527	0.0469	0.0412	0.0358	0.0306	0.0257	0.0210	0.0166	0.0124	0.0085	0.0049	0.0023	
8.12	0.1077	0.1000	0.0926	0.0853	0.0784	0.0716	0.0651	0.0587	0.0527	0.0468	0.0411	0.0357	0.0305	0.0256	0.0209	0.0165	0.0123	0.0084	0.0048	0.0023	
8.13	0.1075	0.0999	0.0924	0.0852	0.0783	0.0715	0.0649	0.0587	0.0526	0.0467	0.0411	0.0357	0.0305	0.0256	0.0209	0.0164	0.0123	0.0084	0.0048	0.0023	
8.14	0.1074	0.0997	0.0923	0.0851	0.0782	0.0714	0.0649	0.0586	0.0525	0.0466	0.0410	0.0356	0.0304	0.0255	0.0208	0.0164	0.0122	0.0083	0.0047	0.0022	
8.15	0.1073	0.0996	0.0922	0.0850	0.0780	0.0713	0.0648	0.0585	0.0524	0.0465	0.0409	0.0355	0.0303	0.0254	0.0208	0.0163	0.0122	0.0083	0.0047	0.0022	
8.16	0.1072	0.0995	0.0921	0.0849	0.0779	0.0712	0.0647	0.0584	0.0523	0.0465	0.0408	0.0354	0.0303	0.0254	0.0207	0.0163	0.0121	0.0083	0.0047	0.0022	
8.17	0.1070	0.0994	0.0920	0.0848	0.0778	0.0711	0.0646	0.0583	0.0522	0.0464	0.0408	0.0354	0.0302	0.0253	0.0206	0.0162	0.0121	0.0082	0.0046	0.0022	
8.18	0.1069	0.0993	0.0919	0.0847	0.0777	0.0710	0.0645	0.0582	0.0521	0.0463	0.0407	0.0353	0.0301	0.0252	0.0206	0.0162	0.0120	0.0082	0.0046	0.0022	
8.19	0.1068	0.0991	0.0917	0.0846	0.0776	0.0709	0.0644	0.0581	0.0520	0.0462	0.0406	0.0352	0.0301	0.0252	0.0205	0.0161	0.0120	0.0081	0.0046	0.0021	
8.20	0.1066	0.0990	0.0916	0.0845	0.0775	0.0708	0.0643	0.0580	0.0520	0.0461	0.0405	0.0352	0.0300	0.0251	0.0205	0.0161	0.0120	0.0081	0.0045	0.0021	
8.21	0.1065	0.0989	0.0915	0.0843	0.0774	0.0707	0.0642	0.0579	0.0519	0.0460	0.0404	0.0351	0.0299	0.0251	0.0204	0.0160	0.0119	0.0080	0.0045	0.0021	
8.22	0.1064	0.0988	0.0914	0.0842	0.0773	0.0706	0.0641	0.0578	0.0518	0.0460	0.0404	0.0350	0.0299	0.0250	0.0203	0.0160	0.0119	0.0080	0.0044	0.0021	
8.23	0.1063	0.0987	0.0913	0.0841	0.0772	0.0705	0.0640	0.0577	0.0517	0.0459	0.0403	0.0349	0.0298	0.0249	0.0203	0.0159	0.0118	0.0079	0.0044	0.0021	
8.24	0.1061	0.0985	0.0912	0.0840	0.0771	0.0704	0.0639	0.0577	0.0516	0.0458	0.0402	0.0349	0.0297	0.0249	0.0202	0.0159	0.0118	0.0079	0.0044	0.0020	
8.25	0.1060	0.0984	0.0911	0.0839	0.0770	0.0703	0.0638	0.0576	0.0515	0.0457	0.0401	0.0348	0.0297	0.0248	0.0202	0.0158	0.0117	0.0079	0.0043	0.0020	
8.26	0.1059	0.0983	0.0909	0.0838	0.0769	0.0702	0.0637	0.0575	0.0515	0.0456	0.0401	0.0347	0.0296	0.0248	0.0201	0.0158	0.0117	0.0078	0.0043	0.0020	
8.27	0.1058	0.0982	0.0908	0.0837	0.0768	0.0701	0.0636	0.0574	0.0514	0.0456	0.0400	0.0347	0.0295	0.0247	0.0201	0.0157	0.0116	0.0078	0.0043	0.0020	
8.28	0.1057	0.0981	0.0907	0.0836	0.0767	0.0700	0.0635	0.0573	0.0513	0.0455	0.0399	0.0346	0.0295	0.0246	0.0200	0.0157	0.0116	0.0077	0.0042	0.0020	
8.29	0.1055	0.0979	0.0906	0.0835	0.0766	0.0699	0.0634	0.0572	0.0512	0.0454	0.0398	0.0345	0.0294	0.0246	0.0200	0.0156	0.0115	0.0077	0.0042	0.0020	
8.30	0.1054	0.0978	0.0905	0.0834	0.0765	0.0698	0.0634	0.0571	0.0511	0.0453	0.0398	0.0344	0.0294	0.0245	0.0199	0.0156	0.0115	0.0076	0.0042	0.0019	
8.31	0.1053	0.0977	0.0904	0.0833	0.0764	0.0697	0.0633	0.0570	0.0510	0.0453	0.0397	0.0344	0.0293	0.0245	0.0198	0.0155	0.0114	0.0076	0.0041	0.0019	
8.32	0.1052	0.0976	0.0903	0.0832	0.0763	0.0696	0.0632	0.0569	0.0509	0.0452	0.0396	0.0343	0.0292	0.0244	0.0198	0.0155	0.0114	0.0076	0.0041	0.0019	
8.33	0.1050	0.0975	0.0901	0.0830	0.0762	0.0695	0.0631	0.0569	0.0509	0.0451	0.0395	0.0342	0.0292	0.0243	0.0197	0.0154	0.0113	0.0075	0.0041	0.0019	
8.34	0.1049	0.0974	0.0900	0.0829	0.0761	0.0694	0.0630	0.0568	0.0508	0.0450	0.0395	0.0342	0.0291	0.0243	0.0197	0.0154	0.0113	0.0075	0.0040	0.0019	
8.35	0.1048	0.0972	0.0899	0.0828	0.0760	0.0693	0.0629	0.0567	0.0507	0.0449	0.0394	0.0341	0.0290	0.0242	0.0196	0.0153	0.0112	0.0074	0.0040	0.0018	
8.36	0.1047	0.0971	0.0898	0.0827	0.0759	0.0692	0.0628	0.0566	0.0506	0.0449	0.0393	0.0340	0.0290	0.0242	0.0196	0.0153	0.0112	0.0074	0.0040	0.0018	
8.37	0.1046	0.0970	0.0897	0.0826	0.0758	0.0691	0.0627	0.0565	0.0505	0.0448	0.0393	0.0340	0.0289	0.0241	0.0195	0.0152	0.0112	0.0074	0.0039	0.0018	
8.38	0.1044	0.0969	0.0896	0.0825	0.0757	0.0690	0.0626	0.0564	0.0505	0.0447	0.0392	0.0339	0.0288	0.0240	0.0195	0.0152	0.0111	0.0073	0.0039	0.0018	
8.39	0.1043	0.0968	0.0895	0.0824	0.0756	0.0689	0.0625	0.0563	0.0504	0.0446	0.0391	0.0338	0.0288	0.0240	0.0194	0.0151	0.0111	0.0073	0.0039	0.0018	
8.40	0.1042	0.0967	0.0893	0.0823	0.0755	0.0688	0.0624	0.0562	0.0503	0.0445	0.0390	0.0337	0.0287	0.0239	0.0193	0.0151	0.0110	0.0073	0.0038	0.0017	
8.41	0.1041	0.0966	0.0892	0.0822	0.0754	0.0687	0.0623	0.0561	0.0502	0.0445	0.0390	0.0337	0.0287	0.0239	0.0193	0.0150	0.0110	0.0072	0.0038	0.0017	
8.42	0.1040	0.0964	0.0891	0.0821	0.0753	0.0686	0.0622	0.0561	0.0501	0.0444	0.0389	0.0336	0.0286	0.0238	0.0192	0.0150	0.0109	0.0071	0.0038	0.0017	
8.43	0.1038	0.0963	0.0890	0.0820	0.0752	0.0685	0.0622	0.0560	0.0500	0.0443	0.0388	0.0336	0.0285	0.0237	0.0192	0.0149	0.0109	0.0071	0.0037	0.0017	
8.44	0.1037	0.0962	0.0889	0.0819	0.0751	0.0685	0.0621	0.0559	0.0500	0.0442	0.0388	0.0335	0.0285	0.0237	0.0191	0.0149	0.0108	0.0071	0.0037	0.0017	
8.45	0.1036	0.0961	0.0888	0.0818	0.0750	0.0684	0.0620	0.0558	0.0499	0.0442	0.0387	0.0334	0.0284	0.0236	0.0191	0.0148	0.0108	0.0070	0.0037	0.0017	
8.46	0.1035	0.0960	0.0887	0.0817	0.0749	0.0683	0.0619	0.0557	0.0498	0.0441	0.0386	0.0334	0.0283	0.0236	0.0190	0.0148	0.0107	0.0070	0.0036	0.0017	
8.47	0.1034	0.0959	0.0886	0.0816	0.0748	0.0682	0.0618	0.0556	0.0497	0.0440	0.0385	0.0333	0.0283	0.0235	0.0190	0.0147	0.0107	0.0069	0.0036	0.0017	
8.48	0.1032	0.0958	0.0885	0.0815	0.0747	0.0681	0.0617	0.0556	0.0496	0.0439	0.0384	0.0332	0.0282	0.0235	0.0189	0.0147	0.0107	0.0069	0.0036	0.0016	
8.49	0.1031	0.0956	0.0884	0.0814	0.0746	0.0680	0.0616	0.0555	0.0496	0.0439	0.0384	0.0332	0.0282	0.0234	0.0189	0.0146	0.0106	0.0069	0.0035	0.0016	
8.50	0.1030	0.0955	0.0883	0.0813	0.0745	0.0679	0.0615	0.0554	0.0495	0.0438	0.0383	0.0331	0.0281	0.0233	0.0188	0.0146	0.0106	0.0068	0.0035	0.0016	
8.51	0.1029	0.0954	0.0882	0.0812	0.0744	0.0678	0.0614	0.0553	0.0494	0.0437	0.0383	0.0330	0.0280	0.0233	0.0188	0.0145	0.0105	0.0068	0.0035	0.0016	
8.52	0.1028	0.0953	0.0881	0.0811	0.0743	0.0677	0.0614	0.0552	0.0493	0.0436	0.0382	0.0330	0.0280	0.0232	0.0187	0.0145	0.0105	0.0067	0.0034	0.0016	
8.53	0.1027	0.0952	0.0880	0.0810	0.0742	0.0676	0.0613														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9702	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9603	0.9602	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9505	0.9504	0.9503	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9407	0.9406	0.9405	0.9404	0.9404	0.9403	0.9402	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9310	0.9308	0.9307	0.9307	0.9305	0.9304	0.9303	0.9302	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9214	0.9211	0.9209	0.9209	0.9207	0.9205	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9118	0.9115	0.9112	0.9109	0.9107	0.9107	0.9106	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9023	0.9019	0.9015	0.9012	0.9010	0.9010	0.9008	0.9006	0.9004	0.9003	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8928	0.8923	0.8919	0.8915	0.8912	0.8910	0.8907	0.8905	0.8904	0.8903	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8834	0.8828	0.8823	0.8819	0.8815	0.8812	0.8809	0.8807	0.8805	0.8804	0.8803	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8740	0.8734	0.8728	0.8723	0.8719	0.8715	0.8712	0.8709	0.8707	0.8705	0.8704	0.8702	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8648	0.8640	0.8634	0.8628	0.8623	0.8619	0.8615	0.8611	0.8609	0.8606	0.8605	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8556	0.8548	0.8540	0.8534	0.8528	0.8522	0.8518	0.8514	0.8511	0.8508	0.8506	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500
0.16	0.8464	0.8455	0.8447	0.8440	0.8433	0.8427	0.8422	0.8417	0.8413	0.8410	0.8408	0.8405	0.8404	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400
0.17	0.8374	0.8364	0.8354	0.8346	0.8339	0.8332	0.8326	0.8321	0.8316	0.8313	0.8309	0.8307	0.8305	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300
0.18	0.8284	0.8273	0.8263	0.8253	0.8245	0.8237	0.8230	0.8225	0.8219	0.8215	0.8211	0.8208	0.8206	0.8204	0.8203	0.8202	0.8201	0.8201	0.8200	0.8200
0.19	0.8195	0.8183	0.8171	0.8161	0.8151	0.8143	0.8135	0.8129	0.8123	0.8118	0.8114	0.8110	0.8107	0.8105	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100
0.20	0.8106	0.8093	0.8080	0.8069	0.8059	0.8049	0.8041	0.8033	0.8027	0.8021	0.8016	0.8012	0.8009	0.8006	0.8004	0.8003	0.8002	0.8001	0.8000	0.8000
0.21	0.8019	0.8004	0.7990	0.7978	0.7966	0.7956	0.7947	0.7938	0.7931	0.7925	0.7919	0.7914	0.7911	0.7908	0.7905	0.7903	0.7902	0.7901	0.7900	0.7900
0.22	0.7932	0.7916	0.7901	0.7887	0.7875	0.7864	0.7853	0.7844	0.7836	0.7829	0.7822	0.7817	0.7813	0.7809	0.7806	0.7804	0.7803	0.7802	0.7801	0.7800
0.23	0.7846	0.7829	0.7813	0.7798	0.7784	0.7772	0.7760	0.7750	0.7741	0.7733	0.7726	0.7720	0.7715	0.7711	0.7708	0.7705	0.7703	0.7702	0.7701	0.7700
0.24	0.7760	0.7742	0.7725	0.7709	0.7694	0.7681	0.7668	0.7657	0.7647	0.7638	0.7630	0.7624	0.7618	0.7613	0.7609	0.7606	0.7604	0.7603	0.7602	0.7601
0.25	0.7676	0.7656	0.7638	0.7621	0.7605	0.7590	0.7577	0.7564	0.7553	0.7544	0.7535	0.7527	0.7521	0.7516	0.7511	0.7508	0.7505	0.7502	0.7501	0.7501
0.26	0.7592	0.7571	0.7551	0.7533	0.7516	0.7500	0.7486	0.7472	0.7460	0.7449	0.7440	0.7432	0.7424	0.7418	0.7413	0.7409	0.7406	0.7404	0.7402	0.7401
0.27	0.7509	0.7487	0.7466	0.7446	0.7428	0.7411	0.7395	0.7381	0.7368	0.7356	0.7345	0.7336	0.7328	0.7321	0.7316	0.7311	0.7307	0.7305	0.7303	0.7301
0.28	0.7427	0.7403	0.7381	0.7360	0.7340	0.7322	0.7305	0.7290	0.7276	0.7263	0.7251	0.7241	0.7232	0.7225	0.7218	0.7213	0.7209	0.7206	0.7203	0.7202
0.29	0.7345	0.7320	0.7297	0.7275	0.7254	0.7234	0.7216	0.7199	0.7184	0.7170	0.7158	0.7147	0.7137	0.7128	0.7121	0.7115	0.7111	0.7107	0.7104	0.7102
0.30	0.7264	0.7238	0.7213	0.7190	0.7168	0.7147	0.7128	0.7110	0.7093	0.7078	0.7064	0.7052	0.7042	0.7032	0.7024	0.7018	0.7012	0.7008	0.7005	0.7003
0.31	0.7184	0.7157	0.7131	0.7106	0.7082	0.7060	0.7040	0.7020	0.7003	0.6986	0.6972	0.6959	0.6947	0.6937	0.6928	0.6920	0.6914	0.6909	0.6906	0.6904
0.32	0.7105	0.7076	0.7049	0.7023	0.6998	0.6974	0.6952	0.6932	0.6913	0.6896	0.6880	0.6865	0.6853	0.6841	0.6832	0.6823	0.6817	0.6811	0.6807	0.6807
0.33	0.7027	0.6997	0.6968	0.6940	0.6914	0.6889	0.6866	0.6844	0.6824	0.6805	0.6788	0.6773	0.6759	0.6747	0.6736	0.6727	0.6719	0.6713	0.6708	0.6705
0.34	0.6949	0.6918	0.6887	0.6858	0.6831	0.6805	0.6780	0.6757	0.6736	0.6716	0.6697	0.6681	0.6666	0.6652	0.6641	0.6631	0.6622	0.6615	0.6610	0.6606
0.35	0.6872	0.6839	0.6808	0.6777	0.6749	0.6721	0.6695	0.6671	0.6648	0.6627	0.6607	0.6589	0.6573	0.6559	0.6546	0.6535	0.6526	0.6518	0.6512	0.6507
0.36	0.6796	0.6762	0.6729	0.6697	0.6667	0.6638	0.6611	0.6585	0.6561	0.6539	0.6518	0.6499	0.6481	0.6466	0.6452	0.6440	0.6429	0.6421	0.6414	0.6409
0.37	0.6721	0.6685	0.6651	0.6618	0.6586	0.6556	0.6527	0.6500	0.6475	0.6451	0.6429	0.6408	0.6390	0.6373	0.6358	0.6345	0.6333	0.6324	0.6316	0.6310
0.38	0.6647	0.6610	0.6574	0.6539	0.6506	0.6475	0.6444	0.6416	0.6389	0.6364	0.6340	0.6319	0.6299	0.6281	0.6264	0.6250	0.6238	0.6227	0.6219	0.6212
0.39	0.6573	0.6534	0.6497	0.6461	0.6427	0.6394	0.6362	0.6332	0.6304	0.6277	0.6253	0.6230	0.6208	0.6189	0.6171	0.6156	0.6142	0.6131	0.6122	0.6114
0.40	0.6500	0.6460	0.6421	0.6384	0.6348	0.6314	0.6281	0.6249	0.6220	0.6192	0.6165	0.6141	0.6118	0.6098	0.6079	0.6062	0.6048	0.6035	0.6025	0.6016
0.41	0.6428	0.6387	0.6346	0.6308	0.6270	0.6234	0.6200	0.6167	0.6136	0.6107	0.6079	0.6053	0.6029	0.6007	0.5987	0.5969	0.5953	0.5939	0.5928	0.5919
0.42	0.6357	0.6314	0.6272	0.6232	0.6193	0.6156	0.6120	0.6086	0.6053	0.6022	0.5993	0.5966	0.5941	0.5917	0.5896	0.5876	0.5859	0.5844	0.5832	0.5822
0.43	0.6286	0.6242	0.6199	0.6157	0.6117	0.6078	0.6041	0.6005	0.5971	0.5939	0.5908	0.5880	0.5853	0.5828	0.5805	0.5784	0.5766	0.5750	0.5736	0.5725
0.44	0.6216	0.6171	0.6126	0.6083	0.6042	0.6001	0.5963	0.5926	0.5890	0.5856	0.5824	0.5794	0.5766	0.5739	0.5715	0.5693	0.5673	0.5656	0.5641	0.5628
0.45	0.6147	0.6100	0.6054	0.6010	0.5967	0.5925	0.5													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																		
Entry	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17
1.01	0.3315	0.3214	0.3113	0.3011	0.2910	0.2809	0.2708	0.2606	0.2505	0.2404	0.2302	0.2201	0.2100	0.2001	0.1903	0.1807	0.1713	0.1620
1.02	0.3280	0.3178	0.3076	0.2975	0.2873	0.2771	0.2669	0.2567	0.2466	0.2364	0.2262	0.2160	0.2059	0.1959	0.1861	0.1765	0.1670	0.1577
1.03	0.3245	0.3143	0.3041	0.2938	0.2836	0.2734	0.2631	0.2529	0.2427	0.2324	0.2222	0.2120	0.2018	0.1918	0.1819	0.1723	0.1628	0.1535
1.04	0.3211	0.3108	0.3005	0.2903	0.2800	0.2697	0.2594	0.2491	0.2388	0.2286	0.2183	0.2080	0.1978	0.1877	0.1778	0.1682	0.1587	0.1493
1.05	0.3177	0.3074	0.2970	0.2867	0.2764	0.2661	0.2557	0.2454	0.2351	0.2247	0.2144	0.2041	0.1938	0.1837	0.1738	0.1642	0.1547	0.1453
1.06	0.3143	0.3040	0.2936	0.2832	0.2729	0.2625	0.2521	0.2417	0.2313	0.2210	0.2106	0.2002	0.1899	0.1798	0.1699	0.1602	0.1507	0.1413
1.07	0.3110	0.3006	0.2902	0.2798	0.2694	0.2589	0.2485	0.2381	0.2277	0.2173	0.2068	0.1964	0.1861	0.1760	0.1660	0.1564	0.1468	0.1375
1.08	0.3078	0.2973	0.2868	0.2764	0.2659	0.2555	0.2450	0.2345	0.2241	0.2136	0.2032	0.1927	0.1824	0.1722	0.1623	0.1526	0.1431	0.1337
1.09	0.3045	0.2940	0.2835	0.2730	0.2625	0.2520	0.2415	0.2310	0.2205	0.2100	0.1995	0.1890	0.1787	0.1685	0.1585	0.1488	0.1393	0.1300
1.10	0.3013	0.2908	0.2803	0.2697	0.2592	0.2486	0.2381	0.2276	0.2170	0.2065	0.1959	0.1854	0.1750	0.1648	0.1549	0.1452	0.1357	0.1264
1.11	0.2982	0.2876	0.2770	0.2665	0.2559	0.2453	0.2347	0.2241	0.2136	0.2030	0.1924	0.1819	0.1715	0.1613	0.1513	0.1416	0.1322	0.1228
1.12	0.2951	0.2844	0.2738	0.2632	0.2526	0.2420	0.2314	0.2208	0.2102	0.1996	0.1890	0.1784	0.1680	0.1578	0.1478	0.1381	0.1287	0.1194
1.13	0.2920	0.2813	0.2707	0.2600	0.2494	0.2387	0.2281	0.2175	0.2068	0.1962	0.1856	0.1750	0.1645	0.1543	0.1444	0.1347	0.1253	0.1160
1.14	0.2876	0.2767	0.2659	0.2550	0.2442	0.2335	0.2229	0.2123	0.2016	0.1910	0.1802	0.1696	0.1590	0.1484	0.1380	0.1281	0.1187	0.1094
1.15	0.2859	0.2752	0.2645	0.2538	0.2431	0.2324	0.2217	0.2110	0.2003	0.1896	0.1789	0.1683	0.1578	0.1476	0.1377	0.1281	0.1187	0.1095
1.16	0.2830	0.2722	0.2615	0.2507	0.2400	0.2293	0.2185	0.2078	0.1971	0.1864	0.1757	0.1650	0.1546	0.1444	0.1345	0.1249	0.1155	0.1064
1.17	0.2800	0.2693	0.2585	0.2477	0.2370	0.2262	0.2154	0.2047	0.1939	0.1832	0.1725	0.1618	0.1513	0.1412	0.1313	0.1217	0.1124	0.1033
1.18	0.2771	0.2663	0.2555	0.2447	0.2339	0.2232	0.2124	0.2016	0.1908	0.1801	0.1693	0.1587	0.1482	0.1380	0.1282	0.1187	0.1094	0.1003
1.19	0.2743	0.2634	0.2526	0.2418	0.2310	0.2202	0.2093	0.1985	0.1878	0.1770	0.1662	0.1556	0.1451	0.1350	0.1252	0.1157	0.1064	0.0974
1.20	0.2714	0.2606	0.2497	0.2389	0.2281	0.2172	0.2064	0.1956	0.1847	0.1740	0.1632	0.1525	0.1421	0.1320	0.1222	0.1127	0.1035	0.0946
1.21	0.2687	0.2578	0.2469	0.2360	0.2252	0.2143	0.2034	0.1926	0.1818	0.1710	0.1602	0.1495	0.1391	0.1290	0.1192	0.1098	0.1007	0.0918
1.22	0.2659	0.2550	0.2441	0.2332	0.2223	0.2114	0.2006	0.1897	0.1789	0.1680	0.1573	0.1466	0.1362	0.1261	0.1164	0.1070	0.0979	0.0891
1.23	0.2632	0.2522	0.2413	0.2304	0.2195	0.2086	0.1977	0.1868	0.1760	0.1652	0.1544	0.1437	0.1333	0.1233	0.1136	0.1043	0.0952	0.0865
1.24	0.2605	0.2495	0.2386	0.2277	0.2167	0.2058	0.1949	0.1840	0.1732	0.1623	0.1515	0.1409	0.1305	0.1205	0.1108	0.1016	0.0926	0.0839
1.25	0.2578	0.2469	0.2359	0.2249	0.2140	0.2031	0.1921	0.1812	0.1704	0.1595	0.1487	0.1381	0.1277	0.1177	0.1082	0.0989	0.0900	0.0810
1.26	0.2552	0.2442	0.2332	0.2223	0.2113	0.2004	0.1894	0.1785	0.1676	0.1568	0.1460	0.1353	0.1250	0.1151	0.1055	0.0964	0.0875	0.0786
1.27	0.2526	0.2416	0.2306	0.2196	0.2086	0.1977	0.1867	0.1758	0.1649	0.1541	0.1433	0.1327	0.1224	0.1124	0.1030	0.0938	0.0851	0.0763
1.28	0.2500	0.2390	0.2280	0.2170	0.2060	0.1950	0.1841	0.1732	0.1623	0.1514	0.1406	0.1300	0.1197	0.1099	0.1004	0.0914	0.0827	0.0743
1.29	0.2475	0.2365	0.2254	0.2144	0.2034	0.1924	0.1815	0.1705	0.1596	0.1488	0.1380	0.1274	0.1172	0.1074	0.0980	0.0890	0.0803	0.0720
1.30	0.2450	0.2339	0.2229	0.2119	0.2009	0.1899	0.1789	0.1680	0.1571	0.1462	0.1354	0.1249	0.1147	0.1049	0.0956	0.0866	0.0781	0.0698
1.31	0.2425	0.2315	0.2204	0.2094	0.1983	0.1873	0.1764	0.1654	0.1545	0.1437	0.1329	0.1224	0.1122	0.1025	0.0932	0.0843	0.0758	0.0677
1.32	0.2401	0.2290	0.2179	0.2069	0.1959	0.1849	0.1739	0.1629	0.1520	0.1412	0.1304	0.1199	0.1098	0.1001	0.0909	0.0821	0.0737	0.0656
1.33	0.2377	0.2266	0.2155	0.2044	0.1934	0.1824	0.1714	0.1605	0.1496	0.1387	0.1280	0.1175	0.1074	0.0978	0.0886	0.0799	0.0716	0.0635
1.34	0.2353	0.2242	0.2131	0.2020	0.1910	0.1800	0.1690	0.1580	0.1472	0.1363	0.1256	0.1151	0.1051	0.0955	0.0864	0.0778	0.0695	0.0610
1.35	0.2329	0.2218	0.2107	0.1997	0.1886	0.1776	0.1666	0.1557	0.1448	0.1339	0.1232	0.1128	0.1028	0.0933	0.0843	0.0757	0.0675	0.0597
1.36	0.2306	0.2195	0.2084	0.1973	0.1862	0.1752	0.1642	0.1533	0.1424	0.1316	0.1209	0.1105	0.1006	0.0911	0.0822	0.0737	0.0656	0.0578
1.37	0.2283	0.2172	0.2061	0.1950	0.1839	0.1729	0.1619	0.1510	0.1401	0.1293	0.1186	0.1083	0.0984	0.0890	0.0801	0.0717	0.0637	0.0560
1.38	0.2260	0.2149	0.2038	0.1927	0.1816	0.1706	0.1596	0.1487	0.1378	0.1270	0.1164	0.1061	0.0962	0.0869	0.0781	0.0697	0.0618	0.0543
1.39	0.2238	0.2126	0.2015	0.1904	0.1794	0.1683	0.1574	0.1464	0.1356	0.1248	0.1142	0.1039	0.0941	0.0848	0.0761	0.0678	0.0600	0.0526
1.40	0.2216	0.2104	0.1993	0.1882	0.1771	0.1661	0.1551	0.1442	0.1334	0.1226	0.1120	0.1018	0.0920	0.0828	0.0742	0.0660	0.0582	0.0509
1.41	0.2194	0.2082	0.1971	0.1860	0.1749	0.1639	0.1530	0.1420	0.1312	0.1205	0.1099	0.0997	0.0900	0.0809	0.0723	0.0642	0.0565	0.0493
1.42	0.2172	0.2061	0.1949	0.1838	0.1728	0.1618	0.1508	0.1399	0.1291	0.1184	0.1078	0.0977	0.0880	0.0790	0.0704	0.0624	0.0549	0.0477
1.43	0.2151	0.2039	0.1928	0.1817	0.1706	0.1596	0.1487	0.1378	0.1270	0.1163	0.1058	0.0957	0.0861	0.0771	0.0686	0.0607	0.0532	0.0462
1.44	0.2130	0.2018	0.1907	0.1796	0.1685	0.1575	0.1466	0.1357	0.1249	0.1142	0.1038	0.0937	0.0842	0.0752	0.0669	0.0590	0.0517	0.0447
1.45	0.2109	0.1997	0.1886	0.1775	0.1664	0.1554	0.1445	0.1336	0.1229	0.1122	0.1018	0.0918	0.0823	0.0734	0.0652	0.0574	0.0501	0.0433
1.46	0.2088	0.1976	0.1865	0.1754	0.1644	0.1534	0.1425	0.1316	0.1209	0.1102	0.0998	0.0899	0.0805	0.0717	0.0635	0.0558	0.0486	0.0419
1.47	0.2068	0.1956	0.1845	0.1734	0.1624	0.1514	0.1405	0.1296	0.1189	0.1083	0.0979	0.0880	0.0787	0.0700	0.0618	0.0543	0.0472	0.0405
1.48	0.2048	0.1936	0.1825	0.1714	0.1604	0.1494	0.1385	0.1277	0.1170	0.1064	0.0960	0.0862	0.0769	0.0683	0.0602	0.0527	0.0457	0.0392
1.49	0.2028	0.1916	0.1805	0.1694	0.1584	0.1474	0.1365	0.1257	0.1150	0.1045	0.0942	0.0844	0.0752	0.0666	0.0587	0.0513	0.0444	0.0379
1.50	0.2008	0.1896	0.1785	0.1675	0.1564	0.1455	0.1346	0.1238	0.1132	0.1026	0.0924	0.0826	0.0735	0.0650	0.0572	0.0498	0.0430	0.0

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.1257	0.1152	0.1050	0.0949	0.0850	0.0753	0.0659	0.0567	0.0480	0.0400	0.0331	0.0270	0.0219	0.0175	0.0138	0.0107	0.0081	0.0059	0.0042	0.0028
2.02	0.1246	0.1142	0.1039	0.0939	0.0840	0.0744	0.0650	0.0559	0.0472	0.0393	0.0324	0.0264	0.0213	0.0170	0.0134	0.0103	0.0078	0.0057	0.0040	0.0027
2.03	0.1235	0.1131	0.1029	0.0929	0.0831	0.0734	0.0641	0.0550	0.0464	0.0385	0.0317	0.0258	0.0208	0.0166	0.0130	0.0100	0.0075	0.0055	0.0038	0.0026
2.04	0.1224	0.1121	0.1019	0.0919	0.0821	0.0725	0.0632	0.0542	0.0456	0.0378	0.0311	0.0252	0.0203	0.0161	0.0126	0.0097	0.0073	0.0053	0.0037	0.0024
2.05	0.1214	0.1111	0.1009	0.0909	0.0812	0.0716	0.0623	0.0533	0.0448	0.0371	0.0304	0.0247	0.0198	0.0157	0.0122	0.0094	0.0070	0.0051	0.0035	0.0023
2.06	0.1204	0.1101	0.0999	0.0900	0.0802	0.0707	0.0615	0.0525	0.0440	0.0364	0.0298	0.0241	0.0193	0.0153	0.0119	0.0091	0.0068	0.0049	0.0034	0.0022
2.07	0.1193	0.1091	0.0990	0.0890	0.0793	0.0698	0.0606	0.0517	0.0433	0.0357	0.0292	0.0236	0.0188	0.0149	0.0115	0.0088	0.0065	0.0047	0.0032	0.0021
2.08	0.1183	0.1081	0.0980	0.0881	0.0784	0.0690	0.0598	0.0509	0.0425	0.0350	0.0286	0.0230	0.0184	0.0145	0.0112	0.0085	0.0063	0.0045	0.0031	0.0020
2.09	0.1173	0.1071	0.0970	0.0872	0.0775	0.0681	0.0590	0.0501	0.0418	0.0344	0.0280	0.0225	0.0179	0.0141	0.0109	0.0082	0.0061	0.0044	0.0030	0.0019
2.10	0.1163	0.1061	0.0961	0.0863	0.0766	0.0672	0.0581	0.0494	0.0411	0.0337	0.0274	0.0220	0.0175	0.0137	0.0106	0.0080	0.0059	0.0042	0.0029	0.0018
2.11	0.1154	0.1052	0.0952	0.0854	0.0758	0.0664	0.0573	0.0486	0.0404	0.0331	0.0268	0.0215	0.0170	0.0133	0.0103	0.0077	0.0057	0.0040	0.0027	0.0018
2.12	0.1144	0.1042	0.0943	0.0845	0.0749	0.0656	0.0566	0.0478	0.0397	0.0325	0.0263	0.0210	0.0166	0.0130	0.0100	0.0075	0.0055	0.0039	0.0026	0.0017
2.13	0.1134	0.1033	0.0933	0.0836	0.0741	0.0648	0.0558	0.0471	0.0390	0.0318	0.0257	0.0205	0.0162	0.0126	0.0097	0.0072	0.0053	0.0037	0.0025	0.0016
2.14	0.1125	0.1024	0.0924	0.0827	0.0732	0.0640	0.0550	0.0464	0.0383	0.0312	0.0252	0.0201	0.0158	0.0123	0.0094	0.0070	0.0051	0.0036	0.0024	0.0015
2.15	0.1115	0.1015	0.0916	0.0819	0.0724	0.0632	0.0542	0.0457	0.0377	0.0306	0.0247	0.0196	0.0154	0.0119	0.0091	0.0068	0.0049	0.0035	0.0023	0.0014
2.16	0.1106	0.1006	0.0907	0.0810	0.0716	0.0624	0.0535	0.0450	0.0370	0.0301	0.0241	0.0192	0.0150	0.0116	0.0088	0.0066	0.0048	0.0033	0.0022	0.0013
2.17	0.1097	0.0997	0.0898	0.0802	0.0708	0.0616	0.0528	0.0443	0.0364	0.0295	0.0236	0.0187	0.0147	0.0113	0.0086	0.0064	0.0046	0.0032	0.0021	0.0013
2.18	0.1088	0.0988	0.0890	0.0793	0.0700	0.0608	0.0520	0.0436	0.0358	0.0289	0.0231	0.0183	0.0143	0.0110	0.0083	0.0062	0.0044	0.0031	0.0020	0.0013
2.19	0.1079	0.0979	0.0881	0.0785	0.0692	0.0601	0.0513	0.0429	0.0351	0.0284	0.0227	0.0179	0.0139	0.0107	0.0081	0.0060	0.0043	0.0030	0.0019	0.0012
2.20	0.1070	0.0970	0.0873	0.0777	0.0684	0.0594	0.0506	0.0422	0.0345	0.0278	0.0222	0.0175	0.0136	0.0104	0.0078	0.0058	0.0041	0.0028	0.0019	0.0011
2.21	0.1061	0.0962	0.0864	0.0769	0.0676	0.0586	0.0499	0.0416	0.0339	0.0273	0.0217	0.0171	0.0133	0.0101	0.0076	0.0056	0.0040	0.0027	0.0018	0.0011
2.22	0.1052	0.0953	0.0856	0.0761	0.0669	0.0579	0.0492	0.0409	0.0333	0.0268	0.0213	0.0167	0.0129	0.0099	0.0074	0.0054	0.0038	0.0026	0.0017	0.0010
2.23	0.1044	0.0945	0.0848	0.0753	0.0661	0.0572	0.0485	0.0403	0.0328	0.0263	0.0208	0.0163	0.0126	0.0096	0.0072	0.0052	0.0037	0.0025	0.0016	0.0010
2.24	0.1035	0.0937	0.0840	0.0746	0.0654	0.0565	0.0479	0.0397	0.0322	0.0258	0.0204	0.0159	0.0123	0.0093	0.0069	0.0051	0.0036	0.0024	0.0016	0.0009
2.25	0.1027	0.0929	0.0832	0.0738	0.0647	0.0558	0.0472	0.0390	0.0316	0.0253	0.0199	0.0156	0.0120	0.0091	0.0067	0.0049	0.0034	0.0023	0.0015	0.0009
2.26	0.1018	0.0920	0.0824	0.0731	0.0639	0.0551	0.0466	0.0384	0.0311	0.0248	0.0195	0.0152	0.0117	0.0088	0.0065	0.0047	0.0033	0.0022	0.0014	0.0009
2.27	0.1010	0.0912	0.0817	0.0723	0.0632	0.0544	0.0459	0.0378	0.0305	0.0243	0.0191	0.0149	0.0114	0.0086	0.0063	0.0046	0.0032	0.0022	0.0014	0.0008
2.28	0.1002	0.0904	0.0809	0.0716	0.0625	0.0537	0.0453	0.0372	0.0300	0.0238	0.0187	0.0145	0.0111	0.0083	0.0061	0.0044	0.0031	0.0021	0.0013	0.0008
2.29	0.0994	0.0897	0.0801	0.0708	0.0618	0.0531	0.0447	0.0367	0.0295	0.0234	0.0183	0.0142	0.0108	0.0081	0.0060	0.0043	0.0030	0.0020	0.0012	0.0007
2.30	0.0986	0.0889	0.0794	0.0701	0.0611	0.0524	0.0440	0.0361	0.0290	0.0229	0.0179	0.0138	0.0105	0.0079	0.0058	0.0041	0.0029	0.0019	0.0012	0.0007
2.31	0.0978	0.0881	0.0787	0.0694	0.0604	0.0518	0.0434	0.0355	0.0285	0.0225	0.0176	0.0135	0.0103	0.0077	0.0056	0.0040	0.0028	0.0018	0.0012	0.0007
2.32	0.0970	0.0874	0.0779	0.0687	0.0598	0.0511	0.0428	0.0350	0.0280	0.0221	0.0172	0.0132	0.0100	0.0075	0.0054	0.0039	0.0027	0.0018	0.0011	0.0006
2.33	0.0962	0.0866	0.0772	0.0680	0.0591	0.0505	0.0422	0.0344	0.0275	0.0216	0.0168	0.0129	0.0098	0.0073	0.0053	0.0037	0.0026	0.0017	0.0011	0.0006
2.34	0.0955	0.0859	0.0765	0.0673	0.0585	0.0499	0.0416	0.0339	0.0270	0.0212	0.0165	0.0126	0.0095	0.0071	0.0051	0.0036	0.0025	0.0016	0.0010	0.0006
2.35	0.0947	0.0851	0.0758	0.0667	0.0578	0.0493	0.0411	0.0333	0.0265	0.0208	0.0161	0.0123	0.0093	0.0069	0.0050	0.0035	0.0024	0.0016	0.0010	0.0006
2.36	0.0940	0.0844	0.0751	0.0660	0.0572	0.0487	0.0405	0.0328	0.0261	0.0204	0.0158	0.0120	0.0090	0.0067	0.0048	0.0034	0.0023	0.0015	0.0009	0.0005
2.37	0.0932	0.0837	0.0744	0.0653	0.0565	0.0481	0.0399	0.0323	0.0256	0.0200	0.0154	0.0117	0.0088	0.0065	0.0047	0.0033	0.0022	0.0014	0.0009	0.0005
2.38	0.0925	0.0830	0.0737	0.0647	0.0559	0.0475	0.0394	0.0318	0.0251	0.0196	0.0151	0.0115	0.0086	0.0063	0.0045	0.0032	0.0021	0.0014	0.0008	0.0005
2.39	0.0917	0.0823	0.0730	0.0640	0.0553	0.0469	0.0388	0.0313	0.0247	0.0192	0.0148	0.0112	0.0084	0.0061	0.0044	0.0031	0.0021	0.0013	0.0008	0.0005
2.40	0.0910	0.0816	0.0724	0.0634	0.0547	0.0463	0.0383	0.0308	0.0243	0.0189	0.0145	0.0109	0.0081	0.0060	0.0043	0.0030	0.0020	0.0013	0.0008	0.0004
2.41	0.0903	0.0809	0.0717	0.0627	0.0541	0.0458	0.0378	0.0303	0.0238	0.0185	0.0142	0.0107	0.0079	0.0058	0.0041	0.0029	0.0019	0.0012	0.0007	0.0004
2.42	0.0896	0.0802	0.0710	0.0621	0.0535	0.0452	0.0372	0.0298	0.0234	0.0181	0.0139	0.0104	0.0077	0.0055	0.0039	0.0027	0.0018	0.0012	0.0007	0.0004
2.43	0.0889	0.0795	0.0704	0.0615	0.0529	0.0446	0.0367	0.0294	0.0230	0.0178	0.0136	0.0102	0.0075	0.0055	0.0039	0.0027	0.0018	0.0012	0.0007	0.0004
2.44	0.0882	0.0789	0.0697	0.0609	0.0523	0.0441	0.0362	0.0289	0.0226	0.0174	0.0133	0.0100	0.0073	0.0053	0.0038	0.0026	0.0017	0.0011	0.0006	0.0004
2.45	0.0875	0.0782	0.0691	0.0603	0.0518	0.0435	0.0357	0.0284	0.0222	0.0171	0.0130	0.0097	0.0072	0.0052	0.0036	0.0025	0.0017	0.0010	0.0006	0.0004
2.46	0.0868	0.0775	0.06858																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0579	0.0500	0.0424	0.0351	0.0281	0.0216	0.0159	0.0114	0.0080	0.0056	0.0038	0.0025	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0000	0.0000
3.02	0.0575	0.0496	0.0417	0.0347	0.0278	0.0213	0.0156	0.0112	0.0079	0.0054	0.0037	0.0024	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
3.03	0.0571	0.0492	0.0417	0.0344	0.0275	0.0210	0.0154	0.0110	0.0077	0.0053	0.0036	0.0024	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
3.04	0.0567	0.0489	0.0413	0.0341	0.0272	0.0208	0.0152	0.0108	0.0076	0.0052	0.0035	0.0023	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
3.05	0.0564	0.0485	0.0410	0.0337	0.0269	0.0205	0.0150	0.0107	0.0075	0.0051	0.0034	0.0023	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000
3.06	0.0560	0.0481	0.0406	0.0334	0.0266	0.0202	0.0147	0.0105	0.0073	0.0050	0.0034	0.0022	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000
3.07	0.0556	0.0478	0.0403	0.0331	0.0263	0.0200	0.0145	0.0103	0.0072	0.0049	0.0033	0.0021	0.0014	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000
3.08	0.0552	0.0474	0.0399	0.0328	0.0260	0.0197	0.0143	0.0101	0.0071	0.0048	0.0032	0.0021	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000
3.09	0.0548	0.0471	0.0396	0.0325	0.0257	0.0194	0.0141	0.0100	0.0069	0.0047	0.0031	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000
3.10	0.0545	0.0467	0.0393	0.0322	0.0255	0.0192	0.0139	0.0098	0.0068	0.0046	0.0031	0.0020	0.0013	0.0008	0.0005	0.0003	0.0001	0.0001	0.0000	0.0000
3.11	0.0541	0.0464	0.0389	0.0319	0.0252	0.0189	0.0137	0.0096	0.0067	0.0045	0.0030	0.0019	0.0012	0.0007	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000
3.12	0.0537	0.0460	0.0386	0.0316	0.0249	0.0187	0.0135	0.0095	0.0066	0.0044	0.0029	0.0019	0.0012	0.0007	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000
3.13	0.0533	0.0457	0.0383	0.0313	0.0246	0.0185	0.0133	0.0093	0.0064	0.0044	0.0029	0.0018	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.14	0.0530	0.0453	0.0380	0.0310	0.0244	0.0182	0.0131	0.0092	0.0063	0.0043	0.0028	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.15	0.0526	0.0450	0.0377	0.0307	0.0241	0.0179	0.0129	0.0090	0.0062	0.0042	0.0027	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.16	0.0523	0.0447	0.0374	0.0304	0.0238	0.0177	0.0127	0.0089	0.0061	0.0041	0.0027	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.17	0.0519	0.0443	0.0370	0.0301	0.0236	0.0175	0.0125	0.0087	0.0060	0.0040	0.0026	0.0017	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.18	0.0516	0.0440	0.0367	0.0298	0.0233	0.0173	0.0123	0.0086	0.0059	0.0039	0.0026	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.19	0.0512	0.0437	0.0364	0.0296	0.0231	0.0170	0.0121	0.0084	0.0058	0.0038	0.0025	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.20	0.0509	0.0433	0.0361	0.0293	0.0228	0.0168	0.0119	0.0083	0.0056	0.0038	0.0025	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.21	0.0505	0.0430	0.0358	0.0290	0.0225	0.0166	0.0118	0.0082	0.0055	0.0037	0.0024	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.22	0.0502	0.0427	0.0355	0.0287	0.0223	0.0164	0.0116	0.0080	0.0054	0.0036	0.0023	0.0015	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.23	0.0499	0.0424	0.0353	0.0285	0.0220	0.0162	0.0114	0.0079	0.0053	0.0035	0.0023	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.24	0.0495	0.0421	0.0350	0.0282	0.0218	0.0160	0.0112	0.0078	0.0052	0.0035	0.0022	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.25	0.0492	0.0418	0.0347	0.0279	0.0216	0.0157	0.0111	0.0076	0.0051	0.0034	0.0022	0.0014	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.26	0.0489	0.0415	0.0344	0.0277	0.0213	0.0155	0.0109	0.0075	0.0051	0.0033	0.0021	0.0013	0.0008	0.0005	0.0003	0.0001	0.0001	0.0001	0.0000	0.0000
3.27	0.0485	0.0412	0.0341	0.0274	0.0211	0.0153	0.0107	0.0074	0.0050	0.0033	0.0021	0.0013	0.0008	0.0005	0.0003	0.0001	0.0001	0.0001	0.0000	0.0000
3.28	0.0482	0.0409	0.0338	0.0271	0.0208	0.0151	0.0108	0.0072	0.0049	0.0032	0.0020	0.0013	0.0008	0.0005	0.0003	0.0001	0.0001	0.0001	0.0000	0.0000
3.29	0.0479	0.0406	0.0335	0.0269	0.0206	0.0149	0.0104	0.0071	0.0048	0.0031	0.0020	0.0012	0.0007	0.0005	0.0003	0.0001	0.0001	0.0001	0.0000	0.0000
3.30	0.0476	0.0403	0.0333	0.0266	0.0204	0.0147	0.0103	0.0070	0.0047	0.0031	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.31	0.0473	0.0400	0.0330	0.0264	0.0202	0.0145	0.0101	0.0069	0.0046	0.0030	0.0019	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.32	0.0469	0.0397	0.0327	0.0261	0.0199	0.0143	0.0100	0.0068	0.0045	0.0029	0.0019	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.33	0.0466	0.0394	0.0325	0.0259	0.0197	0.0141	0.0098	0.0067	0.0044	0.0029	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.34	0.0463	0.0391	0.0322	0.0256	0.0195	0.0140	0.0097	0.0066	0.0044	0.0028	0.0018	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.35	0.0460	0.0388	0.0319	0.0254	0.0193	0.0138	0.0095	0.0064	0.0043	0.0028	0.0017	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.36	0.0457	0.0385	0.0317	0.0252	0.0190	0.0136	0.0094	0.0063	0.0042	0.0027	0.0017	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.37	0.0454	0.0382	0.0314	0.0249	0.0188	0.0134	0.0092	0.0062	0.0041	0.0027	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.38	0.0451	0.0380	0.0311	0.0247	0.0186	0.0132	0.0091	0.0061	0.0040	0.0026	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.39	0.0448	0.0377	0.0309	0.0244	0.0184	0.0130	0.0090	0.0060	0.0040	0.0025	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.40	0.0445	0.0374	0.0306	0.0242	0.0182	0.0129	0.0088	0.0059	0.0039	0.0025	0.0016	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.41	0.0442	0.0372	0.0304	0.0240	0.0180	0.0127	0.0087	0.0058	0.0038	0.0024	0.0015	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.42	0.0440	0.0369	0.0301	0.0238	0.0178	0.0125	0.0087	0.0057	0.0037	0.0024	0.0015	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.43	0.0437	0.0366	0.0299	0.0235	0.0176	0.0124	0.0084	0.0056	0.0037	0.0023	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.44	0.0434	0.0364	0.0297	0.0233	0.0174	0.0122	0.0083	0.0055	0.0036	0.0023	0.0014	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.45	0.0431	0.0361	0.0294	0.0231	0.0172	0.0120	0.0082	0.0054	0.0035	0.0022	0.0014	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
3.46	0.0428	0.0358	0.0292	0.0229	0.0170	0.0119														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 2

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
4.01	0.0302	0.0242	0.0185	0.0132	0.0087	0.0055	0.0034	0.0021	0.0012	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.02	0.0301	0.0240	0.0183	0.0130	0.0086	0.0054	0.0034	0.0021	0.0012	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.03	0.0299	0.0239	0.0182	0.0129	0.0085	0.0054	0.0033	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.04	0.0297	0.0237	0.0180	0.0128	0.0084	0.0053	0.0033	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.05	0.0295	0.0235	0.0179	0.0126	0.0083	0.0052	0.0032	0.0020	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.06	0.0293	0.0234	0.0177	0.0125	0.0082	0.0051	0.0032	0.0019	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.07	0.0291	0.0232	0.0176	0.0124	0.0081	0.0051	0.0031	0.0019	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.08	0.0290	0.0230	0.0174	0.0122	0.0080	0.0050	0.0031	0.0019	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.09	0.0288	0.0229	0.0173	0.0121	0.0079	0.0049	0.0030	0.0018	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.10	0.0286	0.0227	0.0171	0.0120	0.0078	0.0049	0.0030	0.0018	0.0010	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.11	0.0284	0.0225	0.0170	0.0118	0.0077	0.0048	0.0029	0.0018	0.0010	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.12	0.0283	0.0224	0.0168	0.0117	0.0076	0.0047	0.0029	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.13	0.0281	0.0222	0.0167	0.0116	0.0075	0.0047	0.0029	0.0017	0.0010	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.14	0.0279	0.0221	0.0166	0.0115	0.0074	0.0046	0.0028	0.0017	0.0010	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.15	0.0277	0.0219	0.0164	0.0113	0.0073	0.0045	0.0028	0.0016	0.0009	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.16	0.0276	0.0217	0.0163	0.0112	0.0072	0.0045	0.0027	0.0016	0.0009	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.17	0.0274	0.0216	0.0161	0.0111	0.0071	0.0044	0.0027	0.0016	0.0009	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.18	0.0272	0.0214	0.0160	0.0110	0.0070	0.0043	0.0026	0.0016	0.0009	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.19	0.0271	0.0213	0.0159	0.0109	0.0069	0.0043	0.0026	0.0015	0.0009	0.0005	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.20	0.0269	0.0211	0.0157	0.0107	0.0068	0.0042	0.0026	0.0015	0.0009	0.0005	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.21	0.0267	0.0210	0.0156	0.0106	0.0067	0.0042	0.0025	0.0015	0.0008	0.0005	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.22	0.0266	0.0208	0.0154	0.0105	0.0067	0.0041	0.0025	0.0015	0.0008	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.23	0.0264	0.0207	0.0153	0.0104	0.0066	0.0040	0.0024	0.0014	0.0008	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.24	0.0262	0.0205	0.0152	0.0103	0.0065	0.0040	0.0024	0.0014	0.0008	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.25	0.0261	0.0204	0.0150	0.0102	0.0064	0.0039	0.0024	0.0014	0.0008	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.26	0.0259	0.0202	0.0149	0.0100	0.0063	0.0039	0.0023	0.0014	0.0008	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.27	0.0258	0.0201	0.0148	0.0099	0.0062	0.0038	0.0023	0.0013	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.28	0.0256	0.0199	0.0146	0.0098	0.0062	0.0038	0.0023	0.0013	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.29	0.0254	0.0198	0.0145	0.0097	0.0061	0.0037	0.0022	0.0013	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.30	0.0253	0.0197	0.0144	0.0096	0.0060	0.0037	0.0022	0.0013	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.31	0.0251	0.0195	0.0143	0.0095	0.0059	0.0036	0.0022	0.0012	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.32	0.0250	0.0194	0.0141	0.0094	0.0059	0.0036	0.0021	0.0012	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.33	0.0248	0.0192	0.0140	0.0093	0.0058	0.0035	0.0021	0.0012	0.0007	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.34	0.0247	0.0191	0.0139	0.0092	0.0057	0.0035	0.0021	0.0012	0.0007	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.35	0.0245	0.0190	0.0138	0.0091	0.0056	0.0034	0.0020	0.0012	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.36	0.0244	0.0188	0.0136	0.0090	0.0056	0.0034	0.0020	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.37	0.0242	0.0187	0.0135	0.0089	0.0055	0.0033	0.0020	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.38	0.0241	0.0186	0.0134	0.0088	0.0054	0.0033	0.0019	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.39	0.0239	0.0184	0.0133	0.0087	0.0054	0.0032	0.0019	0.0011	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.40	0.0238	0.0183	0.0131	0.0086	0.0053	0.0032	0.0019	0.0011	0.0006	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.41	0.0236	0.0182	0.0130	0.0085	0.0052	0.0031	0.0018	0.0011	0.0006	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.42	0.0235	0.0180	0.0129	0.0084	0.0052	0.0031	0.0018	0.0010	0.0006	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.43	0.0233	0.0179	0.0128	0.0083	0.0051	0.0030	0.0018	0.0010	0.0006	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.44	0.0232	0.0178	0.0127	0.0082	0.0050	0.0030	0.0018	0.0010	0.0005	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.45	0.0231	0.0176	0.0126	0.0081	0.0050	0.0030	0.0017	0.0010	0.0005	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.46	0.0229	0.0175	0.0124																	

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Table 1: Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9943	0.9940	0.9938	0.9936
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9947	0.9940	0.9934	0.9928	0.9922	0.9916	0.9910	0.9905	0.9899	0.9894	0.9889	0.9885	0.9880	0.9876
0.03	0.9972	0.9964	0.9957	0.9948	0.9939	0.9930	0.9921	0.9912	0.9903	0.9894	0.9886	0.9877	0.9869	0.9861	0.9854	0.9847	0.9840	0.9833	0.9827	0.9821
0.04	0.9962	0.9953	0.9942	0.9931	0.9920	0.9908	0.9897	0.9885	0.9873	0.9862	0.9851	0.9840	0.9830	0.9820	0.9811	0.9802	0.9793	0.9785	0.9777	0.9769
0.05	0.9953	0.9941	0.9929	0.9915	0.9901	0.9887	0.9873	0.9859	0.9845	0.9831	0.9818	0.9806	0.9793	0.9781	0.9770	0.9759	0.9749	0.9739	0.9729	0.9719
0.06	0.9944	0.9930	0.9915	0.9899	0.9883	0.9866	0.9850	0.9834	0.9818	0.9802	0.9787	0.9772	0.9758	0.9744	0.9731	0.9719	0.9706	0.9695	0.9683	0.9672
0.07	0.9935	0.9919	0.9902	0.9884	0.9865	0.9846	0.9828	0.9809	0.9791	0.9774	0.9757	0.9740	0.9724	0.9709	0.9694	0.9680	0.9666	0.9653	0.9640	0.9627
0.08	0.9926	0.9908	0.9889	0.9868	0.9848	0.9827	0.9806	0.9786	0.9766	0.9747	0.9728	0.9710	0.9692	0.9675	0.9659	0.9643	0.9627	0.9613	0.9598	0.9584
0.09	0.9917	0.9897	0.9876	0.9854	0.9831	0.9808	0.9786	0.9763	0.9742	0.9720	0.9700	0.9680	0.9661	0.9642	0.9624	0.9607	0.9590	0.9574	0.9558	0.9542
0.10	0.9908	0.9886	0.9863	0.9839	0.9814	0.9790	0.9765	0.9741	0.9718	0.9695	0.9673	0.9652	0.9631	0.9611	0.9591	0.9572	0.9554	0.9536	0.9519	0.9502
0.11	0.9900	0.9876	0.9851	0.9825	0.9798	0.9772	0.9746	0.9720	0.9695	0.9671	0.9647	0.9624	0.9602	0.9580	0.9560	0.9539	0.9520	0.9500	0.9482	0.9464
0.12	0.9891	0.9866	0.9839	0.9811	0.9783	0.9755	0.9727	0.9700	0.9673	0.9647	0.9622	0.9597	0.9574	0.9551	0.9529	0.9507	0.9486	0.9465	0.9445	0.9426
0.13	0.9883	0.9856	0.9827	0.9797	0.9768	0.9738	0.9708	0.9679	0.9651	0.9624	0.9597	0.9572	0.9546	0.9522	0.9499	0.9476	0.9453	0.9431	0.9410	0.9389
0.14	0.9875	0.9846	0.9815	0.9784	0.9753	0.9721	0.9690	0.9660	0.9630	0.9601	0.9573	0.9546	0.9520	0.9494	0.9469	0.9445	0.9421	0.9398	0.9375	0.9353
0.15	0.9867	0.9836	0.9804	0.9771	0.9738	0.9705	0.9672	0.9641	0.9610	0.9579	0.9550	0.9522	0.9494	0.9467	0.9441	0.9415	0.9390	0.9365	0.9341	0.9318
0.16	0.9858	0.9826	0.9792	0.9758	0.9723	0.9689	0.9655	0.9622	0.9590	0.9558	0.9527	0.9497	0.9468	0.9440	0.9413	0.9386	0.9359	0.9334	0.9308	0.9283
0.17	0.9850	0.9817	0.9781	0.9745	0.9709	0.9674	0.9638	0.9604	0.9570	0.9537	0.9505	0.9474	0.9444	0.9414	0.9386	0.9357	0.9330	0.9303	0.9276	0.9250
0.18	0.9843	0.9807	0.9771	0.9733	0.9696	0.9658	0.9622	0.9586	0.9551	0.9517	0.9484	0.9451	0.9420	0.9389	0.9359	0.9330	0.9301	0.9273	0.9245	0.9217
0.19	0.9835	0.9798	0.9760	0.9721	0.9682	0.9644	0.9606	0.9569	0.9532	0.9497	0.9463	0.9429	0.9396	0.9364	0.9333	0.9303	0.9273	0.9243	0.9214	0.9185
0.20	0.9827	0.9789	0.9749	0.9709	0.9669	0.9629	0.9590	0.9552	0.9514	0.9478	0.9442	0.9407	0.9374	0.9340	0.9308	0.9276	0.9245	0.9214	0.9184	0.9154
0.21	0.9820	0.9780	0.9739	0.9698	0.9656	0.9615	0.9575	0.9535	0.9496	0.9459	0.9422	0.9386	0.9351	0.9317	0.9283	0.9250	0.9218	0.9186	0.9155	0.9123
0.22	0.9812	0.9771	0.9729	0.9686	0.9643	0.9601	0.9559	0.9519	0.9479	0.9440	0.9402	0.9365	0.9329	0.9294	0.9259	0.9225	0.9191	0.9158	0.9126	0.9093
0.23	0.9805	0.9762	0.9719	0.9675	0.9631	0.9587	0.9544	0.9503	0.9462	0.9422	0.9383	0.9345	0.9307	0.9271	0.9235	0.9200	0.9165	0.9131	0.9097	0.9063
0.24	0.9797	0.9754	0.9710	0.9664	0.9618	0.9574	0.9530	0.9487	0.9445	0.9404	0.9364	0.9324	0.9286	0.9248	0.9212	0.9175	0.9139	0.9104	0.9069	0.9034
0.25	0.9790	0.9745	0.9699	0.9653	0.9606	0.9560	0.9515	0.9471	0.9428	0.9386	0.9345	0.9305	0.9265	0.9226	0.9188	0.9151	0.9114	0.9077	0.9041	0.9005
0.26	0.9783	0.9737	0.9689	0.9642	0.9594	0.9547	0.9501	0.9456	0.9412	0.9369	0.9326	0.9285	0.9245	0.9205	0.9166	0.9127	0.9089	0.9051	0.9014	0.8977
0.27	0.9776	0.9728	0.9680	0.9631	0.9583	0.9535	0.9487	0.9441	0.9396	0.9352	0.9308	0.9266	0.9224	0.9183	0.9143	0.9104	0.9064	0.9025	0.8987	0.8949
0.28	0.9769	0.9720	0.9671	0.9621	0.9571	0.9522	0.9474	0.9426	0.9380	0.9335	0.9291	0.9247	0.9204	0.9163	0.9121	0.9080	0.9040	0.9000	0.8960	0.8921
0.29	0.9762	0.9712	0.9661	0.9610	0.9560	0.9509	0.9460	0.9412	0.9365	0.9318	0.9273	0.9229	0.9185	0.9142	0.9100	0.9058	0.9016	0.8975	0.8934	0.8894
0.30	0.9755	0.9704	0.9652	0.9600	0.9548	0.9497	0.9447	0.9398	0.9349	0.9302	0.9256	0.9210	0.9166	0.9122	0.9078	0.9035	0.8993	0.8951	0.8909	0.8867
0.31	0.9748	0.9696	0.9643	0.9590	0.9537	0.9485	0.9434	0.9384	0.9334	0.9286	0.9239	0.9192	0.9147	0.9102	0.9057	0.9013	0.8970	0.8926	0.8883	0.8840
0.32	0.9742	0.9688	0.9634	0.9580	0.9526	0.9473	0.9421	0.9370	0.9320	0.9270	0.9222	0.9175	0.9128	0.9082	0.9036	0.8991	0.8947	0.8902	0.8858	0.8814
0.33	0.9735	0.9681	0.9626	0.9571	0.9516	0.9462	0.9408	0.9356	0.9305	0.9255	0.9206	0.9157	0.9109	0.9062	0.9016	0.8970	0.8924	0.8879	0.8833	0.8788
0.34	0.9728	0.9673	0.9617	0.9561	0.9505	0.9450	0.9396	0.9343	0.9291	0.9239	0.9189	0.9140	0.9091	0.9043	0.8996	0.8949	0.8902	0.8855	0.8809	0.8763
0.35	0.9722	0.9666	0.9608	0.9551	0.9495	0.9439	0.9384	0.9329	0.9276	0.9224	0.9173	0.9123	0.9073	0.9024	0.8976	0.8927	0.8880	0.8832	0.8785	0.8737
0.36	0.9715	0.9658	0.9600	0.9542	0.9484	0.9427	0.9371	0.9316	0.9262	0.9209	0.9157	0.9106	0.9055	0.9005	0.8956	0.8907	0.8858	0.8809	0.8761	0.8712
0.37	0.9709	0.9651	0.9592	0.9533	0.9474	0.9416	0.9359	0.9303	0.9249	0.9195	0.9142	0.9089	0.9038	0.8987	0.8936	0.8886	0.8836	0.8787	0.8737	0.8688
0.38	0.9703	0.9643	0.9583	0.9523	0.9464	0.9405	0.9347	0.9291	0.9235	0.9180	0.9126	0.9073	0.9020	0.8968	0.8917	0.8866	0.8815	0.8764	0.8714	0.8663
0.39	0.9696	0.9636	0.9575	0.9514	0.9454	0.9394	0.9336	0.9278	0.9221	0.9166	0.9111	0.9057	0.9003	0.8950	0.8898	0.8846	0.8794	0.8742	0.8690	0.8639
0.40	0.9690	0.9629	0.9567	0.9505	0.9444	0.9384	0.9324	0.9266	0.9208	0.9151	0.9096	0.9041	0.8986	0.8932	0.8879	0.8826	0.8773	0.8720	0.8668	0.8615
0.41	0.9684	0.9622	0.9559	0.9497	0.9434	0.9373	0.9313	0.9253	0.9195	0.9137	0.9081	0.9025	0.8969	0.8915	0.8860	0.8806	0.8752	0.8699	0.8645	0.8591
0.42	0.9678	0.9615	0.9551	0.9488	0.9425	0.9363	0.9301	0.9241	0.9182	0.9123	0.9066	0.9009	0.8953	0.8897	0.8842	0.8787	0.8732	0.8677	0.8622	0.8568
0.43	0.9672	0.9608	0.9544	0.9479	0.9415	0.9352	0.9290	0.9229	0.9169	0.9110	0.9051	0.8994	0.8936	0.8880	0.8823	0.8767	0.8711	0.8656	0.8600	0.8544
0.44	0.9666	0.9601	0.9536	0.9471	0.9406	0.9342	0.9279	0.9217	0.9156	0.9096	0.9037	0.8978	0.8920	0.8862	0.8805	0.8748	0.8691	0.8635	0.8578	0.8521
0.45	0.9660	0.9594	0.9528	0.9462	0.9397	0.933														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
1.01	0.9389	0.9286	0.9184	0.9082	0.8980	0.8878	0.8776	0.8674	0.8572	0.8470	0.8368	0.8266	0.8164	0.8062	0.7960	0.7858	0.7756	0.7654	0.7552	0.7450	
1.02	0.9384	0.9281	0.9179	0.9076	0.8974	0.8871	0.8768	0.8666	0.8563	0.8460	0.8358	0.8255	0.8153	0.8050	0.7947	0.7845	0.7742	0.7640	0.7537	0.7434	
1.03	0.9381	0.9277	0.9174	0.9071	0.8967	0.8864	0.8761	0.8658	0.8554	0.8451	0.8348	0.8245	0.8141	0.8038	0.7935	0.7832	0.7728	0.7625	0.7522	0.7419	
1.04	0.9377	0.9273	0.9169	0.9065	0.8961	0.8857	0.8754	0.8650	0.8546	0.8442	0.8338	0.8234	0.8130	0.8026	0.7922	0.7819	0.7715	0.7611	0.7507	0.7403	
1.05	0.9373	0.9268	0.9164	0.9060	0.8955	0.8851	0.8746	0.8642	0.8537	0.8433	0.8328	0.8224	0.8119	0.8015	0.7910	0.7806	0.7701	0.7597	0.7492	0.7388	
1.06	0.9369	0.9264	0.9159	0.9054	0.8949	0.8844	0.8739	0.8634	0.8529	0.8424	0.8318	0.8213	0.8108	0.8003	0.7898	0.7793	0.7688	0.7582	0.7477	0.7372	
1.07	0.9365	0.9259	0.9154	0.9048	0.8943	0.8837	0.8732	0.8626	0.8520	0.8415	0.8309	0.8203	0.8097	0.7991	0.7886	0.7780	0.7674	0.7568	0.7463	0.7357	
1.08	0.9361	0.9255	0.9149	0.9043	0.8937	0.8831	0.8725	0.8618	0.8512	0.8405	0.8299	0.8193	0.8086	0.7980	0.7873	0.7767	0.7661	0.7554	0.7448	0.7342	
1.09	0.9357	0.9250	0.9144	0.9038	0.8931	0.8824	0.8717	0.8610	0.8503	0.8396	0.8289	0.8182	0.8075	0.7968	0.7861	0.7754	0.7647	0.7540	0.7433	0.7327	
1.10	0.9353	0.9246	0.9139	0.9032	0.8925	0.8818	0.8710	0.8603	0.8495	0.8387	0.8280	0.8172	0.8064	0.7957	0.7849	0.7741	0.7634	0.7526	0.7419	0.7312	
1.11	0.9349	0.9242	0.9134	0.9027	0.8919	0.8811	0.8703	0.8595	0.8487	0.8379	0.8270	0.8162	0.8054	0.7945	0.7837	0.7729	0.7621	0.7513	0.7405	0.7297	
1.12	0.9345	0.9237	0.9129	0.9021	0.8913	0.8805	0.8696	0.8587	0.8479	0.8370	0.8261	0.8152	0.8043	0.7934	0.7825	0.7716	0.7607	0.7499	0.7390	0.7282	
1.13	0.9341	0.9233	0.9124	0.9016	0.8907	0.8798	0.8689	0.8580	0.8470	0.8361	0.8251	0.8142	0.8032	0.7923	0.7813	0.7704	0.7594	0.7485	0.7376	0.7267	
1.14	0.9337	0.9229	0.9120	0.9011	0.8901	0.8792	0.8682	0.8572	0.8462	0.8352	0.8242	0.8132	0.8021	0.7911	0.7801	0.7691	0.7581	0.7472	0.7362	0.7252	
1.15	0.9334	0.9224	0.9115	0.9005	0.8895	0.8785	0.8675	0.8564	0.8454	0.8343	0.8232	0.8122	0.8011	0.7900	0.7789	0.7679	0.7568	0.7458	0.7348	0.7238	
1.16	0.9330	0.9220	0.9110	0.9000	0.8890	0.8779	0.8668	0.8557	0.8446	0.8334	0.8223	0.8112	0.8002	0.7889	0.7778	0.7666	0.7555	0.7444	0.7334	0.7223	
1.17	0.9326	0.9216	0.9105	0.8995	0.8884	0.8773	0.8661	0.8549	0.8438	0.8326	0.8214	0.8102	0.7990	0.7878	0.7766	0.7654	0.7542	0.7431	0.7320	0.7209	
1.18	0.9322	0.9211	0.9101	0.8989	0.8878	0.8766	0.8654	0.8542	0.8429	0.8317	0.8204	0.8092	0.7979	0.7867	0.7754	0.7642	0.7530	0.7418	0.7306	0.7194	
1.19	0.9318	0.9207	0.9096	0.8984	0.8872	0.8760	0.8647	0.8534	0.8421	0.8308	0.8195	0.8082	0.7969	0.7856	0.7743	0.7630	0.7517	0.7404	0.7292	0.7180	
1.20	0.9315	0.9203	0.9091	0.8979	0.8866	0.8754	0.8640	0.8527	0.8413	0.8300	0.8186	0.8072	0.7958	0.7845	0.7731	0.7617	0.7504	0.7391	0.7278	0.7165	
1.21	0.9311	0.9199	0.9086	0.8974	0.8861	0.8747	0.8634	0.8520	0.8405	0.8291	0.8177	0.8062	0.7948	0.7834	0.7719	0.7605	0.7492	0.7378	0.7264	0.7151	
1.22	0.9307	0.9195	0.9082	0.8969	0.8855	0.8741	0.8627	0.8512	0.8397	0.8282	0.8167	0.8052	0.7938	0.7823	0.7708	0.7593	0.7479	0.7365	0.7251	0.7137	
1.23	0.9304	0.9190	0.9077	0.8963	0.8849	0.8735	0.8620	0.8505	0.8389	0.8274	0.8158	0.8043	0.7927	0.7812	0.7696	0.7581	0.7466	0.7352	0.7237	0.7123	
1.24	0.9300	0.9186	0.9072	0.8958	0.8844	0.8729	0.8613	0.8498	0.8382	0.8265	0.8149	0.8033	0.7917	0.7801	0.7685	0.7569	0.7454	0.7339	0.7224	0.7109	
1.25	0.9296	0.9182	0.9068	0.8953	0.8838	0.8722	0.8606	0.8490	0.8374	0.8257	0.8140	0.8023	0.7907	0.7790	0.7674	0.7557	0.7441	0.7326	0.7210	0.7095	
1.26	0.9293	0.9178	0.9063	0.8948	0.8832	0.8716	0.8600	0.8483	0.8366	0.8249	0.8131	0.8014	0.7897	0.7779	0.7662	0.7546	0.7429	0.7313	0.7197	0.7081	
1.27	0.9289	0.9174	0.9059	0.8943	0.8827	0.8710	0.8593	0.8476	0.8358	0.8240	0.8122	0.8004	0.7886	0.7769	0.7651	0.7534	0.7417	0.7300	0.7183	0.7067	
1.28	0.9285	0.9170	0.9054	0.8938	0.8821	0.8704	0.8586	0.8468	0.8350	0.8232	0.8113	0.7995	0.7876	0.7758	0.7640	0.7522	0.7404	0.7287	0.7170	0.7053	
1.29	0.9282	0.9166	0.9050	0.8933	0.8816	0.8698	0.8580	0.8461	0.8342	0.8223	0.8104	0.7985	0.7866	0.7747	0.7629	0.7510	0.7392	0.7274	0.7157	0.7040	
1.30	0.9278	0.9162	0.9045	0.8928	0.8810	0.8692	0.8573	0.8454	0.8335	0.8215	0.8095	0.7976	0.7856	0.7737	0.7618	0.7499	0.7380	0.7262	0.7144	0.7026	
1.31	0.9275	0.9158	0.9041	0.8923	0.8805	0.8686	0.8567	0.8447	0.8327	0.8207	0.8087	0.7966	0.7846	0.7726	0.7607	0.7487	0.7368	0.7249	0.7131	0.7012	
1.32	0.9271	0.9154	0.9036	0.8918	0.8799	0.8680	0.8560	0.8440	0.8319	0.8199	0.8078	0.7957	0.7836	0.7716	0.7596	0.7476	0.7356	0.7237	0.7118	0.6999	
1.33	0.9267	0.9150	0.9032	0.8913	0.8794	0.8674	0.8553	0.8433	0.8312	0.8190	0.8069	0.7948	0.7826	0.7705	0.7585	0.7464	0.7344	0.7224	0.7105	0.6986	
1.34	0.9264	0.9146	0.9027	0.8908	0.8788	0.8668	0.8547	0.8426	0.8304	0.8182	0.8060	0.7938	0.7816	0.7695	0.7574	0.7453	0.7332	0.7212	0.7092	0.6972	
1.35	0.9260	0.9142	0.9023	0.8903	0.8783	0.8662	0.8540	0.8419	0.8296	0.8174	0.8051	0.7929	0.7807	0.7684	0.7563	0.7441	0.7320	0.7199	0.7079	0.6959	
1.36	0.9257	0.9138	0.9018	0.8898	0.8777	0.8656	0.8534	0.8412	0.8289	0.8166	0.8043	0.7920	0.7797	0.7674	0.7552	0.7430	0.7308	0.7187	0.7066	0.6946	
1.37	0.9253	0.9134	0.9014	0.8893	0.8772	0.8650	0.8528	0.8405	0.8281	0.8158	0.8034	0.7910	0.7787	0.7664	0.7541	0.7418	0.7296	0.7175	0.7053	0.6932	
1.38	0.9250	0.9130	0.9010	0.8888	0.8767	0.8644	0.8521	0.8398	0.8274	0.8150	0.8025	0.7901	0.7777	0.7654	0.7530	0.7407	0.7284	0.7162	0.7041	0.6919	
1.39	0.9246	0.9126	0.9005	0.8884	0.8761	0.8638	0.8515	0.8391	0.8266	0.8141	0.8017	0.7892	0.7768	0.7643	0.7519	0.7396	0.7273	0.7150	0.7028	0.6906	
1.40	0.9243	0.9122	0.9001	0.8879	0.8756	0.8632	0.8508	0.8384	0.8259	0.8133	0.8008	0.7883	0.7758	0.7633	0.7509	0.7385	0.7261	0.7138	0.7015	0.6893	
1.41	0.9240	0.9118	0.8996	0.8874	0.8751	0.8627	0.8502	0.8377	0.8251	0.8125	0.8000	0.7874	0.7748	0.7623	0.7498	0.7374	0.7249	0.7126	0.7003	0.6880	
1.42	0.9236	0.9114	0.8992	0.8869	0.8745	0.8621	0.8496	0.8370	0.8244	0.8117	0.7991	0.7865	0.7739	0.7613	0.7487	0.7362	0.7238	0.7114	0.6990	0.6867	
1.43	0.9233	0.9111	0.8988	0.8864	0.8740	0.8615	0.8489	0.8363	0.8236	0.8109	0.7983	0.7856	0.7729	0.7603	0.7477	0.7351	0.7226	0.7102	0.6978	0.6854	
1.44	0.9229	0.9107	0.8984	0.8860	0.8735	0.8609	0.8483	0.8356	0.8229	0.8102	0.7974	0.7847	0.7720	0.7593	0.7466	0.7340	0.7215	0.7090	0.6965	0.6842	
1.45	0.9226	0.9103	0.8979	0.8855	0.8730	0.8603	0.8477	0.8349	0.8222	0.8094	0.7966	0.7838	0.7710	0.7583	0.7456	0.7329	0.7203	0.7078	0.6953	0.6829	
1.46	0.9223	0.9099	0.8975	0.8850	0.8724																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.9052	0.8906	0.8759	0.8610	0.8458	0.8305	0.8151	0.7996	0.7841	0.7686	0.7531	0.7377	0.7225	0.7073	0.6923	0.6774	0.6627	0.6482	0.6338	0.6195
2.02	0.9049	0.8903	0.8755	0.8605	0.8454	0.8300	0.8146	0.7990	0.7834	0.7679	0.7524	0.7370	0.7217	0.7065	0.6914	0.6765	0.6618	0.6472	0.6328	0.6185
2.03	0.9046	0.8900	0.8752	0.8601	0.8449	0.8295	0.8140	0.7984	0.7828	0.7672	0.7517	0.7362	0.7209	0.7056	0.6906	0.6756	0.6609	0.6463	0.6318	0.6175
2.04	0.9044	0.8897	0.8748	0.8597	0.8445	0.8290	0.8135	0.7979	0.7822	0.7666	0.7510	0.7355	0.7201	0.7048	0.6897	0.6747	0.6599	0.6453	0.6308	0.6165
2.05	0.9041	0.8894	0.8744	0.8593	0.8440	0.8285	0.8129	0.7973	0.7816	0.7659	0.7503	0.7347	0.7193	0.7040	0.6889	0.6739	0.6590	0.6444	0.6298	0.6155
2.06	0.9038	0.8890	0.8741	0.8589	0.8436	0.8281	0.8124	0.7967	0.7809	0.7652	0.7495	0.7340	0.7185	0.7032	0.6880	0.6730	0.6581	0.6434	0.6289	0.6145
2.07	0.9035	0.8887	0.8737	0.8585	0.8431	0.8276	0.8119	0.7961	0.7803	0.7646	0.7488	0.7332	0.7177	0.7024	0.6871	0.6721	0.6572	0.6425	0.6279	0.6135
2.08	0.9032	0.8884	0.8734	0.8581	0.8427	0.8271	0.8113	0.7955	0.7797	0.7639	0.7481	0.7325	0.7169	0.7015	0.6863	0.6712	0.6563	0.6415	0.6270	0.6125
2.09	0.9029	0.8881	0.8730	0.8577	0.8422	0.8266	0.8108	0.7950	0.7791	0.7632	0.7474	0.7317	0.7162	0.7007	0.6855	0.6703	0.6554	0.6406	0.6260	0.6115
2.10	0.9027	0.8878	0.8726	0.8573	0.8418	0.8261	0.8103	0.7944	0.7785	0.7626	0.7467	0.7310	0.7154	0.6999	0.6846	0.6695	0.6545	0.6397	0.6250	0.6106
2.11	0.9024	0.8874	0.8723	0.8569	0.8414	0.8256	0.8098	0.7938	0.7778	0.7619	0.7460	0.7303	0.7146	0.6991	0.6838	0.6686	0.6536	0.6388	0.6241	0.6096
2.12	0.9021	0.8871	0.8719	0.8565	0.8409	0.8251	0.8092	0.7932	0.7772	0.7613	0.7453	0.7295	0.7138	0.6983	0.6829	0.6677	0.6527	0.6378	0.6231	0.6086
2.13	0.9018	0.8868	0.8716	0.8561	0.8405	0.8247	0.8087	0.7927	0.7766	0.7606	0.7446	0.7288	0.7131	0.6975	0.6821	0.6669	0.6518	0.6369	0.6222	0.6077
2.14	0.9016	0.8865	0.8712	0.8557	0.8400	0.8242	0.8082	0.7921	0.7760	0.7599	0.7440	0.7281	0.7123	0.6967	0.6813	0.6660	0.6509	0.6360	0.6213	0.6067
2.15	0.9013	0.8862	0.8709	0.8553	0.8396	0.8237	0.8076	0.7915	0.7754	0.7593	0.7433	0.7273	0.7115	0.6959	0.6804	0.6651	0.6500	0.6351	0.6203	0.6059
2.16	0.9010	0.8859	0.8705	0.8549	0.8392	0.8232	0.8071	0.7910	0.7748	0.7586	0.7426	0.7266	0.7108	0.6951	0.6796	0.6643	0.6491	0.6342	0.6194	0.6048
2.17	0.9007	0.8855	0.8702	0.8546	0.8387	0.8227	0.8066	0.7904	0.7742	0.7580	0.7419	0.7259	0.7100	0.6943	0.6788	0.6634	0.6482	0.6333	0.6184	0.6038
2.18	0.9004	0.8852	0.8698	0.8542	0.8383	0.8222	0.8061	0.7898	0.7736	0.7573	0.7412	0.7252	0.7093	0.6935	0.6780	0.6626	0.6474	0.6324	0.6175	0.6029
2.19	0.9002	0.8849	0.8695	0.8538	0.8379	0.8218	0.8056	0.7893	0.7730	0.7567	0.7405	0.7244	0.7085	0.6927	0.6771	0.6617	0.6465	0.6315	0.6166	0.6019
2.20	0.8999	0.8846	0.8691	0.8534	0.8374	0.8213	0.8050	0.7887	0.7724	0.7561	0.7398	0.7237	0.7077	0.6919	0.6763	0.6609	0.6456	0.6306	0.6157	0.6010
2.21	0.8996	0.8843	0.8688	0.8530	0.8370	0.8208	0.8045	0.7881	0.7718	0.7554	0.7391	0.7230	0.7070	0.6912	0.6755	0.6600	0.6447	0.6297	0.6148	0.6000
2.22	0.8994	0.8840	0.8684	0.8526	0.8366	0.8203	0.8040	0.7876	0.7712	0.7548	0.7385	0.7223	0.7062	0.6904	0.6747	0.6592	0.6439	0.6288	0.6138	0.5991
2.23	0.8991	0.8837	0.8681	0.8522	0.8361	0.8199	0.8035	0.7870	0.7706	0.7541	0.7378	0.7216	0.7055	0.6896	0.6739	0.6583	0.6430	0.6279	0.6129	0.5982
2.24	0.8988	0.8834	0.8677	0.8518	0.8357	0.8194	0.8030	0.7865	0.7700	0.7535	0.7371	0.7209	0.7047	0.6888	0.6731	0.6575	0.6422	0.6270	0.6120	0.5972
2.25	0.8985	0.8831	0.8674	0.8514	0.8353	0.8189	0.8025	0.7859	0.7694	0.7529	0.7364	0.7201	0.7040	0.6880	0.6723	0.6567	0.6413	0.6261	0.6111	0.5963
2.26	0.8983	0.8828	0.8670	0.8511	0.8348	0.8185	0.8019	0.7854	0.7688	0.7522	0.7358	0.7194	0.7033	0.6873	0.6715	0.6558	0.6404	0.6252	0.6102	0.5954
2.27	0.8980	0.8825	0.8667	0.8507	0.8344	0.8180	0.8014	0.7848	0.7682	0.7516	0.7351	0.7187	0.7025	0.6865	0.6707	0.6550	0.6396	0.6243	0.6093	0.5945
2.28	0.8977	0.8822	0.8663	0.8503	0.8340	0.8175	0.8009	0.7842	0.7676	0.7510	0.7344	0.7180	0.7018	0.6857	0.6699	0.6542	0.6387	0.6235	0.6084	0.5936
2.29	0.8975	0.8818	0.8660	0.8499	0.8336	0.8171	0.8004	0.7837	0.7670	0.7503	0.7338	0.7173	0.7010	0.6850	0.6691	0.6534	0.6379	0.6226	0.6075	0.5926
2.30	0.8972	0.8815	0.8657	0.8495	0.8331	0.8166	0.7999	0.7831	0.7664	0.7497	0.7331	0.7166	0.7003	0.6842	0.6683	0.6525	0.6370	0.6217	0.6066	0.5917
2.31	0.8969	0.8812	0.8653	0.8491	0.8327	0.8161	0.7994	0.7826	0.7658	0.7491	0.7324	0.7159	0.6996	0.6834	0.6675	0.6517	0.6362	0.6209	0.6057	0.5908
2.32	0.8967	0.8809	0.8650	0.8488	0.8323	0.8157	0.7989	0.7821	0.7652	0.7484	0.7318	0.7152	0.6988	0.6827	0.6667	0.6509	0.6354	0.6200	0.6049	0.5899
2.33	0.8964	0.8806	0.8646	0.8484	0.8319	0.8152	0.7984	0.7815	0.7646	0.7478	0.7311	0.7145	0.6981	0.6819	0.6659	0.6501	0.6345	0.6191	0.6040	0.5890
2.34	0.8961	0.8803	0.8643	0.8480	0.8315	0.8147	0.7979	0.7810	0.7640	0.7472	0.7304	0.7138	0.6974	0.6812	0.6651	0.6493	0.6337	0.6183	0.6031	0.5881
2.35	0.8959	0.8800	0.8640	0.8476	0.8310	0.8143	0.7974	0.7804	0.7635	0.7466	0.7298	0.7131	0.6967	0.6804	0.6643	0.6485	0.6328	0.6174	0.6022	0.5872
2.36	0.8956	0.8797	0.8636	0.8472	0.8306	0.8138	0.7969	0.7799	0.7629	0.7459	0.7291	0.7124	0.6959	0.6796	0.6636	0.6477	0.6320	0.6166	0.6014	0.5863
2.37	0.8953	0.8794	0.8633	0.8469	0.8302	0.8133	0.7964	0.7793	0.7623	0.7453	0.7285	0.7118	0.6952	0.6789	0.6628	0.6469	0.6312	0.6157	0.6005	0.5855
2.38	0.8951	0.8791	0.8629	0.8465	0.8298	0.8129	0.7959	0.7788	0.7617	0.7447	0.7278	0.7111	0.6945	0.6781	0.6620	0.6461	0.6304	0.6149	0.5996	0.5846
2.39	0.8948	0.8788	0.8626	0.8461	0.8294	0.8124	0.7954	0.7782	0.7611	0.7441	0.7272	0.7104	0.6938	0.6774	0.6612	0.6453	0.6295	0.6140	0.5988	0.5837
2.40	0.8945	0.8785	0.8623	0.8457	0.8289	0.8119	0.7949	0.7777	0.7606	0.7435	0.7265	0.7097	0.6931	0.6767	0.6605	0.6445	0.6287	0.6132	0.5979	0.5828
2.41	0.8943	0.8782	0.8619	0.8454	0.8285	0.8115	0.7944	0.7772	0.7600	0.7429	0.7259	0.7090	0.6924	0.6759	0.6597	0.6437	0.6279	0.6124	0.5970	0.5819
2.42	0.8940	0.8779	0.8616	0.8450	0.8281	0.8111	0.7939	0.7766	0.7594	0.7423	0.7252	0.7083	0.6916	0.6752	0.6589	0.6429	0.6271	0.6115	0.5962	0.5811
2.43	0.8938	0.8776	0.8613	0.8446	0.8277	0.8106	0.7934	0.7761	0.7588	0.7416	0.7246	0.7077	0.6909	0.6744	0.6582	0.6421	0.6263	0.6107	0.5953	0.5802
2.44	0.8935	0.8773	0.8609	0.8442	0.8273	0.8102	0.7929	0.7756	0.7583	0.7410	0.7239	0.7070	0.6902	0.6737	0.6574	0.6413	0.6255	0.6099	0.5945	0.5793
2.45	0.8932	0.8771	0.8606	0.8439	0.8269	0.8097	0.7924	0.7750	0.7577	0.7404	0.7233	0.7063	0.6895	0.6730	0.6566	0.6405	0.6247	0.6090	0.5936	0.5785
2.46																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8795	0.8613	0.8429	0.8240	0.8049	0.7856	0.7662	0.7468	0.7275	0.7084	0.6895	0.6710	0.6527	0.6348	0.6172	0.6000	0.5831	0.5666	0.5503	0.5344
3.02	0.8792	0.8611	0.8426	0.8237	0.8045	0.7852	0.7657	0.7463	0.7270	0.7079	0.6890	0.6704	0.6521	0.6342	0.6166	0.5993	0.5824	0.5659	0.5496	0.5337
3.03	0.8790	0.8608	0.8423	0.8234	0.8042	0.7848	0.7653	0.7458	0.7265	0.7073	0.6884	0.6698	0.6515	0.6335	0.6159	0.5987	0.5817	0.5652	0.5489	0.5330
3.04	0.8788	0.8605	0.8420	0.8230	0.8038	0.7844	0.7648	0.7454	0.7260	0.7068	0.6878	0.6692	0.6509	0.6329	0.6153	0.5980	0.5811	0.5645	0.5482	0.5323
3.05	0.8785	0.8603	0.8417	0.8227	0.8034	0.7840	0.7644	0.7449	0.7255	0.7062	0.6873	0.6686	0.6503	0.6323	0.6146	0.5973	0.5804	0.5638	0.5475	0.5315
3.06	0.8783	0.8600	0.8414	0.8223	0.8030	0.7835	0.7640	0.7444	0.7250	0.7057	0.6867	0.6680	0.6496	0.6316	0.6140	0.5967	0.5797	0.5631	0.5468	0.5308
3.07	0.8781	0.8597	0.8411	0.8220	0.8027	0.7831	0.7635	0.7439	0.7245	0.7052	0.6862	0.6674	0.6490	0.6310	0.6133	0.5960	0.5790	0.5624	0.5461	0.5301
3.08	0.8778	0.8595	0.8408	0.8217	0.8023	0.7827	0.7631	0.7435	0.7239	0.7046	0.6856	0.6668	0.6484	0.6304	0.6127	0.5953	0.5784	0.5617	0.5454	0.5294
3.09	0.8776	0.8592	0.8405	0.8213	0.8019	0.7823	0.7626	0.7430	0.7234	0.7041	0.6850	0.6663	0.6478	0.6298	0.6121	0.5947	0.5777	0.5610	0.5447	0.5287
3.10	0.8774	0.8590	0.8402	0.8210	0.8016	0.7819	0.7622	0.7425	0.7229	0.7036	0.6845	0.6657	0.6472	0.6291	0.6114	0.5940	0.5770	0.5604	0.5440	0.5280
3.11	0.8771	0.8587	0.8399	0.8207	0.8012	0.7815	0.7618	0.7420	0.7224	0.7031	0.6839	0.6651	0.6466	0.6285	0.6108	0.5934	0.5764	0.5597	0.5433	0.5273
3.12	0.8769	0.8584	0.8396	0.8203	0.8008	0.7811	0.7613	0.7416	0.7219	0.7025	0.6834	0.6645	0.6460	0.6279	0.6101	0.5927	0.5757	0.5590	0.5427	0.5266
3.13	0.8767	0.8582	0.8393	0.8200	0.8005	0.7807	0.7609	0.7411	0.7214	0.7020	0.6828	0.6640	0.6454	0.6273	0.6095	0.5921	0.5751	0.5584	0.5421	0.5261
3.14	0.8764	0.8579	0.8390	0.8197	0.8001	0.7803	0.7605	0.7406	0.7209	0.7015	0.6823	0.6634	0.6448	0.6267	0.6089	0.5914	0.5744	0.5577	0.5415	0.5255
3.15	0.8762	0.8576	0.8387	0.8193	0.7997	0.7799	0.7600	0.7402	0.7204	0.7009	0.6817	0.6628	0.6442	0.6261	0.6082	0.5908	0.5737	0.5570	0.5406	0.5246
3.16	0.8760	0.8574	0.8384	0.8190	0.7994	0.7795	0.7596	0.7397	0.7200	0.7004	0.6812	0.6622	0.6437	0.6254	0.6076	0.5901	0.5731	0.5563	0.5399	0.5239
3.17	0.8758	0.8571	0.8381	0.8187	0.7990	0.7791	0.7591	0.7392	0.7195	0.6999	0.6806	0.6617	0.6431	0.6248	0.6070	0.5895	0.5724	0.5557	0.5393	0.5232
3.18	0.8755	0.8569	0.8378	0.8184	0.7986	0.7787	0.7587	0.7388	0.7190	0.6994	0.6801	0.6611	0.6425	0.6242	0.6064	0.5889	0.5717	0.5550	0.5386	0.5225
3.19	0.8753	0.8566	0.8375	0.8180	0.7983	0.7783	0.7583	0.7383	0.7185	0.6989	0.6795	0.6605	0.6419	0.6236	0.6057	0.5882	0.5711	0.5543	0.5379	0.5218
3.20	0.8751	0.8563	0.8372	0.8177	0.7979	0.7779	0.7579	0.7378	0.7180	0.6983	0.6790	0.6600	0.6413	0.6230	0.6051	0.5876	0.5704	0.5537	0.5372	0.5211
3.21	0.8748	0.8561	0.8369	0.8174	0.7975	0.7775	0.7574	0.7374	0.7175	0.6978	0.6784	0.6594	0.6407	0.6224	0.6045	0.5870	0.5698	0.5530	0.5366	0.5205
3.22	0.8746	0.8558	0.8366	0.8170	0.7972	0.7771	0.7570	0.7369	0.7170	0.6973	0.6779	0.6588	0.6401	0.6218	0.6039	0.5863	0.5691	0.5523	0.5359	0.5198
3.23	0.8744	0.8556	0.8363	0.8167	0.7968	0.7767	0.7566	0.7365	0.7165	0.6968	0.6774	0.6583	0.6395	0.6212	0.6033	0.5857	0.5685	0.5517	0.5352	0.5191
3.24	0.8742	0.8553	0.8360	0.8164	0.7964	0.7763	0.7561	0.7360	0.7160	0.6963	0.6768	0.6577	0.6389	0.6206	0.6026	0.5851	0.5679	0.5510	0.5346	0.5184
3.25	0.8739	0.8550	0.8357	0.8161	0.7961	0.7759	0.7557	0.7355	0.7155	0.6957	0.6763	0.6571	0.6384	0.6200	0.6020	0.5844	0.5672	0.5504	0.5339	0.5178
3.26	0.8737	0.8548	0.8354	0.8157	0.7957	0.7755	0.7553	0.7351	0.7150	0.6952	0.6757	0.6566	0.6378	0.6194	0.6014	0.5838	0.5666	0.5496	0.5332	0.5172
3.27	0.8735	0.8545	0.8352	0.8154	0.7954	0.7751	0.7549	0.7346	0.7146	0.6947	0.6752	0.6560	0.6372	0.6188	0.6008	0.5832	0.5660	0.5491	0.5326	0.5166
3.28	0.8733	0.8543	0.8349	0.8151	0.7950	0.7747	0.7544	0.7342	0.7141	0.6942	0.6747	0.6555	0.6366	0.6182	0.6002	0.5825	0.5653	0.5484	0.5319	0.5158
3.29	0.8730	0.8540	0.8346	0.8148	0.7946	0.7744	0.7540	0.7337	0.7136	0.6937	0.6741	0.6549	0.6361	0.6176	0.5996	0.5819	0.5647	0.5478	0.5313	0.5151
3.30	0.8728	0.8538	0.8343	0.8144	0.7943	0.7740	0.7536	0.7333	0.7131	0.6932	0.6736	0.6543	0.6355	0.6170	0.5990	0.5813	0.5640	0.5471	0.5306	0.5144
3.31	0.8726	0.8535	0.8340	0.8141	0.7939	0.7736	0.7532	0.7328	0.7126	0.6927	0.6731	0.6538	0.6349	0.6164	0.5984	0.5807	0.5634	0.5465	0.5300	0.5138
3.32	0.8724	0.8532	0.8337	0.8138	0.7936	0.7732	0.7527	0.7323	0.7121	0.6922	0.6725	0.6532	0.6343	0.6158	0.5978	0.5801	0.5628	0.5459	0.5293	0.5131
3.33	0.8721	0.8530	0.8334	0.8135	0.7932	0.7728	0.7523	0.7319	0.7117	0.6917	0.6720	0.6527	0.6338	0.6153	0.5971	0.5794	0.5621	0.5452	0.5287	0.5125
3.34	0.8719	0.8527	0.8331	0.8131	0.7929	0.7724	0.7519	0.7314	0.7112	0.6912	0.6715	0.6521	0.6332	0.6147	0.5965	0.5788	0.5615	0.5446	0.5280	0.5118
3.35	0.8717	0.8525	0.8328	0.8128	0.7925	0.7720	0.7515	0.7310	0.7107	0.6907	0.6709	0.6516	0.6326	0.6141	0.5959	0.5782	0.5609	0.5440	0.5274	0.5112
3.36	0.8715	0.8522	0.8326	0.8125	0.7921	0.7716	0.7510	0.7305	0.7102	0.6901	0.6704	0.6510	0.6321	0.6135	0.5953	0.5776	0.5603	0.5433	0.5267	0.5105
3.37	0.8712	0.8520	0.8323	0.8122	0.7918	0.7712	0.7506	0.7301	0.7097	0.6896	0.6699	0.6505	0.6315	0.6129	0.5948	0.5770	0.5596	0.5427	0.5261	0.5099
3.38	0.8710	0.8517	0.8320	0.8119	0.7914	0.7708	0.7502	0.7296	0.7093	0.6891	0.6694	0.6499	0.6309	0.6123	0.5942	0.5764	0.5590	0.5421	0.5255	0.5092
3.39	0.8708	0.8515	0.8317	0.8115	0.7911	0.7705	0.7498	0.7292	0.7088	0.6886	0.6688	0.6494	0.6304	0.6117	0.5936	0.5758	0.5584	0.5414	0.5248	0.5086
3.40	0.8706	0.8512	0.8314	0.8112	0.7907	0.7701	0.7494	0.7287	0.7083	0.6881	0.6683	0.6488	0.6298	0.6112	0.5930	0.5752	0.5578	0.5408	0.5242	0.5080
3.41	0.8704	0.8510	0.8311	0.8109	0.7904	0.7697	0.7489	0.7283	0.7078	0.6876	0.6678	0.6483	0.6292	0.6106	0.5924	0.5746	0.5572	0.5402	0.5236	0.5074
3.42	0.8701	0.8507	0.8308	0.8106	0.7900	0.7693	0.7485	0.7279	0.7074	0.6871	0.6673	0.6478	0.6287	0.6100	0.5918	0.5740	0.5566	0.5396	0.5229	0.5067
3.43	0.8699	0.8504	0.8305	0.8103	0.7897	0.7689	0.7481	0.7274	0.7069	0.6866	0.6667	0.6472	0.6281	0.6094	0.5912	0.5734	0.5560	0.5389	0.5223	0.5060
3.44	0.8697	0.8502	0.8303	0.8099	0.7893	0.7685	0.7477	0.7270	0.7064	0.6861	0.6662	0.6467	0.6276	0.6089	0.5906	0.5728	0.5553	0.5383	0.5217	0.5054
3.45	0.8695	0.8499	0.8300	0.8096	0.7890	0.7681	0.7473	0.7265	0.7059	0.6857	0.6657	0.6461	0.6270	0.6083	0.5900	0.5722	0.5547	0.5377	0.5211	0.5048
3.46	0.																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8576	0.8364	0.8146	0.7925	0.7701	0.7475	0.7250	0.7028	0.6808	0.6593	0.6382	0.6177	0.5977	0.5782	0.5593	0.5409	0.5230	0.5055	0.4886	0.4720
4.02	0.8574	0.8361	0.8144	0.7922	0.7697	0.7472	0.7247	0.7024	0.6804	0.6588	0.6378	0.6172	0.5972	0.5777	0.5588	0.5403	0.5224	0.5050	0.4880	0.4715
4.03	0.8572	0.8359	0.8141	0.7919	0.7694	0.7468	0.7243	0.7020	0.6800	0.6584	0.6373	0.6167	0.5967	0.5772	0.5582	0.5398	0.5219	0.5045	0.4875	0.4710
4.04	0.8570	0.8357	0.8138	0.7916	0.7691	0.7465	0.7239	0.7016	0.6795	0.6579	0.6368	0.6162	0.5962	0.5767	0.5577	0.5393	0.5214	0.5039	0.4870	0.4704
4.05	0.8568	0.8354	0.8136	0.7913	0.7688	0.7461	0.7235	0.7012	0.6791	0.6575	0.6364	0.6158	0.5957	0.5762	0.5572	0.5388	0.5208	0.5034	0.4864	0.4699
4.06	0.8566	0.8352	0.8133	0.7910	0.7684	0.7458	0.7231	0.7007	0.6787	0.6571	0.6359	0.6153	0.5952	0.5757	0.5567	0.5383	0.5203	0.5029	0.4859	0.4693
4.07	0.8564	0.8350	0.8130	0.7907	0.7681	0.7454	0.7228	0.7003	0.6783	0.6566	0.6354	0.6148	0.5947	0.5752	0.5562	0.5377	0.5198	0.5023	0.4854	0.4688
4.08	0.8562	0.8347	0.8128	0.7904	0.7678	0.7451	0.7224	0.6999	0.6778	0.6562	0.6350	0.6143	0.5942	0.5747	0.5557	0.5372	0.5193	0.5018	0.4848	0.4683
4.09	0.8560	0.8345	0.8125	0.7901	0.7675	0.7447	0.7220	0.6995	0.6774	0.6557	0.6345	0.6139	0.5937	0.5742	0.5552	0.5367	0.5188	0.5013	0.4843	0.4677
4.10	0.8558	0.8343	0.8123	0.7898	0.7671	0.7444	0.7216	0.6991	0.6770	0.6553	0.6341	0.6134	0.5933	0.5737	0.5547	0.5362	0.5182	0.5008	0.4838	0.4672
4.11	0.8556	0.8340	0.8120	0.7895	0.7668	0.7440	0.7213	0.6987	0.6766	0.6548	0.6336	0.6129	0.5928	0.5732	0.5542	0.5357	0.5177	0.5002	0.4832	0.4667
4.12	0.8554	0.8338	0.8117	0.7892	0.7665	0.7437	0.7209	0.6983	0.6762	0.6544	0.6332	0.6124	0.5923	0.5727	0.5537	0.5352	0.5172	0.4997	0.4827	0.4662
4.13	0.8552	0.8336	0.8115	0.7890	0.7662	0.7433	0.7205	0.6979	0.6757	0.6540	0.6327	0.6120	0.5918	0.5722	0.5532	0.5347	0.5167	0.4992	0.4822	0.4656
4.14	0.8550	0.8333	0.8112	0.7887	0.7659	0.7430	0.7201	0.6975	0.6753	0.6535	0.6322	0.6115	0.5913	0.5717	0.5527	0.5342	0.5162	0.4987	0.4817	0.4651
4.15	0.8548	0.8331	0.8109	0.7884	0.7655	0.7426	0.7198	0.6972	0.6749	0.6531	0.6318	0.6110	0.5908	0.5712	0.5522	0.5336	0.5157	0.4982	0.4811	0.4646
4.16	0.8546	0.8329	0.8107	0.7878	0.7649	0.7421	0.7194	0.6968	0.6745	0.6526	0.6313	0.6106	0.5904	0.5707	0.5517	0.5331	0.5151	0.4977	0.4806	0.4641
4.17	0.8544	0.8327	0.8104	0.7878	0.7649	0.7419	0.7190	0.6964	0.6741	0.6522	0.6309	0.6101	0.5899	0.5702	0.5512	0.5326	0.5146	0.4971	0.4801	0.4635
4.18	0.8542	0.8324	0.8102	0.7875	0.7646	0.7416	0.7186	0.6960	0.6736	0.6518	0.6304	0.6096	0.5894	0.5698	0.5507	0.5321	0.5141	0.4966	0.4796	0.4630
4.19	0.8540	0.8322	0.8099	0.7872	0.7643	0.7412	0.7183	0.6956	0.6732	0.6513	0.6300	0.6092	0.5889	0.5693	0.5502	0.5316	0.5136	0.4961	0.4791	0.4625
4.20	0.8538	0.8320	0.8096	0.7869	0.7639	0.7409	0.7179	0.6952	0.6728	0.6509	0.6295	0.6087	0.5884	0.5688	0.5497	0.5311	0.5131	0.4956	0.4786	0.4620
4.21	0.8536	0.8317	0.8094	0.7866	0.7636	0.7405	0.7175	0.6948	0.6724	0.6505	0.6291	0.6082	0.5880	0.5683	0.5492	0.5306	0.5126	0.4951	0.4780	0.4615
4.22	0.8534	0.8315	0.8091	0.7863	0.7633	0.7402	0.7172	0.6944	0.6720	0.6500	0.6286	0.6078	0.5875	0.5678	0.5487	0.5301	0.5121	0.4946	0.4775	0.4610
4.23	0.8532	0.8313	0.8089	0.7861	0.7630	0.7398	0.7168	0.6940	0.6716	0.6496	0.6282	0.6073	0.5870	0.5673	0.5482	0.5296	0.5116	0.4941	0.4770	0.4604
4.24	0.8530	0.8310	0.8086	0.7858	0.7627	0.7395	0.7164	0.6936	0.6712	0.6492	0.6277	0.6068	0.5865	0.5668	0.5477	0.5291	0.5111	0.4936	0.4765	0.4599
4.25	0.8528	0.8308	0.8084	0.7855	0.7624	0.7392	0.7161	0.6932	0.6707	0.6488	0.6273	0.6064	0.5861	0.5664	0.5472	0.5286	0.5106	0.4931	0.4760	0.4594
4.26	0.8526	0.8306	0.8081	0.7852	0.7620	0.7388	0.7157	0.6928	0.6703	0.6483	0.6268	0.6059	0.5856	0.5659	0.5467	0.5281	0.5101	0.4926	0.4755	0.4589
4.27	0.8524	0.8304	0.8078	0.7849	0.7617	0.7385	0.7153	0.6924	0.6699	0.6479	0.6264	0.6055	0.5851	0.5654	0.5462	0.5276	0.5096	0.4921	0.4750	0.4584
4.28	0.8522	0.8301	0.8076	0.7846	0.7614	0.7381	0.7150	0.6920	0.6695	0.6475	0.6260	0.6050	0.5847	0.5649	0.5458	0.5272	0.5091	0.4915	0.4745	0.4579
4.29	0.8520	0.8299	0.8073	0.7843	0.7611	0.7378	0.7146	0.6916	0.6691	0.6470	0.6255	0.6046	0.5842	0.5644	0.5453	0.5267	0.5086	0.4910	0.4740	0.4574
4.30	0.8518	0.8297	0.8071	0.7841	0.7608	0.7374	0.7142	0.6913	0.6687	0.6466	0.6251	0.6041	0.5837	0.5640	0.5448	0.5262	0.5081	0.4905	0.4735	0.4569
4.31	0.8516	0.8295	0.8068	0.7838	0.7605	0.7371	0.7139	0.6909	0.6683	0.6462	0.6246	0.6036	0.5833	0.5635	0.5443	0.5257	0.5076	0.4900	0.4730	0.4564
4.32	0.8514	0.8292	0.8066	0.7835	0.7602	0.7368	0.7135	0.6905	0.6679	0.6458	0.6242	0.6032	0.5828	0.5630	0.5438	0.5252	0.5071	0.4896	0.4725	0.4559
4.33	0.8512	0.8290	0.8063	0.7832	0.7598	0.7364	0.7131	0.6901	0.6675	0.6453	0.6237	0.6027	0.5823	0.5625	0.5433	0.5247	0.5066	0.4891	0.4720	0.4554
4.34	0.8510	0.8288	0.8060	0.7829	0.7595	0.7361	0.7128	0.6897	0.6671	0.6449	0.6233	0.6023	0.5819	0.5621	0.5429	0.5242	0.5061	0.4886	0.4715	0.4549
4.35	0.8508	0.8285	0.8058	0.7826	0.7592	0.7357	0.7124	0.6893	0.6667	0.6445	0.6229	0.6018	0.5814	0.5616	0.5424	0.5237	0.5056	0.4881	0.4710	0.4544
4.36	0.8506	0.8283	0.8055	0.7823	0.7589	0.7354	0.7120	0.6889	0.6663	0.6441	0.6224	0.6014	0.5809	0.5611	0.5419	0.5232	0.5051	0.4876	0.4705	0.4539
4.37	0.8504	0.8281	0.8053	0.7821	0.7586	0.7351	0.7117	0.6886	0.6660	0.6436	0.6220	0.6009	0.5805	0.5607	0.5414	0.5228	0.5047	0.4871	0.4700	0.4534
4.38	0.8502	0.8279	0.8050	0.7818	0.7583	0.7347	0.7113	0.6882	0.6654	0.6432	0.6216	0.6005	0.5800	0.5602	0.5410	0.5223	0.5042	0.4866	0.4695	0.4529
4.39	0.8500	0.8276	0.8048	0.7815	0.7580	0.7344	0.7109	0.6878	0.6650	0.6428	0.6211	0.6000	0.5796	0.5597	0.5405	0.5218	0.5037	0.4861	0.4690	0.4524
4.40	0.8498	0.8274	0.8045	0.7812	0.7577	0.7341	0.7106	0.6874	0.6646	0.6424	0.6207	0.5996	0.5791	0.5593	0.5400	0.5213	0.5032	0.4856	0.4685	0.4519
4.41	0.8496	0.8272	0.8043	0.7809	0.7573	0.7337	0.7102	0.6870	0.6642	0.6420	0.6203	0.5991	0.5787	0.5588	0.5395	0.5208	0.5027	0.4851	0.4680	0.4514
4.42	0.8494	0.8270	0.8040	0.7806	0.7567	0.7330	0.7099	0.6866	0.6638	0.6415	0.6198	0.5987	0.5782	0.5583	0.5391	0.5204	0.5022	0.4846	0.4676	0.4509
4.43	0.8492	0.8267	0.8038	0.7804	0.7567	0.7330	0.7095	0.6863	0.6634	0.6411	0.6194	0.5983	0.5777	0.5579	0.5386	0.5199	0.5018	0.4842	0.4671	0.4504
4.44	0.8490	0.8265	0.8035	0.7801	0.7564	0.7327	0.7091	0.6859	0.6630	0.6407	0.6190	0.5978	0.5773	0.5574	0.5381	0.5194	0.5013	0.4837	0.4666	0.4500
4.45	0.8488	0.8263	0.8033	0.7798	0.7561	0.7324	0.7088	0.6855	0.6626	0.6403	0.6185	0.5974	0.5768	0.5569	0.5376	0.5189	0.5008	0.4832	0.4661	0.4495
4.46	0																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8382	0.8141	0.7895	0.7645	0.7394	0.7143	0.6894	0.6650	0.6412	0.6180	0.5955	0.5738	0.5527	0.5324	0.5128	0.4939	0.4755	0.4578	0.4407	0.4240
5.02	0.8380	0.8139	0.7893	0.7643	0.7391	0.7140	0.6891	0.6647	0.6408	0.6176	0.5951	0.5734	0.5523	0.5320	0.5124	0.4934	0.4751	0.4574	0.4403	0.4236
5.03	0.8378	0.8137	0.7891	0.7640	0.7388	0.7137	0.6888	0.6643	0.6405	0.6173	0.5947	0.5730	0.5519	0.5316	0.5120	0.4930	0.4747	0.4570	0.4398	0.4232
5.04	0.8376	0.8135	0.7888	0.7637	0.7385	0.7133	0.6884	0.6640	0.6401	0.6169	0.5944	0.5726	0.5515	0.5312	0.5116	0.4926	0.4743	0.4566	0.4394	0.4228
5.05	0.8375	0.8133	0.7886	0.7635	0.7382	0.7130	0.6881	0.6636	0.6397	0.6165	0.5940	0.5722	0.5511	0.5308	0.5111	0.4922	0.4739	0.4561	0.4390	0.4224
5.06	0.8373	0.8131	0.7883	0.7632	0.7379	0.7127	0.6878	0.6633	0.6394	0.6161	0.5936	0.5718	0.5507	0.5304	0.5107	0.4918	0.4734	0.4557	0.4386	0.4219
5.07	0.8371	0.8129	0.7881	0.7630	0.7377	0.7124	0.6875	0.6629	0.6390	0.6157	0.5932	0.5714	0.5503	0.5299	0.5103	0.4913	0.4730	0.4553	0.4381	0.4215
5.08	0.8369	0.8127	0.7879	0.7627	0.7374	0.7121	0.6871	0.6626	0.6386	0.6154	0.5928	0.5710	0.5499	0.5295	0.5099	0.4909	0.4726	0.4549	0.4377	0.4211
5.09	0.8367	0.8124	0.7876	0.7624	0.7371	0.7118	0.6868	0.6623	0.6383	0.6150	0.5924	0.5706	0.5495	0.5291	0.5095	0.4905	0.4722	0.4545	0.4373	0.4207
5.10	0.8365	0.8122	0.7874	0.7622	0.7368	0.7115	0.6865	0.6619	0.6379	0.6146	0.5920	0.5702	0.5491	0.5287	0.5091	0.4901	0.4718	0.4540	0.4369	0.4203
5.11	0.8364	0.8120	0.7872	0.7619	0.7365	0.7112	0.6861	0.6616	0.6376	0.6142	0.5916	0.5698	0.5487	0.5283	0.5087	0.4897	0.4713	0.4536	0.4365	0.4198
5.12	0.8362	0.8118	0.7869	0.7616	0.7362	0.7109	0.6858	0.6612	0.6372	0.6139	0.5913	0.5694	0.5483	0.5279	0.5083	0.4893	0.4709	0.4532	0.4360	0.4194
5.13	0.8360	0.8116	0.7867	0.7614	0.7359	0.7106	0.6855	0.6609	0.6368	0.6135	0.5909	0.5690	0.5479	0.5275	0.5078	0.4888	0.4705	0.4528	0.4356	0.4190
5.14	0.8358	0.8114	0.7864	0.7611	0.7356	0.7103	0.6852	0.6605	0.6365	0.6131	0.5905	0.5686	0.5475	0.5271	0.5074	0.4884	0.4701	0.4524	0.4352	0.4186
5.15	0.8356	0.8112	0.7862	0.7609	0.7354	0.7099	0.6848	0.6600	0.6359	0.6125	0.5900	0.5682	0.5471	0.5267	0.5070	0.4880	0.4697	0.4520	0.4348	0.4182
5.16	0.8354	0.8110	0.7860	0.7606	0.7351	0.7096	0.6845	0.6598	0.6358	0.6124	0.5897	0.5678	0.5467	0.5263	0.5066	0.4876	0.4693	0.4515	0.4344	0.4178
5.17	0.8353	0.8108	0.7857	0.7603	0.7348	0.7093	0.6842	0.6595	0.6354	0.6120	0.5893	0.5674	0.5463	0.5259	0.5062	0.4872	0.4689	0.4511	0.4340	0.4174
5.18	0.8351	0.8106	0.7855	0.7601	0.7345	0.7090	0.6838	0.6591	0.6350	0.6116	0.5890	0.5670	0.5459	0.5255	0.5058	0.4868	0.4685	0.4507	0.4336	0.4170
5.19	0.8349	0.8104	0.7853	0.7598	0.7342	0.7087	0.6835	0.6588	0.6347	0.6113	0.5886	0.5666	0.5455	0.5251	0.5054	0.4864	0.4680	0.4503	0.4332	0.4165
5.20	0.8347	0.8102	0.7850	0.7596	0.7339	0.7084	0.6832	0.6585	0.6343	0.6109	0.5882	0.5663	0.5451	0.5247	0.5050	0.4860	0.4676	0.4499	0.4328	0.4161
5.21	0.8345	0.8099	0.7848	0.7593	0.7337	0.7081	0.6829	0.6581	0.6340	0.6105	0.5878	0.5659	0.5447	0.5243	0.5046	0.4856	0.4672	0.4495	0.4323	0.4157
5.22	0.8344	0.8097	0.7846	0.7590	0.7334	0.7078	0.6825	0.6578	0.6336	0.6101	0.5874	0.5655	0.5443	0.5239	0.5042	0.4852	0.4668	0.4491	0.4319	0.4153
5.23	0.8342	0.8095	0.7843	0.7588	0.7331	0.7075	0.6822	0.6574	0.6333	0.6098	0.5871	0.5651	0.5439	0.5235	0.5038	0.4848	0.4664	0.4487	0.4315	0.4149
5.24	0.8340	0.8093	0.7841	0.7585	0.7328	0.7072	0.6819	0.6571	0.6329	0.6094	0.5867	0.5647	0.5435	0.5231	0.5034	0.4844	0.4660	0.4483	0.4311	0.4145
5.25	0.8338	0.8091	0.7839	0.7583	0.7325	0.7069	0.6816	0.6568	0.6325	0.6090	0.5863	0.5643	0.5431	0.5227	0.5030	0.4840	0.4656	0.4479	0.4307	0.4141
5.26	0.8336	0.8089	0.7836	0.7580	0.7322	0.7066	0.6813	0.6564	0.6322	0.6087	0.5859	0.5639	0.5427	0.5223	0.5026	0.4836	0.4652	0.4475	0.4303	0.4137
5.27	0.8335	0.8087	0.7834	0.7578	0.7320	0.7063	0.6809	0.6561	0.6318	0.6083	0.5855	0.5636	0.5423	0.5219	0.5022	0.4832	0.4648	0.4471	0.4299	0.4133
5.28	0.8333	0.8085	0.7832	0.7575	0.7317	0.7060	0.6806	0.6557	0.6315	0.6079	0.5852	0.5632	0.5419	0.5215	0.5018	0.4828	0.4644	0.4467	0.4295	0.4129
5.29	0.8331	0.8083	0.7829	0.7572	0.7314	0.7057	0.6803	0.6554	0.6311	0.6076	0.5848	0.5628	0.5416	0.5211	0.5014	0.4823	0.4640	0.4463	0.4291	0.4125
5.30	0.8329	0.8081	0.7827	0.7570	0.7311	0.7054	0.6800	0.6551	0.6308	0.6072	0.5844	0.5624	0.5412	0.5207	0.5010	0.4820	0.4636	0.4459	0.4287	0.4121
5.31	0.8327	0.8079	0.7825	0.7567	0.7308	0.7051	0.6796	0.6547	0.6304	0.6069	0.5840	0.5620	0.5408	0.5203	0.5006	0.4816	0.4632	0.4455	0.4283	0.4117
5.32	0.8326	0.8077	0.7822	0.7565	0.7306	0.7048	0.6793	0.6544	0.6301	0.6065	0.5837	0.5616	0.5404	0.5199	0.5002	0.4812	0.4628	0.4451	0.4279	0.4113
5.33	0.8324	0.8075	0.7820	0.7562	0.7303	0.7045	0.6790	0.6540	0.6297	0.6061	0.5833	0.5613	0.5400	0.5195	0.4998	0.4808	0.4624	0.4447	0.4275	0.4109
5.34	0.8322	0.8073	0.7818	0.7560	0.7300	0.7042	0.6787	0.6537	0.6294	0.6058	0.5829	0.5609	0.5396	0.5191	0.4994	0.4804	0.4620	0.4443	0.4271	0.4105
5.35	0.8320	0.8071	0.7816	0.7557	0.7297	0.7039	0.6784	0.6534	0.6290	0.6054	0.5826	0.5605	0.5392	0.5188	0.4990	0.4800	0.4616	0.4439	0.4267	0.4101
5.36	0.8318	0.8069	0.7813	0.7554	0.7294	0.7036	0.6780	0.6530	0.6287	0.6050	0.5822	0.5601	0.5388	0.5184	0.4986	0.4796	0.4612	0.4435	0.4263	0.4097
5.37	0.8317	0.8066	0.7811	0.7552	0.7292	0.7033	0.6777	0.6527	0.6283	0.6047	0.5818	0.5597	0.5385	0.5180	0.4982	0.4792	0.4608	0.4431	0.4259	0.4093
5.38	0.8315	0.8064	0.7809	0.7549	0.7289	0.7030	0.6774	0.6524	0.6280	0.6043	0.5814	0.5594	0.5381	0.5176	0.4978	0.4788	0.4604	0.4427	0.4255	0.4090
5.39	0.8313	0.8062	0.7806	0.7547	0.7286	0.7027	0.6771	0.6520	0.6276	0.6040	0.5811	0.5590	0.5377	0.5172	0.4974	0.4784	0.4600	0.4423	0.4251	0.4086
5.40	0.8311	0.8060	0.7804	0.7544	0.7283	0.7024	0.6768	0.6517	0.6273	0.6036	0.5807	0.5586	0.5373	0.5168	0.4971	0.4780	0.4596	0.4419	0.4248	0.4082
5.41	0.8309	0.8058	0.7802	0.7542	0.7281	0.7021	0.6765	0.6514	0.6269	0.6032	0.5803	0.5582	0.5369	0.5164	0.4967	0.4776	0.4592	0.4415	0.4244	0.4078
5.42	0.8308	0.8056	0.7799	0.7539	0.7278	0.7018	0.6761	0.6510	0.6266	0.6029	0.5800	0.5579	0.5366	0.5160	0.4963	0.4772	0.4588	0.4411	0.4240	0.4074
5.43	0.8306	0.8054	0.7797	0.7537	0.7275	0.7015	0.6758	0.6507	0.6262	0.6025	0.5796	0.5575	0.5362	0.5157	0.4959	0.4768	0.4585	0.4407	0.4236	0.4070
5.44	0.8304	0.8052	0.7795	0.7534	0.7272	0.7012	0.6755	0.6504	0.6259	0.6022	0.5792	0.5571	0.5358	0.5153	0.4955	0.4764	0.4581	0.4403	0.4232	0.4066
5.45	0.8302	0.8050	0.7793	0.7532	0.7269	0.7009	0.6752	0.6500	0.6255	0.6018	0.5789	0.5567	0.5354	0.5149	0.4951	0.4760	0.4577	0.4399	0.4228	0.4062
5.46	0.8301	0.8048	0.7790	0.7529	0.72															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.8205	0.7939	0.7668	0.7393	0.7119	0.6848	0.6581	0.6321	0.6070	0.5827	0.5593	0.5368	0.5152	0.4944	0.4746	0.4554	0.4371	0.4194	0.4023	0.3858
6.02	0.8203	0.7937	0.7665	0.7391	0.7117	0.6845	0.6578	0.6318	0.6066	0.5823	0.5589	0.5364	0.5148	0.4941	0.4742	0.4551	0.4367	0.4190	0.4020	0.3855
6.03	0.8202	0.7935	0.7663	0.7389	0.7114	0.6842	0.6575	0.6315	0.6063	0.5820	0.5586	0.5361	0.5145	0.4938	0.4739	0.4547	0.4364	0.4187	0.4016	0.3852
6.04	0.8200	0.7933	0.7661	0.7386	0.7111	0.6839	0.6572	0.6312	0.6060	0.5817	0.5582	0.5357	0.5141	0.4934	0.4735	0.4544	0.4360	0.4183	0.4013	0.3848
6.05	0.8198	0.7931	0.7659	0.7384	0.7109	0.6837	0.6569	0.6309	0.6057	0.5813	0.5579	0.5354	0.5138	0.4931	0.4732	0.4540	0.4357	0.4180	0.4009	0.3845
6.06	0.8197	0.7929	0.7657	0.7381	0.7106	0.6834	0.6566	0.6306	0.6054	0.5810	0.5576	0.5351	0.5134	0.4927	0.4728	0.4537	0.4353	0.4176	0.4006	0.3841
6.07	0.8195	0.7927	0.7655	0.7379	0.7104	0.6831	0.6564	0.6303	0.6050	0.5807	0.5572	0.5347	0.5131	0.4924	0.4725	0.4533	0.4350	0.4173	0.4002	0.3838
6.08	0.8193	0.7925	0.7652	0.7377	0.7101	0.6828	0.6561	0.6300	0.6047	0.5804	0.5569	0.5344	0.5128	0.4920	0.4721	0.4530	0.4346	0.4169	0.3999	0.3835
6.09	0.8192	0.7923	0.7650	0.7374	0.7099	0.6826	0.6558	0.6297	0.6044	0.5800	0.5566	0.5340	0.5124	0.4917	0.4718	0.4527	0.4343	0.4166	0.3995	0.3831
6.10	0.8190	0.7922	0.7648	0.7372	0.7096	0.6823	0.6555	0.6294	0.6041	0.5797	0.5562	0.5337	0.5121	0.4913	0.4714	0.4523	0.4339	0.4162	0.3992	0.3828
6.11	0.8188	0.7920	0.7646	0.7370	0.7093	0.6820	0.6552	0.6291	0.6038	0.5794	0.5559	0.5334	0.5117	0.4910	0.4711	0.4520	0.4336	0.4159	0.3989	0.3824
6.12	0.8186	0.7918	0.7644	0.7367	0.7091	0.6817	0.6549	0.6288	0.6035	0.5791	0.5556	0.5330	0.5114	0.4907	0.4708	0.4516	0.4332	0.4156	0.3985	0.3821
6.13	0.8185	0.7916	0.7642	0.7365	0.7088	0.6814	0.6546	0.6285	0.6032	0.5787	0.5553	0.5327	0.5111	0.4903	0.4704	0.4513	0.4329	0.4152	0.3982	0.3818
6.14	0.8183	0.7914	0.7639	0.7362	0.7085	0.6812	0.6543	0.6282	0.6028	0.5784	0.5549	0.5324	0.5107	0.4900	0.4701	0.4509	0.4326	0.4149	0.3979	0.3814
6.15	0.8181	0.7912	0.7637	0.7360	0.7083	0.6809	0.6540	0.6279	0.6025	0.5781	0.5546	0.5320	0.5103	0.4896	0.4697	0.4506	0.4322	0.4145	0.3975	0.3811
6.16	0.8180	0.7910	0.7635	0.7358	0.7080	0.6806	0.6537	0.6276	0.6022	0.5778	0.5543	0.5317	0.5100	0.4893	0.4694	0.4503	0.4319	0.4142	0.3972	0.3808
6.17	0.8178	0.7908	0.7633	0.7355	0.7078	0.6803	0.6534	0.6273	0.6019	0.5775	0.5539	0.5314	0.5097	0.4890	0.4690	0.4499	0.4315	0.4139	0.3968	0.3804
6.18	0.8176	0.7906	0.7631	0.7353	0.7075	0.6801	0.6532	0.6270	0.6016	0.5771	0.5536	0.5310	0.5094	0.4886	0.4687	0.4496	0.4312	0.4135	0.3965	0.3801
6.19	0.8175	0.7904	0.7629	0.7351	0.7073	0.6798	0.6529	0.6266	0.6013	0.5768	0.5533	0.5307	0.5090	0.4883	0.4684	0.4492	0.4309	0.4132	0.3962	0.3798
6.20	0.8173	0.7902	0.7627	0.7348	0.7070	0.6795	0.6526	0.6263	0.6010	0.5765	0.5530	0.5304	0.5087	0.4879	0.4680	0.4489	0.4305	0.4129	0.3958	0.3794
6.21	0.8171	0.7900	0.7624	0.7346	0.7068	0.6793	0.6523	0.6260	0.6006	0.5762	0.5526	0.5300	0.5084	0.4876	0.4677	0.4486	0.4302	0.4125	0.3955	0.3791
6.22	0.8170	0.7899	0.7622	0.7344	0.7065	0.6790	0.6520	0.6257	0.6003	0.5758	0.5523	0.5297	0.5080	0.4873	0.4674	0.4482	0.4299	0.4122	0.3952	0.3788
6.23	0.8168	0.7897	0.7620	0.7341	0.7063	0.6787	0.6517	0.6254	0.6000	0.5755	0.5520	0.5294	0.5077	0.4869	0.4670	0.4479	0.4295	0.4119	0.3948	0.3784
6.24	0.8166	0.7895	0.7618	0.7339	0.7060	0.6784	0.6514	0.6251	0.5997	0.5752	0.5517	0.5290	0.5074	0.4866	0.4667	0.4475	0.4292	0.4115	0.3945	0.3781
6.25	0.8165	0.7893	0.7616	0.7336	0.7057	0.6782	0.6511	0.6248	0.5994	0.5749	0.5513	0.5287	0.5070	0.4863	0.4663	0.4472	0.4289	0.4112	0.3942	0.3778
6.26	0.8163	0.7891	0.7614	0.7334	0.7055	0.6779	0.6508	0.6245	0.5991	0.5746	0.5510	0.5284	0.5067	0.4859	0.4660	0.4469	0.4285	0.4109	0.3938	0.3775
6.27	0.8161	0.7889	0.7612	0.7332	0.7052	0.6776	0.6506	0.6242	0.5988	0.5743	0.5507	0.5281	0.5064	0.4856	0.4657	0.4465	0.4282	0.4105	0.3935	0.3771
6.28	0.8160	0.7887	0.7609	0.7329	0.7050	0.6773	0.6503	0.6239	0.5985	0.5739	0.5504	0.5277	0.5060	0.4853	0.4653	0.4462	0.4279	0.4102	0.3932	0.3768
6.29	0.8158	0.7885	0.7607	0.7327	0.7047	0.6771	0.6500	0.6236	0.5982	0.5736	0.5500	0.5274	0.5057	0.4849	0.4650	0.4459	0.4275	0.4099	0.3929	0.3765
6.30	0.8156	0.7883	0.7605	0.7325	0.7045	0.6768	0.6497	0.6234	0.5979	0.5733	0.5497	0.5271	0.5054	0.4846	0.4647	0.4455	0.4272	0.4095	0.3925	0.3762
6.31	0.8155	0.7881	0.7603	0.7322	0.7042	0.6765	0.6494	0.6231	0.5976	0.5730	0.5494	0.5267	0.5050	0.4843	0.4643	0.4452	0.4269	0.4092	0.3922	0.3758
6.32	0.8153	0.7880	0.7601	0.7320	0.7040	0.6763	0.6491	0.6228	0.5972	0.5727	0.5491	0.5264	0.5047	0.4839	0.4640	0.4449	0.4266	0.4089	0.3919	0.3755
6.33	0.8151	0.7878	0.7599	0.7318	0.7037	0.6760	0.6489	0.6225	0.5969	0.5724	0.5487	0.5261	0.5044	0.4836	0.4637	0.4446	0.4262	0.4085	0.3916	0.3752
6.34	0.8150	0.7876	0.7597	0.7315	0.7035	0.6757	0.6486	0.6222	0.5966	0.5720	0.5484	0.5258	0.5041	0.4833	0.4634	0.4442	0.4259	0.4082	0.3912	0.3749
6.35	0.8148	0.7874	0.7595	0.7313	0.7032	0.6755	0.6483	0.6219	0.5963	0.5717	0.5481	0.5254	0.5037	0.4829	0.4630	0.4439	0.4255	0.4079	0.3909	0.3745
6.36	0.8146	0.7872	0.7593	0.7311	0.7030	0.6752	0.6480	0.6216	0.5960	0.5714	0.5478	0.5251	0.5034	0.4826	0.4627	0.4436	0.4252	0.4076	0.3906	0.3742
6.37	0.8145	0.7870	0.7590	0.7308	0.7027	0.6749	0.6477	0.6213	0.5957	0.5711	0.5475	0.5248	0.5031	0.4823	0.4624	0.4432	0.4249	0.4072	0.3903	0.3739
6.38	0.8143	0.7868	0.7588	0.7306	0.7025	0.6747	0.6474	0.6210	0.5954	0.5708	0.5472	0.5245	0.5028	0.4820	0.4620	0.4429	0.4246	0.4069	0.3899	0.3736
6.39	0.8141	0.7866	0.7586	0.7304	0.7022	0.6744	0.6471	0.6207	0.5951	0.5705	0.5468	0.5242	0.5024	0.4816	0.4617	0.4426	0.4242	0.4066	0.3896	0.3733
6.40	0.8140	0.7864	0.7584	0.7301	0.7020	0.6741	0.6469	0.6204	0.5948	0.5702	0.5465	0.5238	0.5021	0.4813	0.4614	0.4423	0.4239	0.4063	0.3893	0.3729
6.41	0.8138	0.7863	0.7582	0.7299	0.7017	0.6738	0.6466	0.6201	0.5945	0.5699	0.5462	0.5235	0.5018	0.4810	0.4611	0.4419	0.4236	0.4059	0.3890	0.3726
6.42	0.8137	0.7861	0.7580	0.7297	0.7015	0.6736	0.6463	0.6198	0.5942	0.5695	0.5459	0.5232	0.5015	0.4807	0.4607	0.4416	0.4233	0.4056	0.3887	0.3723
6.43	0.8135	0.7859	0.7578	0.7295	0.7012	0.6733	0.6460	0.6195	0.5939	0.5692	0.5456	0.5229	0.5011	0.4803	0.4604	0.4413	0.4229	0.4053	0.3883	0.3720
6.44	0.8133	0.7857	0.7576	0.7292	0.7010	0.6730	0.6457	0.6192	0.5936	0.5689	0.5452	0.5225	0.5008	0.4800	0.4601	0.4409	0.4226	0.4050	0.3880	0.3717
6.45	0.8132	0.7855	0.7574	0.7290	0.7007	0.6728	0.6455	0.6189	0.5933	0.5686	0.5449	0.5222	0.5005	0.4797	0.4598	0.4406	0.4223	0.4047	0.3877	0.3714
6.46	0.8130	0.7853	0.7571	0.7288	0.7005	0.6725	0.6452	0.6186	0.5930	0.5683	0.54466									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.8041	0.7752	0.7459	0.7164	0.6871	0.6583	0.6302	0.6031	0.5769	0.5519	0.5279	0.5050	0.4832	0.4623	0.4424	0.4233	0.4051	0.3876	0.3708	0.3546
7.02	0.8040	0.7750	0.7457	0.7162	0.6868	0.6580	0.6300	0.6028	0.5767	0.5516	0.5277	0.5048	0.4829	0.4620	0.4421	0.4230	0.4048	0.3873	0.3705	0.3543
7.03	0.8038	0.7749	0.7455	0.7159	0.6866	0.6578	0.6297	0.6025	0.5764	0.5513	0.5274	0.5045	0.4826	0.4617	0.4418	0.4227	0.4045	0.3870	0.3702	0.3540
7.04	0.8037	0.7747	0.7453	0.7157	0.6864	0.6575	0.6294	0.6023	0.5761	0.5510	0.5271	0.5042	0.4823	0.4614	0.4415	0.4224	0.4042	0.3867	0.3699	0.3537
7.05	0.8035	0.7745	0.7451	0.7155	0.6861	0.6573	0.6292	0.6020	0.5758	0.5508	0.5268	0.5039	0.4820	0.4611	0.4412	0.4221	0.4039	0.3864	0.3696	0.3535
7.06	0.8033	0.7743	0.7449	0.7153	0.6859	0.6570	0.6289	0.6017	0.5755	0.5505	0.5265	0.5036	0.4817	0.4608	0.4409	0.4218	0.4036	0.3861	0.3693	0.3532
7.07	0.8032	0.7741	0.7447	0.7151	0.6857	0.6568	0.6286	0.6014	0.5753	0.5502	0.5262	0.5033	0.4814	0.4606	0.4406	0.4216	0.4033	0.3858	0.3690	0.3529
7.08	0.8030	0.7740	0.7445	0.7148	0.6854	0.6565	0.6284	0.6012	0.5750	0.5499	0.5259	0.5030	0.4811	0.4603	0.4403	0.4213	0.4030	0.3855	0.3687	0.3526
7.09	0.8029	0.7738	0.7443	0.7146	0.6852	0.6563	0.6281	0.6009	0.5747	0.5496	0.5256	0.5027	0.4808	0.4600	0.4400	0.4210	0.4027	0.3853	0.3685	0.3523
7.10	0.8027	0.7736	0.7441	0.7144	0.6850	0.6560	0.6279	0.6006	0.5744	0.5493	0.5253	0.5024	0.4805	0.4597	0.4397	0.4207	0.4024	0.3850	0.3682	0.3521
7.11	0.8026	0.7734	0.7439	0.7142	0.6847	0.6558	0.6276	0.6004	0.5741	0.5490	0.5250	0.5021	0.4802	0.4594	0.4395	0.4204	0.4022	0.3847	0.3679	0.3518
7.12	0.8024	0.7732	0.7437	0.7140	0.6845	0.6555	0.6273	0.6001	0.5739	0.5488	0.5248	0.5018	0.4800	0.4591	0.4392	0.4201	0.4019	0.3844	0.3676	0.3515
7.13	0.8022	0.7731	0.7435	0.7137	0.6842	0.6553	0.6271	0.5998	0.5736	0.5485	0.5245	0.5015	0.4797	0.4588	0.4389	0.4198	0.4016	0.3841	0.3673	0.3512
7.14	0.8021	0.7729	0.7433	0.7135	0.6840	0.6550	0.6268	0.5995	0.5733	0.5482	0.5242	0.5012	0.4794	0.4585	0.4386	0.4195	0.4013	0.3838	0.3669	0.3507
7.15	0.8019	0.7727	0.7431	0.7133	0.6838	0.6548	0.6266	0.5993	0.5730	0.5479	0.5239	0.5009	0.4791	0.4582	0.4383	0.4192	0.4010	0.3835	0.3668	0.3507
7.16	0.8018	0.7725	0.7429	0.7131	0.6835	0.6545	0.6263	0.5990	0.5728	0.5476	0.5236	0.5007	0.4788	0.4579	0.4380	0.4189	0.4007	0.3833	0.3665	0.3504
7.17	0.8016	0.7724	0.7427	0.7129	0.6833	0.6543	0.6260	0.5987	0.5725	0.5473	0.5233	0.5004	0.4785	0.4576	0.4377	0.4187	0.4004	0.3830	0.3662	0.3501
7.18	0.8015	0.7722	0.7425	0.7127	0.6831	0.6540	0.6258	0.5985	0.5722	0.5471	0.5230	0.5001	0.4782	0.4573	0.4374	0.4184	0.4001	0.3827	0.3659	0.3498
7.19	0.8013	0.7720	0.7423	0.7124	0.6828	0.6538	0.6255	0.5982	0.5719	0.5468	0.5228	0.4998	0.4779	0.4571	0.4371	0.4181	0.3999	0.3824	0.3657	0.3496
7.20	0.8012	0.7718	0.7421	0.7122	0.6826	0.6535	0.6253	0.5979	0.5717	0.5465	0.5225	0.4995	0.4776	0.4568	0.4369	0.4178	0.3996	0.3821	0.3654	0.3493
7.21	0.8010	0.7716	0.7419	0.7120	0.6824	0.6533	0.6250	0.5977	0.5714	0.5462	0.5222	0.4992	0.4773	0.4565	0.4366	0.4175	0.3993	0.3818	0.3651	0.3490
7.22	0.8008	0.7715	0.7417	0.7118	0.6821	0.6530	0.6247	0.5974	0.5711	0.5459	0.5219	0.4989	0.4771	0.4562	0.4363	0.4172	0.3990	0.3816	0.3648	0.3487
7.23	0.8007	0.7713	0.7415	0.7116	0.6819	0.6528	0.6245	0.5971	0.5708	0.5457	0.5216	0.4987	0.4768	0.4559	0.4360	0.4169	0.3987	0.3813	0.3645	0.3485
7.24	0.8005	0.7711	0.7413	0.7114	0.6817	0.6526	0.6242	0.5969	0.5706	0.5454	0.5213	0.4984	0.4765	0.4556	0.4357	0.4167	0.3984	0.3810	0.3643	0.3482
7.25	0.8004	0.7709	0.7411	0.7111	0.6815	0.6523	0.6240	0.5966	0.5703	0.5451	0.5210	0.4981	0.4762	0.4553	0.4354	0.4164	0.3982	0.3807	0.3640	0.3479
7.26	0.8002	0.7707	0.7409	0.7109	0.6812	0.6521	0.6237	0.5963	0.5700	0.5448	0.5208	0.4978	0.4759	0.4550	0.4351	0.4161	0.3979	0.3804	0.3637	0.3476
7.27	0.8001	0.7706	0.7407	0.7107	0.6810	0.6518	0.6235	0.5961	0.5697	0.5445	0.5205	0.4975	0.4756	0.4548	0.4348	0.4158	0.3976	0.3802	0.3634	0.3474
7.28	0.7999	0.7704	0.7405	0.7105	0.6808	0.6516	0.6232	0.5958	0.5695	0.5443	0.5202	0.4972	0.4753	0.4545	0.4346	0.4155	0.3973	0.3799	0.3632	0.3473
7.29	0.7998	0.7702	0.7403	0.7103	0.6805	0.6513	0.6229	0.5955	0.5692	0.5440	0.5199	0.4970	0.4751	0.4542	0.4343	0.4152	0.3970	0.3796	0.3629	0.3468
7.30	0.7996	0.7701	0.7401	0.7101	0.6803	0.6511	0.6227	0.5953	0.5689	0.5437	0.5196	0.4967	0.4748	0.4539	0.4340	0.4150	0.3968	0.3793	0.3626	0.3466
7.31	0.7994	0.7699	0.7399	0.7099	0.6801	0.6508	0.6224	0.5950	0.5686	0.5434	0.5194	0.4964	0.4745	0.4536	0.4337	0.4147	0.3965	0.3791	0.3623	0.3463
7.32	0.7993	0.7697	0.7397	0.7096	0.6796	0.6506	0.6222	0.5947	0.5683	0.5432	0.5191	0.4961	0.4742	0.4533	0.4334	0.4144	0.3962	0.3788	0.3621	0.3460
7.33	0.7991	0.7695	0.7395	0.7094	0.6796	0.6504	0.6219	0.5945	0.5681	0.5429	0.5188	0.4958	0.4739	0.4531	0.4331	0.4141	0.3959	0.3785	0.3618	0.3458
7.34	0.7990	0.7693	0.7393	0.7092	0.6794	0.6501	0.6217	0.5942	0.5678	0.5426	0.5185	0.4955	0.4736	0.4528	0.4329	0.4138	0.3956	0.3782	0.3615	0.3455
7.35	0.7988	0.7692	0.7391	0.7090	0.6791	0.6499	0.6214	0.5939	0.5676	0.5423	0.5182	0.4953	0.4734	0.4525	0.4326	0.4136	0.3954	0.3780	0.3613	0.3452
7.36	0.7987	0.7690	0.7389	0.7088	0.6789	0.6496	0.6212	0.5937	0.5673	0.5421	0.5180	0.4950	0.4731	0.4522	0.4323	0.4133	0.3951	0.3777	0.3610	0.3449
7.37	0.7985	0.7688	0.7387	0.7086	0.6787	0.6494	0.6209	0.5934	0.5670	0.5418	0.5177	0.4947	0.4728	0.4519	0.4320	0.4130	0.3948	0.3774	0.3607	0.3447
7.38	0.7984	0.7686	0.7385	0.7084	0.6785	0.6491	0.6206	0.5932	0.5668	0.5415	0.5174	0.4944	0.4725	0.4516	0.4317	0.4127	0.3945	0.3771	0.3604	0.3444
7.39	0.7982	0.7685	0.7383	0.7081	0.6782	0.6489	0.6204	0.5929	0.5665	0.5412	0.5171	0.4941	0.4722	0.4514	0.4315	0.4124	0.3943	0.3769	0.3602	0.3441
7.40	0.7981	0.7683	0.7381	0.7079	0.6780	0.6486	0.6201	0.5926	0.5662	0.5410	0.5168	0.4939	0.4720	0.4511	0.4312	0.4122	0.3940	0.3766	0.3599	0.3439
7.41	0.7979	0.7681	0.7380	0.7077	0.6778	0.6482	0.6199	0.5924	0.5659	0.5407	0.5166	0.4936	0.4717	0.4508	0.4309	0.4119	0.3937	0.3763	0.3596	0.3436
7.42	0.7977	0.7679	0.7378	0.7075	0.6775	0.6482	0.6196	0.5921	0.5657	0.5404	0.5163	0.4933	0.4714	0.4505	0.4306	0.4116	0.3934	0.3760	0.3594	0.3434
7.43	0.7976	0.7678	0.7376	0.7073	0.6773	0.6479	0.6194	0.5918	0.5654	0.5401	0.5160	0.4930	0.4711	0.4502	0.4303	0.4113	0.3932	0.3758	0.3591	0.3431
7.44	0.7974	0.7676	0.7374	0.7071	0.6771	0.6477	0.6191	0.5916	0.5651	0.5399	0.5157	0.4927	0.4708	0.4500	0.4301	0.4111	0.3929	0.3755	0.3588	0.3428
7.45	0.7973	0.7674	0.7372	0.7069	0.6769	0.6474	0.6189	0.5913	0.5649	0.5396	0.5155	0.4925	0.4706	0.4497	0.4298	0.4108	0.3926	0.3752	0.3586	0.3426
7.46	0.7971	0.7672	0.7370	0.7067	0.6766	0.6472	0.6186	0.5911	0.5646	0.5393	0.5152	0.4922	0.4703	0.4494	0.4295	0.4105	0.3923	0.3750	0.3583	0.3423
7.47	0.7970	0.7671	0.7368	0.7064	0.6764	0.6470	0.6184	0.5908	0.5643	0.5390	0.5149	0.4919	0.4700	0.4491	0.4292	0.4102	0.3921	0.3747	0.3580	0.3420
7.48	0.7968	0.7669	0.7366	0.7062	0.6762	0.6467	0.6181	0.5905	0.5641	0.5388	0.5146	0.4916	0.4697	0.4489	0.4290	0.4100	0.3918	0.3744	0.3578	0.3418
7.49	0.7967	0.7667	0.7364	0.7060	0.6759	0.6465	0.6179	0.5903	0.5638	0.5385	0.5144	0.4914	0.4694	0.4486	0.4287	0.4097	0.3915	0.3742	0.3575	0.3415
7.50	0.7965	0.7666	0.7362	0.7058	0.6757	0.6462	0.6176	0.5900	0.5635	0.5382	0.5141	0.4911	0.4692	0.4483	0.4284	0.4094	0.3913	0.3739	0.3572	0.3413
7.51	0.7964	0.7664	0.7360	0.7056	0.6755	0.6460	0.6174	0.5898	0.5633	0.5380	0.5138	0.4908	0.4689	0.4480	0.4281	0.4091	0.3910	0.3736	0.3570	0.3410
7.52	0.7962	0.7662	0.7358	0.7054	0.6753	0.6458														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7888	0.7578	0.7265	0.6953	0.6644	0.6343	0.6052	0.5772	0.5504	0.5249	0.5006	0.4775	0.4556	0.4347	0.4149	0.3960	0.3780	0.3608	0.3443	0.3285
8.02	0.7887	0.7577	0.7263	0.6950	0.6642	0.6341	0.6049	0.5769	0.5501	0.5246	0.5003	0.4772	0.4553	0.4345	0.4147	0.3958	0.3777	0.3605	0.3441	0.3283
8.03	0.7885	0.7575	0.7261	0.6948	0.6640	0.6338	0.6047	0.5767	0.5499	0.5243	0.5001	0.4770	0.4550	0.4342	0.4144	0.3955	0.3775	0.3603	0.3438	0.3280
8.04	0.7884	0.7573	0.7260	0.6946	0.6638	0.6336	0.6044	0.5764	0.5496	0.5241	0.4998	0.4767	0.4548	0.4340	0.4141	0.3953	0.3772	0.3600	0.3436	0.3278
8.05	0.7882	0.7572	0.7258	0.6944	0.6635	0.6334	0.6042	0.5762	0.5494	0.5238	0.4996	0.4765	0.4545	0.4337	0.4139	0.3950	0.3770	0.3598	0.3433	0.3275
8.06	0.7881	0.7570	0.7256	0.6942	0.6633	0.6331	0.6040	0.5759	0.5491	0.5236	0.4993	0.4762	0.4543	0.4335	0.4136	0.3947	0.3767	0.3595	0.3431	0.3273
8.07	0.7880	0.7568	0.7254	0.6940	0.6631	0.6329	0.6037	0.5757	0.5489	0.5233	0.4990	0.4760	0.4540	0.4332	0.4134	0.3945	0.3765	0.3593	0.3428	0.3271
8.08	0.7878	0.7567	0.7252	0.6938	0.6629	0.6327	0.6035	0.5754	0.5486	0.5231	0.4988	0.4757	0.4538	0.4329	0.4131	0.3942	0.3763	0.3591	0.3426	0.3268
8.09	0.7877	0.7565	0.7250	0.6936	0.6627	0.6325	0.6033	0.5752	0.5484	0.5228	0.4985	0.4754	0.4535	0.4327	0.4129	0.3940	0.3760	0.3588	0.3424	0.3266
8.10	0.7875	0.7563	0.7248	0.6934	0.6625	0.6322	0.6030	0.5750	0.5481	0.5226	0.4983	0.4752	0.4533	0.4324	0.4126	0.3937	0.3758	0.3586	0.3421	0.3264
8.11	0.7874	0.7562	0.7247	0.6932	0.6622	0.6320	0.6028	0.5747	0.5479	0.5223	0.4980	0.4749	0.4530	0.4322	0.4124	0.3935	0.3755	0.3583	0.3419	0.3261
8.12	0.7872	0.7560	0.7245	0.6930	0.6620	0.6318	0.6025	0.5745	0.5476	0.5221	0.4978	0.4747	0.4527	0.4319	0.4121	0.3933	0.3753	0.3581	0.3416	0.3259
8.13	0.7871	0.7558	0.7243	0.6928	0.6618	0.6316	0.6023	0.5742	0.5474	0.5218	0.4975	0.4744	0.4525	0.4317	0.4119	0.3930	0.3750	0.3578	0.3414	0.3257
8.14	0.7869	0.7557	0.7241	0.6926	0.6616	0.6313	0.6021	0.5740	0.5471	0.5216	0.4973	0.4742	0.4522	0.4314	0.4116	0.3928	0.3748	0.3576	0.3412	0.3254
8.15	0.7868	0.7555	0.7239	0.6924	0.6614	0.6311	0.6018	0.5737	0.5468	0.5213	0.4970	0.4739	0.4520	0.4312	0.4114	0.3925	0.3745	0.3574	0.3409	0.3252
8.16	0.7866	0.7553	0.7237	0.6922	0.6612	0.6309	0.6016	0.5735	0.5466	0.5211	0.4968	0.4737	0.4517	0.4309	0.4111	0.3923	0.3743	0.3571	0.3407	0.3250
8.17	0.7865	0.7552	0.7236	0.6920	0.6610	0.6307	0.6014	0.5733	0.5464	0.5208	0.4965	0.4734	0.4515	0.4307	0.4109	0.3920	0.3740	0.3569	0.3404	0.3247
8.18	0.7863	0.7550	0.7234	0.6918	0.6607	0.6304	0.6011	0.5730	0.5461	0.5206	0.4963	0.4732	0.4512	0.4304	0.4106	0.3918	0.3738	0.3566	0.3402	0.3245
8.19	0.7862	0.7548	0.7232	0.6916	0.6605	0.6302	0.6009	0.5728	0.5459	0.5203	0.4960	0.4729	0.4510	0.4302	0.4104	0.3915	0.3736	0.3564	0.3400	0.3243
8.20	0.7860	0.7547	0.7230	0.6914	0.6603	0.6300	0.6007	0.5725	0.5457	0.5201	0.4958	0.4727	0.4507	0.4299	0.4101	0.3913	0.3733	0.3562	0.3397	0.3240
8.21	0.7859	0.7545	0.7228	0.6912	0.6601	0.6298	0.6004	0.5723	0.5454	0.5198	0.4955	0.4724	0.4505	0.4297	0.4099	0.3910	0.3731	0.3559	0.3395	0.3238
8.22	0.7857	0.7543	0.7226	0.6910	0.6599	0.6295	0.6002	0.5721	0.5452	0.5196	0.4953	0.4722	0.4502	0.4294	0.4096	0.3908	0.3728	0.3557	0.3393	0.3236
8.23	0.7856	0.7542	0.7224	0.6908	0.6597	0.6293	0.6000	0.5718	0.5449	0.5193	0.4950	0.4719	0.4500	0.4292	0.4094	0.3905	0.3726	0.3554	0.3390	0.3233
8.24	0.7855	0.7540	0.7223	0.6906	0.6595	0.6291	0.5997	0.5716	0.5447	0.5191	0.4948	0.4717	0.4497	0.4289	0.4091	0.3903	0.3723	0.3552	0.3388	0.3231
8.25	0.7853	0.7538	0.7221	0.6904	0.6592	0.6289	0.5995	0.5713	0.5444	0.5188	0.4945	0.4714	0.4495	0.4287	0.4089	0.3900	0.3721	0.3550	0.3386	0.3229
8.26	0.7852	0.7537	0.7219	0.6902	0.6590	0.6286	0.5993	0.5711	0.5442	0.5186	0.4943	0.4712	0.4492	0.4284	0.4086	0.3898	0.3719	0.3547	0.3383	0.3226
8.27	0.7850	0.7535	0.7217	0.6900	0.6588	0.6284	0.5990	0.5709	0.5439	0.5183	0.4940	0.4709	0.4489	0.4282	0.4084	0.3896	0.3716	0.3545	0.3381	0.3224
8.28	0.7849	0.7533	0.7215	0.6898	0.6586	0.6282	0.5988	0.5706	0.5437	0.5181	0.4938	0.4707	0.4487	0.4279	0.4082	0.3893	0.3714	0.3542	0.3379	0.3222
8.29	0.7847	0.7532	0.7213	0.6896	0.6584	0.6280	0.5986	0.5704	0.5435	0.5178	0.4935	0.4704	0.4485	0.4277	0.4079	0.3891	0.3711	0.3540	0.3376	0.3219
8.30	0.7846	0.7530	0.7212	0.6894	0.6582	0.6277	0.5983	0.5701	0.5432	0.5176	0.4933	0.4702	0.4482	0.4274	0.4077	0.3888	0.3709	0.3538	0.3374	0.3217
8.31	0.7844	0.7528	0.7210	0.6892	0.6580	0.6275	0.5981	0.5699	0.5430	0.5174	0.4930	0.4699	0.4480	0.4272	0.4074	0.3886	0.3707	0.3535	0.3372	0.3215
8.32	0.7843	0.7527	0.7208	0.6890	0.6578	0.6273	0.5979	0.5697	0.5427	0.5171	0.4928	0.4697	0.4477	0.4269	0.4072	0.3884	0.3705	0.3533	0.3369	0.3213
8.33	0.7841	0.7525	0.7206	0.6888	0.6576	0.6271	0.5976	0.5694	0.5425	0.5169	0.4925	0.4694	0.4475	0.4267	0.4069	0.3881	0.3702	0.3531	0.3367	0.3210
8.34	0.7840	0.7523	0.7204	0.6886	0.6573	0.6269	0.5974	0.5692	0.5422	0.5166	0.4923	0.4692	0.4472	0.4265	0.4067	0.3879	0.3699	0.3528	0.3365	0.3208
8.35	0.7839	0.7522	0.7203	0.6884	0.6571	0.6266	0.5972	0.5690	0.5420	0.5164	0.4920	0.4689	0.4470	0.4262	0.4064	0.3876	0.3697	0.3526	0.3362	0.3206
8.36	0.7837	0.7520	0.7201	0.6882	0.6569	0.6264	0.5970	0.5687	0.5418	0.5161	0.4918	0.4687	0.4468	0.4260	0.4062	0.3874	0.3695	0.3524	0.3360	0.3203
8.37	0.7836	0.7519	0.7199	0.6880	0.6567	0.6262	0.5967	0.5685	0.5415	0.5159	0.4915	0.4684	0.4465	0.4257	0.4060	0.3871	0.3692	0.3521	0.3358	0.3201
8.38	0.7834	0.7517	0.7197	0.6879	0.6565	0.6260	0.5965	0.5682	0.5413	0.5156	0.4913	0.4682	0.4463	0.4255	0.4057	0.3869	0.3690	0.3519	0.3355	0.3199
8.39	0.7833	0.7515	0.7195	0.6877	0.6563	0.6257	0.5963	0.5680	0.5410	0.5154	0.4910	0.4679	0.4460	0.4252	0.4055	0.3867	0.3688	0.3517	0.3353	0.3197
8.40	0.7831	0.7514	0.7193	0.6875	0.6561	0.6255	0.5960	0.5678	0.5408	0.5152	0.4908	0.4677	0.4458	0.4250	0.4052	0.3864	0.3685	0.3514	0.3351	0.3194
8.41	0.7830	0.7512	0.7192	0.6873	0.6559	0.6253	0.5958	0.5675	0.5406	0.5149	0.4906	0.4674	0.4455	0.4247	0.4050	0.3862	0.3683	0.3512	0.3349	0.3192
8.42	0.7828	0.7510	0.7190	0.6871	0.6557	0.6251	0.5956	0.5673	0.5403	0.5147	0.4903	0.4672	0.4453	0.4245	0.4050	0.3864	0.3685	0.3510	0.3346	0.3190
8.43	0.7827	0.7509	0.7188	0.6869	0.6554	0.6249	0.5954	0.5671	0.5401	0.5144	0.4901	0.4670	0.4450	0.4243	0.4045	0.3857	0.3678	0.3507	0.3344	0.3188
8.44	0.7825	0.7507	0.7186	0.6867	0.6552	0.6246	0.5951	0.5668	0.5398	0.5142	0.4898	0.4667	0.4448	0.4240	0.4043	0.3855	0.3676	0.3505	0.3342	0.3185
8.45	0.7824	0.7505	0.7184	0.6865	0.6550	0.6244	0.5949	0.5666	0.5396	0.5139	0.4896	0.4665	0.4446	0.4238	0.4040	0.3852	0.3673	0.3503	0.3339	0.3183
8.46	0.7823	0.7504	0.7183	0.6863	0.65															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7744	0.7416	0.7085	0.6757	0.6436	0.6124	0.5825	0.5538	0.5266	0.5008	0.4764	0.4533	0.4314	0.4107	0.3911	0.3725	0.3547	0.3379	0.3217	0.3063
9.02	0.7743	0.7414	0.7083	0.6755	0.6434	0.6122	0.5822	0.5536	0.5264	0.5006	0.4762	0.4531	0.4312	0.4105	0.3909	0.3722	0.3545	0.3376	0.3215	0.3061
9.03	0.7742	0.7412	0.7082	0.6753	0.6432	0.6120	0.5820	0.5534	0.5262	0.5004	0.4759	0.4528	0.4310	0.4103	0.3907	0.3720	0.3543	0.3374	0.3213	0.3059
9.04	0.7740	0.7411	0.7080	0.6752	0.6430	0.6118	0.5818	0.5532	0.5259	0.5001	0.4757	0.4526	0.4307	0.4100	0.3904	0.3718	0.3541	0.3372	0.3211	0.3057
9.05	0.7739	0.7409	0.7078	0.6750	0.6428	0.6116	0.5816	0.5530	0.5257	0.4999	0.4755	0.4524	0.4305	0.4098	0.3902	0.3716	0.3539	0.3370	0.3209	0.3055
9.06	0.7737	0.7408	0.7076	0.6748	0.6426	0.6114	0.5814	0.5527	0.5255	0.4997	0.4753	0.4521	0.4303	0.4096	0.3900	0.3714	0.3537	0.3368	0.3207	0.3053
9.07	0.7736	0.7406	0.7075	0.6746	0.6424	0.6112	0.5812	0.5525	0.5253	0.4995	0.4750	0.4519	0.4301	0.4094	0.3898	0.3711	0.3534	0.3366	0.3205	0.3051
9.08	0.7735	0.7405	0.7073	0.6744	0.6422	0.6110	0.5809	0.5523	0.5250	0.4992	0.4748	0.4517	0.4298	0.4092	0.3896	0.3709	0.3532	0.3364	0.3203	0.3049
9.09	0.7733	0.7403	0.7071	0.6742	0.6420	0.6108	0.5807	0.5521	0.5248	0.4990	0.4746	0.4515	0.4296	0.4089	0.3893	0.3707	0.3530	0.3362	0.3201	0.3047
9.10	0.7732	0.7401	0.7069	0.6740	0.6418	0.6105	0.5805	0.5519	0.5246	0.4988	0.4744	0.4512	0.4294	0.4087	0.3891	0.3705	0.3528	0.3360	0.3199	0.3045
9.11	0.7730	0.7400	0.7068	0.6738	0.6416	0.6103	0.5803	0.5516	0.5244	0.4986	0.4741	0.4510	0.4292	0.4085	0.3889	0.3703	0.3526	0.3357	0.3197	0.3043
9.12	0.7729	0.7398	0.7066	0.6737	0.6414	0.6101	0.5801	0.5514	0.5242	0.4983	0.4739	0.4508	0.4289	0.4083	0.3887	0.3701	0.3524	0.3355	0.3195	0.3041
9.13	0.7728	0.7397	0.7064	0.6735	0.6412	0.6099	0.5799	0.5512	0.5239	0.4981	0.4737	0.4506	0.4287	0.4080	0.3885	0.3698	0.3522	0.3353	0.3193	0.3039
9.14	0.7726	0.7395	0.7063	0.6733	0.6410	0.6097	0.5797	0.5510	0.5237	0.4979	0.4735	0.4503	0.4285	0.4078	0.3882	0.3696	0.3520	0.3351	0.3190	0.3037
9.15	0.7725	0.7394	0.7061	0.6731	0.6408	0.6095	0.5795	0.5508	0.5235	0.4977	0.4732	0.4501	0.4283	0.4076	0.3880	0.3694	0.3517	0.3349	0.3188	0.3035
9.16	0.7724	0.7392	0.7059	0.6729	0.6406	0.6093	0.5792	0.5505	0.5233	0.4974	0.4730	0.4499	0.4280	0.4074	0.3878	0.3692	0.3515	0.3347	0.3186	0.3033
9.17	0.7722	0.7390	0.7057	0.6727	0.6404	0.6091	0.5790	0.5503	0.5230	0.4972	0.4728	0.4497	0.4278	0.4072	0.3876	0.3690	0.3513	0.3345	0.3184	0.3031
9.18	0.7721	0.7389	0.7056	0.6725	0.6402	0.6089	0.5788	0.5501	0.5228	0.4970	0.4726	0.4495	0.4276	0.4069	0.3874	0.3688	0.3511	0.3343	0.3182	0.3029
9.19	0.7719	0.7387	0.7054	0.6724	0.6400	0.6087	0.5786	0.5499	0.5226	0.4968	0.4723	0.4492	0.4274	0.4067	0.3871	0.3686	0.3509	0.3341	0.3180	0.3027
9.20	0.7718	0.7386	0.7052	0.6722	0.6398	0.6085	0.5784	0.5497	0.5224	0.4966	0.4721	0.4490	0.4272	0.4065	0.3869	0.3683	0.3507	0.3339	0.3178	0.3025
9.21	0.7717	0.7384	0.7051	0.6720	0.6396	0.6083	0.5782	0.5495	0.5222	0.4963	0.4719	0.4488	0.4269	0.4063	0.3867	0.3681	0.3505	0.3337	0.3176	0.3023
9.22	0.7715	0.7383	0.7049	0.6718	0.6394	0.6081	0.5780	0.5492	0.5219	0.4961	0.4717	0.4486	0.4267	0.4061	0.3865	0.3679	0.3503	0.3335	0.3174	0.3021
9.23	0.7714	0.7381	0.7047	0.6716	0.6392	0.6079	0.5777	0.5490	0.5217	0.4959	0.4714	0.4483	0.4265	0.4058	0.3863	0.3677	0.3501	0.3332	0.3172	0.3019
9.24	0.7712	0.7379	0.7045	0.6714	0.6390	0.6077	0.5775	0.5488	0.5215	0.4957	0.4712	0.4481	0.4263	0.4056	0.3861	0.3675	0.3498	0.3330	0.3170	0.3017
9.25	0.7711	0.7378	0.7044	0.6712	0.6388	0.6074	0.5773	0.5486	0.5213	0.4954	0.4710	0.4479	0.4261	0.4054	0.3858	0.3673	0.3496	0.3328	0.3168	0.3015
9.26	0.7710	0.7376	0.7042	0.6711	0.6386	0.6072	0.5771	0.5484	0.5211	0.4952	0.4708	0.4477	0.4258	0.4052	0.3856	0.3671	0.3494	0.3326	0.3166	0.3013
9.27	0.7708	0.7375	0.7040	0.6709	0.6384	0.6070	0.5769	0.5482	0.5208	0.4950	0.4706	0.4475	0.4256	0.4050	0.3854	0.3668	0.3492	0.3324	0.3164	0.3011
9.28	0.7707	0.7373	0.7039	0.6707	0.6382	0.6068	0.5767	0.5479	0.5206	0.4948	0.4703	0.4472	0.4254	0.4048	0.3852	0.3666	0.3490	0.3322	0.3162	0.3009
9.29	0.7706	0.7372	0.7037	0.6705	0.6381	0.6066	0.5765	0.5477	0.5204	0.4946	0.4701	0.4470	0.4252	0.4045	0.3850	0.3664	0.3488	0.3320	0.3160	0.3007
9.30	0.7704	0.7370	0.7035	0.6703	0.6379	0.6064	0.5763	0.5475	0.5202	0.4943	0.4699	0.4468	0.4250	0.4043	0.3848	0.3662	0.3486	0.3318	0.3158	0.3005
9.31	0.7703	0.7369	0.7033	0.6701	0.6377	0.6062	0.5761	0.5473	0.5200	0.4941	0.4697	0.4466	0.4247	0.4041	0.3846	0.3660	0.3484	0.3316	0.3156	0.3003
9.32	0.7701	0.7367	0.7032	0.6700	0.6375	0.6060	0.5758	0.5471	0.5198	0.4939	0.4695	0.4464	0.4245	0.4039	0.3843	0.3658	0.3482	0.3314	0.3154	0.3001
9.33	0.7700	0.7366	0.7030	0.6698	0.6373	0.6058	0.5756	0.5469	0.5195	0.4937	0.4692	0.4461	0.4243	0.4037	0.3841	0.3656	0.3480	0.3312	0.3152	0.2999
9.34	0.7699	0.7364	0.7028	0.6696	0.6371	0.6056	0.5754	0.5466	0.5193	0.4935	0.4690	0.4459	0.4241	0.4035	0.3839	0.3654	0.3478	0.3310	0.3150	0.2997
9.35	0.7697	0.7362	0.7027	0.6694	0.6369	0.6054	0.5752	0.5464	0.5191	0.4932	0.4688	0.4457	0.4239	0.4032	0.3837	0.3652	0.3476	0.3308	0.3148	0.2995
9.36	0.7696	0.7361	0.7025	0.6692	0.6367	0.6052	0.5750	0.5462	0.5189	0.4930	0.4686	0.4455	0.4237	0.4030	0.3835	0.3649	0.3473	0.3306	0.3146	0.2993
9.37	0.7695	0.7359	0.7023	0.6690	0.6365	0.6050	0.5748	0.5460	0.5187	0.4928	0.4684	0.4453	0.4234	0.4028	0.3833	0.3647	0.3471	0.3304	0.3144	0.2991
9.38	0.7693	0.7358	0.7022	0.6689	0.6363	0.6048	0.5746	0.5458	0.5184	0.4926	0.4681	0.4450	0.4232	0.4026	0.3831	0.3645	0.3469	0.3302	0.3142	0.2989
9.39	0.7692	0.7356	0.7020	0.6687	0.6361	0.6046	0.5744	0.5456	0.5182	0.4924	0.4679	0.4448	0.4230	0.4024	0.3829	0.3643	0.3467	0.3300	0.3140	0.2988
9.40	0.7690	0.7355	0.7018	0.6685	0.6359	0.6044	0.5742	0.5454	0.5180	0.4922	0.4677	0.4446	0.4228	0.4022	0.3826	0.3641	0.3465	0.3298	0.3138	0.2986
9.41	0.7689	0.7353	0.7016	0.6683	0.6357	0.6042	0.5740	0.5451	0.5178	0.4919	0.4675	0.4444	0.4226	0.4020	0.3824	0.3639	0.3463	0.3296	0.3136	0.2984
9.42	0.7688	0.7352	0.7015	0.6682	0.6356	0.6040	0.5738	0.5449	0.5176	0.4917	0.4673	0.4442	0.4224	0.4018	0.3822	0.3637	0.3461	0.3294	0.3134	0.2983
9.43	0.7686	0.7350	0.7013	0.6680	0.6353	0.6038	0.5735	0.5447	0.5174	0.4915	0.4671	0.4440	0.4221	0.4015	0.3820	0.3635	0.3459	0.3292	0.3132	0.2980
9.44	0.7685	0.7349	0.7011	0.6678	0.6351	0.6036	0.5733	0.5445	0.5172	0.4913	0.4668	0.4437	0.4219	0.4013	0.3818	0.3633	0.3457	0.3290	0.3130	0.2978
9.45	0.7684	0.7347	0.7010	0.6676	0.6349	0.6034	0.5731	0.5443	0.5169	0.4911	0.4666	0.4435	0.4217	0.4011	0.3816	0.3631	0.3455	0.3288	0.3128	0.2976
9.46	0.7682	0.7345	0.7008	0.6674	0.6348	0.6032	0.5729	0.5441	0.5167	0.4909	0.4664	0.4433	0.4215	0.4009	0.3814	0.3629	0.3453	0.3286	0.3126	0.2974
9.47	0.7681	0.7344	0.7006	0.6672	0.6346	0.6030	0.5727	0.5439	0.5165	0.4906	0.4662	0.4431	0.4213	0.4007	0.3812	0.3627	0.3451	0.3284	0.3124	0.2972
9.48	0.7680	0.7342	0.7005	0.6670	0.6344	0.6028	0.5725	0.5437	0.5163	0.4904	0.4660	0.4429	0.4211	0.4005	0.3810	0.3625	0.3449	0.3282	0.3122	0.2970
9.49	0.7678	0.7341	0.7003	0.6669	0.6342	0.6026	0.5723	0.5434	0.5161	0.4902	0.4658	0.4427	0.4209	0.4003	0.3808	0.3622	0.3447	0.3280	0.3120	0.2968
9.50	0.7677	0.7339	0.7001	0.6667	0.6340	0.6024	0.5721	0.5432	0.5159	0.4900	0.4655	0.4424	0.4206	0.4000	0.3805	0.3620	0.3445	0.3278	0.3118	0.2966
9.51	0.7675	0.7338	0.7000	0.6665	0.6338	0.6022	0.5719	0.5430	0.5157	0.4898	0.4653	0.4422	0.4204	0.3998	0.3803	0.3618	0.3443	0.3276	0.3117	0.2964
9.52	0.7674	0.7336	0.6998	0.6663	0.6336	0.6020	0.5717	0.5428	0.5154	0.4896	0.4651	0.4420	0.4202	0.3996	0.3801	0.3616	0.3441	0.3274	0.3115	0.2963
9.53	0.7673	0.7335	0.6996	0.6661	0.6334	0.6018	0.5715													

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																							
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55				
1.01	0.7348	0.7246	0.7144	0.7041	0.6939	0.6837	0.6735	0.6632	0.6530	0.6428	0.6325	0.6223	0.6121	0.6018	0.5916	0.5814	0.5711	0.5609	0.5506	0.5404				
1.02	0.7332	0.7229	0.7126	0.7023	0.6921	0.6818	0.6715	0.6612	0.6509	0.6407	0.6304	0.6201	0.6098	0.5995	0.5892	0.5789	0.5686	0.5584	0.5481	0.5378				
1.03	0.7315	0.7212	0.7109	0.7005	0.6902	0.6799	0.6696	0.6592	0.6489	0.6386	0.6282	0.6179	0.6075	0.5972	0.5869	0.5765	0.5662	0.5559	0.5455	0.5352				
1.04	0.7299	0.7195	0.7092	0.6988	0.6884	0.6780	0.6676	0.6572	0.6468	0.6365	0.6261	0.6157	0.6053	0.5949	0.5845	0.5742	0.5638	0.5534	0.5430	0.5326				
1.05	0.7283	0.7179	0.7074	0.6970	0.6866	0.6761	0.6657	0.6552	0.6448	0.6344	0.6239	0.6135	0.6031	0.5927	0.5822	0.5718	0.5614	0.5509	0.5405	0.5301				
1.06	0.7267	0.7162	0.7057	0.6952	0.6847	0.6743	0.6638	0.6533	0.6428	0.6323	0.6218	0.6114	0.6009	0.5904	0.5799	0.5695	0.5590	0.5485	0.5380	0.5276				
1.07	0.7251	0.7146	0.7040	0.6935	0.6829	0.6724	0.6619	0.6513	0.6408	0.6303	0.6197	0.6092	0.5987	0.5882	0.5777	0.5671	0.5566	0.5461	0.5356	0.5251				
1.08	0.7236	0.7130	0.7024	0.6918	0.6812	0.6706	0.6600	0.6494	0.6388	0.6282	0.6177	0.6071	0.5965	0.5860	0.5754	0.5648	0.5543	0.5437	0.5332	0.5226				
1.09	0.7220	0.7113	0.7007	0.6900	0.6794	0.6687	0.6581	0.6475	0.6368	0.6262	0.6156	0.6050	0.5944	0.5837	0.5731	0.5625	0.5519	0.5413	0.5307	0.5201				
1.10	0.7204	0.7097	0.6990	0.6883	0.6776	0.6669	0.6562	0.6455	0.6349	0.6242	0.6135	0.6029	0.5922	0.5816	0.5709	0.5603	0.5496	0.5390	0.5283	0.5177				
1.11	0.7189	0.7081	0.6974	0.6866	0.6758	0.6651	0.6544	0.6436	0.6329	0.6222	0.6115	0.6008	0.5901	0.5794	0.5687	0.5580	0.5473	0.5366	0.5260	0.5153				
1.12	0.7173	0.7065	0.6957	0.6849	0.6741	0.6633	0.6525	0.6418	0.6310	0.6202	0.6095	0.5987	0.5880	0.5772	0.5665	0.5558	0.5450	0.5343	0.5236	0.5129				
1.13	0.7158	0.7049	0.6941	0.6832	0.6724	0.6615	0.6507	0.6399	0.6291	0.6182	0.6074	0.5967	0.5859	0.5751	0.5643	0.5535	0.5428	0.5320	0.5213	0.5105				
1.14	0.7143	0.7034	0.6924	0.6815	0.6706	0.6597	0.6489	0.6380	0.6271	0.6163	0.6054	0.5946	0.5838	0.5730	0.5622	0.5513	0.5405	0.5297	0.5189	0.5082				
1.15	0.7128	0.7018	0.6908	0.6799	0.6689	0.6580	0.6471	0.6361	0.6252	0.6143	0.6035	0.5926	0.5817	0.5709	0.5600	0.5492	0.5383	0.5275	0.5166	0.5058				
1.16	0.7113	0.7002	0.6892	0.6782	0.6672	0.6562	0.6453	0.6343	0.6234	0.6124	0.6015	0.5906	0.5797	0.5688	0.5579	0.5470	0.5361	0.5252	0.5144	0.5035				
1.17	0.7098	0.6987	0.6876	0.6765	0.6655	0.6545	0.6435	0.6325	0.6215	0.6105	0.5995	0.5886	0.5776	0.5667	0.5557	0.5448	0.5339	0.5230	0.5121	0.5012				
1.18	0.7083	0.6971	0.6860	0.6749	0.6638	0.6527	0.6417	0.6306	0.6196	0.6086	0.5976	0.5866	0.5756	0.5646	0.5536	0.5427	0.5317	0.5208	0.5098	0.4989				
1.19	0.7068	0.6956	0.6844	0.6733	0.6621	0.6510	0.6399	0.6288	0.6178	0.6067	0.5956	0.5846	0.5736	0.5626	0.5516	0.5406	0.5296	0.5186	0.5076	0.4966				
1.20	0.7053	0.6941	0.6828	0.6716	0.6605	0.6493	0.6382	0.6270	0.6159	0.6048	0.5937	0.5826	0.5716	0.5605	0.5495	0.5384	0.5274	0.5164	0.5054	0.4944				
1.21	0.7038	0.6925	0.6813	0.6700	0.6588	0.6476	0.6364	0.6252	0.6141	0.6029	0.5918	0.5807	0.5696	0.5585	0.5474	0.5363	0.5253	0.5142	0.5032	0.4922				
1.22	0.7023	0.6910	0.6797	0.6684	0.6572	0.6459	0.6347	0.6235	0.6123	0.6011	0.5899	0.5788	0.5676	0.5565	0.5454	0.5343	0.5232	0.5121	0.5010	0.4899				
1.23	0.7009	0.6895	0.6782	0.6668	0.6555	0.6442	0.6329	0.6217	0.6105	0.5992	0.5880	0.5768	0.5657	0.5545	0.5433	0.5322	0.5211	0.5100	0.4988	0.4877				
1.24	0.6994	0.6880	0.6766	0.6652	0.6539	0.6425	0.6312	0.6199	0.6087	0.5974	0.5862	0.5749	0.5637	0.5525	0.5413	0.5302	0.5190	0.5078	0.4967	0.4856				
1.25	0.6980	0.6865	0.6751	0.6637	0.6523	0.6409	0.6295	0.6182	0.6069	0.5956	0.5843	0.5730	0.5618	0.5505	0.5393	0.5281	0.5169	0.5057	0.4946	0.4834				
1.26	0.6966	0.6850	0.6735	0.6621	0.6506	0.6392	0.6278	0.6165	0.6051	0.5938	0.5824	0.5711	0.5599	0.5486	0.5373	0.5261	0.5149	0.5037	0.4924	0.4812				
1.27	0.6951	0.6836	0.6720	0.6605	0.6490	0.6376	0.6261	0.6147	0.6033	0.5920	0.5806	0.5693	0.5579	0.5466	0.5354	0.5241	0.5128	0.5016	0.4903	0.4791				
1.28	0.6937	0.6821	0.6705	0.6590	0.6474	0.6359	0.6245	0.6130	0.6016	0.5902	0.5788	0.5674	0.5561	0.5447	0.5334	0.5221	0.5108	0.4995	0.4883	0.4770				
1.29	0.6923	0.6806	0.6690	0.6574	0.6458	0.6343	0.6228	0.6113	0.5998	0.5884	0.5770	0.5656	0.5542	0.5428	0.5314	0.5201	0.5088	0.4975	0.4862	0.4749				
1.30	0.6909	0.6792	0.6675	0.6559	0.6443	0.6327	0.6211	0.6096	0.5981	0.5866	0.5752	0.5637	0.5523	0.5409	0.5295	0.5181	0.5068	0.4955	0.4841	0.4728				
1.31	0.6895	0.6777	0.6660	0.6543	0.6427	0.6311	0.6195	0.6079	0.5964	0.5849	0.5734	0.5619	0.5504	0.5389	0.5276	0.5162	0.5048	0.4934	0.4821	0.4708				
1.32	0.6881	0.6763	0.6645	0.6528	0.6411	0.6295	0.6179	0.6062	0.5947	0.5831	0.5716	0.5601	0.5486	0.5371	0.5257	0.5143	0.5028	0.4915	0.4801	0.4687				
1.33	0.6867	0.6749	0.6631	0.6513	0.6396	0.6279	0.6162	0.6046	0.5930	0.5814	0.5698	0.5583	0.5468	0.5353	0.5238	0.5123	0.5009	0.4895	0.4781	0.4667				
1.34	0.6853	0.6734	0.6616	0.6498	0.6380	0.6263	0.6146	0.6029	0.5913	0.5797	0.5681	0.5565	0.5449	0.5334	0.5219	0.5104	0.4990	0.4875	0.4761	0.4646				
1.35	0.6839	0.6720	0.6601	0.6483	0.6365	0.6247	0.6130	0.6013	0.5896	0.5779	0.5663	0.5547	0.5431	0.5316	0.5200	0.5085	0.4970	0.4855	0.4741	0.4626				
1.36	0.6826	0.6706	0.6587	0.6468	0.6350	0.6232	0.6114	0.5996	0.5879	0.5762	0.5646	0.5529	0.5413	0.5297	0.5182	0.5066	0.4951	0.4836	0.4721	0.4606				
1.37	0.6812	0.6692	0.6572	0.6453	0.6334	0.6216	0.6098	0.5980	0.5863	0.5745	0.5628	0.5512	0.5395	0.5279	0.5163	0.5048	0.4932	0.4817	0.4702	0.4587				
1.38	0.6798	0.6678	0.6558	0.6438	0.6319	0.6201	0.6082	0.5964	0.5846	0.5729	0.5611	0.5494	0.5378	0.5261	0.5145	0.5029	0.4913	0.4798	0.4682	0.4567				
1.39	0.6785	0.6664	0.6544	0.6424	0.6304	0.6185	0.6066	0.5948	0.5830	0.5712	0.5594	0.5477	0.5360	0.5243	0.5127	0.5011	0.4895	0.4779	0.4663	0.4548				
1.40	0.6771	0.6650	0.6529	0.6409	0.6289	0.6170	0.6051	0.5932	0.5813	0.5695	0.5577	0.5460	0.5342	0.5225	0.5109	0.4992	0.4876	0.4760	0.4644	0.4528				
1.41	0.6758	0.6636	0.6515	0.6395	0.6274	0.6155	0.6035	0.5916	0.5797	0.5679	0.5560	0.5443	0.5325	0.5208	0.5091	0.4974	0.4858	0.4741	0.4625	0.4509				
1.42	0.6745	0.6623	0.6501	0.6380	0.6260	0.6139	0.6020	0.5900	0.5781	0.5662	0.5544	0.5426	0.5308	0.5190	0.5073	0.4956	0.4839	0.4723	0.4606	0.4490				
1.43	0.6731	0.6609	0.6487	0.6366	0.6245	0.6124	0.6004	0.5884	0.5765	0.5646	0.5527	0.5409	0.5291	0.5173	0.5055	0.4938	0.4821	0.4704	0.4588	0.4471				
1.44	0.6718	0.6595	0.6473	0.6351	0.6230	0.6109	0.5989	0.5869	0.5749	0.5630	0.5511	0.5392	0.5273	0.5155	0.5038	0.4920	0.4803	0.4686	0.4569	0.4452				
1.45	0.6705	0.6582	0.6459	0.6337	0.6216	0.6094	0.5974	0.5853	0.5733	0.5613	0.5494	0.5375	0.5											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
2.01	0.6054	0.5914	0.5776	0.5639	0.5503	0.5368	0.5234	0.5101	0.4969	0.4838	0.4708	0.4579	0.4450	0.4323	0.4196	0.4070	0.3944	0.3820	0.3696	0.3572	
2.02	0.6044	0.5904	0.5765	0.5628	0.5492	0.5357	0.5223	0.5090	0.4958	0.4826	0.4696	0.4566	0.4438	0.4310	0.4183	0.4057	0.3932	0.3807	0.3683	0.3560	
2.03	0.6033	0.5893	0.5754	0.5617	0.5481	0.5345	0.5211	0.5078	0.4946	0.4814	0.4684	0.4554	0.4426	0.4298	0.4171	0.4045	0.3919	0.3795	0.3670	0.3547	
2.04	0.6023	0.5883	0.5744	0.5606	0.5470	0.5334	0.5200	0.5067	0.4934	0.4803	0.4672	0.4542	0.4414	0.4286	0.4159	0.4033	0.3907	0.3782	0.3658	0.3534	
2.05	0.6013	0.5872	0.5733	0.5595	0.5459	0.5323	0.5189	0.5055	0.4923	0.4791	0.4660	0.4531	0.4402	0.4274	0.4147	0.4020	0.3895	0.3770	0.3646	0.3522	
2.06	0.6003	0.5862	0.5723	0.5584	0.5448	0.5312	0.5177	0.5044	0.4911	0.4779	0.4649	0.4519	0.4390	0.4262	0.4135	0.4008	0.3882	0.3757	0.3633	0.3510	
2.07	0.5993	0.5852	0.5712	0.5574	0.5437	0.5301	0.5166	0.5032	0.4900	0.4768	0.4637	0.4507	0.4378	0.4250	0.4122	0.3996	0.3870	0.3745	0.3621	0.3497	
2.08	0.5983	0.5841	0.5702	0.5563	0.5426	0.5290	0.5155	0.5021	0.4887	0.4756	0.4625	0.4495	0.4366	0.4238	0.4110	0.3984	0.3858	0.3733	0.3609	0.3485	
2.09	0.5973	0.5831	0.5691	0.5552	0.5415	0.5279	0.5144	0.5010	0.4877	0.4745	0.4614	0.4483	0.4354	0.4226	0.4099	0.3972	0.3846	0.3721	0.3597	0.3473	
2.10	0.5963	0.5821	0.5681	0.5542	0.5404	0.5268	0.5133	0.4999	0.4866	0.4733	0.4602	0.4472	0.4343	0.4214	0.4087	0.3960	0.3834	0.3709	0.3585	0.3461	
2.11	0.5953	0.5811	0.5670	0.5531	0.5394	0.5257	0.5122	0.4988	0.4854	0.4722	0.4591	0.4460	0.4331	0.4203	0.4075	0.3948	0.3822	0.3697	0.3573	0.3449	
2.12	0.5943	0.5801	0.5660	0.5521	0.5383	0.5246	0.5111	0.4977	0.4843	0.4711	0.4579	0.4449	0.4319	0.4191	0.4063	0.3936	0.3810	0.3685	0.3561	0.3437	
2.13	0.5933	0.5791	0.5650	0.5510	0.5372	0.5236	0.5100	0.4966	0.4832	0.4699	0.4568	0.4437	0.4308	0.4179	0.4052	0.3925	0.3799	0.3673	0.3549	0.3425	
2.14	0.5923	0.5780	0.5640	0.5500	0.5362	0.5225	0.5089	0.4955	0.4821	0.4688	0.4557	0.4426	0.4296	0.4168	0.4040	0.3913	0.3787	0.3662	0.3537	0.3413	
2.15	0.5913	0.5770	0.5630	0.5490	0.5351	0.5214	0.5078	0.4944	0.4810	0.4677	0.4545	0.4415	0.4285	0.4156	0.4028	0.3902	0.3775	0.3650	0.3525	0.3402	
2.16	0.5903	0.5760	0.5619	0.5479	0.5341	0.5204	0.5068	0.4933	0.4799	0.4666	0.4534	0.4403	0.4274	0.4145	0.4017	0.3890	0.3764	0.3638	0.3514	0.3390	
2.17	0.5894	0.5751	0.5609	0.5469	0.5330	0.5193	0.5057	0.4922	0.4788	0.4655	0.4523	0.4392	0.4262	0.4134	0.4006	0.3879	0.3752	0.3627	0.3502	0.3378	
2.18	0.5884	0.5741	0.5599	0.5459	0.5320	0.5183	0.5046	0.4911	0.4777	0.4644	0.4512	0.4381	0.4251	0.4122	0.3994	0.3867	0.3741	0.3615	0.3491	0.3367	
2.19	0.5874	0.5731	0.5589	0.5449	0.5310	0.5172	0.5036	0.4901	0.4766	0.4633	0.4501	0.4370	0.4240	0.4111	0.3983	0.3856	0.3730	0.3604	0.3479	0.3356	
2.20	0.5865	0.5721	0.5579	0.5439	0.5299	0.5162	0.5025	0.4890	0.4756	0.4622	0.4490	0.4359	0.4229	0.4100	0.3972	0.3845	0.3718	0.3593	0.3468	0.3344	
2.21	0.5855	0.5711	0.5569	0.5428	0.5289	0.5151	0.5015	0.4879	0.4745	0.4611	0.4479	0.4348	0.4218	0.4089	0.3961	0.3833	0.3707	0.3582	0.3457	0.3333	
2.22	0.5845	0.5701	0.5559	0.5418	0.5279	0.5141	0.5004	0.4869	0.4734	0.4601	0.4468	0.4337	0.4207	0.4078	0.3950	0.3822	0.3696	0.3570	0.3446	0.3322	
2.23	0.5836	0.5692	0.5549	0.5408	0.5269	0.5131	0.4994	0.4858	0.4724	0.4590	0.4457	0.4326	0.4196	0.4067	0.3938	0.3811	0.3685	0.3559	0.3435	0.3311	
2.24	0.5826	0.5682	0.5539	0.5398	0.5259	0.5121	0.4983	0.4848	0.4713	0.4579	0.4447	0.4315	0.4185	0.4056	0.3927	0.3800	0.3674	0.3548	0.3423	0.3300	
2.25	0.5817	0.5673	0.5530	0.5388	0.5249	0.5110	0.4973	0.4837	0.4702	0.4569	0.4436	0.4305	0.4174	0.4045	0.3917	0.3789	0.3663	0.3537	0.3412	0.3289	
2.26	0.5808	0.5663	0.5520	0.5379	0.5239	0.5100	0.4963	0.4827	0.4692	0.4558	0.4425	0.4294	0.4163	0.4034	0.3906	0.3778	0.3652	0.3526	0.3401	0.3278	
2.27	0.5798	0.5653	0.5510	0.5369	0.5229	0.5090	0.4953	0.4817	0.4682	0.4548	0.4415	0.4283	0.4153	0.4023	0.3895	0.3767	0.3641	0.3515	0.3391	0.3267	
2.28	0.5789	0.5644	0.5501	0.5359	0.5219	0.5080	0.4942	0.4806	0.4671	0.4537	0.4404	0.4273	0.4142	0.4013	0.3884	0.3757	0.3630	0.3505	0.3380	0.3256	
2.29	0.5779	0.5634	0.5491	0.5349	0.5209	0.5070	0.4932	0.4796	0.4661	0.4527	0.4394	0.4262	0.4131	0.4002	0.3873	0.3746	0.3619	0.3494	0.3369	0.3245	
2.30	0.5770	0.5625	0.5481	0.5339	0.5199	0.5060	0.4922	0.4786	0.4651	0.4516	0.4383	0.4252	0.4121	0.3991	0.3863	0.3735	0.3609	0.3483	0.3358	0.3234	
2.31	0.5761	0.5615	0.5472	0.5330	0.5189	0.5050	0.4912	0.4776	0.4640	0.4506	0.4373	0.4241	0.4110	0.3981	0.3852	0.3725	0.3598	0.3472	0.3348	0.3224	
2.32	0.5752	0.5606	0.5462	0.5320	0.5179	0.5040	0.4902	0.4766	0.4630	0.4496	0.4363	0.4231	0.4100	0.3970	0.3842	0.3714	0.3588	0.3462	0.3337	0.3213	
2.33	0.5743	0.5597	0.5453	0.5310	0.5170	0.5030	0.4892	0.4755	0.4620	0.4486	0.4352	0.4220	0.4090	0.3960	0.3831	0.3704	0.3577	0.3451	0.3327	0.3203	
2.34	0.5733	0.5587	0.5443	0.5301	0.5160	0.5020	0.4882	0.4745	0.4610	0.4475	0.4342	0.4210	0.4079	0.3949	0.3821	0.3693	0.3567	0.3441	0.3316	0.3192	
2.35	0.5724	0.5578	0.5434	0.5291	0.5150	0.5011	0.4872	0.4735	0.4600	0.4465	0.4332	0.4200	0.4069	0.3939	0.3810	0.3683	0.3556	0.3430	0.3306	0.3182	
2.36	0.5715	0.5569	0.5424	0.5282	0.5141	0.5001	0.4863	0.4726	0.4590	0.4455	0.4322	0.4190	0.4059	0.3929	0.3800	0.3672	0.3546	0.3420	0.3295	0.3171	
2.37	0.5706	0.5560	0.5415	0.5272	0.5131	0.4991	0.4853	0.4716	0.4580	0.4445	0.4312	0.4179	0.4048	0.3919	0.3790	0.3662	0.3536	0.3410	0.3285	0.3161	
2.38	0.5697	0.5551	0.5406	0.5263	0.5121	0.4981	0.4843	0.4706	0.4570	0.4435	0.4302	0.4169	0.4038	0.3908	0.3780	0.3652	0.3525	0.3400	0.3275	0.3151	
2.39	0.5688	0.5541	0.5397	0.5253	0.5112	0.4972	0.4833	0.4696	0.4560	0.4425	0.4292	0.4159	0.4028	0.3898	0.3770	0.3642	0.3515	0.3389	0.3265	0.3141	
2.40	0.5679	0.5532	0.5387	0.5244	0.5102	0.4962	0.4824	0.4686	0.4550	0.4415	0.4282	0.4149	0.4018	0.3888	0.3759	0.3632	0.3505	0.3379	0.3255	0.3131	
2.41	0.5670	0.5523	0.5378	0.5235	0.5093	0.4953	0.4814	0.4677	0.4540	0.4405	0.4272	0.4139	0.4008	0.3878	0.3749	0.3622	0.3495	0.3369	0.3245	0.3121	
2.42	0.5661	0.5514	0.5369	0.5225	0.5084	0.4943	0.4804	0.4667	0.4531	0.4396	0.4262	0.4129	0.3998	0.3868	0.3739	0.3612	0.3485	0.3359	0.3235	0.3111	
2.43	0.5653	0.5505	0.5360	0.5216	0.5074	0.4934	0.4795	0.4657	0.4521	0.4386	0.4252	0.4120	0.3988	0.3858	0.3729	0.3602	0.3475	0.3349	0.3225	0.3101	
2.44	0.5644	0.5496	0.5351	0.5207	0.5065	0.4924	0.4785	0.4648	0.4511	0.4376	0.4242	0.4110	0.3978	0.3848	0.3720	0.3592	0.3465	0.3339	0.3215	0.3091	
2.45	0.5635	0.5487	0.5342	0.5198	0.5056	0.4915	0.4776	0.4638	0.4502	0.4366	0.4233	0.4100	0.3969	0.3839	0.3710	0.3582	0.3455	0.3330	0.3205	0.3081	
2.46	0.5626	0.5478	0.5333	0.5189	0.5046	0.4906	0.4766	0.4629	0.4492	0.4357	0.4223	0.4090	0.								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																									
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55						
3.01	0.5188	0.5034	0.4883	0.4735	0.4588	0.4444	0.4302	0.4162	0.4023	0.3886	0.3751	0.3618	0.3486	0.3357	0.3228	0.3102	0.2976	0.2852	0.2730	0.2609						
3.02	0.5180	0.5027	0.4876	0.4727	0.4581	0.4437	0.4294	0.4154	0.4016	0.3879	0.3744	0.3610	0.3479	0.3349	0.3221	0.3094	0.2969	0.2845	0.2723	0.2602						
3.03	0.5173	0.5019	0.4868	0.4720	0.4573	0.4429	0.4287	0.4147	0.4008	0.3871	0.3736	0.3603	0.3471	0.3342	0.3213	0.3087	0.2961	0.2838	0.2715	0.2594						
3.04	0.5166	0.5012	0.4861	0.4712	0.4566	0.4422	0.4279	0.4139	0.4000	0.3864	0.3729	0.3595	0.3464	0.3334	0.3206	0.3079	0.2954	0.2830	0.2708	0.2587						
3.05	0.5159	0.5005	0.4854	0.4705	0.4558	0.4414	0.4272	0.4132	0.3993	0.3856	0.3721	0.3588	0.3456	0.3327	0.3198	0.3072	0.2947	0.2823	0.2701	0.2580						
3.06	0.5152	0.4998	0.4846	0.4697	0.4551	0.4407	0.4264	0.4124	0.3985	0.3849	0.3714	0.3580	0.3449	0.3319	0.3191	0.3065	0.2939	0.2816	0.2694	0.2573						
3.07	0.5144	0.4990	0.4839	0.4690	0.4544	0.4399	0.4257	0.4117	0.3978	0.3841	0.3706	0.3573	0.3442	0.3312	0.3184	0.3057	0.2932	0.2809	0.2687	0.2566						
3.08	0.5137	0.4983	0.4832	0.4683	0.4536	0.4392	0.4250	0.4109	0.3971	0.3834	0.3699	0.3566	0.3434	0.3304	0.3176	0.3050	0.2925	0.2802	0.2680	0.2559						
3.09	0.5130	0.4976	0.4825	0.4676	0.4529	0.4385	0.4242	0.4102	0.3963	0.3826	0.3691	0.3558	0.3427	0.3297	0.3169	0.3043	0.2918	0.2794	0.2673	0.2552						
3.10	0.5123	0.4969	0.4817	0.4668	0.4522	0.4377	0.4235	0.4094	0.3956	0.3819	0.3684	0.3551	0.3420	0.3290	0.3162	0.3036	0.2911	0.2787	0.2665	0.2545						
3.11	0.5116	0.4962	0.4810	0.4661	0.4514	0.4370	0.4228	0.4087	0.3949	0.3812	0.3677	0.3544	0.3412	0.3283	0.3155	0.3028	0.2904	0.2780	0.2658	0.2538						
3.12	0.5109	0.4955	0.4803	0.4654	0.4507	0.4363	0.4220	0.4080	0.3941	0.3804	0.3669	0.3536	0.3405	0.3275	0.3148	0.3021	0.2896	0.2773	0.2652	0.2531						
3.13	0.5102	0.4948	0.4796	0.4647	0.4500	0.4355	0.4213	0.4073	0.3934	0.3797	0.3662	0.3529	0.3398	0.3268	0.3140	0.3014	0.2889	0.2766	0.2645	0.2524						
3.14	0.5095	0.4940	0.4789	0.4640	0.4493	0.4348	0.4206	0.4065	0.3927	0.3790	0.3655	0.3522	0.3391	0.3261	0.3133	0.3007	0.2882	0.2759	0.2638	0.2518						
3.15	0.5088	0.4933	0.4782	0.4632	0.4486	0.4341	0.4199	0.4058	0.3919	0.3783	0.3648	0.3515	0.3383	0.3254	0.3126	0.3000	0.2875	0.2752	0.2631	0.2511						
3.16	0.5081	0.4926	0.4775	0.4625	0.4478	0.4334	0.4191	0.4051	0.3912	0.3775	0.3641	0.3507	0.3376	0.3247	0.3119	0.2993	0.2868	0.2745	0.2624	0.2504						
3.17	0.5074	0.4919	0.4768	0.4618	0.4471	0.4327	0.4184	0.4044	0.3905	0.3768	0.3633	0.3500	0.3369	0.3240	0.3112	0.2986	0.2862	0.2739	0.2617	0.2497						
3.18	0.5067	0.4912	0.4761	0.4611	0.4464	0.4320	0.4177	0.4037	0.3898	0.3761	0.3626	0.3493	0.3362	0.3233	0.3105	0.2979	0.2855	0.2732	0.2610	0.2491						
3.19	0.5060	0.4906	0.4754	0.4604	0.4457	0.4313	0.4170	0.4030	0.3891	0.3754	0.3619	0.3486	0.3355	0.3226	0.3098	0.2972	0.2848	0.2725	0.2604	0.2484						
3.20	0.5053	0.4899	0.4747	0.4597	0.4450	0.4305	0.4163	0.4022	0.3884	0.3747	0.3612	0.3479	0.3348	0.3219	0.3091	0.2965	0.2841	0.2718	0.2597	0.2477						
3.21	0.5047	0.4892	0.4740	0.4590	0.4443	0.4298	0.4156	0.4015	0.3877	0.3740	0.3605	0.3472	0.3341	0.3212	0.3084	0.2958	0.2834	0.2711	0.2590	0.2471						
3.22	0.5040	0.4885	0.4733	0.4583	0.4436	0.4291	0.4149	0.4008	0.3870	0.3733	0.3598	0.3465	0.3334	0.3205	0.3077	0.2952	0.2827	0.2705	0.2584	0.2464						
3.23	0.5033	0.4878	0.4726	0.4576	0.4429	0.4284	0.4142	0.4001	0.3863	0.3726	0.3591	0.3458	0.3327	0.3198	0.3071	0.2945	0.2821	0.2698	0.2577	0.2458						
3.24	0.5026	0.4871	0.4719	0.4569	0.4422	0.4277	0.4135	0.3994	0.3856	0.3719	0.3584	0.3451	0.3320	0.3191	0.3064	0.2938	0.2814	0.2691	0.2570	0.2451						
3.25	0.5019	0.4864	0.4712	0.4562	0.4415	0.4270	0.4128	0.3987	0.3849	0.3712	0.3577	0.3444	0.3313	0.3184	0.3057	0.2931	0.2807	0.2685	0.2564	0.2445						
3.26	0.5013	0.4857	0.4705	0.4555	0.4408	0.4264	0.4121	0.3980	0.3842	0.3705	0.3570	0.3438	0.3307	0.3178	0.3050	0.2925	0.2801	0.2678	0.2557	0.2438						
3.27	0.5006	0.4851	0.4698	0.4549	0.4401	0.4257	0.4114	0.3974	0.3835	0.3698	0.3563	0.3431	0.3300	0.3171	0.3044	0.2918	0.2794	0.2672	0.2551	0.2432						
3.28	0.4999	0.4844	0.4692	0.4542	0.4395	0.4250	0.4107	0.3967	0.3828	0.3691	0.3557	0.3424	0.3293	0.3164	0.3037	0.2911	0.2787	0.2665	0.2544	0.2425						
3.29	0.4993	0.4837	0.4685	0.4535	0.4388	0.4243	0.4100	0.3960	0.3821	0.3684	0.3550	0.3417	0.3286	0.3157	0.3030	0.2905	0.2781	0.2659	0.2538	0.2419						
3.30	0.4986	0.4831	0.4678	0.4528	0.4381	0.4236	0.4094	0.3953	0.3814	0.3678	0.3543	0.3410	0.3280	0.3151	0.3023	0.2898	0.2774	0.2652	0.2532	0.2413						
3.31	0.4979	0.4824	0.4671	0.4521	0.4374	0.4229	0.4087	0.3946	0.3808	0.3671	0.3536	0.3404	0.3273	0.3144	0.3017	0.2892	0.2768	0.2646	0.2525	0.2406						
3.32	0.4973	0.4817	0.4665	0.4515	0.4367	0.4223	0.4080	0.3939	0.3801	0.3664	0.3529	0.3397	0.3266	0.3137	0.3010	0.2885	0.2761	0.2639	0.2519	0.2400						
3.33	0.4966	0.4810	0.4658	0.4508	0.4361	0.4216	0.4073	0.3933	0.3794	0.3657	0.3523	0.3390	0.3260	0.3131	0.3004	0.2878	0.2755	0.2633	0.2513	0.2394						
3.34	0.4959	0.4804	0.4651	0.4501	0.4354	0.4209	0.4066	0.3926	0.3787	0.3651	0.3516	0.3384	0.3253	0.3124	0.2997	0.2872	0.2748	0.2627	0.2506	0.2388						
3.35	0.4953	0.4797	0.4645	0.4495	0.4347	0.4202	0.4060	0.3919	0.3781	0.3644	0.3509	0.3377	0.3246	0.3118	0.2991	0.2866	0.2742	0.2620	0.2500	0.2381						
3.36	0.4946	0.4791	0.4638	0.4488	0.4341	0.4196	0.4053	0.3912	0.3774	0.3637	0.3503	0.3370	0.3240	0.3111	0.2984	0.2859	0.2736	0.2614	0.2494	0.2375						
3.37	0.4940	0.4784	0.4631	0.4481	0.4334	0.4189	0.4046	0.3906	0.3767	0.3631	0.3496	0.3364	0.3233	0.3105	0.2978	0.2853	0.2729	0.2608	0.2488	0.2369						
3.38	0.4933	0.4778	0.4625	0.4475	0.4327	0.4182	0.4040	0.3899	0.3761	0.3624	0.3490	0.3357	0.3227	0.3098	0.2971	0.2846	0.2723	0.2601	0.2482	0.2363						
3.39	0.4927	0.4771	0.4618	0.4468	0.4321	0.4176	0.4033	0.3893	0.3754	0.3618	0.3483	0.3351	0.3220	0.3092	0.2965	0.2840	0.2717	0.2595	0.2475	0.2357						
3.40	0.4920	0.4764	0.4612	0.4462	0.4314	0.4169	0.4026	0.3886	0.3748	0.3611	0.3476	0.3344	0.3214	0.3085	0.2959	0.2834	0.2711	0.2589	0.2469	0.2351						
3.41	0.4914	0.4758	0.4605	0.4455	0.4308	0.4163	0.4020	0.3879	0.3741	0.3604	0.3470	0.3338	0.3207	0.3079	0.2952	0.2827	0.2704	0.2583	0.2463	0.2345						
3.42	0.4908	0.4752	0.4599	0.4448	0.4301	0.4156	0.4013	0.3873	0.3734	0.3598	0.3463	0.3331	0.3201	0.3072	0.2946	0.2821	0.2698	0.2577	0.2457	0.2339						
3.43	0.4901	0.4745	0.4592	0.4442	0.4294	0.4149	0.4007	0.3866	0.3728	0.3591	0.3457	0.3325	0.3194	0.3066	0.2940	0.2815	0.2692	0.2571	0.2451	0.2333						
3.44	0.4895	0.4739	0.4586	0.4435	0.4288	0.4143	0.4000	0.3860	0.3721	0.3585	0.3451	0.3318	0.3188	0.3060	0.2933	0.2809	0.2686	0.2565	0.2445	0.2327						
3.45	0.4888	0.4732	0.4579	0.4429	0.4281	0.4136	0.3994	0.3853	0.3715	0.3579	0.3444	0.3312														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.4559	0.4401	0.4248	0.4097	0.3949	0.3805	0.3663	0.3524	0.3387	0.3252	0.3120	0.2990	0.2863	0.2737	0.2614	0.2493	0.2374	0.2258	0.2142	0.2029
4.02	0.4554	0.4396	0.4242	0.4092	0.3944	0.3800	0.3658	0.3518	0.3382	0.3247	0.3115	0.2985	0.2858	0.2732	0.2609	0.2489	0.2370	0.2253	0.2138	0.2025
4.03	0.4548	0.4391	0.4237	0.4086	0.3939	0.3794	0.3652	0.3513	0.3376	0.3242	0.3110	0.2980	0.2852	0.2727	0.2604	0.2484	0.2365	0.2248	0.2133	0.2020
4.04	0.4543	0.4385	0.4231	0.4081	0.3933	0.3789	0.3647	0.3508	0.3371	0.3236	0.3104	0.2975	0.2847	0.2722	0.2599	0.2479	0.2360	0.2243	0.2128	0.2016
4.05	0.4537	0.4380	0.4226	0.4075	0.3928	0.3783	0.3642	0.3502	0.3366	0.3231	0.3099	0.2970	0.2842	0.2717	0.2595	0.2474	0.2355	0.2239	0.2124	0.2011
4.06	0.4532	0.4374	0.4220	0.4070	0.3923	0.3778	0.3636	0.3497	0.3360	0.3226	0.3094	0.2964	0.2837	0.2712	0.2590	0.2469	0.2350	0.2234	0.2119	0.2006
4.07	0.4527	0.4369	0.4215	0.4065	0.3917	0.3773	0.3631	0.3492	0.3355	0.3221	0.3089	0.2959	0.2832	0.2707	0.2585	0.2464	0.2346	0.2229	0.2115	0.2002
4.08	0.4521	0.4364	0.4210	0.4059	0.3912	0.3767	0.3626	0.3487	0.3350	0.3216	0.3084	0.2954	0.2827	0.2702	0.2580	0.2459	0.2341	0.2224	0.2110	0.1997
4.09	0.4516	0.4358	0.4204	0.4054	0.3907	0.3762	0.3620	0.3481	0.3345	0.3210	0.3079	0.2949	0.2822	0.2697	0.2575	0.2455	0.2336	0.2220	0.2105	0.1993
4.10	0.4511	0.4353	0.4199	0.4049	0.3901	0.3757	0.3615	0.3476	0.3340	0.3205	0.3074	0.2944	0.2817	0.2693	0.2570	0.2450	0.2331	0.2215	0.2101	0.1988
4.11	0.4505	0.4348	0.4194	0.4043	0.3896	0.3752	0.3610	0.3471	0.3334	0.3200	0.3068	0.2939	0.2812	0.2688	0.2565	0.2445	0.2327	0.2211	0.2096	0.1984
4.12	0.4500	0.4342	0.4188	0.4038	0.3891	0.3746	0.3605	0.3466	0.3329	0.3195	0.3063	0.2934	0.2807	0.2683	0.2560	0.2440	0.2322	0.2206	0.2092	0.1980
4.13	0.4495	0.4337	0.4183	0.4033	0.3885	0.3741	0.3600	0.3461	0.3324	0.3190	0.3058	0.2929	0.2802	0.2678	0.2556	0.2436	0.2317	0.2201	0.2087	0.1975
4.14	0.4489	0.4332	0.4178	0.4027	0.3880	0.3736	0.3594	0.3456	0.3319	0.3185	0.3053	0.2924	0.2797	0.2673	0.2551	0.2431	0.2313	0.2197	0.2083	0.1971
4.15	0.4484	0.4327	0.4173	0.4022	0.3875	0.3731	0.3589	0.3450	0.3313	0.3180	0.3048	0.2919	0.2793	0.2668	0.2546	0.2426	0.2308	0.2192	0.2078	0.1966
4.16	0.4479	0.4321	0.4167	0.4017	0.3870	0.3726	0.3584	0.3445	0.3309	0.3175	0.3043	0.2914	0.2788	0.2663	0.2541	0.2421	0.2304	0.2188	0.2074	0.1962
4.17	0.4474	0.4316	0.4162	0.4012	0.3865	0.3720	0.3579	0.3440	0.3304	0.3170	0.3038	0.2909	0.2783	0.2659	0.2537	0.2417	0.2299	0.2183	0.2070	0.1958
4.18	0.4469	0.4311	0.4157	0.4007	0.3859	0.3715	0.3574	0.3435	0.3299	0.3165	0.3033	0.2905	0.2778	0.2654	0.2532	0.2412	0.2294	0.2179	0.2065	0.1953
4.19	0.4463	0.4306	0.4152	0.4001	0.3854	0.3710	0.3569	0.3430	0.3294	0.3160	0.3028	0.2900	0.2773	0.2649	0.2527	0.2407	0.2290	0.2174	0.2061	0.1949
4.20	0.4458	0.4301	0.4147	0.3996	0.3849	0.3705	0.3564	0.3425	0.3289	0.3155	0.3024	0.2895	0.2768	0.2644	0.2523	0.2403	0.2285	0.2170	0.2056	0.1945
4.21	0.4453	0.4295	0.4142	0.3991	0.3844	0.3700	0.3559	0.3420	0.3284	0.3150	0.3019	0.2890	0.2764	0.2640	0.2518	0.2398	0.2281	0.2165	0.2052	0.1941
4.22	0.4448	0.4290	0.4136	0.3986	0.3839	0.3695	0.3553	0.3415	0.3279	0.3145	0.3014	0.2885	0.2759	0.2635	0.2513	0.2394	0.2276	0.2161	0.2048	0.1936
4.23	0.4443	0.4285	0.4131	0.3981	0.3834	0.3690	0.3548	0.3410	0.3274	0.3140	0.3009	0.2880	0.2754	0.2630	0.2509	0.2389	0.2272	0.2157	0.2043	0.1932
4.24	0.4438	0.4280	0.4126	0.3976	0.3829	0.3685	0.3543	0.3405	0.3269	0.3135	0.3004	0.2875	0.2749	0.2626	0.2504	0.2385	0.2267	0.2152	0.2039	0.1928
4.25	0.4433	0.4275	0.4121	0.3971	0.3824	0.3680	0.3538	0.3400	0.3264	0.3130	0.2999	0.2871	0.2745	0.2621	0.2499	0.2380	0.2263	0.2148	0.2035	0.1924
4.26	0.4427	0.4270	0.4116	0.3966	0.3819	0.3675	0.3533	0.3395	0.3259	0.3125	0.2994	0.2866	0.2740	0.2616	0.2495	0.2376	0.2258	0.2143	0.2030	0.1919
4.27	0.4422	0.4265	0.4111	0.3961	0.3813	0.3669	0.3528	0.3390	0.3254	0.3121	0.2990	0.2861	0.2735	0.2612	0.2490	0.2371	0.2254	0.2139	0.2026	0.1915
4.28	0.4417	0.4260	0.4106	0.3955	0.3808	0.3664	0.3523	0.3385	0.3249	0.3116	0.2985	0.2856	0.2730	0.2607	0.2486	0.2367	0.2250	0.2135	0.2022	0.1911
4.29	0.4412	0.4255	0.4101	0.3950	0.3803	0.3660	0.3518	0.3380	0.3244	0.3111	0.2980	0.2852	0.2726	0.2602	0.2481	0.2362	0.2245	0.2130	0.2018	0.1907
4.30	0.4407	0.4250	0.4096	0.3945	0.3798	0.3655	0.3514	0.3375	0.3239	0.3106	0.2975	0.2847	0.2721	0.2598	0.2477	0.2358	0.2241	0.2126	0.2014	0.1903
4.31	0.4402	0.4244	0.4091	0.3940	0.3793	0.3650	0.3509	0.3370	0.3235	0.3101	0.2970	0.2842	0.2717	0.2593	0.2472	0.2353	0.2237	0.2122	0.2009	0.1899
4.32	0.4397	0.4239	0.4086	0.3935	0.3788	0.3645	0.3504	0.3365	0.3230	0.3096	0.2966	0.2838	0.2712	0.2589	0.2468	0.2349	0.2232	0.2118	0.2005	0.1895
4.33	0.4392	0.4234	0.4081	0.3930	0.3784	0.3640	0.3499	0.3361	0.3225	0.3092	0.2961	0.2833	0.2707	0.2584	0.2463	0.2344	0.2228	0.2113	0.2001	0.1891
4.34	0.4387	0.4229	0.4076	0.3925	0.3779	0.3635	0.3494	0.3356	0.3220	0.3087	0.2956	0.2828	0.2703	0.2580	0.2459	0.2340	0.2224	0.2109	0.1997	0.1887
4.35	0.4382	0.4224	0.4071	0.3920	0.3774	0.3630	0.3489	0.3351	0.3215	0.3082	0.2952	0.2824	0.2698	0.2575	0.2454	0.2336	0.2219	0.2105	0.1993	0.1882
4.36	0.4377	0.4220	0.4066	0.3916	0.3769	0.3625	0.3484	0.3346	0.3211	0.3077	0.2947	0.2819	0.2694	0.2571	0.2450	0.2331	0.2215	0.2101	0.1989	0.1878
4.37	0.4372	0.4215	0.4061	0.3911	0.3764	0.3620	0.3479	0.3341	0.3206	0.3073	0.2942	0.2814	0.2689	0.2566	0.2445	0.2327	0.2211	0.2097	0.1985	0.1874
4.38	0.4367	0.4210	0.4056	0.3906	0.3759	0.3615	0.3475	0.3337	0.3201	0.3068	0.2938	0.2810	0.2685	0.2562	0.2441	0.2323	0.2207	0.2092	0.1980	0.1870
4.39	0.4362	0.4205	0.4051	0.3901	0.3754	0.3610	0.3470	0.3332	0.3196	0.3063	0.2933	0.2805	0.2680	0.2557	0.2437	0.2318	0.2202	0.2088	0.1976	0.1866
4.40	0.4357	0.4200	0.4046	0.3896	0.3749	0.3606	0.3465	0.3327	0.3192	0.3059	0.2928	0.2801	0.2676	0.2553	0.2432	0.2314	0.2198	0.2084	0.1972	0.1863
4.41	0.4352	0.4195	0.4041	0.3891	0.3744	0.3601	0.3460	0.3322	0.3187	0.3054	0.2924	0.2796	0.2671	0.2548	0.2428	0.2310	0.2194	0.2080	0.1968	0.1859
4.42	0.4348	0.4190	0.4036	0.3886	0.3739	0.3596	0.3455	0.3318	0.3182	0.3049	0.2919	0.2792	0.2667	0.2544	0.2424	0.2306	0.2190	0.2076	0.1964	0.1855
4.43	0.4343	0.4185	0.4031	0.3881	0.3735	0.3591	0.3451	0.3313	0.3178	0.3045	0.2915	0.2787	0.2662	0.2540	0.2419	0.2301	0.2186	0.2072	0.1960	0.1851
4.44	0.4338	0.4180	0.4027	0.3877	0.3730	0.3586	0.3446	0.3308	0.3173	0.3040	0.2910	0.2783	0.2658	0.2535	0.2415	0.2297	0.2181	0.2068	0.1956	0.1847
4.45	0.4333	0.4175	0.4022	0.3872	0.3725	0.3582	0.3441	0.3303	0.3168	0.3036	0.2906	0.2778	0.2653	0.2531	0.2411	0.2293	0.2177	0.2064	0.1952	0.1843
4.46	0.4328	0.4171	0.4017	0.3867	0.															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
5.01	0.4079	0.3922	0.3770	0.3621	0.3476	0.3335	0.3197	0.3061	0.2929	0.2799	0.2672	0.2548	0.2427	0.2308	0.2192	0.2078	0.1967	0.1858	0.1751	0.1646	
5.02	0.4075	0.3918	0.3766	0.3617	0.3472	0.3331	0.3193	0.3057	0.2925	0.2795	0.2668	0.2544	0.2423	0.2305	0.2188	0.2075	0.1963	0.1854	0.1747	0.1643	
5.03	0.4071	0.3914	0.3761	0.3613	0.3468	0.3327	0.3189	0.3053	0.2921	0.2791	0.2665	0.2541	0.2420	0.2301	0.2185	0.2071	0.1960	0.1851	0.1744	0.1640	
5.04	0.4066	0.3910	0.3757	0.3609	0.3464	0.3323	0.3185	0.3049	0.2917	0.2788	0.2661	0.2537	0.2416	0.2297	0.2181	0.2068	0.1957	0.1848	0.1741	0.1637	
5.05	0.4062	0.3905	0.3753	0.3605	0.3460	0.3319	0.3181	0.3046	0.2913	0.2784	0.2657	0.2533	0.2412	0.2294	0.2178	0.2064	0.1953	0.1844	0.1738	0.1633	
5.06	0.4058	0.3901	0.3749	0.3600	0.3456	0.3315	0.3177	0.3042	0.2909	0.2780	0.2653	0.2530	0.2409	0.2290	0.2174	0.2061	0.1950	0.1841	0.1735	0.1630	
5.07	0.4054	0.3897	0.3745	0.3596	0.3452	0.3311	0.3173	0.3038	0.2906	0.2776	0.2650	0.2526	0.2405	0.2287	0.2171	0.2057	0.1946	0.1838	0.1731	0.1627	
5.08	0.4050	0.3893	0.3741	0.3592	0.3448	0.3306	0.3169	0.3034	0.2902	0.2772	0.2646	0.2522	0.2401	0.2283	0.2167	0.2054	0.1943	0.1834	0.1728	0.1624	
5.09	0.4045	0.3889	0.3736	0.3588	0.3444	0.3302	0.3165	0.3030	0.2898	0.2768	0.2642	0.2518	0.2398	0.2279	0.2164	0.2051	0.1940	0.1831	0.1725	0.1621	
5.10	0.4041	0.3885	0.3732	0.3584	0.3440	0.3298	0.3161	0.3026	0.2894	0.2765	0.2638	0.2515	0.2394	0.2276	0.2160	0.2047	0.1936	0.1828	0.1722	0.1618	
5.11	0.4037	0.3881	0.3728	0.3580	0.3436	0.3295	0.3157	0.3022	0.2890	0.2761	0.2635	0.2511	0.2390	0.2272	0.2157	0.2044	0.1933	0.1825	0.1719	0.1615	
5.12	0.4033	0.3876	0.3724	0.3576	0.3432	0.3291	0.3153	0.3018	0.2886	0.2757	0.2631	0.2507	0.2387	0.2269	0.2153	0.2040	0.1930	0.1822	0.1715	0.1612	
5.13	0.4029	0.3872	0.3720	0.3572	0.3428	0.3287	0.3149	0.3014	0.2882	0.2753	0.2627	0.2504	0.2383	0.2265	0.2150	0.2037	0.1926	0.1818	0.1712	0.1609	
5.14	0.4025	0.3868	0.3716	0.3568	0.3424	0.3283	0.3145	0.3010	0.2879	0.2750	0.2623	0.2500	0.2380	0.2262	0.2147	0.2034	0.1923	0.1815	0.1709	0.1606	
5.15	0.4021	0.3864	0.3712	0.3564	0.3420	0.3279	0.3141	0.3007	0.2876	0.2746	0.2620	0.2497	0.2376	0.2258	0.2143	0.2030	0.1920	0.1812	0.1706	0.1603	
5.16	0.4017	0.3860	0.3708	0.3560	0.3416	0.3275	0.3137	0.3003	0.2872	0.2742	0.2616	0.2493	0.2373	0.2255	0.2140	0.2027	0.1917	0.1809	0.1703	0.1600	
5.17	0.4012	0.3856	0.3704	0.3556	0.3412	0.3271	0.3133	0.2999	0.2867	0.2738	0.2612	0.2489	0.2369	0.2251	0.2136	0.2024	0.1913	0.1806	0.1700	0.1597	
5.18	0.4008	0.3852	0.3700	0.3552	0.3408	0.3267	0.3129	0.2995	0.2864	0.2735	0.2609	0.2486	0.2366	0.2248	0.2133	0.2020	0.1910	0.1802	0.1697	0.1594	
5.19	0.4004	0.3848	0.3696	0.3548	0.3404	0.3263	0.3126	0.2991	0.2860	0.2731	0.2605	0.2482	0.2362	0.2244	0.2130	0.2017	0.1907	0.1799	0.1694	0.1591	
5.20	0.4000	0.3844	0.3692	0.3544	0.3400	0.3259	0.3122	0.2987	0.2856	0.2727	0.2602	0.2479	0.2359	0.2241	0.2126	0.2014	0.1904	0.1796	0.1691	0.1588	
5.21	0.3996	0.3840	0.3688	0.3540	0.3396	0.3255	0.3118	0.2984	0.2852	0.2724	0.2598	0.2475	0.2355	0.2238	0.2123	0.2010	0.1901	0.1793	0.1688	0.1585	
5.22	0.3992	0.3836	0.3684	0.3536	0.3392	0.3251	0.3114	0.2980	0.2849	0.2720	0.2594	0.2472	0.2352	0.2234	0.2119	0.2007	0.1897	0.1790	0.1685	0.1582	
5.23	0.3988	0.3832	0.3680	0.3532	0.3388	0.3247	0.3110	0.2976	0.2845	0.2716	0.2591	0.2468	0.2348	0.2231	0.2116	0.2004	0.1894	0.1787	0.1682	0.1579	
5.24	0.3984	0.3828	0.3676	0.3528	0.3384	0.3244	0.3106	0.2972	0.2841	0.2713	0.2587	0.2464	0.2345	0.2227	0.2113	0.2001	0.1891	0.1784	0.1678	0.1576	
5.25	0.3980	0.3824	0.3672	0.3524	0.3380	0.3240	0.3103	0.2969	0.2837	0.2709	0.2584	0.2461	0.2341	0.2224	0.2109	0.1997	0.1888	0.1780	0.1675	0.1573	
5.26	0.3976	0.3820	0.3668	0.3520	0.3376	0.3236	0.3099	0.2965	0.2834	0.2705	0.2580	0.2457	0.2338	0.2221	0.2106	0.1994	0.1885	0.1777	0.1672	0.1570	
5.27	0.3972	0.3816	0.3664	0.3516	0.3372	0.3232	0.3095	0.2961	0.2830	0.2702	0.2576	0.2454	0.2334	0.2217	0.2103	0.1991	0.1881	0.1774	0.1669	0.1567	
5.28	0.3968	0.3812	0.3660	0.3512	0.3369	0.3228	0.3091	0.2957	0.2826	0.2698	0.2573	0.2450	0.2331	0.2214	0.2100	0.1988	0.1878	0.1771	0.1666	0.1564	
5.29	0.3964	0.3808	0.3656	0.3509	0.3365	0.3225	0.3088	0.2954	0.2823	0.2695	0.2569	0.2447	0.2327	0.2211	0.2096	0.1985	0.1875	0.1768	0.1663	0.1561	
5.30	0.3960	0.3804	0.3652	0.3505	0.3361	0.3221	0.3084	0.2950	0.2819	0.2691	0.2566	0.2444	0.2324	0.2207	0.2093	0.1981	0.1872	0.1765	0.1661	0.1558	
5.31	0.3956	0.3800	0.3648	0.3501	0.3357	0.3217	0.3080	0.2946	0.2815	0.2687	0.2562	0.2440	0.2321	0.2204	0.2090	0.1978	0.1869	0.1762	0.1658	0.1555	
5.32	0.3952	0.3796	0.3644	0.3497	0.3353	0.3213	0.3076	0.2943	0.2812	0.2684	0.2559	0.2437	0.2317	0.2201	0.2087	0.1975	0.1866	0.1759	0.1655	0.1552	
5.33	0.3948	0.3792	0.3641	0.3493	0.3349	0.3209	0.3073	0.2939	0.2808	0.2680	0.2555	0.2433	0.2314	0.2197	0.2083	0.1972	0.1863	0.1756	0.1652	0.1550	
5.34	0.3944	0.3788	0.3637	0.3489	0.3346	0.3206	0.3069	0.2935	0.2805	0.2677	0.2552	0.2430	0.2311	0.2194	0.2080	0.1969	0.1860	0.1753	0.1649	0.1547	
5.35	0.3940	0.3784	0.3633	0.3485	0.3342	0.3202	0.3065	0.2932	0.2801	0.2673	0.2548	0.2426	0.2307	0.2191	0.2077	0.1965	0.1857	0.1750	0.1646	0.1544	
5.36	0.3937	0.3781	0.3629	0.3482	0.3338	0.3198	0.3062	0.2928	0.2797	0.2670	0.2545	0.2423	0.2304	0.2187	0.2074	0.1962	0.1853	0.1747	0.1643	0.1541	
5.37	0.3933	0.3777	0.3625	0.3478	0.3334	0.3194	0.3058	0.2924	0.2794	0.2666	0.2541	0.2419	0.2300	0.2184	0.2070	0.1959	0.1850	0.1744	0.1640	0.1538	
5.38	0.3929	0.3773	0.3621	0.3474	0.3331	0.3191	0.3054	0.2921	0.2790	0.2663	0.2538	0.2416	0.2297	0.2181	0.2067	0.1956	0.1847	0.1741	0.1637	0.1535	
5.39	0.3925	0.3769	0.3617	0.3470	0.3327	0.3187	0.3051	0.2917	0.2787	0.2659	0.2534	0.2413	0.2294	0.2178	0.2064	0.1953	0.1844	0.1738	0.1634	0.1533	
5.40	0.3921	0.3765	0.3614	0.3466	0.3323	0.3183	0.3047	0.2914	0.2783	0.2656	0.2531	0.2409	0.2291	0.2174	0.2061	0.1950	0.1841	0.1735	0.1631	0.1530	
5.41	0.3917	0.3761	0.3610	0.3463	0.3319	0.3180	0.3043	0.2910	0.2780	0.2652	0.2528	0.2406	0.2287	0.2171	0.2058	0.1947	0.1838	0.1732	0.1628	0.1527	
5.42	0.3913	0.3757	0.3606	0.3459	0.3316	0.3176	0.3040	0.2906	0.2776	0.2649	0.2524	0.2403	0.2284	0.2168	0.2055	0.1944	0.1835	0.1729	0.1626	0.1524	
5.43	0.3909	0.3754	0.3602	0.3455	0.3312	0.3172	0.3036	0.2903	0.2773	0.2645	0.2521	0.2399	0.2281	0.2165	0.2051	0.1941	0.1832	0.1726	0.1623	0.1521	
5.44	0.3906	0.3750	0.3598	0.3451	0.3308	0.3169	0.3032	0.2899	0.2769	0.2642	0.2517	0.2396	0.2277	0.2161	0.2048	0.1938	0.1829	0.1723	0.1620	0.1519	
5.45	0.3902	0.3746	0.3595	0.3448	0.3304	0.3165	0.3029	0.2896	0.2766	0.2638	0.2514	0.2393	0.2274	0.2158	0.2045	0.1934	0.1826	0.1721	0.1617	0.1516	
5.46	0.3898	0.3742	0.3591	0.3444	0.3301	0.3161	0.3025	0.2892	0.2762	0.2635	0.2511										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
6.01	0.3699	0.3545	0.3396	0.3251	0.3110	0.2974	0.2840	0.2710	0.2583	0.2459	0.2338	0.2220	0.2105	0.1993	0.1883	0.1777	0.1672	0.1571	0.1471	0.1374
6.02	0.3696	0.3542	0.3393	0.3248	0.3107	0.2970	0.2837	0.2707	0.2580	0.2456	0.2335	0.2217	0.2102	0.1990	0.1881	0.1774	0.1670	0.1568	0.1469	0.1372
6.03	0.3692	0.3539	0.3389	0.3245	0.3104	0.2967	0.2834	0.2704	0.2577	0.2453	0.2332	0.2214	0.2099	0.1987	0.1878	0.1771	0.1667	0.1566	0.1467	0.1370
6.04	0.3689	0.3535	0.3386	0.3241	0.3101	0.2964	0.2831	0.2701	0.2574	0.2450	0.2329	0.2211	0.2097	0.1985	0.1875	0.1769	0.1665	0.1563	0.1464	0.1367
6.05	0.3686	0.3532	0.3383	0.3238	0.3098	0.2961	0.2828	0.2698	0.2571	0.2447	0.2326	0.2209	0.2094	0.1982	0.1873	0.1766	0.1662	0.1561	0.1462	0.1365
6.06	0.3682	0.3528	0.3379	0.3235	0.3094	0.2958	0.2824	0.2695	0.2568	0.2444	0.2323	0.2206	0.2091	0.1979	0.1870	0.1764	0.1660	0.1558	0.1459	0.1363
6.07	0.3679	0.3525	0.3376	0.3232	0.3091	0.2954	0.2821	0.2692	0.2565	0.2441	0.2320	0.2203	0.2088	0.1977	0.1868	0.1761	0.1657	0.1556	0.1457	0.1361
6.08	0.3676	0.3522	0.3373	0.3228	0.3088	0.2951	0.2818	0.2689	0.2562	0.2438	0.2318	0.2200	0.2086	0.1974	0.1865	0.1759	0.1655	0.1554	0.1455	0.1358
6.09	0.3672	0.3519	0.3370	0.3225	0.3085	0.2948	0.2815	0.2686	0.2559	0.2435	0.2315	0.2197	0.2083	0.1971	0.1862	0.1756	0.1652	0.1551	0.1452	0.1356
6.10	0.3669	0.3515	0.3366	0.3222	0.3082	0.2945	0.2812	0.2682	0.2556	0.2432	0.2312	0.2194	0.2080	0.1968	0.1860	0.1753	0.1650	0.1549	0.1450	0.1354
6.11	0.3666	0.3512	0.3363	0.3219	0.3078	0.2942	0.2809	0.2679	0.2553	0.2429	0.2309	0.2192	0.2077	0.1966	0.1857	0.1751	0.1647	0.1546	0.1448	0.1351
6.12	0.3662	0.3509	0.3360	0.3215	0.3075	0.2939	0.2806	0.2676	0.2550	0.2426	0.2306	0.2189	0.2075	0.1963	0.1854	0.1748	0.1645	0.1544	0.1445	0.1349
6.13	0.3659	0.3505	0.3357	0.3212	0.3072	0.2936	0.2803	0.2673	0.2547	0.2424	0.2303	0.2186	0.2072	0.1960	0.1852	0.1746	0.1642	0.1542	0.1443	0.1347
6.14	0.3656	0.3502	0.3353	0.3209	0.3069	0.2933	0.2800	0.2670	0.2544	0.2421	0.2300	0.2183	0.2069	0.1958	0.1849	0.1743	0.1640	0.1539	0.1441	0.1345
6.15	0.3652	0.3499	0.3350	0.3206	0.3066	0.2929	0.2797	0.2667	0.2541	0.2418	0.2298	0.2181	0.2066	0.1955	0.1847	0.1741	0.1638	0.1537	0.1438	0.1342
6.16	0.3649	0.3495	0.3347	0.3203	0.3063	0.2926	0.2794	0.2664	0.2538	0.2415	0.2295	0.2178	0.2064	0.1953	0.1844	0.1738	0.1635	0.1534	0.1436	0.1340
6.17	0.3646	0.3492	0.3344	0.3199	0.3059	0.2923	0.2791	0.2661	0.2535	0.2412	0.2292	0.2175	0.2061	0.1950	0.1842	0.1736	0.1633	0.1532	0.1434	0.1338
6.18	0.3642	0.3489	0.3340	0.3196	0.3056	0.2920	0.2788	0.2658	0.2532	0.2409	0.2289	0.2172	0.2058	0.1947	0.1839	0.1733	0.1630	0.1530	0.1432	0.1336
6.19	0.3639	0.3486	0.3337	0.3193	0.3053	0.2917	0.2785	0.2655	0.2529	0.2406	0.2286	0.2170	0.2056	0.1945	0.1836	0.1731	0.1628	0.1527	0.1429	0.1334
6.20	0.3636	0.3482	0.3334	0.3190	0.3050	0.2914	0.2782	0.2653	0.2527	0.2403	0.2284	0.2167	0.2053	0.1942	0.1834	0.1728	0.1625	0.1525	0.1427	0.1331
6.21	0.3632	0.3479	0.3331	0.3187	0.3047	0.2911	0.2779	0.2650	0.2524	0.2401	0.2281	0.2164	0.2050	0.1939	0.1831	0.1726	0.1623	0.1523	0.1425	0.1329
6.22	0.3629	0.3476	0.3328	0.3184	0.3044	0.2908	0.2776	0.2647	0.2521	0.2398	0.2278	0.2161	0.2048	0.1937	0.1829	0.1723	0.1621	0.1520	0.1422	0.1327
6.23	0.3626	0.3473	0.3324	0.3181	0.3041	0.2905	0.2773	0.2644	0.2518	0.2395	0.2275	0.2159	0.2045	0.1934	0.1826	0.1721	0.1618	0.1518	0.1420	0.1325
6.24	0.3623	0.3470	0.3321	0.3177	0.3038	0.2902	0.2770	0.2641	0.2515	0.2392	0.2272	0.2156	0.2042	0.1932	0.1824	0.1719	0.1616	0.1516	0.1418	0.1323
6.25	0.3619	0.3466	0.3318	0.3174	0.3035	0.2899	0.2767	0.2638	0.2512	0.2389	0.2270	0.2153	0.2040	0.1929	0.1821	0.1716	0.1613	0.1513	0.1416	0.1320
6.26	0.3616	0.3463	0.3315	0.3171	0.3032	0.2896	0.2764	0.2635	0.2509	0.2387	0.2267	0.2151	0.2037	0.1927	0.1819	0.1714	0.1611	0.1511	0.1413	0.1318
6.27	0.3613	0.3460	0.3312	0.3168	0.3028	0.2893	0.2761	0.2632	0.2506	0.2384	0.2264	0.2148	0.2034	0.1924	0.1816	0.1711	0.1609	0.1509	0.1411	0.1316
6.28	0.3610	0.3457	0.3309	0.3165	0.3025	0.2890	0.2758	0.2629	0.2503	0.2381	0.2261	0.2145	0.2032	0.1921	0.1814	0.1709	0.1606	0.1506	0.1409	0.1314
6.29	0.3607	0.3454	0.3305	0.3162	0.3022	0.2887	0.2755	0.2626	0.2501	0.2378	0.2259	0.2143	0.2029	0.1919	0.1811	0.1706	0.1604	0.1504	0.1407	0.1312
6.30	0.3603	0.3450	0.3302	0.3159	0.3019	0.2884	0.2752	0.2623	0.2498	0.2375	0.2256	0.2140	0.2027	0.1916	0.1809	0.1704	0.1602	0.1502	0.1405	0.1310
6.31	0.3600	0.3447	0.3299	0.3156	0.3016	0.2881	0.2749	0.2620	0.2495	0.2373	0.2253	0.2137	0.2024	0.1914	0.1806	0.1702	0.1599	0.1500	0.1402	0.1308
6.32	0.3597	0.3444	0.3296	0.3153	0.3013	0.2878	0.2746	0.2617	0.2492	0.2370	0.2251	0.2135	0.2021	0.1911	0.1804	0.1699	0.1597	0.1497	0.1400	0.1305
6.33	0.3594	0.3441	0.3293	0.3149	0.3010	0.2875	0.2743	0.2615	0.2489	0.2367	0.2248	0.2132	0.2019	0.1909	0.1801	0.1697	0.1595	0.1495	0.1398	0.1303
6.34	0.3591	0.3438	0.3290	0.3146	0.3007	0.2872	0.2740	0.2612	0.2487	0.2364	0.2245	0.2129	0.2016	0.1906	0.1799	0.1694	0.1592	0.1493	0.1396	0.1301
6.35	0.3587	0.3435	0.3287	0.3143	0.3004	0.2869	0.2737	0.2609	0.2484	0.2361	0.2242	0.2127	0.2014	0.1904	0.1797	0.1692	0.1590	0.1491	0.1394	0.1299
6.36	0.3584	0.3431	0.3284	0.3140	0.3001	0.2866	0.2734	0.2606	0.2481	0.2359	0.2240	0.2124	0.2011	0.1901	0.1794	0.1690	0.1588	0.1488	0.1391	0.1297
6.37	0.3581	0.3428	0.3280	0.3137	0.2998	0.2863	0.2731	0.2603	0.2478	0.2356	0.2237	0.2121	0.2009	0.1899	0.1792	0.1687	0.1585	0.1486	0.1389	0.1295
6.38	0.3578	0.3425	0.3277	0.3134	0.2995	0.2860	0.2728	0.2600	0.2475	0.2353	0.2234	0.2119	0.2006	0.1896	0.1789	0.1685	0.1583	0.1484	0.1387	0.1293
6.39	0.3575	0.3422	0.3274	0.3131	0.2992	0.2857	0.2726	0.2598	0.2473	0.2351	0.2232	0.2116	0.2003	0.1894	0.1787	0.1683	0.1581	0.1482	0.1385	0.1291
6.40	0.3572	0.3419	0.3271	0.3128	0.2989	0.2854	0.2723	0.2595	0.2470	0.2348	0.2229	0.2114	0.2001	0.1891	0.1784	0.1680	0.1579	0.1479	0.1383	0.1289
6.41	0.3568	0.3416	0.3268	0.3125	0.2986	0.2851	0.2720	0.2592	0.2467	0.2345	0.2226	0.2111	0.1998	0.1889	0.1782	0.1678	0.1576	0.1477	0.1381	0.1286
6.42	0.3565	0.3413	0.3265	0.3122	0.2983	0.2848	0.2717	0.2589	0.2464	0.2342	0.2224	0.2108	0.1996	0.1886	0.1780	0.1675	0.1574	0.1475	0.1379	0.1284
6.43	0.3562	0.3410	0.3262	0.3119	0.2980	0.2845	0.2714	0.2586	0.2461	0.2340	0.2221	0.2106	0.1993	0.1884	0.1777	0.1673	0.1572	0.1473	0.1376	0.1282
6.44	0.3559	0.3407	0.3259	0.3116	0.2977	0.2842	0.2711	0.2583	0.2459	0.2337	0.2219	0.2103	0.1991	0.1881	0.1775	0.1671	0.1569	0.1471	0.1374	0.1280
6.45	0.3556	0.3403	0.3256	0.3113	0.2974	0.2840	0.2708	0.2581	0.2456	0.2334	0.2216	0.2101	0.1988	0.1879	0.1772	0.1668	0.1567	0.1468	0.1372	0.1278
6.46	0.3553	0.3400	0.3253	0.																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
7.01	0.3390	0.3240	0.3095	0.2955	0.2818	0.2686	0.2558	0.2433	0.2312	0.2193	0.2078	0.1966	0.1857	0.1751	0.1648	0.1547	0.1449	0.1354	0.1262	0.1171
7.02	0.3387	0.3237	0.3092	0.2952	0.2816	0.2684	0.2556	0.2431	0.2309	0.2191	0.2076	0.1964	0.1855	0.1749	0.1646	0.1545	0.1448	0.1352	0.1260	0.1170
7.03	0.3385	0.3235	0.3089	0.2949	0.2813	0.2681	0.2553	0.2428	0.2307	0.2188	0.2073	0.1961	0.1852	0.1747	0.1644	0.1543	0.1446	0.1350	0.1258	0.1168
7.04	0.3382	0.3232	0.3087	0.2947	0.2811	0.2679	0.2551	0.2426	0.2304	0.2186	0.2071	0.1959	0.1850	0.1744	0.1641	0.1541	0.1444	0.1349	0.1256	0.1166
7.05	0.3379	0.3229	0.3084	0.2944	0.2808	0.2676	0.2548	0.2423	0.2302	0.2184	0.2069	0.1957	0.1848	0.1742	0.1639	0.1539	0.1442	0.1347	0.1254	0.1164
7.06	0.3376	0.3226	0.3081	0.2941	0.2805	0.2674	0.2546	0.2421	0.2300	0.2181	0.2066	0.1955	0.1846	0.1740	0.1637	0.1537	0.1440	0.1345	0.1252	0.1162
7.07	0.3373	0.3224	0.3079	0.2939	0.2803	0.2671	0.2543	0.2419	0.2297	0.2179	0.2064	0.1952	0.1844	0.1738	0.1635	0.1535	0.1438	0.1343	0.1251	0.1161
7.08	0.3371	0.3221	0.3076	0.2936	0.2800	0.2668	0.2541	0.2416	0.2295	0.2177	0.2062	0.1950	0.1842	0.1736	0.1633	0.1533	0.1436	0.1341	0.1249	0.1159
7.09	0.3368	0.3218	0.3073	0.2933	0.2798	0.2666	0.2538	0.2414	0.2292	0.2174	0.2059	0.1948	0.1839	0.1734	0.1631	0.1531	0.1434	0.1339	0.1247	0.1157
7.10	0.3365	0.3215	0.3071	0.2931	0.2795	0.2663	0.2536	0.2411	0.2290	0.2172	0.2057	0.1946	0.1837	0.1732	0.1629	0.1529	0.1432	0.1337	0.1245	0.1155
7.11	0.3362	0.3213	0.3068	0.2928	0.2792	0.2661	0.2533	0.2409	0.2288	0.2170	0.2055	0.1943	0.1835	0.1730	0.1627	0.1527	0.1430	0.1335	0.1243	0.1154
7.12	0.3360	0.3210	0.3065	0.2925	0.2790	0.2658	0.2531	0.2406	0.2285	0.2167	0.2052	0.1941	0.1833	0.1728	0.1625	0.1525	0.1428	0.1334	0.1242	0.1152
7.13	0.3357	0.3207	0.3063	0.2923	0.2787	0.2656	0.2528	0.2404	0.2283	0.2165	0.2050	0.1939	0.1831	0.1725	0.1623	0.1523	0.1426	0.1332	0.1240	0.1150
7.14	0.3354	0.3205	0.3060	0.2920	0.2785	0.2653	0.2526	0.2402	0.2281	0.2163	0.2048	0.1937	0.1829	0.1723	0.1621	0.1521	0.1424	0.1330	0.1238	0.1149
7.15	0.3351	0.3202	0.3057	0.2918	0.2782	0.2651	0.2523	0.2399	0.2278	0.2160	0.2045	0.1934	0.1827	0.1721	0.1619	0.1519	0.1422	0.1328	0.1236	0.1147
7.16	0.3349	0.3199	0.3055	0.2915	0.2780	0.2648	0.2521	0.2397	0.2276	0.2158	0.2044	0.1933	0.1824	0.1719	0.1617	0.1517	0.1421	0.1326	0.1234	0.1145
7.17	0.3346	0.3196	0.3052	0.2912	0.2777	0.2646	0.2518	0.2394	0.2274	0.2156	0.2041	0.1930	0.1822	0.1717	0.1615	0.1516	0.1419	0.1324	0.1233	0.1143
7.18	0.3343	0.3194	0.3049	0.2910	0.2775	0.2643	0.2516	0.2392	0.2271	0.2154	0.2039	0.1928	0.1820	0.1715	0.1613	0.1514	0.1417	0.1323	0.1231	0.1142
7.19	0.3341	0.3191	0.3047	0.2907	0.2772	0.2641	0.2513	0.2390	0.2269	0.2151	0.2037	0.1926	0.1818	0.1713	0.1611	0.1512	0.1415	0.1321	0.1229	0.1140
7.20	0.3338	0.3188	0.3044	0.2905	0.2769	0.2638	0.2511	0.2387	0.2267	0.2149	0.2035	0.1924	0.1816	0.1711	0.1609	0.1510	0.1413	0.1319	0.1227	0.1138
7.21	0.3335	0.3186	0.3042	0.2902	0.2767	0.2636	0.2509	0.2385	0.2264	0.2147	0.2033	0.1922	0.1814	0.1709	0.1607	0.1508	0.1411	0.1317	0.1226	0.1137
7.22	0.3332	0.3183	0.3039	0.2899	0.2764	0.2633	0.2506	0.2382	0.2262	0.2144	0.2030	0.1919	0.1812	0.1707	0.1605	0.1506	0.1409	0.1315	0.1224	0.1135
7.23	0.3330	0.3180	0.3036	0.2897	0.2762	0.2631	0.2504	0.2380	0.2260	0.2142	0.2028	0.1917	0.1810	0.1705	0.1603	0.1504	0.1407	0.1314	0.1222	0.1133
7.24	0.3327	0.3178	0.3034	0.2894	0.2759	0.2628	0.2501	0.2378	0.2257	0.2140	0.2026	0.1915	0.1808	0.1703	0.1601	0.1502	0.1406	0.1312	0.1220	0.1132
7.25	0.3324	0.3175	0.3031	0.2892	0.2757	0.2626	0.2499	0.2375	0.2255	0.2138	0.2024	0.1913	0.1805	0.1701	0.1599	0.1500	0.1404	0.1310	0.1219	0.1130
7.26	0.3322	0.3173	0.3028	0.2889	0.2754	0.2624	0.2496	0.2373	0.2253	0.2135	0.2022	0.1911	0.1803	0.1699	0.1597	0.1498	0.1402	0.1308	0.1217	0.1128
7.27	0.3319	0.3170	0.3026	0.2887	0.2752	0.2621	0.2494	0.2371	0.2250	0.2133	0.2019	0.1909	0.1801	0.1697	0.1595	0.1496	0.1400	0.1306	0.1215	0.1127
7.28	0.3316	0.3167	0.3023	0.2884	0.2749	0.2619	0.2492	0.2368	0.2248	0.2131	0.2017	0.1907	0.1799	0.1695	0.1593	0.1494	0.1398	0.1305	0.1214	0.1125
7.29	0.3314	0.3165	0.3021	0.2882	0.2747	0.2616	0.2489	0.2366	0.2246	0.2129	0.2015	0.1905	0.1797	0.1693	0.1591	0.1492	0.1396	0.1303	0.1212	0.1123
7.30	0.3311	0.3162	0.3018	0.2879	0.2744	0.2614	0.2487	0.2364	0.2243	0.2127	0.2013	0.1902	0.1795	0.1691	0.1589	0.1491	0.1395	0.1301	0.1210	0.1122
7.31	0.3308	0.3159	0.3016	0.2877	0.2742	0.2611	0.2485	0.2361	0.2241	0.2124	0.2011	0.1900	0.1793	0.1689	0.1587	0.1489	0.1393	0.1299	0.1208	0.1120
7.32	0.3306	0.3157	0.3013	0.2874	0.2739	0.2609	0.2482	0.2359	0.2239	0.2122	0.2008	0.1898	0.1791	0.1687	0.1585	0.1487	0.1391	0.1297	0.1207	0.1118
7.33	0.3303	0.3154	0.3010	0.2871	0.2737	0.2606	0.2480	0.2357	0.2237	0.2120	0.2006	0.1896	0.1789	0.1685	0.1583	0.1485	0.1389	0.1296	0.1205	0.1117
7.34	0.3300	0.3152	0.3008	0.2869	0.2734	0.2604	0.2477	0.2354	0.2234	0.2118	0.2004	0.1894	0.1787	0.1683	0.1582	0.1483	0.1387	0.1294	0.1203	0.1115
7.35	0.3298	0.3149	0.3005	0.2866	0.2732	0.2602	0.2475	0.2352	0.2232	0.2115	0.2002	0.1892	0.1785	0.1681	0.1580	0.1481	0.1385	0.1292	0.1202	0.1113
7.36	0.3295	0.3146	0.3003	0.2864	0.2730	0.2599	0.2473	0.2350	0.2230	0.2113	0.2000	0.1890	0.1783	0.1679	0.1578	0.1479	0.1384	0.1290	0.1200	0.1112
7.37	0.3292	0.3144	0.3000	0.2861	0.2727	0.2597	0.2470	0.2347	0.2228	0.2111	0.1998	0.1888	0.1781	0.1677	0.1576	0.1477	0.1382	0.1289	0.1198	0.1110
7.38	0.3290	0.3141	0.2998	0.2859	0.2725	0.2594	0.2468	0.2345	0.2225	0.2109	0.1996	0.1886	0.1779	0.1675	0.1574	0.1476	0.1380	0.1287	0.1197	0.1108
7.39	0.3287	0.3139	0.2995	0.2856	0.2722	0.2592	0.2466	0.2343	0.2223	0.2107	0.1993	0.1884	0.1777	0.1673	0.1572	0.1474	0.1378	0.1285	0.1195	0.1107
7.40	0.3285	0.3136	0.2993	0.2854	0.2720	0.2590	0.2463	0.2340	0.2221	0.2104	0.1991	0.1881	0.1775	0.1671	0.1570	0.1472	0.1376	0.1284	0.1193	0.1105
7.41	0.3282	0.3133	0.2990	0.2852	0.2717	0.2587	0.2461	0.2338	0.2219	0.2102	0.1989	0.1879	0.1773	0.1669	0.1568	0.1470	0.1375	0.1282	0.1191	0.1104
7.42	0.3279	0.3131	0.2988	0.2849	0.2715	0.2585	0.2459	0.2336	0.2216	0.2100	0.1987	0.1877	0.1771	0.1667	0.1566	0.1468	0.1373	0.1280	0.1190	0.1102
7.43	0.3277	0.3128	0.2985	0.2847	0.2712	0.2583	0.2456	0.2334	0.2214	0.2098	0.1985	0.1875	0.1769	0.1665	0.1564	0.1466	0.1371	0.1278	0.1188	0.1100
7.44	0.3274	0.3126	0.2983	0.2844	0.2710	0.2580	0.2454	0.2331	0.2212	0.2096	0.1983	0.1873	0.1767	0.1663	0.1562	0.1465	0.1369	0.1277	0.1186	0.1099
7.45	0.3272	0.3123	0.2980	0.2842	0.2708	0.2578	0.2452	0.2329	0.2210	0.2094	0.1981	0.1871	0.1765	0.1661	0.1561	0.1463	0.1367	0.1275	0.1185	0.1097
7.46	0.3269	0.3121	0.2978	0.2839	0.2705	0.2575	0.4													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
8.01	0.3133	0.2987	0.2846	0.2711	0.2579	0.2452	0.2329	0.2209	0.2093	0.1979	0.1869	0.1763	0.1659	0.1559	0.1461	0.1366	0.1274	0.1185	0.1098	0.1013	
8.02	0.3131	0.2985	0.2844	0.2708	0.2577	0.2450	0.2327	0.2207	0.2091	0.1977	0.1867	0.1761	0.1657	0.1557	0.1459	0.1365	0.1273	0.1183	0.1096	0.1012	
8.03	0.3129	0.2983	0.2842	0.2706	0.2575	0.2448	0.2325	0.2205	0.2089	0.1975	0.1866	0.1759	0.1656	0.1555	0.1458	0.1363	0.1271	0.1182	0.1095	0.1011	
8.04	0.3126	0.2980	0.2840	0.2704	0.2573	0.2446	0.2323	0.2203	0.2087	0.1973	0.1864	0.1757	0.1654	0.1554	0.1456	0.1362	0.1270	0.1180	0.1093	0.1009	
8.05	0.3124	0.2978	0.2837	0.2702	0.2571	0.2444	0.2320	0.2201	0.2085	0.1972	0.1862	0.1755	0.1652	0.1552	0.1454	0.1360	0.1268	0.1179	0.1092	0.1008	
8.06	0.3121	0.2976	0.2835	0.2700	0.2568	0.2442	0.2318	0.2199	0.2083	0.1970	0.1860	0.1754	0.1650	0.1550	0.1453	0.1358	0.1266	0.1177	0.1091	0.1006	
8.07	0.3119	0.2973	0.2833	0.2697	0.2566	0.2439	0.2316	0.2197	0.2081	0.1968	0.1858	0.1752	0.1649	0.1548	0.1451	0.1357	0.1265	0.1176	0.1089	0.1005	
8.08	0.3117	0.2971	0.2831	0.2695	0.2564	0.2437	0.2314	0.2195	0.2079	0.1966	0.1856	0.1750	0.1647	0.1547	0.1450	0.1355	0.1263	0.1174	0.1088	0.1004	
8.09	0.3114	0.2969	0.2828	0.2693	0.2562	0.2435	0.2312	0.2193	0.2077	0.1964	0.1854	0.1748	0.1645	0.1545	0.1448	0.1354	0.1262	0.1173	0.1086	0.1002	
8.10	0.3112	0.2967	0.2826	0.2691	0.2560	0.2433	0.2310	0.2191	0.2075	0.1962	0.1853	0.1746	0.1643	0.1543	0.1446	0.1352	0.1260	0.1171	0.1085	0.1001	
8.11	0.3110	0.2964	0.2824	0.2689	0.2558	0.2431	0.2308	0.2189	0.2073	0.1960	0.1851	0.1745	0.1642	0.1542	0.1445	0.1350	0.1259	0.1170	0.1083	0.0999	
8.12	0.3108	0.2962	0.2822	0.2686	0.2556	0.2429	0.2306	0.2187	0.2071	0.1958	0.1849	0.1743	0.1640	0.1540	0.1443	0.1349	0.1257	0.1168	0.1082	0.0998	
8.13	0.3105	0.2960	0.2820	0.2684	0.2553	0.2427	0.2304	0.2185	0.2069	0.1956	0.1847	0.1741	0.1638	0.1538	0.1441	0.1347	0.1256	0.1167	0.1081	0.0997	
8.14	0.3103	0.2957	0.2817	0.2682	0.2551	0.2425	0.2302	0.2183	0.2067	0.1954	0.1845	0.1739	0.1636	0.1537	0.1440	0.1346	0.1254	0.1165	0.1079	0.0995	
8.15	0.3101	0.2955	0.2815	0.2680	0.2549	0.2423	0.2300	0.2181	0.2065	0.1953	0.1843	0.1737	0.1633	0.1535	0.1438	0.1344	0.1253	0.1164	0.1078	0.0994	
8.16	0.3098	0.2953	0.2813	0.2678	0.2547	0.2421	0.2298	0.2179	0.2063	0.1951	0.1842	0.1736	0.1633	0.1533	0.1436	0.1342	0.1251	0.1162	0.1076	0.0993	
8.17	0.3096	0.2951	0.2811	0.2676	0.2545	0.2419	0.2296	0.2177	0.2061	0.1949	0.1840	0.1734	0.1631	0.1532	0.1435	0.1341	0.1250	0.1161	0.1075	0.0991	
8.18	0.3094	0.2948	0.2808	0.2673	0.2543	0.2416	0.2294	0.2175	0.2059	0.1947	0.1838	0.1732	0.1629	0.1530	0.1433	0.1339	0.1248	0.1159	0.1073	0.0990	
8.19	0.3091	0.2946	0.2806	0.2671	0.2541	0.2414	0.2292	0.2173	0.2057	0.1945	0.1836	0.1730	0.1628	0.1528	0.1432	0.1338	0.1247	0.1158	0.1072	0.0989	
8.20	0.3089	0.2944	0.2804	0.2669	0.2539	0.2412	0.2290	0.2171	0.2056	0.1943	0.1834	0.1729	0.1626	0.1527	0.1430	0.1336	0.1245	0.1157	0.1071	0.0987	
8.21	0.3087	0.2942	0.2802	0.2667	0.2537	0.2410	0.2288	0.2169	0.2054	0.1941	0.1832	0.1727	0.1624	0.1525	0.1428	0.1335	0.1244	0.1155	0.1069	0.0986	
8.22	0.3085	0.2939	0.2800	0.2665	0.2534	0.2408	0.2286	0.2167	0.2052	0.1939	0.1831	0.1725	0.1623	0.1523	0.1427	0.1333	0.1242	0.1154	0.1068	0.0984	
8.23	0.3082	0.2937	0.2797	0.2663	0.2532	0.2406	0.2284	0.2165	0.2050	0.1938	0.1829	0.1723	0.1621	0.1522	0.1425	0.1332	0.1241	0.1152	0.1066	0.0983	
8.24	0.3080	0.2935	0.2795	0.2661	0.2530	0.2404	0.2282	0.2163	0.2048	0.1936	0.1827	0.1722	0.1619	0.1520	0.1424	0.1330	0.1239	0.1151	0.1065	0.0982	
8.25	0.3078	0.2933	0.2793	0.2658	0.2528	0.2402	0.2280	0.2161	0.2046	0.1934	0.1825	0.1720	0.1618	0.1518	0.1422	0.1328	0.1238	0.1149	0.1064	0.0980	
8.26	0.3076	0.2931	0.2791	0.2656	0.2526	0.2400	0.2278	0.2159	0.2044	0.1932	0.1823	0.1718	0.1616	0.1517	0.1420	0.1327	0.1236	0.1148	0.1062	0.0979	
8.27	0.3073	0.2928	0.2789	0.2654	0.2524	0.2398	0.2276	0.2157	0.2042	0.1930	0.1822	0.1716	0.1614	0.1515	0.1419	0.1325	0.1235	0.1146	0.1061	0.0978	
8.28	0.3071	0.2926	0.2787	0.2650	0.2522	0.2396	0.2274	0.2155	0.2040	0.1928	0.1820	0.1715	0.1612	0.1513	0.1417	0.1324	0.1233	0.1145	0.1060	0.0975	
8.29	0.3069	0.2924	0.2784	0.2650	0.2520	0.2394	0.2272	0.2154	0.2038	0.1927	0.1818	0.1713	0.1611	0.1512	0.1416	0.1322	0.1232	0.1144	0.1058	0.0975	
8.30	0.3066	0.2922	0.2782	0.2648	0.2518	0.2392	0.2270	0.2152	0.2037	0.1925	0.1816	0.1711	0.1609	0.1510	0.1414	0.1321	0.1230	0.1142	0.1057	0.0974	
8.31	0.3064	0.2920	0.2780	0.2646	0.2516	0.2390	0.2268	0.2150	0.2035	0.1923	0.1814	0.1709	0.1607	0.1508	0.1412	0.1319	0.1229	0.1141	0.1055	0.0972	
8.32	0.3062	0.2917	0.2778	0.2644	0.2514	0.2388	0.2266	0.2148	0.2033	0.1921	0.1813	0.1708	0.1606	0.1507	0.1411	0.1318	0.1227	0.1139	0.1054	0.0971	
8.33	0.3060	0.2915	0.2776	0.2641	0.2512	0.2386	0.2264	0.2146	0.2031	0.1919	0.1811	0.1706	0.1604	0.1505	0.1409	0.1316	0.1226	0.1138	0.1053	0.0970	
8.34	0.3058	0.2913	0.2774	0.2639	0.2510	0.2384	0.2262	0.2144	0.2029	0.1917	0.1809	0.1704	0.1602	0.1504	0.1408	0.1315	0.1224	0.1137	0.1051	0.0969	
8.35	0.3055	0.2911	0.2772	0.2637	0.2507	0.2382	0.2260	0.2142	0.2027	0.1916	0.1807	0.1703	0.1601	0.1502	0.1406	0.1313	0.1223	0.1135	0.1050	0.0967	
8.36	0.3053	0.2909	0.2769	0.2635	0.2505	0.2380	0.2258	0.2140	0.2025	0.1914	0.1806	0.1701	0.1599	0.1500	0.1405	0.1312	0.1221	0.1134	0.1049	0.0966	
8.37	0.3051	0.2906	0.2767	0.2633	0.2503	0.2378	0.2256	0.2138	0.2024	0.1912	0.1804	0.1699	0.1597	0.1499	0.1403	0.1310	0.1220	0.1132	0.1047	0.0965	
8.38	0.3049	0.2904	0.2765	0.2631	0.2501	0.2376	0.2254	0.2136	0.2022	0.1910	0.1802	0.1697	0.1596	0.1497	0.1402	0.1309	0.1218	0.1131	0.1046	0.0963	
8.39	0.3046	0.2902	0.2763	0.2629	0.2499	0.2374	0.2252	0.2134	0.2020	0.1908	0.1800	0.1696	0.1594	0.1496	0.1400	0.1307	0.1217	0.1130	0.1045	0.0962	
8.40	0.3044	0.2900	0.2761	0.2627	0.2497	0.2372	0.2250	0.2133	0.2018	0.1907	0.1799	0.1694	0.1592	0.1494	0.1398	0.1306	0.1216	0.1128	0.1043	0.0961	
8.41	0.3042	0.2898	0.2759	0.2625	0.2495	0.2370	0.2248	0.2131	0.2016	0.1905	0.1797	0.1692	0.1591	0.1492	0.1397	0.1304	0.1214	0.1127	0.1042	0.0959	
8.42	0.3040	0.2896	0.2757	0.2623	0.2493	0.2368	0.2247	0.2129	0.2014	0.1903	0.1795	0.1691	0.1589	0.1491	0.1395	0.1303	0.1213	0.1125	0.1040	0.0958	
8.43	0.3038	0.2893	0.2755	0.2621	0.2491	0.2366	0.2245	0.2127	0.2012	0.1901	0.1793	0.1689	0.1588	0.1489	0.1394	0.1301	0.1211	0.1124	0.1039	0.0957	
8.44	0.3035	0.2891	0.2752	0.2618	0.2489	0.2364	0.2243	0.2125	0.2011	0.1899	0.1792	0.1687	0.1586	0.1488	0.1392	0.1300	0.1210	0.1123	0.1038	0.0956	
8.45	0.3033	0.2889	0.2750	0.2616	0.2487	0.2362	0.2241	0.2123	0.2009	0.1898	0.1790	0.1686	0.1584	0.1486	0.1391	0.1298	0.1208	0.1121	0.1036	0.0954	
8.46	0.3031	0.2887	0.2748	0.2614	0.2485	0.2360	0.2239	0.2121	0.2007	0											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
9.01	0.2916	0.2774	0.2637	0.2506	0.2379	0.2257	0.2138	0.2023	0.1911	0.1803	0.1698	0.1596	0.1498	0.1402	0.1309	0.1220	0.1132	0.1048	0.0966	0.0886
9.02	0.2914	0.2772	0.2636	0.2504	0.2378	0.2255	0.2136	0.2021	0.1910	0.1801	0.1696	0.1595	0.1496	0.1401	0.1308	0.1218	0.1131	0.1047	0.0965	0.0885
9.03	0.2912	0.2770	0.2634	0.2502	0.2376	0.2253	0.2135	0.2020	0.1908	0.1800	0.1695	0.1593	0.1495	0.1399	0.1307	0.1217	0.1130	0.1045	0.0964	0.0884
9.04	0.2910	0.2768	0.2632	0.2500	0.2374	0.2251	0.2133	0.2018	0.1906	0.1798	0.1693	0.1592	0.1493	0.1398	0.1305	0.1216	0.1129	0.1044	0.0962	0.0883
9.05	0.2908	0.2766	0.2630	0.2499	0.2372	0.2250	0.2131	0.2016	0.1905	0.1797	0.1692	0.1590	0.1492	0.1396	0.1304	0.1214	0.1127	0.1043	0.0961	0.0882
9.06	0.2906	0.2764	0.2628	0.2497	0.2370	0.2248	0.2129	0.2015	0.1903	0.1795	0.1690	0.1589	0.1490	0.1395	0.1303	0.1213	0.1126	0.1042	0.0960	0.0881
9.07	0.2904	0.2762	0.2626	0.2495	0.2368	0.2246	0.2128	0.2013	0.1902	0.1793	0.1689	0.1587	0.1489	0.1394	0.1301	0.1212	0.1125	0.1041	0.0959	0.0880
9.08	0.2902	0.2760	0.2624	0.2493	0.2367	0.2244	0.2126	0.2011	0.1900	0.1792	0.1687	0.1586	0.1487	0.1392	0.1300	0.1210	0.1124	0.1039	0.0958	0.0879
9.09	0.2900	0.2758	0.2622	0.2491	0.2365	0.2243	0.2124	0.2010	0.1898	0.1790	0.1685	0.1584	0.1486	0.1391	0.1298	0.1209	0.1122	0.1038	0.0957	0.0877
9.10	0.2898	0.2756	0.2620	0.2489	0.2363	0.2241	0.2123	0.2008	0.1897	0.1789	0.1684	0.1583	0.1484	0.1389	0.1297	0.1208	0.1121	0.1037	0.0955	0.0876
9.11	0.2896	0.2754	0.2618	0.2487	0.2361	0.2239	0.2121	0.2006	0.1895	0.1787	0.1682	0.1581	0.1483	0.1388	0.1296	0.1206	0.1120	0.1036	0.0954	0.0875
9.12	0.2894	0.2752	0.2616	0.2486	0.2359	0.2237	0.2119	0.2005	0.1893	0.1785	0.1681	0.1580	0.1482	0.1387	0.1294	0.1205	0.1119	0.1034	0.0953	0.0874
9.13	0.2892	0.2750	0.2615	0.2484	0.2357	0.2235	0.2117	0.2003	0.1892	0.1784	0.1679	0.1578	0.1480	0.1385	0.1293	0.1204	0.1117	0.1033	0.0952	0.0873
9.14	0.2890	0.2749	0.2613	0.2482	0.2356	0.2234	0.2116	0.2001	0.1890	0.1782	0.1678	0.1577	0.1479	0.1384	0.1292	0.1203	0.1116	0.1032	0.0951	0.0872
9.15	0.2888	0.2747	0.2611	0.2480	0.2354	0.2232	0.2114	0.2000	0.1888	0.1781	0.1676	0.1575	0.1477	0.1382	0.1290	0.1201	0.1115	0.1031	0.0950	0.0871
9.16	0.2886	0.2745	0.2609	0.2478	0.2352	0.2230	0.2112	0.1998	0.1887	0.1779	0.1675	0.1574	0.1476	0.1381	0.1289	0.1200	0.1113	0.1030	0.0948	0.0870
9.17	0.2884	0.2743	0.2607	0.2476	0.2350	0.2228	0.2111	0.1996	0.1885	0.1778	0.1673	0.1572	0.1474	0.1380	0.1288	0.1199	0.1112	0.1028	0.0947	0.0868
9.18	0.2882	0.2741	0.2605	0.2475	0.2349	0.2227	0.2109	0.1995	0.1884	0.1776	0.1672	0.1571	0.1473	0.1378	0.1286	0.1197	0.1111	0.1027	0.0946	0.0867
9.19	0.2880	0.2739	0.2603	0.2473	0.2347	0.2225	0.2107	0.1993	0.1882	0.1774	0.1670	0.1569	0.1471	0.1377	0.1285	0.1196	0.1110	0.1026	0.0945	0.0866
9.20	0.2878	0.2737	0.2601	0.2471	0.2345	0.2223	0.2105	0.1991	0.1880	0.1773	0.1669	0.1568	0.1470	0.1375	0.1284	0.1195	0.1109	0.1025	0.0944	0.0865
9.21	0.2876	0.2735	0.2600	0.2469	0.2343	0.2221	0.2104	0.1990	0.1879	0.1771	0.1667	0.1566	0.1469	0.1374	0.1282	0.1193	0.1107	0.1024	0.0943	0.0864
9.22	0.2874	0.2733	0.2598	0.2467	0.2341	0.2220	0.2102	0.1988	0.1877	0.1770	0.1666	0.1565	0.1467	0.1373	0.1281	0.1192	0.1106	0.1022	0.0941	0.0863
9.23	0.2872	0.2731	0.2596	0.2465	0.2340	0.2218	0.2100	0.1986	0.1876	0.1768	0.1664	0.1563	0.1466	0.1371	0.1280	0.1191	0.1105	0.1021	0.0940	0.0862
9.24	0.2870	0.2729	0.2594	0.2464	0.2338	0.2216	0.2099	0.1985	0.1874	0.1767	0.1663	0.1562	0.1464	0.1370	0.1278	0.1190	0.1104	0.1020	0.0939	0.0861
9.25	0.2868	0.2727	0.2592	0.2462	0.2336	0.2215	0.2097	0.1983	0.1872	0.1765	0.1661	0.1560	0.1463	0.1369	0.1277	0.1188	0.1102	0.1019	0.0938	0.0860
9.26	0.2866	0.2726	0.2590	0.2460	0.2334	0.2213	0.2095	0.1981	0.1871	0.1764	0.1660	0.1559	0.1462	0.1367	0.1276	0.1187	0.1101	0.1018	0.0937	0.0859
9.27	0.2864	0.2724	0.2588	0.2458	0.2333	0.2211	0.2094	0.1980	0.1869	0.1762	0.1658	0.1558	0.1460	0.1366	0.1274	0.1186	0.1100	0.1017	0.0936	0.0857
9.28	0.2862	0.2722	0.2587	0.2456	0.2331	0.2209	0.2092	0.1978	0.1868	0.1760	0.1657	0.1557	0.1459	0.1364	0.1273	0.1185	0.1099	0.1015	0.0935	0.0858
9.29	0.2860	0.2720	0.2585	0.2455	0.2329	0.2208	0.2090	0.1977	0.1866	0.1759	0.1655	0.1555	0.1457	0.1363	0.1272	0.1183	0.1097	0.1014	0.0934	0.0855
9.30	0.2859	0.2718	0.2583	0.2453	0.2327	0.2206	0.2089	0.1975	0.1865	0.1757	0.1654	0.1553	0.1456	0.1362	0.1271	0.1182	0.1096	0.1013	0.0932	0.0854
9.31	0.2857	0.2716	0.2581	0.2451	0.2326	0.2204	0.2087	0.1973	0.1863	0.1756	0.1652	0.1552	0.1455	0.1360	0.1269	0.1181	0.1095	0.1012	0.0931	0.0853
9.32	0.2855	0.2714	0.2579	0.2449	0.2324	0.2203	0.2086	0.1972	0.1861	0.1754	0.1651	0.1550	0.1453	0.1359	0.1268	0.1179	0.1094	0.1011	0.0930	0.0852
9.33	0.2853	0.2712	0.2577	0.2447	0.2322	0.2201	0.2084	0.1970	0.1860	0.1753	0.1649	0.1549	0.1452	0.1358	0.1267	0.1178	0.1093	0.1010	0.0929	0.0851
9.34	0.2851	0.2710	0.2576	0.2446	0.2320	0.2199	0.2082	0.1968	0.1858	0.1751	0.1648	0.1547	0.1450	0.1356	0.1265	0.1177	0.1091	0.1008	0.0928	0.0850
9.35	0.2849	0.2709	0.2574	0.2444	0.2319	0.2197	0.2080	0.1967	0.1857	0.1750	0.1646	0.1546	0.1449	0.1355	0.1264	0.1176	0.1090	0.1007	0.0927	0.0849
9.36	0.2847	0.2707	0.2572	0.2442	0.2317	0.2196	0.2079	0.1965	0.1855	0.1748	0.1645	0.1545	0.1448	0.1354	0.1263	0.1174	0.1089	0.1006	0.0926	0.0848
9.37	0.2845	0.2705	0.2570	0.2440	0.2315	0.2194	0.2077	0.1964	0.1854	0.1747	0.1643	0.1543	0.1446	0.1352	0.1261	0.1173	0.1088	0.1005	0.0925	0.0847
9.38	0.2843	0.2703	0.2568	0.2438	0.2313	0.2192	0.2075	0.1962	0.1852	0.1745	0.1642	0.1542	0.1445	0.1351	0.1260	0.1172	0.1087	0.1004	0.0923	0.0846
9.39	0.2841	0.2701	0.2566	0.2437	0.2312	0.2191	0.2074	0.1960	0.1850	0.1744	0.1640	0.1540	0.1444	0.1350	0.1259	0.1171	0.1085	0.1003	0.0922	0.0845
9.40	0.2839	0.2699	0.2565	0.2435	0.2310	0.2189	0.2072	0.1959	0.1849	0.1742	0.1639	0.1539	0.1442	0.1348	0.1258	0.1170	0.1084	0.1001	0.0921	0.0843
9.41	0.2838	0.2697	0.2563	0.2433	0.2308	0.2187	0.2070	0.1957	0.1847	0.1741	0.1637	0.1538	0.1441	0.1347	0.1256	0.1168	0.1083	0.1000	0.0920	0.0842
9.42	0.2836	0.2696	0.2561	0.2431	0.2306	0.2186	0.2069	0.1956	0.1846	0.1739	0.1636	0.1536	0.1439	0.1346	0.1255	0.1167	0.1082	0.0999	0.0919	0.0841
9.43	0.2834	0.2694	0.2559	0.2429	0.2304	0.2184	0.2067	0.1954	0.1844	0.1738	0.1635	0.1535	0.1438	0.1344	0.1254	0.1166	0.1081	0.0998	0.0918	0.0840
9.44	0.2832	0.2692	0.2557	0.2428	0.2303	0.2182	0.2066	0.1952	0.1843	0.1736	0.1633	0.1533	0.1437	0.1343	0.1252	0.1165	0.1079	0.0997	0.0917	0.0839
9.45	0.2830	0.2690	0.2556	0.2426	0.2301	0.2181	0.2064	0.1951	0.1841	0.1735	0.1632	0.1532	0.1435	0.1342	0.1251	0.1163	0.1078	0.0996	0.0916	0.0838
9.46	0.2828	0.2688	0.2554	0.2424	0.2300	0.2179														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
0.01	0.9907	0.9907	0.9906	0.9905	0.9905	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	
0.02	0.9819	0.9818	0.9816	0.9815	0.9813	0.9812	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	
0.03	0.9735	0.9732	0.9729	0.9727	0.9724	0.9722	0.9720	0.9718	0.9716	0.9714	0.9712	0.9710	0.9709	0.9708	0.9707	0.9706	0.9705	0.9704	0.9704	0.9703	0.9702	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701
0.04	0.9653	0.9649	0.9645	0.9642	0.9638	0.9635	0.9631	0.9628	0.9625	0.9622	0.9619	0.9617	0.9615	0.9613	0.9611	0.9609	0.9607	0.9606	0.9605	0.9604	0.9603	0.9602	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601	0.9601
0.05	0.9574	0.9569	0.9563	0.9558	0.9554	0.9549	0.9544	0.9540	0.9536	0.9532	0.9528	0.9525	0.9522	0.9519	0.9516	0.9514	0.9511	0.9509	0.9508	0.9506	0.9505	0.9504	0.9503	0.9502	0.9501	0.9501	0.9501	0.9501	0.9501	0.9501	0.9501	0.9501	0.9501	0.9501	0.9501	0.9501	
0.06	0.9497	0.9490	0.9483	0.9477	0.9471	0.9465	0.9459	0.9453	0.9448	0.9443	0.9438	0.9434	0.9430	0.9426	0.9422	0.9419	0.9416	0.9413	0.9411	0.9409	0.9408	0.9406	0.9405	0.9404	0.9403	0.9402	0.9401	0.9401	0.9401	0.9401	0.9401	0.9401	0.9401	0.9401	0.9401	0.9401	
0.07	0.9421	0.9413	0.9405	0.9397	0.9389	0.9382	0.9375	0.9368	0.9362	0.9355	0.9349	0.9344	0.9339	0.9334	0.9329	0.9325	0.9321	0.9318	0.9315	0.9312	0.9310	0.9309	0.9307	0.9306	0.9305	0.9304	0.9303	0.9302	0.9301	0.9301	0.9301	0.9301	0.9301	0.9301	0.9301	0.9301	
0.08	0.9347	0.9337	0.9328	0.9319	0.9310	0.9301	0.9292	0.9284	0.9276	0.9269	0.9262	0.9255	0.9249	0.9243	0.9237	0.9232	0.9228	0.9224	0.9220	0.9216	0.9213	0.9211	0.9209	0.9208	0.9206	0.9205	0.9204	0.9203	0.9202	0.9201	0.9201	0.9201	0.9201	0.9201	0.9201	0.9201	
0.09	0.9274	0.9263	0.9252	0.9242	0.9231	0.9221	0.9211	0.9202	0.9192	0.9184	0.9175	0.9167	0.9160	0.9153	0.9146	0.9140	0.9135	0.9130	0.9125	0.9121	0.9118	0.9115	0.9113	0.9111	0.9109	0.9108	0.9106	0.9105	0.9104	0.9103	0.9102	0.9101	0.9101	0.9101	0.9101	0.9101	
0.10	0.9203	0.9191	0.9178	0.9166	0.9154	0.9142	0.9131	0.9120	0.9110	0.9099	0.9090	0.9081	0.9072	0.9064	0.9056	0.9049	0.9043	0.9037	0.9031	0.9026	0.9021	0.9018	0.9015	0.9013	0.9011	0.9009	0.9008	0.9006	0.9005	0.9004	0.9003	0.9002	0.9001	0.9001	0.9001	0.9001	
0.11	0.9133	0.9119	0.9105	0.9091	0.9078	0.9065	0.9052	0.9040	0.9028	0.9016	0.9005	0.8995	0.8985	0.8976	0.8967	0.8958	0.8951	0.8944	0.8938	0.8932	0.8927	0.8923	0.8920	0.8918	0.8916	0.8914	0.8912	0.8911	0.8909	0.8908	0.8907	0.8906	0.8905	0.8904	0.8903	0.8902	
0.12	0.9065	0.9049	0.9033	0.9018	0.9003	0.8988	0.8974	0.8960	0.8947	0.8934	0.8922	0.8910	0.8899	0.8889	0.8879	0.8869	0.8861	0.8853	0.8846	0.8839	0.8832	0.8827	0.8823	0.8820	0.8818	0.8816	0.8814	0.8813	0.8811	0.8810	0.8809	0.8808	0.8807	0.8806	0.8805	0.8804	
0.13	0.8997	0.8980	0.8962	0.8946	0.8929	0.8913	0.8897	0.8882	0.8867	0.8853	0.8840	0.8827	0.8814	0.8802	0.8791	0.8781	0.8771	0.8762	0.8754	0.8746	0.8738	0.8730	0.8722	0.8714	0.8706	0.8698	0.8690	0.8682	0.8674	0.8666	0.8658	0.8650	0.8642	0.8634	0.8626	0.8618	
0.14	0.8930	0.8911	0.8893	0.8874	0.8856	0.8839	0.8822	0.8805	0.8789	0.8773	0.8758	0.8744	0.8730	0.8717	0.8705	0.8693	0.8682	0.8672	0.8663	0.8654	0.8645	0.8636	0.8627	0.8618	0.8609	0.8600	0.8591	0.8582	0.8573	0.8564	0.8555	0.8546	0.8537	0.8528	0.8519	0.8510	
0.15	0.8864	0.8844	0.8824	0.8804	0.8785	0.8765	0.8747	0.8729	0.8711	0.8694	0.8678	0.8662	0.8647	0.8633	0.8619	0.8606	0.8594	0.8583	0.8573	0.8563	0.8553	0.8544	0.8534	0.8524	0.8514	0.8504	0.8494	0.8484	0.8474	0.8464	0.8454	0.8444	0.8434	0.8424	0.8414	0.8404	
0.16	0.8800	0.8778	0.8756	0.8735	0.8714	0.8693	0.8673	0.8653	0.8633	0.8616	0.8598	0.8581	0.8565	0.8549	0.8535	0.8521	0.8507	0.8495	0.8483	0.8473	0.8462	0.8451	0.8440	0.8429	0.8418	0.8407	0.8396	0.8385	0.8374	0.8363	0.8352	0.8341	0.8330	0.8319	0.8308	0.8298	
0.17	0.8736	0.8712	0.8689	0.8666	0.8644	0.8622	0.8600	0.8579	0.8559	0.8539	0.8520	0.8501	0.8484	0.8467	0.8451	0.8435	0.8421	0.8407	0.8395	0.8383	0.8371	0.8359	0.8347	0.8335	0.8323	0.8311	0.8299	0.8287	0.8275	0.8263	0.8251	0.8239	0.8227	0.8215	0.8203	0.8191	
0.18	0.8673	0.8648	0.8623	0.8599	0.8575	0.8551	0.8528	0.8506	0.8484	0.8463	0.8442	0.8422	0.8403	0.8385	0.8368	0.8351	0.8335	0.8321	0.8307	0.8294	0.8281	0.8268	0.8254	0.8240	0.8226	0.8212	0.8198	0.8184	0.8170	0.8156	0.8142	0.8128	0.8114	0.8100	0.8086	0.8072	
0.19	0.8611	0.8585	0.8558	0.8532	0.8507	0.8482	0.8458	0.8434	0.8410	0.8388	0.8366	0.8344	0.8324	0.8304	0.8286	0.8268	0.8251	0.8235	0.8220	0.8206	0.8192	0.8178	0.8164	0.8150	0.8136	0.8122	0.8108	0.8094	0.8080	0.8066	0.8052	0.8038	0.8024	0.8010	0.7996	0.7982	
0.20	0.8550	0.8522	0.8494	0.8467	0.8440	0.8414	0.8388	0.8362	0.8337	0.8313	0.8290	0.8267	0.8245	0.8224	0.8204	0.8185	0.8167	0.8150	0.8133	0.8118	0.8103	0.8088	0.8073	0.8058	0.8043	0.8028	0.8013	0.7998	0.7983	0.7968	0.7953	0.7938	0.7923	0.7908	0.7893	0.7878	
0.21	0.8490	0.8460	0.8433	0.8402	0.8374	0.8346	0.8318	0.8292	0.8265	0.8240	0.8215	0.8191	0.8168	0.8145	0.8124	0.8103	0.8084	0.8065	0.8046	0.8027	0.8008	0.7989	0.7970	0.7951	0.7932	0.7913	0.7894	0.7875	0.7856	0.7837	0.7818	0.7799	0.7780	0.7761	0.7742	0.7723	
0.22	0.8430	0.8399	0.8369	0.8338	0.8309	0.8279	0.8250	0.8222	0.8194	0.8167	0.8141	0.8116	0.8091	0.8067	0.8044	0.8023	0.8002	0.7982	0.7963	0.7944	0.7925	0.7906	0.7887	0.7868	0.7849	0.7830	0.7811	0.7792	0.7773	0.7754	0.7735	0.7716	0.7697	0.7678	0.7659	0.7640	
0.23	0.8372	0.8339	0.8307	0.8275	0.8244	0.8213	0.8183	0.8153	0.8124	0.8096	0.8068	0.8041	0.8015	0.7990	0.7966	0.7942	0.7918	0.7894	0.7870	0.7846	0.7822	0.7798	0.7774	0.7750	0.7726	0.7702	0.7678	0.7654	0.7630	0.7606	0.7582	0.7558	0.7534	0.7510	0.7486	0.7462	
0.24	0.8314	0.8280	0.8246	0.8213	0.8180	0.8148	0.8116	0.8085	0.8054	0.8025	0.7996	0.7967	0.7940	0.7913	0.7888	0.7863	0.7838	0.7813	0.7788	0.7763	0.7738	0.7713	0.7688	0.7663	0.7638	0.7613	0.7588	0.7563	0.7538	0.7513	0.7488	0.7463	0.7438	0.7413	0.7388	0.7363	
0.25	0.8256	0.8221	0.8186	0.8151	0.8117	0.8084	0.8050	0.8018	0.7986	0.7955	0.7924	0.7894	0.7866	0.7838	0.7811	0.7785	0.7758	0.7732	0.7706	0.7680	0.7654	0.7628	0.7602	0.7576	0.7550	0.7524	0.7498	0.7472	0.7446	0.7420							

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.5301	0.5199	0.5096	0.4994	0.4891	0.4789	0.4686	0.4584	0.4482	0.4379	0.4277	0.4174	0.4072	0.3969	0.3867	0.3765	0.3662	0.3560	0.3458	0.3355	
1.02	0.5275	0.5172	0.5069	0.4966	0.4863	0.4760	0.4657	0.4554	0.4451	0.4349	0.4246	0.4143	0.4040	0.3937	0.3834	0.3731	0.3628	0.3525	0.3423	0.3320	
1.03	0.5249	0.5145	0.5042	0.4938	0.4835	0.4732	0.4628	0.4525	0.4422	0.4318	0.4215	0.4111	0.4008	0.3905	0.3801	0.3698	0.3595	0.3491	0.3388	0.3285	
1.04	0.5223	0.5119	0.5015	0.4911	0.4807	0.4703	0.4600	0.4496	0.4392	0.4288	0.4184	0.4080	0.3977	0.3873	0.3769	0.3665	0.3561	0.3458	0.3354	0.3250	
1.05	0.5197	0.5092	0.4988	0.4884	0.4780	0.4675	0.4571	0.4467	0.4363	0.4258	0.4154	0.4050	0.3946	0.3841	0.3737	0.3633	0.3528	0.3424	0.3320	0.3216	
1.06	0.5171	0.5066	0.4962	0.4857	0.4752	0.4648	0.4543	0.4438	0.4334	0.4229	0.4124	0.4020	0.3915	0.3810	0.3705	0.3601	0.3496	0.3391	0.3286	0.3182	
1.07	0.5146	0.5041	0.4935	0.4830	0.4725	0.4620	0.4515	0.4410	0.4305	0.4200	0.4095	0.3989	0.3884	0.3779	0.3674	0.3569	0.3464	0.3358	0.3253	0.3148	
1.08	0.5120	0.5015	0.4909	0.4804	0.4698	0.4593	0.4487	0.4382	0.4276	0.4171	0.4065	0.3960	0.3854	0.3749	0.3643	0.3537	0.3432	0.3326	0.3221	0.3115	
1.09	0.5096	0.4990	0.4884	0.4778	0.4672	0.4566	0.4460	0.4354	0.4248	0.4142	0.4036	0.3930	0.3824	0.3718	0.3612	0.3506	0.3400	0.3294	0.3188	0.3082	
1.10	0.5071	0.4964	0.4858	0.4752	0.4646	0.4539	0.4433	0.4327	0.4220	0.4114	0.4008	0.3901	0.3795	0.3688	0.3582	0.3476	0.3369	0.3263	0.3156	0.3050	
1.11	0.5046	0.4939	0.4833	0.4726	0.4619	0.4513	0.4406	0.4299	0.4193	0.4086	0.3979	0.3872	0.3766	0.3659	0.3552	0.3445	0.3338	0.3232	0.3125	0.3018	
1.12	0.5022	0.4915	0.4808	0.4701	0.4593	0.4486	0.4379	0.4272	0.4165	0.4058	0.3951	0.3844	0.3737	0.3630	0.3522	0.3415	0.3308	0.3201	0.3093	0.2986	
1.13	0.4998	0.4890	0.4783	0.4675	0.4568	0.4460	0.4353	0.4245	0.4138	0.4031	0.3923	0.3816	0.3708	0.3601	0.3493	0.3385	0.3278	0.3170	0.3062	0.2955	
1.14	0.4974	0.4865	0.4758	0.4650	0.4542	0.4435	0.4327	0.4219	0.4111	0.4003	0.3895	0.3788	0.3680	0.3572	0.3464	0.3356	0.3248	0.3140	0.3032	0.2924	
1.15	0.4950	0.4842	0.4733	0.4625	0.4517	0.4409	0.4301	0.4193	0.4084	0.3976	0.3868	0.3760	0.3652	0.3543	0.3435	0.3327	0.3219	0.3110	0.3002	0.2893	
1.16	0.4926	0.4818	0.4709	0.4601	0.4492	0.4384	0.4275	0.4167	0.4058	0.3950	0.3841	0.3732	0.3624	0.3515	0.3407	0.3298	0.3189	0.3081	0.2972	0.2863	
1.17	0.4903	0.4794	0.4685	0.4576	0.4467	0.4358	0.4250	0.4141	0.4032	0.3923	0.3814	0.3705	0.3596	0.3487	0.3378	0.3270	0.3161	0.3051	0.2942	0.2833	
1.18	0.4880	0.4770	0.4661	0.4552	0.4443	0.4334	0.4224	0.4115	0.4006	0.3897	0.3788	0.3678	0.3569	0.3460	0.3351	0.3241	0.3132	0.3023	0.2913	0.2804	
1.19	0.4857	0.4747	0.4637	0.4528	0.4418	0.4309	0.4199	0.4090	0.3980	0.3871	0.3761	0.3652	0.3542	0.3433	0.3323	0.3213	0.3104	0.2994	0.2884	0.2775	
1.20	0.4834	0.4724	0.4614	0.4504	0.4394	0.4284	0.4175	0.4065	0.3955	0.3845	0.3735	0.3625	0.3516	0.3406	0.3296	0.3186	0.3076	0.2966	0.2856	0.2746	
1.21	0.4811	0.4701	0.4591	0.4480	0.4370	0.4260	0.4150	0.4040	0.3930	0.3820	0.3709	0.3599	0.3489	0.3379	0.3269	0.3159	0.3048	0.2938	0.2828	0.2717	
1.22	0.4789	0.4678	0.4568	0.4457	0.4347	0.4236	0.4126	0.4015	0.3905	0.3794	0.3684	0.3573	0.3463	0.3352	0.3242	0.3131	0.3021	0.2910	0.2800	0.2689	
1.23	0.4766	0.4656	0.4545	0.4434	0.4323	0.4212	0.4102	0.3991	0.3880	0.3769	0.3659	0.3548	0.3437	0.3326	0.3216	0.3105	0.2994	0.2883	0.2772	0.2661	
1.24	0.4744	0.4633	0.4522	0.4411	0.4300	0.4189	0.4078	0.3967	0.3856	0.3745	0.3633	0.3522	0.3411	0.3300	0.3189	0.3078	0.2967	0.2856	0.2745	0.2634	
1.25	0.4722	0.4611	0.4499	0.4388	0.4277	0.4165	0.4054	0.3943	0.3831	0.3720	0.3609	0.3497	0.3386	0.3275	0.3163	0.3052	0.2941	0.2829	0.2718	0.2607	
1.26	0.4701	0.4589	0.4477	0.4365	0.4254	0.4142	0.4030	0.3919	0.3807	0.3696	0.3584	0.3473	0.3361	0.3249	0.3138	0.3026	0.2915	0.2803	0.2692	0.2580	
1.27	0.4679	0.4567	0.4455	0.4343	0.4231	0.4119	0.4007	0.3895	0.3783	0.3672	0.3560	0.3448	0.3336	0.3224	0.3112	0.3001	0.2889	0.2777	0.2665	0.2553	
1.28	0.4658	0.4545	0.4433	0.4321	0.4208	0.4096	0.3984	0.3872	0.3760	0.3648	0.3536	0.3423	0.3311	0.3199	0.3087	0.2975	0.2863	0.2751	0.2639	0.2527	
1.29	0.4636	0.4524	0.4411	0.4298	0.4186	0.4073	0.3961	0.3849	0.3736	0.3624	0.3512	0.3399	0.3287	0.3175	0.3062	0.2950	0.2838	0.2726	0.2613	0.2501	
1.30	0.4615	0.4502	0.4389	0.4276	0.4164	0.4051	0.3938	0.3826	0.3713	0.3601	0.3488	0.3375	0.3263	0.3150	0.3038	0.2925	0.2813	0.2700	0.2588	0.2476	
1.31	0.4594	0.4481	0.4368	0.4255	0.4142	0.4029	0.3916	0.3803	0.3690	0.3577	0.3465	0.3352	0.3239	0.3126	0.3014	0.2901	0.2788	0.2675	0.2563	0.2450	
1.32	0.4573	0.4460	0.4347	0.4233	0.4120	0.4007	0.3894	0.3780	0.3667	0.3554	0.3441	0.3328	0.3215	0.3102	0.2989	0.2877	0.2764	0.2651	0.2538	0.2425	
1.33	0.4553	0.4439	0.4325	0.4212	0.4098	0.3985	0.3871	0.3758	0.3645	0.3532	0.3418	0.3305	0.3192	0.3079	0.2966	0.2852	0.2739	0.2626	0.2513	0.2400	
1.34	0.4532	0.4418	0.4304	0.4191	0.4077	0.3963	0.3850	0.3736	0.3622	0.3509	0.3395	0.3282	0.3169	0.3055	0.2942	0.2829	0.2715	0.2602	0.2489	0.2376	
1.35	0.4512	0.4398	0.4284	0.4170	0.4056	0.3942	0.3828	0.3714	0.3600	0.3487	0.3373	0.3259	0.3146	0.3032	0.2919	0.2805	0.2692	0.2578	0.2465	0.2352	
1.36	0.4492	0.4377	0.4263	0.4149	0.4034	0.3920	0.3806	0.3692	0.3578	0.3464	0.3351	0.3237	0.3123	0.3009	0.2895	0.2782	0.2668	0.2555	0.2441	0.2328	
1.37	0.4472	0.4357	0.4242	0.4128	0.4014	0.3899	0.3785	0.3671	0.3556	0.3442	0.3328	0.3214	0.3100	0.2986	0.2873	0.2759	0.2645	0.2531	0.2418	0.2304	
1.38	0.4452	0.4337	0.4222	0.4107	0.3993	0.3878	0.3764	0.3649	0.3535	0.3421	0.3306	0.3192	0.3078	0.2964	0.2850	0.2736	0.2622	0.2508	0.2395	0.2281	
1.39	0.4432	0.4317	0.4202	0.4087	0.3972	0.3857	0.3743	0.3628	0.3514	0.3399	0.3285	0.3170	0.3056	0.2942	0.2828	0.2713	0.2599	0.2485	0.2372	0.2258	
1.40	0.4413	0.4297	0.4182	0.4067	0.3952	0.3837	0.3722	0.3607	0.3492	0.3378	0.3263	0.3149	0.3034	0.2920	0.2805	0.2691	0.2577	0.2463	0.2349	0.2235	
1.41	0.4393	0.4278	0.4163	0.4047	0.3932	0.3817	0.3702	0.3586	0.3471	0.3356	0.3242	0.3127	0.3012	0.2898	0.2783	0.2669	0.2555	0.2441	0.2326	0.2212	
1.42	0.4374	0.4258	0.4142	0.4027	0.3912	0.3796	0.3681	0.3565	0.3450	0.3334	0.3219	0.3104	0.2989	0.2874	0.2759	0.2644	0.2529	0.2414	0.2299	0.2184	
1.43	0.4355	0.4239	0.4123	0.4007	0.3891	0.3776	0.3660	0.3545	0.3430	0.3315	0.3200	0.3085	0.2970	0.2855	0.2740	0.2625	0.2511	0.2396	0.2282	0.2168	
1.44	0.4336	0.4220	0.4104	0.3988	0.3872	0.3756	0.3640	0.3525	0.3409	0.3294	0.3179	0.3064	0.2949	0.2834	0.2719	0.2604	0.2489	0.2375	0.2260	0.2146	
1.45	0.4317	0.4201	0.4084	0.3968	0.3852	0.3736	0.3620	0.3505	0.3389	0.3274	0.3158	0.3043	0.2928	0.2813	0.2698	0.2583	0.2468	0.2353	0.2239	0.2125	
1.46	0.4298	0.4182	0.4065	0.3949	0.3833	0.3717	0.3601	0.3485	0.3369	0.3253	0.3138	0.3022	0.2907	0.2792	0.2677	0.2562	0.2447	0.2332	0.2218	0.2103	
1.47	0.4280	0.4163	0.4046	0.3930	0.3813	0.3697	0.3581	0.3465	0.3349	0.3233	0.3118	0.3002	0.2887	0.2771	0.2656	0.2541	0.2426	0.2311	0.2197	0.2082	
1.48	0.4261	0.4144	0.4027	0.3911	0.3794	0.3678	0.3561	0.3445	0.3329	0.3213	0.3098	0.2982	0.2866	0.2751	0.2636	0.2520	0.2405	0.2291	0.2176	0.2061	
1.49	0.4243	0.4126	0.4009	0.3892	0.3775	0.3659	0.3542	0.3426	0.3310	0.3194	0.3078	0.2962	0.2846	0.2731	0.2615	0.2500	0.2385	0.2270	0.2155	0.2041	
1.50	0.4225	0.4108	0.3990	0.3873	0.3756	0.3640	0.3523	0.3407	0.3290	0.3174	0.3058	0.2942	0.2826	0.2711	0.2595	0.2480	0.2365	0.2250	0.2135	0.2020	
1.51	0.4207	0.4089	0.3972	0.3855	0.3738	0.3621	0.3504	0.3387	0.3271	0.3155	0.3039	0.2922	0.2807	0.2691	0.2575	0.2460	0.2345	0.2230	0.2115	0.2000	
1.52	0.4189	0.4071	0.3954	0.3836	0.3719	0.3602	0.3485	0.3369	0.3252	0.3136	0.3019	0.2903	0.2787	0.2671	0.2556	0.2440	0.2325	0.2210	0.2095	0.1980	
1.53	0.4171	0.4053	0.3936	0.3818	0.3701	0.3584	0.3467														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
2.01	0.3449	0.3327	0.3206	0.3085	0.2964	0.2844	0.2725	0.2606	0.2488	0.2370	0.2253	0.2136	0.2021	0.1906	0.1791	0.1678	0.1565	0.1453	0.1342	0.1233
2.02	0.3437	0.3314	0.3193	0.3072	0.2951	0.2831	0.2712	0.2593	0.2475	0.2357	0.2240	0.2124	0.2008	0.1893	0.1779	0.1666	0.1553	0.1441	0.1331	0.1221
2.03	0.3424	0.3302	0.3180	0.3059	0.2939	0.2819	0.2699	0.2581	0.2462	0.2345	0.2228	0.2111	0.1996	0.1881	0.1767	0.1654	0.1541	0.1430	0.1319	0.1210
2.04	0.3412	0.3289	0.3168	0.3047	0.2926	0.2806	0.2687	0.2568	0.2450	0.2332	0.2215	0.2099	0.1984	0.1869	0.1755	0.1642	0.1529	0.1418	0.1308	0.1199
2.05	0.3399	0.3277	0.3155	0.3034	0.2914	0.2794	0.2674	0.2556	0.2437	0.2320	0.2203	0.2087	0.1971	0.1857	0.1743	0.1630	0.1518	0.1406	0.1296	0.1187
2.06	0.3387	0.3264	0.3143	0.3022	0.2901	0.2781	0.2662	0.2543	0.2425	0.2308	0.2191	0.2075	0.1959	0.1845	0.1731	0.1618	0.1506	0.1395	0.1285	0.1176
2.07	0.3374	0.3252	0.3130	0.3009	0.2889	0.2769	0.2650	0.2531	0.2413	0.2296	0.2179	0.2063	0.1948	0.1833	0.1719	0.1607	0.1495	0.1384	0.1274	0.1165
2.08	0.3362	0.3240	0.3118	0.2997	0.2877	0.2757	0.2637	0.2519	0.2401	0.2284	0.2167	0.2051	0.1936	0.1821	0.1708	0.1595	0.1483	0.1373	0.1263	0.1155
2.09	0.3350	0.3228	0.3106	0.2985	0.2864	0.2745	0.2625	0.2507	0.2389	0.2272	0.2155	0.2039	0.1924	0.1810	0.1696	0.1584	0.1472	0.1362	0.1252	0.1144
2.10	0.3338	0.3216	0.3094	0.2973	0.2852	0.2732	0.2613	0.2495	0.2377	0.2260	0.2143	0.2027	0.1912	0.1798	0.1685	0.1572	0.1461	0.1351	0.1241	0.1133
2.11	0.3326	0.3203	0.3082	0.2961	0.2840	0.2720	0.2601	0.2483	0.2365	0.2248	0.2131	0.2016	0.1901	0.1787	0.1674	0.1561	0.1450	0.1340	0.1231	0.1123
2.12	0.3314	0.3192	0.3070	0.2949	0.2828	0.2709	0.2590	0.2471	0.2353	0.2236	0.2120	0.2004	0.1889	0.1775	0.1662	0.1550	0.1439	0.1329	0.1220	0.1113
2.13	0.3302	0.3180	0.3058	0.2937	0.2817	0.2697	0.2578	0.2459	0.2342	0.2225	0.2108	0.1993	0.1878	0.1764	0.1651	0.1539	0.1428	0.1318	0.1210	0.1102
2.14	0.3290	0.3168	0.3046	0.2925	0.2805	0.2685	0.2566	0.2448	0.2330	0.2213	0.2097	0.1981	0.1867	0.1753	0.1640	0.1528	0.1418	0.1308	0.1199	0.1092
2.15	0.3279	0.3156	0.3034	0.2913	0.2793	0.2673	0.2554	0.2436	0.2319	0.2202	0.2086	0.1970	0.1856	0.1742	0.1629	0.1518	0.1407	0.1297	0.1189	0.1082
2.16	0.3267	0.3145	0.3023	0.2902	0.2782	0.2662	0.2543	0.2425	0.2307	0.2190	0.2074	0.1959	0.1845	0.1731	0.1619	0.1507	0.1396	0.1287	0.1179	0.1072
2.17	0.3255	0.3133	0.3011	0.2890	0.2770	0.2650	0.2532	0.2413	0.2296	0.2179	0.2063	0.1948	0.1834	0.1720	0.1608	0.1496	0.1386	0.1277	0.1169	0.1062
2.18	0.3244	0.3121	0.3000	0.2879	0.2759	0.2639	0.2520	0.2402	0.2285	0.2168	0.2052	0.1937	0.1823	0.1710	0.1597	0.1486	0.1376	0.1267	0.1159	0.1053
2.19	0.3232	0.3110	0.2988	0.2867	0.2747	0.2628	0.2509	0.2391	0.2273	0.2157	0.2041	0.1926	0.1812	0.1699	0.1587	0.1476	0.1366	0.1257	0.1149	0.1043
2.20	0.3221	0.3099	0.2977	0.2856	0.2736	0.2616	0.2498	0.2380	0.2262	0.2146	0.2030	0.1915	0.1801	0.1688	0.1576	0.1465	0.1355	0.1247	0.1139	0.1033
2.21	0.3210	0.3087	0.2966	0.2845	0.2725	0.2605	0.2487	0.2369	0.2251	0.2135	0.2019	0.1905	0.1791	0.1678	0.1566	0.1455	0.1345	0.1237	0.1130	0.1024
2.22	0.3199	0.3076	0.2955	0.2834	0.2714	0.2594	0.2476	0.2358	0.2241	0.2124	0.2009	0.1894	0.1780	0.1667	0.1556	0.1445	0.1335	0.1227	0.1120	0.1015
2.23	0.3187	0.3065	0.2944	0.2823	0.2703	0.2583	0.2465	0.2347	0.2230	0.2113	0.1998	0.1883	0.1770	0.1657	0.1546	0.1435	0.1326	0.1217	0.1111	0.1005
2.24	0.3176	0.3054	0.2932	0.2812	0.2692	0.2572	0.2454	0.2336	0.2219	0.2103	0.1987	0.1873	0.1759	0.1647	0.1535	0.1425	0.1316	0.1208	0.1101	0.0996
2.25	0.3165	0.3043	0.2922	0.2801	0.2681	0.2561	0.2443	0.2325	0.2208	0.2092	0.1977	0.1863	0.1749	0.1637	0.1525	0.1415	0.1306	0.1198	0.1092	0.0987
2.26	0.3154	0.3032	0.2911	0.2790	0.2670	0.2551	0.2432	0.2315	0.2198	0.2082	0.1967	0.1852	0.1739	0.1627	0.1516	0.1405	0.1297	0.1189	0.1083	0.0978
2.27	0.3144	0.3021	0.2900	0.2779	0.2659	0.2540	0.2422	0.2304	0.2187	0.2071	0.1956	0.1842	0.1729	0.1617	0.1506	0.1396	0.1287	0.1180	0.1074	0.0969
2.28	0.3133	0.3010	0.2889	0.2768	0.2648	0.2529	0.2411	0.2293	0.2177	0.2061	0.1946	0.1832	0.1719	0.1607	0.1496	0.1386	0.1278	0.1170	0.1065	0.0960
2.29	0.3122	0.3000	0.2878	0.2758	0.2638	0.2519	0.2400	0.2283	0.2166	0.2051	0.1936	0.1822	0.1709	0.1597	0.1486	0.1377	0.1268	0.1161	0.1056	0.0952
2.30	0.3111	0.2989	0.2868	0.2747	0.2627	0.2508	0.2390	0.2273	0.2156	0.2040	0.1926	0.1812	0.1699	0.1587	0.1477	0.1367	0.1259	0.1152	0.1047	0.0943
2.31	0.3101	0.2978	0.2857	0.2737	0.2617	0.2498	0.2380	0.2262	0.2146	0.2030	0.1916	0.1802	0.1689	0.1578	0.1467	0.1358	0.1250	0.1143	0.1038	0.0934
2.32	0.3090	0.2968	0.2847	0.2726	0.2606	0.2487	0.2369	0.2252	0.2136	0.2020	0.1906	0.1792	0.1680	0.1568	0.1458	0.1348	0.1241	0.1134	0.1029	0.0926
2.33	0.3080	0.2957	0.2836	0.2716	0.2596	0.2477	0.2359	0.2242	0.2126	0.2010	0.1896	0.1782	0.1670	0.1559	0.1448	0.1340	0.1232	0.1126	0.1021	0.0918
2.34	0.3069	0.2947	0.2826	0.2705	0.2586	0.2467	0.2349	0.2232	0.2116	0.2000	0.1886	0.1773	0.1660	0.1549	0.1439	0.1330	0.1223	0.1117	0.1012	0.0909
2.35	0.3059	0.2937	0.2815	0.2695	0.2575	0.2457	0.2339	0.2222	0.2106	0.1991	0.1876	0.1763	0.1651	0.1540	0.1430	0.1321	0.1214	0.1108	0.1004	0.0901
2.36	0.3049	0.2926	0.2805	0.2685	0.2565	0.2447	0.2329	0.2212	0.2096	0.1981	0.1867	0.1754	0.1642	0.1531	0.1421	0.1312	0.1205	0.1100	0.0995	0.0893
2.37	0.3038	0.2916	0.2795	0.2675	0.2555	0.2437	0.2319	0.2202	0.2086	0.1971	0.1857	0.1744	0.1632	0.1522	0.1412	0.1304	0.1197	0.1091	0.0987	0.0885
2.38	0.3028	0.2906	0.2785	0.2665	0.2545	0.2427	0.2309	0.2192	0.2076	0.1962	0.1848	0.1735	0.1623	0.1512	0.1403	0.1295	0.1188	0.1083	0.0979	0.0877
2.39	0.3018	0.2896	0.2775	0.2655	0.2535	0.2417	0.2299	0.2183	0.2067	0.1952	0.1838	0.1726	0.1614	0.1503	0.1394	0.1286	0.1180	0.1074	0.0971	0.0869
2.40	0.3008	0.2886	0.2765	0.2645	0.2525	0.2407	0.2289	0.2173	0.2057	0.1943	0.1829	0.1716	0.1605	0.1494	0.1385	0.1277	0.1171	0.1066	0.0963	0.0861
2.41	0.2998	0.2876	0.2755	0.2635	0.2516	0.2397	0.2280	0.2163	0.2048	0.1933	0.1820	0.1707	0.1596	0.1486	0.1377	0.1269	0.1163	0.1058	0.0955	0.0853
2.42	0.2988	0.2866	0.2745	0.2625	0.2506	0.2388	0.2270	0.2154	0.2038	0.1924	0.1810	0.1698	0.1587	0.1477	0.1368	0.1260	0.1154	0.1050	0.0947	0.0846
2.43	0.2978	0.2856	0.2735	0.2615	0.2496	0.2378	0.2261	0.2144	0.2029	0.1915	0.1801	0.1689	0.1578	0.1468	0.1359	0.1252	0.1146	0.1042	0.0939	0.0838
2.44	0.2968	0.2846	0.2726	0.2606	0.2486	0.2368	0.2251	0.2135	0.2020	0.1905	0.1792	0.1680	0.1569	0.1459	0.1351	0.1244	0.1138	0.1034	0.0931	0.0831
2.45	0.2958	0.2837	0.2716	0.2596	0.2477	0.2359	0.2242	0.2126	0.2010	0.1896	0.1783	0.1671	0.1560	0.1451	0.1342	0.1235	0.1130	0.1026	0.0924	0.0823
2.46	0.2949	0.2827	0.2706	0.2586	0.2467	0.2349	0.2													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
3.01	0.2489	0.2371	0.2254	0.2138	0.2024	0.1911	0.1799	0.1689	0.1581	0.1473	0.1368	0.1264	0.1161	0.1061	0.0962	0.0865	0.0770	0.0677	0.0587	0.0499
3.02	0.2482	0.2364	0.2247	0.2131	0.2017	0.1904	0.1793	0.1683	0.1574	0.1467	0.1362	0.1258	0.1155	0.1055	0.0956	0.0860	0.0765	0.0672	0.0582	0.0494
3.03	0.2475	0.2357	0.2240	0.2124	0.2010	0.1898	0.1786	0.1676	0.1568	0.1461	0.1356	0.1252	0.1150	0.1049	0.0951	0.0854	0.0760	0.0667	0.0577	0.0490
3.04	0.2468	0.2350	0.2233	0.2118	0.2004	0.1891	0.1780	0.1670	0.1562	0.1455	0.1349	0.1246	0.1144	0.1044	0.0945	0.0849	0.0755	0.0663	0.0573	0.0485
3.05	0.2461	0.2343	0.2226	0.2111	0.1997	0.1884	0.1773	0.1664	0.1555	0.1449	0.1344	0.1240	0.1138	0.1038	0.0940	0.0844	0.0750	0.0658	0.0568	0.0481
3.06	0.2454	0.2336	0.2219	0.2104	0.1990	0.1878	0.1767	0.1657	0.1549	0.1443	0.1338	0.1234	0.1133	0.1033	0.0935	0.0839	0.0745	0.0653	0.0564	0.0477
3.07	0.2447	0.2329	0.2212	0.2097	0.1984	0.1871	0.1760	0.1651	0.1543	0.1437	0.1332	0.1229	0.1127	0.1027	0.0930	0.0834	0.0740	0.0648	0.0559	0.0472
3.08	0.2440	0.2322	0.2206	0.2091	0.1977	0.1865	0.1754	0.1645	0.1537	0.1431	0.1326	0.1223	0.1122	0.1022	0.0924	0.0829	0.0735	0.0644	0.0555	0.0468
3.09	0.2433	0.2315	0.2199	0.2084	0.1970	0.1858	0.1748	0.1638	0.1531	0.1425	0.1320	0.1217	0.1116	0.1017	0.0919	0.0824	0.0730	0.0639	0.0550	0.0464
3.10	0.2426	0.2308	0.2192	0.2077	0.1964	0.1852	0.1741	0.1632	0.1525	0.1419	0.1314	0.1212	0.1111	0.1011	0.0914	0.0819	0.0726	0.0635	0.0546	0.0460
3.11	0.2419	0.2302	0.2185	0.2071	0.1957	0.1846	0.1735	0.1626	0.1519	0.1413	0.1309	0.1206	0.1105	0.1006	0.0909	0.0814	0.0721	0.0630	0.0542	0.0456
3.12	0.2412	0.2295	0.2179	0.2064	0.1951	0.1839	0.1729	0.1620	0.1513	0.1407	0.1303	0.1200	0.1100	0.1001	0.0904	0.0809	0.0716	0.0626	0.0537	0.0452
3.13	0.2405	0.2288	0.2172	0.2058	0.1945	0.1833	0.1723	0.1614	0.1507	0.1401	0.1297	0.1195	0.1094	0.0996	0.0899	0.0804	0.0711	0.0621	0.0533	0.0448
3.14	0.2399	0.2281	0.2166	0.2051	0.1938	0.1827	0.1717	0.1608	0.1501	0.1395	0.1292	0.1189	0.1089	0.0990	0.0894	0.0799	0.0707	0.0617	0.0529	0.0443
3.15	0.2392	0.2275	0.2159	0.2045	0.1932	0.1820	0.1710	0.1602	0.1495	0.1390	0.1286	0.1184	0.1084	0.0985	0.0889	0.0794	0.0702	0.0612	0.0525	0.0439
3.16	0.2385	0.2268	0.2153	0.2038	0.1926	0.1814	0.1704	0.1596	0.1489	0.1384	0.1280	0.1179	0.1078	0.0980	0.0884	0.0790	0.0698	0.0608	0.0520	0.0435
3.17	0.2379	0.2262	0.2146	0.2032	0.1919	0.1808	0.1698	0.1590	0.1483	0.1378	0.1275	0.1173	0.1073	0.0975	0.0879	0.0785	0.0693	0.0603	0.0516	0.0432
3.18	0.2372	0.2255	0.2140	0.2026	0.1913	0.1802	0.1692	0.1584	0.1478	0.1373	0.1269	0.1168	0.1068	0.0970	0.0874	0.0780	0.0689	0.0599	0.0512	0.0428
3.19	0.2366	0.2249	0.2133	0.2019	0.1907	0.1796	0.1686	0.1578	0.1472	0.1367	0.1264	0.1163	0.1063	0.0965	0.0869	0.0776	0.0684	0.0595	0.0508	0.0424
3.20	0.2359	0.2242	0.2127	0.2013	0.1901	0.1790	0.1680	0.1572	0.1466	0.1361	0.1258	0.1157	0.1058	0.0960	0.0865	0.0771	0.0680	0.0591	0.0504	0.0420
3.21	0.2352	0.2236	0.2121	0.2007	0.1894	0.1784	0.1674	0.1567	0.1460	0.1356	0.1253	0.1152	0.1053	0.0955	0.0860	0.0766	0.0675	0.0586	0.0500	0.0416
3.22	0.2346	0.2229	0.2114	0.2001	0.1888	0.1778	0.1669	0.1561	0.1455	0.1350	0.1248	0.1147	0.1048	0.0950	0.0855	0.0762	0.0671	0.0582	0.0496	0.0412
3.23	0.2340	0.2223	0.2108	0.1994	0.1882	0.1772	0.1663	0.1555	0.1449	0.1345	0.1242	0.1142	0.1043	0.0946	0.0850	0.0757	0.0667	0.0578	0.0492	0.0409
3.24	0.2333	0.2217	0.2102	0.1988	0.1876	0.1766	0.1657	0.1549	0.1444	0.1340	0.1237	0.1136	0.1038	0.0941	0.0846	0.0753	0.0662	0.0574	0.0488	0.0405
3.25	0.2327	0.2210	0.2095	0.1982	0.1870	0.1760	0.1651	0.1544	0.1438	0.1334	0.1232	0.1131	0.1033	0.0936	0.0841	0.0748	0.0658	0.0570	0.0484	0.0401
3.26	0.2320	0.2204	0.2089	0.1976	0.1864	0.1754	0.1645	0.1538	0.1433	0.1329	0.1227	0.1126	0.1028	0.0931	0.0836	0.0744	0.0654	0.0566	0.0480	0.0397
3.27	0.2314	0.2198	0.2083	0.1970	0.1858	0.1748	0.1640	0.1533	0.1427	0.1323	0.1221	0.1121	0.1023	0.0926	0.0832	0.0740	0.0650	0.0562	0.0476	0.0394
3.28	0.2308	0.2192	0.2077	0.1964	0.1852	0.1742	0.1634	0.1527	0.1422	0.1318	0.1216	0.1116	0.1018	0.0922	0.0827	0.0735	0.0645	0.0558	0.0473	0.0390
3.29	0.2301	0.2185	0.2071	0.1958	0.1847	0.1737	0.1628	0.1521	0.1416	0.1313	0.1211	0.1111	0.1013	0.0917	0.0823	0.0731	0.0641	0.0554	0.0469	0.0387
3.30	0.2295	0.2179	0.2065	0.1952	0.1841	0.1731	0.1623	0.1516	0.1411	0.1308	0.1206	0.1106	0.1008	0.0912	0.0818	0.0727	0.0637	0.0550	0.0465	0.0383
3.31	0.2289	0.2173	0.2059	0.1946	0.1835	0.1725	0.1617	0.1510	0.1406	0.1302	0.1201	0.1101	0.1004	0.0908	0.0814	0.0722	0.0633	0.0546	0.0461	0.0380
3.32	0.2283	0.2167	0.2053	0.1940	0.1829	0.1719	0.1611	0.1505	0.1400	0.1297	0.1196	0.1096	0.0999	0.0903	0.0810	0.0718	0.0629	0.0542	0.0458	0.0376
3.33	0.2277	0.2161	0.2047	0.1934	0.1823	0.1714	0.1606	0.1500	0.1395	0.1292	0.1191	0.1092	0.0994	0.0899	0.0805	0.0714	0.0625	0.0538	0.0454	0.0373
3.34	0.2271	0.2155	0.2041	0.1928	0.1818	0.1708	0.1600	0.1494	0.1390	0.1287	0.1186	0.1087	0.0989	0.0894	0.0801	0.0710	0.0621	0.0534	0.0450	0.0369
3.35	0.2264	0.2149	0.2035	0.1923	0.1812	0.1703	0.1595	0.1489	0.1384	0.1282	0.1181	0.1082	0.0985	0.0890	0.0796	0.0706	0.0617	0.0531	0.0447	0.0366
3.36	0.2258	0.2143	0.2029	0.1917	0.1806	0.1697	0.1589	0.1483	0.1379	0.1277	0.1176	0.1077	0.0980	0.0885	0.0792	0.0701	0.0613	0.0527	0.0443	0.0362
3.37	0.2252	0.2137	0.2023	0.1911	0.1800	0.1691	0.1584	0.1478	0.1374	0.1272	0.1171	0.1072	0.0976	0.0881	0.0788	0.0697	0.0609	0.0523	0.0440	0.0359
3.38	0.2246	0.2131	0.2017	0.1905	0.1795	0.1686	0.1579	0.1473	0.1369	0.1267	0.1166	0.1068	0.0971	0.0876	0.0784	0.0693	0.0605	0.0519	0.0436	0.0356
3.39	0.2240	0.2125	0.2012	0.1900	0.1790	0.1680	0.1573	0.1468	0.1364	0.1262	0.1161	0.1063	0.0966	0.0872	0.0779	0.0689	0.0601	0.0516	0.0433	0.0352
3.40	0.2234	0.2119	0.2006	0.1894	0.1784	0.1675	0.1568	0.1462	0.1359	0.1257	0.1157	0.1058	0.0962	0.0868	0.0775	0.0685	0.0597	0.0512	0.0429	0.0349
3.41	0.2228	0.2114	0.2000	0.1888	0.1778	0.1669	0.1563	0.1457	0.1354	0.1252	0.1152	0.1054	0.0957	0.0863	0.0770	0.0679	0.0591	0.0504	0.0422	0.0343
3.42	0.2223	0.2108	0.1994	0.1883	0.1773	0.1664	0.1557	0.1452	0.1349	0.1247	0.1147	0.1049	0.0953	0.0859	0.0767	0.0677	0.0590	0.0505	0.0422	0.0343
3.43	0.2217	0.2102	0.1989	0.1877	0.1767	0.1659	0.1552	0.1447	0.1344	0.1242	0.1142	0.1045	0.0949	0.0855	0.0763	0.0673	0.0586	0.0501	0.0419	0.0339
3.44	0.2211	0.2096	0.1983	0.1872	0.1762	0.1654	0.1547	0.1442	0.1339	0.1237	0.1138	0.1040	0.0944	0.0850	0.0759	0.0669	0.0582	0.0498	0.0415	0.0336
3.45	0.2205	0.2090	0.1977	0.1866	0.1756	0.1648	0.1542	0.1437	0.1334	0.1233	0.1133	0.1035	0.0940	0.0846	0.0755	0.0665	0.0578	0.0494	0.0412	0.0333
3.46	0.2199	0.2085	0.1972	0.1861	0.1751	0.1643	0.1537	0.1432	0.1329	0.1228	0.1128	0.1031	0.0935	0.0842	0.0751	0.0662	0.0575	0.0490	0.0409	0.0330
3.47	0.2194	0.2079	0.1966	0.1855	0.1746	0.1638	0.1531	0.1427	0.1324	0.1223	0.1124	0.1026	0.0931	0.0838	0.0747	0.0658	0.0571	0.0487	0.0405	0.0327
3.48	0.2188	0.2073	0.1961	0.1850	0.1740	0.1632	0.1526	0.1422	0.1319	0.1218	0.1119	0.1022	0.0927	0.0834	0.0743	0.0654	0.0567	0.0484	0.0402	0.0324
3.49	0.2182	0.2068	0.1955	0.1844	0.1735	0.1627	0.1521	0.1417	0.1314	0.1214	0.1115	0.1018	0.0923	0.0830	0.0739	0.0650	0.0564	0.0480	0.0399	0.0320
3.50	0.2176	0.2062	0.1950	0.1839	0.1730	0.1622	0.1516	0.1412	0.1310	0.1209	0.1110	0.1013	0.0918	0.0826	0.0735	0.0646	0.0560	0.0477	0.0396	0.0317
3.51	0.2171	0.2057	0.1944	0.1834	0.1724	0.1617	0.1511	0.1407	0.1305	0.1204	0.1106	0.1009	0.0914	0.0821	0.0731	0.0643	0.0557	0.0473	0.0392	0.0314
3.52	0.2165	0.2051	0.1939	0.1828	0.1719	0.1612	0.1506	0.1402	0.1300	0.1200	0.1101	0.1005	0.0910	0.0817	0.0727	0.0639	0.0553	0.0470	0.0389	0.0311
3.53	0.2160	0.2046	0.1933	0.1823	0.1714	0.1607	0.1501													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.1918	0.1809	0.1701	0.1595	0.1492	0.1390	0.1290	0.1192	0.1096	0.1001	0.0909	0.0820	0.0732	0.0647	0.0563	0.0483	0.0405	0.0329	0.0257	0.0190	
4.02	0.1914	0.1804	0.1697	0.1591	0.1488	0.1386	0.1286	0.1188	0.1092	0.0998	0.0906	0.0816	0.0729	0.0644	0.0561	0.0480	0.0402	0.0327	0.0255	0.0188	
4.03	0.1909	0.1800	0.1692	0.1587	0.1483	0.1382	0.1282	0.1184	0.1088	0.0994	0.0903	0.0813	0.0726	0.0641	0.0558	0.0477	0.0400	0.0325	0.0252	0.0186	
4.04	0.1905	0.1795	0.1688	0.1583	0.1479	0.1378	0.1278	0.1180	0.1085	0.0991	0.0899	0.0810	0.0723	0.0638	0.0555	0.0475	0.0397	0.0322	0.0250	0.0184	
4.05	0.1900	0.1791	0.1684	0.1579	0.1475	0.1374	0.1274	0.1177	0.1081	0.0987	0.0896	0.0807	0.0719	0.0635	0.0552	0.0472	0.0395	0.0320	0.0248	0.0182	
4.06	0.1896	0.1787	0.1680	0.1574	0.1471	0.1370	0.1270	0.1173	0.1077	0.0984	0.0893	0.0803	0.0716	0.0632	0.0549	0.0469	0.0392	0.0317	0.0246	0.0181	
4.07	0.1891	0.1782	0.1675	0.1570	0.1467	0.1366	0.1267	0.1169	0.1074	0.0981	0.0889	0.0800	0.0713	0.0629	0.0546	0.0467	0.0390	0.0315	0.0243	0.0179	
4.08	0.1887	0.1778	0.1671	0.1566	0.1463	0.1362	0.1263	0.1166	0.1070	0.0977	0.0886	0.0797	0.0710	0.0626	0.0544	0.0464	0.0387	0.0313	0.0241	0.0177	
4.09	0.1882	0.1774	0.1667	0.1562	0.1459	0.1358	0.1259	0.1162	0.1067	0.0974	0.0883	0.0794	0.0707	0.0623	0.0541	0.0461	0.0385	0.0310	0.0239	0.0175	
4.10	0.1878	0.1769	0.1663	0.1558	0.1455	0.1354	0.1255	0.1158	0.1063	0.0970	0.0879	0.0791	0.0704	0.0620	0.0538	0.0459	0.0382	0.0308	0.0237	0.0173	
4.11	0.1874	0.1765	0.1659	0.1554	0.1451	0.1350	0.1252	0.1155	0.1060	0.0967	0.0876	0.0788	0.0701	0.0617	0.0535	0.0456	0.0380	0.0306	0.0235	0.0171	
4.12	0.1869	0.1761	0.1655	0.1550	0.1447	0.1347	0.1248	0.1151	0.1056	0.0963	0.0873	0.0784	0.0698	0.0614	0.0533	0.0454	0.0377	0.0303	0.0233	0.0170	
4.13	0.1865	0.1757	0.1650	0.1546	0.1443	0.1343	0.1244	0.1147	0.1053	0.0960	0.0870	0.0781	0.0695	0.0611	0.0530	0.0451	0.0375	0.0301	0.0230	0.0168	
4.14	0.1861	0.1753	0.1646	0.1542	0.1439	0.1339	0.1240	0.1144	0.1049	0.0957	0.0866	0.0778	0.0692	0.0609	0.0527	0.0449	0.0372	0.0299	0.0228	0.0166	
4.15	0.1856	0.1748	0.1641	0.1538	0.1436	0.1335	0.1237	0.1140	0.1046	0.0953	0.0863	0.0775	0.0689	0.0606	0.0525	0.0446	0.0370	0.0297	0.0226	0.0164	
4.16	0.1852	0.1744	0.1638	0.1534	0.1432	0.1331	0.1233	0.1137	0.1042	0.0950	0.0860	0.0772	0.0686	0.0603	0.0522	0.0444	0.0368	0.0294	0.0224	0.0163	
4.17	0.1848	0.1740	0.1634	0.1530	0.1428	0.1328	0.1229	0.1133	0.1039	0.0947	0.0857	0.0769	0.0683	0.0600	0.0519	0.0441	0.0365	0.0292	0.0222	0.0161	
4.18	0.1844	0.1736	0.1630	0.1526	0.1424	0.1324	0.1226	0.1130	0.1036	0.0944	0.0854	0.0766	0.0681	0.0598	0.0517	0.0439	0.0363	0.0290	0.0220	0.0159	
4.19	0.1839	0.1732	0.1626	0.1522	0.1420	0.1320	0.1222	0.1126	0.1032	0.0940	0.0851	0.0763	0.0678	0.0595	0.0514	0.0436	0.0361	0.0288	0.0218	0.0157	
4.20	0.1835	0.1728	0.1622	0.1518	0.1416	0.1317	0.1219	0.1123	0.1029	0.0937	0.0847	0.0760	0.0675	0.0592	0.0512	0.0434	0.0358	0.0286	0.0216	0.0156	
4.21	0.1831	0.1724	0.1618	0.1514	0.1413	0.1313	0.1215	0.1119	0.1026	0.0934	0.0844	0.0757	0.0672	0.0589	0.0509	0.0431	0.0356	0.0283	0.0214	0.0154	
4.22	0.1827	0.1719	0.1614	0.1510	0.1409	0.1309	0.1212	0.1116	0.1022	0.0931	0.0841	0.0754	0.0669	0.0587	0.0506	0.0429	0.0354	0.0281	0.0212	0.0153	
4.23	0.1823	0.1715	0.1610	0.1507	0.1405	0.1306	0.1208	0.1112	0.1019	0.0928	0.0838	0.0751	0.0666	0.0584	0.0504	0.0426	0.0351	0.0279	0.0210	0.0151	
4.24	0.1819	0.1711	0.1606	0.1503	0.1401	0.1302	0.1204	0.1109	0.1016	0.0924	0.0835	0.0748	0.0664	0.0581	0.0501	0.0424	0.0349	0.0277	0.0208	0.0149	
4.25	0.1815	0.1707	0.1602	0.1499	0.1398	0.1298	0.1201	0.1106	0.1012	0.0921	0.0832	0.0745	0.0661	0.0579	0.0499	0.0421	0.0347	0.0275	0.0206	0.0148	
4.26	0.1810	0.1703	0.1598	0.1495	0.1394	0.1295	0.1197	0.1102	0.1009	0.0918	0.0829	0.0742	0.0658	0.0576	0.0496	0.0419	0.0345	0.0273	0.0204	0.0146	
4.27	0.1806	0.1699	0.1594	0.1491	0.1390	0.1291	0.1194	0.1099	0.1006	0.0915	0.0826	0.0740	0.0655	0.0573	0.0494	0.0417	0.0342	0.0271	0.0202	0.0145	
4.28	0.1802	0.1695	0.1590	0.1488	0.1387	0.1288	0.1191	0.1095	0.1003	0.0912	0.0823	0.0737	0.0652	0.0571	0.0491	0.0414	0.0340	0.0269	0.0200	0.0143	
4.29	0.1798	0.1691	0.1587	0.1484	0.1383	0.1284	0.1187	0.1092	0.0999	0.0909	0.0820	0.0734	0.0650	0.0568	0.0489	0.0412	0.0338	0.0266	0.0198	0.0142	
4.30	0.1794	0.1688	0.1583	0.1480	0.1379	0.1280	0.1184	0.1089	0.0996	0.0906	0.0817	0.0731	0.0647	0.0565	0.0486	0.0410	0.0336	0.0264	0.0197	0.0140	
4.31	0.1790	0.1684	0.1579	0.1476	0.1376	0.1277	0.1180	0.1086	0.0993	0.0903	0.0814	0.0728	0.0644	0.0563	0.0484	0.0407	0.0331	0.0262	0.0195	0.0139	
4.32	0.1786	0.1680	0.1575	0.1473	0.1372	0.1273	0.1177	0.1082	0.0990	0.0899	0.0811	0.0725	0.0642	0.0560	0.0481	0.0405	0.0331	0.0260	0.0193	0.0137	
4.33	0.1782	0.1676	0.1571	0.1469	0.1368	0.1270	0.1173	0.1079	0.0987	0.0896	0.0808	0.0723	0.0639	0.0558	0.0479	0.0403	0.0329	0.0258	0.0191	0.0136	
4.34	0.1778	0.1672	0.1568	0.1465	0.1365	0.1266	0.1170	0.1076	0.0984	0.0893	0.0805	0.0720	0.0636	0.0555	0.0477	0.0400	0.0327	0.0256	0.0189	0.0134	
4.35	0.1774	0.1668	0.1564	0.1462	0.1361	0.1263	0.1167	0.1072	0.0980	0.0890	0.0803	0.0717	0.0634	0.0553	0.0474	0.0398	0.0325	0.0254	0.0187	0.0133	
4.36	0.1770	0.1664	0.1560	0.1458	0.1358	0.1260	0.1163	0.1069	0.0977	0.0887	0.0800	0.0714	0.0631	0.0550	0.0472	0.0396	0.0323	0.0252	0.0186	0.0131	
4.37	0.1766	0.1660	0.1556	0.1454	0.1354	0.1256	0.1160	0.1066	0.0974	0.0884	0.0797	0.0711	0.0628	0.0548	0.0469	0.0394	0.0321	0.0250	0.0184	0.0130	
4.38	0.1763	0.1657	0.1553	0.1451	0.1351	0.1253	0.1157	0.1063	0.0971	0.0881	0.0794	0.0709	0.0626	0.0545	0.0467	0.0391	0.0319	0.0248	0.0182	0.0129	
4.39	0.1759	0.1653	0.1549	0.1447	0.1347	0.1249	0.1153	0.1060	0.0968	0.0878	0.0791	0.0706	0.0623	0.0543	0.0465	0.0389	0.0316	0.0246	0.0180	0.0127	
4.40	0.1755	0.1649	0.1545	0.1443	0.1344	0.1246	0.1150	0.1056	0.0965	0.0876	0.0788	0.0703	0.0621	0.0540	0.0462	0.0387	0.0314	0.0244	0.0179	0.0126	
4.41	0.1751	0.1645	0.1541	0.1439	0.1340	0.1242	0.1146	0.1053	0.0962	0.0873	0.0785	0.0701	0.0618	0.0538	0.0459	0.0383	0.0310	0.0240	0.0175	0.0123	
4.42	0.1747	0.1641	0.1538	0.1436	0.1337	0.1239	0.1144	0.1051	0.0959	0.0870	0.0783	0.0699	0.0615	0.0535	0.0458	0.0383	0.0310	0.0240	0.0175	0.0123	
4.43	0.1743	0.1638	0.1534	0.1433	0.1333	0.1236	0.1140	0.1047	0.0956	0.0867	0.0780	0.0695	0.0613	0.0533	0.0455	0.0380	0.0308	0.0239	0.0174	0.0122	
4.44	0.1739	0.1634	0.1531	0.1429	0.1330	0.1232	0.1137	0.1044	0.0953	0.0864	0.0777	0.0693	0.0610	0.0531	0.0453	0.0378	0.0306	0.0237	0.0172	0.0121	
4.45	0.1736	0.1630	0.1527	0.1426	0.1326	0.1229	0.1134	0.1041	0.0950	0.0861	0.0774	0.0690	0.0608	0.0528	0.0451	0.0376	0.0304	0.0235	0.0170	0.0119	
4.46	0.1732	0.1627	0.1523	0.1422	0.1323	0.1226	0.1131	0.1038	0.0947	0.0858	0.0772	0.0687	0.0605	0.0526	0.0449	0.0374	0.0302	0.0233	0.0169	0.0118	
4.47	0.1728	0.1623	0.1520	0.1419	0.1320	0.1223	0.1128	0.1035	0.0944	0.0855	0.0769	0.0685	0.0603	0.0523	0.0446	0.0372	0.0300	0.0231	0.0167	0.0117	
4.48	0.1724	0.1619	0.1516	0.1415	0.1316	0.1219	0.1124	0.1032	0.0941	0.0852	0.0766	0.0682	0.0600	0.0521	0.0444	0.0370	0.0298	0.0229	0.0165	0.0116	
4.49	0.1720	0.1616	0.1513	0.1412	0.1313	0.1216	0.1121	0.1029	0.0938	0.0850	0.0763	0.0679	0.0598	0.0519	0.0442	0.0368	0.0296	0.0227	0.0164	0.0114	
4.50	0.1717	0.1612	0.1509	0.1408	0.1310	0.1213	0.1118	0.1026	0.0935	0.0847	0.0761	0.0677	0.0595	0.0516	0.0440	0.0366	0.0294	0.0225	0.0162	0.0113	
4.51	0.1713	0.1608	0.1506	0.1405	0.1306	0.1210	0.1115	0.1022	0.0932	0.0844	0.0758	0.0674	0.0593	0.0514	0.0437	0.0363	0.0292	0.0224	0.0161	0.0112	
4.52	0.1709	0.1605	0.1502	0.1401	0.1303	0.1206	0.1112	0.1019	0.0929	0.0841	0.0755	0.0672	0.0590	0.0512	0.0435	0.0361	0.0290	0.0222	0.0159	0.0111	
4.53	0.1706	0.1601	0.1499	0.1398	0.1300	0.1203	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
5.01	0.1544	0.1443	0.1345	0.1249	0.1155	0.1063	0.0974	0.0886	0.0801	0.0718	0.0638	0.0560	0.0484	0.0410	0.0339	0.0271	0.0206	0.0145	0.0098	0.0066	
5.02	0.1540	0.1440	0.1342	0.1246	0.1152	0.1061	0.0971	0.0884	0.0799	0.0716	0.0636	0.0558	0.0482	0.0408	0.0338	0.0270	0.0204	0.0143	0.0097	0.0065	
5.03	0.1537	0.1437	0.1339	0.1243	0.1150	0.1058	0.0969	0.0882	0.0797	0.0714	0.0634	0.0556	0.0480	0.0407	0.0336	0.0268	0.0203	0.0142	0.0096	0.0064	
5.04	0.1534	0.1434	0.1336	0.1241	0.1147	0.1056	0.0966	0.0879	0.0794	0.0712	0.0631	0.0554	0.0478	0.0405	0.0334	0.0266	0.0201	0.0141	0.0095	0.0063	
5.05	0.1531	0.1431	0.1333	0.1238	0.1144	0.1053	0.0964	0.0877	0.0792	0.0710	0.0629	0.0551	0.0476	0.0403	0.0332	0.0265	0.0200	0.0139	0.0094	0.0063	
5.06	0.1528	0.1428	0.1331	0.1235	0.1142	0.1050	0.0961	0.0874	0.0790	0.0707	0.0627	0.0549	0.0474	0.0401	0.0331	0.0263	0.0198	0.0138	0.0093	0.0062	
5.07	0.1525	0.1425	0.1328	0.1232	0.1139	0.1048	0.0959	0.0872	0.0787	0.0705	0.0625	0.0547	0.0472	0.0399	0.0329	0.0262	0.0197	0.0137	0.0092	0.0061	
5.08	0.1522	0.1422	0.1325	0.1229	0.1136	0.1045	0.0956	0.0870	0.0785	0.0703	0.0623	0.0545	0.0470	0.0398	0.0327	0.0260	0.0195	0.0136	0.0091	0.0061	
5.09	0.1519	0.1419	0.1322	0.1227	0.1134	0.1043	0.0954	0.0867	0.0783	0.0701	0.0621	0.0543	0.0468	0.0396	0.0326	0.0258	0.0194	0.0134	0.0090	0.0060	
5.10	0.1516	0.1417	0.1319	0.1224	0.1131	0.1040	0.0951	0.0865	0.0781	0.0699	0.0619	0.0542	0.0467	0.0394	0.0324	0.0257	0.0192	0.0133	0.0089	0.0060	
5.11	0.1513	0.1414	0.1316	0.1221	0.1128	0.1038	0.0949	0.0862	0.0778	0.0696	0.0617	0.0540	0.0465	0.0392	0.0322	0.0255	0.0191	0.0132	0.0088	0.0059	
5.12	0.1510	0.1411	0.1314	0.1219	0.1126	0.1035	0.0946	0.0860	0.0776	0.0694	0.0615	0.0538	0.0463	0.0391	0.0321	0.0254	0.0189	0.0131	0.0087	0.0058	
5.13	0.1507	0.1408	0.1311	0.1216	0.1123	0.1032	0.0944	0.0858	0.0774	0.0692	0.0613	0.0536	0.0461	0.0389	0.0319	0.0252	0.0188	0.0129	0.0087	0.0058	
5.14	0.1504	0.1405	0.1308	0.1213	0.1120	0.1030	0.0942	0.0855	0.0772	0.0690	0.0611	0.0534	0.0459	0.0387	0.0317	0.0251	0.0186	0.0128	0.0086	0.0058	
5.15	0.1501	0.1402	0.1305	0.1210	0.1118	0.1027	0.0939	0.0853	0.0769	0.0688	0.0609	0.0532	0.0457	0.0385	0.0316	0.0249	0.0185	0.0127	0.0085	0.0057	
5.16	0.1498	0.1399	0.1302	0.1208	0.1115	0.1025	0.0937	0.0851	0.0767	0.0686	0.0607	0.0530	0.0455	0.0384	0.0314	0.0247	0.0183	0.0126	0.0084	0.0056	
5.17	0.1495	0.1396	0.1300	0.1205	0.1113	0.1022	0.0934	0.0848	0.0765	0.0684	0.0604	0.0528	0.0454	0.0382	0.0313	0.0246	0.0182	0.0125	0.0083	0.0055	
5.18	0.1492	0.1394	0.1297	0.1202	0.1110	0.1020	0.0932	0.0846	0.0763	0.0681	0.0602	0.0526	0.0452	0.0380	0.0311	0.0244	0.0181	0.0124	0.0082	0.0055	
5.19	0.1490	0.1391	0.1294	0.1200	0.1107	0.1017	0.0930	0.0844	0.0760	0.0679	0.0600	0.0524	0.0450	0.0378	0.0309	0.0243	0.0179	0.0122	0.0082	0.0054	
5.20	0.1487	0.1388	0.1291	0.1197	0.1105	0.1015	0.0927	0.0842	0.0758	0.0677	0.0598	0.0522	0.0448	0.0377	0.0308	0.0241	0.0178	0.0121	0.0081	0.0054	
5.21	0.1484	0.1385	0.1289	0.1194	0.1102	0.1012	0.0925	0.0839	0.0756	0.0675	0.0596	0.0520	0.0446	0.0375	0.0306	0.0240	0.0176	0.0120	0.0080	0.0053	
5.22	0.1481	0.1382	0.1286	0.1192	0.1100	0.1010	0.0922	0.0837	0.0754	0.0673	0.0595	0.0518	0.0445	0.0373	0.0304	0.0238	0.0175	0.0119	0.0079	0.0052	
5.23	0.1478	0.1379	0.1283	0.1189	0.1097	0.1008	0.0920	0.0835	0.0752	0.0671	0.0593	0.0517	0.0443	0.0372	0.0303	0.0237	0.0174	0.0118	0.0078	0.0052	
5.24	0.1475	0.1377	0.1281	0.1187	0.1095	0.1005	0.0918	0.0833	0.0750	0.0669	0.0591	0.0515	0.0441	0.0370	0.0301	0.0235	0.0172	0.0117	0.0078	0.0051	
5.25	0.1472	0.1374	0.1278	0.1184	0.1092	0.1003	0.0915	0.0830	0.0747	0.0667	0.0589	0.0513	0.0439	0.0368	0.0300	0.0234	0.0171	0.0116	0.0077	0.0051	
5.26	0.1469	0.1371	0.1275	0.1181	0.1090	0.1000	0.0913	0.0828	0.0745	0.0665	0.0587	0.0511	0.0437	0.0367	0.0298	0.0233	0.0170	0.0115	0.0076	0.0050	
5.27	0.1467	0.1368	0.1272	0.1179	0.1087	0.0998	0.0911	0.0826	0.0743	0.0663	0.0585	0.0509	0.0436	0.0365	0.0297	0.0231	0.0168	0.0114	0.0075	0.0050	
5.28	0.1464	0.1366	0.1270	0.1176	0.1085	0.0996	0.0908	0.0824	0.0741	0.0661	0.0583	0.0507	0.0434	0.0363	0.0295	0.0230	0.0167	0.0113	0.0075	0.0049	
5.29	0.1461	0.1363	0.1267	0.1174	0.1082	0.0993	0.0906	0.0821	0.0739	0.0659	0.0581	0.0505	0.0432	0.0362	0.0294	0.0228	0.0166	0.0112	0.0074	0.0049	
5.30	0.1458	0.1360	0.1265	0.1171	0.1080	0.0991	0.0904	0.0819	0.0737	0.0657	0.0579	0.0504	0.0431	0.0360	0.0292	0.0227	0.0164	0.0111	0.0073	0.0048	
5.31	0.1455	0.1357	0.1262	0.1169	0.1077	0.0988	0.0902	0.0817	0.0735	0.0655	0.0577	0.0502	0.0429	0.0358	0.0290	0.0225	0.0163	0.0109	0.0072	0.0048	
5.32	0.1452	0.1355	0.1259	0.1166	0.1075	0.0986	0.0899	0.0815	0.0733	0.0653	0.0575	0.0500	0.0427	0.0357	0.0289	0.0224	0.0162	0.0108	0.0072	0.0047	
5.33	0.1450	0.1352	0.1257	0.1163	0.1072	0.0984	0.0897	0.0813	0.0731	0.0651	0.0573	0.0498	0.0425	0.0355	0.0287	0.0222	0.0160	0.0107	0.0071	0.0047	
5.34	0.1447	0.1349	0.1254	0.1161	0.1070	0.0981	0.0895	0.0810	0.0728	0.0649	0.0571	0.0496	0.0424	0.0354	0.0286	0.0221	0.0159	0.0106	0.0070	0.0046	
5.35	0.1444	0.1347	0.1251	0.1158	0.1068	0.0979	0.0893	0.0808	0.0726	0.0647	0.0569	0.0495	0.0422	0.0352	0.0284	0.0220	0.0158	0.0105	0.0069	0.0046	
5.36	0.1441	0.1344	0.1249	0.1156	0.1065	0.0977	0.0890	0.0806	0.0724	0.0645	0.0568	0.0493	0.0420	0.0350	0.0283	0.0218	0.0156	0.0104	0.0069	0.0045	
5.37	0.1439	0.1341	0.1246	0.1153	0.1063	0.0974	0.0888	0.0804	0.0722	0.0643	0.0566	0.0491	0.0419	0.0349	0.0281	0.0217	0.0155	0.0103	0.0068	0.0045	
5.38	0.1436	0.1339	0.1244	0.1151	0.1060	0.0972	0.0886	0.0802	0.0720	0.0641	0.0564	0.0489	0.0417	0.0347	0.0280	0.0215	0.0154	0.0103	0.0067	0.0044	
5.39	0.1433	0.1336	0.1241	0.1148	0.1058	0.0970	0.0884	0.0800	0.0718	0.0639	0.0562	0.0487	0.0415	0.0346	0.0278	0.0214	0.0153	0.0102	0.0067	0.0044	
5.40	0.1430	0.1333	0.1238	0.1146	0.1056	0.0967	0.0881	0.0798	0.0716	0.0637	0.0560	0.0486	0.0414	0.0344	0.0277	0.0213	0.0151	0.0101	0.0066	0.0043	
5.41	0.1428	0.1329	0.1233	0.1141	0.1051	0.0962	0.0876	0.0793	0.0712	0.0633	0.0556	0.0482	0.0410	0.0340	0.0273	0.0210	0.0149	0.0100	0.0065	0.0043	
5.42	0.1425	0.1328	0.1232	0.1140	0.1050	0.0961	0.0875	0.0793	0.0712	0.0633	0.0556	0.0482	0.0410	0.0340	0.0273	0.0210	0.0149	0.0100	0.0065	0.0043	
5.43	0.1422	0.1326	0.1231	0.1139	0.1049	0.0961	0.0875	0.0791	0.0710	0.0631	0.0555	0.0480	0.0409	0.0339	0.0273	0.0209	0.0148	0.0098	0.0064	0.0042	
5.44	0.1420	0.1323	0.1228	0.1136	0.1046	0.0958	0.0873	0.0789	0.0708	0.0629	0.0553	0.0479	0.0407	0.0338	0.0271	0.0207	0.0146	0.0097	0.0063	0.0041	
5.45	0.1417	0.1320	0.1226	0.1134	0.1044	0.0956	0.0870	0.0787	0.0706	0.0627	0.0551	0.0477	0.0405	0.0336	0.0270	0.0206	0.0145	0.0096	0.0063	0.0041	
5.46	0.1414	0.1318	0.1223	0.1131	0.1041	0.0954	0.0868	0.0785	0.0704	0.0626	0.0549	0.0475	0.0404	0.0335	0.0268	0.0204	0.0144	0.0095	0.0062	0.0041	
5.47	0.1412	0.1315	0.1221	0.1129	0.1039	0.0952	0.0866	0.0783	0.0702	0.0624	0.0547	0.0474	0.0402	0.0333	0.0267	0.0203	0.0143	0.0094	0.0062	0.0040	
5.48	0.1409	0.1313	0.1218	0.1127	0.1037	0.0949	0.0864	0.0781	0.0700	0.0622	0.0546	0.0472	0.0401	0.0332	0.0265	0.0202	0.0141	0.0093	0.0061	0.0040	
5.49	0.1406	0.1310	0.1216	0.1124	0.1035	0.0947	0.0862	0.0779	0.0698	0.0620	0.0544	0.0470	0.0399	0.0330	0.0264	0.0200	0.0140	0.0092	0.0060	0.0039	
5.50	0.1404	0.1308	0.1214	0.1122	0.1032	0.0945	0.0860	0.0777	0.0696	0.0618	0.0542	0.0469	0.0397	0.0329	0.0263	0.0199	0.0139	0.0092	0.0060	0.0039	
5.51	0.1401	0.1305	0.1211	0.1119	0.1030	0.0943	0.0858	0.0775	0.0694	0.0616	0.0540	0.0467	0.0396	0.0327	0.0261	0.0198	0.0138	0.0091	0.0059	0.0039	
5.52	0.1399	0.1302	0.1209	0.1117	0.1028	0.0940	0.0856	0.0773	0.0692	0.0614	0.0539	0.0465	0.0394	0.0326	0.0260	0.0197	0.0137	0.0090	0.0059	0.0038	
5.53	0.1396	0.1300	0.1206	0.1115	0.1025	0.0938	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
6.01	0.1280	0.1187	0.1097	0.1010	0.0924	0.0841	0.0760	0.0681	0.0605	0.0531	0.0459	0.0390	0.0323	0.0259	0.0197	0.0138	0.0089	0.0057	0.0036	0.0023	
6.02	0.1277	0.1185	0.1095	0.1008	0.0922	0.0839	0.0758	0.0680	0.0604	0.0530	0.0458	0.0389	0.0322	0.0258	0.0196	0.0137	0.0088	0.0056	0.0036	0.0023	
6.03	0.1275	0.1183	0.1093	0.1006	0.0920	0.0837	0.0757	0.0678	0.0602	0.0528	0.0456	0.0387	0.0321	0.0257	0.0195	0.0136	0.0088	0.0056	0.0035	0.0022	
6.04	0.1273	0.1181	0.1091	0.1004	0.0918	0.0835	0.0755	0.0676	0.0600	0.0526	0.0455	0.0386	0.0319	0.0255	0.0194	0.0135	0.0087	0.0055	0.0035	0.0022	
6.05	0.1271	0.1179	0.1089	0.1002	0.0917	0.0834	0.0753	0.0675	0.0599	0.0525	0.0454	0.0385	0.0318	0.0254	0.0193	0.0134	0.0086	0.0055	0.0035	0.0022	
6.06	0.1269	0.1177	0.1087	0.1000	0.0915	0.0832	0.0751	0.0673	0.0597	0.0523	0.0452	0.0383	0.0317	0.0253	0.0191	0.0133	0.0085	0.0054	0.0034	0.0022	
6.07	0.1266	0.1174	0.1085	0.0998	0.0913	0.0830	0.0749	0.0671	0.0595	0.0522	0.0451	0.0382	0.0316	0.0252	0.0190	0.0132	0.0084	0.0054	0.0034	0.0021	
6.08	0.1264	0.1172	0.1083	0.0996	0.0911	0.0828	0.0748	0.0670	0.0594	0.0520	0.0449	0.0381	0.0314	0.0250	0.0189	0.0131	0.0084	0.0053	0.0034	0.0021	
6.09	0.1262	0.1170	0.1081	0.0994	0.0909	0.0826	0.0746	0.0668	0.0592	0.0519	0.0448	0.0379	0.0313	0.0249	0.0188	0.0130	0.0083	0.0053	0.0033	0.0021	
6.10	0.1260	0.1168	0.1079	0.0992	0.0907	0.0824	0.0744	0.0666	0.0591	0.0517	0.0446	0.0378	0.0312	0.0248	0.0187	0.0129	0.0082	0.0052	0.0033	0.0021	
6.11	0.1258	0.1166	0.1077	0.0990	0.0905	0.0823	0.0742	0.0665	0.0589	0.0516	0.0445	0.0376	0.0310	0.0247	0.0186	0.0128	0.0082	0.0052	0.0033	0.0021	
6.12	0.1255	0.1164	0.1075	0.0988	0.0903	0.0821	0.0741	0.0663	0.0587	0.0514	0.0443	0.0375	0.0309	0.0246	0.0185	0.0127	0.0081	0.0051	0.0032	0.0020	
6.13	0.1253	0.1162	0.1073	0.0986	0.0901	0.0819	0.0739	0.0661	0.0586	0.0513	0.0442	0.0374	0.0308	0.0244	0.0184	0.0126	0.0080	0.0051	0.0032	0.0020	
6.14	0.1251	0.1160	0.1071	0.0984	0.0899	0.0817	0.0737	0.0660	0.0584	0.0511	0.0441	0.0372	0.0307	0.0243	0.0182	0.0125	0.0079	0.0050	0.0032	0.0020	
6.15	0.1249	0.1158	0.1069	0.0982	0.0898	0.0815	0.0735	0.0658	0.0583	0.0510	0.0440	0.0371	0.0305	0.0242	0.0181	0.0124	0.0079	0.0050	0.0031	0.0020	
6.16	0.1247	0.1155	0.1067	0.0980	0.0896	0.0814	0.0734	0.0656	0.0581	0.0508	0.0438	0.0370	0.0304	0.0241	0.0180	0.0123	0.0078	0.0049	0.0031	0.0020	
6.17	0.1245	0.1153	0.1065	0.0978	0.0894	0.0812	0.0732	0.0655	0.0580	0.0507	0.0436	0.0368	0.0303	0.0240	0.0179	0.0122	0.0077	0.0049	0.0031	0.0019	
6.18	0.1242	0.1151	0.1063	0.0976	0.0892	0.0810	0.0730	0.0653	0.0578	0.0505	0.0435	0.0367	0.0302	0.0239	0.0178	0.0121	0.0077	0.0048	0.0031	0.0019	
6.19	0.1240	0.1149	0.1061	0.0974	0.0890	0.0808	0.0729	0.0651	0.0577	0.0504	0.0434	0.0366	0.0300	0.0237	0.0177	0.0120	0.0076	0.0048	0.0030	0.0019	
6.20	0.1238	0.1147	0.1059	0.0972	0.0888	0.0807	0.0727	0.0650	0.0575	0.0502	0.0432	0.0364	0.0299	0.0236	0.0176	0.0119	0.0075	0.0047	0.0030	0.0019	
6.21	0.1236	0.1145	0.1057	0.0970	0.0886	0.0805	0.0725	0.0648	0.0573	0.0501	0.0431	0.0363	0.0298	0.0235	0.0175	0.0118	0.0075	0.0047	0.0030	0.0019	
6.22	0.1234	0.1143	0.1055	0.0969	0.0885	0.0803	0.0724	0.0647	0.0572	0.0500	0.0429	0.0362	0.0297	0.0234	0.0174	0.0117	0.0074	0.0047	0.0029	0.0018	
6.23	0.1232	0.1141	0.1053	0.0967	0.0883	0.0801	0.0722	0.0645	0.0570	0.0498	0.0428	0.0361	0.0295	0.0233	0.0173	0.0116	0.0073	0.0046	0.0029	0.0018	
6.24	0.1230	0.1139	0.1051	0.0965	0.0881	0.0800	0.0720	0.0643	0.0569	0.0497	0.0427	0.0359	0.0294	0.0232	0.0172	0.0115	0.0073	0.0046	0.0029	0.0018	
6.25	0.1228	0.1137	0.1049	0.0963	0.0879	0.0798	0.0719	0.0642	0.0567	0.0495	0.0425	0.0358	0.0293	0.0230	0.0171	0.0114	0.0072	0.0045	0.0029	0.0018	
6.26	0.1225	0.1135	0.1047	0.0961	0.0877	0.0796	0.0717	0.0640	0.0566	0.0494	0.0424	0.0357	0.0292	0.0229	0.0169	0.0113	0.0071	0.0045	0.0028	0.0018	
6.27	0.1223	0.1133	0.1045	0.0959	0.0876	0.0794	0.0715	0.0639	0.0564	0.0492	0.0423	0.0355	0.0291	0.0228	0.0168	0.0112	0.0071	0.0044	0.0028	0.0017	
6.28	0.1221	0.1131	0.1043	0.0957	0.0874	0.0793	0.0714	0.0637	0.0563	0.0491	0.0421	0.0354	0.0289	0.0227	0.0167	0.0111	0.0070	0.0044	0.0028	0.0017	
6.29	0.1219	0.1129	0.1041	0.0955	0.0872	0.0791	0.0712	0.0636	0.0561	0.0489	0.0420	0.0353	0.0288	0.0226	0.0166	0.0111	0.0069	0.0044	0.0027	0.0017	
6.30	0.1217	0.1127	0.1039	0.0953	0.0870	0.0789	0.0710	0.0634	0.0560	0.0488	0.0419	0.0352	0.0287	0.0225	0.0165	0.0110	0.0069	0.0043	0.0027	0.0017	
6.31	0.1215	0.1125	0.1037	0.0952	0.0868	0.0787	0.0709	0.0632	0.0558	0.0487	0.0417	0.0350	0.0286	0.0224	0.0164	0.0109	0.0068	0.0043	0.0027	0.0017	
6.32	0.1213	0.1123	0.1035	0.0950	0.0867	0.0786	0.0707	0.0631	0.0557	0.0486	0.0416	0.0349	0.0285	0.0223	0.0163	0.0108	0.0068	0.0042	0.0027	0.0017	
6.33	0.1211	0.1121	0.1033	0.0948	0.0865	0.0784	0.0706	0.0629	0.0555	0.0484	0.0415	0.0348	0.0283	0.0221	0.0162	0.0107	0.0067	0.0042	0.0026	0.0016	
6.34	0.1209	0.1119	0.1031	0.0946	0.0863	0.0782	0.0704	0.0628	0.0554	0.0482	0.0413	0.0347	0.0282	0.0220	0.0161	0.0106	0.0066	0.0042	0.0026	0.0016	
6.35	0.1207	0.1117	0.1029	0.0944	0.0861	0.0781	0.0702	0.0626	0.0552	0.0481	0.0412	0.0345	0.0281	0.0219	0.0160	0.0105	0.0066	0.0041	0.0026	0.0016	
6.36	0.1205	0.1115	0.1028	0.0942	0.0860	0.0779	0.0701	0.0625	0.0551	0.0480	0.0411	0.0344	0.0280	0.0218	0.0159	0.0104	0.0065	0.0041	0.0026	0.0016	
6.37	0.1203	0.1113	0.1026	0.0941	0.0858	0.0777	0.0699	0.0623	0.0550	0.0478	0.0409	0.0343	0.0279	0.0217	0.0158	0.0104	0.0065	0.0041	0.0025	0.0016	
6.38	0.1201	0.1111	0.1024	0.0939	0.0856	0.0776	0.0698	0.0622	0.0548	0.0477	0.0408	0.0342	0.0277	0.0216	0.0157	0.0103	0.0064	0.0040	0.0025	0.0016	
6.39	0.1199	0.1109	0.1022	0.0937	0.0854	0.0774	0.0696	0.0620	0.0547	0.0476	0.0407	0.0340	0.0276	0.0215	0.0156	0.0102	0.0064	0.0040	0.0025	0.0015	
6.40	0.1197	0.1107	0.1020	0.0935	0.0853	0.0772	0.0694	0.0619	0.0546	0.0475	0.0406	0.0339	0.0275	0.0214	0.0154	0.0101	0.0063	0.0039	0.0025	0.0015	
6.41	0.1195	0.1105	0.1018	0.0933	0.0851	0.0770	0.0691	0.0617	0.0544	0.0473	0.0404	0.0338	0.0274	0.0213	0.0154	0.0100	0.0063	0.0039	0.0024	0.0015	
6.42	0.1193	0.1103	0.1016	0.0932	0.0849	0.0769	0.0691	0.0616	0.0542	0.0471	0.0403	0.0337	0.0273	0.0212	0.0153	0.0099	0.0062	0.0039	0.0024	0.0015	
6.43	0.1191	0.1101	0.1014	0.0930	0.0847	0.0767	0.0690	0.0614	0.0541	0.0470	0.0401	0.0335	0.0272	0.0211	0.0152	0.0098	0.0061	0.0038	0.0024	0.0015	
6.44	0.1189	0.1099	0.1013	0.0928	0.0846	0.0766	0.0688	0.0613	0.0539	0.0469	0.0400	0.0334	0.0271	0.0210	0.0151	0.0098	0.0061	0.0038	0.0024	0.0015	
6.45	0.1187	0.1098	0.1011	0.0926	0.0844	0.0764	0.0686	0.0611	0.0538	0.0467	0.0399	0.0333	0.0269	0.0208	0.0150	0.0097	0.0060	0.0038	0.0024	0.0015	
6.46	0.1185	0.1096	0.1009	0.0924	0.0842	0.0762	0.0685	0.0610	0.0537	0.0466	0.0398	0.0332	0.0268	0.0207	0.0149	0.0096	0.0060	0.0037	0.0023	0.0015	
6.47	0.1183	0.1094	0.1007	0.0923	0.0841	0.0761	0.0683	0.0608	0.0535	0.0465	0.0396	0.0331	0.0267	0.0206	0.0148	0.0095	0.0059	0.0037	0.0023	0.0014	
6.48	0.1181	0.1092	0.1005	0.0921	0.0839	0.0759	0.0682	0.0607	0.0534	0.0463	0.0395	0.0329	0.0266	0.0205	0.0147	0.0094	0.0059	0.0037	0.0023	0.0014	
6.49	0.1179	0.1090	0.1003	0.0919	0.0837	0.0758	0.0680	0.0605	0.0532	0.0462	0.0394	0.0328	0.0265	0.0204	0.0146	0.0094	0.0058	0.0036	0.0023	0.0014	
6.50	0.1177	0.1088	0.1002	0.0917	0.0836	0.0756	0.0679	0.0604	0.0531	0.0461	0.0393	0.0327	0.0264	0.0203	0.0145	0.0093	0.0058	0.0036	0.0022	0.0014	
6.51	0.1175	0.1086	0.1000	0.0916	0.0834	0.0754	0.0677	0.0602	0.0530	0.0459	0.0391	0.0326	0.0263	0.0202	0.0144	0.0092	0.0057	0.0036	0.0022	0.0014	
6.52	0.1173	0.1084	0.0998	0.0914	0.0832	0.0753	0.0676	0.0601	0.0528	0.0458	0.0390	0.0325	0.0262	0.0201	0.0143	0.0091	0.0057	0.0035	0.0022	0.0014	
6.53	0.1171	0.1082	0.0996	0.0912	0.0831	0.0751	0.0674														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
7.01	0.1083	0.0998	0.0915	0.0834	0.0756	0.0679	0.0606	0.0534	0.0465	0.0398	0.0333	0.0271	0.0211	0.0154	0.0100	0.0060	0.0037	0.0023	0.0014	0.0008
7.02	0.1082	0.0996	0.0913	0.0833	0.0754	0.0678	0.0604	0.0533	0.0463	0.0397	0.0332	0.0270	0.0210	0.0153	0.0099	0.0060	0.0037	0.0022	0.0014	0.0008
7.03	0.1080	0.0995	0.0912	0.0831	0.0753	0.0677	0.0603	0.0531	0.0462	0.0395	0.0331	0.0269	0.0209	0.0152	0.0098	0.0059	0.0036	0.0022	0.0014	0.0008
7.04	0.1078	0.0993	0.0910	0.0830	0.0751	0.0675	0.0602	0.0530	0.0461	0.0394	0.0330	0.0268	0.0208	0.0151	0.0097	0.0059	0.0036	0.0022	0.0013	0.0008
7.05	0.1077	0.0991	0.0909	0.0828	0.0750	0.0674	0.0600	0.0529	0.0460	0.0393	0.0329	0.0267	0.0207	0.0150	0.0096	0.0058	0.0036	0.0022	0.0013	0.0008
7.06	0.1075	0.0990	0.0907	0.0827	0.0748	0.0673	0.0599	0.0528	0.0459	0.0392	0.0328	0.0266	0.0206	0.0149	0.0096	0.0058	0.0035	0.0022	0.0013	0.0008
7.07	0.1073	0.0988	0.0905	0.0825	0.0747	0.0671	0.0598	0.0526	0.0458	0.0391	0.0327	0.0265	0.0205	0.0148	0.0095	0.0058	0.0035	0.0022	0.0013	0.0008
7.08	0.1072	0.0987	0.0904	0.0824	0.0746	0.0670	0.0596	0.0525	0.0456	0.0390	0.0326	0.0264	0.0204	0.0148	0.0094	0.0057	0.0035	0.0021	0.0013	0.0008
7.09	0.1070	0.0985	0.0902	0.0822	0.0744	0.0668	0.0595	0.0524	0.0455	0.0389	0.0325	0.0263	0.0203	0.0147	0.0093	0.0057	0.0034	0.0021	0.0013	0.0008
7.10	0.1068	0.0983	0.0901	0.0821	0.0743	0.0667	0.0594	0.0523	0.0454	0.0388	0.0323	0.0262	0.0203	0.0146	0.0093	0.0056	0.0034	0.0021	0.0013	0.0007
7.11	0.1067	0.0982	0.0899	0.0819	0.0741	0.0666	0.0592	0.0521	0.0453	0.0386	0.0322	0.0261	0.0202	0.0145	0.0092	0.0056	0.0034	0.0021	0.0013	0.0007
7.12	0.1065	0.0980	0.0898	0.0818	0.0740	0.0664	0.0591	0.0520	0.0452	0.0385	0.0321	0.0260	0.0201	0.0144	0.0091	0.0055	0.0034	0.0021	0.0013	0.0007
7.13	0.1063	0.0978	0.0896	0.0816	0.0738	0.0663	0.0590	0.0519	0.0450	0.0384	0.0320	0.0259	0.0200	0.0143	0.0091	0.0055	0.0033	0.0020	0.0012	0.0007
7.14	0.1062	0.0977	0.0895	0.0815	0.0737	0.0662	0.0589	0.0518	0.0449	0.0383	0.0319	0.0258	0.0199	0.0142	0.0090	0.0054	0.0033	0.0020	0.0012	0.0007
7.15	0.1060	0.0975	0.0893	0.0813	0.0736	0.0660	0.0587	0.0516	0.0447	0.0382	0.0318	0.0257	0.0198	0.0141	0.0089	0.0054	0.0033	0.0020	0.0012	0.0007
7.16	0.1058	0.0974	0.0892	0.0812	0.0734	0.0659	0.0586	0.0515	0.0447	0.0381	0.0317	0.0256	0.0197	0.0141	0.0088	0.0053	0.0032	0.0020	0.0012	0.0007
7.17	0.1057	0.0972	0.0890	0.0810	0.0733	0.0658	0.0585	0.0514	0.0446	0.0380	0.0316	0.0255	0.0196	0.0140	0.0088	0.0053	0.0032	0.0020	0.0012	0.0007
7.18	0.1055	0.0971	0.0888	0.0809	0.0731	0.0656	0.0583	0.0513	0.0445	0.0379	0.0315	0.0254	0.0195	0.0139	0.0087	0.0052	0.0032	0.0020	0.0012	0.0007
7.19	0.1053	0.0969	0.0887	0.0807	0.0730	0.0655	0.0582	0.0512	0.0443	0.0378	0.0314	0.0253	0.0194	0.0138	0.0086	0.0052	0.0032	0.0019	0.0012	0.0007
7.20	0.1052	0.0967	0.0885	0.0806	0.0729	0.0654	0.0581	0.0510	0.0442	0.0377	0.0313	0.0252	0.0193	0.0137	0.0086	0.0052	0.0031	0.0019	0.0012	0.0007
7.21	0.1050	0.0966	0.0884	0.0804	0.0727	0.0652	0.0580	0.0509	0.0441	0.0375	0.0312	0.0251	0.0192	0.0136	0.0085	0.0051	0.0031	0.0019	0.0012	0.0007
7.22	0.1048	0.0964	0.0882	0.0803	0.0726	0.0651	0.0578	0.0508	0.0440	0.0374	0.0311	0.0250	0.0192	0.0136	0.0084	0.0051	0.0031	0.0019	0.0011	0.0007
7.23	0.1047	0.0963	0.0881	0.0802	0.0724	0.0650	0.0577	0.0507	0.0439	0.0373	0.0310	0.0249	0.0191	0.0135	0.0084	0.0050	0.0031	0.0019	0.0011	0.0007
7.24	0.1045	0.0961	0.0879	0.0800	0.0723	0.0648	0.0576	0.0506	0.0438	0.0372	0.0309	0.0248	0.0190	0.0134	0.0083	0.0050	0.0030	0.0019	0.0011	0.0006
7.25	0.1044	0.0960	0.0878	0.0799	0.0722	0.0647	0.0575	0.0504	0.0437	0.0371	0.0308	0.0247	0.0189	0.0133	0.0082	0.0049	0.0030	0.0018	0.0011	0.0006
7.26	0.1042	0.0958	0.0876	0.0797	0.0720	0.0646	0.0573	0.0503	0.0436	0.0370	0.0307	0.0246	0.0188	0.0132	0.0082	0.0049	0.0030	0.0018	0.0011	0.0006
7.27	0.1040	0.0956	0.0875	0.0796	0.0719	0.0644	0.0572	0.0502	0.0434	0.0369	0.0306	0.0245	0.0187	0.0131	0.0081	0.0049	0.0030	0.0018	0.0011	0.0006
7.28	0.1039	0.0955	0.0873	0.0794	0.0718	0.0643	0.0571	0.0501	0.0433	0.0368	0.0305	0.0244	0.0186	0.0131	0.0080	0.0048	0.0029	0.0018	0.0011	0.0006
7.29	0.1037	0.0953	0.0872	0.0793	0.0716	0.0642	0.0570	0.0500	0.0432	0.0367	0.0304	0.0243	0.0185	0.0130	0.0080	0.0048	0.0029	0.0018	0.0011	0.0006
7.30	0.1036	0.0952	0.0871	0.0792	0.0715	0.0640	0.0568	0.0499	0.0431	0.0366	0.0303	0.0243	0.0184	0.0129	0.0079	0.0047	0.0029	0.0018	0.0011	0.0006
7.31	0.1034	0.0950	0.0869	0.0790	0.0714	0.0639	0.0567	0.0497	0.0430	0.0365	0.0302	0.0242	0.0184	0.0128	0.0078	0.0047	0.0029	0.0017	0.0011	0.0006
7.32	0.1032	0.0949	0.0868	0.0789	0.0712	0.0638	0.0566	0.0496	0.0429	0.0364	0.0301	0.0241	0.0183	0.0127	0.0078	0.0047	0.0028	0.0017	0.0010	0.0006
7.33	0.1031	0.0947	0.0866	0.0787	0.0711	0.0637	0.0565	0.0495	0.0428	0.0363	0.0300	0.0240	0.0182	0.0126	0.0077	0.0046	0.0028	0.0017	0.0010	0.0006
7.34	0.1029	0.0946	0.0865	0.0786	0.0709	0.0635	0.0563	0.0494	0.0427	0.0362	0.0299	0.0239	0.0181	0.0126	0.0077	0.0046	0.0028	0.0017	0.0010	0.0006
7.35	0.1028	0.0944	0.0863	0.0785	0.0708	0.0634	0.0562	0.0493	0.0426	0.0361	0.0298	0.0238	0.0180	0.0125	0.0076	0.0046	0.0028	0.0017	0.0010	0.0006
7.36	0.1026	0.0943	0.0862	0.0783	0.0707	0.0633	0.0561	0.0492	0.0424	0.0360	0.0297	0.0237	0.0179	0.0124	0.0075	0.0045	0.0027	0.0017	0.0010	0.0006
7.37	0.1024	0.0941	0.0860	0.0782	0.0705	0.0632	0.0560	0.0490	0.0423	0.0359	0.0296	0.0236	0.0178	0.0123	0.0075	0.0045	0.0027	0.0017	0.0010	0.0006
7.38	0.1023	0.0940	0.0859	0.0780	0.0704	0.0630	0.0559	0.0489	0.0422	0.0357	0.0295	0.0235	0.0177	0.0122	0.0074	0.0044	0.0027	0.0016	0.0010	0.0006
7.39	0.1021	0.0938	0.0857	0.0779	0.0703	0.0629	0.0557	0.0488	0.0421	0.0356	0.0294	0.0234	0.0177	0.0122	0.0074	0.0044	0.0027	0.0016	0.0010	0.0006
7.40	0.1020	0.0937	0.0856	0.0778	0.0702	0.0628	0.0556	0.0487	0.0420	0.0355	0.0293	0.0233	0.0176	0.0121	0.0073	0.0044	0.0026	0.0016	0.0010	0.0005
7.41	0.1018	0.0935	0.0855	0.0776	0.0700	0.0626	0.0554	0.0486	0.0419	0.0354	0.0292	0.0232	0.0175	0.0120	0.0073	0.0044	0.0026	0.0016	0.0010	0.0005
7.42	0.1017	0.0934	0.0853	0.0775	0.0699	0.0625	0.0553	0.0485	0.0418	0.0353	0.0291	0.0231	0.0174	0.0119	0.0072	0.0044	0.0026	0.0016	0.0009	0.0005
7.43	0.1015	0.0932	0.0852	0.0773	0.0698	0.0624	0.0553	0.0484	0.0417	0.0352	0.0290	0.0231	0.0173	0.0118	0.0071	0.0043	0.0026	0.0016	0.0009	0.0005
7.44	0.1014	0.0931	0.0850	0.0772	0.0696	0.0623	0.0551	0.0482	0.0416	0.0351	0.0289	0.0230	0.0172	0.0118	0.0071	0.0042	0.0026	0.0016	0.0009	0.0005
7.45	0.1012	0.0929	0.0849	0.0771	0.0695	0.0621	0.0550	0.0481	0.0415	0.0350	0.0288	0.0229	0.0172	0.0117	0.0070	0.0042	0.0025	0.0015	0.0009	0.0005
7.46	0.1011	0.0928	0.0847	0.0769	0.0694	0.0620	0.0549	0.0480	0.0414	0.0349	0.0287	0.0228	0.0171	0.0116	0.0070	0.0042	0.0025	0.0015	0.0009	0.0005
7.47	0.1009	0.0926	0.0846	0.0768	0.0692	0.0619	0.0548	0.0479	0.0413	0.0348	0.0286	0.0227	0.0170	0.0115	0.0069	0.0041	0.0025	0.0015	0.0009	0.0005
7.48	0.1007	0.0925	0.0845	0.0767	0.0691	0.0618	0.0547	0.0478	0.0411	0.0347	0.0285	0.0226	0.0169	0.0115	0.0068	0.0041	0.0025	0.0015	0.0009	0.0005
7.49	0.1006	0.0923	0.0843	0.0765	0.0690	0.0616	0.0545	0.0477	0.0410	0.0346	0.0284	0.0225	0.0168	0.0114	0.0068	0.0041	0.0025	0.0015	0.0009	0.0005
7.50	0.1004	0.0922	0.0842	0.0764	0.0688	0.0615	0.0544	0.0476	0.0409	0.0345	0.0284	0.0224	0.0167	0.0113	0.0067	0.0040	0.0024	0.0015	0.0009	0.0005
7.51	0.1003	0.0920	0.0840	0.0763	0.0687	0.0614	0.0543	0.0475	0.0408	0.0344	0.0283	0.0223	0.0167	0.0112	0.0067	0.0040	0.0024	0.0015	0.0009	0.0005
7.52	0.1001	0.0919	0.0839	0.0761	0.0686	0.0613	0.0542	0.0473	0.0407	0.0343	0.0282	0.0223	0.0166	0.0111	0.0066	0.0040	0.0024	0.0015	0.0009	0.0005
7.53	0.1000	0.0918	0.0838	0.0760	0.0685	0.0610	0.0541													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
8.01	0.0931	0.0852	0.0774	0.0699	0.0627	0.0556	0.0488	0.0422	0.0359	0.0297	0.0238	0.0182	0.0128	0.0078	0.0045	0.0027	0.0016	0.0010	0.0005	0.0003
8.02	0.0930	0.0850	0.0773	0.0698	0.0626	0.0555	0.0487	0.0421	0.0358	0.0297	0.0238	0.0181	0.0127	0.0077	0.0044	0.0026	0.0016	0.0009	0.0005	0.0003
8.03	0.0929	0.0849	0.0772	0.0697	0.0624	0.0554	0.0486	0.0420	0.0357	0.0296	0.0237	0.0180	0.0126	0.0077	0.0044	0.0026	0.0016	0.0009	0.0005	0.0003
8.04	0.0927	0.0848	0.0771	0.0696	0.0623	0.0553	0.0485	0.0419	0.0356	0.0295	0.0236	0.0180	0.0126	0.0076	0.0044	0.0026	0.0016	0.0009	0.0005	0.0003
8.05	0.0926	0.0846	0.0769	0.0695	0.0622	0.0552	0.0484	0.0418	0.0355	0.0294	0.0235	0.0179	0.0125	0.0076	0.0043	0.0026	0.0016	0.0009	0.0005	0.0003
8.06	0.0925	0.0845	0.0768	0.0693	0.0621	0.0551	0.0483	0.0417	0.0354	0.0293	0.0234	0.0178	0.0124	0.0075	0.0043	0.0026	0.0015	0.0009	0.0005	0.0003
8.07	0.0923	0.0844	0.0767	0.0692	0.0620	0.0550	0.0482	0.0416	0.0353	0.0292	0.0234	0.0177	0.0123	0.0074	0.0043	0.0025	0.0015	0.0009	0.0005	0.0003
8.08	0.0922	0.0843	0.0766	0.0691	0.0619	0.0549	0.0481	0.0415	0.0352	0.0291	0.0233	0.0177	0.0123	0.0074	0.0042	0.0025	0.0015	0.0009	0.0005	0.0003
8.09	0.0921	0.0841	0.0764	0.0690	0.0618	0.0548	0.0480	0.0414	0.0351	0.0290	0.0232	0.0176	0.0122	0.0073	0.0042	0.0025	0.0015	0.0009	0.0005	0.0003
8.10	0.0919	0.0840	0.0763	0.0689	0.0617	0.0547	0.0479	0.0414	0.0350	0.0290	0.0231	0.0175	0.0121	0.0073	0.0042	0.0025	0.0015	0.0009	0.0005	0.0003
8.11	0.0918	0.0839	0.0762	0.0688	0.0615	0.0546	0.0478	0.0413	0.0350	0.0289	0.0230	0.0174	0.0121	0.0072	0.0041	0.0025	0.0015	0.0009	0.0005	0.0003
8.12	0.0917	0.0837	0.0761	0.0686	0.0614	0.0544	0.0477	0.0412	0.0349	0.0288	0.0229	0.0173	0.0120	0.0072	0.0041	0.0024	0.0015	0.0009	0.0005	0.0003
8.13	0.0915	0.0836	0.0760	0.0685	0.0613	0.0543	0.0476	0.0411	0.0348	0.0287	0.0229	0.0173	0.0119	0.0071	0.0041	0.0024	0.0015	0.0009	0.0005	0.0003
8.14	0.0914	0.0835	0.0759	0.0684	0.0612	0.0542	0.0475	0.0410	0.0347	0.0286	0.0228	0.0172	0.0118	0.0071	0.0040	0.0024	0.0014	0.0009	0.0005	0.0003
8.15	0.0913	0.0834	0.0757	0.0683	0.0611	0.0541	0.0474	0.0409	0.0346	0.0285	0.0227	0.0171	0.0118	0.0070	0.0040	0.0024	0.0014	0.0009	0.0005	0.0003
8.16	0.0911	0.0832	0.0756	0.0682	0.0610	0.0540	0.0473	0.0408	0.0345	0.0284	0.0226	0.0170	0.0117	0.0070	0.0040	0.0024	0.0014	0.0008	0.0005	0.0002
8.17	0.0910	0.0831	0.0755	0.0681	0.0609	0.0539	0.0472	0.0407	0.0344	0.0284	0.0225	0.0170	0.0116	0.0069	0.0040	0.0024	0.0014	0.0008	0.0005	0.0002
8.18	0.0909	0.0830	0.0754	0.0679	0.0608	0.0538	0.0471	0.0406	0.0343	0.0283	0.0225	0.0169	0.0116	0.0068	0.0039	0.0023	0.0014	0.0008	0.0005	0.0002
8.19	0.0907	0.0829	0.0752	0.0678	0.0607	0.0537	0.0470	0.0405	0.0342	0.0282	0.0224	0.0168	0.0115	0.0068	0.0039	0.0023	0.0014	0.0008	0.0005	0.0002
8.20	0.0906	0.0827	0.0751	0.0677	0.0605	0.0536	0.0469	0.0404	0.0341	0.0281	0.0223	0.0168	0.0114	0.0067	0.0039	0.0023	0.0014	0.0008	0.0005	0.0002
8.21	0.0905	0.0826	0.0750	0.0676	0.0604	0.0535	0.0468	0.0403	0.0341	0.0280	0.0222	0.0167	0.0114	0.0067	0.0038	0.0023	0.0014	0.0008	0.0005	0.0002
8.22	0.0904	0.0825	0.0749	0.0675	0.0603	0.0534	0.0467	0.0402	0.0340	0.0279	0.0222	0.0166	0.0113	0.0066	0.0038	0.0023	0.0014	0.0008	0.0004	0.0002
8.23	0.0902	0.0824	0.0748	0.0674	0.0602	0.0533	0.0466	0.0401	0.0339	0.0279	0.0221	0.0165	0.0112	0.0066	0.0038	0.0022	0.0013	0.0008	0.0004	0.0002
8.24	0.0901	0.0822	0.0746	0.0673	0.0601	0.0532	0.0465	0.0400	0.0338	0.0278	0.0220	0.0165	0.0111	0.0065	0.0037	0.0022	0.0013	0.0008	0.0004	0.0002
8.25	0.0900	0.0821	0.0745	0.0671	0.0600	0.0531	0.0464	0.0399	0.0337	0.0277	0.0219	0.0164	0.0111	0.0065	0.0037	0.0022	0.0013	0.0008	0.0004	0.0002
8.26	0.0898	0.0820	0.0744	0.0670	0.0599	0.0530	0.0463	0.0398	0.0336	0.0276	0.0218	0.0163	0.0110	0.0064	0.0037	0.0022	0.0013	0.0008	0.0004	0.0002
8.27	0.0897	0.0819	0.0743	0.0669	0.0598	0.0529	0.0462	0.0397	0.0335	0.0275	0.0218	0.0162	0.0109	0.0064	0.0037	0.0022	0.0013	0.0008	0.0004	0.0002
8.28	0.0896	0.0818	0.0742	0.0668	0.0597	0.0528	0.0461	0.0397	0.0334	0.0274	0.0217	0.0162	0.0109	0.0063	0.0036	0.0022	0.0013	0.0008	0.0004	0.0002
8.29	0.0895	0.0816	0.0740	0.0667	0.0596	0.0527	0.0460	0.0396	0.0334	0.0274	0.0216	0.0161	0.0108	0.0063	0.0036	0.0021	0.0013	0.0008	0.0004	0.0002
8.30	0.0893	0.0815	0.0739	0.0666	0.0595	0.0526	0.0459	0.0395	0.0333	0.0273	0.0215	0.0160	0.0107	0.0062	0.0036	0.0021	0.0013	0.0008	0.0004	0.0002
8.31	0.0892	0.0814	0.0738	0.0665	0.0594	0.0525	0.0458	0.0394	0.0332	0.0272	0.0215	0.0159	0.0107	0.0062	0.0035	0.0021	0.0013	0.0007	0.0004	0.0002
8.32	0.0891	0.0813	0.0737	0.0664	0.0593	0.0524	0.0457	0.0393	0.0331	0.0271	0.0214	0.0159	0.0106	0.0061	0.0035	0.0021	0.0013	0.0007	0.0004	0.0002
8.33	0.0889	0.0811	0.0736	0.0663	0.0592	0.0523	0.0456	0.0392	0.0330	0.0270	0.0213	0.0158	0.0105	0.0061	0.0035	0.0021	0.0012	0.0007	0.0004	0.0002
8.34	0.0888	0.0810	0.0735	0.0661	0.0590	0.0522	0.0455	0.0391	0.0329	0.0270	0.0212	0.0157	0.0105	0.0061	0.0035	0.0021	0.0012	0.0007	0.0004	0.0002
8.35	0.0887	0.0809	0.0734	0.0660	0.0589	0.0521	0.0454	0.0390	0.0328	0.0269	0.0211	0.0157	0.0104	0.0060	0.0034	0.0020	0.0012	0.0007	0.0004	0.0002
8.36	0.0886	0.0808	0.0732	0.0659	0.0588	0.0520	0.0453	0.0389	0.0327	0.0268	0.0211	0.0156	0.0103	0.0060	0.0034	0.0020	0.0012	0.0007	0.0004	0.0002
8.37	0.0884	0.0807	0.0731	0.0658	0.0587	0.0519	0.0452	0.0388	0.0326	0.0267	0.0210	0.0155	0.0103	0.0059	0.0034	0.0020	0.0012	0.0007	0.0004	0.0002
8.38	0.0883	0.0805	0.0730	0.0657	0.0586	0.0518	0.0451	0.0387	0.0326	0.0266	0.0209	0.0154	0.0102	0.0059	0.0034	0.0020	0.0012	0.0007	0.0004	0.0002
8.39	0.0882	0.0804	0.0729	0.0656	0.0585	0.0517	0.0451	0.0387	0.0325	0.0266	0.0208	0.0154	0.0101	0.0058	0.0033	0.0020	0.0012	0.0007	0.0004	0.0002
8.40	0.0881	0.0803	0.0728	0.0655	0.0584	0.0516	0.0450	0.0386	0.0324	0.0265	0.0208	0.0153	0.0101	0.0058	0.0033	0.0020	0.0012	0.0007	0.0004	0.0002
8.41	0.0880	0.0802	0.0727	0.0654	0.0583	0.0515	0.0449	0.0385	0.0323	0.0264	0.0207	0.0152	0.0100	0.0057	0.0033	0.0020	0.0012	0.0007	0.0004	0.0002
8.42	0.0878	0.0801	0.0725	0.0653	0.0582	0.0514	0.0448	0.0384	0.0322	0.0263	0.0207	0.0152	0.0099	0.0057	0.0033	0.0020	0.0012	0.0007	0.0004	0.0002
8.43	0.0877	0.0799	0.0724	0.0652	0.0581	0.0513	0.0447	0.0383	0.0321	0.0262	0.0205	0.0151	0.0099	0.0057	0.0032	0.0019	0.0012	0.0007	0.0004	0.0002
8.44	0.0876	0.0798	0.0723	0.0650	0.0580	0.0512	0.0446	0.0382	0.0321	0.0262	0.0205	0.0150	0.0098	0.0056	0.0032	0.0019	0.0011	0.0007	0.0004	0.0002
8.45	0.0875	0.0797	0.0722	0.0649	0.0579	0.0511	0.0445	0.0381	0.0320	0.0261	0.0204	0.0150	0.0097	0.0056	0.0032	0.0019	0.0011	0.0007	0.0004	0.0002
8.46	0.0873	0.0796	0.0721	0.0648	0.0578	0.0510	0.0444	0.0380	0.0319	0.0260	0.0203	0.0149	0.0097	0.0055	0.0032	0.0019	0.0011	0.0007	0.0004	0.0002
8.47	0.0872	0.0795	0.0720	0.0647	0.0577	0.0509	0.0443	0.0379	0.0318	0.0259	0.0202	0.0148	0.0096	0.0055	0.0031	0.0019	0.0011	0.0007	0.0004	0.0002
8.48	0.0871	0.0794	0.0719	0.0646	0.0576	0.0508	0.0442	0.0379	0.0317	0.0258	0.0202	0.0147	0.0095	0.0054	0.0031	0.0019	0.0011	0.0006	0.0004	0.0002
8.49	0.0870	0.0792	0.0718	0.0645	0.0575	0.0507	0.0441	0.0378	0.0316	0.0258	0.0201	0.0147	0.0095	0.0054	0.0031	0.0018	0.0011	0.0006	0.0003	0.0002
8.50	0.0868	0.0791	0.0716	0.0644	0.0574	0.0506	0.0440	0.0377	0.0316	0.0257	0.0200	0.0146	0.0094	0.0054	0.0031	0.0018	0.0011	0.0006	0.0003	0.0002
8.51	0.0867	0.0790	0.0715	0.0643	0.0573	0.0505	0.0439	0.0376	0.0315	0.0256	0.0199	0.0145	0.0094	0.0053	0.0030	0.0018	0.0011	0.0006	0.0003	0.0002
8.52	0.0866	0.0789	0.0714	0.0642	0.0572	0.0504	0.0438	0.0375	0.0314	0.0255	0.0199	0.0145	0.0093	0.0053	0.0030	0.0018	0.0011	0.0006	0.0003	0.0002
8.53	0.0865	0.0788	0.0713	0.0641	0.0571	0.0503	0.0437													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
9.01	0.0809	0.0735	0.0662	0.0592	0.0524	0.0459	0.0396	0.0334	0.0276	0.0219	0.0165	0.0113	0.0065	0.0037	0.0021	0.0013	0.0007	0.0004	0.0002	0.0001	
9.02	0.0808	0.0734	0.0661	0.0591	0.0524	0.0458	0.0395	0.0334	0.0275	0.0218	0.0164	0.0112	0.0065	0.0036	0.0021	0.0012	0.0007	0.0004	0.0002	0.0001	
9.03	0.0807	0.0733	0.0660	0.0590	0.0523	0.0457	0.0394	0.0333	0.0274	0.0218	0.0163	0.0112	0.0064	0.0036	0.0021	0.0012	0.0007	0.0004	0.0002	0.0001	
9.04	0.0806	0.0732	0.0659	0.0589	0.0522	0.0456	0.0393	0.0332	0.0273	0.0217	0.0163	0.0111	0.0064	0.0036	0.0021	0.0012	0.0007	0.0004	0.0002	0.0001	
9.05	0.0805	0.0730	0.0658	0.0588	0.0521	0.0455	0.0392	0.0331	0.0273	0.0216	0.0162	0.0110	0.0063	0.0035	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	
9.06	0.0804	0.0729	0.0657	0.0587	0.0520	0.0455	0.0391	0.0330	0.0272	0.0216	0.0161	0.0110	0.0063	0.0035	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	
9.07	0.0803	0.0728	0.0656	0.0586	0.0519	0.0454	0.0391	0.0330	0.0271	0.0215	0.0161	0.0109	0.0063	0.0035	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	
9.08	0.0802	0.0727	0.0655	0.0586	0.0518	0.0453	0.0390	0.0329	0.0270	0.0214	0.0160	0.0109	0.0062	0.0035	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	
9.09	0.0801	0.0726	0.0654	0.0585	0.0517	0.0452	0.0389	0.0328	0.0270	0.0213	0.0160	0.0108	0.0062	0.0034	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	
9.10	0.0800	0.0725	0.0653	0.0584	0.0516	0.0451	0.0388	0.0327	0.0269	0.0213	0.0159	0.0107	0.0061	0.0034	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	
9.11	0.0799	0.0724	0.0652	0.0583	0.0515	0.0450	0.0387	0.0327	0.0268	0.0212	0.0158	0.0107	0.0061	0.0034	0.0020	0.0012	0.0007	0.0004	0.0002	0.0001	
9.12	0.0797	0.0723	0.0651	0.0582	0.0514	0.0449	0.0387	0.0326	0.0268	0.0211	0.0158	0.0106	0.0060	0.0034	0.0019	0.0012	0.0007	0.0004	0.0002	0.0001	
9.13	0.0796	0.0722	0.0650	0.0581	0.0514	0.0449	0.0386	0.0325	0.0267	0.0211	0.0157	0.0106	0.0060	0.0033	0.0019	0.0011	0.0007	0.0004	0.0002	0.0001	
9.14	0.0795	0.0721	0.0649	0.0580	0.0513	0.0448	0.0385	0.0324	0.0266	0.0210	0.0156	0.0105	0.0059	0.0033	0.0019	0.0011	0.0007	0.0004	0.0002	0.0001	
9.15	0.0794	0.0720	0.0648	0.0579	0.0512	0.0447	0.0384	0.0324	0.0265	0.0209	0.0156	0.0104	0.0059	0.0033	0.0019	0.0011	0.0007	0.0004	0.0002	0.0001	
9.16	0.0793	0.0719	0.0647	0.0578	0.0511	0.0446	0.0383	0.0323	0.0265	0.0209	0.0155	0.0104	0.0059	0.0033	0.0019	0.0011	0.0007	0.0004	0.0002	0.0001	
9.17	0.0792	0.0718	0.0646	0.0577	0.0510	0.0445	0.0382	0.0322	0.0264	0.0208	0.0154	0.0103	0.0058	0.0032	0.0019	0.0011	0.0007	0.0004	0.0002	0.0001	
9.18	0.0791	0.0717	0.0645	0.0576	0.0509	0.0444	0.0382	0.0321	0.0263	0.0207	0.0154	0.0103	0.0058	0.0032	0.0019	0.0011	0.0006	0.0004	0.0002	0.0001	
9.19	0.0790	0.0716	0.0644	0.0575	0.0508	0.0443	0.0381	0.0321	0.0262	0.0207	0.0153	0.0102	0.0057	0.0032	0.0018	0.0011	0.0006	0.0004	0.0002	0.0001	
9.20	0.0789	0.0715	0.0643	0.0574	0.0507	0.0443	0.0380	0.0320	0.0262	0.0206	0.0153	0.0101	0.0057	0.0032	0.0018	0.0011	0.0006	0.0004	0.0002	0.0001	
9.21	0.0788	0.0714	0.0643	0.0573	0.0506	0.0442	0.0379	0.0319	0.0261	0.0205	0.0152	0.0101	0.0056	0.0032	0.0018	0.0011	0.0006	0.0003	0.0002	0.0001	
9.22	0.0787	0.0713	0.0642	0.0572	0.0506	0.0441	0.0378	0.0318	0.0260	0.0205	0.0151	0.0100	0.0056	0.0031	0.0018	0.0011	0.0006	0.0003	0.0002	0.0001	
9.23	0.0786	0.0712	0.0641	0.0571	0.0505	0.0440	0.0378	0.0318	0.0260	0.0204	0.0151	0.0100	0.0056	0.0031	0.0018	0.0011	0.0006	0.0003	0.0002	0.0001	
9.24	0.0785	0.0711	0.0640	0.0571	0.0504	0.0439	0.0377	0.0317	0.0259	0.0203	0.0150	0.0099	0.0055	0.0031	0.0018	0.0011	0.0006	0.0003	0.0002	0.0001	
9.25	0.0784	0.0710	0.0639	0.0570	0.0503	0.0438	0.0376	0.0316	0.0258	0.0203	0.0149	0.0098	0.0055	0.0031	0.0018	0.0011	0.0006	0.0003	0.0002	0.0001	
9.26	0.0783	0.0709	0.0638	0.0569	0.0502	0.0438	0.0375	0.0315	0.0258	0.0202	0.0149	0.0098	0.0054	0.0031	0.0018	0.0010	0.0006	0.0003	0.0002	0.0001	
9.27	0.0782	0.0708	0.0637	0.0568	0.0501	0.0437	0.0375	0.0315	0.0257	0.0201	0.0148	0.0097	0.0054	0.0030	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	
9.28	0.0780	0.0707	0.0636	0.0567	0.0500	0.0436	0.0374	0.0314	0.0256	0.0201	0.0148	0.0097	0.0054	0.0030	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	
9.29	0.0779	0.0706	0.0635	0.0566	0.0499	0.0435	0.0373	0.0313	0.0255	0.0200	0.0147	0.0096	0.0053	0.0030	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	
9.30	0.0778	0.0705	0.0634	0.0565	0.0499	0.0434	0.0372	0.0312	0.0255	0.0199	0.0146	0.0096	0.0053	0.0030	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	
9.31	0.0777	0.0704	0.0633	0.0564	0.0498	0.0433	0.0371	0.0312	0.0254	0.0199	0.0146	0.0095	0.0052	0.0029	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	
9.32	0.0776	0.0703	0.0632	0.0563	0.0497	0.0433	0.0371	0.0311	0.0253	0.0198	0.0145	0.0094	0.0052	0.0029	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	
9.33	0.0775	0.0702	0.0631	0.0562	0.0496	0.0432	0.0370	0.0310	0.0253	0.0197	0.0144	0.0094	0.0052	0.0029	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	
9.34	0.0774	0.0701	0.0630	0.0561	0.0495	0.0431	0.0369	0.0309	0.0252	0.0197	0.0144	0.0093	0.0051	0.0029	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	
9.35	0.0773	0.0700	0.0629	0.0561	0.0494	0.0430	0.0368	0.0309	0.0251	0.0196	0.0143	0.0093	0.0051	0.0029	0.0016	0.0010	0.0006	0.0003	0.0001	0.0001	
9.36	0.0772	0.0699	0.0628	0.0560	0.0493	0.0429	0.0368	0.0308	0.0251	0.0195	0.0143	0.0092	0.0051	0.0028	0.0016	0.0010	0.0006	0.0003	0.0001	0.0001	
9.37	0.0771	0.0698	0.0627	0.0559	0.0493	0.0429	0.0367	0.0307	0.0250	0.0195	0.0142	0.0092	0.0050	0.0028	0.0016	0.0010	0.0006	0.0003	0.0001	0.0001	
9.38	0.0770	0.0697	0.0626	0.0558	0.0492	0.0428	0.0366	0.0306	0.0249	0.0194	0.0141	0.0091	0.0050	0.0028	0.0016	0.0010	0.0006	0.0003	0.0001	0.0001	
9.39	0.0769	0.0696	0.0625	0.0557	0.0491	0.0427	0.0365	0.0306	0.0248	0.0193	0.0141	0.0091	0.0049	0.0028	0.0016	0.0010	0.0006	0.0003	0.0001	0.0001	
9.40	0.0768	0.0695	0.0624	0.0556	0.0490	0.0426	0.0364	0.0305	0.0248	0.0193	0.0140	0.0090	0.0049	0.0028	0.0016	0.0009	0.0006	0.0003	0.0001	0.0001	
9.41	0.0767	0.0694	0.0623	0.0555	0.0489	0.0426	0.0364	0.0304	0.0247	0.0192	0.0140	0.0089	0.0049	0.0027	0.0016	0.0009	0.0005	0.0003	0.0001	0.0001	
9.42	0.0766	0.0693	0.0623	0.0554	0.0488	0.0425	0.0363	0.0304	0.0246	0.0192	0.0139	0.0089	0.0048	0.0027	0.0016	0.0009	0.0005	0.0003	0.0001	0.0001	
9.43	0.0765	0.0692	0.0622	0.0553	0.0487	0.0424	0.0362	0.0303	0.0246	0.0191	0.0138	0.0088	0.0048	0.0027	0.0016	0.0009	0.0005	0.0003	0.0001	0.0001	
9.44	0.0764	0.0691	0.0621	0.0553	0.0487	0.0423	0.0361	0.0302	0.0245	0.0190	0.0138	0.0088	0.0048	0.0027	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.45	0.0763	0.0690	0.0620	0.0552	0.0486	0.0422	0.0361	0.0301	0.0244	0.0190	0.0137	0.0087	0.0047	0.0027	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.46	0.0762	0.0689	0.0619	0.0551	0.0485	0.0421	0.0360	0.0301	0.0244	0.0189	0.0137	0.0087	0.0047	0.0026	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.47	0.0761	0.0688	0.0618	0.0550	0.0484	0.0420	0.0359	0.0300	0.0243	0.0188	0.0136	0.0086	0.0047	0.0026	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.48	0.0760	0.0687	0.0617	0.0549	0.0483	0.0420	0.0358	0.0299	0.0242	0.0188	0.0135	0.0085	0.0046	0.0026	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.49	0.0759	0.0686	0.0616	0.0548	0.0482	0.0419	0.0358	0.0299	0.0242	0.0187	0.0135	0.0085	0.0046	0.0026	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.50	0.0758	0.0685	0.0615	0.0547	0.0482	0.0418	0.0357	0.0298	0.0241	0.0187	0.0134	0.0084	0.0046	0.0026	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.51	0.0757	0.0684	0.0614	0.0546	0.0481	0.0417	0.0356	0.0297	0.0240	0.0186	0.0134	0.0084	0.0045	0.0025	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.52	0.0756	0.0684	0.0613	0.0545	0.0480	0.0417	0.0355	0.0296	0.0240	0.0185	0.0133	0.0083	0.0045	0.0025	0.0015	0.0009	0.0005	0.0003	0.0001	0.0001	
9.53	0.0755	0.0683	0.0612	0.0545	0.0479	0.0416	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**EXHIBIT 5B-RULE****RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9702	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9603	0.9602	0.9602	0.9601	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9505	0.9504	0.9503	0.9503	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9407	0.9406	0.9404	0.9404	0.9403	0.9403	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9310	0.9308	0.9306	0.9305	0.9304	0.9304	0.9303	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9214	0.9211	0.9209	0.9209	0.9207	0.9205	0.9204	0.9203	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9118	0.9114	0.9112	0.9109	0.9107	0.9107	0.9105	0.9104	0.9103	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9022	0.9018	0.9015	0.9012	0.9009	0.9007	0.9006	0.9004	0.9003	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8927	0.8923	0.8918	0.8915	0.8912	0.8909	0.8907	0.8905	0.8904	0.8903	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8833	0.8827	0.8823	0.8818	0.8815	0.8812	0.8809	0.8807	0.8805	0.8804	0.8802	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8739	0.8733	0.8728	0.8723	0.8718	0.8715	0.8711	0.8709	0.8707	0.8705	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8647	0.8639	0.8633	0.8627	0.8622	0.8618	0.8614	0.8611	0.8608	0.8606	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8554	0.8546	0.8539	0.8533	0.8527	0.8522	0.8517	0.8514	0.8510	0.8508	0.8506	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500
0.16	0.8463	0.8454	0.8446	0.8438	0.8432	0.8426	0.8421	0.8417	0.8413	0.8410	0.8407	0.8405	0.8404	0.8402	0.8402	0.8401	0.8400	0.8400	0.8400	0.8400
0.17	0.8372	0.8362	0.8353	0.8345	0.8337	0.8331	0.8325	0.8320	0.8316	0.8312	0.8309	0.8307	0.8305	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300
0.18	0.8282	0.8271	0.8261	0.8252	0.8243	0.8236	0.8229	0.8224	0.8219	0.8214	0.8211	0.8208	0.8206	0.8204	0.8203	0.8202	0.8201	0.8200	0.8200	0.8200
0.19	0.8192	0.8180	0.8169	0.8159	0.8150	0.8141	0.8134	0.8128	0.8122	0.8117	0.8113	0.8110	0.8107	0.8105	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100
0.20	0.8104	0.8090	0.8078	0.8067	0.8057	0.8048	0.8039	0.8032	0.8026	0.8020	0.8015	0.8012	0.8008	0.8006	0.8004	0.8003	0.8002	0.8001	0.8000	0.8000
0.21	0.8016	0.8001	0.7988	0.7976	0.7964	0.7954	0.7945	0.7937	0.7930	0.7923	0.7918	0.7914	0.7910	0.7907	0.7905	0.7903	0.7902	0.7901	0.7900	0.7900
0.22	0.7928	0.7913	0.7898	0.7885	0.7873	0.7861	0.7851	0.7842	0.7834	0.7827	0.7821	0.7816	0.7812	0.7809	0.7806	0.7804	0.7802	0.7801	0.7800	0.7800
0.23	0.7842	0.7825	0.7809	0.7795	0.7782	0.7769	0.7758	0.7748	0.7739	0.7732	0.7725	0.7719	0.7714	0.7710	0.7707	0.7705	0.7703	0.7702	0.7701	0.7700
0.24	0.7756	0.7738	0.7721	0.7706	0.7691	0.7678	0.7666	0.7655	0.7645	0.7636	0.7629	0.7622	0.7617	0.7612	0.7609	0.7606	0.7604	0.7602	0.7601	0.7601
0.25	0.7671	0.7652	0.7634	0.7617	0.7601	0.7587	0.7574	0.7562	0.7551	0.7542	0.7533	0.7526	0.7520	0.7515	0.7510	0.7507	0.7505	0.7503	0.7502	0.7501
0.26	0.7587	0.7567	0.7547	0.7529	0.7512	0.7497	0.7483	0.7470	0.7458	0.7447	0.7438	0.7430	0.7423	0.7417	0.7412	0.7409	0.7406	0.7404	0.7402	0.7401
0.27	0.7504	0.7482	0.7461	0.7442	0.7424	0.7407	0.7392	0.7378	0.7365	0.7353	0.7343	0.7334	0.7327	0.7320	0.7315	0.7310	0.7307	0.7304	0.7303	0.7301
0.28	0.7421	0.7398	0.7376	0.7355	0.7336	0.7318	0.7302	0.7286	0.7273	0.7260	0.7249	0.7239	0.7231	0.7223	0.7217	0.7212	0.7208	0.7205	0.7203	0.7202
0.29	0.7339	0.7315	0.7291	0.7269	0.7249	0.7230	0.7212	0.7196	0.7181	0.7167	0.7155	0.7144	0.7135	0.7127	0.7120	0.7114	0.7110	0.7106	0.7104	0.7102
0.30	0.7258	0.7232	0.7207	0.7184	0.7162	0.7142	0.7123	0.7105	0.7089	0.7075	0.7061	0.7050	0.7039	0.7030	0.7023	0.7016	0.7011	0.7008	0.7005	0.7003
0.31	0.7177	0.7150	0.7124	0.7100	0.7077	0.7055	0.7035	0.7016	0.6999	0.6983	0.6968	0.6956	0.6944	0.6934	0.6926	0.6919	0.6913	0.6909	0.6905	0.6903
0.32	0.7098	0.7069	0.7042	0.7016	0.6992	0.6969	0.6947	0.6927	0.6908	0.6892	0.6876	0.6862	0.6850	0.6839	0.6830	0.6822	0.6815	0.6810	0.6807	0.6805
0.33	0.7019	0.6989	0.6960	0.6933	0.6907	0.6883	0.6860	0.6839	0.6819	0.6801	0.6784	0.6769	0.6756	0.6744	0.6734	0.6725	0.6718	0.6712	0.6708	0.6705
0.34	0.6941	0.6909	0.6879	0.6851	0.6824	0.6798	0.6774	0.6751	0.6730	0.6711	0.6693	0.6677	0.6662	0.6649	0.6638	0.6629	0.6621	0.6614	0.6609	0.6606
0.35	0.6863	0.6831	0.6799	0.6769	0.6741	0.6714	0.6688	0.6665	0.6642	0.6622	0.6602	0.6585	0.6569	0.6555	0.6543	0.6533	0.6524	0.6517	0.6511	0.6507
0.36	0.6787	0.6753	0.6720	0.6689	0.6659	0.6631	0.6604	0.6578	0.6555	0.6533	0.6512	0.6494	0.6477	0.6462	0.6449	0.6437	0.6427	0.6419	0.6413	0.6408
0.37	0.6711	0.6676	0.6642	0.6609	0.6578	0.6548	0.6520	0.6493	0.6468	0.6445	0.6423	0.6403	0.6385	0.6369	0.6354	0.6342	0.6331	0.6322	0.6315	0.6310
0.38	0.6636	0.6599	0.6564	0.6530	0.6497	0.6466	0.6436	0.6408	0.6382	0.6357	0.6334	0.6313	0.6294	0.6276	0.6261	0.6247	0.6235	0.6226	0.6218	0.6212
0.39	0.6562	0.6523	0.6488	0.6451	0.6417	0.6384	0.6353	0.6324	0.6296	0.6270	0.6246	0.6223	0.6203	0.6184	0.6167	0.6153	0.6140	0.6129	0.6120	0.6113
0.40	0.6488	0.6449	0.6410	0.6373	0.6338	0.6304	0.6271	0.6241	0.6211	0.6184	0.6158	0.6134	0.6112	0.6092	0.6074	0.6058	0.6045	0.6033	0.6023	0.6016
0.41	0.6415	0.6374	0.6335	0.6296	0.6259	0.6224	0.6190	0.6158	0.6127	0.6098	0.6071	0.6046	0.6023	0.6001	0.5982	0.5965	0.5950	0.5937	0.5926	0.5918
0.42	0.6343	0.6301	0.6260	0.6220	0.6182	0.6145	0.6109	0.6076	0.6044	0.6013	0.5985	0.5958	0.5934	0.5911	0.5890	0.5872	0.5856	0.5842	0.5830	0.5821
0.43	0.6272	0.6228	0.6186	0.6145	0.6105	0.6066	0.6030	0.5995	0.5961	0.5929	0.5899	0.5871	0.5845	0.5821	0.5799	0.5779	0.5762	0.5747	0.5734	0.5724
0.44	0.6202	0.6156	0.6112	0.6070	0.6029	0.5989	0.5951	0.5914	0.5879	0.5846	0.5815	0.5785	0.5757	0.5732	0.5709	0.5688	0.5669	0.5653	0.5639	0.5627
0.45	0.6132	0.6085	0.6040																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.3253	0.3151	0.3049	0.2946	0.2844	0.2742	0.2640	0.2538	0.2436	0.2335	0.2236	0.2140	0.2046	0.1955	0.1865	0.1777	0.1689	0.1602	0.1514	0.1425
1.02	0.3217	0.3114	0.3011	0.2909	0.2806	0.2703	0.2600	0.2498	0.2395	0.2294	0.2195	0.2098	0.2004	0.1912	0.1822	0.1734	0.1646	0.1559	0.1471	0.1382
1.03	0.3181	0.3078	0.2975	0.2871	0.2768	0.2665	0.2561	0.2458	0.2355	0.2253	0.2154	0.2057	0.1963	0.1871	0.1780	0.1692	0.1604	0.1516	0.1428	0.1339
1.04	0.3146	0.3042	0.2938	0.2834	0.2731	0.2627	0.2523	0.2419	0.2316	0.2213	0.2114	0.2017	0.1922	0.1830	0.1739	0.1651	0.1563	0.1475	0.1387	0.1298
1.05	0.3111	0.3007	0.2903	0.2798	0.2694	0.2589	0.2485	0.2381	0.2277	0.2174	0.2074	0.1977	0.1882	0.1790	0.1699	0.1610	0.1522	0.1435	0.1347	0.1257
1.06	0.3077	0.2972	0.2867	0.2762	0.2657	0.2553	0.2448	0.2343	0.2238	0.2136	0.2035	0.1938	0.1843	0.1750	0.1660	0.1571	0.1483	0.1395	0.1307	0.1218
1.07	0.3043	0.2937	0.2832	0.2727	0.2622	0.2516	0.2411	0.2306	0.2201	0.2098	0.1997	0.1899	0.1804	0.1712	0.1621	0.1532	0.1444	0.1356	0.1269	0.1180
1.08	0.3009	0.2903	0.2798	0.2692	0.2586	0.2480	0.2375	0.2269	0.2164	0.2060	0.1959	0.1861	0.1766	0.1674	0.1583	0.1494	0.1406	0.1319	0.1231	0.1142
1.09	0.2976	0.2870	0.2764	0.2657	0.2551	0.2445	0.2339	0.2233	0.2127	0.2023	0.1922	0.1824	0.1729	0.1636	0.1546	0.1457	0.1369	0.1282	0.1194	0.1105
1.10	0.2943	0.2837	0.2730	0.2623	0.2517	0.2410	0.2303	0.2197	0.2091	0.1987	0.1886	0.1788	0.1692	0.1600	0.1509	0.1421	0.1333	0.1246	0.1158	0.1070
1.11	0.2911	0.2804	0.2697	0.2590	0.2483	0.2376	0.2269	0.2161	0.2055	0.1951	0.1850	0.1752	0.1657	0.1564	0.1474	0.1385	0.1297	0.1210	0.1123	0.1035
1.12	0.2879	0.2771	0.2664	0.2557	0.2449	0.2342	0.2234	0.2127	0.2020	0.1916	0.1815	0.1716	0.1621	0.1529	0.1438	0.1350	0.1263	0.1176	0.1089	0.1001
1.13	0.2847	0.2739	0.2632	0.2524	0.2416	0.2308	0.2200	0.2092	0.1986	0.1882	0.1780	0.1682	0.1587	0.1494	0.1404	0.1316	0.1229	0.1142	0.1056	0.0968
1.14	0.2816	0.2708	0.2600	0.2491	0.2383	0.2275	0.2167	0.2059	0.1952	0.1847	0.1745	0.1648	0.1553	0.1463	0.1374	0.1285	0.1197	0.1109	0.1023	0.0935
1.15	0.2785	0.2676	0.2568	0.2459	0.2351	0.2242	0.2134	0.2025	0.1918	0.1814	0.1712	0.1614	0.1519	0.1427	0.1337	0.1250	0.1163	0.1077	0.0992	0.0905
1.16	0.2754	0.2646	0.2537	0.2428	0.2319	0.2210	0.2101	0.1993	0.1885	0.1781	0.1679	0.1581	0.1486	0.1395	0.1305	0.1218	0.1131	0.1046	0.0961	0.0875
1.17	0.2724	0.2615	0.2506	0.2397	0.2288	0.2178	0.2069	0.1960	0.1853	0.1748	0.1647	0.1549	0.1454	0.1363	0.1273	0.1186	0.1101	0.1016	0.0931	0.0846
1.18	0.2694	0.2585	0.2475	0.2366	0.2257	0.2147	0.2038	0.1928	0.1821	0.1716	0.1615	0.1517	0.1423	0.1331	0.1242	0.1156	0.1070	0.0986	0.0902	0.0817
1.19	0.2665	0.2555	0.2445	0.2336	0.2226	0.2116	0.2006	0.1897	0.1789	0.1685	0.1583	0.1486	0.1392	0.1301	0.1212	0.1126	0.1041	0.0957	0.0873	0.0789
1.20	0.2636	0.2526	0.2416	0.2306	0.2196	0.2086	0.1976	0.1866	0.1758	0.1654	0.1553	0.1455	0.1361	0.1270	0.1182	0.1096	0.1012	0.0928	0.0846	0.0762
1.21	0.2607	0.2497	0.2386	0.2276	0.2166	0.2056	0.1945	0.1836	0.1728	0.1623	0.1522	0.1425	0.1331	0.1241	0.1153	0.1068	0.0984	0.0901	0.0819	0.0736
1.22	0.2579	0.2468	0.2358	0.2247	0.2136	0.2026	0.1915	0.1806	0.1698	0.1593	0.1492	0.1395	0.1302	0.1212	0.1125	0.1040	0.0956	0.0874	0.0792	0.0711
1.23	0.2551	0.2440	0.2329	0.2218	0.2107	0.1997	0.1886	0.1776	0.1668	0.1564	0.1463	0.1366	0.1273	0.1184	0.1097	0.1012	0.0929	0.0848	0.0767	0.0686
1.24	0.2523	0.2412	0.2301	0.2190	0.2079	0.1968	0.1857	0.1747	0.1639	0.1535	0.1434	0.1338	0.1245	0.1156	0.1070	0.0985	0.0903	0.0822	0.0742	0.0662
1.25	0.2495	0.2384	0.2273	0.2162	0.2050	0.1939	0.1828	0.1718	0.1610	0.1506	0.1406	0.1310	0.1218	0.1129	0.1043	0.0959	0.0878	0.0797	0.0718	0.0639
1.26	0.2468	0.2357	0.2245	0.2134	0.2022	0.1911	0.1800	0.1690	0.1582	0.1478	0.1378	0.1283	0.1191	0.1102	0.1017	0.0934	0.0853	0.0773	0.0695	0.0616
1.27	0.2442	0.2330	0.2218	0.2107	0.1995	0.1883	0.1772	0.1662	0.1554	0.1450	0.1351	0.1256	0.1164	0.1076	0.0991	0.0909	0.0828	0.0750	0.0672	0.0594
1.28	0.2415	0.2303	0.2191	0.2080	0.1968	0.1856	0.1745	0.1634	0.1527	0.1423	0.1324	0.1229	0.1138	0.1051	0.0966	0.0884	0.0804	0.0727	0.0650	0.0573
1.29	0.2389	0.2277	0.2165	0.2053	0.1941	0.1829	0.1718	0.1607	0.1500	0.1397	0.1298	0.1203	0.1113	0.1026	0.0942	0.0861	0.0782	0.0704	0.0628	0.0553
1.30	0.2363	0.2251	0.2139	0.2027	0.1914	0.1803	0.1691	0.1581	0.1473	0.1370	0.1272	0.1178	0.1088	0.1001	0.0918	0.0837	0.0759	0.0682	0.0607	0.0533
1.31	0.2338	0.2225	0.2113	0.2001	0.1888	0.1776	0.1665	0.1554	0.1447	0.1345	0.1246	0.1153	0.1063	0.0977	0.0894	0.0815	0.0737	0.0661	0.0587	0.0514
1.32	0.2313	0.2200	0.2087	0.1975	0.1863	0.1751	0.1639	0.1528	0.1422	0.1319	0.1221	0.1128	0.1039	0.0954	0.0872	0.0792	0.0716	0.0641	0.0567	0.0495
1.33	0.2288	0.2175	0.2062	0.1950	0.1837	0.1725	0.1613	0.1503	0.1396	0.1294	0.1197	0.1104	0.1015	0.0931	0.0849	0.0771	0.0695	0.0621	0.0548	0.0477
1.34	0.2263	0.2150	0.2037	0.1925	0.1812	0.1700	0.1588	0.1478	0.1371	0.1270	0.1173	0.1080	0.0992	0.0908	0.0827	0.0750	0.0674	0.0601	0.0530	0.0460
1.35	0.2239	0.2126	0.2013	0.1900	0.1787	0.1675	0.1563	0.1453	0.1347	0.1246	0.1149	0.1057	0.0970	0.0886	0.0806	0.0729	0.0655	0.0582	0.0512	0.0443
1.36	0.2215	0.2101	0.1988	0.1876	0.1763	0.1651	0.1539	0.1429	0.1323	0.1222	0.1126	0.1035	0.0948	0.0865	0.0785	0.0709	0.0635	0.0564	0.0494	0.0426
1.37	0.2191	0.2078	0.1964	0.1852	0.1739	0.1626	0.1514	0.1405	0.1299	0.1199	0.1103	0.1012	0.0926	0.0844	0.0765	0.0689	0.0616	0.0546	0.0477	0.0410
1.38	0.2167	0.2054	0.1941	0.1828	0.1715	0.1603	0.1491	0.1381	0.1276	0.1176	0.1081	0.0990	0.0905	0.0823	0.0745	0.0670	0.0598	0.0528	0.0461	0.0395
1.39	0.2144	0.2031	0.1917	0.1804	0.1692	0.1579	0.1467	0.1358	0.1253	0.1153	0.1059	0.0969	0.0884	0.0803	0.0726	0.0652	0.0580	0.0512	0.0445	0.0380
1.40	0.2121	0.2008	0.1894	0.1781	0.1668	0.1556	0.1444	0.1335	0.1231	0.1131	0.1037	0.0948	0.0863	0.0783	0.0707	0.0633	0.0563	0.0495	0.0430	0.0366
1.41	0.2099	0.1985	0.1872	0.1758	0.1646	0.1533	0.1421	0.1313	0.1208	0.1109	0.1016	0.0927	0.0843	0.0764	0.0688	0.0616	0.0549	0.0485	0.0420	0.0357
1.42	0.2076	0.1963	0.1849	0.1736	0.1623	0.1511	0.1399	0.1290	0.1187	0.1088	0.0995	0.0907	0.0824	0.0745	0.0670	0.0598	0.0530	0.0465	0.0400	0.0338
1.43	0.2054	0.1940	0.1827	0.1714	0.1601	0.1488	0.1377	0.1269	0.1165	0.1067	0.0975	0.0887	0.0805	0.0726	0.0652	0.0581	0.0514	0.0449	0.0386	0.0326
1.44	0.2032	0.1918	0.1805	0.1692	0.1579	0.1466	0.1355	0.1247	0.1144	0.1047	0.0955	0.0868	0.0786	0.0708	0.0635	0.0565	0.0498	0.0434	0.0372	0.0313
1.45	0.2011	0.1897	0.1783	0.1670	0.1557	0.1445	0.1334	0.1226	0.1123	0.1026	0.0935	0.0849	0.0768	0.0691	0.0618	0.0549	0.0483	0.0420	0.0359	0.0301
1.46	0.1989	0.1870																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.1124	0.1017	0.0911	0.0807	0.0707	0.0613	0.0529	0.0453	0.0386	0.0327	0.0275	0.0229	0.0189	0.0154	0.0123	0.0097	0.0075	0.0056	0.0040	0.0027
2.02	0.1113	0.1006	0.0901	0.0797	0.0696	0.0603	0.0520	0.0445	0.0379	0.0320	0.0269	0.0223	0.0184	0.0150	0.0120	0.0094	0.0072	0.0053	0.0038	0.0026
2.03	0.1102	0.0995	0.0890	0.0786	0.0686	0.0594	0.0511	0.0437	0.0371	0.0314	0.0263	0.0218	0.0179	0.0145	0.0116	0.0091	0.0069	0.0051	0.0036	0.0025
2.04	0.1091	0.0984	0.0879	0.0776	0.0677	0.0585	0.0502	0.0429	0.0364	0.0307	0.0257	0.0213	0.0174	0.0141	0.0113	0.0088	0.0067	0.0049	0.0035	0.0023
2.05	0.1080	0.0973	0.0869	0.0766	0.0667	0.0576	0.0494	0.0421	0.0357	0.0300	0.0251	0.0208	0.0170	0.0137	0.0109	0.0085	0.0065	0.0048	0.0034	0.0022
2.06	0.1069	0.0963	0.0858	0.0756	0.0657	0.0567	0.0486	0.0414	0.0350	0.0294	0.0245	0.0203	0.0166	0.0133	0.0106	0.0082	0.0062	0.0046	0.0032	0.0021
2.07	0.1058	0.0952	0.0848	0.0746	0.0648	0.0558	0.0477	0.0406	0.0343	0.0288	0.0240	0.0198	0.0161	0.0130	0.0103	0.0080	0.0060	0.0044	0.0031	0.0020
2.08	0.1048	0.0942	0.0838	0.0736	0.0638	0.0549	0.0469	0.0399	0.0336	0.0282	0.0234	0.0193	0.0157	0.0126	0.0100	0.0077	0.0058	0.0042	0.0029	0.0019
2.09	0.1037	0.0932	0.0828	0.0726	0.0629	0.0540	0.0461	0.0391	0.0330	0.0276	0.0229	0.0188	0.0153	0.0123	0.0097	0.0075	0.0056	0.0041	0.0028	0.0019
2.10	0.1027	0.0922	0.0818	0.0717	0.0620	0.0532	0.0453	0.0384	0.0323	0.0270	0.0224	0.0184	0.0149	0.0119	0.0094	0.0072	0.0054	0.0039	0.0027	0.0018
2.11	0.1017	0.0912	0.0808	0.0707	0.0611	0.0523	0.0446	0.0377	0.0317	0.0264	0.0219	0.0179	0.0145	0.0116	0.0091	0.0070	0.0052	0.0038	0.0026	0.0017
2.12	0.1006	0.0902	0.0799	0.0698	0.0602	0.0515	0.0438	0.0370	0.0311	0.0259	0.0214	0.0175	0.0141	0.0112	0.0088	0.0068	0.0050	0.0036	0.0025	0.0016
2.13	0.0996	0.0892	0.0789	0.0689	0.0593	0.0507	0.0431	0.0363	0.0305	0.0253	0.0209	0.0170	0.0137	0.0109	0.0085	0.0065	0.0049	0.0035	0.0024	0.0015
2.14	0.0986	0.0882	0.0780	0.0680	0.0585	0.0499	0.0423	0.0357	0.0299	0.0248	0.0204	0.0166	0.0134	0.0106	0.0083	0.0063	0.0047	0.0034	0.0023	0.0015
2.15	0.0977	0.0873	0.0770	0.0670	0.0576	0.0491	0.0416	0.0350	0.0293	0.0243	0.0199	0.0162	0.0130	0.0103	0.0080	0.0061	0.0045	0.0032	0.0022	0.0014
2.16	0.0967	0.0863	0.0761	0.0662	0.0568	0.0483	0.0409	0.0344	0.0287	0.0237	0.0195	0.0158	0.0127	0.0100	0.0078	0.0059	0.0044	0.0031	0.0021	0.0013
2.17	0.0957	0.0854	0.0752	0.0653	0.0560	0.0476	0.0402	0.0337	0.0281	0.0232	0.0190	0.0154	0.0123	0.0097	0.0075	0.0057	0.0042	0.0030	0.0020	0.0013
2.18	0.0948	0.0844	0.0743	0.0644	0.0552	0.0468	0.0395	0.0331	0.0276	0.0227	0.0186	0.0150	0.0120	0.0095	0.0073	0.0055	0.0040	0.0029	0.0019	0.0012
2.19	0.0938	0.0835	0.0734	0.0636	0.0543	0.0461	0.0388	0.0325	0.0270	0.0223	0.0182	0.0147	0.0117	0.0092	0.0071	0.0053	0.0039	0.0027	0.0018	0.0011
2.20	0.0929	0.0826	0.0725	0.0627	0.0536	0.0454	0.0382	0.0319	0.0265	0.0218	0.0177	0.0143	0.0114	0.0089	0.0069	0.0052	0.0038	0.0026	0.0018	0.0011
2.21	0.0920	0.0817	0.0717	0.0619	0.0528	0.0446	0.0375	0.0313	0.0259	0.0213	0.0173	0.0140	0.0111	0.0087	0.0067	0.0050	0.0036	0.0025	0.0017	0.0010
2.22	0.0911	0.0808	0.0708	0.0610	0.0520	0.0439	0.0369	0.0307	0.0254	0.0209	0.0169	0.0136	0.0108	0.0084	0.0065	0.0048	0.0035	0.0024	0.0016	0.0010
2.23	0.0902	0.0800	0.0700	0.0602	0.0512	0.0432	0.0362	0.0302	0.0249	0.0204	0.0165	0.0133	0.0105	0.0082	0.0063	0.0047	0.0034	0.0023	0.0015	0.0009
2.24	0.0893	0.0791	0.0691	0.0594	0.0505	0.0425	0.0356	0.0296	0.0244	0.0200	0.0162	0.0129	0.0102	0.0079	0.0061	0.0045	0.0032	0.0022	0.0015	0.0009
2.25	0.0884	0.0782	0.0683	0.0586	0.0497	0.0419	0.0350	0.0291	0.0239	0.0195	0.0158	0.0126	0.0100	0.0077	0.0059	0.0044	0.0031	0.0022	0.0014	0.0008
2.26	0.0875	0.0774	0.0675	0.0578	0.0490	0.0412	0.0344	0.0285	0.0235	0.0191	0.0154	0.0123	0.0097	0.0075	0.0057	0.0042	0.0030	0.0021	0.0013	0.0008
2.27	0.0866	0.0765	0.0666	0.0571	0.0483	0.0405	0.0338	0.0280	0.0230	0.0187	0.0151	0.0120	0.0094	0.0073	0.0055	0.0041	0.0029	0.0020	0.0013	0.0008
2.28	0.0858	0.0757	0.0658	0.0563	0.0476	0.0399	0.0332	0.0275	0.0225	0.0183	0.0147	0.0117	0.0092	0.0071	0.0053	0.0039	0.0028	0.0019	0.0014	0.0009
2.29	0.0849	0.0749	0.0650	0.0555	0.0469	0.0393	0.0327	0.0270	0.0221	0.0179	0.0144	0.0114	0.0089	0.0069	0.0052	0.0038	0.0027	0.0018	0.0012	0.0007
2.30	0.0841	0.0741	0.0642	0.0548	0.0462	0.0386	0.0321	0.0265	0.0216	0.0175	0.0140	0.0111	0.0087	0.0067	0.0050	0.0037	0.0026	0.0018	0.0011	0.0007
2.31	0.0833	0.0733	0.0635	0.0541	0.0455	0.0380	0.0316	0.0260	0.0212	0.0171	0.0137	0.0108	0.0085	0.0065	0.0049	0.0035	0.0025	0.0017	0.0011	0.0006
2.32	0.0824	0.0725	0.0627	0.0533	0.0449	0.0374	0.0310	0.0255	0.0208	0.0168	0.0134	0.0106	0.0082	0.0063	0.0047	0.0034	0.0024	0.0016	0.0010	0.0006
2.33	0.0816	0.0717	0.0619	0.0526	0.0442	0.0368	0.0305	0.0250	0.0204	0.0164	0.0131	0.0103	0.0080	0.0061	0.0046	0.0033	0.0023	0.0016	0.0010	0.0006
2.34	0.0808	0.0709	0.0612	0.0519	0.0435	0.0362	0.0299	0.0246	0.0199	0.0161	0.0128	0.0100	0.0078	0.0059	0.0044	0.0032	0.0022	0.0015	0.0009	0.0006
2.35	0.0800	0.0701	0.0604	0.0512	0.0429	0.0357	0.0294	0.0241	0.0195	0.0157	0.0125	0.0098	0.0076	0.0058	0.0043	0.0031	0.0022	0.0014	0.0009	0.0005
2.36	0.0792	0.0694	0.0597	0.0505	0.0423	0.0351	0.0289	0.0236	0.0192	0.0154	0.0122	0.0096	0.0074	0.0056	0.0041	0.0030	0.0021	0.0014	0.0009	0.0005
2.37	0.0784	0.0686	0.0590	0.0498	0.0416	0.0345	0.0284	0.0232	0.0188	0.0150	0.0119	0.0093	0.0072	0.0054	0.0040	0.0029	0.0020	0.0013	0.0008	0.0005
2.38	0.0777	0.0678	0.0583	0.0492	0.0410	0.0340	0.0279	0.0228	0.0184	0.0147	0.0116	0.0091	0.0070	0.0053	0.0039	0.0028	0.0019	0.0013	0.0008	0.0005
2.39	0.0769	0.0671	0.0575	0.0485	0.0404	0.0334	0.0274	0.0223	0.0180	0.0144	0.0114	0.0088	0.0068	0.0051	0.0038	0.0027	0.0019	0.0012	0.0008	0.0004
2.40	0.0761	0.0664	0.0568	0.0478	0.0398	0.0329	0.0270	0.0219	0.0177	0.0141	0.0111	0.0086	0.0066	0.0050	0.0036	0.0026	0.0018	0.0012	0.0007	0.0004
2.41	0.0754	0.0656	0.0561	0.0472	0.0392	0.0324	0.0265	0.0215	0.0173	0.0138	0.0108	0.0084	0.0064	0.0048	0.0035	0.0025	0.0017	0.0011	0.0007	0.0004
2.42	0.0746	0.0649	0.0555	0.0465	0.0386	0.0318	0.0260	0.0211	0.0169	0.0135	0.0106	0.0082	0.0062	0.0047	0.0034	0.0024	0.0017	0.0011	0.0007	0.0004
2.43	0.0739	0.0642	0.0548	0.0459	0.0381	0.0313	0.0256	0.0207	0.0166	0.0132	0.0103	0.0080	0.0061	0.0045	0.0033	0.0023	0.0016	0.0010	0.0006	0.0004
2.44	0.0732	0.0635	0.0541	0.0453	0.0375	0.0308	0.0251	0.0203	0.0163	0.0129	0.0101	0.0078	0.0059	0.0044	0.0032	0.0023	0.0015	0.0010	0.0006	0.0004
2.45	0.0725	0.0628	0.0534	0.0447	0.0369	0.0303	0.0247	0.0199	0.0159	0.0126	0.0098	0.0076	0.0057	0.0043	0.0031	0.0022	0.0015	0.0010	0.0006	0.0003
2.46	0.0717	0.0621	0.0528</																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0413	0.0332	0.0262	0.0204	0.0158	0.0120	0.0091	0.0067	0.0049	0.0035	0.0025	0.0017	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000
3.02	0.0409	0.0328	0.0259	0.0201	0.0155	0.0118	0.0089	0.0066	0.0048	0.0035	0.0024	0.0017	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000
3.03	0.0405	0.0325	0.0255	0.0199	0.0153	0.0117	0.0088	0.0065	0.0047	0.0034	0.0024	0.0016	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000
3.04	0.0401	0.0321	0.0252	0.0196	0.0151	0.0115	0.0086	0.0064	0.0046	0.0033	0.0023	0.0016	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000
3.05	0.0397	0.0317	0.0249	0.0193	0.0148	0.0113	0.0084	0.0062	0.0045	0.0032	0.0023	0.0016	0.0010	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000
3.06	0.0392	0.0313	0.0245	0.0190	0.0146	0.0111	0.0083	0.0061	0.0044	0.0032	0.0022	0.0015	0.0010	0.0007	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000
3.07	0.0388	0.0310	0.0242	0.0188	0.0144	0.0109	0.0081	0.0060	0.0043	0.0031	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0384	0.0306	0.0239	0.0185	0.0142	0.0107	0.0080	0.0059	0.0042	0.0030	0.0021	0.0014	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0380	0.0302	0.0236	0.0182	0.0139	0.0105	0.0079	0.0058	0.0042	0.0029	0.0021	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0376	0.0299	0.0233	0.0180	0.0137	0.0104	0.0077	0.0056	0.0041	0.0029	0.0020	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.11	0.0373	0.0295	0.0230	0.0177	0.0135	0.0102	0.0076	0.0055	0.0040	0.0028	0.0019	0.0013	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.12	0.0369	0.0292	0.0227	0.0175	0.0133	0.0100	0.0074	0.0054	0.0039	0.0027	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.13	0.0365	0.0288	0.0224	0.0172	0.0131	0.0099	0.0073	0.0053	0.0038	0.0027	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.14	0.0361	0.0285	0.0221	0.0170	0.0129	0.0097	0.0072	0.0052	0.0037	0.0026	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.15	0.0357	0.0282	0.0218	0.0167	0.0127	0.0095	0.0070	0.0051	0.0037	0.0026	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.16	0.0353	0.0278	0.0215	0.0165	0.0125	0.0094	0.0069	0.0050	0.0036	0.0025	0.0017	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.17	0.0350	0.0275	0.0213	0.0163	0.0123	0.0092	0.0068	0.0049	0.0035	0.0024	0.0017	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.18	0.0346	0.0272	0.0210	0.0160	0.0121	0.0091	0.0067	0.0048	0.0034	0.0024	0.0016	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.19	0.0342	0.0268	0.0207	0.0158	0.0120	0.0089	0.0065	0.0047	0.0034	0.0023	0.0016	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.20	0.0339	0.0265	0.0204	0.0156	0.0118	0.0088	0.0064	0.0046	0.0033	0.0023	0.0016	0.0010	0.0007	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0335	0.0262	0.0202	0.0154	0.0116	0.0086	0.0063	0.0045	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0332	0.0259	0.0199	0.0151	0.0114	0.0085	0.0062	0.0045	0.0031	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0328	0.0256	0.0196	0.0149	0.0112	0.0083	0.0061	0.0044	0.0031	0.0021	0.0014	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.24	0.0325	0.0253	0.0194	0.0147	0.0111	0.0082	0.0060	0.0043	0.0030	0.0021	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.25	0.0321	0.0250	0.0191	0.0145	0.0109	0.0081	0.0059	0.0042	0.0029	0.0020	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.26	0.0318	0.0247	0.0189	0.0143	0.0107	0.0079	0.0058	0.0041	0.0029	0.0020	0.0013	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.27	0.0314	0.0244	0.0186	0.0141	0.0106	0.0078	0.0056	0.0040	0.0028	0.0019	0.0013	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.28	0.0311	0.0241	0.0184	0.0139	0.0104	0.0077	0.0055	0.0039	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.29	0.0308	0.0238	0.0182	0.0137	0.0102	0.0075	0.0054	0.0039	0.0027	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.30	0.0304	0.0235	0.0179	0.0135	0.0101	0.0074	0.0053	0.0038	0.0026	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.31	0.0301	0.0232	0.0177	0.0133	0.0099	0.0073	0.0052	0.0037	0.0026	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.32	0.0298	0.0230	0.0175	0.0131	0.0098	0.0072	0.0051	0.0036	0.0025	0.0017	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.33	0.0295	0.0227	0.0172	0.0129	0.0096	0.0070	0.0051	0.0036	0.0025	0.0017	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0291	0.0224	0.0170	0.0128	0.0095	0.0069	0.0050	0.0035	0.0024	0.0016	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0288	0.0221	0.0168	0.0126	0.0093	0.0068	0.0049	0.0034	0.0024	0.0016	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0285	0.0219	0.0166	0.0124	0.0092	0.0067	0.0048	0.0034	0.0023	0.0016	0.0010	0.0007	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0282	0.0216	0.0163	0.0122	0.0090	0.0066	0.0047	0.0033	0.0023	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0279	0.0213	0.0161	0.0120	0.0089	0.0065	0.0046	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.39	0.0276	0.0211	0.0159	0.0119	0.0088	0.0064	0.0045	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.40	0.0273	0.0208	0.0157	0.0117	0.0086	0.0062	0.0044	0.0031	0.0021	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.41	0.0270	0.0206	0.0155	0.0115	0.0085	0.0061	0.0044	0.0030	0.0021	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.42	0.0267	0.0203	0.0153	0.0114	0.0084	0.0060	0.0043	0.0030	0.0020	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.43	0.0264	0.0201	0.0151	0.0112	0.0082	0.0059	0.0042	0.0029	0.0020	0.0013	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.44	0.0261	0.0198	0.0149	0.0111	0.0081	0.0058	0.0041	0.0029	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.45	0.0258	0.0196	0.0147	0.0109	0.0080	0.0057	0.0041	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.46	0.0256	0.0194	0.0145	0.0107	0.0079	0.0056														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 3

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
4.01	0.0138	0.0099	0.0070	0.0049	0.0033	0.0022	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.02	0.0136	0.0097	0.0069	0.0048	0.0033	0.0022	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.03	0.0134	0.0096	0.0068	0.0047	0.0032	0.0021	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.04	0.0133	0.0095	0.0067	0.0046	0.0032	0.0021	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.05	0.0131	0.0094	0.0066	0.0046	0.0031	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.06	0.0130	0.0093	0.0065	0.0045	0.0031	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.07	0.0128	0.0091	0.0064	0.0045	0.0030	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.08	0.0127	0.0090	0.0064	0.0044	0.0030	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.09	0.0125	0.0089	0.0063	0.0043	0.0029	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.10	0.0124	0.0088	0.0062	0.0043	0.0029	0.0019	0.0012	0.0007	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.11	0.0123	0.0087	0.0061	0.0042	0.0028	0.0018	0.0012	0.0007	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.12	0.0121	0.0086	0.0060	0.0041	0.0028	0.0018	0.0012	0.0007	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.13	0.0120	0.0085	0.0059	0.0041	0.0027	0.0018	0.0011	0.0007	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.14	0.0118	0.0084	0.0059	0.0040	0.0027	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.15	0.0117	0.0083	0.0058	0.0040	0.0026	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.16	0.0116	0.0082	0.0057	0.0039	0.0026	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.17	0.0114	0.0081	0.0056	0.0038	0.0026	0.0017	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.18	0.0113	0.0080	0.0056	0.0038	0.0025	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.19	0.0112	0.0079	0.0055	0.0037	0.0025	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.20	0.0111	0.0078	0.0054	0.0037	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.21	0.0109	0.0077	0.0053	0.0036	0.0024	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.22	0.0108	0.0076	0.0053	0.0036	0.0024	0.0015	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.23	0.0107	0.0075	0.0052	0.0035	0.0023	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.24	0.0106	0.0074	0.0051	0.0035	0.0023	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.25	0.0104	0.0073	0.0051	0.0034	0.0023	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.26	0.0103	0.0072	0.0050	0.0034	0.0022	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.27	0.0102	0.0071	0.0049	0.0033	0.0022	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.28	0.0101	0.0071	0.0049	0.0033	0.0022	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.29	0.0100	0.0070	0.0048	0.0032	0.0021	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.30	0.0099	0.0069	0.0047	0.0032	0.0021	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.31	0.0097	0.0068	0.0047	0.0031	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.32	0.0096	0.0067	0.0046	0.0031	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.33	0.0095	0.0066	0.0046	0.0030	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.34	0.0094	0.0066	0.0045	0.0030	0.0020	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.35	0.0093	0.0065	0.0044	0.0030	0.0019	0.0012	0.0007	0.0005	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.36	0.0092	0.0064	0.0044	0.0029	0.0019	0.0012	0.0007	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.37	0.0091	0.0063	0.0043	0.0029	0.0019	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.38	0.0090	0.0062	0.0043	0.0028	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.39	0.0089	0.0062	0.0042	0.0028	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.40	0.0088	0.0061	0.0041	0.0028	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.41	0.0087	0.0060	0.0041	0.0027	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.42	0.0086	0.0059	0.0040	0.0027	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.43	0.0085	0.0059	0.0040	0.0026	0.0017	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.44	0.0084	0.0058	0.0039	0.0026	0.0017	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.45	0.0083	0.0057	0.0039	0.0026	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
4.46	0.0082	0.0056	0.0038	0.0025	0.0016	0.0010														

EXHIBIT 5B-RULE																											
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION																											
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)																											
APPENDIX B																											
Table of Aggregate Loss Factors: Sub-Table 3																											
Entry Ratio	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																										
	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8
5.01	0.0044	0.0029	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.02	0.0043	0.0028	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.03	0.0043	0.0028	0.0018	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.04	0.0042	0.0028	0.0018	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.05	0.0042	0.0027	0.0017	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.06	0.0041	0.0027	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.07	0.0041	0.0027	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
5.08	0.0040	0.0026	0.0017	0.0010	0.0006	0.0003	0.0002	0.0001	0.0000	0.00																	

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Table of Aggregate Loss Factors: Sub-Table 3

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

[illegible]

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9943	0.9940	0.9938	0.9936	
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9947	0.9940	0.9934	0.9928	0.9922	0.9916	0.9910	0.9905	0.9899	0.9894	0.9889	0.9885	0.9880	0.9876	
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9930	0.9921	0.9912	0.9903	0.9894	0.9885	0.9877	0.9869	0.9861	0.9853	0.9846	0.9839	0.9833	0.9826	0.9820	
0.04	0.9962	0.9953	0.9942	0.9931	0.9920	0.9908	0.9896	0.9885	0.9873	0.9862	0.9851	0.9840	0.9830	0.9820	0.9810	0.9801	0.9792	0.9784	0.9776	0.9768	
0.05	0.9953	0.9941	0.9928	0.9915	0.9901	0.9887	0.9873	0.9858	0.9844	0.9831	0.9818	0.9805	0.9792	0.9781	0.9769	0.9758	0.9748	0.9737	0.9728	0.9718	
0.06	0.9944	0.9930	0.9915	0.9899	0.9883	0.9866	0.9849	0.9833	0.9817	0.9801	0.9786	0.9771	0.9757	0.9743	0.9730	0.9717	0.9705	0.9693	0.9682	0.9671	
0.07	0.9935	0.9919	0.9901	0.9883	0.9865	0.9846	0.9827	0.9809	0.9790	0.9773	0.9756	0.9739	0.9723	0.9707	0.9693	0.9678	0.9664	0.9651	0.9638	0.9625	
0.08	0.9926	0.9908	0.9888	0.9868	0.9847	0.9826	0.9806	0.9785	0.9765	0.9745	0.9726	0.9708	0.9690	0.9673	0.9657	0.9641	0.9625	0.9610	0.9596	0.9582	
0.09	0.9917	0.9897	0.9875	0.9853	0.9830	0.9807	0.9785	0.9762	0.9740	0.9719	0.9698	0.9678	0.9659	0.9640	0.9622	0.9604	0.9587	0.9571	0.9555	0.9540	
0.10	0.9908	0.9886	0.9863	0.9838	0.9814	0.9789	0.9764	0.9740	0.9716	0.9693	0.9671	0.9649	0.9628	0.9608	0.9589	0.9570	0.9551	0.9533	0.9516	0.9499	
0.11	0.9900	0.9876	0.9850	0.9824	0.9798	0.9771	0.9745	0.9719	0.9693	0.9669	0.9645	0.9622	0.9599	0.9578	0.9556	0.9536	0.9516	0.9497	0.9478	0.9460	
0.12	0.9891	0.9865	0.9838	0.9810	0.9782	0.9753	0.9725	0.9698	0.9671	0.9645	0.9619	0.9595	0.9571	0.9548	0.9525	0.9503	0.9482	0.9461	0.9441	0.9422	
0.13	0.9883	0.9855	0.9826	0.9796	0.9766	0.9736	0.9707	0.9677	0.9649	0.9621	0.9594	0.9568	0.9543	0.9519	0.9495	0.9472	0.9449	0.9427	0.9405	0.9384	
0.14	0.9874	0.9845	0.9814	0.9783	0.9751	0.9720	0.9688	0.9658	0.9628	0.9598	0.9570	0.9543	0.9516	0.9490	0.9465	0.9440	0.9417	0.9393	0.9370	0.9348	
0.15	0.9866	0.9835	0.9803	0.9770	0.9736	0.9703	0.9670	0.9637	0.9604	0.9576	0.9547	0.9518	0.9490	0.9463	0.9436	0.9410	0.9385	0.9360	0.9336	0.9312	
0.16	0.9858	0.9825	0.9792	0.9757	0.9722	0.9687	0.9653	0.9619	0.9586	0.9555	0.9524	0.9493	0.9464	0.9436	0.9408	0.9381	0.9354	0.9328	0.9303	0.9278	
0.17	0.9850	0.9816	0.9780	0.9744	0.9708	0.9671	0.9636	0.9601	0.9567	0.9533	0.9501	0.9470	0.9439	0.9409	0.9380	0.9352	0.9324	0.9297	0.9270	0.9244	
0.18	0.9842	0.9806	0.9769	0.9732	0.9694	0.9656	0.9619	0.9583	0.9547	0.9513	0.9479	0.9447	0.9415	0.9384	0.9353	0.9324	0.9295	0.9266	0.9238	0.9211	
0.19	0.9834	0.9797	0.9759	0.9719	0.9680	0.9641	0.9603	0.9565	0.9528	0.9493	0.9458	0.9424	0.9391	0.9359	0.9327	0.9297	0.9266	0.9237	0.9207	0.9178	
0.20	0.9827	0.9788	0.9748	0.9707	0.9667	0.9626	0.9587	0.9548	0.9510	0.9473	0.9437	0.9402	0.9368	0.9335	0.9302	0.9270	0.9238	0.9207	0.9177	0.9147	
0.21	0.9819	0.9779	0.9737	0.9696	0.9654	0.9612	0.9571	0.9531	0.9492	0.9454	0.9417	0.9381	0.9345	0.9311	0.9277	0.9244	0.9211	0.9179	0.9147	0.9116	
0.22	0.9811	0.9770	0.9727	0.9684	0.9641	0.9598	0.9556	0.9515	0.9474	0.9435	0.9397	0.9359	0.9323	0.9287	0.9252	0.9218	0.9184	0.9151	0.9118	0.9085	
0.23	0.9804	0.9761	0.9717	0.9672	0.9628	0.9584	0.9541	0.9498	0.9457	0.9416	0.9377	0.9338	0.9301	0.9264	0.9228	0.9192	0.9157	0.9123	0.9089	0.9055	
0.24	0.9796	0.9752	0.9707	0.9661	0.9616	0.9570	0.9526	0.9482	0.9440	0.9398	0.9358	0.9318	0.9279	0.9241	0.9204	0.9167	0.9131	0.9095	0.9060	0.9025	
0.25	0.9789	0.9744	0.9697	0.9650	0.9603	0.9557	0.9511	0.9467	0.9423	0.9380	0.9339	0.9298	0.9258	0.9219	0.9181	0.9143	0.9105	0.9069	0.9032	0.8996	
0.26	0.9782	0.9735	0.9687	0.9639	0.9591	0.9544	0.9497	0.9451	0.9406	0.9363	0.9320	0.9278	0.9237	0.9197	0.9157	0.9119	0.9080	0.9042	0.9004	0.8967	
0.27	0.9775	0.9727	0.9678	0.9628	0.9579	0.9531	0.9483	0.9436	0.9390	0.9345	0.9302	0.9259	0.9217	0.9175	0.9135	0.9095	0.9055	0.9016	0.8977	0.8939	
0.28	0.9768	0.9719	0.9668	0.9618	0.9567	0.9518	0.9469	0.9421	0.9374	0.9328	0.9283	0.9240	0.9196	0.9154	0.9112	0.9071	0.9031	0.8990	0.8950	0.8911	
0.29	0.9761	0.9710	0.9659	0.9607	0.9556	0.9505	0.9455	0.9406	0.9358	0.9312	0.9266	0.9221	0.9177	0.9133	0.9090	0.9048	0.9006	0.8965	0.8924	0.8883	
0.30	0.9754	0.9702	0.9650	0.9597	0.9545	0.9493	0.9442	0.9392	0.9343	0.9295	0.9248	0.9202	0.9157	0.9113	0.9069	0.9026	0.8983	0.8940	0.8898	0.8856	
0.31	0.9747	0.9694	0.9641	0.9587	0.9533	0.9481	0.9429	0.9378	0.9328	0.9279	0.9231	0.9184	0.9138	0.9092	0.9048	0.9003	0.8959	0.8916	0.8872	0.8829	
0.32	0.9740	0.9686	0.9632	0.9577	0.9522	0.9468	0.9416	0.9364	0.9313	0.9263	0.9214	0.9166	0.9119	0.9072	0.9026	0.8981	0.8936	0.8891	0.8847	0.8803	
0.33	0.9733	0.9679	0.9623	0.9567	0.9511	0.9457	0.9403	0.9350	0.9298	0.9247	0.9197	0.9148	0.9100	0.9053	0.9006	0.8959	0.8913	0.8867	0.8822	0.8776	
0.34	0.9727	0.9671	0.9614	0.9557	0.9501	0.9445	0.9390	0.9336	0.9283	0.9232	0.9181	0.9131	0.9082	0.9033	0.8985	0.8938	0.8890	0.8844	0.8797	0.8750	
0.35	0.9720	0.9663	0.9605	0.9548	0.9490	0.9433	0.9377	0.9323	0.9269	0.9216	0.9164	0.9113	0.9063	0.9014	0.8965	0.8916	0.8868	0.8820	0.8772	0.8725	
0.36	0.9714	0.9656	0.9597	0.9538	0.9479	0.9422	0.9365	0.9309	0.9255	0.9201	0.9148	0.9096	0.9045	0.8995	0.8945	0.8895	0.8846	0.8797	0.8748	0.8699	
0.37	0.9707	0.9648	0.9588	0.9529	0.9469	0.9410	0.9353	0.9296	0.9241	0.9186	0.9132	0.9079	0.9027	0.8976	0.8925	0.8874	0.8824	0.8774	0.8724	0.8674	
0.38	0.9701	0.9641	0.9580	0.9519	0.9459	0.9399	0.9341	0.9283	0.9227	0.9171	0.9117	0.9063	0.9010	0.8957	0.8905	0.8854	0.8802	0.8751	0.8700	0.8650	
0.39	0.9694	0.9633	0.9572	0.9510	0.9449	0.9388	0.9329	0.9270	0.9213	0.9157	0.9101	0.9046	0.8992	0.8939	0.8886	0.8833	0.8779	0.8726	0.8673	0.8621	
0.40	0.9688	0.9626	0.9564	0.9501	0.9439	0.9377	0.9317	0.9258	0.9199	0.9142	0.9086	0.9030	0.8975	0.8921	0.8867	0.8813	0.8760	0.8707	0.8654	0.8601	
0.41	0.9682	0.9619	0.9555	0.9492	0.9429	0.9367	0.9305	0.9245	0.9186	0.9128	0.9071	0.9014	0.8958	0.8903	0.8848	0.8793	0.8739	0.8685	0.8631	0.8577	
0.42	0.9676	0.9612	0.9547	0.9483	0.9419	0.9356	0.9294	0.9233	0.9173	0.9114	0.9056	0.8998	0.8941	0.8885	0.8829	0.8773	0.8718	0.8663	0.8608	0.8553	
0.43	0.9670	0.9605	0.9540	0.9474	0.9410	0.9346	0.9283	0.9221	0.9160	0.9100	0.9041	0.8982	0.8924	0.8867	0.8810	0.8754	0.8698	0.8641	0.8585	0.8529	
0.44	0.9664	0.9598	0.9532	0.9466	0.9400	0.9335	0.9271	0.9209	0.9147	0.9086	0.9026	0.8967	0.8908	0.8850	0.8792	0.8735	0.8677	0.8620	0.8563	0.8506	
0.45	0.9658	0.9591	0.9524	0.9457	0.9391	0.9325	0.9260	0.9197	0.91391												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9382	0.9278	0.9174	0.9071	0.8967	0.8863	0.8760	0.8657	0.8553	0.8450	0.8347	0.8244	0.8141	0.8038	0.7935	0.7831	0.7728	0.7625	0.7522	0.7418
1.02	0.9378	0.9274	0.9169	0.9065	0.8961	0.8856	0.8752	0.8648	0.8545	0.8441	0.8337	0.8233	0.8129	0.8026	0.7922	0.7818	0.7714	0.7610	0.7506	0.7402
1.03	0.9374	0.9269	0.9164	0.9059	0.8954	0.8850	0.8745	0.8640	0.8536	0.8431	0.8327	0.8222	0.8118	0.8014	0.7909	0.7805	0.7700	0.7596	0.7491	0.7386
1.04	0.9370	0.9264	0.9159	0.9053	0.8948	0.8843	0.8737	0.8632	0.8527	0.8422	0.8317	0.8212	0.8107	0.8002	0.7896	0.7791	0.7686	0.7581	0.7476	0.7371
1.05	0.9366	0.9260	0.9154	0.9048	0.8942	0.8836	0.8730	0.8624	0.8518	0.8413	0.8307	0.8201	0.8095	0.7990	0.7884	0.7778	0.7672	0.7567	0.7461	0.7355
1.06	0.9362	0.9255	0.9149	0.9042	0.8936	0.8829	0.8723	0.8616	0.8510	0.8403	0.8297	0.8191	0.8084	0.7978	0.7871	0.7765	0.7659	0.7552	0.7446	0.7339
1.07	0.9358	0.9251	0.9144	0.9037	0.8929	0.8822	0.8715	0.8608	0.8501	0.8394	0.8287	0.8180	0.8073	0.7966	0.7859	0.7752	0.7645	0.7538	0.7431	0.7324
1.08	0.9354	0.9246	0.9139	0.9031	0.8923	0.8816	0.8708	0.8600	0.8493	0.8385	0.8277	0.8170	0.8062	0.7954	0.7847	0.7739	0.7631	0.7524	0.7416	0.7308
1.09	0.9350	0.9242	0.9134	0.9025	0.8917	0.8809	0.8701	0.8592	0.8484	0.8375	0.8268	0.8159	0.8051	0.7943	0.7834	0.7726	0.7618	0.7509	0.7401	0.7293
1.10	0.9346	0.9237	0.9129	0.9020	0.8911	0.8802	0.8694	0.8585	0.8476	0.8367	0.8258	0.8149	0.8040	0.7931	0.7822	0.7713	0.7604	0.7495	0.7386	0.7277
1.11	0.9342	0.9233	0.9124	0.9014	0.8905	0.8796	0.8686	0.8577	0.8467	0.8358	0.8248	0.8138	0.8029	0.7919	0.7810	0.7700	0.7591	0.7481	0.7372	0.7262
1.12	0.9338	0.9228	0.9119	0.9009	0.8899	0.8789	0.8679	0.8569	0.8459	0.8349	0.8238	0.8128	0.8018	0.7908	0.7797	0.7687	0.7577	0.7467	0.7357	0.7247
1.13	0.9334	0.9224	0.9114	0.9003	0.8893	0.8783	0.8672	0.8561	0.8450	0.8340	0.8229	0.8118	0.8007	0.7896	0.7785	0.7675	0.7564	0.7453	0.7343	0.7232
1.14	0.9330	0.9219	0.9109	0.8998	0.8887	0.8776	0.8665	0.8554	0.8442	0.8331	0.8219	0.8108	0.7996	0.7885	0.7773	0.7662	0.7551	0.7439	0.7328	0.7217
1.15	0.9326	0.9215	0.9104	0.8993	0.8881	0.8769	0.8658	0.8546	0.8434	0.8322	0.8210	0.8098	0.7985	0.7873	0.7761	0.7649	0.7537	0.7425	0.7314	0.7202
1.16	0.9322	0.9211	0.9099	0.8987	0.8875	0.8763	0.8651	0.8538	0.8426	0.8313	0.8200	0.8087	0.7975	0.7862	0.7749	0.7636	0.7524	0.7412	0.7299	0.7187
1.17	0.9318	0.9206	0.9094	0.8982	0.8869	0.8757	0.8644	0.8531	0.8417	0.8304	0.8191	0.8077	0.7964	0.7851	0.7737	0.7624	0.7511	0.7398	0.7285	0.7172
1.18	0.9315	0.9202	0.9089	0.8976	0.8863	0.8750	0.8637	0.8523	0.8409	0.8295	0.8181	0.8067	0.7953	0.7839	0.7725	0.7612	0.7498	0.7384	0.7271	0.7158
1.19	0.9311	0.9198	0.9085	0.8971	0.8858	0.8744	0.8630	0.8515	0.8401	0.8286	0.8172	0.8057	0.7943	0.7828	0.7714	0.7599	0.7485	0.7371	0.7257	0.7143
1.20	0.9307	0.9193	0.9080	0.8966	0.8852	0.8737	0.8623	0.8508	0.8393	0.8278	0.8162	0.8047	0.7932	0.7817	0.7702	0.7587	0.7472	0.7357	0.7243	0.7128
1.21	0.9303	0.9189	0.9075	0.8961	0.8846	0.8731	0.8616	0.8500	0.8385	0.8269	0.8153	0.8037	0.7922	0.7806	0.7690	0.7575	0.7459	0.7344	0.7229	0.7114
1.22	0.9299	0.9185	0.9070	0.8955	0.8840	0.8725	0.8609	0.8493	0.8377	0.8260	0.8144	0.8027	0.7911	0.7795	0.7678	0.7562	0.7446	0.7331	0.7215	0.7099
1.23	0.9296	0.9181	0.9065	0.8950	0.8834	0.8718	0.8602	0.8485	0.8368	0.8252	0.8135	0.8018	0.7901	0.7784	0.7667	0.7550	0.7434	0.7317	0.7201	0.7085
1.24	0.9292	0.9176	0.9061	0.8945	0.8829	0.8712	0.8595	0.8478	0.8360	0.8243	0.8125	0.8008	0.7890	0.7773	0.7655	0.7538	0.7421	0.7304	0.7187	0.7071
1.25	0.9288	0.9172	0.9056	0.8940	0.8823	0.8706	0.8588	0.8470	0.8352	0.8234	0.8116	0.7998	0.7880	0.7762	0.7644	0.7526	0.7408	0.7291	0.7174	0.7057
1.26	0.9284	0.9168	0.9051	0.8934	0.8817	0.8699	0.8581	0.8463	0.8344	0.8226	0.8107	0.7988	0.7869	0.7751	0.7632	0.7514	0.7396	0.7278	0.7160	0.7042
1.27	0.9281	0.9164	0.9047	0.8929	0.8811	0.8693	0.8575	0.8456	0.8337	0.8217	0.8098	0.7978	0.7859	0.7740	0.7621	0.7502	0.7383	0.7265	0.7146	0.7028
1.28	0.9277	0.9160	0.9042	0.8924	0.8806	0.8687	0.8568	0.8448	0.8329	0.8209	0.8089	0.7969	0.7849	0.7729	0.7609	0.7490	0.7371	0.7252	0.7133	0.7014
1.29	0.9273	0.9156	0.9038	0.8919	0.8800	0.8681	0.8561	0.8441	0.8321	0.8200	0.8080	0.7959	0.7839	0.7718	0.7598	0.7478	0.7358	0.7239	0.7119	0.7000
1.30	0.9270	0.9151	0.9033	0.8914	0.8795	0.8675	0.8554	0.8434	0.8313	0.8192	0.8071	0.7949	0.7828	0.7707	0.7587	0.7466	0.7346	0.7226	0.7106	0.6986
1.31	0.9266	0.9147	0.9028	0.8909	0.8789	0.8669	0.8548	0.8427	0.8305	0.8183	0.8062	0.7940	0.7818	0.7697	0.7575	0.7454	0.7333	0.7213	0.7093	0.6973
1.32	0.9262	0.9143	0.9024	0.8904	0.8783	0.8662	0.8541	0.8419	0.8297	0.8175	0.8053	0.7930	0.7808	0.7686	0.7564	0.7442	0.7321	0.7200	0.7079	0.6959
1.33	0.9259	0.9139	0.9019	0.8899	0.8778	0.8656	0.8534	0.8412	0.8289	0.8167	0.8044	0.7921	0.7798	0.7675	0.7553	0.7431	0.7309	0.7187	0.7066	0.6945
1.34	0.9255	0.9135	0.9015	0.8894	0.8772	0.8650	0.8528	0.8405	0.8282	0.8158	0.8035	0.7911	0.7788	0.7665	0.7542	0.7419	0.7297	0.7175	0.7053	0.6931
1.35	0.9252	0.9131	0.9010	0.8889	0.8767	0.8644	0.8521	0.8398	0.8274	0.8150	0.8026	0.7902	0.7778	0.7654	0.7531	0.7407	0.7285	0.7162	0.7040	0.6918
1.36	0.9248	0.9127	0.9006	0.8884	0.8761	0.8638	0.8515	0.8391	0.8266	0.8142	0.8017	0.7893	0.7768	0.7644	0.7520	0.7396	0.7272	0.7149	0.7027	0.6904
1.37	0.9245	0.9123	0.9001	0.8879	0.8756	0.8632	0.8508	0.8383	0.8259	0.8133	0.8008	0.7883	0.7758	0.7633	0.7509	0.7384	0.7260	0.7137	0.7014	0.6891
1.38	0.9241	0.9119	0.8997	0.8874	0.8750	0.8626	0.8502	0.8376	0.8251	0.8125	0.8000	0.7874	0.7748	0.7623	0.7498	0.7373	0.7248	0.7124	0.7001	0.6877
1.39	0.9238	0.9115	0.8992	0.8869	0.8745	0.8620	0.8495	0.8369	0.8243	0.8117	0.7991	0.7864	0.7738	0.7612	0.7487	0.7361	0.7236	0.7112	0.6988	0.6864
1.40	0.9234	0.9111	0.8988	0.8864	0.8740	0.8614	0.8489	0.8362	0.8236	0.8109	0.7982	0.7855	0.7729	0.7602	0.7476	0.7350	0.7225	0.7100	0.6975	0.6851
1.41	0.9230	0.9107	0.8984	0.8859	0.8734	0.8608	0.8482	0.8355	0.8228	0.8101	0.7973	0.7846	0.7719	0.7592	0.7465	0.7339	0.7213	0.7087	0.6962	0.6837
1.42	0.9227	0.9103	0.8979	0.8854	0.8729	0.8602	0.8476	0.8348	0.8221	0.8093	0.7965	0.7837	0.7709	0.7581	0.7454	0.7327	0.7201	0.7075	0.6949	0.6824
1.43	0.9224	0.9099	0.8975	0.8849	0.8723	0.8597	0.8469	0.8341	0.8213	0.8085	0.7956	0.7828	0.7699	0.7571	0.7443	0.7316	0.7189	0.7063	0.6937	0.6811
1.44	0.9220	0.9095	0.8970	0.8845	0.8718	0.8591	0.8463	0.8334	0.8206	0.8077	0.7947	0.7818	0.7690	0.7561	0.7433	0.7305	0.7177	0.7051	0.6924	0.6798
1.45	0.9217	0.9092	0.8966	0.8840	0.8713	0.8585	0.8456	0.8327	0.8198	0.8068	0.7939	0.7809	0.7680	0.7551	0.7422	0.7294	0.7166	0.7038	0.6912	0.6785
1.46	0.9213	0.9088	0.8962	0.8835	0.870															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
2.01	0.9040	0.8892	0.8742	0.8591	0.8437	0.8282	0.8126	0.7969	0.7811	0.7654	0.7497	0.7341	0.7186	0.7032	0.6879	0.6728	0.6578	0.6429	0.6282	0.6137	
2.02	0.9037	0.8889	0.8739	0.8587	0.8433	0.8277	0.8120	0.7963	0.7805	0.7647	0.7490	0.7333	0.7178	0.7023	0.6870	0.6718	0.6568	0.6419	0.6272	0.6126	
2.03	0.9034	0.8885	0.8735	0.8582	0.8428	0.8272	0.8115	0.7957	0.7799	0.7640	0.7483	0.7326	0.7170	0.7015	0.6861	0.6709	0.6559	0.6410	0.6262	0.6116	
2.04	0.9031	0.8882	0.8731	0.8578	0.8424	0.8267	0.8109	0.7951	0.7792	0.7634	0.7475	0.7318	0.7161	0.7006	0.6853	0.6700	0.6549	0.6400	0.6252	0.6106	
2.05	0.9028	0.8879	0.8727	0.8574	0.8419	0.8262	0.8104	0.7945	0.7786	0.7627	0.7468	0.7310	0.7153	0.6998	0.6844	0.6691	0.6540	0.6390	0.6242	0.6095	
2.06	0.9025	0.8875	0.8724	0.8570	0.8414	0.8257	0.8099	0.7939	0.7780	0.7620	0.7461	0.7303	0.7145	0.6990	0.6835	0.6682	0.6530	0.6381	0.6232	0.6085	
2.07	0.9023	0.8872	0.8720	0.8566	0.8410	0.8252	0.8093	0.7933	0.7773	0.7613	0.7454	0.7295	0.7137	0.6981	0.6826	0.6673	0.6521	0.6371	0.6222	0.6075	
2.08	0.9020	0.8869	0.8716	0.8562	0.8405	0.8247	0.8088	0.7927	0.7767	0.7606	0.7447	0.7287	0.7130	0.6973	0.6818	0.6664	0.6512	0.6361	0.6212	0.6065	
2.09	0.9017	0.8866	0.8713	0.8558	0.8401	0.8242	0.8082	0.7922	0.7761	0.7600	0.7439	0.7280	0.7122	0.6965	0.6809	0.6655	0.6503	0.6352	0.6203	0.6055	
2.10	0.9014	0.8862	0.8709	0.8554	0.8396	0.8237	0.8077	0.7916	0.7754	0.7593	0.7432	0.7272	0.7114	0.6956	0.6800	0.6646	0.6493	0.6342	0.6193	0.6045	
2.11	0.9011	0.8859	0.8706	0.8550	0.8392	0.8232	0.8072	0.7910	0.7748	0.7586	0.7425	0.7265	0.7106	0.6948	0.6792	0.6637	0.6484	0.6333	0.6183	0.6035	
2.12	0.9008	0.8856	0.8702	0.8546	0.8387	0.8227	0.8066	0.7904	0.7742	0.7580	0.7418	0.7257	0.7098	0.6940	0.6783	0.6628	0.6475	0.6323	0.6173	0.6025	
2.13	0.9005	0.8853	0.8698	0.8542	0.8383	0.8223	0.8061	0.7898	0.7736	0.7573	0.7411	0.7250	0.7090	0.6932	0.6775	0.6619	0.6466	0.6314	0.6164	0.6015	
2.14	0.9003	0.8850	0.8695	0.8538	0.8379	0.8218	0.8055	0.7892	0.7729	0.7566	0.7404	0.7242	0.7082	0.6923	0.6766	0.6611	0.6457	0.6305	0.6154	0.6005	
2.15	0.9000	0.8846	0.8691	0.8534	0.8374	0.8213	0.8050	0.7887	0.7723	0.7560	0.7397	0.7235	0.7074	0.6915	0.6758	0.6602	0.6448	0.6295	0.6144	0.5995	
2.16	0.8997	0.8843	0.8688	0.8530	0.8370	0.8208	0.8045	0.7881	0.7717	0.7553	0.7390	0.7228	0.7067	0.6907	0.6749	0.6593	0.6439	0.6286	0.6135	0.5985	
2.17	0.8994	0.8840	0.8684	0.8526	0.8365	0.8203	0.8039	0.7875	0.7711	0.7546	0.7383	0.7220	0.7059	0.6899	0.6741	0.6584	0.6430	0.6277	0.6125	0.5976	
2.18	0.8991	0.8837	0.8680	0.8522	0.8361	0.8198	0.8034	0.7869	0.7705	0.7540	0.7376	0.7213	0.7051	0.6891	0.6732	0.6576	0.6421	0.6267	0.6116	0.5966	
2.19	0.8989	0.8834	0.8677	0.8518	0.8356	0.8193	0.8029	0.7864	0.7698	0.7533	0.7369	0.7206	0.7043	0.6883	0.6724	0.6567	0.6412	0.6258	0.6106	0.5956	
2.20	0.8986	0.8831	0.8673	0.8514	0.8352	0.8188	0.8024	0.7858	0.7692	0.7527	0.7362	0.7198	0.7036	0.6875	0.6716	0.6558	0.6403	0.6249	0.6097	0.5947	
2.21	0.8983	0.8827	0.8670	0.8510	0.8348	0.8184	0.8018	0.7852	0.7686	0.7520	0.7355	0.7191	0.7028	0.6867	0.6707	0.6550	0.6394	0.6240	0.6087	0.5937	
2.22	0.8980	0.8824	0.8666	0.8506	0.8343	0.8179	0.8013	0.7847	0.7680	0.7514	0.7348	0.7184	0.7020	0.6859	0.6699	0.6541	0.6385	0.6231	0.6078	0.5927	
2.23	0.8977	0.8821	0.8663	0.8502	0.8339	0.8174	0.8008	0.7841	0.7674	0.7507	0.7341	0.7176	0.7013	0.6851	0.6691	0.6532	0.6376	0.6221	0.6069	0.5918	
2.24	0.8975	0.8818	0.8659	0.8498	0.8335	0.8169	0.8003	0.7835	0.7668	0.7501	0.7334	0.7169	0.7005	0.6843	0.6683	0.6524	0.6367	0.6212	0.6059	0.5908	
2.25	0.8972	0.8815	0.8656	0.8494	0.8330	0.8164	0.7997	0.7830	0.7662	0.7494	0.7327	0.7162	0.6998	0.6835	0.6674	0.6515	0.6358	0.6203	0.6050	0.5899	
2.26	0.8969	0.8812	0.8652	0.8490	0.8326	0.8160	0.7992	0.7824	0.7656	0.7488	0.7321	0.7155	0.6990	0.6827	0.6666	0.6507	0.6350	0.6194	0.6041	0.5889	
2.27	0.8966	0.8809	0.8649	0.8486	0.8322	0.8155	0.7987	0.7818	0.7650	0.7481	0.7314	0.7147	0.6982	0.6819	0.6658	0.6498	0.6341	0.6185	0.6032	0.5880	
2.28	0.8964	0.8806	0.8645	0.8482	0.8317	0.8150	0.7982	0.7813	0.7644	0.7475	0.7307	0.7140	0.6975	0.6811	0.6650	0.6490	0.6332	0.6176	0.6022	0.5870	
2.29	0.8961	0.8802	0.8642	0.8478	0.8313	0.8145	0.7977	0.7807	0.7638	0.7468	0.7300	0.7133	0.6967	0.6804	0.6642	0.6481	0.6323	0.6167	0.6013	0.5861	
2.30	0.8958	0.8799	0.8638	0.8475	0.8309	0.8141	0.7971	0.7802	0.7632	0.7462	0.7293	0.7126	0.6960	0.6796	0.6633	0.6473	0.6315	0.6158	0.6004	0.5852	
2.31	0.8956	0.8796	0.8635	0.8471	0.8304	0.8136	0.7966	0.7796	0.7626	0.7456	0.7287	0.7119	0.6952	0.6788	0.6625	0.6465	0.6306	0.6150	0.5995	0.5842	
2.32	0.8953	0.8793	0.8631	0.8467	0.8300	0.8131	0.7961	0.7790	0.7620	0.7449	0.7280	0.7112	0.6945	0.6780	0.6617	0.6456	0.6298	0.6141	0.5986	0.5833	
2.33	0.8950	0.8790	0.8628	0.8463	0.8296	0.8127	0.7956	0.7785	0.7614	0.7443	0.7273	0.7104	0.6938	0.6772	0.6609	0.6448	0.6289	0.6132	0.5977	0.5824	
2.34	0.8947	0.8787	0.8624	0.8459	0.8291	0.8122	0.7951	0.7779	0.7608	0.7437	0.7266	0.7097	0.6930	0.6765	0.6601	0.6440	0.6280	0.6123	0.5968	0.5815	
2.35	0.8945	0.8784	0.8621	0.8455	0.8287	0.8117	0.7946	0.7774	0.7602	0.7430	0.7260	0.7090	0.6923	0.6757	0.6593	0.6431	0.6272	0.6114	0.5959	0.5805	
2.36	0.8942	0.8781	0.8617	0.8451	0.8283	0.8112	0.7941	0.7768	0.7596	0.7424	0.7253	0.7083	0.6915	0.6749	0.6585	0.6423	0.6263	0.6106	0.5950	0.5796	
2.37	0.8939	0.8778	0.8614	0.8448	0.8279	0.8108	0.7936	0.7763	0.7590	0.7418	0.7246	0.7076	0.6908	0.6742	0.6577	0.6415	0.6255	0.6097	0.5941	0.5787	
2.38	0.8937	0.8775	0.8611	0.8444	0.8274	0.8103	0.7931	0.7757	0.7584	0.7411	0.7240	0.7069	0.6901	0.6734	0.6569	0.6407	0.6246	0.6088	0.5932	0.5778	
2.39	0.8934	0.8772	0.8607	0.8440	0.8270	0.8098	0.7925	0.7752	0.7578	0.7405	0.7233	0.7062	0.6893	0.6726	0.6561	0.6399	0.6238	0.6080	0.5923	0.5769	
2.40	0.8931	0.8769	0.8604	0.8436	0.8266	0.8094	0.7920	0.7746	0.7572	0.7399	0.7226	0.7055	0.6886	0.6719	0.6554	0.6390	0.6230	0.6071	0.5914	0.5760	
2.41	0.8929	0.8766	0.8600	0.8432	0.8262	0.8089	0.7915	0.7741	0.7566	0.7393	0.7220	0.7048	0.6879	0.6711	0.6546	0.6382	0.6221	0.6062	0.5906	0.5751	
2.42	0.8926	0.8763	0.8596	0.8428	0.8258	0.8086	0.7912	0.7737	0.7562	0.7386	0.7211	0.7036	0.6867	0.6697	0.6530	0.6371	0.6211	0.6053	0.5895	0.5740	
2.43	0.8923	0.8760	0.8594	0.8425	0.8253	0.8080	0.7905	0.7730	0.7555	0.7380	0.7207	0.7035	0.6864	0.6696	0.6530	0.6366	0.6205	0.6045	0.5888	0.5733	
2.44	0.8921	0.8757	0.8590	0.8421	0.8249	0.8075	0.7900	0.7725	0.7549	0.7374	0.7200	0.7028	0.6857	0.6689	0.6522	0.6358	0.6196	0.6037	0.5879	0.5724	
2.45	0.8918	0.8754	0.8587	0.8417	0.8245	0.8071	0.7895	0.7719	0.7543	0.7368	0.7193	0.7021	0.6850	0.6681	0.6514	0.6350	0.6188	0.6028	0.5871	0.5715	
2.46	0.8916	0.8751	0.8583	0.8413	0.8241	0.8066	0.7890	0.7714	0.7537	0.7362	0.7187	0.7014	0.6843	0.6674	0.6507	0.6342	0.6180	0.6020	0.5862	0.5706	
2.47	0.8913	0.8748	0.8580	0.8410	0.8237	0.8062	0.7885	0.7708	0.7531	0.7355	0.7180	0.7007	0.6835	0.6666	0.6499	0.6334	0.6172	0.6011	0.5853	0.5698	
2.48	0.8910	0.8745	0.8577	0.8406	0.8232	0.8057	0.7880	0.7703	0.7526	0.7349	0.7174	0.7000	0.6828	0.6659	0.6491	0.6326	0.6163	0.6003	0.5845	0.5689	
2.49	0.8908	0.8742	0.8573	0.8402	0.8228	0.8052	0.7875	0.7698	0.7520	0.7343	0.7167	0.6993	0.6821	0.6651	0.6484	0.6318	0.6155	0.5995	0.5836	0.5680	
2.50	0.8905	0.8739	0.8570	0.8398	0.8224	0.8048	0.7870	0.7692	0.7514	0.7337	0.7161	0.6987	0.6814	0.6644	0.6476	0.6310	0.6147	0.5986	0.5828	0.5671	
2.51	0.8902	0.8736	0.8567	0.8395	0.8220	0.8043	0.7865	0.7687	0.7508	0.7331	0.7154	0.6980	0.6807	0.6636	0.6468	0.6302	0.6139	0.5978	0.5819	0.5663	
2.52	0.8900	0.8733	0.8563	0.8391	0.8216	0.8039	0.7860	0.7681	0.7503	0.7325	0.7148	0.6973	0.6800	0.6629	0.6461	0.6294	0.6131	0.5970	0.5811	0.5654	
2.53	0.8897	0.8730	0.8560	0.8387	0.8212	0.8034	0.7855														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8778	0.8594	0.8407	0.8216	0.8022	0.7826	0.7629	0.7432	0.7236	0.7041	0.6849	0.6660	0.6473	0.6290	0.6111	0.5934	0.5762	0.5592	0.5425	0.5262
3.02	0.8776	0.8592	0.8404	0.8212	0.8018	0.7822	0.7624	0.7427	0.7230	0.7036	0.6843	0.6654	0.6467	0.6284	0.6104	0.5928	0.5754	0.5585	0.5418	0.5254
3.03	0.8773	0.8589	0.8401	0.8209	0.8014	0.7818	0.7620	0.7422	0.7225	0.7030	0.6838	0.6648	0.6461	0.6277	0.6097	0.5921	0.5747	0.5578	0.5411	0.5247
3.04	0.8771	0.8586	0.8398	0.8206	0.8010	0.7813	0.7615	0.7417	0.7220	0.7025	0.6832	0.6642	0.6455	0.6271	0.6091	0.5914	0.5741	0.5570	0.5404	0.5240
3.05	0.8769	0.8583	0.8395	0.8202	0.8007	0.7809	0.7611	0.7412	0.7215	0.7019	0.6826	0.6636	0.6448	0.6265	0.6084	0.5907	0.5734	0.5563	0.5396	0.5232
3.06	0.8766	0.8581	0.8392	0.8199	0.8003	0.7805	0.7606	0.7408	0.7210	0.7014	0.6820	0.6630	0.6442	0.6258	0.6078	0.5900	0.5727	0.5556	0.5389	0.5225
3.07	0.8764	0.8578	0.8388	0.8195	0.7999	0.7801	0.7602	0.7403	0.7205	0.7008	0.6815	0.6624	0.6436	0.6252	0.6071	0.5894	0.5720	0.5549	0.5382	0.5218
3.08	0.8761	0.8575	0.8385	0.8192	0.7995	0.7797	0.7597	0.7398	0.7200	0.7003	0.6809	0.6618	0.6430	0.6245	0.6064	0.5887	0.5713	0.5542	0.5375	0.5211
3.09	0.8759	0.8573	0.8382	0.8188	0.7992	0.7793	0.7593	0.7393	0.7194	0.6998	0.6803	0.6612	0.6424	0.6239	0.6058	0.5880	0.5706	0.5535	0.5368	0.5203
3.10	0.8757	0.8570	0.8379	0.8185	0.7988	0.7789	0.7588	0.7388	0.7189	0.6992	0.6798	0.6606	0.6417	0.6233	0.6051	0.5873	0.5699	0.5528	0.5361	0.5196
3.11	0.8754	0.8567	0.8376	0.8182	0.7984	0.7784	0.7584	0.7383	0.7184	0.6987	0.6792	0.6600	0.6411	0.6226	0.6045	0.5867	0.5692	0.5521	0.5353	0.5189
3.12	0.8752	0.8565	0.8373	0.8178	0.7980	0.7780	0.7579	0.7379	0.7179	0.6981	0.6786	0.6594	0.6405	0.6220	0.6038	0.5860	0.5685	0.5514	0.5346	0.5182
3.13	0.8750	0.8562	0.8370	0.8175	0.7977	0.7776	0.7575	0.7374	0.7174	0.6976	0.6781	0.6588	0.6399	0.6214	0.6032	0.5853	0.5679	0.5507	0.5339	0.5175
3.14	0.8747	0.8559	0.8367	0.8172	0.7973	0.7772	0.7571	0.7369	0.7169	0.6971	0.6775	0.6582	0.6393	0.6207	0.6025	0.5847	0.5672	0.5500	0.5332	0.5167
3.15	0.8745	0.8557	0.8364	0.8169	0.7969	0.7768	0.7566	0.7364	0.7164	0.6965	0.6769	0.6576	0.6387	0.6201	0.6019	0.5840	0.5665	0.5493	0.5325	0.5160
3.16	0.8743	0.8554	0.8361	0.8165	0.7965	0.7764	0.7562	0.7360	0.7159	0.6960	0.6764	0.6571	0.6381	0.6195	0.6012	0.5833	0.5658	0.5487	0.5318	0.5153
3.17	0.8740	0.8551	0.8358	0.8162	0.7962	0.7760	0.7557	0.7355	0.7154	0.6955	0.6758	0.6565	0.6375	0.6188	0.6006	0.5827	0.5651	0.5480	0.5311	0.5146
3.18	0.8738	0.8549	0.8355	0.8158	0.7958	0.7756	0.7553	0.7350	0.7149	0.6949	0.6753	0.6559	0.6369	0.6182	0.5999	0.5820	0.5645	0.5473	0.5304	0.5139
3.19	0.8736	0.8546	0.8352	0.8155	0.7954	0.7752	0.7549	0.7345	0.7144	0.6944	0.6747	0.6553	0.6363	0.6176	0.5993	0.5814	0.5638	0.5466	0.5297	0.5132
3.20	0.8733	0.8543	0.8349	0.8151	0.7951	0.7748	0.7544	0.7341	0.7139	0.6939	0.6741	0.6547	0.6357	0.6170	0.5987	0.5807	0.5631	0.5459	0.5290	0.5125
3.21	0.8731	0.8541	0.8346	0.8148	0.7947	0.7744	0.7540	0.7336	0.7134	0.6933	0.6736	0.6541	0.6351	0.6164	0.5980	0.5801	0.5625	0.5452	0.5284	0.5118
3.22	0.8729	0.8538	0.8343	0.8145	0.7943	0.7740	0.7535	0.7331	0.7129	0.6928	0.6730	0.6536	0.6345	0.6157	0.5974	0.5794	0.5618	0.5446	0.5277	0.5111
3.23	0.8727	0.8535	0.8340	0.8141	0.7940	0.7736	0.7531	0.7327	0.7124	0.6923	0.6725	0.6530	0.6339	0.6151	0.5967	0.5788	0.5611	0.5439	0.5270	0.5104
3.24	0.8724	0.8533	0.8337	0.8138	0.7936	0.7732	0.7527	0.7322	0.7119	0.6918	0.6719	0.6524	0.6333	0.6145	0.5961	0.5781	0.5605	0.5432	0.5263	0.5097
3.25	0.8722	0.8530	0.8334	0.8135	0.7932	0.7728	0.7522	0.7317	0.7114	0.6912	0.6714	0.6518	0.6327	0.6139	0.5955	0.5775	0.5598	0.5425	0.5256	0.5090
3.26	0.8720	0.8528	0.8331	0.8132	0.7929	0.7724	0.7518	0.7313	0.7109	0.6907	0.6708	0.6513	0.6321	0.6133	0.5949	0.5768	0.5592	0.5419	0.5249	0.5083
3.27	0.8717	0.8525	0.8329	0.8128	0.7925	0.7720	0.7514	0.7308	0.7104	0.6902	0.6703	0.6507	0.6315	0.6127	0.5942	0.5762	0.5585	0.5412	0.5243	0.5077
3.28	0.8715	0.8522	0.8326	0.8125	0.7921	0.7716	0.7509	0.7303	0.7099	0.6897	0.6697	0.6501	0.6309	0.6120	0.5936	0.5755	0.5578	0.5405	0.5236	0.5070
3.29	0.8713	0.8520	0.8323	0.8122	0.7918	0.7712	0.7505	0.7299	0.7094	0.6891	0.6692	0.6496	0.6303	0.6114	0.5930	0.5749	0.5572	0.5399	0.5229	0.5063
3.30	0.8710	0.8517	0.8320	0.8118	0.7914	0.7708	0.7501	0.7294	0.7089	0.6886	0.6686	0.6490	0.6297	0.6108	0.5923	0.5742	0.5565	0.5392	0.5222	0.5056
3.31	0.8708	0.8515	0.8317	0.8115	0.7910	0.7704	0.7496	0.7289	0.7084	0.6881	0.6681	0.6484	0.6291	0.6102	0.5917	0.5736	0.5559	0.5385	0.5215	0.5049
3.32	0.8706	0.8512	0.8314	0.8112	0.7907	0.7700	0.7492	0.7285	0.7079	0.6876	0.6675	0.6479	0.6285	0.6096	0.5911	0.5730	0.5552	0.5379	0.5209	0.5042
3.33	0.8704	0.8509	0.8311	0.8108	0.7903	0.7696	0.7488	0.7280	0.7074	0.6871	0.6670	0.6473	0.6280	0.6090	0.5905	0.5723	0.5546	0.5372	0.5202	0.5036
3.34	0.8701	0.8507	0.8308	0.8105	0.7899	0.7692	0.7483	0.7276	0.7069	0.6865	0.6665	0.6467	0.6274	0.6084	0.5899	0.5717	0.5540	0.5366	0.5196	0.5029
3.35	0.8699	0.8504	0.8305	0.8102	0.7896	0.7688	0.7479	0.7271	0.7064	0.6860	0.6659	0.6462	0.6268	0.6078	0.5892	0.5711	0.5533	0.5359	0.5189	0.5022
3.36	0.8697	0.8502	0.8302	0.8099	0.7892	0.7684	0.7475	0.7266	0.7060	0.6855	0.6654	0.6456	0.6262	0.6072	0.5886	0.5704	0.5527	0.5353	0.5182	0.5016
3.37	0.8695	0.8499	0.8299	0.8095	0.7889	0.7680	0.7471	0.7262	0.7055	0.6850	0.6648	0.6450	0.6256	0.6066	0.5880	0.5698	0.5520	0.5346	0.5176	0.5009
3.38	0.8692	0.8496	0.8296	0.8092	0.7885	0.7676	0.7466	0.7257	0.7050	0.6845	0.6643	0.6445	0.6250	0.6060	0.5874	0.5692	0.5514	0.5340	0.5169	0.5002
3.39	0.8690	0.8494	0.8293	0.8089	0.7881	0.7672	0.7462	0.7253	0.7045	0.6840	0.6638	0.6439	0.6245	0.6054	0.5868	0.5686	0.5508	0.5333	0.5163	0.4996
3.40	0.8688	0.8491	0.8289	0.8086	0.7878	0.7668	0.7458	0.7248	0.7040	0.6835	0.6632	0.6434	0.6239	0.6048	0.5862	0.5679	0.5501	0.5327	0.5156	0.4989
3.41	0.8686	0.8489	0.8288	0.8082	0.7874	0.7664	0.7454	0.7244	0.7035	0.6830	0.6627	0.6428	0.6233	0.6042	0.5856	0.5673	0.5495	0.5320	0.5150	0.4982
3.42	0.8683	0.8486	0.8285	0.8079	0.7871	0.7660	0.7449	0.7239	0.7030	0.6824	0.6622	0.6423	0.6227	0.6036	0.5850	0.5667	0.5489	0.5314	0.5143	0.4976
3.43	0.8681	0.8484	0.8282	0.8076	0.7867	0.7656	0.7445	0.7234	0.7026	0.6819	0.6616	0.6417	0.6222	0.6031	0.5844	0.5661	0.5482	0.5308	0.5137	0.4969
3.44	0.8679	0.8481	0.8279	0.8073	0.7864	0.7652	0.7441	0.7230	0.7021	0.6814	0.6611	0.6411	0.6216	0.6025	0.5838	0.5655	0.5476	0.5301	0.5130	0.4963
3.45	0.8677	0.8478	0.8276	0.8069	0.7860	0.7649	0.7437	0.7225	0.7016	0.6809	0.6606	0.6406	0.6210	0.6019	0.5832	0.5649	0.5470	0.5295	0.5124	0.4956
3.46	0.8674	0.8476	0.8273	0.8066	0.78															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
4.01	0.8556	0.8341	0.8120	0.7895	0.7668	0.7439	0.7210	0.6983	0.6759	0.6540	0.6324	0.6114	0.5909	0.5710	0.5515	0.5326	0.5142	0.4963	0.4788	0.4618	
4.02	0.8554	0.8338	0.8117	0.7892	0.7664	0.7435	0.7206	0.6979	0.6755	0.6535	0.6320	0.6109	0.5904	0.5705	0.5510	0.5321	0.5137	0.4957	0.4783	0.4612	
4.03	0.8552	0.8336	0.8115	0.7889	0.7661	0.7432	0.7202	0.6975	0.6751	0.6531	0.6315	0.6104	0.5899	0.5699	0.5505	0.5316	0.5131	0.4952	0.4777	0.4607	
4.04	0.8550	0.8334	0.8112	0.7886	0.7658	0.7428	0.7198	0.6971	0.6746	0.6526	0.6310	0.6099	0.5894	0.5694	0.5500	0.5310	0.5126	0.4946	0.4772	0.4601	
4.05	0.8548	0.8331	0.8109	0.7883	0.7654	0.7424	0.7195	0.6967	0.6742	0.6521	0.6305	0.6095	0.5889	0.5689	0.5494	0.5305	0.5120	0.4941	0.4766	0.4595	
4.06	0.8546	0.8329	0.8107	0.7880	0.7651	0.7421	0.7191	0.6963	0.6738	0.6517	0.6301	0.6090	0.5884	0.5684	0.5489	0.5299	0.5115	0.4935	0.4760	0.4590	
4.07	0.8544	0.8326	0.8104	0.7877	0.7648	0.7417	0.7187	0.6959	0.6733	0.6512	0.6296	0.6085	0.5879	0.5679	0.5484	0.5294	0.5110	0.4930	0.4755	0.4584	
4.08	0.8542	0.8324	0.8101	0.7874	0.7645	0.7414	0.7183	0.6954	0.6729	0.6508	0.6291	0.6080	0.5874	0.5674	0.5479	0.5289	0.5104	0.4925	0.4750	0.4579	
4.09	0.8540	0.8322	0.8099	0.7871	0.7641	0.7410	0.7179	0.6950	0.6725	0.6503	0.6287	0.6075	0.5869	0.5668	0.5473	0.5284	0.5099	0.4919	0.4744	0.4573	
4.10	0.8538	0.8319	0.8096	0.7868	0.7638	0.7406	0.7175	0.6946	0.6720	0.6499	0.6282	0.6070	0.5864	0.5663	0.5468	0.5278	0.5094	0.4914	0.4739	0.4568	
4.11	0.8536	0.8317	0.8093	0.7866	0.7635	0.7403	0.7172	0.6942	0.6716	0.6494	0.6277	0.6065	0.5859	0.5658	0.5463	0.5273	0.5088	0.4908	0.4733	0.4562	
4.12	0.8533	0.8315	0.8091	0.7863	0.7632	0.7399	0.7168	0.6938	0.6712	0.6490	0.6273	0.6061	0.5854	0.5653	0.5458	0.5268	0.5083	0.4903	0.4728	0.4557	
4.13	0.8531	0.8312	0.8088	0.7860	0.7628	0.7396	0.7164	0.6934	0.6708	0.6485	0.6268	0.6056	0.5849	0.5648	0.5453	0.5262	0.5078	0.4898	0.4722	0.4551	
4.14	0.8529	0.8310	0.8085	0.7857	0.7625	0.7392	0.7160	0.6930	0.6703	0.6481	0.6263	0.6051	0.5844	0.5643	0.5447	0.5257	0.5072	0.4892	0.4717	0.4546	
4.15	0.8527	0.8308	0.8083	0.7854	0.7622	0.7389	0.7156	0.6926	0.6699	0.6476	0.6259	0.6046	0.5839	0.5638	0.5442	0.5252	0.5067	0.4887	0.4712	0.4541	
4.16	0.8525	0.8305	0.8080	0.7851	0.7618	0.7385	0.7152	0.6922	0.6695	0.6472	0.6254	0.6041	0.5834	0.5633	0.5437	0.5247	0.5062	0.4882	0.4706	0.4535	
4.17	0.8523	0.8303	0.8077	0.7848	0.7615	0.7382	0.7149	0.6918	0.6690	0.6467	0.6249	0.6036	0.5829	0.5628	0.5432	0.5242	0.5056	0.4876	0.4701	0.4530	
4.18	0.8521	0.8301	0.8075	0.7845	0.7612	0.7378	0.7145	0.6914	0.6686	0.6463	0.6245	0.6032	0.5824	0.5623	0.5427	0.5236	0.5051	0.4871	0.4695	0.4524	
4.19	0.8519	0.8298	0.8072	0.7842	0.7609	0.7375	0.7141	0.6910	0.6682	0.6458	0.6240	0.6027	0.5820	0.5618	0.5422	0.5231	0.5046	0.4866	0.4690	0.4519	
4.20	0.8517	0.8296	0.8070	0.7839	0.7606	0.7371	0.7137	0.6906	0.6678	0.6454	0.6235	0.6022	0.5815	0.5613	0.5417	0.5226	0.5041	0.4860	0.4685	0.4514	
4.21	0.8515	0.8294	0.8067	0.7836	0.7602	0.7368	0.7134	0.6902	0.6673	0.6450	0.6231	0.6017	0.5810	0.5608	0.5412	0.5221	0.5035	0.4855	0.4679	0.4508	
4.22	0.8513	0.8291	0.8064	0.7833	0.7600	0.7364	0.7130	0.6898	0.6669	0.6445	0.6226	0.6013	0.5805	0.5603	0.5407	0.5216	0.5030	0.4850	0.4674	0.4503	
4.23	0.8511	0.8289	0.8062	0.7830	0.7596	0.7361	0.7126	0.6894	0.6665	0.6441	0.6222	0.6008	0.5800	0.5598	0.5402	0.5211	0.5025	0.4845	0.4669	0.4498	
4.24	0.8509	0.8287	0.8059	0.7827	0.7593	0.7357	0.7122	0.6890	0.6661	0.6436	0.6217	0.6003	0.5795	0.5593	0.5396	0.5205	0.5020	0.4839	0.4664	0.4492	
4.25	0.8507	0.8284	0.8056	0.7824	0.7589	0.7354	0.7118	0.6886	0.6657	0.6432	0.6212	0.5998	0.5790	0.5588	0.5391	0.5200	0.5015	0.4834	0.4658	0.4487	
4.26	0.8505	0.8282	0.8054	0.7821	0.7586	0.7350	0.7115	0.6882	0.6652	0.6428	0.6208	0.5994	0.5785	0.5583	0.5386	0.5195	0.5009	0.4829	0.4653	0.4482	
4.27	0.8503	0.8280	0.8051	0.7818	0.7583	0.7347	0.7111	0.6878	0.6648	0.6423	0.6203	0.5989	0.5781	0.5578	0.5381	0.5190	0.5004	0.4824	0.4648	0.4477	
4.28	0.8501	0.8278	0.8049	0.7816	0.7580	0.7343	0.7107	0.6874	0.6644	0.6419	0.6199	0.5984	0.5776	0.5573	0.5376	0.5185	0.4999	0.4818	0.4643	0.4471	
4.29	0.8499	0.8275	0.8046	0.7813	0.7577	0.7340	0.7103	0.6870	0.6640	0.6414	0.6194	0.5980	0.5771	0.5568	0.5371	0.5180	0.4994	0.4813	0.4637	0.4466	
4.30	0.8497	0.8273	0.8043	0.7810	0.7573	0.7336	0.7100	0.6866	0.6636	0.6410	0.6190	0.5975	0.5766	0.5563	0.5366	0.5175	0.4989	0.4808	0.4632	0.4461	
4.31	0.8495	0.8270	0.8041	0.7807	0.7570	0.7333	0.7096	0.6862	0.6631	0.6406	0.6185	0.5970	0.5761	0.5558	0.5361	0.5170	0.4984	0.4803	0.4627	0.4456	
4.32	0.8493	0.8268	0.8038	0.7804	0.7567	0.7329	0.7092	0.6858	0.6627	0.6401	0.6181	0.5966	0.5757	0.5554	0.5356	0.5165	0.4979	0.4798	0.4622	0.4451	
4.33	0.8491	0.8266	0.8036	0.7801	0.7564	0.7326	0.7089	0.6854	0.6623	0.6397	0.6176	0.5961	0.5752	0.5549	0.5351	0.5160	0.4974	0.4793	0.4617	0.4445	
4.34	0.8489	0.8264	0.8033	0.7798	0.7561	0.7322	0.7085	0.6850	0.6619	0.6393	0.6172	0.5956	0.5747	0.5544	0.5347	0.5155	0.4969	0.4788	0.4612	0.4440	
4.35	0.8487	0.8261	0.8030	0.7795	0.7557	0.7319	0.7081	0.6846	0.6615	0.6388	0.6167	0.5952	0.5742	0.5539	0.5342	0.5150	0.4964	0.4783	0.4606	0.4435	
4.36	0.8485	0.8259	0.8028	0.7792	0.7554	0.7315	0.7077	0.6842	0.6611	0.6384	0.6163	0.5947	0.5738	0.5534	0.5337	0.5145	0.4958	0.4777	0.4601	0.4430	
4.37	0.8483	0.8257	0.8025	0.7790	0.7551	0.7312	0.7074	0.6838	0.6606	0.6380	0.6158	0.5942	0.5733	0.5529	0.5332	0.5140	0.4953	0.4772	0.4596	0.4425	
4.38	0.8481	0.8254	0.8023	0.7787	0.7548	0.7309	0.7070	0.6834	0.6602	0.6375	0.6154	0.5938	0.5728	0.5525	0.5327	0.5135	0.4948	0.4767	0.4591	0.4420	
4.39	0.8479	0.8252	0.8020	0.7784	0.7545	0.7305	0.7066	0.6830	0.6598	0.6371	0.6149	0.5933	0.5723	0.5520	0.5322	0.5130	0.4943	0.4762	0.4586	0.4415	
4.40	0.8477	0.8250	0.8017	0.7781	0.7542	0.7302	0.7063	0.6826	0.6594	0.6367	0.6145	0.5929	0.5719	0.5515	0.5317	0.5125	0.4938	0.4757	0.4581	0.4409	
4.41	0.8475	0.8248	0.8015	0.7778	0.7538	0.7298	0.7059	0.6823	0.6590	0.6362	0.6140	0.5924	0.5714	0.5510	0.5312	0.5120	0.4933	0.4752	0.4576	0.4404	
4.42	0.8473	0.8245	0.8012	0.7775	0.7535	0.7295	0.7055	0.6819	0.6586	0.6358	0.6136	0.5920	0.5709	0.5505	0.5307	0.5115	0.4928	0.4747	0.4571	0.4399	
4.43	0.8471	0.8243	0.8010	0.7772	0.7532	0.7291	0.7052	0.6815	0.6582	0.6354	0.6131	0.5915	0.5705	0.5501	0.5302	0.5110	0.4923	0.4742	0.4566	0.4394	
4.44	0.8469	0.8241	0.8007	0.7769	0.7529	0.7288	0.7048	0.6811	0.6578	0.6350	0.6127	0.5910	0.5700	0.5496	0.5298	0.5105	0.4918	0.4737	0.4561	0.4389	
4.45	0.8467	0.8238	0.8005	0.7767	0.7526	0.7285	0.7044	0.6807	0.6574	0.6345	0.6123	0.5906	0.5695	0.5491	0.5293	0.5100	0.4914	0.4732	0.4556	0.4384	
4.46	0.8465	0.8236	0.8002	0.7764	0.7523	0.7281	0.7041	0.6803	0.6570	0.6341	0.6118	0.5901	0.5691	0.5486	0.5288	0.5095	0.4909	0.4727	0.4551	0.4379	
4.47	0.8463	0.8234	0.8000	0.7761	0.7520	0.7278	0.7037	0.6799	0.6565	0.6337	0.6114	0.5897	0.5686	0.5481	0.5283	0.5090	0.4904	0.4722	0.4546	0.4374	
4.48	0.8461	0.8232	0.7997	0.7758	0.7517	0.7274	0.7033	0.6795	0.6561	0.6333	0.6109	0.5892	0.5681	0.5477	0.5278	0.5086	0.4899	0.4717	0.4541	0.4369	
4.49	0.8459	0.8229	0.7994	0.7755	0.7513	0.7271	0.7030	0.6792	0.6557	0.6328	0.6105	0.5888	0.5677	0.5472	0.5273	0.5081	0.4894	0.4712	0.4536	0.4364	
4.50	0.8457	0.8227	0.7992	0.7752	0.7510	0.7268	0.7026	0.6788	0.6553	0.6324	0.6101	0.5883	0.5672	0.5467	0.5269	0.5076	0.4889	0.4707	0.4531	0.4359	
4.51	0.8455	0.8225	0.7989	0.7749	0.7507	0.7264	0.7023	0.6784	0.6549	0.6320	0.6096	0.5879	0.5667	0.5463	0.5264	0.5071	0.4884	0.4702	0.4526	0.4354	
4.52	0.8453	0.8223</																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8359	0.8115	0.7865	0.7611	0.7356	0.7100	0.6847	0.6598	0.6354	0.6117	0.5887	0.5663	0.5447	0.5238	0.5037	0.4841	0.4653	0.4470	0.4292	0.4121
5.02	0.8357	0.8113	0.7863	0.7609	0.7353	0.7097	0.6844	0.6594	0.6351	0.6113	0.5883	0.5659	0.5443	0.5234	0.5032	0.4837	0.4648	0.4465	0.4288	0.4116
5.03	0.8355	0.8111	0.7860	0.7606	0.7350	0.7094	0.6840	0.6591	0.6347	0.6109	0.5879	0.5655	0.5439	0.5230	0.5028	0.4833	0.4644	0.4461	0.4284	0.4112
5.04	0.8353	0.8108	0.7858	0.7603	0.7347	0.7091	0.6837	0.6587	0.6343	0.6105	0.5875	0.5651	0.5435	0.5226	0.5024	0.4828	0.4639	0.4456	0.4279	0.4107
5.05	0.8352	0.8106	0.7855	0.7601	0.7344	0.7087	0.6833	0.6584	0.6339	0.6101	0.5871	0.5647	0.5430	0.5221	0.5019	0.4824	0.4635	0.4452	0.4275	0.4103
5.06	0.8350	0.8104	0.7853	0.7598	0.7341	0.7084	0.6830	0.6580	0.6336	0.6098	0.5867	0.5643	0.5426	0.5217	0.5015	0.4820	0.4631	0.4448	0.4270	0.4099
5.07	0.8348	0.8102	0.7851	0.7595	0.7338	0.7081	0.6827	0.6577	0.6332	0.6094	0.5863	0.5639	0.5422	0.5213	0.5011	0.4815	0.4626	0.4443	0.4266	0.4094
5.08	0.8346	0.8100	0.7848	0.7593	0.7335	0.7078	0.6823	0.6573	0.6328	0.6090	0.5859	0.5635	0.5418	0.5209	0.5007	0.4811	0.4622	0.4439	0.4262	0.4090
5.09	0.8344	0.8098	0.7846	0.7590	0.7332	0.7075	0.6820	0.6569	0.6324	0.6086	0.5855	0.5630	0.5414	0.5205	0.5002	0.4807	0.4618	0.4435	0.4257	0.4086
5.10	0.8342	0.8096	0.7843	0.7587	0.7329	0.7072	0.6817	0.6566	0.6321	0.6082	0.5851	0.5626	0.5410	0.5200	0.4998	0.4802	0.4613	0.4430	0.4253	0.4081
5.11	0.8340	0.8094	0.7841	0.7585	0.7326	0.7069	0.6813	0.6562	0.6317	0.6078	0.5847	0.5622	0.5406	0.5196	0.4994	0.4798	0.4609	0.4426	0.4249	0.4077
5.12	0.8339	0.8091	0.7839	0.7582	0.7323	0.7065	0.6810	0.6559	0.6313	0.6074	0.5843	0.5618	0.5401	0.5192	0.4990	0.4794	0.4605	0.4422	0.4244	0.4073
5.13	0.8337	0.8089	0.7836	0.7579	0.7321	0.7062	0.6807	0.6555	0.6310	0.6071	0.5839	0.5614	0.5397	0.5188	0.4985	0.4790	0.4600	0.4417	0.4240	0.4068
5.14	0.8335	0.8087	0.7834	0.7577	0.7318	0.7059	0.6803	0.6552	0.6306	0.6067	0.5835	0.5610	0.5393	0.5184	0.4981	0.4785	0.4596	0.4413	0.4236	0.4064
5.15	0.8333	0.8085	0.7831	0.7574	0.7315	0.7056	0.6800	0.6548	0.6302	0.6063	0.5831	0.5606	0.5389	0.5179	0.4977	0.4781	0.4592	0.4409	0.4232	0.4060
5.16	0.8331	0.8083	0.7829	0.7571	0.7312	0.7053	0.6796	0.6545	0.6299	0.6059	0.5827	0.5602	0.5385	0.5175	0.4973	0.4777	0.4588	0.4405	0.4227	0.4055
5.17	0.8329	0.8081	0.7827	0.7569	0.7309	0.7050	0.6793	0.6541	0.6295	0.6055	0.5823	0.5598	0.5381	0.5171	0.4968	0.4773	0.4583	0.4400	0.4223	0.4051
5.18	0.8327	0.8079	0.7824	0.7566	0.7306	0.7047	0.6790	0.6538	0.6291	0.6052	0.5819	0.5594	0.5377	0.5167	0.4964	0.4768	0.4579	0.4396	0.4219	0.4047
5.19	0.8326	0.8077	0.7822	0.7563	0.7303	0.7043	0.6787	0.6534	0.6288	0.6048	0.5815	0.5590	0.5373	0.5163	0.4960	0.4764	0.4575	0.4392	0.4215	0.4043
5.20	0.8324	0.8074	0.7820	0.7561	0.7300	0.7040	0.6783	0.6531	0.6284	0.6044	0.5811	0.5586	0.5369	0.5159	0.4956	0.4760	0.4571	0.4388	0.4210	0.4038
5.21	0.8322	0.8072	0.7817	0.7558	0.7297	0.7037	0.6780	0.6527	0.6280	0.6040	0.5807	0.5582	0.5365	0.5155	0.4952	0.4756	0.4566	0.4383	0.4206	0.4034
5.22	0.8320	0.8070	0.7815	0.7555	0.7294	0.7034	0.6777	0.6524	0.6277	0.6036	0.5803	0.5578	0.5360	0.5150	0.4948	0.4752	0.4562	0.4379	0.4202	0.4030
5.23	0.8318	0.8068	0.7812	0.7553	0.7292	0.7031	0.6773	0.6520	0.6273	0.6033	0.5800	0.5574	0.5356	0.5146	0.4943	0.4747	0.4558	0.4375	0.4198	0.4026
5.24	0.8316	0.8066	0.7810	0.7550	0.7289	0.7028	0.6770	0.6517	0.6269	0.6029	0.5796	0.5570	0.5352	0.5142	0.4939	0.4743	0.4554	0.4371	0.4193	0.4022
5.25	0.8315	0.8064	0.7808	0.7548	0.7286	0.7025	0.6767	0.6513	0.6266	0.6025	0.5792	0.5566	0.5348	0.5138	0.4935	0.4739	0.4550	0.4366	0.4189	0.4017
5.26	0.8313	0.8062	0.7805	0.7545	0.7283	0.7022	0.6763	0.6510	0.6262	0.6021	0.5788	0.5562	0.5344	0.5134	0.4931	0.4735	0.4545	0.4362	0.4185	0.4013
5.27	0.8311	0.8060	0.7803	0.7542	0.7280	0.7019	0.6760	0.6506	0.6258	0.6018	0.5784	0.5558	0.5340	0.5130	0.4927	0.4731	0.4541	0.4358	0.4181	0.4009
5.28	0.8309	0.8058	0.7798	0.7537	0.7274	0.7012	0.6753	0.6499	0.6251	0.6010	0.5776	0.5550	0.5332	0.5122	0.4919	0.4722	0.4533	0.4350	0.4172	0.4001
5.29	0.8307	0.8056	0.7796	0.7534	0.7272	0.7009	0.6750	0.6496	0.6248	0.6006	0.5773	0.5546	0.5328	0.5118	0.4915	0.4718	0.4529	0.4346	0.4168	0.3997
5.30	0.8305	0.8053	0.7794	0.7532	0.7269	0.7006	0.6747	0.6492	0.6244	0.6003	0.5769	0.5543	0.5324	0.5114	0.4910	0.4714	0.4525	0.4341	0.4164	0.3992
5.31	0.8304	0.8051	0.7791	0.7529	0.7266	0.7003	0.6744	0.6489	0.6240	0.5999	0.5765	0.5539	0.5320	0.5110	0.4906	0.4710	0.4521	0.4337	0.4160	0.3988
5.32	0.8302	0.8049	0.7789	0.7527	0.7263	0.7000	0.6740	0.6485	0.6237	0.5995	0.5761	0.5535	0.5316	0.5106	0.4902	0.4706	0.4516	0.4333	0.4156	0.3984
5.33	0.8300	0.8047	0.7786	0.7524	0.7260	0.6997	0.6737	0.6482	0.6233	0.5991	0.5757	0.5531	0.5312	0.5102	0.4898	0.4702	0.4512	0.4329	0.4152	0.3980
5.34	0.8298	0.8045	0.7784	0.7521	0.7257	0.6994	0.6734	0.6479	0.6230	0.5988	0.5753	0.5527	0.5308	0.5097	0.4894	0.4698	0.4508	0.4325	0.4148	0.3976
5.35	0.8296	0.8043	0.7782	0.7519	0.7254	0.6991	0.6731	0.6475	0.6226	0.5984	0.5750	0.5523	0.5304	0.5093	0.4890	0.4694	0.4504	0.4321	0.4144	0.3972
5.36	0.8294	0.8041	0.7779	0.7516	0.7252	0.6988	0.6727	0.6472	0.6222	0.5980	0.5746	0.5519	0.5300	0.5089	0.4886	0.4690	0.4500	0.4317	0.4139	0.3968
5.37	0.8293	0.8039	0.7777	0.7514	0.7249	0.6985	0.6724	0.6468	0.6219	0.5977	0.5742	0.5515	0.5296	0.5085	0.4882	0.4686	0.4496	0.4313	0.4135	0.3964
5.38	0.8291	0.8037	0.7775	0.7511	0.7246	0.6982	0.6721	0.6465	0.6215	0.5973	0.5738	0.5511	0.5292	0.5081	0.4878	0.4681	0.4492	0.4309	0.4131	0.3960
5.39	0.8289	0.8035	0.7772	0.7508	0.7243	0.6979	0.6718	0.6461	0.6212	0.5969	0.5734	0.5507	0.5289	0.5077	0.4874	0.4677	0.4488	0.4305	0.4127	0.3956
5.40	0.8287	0.8033	0.7770	0.7506	0.7240	0.6976	0.6714	0.6458	0.6208	0.5965	0.5731	0.5504	0.5285	0.5073	0.4870	0.4673	0.4484	0.4300	0.4123	0.3952
5.41	0.8285	0.8031	0.7768	0.7503	0.7237	0.6973	0.6711	0.6455	0.6205	0.5962	0.5727	0.5500	0.5281	0.5070	0.4866	0.4669	0.4480	0.4296	0.4119	0.3948
5.42	0.8282	0.8026	0.7765	0.7501	0.7235	0.6970	0.6708	0.6451	0.6201	0.5958	0.5723	0.5496	0.5277	0.5066	0.4862	0.4665	0.4476	0.4292	0.4115	0.3944
5.43	0.8280	0.8024	0.7763	0.7498	0.7232	0.6967	0.6705	0.6448	0.6197	0.5954	0.5719	0.5492	0.5273	0.5062	0.4858	0.4661	0.4472	0.4288	0.4111	0.3940
5.44	0.8278	0.8022	0.7761	0.7496	0.7229	0.6964	0.6701	0.6444	0.6194	0.5951	0.5715	0.5488	0.5269	0.5058	0.4854	0.4657	0.4468	0.4284	0.4107	0.3936
5.45	0.8276	0.8020	0.7758	0.7493	0.7226	0.6961	0.6698	0.6441	0.6190	0.5947	0.5712	0.5484	0.5265	0.5054	0.4850	0.4653	0.4464	0.4280	0.4103	0.3932
5.46	0.8275	0.8018	0.7756	0.7490	0.72															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.8179	0.7909	0.7634	0.7355	0.7076	0.6799	0.6527	0.6261	0.6003	0.5754	0.5514	0.5282	0.5060	0.4847	0.4641	0.4444	0.4254	0.4071	0.3894	0.3724
6.02	0.8178	0.7907	0.7632	0.7353	0.7073	0.6796	0.6524	0.6258	0.6000	0.5751	0.5510	0.5279	0.5057	0.4843	0.4638	0.4440	0.4250	0.4067	0.3891	0.3720
6.03	0.8176	0.7905	0.7629	0.7350	0.7071	0.6793	0.6521	0.6255	0.5997	0.5747	0.5507	0.5275	0.5053	0.4839	0.4634	0.4437	0.4247	0.4064	0.3887	0.3716
6.04	0.8174	0.7903	0.7627	0.7348	0.7068	0.6791	0.6518	0.6252	0.5993	0.5744	0.5503	0.5272	0.5049	0.4836	0.4631	0.4433	0.4243	0.4060	0.3883	0.3713
6.05	0.8173	0.7901	0.7625	0.7345	0.7065	0.6788	0.6515	0.6249	0.5990	0.5741	0.5500	0.5268	0.5046	0.4832	0.4627	0.4429	0.4239	0.4056	0.3880	0.3709
6.06	0.8171	0.7900	0.7623	0.7343	0.7063	0.6785	0.6512	0.6245	0.5987	0.5737	0.5496	0.5265	0.5042	0.4829	0.4623	0.4426	0.4236	0.4053	0.3876	0.3706
6.07	0.8169	0.7898	0.7621	0.7340	0.7060	0.6782	0.6509	0.6242	0.5984	0.5734	0.5493	0.5261	0.5039	0.4825	0.4620	0.4422	0.4232	0.4049	0.3873	0.3702
6.08	0.8167	0.7896	0.7618	0.7338	0.7057	0.6779	0.6506	0.6239	0.5980	0.5730	0.5490	0.5258	0.5035	0.4822	0.4616	0.4419	0.4229	0.4046	0.3869	0.3699
6.09	0.8166	0.7894	0.7616	0.7336	0.7055	0.6776	0.6503	0.6236	0.5977	0.5727	0.5486	0.5254	0.5032	0.4818	0.4613	0.4415	0.4225	0.4042	0.3866	0.3695
6.10	0.8164	0.7892	0.7614	0.7333	0.7052	0.6774	0.6500	0.6233	0.5974	0.5724	0.5483	0.5251	0.5028	0.4814	0.4609	0.4411	0.4221	0.4038	0.3862	0.3692
6.11	0.8162	0.7890	0.7612	0.7331	0.7049	0.6771	0.6497	0.6230	0.5971	0.5720	0.5479	0.5247	0.5025	0.4811	0.4606	0.4408	0.4218	0.4035	0.3858	0.3688
6.12	0.8161	0.7888	0.7610	0.7328	0.7047	0.6768	0.6494	0.6227	0.5967	0.5717	0.5476	0.5244	0.5021	0.4807	0.4602	0.4404	0.4214	0.4031	0.3855	0.3685
6.13	0.8159	0.7886	0.7607	0.7326	0.7044	0.6765	0.6491	0.6224	0.5964	0.5714	0.5473	0.5241	0.5018	0.4804	0.4598	0.4401	0.4211	0.4028	0.3851	0.3681
6.14	0.8157	0.7884	0.7605	0.7323	0.7042	0.6762	0.6488	0.6220	0.5961	0.5709	0.5468	0.5236	0.5013	0.4799	0.4593	0.4396	0.4206	0.4023	0.3846	0.3676
6.15	0.8155	0.7882	0.7603	0.7321	0.7039	0.6759	0.6485	0.6217	0.5958	0.5707	0.5466	0.5234	0.5011	0.4797	0.4591	0.4394	0.4204	0.4021	0.3844	0.3674
6.16	0.8154	0.7880	0.7601	0.7319	0.7036	0.6757	0.6482	0.6214	0.5955	0.5704	0.5462	0.5230	0.5007	0.4793	0.4588	0.4390	0.4200	0.4017	0.3841	0.3671
6.17	0.8152	0.7878	0.7599	0.7316	0.7034	0.6754	0.6479	0.6211	0.5951	0.5701	0.5459	0.5227	0.5004	0.4790	0.4584	0.4387	0.4197	0.4014	0.3837	0.3667
6.18	0.8150	0.7876	0.7596	0.7314	0.7031	0.6751	0.6476	0.6208	0.5948	0.5697	0.5456	0.5223	0.5000	0.4786	0.4581	0.4383	0.4193	0.4010	0.3834	0.3664
6.19	0.8149	0.7874	0.7594	0.7311	0.7028	0.6748	0.6473	0.6205	0.5945	0.5694	0.5452	0.5220	0.4997	0.4783	0.4577	0.4380	0.4190	0.4007	0.3830	0.3660
6.20	0.8147	0.7872	0.7592	0.7309	0.7026	0.6745	0.6470	0.6202	0.5942	0.5691	0.5449	0.5216	0.4993	0.4779	0.4574	0.4376	0.4186	0.4003	0.3827	0.3657
6.21	0.8145	0.7870	0.7590	0.7307	0.7023	0.6743	0.6467	0.6199	0.5938	0.5687	0.5446	0.5213	0.4990	0.4776	0.4570	0.4373	0.4183	0.4000	0.3824	0.3653
6.22	0.8144	0.7868	0.7588	0.7304	0.7021	0.6740	0.6464	0.6196	0.5935	0.5684	0.5442	0.5210	0.4986	0.4772	0.4567	0.4369	0.4179	0.3996	0.3820	0.3650
6.23	0.8142	0.7866	0.7585	0.7302	0.7018	0.6737	0.6461	0.6193	0.5932	0.5681	0.5439	0.5206	0.4983	0.4769	0.4563	0.4366	0.4176	0.3993	0.3817	0.3647
6.24	0.8140	0.7864	0.7583	0.7299	0.7015	0.6734	0.6458	0.6189	0.5928	0.5678	0.5435	0.5203	0.4980	0.4765	0.4560	0.4362	0.4172	0.3989	0.3813	0.3643
6.25	0.8138	0.7862	0.7581	0.7297	0.7013	0.6732	0.6455	0.6186	0.5926	0.5674	0.5432	0.5199	0.4976	0.4762	0.4556	0.4359	0.4169	0.3986	0.3810	0.3640
6.26	0.8137	0.7861	0.7579	0.7295	0.7010	0.6729	0.6452	0.6183	0.5923	0.5671	0.5429	0.5196	0.4973	0.4759	0.4553	0.4355	0.4165	0.3982	0.3806	0.3636
6.27	0.8135	0.7859	0.7577	0.7292	0.7008	0.6726	0.6450	0.6180	0.5919	0.5668	0.5425	0.5193	0.4969	0.4755	0.4549	0.4352	0.4162	0.3979	0.3803	0.3633
6.28	0.8133	0.7857	0.7575	0.7290	0.7005	0.6723	0.6447	0.6177	0.5916	0.5664	0.5422	0.5189	0.4966	0.4752	0.4546	0.4348	0.4158	0.3975	0.3799	0.3629
6.29	0.8132	0.7855	0.7572	0.7287	0.7002	0.6720	0.6444	0.6174	0.5913	0.5661	0.5419	0.5186	0.4962	0.4748	0.4543	0.4345	0.4155	0.3972	0.3796	0.3626
6.30	0.8130	0.7853	0.7570	0.7285	0.7000	0.6718	0.6441	0.6171	0.5910	0.5658	0.5415	0.5183	0.4959	0.4745	0.4539	0.4341	0.4152	0.3969	0.3793	0.3623
6.31	0.8128	0.7851	0.7568	0.7283	0.6997	0.6715	0.6438	0.6168	0.5907	0.5655	0.5412	0.5179	0.4956	0.4741	0.4536	0.4338	0.4148	0.3965	0.3789	0.3619
6.32	0.8127	0.7849	0.7566	0.7280	0.6995	0.6712	0.6435	0.6165	0.5904	0.5651	0.5409	0.5176	0.4952	0.4738	0.4532	0.4335	0.4145	0.3962	0.3786	0.3616
6.33	0.8125	0.7847	0.7564	0.7278	0.6992	0.6709	0.6432	0.6162	0.5900	0.5648	0.5406	0.5172	0.4949	0.4734	0.4529	0.4331	0.4141	0.3959	0.3782	0.3612
6.34	0.8123	0.7845	0.7562	0.7276	0.6990	0.6707	0.6429	0.6159	0.5897	0.5645	0.5402	0.5169	0.4945	0.4731	0.4525	0.4328	0.4138	0.3955	0.3779	0.3609
6.35	0.8122	0.7843	0.7560	0.7273	0.6987	0.6704	0.6426	0.6156	0.5894	0.5642	0.5399	0.5166	0.4942	0.4728	0.4522	0.4324	0.4134	0.3952	0.3776	0.3606
6.36	0.8120	0.7841	0.7557	0.7271	0.6984	0.6701	0.6423	0.6153	0.5891	0.5639	0.5396	0.5162	0.4939	0.4724	0.4519	0.4321	0.4131	0.3948	0.3772	0.3602
6.37	0.8118	0.7839	0.7555	0.7268	0.6982	0.6698	0.6420	0.6150	0.5888	0.5635	0.5392	0.5159	0.4935	0.4721	0.4515	0.4317	0.4128	0.3945	0.3769	0.3599
6.38	0.8117	0.7837	0.7553	0.7266	0.6979	0.6696	0.6418	0.6147	0.5885	0.5632	0.5389	0.5156	0.4932	0.4718	0.4512	0.4314	0.4124	0.3942	0.3766	0.3596
6.39	0.8115	0.7836	0.7551	0.7264	0.6977	0.6693	0.6415	0.6144	0.5882	0.5629	0.5386	0.5152	0.4929	0.4714	0.4508	0.4311	0.4121	0.3938	0.3762	0.3592
6.40	0.8113	0.7834	0.7549	0.7261	0.6974	0.6690	0.6412	0.6141	0.5878	0.5626	0.5383	0.5149	0.4925	0.4711	0.4505	0.4307	0.4117	0.3935	0.3759	0.3589
6.41	0.8112	0.7832	0.7547	0.7259	0.6972	0.6687	0.6409	0.6138	0.5875	0.5622	0.5379	0.5146	0.4922	0.4707	0.4502	0.4304	0.4114	0.3932	0.3756	0.3586
6.42	0.8110	0.7830	0.7545	0.7257	0.6969	0.6685	0.6406	0.6135	0.5872	0.5619	0.5376	0.5142	0.4919	0.4704	0.4498	0.4300	0.4111	0.3929	0.3753	0.3583
6.43	0.8108	0.7828	0.7542	0.7254	0.6966	0.6682	0.6403	0.6132	0.5869	0.5616	0.5373	0.5139	0.4915	0.4701	0.4495	0.4297	0.4107	0.3925	0.3749	0.3579
6.44	0.8107	0.7826	0.7540	0.7252	0.6964	0.6679	0.6400	0.6129	0.5866	0.5613	0.5369	0.5136	0.4912	0.4697	0.4491	0.4294	0.4104	0.3921	0.3746	0.3576
6.45	0.8105	0.7824	0.7538	0.7250	0.6961	0.6676	0.6397	0.6126	0.5863	0.5610	0.5366	0.5133	0.4909	0.4694	0.4488	0.4290	0.4101	0.3918	0.3742	0.3572
6.46	0.8103	0.7822	0.753																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.8013	0.7720	0.7421	0.7121	0.6822	0.6528	0.6241	0.5963	0.5695	0.5438	0.5191	0.4955	0.4730	0.4514	0.4308	0.4111	0.3922	0.3740	0.3566	0.3398
7.02	0.8012	0.7718	0.7419	0.7119	0.6820	0.6526	0.6239	0.5960	0.5692	0.5435	0.5188	0.4952	0.4727	0.4511	0.4305	0.4108	0.3919	0.3737	0.3563	0.3395
7.03	0.8010	0.7716	0.7417	0.7116	0.6817	0.6523	0.6236	0.5958	0.5689	0.5432	0.5185	0.4949	0.4724	0.4508	0.4302	0.4105	0.3916	0.3734	0.3560	0.3392
7.04	0.8008	0.7714	0.7415	0.7114	0.6815	0.6521	0.6233	0.5955	0.5686	0.5429	0.5182	0.4946	0.4721	0.4505	0.4299	0.4102	0.3913	0.3731	0.3557	0.3389
7.05	0.8007	0.7712	0.7413	0.7112	0.6813	0.6518	0.6230	0.5952	0.5683	0.5426	0.5179	0.4943	0.4718	0.4502	0.4296	0.4099	0.3910	0.3728	0.3554	0.3386
7.06	0.8005	0.7710	0.7411	0.7110	0.6810	0.6515	0.6228	0.5949	0.5681	0.5423	0.5176	0.4940	0.4714	0.4499	0.4293	0.4096	0.3907	0.3725	0.3551	0.3383
7.07	0.8004	0.7709	0.7409	0.7108	0.6808	0.6513	0.6225	0.5946	0.5678	0.5420	0.5173	0.4937	0.4711	0.4496	0.4290	0.4093	0.3904	0.3722	0.3548	0.3381
7.08	0.8002	0.7707	0.7407	0.7105	0.6805	0.6510	0.6222	0.5944	0.5675	0.5417	0.5170	0.4934	0.4708	0.4493	0.4287	0.4090	0.3901	0.3719	0.3545	0.3378
7.09	0.8000	0.7705	0.7405	0.7103	0.6803	0.6508	0.6220	0.5941	0.5672	0.5414	0.5167	0.4931	0.4705	0.4490	0.4284	0.4087	0.3898	0.3716	0.3542	0.3375
7.10	0.7999	0.7703	0.7403	0.7101	0.6801	0.6505	0.6217	0.5938	0.5669	0.5411	0.5164	0.4928	0.4702	0.4487	0.4281	0.4084	0.3895	0.3713	0.3539	0.3372
7.11	0.7997	0.7701	0.7401	0.7099	0.6798	0.6503	0.6214	0.5935	0.5666	0.5408	0.5161	0.4925	0.4699	0.4484	0.4278	0.4080	0.3892	0.3710	0.3536	0.3369
7.12	0.7996	0.7700	0.7399	0.7096	0.6796	0.6500	0.6212	0.5932	0.5663	0.5405	0.5158	0.4922	0.4696	0.4481	0.4275	0.4077	0.3889	0.3707	0.3533	0.3366
7.13	0.7994	0.7698	0.7397	0.7094	0.6793	0.6498	0.6209	0.5930	0.5661	0.5402	0.5155	0.4919	0.4693	0.4478	0.4272	0.4074	0.3886	0.3704	0.3530	0.3363
7.14	0.7992	0.7696	0.7395	0.7092	0.6791	0.6495	0.6206	0.5927	0.5658	0.5400	0.5152	0.4916	0.4690	0.4475	0.4269	0.4071	0.3883	0.3702	0.3527	0.3357
7.15	0.7991	0.7694	0.7393	0.7090	0.6789	0.6492	0.6204	0.5924	0.5655	0.5397	0.5149	0.4913	0.4687	0.4472	0.4266	0.4068	0.3880	0.3699	0.3525	0.3357
7.16	0.7989	0.7692	0.7391	0.7088	0.6786	0.6489	0.6201	0.5921	0.5652	0.5394	0.5146	0.4910	0.4684	0.4469	0.4263	0.4065	0.3877	0.3696	0.3522	0.3354
7.17	0.7988	0.7690	0.7389	0.7085	0.6784	0.6487	0.6198	0.5919	0.5649	0.5391	0.5143	0.4907	0.4681	0.4466	0.4260	0.4063	0.3874	0.3693	0.3519	0.3352
7.18	0.7986	0.7689	0.7387	0.7083	0.6781	0.6485	0.6196	0.5916	0.5646	0.5388	0.5141	0.4904	0.4678	0.4463	0.4257	0.4060	0.3871	0.3690	0.3516	0.3349
7.19	0.7985	0.7687	0.7385	0.7081	0.6779	0.6482	0.6193	0.5913	0.5643	0.5385	0.5138	0.4901	0.4675	0.4460	0.4254	0.4057	0.3868	0.3687	0.3513	0.3346
7.20	0.7983	0.7685	0.7383	0.7079	0.6777	0.6480	0.6190	0.5910	0.5641	0.5382	0.5135	0.4898	0.4672	0.4457	0.4251	0.4054	0.3865	0.3684	0.3510	0.3343
7.21	0.7981	0.7683	0.7381	0.7076	0.6774	0.6477	0.6188	0.5908	0.5638	0.5379	0.5132	0.4895	0.4669	0.4454	0.4248	0.4051	0.3862	0.3681	0.3507	0.3340
7.22	0.7980	0.7681	0.7379	0.7074	0.6772	0.6475	0.6185	0.5905	0.5635	0.5376	0.5129	0.4892	0.4666	0.4451	0.4245	0.4048	0.3859	0.3678	0.3504	0.3337
7.23	0.7978	0.7680	0.7377	0.7072	0.6770	0.6472	0.6182	0.5902	0.5632	0.5373	0.5126	0.4889	0.4663	0.4448	0.4242	0.4045	0.3856	0.3675	0.3501	0.3334
7.24	0.7977	0.7678	0.7375	0.7070	0.6767	0.6470	0.6180	0.5899	0.5629	0.5371	0.5123	0.4886	0.4660	0.4445	0.4239	0.4042	0.3853	0.3672	0.3498	0.3331
7.25	0.7975	0.7676	0.7373	0.7068	0.6765	0.6467	0.6177	0.5897	0.5627	0.5368	0.5120	0.4883	0.4657	0.4442	0.4236	0.4039	0.3850	0.3669	0.3496	0.3329
7.26	0.7973	0.7674	0.7371	0.7065	0.6762	0.6465	0.6174	0.5894	0.5624	0.5365	0.5117	0.4880	0.4655	0.4439	0.4233	0.4036	0.3847	0.3666	0.3493	0.3326
7.27	0.7972	0.7672	0.7369	0.7063	0.6760	0.6462	0.6172	0.5891	0.5621	0.5362	0.5114	0.4877	0.4652	0.4436	0.4229	0.4033	0.3844	0.3663	0.3490	0.3323
7.28	0.7970	0.7671	0.7367	0.7061	0.6758	0.6460	0.6169	0.5888	0.5618	0.5359	0.5111	0.4875	0.4649	0.4433	0.4227	0.4030	0.3841	0.3661	0.3487	0.3320
7.29	0.7969	0.7669	0.7365	0.7059	0.6755	0.6457	0.6167	0.5886	0.5615	0.5356	0.5108	0.4872	0.4646	0.4430	0.4224	0.4027	0.3838	0.3658	0.3484	0.3317
7.30	0.7967	0.7667	0.7363	0.7057	0.6753	0.6455	0.6164	0.5883	0.5612	0.5353	0.5105	0.4869	0.4643	0.4427	0.4221	0.4024	0.3836	0.3655	0.3481	0.3314
7.31	0.7966	0.7665	0.7361	0.7055	0.6751	0.6452	0.6161	0.5880	0.5610	0.5350	0.5103	0.4866	0.4640	0.4424	0.4218	0.4021	0.3833	0.3652	0.3478	0.3311
7.32	0.7964	0.7663	0.7359	0.7052	0.6748	0.6450	0.6159	0.5877	0.5607	0.5348	0.5100	0.4863	0.4637	0.4421	0.4215	0.4018	0.3830	0.3649	0.3476	0.3309
7.33	0.7962	0.7662	0.7357	0.7050	0.6746	0.6447	0.6156	0.5875	0.5604	0.5345	0.5097	0.4860	0.4634	0.4418	0.4212	0.4015	0.3827	0.3646	0.3473	0.3306
7.34	0.7961	0.7660	0.7355	0.7048	0.6744	0.6445	0.6153	0.5872	0.5601	0.5342	0.5094	0.4857	0.4631	0.4415	0.4209	0.4012	0.3824	0.3643	0.3470	0.3303
7.35	0.7959	0.7658	0.7353	0.7046	0.6741	0.6442	0.6151	0.5869	0.5599	0.5339	0.5091	0.4854	0.4628	0.4412	0.4207	0.4010	0.3821	0.3640	0.3467	0.3300
7.36	0.7958	0.7656	0.7351	0.7044	0.6739	0.6440	0.6148	0.5867	0.5596	0.5336	0.5088	0.4851	0.4625	0.4410	0.4204	0.4007	0.3818	0.3638	0.3464	0.3298
7.37	0.7956	0.7655	0.7349	0.7041	0.6737	0.6437	0.6146	0.5864	0.5593	0.5333	0.5085	0.4848	0.4622	0.4407	0.4201	0.4004	0.3815	0.3635	0.3461	0.3295
7.38	0.7955	0.7653	0.7347	0.7039	0.6734	0.6435	0.6143	0.5861	0.5590	0.5331	0.5082	0.4845	0.4619	0.4404	0.4198	0.4001	0.3812	0.3632	0.3459	0.3292
7.39	0.7953	0.7651	0.7345	0.7037	0.6732	0.6432	0.6140	0.5859	0.5587	0.5328	0.5080	0.4843	0.4616	0.4401	0.4195	0.3998	0.3810	0.3629	0.3456	0.3289
7.40	0.7951	0.7649	0.7343	0.7035	0.6730	0.6430	0.6138	0.5856	0.5585	0.5325	0.5077	0.4840	0.4614	0.4398	0.4192	0.3995	0.3807	0.3626	0.3453	0.3287
7.41	0.7950	0.7647	0.7341	0.7033	0.6727	0.6427	0.6135	0.5853	0.5582	0.5322	0.5074	0.4837	0.4611	0.4395	0.4189	0.3992	0.3804	0.3623	0.3450	0.3284
7.42	0.7948	0.7646	0.7339	0.7031	0.6725	0.6425	0.6133	0.5850	0.5579	0.5319	0.5071	0.4834	0.4608	0.4392	0.4186	0.3989	0.3801	0.3621	0.3447	0.3281
7.43	0.7947	0.7644	0.7337	0.7028	0.6723	0.6422	0.6130	0.5848	0.5576	0.5316	0.5068	0.4831	0.4605	0.4389	0.4183	0.3986	0.3798	0.3618	0.3445	0.3278
7.44	0.7945	0.7642	0.7335	0.7026	0.6720	0.6420	0.6127	0.5845	0.5574	0.5314	0.5065	0.4828	0.4602	0.4386	0.4180	0.3984	0.3795	0.3615	0.3442	0.3276
7.45	0.7944	0.7640	0.7333	0.7024	0.6718	0.6417	0.6125	0.5842	0.5571	0.5311	0.5062	0.4825	0.4599	0.4383	0.4178	0.3981	0.3793	0.3612	0.3439	0.3273
7.46	0.7942	0.7639	0.7331	0.7022	0.67															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7858	0.7543	0.7224	0.6906	0.6591	0.6283	0.5984	0.5697	0.5422	0.5159	0.4909	0.4670	0.4444	0.4228	0.4023	0.3827	0.3640	0.3462	0.3290	0.3126
8.02	0.7856	0.7541	0.7222	0.6903	0.6588	0.6280	0.5982	0.5694	0.5419	0.5156	0.4906	0.4668	0.4441	0.4226	0.4021	0.3825	0.3638	0.3459	0.3288	0.3124
8.03	0.7855	0.7539	0.7220	0.6901	0.6586	0.6278	0.5979	0.5692	0.5416	0.5154	0.4903	0.4665	0.4439	0.4223	0.4018	0.3822	0.3635	0.3456	0.3285	0.3121
8.04	0.7853	0.7538	0.7218	0.6899	0.6584	0.6276	0.5977	0.5689	0.5414	0.5151	0.4901	0.4662	0.4436	0.4220	0.4015	0.3819	0.3633	0.3454	0.3283	0.3119
8.05	0.7852	0.7536	0.7217	0.6897	0.6582	0.6273	0.5974	0.5687	0.5411	0.5148	0.4898	0.4660	0.4433	0.4218	0.4013	0.3817	0.3630	0.3451	0.3280	0.3116
8.06	0.7850	0.7534	0.7215	0.6895	0.6580	0.6271	0.5972	0.5684	0.5409	0.5146	0.4895	0.4657	0.4431	0.4215	0.4010	0.3814	0.3627	0.3449	0.3278	0.3114
8.07	0.7849	0.7533	0.7213	0.6893	0.6577	0.6269	0.5970	0.5682	0.5406	0.5143	0.4893	0.4655	0.4428	0.4213	0.4007	0.3812	0.3625	0.3446	0.3275	0.3111
8.08	0.7847	0.7531	0.7211	0.6891	0.6575	0.6266	0.5967	0.5679	0.5404	0.5141	0.4890	0.4652	0.4425	0.4210	0.4005	0.3809	0.3622	0.3444	0.3273	0.3109
8.09	0.7846	0.7529	0.7209	0.6889	0.6573	0.6264	0.5965	0.5677	0.5401	0.5138	0.4888	0.4649	0.4423	0.4207	0.4002	0.3806	0.3620	0.3441	0.3270	0.3106
8.10	0.7844	0.7527	0.7207	0.6887	0.6567	0.6262	0.5962	0.5674	0.5398	0.5135	0.4885	0.4647	0.4420	0.4205	0.3999	0.3804	0.3617	0.3439	0.3268	0.3104
8.11	0.7843	0.7526	0.7205	0.6885	0.6569	0.6259	0.5960	0.5672	0.5396	0.5133	0.4882	0.4644	0.4417	0.4202	0.3997	0.3801	0.3615	0.3436	0.3265	0.3101
8.12	0.7841	0.7524	0.7203	0.6883	0.6566	0.6257	0.5957	0.5669	0.5393	0.5130	0.4880	0.4641	0.4415	0.4199	0.3994	0.3799	0.3612	0.3434	0.3263	0.3099
8.13	0.7840	0.7522	0.7201	0.6881	0.6564	0.6255	0.5955	0.5667	0.5391	0.5128	0.4877	0.4639	0.4412	0.4197	0.3992	0.3796	0.3609	0.3431	0.3260	0.3096
8.14	0.7838	0.7521	0.7200	0.6879	0.6562	0.6252	0.5953	0.5664	0.5388	0.5125	0.4874	0.4636	0.4409	0.4194	0.3989	0.3793	0.3607	0.3429	0.3258	0.3094
8.15	0.7837	0.7519	0.7198	0.6877	0.6550	0.6240	0.5940	0.5650	0.5386	0.5123	0.4872	0.4634	0.4407	0.4192	0.3987	0.3791	0.3604	0.3426	0.3255	0.3092
8.16	0.7835	0.7517	0.7196	0.6875	0.6558	0.6248	0.5948	0.5659	0.5383	0.5120	0.4869	0.4631	0.4404	0.4189	0.3984	0.3788	0.3602	0.3423	0.3253	0.3089
8.17	0.7834	0.7516	0.7194	0.6873	0.6555	0.6245	0.5945	0.5657	0.5381	0.5117	0.4867	0.4628	0.4402	0.4186	0.3981	0.3786	0.3599	0.3421	0.3250	0.3087
8.18	0.7832	0.7514	0.7192	0.6871	0.6553	0.6243	0.5943	0.5654	0.5378	0.5115	0.4864	0.4626	0.4399	0.4184	0.3979	0.3783	0.3597	0.3418	0.3248	0.3084
8.19	0.7831	0.7512	0.7190	0.6869	0.6551	0.6241	0.5941	0.5652	0.5376	0.5112	0.4861	0.4623	0.4396	0.4181	0.3976	0.3781	0.3594	0.3416	0.3245	0.3082
8.20	0.7829	0.7511	0.7188	0.6866	0.6549	0.6239	0.5938	0.5649	0.5373	0.5110	0.4859	0.4620	0.4394	0.4178	0.3974	0.3778	0.3592	0.3413	0.3243	0.3079
8.21	0.7828	0.7509	0.7186	0.6864	0.6547	0.6236	0.5936	0.5647	0.5371	0.5107	0.4856	0.4618	0.4391	0.4176	0.3971	0.3775	0.3589	0.3411	0.3240	0.3077
8.22	0.7826	0.7507	0.7185	0.6862	0.6544	0.6234	0.5933	0.5644	0.5368	0.5105	0.4854	0.4615	0.4389	0.4173	0.3968	0.3773	0.3587	0.3408	0.3238	0.3075
8.23	0.7825	0.7505	0.7183	0.6860	0.6542	0.6232	0.5931	0.5642	0.5365	0.5102	0.4851	0.4613	0.4386	0.4171	0.3966	0.3770	0.3584	0.3406	0.3235	0.3072
8.24	0.7823	0.7504	0.7181	0.6858	0.6540	0.6229	0.5929	0.5639	0.5363	0.5099	0.4849	0.4610	0.4383	0.4168	0.3963	0.3768	0.3582	0.3403	0.3233	0.3070
8.25	0.7822	0.7502	0.7179	0.6856	0.6538	0.6227	0.5926	0.5637	0.5360	0.5097	0.4846	0.4607	0.4381	0.4166	0.3961	0.3765	0.3579	0.3401	0.3231	0.3067
8.26	0.7820	0.7500	0.7177	0.6854	0.6536	0.6225	0.5924	0.5635	0.5358	0.5094	0.4843	0.4605	0.4378	0.4163	0.3958	0.3763	0.3577	0.3399	0.3228	0.3065
8.27	0.7819	0.7499	0.7175	0.6852	0.6534	0.6222	0.5921	0.5632	0.5355	0.5092	0.4841	0.4602	0.4376	0.4160	0.3955	0.3760	0.3574	0.3396	0.3226	0.3062
8.28	0.7817	0.7497	0.7173	0.6850	0.6531	0.6220	0.5919	0.5630	0.5353	0.5089	0.4838	0.4600	0.4373	0.4157	0.3952	0.3757	0.3571	0.3393	0.3223	0.3059
8.29	0.7816	0.7495	0.7171	0.6848	0.6529	0.6218	0.5917	0.5627	0.5350	0.5087	0.4836	0.4597	0.4371	0.4155	0.3950	0.3755	0.3569	0.3391	0.3221	0.3058
8.30	0.7815	0.7494	0.7170	0.6846	0.6527	0.6216	0.5914	0.5625	0.5348	0.5084	0.4833	0.4595	0.4368	0.4152	0.3947	0.3752	0.3566	0.3388	0.3218	0.3055
8.31	0.7813	0.7492	0.7168	0.6844	0.6525	0.6213	0.5912	0.5622	0.5345	0.5082	0.4831	0.4593	0.4366	0.4150	0.3945	0.3750	0.3564	0.3386	0.3216	0.3053
8.32	0.7812	0.7490	0.7166	0.6842	0.6523	0.6211	0.5910	0.5620	0.5343	0.5079	0.4828	0.4589	0.4362	0.4146	0.3941	0.3746	0.3560	0.3382	0.3212	0.3050
8.33	0.7810	0.7489	0.7164	0.6840	0.6521	0.6209	0.5907	0.5617	0.5340	0.5077	0.4825	0.4587	0.4360	0.4145	0.3940	0.3745	0.3559	0.3381	0.3211	0.3048
8.34	0.7809	0.7487	0.7162	0.6838	0.6518	0.6206	0.5905	0.5615	0.5338	0.5074	0.4823	0.4584	0.4358	0.4143	0.3938	0.3743	0.3557	0.3379	0.3209	0.3046
8.35	0.7807	0.7485	0.7160	0.6836	0.6516	0.6204	0.5902	0.5613	0.5335	0.5071	0.4820	0.4582	0.4355	0.4140	0.3935	0.3740	0.3554	0.3376	0.3206	0.3043
8.36	0.7806	0.7484	0.7158	0.6834	0.6514	0.6202	0.5900	0.5610	0.5333	0.5069	0.4818	0.4579	0.4353	0.4137	0.3932	0.3737	0.3551	0.3373	0.3204	0.3041
8.37	0.7804	0.7482	0.7157	0.6832	0.6512	0.6200	0.5898	0.5608	0.5330	0.5066	0.4815	0.4577	0.4350	0.4135	0.3930	0.3735	0.3549	0.3372	0.3202	0.3039
8.38	0.7803	0.7480	0.7155	0.6830	0.6510	0.6197	0.5895	0.5605	0.5328	0.5064	0.4813	0.4574	0.4348	0.4132	0.3928	0.3733	0.3547	0.3369	0.3199	0.3036
8.39	0.7801	0.7479	0.7153	0.6828	0.6508	0.6195	0.5893	0.5603	0.5325	0.5061	0.4810	0.4572	0.4345	0.4130	0.3925	0.3730	0.3544	0.3367	0.3197	0.3034
8.40	0.7800	0.7477	0.7151	0.6826	0.6505	0.6193	0.5891	0.5600	0.5323	0.5059	0.4808	0.4569	0.4342	0.4127	0.3922	0.3727	0.3542	0.3364	0.3194	0.3032
8.41	0.7798	0.7475	0.7149	0.6822	0.6503	0.6191	0.5888	0.5598	0.5321	0.5056	0.4805	0.4567	0.4340	0.4125	0.3920	0.3725	0.3539	0.3362	0.3192	0.3029
8.42	0.7797	0.7474	0.7147	0.6822	0.6501	0.6188	0.5886	0.5596	0.5318	0.5054	0.4803	0.4564	0.4337	0.4122	0.3918	0.3723	0.3537	0.3359	0.3190	0.3027
8.43	0.7795	0.7472	0.7146	0.6820	0.6499	0.6186	0.5884	0.5593	0.5316	0.5051	0.4800	0.4561	0.4335	0.4120	0.3915	0.3720	0.3534	0.3357	0.3187	0.3025
8.44	0.7794	0.7470	0.7144	0.6818	0.6497	0.6184	0.5881	0.5591	0.5313	0.5049	0.4798	0.4559	0.4332	0.4117	0.3913	0.3718	0.3532	0.3355	0.3185	0.3022
8.45	0.7792	0.7469	0.7142	0.6816	0.6495	0.6182	0.5879	0.5588	0.5311	0.5046	0.4795	0.4556	0.4330	0.4115	0.3910	0.3715	0.3530	0.3352	0.3182	0.3020
8.46	0.7791	0.7467	0.7140	0.6814	0.6493	0.6179	0.5877	0.5586												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7712	0.7377	0.7041	0.6706	0.6378	0.6058	0.5751	0.5457	0.5177	0.4911	0.4659	0.4420	0.4194	0.3979	0.3776	0.3582	0.3398	0.3223	0.3055	0.2895
9.02	0.7710	0.7376	0.7039	0.6704	0.6376	0.6056	0.5749	0.5455	0.5174	0.4909	0.4656	0.4417	0.4191	0.3977	0.3773	0.3580	0.3396	0.3221	0.3053	0.2893
9.03	0.7709	0.7374	0.7037	0.6702	0.6374	0.6054	0.5747	0.5452	0.5172	0.4906	0.4654	0.4415	0.4189	0.3975	0.3771	0.3578	0.3394	0.3218	0.3051	0.2890
9.04	0.7707	0.7372	0.7035	0.6700	0.6371	0.6052	0.5744	0.5450	0.5170	0.4904	0.4652	0.4413	0.4187	0.3972	0.3769	0.3575	0.3391	0.3216	0.3049	0.2888
9.05	0.7706	0.7371	0.7034	0.6698	0.6369	0.6050	0.5742	0.5448	0.5168	0.4902	0.4649	0.4410	0.4184	0.3970	0.3767	0.3573	0.3389	0.3214	0.3046	0.2886
9.06	0.7704	0.7369	0.7032	0.6697	0.6367	0.6048	0.5740	0.5446	0.5165	0.4899	0.4647	0.4408	0.4182	0.3968	0.3764	0.3571	0.3387	0.3212	0.3044	0.2884
9.07	0.7703	0.7367	0.7030	0.6695	0.6365	0.6046	0.5738	0.5443	0.5163	0.4897	0.4645	0.4406	0.4180	0.3965	0.3762	0.3569	0.3385	0.3209	0.3042	0.2882
9.08	0.7702	0.7366	0.7028	0.6693	0.6363	0.6043	0.5736	0.5441	0.5161	0.4895	0.4642	0.4403	0.4177	0.3963	0.3760	0.3566	0.3383	0.3207	0.3040	0.2880
9.09	0.7700	0.7364	0.7026	0.6691	0.6361	0.6041	0.5733	0.5439	0.5158	0.4892	0.4640	0.4401	0.4175	0.3961	0.3757	0.3564	0.3380	0.3205	0.3038	0.2878
9.10	0.7699	0.7363	0.7025	0.6689	0.6359	0.6039	0.5731	0.5437	0.5156	0.4890	0.4638	0.4399	0.4173	0.3958	0.3755	0.3562	0.3378	0.3203	0.3036	0.2876
9.11	0.7697	0.7361	0.7023	0.6687	0.6357	0.6037	0.5729	0.5434	0.5154	0.4888	0.4635	0.4396	0.4170	0.3956	0.3753	0.3560	0.3376	0.3201	0.3033	0.2873
9.12	0.7696	0.7359	0.7021	0.6685	0.6355	0.6035	0.5727	0.5432	0.5151	0.4885	0.4633	0.4394	0.4168	0.3954	0.3751	0.3557	0.3374	0.3199	0.3031	0.2871
9.13	0.7695	0.7358	0.7019	0.6683	0.6353	0.6033	0.5725	0.5430	0.5149	0.4883	0.4631	0.4392	0.4166	0.3951	0.3748	0.3555	0.3371	0.3196	0.3029	0.2869
9.14	0.7693	0.7356	0.7018	0.6681	0.6351	0.6031	0.5722	0.5428	0.5147	0.4878	0.4628	0.4389	0.4163	0.3949	0.3746	0.3553	0.3369	0.3194	0.3027	0.2867
9.15	0.7692	0.7355	0.7016	0.6679	0.6349	0.6029	0.5720	0.5425	0.5145	0.4878	0.4626	0.4387	0.4161	0.3947	0.3744	0.3551	0.3367	0.3192	0.3025	0.2865
9.16	0.7690	0.7353	0.7014	0.6677	0.6347	0.6026	0.5718	0.5423	0.5142	0.4876	0.4624	0.4385	0.4159	0.3945	0.3741	0.3548	0.3365	0.3190	0.3023	0.2863
9.17	0.7689	0.7352	0.7012	0.6676	0.6345	0.6024	0.5716	0.5421	0.5140	0.4874	0.4621	0.4382	0.4156	0.3942	0.3739	0.3546	0.3363	0.3188	0.3021	0.2861
9.18	0.7687	0.7350	0.7011	0.6674	0.6343	0.6022	0.5714	0.5419	0.5138	0.4871	0.4619	0.4380	0.4154	0.3940	0.3737	0.3544	0.3360	0.3185	0.3018	0.2859
9.19	0.7686	0.7348	0.7009	0.6672	0.6341	0.6020	0.5711	0.5416	0.5135	0.4869	0.4617	0.4378	0.4152	0.3938	0.3735	0.3542	0.3358	0.3183	0.3016	0.2857
9.20	0.7685	0.7347	0.7007	0.6670	0.6339	0.6018	0.5709	0.5414	0.5133	0.4867	0.4614	0.4376	0.4149	0.3935	0.3732	0.3539	0.3356	0.3181	0.3014	0.2855
9.21	0.7683	0.7345	0.7005	0.6668	0.6337	0.6016	0.5707	0.5412	0.5131	0.4865	0.4612	0.4373	0.4147	0.3933	0.3730	0.3537	0.3354	0.3179	0.3012	0.2852
9.22	0.7682	0.7344	0.7004	0.6666	0.6335	0.6014	0.5705	0.5410	0.5129	0.4862	0.4610	0.4371	0.4145	0.3931	0.3728	0.3535	0.3352	0.3177	0.3010	0.2850
9.23	0.7680	0.7342	0.7002	0.6664	0.6333	0.6012	0.5703	0.5407	0.5126	0.4860	0.4608	0.4369	0.4143	0.3929	0.3726	0.3533	0.3349	0.3175	0.3008	0.2848
9.24	0.7679	0.7340	0.7000	0.6662	0.6331	0.6010	0.5700	0.5405	0.5124	0.4858	0.4605	0.4366	0.4140	0.3926	0.3723	0.3531	0.3347	0.3173	0.3006	0.2846
9.25	0.7678	0.7339	0.6998	0.6660	0.6329	0.6007	0.5698	0.5403	0.5122	0.4855	0.4603	0.4364	0.4138	0.3924	0.3721	0.3528	0.3345	0.3170	0.3004	0.2844
9.26	0.7676	0.7337	0.6997	0.6658	0.6327	0.6005	0.5696	0.5401	0.5120	0.4853	0.4601	0.4362	0.4136	0.3922	0.3719	0.3526	0.3343	0.3168	0.3001	0.2842
9.27	0.7675	0.7336	0.6995	0.6657	0.6325	0.6003	0.5694	0.5398	0.5117	0.4851	0.4598	0.4359	0.4133	0.3920	0.3717	0.3524	0.3341	0.3166	0.2999	0.2840
9.28	0.7673	0.7334	0.6993	0.6655	0.6323	0.6001	0.5692	0.5396	0.5115	0.4849	0.4596	0.4357	0.4131	0.3917	0.3714	0.3522	0.3339	0.3164	0.2997	0.2838
9.29	0.7672	0.7333	0.6991	0.6653	0.6321	0.5999	0.5690	0.5394	0.5113	0.4846	0.4594	0.4355	0.4129	0.3915	0.3712	0.3519	0.3336	0.3162	0.2995	0.2836
9.30	0.7671	0.7331	0.6990	0.6651	0.6319	0.5997	0.5687	0.5392	0.5110	0.4844	0.4592	0.4353	0.4127	0.3913	0.3710	0.3517	0.3334	0.3160	0.2993	0.2834
9.31	0.7669	0.7329	0.6988	0.6649	0.6317	0.5995	0.5685	0.5390	0.5108	0.4842	0.4589	0.4350	0.4124	0.3911	0.3708	0.3515	0.3332	0.3158	0.2991	0.2832
9.32	0.7668	0.7328	0.6986	0.6647	0.6315	0.5993	0.5683	0.5387	0.5106	0.4839	0.4587	0.4348	0.4122	0.3908	0.3706	0.3513	0.3330	0.3155	0.2988	0.2830
9.33	0.7666	0.7326	0.6984	0.6645	0.6313	0.5991	0.5681	0.5385	0.5104	0.4837	0.4585	0.4346	0.4120	0.3906	0.3703	0.3511	0.3328	0.3153	0.2987	0.2828
9.34	0.7665	0.7325	0.6983	0.6643	0.6311	0.5989	0.5679	0.5383	0.5102	0.4835	0.4582	0.4344	0.4118	0.3904	0.3701	0.3509	0.3326	0.3151	0.2985	0.2826
9.35	0.7664	0.7323	0.6981	0.6642	0.6309	0.5987	0.5677	0.5381	0.5099	0.4833	0.4580	0.4341	0.4115	0.3902	0.3699	0.3506	0.3323	0.3149	0.2983	0.2824
9.36	0.7662	0.7321	0.6979	0.6640	0.6307	0.5984	0.5674	0.5378	0.5097	0.4830	0.4578	0.4339	0.4113	0.3899	0.3697	0.3504	0.3321	0.3147	0.2981	0.2822
9.37	0.7661	0.7320	0.6977	0.6638	0.6305	0.5982	0.5672	0.5376	0.5095	0.4828	0.4576	0.4337	0.4111	0.3897	0.3695	0.3502	0.3319	0.3145	0.2978	0.2820
9.38	0.7659	0.7318	0.6976	0.6636	0.6303	0.5980	0.5670	0.5374	0.5093	0.4826	0.4573	0.4334	0.4109	0.3895	0.3692	0.3500	0.3317	0.3143	0.2976	0.2817
9.39	0.7658	0.7317	0.6974	0.6634	0.6301	0.5978	0.5668	0.5372	0.5090	0.4824	0.4571	0.4332	0.4106	0.3893	0.3690	0.3498	0.3315	0.3141	0.2974	0.2815
9.40	0.7657	0.7315	0.6972	0.6632	0.6299	0.5976	0.5666	0.5370	0.5088	0.4821	0.4569	0.4330	0.4104	0.3890	0.3688	0.3495	0.3313	0.3139	0.2972	0.2813
9.41	0.7655	0.7314	0.6971	0.6630	0.6297	0.5974	0.5664	0.5367	0.5086	0.4819	0.4567	0.4328	0.4102	0.3888	0.3686	0.3493	0.3311	0.3136	0.2970	0.2811
9.42	0.7654	0.7312	0.6969	0.6628	0.6295	0.5972	0.5662	0.5365	0.5084	0.4817	0.4564	0.4325	0.4100	0.3886	0.3684	0.3491	0.3308	0.3134	0.2968	0.2809
9.43	0.7652	0.7310	0.6967	0.6627	0.6293	0.5970	0.5659	0.5363	0.5081	0.4815	0.4562	0.4323	0.4097	0.3884	0.3681	0.3489	0.3306	0.3132	0.2966	0.2807
9.44	0.7651	0.7309	0.6965	0.6625	0.6291	0.5968	0.5657	0.5361	0.5079	0.4812	0.4560	0.4321	0.4095	0.3882	0.3679	0.3487	0.3304	0.3130	0.2964	0.2805
9.45	0.7650	0.7307	0.6964	0.6623	0.6289	0.5966	0.5655	0.5359	0.5077	0.4810	0.4558	0.4319	0.4093	0.3879	0.3677	0.3485	0.3302	0.3128	0.2962	0.2803
9.46	0.7648	0.7306	0.6962	0.6621	0.62															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
1.01	0.7315	0.7211	0.7108	0.7004	0.6900	0.6797	0.6693	0.6589	0.6485	0.6381	0.6277	0.6173	0.6069	0.5965	0.5861	0.5756	0.5652	0.5548	0.5444	0.5340
1.02	0.7298	0.7194	0.7090	0.6986	0.6881	0.6777	0.6673	0.6568	0.6464	0.6359	0.6255	0.6150	0.6046	0.5941	0.5836	0.5732	0.5627	0.5522	0.5418	0.5313
1.03	0.7282	0.7177	0.7072	0.6967	0.6863	0.6758	0.6653	0.6548	0.6443	0.6338	0.6233	0.6128	0.6023	0.5917	0.5812	0.5707	0.5602	0.5497	0.5392	0.5286
1.04	0.7265	0.7160	0.7055	0.6949	0.6844	0.6738	0.6633	0.6527	0.6422	0.6316	0.6211	0.6105	0.6000	0.5894	0.5788	0.5683	0.5577	0.5471	0.5366	0.5260
1.05	0.7249	0.7143	0.7037	0.6931	0.6825	0.6719	0.6613	0.6507	0.6401	0.6295	0.6189	0.6083	0.5977	0.5871	0.5765	0.5658	0.5552	0.5446	0.5340	0.5234
1.06	0.7233	0.7126	0.7020	0.6913	0.6807	0.6700	0.6594	0.6487	0.6381	0.6274	0.6167	0.6061	0.5954	0.5848	0.5741	0.5634	0.5528	0.5421	0.5315	0.5208
1.07	0.7217	0.7110	0.7002	0.6895	0.6788	0.6681	0.6574	0.6467	0.6360	0.6253	0.6146	0.6039	0.5932	0.5825	0.5718	0.5611	0.5504	0.5396	0.5289	0.5182
1.08	0.7201	0.7093	0.6985	0.6878	0.6770	0.6662	0.6555	0.6447	0.6340	0.6232	0.6125	0.6017	0.5910	0.5802	0.5694	0.5587	0.5479	0.5372	0.5264	0.5157
1.09	0.7185	0.7076	0.6968	0.6860	0.6752	0.6644	0.6536	0.6428	0.6320	0.6211	0.6103	0.5995	0.5887	0.5779	0.5671	0.5563	0.5455	0.5347	0.5239	0.5132
1.10	0.7169	0.7060	0.6951	0.6843	0.6734	0.6625	0.6517	0.6408	0.6299	0.6191	0.6082	0.5974	0.5865	0.5757	0.5648	0.5540	0.5432	0.5323	0.5215	0.5106
1.11	0.7153	0.7044	0.6934	0.6825	0.6716	0.6607	0.6498	0.6389	0.6279	0.6170	0.6061	0.5952	0.5844	0.5735	0.5626	0.5517	0.5408	0.5299	0.5190	0.5082
1.12	0.7137	0.7027	0.6917	0.6808	0.6698	0.6588	0.6479	0.6369	0.6260	0.6150	0.6041	0.5931	0.5822	0.5713	0.5603	0.5494	0.5385	0.5275	0.5166	0.5057
1.13	0.7122	0.7011	0.6901	0.6790	0.6680	0.6570	0.6460	0.6350	0.6240	0.6130	0.6020	0.5910	0.5800	0.5691	0.5581	0.5471	0.5361	0.5252	0.5142	0.5032
1.14	0.7106	0.6995	0.6884	0.6773	0.6663	0.6552	0.6441	0.6331	0.6220	0.6110	0.6000	0.5889	0.5779	0.5669	0.5559	0.5448	0.5338	0.5228	0.5118	0.5008
1.15	0.7090	0.6979	0.6868	0.6756	0.6645	0.6534	0.6423	0.6312	0.6201	0.6090	0.5979	0.5868	0.5758	0.5647	0.5536	0.5426	0.5315	0.5205	0.5094	0.4984
1.16	0.7075	0.6963	0.6851	0.6739	0.6628	0.6516	0.6404	0.6293	0.6182	0.6070	0.5959	0.5848	0.5737	0.5626	0.5515	0.5404	0.5293	0.5182	0.5071	0.4960
1.17	0.7060	0.6947	0.6835	0.6722	0.6610	0.6498	0.6386	0.6274	0.6162	0.6051	0.5939	0.5827	0.5716	0.5604	0.5493	0.5381	0.5270	0.5159	0.5048	0.4936
1.18	0.7044	0.6931	0.6818	0.6706	0.6593	0.6480	0.6368	0.6256	0.6143	0.6031	0.5919	0.5807	0.5695	0.5583	0.5471	0.5359	0.5248	0.5136	0.5024	0.4913
1.19	0.7029	0.6916	0.6802	0.6689	0.6576	0.6463	0.6350	0.6237	0.6124	0.6012	0.5899	0.5787	0.5674	0.5562	0.5450	0.5337	0.5225	0.5113	0.5001	0.4889
1.20	0.7014	0.6900	0.6786	0.6672	0.6559	0.6445	0.6332	0.6219	0.6105	0.5992	0.5879	0.5766	0.5654	0.5541	0.5428	0.5316	0.5203	0.5091	0.4978	0.4866
1.21	0.6999	0.6885	0.6770	0.6656	0.6542	0.6428	0.6314	0.6200	0.6087	0.5973	0.5860	0.5746	0.5633	0.5520	0.5407	0.5294	0.5181	0.5069	0.4956	0.4843
1.22	0.6984	0.6869	0.6754	0.6639	0.6525	0.6410	0.6296	0.6182	0.6068	0.5954	0.5840	0.5727	0.5613	0.5499	0.5386	0.5273	0.5160	0.5046	0.4933	0.4820
1.23	0.6969	0.6854	0.6738	0.6623	0.6508	0.6393	0.6278	0.6164	0.6049	0.5935	0.5821	0.5707	0.5593	0.5479	0.5365	0.5252	0.5138	0.5024	0.4911	0.4798
1.24	0.6955	0.6838	0.6723	0.6607	0.6491	0.6376	0.6261	0.6146	0.6031	0.5916	0.5802	0.5687	0.5573	0.5459	0.5344	0.5230	0.5116	0.5003	0.4889	0.4775
1.25	0.6940	0.6823	0.6707	0.6591	0.6475	0.6359	0.6243	0.6128	0.6013	0.5898	0.5783	0.5668	0.5553	0.5438	0.5324	0.5209	0.5095	0.4981	0.4867	0.4753
1.26	0.6925	0.6808	0.6691	0.6575	0.6458	0.6342	0.6226	0.6110	0.5994	0.5879	0.5764	0.5648	0.5533	0.5418	0.5303	0.5189	0.5074	0.4959	0.4845	0.4731
1.27	0.6911	0.6793	0.6676	0.6559	0.6442	0.6325	0.6209	0.6092	0.5976	0.5860	0.5745	0.5629	0.5514	0.5398	0.5283	0.5168	0.5053	0.4938	0.4823	0.4709
1.28	0.6896	0.6778	0.6660	0.6543	0.6425	0.6308	0.6192	0.6075	0.5958	0.5842	0.5726	0.5610	0.5494	0.5378	0.5263	0.5147	0.5032	0.4917	0.4802	0.4687
1.29	0.6882	0.6763	0.6645	0.6527	0.6409	0.6292	0.6174	0.6057	0.5941	0.5824	0.5707	0.5591	0.5475	0.5359	0.5243	0.5127	0.5011	0.4896	0.4780	0.4665
1.30	0.6867	0.6748	0.6630	0.6511	0.6393	0.6275	0.6157	0.6040	0.5923	0.5806	0.5689	0.5572	0.5456	0.5339	0.5223	0.5107	0.4991	0.4875	0.4759	0.4644
1.31	0.6853	0.6733	0.6614	0.6496	0.6377	0.6259	0.6141	0.6023	0.5905	0.5788	0.5670	0.5553	0.5436	0.5320	0.5203	0.5087	0.4970	0.4854	0.4738	0.4622
1.32	0.6839	0.6719	0.6599	0.6480	0.6361	0.6242	0.6124	0.6006	0.5888	0.5770	0.5652	0.5535	0.5417	0.5300	0.5183	0.5067	0.4950	0.4834	0.4717	0.4601
1.33	0.6824	0.6704	0.6584	0.6464	0.6345	0.6226	0.6107	0.5988	0.5870	0.5752	0.5634	0.5516	0.5399	0.5281	0.5164	0.5047	0.4930	0.4813	0.4697	0.4580
1.34	0.6810	0.6690	0.6569	0.6449	0.6329	0.6210	0.6090	0.5971	0.5853	0.5734	0.5616	0.5498	0.5380	0.5262	0.5145	0.5027	0.4910	0.4793	0.4676	0.4559
1.35	0.6796	0.6675	0.6554	0.6434	0.6313	0.6194	0.6074	0.5955	0.5835	0.5717	0.5598	0.5479	0.5361	0.5243	0.5125	0.5008	0.4890	0.4773	0.4656	0.4538
1.36	0.6782	0.6661	0.6539	0.6418	0.6298	0.6178	0.6058	0.5938	0.5818	0.5699	0.5580	0.5461	0.5343	0.5224	0.5106	0.4988	0.4870	0.4753	0.4635	0.4518
1.37	0.6768	0.6646	0.6525	0.6403	0.6282	0.6162	0.6041	0.5921	0.5801	0.5682	0.5562	0.5443	0.5324	0.5206	0.5087	0.4969	0.4851	0.4733	0.4615	0.4497
1.38	0.6754	0.6632	0.6510	0.6388	0.6267	0.6146	0.6025	0.5904	0.5784	0.5664	0.5545	0.5425	0.5306	0.5187	0.5068	0.4950	0.4831	0.4713	0.4595	0.4477
1.39	0.6741	0.6618	0.6495	0.6373	0.6251	0.6130	0.6009	0.5888	0.5767	0.5647	0.5527	0.5407	0.5288	0.5169	0.5050	0.4931	0.4812	0.4694	0.4575	0.4457
1.40	0.6727	0.6604	0.6481	0.6358	0.6236	0.6114	0.5993	0.5872	0.5751	0.5630	0.5510	0.5390	0.5270	0.5150	0.5031	0.4912	0.4793	0.4674	0.4555	0.4437
1.41	0.6713	0.6590	0.6466	0.6343	0.6221	0.6099	0.5977	0.5855	0.5734	0.5613	0.5492	0.5372	0.5252	0.5132	0.5012	0.4893	0.4774	0.4655	0.4536	0.4417
1.42	0.6700	0.6576	0.6452	0.6328	0.6206	0.6083	0.5961	0.5839	0.5717	0.5596	0.5475	0.5354	0.5234	0.5114	0.4994	0.4874	0.4755	0.4636	0.4516	0.4398
1.43	0.6686	0.6562	0.6437	0.6314	0.6190	0.6068	0.5945	0.5823	0.5701	0.5579	0.5458	0.5337	0.5216	0.5096	0.4976	0.4856	0.4736	0.4617	0.4497	0.4378
1.44	0.6673	0.6548	0.6423	0.6299	0.6175	0.6052	0.5929	0.5807	0.5685	0.5563	0.5441	0.5320	0.5199	0.5078	0.4958	0.4837	0.4717	0.4598	0.4478	0.4359
1.45	0.6659	0.6534	0.6409	0.6284	0.6160	0.6037	0.5914	0.5791	0.5668	0.5546	0.5424	0.5302	0.5181	0.5060	0.4940	0.4819	0.4699	0.4579	0.4459	0.4339
1.46	0.6646	0.6520	0.6395	0.6270	0.6146	0.6022	0.5898	0.5775	0.5652	0.5529	0.5407	0.5285	0.5164	0						

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
2.01	0.5992	0.5850	0.5708	0.5568	0.5428	0.5290	0.5153	0.5017	0.4881	0.4747	0.4613	0.4480	0.4348	0.4217	0.4087	0.3957	0.3828	0.3700	0.3572	0.3445		
2.02	0.5982	0.5839	0.5697	0.5556	0.5417	0.5279	0.5141	0.5005	0.4869	0.4735	0.4601	0.4468	0.4336	0.4204	0.4074	0.3944	0.3815	0.3686	0.3559	0.3431		
2.03	0.5971	0.5828	0.5686	0.5545	0.5406	0.5267	0.5130	0.4993	0.4857	0.4722	0.4588	0.4455	0.4323	0.4192	0.4061	0.3931	0.3802	0.3673	0.3546	0.3418		
2.04	0.5961	0.5817	0.5675	0.5534	0.5394	0.5256	0.5118	0.4981	0.4845	0.4710	0.4576	0.4443	0.4311	0.4179	0.4048	0.3918	0.3789	0.3661	0.3533	0.3405		
2.05	0.5950	0.5807	0.5664	0.5523	0.5383	0.5244	0.5106	0.4969	0.4833	0.4698	0.4564	0.4431	0.4298	0.4167	0.4036	0.3906	0.3776	0.3648	0.3520	0.3392		
2.06	0.5940	0.5796	0.5653	0.5512	0.5372	0.5233	0.5095	0.4958	0.4821	0.4686	0.4552	0.4418	0.4286	0.4154	0.4023	0.3893	0.3764	0.3635	0.3507	0.3379		
2.07	0.5930	0.5785	0.5642	0.5501	0.5360	0.5221	0.5083	0.4946	0.4810	0.4674	0.4540	0.4406	0.4273	0.4142	0.4011	0.3880	0.3751	0.3622	0.3494	0.3367		
2.08	0.5919	0.5775	0.5632	0.5490	0.5349	0.5210	0.5072	0.4934	0.4798	0.4662	0.4528	0.4394	0.4261	0.4129	0.3998	0.3868	0.3738	0.3610	0.3481	0.3354		
2.09	0.5909	0.5764	0.5621	0.5479	0.5338	0.5199	0.5060	0.4923	0.4786	0.4650	0.4516	0.4382	0.4249	0.4117	0.3986	0.3856	0.3726	0.3597	0.3469	0.3341		
2.10	0.5899	0.5754	0.5610	0.5468	0.5327	0.5187	0.5049	0.4911	0.4774	0.4639	0.4504	0.4370	0.4237	0.4105	0.3974	0.3843	0.3713	0.3584	0.3456	0.3329		
2.11	0.5888	0.5743	0.5600	0.5457	0.5316	0.5176	0.5037	0.4900	0.4763	0.4627	0.4492	0.4358	0.4225	0.4093	0.3961	0.3831	0.3701	0.3572	0.3444	0.3316		
2.12	0.5878	0.5733	0.5589	0.5446	0.5305	0.5165	0.5026	0.4888	0.4751	0.4615	0.4480	0.4346	0.4213	0.4081	0.3949	0.3819	0.3689	0.3560	0.3431	0.3304		
2.13	0.5868	0.5722	0.5578	0.5436	0.5294	0.5154	0.5015	0.4877	0.4740	0.4604	0.4468	0.4334	0.4201	0.4069	0.3937	0.3806	0.3677	0.3547	0.3419	0.3291		
2.14	0.5858	0.5712	0.5568	0.5425	0.5283	0.5143	0.5004	0.4866	0.4728	0.4592	0.4457	0.4322	0.4189	0.4057	0.3925	0.3794	0.3664	0.3535	0.3407	0.3279		
2.15	0.5848	0.5702	0.5557	0.5414	0.5273	0.5132	0.4993	0.4854	0.4717	0.4580	0.4445	0.4311	0.4177	0.4045	0.3913	0.3782	0.3652	0.3523	0.3395	0.3267		
2.16	0.5838	0.5692	0.5547	0.5404	0.5262	0.5121	0.4981	0.4843	0.4706	0.4569	0.4433	0.4299	0.4165	0.4033	0.3901	0.3770	0.3640	0.3511	0.3382	0.3255		
2.17	0.5828	0.5681	0.5537	0.5393	0.5251	0.5110	0.4970	0.4832	0.4694	0.4558	0.4422	0.4287	0.4154	0.4021	0.3889	0.3758	0.3628	0.3499	0.3370	0.3243		
2.18	0.5818	0.5671	0.5526	0.5383	0.5240	0.5099	0.4959	0.4821	0.4683	0.4546	0.4410	0.4276	0.4142	0.4009	0.3878	0.3747	0.3616	0.3487	0.3358	0.3231		
2.19	0.5808	0.5661	0.5516	0.5372	0.5230	0.5089	0.4949	0.4810	0.4672	0.4535	0.4399	0.4264	0.4131	0.3998	0.3866	0.3735	0.3605	0.3475	0.3347	0.3219		
2.20	0.5798	0.5651	0.5506	0.5362	0.5219	0.5078	0.4938	0.4799	0.4661	0.4524	0.4388	0.4253	0.4119	0.3986	0.3854	0.3723	0.3593	0.3463	0.3335	0.3207		
2.21	0.5788	0.5641	0.5495	0.5351	0.5209	0.5067	0.4927	0.4788	0.4650	0.4512	0.4376	0.4241	0.4108	0.3975	0.3843	0.3711	0.3581	0.3452	0.3323	0.3195		
2.22	0.5778	0.5631	0.5485	0.5341	0.5198	0.5056	0.4916	0.4777	0.4639	0.4501	0.4365	0.4230	0.4096	0.3963	0.3831	0.3700	0.3570	0.3440	0.3311	0.3183		
2.23	0.5769	0.5621	0.5475	0.5331	0.5188	0.5046	0.4905	0.4766	0.4628	0.4490	0.4354	0.4219	0.4085	0.3952	0.3820	0.3688	0.3558	0.3428	0.3300	0.3172		
2.24	0.5759	0.5611	0.5465	0.5320	0.5177	0.5035	0.4895	0.4755	0.4617	0.4479	0.4343	0.4208	0.4074	0.3940	0.3808	0.3677	0.3546	0.3417	0.3288	0.3160		
2.25	0.5749	0.5601	0.5455	0.5310	0.5167	0.5025	0.4884	0.4744	0.4606	0.4468	0.4332	0.4197	0.4062	0.3929	0.3797	0.3665	0.3535	0.3405	0.3277	0.3149		
2.26	0.5739	0.5591	0.5445	0.5300	0.5156	0.5014	0.4873	0.4734	0.4595	0.4457	0.4321	0.4185	0.4051	0.3918	0.3786	0.3654	0.3524	0.3394	0.3265	0.3137		
2.27	0.5730	0.5581	0.5435	0.5290	0.5146	0.5004	0.4863	0.4723	0.4584	0.4446	0.4310	0.4174	0.4040	0.3907	0.3774	0.3643	0.3512	0.3383	0.3254	0.3126		
2.28	0.5720	0.5572	0.5425	0.5280	0.5136	0.4993	0.4852	0.4712	0.4573	0.4436	0.4299	0.4163	0.4029	0.3895	0.3763	0.3632	0.3501	0.3371	0.3243	0.3115		
2.29	0.5711	0.5562	0.5415	0.5270	0.5126	0.4983	0.4842	0.4702	0.4563	0.4425	0.4288	0.4152	0.4018	0.3884	0.3752	0.3620	0.3490	0.3360	0.3231	0.3103		
2.30	0.5701	0.5552	0.5405	0.5259	0.5115	0.4973	0.4831	0.4691	0.4552	0.4414	0.4277	0.4141	0.4007	0.3873	0.3741	0.3609	0.3479	0.3349	0.3220	0.3092		
2.31	0.5692	0.5543	0.5395	0.5249	0.5105	0.4962	0.4821	0.4681	0.4541	0.4403	0.4266	0.4131	0.3996	0.3862	0.3730	0.3598	0.3468	0.3338	0.3209	0.3081		
2.32	0.5682	0.5533	0.5385	0.5240	0.5095	0.4952	0.4811	0.4670	0.4531	0.4393	0.4256	0.4120	0.3985	0.3852	0.3719	0.3587	0.3457	0.3327	0.3198	0.3070		
2.33	0.5673	0.5523	0.5376	0.5230	0.5085	0.4942	0.4800	0.4659	0.4520	0.4382	0.4245	0.4109	0.3974	0.3841	0.3708	0.3576	0.3446	0.3316	0.3187	0.3059		
2.34	0.5663	0.5514	0.5366	0.5220	0.5075	0.4932	0.4790	0.4649	0.4510	0.4372	0.4234	0.4098	0.3964	0.3830	0.3697	0.3566	0.3435	0.3305	0.3176	0.3048		
2.35	0.5654	0.5504	0.5356	0.5210	0.5065	0.4922	0.4780	0.4639	0.4499	0.4361	0.4224	0.4088	0.3953	0.3819	0.3686	0.3555	0.3424	0.3294	0.3165	0.3037		
2.36	0.5645	0.5495	0.5347	0.5200	0.5055	0.4912	0.4770	0.4629	0.4489	0.4351	0.4213	0.4077	0.3942	0.3808	0.3676	0.3544	0.3413	0.3283	0.3154	0.3026		
2.37	0.5635	0.5485	0.5337	0.5190	0.5045	0.4902	0.4759	0.4619	0.4479	0.4340	0.4203	0.4067	0.3932	0.3798	0.3665	0.3533	0.3402	0.3273	0.3144	0.3016		
2.38	0.5626	0.5476	0.5327	0.5181	0.5035	0.4892	0.4749	0.4608	0.4469	0.4330	0.4192	0.4056	0.3921	0.3787	0.3654	0.3523	0.3392	0.3262	0.3133	0.3005		
2.39	0.5617	0.5466	0.5318	0.5171	0.5026	0.4882	0.4739	0.4598	0.4458	0.4320	0.4182	0.4046	0.3911	0.3777	0.3644	0.3512	0.3381	0.3251	0.3122	0.2994		
2.40	0.5608	0.5457	0.5308	0.5161	0.5016	0.4872	0.4729	0.4588	0.4448	0.4309	0.4172	0.4035	0.3900	0.3766	0.3633	0.3501	0.3371	0.3241	0.3112	0.2984		
2.41	0.5598	0.5448	0.5299	0.5152	0.5006	0.4862	0.4719	0.4578	0.4438	0.4299	0.4161	0.4025	0.3890	0.3756	0.3623	0.3491	0.3360	0.3230	0.3101	0.2973		
2.42	0.5589	0.5438	0.5289	0.5142	0.4996	0.4852	0.4709	0.4568	0.4428	0.4289	0.4151	0.4015	0.3879	0.3745	0.3612	0.3481	0.3350	0.3220	0.3091	0.2963		
2.43	0.5580	0.5429	0.5280	0.5132	0.4987	0.4842	0.4700	0.4558	0.4418	0.4279	0.4141	0.4004	0.3869	0.3735	0.3602	0.3470	0.3339	0.3209	0.3080	0.2952		
2.44	0.5571	0.5420	0.5271	0.5123	0.4977	0.4833	0.4690	0.4548	0.4408	0.4269	0.4131	0.3994	0.3859	0.3725	0.3592	0.3460	0.3329	0.3199	0.3070	0.2942		
2.45	0.5562	0.5411	0.5261	0.5114	0.4967	0.4823	0.4680	0.4538	0.4398	0.4259	0.4121	0.3984	0.3849	0.3715	0.3582	0.3450	0.3319	0.3189	0.3060	0.2932		
2.46	0.5553	0.5401	0.5252	0.5104	0.4958	0.4813	0.4670	0.4528	0.4388	0.4249	0.4111	0.3974	0.3839	0.3704	0.3571	0.3439	0.3308					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.5101	0.4943	0.4788	0.4635	0.4484	0.4336	0.4189	0.4044	0.3901	0.3760	0.3621	0.3483	0.3347	0.3212	0.3079	0.2948	0.2818	0.2690	0.2563	0.2437	
3.02	0.5094	0.4936	0.4780	0.4627	0.4477	0.4328	0.4181	0.4037	0.3894	0.3752	0.3613	0.3475	0.3339	0.3204	0.3071	0.2940	0.2810	0.2682	0.2555	0.2429	
3.03	0.5086	0.4928	0.4773	0.4620	0.4469	0.4320	0.4174	0.4029	0.3886	0.3744	0.3605	0.3467	0.3331	0.3196	0.3064	0.2932	0.2803	0.2674	0.2547	0.2422	
3.04	0.5079	0.4921	0.4765	0.4612	0.4461	0.4312	0.4166	0.4021	0.3878	0.3736	0.3597	0.3459	0.3323	0.3189	0.3056	0.2925	0.2795	0.2667	0.2540	0.2414	
3.05	0.5071	0.4913	0.4757	0.4604	0.4453	0.4305	0.4158	0.4013	0.3870	0.3729	0.3589	0.3451	0.3315	0.3181	0.3048	0.2917	0.2787	0.2659	0.2532	0.2407	
3.06	0.5064	0.4906	0.4750	0.4597	0.4446	0.4297	0.4150	0.4005	0.3862	0.3721	0.3581	0.3444	0.3308	0.3173	0.3040	0.2909	0.2780	0.2651	0.2525	0.2399	
3.07	0.5057	0.4898	0.4742	0.4589	0.4438	0.4289	0.4143	0.3998	0.3855	0.3713	0.3574	0.3436	0.3300	0.3165	0.3033	0.2902	0.2772	0.2644	0.2517	0.2392	
3.08	0.5049	0.4891	0.4735	0.4582	0.4431	0.4282	0.4135	0.3990	0.3847	0.3705	0.3566	0.3428	0.3292	0.3158	0.3025	0.2894	0.2764	0.2636	0.2510	0.2384	
3.09	0.5042	0.4883	0.4727	0.4574	0.4423	0.4274	0.4127	0.3982	0.3839	0.3698	0.3558	0.3420	0.3284	0.3150	0.3018	0.2886	0.2757	0.2629	0.2502	0.2377	
3.10	0.5035	0.4876	0.4720	0.4566	0.4415	0.4266	0.4120	0.3975	0.3832	0.3690	0.3550	0.3413	0.3277	0.3143	0.3010	0.2879	0.2749	0.2621	0.2495	0.2370	
3.11	0.5027	0.4869	0.4713	0.4559	0.4408	0.4259	0.4112	0.3967	0.3824	0.3682	0.3543	0.3405	0.3269	0.3135	0.3002	0.2871	0.2742	0.2614	0.2487	0.2362	
3.12	0.5020	0.4861	0.4705	0.4552	0.4400	0.4251	0.4104	0.3959	0.3816	0.3675	0.3535	0.3398	0.3262	0.3127	0.2995	0.2864	0.2735	0.2607	0.2480	0.2355	
3.13	0.5013	0.4854	0.4698	0.4544	0.4393	0.4244	0.4097	0.3952	0.3809	0.3667	0.3528	0.3390	0.3254	0.3120	0.2987	0.2857	0.2727	0.2599	0.2473	0.2348	
3.14	0.5006	0.4847	0.4690	0.4537	0.4385	0.4236	0.4089	0.3944	0.3801	0.3660	0.3520	0.3383	0.3247	0.3112	0.2980	0.2849	0.2720	0.2592	0.2466	0.2341	
3.15	0.4998	0.4839	0.4683	0.4529	0.4378	0.4229	0.4082	0.3937	0.3794	0.3652	0.3513	0.3375	0.3239	0.3105	0.2973	0.2842	0.2712	0.2585	0.2458	0.2334	
3.16	0.4991	0.4832	0.4676	0.4522	0.4371	0.4221	0.4074	0.3929	0.3786	0.3645	0.3505	0.3368	0.3232	0.3098	0.2965	0.2834	0.2705	0.2577	0.2451	0.2326	
3.17	0.4984	0.4825	0.4668	0.4515	0.4363	0.4214	0.4067	0.3922	0.3779	0.3637	0.3498	0.3360	0.3224	0.3090	0.2958	0.2827	0.2698	0.2570	0.2444	0.2319	
3.18	0.4977	0.4818	0.4661	0.4507	0.4356	0.4207	0.4060	0.3915	0.3771	0.3630	0.3490	0.3353	0.3217	0.3083	0.2951	0.2820	0.2691	0.2563	0.2437	0.2312	
3.19	0.4970	0.4810	0.4654	0.4500	0.4349	0.4199	0.4052	0.3907	0.3764	0.3622	0.3483	0.3345	0.3210	0.3076	0.2943	0.2813	0.2684	0.2556	0.2430	0.2305	
3.20	0.4963	0.4803	0.4647	0.4493	0.4341	0.4192	0.4045	0.3900	0.3757	0.3615	0.3476	0.3338	0.3202	0.3068	0.2936	0.2805	0.2676	0.2549	0.2423	0.2298	
3.21	0.4956	0.4796	0.4640	0.4486	0.4334	0.4185	0.4038	0.3892	0.3749	0.3608	0.3468	0.3331	0.3195	0.3061	0.2929	0.2798	0.2669	0.2542	0.2416	0.2291	
3.22	0.4949	0.4789	0.4632	0.4478	0.4327	0.4177	0.4030	0.3885	0.3742	0.3600	0.3461	0.3323	0.3188	0.3054	0.2922	0.2791	0.2662	0.2535	0.2409	0.2285	
3.23	0.4942	0.4782	0.4625	0.4471	0.4319	0.4170	0.4023	0.3878	0.3735	0.3593	0.3454	0.3316	0.3180	0.3047	0.2914	0.2784	0.2655	0.2528	0.2402	0.2278	
3.24	0.4935	0.4775	0.4618	0.4464	0.4312	0.4163	0.4016	0.3871	0.3727	0.3586	0.3446	0.3309	0.3173	0.3039	0.2907	0.2777	0.2648	0.2521	0.2395	0.2271	
3.25	0.4928	0.4768	0.4611	0.4457	0.4305	0.4156	0.4009	0.3863	0.3720	0.3579	0.3439	0.3302	0.3166	0.3032	0.2900	0.2770	0.2641	0.2514	0.2388	0.2264	
3.26	0.4921	0.4761	0.4604	0.4450	0.4298	0.4149	0.4001	0.3856	0.3713	0.3571	0.3432	0.3295	0.3159	0.3025	0.2893	0.2763	0.2634	0.2507	0.2381	0.2257	
3.27	0.4914	0.4754	0.4597	0.4443	0.4291	0.4141	0.3994	0.3849	0.3706	0.3564	0.3425	0.3287	0.3152	0.3018	0.2886	0.2756	0.2627	0.2500	0.2375	0.2251	
3.28	0.4907	0.4747	0.4590	0.4435	0.4284	0.4134	0.3987	0.3842	0.3699	0.3557	0.3418	0.3280	0.3145	0.3011	0.2879	0.2749	0.2620	0.2493	0.2368	0.2244	
3.29	0.4900	0.4740	0.4583	0.4428	0.4277	0.4127	0.3980	0.3835	0.3691	0.3550	0.3411	0.3273	0.3138	0.3004	0.2872	0.2742	0.2613	0.2486	0.2361	0.2237	
3.30	0.4893	0.4733	0.4576	0.4421	0.4270	0.4120	0.3973	0.3828	0.3684	0.3543	0.3404	0.3266	0.3131	0.2997	0.2865	0.2735	0.2606	0.2480	0.2354	0.2230	
3.31	0.4886	0.4726	0.4569	0.4414	0.4263	0.4113	0.3966	0.3821	0.3677	0.3536	0.3396	0.3259	0.3124	0.2990	0.2858	0.2728	0.2600	0.2473	0.2348	0.2224	
3.32	0.4879	0.4719	0.4562	0.4407	0.4255	0.4106	0.3959	0.3813	0.3670	0.3529	0.3389	0.3252	0.3117	0.2983	0.2851	0.2721	0.2593	0.2466	0.2341	0.2217	
3.33	0.4872	0.4712	0.4555	0.4400	0.4249	0.4099	0.3952	0.3806	0.3663	0.3522	0.3382	0.3245	0.3110	0.2976	0.2844	0.2714	0.2586	0.2459	0.2334	0.2211	
3.34	0.4866	0.4705	0.4548	0.4394	0.4242	0.4092	0.3945	0.3799	0.3656	0.3515	0.3375	0.3238	0.3103	0.2969	0.2838	0.2708	0.2579	0.2453	0.2328	0.2204	
3.35	0.4859	0.4699	0.4541	0.4387	0.4235	0.4085	0.3938	0.3792	0.3649	0.3508	0.3369	0.3231	0.3096	0.2962	0.2831	0.2701	0.2573	0.2446	0.2321	0.2198	
3.36	0.4852	0.4692	0.4534	0.4380	0.4228	0.4078	0.3931	0.3786	0.3642	0.3501	0.3362	0.3224	0.3089	0.2956	0.2824	0.2694	0.2566	0.2439	0.2315	0.2191	
3.37	0.4845	0.4685	0.4527	0.4373	0.4221	0.4071	0.3924	0.3779	0.3635	0.3494	0.3355	0.3217	0.3082	0.2949	0.2817	0.2687	0.2559	0.2433	0.2308	0.2185	
3.38	0.4839	0.4678	0.4521	0.4366	0.4214	0.4064	0.3917	0.3772	0.3628	0.3487	0.3348	0.3211	0.3075	0.2942	0.2811	0.2681	0.2553	0.2426	0.2302	0.2178	
3.39	0.4832	0.4671	0.4514	0.4359	0.4207	0.4057	0.3910	0.3765	0.3622	0.3480	0.3341	0.3204	0.3069	0.2935	0.2804	0.2674	0.2546	0.2420	0.2295	0.2172	
3.40	0.4825	0.4665	0.4507	0.4352	0.4200	0.4051	0.3903	0.3758	0.3615	0.3473	0.3334	0.3197	0.3062	0.2929	0.2797	0.2668	0.2540	0.2413	0.2289	0.2166	
3.41	0.4819	0.4658	0.4500	0.4346	0.4193	0.4044	0.3896	0.3751	0.3608	0.3467	0.3327	0.3190	0.3055	0.2922	0.2791	0.2661	0.2533	0.2407	0.2282	0.2159	
3.42	0.4812	0.4651	0.4494	0.4339	0.4187	0.4037	0.3890	0.3744	0.3601	0.3460	0.3321	0.3184	0.3048	0.2915	0.2784	0.2654	0.2527	0.2400	0.2276	0.2153	
3.43	0.4805	0.4645	0.4487	0.4332	0.4180	0.4030	0.3883	0.3738	0.3594	0.3453	0.3314	0.3177	0.3042	0.2909	0.2777	0.2648	0.2520	0.2394	0.2270	0.2147	
3.44	0.4799	0.4638	0.4480	0.4325	0.4173	0.4023	0.3876	0.3731	0.3588	0.3446	0.3307	0.3170	0.3035	0.2902	0.2771	0.2641	0.2514	0.2388	0.2263	0.2141	
3.45	0.4792	0.4631	0.4474	0.4319	0.4166	0.4017	0.3869	0.3724	0.3581	0.3440	0.3300	0.3163	0.3028	0.2895	0.2764	0.2635	0.2507	0.2381	0.2257	0.2134	
3.46	0.4786	0.4625	0.4467	0.4312	0.4160	0.4010	0.3863	0.3717	0.3574	0.3433	0.3294										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.4451	0.4289	0.4130	0.3974	0.3822	0.3672	0.3525	0.3381	0.3239	0.3099	0.2962	0.2827	0.2695	0.2564	0.2436	0.2310	0.2187	0.2065	0.1945	0.1827
4.02	0.4446	0.4283	0.4124	0.3968	0.3816	0.3666	0.3519	0.3375	0.3233	0.3094	0.2956	0.2822	0.2689	0.2559	0.2431	0.2305	0.2181	0.2060	0.1940	0.1822
4.03	0.4440	0.4277	0.4118	0.3963	0.3810	0.3661	0.3514	0.3370	0.3228	0.3088	0.2951	0.2816	0.2684	0.2554	0.2426	0.2300	0.2176	0.2055	0.1935	0.1817
4.04	0.4435	0.4272	0.4113	0.3957	0.3805	0.3655	0.3508	0.3364	0.3222	0.3083	0.2945	0.2811	0.2679	0.2549	0.2421	0.2295	0.2171	0.2050	0.1930	0.1812
4.05	0.4429	0.4266	0.4107	0.3952	0.3799	0.3650	0.3503	0.3358	0.3217	0.3077	0.2940	0.2805	0.2673	0.2543	0.2415	0.2290	0.2166	0.2045	0.1925	0.1807
4.06	0.4423	0.4261	0.4102	0.3946	0.3794	0.3644	0.3497	0.3353	0.3211	0.3072	0.2935	0.2800	0.2668	0.2538	0.2410	0.2285	0.2161	0.2040	0.1920	0.1802
4.07	0.4418	0.4255	0.4096	0.3940	0.3788	0.3638	0.3492	0.3347	0.3206	0.3066	0.2929	0.2795	0.2663	0.2533	0.2405	0.2280	0.2156	0.2035	0.1915	0.1798
4.08	0.4412	0.4250	0.4091	0.3935	0.3782	0.3633	0.3486	0.3342	0.3200	0.3061	0.2924	0.2789	0.2657	0.2528	0.2400	0.2275	0.2151	0.2030	0.1910	0.1793
4.09	0.4407	0.4244	0.4085	0.3929	0.3777	0.3627	0.3481	0.3337	0.3195	0.3055	0.2919	0.2784	0.2652	0.2522	0.2395	0.2270	0.2146	0.2025	0.1906	0.1788
4.10	0.4401	0.4239	0.4079	0.3924	0.3771	0.3622	0.3475	0.3331	0.3189	0.3050	0.2913	0.2779	0.2647	0.2517	0.2390	0.2265	0.2141	0.2020	0.1901	0.1783
4.11	0.4396	0.4233	0.4074	0.3918	0.3766	0.3616	0.3470	0.3326	0.3184	0.3045	0.2908	0.2774	0.2642	0.2512	0.2385	0.2260	0.2136	0.2015	0.1896	0.1779
4.12	0.4390	0.4228	0.4068	0.3913	0.3760	0.3611	0.3464	0.3320	0.3179	0.3039	0.2903	0.2768	0.2637	0.2507	0.2380	0.2255	0.2131	0.2010	0.1891	0.1774
4.13	0.4385	0.4222	0.4063	0.3907	0.3755	0.3606	0.3459	0.3315	0.3173	0.3034	0.2897	0.2763	0.2631	0.2502	0.2375	0.2250	0.2127	0.2006	0.1887	0.1769
4.14	0.4379	0.4217	0.4058	0.3902	0.3749	0.3600	0.3453	0.3310	0.3168	0.3029	0.2892	0.2758	0.2626	0.2497	0.2370	0.2245	0.2122	0.2001	0.1882	0.1765
4.15	0.4374	0.4211	0.4053	0.3897	0.3744	0.3595	0.3448	0.3304	0.3163	0.3024	0.2887	0.2753	0.2621	0.2492	0.2365	0.2240	0.2117	0.1996	0.1877	0.1760
4.16	0.4368	0.4206	0.4047	0.3891	0.3739	0.3589	0.3443	0.3299	0.3157	0.3018	0.2882	0.2748	0.2616	0.2487	0.2360	0.2235	0.2112	0.1991	0.1872	0.1756
4.17	0.4363	0.4200	0.4041	0.3886	0.3733	0.3584	0.3437	0.3293	0.3152	0.3013	0.2876	0.2742	0.2611	0.2482	0.2355	0.2230	0.2107	0.1986	0.1868	0.1751
4.18	0.4358	0.4195	0.4036	0.3880	0.3728	0.3579	0.3432	0.3288	0.3147	0.3008	0.2871	0.2737	0.2606	0.2477	0.2350	0.2225	0.2102	0.1982	0.1863	0.1746
4.19	0.4352	0.4190	0.4030	0.3875	0.3722	0.3573	0.3427	0.3283	0.3142	0.3003	0.2866	0.2732	0.2601	0.2472	0.2345	0.2220	0.2098	0.1977	0.1858	0.1742
4.20	0.4347	0.4184	0.4025	0.3869	0.3717	0.3568	0.3421	0.3278	0.3136	0.2997	0.2861	0.2727	0.2596	0.2467	0.2340	0.2215	0.2093	0.1972	0.1854	0.1737
4.21	0.4342	0.4179	0.4020	0.3864	0.3712	0.3563	0.3416	0.3272	0.3131	0.2992	0.2856	0.2722	0.2591	0.2462	0.2335	0.2210	0.2088	0.1968	0.1849	0.1733
4.22	0.4336	0.4173	0.4014	0.3859	0.3706	0.3557	0.3411	0.3267	0.3126	0.2987	0.2851	0.2717	0.2586	0.2457	0.2330	0.2206	0.2083	0.1963	0.1845	0.1728
4.23	0.4331	0.4168	0.4009	0.3853	0.3701	0.3552	0.3406	0.3262	0.3121	0.2982	0.2846	0.2712	0.2581	0.2452	0.2325	0.2201	0.2079	0.1958	0.1840	0.1724
4.24	0.4326	0.4163	0.4004	0.3848	0.3696	0.3547	0.3400	0.3257	0.3116	0.2977	0.2841	0.2707	0.2576	0.2447	0.2320	0.2196	0.2074	0.1954	0.1836	0.1719
4.25	0.4320	0.4157	0.3998	0.3843	0.3691	0.3541	0.3395	0.3251	0.3110	0.2972	0.2835	0.2702	0.2571	0.2442	0.2316	0.2191	0.2069	0.1949	0.1831	0.1715
4.26	0.4315	0.4152	0.3993	0.3838	0.3685	0.3536	0.3390	0.3246	0.3105	0.2967	0.2830	0.2697	0.2566	0.2437	0.2311	0.2187	0.2064	0.1944	0.1827	0.1711
4.27	0.4310	0.4147	0.3988	0.3832	0.3680	0.3531	0.3385	0.3241	0.3100	0.2961	0.2825	0.2692	0.2561	0.2432	0.2306	0.2182	0.2060	0.1940	0.1822	0.1706
4.28	0.4304	0.4142	0.3983	0.3827	0.3675	0.3526	0.3379	0.3236	0.3095	0.2956	0.2820	0.2687	0.2556	0.2427	0.2301	0.2177	0.2055	0.1935	0.1818	0.1702
4.29	0.4299	0.4136	0.3977	0.3822	0.3670	0.3521	0.3374	0.3231	0.3090	0.2951	0.2815	0.2682	0.2551	0.2423	0.2296	0.2172	0.2051	0.1931	0.1813	0.1697
4.30	0.4294	0.4131	0.3972	0.3817	0.3664	0.3515	0.3369	0.3226	0.3085	0.2946	0.2810	0.2677	0.2546	0.2418	0.2292	0.2168	0.2046	0.1926	0.1809	0.1693
4.31	0.4289	0.4126	0.3967	0.3811	0.3659	0.3510	0.3364	0.3221	0.3080	0.2941	0.2805	0.2672	0.2541	0.2413	0.2287	0.2163	0.2041	0.1922	0.1804	0.1689
4.32	0.4284	0.4121	0.3962	0.3806	0.3654	0.3505	0.3359	0.3216	0.3075	0.2936	0.2800	0.2667	0.2537	0.2408	0.2282	0.2158	0.2037	0.1917	0.1800	0.1684
4.33	0.4278	0.4116	0.3956	0.3801	0.3649	0.3500	0.3354	0.3210	0.3070	0.2931	0.2796	0.2662	0.2532	0.2403	0.2278	0.2154	0.2032	0.1913	0.1795	0.1680
4.34	0.4273	0.4110	0.3951	0.3796	0.3644	0.3495	0.3349	0.3205	0.3065	0.2926	0.2791	0.2658	0.2527	0.2399	0.2273	0.2149	0.2028	0.1908	0.1791	0.1676
4.35	0.4268	0.4105	0.3946	0.3791	0.3639	0.3490	0.3344	0.3200	0.3060	0.2921	0.2786	0.2653	0.2522	0.2394	0.2268	0.2145	0.2023	0.1904	0.1787	0.1672
4.36	0.4263	0.4100	0.3941	0.3786	0.3633	0.3485	0.3339	0.3195	0.3055	0.2916	0.2781	0.2648	0.2517	0.2389	0.2264	0.2140	0.2019	0.1899	0.1782	0.1667
4.37	0.4258	0.4095	0.3936	0.3780	0.3628	0.3479	0.3334	0.3190	0.3050	0.2911	0.2776	0.2643	0.2513	0.2385	0.2259	0.2135	0.2014	0.1895	0.1778	0.1663
4.38	0.4253	0.4090	0.3931	0.3775	0.3623	0.3474	0.3328	0.3185	0.3045	0.2907	0.2771	0.2638	0.2508	0.2380	0.2254	0.2131	0.2010	0.1891	0.1774	0.1659
4.39	0.4248	0.4085	0.3926	0.3770	0.3618	0.3469	0.3323	0.3180	0.3040	0.2902	0.2766	0.2633	0.2503	0.2375	0.2250	0.2126	0.2005	0.1886	0.1769	0.1655
4.40	0.4242	0.4080	0.3921	0.3765	0.3613	0.3464	0.3318	0.3175	0.3035	0.2897	0.2761	0.2629	0.2498	0.2371	0.2245	0.2122	0.2001	0.1882	0.1765	0.1650
4.41	0.4237	0.4074	0.3915	0.3760	0.3608	0.3459	0.3313	0.3170	0.3030	0.2892	0.2757	0.2624	0.2494	0.2366	0.2241	0.2117	0.1996	0.1878	0.1761	0.1646
4.42	0.4232	0.4069	0.3910	0.3755	0.3603	0.3454	0.3309	0.3165	0.3025	0.2887	0.2752	0.2619	0.2489	0.2361	0.2236	0.2113	0.1992	0.1873	0.1757	0.1642
4.43	0.4227	0.4064	0.3905	0.3750	0.3598	0.3449	0.3304	0.3161	0.3020	0.2882	0.2747	0.2614	0.2484	0.2357	0.2231	0.2108	0.1988	0.1869	0.1752	0.1638
4.44	0.4222	0.4059	0.3900	0.3745	0.3593	0.3444	0.3299	0.3156	0.3015	0.2877	0.2742	0.2610	0.2480	0.2352	0.2227	0.2104	0.1983	0.1865	0.1748	0.1634
4.45	0.4217	0.4054	0.3895	0.3740	0.3588	0.3439	0.3294	0.3151	0.3010	0.2873	0.2737	0.2605	0.2475	0.2348	0.2222	0.2100	0.1979	0.1860	0.1744	0.1630
4.46	0.4212	0.4049	0.3890	0.3735	0.3583															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECCG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
6.01	0.3559	0.3399	0.3244	0.3093	0.2947	0.2804	0.2666	0.2530	0.2398	0.2268	0.2142	0.2019	0.1899	0.1782	0.1667	0.1556	0.1446	0.1340	0.1236	0.1134
6.02	0.3555	0.3395	0.3240	0.3090	0.2944	0.2801	0.2662	0.2527	0.2394	0.2265	0.2139	0.2016	0.1896	0.1779	0.1664	0.1553	0.1444	0.1337	0.1233	0.1132
6.03	0.3551	0.3392	0.3237	0.3086	0.2940	0.2798	0.2659	0.2524	0.2391	0.2262	0.2136	0.2013	0.1893	0.1776	0.1662	0.1550	0.1441	0.1335	0.1231	0.1129
6.04	0.3548	0.3388	0.3233	0.3083	0.2937	0.2794	0.2656	0.2520	0.2388	0.2259	0.2133	0.2010	0.1890	0.1773	0.1659	0.1547	0.1438	0.1332	0.1228	0.1127
6.05	0.3544	0.3385	0.3230	0.3080	0.2933	0.2791	0.2652	0.2517	0.2385	0.2256	0.2130	0.2007	0.1887	0.1770	0.1656	0.1545	0.1436	0.1330	0.1226	0.1124
6.06	0.3541	0.3381	0.3226	0.3076	0.2930	0.2788	0.2649	0.2514	0.2382	0.2253	0.2127	0.2004	0.1884	0.1767	0.1653	0.1542	0.1433	0.1327	0.1223	0.1122
6.07	0.3537	0.3378	0.3223	0.3073	0.2927	0.2784	0.2646	0.2511	0.2379	0.2250	0.2124	0.2001	0.1881	0.1765	0.1651	0.1539	0.1431	0.1324	0.1221	0.1119
6.08	0.3534	0.3374	0.3220	0.3069	0.2923	0.2781	0.2643	0.2508	0.2376	0.2247	0.2121	0.1998	0.1878	0.1762	0.1648	0.1537	0.1428	0.1322	0.1218	0.1117
6.09	0.3530	0.3371	0.3216	0.3066	0.2920	0.2778	0.2639	0.2504	0.2372	0.2243	0.2118	0.1995	0.1876	0.1759	0.1645	0.1534	0.1425	0.1319	0.1216	0.1115
6.10	0.3527	0.3367	0.3213	0.3063	0.2917	0.2775	0.2636	0.2501	0.2369	0.2240	0.2115	0.1992	0.1873	0.1756	0.1642	0.1531	0.1423	0.1317	0.1213	0.1112
6.11	0.3523	0.3364	0.3209	0.3059	0.2913	0.2771	0.2633	0.2498	0.2366	0.2237	0.2112	0.1989	0.1870	0.1753	0.1639	0.1528	0.1420	0.1314	0.1211	0.1110
6.12	0.3520	0.3360	0.3206	0.3056	0.2910	0.2768	0.2630	0.2495	0.2363	0.2234	0.2109	0.1986	0.1867	0.1750	0.1637	0.1526	0.1417	0.1312	0.1208	0.1107
6.13	0.3516	0.3357	0.3203	0.3053	0.2907	0.2765	0.2627	0.2492	0.2360	0.2231	0.2106	0.1983	0.1864	0.1748	0.1634	0.1523	0.1415	0.1309	0.1206	0.1105
6.14	0.3513	0.3354	0.3200	0.3049	0.2903	0.2762	0.2623	0.2489	0.2357	0.2228	0.2103	0.1980	0.1861	0.1745	0.1631	0.1520	0.1412	0.1307	0.1203	0.1103
6.15	0.3510	0.3350	0.3196	0.3046	0.2900	0.2758	0.2620	0.2485	0.2354	0.2225	0.2100	0.1978	0.1858	0.1742	0.1629	0.1518	0.1410	0.1304	0.1201	0.1101
6.16	0.3506	0.3347	0.3192	0.3043	0.2897	0.2755	0.2617	0.2482	0.2351	0.2222	0.2097	0.1975	0.1855	0.1739	0.1626	0.1515	0.1407	0.1302	0.1199	0.1098
6.17	0.3503	0.3343	0.3189	0.3039	0.2894	0.2752	0.2614	0.2479	0.2348	0.2219	0.2094	0.1972	0.1853	0.1736	0.1623	0.1513	0.1405	0.1299	0.1196	0.1096
6.18	0.3499	0.3340	0.3186	0.3036	0.2890	0.2749	0.2611	0.2476	0.2345	0.2216	0.2091	0.1969	0.1850	0.1734	0.1620	0.1510	0.1402	0.1297	0.1194	0.1093
6.19	0.3496	0.3337	0.3182	0.3033	0.2887	0.2745	0.2607	0.2473	0.2341	0.2213	0.2088	0.1966	0.1847	0.1731	0.1618	0.1507	0.1399	0.1294	0.1191	0.1091
6.20	0.3492	0.3333	0.3179	0.3029	0.2884	0.2742	0.2604	0.2470	0.2338	0.2210	0.2085	0.1963	0.1844	0.1728	0.1615	0.1505	0.1397	0.1292	0.1189	0.1089
6.21	0.3489	0.3330	0.3176	0.3026	0.2881	0.2739	0.2601	0.2467	0.2335	0.2207	0.2082	0.1960	0.1841	0.1725	0.1612	0.1502	0.1394	0.1289	0.1186	0.1086
6.22	0.3486	0.3326	0.3172	0.3023	0.2877	0.2736	0.2598	0.2464	0.2332	0.2204	0.2079	0.1957	0.1839	0.1723	0.1610	0.1499	0.1392	0.1287	0.1184	0.1084
6.23	0.3482	0.3323	0.3169	0.3019	0.2874	0.2733	0.2595	0.2461	0.2329	0.2201	0.2076	0.1954	0.1836	0.1720	0.1607	0.1497	0.1389	0.1284	0.1182	0.1082
6.24	0.3479	0.3320	0.3166	0.3016	0.2871	0.2729	0.2592	0.2457	0.2326	0.2198	0.2073	0.1952	0.1833	0.1717	0.1604	0.1494	0.1387	0.1282	0.1179	0.1079
6.25	0.3475	0.3316	0.3162	0.3013	0.2868	0.2726	0.2589	0.2454	0.2323	0.2195	0.2070	0.1949	0.1830	0.1715	0.1602	0.1492	0.1384	0.1279	0.1177	0.1077
6.26	0.3472	0.3313	0.3159	0.3010	0.2864	0.2723	0.2586	0.2451	0.2320	0.2192	0.2068	0.1946	0.1827	0.1712	0.1599	0.1489	0.1382	0.1277	0.1175	0.1075
6.27	0.3469	0.3310	0.3156	0.3006	0.2861	0.2720	0.2582	0.2448	0.2317	0.2189	0.2065	0.1943	0.1825	0.1709	0.1597	0.1487	0.1379	0.1274	0.1172	0.1072
6.28	0.3465	0.3306	0.3152	0.3003	0.2858	0.2717	0.2579	0.2445	0.2314	0.2186	0.2062	0.1940	0.1822	0.1706	0.1594	0.1484	0.1377	0.1272	0.1170	0.1070
6.29	0.3462	0.3303	0.3149	0.3000	0.2855	0.2714	0.2576	0.2442	0.2311	0.2183	0.2059	0.1938	0.1819	0.1704	0.1591	0.1481	0.1374	0.1270	0.1168	0.1068
6.30	0.3459	0.3300	0.3146	0.2997	0.2852	0.2711	0.2573	0.2439	0.2308	0.2181	0.2056	0.1935	0.1816	0.1701	0.1589	0.1479	0.1372	0.1267	0.1165	0.1066
6.31	0.3455	0.3296	0.3143	0.2993	0.2848	0.2707	0.2570	0.2436	0.2305	0.2178	0.2053	0.1932	0.1814	0.1698	0.1586	0.1476	0.1369	0.1265	0.1163	0.1063
6.32	0.3452	0.3293	0.3139	0.2989	0.2845	0.2704	0.2567	0.2433	0.2302	0.2175	0.2050	0.1929	0.1811	0.1696	0.1583	0.1474	0.1367	0.1262	0.1161	0.1061
6.33	0.3449	0.3290	0.3136	0.2987	0.2842	0.2701	0.2564	0.2430	0.2299	0.2172	0.2047	0.1926	0.1808	0.1693	0.1581	0.1471	0.1364	0.1260	0.1158	0.1059
6.34	0.3445	0.3287	0.3133	0.2984	0.2839	0.2698	0.2561	0.2427	0.2296	0.2169	0.2045	0.1924	0.1806	0.1690	0.1578	0.1469	0.1362	0.1258	0.1156	0.1057
6.35	0.3442	0.3283	0.3130	0.2981	0.2836	0.2695	0.2558	0.2424	0.2294	0.2166	0.2042	0.1921	0.1803	0.1688	0.1576	0.1466	0.1359	0.1255	0.1154	0.1054
6.36	0.3439	0.3280	0.3126	0.2977	0.2832	0.2692	0.2555	0.2421	0.2291	0.2163	0.2039	0.1918	0.1800	0.1685	0.1573	0.1464	0.1357	0.1253	0.1151	0.1052
6.37	0.3435	0.3277	0.3123	0.2974	0.2829	0.2689	0.2552	0.2418	0.2288	0.2160	0.2036	0.1915	0.1797	0.1683	0.1571	0.1461	0.1355	0.1251	0.1149	0.1050
6.38	0.3432	0.3273	0.3120	0.2971	0.2826	0.2686	0.2549	0.2415	0.2285	0.2157	0.2033	0.1913	0.1795	0.1680	0.1568	0.1459	0.1352	0.1248	0.1147	0.1048
6.39	0.3429	0.3270	0.3117	0.2968	0.2823	0.2683	0.2546	0.2412	0.2282	0.2155	0.2031	0.1910	0.1792	0.1677	0.1565	0.1456	0.1350	0.1246	0.1144	0.1046
6.40	0.3425	0.3267	0.3114	0.2965	0.2820	0.2679	0.2543	0.2409	0.2279	0.2152	0.2028	0.1907	0.1789	0.1675	0.1563	0.1454	0.1347	0.1243	0.1142	0.1043
6.41	0.3422	0.3264	0.3110	0.2961	0.2817	0.2676	0.2540	0.2406	0.2276	0.2149	0.2025	0.1904	0.1787	0.1672	0.1560	0.1451	0.1345	0.1241	0.1141	0.1041
6.42	0.3419	0.3261	0.3107	0.2958	0.2814	0.2673	0.2537	0.2403	0.2273	0.2146	0.2022	0.1902	0.1784	0.1669	0.1558	0.1449	0.1343	0.1239	0.1138	0.1039
6.43	0.3416	0.3257	0.3104	0.2955	0.2811	0.2670	0.2534	0.2400	0.2270	0.2143	0.2019	0.1899	0.1781	0.1667	0.1555	0.1446	0.1340	0.1236	0.1135	0.1037
6.44	0.3412	0.3254	0.3101	0.2952	0.2808	0.2667	0.2531	0.2397	0.2267	0.2140	0.2017	0.1896	0.1779	0.1664	0.1553	0.1444	0.1338	0.1234	0.1133	0.1035
6.45	0.3409	0.3251	0.3098	0.2949	0.2805	0.2664	0.2528	0.2394	0.2264	0.2137	0.2014	0.1893	0.1776	0.1662	0.1550	0.1441	0.1335	0.1232	0.1131	0.1032
6.46	0.3406	0.3248	0.3094	0.2946	0.2802	0.2661														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55			
7.01	0.3236	0.3080	0.2929	0.2783	0.2641	0.2504	0.2370	0.2240	0.2113	0.1989	0.1869	0.1752	0.1638	0.1527	0.1419	0.1313	0.1211	0.1111	0.1014	0.0919			
7.02	0.3234	0.3077	0.2927	0.2780	0.2639	0.2501	0.2367	0.2237	0.2110	0.1987	0.1866	0.1749	0.1635	0.1524	0.1416	0.1311	0.1209	0.1109	0.1012	0.0917			
7.03	0.3231	0.3075	0.2924	0.2778	0.2636	0.2498	0.2365	0.2235	0.2108	0.1984	0.1864	0.1747	0.1633	0.1522	0.1414	0.1309	0.1207	0.1107	0.1010	0.0915			
7.04	0.3228	0.3072	0.2921	0.2775	0.2633	0.2496	0.2362	0.2232	0.2105	0.1982	0.1861	0.1744	0.1631	0.1520	0.1412	0.1307	0.1205	0.1105	0.1008	0.0913			
7.05	0.3225	0.3069	0.2918	0.2772	0.2631	0.2493	0.2360	0.2230	0.2103	0.1979	0.1859	0.1742	0.1628	0.1518	0.1410	0.1305	0.1203	0.1103	0.1006	0.0912			
7.06	0.3222	0.3066	0.2915	0.2769	0.2628	0.2490	0.2357	0.2227	0.2100	0.1977	0.1857	0.1740	0.1626	0.1515	0.1408	0.1303	0.1201	0.1101	0.1004	0.0910			
7.07	0.3219	0.3063	0.2912	0.2767	0.2625	0.2488	0.2354	0.2224	0.2098	0.1974	0.1854	0.1737	0.1624	0.1513	0.1406	0.1301	0.1199	0.1099	0.1002	0.0908			
7.08	0.3216	0.3060	0.2910	0.2764	0.2622	0.2485	0.2352	0.2222	0.2095	0.1972	0.1852	0.1735	0.1622	0.1511	0.1403	0.1299	0.1197	0.1097	0.1000	0.0906			
7.09	0.3213	0.3057	0.2907	0.2761	0.2620	0.2482	0.2349	0.2219	0.2093	0.1969	0.1849	0.1733	0.1619	0.1509	0.1401	0.1297	0.1195	0.1095	0.0998	0.0904			
7.10	0.3210	0.3055	0.2904	0.2758	0.2617	0.2480	0.2346	0.2217	0.2090	0.1967	0.1847	0.1730	0.1617	0.1507	0.1399	0.1294	0.1193	0.1093	0.0997	0.0902			
7.11	0.3207	0.3052	0.2901	0.2755	0.2614	0.2477	0.2344	0.2214	0.2088	0.1964	0.1845	0.1728	0.1615	0.1504	0.1397	0.1292	0.1190	0.1091	0.0995	0.0901			
7.12	0.3205	0.3049	0.2898	0.2753	0.2612	0.2474	0.2341	0.2212	0.2085	0.1962	0.1842	0.1726	0.1612	0.1502	0.1395	0.1290	0.1188	0.1089	0.0993	0.0899			
7.13	0.3202	0.3046	0.2896	0.2750	0.2609	0.2472	0.2339	0.2209	0.2083	0.1960	0.1840	0.1723	0.1610	0.1500	0.1393	0.1288	0.1186	0.1087	0.0991	0.0897			
7.14	0.3199	0.3043	0.2893	0.2747	0.2606	0.2469	0.2336	0.2207	0.2080	0.1957	0.1837	0.1721	0.1608	0.1498	0.1391	0.1286	0.1184	0.1085	0.0989	0.0895			
7.15	0.3196	0.3040	0.2890	0.2745	0.2603	0.2467	0.2333	0.2204	0.2077	0.1955	0.1835	0.1719	0.1606	0.1496	0.1388	0.1284	0.1182	0.1083	0.0987	0.0893			
7.16	0.3193	0.3038	0.2887	0.2742	0.2601	0.2464	0.2331	0.2201	0.2075	0.1952	0.1833	0.1717	0.1603	0.1493	0.1386	0.1282	0.1180	0.1082	0.0985	0.0891			
7.17	0.3190	0.3035	0.2885	0.2739	0.2598	0.2461	0.2328	0.2199	0.2073	0.1950	0.1830	0.1714	0.1601	0.1491	0.1384	0.1280	0.1178	0.1080	0.0983	0.0890			
7.18	0.3187	0.3032	0.2882	0.2736	0.2595	0.2459	0.2326	0.2196	0.2070	0.1948	0.1828	0.1712	0.1599	0.1489	0.1382	0.1278	0.1176	0.1078	0.0981	0.0888			
7.19	0.3185	0.3029	0.2879	0.2734	0.2593	0.2456	0.2323	0.2194	0.2068	0.1945	0.1826	0.1710	0.1597	0.1487	0.1380	0.1276	0.1174	0.1076	0.0980	0.0886			
7.20	0.3182	0.3026	0.2876	0.2731	0.2590	0.2454	0.2321	0.2191	0.2066	0.1943	0.1823	0.1707	0.1595	0.1485	0.1378	0.1274	0.1172	0.1074	0.0978	0.0884			
7.21	0.3179	0.3024	0.2874	0.2728	0.2588	0.2451	0.2318	0.2189	0.2063	0.1940	0.1821	0.1705	0.1592	0.1483	0.1376	0.1272	0.1170	0.1072	0.0976	0.0882			
7.22	0.3176	0.3021	0.2871	0.2726	0.2585	0.2448	0.2316	0.2186	0.2061	0.1938	0.1819	0.1703	0.1590	0.1480	0.1374	0.1270	0.1169	0.1070	0.0974	0.0881			
7.23	0.3173	0.3018	0.2868	0.2723	0.2582	0.2446	0.2313	0.2184	0.2058	0.1936	0.1816	0.1701	0.1588	0.1478	0.1372	0.1268	0.1167	0.1068	0.0972	0.0879			
7.24	0.3171	0.3015	0.2865	0.2720	0.2580	0.2443	0.2311	0.2181	0.2056	0.1933	0.1814	0.1698	0.1586	0.1476	0.1369	0.1266	0.1165	0.1066	0.0970	0.0877			
7.25	0.3168	0.3013	0.2863	0.2718	0.2577	0.2441	0.2308	0.2179	0.2053	0.1931	0.1812	0.1696	0.1583	0.1474	0.1367	0.1264	0.1163	0.1064	0.0968	0.0875			
7.26	0.3165	0.3010	0.2860	0.2715	0.2574	0.2438	0.2305	0.2177	0.2051	0.1929	0.1809	0.1694	0.1581	0.1472	0.1365	0.1262	0.1161	0.1062	0.0967	0.0874			
7.27	0.3162	0.3007	0.2857	0.2712	0.2572	0.2435	0.2303	0.2174	0.2049	0.1926	0.1807	0.1692	0.1579	0.1470	0.1363	0.1260	0.1159	0.1060	0.0965	0.0872			
7.28	0.3159	0.3004	0.2854	0.2710	0.2569	0.2433	0.2300	0.2172	0.2046	0.1924	0.1805	0.1689	0.1577	0.1468	0.1361	0.1258	0.1157	0.1059	0.0963	0.0870			
7.29	0.3157	0.3002	0.2852	0.2707	0.2567	0.2430	0.2298	0.2169	0.2044	0.1921	0.1803	0.1687	0.1575	0.1465	0.1359	0.1256	0.1155	0.1057	0.0961	0.0868			
7.30	0.3154	0.2999	0.2849	0.2704	0.2564	0.2428	0.2295	0.2167	0.2041	0.1919	0.1800	0.1685	0.1573	0.1463	0.1357	0.1254	0.1153	0.1055	0.0959	0.0866			
7.31	0.3151	0.2996	0.2846	0.2702	0.2561	0.2425	0.2293	0.2164	0.2039	0.1917	0.1798	0.1683	0.1570	0.1461	0.1355	0.1252	0.1151	0.1053	0.0958	0.0865			
7.32	0.3148	0.2993	0.2844	0.2699	0.2559	0.2423	0.2290	0.2162	0.2037	0.1914	0.1796	0.1680	0.1568	0.1459	0.1353	0.1250	0.1149	0.1051	0.0956	0.0863			
7.33	0.3145	0.2991	0.2841	0.2696	0.2556	0.2420	0.2288	0.2159	0.2034	0.1912	0.1793	0.1678	0.1566	0.1457	0.1351	0.1248	0.1147	0.1049	0.0954	0.0861			
7.34	0.3143	0.2988	0.2838	0.2694	0.2554	0.2418	0.2285	0.2157	0.2032	0.1910	0.1791	0.1676	0.1564	0.1455	0.1349	0.1246	0.1145	0.1047	0.0952	0.0859			
7.35	0.3140	0.2985	0.2836	0.2691	0.2551	0.2415	0.2283	0.2155	0.2029	0.1907	0.1789	0.1674	0.1562	0.1453	0.1347	0.1244	0.1143	0.1046	0.0950	0.0858			
7.36	0.3137	0.2982	0.2833	0.2688	0.2548	0.2413	0.2281	0.2152	0.2027	0.1905	0.1787	0.1672	0.1560	0.1451	0.1345	0.1242	0.1141	0.1044	0.0949	0.0856			
7.37	0.3134	0.2980	0.2830	0.2686	0.2546	0.2410	0.2278	0.2150	0.2025	0.1903	0.1784	0.1669	0.1557	0.1449	0.1343	0.1240	0.1139	0.1042	0.0947	0.0854			
7.38	0.3132	0.2977	0.2828	0.2683	0.2543	0.2407	0.2276	0.2147	0.2022	0.1901	0.1782	0.1667	0.1555	0.1447	0.1341	0.1238	0.1138	0.1040	0.0945	0.0853			
7.39	0.3129	0.2974	0.2825	0.2681	0.2541	0.2405	0.2273	0.2145	0.2020	0.1898	0.1780	0.1665	0.1553	0.1444	0.1339	0.1236	0.1136	0.1038	0.0943	0.0851			
7.40	0.3126	0.2972	0.2822	0.2678	0.2538	0.2402	0.2271	0.2142	0.2018	0.1896	0.1778	0.1663	0.1551	0.1442	0.1337	0.1234	0.1134	0.1036	0.0941	0.0849			
7.41	0.3124	0.2969	0.2820	0.2675	0.2536	0.2400	0.2268	0.2140	0.2015	0.1894	0.1775	0.1661	0.1549	0.1440	0.1335	0.1232	0.1132	0.1034	0.0940	0.0847			
7.42	0.3121	0.2966	0.2817	0.2673	0.2533	0.2397	0.2266	0.2138	0.2013	0.1891	0.1773	0.1658	0.1547	0.1438	0.1333	0.1230	0.1130	0.1033	0.0938	0.0846			
7.43	0.3118	0.2964	0.2815	0.2670	0.2531	0.2395	0.2263	0.2135	0.2011	0.1889	0.1771	0.1656	0.1545	0.1436	0.1331	0.1228	0.1128	0.1031	0.0936	0.0844			
7.44	0.3115	0.2961	0.2812	0.2668	0.2528	0.2393	0.2261	0.2133	0.2008	0.1887	0.1769	0.1654	0.1543	0.1434	0.1329	0.1226	0.1126	0.1029	0.0934	0.0842			
7.45	0.3113	0.2958	0.2809	0.2665	0.2525	0.2390	0.2258	0.2131	0.2006	0.1885	0.1767	0.1652	0.1540	0.1432	0.1327	0.1224	0.1124	0.1027	0.0933	0.0841			
7.46	0.3110	0.2956	0.2807	0.2																			

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
9.01	0.2741	0.2593	0.2451	0.2314	0.2181	0.2053	0.1929	0.1809	0.1692	0.1579	0.1469	0.1362	0.1259	0.1159	0.1062	0.0967	0.0876	0.0787	0.0701	0.0617	
9.02	0.2740	0.2591	0.2449	0.2312	0.2179	0.2051	0.1927	0.1807	0.1691	0.1577	0.1467	0.1361	0.1257	0.1157	0.1060	0.0966	0.0875	0.0786	0.0700	0.0616	
9.03	0.2737	0.2589	0.2447	0.2310	0.2178	0.2050	0.1926	0.1806	0.1689	0.1575	0.1465	0.1359	0.1256	0.1156	0.1059	0.0965	0.0873	0.0785	0.0699	0.0615	
9.04	0.2735	0.2587	0.2445	0.2308	0.2176	0.2048	0.1924	0.1804	0.1687	0.1574	0.1464	0.1357	0.1254	0.1154	0.1057	0.0963	0.0872	0.0783	0.0697	0.0614	
9.05	0.2732	0.2585	0.2443	0.2306	0.2174	0.2046	0.1922	0.1802	0.1685	0.1572	0.1462	0.1356	0.1253	0.1153	0.1056	0.0962	0.0871	0.0782	0.0696	0.0613	
9.06	0.2730	0.2583	0.2441	0.2304	0.2172	0.2044	0.1920	0.1800	0.1684	0.1570	0.1461	0.1354	0.1251	0.1151	0.1054	0.0960	0.0869	0.0781	0.0695	0.0611	
9.07	0.2728	0.2581	0.2439	0.2302	0.2170	0.2042	0.1918	0.1798	0.1682	0.1569	0.1459	0.1353	0.1250	0.1150	0.1053	0.0959	0.0868	0.0779	0.0693	0.0610	
9.08	0.2726	0.2579	0.2437	0.2300	0.2168	0.2040	0.1917	0.1797	0.1680	0.1567	0.1457	0.1351	0.1248	0.1148	0.1052	0.0958	0.0866	0.0778	0.0692	0.0609	
9.09	0.2724	0.2577	0.2435	0.2298	0.2166	0.2038	0.1915	0.1795	0.1678	0.1565	0.1456	0.1349	0.1247	0.1147	0.1050	0.0956	0.0865	0.0777	0.0691	0.0608	
9.10	0.2722	0.2575	0.2433	0.2296	0.2164	0.2037	0.1913	0.1793	0.1677	0.1564	0.1454	0.1348	0.1245	0.1145	0.1049	0.0955	0.0864	0.0775	0.0690	0.0607	
9.11	0.2720	0.2573	0.2431	0.2294	0.2162	0.2035	0.1911	0.1791	0.1675	0.1562	0.1452	0.1346	0.1244	0.1144	0.1047	0.0953	0.0862	0.0774	0.0689	0.0605	
9.12	0.2718	0.2571	0.2429	0.2292	0.2160	0.2033	0.1909	0.1790	0.1673	0.1560	0.1451	0.1345	0.1242	0.1142	0.1046	0.0952	0.0861	0.0773	0.0687	0.0604	
9.13	0.2716	0.2569	0.2427	0.2290	0.2158	0.2031	0.1908	0.1788	0.1672	0.1559	0.1449	0.1343	0.1240	0.1141	0.1044	0.0951	0.0860	0.0772	0.0686	0.0603	
9.14	0.2714	0.2567	0.2425	0.2288	0.2157	0.2029	0.1906	0.1786	0.1670	0.1557	0.1448	0.1342	0.1239	0.1139	0.1043	0.0949	0.0858	0.0769	0.0684	0.0601	
9.15	0.2712	0.2564	0.2423	0.2286	0.2155	0.2027	0.1904	0.1784	0.1668	0.1555	0.1446	0.1340	0.1237	0.1138	0.1042	0.0948	0.0857	0.0769	0.0684	0.0600	
9.16	0.2710	0.2562	0.2421	0.2284	0.2153	0.2025	0.1902	0.1782	0.1666	0.1554	0.1444	0.1339	0.1236	0.1137	0.1040	0.0947	0.0856	0.0767	0.0682	0.0599	
9.17	0.2708	0.2560	0.2419	0.2283	0.2151	0.2024	0.1900	0.1781	0.1665	0.1552	0.1443	0.1337	0.1234	0.1135	0.1039	0.0945	0.0855	0.0767	0.0681	0.0598	
9.18	0.2706	0.2558	0.2417	0.2281	0.2149	0.2022	0.1899	0.1779	0.1663	0.1550	0.1441	0.1335	0.1233	0.1134	0.1037	0.0944	0.0853	0.0765	0.0680	0.0597	
9.19	0.2703	0.2556	0.2415	0.2279	0.2147	0.2020	0.1897	0.1777	0.1661	0.1549	0.1440	0.1334	0.1231	0.1132	0.1036	0.0942	0.0852	0.0764	0.0679	0.0596	
9.20	0.2701	0.2554	0.2413	0.2277	0.2145	0.2018	0.1895	0.1776	0.1660	0.1547	0.1438	0.1332	0.1230	0.1131	0.1034	0.0941	0.0851	0.0763	0.0677	0.0595	
9.21	0.2699	0.2552	0.2411	0.2275	0.2143	0.2016	0.1893	0.1774	0.1658	0.1545	0.1436	0.1331	0.1228	0.1129	0.1033	0.0940	0.0849	0.0761	0.0676	0.0594	
9.22	0.2697	0.2550	0.2409	0.2273	0.2142	0.2014	0.1891	0.1772	0.1656	0.1544	0.1435	0.1329	0.1227	0.1128	0.1032	0.0938	0.0848	0.0760	0.0675	0.0592	
9.23	0.2695	0.2548	0.2407	0.2271	0.2140	0.2013	0.1890	0.1770	0.1655	0.1542	0.1433	0.1328	0.1225	0.1126	0.1030	0.0937	0.0847	0.0759	0.0674	0.0591	
9.24	0.2693	0.2546	0.2405	0.2269	0.2138	0.2011	0.1888	0.1769	0.1653	0.1541	0.1432	0.1326	0.1224	0.1125	0.1029	0.0936	0.0845	0.0758	0.0673	0.0590	
9.25	0.2691	0.2544	0.2403	0.2267	0.2136	0.2009	0.1886	0.1767	0.1651	0.1539	0.1430	0.1325	0.1222	0.1123	0.1027	0.0934	0.0844	0.0756	0.0671	0.0589	
9.26	0.2689	0.2542	0.2401	0.2265	0.2134	0.2007	0.1884	0.1765	0.1650	0.1537	0.1428	0.1323	0.1221	0.1122	0.1026	0.0933	0.0843	0.0755	0.0670	0.0588	
9.27	0.2687	0.2541	0.2399	0.2263	0.2132	0.2005	0.1883	0.1764	0.1648	0.1536	0.1427	0.1322	0.1220	0.1121	0.1025	0.0932	0.0841	0.0754	0.0669	0.0587	
9.28	0.2685	0.2539	0.2397	0.2262	0.2130	0.2004	0.1881	0.1762	0.1646	0.1534	0.1425	0.1320	0.1218	0.1119	0.1023	0.0930	0.0840	0.0753	0.0668	0.0586	
9.29	0.2683	0.2537	0.2396	0.2260	0.2129	0.2002	0.1879	0.1760	0.1645	0.1532	0.1424	0.1319	0.1217	0.1118	0.1022	0.0929	0.0839	0.0751	0.0667	0.0584	
9.30	0.2681	0.2535	0.2394	0.2258	0.2127	0.2000	0.1877	0.1758	0.1643	0.1531	0.1422	0.1317	0.1215	0.1116	0.1021	0.0928	0.0838	0.0750	0.0665	0.0583	
9.31	0.2679	0.2533	0.2392	0.2256	0.2125	0.1998	0.1876	0.1757	0.1641	0.1529	0.1421	0.1315	0.1214	0.1115	0.1019	0.0926	0.0836	0.0749	0.0664	0.0582	
9.32	0.2677	0.2531	0.2390	0.2254	0.2123	0.1996	0.1874	0.1755	0.1640	0.1528	0.1419	0.1314	0.1212	0.1113	0.1018	0.0925	0.0835	0.0748	0.0663	0.0581	
9.33	0.2675	0.2529	0.2388	0.2252	0.2121	0.1995	0.1872	0.1753	0.1638	0.1526	0.1417	0.1312	0.1211	0.1112	0.1016	0.0924	0.0834	0.0747	0.0662	0.0580	
9.34	0.2673	0.2527	0.2386	0.2250	0.2119	0.1993	0.1870	0.1752	0.1636	0.1524	0.1416	0.1311	0.1209	0.1111	0.1015	0.0922	0.0832	0.0745	0.0661	0.0579	
9.35	0.2671	0.2525	0.2384	0.2248	0.2118	0.1991	0.1869	0.1750	0.1635	0.1523	0.1414	0.1309	0.1208	0.1109	0.1014	0.0921	0.0831	0.0744	0.0660	0.0578	
9.36	0.2669	0.2523	0.2382	0.2247	0.2116	0.1989	0.1867	0.1748	0.1633	0.1521	0.1413	0.1308	0.1206	0.1108	0.1012	0.0920	0.0830	0.0743	0.0658	0.0576	
9.37	0.2667	0.2521	0.2380	0.2245	0.2114	0.1988	0.1865	0.1747	0.1631	0.1520	0.1411	0.1306	0.1205	0.1106	0.1011	0.0918	0.0829	0.0742	0.0657	0.0575	
9.38	0.2665	0.2519	0.2378	0.2243	0.2112	0.1986	0.1863	0.1745	0.1630	0.1518	0.1410	0.1305	0.1203	0.1105	0.1010	0.0917	0.0827	0.0740	0.0656	0.0574	
9.39	0.2663	0.2517	0.2376	0.2241	0.2110	0.1984	0.1862	0.1743	0.1628	0.1516	0.1408	0.1303	0.1202	0.1104	0.1008	0.0916	0.0826	0.0739	0.0655	0.0573	
9.40	0.2661	0.2515	0.2374	0.2237	0.2107	0.1982	0.1860	0.1742	0.1627	0.1515	0.1407	0.1302	0.1200	0.1102	0.1007	0.0914	0.0825	0.0738	0.0654	0.0572	
9.41	0.2659	0.2513	0.2373	0.2239	0.2108	0.1980	0.1858	0.1740	0.1625	0.1513	0.1405	0.1300	0.1199	0.1101	0.1006	0.0913	0.0824	0.0737	0.0652	0.0571	
9.42	0.2657	0.2511	0.2371	0.2235	0.2105	0.1975	0.1853	0.1736	0.1622	0.1510	0.1402	0.1299	0.1199	0.1101	0.1004	0.0912	0.0822	0.0735	0.0650	0.0569	
9.43	0.2655	0.2509	0.2369	0.2234	0.2104	0.1977	0.1855	0.1736	0.1622	0.1510	0.1402	0.1299	0.1199	0.1101	0.1004	0.0912	0.0822	0.0734	0.0649	0.0568	
9.44	0.2653	0.2507	0.2367	0.2232	0.2101	0.1975	0.1853	0.1735	0.1620	0.1509	0.1401	0.1296	0.1195	0.1097	0.1001	0.0909	0.0820	0.0733	0.0649	0.0567	
9.45	0.2651	0.2505	0.2365	0.2230	0.2099	0.1973	0.1851	0.1733	0.1618	0.1507	0.1399	0.1294	0.1193	0.1095	0.1000	0.0908	0.0819	0.0732	0.0648	0.0566	
9.46	0.2649	0.2503	0.2363	0.2228	0.2098	0.1972	0.1850	0.1732	0.1617	0.1505	0.1397	0.1293	0.1192	0.1094	0.0999	0.0907	0.0817	0.0731	0.0647	0.0565	
9.47	0.2647	0.2501	0.2361	0.2226	0.2096	0.1970	0.1848	0.1730	0.1615	0.1504	0.1396	0.1292	0.1190	0.1092	0.0997	0.0905	0.0816	0.0729	0.0645	0.0564	
9.48	0.2645	0.2500	0.2359	0.2224	0.2094	0.1968	0.1846	0.1728	0.1614	0.1502	0.1394	0.1290	0.1189	0.1091	0.0996	0.0904	0.0815	0.0728	0.0644	0.0563	
9.49	0.2643	0.2498	0.2357	0.2223	0.2092	0.1966	0.1845	0.1727	0.1612	0.1501	0.1393	0.1289	0.1188	0.1090	0.0995	0.0903	0.0814	0.0727	0.0643	0.0562	
9.50	0.2641	0.2496	0.2356	0.2221	0.2090	0.1965	0.1843	0.1725	0.1610	0.1499	0.1391	0.1287	0.1186	0.1088	0.0993	0.0901	0.0812	0.0726	0.0642	0.0561	
9.51	0.2639	0.2494	0.2354	0.2219	0.2089	0.1963	0.1841	0.1723	0.1609	0.1498	0.1390	0.1286	0.1185	0.1087	0.0992	0.0900	0.0811	0.0725	0.0641	0.0560	
9.52	0.2638	0.2492	0.2352	0.2217	0.2087	0.1961	0.1840	0.1722	0.1607	0.1496	0.1388	0.1284	0.1183	0.1086	0.0991	0.0899	0.0810	0.0723	0.0640	0.0559	
9.53	0.2636	0.2490	0.2350	0.2215	0.2085	0.1959	0.1838														

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.5235	0.5131	0.5027	0.4922	0.4818	0.4714	0.4610	0.4505	0.4401	0.4297	0.4193	0.4089	0.3984	0.3880	0.3776	0.3672	0.3568	0.3464	0.3360	0.3256	
1.02	0.5208	0.5103	0.4999	0.4894	0.4789	0.4684	0.4579	0.4475	0.4370	0.4265	0.4161	0.4056	0.3951	0.3847	0.3742	0.3637	0.3533	0.3428	0.3324	0.3219	
1.03	0.5181	0.5076	0.4971	0.4865	0.4760	0.4655	0.4550	0.4444	0.4339	0.4234	0.4129	0.4024	0.3918	0.3813	0.3708	0.3603	0.3498	0.3393	0.3288	0.3183	
1.04	0.5154	0.5049	0.4943	0.4837	0.4731	0.4626	0.4520	0.4414	0.4309	0.4203	0.4097	0.3992	0.3886	0.3780	0.3675	0.3569	0.3463	0.3358	0.3252	0.3147	
1.05	0.5128	0.5022	0.4915	0.4809	0.4703	0.4597	0.4491	0.4384	0.4278	0.4172	0.4066	0.3960	0.3854	0.3748	0.3641	0.3535	0.3429	0.3323	0.3217	0.3111	
1.06	0.5101	0.4995	0.4888	0.4781	0.4675	0.4568	0.4462	0.4355	0.4248	0.4142	0.4035	0.3928	0.3822	0.3715	0.3609	0.3502	0.3395	0.3289	0.3182	0.3076	
1.07	0.5075	0.4968	0.4861	0.4754	0.4647	0.4540	0.4433	0.4326	0.4219	0.4112	0.4004	0.3897	0.3790	0.3683	0.3576	0.3469	0.3362	0.3255	0.3148	0.3041	
1.08	0.5049	0.4942	0.4834	0.4727	0.4619	0.4512	0.4404	0.4297	0.4189	0.4082	0.3974	0.3867	0.3759	0.3652	0.3544	0.3436	0.3329	0.3221	0.3114	0.3006	
1.09	0.5024	0.4916	0.4808	0.4700	0.4592	0.4484	0.4376	0.4268	0.4160	0.4052	0.3944	0.3836	0.3728	0.3620	0.3512	0.3404	0.3296	0.3188	0.3080	0.2972	
1.10	0.4998	0.4890	0.4781	0.4673	0.4565	0.4456	0.4348	0.4239	0.4131	0.4023	0.3914	0.3806	0.3697	0.3589	0.3481	0.3372	0.3264	0.3155	0.3047	0.2938	
1.11	0.4973	0.4864	0.4755	0.4646	0.4538	0.4429	0.4320	0.4211	0.4102	0.3994	0.3885	0.3776	0.3667	0.3558	0.3449	0.3341	0.3232	0.3123	0.3014	0.2905	
1.12	0.4948	0.4838	0.4729	0.4620	0.4511	0.4402	0.4292	0.4183	0.4074	0.3965	0.3856	0.3746	0.3637	0.3528	0.3419	0.3309	0.3200	0.3091	0.2981	0.2872	
1.13	0.4923	0.4813	0.4704	0.4594	0.4484	0.4375	0.4265	0.4156	0.4046	0.3936	0.3827	0.3717	0.3607	0.3498	0.3388	0.3278	0.3169	0.3059	0.2949	0.2839	
1.14	0.4898	0.4788	0.4678	0.4568	0.4458	0.4348	0.4238	0.4128	0.4018	0.3908	0.3798	0.3688	0.3578	0.3468	0.3358	0.3248	0.3138	0.3027	0.2917	0.2807	
1.15	0.4874	0.4763	0.4653	0.4542	0.4432	0.4322	0.4211	0.4101	0.3991	0.3880	0.3770	0.3660	0.3550	0.3440	0.3330	0.3220	0.3110	0.2999	0.2888	0.2777	
1.16	0.4849	0.4738	0.4628	0.4517	0.4406	0.4295	0.4185	0.4074	0.3963	0.3852	0.3742	0.3631	0.3520	0.3409	0.3298	0.3187	0.3077	0.2966	0.2855	0.2744	
1.17	0.4825	0.4714	0.4603	0.4492	0.4381	0.4269	0.4158	0.4047	0.3936	0.3825	0.3714	0.3603	0.3491	0.3380	0.3269	0.3158	0.3046	0.2935	0.2824	0.2712	
1.18	0.4801	0.4690	0.4578	0.4467	0.4355	0.4244	0.4132	0.4021	0.3909	0.3798	0.3686	0.3575	0.3463	0.3352	0.3240	0.3128	0.3017	0.2905	0.2793	0.2682	
1.19	0.4777	0.4666	0.4554	0.4442	0.4330	0.4218	0.4106	0.3994	0.3883	0.3771	0.3659	0.3547	0.3435	0.3323	0.3211	0.3099	0.2987	0.2875	0.2763	0.2651	
1.20	0.4754	0.4642	0.4529	0.4417	0.4305	0.4193	0.4081	0.3968	0.3856	0.3744	0.3632	0.3520	0.3407	0.3295	0.3183	0.3071	0.2958	0.2846	0.2733	0.2621	
1.21	0.4731	0.4618	0.4505	0.4393	0.4280	0.4168	0.4055	0.3943	0.3830	0.3718	0.3605	0.3493	0.3380	0.3267	0.3155	0.3042	0.2929	0.2817	0.2704	0.2591	
1.22	0.4707	0.4594	0.4481	0.4369	0.4256	0.4143	0.4030	0.3917	0.3804	0.3691	0.3579	0.3466	0.3353	0.3240	0.3127	0.3014	0.2901	0.2788	0.2675	0.2562	
1.23	0.4684	0.4571	0.4458	0.4345	0.4231	0.4118	0.4005	0.3892	0.3779	0.3665	0.3552	0.3439	0.3326	0.3213	0.3099	0.2986	0.2873	0.2759	0.2646	0.2533	
1.24	0.4661	0.4548	0.4434	0.4321	0.4207	0.4094	0.3980	0.3867	0.3753	0.3640	0.3526	0.3413	0.3299	0.3186	0.3072	0.2958	0.2845	0.2731	0.2617	0.2504	
1.25	0.4639	0.4525	0.4411	0.4297	0.4183	0.4069	0.3956	0.3842	0.3728	0.3614	0.3500	0.3387	0.3273	0.3159	0.3045	0.2931	0.2817	0.2703	0.2589	0.2475	
1.26	0.4616	0.4502	0.4388	0.4274	0.4159	0.4045	0.3931	0.3817	0.3703	0.3589	0.3475	0.3361	0.3247	0.3132	0.3018	0.2904	0.2790	0.2676	0.2561	0.2447	
1.27	0.4594	0.4479	0.4365	0.4250	0.4136	0.4021	0.3907	0.3793	0.3678	0.3564	0.3449	0.3335	0.3221	0.3106	0.2992	0.2877	0.2763	0.2648	0.2534	0.2419	
1.28	0.4572	0.4457	0.4342	0.4227	0.4113	0.3998	0.3883	0.3768	0.3654	0.3539	0.3424	0.3310	0.3195	0.3080	0.2966	0.2851	0.2736	0.2621	0.2507	0.2392	
1.29	0.4550	0.4435	0.4320	0.4204	0.4089	0.3974	0.3859	0.3744	0.3629	0.3514	0.3399	0.3285	0.3170	0.3055	0.2940	0.2825	0.2710	0.2595	0.2480	0.2365	
1.30	0.4528	0.4413	0.4297	0.4182	0.4066	0.3951	0.3836	0.3721	0.3605	0.3490	0.3375	0.3260	0.3144	0.3029	0.2914	0.2799	0.2683	0.2568	0.2453	0.2338	
1.31	0.4506	0.4391	0.4275	0.4159	0.4044	0.3928	0.3812	0.3697	0.3581	0.3466	0.3350	0.3235	0.3119	0.3004	0.2888	0.2773	0.2657	0.2542	0.2427	0.2311	
1.32	0.4485	0.4369	0.4253	0.4137	0.4021	0.3905	0.3789	0.3674	0.3558	0.3442	0.3326	0.3210	0.3095	0.2979	0.2863	0.2748	0.2632	0.2516	0.2400	0.2285	
1.33	0.4464	0.4347	0.4231	0.4115	0.3999	0.3882	0.3766	0.3650	0.3534	0.3418	0.3302	0.3186	0.3070	0.2954	0.2838	0.2722	0.2606	0.2491	0.2375	0.2259	
1.34	0.4442	0.4326	0.4209	0.4093	0.3976	0.3860	0.3744	0.3627	0.3511	0.3395	0.3279	0.3162	0.3046	0.2930	0.2814	0.2698	0.2581	0.2465	0.2349	0.2233	
1.35	0.4421	0.4305	0.4188	0.4071	0.3954	0.3838	0.3721	0.3604	0.3488	0.3371	0.3255	0.3139	0.3022	0.2906	0.2789	0.2673	0.2556	0.2440	0.2324	0.2208	
1.36	0.4401	0.4283	0.4166	0.4049	0.3932	0.3815	0.3699	0.3582	0.3465	0.3348	0.3232	0.3115	0.2998	0.2882	0.2765	0.2648	0.2532	0.2415	0.2299	0.2182	
1.37	0.4380	0.4262	0.4145	0.4028	0.3911	0.3794	0.3676	0.3559	0.3442	0.3325	0.3209	0.3092	0.2975	0.2858	0.2741	0.2624	0.2508	0.2391	0.2274	0.2157	
1.38	0.4359	0.4242	0.4124	0.4007	0.3889	0.3772	0.3654	0.3537	0.3420	0.3303	0.3186	0.3069	0.2951	0.2834	0.2717	0.2600	0.2483	0.2367	0.2250	0.2133	
1.39	0.4339	0.4221	0.4103	0.3985	0.3868	0.3750	0.3633	0.3515	0.3398	0.3280	0.3163	0.3046	0.2928	0.2811	0.2694	0.2577	0.2460	0.2343	0.2226	0.2109	
1.40	0.4319	0.4201	0.4082	0.3964	0.3847	0.3729	0.3611	0.3493	0.3376	0.3258	0.3140	0.3023	0.2905	0.2788	0.2671	0.2554	0.2436	0.2319	0.2202	0.2085	
1.41	0.4299	0.4180	0.4061	0.3943	0.3825	0.3707	0.3589	0.3470	0.3352	0.3234	0.3116	0.2998	0.2880	0.2763	0.2645	0.2528	0.2410	0.2293	0.2176	0.2059	
1.42	0.4279	0.4160	0.4041	0.3923	0.3805	0.3687	0.3568	0.3450	0.3332	0.3214	0.3096	0.2978	0.2860	0.2742	0.2624	0.2506	0.2388	0.2271	0.2154	0.2037	
1.43	0.4259	0.4140	0.4021	0.3903	0.3784	0.3666	0.3547	0.3429	0.3311	0.3192	0.3074	0.2956	0.2838	0.2720	0.2602	0.2484	0.2367	0.2249	0.2131	0.2014	
1.44	0.4239	0.4120	0.4001	0.3882	0.3763	0.3645	0.3526	0.3408	0.3289	0.3171	0.3053	0.2934	0.2816	0.2698	0.2580	0.2462	0.2344	0.2226	0.2109	0.1991	
1.45	0.4220	0.4100	0.3981	0.3862	0.3743	0.3624	0.3505	0.3387	0.3268	0.3150	0.3031	0.2913	0.2794	0.2676	0.2558	0.2440	0.2322	0.2204	0.2086	0.1968	
1.46	0.4200	0.4081	0.3961	0.3842	0.3723	0.3604	0.3485	0.3366	0.3247	0.3128	0.3010	0.2891	0.2773	0.2654	0.2536	0.2418	0.2299	0.2181	0.2063	0.1946	
1.47	0.4181	0.4061	0.3942	0.3822	0.3703	0.3584	0.3464	0.3345	0.3226	0.3107	0.2989	0.2870	0.2751	0.2633	0.2514	0.2396	0.2278	0.2159	0.2041	0.1923	
1.48	0.4162	0.4042	0.3922	0.3803	0.3683	0.3563	0.3444	0.3325	0.3206	0.3087	0.2968	0.2849	0.2730	0.2611	0.2493	0.2374	0.2256	0.2138	0.2019	0.1901	
1.49	0.4143	0.4023	0.3903	0.3783	0.3663	0.3544	0.3424	0.3305	0.3185	0.3066	0.2947	0.2828	0.2709	0.2590	0.2471	0.2353	0.2234	0.2116	0.1998	0.1880	
1.50	0.4124	0.4004	0.3884	0.3764	0.3644	0.3524	0.3404	0.3285	0.3165	0.3046	0.2926	0.2807	0.2688	0.2569	0.2450	0.2332	0.2213	0.2095	0.1976	0.1858	
1.51	0.4106	0.3985	0.3865	0.3744	0.3624	0.3504	0.3384	0.3265	0.3145	0.3025	0.2906	0.2787	0.2668	0.2548	0.2429	0.2311	0.2192	0.2073	0.1955	0.1837	
1.52	0.4087	0.3966	0.3846	0.3725	0.3605	0.3485	0.3365	0.3245	0.3125												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.3318	0.3192	0.3066	0.2941	0.2817	0.2693	0.2570	0.2447	0.2324	0.2202	0.2081	0.1960	0.1840	0.1721	0.1602	0.1484	0.1367	0.1250	0.1135	0.1021	
2.02	0.3305	0.3179	0.3053	0.2928	0.2804	0.2680	0.2556	0.2433	0.2311	0.2189	0.2068	0.1947	0.1827	0.1708	0.1589	0.1471	0.1354	0.1238	0.1122	0.1009	
2.03	0.3292	0.3165	0.3040	0.2915	0.2790	0.2666	0.2543	0.2420	0.2298	0.2176	0.2055	0.1934	0.1814	0.1695	0.1576	0.1458	0.1341	0.1225	0.1110	0.0996	
2.04	0.3278	0.3152	0.3027	0.2902	0.2777	0.2653	0.2530	0.2407	0.2285	0.2163	0.2042	0.1921	0.1801	0.1682	0.1563	0.1446	0.1329	0.1213	0.1098	0.0985	
2.05	0.3265	0.3139	0.3014	0.2889	0.2764	0.2640	0.2517	0.2394	0.2271	0.2150	0.2029	0.1908	0.1788	0.1669	0.1551	0.1433	0.1316	0.1200	0.1085	0.0973	
2.06	0.3253	0.3126	0.3001	0.2876	0.2751	0.2627	0.2504	0.2381	0.2259	0.2137	0.2016	0.1895	0.1776	0.1656	0.1538	0.1421	0.1304	0.1188	0.1073	0.0961	
2.07	0.3240	0.3113	0.2988	0.2863	0.2738	0.2614	0.2491	0.2368	0.2246	0.2124	0.2003	0.1883	0.1763	0.1644	0.1526	0.1408	0.1292	0.1176	0.1062	0.0949	
2.08	0.3227	0.3101	0.2975	0.2850	0.2725	0.2601	0.2478	0.2355	0.2233	0.2111	0.1990	0.1870	0.1750	0.1632	0.1513	0.1396	0.1280	0.1164	0.1050	0.0938	
2.09	0.3214	0.3088	0.2962	0.2837	0.2713	0.2589	0.2465	0.2342	0.2220	0.2099	0.1978	0.1858	0.1738	0.1619	0.1501	0.1384	0.1268	0.1152	0.1038	0.0927	
2.10	0.3202	0.3075	0.2950	0.2824	0.2700	0.2576	0.2453	0.2330	0.2208	0.2086	0.1965	0.1845	0.1726	0.1607	0.1489	0.1372	0.1256	0.1141	0.1027	0.0916	
2.11	0.3189	0.3063	0.2937	0.2812	0.2687	0.2563	0.2440	0.2317	0.2195	0.2074	0.1953	0.1833	0.1713	0.1595	0.1477	0.1360	0.1244	0.1129	0.1015	0.0905	
2.12	0.3177	0.3050	0.2924	0.2799	0.2675	0.2551	0.2428	0.2305	0.2183	0.2061	0.1941	0.1821	0.1701	0.1583	0.1465	0.1348	0.1232	0.1118	0.1004	0.0894	
2.13	0.3164	0.3038	0.2912	0.2787	0.2662	0.2539	0.2415	0.2293	0.2171	0.2049	0.1929	0.1809	0.1689	0.1571	0.1453	0.1337	0.1221	0.1106	0.0993	0.0883	
2.14	0.3152	0.3026	0.2900	0.2775	0.2650	0.2526	0.2403	0.2280	0.2158	0.2037	0.1916	0.1797	0.1677	0.1559	0.1442	0.1325	0.1210	0.1095	0.0982	0.0872	
2.15	0.3140	0.3013	0.2887	0.2762	0.2638	0.2514	0.2391	0.2268	0.2146	0.2025	0.1904	0.1785	0.1666	0.1547	0.1430	0.1314	0.1198	0.1084	0.0971	0.0862	
2.16	0.3128	0.3001	0.2875	0.2750	0.2626	0.2502	0.2379	0.2256	0.2134	0.2013	0.1893	0.1773	0.1654	0.1536	0.1419	0.1302	0.1187	0.1073	0.0960	0.0851	
2.17	0.3115	0.2989	0.2863	0.2738	0.2614	0.2490	0.2367	0.2244	0.2122	0.2001	0.1881	0.1761	0.1642	0.1524	0.1407	0.1291	0.1176	0.1062	0.0949	0.0841	
2.18	0.3103	0.2977	0.2851	0.2726	0.2602	0.2478	0.2355	0.2232	0.2111	0.1989	0.1869	0.1750	0.1631	0.1513	0.1396	0.1280	0.1165	0.1051	0.0938	0.0831	
2.19	0.3092	0.2965	0.2839	0.2714	0.2590	0.2466	0.2343	0.2220	0.2099	0.1978	0.1857	0.1738	0.1619	0.1502	0.1385	0.1269	0.1154	0.1040	0.0928	0.0820	
2.20	0.3080	0.2953	0.2827	0.2702	0.2578	0.2454	0.2331	0.2209	0.2087	0.1966	0.1846	0.1727	0.1608	0.1490	0.1374	0.1258	0.1143	0.1030	0.0917	0.0810	
2.21	0.3068	0.2941	0.2816	0.2691	0.2566	0.2442	0.2319	0.2197	0.2076	0.1955	0.1835	0.1715	0.1597	0.1479	0.1363	0.1247	0.1132	0.1019	0.0907	0.0801	
2.22	0.3056	0.2930	0.2804	0.2679	0.2554	0.2431	0.2308	0.2186	0.2064	0.1943	0.1823	0.1704	0.1586	0.1468	0.1352	0.1236	0.1122	0.1009	0.0897	0.0791	
2.23	0.3045	0.2918	0.2792	0.2667	0.2543	0.2419	0.2296	0.2174	0.2053	0.1932	0.1812	0.1693	0.1575	0.1457	0.1341	0.1226	0.1111	0.0998	0.0887	0.0781	
2.24	0.3033	0.2906	0.2781	0.2656	0.2531	0.2408	0.2285	0.2163	0.2041	0.1921	0.1801	0.1682	0.1564	0.1446	0.1330	0.1215	0.1101	0.0988	0.0877	0.0772	
2.25	0.3021	0.2895	0.2769	0.2644	0.2520	0.2396	0.2273	0.2151	0.2030	0.1909	0.1790	0.1671	0.1553	0.1436	0.1319	0.1204	0.1090	0.0978	0.0867	0.0762	
2.26	0.3010	0.2883	0.2758	0.2633	0.2509	0.2385	0.2262	0.2140	0.2019	0.1898	0.1779	0.1660	0.1542	0.1425	0.1309	0.1194	0.1080	0.0968	0.0857	0.0753	
2.27	0.2999	0.2872	0.2746	0.2621	0.2497	0.2374	0.2251	0.2129	0.2008	0.1887	0.1768	0.1649	0.1531	0.1414	0.1298	0.1184	0.1070	0.0958	0.0847	0.0744	
2.28	0.2987	0.2861	0.2735	0.2610	0.2486	0.2363	0.2240	0.2118	0.1997	0.1876	0.1757	0.1638	0.1521	0.1404	0.1288	0.1173	0.1060	0.0948	0.0838	0.0735	
2.29	0.2976	0.2850	0.2724	0.2599	0.2475	0.2351	0.2229	0.2107	0.1986	0.1866	0.1746	0.1628	0.1510	0.1393	0.1278	0.1163	0.1050	0.0938	0.0828	0.0726	
2.30	0.2965	0.2838	0.2713	0.2588	0.2464	0.2340	0.2218	0.2096	0.1975	0.1855	0.1735	0.1617	0.1500	0.1383	0.1268	0.1153	0.1040	0.0928	0.0819	0.0717	
2.31	0.2954	0.2827	0.2702	0.2577	0.2453	0.2329	0.2207	0.2085	0.1964	0.1844	0.1725	0.1607	0.1489	0.1373	0.1257	0.1143	0.1030	0.0919	0.0809	0.0708	
2.32	0.2943	0.2816	0.2691	0.2566	0.2442	0.2318	0.2196	0.2074	0.1953	0.1833	0.1714	0.1596	0.1479	0.1363	0.1247	0.1133	0.1021	0.0909	0.0800	0.0699	
2.33	0.2932	0.2805	0.2680	0.2555	0.2431	0.2308	0.2185	0.2064	0.1943	0.1823	0.1704	0.1586	0.1469	0.1353	0.1237	0.1124	0.1011	0.0900	0.0791	0.0691	
2.34	0.2921	0.2794	0.2669	0.2544	0.2420	0.2297	0.2175	0.2053	0.1932	0.1812	0.1693	0.1575	0.1458	0.1342	0.1228	0.1114	0.1001	0.0890	0.0782	0.0682	
2.35	0.2910	0.2784	0.2658	0.2533	0.2409	0.2286	0.2164	0.2042	0.1922	0.1802	0.1683	0.1565	0.1448	0.1333	0.1218	0.1104	0.0992	0.0881	0.0773	0.0674	
2.36	0.2899	0.2773	0.2647	0.2523	0.2399	0.2276	0.2153	0.2032	0.1911	0.1792	0.1673	0.1555	0.1438	0.1323	0.1208	0.1095	0.0983	0.0872	0.0764	0.0666	
2.37	0.2888	0.2762	0.2637	0.2512	0.2388	0.2265	0.2143	0.2021	0.1901	0.1781	0.1663	0.1545	0.1428	0.1313	0.1198	0.1085	0.0973	0.0863	0.0756	0.0657	
2.38	0.2878	0.2751	0.2626	0.2501	0.2378	0.2255	0.2132	0.2011	0.1891	0.1771	0.1653	0.1535	0.1419	0.1303	0.1189	0.1076	0.0964	0.0854	0.0747	0.0649	
2.39	0.2867	0.2740	0.2615	0.2491	0.2367	0.2244	0.2122	0.2001	0.1881	0.1761	0.1643	0.1525	0.1409	0.1294	0.1179	0.1067	0.0955	0.0845	0.0738	0.0641	
2.40	0.2856	0.2730	0.2605	0.2480	0.2357	0.2234	0.2112	0.1991	0.1870	0.1751	0.1633	0.1515	0.1398	0.1283	0.1169	0.1057	0.0945	0.0835	0.0728	0.0631	
2.41	0.2846	0.2720	0.2595	0.2470	0.2346	0.2223	0.2101	0.1981	0.1860	0.1741	0.1623	0.1505	0.1388	0.1273	0.1159	0.1046	0.0934	0.0824	0.0717	0.0620	
2.42	0.2836	0.2710	0.2584	0.2460	0.2336	0.2213	0.2091	0.1971	0.1850	0.1731	0.1613	0.1496	0.1380	0.1265	0.1152	0.1039	0.0928	0.0818	0.0713	0.0616	
2.43	0.2825	0.2699	0.2574	0.2449	0.2326	0.2203	0.2081	0.1961	0.1841	0.1722	0.1604	0.1487	0.1371	0.1256	0.1142	0.1030	0.0919	0.0810	0.0705	0.0610	
2.44	0.2815	0.2689	0.2564	0.2439	0.2316	0.2193	0.2071	0.1951	0.1831	0.1712	0.1594	0.1477	0.1361	0.1247	0.1133	0.1021	0.0910	0.0801	0.0697	0.0603	
2.45	0.2805	0.2679	0.2553	0.2429	0.2306	0.2183	0.2061	0.1941	0.1821	0.1702	0.1584	0.1468	0.1352	0.1237	0.1124	0.1012	0.0902	0.0793	0.0689	0.0595	
2.46	0.2795	0.2669	0.2543	0.2419	0.2296	0.2173	0.2052	0.1931	0.1811	0.1693	0.1575	0.1458	0.1343	0.1228	0.1115	0.1004	0.0893	0.0784	0.0681	0.0588	
2.47	0.2785	0.2658	0.2533	0.2409	0.2286	0.2163	0.2042	0.1921	0.1802	0.1683	0.1565	0.1449	0.1334	0.1219	0.1106	0.0995	0.0885	0.0776	0.0673	0.0581	
2.48	0.2774	0.2648	0.2523	0.2399	0.2276	0.2153	0.2032	0.1912	0.1792	0.1674	0.1556	0.1440	0.1324	0.1210	0.1098	0.0986	0.0876	0.0768	0.0666	0.0574	
2.49	0.2764	0.2638	0.2513	0.2389	0.2266	0.2144	0.2022	0.1902	0.1783	0.1664	0.1547	0.1431	0.1315	0.1202	0.1089	0.0978	0.0868	0.0760	0.0658	0.0566	
2.50	0.2755	0.2629	0.2503	0.2379	0.2256	0.2134	0.2013	0.1892	0.1773	0.1655	0.1538	0.1421	0.1306	0.1193	0.1080	0.0969	0.0860	0.0752	0.0650	0.0559	
2.51	0.2745	0.2619	0.2494	0.2370	0.2247	0.2124	0.2003	0.1883	0.1764	0.1645	0.1528	0.1412	0.1298	0.1184	0.1072	0.0961	0.0851	0.0744	0.0643	0.0552	
2.52	0.2735	0.2609	0.2484	0.2360	0.2237	0.2115	0.1994	0.1873	0.1754	0.1636	0.1519	0.1403	0.1289	0.1175	0.1063	0.0952	0.0843	0.0736	0.0635	0.0546	
2.53	0.2725	0.2599	0.2474	0.2350	0.2227	0.2105	0.1984														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
3.01	0.2312	0.2189	0.2068	0.1947	0.1828	0.1710	0.1594	0.1479	0.1365	0.1253	0.1143	0.1034	0.0926	0.0820	0.0717	0.0615	0.0517	0.0431	0.0357	0.0294
3.02	0.2305	0.2182	0.2060	0.1940	0.1821	0.1703	0.1587	0.1472	0.1359	0.1247	0.1136	0.1027	0.0920	0.0814	0.0711	0.0609	0.0512	0.0426	0.0353	0.0291
3.03	0.2297	0.2174	0.2053	0.1933	0.1814	0.1696	0.1580	0.1465	0.1352	0.1240	0.1130	0.1021	0.0914	0.0808	0.0705	0.0603	0.0506	0.0421	0.0348	0.0287
3.04	0.2290	0.2167	0.2046	0.1925	0.1807	0.1689	0.1573	0.1458	0.1345	0.1233	0.1123	0.1015	0.0908	0.0803	0.0699	0.0598	0.0501	0.0416	0.0344	0.0283
3.05	0.2282	0.2160	0.2038	0.1918	0.1800	0.1682	0.1566	0.1452	0.1339	0.1227	0.1117	0.1008	0.0902	0.0797	0.0693	0.0592	0.0496	0.0412	0.0340	0.0280
3.06	0.2275	0.2152	0.2031	0.1911	0.1792	0.1675	0.1559	0.1445	0.1332	0.1220	0.1110	0.1002	0.0896	0.0791	0.0688	0.0587	0.0491	0.0407	0.0336	0.0276
3.07	0.2268	0.2145	0.2024	0.1904	0.1785	0.1668	0.1553	0.1438	0.1325	0.1214	0.1104	0.0996	0.0890	0.0785	0.0682	0.0581	0.0486	0.0403	0.0332	0.0273
3.08	0.2260	0.2138	0.2017	0.1897	0.1779	0.1661	0.1546	0.1432	0.1319	0.1208	0.1098	0.0990	0.0884	0.0779	0.0677	0.0576	0.0481	0.0398	0.0328	0.0269
3.09	0.2253	0.2131	0.2010	0.1890	0.1772	0.1655	0.1539	0.1425	0.1312	0.1201	0.1092	0.0984	0.0878	0.0773	0.0671	0.0570	0.0476	0.0394	0.0324	0.0266
3.10	0.2246	0.2124	0.2003	0.1883	0.1765	0.1648	0.1532	0.1418	0.1306	0.1195	0.1086	0.0978	0.0872	0.0768	0.0665	0.0565	0.0471	0.0390	0.0321	0.0263
3.11	0.2239	0.2116	0.1995	0.1876	0.1758	0.1641	0.1526	0.1412	0.1300	0.1189	0.1080	0.0972	0.0866	0.0762	0.0660	0.0560	0.0466	0.0385	0.0317	0.0259
3.12	0.2232	0.2109	0.1988	0.1869	0.1751	0.1634	0.1519	0.1405	0.1293	0.1183	0.1073	0.0966	0.0860	0.0757	0.0654	0.0555	0.0461	0.0381	0.0313	0.0256
3.13	0.2224	0.2102	0.1981	0.1862	0.1744	0.1628	0.1513	0.1399	0.1287	0.1176	0.1067	0.0960	0.0855	0.0751	0.0649	0.0549	0.0457	0.0377	0.0309	0.0253
3.14	0.2217	0.2095	0.1975	0.1855	0.1737	0.1621	0.1506	0.1393	0.1281	0.1170	0.1061	0.0954	0.0849	0.0745	0.0644	0.0544	0.0452	0.0373	0.0306	0.0250
3.15	0.2210	0.2088	0.1968	0.1848	0.1731	0.1614	0.1500	0.1386	0.1274	0.1164	0.1055	0.0948	0.0843	0.0740	0.0638	0.0539	0.0447	0.0368	0.0302	0.0246
3.16	0.2203	0.2081	0.1961	0.1842	0.1724	0.1608	0.1493	0.1380	0.1268	0.1158	0.1049	0.0943	0.0838	0.0734	0.0633	0.0534	0.0443	0.0364	0.0299	0.0243
3.17	0.2196	0.2074	0.1954	0.1835	0.1717	0.1601	0.1487	0.1374	0.1262	0.1152	0.1044	0.0937	0.0832	0.0729	0.0628	0.0529	0.0438	0.0360	0.0295	0.0240
3.18	0.2189	0.2067	0.1947	0.1828	0.1711	0.1595	0.1480	0.1367	0.1256	0.1146	0.1038	0.0931	0.0826	0.0724	0.0623	0.0524	0.0434	0.0356	0.0291	0.0237
3.19	0.2182	0.2061	0.1940	0.1822	0.1704	0.1588	0.1474	0.1361	0.1250	0.1140	0.1032	0.0926	0.0821	0.0718	0.0617	0.0519	0.0429	0.0352	0.0288	0.0234
3.20	0.2175	0.2054	0.1934	0.1815	0.1698	0.1582	0.1468	0.1355	0.1244	0.1134	0.1026	0.0920	0.0815	0.0713	0.0612	0.0514	0.0425	0.0348	0.0285	0.0231
3.21	0.2169	0.2047	0.1927	0.1808	0.1691	0.1576	0.1461	0.1349	0.1238	0.1128	0.1020	0.0914	0.0810	0.0708	0.0607	0.0509	0.0420	0.0345	0.0281	0.0228
3.22	0.2162	0.2040	0.1920	0.1802	0.1685	0.1569	0.1455	0.1343	0.1232	0.1122	0.1015	0.0909	0.0805	0.0702	0.0602	0.0504	0.0416	0.0341	0.0278	0.0225
3.23	0.2155	0.2034	0.1914	0.1795	0.1678	0.1563	0.1449	0.1337	0.1226	0.1117	0.1009	0.0903	0.0799	0.0697	0.0597	0.0500	0.0412	0.0337	0.0275	0.0223
3.24	0.2148	0.2027	0.1907	0.1789	0.1672	0.1557	0.1443	0.1330	0.1220	0.1111	0.1003	0.0898	0.0794	0.0692	0.0592	0.0495	0.0407	0.0333	0.0271	0.0220
3.25	0.2141	0.2020	0.1901	0.1782	0.1666	0.1550	0.1437	0.1324	0.1214	0.1105	0.0998	0.0892	0.0789	0.0687	0.0587	0.0490	0.0403	0.0330	0.0268	0.0217
3.26	0.2135	0.2014	0.1894	0.1776	0.1659	0.1544	0.1431	0.1318	0.1208	0.1099	0.0992	0.0887	0.0783	0.0682	0.0582	0.0485	0.0399	0.0326	0.0265	0.0214
3.27	0.2128	0.2007	0.1888	0.1769	0.1653	0.1538	0.1424	0.1312	0.1202	0.1094	0.0987	0.0881	0.0778	0.0677	0.0577	0.0481	0.0395	0.0322	0.0262	0.0211
3.28	0.2121	0.2000	0.1881	0.1763	0.1647	0.1532	0.1418	0.1307	0.1196	0.1088	0.0981	0.0876	0.0773	0.0672	0.0572	0.0476	0.0391	0.0319	0.0259	0.0209
3.29	0.2115	0.1994	0.1875	0.1757	0.1640	0.1526	0.1412	0.1301	0.1191	0.1082	0.0976	0.0871	0.0768	0.0667	0.0567	0.0472	0.0387	0.0315	0.0256	0.0206
3.30	0.2108	0.1987	0.1868	0.1750	0.1634	0.1520	0.1406	0.1295	0.1185	0.1077	0.0970	0.0865	0.0762	0.0662	0.0563	0.0467	0.0383	0.0312	0.0253	0.0203
3.31	0.2102	0.1981	0.1862	0.1744	0.1628	0.1514	0.1400	0.1289	0.1179	0.1071	0.0965	0.0860	0.0757	0.0657	0.0558	0.0463	0.0379	0.0308	0.0250	0.0201
3.32	0.2095	0.1975	0.1856	0.1738	0.1622	0.1507	0.1395	0.1283	0.1174	0.1066	0.0959	0.0855	0.0752	0.0652	0.0553	0.0458	0.0375	0.0305	0.0247	0.0198
3.33	0.2089	0.1968	0.1849	0.1732	0.1616	0.1501	0.1389	0.1277	0.1168	0.1060	0.0954	0.0850	0.0747	0.0647	0.0548	0.0454	0.0371	0.0301	0.0244	0.0196
3.34	0.2082	0.1962	0.1843	0.1726	0.1610	0.1496	0.1383	0.1272	0.1162	0.1055	0.0949	0.0845	0.0742	0.0642	0.0544	0.0449	0.0367	0.0298	0.0241	0.0193
3.35	0.2076	0.1955	0.1837	0.1719	0.1604	0.1490	0.1377	0.1266	0.1157	0.1049	0.0943	0.0839	0.0737	0.0637	0.0539	0.0445	0.0363	0.0295	0.0238	0.0191
3.36	0.2069	0.1949	0.1830	0.1713	0.1598	0.1484	0.1371	0.1260	0.1151	0.1044	0.0938	0.0834	0.0732	0.0632	0.0534	0.0441	0.0359	0.0291	0.0235	0.0188
3.37	0.2063	0.1943	0.1824	0.1707	0.1592	0.1478	0.1365	0.1255	0.1146	0.1038	0.0933	0.0829	0.0727	0.0628	0.0530	0.0436	0.0356	0.0288	0.0232	0.0186
3.38	0.2057	0.1937	0.1818	0.1701	0.1586	0.1472	0.1360	0.1249	0.1140	0.1033	0.0928	0.0824	0.0722	0.0623	0.0525	0.0432	0.0352	0.0285	0.0230	0.0184
3.39	0.2050	0.1930	0.1812	0.1695	0.1580	0.1466	0.1354	0.1244	0.1135	0.1028	0.0923	0.0819	0.0718	0.0618	0.0521	0.0428	0.0348	0.0282	0.0227	0.0181
3.40	0.2044	0.1924	0.1806	0.1689	0.1574	0.1460	0.1348	0.1238	0.1129	0.1023	0.0917	0.0814	0.0713	0.0613	0.0516	0.0424	0.0345	0.0279	0.0224	0.0179
3.41	0.2038	0.1918	0.1800	0.1683	0.1568	0.1454	0.1342	0.1233	0.1123	0.1017	0.0912	0.0809	0.0708	0.0608	0.0511	0.0420	0.0341	0.0275	0.0221	0.0176
3.42	0.2032	0.1912	0.1794	0.1677	0.1562	0.1449	0.1337	0.1227	0.1119	0.1012	0.0907	0.0804	0.0703	0.0603	0.0506	0.0416	0.0337	0.0272	0.0219	0.0175
3.43	0.2026	0.1906	0.1788	0.1671	0.1557	0.1443	0.1332	0.1222	0.1113	0.1007	0.0902	0.0799	0.0698	0.0600	0.0503	0.0412	0.0334	0.0269	0.0216	0.0172
3.44	0.2019	0.1900	0.1782	0.1666	0.1551	0.1438	0.1326	0.1216	0.1108	0.1002	0.0897	0.0795	0.0694	0.0595	0.0498	0.0408	0.0330	0.0266	0.0214	0.0170
3.45	0.2013	0.1894	0.1776	0.1660	0.1545	0.1432	0.1321	0.1211	0.1103	0.0997	0.0892	0.0790	0.0689	0.0591	0.0494	0.0404	0.0327	0.0263	0.0211	0.0168
3.46	0.2007	0.1888	0.1770	0.1654	0.1539	0.1426	0.1315	0.1205	0.1098	0.0992	0.0887	0.0785	0.0684	0.0586	0.0490	0.0400	0.0323	0.0260	0.0209	0.0166
3.47	0.2001	0.1882	0.1764	0.1648	0.1534	0.1421	0.1310	0.1200	0.1092	0.0986	0.0882	0.0780	0.0680	0.0582	0.0485	0.0396	0.0320	0.0257	0.0206	0.0164
3.48	0.1995	0.1876	0.1758	0.1642	0.1528	0.1415	0.1304	0.1194	0.1087	0.0981	0.0877	0.0775	0.0675	0.0577	0.0481	0.0392	0.0317	0.0255	0.0204	0.0162
3.49	0.1989	0.1870	0.1752	0.1637	0.1522	0.1410	0.1299	0.1190	0.1082	0.0976	0.0873	0.0771	0.0671	0.0573	0.0477	0.0388	0.0313	0.0252	0.0201	0.0160
3.50	0.1983	0.1864	0.1747	0.1631	0.1517	0.1404	0.1293	0.1184	0.1077	0.0971	0.0868	0.0766	0.0666	0.0568	0.0473	0.0384	0.0310	0.0249	0.0199	0.0158
3.51	0.1977	0.1858	0.1741	0.1625	0.1511	0.1399	0.1288	0.1179	0.1072	0.0966	0.0863	0.0761	0.0662	0.0564	0.0468	0.0381	0.0307	0.0246	0.0196	0.0156
3.52	0.1971	0.1852	0.1735	0.1620	0.1506	0.1393	0.1283	0.1174	0.1067	0.0962	0.0858	0.0757	0.0657	0.0560	0.0464	0.0377	0.0304	0.0243	0.0194	0.0154
3.53	0.1965	0.1846	0.1729	0.1614	0.1500	0.1388	0.1278													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.1710	0.1596	0.1484	0.1373	0.1264	0.1158	0.1053	0.0950	0.0849	0.0750	0.0653	0.0558	0.0466	0.0376	0.0296	0.0232	0.0181	0.0140	0.0108	0.0082	
4.02	0.1706	0.1591	0.1479	0.1369	0.1260	0.1153	0.1049	0.0946	0.0845	0.0746	0.0649	0.0555	0.0463	0.0373	0.0293	0.0230	0.0179	0.0139	0.0106	0.0081	
4.03	0.1701	0.1587	0.1474	0.1364	0.1256	0.1149	0.1044	0.0942	0.0841	0.0742	0.0646	0.0551	0.0459	0.0370	0.0291	0.0227	0.0177	0.0137	0.0105	0.0079	
4.04	0.1696	0.1582	0.1470	0.1360	0.1251	0.1145	0.1040	0.0938	0.0837	0.0739	0.0642	0.0548	0.0456	0.0367	0.0288	0.0225	0.0175	0.0136	0.0104	0.0078	
4.05	0.1691	0.1577	0.1465	0.1355	0.1247	0.1141	0.1036	0.0934	0.0833	0.0735	0.0639	0.0545	0.0453	0.0364	0.0285	0.0223	0.0173	0.0134	0.0103	0.0077	
4.06	0.1687	0.1573	0.1461	0.1351	0.1243	0.1136	0.1032	0.0930	0.0829	0.0731	0.0635	0.0541	0.0449	0.0360	0.0283	0.0221	0.0172	0.0133	0.0101	0.0076	
4.07	0.1682	0.1568	0.1456	0.1346	0.1238	0.1132	0.1028	0.0926	0.0826	0.0728	0.0631	0.0538	0.0446	0.0357	0.0280	0.0219	0.0170	0.0131	0.0100	0.0075	
4.08	0.1677	0.1564	0.1452	0.1342	0.1234	0.1128	0.1024	0.0922	0.0822	0.0724	0.0628	0.0534	0.0443	0.0354	0.0277	0.0216	0.0168	0.0130	0.0099	0.0074	
4.09	0.1673	0.1559	0.1447	0.1338	0.1230	0.1124	0.1020	0.0918	0.0818	0.0720	0.0624	0.0531	0.0440	0.0351	0.0275	0.0214	0.0166	0.0128	0.0098	0.0074	
4.10	0.1668	0.1555	0.1443	0.1333	0.1226	0.1120	0.1016	0.0914	0.0814	0.0717	0.0621	0.0527	0.0436	0.0348	0.0272	0.0212	0.0165	0.0127	0.0097	0.0073	
4.11	0.1663	0.1550	0.1439	0.1329	0.1222	0.1116	0.1012	0.0910	0.0811	0.0713	0.0617	0.0524	0.0433	0.0345	0.0270	0.0210	0.0163	0.0125	0.0095	0.0072	
4.12	0.1659	0.1546	0.1434	0.1325	0.1217	0.1112	0.1008	0.0906	0.0807	0.0709	0.0614	0.0521	0.0430	0.0342	0.0267	0.0208	0.0161	0.0124	0.0094	0.0071	
4.13	0.1654	0.1541	0.1430	0.1321	0.1213	0.1108	0.1004	0.0903	0.0803	0.0706	0.0610	0.0517	0.0427	0.0339	0.0265	0.0206	0.0159	0.0123	0.0093	0.0070	
4.14	0.1650	0.1537	0.1426	0.1316	0.1209	0.1104	0.1000	0.0899	0.0799	0.0702	0.0607	0.0514	0.0423	0.0336	0.0262	0.0204	0.0158	0.0121	0.0092	0.0069	
4.15	0.1645	0.1532	0.1421	0.1312	0.1205	0.1100	0.0996	0.0895	0.0796	0.0699	0.0604	0.0511	0.0420	0.0334	0.0260	0.0202	0.0156	0.0120	0.0091	0.0068	
4.16	0.1641	0.1528	0.1417	0.1308	0.1201	0.1096	0.0992	0.0891	0.0792	0.0695	0.0600	0.0508	0.0417	0.0331	0.0257	0.0200	0.0154	0.0118	0.0090	0.0067	
4.17	0.1636	0.1523	0.1413	0.1304	0.1197	0.1092	0.0989	0.0887	0.0789	0.0692	0.0597	0.0504	0.0414	0.0328	0.0255	0.0198	0.0153	0.0117	0.0089	0.0066	
4.18	0.1632	0.1519	0.1408	0.1299	0.1193	0.1088	0.0985	0.0884	0.0785	0.0688	0.0593	0.0501	0.0411	0.0325	0.0253	0.0196	0.0151	0.0116	0.0088	0.0065	
4.19	0.1627	0.1515	0.1404	0.1295	0.1189	0.1084	0.0981	0.0880	0.0781	0.0685	0.0590	0.0498	0.0408	0.0322	0.0250	0.0194	0.0150	0.0115	0.0087	0.0065	
4.20	0.1623	0.1510	0.1400	0.1291	0.1185	0.1080	0.0977	0.0876	0.0778	0.0681	0.0587	0.0495	0.0405	0.0319	0.0248	0.0192	0.0148	0.0113	0.0086	0.0064	
4.21	0.1618	0.1506	0.1396	0.1287	0.1180	0.1076	0.0973	0.0873	0.0774	0.0678	0.0583	0.0491	0.0402	0.0317	0.0246	0.0190	0.0146	0.0112	0.0085	0.0063	
4.22	0.1614	0.1502	0.1391	0.1283	0.1176	0.1072	0.0969	0.0869	0.0771	0.0674	0.0580	0.0488	0.0399	0.0314	0.0243	0.0188	0.0145	0.0111	0.0084	0.0062	
4.23	0.1610	0.1497	0.1387	0.1279	0.1172	0.1068	0.0966	0.0865	0.0767	0.0671	0.0577	0.0485	0.0396	0.0311	0.0241	0.0186	0.0143	0.0110	0.0083	0.0061	
4.24	0.1605	0.1493	0.1383	0.1275	0.1169	0.1064	0.0962	0.0862	0.0764	0.0668	0.0574	0.0482	0.0393	0.0308	0.0239	0.0185	0.0142	0.0108	0.0082	0.0060	
4.25	0.1601	0.1489	0.1379	0.1271	0.1165	0.1060	0.0958	0.0858	0.0760	0.0664	0.0570	0.0479	0.0390	0.0306	0.0236	0.0183	0.0140	0.0107	0.0081	0.0060	
4.26	0.1597	0.1485	0.1375	0.1267	0.1161	0.1057	0.0954	0.0854	0.0757	0.0661	0.0567	0.0476	0.0387	0.0303	0.0234	0.0181	0.0139	0.0106	0.0080	0.0059	
4.27	0.1592	0.1480	0.1371	0.1263	0.1157	0.1053	0.0951	0.0851	0.0753	0.0657	0.0564	0.0473	0.0384	0.0300	0.0232	0.0179	0.0137	0.0105	0.0079	0.0058	
4.28	0.1588	0.1476	0.1366	0.1259	0.1153	0.1049	0.0947	0.0847	0.0750	0.0654	0.0561	0.0470	0.0381	0.0298	0.0230	0.0177	0.0136	0.0104	0.0078	0.0057	
4.29	0.1584	0.1472	0.1362	0.1255	0.1149	0.1045	0.0943	0.0844	0.0746	0.0651	0.0557	0.0467	0.0378	0.0295	0.0228	0.0176	0.0135	0.0102	0.0077	0.0057	
4.30	0.1580	0.1468	0.1358	0.1251	0.1145	0.1041	0.0940	0.0840	0.0743	0.0647	0.0554	0.0463	0.0375	0.0293	0.0226	0.0174	0.0133	0.0101	0.0076	0.0056	
4.31	0.1575	0.1464	0.1354	0.1247	0.1141	0.1038	0.0936	0.0837	0.0739	0.0644	0.0551	0.0460	0.0372	0.0290	0.0224	0.0172	0.0132	0.0100	0.0075	0.0055	
4.32	0.1571	0.1460	0.1350	0.1243	0.1137	0.1034	0.0933	0.0833	0.0736	0.0641	0.0548	0.0457	0.0369	0.0287	0.0221	0.0170	0.0130	0.0099	0.0074	0.0054	
4.33	0.1567	0.1455	0.1346	0.1239	0.1134	0.1030	0.0929	0.0830	0.0733	0.0638	0.0545	0.0454	0.0366	0.0285	0.0219	0.0169	0.0129	0.0098	0.0073	0.0054	
4.34	0.1563	0.1451	0.1342	0.1235	0.1130	0.1027	0.0925	0.0826	0.0729	0.0634	0.0542	0.0451	0.0363	0.0282	0.0217	0.0167	0.0128	0.0097	0.0072	0.0053	
4.35	0.1558	0.1447	0.1338	0.1231	0.1126	0.1023	0.0922	0.0823	0.0726	0.0631	0.0539	0.0448	0.0361	0.0280	0.0215	0.0165	0.0126	0.0096	0.0071	0.0052	
4.36	0.1554	0.1443	0.1334	0.1227	0.1122	0.1019	0.0918	0.0819	0.0723	0.0628	0.0536	0.0445	0.0358	0.0278	0.0213	0.0164	0.0125	0.0095	0.0070	0.0052	
4.37	0.1550	0.1439	0.1330	0.1223	0.1118	0.1016	0.0915	0.0816	0.0719	0.0625	0.0532	0.0443	0.0355	0.0275	0.0211	0.0162	0.0124	0.0094	0.0070	0.0051	
4.38	0.1546	0.1435	0.1326	0.1219	0.1115	0.1012	0.0911	0.0812	0.0716	0.0622	0.0529	0.0440	0.0352	0.0273	0.0209	0.0161	0.0122	0.0092	0.0069	0.0050	
4.39	0.1542	0.1431	0.1322	0.1216	0.1111	0.1008	0.0908	0.0809	0.0713	0.0618	0.0526	0.0437	0.0349	0.0270	0.0207	0.0159	0.0121	0.0091	0.0068	0.0050	
4.40	0.1538	0.1427	0.1318	0.1212	0.1107	0.1004	0.0904	0.0806	0.0709	0.0615	0.0523	0.0434	0.0346	0.0268	0.0205	0.0157	0.0120	0.0090	0.0067	0.0049	
4.41	0.1534	0.1423	0.1315	0.1208	0.1103	0.1001	0.0901	0.0803	0.0706	0.0612	0.0520	0.0431	0.0343	0.0265	0.0202	0.0154	0.0117	0.0089	0.0066	0.0048	
4.42	0.1530	0.1420	0.1311	0.1204	0.1100	0.0998	0.0897	0.0799	0.0703	0.0609	0.0517	0.0428	0.0341	0.0263	0.0200	0.0152	0.0115	0.0087	0.0064	0.0047	
4.43	0.1526	0.1415	0.1307	0.1200	0.1096	0.0994	0.0894	0.0796	0.0700	0.0606	0.0514	0.0425	0.0338	0.0261	0.0200	0.0153	0.0116	0.0087	0.0065	0.0047	
4.44	0.1522	0.1411	0.1303	0.1197	0.1093	0.0990	0.0890	0.0792	0.0697	0.0603	0.0511	0.0422	0.0336	0.0259	0.0198	0.0151	0.0115	0.0086	0.0064	0.0046	
4.45	0.1517	0.1407	0.1299	0.1193	0.1089	0.0987	0.0887	0.0789	0.0693	0.0600	0.0508	0.0419	0.0333	0.0256	0.0196	0.0150	0.0114	0.0085	0.0063	0.0046	
4.46	0.1513	0.1403	0.1295	0.1189	0.1085	0.0983	0.0883	0.0786	0.0690	0.0597	0.0505	0.0417	0.0330	0.0254	0.0194	0.0148	0.0113	0.0085	0.0062	0.0045	
4.47	0.1509	0.1399	0.1291	0.1186	0.1082	0.0980	0.0880	0.0782	0.0687	0.0594	0.0503	0.0414	0.0327	0.0252	0.0192	0.0147	0.0111	0.0084	0.0062	0.0045	
4.48	0.1506	0.1396	0.1288	0.1182	0.1078	0.0976	0.0877	0.0779	0.0684	0.0591	0.0500	0.0411	0.0325	0.0250	0.0190	0.0145	0.0110	0.0083	0.0061	0.0044	
4.49	0.1502	0.1392	0.1284	0.1178	0.1075	0.0973	0.0873	0.0776	0.0681	0.0588	0.0497	0.0408	0.0322	0.0247	0.0189	0.0144	0.0109	0.0082	0.0060	0.0044	
4.50	0.1498	0.1388	0.1280	0.1175	0.1071	0.0969	0.0870	0.0773	0.0678	0.0585	0.0494	0.0406	0.0320	0.0245	0.0187	0.0142	0.0108	0.0081	0.0059	0.0043	
4.51	0.1494	0.1384	0.1276	0.1171	0.1067	0.0966	0.0867	0.0769	0.0674	0.0582	0.0491	0.0403	0.0317	0.0243	0.0185	0.0141	0.0107	0.0080	0.0058	0.0042	
4.52	0.1490	0.1380	0.1273	0.1167	0.1064	0.0963	0.0863	0.0766	0.0671	0.0579	0.0488	0.0400	0.0314	0.0241	0.0183	0.0140	0.0106	0.0079	0.0058	0.0042	
4.53	0.1486	0.1376	0.1269	0.1164	0.1060	0.0959	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																		
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35															
5.01	0.1314	0.1209	0.1106	0.1005	0.0907	0.0811	0.0716	0.0624	0.0535	0.0447	0.0362	0.0280	0.0209	0.0156	0.0116	0.0086	0.0063	0.0045	0.0032	0.0022															
5.02	0.1311	0.1206	0.1103	0.1002	0.0904	0.0808	0.0714	0.0622	0.0532	0.0445	0.0360	0.0278	0.0207	0.0155	0.0115	0.0085	0.0062	0.0045	0.0031	0.0022															
5.03	0.1308	0.1203	0.1100	0.0999	0.0901	0.0805	0.0711	0.0619	0.0530	0.0443	0.0358	0.0276	0.0206	0.0153	0.0114	0.0084	0.0062	0.0044	0.0031	0.0021															
5.04	0.1305	0.1200	0.1097	0.0996	0.0898	0.0802	0.0708	0.0617	0.0527	0.0440	0.0355	0.0274	0.0204	0.0152	0.0113	0.0084	0.0061	0.0044	0.0031	0.0021															
5.05	0.1301	0.1196	0.1094	0.0994	0.0895	0.0799	0.0706	0.0614	0.0525	0.0438	0.0353	0.0272	0.0202	0.0151	0.0112	0.0083	0.0060	0.0043	0.0030	0.0021															
5.06	0.1298	0.1193	0.1091	0.0991	0.0893	0.0797	0.0703	0.0611	0.0522	0.0435	0.0351	0.0269	0.0200	0.0149	0.0111	0.0082	0.0060	0.0043	0.0030	0.0020															
5.07	0.1295	0.1190	0.1088	0.0988	0.0890	0.0794	0.0700	0.0609	0.0520	0.0433	0.0349	0.0267	0.0199	0.0148	0.0110	0.0081	0.0059	0.0042	0.0030	0.0020															
5.08	0.1292	0.1187	0.1085	0.0985	0.0887	0.0791	0.0698	0.0606	0.0517	0.0431	0.0346	0.0265	0.0197	0.0147	0.0109	0.0080	0.0059	0.0042	0.0029	0.0020															
5.09	0.1288	0.1184	0.1082	0.0982	0.0884	0.0788	0.0695	0.0604	0.0515	0.0428	0.0344	0.0263	0.0195	0.0145	0.0108	0.0080	0.0058	0.0041	0.0029	0.0020															
5.10	0.1285	0.1181	0.1079	0.0979	0.0881	0.0786	0.0692	0.0601	0.0513	0.0426	0.0342	0.0261	0.0194	0.0144	0.0107	0.0079	0.0057	0.0041	0.0028	0.0019															
5.11	0.1282	0.1178	0.1076	0.0976	0.0878	0.0783	0.0690	0.0599	0.0510	0.0424	0.0340	0.0259	0.0192	0.0143	0.0106	0.0078	0.0057	0.0040	0.0028	0.0019															
5.12	0.1279	0.1175	0.1073	0.0973	0.0876	0.0780	0.0687	0.0596	0.0508	0.0421	0.0338	0.0257	0.0191	0.0142	0.0105	0.0077	0.0056	0.0040	0.0028	0.0019															
5.13	0.1276	0.1172	0.1070	0.0970	0.0873	0.0778	0.0684	0.0594	0.0505	0.0419	0.0335	0.0255	0.0189	0.0140	0.0104	0.0076	0.0056	0.0040	0.0027	0.0019															
5.14	0.1273	0.1169	0.1067	0.0967	0.0870	0.0775	0.0682	0.0591	0.0503	0.0417	0.0333	0.0253	0.0187	0.0139	0.0103	0.0076	0.0055	0.0039	0.0027	0.0018															
5.15	0.1270	0.1166	0.1064	0.0964	0.0867	0.0772	0.0679	0.0589	0.0501	0.0415	0.0331	0.0251	0.0186	0.0138	0.0102	0.0075	0.0054	0.0039	0.0027	0.0018															
5.16	0.1266	0.1163	0.1061	0.0961	0.0864	0.0769	0.0677	0.0586	0.0498	0.0412	0.0329	0.0249	0.0184	0.0137	0.0101	0.0074	0.0054	0.0038	0.0026	0.0018															
5.17	0.1263	0.1160	0.1058	0.0959	0.0862	0.0767	0.0674	0.0584	0.0496	0.0410	0.0327	0.0247	0.0183	0.0135	0.0100	0.0074	0.0053	0.0038	0.0026	0.0018															
5.18	0.1260	0.1157	0.1055	0.0956	0.0859	0.0764	0.0672	0.0581	0.0493	0.0408	0.0324	0.0245	0.0181	0.0134	0.0099	0.0073	0.0053	0.0037	0.0026	0.0017															
5.19	0.1257	0.1154	0.1052	0.0953	0.0856	0.0762	0.0669	0.0579	0.0491	0.0406	0.0322	0.0243	0.0180	0.0133	0.0098	0.0072	0.0052	0.0037	0.0025	0.0017															
5.20	0.1254	0.1151	0.1049	0.0950	0.0853	0.0759	0.0667	0.0576	0.0489	0.0403	0.0320	0.0241	0.0178	0.0132	0.0097	0.0071	0.0052	0.0037	0.0025	0.0017															
5.21	0.1251	0.1148	0.1046	0.0947	0.0851	0.0756	0.0664	0.0574	0.0486	0.0401	0.0318	0.0239	0.0177	0.0131	0.0096	0.0071	0.0051	0.0036	0.0025	0.0017															
5.22	0.1248	0.1145	0.1044	0.0945	0.0848	0.0754	0.0662	0.0572	0.0484	0.0399	0.0316	0.0238	0.0175	0.0130	0.0095	0.0070	0.0051	0.0036	0.0025	0.0017															
5.23	0.1245	0.1142	0.1041	0.0942	0.0845	0.0751	0.0659	0.0569	0.0482	0.0397	0.0314	0.0236	0.0174	0.0128	0.0095	0.0069	0.0050	0.0035	0.0024	0.0016															
5.24	0.1242	0.1139	0.1038	0.0939	0.0843	0.0748	0.0657	0.0567	0.0479	0.0394	0.0312	0.0234	0.0172	0.0127	0.0094	0.0069	0.0050	0.0035	0.0024	0.0016															
5.25	0.1239	0.1136	0.1035	0.0936	0.0840	0.0746	0.0654	0.0564	0.0477	0.0392	0.0310	0.0232	0.0171	0.0126	0.0093	0.0068	0.0049	0.0034	0.0024	0.0016															
5.26	0.1236	0.1133	0.1032	0.0934	0.0837	0.0743	0.0652	0.0562	0.0475	0.0390	0.0308	0.0230	0.0169	0.0125	0.0092	0.0067	0.0049	0.0034	0.0023	0.0016															
5.27	0.1233	0.1130	0.1029	0.0931	0.0835	0.0741	0.0649	0.0560	0.0473	0.0388	0.0305	0.0228	0.0168	0.0124	0.0091	0.0067	0.0048	0.0034	0.0023	0.0015															
5.28	0.1230	0.1127	0.1026	0.0928	0.0832	0.0738	0.0647	0.0557	0.0470	0.0386	0.0303	0.0227	0.0167	0.0123	0.0090	0.0066	0.0047	0.0033	0.0023	0.0015															
5.29	0.1227	0.1124	0.1024	0.0925	0.0829	0.0736	0.0644	0.0555	0.0468	0.0384	0.0301	0.0225	0.0165	0.0122	0.0089	0.0065	0.0047	0.0033	0.0023	0.0015															
5.30	0.1224	0.1121	0.1021	0.0923	0.0827	0.0733	0.0642	0.0553	0.0466	0.0381	0.0299	0.0223	0.0164	0.0121	0.0089	0.0065	0.0046	0.0033	0.0022	0.0015															
5.31	0.1221	0.1118	0.1018	0.0920	0.0824	0.0731	0.0639	0.0550	0.0464	0.0379	0.0297	0.0221	0.0162	0.0120	0.0088	0.0064	0.0046	0.0032	0.0022	0.0015															
5.32	0.1218	0.1115	0.1015	0.0917	0.0822	0.0728	0.0637	0.0548	0.0461	0.0377	0.0295	0.0219	0.0161	0.0119	0.0087	0.0063	0.0046	0.0032	0.0022	0.0014															
5.33	0.1215	0.1113	0.1012	0.0915	0.0819	0.0726	0.0634	0.0546	0.0459	0.0375	0.0293	0.0218	0.0160	0.0118	0.0086	0.0063	0.0045	0.0031	0.0021	0.0014															
5.34	0.1212	0.1110	0.1010	0.0912	0.0816	0.0723	0.0632	0.0543	0.0457	0.0373	0.0291	0.0216	0.0158	0.0117	0.0085	0.0062	0.0045	0.0031	0.0021	0.0014															
5.35	0.1209	0.1107	0.1007	0.0909	0.0814	0.0721	0.0630	0.0541	0.0455	0.0371	0.0289	0.0214	0.0157	0.0116	0.0085	0.0062	0.0044	0.0031	0.0021	0.0014															
5.36	0.1206	0.1104	0.1004	0.0907	0.0811	0.0718	0.0627	0.0539	0.0452	0.0369	0.0287	0.0213	0.0156	0.0115	0.0084	0.0061	0.0044	0.0030	0.0021	0.0014															
5.37	0.1203	0.1101	0.1001	0.0904	0.0809	0.0716	0.0625	0.0536	0.0450	0.0367	0.0285	0.0211	0.0154	0.0114	0.0083	0.0060	0.0043	0.0030	0.0020	0.0014															
5.38	0.1200	0.1098	0.0999	0.0901	0.0806	0.0713	0.0623	0.0534	0.0448	0.0364	0.0283	0.0209	0.0153	0.0113	0.0082	0.0060	0.0043	0.0030	0.0020	0.0013															
5.39	0.1197	0.1096	0.0996	0.0899	0.0804	0.0711	0.0620	0.0532	0.0446	0.0362	0.0281	0.0208	0.0152	0.0112	0.0082	0.0059	0.0042	0.0029	0.0020	0.0013															
5.40	0.1195	0.1093	0.0993	0.0896	0.0801	0.0708	0.0618	0.0530	0.0444	0.0360	0.0279	0.0206	0.0151	0.0111	0.0081	0.0059	0.0042	0.0029	0.0020	0.0013															
5.41	0.1192	0.1090	0.0991	0.0893	0.0799	0.0706	0.0616	0.0528	0.0442	0.0358	0.0277	0.0204	0.0149	0.0109	0.0080	0.0058	0.0041	0.0029	0.0020	0.0013															
5.42	0.1189	0.1088	0.0989	0.0891	0.0796	0.0703	0.0613	0.0525	0.0439	0.0356	0.0275	0.0203	0.0148	0.0108	0.0079	0.0058	0.0041	0.0028	0.0019	0.0013															
5.43	0.1186	0.1084	0.0985	0.0888	0.0793	0.0701	0.0611	0.0523	0.0437	0.0354	0.0273	0.0201	0.0147	0.0108	0.0079	0.0057	0.0041	0.0028	0.0019	0.0012															
5.44	0.1183	0.1082	0.0982	0.0886	0.0791	0.0699	0.0608	0.0521	0.0435	0.0352	0.0271	0.0199	0.0146	0.0107	0.0078	0.0056	0.0040	0.0028	0.0019	0.0012															
5.45	0.1180	0.1079	0.0980	0.0883	0.0788	0.0696	0.0606	0.0518	0.0433	0.0350	0.0269	0.0198	0.0144	0.0106	0.0077	0.0056	0.0040	0.0027	0.0018	0.0012															
5.46	0.1177	0.1076	0.0977	0.0880	0.0786	0.0694	0.0604	0.0516	0.0431	0.0348	0.0267	0.0196	0.0143	0.0105	0.0076	0.0055	0.0039	0.0027	0.0018	0.0012															
5.47	0.1175	0.1073	0.0975	0.0878	0.0784	0.0691	0.0602	0.0514	0.0429	0.0346	0.0265	0.0195	0.0142	0.0104	0.0076	0.0055	0.0039	0.0027	0.0018	0.0012															
5.48	0.1172	0.1071	0.0972	0.0875	0.0781	0.0689	0.0599	0.0512	0.0427	0.0344	0.0264	0.0193	0.0141	0.0103	0.0075	0.0054	0.0038	0.0026	0.0018	0.0012															
5.49	0.1169	0.1068	0.0969	0.0873	0.0779	0.0687	0.0597	0.0510	0.0425	0.0342	0.0262	0.0192	0.0140	0.0102	0.0074	0.0054	0.0038	0.0026	0.0018	0.0012															
5.50	0.1166	0.1065	0.0967	0.0870	0.0776	0.0684	0.0595	0.0507	0.0423	0.0340	0.0260	0.0190	0.0138	0.0101	0.0074	0.0053	0.0038	0.0026	0.0017	0.0011															
5.51	0.1163	0.1063	0.0964	0.0868	0.0774	0.0682	0.0592	0.0505	0.0420	0.0338	0.0258	0.0189																							

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
6.01	0.1035	0.0938	0.0843	0.0751	0.0661	0.0574	0.0489	0.0406	0.0325	0.0247	0.0177	0.0127	0.0091	0.0065	0.0046	0.0032	0.0022	0.0014	0.0009	0.0006	
6.02	0.1032	0.0936	0.0841	0.0749	0.0659	0.0572	0.0487	0.0404	0.0323	0.0245	0.0175	0.0126	0.0090	0.0065	0.0046	0.0032	0.0022	0.0014	0.0009	0.0006	
6.03	0.1030	0.0933	0.0839	0.0747	0.0657	0.0570	0.0485	0.0402	0.0322	0.0244	0.0174	0.0125	0.0089	0.0064	0.0045	0.0032	0.0021	0.0014	0.0009	0.0006	
6.04	0.1028	0.0931	0.0837	0.0745	0.0655	0.0568	0.0483	0.0400	0.0320	0.0242	0.0173	0.0124	0.0088	0.0064	0.0045	0.0031	0.0021	0.0014	0.0009	0.0006	
6.05	0.1025	0.0929	0.0835	0.0743	0.0653	0.0566	0.0481	0.0398	0.0318	0.0240	0.0171	0.0123	0.0088	0.0063	0.0045	0.0031	0.0021	0.0014	0.0009	0.0005	
6.06	0.1023	0.0926	0.0832	0.0741	0.0651	0.0564	0.0479	0.0397	0.0317	0.0239	0.0170	0.0122	0.0087	0.0062	0.0044	0.0031	0.0021	0.0014	0.0009	0.0005	
6.07	0.1021	0.0924	0.0830	0.0738	0.0649	0.0562	0.0477	0.0395	0.0315	0.0237	0.0169	0.0121	0.0086	0.0062	0.0044	0.0030	0.0020	0.0013	0.0009	0.0005	
6.08	0.1018	0.0922	0.0828	0.0736	0.0647	0.0560	0.0475	0.0393	0.0313	0.0236	0.0168	0.0120	0.0086	0.0061	0.0043	0.0030	0.0020	0.0013	0.0008	0.0005	
6.09	0.1016	0.0920	0.0826	0.0734	0.0645	0.0558	0.0473	0.0391	0.0311	0.0234	0.0166	0.0119	0.0085	0.0061	0.0043	0.0030	0.0020	0.0013	0.0008	0.0005	
6.10	0.1014	0.0917	0.0824	0.0732	0.0643	0.0556	0.0472	0.0389	0.0310	0.0232	0.0165	0.0118	0.0084	0.0060	0.0043	0.0030	0.0020	0.0013	0.0008	0.0005	
6.11	0.1011	0.0915	0.0821	0.0730	0.0641	0.0554	0.0470	0.0388	0.0308	0.0231	0.0164	0.0117	0.0084	0.0060	0.0042	0.0029	0.0020	0.0013	0.0008	0.0005	
6.12	0.1009	0.0913	0.0819	0.0728	0.0639	0.0552	0.0468	0.0386	0.0306	0.0229	0.0163	0.0116	0.0083	0.0059	0.0042	0.0029	0.0019	0.0013	0.0008	0.0005	
6.13	0.1007	0.0911	0.0817	0.0726	0.0637	0.0550	0.0466	0.0384	0.0305	0.0228	0.0161	0.0115	0.0082	0.0059	0.0041	0.0029	0.0019	0.0012	0.0008	0.0005	
6.14	0.1004	0.0909	0.0815	0.0724	0.0635	0.0548	0.0464	0.0382	0.0304	0.0226	0.0160	0.0114	0.0082	0.0058	0.0041	0.0028	0.0019	0.0012	0.0008	0.0005	
6.15	0.1002	0.0906	0.0813	0.0722	0.0633	0.0547	0.0462	0.0381	0.0301	0.0224	0.0159	0.0113	0.0081	0.0058	0.0041	0.0028	0.0019	0.0012	0.0008	0.0005	
6.16	0.1000	0.0904	0.0811	0.0720	0.0631	0.0545	0.0461	0.0379	0.0300	0.0223	0.0158	0.0112	0.0080	0.0057	0.0040	0.0028	0.0019	0.0012	0.0008	0.0005	
6.17	0.0998	0.0902	0.0809	0.0718	0.0629	0.0543	0.0459	0.0377	0.0298	0.0221	0.0156	0.0111	0.0080	0.0057	0.0040	0.0028	0.0018	0.0012	0.0008	0.0005	
6.18	0.0995	0.0900	0.0806	0.0716	0.0627	0.0541	0.0457	0.0375	0.0296	0.0220	0.0155	0.0111	0.0079	0.0056	0.0040	0.0027	0.0018	0.0012	0.0007	0.0005	
6.19	0.0993	0.0897	0.0804	0.0714	0.0625	0.0539	0.0455	0.0374	0.0295	0.0218	0.0154	0.0110	0.0078	0.0056	0.0039	0.0027	0.0018	0.0012	0.0007	0.0005	
6.20	0.0991	0.0895	0.0802	0.0711	0.0623	0.0537	0.0453	0.0372	0.0293	0.0217	0.0153	0.0109	0.0078	0.0055	0.0039	0.0027	0.0018	0.0011	0.0007	0.0004	
6.21	0.0989	0.0893	0.0800	0.0709	0.0621	0.0535	0.0452	0.0370	0.0291	0.0215	0.0152	0.0108	0.0077	0.0055	0.0039	0.0027	0.0018	0.0011	0.0007	0.0004	
6.22	0.0986	0.0891	0.0798	0.0707	0.0619	0.0533	0.0450	0.0369	0.0290	0.0214	0.0151	0.0107	0.0076	0.0054	0.0038	0.0026	0.0017	0.0011	0.0007	0.0004	
6.23	0.0984	0.0889	0.0796	0.0705	0.0617	0.0531	0.0448	0.0367	0.0288	0.0212	0.0149	0.0106	0.0076	0.0054	0.0038	0.0026	0.0017	0.0011	0.0007	0.0004	
6.24	0.0982	0.0887	0.0794	0.0703	0.0615	0.0530	0.0446	0.0365	0.0286	0.0211	0.0148	0.0106	0.0075	0.0054	0.0038	0.0026	0.0017	0.0011	0.0007	0.0004	
6.25	0.0980	0.0884	0.0792	0.0701	0.0613	0.0528	0.0444	0.0363	0.0285	0.0209	0.0147	0.0105	0.0075	0.0053	0.0037	0.0026	0.0017	0.0011	0.0007	0.0004	
6.26	0.0977	0.0882	0.0790	0.0699	0.0611	0.0526	0.0443	0.0362	0.0283	0.0208	0.0146	0.0104	0.0074	0.0053	0.0037	0.0025	0.0017	0.0011	0.0007	0.0004	
6.27	0.0975	0.0880	0.0788	0.0697	0.0610	0.0524	0.0441	0.0360	0.0282	0.0206	0.0145	0.0103	0.0073	0.0052	0.0037	0.0025	0.0017	0.0011	0.0007	0.0004	
6.28	0.0973	0.0878	0.0786	0.0695	0.0608	0.0522	0.0439	0.0358	0.0280	0.0205	0.0144	0.0102	0.0073	0.0052	0.0036	0.0025	0.0016	0.0010	0.0007	0.0004	
6.29	0.0971	0.0876	0.0783	0.0693	0.0606	0.0520	0.0437	0.0357	0.0278	0.0203	0.0143	0.0101	0.0072	0.0051	0.0036	0.0025	0.0016	0.0010	0.0007	0.0004	
6.30	0.0969	0.0874	0.0781	0.0691	0.0604	0.0519	0.0436	0.0355	0.0277	0.0202	0.0142	0.0101	0.0072	0.0051	0.0036	0.0024	0.0016	0.0010	0.0006	0.0004	
6.31	0.0966	0.0872	0.0779	0.0689	0.0602	0.0517	0.0434	0.0353	0.0275	0.0200	0.0141	0.0100	0.0071	0.0050	0.0035	0.0024	0.0016	0.0010	0.0006	0.0004	
6.32	0.0964	0.0870	0.0777	0.0688	0.0600	0.0515	0.0432	0.0352	0.0274	0.0199	0.0140	0.0099	0.0070	0.0050	0.0035	0.0024	0.0016	0.0010	0.0006	0.0004	
6.33	0.0962	0.0867	0.0775	0.0686	0.0598	0.0513	0.0430	0.0350	0.0272	0.0197	0.0138	0.0098	0.0070	0.0050	0.0035	0.0024	0.0015	0.0010	0.0006	0.0004	
6.34	0.0960	0.0865	0.0773	0.0684	0.0596	0.0511	0.0429	0.0348	0.0271	0.0196	0.0137	0.0098	0.0069	0.0049	0.0034	0.0023	0.0015	0.0010	0.0006	0.0004	
6.35	0.0958	0.0863	0.0771	0.0682	0.0594	0.0510	0.0427	0.0347	0.0269	0.0195	0.0136	0.0097	0.0069	0.0049	0.0034	0.0023	0.0015	0.0010	0.0006	0.0004	
6.36	0.0955	0.0861	0.0769	0.0680	0.0593	0.0508	0.0425	0.0345	0.0267	0.0193	0.0135	0.0096	0.0068	0.0048	0.0034	0.0023	0.0015	0.0010	0.0006	0.0004	
6.37	0.0953	0.0859	0.0767	0.0678	0.0591	0.0506	0.0424	0.0343	0.0266	0.0192	0.0134	0.0095	0.0068	0.0048	0.0033	0.0023	0.0015	0.0009	0.0006	0.0004	
6.38	0.0951	0.0857	0.0765	0.0676	0.0589	0.0504	0.0422	0.0342	0.0264	0.0190	0.0133	0.0095	0.0067	0.0048	0.0033	0.0022	0.0015	0.0009	0.0006	0.0003	
6.39	0.0949	0.0855	0.0763	0.0674	0.0587	0.0502	0.0420	0.0340	0.0263	0.0189	0.0132	0.0094	0.0067	0.0047	0.0033	0.0022	0.0015	0.0009	0.0006	0.0003	
6.40	0.0947	0.0853	0.0761	0.0672	0.0585	0.0500	0.0418	0.0339	0.0261	0.0188	0.0131	0.0093	0.0066	0.0047	0.0032	0.0022	0.0014	0.0009	0.0006	0.0003	
6.41	0.0945	0.0851	0.0759	0.0670	0.0583	0.0499	0.0417	0.0337	0.0260	0.0186	0.0130	0.0092	0.0065	0.0046	0.0032	0.0022	0.0014	0.0009	0.0006	0.0003	
6.42	0.0943	0.0848	0.0756	0.0667	0.0580	0.0496	0.0415	0.0335	0.0259	0.0185	0.0129	0.0091	0.0064	0.0045	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	
6.43	0.0941	0.0847	0.0755	0.0666	0.0580	0.0495	0.0413	0.0334	0.0257	0.0184	0.0128	0.0091	0.0064	0.0046	0.0032	0.0021	0.0014	0.0009	0.0005	0.0003	
6.44	0.0939	0.0845	0.0753	0.0664	0.0578	0.0494	0.0412	0.0332	0.0255	0.0182	0.0127	0.0090	0.0064	0.0045	0.0031	0.0021	0.0014	0.0009	0.0005	0.0003	
6.45	0.0936	0.0843	0.0751	0.0663	0.0576	0.0492	0.0410	0.0331	0.0254	0.0181	0.0126	0.0090	0.0063	0.0045	0.0031	0.0021	0.0014	0.0009	0.0005	0.0003	
6.46	0.0934	0.0841	0.0749	0.0661	0.0574	0.0490	0.0408	0.0329	0.0252	0.0180	0.0125	0.0089	0.0063	0.0044	0.0031	0.0021	0.0013	0.0009	0.0005	0.0003	
6.47	0.0932	0.0839	0.0747	0.0659	0.0572	0.0488	0.0407	0.0327	0.0251	0.0178	0.0125	0.0088	0.0062	0.0044	0.0030	0.0021	0.0013	0.0008	0.0005	0.0003	
6.48	0.0930	0.0837	0.0746	0.0657	0.0571	0.0487	0.0405	0.0326	0.0249	0.0177	0.0124	0.0087	0.0062	0.0044	0.0030	0.0020	0.0013	0.0008	0.0005	0.0003	
6.49	0.0928	0.0835	0.0744	0.0655	0.0569	0.0485	0.0403	0.0324	0.0248	0.0176	0.0123	0.0087	0.0061	0.0043	0.0030	0.0020	0.0013	0.0008	0.0005	0.0003	
6.50	0.0926	0.0833	0.0742	0.0653	0.0567	0.0483	0.0402	0.0323	0.0246	0.0175	0.0122	0.0086	0.0061	0.0043	0.0030	0.0020	0.0013	0.0008	0.0005	0.0003	
6.51	0.0924	0.0831	0.0740	0.0651	0.0565	0.0482	0.0400	0.0321	0.0245	0.0173	0.0121	0.0085	0.0060	0.0043	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	
6.52	0.0922	0.0829	0.0738	0.0649	0.0563	0.0480	0.0398	0.0320	0.0243	0.0172	0.0120	0.0085	0.0060	0.0042	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	
6.53	0.0920	0.0827	0.0736	0.0648	0.0562	0.0478	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														</

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(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
8.01	0.0666	0.0582	0.0500	0.0421	0.0345	0.0271	0.0199	0.0132	0.0088	0.0060	0.0041	0.0028	0.0019	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.02	0.0664	0.0580	0.0499	0.0420	0.0344	0.0270	0.0198	0.0131	0.0087	0.0059	0.0041	0.0028	0.0019	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.03	0.0663	0.0579	0.0498	0.0419	0.0343	0.0268	0.0197	0.0131	0.0087	0.0059	0.0040	0.0028	0.0018	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.04	0.0661	0.0578	0.0496	0.0418	0.0341	0.0267	0.0196	0.0130	0.0086	0.0058	0.0040	0.0027	0.0018	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.05	0.0660	0.0576	0.0495	0.0416	0.0340	0.0266	0.0195	0.0129	0.0086	0.0058	0.0040	0.0027	0.0018	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.06	0.0658	0.0575	0.0494	0.0415	0.0339	0.0265	0.0193	0.0128	0.0085	0.0058	0.0039	0.0027	0.0018	0.0012	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.07	0.0657	0.0574	0.0493	0.0414	0.0338	0.0264	0.0192	0.0127	0.0085	0.0057	0.0039	0.0027	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.08	0.0656	0.0572	0.0491	0.0413	0.0337	0.0263	0.0191	0.0126	0.0084	0.0057	0.0039	0.0027	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.09	0.0654	0.0571	0.0490	0.0411	0.0335	0.0262	0.0190	0.0125	0.0083	0.0057	0.0039	0.0026	0.0018	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.10	0.0653	0.0569	0.0489	0.0410	0.0334	0.0260	0.0189	0.0125	0.0083	0.0056	0.0038	0.0026	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.11	0.0651	0.0568	0.0487	0.0409	0.0333	0.0259	0.0188	0.0124	0.0082	0.0056	0.0038	0.0026	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.12	0.0650	0.0567	0.0486	0.0408	0.0332	0.0258	0.0187	0.0123	0.0082	0.0055	0.0038	0.0026	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.13	0.0649	0.0565	0.0485	0.0406	0.0331	0.0257	0.0186	0.0122	0.0081	0.0055	0.0038	0.0026	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.14	0.0647	0.0563	0.0483	0.0405	0.0329	0.0256	0.0185	0.0121	0.0081	0.0054	0.0037	0.0025	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000
8.15	0.0646	0.0563	0.0482	0.0404	0.0328	0.0255	0.0184	0.0120	0.0080	0.0054	0.0037	0.0025	0.0017	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000
8.16	0.0644	0.0561	0.0481	0.0403	0.0327	0.0254	0.0183	0.0120	0.0080	0.0054	0.0037	0.0025	0.0017	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000
8.17	0.0643	0.0560	0.0480	0.0402	0.0326	0.0253	0.0182	0.0119	0.0079	0.0054	0.0037	0.0025	0.0017	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000
8.18	0.0642	0.0559	0.0478	0.0400	0.0325	0.0251	0.0181	0.0118	0.0079	0.0053	0.0036	0.0025	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000
8.19	0.0640	0.0557	0.0477	0.0399	0.0324	0.0250	0.0179	0.0117	0.0078	0.0053	0.0036	0.0025	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000
8.20	0.0639	0.0556	0.0476	0.0398	0.0322	0.0249	0.0178	0.0116	0.0077	0.0053	0.0036	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000
8.21	0.0637	0.0555	0.0475	0.0397	0.0321	0.0248	0.0177	0.0116	0.0077	0.0052	0.0036	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000
8.22	0.0636	0.0553	0.0473	0.0395	0.0320	0.0247	0.0176	0.0115	0.0076	0.0052	0.0035	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000
8.23	0.0635	0.0552	0.0472	0.0394	0.0319	0.0246	0.0175	0.0114	0.0076	0.0051	0.0035	0.0024	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.24	0.0633	0.0551	0.0471	0.0393	0.0318	0.0245	0.0174	0.0113	0.0075	0.0051	0.0035	0.0024	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.25	0.0632	0.0550	0.0469	0.0392	0.0317	0.0244	0.0173	0.0113	0.0075	0.0051	0.0035	0.0024	0.0016	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.26	0.0631	0.0548	0.0468	0.0391	0.0316	0.0243	0.0172	0.0112	0.0074	0.0050	0.0034	0.0023	0.0015	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.27	0.0629	0.0547	0.0467	0.0389	0.0315	0.0242	0.0171	0.0111	0.0074	0.0050	0.0034	0.0023	0.0015	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.28	0.0628	0.0546	0.0466	0.0388	0.0313	0.0240	0.0170	0.0110	0.0073	0.0050	0.0034	0.0023	0.0015	0.0010	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.29	0.0627	0.0544	0.0465	0.0387	0.0312	0.0239	0.0169	0.0110	0.0073	0.0049	0.0034	0.0023	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.30	0.0625	0.0543	0.0463	0.0386	0.0311	0.0238	0.0168	0.0109	0.0073	0.0049	0.0033	0.0023	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.31	0.0624	0.0542	0.0462	0.0385	0.0310	0.0237	0.0167	0.0108	0.0072	0.0049	0.0033	0.0023	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000
8.32	0.0623	0.0540	0.0461	0.0384	0.0309	0.0236	0.0166	0.0108	0.0072	0.0048	0.0033	0.0022	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.33	0.0621	0.0539	0.0460	0.0382	0.0308	0.0235	0.0165	0.0107	0.0071	0.0048	0.0033	0.0022	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.34	0.0620	0.0538	0.0458	0.0381	0.0306	0.0234	0.0164	0.0106	0.0071	0.0048	0.0033	0.0022	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.35	0.0619	0.0537	0.0457	0.0380	0.0305	0.0233	0.0163	0.0105	0.0070	0.0048	0.0032	0.0022	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.36	0.0617	0.0535	0.0456	0.0379	0.0304	0.0232	0.0162	0.0105	0.0070	0.0047	0.0032	0.0022	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.37	0.0616	0.0534	0.0455	0.0378	0.0303	0.0231	0.0161	0.0104	0.0069	0.0047	0.0032	0.0022	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.38	0.0615	0.0533	0.0453	0.0376	0.0302	0.0230	0.0160	0.0103	0.0069	0.0047	0.0032	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.39	0.0613	0.0532	0.0452	0.0375	0.0301	0.0229	0.0159	0.0103	0.0068	0.0046	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.40	0.0612	0.0530	0.0451	0.0374	0.0300	0.0228	0.0158	0.0102	0.0068	0.0046	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.41	0.0610	0.0529	0.0450	0.0373	0.0299	0.0227	0.0157	0.0101	0.0067	0.0045	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.42	0.0609	0.0528	0.0449	0.0372	0.0298	0.0226	0.0156	0.0101	0.0067	0.0045	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.43	0.0608	0.0526	0.0447	0.0371	0.0296	0.0224	0.0155	0.0100	0.0067	0.0045	0.0031	0.0021	0.0014	0.0008	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.44	0.0607	0.0525	0.0446	0.0370	0.0295	0.0223	0.0154	0.0099	0.0066	0.0045	0.0030	0.0021	0.0013	0.0008	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.45	0.0605	0.0524	0.0445	0.0368	0.0294	0.0222	0.0153	0.0099	0.0066	0.0045	0.0030	0.0020	0.0013	0.0008	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.46	0.0604	0.0523	0.0444	0.0367	0.0293	0.0221	0.0152	0.0098	0.0065	0.0044	0.0030	0.0020	0.0013	0.0008	0.0006	0.0003	0.0002	0.0001	0.0000	0.0000
8.47	0.0603	0.0521	0.0443	0.0366	0.0292	0.0220	0.0151	0.0097	0.0065	0.0044	0									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

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APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9702	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9603	0.9602	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9505	0.9504	0.9503	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9407	0.9406	0.9404	0.9403	0.9402	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9310	0.9308	0.9306	0.9305	0.9304	0.9304	0.9303	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9213	0.9211	0.9208	0.9207	0.9205	0.9204	0.9203	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9117	0.9114	0.9111	0.9109	0.9107	0.9105	0.9104	0.9103	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9021	0.9017	0.9014	0.9011	0.9009	0.9007	0.9005	0.9004	0.9003	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8926	0.8922	0.8918	0.8914	0.8911	0.8909	0.8907	0.8905	0.8904	0.8903	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8832	0.8826	0.8822	0.8818	0.8814	0.8811	0.8808	0.8806	0.8805	0.8803	0.8802	0.8801	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8738	0.8732	0.8726	0.8722	0.8717	0.8714	0.8711	0.8708	0.8706	0.8704	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8645	0.8638	0.8632	0.8626	0.8621	0.8617	0.8613	0.8610	0.8608	0.8606	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8552	0.8545	0.8539	0.8531	0.8525	0.8521	0.8516	0.8513	0.8510	0.8507	0.8505	0.8504	0.8502	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500
0.16	0.8460	0.8452	0.8444	0.8436	0.8430	0.8425	0.8420	0.8416	0.8412	0.8409	0.8407	0.8405	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400
0.17	0.8369	0.8359	0.8351	0.8343	0.8335	0.8329	0.8323	0.8319	0.8315	0.8311	0.8308	0.8306	0.8304	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300
0.18	0.8279	0.8268	0.8258	0.8249	0.8241	0.8234	0.8228	0.8222	0.8217	0.8213	0.8210	0.8207	0.8205	0.8204	0.8202	0.8201	0.8201	0.8200	0.8200	0.8200
0.19	0.8189	0.8177	0.8166	0.8156	0.8147	0.8139	0.8132	0.8126	0.8121	0.8116	0.8112	0.8109	0.8106	0.8104	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100
0.20	0.8100	0.8087	0.8075	0.8064	0.8054	0.8045	0.8037	0.8030	0.8024	0.8019	0.8014	0.8011	0.8008	0.8005	0.8004	0.8002	0.8001	0.8001	0.8000	0.8000
0.21	0.8011	0.7997	0.7984	0.7972	0.7961	0.7951	0.7942	0.7935	0.7928	0.7922	0.7917	0.7913	0.7909	0.7906	0.7904	0.7903	0.7902	0.7901	0.7900	0.7900
0.22	0.7923	0.7908	0.7894	0.7881	0.7869	0.7858	0.7848	0.7840	0.7832	0.7825	0.7820	0.7815	0.7811	0.7808	0.7805	0.7803	0.7802	0.7801	0.7801	0.7800
0.23	0.7836	0.7820	0.7804	0.7790	0.7777	0.7766	0.7755	0.7745	0.7737	0.7729	0.7723	0.7718	0.7713	0.7709	0.7706	0.7704	0.7703	0.7702	0.7701	0.7700
0.24	0.7750	0.7732	0.7716	0.7701	0.7686	0.7674	0.7662	0.7651	0.7642	0.7634	0.7627	0.7621	0.7615	0.7611	0.7608	0.7605	0.7603	0.7602	0.7601	0.7601
0.25	0.7664	0.7646	0.7628	0.7611	0.7596	0.7582	0.7570	0.7558	0.7548	0.7539	0.7531	0.7524	0.7518	0.7513	0.7509	0.7506	0.7504	0.7503	0.7501	0.7501
0.26	0.7580	0.7559	0.7541	0.7523	0.7507	0.7492	0.7478	0.7465	0.7454	0.7444	0.7435	0.7428	0.7421	0.7416	0.7411	0.7408	0.7405	0.7403	0.7402	0.7401
0.27	0.7495	0.7474	0.7454	0.7435	0.7418	0.7401	0.7386	0.7373	0.7361	0.7350	0.7340	0.7332	0.7324	0.7318	0.7313	0.7309	0.7306	0.7304	0.7302	0.7301
0.28	0.7412	0.7389	0.7368	0.7348	0.7329	0.7312	0.7296	0.7281	0.7268	0.7256	0.7245	0.7236	0.7228	0.7221	0.7216	0.7211	0.7207	0.7205	0.7203	0.7202
0.29	0.7329	0.7305	0.7283	0.7261	0.7241	0.7223	0.7206	0.7190	0.7175	0.7162	0.7151	0.7141	0.7132	0.7124	0.7118	0.7113	0.7109	0.7106	0.7104	0.7102
0.30	0.7247	0.7222	0.7198	0.7175	0.7154	0.7134	0.7116	0.7099	0.7084	0.7070	0.7057	0.7046	0.7036	0.7028	0.7021	0.7015	0.7010	0.7007	0.7004	0.7002
0.31	0.7166	0.7140	0.7114	0.7090	0.7068	0.7047	0.7027	0.7009	0.6992	0.6977	0.6963	0.6951	0.6941	0.6931	0.6924	0.6917	0.6912	0.6908	0.6905	0.6903
0.32	0.7086	0.7058	0.7031	0.7006	0.6982	0.6960	0.6939	0.6919	0.6902	0.6885	0.6870	0.6857	0.6846	0.6836	0.6827	0.6820	0.6814	0.6810	0.6806	0.6804
0.33	0.7006	0.6977	0.6949	0.6922	0.6897	0.6873	0.6851	0.6830	0.6811	0.6794	0.6778	0.6764	0.6751	0.6740	0.6731	0.6723	0.6716	0.6711	0.6707	0.6704
0.34	0.6927	0.6896	0.6867	0.6839	0.6813	0.6788	0.6764	0.6742	0.6722	0.6703	0.6686	0.6671	0.6657	0.6645	0.6635	0.6626	0.6619	0.6613	0.6609	0.6605
0.35	0.6849	0.6817	0.6786	0.6757	0.6729	0.6703	0.6678	0.6655	0.6633	0.6613	0.6595	0.6579	0.6564	0.6551	0.6540	0.6530	0.6522	0.6516	0.6510	0.6507
0.36	0.6772	0.6738	0.6706	0.6675	0.6646	0.6618	0.6592	0.6568	0.6545	0.6524	0.6504	0.6487	0.6471	0.6457	0.6445	0.6434	0.6425	0.6418	0.6412	0.6408
0.37	0.6695	0.6660	0.6627	0.6594	0.6564	0.6535	0.6507	0.6482	0.6457	0.6435	0.6414	0.6395	0.6378	0.6363	0.6350	0.6339	0.6329	0.6321	0.6314	0.6309
0.38	0.6619	0.6583	0.6548	0.6514	0.6482	0.6452	0.6423	0.6396	0.6370	0.6347	0.6325	0.6305	0.6286	0.6270	0.6256	0.6244	0.6233	0.6224	0.6217	0.6211
0.39	0.6544	0.6506	0.6470	0.6435	0.6402	0.6370	0.6339	0.6311	0.6284	0.6259	0.6236	0.6214	0.6195	0.6178	0.6162	0.6149	0.6137	0.6127	0.6119	0.6113
0.40	0.6469	0.6430	0.6392	0.6356	0.6321	0.6288	0.6256	0.6227	0.6198	0.6172	0.6147	0.6124	0.6104	0.6085	0.6069	0.6054	0.6042	0.6031	0.6022	0.6015
0.41	0.6395	0.6355	0.6316	0.6278	0.6242	0.6207	0.6174	0.6143	0.6113	0.6085	0.6059	0.6035	0.6013	0.5994	0.5976	0.5960	0.5947	0.5935	0.5925	0.5917
0.42	0.6322	0.6281	0.6240	0.6201	0.6163	0.6127	0.6093	0.6060	0.6029	0.5999	0.5972	0.5947	0.5924	0.5903	0.5884	0.5867	0.5852	0.5839	0.5829	0.5820
0.43	0.6250	0.6207	0.6165	0.6124	0.6085	0.6048	0.6012	0.5978	0.5945	0.5914	0.5886	0.5859	0.5835	0.5812	0.5792	0.5774	0.5758	0.5744	0.5733	0.5723
0.44	0.6179	0.6134	0.6091	0.6049	0.6008	0.5969	0.5932	0.5896	0.5862	0.5830	0.5800	0.5772	0.5746	0.5723	0.5701	0.5682	0.5665	0.5650	0.5637	0.5626
0.4																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.3153	0.3049	0.2945	0.2841	0.2738	0.2636	0.2537	0.2441	0.2347	0.2256	0.2168	0.2082	0.1997	0.1914	0.1833	0.1751	0.1669	0.1587	0.1503	0.1418
1.02	0.3115	0.3011	0.2906	0.2802	0.2698	0.2596	0.2496	0.2400	0.2306	0.2215	0.2126	0.2040	0.1955	0.1872	0.1790	0.1708	0.1626	0.1544	0.1460	0.1374
1.03	0.3078	0.2973	0.2868	0.2763	0.2659	0.2556	0.2456	0.2359	0.2265	0.2174	0.2085	0.1998	0.1914	0.1830	0.1748	0.1666	0.1584	0.1502	0.1418	0.1332
1.04	0.3041	0.2936	0.2830	0.2725	0.2620	0.2517	0.2417	0.2319	0.2225	0.2133	0.2044	0.1958	0.1873	0.1789	0.1707	0.1625	0.1543	0.1460	0.1376	0.1290
1.05	0.3005	0.2899	0.2793	0.2687	0.2582	0.2478	0.2378	0.2280	0.2185	0.2094	0.2005	0.1918	0.1833	0.1749	0.1667	0.1585	0.1503	0.1420	0.1336	0.1250
1.06	0.2969	0.2863	0.2756	0.2650	0.2544	0.2440	0.2339	0.2241	0.2147	0.2055	0.1965	0.1878	0.1793	0.1710	0.1627	0.1545	0.1463	0.1380	0.1296	0.1210
1.07	0.2934	0.2827	0.2720	0.2613	0.2506	0.2402	0.2301	0.2203	0.2108	0.2016	0.1927	0.1840	0.1755	0.1671	0.1589	0.1507	0.1425	0.1342	0.1258	0.1172
1.08	0.2899	0.2791	0.2684	0.2576	0.2469	0.2365	0.2264	0.2166	0.2071	0.1978	0.1889	0.1802	0.1717	0.1633	0.1551	0.1469	0.1387	0.1304	0.1220	0.1135
1.09	0.2864	0.2756	0.2648	0.2540	0.2433	0.2328	0.2227	0.2128	0.2033	0.1941	0.1852	0.1765	0.1679	0.1596	0.1513	0.1432	0.1350	0.1267	0.1184	0.1098
1.10	0.2830	0.2721	0.2613	0.2504	0.2397	0.2292	0.2190	0.2092	0.1997	0.1904	0.1815	0.1728	0.1643	0.1559	0.1477	0.1395	0.1313	0.1231	0.1148	0.1062
1.11	0.2796	0.2687	0.2578	0.2469	0.2361	0.2256	0.2154	0.2056	0.1961	0.1868	0.1779	0.1692	0.1607	0.1523	0.1441	0.1359	0.1278	0.1196	0.1113	0.1028
1.12	0.2763	0.2653	0.2544	0.2434	0.2326	0.2221	0.2119	0.2021	0.1925	0.1833	0.1743	0.1656	0.1572	0.1488	0.1406	0.1325	0.1243	0.1161	0.1079	0.0994
1.13	0.2729	0.2620	0.2510	0.2400	0.2292	0.2186	0.2084	0.1986	0.1890	0.1798	0.1709	0.1622	0.1537	0.1454	0.1372	0.1291	0.1209	0.1128	0.1045	0.0961
1.14	0.2697	0.2587	0.2476	0.2366	0.2258	0.2152	0.2050	0.1951	0.1856	0.1764	0.1674	0.1588	0.1503	0.1420	0.1338	0.1257	0.1176	0.1095	0.1013	0.0929
1.15	0.2664	0.2554	0.2443	0.2333	0.2224	0.2118	0.2016	0.1917	0.1822	0.1730	0.1641	0.1554	0.1470	0.1387	0.1305	0.1225	0.1144	0.1063	0.0981	0.0898
1.16	0.2633	0.2522	0.2410	0.2300	0.2191	0.2085	0.1983	0.1884	0.1789	0.1697	0.1608	0.1521	0.1437	0.1354	0.1273	0.1193	0.1112	0.1032	0.0951	0.0868
1.17	0.2601	0.2490	0.2378	0.2267	0.2158	0.2052	0.1950	0.1851	0.1756	0.1664	0.1575	0.1489	0.1405	0.1323	0.1242	0.1161	0.1082	0.1002	0.0921	0.0839
1.18	0.2570	0.2458	0.2346	0.2235	0.2126	0.2020	0.1917	0.1819	0.1724	0.1632	0.1543	0.1457	0.1373	0.1291	0.1211	0.1131	0.1052	0.0972	0.0892	0.0810
1.19	0.2539	0.2427	0.2315	0.2203	0.2094	0.1988	0.1886	0.1787	0.1692	0.1601	0.1512	0.1426	0.1343	0.1261	0.1180	0.1101	0.1022	0.0943	0.0863	0.0783
1.20	0.2509	0.2396	0.2284	0.2172	0.2062	0.1956	0.1854	0.1756	0.1661	0.1570	0.1481	0.1396	0.1312	0.1231	0.1151	0.1072	0.0993	0.0915	0.0836	0.0756
1.21	0.2478	0.2366	0.2253	0.2141	0.2031	0.1925	0.1823	0.1725	0.1630	0.1539	0.1451	0.1366	0.1283	0.1201	0.1122	0.1043	0.0965	0.0887	0.0809	0.0730
1.22	0.2449	0.2335	0.2222	0.2110	0.2000	0.1894	0.1793	0.1694	0.1600	0.1509	0.1421	0.1336	0.1253	0.1173	0.1094	0.1015	0.0938	0.0860	0.0783	0.0704
1.23	0.2419	0.2306	0.2192	0.2080	0.1970	0.1864	0.1762	0.1665	0.1570	0.1480	0.1392	0.1307	0.1225	0.1145	0.1066	0.0988	0.0911	0.0834	0.0757	0.0680
1.24	0.2390	0.2276	0.2163	0.2050	0.1940	0.1835	0.1733	0.1635	0.1541	0.1451	0.1363	0.1279	0.1197	0.1117	0.1039	0.0962	0.0885	0.0809	0.0733	0.0656
1.25	0.2361	0.2247	0.2133	0.2021	0.1911	0.1805	0.1704	0.1606	0.1512	0.1422	0.1335	0.1251	0.1170	0.1090	0.1012	0.0936	0.0860	0.0784	0.0709	0.0633
1.26	0.2333	0.2219	0.2104	0.1992	0.1882	0.1776	0.1675	0.1578	0.1484	0.1394	0.1308	0.1224	0.1143	0.1064	0.0986	0.0910	0.0835	0.0760	0.0685	0.0610
1.27	0.2305	0.2190	0.2076	0.1963	0.1853	0.1748	0.1647	0.1550	0.1456	0.1367	0.1280	0.1197	0.1116	0.1038	0.0961	0.0886	0.0811	0.0737	0.0663	0.0589
1.28	0.2277	0.2162	0.2048	0.1935	0.1825	0.1720	0.1619	0.1522	0.1429	0.1340	0.1254	0.1171	0.1091	0.1013	0.0936	0.0861	0.0787	0.0714	0.0641	0.0567
1.29	0.2250	0.2135	0.2020	0.1907	0.1797	0.1692	0.1591	0.1495	0.1402	0.1313	0.1228	0.1145	0.1065	0.0988	0.0912	0.0838	0.0764	0.0692	0.0619	0.0547
1.30	0.2222	0.2107	0.1992	0.1879	0.1770	0.1665	0.1564	0.1468	0.1376	0.1287	0.1202	0.1120	0.1041	0.0963	0.0888	0.0815	0.0742	0.0670	0.0599	0.0527
1.31	0.2196	0.2080	0.1965	0.1852	0.1743	0.1638	0.1538	0.1442	0.1350	0.1261	0.1177	0.1095	0.1016	0.0940	0.0865	0.0792	0.0720	0.0649	0.0578	0.0508
1.32	0.2169	0.2053	0.1938	0.1825	0.1716	0.1611	0.1511	0.1416	0.1324	0.1236	0.1152	0.1071	0.0993	0.0917	0.0843	0.0770	0.0699	0.0629	0.0559	0.0489
1.33	0.2143	0.2027	0.1912	0.1799	0.1690	0.1585	0.1486	0.1390	0.1299	0.1212	0.1128	0.1047	0.0969	0.0894	0.0821	0.0749	0.0678	0.0609	0.0540	0.0471
1.34	0.2117	0.2001	0.1885	0.1772	0.1664	0.1560	0.1460	0.1365	0.1274	0.1187	0.1104	0.1024	0.0946	0.0872	0.0799	0.0728	0.0658	0.0589	0.0521	0.0454
1.35	0.2091	0.1975	0.1860	0.1747	0.1638	0.1534	0.1435	0.1340	0.1250	0.1163	0.1081	0.1001	0.0924	0.0850	0.0778	0.0708	0.0639	0.0571	0.0504	0.0437
1.36	0.2066	0.1950	0.1834	0.1721	0.1613	0.1509	0.1411	0.1316	0.1226	0.1140	0.1058	0.0979	0.0902	0.0829	0.0757	0.0688	0.0619	0.0552	0.0486	0.0421
1.37	0.2041	0.1924	0.1809	0.1696	0.1588	0.1485	0.1386	0.1292	0.1203	0.1117	0.1035	0.0957	0.0881	0.0808	0.0737	0.0668	0.0601	0.0535	0.0470	0.0405
1.38	0.2016	0.1900	0.1784	0.1671	0.1563	0.1460	0.1362	0.1269	0.1180	0.1095	0.1013	0.0935	0.0860	0.0788	0.0718	0.0649	0.0583	0.0517	0.0453	0.0390
1.39	0.1992	0.1875	0.1759	0.1647	0.1539	0.1437	0.1339	0.1246	0.1157	0.1072	0.0991	0.0914	0.0840	0.0768	0.0698	0.0631	0.0565	0.0501	0.0437	0.0375
1.40	0.1968	0.1851	0.1735	0.1623	0.1515	0.1413	0.1316	0.1223	0.1135	0.1051	0.0970	0.0893	0.0820	0.0748	0.0680	0.0613	0.0548	0.0484	0.0422	0.0361
1.41	0.1942	0.1827	0.1711	0.1599	0.1492	0.1391	0.1293	0.1200	0.1113	0.1029	0.0947	0.0870	0.0803	0.0737	0.0671	0.0606	0.0542	0.0478	0.0417	0.0357
1.42	0.1920	0.1803	0.1687	0.1575	0.1467	0.1365	0.1267	0.1174	0.1091	0.1008	0.0929	0.0853	0.0785	0.0718	0.0654	0.0591	0.0528	0.0465	0.0404	0.0344
1.43	0.1897	0.1779	0.1664	0.1552	0.1446	0.1345	0.1248	0.1157	0.1070	0.0988	0.0909	0.0834	0.0762	0.0693	0.0626	0.0562	0.0499	0.0438	0.0379	0.0321
1.44	0.1874	0.1756	0.1641	0.1529	0.1423	0.1322	0.1227	0.1136	0.1050	0.0967	0.0889	0.0815	0.0744	0.0675	0.0609	0.0546	0.0484	0.0424	0.0366	0.0309
1.45	0.1851	0.1733	0.1618	0.1507	0.1401	0.1301	0.1205	0.1115	0.1029	0.0948	0.0870	0.0796	0.0726	0.0658	0.0593	0.0530	0.0469	0.0410	0.0353	0.0297
1.46	0.1828	0.1711	0.1596	0.1485	0.1379	0.1279	0.1184	0.1094	0.1008	0.0928	0.0851	0.0778	0.0708	0.0641	0.0577	0.0515	0.0455	0.0396	0.0340	0.0285
1.47	0.1806	0.1688	0.1573	0.1463	0.1358	0.1258	0.1164	0.1074	0.0989	0.0909	0.0833	0.0760	0.0691	0.0624	0.0561	0.0500	0.0440	0.0383		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0913	0.0814	0.0723	0.0640	0.0564	0.0496	0.0433	0.0377	0.0326	0.0280	0.0239	0.0202	0.0169	0.0140	0.0114	0.0091	0.0070	0.0053	0.0038	0.0026
2.02	0.0901	0.0802	0.0712	0.0630	0.0555	0.0487	0.0425	0.0369	0.0319	0.0274	0.0233	0.0197	0.0165	0.0136	0.0110	0.0088	0.0068	0.0051	0.0037	0.0025
2.03	0.0890	0.0791	0.0702	0.0620	0.0546	0.0478	0.0417	0.0362	0.0312	0.0268	0.0228	0.0192	0.0160	0.0132	0.0107	0.0085	0.0065	0.0049	0.0035	0.0024
2.04	0.0878	0.0780	0.0691	0.0610	0.0537	0.0470	0.0409	0.0355	0.0306	0.0262	0.0222	0.0187	0.0156	0.0128	0.0103	0.0082	0.0063	0.0047	0.0034	0.0023
2.05	0.0867	0.0770	0.0681	0.0601	0.0528	0.0461	0.0402	0.0348	0.0299	0.0256	0.0217	0.0183	0.0152	0.0124	0.0100	0.0079	0.0061	0.0045	0.0032	0.0022
2.06	0.0856	0.0759	0.0671	0.0591	0.0519	0.0453	0.0394	0.0341	0.0293	0.0250	0.0212	0.0178	0.0148	0.0121	0.0097	0.0077	0.0059	0.0044	0.0031	0.0021
2.07	0.0845	0.0749	0.0661	0.0582	0.0510	0.0445	0.0387	0.0334	0.0287	0.0245	0.0207	0.0173	0.0144	0.0117	0.0094	0.0074	0.0057	0.0042	0.0030	0.0020
2.08	0.0834	0.0738	0.0652	0.0573	0.0502	0.0437	0.0379	0.0327	0.0281	0.0239	0.0202	0.0169	0.0140	0.0114	0.0091	0.0072	0.0055	0.0040	0.0028	0.0019
2.09	0.0823	0.0728	0.0642	0.0564	0.0493	0.0430	0.0372	0.0321	0.0275	0.0234	0.0197	0.0165	0.0136	0.0111	0.0088	0.0069	0.0053	0.0039	0.0027	0.0018
2.10	0.0812	0.0718	0.0633	0.0555	0.0485	0.0422	0.0365	0.0314	0.0269	0.0228	0.0192	0.0160	0.0132	0.0107	0.0086	0.0067	0.0051	0.0037	0.0026	0.0017
2.11	0.0802	0.0708	0.0623	0.0547	0.0477	0.0415	0.0358	0.0308	0.0263	0.0223	0.0188	0.0156	0.0129	0.0104	0.0083	0.0065	0.0049	0.0036	0.0025	0.0016
2.12	0.0791	0.0698	0.0614	0.0538	0.0469	0.0407	0.0352	0.0302	0.0258	0.0218	0.0183	0.0152	0.0125	0.0101	0.0080	0.0062	0.0047	0.0034	0.0024	0.0015
2.13	0.0781	0.0689	0.0605	0.0530	0.0461	0.0400	0.0345	0.0296	0.0252	0.0213	0.0179	0.0148	0.0122	0.0098	0.0078	0.0060	0.0045	0.0033	0.0023	0.0015
2.14	0.0771	0.0679	0.0596	0.0521	0.0454	0.0393	0.0338	0.0290	0.0247	0.0208	0.0174	0.0145	0.0118	0.0095	0.0075	0.0058	0.0044	0.0032	0.0022	0.0014
2.15	0.0761	0.0669	0.0587	0.0512	0.0446	0.0386	0.0332	0.0284	0.0241	0.0204	0.0170	0.0141	0.0115	0.0093	0.0073	0.0056	0.0042	0.0030	0.0021	0.0013
2.16	0.0751	0.0660	0.0579	0.0505	0.0439	0.0379	0.0326	0.0278	0.0236	0.0199	0.0166	0.0137	0.0112	0.0090	0.0071	0.0055	0.0041	0.0029	0.0020	0.0013
2.17	0.0741	0.0651	0.0570	0.0497	0.0431	0.0372	0.0320	0.0273	0.0231	0.0194	0.0162	0.0134	0.0109	0.0087	0.0069	0.0053	0.0039	0.0028	0.0019	0.0012
2.18	0.0732	0.0642	0.0562	0.0489	0.0424	0.0366	0.0313	0.0267	0.0226	0.0190	0.0158	0.0130	0.0106	0.0085	0.0066	0.0051	0.0038	0.0027	0.0018	0.0012
2.19	0.0722	0.0633	0.0553	0.0481	0.0417	0.0359	0.0308	0.0262	0.0221	0.0186	0.0154	0.0127	0.0103	0.0082	0.0064	0.0049	0.0036	0.0026	0.0018	0.0011
2.20	0.0713	0.0624	0.0545	0.0474	0.0410	0.0353	0.0302	0.0256	0.0217	0.0181	0.0151	0.0124	0.0100	0.0080	0.0062	0.0048	0.0035	0.0025	0.0017	0.0011
2.21	0.0703	0.0616	0.0537	0.0466	0.0403	0.0346	0.0296	0.0251	0.0212	0.0177	0.0147	0.0120	0.0097	0.0077	0.0060	0.0046	0.0034	0.0024	0.0016	0.0010
2.22	0.0694	0.0607	0.0529	0.0459	0.0396	0.0340	0.0290	0.0246	0.0207	0.0173	0.0143	0.0117	0.0095	0.0075	0.0058	0.0044	0.0033	0.0023	0.0015	0.0010
2.23	0.0685	0.0599	0.0521	0.0452	0.0389	0.0334	0.0285	0.0241	0.0203	0.0169	0.0140	0.0114	0.0092	0.0073	0.0057	0.0043	0.0031	0.0022	0.0015	0.0009
2.24	0.0676	0.0590	0.0514	0.0445	0.0383	0.0328	0.0279	0.0236	0.0198	0.0165	0.0136	0.0111	0.0089	0.0071	0.0055	0.0041	0.0030	0.0021	0.0014	0.0009
2.25	0.0667	0.0582	0.0506	0.0438	0.0376	0.0322	0.0274	0.0231	0.0194	0.0161	0.0133	0.0108	0.0087	0.0069	0.0053	0.0040	0.0029	0.0020	0.0013	0.0008
2.26	0.0659	0.0574	0.0498	0.0431	0.0370	0.0316	0.0269	0.0227	0.0190	0.0158	0.0130	0.0105	0.0085	0.0067	0.0051	0.0039	0.0028	0.0019	0.0013	0.0008
2.27	0.0650	0.0566	0.0491	0.0424	0.0364	0.0311	0.0264	0.0222	0.0186	0.0154	0.0127	0.0103	0.0082	0.0065	0.0050	0.0037	0.0027	0.0019	0.0012	0.0007
2.28	0.0641	0.0558	0.0484	0.0417	0.0358	0.0305	0.0259	0.0218	0.0182	0.0151	0.0123	0.0100	0.0080	0.0063	0.0048	0.0036	0.0026	0.0018	0.0012	0.0007
2.29	0.0633	0.0550	0.0476	0.0410	0.0352	0.0299	0.0254	0.0213	0.0178	0.0147	0.0120	0.0097	0.0078	0.0061	0.0047	0.0035	0.0025	0.0017	0.0011	0.0007
2.30	0.0625	0.0543	0.0469	0.0404	0.0346	0.0294	0.0249	0.0209	0.0174	0.0144	0.0117	0.0095	0.0075	0.0059	0.0045	0.0034	0.0024	0.0017	0.0011	0.0006
2.31	0.0617	0.0535	0.0462	0.0397	0.0340	0.0289	0.0244	0.0205	0.0170	0.0140	0.0113	0.0092	0.0073	0.0057	0.0044	0.0032	0.0023	0.0016	0.0010	0.0006
2.32	0.0609	0.0528	0.0455	0.0391	0.0334	0.0284	0.0239	0.0200	0.0166	0.0137	0.0112	0.0090	0.0071	0.0056	0.0042	0.0031	0.0022	0.0015	0.0010	0.0006
2.33	0.0601	0.0520	0.0449	0.0385	0.0328	0.0278	0.0235	0.0196	0.0163	0.0134	0.0109	0.0088	0.0069	0.0054	0.0041	0.0030	0.0022	0.0015	0.0009	0.0006
2.34	0.0593	0.0513	0.0442	0.0379	0.0323	0.0273	0.0230	0.0192	0.0159	0.0131	0.0106	0.0085	0.0067	0.0052	0.0040	0.0029	0.0021	0.0014	0.0009	0.0005
2.35	0.0585	0.0506	0.0435	0.0373	0.0317	0.0268	0.0226	0.0188	0.0156	0.0128	0.0104	0.0083	0.0065	0.0051	0.0038	0.0028	0.0020	0.0013	0.0009	0.0005
2.36	0.0577	0.0499	0.0429	0.0367	0.0312	0.0264	0.0221	0.0184	0.0152	0.0125	0.0101	0.0081	0.0064	0.0049	0.0037	0.0027	0.0019	0.0013	0.0008	0.0005
2.37	0.0570	0.0492	0.0422	0.0361	0.0307	0.0259	0.0217	0.0181	0.0149	0.0122	0.0099	0.0079	0.0062	0.0048	0.0036	0.0026	0.0018	0.0012	0.0008	0.0005
2.38	0.0562	0.0485	0.0416	0.0355	0.0301	0.0254	0.0213	0.0177	0.0146	0.0119	0.0096	0.0077	0.0060	0.0046	0.0035	0.0025	0.0018	0.0012	0.0007	0.0004
2.39	0.0555	0.0478	0.0410	0.0350	0.0296	0.0249	0.0209	0.0173	0.0143	0.0116	0.0094	0.0075	0.0058	0.0045	0.0034	0.0024	0.0017	0.0011	0.0007	0.0004
2.40	0.0547	0.0471	0.0404	0.0344	0.0291	0.0245	0.0205	0.0170	0.0140	0.0114	0.0091	0.0073	0.0057	0.0043	0.0033	0.0024	0.0016	0.0011	0.0007	0.0004
2.41	0.0540	0.0465	0.0398	0.0338	0.0286	0.0240	0.0201	0.0166	0.0136	0.0111	0.0089	0.0071	0.0055	0.0042	0.0031	0.0023	0.0016	0.0011	0.0007	0.0004
2.42	0.0533	0.0458	0.0392	0.0333	0.0281	0.0236	0.0197	0.0163	0.0133	0.0108	0.0087	0.0069	0.0054	0.0041	0.0030	0.0022	0.0015	0.0010	0.0006	0.0004
2.43	0.0526	0.0452	0.0386	0.0328	0.0277	0.0232	0.0193	0.0159	0.0131	0.0106	0.0085	0.0067	0.0052	0.0040	0.0029	0.0021	0.0015	0.0010	0.0006	0.0004
2.44	0.0519	0.0445	0.0380	0.0322	0.0272	0.0228	0.0189	0.0156	0.0128	0.0103	0.0083	0.0065	0.0051	0.0038	0.0028	0.0020	0.0014	0.0009	0.0006	0.0004
2.45	0.0512	0.0439	0.0374	0.0317	0.0267	0.0223	0.0186	0.0153	0.0125	0.0101	0.0081	0.0063	0.0049	0.0037	0.0028	0.0020	0.0014	0.0009	0.0005	0.0003
2.46	0.0505	0.0433	0.0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 4

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0241	0.0196	0.0158	0.0126	0.0100	0.0078	0.0060	0.0046	0.0035	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000
3.02	0.0238	0.0194	0.0156	0.0124	0.0098	0.0077	0.0059	0.0045	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0235	0.0191	0.0153	0.0122	0.0096	0.0075	0.0058	0.0044	0.0033	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0232	0.0188	0.0151	0.0120	0.0095	0.0074	0.0057	0.0043	0.0033	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0229	0.0185	0.0149	0.0118	0.0093	0.0072	0.0056	0.0042	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0226	0.0183	0.0146	0.0116	0.0091	0.0071	0.0055	0.0041	0.0031	0.0023	0.0017	0.0012	0.0008	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0222	0.0180	0.0144	0.0114	0.0090	0.0070	0.0054	0.0041	0.0030	0.0022	0.0016	0.0011	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0219	0.0177	0.0142	0.0112	0.0088	0.0068	0.0052	0.0040	0.0030	0.0022	0.0016	0.0011	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0217	0.0175	0.0140	0.0111	0.0087	0.0067	0.0051	0.0039	0.0029	0.0021	0.0015	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0214	0.0172	0.0138	0.0109	0.0085	0.0066	0.0050	0.0038	0.0028	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.11	0.0211	0.0170	0.0135	0.0107	0.0084	0.0065	0.0049	0.0037	0.0028	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.12	0.0208	0.0167	0.0133	0.0105	0.0082	0.0063	0.0048	0.0036	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.13	0.0205	0.0165	0.0131	0.0103	0.0081	0.0062	0.0047	0.0036	0.0026	0.0019	0.0014	0.0010	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.14	0.0202	0.0162	0.0129	0.0102	0.0079	0.0061	0.0046	0.0035	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.15	0.0200	0.0160	0.0127	0.0100	0.0078	0.0060	0.0045	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.16	0.0197	0.0158	0.0125	0.0098	0.0076	0.0059	0.0045	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0194	0.0156	0.0123	0.0097	0.0075	0.0058	0.0044	0.0033	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0192	0.0153	0.0121	0.0095	0.0074	0.0056	0.0043	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0189	0.0151	0.0119	0.0093	0.0072	0.0055	0.0042	0.0031	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0186	0.0149	0.0118	0.0092	0.0071	0.0054	0.0041	0.0031	0.0022	0.0016	0.0011	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0184	0.0147	0.0116	0.0090	0.0070	0.0053	0.0040	0.0030	0.0022	0.0016	0.0011	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0181	0.0145	0.0114	0.0089	0.0069	0.0052	0.0039	0.0029	0.0021	0.0015	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0179	0.0142	0.0112	0.0087	0.0067	0.0051	0.0039	0.0029	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.24	0.0176	0.0140	0.0110	0.0086	0.0066	0.0050	0.0038	0.0028	0.0020	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.25	0.0174	0.0138	0.0109	0.0084	0.0065	0.0049	0.0037	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.26	0.0172	0.0136	0.0107	0.0083	0.0064	0.0048	0.0036	0.0027	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.27	0.0169	0.0134	0.0105	0.0082	0.0063	0.0047	0.0035	0.0026	0.0019	0.0014	0.0010	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.28	0.0167	0.0132	0.0104	0.0080	0.0062	0.0047	0.0035	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.29	0.0165	0.0130	0.0102	0.0079	0.0060	0.0046	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0163	0.0129	0.0100	0.0078	0.0059	0.0045	0.0033	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0160	0.0127	0.0099	0.0076	0.0058	0.0044	0.0033	0.0024	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.32	0.0158	0.0125	0.0097	0.0075	0.0057	0.0043	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.33	0.0156	0.0123	0.0096	0.0074	0.0056	0.0042	0.0031	0.0023	0.0016	0.0012	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.34	0.0154	0.0121	0.0094	0.0073	0.0055	0.0041	0.0031	0.0022	0.0016	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.35	0.0152	0.0119	0.0093	0.0071	0.0054	0.0041	0.0030	0.0022	0.0016	0.0011	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0150	0.0118	0.0091	0.0070	0.0053	0.0040	0.0029	0.0021	0.0015	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0148	0.0116	0.0090	0.0069	0.0052	0.0039	0.0029	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0146	0.0114	0.0089	0.0068	0.0051	0.0038	0.0028	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.39	0.0144	0.0113	0.0087	0.0067	0.0050	0.0038	0.0028	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.40	0.0142	0.0111	0.0086	0.0066	0.0050	0.0037	0.0027	0.0020	0.0014	0.0010	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.41	0.0140	0.0109	0.0084	0.0064	0.0049	0.0036	0.0027	0.0020	0.0014	0.0010	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.42	0.0138	0.0108	0.0083	0.0063	0.0048	0.0035	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.43	0.0136	0.0106	0.0082	0.0062	0.0047	0.0035	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.44	0.0134	0.0105	0.0081	0.0061	0.0046	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.45	0.0132	0.0103	0.0079	0.0060	0.0045	0.0033	0.0024	0.0018	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0131	0.0102	0.0078	0.0059	0.0044	0.0033														

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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APPENDIX B

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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Table of Aggregate Loss Factors: Sub-Table 4

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9943	0.9940	0.9938	0.9936	
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9947	0.9940	0.9934	0.9928	0.9922	0.9916	0.9910	0.9904	0.9899	0.9894	0.9889	0.9884	0.9880	0.9876	
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9930	0.9921	0.9912	0.9903	0.9894	0.9885	0.9877	0.9868	0.9861	0.9853	0.9846	0.9839	0.9832	0.9826	0.9820	
0.04	0.9962	0.9953	0.9942	0.9931	0.9920	0.9908	0.9896	0.9884	0.9873	0.9861	0.9850	0.9840	0.9829	0.9819	0.9810	0.9800	0.9792	0.9783	0.9775	0.9767	
0.05	0.9953	0.9941	0.9928	0.9915	0.9901	0.9887	0.9872	0.9858	0.9844	0.9830	0.9817	0.9804	0.9792	0.9780	0.9768	0.9757	0.9747	0.9736	0.9727	0.9717	
0.06	0.9944	0.9930	0.9915	0.9899	0.9882	0.9866	0.9849	0.9833	0.9816	0.9801	0.9785	0.9770	0.9756	0.9742	0.9729	0.9716	0.9704	0.9692	0.9681	0.9670	
0.07	0.9935	0.9919	0.9901	0.9883	0.9864	0.9846	0.9827	0.9808	0.9790	0.9772	0.9755	0.9738	0.9722	0.9706	0.9691	0.9677	0.9663	0.9649	0.9636	0.9624	
0.08	0.9926	0.9908	0.9888	0.9868	0.9847	0.9826	0.9805	0.9784	0.9764	0.9744	0.9725	0.9707	0.9689	0.9672	0.9655	0.9639	0.9624	0.9609	0.9594	0.9580	
0.09	0.9917	0.9897	0.9875	0.9853	0.9830	0.9807	0.9784	0.9761	0.9739	0.9718	0.9697	0.9677	0.9657	0.9638	0.9620	0.9603	0.9586	0.9569	0.9553	0.9538	
0.10	0.9908	0.9886	0.9862	0.9838	0.9813	0.9788	0.9763	0.9739	0.9715	0.9692	0.9670	0.9648	0.9627	0.9606	0.9587	0.9568	0.9549	0.9531	0.9514	0.9497	
0.11	0.9900	0.9875	0.9850	0.9824	0.9797	0.9770	0.9744	0.9718	0.9692	0.9667	0.9643	0.9620	0.9597	0.9575	0.9554	0.9534	0.9514	0.9494	0.9476	0.9457	
0.12	0.9891	0.9865	0.9838	0.9810	0.9781	0.9753	0.9724	0.9696	0.9669	0.9643	0.9617	0.9593	0.9569	0.9545	0.9523	0.9501	0.9480	0.9459	0.9438	0.9419	
0.13	0.9883	0.9855	0.9826	0.9796	0.9766	0.9735	0.9705	0.9676	0.9647	0.9619	0.9592	0.9566	0.9541	0.9516	0.9492	0.9469	0.9446	0.9424	0.9402	0.9381	
0.14	0.9874	0.9845	0.9814	0.9782	0.9750	0.9718	0.9687	0.9656	0.9626	0.9596	0.9568	0.9540	0.9513	0.9487	0.9462	0.9437	0.9413	0.9390	0.9367	0.9344	
0.15	0.9866	0.9835	0.9802	0.9769	0.9735	0.9702	0.9669	0.9636	0.9605	0.9574	0.9544	0.9515	0.9487	0.9460	0.9433	0.9407	0.9382	0.9357	0.9332	0.9309	
0.16	0.9858	0.9825	0.9791	0.9756	0.9721	0.9686	0.9651	0.9617	0.9584	0.9552	0.9521	0.9491	0.9461	0.9432	0.9404	0.9377	0.9350	0.9324	0.9299	0.9274	
0.17	0.9850	0.9815	0.9780	0.9743	0.9706	0.9670	0.9634	0.9599	0.9564	0.9531	0.9498	0.9467	0.9436	0.9406	0.9377	0.9348	0.9320	0.9293	0.9266	0.9239	
0.18	0.9842	0.9806	0.9769	0.9731	0.9692	0.9654	0.9617	0.9580	0.9545	0.9510	0.9476	0.9443	0.9411	0.9380	0.9350	0.9320	0.9291	0.9262	0.9234	0.9206	
0.19	0.9834	0.9796	0.9758	0.9718	0.9679	0.9639	0.9601	0.9563	0.9526	0.9490	0.9455	0.9421	0.9387	0.9355	0.9323	0.9292	0.9262	0.9232	0.9202	0.9173	
0.20	0.9826	0.9787	0.9747	0.9706	0.9665	0.9625	0.9585	0.9545	0.9507	0.9470	0.9434	0.9398	0.9364	0.9330	0.9297	0.9265	0.9234	0.9203	0.9172	0.9142	
0.21	0.9818	0.9778	0.9736	0.9694	0.9652	0.9610	0.9569	0.9528	0.9489	0.9451	0.9413	0.9377	0.9341	0.9306	0.9272	0.9239	0.9206	0.9174	0.9142	0.9110	
0.22	0.9811	0.9769	0.9726	0.9683	0.9639	0.9596	0.9553	0.9512	0.9471	0.9431	0.9393	0.9355	0.9318	0.9282	0.9247	0.9213	0.9179	0.9145	0.9112	0.9079	
0.23	0.9803	0.9760	0.9716	0.9671	0.9626	0.9582	0.9538	0.9495	0.9453	0.9413	0.9373	0.9334	0.9296	0.9259	0.9223	0.9187	0.9152	0.9117	0.9083	0.9049	
0.24	0.9796	0.9751	0.9706	0.9660	0.9613	0.9568	0.9523	0.9479	0.9436	0.9394	0.9353	0.9313	0.9274	0.9236	0.9199	0.9162	0.9125	0.9090	0.9054	0.9019	
0.25	0.9788	0.9743	0.9696	0.9648	0.9601	0.9554	0.9508	0.9463	0.9419	0.9376	0.9334	0.9293	0.9253	0.9214	0.9175	0.9137	0.9099	0.9062	0.9026	0.8989	
0.26	0.9781	0.9734	0.9686	0.9637	0.9589	0.9541	0.9494	0.9448	0.9402	0.9358	0.9315	0.9273	0.9232	0.9191	0.9152	0.9113	0.9074	0.9036	0.8998	0.8960	
0.27	0.9774	0.9726	0.9676	0.9626	0.9577	0.9528	0.9479	0.9432	0.9386	0.9341	0.9297	0.9254	0.9211	0.9170	0.9129	0.9088	0.9049	0.9009	0.8970	0.8932	
0.28	0.9767	0.9717	0.9667	0.9616	0.9565	0.9515	0.9465	0.9417	0.9370	0.9324	0.9278	0.9234	0.9191	0.9148	0.9106	0.9065	0.9024	0.8983	0.8943	0.8903	
0.29	0.9760	0.9709	0.9657	0.9605	0.9553	0.9502	0.9452	0.9402	0.9354	0.9307	0.9261	0.9215	0.9171	0.9127	0.9084	0.9042	0.9000	0.8958	0.8917	0.8876	
0.30	0.9753	0.9701	0.9648	0.9595	0.9542	0.9490	0.9438	0.9388	0.9338	0.9290	0.9243	0.9197	0.9151	0.9106	0.9062	0.9019	0.8976	0.8933	0.8890	0.8848	
0.31	0.9746	0.9693	0.9639	0.9585	0.9531	0.9477	0.9425	0.9373	0.9323	0.9274	0.9226	0.9178	0.9132	0.9086	0.9041	0.8996	0.8952	0.8908	0.8865	0.8821	
0.32	0.9739	0.9685	0.9630	0.9574	0.9519	0.9465	0.9412	0.9359	0.9308	0.9258	0.9208	0.9160	0.9112	0.9066	0.9019	0.8974	0.8928	0.8884	0.8839	0.8794	
0.33	0.9732	0.9677	0.9621	0.9564	0.9508	0.9453	0.9399	0.9345	0.9293	0.9242	0.9191	0.9142	0.9093	0.9046	0.8998	0.8952	0.8905	0.8859	0.8814	0.8768	
0.34	0.9726	0.9669	0.9612	0.9555	0.9497	0.9441	0.9386	0.9331	0.9278	0.9226	0.9175	0.9124	0.9075	0.9026	0.8978	0.8930	0.8882	0.8835	0.8789	0.8742	
0.35	0.9719	0.9662	0.9603	0.9545	0.9487	0.9429	0.9373	0.9318	0.9264	0.9210	0.9158	0.9107	0.9056	0.9006	0.8957	0.8908	0.8860	0.8812	0.8764	0.8716	
0.36	0.9712	0.9654	0.9595	0.9535	0.9476	0.9418	0.9361	0.9304	0.9249	0.9195	0.9142	0.9090	0.9038	0.8987	0.8937	0.8887	0.8837	0.8788	0.8739	0.8690	
0.37	0.9706	0.9646	0.9586	0.9526	0.9466	0.9406	0.9348	0.9291	0.9235	0.9180	0.9126	0.9072	0.9020	0.8968	0.8917	0.8866	0.8815	0.8765	0.8715	0.8665	
0.38	0.9699	0.9639	0.9578	0.9516	0.9455	0.9395	0.9336	0.9278	0.9221	0.9165	0.9110	0.9056	0.9002	0.8949	0.8897	0.8845	0.8794	0.8742	0.8691	0.8640	
0.39	0.9693	0.9632	0.9569	0.9507	0.9445	0.9384	0.9324	0.9265	0.9207	0.9150	0.9094	0.9039	0.8985	0.8931	0.8877	0.8825	0.8772	0.8720	0.8667	0.8615	
0.40	0.9687	0.9624	0.9561	0.9498	0.9435	0.9373	0.9312	0.9252	0.9193	0.9136	0.9079	0.9023	0.8967	0.8912	0.8858	0.8804	0.8751	0.8697	0.8644	0.8591	
0.41	0.9680	0.9617	0.9553	0.9489	0.9425	0.9362	0.9300	0.9240	0.9180	0.9121	0.9063	0.9006	0.8950	0.8894	0.8839	0.8784	0.8730	0.8675	0.8621	0.8566	
0.42	0.9674	0.9610	0.9545	0.9480	0.9415	0.9351	0.9289	0.9227	0.9167	0.9107	0.9048	0.8990	0.8933	0.8876	0.8820	0.8764	0.8709	0.8653	0.8598	0.8542	
0.43	0.9668	0.9603	0.9537	0.9471	0.9405	0.9341	0.9277	0.9215	0.9153	0.9093	0.9033	0.8974	0.8916	0.8858	0.8801	0.8744	0.8688	0.8631	0.8575	0.8519	
0.44	0.9662	0.9596	0.9529	0.9462	0.9396	0.9330	0.9266	0.9203	0.9140	0.9079	0.9018	0.8959	0.8899	0.8841	0.8783	0.8725	0.8667	0.8610	0.8552	0.8495	
0.45	0.9656	0.9589	0.9521	0.9453	0.9386	0.9320	0.9255	0.9190	0.91212												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9378	0.9272	0.9167	0.9063	0.8958	0.8853	0.8749	0.8644	0.8540	0.8436	0.8332	0.8228	0.8124	0.8020	0.7916	0.7812	0.7708	0.7604	0.7500	0.7396
1.02	0.9373	0.9268	0.9162	0.9057	0.8951	0.8846	0.8741	0.8636	0.8531	0.8427	0.8322	0.8217	0.8113	0.8008	0.7904	0.7799	0.7694	0.7589	0.7485	0.7380
1.03	0.9369	0.9263	0.9157	0.9051	0.8945	0.8839	0.8734	0.8628	0.8523	0.8417	0.8312	0.8207	0.8101	0.7996	0.7891	0.7785	0.7680	0.7575	0.7469	0.7364
1.04	0.9365	0.9258	0.9152	0.9045	0.8939	0.8832	0.8726	0.8620	0.8514	0.8408	0.8302	0.8196	0.8089	0.7984	0.7878	0.7772	0.7666	0.7560	0.7454	0.7348
1.05	0.9361	0.9254	0.9147	0.9039	0.8932	0.8825	0.8719	0.8612	0.8505	0.8398	0.8292	0.8185	0.8079	0.7972	0.7865	0.7759	0.7653	0.7545	0.7438	0.7332
1.06	0.9357	0.9249	0.9141	0.9034	0.8926	0.8819	0.8711	0.8604	0.8496	0.8389	0.8282	0.8175	0.8067	0.7960	0.7853	0.7745	0.7638	0.7531	0.7423	0.7316
1.07	0.9353	0.9245	0.9136	0.9028	0.8920	0.8812	0.8704	0.8596	0.8488	0.8380	0.8272	0.8164	0.8056	0.7948	0.7840	0.7732	0.7624	0.7516	0.7408	0.7300
1.08	0.9349	0.9240	0.9131	0.9022	0.8914	0.8805	0.8696	0.8588	0.8479	0.8370	0.8262	0.8153	0.8045	0.7936	0.7828	0.7719	0.7610	0.7502	0.7393	0.7284
1.09	0.9345	0.9235	0.9126	0.9017	0.8907	0.8798	0.8689	0.8580	0.8470	0.8361	0.8252	0.8143	0.8034	0.7924	0.7815	0.7706	0.7597	0.7487	0.7378	0.7269
1.10	0.9341	0.9231	0.9121	0.9011	0.8901	0.8791	0.8682	0.8572	0.8462	0.8352	0.8242	0.8132	0.8022	0.7913	0.7803	0.7693	0.7583	0.7473	0.7363	0.7253
1.11	0.9337	0.9226	0.9116	0.9006	0.8895	0.8785	0.8674	0.8564	0.8453	0.8343	0.8232	0.8122	0.8011	0.7901	0.7790	0.7680	0.7569	0.7459	0.7348	0.7238
1.12	0.9333	0.9222	0.9111	0.9000	0.8889	0.8778	0.8667	0.8556	0.8445	0.8334	0.8223	0.8113	0.8000	0.7889	0.7777	0.7667	0.7556	0.7445	0.7334	0.7223
1.13	0.9329	0.9217	0.9106	0.8995	0.8883	0.8771	0.8660	0.8548	0.8436	0.8325	0.8213	0.8101	0.7989	0.7877	0.7766	0.7654	0.7542	0.7431	0.7319	0.7207
1.14	0.9325	0.9213	0.9101	0.8989	0.8877	0.8765	0.8653	0.8540	0.8428	0.8316	0.8203	0.8091	0.7978	0.7866	0.7753	0.7641	0.7529	0.7416	0.7303	0.7191
1.15	0.9321	0.9208	0.9096	0.8984	0.8871	0.8758	0.8645	0.8533	0.8420	0.8307	0.8194	0.8080	0.7967	0.7854	0.7741	0.7628	0.7515	0.7403	0.7290	0.7177
1.16	0.9317	0.9204	0.9091	0.8978	0.8865	0.8752	0.8638	0.8525	0.8411	0.8298	0.8184	0.8069	0.7957	0.7843	0.7729	0.7616	0.7502	0.7389	0.7275	0.7161
1.17	0.9313	0.9200	0.9086	0.8973	0.8859	0.8745	0.8631	0.8517	0.8403	0.8289	0.8174	0.8060	0.7946	0.7831	0.7717	0.7603	0.7489	0.7375	0.7261	0.7147
1.18	0.9309	0.9195	0.9081	0.8967	0.8853	0.8739	0.8624	0.8509	0.8395	0.8280	0.8165	0.8050	0.7935	0.7820	0.7705	0.7590	0.7476	0.7361	0.7246	0.7132
1.19	0.9305	0.9191	0.9077	0.8962	0.8847	0.8732	0.8617	0.8502	0.8386	0.8271	0.8155	0.8040	0.7924	0.7809	0.7693	0.7578	0.7462	0.7347	0.7232	0.7117
1.20	0.9301	0.9187	0.9072	0.8957	0.8841	0.8726	0.8610	0.8494	0.8378	0.8262	0.8146	0.8030	0.7913	0.7797	0.7681	0.7565	0.7449	0.7334	0.7218	0.7102
1.21	0.9298	0.9182	0.9067	0.8951	0.8835	0.8719	0.8603	0.8487	0.8370	0.8253	0.8136	0.8020	0.7903	0.7786	0.7669	0.7553	0.7436	0.7320	0.7204	0.7088
1.22	0.9294	0.9178	0.9062	0.8946	0.8830	0.8713	0.8596	0.8479	0.8362	0.8244	0.8127	0.8010	0.7892	0.7775	0.7658	0.7540	0.7423	0.7306	0.7190	0.7073
1.23	0.9290	0.9174	0.9057	0.8941	0.8824	0.8706	0.8589	0.8471	0.8354	0.8236	0.8118	0.8000	0.7882	0.7764	0.7646	0.7528	0.7410	0.7293	0.7176	0.7058
1.24	0.9286	0.9169	0.9053	0.8935	0.8818	0.8700	0.8582	0.8464	0.8345	0.8227	0.8108	0.7990	0.7871	0.7753	0.7634	0.7516	0.7398	0.7280	0.7162	0.7044
1.25	0.9282	0.9165	0.9048	0.8930	0.8812	0.8694	0.8575	0.8456	0.8337	0.8218	0.8099	0.7980	0.7861	0.7741	0.7622	0.7503	0.7385	0.7266	0.7148	0.7029
1.26	0.9279	0.9161	0.9043	0.8925	0.8806	0.8687	0.8568	0.8449	0.8329	0.8210	0.8090	0.7970	0.7850	0.7730	0.7611	0.7491	0.7372	0.7253	0.7134	0.7015
1.27	0.9275	0.9157	0.9038	0.8920	0.8801	0.8681	0.8561	0.8441	0.8321	0.8201	0.8081	0.7960	0.7840	0.7719	0.7599	0.7479	0.7359	0.7239	0.7119	0.6999
1.28	0.9271	0.9153	0.9034	0.8914	0.8795	0.8675	0.8555	0.8434	0.8313	0.8192	0.8071	0.7950	0.7829	0.7708	0.7587	0.7467	0.7347	0.7226	0.7106	0.6986
1.29	0.9267	0.9148	0.9029	0.8909	0.8789	0.8669	0.8548	0.8427	0.8305	0.8184	0.8062	0.7941	0.7819	0.7697	0.7576	0.7455	0.7334	0.7213	0.7093	0.6972
1.30	0.9264	0.9144	0.9024	0.8904	0.8784	0.8662	0.8541	0.8419	0.8297	0.8175	0.8053	0.7931	0.7809	0.7687	0.7565	0.7443	0.7321	0.7200	0.7079	0.6958
1.31	0.9260	0.9140	0.9020	0.8899	0.8778	0.8656	0.8534	0.8412	0.8289	0.8167	0.8044	0.7921	0.7798	0.7676	0.7553	0.7431	0.7309	0.7187	0.7066	0.6944
1.32	0.9256	0.9136	0.9015	0.8894	0.8772	0.8650	0.8528	0.8405	0.8282	0.8158	0.8035	0.7911	0.7788	0.7665	0.7542	0.7419	0.7297	0.7174	0.7052	0.6930
1.33	0.9253	0.9132	0.9010	0.8889	0.8767	0.8644	0.8521	0.8397	0.8274	0.8150	0.8026	0.7902	0.7778	0.7654	0.7531	0.7407	0.7284	0.7161	0.7039	0.6916
1.34	0.9249	0.9128	0.9006	0.8884	0.8761	0.8638	0.8514	0.8390	0.8266	0.8141	0.8017	0.7892	0.7768	0.7643	0.7519	0.7395	0.7272	0.7148	0.7025	0.6903
1.35	0.9246	0.9124	0.9001	0.8879	0.8755	0.8632	0.8507	0.8383	0.8258	0.8133	0.8008	0.7883	0.7758	0.7633	0.7508	0.7384	0.7259	0.7136	0.7012	0.6889
1.36	0.9242	0.9120	0.8997	0.8874	0.8750	0.8626	0.8501	0.8376	0.8250	0.8125	0.7999	0.7873	0.7748	0.7622	0.7497	0.7372	0.7247	0.7123	0.6999	0.6875
1.37	0.9238	0.9115	0.8992	0.8869	0.8744	0.8620	0.8494	0.8369	0.8242	0.8116	0.7990	0.7864	0.7738	0.7612	0.7486	0.7360	0.7235	0.7110	0.6986	0.6861
1.38	0.9235	0.9111	0.8988	0.8864	0.8739	0.8613	0.8488	0.8361	0.8235	0.8108	0.7981	0.7854	0.7728	0.7601	0.7475	0.7349	0.7223	0.7097	0.6972	0.6848
1.39	0.9231	0.9107	0.8983	0.8859	0.8733	0.8607	0.8481	0.8354	0.8227	0.8100	0.7972	0.7845	0.7718	0.7590	0.7464	0.7337	0.7211	0.7085	0.6959	0.6834
1.40	0.9228	0.9103	0.8979	0.8854	0.8728	0.8601	0.8474	0.8347	0.8219	0.8091	0.7963	0.7836	0.7708	0.7580	0.7453	0.7325	0.7199	0.7072	0.6946	0.6821
1.41	0.9224	0.9099	0.8974	0.8849	0.8722	0.8595	0.8468	0.8340	0.8212	0.8083	0.7955	0.7826	0.7698	0.7570	0.7442	0.7314	0.7187	0.7060	0.6933	0.6807
1.42	0.9221	0.9095	0.8970	0.8844	0.8717	0.8589	0.8461	0.8333	0.8204	0.8075	0.7946	0.7817	0.7688	0.7559	0.7431	0.7303	0.7176	0.7049	0.6922	0.6795
1.43	0.9217	0.9091	0.8965	0.8839	0.8712	0.8584	0.8455	0.8326	0.8196	0.8067	0.7937	0.7808	0.7678	0.7549	0.7420	0.7291	0.7163	0.7035	0.6908	0.6781
1.44	0.9214	0.9087	0.8961	0.8834	0.8706	0.8578	0.8448	0.8319	0.8189	0.8059	0.7928	0.7798	0.7668	0.7538	0.7409	0.7280	0.7151	0.7023	0.6895	0.6767
1.45	0.9210	0.9084	0.8957	0.8829	0.8701	0.8572	0.8442	0.8312	0.8181	0.8051	0.7920	0.7789	0.7658	0.7528	0.7398	0.7268	0.7139	0.7010	0.6>	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8766	0.8581	0.8391	0.8198	0.8002	0.7804	0.7605	0.7406	0.7208	0.7011	0.6816	0.6624	0.6435	0.6250	0.6067	0.5888	0.5712	0.5540	0.5370	0.5204
3.02	0.8764	0.8578	0.8388	0.8195	0.7999	0.7800	0.7601	0.7401	0.7203	0.7005	0.6811	0.6618	0.6429	0.6243	0.6060	0.5881	0.5705	0.5532	0.5363	0.5196
3.03	0.8761	0.8575	0.8385	0.8191	0.7995	0.7796	0.7596	0.7396	0.7197	0.7000	0.6805	0.6612	0.6423	0.6237	0.6054	0.5874	0.5698	0.5525	0.5355	0.5189
3.04	0.8759	0.8572	0.8382	0.8188	0.7991	0.7792	0.7592	0.7391	0.7192	0.6994	0.6799	0.6606	0.6416	0.6230	0.6047	0.5867	0.5691	0.5518	0.5348	0.5181
3.05	0.8757	0.8570	0.8379	0.8184	0.7987	0.7788	0.7587	0.7386	0.7187	0.6989	0.6793	0.6600	0.6410	0.6223	0.6040	0.5860	0.5684	0.5511	0.5340	0.5174
3.06	0.8754	0.8567	0.8376	0.8181	0.7983	0.7783	0.7583	0.7382	0.7182	0.6983	0.6787	0.6594	0.6404	0.6217	0.6033	0.5853	0.5677	0.5503	0.5333	0.5166
3.07	0.8752	0.8564	0.8373	0.8178	0.7979	0.7779	0.7578	0.7377	0.7176	0.6978	0.6781	0.6588	0.6397	0.6210	0.6027	0.5846	0.5670	0.5496	0.5326	0.5159
3.08	0.8750	0.8561	0.8370	0.8174	0.7976	0.7775	0.7573	0.7372	0.7171	0.6972	0.6776	0.6582	0.6391	0.6204	0.6020	0.5840	0.5663	0.5489	0.5319	0.5151
3.09	0.8747	0.8559	0.8367	0.8171	0.7972	0.7771	0.7569	0.7367	0.7166	0.6967	0.6770	0.6576	0.6385	0.6197	0.6013	0.5833	0.5656	0.5482	0.5311	0.5144
3.10	0.8745	0.8556	0.8363	0.8167	0.7968	0.7767	0.7564	0.7362	0.7161	0.6961	0.6764	0.6570	0.6379	0.6191	0.6007	0.5826	0.5649	0.5475	0.5304	0.5136
3.11	0.8742	0.8553	0.8360	0.8164	0.7964	0.7763	0.7560	0.7357	0.7156	0.6956	0.6758	0.6564	0.6372	0.6184	0.6000	0.5819	0.5642	0.5468	0.5297	0.5129
3.12	0.8740	0.8551	0.8357	0.8160	0.7961	0.7758	0.7555	0.7352	0.7150	0.6950	0.6753	0.6558	0.6366	0.6178	0.5993	0.5812	0.5635	0.5460	0.5289	0.5122
3.13	0.8738	0.8548	0.8354	0.8157	0.7957	0.7754	0.7551	0.7348	0.7145	0.6945	0.6747	0.6552	0.6360	0.6172	0.5987	0.5805	0.5628	0.5453	0.5282	0.5114
3.14	0.8735	0.8545	0.8351	0.8154	0.7953	0.7750	0.7546	0.7343	0.7140	0.6939	0.6741	0.6546	0.6354	0.6165	0.5980	0.5799	0.5621	0.5446	0.5275	0.5107
3.15	0.8733	0.8543	0.8348	0.8150	0.7949	0.7746	0.7542	0.7338	0.7135	0.6934	0.6735	0.6540	0.6347	0.6159	0.5974	0.5792	0.5614	0.5439	0.5268	0.5100
3.16	0.8731	0.8540	0.8345	0.8147	0.7945	0.7742	0.7537	0.7333	0.7130	0.6928	0.6730	0.6534	0.6341	0.6152	0.5967	0.5785	0.5607	0.5432	0.5261	0.5093
3.17	0.8728	0.8537	0.8342	0.8143	0.7942	0.7738	0.7533	0.7328	0.7125	0.6923	0.6724	0.6528	0.6335	0.6146	0.5960	0.5778	0.5600	0.5425	0.5254	0.5085
3.18	0.8726	0.8534	0.8339	0.8140	0.7938	0.7734	0.7529	0.7324	0.7120	0.6918	0.6718	0.6522	0.6329	0.6140	0.5954	0.5772	0.5593	0.5418	0.5247	0.5078
3.19	0.8724	0.8532	0.8336	0.8137	0.7934	0.7730	0.7524	0.7319	0.7115	0.6912	0.6713	0.6516	0.6323	0.6133	0.5947	0.5765	0.5586	0.5411	0.5239	0.5071
3.20	0.8721	0.8529	0.8333	0.8133	0.7930	0.7726	0.7520	0.7314	0.7109	0.6907	0.6707	0.6510	0.6317	0.6127	0.5941	0.5758	0.5580	0.5404	0.5232	0.5064
3.21	0.8719	0.8526	0.8330	0.8130	0.7927	0.7721	0.7515	0.7309	0.7104	0.6902	0.6701	0.6504	0.6311	0.6121	0.5934	0.5752	0.5573	0.5397	0.5225	0.5057
3.22	0.8717	0.8524	0.8327	0.8127	0.7923	0.7717	0.7511	0.7304	0.7099	0.6896	0.6696	0.6498	0.6305	0.6114	0.5928	0.5745	0.5566	0.5390	0.5218	0.5050
3.23	0.8714	0.8521	0.8324	0.8123	0.7919	0.7713	0.7506	0.7300	0.7094	0.6891	0.6690	0.6493	0.6298	0.6108	0.5921	0.5738	0.5559	0.5384	0.5211	0.5042
3.24	0.8712	0.8518	0.8321	0.8120	0.7916	0.7709	0.7502	0.7295	0.7089	0.6886	0.6685	0.6487	0.6292	0.6102	0.5915	0.5732	0.5552	0.5377	0.5204	0.5035
3.25	0.8710	0.8516	0.8318	0.8117	0.7912	0.7705	0.7498	0.7290	0.7084	0.6880	0.6679	0.6481	0.6286	0.6096	0.5909	0.5725	0.5546	0.5370	0.5197	0.5028
3.26	0.8707	0.8513	0.8315	0.8113	0.7908	0.7701	0.7493	0.7286	0.7079	0.6875	0.6673	0.6475	0.6280	0.6089	0.5902	0.5719	0.5539	0.5363	0.5190	0.5021
3.27	0.8705	0.8511	0.8312	0.8110	0.7904	0.7697	0.7489	0.7281	0.7074	0.6870	0.6668	0.6469	0.6274	0.6083	0.5896	0.5712	0.5532	0.5356	0.5184	0.5014
3.28	0.8703	0.8508	0.8309	0.8106	0.7901	0.7693	0.7484	0.7276	0.7069	0.6864	0.6662	0.6463	0.6268	0.6077	0.5889	0.5706	0.5526	0.5349	0.5177	0.5007
3.29	0.8700	0.8505	0.8306	0.8103	0.7897	0.7689	0.7480	0.7271	0.7064	0.6859	0.6657	0.6458	0.6262	0.6071	0.5883	0.5699	0.5519	0.5343	0.5170	0.5000
3.30	0.8698	0.8503	0.8303	0.8100	0.7893	0.7685	0.7476	0.7267	0.7059	0.6854	0.6651	0.6452	0.6256	0.6064	0.5877	0.5692	0.5512	0.5336	0.5163	0.4993
3.31	0.8696	0.8500	0.8300	0.8097	0.7890	0.7681	0.7471	0.7262	0.7054	0.6848	0.6646	0.6446	0.6250	0.6058	0.5870	0.5686	0.5506	0.5329	0.5156	0.4986
3.32	0.8693	0.8497	0.8297	0.8093	0.7886	0.7677	0.7467	0.7257	0.7049	0.6843	0.6640	0.6440	0.6244	0.6052	0.5864	0.5680	0.5499	0.5322	0.5149	0.4979
3.33	0.8691	0.8495	0.8294	0.8090	0.7882	0.7673	0.7463	0.7253	0.7044	0.6838	0.6635	0.6435	0.6238	0.6046	0.5858	0.5673	0.5492	0.5316	0.5142	0.4973
3.34	0.8689	0.8492	0.8291	0.8087	0.7879	0.7669	0.7458	0.7248	0.7039	0.6833	0.6629	0.6429	0.6232	0.6040	0.5851	0.5667	0.5486	0.5309	0.5136	0.4966
3.35	0.8687	0.8490	0.8288	0.8083	0.7875	0.7665	0.7454	0.7243	0.7034	0.6827	0.6624	0.6423	0.6226	0.6034	0.5845	0.5660	0.5479	0.5302	0.5129	0.4959
3.36	0.8684	0.8487	0.8285	0.8080	0.7871	0.7661	0.7450	0.7239	0.7029	0.6822	0.6618	0.6417	0.6221	0.6028	0.5839	0.5654	0.5473	0.5296	0.5122	0.4952
3.37	0.8682	0.8484	0.8282	0.8077	0.7868	0.7657	0.7445	0.7234	0.7024	0.6817	0.6613	0.6412	0.6215	0.6022	0.5833	0.5647	0.5466	0.5289	0.5115	0.4945
3.38	0.8680	0.8482	0.8279	0.8073	0.7864	0.7653	0.7441	0.7229	0.7019	0.6812	0.6607	0.6406	0.6209	0.6015	0.5826	0.5641	0.5460	0.5282	0.5109	0.4938
3.39	0.8677	0.8479	0.8277	0.8070	0.7860	0.7649	0.7437	0.7225	0.7014	0.6807	0.6602	0.6400	0.6203	0.6009	0.5820	0.5635	0.5453	0.5276	0.5102	0.4932
3.40	0.8675	0.8476	0.8274	0.8067	0.7857	0.7645	0.7432	0.7220	0.7010	0.6801	0.6596	0.6395	0.6197	0.6003	0.5814	0.5628	0.5447	0.5269	0.5095	0.4925
3.41	0.8673	0.8474	0.8271	0.8064	0.7853	0.7641	0.7428	0.7216	0.7005	0.6796	0.6591	0.6389	0.6191	0.5997	0.5808	0.5622	0.5440	0.5263	0.5089	0.4918
3.42	0.8671	0.8471	0.8268	0.8060	0.7850	0.7637	0.7424	0.7211	0.7000	0.6791	0.6585	0.6383	0.6185	0.5991	0.5801	0.5616	0.5434	0.5256	0.5082	0.4911
3.43	0.8668	0.8469	0.8265	0.8057	0.7846	0.7633	0.7419	0.7206	0.6995	0.6786	0.6580	0.6378	0.6180	0.5985	0.5795	0.5609	0.5427	0.5249	0.5075	0.4905
3.44	0.8666	0.8466	0.8262	0.8054	0.7842	0.7629	0.7415	0.7202	0.6990	0.6781	0.6575	0.6372	0.6174	0.5979	0.5789	0.5603	0.5421	0.5243	0.5069	0.4898
3.45	0.8664	0.8464	0.8259	0.8050	0.7839	0.7625	0.7411	0.7197	0.6985	0.6776	0.6569	0.6367	0.6168	0.5973	0.5783	0.5597	0.5415	0.5236	0.5062	0.4891
3.46	0.8662	0.8461	0.8256	0.8047	0.78															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8542	0.8324	0.8101	0.7874	0.7644	0.7413	0.7181	0.6952	0.6725	0.6502	0.6283	0.6070	0.5861	0.5658	0.5461	0.5268	0.5080	0.4897	0.4719	0.4545
4.02	0.8540	0.8322	0.8099	0.7871	0.7641	0.7409	0.7178	0.6948	0.6721	0.6497	0.6279	0.6065	0.5856	0.5653	0.5455	0.5262	0.5075	0.4892	0.4713	0.4539
4.03	0.8538	0.8319	0.8096	0.7868	0.7638	0.7405	0.7174	0.6943	0.6716	0.6493	0.6274	0.6060	0.5851	0.5648	0.5450	0.5257	0.5069	0.4886	0.4708	0.4533
4.04	0.8536	0.8317	0.8093	0.7865	0.7634	0.7402	0.7170	0.6939	0.6712	0.6488	0.6269	0.6055	0.5846	0.5643	0.5445	0.5251	0.5064	0.4880	0.4702	0.4528
4.05	0.8534	0.8315	0.8091	0.7862	0.7631	0.7398	0.7166	0.6935	0.6707	0.6483	0.6264	0.6050	0.5841	0.5637	0.5439	0.5246	0.5058	0.4875	0.4696	0.4522
4.06	0.8532	0.8312	0.8088	0.7859	0.7628	0.7395	0.7162	0.6931	0.6703	0.6479	0.6259	0.6045	0.5836	0.5632	0.5434	0.5241	0.5053	0.4869	0.4691	0.4516
4.07	0.8529	0.8310	0.8085	0.7856	0.7624	0.7391	0.7158	0.6927	0.6698	0.6474	0.6255	0.6040	0.5831	0.5627	0.5428	0.5235	0.5047	0.4864	0.4685	0.4511
4.08	0.8527	0.8307	0.8083	0.7853	0.7621	0.7387	0.7154	0.6923	0.6694	0.6470	0.6250	0.6035	0.5826	0.5622	0.5423	0.5230	0.5042	0.4858	0.4679	0.4505
4.09	0.8525	0.8305	0.8080	0.7850	0.7618	0.7384	0.7150	0.6918	0.6690	0.6465	0.6245	0.6030	0.5820	0.5616	0.5418	0.5224	0.5036	0.4853	0.4674	0.4499
4.10	0.8523	0.8303	0.8077	0.7847	0.7614	0.7380	0.7146	0.6914	0.6685	0.6460	0.6240	0.6025	0.5815	0.5611	0.5412	0.5219	0.5031	0.4847	0.4668	0.4494
4.11	0.8521	0.8300	0.8074	0.7844	0.7611	0.7377	0.7142	0.6910	0.6681	0.6456	0.6235	0.6020	0.5810	0.5606	0.5407	0.5214	0.5025	0.4842	0.4663	0.4488
4.12	0.8519	0.8298	0.8072	0.7841	0.7608	0.7373	0.7138	0.6906	0.6677	0.6451	0.6231	0.6015	0.5805	0.5601	0.5402	0.5208	0.5020	0.4836	0.4657	0.4483
4.13	0.8517	0.8296	0.8069	0.7838	0.7604	0.7369	0.7135	0.6902	0.6672	0.6447	0.6226	0.6010	0.5800	0.5596	0.5397	0.5203	0.5014	0.4831	0.4652	0.4477
4.14	0.8515	0.8293	0.8066	0.7835	0.7601	0.7366	0.7131	0.6898	0.6668	0.6442	0.6221	0.6005	0.5795	0.5591	0.5391	0.5197	0.5009	0.4825	0.4646	0.4472
4.15	0.8513	0.8291	0.8064	0.7832	0.7598	0.7363	0.7127	0.6894	0.6663	0.6438	0.6216	0.6001	0.5790	0.5585	0.5386	0.5192	0.5003	0.4820	0.4641	0.4466
4.16	0.8511	0.8288	0.8061	0.7829	0.7595	0.7359	0.7123	0.6889	0.6658	0.6433	0.6212	0.5996	0.5785	0.5580	0.5381	0.5187	0.4998	0.4814	0.4635	0.4460
4.17	0.8509	0.8286	0.8058	0.7826	0.7591	0.7355	0.7119	0.6885	0.6655	0.6428	0.6207	0.5991	0.5780	0.5575	0.5376	0.5181	0.4993	0.4809	0.4630	0.4455
4.18	0.8507	0.8284	0.8056	0.7823	0.7588	0.7351	0.7115	0.6881	0.6651	0.6424	0.6202	0.5986	0.5775	0.5570	0.5370	0.5176	0.4987	0.4803	0.4624	0.4449
4.19	0.8505	0.8281	0.8053	0.7820	0.7585	0.7348	0.7112	0.6877	0.6646	0.6419	0.6198	0.5981	0.5770	0.5565	0.5365	0.5171	0.4982	0.4798	0.4619	0.4444
4.20	0.8502	0.8279	0.8050	0.7817	0.7581	0.7344	0.7108	0.6873	0.6642	0.6415	0.6193	0.5976	0.5765	0.5560	0.5360	0.5166	0.4976	0.4792	0.4613	0.4438
4.21	0.8500	0.8277	0.8048	0.7814	0.7578	0.7341	0.7104	0.6869	0.6638	0.6410	0.6188	0.5971	0.5760	0.5555	0.5355	0.5160	0.4971	0.4787	0.4608	0.4433
4.22	0.8498	0.8274	0.8045	0.7811	0.7575	0.7337	0.7100	0.6865	0.6633	0.6406	0.6184	0.5967	0.5755	0.5550	0.5350	0.5155	0.4966	0.4782	0.4602	0.4427
4.23	0.8496	0.8272	0.8042	0.7808	0.7572	0.7334	0.7096	0.6861	0.6629	0.6401	0.6179	0.5962	0.5750	0.5544	0.5344	0.5150	0.4960	0.4776	0.4597	0.4422
4.24	0.8494	0.8270	0.8040	0.7806	0.7568	0.7330	0.7092	0.6857	0.6625	0.6397	0.6174	0.5957	0.5745	0.5539	0.5339	0.5145	0.4955	0.4771	0.4591	0.4417
4.25	0.8492	0.8267	0.8037	0.7803	0.7565	0.7327	0.7089	0.6853	0.6620	0.6392	0.6170	0.5952	0.5740	0.5534	0.5334	0.5139	0.4950	0.4766	0.4586	0.4411
4.26	0.8490	0.8265	0.8034	0.7800	0.7562	0.7323	0.7085	0.6849	0.6616	0.6388	0.6165	0.5947	0.5735	0.5529	0.5329	0.5134	0.4945	0.4760	0.4581	0.4406
4.27	0.8488	0.8263	0.8032	0.7797	0.7559	0.7319	0.7081	0.6845	0.6612	0.6384	0.6160	0.5942	0.5730	0.5524	0.5324	0.5129	0.4939	0.4755	0.4575	0.4400
4.28	0.8486	0.8260	0.8029	0.7794	0.7555	0.7316	0.7077	0.6841	0.6608	0.6379	0.6156	0.5938	0.5726	0.5519	0.5319	0.5124	0.4934	0.4750	0.4570	0.4395
4.29	0.8484	0.8258	0.8027	0.7791	0.7552	0.7312	0.7073	0.6837	0.6603	0.6375	0.6151	0.5933	0.5721	0.5514	0.5314	0.5118	0.4929	0.4744	0.4565	0.4390
4.30	0.8482	0.8256	0.8024	0.7788	0.7549	0.7309	0.7070	0.6833	0.6599	0.6370	0.6146	0.5928	0.5716	0.5509	0.5309	0.5113	0.4924	0.4739	0.4559	0.4384
4.31	0.8480	0.8253	0.8021	0.7785	0.7546	0.7305	0.7066	0.6829	0.6595	0.6366	0.6142	0.5923	0.5711	0.5504	0.5303	0.5108	0.4918	0.4734	0.4554	0.4379
4.32	0.8478	0.8251	0.8019	0.7782	0.7542	0.7302	0.7062	0.6825	0.6591	0.6361	0.6137	0.5919	0.5706	0.5499	0.5298	0.5103	0.4913	0.4729	0.4549	0.4374
4.33	0.8476	0.8249	0.8016	0.7779	0.7539	0.7298	0.7058	0.6821	0.6586	0.6357	0.6133	0.5914	0.5701	0.5494	0.5293	0.5098	0.4908	0.4723	0.4543	0.4368
4.34	0.8474	0.8246	0.8013	0.7776	0.7536	0.7295	0.7055	0.6817	0.6582	0.6353	0.6128	0.5909	0.5696	0.5489	0.5288	0.5093	0.4903	0.4718	0.4538	0.4363
4.35	0.8472	0.8244	0.8011	0.7773	0.7533	0.7291	0.7051	0.6813	0.6578	0.6348	0.6123	0.5905	0.5691	0.5484	0.5283	0.5088	0.4898	0.4713	0.4533	0.4358
4.36	0.8470	0.8242	0.8008	0.7770	0.7530	0.7288	0.7047	0.6809	0.6574	0.6344	0.6119	0.5900	0.5687	0.5479	0.5278	0.5083	0.4892	0.4708	0.4528	0.4353
4.37	0.8468	0.8239	0.8006	0.7767	0.7526	0.7284	0.7043	0.6805	0.6570	0.6339	0.6114	0.5895	0.5682	0.5475	0.5273	0.5077	0.4887	0.4702	0.4522	0.4347
4.38	0.8466	0.8237	0.8003	0.7764	0.7523	0.7281	0.7040	0.6801	0.6565	0.6335	0.6110	0.5890	0.5677	0.5470	0.5268	0.5072	0.4882	0.4697	0.4517	0.4342
4.39	0.8464	0.8235	0.8000	0.7762	0.7520	0.7277	0.7036	0.6797	0.6561	0.6331	0.6105	0.5886	0.5672	0.5465	0.5263	0.5067	0.4877	0.4692	0.4512	0.4337
4.40	0.8462	0.8232	0.7998	0.7759	0.7517	0.7274	0.7032	0.6793	0.6557	0.6326	0.6101	0.5881	0.5667	0.5460	0.5258	0.5062	0.4872	0.4687	0.4507	0.4332
4.41	0.8460	0.8230	0.7995	0.7756	0.7514	0.7271	0.7028	0.6789	0.6553	0.6322	0.6096	0.5876	0.5663	0.5455	0.5253	0.5057	0.4867	0.4682	0.4502	0.4326
4.42	0.8458	0.8228	0.7993	0.7753	0.7510	0.7267	0.7025	0.6785	0.6549	0.6317	0.6092	0.5872	0.5658	0.5450	0.5248	0.5052	0.4862	0.4677	0.4496	0.4321
4.43	0.8456	0.8226	0.7990	0.7750	0.7507	0.7264	0.7021	0.6781	0.6545	0.6313	0.6087	0.5867	0.5653	0.5445	0.5243	0.5047	0.4857	0.4671	0.4491	0.4316
4.44	0.8454	0.8223	0.7987	0.7747	0.7504	0.7260	0.7017	0.6777	0.6540	0.6309	0.6083	0.5862	0.5648	0.5440	0.5238	0.5042	0.4852	0.4666	0.4486	0.4311
4.45	0.8452	0.8221	0.7985	0.7744	0.7501	0.7257	0.7013	0.6773	0.6536	0.6304	0.6078	0.5858	0.5643	0.5435	0.5233	0.5037	0.4846	0.4661	0.4481	0.4306
4.46	0.8450	0.8219</																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8343	0.8096	0.7844	0.7587	0.7328	0.7070	0.6813	0.6561	0.6313	0.6072	0.5838	0.5611	0.5390	0.5178	0.4972	0.4772	0.4579	0.4392	0.4211	0.4035
5.02	0.8341	0.8094	0.7841	0.7584	0.7326	0.7067	0.6810	0.6557	0.6310	0.6068	0.5834	0.5606	0.5386	0.5173	0.4967	0.4768	0.4575	0.4388	0.4207	0.4031
5.03	0.8339	0.8092	0.7839	0.7582	0.7323	0.7063	0.6806	0.6553	0.6306	0.6064	0.5830	0.5602	0.5382	0.5169	0.4963	0.4763	0.4570	0.4383	0.4202	0.4026
5.04	0.8337	0.8090	0.7836	0.7579	0.7320	0.7060	0.6803	0.6550	0.6302	0.6060	0.5826	0.5598	0.5378	0.5165	0.4958	0.4759	0.4566	0.4379	0.4198	0.4022
5.05	0.8335	0.8087	0.7834	0.7576	0.7317	0.7057	0.6800	0.6546	0.6298	0.6056	0.5822	0.5594	0.5373	0.5160	0.4954	0.4755	0.4561	0.4374	0.4193	0.4017
5.06	0.8333	0.8085	0.7832	0.7574	0.7314	0.7054	0.6796	0.6543	0.6294	0.6052	0.5817	0.5590	0.5369	0.5156	0.4950	0.4750	0.4557	0.4370	0.4189	0.4013
5.07	0.8331	0.8083	0.7829	0.7571	0.7311	0.7051	0.6793	0.6539	0.6291	0.6049	0.5813	0.5585	0.5365	0.5152	0.4945	0.4746	0.4553	0.4366	0.4184	0.4008
5.08	0.8330	0.8081	0.7827	0.7568	0.7308	0.7047	0.6789	0.6535	0.6287	0.6045	0.5809	0.5581	0.5361	0.5147	0.4941	0.4741	0.4548	0.4361	0.4180	0.4004
5.09	0.8328	0.8079	0.7824	0.7565	0.7305	0.7044	0.6786	0.6532	0.6283	0.6041	0.5805	0.5577	0.5356	0.5143	0.4937	0.4737	0.4544	0.4357	0.4175	0.3999
5.10	0.8326	0.8077	0.7822	0.7563	0.7302	0.7041	0.6782	0.6528	0.6279	0.6037	0.5801	0.5573	0.5352	0.5139	0.4932	0.4732	0.4539	0.4352	0.4171	0.3995
5.11	0.8324	0.8074	0.7819	0.7560	0.7299	0.7038	0.6779	0.6525	0.6275	0.6033	0.5797	0.5569	0.5348	0.5134	0.4928	0.4728	0.4535	0.4348	0.4166	0.3990
5.12	0.8322	0.8072	0.7817	0.7557	0.7296	0.7035	0.6776	0.6521	0.6272	0.6029	0.5793	0.5565	0.5344	0.5130	0.4924	0.4724	0.4530	0.4343	0.4162	0.3986
5.13	0.8320	0.8070	0.7815	0.7555	0.7293	0.7031	0.6772	0.6517	0.6268	0.6025	0.5789	0.5561	0.5339	0.5126	0.4919	0.4719	0.4526	0.4339	0.4158	0.3982
5.14	0.8318	0.8068	0.7812	0.7552	0.7290	0.7028	0.6769	0.6514	0.6264	0.6021	0.5785	0.5556	0.5335	0.5122	0.4915	0.4715	0.4522	0.4335	0.4153	0.3977
5.15	0.8316	0.8066	0.7810	0.7549	0.7287	0.7025	0.6765	0.6510	0.6260	0.6017	0.5781	0.5552	0.5331	0.5117	0.4911	0.4711	0.4517	0.4330	0.4149	0.3973
5.16	0.8315	0.8064	0.7807	0.7547	0.7284	0.7022	0.6762	0.6507	0.6257	0.6013	0.5777	0.5548	0.5327	0.5113	0.4906	0.4706	0.4513	0.4326	0.4144	0.3968
5.17	0.8313	0.8062	0.7805	0.7544	0.7281	0.7019	0.6759	0.6503	0.6253	0.6009	0.5773	0.5544	0.5323	0.5109	0.4902	0.4702	0.4509	0.4321	0.4140	0.3964
5.18	0.8311	0.8059	0.7802	0.7541	0.7278	0.7016	0.6755	0.6499	0.6249	0.6006	0.5769	0.5540	0.5319	0.5105	0.4898	0.4698	0.4504	0.4317	0.4136	0.3960
5.19	0.8309	0.8057	0.7800	0.7539	0.7275	0.7012	0.6752	0.6496	0.6245	0.6002	0.5765	0.5536	0.5314	0.5100	0.4893	0.4693	0.4500	0.4313	0.4131	0.3955
5.20	0.8307	0.8055	0.7798	0.7536	0.7272	0.7009	0.6749	0.6492	0.6242	0.5998	0.5761	0.5532	0.5310	0.5096	0.4889	0.4689	0.4496	0.4308	0.4127	0.3951
5.21	0.8305	0.8053	0.7795	0.7533	0.7269	0.7006	0.6745	0.6489	0.6238	0.5994	0.5757	0.5528	0.5306	0.5092	0.4885	0.4685	0.4491	0.4304	0.4123	0.3947
5.22	0.8303	0.8051	0.7793	0.7531	0.7267	0.7003	0.6742	0.6485	0.6234	0.5990	0.5753	0.5524	0.5302	0.5088	0.4881	0.4680	0.4487	0.4300	0.4118	0.3942
5.23	0.8301	0.8049	0.7790	0.7528	0.7264	0.7000	0.6738	0.6482	0.6231	0.5986	0.5749	0.5520	0.5298	0.5083	0.4876	0.4676	0.4483	0.4295	0.4114	0.3938
5.24	0.8300	0.8047	0.7788	0.7525	0.7261	0.6997	0.6735	0.6478	0.6227	0.5982	0.5745	0.5516	0.5294	0.5079	0.4872	0.4672	0.4478	0.4291	0.4110	0.3934
5.25	0.8298	0.8045	0.7786	0.7523	0.7258	0.6993	0.6732	0.6475	0.6223	0.5979	0.5741	0.5512	0.5289	0.5075	0.4868	0.4668	0.4474	0.4287	0.4105	0.3929
5.26	0.8296	0.8042	0.7783	0.7520	0.7255	0.6990	0.6728	0.6471	0.6219	0.5975	0.5737	0.5508	0.5285	0.5071	0.4864	0.4663	0.4470	0.4282	0.4101	0.3925
5.27	0.8294	0.8040	0.7781	0.7517	0.7252	0.6987	0.6725	0.6468	0.6216	0.5971	0.5733	0.5504	0.5281	0.5067	0.4859	0.4659	0.4465	0.4278	0.4097	0.3921
5.28	0.8292	0.8038	0.7778	0.7515	0.7249	0.6984	0.6722	0.6464	0.6212	0.5967	0.5729	0.5499	0.5277	0.5063	0.4855	0.4655	0.4461	0.4274	0.4092	0.3917
5.29	0.8290	0.8036	0.7776	0.7512	0.7246	0.6981	0.6718	0.6460	0.6208	0.5963	0.5726	0.5495	0.5273	0.5058	0.4851	0.4651	0.4457	0.4270	0.4088	0.3912
5.30	0.8289	0.8034	0.7774	0.7509	0.7243	0.6978	0.6715	0.6457	0.6205	0.5960	0.5722	0.5491	0.5269	0.5054	0.4847	0.4646	0.4453	0.4265	0.4084	0.3908
5.31	0.8287	0.8032	0.7771	0.7505	0.7240	0.6975	0.6712	0.6453	0.6201	0.5956	0.5718	0.5487	0.5265	0.5050	0.4843	0.4642	0.4448	0.4261	0.4080	0.3904
5.32	0.8285	0.8030	0.7769	0.7504	0.7238	0.6972	0.6708	0.6449	0.6197	0.5952	0.5714	0.5483	0.5261	0.5046	0.4838	0.4638	0.4444	0.4257	0.4075	0.3899
5.33	0.8283	0.8028	0.7767	0.7501	0.7235	0.6968	0.6705	0.6446	0.6194	0.5948	0.5710	0.5479	0.5257	0.5042	0.4834	0.4634	0.4440	0.4253	0.4071	0.3895
5.34	0.8281	0.8026	0.7764	0.7499	0.7232	0.6965	0.6702	0.6443	0.6190	0.5944	0.5706	0.5475	0.5253	0.5038	0.4830	0.4630	0.4436	0.4248	0.4067	0.3891
5.35	0.8279	0.8023	0.7762	0.7496	0.7229	0.6962	0.6698	0.6439	0.6186	0.5941	0.5702	0.5471	0.5249	0.5034	0.4826	0.4625	0.4432	0.4244	0.4063	0.3887
5.36	0.8277	0.8021	0.7759	0.7494	0.7226	0.6959	0.6695	0.6436	0.6183	0.5937	0.5698	0.5467	0.5245	0.5029	0.4822	0.4621	0.4427	0.4240	0.4058	0.3883
5.37	0.8276	0.8019	0.7757	0.7491	0.7223	0.6956	0.6692	0.6432	0.6179	0.5933	0.5694	0.5464	0.5241	0.5025	0.4818	0.4617	0.4423	0.4236	0.4054	0.3878
5.38	0.8274	0.8017	0.7755	0.7488	0.7220	0.6953	0.6689	0.6429	0.6176	0.5929	0.5690	0.5460	0.5236	0.5021	0.4814	0.4613	0.4419	0.4232	0.4050	0.3874
5.39	0.8272	0.8015	0.7752	0.7486	0.7217	0.6950	0.6685	0.6426	0.6172	0.5925	0.5687	0.5456	0.5232	0.5017	0.4809	0.4609	0.4415	0.4227	0.4046	0.3870
5.40	0.8270	0.8013	0.7750	0.7483	0.7214	0.6947	0.6682	0.6422	0.6168	0.5922	0.5683	0.5452	0.5228	0.5013	0.4805	0.4605	0.4411	0.4223	0.4042	0.3866
5.41	0.8268	0.8011	0.7748	0.7480	0.7212	0.6944	0.6679	0.6419	0.6165	0.5918	0.5679	0.5448	0.5224	0.5009	0.4801	0.4600	0.4406	0.4219	0.4038	0.3862
5.42	0.8266	0.8009	0.7745	0.7478	0.7209	0.6941	0.6675	0.6415	0.6161	0.5914	0.5675	0.5444	0.5220	0.5005	0.4797	0.4596	0.4402	0.4215	0.4033	0.3858
5.43	0.8265	0.8007	0.7743	0.7475	0.7206	0.6937	0.6672	0.6412	0.6157	0.5911	0.5671	0.5440	0.5216	0.5001	0.4793	0.4592	0.4398	0.4211	0.4029	0.3854
5.44	0.8263	0.8005	0.7741	0.7473	0.7203	0.6934	0.6669	0.6408	0.6154	0.5907	0.5667	0.5436	0.5212	0.4997	0.4789	0.4588	0.4394	0.4207	0.4025	0.3849
5.45	0.8261	0.8002	0.7738	0.7470	0.7200	0.6931	0.6666	0.6405	0.6150	0.5903	0.5664	0.5432	0.5208	0.4993	0.4785	0.4584	0.4390	0.4202	0.4021	0.3845
5.46	0.8259	0.8000	0.7736	0.7467	0.7197	0.6928	0.6662	0.6401	0.6147	0.5899	0.5660									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.8161	0.7888	0.7610	0.7328	0.7045	0.6764	0.6488	0.6218	0.5956	0.5703	0.5458	0.5222	0.4995	0.4777	0.4567	0.4365	0.4171	0.3983	0.3802	0.3627
6.02	0.8159	0.7886	0.7607	0.7325	0.7042	0.6762	0.6485	0.6215	0.5953	0.5699	0.5454	0.5218	0.4991	0.4773	0.4564	0.4362	0.4167	0.3980	0.3799	0.3624
6.03	0.8158	0.7884	0.7605	0.7323	0.7040	0.6759	0.6482	0.6212	0.5950	0.5696	0.5451	0.5215	0.4988	0.4770	0.4560	0.4358	0.4163	0.3976	0.3795	0.3620
6.04	0.8156	0.7882	0.7603	0.7320	0.7037	0.6756	0.6479	0.6209	0.5946	0.5692	0.5447	0.5211	0.4984	0.4766	0.4556	0.4354	0.4160	0.3972	0.3791	0.3617
6.05	0.8154	0.7880	0.7601	0.7318	0.7034	0.6753	0.6476	0.6206	0.5943	0.5689	0.5444	0.5208	0.4981	0.4762	0.4553	0.4350	0.4156	0.3969	0.3788	0.3613
6.06	0.8153	0.7878	0.7598	0.7315	0.7032	0.6750	0.6473	0.6202	0.5940	0.5685	0.5440	0.5204	0.4977	0.4759	0.4549	0.4347	0.4152	0.3965	0.3784	0.3609
6.07	0.8151	0.7876	0.7596	0.7313	0.7029	0.6747	0.6470	0.6199	0.5936	0.5682	0.5437	0.5200	0.4973	0.4755	0.4545	0.4343	0.4149	0.3961	0.3780	0.3606
6.08	0.8149	0.7874	0.7594	0.7310	0.7026	0.6744	0.6467	0.6196	0.5933	0.5679	0.5433	0.5197	0.4970	0.4751	0.4542	0.4339	0.4145	0.3958	0.3777	0.3602
6.09	0.8147	0.7872	0.7592	0.7308	0.7024	0.6741	0.6464	0.6193	0.5930	0.5675	0.5430	0.5193	0.4966	0.4748	0.4538	0.4336	0.4141	0.3954	0.3773	0.3598
6.10	0.8146	0.7870	0.7590	0.7306	0.7021	0.6739	0.6461	0.6190	0.5926	0.5672	0.5426	0.5190	0.4962	0.4744	0.4534	0.4332	0.4138	0.3950	0.3769	0.3595
6.11	0.8144	0.7868	0.7587	0.7303	0.7018	0.6736	0.6458	0.6187	0.5923	0.5668	0.5423	0.5186	0.4959	0.4741	0.4531	0.4328	0.4134	0.3947	0.3766	0.3591
6.12	0.8142	0.7866	0.7585	0.7301	0.7016	0.6733	0.6455	0.6183	0.5920	0.5665	0.5419	0.5183	0.4955	0.4737	0.4527	0.4325	0.4130	0.3943	0.3762	0.3588
6.13	0.8140	0.7864	0.7583	0.7298	0.7013	0.6730	0.6452	0.6180	0.5916	0.5662	0.5416	0.5179	0.4952	0.4733	0.4523	0.4321	0.4127	0.3939	0.3759	0.3584
6.14	0.8139	0.7862	0.7581	0.7296	0.7010	0.6727	0.6449	0.6177	0.5913	0.5658	0.5412	0.5176	0.4948	0.4730	0.4520	0.4318	0.4123	0.3936	0.3755	0.3580
6.15	0.8137	0.7861	0.7578	0.7293	0.7008	0.6724	0.6446	0.6174	0.5910	0.5655	0.5409	0.5172	0.4945	0.4726	0.4516	0.4314	0.4119	0.3932	0.3751	0.3577
6.16	0.8135	0.7859	0.7576	0.7291	0.7005	0.6721	0.6443	0.6171	0.5907	0.5651	0.5405	0.5169	0.4941	0.4723	0.4512	0.4310	0.4116	0.3928	0.3748	0.3573
6.17	0.8133	0.7857	0.7574	0.7288	0.7002	0.6719	0.6440	0.6168	0.5903	0.5648	0.5402	0.5165	0.4937	0.4719	0.4509	0.4307	0.4112	0.3925	0.3744	0.3570
6.18	0.8132	0.7855	0.7572	0.7286	0.7000	0.6716	0.6437	0.6164	0.5900	0.5645	0.5398	0.5162	0.4934	0.4715	0.4505	0.4303	0.4109	0.3921	0.3741	0.3566
6.19	0.8130	0.7853	0.7570	0.7284	0.6997	0.6713	0.6434	0.6161	0.5897	0.5641	0.5395	0.5158	0.4930	0.4712	0.4502	0.4299	0.4105	0.3918	0.3737	0.3563
6.20	0.8128	0.7851	0.7567	0.7281	0.6994	0.6710	0.6431	0.6158	0.5894	0.5638	0.5392	0.5155	0.4927	0.4708	0.4498	0.4296	0.4101	0.3914	0.3733	0.3559
6.21	0.8127	0.7849	0.7565	0.7279	0.6992	0.6707	0.6428	0.6155	0.5890	0.5635	0.5388	0.5151	0.4923	0.4705	0.4494	0.4292	0.4098	0.3911	0.3730	0.3555
6.22	0.8125	0.7847	0.7563	0.7276	0.6989	0.6704	0.6425	0.6152	0.5887	0.5631	0.5385	0.5148	0.4920	0.4701	0.4491	0.4289	0.4094	0.3907	0.3726	0.3552
6.23	0.8123	0.7845	0.7561	0.7274	0.6986	0.6702	0.6422	0.6149	0.5884	0.5628	0.5381	0.5144	0.4916	0.4698	0.4487	0.4285	0.4091	0.3903	0.3723	0.3548
6.24	0.8121	0.7843	0.7559	0.7271	0.6984	0.6699	0.6419	0.6146	0.5881	0.5625	0.5378	0.5141	0.4913	0.4694	0.4484	0.4282	0.4087	0.3900	0.3719	0.3545
6.25	0.8120	0.7841	0.7556	0.7269	0.6981	0.6696	0.6416	0.6142	0.5877	0.5621	0.5375	0.5137	0.4909	0.4690	0.4480	0.4278	0.4084	0.3896	0.3716	0.3541
6.26	0.8118	0.7839	0.7554	0.7266	0.6979	0.6693	0.6413	0.6139	0.5874	0.5618	0.5371	0.5134	0.4906	0.4687	0.4477	0.4274	0.4080	0.3893	0.3712	0.3538
6.27	0.8116	0.7837	0.7552	0.7264	0.6976	0.6690	0.6410	0.6136	0.5871	0.5615	0.5368	0.5130	0.4902	0.4683	0.4473	0.4271	0.4076	0.3889	0.3709	0.3534
6.28	0.8115	0.7835	0.7550	0.7262	0.6973	0.6687	0.6407	0.6133	0.5868	0.5611	0.5364	0.5127	0.4899	0.4680	0.4470	0.4267	0.4073	0.3886	0.3705	0.3531
6.29	0.8113	0.7833	0.7548	0.7259	0.6971	0.6685	0.6404	0.6130	0.5864	0.5608	0.5361	0.5123	0.4895	0.4676	0.4466	0.4264	0.4069	0.3882	0.3702	0.3527
6.30	0.8111	0.7831	0.7545	0.7257	0.6968	0.6682	0.6401	0.6127	0.5861	0.5605	0.5358	0.5120	0.4892	0.4673	0.4463	0.4260	0.4066	0.3879	0.3698	0.3524
6.31	0.8110	0.7829	0.7543	0.7254	0.6965	0.6679	0.6398	0.6124	0.5858	0.5601	0.5354	0.5116	0.4888	0.4669	0.4459	0.4257	0.4062	0.3875	0.3695	0.3520
6.32	0.8108	0.7827	0.7541	0.7252	0.6963	0.6676	0.6395	0.6121	0.5855	0.5598	0.5351	0.5113	0.4885	0.4666	0.4455	0.4253	0.4058	0.3872	0.3691	0.3517
6.33	0.8106	0.7825	0.7539	0.7250	0.6960	0.6673	0.6392	0.6118	0.5851	0.5595	0.5347	0.5110	0.4881	0.4662	0.4452	0.4250	0.4055	0.3868	0.3688	0.3514
6.34	0.8104	0.7823	0.7537	0.7247	0.6958	0.6671	0.6389	0.6114	0.5848	0.5591	0.5344	0.5106	0.4878	0.4659	0.4448	0.4246	0.4052	0.3865	0.3684	0.3510
6.35	0.8103	0.7821	0.7535	0.7245	0.6955	0.6668	0.6386	0.6111	0.5845	0.5588	0.5341	0.5103	0.4874	0.4655	0.4445	0.4243	0.4048	0.3861	0.3681	0.3507
6.36	0.8101	0.7819	0.7532	0.7242	0.6952	0.6665	0.6383	0.6108	0.5842	0.5585	0.5337	0.5099	0.4871	0.4652	0.4441	0.4239	0.4045	0.3858	0.3677	0.3503
6.37	0.8099	0.7818	0.7530	0.7240	0.6950	0.6662	0.6380	0.6105	0.5839	0.5582	0.5334	0.5096	0.4868	0.4648	0.4438	0.4236	0.4041	0.3854	0.3674	0.3500
6.38	0.8098	0.7816	0.7528	0.7238	0.6947	0.6659	0.6377	0.6102	0.5835	0.5578	0.5331	0.5093	0.4864	0.4645	0.4435	0.4232	0.4038	0.3851	0.3670	0.3496
6.39	0.8096	0.7814	0.7526	0.7235	0.6945	0.6657	0.6374	0.6099	0.5832	0.5575	0.5327	0.5089	0.4861	0.4641	0.4431	0.4229	0.4034	0.3847	0.3667	0.3493
6.40	0.8094	0.7812	0.7524	0.7233	0.6942	0.6654	0.6371	0.6096	0.5829	0.5572	0.5324	0.5086	0.4857	0.4638	0.4428	0.4225	0.4031	0.3844	0.3663	0.3489
6.41	0.8093	0.7810	0.7522	0.7230	0.6939	0.6651	0.6368	0.6093	0.5826	0.5568	0.5321	0.5082	0.4854	0.4635	0.4424	0.4222	0.4027	0.3840	0.3660	0.3486
6.42	0.8091	0.7808	0.7519	0.7228	0.6937	0.6648	0.6365	0.6090	0.5823	0.5565	0.5317	0.5079	0.4850	0.4631	0.4421	0.4218	0.4024	0.3837	0.3657	0.3483
6.43	0.8089	0.7806	0.7517	0.7226	0.6934	0.6646	0.6363	0.6087	0.5820	0.5562	0.5314	0.5076	0.4847	0.4628	0.4417	0.4215	0.4021	0.3833	0.3653	0.3479
6.44	0.8087	0.7804	0.7515	0.7223	0.6932	0.6643	0.6360	0.6084	0.5816	0.5559	0.5311	0.5072	0.4844	0.4624	0.4414	0.4211	0.4017	0.3830	0.3650	0.3476
6.45	0.8086	0.7802	0.7513	0.7221	0.6929	0.6640	0.6357	0.6081	0.5813	0.5555	0.5307	0.5069	0.4840	0.4621	0.4410	0.4208	0.4014	0.3827	0.3646	0.3473
6.46	0.8084	0.7800	0.7511	0.7218	0.69															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.7993	0.7696	0.7394	0.7091	0.6788	0.6490	0.6198	0.5915	0.5642	0.5380	0.5128	0.4888	0.4657	0.4437	0.4226	0.4024	0.3830	0.3644	0.3465	0.3293
7.02	0.7992	0.7694	0.7392	0.7088	0.6785	0.6487	0.6195	0.5912	0.5639	0.5377	0.5125	0.4884	0.4654	0.4434	0.4223	0.4021	0.3827	0.3641	0.3462	0.3290
7.03	0.7990	0.7693	0.7390	0.7086	0.6783	0.6484	0.6192	0.5909	0.5636	0.5374	0.5122	0.4881	0.4651	0.4431	0.4220	0.4018	0.3824	0.3638	0.3459	0.3287
7.04	0.7988	0.7691	0.7388	0.7084	0.6781	0.6482	0.6190	0.5907	0.5633	0.5371	0.5119	0.4878	0.4648	0.4427	0.4217	0.4014	0.3821	0.3635	0.3456	0.3284
7.05	0.7987	0.7689	0.7386	0.7082	0.6778	0.6479	0.6187	0.5904	0.5630	0.5368	0.5116	0.4875	0.4645	0.4424	0.4213	0.4011	0.3818	0.3632	0.3453	0.3281
7.06	0.7985	0.7687	0.7384	0.7079	0.6776	0.6476	0.6184	0.5901	0.5627	0.5365	0.5113	0.4872	0.4642	0.4421	0.4210	0.4008	0.3814	0.3629	0.3450	0.3278
7.07	0.7983	0.7685	0.7382	0.7077	0.6773	0.6474	0.6182	0.5898	0.5625	0.5362	0.5110	0.4869	0.4638	0.4418	0.4207	0.4005	0.3811	0.3625	0.3447	0.3275
7.08	0.7982	0.7683	0.7380	0.7075	0.6771	0.6471	0.6179	0.5895	0.5622	0.5359	0.5107	0.4866	0.4635	0.4415	0.4204	0.4002	0.3808	0.3622	0.3444	0.3272
7.09	0.7980	0.7682	0.7378	0.7072	0.6768	0.6469	0.6176	0.5892	0.5619	0.5356	0.5104	0.4863	0.4632	0.4412	0.4201	0.3999	0.3805	0.3619	0.3441	0.3269
7.10	0.7979	0.7680	0.7376	0.7070	0.6766	0.6466	0.6173	0.5890	0.5616	0.5353	0.5101	0.4860	0.4629	0.4409	0.4198	0.3996	0.3802	0.3616	0.3438	0.3266
7.11	0.7977	0.7678	0.7374	0.7068	0.6763	0.6463	0.6171	0.5887	0.5613	0.5350	0.5098	0.4857	0.4626	0.4406	0.4195	0.3993	0.3799	0.3613	0.3435	0.3263
7.12	0.7975	0.7676	0.7372	0.7066	0.6761	0.6461	0.6168	0.5884	0.5610	0.5347	0.5095	0.4854	0.4623	0.4403	0.4192	0.3990	0.3796	0.3610	0.3432	0.3260
7.13	0.7974	0.7674	0.7370	0.7063	0.6759	0.6458	0.6165	0.5881	0.5607	0.5344	0.5092	0.4851	0.4620	0.4399	0.4188	0.3986	0.3793	0.3607	0.3429	0.3257
7.14	0.7972	0.7672	0.7368	0.7061	0.6756	0.6455	0.6162	0.5878	0.5604	0.5341	0.5089	0.4847	0.4617	0.4396	0.4185	0.3983	0.3790	0.3604	0.3426	0.3254
7.15	0.7971	0.7671	0.7366	0.7059	0.6754	0.6453	0.6160	0.5875	0.5601	0.5338	0.5086	0.4844	0.4614	0.4393	0.4182	0.3980	0.3787	0.3601	0.3422	0.3251
7.16	0.7969	0.7669	0.7364	0.7057	0.6751	0.6451	0.6157	0.5873	0.5598	0.5335	0.5083	0.4841	0.4611	0.4390	0.4179	0.3977	0.3784	0.3598	0.3419	0.3248
7.17	0.7967	0.7667	0.7362	0.7054	0.6749	0.6448	0.6154	0.5870	0.5595	0.5332	0.5080	0.4838	0.4608	0.4387	0.4176	0.3974	0.3781	0.3595	0.3416	0.3245
7.18	0.7966	0.7665	0.7360	0.7052	0.6746	0.6445	0.6152	0.5867	0.5593	0.5329	0.5077	0.4835	0.4604	0.4384	0.4173	0.3971	0.3778	0.3592	0.3414	0.3242
7.19	0.7964	0.7663	0.7357	0.7050	0.6744	0.6443	0.6149	0.5864	0.5590	0.5326	0.5074	0.4832	0.4601	0.4381	0.4170	0.3968	0.3775	0.3589	0.3411	0.3239
7.20	0.7963	0.7661	0.7355	0.7048	0.6742	0.6440	0.6146	0.5861	0.5587	0.5323	0.5071	0.4829	0.4598	0.4378	0.4167	0.3965	0.3772	0.3586	0.3408	0.3236
7.21	0.7961	0.7660	0.7353	0.7045	0.6739	0.6438	0.6144	0.5859	0.5584	0.5320	0.5068	0.4826	0.4595	0.4375	0.4164	0.3962	0.3769	0.3583	0.3405	0.3233
7.22	0.7959	0.7658	0.7351	0.7043	0.6737	0.6435	0.6141	0.5856	0.5581	0.5317	0.5065	0.4823	0.4592	0.4372	0.4161	0.3959	0.3766	0.3580	0.3402	0.3230
7.23	0.7958	0.7656	0.7349	0.7041	0.6734	0.6433	0.6138	0.5853	0.5578	0.5314	0.5062	0.4820	0.4589	0.4369	0.4158	0.3956	0.3762	0.3577	0.3399	0.3227
7.24	0.7956	0.7654	0.7347	0.7039	0.6732	0.6430	0.6135	0.5850	0.5575	0.5311	0.5059	0.4817	0.4586	0.4366	0.4155	0.3953	0.3759	0.3574	0.3396	0.3224
7.25	0.7955	0.7652	0.7345	0.7037	0.6730	0.6427	0.6133	0.5847	0.5572	0.5308	0.5056	0.4814	0.4583	0.4363	0.4152	0.3950	0.3756	0.3571	0.3393	0.3221
7.26	0.7953	0.7650	0.7343	0.7034	0.6727	0.6425	0.6130	0.5845	0.5569	0.5306	0.5053	0.4811	0.4580	0.4360	0.4149	0.3947	0.3753	0.3568	0.3390	0.3218
7.27	0.7951	0.7649	0.7341	0.7032	0.6725	0.6422	0.6127	0.5842	0.5567	0.5303	0.5050	0.4808	0.4577	0.4357	0.4146	0.3944	0.3750	0.3565	0.3387	0.3215
7.28	0.7950	0.7647	0.7339	0.7030	0.6722	0.6420	0.6125	0.5839	0.5564	0.5300	0.5047	0.4805	0.4574	0.4354	0.4143	0.3941	0.3747	0.3562	0.3384	0.3213
7.29	0.7948	0.7645	0.7337	0.7028	0.6720	0.6417	0.6122	0.5836	0.5561	0.5297	0.5044	0.4802	0.4571	0.4351	0.4140	0.3938	0.3744	0.3559	0.3381	0.3210
7.30	0.7947	0.7643	0.7335	0.7025	0.6718	0.6415	0.6119	0.5833	0.5558	0.5294	0.5041	0.4799	0.4568	0.4348	0.4137	0.3935	0.3741	0.3556	0.3378	0.3207
7.31	0.7945	0.7641	0.7333	0.7023	0.6715	0.6412	0.6117	0.5831	0.5555	0.5291	0.5038	0.4796	0.4565	0.4344	0.4133	0.3931	0.3737	0.3552	0.3375	0.3204
7.32	0.7943	0.7640	0.7331	0.7021	0.6713	0.6410	0.6114	0.5828	0.5552	0.5288	0.5035	0.4793	0.4562	0.4341	0.4131	0.3929	0.3736	0.3550	0.3372	0.3201
7.33	0.7942	0.7638	0.7329	0.7019	0.6710	0.6407	0.6111	0.5825	0.5549	0.5285	0.5032	0.4790	0.4559	0.4338	0.4128	0.3926	0.3733	0.3547	0.3369	0.3198
7.34	0.7940	0.7636	0.7327	0.7017	0.6708	0.6405	0.6109	0.5822	0.5547	0.5282	0.5029	0.4787	0.4556	0.4335	0.4125	0.3923	0.3730	0.3544	0.3366	0.3195
7.35	0.7939	0.7634	0.7325	0.7014	0.6706	0.6402	0.6106	0.5820	0.5544	0.5279	0.5026	0.4784	0.4553	0.4332	0.4122	0.3920	0.3727	0.3541	0.3363	0.3192
7.36	0.7937	0.7632	0.7323	0.7012	0.6703	0.6399	0.6103	0.5817	0.5541	0.5276	0.5023	0.4781	0.4550	0.4329	0.4119	0.3917	0.3724	0.3538	0.3360	0.3189
7.37	0.7935	0.7631	0.7321	0.7010	0.6701	0.6397	0.6101	0.5814	0.5538	0.5274	0.5020	0.4778	0.4547	0.4327	0.4116	0.3914	0.3721	0.3535	0.3358	0.3187
7.38	0.7934	0.7629	0.7319	0.7008	0.6699	0.6394	0.6098	0.5811	0.5535	0.5271	0.5017	0.4775	0.4544	0.4324	0.4113	0.3911	0.3718	0.3533	0.3355	0.3184
7.39	0.7932	0.7627	0.7317	0.7006	0.6696	0.6392	0.6095	0.5809	0.5532	0.5268	0.5014	0.4772	0.4541	0.4321	0.4110	0.3908	0.3715	0.3530	0.3352	0.3181
7.40	0.7931	0.7625	0.7315	0.7003	0.6694	0.6389	0.6093	0.5806	0.5530	0.5265	0.5011	0.4769	0.4538	0.4318	0.4107	0.3905	0.3712	0.3527	0.3349	0.3178
7.41	0.7929	0.7623	0.7313	0.7001	0.6691	0.6387	0.6090	0.5803	0.5527	0.5262	0.5009	0.4766	0.4535	0.4315	0.4104	0.3902	0.3709	0.3524	0.3346	0.3175
7.42	0.7928	0.7622	0.7311	0.6999	0.6689	0.6384	0.6088	0.5800	0.5524	0.5259	0.5006	0.4763	0.4532	0.4312	0.4101	0.3899	0.3706	0.3521	0.3343	0.3172
7.43	0.7926	0.7620	0.7309	0.6997	0.6687	0.6382	0.6085	0.5798	0.5521	0.5256	0.5003	0.4761	0.4529	0.4309	0.4098	0.3896	0.3703	0.3518	0.3340	0.3169
7.44	0.7924	0.7618	0.7307	0.6995	0.6684	0.6379	0.6082	0.5795	0.5518	0.5253	0.5000	0.4758	0.4526	0.4306	0.4095	0.3893	0.3700	0.3515	0.3337	0.3167
7.45	0.7923	0.7616	0.7305	0.6992	0.6682	0.6377	0.6080	0.5792	0.5516	0.5250	0.4997	0.4755	0.4523	0.4303	0.4092	0.3890	0.3697	0.3512	0.3335	0.3164
7.46	0.7921	0.7614	0.7303	0.6990	0.66															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7836	0.7517	0.7195	0.6872	0.6553	0.6240	0.5936	0.5644	0.5363	0.5095	0.4840	0.4596	0.4364	0.4144	0.3933	0.3733	0.3541	0.3357	0.3181	0.3013
8.02	0.7835	0.7516	0.7193	0.6870	0.6550	0.6238	0.5934	0.5641	0.5361	0.5093	0.4837	0.4593	0.4362	0.4141	0.3931	0.3730	0.3538	0.3355	0.3179	0.3010
8.03	0.7833	0.7514	0.7191	0.6868	0.6548	0.6235	0.5931	0.5639	0.5358	0.5090	0.4834	0.4591	0.4359	0.4138	0.3928	0.3727	0.3536	0.3352	0.3176	0.3008
8.04	0.7831	0.7512	0.7189	0.6866	0.6546	0.6233	0.5929	0.5636	0.5355	0.5087	0.4832	0.4588	0.4356	0.4136	0.3925	0.3725	0.3533	0.3349	0.3174	0.3005
8.05	0.7830	0.7511	0.7187	0.6864	0.6544	0.6230	0.5926	0.5634	0.5353	0.5085	0.4829	0.4585	0.4353	0.4133	0.3923	0.3722	0.3530	0.3347	0.3171	0.3002
8.06	0.7828	0.7509	0.7185	0.6862	0.6541	0.6228	0.5924	0.5631	0.5350	0.5082	0.4826	0.4583	0.4351	0.4130	0.3920	0.3719	0.3528	0.3344	0.3168	0.3000
8.07	0.7827	0.7507	0.7183	0.6860	0.6539	0.6226	0.5921	0.5628	0.5348	0.5079	0.4823	0.4580	0.4348	0.4127	0.3917	0.3716	0.3525	0.3342	0.3166	0.2997
8.08	0.7825	0.7505	0.7182	0.6857	0.6537	0.6223	0.5919	0.5626	0.5345	0.5077	0.4821	0.4577	0.4345	0.4125	0.3915	0.3714	0.3522	0.3339	0.3163	0.2995
8.09	0.7824	0.7504	0.7180	0.6855	0.6535	0.6221	0.5916	0.5623	0.5342	0.5074	0.4818	0.4574	0.4343	0.4122	0.3912	0.3711	0.3520	0.3336	0.3161	0.2992
8.10	0.7822	0.7502	0.7178	0.6853	0.6532	0.6219	0.5914	0.5621	0.5340	0.5071	0.4815	0.4572	0.4340	0.4119	0.3909	0.3708	0.3517	0.3334	0.3158	0.2990
8.11	0.7821	0.7500	0.7176	0.6851	0.6530	0.6216	0.5912	0.5618	0.5337	0.5069	0.4813	0.4569	0.4337	0.4117	0.3906	0.3706	0.3514	0.3331	0.3156	0.2987
8.12	0.7819	0.7499	0.7174	0.6849	0.6528	0.6214	0.5909	0.5616	0.5334	0.5066	0.4810	0.4566	0.4335	0.4114	0.3904	0.3703	0.3512	0.3328	0.3153	0.2985
8.13	0.7818	0.7497	0.7172	0.6847	0.6526	0.6211	0.5907	0.5613	0.5332	0.5063	0.4807	0.4564	0.4332	0.4111	0.3901	0.3700	0.3509	0.3326	0.3150	0.2982
8.14	0.7816	0.7495	0.7170	0.6845	0.6524	0.6209	0.5904	0.5611	0.5329	0.5056	0.4802	0.4558	0.4326	0.4106	0.3896	0.3695	0.3506	0.3323	0.3148	0.2980
8.15	0.7815	0.7493	0.7168	0.6843	0.6521	0.6207	0.5902	0.5608	0.5327	0.5058	0.4802	0.4558	0.4326	0.4106	0.3896	0.3695	0.3504	0.3321	0.3145	0.2977
8.16	0.7813	0.7492	0.7166	0.6841	0.6519	0.6204	0.5899	0.5606	0.5324	0.5055	0.4799	0.4556	0.4324	0.4103	0.3893	0.3693	0.3501	0.3318	0.3143	0.2975
8.17	0.7812	0.7490	0.7164	0.6839	0.6517	0.6202	0.5897	0.5603	0.5321	0.5053	0.4797	0.4553	0.4321	0.4101	0.3890	0.3690	0.3499	0.3316	0.3140	0.2972
8.18	0.7810	0.7488	0.7162	0.6837	0.6515	0.6200	0.5894	0.5600	0.5319	0.5050	0.4794	0.4550	0.4318	0.4098	0.3888	0.3687	0.3496	0.3313	0.3138	0.2969
8.19	0.7809	0.7487	0.7161	0.6835	0.6512	0.6197	0.5892	0.5598	0.5316	0.5048	0.4791	0.4548	0.4316	0.4095	0.3885	0.3685	0.3493	0.3310	0.3135	0.2967
8.20	0.7807	0.7485	0.7159	0.6833	0.6510	0.6195	0.5889	0.5595	0.5314	0.5045	0.4789	0.4545	0.4313	0.4093	0.3883	0.3682	0.3491	0.3308	0.3133	0.2964
8.21	0.7806	0.7483	0.7157	0.6830	0.6508	0.6193	0.5887	0.5593	0.5311	0.5042	0.4786	0.4542	0.4310	0.4090	0.3880	0.3679	0.3488	0.3305	0.3130	0.2962
8.22	0.7804	0.7481	0.7155	0.6828	0.6506	0.6190	0.5885	0.5590	0.5309	0.5040	0.4783	0.4540	0.4308	0.4087	0.3877	0.3677	0.3486	0.3303	0.3127	0.2959
8.23	0.7803	0.7480	0.7153	0.6826	0.6504	0.6188	0.5882	0.5588	0.5306	0.5037	0.4781	0.4537	0.4305	0.4085	0.3875	0.3674	0.3483	0.3300	0.3125	0.2957
8.24	0.7801	0.7478	0.7151	0.6824	0.6501	0.6186	0.5880	0.5585	0.5303	0.5034	0.4778	0.4534	0.4302	0.4082	0.3872	0.3672	0.3480	0.3298	0.3122	0.2955
8.25	0.7800	0.7476	0.7149	0.6822	0.6499	0.6183	0.5877	0.5583	0.5301	0.5032	0.4776	0.4532	0.4300	0.4079	0.3869	0.3669	0.3478	0.3295	0.3120	0.2952
8.26	0.7798	0.7475	0.7147	0.6820	0.6497	0.6181	0.5875	0.5580	0.5298	0.5029	0.4773	0.4529	0.4297	0.4077	0.3867	0.3667	0.3475	0.3292	0.3117	0.2950
8.27	0.7797	0.7473	0.7145	0.6818	0.6495	0.6179	0.5872	0.5578	0.5296	0.5027	0.4770	0.4526	0.4294	0.4074	0.3864	0.3664	0.3473	0.3290	0.3115	0.2947
8.28	0.7795	0.7471	0.7144	0.6816	0.6493	0.6176	0.5870	0.5575	0.5293	0.5024	0.4768	0.4524	0.4292	0.4071	0.3861	0.3661	0.3470	0.3287	0.3112	0.2945
8.29	0.7794	0.7469	0.7142	0.6814	0.6490	0.6174	0.5868	0.5573	0.5291	0.5021	0.4765	0.4521	0.4289	0.4069	0.3859	0.3659	0.3467	0.3285	0.3110	0.2942
8.30	0.7792	0.7468	0.7140	0.6812	0.6488	0.6172	0.5865	0.5570	0.5288	0.5019	0.4762	0.4518	0.4287	0.4066	0.3856	0.3656	0.3465	0.3282	0.3107	0.2940
8.31	0.7791	0.7466	0.7138	0.6810	0.6486	0.6169	0.5863	0.5568	0.5285	0.5016	0.4760	0.4516	0.4284	0.4063	0.3853	0.3653	0.3462	0.3280	0.3105	0.2937
8.32	0.7789	0.7464	0.7136	0.6808	0.6484	0.6167	0.5860	0.5565	0.5283	0.5014	0.4757	0.4513	0.4281	0.4061	0.3851	0.3651	0.3460	0.3277	0.3102	0.2935
8.33	0.7788	0.7463	0.7134	0.6806	0.6482	0.6165	0.5858	0.5563	0.5280	0.5011	0.4755	0.4511	0.4279	0.4058	0.3848	0.3648	0.3457	0.3275	0.3100	0.2932
8.34	0.7786	0.7461	0.7132	0.6804	0.6479	0.6162	0.5855	0.5560	0.5278	0.5008	0.4752	0.4508	0.4276	0.4056	0.3846	0.3646	0.3455	0.3272	0.3097	0.2930
8.35	0.7785	0.7459	0.7130	0.6802	0.6477	0.6160	0.5853	0.5558	0.5275	0.5006	0.4749	0.4505	0.4273	0.4053	0.3843	0.3643	0.3452	0.3270	0.3095	0.2927
8.36	0.7783	0.7458	0.7128	0.6800	0.6475	0.6158	0.5851	0.5555	0.5273	0.5003	0.4747	0.4503	0.4271	0.4050	0.3841	0.3640	0.3450	0.3267	0.3092	0.2925
8.37	0.7782	0.7456	0.7127	0.6798	0.6473	0.6155	0.5848	0.5553	0.5270	0.5001	0.4744	0.4500	0.4268	0.4048	0.3838	0.3638	0.3447	0.3265	0.3090	0.2923
8.38	0.7780	0.7454	0.7125	0.6796	0.6471	0.6153	0.5846	0.5550	0.5268	0.4998	0.4742	0.4498	0.4266	0.4045	0.3835	0.3635	0.3445	0.3262	0.3088	0.2920
8.39	0.7779	0.7453	0.7123	0.6793	0.6468	0.6151	0.5843	0.5548	0.5265	0.4996	0.4739	0.4495	0.4263	0.4043	0.3833	0.3633	0.3442	0.3260	0.3085	0.2918
8.40	0.7777	0.7451	0.7121	0.6791	0.6466	0.6149	0.5841	0.5545	0.5263	0.4993	0.4736	0.4492	0.4260	0.4040	0.3830	0.3630	0.3439	0.3257	0.3083	0.2915
8.41	0.7776	0.7449	0.7119	0.6789	0.6464	0.6146	0.5839	0.5543	0.5260	0.4990	0.4734	0.4489	0.4258	0.4037	0.3828	0.3628	0.3437	0.3255	0.3080	0.2913
8.42	0.7774	0.7447	0.7117	0.6787	0.6462	0.6144	0.5836	0.5541	0.5258	0.4988	0.4731	0.4487	0.4255	0.4035	0.3825	0.3625	0.3434	0.3252	0.3078	0.2910
8.43	0.7773	0.7446	0.7115	0.6785	0.6460	0.6142	0.5834	0.5538	0.5255	0.4985	0.4729	0.4485	0.4253	0.4032	0.3823	0.3623	0.3432	0.3250	0.3075	0.2908
8.44	0.7771	0.7444	0.7113	0.6783	0.6457	0.6139	0.5831	0.5536	0.5253	0.4983	0.4726	0.4482	0.4250	0.4030	0.3820	0.3620	0.3429	0.3247	0.3073	0.2906
8.45	0.7770	0.7442	0.7112	0.6781	0.6455	0.6137	0.5829	0.5533	0.5250	0.4980	0.4723	0.4479	0.4247	0.4027	0.3817	0.3617	0.3427	0.3245	0.3070	0.2903
8.46	0.7768	0.7441	0.7110	0.6779	0.64															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7688	0.7350	0.7009	0.6670	0.6336	0.6012	0.5699	0.5399	0.5113	0.4842	0.4584	0.4339	0.4108	0.3888	0.3679	0.3481	0.3292	0.3111	0.2939	0.2774
9.02	0.7687	0.7348	0.7007	0.6668	0.6334	0.6010	0.5697	0.5397	0.5111	0.4839	0.4582	0.4337	0.4105	0.3886	0.3677	0.3478	0.3289	0.3109	0.2937	0.2772
9.03	0.7685	0.7347	0.7005	0.6666	0.6332	0.6007	0.5694	0.5395	0.5109	0.4837	0.4579	0.4335	0.4103	0.3883	0.3675	0.3476	0.3287	0.3107	0.2935	0.2770
9.04	0.7684	0.7345	0.7004	0.6664	0.6330	0.6005	0.5692	0.5392	0.5106	0.4835	0.4577	0.4332	0.4101	0.3881	0.3672	0.3474	0.3285	0.3105	0.2932	0.2768
9.05	0.7682	0.7343	0.7002	0.6662	0.6328	0.6003	0.5690	0.5390	0.5104	0.4832	0.4574	0.4330	0.4098	0.3878	0.3670	0.3471	0.3283	0.3102	0.2930	0.2765
9.06	0.7681	0.7342	0.7000	0.6660	0.6326	0.6001	0.5688	0.5388	0.5101	0.4830	0.4572	0.4327	0.4096	0.3876	0.3668	0.3469	0.3280	0.3100	0.2928	0.2763
9.07	0.7679	0.7340	0.6998	0.6658	0.6324	0.5999	0.5685	0.5385	0.5099	0.4827	0.4570	0.4325	0.4093	0.3874	0.3665	0.3467	0.3278	0.3098	0.2926	0.2761
9.08	0.7678	0.7338	0.6996	0.6656	0.6322	0.5997	0.5683	0.5383	0.5097	0.4825	0.4567	0.4323	0.4091	0.3871	0.3663	0.3464	0.3276	0.3096	0.2923	0.2759
9.09	0.7677	0.7337	0.6995	0.6654	0.6320	0.5994	0.5681	0.5381	0.5094	0.4823	0.4565	0.4320	0.4089	0.3869	0.3661	0.3462	0.3273	0.3093	0.2921	0.2757
9.10	0.7675	0.7335	0.6993	0.6652	0.6318	0.5992	0.5679	0.5378	0.5092	0.4820	0.4562	0.4318	0.4086	0.3867	0.3658	0.3460	0.3271	0.3091	0.2919	0.2754
9.11	0.7674	0.7334	0.6991	0.6650	0.6316	0.5990	0.5676	0.5376	0.5090	0.4818	0.4560	0.4315	0.4084	0.3864	0.3656	0.3457	0.3269	0.3089	0.2917	0.2752
9.12	0.7672	0.7332	0.6989	0.6648	0.6313	0.5988	0.5674	0.5374	0.5087	0.4815	0.4558	0.4313	0.4081	0.3862	0.3653	0.3455	0.3266	0.3087	0.2915	0.2750
9.13	0.7671	0.7330	0.6987	0.6646	0.6311	0.5986	0.5672	0.5373	0.5085	0.4813	0.4555	0.4311	0.4079	0.3860	0.3651	0.3453	0.3267	0.3084	0.2912	0.2748
9.14	0.7669	0.7329	0.6986	0.6645	0.6309	0.5984	0.5670	0.5369	0.5083	0.4811	0.4553	0.4308	0.4077	0.3857	0.3649	0.3451	0.3262	0.3082	0.2910	0.2744
9.15	0.7668	0.7327	0.6984	0.6643	0.6307	0.5981	0.5667	0.5367	0.5080	0.4808	0.4550	0.4306	0.4074	0.3855	0.3646	0.3448	0.3260	0.3080	0.2908	0.2744
9.16	0.7667	0.7325	0.6982	0.6641	0.6305	0.5979	0.5665	0.5364	0.5078	0.4806	0.4548	0.4304	0.4072	0.3852	0.3644	0.3446	0.3257	0.3078	0.2906	0.2741
9.17	0.7665	0.7324	0.6980	0.6639	0.6303	0.5977	0.5663	0.5362	0.5076	0.4804	0.4546	0.4301	0.4070	0.3850	0.3642	0.3444	0.3255	0.3075	0.2904	0.2739
9.18	0.7664	0.7322	0.6979	0.6637	0.6301	0.5975	0.5661	0.5360	0.5073	0.4801	0.4543	0.4299	0.4067	0.3848	0.3639	0.3441	0.3253	0.3073	0.2901	0.2737
9.19	0.7662	0.7321	0.6977	0.6635	0.6299	0.5973	0.5658	0.5358	0.5071	0.4799	0.4541	0.4296	0.4065	0.3845	0.3637	0.3439	0.3251	0.3071	0.2899	0.2735
9.20	0.7661	0.7319	0.6975	0.6633	0.6297	0.5971	0.5656	0.5355	0.5069	0.4797	0.4539	0.4294	0.4064	0.3843	0.3635	0.3437	0.3248	0.3069	0.2897	0.2733
9.21	0.7659	0.7317	0.6973	0.6631	0.6295	0.5968	0.5654	0.5353	0.5066	0.4794	0.4536	0.4292	0.4060	0.3841	0.3633	0.3434	0.3246	0.3066	0.2895	0.2731
9.22	0.7658	0.7316	0.6971	0.6629	0.6293	0.5966	0.5652	0.5351	0.5064	0.4792	0.4534	0.4289	0.4058	0.3838	0.3630	0.3432	0.3244	0.3064	0.2893	0.2728
9.23	0.7657	0.7314	0.6970	0.6627	0.6291	0.5964	0.5650	0.5348	0.5062	0.4790	0.4532	0.4287	0.4055	0.3836	0.3628	0.3430	0.3242	0.3062	0.2890	0.2726
9.24	0.7655	0.7313	0.6968	0.6625	0.6289	0.5962	0.5647	0.5346	0.5065	0.4787	0.4529	0.4285	0.4053	0.3834	0.3626	0.3428	0.3239	0.3060	0.2888	0.2724
9.25	0.7654	0.7311	0.6966	0.6623	0.6287	0.5960	0.5645	0.5344	0.5057	0.4785	0.4527	0.4282	0.4051	0.3831	0.3623	0.3425	0.3237	0.3058	0.2886	0.2722
9.26	0.7652	0.7309	0.6964	0.6621	0.6285	0.5958	0.5643	0.5342	0.5055	0.4783	0.4524	0.4280	0.4048	0.3829	0.3621	0.3423	0.3235	0.3055	0.2884	0.2720
9.27	0.7651	0.7308	0.6963	0.6620	0.6283	0.5956	0.5641	0.5339	0.5052	0.4780	0.4522	0.4278	0.4046	0.3827	0.3619	0.3421	0.3233	0.3053	0.2882	0.2718
9.28	0.7650	0.7306	0.6961	0.6618	0.6281	0.5953	0.5638	0.5337	0.5050	0.4778	0.4520	0.4275	0.4044	0.3824	0.3616	0.3418	0.3230	0.3051	0.2880	0.2716
9.29	0.7648	0.7305	0.6959	0.6616	0.6279	0.5951	0.5636	0.5335	0.5048	0.4776	0.4517	0.4273	0.4041	0.3822	0.3614	0.3416	0.3228	0.3049	0.2877	0.2713
9.30	0.7647	0.7303	0.6957	0.6614	0.6277	0.5949	0.5634	0.5333	0.5046	0.4773	0.4515	0.4271	0.4039	0.3820	0.3612	0.3414	0.3226	0.3047	0.2875	0.2711
9.31	0.7645	0.7301	0.6956	0.6612	0.6275	0.5947	0.5632	0.5330	0.5043	0.4771	0.4513	0.4268	0.4037	0.3818	0.3610	0.3412	0.3224	0.3044	0.2873	0.2709
9.32	0.7644	0.7300	0.6954	0.6610	0.6273	0.5945	0.5630	0.5328	0.5041	0.4769	0.4510	0.4266	0.4035	0.3815	0.3607	0.3409	0.3221	0.3042	0.2871	0.2707
9.33	0.7642	0.7298	0.6952	0.6608	0.6271	0.5943	0.5627	0.5326	0.5039	0.4766	0.4508	0.4264	0.4033	0.3813	0.3605	0.3407	0.3219	0.3040	0.2869	0.2705
9.34	0.7641	0.7297	0.6950	0.6606	0.6269	0.5941	0.5625	0.5324	0.5036	0.4764	0.4506	0.4261	0.4030	0.3811	0.3603	0.3405	0.3217	0.3038	0.2867	0.2703
9.35	0.7640	0.7295	0.6948	0.6604	0.6267	0.5939	0.5623	0.5321	0.5034	0.4762	0.4503	0.4259	0.4027	0.3808	0.3600	0.3403	0.3215	0.3036	0.2864	0.2701
9.36	0.7638	0.7293	0.6947	0.6602	0.6264	0.5936	0.5621	0.5319	0.5032	0.4759	0.4501	0.4257	0.4025	0.3806	0.3598	0.3400	0.3213	0.3033	0.2862	0.2699
9.37	0.7637	0.7292	0.6945	0.6600	0.6262	0.5934	0.5619	0.5317	0.5029	0.4757	0.4499	0.4254	0.4023	0.3804	0.3596	0.3398	0.3210	0.3031	0.2860	0.2697
9.38	0.7635	0.7290	0.6943	0.6599	0.6260	0.5932	0.5616	0.5315	0.5027	0.4755	0.4496	0.4252	0.4021	0.3801	0.3594	0.3396	0.3208	0.3029	0.2858	0.2695
9.39	0.7634	0.7289	0.6941	0.6597	0.6258	0.5930	0.5614	0.5312	0.5025	0.4752	0.4494	0.4250	0.4018	0.3799	0.3591	0.3394	0.3206	0.3027	0.2856	0.2692
9.40	0.7633	0.7287	0.6940	0.6595	0.6256	0.5928	0.5612	0.5310	0.5023	0.4750	0.4492	0.4247	0.4016	0.3797	0.3589	0.3391	0.3204	0.3025	0.2854	0.2689
9.41	0.7631	0.7285	0.6938	0.6593	0.6254	0.5929	0.5608	0.5308	0.5021	0.4748	0.4490	0.4245	0.4014	0.3795	0.3587	0.3389	0.3202	0.3023	0.2852	0.2688
9.42	0.7630	0.7283	0.6936	0.6591	0.6252	0.5926	0.5605	0.5306	0.5018	0.4745	0.4487	0.4241	0.4010	0.3791	0.3583	0.3385	0.3197	0.3018	0.2847	0.2686
9.43	0.7628	0.7282	0.6934	0.6589	0.6250	0.5922	0.5605	0.5303	0.5016	0.4743	0.4485	0.4240	0.4009	0.3790	0.3582	0.3385	0.3197	0.3018	0.2847	0.2684
9.44	0.7627	0.7281	0.6933	0.6587	0.6248	0.5920	0.5603	0.5301	0.5014	0.4741	0.4483	0.4238	0.4007	0.3788	0.3580	0.3383	0.3195	0.3016	0.2845	0.2682
9.45	0.7626	0.7279	0.6931	0.6585	0.6246	0.5917	0.5601	0.5299	0.5011	0.4739	0.4480	0.4236	0.4004	0.3785	0.3578	0.3380	0.3193	0.3014	0.2843	0.2680
9.46	0.7624	0.7278	0.6929	0.6583	0.6244	0.5915	0.5599	0.5297	0.5009	0.4736	0.4478	0.4234	0.4002	0.3783	0.3576	0.3378	0.3191	0.3012	0.2841	0.2678
9.47	0.7623	0.7276	0.6927	0.6582	0.6242	0.5913	0.5597	0.5294	0.5007	0.4734	0.4476	0.4231	0.4000	0.3781	0.3573	0.3376	0.3188	0.3010	0.2839	0.2676
9.48	0.7621	0.7274	0.6926	0.6580	0.6240	0.5911	0.5595	0.5292	0.5004	0.4732	0.4473	0.4229	0.3998	0.3779	0.3571	0.3374	0.3186	0.3007	0.2837	0.2674
9.49	0.7620	0.7273	0.6924	0.6578	0.6238	0.5909	0.5592	0.5290	0.5002	0.4729	0.4471	0.4227	0.3995	0.3776	0.3569	0.3372	0.3184	0.3005	0.2835	0.2672
9.50	0.7619	0.7271	0.6922	0.6576	0.6236	0.5907	0.5590	0.5288	0.5000	0.4727	0.4469	0.4224	0.3993	0.3774	0.3567	0.3369	0.3182	0.3003	0.2833	0.2670
9.51	0.7617	0.7270	0.6920	0.6574	0.6234	0.5905	0.5588	0.5286	0.4998	0.4725	0.4467	0.4222	0.3991	0.3772	0.3564	0.3367	0.3180	0.3001	0.2831	0.2668
9.52	0.7616	0.7268	0.6919	0.6572	0.6232	0.5903	0.5586	0.5283	0.4995	0.4723	0.4464	0.4220	0.3989	0.3770	0.3562	0.3365	0.3178	0.2999	0.2828	0.2665
9.53	0.7614	0.7266	0.6917	0.6569	0.6230	0.5899	0.5584													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
0.01	0.9933	0.9931	0.9929	0.9928	0.9926	0.9924	0.9923	0.9921	0.9920	0.9918	0.9917	0.9916	0.9915	0.9913	0.9912	0.9911	0.9910	0.9910	0.9909	0.9908		
0.02	0.9872	0.9868	0.9864	0.9861	0.9857	0.9854	0.9851	0.9848	0.9845	0.9843	0.9840	0.9838	0.9835	0.9833	0.9831	0.9828	0.9826	0.9824	0.9822	0.9821		
0.03	0.9814	0.9808	0.9803	0.9798	0.9793	0.9788	0.9784	0.9779	0.9775	0.9771	0.9767	0.9764	0.9760	0.9756	0.9753	0.9749	0.9746	0.9743	0.9740	0.9737		
0.04	0.9760	0.9752	0.9745	0.9739	0.9732	0.9726	0.9720	0.9714	0.9709	0.9704	0.9698	0.9693	0.9688	0.9683	0.9678	0.9674	0.9669	0.9665	0.9660	0.9656		
0.05	0.9708	0.9699	0.9691	0.9683	0.9675	0.9667	0.9660	0.9652	0.9645	0.9639	0.9632	0.9625	0.9619	0.9613	0.9607	0.9601	0.9595	0.9589	0.9583	0.9578		
0.06	0.9659	0.9648	0.9638	0.9628	0.9619	0.9610	0.9601	0.9593	0.9584	0.9576	0.9568	0.9560	0.9552	0.9545	0.9537	0.9530	0.9522	0.9515	0.9508	0.9501		
0.07	0.9612	0.9600	0.9588	0.9577	0.9566	0.9556	0.9545	0.9535	0.9526	0.9516	0.9506	0.9497	0.9488	0.9479	0.9470	0.9461	0.9452	0.9443	0.9435	0.9426		
0.08	0.9566	0.9553	0.9540	0.9527	0.9515	0.9503	0.9491	0.9480	0.9469	0.9457	0.9447	0.9436	0.9425	0.9414	0.9404	0.9393	0.9383	0.9373	0.9363	0.9353		
0.09	0.9522	0.9508	0.9493	0.9479	0.9465	0.9452	0.9439	0.9426	0.9413	0.9401	0.9388	0.9376	0.9364	0.9352	0.9340	0.9328	0.9316	0.9304	0.9293	0.9281		
0.10	0.9480	0.9464	0.9448	0.9433	0.9417	0.9402	0.9388	0.9373	0.9359	0.9345	0.9332	0.9318	0.9304	0.9290	0.9277	0.9264	0.9250	0.9237	0.9224	0.9211		
0.11	0.9439	0.9422	0.9404	0.9388	0.9371	0.9355	0.9339	0.9323	0.9307	0.9292	0.9276	0.9261	0.9246	0.9231	0.9216	0.9201	0.9186	0.9171	0.9156	0.9142		
0.12	0.9399	0.9380	0.9362	0.9343	0.9325	0.9308	0.9290	0.9273	0.9256	0.9239	0.9222	0.9206	0.9189	0.9172	0.9156	0.9139	0.9123	0.9106	0.9090	0.9074		
0.13	0.9360	0.9340	0.9320	0.9300	0.9281	0.9262	0.9243	0.9224	0.9206	0.9187	0.9169	0.9151	0.9133	0.9115	0.9096	0.9078	0.9060	0.9042	0.9025	0.9007		
0.14	0.9322	0.9301	0.9279	0.9258	0.9237	0.9217	0.9197	0.9176	0.9157	0.9137	0.9117	0.9097	0.9078	0.9058	0.9038	0.9019	0.8999	0.8980	0.8960	0.8941		
0.15	0.9285	0.9262	0.9239	0.9217	0.9195	0.9173	0.9151	0.9130	0.9108	0.9087	0.9066	0.9045	0.9023	0.9002	0.8981	0.8960	0.8939	0.8918	0.8897	0.8876		
0.16	0.9249	0.9224	0.9200	0.9177	0.9153	0.9130	0.9107	0.9084	0.9061	0.9038	0.9015	0.8993	0.8970	0.8947	0.8925	0.8902	0.8879	0.8857	0.8834	0.8812		
0.17	0.9213	0.9188	0.9162	0.9137	0.9112	0.9088	0.9063	0.9039	0.9014	0.8990	0.8966	0.8942	0.8918	0.8893	0.8869	0.8845	0.8821	0.8797	0.8773	0.8749		
0.18	0.9179	0.9152	0.9125	0.9098	0.9072	0.9046	0.9020	0.8994	0.8969	0.8943	0.8918	0.8892	0.8866	0.8840	0.8815	0.8789	0.8763	0.8738	0.8712	0.8687		
0.19	0.9145	0.9117	0.9089	0.9061	0.9033	0.9006	0.8978	0.8951	0.8924	0.8897	0.8870	0.8843	0.8816	0.8788	0.8761	0.8734	0.8707	0.8679	0.8652	0.8626		
0.20	0.9112	0.9082	0.9053	0.9024	0.8995	0.8966	0.8937	0.8909	0.8880	0.8852	0.8823	0.8795	0.8766	0.8737	0.8708	0.8680	0.8651	0.8622	0.8594	0.8565		
0.21	0.9079	0.9048	0.9018	0.8987	0.8957	0.8927	0.8897	0.8867	0.8837	0.8807	0.8777	0.8747	0.8717	0.8687	0.8656	0.8626	0.8596	0.8566	0.8536	0.8506		
0.22	0.9047	0.9015	0.8983	0.8951	0.8920	0.8888	0.8857	0.8825	0.8794	0.8763	0.8731	0.8700	0.8668	0.8637	0.8605	0.8573	0.8541	0.8510	0.8478	0.8447		
0.23	0.9015	0.8982	0.8949	0.8916	0.8883	0.8850	0.8817	0.8784	0.8752	0.8719	0.8686	0.8653	0.8620	0.8587	0.8554	0.8521	0.8488	0.8454	0.8421	0.8388		
0.24	0.8984	0.8949	0.8915	0.8881	0.8846	0.8812	0.8778	0.8744	0.8710	0.8676	0.8642	0.8607	0.8573	0.8538	0.8504	0.8469	0.8434	0.8400	0.8365	0.8331		
0.25	0.8953	0.8917	0.8882	0.8846	0.8811	0.8775	0.8740	0.8704	0.8669	0.8633	0.8598	0.8562	0.8526	0.8490	0.8454	0.8418	0.8382	0.8346	0.8310	0.8274		
0.26	0.8923	0.8886	0.8849	0.8812	0.8775	0.8739	0.8702	0.8665	0.8628	0.8591	0.8554	0.8517	0.8480	0.8443	0.8405	0.8368	0.8330	0.8293	0.8255	0.8218		
0.27	0.8893	0.8855	0.8817	0.8779	0.8741	0.8702	0.8664	0.8626	0.8588	0.8550	0.8512	0.8473	0.8434	0.8396	0.8357	0.8318	0.8279	0.8240	0.8201	0.8163		
0.28	0.8864	0.8824	0.8785	0.8745	0.8706	0.8667	0.8627	0.8588	0.8549	0.8509	0.8469	0.8430	0.8389	0.8349	0.8309	0.8269	0.8228	0.8188	0.8148	0.8108		
0.29	0.8835	0.8794	0.8753	0.8713	0.8672	0.8632	0.8591	0.8550	0.8510	0.8469	0.8428	0.8386	0.8345	0.8304	0.8262	0.8220	0.8178	0.8137	0.8095	0.8054		
0.30	0.8806	0.8764	0.8723	0.8681	0.8639	0.8597	0.8555	0.8513	0.8471	0.8429	0.8387	0.8344	0.8301	0.8258	0.8215	0.8172	0.8129	0.8086	0.8043	0.8000		
0.31	0.8778	0.8735	0.8692	0.8649	0.8606	0.8563	0.8520	0.8476	0.8433	0.8389	0.8346	0.8302	0.8258	0.8214	0.8169	0.8125	0.8080	0.8036	0.7992	0.7947		
0.32	0.8750	0.8706	0.8662	0.8617	0.8573	0.8529	0.8484	0.8440	0.8395	0.8350	0.8305	0.8260	0.8215	0.8169	0.8124	0.8078	0.8032	0.7986	0.7941	0.7895		
0.33	0.8723	0.8677	0.8632	0.8586	0.8541	0.8495	0.8450	0.8404	0.8358	0.8312	0.8266	0.8219	0.8172	0.8125	0.8078	0.8031	0.7984	0.7937	0.7890	0.7843		
0.34	0.8695	0.8649	0.8602	0.8555	0.8509	0.8462	0.8415	0.8368	0.8321	0.8274	0.8226	0.8178	0.8130	0.8082	0.8034	0.7985	0.7937	0.7889	0.7840	0.7792		
0.35	0.8668	0.8620	0.8573	0.8525	0.8477	0.8429	0.8381	0.8333	0.8284	0.8236	0.8187	0.8138	0.8089	0.8039	0.7990	0.7940	0.7890	0.7841	0.7791	0.7742		
0.36	0.8641	0.8593	0.8544	0.8495	0.8446	0.8397	0.8347	0.8298	0.8248	0.8198	0.8148	0.8098	0.8048	0.7997	0.7946	0.7895	0.7844	0.7793	0.7742	0.7692		
0.37	0.8615	0.8565	0.8515	0.8465	0.8415	0.8364	0.8314	0.8263	0.8212	0.8161	0.8110	0.8059	0.8007	0.7955	0.7903	0.7851	0.7798	0.7746	0.7694	0.7642		
0.38	0.8589	0.8538	0.8487	0.8435	0.8384	0.8333	0.8281	0.8229	0.8177	0.8125	0.8072	0.8019	0.7967	0.7913	0.7860	0.7807	0.7753	0.7700	0.7647	0.7593		
0.39	0.8563	0.8511	0.8459	0.8406	0.8354	0.8301	0.8248	0.8195	0.8142	0.8088	0.8035	0.7981	0.7927	0.7872	0.7818	0.7763	0.7709	0.7654	0.7599	0.7545		
0.40	0.8538	0.8484	0.8431	0.8377	0.8324	0.8270	0.8216	0.8162	0.8107	0.8053	0.7998	0.7943	0.7887	0.7832	0.7776	0.7720	0.7664	0.7608	0.7553	0.7497		
0.41	0.8512	0.8458	0.8403	0.8349	0.8294	0.8239	0.8184	0.8128	0.8073	0.8017	0.7961	0.7905	0.7848	0.7791	0.7735	0.7678	0.7621	0.7564	0.7507	0.7450		
0.42	0.8487	0.8432	0.8376	0.8320	0.8264	0.8208	0.8152	0.8095	0.8039	0.7982	0.7925	0.7867	0.7809	0.7752	0.7694	0.7635	0.7577	0.7519	0.7461	0.7403		
0.43	0.8462	0.8406	0.8349	0.8292	0.8235	0.8178	0.8121	0.8063	0.8005	0.7947	0.7889	0.7830	0.7771	0.7712	0.7653	0.7594	0.7534	0.7475	0.7416	0.7356		
0.44	0.8438	0.8380	0.8322	0.8264	0.8206	0.8148	0.8089	0.8031	0.7972	0.7912	0.7853	0.7793	0.7733	0.7673	0.7613	0.7552	0.7492	0.7431	0.7371	0.7310		
0.45	0.8413	0.8354	0.8296	0.8237	0.8178	0.8118	0.8058	0.7999	0.7939	0.7878	0.7818	0.7757	0									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.7291	0.7187	0.7082	0.6978	0.6873	0.6768	0.6663	0.6558	0.6453	0.6348	0.6243	0.6138	0.6033	0.5927	0.5822	0.5716	0.5611	0.5505	0.5400	0.5294	
1.02	0.7275	0.7170	0.7064	0.6959	0.6854	0.6748	0.6643	0.6537	0.6432	0.6326	0.6220	0.6115	0.6009	0.5903	0.5797	0.5691	0.5585	0.5479	0.5373	0.5267	
1.03	0.7258	0.7152	0.7046	0.6941	0.6835	0.6729	0.6623	0.6517	0.6410	0.6304	0.6198	0.6092	0.5985	0.5879	0.5773	0.5666	0.5560	0.5453	0.5347	0.5240	
1.04	0.7241	0.7135	0.7029	0.6922	0.6816	0.6709	0.6603	0.6496	0.6389	0.6282	0.6176	0.6069	0.5962	0.5855	0.5748	0.5641	0.5534	0.5427	0.5320	0.5213	
1.05	0.7225	0.7118	0.7011	0.6904	0.6797	0.6690	0.6583	0.6475	0.6368	0.6261	0.6154	0.6046	0.5939	0.5832	0.5724	0.5617	0.5509	0.5402	0.5294	0.5187	
1.06	0.7208	0.7101	0.6993	0.6886	0.6778	0.6670	0.6563	0.6455	0.6347	0.6239	0.6132	0.6024	0.5916	0.5808	0.5700	0.5592	0.5484	0.5376	0.5268	0.5160	
1.07	0.7192	0.7084	0.6976	0.6868	0.6759	0.6651	0.6543	0.6435	0.6326	0.6218	0.6110	0.6001	0.5893	0.5785	0.5676	0.5568	0.5459	0.5351	0.5243	0.5134	
1.08	0.7176	0.7067	0.6958	0.6850	0.6741	0.6632	0.6523	0.6415	0.6306	0.6197	0.6088	0.5979	0.5870	0.5762	0.5653	0.5544	0.5435	0.5326	0.5217	0.5108	
1.09	0.7160	0.7050	0.6941	0.6832	0.6722	0.6613	0.6504	0.6394	0.6285	0.6176	0.6067	0.5957	0.5848	0.5739	0.5629	0.5520	0.5410	0.5301	0.5192	0.5082	
1.10	0.7143	0.7034	0.6924	0.6814	0.6704	0.6594	0.6484	0.6375	0.6265	0.6155	0.6045	0.5935	0.5825	0.5716	0.5606	0.5496	0.5386	0.5276	0.5167	0.5057	
1.11	0.7127	0.7017	0.6907	0.6796	0.6686	0.6575	0.6465	0.6355	0.6244	0.6134	0.6024	0.5914	0.5803	0.5693	0.5583	0.5472	0.5362	0.5252	0.5142	0.5031	
1.12	0.7112	0.7001	0.6890	0.6779	0.6668	0.6557	0.6446	0.6335	0.6224	0.6114	0.6003	0.5892	0.5781	0.5670	0.5560	0.5449	0.5338	0.5228	0.5117	0.5006	
1.13	0.7096	0.6984	0.6873	0.6761	0.6650	0.6538	0.6427	0.6316	0.6204	0.6093	0.5982	0.5870	0.5759	0.5648	0.5537	0.5426	0.5315	0.5203	0.5092	0.4981	
1.14	0.7080	0.6968	0.6856	0.6744	0.6632	0.6520	0.6408	0.6296	0.6184	0.6073	0.5961	0.5849	0.5737	0.5626	0.5514	0.5403	0.5291	0.5180	0.5068	0.4956	
1.15	0.7064	0.6952	0.6839	0.6726	0.6614	0.6502	0.6389	0.6277	0.6165	0.6052	0.5940	0.5828	0.5716	0.5604	0.5492	0.5380	0.5268	0.5156	0.5044	0.4932	
1.16	0.7049	0.6935	0.6822	0.6709	0.6596	0.6483	0.6370	0.6258	0.6145	0.6032	0.5920	0.5807	0.5694	0.5582	0.5469	0.5357	0.5245	0.5132	0.5020	0.4907	
1.17	0.7033	0.6919	0.6806	0.6692	0.6579	0.6465	0.6352	0.6239	0.6125	0.6012	0.5899	0.5786	0.5673	0.5560	0.5447	0.5334	0.5221	0.5109	0.4996	0.4883	
1.18	0.7018	0.6903	0.6789	0.6675	0.6561	0.6447	0.6333	0.6220	0.6106	0.5992	0.5879	0.5765	0.5652	0.5538	0.5425	0.5312	0.5199	0.5085	0.4972	0.4859	
1.19	0.7002	0.6887	0.6773	0.6658	0.6544	0.6429	0.6315	0.6201	0.6087	0.5973	0.5859	0.5745	0.5631	0.5517	0.5403	0.5290	0.5176	0.5062	0.4949	0.4835	
1.20	0.6987	0.6872	0.6756	0.6641	0.6526	0.6411	0.6297	0.6182	0.6067	0.5953	0.5838	0.5724	0.5610	0.5496	0.5382	0.5267	0.5153	0.5039	0.4925	0.4812	
1.21	0.6972	0.6856	0.6740	0.6625	0.6509	0.6394	0.6279	0.6163	0.6048	0.5933	0.5819	0.5704	0.5589	0.5474	0.5360	0.5245	0.5131	0.5017	0.4902	0.4788	
1.22	0.6956	0.6840	0.6724	0.6608	0.6492	0.6376	0.6260	0.6145	0.6029	0.5914	0.5799	0.5684	0.5568	0.5453	0.5338	0.5224	0.5109	0.4994	0.4879	0.4765	
1.23	0.6941	0.6825	0.6708	0.6591	0.6475	0.6359	0.6242	0.6126	0.6011	0.5895	0.5779	0.5663	0.5548	0.5432	0.5317	0.5202	0.5087	0.4972	0.4857	0.4742	
1.24	0.6926	0.6809	0.6692	0.6575	0.6458	0.6341	0.6225	0.6108	0.5992	0.5876	0.5759	0.5643	0.5528	0.5412	0.5296	0.5180	0.5065	0.4949	0.4834	0.4719	
1.25	0.6911	0.6794	0.6676	0.6558	0.6441	0.6324	0.6207	0.6090	0.5973	0.5857	0.5740	0.5624	0.5507	0.5391	0.5275	0.5159	0.5043	0.4927	0.4811	0.4696	
1.26	0.6897	0.6778	0.6660	0.6542	0.6424	0.6307	0.6189	0.6072	0.5955	0.5838	0.5721	0.5604	0.5487	0.5371	0.5254	0.5138	0.5021	0.4905	0.4789	0.4673	
1.27	0.6882	0.6763	0.6644	0.6526	0.6408	0.6290	0.6172	0.6054	0.5936	0.5819	0.5701	0.5584	0.5467	0.5350	0.5233	0.5117	0.5000	0.4883	0.4767	0.4651	
1.28	0.6867	0.6748	0.6629	0.6510	0.6391	0.6272	0.6154	0.6036	0.5918	0.5800	0.5682	0.5565	0.5447	0.5330	0.5213	0.5096	0.4979	0.4862	0.4745	0.4628	
1.29	0.6852	0.6733	0.6613	0.6494	0.6374	0.6256	0.6137	0.6018	0.5900	0.5781	0.5663	0.5545	0.5428	0.5310	0.5192	0.5075	0.4958	0.4840	0.4723	0.4606	
1.30	0.6838	0.6717	0.6597	0.6478	0.6358	0.6239	0.6119	0.6000	0.5882	0.5763	0.5644	0.5526	0.5408	0.5290	0.5172	0.5054	0.4937	0.4819	0.4702	0.4584	
1.31	0.6823	0.6702	0.6582	0.6462	0.6342	0.6222	0.6102	0.5983	0.5864	0.5745	0.5626	0.5507	0.5388	0.5270	0.5152	0.5034	0.4916	0.4798	0.4680	0.4562	
1.32	0.6809	0.6688	0.6567	0.6446	0.6325	0.6205	0.6085	0.5966	0.5846	0.5726	0.5607	0.5488	0.5369	0.5250	0.5132	0.5013	0.4895	0.4777	0.4659	0.4541	
1.33	0.6794	0.6673	0.6551	0.6430	0.6309	0.6189	0.6068	0.5948	0.5828	0.5708	0.5589	0.5469	0.5350	0.5231	0.5112	0.4993	0.4874	0.4756	0.4637	0.4519	
1.34	0.6780	0.6658	0.6536	0.6414	0.6293	0.6172	0.6051	0.5931	0.5810	0.5690	0.5570	0.5450	0.5331	0.5211	0.5092	0.4973	0.4854	0.4735	0.4616	0.4498	
1.35	0.6766	0.6643	0.6521	0.6399	0.6277	0.6156	0.6035	0.5914	0.5793	0.5672	0.5552	0.5432	0.5312	0.5192	0.5072	0.4953	0.4834	0.4715	0.4595	0.4477	
1.36	0.6752	0.6629	0.6506	0.6383	0.6261	0.6139	0.6018	0.5896	0.5775	0.5654	0.5534	0.5413	0.5293	0.5173	0.5053	0.4933	0.4814	0.4694	0.4575	0.4455	
1.37	0.6738	0.6614	0.6491	0.6368	0.6245	0.6123	0.6001	0.5879	0.5758	0.5637	0.5516	0.5395	0.5274	0.5154	0.5033	0.4913	0.4794	0.4674	0.4554	0.4435	
1.38	0.6723	0.6599	0.6476	0.6353	0.6230	0.6107	0.5985	0.5863	0.5741	0.5619	0.5498	0.5376	0.5255	0.5135	0.5014	0.4894	0.4774	0.4654	0.4534	0.4414	
1.39	0.6709	0.6585	0.6461	0.6337	0.6214	0.6091	0.5968	0.5846	0.5723	0.5601	0.5480	0.5358	0.5237	0.5116	0.4995	0.4874	0.4754	0.4634	0.4513	0.4393	
1.40	0.6696	0.6571	0.6446	0.6322	0.6198	0.6075	0.5952	0.5829	0.5706	0.5584	0.5462	0.5340	0.5219	0.5097	0.4976	0.4855	0.4734	0.4614	0.4493	0.4373	
1.41	0.6682	0.6556	0.6432	0.6307	0.6183	0.6059	0.5936	0.5812	0.5689	0.5567	0.5444	0.5322	0.5200	0.5079	0.4957	0.4836	0.4715	0.4594	0.4473	0.4352	
1.42	0.6668	0.6542	0.6417	0.6292	0.6167	0.6043	0.5919	0.5796	0.5673	0.5550	0.5427	0.5304	0.5182	0.5060	0.4938	0.4817	0.4695	0.4574	0.4453	0.4332	
1.43	0.6654	0.6528	0.6402	0.6277	0.6152	0.6028	0.5903	0.5779	0.5656	0.5532	0.5409	0.5287	0.5164	0.5042	0.4920	0.4798	0.4676	0.4555	0.4433	0.4312	
1.44	0.6640	0.6514	0.6388	0.6262	0.6137	0.6012	0.5887	0.5763	0.5639	0.5515	0.5392	0.5269	0.5146	0.5023	0.4901	0.4779	0.4657	0.4535	0.4414	0.4292	
1.45	0.6627	0.6500	0.6373	0.6247	0.6122	0.5996	0.5871	0.5747	0.5622	0.5498	0.5375	0.5251	0.5128	0.5005	0.4883	0.4760	0.4638	0.4516	0.4394	0.4273	
1.46	0.6613	0.6486	0.6359	0.6233	0.6106	0.5981	0.5856	0.5731	0.5606	0.5482	0.5358	0.5234	0.51.								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.5949	0.5804	0.5660	0.5517	0.5376	0.5235	0.5096	0.4957	0.4819	0.4682	0.4546	0.4411	0.4276	0.4143	0.4010	0.3877	0.3746	0.3615	0.3484	0.3354
2.02	0.5938	0.5793	0.5649	0.5506	0.5364	0.5224	0.5084	0.4945	0.4807	0.4670	0.4533	0.4398	0.4263	0.4130	0.3996	0.3864	0.3732	0.3601	0.3471	0.3341
2.03	0.5927	0.5782	0.5638	0.5495	0.5353	0.5212	0.5072	0.4933	0.4795	0.4657	0.4521	0.4385	0.4251	0.4117	0.3983	0.3851	0.3719	0.3588	0.3457	0.3327
2.04	0.5917	0.5771	0.5626	0.5483	0.5341	0.5200	0.5060	0.4921	0.4782	0.4645	0.4508	0.4373	0.4238	0.4104	0.3970	0.3838	0.3706	0.3574	0.3444	0.3314
2.05	0.5906	0.5760	0.5615	0.5472	0.5329	0.5188	0.5048	0.4909	0.4770	0.4633	0.4496	0.4360	0.4225	0.4091	0.3957	0.3825	0.3693	0.3561	0.3431	0.3300
2.06	0.5895	0.5749	0.5604	0.5461	0.5318	0.5177	0.5036	0.4897	0.4758	0.4620	0.4483	0.4347	0.4212	0.4078	0.3944	0.3812	0.3680	0.3548	0.3417	0.3287
2.07	0.5885	0.5738	0.5593	0.5449	0.5307	0.5165	0.5024	0.4885	0.4746	0.4608	0.4471	0.4335	0.4200	0.4065	0.3932	0.3799	0.3667	0.3535	0.3404	0.3274
2.08	0.5874	0.5728	0.5582	0.5438	0.5295	0.5153	0.5013	0.4873	0.4734	0.4596	0.4459	0.4322	0.4187	0.4053	0.3919	0.3786	0.3654	0.3522	0.3391	0.3261
2.09	0.5864	0.5717	0.5571	0.5427	0.5284	0.5142	0.5001	0.4861	0.4722	0.4584	0.4446	0.4310	0.4175	0.4040	0.3906	0.3773	0.3641	0.3509	0.3378	0.3248
2.10	0.5853	0.5706	0.5560	0.5416	0.5273	0.5130	0.4989	0.4849	0.4710	0.4572	0.4434	0.4298	0.4162	0.4027	0.3894	0.3760	0.3628	0.3496	0.3365	0.3235
2.11	0.5843	0.5696	0.5550	0.5405	0.5261	0.5119	0.4978	0.4837	0.4698	0.4560	0.4422	0.4285	0.4150	0.4015	0.3881	0.3748	0.3615	0.3484	0.3352	0.3222
2.12	0.5833	0.5685	0.5539	0.5394	0.5250	0.5108	0.4966	0.4826	0.4686	0.4548	0.4410	0.4273	0.4137	0.4003	0.3868	0.3735	0.3603	0.3471	0.3340	0.3210
2.13	0.5822	0.5674	0.5528	0.5383	0.5239	0.5096	0.4955	0.4814	0.4674	0.4536	0.4398	0.4261	0.4125	0.3990	0.3856	0.3723	0.3590	0.3458	0.3327	0.3196
2.14	0.5812	0.5664	0.5517	0.5372	0.5228	0.5085	0.4943	0.4802	0.4662	0.4524	0.4386	0.4249	0.4113	0.3978	0.3844	0.3710	0.3578	0.3446	0.3314	0.3184
2.15	0.5802	0.5653	0.5506	0.5361	0.5217	0.5074	0.4932	0.4791	0.4651	0.4512	0.4374	0.4237	0.4101	0.3966	0.3831	0.3698	0.3565	0.3433	0.3302	0.3171
2.16	0.5791	0.5643	0.5496	0.5350	0.5206	0.5063	0.4920	0.4779	0.4639	0.4500	0.4362	0.4225	0.4089	0.3954	0.3819	0.3686	0.3553	0.3421	0.3289	0.3159
2.17	0.5781	0.5633	0.5485	0.5339	0.5195	0.5051	0.4909	0.4768	0.4628	0.4489	0.4350	0.4213	0.4077	0.3941	0.3807	0.3673	0.3540	0.3408	0.3277	0.3146
2.18	0.5771	0.5622	0.5475	0.5329	0.5184	0.5040	0.4898	0.4757	0.4616	0.4477	0.4339	0.4201	0.4065	0.3929	0.3795	0.3661	0.3528	0.3396	0.3265	0.3134
2.19	0.5761	0.5612	0.5464	0.5318	0.5173	0.5029	0.4887	0.4745	0.4605	0.4465	0.4327	0.4189	0.4053	0.3917	0.3783	0.3649	0.3516	0.3384	0.3252	0.3122
2.20	0.5751	0.5602	0.5454	0.5307	0.5162	0.5018	0.4876	0.4734	0.4593	0.4454	0.4315	0.4178	0.4041	0.3906	0.3771	0.3637	0.3504	0.3372	0.3240	0.3109
2.21	0.5741	0.5591	0.5443	0.5297	0.5151	0.5007	0.4865	0.4723	0.4582	0.4442	0.4304	0.4166	0.4029	0.3894	0.3759	0.3625	0.3492	0.3360	0.3228	0.3097
2.22	0.5731	0.5581	0.5433	0.5286	0.5141	0.4997	0.4854	0.4712	0.4571	0.4431	0.4292	0.4154	0.4018	0.3882	0.3747	0.3613	0.3480	0.3348	0.3216	0.3085
2.23	0.5721	0.5571	0.5423	0.5276	0.5130	0.4986	0.4843	0.4701	0.4560	0.4420	0.4281	0.4143	0.4006	0.3870	0.3735	0.3601	0.3468	0.3336	0.3204	0.3073
2.24	0.5711	0.5561	0.5412	0.5265	0.5119	0.4975	0.4832	0.4689	0.4548	0.4408	0.4269	0.4131	0.3995	0.3859	0.3724	0.3590	0.3456	0.3324	0.3192	0.3061
2.25	0.701	0.5551	0.5402	0.5255	0.5109	0.4964	0.4821	0.4678	0.4537	0.4397	0.4258	0.4120	0.3983	0.3847	0.3712	0.3578	0.3445	0.3312	0.3180	0.3049
2.26	0.5691	0.5541	0.5392	0.5244	0.5098	0.4953	0.4810	0.4667	0.4526	0.4386	0.4247	0.4109	0.3972	0.3835	0.3700	0.3566	0.3433	0.3300	0.3169	0.3038
2.27	0.5681	0.5531	0.5381	0.5234	0.5088	0.4943	0.4799	0.4657	0.4515	0.4375	0.4235	0.4097	0.3960	0.3824	0.3689	0.3555	0.3421	0.3289	0.3157	0.3026
2.28	0.5672	0.5521	0.5371	0.5223	0.5077	0.4932	0.4788	0.4646	0.4504	0.4364	0.4224	0.4086	0.3949	0.3813	0.3677	0.3543	0.3410	0.3277	0.3145	0.3014
2.29	0.5662	0.5511	0.5361	0.5213	0.5067	0.4921	0.4778	0.4635	0.4493	0.4353	0.4213	0.4075	0.3937	0.3801	0.3666	0.3532	0.3398	0.3265	0.3134	0.3003
2.30	0.5652	0.5501	0.5351	0.5203	0.5056	0.4911	0.4767	0.4624	0.4482	0.4342	0.4202	0.4064	0.3926	0.3790	0.3655	0.3520	0.3387	0.3254	0.3122	0.2991
2.31	0.5642	0.5491	0.5341	0.5193	0.5046	0.4900	0.4756	0.4613	0.4471	0.4331	0.4191	0.4052	0.3915	0.3779	0.3643	0.3508	0.3375	0.3243	0.3111	0.2980
2.32	0.5633	0.5481	0.5331	0.5183	0.5036	0.4890	0.4746	0.4603	0.4461	0.4320	0.4180	0.4041	0.3904	0.3767	0.3632	0.3497	0.3364	0.3231	0.3099	0.2968
2.33	0.5623	0.5471	0.5321	0.5172	0.5025	0.4880	0.4735	0.4592	0.4450	0.4309	0.4169	0.4030	0.3893	0.3756	0.3621	0.3486	0.3353	0.3220	0.3088	0.2957
2.34	0.5614	0.5461	0.5311	0.5162	0.5015	0.4869	0.4725	0.4581	0.4439	0.4298	0.4158	0.4019	0.3882	0.3745	0.3610	0.3475	0.3341	0.3209	0.3077	0.2946
2.35	0.5604	0.5452	0.5301	0.5152	0.5005	0.4859	0.4714	0.4571	0.4428	0.4287	0.4147	0.4008	0.3871	0.3734	0.3599	0.3464	0.3330	0.3197	0.3066	0.2935
2.36	0.5594	0.5442	0.5291	0.5142	0.4995	0.4849	0.4704	0.4560	0.4418	0.4277	0.4136	0.3998	0.3860	0.3723	0.3587	0.3453	0.3319	0.3186	0.3054	0.2923
2.37	0.5585	0.5432	0.5282	0.5132	0.4985	0.4838	0.4693	0.4550	0.4407	0.4266	0.4126	0.3987	0.3849	0.3712	0.3577	0.3442	0.3308	0.3175	0.3043	0.2912
2.38	0.5576	0.5423	0.5272	0.5122	0.4975	0.4828	0.4683	0.4539	0.4397	0.4255	0.4115	0.3976	0.3838	0.3701	0.3566	0.3431	0.3297	0.3164	0.3032	0.2901
2.39	0.5566	0.5413	0.5262	0.5112	0.4964	0.4818	0.4673	0.4529	0.4386	0.4245	0.4105	0.3965	0.3827	0.3691	0.3555	0.3420	0.3286	0.3153	0.3021	0.2890
2.40	0.5557	0.5404	0.5252	0.5103	0.4954	0.4808	0.4663	0.4519	0.4376	0.4234	0.4094	0.3955	0.3817	0.3680	0.3544	0.3409	0.3275	0.3142	0.3011	0.2879
2.41	0.5547	0.5394	0.5243	0.5093	0.4945	0.4798	0.4652	0.4508	0.4365	0.4224	0.4083	0.3944	0.3806	0.3669	0.3533	0.3398	0.3265	0.3132	0.3000	0.2869
2.42	0.5538	0.5385	0.5233	0.5083	0.4935	0.4788	0.4642	0.4498	0.4355	0.4213	0.4073	0.3933	0.3795	0.3658	0.3522	0.3388	0.3254	0.3121	0.2989	0.2858
2.43	0.5529	0.5375	0.5223	0.5073	0.4925	0.4778	0.4632	0.4488	0.4345	0.4203	0.4062	0.3923	0.3785	0.3648	0.3512	0.3377	0.3243	0.3110	0.2978	0.2847
2.44	0.5520	0.5366	0.5214	0.5064	0.4915	0.4768	0.4622	0.4478	0.4335	0.4193	0.4052	0.3912	0.3774	0.3637	0.3501	0.3366	0.3232	0.3100	0.2968	0.2837
2.45	0.5510	0.5356	0.5204	0.5054	0.4905	0.4758	0.4612	0.4468	0.4324	0.4182	0.4042	0.3902	0.3764	0.3627	0.3491	0.3356	0.3222	0.3089	0.2957	0.2826
2.46	0.5501	0.5347	0.5195	0.5044	0.4895	0.4748	<													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.5040	0.4879	0.4720	0.4564	0.4411	0.4259	0.4109	0.3961	0.3815	0.3670	0.3528	0.3387	0.3247	0.3110	0.2973	0.2839	0.2706	0.2574	0.2443	0.2314	
3.02	0.5032	0.4871	0.4713	0.4557	0.4403	0.4251	0.4101	0.3953	0.3807	0.3662	0.3520	0.3379	0.3239	0.3101	0.2965	0.2831	0.2698	0.2566	0.2435	0.2306	
3.03	0.5025	0.4863	0.4705	0.4549	0.4395	0.4243	0.4093	0.3945	0.3799	0.3654	0.3511	0.3370	0.3231	0.3093	0.2957	0.2823	0.2690	0.2558	0.2428	0.2299	
3.04	0.5017	0.4856	0.4697	0.4541	0.4387	0.4235	0.4085	0.3937	0.3791	0.3646	0.3503	0.3362	0.3223	0.3085	0.2949	0.2815	0.2682	0.2550	0.2420	0.2291	
3.05	0.5009	0.4848	0.4689	0.4533	0.4379	0.4227	0.4077	0.3929	0.3783	0.3638	0.3495	0.3354	0.3215	0.3077	0.2941	0.2807	0.2674	0.2542	0.2412	0.2283	
3.06	0.5002	0.4840	0.4682	0.4525	0.4371	0.4219	0.4069	0.3921	0.3775	0.3630	0.3487	0.3346	0.3207	0.3069	0.2933	0.2799	0.2666	0.2534	0.2404	0.2275	
3.07	0.4994	0.4833	0.4674	0.4517	0.4363	0.4211	0.4061	0.3913	0.3767	0.3622	0.3479	0.3338	0.3199	0.3061	0.2925	0.2791	0.2658	0.2526	0.2396	0.2268	
3.08	0.4987	0.4825	0.4666	0.4510	0.4355	0.4203	0.4053	0.3905	0.3759	0.3614	0.3471	0.3330	0.3191	0.3054	0.2918	0.2783	0.2650	0.2519	0.2389	0.2260	
3.09	0.4979	0.4818	0.4659	0.4502	0.4348	0.4196	0.4046	0.3897	0.3751	0.3606	0.3464	0.3323	0.3183	0.3046	0.2910	0.2775	0.2642	0.2511	0.2381	0.2252	
3.10	0.4972	0.4810	0.4651	0.4494	0.4340	0.4188	0.4038	0.3890	0.3743	0.3599	0.3456	0.3315	0.3175	0.3038	0.2902	0.2768	0.2635	0.2503	0.2373	0.2245	
3.11	0.4964	0.4803	0.4643	0.4487	0.4332	0.4180	0.4030	0.3882	0.3735	0.3591	0.3448	0.3307	0.3168	0.3030	0.2894	0.2760	0.2627	0.2496	0.2366	0.2237	
3.12	0.4957	0.4795	0.4636	0.4479	0.4325	0.4172	0.4022	0.3874	0.3728	0.3583	0.3440	0.3299	0.3160	0.3022	0.2886	0.2752	0.2619	0.2488	0.2358	0.2230	
3.13	0.4950	0.4788	0.4628	0.4471	0.4317	0.4165	0.4014	0.3866	0.3720	0.3575	0.3432	0.3291	0.3152	0.3015	0.2879	0.2744	0.2612	0.2480	0.2351	0.2222	
3.14	0.4942	0.4780	0.4621	0.4464	0.4309	0.4157	0.4007	0.3859	0.3712	0.3567	0.3424	0.3283	0.3144	0.3007	0.2871	0.2737	0.2604	0.2473	0.2343	0.2215	
3.15	0.4935	0.4773	0.4613	0.4456	0.4302	0.4149	0.3999	0.3851	0.3704	0.3560	0.3417	0.3276	0.3137	0.2999	0.2863	0.2729	0.2597	0.2465	0.2336	0.2207	
3.16	0.4927	0.4765	0.4606	0.4449	0.4294	0.4142	0.3991	0.3843	0.3697	0.3552	0.3409	0.3268	0.3129	0.2991	0.2856	0.2722	0.2589	0.2458	0.2328	0.2200	
3.17	0.4920	0.4758	0.4598	0.4441	0.4286	0.4134	0.3984	0.3835	0.3689	0.3544	0.3401	0.3260	0.3121	0.2984	0.2848	0.2714	0.2581	0.2450	0.2321	0.2193	
3.18	0.4913	0.4750	0.4591	0.4434	0.4279	0.4127	0.3976	0.3828	0.3681	0.3537	0.3394	0.3253	0.3114	0.2976	0.2841	0.2707	0.2574	0.2443	0.2314	0.2185	
3.19	0.4906	0.4743	0.4583	0.4426	0.4271	0.4119	0.3969	0.3820	0.3674	0.3529	0.3386	0.3245	0.3106	0.2969	0.2833	0.2699	0.2567	0.2436	0.2306	0.2178	
3.20	0.4898	0.4736	0.4576	0.4419	0.4264	0.4111	0.3961	0.3813	0.3666	0.3521	0.3379	0.3238	0.3099	0.2961	0.2826	0.2692	0.2559	0.2428	0.2299	0.2171	
3.21	0.4891	0.4728	0.4569	0.4411	0.4257	0.4104	0.3954	0.3805	0.3659	0.3514	0.3371	0.3230	0.3091	0.2954	0.2818	0.2684	0.2552	0.2421	0.2292	0.2164	
3.22	0.4884	0.4721	0.4561	0.4404	0.4249	0.4097	0.3946	0.3798	0.3651	0.3506	0.3364	0.3223	0.3084	0.2946	0.2811	0.2677	0.2545	0.2414	0.2284	0.2157	
3.23	0.4877	0.4714	0.4554	0.4397	0.4242	0.4089	0.3939	0.3790	0.3644	0.3499	0.3356	0.3215	0.3076	0.2939	0.2803	0.2669	0.2537	0.2406	0.2277	0.2150	
3.24	0.4870	0.4707	0.4547	0.4389	0.4234	0.4082	0.3931	0.3783	0.3636	0.3491	0.3349	0.3208	0.3069	0.2931	0.2796	0.2662	0.2530	0.2399	0.2270	0.2142	
3.25	0.4862	0.4699	0.4539	0.4382	0.4227	0.4074	0.3924	0.3775	0.3629	0.3484	0.3341	0.3200	0.3061	0.2924	0.2789	0.2655	0.2523	0.2392	0.2263	0.2135	
3.26	0.4855	0.4692	0.4532	0.4375	0.4220	0.4067	0.3916	0.3768	0.3621	0.3477	0.3334	0.3193	0.3054	0.2917	0.2781	0.2648	0.2515	0.2385	0.2256	0.2128	
3.27	0.4848	0.4685	0.4525	0.4367	0.4212	0.4060	0.3909	0.3761	0.3614	0.3469	0.3326	0.3186	0.3047	0.2909	0.2774	0.2640	0.2508	0.2378	0.2249	0.2121	
3.28	0.4841	0.4678	0.4518	0.4360	0.4205	0.4052	0.3902	0.3753	0.3607	0.3462	0.3319	0.3178	0.3039	0.2902	0.2767	0.2633	0.2501	0.2371	0.2242	0.2114	
3.29	0.4834	0.4671	0.4510	0.4353	0.4198	0.4045	0.3894	0.3746	0.3599	0.3454	0.3312	0.3171	0.3032	0.2895	0.2760	0.2626	0.2494	0.2364	0.2235	0.2108	
3.30	0.4827	0.4664	0.4503	0.4346	0.4190	0.4038	0.3887	0.3739	0.3592	0.3447	0.3304	0.3164	0.3025	0.2888	0.2752	0.2619	0.2487	0.2357	0.2228	0.2101	
3.31	0.4820	0.4657	0.4496	0.4338	0.4183	0.4030	0.3880	0.3731	0.3585	0.3440	0.3297	0.3156	0.3018	0.2881	0.2745	0.2612	0.2480	0.2350	0.2221	0.2094	
3.32	0.4813	0.4650	0.4489	0.4331	0.4176	0.4023	0.3873	0.3724	0.3577	0.3433	0.3290	0.3149	0.3010	0.2873	0.2738	0.2605	0.2473	0.2343	0.2214	0.2087	
3.33	0.4806	0.4643	0.4482	0.4324	0.4169	0.4016	0.3865	0.3717	0.3570	0.3425	0.3283	0.3142	0.3003	0.2866	0.2731	0.2598	0.2466	0.2336	0.2207	0.2080	
3.34	0.4799	0.4636	0.4475	0.4317	0.4162	0.4009	0.3858	0.3710	0.3563	0.3418	0.3276	0.3135	0.2996	0.2859	0.2724	0.2591	0.2459	0.2329	0.2200	0.2073	
3.35	0.4792	0.4629	0.4468	0.4310	0.4155	0.4002	0.3851	0.3702	0.3556	0.3411	0.3268	0.3128	0.2989	0.2852	0.2717	0.2584	0.2452	0.2322	0.2194	0.2067	
3.36	0.4785	0.4622	0.4461	0.4303	0.4148	0.3995	0.3844	0.3695	0.3549	0.3404	0.3261	0.3121	0.2982	0.2845	0.2710	0.2577	0.2445	0.2315	0.2187	0.2060	
3.37	0.4778	0.4615	0.4454	0.4296	0.4140	0.3987	0.3837	0.3688	0.3542	0.3397	0.3254	0.3114	0.2975	0.2838	0.2703	0.2570	0.2438	0.2308	0.2180	0.2053	
3.38	0.4771	0.4608	0.4447	0.4289	0.4133	0.3980	0.3830	0.3681	0.3534	0.3390	0.3247	0.3106	0.2968	0.2831	0.2696	0.2563	0.2431	0.2302	0.2173	0.2047	
3.39	0.4765	0.4601	0.4440	0.4282	0.4126	0.3973	0.3823	0.3674	0.3527	0.3383	0.3240	0.3099	0.2961	0.2824	0.2689	0.2556	0.2425	0.2295	0.2167	0.2040	
3.40	0.4758	0.4594	0.4433	0.4275	0.4119	0.3966	0.3816	0.3667	0.3520	0.3376	0.3233	0.3092	0.2954	0.2817	0.2682	0.2549	0.2418	0.2288	0.2160	0.2033	
3.41	0.4751	0.4587	0.4426	0.4268	0.4112	0.3959	0.3809	0.3660	0.3513	0.3369	0.3226	0.3085	0.2947	0.2810	0.2675	0.2542	0.2411	0.2281	0.2153	0.2027	
3.42	0.4744	0.4580	0.4419	0.4261	0.4105	0.3952	0.3802	0.3653	0.3506	0.3362	0.3219	0.3079	0.2940	0.2803	0.2669	0.2536	0.2404	0.2275	0.2147	0.2020	
3.43	0.4737	0.4573	0.4412	0.4254	0.4098	0.3945	0.3795	0.3646	0.3499	0.3355	0.3212	0.3072	0.2933	0.2797	0.2662	0.2529	0.2398	0.2268	0.2140	0.2014	
3.44	0.4731	0.4566	0.4405	0.4247	0.4092	0.3938	0.3788	0.3639	0.3492	0.3348	0.3205	0.3065	0.2926	0.2790	0.2655	0.2522	0.2391	0.2261	0.2134	0.2007	
3.45	0.4724	0.4560	0.4399	0.4240	0.4085	0.3931	0.3781	0.3632	0.3485	0.3341	0.3198	0.3058	0.2919	0.2783	0.2648	0.2515	0.2384	0.2255	0.2127	0.2001	
3.46	0.4717	0.4553	0.4392	0.4233	0.4078																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.4375	0.4209	0.4046	0.3887	0.3731	0.3577	0.3427	0.3279	0.3133	0.2990	0.2849	0.2711	0.2575	0.2441	0.2309	0.2180	0.2052	0.1927	0.1803	0.1682
4.02	0.4369	0.4203	0.4040	0.3881	0.3725	0.3572	0.3421	0.3273	0.3128	0.2984	0.2844	0.2705	0.2569	0.2435	0.2304	0.2174	0.2047	0.1922	0.1798	0.1677
4.03	0.4363	0.4197	0.4034	0.3875	0.3719	0.3566	0.3415	0.3267	0.3122	0.2979	0.2838	0.2700	0.2564	0.2430	0.2299	0.2169	0.2042	0.1916	0.1793	0.1672
4.04	0.4358	0.4191	0.4029	0.3869	0.3713	0.3560	0.3410	0.3262	0.3116	0.2973	0.2832	0.2694	0.2558	0.2425	0.2293	0.2164	0.2037	0.1911	0.1788	0.1667
4.05	0.4352	0.4186	0.4023	0.3864	0.3707	0.3554	0.3404	0.3256	0.3111	0.2967	0.2827	0.2689	0.2553	0.2419	0.2288	0.2159	0.2031	0.1906	0.1783	0.1662
4.06	0.4346	0.4180	0.4017	0.3858	0.3702	0.3549	0.3398	0.3250	0.3105	0.2962	0.2821	0.2683	0.2547	0.2414	0.2282	0.2153	0.2026	0.1901	0.1778	0.1657
4.07	0.4341	0.4174	0.4011	0.3852	0.3696	0.3543	0.3392	0.3245	0.3099	0.2956	0.2816	0.2677	0.2542	0.2408	0.2277	0.2148	0.2021	0.1896	0.1773	0.1652
4.08	0.4335	0.4169	0.4006	0.3846	0.3690	0.3537	0.3387	0.3239	0.3094	0.2951	0.2810	0.2672	0.2536	0.2403	0.2272	0.2143	0.2016	0.1891	0.1768	0.1647
4.09	0.4329	0.4163	0.4000	0.3841	0.3685	0.3532	0.3381	0.3233	0.3088	0.2945	0.2805	0.2667	0.2531	0.2398	0.2266	0.2137	0.2011	0.1886	0.1763	0.1642
4.10	0.4324	0.4157	0.3994	0.3835	0.3679	0.3526	0.3376	0.3228	0.3082	0.2940	0.2799	0.2661	0.2526	0.2392	0.2261	0.2132	0.2005	0.1881	0.1758	0.1637
4.11	0.4318	0.4152	0.3989	0.3829	0.3673	0.3520	0.3370	0.3222	0.3077	0.2934	0.2794	0.2656	0.2520	0.2387	0.2256	0.2127	0.2000	0.1876	0.1753	0.1632
4.12	0.4312	0.4146	0.3983	0.3824	0.3668	0.3515	0.3364	0.3217	0.3071	0.2928	0.2788	0.2650	0.2515	0.2382	0.2251	0.2122	0.1995	0.1871	0.1748	0.1627
4.13	0.4307	0.4140	0.3978	0.3818	0.3662	0.3509	0.3359	0.3211	0.3066	0.2923	0.2783	0.2645	0.2509	0.2376	0.2245	0.2117	0.1990	0.1866	0.1743	0.1622
4.14	0.4301	0.4135	0.3972	0.3813	0.3657	0.3503	0.3353	0.3206	0.3060	0.2918	0.2777	0.2639	0.2504	0.2371	0.2240	0.2112	0.1985	0.1861	0.1738	0.1618
4.15	0.4296	0.4129	0.3966	0.3807	0.3651	0.3498	0.3348	0.3200	0.3055	0.2912	0.2772	0.2634	0.2499	0.2366	0.2235	0.2107	0.1980	0.1856	0.1733	0.1613
4.16	0.4290	0.4123	0.3961	0.3801	0.3645	0.3492	0.3342	0.3195	0.3049	0.2907	0.2766	0.2629	0.2494	0.2361	0.2230	0.2101	0.1975	0.1851	0.1728	0.1608
4.17	0.4284	0.4118	0.3955	0.3796	0.3640	0.3487	0.3337	0.3189	0.3044	0.2901	0.2761	0.2623	0.2488	0.2355	0.2225	0.2096	0.1970	0.1846	0.1724	0.1603
4.18	0.4279	0.4112	0.3950	0.3790	0.3634	0.3481	0.3331	0.3184	0.3039	0.2896	0.2756	0.2618	0.2483	0.2350	0.2220	0.2091	0.1965	0.1841	0.1719	0.1598
4.19	0.4273	0.4107	0.3944	0.3785	0.3629	0.3476	0.3326	0.3178	0.3033	0.2890	0.2750	0.2613	0.2478	0.2345	0.2215	0.2086	0.1960	0.1836	0.1714	0.1594
4.20	0.4268	0.4101	0.3939	0.3779	0.3623	0.3470	0.3320	0.3173	0.3028	0.2885	0.2745	0.2608	0.2473	0.2340	0.2209	0.2081	0.1955	0.1831	0.1709	0.1589
4.21	0.4262	0.4096	0.3933	0.3774	0.3618	0.3465	0.3315	0.3167	0.3022	0.2880	0.2740	0.2602	0.2467	0.2335	0.2204	0.2076	0.1950	0.1826	0.1704	0.1584
4.22	0.4257	0.4090	0.3928	0.3768	0.3612	0.3459	0.3309	0.3162	0.3017	0.2874	0.2735	0.2597	0.2462	0.2330	0.2199	0.2071	0.1945	0.1821	0.1700	0.1580
4.23	0.4251	0.4085	0.3922	0.3763	0.3607	0.3454	0.3304	0.3156	0.3012	0.2869	0.2729	0.2592	0.2457	0.2325	0.2194	0.2066	0.1940	0.1817	0.1695	0.1575
4.24	0.4246	0.4079	0.3917	0.3757	0.3601	0.3448	0.3298	0.3151	0.3006	0.2864	0.2724	0.2587	0.2452	0.2319	0.2189	0.2061	0.1936	0.1812	0.1690	0.1570
4.25	0.4241	0.4074	0.3911	0.3752	0.3596	0.3443	0.3293	0.3146	0.3001	0.2859	0.2719	0.2582	0.2447	0.2314	0.2184	0.2056	0.1931	0.1807	0.1685	0.1566
4.26	0.4235	0.4069	0.3906	0.3746	0.3591	0.3438	0.3288	0.3140	0.2996	0.2853	0.2714	0.2576	0.2442	0.2309	0.2179	0.2052	0.1926	0.1802	0.1681	0.1561
4.27	0.4230	0.4063	0.3900	0.3741	0.3585	0.3432	0.3282	0.3135	0.2990	0.2848	0.2708	0.2571	0.2437	0.2304	0.2174	0.2047	0.1921	0.1798	0.1676	0.1557
4.28	0.4224	0.4058	0.3895	0.3736	0.3580	0.3427	0.3277	0.3130	0.2985	0.2843	0.2703	0.2566	0.2432	0.2299	0.2169	0.2042	0.1916	0.1793	0.1671	0.1552
4.29	0.4219	0.4052	0.3890	0.3730	0.3574	0.3422	0.3272	0.3125	0.2980	0.2838	0.2698	0.2561	0.2426	0.2294	0.2165	0.2037	0.1911	0.1788	0.1667	0.1548
4.30	0.4214	0.4047	0.3884	0.3725	0.3569	0.3416	0.3266	0.3119	0.2975	0.2832	0.2693	0.2556	0.2421	0.2289	0.2160	0.2032	0.1907	0.1783	0.1662	0.1543
4.31	0.4208	0.4042	0.3879	0.3714	0.3558	0.3405	0.3255	0.3108	0.2964	0.2821	0.2682	0.2545	0.2411	0.2279	0.2150	0.2022	0.1897	0.1774	0.1653	0.1534
4.32	0.4203	0.4036	0.3873	0.3707	0.3551	0.3400	0.3251	0.3104	0.2959	0.2817	0.2678	0.2541	0.2406	0.2275	0.2145	0.2018	0.1892	0.1769	0.1648	0.1530
4.33	0.4198	0.4031	0.3868	0.3702	0.3546	0.3395	0.3246	0.3099	0.2954	0.2811	0.2672	0.2536	0.2401	0.2270	0.2140	0.2013	0.1888	0.1765	0.1644	0.1525
4.34	0.4192	0.4026	0.3863	0.3697	0.3541	0.3390	0.3241	0.3094	0.2949	0.2806	0.2667	0.2531	0.2396	0.2265	0.2135	0.2008	0.1883	0.1760	0.1639	0.1521
4.35	0.4187	0.4020	0.3858	0.3692	0.3536	0.3385	0.3236	0.3089	0.2944	0.2801	0.2662	0.2526	0.2391	0.2260	0.2130	0.2003	0.1878	0.1756	0.1635	0.1516
4.36	0.4182	0.4015	0.3852	0.3686	0.3530	0.3379	0.3230	0.3083	0.2938	0.2797	0.2657	0.2521	0.2387	0.2255	0.2126	0.1999	0.1874	0.1751	0.1630	0.1512
4.37	0.4176	0.4010	0.3847	0.3681	0.3525	0.3374	0.3224	0.3078	0.2933	0.2791	0.2652	0.2516	0.2382	0.2250	0.2121	0.1994	0.1869	0.1746	0.1626	0.1507
4.38	0.4171	0.4004	0.3842	0.3676	0.3520	0.3369	0.3219	0.3072	0.2927	0.2786	0.2647	0.2511	0.2377	0.2245	0.2116	0.1989	0.1865	0.1742	0.1621	0.1503
4.39	0.4166	0.3999	0.3836	0.3670	0.3514	0.3363	0.3213	0.3066	0.2921	0.2780	0.2641	0.2505	0.2371	0.2239	0.2110	0.1983	0.1859	0.1736	0.1615	0.1496
4.40	0.4161	0.3994	0.3831	0.3665	0.3510	0.3359	0.3209	0.3062	0.2917	0.2776	0.2637	0.2501	0.2367	0.2236	0.2107	0.1980	0.1855	0.1733	0.1613	0.1494
4.41	0.4155	0.3988	0.3826	0.3660	0.3505	0.3354	0.3204	0.3057	0.2912	0.2771	0.2632	0.2496	0.2362	0.2231	0.2102	0.1975	0.1851	0.1728	0.1608	0.1490
4.42	0.4150	0.3984	0.3821	0.3655	0.3500	0.3349	0.3199	0.3052	0.2907	0.2766	0.2627	0.2491	0.2357	0.2226	0.2097	0.1971	0.1846	0.1724	0.1604	0.1486
4.43	0.4145	0.3978	0.3816	0.3650	0.3495	0.3344	0.3194	0.3047	0.2902	0.2761	0.2622	0.2486	0.2353	0.2221	0.2093	0.1966	0.1842	0.1719	0.1599	0.1481
4.44	0.4140	0.3973	0.3810	0.3644	0.3489	0.3338	0.3188	0.3041	0.2896	0.2755	0.2616	0.2481	0.2348	0.2217	0.2088	0.1961	0.1837	0.1715	0.1595	0.1477
4.45	0.4135	0.3968	0.3805	0.3640	0.3485	0.3334	0.3184	0.3037	0.2892	0.2751	0.2613	0.2477	0.2343	0.2212	0.2083	0.1957	0.1833	0.1711	0.1591	0.1473
4.46	0.4130	0.3963	0.3800	0.3635	0.3480															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																							
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55				
5.01	0.3864	0.3698	0.3536	0.3378	0.3224	0.3073	0.2926	0.2781	0.2640	0.2501	0.2365	0.2232	0.2102	0.1974	0.1849	0.1727	0.1607	0.1489	0.1374	0.1261				
5.02	0.3860	0.3693	0.3531	0.3373	0.3219	0.3069	0.2921	0.2777	0.2635	0.2497	0.2361	0.2228	0.2098	0.1970	0.1846	0.1723	0.1603	0.1486	0.1370	0.1257				
5.03	0.3855	0.3689	0.3527	0.3369	0.3215	0.3064	0.2917	0.2773	0.2631	0.2493	0.2357	0.2224	0.2094	0.1967	0.1842	0.1719	0.1600	0.1482	0.1367	0.1254				
5.04	0.3851	0.3684	0.3522	0.3365	0.3210	0.3060	0.2913	0.2768	0.2627	0.2488	0.2353	0.2220	0.2090	0.1963	0.1838	0.1716	0.1596	0.1478	0.1363	0.1250				
5.05	0.3846	0.3680	0.3518	0.3360	0.3206	0.3055	0.2908	0.2764	0.2623	0.2484	0.2349	0.2216	0.2086	0.1959	0.1834	0.1712	0.1592	0.1475	0.1360	0.1247				
5.06	0.3842	0.3675	0.3514	0.3356	0.3202	0.3051	0.2904	0.2760	0.2619	0.2480	0.2344	0.2212	0.2082	0.1955	0.1830	0.1708	0.1588	0.1471	0.1356	0.1244				
5.07	0.3837	0.3671	0.3509	0.3351	0.3197	0.3047	0.2900	0.2756	0.2614	0.2476	0.2340	0.2208	0.2078	0.1951	0.1826	0.1704	0.1585	0.1468	0.1353	0.1240				
5.08	0.3833	0.3667	0.3505	0.3347	0.3193	0.3042	0.2895	0.2751	0.2610	0.2472	0.2336	0.2204	0.2074	0.1947	0.1823	0.1701	0.1581	0.1464	0.1349	0.1237				
5.09	0.3828	0.3662	0.3500	0.3343	0.3189	0.3038	0.2891	0.2747	0.2606	0.2468	0.2332	0.2200	0.2070	0.1943	0.1819	0.1697	0.1577	0.1460	0.1346	0.1233				
5.10	0.3824	0.3658	0.3496	0.3338	0.3184	0.3034	0.2887	0.2743	0.2602	0.2464	0.2328	0.2196	0.2066	0.1939	0.1815	0.1693	0.1574	0.1457	0.1342	0.1230				
5.11	0.3820	0.3653	0.3492	0.3334	0.3180	0.3030	0.2883	0.2739	0.2598	0.2459	0.2324	0.2192	0.2062	0.1935	0.1811	0.1689	0.1570	0.1453	0.1339	0.1226				
5.12	0.3815	0.3649	0.3487	0.3329	0.3176	0.3025	0.2878	0.2735	0.2594	0.2455	0.2320	0.2188	0.2058	0.1932	0.1807	0.1686	0.1567	0.1450	0.1335	0.1223				
5.13	0.3811	0.3645	0.3483	0.3325	0.3171	0.3021	0.2874	0.2730	0.2589	0.2451	0.2316	0.2184	0.2054	0.1928	0.1804	0.1682	0.1563	0.1446	0.1332	0.1220				
5.14	0.3806	0.3640	0.3478	0.3321	0.3167	0.3017	0.2870	0.2726	0.2585	0.2447	0.2312	0.2180	0.2051	0.1924	0.1800	0.1678	0.1559	0.1443	0.1328	0.1216				
5.15	0.3802	0.3636	0.3474	0.3316	0.3163	0.3013	0.2866	0.2722	0.2581	0.2443	0.2308	0.2176	0.2047	0.1920	0.1796	0.1675	0.1556	0.1439	0.1325	0.1213				
5.16	0.3798	0.3631	0.3470	0.3312	0.3158	0.3008	0.2862	0.2718	0.2577	0.2439	0.2304	0.2172	0.2043	0.1916	0.1792	0.1671	0.1552	0.1436	0.1322	0.1210				
5.17	0.3793	0.3627	0.3465	0.3308	0.3154	0.3004	0.2857	0.2714	0.2573	0.2435	0.2300	0.2168	0.2039	0.1913	0.1789	0.1667	0.1549	0.1432	0.1318	0.1206				
5.18	0.3789	0.3623	0.3461	0.3304	0.3150	0.3000	0.2853	0.2710	0.2569	0.2431	0.2296	0.2164	0.2035	0.1909	0.1785	0.1664	0.1545	0.1429	0.1315	0.1203				
5.19	0.3784	0.3618	0.3457	0.3299	0.3146	0.2996	0.2849	0.2706	0.2565	0.2427	0.2292	0.2160	0.2031	0.1905	0.1781	0.1660	0.1542	0.1425	0.1311	0.1200				
5.20	0.3780	0.3614	0.3452	0.3295	0.3141	0.2992	0.2845	0.2701	0.2561	0.2423	0.2288	0.2156	0.2028	0.1901	0.1778	0.1657	0.1538	0.1422	0.1308	0.1196				
5.21	0.3776	0.3610	0.3448	0.3291	0.3137	0.2987	0.2841	0.2697	0.2557	0.2419	0.2284	0.2153	0.2024	0.1898	0.1774	0.1653	0.1535	0.1418	0.1305	0.1193				
5.22	0.3771	0.3605	0.3444	0.3287	0.3133	0.2983	0.2837	0.2693	0.2553	0.2415	0.2280	0.2149	0.2020	0.1894	0.1770	0.1649	0.1531	0.1415	0.1301	0.1190				
5.23	0.3767	0.3601	0.3440	0.3282	0.3129	0.2979	0.2833	0.2689	0.2549	0.2411	0.2277	0.2145	0.2016	0.1890	0.1767	0.1646	0.1528	0.1412	0.1298	0.1187				
5.24	0.3763	0.3597	0.3435	0.3278	0.3125	0.2975	0.2828	0.2685	0.2545	0.2407	0.2273	0.2141	0.2012	0.1886	0.1763	0.1642	0.1524	0.1408	0.1295	0.1183				
5.25	0.3759	0.3593	0.3431	0.3274	0.3120	0.2971	0.2824	0.2681	0.2541	0.2403	0.2269	0.2137	0.2009	0.1883	0.1759	0.1639	0.1521	0.1405	0.1291	0.1180				
5.26	0.3754	0.3588	0.3427	0.3270	0.3116	0.2967	0.2820	0.2677	0.2537	0.2399	0.2265	0.2133	0.2005	0.1879	0.1756	0.1635	0.1517	0.1401	0.1288	0.1177				
5.27	0.3750	0.3584	0.3423	0.3265	0.3112	0.2962	0.2816	0.2673	0.2533	0.2395	0.2261	0.2130	0.2001	0.1875	0.1752	0.1632	0.1514	0.1398	0.1285	0.1174				
5.28	0.3746	0.3580	0.3419	0.3261	0.3108	0.2958	0.2812	0.2669	0.2529	0.2391	0.2257	0.2126	0.1997	0.1872	0.1749	0.1628	0.1510	0.1395	0.1281	0.1171				
5.29	0.3742	0.3576	0.3414	0.3257	0.3104	0.2954	0.2808	0.2665	0.2525	0.2388	0.2253	0.2122	0.1994	0.1868	0.1745	0.1625	0.1507	0.1391	0.1278	0.1167				
5.30	0.3737	0.3571	0.3410	0.3253	0.3100	0.2950	0.2804	0.2661	0.2521	0.2384	0.2249	0.2118	0.1990	0.1864	0.1742	0.1621	0.1503	0.1388	0.1275	0.1164				
5.31	0.3733	0.3567	0.3406	0.3249	0.3096	0.2946	0.2800	0.2657	0.2517	0.2380	0.2246	0.2115	0.1986	0.1861	0.1738	0.1618	0.1500	0.1385	0.1272	0.1161				
5.32	0.3729	0.3563	0.3402	0.3245	0.3092	0.2942	0.2796	0.2653	0.2513	0.2376	0.2242	0.2111	0.1983	0.1857	0.1734	0.1614	0.1497	0.1381	0.1268	0.1158				
5.33	0.3725	0.3559	0.3398	0.3241	0.3087	0.2937	0.2792	0.2649	0.2509	0.2372	0.2238	0.2107	0.1979	0.1854	0.1731	0.1611	0.1493	0.1378	0.1265	0.1155				
5.34	0.3720	0.3555	0.3393	0.3236	0.3083	0.2934	0.2788	0.2645	0.2505	0.2368	0.2234	0.2103	0.1975	0.1850	0.1727	0.1607	0.1490	0.1375	0.1262	0.1152				
5.35	0.3716	0.3550	0.3389	0.3232	0.3079	0.2930	0.2784	0.2641	0.2501	0.2364	0.2231	0.2100	0.1972	0.1846	0.1724	0.1604	0.1486	0.1371	0.1259	0.1148				
5.36	0.3712	0.3546	0.3385	0.3228	0.3075	0.2926	0.2780	0.2637	0.2497	0.2361	0.2227	0.2096	0.1968	0.1843	0.1720	0.1600	0.1483	0.1368	0.1255	0.1145				
5.37	0.3708	0.3542	0.3381	0.3224	0.3071	0.2922	0.2776	0.2633	0.2494	0.2357	0.2223	0.2092	0.1964	0.1839	0.1717	0.1597	0.1480	0.1365	0.1252	0.1142				
5.38	0.3704	0.3538	0.3377	0.3220	0.3067	0.2918	0.2772	0.2629	0.2490	0.2353	0.2219	0.2089	0.1961	0.1836	0.1713	0.1594	0.1476	0.1362	0.1249	0.1139				
5.39	0.3700	0.3534	0.3373	0.3216	0.3063	0.2914	0.2768	0.2625	0.2486	0.2349	0.2215	0.2085	0.1957	0.1832	0.1710	0.1590	0.1473	0.1358	0.1246	0.1136				
5.40	0.3695	0.3530	0.3369	0.3212	0.3059	0.2910	0.2764	0.2622	0.2482	0.2345	0.2212	0.2081	0.1953	0.1829	0.1706	0.1587	0.1470	0.1355	0.1243	0.1133				
5.41	0.3691	0.3526	0.3365	0.3208	0.3055	0.2906	0.2760	0.2618	0.2478	0.2342	0.2208	0.2078	0.1950	0.1825	0.1703	0.1583	0.1466	0.1352	0.1240	0.1130				
5.42	0.3687	0.3522	0.3361	0.3204	0.3051	0.2902	0.2756	0.2614	0.2474	0.2338	0.2204	0.2074	0.1946	0.1822	0.1699	0.1580	0.1463	0.1349	0.1236	0.1127				
5.43	0.3683	0.3517	0.3356	0.3200	0.3047	0.2898	0.2752	0.2610	0.2471	0.2334	0.2201	0.2070	0.1943	0.1818	0.1696	0.1577	0.1460	0.1345	0.1233	0.1124				
5.44	0.3679	0.3513	0.3352	0.3196	0.3043	0.2894	0.2748	0.2606	0.2467	0.2330	0.2197	0.2067	0.1939	0.1815	0.1693	0.1573	0.1456	0.1342	0.1230	0.1121				
5.45	0.3675	0.3509	0.3348	0.3192	0.3039	0.2890	0.2745	0.2602	0.2463	0.2327	0.2193	0.2063	0.1936	0.1811	0.1689	0.1570	0.1453	0.1339	0.1227	0.1118				
5.46	0.3671	0.3505	0.3344	0.3188	0.3035	0.2886	0.2741	0.2598	0.2459	0.2323	0.2190	0.2059	0.1932	0.1808	0.1									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
6.01	0.3458	0.3294	0.3135	0.2981	0.2830	0.2684	0.2541	0.2401	0.2265	0.2132	0.2002	0.1875	0.1751	0.1630	0.1512	0.1397	0.1284	0.1174	0.1067	0.0962	
6.02	0.3455	0.3291	0.3132	0.2977	0.2827	0.2680	0.2537	0.2398	0.2262	0.2129	0.1999	0.1872	0.1748	0.1627	0.1509	0.1394	0.1282	0.1172	0.1064	0.0959	
6.03	0.3451	0.3287	0.3128	0.2973	0.2823	0.2677	0.2534	0.2395	0.2259	0.2125	0.1996	0.1869	0.1745	0.1624	0.1507	0.1391	0.1279	0.1169	0.1062	0.0957	
6.04	0.3447	0.3283	0.3124	0.2970	0.2820	0.2673	0.2531	0.2391	0.2255	0.2122	0.1992	0.1866	0.1742	0.1621	0.1504	0.1389	0.1276	0.1166	0.1059	0.0954	
6.05	0.3444	0.3280	0.3121	0.2966	0.2816	0.2670	0.2527	0.2388	0.2252	0.2119	0.1989	0.1863	0.1739	0.1619	0.1501	0.1386	0.1273	0.1164	0.1056	0.0951	
6.06	0.3440	0.3276	0.3117	0.2963	0.2813	0.2667	0.2524	0.2385	0.2249	0.2116	0.1986	0.1860	0.1736	0.1616	0.1498	0.1383	0.1271	0.1161	0.1054	0.0949	
6.07	0.3436	0.3273	0.3114	0.2959	0.2809	0.2663	0.2521	0.2381	0.2246	0.2113	0.1983	0.1856	0.1733	0.1613	0.1495	0.1380	0.1268	0.1158	0.1051	0.0946	
6.08	0.3433	0.3269	0.3110	0.2956	0.2806	0.2660	0.2517	0.2378	0.2242	0.2109	0.1980	0.1853	0.1730	0.1610	0.1492	0.1377	0.1265	0.1156	0.1049	0.0944	
6.09	0.3429	0.3266	0.3107	0.2952	0.2802	0.2656	0.2514	0.2375	0.2239	0.2106	0.1977	0.1850	0.1727	0.1607	0.1489	0.1375	0.1262	0.1153	0.1046	0.0941	
6.10	0.3426	0.3262	0.3103	0.2949	0.2799	0.2653	0.2511	0.2372	0.2236	0.2103	0.1974	0.1847	0.1724	0.1604	0.1486	0.1372	0.1260	0.1150	0.1043	0.0939	
6.11	0.3422	0.3258	0.3100	0.2945	0.2795	0.2650	0.2507	0.2368	0.2233	0.2100	0.1970	0.1844	0.1721	0.1601	0.1484	0.1369	0.1257	0.1148	0.1041	0.0936	
6.12	0.3419	0.3255	0.3096	0.2942	0.2792	0.2646	0.2504	0.2365	0.2229	0.2097	0.1967	0.1841	0.1718	0.1598	0.1481	0.1366	0.1254	0.1145	0.1038	0.0934	
6.13	0.3415	0.3251	0.3093	0.2939	0.2789	0.2643	0.2501	0.2362	0.2226	0.2094	0.1964	0.1838	0.1715	0.1595	0.1478	0.1363	0.1252	0.1142	0.1036	0.0931	
6.14	0.3411	0.3248	0.3089	0.2935	0.2785	0.2639	0.2497	0.2359	0.2223	0.2090	0.1961	0.1835	0.1712	0.1592	0.1475	0.1361	0.1249	0.1140	0.1033	0.0929	
6.15	0.3408	0.3244	0.3086	0.2932	0.2782	0.2636	0.2494	0.2355	0.2220	0.2087	0.1958	0.1832	0.1709	0.1589	0.1472	0.1358	0.1246	0.1137	0.1030	0.0925	
6.16	0.3404	0.3241	0.3082	0.2928	0.2779	0.2633	0.2491	0.2352	0.2217	0.2084	0.1955	0.1829	0.1706	0.1586	0.1469	0.1355	0.1244	0.1135	0.1028	0.0924	
6.17	0.3401	0.3237	0.3079	0.2925	0.2775	0.2629	0.2487	0.2349	0.2213	0.2081	0.1952	0.1826	0.1703	0.1584	0.1467	0.1352	0.1241	0.1132	0.1026	0.0922	
6.18	0.3397	0.3234	0.3075	0.2921	0.2772	0.2626	0.2484	0.2346	0.2210	0.2078	0.1949	0.1823	0.1700	0.1581	0.1464	0.1350	0.1238	0.1129	0.1023	0.0919	
6.19	0.3394	0.3230	0.3072	0.2918	0.2768	0.2623	0.2481	0.2342	0.2207	0.2075	0.1946	0.1820	0.1698	0.1578	0.1461	0.1347	0.1236	0.1127	0.1021	0.0917	
6.20	0.3390	0.3227	0.3068	0.2915	0.2765	0.2619	0.2478	0.2339	0.2204	0.2072	0.1943	0.1817	0.1695	0.1575	0.1458	0.1344	0.1233	0.1124	0.1018	0.0914	
6.21	0.3387	0.3223	0.3065	0.2911	0.2762	0.2616	0.2474	0.2336	0.2201	0.2069	0.1940	0.1814	0.1692	0.1572	0.1455	0.1342	0.1230	0.1122	0.1016	0.0912	
6.22	0.3383	0.3220	0.3062	0.2908	0.2758	0.2613	0.2471	0.2333	0.2198	0.2066	0.1937	0.1811	0.1689	0.1569	0.1453	0.1339	0.1228	0.1119	0.1013	0.0909	
6.23	0.3380	0.3216	0.3058	0.2904	0.2755	0.2610	0.2468	0.2330	0.2194	0.2062	0.1934	0.1808	0.1686	0.1566	0.1450	0.1336	0.1225	0.1117	0.1011	0.0907	
6.24	0.3376	0.3213	0.3055	0.2901	0.2752	0.2606	0.2465	0.2326	0.2191	0.2059	0.1931	0.1805	0.1683	0.1564	0.1447	0.1333	0.1222	0.1114	0.1008	0.0905	
6.25	0.3373	0.3210	0.3051	0.2898	0.2748	0.2603	0.2461	0.2323	0.2188	0.2056	0.1928	0.1802	0.1680	0.1561	0.1444	0.1331	0.1220	0.1111	0.1006	0.0902	
6.26	0.3369	0.3206	0.3048	0.2894	0.2745	0.2600	0.2458	0.2320	0.2185	0.2053	0.1925	0.1799	0.1677	0.1558	0.1442	0.1328	0.1217	0.1109	0.1003	0.0900	
6.27	0.3366	0.3203	0.3044	0.2891	0.2742	0.2596	0.2455	0.2317	0.2182	0.2050	0.1922	0.1797	0.1674	0.1555	0.1439	0.1325	0.1215	0.1106	0.1001	0.0898	
6.28	0.3362	0.3199	0.3041	0.2888	0.2738	0.2593	0.2452	0.2314	0.2179	0.2047	0.1919	0.1794	0.1672	0.1552	0.1436	0.1323	0.1212	0.1104	0.0998	0.0895	
6.29	0.3359	0.3196	0.3038	0.2884	0.2735	0.2590	0.2449	0.2311	0.2176	0.2044	0.1916	0.1791	0.1669	0.1550	0.1434	0.1320	0.1209	0.1101	0.0996	0.0893	
6.30	0.3355	0.3192	0.3034	0.2881	0.2732	0.2587	0.2445	0.2307	0.2173	0.2041	0.1913	0.1788	0.1666	0.1547	0.1431	0.1317	0.1207	0.1099	0.0993	0.0890	
6.31	0.3352	0.3189	0.3031	0.2878	0.2729	0.2583	0.2442	0.2304	0.2170	0.2038	0.1910	0.1785	0.1663	0.1544	0.1428	0.1315	0.1204	0.1096	0.0991	0.0888	
6.32	0.3349	0.3186	0.3028	0.2874	0.2725	0.2580	0.2439	0.2301	0.2167	0.2035	0.1907	0.1782	0.1660	0.1541	0.1425	0.1312	0.1202	0.1094	0.0989	0.0886	
6.33	0.3345	0.3182	0.3024	0.2871	0.2722	0.2577	0.2436	0.2298	0.2164	0.2032	0.1904	0.1779	0.1657	0.1539	0.1423	0.1310	0.1199	0.1091	0.0986	0.0883	
6.34	0.3342	0.3179	0.3021	0.2868	0.2719	0.2574	0.2433	0.2295	0.2160	0.2029	0.1901	0.1776	0.1655	0.1536	0.1420	0.1307	0.1197	0.1089	0.0984	0.0881	
6.35	0.3338	0.3175	0.3018	0.2864	0.2715	0.2571	0.2430	0.2292	0.2157	0.2026	0.1898	0.1773	0.1652	0.1533	0.1417	0.1304	0.1194	0.1086	0.0981	0.0879	
6.36	0.3335	0.3172	0.3014	0.2861	0.2712	0.2567	0.2426	0.2289	0.2154	0.2023	0.1895	0.1771	0.1649	0.1530	0.1415	0.1302	0.1192	0.1084	0.0979	0.0876	
6.37	0.3331	0.3168	0.3011	0.2858	0.2709	0.2564	0.2423	0.2286	0.2151	0.2020	0.1892	0.1768	0.1646	0.1528	0.1412	0.1299	0.1189	0.1081	0.0976	0.0874	
6.38	0.3328	0.3165	0.3008	0.2854	0.2706	0.2561	0.2420	0.2283	0.2148	0.2017	0.1889	0.1765	0.1643	0.1525	0.1409	0.1297	0.1186	0.1079	0.0974	0.0872	
6.39	0.3325	0.3162	0.3004	0.2851	0.2703	0.2558	0.2417	0.2280	0.2145	0.2014	0.1886	0.1762	0.1641	0.1522	0.1407	0.1294	0.1184	0.1077	0.0972	0.0869	
6.40	0.3321	0.3159	0.3001	0.2848	0.2699	0.2554	0.2414	0.2276	0.2142	0.2011	0.1884	0.1759	0.1638	0.1519	0.1404	0.1291	0.1181	0.1074	0.0969	0.0867	
6.41	0.3318	0.3155	0.2998	0.2845	0.2696	0.2552	0.2411	0.2273	0.2139	0.2008	0.1881	0.1756	0.1635	0.1517	0.1401	0.1289	0.1179	0.1072	0.0967	0.0865	
6.42	0.3315	0.3152	0.2994	0.2841	0.2693	0.2548	0.2408	0.2270	0.2136	0.2005	0.1878	0.1753	0.1632	0.1514	0.1399	0.1286	0.1176	0.1069	0.0965	0.0863	
6.43	0.3311	0.3149	0.2991	0.2838	0.2690	0.2545	0.2405	0.2267	0.2133	0.2002	0.1875	0.1751	0.1630	0.1511	0.1396	0.1284	0.1174	0.1067	0.0962	0.0860	
6.44	0.3308	0.3145	0.2988	0.2835	0.2686	0.2542	0.2401	0.2264	0.2130	0.2000	0.1872	0.1748	0.1627	0.1509	0.1394	0.1281	0.1171	0.1064	0.0960	0.0858	
6.45	0.3305	0.3142	0.2985	0.2832	0.2683	0.2539	0.2398	0.2261	0.2127	0.1997	0.1869	0.1745	0.1624	0.1506	0.1391	0.1279	0.1169	0.1062	0.0958	0.0856	
6.46	0.3301	0.3139	0.2981	0.2829	0.2680	0.2536	0.2395	0.2258	0.2124	0.1994	0										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
7.01	0.3127	0.2966	0.2811	0.2661	0.2515	0.2373	0.2236	0.2101	0.1971	0.1843	0.1719	0.1598	0.1480	0.1366	0.1254	0.1146	0.1040	0.0936	0.0836	0.0738
7.02	0.3124	0.2963	0.2808	0.2658	0.2512	0.2371	0.2233	0.2099	0.1968	0.1840	0.1716	0.1596	0.1478	0.1364	0.1252	0.1143	0.1038	0.0934	0.0834	0.0736
7.03	0.3121	0.2960	0.2805	0.2655	0.2509	0.2368	0.2230	0.2096	0.1965	0.1838	0.1714	0.1593	0.1476	0.1361	0.1250	0.1141	0.1035	0.0932	0.0832	0.0734
7.04	0.3118	0.2957	0.2802	0.2652	0.2506	0.2365	0.2227	0.2093	0.1963	0.1835	0.1711	0.1591	0.1473	0.1359	0.1247	0.1139	0.1033	0.0930	0.0830	0.0732
7.05	0.3115	0.2954	0.2799	0.2649	0.2504	0.2362	0.2225	0.2091	0.1960	0.1833	0.1709	0.1588	0.1471	0.1357	0.1245	0.1137	0.1031	0.0928	0.0828	0.0730
7.06	0.3112	0.2951	0.2796	0.2646	0.2501	0.2359	0.2222	0.2088	0.1958	0.1830	0.1706	0.1586	0.1468	0.1354	0.1243	0.1135	0.1029	0.0926	0.0826	0.0728
7.07	0.3109	0.2949	0.2794	0.2644	0.2498	0.2357	0.2219	0.2085	0.1955	0.1828	0.1704	0.1583	0.1466	0.1352	0.1241	0.1132	0.1027	0.0924	0.0824	0.0726
7.08	0.3106	0.2946	0.2791	0.2641	0.2495	0.2354	0.2217	0.2083	0.1952	0.1825	0.1701	0.1581	0.1464	0.1350	0.1238	0.1130	0.1025	0.0922	0.0822	0.0724
7.09	0.3103	0.2943	0.2788	0.2638	0.2492	0.2351	0.2214	0.2080	0.1950	0.1823	0.1699	0.1578	0.1461	0.1347	0.1236	0.1128	0.1023	0.0920	0.0820	0.0722
7.10	0.3100	0.2940	0.2785	0.2635	0.2490	0.2348	0.2211	0.2077	0.1947	0.1820	0.1696	0.1576	0.1459	0.1345	0.1234	0.1126	0.1021	0.0918	0.0818	0.0720
7.11	0.3097	0.2937	0.2782	0.2632	0.2487	0.2346	0.2208	0.2075	0.1945	0.1817	0.1694	0.1574	0.1457	0.1343	0.1232	0.1124	0.1018	0.0916	0.0816	0.0718
7.12	0.3094	0.2934	0.2779	0.2629	0.2484	0.2343	0.2206	0.2072	0.1942	0.1815	0.1691	0.1571	0.1454	0.1340	0.1230	0.1122	0.1016	0.0914	0.0814	0.0717
7.13	0.3091	0.2931	0.2776	0.2627	0.2481	0.2340	0.2203	0.2070	0.1939	0.1812	0.1689	0.1569	0.1452	0.1338	0.1227	0.1119	0.1014	0.0912	0.0812	0.0715
7.14	0.3088	0.2928	0.2773	0.2624	0.2478	0.2337	0.2200	0.2067	0.1937	0.1810	0.1687	0.1566	0.1450	0.1336	0.1225	0.1117	0.1012	0.0910	0.0810	0.0713
7.15	0.3085	0.2925	0.2771	0.2621	0.2476	0.2335	0.2198	0.2064	0.1934	0.1807	0.1684	0.1564	0.1447	0.1334	0.1223	0.1115	0.1010	0.0908	0.0808	0.0711
7.16	0.3082	0.2922	0.2768	0.2618	0.2473	0.2332	0.2195	0.2061	0.1931	0.1805	0.1682	0.1562	0.1445	0.1331	0.1221	0.1113	0.1008	0.0906	0.0806	0.0709
7.17	0.3079	0.2919	0.2765	0.2615	0.2470	0.2329	0.2192	0.2059	0.1929	0.1802	0.1679	0.1559	0.1443	0.1329	0.1218	0.1111	0.1006	0.0904	0.0804	0.0707
7.18	0.3076	0.2916	0.2762	0.2612	0.2467	0.2327	0.2190	0.2057	0.1927	0.1800	0.1677	0.1557	0.1440	0.1327	0.1216	0.1109	0.1004	0.0902	0.0802	0.0705
7.19	0.3073	0.2914	0.2759	0.2610	0.2465	0.2324	0.2187	0.2054	0.1924	0.1797	0.1674	0.1555	0.1438	0.1325	0.1214	0.1107	0.1002	0.0900	0.0800	0.0703
7.20	0.3070	0.2911	0.2756	0.2607	0.2462	0.2321	0.2184	0.2051	0.1922	0.1795	0.1672	0.1552	0.1436	0.1322	0.1212	0.1104	0.1000	0.0898	0.0798	0.0701
7.21	0.3068	0.2908	0.2754	0.2604	0.2459	0.2319	0.2182	0.2049	0.1919	0.1793	0.1669	0.1550	0.1433	0.1320	0.1210	0.1102	0.0998	0.0896	0.0796	0.0700
7.22	0.3065	0.2905	0.2751	0.2601	0.2457	0.2316	0.2179	0.2046	0.1916	0.1790	0.1667	0.1547	0.1431	0.1318	0.1208	0.1100	0.0996	0.0894	0.0794	0.0698
7.23	0.3062	0.2902	0.2748	0.2599	0.2454	0.2313	0.2177	0.2044	0.1914	0.1788	0.1665	0.1545	0.1429	0.1316	0.1205	0.1098	0.0994	0.0892	0.0792	0.0696
7.24	0.3059	0.2899	0.2745	0.2596	0.2451	0.2311	0.2174	0.2041	0.1911	0.1785	0.1662	0.1543	0.1427	0.1313	0.1203	0.1096	0.0991	0.0890	0.0791	0.0694
7.25	0.3056	0.2896	0.2742	0.2593	0.2448	0.2308	0.2171	0.2038	0.1909	0.1783	0.1660	0.1540	0.1424	0.1311	0.1201	0.1094	0.0989	0.0888	0.0789	0.0692
7.26	0.3053	0.2894	0.2739	0.2590	0.2446	0.2305	0.2169	0.2036	0.1906	0.1780	0.1657	0.1538	0.1422	0.1309	0.1199	0.1092	0.0987	0.0886	0.0787	0.0690
7.27	0.3050	0.2891	0.2737	0.2588	0.2443	0.2303	0.2166	0.2033	0.1904	0.1778	0.1655	0.1536	0.1420	0.1307	0.1197	0.1090	0.0985	0.0884	0.0785	0.0688
7.28	0.3047	0.2888	0.2734	0.2585	0.2440	0.2300	0.2164	0.2031	0.1901	0.1775	0.1653	0.1533	0.1417	0.1305	0.1195	0.1088	0.0983	0.0882	0.0783	0.0687
7.29	0.3044	0.2885	0.2731	0.2582	0.2438	0.2297	0.2161	0.2028	0.1899	0.1773	0.1650	0.1531	0.1415	0.1302	0.1192	0.1086	0.0981	0.0880	0.0781	0.0685
7.30	0.3042	0.2882	0.2728	0.2579	0.2435	0.2295	0.2158	0.2026	0.1896	0.1771	0.1648	0.1529	0.1413	0.1300	0.1190	0.1083	0.0979	0.0878	0.0779	0.0683
7.31	0.3039	0.2879	0.2726	0.2577	0.2432	0.2292	0.2156	0.2023	0.1894	0.1768	0.1646	0.1526	0.1411	0.1298	0.1188	0.1081	0.0977	0.0876	0.0777	0.0681
7.32	0.3036	0.2877	0.2723	0.2574	0.2429	0.2289	0.2153	0.2021	0.1892	0.1766	0.1643	0.1524	0.1408	0.1296	0.1186	0.1079	0.0975	0.0874	0.0775	0.0679
7.33	0.3033	0.2874	0.2720	0.2571	0.2427	0.2287	0.2151	0.2018	0.1889	0.1763	0.1641	0.1522	0.1406	0.1294	0.1184	0.1077	0.0973	0.0872	0.0774	0.0678
7.34	0.3030	0.2871	0.2717	0.2568	0.2424	0.2284	0.2148	0.2016	0.1887	0.1761	0.1639	0.1520	0.1404	0.1291	0.1182	0.1075	0.0971	0.0870	0.0772	0.0676
7.35	0.3027	0.2868	0.2714	0.2566	0.2421	0.2282	0.2146	0.2013	0.1884	0.1758	0.1636	0.1517	0.1402	0.1289	0.1180	0.1073	0.0969	0.0868	0.0770	0.0674
7.36	0.3024	0.2865	0.2712	0.2563	0.2419	0.2279	0.2143	0.2011	0.1882	0.1756	0.1634	0.1515	0.1399	0.1287	0.1178	0.1071	0.0967	0.0866	0.0768	0.0672
7.37	0.3022	0.2863	0.2709	0.2560	0.2416	0.2276	0.2140	0.2008	0.1879	0.1754	0.1631	0.1513	0.1397	0.1285	0.1176	0.1069	0.0965	0.0864	0.0766	0.0670
7.38	0.3019	0.2860	0.2706	0.2558	0.2414	0.2274	0.2138	0.2006	0.1877	0.1751	0.1629	0.1510	0.1395	0.1283	0.1173	0.1067	0.0963	0.0862	0.0764	0.0669
7.39	0.3016	0.2857	0.2704	0.2555	0.2411	0.2271	0.2135	0.2003	0.1874	0.1749	0.1627	0.1508	0.1393	0.1281	0.1171	0.1065	0.0961	0.0861	0.0762	0.0667
7.40	0.3013	0.2854	0.2701	0.2552	0.2408	0.2269	0.2133	0.2001	0.1872	0.1747	0.1625	0.1506	0.1391	0.1278	0.1169	0.1063	0.0959	0.0859	0.0761	0.0665
7.41	0.3010	0.2852	0.2698	0.2550	0.2406	0.2266	0.2130	0.1998	0.1870	0.1744	0.1622	0.1504	0.1388	0.1276	0.1167	0.1061	0.0957	0.0857	0.0759	0.0663
7.42	0.3008	0.2849	0.2695	0.2547	0.2403	0.2263	0.2128	0.1996	0.1867	0.1742	0.1620	0.1501	0.1386	0.1274	0.1165	0.1059	0.0956	0.0855	0.0757	0.0661
7.43	0.3005	0.2846	0.2693	0.2544	0.2400	0.2261	0.2125	0.1993	0.1865	0.1739	0.1618	0.1499	0.1384	0.1272	0.1163	0.1057	0.0954	0.0853	0.0755	0.0660
7.44	0.3002	0.2843	0.2690	0.2542	0.2398	0.2258	0.2123	0.1991	0.1862	0.1737	0.1615	0.1497	0.1382	0.1270	0.1161	0.1055	0.0952	0.0851	0.0753	0.0658
7.45	0.2999	0.2841	0.2687	0.2539	0.2395	0.2256	0.2120	0.1988	0.1860	0.1735	0.1613	0.1495	0.1380	0.1268	0.1159	0.1053	0.0950	0.0849	0.0751	0.0656
7.46	0.2996	0.2838	0.2685	0.2536	0.2393	0.2253	0.2118	0.1986	0.1857	0.1732	0.1611	0.1492	0.1377	0						

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
8.01	0.2850	0.2694	0.2543	0.2397	0.2256	0.2119	0.1987	0.1858	0.1732	0.1610	0.1491	0.1376	0.1264	0.1156	0.1050	0.0947	0.0847	0.0750	0.0655	0.0564
8.02	0.2848	0.2691	0.2541	0.2395	0.2254	0.2117	0.1985	0.1856	0.1730	0.1608	0.1489	0.1374	0.1262	0.1154	0.1048	0.0945	0.0845	0.0748	0.0654	0.0562
8.03	0.2845	0.2689	0.2538	0.2392	0.2252	0.2115	0.1982	0.1853	0.1728	0.1606	0.1487	0.1372	0.1260	0.1152	0.1046	0.0944	0.0844	0.0747	0.0652	0.0560
8.04	0.2843	0.2686	0.2536	0.2390	0.2249	0.2113	0.1980	0.1851	0.1726	0.1604	0.1485	0.1370	0.1258	0.1150	0.1044	0.0942	0.0842	0.0745	0.0651	0.0559
8.05	0.2840	0.2684	0.2533	0.2388	0.2247	0.2110	0.1978	0.1849	0.1724	0.1602	0.1483	0.1368	0.1257	0.1148	0.1043	0.0940	0.0840	0.0743	0.0649	0.0557
8.06	0.2838	0.2682	0.2531	0.2385	0.2244	0.2108	0.1976	0.1847	0.1722	0.1600	0.1481	0.1366	0.1255	0.1146	0.1041	0.0938	0.0839	0.0742	0.0647	0.0556
8.07	0.2835	0.2679	0.2528	0.2383	0.2242	0.2106	0.1973	0.1845	0.1719	0.1598	0.1479	0.1364	0.1253	0.1144	0.1039	0.0937	0.0837	0.0740	0.0646	0.0554
8.08	0.2833	0.2677	0.2526	0.2381	0.2240	0.2103	0.1971	0.1842	0.1717	0.1595	0.1477	0.1362	0.1251	0.1142	0.1037	0.0935	0.0835	0.0738	0.0644	0.0553
8.09	0.2830	0.2674	0.2524	0.2378	0.2237	0.2101	0.1969	0.1840	0.1715	0.1593	0.1475	0.1360	0.1249	0.1141	0.1035	0.0933	0.0834	0.0737	0.0643	0.0551
8.10	0.2828	0.2672	0.2521	0.2376	0.2235	0.2099	0.1967	0.1838	0.1713	0.1591	0.1473	0.1358	0.1247	0.1139	0.1034	0.0931	0.0832	0.0735	0.0641	0.0550
8.11	0.2825	0.2669	0.2519	0.2373	0.2233	0.2097	0.1964	0.1836	0.1711	0.1589	0.1471	0.1356	0.1245	0.1137	0.1032	0.0930	0.0830	0.0734	0.0640	0.0548
8.12	0.2823	0.2667	0.2516	0.2371	0.2231	0.2094	0.1962	0.1834	0.1709	0.1587	0.1469	0.1354	0.1243	0.1135	0.1030	0.0928	0.0828	0.0732	0.0638	0.0547
8.13	0.2820	0.2664	0.2514	0.2369	0.2228	0.2092	0.1960	0.1832	0.1707	0.1585	0.1467	0.1353	0.1241	0.1133	0.1028	0.0926	0.0827	0.0730	0.0636	0.0545
8.14	0.2818	0.2662	0.2512	0.2366	0.2226	0.2090	0.1958	0.1829	0.1705	0.1583	0.1465	0.1351	0.1239	0.1131	0.1026	0.0924	0.0825	0.0729	0.0635	0.0544
8.15	0.2815	0.2659	0.2509	0.2364	0.2224	0.2088	0.1956	0.1827	0.1702	0.1581	0.1463	0.1349	0.1237	0.1129	0.1025	0.0923	0.0823	0.0727	0.0633	0.0542
8.16	0.2813	0.2657	0.2507	0.2362	0.2221	0.2085	0.1953	0.1825	0.1700	0.1579	0.1461	0.1347	0.1235	0.1128	0.1023	0.0921	0.0822	0.0725	0.0632	0.0541
8.17	0.2810	0.2655	0.2504	0.2359	0.2219	0.2083	0.1951	0.1823	0.1698	0.1577	0.1459	0.1345	0.1234	0.1126	0.1021	0.0919	0.0820	0.0724	0.0630	0.0539
8.18	0.2808	0.2652	0.2502	0.2357	0.2217	0.2081	0.1949	0.1821	0.1696	0.1575	0.1457	0.1343	0.1232	0.1124	0.1019	0.0917	0.0818	0.0722	0.0629	0.0538
8.19	0.2805	0.2650	0.2500	0.2355	0.2214	0.2079	0.1947	0.1819	0.1694	0.1573	0.1455	0.1341	0.1230	0.1122	0.1017	0.0916	0.0817	0.0721	0.0627	0.0536
8.20	0.2803	0.2647	0.2497	0.2352	0.2212	0.2076	0.1945	0.1817	0.1692	0.1571	0.1453	0.1339	0.1228	0.1120	0.1016	0.0914	0.0815	0.0719	0.0626	0.0535
8.21	0.2800	0.2645	0.2495	0.2350	0.2210	0.2074	0.1942	0.1814	0.1690	0.1569	0.1451	0.1337	0.1226	0.1119	0.1014	0.0912	0.0813	0.0717	0.0624	0.0533
8.22	0.2798	0.2642	0.2493	0.2348	0.2208	0.2072	0.1940	0.1812	0.1688	0.1567	0.1449	0.1335	0.1224	0.1117	0.1012	0.0911	0.0812	0.0716	0.0622	0.0532
8.23	0.2795	0.2640	0.2490	0.2345	0.2205	0.2070	0.1938	0.1810	0.1686	0.1565	0.1447	0.1333	0.1222	0.1115	0.1010	0.0909	0.0810	0.0714	0.0621	0.0530
8.24	0.2793	0.2638	0.2488	0.2343	0.2203	0.2067	0.1936	0.1808	0.1684	0.1563	0.1445	0.1331	0.1221	0.1113	0.1009	0.0907	0.0809	0.0713	0.0619	0.0529
8.25	0.2791	0.2635	0.2485	0.2341	0.2201	0.2065	0.1934	0.1806	0.1682	0.1561	0.1443	0.1329	0.1219	0.1111	0.1007	0.0905	0.0807	0.0711	0.0618	0.0527
8.26	0.2788	0.2633	0.2483	0.2338	0.2199	0.2063	0.1932	0.1804	0.1680	0.1559	0.1441	0.1327	0.1217	0.1109	0.1005	0.0904	0.0805	0.0709	0.0616	0.0526
8.27	0.2786	0.2630	0.2481	0.2336	0.2196	0.2061	0.1929	0.1802	0.1678	0.1557	0.1439	0.1326	0.1215	0.1108	0.1003	0.0902	0.0804	0.0708	0.0615	0.0524
8.28	0.2783	0.2628	0.2478	0.2334	0.2194	0.2059	0.1927	0.1800	0.1675	0.1555	0.1437	0.1324	0.1213	0.1106	0.1002	0.0900	0.0802	0.0706	0.0613	0.0523
8.29	0.2781	0.2626	0.2476	0.2332	0.2192	0.2056	0.1925	0.1798	0.1673	0.1553	0.1435	0.1322	0.1211	0.1104	0.1000	0.0899	0.0800	0.0705	0.0612	0.0521
8.30	0.2778	0.2623	0.2474	0.2329	0.2190	0.2054	0.1923	0.1795	0.1671	0.1551	0.1434	0.1320	0.1209	0.1102	0.0998	0.0897	0.0799	0.0703	0.0610	0.0520
8.31	0.2776	0.2621	0.2471	0.2327	0.2187	0.2052	0.1921	0.1793	0.1669	0.1549	0.1432	0.1318	0.1208	0.1101	0.0996	0.0895	0.0797	0.0702	0.0609	0.0519
8.32	0.2774	0.2619	0.2469	0.2325	0.2185	0.2050	0.1919	0.1791	0.1667	0.1547	0.1430	0.1316	0.1206	0.1099	0.0995	0.0894	0.0795	0.0700	0.0607	0.0517
8.33	0.2771	0.2616	0.2467	0.2322	0.2183	0.2048	0.1917	0.1789	0.1665	0.1545	0.1428	0.1314	0.1204	0.1097	0.0993	0.0892	0.0794	0.0698	0.0606	0.0516
8.34	0.2769	0.2614	0.2464	0.2320	0.2181	0.2045	0.1914	0.1787	0.1663	0.1543	0.1426	0.1312	0.1202	0.1095	0.0991	0.0890	0.0792	0.0697	0.0604	0.0514
8.35	0.2766	0.2611	0.2462	0.2318	0.2178	0.2043	0.1912	0.1785	0.1661	0.1541	0.1424	0.1310	0.1200	0.1093	0.0990	0.0889	0.0791	0.0695	0.0603	0.0513
8.36	0.2764	0.2609	0.2460	0.2316	0.2176	0.2041	0.1910	0.1783	0.1659	0.1539	0.1422	0.1309	0.1199	0.1092	0.0988	0.0887	0.0789	0.0694	0.0601	0.0511
8.37	0.2762	0.2607	0.2457	0.2313	0.2174	0.2039	0.1908	0.1781	0.1657	0.1537	0.1420	0.1307	0.1197	0.1090	0.0986	0.0885	0.0787	0.0692	0.0600	0.0510
8.38	0.2759	0.2604	0.2455	0.2311	0.2172	0.2037	0.1906	0.1779	0.1655	0.1535	0.1418	0.1305	0.1195	0.1088	0.0984	0.0884	0.0786	0.0691	0.0598	0.0508
8.39	0.2757	0.2602	0.2453	0.2309	0.2170	0.2035	0.1904	0.1777	0.1653	0.1533	0.1416	0.1303	0.1193	0.1086	0.0983	0.0882	0.0784	0.0689	0.0597	0.0507
8.40	0.2754	0.2600	0.2451	0.2307	0.2167	0.2032	0.1902	0.1775	0.1651	0.1531	0.1414	0.1301	0.1191	0.1085	0.0981	0.0880	0.0783	0.0688	0.0595	0.0506
8.41	0.2752	0.2597	0.2448	0.2304	0.2165	0.2030	0.1900	0.1773	0.1649	0.1529	0.1412	0.1299	0.1190	0.1083	0.0979	0.0879	0.0781	0.0686	0.0594	0.0504
8.42	0.2750	0.2595	0.2446	0.2302	0.2163	0.2028	0.1897	0.1771	0.1647	0.1527	0.1410	0.1297	0.1188	0.1081	0.0978	0.0878	0.0780	0.0685	0.0592	0.0503
8.43	0.2747	0.2593	0.2444	0.2300	0.2161	0.2026	0.1895	0.1768	0.1645	0.1525	0.1409	0.1296	0.1186	0.1079	0.0976	0.0876	0.0778	0.0683	0.0591	0.0501
8.44	0.2745	0.2590	0.2441	0.2298	0.2159	0.2024	0.1893	0.1766	0.1643	0.1523	0.1407	0.1294	0.1184	0.1078	0.0974	0.0874	0.0776	0.0682	0.0589	0.0500
8.45	0.2743	0.2588	0.2439	0.2295	0.2156	0.2022	0.1891	0.1764	0.1641	0.1521	0.1405	0.1292	0.1182	0.1076	0.0973	0.0872	0.0775	0.0680	0.0588	0.0498
8.46	0.2740	0.2586	0.2437	0.2293	0.2154															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																												
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	34	33	32	31	30	29	28	27
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9907	0.9906	0.9906	0.9905	0.9905	0.9904	0.9903	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901
0.02	0.9819	0.9817	0.9816	0.9814	0.9814	0.9813	0.9811	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9804	0.9803	0.9802	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801
0.03	0.9734	0.9731	0.9729	0.9726	0.9724	0.9724	0.9721	0.9719	0.9717	0.9715	0.9713	0.9712	0.9710	0.9709	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9703	0.9703	0.9703	0.9703	0.9703	0.9703	0.9703	0.9703
0.04	0.9652	0.9648	0.9644	0.9640	0.9637	0.9633	0.9630	0.9627	0.9624	0.9621	0.9619	0.9616	0.9614	0.9612	0.9610	0.9609	0.9607	0.9606	0.9605	0.9605	0.9605	0.9605	0.9605	0.9605	0.9605	0.9605	0.9605	0.9604
0.05	0.9572	0.9567	0.9562	0.9557	0.9552	0.9547	0.9543	0.9539	0.9535	0.9531	0.9527	0.9524	0.9521	0.9518	0.9515	0.9513	0.9511	0.9509	0.9507	0.9506	0.9506	0.9506	0.9506	0.9506	0.9506	0.9506	0.9506	0.9506
0.06	0.9494	0.9488	0.9484	0.9481	0.9475	0.9469	0.9463	0.9457	0.9452	0.9446	0.9442	0.9437	0.9433	0.9428	0.9425	0.9421	0.9418	0.9415	0.9413	0.9410	0.9409	0.9409	0.9409	0.9409	0.9409	0.9409	0.9409	0.9409
0.07	0.9418	0.9410	0.9402	0.9394	0.9387	0.9380	0.9373	0.9366	0.9360	0.9353	0.9348	0.9342	0.9337	0.9332	0.9328	0.9324	0.9320	0.9317	0.9314	0.9312	0.9312	0.9312	0.9312	0.9312	0.9312	0.9312	0.9312	0.9312
0.08	0.9343	0.9334	0.9324	0.9315	0.9306	0.9298	0.9290	0.9282	0.9274	0.9266	0.9260	0.9253	0.9247	0.9241	0.9236	0.9231	0.9226	0.9222	0.9219	0.9215	0.9215	0.9215	0.9215	0.9215	0.9215	0.9215	0.9215	0.9215
0.09	0.9270	0.9259	0.9248	0.9238	0.9238	0.9227	0.9217	0.9208	0.9198	0.9189	0.9181	0.9172	0.9165	0.9157	0.9151	0.9144	0.9138	0.9133	0.9128	0.9124	0.9124	0.9124	0.9124	0.9124	0.9124	0.9124	0.9124	0.9120
0.10	0.9198	0.9186	0.9173	0.9163	0.9153	0.9143	0.9133	0.9121	0.9116	0.9106	0.9096	0.9086	0.9077	0.9069	0.9061	0.9054	0.9047	0.9041	0.9035	0.9030	0.9025	0.9025	0.9025	0.9025	0.9025	0.9025	0.9025	0.9025
0.11	0.9128	0.9114	0.9100	0.9086	0.9073	0.9060	0.9047	0.9035	0.9023	0.9012	0.9001	0.8991	0.8982	0.8972	0.8964	0.8956	0.8949	0.8942	0.8936	0.8930	0.8930	0.8930	0.8930	0.8930	0.8930	0.8930	0.8930	0.8930
0.12	0.9058	0.9043	0.9027	0.9012	0.8997	0.8983	0.8969	0.8955	0.8942	0.8930	0.8917	0.8906	0.8895	0.8885	0.8875	0.8866	0.8858	0.8850	0.8843	0.8836	0.8836	0.8836	0.8836	0.8836	0.8836	0.8836	0.8836	0.8836
0.13	0.8990	0.8972	0.8956	0.8939	0.8923	0.8907	0.8891	0.8876	0.8862	0.8848	0.8834	0.8822	0.8809	0.8798	0.8787	0.8777	0.8767	0.8759	0.8751	0.8743	0.8743	0.8743	0.8743	0.8743	0.8743	0.8743	0.8743	0.8743
0.14	0.8922	0.8903	0.8885	0.8867	0.8849	0.8832	0.8815	0.8798	0.8782	0.8767	0.8752	0.8738	0.8725	0.8712	0.8700	0.8689	0.8678	0.8668	0.8659	0.8651	0.8651	0.8651	0.8651	0.8651	0.8651	0.8651	0.8651	0.8651
0.15	0.8856	0.8835	0.8815	0.8796	0.8776	0.8758	0.8739	0.8721	0.8704	0.8687	0.8671	0.8656	0.8641	0.8627	0.8614	0.8601	0.8589	0.8579	0.8568	0.8559	0.8559	0.8559	0.8559	0.8559	0.8559	0.8559	0.8559	0.8559
0.16	0.8790	0.8768	0.8747	0.8726	0.8705	0.8684	0.8665	0.8645	0.8626	0.8608	0.8591	0.8574	0.8558	0.8543	0.8528	0.8514	0.8502	0.8490	0.8478	0.8468	0.8468	0.8468	0.8468	0.8468	0.8468	0.8468	0.8468	0.8468
0.17	0.8725	0.8702	0.8679	0.8656	0.8634	0.8612	0.8591	0.8570	0.8550	0.8530	0.8511	0.8493	0.8476	0.8459	0.8444	0.8429	0.8415	0.8401	0.8389	0.8378	0.8378	0.8378	0.8378	0.8378	0.8378	0.8378	0.8378	0.8378
0.18	0.8662	0.8637	0.8612	0.8588	0.8564	0.8541	0.8518	0.8496	0.8474	0.8453	0.8433	0.8413	0.8395	0.8377	0.8360	0.8344	0.8328	0.8314	0.8300	0.8288	0.8288	0.8288	0.8288	0.8288	0.8288	0.8288	0.8288	0.8288
0.19	0.8599	0.8573	0.8546	0.8521	0.8495	0.8471	0.8446	0.8423	0.8399	0.8377	0.8355	0.8334	0.8314	0.8295	0.8277	0.8259	0.8243	0.8227	0.8213	0.8199	0.8199	0.8199	0.8199	0.8199	0.8199	0.8199	0.8199	0.8199
0.20	0.8537	0.8509	0.8482	0.8454	0.8428	0.8401	0.8375	0.8350	0.8326	0.8302	0.8279	0.8256	0.8235	0.8214	0.8195	0.8176	0.8158	0.8141	0.8125	0.8110	0.8110	0.8110	0.8110	0.8110	0.8110	0.8110	0.8110	0.8110
0.21	0.8476	0.8446	0.8417	0.8389	0.8360	0.8333	0.8305	0.8279	0.8253	0.8227	0.8203	0.8179	0.8156	0.8134	0.8113	0.8093	0.8074	0.8056	0.8039	0.8023	0.8023	0.8023	0.8023	0.8023	0.8023	0.8023	0.8023	0.8023
0.22	0.8415	0.8385	0.8354	0.8324	0.8294	0.8265	0.8236	0.8208	0.8181	0.8154	0.8128	0.8103	0.8078	0.8053	0.8028	0.8001	0.7971	0.7943	0.7916	0.7890	0.7874	0.7874	0.7874	0.7874	0.7874	0.7874	0.7874	0.7874
0.23	0.8356	0.8323	0.8291	0.8260	0.8228	0.8198	0.8168	0.8138	0.8109	0.8081	0.8054	0.8027	0.8001	0.7977	0.7953	0.7930	0.7908	0.7888	0.7868	0.7850	0.7850	0.7850	0.7850	0.7850	0.7850	0.7850	0.7850	0.7850
0.24	0.8297	0.8263	0.8229	0.8196	0.8164	0.8131	0.8100	0.8069	0.8039	0.8009	0.7980	0.7952	0.7925	0.7899	0.7874	0.7850	0.7827	0.7805	0.7784	0.7764	0.7764	0.7764	0.7764	0.7764	0.7764	0.7764	0.7764	0.7764
0.25	0.8239	0.8203	0.8168	0.8134	0.8100	0.8066	0.8033	0.8001	0.7969	0.7938	0.7908	0.7878	0.7850	0.7822	0.7796	0.7770	0.7746	0.7723	0.7701	0.7680	0.7680	0.7680	0.7680	0.7680	0.7680	0.7680	0.7680	0.7680
0.26	0.8181	0.8144	0.8108	0.8072	0.8036	0.8001	0.7967	0.7933	0.7900	0.7867	0.7836	0.7805	0.7775	0.7746	0.7719	0.7692	0.7666	0.7641	0.7618	0.7596	0.7596	0.7596	0.7596	0.7596	0.7596	0.7596	0.7596	0.7596
0.27	0.8124	0.8086	0.8048	0.8011	0.7974	0.7937	0.7901	0.7866	0.7832	0.7798	0.7765	0.7733	0.7702	0.7671	0.7642	0.7614	0.7587	0.7561	0.7536	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512
0.28	0.8068	0.8028	0.7989	0.7950	0.7912	0.7874	0.7837	0.7800	0.7764	0.7729	0.7695	0.7661	0.7629	0.7597	0.7566	0.7537	0.7508	0.7481	0.7455	0.7430	0.7430	0.7430	0.7430	0.7430	0.7430	0.7430	0.7430	0.7430
0.29	0.8012	0.7972	0.7931	0.7891	0.7851	0.7812	0.7773	0.7735	0.7698	0.7661	0.7625	0.7590	0.7556	0.7523	0.7491	0.7460	0.7430	0.7402	0.7374	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348	0.7348
0.30	0.7958	0.7915	0.7873	0.7832	0.7791	0.7750	0.7710	0.7670	0.7632	0.7594	0.7557	0.7520	0.7485	0.7450	0.7417	0.7385	0.7353	0.7323	0.7294	0.7267	0.7267	0.7267	0.7267	0.7267	0.7267	0.7267	0.7267	0.7267
0.31	0.7903	0.7860	0.7816	0.7773	0.7731	0.7689	0.7647	0.7607	0.7567	0.7527	0.7489	0.7451	0.7414	0.7378	0.7343	0.7310	0.7277	0.7246	0.7215	0.7186	0.7186	0.7186	0.7186	0.7186	0.7186	0.7186	0.7186	0.7186
0.32	0.7850	0.7805	0.7760	0.7716	0.7672	0.7629	0.7586	0.7544	0.7502	0.7461	0.7421	0.7382	0.7344	0.7307	0.7271	0.7236	0.7202	0.7169	0.7137	0.7107	0.7107	0.7107	0.7107	0.7107	0.7107	0.7107	0.7107	0.7107

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.5189	0.5083	0.4978	0.4872	0.4767	0.4661	0.4556	0.4450	0.4345	0.4239	0.4134	0.4029	0.3923	0.3818	0.3713	0.3608	0.3503	0.3398	0.3293	0.3188	
1.02	0.5161	0.5055	0.4949	0.4843	0.4737	0.4631	0.4525	0.4419	0.4313	0.4207	0.4101	0.3995	0.3889	0.3784	0.3678	0.3572	0.3466	0.3361	0.3255	0.3150	
1.03	0.5134	0.5027	0.4921	0.4814	0.4707	0.4601	0.4494	0.4388	0.4281	0.4175	0.4069	0.3962	0.3856	0.3749	0.3643	0.3537	0.3431	0.3324	0.3218	0.3112	
1.04	0.5106	0.4999	0.4892	0.4785	0.4678	0.4571	0.4464	0.4357	0.4250	0.4143	0.4036	0.3929	0.3822	0.3716	0.3609	0.3502	0.3395	0.3288	0.3182	0.3075	
1.05	0.5079	0.4972	0.4864	0.4757	0.4649	0.4542	0.4434	0.4327	0.4219	0.4112	0.4004	0.3897	0.3789	0.3682	0.3575	0.3467	0.3360	0.3253	0.3145	0.3038	
1.06	0.5052	0.4944	0.4836	0.4728	0.4620	0.4512	0.4404	0.4296	0.4189	0.4081	0.3973	0.3865	0.3757	0.3649	0.3541	0.3433	0.3325	0.3217	0.3110	0.3002	
1.07	0.5026	0.4917	0.4809	0.4700	0.4592	0.4483	0.4375	0.4267	0.4158	0.4050	0.3941	0.3833	0.3724	0.3616	0.3508	0.3399	0.3291	0.3183	0.3074	0.2966	
1.08	0.4999	0.4890	0.4781	0.4673	0.4564	0.4455	0.4346	0.4237	0.4128	0.4019	0.3910	0.3801	0.3692	0.3584	0.3475	0.3366	0.3257	0.3148	0.3039	0.2930	
1.09	0.4973	0.4864	0.4754	0.4645	0.4536	0.4426	0.4317	0.4207	0.4098	0.3989	0.3879	0.3770	0.3661	0.3551	0.3442	0.3333	0.3223	0.3114	0.3005	0.2895	
1.10	0.4947	0.4837	0.4727	0.4618	0.4508	0.4398	0.4288	0.4178	0.4069	0.3959	0.3849	0.3739	0.3629	0.3520	0.3410	0.3300	0.3190	0.3080	0.2970	0.2861	
1.11	0.4921	0.4811	0.4701	0.4590	0.4480	0.4370	0.4260	0.4149	0.4039	0.3929	0.3819	0.3708	0.3598	0.3488	0.3378	0.3267	0.3157	0.3047	0.2937	0.2826	
1.12	0.4896	0.4785	0.4674	0.4564	0.4453	0.4342	0.4232	0.4121	0.4010	0.3900	0.3789	0.3678	0.3567	0.3457	0.3346	0.3235	0.3125	0.3014	0.2903	0.2792	
1.13	0.4870	0.4759	0.4648	0.4537	0.4426	0.4315	0.4204	0.4093	0.3981	0.3870	0.3759	0.3648	0.3537	0.3426	0.3315	0.3203	0.3092	0.2981	0.2870	0.2759	
1.14	0.4845	0.4733	0.4622	0.4510	0.4399	0.4287	0.4176	0.4064	0.3953	0.3841	0.3730	0.3618	0.3507	0.3395	0.3284	0.3172	0.3060	0.2949	0.2837	0.2725	
1.15	0.4820	0.4708	0.4596	0.4484	0.4372	0.4260	0.4148	0.4037	0.3925	0.3813	0.3701	0.3589	0.3477	0.3365	0.3253	0.3141	0.3029	0.2917	0.2805	0.2693	
1.16	0.4795	0.4683	0.4570	0.4458	0.4346	0.4234	0.4121	0.4009	0.3897	0.3784	0.3672	0.3560	0.3447	0.3335	0.3222	0.3110	0.2998	0.2885	0.2773	0.2660	
1.17	0.4770	0.4658	0.4545	0.4432	0.4320	0.4207	0.4094	0.3982	0.3869	0.3756	0.3643	0.3531	0.3418	0.3305	0.3192	0.3079	0.2967	0.2854	0.2741	0.2628	
1.18	0.4746	0.4633	0.4520	0.4407	0.4294	0.4181	0.4067	0.3954	0.3841	0.3728	0.3615	0.3502	0.3389	0.3276	0.3162	0.3049	0.2936	0.2823	0.2709	0.2596	
1.19	0.4722	0.4608	0.4495	0.4381	0.4268	0.4154	0.4041	0.3928	0.3814	0.3701	0.3587	0.3474	0.3360	0.3247	0.3133	0.3019	0.2906	0.2792	0.2678	0.2565	
1.20	0.4698	0.4584	0.4470	0.4356	0.4242	0.4128	0.4015	0.3901	0.3787	0.3673	0.3559	0.3445	0.3332	0.3218	0.3104	0.2990	0.2876	0.2762	0.2648	0.2534	
1.21	0.4674	0.4560	0.4445	0.4331	0.4217	0.4103	0.3989	0.3874	0.3760	0.3646	0.3532	0.3418	0.3303	0.3189	0.3075	0.2960	0.2846	0.2732	0.2617	0.2503	
1.22	0.4650	0.4535	0.4421	0.4306	0.4192	0.4077	0.3963	0.3848	0.3734	0.3619	0.3505	0.3390	0.3275	0.3161	0.3046	0.2931	0.2817	0.2702	0.2587	0.2472	
1.23	0.4627	0.4512	0.4397	0.4282	0.4167	0.4052	0.3937	0.3822	0.3707	0.3592	0.3478	0.3363	0.3248	0.3133	0.3018	0.2903	0.2788	0.2673	0.2558	0.2442	
1.24	0.4603	0.4488	0.4373	0.4257	0.4142	0.4027	0.3912	0.3797	0.3681	0.3566	0.3451	0.3336	0.3220	0.3105	0.2990	0.2874	0.2759	0.2644	0.2528	0.2413	
1.25	0.4580	0.4464	0.4349	0.4233	0.4118	0.4002	0.3887	0.3771	0.3655	0.3540	0.3424	0.3309	0.3193	0.3078	0.2962	0.2846	0.2731	0.2615	0.2499	0.2383	
1.26	0.4557	0.4441	0.4325	0.4209	0.4093	0.3977	0.3862	0.3746	0.3630	0.3514	0.3398	0.3282	0.3166	0.3050	0.2934	0.2818	0.2702	0.2586	0.2470	0.2354	
1.27	0.4534	0.4418	0.4302	0.4185	0.4069	0.3953	0.3837	0.3721	0.3604	0.3488	0.3372	0.3256	0.3140	0.3023	0.2907	0.2791	0.2674	0.2558	0.2442	0.2325	
1.28	0.4512	0.4395	0.4278	0.4162	0.4045	0.3929	0.3812	0.3696	0.3579	0.3463	0.3346	0.3230	0.3113	0.2997	0.2880	0.2763	0.2647	0.2530	0.2414	0.2297	
1.29	0.4489	0.4372	0.4255	0.4138	0.4021	0.3905	0.3788	0.3671	0.3554	0.3437	0.3321	0.3204	0.3087	0.2970	0.2853	0.2736	0.2620	0.2503	0.2386	0.2269	
1.30	0.4467	0.4349	0.4232	0.4115	0.3998	0.3881	0.3764	0.3647	0.3530	0.3412	0.3295	0.3178	0.3061	0.2944	0.2827	0.2710	0.2593	0.2475	0.2358	0.2241	
1.31	0.4445	0.4327	0.4210	0.4092	0.3975	0.3857	0.3740	0.3622	0.3505	0.3388	0.3270	0.3153	0.3035	0.2918	0.2801	0.2683	0.2566	0.2448	0.2331	0.2213	
1.32	0.4423	0.4305	0.4187	0.4069	0.3951	0.3834	0.3716	0.3598	0.3481	0.3363	0.3245	0.3128	0.3010	0.2892	0.2775	0.2657	0.2539	0.2422	0.2304	0.2186	
1.33	0.4401	0.4283	0.4165	0.4046	0.3928	0.3810	0.3692	0.3574	0.3457	0.3339	0.3221	0.3103	0.2985	0.2867	0.2749	0.2631	0.2513	0.2395	0.2277	0.2159	
1.34	0.4379	0.4261	0.4142	0.4024	0.3906	0.3787	0.3669	0.3551	0.3433	0.3314	0.3196	0.3078	0.2960	0.2842	0.2724	0.2605	0.2487	0.2369	0.2251	0.2133	
1.35	0.4358	0.4239	0.4120	0.4002	0.3883	0.3764	0.3646	0.3527	0.3409	0.3291	0.3172	0.3054	0.2935	0.2817	0.2698	0.2580	0.2462	0.2343	0.2225	0.2106	
1.36	0.4336	0.4217	0.4098	0.3979	0.3861	0.3742	0.3623	0.3504	0.3385	0.3267	0.3148	0.3029	0.2911	0.2792	0.2673	0.2555	0.2436	0.2318	0.2199	0.2080	
1.37	0.4315	0.4196	0.4077	0.3957	0.3838	0.3719	0.3600	0.3481	0.3362	0.3243	0.3124	0.3005	0.2886	0.2768	0.2649	0.2530	0.2411	0.2292	0.2173	0.2055	
1.38	0.4294	0.4175	0.4055	0.3936	0.3816	0.3697	0.3578	0.3458	0.3339	0.3220	0.3101	0.2982	0.2862	0.2743	0.2624	0.2505	0.2386	0.2267	0.2148	0.2029	
1.39	0.4273	0.4153	0.4034	0.3914	0.3794	0.3675	0.3555	0.3436	0.3316	0.3197	0.3077	0.2958	0.2839	0.2719	0.2600	0.2481	0.2361	0.2242	0.2123	0.2004	
1.40	0.4253	0.4132	0.4012	0.3892	0.3773	0.3653	0.3533	0.3413	0.3294	0.3174	0.3054	0.2935	0.2815	0.2696	0.2576	0.2457	0.2337	0.2218	0.2098	0.1979	
1.41	0.4232	0.4111	0.3991	0.3871	0.3751	0.3631	0.3511	0.3391	0.3271	0.3151	0.3031	0.2911	0.2791	0.2671	0.2552	0.2432	0.2313	0.2193	0.2074	0.1954	
1.42	0.4212	0.4091	0.3970	0.3850	0.3730	0.3610	0.3490	0.3370	0.3250	0.3130	0.3010	0.2890	0.2770	0.2650	0.2530	0.2410	0.2290	0.2170	0.2050	0.1930	
1.43	0.4191	0.4070	0.3950	0.3829	0.3708	0.3588	0.3467	0.3347	0.3227	0.3106	0.2986	0.2866	0.2746	0.2625	0.2505	0.2385	0.2265	0.2145	0.2026	0.1906	
1.44	0.4171	0.4050	0.3930	0.3808	0.3687	0.3566	0.3446	0.3325	0.3205	0.3084	0.2964	0.2843	0.2723	0.2603	0.2482	0.2362	0.2242	0.2122	0.2002	0.1882	
1.45	0.4151	0.4030	0.3909	0.3787	0.3666	0.3545	0.3424	0.3304	0.3183	0.3062	0.2942	0.2821	0.2700	0.2580	0.2459	0.2339	0.2219	0.2099	0.1978	0.1859	
1.46	0.4131	0.4010	0.3888	0.3767	0.3646	0.3524	0.3403	0.3282	0.3161	0.3040	0.2920	0.2799	0.2678	0.2557	0.2437	0.2316	0.2196	0.2075	0.1955	0.1836	
1.47	0.4112	0.3990	0.3868	0.3746	0.3625	0.3504	0.3382	0.3261	0.3140	0.3019	0.2898	0.2777	0.2656	0.2535	0.2414	0.2294	0.2173	0.2053	0.1932	0.1813	
1.48	0.4092	0.3970	0.3848	0.3726	0.3605	0.3483	0.3361	0.3240	0.3119	0.2997	0.2876	0.2755	0.2634	0.2513	0.2392	0.2271	0.2150	0.2030	0.1909	0.1790	
1.49	0.4073	0.3950	0.3828	0.3706	0.3584	0.3462	0.3341	0.3219	0.3098	0.2976	0.2855	0.2734	0.2612	0.2491	0.2370	0.2249	0.2128	0.2008	0.1887	0.1767	
1.50	0.4053	0.3931	0.3808	0.3686	0.3564	0.3442	0.3320	0.3199	0.3077	0.2955	0.2834	0.2712	0.2591	0.2470	0.2348	0.2227	0.2106	0.1985	0.1865	0.1745	
1.51	0.4034	0.3911	0.3789	0.3666	0.3544	0.3422	0.3300	0.3178	0.3056	0.2934	0.2813	0.2691	0.2570	0.2448	0.2327	0.2206	0.2084	0.1963	0.1843	0.1723	
1.52	0.4015	0.3892	0.3769	0.3647	0.3524	0.3402	0.3280	0.3158	0.3036	0.2914	0.2792	0.2670	0.2548	0.2427	0.2305	0.2184	0.2063	0.1942	0.1821	0.1702	
1.53	0.3996	0.3873	0.3750	0.3627	0.3505	0.3382	0.3260														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																		
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35														
2.01	0.3225	0.3096	0.2968	0.2840	0.2713	0.2586	0.2460	0.2334	0.2209	0.2084	0.1959	0.1836	0.1712	0.1590	0.1468	0.1347	0.1226	0.1110	0.1002	0.0903														
2.02	0.3211	0.3082	0.2954	0.2826	0.2699	0.2572	0.2446	0.2320	0.2195	0.2070	0.1946	0.1822	0.1699	0.1576	0.1454	0.1333	0.1213	0.1097	0.0990	0.0891														
2.03	0.3198	0.3069	0.2941	0.2813	0.2685	0.2559	0.2432	0.2306	0.2181	0.2056	0.1932	0.1808	0.1685	0.1563	0.1441	0.1320	0.1200	0.1084	0.0977	0.0879														
2.04	0.3184	0.3055	0.2927	0.2799	0.2672	0.2545	0.2419	0.2293	0.2167	0.2043	0.1918	0.1795	0.1672	0.1549	0.1428	0.1307	0.1187	0.1072	0.0965	0.0868														
2.05	0.3171	0.3042	0.2913	0.2786	0.2658	0.2531	0.2405	0.2279	0.2154	0.2029	0.1905	0.1781	0.1658	0.1536	0.1414	0.1294	0.1174	0.1059	0.0953	0.0856														
2.06	0.3158	0.3029	0.2900	0.2772	0.2645	0.2518	0.2392	0.2266	0.2140	0.2016	0.1892	0.1768	0.1645	0.1523	0.1401	0.1281	0.1161	0.1047	0.0942	0.0845														
2.07	0.3144	0.3015	0.2887	0.2759	0.2631	0.2505	0.2378	0.2252	0.2127	0.2002	0.1878	0.1755	0.1632	0.1510	0.1388	0.1268	0.1148	0.1035	0.0930	0.0834														
2.08	0.3131	0.3002	0.2874	0.2746	0.2618	0.2491	0.2365	0.2239	0.2114	0.1989	0.1865	0.1742	0.1619	0.1497	0.1376	0.1255	0.1136	0.1023	0.0918	0.0823														
2.09	0.3118	0.2989	0.2860	0.2732	0.2605	0.2478	0.2352	0.2226	0.2101	0.1976	0.1852	0.1729	0.1606	0.1484	0.1363	0.1242	0.1123	0.1011	0.0907	0.0812														
2.10	0.3105	0.2976	0.2847	0.2719	0.2592	0.2465	0.2339	0.2213	0.2088	0.1963	0.1839	0.1716	0.1593	0.1471	0.1350	0.1230	0.1111	0.0999	0.0896	0.0801														
2.11	0.3092	0.2963	0.2834	0.2706	0.2579	0.2452	0.2326	0.2200	0.2075	0.1950	0.1826	0.1703	0.1581	0.1459	0.1338	0.1217	0.1099	0.0987	0.0885	0.0791														
2.12	0.3079	0.2950	0.2821	0.2693	0.2566	0.2439	0.2313	0.2187	0.2062	0.1938	0.1814	0.1691	0.1568	0.1446	0.1325	0.1205	0.1087	0.0976	0.0874	0.0781														
2.13	0.3067	0.2937	0.2809	0.2681	0.2553	0.2426	0.2300	0.2174	0.2049	0.1925	0.1801	0.1678	0.1556	0.1434	0.1313	0.1193	0.1075	0.0964	0.0863	0.0770														
2.14	0.3054	0.2925	0.2796	0.2668	0.2540	0.2414	0.2287	0.2162	0.2037	0.1912	0.1789	0.1665	0.1543	0.1422	0.1301	0.1181	0.1063	0.0953	0.0852	0.0760														
2.15	0.3041	0.2912	0.2783	0.2655	0.2528	0.2401	0.2275	0.2149	0.2024	0.1900	0.1776	0.1653	0.1531	0.1409	0.1289	0.1169	0.1052	0.0942	0.0842	0.0750														
2.16	0.3029	0.2899	0.2771	0.2643	0.2515	0.2388	0.2262	0.2137	0.2012	0.1887	0.1764	0.1641	0.1519	0.1397	0.1277	0.1157	0.1040	0.0931	0.0831	0.0740														
2.17	0.3016	0.2887	0.2758	0.2630	0.2503	0.2376	0.2250	0.2124	0.1999	0.1875	0.1751	0.1629	0.1507	0.1385	0.1265	0.1145	0.1029	0.0920	0.0821	0.0730														
2.18	0.3004	0.2875	0.2746	0.2618	0.2490	0.2364	0.2237	0.2112	0.1987	0.1863	0.1739	0.1617	0.1495	0.1373	0.1253	0.1134	0.1017	0.0909	0.0810	0.0721														
2.19	0.2992	0.2862	0.2734	0.2605	0.2478	0.2351	0.2225	0.2100	0.1975	0.1851	0.1727	0.1605	0.1483	0.1362	0.1241	0.1122	0.1006	0.0898	0.0800	0.0711														
2.20	0.2979	0.2850	0.2721	0.2593	0.2466	0.2339	0.2213	0.2087	0.1963	0.1839	0.1715	0.1593	0.1471	0.1350	0.1230	0.1111	0.0995	0.0888	0.0790	0.0702														
2.21	0.2967	0.2838	0.2709	0.2581	0.2454	0.2327	0.2201	0.2075	0.1951	0.1827	0.1703	0.1581	0.1459	0.1338	0.1218	0.1099	0.0984	0.0877	0.0781	0.0693														
2.22	0.2955	0.2826	0.2697	0.2569	0.2442	0.2315	0.2189	0.2063	0.1939	0.1815	0.1692	0.1569	0.1447	0.1327	0.1207	0.1088	0.0973	0.0867	0.0771	0.0683														
2.23	0.2943	0.2814	0.2685	0.2557	0.2430	0.2303	0.2177	0.2052	0.1927	0.1803	0.1680	0.1557	0.1436	0.1315	0.1195	0.1077	0.0962	0.0857	0.0761	0.0674														
2.24	0.2931	0.2802	0.2673	0.2545	0.2418	0.2291	0.2165	0.2040	0.1915	0.1791	0.1668	0.1546	0.1424	0.1304	0.1184	0.1066	0.0952	0.0847	0.0752	0.0665														
2.25	0.2919	0.2790	0.2661	0.2533	0.2406	0.2279	0.2153	0.2028	0.1903	0.1780	0.1657	0.1535	0.1413	0.1293	0.1173	0.1055	0.0941	0.0837	0.0742	0.0657														
2.26	0.2908	0.2778	0.2649	0.2521	0.2394	0.2267	0.2142	0.2016	0.1892	0.1768	0.1645	0.1523	0.1402	0.1282	0.1162	0.1044	0.0931	0.0827	0.0733	0.0648														
2.27	0.2896	0.2766	0.2638	0.2510	0.2382	0.2256	0.2130	0.2005	0.1880	0.1757	0.1634	0.1512	0.1391	0.1270	0.1151	0.1033	0.0920	0.0817	0.0724	0.0639														
2.28	0.2884	0.2755	0.2626	0.2498	0.2371	0.2244	0.2118	0.1993	0.1869	0.1745	0.1623	0.1501	0.1380	0.1260	0.1140	0.1022	0.0910	0.0808	0.0715	0.0631														
2.29	0.2873	0.2743	0.2614	0.2486	0.2359	0.2233	0.2107	0.1982	0.1858	0.1734	0.1611	0.1490	0.1369	0.1249	0.1130	0.1012	0.0900	0.0798	0.0706	0.0622														
2.30	0.2861	0.2732	0.2603	0.2475	0.2348	0.2221	0.2095	0.1970	0.1846	0.1723	0.1600	0.1479	0.1358	0.1238	0.1119	0.1001	0.0890	0.0789	0.0697	0.0614														
2.31	0.2850	0.2720	0.2591	0.2463	0.2336	0.2210	0.2084	0.1959	0.1835	0.1712	0.1589	0.1468	0.1347	0.1227	0.1108	0.0991	0.0880	0.0779	0.0688	0.0606														
2.32	0.2838	0.2709	0.2580	0.2452	0.2325	0.2199	0.2073	0.1948	0.1824	0.1701	0.1578	0.1457	0.1336	0.1216	0.1098	0.0981	0.0871	0.0770	0.0680	0.0598														
2.33	0.2827	0.2697	0.2569	0.2441	0.2314	0.2187	0.2062	0.1937	0.1813	0.1690	0.1567	0.1446	0.1325	0.1206	0.1087	0.0971	0.0861	0.0761	0.0671	0.0590														
2.34	0.2816	0.2686	0.2557	0.2430	0.2303	0.2176	0.2051	0.1926	0.1802	0.1679	0.1557	0.1435	0.1315	0.1195	0.1077	0.0961	0.0851	0.0752	0.0663	0.0582														
2.35	0.2804	0.2675	0.2546	0.2418	0.2291	0.2165	0.2040	0.1915	0.1791	0.1668	0.1546	0.1425	0.1304	0.1185	0.1067	0.0951	0.0842	0.0743	0.0654	0.0574														
2.36	0.2793	0.2664	0.2535	0.2407	0.2280	0.2154	0.2029	0.1904	0.1780	0.1657	0.1535	0.1414	0.1294	0.1175	0.1057	0.0941	0.0832	0.0734	0.0646	0.0567														
2.37	0.2782	0.2653	0.2524	0.2396	0.2269	0.2143	0.2018	0.1893	0.1770	0.1647	0.1525	0.1404	0.1284	0.1165	0.1047	0.0931	0.0823	0.0726	0.0638	0.0559														
2.38	0.2771	0.2642	0.2513	0.2385	0.2259	0.2132	0.2007	0.1883	0.1759	0.1636	0.1514	0.1393	0.1273	0.1154	0.1037	0.0921	0.0814	0.0717	0.0630	0.0552														
2.39	0.2760	0.2631	0.2502	0.2375	0.2248	0.2122	0.1996	0.1872	0.1748	0.1626	0.1504	0.1383	0.1263	0.1144	0.1027	0.0912	0.0805	0.0708	0.0622	0.0544														
2.40	0.2749	0.2620	0.2491	0.2364	0.2237	0.2111	0.1986	0.1861	0.1738	0.1615	0.1493	0.1373	0.1253	0.1134	0.1017	0.0902	0.0796	0.0700	0.0614	0.0537														
2.41	0.2738	0.2609	0.2480	0.2353	0.2226	0.2100	0.1975	0.1851	0.1727	0.1603	0.1483	0.1363	0.1243	0.1123	0.1005	0.0890	0.0784	0.0689	0.0603	0.0526														
2.42	0.2727	0.2598	0.2469	0.2342	0.2215	0.2089	0.1964	0.1840	0.1717	0.1593	0.1473	0.1353	0.1233	0.1115	0.0998	0.0883	0.0778	0.0684	0.0599	0.0522														
2.43	0.2717	0.2588	0.2459	0.2332	0.2205	0.2079	0.1954	0.1830	0.1707	0.1584	0.1463	0.1343	0.1223	0.1105	0.0988	0.0874	0.0770	0.0675	0.0591	0.0516														
2.44	0.2706	0.2577	0.2449	0.2321	0.2195	0.2069	0.1944	0.1820	0.1696	0.1574	0.1453	0.1333	0.1213	0.1095	0.0978	0.0865	0.0761	0.0667	0.0584	0.0509														
2.45	0.2696	0.2567	0.2438	0.2311	0.2184	0.2058	0.1933	0.1809	0.1686	0.1564	0.1443	0.1323	0.1204	0.1086	0.0969	0.0856	0.0752	0.0659	0.0576	0.0502														
2.46	0.2685	0.2556	0.2428	0.2300	0.2174	0.2048	0.1923	0.1799	0.1676	0.1554	0.1433	0.1313	0.1194	0.1076	0.0960	0.0847	0.0744	0.0652	0.0569	0.0495														
2.47	0.2675	0.2546	0.2417	0.2290	0.2163	0.2038	0.1913	0.1789	0.1666	0.1544	0.1423	0.1303	0.1184	0.1067	0.0950	0.0838	0.0736	0.0644	0.0562	0.0489														
2.48	0.2664	0.2535	0.2407	0.2280	0.2153	0.2028	0.1903	0.1779	0.1656	0.1534	0.1413	0.1294	0.1175	0.1057	0.0941	0.0829	0.0727	0.0636	0.0555	0.0482														
2.49	0.2654	0.2525	0.2397	0.2269	0.2143	0.2017	0.1893	0.1769	0.1646	0.1525	0.1404	0.1284	0.1166	0.1048	0.0932	0.0821	0.0719	0.0629	0.0548	0.0476														
2.50	0.2644	0.2515	0.2386	0.2259	0.2133	0.2007	0.1883	0.1759	0.1637	0.1515	0.1394	0.1275	0.1156	0.1039	0.0923	0.0812	0.0711	0.0621	0.0541	0.0469														
2.51	0.2634	0.2504	0.2376	0.2249	0.2123	0.1997	0.1873	0.1749	0.1627	0.1505	0.1385	0.1265	0.1147	0.1030	0.0914	0.0803	0.0703	0.0614	0.0534	0.0463														
2.52	0.2623	0.2494	0.2366	0.2239	0.2113	0.1987	0.1863	0.1740	0.1617	0.1496	0.1375	0.1256	0.1138	0.1021	0.0905	0.0795	0.0695	0.0606	0.0527	0.0457														
2.53	0.2613	0.2484	0.2356	0.2229	0.2103	0.1978	0.1853																											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35		
3.01	0.2187	0.2060	0.1935	0.1811	0.1689	0.1567	0.1447	0.1329	0.1212	0.1096	0.0982	0.0869	0.0758	0.0651	0.0554	0.0470	0.0398	0.0336	0.0281	0.0234		
3.02	0.2179	0.2052	0.1927	0.1804	0.1681	0.1560	0.1440	0.1322	0.1205	0.1089	0.0975	0.0863	0.0752	0.0644	0.0548	0.0465	0.0394	0.0331	0.0278	0.0231		
3.03	0.2171	0.2045	0.1920	0.1796	0.1674	0.1553	0.1433	0.1315	0.1198	0.1082	0.0968	0.0856	0.0745	0.0638	0.0543	0.0460	0.0389	0.0327	0.0274	0.0228		
3.04	0.2163	0.2037	0.1912	0.1788	0.1666	0.1545	0.1426	0.1307	0.1191	0.1075	0.0962	0.0850	0.0739	0.0632	0.0537	0.0455	0.0385	0.0323	0.0270	0.0224		
3.05	0.2156	0.2029	0.1905	0.1781	0.1659	0.1538	0.1419	0.1300	0.1184	0.1069	0.0955	0.0843	0.0733	0.0626	0.0532	0.0450	0.0380	0.0320	0.0267	0.0221		
3.06	0.2148	0.2022	0.1897	0.1774	0.1652	0.1531	0.1411	0.1293	0.1177	0.1062	0.0948	0.0837	0.0726	0.0620	0.0526	0.0446	0.0376	0.0316	0.0264	0.0218		
3.07	0.2140	0.2014	0.1890	0.1766	0.1644	0.1524	0.1404	0.1286	0.1170	0.1055	0.0942	0.0830	0.0720	0.0614	0.0521	0.0441	0.0372	0.0312	0.0260	0.0215		
3.08	0.2133	0.2007	0.1882	0.1759	0.1637	0.1516	0.1397	0.1280	0.1163	0.1049	0.0935	0.0824	0.0714	0.0609	0.0516	0.0436	0.0367	0.0308	0.0257	0.0212		
3.09	0.2125	0.1999	0.1875	0.1752	0.1630	0.1509	0.1390	0.1273	0.1157	0.1042	0.0929	0.0817	0.0708	0.0603	0.0510	0.0431	0.0363	0.0304	0.0253	0.0209		
3.10	0.2118	0.1992	0.1867	0.1744	0.1623	0.1502	0.1383	0.1266	0.1150	0.1035	0.0922	0.0811	0.0701	0.0597	0.0505	0.0427	0.0359	0.0301	0.0250	0.0207		
3.11	0.2110	0.1984	0.1860	0.1737	0.1615	0.1495	0.1376	0.1259	0.1143	0.1029	0.0916	0.0805	0.0695	0.0591	0.0500	0.0422	0.0355	0.0297	0.0247	0.0204		
3.12	0.2103	0.1977	0.1853	0.1730	0.1608	0.1488	0.1370	0.1252	0.1137	0.1022	0.0910	0.0799	0.0689	0.0586	0.0495	0.0418	0.0351	0.0293	0.0244	0.0201		
3.13	0.2095	0.1970	0.1846	0.1723	0.1601	0.1481	0.1363	0.1246	0.1130	0.1016	0.0903	0.0792	0.0683	0.0580	0.0490	0.0413	0.0347	0.0290	0.0241	0.0198		
3.14	0.2088	0.1962	0.1838	0.1716	0.1594	0.1474	0.1356	0.1239	0.1123	0.1009	0.0897	0.0786	0.0677	0.0575	0.0485	0.0409	0.0343	0.0286	0.0238	0.0195		
3.15	0.2081	0.1955	0.1831	0.1709	0.1587	0.1468	0.1349	0.1232	0.1117	0.1003	0.0891	0.0780	0.0671	0.0569	0.0480	0.0404	0.0339	0.0283	0.0234	0.0193		
3.16	0.2073	0.1948	0.1824	0.1702	0.1580	0.1461	0.1342	0.1226	0.1110	0.0997	0.0885	0.0774	0.0665	0.0564	0.0475	0.0400	0.0335	0.0280	0.0231	0.0190		
3.17	0.2066	0.1941	0.1817	0.1695	0.1574	0.1454	0.1336	0.1219	0.1104	0.0990	0.0878	0.0768	0.0660	0.0558	0.0470	0.0396	0.0331	0.0276	0.0228	0.0187		
3.18	0.2059	0.1934	0.1810	0.1688	0.1567	0.1447	0.1329	0.1213	0.1098	0.0984	0.0872	0.0762	0.0654	0.0553	0.0466	0.0391	0.0328	0.0273	0.0226	0.0185		
3.19	0.2052	0.1927	0.1803	0.1681	0.1560	0.1440	0.1322	0.1206	0.1091	0.0978	0.0866	0.0756	0.0648	0.0548	0.0461	0.0387	0.0324	0.0269	0.0223	0.0182		
3.20	0.2045	0.1920	0.1796	0.1674	0.1553	0.1434	0.1316	0.1200	0.1085	0.0972	0.0860	0.0750	0.0642	0.0543	0.0456	0.0383	0.0320	0.0266	0.0220	0.0180		
3.21	0.2037	0.1912	0.1789	0.1667	0.1546	0.1427	0.1309	0.1193	0.1079	0.0965	0.0854	0.0744	0.0637	0.0537	0.0452	0.0379	0.0316	0.0263	0.0217	0.0177		
3.22	0.2030	0.1905	0.1782	0.1660	0.1540	0.1420	0.1303	0.1187	0.1072	0.0959	0.0848	0.0739	0.0631	0.0532	0.0447	0.0375	0.0313	0.0260	0.0214	0.0175		
3.23	0.2023	0.1899	0.1775	0.1653	0.1533	0.1414	0.1296	0.1180	0.1066	0.0953	0.0842	0.0733	0.0625	0.0527	0.0443	0.0371	0.0309	0.0257	0.0211	0.0172		
3.24	0.2016	0.1892	0.1768	0.1647	0.1526	0.1407	0.1290	0.1174	0.1060	0.0947	0.0836	0.0727	0.0620	0.0522	0.0438	0.0367	0.0306	0.0253	0.0209	0.0170		
3.25	0.2009	0.1885	0.1762	0.1640	0.1520	0.1401	0.1284	0.1168	0.1054	0.0941	0.0830	0.0721	0.0614	0.0517	0.0434	0.0363	0.0302	0.0250	0.0206	0.0168		
3.26	0.2002	0.1878	0.1755	0.1633	0.1513	0.1394	0.1277	0.1162	0.1048	0.0935	0.0824	0.0716	0.0609	0.0512	0.0429	0.0359	0.0299	0.0247	0.0203	0.0165		
3.27	0.1995	0.1871	0.1748	0.1626	0.1506	0.1388	0.1271	0.1155	0.1042	0.0929	0.0819	0.0710	0.0603	0.0507	0.0425	0.0355	0.0295	0.0244	0.0201	0.0163		
3.28	0.1989	0.1864	0.1741	0.1620	0.1500	0.1381	0.1265	0.1149	0.1035	0.0923	0.0813	0.0704	0.0598	0.0502	0.0420	0.0351	0.0292	0.0241	0.0198	0.0161		
3.29	0.1982	0.1857	0.1735	0.1613	0.1493	0.1375	0.1258	0.1143	0.1029	0.0917	0.0807	0.0699	0.0593	0.0498	0.0416	0.0347	0.0289	0.0238	0.0195	0.0159		
3.30	0.1975	0.1851	0.1728	0.1607	0.1487	0.1369	0.1252	0.1137	0.1023	0.0912	0.0801	0.0693	0.0587	0.0493	0.0412	0.0344	0.0285	0.0236	0.0193	0.0156		
3.31	0.1968	0.1844	0.1721	0.1600	0.1481	0.1362	0.1246	0.1131	0.1018	0.0906	0.0796	0.0688	0.0582	0.0488	0.0408	0.0340	0.0282	0.0233	0.0190	0.0154		
3.32	0.1961	0.1837	0.1715	0.1594	0.1474	0.1356	0.1240	0.1125	0.1012	0.0900	0.0790	0.0682	0.0577	0.0483	0.0404	0.0336	0.0279	0.0230	0.0188	0.0152		
3.33	0.1955	0.1831	0.1708	0.1587	0.1468	0.1350	0.1234	0.1119	0.1006	0.0894	0.0785	0.0677	0.0572	0.0479	0.0399	0.0333	0.0276	0.0227	0.0185	0.0150		
3.34	0.1948	0.1824	0.1702	0.1581	0.1462	0.1344	0.1227	0.1113	0.1000	0.0889	0.0779	0.0671	0.0567	0.0474	0.0395	0.0329	0.0273	0.0224	0.0183	0.0148		
3.35	0.1941	0.1817	0.1695	0.1574	0.1455	0.1338	0.1221	0.1107	0.0994	0.0883	0.0773	0.0666	0.0562	0.0470	0.0391	0.0326	0.0269	0.0222	0.0181	0.0146		
3.36	0.1935	0.1811	0.1689	0.1568	0.1449	0.1331	0.1215	0.1101	0.0988	0.0877	0.0768	0.0661	0.0556	0.0465	0.0387	0.0322	0.0266	0.0219	0.0178	0.0144		
3.37	0.1928	0.1804	0.1682	0.1562	0.1443	0.1325	0.1209	0.1095	0.0983	0.0872	0.0762	0.0655	0.0551	0.0461	0.0383	0.0319	0.0263	0.0216	0.0176	0.0142		
3.38	0.1922	0.1798	0.1676	0.1555	0.1437	0.1319	0.1203	0.1089	0.0977	0.0866	0.0757	0.0650	0.0547	0.0456	0.0380	0.0315	0.0259	0.0214	0.0174	0.0140		
3.39	0.1915	0.1792	0.1670	0.1549	0.1430	0.1313	0.1198	0.1083	0.0971	0.0861	0.0752	0.0645	0.0542	0.0452	0.0376	0.0312	0.0257	0.0211	0.0171	0.0138		
3.40	0.1908	0.1785	0.1663	0.1543	0.1424	0.1307	0.1192	0.1078	0.0965	0.0855	0.0746	0.0639	0.0537	0.0448	0.0373	0.0308	0.0254	0.0208	0.0169	0.0136		
3.41	0.1902	0.1779	0.1657	0.1537	0.1417	0.1301	0.1186	0.1072	0.0960	0.0850	0.0741	0.0634	0.0532	0.0443	0.0368	0.0303	0.0249	0.0203	0.0164	0.0132		
3.42	0.1896	0.1772	0.1651	0.1531	0.1411	0.1295	0.1180	0.1066	0.0954	0.0844	0.0735	0.0628	0.0527	0.0439	0.0364	0.0300	0.0246	0.0200	0.0161	0.0129		
3.43	0.1889	0.1766	0.1644	0.1524	0.1406	0.1289	0.1174	0.1061	0.0949	0.0839	0.0730	0.0624	0.0522	0.0435	0.0361	0.0298	0.0246	0.0201	0.0163	0.0130		
3.44	0.1883	0.1760	0.1638	0.1518	0.1400	0.1283	0.1168	0.1055	0.0943	0.0833	0.0725	0.0619	0.0518	0.0431	0.0357	0.0295	0.0243	0.0198	0.0161	0.0129		
3.45	0.1876	0.1753	0.1632	0.1512	0.1394	0.1278	0.1163	0.1049	0.0938	0.0828	0.0720	0.0614	0.0513	0.0426	0.0353	0.0292	0.0240	0.0196	0.0158	0.0127		
3.46	0.1870	0.1747	0.1626	0.1506	0.1388	0.1272	0.1157	0.1044	0.0932	0.0823	0.0715	0.0609	0.0508	0.0422	0.0350	0.0289	0.0237	0.0194	0.0156	0.0125		
3.47	0.1864	0.1741	0.1620	0.1500	0.1382	0.1266	0.1151	0.1038	0.0927	0.0817	0.0710	0.0604	0.0504	0.0418	0.0346	0.0286	0.0235	0.0191	0.0154	0.0123		
3.48	0.1858	0.1735	0.1614	0.1494	0.1376	0.1260	0.1145	0.1033	0.0921	0.0812	0.0704	0.0599	0.0499	0.0414	0.0343	0.0283	0.0232	0.0189	0.0152	0.0122		
3.49	0.1851	0.1729	0.1608	0.1488	0.1371	0.1254	0.1140	0.1027	0.0916	0.0807	0.0699	0.0594	0.0495	0.0410	0.0339	0.0280	0.0229	0.0187	0.0150	0.0120		
3.50	0.1845	0.1723	0.1602	0.1482	0.1365	0.1249	0.1134	0.1022	0.0911	0.0802	0.0694	0.0589	0.0490	0.0406	0.0336	0.0277	0.0227	0.0184	0.0148	0.0118		
3.51	0.1839	0.1716	0.1596	0.1476	0.1359	0.1243	0.1129	0.1016	0.0905	0.0796	0.0689	0.0584	0.0486	0.0402	0.0332	0.0274	0.0224	0.0182	0.0146	0.0117		
3.52	0.1833	0.1710	0.1590	0.1471	0.1353	0.1237	0.1123	0.1011	0.0900	0.0791	0.0684	0.0579	0.0481	0.0398	0.0329	0.0271	0.0222	0.0180	0.0144	0.0115		
3.53	0.1827	0.1704	0.1584	0.1465	0.1347	0.1232	0.1118															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.1562	0.1444	0.1328	0.1214	0.1102	0.0991	0.0883	0.0776	0.0672	0.0570	0.0469	0.0380	0.0307	0.0248	0.0199	0.0159	0.0126	0.0098	0.0075	0.0057	
4.02	0.1557	0.1439	0.1323	0.1209	0.1097	0.0987	0.0879	0.0772	0.0668	0.0566	0.0466	0.0377	0.0304	0.0245	0.0197	0.0157	0.0124	0.0097	0.0074	0.0057	
4.03	0.1552	0.1434	0.1319	0.1205	0.1093	0.0982	0.0874	0.0768	0.0664	0.0562	0.0462	0.0374	0.0302	0.0243	0.0195	0.0156	0.0123	0.0095	0.0073	0.0056	
4.04	0.1547	0.1430	0.1314	0.1200	0.1088	0.0978	0.0870	0.0764	0.0660	0.0558	0.0458	0.0371	0.0299	0.0241	0.0193	0.0154	0.0121	0.0094	0.0072	0.0055	
4.05	0.1542	0.1425	0.1309	0.1195	0.1084	0.0974	0.0866	0.0760	0.0656	0.0554	0.0454	0.0367	0.0296	0.0238	0.0191	0.0152	0.0120	0.0093	0.0072	0.0054	
4.06	0.1537	0.1420	0.1304	0.1191	0.1079	0.0969	0.0861	0.0756	0.0652	0.0550	0.0451	0.0364	0.0293	0.0236	0.0189	0.0151	0.0118	0.0092	0.0071	0.0054	
4.07	0.1532	0.1415	0.1300	0.1186	0.1075	0.0965	0.0857	0.0751	0.0648	0.0546	0.0447	0.0361	0.0291	0.0234	0.0187	0.0149	0.0117	0.0091	0.0070	0.0053	
4.08	0.1528	0.1410	0.1295	0.1182	0.1070	0.0961	0.0853	0.0747	0.0644	0.0542	0.0443	0.0358	0.0288	0.0232	0.0185	0.0147	0.0116	0.0090	0.0069	0.0052	
4.09	0.1523	0.1406	0.1290	0.1177	0.1066	0.0956	0.0849	0.0743	0.0640	0.0538	0.0440	0.0355	0.0285	0.0229	0.0183	0.0146	0.0114	0.0089	0.0068	0.0051	
4.10	0.1518	0.1401	0.1286	0.1173	0.1061	0.0952	0.0845	0.0739	0.0636	0.0535	0.0436	0.0352	0.0283	0.0227	0.0181	0.0144	0.0113	0.0087	0.0067	0.0051	
4.11	0.1513	0.1396	0.1281	0.1168	0.1057	0.0948	0.0841	0.0735	0.0632	0.0531	0.0433	0.0349	0.0280	0.0225	0.0180	0.0143	0.0112	0.0086	0.0066	0.0050	
4.12	0.1508	0.1392	0.1277	0.1164	0.1053	0.0944	0.0836	0.0731	0.0628	0.0527	0.0429	0.0346	0.0278	0.0223	0.0178	0.0141	0.0110	0.0085	0.0065	0.0049	
4.13	0.1504	0.1387	0.1272	0.1159	0.1048	0.0939	0.0832	0.0727	0.0624	0.0523	0.0426	0.0343	0.0275	0.0221	0.0176	0.0139	0.0109	0.0084	0.0064	0.0048	
4.14	0.1499	0.1382	0.1268	0.1155	0.1044	0.0935	0.0828	0.0723	0.0620	0.0520	0.0422	0.0340	0.0273	0.0219	0.0174	0.0138	0.0108	0.0083	0.0063	0.0048	
4.15	0.1494	0.1378	0.1263	0.1150	0.1040	0.0931	0.0824	0.0719	0.0617	0.0516	0.0419	0.0337	0.0270	0.0216	0.0172	0.0136	0.0107	0.0082	0.0062	0.0047	
4.16	0.1490	0.1373	0.1259	0.1146	0.1035	0.0927	0.0820	0.0715	0.0613	0.0512	0.0415	0.0334	0.0268	0.0214	0.0171	0.0135	0.0105	0.0081	0.0062	0.0046	
4.17	0.1485	0.1369	0.1254	0.1142	0.1031	0.0923	0.0816	0.0711	0.0609	0.0509	0.0412	0.0331	0.0265	0.0212	0.0169	0.0133	0.0104	0.0080	0.0061	0.0046	
4.18	0.1480	0.1364	0.1250	0.1137	0.1027	0.0918	0.0812	0.0707	0.0605	0.0505	0.0408	0.0328	0.0263	0.0210	0.0167	0.0132	0.0103	0.0079	0.0060	0.0045	
4.19	0.1476	0.1359	0.1245	0.1133	0.1023	0.0914	0.0808	0.0704	0.0601	0.0501	0.0405	0.0325	0.0260	0.0208	0.0165	0.0131	0.0102	0.0078	0.0059	0.0044	
4.20	0.1471	0.1355	0.1241	0.1129	0.1018	0.0910	0.0804	0.0700	0.0598	0.0498	0.0402	0.0322	0.0258	0.0206	0.0164	0.0129	0.0101	0.0077	0.0059	0.0044	
4.21	0.1466	0.1350	0.1236	0.1124	0.1014	0.0906	0.0800	0.0696	0.0594	0.0494	0.0399	0.0320	0.0256	0.0204	0.0162	0.0128	0.0099	0.0076	0.0058	0.0043	
4.22	0.1462	0.1346	0.1232	0.1120	0.1010	0.0902	0.0796	0.0692	0.0590	0.0490	0.0395	0.0317	0.0253	0.0202	0.0160	0.0126	0.0098	0.0075	0.0057	0.0043	
4.23	0.1457	0.1341	0.1228	0.1116	0.1006	0.0898	0.0792	0.0688	0.0586	0.0487	0.0392	0.0314	0.0251	0.0200	0.0159	0.0125	0.0097	0.0074	0.0056	0.0042	
4.24	0.1453	0.1337	0.1223	0.1112	0.1002	0.0894	0.0788	0.0684	0.0583	0.0483	0.0389	0.0311	0.0249	0.0198	0.0157	0.0124	0.0096	0.0073	0.0055	0.0041	
4.25	0.1448	0.1333	0.1219	0.1107	0.0998	0.0890	0.0784	0.0681	0.0579	0.0480	0.0386	0.0309	0.0246	0.0196	0.0156	0.0122	0.0095	0.0072	0.0055	0.0041	
4.26	0.1444	0.1328	0.1215	0.1103	0.0994	0.0886	0.0780	0.0677	0.0575	0.0476	0.0382	0.0306	0.0244	0.0195	0.0154	0.0121	0.0094	0.0072	0.0054	0.0040	
4.27	0.1439	0.1324	0.1210	0.1099	0.0989	0.0882	0.0776	0.0673	0.0572	0.0473	0.0379	0.0303	0.0242	0.0193	0.0152	0.0120	0.0093	0.0071	0.0053	0.0040	
4.28	0.1435	0.1319	0.1206	0.1095	0.0985	0.0878	0.0773	0.0669	0.0568	0.0469	0.0376	0.0301	0.0240	0.0191	0.0151	0.0118	0.0092	0.0070	0.0053	0.0039	
4.29	0.1430	0.1315	0.1202	0.1091	0.0981	0.0874	0.0769	0.0666	0.0565	0.0466	0.0373	0.0298	0.0237	0.0189	0.0149	0.0117	0.0090	0.0069	0.0052	0.0039	
4.30	0.1426	0.1311	0.1198	0.1086	0.0977	0.0870	0.0765	0.0662	0.0561	0.0462	0.0370	0.0295	0.0235	0.0187	0.0148	0.0116	0.0089	0.0068	0.0051	0.0038	
4.31	0.1421	0.1306	0.1193	0.1082	0.0973	0.0866	0.0761	0.0658	0.0557	0.0459	0.0367	0.0293	0.0233	0.0185	0.0146	0.0115	0.0088	0.0067	0.0050	0.0037	
4.32	0.1417	0.1302	0.1189	0.1078	0.0969	0.0862	0.0757	0.0655	0.0554	0.0455	0.0364	0.0290	0.0231	0.0183	0.0145	0.0113	0.0087	0.0066	0.0050	0.0037	
4.33	0.1413	0.1298	0.1185	0.1074	0.0965	0.0858	0.0754	0.0651	0.0550	0.0451	0.0361	0.0288	0.0229	0.0182	0.0143	0.0112	0.0086	0.0066	0.0049	0.0036	
4.34	0.1408	0.1294	0.1181	0.1070	0.0961	0.0855	0.0750	0.0647	0.0547	0.0449	0.0358	0.0285	0.0227	0.0180	0.0142	0.0111	0.0085	0.0065	0.0048	0.0035	
4.35	0.1404	0.1289	0.1177	0.1066	0.0957	0.0851	0.0746	0.0644	0.0543	0.0445	0.0355	0.0283	0.0225	0.0178	0.0140	0.0110	0.0084	0.0064	0.0048	0.0035	
4.36	0.1400	0.1285	0.1172	0.1062	0.0953	0.0847	0.0742	0.0640	0.0540	0.0442	0.0352	0.0280	0.0223	0.0177	0.0139	0.0108	0.0083	0.0063	0.0047	0.0035	
4.37	0.1395	0.1281	0.1168	0.1058	0.0949	0.0843	0.0739	0.0636	0.0536	0.0439	0.0349	0.0278	0.0221	0.0175	0.0138	0.0107	0.0082	0.0062	0.0047	0.0034	
4.38	0.1391	0.1277	0.1164	0.1054	0.0946	0.0839	0.0735	0.0633	0.0533	0.0435	0.0346	0.0276	0.0219	0.0173	0.0136	0.0106	0.0081	0.0062	0.0046	0.0034	
4.39	0.1387	0.1272	0.1160	0.1050	0.0942	0.0836	0.0731	0.0629	0.0530	0.0432	0.0343	0.0273	0.0217	0.0172	0.0135	0.0105	0.0080	0.0061	0.0045	0.0033	
4.40	0.1382	0.1268	0.1156	0.1046	0.0938	0.0832	0.0728	0.0626	0.0526	0.0429	0.0341	0.0271	0.0215	0.0170	0.0133	0.0104	0.0079	0.0060	0.0045	0.0033	
4.41	0.1378	0.1264	0.1152	0.1042	0.0934	0.0828	0.0724	0.0622	0.0523	0.0426	0.0338	0.0268	0.0213	0.0168	0.0131	0.0102	0.0078	0.0059	0.0044	0.0033	
4.42	0.1374	0.1259	0.1148	0.1038	0.0930	0.0824	0.0720	0.0619	0.0519	0.0422	0.0335	0.0265	0.0211	0.0167	0.0131	0.0102	0.0078	0.0059	0.0044	0.0033	
4.43	0.1370	0.1256	0.1144	0.1034	0.0926	0.0821	0.0717	0.0615	0.0516	0.0419	0.0332	0.0264	0.0209	0.0165	0.0129	0.0100	0.0077	0.0058	0.0043	0.0031	
4.44	0.1366	0.1252	0.1140	0.1030	0.0923	0.0817	0.0713	0.0612	0.0513	0.0416	0.0330	0.0262	0.0207	0.0164	0.0128	0.0099	0.0076	0.0057	0.0042	0.0031	
4.45	0.1361	0.1248	0.1136	0.1026	0.0919	0.0813	0.0710	0.0608	0.0509	0.0412	0.0327	0.0259	0.0205	0.0162	0.0127	0.0098	0.0075	0.0056	0.0042	0.0031	
4.46	0.1357	0.1244	0.1132	0.1022	0.0915	0.0810	0.0706	0.0605	0.0506	0.0409	0.0324	0.0257	0.0203	0.0160	0.0126	0.0097	0.0074	0.0056	0.0041	0.0030	
4.47	0.1353	0.1240	0.1128	0.1018	0.0911	0.0806	0.0703	0.0601	0.0503	0.0406	0.0321	0.0255	0.0201	0.0159	0.0124	0.0096	0.0073	0.0055	0.0041	0.0030	
4.48	0.1349	0.1235	0.1124	0.1015	0.0907	0.0802	0.0699	0.0598	0.0499	0.0403	0.0319	0.0253	0.0200	0.0157	0.0123	0.0095	0.0072	0.0054	0.0040	0.0029	
4.49	0.1345	0.1231	0.1120	0.1011	0.0904	0.0799	0.0696	0.0595	0.0496	0.0400	0.0316	0.0250	0.0198	0.0156	0.0122	0.0094	0.0071	0.0054	0.0040	0.0029	
4.50	0.1341	0.1227	0.1116	0.1007	0.0900	0.0795	0.0692	0.0591	0.0493	0.0397	0.0314	0.0248	0.0196	0.0154	0.0120	0.0093	0.0071	0.0053	0.0039	0.0028	
4.51	0.1337	0.1223	0.1112	0.1003	0.0896	0.0791	0.0689	0.0588	0.0489	0.0394	0.0311	0.0246	0.0194	0.0153	0.0119	0.0092	0.0070	0.0052	0.0039	0.0028	
4.52	0.1333	0.1219	0.1108	0.0999	0.0893	0.0788	0.0685	0.0585	0.0486	0.0391	0.0308	0.0244	0.0192	0.0151	0.0118	0.0091	0.0069	0.0052	0.0038	0.0028	
4.53	0.1328	0.1215	0.1105	0.0996	0.0889	0.0784	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
5.01	0.1150	0.1041	0.0935	0.0831	0.0729	0.0629	0.0531	0.0436	0.0344	0.0266	0.0206	0.0160	0.0123	0.0095	0.0071	0.0053	0.0039	0.0028	0.0020	0.0014
5.02	0.1147	0.1038	0.0932	0.0828	0.0726	0.0626	0.0529	0.0433	0.0341	0.0264	0.0204	0.0158	0.0122	0.0094	0.0071	0.0052	0.0038	0.0027	0.0019	0.0013
5.03	0.1143	0.1035	0.0929	0.0824	0.0723	0.0623	0.0526	0.0431	0.0339	0.0262	0.0202	0.0157	0.0121	0.0093	0.0070	0.0052	0.0038	0.0027	0.0019	0.0013
5.04	0.1140	0.1031	0.0925	0.0821	0.0720	0.0620	0.0523	0.0428	0.0336	0.0260	0.0201	0.0156	0.0120	0.0092	0.0069	0.0051	0.0037	0.0027	0.0019	0.0013
5.05	0.1136	0.1028	0.0922	0.0818	0.0717	0.0617	0.0520	0.0425	0.0334	0.0258	0.0199	0.0154	0.0119	0.0091	0.0068	0.0051	0.0037	0.0026	0.0019	0.0013
5.06	0.1133	0.1025	0.0919	0.0815	0.0714	0.0614	0.0517	0.0423	0.0331	0.0255	0.0197	0.0153	0.0118	0.0090	0.0068	0.0050	0.0036	0.0026	0.0018	0.0013
5.07	0.1130	0.1022	0.0916	0.0812	0.0711	0.0612	0.0515	0.0420	0.0329	0.0253	0.0196	0.0152	0.0117	0.0089	0.0067	0.0050	0.0036	0.0026	0.0018	0.0012
5.08	0.1126	0.1018	0.0913	0.0809	0.0708	0.0609	0.0512	0.0417	0.0326	0.0252	0.0194	0.0150	0.0116	0.0088	0.0066	0.0049	0.0036	0.0025	0.0018	0.0012
5.09	0.1123	0.1015	0.0909	0.0806	0.0705	0.0606	0.0509	0.0415	0.0324	0.0250	0.0193	0.0149	0.0115	0.0088	0.0066	0.0048	0.0035	0.0025	0.0018	0.0012
5.10	0.1120	0.1012	0.0906	0.0803	0.0702	0.0603	0.0506	0.0412	0.0321	0.0248	0.0191	0.0148	0.0114	0.0087	0.0065	0.0048	0.0035	0.0025	0.0017	0.0012
5.11	0.1116	0.1009	0.0903	0.0800	0.0699	0.0600	0.0504	0.0409	0.0319	0.0246	0.0189	0.0147	0.0113	0.0086	0.0064	0.0047	0.0034	0.0024	0.0017	0.0012
5.12	0.1113	0.1006	0.0900	0.0797	0.0696	0.0597	0.0501	0.0407	0.0317	0.0244	0.0188	0.0145	0.0112	0.0085	0.0064	0.0047	0.0034	0.0024	0.0017	0.0012
5.13	0.1110	0.1002	0.0897	0.0794	0.0693	0.0594	0.0498	0.0404	0.0314	0.0242	0.0186	0.0144	0.0111	0.0084	0.0063	0.0046	0.0033	0.0024	0.0017	0.0011
5.14	0.1107	0.0999	0.0894	0.0791	0.0690	0.0592	0.0495	0.0401	0.0312	0.0240	0.0185	0.0143	0.0110	0.0083	0.0062	0.0046	0.0033	0.0023	0.0016	0.0011
5.15	0.1103	0.0996	0.0891	0.0788	0.0687	0.0589	0.0493	0.0399	0.0309	0.0238	0.0183	0.0141	0.0109	0.0083	0.0062	0.0045	0.0033	0.0023	0.0016	0.0011
5.16	0.1100	0.0993	0.0888	0.0785	0.0684	0.0586	0.0490	0.0396	0.0307	0.0236	0.0182	0.0140	0.0108	0.0082	0.0061	0.0045	0.0032	0.0023	0.0016	0.0011
5.17	0.1097	0.0990	0.0885	0.0782	0.0682	0.0583	0.0487	0.0394	0.0305	0.0234	0.0180	0.0139	0.0107	0.0081	0.0060	0.0044	0.0032	0.0023	0.0016	0.0011
5.18	0.1094	0.0987	0.0882	0.0779	0.0679	0.0581	0.0485	0.0391	0.0303	0.0232	0.0179	0.0138	0.0106	0.0080	0.0060	0.0044	0.0032	0.0022	0.0016	0.0011
5.19	0.1090	0.0983	0.0879	0.0776	0.0676	0.0578	0.0482	0.0388	0.0300	0.0231	0.0177	0.0137	0.0105	0.0080	0.0059	0.0043	0.0031	0.0022	0.0015	0.0010
5.20	0.1087	0.0980	0.0876	0.0773	0.0673	0.0575	0.0479	0.0386	0.0298	0.0229	0.0176	0.0136	0.0104	0.0079	0.0059	0.0043	0.0031	0.0022	0.0015	0.0010
5.21	0.1084	0.0977	0.0873	0.0770	0.0670	0.0572	0.0477	0.0383	0.0296	0.0227	0.0175	0.0135	0.0103	0.0078	0.0058	0.0042	0.0030	0.0021	0.0015	0.0010
5.22	0.1081	0.0974	0.0870	0.0767	0.0667	0.0570	0.0474	0.0381	0.0294	0.0225	0.0173	0.0133	0.0102	0.0077	0.0057	0.0042	0.0030	0.0021	0.0015	0.0010
5.23	0.1078	0.0971	0.0867	0.0764	0.0665	0.0567	0.0471	0.0378	0.0291	0.0224	0.0172	0.0132	0.0101	0.0077	0.0057	0.0041	0.0030	0.0021	0.0014	0.0010
5.24	0.1075	0.0968	0.0864	0.0761	0.0662	0.0564	0.0469	0.0376	0.0289	0.0222	0.0170	0.0131	0.0100	0.0076	0.0056	0.0041	0.0029	0.0021	0.0014	0.0010
5.25	0.1071	0.0965	0.0861	0.0759	0.0659	0.0561	0.0466	0.0373	0.0287	0.0220	0.0169	0.0130	0.0099	0.0075	0.0056	0.0041	0.0029	0.0020	0.0014	0.0010
5.26	0.1068	0.0962	0.0858	0.0756	0.0656	0.0559	0.0464	0.0371	0.0285	0.0218	0.0168	0.0129	0.0098	0.0074	0.0055	0.0040	0.0029	0.0020	0.0014	0.0009
5.27	0.1065	0.0959	0.0855	0.0753	0.0653	0.0556	0.0461	0.0368	0.0283	0.0217	0.0166	0.0128	0.0097	0.0074	0.0054	0.0040	0.0028	0.0020	0.0014	0.0009
5.28	0.1062	0.0956	0.0852	0.0750	0.0651	0.0553	0.0458	0.0366	0.0281	0.0215	0.0165	0.0127	0.0097	0.0073	0.0054	0.0039	0.0028	0.0020	0.0014	0.0009
5.29	0.1059	0.0953	0.0849	0.0747	0.0648	0.0551	0.0456	0.0363	0.0279	0.0213	0.0164	0.0126	0.0096	0.0072	0.0053	0.0039	0.0028	0.0019	0.0013	0.0009
5.30	0.1056	0.0950	0.0846	0.0744	0.0645	0.0548	0.0453	0.0361	0.0276	0.0212	0.0162	0.0125	0.0095	0.0072	0.0053	0.0038	0.0027	0.0019	0.0013	0.0009
5.31	0.1053	0.0947	0.0843	0.0742	0.0642	0.0545	0.0451	0.0359	0.0274	0.0210	0.0161	0.0124	0.0094	0.0071	0.0052	0.0038	0.0027	0.0019	0.0013	0.0009
5.32	0.1050	0.0944	0.0840	0.0739	0.0640	0.0543	0.0448	0.0356	0.0272	0.0208	0.0160	0.0122	0.0093	0.0070	0.0052	0.0037	0.0027	0.0019	0.0013	0.0009
5.33	0.1047	0.0941	0.0837	0.0736	0.0637	0.0540	0.0446	0.0354	0.0270	0.0207	0.0158	0.0121	0.0092	0.0070	0.0051	0.0037	0.0026	0.0018	0.0013	0.0009
5.34	0.1044	0.0938	0.0834	0.0733	0.0634	0.0538	0.0443	0.0351	0.0268	0.0205	0.0157	0.0120	0.0092	0.0069	0.0051	0.0037	0.0026	0.0018	0.0012	0.0008
5.35	0.1040	0.0935	0.0831	0.0730	0.0632	0.0535	0.0441	0.0349	0.0266	0.0203	0.0156	0.0119	0.0091	0.0068	0.0050	0.0036	0.0026	0.0018	0.0012	0.0008
5.36	0.1037	0.0932	0.0829	0.0728	0.0629	0.0532	0.0438	0.0346	0.0264	0.0202	0.0154	0.0118	0.0090	0.0068	0.0050	0.0036	0.0025	0.0018	0.0012	0.0008
5.37	0.1034	0.0929	0.0826	0.0725	0.0626	0.0530	0.0436	0.0344	0.0262	0.0200	0.0153	0.0117	0.0089	0.0067	0.0049	0.0035	0.0025	0.0017	0.0012	0.0008
5.38	0.1031	0.0926	0.0823	0.0722	0.0624	0.0527	0.0433	0.0342	0.0260	0.0199	0.0152	0.0116	0.0088	0.0066	0.0049	0.0035	0.0025	0.0017	0.0012	0.0008
5.39	0.1028	0.0923	0.0820	0.0719	0.0621	0.0525	0.0431	0.0339	0.0258	0.0197	0.0151	0.0115	0.0088	0.0066	0.0048	0.0035	0.0025	0.0017	0.0012	0.0008
5.40	0.1025	0.0920	0.0817	0.0717	0.0618	0.0522	0.0428	0.0337	0.0256	0.0196	0.0149	0.0114	0.0087	0.0065	0.0048	0.0034	0.0024	0.0017	0.0011	0.0008
5.41	0.1022	0.0917	0.0814	0.0714	0.0616	0.0520	0.0426	0.0335	0.0254	0.0194	0.0148	0.0108	0.0082	0.0061	0.0044	0.0034	0.0024	0.0017	0.0011	0.0008
5.42	0.1019	0.0914	0.0811	0.0711	0.0613	0.0517	0.0423	0.0332	0.0253	0.0193	0.0147	0.0112	0.0085	0.0064	0.0047	0.0033	0.0024	0.0016	0.0011	0.0007
5.43	0.1016	0.0911	0.0809	0.0708	0.0610	0.0515	0.0421	0.0330	0.0251	0.0191	0.0146	0.0112	0.0084	0.0063	0.0046	0.0033	0.0023	0.0016	0.0011	0.0007
5.44	0.1013	0.0909	0.0806	0.0706	0.0608	0.0512	0.0419	0.0327	0.0249	0.0190	0.0145	0.0111	0.0084	0.0063	0.0046	0.0033	0.0023	0.0016	0.0011	0.0007
5.45	0.1010	0.0906	0.0803	0.0703	0.0605	0.0509	0.0416	0.0325	0.0247	0.0188	0.0144	0.0110	0.0083	0.0062	0.0045	0.0032	0.0023	0.0016	0.0011	0.0007
5.46	0.1008	0.0903	0.0800	0.0700	0.0602	0.0507	0.0414	0.0323	0.0245	0.0187	0.0142	0.0109	0.0082	0.0061	0.0045	0.0032	0.0023	0.0016	0.0011	0.0007
5.47	0.1005	0.0900	0.0798	0.0698	0.0600	0.0504	0.0411	0.0321	0.0243	0.0185	0.0141	0.0108	0.0081	0.0061	0.0044	0.0032	0.0022	0.0015	0.0010	0.0007
5.48	0.1002	0.0897	0.0795	0.0695	0.0597	0.0502	0.0409	0.0318	0.0241	0.0184	0.0140	0.0107	0.0081	0.0060	0.0044	0.0031	0.0022	0.0015	0.0010	0.0007
5.49	0.0999	0.0894	0.0792	0.0692	0.0595	0.0500	0.0407	0.0316	0.0240	0.0182	0.0139	0.0106	0.0080	0.0060	0.0043	0.0031	0.0022	0.0015	0.0010	0.0007
5.50	0.0996	0.0891	0.0789	0.0689	0.0592	0.0497	0.0404	0.0314	0.0238	0.0181	0.0138	0.0105	0.0079	0.0059	0.0043	0.0031	0.0021	0.0015	0.0010	0.0007
5.51	0.0993	0.0889	0.0787	0.0687	0.0590	0.0495	0.0402	0.0312	0.0236	0.0180	0.0137	0.0104	0.0079	0.0058	0.0042	0.0030	0.0021	0.0015	0.0010	0.0007
5.52	0.0990	0.0886	0.0784	0.0684	0.0587	0.0492	0.0399	0.0309	0.0234	0.0178	0.0136	0.0103	0.0078	0.0058	0.0042	0.0030	0.0021	0.0014	0.0010	0.0007
5.53	0.0987	0.0883	0.0781	0.0682	0.0585	0.0490	0.0397													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
6.01	0.0859	0.0759	0.0661	0.0565	0.0472	0.0382	0.0293	0.0217	0.0162	0.0122	0.0092	0.0068	0.0050	0.0036	0.0025	0.0017	0.0012	0.0008	0.0005	0.0003
6.02	0.0857	0.0756	0.0659	0.0563	0.0470	0.0379	0.0291	0.0216	0.0161	0.0121	0.0091	0.0068	0.0050	0.0036	0.0025	0.0017	0.0011	0.0008	0.0005	0.0003
6.03	0.0854	0.0754	0.0656	0.0561	0.0468	0.0377	0.0289	0.0214	0.0160	0.0120	0.0090	0.0067	0.0049	0.0035	0.0025	0.0017	0.0011	0.0008	0.0005	0.0003
6.04	0.0852	0.0752	0.0654	0.0559	0.0466	0.0375	0.0287	0.0213	0.0159	0.0119	0.0089	0.0067	0.0049	0.0035	0.0024	0.0017	0.0011	0.0007	0.0005	0.0003
6.05	0.0849	0.0749	0.0652	0.0556	0.0464	0.0373	0.0285	0.0211	0.0158	0.0118	0.0089	0.0066	0.0048	0.0035	0.0024	0.0016	0.0011	0.0007	0.0005	0.0003
6.06	0.0847	0.0747	0.0649	0.0554	0.0462	0.0371	0.0283	0.0209	0.0157	0.0118	0.0088	0.0066	0.0048	0.0034	0.0024	0.0016	0.0011	0.0007	0.0005	0.0003
6.07	0.0844	0.0744	0.0647	0.0552	0.0459	0.0369	0.0281	0.0208	0.0155	0.0117	0.0087	0.0065	0.0047	0.0034	0.0024	0.0016	0.0011	0.0007	0.0005	0.0003
6.08	0.0842	0.0742	0.0645	0.0550	0.0457	0.0367	0.0280	0.0206	0.0154	0.0116	0.0087	0.0064	0.0047	0.0034	0.0023	0.0016	0.0011	0.0007	0.0005	0.0003
6.09	0.0839	0.0740	0.0642	0.0548	0.0455	0.0365	0.0278	0.0205	0.0153	0.0115	0.0086	0.0064	0.0047	0.0033	0.0023	0.0016	0.0011	0.0007	0.0004	0.0003
6.10	0.0837	0.0737	0.0640	0.0545	0.0453	0.0363	0.0276	0.0204	0.0152	0.0114	0.0085	0.0063	0.0046	0.0033	0.0023	0.0016	0.0010	0.0007	0.0004	0.0003
6.11	0.0835	0.0735	0.0638	0.0543	0.0451	0.0361	0.0274	0.0202	0.0151	0.0113	0.0085	0.0063	0.0046	0.0033	0.0023	0.0015	0.0010	0.0007	0.0004	0.0003
6.12	0.0832	0.0733	0.0636	0.0541	0.0449	0.0359	0.0272	0.0201	0.0150	0.0112	0.0084	0.0062	0.0045	0.0032	0.0022	0.0015	0.0010	0.0007	0.0004	0.0003
6.13	0.0830	0.0730	0.0633	0.0539	0.0447	0.0357	0.0270	0.0199	0.0149	0.0111	0.0083	0.0062	0.0045	0.0032	0.0022	0.0015	0.0010	0.0007	0.0004	0.0003
6.14	0.0827	0.0728	0.0631	0.0537	0.0445	0.0355	0.0268	0.0198	0.0148	0.0111	0.0083	0.0061	0.0045	0.0032	0.0021	0.0015	0.0010	0.0007	0.0004	0.0003
6.15	0.0825	0.0726	0.0629	0.0535	0.0443	0.0353	0.0267	0.0196	0.0147	0.0110	0.0082	0.0061	0.0044	0.0031	0.0022	0.0015	0.0010	0.0006	0.0004	0.0003
6.16	0.0823	0.0723	0.0627	0.0532	0.0441	0.0351	0.0265	0.0195	0.0145	0.0109	0.0081	0.0060	0.0044	0.0031	0.0021	0.0015	0.0010	0.0006	0.0004	0.0003
6.17	0.0820	0.0721	0.0625	0.0530	0.0439	0.0349	0.0263	0.0194	0.0144	0.0108	0.0081	0.0060	0.0043	0.0031	0.0021	0.0014	0.0010	0.0006	0.0004	0.0002
6.18	0.0818	0.0719	0.0622	0.0528	0.0436	0.0347	0.0261	0.0192	0.0143	0.0107	0.0080	0.0059	0.0043	0.0030	0.0021	0.0014	0.0009	0.0006	0.0004	0.0002
6.19	0.0815	0.0717	0.0620	0.0526	0.0434	0.0345	0.0259	0.0191	0.0142	0.0106	0.0079	0.0059	0.0043	0.0030	0.0021	0.0014	0.0009	0.0006	0.0004	0.0002
6.20	0.0813	0.0714	0.0618	0.0524	0.0432	0.0343	0.0257	0.0189	0.0141	0.0106	0.0079	0.0058	0.0042	0.0030	0.0021	0.0014	0.0009	0.0006	0.0004	0.0002
6.21	0.0811	0.0712	0.0616	0.0522	0.0430	0.0341	0.0256	0.0188	0.0140	0.0105	0.0078	0.0058	0.0042	0.0030	0.0020	0.0014	0.0009	0.0006	0.0004	0.0002
6.22	0.0808	0.0710	0.0614	0.0520	0.0428	0.0339	0.0254	0.0187	0.0139	0.0104	0.0078	0.0057	0.0041	0.0029	0.0020	0.0014	0.0009	0.0006	0.0004	0.0002
6.23	0.0806	0.0708	0.0611	0.0518	0.0426	0.0337	0.0252	0.0185	0.0138	0.0103	0.0077	0.0057	0.0041	0.0029	0.0020	0.0013	0.0009	0.0006	0.0004	0.0002
6.24	0.0804	0.0705	0.0609	0.0516	0.0424	0.0335	0.0250	0.0184	0.0137	0.0103	0.0076	0.0056	0.0041	0.0029	0.0020	0.0013	0.0009	0.0006	0.0004	0.0002
6.25	0.0801	0.0703	0.0607	0.0513	0.0422	0.0333	0.0249	0.0183	0.0136	0.0102	0.0076	0.0056	0.0040	0.0028	0.0019	0.0013	0.0009	0.0006	0.0004	0.0002
6.26	0.0799	0.0701	0.0605	0.0511	0.0420	0.0332	0.0247	0.0182	0.0135	0.0101	0.0075	0.0055	0.0040	0.0028	0.0019	0.0013	0.0009	0.0006	0.0004	0.0002
6.27	0.0797	0.0699	0.0603	0.0509	0.0418	0.0330	0.0245	0.0180	0.0134	0.0100	0.0075	0.0055	0.0040	0.0028	0.0019	0.0013	0.0009	0.0006	0.0003	0.0002
6.28	0.0795	0.0696	0.0601	0.0507	0.0416	0.0328	0.0244	0.0179	0.0133	0.0099	0.0074	0.0054	0.0039	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002
6.29	0.0792	0.0694	0.0598	0.0505	0.0414	0.0326	0.0242	0.0178	0.0132	0.0099	0.0073	0.0054	0.0039	0.0027	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002
6.30	0.0790	0.0692	0.0596	0.0503	0.0412	0.0324	0.0240	0.0176	0.0131	0.0098	0.0073	0.0054	0.0039	0.0027	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002
6.31	0.0788	0.0690	0.0594	0.0501	0.0410	0.0322	0.0239	0.0175	0.0130	0.0097	0.0072	0.0053	0.0038	0.0027	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002
6.32	0.0785	0.0687	0.0592	0.0499	0.0408	0.0320	0.0237	0.0174	0.0129	0.0097	0.0072	0.0053	0.0038	0.0026	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002
6.33	0.0783	0.0685	0.0590	0.0497	0.0406	0.0318	0.0235	0.0173	0.0128	0.0096	0.0071	0.0052	0.0038	0.0026	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002
6.34	0.0781	0.0683	0.0588	0.0495	0.0404	0.0316	0.0234	0.0172	0.0128	0.0095	0.0070	0.0052	0.0037	0.0026	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002
6.35	0.0779	0.0681	0.0586	0.0493	0.0402	0.0314	0.0232	0.0170	0.0127	0.0094	0.0070	0.0051	0.0037	0.0026	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002
6.36	0.0776	0.0679	0.0584	0.0491	0.0401	0.0313	0.0230	0.0169	0.0126	0.0094	0.0069	0.0051	0.0037	0.0025	0.0017	0.0012	0.0008	0.0005	0.0003	0.0002
6.37	0.0774	0.0677	0.0581	0.0489	0.0399	0.0311	0.0229	0.0168	0.0125	0.0093	0.0069	0.0051	0.0036	0.0025	0.0017	0.0011	0.0008	0.0005	0.0003	0.0002
6.38	0.0772	0.0674	0.0579	0.0487	0.0397	0.0309	0.0227	0.0167	0.0124	0.0092	0.0068	0.0050	0.0036	0.0025	0.0017	0.0011	0.0007	0.0005	0.0003	0.0002
6.39	0.0770	0.0672	0.0577	0.0485	0.0395	0.0307	0.0226	0.0166	0.0123	0.0092	0.0068	0.0050	0.0036	0.0025	0.0017	0.0011	0.0007	0.0005	0.0003	0.0002
6.40	0.0767	0.0670	0.0575	0.0483	0.0393	0.0305	0.0224	0.0164	0.0122	0.0091	0.0067	0.0049	0.0035	0.0024	0.0017	0.0011	0.0007	0.0005	0.0003	0.0002
6.41	0.0765	0.0668	0.0573	0.0481	0.0391	0.0303	0.0223	0.0163	0.0120	0.0090	0.0067	0.0049	0.0035	0.0024	0.0016	0.0011	0.0007	0.0005	0.0003	0.0002
6.42	0.0763	0.0666	0.0571	0.0479	0.0389	0.0302	0.0221	0.0162	0.0120	0.0089	0.0066	0.0048	0.0035	0.0024	0.0016	0.0011	0.0007	0.0005	0.0003	0.0002
6.43	0.0761	0.0664	0.0569	0.0477	0.0387	0.0300	0.0220	0.0161	0.0119	0.0089	0.0066	0.0048	0.0034	0.0024	0.0016	0.0011	0.0007	0.0004	0.0003	0.0002
6.44	0.0759	0.0662	0.0567	0.0475	0.0385	0.0298	0.0218	0.0160	0.0119	0.0088	0.0065	0.0048	0.0034	0.0024	0.0016	0.0011	0.0007	0.0004	0.0003	0.0002
6.45	0.0756	0.0659	0.0565	0.0473	0.0383	0.0296	0.0217	0.0159	0.0118	0.0088	0.0065	0.0047	0.0034	0.0023	0.0016	0.0010	0.0007	0.0004	0.0003	0.0002
6.46	0.0754	0.0657	0.0563	0.0471	0.0381	0.0294	0.0215	0.0158	0.0117	0.0087	0.0064	0.0047	0.0033	0.0023	0.0016	0.0010	0.0007	0.0004	0.0003	0.0002
6.47	0.0752	0.0655	0.0561	0.0469	0.0379	0.0292	0.0214	0.0156	0.0116	0.0086	0.0064	0.0046	0.0033	0.0023	0.0015	0.0010	0.0007	0.0004	0.0003	0.0002
6.48	0.0750	0.0653	0.0559	0.0467	0.0378	0.0290	0.0212	0.0155	0.0115	0.0086	0.0063	0.0046	0.0033	0.0023	0.0015	0.0010	0.0007	0.0004	0.0003	0.0002
6.49	0.0748	0.0651	0.0557	0.0465	0.0376	0.0289	0.0211	0.0154	0.0114	0.0085	0.0063	0.0046	0.0032	0.0022	0.0015	0.0010	0.0007	0.0004	0.0003	0.0002
6.50	0.0745	0.0649	0.0555	0.0463	0.0374	0.0287	0.0209	0.0153	0.0114	0.0084	0.0062	0.0045	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0003	0.0002
6.51	0.0743	0.0647	0.0553	0.0461	0.0372	0.0285	0.0208	0.0152	0.0113	0.0084	0.0062	0.0045	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0002
6.52	0.0741	0.0645	0.0551	0.0459	0.0370	0.0283	0.0206	0.0151	0.0112	0.0083	0.0061	0.0045	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001
6.53	0.0739	0.0643	0.0549	0.0457	0.0368	0.0282	0.0205													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
8.01	0.0474	0.0387	0.0303	0.0221	0.0153	0.0107	0.0077	0.0055	0.0040	0.0028	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.02	0.0473	0.0386	0.0302	0.0220	0.0152	0.0107	0.0076	0.0055	0.0039	0.0028	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.03	0.0471	0.0385	0.0300	0.0219	0.0151	0.0106	0.0076	0.0055	0.0039	0.0028	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.04	0.0470	0.0383	0.0299	0.0217	0.0150	0.0105	0.0075	0.0054	0.0039	0.0027	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.05	0.0468	0.0382	0.0298	0.0216	0.0149	0.0105	0.0075	0.0054	0.0039	0.0027	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.06	0.0467	0.0380	0.0296	0.0215	0.0148	0.0104	0.0075	0.0054	0.0038	0.0027	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.07	0.0465	0.0379	0.0295	0.0214	0.0147	0.0103	0.0074	0.0053	0.0038	0.0027	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.08	0.0464	0.0377	0.0294	0.0212	0.0146	0.0103	0.0074	0.0053	0.0038	0.0027	0.0018	0.0012	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.09	0.0462	0.0376	0.0292	0.0211	0.0145	0.0102	0.0073	0.0053	0.0038	0.0026	0.0018	0.0012	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.10	0.0461	0.0375	0.0291	0.0210	0.0144	0.0101	0.0073	0.0052	0.0037	0.0026	0.0018	0.0012	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
8.11	0.0459	0.0373	0.0289	0.0208	0.0143	0.0101	0.0072	0.0052	0.0037	0.0026	0.0018	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	
8.12	0.0458	0.0372	0.0288	0.0207	0.0142	0.0100	0.0072	0.0052	0.0037	0.0026	0.0017	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	
8.13	0.0457	0.0370	0.0287	0.0206	0.0141	0.0100	0.0071	0.0051	0.0037	0.0026	0.0017	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	
8.14	0.0455	0.0369	0.0285	0.0205	0.0141	0.0099	0.0071	0.0051	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	
8.15	0.0454	0.0368	0.0284	0.0203	0.0140	0.0098	0.0070	0.0051	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	
8.16	0.0452	0.0366	0.0283	0.0202	0.0139	0.0098	0.0070	0.0050	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	
8.17	0.0451	0.0365	0.0281	0.0201	0.0138	0.0097	0.0070	0.0050	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	
8.18	0.0449	0.0363	0.0280	0.0200	0.0137	0.0097	0.0069	0.0050	0.0035	0.0025	0.0017	0.0011	0.0007	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	
8.19	0.0448	0.0362	0.0279	0.0198	0.0136	0.0096	0.0069	0.0049	0.0035	0.0025	0.0016	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.20	0.0446	0.0361	0.0277	0.0197	0.0135	0.0095	0.0068	0.0049	0.0035	0.0024	0.0016	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.21	0.0445	0.0359	0.0276	0.0196	0.0135	0.0095	0.0068	0.0049	0.0035	0.0024	0.0016	0.0010	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.22	0.0444	0.0358	0.0275	0.0195	0.0134	0.0094	0.0067	0.0048	0.0034	0.0024	0.0016	0.0010	0.0007	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.23	0.0442	0.0357	0.0274	0.0193	0.0133	0.0094	0.0067	0.0048	0.0034	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.24	0.0441	0.0355	0.0272	0.0192	0.0132	0.0093	0.0067	0.0048	0.0034	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.25	0.0439	0.0354	0.0271	0.0191	0.0131	0.0092	0.0066	0.0047	0.0034	0.0023	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.26	0.0438	0.0353	0.0270	0.0190	0.0130	0.0092	0.0066	0.0047	0.0034	0.0023	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.27	0.0437	0.0351	0.0268	0.0189	0.0130	0.0091	0.0065	0.0047	0.0033	0.0023	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.28	0.0435	0.0350	0.0267	0.0187	0.0129	0.0091	0.0065	0.0046	0.0033	0.0023	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.29	0.0434	0.0348	0.0266	0.0186	0.0128	0.0090	0.0065	0.0046	0.0033	0.0023	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.30	0.0432	0.0347	0.0264	0.0185	0.0127	0.0090	0.0064	0.0046	0.0033	0.0023	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.31	0.0431	0.0346	0.0263	0.0184	0.0126	0.0089	0.0064	0.0046	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.32	0.0429	0.0344	0.0262	0.0183	0.0126	0.0089	0.0063	0.0045	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.33	0.0428	0.0343	0.0261	0.0182	0.0125	0.0088	0.0063	0.0045	0.0032	0.0022	0.0015	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.34	0.0427	0.0342	0.0259	0.0180	0.0124	0.0088	0.0063	0.0045	0.0032	0.0022	0.0015	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.35	0.0425	0.0340	0.0258	0.0179	0.0123	0.0087	0.0062	0.0044	0.0032	0.0022	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.36	0.0424	0.0339	0.0257	0.0178	0.0123	0.0086	0.0062	0.0044	0.0031	0.0022	0.0014	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.37	0.0423	0.0338	0.0255	0.0177	0.0122	0.0086	0.0061	0.0044	0.0031	0.0022	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.38	0.0421	0.0336	0.0254	0.0176	0.0121	0.0085	0.0061	0.0044	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.39	0.0420	0.0335	0.0253	0.0175	0.0120	0.0085	0.0061	0.0043	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.40	0.0394	0.0310	0.0252	0.0174	0.0119	0.0084	0.0060	0.0043	0.0031	0.0021	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.41	0.0393	0.0312	0.0250	0.0173	0.0119	0.0084	0.0060	0.0043	0.0030	0.0021	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.42	0.0416	0.0331	0.0249	0.0172	0.0118	0.0083	0.0060	0.0043	0.0030	0.0021	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.43	0.0414	0.0330	0.0248	0.0170	0.0118	0.0083	0.0059	0.0042	0.0030	0.0021	0.0014	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.44	0.0413	0.0328	0.0247	0.0169	0.0117	0.0082	0.0059	0.0042	0.0030	0.0020	0.0013	0.0009	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.45	0.0412	0.0327	0.0245	0.0168	0.0116	0.0082	0.0058	0.0042	0.0030	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.46	0.0410	0.0326	0.0244	0.0167	0.0115	0.0081	0.0058	0.0041	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.47	0.0409	0.0325	0.0243	0.0166	0.0115	0.0081	0.0058	0.0041	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.48	0.0408	0.0323	0.0242	0.0165	0.0114	0.0080	0.0057	0.0041	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.49	0.0406	0.0322	0.0240	0.0164	0.0113	0.0080	0.0057	0.0041	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.50	0.0405	0.0321	0.0239	0.0163	0.0113	0.0079	0.0057	0.0040	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.51	0.0403	0.0319	0.0238	0.0162	0.0112	0.0079	0.0056	0.0040	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.52	0.0402	0.0318	0.0237	0.0161	0.0111	0.0078	0.0056	0.0040	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	
8.53	0.0401	0.0317	0.0235	0.0160	0.0111	0.0078	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																								
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35					
9.01	0.0340	0.0258	0.0179	0.0120	0.0083	0.0059	0.0042	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.02	0.0338	0.0257	0.0178	0.0119	0.0083	0.0058	0.0041	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.03	0.0337	0.0256	0.0177	0.0118	0.0082	0.0058	0.0041	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.04	0.0336	0.0255	0.0176	0.0118	0.0082	0.0058	0.0041	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.05	0.0335	0.0254	0.0175	0.0117	0.0081	0.0057	0.0041	0.0029	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.06	0.0334	0.0252	0.0174	0.0116	0.0081	0.0057	0.0040	0.0028	0.0020	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.07	0.0332	0.0251	0.0173	0.0116	0.0080	0.0057	0.0040	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.08	0.0331	0.0250	0.0172	0.0115	0.0080	0.0056	0.0040	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.09	0.0330	0.0249	0.0171	0.0114	0.0079	0.0056	0.0040	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.10	0.0329	0.0248	0.0170	0.0114	0.0079	0.0056	0.0040	0.0028	0.0019	0.0013	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.11	0.0328	0.0247	0.0169	0.0113	0.0078	0.0055	0.0039	0.0028	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.12	0.0326	0.0246	0.0168	0.0112	0.0078	0.0055	0.0039	0.0027	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.13	0.0325	0.0244	0.0167	0.0112	0.0078	0.0055	0.0039	0.0027	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.14	0.0324	0.0243	0.0166	0.0111	0.0077	0.0054	0.0039	0.0027	0.0019	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.15	0.0323	0.0242	0.0165	0.0110	0.0077	0.0054	0.0038	0.0027	0.0018	0.0012	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.16	0.0322	0.0241	0.0164	0.0110	0.0076	0.0054	0.0038	0.0027	0.0018	0.0012	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.17	0.0321	0.0240	0.0163	0.0109	0.0076	0.0054	0.0038	0.0027	0.0018	0.0012	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.18	0.0319	0.0239	0.0162	0.0108	0.0075	0.0053	0.0038	0.0026	0.0018	0.0012	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.19	0.0318	0.0238	0.0161	0.0108	0.0075	0.0053	0.0037	0.0026	0.0018	0.0012	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.20	0.0317	0.0236	0.0160	0.0107	0.0075	0.0053	0.0037	0.0026	0.0018	0.0012	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.21	0.0316	0.0235	0.0159	0.0106	0.0074	0.0052	0.0037	0.0026	0.0018	0.0011	0.0007	0.0004	0.0003	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.22	0.0315	0.0234	0.0158	0.0106	0.0074	0.0052	0.0037	0.0026	0.0018	0.0011	0.0007	0.0004	0.0003	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.23	0.0314	0.0233	0.0157	0.0105	0.0073	0.0052	0.0037	0.0026	0.0017	0.0011	0.0007	0.0004	0.0003	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.24	0.0312	0.0232	0.0156	0.0105	0.0073	0.0051	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0003	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.25	0.0311	0.0231	0.0155	0.0104	0.0072	0.0051	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.26	0.0310	0.0230	0.0154	0.0103	0.0072	0.0051	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.27	0.0309	0.0229	0.0153	0.0103	0.0072	0.0051	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.28	0.0308	0.0228	0.0152	0.0102	0.0071	0.0050	0.0036	0.0025	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.29	0.0307	0.0226	0.0151	0.0102	0.0071	0.0050	0.0035	0.0025	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.30	0.0305	0.0225	0.0150	0.0101	0.0070	0.0050	0.0035	0.0024	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.31	0.0304	0.0224	0.0149	0.0100	0.0070	0.0049	0.0035	0.0024	0.0017	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.32	0.0303	0.0223	0.0148	0.0100	0.0070	0.0049	0.0035	0.0024	0.0016	0.0011	0.0007	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.33	0.0302	0.0222	0.0147	0.0099	0.0069	0.0049	0.0035	0.0024	0.0016	0.0011	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.34	0.0301	0.0221	0.0147	0.0099	0.0069	0.0049	0.0034	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.35	0.0300	0.0220	0.0146	0.0098	0.0068	0.0048	0.0034	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.36	0.0299	0.0219	0.0145	0.0098	0.0068	0.0048	0.0034	0.0024	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.37	0.0297	0.0218	0.0144	0.0097	0.0068	0.0048	0.0034	0.0023	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.38	0.0296	0.0217	0.0143	0.0097	0.0067	0.0047	0.0034	0.0023	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.39	0.0295	0.0216	0.0142	0.0096	0.0067	0.0047	0.0033	0.0023	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.40	0.0294	0.0214	0.0141	0.0095	0.0067	0.0047	0.0033	0.0023	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.41	0.0293	0.0213	0.0095	0.0067	0.0046	0.0047	0.0033	0.0023	0.0016	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.42	0.0292	0.0212	0.0094	0.0066	0.0046	0.0046	0.0033	0.0023	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.43	0.0291	0.0211	0.0093	0.0066	0.0046	0.0046	0.0033	0.0023	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.44	0.0290	0.0210	0.0093	0.0065	0.0046	0.0046	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.45	0.0288	0.0209	0.0093	0.0065	0.0046	0.0046	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.46	0.0287	0.0208	0.0092	0.0064	0.0045	0.0045	0.0032	0.0022	0.0015	0.0010	0.0006	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.47	0.0286	0.0207	0.0092	0.0064	0.0045	0.0045	0.0032	0.0022	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.48	0.0285	0.0206	0.0091	0.0064	0.0045	0.0045	0.0032	0.0022	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.49	0.0284	0.0205	0.0091	0.0063	0.0045	0.0045	0.0031	0.0022	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.50	0.0283	0.0204	0.0091	0.0063	0.0044	0.0044	0.0031	0.0022	0.0015	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.51	0.0282	0.0203	0.0091	0.0063	0.0044	0.0044	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.52	0.0281	0.0202	0.0091	0.0062	0.0044	0.0044	0.0031	0.0021	0.0014	0.0009	0.0006	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000					
9.53	0.0280	0.0201	0.0091	0.0089	0.0062																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9702	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9603	0.9602	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9505	0.9504	0.9503	0.9502	0.9502	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9407	0.9405	0.9404	0.9403	0.9402	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9309	0.9308	0.9306	0.9305	0.9303	0.9303	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9213	0.9210	0.9208	0.9206	0.9205	0.9204	0.9203	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9116	0.9113	0.9111	0.9108	0.9107	0.9105	0.9104	0.9103	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9021	0.9017	0.9014	0.9011	0.9011	0.9009	0.9007	0.9005	0.9004	0.9003	0.9002	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8925	0.8921	0.8917	0.8914	0.8914	0.8911	0.8908	0.8906	0.8905	0.8903	0.8902	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8831	0.8826	0.8821	0.8817	0.8817	0.8814	0.8811	0.8808	0.8806	0.8804	0.8803	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8737	0.8731	0.8725	0.8721	0.8717	0.8713	0.8710	0.8708	0.8706	0.8704	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8643	0.8637	0.8631	0.8625	0.8620	0.8616	0.8613	0.8610	0.8607	0.8605	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8551	0.8543	0.8536	0.8530	0.8524	0.8520	0.8516	0.8512	0.8509	0.8507	0.8505	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8459	0.8450	0.8442	0.8435	0.8429	0.8424	0.8419	0.8415	0.8411	0.8409	0.8406	0.8404	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400
0.17	0.8367	0.8358	0.8349	0.8341	0.8334	0.8328	0.8322	0.8318	0.8314	0.8311	0.8308	0.8306	0.8304	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300
0.18	0.8276	0.8266	0.8256	0.8247	0.8240	0.8233	0.8226	0.8221	0.8217	0.8213	0.8210	0.8207	0.8205	0.8203	0.8202	0.8201	0.8201	0.8200	0.8200	0.8200
0.19	0.8186	0.8175	0.8164	0.8154	0.8145	0.8138	0.8131	0.8125	0.8120	0.8115	0.8111	0.8108	0.8106	0.8104	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100
0.20	0.8097	0.8084	0.8072	0.8062	0.8052	0.8043	0.8035	0.8029	0.8023	0.8018	0.8014	0.8010	0.8007	0.8005	0.8003	0.8002	0.8001	0.8001	0.8000	0.8000
0.21	0.8008	0.7994	0.7981	0.7969	0.7959	0.7949	0.7941	0.7933	0.7926	0.7921	0.7916	0.7912	0.7909	0.7906	0.7904	0.7903	0.7902	0.7901	0.7900	0.7900
0.22	0.7920	0.7905	0.7891	0.7878	0.7866	0.7856	0.7846	0.7838	0.7830	0.7824	0.7819	0.7814	0.7810	0.7807	0.7805	0.7803	0.7802	0.7801	0.7801	0.7800
0.23	0.7832	0.7816	0.7801	0.7787	0.7775	0.7763	0.7753	0.7743	0.7735	0.7728	0.7722	0.7716	0.7712	0.7709	0.7706	0.7704	0.7702	0.7701	0.7701	0.7700
0.24	0.7746	0.7728	0.7712	0.7697	0.7683	0.7671	0.7659	0.7649	0.7640	0.7632	0.7625	0.7619	0.7614	0.7610	0.7607	0.7605	0.7603	0.7602	0.7601	0.7600
0.25	0.7660	0.7641	0.7624	0.7608	0.7593	0.7579	0.7567	0.7555	0.7546	0.7537	0.7529	0.7522	0.7517	0.7512	0.7509	0.7506	0.7504	0.7502	0.7501	0.7501
0.26	0.7574	0.7555	0.7536	0.7519	0.7503	0.7488	0.7475	0.7462	0.7451	0.7442	0.7433	0.7426	0.7420	0.7415	0.7411	0.7407	0.7405	0.7403	0.7402	0.7401
0.27	0.7490	0.7469	0.7449	0.7431	0.7413	0.7397	0.7383	0.7370	0.7358	0.7347	0.7338	0.7330	0.7323	0.7317	0.7313	0.7309	0.7306	0.7304	0.7302	0.7301
0.28	0.7406	0.7384	0.7363	0.7343	0.7325	0.7307	0.7292	0.7278	0.7265	0.7253	0.7243	0.7234	0.7226	0.7220	0.7215	0.7210	0.7207	0.7205	0.7203	0.7202
0.29	0.7323	0.7299	0.7277	0.7256	0.7236	0.7218	0.7201	0.7186	0.7172	0.7159	0.7148	0.7138	0.7130	0.7123	0.7117	0.7112	0.7108	0.7106	0.7103	0.7102
0.30	0.7240	0.7215	0.7192	0.7170	0.7149	0.7129	0.7111	0.7095	0.7080	0.7066	0.7054	0.7043	0.7034	0.7026	0.7020	0.7014	0.7010	0.7007	0.7004	0.7002
0.31	0.7159	0.7132	0.7107	0.7084	0.7062	0.7041	0.7022	0.7004	0.6988	0.6973	0.6960	0.6948	0.6938	0.6930	0.6922	0.6916	0.6912	0.6908	0.6905	0.6903
0.32	0.7078	0.7050	0.7024	0.6999	0.6975	0.6954	0.6933	0.6914	0.6897	0.6881	0.6867	0.6854	0.6843	0.6834	0.6826	0.6819	0.6814	0.6809	0.6806	0.6804
0.33	0.6998	0.6969	0.6941	0.6915	0.6890	0.6867	0.6845	0.6825	0.6806	0.6789	0.6774	0.6761	0.6749	0.6738	0.6729	0.6722	0.6716	0.6711	0.6707	0.6704
0.34	0.6918	0.6888	0.6859	0.6831	0.6805	0.6781	0.6758	0.6736	0.6716	0.6698	0.6682	0.6667	0.6654	0.6643	0.6633	0.6625	0.6618	0.6613	0.6608	0.6605
0.35	0.6839	0.6808	0.6777	0.6748	0.6721	0.6695	0.6671	0.6648	0.6627	0.6608	0.6590	0.6575	0.6561	0.6548	0.6538	0.6529	0.6521	0.6515	0.6510	0.6506
0.36	0.6761	0.6728	0.6696	0.6666	0.6637	0.6610	0.6585	0.6561	0.6538	0.6518	0.6499	0.6482	0.6467	0.6454	0.6443	0.6433	0.6424	0.6418	0.6412	0.6408
0.37	0.6684	0.6649	0.6616	0.6585	0.6555	0.6526	0.6499	0.6474	0.6450	0.6429	0.6409	0.6391	0.6375	0.6360	0.6348	0.6337	0.6328	0.6320	0.6314	0.6309
0.38	0.6607	0.6571	0.6537	0.6504	0.6472	0.6443	0.6414	0.6388	0.6363	0.6340	0.6319	0.6300	0.6282	0.6267	0.6254	0.6242	0.6232	0.6223	0.6216	0.6211
0.39	0.6531	0.6494	0.6458	0.6424	0.6391	0.6359	0.6328	0.6297	0.6267	0.6235	0.6209	0.6187	0.6164	0.6141	0.6119	0.6100	0.6082	0.6065	0.6048	0.6031
0.40	0.6456	0.6418	0.6383	0.6348	0.6314	0.6279	0.6246	0.6213	0.6180	0.6146	0.6119	0.6096	0.6072	0.6048	0.6025	0.6004	0.6030	0.6022	0.6015	0.6013
0.41	0.6382	0.6342	0.6303	0.6266	0.6230	0.6196	0.6164	0.6133	0.6104	0.6077	0.6052	0.6029	0.6009	0.5990	0.5973	0.5958	0.5945	0.5934	0.5925	0.5917
0.42	0.6308	0.6267	0.6227	0.6188	0.6151	0.6115	0.6081	0.6049	0.6019	0.5991	0.5964	0.5940	0.5918	0.5899	0.5881	0.5865	0.5851	0.5838	0.5828	0.5819
0.43	0.6235	0.6192	0.6151	0.6111	0.6072	0.6035	0.6000	0.5966	0.5935	0.5905	0.5877	0.5852	0.5829	0.5808	0.5789	0.5772	0.5757	0.5743	0.5732	0.5722
0.44	0.6163	0.6119	0.6076	0.6034	0.5994	0.5956	0.5919	0.5884	0.5851	0.5820	0.5791	0.5765	0.5740	0.5718	0.5698	0.5679	0.5663	0.5649	0.5636	0.5622
0.45	0.6091	0.6046	0.6001	0.5958	0.5917	0.5877	0.5													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.3083	0.2978	0.2874	0.2772	0.2673	0.2577	0.2484	0.2394	0.2307	0.2221	0.2138	0.2057	0.1977	0.1898	0.1819	0.1740	0.1661	0.1581	0.1499	0.1415
1.02	0.3044	0.2939	0.2834	0.2732	0.2633	0.2537	0.2443	0.2353	0.2265	0.2180	0.2096	0.2015	0.1934	0.1855	0.1776	0.1698	0.1618	0.1538	0.1456	0.1371
1.03	0.3006	0.2900	0.2795	0.2693	0.2593	0.2496	0.2403	0.2312	0.2224	0.2139	0.2055	0.1973	0.1893	0.1813	0.1735	0.1656	0.1576	0.1496	0.1413	0.1329
1.04	0.2968	0.2862	0.2756	0.2653	0.2554	0.2457	0.2363	0.2272	0.2184	0.2098	0.2014	0.1933	0.1852	0.1773	0.1693	0.1614	0.1535	0.1454	0.1372	0.1287
1.05	0.2931	0.2824	0.2718	0.2615	0.2515	0.2418	0.2324	0.2233	0.2144	0.2058	0.1975	0.1893	0.1812	0.1732	0.1653	0.1574	0.1495	0.1414	0.1332	0.1247
1.06	0.2894	0.2787	0.2680	0.2577	0.2476	0.2379	0.2285	0.2194	0.2105	0.2019	0.1935	0.1853	0.1773	0.1693	0.1614	0.1535	0.1455	0.1374	0.1292	0.1207
1.07	0.2858	0.2750	0.2643	0.2539	0.2438	0.2341	0.2247	0.2156	0.2067	0.1981	0.1897	0.1815	0.1734	0.1654	0.1575	0.1496	0.1416	0.1336	0.1254	0.1169
1.08	0.2822	0.2713	0.2606	0.2502	0.2401	0.2304	0.2209	0.2118	0.2029	0.1943	0.1859	0.1777	0.1696	0.1616	0.1537	0.1458	0.1379	0.1298	0.1216	0.1132
1.09	0.2786	0.2677	0.2570	0.2465	0.2364	0.2267	0.2172	0.2081	0.1992	0.1906	0.1822	0.1739	0.1659	0.1579	0.1500	0.1421	0.1342	0.1261	0.1179	0.1095
1.10	0.2751	0.2641	0.2534	0.2429	0.2328	0.2230	0.2136	0.2044	0.1955	0.1869	0.1785	0.1703	0.1622	0.1542	0.1464	0.1385	0.1305	0.1225	0.1143	0.1059
1.11	0.2716	0.2606	0.2498	0.2393	0.2292	0.2194	0.2100	0.2008	0.1919	0.1833	0.1749	0.1667	0.1586	0.1507	0.1428	0.1349	0.1270	0.1190	0.1108	0.1025
1.12	0.2681	0.2571	0.2463	0.2358	0.2257	0.2159	0.2064	0.1972	0.1884	0.1797	0.1713	0.1631	0.1551	0.1472	0.1393	0.1314	0.1235	0.1155	0.1074	0.0991
1.13	0.2647	0.2537	0.2428	0.2323	0.2222	0.2124	0.2029	0.1937	0.1849	0.1763	0.1679	0.1597	0.1516	0.1437	0.1359	0.1280	0.1201	0.1122	0.1041	0.0958
1.14	0.2614	0.2503	0.2394	0.2289	0.2187	0.2089	0.1995	0.1903	0.1814	0.1728	0.1644	0.1563	0.1482	0.1403	0.1325	0.1247	0.1168	0.1089	0.1009	0.0927
1.15	0.2580	0.2469	0.2360	0.2255	0.2153	0.2055	0.1961	0.1869	0.1780	0.1694	0.1611	0.1529	0.1449	0.1370	0.1292	0.1214	0.1136	0.1057	0.0977	0.0895
1.16	0.2548	0.2436	0.2327	0.2222	0.2120	0.2022	0.1927	0.1836	0.1747	0.1661	0.1578	0.1496	0.1417	0.1338	0.1260	0.1182	0.1105	0.1026	0.0947	0.0865
1.17	0.2515	0.2403	0.2294	0.2189	0.2087	0.1989	0.1894	0.1803	0.1714	0.1629	0.1545	0.1464	0.1385	0.1306	0.1229	0.1151	0.1074	0.0996	0.0917	0.0836
1.18	0.2483	0.2371	0.2262	0.2156	0.2054	0.1956	0.1862	0.1771	0.1682	0.1597	0.1514	0.1432	0.1353	0.1275	0.1198	0.1121	0.1044	0.0966	0.0888	0.0808
1.19	0.2451	0.2339	0.2229	0.2124	0.2022	0.1924	0.1830	0.1739	0.1651	0.1565	0.1482	0.1401	0.1322	0.1245	0.1168	0.1091	0.1014	0.0937	0.0859	0.0780
1.20	0.2420	0.2307	0.2198	0.2092	0.1991	0.1893	0.1798	0.1707	0.1619	0.1534	0.1452	0.1371	0.1292	0.1215	0.1138	0.1062	0.0986	0.0909	0.0832	0.0753
1.21	0.2389	0.2276	0.2166	0.2061	0.1959	0.1862	0.1767	0.1677	0.1589	0.1504	0.1421	0.1341	0.1262	0.1185	0.1109	0.1033	0.0958	0.0882	0.0805	0.0727
1.22	0.2358	0.2245	0.2135	0.2030	0.1929	0.1831	0.1737	0.1646	0.1559	0.1474	0.1392	0.1312	0.1233	0.1157	0.1081	0.1006	0.0931	0.0855	0.0779	0.0702
1.23	0.2327	0.2214	0.2105	0.2000	0.1898	0.1801	0.1707	0.1616	0.1529	0.1445	0.1363	0.1283	0.1205	0.1129	0.1053	0.0979	0.0904	0.0829	0.0754	0.0677
1.24	0.2297	0.2184	0.2075	0.1970	0.1868	0.1771	0.1677	0.1587	0.1500	0.1416	0.1334	0.1255	0.1177	0.1101	0.1026	0.0952	0.0878	0.0804	0.0729	0.0653
1.25	0.2268	0.2155	0.2045	0.1940	0.1839	0.1742	0.1648	0.1558	0.1471	0.1387	0.1306	0.1227	0.1150	0.1074	0.1000	0.0926	0.0853	0.0779	0.0705	0.0630
1.26	0.2238	0.2125	0.2016	0.1911	0.1810	0.1713	0.1619	0.1530	0.1443	0.1359	0.1279	0.1200	0.1123	0.1048	0.0974	0.0901	0.0828	0.0755	0.0682	0.0608
1.27	0.2209	0.2096	0.1987	0.1882	0.1781	0.1684	0.1591	0.1502	0.1415	0.1332	0.1252	0.1173	0.1097	0.1022	0.0949	0.0876	0.0804	0.0732	0.0659	0.0586
1.28	0.2181	0.2068	0.1958	0.1853	0.1753	0.1656	0.1563	0.1474	0.1388	0.1305	0.1225	0.1147	0.1071	0.0997	0.0924	0.0852	0.0780	0.0709	0.0637	0.0565
1.29	0.2153	0.2039	0.1930	0.1825	0.1725	0.1629	0.1536	0.1447	0.1361	0.1279	0.1199	0.1122	0.1046	0.0972	0.0900	0.0829	0.0758	0.0687	0.0615	0.0545
1.30	0.2125	0.2011	0.1902	0.1798	0.1697	0.1601	0.1509	0.1420	0.1335	0.1253	0.1173	0.1096	0.1022	0.0948	0.0876	0.0806	0.0735	0.0665	0.0595	0.0525
1.31	0.2097	0.1984	0.1875	0.1770	0.1670	0.1574	0.1483	0.1394	0.1309	0.1227	0.1148	0.1072	0.0997	0.0925	0.0853	0.0783	0.0713	0.0644	0.0575	0.0506
1.32	0.2070	0.1956	0.1848	0.1743	0.1644	0.1548	0.1456	0.1368	0.1284	0.1202	0.1124	0.1048	0.0974	0.0902	0.0831	0.0761	0.0692	0.0624	0.0555	0.0487
1.33	0.2043	0.1929	0.1821	0.1717	0.1617	0.1522	0.1431	0.1343	0.1259	0.1178	0.1100	0.1024	0.0951	0.0879	0.0809	0.0740	0.0672	0.0604	0.0537	0.0469
1.34	0.2016	0.1903	0.1794	0.1691	0.1592	0.1496	0.1405	0.1318	0.1234	0.1154	0.1076	0.1001	0.0928	0.0857	0.0788	0.0719	0.0652	0.0585	0.0518	0.0452
1.35	0.1990	0.1877	0.1768	0.1665	0.1566	0.1471	0.1381	0.1294	0.1210	0.1130	0.1053	0.0978	0.0906	0.0835	0.0767	0.0699	0.0632	0.0566	0.0500	0.0435
1.36	0.1964	0.1851	0.1743	0.1639	0.1541	0.1446	0.1356	0.1270	0.1187	0.1107	0.1030	0.0956	0.0884	0.0814	0.0746	0.0679	0.0613	0.0548	0.0483	0.0419
1.37	0.1938	0.1825	0.1717	0.1614	0.1516	0.1422	0.1332	0.1246	0.1163	0.1084	0.1008	0.0934	0.0863	0.0794	0.0726	0.0660	0.0595	0.0530	0.0466	0.0403
1.38	0.1912	0.1800	0.1692	0.1590	0.1492	0.1398	0.1308	0.1223	0.1140	0.1062	0.0986	0.0913	0.0842	0.0774	0.0707	0.0641	0.0577	0.0513	0.0450	0.0388
1.39	0.1887	0.1775	0.1668	0.1565	0.1468	0.1374	0.1285	0.1200	0.1118	0.1040	0.0965	0.0892	0.0822	0.0754	0.0688	0.0623	0.0559	0.0496	0.0434	0.0373
1.40	0.1862	0.1750	0.1643	0.1541	0.1444	0.1351	0.1262	0.1177	0.1096	0.1018	0.0943	0.0872	0.0802	0.0735	0.0669	0.0605	0.0542	0.0480	0.0419	0.0359
1.41	0.1838	0.1726	0.1619	0.1517	0.1420	0.1328	0.1239	0.1155	0.1074	0.0997	0.0923	0.0851	0.0783	0.0716	0.0651	0.0588	0.0525	0.0464	0.0404	0.0345
1.42	0.1814	0.1702	0.1596	0.1494	0.1397	0.1305	0.1217	0.1133	0.1053	0.0976	0.0903	0.0832	0.0764	0.0697	0.0633	0.0571	0.0509	0.0449	0.0390	0.0331
1.43	0.1790	0.1678	0.1572	0.1471	0.1375	0.1283	0.1195	0.1112	0.1032	0.0956	0.0883	0.0813	0.0745	0.0679	0.0616	0.0554	0.0494	0.0434	0.0376	0.0319
1.44	0.1766	0.1655	0.1549	0.1448	0.1352	0.1261	0.1174	0.1091	0.1012	0.0936	0.0863	0.0794	0.0727	0.0662	0.0599	0.0538	0.0478	0.0420	0.0363	0.0307
1.45	0.1743	0.1632	0.1526	0.1426	0.1330	0.1239	0.1153	0.1070	0.0991	0.0916	0.0844	0.0775	0.0709	0.0645	0.0583	0.0522	0.0463	0.0406	0.0350	0.0295
1.46	0.1720	0.1609	0.1504	0.																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0811	0.0727	0.0650	0.0579	0.0513	0.0454	0.0399	0.0350	0.0304	0.0263	0.0226	0.0192	0.0162	0.0135	0.0110	0.0088	0.0069	0.0052	0.0038	0.0026
2.02	0.0800	0.0717	0.0640	0.0569	0.0504	0.0445	0.0391	0.0342	0.0298	0.0257	0.0221	0.0188	0.0158	0.0131	0.0107	0.0085	0.0066	0.0050	0.0036	0.0025
2.03	0.0789	0.0706	0.0630	0.0560	0.0496	0.0437	0.0384	0.0335	0.0291	0.0251	0.0215	0.0183	0.0153	0.0127	0.0103	0.0082	0.0064	0.0048	0.0035	0.0023
2.04	0.0778	0.0696	0.0620	0.0550	0.0487	0.0429	0.0376	0.0328	0.0285	0.0246	0.0210	0.0178	0.0149	0.0123	0.0100	0.0080	0.0062	0.0046	0.0033	0.0022
2.05	0.0767	0.0685	0.0610	0.0541	0.0479	0.0421	0.0369	0.0322	0.0279	0.0240	0.0205	0.0173	0.0145	0.0120	0.0097	0.0077	0.0059	0.0044	0.0032	0.0021
2.06	0.0756	0.0675	0.0601	0.0532	0.0470	0.0413	0.0362	0.0315	0.0273	0.0234	0.0200	0.0169	0.0141	0.0116	0.0094	0.0074	0.0057	0.0043	0.0030	0.0020
2.07	0.0746	0.0665	0.0591	0.0524	0.0462	0.0406	0.0355	0.0309	0.0267	0.0229	0.0195	0.0165	0.0137	0.0113	0.0091	0.0072	0.0055	0.0041	0.0029	0.0019
2.08	0.0736	0.0656	0.0582	0.0515	0.0454	0.0398	0.0348	0.0302	0.0261	0.0224	0.0190	0.0160	0.0133	0.0109	0.0088	0.0069	0.0053	0.0039	0.0028	0.0019
2.09	0.0725	0.0646	0.0573	0.0507	0.0446	0.0391	0.0341	0.0296	0.0255	0.0219	0.0186	0.0156	0.0130	0.0106	0.0085	0.0067	0.0051	0.0038	0.0027	0.0018
2.10	0.0715	0.0636	0.0564	0.0498	0.0438	0.0384	0.0334	0.0290	0.0250	0.0214	0.0181	0.0152	0.0126	0.0103	0.0083	0.0065	0.0049	0.0036	0.0026	0.0017
2.11	0.0705	0.0627	0.0555	0.0490	0.0431	0.0377	0.0328	0.0284	0.0244	0.0209	0.0177	0.0148	0.0123	0.0100	0.0080	0.0063	0.0048	0.0035	0.0024	0.0016
2.12	0.0695	0.0618	0.0547	0.0482	0.0423	0.0370	0.0321	0.0278	0.0239	0.0204	0.0172	0.0144	0.0119	0.0097	0.0078	0.0061	0.0046	0.0034	0.0023	0.0015
2.13	0.0686	0.0609	0.0538	0.0474	0.0416	0.0363	0.0315	0.0272	0.0234	0.0199	0.0168	0.0140	0.0116	0.0094	0.0075	0.0059	0.0044	0.0032	0.0022	0.0015
2.14	0.0676	0.0600	0.0530	0.0466	0.0408	0.0356	0.0309	0.0267	0.0228	0.0194	0.0164	0.0137	0.0113	0.0091	0.0073	0.0057	0.0043	0.0031	0.0021	0.0014
2.15	0.0667	0.0591	0.0521	0.0458	0.0401	0.0349	0.0303	0.0261	0.0223	0.0190	0.0160	0.0133	0.0110	0.0089	0.0070	0.0055	0.0041	0.0030	0.0021	0.0013
2.16	0.0657	0.0582	0.0513	0.0451	0.0394	0.0343	0.0297	0.0256	0.0219	0.0185	0.0156	0.0130	0.0107	0.0086	0.0068	0.0053	0.0040	0.0029	0.0020	0.0013
2.17	0.0648	0.0573	0.0505	0.0443	0.0387	0.0337	0.0291	0.0250	0.0214	0.0181	0.0152	0.0126	0.0104	0.0084	0.0066	0.0051	0.0038	0.0027	0.0019	0.0012
2.18	0.0639	0.0565	0.0497	0.0436	0.0380	0.0330	0.0285	0.0245	0.0209	0.0177	0.0148	0.0123	0.0101	0.0081	0.0064	0.0049	0.0037	0.0026	0.0018	0.0011
2.19	0.0630	0.0556	0.0489	0.0428	0.0374	0.0324	0.0280	0.0240	0.0204	0.0173	0.0145	0.0120	0.0098	0.0079	0.0062	0.0048	0.0035	0.0025	0.0017	0.0011
2.20	0.0621	0.0548	0.0482	0.0421	0.0367	0.0318	0.0274	0.0235	0.0200	0.0169	0.0141	0.0117	0.0095	0.0076	0.0060	0.0046	0.0034	0.0024	0.0016	0.0010
2.21	0.0613	0.0540	0.0474	0.0414	0.0360	0.0312	0.0269	0.0230	0.0195	0.0165	0.0137	0.0113	0.0092	0.0074	0.0058	0.0044	0.0033	0.0023	0.0016	0.0010
2.22	0.0604	0.0532	0.0467	0.0407	0.0354	0.0306	0.0263	0.0225	0.0191	0.0161	0.0134	0.0110	0.0090	0.0072	0.0056	0.0043	0.0032	0.0022	0.0015	0.0009
2.23	0.0596	0.0524	0.0459	0.0401	0.0348	0.0300	0.0258	0.0220	0.0187	0.0157	0.0131	0.0108	0.0087	0.0070	0.0054	0.0041	0.0030	0.0022	0.0014	0.0009
2.24	0.0587	0.0516	0.0452	0.0394	0.0342	0.0295	0.0253	0.0216	0.0183	0.0153	0.0127	0.0105	0.0085	0.0068	0.0053	0.0040	0.0029	0.0021	0.0014	0.0009
2.25	0.0579	0.0509	0.0445	0.0387	0.0336	0.0289	0.0248	0.0211	0.0179	0.0150	0.0124	0.0102	0.0082	0.0066	0.0051	0.0039	0.0028	0.0020	0.0013	0.0008
2.26	0.0571	0.0501	0.0438	0.0381	0.0330	0.0284	0.0243	0.0207	0.0175	0.0146	0.0121	0.0099	0.0080	0.0064	0.0049	0.0037	0.0027	0.0019	0.0013	0.0008
2.27	0.0563	0.0494	0.0431	0.0374	0.0324	0.0279	0.0238	0.0202	0.0171	0.0143	0.0118	0.0097	0.0078	0.0062	0.0048	0.0036	0.0026	0.0018	0.0012	0.0007
2.28	0.0555	0.0486	0.0424	0.0368	0.0318	0.0273	0.0234	0.0198	0.0167	0.0139	0.0115	0.0094	0.0076	0.0060	0.0046	0.0035	0.0025	0.0018	0.0012	0.0007
2.29	0.0547	0.0479	0.0417	0.0362	0.0312	0.0268	0.0229	0.0194	0.0163	0.0136	0.0112	0.0092	0.0074	0.0058	0.0045	0.0034	0.0024	0.0017	0.0011	0.0007
2.30	0.0539	0.0472	0.0411	0.0356	0.0307	0.0263	0.0224	0.0190	0.0160	0.0133	0.0109	0.0089	0.0071	0.0056	0.0043	0.0032	0.0023	0.0016	0.0011	0.0006
2.31	0.0532	0.0465	0.0404	0.0350	0.0301	0.0258	0.0220	0.0186	0.0156	0.0130	0.0107	0.0087	0.0069	0.0055	0.0042	0.0031	0.0023	0.0015	0.0010	0.0006
2.32	0.0524	0.0458	0.0398	0.0344	0.0296	0.0253	0.0215	0.0182	0.0152	0.0127	0.0104	0.0084	0.0067	0.0053	0.0041	0.0030	0.0022	0.0015	0.0010	0.0006
2.33	0.0517	0.0451	0.0392	0.0338	0.0291	0.0249	0.0211	0.0178	0.0149	0.0124	0.0101	0.0082	0.0066	0.0051	0.0039	0.0029	0.0021	0.0014	0.0009	0.0005
2.34	0.0510	0.0444	0.0385	0.0333	0.0286	0.0244	0.0207	0.0174	0.0146	0.0121	0.0099	0.0080	0.0064	0.0050	0.0038	0.0028	0.0020	0.0014	0.0009	0.0005
2.35	0.0502	0.0438	0.0379	0.0327	0.0280	0.0239	0.0203	0.0171	0.0142	0.0118	0.0096	0.0078	0.0062	0.0048	0.0037	0.0027	0.0019	0.0013	0.0008	0.0005
2.36	0.0495	0.0431	0.0373	0.0321	0.0275	0.0235	0.0199	0.0167	0.0139	0.0115	0.0094	0.0076	0.0060	0.0047	0.0036	0.0026	0.0019	0.0013	0.0008	0.0005
2.37	0.0488	0.0424	0.0367	0.0316	0.0271	0.0230	0.0195	0.0163	0.0136	0.0112	0.0092	0.0074	0.0058	0.0045	0.0034	0.0025	0.0018	0.0012	0.0008	0.0004
2.38	0.0481	0.0418	0.0361	0.0311	0.0266	0.0226	0.0191	0.0160	0.0133	0.0110	0.0089	0.0072	0.0057	0.0044	0.0033	0.0024	0.0017	0.0012	0.0007	0.0004
2.39	0.0475	0.0412	0.0356	0.0305	0.0261	0.0222	0.0187	0.0157	0.0130	0.0107	0.0087	0.0070	0.0055	0.0043	0.0032	0.0024	0.0017	0.0011	0.0007	0.0004
2.40	0.0468	0.0406	0.0350	0.0300	0.0256	0.0217	0.0183	0.0153	0.0127	0.0104	0.0085	0.0068	0.0053	0.0041	0.0031	0.0023	0.0016	0.0011	0.0007	0.0004
2.41	0.0461	0.0400	0.0344	0.0295	0.0252	0.0213	0.0180	0.0150	0.0124	0.0102	0.0083	0.0066	0.0052	0.0040	0.0030	0.0022	0.0015	0.0010	0.0007	0.0004
2.42	0.0455	0.0394	0.0339	0.0290	0.0247	0.0209	0.0176	0.0147	0.0121	0.0099	0.0081	0.0064	0.0050	0.0039	0.0029	0.0021	0.0015	0.0010	0.0007	0.0004
2.43	0.0448	0.0388	0.0333	0.0285	0.0243	0.0205	0.0172	0.0144	0.0119	0.0097	0.0078	0.0063	0.0049	0.0038	0.0028	0.0020	0.0014	0.0009	0.0006	0.0003
2.44	0.0442	0.0382	0.0328	0.0280	0.0238	0.0201	0.0169	0.0141	0.0116	0.0095	0.0076	0.0061	0.0048	0.0036	0.0027	0.0020	0.0014	0.0009	0.0006	0.0003
2.45	0.0436	0.0376	0.0323	0.0276	0.0234	0.0197	0.0165	0.0138	0.0113	0.0092	0.0075	0.0059	0.0046	0.0035	0.0026	0.0019	0.0013	0.0009	0.0005	0.0003
2.46	0.0429	0.0370	0.0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 5

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0193	0.0158	0.0129	0.0104	0.0083	0.0066	0.0052	0.0040	0.0030	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0190	0.0156	0.0127	0.0102	0.0082	0.0065	0.0050	0.0039	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0188	0.0154	0.0125	0.0100	0.0080	0.0063	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0008	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0185	0.0151	0.0123	0.0099	0.0079	0.0062	0.0048	0.0037	0.0028	0.0021	0.0016	0.0011	0.0008	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0182	0.0149	0.0121	0.0097	0.0077	0.0061	0.0047	0.0036	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0180	0.0147	0.0119	0.0095	0.0076	0.0060	0.0046	0.0036	0.0027	0.0020	0.0015	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0177	0.0144	0.0117	0.0093	0.0074	0.0058	0.0045	0.0035	0.0026	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0174	0.0142	0.0115	0.0092	0.0073	0.0057	0.0044	0.0034	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0172	0.0140	0.0113	0.0090	0.0072	0.0056	0.0044	0.0033	0.0025	0.0019	0.0014	0.0010	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0169	0.0138	0.0111	0.0089	0.0070	0.0055	0.0043	0.0033	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.11	0.0167	0.0135	0.0109	0.0087	0.0069	0.0054	0.0042	0.0032	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.12	0.0164	0.0133	0.0107	0.0086	0.0068	0.0053	0.0041	0.0031	0.0023	0.0017	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.13	0.0162	0.0131	0.0106	0.0084	0.0066	0.0052	0.0040	0.0030	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.14	0.0160	0.0129	0.0104	0.0083	0.0065	0.0051	0.0039	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.15	0.0157	0.0127	0.0102	0.0081	0.0064	0.0050	0.0038	0.0029	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.16	0.0155	0.0125	0.0100	0.0080	0.0063	0.0049	0.0037	0.0028	0.0021	0.0016	0.0011	0.0008	0.0005	0.0004	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.17	0.0153	0.0123	0.0099	0.0078	0.0061	0.0048	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0150	0.0121	0.0097	0.0077	0.0060	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0148	0.0119	0.0095	0.0076	0.0059	0.0046	0.0035	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0146	0.0118	0.0094	0.0074	0.0058	0.0045	0.0034	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0144	0.0116	0.0092	0.0073	0.0057	0.0044	0.0034	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0142	0.0114	0.0091	0.0072	0.0056	0.0043	0.0033	0.0025	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0140	0.0112	0.0089	0.0070	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.24	0.0138	0.0110	0.0088	0.0069	0.0054	0.0041	0.0032	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.25	0.0136	0.0109	0.0086	0.0068	0.0053	0.0041	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.26	0.0134	0.0107	0.0085	0.0067	0.0052	0.0040	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.27	0.0132	0.0105	0.0083	0.0065	0.0051	0.0039	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0130	0.0104	0.0082	0.0064	0.0050	0.0038	0.0029	0.0022	0.0016	0.0011	0.0008	0.0006	0.0004	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0128	0.0102	0.0081	0.0063	0.0049	0.0037	0.0028	0.0021	0.0016	0.0011	0.0008	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0126	0.0100	0.0079	0.0062	0.0048	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0124	0.0099	0.0078	0.0061	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0007	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0122	0.0097	0.0077	0.0060	0.0046	0.0035	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0120	0.0096	0.0075	0.0059	0.0045	0.0035	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0119	0.0094	0.0074	0.0058	0.0045	0.0034	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0117	0.0093	0.0073	0.0057	0.0044	0.0033	0.0025	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0115	0.0091	0.0072	0.0056	0.0043	0.0033	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0113	0.0090	0.0071	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0112	0.0088	0.0069	0.0054	0.0041	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.39	0.0110	0.0087	0.0068	0.0053	0.0040	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.40	0.0108	0.0086	0.0067	0.0052	0.0040	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.41	0.0107	0.0084	0.0066	0.0051	0.0039	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.42	0.0105	0.0083	0.0065	0.0050	0.0038	0.0029	0.0021	0.0016	0.0011	0.0008	0.0006	0.0004	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0104	0.0082	0.0064	0.0049	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0102	0.0080	0.0063	0.0048	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0101	0.0079	0.0062	0.0047	0.0036	0.0027	0.0020	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0099	0.0078	0.0061																	

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

EXHIBIT 5B-RULE
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(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

[illegible]

EXHIBIT 5B-RULE
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(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Table of Aggregate Loss Factors: Sub-Table 5

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9943	0.9940	0.9938	0.9935
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9947	0.9940	0.9934	0.9928	0.9921	0.9915	0.9910	0.9904	0.9899	0.9894	0.9889	0.9884	0.9880	0.9875
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9930	0.9921	0.9912	0.9902	0.9893	0.9885	0.9876	0.9868	0.9860	0.9853	0.9845	0.9838	0.9832	0.9825	0.9819
0.04	0.9962	0.9953	0.9942	0.9931	0.9920	0.9908	0.9896	0.9884	0.9872	0.9861	0.9850	0.9839	0.9828	0.9818	0.9809	0.9799	0.9790	0.9782	0.9774	0.9766
0.05	0.9953	0.9941	0.9928	0.9915	0.9901	0.9886	0.9872	0.9857	0.9843	0.9830	0.9816	0.9803	0.9791	0.9779	0.9767	0.9756	0.9745	0.9735	0.9725	0.9715
0.06	0.9944	0.9930	0.9915	0.9899	0.9882	0.9865	0.9848	0.9832	0.9815	0.9799	0.9784	0.9769	0.9755	0.9741	0.9727	0.9714	0.9702	0.9690	0.9678	0.9667
0.07	0.9935	0.9918	0.9901	0.9883	0.9864	0.9845	0.9826	0.9807	0.9789	0.9771	0.9753	0.9736	0.9720	0.9704	0.9689	0.9674	0.9660	0.9647	0.9634	0.9621
0.08	0.9926	0.9907	0.9888	0.9867	0.9846	0.9825	0.9804	0.9783	0.9763	0.9743	0.9723	0.9705	0.9687	0.9669	0.9652	0.9636	0.9620	0.9605	0.9591	0.9576
0.09	0.9917	0.9896	0.9875	0.9852	0.9829	0.9806	0.9783	0.9760	0.9737	0.9716	0.9695	0.9674	0.9654	0.9635	0.9617	0.9599	0.9582	0.9565	0.9549	0.9533
0.10	0.9908	0.9886	0.9862	0.9837	0.9812	0.9787	0.9762	0.9737	0.9713	0.9689	0.9667	0.9645	0.9623	0.9603	0.9583	0.9563	0.9545	0.9527	0.9509	0.9492
0.11	0.9899	0.9875	0.9849	0.9823	0.9796	0.9769	0.9742	0.9715	0.9689	0.9664	0.9640	0.9616	0.9593	0.9571	0.9550	0.9529	0.9509	0.9489	0.9470	0.9452
0.12	0.9891	0.9865	0.9837	0.9809	0.9780	0.9751	0.9722	0.9694	0.9666	0.9640	0.9614	0.9589	0.9564	0.9541	0.9518	0.9496	0.9474	0.9453	0.9433	0.9413
0.13	0.9882	0.9854	0.9825	0.9795	0.9764	0.9733	0.9703	0.9673	0.9644	0.9616	0.9588	0.9562	0.9536	0.9511	0.9487	0.9463	0.9440	0.9418	0.9396	0.9375
0.14	0.9874	0.9844	0.9813	0.9781	0.9748	0.9716	0.9684	0.9653	0.9622	0.9592	0.9563	0.9535	0.9508	0.9482	0.9456	0.9431	0.9407	0.9383	0.9360	0.9337
0.15	0.9865	0.9834	0.9801	0.9767	0.9733	0.9699	0.9666	0.9633	0.9601	0.9570	0.9539	0.9510	0.9481	0.9453	0.9426	0.9400	0.9374	0.9349	0.9325	0.9301
0.16	0.9857	0.9824	0.9790	0.9754	0.9718	0.9683	0.9648	0.9613	0.9580	0.9547	0.9516	0.9485	0.9455	0.9426	0.9397	0.9370	0.9343	0.9317	0.9291	0.9265
0.17	0.9849	0.9814	0.9778	0.9741	0.9704	0.9667	0.9630	0.9595	0.9560	0.9526	0.9493	0.9460	0.9429	0.9399	0.9369	0.9340	0.9312	0.9284	0.9257	0.9231
0.18	0.9841	0.9805	0.9767	0.9728	0.9690	0.9651	0.9613	0.9576	0.9540	0.9504	0.9470	0.9437	0.9404	0.9372	0.9342	0.9311	0.9282	0.9253	0.9225	0.9197
0.19	0.9833	0.9795	0.9756	0.9716	0.9676	0.9636	0.9596	0.9558	0.9520	0.9484	0.9448	0.9413	0.9380	0.9347	0.9315	0.9283	0.9253	0.9222	0.9193	0.9164
0.20	0.9825	0.9786	0.9745	0.9704	0.9662	0.9621	0.9580	0.9540	0.9501	0.9464	0.9427	0.9391	0.9356	0.9322	0.9289	0.9256	0.9224	0.9193	0.9162	0.9131
0.21	0.9817	0.9777	0.9734	0.9692	0.9649	0.9606	0.9564	0.9523	0.9483	0.9444	0.9406	0.9369	0.9333	0.9297	0.9263	0.9229	0.9196	0.9163	0.9131	0.9099
0.22	0.9810	0.9767	0.9724	0.9680	0.9635	0.9591	0.9548	0.9506	0.9465	0.9424	0.9385	0.9347	0.9309	0.9273	0.9237	0.9202	0.9168	0.9134	0.9101	0.9068
0.23	0.9802	0.9758	0.9713	0.9668	0.9622	0.9577	0.9533	0.9489	0.9447	0.9405	0.9365	0.9325	0.9287	0.9249	0.9212	0.9176	0.9141	0.9106	0.9071	0.9037
0.24	0.9795	0.9750	0.9703	0.9656	0.9609	0.9563	0.9517	0.9473	0.9429	0.9386	0.9345	0.9304	0.9265	0.9226	0.9188	0.9150	0.9114	0.9077	0.9042	0.9006
0.25	0.9787	0.9741	0.9693	0.9645	0.9597	0.9549	0.9502	0.9456	0.9412	0.9368	0.9325	0.9283	0.9243	0.9203	0.9164	0.9125	0.9087	0.9050	0.9013	0.8976
0.26	0.9780	0.9732	0.9683	0.9634	0.9584	0.9535	0.9487	0.9440	0.9395	0.9350	0.9306	0.9263	0.9221	0.9180	0.9140	0.9100	0.9061	0.9023	0.8984	0.8947
0.27	0.9772	0.9723	0.9673	0.9623	0.9572	0.9522	0.9473	0.9425	0.9378	0.9332	0.9287	0.9243	0.9200	0.9158	0.9117	0.9076	0.9036	0.8996	0.8956	0.8917
0.28	0.9765	0.9715	0.9664	0.9612	0.9560	0.9509	0.9459	0.9409	0.9361	0.9314	0.9268	0.9223	0.9179	0.9136	0.9094	0.9052	0.9010	0.8969	0.8929	0.8889
0.29	0.9758	0.9707	0.9654	0.9601	0.9548	0.9496	0.9445	0.9394	0.9345	0.9297	0.9250	0.9204	0.9159	0.9115	0.9071	0.9028	0.8985	0.8943	0.8902	0.8860
0.30	0.9751	0.9698	0.9645	0.9590	0.9536	0.9483	0.9431	0.9379	0.9329	0.9280	0.9232	0.9185	0.9139	0.9093	0.9049	0.9005	0.8961	0.8918	0.8875	0.8833
0.31	0.9744	0.9690	0.9635	0.9580	0.9525	0.9471	0.9417	0.9365	0.9313	0.9263	0.9214	0.9166	0.9119	0.9072	0.9027	0.8982	0.8937	0.8893	0.8849	0.8805
0.32	0.9737	0.9682	0.9626	0.9570	0.9513	0.9458	0.9404	0.9350	0.9298	0.9247	0.9197	0.9148	0.9099	0.9052	0.9005	0.8959	0.8913	0.8868	0.8823	0.8778
0.33	0.9730	0.9674	0.9617	0.9559	0.9502	0.9446	0.9390	0.9336	0.9283	0.9230	0.9179	0.9129	0.9080	0.9031	0.8984	0.8936	0.8889	0.8843	0.8797	0.8751
0.34	0.9723	0.9666	0.9608	0.9549	0.9491	0.9434	0.9377	0.9322	0.9268	0.9214	0.9162	0.9111	0.9061	0.9011	0.8962	0.8914	0.8866	0.8819	0.8771	0.8724
0.35	0.9717	0.9658	0.9599	0.9539	0.9480	0.9422	0.9364	0.9308	0.9253	0.9199	0.9145	0.9093	0.9042	0.8991	0.8941	0.8892	0.8843	0.8794	0.8746	0.8698
0.36	0.9710	0.9651	0.9590	0.9530	0.9469	0.9410	0.9351	0.9294	0.9238	0.9183	0.9129	0.9076	0.9023	0.8972	0.8921	0.8870	0.8820	0.8771	0.8721	0.8672
0.37	0.9703	0.9643	0.9581	0.9520	0.9459	0.9398	0.9339	0.9281	0.9223	0.9167	0.9112	0.9058	0.9005	0.8952	0.8900	0.8849	0.8798	0.8747	0.8696	0.8646
0.38	0.9697	0.9635	0.9573	0.9510	0.9448	0.9387	0.9326	0.9267	0.9209	0.9152	0.9096	0.9041	0.8987	0.8933	0.8880	0.8828	0.8775	0.8724	0.8672	0.8620
0.39	0.9690	0.9628	0.9565	0.9501	0.9438	0.9375	0.9314	0.9254	0.9195	0.9137	0.9080	0.9024	0.8969	0.8914	0.8860	0.8807	0.8753	0.8701	0.8648	0.8595
0.40	0.9684	0.9620	0.9556	0.9491	0.9427	0.9364	0.9302	0.9241	0.9181	0.9122	0.9064	0.9007	0.8951	0.8896	0.8841	0.8786	0.8732	0.8678	0.8624	0.8570
0.41	0.9678	0.9613	0.9547	0.9482	0.9417	0.9353	0.9290	0.9228	0.9167	0.9107	0.9049	0.8991	0.8933	0.8877	0.8821	0.8765	0.8710	0.8655	0.8600	0.8545
0.42	0.9671	0.9606	0.9539	0.9473	0.9407	0.9342	0.9278	0.9215	0.9153	0.9093	0.9033	0.8974	0.8916	0.8859	0.8802	0.8745	0.8689	0.8633	0.8577	0.8521
0.43	0.9665	0.9598	0.9531	0.9464	0.9397	0.9331	0.9266	0.9203	0.9140	0.9078	0.9018	0.8958	0.8899	0.8840	0.8782	0.8725	0.8668	0.8611	0.8554	0.8497
0.44	0.9659	0.9591	0.9523	0.9455	0.9387	0.9320	0.9255	0.9190	0.9127	0.9064	0.9003	0.8942	0.8882	0.8822	0.8764	0.8705	0.8647	0.8589	0.8531	0.8473
0.45	0.9653	0.9584	0.9515	0.9446	0.9377	0.9310	0.9243	0.												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
1.01	0.9368	0.9261	0.9153	0.9046	0.8939	0.8832	0.8726	0.8619	0.8513	0.8408	0.8302	0.8196	0.8091	0.7985	0.7879	0.7774	0.7668	0.7562	0.7456	0.7350	
1.02	0.9364	0.9256	0.9148	0.9040	0.8932	0.8825	0.8718	0.8611	0.8504	0.8398	0.8292	0.8185	0.8079	0.7973	0.7866	0.7760	0.7653	0.7547	0.7440	0.7333	
1.03	0.9360	0.9251	0.9142	0.9034	0.8926	0.8818	0.8710	0.8603	0.8495	0.8388	0.8281	0.8174	0.8067	0.7960	0.7853	0.7746	0.7639	0.7532	0.7424	0.7317	
1.04	0.9355	0.9246	0.9137	0.9028	0.8919	0.8811	0.8703	0.8594	0.8486	0.8379	0.8271	0.8163	0.8055	0.7948	0.7840	0.7732	0.7624	0.7516	0.7408	0.7300	
1.05	0.9351	0.9241	0.9132	0.9022	0.8913	0.8804	0.8695	0.8586	0.8478	0.8369	0.8261	0.8152	0.8044	0.7935	0.7827	0.7719	0.7610	0.7501	0.7393	0.7284	
1.06	0.9347	0.9237	0.9127	0.9016	0.8907	0.8797	0.8687	0.8578	0.8469	0.8359	0.8250	0.8141	0.8032	0.7923	0.7814	0.7705	0.7596	0.7487	0.7377	0.7268	
1.07	0.9343	0.9232	0.9121	0.9011	0.8900	0.8790	0.8680	0.8570	0.8460	0.8350	0.8240	0.8130	0.8021	0.7911	0.7801	0.7691	0.7582	0.7472	0.7362	0.7252	
1.08	0.9339	0.9227	0.9116	0.9005	0.8894	0.8783	0.8672	0.8561	0.8451	0.8340	0.8230	0.8120	0.8009	0.7899	0.7788	0.7678	0.7567	0.7457	0.7346	0.7236	
1.09	0.9335	0.9223	0.9111	0.8999	0.8887	0.8776	0.8665	0.8553	0.8442	0.8331	0.8220	0.8109	0.7998	0.7887	0.7776	0.7665	0.7553	0.7442	0.7331	0.7220	
1.10	0.9330	0.9218	0.9106	0.8993	0.8881	0.8769	0.8657	0.8545	0.8433	0.8322	0.8210	0.8098	0.7986	0.7875	0.7763	0.7651	0.7539	0.7428	0.7316	0.7204	
1.11	0.9326	0.9213	0.9100	0.8988	0.8875	0.8762	0.8650	0.8537	0.8425	0.8312	0.8200	0.8087	0.7975	0.7863	0.7750	0.7638	0.7525	0.7413	0.7300	0.7188	
1.12	0.9322	0.9209	0.9095	0.8982	0.8869	0.8755	0.8642	0.8529	0.8416	0.8303	0.8190	0.8077	0.7964	0.7851	0.7738	0.7625	0.7512	0.7398	0.7285	0.7172	
1.13	0.9318	0.9204	0.9090	0.8976	0.8862	0.8749	0.8635	0.8521	0.8407	0.8294	0.8180	0.8066	0.7953	0.7839	0.7725	0.7611	0.7498	0.7384	0.7270	0.7156	
1.14	0.9314	0.9200	0.9085	0.8971	0.8856	0.8742	0.8627	0.8513	0.8399	0.8284	0.8170	0.8056	0.7941	0.7827	0.7713	0.7598	0.7484	0.7370	0.7255	0.7141	
1.15	0.9310	0.9195	0.9080	0.8965	0.8850	0.8735	0.8620	0.8505	0.8390	0.8275	0.8160	0.8045	0.7930	0.7815	0.7700	0.7585	0.7470	0.7355	0.7240	0.7125	
1.16	0.9306	0.9191	0.9075	0.8960	0.8844	0.8728	0.8613	0.8497	0.8382	0.8266	0.8150	0.8035	0.7919	0.7803	0.7688	0.7572	0.7457	0.7341	0.7225	0.7110	
1.17	0.9302	0.9186	0.9070	0.8954	0.8838	0.8722	0.8606	0.8489	0.8373	0.8257	0.8141	0.8024	0.7908	0.7792	0.7676	0.7559	0.7443	0.7327	0.7211	0.7094	
1.18	0.9298	0.9182	0.9065	0.8948	0.8832	0.8715	0.8598	0.8481	0.8365	0.8248	0.8131	0.8014	0.7897	0.7780	0.7663	0.7546	0.7429	0.7313	0.7196	0.7079	
1.19	0.9294	0.9177	0.9060	0.8943	0.8826	0.8708	0.8591	0.8474	0.8356	0.8239	0.8121	0.8004	0.7886	0.7768	0.7651	0.7533	0.7416	0.7299	0.7181	0.7064	
1.20	0.9290	0.9173	0.9055	0.8937	0.8820	0.8702	0.8584	0.8466	0.8348	0.8230	0.8111	0.7993	0.7875	0.7757	0.7639	0.7521	0.7403	0.7285	0.7167	0.7049	
1.21	0.9286	0.9168	0.9050	0.8932	0.8814	0.8695	0.8577	0.8458	0.8339	0.8221	0.8102	0.7983	0.7864	0.7745	0.7627	0.7508	0.7389	0.7271	0.7152	0.7034	
1.22	0.9282	0.9164	0.9045	0.8927	0.8808	0.8689	0.8570	0.8450	0.8331	0.8212	0.8092	0.7973	0.7853	0.7734	0.7615	0.7495	0.7376	0.7257	0.7138	0.7019	
1.23	0.9278	0.9159	0.9040	0.8921	0.8802	0.8682	0.8562	0.8443	0.8323	0.8203	0.8083	0.7963	0.7843	0.7722	0.7603	0.7483	0.7363	0.7243	0.7123	0.7004	
1.24	0.9275	0.9155	0.9035	0.8916	0.8796	0.8676	0.8555	0.8435	0.8314	0.8194	0.8073	0.7952	0.7832	0.7711	0.7591	0.7470	0.7350	0.7229	0.7109	0.6989	
1.25	0.9271	0.9151	0.9031	0.8910	0.8790	0.8669	0.8548	0.8427	0.8306	0.8185	0.8064	0.7942	0.7821	0.7700	0.7579	0.7457	0.7336	0.7215	0.7095	0.6974	
1.26	0.9267	0.9146	0.9026	0.8905	0.8784	0.8663	0.8541	0.8420	0.8298	0.8176	0.8054	0.7932	0.7810	0.7688	0.7567	0.7445	0.7323	0.7202	0.7080	0.6959	
1.27	0.9263	0.9142	0.9021	0.8900	0.8778	0.8656	0.8534	0.8412	0.8290	0.8167	0.8045	0.7922	0.7800	0.7677	0.7555	0.7432	0.7310	0.7188	0.7066	0.6944	
1.28	0.9259	0.9138	0.9016	0.8894	0.8772	0.8650	0.8527	0.8405	0.8282	0.8158	0.8035	0.7912	0.7789	0.7666	0.7543	0.7420	0.7297	0.7175	0.7052	0.6930	
1.29	0.9255	0.9133	0.9011	0.8889	0.8766	0.8644	0.8520	0.8397	0.8273	0.8150	0.8026	0.7902	0.7778	0.7655	0.7531	0.7408	0.7284	0.7161	0.7038	0.6915	
1.30	0.9252	0.9129	0.9007	0.8884	0.8761	0.8637	0.8513	0.8389	0.8265	0.8141	0.8017	0.7892	0.7768	0.7644	0.7519	0.7395	0.7272	0.7148	0.7024	0.6901	
1.31	0.9248	0.9125	0.9002	0.8879	0.8755	0.8631	0.8507	0.8382	0.8257	0.8132	0.8007	0.7882	0.7757	0.7633	0.7508	0.7383	0.7259	0.7134	0.7010	0.6886	
1.32	0.9244	0.9121	0.8997	0.8873	0.8749	0.8625	0.8500	0.8375	0.8249	0.8124	0.7998	0.7873	0.7747	0.7622	0.7496	0.7371	0.7246	0.7121	0.6996	0.6872	
1.33	0.9240	0.9116	0.8992	0.8868	0.8743	0.8618	0.8493	0.8367	0.8241	0.8115	0.7989	0.7863	0.7737	0.7611	0.7485	0.7359	0.7233	0.7108	0.6983	0.6858	
1.34	0.9237	0.9112	0.8988	0.8863	0.8738	0.8612	0.8486	0.8360	0.8233	0.8106	0.7980	0.7853	0.7726	0.7600	0.7473	0.7347	0.7221	0.7095	0.6969	0.6843	
1.35	0.9233	0.9108	0.8983	0.8858	0.8732	0.8606	0.8479	0.8352	0.8225	0.8098	0.7971	0.7843	0.7716	0.7589	0.7462	0.7335	0.7208	0.7081	0.6955	0.6829	
1.36	0.9229	0.9104	0.8978	0.8853	0.8726	0.8599	0.8472	0.8345	0.8217	0.8089	0.7961	0.7833	0.7706	0.7578	0.7450	0.7323	0.7195	0.7068	0.6942	0.6815	
1.37	0.9226	0.9100	0.8974	0.8847	0.8721	0.8593	0.8466	0.8338	0.8209	0.8081	0.7952	0.7824	0.7695	0.7567	0.7439	0.7311	0.7183	0.7055	0.6928	0.6801	
1.38	0.9222	0.9096	0.8969	0.8842	0.8715	0.8587	0.8459	0.8330	0.8201	0.8072	0.7943	0.7814	0.7685	0.7556	0.7427	0.7299	0.7170	0.7042	0.6915	0.6787	
1.39	0.9218	0.9092	0.8965	0.8837	0.8709	0.8581	0.8452	0.8323	0.8193	0.8064	0.7934	0.7804	0.7675	0.7545	0.7416	0.7287	0.7158	0.7029	0.6901	0.6773	
1.40	0.9215	0.9087	0.8960	0.8832	0.8704	0.8575	0.8445	0.8316	0.8186	0.8055	0.7925	0.7795	0.7665	0.7535	0.7405	0.7275	0.7146	0.7016	0.6888	0.6759	
1.41	0.9211	0.9083	0.8955	0.8827	0.8698	0.8569	0.8439	0.8308	0.8178	0.8047	0.7916	0.7785	0.7654	0.7524	0.7393	0.7263	0.7133	0.7004	0.6874	0.6745	
1.42	0.9207	0.9079	0.8951	0.8822	0.8693	0.8563	0.8432	0.8301	0.8170	0.8039	0.7907	0.7776	0.7644	0.7513	0.7382	0.7251	0.7121	0.6991	0.6861	0.6732	
1.43	0.9204	0.9075	0.8946	0.8817	0.8687	0.8556	0.8425	0.8294	0.8162	0.8030	0.7898	0.7766	0.7634	0.7503	0.7371	0.7240	0.7109	0.6978	0.6848	0.6718	
1.44	0.9200	0.9071	0.8942	0.8812	0.8681	0.8550	0.8419	0.8287	0.8155	0.8022	0.7889	0.7757	0.7624	0.7492	0.7360	0.7228	0.7097	0.6965	0.6835	0.6704	
1.45	0.9197	0.9067	0.8937	0.8807	0.8676	0.8544	0.8412	0.8280	0.8147	0.8014	0.7881	0.7747	0.7614	0.7481	0.7349	0.7216	0.7084	0.6953	0.6822	0.6691	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.9013	0.8860	0.8706	0.8549	0.8391	0.8232	0.8071	0.7909	0.7747	0.7585	0.7423	0.7262	0.7101	0.6942	0.6783	0.6626	0.6470	0.6316	0.6162	0.6010
2.02	0.9010	0.8857	0.8702	0.8545	0.8387	0.8227	0.8065	0.7903	0.7741	0.7578	0.7416	0.7254	0.7093	0.6933	0.6774	0.6617	0.6460	0.6305	0.6152	0.5999
2.03	0.9007	0.8853	0.8698	0.8541	0.8382	0.8221	0.8060	0.7897	0.7734	0.7571	0.7408	0.7246	0.7085	0.6924	0.6765	0.6607	0.6450	0.6295	0.6141	0.5989
2.04	0.9004	0.8850	0.8694	0.8537	0.8377	0.8216	0.8054	0.7891	0.7727	0.7564	0.7401	0.7238	0.7076	0.6915	0.6756	0.6598	0.6441	0.6285	0.6131	0.5978
2.05	0.9001	0.8847	0.8690	0.8532	0.8373	0.8211	0.8048	0.7885	0.7721	0.7557	0.7393	0.7230	0.7068	0.6907	0.6747	0.6588	0.6431	0.6275	0.6120	0.5967
2.06	0.8998	0.8843	0.8687	0.8528	0.8368	0.8206	0.8043	0.7879	0.7714	0.7550	0.7386	0.7222	0.7060	0.6898	0.6738	0.6579	0.6421	0.6265	0.6110	0.5956
2.07	0.8995	0.8840	0.8683	0.8524	0.8363	0.8201	0.8037	0.7873	0.7708	0.7543	0.7378	0.7214	0.7051	0.6889	0.6729	0.6569	0.6411	0.6255	0.6099	0.5946
2.08	0.8992	0.8836	0.8679	0.8520	0.8359	0.8196	0.8032	0.7867	0.7701	0.7536	0.7371	0.7206	0.7043	0.6881	0.6720	0.6560	0.6401	0.6245	0.6089	0.5935
2.09	0.8989	0.8833	0.8675	0.8516	0.8354	0.8191	0.8026	0.7860	0.7695	0.7529	0.7363	0.7199	0.7035	0.6872	0.6711	0.6550	0.6392	0.6234	0.6079	0.5924
2.10	0.8986	0.8830	0.8672	0.8511	0.8349	0.8185	0.8020	0.7854	0.7688	0.7522	0.7356	0.7191	0.7026	0.6863	0.6702	0.6541	0.6382	0.6224	0.6068	0.5914
2.11	0.8983	0.8826	0.8668	0.8507	0.8345	0.8180	0.8015	0.7848	0.7682	0.7515	0.7349	0.7183	0.7018	0.6855	0.6693	0.6532	0.6372	0.6215	0.6058	0.5903
2.12	0.8981	0.8823	0.8664	0.8503	0.8340	0.8175	0.8009	0.7842	0.7675	0.7508	0.7341	0.7175	0.7010	0.6846	0.6684	0.6522	0.6363	0.6205	0.6048	0.5893
2.13	0.8978	0.8820	0.8660	0.8499	0.8335	0.8170	0.8004	0.7836	0.7669	0.7501	0.7334	0.7167	0.7002	0.6838	0.6675	0.6513	0.6353	0.6195	0.6038	0.5882
2.14	0.8975	0.8816	0.8657	0.8495	0.8331	0.8165	0.7998	0.7830	0.7662	0.7494	0.7327	0.7160	0.6994	0.6829	0.6666	0.6504	0.6344	0.6185	0.6028	0.5872
2.15	0.8972	0.8813	0.8653	0.8491	0.8326	0.8160	0.7992	0.7824	0.7656	0.7487	0.7319	0.7152	0.6986	0.6821	0.6657	0.6495	0.6334	0.6175	0.6017	0.5861
2.16	0.8969	0.8810	0.8649	0.8486	0.8322	0.8155	0.7987	0.7819	0.7649	0.7480	0.7312	0.7144	0.6977	0.6812	0.6646	0.6486	0.6325	0.6165	0.6007	0.5851
2.17	0.8966	0.8807	0.8645	0.8482	0.8317	0.8150	0.7982	0.7813	0.7643	0.7474	0.7305	0.7136	0.6969	0.6804	0.6639	0.6476	0.6315	0.6155	0.5997	0.5840
2.18	0.8963	0.8803	0.8642	0.8478	0.8312	0.8145	0.7976	0.7807	0.7637	0.7467	0.7297	0.7129	0.6961	0.6795	0.6630	0.6467	0.6306	0.6146	0.5987	0.5830
2.19	0.8960	0.8800	0.8638	0.8474	0.8308	0.8140	0.7971	0.7801	0.7630	0.7460	0.7290	0.7121	0.6953	0.6787	0.6622	0.6458	0.6296	0.6136	0.5977	0.5820
2.20	0.8957	0.8797	0.8634	0.8470	0.8303	0.8135	0.7965	0.7795	0.7624	0.7453	0.7283	0.7114	0.6945	0.6778	0.6613	0.6449	0.6287	0.6126	0.5967	0.5810
2.21	0.8954	0.8793	0.8631	0.8466	0.8299	0.8130	0.7960	0.7789	0.7618	0.7446	0.7276	0.7106	0.6937	0.6770	0.6604	0.6440	0.6277	0.6117	0.5957	0.5800
2.22	0.8951	0.8790	0.8627	0.8462	0.8294	0.8125	0.7954	0.7783	0.7611	0.7440	0.7269	0.7098	0.6929	0.6762	0.6596	0.6431	0.6268	0.6107	0.5947	0.5790
2.23	0.8949	0.8787	0.8623	0.8458	0.8290	0.8120	0.7949	0.7777	0.7605	0.7433	0.7261	0.7091	0.6921	0.6753	0.6587	0.6422	0.6259	0.6097	0.5938	0.5780
2.24	0.8946	0.8784	0.8620	0.8454	0.8285	0.8115	0.7944	0.7771	0.7599	0.7426	0.7254	0.7083	0.6913	0.6745	0.6578	0.6413	0.6250	0.6088	0.5928	0.5769
2.25	0.8943	0.8780	0.8616	0.8450	0.8281	0.8110	0.7938	0.7765	0.7592	0.7419	0.7247	0.7076	0.6905	0.6737	0.6570	0.6404	0.6240	0.6078	0.5918	0.5759
2.26	0.8940	0.8777	0.8613	0.8446	0.8276	0.8105	0.7933	0.7760	0.7586	0.7413	0.7240	0.7068	0.6898	0.6729	0.6561	0.6395	0.6231	0.6069	0.5908	0.5749
2.27	0.8937	0.8774	0.8609	0.8441	0.8272	0.8100	0.7927	0.7754	0.7580	0.7406	0.7233	0.7061	0.6890	0.6720	0.6552	0.6386	0.6222	0.6059	0.5897	0.5739
2.28	0.8934	0.8771	0.8605	0.8437	0.8267	0.8095	0.7922	0.7748	0.7574	0.7399	0.7226	0.7053	0.6882	0.6712	0.6544	0.6377	0.6213	0.6050	0.5889	0.5730
2.29	0.8932	0.8768	0.8602	0.8433	0.8263	0.8091	0.7917	0.7742	0.7567	0.7393	0.7219	0.7046	0.6874	0.6704	0.6535	0.6369	0.6204	0.6040	0.5879	0.5720
2.30	0.8929	0.8764	0.8598	0.8429	0.8258	0.8086	0.7911	0.7736	0.7561	0.7386	0.7212	0.7038	0.6866	0.6696	0.6527	0.6360	0.6195	0.6031	0.5869	0.5710
2.31	0.8926	0.8761	0.8594	0.8425	0.8254	0.8081	0.7906	0.7731	0.7555	0.7379	0.7205	0.7031	0.6858	0.6688	0.6518	0.6351	0.6185	0.6022	0.5860	0.5700
2.32	0.8923	0.8758	0.8591	0.8421	0.8250	0.8076	0.7901	0.7725	0.7549	0.7373	0.7198	0.7023	0.6851	0.6679	0.6510	0.6342	0.6176	0.6012	0.5850	0.5690
2.33	0.8920	0.8755	0.8587	0.8417	0.8245	0.8071	0.7895	0.7719	0.7543	0.7366	0.7191	0.7016	0.6843	0.6671	0.6501	0.6333	0.6167	0.6003	0.5841	0.5680
2.34	0.8917	0.8752	0.8584	0.8413	0.8241	0.8066	0.7890	0.7713	0.7536	0.7360	0.7184	0.7009	0.6835	0.6663	0.6493	0.6325	0.6158	0.5994	0.5831	0.5670
2.35	0.8915	0.8749	0.8580	0.8409	0.8236	0.8061	0.7885	0.7708	0.7530	0.7353	0.7177	0.7001	0.6827	0.6655	0.6485	0.6316	0.6149	0.5985	0.5822	0.5661
2.36	0.8912	0.8745	0.8577	0.8405	0.8232	0.8056	0.7880	0.7702	0.7524	0.7346	0.7170	0.6994	0.6820	0.6647	0.6476	0.6307	0.6140	0.5975	0.5812	0.5651
2.37	0.8909	0.8742	0.8573	0.8401	0.8228	0.8052	0.7874	0.7696	0.7518	0.7340	0.7163	0.6987	0.6812	0.6639	0.6468	0.6299	0.6132	0.5966	0.5803	0.5641
2.38	0.8906	0.8739	0.8570	0.8398	0.8223	0.8047	0.7869	0.7691	0.7512	0.7333	0.7156	0.6979	0.6804	0.6631	0.6460	0.6290	0.6123	0.5957	0.5794	0.5632
2.39	0.8904	0.8736	0.8566	0.8394	0.8219	0.8042	0.7864	0.7685	0.7506	0.7327	0.7149	0.6972	0.6797	0.6623	0.6451	0.6282	0.6114	0.5948	0.5784	0.5622
2.40	0.8901	0.8733	0.8562	0.8390	0.8214	0.8037	0.7859	0.7679	0.7500	0.7320	0.7142	0.6965	0.6789	0.6615	0.6443	0.6273	0.6105	0.5939	0.5775	0.5613
2.41	0.8898	0.8730	0.8559	0.8386	0.8210	0.8032	0.7853	0.7674	0.7494	0.7314	0.7135	0.6958	0.6782	0.6607	0.6435	0.6264	0.6096	0.5930	0.5766	0.5603
2.42	0.8895	0.8727	0.8555	0.8382	0.8206	0.8028	0.7848	0.7668	0.7487	0.7307	0.7128	0.6950	0.6774	0.6599	0.6427	0.6256	0.6087	0.5923	0.5758	0.5595
2.43	0.8893	0.8723	0.8552	0.8378	0.8201	0.8023	0.7843	0.7662	0.7481	0.7301	0.7121	0.6943	0.6766	0.6591	0.6418	0.6247	0.6079	0.5912	0.5747	0.5584
2.44	0.8890	0.8720	0.8548	0.8374	0.8197	0.8018	0.7838	0.7657	0.7475	0.7295	0.7115	0.6936	0.6759	0.6584	0.6410	0.6239	0.6070	0.5903	0.5738	0.5575
2.45	0.8887	0.8717	0.8545	0.8370	0.8193	0.8013	0.7833	0.7651	0.7469	0.7288	0.7108	0.6929	0.6751	0.6576	0.6402	0.6231	0.6061	0.5894	0.5729	0.5565
2.46	0.8884	0.8714	0.8																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8742	0.8552	0.8359	0.8162	0.7962	0.7760	0.7557	0.7353	0.7150	0.6949	0.6749	0.6552	0.6357	0.6166	0.5978	0.5793	0.5611	0.5432	0.5256	0.5084
3.02	0.8740	0.8549	0.8356	0.8159	0.7958	0.7756	0.7552	0.7348	0.7145	0.6943	0.6743	0.6545	0.6351	0.6159	0.5971	0.5785	0.5603	0.5425	0.5249	0.5076
3.03	0.8737	0.8547	0.8353	0.8155	0.7954	0.7752	0.7547	0.7343	0.7139	0.6937	0.6737	0.6539	0.6344	0.6152	0.5964	0.5778	0.5596	0.5417	0.5241	0.5068
3.04	0.8735	0.8544	0.8349	0.8152	0.7951	0.7747	0.7543	0.7338	0.7134	0.6931	0.6731	0.6533	0.6338	0.6146	0.5957	0.5771	0.5589	0.5409	0.5233	0.5060
3.05	0.8732	0.8541	0.8346	0.8148	0.7947	0.7743	0.7538	0.7333	0.7129	0.6926	0.6725	0.6526	0.6331	0.6139	0.5950	0.5764	0.5581	0.5402	0.5226	0.5052
3.06	0.8730	0.8538	0.8343	0.8145	0.7943	0.7739	0.7533	0.7328	0.7123	0.6920	0.6719	0.6520	0.6324	0.6132	0.5943	0.5757	0.5574	0.5394	0.5218	0.5045
3.07	0.8727	0.8535	0.8340	0.8141	0.7939	0.7734	0.7529	0.7323	0.7118	0.6914	0.6713	0.6514	0.6318	0.6125	0.5936	0.5749	0.5567	0.5387	0.5210	0.5037
3.08	0.8725	0.8533	0.8337	0.8137	0.7935	0.7730	0.7524	0.7318	0.7113	0.6909	0.6707	0.6508	0.6311	0.6118	0.5929	0.5742	0.5559	0.5379	0.5203	0.5029
3.09	0.8722	0.8530	0.8334	0.8134	0.7931	0.7726	0.7520	0.7313	0.7107	0.6903	0.6701	0.6501	0.6305	0.6112	0.5922	0.5735	0.5552	0.5372	0.5195	0.5021
3.10	0.8720	0.8527	0.8331	0.8130	0.7927	0.7722	0.7515	0.7308	0.7102	0.6897	0.6695	0.6495	0.6299	0.6105	0.5915	0.5728	0.5545	0.5365	0.5188	0.5014
3.11	0.8718	0.8524	0.8328	0.8127	0.7923	0.7717	0.7510	0.7303	0.7097	0.6892	0.6689	0.6489	0.6292	0.6098	0.5908	0.5721	0.5537	0.5357	0.5180	0.5006
3.12	0.8715	0.8522	0.8324	0.8123	0.7919	0.7713	0.7506	0.7298	0.7091	0.6886	0.6683	0.6483	0.6286	0.6092	0.5901	0.5714	0.5530	0.5350	0.5172	0.4998
3.13	0.8713	0.8519	0.8321	0.8120	0.7916	0.7709	0.7501	0.7293	0.7086	0.6881	0.6677	0.6477	0.6279	0.6085	0.5894	0.5707	0.5523	0.5342	0.5165	0.4991
3.14	0.8710	0.8516	0.8318	0.8117	0.7912	0.7705	0.7497	0.7288	0.7081	0.6875	0.6671	0.6471	0.6273	0.6078	0.5887	0.5700	0.5516	0.5335	0.5157	0.4983
3.15	0.8708	0.8513	0.8315	0.8113	0.7908	0.7700	0.7492	0.7282	0.7075	0.6869	0.6665	0.6464	0.6266	0.6072	0.5881	0.5693	0.5509	0.5328	0.5150	0.4976
3.16	0.8706	0.8511	0.8312	0.8110	0.7904	0.7696	0.7487	0.7278	0.7070	0.6864	0.6660	0.6458	0.6260	0.6065	0.5874	0.5686	0.5501	0.5320	0.5143	0.4968
3.17	0.8703	0.8508	0.8309	0.8106	0.7900	0.7692	0.7483	0.7273	0.7065	0.6858	0.6654	0.6452	0.6254	0.6059	0.5867	0.5679	0.5494	0.5313	0.5135	0.4960
3.18	0.8701	0.8505	0.8306	0.8103	0.7896	0.7688	0.7478	0.7269	0.7060	0.6853	0.6648	0.6446	0.6247	0.6052	0.5860	0.5672	0.5487	0.5306	0.5128	0.4953
3.19	0.8698	0.8502	0.8303	0.8099	0.7893	0.7684	0.7474	0.7264	0.7054	0.6847	0.6642	0.6440	0.6241	0.6045	0.5853	0.5665	0.5480	0.5299	0.5120	0.4945
3.20	0.8696	0.8500	0.8300	0.8096	0.7890	0.7681	0.7471	0.7261	0.7049	0.6842	0.6636	0.6434	0.6235	0.6039	0.5847	0.5658	0.5473	0.5291	0.5113	0.4938
3.21	0.8694	0.8497	0.8297	0.8092	0.7885	0.7675	0.7465	0.7254	0.7044	0.6836	0.6630	0.6428	0.6228	0.6032	0.5840	0.5651	0.5466	0.5284	0.5106	0.4930
3.22	0.8691	0.8494	0.8293	0.8089	0.7881	0.7671	0.7460	0.7249	0.7039	0.6831	0.6625	0.6422	0.6222	0.6026	0.5833	0.5644	0.5459	0.5277	0.5098	0.4923
3.23	0.8689	0.8492	0.8290	0.8085	0.7877	0.7667	0.7455	0.7244	0.7034	0.6825	0.6619	0.6416	0.6216	0.6019	0.5827	0.5637	0.5452	0.5270	0.5091	0.4916
3.24	0.8686	0.8489	0.8287	0.8082	0.7873	0.7663	0.7451	0.7239	0.7028	0.6820	0.6613	0.6410	0.6209	0.6013	0.5820	0.5630	0.5445	0.5263	0.5084	0.4908
3.25	0.8684	0.8486	0.8284	0.8079	0.7870	0.7659	0.7446	0.7234	0.7023	0.6814	0.6607	0.6404	0.6203	0.6006	0.5813	0.5624	0.5438	0.5255	0.5076	0.4901
3.26	0.8682	0.8483	0.8281	0.8075	0.7866	0.7654	0.7442	0.7229	0.7018	0.6809	0.6602	0.6398	0.6197	0.6000	0.5807	0.5617	0.5431	0.5248	0.5069	0.4893
3.27	0.8679	0.8481	0.8278	0.8072	0.7862	0.7650	0.7437	0.7225	0.7013	0.6803	0.6596	0.6392	0.6191	0.5993	0.5800	0.5610	0.5424	0.5241	0.5062	0.4886
3.28	0.8677	0.8478	0.8275	0.8068	0.7858	0.7646	0.7433	0.7220	0.7008	0.6798	0.6590	0.6386	0.6184	0.5987	0.5793	0.5603	0.5417	0.5234	0.5055	0.4879
3.29	0.8675	0.8475	0.8272	0.8065	0.7855	0.7642	0.7428	0.7215	0.7003	0.6792	0.6584	0.6380	0.6178	0.5981	0.5787	0.5596	0.5410	0.5227	0.5048	0.4871
3.30	0.8672	0.8473	0.8269	0.8061	0.7851	0.7638	0.7424	0.7210	0.6997	0.6787	0.6579	0.6374	0.6172	0.5974	0.5780	0.5590	0.5403	0.5220	0.5040	0.4864
3.31	0.8670	0.8470	0.8266	0.8058	0.7847	0.7634	0.7420	0.7205	0.6992	0.6781	0.6573	0.6368	0.6166	0.5968	0.5774	0.5583	0.5396	0.5213	0.5033	0.4857
3.32	0.8667	0.8467	0.8263	0.8055	0.7843	0.7630	0.7415	0.7201	0.6987	0.6776	0.6567	0.6362	0.6160	0.5961	0.5767	0.5576	0.5389	0.5206	0.5026	0.4850
3.33	0.8665	0.8465	0.8260	0.8051	0.7840	0.7626	0.7411	0.7196	0.6982	0.6771	0.6562	0.6356	0.6154	0.5955	0.5760	0.5569	0.5382	0.5199	0.5019	0.4843
3.34	0.8663	0.8462	0.8257	0.8048	0.7836	0.7621	0.7406	0.7191	0.6977	0.6765	0.6556	0.6350	0.6147	0.5949	0.5754	0.5563	0.5376	0.5192	0.5012	0.4835
3.35	0.8660	0.8459	0.8254	0.8045	0.7832	0.7617	0.7402	0.7186	0.6972	0.6760	0.6550	0.6344	0.6141	0.5942	0.5747	0.5556	0.5369	0.5185	0.5005	0.4828
3.36	0.8658	0.8457	0.8251	0.8041	0.7828	0.7613	0.7397	0.7181	0.6967	0.6754	0.6545	0.6338	0.6135	0.5936	0.5741	0.5549	0.5362	0.5178	0.4998	0.4821
3.37	0.8656	0.8454	0.8248	0.8038	0.7825	0.7609	0.7393	0.7177	0.6962	0.6749	0.6539	0.6332	0.6129	0.5930	0.5734	0.5543	0.5355	0.5171	0.4991	0.4814
3.38	0.8653	0.8451	0.8245	0.8034	0.7821	0.7605	0.7388	0.7172	0.6957	0.6744	0.6533	0.6326	0.6123	0.5923	0.5728	0.5536	0.5348	0.5164	0.4984	0.4807
3.39	0.8651	0.8449	0.8242	0.8031	0.7817	0.7601	0.7384	0.7167	0.6952	0.6738	0.6528	0.6320	0.6117	0.5917	0.5721	0.5530	0.5342	0.5157	0.4977	0.4800
3.40	0.8649	0.8446	0.8239	0.8028	0.7813	0.7597	0.7380	0.7162	0.6947	0.6733	0.6522	0.6315	0.6111	0.5911	0.5715	0.5523	0.5335	0.5150	0.4970	0.4793
3.41	0.8646	0.8443	0.8236	0.8024	0.7809	0.7593	0.7375	0.7158	0.6942	0.6728	0.6517	0.6309	0.6105	0.5905	0.5709	0.5516	0.5328	0.5144	0.4963	0.4786
3.42	0.8644	0.8441	0.8233	0.8021	0.7806	0.7589	0.7371	0.7153	0.6937	0.6722	0.6511	0.6303	0.6099	0.5898	0.5702	0.5510	0.5321	0.5137	0.4956	0.4779
3.43	0.8642	0.8438	0.8230	0.8018	0.7802	0.7585	0.7366	0.7148	0.6931	0.6717	0.6505	0.6297	0.6093	0.5892	0.5696	0.5503	0.5315	0.5130	0.4949	0.4771
3.44	0.8639	0.8435	0.8227	0.8014	0.7799	0.7581	0.7362	0.7144	0.6926	0.6712	0.6500	0.6291	0.6087	0.5886	0.5689	0.5497	0.5308	0.5123	0.4942	0.4764
3.45	0.8637	0.8433	0.8224	0.8011	0.7795	0.7577	0.7358	0.7139	0.6921	0.6706	0.6494	0.6286	0.6081	0.5880	0.5683	0.5490	0.5301	0.5116	0.4935	0.4758
3.46	0.8635	0.8430	0.8221	0.8008	0.77															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8513	0.8290	0.8063	0.7831	0.7596	0.7359	0.7122	0.6887	0.6654	0.6424	0.6199	0.5979	0.5763	0.5553	0.5348	0.5148	0.4953	0.4762	0.4576	0.4395
4.02	0.8510	0.8288	0.8060	0.7828	0.7593	0.7355	0.7118	0.6882	0.6649	0.6419	0.6194	0.5973	0.5758	0.5547	0.5342	0.5142	0.4947	0.4756	0.4570	0.4389
4.03	0.8508	0.8285	0.8057	0.7825	0.7589	0.7352	0.7114	0.6878	0.6645	0.6415	0.6189	0.5968	0.5752	0.5542	0.5337	0.5136	0.4941	0.4750	0.4564	0.4383
4.04	0.8506	0.8283	0.8055	0.7822	0.7586	0.7348	0.7110	0.6874	0.6640	0.6410	0.6184	0.5963	0.5747	0.5536	0.5331	0.5131	0.4935	0.4745	0.4558	0.4377
4.05	0.8504	0.8280	0.8052	0.7819	0.7582	0.7344	0.7106	0.6869	0.6635	0.6405	0.6179	0.5958	0.5742	0.5531	0.5325	0.5125	0.4929	0.4739	0.4553	0.4371
4.06	0.8502	0.8278	0.8049	0.7816	0.7579	0.7341	0.7102	0.6865	0.6631	0.6400	0.6174	0.5953	0.5736	0.5526	0.5320	0.5119	0.4924	0.4733	0.4547	0.4365
4.07	0.8500	0.8276	0.8046	0.7812	0.7575	0.7337	0.7098	0.6861	0.6626	0.6396	0.6169	0.5948	0.5731	0.5520	0.5314	0.5114	0.4918	0.4727	0.4541	0.4359
4.08	0.8498	0.8273	0.8043	0.7809	0.7572	0.7333	0.7094	0.6857	0.6622	0.6391	0.6164	0.5942	0.5726	0.5515	0.5309	0.5108	0.4912	0.4721	0.4535	0.4353
4.09	0.8495	0.8271	0.8041	0.7806	0.7569	0.7329	0.7090	0.6852	0.6617	0.6386	0.6159	0.5937	0.5721	0.5509	0.5303	0.5102	0.4906	0.4715	0.4529	0.4347
4.10	0.8493	0.8268	0.8038	0.7803	0.7565	0.7326	0.7086	0.6848	0.6613	0.6381	0.6154	0.5932	0.5715	0.5504	0.5298	0.5097	0.4901	0.4710	0.4523	0.4341
4.11	0.8491	0.8266	0.8035	0.7800	0.7562	0.7322	0.7082	0.6844	0.6608	0.6377	0.6149	0.5927	0.5710	0.5498	0.5292	0.5091	0.4895	0.4704	0.4517	0.4335
4.12	0.8489	0.8263	0.8032	0.7797	0.7558	0.7318	0.7078	0.6840	0.6604	0.6372	0.6144	0.5922	0.5705	0.5493	0.5287	0.5085	0.4889	0.4698	0.4511	0.4329
4.13	0.8487	0.8261	0.8030	0.7794	0.7555	0.7315	0.7074	0.6835	0.6599	0.6367	0.6140	0.5917	0.5700	0.5488	0.5281	0.5080	0.4884	0.4692	0.4506	0.4324
4.14	0.8485	0.8259	0.8027	0.7791	0.7552	0.7311	0.7070	0.6831	0.6595	0.6362	0.6135	0.5912	0.5694	0.5482	0.5276	0.5074	0.4878	0.4687	0.4500	0.4318
4.15	0.8483	0.8256	0.8024	0.7787	0.7548	0.7307	0.7066	0.6827	0.6590	0.6358	0.6130	0.5907	0.5689	0.5477	0.5270	0.5069	0.4873	0.4681	0.4494	0.4311
4.16	0.8481	0.8254	0.8022	0.7785	0.7545	0.7304	0.7062	0.6823	0.6586	0.6353	0.6125	0.5902	0.5684	0.5472	0.5265	0.5063	0.4867	0.4675	0.4488	0.4306
4.17	0.8479	0.8251	0.8019	0.7782	0.7542	0.7300	0.7058	0.6818	0.6581	0.6348	0.6120	0.5897	0.5679	0.5466	0.5259	0.5057	0.4861	0.4669	0.4483	0.4300
4.18	0.8476	0.8249	0.8016	0.7779	0.7538	0.7296	0.7054	0.6814	0.6577	0.6344	0.6115	0.5892	0.5673	0.5461	0.5254	0.5052	0.4855	0.4664	0.4477	0.4294
4.19	0.8474	0.8246	0.8013	0.7776	0.7535	0.7293	0.7050	0.6810	0.6573	0.6339	0.6110	0.5887	0.5668	0.5456	0.5248	0.5046	0.4850	0.4658	0.4471	0.4289
4.20	0.8472	0.8244	0.8011	0.7773	0.7532	0.7289	0.7046	0.6806	0.6568	0.6334	0.6105	0.5882	0.5663	0.5450	0.5243	0.5041	0.4844	0.4652	0.4465	0.4283
4.21	0.8470	0.8242	0.8008	0.7770	0.7528	0.7285	0.7043	0.6802	0.6564	0.6330	0.6101	0.5877	0.5658	0.5445	0.5238	0.5035	0.4839	0.4647	0.4460	0.4277
4.22	0.8468	0.8239	0.8005	0.7767	0.7525	0.7282	0.7039	0.6797	0.6559	0.6325	0.6096	0.5872	0.5653	0.5440	0.5232	0.5030	0.4833	0.4641	0.4454	0.4271
4.23	0.8466	0.8237	0.8002	0.7764	0.7522	0.7278	0.7035	0.6793	0.6555	0.6320	0.6091	0.5867	0.5648	0.5434	0.5227	0.5024	0.4827	0.4636	0.4448	0.4266
4.24	0.8464	0.8234	0.8000	0.7761	0.7518	0.7274	0.7031	0.6789	0.6550	0.6316	0.6086	0.5862	0.5642	0.5429	0.5221	0.5019	0.4822	0.4630	0.4443	0.4260
4.25	0.8462	0.8232	0.7997	0.7758	0.7515	0.7271	0.7027	0.6785	0.6546	0.6311	0.6081	0.5857	0.5637	0.5424	0.5216	0.5014	0.4816	0.4624	0.4437	0.4254
4.26	0.8460	0.8230	0.7994	0.7755	0.7512	0.7267	0.7023	0.6781	0.6542	0.6307	0.6076	0.5852	0.5632	0.5419	0.5211	0.5008	0.4811	0.4619	0.4431	0.4249
4.27	0.8458	0.8227	0.7992	0.7752	0.7508	0.7263	0.7019	0.6777	0.6537	0.6302	0.6072	0.5847	0.5627	0.5413	0.5205	0.5003	0.4805	0.4613	0.4426	0.4243
4.28	0.8455	0.8225	0.7987	0.7750	0.7505	0.7260	0.7015	0.6772	0.6533	0.6297	0.6067	0.5842	0.5622	0.5408	0.5200	0.4997	0.4800	0.4608	0.4416	0.4233
4.29	0.8453	0.8222	0.7986	0.7745	0.7502	0.7256	0.7011	0.6768	0.6528	0.6293	0.6062	0.5837	0.5617	0.5403	0.5195	0.4992	0.4794	0.4602	0.4412	0.4229
4.30	0.8451	0.8220	0.7984	0.7742	0.7498	0.7253	0.7007	0.6764	0.6524	0.6288	0.6057	0.5832	0.5612	0.5398	0.5189	0.4986	0.4789	0.4597	0.4409	0.4226
4.31	0.8449	0.8218	0.7981	0.7739	0.7495	0.7249	0.7004	0.6760	0.6520	0.6284	0.6053	0.5827	0.5607	0.5393	0.5184	0.4981	0.4783	0.4591	0.4403	0.4221
4.32	0.8447	0.8215	0.7978	0.7736	0.7492	0.7245	0.7000	0.6756	0.6515	0.6279	0.6048	0.5822	0.5602	0.5387	0.5179	0.4976	0.4778	0.4585	0.4398	0.4215
4.33	0.8445	0.8213	0.7975	0.7733	0.7488	0.7242	0.6996	0.6752	0.6511	0.6274	0.6043	0.5817	0.5597	0.5382	0.5174	0.4970	0.4773	0.4580	0.4392	0.4209
4.34	0.8443	0.8211	0.7973	0.7730	0.7485	0.7238	0.6992	0.6748	0.6507	0.6270	0.6038	0.5812	0.5592	0.5377	0.5168	0.4965	0.4767	0.4575	0.4387	0.4204
4.35	0.8441	0.8208	0.7970	0.7727	0.7482	0.7235	0.6988	0.6743	0.6502	0.6265	0.6034	0.5807	0.5587	0.5372	0.5163	0.4960	0.4762	0.4569	0.4381	0.4198
4.36	0.8439	0.8206	0.7967	0.7725	0.7478	0.7231	0.6984	0.6739	0.6498	0.6261	0.6029	0.5802	0.5582	0.5367	0.5158	0.4954	0.4756	0.4564	0.4376	0.4193
4.37	0.8437	0.8204	0.7965	0.7722	0.7475	0.7228	0.6980	0.6735	0.6494	0.6256	0.6024	0.5797	0.5577	0.5362	0.5152	0.4949	0.4751	0.4558	0.4370	0.4187
4.38	0.8435	0.8201	0.7962	0.7719	0.7472	0.7224	0.6976	0.6731	0.6489	0.6252	0.6019	0.5793	0.5572	0.5356	0.5147	0.4944	0.4746	0.4553	0.4365	0.4182
4.39	0.8433	0.8199	0.7959	0.7716	0.7469	0.7220	0.6973	0.6727	0.6485	0.6247	0.6015	0.5788	0.5567	0.5351	0.5142	0.4938	0.4740	0.4547	0.4359	0.4176
4.40	0.8431	0.8196	0.7957	0.7713	0.7465	0.7217	0.6969	0.6723	0.6481	0.6243	0.6010	0.5783	0.5562	0.5346	0.5137	0.4933	0.4735	0.4542	0.4354	0.4171
4.41	0.8429	0.8194	0.7954	0.7710	0.7462	0.7213	0.6965	0.6719	0.6476	0.6238	0.6005	0.5778	0.5557	0.5341	0.5132	0.4928	0.4729	0.4536	0.4348	0.4165
4.42	0.8427	0.8192	0.7951	0.7707	0.7459	0.7210	0.6961	0.6715	0.6472	0.6234	0.6001	0.5773	0.5552	0.5336	0.5126	0.4922	0.4723	0.4531	0.4343	0.4160
4.43	0.8424	0.8189	0.7949	0.7704	0.7456	0.7206	0.6957	0.6711	0.6468	0.6229	0.5996	0.5768	0.5547	0.5331	0.5121	0.4917	0.4719	0.4526	0.4338	0.4155
4.44	0.8422	0.8187	0.7946	0.7701	0.7452	0.7203	0.6954	0.6707	0.6463	0.6225	0.5991	0.5764	0.5542	0.5326	0.5116	0.4912	0.4713	0.4520	0.4332	0.4149
4.45	0.8420	0.8185	0.7944	0.7698	0.7449	0.7199	0.6950	0.6703	0.6459	0.6220	0.5987	0.5759	0.5537	0.5321	0.5111	0.4907	0.4708	0.4515	0.4327	0.4143
4.46	0.8418	0.818																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8309	0.8057	0.7799	0.7537	0.7272	0.7007	0.6744	0.6484	0.6229	0.5980	0.5738	0.5502	0.5273	0.5052	0.4838	0.4630	0.4428	0.4233	0.4043	0.3859
5.02	0.8307	0.8055	0.7797	0.7534	0.7269	0.7004	0.6740	0.6480	0.6225	0.5976	0.5733	0.5498	0.5269	0.5048	0.4833	0.4625	0.4424	0.4228	0.4038	0.3854
5.03	0.8305	0.8053	0.7794	0.7532	0.7266	0.7001	0.6737	0.6476	0.6221	0.5972	0.5729	0.5493	0.5265	0.5043	0.4829	0.4621	0.4419	0.4224	0.4034	0.3849
5.04	0.8303	0.8050	0.7792	0.7529	0.7263	0.6997	0.6733	0.6473	0.6217	0.5968	0.5725	0.5489	0.5260	0.5039	0.4824	0.4616	0.4414	0.4219	0.4029	0.3845
5.05	0.8301	0.8048	0.7789	0.7526	0.7260	0.6994	0.6730	0.6469	0.6213	0.5964	0.5721	0.5484	0.5256	0.5034	0.4819	0.4611	0.4410	0.4214	0.4024	0.3840
5.06	0.8299	0.8046	0.7787	0.7523	0.7257	0.6991	0.6726	0.6465	0.6209	0.5959	0.5716	0.5480	0.5251	0.5029	0.4815	0.4607	0.4405	0.4209	0.4020	0.3835
5.07	0.8297	0.8044	0.7784	0.7520	0.7254	0.6987	0.6723	0.6461	0.6205	0.5955	0.5712	0.5476	0.5247	0.5025	0.4810	0.4602	0.4400	0.4205	0.4015	0.3830
5.08	0.8295	0.8042	0.7782	0.7518	0.7251	0.6984	0.6719	0.6458	0.6201	0.5951	0.5708	0.5471	0.5242	0.5020	0.4806	0.4597	0.4396	0.4200	0.4010	0.3826
5.09	0.8293	0.8039	0.7779	0.7515	0.7248	0.6981	0.6716	0.6454	0.6198	0.5947	0.5704	0.5467	0.5238	0.5016	0.4801	0.4593	0.4391	0.4195	0.4005	0.3821
5.10	0.8292	0.8037	0.7777	0.7512	0.7245	0.6978	0.6712	0.6450	0.6194	0.5943	0.5699	0.5463	0.5234	0.5011	0.4796	0.4588	0.4386	0.4191	0.4001	0.3816
5.11	0.8290	0.8035	0.7774	0.7509	0.7242	0.6974	0.6709	0.6447	0.6190	0.5939	0.5695	0.5459	0.5229	0.5007	0.4792	0.4584	0.4382	0.4186	0.3996	0.3812
5.12	0.8288	0.8033	0.7772	0.7507	0.7239	0.6971	0.6705	0.6443	0.6186	0.5935	0.5691	0.5454	0.5225	0.5003	0.4787	0.4579	0.4377	0.4181	0.3991	0.3807
5.13	0.8286	0.8031	0.7769	0.7504	0.7236	0.6968	0.6702	0.6439	0.6182	0.5931	0.5687	0.5450	0.5220	0.4998	0.4783	0.4574	0.4372	0.4177	0.3987	0.3802
5.14	0.8284	0.8028	0.7767	0.7501	0.7233	0.6964	0.6698	0.6435	0.6178	0.5927	0.5683	0.5446	0.5216	0.4994	0.4778	0.4570	0.4368	0.4172	0.3982	0.3798
5.15	0.8282	0.8026	0.7764	0.7498	0.7230	0.6961	0.6695	0.6432	0.6174	0.5923	0.5679	0.5441	0.5212	0.4989	0.4774	0.4565	0.4363	0.4167	0.3978	0.3793
5.16	0.8280	0.8024	0.7762	0.7496	0.7228	0.6958	0.6691	0.6428	0.6170	0.5919	0.5674	0.5437	0.5207	0.4985	0.4769	0.4561	0.4359	0.4163	0.3973	0.3788
5.17	0.8278	0.8022	0.7760	0.7493	0.7224	0.6955	0.6688	0.6424	0.6166	0.5915	0.5670	0.5433	0.5203	0.4980	0.4765	0.4556	0.4354	0.4158	0.3968	0.3784
5.18	0.8276	0.8020	0.7757	0.7490	0.7221	0.6951	0.6684	0.6421	0.6163	0.5911	0.5666	0.5429	0.5198	0.4976	0.4760	0.4552	0.4350	0.4154	0.3964	0.3779
5.19	0.8274	0.8017	0.7755	0.7487	0.7218	0.6948	0.6681	0.6417	0.6159	0.5907	0.5662	0.5424	0.5194	0.4971	0.4756	0.4547	0.4345	0.4149	0.3959	0.3775
5.20	0.8272	0.8015	0.7752	0.7485	0.7215	0.6945	0.6677	0.6413	0.6155	0.5903	0.5658	0.5420	0.5190	0.4967	0.4751	0.4543	0.4340	0.4145	0.3955	0.3770
5.21	0.8271	0.8013	0.7750	0.7482	0.7212	0.6942	0.6674	0.6410	0.6151	0.5899	0.5654	0.5416	0.5185	0.4963	0.4747	0.4538	0.4336	0.4140	0.3950	0.3766
5.22	0.8269	0.8011	0.7747	0.7479	0.7209	0.6938	0.6670	0.6406	0.6147	0.5895	0.5650	0.5412	0.5181	0.4958	0.4742	0.4534	0.4331	0.4135	0.3945	0.3761
5.23	0.8267	0.8009	0.7745	0.7476	0.7206	0.6935	0.6667	0.6402	0.6143	0.5891	0.5645	0.5407	0.5177	0.4954	0.4738	0.4529	0.4327	0.4131	0.3941	0.3756
5.24	0.8265	0.8007	0.7742	0.7474	0.7203	0.6932	0.6663	0.6399	0.6140	0.5887	0.5641	0.5403	0.5173	0.4949	0.4734	0.4525	0.4322	0.4126	0.3936	0.3752
5.25	0.8263	0.8004	0.7740	0.7471	0.7200	0.6929	0.6660	0.6395	0.6136	0.5883	0.5637	0.5399	0.5168	0.4945	0.4729	0.4520	0.4318	0.4122	0.3932	0.3747
5.26	0.8261	0.8002	0.7737	0.7468	0.7197	0.6925	0.6656	0.6391	0.6132	0.5879	0.5633	0.5395	0.5164	0.4941	0.4725	0.4516	0.4313	0.4117	0.3927	0.3743
5.27	0.8259	0.8000	0.7735	0.7466	0.7194	0.6922	0.6653	0.6388	0.6128	0.5875	0.5629	0.5391	0.5160	0.4936	0.4720	0.4511	0.4309	0.4113	0.3923	0.3738
5.28	0.8257	0.7998	0.7730	0.7463	0.7191	0.6919	0.6649	0.6384	0.6124	0.5871	0.5625	0.5386	0.5155	0.4932	0.4716	0.4507	0.4304	0.4108	0.3918	0.3734
5.29	0.8255	0.7996	0.7730	0.7460	0.7188	0.6916	0.6646	0.6380	0.6120	0.5867	0.5621	0.5382	0.5151	0.4928	0.4712	0.4502	0.4300	0.4104	0.3914	0.3729
5.30	0.8253	0.7994	0.7728	0.7457	0.7185	0.6913	0.6643	0.6377	0.6117	0.5863	0.5617	0.5378	0.5147	0.4923	0.4707	0.4498	0.4295	0.4099	0.3909	0.3725
5.31	0.8252	0.7991	0.7725	0.7455	0.7182	0.6909	0.6639	0.6373	0.6113	0.5859	0.5613	0.5374	0.5143	0.4919	0.4703	0.4493	0.4291	0.4095	0.3905	0.3720
5.32	0.8250	0.7989	0.7723	0.7452	0.7179	0.6906	0.6636	0.6370	0.6109	0.5855	0.5609	0.5370	0.5138	0.4915	0.4698	0.4488	0.4287	0.4090	0.3900	0.3716
5.33	0.8248	0.7987	0.7717	0.7449	0.7176	0.6903	0.6632	0.6366	0.6105	0.5851	0.5605	0.5365	0.5134	0.4910	0.4694	0.4485	0.4282	0.4086	0.3896	0.3711
5.34	0.8246	0.7985	0.7718	0.7447	0.7173	0.6900	0.6629	0.6362	0.6102	0.5847	0.5601	0.5361	0.5130	0.4906	0.4690	0.4480	0.4278	0.4082	0.3891	0.3707
5.35	0.8244	0.7983	0.7715	0.7444	0.7170	0.6897	0.6626	0.6359	0.6098	0.5843	0.5597	0.5357	0.5126	0.4902	0.4685	0.4476	0.4273	0.4077	0.3887	0.3702
5.36	0.8242	0.7981	0.7713	0.7441	0.7167	0.6893	0.6622	0.6355	0.6094	0.5840	0.5592	0.5353	0.5121	0.4897	0.4681	0.4471	0.4269	0.4073	0.3882	0.3698
5.37	0.8240	0.7978	0.7711	0.7438	0.7164	0.6890	0.6619	0.6352	0.6090	0.5836	0.5588	0.5349	0.5117	0.4893	0.4677	0.4467	0.4264	0.4068	0.3878	0.3694
5.38	0.8238	0.7976	0.7708	0.7436	0.7161	0.6887	0.6615	0.6348	0.6086	0.5832	0.5584	0.5345	0.5113	0.4889	0.4672	0.4463	0.4260	0.4064	0.3874	0.3689
5.39	0.8237	0.7974	0.7706	0.7433	0.7158	0.6884	0.6612	0.6344	0.6083	0.5828	0.5580	0.5341	0.5109	0.4885	0.4668	0.4458	0.4256	0.4059	0.3869	0.3685
5.40	0.8235	0.7972	0.7703	0.7430	0.7155	0.6881	0.6609	0.6341	0.6079	0.5824	0.5576	0.5337	0.5105	0.4880	0.4664	0.4454	0.4251	0.4055	0.3865	0.3680
5.41	0.8233	0.7970	0.7701	0.7428	0.7152	0.6877	0.6605	0.6337	0.6075	0.5820	0.5572	0.5332	0.5100	0.4876	0.4659	0.4450	0.4247	0.4051	0.3860	0.3676
5.42	0.8231	0.7968	0.7697	0.7425	0.7150	0.6874	0.6602	0.6334	0.6071	0.5816	0.5568	0.5328	0.5096	0.4872	0.4655	0.4445	0.4243	0.4046	0.3856	0.3672
5.43	0.8229	0.7966	0.7696	0.7422	0.7147	0.6871	0.6598	0.6330	0.6068	0.5812	0.5564	0.5324	0.5092	0.4868	0.4651	0.4441	0.4238	0.4042	0.3852	0.3667
5.44	0.8227	0.7963	0.7694	0.7420	0.7144	0.6868	0.6595	0.6327	0.6064	0.5808	0.5560	0.5320	0.5088	0.4863	0.4646	0.4437	0.4234	0.4038	0.3847	0.3663
5.45	0.8225	0.7961	0.7691	0.7417	0.7141	0.6865	0.6592	0.6323	0.6060	0.5805	0.5556	0.5316	0.5084	0.4859	0.4642	0.4432	0.4230	0.4033	0.3843	0.3659
5.46	0.8224	0.7959	0.7689	0.7414	0.71															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.8123	0.7845	0.7560	0.7271	0.6981	0.6693	0.6409	0.6130	0.5859	0.5596	0.5342	0.5097	0.4861	0.4633	0.4414	0.4203	0.3999	0.3802	0.3612	0.3429
6.02	0.8122	0.7843	0.7558	0.7269	0.6979	0.6690	0.6406	0.6127	0.5856	0.5593	0.5339	0.5093	0.4857	0.4630	0.4410	0.4199	0.3995	0.3799	0.3608	0.3425
6.03	0.8120	0.7841	0.7555	0.7266	0.6976	0.6687	0.6402	0.6124	0.5852	0.5589	0.5335	0.5090	0.4853	0.4626	0.4406	0.4195	0.3991	0.3795	0.3605	0.3421
6.04	0.8118	0.7838	0.7553	0.7264	0.6973	0.6684	0.6399	0.6120	0.5849	0.5586	0.5331	0.5086	0.4849	0.4622	0.4403	0.4191	0.3987	0.3791	0.3601	0.3417
6.05	0.8116	0.7836	0.7551	0.7261	0.6970	0.6681	0.6396	0.6117	0.5845	0.5582	0.5328	0.5082	0.4846	0.4618	0.4399	0.4187	0.3984	0.3787	0.3597	0.3413
6.06	0.8114	0.7834	0.7548	0.7259	0.6968	0.6678	0.6393	0.6114	0.5842	0.5579	0.5324	0.5078	0.4842	0.4614	0.4395	0.4183	0.3980	0.3783	0.3593	0.3409
6.07	0.8113	0.7832	0.7546	0.7256	0.6965	0.6675	0.6390	0.6110	0.5839	0.5575	0.5320	0.5075	0.4838	0.4610	0.4391	0.4180	0.3976	0.3779	0.3589	0.3405
6.08	0.8111	0.7830	0.7544	0.7253	0.6962	0.6672	0.6387	0.6107	0.5835	0.5571	0.5317	0.5071	0.4834	0.4607	0.4387	0.4176	0.3972	0.3775	0.3585	0.3402
6.09	0.8109	0.7828	0.7542	0.7251	0.6959	0.6669	0.6384	0.6104	0.5832	0.5568	0.5313	0.5067	0.4831	0.4603	0.4383	0.4172	0.3968	0.3771	0.3581	0.3398
6.10	0.8107	0.7826	0.7539	0.7248	0.6957	0.6666	0.6380	0.6101	0.5828	0.5564	0.5309	0.5064	0.4827	0.4599	0.4380	0.4168	0.3964	0.3768	0.3578	0.3394
6.11	0.8106	0.7824	0.7537	0.7246	0.6954	0.6663	0.6377	0.6097	0.5825	0.5561	0.5306	0.5060	0.4823	0.4595	0.4376	0.4164	0.3960	0.3764	0.3574	0.3390
6.12	0.8104	0.7822	0.7535	0.7243	0.6951	0.6661	0.6374	0.6094	0.5821	0.5557	0.5302	0.5056	0.4819	0.4591	0.4372	0.4160	0.3957	0.3760	0.3570	0.3386
6.13	0.8102	0.7820	0.7532	0.7241	0.6948	0.6658	0.6371	0.6091	0.5818	0.5554	0.5299	0.5053	0.4816	0.4588	0.4368	0.4157	0.3953	0.3756	0.3566	0.3382
6.14	0.8100	0.7818	0.7530	0.7238	0.6946	0.6655	0.6368	0.6087	0.5815	0.5550	0.5295	0.5049	0.4812	0.4584	0.4364	0.4153	0.3949	0.3752	0.3562	0.3379
6.15	0.8099	0.7816	0.7528	0.7236	0.6943	0.6652	0.6365	0.6084	0.5811	0.5547	0.5291	0.5045	0.4808	0.4580	0.4361	0.4149	0.3945	0.3748	0.3559	0.3375
6.16	0.8097	0.7814	0.7526	0.7233	0.6940	0.6649	0.6362	0.6081	0.5808	0.5543	0.5288	0.5042	0.4805	0.4576	0.4357	0.4145	0.3941	0.3743	0.3555	0.3371
6.17	0.8095	0.7812	0.7523	0.7231	0.6937	0.6646	0.6359	0.6078	0.5804	0.5540	0.5284	0.5038	0.4801	0.4573	0.4353	0.4141	0.3937	0.3741	0.3551	0.3367
6.18	0.8093	0.7810	0.7521	0.7228	0.6935	0.6643	0.6355	0.6074	0.5801	0.5536	0.5281	0.5034	0.4797	0.4569	0.4349	0.4138	0.3934	0.3737	0.3547	0.3364
6.19	0.8092	0.7808	0.7519	0.7226	0.6932	0.6640	0.6352	0.6071	0.5798	0.5533	0.5277	0.5031	0.4793	0.4565	0.4345	0.4134	0.3930	0.3733	0.3543	0.3360
6.20	0.8090	0.7806	0.7517	0.7223	0.6929	0.6637	0.6349	0.6068	0.5794	0.5529	0.5273	0.5027	0.4790	0.4561	0.4342	0.4130	0.3926	0.3729	0.3540	0.3356
6.21	0.8088	0.7804	0.7514	0.7221	0.6927	0.6634	0.6346	0.6065	0.5791	0.5526	0.5270	0.5023	0.4786	0.4558	0.4338	0.4126	0.3922	0.3726	0.3536	0.3352
6.22	0.8086	0.7802	0.7512	0.7218	0.6924	0.6631	0.6343	0.6061	0.5787	0.5522	0.5266	0.5020	0.4782	0.4554	0.4334	0.4122	0.3919	0.3722	0.3532	0.3349
6.23	0.8085	0.7800	0.7510	0.7216	0.6921	0.6628	0.6340	0.6058	0.5784	0.5519	0.5263	0.5016	0.4778	0.4550	0.4330	0.4119	0.3915	0.3718	0.3528	0.3345
6.24	0.8083	0.7798	0.7508	0.7213	0.6918	0.6625	0.6337	0.6055	0.5781	0.5515	0.5259	0.5012	0.4775	0.4546	0.4327	0.4115	0.3911	0.3714	0.3525	0.3341
6.25	0.8081	0.7796	0.7505	0.7211	0.6916	0.6622	0.6334	0.6052	0.5777	0.5512	0.5256	0.5009	0.4771	0.4543	0.4323	0.4111	0.3907	0.3711	0.3521	0.3337
6.26	0.8079	0.7794	0.7503	0.7208	0.6913	0.6620	0.6331	0.6048	0.5774	0.5508	0.5252	0.5005	0.4767	0.4539	0.4319	0.4107	0.3904	0.3707	0.3517	0.3334
6.27	0.8078	0.7792	0.7501	0.7206	0.6910	0.6617	0.6328	0.6045	0.5771	0.5505	0.5249	0.5002	0.4764	0.4535	0.4315	0.4104	0.3900	0.3703	0.3513	0.3330
6.28	0.8076	0.7790	0.7499	0.7203	0.6908	0.6614	0.6325	0.6042	0.5767	0.5502	0.5245	0.4998	0.4760	0.4532	0.4312	0.4100	0.3896	0.3700	0.3510	0.3326
6.29	0.8074	0.7788	0.7496	0.7201	0.6905	0.6611	0.6321	0.6039	0.5764	0.5498	0.5241	0.4994	0.4756	0.4528	0.4308	0.4096	0.3892	0.3696	0.3506	0.3323
6.30	0.8072	0.7786	0.7494	0.7198	0.6902	0.6608	0.6318	0.6036	0.5761	0.5495	0.5238	0.4991	0.4753	0.4524	0.4304	0.4093	0.3889	0.3692	0.3502	0.3319
6.31	0.8071	0.7784	0.7492	0.7196	0.6899	0.6605	0.6315	0.6032	0.5757	0.5491	0.5234	0.4987	0.4749	0.4521	0.4301	0.4089	0.3885	0.3688	0.3499	0.3315
6.32	0.8069	0.7782	0.7490	0.7194	0.6897	0.6602	0.6312	0.6029	0.5754	0.5488	0.5231	0.4984	0.4746	0.4517	0.4297	0.4085	0.3881	0.3685	0.3495	0.3312
6.33	0.8067	0.7780	0.7487	0.7191	0.6894	0.6599	0.6309	0.6026	0.5751	0.5484	0.5227	0.4980	0.4742	0.4513	0.4293	0.4081	0.3878	0.3681	0.3491	0.3308
6.34	0.8065	0.7778	0.7485	0.7189	0.6891	0.6596	0.6306	0.6023	0.5747	0.5481	0.5224	0.4976	0.4738	0.4510	0.4290	0.4078	0.3874	0.3677	0.3488	0.3304
6.35	0.8064	0.7776	0.7483	0.7186	0.6889	0.6594	0.6303	0.6020	0.5744	0.5477	0.5220	0.4973	0.4735	0.4506	0.4286	0.4074	0.3870	0.3674	0.3484	0.3301
6.36	0.8062	0.7774	0.7481	0.7184	0.6886	0.6591	0.6300	0.6016	0.5741	0.5474	0.5217	0.4969	0.4731	0.4502	0.4282	0.4070	0.3866	0.3670	0.3480	0.3297
6.37	0.8060	0.7772	0.7478	0.7181	0.6883	0.6588	0.6297	0.6013	0.5737	0.5471	0.5213	0.4966	0.4727	0.4499	0.4279	0.4067	0.3863	0.3666	0.3477	0.3293
6.38	0.8058	0.7770	0.7476	0.7179	0.6881	0.6585	0.6294	0.6010	0.5734	0.5467	0.5210	0.4962	0.4724	0.4495	0.4275	0.4063	0.3859	0.3663	0.3473	0.3290
6.39	0.8057	0.7768	0.7474	0.7176	0.6878	0.6582	0.6291	0.6007	0.5731	0.5464	0.5206	0.4959	0.4720	0.4491	0.4271	0.4059	0.3855	0.3659	0.3469	0.3286
6.40	0.8055	0.7766	0.7472	0.7174	0.6875	0.6579	0.6288	0.6004	0.5727	0.5460	0.5203	0.4955	0.4717	0.4488	0.4268	0.4056	0.3852	0.3655	0.3466	0.3283
6.41	0.8053	0.7764	0.7470	0.7171	0.6873	0.6576	0.6285	0.6000	0.5724	0.5457	0.5199	0.4951	0.4713	0.4484	0.4264	0.4052	0.3848	0.3652	0.3462	0.3279
6.42	0.8051	0.7762	0.7467	0.7169	0.6870	0.6573	0.6282	0.5997	0.5721	0.5454	0.5196	0.4948	0.4710	0.4481	0.4260	0.4048	0.3845	0.3648	0.3458	0.3275
6.43	0.8050	0.7760	0.7465	0.7166	0.6867	0.6570	0.6279	0.5994	0.5718	0.5450	0.5192	0.4944	0.4706	0.4477	0.4257	0.4045	0.3841	0.3644	0.3455	0.3272
6.44	0.8048	0.7758	0.7463	0.7164	0.6865	0.6568	0.6276	0.5991	0.5714	0.5447	0.5189	0.4941	0.4702	0.4473	0.4253	0.4041	0.3837	0.3641	0.3451	0.3268
6.45	0.8046	0.7756	0.7461	0.7162	0.6862	0.6565	0.6273	0.5988	0.5711	0.5443	0.5185	0.4937	0.4699	0.4470	0.4249	0.4038	0.3834	0.3637	0.3448	0.3265
6.46	0.8045	0.7754	0.7458	0.7159	0.6859	0.6562	0.6270	0.5985												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
7.01	0.7952	0.7648	0.7339	0.7028	0.6717	0.6410	0.6109	0.5816	0.5533	0.5261	0.4999	0.4748	0.4507	0.4277	0.4056	0.3844	0.3640	0.3444	0.3256	0.3074	
7.02	0.7950	0.7646	0.7337	0.7025	0.6714	0.6407	0.6106	0.5813	0.5530	0.5258	0.4996	0.4745	0.4504	0.4273	0.4052	0.3840	0.3637	0.3441	0.3253	0.3071	
7.03	0.7948	0.7644	0.7335	0.7023	0.6712	0.6404	0.6103	0.5810	0.5527	0.5255	0.4993	0.4741	0.4501	0.4270	0.4049	0.3837	0.3633	0.3438	0.3249	0.3068	
7.04	0.7947	0.7643	0.7333	0.7021	0.6709	0.6402	0.6100	0.5807	0.5524	0.5251	0.4989	0.4738	0.4497	0.4267	0.4046	0.3834	0.3630	0.3435	0.3246	0.3065	
7.05	0.7945	0.7641	0.7331	0.7018	0.6707	0.6399	0.6097	0.5804	0.5521	0.5248	0.4986	0.4735	0.4494	0.4264	0.4043	0.3830	0.3627	0.3431	0.3243	0.3061	
7.06	0.7943	0.7639	0.7329	0.7016	0.6704	0.6396	0.6095	0.5801	0.5518	0.5245	0.4983	0.4732	0.4491	0.4260	0.4039	0.3827	0.3624	0.3428	0.3240	0.3058	
7.07	0.7942	0.7637	0.7327	0.7014	0.6702	0.6393	0.6092	0.5798	0.5515	0.5242	0.4980	0.4728	0.4488	0.4257	0.4036	0.3824	0.3620	0.3425	0.3236	0.3055	
7.08	0.7940	0.7635	0.7325	0.7011	0.6699	0.6391	0.6089	0.5795	0.5512	0.5239	0.4977	0.4725	0.4484	0.4254	0.4033	0.3821	0.3617	0.3421	0.3233	0.3052	
7.09	0.7938	0.7633	0.7322	0.7009	0.6697	0.6388	0.6086	0.5793	0.5509	0.5236	0.4973	0.4722	0.4481	0.4250	0.4029	0.3817	0.3614	0.3418	0.3230	0.3049	
7.10	0.7937	0.7631	0.7320	0.7007	0.6694	0.6385	0.6083	0.5790	0.5506	0.5233	0.4970	0.4719	0.4478	0.4247	0.4026	0.3814	0.3611	0.3415	0.3227	0.3045	
7.11	0.7935	0.7629	0.7318	0.7005	0.6692	0.6383	0.6080	0.5787	0.5503	0.5229	0.4967	0.4716	0.4475	0.4244	0.4023	0.3811	0.3607	0.3412	0.3224	0.3042	
7.12	0.7933	0.7627	0.7316	0.7002	0.6689	0.6380	0.6078	0.5784	0.5500	0.5226	0.4964	0.4712	0.4471	0.4241	0.4020	0.3808	0.3604	0.3409	0.3220	0.3039	
7.13	0.7932	0.7626	0.7314	0.7000	0.6687	0.6377	0.6075	0.5781	0.5497	0.5223	0.4961	0.4709	0.4468	0.4237	0.4016	0.3804	0.3601	0.3405	0.3217	0.3036	
7.14	0.7930	0.7624	0.7312	0.6998	0.6684	0.6375	0.6072	0.5778	0.5494	0.5220	0.4958	0.4706	0.4465	0.4234	0.4013	0.3801	0.3598	0.3402	0.3214	0.3033	
7.15	0.7928	0.7622	0.7310	0.6995	0.6682	0.6372	0.6069	0.5775	0.5491	0.5217	0.4954	0.4703	0.4462	0.4231	0.4010	0.3798	0.3595	0.3399	0.3211	0.3030	
7.16	0.7927	0.7620	0.7308	0.6993	0.6679	0.6369	0.6066	0.5772	0.5488	0.5214	0.4951	0.4700	0.4458	0.4228	0.4007	0.3795	0.3591	0.3395	0.3208	0.3026	
7.17	0.7925	0.7618	0.7306	0.6991	0.6677	0.6367	0.6064	0.5769	0.5485	0.5211	0.4948	0.4696	0.4455	0.4224	0.4003	0.3791	0.3588	0.3392	0.3204	0.3023	
7.18	0.7924	0.7616	0.7303	0.6988	0.6674	0.6364	0.6061	0.5766	0.5482	0.5208	0.4945	0.4693	0.4452	0.4221	0.4000	0.3788	0.3585	0.3389	0.3201	0.3020	
7.19	0.7922	0.7614	0.7301	0.6986	0.6672	0.6361	0.6058	0.5763	0.5479	0.5205	0.4942	0.4690	0.4449	0.4218	0.3997	0.3785	0.3581	0.3386	0.3198	0.3017	
7.20	0.7920	0.7612	0.7299	0.6984	0.6669	0.6359	0.6055	0.5760	0.5476	0.5202	0.4939	0.4687	0.4446	0.4215	0.3994	0.3782	0.3578	0.3383	0.3195	0.3014	
7.21	0.7919	0.7611	0.7297	0.6981	0.6667	0.6356	0.6052	0.5757	0.5473	0.5199	0.4936	0.4684	0.4442	0.4212	0.3991	0.3779	0.3575	0.3380	0.3192	0.3011	
7.22	0.7917	0.7609	0.7295	0.6979	0.6665	0.6353	0.6050	0.5755	0.5470	0.5195	0.4932	0.4680	0.4439	0.4208	0.3987	0.3775	0.3572	0.3377	0.3189	0.3008	
7.23	0.7915	0.7607	0.7293	0.6977	0.6662	0.6351	0.6047	0.5752	0.5467	0.5192	0.4929	0.4677	0.4436	0.4205	0.3984	0.3772	0.3569	0.3373	0.3185	0.3005	
7.24	0.7914	0.7605	0.7291	0.6975	0.6659	0.6348	0.6044	0.5749	0.5464	0.5189	0.4926	0.4674	0.4433	0.4202	0.3981	0.3769	0.3566	0.3370	0.3182	0.3001	
7.25	0.7912	0.7603	0.7289	0.6972	0.6657	0.6346	0.6041	0.5746	0.5461	0.5186	0.4923	0.4671	0.4430	0.4199	0.3978	0.3766	0.3562	0.3367	0.3179	0.2998	
7.26	0.7910	0.7601	0.7287	0.6970	0.6654	0.6343	0.6038	0.5743	0.5458	0.5183	0.4920	0.4668	0.4426	0.4196	0.3974	0.3762	0.3559	0.3364	0.3176	0.2995	
7.27	0.7909	0.7599	0.7285	0.6968	0.6652	0.6340	0.6036	0.5740	0.5455	0.5180	0.4917	0.4665	0.4423	0.4192	0.3971	0.3759	0.3556	0.3361	0.3173	0.2992	
7.28	0.7907	0.7598	0.7283	0.6965	0.6649	0.6338	0.6033	0.5737	0.5452	0.5177	0.4914	0.4662	0.4420	0.4189	0.3968	0.3756	0.3553	0.3358	0.3170	0.2989	
7.29	0.7906	0.7596	0.7281	0.6963	0.6647	0.6335	0.6030	0.5734	0.5449	0.5174	0.4911	0.4658	0.4417	0.4186	0.3965	0.3753	0.3550	0.3354	0.3167	0.2986	
7.30	0.7904	0.7594	0.7278	0.6961	0.6644	0.6332	0.6027	0.5731	0.5446	0.5171	0.4908	0.4655	0.4414	0.4183	0.3962	0.3750	0.3547	0.3351	0.3164	0.2983	
7.31	0.7902	0.7592	0.7276	0.6959	0.6642	0.6330	0.6025	0.5729	0.5443	0.5168	0.4904	0.4652	0.4411	0.4180	0.3959	0.3747	0.3544	0.3348	0.3161	0.2980	
7.32	0.7901	0.7590	0.7274	0.6956	0.6639	0.6327	0.6022	0.5726	0.5440	0.5165	0.4901	0.4649	0.4407	0.4177	0.3955	0.3743	0.3540	0.3344	0.3157	0.2977	
7.33	0.7899	0.7588	0.7272	0.6954	0.6637	0.6324	0.6019	0.5723	0.5437	0.5162	0.4898	0.4646	0.4404	0.4173	0.3952	0.3740	0.3537	0.3342	0.3154	0.2974	
7.34	0.7897	0.7586	0.7270	0.6952	0.6635	0.6322	0.6016	0.5720	0.5434	0.5159	0.4895	0.4643	0.4401	0.4170	0.3949	0.3737	0.3534	0.3339	0.3151	0.2971	
7.35	0.7896	0.7585	0.7268	0.6949	0.6632	0.6319	0.6014	0.5717	0.5431	0.5156	0.4892	0.4640	0.4398	0.4167	0.3946	0.3734	0.3531	0.3336	0.3148	0.2968	
7.36	0.7894	0.7583	0.7266	0.6947	0.6630	0.6317	0.6011	0.5714	0.5428	0.5153	0.4889	0.4637	0.4395	0.4164	0.3943	0.3731	0.3528	0.3333	0.3145	0.2965	
7.37	0.7893	0.7581	0.7264	0.6945	0.6627	0.6314	0.6008	0.5711	0.5425	0.5150	0.4886	0.4633	0.4392	0.4161	0.3940	0.3728	0.3525	0.3330	0.3142	0.2962	
7.38	0.7891	0.7579	0.7262	0.6943	0.6625	0.6311	0.6005	0.5708	0.5422	0.5147	0.4883	0.4630	0.4389	0.4158	0.3937	0.3725	0.3521	0.3326	0.3139	0.2958	
7.39	0.7889	0.7577	0.7260	0.6940	0.6622	0.6309	0.6003	0.5706	0.5419	0.5144	0.4880	0.4627	0.4386	0.4154	0.3933	0.3721	0.3518	0.3323	0.3136	0.2955	
7.40	0.7888	0.7575	0.7258	0.6938	0.6620	0.6306	0.6000	0.5703	0.5416	0.5141	0.4877	0.4624	0.4382	0.4151	0.3930	0.3718	0.3515	0.3320	0.3133	0.2952	
7.41	0.7886	0.7574	0.7256	0.6936	0.6617	0.6304	0.5997	0.5700	0.5413	0.5138	0.4874	0.4621	0.4379	0.4148	0.3927	0.3715	0.3512	0.3317	0.3130	0.2949	
7.42	0.7885	0.7572	0.7254	0.6934	0.6615	0.6301	0.5994	0.5697	0.5410	0.5135	0.4871	0.4618	0.4376	0.4145	0.3924	0.3712	0.3509	0.3314	0.3127	0.2946	
7.43	0.7883	0.7570	0.7252	0.6931	0.6613	0.6298	0.5992	0.5694	0.5407	0.5132	0.4868	0.4615	0.4373	0.4142	0.3921	0.3709	0.3506	0.3311	0.3124	0.2943	
7.44	0.7881	0.7568	0.7250	0.6929	0.6610	0.6296	0.5989	0.5691	0.5404	0.5129	0.4865	0.4612	0.4370	0.4139	0.3918	0.3706	0.3503	0.3308	0.3121	0.2940	
7.45	0.7880	0.7566	0.7247	0.6927	0.6608	0.6293	0.5986	0.5689	0.5401	0.5126	0.4862	0.4609	0.4367	0.4136	0.3915	0.3703	0.3500	0.3305	0.3118	0.2937	
7.46	0.7878	0.7564	0.7245	0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7791	0.7465	0.7135	0.6803	0.6474	0.6152	0.5838	0.5534	0.5243	0.4964	0.4697	0.4443	0.4200	0.3969	0.3748	0.3536	0.3334	0.3141	0.2955	0.2777
8.02	0.7789	0.7463	0.7133	0.6801	0.6472	0.6149	0.5835	0.5532	0.5240	0.4961	0.4694	0.4440	0.4197	0.3966	0.3745	0.3534	0.3332	0.3138	0.2953	0.2774
8.03	0.7788	0.7462	0.7131	0.6799	0.6470	0.6147	0.5833	0.5529	0.5237	0.4958	0.4692	0.4437	0.4194	0.3963	0.3742	0.3531	0.3329	0.3135	0.2950	0.2771
8.04	0.7786	0.7460	0.7129	0.6797	0.6467	0.6144	0.5830	0.5526	0.5235	0.4955	0.4689	0.4434	0.4191	0.3960	0.3739	0.3528	0.3326	0.3133	0.2947	0.2769
8.05	0.7785	0.7458	0.7127	0.6795	0.6465	0.6142	0.5827	0.5524	0.5232	0.4953	0.4686	0.4431	0.4188	0.3957	0.3736	0.3525	0.3323	0.3130	0.2944	0.2766
8.06	0.7783	0.7456	0.7125	0.6792	0.6463	0.6139	0.5825	0.5521	0.5229	0.4950	0.4683	0.4428	0.4186	0.3954	0.3733	0.3522	0.3320	0.3127	0.2942	0.2763
8.07	0.7782	0.7454	0.7123	0.6790	0.6461	0.6137	0.5822	0.5518	0.5226	0.4947	0.4680	0.4426	0.4183	0.3951	0.3731	0.3519	0.3318	0.3124	0.2939	0.2761
8.08	0.7780	0.7453	0.7121	0.6788	0.6458	0.6134	0.5820	0.5516	0.5224	0.4944	0.4677	0.4423	0.4180	0.3949	0.3728	0.3517	0.3315	0.3121	0.2936	0.2758
8.09	0.7779	0.7451	0.7119	0.6786	0.6456	0.6132	0.5817	0.5513	0.5221	0.4942	0.4675	0.4420	0.4177	0.3946	0.3725	0.3514	0.3312	0.3119	0.2933	0.2755
8.10	0.7777	0.7449	0.7117	0.6784	0.6454	0.6130	0.5815	0.5510	0.5218	0.4939	0.4672	0.4417	0.4174	0.3943	0.3722	0.3511	0.3309	0.3116	0.2931	0.2753
8.11	0.7775	0.7447	0.7115	0.6782	0.6451	0.6127	0.5812	0.5508	0.5216	0.4936	0.4669	0.4414	0.4171	0.3940	0.3719	0.3508	0.3306	0.3113	0.2928	0.2750
8.12	0.7774	0.7446	0.7113	0.6780	0.6449	0.6125	0.5809	0.5505	0.5213	0.4933	0.4666	0.4411	0.4169	0.3937	0.3716	0.3505	0.3304	0.3110	0.2925	0.2747
8.13	0.7772	0.7444	0.7111	0.6777	0.6447	0.6122	0.5807	0.5503	0.5210	0.4930	0.4663	0.4409	0.4166	0.3934	0.3714	0.3502	0.3301	0.3108	0.2922	0.2744
8.14	0.7771	0.7442	0.7109	0.6775	0.6444	0.6120	0.5804	0.5500	0.5207	0.4928	0.4661	0.4406	0.4163	0.3932	0.3711	0.3500	0.3298	0.3105	0.2920	0.2742
8.15	0.7769	0.7440	0.7107	0.6773	0.6442	0.6117	0.5802	0.5497	0.5205	0.4925	0.4658	0.4403	0.4160	0.3929	0.3708	0.3497	0.3295	0.3102	0.2917	0.2739
8.16	0.7768	0.7439	0.7105	0.6771	0.6440	0.6115	0.5799	0.5495	0.5202	0.4922	0.4655	0.4400	0.4157	0.3926	0.3705	0.3494	0.3292	0.3099	0.2914	0.2736
8.17	0.7766	0.7437	0.7103	0.6769	0.6437	0.6113	0.5797	0.5492	0.5199	0.4919	0.4652	0.4397	0.4154	0.3923	0.3702	0.3491	0.3290	0.3097	0.2912	0.2734
8.18	0.7765	0.7435	0.7101	0.6767	0.6435	0.6110	0.5794	0.5489	0.5197	0.4917	0.4649	0.4395	0.4152	0.3920	0.3700	0.3489	0.3287	0.3094	0.2909	0.2731
8.19	0.7763	0.7433	0.7099	0.6765	0.6433	0.6108	0.5792	0.5487	0.5194	0.4914	0.4647	0.4392	0.4149	0.3917	0.3697	0.3486	0.3284	0.3091	0.2906	0.2728
8.20	0.7762	0.7432	0.7097	0.6762	0.6431	0.6105	0.5789	0.5484	0.5191	0.4911	0.4644	0.4389	0.4146	0.3915	0.3694	0.3483	0.3281	0.3088	0.2903	0.2726
8.21	0.7760	0.7430	0.7095	0.6760	0.6428	0.6103	0.5787	0.5481	0.5189	0.4908	0.4641	0.4386	0.4143	0.3912	0.3691	0.3480	0.3279	0.3086	0.2901	0.2723
8.22	0.7758	0.7428	0.7094	0.6758	0.6426	0.6100	0.5784	0.5479	0.5186	0.4906	0.4638	0.4383	0.4140	0.3909	0.3688	0.3477	0.3276	0.3083	0.2898	0.2720
8.23	0.7757	0.7426	0.7092	0.6756	0.6424	0.6098	0.5782	0.5476	0.5183	0.4903	0.4636	0.4381	0.4138	0.3906	0.3686	0.3475	0.3273	0.3080	0.2895	0.2718
8.24	0.7755	0.7425	0.7090	0.6754	0.6421	0.6096	0.5779	0.5474	0.5181	0.4900	0.4633	0.4378	0.4135	0.3903	0.3683	0.3472	0.3270	0.3078	0.2893	0.2715
8.25	0.7754	0.7423	0.7088	0.6752	0.6419	0.6093	0.5776	0.5471	0.5178	0.4898	0.4630	0.4375	0.4132	0.3901	0.3680	0.3469	0.3268	0.3075	0.2890	0.2713
8.26	0.7752	0.7421	0.7086	0.6750	0.6417	0.6091	0.5774	0.5468	0.5175	0.4895	0.4627	0.4372	0.4129	0.3898	0.3677	0.3466	0.3265	0.3072	0.2887	0.2710
8.27	0.7751	0.7419	0.7084	0.6748	0.6415	0.6088	0.5771	0.5466	0.5172	0.4892	0.4625	0.4369	0.4126	0.3895	0.3674	0.3464	0.3262	0.3070	0.2885	0.2707
8.28	0.7749	0.7418	0.7082	0.6745	0.6412	0.6086	0.5769	0.5463	0.5170	0.4889	0.4619	0.4364	0.4124	0.3892	0.3672	0.3461	0.3260	0.3067	0.2882	0.2705
8.29	0.7748	0.7416	0.7080	0.6743	0.6410	0.6084	0.5766	0.5461	0.5167	0.4887	0.4619	0.4364	0.4121	0.3890	0.3669	0.3458	0.3257	0.3064	0.2879	0.2702
8.30	0.7746	0.7414	0.7078	0.6741	0.6408	0.6081	0.5764	0.5458	0.5164	0.4884	0.4616	0.4361	0.4118	0.3887	0.3666	0.3455	0.3254	0.3061	0.2877	0.2699
8.31	0.7745	0.7412	0.7076	0.6739	0.6406	0.6079	0.5761	0.5455	0.5162	0.4881	0.4614	0.4358	0.4115	0.3884	0.3663	0.3453	0.3251	0.3059	0.2874	0.2697
8.32	0.7743	0.7411	0.7074	0.6737	0.6403	0.6076	0.5759	0.5453	0.5159	0.4879	0.4611	0.4356	0.4113	0.3881	0.3661	0.3450	0.3249	0.3056	0.2871	0.2694
8.33	0.7742	0.7409	0.7072	0.6735	0.6401	0.6074	0.5756	0.5450	0.5157	0.4876	0.4608	0.4353	0.4110	0.3879	0.3658	0.3447	0.3246	0.3053	0.2869	0.2692
8.34	0.7740	0.7407	0.7070	0.6733	0.6399	0.6072	0.5754	0.5448	0.5154	0.4873	0.4605	0.4350	0.4107	0.3876	0.3655	0.3444	0.3243	0.3051	0.2866	0.2689
8.35	0.7738	0.7405	0.7068	0.6731	0.6396	0.6069	0.5751	0.5445	0.5151	0.4870	0.4603	0.4347	0.4104	0.3873	0.3652	0.3442	0.3241	0.3048	0.2863	0.2686
8.36	0.7737	0.7404	0.7066	0.6729	0.6394	0.6067	0.5749	0.5442	0.5149	0.4868	0.4600	0.4345	0.4102	0.3870	0.3650	0.3439	0.3238	0.3045	0.2861	0.2684
8.37	0.7735	0.7402	0.7064	0.6726	0.6392	0.6064	0.5746	0.5440	0.5146	0.4865	0.4597	0.4342	0.4099	0.3868	0.3647	0.3436	0.3235	0.3043	0.2858	0.2681
8.38	0.7734	0.7400	0.7063	0.6724	0.6390	0.6062	0.5744	0.5437	0.5143	0.4862	0.4594	0.4339	0.4096	0.3865	0.3644	0.3434	0.3233	0.3040	0.2856	0.2679
8.39	0.7732	0.7399	0.7061	0.6722	0.6387	0.6060	0.5741	0.5435	0.5141	0.4860	0.4592	0.4336	0.4093	0.3862	0.3642	0.3431	0.3230	0.3037	0.2853	0.2676
8.40	0.7731	0.7397	0.7059	0.6720	0.6385	0.6057	0.5739	0.5432	0.5138	0.4857	0.4589	0.4334	0.4091	0.3859	0.3639	0.3428	0.3227	0.3035	0.2850	0.2673
8.41	0.7729	0.7395	0.7057	0.6718	0.6383	0.6055	0.5736	0.5430	0.5135	0.4854	0.4586	0.4331	0.4088	0.3857	0.3636	0.3426	0.3225	0.3032	0.2848	0.2671
8.42	0.7728	0.7393	0.7055	0.6716	0.6381	0.6052	0.5734	0.5427	0.5133	0.4852	0.4584	0.4328	0.4085	0.3854	0.3633	0.3423	0.3222	0.3030	0.2845	0.2668
8.43	0.7726	0.7392	0.7053	0.6714	0.6378	0.6050	0.5731	0.5424	0.5130	0.4849	0.4581	0.4326	0.4082	0.3851	0.3631	0.3420	0.3219	0.3027	0.2843	0.2666
8.44	0.7725	0.7390	0.7051	0.6712	0.6376	0.6048	0.5729	0.5422	0.5127	0.4846	0.4578	0.4323	0.4080	0.3848	0.3628	0.3417	0.3217	0.3024	0.2840	0.2663
8.45	0.7723	0.7388	0.7049	0.6710	0.6374	0.6045	0.5726	0.5419	0.5125	0.4844	0.4575	0.4320	0.4077	0.3846	0.3625	0.3415	0.3214	0.3022	0.2837	0.2661
8.46	0.7722	0.7386	0.7047	0.6708	0.63															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7640	0.7293	0.6944	0.6595	0.6251	0.5916	0.5591	0.5280	0.4982	0.4699	0.4429	0.4173	0.3930	0.3699	0.3480	0.3270	0.3071	0.2880	0.2698	0.2523
9.02	0.7638	0.7292	0.6942	0.6593	0.6249	0.5913	0.5589	0.5277	0.4980	0.4696	0.4427	0.4171	0.3927	0.3697	0.3477	0.3268	0.3068	0.2878	0.2696	0.2521
9.03	0.7637	0.7290	0.6940	0.6591	0.6247	0.5911	0.5587	0.5275	0.4977	0.4694	0.4424	0.4168	0.3925	0.3694	0.3475	0.3265	0.3066	0.2875	0.2693	0.2519
9.04	0.7635	0.7288	0.6938	0.6589	0.6245	0.5909	0.5584	0.5273	0.4975	0.4691	0.4422	0.4166	0.3922	0.3692	0.3472	0.3263	0.3063	0.2873	0.2691	0.2516
9.05	0.7634	0.7287	0.6936	0.6587	0.6242	0.5906	0.5582	0.5270	0.4972	0.4689	0.4419	0.4163	0.3920	0.3689	0.3470	0.3260	0.3061	0.2871	0.2688	0.2514
9.06	0.7632	0.7285	0.6934	0.6585	0.6240	0.5904	0.5579	0.5268	0.4970	0.4686	0.4417	0.4161	0.3917	0.3687	0.3467	0.3258	0.3059	0.2868	0.2686	0.2512
9.07	0.7631	0.7283	0.6933	0.6583	0.6238	0.5902	0.5577	0.5265	0.4967	0.4684	0.4414	0.4158	0.3915	0.3684	0.3465	0.3255	0.3056	0.2866	0.2684	0.2509
9.08	0.7629	0.7282	0.6931	0.6581	0.6236	0.5900	0.5575	0.5263	0.4965	0.4681	0.4412	0.4155	0.3912	0.3682	0.3462	0.3253	0.3054	0.2863	0.2681	0.2507
9.09	0.7628	0.7280	0.6929	0.6579	0.6234	0.5897	0.5572	0.5261	0.4962	0.4679	0.4409	0.4153	0.3910	0.3679	0.3460	0.3250	0.3051	0.2861	0.2679	0.2505
9.10	0.7626	0.7278	0.6927	0.6577	0.6232	0.5895	0.5570	0.5258	0.4960	0.4676	0.4407	0.4150	0.3907	0.3677	0.3457	0.3248	0.3049	0.2859	0.2677	0.2502
9.11	0.7625	0.7277	0.6925	0.6575	0.6230	0.5893	0.5568	0.5256	0.4958	0.4674	0.4404	0.4148	0.3905	0.3674	0.3455	0.3246	0.3046	0.2856	0.2674	0.2500
9.12	0.7623	0.7275	0.6923	0.6573	0.6227	0.5891	0.5565	0.5253	0.4955	0.4671	0.4402	0.4145	0.3902	0.3672	0.3452	0.3243	0.3044	0.2854	0.2672	0.2498
9.13	0.7622	0.7273	0.6921	0.6571	0.6225	0.5888	0.5563	0.5251	0.4953	0.4669	0.4399	0.4143	0.3900	0.3669	0.3450	0.3241	0.3042	0.2851	0.2670	0.2495
9.14	0.7620	0.7272	0.6920	0.6569	0.6223	0.5892	0.5567	0.5249	0.4950	0.4666	0.4397	0.4140	0.3897	0.3667	0.3447	0.3238	0.3039	0.2849	0.2667	0.2493
9.15	0.7619	0.7270	0.6918	0.6567	0.6221	0.5884	0.5558	0.5246	0.4948	0.4664	0.4394	0.4138	0.3895	0.3664	0.3445	0.3236	0.3037	0.2847	0.2665	0.2491
9.16	0.7618	0.7268	0.6916	0.6565	0.6219	0.5882	0.5556	0.5244	0.4945	0.4661	0.4392	0.4135	0.3892	0.3662	0.3442	0.3233	0.3034	0.2844	0.2662	0.2488
9.17	0.7616	0.7267	0.6914	0.6563	0.6217	0.5880	0.5554	0.5241	0.4943	0.4659	0.4389	0.4133	0.3890	0.3659	0.3440	0.3231	0.3032	0.2842	0.2660	0.2486
9.18	0.7615	0.7265	0.6912	0.6561	0.6215	0.5877	0.5551	0.5239	0.4940	0.4656	0.4387	0.4130	0.3887	0.3657	0.3437	0.3228	0.3029	0.2840	0.2658	0.2484
9.19	0.7613	0.7263	0.6911	0.6559	0.6213	0.5875	0.5549	0.5237	0.4938	0.4654	0.4384	0.4128	0.3885	0.3654	0.3435	0.3226	0.3027	0.2837	0.2655	0.2482
9.20	0.7612	0.7262	0.6909	0.6557	0.6210	0.5873	0.5547	0.5234	0.4936	0.4652	0.4382	0.4125	0.3882	0.3652	0.3432	0.3224	0.3025	0.2835	0.2653	0.2479
9.21	0.7610	0.7260	0.6907	0.6555	0.6208	0.5871	0.5545	0.5232	0.4933	0.4649	0.4379	0.4123	0.3880	0.3649	0.3430	0.3221	0.3022	0.2832	0.2651	0.2477
9.22	0.7609	0.7258	0.6905	0.6553	0.6206	0.5868	0.5542	0.5229	0.4931	0.4647	0.4377	0.4120	0.3877	0.3647	0.3428	0.3219	0.3020	0.2830	0.2648	0.2475
9.23	0.7607	0.7257	0.6903	0.6551	0.6204	0.5866	0.5540	0.5227	0.4928	0.4644	0.4374	0.4118	0.3875	0.3644	0.3425	0.3216	0.3018	0.2828	0.2646	0.2472
9.24	0.7606	0.7255	0.6901	0.6549	0.6202	0.5864	0.5538	0.5225	0.4926	0.4642	0.4372	0.4116	0.3872	0.3642	0.3423	0.3214	0.3015	0.2825	0.2644	0.2470
9.25	0.7604	0.7253	0.6900	0.6547	0.6200	0.5862	0.5535	0.5222	0.4923	0.4639	0.4369	0.4113	0.3870	0.3639	0.3420	0.3211	0.3013	0.2823	0.2642	0.2468
9.26	0.7603	0.7252	0.6898	0.6545	0.6198	0.5860	0.5533	0.5220	0.4921	0.4637	0.4367	0.4111	0.3867	0.3637	0.3418	0.3209	0.3010	0.2821	0.2639	0.2466
9.27	0.7602	0.7250	0.6896	0.6543	0.6196	0.5857	0.5531	0.5218	0.4919	0.4634	0.4364	0.4108	0.3865	0.3634	0.3415	0.3207	0.3008	0.2818	0.2637	0.2463
9.28	0.7600	0.7249	0.6894	0.6541	0.6194	0.5858	0.5528	0.5215	0.4916	0.4632	0.4362	0.4106	0.3863	0.3632	0.3413	0.3204	0.3006	0.2816	0.2635	0.2461
9.29	0.7599	0.7247	0.6892	0.6539	0.6191	0.5853	0.5526	0.5213	0.4914	0.4630	0.4359	0.4103	0.3860	0.3630	0.3411	0.3202	0.3003	0.2814	0.2632	0.2459
9.30	0.7597	0.7245	0.6890	0.6537	0.6189	0.5851	0.5524	0.5210	0.4911	0.4627	0.4357	0.4101	0.3858	0.3627	0.3408	0.3199	0.3001	0.2811	0.2630	0.2456
9.31	0.7596	0.7244	0.6889	0.6535	0.6187	0.5848	0.5521	0.5208	0.4909	0.4625	0.4355	0.4098	0.3855	0.3625	0.3406	0.3197	0.2999	0.2809	0.2628	0.2454
9.32	0.7594	0.7242	0.6887	0.6533	0.6185	0.5846	0.5519	0.5206	0.4907	0.4622	0.4352	0.4096	0.3853	0.3622	0.3403	0.3195	0.2996	0.2807	0.2626	0.2452
9.33	0.7593	0.7240	0.6885	0.6531	0.6183	0.5844	0.5517	0.5203	0.4904	0.4620	0.4350	0.4093	0.3850	0.3620	0.3401	0.3192	0.2994	0.2804	0.2623	0.2450
9.34	0.7591	0.7239	0.6883	0.6529	0.6181	0.5842	0.5515	0.5201	0.4902	0.4617	0.4347	0.4091	0.3848	0.3617	0.3398	0.3190	0.2991	0.2802	0.2621	0.2447
9.35	0.7590	0.7237	0.6881	0.6527	0.6179	0.5840	0.5512	0.5199	0.4899	0.4615	0.4345	0.4088	0.3845	0.3615	0.3396	0.3188	0.2989	0.2800	0.2619	0.2445
9.36	0.7589	0.7235	0.6880	0.6525	0.6177	0.5837	0.5510	0.5196	0.4897	0.4612	0.4342	0.4086	0.3843	0.3613	0.3394	0.3185	0.2987	0.2797	0.2616	0.2443
9.37	0.7587	0.7234	0.6878	0.6523	0.6175	0.5835	0.5508	0.5194	0.4895	0.4610	0.4340	0.4084	0.3841	0.3610	0.3391	0.3183	0.2984	0.2795	0.2614	0.2441
9.38	0.7586	0.7232	0.6876	0.6521	0.6173	0.5833	0.5505	0.5192	0.4892	0.4608	0.4337	0.4081	0.3838	0.3608	0.3389	0.3180	0.2982	0.2793	0.2612	0.2439
9.39	0.7584	0.7231	0.6874	0.6519	0.6170	0.5831	0.5503	0.5189	0.4890	0.4605	0.4335	0.4079	0.3836	0.3605	0.3386	0.3178	0.2980	0.2790	0.2610	0.2436
9.40	0.7583	0.7229	0.6872	0.6517	0.6168	0.5829	0.5501	0.5187	0.4887	0.4603	0.4333	0.4076	0.3833	0.3603	0.3384	0.3176	0.2977	0.2788	0.2607	0.2434
9.41	0.7581	0.7227	0.6871	0.6515	0.6166	0.5826	0.5499	0.5185	0.4885	0.4600	0.4330	0.4074	0.3831	0.3600	0.3382	0.3173	0.2975	0.2786	0.2605	0.2432
9.42	0.7580	0.7226	0.6869	0.6514	0.6164	0.5824	0.5496	0.5182	0.4883	0.4598	0.4328	0.4071	0.3828	0.3598	0.3379	0.3171	0.2973	0.2784	0.2603	0.2430
9.43	0.7578	0.7224	0.6867	0.6512	0.6162	0.5822	0.5494	0.5180	0.4880	0.4596	0.4325	0.4069	0.3826	0.3596	0.3377	0.3169	0.2970	0.2781	0.2600	0.2427
9.44	0.7577	0.7222	0.6865	0.6510	0.6160	0.5820	0.5492	0.5178	0.4878	0.4593	0.4323	0.4067	0.3824	0.3593	0.3375	0.3166	0.2968	0.2779	0.2598	0.2425
9.45	0.7576	0.7221	0.6863	0.6508	0.6158	0.5818	0.5490	0.5175	0.4876	0.4591	0.4321	0.4064	0.3821	0.3591	0.3372	0.3164	0.2966	0.2777	0.2596	0.2423
9.46	0.7574	0.7219	0.6862	0.																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9933	0.9931	0.9929	0.9927	0.9926	0.9924	0.9922	0.9921	0.9919	0.9918	0.9917	0.9916	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9909	0.9908
0.02	0.9871	0.9867	0.9864	0.9860	0.9857	0.9853	0.9850	0.9847	0.9845	0.9842	0.9839	0.9837	0.9835	0.9832	0.9830	0.9828	0.9826	0.9824	0.9822	0.9820
0.03	0.9813	0.9808	0.9802	0.9797	0.9792	0.9787	0.9783	0.9778	0.9774	0.9770	0.9766	0.9763	0.9759	0.9755	0.9752	0.9749	0.9745	0.9742	0.9739	0.9736
0.04	0.9758	0.9751	0.9744	0.9737	0.9731	0.9725	0.9719	0.9713	0.9707	0.9702	0.9697	0.9692	0.9687	0.9682	0.9677	0.9672	0.9668	0.9663	0.9659	0.9655
0.05	0.9706	0.9697	0.9689	0.9681	0.9673	0.9665	0.9658	0.9650	0.9643	0.9637	0.9630	0.9623	0.9617	0.9611	0.9605	0.9599	0.9593	0.9587	0.9581	0.9576
0.06	0.9656	0.9646	0.9638	0.9629	0.9620	0.9611	0.9602	0.9593	0.9585	0.9577	0.9568	0.9559	0.9550	0.9542	0.9535	0.9527	0.9520	0.9513	0.9506	0.9499
0.07	0.9609	0.9597	0.9585	0.9574	0.9563	0.9552	0.9542	0.9532	0.9522	0.9513	0.9503	0.9494	0.9485	0.9476	0.9467	0.9458	0.9449	0.9440	0.9432	0.9424
0.08	0.9563	0.9549	0.9536	0.9524	0.9511	0.9499	0.9487	0.9476	0.9465	0.9454	0.9443	0.9432	0.9421	0.9411	0.9400	0.9390	0.9380	0.9370	0.9360	0.9350
0.09	0.9518	0.9503	0.9489	0.9475	0.9461	0.9447	0.9434	0.9421	0.9409	0.9396	0.9384	0.9372	0.9359	0.9347	0.9335	0.9324	0.9312	0.9300	0.9289	0.9278
0.10	0.9475	0.9459	0.9443	0.9427	0.9412	0.9397	0.9383	0.9368	0.9354	0.9340	0.9326	0.9313	0.9299	0.9286	0.9272	0.9259	0.9246	0.9232	0.9219	0.9207
0.11	0.9434	0.9416	0.9399	0.9382	0.9365	0.9349	0.9333	0.9317	0.9301	0.9286	0.9271	0.9256	0.9240	0.9225	0.9210	0.9195	0.9181	0.9166	0.9151	0.9137
0.12	0.9393	0.9374	0.9355	0.9337	0.9319	0.9301	0.9284	0.9267	0.9250	0.9233	0.9216	0.9199	0.9183	0.9166	0.9150	0.9133	0.9117	0.9101	0.9084	0.9069
0.13	0.9354	0.9333	0.9313	0.9293	0.9274	0.9255	0.9236	0.9217	0.9199	0.9180	0.9162	0.9144	0.9126	0.9108	0.9090	0.9072	0.9054	0.9036	0.9018	0.9001
0.14	0.9315	0.9293	0.9272	0.9251	0.9230	0.9209	0.9189	0.9169	0.9149	0.9129	0.9109	0.9090	0.9070	0.9050	0.9031	0.9011	0.8992	0.8973	0.8953	0.8934
0.15	0.9277	0.9254	0.9231	0.9209	0.9187	0.9165	0.9143	0.9121	0.9100	0.9079	0.9057	0.9036	0.9015	0.8994	0.8973	0.8952	0.8931	0.8910	0.8889	0.8869
0.16	0.9240	0.9216	0.9192	0.9168	0.9144	0.9121	0.9098	0.9075	0.9052	0.9029	0.9007	0.8984	0.8961	0.8939	0.8916	0.8893	0.8871	0.8848	0.8826	0.8804
0.17	0.9204	0.9178	0.9153	0.9128	0.9103	0.9078	0.9053	0.9029	0.9005	0.8981	0.8956	0.8932	0.8908	0.8884	0.8860	0.8836	0.8812	0.8788	0.8764	0.8740
0.18	0.9169	0.9142	0.9115	0.9088	0.9062	0.9036	0.9010	0.8984	0.8959	0.8933	0.8907	0.8882	0.8856	0.8830	0.8805	0.8779	0.8753	0.8728	0.8703	0.8677
0.19	0.9135	0.9106	0.9078	0.9050	0.9022	0.8995	0.8967	0.8940	0.8913	0.8886	0.8859	0.8832	0.8805	0.8778	0.8750	0.8723	0.8696	0.8669	0.8642	0.8615
0.20	0.9101	0.9071	0.9042	0.9012	0.8983	0.8955	0.8926	0.8897	0.8869	0.8840	0.8812	0.8783	0.8754	0.8726	0.8697	0.8668	0.8640	0.8611	0.8583	0.8554
0.21	0.9068	0.9037	0.9006	0.8975	0.8945	0.8915	0.8885	0.8855	0.8825	0.8795	0.8765	0.8735	0.8705	0.8674	0.8644	0.8614	0.8584	0.8554	0.8524	0.8494
0.22	0.9035	0.9003	0.8971	0.8939	0.8907	0.8875	0.8844	0.8813	0.8781	0.8750	0.8719	0.8687	0.8655	0.8624	0.8592	0.8560	0.8529	0.8498	0.8466	0.8434
0.23	0.9003	0.8969	0.8936	0.8903	0.8870	0.8837	0.8804	0.8771	0.8738	0.8704	0.8673	0.8640	0.8607	0.8574	0.8541	0.8507	0.8474	0.8441	0.8408	0.8375
0.24	0.8971	0.8936	0.8902	0.8867	0.8833	0.8798	0.8764	0.8730	0.8696	0.8662	0.8628	0.8593	0.8559	0.8524	0.8490	0.8455	0.8420	0.8386	0.8351	0.8317
0.25	0.8940	0.8904	0.8868	0.8832	0.8796	0.8761	0.8725	0.8690	0.8654	0.8619	0.8583	0.8547	0.8511	0.8475	0.8439	0.8403	0.8367	0.8331	0.8295	0.8259
0.26	0.8909	0.8872	0.8834	0.8797	0.8760	0.8724	0.8687	0.8650	0.8613	0.8576	0.8539	0.8502	0.8465	0.8427	0.8390	0.8352	0.8314	0.8277	0.8240	0.8202
0.27	0.8879	0.8840	0.8802	0.8763	0.8725	0.8687	0.8649	0.8610	0.8572	0.8534	0.8496	0.8457	0.8418	0.8379	0.8341	0.8302	0.8263	0.8224	0.8185	0.8146
0.28	0.8849	0.8809	0.8769	0.8730	0.8690	0.8651	0.8611	0.8572	0.8532	0.8492	0.8453	0.8413	0.8373	0.8332	0.8292	0.8252	0.8211	0.8171	0.8131	0.8091
0.29	0.8819	0.8778	0.8737	0.8696	0.8656	0.8615	0.8574	0.8533	0.8492	0.8451	0.8410	0.8369	0.8327	0.8286	0.8244	0.8202	0.8160	0.8119	0.8077	0.8036
0.30	0.8790	0.8748	0.8706	0.8664	0.8622	0.8580	0.8538	0.8495	0.8453	0.8411	0.8368	0.8326	0.8283	0.8240	0.8197	0.8154	0.8110	0.8067	0.8024	0.7981
0.31	0.8761	0.8718	0.8675	0.8631	0.8588	0.8545	0.8501	0.8458	0.8414	0.8371	0.8327	0.8283	0.8239	0.8194	0.8150	0.8105	0.8061	0.8016	0.7972	0.7928
0.32	0.8733	0.8688	0.8644	0.8599	0.8555	0.8510	0.8466	0.8421	0.8376	0.8331	0.8286	0.8241	0.8195	0.8149	0.8104	0.8058	0.8012	0.7966	0.7920	0.7874
0.33	0.8705	0.8659	0.8613	0.8568	0.8522	0.8476	0.8430	0.8384	0.8338	0.8292	0.8245	0.8199	0.8152	0.8105	0.8058	0.8010	0.7963	0.7916	0.7869	0.7822
0.34	0.8677	0.8630	0.8583	0.8536	0.8489	0.8442	0.8395	0.8348	0.8300	0.8253	0.8205	0.8157	0.8109	0.8061	0.8012	0.7964	0.7915	0.7867	0.7818	0.7770
0.35	0.8650	0.8601	0.8553	0.8505	0.8457	0.8409	0.8360	0.8312	0.8263	0.8215	0.8166	0.8116	0.8067	0.8017	0.7967	0.7917	0.7868	0.7818	0.7768	0.7718
0.36	0.8622	0.8573	0.8524	0.8475	0.8425	0.8376	0.8326	0.8276	0.8226	0.8176	0.8126	0.8076	0.8025	0.7974	0.7923	0.7872	0.7821	0.7769	0.7718	0.7667
0.37	0.8595	0.8545	0.8495	0.8444	0.8394	0.8343	0.8292	0.8241	0.8190	0.8139	0.8087	0.8035	0.7983	0.7931	0.7879	0.7826	0.7774	0.7722	0.7669	0.7617
0.38	0.8569	0.8517	0.8466	0.8414	0.8362	0.8311	0.8259	0.8206	0.8154	0.8101	0.8049	0.7996	0.7942	0.7889	0.7835	0.7782	0.7728	0.7674	0.7621	0.7567
0.39	0.8543	0.8490	0.8437	0.8384	0.8332	0.8278	0.8225	0.8172	0.8118	0.8065	0.8011	0.7956	0.7902	0.7847	0.7792	0.7737	0.7682	0.7627	0.7573	0.7518
0.40	0.8516	0.8463	0.8409	0.8355	0.8301	0.8247	0.8192	0.8137	0.8082	0.8028	0.7973	0.7917	0.7862	0.7806	0.7750	0.7693	0.7637	0.7581	0.7525	0.7469
0.41	0.8491	0.8436	0.8381	0.8326	0.8271	0.8215	0.8160	0.8104	0.8048	0.7992	0.7935	0.7879	0.7822	0.7765	0.7707	0.7650	0.7593	0.7535	0.7478	0.7421
0.42	0.8465	0.8409	0.8353	0.8297	0.8241	0.8184	0.8127	0.8070	0.8013	0.7956	0.7898	0.7841	0.7782	0.7724	0.7666	0.7607	0.7548	0.7490	0.7431	0.7373
0.43	0.8440	0.8383	0.8326	0.8268	0.8211	0.8153	0.8095	0.8037	0.7979	0.7920	0.7862	0.7803	0.7743	0.7684	0.7624	0.7564	0.7505	0.7445	0.7385	0.7325
0.44	0.8415	0.8357	0.8298	0.8240	0.8181	0.8123	0.8064	0.8004	0.7945	0.7885	0.7825	0.7765	0.7705	0.7644	0.7583	0.7522	0.7461	0.7400	0.7339	0.7279
0.45	0.8390	0.8331	0.8271	0.8212	0.8152	0.8092	0.8032	0.7972	0.7911	0.7850	0.77897									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
1.01	0.7243	0.7137	0.7030	0.6924	0.6817	0.6710	0.6603	0.6496	0.6388	0.6281	0.6174	0.6066	0.5958	0.5851	0.5743	0.5635	0.5527	0.5419	0.5311	0.5203
1.02	0.7226	0.7119	0.7012	0.6905	0.6797	0.6690	0.6582	0.6474	0.6366	0.6258	0.6150	0.6042	0.5934	0.5826	0.5717	0.5609	0.5500	0.5392	0.5283	0.5175
1.03	0.7209	0.7101	0.6994	0.6886	0.6778	0.6669	0.6561	0.6453	0.6344	0.6236	0.6127	0.6018	0.5910	0.5801	0.5692	0.5583	0.5474	0.5365	0.5256	0.5146
1.04	0.7192	0.7084	0.6975	0.6867	0.6758	0.6649	0.6540	0.6431	0.6322	0.6213	0.6104	0.5995	0.5885	0.5776	0.5667	0.5557	0.5447	0.5338	0.5228	0.5119
1.05	0.7175	0.7066	0.6957	0.6848	0.6739	0.6629	0.6520	0.6410	0.6301	0.6191	0.6081	0.5971	0.5861	0.5752	0.5642	0.5531	0.5421	0.5311	0.5201	0.5091
1.06	0.7158	0.7049	0.6939	0.6829	0.6719	0.6609	0.6499	0.6389	0.6279	0.6169	0.6058	0.5948	0.5838	0.5727	0.5617	0.5506	0.5395	0.5285	0.5174	0.5063
1.07	0.7142	0.7031	0.6921	0.6811	0.6700	0.6590	0.6479	0.6368	0.6258	0.6147	0.6036	0.5925	0.5814	0.5703	0.5592	0.5481	0.5370	0.5259	0.5147	0.5036
1.08	0.7125	0.7014	0.6903	0.6792	0.6681	0.6570	0.6459	0.6348	0.6236	0.6125	0.6013	0.5902	0.5791	0.5679	0.5567	0.5456	0.5344	0.5233	0.5121	0.5009
1.09	0.7108	0.6997	0.6885	0.6774	0.6662	0.6550	0.6439	0.6327	0.6215	0.6103	0.5991	0.5879	0.5767	0.5655	0.5543	0.5431	0.5319	0.5207	0.5095	0.4982
1.10	0.7092	0.6980	0.6868	0.6755	0.6643	0.6531	0.6419	0.6306	0.6194	0.6082	0.5969	0.5857	0.5744	0.5632	0.5519	0.5406	0.5294	0.5181	0.5068	0.4956
1.11	0.7075	0.6963	0.6850	0.6737	0.6624	0.6512	0.6399	0.6286	0.6173	0.6060	0.5947	0.5834	0.5721	0.5608	0.5495	0.5382	0.5269	0.5156	0.5042	0.4929
1.12	0.7059	0.6946	0.6832	0.6719	0.6606	0.6492	0.6379	0.6266	0.6152	0.6039	0.5925	0.5812	0.5698	0.5585	0.5471	0.5358	0.5244	0.5130	0.5017	0.4903
1.13	0.7043	0.6929	0.6815	0.6701	0.6587	0.6473	0.6359	0.6245	0.6131	0.6017	0.5903	0.5789	0.5675	0.5561	0.5447	0.5333	0.5219	0.5105	0.4991	0.4877
1.14	0.7026	0.6912	0.6798	0.6683	0.6569	0.6454	0.6340	0.6225	0.6111	0.5996	0.5882	0.5767	0.5653	0.5538	0.5424	0.5309	0.5195	0.5080	0.4966	0.4851
1.15	0.7010	0.6895	0.6780	0.6665	0.6550	0.6435	0.6320	0.6205	0.6090	0.5975	0.5860	0.5745	0.5630	0.5516	0.5401	0.5286	0.5171	0.5056	0.4941	0.4826
1.16	0.6994	0.6879	0.6763	0.6648	0.6532	0.6417	0.6301	0.6186	0.6070	0.5955	0.5839	0.5724	0.5608	0.5493	0.5377	0.5262	0.5146	0.5031	0.4916	0.4800
1.17	0.6978	0.6862	0.6746	0.6630	0.6514	0.6398	0.6282	0.6166	0.6050	0.5934	0.5818	0.5702	0.5586	0.5470	0.5354	0.5238	0.5122	0.5007	0.4891	0.4775
1.18	0.6962	0.6846	0.6729	0.6612	0.6496	0.6379	0.6263	0.6146	0.6030	0.5913	0.5797	0.5680	0.5564	0.5448	0.5331	0.5215	0.5099	0.4982	0.4866	0.4750
1.19	0.6947	0.6829	0.6712	0.6595	0.6478	0.6361	0.6244	0.6127	0.6010	0.5893	0.5776	0.5659	0.5542	0.5425	0.5309	0.5192	0.5075	0.4958	0.4842	0.4725
1.20	0.6931	0.6813	0.6695	0.6578	0.6460	0.6342	0.6225	0.6107	0.5990	0.5873	0.5755	0.5638	0.5521	0.5403	0.5286	0.5169	0.5052	0.4934	0.4817	0.4700
1.21	0.6915	0.6797	0.6679	0.6560	0.6442	0.6324	0.6206	0.6088	0.5970	0.5852	0.5735	0.5617	0.5499	0.5381	0.5264	0.5146	0.5028	0.4911	0.4793	0.4676
1.22	0.6900	0.6781	0.6662	0.6543	0.6425	0.6306	0.6187	0.6069	0.5951	0.5832	0.5714	0.5596	0.5478	0.5359	0.5241	0.5123	0.5005	0.4887	0.4769	0.4651
1.23	0.6884	0.6765	0.6645	0.6526	0.6407	0.6288	0.6169	0.6050	0.5931	0.5812	0.5694	0.5575	0.5456	0.5338	0.5219	0.5101	0.4982	0.4864	0.4745	0.4627
1.24	0.6869	0.6749	0.6629	0.6509	0.6389	0.6270	0.6150	0.6031	0.5912	0.5792	0.5673	0.5554	0.5435	0.5316	0.5197	0.5078	0.4959	0.4841	0.4722	0.4603
1.25	0.6853	0.6733	0.6612	0.6492	0.6372	0.6252	0.6132	0.6012	0.5892	0.5773	0.5653	0.5534	0.5414	0.5295	0.5175	0.5056	0.4937	0.4818	0.4698	0.4579
1.26	0.6838	0.6717	0.6596	0.6475	0.6355	0.6234	0.6114	0.5993	0.5873	0.5753	0.5633	0.5513	0.5393	0.5273	0.5154	0.5034	0.4914	0.4795	0.4675	0.4556
1.27	0.6823	0.6701	0.6580	0.6459	0.6338	0.6217	0.6096	0.5975	0.5854	0.5734	0.5613	0.5493	0.5372	0.5252	0.5132	0.5012	0.4892	0.4772	0.4652	0.4532
1.28	0.6808	0.6686	0.6564	0.6442	0.6320	0.6199	0.6078	0.5956	0.5835	0.5714	0.5593	0.5472	0.5352	0.5231	0.5111	0.4990	0.4870	0.4749	0.4629	0.4509
1.29	0.6793	0.6670	0.6548	0.6425	0.6303	0.6181	0.6060	0.5938	0.5816	0.5695	0.5574	0.5452	0.5331	0.5210	0.5089	0.4968	0.4848	0.4727	0.4606	0.4486
1.30	0.6778	0.6654	0.6532	0.6409	0.6286	0.6164	0.6042	0.5920	0.5798	0.5676	0.5554	0.5432	0.5311	0.5189	0.5068	0.4947	0.4826	0.4705	0.4584	0.4463
1.31	0.6763	0.6639	0.6516	0.6392	0.6269	0.6147	0.6024	0.5901	0.5779	0.5657	0.5535	0.5413	0.5291	0.5169	0.5047	0.4926	0.4804	0.4683	0.4561	0.4440
1.32	0.6748	0.6624	0.6500	0.6376	0.6253	0.6129	0.6006	0.5883	0.5760	0.5638	0.5515	0.5393	0.5271	0.5148	0.5026	0.4904	0.4782	0.4661	0.4539	0.4417
1.33	0.6733	0.6608	0.6484	0.6360	0.6236	0.6112	0.5988	0.5865	0.5742	0.5619	0.5496	0.5373	0.5251	0.5128	0.5006	0.4883	0.4761	0.4639	0.4517	0.4395
1.34	0.6718	0.6593	0.6468	0.6344	0.6219	0.6095	0.5971	0.5847	0.5724	0.5600	0.5477	0.5354	0.5231	0.5108	0.4985	0.4862	0.4740	0.4617	0.4495	0.4372
1.35	0.6703	0.6578	0.6453	0.6328	0.6203	0.6078	0.5954	0.5830	0.5706	0.5582	0.5458	0.5334	0.5211	0.5088	0.4964	0.4841	0.4718	0.4596	0.4473	0.4350
1.36	0.6689	0.6563	0.6437	0.6312	0.6186	0.6061	0.5937	0.5812	0.5687	0.5563	0.5439	0.5315	0.5191	0.5068	0.4944	0.4821	0.4697	0.4574	0.4451	0.4328
1.37	0.6674	0.6548	0.6422	0.6296	0.6170	0.6045	0.5919	0.5794	0.5669	0.5545	0.5420	0.5296	0.5172	0.5048	0.4924	0.4800	0.4676	0.4553	0.4430	0.4306
1.38	0.6660	0.6533	0.6406	0.6280	0.6154	0.6028	0.5902	0.5777	0.5651	0.5526	0.5402	0.5277	0.5152	0.5028	0.4904	0.4780	0.4656	0.4532	0.4408	0.4285
1.39	0.6645	0.6518	0.6391	0.6264	0.6138	0.6011	0.5885	0.5759	0.5634	0.5508	0.5383	0.5258	0.5133	0.5008	0.4884	0.4759	0.4635	0.4511	0.4387	0.4263
1.40	0.6631	0.6503	0.6376	0.6248	0.6121	0.5995	0.5868	0.5742	0.5616	0.5490	0.5364	0.5239	0.5114	0.4989	0.4864	0.4739	0.4615	0.4490	0.4366	0.4242
1.41	0.6617	0.6488	0.6360	0.6233	0.6105	0.5978	0.5851	0.5725	0.5598	0.5472	0.5346	0.5220	0.5095	0.4969	0.4844	0.4719	0.4594	0.4469	0.4345	0.4220
1.42	0.6603	0.6474	0.6345	0.6217	0.6089	0.5962	0.5835	0.5708	0.5581	0.5454	0.5328	0.5202	0.5076	0.4950	0.4825	0.4699	0.4574	0.4449	0.4324	0.4199
1.43	0.6588	0.6459	0.6330	0.6202	0.6074	0.5946	0.5818	0.5691	0.5563	0.5436	0.5310	0.5183	0.5057	0.4931	0.4805	0.4679	0.4554	0.4429	0.4303	0.4178
1.44	0.6574	0.6445	0.6315	0.6186	0.6058	0.5929	0.5801	0.5674	0.5546	0.5419	0.5292	0.5165	0.5038	0.4912	0.4786	0.4660	0.4534	0.4408	0.4283	0.4157
1.45	0.6560	0.6430	0.6300	0.6171	0.6042	0.5913	0.5785	0.5657	0.5529	0.5401	0.5274	0.5147	0.5020	0.4893	0.4767	0.4640	0.4514	0.4388	0.4262	0.4137
1.46	0.6546	0.6416	0.6286	0.6156	0.6026	0.5897	0.5768	0.5640	0.5512	0.5384	0.5256	0.5128	0.5001	0						

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.5860	0.5710	0.5562	0.5414	0.5268	0.5123	0.4978	0.4835	0.4692	0.4550	0.4409	0.4268	0.4129	0.3990	0.3851	0.3714	0.3577	0.3440	0.3304	0.3169
2.02	0.5848	0.5699	0.5550	0.5402	0.5256	0.5110	0.4966	0.4822	0.4679	0.4537	0.4395	0.4255	0.4115	0.3976	0.3837	0.3700	0.3562	0.3426	0.3290	0.3154
2.03	0.5837	0.5687	0.5538	0.5390	0.5244	0.5098	0.4953	0.4809	0.4666	0.4524	0.4382	0.4241	0.4101	0.3962	0.3824	0.3686	0.3548	0.3412	0.3276	0.3140
2.04	0.5826	0.5676	0.5527	0.5379	0.5232	0.5086	0.4941	0.4797	0.4653	0.4511	0.4369	0.4228	0.4088	0.3949	0.3810	0.3672	0.3535	0.3398	0.3262	0.3126
2.05	0.5815	0.5665	0.5517	0.5367	0.5220	0.5074	0.4928	0.4784	0.4641	0.4498	0.4356	0.4215	0.4075	0.3935	0.3796	0.3658	0.3521	0.3384	0.3247	0.3112
2.06	0.5804	0.5653	0.5504	0.5355	0.5208	0.5061	0.4916	0.4771	0.4628	0.4485	0.4343	0.4202	0.4061	0.3922	0.3783	0.3644	0.3507	0.3370	0.3233	0.3098
2.07	0.5793	0.5642	0.5492	0.5343	0.5196	0.5049	0.4904	0.4759	0.4615	0.4472	0.4330	0.4188	0.4048	0.3908	0.3769	0.3631	0.3493	0.3356	0.3220	0.3084
2.08	0.5782	0.5631	0.5481	0.5332	0.5184	0.5037	0.4891	0.4747	0.4602	0.4459	0.4317	0.4175	0.4035	0.3895	0.3756	0.3617	0.3479	0.3342	0.3206	0.3070
2.09	0.5771	0.5620	0.5469	0.5320	0.5172	0.5025	0.4879	0.4734	0.4590	0.4447	0.4304	0.4162	0.4022	0.3882	0.3742	0.3604	0.3466	0.3329	0.3192	0.3056
2.10	0.5761	0.5609	0.5458	0.5309	0.5160	0.5013	0.4867	0.4722	0.4577	0.4434	0.4291	0.4149	0.4009	0.3868	0.3729	0.3590	0.3452	0.3315	0.3178	0.3042
2.11	0.5750	0.5598	0.5447	0.5297	0.5149	0.5001	0.4855	0.4710	0.4565	0.4421	0.4278	0.4137	0.3996	0.3855	0.3716	0.3577	0.3439	0.3302	0.3165	0.3029
2.12	0.5739	0.5587	0.5435	0.5286	0.5137	0.4989	0.4843	0.4697	0.4553	0.4409	0.4266	0.4124	0.3983	0.3842	0.3703	0.3564	0.3426	0.3288	0.3151	0.3015
2.13	0.5728	0.5576	0.5424	0.5274	0.5125	0.4978	0.4831	0.4685	0.4540	0.4396	0.4253	0.4111	0.3970	0.3829	0.3689	0.3551	0.3412	0.3275	0.3138	0.3001
2.14	0.5718	0.5565	0.5413	0.5263	0.5114	0.4966	0.4819	0.4673	0.4528	0.4384	0.4241	0.4098	0.3957	0.3816	0.3676	0.3537	0.3399	0.3261	0.3124	0.2988
2.15	0.5707	0.5554	0.5402	0.5252	0.5102	0.4954	0.4807	0.4661	0.4516	0.4371	0.4228	0.4086	0.3944	0.3803	0.3664	0.3524	0.3386	0.3248	0.3111	0.2975
2.16	0.5696	0.5543	0.5391	0.5240	0.5091	0.4942	0.4795	0.4649	0.4504	0.4359	0.4216	0.4073	0.3931	0.3791	0.3651	0.3511	0.3373	0.3235	0.3098	0.2961
2.17	0.5686	0.5532	0.5380	0.5229	0.5079	0.4931	0.4783	0.4637	0.4492	0.4347	0.4203	0.4061	0.3919	0.3778	0.3638	0.3498	0.3360	0.3222	0.3085	0.2948
2.18	0.5675	0.5521	0.5369	0.5218	0.5068	0.4919	0.4772	0.4625	0.4479	0.4335	0.4191	0.4048	0.3906	0.3765	0.3625	0.3486	0.3347	0.3209	0.3072	0.2935
2.19	0.5665	0.5511	0.5358	0.5207	0.5057	0.4908	0.4760	0.4613	0.4467	0.4323	0.4179	0.4036	0.3894	0.3753	0.3612	0.3473	0.3334	0.3196	0.3059	0.2922
2.20	0.5654	0.5500	0.5347	0.5196	0.5045	0.4896	0.4748	0.4601	0.4456	0.4310	0.4166	0.4023	0.3881	0.3740	0.3600	0.3460	0.3321	0.3183	0.3046	0.2909
2.21	0.5644	0.5489	0.5336	0.5184	0.5034	0.4885	0.4737	0.4590	0.4444	0.4298	0.4154	0.4011	0.3869	0.3728	0.3587	0.3447	0.3309	0.3170	0.3033	0.2896
2.22	0.5633	0.5479	0.5325	0.5173	0.5023	0.4873	0.4725	0.4578	0.4432	0.4286	0.4142	0.3999	0.3857	0.3715	0.3575	0.3435	0.3296	0.3158	0.3020	0.2883
2.23	0.5623	0.5468	0.5315	0.5162	0.5012	0.4862	0.4714	0.4566	0.4420	0.4275	0.4130	0.3987	0.3844	0.3703	0.3562	0.3422	0.3283	0.3145	0.3008	0.2871
2.24	0.5613	0.5458	0.5304	0.5152	0.5001	0.4851	0.4702	0.4555	0.4408	0.4263	0.4118	0.3975	0.3832	0.3691	0.3550	0.3410	0.3271	0.3132	0.2995	0.2858
2.25	0.5602	0.5447	0.5293	0.5141	0.4990	0.4840	0.4691	0.4543	0.4397	0.4251	0.4106	0.3963	0.3820	0.3678	0.3537	0.3398	0.3258	0.3120	0.2982	0.2845
2.26	0.5592	0.5437	0.5282	0.5130	0.4978	0.4828	0.4680	0.4532	0.4385	0.4239	0.4094	0.3951	0.3808	0.3666	0.3525	0.3385	0.3246	0.3108	0.2970	0.2833
2.27	0.5582	0.5426	0.5272	0.5119	0.4968	0.4817	0.4668	0.4520	0.4373	0.4227	0.4083	0.3939	0.3796	0.3654	0.3513	0.3373	0.3234	0.3095	0.2957	0.2820
2.28	0.5572	0.5416	0.5261	0.5108	0.4957	0.4806	0.4657	0.4509	0.4362	0.4216	0.4071	0.3927	0.3784	0.3642	0.3501	0.3361	0.3221	0.3083	0.2945	0.2808
2.29	0.5562	0.5405	0.5251	0.5097	0.4946	0.4795	0.4646	0.4498	0.4350	0.4204	0.4059	0.3915	0.3772	0.3630	0.3489	0.3349	0.3209	0.3071	0.2933	0.2796
2.30	0.5552	0.5395	0.5240	0.5087	0.4935	0.4784	0.4635	0.4486	0.4339	0.4193	0.4047	0.3903	0.3760	0.3618	0.3477	0.3337	0.3197	0.3058	0.2921	0.2783
2.31	0.5541	0.5385	0.5230	0.5076	0.4924	0.4773	0.4623	0.4475	0.4328	0.4181	0.4036	0.3892	0.3748	0.3606	0.3465	0.3324	0.3185	0.3046	0.2908	0.2771
2.32	0.5531	0.5375	0.5220	0.5066	0.4913	0.4762	0.4612	0.4464	0.4316	0.4170	0.4024	0.3880	0.3737	0.3594	0.3453	0.3313	0.3173	0.3034	0.2896	0.2759
2.33	0.5521	0.5364	0.5209	0.5055	0.4902	0.4751	0.4601	0.4453	0.4305	0.4158	0.4013	0.3868	0.3725	0.3583	0.3441	0.3301	0.3161	0.3022	0.2884	0.2747
2.34	0.5512	0.5354	0.5199	0.5044	0.4892	0.4740	0.4590	0.4441	0.4294	0.4147	0.4001	0.3857	0.3713	0.3571	0.3429	0.3289	0.3149	0.3010	0.2872	0.2735
2.35	0.5502	0.5344	0.5188	0.5034	0.4881	0.4730	0.4579	0.4430	0.4282	0.4136	0.3990	0.3845	0.3702	0.3559	0.3418	0.3277	0.3137	0.2998	0.2860	0.2723
2.36	0.5492	0.5334	0.5178	0.5024	0.4871	0.4719	0.4569	0.4419	0.4271	0.4124	0.3978	0.3834	0.3690	0.3548	0.3406	0.3265	0.3126	0.2987	0.2849	0.2711
2.37	0.5482	0.5324	0.5168	0.5013	0.4860	0.4708	0.4558	0.4408	0.4260	0.4113	0.3967	0.3822	0.3679	0.3536	0.3394	0.3254	0.3114	0.2975	0.2837	0.2700
2.38	0.5472	0.5314	0.5158	0.5003	0.4849	0.4698	0.4547	0.4397	0.4249	0.4102	0.3956	0.3811	0.3667	0.3525	0.3383	0.3242	0.3102	0.2963	0.2825	0.2688
2.39	0.5462	0.5304	0.5147	0.4992	0.4839	0.4687	0.4536	0.4387	0.4238	0.4091	0.3945	0.3800	0.3656	0.3513	0.3371	0.3231	0.3091	0.2952	0.2813	0.2676
2.40	0.5452	0.5294	0.5137	0.4982	0.4829	0.4676	0.4525	0.4376	0.4227	0.4080	0.3934	0.3789	0.3645	0.3502	0.3360	0.3219	0.3079	0.2940	0.2802	0.2665
2.41	0.5443	0.5284	0.5127	0.4972	0.4818	0.4666	0.4515	0.4365	0.4216	0.4069	0.3922	0.3777	0.3633	0.3490	0.3349	0.3208	0.3068	0.2929	0.2790	0.2653
2.42	0.5433	0.5274	0.5117	0.4962	0.4808	0.4655	0.4504	0.4354	0.4205	0.4058	0.3911	0.3766	0.3622	0.3479	0.3337	0.3196	0.3056	0.2917	0.2779	0.2642
2.43	0.5423	0.5264	0.5107	0.4951	0.4797	0.4645	0.4494	0.4344	0.4195	0.4047	0.3900	0.3755	0.3611	0.3468	0.3326	0.3185	0.3045	0.2906	0.2768	0.2630
2.44	0.5414	0.5255	0.5097	0.4941	0.4787	0.4634	0.4483	0.4333	0.4184	0.4036	0.3889	0.3744	0.3600	0.3457	0.3315	0.3174	0.3034	0.2894	0.2756	0.2619
2.45	0.5404	0.5245	0.5087	0.4931	0.4777	0.4624	0.4472	0.4322	0.4173	0.4025	0.3879	0.3733	0.3589	0.3446	0.3304	0.3162	0.3022	0.2883	0.2745	0.2608
2.46	0.5395	0.5235	0.5077	0.4921	0.4767	0.4614	0.4													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																								
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55					
3.01	0.4914	0.4746	0.4582	0.4419	0.4259	0.4101	0.3944	0.3790	0.3637	0.3486	0.3336	0.3188	0.3042	0.2898	0.2755	0.2613	0.2473	0.2334	0.2197	0.2061					
3.02	0.4906	0.4738	0.4573	0.4411	0.4250	0.4092	0.3936	0.3781	0.3628	0.3477	0.3328	0.3180	0.3034	0.2889	0.2746	0.2605	0.2465	0.2326	0.2188	0.2052					
3.03	0.4898	0.4730	0.4565	0.4403	0.4242	0.4084	0.3927	0.3773	0.3620	0.3468	0.3319	0.3171	0.3025	0.2881	0.2738	0.2596	0.2456	0.2317	0.2180	0.2044					
3.04	0.4890	0.4722	0.4557	0.4394	0.4234	0.4075	0.3919	0.3764	0.3611	0.3460	0.3310	0.3163	0.3016	0.2872	0.2729	0.2588	0.2448	0.2309	0.2172	0.2036					
3.05	0.4882	0.4714	0.4549	0.4386	0.4226	0.4067	0.3911	0.3756	0.3603	0.3451	0.3302	0.3154	0.3008	0.2863	0.2721	0.2579	0.2439	0.2300	0.2163	0.2027					
3.06	0.4874	0.4706	0.4541	0.4378	0.4217	0.4059	0.3902	0.3747	0.3594	0.3443	0.3293	0.3146	0.2999	0.2855	0.2712	0.2571	0.2431	0.2292	0.2155	0.2019					
3.07	0.4866	0.4698	0.4533	0.4370	0.4209	0.4050	0.3894	0.3739	0.3586	0.3435	0.3285	0.3137	0.2991	0.2847	0.2704	0.2562	0.2422	0.2284	0.2147	0.2011					
3.08	0.4858	0.4690	0.4525	0.4362	0.4201	0.4042	0.3886	0.3731	0.3578	0.3426	0.3277	0.3129	0.2983	0.2838	0.2695	0.2554	0.2414	0.2275	0.2138	0.2003					
3.09	0.4850	0.4682	0.4517	0.4354	0.4193	0.4034	0.3877	0.3722	0.3569	0.3418	0.3268	0.3120	0.2974	0.2830	0.2687	0.2546	0.2406	0.2267	0.2130	0.1994					
3.10	0.4843	0.4674	0.4509	0.4345	0.4185	0.4026	0.3869	0.3714	0.3561	0.3410	0.3260	0.3112	0.2966	0.2821	0.2679	0.2537	0.2397	0.2259	0.2122	0.1986					
3.11	0.4835	0.4666	0.4501	0.4337	0.4176	0.4018	0.3861	0.3706	0.3553	0.3401	0.3252	0.3104	0.2958	0.2813	0.2670	0.2529	0.2389	0.2251	0.2114	0.1978					
3.12	0.4827	0.4659	0.4493	0.4329	0.4168	0.4010	0.3853	0.3698	0.3544	0.3393	0.3243	0.3095	0.2949	0.2805	0.2662	0.2521	0.2381	0.2243	0.2106	0.1970					
3.13	0.4819	0.4651	0.4485	0.4321	0.4160	0.4001	0.3845	0.3690	0.3536	0.3385	0.3235	0.3087	0.2941	0.2797	0.2654	0.2513	0.2373	0.2235	0.2098	0.1962					
3.14	0.4812	0.4643	0.4477	0.4313	0.4152	0.3993	0.3836	0.3681	0.3528	0.3377	0.3227	0.3079	0.2933	0.2788	0.2646	0.2504	0.2365	0.2226	0.2089	0.1954					
3.15	0.4804	0.4635	0.4469	0.4306	0.4144	0.3985	0.3828	0.3673	0.3520	0.3368	0.3219	0.3071	0.2925	0.2780	0.2638	0.2496	0.2357	0.2218	0.2082	0.1946					
3.16	0.4796	0.4627	0.4461	0.4298	0.4136	0.3977	0.3820	0.3665	0.3512	0.3360	0.3210	0.3063	0.2917	0.2772	0.2629	0.2488	0.2349	0.2210	0.2074	0.1938					
3.17	0.4789	0.4620	0.4453	0.4290	0.4128	0.3969	0.3812	0.3657	0.3504	0.3352	0.3202	0.3055	0.2908	0.2764	0.2621	0.2480	0.2341	0.2202	0.2066	0.1931					
3.18	0.4781	0.4612	0.4445	0.4282	0.4120	0.3961	0.3804	0.3649	0.3496	0.3344	0.3194	0.3046	0.2900	0.2756	0.2613	0.2472	0.2333	0.2195	0.2058	0.1923					
3.19	0.4773	0.4604	0.4438	0.4274	0.4113	0.3953	0.3796	0.3641	0.3488	0.3336	0.3186	0.3038	0.2892	0.2748	0.2605	0.2464	0.2325	0.2187	0.2050	0.1915					
3.20	0.4766	0.4597	0.4430	0.4266	0.4105	0.3945	0.3788	0.3633	0.3480	0.3328	0.3178	0.3030	0.2884	0.2740	0.2597	0.2456	0.2317	0.2179	0.2042	0.1907					
3.21	0.4758	0.4589	0.4422	0.4258	0.4097	0.3938	0.3780	0.3625	0.3472	0.3320	0.3170	0.3022	0.2876	0.2732	0.2589	0.2448	0.2309	0.2171	0.2034	0.1899					
3.22	0.4751	0.4581	0.4415	0.4251	0.4090	0.3930	0.3772	0.3617	0.3464	0.3312	0.3162	0.3014	0.2868	0.2724	0.2581	0.2440	0.2301	0.2163	0.2027	0.1892					
3.23	0.4743	0.4574	0.4407	0.4243	0.4081	0.3922	0.3765	0.3609	0.3456	0.3304	0.3154	0.3006	0.2860	0.2716	0.2574	0.2433	0.2293	0.2155	0.2019	0.1884					
3.24	0.4736	0.4566	0.4399	0.4235	0.4073	0.3914	0.3757	0.3601	0.3448	0.3296	0.3146	0.2999	0.2853	0.2708	0.2566	0.2425	0.2285	0.2148	0.2011	0.1877					
3.25	0.4728	0.4559	0.4392	0.4228	0.4066	0.3906	0.3749	0.3594	0.3440	0.3288	0.3139	0.2991	0.2845	0.2700	0.2558	0.2417	0.2278	0.2140	0.2004	0.1869					
3.26	0.4721	0.4551	0.4384	0.4220	0.4058	0.3898	0.3741	0.3586	0.3432	0.3280	0.3131	0.2983	0.2837	0.2693	0.2550	0.2409	0.2270	0.2132	0.1996	0.1861					
3.27	0.4713	0.4544	0.4377	0.4212	0.4050	0.3891	0.3733	0.3578	0.3424	0.3273	0.3123	0.2975	0.2829	0.2685	0.2542	0.2402	0.2262	0.2125	0.1989	0.1752					
3.28	0.4706	0.4536	0.4369	0.4205	0.4043	0.3883	0.3726	0.3570	0.3417	0.3265	0.3115	0.2967	0.2821	0.2677	0.2535	0.2394	0.2255	0.2117	0.1981	0.1745					
3.29	0.4699	0.4529	0.4361	0.4197	0.4035	0.3875	0.3718	0.3562	0.3409	0.3257	0.3107	0.2959	0.2814	0.2669	0.2527	0.2386	0.2247	0.2110	0.1974	0.1839					
3.30	0.4691	0.4521	0.4354	0.4189	0.4027	0.3868	0.3710	0.3555	0.3401	0.3249	0.3100	0.2952	0.2806	0.2662	0.2519	0.2379	0.2240	0.2102	0.1966	0.1832					
3.31	0.4684	0.4514	0.4346	0.4182	0.4020	0.3860	0.3703	0.3547	0.3393	0.3242	0.3092	0.2944	0.2798	0.2654	0.2512	0.2371	0.2232	0.2095	0.1959	0.1824					
3.32	0.4677	0.4506	0.4339	0.4174	0.4012	0.3852	0.3695	0.3539	0.3386	0.3234	0.3084	0.2936	0.2791	0.2646	0.2504	0.2363	0.2224	0.2087	0.1951	0.1817					
3.33	0.4669	0.4499	0.4332	0.4167	0.4005	0.3845	0.3687	0.3532	0.3378	0.3226	0.3077	0.2929	0.2783	0.2639	0.2497	0.2356	0.2217	0.2080	0.1944	0.1810					
3.34	0.4662	0.4492	0.4324	0.4159	0.3997	0.3837	0.3680	0.3524	0.3370	0.3219	0.3069	0.2921	0.2775	0.2631	0.2489	0.2348	0.2210	0.2072	0.1937	0.1802					
3.35	0.4655	0.4484	0.4317	0.4152	0.3990	0.3830	0.3672	0.3517	0.3363	0.3211	0.3061	0.2914	0.2768	0.2624	0.2482	0.2341	0.2202	0.2065	0.1929	0.1795					
3.36	0.4647	0.4477	0.4309	0.4144	0.3982	0.3822	0.3665	0.3509	0.3355	0.3204	0.3054	0.2906	0.2760	0.2616	0.2474	0.2334	0.2195	0.2058	0.1922	0.1788					
3.37	0.4640	0.4470	0.4302	0.4137	0.3975	0.3815	0.3657	0.3501	0.3348	0.3196	0.3046	0.2899	0.2753	0.2609	0.2467	0.2326	0.2187	0.2050	0.1915	0.1781					
3.38	0.4633	0.4462	0.4295	0.4130	0.3967	0.3807	0.3650	0.3494	0.3340	0.3189	0.3039	0.2891	0.2745	0.2601	0.2459	0.2319	0.2180	0.2043	0.1907	0.1774					
3.39	0.4626	0.4455	0.4287	0.4122	0.3960	0.3800	0.3642	0.3487	0.3333	0.3181	0.3031	0.2884	0.2738	0.2594	0.2452	0.2311	0.2173	0.2036	0.1900	0.1766					
3.40	0.4619	0.4448	0.4280	0.4115	0.3953	0.3792	0.3635	0.3479	0.3325	0.3174	0.3024	0.2876	0.2730	0.2587	0.2444	0.2304	0.2166	0.2029	0.1893	0.1759					
3.41	0.4612	0.4441	0.4273	0.4108	0.3945	0.3785	0.3627	0.3472	0.3318	0.3166	0.3016	0.2869	0.2723	0.2579	0.2437	0.2297	0.2158	0.2021	0.1886	0.1752					
3.42	0.4604	0.4433	0.4266	0.4100	0.3938	0.3778	0.3620	0.3464	0.3311	0.3159	0.3009	0.2861	0.2716	0.2572	0.2430	0.2290	0.2151	0.2014	0.1879	0.1745					
3.43	0.4597	0.4426	0.4258	0.4093	0.3931	0.3770	0.3613	0.3457	0.3303	0.3151	0.3002	0.2854	0.2708	0.2565	0.2423	0.2282	0.2144	0.2007	0.1872	0.1738					
3.44	0.4590	0.4419	0.4251	0.4086	0.3923	0.3763	0.3605	0.3450	0.3296	0.3144	0.2994	0.2847	0.2701	0.2557	0.2415	0.2275	0.2137	0.2000	0.1865	0.1731					
3.45	0.4583	0.4412	0.4244	0.4079	0.3916	0.3756	0.3598	0.3442	0.3288	0.3137	0.2987	0.2839	0												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
4.01	0.4217	0.4043	0.3873	0.3706	0.3543	0.3382	0.3224	0.3068	0.2915	0.2764	0.2616	0.2470	0.2326	0.2185	0.2046	0.1909	0.1774	0.1641	0.1510	0.1380	
4.02	0.4211	0.4037	0.3867	0.3700	0.3536	0.3376	0.3218	0.3062	0.2909	0.2758	0.2610	0.2464	0.2320	0.2179	0.2040	0.1903	0.1768	0.1635	0.1504	0.1375	
4.03	0.4205	0.4031	0.3861	0.3694	0.3530	0.3370	0.3211	0.3056	0.2903	0.2752	0.2604	0.2458	0.2314	0.2173	0.2034	0.1897	0.1762	0.1630	0.1499	0.1370	
4.04	0.4199	0.4025	0.3855	0.3688	0.3524	0.3363	0.3205	0.3050	0.2897	0.2746	0.2598	0.2452	0.2309	0.2167	0.2028	0.1892	0.1757	0.1624	0.1493	0.1364	
4.05	0.4193	0.4019	0.3849	0.3682	0.3518	0.3357	0.3199	0.3044	0.2891	0.2740	0.2592	0.2446	0.2303	0.2162	0.2023	0.1886	0.1751	0.1618	0.1488	0.1359	
4.06	0.4187	0.4013	0.3843	0.3676	0.3512	0.3351	0.3193	0.3038	0.2885	0.2734	0.2586	0.2440	0.2297	0.2156	0.2017	0.1880	0.1746	0.1613	0.1482	0.1353	
4.07	0.4181	0.4007	0.3837	0.3670	0.3506	0.3345	0.3187	0.3032	0.2879	0.2728	0.2580	0.2434	0.2291	0.2150	0.2011	0.1875	0.1740	0.1607	0.1477	0.1348	
4.08	0.4175	0.4001	0.3831	0.3664	0.3500	0.3339	0.3181	0.3026	0.2873	0.2722	0.2574	0.2428	0.2285	0.2144	0.2006	0.1869	0.1734	0.1602	0.1471	0.1343	
4.09	0.4169	0.3995	0.3825	0.3658	0.3494	0.3333	0.3175	0.3020	0.2867	0.2716	0.2568	0.2423	0.2279	0.2139	0.2000	0.1863	0.1729	0.1596	0.1466	0.1337	
4.10	0.4163	0.3989	0.3819	0.3652	0.3488	0.3327	0.3169	0.3014	0.2861	0.2710	0.2562	0.2417	0.2274	0.2133	0.1994	0.1858	0.1723	0.1591	0.1461	0.1332	
4.11	0.4157	0.3983	0.3813	0.3646	0.3482	0.3321	0.3163	0.3008	0.2855	0.2705	0.2557	0.2411	0.2268	0.2127	0.1989	0.1852	0.1718	0.1586	0.1455	0.1327	
4.12	0.4151	0.3977	0.3807	0.3640	0.3476	0.3315	0.3157	0.3002	0.2849	0.2699	0.2551	0.2405	0.2262	0.2121	0.1983	0.1847	0.1712	0.1580	0.1450	0.1322	
4.13	0.4145	0.3971	0.3801	0.3634	0.3470	0.3309	0.3152	0.2996	0.2843	0.2693	0.2545	0.2400	0.2256	0.2116	0.1977	0.1841	0.1707	0.1575	0.1445	0.1316	
4.14	0.4139	0.3965	0.3795	0.3628	0.3464	0.3304	0.3146	0.2990	0.2838	0.2687	0.2539	0.2394	0.2251	0.2110	0.1972	0.1836	0.1701	0.1569	0.1439	0.1311	
4.15	0.4134	0.3960	0.3790	0.3622	0.3458	0.3298	0.3140	0.2984	0.2832	0.2681	0.2533	0.2388	0.2245	0.2105	0.1966	0.1830	0.1695	0.1564	0.1434	0.1306	
4.16	0.4128	0.3954	0.3783	0.3616	0.3452	0.3292	0.3134	0.2978	0.2826	0.2675	0.2528	0.2382	0.2239	0.2099	0.1961	0.1825	0.1691	0.1559	0.1429	0.1301	
4.17	0.4122	0.3948	0.3777	0.3610	0.3447	0.3286	0.3128	0.2973	0.2820	0.2670	0.2522	0.2377	0.2234	0.2093	0.1955	0.1819	0.1685	0.1553	0.1424	0.1296	
4.18	0.4116	0.3942	0.3772	0.3605	0.3441	0.3280	0.3122	0.2967	0.2814	0.2664	0.2516	0.2371	0.2228	0.2088	0.1950	0.1814	0.1680	0.1548	0.1418	0.1291	
4.19	0.4110	0.3936	0.3766	0.3599	0.3435	0.3274	0.3116	0.2961	0.2809	0.2658	0.2511	0.2365	0.2223	0.2082	0.1944	0.1808	0.1675	0.1543	0.1413	0.1286	
4.20	0.4105	0.3930	0.3760	0.3593	0.3429	0.3268	0.3111	0.2955	0.2803	0.2653	0.2505	0.2360	0.2217	0.2077	0.1939	0.1803	0.1669	0.1538	0.1408	0.1280	
4.21	0.4099	0.3925	0.3754	0.3587	0.3423	0.3263	0.3105	0.2950	0.2797	0.2647	0.2499	0.2354	0.2212	0.2071	0.1933	0.1798	0.1664	0.1532	0.1403	0.1275	
4.22	0.4093	0.3919	0.3748	0.3581	0.3418	0.3257	0.3099	0.2944	0.2791	0.2641	0.2494	0.2349	0.2206	0.2066	0.1928	0.1792	0.1659	0.1527	0.1398	0.1270	
4.23	0.4087	0.3913	0.3743	0.3575	0.3412	0.3251	0.3093	0.2938	0.2786	0.2636	0.2488	0.2343	0.2200	0.2060	0.1923	0.1787	0.1653	0.1522	0.1393	0.1265	
4.24	0.4082	0.3907	0.3737	0.3570	0.3406	0.3245	0.3088	0.2933	0.2780	0.2630	0.2482	0.2337	0.2195	0.2055	0.1917	0.1782	0.1648	0.1517	0.1388	0.1260	
4.25	0.4076	0.3902	0.3731	0.3564	0.3400	0.3240	0.3082	0.2927	0.2774	0.2624	0.2477	0.2332	0.2190	0.2049	0.1912	0.1776	0.1643	0.1512	0.1383	0.1255	
4.26	0.4070	0.3896	0.3725	0.3558	0.3395	0.3234	0.3076	0.2921	0.2769	0.2619	0.2471	0.2326	0.2184	0.2044	0.1906	0.1771	0.1638	0.1507	0.1378	0.1250	
4.27	0.4065	0.3890	0.3720	0.3553	0.3389	0.3228	0.3071	0.2916	0.2763	0.2613	0.2466	0.2321	0.2179	0.2039	0.1901	0.1766	0.1633	0.1501	0.1372	0.1245	
4.28	0.4059	0.3884	0.3714	0.3547	0.3383	0.3223	0.3065	0.2910	0.2758	0.2608	0.2460	0.2315	0.2173	0.2033	0.1896	0.1761	0.1627	0.1496	0.1367	0.1241	
4.29	0.4053	0.3879	0.3708	0.3541	0.3377	0.3217	0.3059	0.2904	0.2752	0.2602	0.2455	0.2310	0.2168	0.2028	0.1891	0.1755	0.1622	0.1491	0.1362	0.1236	
4.30	0.4048	0.3873	0.3703	0.3535	0.3372	0.3211	0.3054	0.2899	0.2746	0.2596	0.2449	0.2305	0.2162	0.2023	0.1885	0.1750	0.1617	0.1486	0.1357	0.1231	
4.31	0.4042	0.3867	0.3697	0.3530	0.3366	0.3206	0.3048	0.2893	0.2741	0.2591	0.2444	0.2299	0.2157	0.2017	0.1880	0.1745	0.1612	0.1481	0.1353	0.1226	
4.32	0.4036	0.3862	0.3691	0.3524	0.3361	0.3200	0.3042	0.2888	0.2735	0.2585	0.2438	0.2294	0.2152	0.2012	0.1875	0.1740	0.1607	0.1476	0.1348	0.1221	
4.33	0.4031	0.3856	0.3686	0.3519	0.3356	0.3194	0.3037	0.2882	0.2730	0.2580	0.2433	0.2288	0.2146	0.2007	0.1870	0.1735	0.1602	0.1471	0.1343	0.1216	
4.34	0.4025	0.3851	0.3680	0.3513	0.3349	0.3189	0.3031	0.2876	0.2724	0.2574	0.2427	0.2283	0.2141	0.2001	0.1864	0.1729	0.1597	0.1466	0.1338	0.1211	
4.35	0.4020	0.3845	0.3674	0.3507	0.3344	0.3183	0.3026	0.2871	0.2719	0.2569	0.2422	0.2278	0.2136	0.1996	0.1859	0.1724	0.1592	0.1461	0.1333	0.1207	
4.36	0.4014	0.3839	0.3669	0.3502	0.3338	0.3178	0.3020	0.2865	0.2713	0.2564	0.2417	0.2272	0.2130	0.1991	0.1854	0.1719	0.1587	0.1456	0.1328	0.1202	
4.37	0.4008	0.3834	0.3663	0.3496	0.3333	0.3172	0.3015	0.2860	0.2708	0.2558	0.2411	0.2267	0.2125	0.1986	0.1849	0.1714	0.1582	0.1451	0.1323	0.1197	
4.38	0.4003	0.3828	0.3658	0.3491	0.3327	0.3167	0.3009	0.2854	0.2702	0.2553	0.2406	0.2262	0.2120	0.1981	0.1844	0.1709	0.1577	0.1446	0.1318	0.1192	
4.39	0.3997	0.3823	0.3652	0.3485	0.3322	0.3161	0.3004	0.2849	0.2697	0.2547	0.2401	0.2256	0.2115	0.1975	0.1839	0.1704	0.1572	0.1442	0.1314	0.1188	
4.40	0.3992	0.3817	0.3647	0.3480	0.3316	0.3156	0.2998	0.2844	0.2692	0.2542	0.2395	0.2251	0.2109	0.1970	0.1834	0.1699	0.1567	0.1437	0.1309	0.1183	
4.41	0.3986	0.3812	0.3641	0.3474	0.3311	0.3150	0.2993	0.2838	0.2686	0.2537	0.2390	0.2246	0.2104	0.1965	0.1828	0.1694	0.1562	0.1432	0.1304	0.1178	
4.42	0.3981	0.3806	0.3636	0.3469	0.3305	0.3145	0.2987	0.2833	0.2681	0.2531	0.2385	0.2241	0.2099	0.1960	0.1823	0.1689	0.1557	0.1427	0.1299	0.1174	
4.43	0.3975	0.3801	0.3630	0.3463	0.3300	0.3139	0.2982	0.2827	0.2675	0.2526	0.2379	0.2235	0.2094	0.1955	0.1818	0.1684	0.1552	0.1422	0.1294	0.1169	
4.44	0.3970	0.3795	0.3625	0.3458	0.3294	0.3134	0.2976	0.2822	0.2670	0.2521	0.2374	0.2230	0.2089	0.1950	0.1813	0.1679	0.1547	0.1417	0.1290	0.1164	
4.45	0.3965	0.3790	0.3619	0.3452	0.3289	0.3128	0.2971	0.2817	0.2665	0.2515	0.2369	0.2225	0.2084	0.1945	0.1808	0.1674	0.1542	0.1413	0.1285	0.1160	
4.46	0.3959	0.3784	0.3614	0.3447	0.3283	0.3123	0.2966	0.2811	0.2659	0.											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																								
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55					
6.01	0.3250	0.3078	0.2910	0.2746	0.2588	0.2433	0.2282	0.2134	0.1989	0.1848	0.1710	0.1575	0.1444	0.1315	0.1189	0.1066	0.0946	0.0828	0.0713	0.0601					
6.02	0.3246	0.3074	0.2906	0.2743	0.2584	0.2429	0.2278	0.2130	0.1986	0.1845	0.1707	0.1572	0.1440	0.1312	0.1186	0.1063	0.0943	0.0826	0.0711	0.0598					
6.03	0.3243	0.3070	0.2902	0.2739	0.2580	0.2425	0.2274	0.2127	0.1982	0.1841	0.1703	0.1569	0.1437	0.1308	0.1183	0.1060	0.0940	0.0823	0.0708	0.0595					
6.04	0.3239	0.3066	0.2898	0.2735	0.2576	0.2422	0.2271	0.2123	0.1979	0.1838	0.1700	0.1565	0.1434	0.1305	0.1180	0.1057	0.0937	0.0820	0.0705	0.0593					
6.05	0.3235	0.3062	0.2895	0.2732	0.2573	0.2418	0.2267	0.2120	0.1975	0.1834	0.1696	0.1562	0.1430	0.1302	0.1177	0.1054	0.0934	0.0817	0.0702	0.0590					
6.06	0.3231	0.3058	0.2891	0.2728	0.2569	0.2414	0.2263	0.2116	0.1972	0.1831	0.1693	0.1559	0.1427	0.1299	0.1174	0.1051	0.0931	0.0814	0.0699	0.0587					
6.07	0.3227	0.3055	0.2887	0.2724	0.2565	0.2411	0.2260	0.2113	0.1968	0.1827	0.1690	0.1555	0.1424	0.1296	0.1170	0.1048	0.0928	0.0811	0.0696	0.0585					
6.08	0.3223	0.3051	0.2883	0.2720	0.2562	0.2407	0.2256	0.2109	0.1965	0.1824	0.1686	0.1552	0.1421	0.1293	0.1167	0.1045	0.0925	0.0808	0.0694	0.0582					
6.09	0.3220	0.3047	0.2880	0.2717	0.2558	0.2404	0.2253	0.2105	0.1961	0.1821	0.1683	0.1549	0.1418	0.1289	0.1164	0.1042	0.0922	0.0805	0.0691	0.0579					
6.10	0.3216	0.3043	0.2876	0.2713	0.2554	0.2400	0.2249	0.2102	0.1958	0.1817	0.1680	0.1545	0.1414	0.1286	0.1161	0.1039	0.0919	0.0802	0.0688	0.0576					
6.11	0.3212	0.3040	0.2872	0.2709	0.2551	0.2396	0.2246	0.2098	0.1955	0.1814	0.1676	0.1542	0.1411	0.1283	0.1158	0.1036	0.0916	0.0800	0.0685	0.0574					
6.12	0.3208	0.3036	0.2868	0.2706	0.2547	0.2393	0.2242	0.2095	0.1951	0.1810	0.1673	0.1539	0.1408	0.1280	0.1155	0.1033	0.0913	0.0797	0.0683	0.0571					
6.13	0.3205	0.3032	0.2865	0.2702	0.2543	0.2389	0.2239	0.2091	0.1948	0.1807	0.1670	0.1536	0.1405	0.1277	0.1152	0.1030	0.0911	0.0794	0.0680	0.0568					
6.14	0.3201	0.3028	0.2861	0.2698	0.2540	0.2386	0.2235	0.2088	0.1944	0.1804	0.1666	0.1532	0.1402	0.1274	0.1149	0.1027	0.0908	0.0791	0.0677	0.0566					
6.15	0.3197	0.3025	0.2857	0.2695	0.2536	0.2382	0.2231	0.2085	0.1941	0.1800	0.1663	0.1529	0.1398	0.1271	0.1146	0.1024	0.0905	0.0788	0.0674	0.0563					
6.16	0.3193	0.3021	0.2854	0.2691	0.2533	0.2378	0.2228	0.2081	0.1937	0.1797	0.1660	0.1526	0.1395	0.1268	0.1143	0.1021	0.0902	0.0785	0.0672	0.0560					
6.17	0.3190	0.3017	0.2850	0.2687	0.2529	0.2375	0.2224	0.2078	0.1934	0.1794	0.1656	0.1523	0.1392	0.1264	0.1140	0.1018	0.0899	0.0783	0.0669	0.0558					
6.18	0.3186	0.3013	0.2846	0.2684	0.2525	0.2371	0.2221	0.2074	0.1931	0.1790	0.1653	0.1519	0.1389	0.1261	0.1137	0.1015	0.0896	0.0780	0.0666	0.0555					
6.19	0.3182	0.3010	0.2843	0.2680	0.2522	0.2368	0.2217	0.2071	0.1927	0.1787	0.1650	0.1516	0.1386	0.1258	0.1134	0.1012	0.0893	0.0777	0.0663	0.0552					
6.20	0.3178	0.3006	0.2839	0.2676	0.2518	0.2364	0.2214	0.2067	0.1924	0.1784	0.1647	0.1513	0.1383	0.1255	0.1131	0.1009	0.0890	0.0774	0.0661	0.0550					
6.21	0.3175	0.3002	0.2835	0.2673	0.2515	0.2361	0.2211	0.2064	0.1920	0.1780	0.1643	0.1510	0.1379	0.1252	0.1128	0.1006	0.0887	0.0771	0.0658	0.0547					
6.22	0.3171	0.2999	0.2832	0.2669	0.2511	0.2357	0.2207	0.2060	0.1917	0.1777	0.1640	0.1507	0.1376	0.1249	0.1125	0.1003	0.0885	0.0769	0.0655	0.0544					
6.23	0.3167	0.2995	0.2828	0.2666	0.2508	0.2354	0.2204	0.2057	0.1914	0.1774	0.1637	0.1503	0.1373	0.1246	0.1122	0.1000	0.0882	0.0766	0.0653	0.0542					
6.24	0.3163	0.2991	0.2824	0.2662	0.2504	0.2350	0.2200	0.2054	0.1910	0.1770	0.1634	0.1500	0.1370	0.1243	0.1119	0.0998	0.0879	0.0763	0.0650	0.0539					
6.25	0.3160	0.2988	0.2817	0.2658	0.2500	0.2347	0.2197	0.2050	0.1907	0.1767	0.1630	0.1497	0.1367	0.1240	0.1116	0.0995	0.0876	0.0760	0.0647	0.0537					
6.26	0.3156	0.2984	0.2811	0.2655	0.2497	0.2343	0.2193	0.2047	0.1904	0.1764	0.1627	0.1494	0.1364	0.1237	0.1113	0.0992	0.0873	0.0758	0.0644	0.0534					
6.27	0.3152	0.2980	0.2813	0.2651	0.2493	0.2340	0.2190	0.2043	0.1900	0.1761	0.1624	0.1491	0.1361	0.1234	0.1110	0.0989	0.0871	0.0755	0.0642	0.0531					
6.28	0.3149	0.2977	0.2810	0.2648	0.2490	0.2336	0.2186	0.2040	0.1897	0.1757	0.1621	0.1488	0.1358	0.1231	0.1107	0.0986	0.0868	0.0752	0.0639	0.0529					
6.29	0.3145	0.2973	0.2806	0.2644	0.2486	0.2333	0.2183	0.2037	0.1894	0.1754	0.1618	0.1485	0.1355	0.1228	0.1104	0.0983	0.0865	0.0749	0.0637	0.0526					
6.30	0.3141	0.2970	0.2803	0.2641	0.2483	0.2329	0.2180	0.2033	0.1890	0.1751	0.1614	0.1481	0.1352	0.1225	0.1101	0.0980	0.0862	0.0747	0.0634	0.0524					
6.31	0.3138	0.2966	0.2799	0.2637	0.2479	0.2326	0.2176	0.2030	0.1887	0.1748	0.1611	0.1478	0.1349	0.1222	0.1098	0.0977	0.0859	0.0744	0.0631	0.0521					
6.32	0.3134	0.2962	0.2796	0.2634	0.2476	0.2322	0.2173	0.2027	0.1884	0.1744	0.1608	0.1475	0.1346	0.1219	0.1095	0.0975	0.0857	0.0741	0.0629	0.0519					
6.33	0.3131	0.2959	0.2792	0.2630	0.2472	0.2319	0.2169	0.2023	0.1881	0.1741	0.1605	0.1472	0.1343	0.1216	0.1092	0.0972	0.0854	0.0739	0.0626	0.0516					
6.34	0.3127	0.2955	0.2788	0.2626	0.2469	0.2316	0.2166	0.2020	0.1877	0.1738	0.1602	0.1469	0.1339	0.1213	0.1090	0.0969	0.0851	0.0736	0.0623	0.0513					
6.35	0.3123	0.2952	0.2785	0.2623	0.2465	0.2312	0.2163	0.2017	0.1874	0.1735	0.1599	0.1466	0.1336	0.1210	0.1087	0.0966	0.0848	0.0733	0.0621	0.0511					
6.36	0.3120	0.2948	0.2781	0.2619	0.2462	0.2309	0.2159	0.2013	0.1871	0.1731	0.1595	0.1463	0.1333	0.1207	0.1084	0.0963	0.0846	0.0731	0.0618	0.0508					
6.37	0.3116	0.2944	0.2778	0.2616	0.2459	0.2305	0.2156	0.2010	0.1868	0.1728	0.1592	0.1460	0.1330	0.1204	0.1081	0.0960	0.0843	0.0728	0.0616	0.0506					
6.38	0.3112	0.2941	0.2774	0.2612	0.2455	0.2302	0.2153	0.2007	0.1864	0.1725	0.1589	0.1457	0.1327	0.1201	0.1078	0.0958	0.0840	0.0725	0.0613	0.0503					
6.39	0.3109	0.2937	0.2771	0.2609	0.2452	0.2299	0.2149	0.2004	0.1861	0.1722	0.1586	0.1454	0.1324	0.1198	0.1075	0.0955	0.0837	0.0723	0.0610	0.0501					
6.40	0.3105	0.2934	0.2767	0.2606	0.2448	0.2295	0.2146	0.2000	0.1858	0.1719	0.1583	0.1451	0.1321	0.1195	0.1072	0.0952	0.0835	0.0720	0.0608	0.0498					
6.41	0.3102	0.2930	0.2764	0.2602	0.2445	0.2292	0.2143	0.1997	0.1855	0.1716	0.1580	0.1448	0.1318	0.1192	0.1069	0.0949	0.0832	0.0717	0.0605	0.0496					
6.42	0.3098	0.2927	0.2760	0.2599	0.2441	0.2288	0.2139	0.1994	0.1851	0.1712	0.1577	0.1445	0.1316	0.1190	0.1067	0.0947	0.0829	0.0715	0.0603	0.0493					
6.43	0.3095	0.2923	0.2757	0.2595	0.2438	0.2285	0.2136	0.1990	0.1848	0.1709	0.1574	0.1442	0.1313	0.1187	0.1064	0.0944	0.0827	0.0712	0.0600	0.0491					
6.44	0.3091	0.2920	0.2753	0.2592	0.2435	0.2282	0.2133	0.1987	0.1845	0.1706	0.1571	0.1438	0.1310	0.1184	0.1061	0.0941	0.0824	0.0709	0.0598	0.0489					
6.45	0.3088	0.2916	0.2750	0.2588	0.2431	0.2278	0.2129	0.1984	0.1842	0.1703	0.1568	0.1435	0.1307	0.1181	0.1058	0.0938	0.0821	0.0707	0.0595	0.0486					
6.46	0.3084	0.2913	0.2746	0.2585	0.2428	0.2275	0.2126	0.1981	0.1839																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

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APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
7.01	0.2899	0.2729	0.2565	0.2406	0.2252	0.2102	0.1955	0.1813	0.1674	0.1538	0.1406	0.1277	0.1152	0.1030	0.0911	0.0795	0.0681	0.0571	0.0463	0.0358		
7.02	0.2896	0.2726	0.2562	0.2403	0.2249	0.2099	0.1952	0.1810	0.1671	0.1535	0.1403	0.1275	0.1149	0.1027	0.0908	0.0792	0.0679	0.0569	0.0461	0.0356		
7.03	0.2893	0.2723	0.2559	0.2400	0.2246	0.2096	0.1949	0.1807	0.1668	0.1533	0.1401	0.1272	0.1147	0.1025	0.0906	0.0790	0.0677	0.0566	0.0459	0.0354		
7.04	0.2889	0.2720	0.2556	0.2397	0.2243	0.2093	0.1947	0.1804	0.1665	0.1530	0.1398	0.1269	0.1144	0.1022	0.0903	0.0787	0.0674	0.0564	0.0457	0.0352		
7.05	0.2886	0.2717	0.2553	0.2394	0.2240	0.2090	0.1944	0.1801	0.1663	0.1527	0.1395	0.1267	0.1142	0.1020	0.0901	0.0785	0.0672	0.0562	0.0454	0.0349		
7.06	0.2883	0.2714	0.2550	0.2391	0.2237	0.2087	0.1941	0.1799	0.1660	0.1524	0.1393	0.1264	0.1139	0.1017	0.0898	0.0783	0.0670	0.0560	0.0452	0.0347		
7.07	0.2880	0.2711	0.2547	0.2388	0.2234	0.2084	0.1938	0.1796	0.1657	0.1522	0.1390	0.1262	0.1137	0.1015	0.0896	0.0780	0.0667	0.0557	0.0450	0.0345		
7.08	0.2877	0.2707	0.2544	0.2385	0.2231	0.2081	0.1935	0.1793	0.1654	0.1519	0.1387	0.1259	0.1134	0.1012	0.0894	0.0778	0.0665	0.0555	0.0448	0.0343		
7.09	0.2874	0.2704	0.2540	0.2382	0.2228	0.2078	0.1932	0.1790	0.1651	0.1516	0.1385	0.1256	0.1131	0.1010	0.0891	0.0776	0.0663	0.0553	0.0446	0.0341		
7.10	0.2870	0.2701	0.2537	0.2379	0.2225	0.2075	0.1929	0.1787	0.1649	0.1514	0.1382	0.1254	0.1129	0.1007	0.0889	0.0773	0.0661	0.0551	0.0444	0.0339		
7.11	0.2867	0.2698	0.2534	0.2376	0.2222	0.2072	0.1926	0.1784	0.1646	0.1511	0.1379	0.1251	0.1126	0.1005	0.0886	0.0771	0.0658	0.0548	0.0441	0.0337		
7.12	0.2864	0.2695	0.2531	0.2373	0.2219	0.2069	0.1923	0.1782	0.1643	0.1508	0.1377	0.1249	0.1124	0.1002	0.0884	0.0769	0.0656	0.0546	0.0439	0.0335		
7.13	0.2861	0.2692	0.2528	0.2370	0.2216	0.2066	0.1921	0.1779	0.1640	0.1505	0.1374	0.1246	0.1121	0.1000	0.0882	0.0766	0.0654	0.0544	0.0437	0.0333		
7.14	0.2858	0.2689	0.2525	0.2367	0.2213	0.2063	0.1918	0.1776	0.1638	0.1503	0.1371	0.1243	0.1119	0.0997	0.0879	0.0764	0.0651	0.0542	0.0435	0.0331		
7.15	0.2855	0.2686	0.2522	0.2364	0.2210	0.2060	0.1915	0.1773	0.1635	0.1500	0.1369	0.1241	0.1116	0.0995	0.0877	0.0762	0.0649	0.0540	0.0433	0.0329		
7.16	0.2852	0.2683	0.2519	0.2361	0.2207	0.2057	0.1912	0.1770	0.1632	0.1497	0.1366	0.1238	0.1114	0.0993	0.0874	0.0759	0.0647	0.0537	0.0431	0.0327		
7.17	0.2848	0.2680	0.2516	0.2358	0.2204	0.2055	0.1909	0.1768	0.1629	0.1495	0.1363	0.1236	0.1111	0.0990	0.0872	0.0757	0.0645	0.0535	0.0429	0.0325		
7.18	0.2845	0.2676	0.2513	0.2355	0.2201	0.2052	0.1906	0.1765	0.1627	0.1492	0.1361	0.1233	0.1109	0.0988	0.0870	0.0755	0.0642	0.0533	0.0426	0.0323		
7.19	0.2842	0.2673	0.2510	0.2352	0.2198	0.2049	0.1904	0.1762	0.1624	0.1489	0.1358	0.1231	0.1106	0.0985	0.0867	0.0752	0.0640	0.0531	0.0424	0.0321		
7.20	0.2839	0.2670	0.2507	0.2349	0.2195	0.2046	0.1901	0.1759	0.1621	0.1487	0.1356	0.1228	0.1104	0.0983	0.0865	0.0750	0.0638	0.0529	0.0422	0.0319		
7.21	0.2836	0.2667	0.2504	0.2346	0.2192	0.2043	0.1898	0.1756	0.1619	0.1484	0.1353	0.1225	0.1101	0.0980	0.0863	0.0748	0.0636	0.0527	0.0420	0.0317		
7.22	0.2833	0.2664	0.2501	0.2343	0.2189	0.2040	0.1895	0.1754	0.1616	0.1481	0.1350	0.1223	0.1099	0.0978	0.0860	0.0745	0.0634	0.0524	0.0418	0.0315		
7.23	0.2830	0.2661	0.2498	0.2340	0.2186	0.2037	0.1892	0.1751	0.1613	0.1479	0.1348	0.1220	0.1096	0.0976	0.0858	0.0743	0.0631	0.0522	0.0416	0.0313		
7.24	0.2827	0.2658	0.2495	0.2337	0.2183	0.2034	0.1889	0.1748	0.1610	0.1476	0.1345	0.1218	0.1094	0.0973	0.0856	0.0741	0.0629	0.0520	0.0414	0.0311		
7.25	0.2824	0.2655	0.2492	0.2334	0.2181	0.2032	0.1887	0.1745	0.1608	0.1473	0.1343	0.1215	0.1091	0.0971	0.0853	0.0739	0.0627	0.0518	0.0412	0.0309		
7.26	0.2821	0.2652	0.2489	0.2331	0.2178	0.2029	0.1884	0.1743	0.1605	0.1471	0.1340	0.1213	0.1089	0.0968	0.0851	0.0736	0.0625	0.0516	0.0410	0.0307		
7.27	0.2818	0.2649	0.2486	0.2328	0.2175	0.2026	0.1881	0.1740	0.1602	0.1468	0.1338	0.1210	0.1087	0.0966	0.0849	0.0734	0.0623	0.0514	0.0408	0.0305		
7.28	0.2815	0.2646	0.2483	0.2325	0.2172	0.2023	0.1878	0.1737	0.1600	0.1466	0.1335	0.1208	0.1084	0.0964	0.0846	0.0732	0.0620	0.0512	0.0406	0.0303		
7.29	0.2812	0.2643	0.2480	0.2322	0.2169	0.2020	0.1876	0.1735	0.1597	0.1463	0.1332	0.1205	0.1082	0.0961	0.0844	0.0730	0.0618	0.0509	0.0404	0.0301		
7.30	0.2808	0.2640	0.2477	0.2319	0.2166	0.2017	0.1873	0.1732	0.1594	0.1460	0.1330	0.1203	0.1079	0.0959	0.0842	0.0727	0.0616	0.0507	0.0402	0.0300		
7.31	0.2805	0.2637	0.2474	0.2316	0.2163	0.2015	0.1870	0.1729	0.1592	0.1458	0.1327	0.1200	0.1077	0.0957	0.0839	0.0725	0.0614	0.0505	0.0400	0.0298		
7.32	0.2802	0.2634	0.2471	0.2313	0.2160	0.2012	0.1867	0.1726	0.1589	0.1455	0.1325	0.1198	0.1074	0.0954	0.0837	0.0723	0.0612	0.0503	0.0397	0.0296		
7.33	0.2799	0.2631	0.2468	0.2311	0.2158	0.2009	0.1864	0.1724	0.1586	0.1453	0.1322	0.1195	0.1072	0.0952	0.0835	0.0721	0.0609	0.0501	0.0395	0.0294		
7.34	0.2796	0.2628	0.2465	0.2308	0.2155	0.2006	0.1862	0.1721	0.1584	0.1450	0.1320	0.1193	0.1070	0.0949	0.0832	0.0718	0.0607	0.0499	0.0393	0.0292		
7.35	0.2793	0.2625	0.2462	0.2305	0.2152	0.2003	0.1859	0.1718	0.1581	0.1447	0.1317	0.1190	0.1067	0.0947	0.0830	0.0716	0.0605	0.0497	0.0391	0.0291		
7.36	0.2790	0.2622	0.2459	0.2302	0.2149	0.2001	0.1856	0.1715	0.1579	0.1445	0.1315	0.1188	0.1065	0.0945	0.0828	0.0714	0.0603	0.0495	0.0389	0.0289		
7.37	0.2787	0.2619	0.2457	0.2299	0.2146	0.1998	0.1854	0.1713	0.1576	0.1442	0.1312	0.1186	0.1062	0.0942	0.0826	0.0712	0.0601	0.0493	0.0387	0.0287		
7.38	0.2784	0.2616	0.2454	0.2296	0.2143	0.1995	0.1851	0.1710	0.1573	0.1440	0.1310	0.1183	0.1060	0.0940	0.0823	0.0710	0.0599	0.0491	0.0385	0.0286		
7.39	0.2781	0.2613	0.2451	0.2293	0.2141	0.1992	0.1848	0.1708	0.1571	0.1437	0.1307	0.1181	0.1058	0.0938	0.0821	0.0707	0.0597	0.0489	0.0383	0.0284		
7.40	0.2778	0.2610	0.2448	0.2290	0.2138	0.1990	0.1845	0.1705	0.1568	0.1435	0.1305	0.1178	0.1055	0.0935	0.0819	0.0705	0.0594	0.0486	0.0381	0.0282		
7.41	0.2775	0.2607	0.2445	0.2288	0.2135	0.1987	0.1843	0.1702	0.1565	0.1432	0.1302	0.1176	0.1053	0.0933	0.0817	0.0703	0.0592	0.0484	0.0379	0.0280		
7.42	0.2772	0.2604	0.2442	0.2285	0.2132	0.1984	0.1840	0.1700	0.1563	0.1429	0.1300	0.1173	0.1050	0.0931	0.0814	0.0701	0.0590	0.0482	0.0377	0.0279		
7.43	0.2769	0.2602	0.2439	0.2282	0.2129	0.1981	0.1837	0.1697	0.1560	0.1427	0.1297	0.1171	0.1048	0.0929	0.0812	0.0699	0.0588	0.0480	0.0375	0.0277		
7.44	0.2766	0.2599	0.2436	0.2279	0.2127	0.1979	0.1835	0.1694	0.1558	0.1424	0.1295	0.1169	0.1046	0.0926	0.0810	0.0696	0.0586	0.0478	0.0373	0.0275		
7.45	0.2763	0.2596	0.2433	0.2276	0.2124	0.1976	0.1832	0.1692	0.1555	0.1422	0.1292	0.1166	0.1043	0.0924	0.0808	0.0694	0.0584	0.0476	0.0371	0.0274		
7.46	0.2761	0.2593	0.2430	0.2273	0.2121	0.1973	0.1829	0.1689	0.1553	0.1419	0.1290	0.1164										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
8.01	0.2605	0.2440	0.2280	0.2125	0.1975	0.1830	0.1689	0.1552	0.1418	0.1288	0.1161	0.1039	0.0919	0.0803	0.0690	0.0580	0.0473	0.0369	0.0269	0.0198	
8.02	0.2602	0.2437	0.2277	0.2123	0.1973	0.1828	0.1687	0.1549	0.1416	0.1286	0.1159	0.1036	0.0917	0.0801	0.0688	0.0578	0.0471	0.0367	0.0267	0.0197	
8.03	0.2600	0.2434	0.2275	0.2120	0.1970	0.1825	0.1684	0.1547	0.1414	0.1283	0.1157	0.1034	0.0915	0.0799	0.0686	0.0576	0.0469	0.0365	0.0266	0.0196	
8.04	0.2597	0.2432	0.2272	0.2117	0.1968	0.1823	0.1682	0.1545	0.1411	0.1281	0.1155	0.1032	0.0913	0.0797	0.0684	0.0574	0.0467	0.0363	0.0264	0.0195	
8.05	0.2594	0.2429	0.2269	0.2115	0.1965	0.1820	0.1679	0.1542	0.1409	0.1279	0.1153	0.1030	0.0911	0.0795	0.0682	0.0572	0.0465	0.0362	0.0263	0.0194	
8.06	0.2592	0.2426	0.2267	0.2112	0.1963	0.1818	0.1677	0.1540	0.1407	0.1277	0.1150	0.1028	0.0909	0.0793	0.0680	0.0570	0.0464	0.0360	0.0261	0.0193	
8.07	0.2589	0.2424	0.2264	0.2110	0.1960	0.1815	0.1675	0.1538	0.1404	0.1274	0.1148	0.1026	0.0907	0.0791	0.0678	0.0568	0.0462	0.0358	0.0260	0.0192	
8.08	0.2586	0.2421	0.2262	0.2107	0.1958	0.1813	0.1672	0.1535	0.1402	0.1272	0.1146	0.1024	0.0904	0.0789	0.0676	0.0567	0.0460	0.0356	0.0258	0.0191	
8.09	0.2584	0.2418	0.2259	0.2105	0.1955	0.1810	0.1670	0.1533	0.1400	0.1270	0.1144	0.1021	0.0902	0.0787	0.0674	0.0565	0.0458	0.0354	0.0257	0.0189	
8.10	0.2581	0.2416	0.2256	0.2102	0.1953	0.1808	0.1667	0.1531	0.1397	0.1268	0.1142	0.1019	0.0900	0.0785	0.0672	0.0563	0.0456	0.0353	0.0255	0.0188	
8.11	0.2578	0.2413	0.2254	0.2100	0.1950	0.1806	0.1665	0.1528	0.1395	0.1266	0.1140	0.1017	0.0898	0.0783	0.0670	0.0561	0.0454	0.0351	0.0254	0.0187	
8.12	0.2576	0.2411	0.2251	0.2097	0.1948	0.1803	0.1663	0.1526	0.1393	0.1263	0.1137	0.1015	0.0896	0.0781	0.0668	0.0559	0.0453	0.0349	0.0252	0.0186	
8.13	0.2573	0.2408	0.2249	0.2095	0.1945	0.1801	0.1660	0.1524	0.1391	0.1261	0.1135	0.1013	0.0894	0.0779	0.0666	0.0557	0.0451	0.0347	0.0251	0.0185	
8.14	0.2570	0.2405	0.2246	0.2092	0.1943	0.1798	0.1658	0.1521	0.1388	0.1259	0.1133	0.1011	0.0892	0.0777	0.0664	0.0555	0.0449	0.0346	0.0249	0.0184	
8.15	0.2568	0.2403	0.2244	0.2090	0.1940	0.1796	0.1656	0.1519	0.1386	0.1257	0.1131	0.1009	0.0890	0.0775	0.0662	0.0553	0.0447	0.0344	0.0248	0.0183	
8.16	0.2565	0.2400	0.2241	0.2087	0.1938	0.1793	0.1653	0.1517	0.1384	0.1255	0.1129	0.1007	0.0888	0.0773	0.0661	0.0551	0.0445	0.0342	0.0246	0.0182	
8.17	0.2563	0.2398	0.2238	0.2085	0.1936	0.1791	0.1651	0.1514	0.1382	0.1252	0.1127	0.1005	0.0886	0.0771	0.0659	0.0550	0.0444	0.0340	0.0245	0.0181	
8.18	0.2560	0.2395	0.2236	0.2082	0.1933	0.1789	0.1648	0.1512	0.1379	0.1250	0.1125	0.1003	0.0884	0.0769	0.0657	0.0548	0.0442	0.0339	0.0244	0.0180	
8.19	0.2557	0.2392	0.2233	0.2080	0.1931	0.1786	0.1646	0.1510	0.1377	0.1248	0.1122	0.1000	0.0882	0.0767	0.0655	0.0546	0.0440	0.0337	0.0242	0.0179	
8.20	0.2555	0.2390	0.2231	0.2077	0.1928	0.1784	0.1644	0.1508	0.1375	0.1246	0.1120	0.0998	0.0880	0.0765	0.0653	0.0544	0.0438	0.0335	0.0241	0.0178	
8.21	0.2552	0.2387	0.2228	0.2075	0.1926	0.1782	0.1641	0.1505	0.1373	0.1244	0.1118	0.0996	0.0878	0.0763	0.0651	0.0542	0.0436	0.0333	0.0239	0.0177	
8.22	0.2549	0.2385	0.2226	0.2072	0.1923	0.1779	0.1639	0.1503	0.1370	0.1241	0.1116	0.0994	0.0876	0.0761	0.0649	0.0540	0.0435	0.0332	0.0238	0.0176	
8.23	0.2547	0.2382	0.2223	0.2070	0.1921	0.1777	0.1637	0.1501	0.1368	0.1239	0.1114	0.0992	0.0874	0.0759	0.0647	0.0539	0.0433	0.0330	0.0237	0.0175	
8.24	0.2544	0.2380	0.2221	0.2067	0.1919	0.1774	0.1634	0.1498	0.1366	0.1237	0.1112	0.0990	0.0872	0.0757	0.0645	0.0537	0.0431	0.0328	0.0235	0.0174	
8.25	0.2542	0.2377	0.2218	0.2065	0.1916	0.1772	0.1632	0.1496	0.1364	0.1235	0.1110	0.0988	0.0870	0.0755	0.0643	0.0535	0.0429	0.0326	0.0234	0.0173	
8.26	0.2539	0.2375	0.2216	0.2062	0.1914	0.1770	0.1630	0.1494	0.1362	0.1233	0.1108	0.0986	0.0868	0.0753	0.0642	0.0533	0.0427	0.0325	0.0233	0.0172	
8.27	0.2536	0.2372	0.2213	0.2059	0.1911	0.1767	0.1627	0.1492	0.1359	0.1231	0.1105	0.0984	0.0866	0.0751	0.0640	0.0531	0.0426	0.0323	0.0231	0.0171	
8.28	0.2534	0.2369	0.2211	0.2057	0.1909	0.1765	0.1625	0.1489	0.1357	0.1228	0.1103	0.0982	0.0864	0.0749	0.0638	0.0529	0.0424	0.0321	0.0230	0.0170	
8.29	0.2531	0.2367	0.2208	0.2055	0.1906	0.1763	0.1623	0.1487	0.1355	0.1226	0.1101	0.0980	0.0862	0.0747	0.0636	0.0528	0.0422	0.0320	0.0229	0.0170	
8.30	0.2529	0.2364	0.2206	0.2052	0.1904	0.1760	0.1621	0.1485	0.1353	0.1224	0.1099	0.0978	0.0860	0.0745	0.0634	0.0526	0.0420	0.0318	0.0227	0.0169	
8.31	0.2526	0.2362	0.2203	0.2050	0.1902	0.1758	0.1618	0.1483	0.1351	0.1222	0.1097	0.0976	0.0858	0.0743	0.0632	0.0524	0.0419	0.0316	0.0226	0.0168	
8.32	0.2524	0.2359	0.2201	0.2048	0.1899	0.1756	0.1616	0.1480	0.1348	0.1220	0.1095	0.0974	0.0856	0.0742	0.0630	0.0522	0.0417	0.0315	0.0225	0.0167	
8.33	0.2521	0.2357	0.2198	0.2045	0.1897	0.1753	0.1614	0.1478	0.1346	0.1218	0.1093	0.0972	0.0854	0.0740	0.0628	0.0520	0.0415	0.0313	0.0224	0.0166	
8.34	0.2518	0.2354	0.2196	0.2043	0.1895	0.1751	0.1611	0.1476	0.1344	0.1216	0.1091	0.0970	0.0852	0.0738	0.0627	0.0519	0.0413	0.0311	0.0222	0.0165	
8.35	0.2516	0.2352	0.2193	0.2040	0.1892	0.1749	0.1609	0.1474	0.1342	0.1213	0.1089	0.0968	0.0850	0.0736	0.0625	0.0517	0.0412	0.0309	0.0221	0.0164	
8.36	0.2513	0.2349	0.2191	0.2038	0.1890	0.1746	0.1607	0.1471	0.1340	0.1211	0.1087	0.0966	0.0848	0.0734	0.0623	0.0515	0.0410	0.0308	0.0220	0.0163	
8.37	0.2511	0.2347	0.2188	0.2035	0.1887	0.1744	0.1605	0.1469	0.1337	0.1209	0.1085	0.0964	0.0846	0.0732	0.0621	0.0513	0.0408	0.0306	0.0219	0.0162	
8.38	0.2508	0.2344	0.2186	0.2033	0.1885	0.1742	0.1602	0.1467	0.1335	0.1207	0.1083	0.0962	0.0844	0.0730	0.0619	0.0511	0.0406	0.0304	0.0217	0.0162	
8.39	0.2506	0.2342	0.2183	0.2031	0.1883	0.1739	0.1600	0.1465	0.1333	0.1205	0.1080	0.0960	0.0842	0.0728	0.0617	0.0510	0.0405	0.0303	0.0216	0.0161	
8.40	0.2503	0.2339	0.2181	0.2028	0.1880	0.1737	0.1598	0.1463	0.1331	0.1203	0.1078	0.0958	0.0840	0.0726	0.0616	0.0508	0.0403	0.0301	0.0215	0.0160	
8.41	0.2501	0.2337	0.2179	0.2025	0.1878	0.1735	0.1596	0.1460	0.1329	0.1201	0.1076	0.0956	0.0838	0.0724	0.0614	0.0506	0.0401	0.0299	0.0214	0.0159	
8.42	0.2498	0.2334	0.2176	0.2023	0.1876	0.1732	0.1593	0.1458	0.1327	0.1199	0.1074	0.0954	0.0836	0.0723	0.0612	0.0504	0.0400	0.0298	0.0213	0.0158	
8.43	0.2496	0.2332	0.2174	0.2021	0.1873	0.1730	0.1591	0.1456	0.1325	0.1197	0.1072	0.0952	0.0835	0.0721	0.0610	0.0502	0.0398	0.0296	0.0211	0.0157	
8.44	0.2493	0.2329	0.2171	0.2019	0.1871	0.1728	0.1589	0.1454	0.1322	0.1194	0.1070	0.0950	0.0833	0.0719	0.0608	0.0501	0.0396	0.0294	0.0210	0.0156	
8.45	0.2491	0.2327	0.2169	0.2016	0.1869	0.1725	0.1587	0.1452	0.1320	0.1192	0.1068	0.0948	0.0831	0.0717	0.0606	0.0499	0.0394	0.0293	0.0209	0.0156	
8.46	0.2488	0.2324	0.2166	0.2014	0.1866	0.1723	0.1														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
9.01	0.2355	0.2194	0.2039	0.1889	0.1744	0.1603	0.1467	0.1335	0.1206	0.1081	0.0960	0.0842	0.0728	0.0617	0.0510	0.0406	0.0304	0.0213	0.0155	0.0116
9.02	0.2353	0.2192	0.2036	0.1886	0.1741	0.1601	0.1465	0.1333	0.1204	0.1079	0.0958	0.0841	0.0727	0.0616	0.0508	0.0404	0.0303	0.0212	0.0154	0.0115
9.03	0.2351	0.2190	0.2034	0.1884	0.1739	0.1599	0.1463	0.1331	0.1202	0.1077	0.0956	0.0839	0.0725	0.0614	0.0507	0.0402	0.0301	0.0210	0.0153	0.0115
9.04	0.2349	0.2187	0.2032	0.1882	0.1737	0.1597	0.1461	0.1329	0.1200	0.1076	0.0954	0.0837	0.0723	0.0612	0.0505	0.0401	0.0299	0.0209	0.0153	0.0114
9.05	0.2346	0.2185	0.2030	0.1880	0.1735	0.1595	0.1459	0.1327	0.1198	0.1074	0.0953	0.0835	0.0721	0.0611	0.0503	0.0399	0.0298	0.0208	0.0152	0.0113
9.06	0.2344	0.2183	0.2028	0.1878	0.1733	0.1593	0.1457	0.1325	0.1197	0.1072	0.0951	0.0833	0.0720	0.0609	0.0502	0.0398	0.0296	0.0207	0.0151	0.0113
9.07	0.2342	0.2181	0.2025	0.1876	0.1731	0.1591	0.1455	0.1323	0.1195	0.1070	0.0949	0.0832	0.0718	0.0607	0.0500	0.0396	0.0295	0.0206	0.0150	0.0112
9.08	0.2339	0.2178	0.2023	0.1873	0.1729	0.1589	0.1453	0.1321	0.1193	0.1068	0.0947	0.0830	0.0716	0.0606	0.0499	0.0395	0.0293	0.0205	0.0149	0.0112
9.09	0.2337	0.2176	0.2021	0.1871	0.1727	0.1586	0.1451	0.1319	0.1191	0.1066	0.0945	0.0828	0.0714	0.0604	0.0497	0.0393	0.0292	0.0204	0.0149	0.0111
9.10	0.2335	0.2174	0.2019	0.1869	0.1724	0.1584	0.1449	0.1317	0.1189	0.1064	0.0944	0.0826	0.0713	0.0602	0.0495	0.0391	0.0290	0.0203	0.0148	0.0111
9.11	0.2333	0.2172	0.2017	0.1867	0.1722	0.1582	0.1447	0.1315	0.1187	0.1062	0.0942	0.0825	0.0711	0.0601	0.0494	0.0390	0.0289	0.0201	0.0147	0.0110
9.12	0.2330	0.2169	0.2014	0.1865	0.1720	0.1580	0.1445	0.1313	0.1185	0.1061	0.0940	0.0823	0.0709	0.0599	0.0492	0.0388	0.0287	0.0200	0.0146	0.0109
9.13	0.2328	0.2167	0.2012	0.1863	0.1718	0.1578	0.1443	0.1311	0.1183	0.1059	0.0938	0.0821	0.0708	0.0597	0.0491	0.0387	0.0286	0.0199	0.0146	0.0109
9.14	0.2326	0.2165	0.2010	0.1861	0.1716	0.1576	0.1441	0.1309	0.1181	0.1057	0.0936	0.0819	0.0706	0.0596	0.0489	0.0385	0.0284	0.0198	0.0145	0.0108
9.15	0.2323	0.2163	0.2008	0.1858	0.1714	0.1574	0.1439	0.1307	0.1179	0.1055	0.0934	0.0818	0.0704	0.0594	0.0487	0.0384	0.0283	0.0197	0.0144	0.0108
9.16	0.2321	0.2160	0.2006	0.1856	0.1712	0.1572	0.1437	0.1305	0.1177	0.1053	0.0933	0.0816	0.0703	0.0593	0.0486	0.0382	0.0281	0.0196	0.0143	0.0107
9.17	0.2319	0.2158	0.2003	0.1854	0.1710	0.1570	0.1435	0.1303	0.1176	0.1051	0.0931	0.0814	0.0701	0.0591	0.0484	0.0381	0.0280	0.0195	0.0143	0.0107
9.18	0.2317	0.2156	0.2001	0.1852	0.1708	0.1568	0.1433	0.1301	0.1174	0.1050	0.0929	0.0812	0.0699	0.0589	0.0483	0.0379	0.0278	0.0194	0.0142	0.0106
9.19	0.2314	0.2154	0.1999	0.1850	0.1706	0.1566	0.1431	0.1299	0.1172	0.1048	0.0927	0.0811	0.0697	0.0588	0.0481	0.0378	0.0277	0.0193	0.0141	0.0106
9.20	0.2312	0.2152	0.1997	0.1848	0.1704	0.1564	0.1429	0.1298	0.1170	0.1046	0.0926	0.0809	0.0696	0.0586	0.0479	0.0376	0.0276	0.0192	0.0140	0.0105
9.21	0.2310	0.2149	0.1995	0.1846	0.1702	0.1562	0.1427	0.1296	0.1168	0.1044	0.0924	0.0807	0.0694	0.0584	0.0478	0.0374	0.0274	0.0191	0.0140	0.0104
9.22	0.2308	0.2147	0.1993	0.1844	0.1699	0.1560	0.1425	0.1294	0.1166	0.1042	0.0922	0.0805	0.0692	0.0583	0.0476	0.0373	0.0273	0.0190	0.0139	0.0104
9.23	0.2305	0.2145	0.1990	0.1841	0.1697	0.1558	0.1423	0.1292	0.1164	0.1040	0.0920	0.0804	0.0691	0.0581	0.0475	0.0371	0.0271	0.0189	0.0138	0.0103
9.24	0.2303	0.2143	0.1988	0.1839	0.1695	0.1556	0.1421	0.1290	0.1162	0.1039	0.0918	0.0802	0.0689	0.0579	0.0473	0.0370	0.0270	0.0188	0.0138	0.0103
9.25	0.2301	0.2141	0.1986	0.1837	0.1693	0.1554	0.1419	0.1288	0.1161	0.1037	0.0917	0.0800	0.0687	0.0578	0.0472	0.0368	0.0268	0.0187	0.0137	0.0102
9.26	0.2299	0.2138	0.1984	0.1835	0.1691	0.1552	0.1417	0.1286	0.1159	0.1035	0.0915	0.0799	0.0686	0.0576	0.0470	0.0367	0.0267	0.0186	0.0136	0.0102
9.27	0.2297	0.2136	0.1982	0.1833	0.1689	0.1550	0.1415	0.1284	0.1157	0.1033	0.0913	0.0797	0.0684	0.0575	0.0468	0.0365	0.0265	0.0185	0.0135	0.0101
9.28	0.2294	0.2134	0.1980	0.1831	0.1687	0.1548	0.1413	0.1282	0.1155	0.1031	0.0911	0.0795	0.0682	0.0573	0.0467	0.0364	0.0264	0.0184	0.0135	0.0101
9.29	0.2292	0.2132	0.1978	0.1829	0.1685	0.1546	0.1411	0.1280	0.1153	0.1030	0.0910	0.0793	0.0681	0.0571	0.0465	0.0362	0.0262	0.0183	0.0134	0.0100
9.30	0.2290	0.2130	0.1976	0.1827	0.1683	0.1544	0.1409	0.1278	0.1151	0.1028	0.0908	0.0792	0.0679	0.0570	0.0464	0.0361	0.0261	0.0182	0.0133	0.0100
9.31	0.2288	0.2128	0.1973	0.1825	0.1681	0.1542	0.1407	0.1277	0.1149	0.1026	0.0906	0.0790	0.0677	0.0568	0.0462	0.0359	0.0259	0.0181	0.0133	0.0099
9.32	0.2285	0.2125	0.1971	0.1823	0.1679	0.1540	0.1405	0.1275	0.1148	0.1024	0.0904	0.0788	0.0676	0.0567	0.0461	0.0358	0.0258	0.0180	0.0132	0.0099
9.33	0.2283	0.2123	0.1969	0.1821	0.1677	0.1538	0.1403	0.1273	0.1146	0.1022	0.0903	0.0787	0.0674	0.0565	0.0459	0.0356	0.0257	0.0179	0.0131	0.0098
9.34	0.2281	0.2121	0.1967	0.1818	0.1675	0.1536	0.1401	0.1271	0.1144	0.1021	0.0901	0.0785	0.0673	0.0563	0.0458	0.0355	0.0255	0.0178	0.0131	0.0098
9.35	0.2279	0.2119	0.1965	0.1816	0.1673	0.1534	0.1399	0.1269	0.1142	0.1019	0.0899	0.0783	0.0671	0.0562	0.0456	0.0353	0.0254	0.0177	0.0130	0.0097
9.36	0.2277	0.2117	0.1963	0.1814	0.1671	0.1532	0.1398	0.1267	0.1140	0.1017	0.0897	0.0782	0.0669	0.0560	0.0455	0.0352	0.0252	0.0176	0.0129	0.0097
9.37	0.2274	0.2115	0.1961	0.1812	0.1669	0.1530	0.1396	0.1265	0.1138	0.1015	0.0896	0.0780	0.0668	0.0559	0.0453	0.0350	0.0251	0.0175	0.0129	0.0096
9.38	0.2272	0.2112	0.1959	0.1810	0.1667	0.1528	0.1394	0.1263	0.1137	0.1013	0.0894	0.0778	0.0666	0.0557	0.0451	0.0349	0.0249	0.0175	0.0128	0.0096
9.39	0.2270	0.2110	0.1956	0.1808	0.1665	0.1526	0.1392	0.1261	0.1135	0.1012	0.0892	0.0777	0.0664	0.0556	0.0450	0.0347	0.0248	0.0174	0.0128	0.0095
9.40	0.2268	0.2108	0.1954	0.1806	0.1663	0.1524	0.1390	0.1260	0.1133	0.1010	0.0891	0.0775	0.0663	0.0554	0.0448	0.0346	0.0247	0.0173	0.0127	0.0095
9.41	0.2266	0.2106	0.1950	0.1804	0.1661	0.1522	0.1388	0.1258	0.1131	0.1008	0.0889	0.0773	0.0661	0.0552	0.0446	0.0344	0.0245	0.0172	0.0126	0.0094
9.42	0.2263	0.2104	0.1946	0.1800	0.1659	0.1520	0.1386	0.1256	0.1129	0.1006	0.0887	0.0771	0.0659	0.0550	0.0444	0.0342	0.0244	0.0171	0.0126	0.0094
9.43	0.2261	0.2102	0.1948	0.1800	0.1657	0.1518	0.1384	0.1254	0.1128	0.1005	0.0885	0.0770	0.0658	0.0549	0.0444	0.0342	0.0242	0.0170	0.0125	0.0093
9.44	0.2259	0.2100	0.1946	0.1798	0.1655	0.1516	0.1382	0.1252	0.1126	0.1003	0.0884	0.0768	0.0656	0.0548	0.0442	0.0340	0.0241	0.0169	0.0124	0.0093
9.45	0.2257	0.2097	0.1944	0.1796	0.1653	0.1514	0.1380	0.1250	0.1124	0.1001	0.0882	0.0767	0.0655	0.0546	0.0441	0.0339	0.0239	0.0168	0.0124	0.0093
9.46	0.2255	0.2095	0.1942	0.1794	0.1651	0.1512	0.1378	0.1248	0.1122	0.0999	0.0880	0.0765	0.0653	0.0545	0.0439	0.0337	0.0238	0.0167	0.0123	0.0092
9.47	0.2253	0.2093	0.1940	0.1792	0.1649	0.1511	0.1377	0.1247	0.1120	0.0998	0.0879	0.0763	0.0651	0.0543	0.0438	0.0336	0.0237	0.0167	0.0123	0.0092
9.48	0.2250	0.2091	0.1938	0.1790	0.1647	0.1509	0.1375	0.1245	0.1119	0.0996	0.0877	0.0762	0.0650	0.0541	0.0436	0.0334	0.0235	0.0166	0.0122	0.0091
9.49	0.2248	0.2089	0.1936	0.1788	0.1645	0.1507	0.1373	0.1243	0.1117	0.0994	0.0875	0.0760	0.0648	0.0540	0.0435	0.0333	0.0234	0.0165	0.0121	0.0091
9.50	0.2246	0.2087	0.1934	0.1786	0.1643	0.1505	0.1371	0.1241	0.1115	0.0992	0.0873	0.0758	0.0647	0.0538	0.0433	0.0331	0.0233	0.0164	0.0121	0.0090
9.51	0.2244	0.2085	0.1931	0.1784	0.1641	0.1503	0.1369	0.1239	0.1113	0.0991	0.0872	0.0757	0.0645	0.0537	0.0432	0.0330	0.0231	0.0163	0.0120	0.0090
9.52	0.2242	0.2083	0.1929	0.1782	0.1639	0.1501	0.1367	0.1237	0.1111	0.0989	0.0870	0.0755	0.0643	0.0535	0.0430	0.0328	0.0230	0.0162	0.0119	0.0089
9.53	0.2240	0.2081	0.1927	0.1780	0.1637	0.1499	0.1365													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35																	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																	
0.01	0.9907	0.9906	0.9906	0.9905	0.9904	0.9904	0.9903	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900																
0.02	0.9819	0.9817	0.9815	0.9814	0.9812	0.9811	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9804	0.9803	0.9802	0.9802	0.9802	0.9801	0.9801	0.9801																
0.03	0.9733	0.9731	0.9728	0.9726	0.9723	0.9721	0.9719	0.9717	0.9715	0.9713	0.9711	0.9710	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	0.9702																
0.04	0.9651	0.9647	0.9643	0.9639	0.9636	0.9633	0.9629	0.9626	0.9623	0.9621	0.9618	0.9616	0.9614	0.9612	0.9610	0.9608	0.9607	0.9606	0.9604	0.9604	0.9603																
0.05	0.9571	0.9565	0.9560	0.9555	0.9551	0.9546	0.9542	0.9538	0.9534	0.9530	0.9526	0.9523	0.9520	0.9517	0.9515	0.9512	0.9510	0.9509	0.9507	0.9506	0.9506																
0.06	0.9492	0.9486	0.9479	0.9473	0.9467	0.9461	0.9456	0.9450	0.9445	0.9440	0.9436	0.9431	0.9427	0.9424	0.9420	0.9417	0.9415	0.9412	0.9410	0.9408	0.9408																
0.07	0.9415	0.9407	0.9400	0.9392	0.9385	0.9378	0.9371	0.9364	0.9358	0.9352	0.9346	0.9341	0.9336	0.9331	0.9327	0.9323	0.9320	0.9316	0.9314	0.9311	0.9311																
0.08	0.9340	0.9331	0.9322	0.9313	0.9304	0.9295	0.9287	0.9279	0.9272	0.9265	0.9258	0.9251	0.9245	0.9240	0.9234	0.9230	0.9225	0.9221	0.9218	0.9215	0.9215																
0.09	0.9267	0.9256	0.9245	0.9234	0.9224	0.9214	0.9205	0.9196	0.9187	0.9178	0.9170	0.9163	0.9155	0.9149	0.9143	0.9137	0.9132	0.9127	0.9123	0.9119	0.9119																
0.10	0.9194	0.9182	0.9169	0.9158	0.9146	0.9135	0.9124	0.9113	0.9103	0.9093	0.9084	0.9075	0.9067	0.9059	0.9052	0.9045	0.9039	0.9033	0.9028	0.9024	0.9024																
0.11	0.9123	0.9109	0.9095	0.9082	0.9069	0.9056	0.9043	0.9031	0.9020	0.9009	0.8998	0.8988	0.8979	0.8970	0.8961	0.8954	0.8947	0.8940	0.8934	0.8929	0.8929																
0.12	0.9053	0.9037	0.9022	0.9007	0.8992	0.8978	0.8964	0.8951	0.8938	0.8926	0.8914	0.8902	0.8892	0.8882	0.8872	0.8863	0.8855	0.8848	0.8841	0.8835	0.8835																
0.13	0.8984	0.8967	0.8950	0.8933	0.8917	0.8902	0.8886	0.8871	0.8857	0.8843	0.8830	0.8817	0.8806	0.8794	0.8784	0.8774	0.8764	0.8756	0.8748	0.8741	0.8741																
0.14	0.8916	0.8897	0.8879	0.8861	0.8843	0.8826	0.8809	0.8793	0.8777	0.8762	0.8747	0.8733	0.8720	0.8708	0.8696	0.8685	0.8675	0.8665	0.8656	0.8648	0.8648																
0.15	0.8848	0.8828	0.8808	0.8789	0.8770	0.8751	0.8733	0.8715	0.8698	0.8681	0.8666	0.8650	0.8636	0.8622	0.8609	0.8597	0.8585	0.8575	0.8565	0.8556	0.8548	0.8548															
0.16	0.8782	0.8760	0.8739	0.8718	0.8697	0.8677	0.8658	0.8638	0.8620	0.8602	0.8585	0.8568	0.8552	0.8537	0.8523	0.8510	0.8497	0.8485	0.8474	0.8464	0.8464																
0.17	0.8717	0.8694	0.8671	0.8648	0.8626	0.8604	0.8583	0.8563	0.8543	0.8523	0.8505	0.8487	0.8470	0.8453	0.8438	0.8423	0.8409	0.8397	0.8385	0.8374	0.8374																
0.18	0.8652	0.8628	0.8603	0.8579	0.8555	0.8532	0.8510	0.8488	0.8466	0.8445	0.8425	0.8406	0.8388	0.8370	0.8353	0.8337	0.8322	0.8308	0.8295	0.8283	0.8283																
0.19	0.8589	0.8563	0.8537	0.8511	0.8486	0.8461	0.8437	0.8414	0.8391	0.8369	0.8347	0.8326	0.8307	0.8288	0.8270	0.8252	0.8236	0.8221	0.8207	0.8194	0.8194																
0.20	0.8526	0.8498	0.8471	0.8444	0.8417	0.8391	0.8365	0.8340	0.8316	0.8292	0.8270	0.8248	0.8226	0.8206	0.8187	0.8168	0.8151	0.8134	0.8119	0.8104	0.8104																
0.21	0.8464	0.8435	0.8406	0.8377	0.8349	0.8322	0.8295	0.8268	0.8242	0.8217	0.8193	0.8170	0.8147	0.8125	0.8105	0.8085	0.8066	0.8048	0.8032	0.8016	0.8016																
0.22	0.8403	0.8372	0.8342	0.8312	0.8282	0.8252	0.8224	0.8196	0.8169	0.8143	0.8117	0.8092	0.8068	0.8045	0.8023	0.8002	0.7982	0.7963	0.7945	0.7928	0.7928																
0.23	0.8343	0.8310	0.8278	0.8247	0.8216	0.8185	0.8155	0.8126	0.8097	0.8069	0.8042	0.8016	0.7990	0.7966	0.7943	0.7920	0.7899	0.7879	0.7860	0.7842	0.7842																
0.24	0.8283	0.8249	0.8216	0.8183	0.8148	0.8118	0.8087	0.8056	0.8026	0.7996	0.7967	0.7938	0.7910	0.7886	0.7863	0.7839	0.7816	0.7795	0.7775	0.7755	0.7755																
0.25	0.8224	0.8189	0.8154	0.8119	0.8085	0.8052	0.8019	0.7986	0.7955	0.7924	0.7894	0.7865	0.7837	0.7810	0.7784	0.7759	0.7735	0.7712	0.7690	0.7670	0.7670																
0.26	0.8165	0.8129	0.8092	0.8056	0.8021	0.7986	0.7952	0.7918	0.7885	0.7853	0.7822	0.7791	0.7762	0.7733	0.7706	0.7679	0.7654	0.7630	0.7607	0.7585	0.7585																
0.27	0.8108	0.8070	0.8032	0.7994	0.7958	0.7921	0.7885	0.7850	0.7816	0.7782	0.7750	0.7718	0.7687	0.7657	0.7628	0.7600	0.7574	0.7548	0.7524	0.7501	0.7501																
0.28	0.8051	0.8011	0.7972	0.7933	0.7895	0.7857	0.7820	0.7783	0.7748	0.7713	0.7678	0.7645	0.7613	0.7582	0.7551	0.7522	0.7494	0.7467	0.7442	0.7417	0.7417																
0.29	0.7994	0.7953	0.7913	0.7873	0.7833	0.7793	0.7755	0.7717	0.7680	0.7643	0.7608	0.7573	0.7540	0.7507	0.7475	0.7445	0.7415	0.7387	0.7360	0.7335	0.7335																
0.30	0.7939	0.7896	0.7854	0.7813	0.7771	0.7731	0.7691	0.7652	0.7613	0.7575	0.7538	0.7502	0.7467	0.7433	0.7400	0.7368	0.7337	0.7308	0.7279	0.7279	0.7279																
0.31	0.7884	0.7840	0.7796	0.7754	0.7713	0.7673	0.7633	0.7593	0.7553	0.7513	0.7473	0.7433	0.7393	0.7353	0.7313	0.7273	0.7233	0.7193	0.7153	0.7113	0.7113																
0.32	0.7829	0.7785	0.7741	0.7697	0.7653	0.7609	0.7565	0.7521	0.7477	0.7433	0.7389	0.7345	0.7301	0.7257	0.7213	0.7169	0.7125	0.7081	0.7037	0.7037	0.7037																
0.33	0.7772	0.7729	0.7682	0.7637	0.7591	0.7547	0.7503	0.7459	0.7416	0.7374	0.7331	0.7287	0.7243	0.7199	0.7155	0.7111	0.7067	0.7023	0.6979	0.6979	0.6979																
0.34	0.7715	0.7672	0.7626	0.7579	0.7533	0.7487	0.7441	0.7396	0.7352	0.7309	0.7266	0.7222	0.7178	0.7134	0.7090	0.7046	0.7002	0.6958	0.6914	0.6914	0.6914																
0.35	0.7659	0.7620	0.7571	0.7523	0.7475	0.7427	0.7380	0.7334	0.7289	0.7244	0.7200	0.7157	0.7113	0.7074	0.7034	0.6996	0.6958	0.6921	0.6885	0.6885	0.6885																
0.36	0.7617	0.7567	0.7516	0.7466	0.7417	0.7368	0.7320	0.7273	0.7226	0.7180	0.7135	0.7090	0.7047	0.7005	0.6963	0.6923	0.6884	0.6846	0.6810	0.6775	0.6775																
0.37	0.7565	0.7513	0.7462	0.7411	0.7360	0.7310	0.7261	0.7212	0.7164	0.7116	0.7070	0.7024	0.6979	0.6936	0.6893	0.6851	0.6811	0.6772	0.6734	0.6698	0.6698																
0.38	0.7514	0.7461	0.7408	0.7356	0.7304	0.7253	0.7202	0.7152	0.7102	0.7054	0.7006	0.6959	0.6913	0.6867	0.6823	0.6781	0.6739	0.6696	0.6659	0.6621	0.6621																
0.39	0.7463	0.7409	0.7355	0.7301	0.7248	0.7196	0.7144	0.7092	0.7041	0.6991	0.6942	0.6894	0.6846	0.6800	0.6755	0.6710	0.6667	0.6625	0.6585	0.6545	0.6545																
0.40	0.7413	0.7358	0.7302	0.7248	0.7193	0.7139	0.7086	0.7033	0.6981	0.6930	0.6879	0.6830	0.6781	0.6733	0.6686	0.6641	0.6596	0.6553	0.6511	0.6470	0.6470																
0.41	0.7364	0.7307	0.7250	0.7194	0.7139	0.7083	0.7029	0.6975	0.6921	0.6869	0.6817	0.6766	0.6716	0.6667	0.6619	0.6572	0.6526	0.6481	0.6438	0.6396	0.6396																
0.42	0.7315	0.7257	0.7199	0.7142	0.7085	0.7028	0.6972	0.6917	0.6862	0.6809	0.6755	0.6703	0.6652	0.6601	0.6552	0.6503	0.6456	0.6410	0.6365	0.6322	0.6322																
0.43	0.7266	0.7207	0.7148	0.7089	0.7031	0.6974	0.6916	0.6860	0.6804	0.6749	0.6694	0.6641	0.6588	0.6536	0.6486	0.6436	0.6387	0.6340	0.6294	0.6249	0.6249																
0.44	0.7218	0.7158	0.7097	0.7038	0.6978	0.6919	0.6861	0.6803	0.6746	0.6690	0.6634	0.6579	0.6525	0.6472	0.6420	0.6369	0.6319	0.6270	0.6223	0.6177	0.6177																
0.45	0.7170	0.7109	0.7048	0.6987	0.6926	0.6866	0.6806	0.6747	0.6689	0.6631	0.6574	0.6518	0.6463	0.6408	0.6355	0.6303	0.6252	0.6201	0.6153	0.6105	0.6105																
0.46	0.7123	0.7060	0.6997	0.6936	0.6874	0.6813	0.6752	0.6692	0.6632	0.6573	0.6515	0.6456	0.6401	0.6346	0.6291	0.6237	0.6182	0.6128	0.6073	0.6034	0.6034																
0.47	0.7073	0.7009	0.6946	0.6884	0.6822	0.6760	0.6698	0.6636	0.6574	0.6512	0.6451	0.6390	0.6332	0.6277	0.6221	0.6166	0.6111	0.6056	0.6001	0.5956	0.5956																
0.48	0.7030	0.6965	0.6901	0.6838	0.6772	0.6708	0.6645	0.6583</																													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																
Entry	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35													
1.01	0.5095	0.4987	0.4879	0.4771	0.4663	0.4555	0.4447	0.4339	0.4231	0.4123	0.4015	0.3907	0.3800	0.3692	0.3585	0.3477	0.3370	0.3263	0.3157	0.3053													
1.02	0.5066	0.4957	0.4849	0.4740	0.4632	0.4523	0.4414	0.4306	0.4197	0.4089	0.3981	0.3872	0.3764	0.3656	0.3548	0.3440	0.3332	0.3224	0.3118	0.3014													
1.03	0.5037	0.4928	0.4819	0.4710	0.4601	0.4492	0.4383	0.4273	0.4164	0.4055	0.3947	0.3838	0.3729	0.3620	0.3512	0.3403	0.3294	0.3186	0.3079	0.2974													
1.04	0.5009	0.4899	0.4790	0.4680	0.4570	0.4461	0.4351	0.4241	0.4132	0.4022	0.3913	0.3803	0.3694	0.3585	0.3475	0.3366	0.3257	0.3148	0.3040	0.2936													
1.05	0.4981	0.4871	0.4760	0.4650	0.4540	0.4430	0.4320	0.4209	0.4099	0.3989	0.3879	0.3769	0.3659	0.3550	0.3440	0.3330	0.3220	0.3111	0.3003	0.2898													
1.06	0.4953	0.4842	0.4731	0.4621	0.4510	0.4399	0.4289	0.4178	0.4067	0.3957	0.3846	0.3736	0.3625	0.3515	0.3404	0.3294	0.3184	0.3074	0.2965	0.2860													
1.07	0.4925	0.4814	0.4703	0.4591	0.4480	0.4369	0.4258	0.4147	0.4035	0.3924	0.3813	0.3702	0.3591	0.3480	0.3369	0.3258	0.3148	0.3037	0.2928	0.2823													
1.08	0.4898	0.4786	0.4674	0.4562	0.4451	0.4339	0.4227	0.4116	0.4004	0.3892	0.3781	0.3669	0.3558	0.3446	0.3335	0.3223	0.3112	0.3001	0.2891	0.2786													
1.09	0.4870	0.4758	0.4646	0.4534	0.4421	0.4309	0.4197	0.4085	0.3973	0.3861	0.3748	0.3636	0.3524	0.3412	0.3300	0.3188	0.3076	0.2965	0.2855	0.2749													
1.10	0.4843	0.4730	0.4618	0.4505	0.4392	0.4280	0.4167	0.4054	0.3942	0.3829	0.3716	0.3604	0.3491	0.3379	0.3266	0.3154	0.3041	0.2929	0.2819	0.2713													
1.11	0.4816	0.4703	0.4590	0.4477	0.4364	0.4250	0.4137	0.4024	0.3911	0.3798	0.3685	0.3572	0.3459	0.3346	0.3232	0.3119	0.3006	0.2894	0.2784	0.2678													
1.12	0.4790	0.4676	0.4562	0.4449	0.4335	0.4221	0.4108	0.3994	0.3881	0.3767	0.3653	0.3540	0.3426	0.3313	0.3199	0.3086	0.2972	0.2859	0.2749	0.2642													
1.13	0.4763	0.4649	0.4535	0.4421	0.4307	0.4193	0.4079	0.3964	0.3850	0.3736	0.3622	0.3508	0.3394	0.3280	0.3166	0.3052	0.2938	0.2825	0.2714	0.2608													
1.14	0.4737	0.4622	0.4508	0.4393	0.4279	0.4164	0.4049	0.3935	0.3820	0.3706	0.3591	0.3477	0.3362	0.3248	0.3133	0.3019	0.2904	0.2791	0.2680	0.2573													
1.15	0.4711	0.4596	0.4481	0.4366	0.4251	0.4136	0.4021	0.3906	0.3791	0.3676	0.3561	0.3446	0.3331	0.3216	0.3101	0.2986	0.2871	0.2757	0.2646	0.2539													
1.16	0.4685	0.4569	0.4454	0.4338	0.4223	0.4108	0.3992	0.3877	0.3761	0.3646	0.3531	0.3415	0.3300	0.3184	0.3069	0.2953	0.2838	0.2724	0.2613	0.2506													
1.17	0.4659	0.4543	0.4427	0.4311	0.4196	0.4080	0.3964	0.3848	0.3732	0.3616	0.3500	0.3385	0.3269	0.3153	0.3037	0.2921	0.2805	0.2691	0.2580	0.2473													
1.18	0.4634	0.4517	0.4401	0.4285	0.4168	0.4052	0.3936	0.3820	0.3703	0.3587	0.3471	0.3354	0.3238	0.3122	0.3005	0.2889	0.2773	0.2658	0.2547	0.2440													
1.19	0.4608	0.4492	0.4375	0.4258	0.4141	0.4025	0.3908	0.3791	0.3675	0.3558	0.3441	0.3325	0.3208	0.3091	0.2974	0.2857	0.2741	0.2626	0.2514	0.2407													
1.20	0.4583	0.4466	0.4349	0.4232	0.4115	0.3998	0.3880	0.3763	0.3646	0.3529	0.3412	0.3295	0.3178	0.3061	0.2943	0.2826	0.2709	0.2594	0.2483	0.2375													
1.21	0.4558	0.4441	0.4323	0.4206	0.4088	0.3971	0.3853	0.3736	0.3618	0.3501	0.3383	0.3265	0.3148	0.3030	0.2913	0.2795	0.2678	0.2562	0.2451	0.2344													
1.22	0.4533	0.4415	0.4298	0.4180	0.4062	0.3944	0.3826	0.3708	0.3590	0.3472	0.3354	0.3236	0.3118	0.3000	0.2882	0.2764	0.2647	0.2531	0.2420	0.2313													
1.23	0.4509	0.4391	0.4272	0.4154	0.4036	0.3917	0.3799	0.3681	0.3563	0.3444	0.3326	0.3208	0.3089	0.2971	0.2852	0.2734	0.2616	0.2500	0.2389	0.2282													
1.24	0.4484	0.4366	0.4247	0.4128	0.4010	0.3891	0.3772	0.3654	0.3535	0.3416	0.3298	0.3179	0.3060	0.2941	0.2823	0.2704	0.2585	0.2470	0.2358	0.2251													
1.25	0.4460	0.4341	0.4222	0.4103	0.3984	0.3865	0.3746	0.3627	0.3508	0.3389	0.3270	0.3151	0.3032	0.2912	0.2793	0.2674	0.2555	0.2440	0.2328	0.2221													
1.26	0.4436	0.4317	0.4197	0.4078	0.3958	0.3839	0.3720	0.3600	0.3481	0.3361	0.3242	0.3123	0.3003	0.2884	0.2764	0.2644	0.2525	0.2410	0.2298	0.2192													
1.27	0.4412	0.4292	0.4173	0.4053	0.3933	0.3813	0.3694	0.3574	0.3454	0.3334	0.3215	0.3095	0.2975	0.2855	0.2735	0.2615	0.2496	0.2380	0.2269	0.2162													
1.28	0.4389	0.4268	0.4148	0.4028	0.3908	0.3788	0.3668	0.3548	0.3428	0.3307	0.3187	0.3067	0.2947	0.2827	0.2707	0.2586	0.2467	0.2351	0.2240	0.2133													
1.29	0.4365	0.4245	0.4124	0.4004	0.3884	0.3763	0.3642	0.3522	0.3401	0.3281	0.3160	0.3040	0.2919	0.2799	0.2678	0.2558	0.2438	0.2322	0.2211	0.2105													
1.30	0.4342	0.4221	0.4100	0.3979	0.3858	0.3738	0.3617	0.3496	0.3375	0.3254	0.3134	0.3013	0.2892	0.2771	0.2650	0.2529	0.2409	0.2294	0.2183	0.2076													
1.31	0.4319	0.4197	0.4076	0.3955	0.3834	0.3713	0.3592	0.3470	0.3349	0.3228	0.3107	0.2986	0.2865	0.2743	0.2622	0.2501	0.2381	0.2265	0.2155	0.2048													
1.32	0.4296	0.4174	0.4052	0.3931	0.3810	0.3688	0.3567	0.3445	0.3324	0.3202	0.3081	0.2960	0.2838	0.2716	0.2595	0.2473	0.2353	0.2238	0.2127	0.2021													
1.33	0.4273	0.4151	0.4029	0.3907	0.3785	0.3664	0.3542	0.3420	0.3298	0.3176	0.3055	0.2933	0.2811	0.2689	0.2567	0.2446	0.2326	0.2210	0.2099	0.1994													
1.34	0.4250	0.4128	0.4006	0.3883	0.3761	0.3639	0.3517	0.3395	0.3273	0.3151	0.3029	0.2907	0.2785	0.2663	0.2540	0.2418	0.2298	0.2183	0.2075	0.1967													
1.35	0.4228	0.4105	0.3982	0.3860	0.3738	0.3615	0.3493	0.3370	0.3248	0.3126	0.3003	0.2881	0.2758	0.2636	0.2514	0.2391	0.2271	0.2156	0.2045	0.1940													
1.36	0.4205	0.4082	0.3960	0.3837	0.3714	0.3591	0.3469	0.3346	0.3223	0.3101	0.2978	0.2855	0.2732	0.2610	0.2487	0.2364	0.2244	0.2129	0.2019	0.1914													
1.37	0.4183	0.4060	0.3937	0.3814	0.3691	0.3568	0.3445	0.3322	0.3199	0.3076	0.2953	0.2830	0.2707	0.2584	0.2461	0.2338	0.2218	0.2103	0.1993	0.1888													
1.38	0.4161	0.4037	0.3914	0.3791	0.3667	0.3544	0.3421	0.3297	0.3174	0.3051	0.2928	0.2804	0.2681	0.2558	0.2435	0.2312	0.2197	0.2077	0.1967	0.1862													
1.39	0.4139	0.4015	0.3892	0.3768	0.3644	0.3521	0.3397	0.3274	0.3150	0.3027	0.2903	0.2779	0.2656	0.2532	0.2409	0.2286	0.2166	0.2051	0.1941	0.1837													
1.40	0.4117	0.3993	0.3869	0.3745	0.3621	0.3497	0.3374	0.3250	0.3126	0.3002	0.2878	0.2755	0.2631	0.2507	0.2383	0.2260	0.2140	0.2026	0.1916	0.1812													
1.41	0.4096	0.3971	0.3847	0.3723	0.3599	0.3475	0.3350	0.3226	0.3102	0.2978	0.2854	0.2730	0.2606	0.2482	0.2358	0.2234	0.2115	0.2000	0.1891	0.1787													
1.42	0.4074	0.3949	0.3825	0.3701	0.3576	0.3452	0.3327	0.3203	0.3079	0.2954	0.2830	0.2706	0.2582	0.2457	0.2333	0.2209	0.2090	0.1976	0.1867	0.1763													
1.43	0.4053	0.3928	0.3803	0.3678	0.3554	0.3429	0.3304	0.3180	0.3055	0.2931	0.2806	0.2682	0.2557	0.2433	0.2308	0.2184	0.2065	0.1951	0.1842	0.1739													
1.44	0.4032	0.3907	0.3782	0.3657	0.3532	0.3407	0.3282	0.3157	0.3032	0.2907	0.2782	0.2658	0.2533	0.2408	0.2283	0.2160	0.2040	0.1927	0.1818	0.1715													
1.45	0.4011	0.3885	0.3760	0.3635	0.3510	0.3384	0.3259	0.3134	0.3009	0.2884	0.2759	0.2634	0.2509	0.2384	0.2259	0.2135	0.2016	0.1903	0.1795	0.1692													
1.46	0.3990	0.3864	0.3739	0.3613	0.3488	0.3362	0.3237	0.3111	0.2986	0.2861	0.2736	0.2610	0.2485	0.2360	0.2235	0.2111	0.1992	0.1879	0.1771	0.1669													
1.47	0.3969	0.3843	0.3718	0.3592	0.3466	0.3340	0.3215	0.3089	0.2963	0.2838	0.2713	0.2587	0.2462	0.2336	0.2211	0.2087	0.1968	0.1856	0.1748	0.1646													
1.48	0.3949	0.3823	0.3696	0.3570	0.3444	0.3318	0.3193	0.3067	0.2941	0.2815	0.2690	0.2564	0.2438	0.2313	0.2187	0.2064	0.1945	0.1832	0.1725	0.1623													
1.49	0.3928	0.3802	0.3676	0.3549	0.3423	0.3297	0.3171	0.3045	0.2919	0.2793	0.2667	0.2541	0.2415	0.2289	0.2164	0.2040	0.1922	0.1809	0.1703	0.1601													
1.50	0.3908	0.3781	0.3655	0.3528	0.3402	0.3275	0.3149	0.3023	0.2897	0.2770	0.2644	0.2518	0.2392	0.2266	0.2140	0.2017	0.1899	0.1787	0.1680	0.1579													
1.51	0.3888	0.3761	0.3634	0.3507	0.3381	0.3254	0.3128	0.3001	0.2875	0.2748	0.2622	0.2496																					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.3034	0.2899	0.2765	0.2632	0.2499	0.2366	0.2234	0.2102	0.1971	0.1840	0.1709	0.1579	0.1451	0.1330	0.1218	0.1114	0.1018	0.0929	0.0845	0.0767	
2.02	0.3019	0.2885	0.2751	0.2617	0.2484	0.2351	0.2219	0.2087	0.1956	0.1825	0.1694	0.1564	0.1436	0.1316	0.1204	0.1101	0.1006	0.0917	0.0834	0.0756	
2.03	0.3005	0.2870	0.2736	0.2603	0.2470	0.2337	0.2204	0.2073	0.1941	0.1810	0.1680	0.1550	0.1422	0.1302	0.1191	0.1088	0.0993	0.0905	0.0822	0.0745	
2.04	0.2991	0.2856	0.2722	0.2588	0.2455	0.2322	0.2190	0.2058	0.1927	0.1796	0.1665	0.1535	0.1407	0.1288	0.1177	0.1075	0.0981	0.0893	0.0811	0.0735	
2.05	0.2976	0.2842	0.2708	0.2574	0.2441	0.2308	0.2175	0.2043	0.1912	0.1781	0.1651	0.1521	0.1393	0.1274	0.1164	0.1063	0.0969	0.0881	0.0800	0.0724	
2.06	0.2962	0.2828	0.2693	0.2560	0.2426	0.2293	0.2161	0.2029	0.1898	0.1767	0.1636	0.1506	0.1379	0.1261	0.1151	0.1050	0.0957	0.0870	0.0789	0.0714	
2.07	0.2948	0.2813	0.2679	0.2545	0.2412	0.2279	0.2147	0.2015	0.1883	0.1752	0.1622	0.1492	0.1365	0.1247	0.1138	0.1038	0.0945	0.0859	0.0778	0.0703	
2.08	0.2934	0.2799	0.2665	0.2531	0.2398	0.2265	0.2133	0.2001	0.1869	0.1738	0.1608	0.1478	0.1351	0.1234	0.1126	0.1026	0.0933	0.0847	0.0767	0.0693	
2.09	0.2920	0.2786	0.2651	0.2517	0.2384	0.2251	0.2118	0.1986	0.1855	0.1724	0.1594	0.1464	0.1338	0.1221	0.1113	0.1014	0.0922	0.0836	0.0757	0.0683	
2.10	0.2907	0.2772	0.2637	0.2503	0.2370	0.2237	0.2104	0.1972	0.1841	0.1710	0.1580	0.1450	0.1324	0.1208	0.1101	0.1002	0.0910	0.0825	0.0747	0.0673	
2.11	0.2893	0.2758	0.2623	0.2489	0.2356	0.2223	0.2091	0.1959	0.1827	0.1696	0.1566	0.1436	0.1311	0.1195	0.1088	0.0990	0.0899	0.0815	0.0736	0.0664	
2.12	0.2879	0.2744	0.2610	0.2476	0.2342	0.2209	0.2077	0.1945	0.1813	0.1683	0.1552	0.1423	0.1298	0.1182	0.1076	0.0978	0.0888	0.0804	0.0726	0.0654	
2.13	0.2866	0.2731	0.2596	0.2462	0.2328	0.2195	0.2063	0.1931	0.1800	0.1669	0.1539	0.1409	0.1284	0.1170	0.1064	0.0967	0.0877	0.0794	0.0716	0.0645	
2.14	0.2852	0.2717	0.2582	0.2448	0.2315	0.2182	0.2049	0.1917	0.1786	0.1655	0.1525	0.1396	0.1271	0.1157	0.1052	0.0955	0.0866	0.0783	0.0706	0.0635	
2.15	0.2838	0.2704	0.2569	0.2435	0.2301	0.2168	0.2036	0.1904	0.1773	0.1642	0.1512	0.1382	0.1259	0.1145	0.1040	0.0944	0.0855	0.0773	0.0697	0.0626	
2.16	0.2826	0.2690	0.2556	0.2421	0.2288	0.2155	0.2022	0.1890	0.1759	0.1628	0.1498	0.1369	0.1246	0.1133	0.1029	0.0933	0.0845	0.0763	0.0687	0.0617	
2.17	0.2812	0.2677	0.2542	0.2408	0.2275	0.2142	0.2009	0.1877	0.1746	0.1615	0.1485	0.1356	0.1233	0.1121	0.1017	0.0922	0.0834	0.0753	0.0678	0.0608	
2.18	0.2799	0.2664	0.2529	0.2395	0.2261	0.2128	0.1996	0.1864	0.1733	0.1602	0.1472	0.1343	0.1221	0.1109	0.1006	0.0911	0.0824	0.0743	0.0668	0.0599	
2.19	0.2786	0.2651	0.2516	0.2382	0.2248	0.2115	0.1983	0.1851	0.1720	0.1589	0.1459	0.1330	0.1208	0.1097	0.0994	0.0900	0.0814	0.0733	0.0659	0.0591	
2.20	0.2773	0.2638	0.2503	0.2369	0.2235	0.2102	0.1970	0.1838	0.1706	0.1576	0.1446	0.1317	0.1196	0.1085	0.0983	0.0890	0.0803	0.0724	0.0650	0.0582	
2.21	0.2760	0.2625	0.2490	0.2356	0.2222	0.2089	0.1957	0.1825	0.1694	0.1563	0.1433	0.1305	0.1184	0.1073	0.0972	0.0879	0.0793	0.0714	0.0641	0.0574	
2.22	0.2747	0.2612	0.2477	0.2343	0.2209	0.2076	0.1944	0.1812	0.1681	0.1550	0.1420	0.1292	0.1172	0.1062	0.0961	0.0869	0.0784	0.0705	0.0632	0.0565	
2.23	0.2735	0.2599	0.2464	0.2330	0.2196	0.2063	0.1931	0.1799	0.1668	0.1537	0.1408	0.1279	0.1160	0.1050	0.0950	0.0858	0.0774	0.0696	0.0623	0.0557	
2.24	0.2722	0.2586	0.2451	0.2317	0.2184	0.2051	0.1918	0.1786	0.1655	0.1525	0.1395	0.1267	0.1148	0.1039	0.0940	0.0848	0.0764	0.0686	0.0615	0.0549	
2.25	0.2709	0.2574	0.2439	0.2304	0.2171	0.2038	0.1905	0.1774	0.1643	0.1512	0.1382	0.1255	0.1136	0.1028	0.0929	0.0838	0.0755	0.0677	0.0606	0.0541	
2.26	0.2697	0.2561	0.2426	0.2292	0.2158	0.2025	0.1893	0.1761	0.1630	0.1500	0.1370	0.1243	0.1125	0.1017	0.0918	0.0828	0.0745	0.0668	0.0598	0.0533	
2.27	0.2684	0.2549	0.2414	0.2279	0.2146	0.2013	0.1880	0.1749	0.1618	0.1487	0.1358	0.1231	0.1113	0.1006	0.0908	0.0819	0.0736	0.0660	0.0590	0.0525	
2.28	0.2672	0.2536	0.2401	0.2267	0.2133	0.2000	0.1868	0.1736	0.1605	0.1475	0.1346	0.1219	0.1102	0.0995	0.0898	0.0809	0.0727	0.0651	0.0581	0.0518	
2.29	0.2659	0.2524	0.2389	0.2254	0.2121	0.1988	0.1856	0.1724	0.1593	0.1463	0.1333	0.1207	0.1091	0.0985	0.0888	0.0799	0.0718	0.0642	0.0573	0.0510	
2.30	0.2647	0.2511	0.2376	0.2242	0.2109	0.1976	0.1843	0.1712	0.1581	0.1451	0.1321	0.1196	0.1080	0.0974	0.0878	0.0790	0.0709	0.0634	0.0565	0.0503	
2.31	0.2635	0.2499	0.2364	0.2230	0.2096	0.1963	0.1831	0.1700	0.1569	0.1439	0.1309	0.1184	0.1069	0.0963	0.0867	0.0780	0.0700	0.0626	0.0557	0.0495	
2.32	0.2623	0.2487	0.2352	0.2218	0.2084	0.1951	0.1819	0.1688	0.1557	0.1427	0.1298	0.1172	0.1058	0.0953	0.0858	0.0771	0.0691	0.0617	0.0550	0.0488	
2.33	0.2611	0.2475	0.2340	0.2206	0.2072	0.1939	0.1807	0.1676	0.1545	0.1415	0.1286	0.1161	0.1047	0.0943	0.0848	0.0762	0.0682	0.0609	0.0542	0.0481	
2.34	0.2599	0.2463	0.2328	0.2194	0.2060	0.1927	0.1795	0.1664	0.1533	0.1403	0.1274	0.1150	0.1036	0.0933	0.0839	0.0753	0.0674	0.0601	0.0535	0.0474	
2.35	0.2587	0.2451	0.2316	0.2182	0.2048	0.1915	0.1783	0.1652	0.1521	0.1392	0.1262	0.1139	0.1026	0.0923	0.0829	0.0744	0.0665	0.0593	0.0527	0.0467	
2.36	0.2575	0.2439	0.2304	0.2170	0.2036	0.1904	0.1772	0.1640	0.1510	0.1380	0.1251	0.1128	0.1015	0.0913	0.0820	0.0735	0.0657	0.0585	0.0520	0.0460	
2.37	0.2563	0.2427	0.2292	0.2158	0.2025	0.1892	0.1760	0.1629	0.1498	0.1368	0.1240	0.1117	0.1005	0.0903	0.0811	0.0726	0.0649	0.0578	0.0513	0.0453	
2.38	0.2551	0.2416	0.2281	0.2146	0.2013	0.1880	0.1748	0.1617	0.1487	0.1357	0.1228	0.1106	0.0994	0.0894	0.0801	0.0718	0.0641	0.0570	0.0505	0.0447	
2.39	0.2540	0.2404	0.2269	0.2135	0.2001	0.1869	0.1737	0.1606	0.1475	0.1346	0.1217	0.1095	0.0984	0.0884	0.0792	0.0709	0.0633	0.0562	0.0498	0.0440	
2.40	0.2528	0.2392	0.2257	0.2123	0.1990	0.1857	0.1725	0.1594	0.1464	0.1334	0.1206	0.1084	0.0974	0.0874	0.0783	0.0701	0.0625	0.0555	0.0491	0.0434	
2.41	0.2516	0.2381	0.2246	0.2112	0.1978	0.1845	0.1713	0.1582	0.1453	0.1323	0.1195	0.1073	0.0963	0.0863	0.0773	0.0691	0.0615	0.0545	0.0481	0.0425	
2.42	0.2505	0.2369	0.2234	0.2100	0.1966	0.1833	0.1701	0.1570	0.1441	0.1312	0.1184	0.1064	0.0954	0.0854	0.0764	0.0682	0.0606	0.0536	0.0472	0.0416	
2.43	0.2494	0.2358	0.2223	0.2089	0.1956	0.1823	0.1691	0.1560	0.1430	0.1301	0.1173	0.1053	0.0943	0.0843	0.0753	0.0671	0.0595	0.0523	0.0459	0.0403	
2.44	0.2482	0.2347	0.2212	0.2078	0.1944	0.1812	0.1680	0.1549	0.1419	0.1290	0.1162	0.1043	0.0933	0.0833	0.0743	0.0661	0.0584	0.0512	0.0448	0.0392	
2.45	0.2471	0.2335	0.2200	0.2066	0.1933	0.1801	0.1669	0.1538	0.1408	0.1279	0.1151	0.1033	0.0923	0.0823	0.0733	0.0651	0.0574	0.0502	0.0438	0.0382	
2.46	0.2460	0.2324	0.2189	0.2055	0.1922	0.1790	0.1658	0.1527	0.1397	0.1268	0.1141	0.1023	0.0913	0.0813	0.0723	0.0641	0.0564	0.0492	0.0428	0.0372	
2.47	0.2449	0.2313	0.2178	0.2044	0.1911	0.1779	0.1647	0.1516	0.1386	0.1257	0.1130	0.1013	0.0903	0.0803	0.0713	0.0631	0.0554	0.0482	0.0418	0.0362	
2.48	0.2438	0.2302	0.2167	0.2033	0.1900	0.1768	0.1636	0.1505	0.1376	0.1247	0.1120	0.1003	0.0893	0.0793	0.0703	0.0621	0.0544	0.0472	0.0408	0.0352	
2.49	0.2427	0.2291	0.2156	0.2022	0.1889	0.1757	0.1625	0.1494	0.1365	0.1236	0.1109	0.0993	0.0888	0.0793	0.0707	0.0629	0.0557	0.0482	0.0418	0.0362	
2.50	0.2416	0.2280	0.2145	0.2011	0.1878	0.1746	0.1614	0.1484	0.1354	0.1226	0.1099	0.0983	0.0878	0.0783	0.0697	0.0621	0.0550	0.0476	0.0412	0.0356	
2.51	0.2405	0.2269	0.2134	0.2000	0.1867	0.1735	0.1604	0.1473	0.1344	0.1215	0.1089	0.0974	0.0870	0.0776	0.0691	0.0614	0.0543	0.0470	0.0407	0.0351	
2.52	0.2394	0.2258	0.2123	0.1990	0.1857	0.1724	0.1593	0.1463	0.1333	0.1205	0.1079	0.0964	0.0861	0.0767	0.0682	0.0605	0.0534	0.0461	0.0397	0.0341	
2.53	0.2383	0.2247	0.2112	0.1979	0.1846	0.1714	0.1583														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
3.01	0.1926	0.1792	0.1660	0.1529	0.1399	0.1271	0.1144	0.1018	0.0894	0.0781	0.0682	0.0595	0.0518	0.0450	0.0389	0.0334	0.0286	0.0243	0.0206	0.0173	
3.02	0.1918	0.1784	0.1652	0.1521	0.1391	0.1263	0.1136	0.1010	0.0886	0.0774	0.0675	0.0589	0.0513	0.0445	0.0384	0.0330	0.0282	0.0240	0.0203	0.0171	
3.03	0.1909	0.1776	0.1644	0.1513	0.1383	0.1255	0.1128	0.1002	0.0879	0.0767	0.0669	0.0583	0.0508	0.0440	0.0380	0.0326	0.0279	0.0237	0.0200	0.0168	
3.04	0.1901	0.1768	0.1636	0.1505	0.1375	0.1247	0.1120	0.0994	0.0871	0.0760	0.0663	0.0578	0.0502	0.0435	0.0376	0.0322	0.0275	0.0233	0.0197	0.0165	
3.05	0.1893	0.1759	0.1627	0.1497	0.1367	0.1239	0.1112	0.0987	0.0864	0.0753	0.0656	0.0572	0.0497	0.0431	0.0371	0.0318	0.0271	0.0230	0.0194	0.0163	
3.06	0.1885	0.1751	0.1619	0.1489	0.1359	0.1231	0.1105	0.0979	0.0857	0.0747	0.0650	0.0566	0.0492	0.0426	0.0367	0.0314	0.0268	0.0227	0.0191	0.0160	
3.07	0.1876	0.1743	0.1611	0.1481	0.1351	0.1224	0.1097	0.0972	0.0849	0.0740	0.0644	0.0561	0.0487	0.0421	0.0363	0.0311	0.0264	0.0224	0.0189	0.0158	
3.08	0.1868	0.1735	0.1603	0.1473	0.1344	0.1216	0.1089	0.0964	0.0842	0.0733	0.0638	0.0555	0.0482	0.0417	0.0358	0.0307	0.0261	0.0221	0.0186	0.0156	
3.09	0.1860	0.1727	0.1595	0.1465	0.1336	0.1208	0.1082	0.0957	0.0835	0.0727	0.0632	0.0550	0.0477	0.0412	0.0354	0.0303	0.0258	0.0218	0.0183	0.0153	
3.10	0.1852	0.1719	0.1587	0.1457	0.1328	0.1200	0.1074	0.0949	0.0828	0.0720	0.0626	0.0544	0.0472	0.0408	0.0350	0.0299	0.0254	0.0215	0.0181	0.0151	
3.11	0.1844	0.1711	0.1580	0.1449	0.1320	0.1193	0.1067	0.0942	0.0821	0.0714	0.0620	0.0539	0.0467	0.0403	0.0346	0.0296	0.0251	0.0212	0.0178	0.0149	
3.12	0.1836	0.1703	0.1572	0.1442	0.1313	0.1185	0.1059	0.0934	0.0814	0.0707	0.0615	0.0534	0.0462	0.0399	0.0342	0.0292	0.0248	0.0209	0.0175	0.0146	
3.13	0.1828	0.1695	0.1564	0.1434	0.1305	0.1178	0.1052	0.0927	0.0807	0.0701	0.0609	0.0529	0.0457	0.0394	0.0338	0.0288	0.0245	0.0206	0.0173	0.0144	
3.14	0.1820	0.1687	0.1556	0.1426	0.1297	0.1170	0.1044	0.0920	0.0800	0.0695	0.0603	0.0523	0.0453	0.0390	0.0334	0.0285	0.0241	0.0203	0.0170	0.0142	
3.15	0.1812	0.1680	0.1548	0.1418	0.1290	0.1163	0.1037	0.0913	0.0793	0.0689	0.0598	0.0518	0.0448	0.0386	0.0330	0.0281	0.0238	0.0201	0.0168	0.0140	
3.16	0.1804	0.1672	0.1541	0.1411	0.1282	0.1155	0.1030	0.0905	0.0786	0.0683	0.0592	0.0513	0.0443	0.0382	0.0327	0.0278	0.0235	0.0198	0.0166	0.0138	
3.17	0.1797	0.1664	0.1533	0.1403	0.1275	0.1148	0.1022	0.0898	0.0780	0.0676	0.0586	0.0508	0.0439	0.0377	0.0323	0.0275	0.0232	0.0195	0.0163	0.0136	
3.18	0.1789	0.1656	0.1525	0.1396	0.1268	0.1141	0.1015	0.0891	0.0773	0.0670	0.0581	0.0503	0.0434	0.0373	0.0319	0.0271	0.0229	0.0193	0.0161	0.0133	
3.19	0.1781	0.1649	0.1518	0.1388	0.1260	0.1133	0.1008	0.0884	0.0767	0.0664	0.0575	0.0498	0.0430	0.0369	0.0315	0.0268	0.0226	0.0190	0.0158	0.0131	
3.20	0.1773	0.1641	0.1510	0.1381	0.1253	0.1126	0.1001	0.0877	0.0760	0.0658	0.0570	0.0493	0.0425	0.0365	0.0312	0.0265	0.0223	0.0187	0.0156	0.0129	
3.21	0.1766	0.1634	0.1503	0.1373	0.1245	0.1119	0.0994	0.0870	0.0754	0.0653	0.0565	0.0488	0.0421	0.0361	0.0308	0.0261	0.0220	0.0185	0.0154	0.0127	
3.22	0.1758	0.1626	0.1495	0.1366	0.1238	0.1112	0.0987	0.0863	0.0747	0.0647	0.0559	0.0484	0.0416	0.0357	0.0304	0.0258	0.0217	0.0182	0.0152	0.0125	
3.23	0.1751	0.1619	0.1488	0.1359	0.1231	0.1105	0.0980	0.0856	0.0741	0.0641	0.0554	0.0479	0.0412	0.0353	0.0301	0.0255	0.0215	0.0180	0.0149	0.0124	
3.24	0.1743	0.1611	0.1481	0.1351	0.1224	0.1097	0.0973	0.0849	0.0734	0.0635	0.0549	0.0474	0.0408	0.0349	0.0297	0.0252	0.0212	0.0177	0.0147	0.0122	
3.25	0.1736	0.1604	0.1473	0.1344	0.1217	0.1090	0.0966	0.0842	0.0728	0.0630	0.0544	0.0469	0.0404	0.0346	0.0294	0.0249	0.0209	0.0175	0.0145	0.0120	
3.26	0.1728	0.1596	0.1466	0.1337	0.1209	0.1083	0.0959	0.0836	0.0722	0.0624	0.0539	0.0465	0.0399	0.0342	0.0291	0.0246	0.0206	0.0172	0.0143	0.0118	
3.27	0.1721	0.1589	0.1459	0.1330	0.1202	0.1076	0.0952	0.0829	0.0716	0.0618	0.0534	0.0460	0.0395	0.0338	0.0287	0.0243	0.0204	0.0170	0.0141	0.0116	
3.28	0.1713	0.1582	0.1451	0.1323	0.1195	0.1069	0.0945	0.0822	0.0710	0.0613	0.0529	0.0456	0.0391	0.0334	0.0284	0.0240	0.0201	0.0168	0.0139	0.0114	
3.29	0.1706	0.1574	0.1444	0.1315	0.1188	0.1062	0.0938	0.0816	0.0704	0.0607	0.0524	0.0451	0.0387	0.0331	0.0281	0.0237	0.0198	0.0165	0.0137	0.0111	
3.30	0.1699	0.1567	0.1437	0.1308	0.1181	0.1056	0.0931	0.0809	0.0698	0.0602	0.0519	0.0447	0.0383	0.0327	0.0277	0.0234	0.0196	0.0163	0.0135	0.0109	
3.31	0.1691	0.1560	0.1430	0.1301	0.1174	0.1049	0.0925	0.0802	0.0692	0.0597	0.0514	0.0442	0.0379	0.0324	0.0274	0.0231	0.0193	0.0161	0.0133	0.0107	
3.32	0.1684	0.1553	0.1423	0.1294	0.1167	0.1042	0.0918	0.0796	0.0686	0.0591	0.0509	0.0438	0.0375	0.0320	0.0271	0.0228	0.0191	0.0159	0.0131	0.0108	
3.33	0.1677	0.1545	0.1416	0.1287	0.1161	0.1035	0.0911	0.0789	0.0680	0.0586	0.0504	0.0434	0.0371	0.0316	0.0268	0.0225	0.0188	0.0156	0.0129	0.0106	
3.34	0.1670	0.1538	0.1409	0.1280	0.1154	0.1028	0.0905	0.0783	0.0674	0.0581	0.0500	0.0429	0.0367	0.0313	0.0265	0.0222	0.0186	0.0154	0.0127	0.0104	
3.35	0.1662	0.1531	0.1402	0.1273	0.1147	0.1022	0.0898	0.0777	0.0668	0.0576	0.0495	0.0425	0.0364	0.0310	0.0262	0.0220	0.0183	0.0152	0.0125	0.0103	
3.36	0.1655	0.1524	0.1395	0.1267	0.1140	0.1015	0.0892	0.0770	0.0663	0.0570	0.0490	0.0421	0.0360	0.0306	0.0258	0.0217	0.0181	0.0150	0.0124	0.0101	
3.37	0.1648	0.1517	0.1388	0.1260	0.1133	0.1008	0.0885	0.0764	0.0657	0.0565	0.0486	0.0417	0.0356	0.0303	0.0255	0.0214	0.0179	0.0148	0.0122	0.0100	
3.38	0.1641	0.1510	0.1381	0.1253	0.1127	0.1002	0.0879	0.0758	0.0652	0.0560	0.0481	0.0413	0.0352	0.0299	0.0252	0.0212	0.0176	0.0146	0.0120	0.0098	
3.39	0.1634	0.1503	0.1374	0.1246	0.1120	0.0995	0.0872	0.0752	0.0646	0.0555	0.0477	0.0409	0.0349	0.0296	0.0250	0.0209	0.0174	0.0144	0.0118	0.0097	
3.40	0.1627	0.1496	0.1367	0.1239	0.1113	0.0988	0.0866	0.0746	0.0640	0.0550	0.0472	0.0405	0.0345	0.0293	0.0247	0.0206	0.0172	0.0142	0.0117	0.0095	
3.41	0.1489	0.1360	0.1231	0.1103	0.0987	0.0869	0.0745	0.0635	0.0545	0.0465	0.0391	0.0324	0.0268	0.0219	0.0174	0.0139	0.0107	0.0085	0.0067	0.0050	
3.42	0.1481	0.1354	0.1226	0.1098	0.0982	0.0864	0.0741	0.0631	0.0541	0.0461	0.0387	0.0320	0.0264	0.0215	0.0170	0.0135	0.0103	0.0081	0.0064	0.0048	
3.43	0.1466	0.1476	0.1347	0.1219	0.1094	0.0969	0.0847	0.0727	0.0624	0.0536	0.0459	0.0393	0.0335	0.0283	0.0238	0.0199	0.0165	0.0136	0.0112	0.0091	
3.44	0.1599	0.1469	0.1340	0.1213	0.1087	0.0963	0.0840	0.0722	0.0619	0.0531	0.0455	0.0389	0.0331	0.0280	0.0235	0.0196	0.0163	0.0134	0.0110	0.0089	
3.45	0.1593	0.1462	0.1333	0.1206	0.1081	0.0957	0.0834	0.0716	0.0614	0.0526	0.0451	0.0385	0.0328	0.0277	0.0233	0.0194	0.0161	0.0132	0.0108	0.0088	
3.46	0.1586	0.1455	0.1327	0.1200	0.1074	0.0950	0.0828	0.0710	0.0608	0.0520	0.0446	0.0381	0.0324	0.0274	0.0230	0.0192	0.0159	0.0131	0.0107	0.0087	
3.47	0.1579	0.1449	0.1320	0.1193	0.1068	0.0944	0.0822	0.0704	0.0603	0.0517	0.0442	0.0378	0.0321	0.0271	0.0227	0.0189	0.0157	0.0129	0.0105	0.0085	
3.48	0.1572	0.1442	0.1314	0.1187	0.1061	0.0938	0.0815	0.0698	0.0598	0.0512	0.0438	0.0374	0.0317	0.0268	0.0224	0.0187	0.0155	0.0127	0.0104	0.0084	
3.49	0.1565	0.1435	0.1307	0.1180	0.1055	0.0931	0.0809	0.0693	0.0593	0.0508	0.0434	0.0370	0.0314	0.0265	0.0222	0.0185	0.0153	0.0125	0.0102	0.0083	
3.50	0.1559	0.1429	0.1301	0.1174	0.1049	0.0925	0.0803	0.0687	0.0588	0.0503	0.0430	0.0367	0.0311	0.0262	0.0219	0.0182	0.0151	0.0124	0.0101	0.0081	
3.51	0.1552	0.1422	0.1294	0.1167	0.1042	0.0919	0.0797	0.0681	0.0583	0.0499	0.0426	0.0363	0.0308	0.0259	0.0217	0.0180	0.0149	0.0122	0.0099	0.0080	
3.52	0.1545	0.1416	0.1288	0.1161	0.1036	0.0913	0.0791	0.0676	0.0578	0.0494	0.0422	0.0359	0.0304	0.0256	0.0214	0.0178	0.0147	0.0120	0.0098	0.0079	
3.53	0.1539	0.1409	0.1281	0.1155	0.1030	0.0907	0.0785														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																		
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35															
4.01	0.1253	0.1128	0.1004	0.0883	0.0763	0.0645	0.0540	0.0453	0.0380	0.0319	0.0266	0.0221	0.0182	0.0148	0.0120	0.0096	0.0077	0.0060	0.0047	0.0037															
4.02	0.1248	0.1123	0.0999	0.0878	0.0758	0.0640	0.0536	0.0449	0.0377	0.0316	0.0264	0.0219	0.0180	0.0147	0.0118	0.0095	0.0076	0.0060	0.0047	0.0036															
4.03	0.1242	0.1117	0.0994	0.0873	0.0753	0.0636	0.0531	0.0445	0.0374	0.0313	0.0261	0.0217	0.0178	0.0145	0.0117	0.0094	0.0075	0.0059	0.0046	0.0035															
4.04	0.1237	0.1112	0.0989	0.0867	0.0748	0.0631	0.0527	0.0442	0.0371	0.0310	0.0259	0.0214	0.0176	0.0143	0.0116	0.0093	0.0074	0.0058	0.0045	0.0035															
4.05	0.1232	0.1107	0.0984	0.0862	0.0743	0.0626	0.0523	0.0438	0.0368	0.0308	0.0256	0.0212	0.0174	0.0142	0.0114	0.0091	0.0073	0.0057	0.0045	0.0034															
4.06	0.1227	0.1102	0.0979	0.0857	0.0738	0.0622	0.0519	0.0435	0.0364	0.0305	0.0254	0.0210	0.0172	0.0140	0.0113	0.0090	0.0072	0.0056	0.0044	0.0034															
4.07	0.1221	0.1096	0.0974	0.0853	0.0733	0.0617	0.0515	0.0431	0.0361	0.0302	0.0252	0.0208	0.0170	0.0138	0.0112	0.0089	0.0071	0.0056	0.0043	0.0033															
4.08	0.1216	0.1091	0.0969	0.0848	0.0729	0.0612	0.0511	0.0428	0.0358	0.0300	0.0249	0.0206	0.0169	0.0137	0.0110	0.0088	0.0070	0.0055	0.0043	0.0033															
4.09	0.1211	0.1086	0.0963	0.0843	0.0724	0.0608	0.0507	0.0424	0.0355	0.0297	0.0247	0.0204	0.0167	0.0135	0.0109	0.0087	0.0069	0.0054	0.0042	0.0032															
4.10	0.1206	0.1081	0.0958	0.0838	0.0719	0.0603	0.0503	0.0421	0.0352	0.0294	0.0245	0.0202	0.0165	0.0134	0.0108	0.0086	0.0068	0.0053	0.0041	0.0032															
4.11	0.1201	0.1076	0.0954	0.0833	0.0714	0.0599	0.0499	0.0417	0.0349	0.0292	0.0242	0.0200	0.0163	0.0132	0.0106	0.0085	0.0067	0.0052	0.0041	0.0031															
4.12	0.1195	0.1071	0.0949	0.0828	0.0709	0.0594	0.0495	0.0414	0.0346	0.0289	0.0240	0.0198	0.0162	0.0131	0.0105	0.0084	0.0066	0.0051	0.0040	0.0031															
4.13	0.1190	0.1066	0.0944	0.0823	0.0705	0.0590	0.0491	0.0411	0.0343	0.0287	0.0238	0.0196	0.0160	0.0129	0.0104	0.0083	0.0065	0.0051	0.0039	0.0030															
4.14	0.1185	0.1061	0.0939	0.0818	0.0700	0.0585	0.0488	0.0407	0.0341	0.0284	0.0236	0.0194	0.0158	0.0128	0.0103	0.0082	0.0064	0.0050	0.0039	0.0030															
4.15	0.1180	0.1056	0.0934	0.0814	0.0695	0.0581	0.0484	0.0404	0.0338	0.0281	0.0233	0.0191	0.0155	0.0127	0.0101	0.0081	0.0064	0.0050	0.0038	0.0029															
4.16	0.1175	0.1051	0.0929	0.0809	0.0691	0.0577	0.0480	0.0401	0.0335	0.0279	0.0231	0.0189	0.0153	0.0125	0.0100	0.0080	0.0063	0.0049	0.0038	0.0029															
4.17	0.1170	0.1046	0.0924	0.0804	0.0686	0.0572	0.0476	0.0397	0.0332	0.0276	0.0229	0.0188	0.0153	0.0124	0.0099	0.0079	0.0062	0.0048	0.0037	0.0028															
4.18	0.1165	0.1041	0.0919	0.0799	0.0681	0.0568	0.0473	0.0394	0.0329	0.0274	0.0227	0.0187	0.0152	0.0122	0.0098	0.0078	0.0061	0.0048	0.0037	0.0028															
4.19	0.1160	0.1036	0.0914	0.0795	0.0677	0.0564	0.0469	0.0391	0.0326	0.0272	0.0225	0.0185	0.0150	0.0121	0.0097	0.0077	0.0060	0.0047	0.0036	0.0028															
4.20	0.1155	0.1031	0.0910	0.0790	0.0672	0.0559	0.0465	0.0388	0.0324	0.0269	0.0223	0.0183	0.0148	0.0120	0.0095	0.0076	0.0059	0.0046	0.0036	0.0027															
4.21	0.1150	0.1026	0.0905	0.0785	0.0668	0.0555	0.0462	0.0385	0.0321	0.0267	0.0221	0.0181	0.0147	0.0118	0.0094	0.0075	0.0059	0.0046	0.0035	0.0027															
4.22	0.1145	0.1022	0.0900	0.0781	0.0663	0.0551	0.0458	0.0382	0.0318	0.0264	0.0218	0.0179	0.0145	0.0117	0.0093	0.0074	0.0058	0.0045	0.0035	0.0026															
4.23	0.1140	0.1017	0.0895	0.0776	0.0659	0.0547	0.0455	0.0378	0.0315	0.0262	0.0216	0.0177	0.0144	0.0116	0.0092	0.0073	0.0057	0.0044	0.0034	0.0026															
4.24	0.1135	0.1012	0.0891	0.0771	0.0654	0.0543	0.0451	0.0375	0.0313	0.0260	0.0214	0.0176	0.0142	0.0114	0.0091	0.0072	0.0056	0.0044	0.0033	0.0025															
4.25	0.1130	0.1007	0.0886	0.0767	0.0649	0.0539	0.0447	0.0372	0.0310	0.0257	0.0212	0.0174	0.0141	0.0113	0.0090	0.0071	0.0056	0.0043	0.0033	0.0025															
4.26	0.1125	0.1002	0.0881	0.0762	0.0645	0.0535	0.0444	0.0369	0.0308	0.0255	0.0210	0.0172	0.0139	0.0112	0.0089	0.0070	0.0055	0.0042	0.0032	0.0025															
4.27	0.1121	0.0998	0.0877	0.0758	0.0641	0.0531	0.0441	0.0366	0.0305	0.0253	0.0208	0.0170	0.0138	0.0110	0.0088	0.0069	0.0054	0.0042	0.0032	0.0024															
4.28	0.1116	0.0993	0.0872	0.0753	0.0636	0.0527	0.0437	0.0363	0.0302	0.0251	0.0206	0.0169	0.0136	0.0109	0.0087	0.0068	0.0053	0.0041	0.0032	0.0024															
4.29	0.1111	0.0988	0.0867	0.0749	0.0632	0.0523	0.0434	0.0361	0.0300	0.0248	0.0205	0.0167	0.0135	0.0108	0.0086	0.0068	0.0053	0.0041	0.0031	0.0023															
4.30	0.1106	0.0983	0.0863	0.0744	0.0627	0.0519	0.0430	0.0358	0.0297	0.0246	0.0203	0.0165	0.0133	0.0107	0.0085	0.0067	0.0052	0.0040	0.0031	0.0023															
4.31	0.1101	0.0979	0.0858	0.0740	0.0623	0.0515	0.0427	0.0355	0.0295	0.0244	0.0201	0.0164	0.0132	0.0106	0.0084	0.0066	0.0051	0.0040	0.0030	0.0023															
4.32	0.1097	0.0974	0.0854	0.0735	0.0619	0.0511	0.0424	0.0352	0.0292	0.0242	0.0199	0.0162	0.0131	0.0105	0.0083	0.0065	0.0051	0.0039	0.0030	0.0022															
4.33	0.1092	0.0969	0.0849	0.0731	0.0614	0.0507	0.0420	0.0349	0.0290	0.0240	0.0197	0.0160	0.0129	0.0103	0.0082	0.0064	0.0050	0.0038	0.0029	0.0022															
4.34	0.1087	0.0965	0.0844	0.0726	0.0610	0.0504	0.0417	0.0346	0.0287	0.0238	0.0195	0.0159	0.0128	0.0102	0.0081	0.0063	0.0049	0.0038	0.0029	0.0022															
4.35	0.1082	0.0960	0.0840	0.0722	0.0606	0.0500	0.0414	0.0343	0.0285	0.0236	0.0193	0.0157	0.0126	0.0101	0.0080	0.0063	0.0049	0.0037	0.0028	0.0021															
4.36	0.1078	0.0956	0.0835	0.0717	0.0601	0.0496	0.0411	0.0341	0.0283	0.0233	0.0191	0.0156	0.0125	0.0100	0.0079	0.0062	0.0048	0.0037	0.0028	0.0021															
4.37	0.1073	0.0951	0.0831	0.0713	0.0597	0.0492	0.0408	0.0338	0.0280	0.0231	0.0190	0.0154	0.0124	0.0099	0.0078	0.0061	0.0047	0.0036	0.0028	0.0021															
4.38	0.1068	0.0946	0.0826	0.0709	0.0593	0.0489	0.0404	0.0335	0.0278	0.0229	0.0188	0.0153	0.0122	0.0098	0.0077	0.0060	0.0047	0.0036	0.0027	0.0020															
4.39	0.1064	0.0942	0.0822	0.0704	0.0589	0.0485	0.0401	0.0333	0.0276	0.0227	0.0186	0.0151	0.0121	0.0096	0.0076	0.0059	0.0046	0.0035	0.0027	0.0020															
4.40	0.1059	0.0937	0.0818	0.0700	0.0585	0.0481	0.0398	0.0330	0.0273	0.0225	0.0184	0.0150	0.0120	0.0095	0.0075	0.0059	0.0045	0.0035	0.0026	0.0019															
4.41	0.1054	0.0933	0.0813	0.0696	0.0580	0.0476	0.0393	0.0327	0.0270	0.0221	0.0181	0.0148	0.0119	0.0094	0.0074	0.0058	0.0044	0.0034	0.0025	0.0018															
4.42	0.1050	0.0928	0.0809	0.0691	0.0576	0.0472	0.0389	0.0324	0.0267	0.0218	0.0178	0.0145	0.0117	0.0093	0.0073	0.0057	0.0044	0.0034	0.0025	0.0019															
4.43	0.1045	0.0924	0.0804	0.0687	0.0572	0.0467	0.0384	0.0322	0.0266	0.0219	0.0179	0.0145	0.0116	0.0092	0.0072	0.0057	0.0044	0.0033	0.0025	0.0019															
4.44	0.1041	0.0919	0.0800	0.0683	0.0568	0.0463	0.0380	0.0319	0.0264	0.0217	0.0178	0.0144	0.0115	0.0091	0.0072	0.0056	0.0043	0.0033	0.0025	0.0018															
4.45	0.1036	0.0915	0.0796	0.0679	0.0564	0.0464	0.0383	0.0317	0.0262	0.0216	0.0176	0.0142	0.0114	0.0090	0.0071	0.0055	0.0042	0.0032	0.0024	0.0018															
4.46	0.1032	0.0911	0.0791	0.0674	0.0560	0.0460	0.0380	0.0314	0.0260	0.0214	0.0174	0.0141	0.0112	0.0089	0.0070	0.0054	0.0042	0.0032	0.0024	0.0018															
4.47	0.1027	0.0906	0.0787	0.0670	0.0556	0.0457	0.0377	0.0312	0.0258	0.0212	0.0173	0.0139	0.0111	0.0088	0.0069	0.0054	0.0041	0.0031	0.0024	0.0018															
4.48	0.1023	0.0902	0.0783	0.0666	0.0552	0.0453	0.0374	0.0309	0.0255	0.0210	0.0171	0.0138	0.0110	0.0087	0.0068	0.0053	0.0041	0.0031	0.0023	0.0017															
4.49	0.1018	0.0897	0.0779	0.0662	0.0548	0.0450	0.0371	0.0307	0.0253	0.0208	0.0169	0.0137	0.0109	0.0086	0.0067	0.0052	0.0040	0.0031	0.0023	0.0017															
4.50	0.1014	0.0893	0.0774	0.0658	0.0544	0.0447	0.0368	0.0304	0.0251	0.0206	0.0168	0.0135	0.0108	0.0085	0.0067	0.0052	0.0040	0.0030	0.0023	0.0017															
4.51	0.1009	0.0889	0.0770	0.0653	0.0540	0.0443	0.0366	0.0302	0.0249	0.0204	0.0166	0.0134																							

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
5.01	0.0807	0.0691	0.0577	0.0467	0.0377	0.0306	0.0249	0.0202	0.0164	0.0131	0.0103	0.0081	0.0062	0.0048	0.0036	0.0027	0.0020	0.0014	0.0010	0.0007	
5.02	0.0803	0.0687	0.0574	0.0463	0.0374	0.0304	0.0247	0.0201	0.0162	0.0130	0.0102	0.0080	0.0062	0.0047	0.0036	0.0027	0.0020	0.0014	0.0010	0.0007	
5.03	0.0800	0.0684	0.0570	0.0460	0.0372	0.0302	0.0245	0.0199	0.0161	0.0129	0.0101	0.0079	0.0061	0.0047	0.0035	0.0026	0.0019	0.0014	0.0010	0.0007	
5.04	0.0796	0.0680	0.0567	0.0457	0.0369	0.0299	0.0243	0.0197	0.0159	0.0127	0.0100	0.0078	0.0060	0.0046	0.0035	0.0026	0.0019	0.0014	0.0010	0.0007	
5.05	0.0792	0.0677	0.0563	0.0454	0.0366	0.0297	0.0242	0.0196	0.0158	0.0126	0.0099	0.0077	0.0060	0.0045	0.0034	0.0026	0.0019	0.0014	0.0010	0.0007	
5.06	0.0789	0.0673	0.0560	0.0451	0.0364	0.0295	0.0240	0.0194	0.0157	0.0125	0.0098	0.0077	0.0059	0.0045	0.0034	0.0025	0.0019	0.0013	0.0010	0.0007	
5.07	0.0785	0.0670	0.0556	0.0448	0.0361	0.0293	0.0238	0.0193	0.0155	0.0124	0.0097	0.0076	0.0058	0.0044	0.0033	0.0025	0.0018	0.0013	0.0010	0.0007	
5.08	0.0782	0.0666	0.0553	0.0444	0.0359	0.0291	0.0236	0.0191	0.0154	0.0123	0.0097	0.0075	0.0058	0.0044	0.0033	0.0025	0.0018	0.0013	0.0009	0.0007	
5.09	0.0778	0.0663	0.0549	0.0441	0.0356	0.0289	0.0234	0.0190	0.0153	0.0122	0.0096	0.0074	0.0057	0.0043	0.0033	0.0024	0.0018	0.0013	0.0009	0.0007	
5.10	0.0774	0.0659	0.0546	0.0438	0.0354	0.0287	0.0233	0.0188	0.0152	0.0121	0.0095	0.0074	0.0056	0.0043	0.0032	0.0024	0.0018	0.0013	0.0009	0.0006	
5.11	0.0771	0.0656	0.0543	0.0435	0.0351	0.0284	0.0231	0.0187	0.0150	0.0120	0.0094	0.0073	0.0056	0.0042	0.0032	0.0024	0.0017	0.0013	0.0009	0.0006	
5.12	0.0767	0.0652	0.0539	0.0432	0.0349	0.0282	0.0229	0.0185	0.0149	0.0119	0.0093	0.0072	0.0055	0.0042	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	
5.13	0.0764	0.0649	0.0536	0.0429	0.0346	0.0280	0.0227	0.0184	0.0148	0.0118	0.0092	0.0071	0.0055	0.0042	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	
5.14	0.0760	0.0645	0.0532	0.0426	0.0344	0.0278	0.0226	0.0182	0.0147	0.0117	0.0091	0.0071	0.0054	0.0041	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	
5.15	0.0757	0.0642	0.0529	0.0423	0.0341	0.0276	0.0224	0.0181	0.0145	0.0115	0.0089	0.0070	0.0053	0.0041	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	
5.16	0.0753	0.0638	0.0526	0.0420	0.0339	0.0274	0.0222	0.0179	0.0144	0.0114	0.0089	0.0069	0.0053	0.0040	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	
5.17	0.0749	0.0635	0.0522	0.0418	0.0336	0.0272	0.0221	0.0178	0.0143	0.0113	0.0089	0.0068	0.0052	0.0040	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	
5.18	0.0746	0.0631	0.0519	0.0415	0.0334	0.0270	0.0219	0.0177	0.0142	0.0112	0.0088	0.0068	0.0052	0.0039	0.0029	0.0022	0.0016	0.0011	0.0008	0.0006	
5.19	0.0742	0.0628	0.0516	0.0412	0.0332	0.0268	0.0217	0.0175	0.0141	0.0111	0.0087	0.0067	0.0051	0.0039	0.0029	0.0021	0.0016	0.0011	0.0008	0.0006	
5.20	0.0739	0.0625	0.0513	0.0409	0.0329	0.0266	0.0216	0.0174	0.0139	0.0110	0.0086	0.0066	0.0051	0.0038	0.0029	0.0021	0.0015	0.0011	0.0008	0.0005	
5.21	0.0736	0.0621	0.0509	0.0406	0.0327	0.0264	0.0214	0.0172	0.0138	0.0109	0.0085	0.0066	0.0050	0.0038	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	
5.22	0.0732	0.0618	0.0506	0.0403	0.0325	0.0263	0.0212	0.0171	0.0137	0.0108	0.0084	0.0065	0.0050	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	
5.23	0.0729	0.0615	0.0503	0.0401	0.0322	0.0261	0.0211	0.0170	0.0136	0.0107	0.0084	0.0064	0.0049	0.0037	0.0028	0.0020	0.0015	0.0011	0.0007	0.0005	
5.24	0.0725	0.0611	0.0500	0.0398	0.0320	0.0259	0.0209	0.0168	0.0135	0.0106	0.0083	0.0064	0.0049	0.0037	0.0027	0.0020	0.0015	0.0010	0.0007	0.0005	
5.25	0.0722	0.0608	0.0496	0.0395	0.0318	0.0257	0.0208	0.0167	0.0134	0.0106	0.0082	0.0063	0.0048	0.0036	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	
5.26	0.0718	0.0605	0.0493	0.0392	0.0316	0.0255	0.0206	0.0166	0.0133	0.0105	0.0081	0.0062	0.0047	0.0036	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	
5.27	0.0715	0.0601	0.0490	0.0390	0.0313	0.0253	0.0204	0.0164	0.0131	0.0104	0.0080	0.0062	0.0047	0.0035	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	
5.28	0.0712	0.0598	0.0487	0.0387	0.0311	0.0251	0.0203	0.0163	0.0130	0.0103	0.0080	0.0061	0.0046	0.0035	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	
5.29	0.0708	0.0595	0.0483	0.0384	0.0309	0.0249	0.0201	0.0162	0.0129	0.0102	0.0079	0.0061	0.0046	0.0035	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	
5.30	0.0705	0.0591	0.0480	0.0382	0.0307	0.0248	0.0200	0.0161	0.0128	0.0101	0.0078	0.0060	0.0045	0.0034	0.0025	0.0019	0.0013	0.0010	0.0007	0.0005	
5.31	0.0702	0.0588	0.0477	0.0379	0.0305	0.0246	0.0198	0.0159	0.0127	0.0100	0.0077	0.0059	0.0045	0.0034	0.0025	0.0018	0.0013	0.0009	0.0007	0.0005	
5.32	0.0698	0.0585	0.0474	0.0377	0.0303	0.0244	0.0197	0.0158	0.0126	0.0099	0.0077	0.0059	0.0044	0.0033	0.0025	0.0018	0.0013	0.0009	0.0007	0.0005	
5.33	0.0695	0.0582	0.0471	0.0374	0.0301	0.0242	0.0195	0.0157	0.0125	0.0098	0.0076	0.0058	0.0044	0.0033	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	
5.34	0.0692	0.0578	0.0468	0.0371	0.0298	0.0241	0.0194	0.0156	0.0124	0.0097	0.0075	0.0058	0.0044	0.0033	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	
5.35	0.0688	0.0575	0.0465	0.0369	0.0296	0.0239	0.0193	0.0154	0.0123	0.0096	0.0074	0.0057	0.0043	0.0032	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	
5.36	0.0685	0.0572	0.0461	0.0366	0.0294	0.0237	0.0191	0.0153	0.0122	0.0096	0.0074	0.0056	0.0043	0.0032	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	
5.37	0.0682	0.0569	0.0458	0.0364	0.0292	0.0235	0.0190	0.0152	0.0121	0.0095	0.0073	0.0056	0.0042	0.0032	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	
5.38	0.0678	0.0566	0.0455	0.0361	0.0290	0.0234	0.0188	0.0151	0.0120	0.0094	0.0072	0.0055	0.0042	0.0031	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	
5.39	0.0675	0.0562	0.0452	0.0359	0.0288	0.0232	0.0187	0.0150	0.0119	0.0093	0.0072	0.0055	0.0041	0.0031	0.0023	0.0016	0.0012	0.0008	0.0006	0.0004	
5.40	0.0672	0.0559	0.0449	0.0356	0.0286	0.0230	0.0185	0.0148	0.0118	0.0092	0.0071	0.0054	0.0041	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	
5.41	0.0669	0.0556	0.0446	0.0353	0.0284	0.0228	0.0183	0.0146	0.0117	0.0091	0.0070	0.0053	0.0040	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	
5.42	0.0665	0.0553	0.0443	0.0350	0.0282	0.0227	0.0184	0.0146	0.0116	0.0091	0.0070	0.0053	0.0040	0.0030	0.0022	0.0016	0.0011	0.0008	0.0006	0.0004	
5.43	0.0662	0.0550	0.0440	0.0349	0.0280	0.0225	0.0181	0.0145	0.0115	0.0089	0.0069	0.0053	0.0039	0.0029	0.0022	0.0016	0.0011	0.0008	0.0006	0.0004	
5.44	0.0659	0.0547	0.0437	0.0347	0.0278	0.0224	0.0180	0.0144	0.0114	0.0089	0.0068	0.0052	0.0039	0.0029	0.0021	0.0015	0.0011	0.0008	0.0005	0.0004	
5.45	0.0656	0.0544	0.0434	0.0344	0.0276	0.0222	0.0179	0.0143	0.0113	0.0088	0.0068	0.0051	0.0039	0.0029	0.0021	0.0015	0.0011	0.0008	0.0005	0.0004	
5.46	0.0652	0.0540	0.0431	0.0342	0.0274	0.0221	0.0177	0.0141	0.0112	0.0087	0.0067	0.0051	0.0038	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	0.0004	
5.47	0.0649	0.0537	0.0428	0.0340	0.0272	0.0219	0.0176	0.0140	0.0111	0.0087	0.0066	0.0050	0.0038	0.0028	0.0021	0.0015	0.0011	0.0008	0.0005	0.0004	
5.48	0.0646	0.0534	0.0425	0.0337	0.0271	0.0217	0.0175	0.0139	0.0110	0.0086	0.0066	0.0050	0.0037	0.0028	0.0020	0.0015	0.0011	0.0007	0.0005	0.0004	
5.49	0.0643	0.0531	0.0422	0.0335	0.0269	0.0216	0.0173	0.0138	0.0109	0.0085	0.0065	0.0049	0.0037	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	
5.50	0.0640	0.0528	0.0420	0.0333	0.0267	0.0214	0.0172	0.0137	0.0108	0.0084	0.0064	0.0049	0.0037	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	
5.51	0.0637	0.0525	0.0417	0.0331	0.0265	0.0213	0.0171	0.0136	0.0107	0.0083	0.0064	0.0048	0.0036	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	
5.52	0.0634	0.0522	0.0414	0.0328	0.0263	0.0211	0.0169	0.0135	0.0106	0.0083	0.0063	0.0048	0.0036	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	
5.53	0.0630	0.0519	0.0411	0.0326	0.0261	0.0210	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
7.01	0.0268	0.0205	0.0159	0.0124	0.0096	0.0074	0.0056	0.0041	0.0030	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.02	0.0266	0.0204	0.0158	0.0123	0.0096	0.0073	0.0055	0.0041	0.0029	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.03	0.0265	0.0203	0.0157	0.0122	0.0095	0.0073	0.0055	0.0040	0.0029	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.04	0.0263	0.0202	0.0156	0.0122	0.0094	0.0072	0.0054	0.0040	0.0029	0.0021	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.05	0.0261	0.0200	0.0155	0.0121	0.0094	0.0072	0.0054	0.0040	0.0029	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.06	0.0260	0.0199	0.0154	0.0120	0.0093	0.0071	0.0054	0.0039	0.0028	0.0020	0.0014	0.0010	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.07	0.0258	0.0198	0.0154	0.0119	0.0093	0.0071	0.0053	0.0039	0.0028	0.0020	0.0014	0.0010	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.08	0.0257	0.0197	0.0153	0.0119	0.0092	0.0070	0.0053	0.0039	0.0028	0.0020	0.0014	0.0010	0.0007	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.09	0.0255	0.0196	0.0152	0.0118	0.0091	0.0070	0.0052	0.0038	0.0028	0.0020	0.0014	0.0010	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.10	0.0254	0.0194	0.0151	0.0117	0.0091	0.0069	0.0052	0.0038	0.0027	0.0019	0.0014	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.11	0.0252	0.0193	0.0150	0.0116	0.0090	0.0069	0.0052	0.0038	0.0027	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.12	0.0251	0.0192	0.0149	0.0116	0.0090	0.0068	0.0051	0.0037	0.0027	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.13	0.0249	0.0191	0.0148	0.0115	0.0089	0.0068	0.0051	0.0037	0.0027	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.14	0.0248	0.0190	0.0147	0.0114	0.0088	0.0067	0.0050	0.0037	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.15	0.0246	0.0189	0.0146	0.0114	0.0088	0.0067	0.0050	0.0036	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.16	0.0245	0.0188	0.0145	0.0113	0.0087	0.0066	0.0050	0.0036	0.0026	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.17	0.0243	0.0186	0.0144	0.0112	0.0087	0.0066	0.0049	0.0036	0.0026	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.18	0.0242	0.0185	0.0144	0.0111	0.0086	0.0066	0.0049	0.0036	0.0026	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.19	0.0240	0.0184	0.0143	0.0111	0.0085	0.0065	0.0049	0.0035	0.0025	0.0018	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.20	0.0239	0.0183	0.0142	0.0110	0.0085	0.0065	0.0048	0.0035	0.0025	0.0018	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.21	0.0238	0.0182	0.0141	0.0109	0.0084	0.0064	0.0048	0.0035	0.0025	0.0018	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.22	0.0236	0.0181	0.0140	0.0109	0.0084	0.0064	0.0047	0.0034	0.0025	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.23	0.0235	0.0180	0.0139	0.0108	0.0083	0.0063	0.0047	0.0034	0.0024	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.24	0.0233	0.0179	0.0138	0.0107	0.0083	0.0063	0.0047	0.0034	0.0024	0.0017	0.0012	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.25	0.0232	0.0178	0.0138	0.0107	0.0082	0.0062	0.0046	0.0034	0.0024	0.0017	0.0012	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.26	0.0231	0.0177	0.0137	0.0106	0.0082	0.0062	0.0046	0.0033	0.0024	0.0017	0.0012	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.27	0.0229	0.0176	0.0136	0.0105	0.0081	0.0062	0.0046	0.0033	0.0024	0.0017	0.0012	0.0008	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.28	0.0228	0.0175	0.0135	0.0105	0.0081	0.0061	0.0045	0.0033	0.0023	0.0016	0.0011	0.0008	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.29	0.0227	0.0174	0.0134	0.0104	0.0080	0.0061	0.0045	0.0032	0.0023	0.0016	0.0011	0.0008	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.30	0.0225	0.0173	0.0134	0.0103	0.0080	0.0060	0.0045	0.0032	0.0023	0.0016	0.0011	0.0008	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.31	0.0224	0.0172	0.0133	0.0103	0.0079	0.0060	0.0044	0.0032	0.0023	0.0016	0.0011	0.0008	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.32	0.0223	0.0171	0.0132	0.0102	0.0079	0.0059	0.0044	0.0032	0.0023	0.0016	0.0011	0.0008	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.33	0.0221	0.0170	0.0131	0.0101	0.0078	0.0059	0.0044	0.0031	0.0022	0.0016	0.0011	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.34	0.0220	0.0169	0.0130	0.0101	0.0077	0.0059	0.0043	0.0031	0.0022	0.0016	0.0011	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.35	0.0219	0.0168	0.0130	0.0100	0.0077	0.0058	0.0043	0.0031	0.0022	0.0015	0.0011	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.36	0.0217	0.0167	0.0129	0.0100	0.0076	0.0058	0.0043	0.0031	0.0022	0.0015	0.0011	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.37	0.0216	0.0166	0.0128	0.0099	0.0076	0.0057	0.0042	0.0030	0.0022	0.0015	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.38	0.0215	0.0165	0.0127	0.0098	0.0075	0.0057	0.0042	0.0030	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.39	0.0214	0.0164	0.0127	0.0098	0.0075	0.0057	0.0042	0.0030	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.40	0.0212	0.0163	0.0126	0.0097	0.0074	0.0056	0.0041	0.0030	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.41	0.0211	0.0162	0.0125	0.0097	0.0074	0.0056	0.0041	0.0030	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.42	0.0210	0.0161	0.0124	0.0096	0.0074	0.0055	0.0041	0.0029	0.0021	0.0015	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.43	0.0209	0.0160	0.0124	0.0095	0.0073	0.0055	0.0040	0.0029	0.0021	0.0014	0.0010	0.0007	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.44	0.0207	0.0159	0.0123	0.0095	0.0073	0.0055	0.0040	0.0029	0.0020	0.0014	0.0010	0.0007	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.45	0.0206	0.0158	0.0122	0.0094	0.0072	0.0054	0.0040	0.0028	0.0020	0.0014	0.0010	0.0007	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.46	0.0205	0.0157	0.0121	0.0094	0.0072	0.0054	0.0039	0.0028	0.0020	0.0014	0.0010	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.47	0.0204	0.0156	0.0121	0.0093	0.0071	0.0053	0.0039	0.0028	0.0020	0.0014	0.0010	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.48	0.0203	0.0155	0.0120	0.0092	0.0071	0.0053	0.0039	0.0028	0.0020	0.0014	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.49	0.0202	0.0154	0.0119	0.0092	0.0070	0.0053	0.0039	0.0028	0.0019	0.0014	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.50	0.0200	0.0154	0.0118	0.0091	0.0070	0.0052	0.0038	0.0027	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.51	0.0199	0.0153	0.0118	0.0091	0.0069	0.0052	0.0038	0.0027	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.52	0.0198	0.0152	0.0117	0.0090	0.0069	0.0052	0.0038	0.0027	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	
7.53	0.0197	0.0151	0.0116	0.0090	0.0068	0.0051	0.0037	0.													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9702	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9603	0.9602	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9504	0.9503	0.9503	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9406	0.9405	0.9404	0.9403	0.9402	0.9402	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9309	0.9307	0.9306	0.9304	0.9303	0.9302	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9212	0.9210	0.9208	0.9206	0.9205	0.9203	0.9202	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9115	0.9113	0.9110	0.9108	0.9106	0.9105	0.9103	0.9102	0.9102	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9019	0.9016	0.9013	0.9010	0.9008	0.9006	0.9005	0.9003	0.9002	0.9002	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8924	0.8920	0.8916	0.8913	0.8910	0.8908	0.8906	0.8904	0.8903	0.8902	0.8901	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8829	0.8824	0.8820	0.8816	0.8813	0.8810	0.8807	0.8806	0.8804	0.8803	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8735	0.8729	0.8724	0.8719	0.8716	0.8712	0.8709	0.8707	0.8705	0.8704	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8641	0.8634	0.8629	0.8623	0.8619	0.8615	0.8612	0.8609	0.8607	0.8605	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8548	0.8540	0.8534	0.8528	0.8523	0.8518	0.8514	0.8511	0.8508	0.8506	0.8504	0.8503	0.8502	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8455	0.8447	0.8440	0.8433	0.8427	0.8422	0.8417	0.8414	0.8410	0.8408	0.8406	0.8404	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400
0.17	0.8363	0.8354	0.8346	0.8338	0.8332	0.8326	0.8321	0.8316	0.8313	0.8309	0.8307	0.8305	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8272	0.8262	0.8253	0.8244	0.8237	0.8230	0.8224	0.8219	0.8215	0.8211	0.8208	0.8206	0.8204	0.8203	0.8202	0.8201	0.8201	0.8200	0.8200	0.8200
0.19	0.8181	0.8170	0.8160	0.8150	0.8142	0.8135	0.8128	0.8123	0.8118	0.8114	0.8110	0.8107	0.8105	0.8104	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100
0.20	0.8091	0.8089	0.8086	0.8085	0.8084	0.8084	0.8082	0.8081	0.8081	0.8081	0.8081	0.8080	0.8080	0.8080	0.8080	0.8080	0.8080	0.8080	0.8080	0.8080
0.21	0.8002	0.7998	0.7996	0.7995	0.7994	0.7993	0.7993	0.7993	0.7994	0.7994	0.7994	0.7991	0.7991	0.7991	0.7990	0.7990	0.7990	0.7990	0.7990	0.7990
0.22	0.7913	0.7898	0.7895	0.7893	0.7891	0.7889	0.7887	0.7884	0.7882	0.7882	0.7881	0.7881	0.7881	0.7880	0.7880	0.7880	0.7880	0.7880	0.7880	0.7880
0.23	0.7825	0.7809	0.7805	0.7801	0.7798	0.7795	0.7792	0.7789	0.7786	0.7783	0.7781	0.7779	0.7775	0.7771	0.7768	0.7765	0.7762	0.7760	0.7757	0.7754
0.24	0.7737	0.7720	0.7705	0.7690	0.7677	0.7665	0.7654	0.7645	0.7636	0.7629	0.7623	0.7617	0.7613	0.7609	0.7607	0.7604	0.7603	0.7602	0.7601	0.7600
0.25	0.7651	0.7633	0.7616	0.7600	0.7586	0.7573	0.7561	0.7551	0.7541	0.7533	0.7526	0.7520	0.7515	0.7511	0.7508	0.7506	0.7504	0.7502	0.7501	0.7501
0.26	0.7564	0.7545	0.7527	0.7511	0.7495	0.7481	0.7468	0.7457	0.7447	0.7438	0.7430	0.7423	0.7418	0.7413	0.7410	0.7407	0.7405	0.7403	0.7402	0.7401
0.27	0.7479	0.7459	0.7439	0.7422	0.7405	0.7390	0.7376	0.7364	0.7352	0.7343	0.7334	0.7327	0.7321	0.7316	0.7311	0.7308	0.7306	0.7304	0.7302	0.7301
0.28	0.7394	0.7373	0.7352	0.7333	0.7315	0.7299	0.7284	0.7271	0.7259	0.7248	0.7239	0.7231	0.7224	0.7218	0.7214	0.7210	0.7207	0.7204	0.7203	0.7201
0.29	0.7310	0.7287	0.7266	0.7245	0.7226	0.7209	0.7193	0.7178	0.7165	0.7154	0.7144	0.7135	0.7127	0.7121	0.7116	0.7111	0.7108	0.7105	0.7103	0.7102
0.30	0.7227	0.7202	0.7180	0.7158	0.7138	0.7119	0.7102	0.7087	0.7073	0.7060	0.7049	0.7039	0.7031	0.7024	0.7018	0.7013	0.7009	0.7006	0.7004	0.7002
0.31	0.7144	0.7118	0.7094	0.7071	0.7050	0.7030	0.7012	0.6995	0.6980	0.6967	0.6955	0.6944	0.6935	0.6927	0.6921	0.6915	0.6911	0.6907	0.6905	0.6903
0.32	0.7062	0.7035	0.7010	0.6985	0.6963	0.6942	0.6922	0.6904	0.6888	0.6874	0.6861	0.6850	0.6840	0.6831	0.6824	0.6818	0.6813	0.6809	0.6806	0.6803
0.33	0.6981	0.6952	0.6926	0.6900	0.6876	0.6854	0.6833	0.6814	0.6797	0.6782	0.6768	0.6755	0.6745	0.6735	0.6727	0.6721	0.6715	0.6710	0.6707	0.6704
0.34	0.6900	0.6870	0.6842	0.6816	0.6790	0.6767	0.6745	0.6725	0.6706	0.6690	0.6675	0.6662	0.6650	0.6640	0.6631	0.6624	0.6617	0.6612	0.6608	0.6605
0.35	0.6820	0.6789	0.6760	0.6732	0.6705	0.6680	0.6657	0.6636	0.6616	0.6599	0.6583	0.6569	0.6556	0.6545	0.6535	0.6527	0.6520	0.6514	0.6510	0.6506
0.36	0.6741	0.6709	0.6678	0.6648	0.6621	0.6594	0.6570	0.6548	0.6527	0.6508	0.6491	0.6476	0.6463	0.6451	0.6440	0.6431	0.6423	0.6417	0.6412	0.6407
0.37	0.6662	0.6629	0.6596	0.6566	0.6537	0.6509	0.6484	0.6460	0.6438	0.6418	0.6400	0.6384	0.6369	0.6356	0.6345	0.6335	0.6327	0.6319	0.6314	0.6309
0.38	0.6585	0.6549	0.6516	0.6484	0.6453	0.6425	0.6398	0.6373	0.6350	0.6329	0.6310	0.6292	0.6277	0.6263	0.6251	0.6240	0.6230	0.6222	0.6216	0.6211
0.39	0.6507	0.6471	0.6436	0.6402	0.6371	0.6340	0.6312	0.6286	0.6262	0.6240	0.6220	0.6201	0.6185	0.6170	0.6156	0.6145	0.6134	0.6126	0.6118	0.6112
0.40	0.6431	0.6393	0.6357	0.6322	0.6288	0.6257	0.6228	0.6200	0.6175	0.6151	0.6130	0.6111	0.6093	0.6077	0.6063	0.6050	0.6039	0.6029	0.6021	0.6014
0.41	0.6355	0.6316	0.6278	0.6242	0.6207	0.6174	0.6144	0.6115	0.6088	0.6064	0.6041	0.6020	0.6002	0.5985	0.5969	0.5955	0.5943	0.5933	0.5924	0.5916
0.42	0.6280	0.6239	0.6200	0.6162	0.6126	0.6092	0.6060	0.6030	0.6002	0.5977	0.5953	0.5931	0.5911	0.5893	0.5876	0.5862	0.5849	0.5837	0.5827	0.5819
0.43	0.6205	0.6163	0.6123	0.6084	0.6046	0.6011	0.5978	0.5946	0.5917	0.5890	0.5865	0.5842	0.5821	0.5802	0.5784	0.5769	0.5754	0.5742	0.5731	0.5722
0.44	0.6132	0.6088	0.6046	0.6006	0.5967	0.5930	0.5896	0.5863	0.5833	0.5805	0.5778	0.5754	0.5732	0.5712	0.5693	0.5676	0.5661	0.5647	0.5635	0.5625
0.45	0.6059	0.6014	0.5971	0.5929	0.5889	0														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2953	0.2856	0.2762	0.2671	0.2583	0.2497	0.2414	0.2333	0.2254	0.2176	0.2100	0.2025	0.1950	0.1876	0.1802	0.1727	0.1651	0.1573	0.1493	0.1411
1.02	0.2913	0.2816	0.2721	0.2630	0.2542	0.2456	0.2373	0.2291	0.2212	0.2134	0.2058	0.1983	0.1908	0.1834	0.1759	0.1684	0.1608	0.1530	0.1450	0.1367
1.03	0.2873	0.2776	0.2682	0.2590	0.2502	0.2415	0.2332	0.2250	0.2171	0.2093	0.2017	0.1941	0.1866	0.1792	0.1717	0.1642	0.1566	0.1488	0.1408	0.1325
1.04	0.2835	0.2737	0.2642	0.2551	0.2462	0.2376	0.2292	0.2210	0.2131	0.2053	0.1976	0.1900	0.1826	0.1751	0.1676	0.1601	0.1525	0.1447	0.1366	0.1283
1.05	0.2796	0.2698	0.2603	0.2512	0.2423	0.2336	0.2252	0.2171	0.2091	0.2013	0.1936	0.1860	0.1785	0.1711	0.1636	0.1561	0.1484	0.1406	0.1326	0.1243
1.06	0.2758	0.2660	0.2565	0.2473	0.2384	0.2297	0.2213	0.2132	0.2052	0.1974	0.1897	0.1821	0.1746	0.1671	0.1597	0.1521	0.1445	0.1367	0.1287	0.1204
1.07	0.2721	0.2622	0.2527	0.2435	0.2346	0.2259	0.2175	0.2093	0.2013	0.1935	0.1858	0.1783	0.1708	0.1633	0.1558	0.1483	0.1406	0.1328	0.1248	0.1165
1.08	0.2684	0.2585	0.2490	0.2398	0.2308	0.2222	0.2137	0.2055	0.1975	0.1897	0.1820	0.1745	0.1670	0.1595	0.1520	0.1445	0.1368	0.1290	0.1210	0.1128
1.09	0.2647	0.2548	0.2453	0.2361	0.2271	0.2184	0.2100	0.2018	0.1938	0.1860	0.1783	0.1707	0.1632	0.1558	0.1483	0.1408	0.1331	0.1254	0.1174	0.1091
1.10	0.2611	0.2512	0.2417	0.2324	0.2235	0.2148	0.2063	0.1981	0.1901	0.1823	0.1746	0.1671	0.1596	0.1521	0.1447	0.1371	0.1295	0.1218	0.1138	0.1056
1.11	0.2575	0.2476	0.2381	0.2288	0.2199	0.2112	0.2027	0.1945	0.1865	0.1787	0.1710	0.1635	0.1560	0.1485	0.1411	0.1336	0.1260	0.1182	0.1103	0.1021
1.12	0.2540	0.2441	0.2345	0.2253	0.2163	0.2076	0.1992	0.1910	0.1830	0.1752	0.1675	0.1599	0.1525	0.1450	0.1376	0.1301	0.1225	0.1148	0.1069	0.9987
1.13	0.2505	0.2406	0.2310	0.2218	0.2128	0.2041	0.1957	0.1875	0.1795	0.1717	0.1640	0.1565	0.1490	0.1416	0.1342	0.1267	0.1192	0.1115	0.1036	0.9955
1.14	0.2470	0.2371	0.2276	0.2183	0.2093	0.2007	0.1922	0.1840	0.1761	0.1683	0.1606	0.1531	0.1456	0.1382	0.1308	0.1234	0.1159	0.1082	0.1003	0.9923
1.15	0.2436	0.2337	0.2242	0.2149	0.2059	0.1973	0.1888	0.1807	0.1727	0.1648	0.1569	0.1490	0.1412	0.1336	0.1261	0.1186	0.1109	0.1032	0.9957	0.9879
1.16	0.2403	0.2304	0.2208	0.2115	0.2026	0.1939	0.1855	0.1773	0.1694	0.1616	0.1540	0.1465	0.1391	0.1317	0.1244	0.1170	0.1095	0.1019	0.9941	0.9862
1.17	0.2370	0.2271	0.2175	0.2082	0.1993	0.1906	0.1822	0.1741	0.1661	0.1584	0.1507	0.1433	0.1359	0.1285	0.1212	0.1139	0.1064	0.9989	0.9912	0.9833
1.18	0.2337	0.2238	0.2142	0.2050	0.1960	0.1874	0.1790	0.1708	0.1629	0.1552	0.1476	0.1401	0.1327	0.1254	0.1181	0.1108	0.1034	0.9959	0.9883	0.9804
1.19	0.2305	0.2205	0.2110	0.2017	0.1928	0.1842	0.1758	0.1677	0.1597	0.1520	0.1445	0.1370	0.1297	0.1224	0.1151	0.1078	0.1005	0.9930	0.9854	0.9776
1.20	0.2273	0.2174	0.2078	0.1986	0.1896	0.1810	0.1726	0.1645	0.1566	0.1489	0.1414	0.1340	0.1267	0.1194	0.1122	0.1049	0.9765	0.9902	0.9827	0.9750
1.21	0.2241	0.2142	0.2046	0.1954	0.1865	0.1779	0.1696	0.1615	0.1536	0.1459	0.1384	0.1310	0.1237	0.1165	0.1093	0.1021	0.9948	0.9875	0.9800	0.9724
1.22	0.2210	0.2111	0.2015	0.1923	0.1834	0.1748	0.1665	0.1584	0.1506	0.1429	0.1354	0.1281	0.1208	0.1137	0.1065	0.0993	0.9921	0.9848	0.9774	0.9698
1.23	0.2179	0.2080	0.1985	0.1893	0.1804	0.1718	0.1635	0.1555	0.1476	0.1400	0.1326	0.1252	0.1180	0.1109	0.1038	0.0966	0.9885	0.9822	0.9749	0.9674
1.24	0.2149	0.2050	0.1955	0.1863	0.1774	0.1689	0.1606	0.1526	0.1447	0.1371	0.1297	0.1224	0.1152	0.1081	0.1011	0.0940	0.9869	0.9797	0.9724	0.9650
1.25	0.2119	0.2020	0.1925	0.1833	0.1745	0.1659	0.1577	0.1497	0.1419	0.1343	0.1269	0.1197	0.1125	0.1055	0.0984	0.0914	0.9844	0.9772	0.9700	0.9627
1.26	0.2089	0.1991	0.1896	0.1804	0.1716	0.1631	0.1548	0.1469	0.1391	0.1316	0.1242	0.1170	0.1099	0.1028	0.0959	0.0889	0.9819	0.9748	0.9677	0.9605
1.27	0.2060	0.1962	0.1867	0.1775	0.1687	0.1602	0.1520	0.1441	0.1364	0.1288	0.1215	0.1143	0.1073	0.1003	0.0934	0.0864	0.9795	0.9725	0.9655	0.9583
1.28	0.2031	0.1933	0.1838	0.1747	0.1659	0.1575	0.1493	0.1413	0.1337	0.1262	0.1189	0.1117	0.1047	0.0978	0.0909	0.0840	0.9772	0.9702	0.9633	0.9561
1.29	0.2003	0.1904	0.1810	0.1719	0.1632	0.1547	0.1466	0.1387	0.1310	0.1236	0.1163	0.1092	0.1022	0.0953	0.0885	0.0817	0.9749	0.9680	0.9611	0.9542
1.30	0.1974	0.1877	0.1782	0.1692	0.1604	0.1520	0.1439	0.1360	0.1284	0.1210	0.1138	0.1067	0.0998	0.0929	0.0862	0.0794	0.9727	0.9659	0.9591	0.9522
1.31	0.1947	0.1849	0.1755	0.1664	0.1577	0.1493	0.1413	0.1334	0.1258	0.1185	0.1113	0.1043	0.0974	0.0905	0.0836	0.0767	0.9705	0.9637	0.9571	0.9503
1.32	0.1919	0.1822	0.1728	0.1638	0.1551	0.1467	0.1387	0.1309	0.1233	0.1160	0.1089	0.1019	0.0950	0.0881	0.0812	0.0743	0.9684	0.9618	0.9551	0.9484
1.33	0.1892	0.1795	0.1701	0.1611	0.1525	0.1442	0.1361	0.1284	0.1209	0.1136	0.1065	0.0995	0.0928	0.0861	0.0795	0.0729	0.9663	0.9598	0.9532	0.9466
1.34	0.1865	0.1768	0.1675	0.1585	0.1499	0.1416	0.1336	0.1259	0.1184	0.1112	0.1041	0.0973	0.0905	0.0839	0.0773	0.0708	0.9644	0.9579	0.9514	0.9449
1.35	0.1839	0.1742	0.1649	0.1560	0.1474	0.1391	0.1312	0.1235	0.1160	0.1088	0.1018	0.0950	0.0883	0.0817	0.0752	0.0688	0.9624	0.9560	0.9496	0.9432
1.36	0.1813	0.1716	0.1624	0.1535	0.1449	0.1367	0.1287	0.1211	0.1137	0.1065	0.0996	0.0928	0.0862	0.0796	0.0732	0.0669	0.9605	0.9542	0.9479	0.9416
1.37	0.1787	0.1691	0.1599	0.1510	0.1425	0.1343	0.1264	0.1188	0.1114	0.1043	0.0974	0.0907	0.0841	0.0776	0.0712	0.0649	0.9587	0.9525	0.9462	0.9401
1.38	0.1762	0.1666	0.1574	0.1485	0.1400	0.1319	0.1240	0.1165	0.1092	0.1021	0.0952	0.0885	0.0820	0.0756	0.0693	0.0631	0.9569	0.9507	0.9446	0.9385
1.39	0.1737	0.1641	0.1549	0.1461	0.1377	0.1295	0.1217	0.1142	0.1069	0.0999	0.0931	0.0865	0.0800	0.0737	0.0674	0.0613	0.9551	0.9491	0.9431	0.9371
1.40	0.1712	0.1617	0.1525	0.1437	0.1353	0.1272	0.1195	0.1120	0.1048	0.0978	0.0910	0.0845	0.0780	0.0718	0.0656	0.0595	0.9535	0.9475	0.9415	0.9357
1.41	0.1688	0.1593	0.1501	0.1414	0.1330	0.1250	0.1172	0.1098	0.1026	0.0957	0.0890	0.0825	0.0761	0.0699	0.0638	0.0578	0.9518	0.9459	0.9399	0.9341
1.42	0.1664	0.1569	0.1478	0.1391	0.1307	0.1227	0.1151	0.1077	0.1005	0.0937	0.0870	0.0805	0.0742	0.0681	0.0620	0.0561	0.9503	0.9443	0.9383	0.9325
1.43	0.1640	0.1546	0.1455	0.1368	0.1285	0.1205	0.1129	0.1056	0.0985	0.0917	0.0850	0.0786	0.0724	0.0663	0.0603	0.0544	0.9486	0.9429	0.9373	0.9317
1.44	0.1617	0.1522	0.1432	0.1346	0.1263	0.1184	0.1108	0.1035	0.0965	0.0897	0.0831	0.0768	0.0706	0.0646	0.0586	0.0528	0.9471	0.9415	0.9359	0.9305
1.45	0.1594	0.1500	0.1410	0.1324	0.1242	0.1163	0.1087	0.1015	0.0945	0.0878	0.0813	0.0750	0.0688	0.0629	0.0570	0.0513	0.9457	0.9401	0.9347	0.9293
1.46	0.1571	0.1477																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0695	0.0628	0.0565	0.0508	0.0454	0.0405	0.0360	0.0318	0.0279	0.0244	0.0211	0.0181	0.0153	0.0128	0.0106	0.0085	0.0067	0.0051	0.0037	0.0025
2.02	0.0684	0.0618	0.0556	0.0499	0.0446	0.0397	0.0352	0.0311	0.0273	0.0238	0.0206	0.0176	0.0149	0.0125	0.0102	0.0082	0.0064	0.0049	0.0035	0.0024
2.03	0.0674	0.0608	0.0547	0.0490	0.0438	0.0390	0.0345	0.0304	0.0267	0.0232	0.0201	0.0172	0.0145	0.0121	0.0099	0.0079	0.0062	0.0047	0.0034	0.0023
2.04	0.0664	0.0598	0.0538	0.0482	0.0430	0.0382	0.0338	0.0298	0.0261	0.0227	0.0196	0.0167	0.0141	0.0117	0.0096	0.0077	0.0060	0.0045	0.0032	0.0022
2.05	0.0654	0.0589	0.0529	0.0473	0.0422	0.0375	0.0331	0.0292	0.0255	0.0221	0.0191	0.0163	0.0137	0.0114	0.0093	0.0074	0.0058	0.0043	0.0031	0.0021
2.06	0.0644	0.0579	0.0520	0.0465	0.0414	0.0368	0.0325	0.0285	0.0249	0.0216	0.0186	0.0158	0.0133	0.0110	0.0090	0.0072	0.0056	0.0042	0.0030	0.0020
2.07	0.0634	0.0570	0.0511	0.0457	0.0407	0.0360	0.0318	0.0279	0.0244	0.0211	0.0181	0.0154	0.0129	0.0107	0.0087	0.0069	0.0054	0.0040	0.0028	0.0019
2.08	0.0625	0.0561	0.0503	0.0449	0.0399	0.0353	0.0312	0.0273	0.0238	0.0206	0.0177	0.0150	0.0126	0.0104	0.0084	0.0067	0.0052	0.0038	0.0027	0.0018
2.09	0.0615	0.0552	0.0494	0.0441	0.0392	0.0347	0.0305	0.0267	0.0233	0.0201	0.0172	0.0146	0.0122	0.0101	0.0082	0.0065	0.0050	0.0037	0.0026	0.0017
2.10	0.0606	0.0543	0.0486	0.0433	0.0384	0.0340	0.0299	0.0262	0.0227	0.0196	0.0168	0.0142	0.0119	0.0098	0.0079	0.0062	0.0048	0.0035	0.0025	0.0017
2.11	0.0597	0.0535	0.0478	0.0425	0.0377	0.0333	0.0293	0.0256	0.0222	0.0192	0.0164	0.0138	0.0116	0.0095	0.0077	0.0060	0.0046	0.0034	0.0024	0.0016
2.12	0.0588	0.0526	0.0470	0.0418	0.0370	0.0327	0.0287	0.0250	0.0217	0.0187	0.0160	0.0135	0.0112	0.0092	0.0074	0.0058	0.0044	0.0033	0.0023	0.0015
2.13	0.0579	0.0518	0.0462	0.0411	0.0363	0.0320	0.0281	0.0245	0.0212	0.0183	0.0156	0.0131	0.0109	0.0089	0.0072	0.0056	0.0043	0.0032	0.0022	0.0014
2.14	0.0570	0.0510	0.0454	0.0403	0.0357	0.0314	0.0275	0.0240	0.0208	0.0178	0.0152	0.0128	0.0106	0.0087	0.0069	0.0054	0.0041	0.0030	0.0021	0.0014
2.15	0.0561	0.0501	0.0447	0.0396	0.0350	0.0308	0.0270	0.0235	0.0203	0.0174	0.0148	0.0124	0.0103	0.0084	0.0067	0.0053	0.0040	0.0029	0.0020	0.0013
2.16	0.0553	0.0493	0.0439	0.0389	0.0344	0.0302	0.0264	0.0230	0.0198	0.0170	0.0144	0.0121	0.0100	0.0082	0.0065	0.0051	0.0038	0.0028	0.0019	0.0012
2.17	0.0544	0.0485	0.0432	0.0382	0.0337	0.0296	0.0259	0.0225	0.0194	0.0166	0.0140	0.0118	0.0097	0.0079	0.0063	0.0049	0.0037	0.0027	0.0018	0.0012
2.18	0.0536	0.0478	0.0424	0.0375	0.0331	0.0290	0.0253	0.0220	0.0189	0.0162	0.0137	0.0114	0.0094	0.0077	0.0061	0.0047	0.0036	0.0026	0.0018	0.0011
2.19	0.0528	0.0470	0.0417	0.0369	0.0325	0.0285	0.0248	0.0215	0.0185	0.0158	0.0133	0.0111	0.0092	0.0074	0.0059	0.0046	0.0034	0.0025	0.0017	0.0011
2.20	0.0520	0.0462	0.0410	0.0362	0.0319	0.0279	0.0243	0.0210	0.0181	0.0154	0.0130	0.0108	0.0089	0.0072	0.0057	0.0044	0.0033	0.0024	0.0016	0.0010
2.21	0.0512	0.0455	0.0403	0.0356	0.0313	0.0273	0.0238	0.0206	0.0177	0.0150	0.0127	0.0105	0.0087	0.0070	0.0055	0.0043	0.0032	0.0023	0.0015	0.0010
2.22	0.0504	0.0448	0.0396	0.0349	0.0307	0.0268	0.0233	0.0201	0.0172	0.0147	0.0123	0.0103	0.0084	0.0068	0.0053	0.0041	0.0031	0.0022	0.0015	0.0009
2.23	0.0496	0.0440	0.0390	0.0343	0.0301	0.0263	0.0228	0.0197	0.0169	0.0143	0.0120	0.0100	0.0082	0.0066	0.0052	0.0040	0.0029	0.0021	0.0014	0.0009
2.24	0.0489	0.0433	0.0383	0.0337	0.0295	0.0258	0.0223	0.0193	0.0165	0.0140	0.0117	0.0097	0.0079	0.0064	0.0050	0.0038	0.0028	0.0020	0.0013	0.0008
2.25	0.0481	0.0426	0.0377	0.0331	0.0290	0.0253	0.0219	0.0188	0.0161	0.0136	0.0114	0.0095	0.0077	0.0062	0.0048	0.0037	0.0027	0.0019	0.0013	0.0008
2.26	0.0473	0.0419	0.0370	0.0325	0.0285	0.0248	0.0214	0.0184	0.0157	0.0133	0.0111	0.0092	0.0075	0.0060	0.0047	0.0036	0.0026	0.0018	0.0012	0.0007
2.27	0.0466	0.0413	0.0364	0.0319	0.0279	0.0243	0.0210	0.0180	0.0154	0.0130	0.0108	0.0089	0.0073	0.0058	0.0045	0.0034	0.0025	0.0018	0.0012	0.0007
2.28	0.0459	0.0406	0.0358	0.0314	0.0274	0.0238	0.0205	0.0176	0.0150	0.0127	0.0106	0.0087	0.0071	0.0056	0.0044	0.0033	0.0024	0.0017	0.0011	0.0007
2.29	0.0452	0.0400	0.0352	0.0308	0.0269	0.0233	0.0201	0.0172	0.0147	0.0123	0.0103	0.0085	0.0069	0.0055	0.0042	0.0032	0.0023	0.0016	0.0011	0.0007
2.30	0.0445	0.0393	0.0346	0.0303	0.0264	0.0229	0.0197	0.0169	0.0143	0.0120	0.0100	0.0082	0.0067	0.0053	0.0041	0.0031	0.0023	0.0016	0.0010	0.0006
2.31	0.0438	0.0387	0.0340	0.0297	0.0259	0.0224	0.0193	0.0165	0.0140	0.0118	0.0098	0.0080	0.0065	0.0051	0.0040	0.0030	0.0022	0.0015	0.0010	0.0006
2.32	0.0432	0.0380	0.0334	0.0292	0.0254	0.0220	0.0189	0.0161	0.0137	0.0115	0.0095	0.0078	0.0063	0.0050	0.0039	0.0029	0.0021	0.0014	0.0009	0.0006
2.33	0.0425	0.0374	0.0328	0.0287	0.0249	0.0215	0.0185	0.0158	0.0133	0.0112	0.0093	0.0076	0.0061	0.0048	0.0037	0.0028	0.0020	0.0014	0.0009	0.0005
2.34	0.0418	0.0368	0.0323	0.0281	0.0244	0.0211	0.0181	0.0154	0.0130	0.0109	0.0090	0.0074	0.0059	0.0047	0.0036	0.0027	0.0019	0.0013	0.0009	0.0005
2.35	0.0412	0.0362	0.0317	0.0276	0.0240	0.0207	0.0177	0.0151	0.0127	0.0106	0.0088	0.0072	0.0058	0.0045	0.0035	0.0026	0.0019	0.0013	0.0008	0.0005
2.36	0.0406	0.0356	0.0312	0.0271	0.0235	0.0203	0.0174	0.0148	0.0124	0.0104	0.0086	0.0070	0.0056	0.0044	0.0034	0.0025	0.0018	0.0012	0.0008	0.0005
2.37	0.0399	0.0351	0.0306	0.0267	0.0231	0.0199	0.0170	0.0144	0.0121	0.0101	0.0083	0.0068	0.0054	0.0043	0.0033	0.0024	0.0017	0.0012	0.0007	0.0004
2.38	0.0393	0.0345	0.0301	0.0262	0.0226	0.0195	0.0166	0.0141	0.0119	0.0099	0.0081	0.0066	0.0053	0.0041	0.0031	0.0023	0.0017	0.0011	0.0007	0.0004
2.39	0.0387	0.0339	0.0296	0.0257	0.0222	0.0191	0.0163	0.0138	0.0116	0.0096	0.0079	0.0064	0.0051	0.0040	0.0030	0.0022	0.0016	0.0011	0.0007	0.0004
2.40	0.0381	0.0334	0.0291	0.0252	0.0218	0.0187	0.0159	0.0135	0.0113	0.0094	0.0077	0.0062	0.0050	0.0039	0.0029	0.0022	0.0015	0.0010	0.0006	0.0004
2.41	0.0375	0.0328	0.0286	0.0248	0.0214	0.0183	0.0156	0.0132	0.0111	0.0092	0.0075	0.0061	0.0048	0.0037	0.0028	0.0021	0.0015	0.0010	0.0006	0.0004
2.42	0.0369	0.0323	0.0281	0.0243	0.0210	0.0180	0.0153	0.0129	0.0108	0.0089	0.0073	0.0059	0.0047	0.0036	0.0027	0.0020	0.0014	0.0009	0.0006	0.0004
2.43	0.0364	0.0318	0.0276	0.0239	0.0206	0.0176	0.0150	0.0126	0.0105	0.0087	0.0071	0.0057	0.0045	0.0035	0.0027	0.0019	0.0014	0.0009	0.0006	0.0003
2.44	0.0358	0.0312	0.0271	0.0235	0.0202	0.0172	0.0146	0.0123	0.0103	0.0085	0.0069	0.0056	0.0044	0.0034	0.0026	0.0019	0.0013	0.0009	0.0005	0.0003
2.45	0.0352	0.0307	0.0267	0.0230	0.0198	0.0169	0.0143	0.0121	0.0101	0.0083	0.0068	0.0054	0.0043	0.0033	0.0025	0.0018	0.0013	0.0008	0.0005	0.0003
2.46	0.0347	0.0302	0.0262	0.0226	0.0194															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 6

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0145	0.0120	0.0099	0.0081	0.0066	0.0053	0.0042	0.0033	0.0026	0.0020	0.0015	0.0011	0.0008	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0143	0.0118	0.0098	0.0080	0.0065	0.0052	0.0041	0.0033	0.0025	0.0019	0.0014	0.0011	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0140	0.0116	0.0096	0.0078	0.0064	0.0051	0.0041	0.0032	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0138	0.0114	0.0094	0.0077	0.0062	0.0050	0.0040	0.0031	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0136	0.0112	0.0093	0.0075	0.0061	0.0049	0.0039	0.0030	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0134	0.0111	0.0091	0.0074	0.0060	0.0048	0.0038	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0131	0.0109	0.0089	0.0073	0.0059	0.0047	0.0037	0.0029	0.0022	0.0017	0.0013	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0129	0.0107	0.0088	0.0071	0.0057	0.0046	0.0036	0.0028	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0127	0.0105	0.0086	0.0070	0.0056	0.0045	0.0035	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0125	0.0103	0.0085	0.0069	0.0055	0.0044	0.0035	0.0027	0.0021	0.0016	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.11	0.0123	0.0102	0.0083	0.0067	0.0054	0.0043	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.12	0.0121	0.0100	0.0082	0.0066	0.0053	0.0042	0.0033	0.0026	0.0020	0.0015	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.13	0.0119	0.0098	0.0080	0.0065	0.0052	0.0041	0.0032	0.0025	0.0019	0.0014	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.14	0.0117	0.0096	0.0079	0.0064	0.0051	0.0040	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.15	0.0116	0.0095	0.0077	0.0062	0.0050	0.0040	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0114	0.0093	0.0076	0.0061	0.0049	0.0039	0.0030	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0112	0.0092	0.0075	0.0060	0.0048	0.0038	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0110	0.0090	0.0073	0.0059	0.0047	0.0037	0.0029	0.0022	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0108	0.0089	0.0072	0.0058	0.0046	0.0036	0.0028	0.0021	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0107	0.0087	0.0071	0.0057	0.0045	0.0036	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0105	0.0086	0.0069	0.0056	0.0044	0.0035	0.0027	0.0021	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0103	0.0084	0.0068	0.0055	0.0043	0.0034	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0101	0.0083	0.0067	0.0054	0.0043	0.0033	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.24	0.0100	0.0081	0.0066	0.0053	0.0042	0.0033	0.0025	0.0019	0.0015	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.25	0.0098	0.0080	0.0065	0.0052	0.0041	0.0032	0.0025	0.0019	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.26	0.0097	0.0079	0.0063	0.0051	0.0040	0.0031	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.27	0.0095	0.0077	0.0062	0.0050	0.0040	0.0031	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0094	0.0076	0.0061	0.0049	0.0039	0.0030	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0092	0.0075	0.0060	0.0048	0.0038	0.0029	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0091	0.0073	0.0059	0.0047	0.0037	0.0029	0.0022	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0089	0.0072	0.0058	0.0046	0.0036	0.0028	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0088	0.0071	0.0057	0.0045	0.0035	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0086	0.0070	0.0056	0.0044	0.0035	0.0027	0.0021	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0085	0.0068	0.0055	0.0043	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0083	0.0067	0.0054	0.0043	0.0033	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0082	0.0066	0.0053	0.0042	0.0033	0.0025	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0081	0.0065	0.0052	0.0041	0.0032	0.0025	0.0019	0.0014	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0079	0.0064	0.0051	0.0040	0.0031	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.39	0.0078	0.0063	0.0050	0.0039	0.0031	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.40	0.0077	0.0062	0.0049	0.0039	0.0030	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.41	0.0076	0.0061	0.0048	0.0038	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.42	0.0074	0.0060	0.0047	0.0037	0.0029	0.0022	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.43	0.0073	0.0059	0.0047	0.0037	0.0028	0.0022	0.0017	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.44	0.0072	0.0058	0.0046	0.0036	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.45	0.0071	0.0057	0.0045	0.0035	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.46	0.0070	0.0056	0.0044	0.0034	0.0027	0.0020														

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

[illegible]

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9943	0.9940	0.9938	0.9935
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9947	0.9940	0.9934	0.9927	0.9921	0.9915	0.9910	0.9904	0.9899	0.9893	0.9889	0.9884	0.9879	0.9875
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9930	0.9921	0.9911	0.9902	0.9893	0.9884	0.9876	0.9868	0.9860	0.9852	0.9845	0.9838	0.9831	0.9825	0.9818
0.04	0.9962	0.9953	0.9942	0.9931	0.9920	0.9908	0.9896	0.9884	0.9872	0.9860	0.9849	0.9838	0.9828	0.9818	0.9808	0.9799	0.9790	0.9781	0.9773	0.9765
0.05	0.9953	0.9941	0.9928	0.9915	0.9900	0.9886	0.9872	0.9857	0.9843	0.9829	0.9816	0.9802	0.9790	0.9778	0.9766	0.9755	0.9744	0.9734	0.9724	0.9714
0.06	0.9944	0.9930	0.9914	0.9898	0.9882	0.9865	0.9848	0.9831	0.9815	0.9799	0.9783	0.9768	0.9754	0.9739	0.9726	0.9713	0.9700	0.9688	0.9677	0.9666
0.07	0.9935	0.9918	0.9901	0.9883	0.9864	0.9844	0.9825	0.9806	0.9788	0.9770	0.9752	0.9735	0.9719	0.9703	0.9688	0.9673	0.9659	0.9645	0.9632	0.9619
0.08	0.9926	0.9907	0.9888	0.9867	0.9846	0.9824	0.9803	0.9782	0.9762	0.9741	0.9722	0.9703	0.9685	0.9667	0.9650	0.9634	0.9618	0.9603	0.9588	0.9574
0.09	0.9917	0.9896	0.9874	0.9852	0.9828	0.9805	0.9782	0.9759	0.9736	0.9714	0.9693	0.9672	0.9653	0.9633	0.9615	0.9597	0.9580	0.9563	0.9547	0.9531
0.10	0.9908	0.9885	0.9862	0.9837	0.9812	0.9786	0.9761	0.9736	0.9712	0.9688	0.9665	0.9643	0.9621	0.9600	0.9580	0.9561	0.9542	0.9524	0.9506	0.9489
0.11	0.9899	0.9875	0.9849	0.9822	0.9795	0.9768	0.9741	0.9714	0.9688	0.9662	0.9638	0.9614	0.9591	0.9569	0.9547	0.9526	0.9506	0.9486	0.9467	0.9448
0.12	0.9890	0.9864	0.9837	0.9808	0.9779	0.9750	0.9721	0.9692	0.9665	0.9638	0.9611	0.9586	0.9562	0.9538	0.9515	0.9492	0.9471	0.9450	0.9429	0.9409
0.13	0.9882	0.9854	0.9824	0.9794	0.9763	0.9732	0.9701	0.9671	0.9642	0.9613	0.9586	0.9559	0.9533	0.9508	0.9483	0.9459	0.9436	0.9414	0.9392	0.9370
0.14	0.9873	0.9844	0.9812	0.9780	0.9747	0.9715	0.9682	0.9651	0.9620	0.9590	0.9561	0.9532	0.9505	0.9478	0.9452	0.9427	0.9403	0.9379	0.9356	0.9330
0.15	0.9865	0.9834	0.9800	0.9766	0.9732	0.9698	0.9664	0.9631	0.9598	0.9567	0.9536	0.9506	0.9477	0.9449	0.9422	0.9396	0.9370	0.9345	0.9320	0.9294
0.16	0.9857	0.9824	0.9789	0.9753	0.9717	0.9681	0.9646	0.9611	0.9577	0.9544	0.9512	0.9481	0.9451	0.9422	0.9393	0.9365	0.9338	0.9311	0.9285	0.9260
0.17	0.9849	0.9814	0.9777	0.9740	0.9702	0.9665	0.9628	0.9592	0.9557	0.9522	0.9489	0.9456	0.9425	0.9394	0.9364	0.9335	0.9307	0.9279	0.9252	0.9225
0.18	0.9841	0.9804	0.9766	0.9727	0.9688	0.9649	0.9611	0.9573	0.9536	0.9501	0.9466	0.9432	0.9400	0.9368	0.9336	0.9306	0.9276	0.9247	0.9219	0.9191
0.19	0.9833	0.9794	0.9755	0.9714	0.9674	0.9634	0.9594	0.9555	0.9517	0.9480	0.9444	0.9409	0.9375	0.9342	0.9309	0.9278	0.9247	0.9216	0.9186	0.9157
0.20	0.9825	0.9785	0.9744	0.9702	0.9660	0.9618	0.9577	0.9537	0.9498	0.9459	0.9422	0.9386	0.9351	0.9316	0.9283	0.9250	0.9218	0.9186	0.9155	0.9124
0.21	0.9817	0.9776	0.9733	0.9690	0.9646	0.9603	0.9561	0.9519	0.9479	0.9439	0.9401	0.9365	0.9329	0.9291	0.9257	0.9223	0.9189	0.9156	0.9124	0.9092
0.22	0.9809	0.9766	0.9722	0.9678	0.9633	0.9589	0.9545	0.9502	0.9460	0.9420	0.9380	0.9341	0.9304	0.9267	0.9231	0.9196	0.9161	0.9127	0.9093	0.9060
0.23	0.9801	0.9757	0.9712	0.9666	0.9620	0.9574	0.9529	0.9485	0.9442	0.9400	0.9359	0.9320	0.9281	0.9243	0.9206	0.9169	0.9133	0.9098	0.9063	0.9029
0.24	0.9794	0.9748	0.9702	0.9654	0.9607	0.9560	0.9514	0.9468	0.9424	0.9381	0.9339	0.9298	0.9258	0.9219	0.9181	0.9143	0.9106	0.9070	0.9034	0.8998
0.25	0.9786	0.9740	0.9691	0.9643	0.9594	0.9546	0.9498	0.9452	0.9407	0.9362	0.9319	0.9277	0.9236	0.9196	0.9156	0.9118	0.9079	0.9042	0.9004	0.8968
0.26	0.9779	0.9731	0.9681	0.9631	0.9581	0.9532	0.9483	0.9436	0.9389	0.9344	0.9300	0.9257	0.9214	0.9173	0.9132	0.9092	0.9053	0.9014	0.8976	0.8938
0.27	0.9771	0.9722	0.9671	0.9620	0.9569	0.9518	0.9469	0.9420	0.9372	0.9326	0.9281	0.9236	0.9193	0.9150	0.9109	0.9067	0.9027	0.8987	0.8947	0.8908
0.28	0.9764	0.9714	0.9662	0.9609	0.9557	0.9505	0.9454	0.9404	0.9356	0.9308	0.9262	0.9216	0.9172	0.9128	0.9085	0.9043	0.9001	0.8960	0.8919	0.8879
0.29	0.9757	0.9705	0.9652	0.9598	0.9545	0.9492	0.9440	0.9389	0.9339	0.9291	0.9243	0.9197	0.9151	0.9106	0.9062	0.9019	0.8976	0.8934	0.8892	0.8850
0.30	0.9750	0.9697	0.9642	0.9588	0.9533	0.9479	0.9426	0.9374	0.9323	0.9273	0.9225	0.9177	0.9131	0.9085	0.9040	0.8995	0.8952	0.8908	0.8865	0.8822
0.31	0.9743	0.9688	0.9633	0.9577	0.9521	0.9466	0.9412	0.9359	0.9307	0.9257	0.9207	0.9158	0.9111	0.9064	0.9018	0.8972	0.8927	0.8883	0.8838	0.8794
0.32	0.9736	0.9680	0.9624	0.9566	0.9510	0.9454	0.9398	0.9344	0.9292	0.9240	0.9189	0.9140	0.9091	0.9043	0.8996	0.8949	0.8903	0.8857	0.8812	0.8768
0.33	0.9729	0.9672	0.9614	0.9556	0.9498	0.9441	0.9385	0.9330	0.9276	0.9223	0.9172	0.9121	0.9071	0.9022	0.8974	0.8926	0.8879	0.8832	0.8786	0.8739
0.34	0.9722	0.9664	0.9605	0.9546	0.9487	0.9429	0.9372	0.9316	0.9261	0.9207	0.9154	0.9103	0.9052	0.9002	0.8952	0.8904	0.8855	0.8808	0.8760	0.8712
0.35	0.9715	0.9656	0.9596	0.9536	0.9476	0.9417	0.9359	0.9301	0.9246	0.9191	0.9137	0.9084	0.9033	0.8982	0.8931	0.8881	0.8832	0.8783	0.8734	0.8686
0.36	0.9708	0.9648	0.9587	0.9526	0.9465	0.9405	0.9346	0.9288	0.9231	0.9175	0.9120	0.9067	0.9014	0.8962	0.8910	0.8859	0.8809	0.8759	0.8709	0.8659
0.37	0.9702	0.9641	0.9578	0.9516	0.9454	0.9393	0.9333	0.9274	0.9216	0.9159	0.9104	0.9049	0.8995	0.8942	0.8890	0.8838	0.8786	0.8735	0.8684	0.8633
0.38	0.9695	0.9633	0.9570	0.9506	0.9443	0.9381	0.9320	0.9260	0.9201	0.9144	0.9087	0.9031	0.8977	0.8923	0.8869	0.8816	0.8764	0.8711	0.8659	0.8608
0.39	0.9689	0.9625	0.9561	0.9497	0.9433	0.9370	0.9308	0.9247	0.9187	0.9128	0.9071	0.9014	0.8958	0.8903	0.8849	0.8795	0.8741	0.8688	0.8635	0.8582
0.40	0.9682	0.9618	0.9552	0.9487	0.9422	0.9358	0.9295	0.9234	0.9173	0.9113	0.9055	0.8997	0.8941	0.8884	0.8829	0.8774	0.8719	0.8665	0.8611	0.8557
0.41	0.9676	0.9610	0.9544	0.9478	0.9412	0.9347	0.9283	0.9220	0.9159	0.9098	0.9039	0.8980	0.8923	0.8866	0.8809	0.8753	0.8698	0.8642	0.8587	0.8532
0.42	0.9669	0.9603	0.9536	0.9468	0.9402	0.9336	0.9271	0.9207	0.9145	0.9084	0.9023	0.8964	0.8905	0.8847	0.8790	0.8733	0.8676	0.8619	0.8563	0.8507
0.43	0.9663	0.9596	0.9527	0.9459	0.9392	0.9325	0.9259	0.9195	0.9131	0.9069	0.9008	0.8947	0.8888	0.8829	0.8770	0.8712	0.8654	0.8597	0.8540	0.8482
0.44	0.9657	0.9588	0.9519	0.9450	0.9382	0.9314	0.9247	0.9182	0.9118	0.9054	0.8992	0.8931	0.8870	0.8810	0.8751	0.8692	0.8633	0.8575	0.8516	0.8458
0.45	0.9650	0.9581	0.9511	0.9441	0.9372	0.9303	0.9232													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9362	0.9253	0.9144	0.9035	0.8927	0.8818	0.8711	0.8603	0.8496	0.8389	0.8282	0.8175	0.8068	0.7962	0.7855	0.7748	0.7641	0.7534	0.7427	0.7320
1.02	0.9358	0.9248	0.9138	0.9029	0.8920	0.8811	0.8703	0.8595	0.8487	0.8379	0.8271	0.8164	0.8057	0.7949	0.7842	0.7734	0.7627	0.7520	0.7413	0.7306
1.03	0.9353	0.9243	0.9133	0.9023	0.8913	0.8804	0.8695	0.8586	0.8478	0.8369	0.8261	0.8153	0.8045	0.7937	0.7828	0.7720	0.7612	0.7503	0.7395	0.7286
1.04	0.9349	0.9238	0.9128	0.9017	0.8907	0.8797	0.8687	0.8578	0.8468	0.8359	0.8250	0.8142	0.8033	0.7924	0.7815	0.7706	0.7597	0.7488	0.7379	0.7270
1.05	0.9345	0.9233	0.9122	0.9011	0.8900	0.8790	0.8679	0.8569	0.8459	0.8350	0.8240	0.8131	0.8021	0.7912	0.7802	0.7692	0.7583	0.7473	0.7363	0.7253
1.06	0.9341	0.9229	0.9117	0.9005	0.8894	0.8783	0.8672	0.8561	0.8450	0.8340	0.8230	0.8119	0.8009	0.7899	0.7789	0.7679	0.7568	0.7458	0.7347	0.7236
1.07	0.9336	0.9224	0.9111	0.8999	0.8887	0.8775	0.8664	0.8553	0.8441	0.8330	0.8219	0.8108	0.7998	0.7887	0.7776	0.7665	0.7554	0.7443	0.7331	0.7220
1.08	0.9332	0.9219	0.9106	0.8993	0.8881	0.8768	0.8656	0.8544	0.8432	0.8321	0.8209	0.8098	0.7986	0.7874	0.7763	0.7651	0.7539	0.7428	0.7316	0.7204
1.09	0.9328	0.9214	0.9101	0.8988	0.8874	0.8761	0.8649	0.8536	0.8424	0.8311	0.8199	0.8087	0.7974	0.7862	0.7750	0.7638	0.7525	0.7413	0.7300	0.7187
1.10	0.9324	0.9210	0.9096	0.8982	0.8868	0.8754	0.8641	0.8528	0.8415	0.8302	0.8189	0.8076	0.7963	0.7850	0.7737	0.7624	0.7511	0.7398	0.7285	0.7171
1.11	0.9320	0.9205	0.9090	0.8976	0.8862	0.8747	0.8633	0.8520	0.8406	0.8292	0.8179	0.8065	0.7951	0.7838	0.7724	0.7610	0.7497	0.7383	0.7269	0.7155
1.12	0.9315	0.9200	0.9085	0.8970	0.8855	0.8741	0.8626	0.8511	0.8397	0.8283	0.8168	0.8054	0.7940	0.7826	0.7711	0.7597	0.7483	0.7368	0.7254	0.7139
1.13	0.9311	0.9196	0.9080	0.8964	0.8849	0.8734	0.8618	0.8503	0.8388	0.8273	0.8158	0.8043	0.7928	0.7814	0.7699	0.7584	0.7469	0.7354	0.7238	0.7123
1.14	0.9307	0.9191	0.9075	0.8959	0.8843	0.8727	0.8611	0.8495	0.8380	0.8264	0.8148	0.8033	0.7917	0.7802	0.7686	0.7570	0.7455	0.7339	0.7223	0.7107
1.15	0.9303	0.9186	0.9070	0.8953	0.8836	0.8720	0.8604	0.8487	0.8371	0.8255	0.8138	0.8022	0.7906	0.7790	0.7673	0.7557	0.7441	0.7324	0.7208	0.7092
1.16	0.9299	0.9182	0.9065	0.8947	0.8830	0.8713	0.8596	0.8479	0.8362	0.8245	0.8128	0.8011	0.7895	0.7778	0.7661	0.7544	0.7427	0.7310	0.7193	0.7077
1.17	0.9295	0.9177	0.9059	0.8942	0.8824	0.8706	0.8589	0.8471	0.8354	0.8236	0.8118	0.8001	0.7883	0.7766	0.7648	0.7531	0.7413	0.7295	0.7178	0.7060
1.18	0.9291	0.9173	0.9054	0.8936	0.8818	0.8700	0.8581	0.8463	0.8345	0.8227	0.8109	0.7990	0.7872	0.7754	0.7636	0.7518	0.7399	0.7281	0.7163	0.7045
1.19	0.9287	0.9168	0.9049	0.8930	0.8812	0.8693	0.8574	0.8455	0.8336	0.8218	0.8099	0.7980	0.7861	0.7742	0.7623	0.7504	0.7386	0.7267	0.7148	0.7029
1.20	0.9283	0.9164	0.9044	0.8925	0.8806	0.8686	0.8567	0.8447	0.8328	0.8208	0.8089	0.7969	0.7850	0.7730	0.7611	0.7491	0.7372	0.7253	0.7133	0.7014
1.21	0.9279	0.9159	0.9039	0.8919	0.8799	0.8679	0.8559	0.8439	0.8319	0.8199	0.8079	0.7959	0.7839	0.7719	0.7599	0.7479	0.7358	0.7238	0.7118	0.6998
1.22	0.9275	0.9155	0.9034	0.8914	0.8793	0.8673	0.8552	0.8432	0.8311	0.8190	0.8069	0.7949	0.7828	0.7707	0.7586	0.7466	0.7345	0.7224	0.7104	0.6983
1.23	0.9271	0.9150	0.9029	0.8908	0.8787	0.8666	0.8545	0.8424	0.8302	0.8181	0.8060	0.7938	0.7817	0.7695	0.7574	0.7453	0.7331	0.7210	0.7089	0.6968
1.24	0.9267	0.9146	0.9024	0.8903	0.8781	0.8660	0.8538	0.8416	0.8294	0.8172	0.8050	0.7928	0.7806	0.7684	0.7562	0.7440	0.7318	0.7196	0.7074	0.6953
1.25	0.9263	0.9141	0.9019	0.8897	0.8775	0.8653	0.8531	0.8408	0.8286	0.8163	0.8040	0.7918	0.7795	0.7672	0.7550	0.7427	0.7305	0.7182	0.7060	0.6938
1.26	0.9259	0.9137	0.9014	0.8892	0.8769	0.8647	0.8524	0.8400	0.8277	0.8154	0.8031	0.7908	0.7784	0.7661	0.7538	0.7415	0.7291	0.7168	0.7045	0.6923
1.27	0.9255	0.9132	0.9010	0.8887	0.8763	0.8640	0.8516	0.8393	0.8269	0.8145	0.8021	0.7897	0.7773	0.7650	0.7526	0.7402	0.7278	0.7155	0.7031	0.6908
1.28	0.9251	0.9128	0.9005	0.8881	0.8757	0.8633	0.8509	0.8385	0.8261	0.8136	0.8012	0.7887	0.7763	0.7638	0.7514	0.7389	0.7265	0.7141	0.7017	0.6893
1.29	0.9248	0.9124	0.9000	0.8876	0.8752	0.8627	0.8502	0.8377	0.8252	0.8127	0.8002	0.7877	0.7752	0.7627	0.7502	0.7377	0.7252	0.7127	0.7002	0.6877
1.30	0.9244	0.9119	0.8995	0.8870	0.8746	0.8621	0.8495	0.8370	0.8244	0.8119	0.7993	0.7867	0.7741	0.7616	0.7490	0.7364	0.7239	0.7113	0.6988	0.6863
1.31	0.9240	0.9115	0.8990	0.8865	0.8740	0.8614	0.8488	0.8362	0.8236	0.8110	0.7983	0.7857	0.7731	0.7604	0.7478	0.7352	0.7226	0.7100	0.6974	0.6848
1.32	0.9236	0.9111	0.8985	0.8860	0.8734	0.8608	0.8481	0.8355	0.8228	0.8101	0.7974	0.7847	0.7720	0.7593	0.7466	0.7339	0.7213	0.7086	0.6960	0.6834
1.33	0.9232	0.9107	0.8981	0.8854	0.8728	0.8601	0.8474	0.8347	0.8220	0.8092	0.7965	0.7837	0.7709	0.7582	0.7454	0.7327	0.7200	0.7073	0.6946	0.6819
1.34	0.9228	0.9102	0.8976	0.8849	0.8722	0.8595	0.8467	0.8340	0.8212	0.8083	0.7955	0.7827	0.7699	0.7571	0.7443	0.7315	0.7187	0.7059	0.6932	0.6805
1.35	0.9225	0.9098	0.8971	0.8844	0.8716	0.8589	0.8461	0.8332	0.8204	0.8075	0.7946	0.7817	0.7688	0.7560	0.7431	0.7303	0.7174	0.7046	0.6918	0.6790
1.36	0.9221	0.9094	0.8966	0.8839	0.8711	0.8582	0.8454	0.8325	0.8195	0.8066	0.7937	0.7807	0.7678	0.7549	0.7419	0.7290	0.7161	0.7033	0.6904	0.6776
1.37	0.9217	0.9090	0.8962	0.8834	0.8705	0.8576	0.8447	0.8317	0.8187	0.8057	0.7927	0.7797	0.7667	0.7538	0.7408	0.7278	0.7149	0.7019	0.6890	0.6762
1.38	0.9213	0.9085	0.8957	0.8828	0.8699	0.8570	0.8440	0.8310	0.8179	0.8049	0.7918	0.7788	0.7657	0.7527	0.7396	0.7266	0.7136	0.7006	0.6877	0.6747
1.39	0.9210	0.9081	0.8952	0.8823	0.8694	0.8564	0.8433	0.8302	0.8171	0.8040	0.7909	0.7778	0.7647	0.7516	0.7385	0.7254	0.7123	0.6993	0.6863	0.6733
1.40	0.9206	0.9077	0.8948	0.8818	0.8688	0.8557	0.8426	0.8295	0.8163	0.8032	0.7900	0.7768	0.7636	0.7505	0.7373	0.7242	0.7111	0.6980	0.6849	0.6719
1.41	0.9202	0.9073	0.8943	0.8813	0.8682	0.8551	0.8420	0.8288	0.8156	0.8023	0.7891	0.7758	0.7626	0.7494	0.7362	0.7230	0.7098	0.6967	0.6836	0.6705
1.42	0.9198	0.9068	0.8937	0.8806	0.8675	0.8544	0.8413	0.8280	0.8148	0.8015	0.7882	0.7749	0.7616	0.7483	0.7350	0.7218	0.7086	0.6955	0.6824	0.6693
1.43	0.9195	0.9065	0.8934	0.8803	0.8671	0.8539	0.8406	0.8273	0.8140	0.8006	0.7873	0.7739	0.7606	0.7472	0.7339	0.7206	0.7073	0.6941	0.6809	0.6677
1.44	0.9191	0.9060	0.8929	0.8798	0.8665	0.8533	0.8399	0.8266	0.8132	0.7998	0.7864	0.7730	0.7595	0.7462	0.7328	0.7194	0.7061	0.6928	0.6795	0.6663
1.45	0.9188	0.9056	0.8925	0.8792	0.8658	0.8526	0.8393	0.8258	0.8124	0.7989	0.7855	0.7720	0.7585	0.7451	0.7317	0.7182	0.7049	0.6915	0.6782	0.6649
1.46	0.9184	0.9052	0.																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.9002	0.8846	0.8689	0.8531	0.8371	0.8209	0.8047	0.7883	0.7719	0.7555	0.7391	0.7227	0.7064	0.6902	0.6741	0.6582	0.6423	0.6266	0.6110	0.5955
2.02	0.8998	0.8843	0.8686	0.8527	0.8366	0.8204	0.8041	0.7877	0.7712	0.7547	0.7383	0.7219	0.7056	0.6893	0.6732	0.6572	0.6413	0.6255	0.6099	0.5944
2.03	0.8995	0.8839	0.8682	0.8522	0.8361	0.8199	0.8035	0.7870	0.7705	0.7540	0.7375	0.7211	0.7047	0.6884	0.6723	0.6562	0.6403	0.6245	0.6088	0.5933
2.04	0.8992	0.8836	0.8678	0.8518	0.8357	0.8194	0.8029	0.7864	0.7699	0.7533	0.7368	0.7203	0.7039	0.6875	0.6713	0.6552	0.6393	0.6235	0.6077	0.5922
2.05	0.8989	0.8832	0.8674	0.8514	0.8352	0.8188	0.8024	0.7858	0.7692	0.7526	0.7360	0.7195	0.7030	0.6867	0.6704	0.6543	0.6383	0.6224	0.6067	0.5911
2.06	0.8986	0.8829	0.8670	0.8510	0.8347	0.8183	0.8018	0.7852	0.7685	0.7519	0.7352	0.7187	0.7022	0.6858	0.6695	0.6533	0.6373	0.6214	0.6056	0.5900
2.07	0.8983	0.8826	0.8666	0.8505	0.8342	0.8178	0.8012	0.7846	0.7679	0.7512	0.7345	0.7179	0.7013	0.6849	0.6686	0.6524	0.6363	0.6203	0.6045	0.5889
2.08	0.8980	0.8822	0.8662	0.8501	0.8338	0.8173	0.8007	0.7840	0.7672	0.7505	0.7337	0.7171	0.7005	0.6840	0.6676	0.6514	0.6353	0.6193	0.6035	0.5878
2.09	0.8977	0.8819	0.8659	0.8497	0.8333	0.8168	0.8001	0.7833	0.7665	0.7497	0.7330	0.7163	0.6996	0.6831	0.6667	0.6504	0.6343	0.6183	0.6024	0.5867
2.10	0.8974	0.8815	0.8655	0.8492	0.8328	0.8162	0.7995	0.7827	0.7659	0.7490	0.7322	0.7155	0.6988	0.6822	0.6658	0.6495	0.6333	0.6173	0.6014	0.5856
2.11	0.8971	0.8812	0.8651	0.8488	0.8324	0.8157	0.7990	0.7821	0.7652	0.7483	0.7315	0.7147	0.6980	0.6814	0.6649	0.6485	0.6323	0.6163	0.6003	0.5845
2.12	0.8968	0.8809	0.8647	0.8484	0.8319	0.8152	0.7984	0.7815	0.7646	0.7476	0.7307	0.7139	0.6971	0.6805	0.6640	0.6476	0.6313	0.6152	0.5993	0.5835
2.13	0.8965	0.8805	0.8643	0.8480	0.8314	0.8147	0.7978	0.7809	0.7639	0.7469	0.7300	0.7131	0.6963	0.6796	0.6631	0.6466	0.6304	0.6142	0.5982	0.5824
2.14	0.8962	0.8802	0.8640	0.8476	0.8310	0.8142	0.7973	0.7803	0.7633	0.7462	0.7292	0.7123	0.6955	0.6787	0.6622	0.6457	0.6294	0.6132	0.5972	0.5813
2.15	0.8959	0.8798	0.8636	0.8471	0.8305	0.8137	0.7969	0.7797	0.7626	0.7455	0.7285	0.7115	0.6946	0.6779	0.6613	0.6448	0.6284	0.6122	0.5962	0.5803
2.16	0.8956	0.8795	0.8632	0.8467	0.8300	0.8132	0.7962	0.7791	0.7620	0.7448	0.7277	0.7107	0.6937	0.6770	0.6603	0.6438	0.6274	0.6112	0.5951	0.5792
2.17	0.8953	0.8792	0.8628	0.8463	0.8296	0.8126	0.7956	0.7785	0.7613	0.7441	0.7270	0.7100	0.6930	0.6762	0.6595	0.6429	0.6265	0.6102	0.5941	0.5781
2.18	0.8950	0.8788	0.8625	0.8459	0.8291	0.8121	0.7951	0.7779	0.7607	0.7434	0.7263	0.7092	0.6922	0.6753	0.6586	0.6420	0.6255	0.6092	0.5931	0.5771
2.19	0.8948	0.8785	0.8621	0.8455	0.8286	0.8116	0.7945	0.7773	0.7600	0.7428	0.7255	0.7084	0.6914	0.6744	0.6577	0.6410	0.6245	0.6082	0.5921	0.5760
2.20	0.8945	0.8782	0.8617	0.8450	0.8280	0.8111	0.7939	0.7767	0.7594	0.7421	0.7248	0.7076	0.6905	0.6736	0.6568	0.6401	0.6236	0.6072	0.5910	0.5750
2.21	0.8942	0.8778	0.8613	0.8446	0.8277	0.8106	0.7934	0.7761	0.7587	0.7414	0.7241	0.7068	0.6897	0.6727	0.6559	0.6392	0.6226	0.6062	0.5900	0.5740
2.22	0.8939	0.8775	0.8610	0.8442	0.8273	0.8101	0.7928	0.7755	0.7581	0.7407	0.7233	0.7061	0.6889	0.6719	0.6550	0.6383	0.6217	0.6053	0.5890	0.5729
2.23	0.8936	0.8772	0.8606	0.8438	0.8268	0.8096	0.7923	0.7749	0.7574	0.7400	0.7226	0.7053	0.6881	0.6710	0.6541	0.6373	0.6207	0.6043	0.5880	0.5719
2.24	0.8933	0.8769	0.8602	0.8434	0.8263	0.8091	0.7917	0.7743	0.7568	0.7393	0.7219	0.7045	0.6873	0.6702	0.6532	0.6364	0.6198	0.6033	0.5870	0.5708
2.25	0.8930	0.8765	0.8599	0.8430	0.8259	0.8086	0.7912	0.7737	0.7562	0.7386	0.7212	0.7038	0.6865	0.6693	0.6524	0.6355	0.6188	0.6023	0.5860	0.5698
2.26	0.8927	0.8762	0.8595	0.8426	0.8254	0.8081	0.7907	0.7731	0.7555	0.7380	0.7204	0.7030	0.6857	0.6685	0.6515	0.6346	0.6179	0.6014	0.5850	0.5688
2.27	0.8924	0.8759	0.8591	0.8422	0.8250	0.8076	0.7901	0.7725	0.7549	0.7373	0.7197	0.7022	0.6849	0.6677	0.6506	0.6337	0.6170	0.6004	0.5840	0.5678
2.28	0.8921	0.8755	0.8588	0.8418	0.8245	0.8071	0.7896	0.7719	0.7543	0.7366	0.7190	0.7015	0.6841	0.6668	0.6497	0.6328	0.6160	0.5994	0.5830	0.5668
2.29	0.8919	0.8752	0.8584	0.8413	0.8241	0.8066	0.7890	0.7713	0.7536	0.7359	0.7183	0.7007	0.6833	0.6660	0.6489	0.6319	0.6151	0.5985	0.5820	0.5657
2.30	0.8916	0.8749	0.8580	0.8409	0.8236	0.8061	0.7885	0.7707	0.7530	0.7352	0.7176	0.7000	0.6825	0.6652	0.6480	0.6310	0.6142	0.5975	0.5810	0.5647
2.31	0.8913	0.8746	0.8577	0.8405	0.8232	0.8056	0.7879	0.7702	0.7524	0.7346	0.7168	0.6992	0.6817	0.6643	0.6471	0.6301	0.6132	0.5966	0.5801	0.5637
2.32	0.8910	0.8742	0.8573	0.8401	0.8227	0.8051	0.7874	0.7696	0.7517	0.7339	0.7161	0.6985	0.6809	0.6635	0.6463	0.6292	0.6123	0.5956	0.5791	0.5627
2.33	0.8907	0.8739	0.8569	0.8397	0.8223	0.8046	0.7869	0.7690	0.7511	0.7332	0.7154	0.6977	0.6801	0.6627	0.6454	0.6283	0.6114	0.5947	0.5781	0.5617
2.34	0.8904	0.8736	0.8566	0.8393	0.8218	0.8041	0.7863	0.7684	0.7505	0.7326	0.7147	0.6969	0.6793	0.6619	0.6445	0.6274	0.6105	0.5937	0.5771	0.5607
2.35	0.8901	0.8733	0.8562	0.8389	0.8214	0.8037	0.7858	0.7678	0.7499	0.7319	0.7140	0.6962	0.6785	0.6610	0.6437	0.6265	0.6096	0.5928	0.5762	0.5597
2.36	0.8899	0.8730	0.8559	0.8385	0.8209	0.8032	0.7853	0.7673	0.7492	0.7312	0.7133	0.6955	0.6778	0.6602	0.6428	0.6256	0.6086	0.5918	0.5752	0.5587
2.37	0.8896	0.8726	0.8555	0.8381	0.8205	0.8027	0.7847	0.7667	0.7486	0.7306	0.7126	0.6947	0.6770	0.6594	0.6420	0.6248	0.6077	0.5909	0.5742	0.5577
2.38	0.8893	0.8723	0.8551	0.8377	0.8200	0.8022	0.7842	0.7661	0.7480	0.7299	0.7119	0.6940	0.6762	0.6586	0.6411	0.6239	0.6068	0.5899	0.5733	0.5568
2.39	0.8890	0.8720	0.8548	0.8373	0.8196	0.8017	0.7837	0.7655	0.7474	0.7292	0.7112	0.6932	0.6754	0.6578	0.6403	0.6230	0.6059	0.5890	0.5723	0.5558
2.40	0.8887	0.8717	0.8544	0.8369	0.8192	0.8012	0.7831	0.7649	0.7467	0.7286	0.7105	0.6925	0.6746	0.6570	0.6395	0.6221	0.6050	0.5881	0.5713	0.5548
2.41	0.8885	0.8714	0.8541	0.8365	0.8187	0.8007	0.7826	0.7644	0.7461	0.7279	0.7098	0.6917	0.6739	0.6561	0.6386	0.6213	0.6041	0.5872	0.5704	0.5538
2.42	0.8882	0.8711	0.8537	0.8361	0.8183	0.8002	0.7821	0.7638	0.7455	0.7273	0.7091	0.6910	0.6731	0.6553	0.6378	0.6204	0.6032	0.5862	0.5694	0.5529
2.43	0.8879	0.8707	0.8533	0.8357	0.8178	0.7998	0.7815	0.7632	0.7449	0.7266	0.7084	0.6903	0.6723	0.6545	0.6369	0.6195	0.6023	0.5853	0.5685	0.5519
2.44	0.8876	0.8704	0.8530	0.8353	0.8174	0.7993	0.7810	0.7627	0.7443	0.7259	0.7077	0.6895	0.6716	0.6537	0.6361	0.6187	0.6014	0.5844	0.5676	0.5509
2.45	0.8873	0.8701	0.8526	0.8349	0.8170	0.7988	0.7805	0.7621	0.7437	0.7253	0.7070	0.6888	0.6708	0.6529	0.6353	0.6178	0.6005	0.5835	0.5666	0.5500
2.46	0.8871	0.8698	0.8523	0.8345	0.81															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8726	0.8534	0.8338	0.8138	0.7936	0.7731	0.7525	0.7318	0.7112	0.6908	0.6705	0.6504	0.6306	0.6111	0.5919	0.5730	0.5545	0.5362	0.5182	0.5005
3.02	0.8724	0.8531	0.8335	0.8135	0.7932	0.7727	0.7520	0.7313	0.7107	0.6902	0.6698	0.6498	0.6299	0.6104	0.5912	0.5723	0.5537	0.5354	0.5174	0.4997
3.03	0.8721	0.8528	0.8331	0.8131	0.7928	0.7722	0.7515	0.7308	0.7101	0.6896	0.6692	0.6491	0.6293	0.6097	0.5905	0.5715	0.5529	0.5346	0.5166	0.4989
3.04	0.8719	0.8525	0.8328	0.8128	0.7924	0.7718	0.7511	0.7303	0.7096	0.6890	0.6686	0.6485	0.6286	0.6090	0.5898	0.5708	0.5522	0.5339	0.5158	0.4981
3.05	0.8716	0.8522	0.8325	0.8124	0.7920	0.7714	0.7506	0.7298	0.7090	0.6884	0.6680	0.6478	0.6279	0.6083	0.5890	0.5701	0.5514	0.5331	0.5150	0.4973
3.06	0.8714	0.8519	0.8322	0.8120	0.7916	0.7709	0.7501	0.7293	0.7085	0.6879	0.6674	0.6472	0.6273	0.6076	0.5883	0.5693	0.5507	0.5323	0.5143	0.4965
3.07	0.8711	0.8517	0.8319	0.8117	0.7912	0.7705	0.7497	0.7288	0.7080	0.6873	0.6668	0.6466	0.6266	0.6069	0.5876	0.5686	0.5499	0.5315	0.5135	0.4957
3.08	0.8709	0.8514	0.8315	0.8113	0.7908	0.7701	0.7492	0.7283	0.7074	0.6867	0.6662	0.6459	0.6259	0.6063	0.5869	0.5679	0.5492	0.5308	0.5127	0.4949
3.09	0.8706	0.8511	0.8312	0.8110	0.7904	0.7696	0.7487	0.7278	0.7069	0.6861	0.6656	0.6453	0.6253	0.6056	0.5862	0.5671	0.5484	0.5300	0.5119	0.4941
3.10	0.8704	0.8508	0.8309	0.8106	0.7900	0.7692	0.7482	0.7273	0.7063	0.6856	0.6650	0.6446	0.6246	0.6049	0.5855	0.5664	0.5477	0.5292	0.5111	0.4933
3.11	0.8701	0.8505	0.8306	0.8103	0.7896	0.7688	0.7478	0.7267	0.7058	0.6850	0.6644	0.6440	0.6240	0.6042	0.5848	0.5657	0.5469	0.5285	0.5104	0.4925
3.12	0.8699	0.8503	0.8303	0.8099	0.7892	0.7683	0.7473	0.7262	0.7053	0.6844	0.6638	0.6434	0.6233	0.6035	0.5841	0.5650	0.5462	0.5277	0.5096	0.4918
3.13	0.8696	0.8500	0.8299	0.8096	0.7888	0.7679	0.7468	0.7257	0.7047	0.6838	0.6632	0.6428	0.6226	0.6028	0.5834	0.5642	0.5454	0.5270	0.5088	0.4910
3.14	0.8694	0.8497	0.8296	0.8092	0.7885	0.7675	0.7464	0.7252	0.7042	0.6833	0.6626	0.6421	0.6220	0.6022	0.5827	0.5635	0.5447	0.5262	0.5080	0.4902
3.15	0.8691	0.8494	0.8293	0.8088	0.7881	0.7670	0.7459	0.7247	0.7036	0.6827	0.6620	0.6415	0.6213	0.6015	0.5820	0.5628	0.5440	0.5255	0.5073	0.4894
3.16	0.8689	0.8491	0.8290	0.8085	0.7877	0.7666	0.7454	0.7242	0.7031	0.6821	0.6614	0.6409	0.6207	0.6008	0.5813	0.5621	0.5432	0.5247	0.5065	0.4886
3.17	0.8687	0.8489	0.8287	0.8081	0.7873	0.7662	0.7450	0.7237	0.7026	0.6816	0.6608	0.6402	0.6200	0.6001	0.5806	0.5614	0.5425	0.5240	0.5058	0.4879
3.18	0.8684	0.8486	0.8284	0.8078	0.7869	0.7658	0.7445	0.7232	0.7020	0.6810	0.6602	0.6396	0.6194	0.5995	0.5799	0.5607	0.5418	0.5232	0.5050	0.4871
3.19	0.8682	0.8483	0.8281	0.8074	0.7865	0.7653	0.7440	0.7227	0.7015	0.6804	0.6596	0.6390	0.6187	0.5988	0.5792	0.5599	0.5410	0.5225	0.5042	0.4863
3.20	0.8679	0.8480	0.8277	0.8071	0.7861	0.7649	0.7436	0.7222	0.7010	0.6799	0.6590	0.6384	0.6181	0.5981	0.5785	0.5592	0.5403	0.5217	0.5035	0.4855
3.21	0.8677	0.8478	0.8274	0.8067	0.7857	0.7645	0.7431	0.7217	0.7004	0.6793	0.6584	0.6378	0.6174	0.5975	0.5778	0.5585	0.5396	0.5210	0.5027	0.4848
3.22	0.8674	0.8475	0.8271	0.8064	0.7853	0.7641	0.7427	0.7212	0.6999	0.6787	0.6578	0.6371	0.6168	0.5968	0.5771	0.5578	0.5389	0.5203	0.5020	0.4840
3.23	0.8672	0.8472	0.8268	0.8060	0.7850	0.7636	0.7422	0.7208	0.6994	0.6782	0.6572	0.6365	0.6162	0.5961	0.5764	0.5571	0.5381	0.5195	0.5012	0.4832
3.24	0.8670	0.8469	0.8265	0.8057	0.7846	0.7632	0.7417	0.7203	0.6989	0.6776	0.6566	0.6359	0.6155	0.5955	0.5758	0.5564	0.5374	0.5188	0.5005	0.4825
3.25	0.8667	0.8466	0.8262	0.8054	0.7842	0.7628	0.7413	0.7198	0.6983	0.6771	0.6560	0.6353	0.6149	0.5948	0.5751	0.5557	0.5367	0.5180	0.4997	0.4817
3.26	0.8665	0.8464	0.8259	0.8050	0.7838	0.7624	0.7408	0.7193	0.6978	0.6765	0.6554	0.6347	0.6142	0.5941	0.5744	0.5550	0.5360	0.5173	0.4990	0.4810
3.27	0.8662	0.8461	0.8256	0.8047	0.7834	0.7620	0.7404	0.7188	0.6973	0.6759	0.6549	0.6341	0.6136	0.5935	0.5737	0.5543	0.5353	0.5166	0.4982	0.4802
3.28	0.8660	0.8458	0.8253	0.8043	0.7830	0.7615	0.7399	0.7183	0.6968	0.6754	0.6543	0.6335	0.6130	0.5928	0.5730	0.5536	0.5346	0.5159	0.4975	0.4795
3.29	0.8658	0.8456	0.8250	0.8040	0.7827	0.7611	0.7395	0.7178	0.6962	0.6748	0.6537	0.6328	0.6123	0.5922	0.5724	0.5529	0.5339	0.5151	0.4968	0.4787
3.30	0.8655	0.8453	0.8246	0.8036	0.7823	0.7607	0.7390	0.7173	0.6957	0.6743	0.6531	0.6322	0.6117	0.5915	0.5717	0.5522	0.5331	0.5144	0.4960	0.4780
3.31	0.8653	0.8450	0.8243	0.8033	0.7819	0.7603	0.7385	0.7168	0.6952	0.6737	0.6525	0.6316	0.6111	0.5909	0.5710	0.5515	0.5324	0.5137	0.4953	0.4772
3.32	0.8650	0.8447	0.8240	0.8029	0.7815	0.7599	0.7381	0.7163	0.6947	0.6732	0.6520	0.6310	0.6104	0.5902	0.5703	0.5509	0.5317	0.5130	0.4946	0.4765
3.33	0.8648	0.8445	0.8237	0.8026	0.7811	0.7594	0.7376	0.7158	0.6941	0.6726	0.6514	0.6304	0.6098	0.5896	0.5697	0.5502	0.5310	0.5123	0.4938	0.4757
3.34	0.8646	0.8442	0.8234	0.8022	0.7807	0.7590	0.7372	0.7154	0.6936	0.6721	0.6508	0.6298	0.6092	0.5889	0.5690	0.5495	0.5303	0.5115	0.4931	0.4750
3.35	0.8643	0.8439	0.8231	0.8019	0.7804	0.7586	0.7367	0.7149	0.6931	0.6715	0.6502	0.6292	0.6085	0.5883	0.5683	0.5488	0.5296	0.5108	0.4924	0.4743
3.36	0.8641	0.8436	0.8228	0.8016	0.7800	0.7582	0.7363	0.7144	0.6926	0.6710	0.6496	0.6286	0.6079	0.5876	0.5677	0.5481	0.5289	0.5101	0.4916	0.4735
3.37	0.8638	0.8434	0.8225	0.8012	0.7796	0.7578	0.7358	0.7139	0.6921	0.6704	0.6491	0.6280	0.6073	0.5870	0.5670	0.5474	0.5282	0.5094	0.4909	0.4728
3.38	0.8636	0.8431	0.8222	0.8009	0.7792	0.7574	0.7354	0.7134	0.6916	0.6699	0.6485	0.6274	0.6067	0.5863	0.5663	0.5467	0.5275	0.5087	0.4902	0.4721
3.39	0.8634	0.8428	0.8219	0.8005	0.7789	0.7569	0.7349	0.7129	0.6910	0.6693	0.6479	0.6268	0.6061	0.5857	0.5657	0.5461	0.5268	0.5080	0.4895	0.4713
3.40	0.8631	0.8426	0.8216	0.8002	0.7785	0.7565	0.7345	0.7124	0.6905	0.6688	0.6474	0.6262	0.6054	0.5850	0.5650	0.5454	0.5261	0.5073	0.4888	0.4706
3.41	0.8629	0.8423	0.8213	0.7999	0.7781	0.7561	0.7340	0.7120	0.6900	0.6683	0.6468	0.6256	0.6048	0.5844	0.5644	0.5447	0.5255	0.5066	0.4880	0.4699
3.42	0.8627	0.8420	0.8210	0.7995	0.7777	0.7557	0.7336	0.7115	0.6895	0.6677	0.6462	0.6250	0.6042	0.5838	0.5637	0.5440	0.5248	0.5059	0.4873	0.4691
3.43	0.8624	0.8418	0.8207	0.7992	0.7774	0.7553	0.7331	0.7110	0.6890	0.6672	0.6456	0.6244	0.6036	0.5831	0.5631	0.5434	0.5241	0.5052	0.4866	0.4684
3.44	0.8622	0.8415	0.8204	0.7988	0.7770	0.7549	0.7327	0.7105	0.6885	0.6666	0.6451	0.6238	0.6030	0.5825	0.5624	0.5427	0.5234	0.5045	0.4859	0.4677
3.45	0.8620	0.8412	0.8201	0.7985	0.7766	0.7545	0.7323	0.7100	0.6880	0.6661	0.6445	0.6232	0.6024	0.5819	0.5617	0.5420	0.5227	0.5038	0.4852	0.4670
3.46	0.8617	0.8410	0.8198	0.7982	0.77															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8493	0.8268	0.8037	0.7802	0.7564	0.7324	0.7083	0.6844	0.6607	0.6373	0.6144	0.5919	0.5699	0.5484	0.5274	0.5069	0.4869	0.4674	0.4483	0.4296
4.02	0.8491	0.8265	0.8035	0.7799	0.7561	0.7320	0.7079	0.6840	0.6602	0.6368	0.6139	0.5913	0.5693	0.5478	0.5268	0.5063	0.4863	0.4668	0.4477	0.4290
4.03	0.8489	0.8263	0.8032	0.7796	0.7557	0.7316	0.7075	0.6835	0.6598	0.6364	0.6134	0.5908	0.5688	0.5473	0.5262	0.5057	0.4857	0.4661	0.4470	0.4284
4.04	0.8487	0.8260	0.8029	0.7793	0.7554	0.7312	0.7071	0.6831	0.6593	0.6359	0.6128	0.5903	0.5682	0.5467	0.5257	0.5051	0.4851	0.4655	0.4464	0.4278
4.05	0.8485	0.8258	0.8026	0.7790	0.7550	0.7309	0.7067	0.6826	0.6588	0.6354	0.6123	0.5898	0.5677	0.5461	0.5251	0.5045	0.4845	0.4649	0.4458	0.4271
4.06	0.8482	0.8255	0.8023	0.7787	0.7547	0.7305	0.7063	0.6822	0.6584	0.6349	0.6118	0.5892	0.5671	0.5456	0.5245	0.5040	0.4839	0.4643	0.4452	0.4265
4.07	0.8480	0.8253	0.8021	0.7784	0.7543	0.7301	0.7059	0.6818	0.6579	0.6344	0.6113	0.5887	0.5666	0.5450	0.5239	0.5034	0.4833	0.4637	0.4446	0.4259
4.08	0.8478	0.8250	0.8018	0.7780	0.7540	0.7297	0.7055	0.6813	0.6574	0.6339	0.6108	0.5882	0.5661	0.5445	0.5234	0.5028	0.4827	0.4631	0.4440	0.4253
4.09	0.8476	0.8248	0.8015	0.7777	0.7536	0.7294	0.7051	0.6809	0.6570	0.6334	0.6103	0.5877	0.5655	0.5439	0.5228	0.5022	0.4821	0.4625	0.4434	0.4247
4.10	0.8474	0.8246	0.8012	0.7774	0.7533	0.7290	0.7047	0.6805	0.6565	0.6330	0.6098	0.5871	0.5650	0.5433	0.5222	0.5016	0.4816	0.4619	0.4428	0.4241
4.11	0.8472	0.8243	0.8009	0.7771	0.7530	0.7286	0.7043	0.6800	0.6561	0.6325	0.6093	0.5866	0.5644	0.5428	0.5217	0.5011	0.4810	0.4614	0.4422	0.4235
4.12	0.8469	0.8241	0.8007	0.7768	0.7526	0.7282	0.7038	0.6796	0.6556	0.6320	0.6088	0.5861	0.5639	0.5422	0.5211	0.5005	0.4804	0.4608	0.4416	0.4229
4.13	0.8467	0.8238	0.8004	0.7765	0.7523	0.7279	0.7034	0.6792	0.6552	0.6315	0.6083	0.5856	0.5634	0.5417	0.5205	0.4999	0.4798	0.4602	0.4410	0.4223
4.14	0.8465	0.8236	0.8001	0.7762	0.7519	0.7275	0.7030	0.6787	0.6547	0.6310	0.6078	0.5850	0.5628	0.5411	0.5200	0.4993	0.4792	0.4596	0.4402	0.4215
4.15	0.8463	0.8233	0.7998	0.7759	0.7515	0.7271	0.7025	0.6782	0.6542	0.6305	0.6073	0.5845	0.5623	0.5406	0.5194	0.4988	0.4786	0.4590	0.4398	0.4211
4.16	0.8461	0.8231	0.7995	0.7756	0.7512	0.7267	0.7022	0.6779	0.6538	0.6301	0.6068	0.5840	0.5618	0.5400	0.5189	0.4982	0.4781	0.4584	0.4392	0.4205
4.17	0.8459	0.8228	0.7993	0.7752	0.7509	0.7264	0.7018	0.6774	0.6533	0.6296	0.6063	0.5835	0.5612	0.5395	0.5183	0.4976	0.4775	0.4578	0.4386	0.4199
4.18	0.8457	0.8226	0.7990	0.7749	0.7506	0.7260	0.7014	0.6770	0.6529	0.6291	0.6058	0.5830	0.5607	0.5389	0.5177	0.4971	0.4769	0.4572	0.4380	0.4193
4.19	0.8454	0.8223	0.7987	0.7746	0.7502	0.7256	0.7010	0.6766	0.6524	0.6286	0.6053	0.5825	0.5602	0.5384	0.5172	0.4965	0.4763	0.4566	0.4374	0.4187
4.20	0.8452	0.8221	0.7984	0.7743	0.7499	0.7253	0.7006	0.6762	0.6520	0.6282	0.6048	0.5819	0.5596	0.5379	0.5166	0.4959	0.4757	0.4561	0.4368	0.4181
4.21	0.8450	0.8219	0.7982	0.7740	0.7495	0.7249	0.7002	0.6757	0.6515	0.6277	0.6043	0.5814	0.5591	0.5373	0.5161	0.4954	0.4752	0.4555	0.4363	0.4175
4.22	0.8448	0.8216	0.7979	0.7737	0.7492	0.7245	0.6998	0.6753	0.6511	0.6272	0.6038	0.5809	0.5586	0.5368	0.5155	0.4948	0.4746	0.4549	0.4357	0.4169
4.23	0.8446	0.8214	0.7976	0.7734	0.7489	0.7241	0.6994	0.6749	0.6506	0.6267	0.6033	0.5804	0.5580	0.5362	0.5150	0.4942	0.4740	0.4543	0.4351	0.4163
4.24	0.8444	0.8211	0.7973	0.7731	0.7485	0.7238	0.6990	0.6745	0.6502	0.6263	0.6028	0.5799	0.5575	0.5357	0.5144	0.4937	0.4735	0.4537	0.4345	0.4157
4.25	0.8442	0.8209	0.7971	0.7728	0.7482	0.7234	0.6986	0.6740	0.6497	0.6258	0.6023	0.5794	0.5570	0.5351	0.5139	0.4931	0.4729	0.4532	0.4339	0.4151
4.26	0.8439	0.8206	0.7968	0.7725	0.7478	0.7230	0.6982	0.6736	0.6493	0.6253	0.6018	0.5789	0.5565	0.5346	0.5133	0.4925	0.4723	0.4526	0.4333	0.4146
4.27	0.8437	0.8204	0.7965	0.7722	0.7475	0.7227	0.6978	0.6732	0.6488	0.6249	0.6014	0.5784	0.5559	0.5341	0.5128	0.4920	0.4717	0.4520	0.4328	0.4140
4.28	0.8435	0.8202	0.7962	0.7719	0.7472	0.7223	0.6974	0.6728	0.6484	0.6244	0.6009	0.5779	0.5554	0.5335	0.5122	0.4914	0.4712	0.4515	0.4322	0.4134
4.29	0.8433	0.8199	0.7960	0.7716	0.7468	0.7219	0.6970	0.6723	0.6479	0.6239	0.6004	0.5774	0.5549	0.5330	0.5117	0.4909	0.4706	0.4509	0.4316	0.4128
4.30	0.8431	0.8197	0.7957	0.7713	0.7465	0.7216	0.6967	0.6719	0.6475	0.6234	0.5999	0.5769	0.5544	0.5325	0.5111	0.4903	0.4701	0.4503	0.4310	0.4122
4.31	0.8429	0.8194	0.7954	0.7710	0.7462	0.7212	0.6963	0.6715	0.6470	0.6230	0.5994	0.5764	0.5539	0.5319	0.5106	0.4898	0.4695	0.4497	0.4305	0.4117
4.32	0.8427	0.8192	0.7951	0.7706	0.7458	0.7208	0.6959	0.6711	0.6466	0.6225	0.5989	0.5758	0.5533	0.5314	0.5100	0.4892	0.4689	0.4492	0.4299	0.4111
4.33	0.8425	0.8189	0.7949	0.7703	0.7455	0.7205	0.6955	0.6706	0.6461	0.6220	0.5984	0.5753	0.5528	0.5309	0.5095	0.4887	0.4684	0.4486	0.4293	0.4105
4.34	0.8423	0.8187	0.7946	0.7700	0.7451	0.7201	0.6951	0.6702	0.6457	0.6216	0.5979	0.5748	0.5523	0.5303	0.5090	0.4881	0.4678	0.4480	0.4287	0.4099
4.35	0.8421	0.8185	0.7943	0.7697	0.7448	0.7197	0.6947	0.6698	0.6453	0.6211	0.5975	0.5743	0.5518	0.5298	0.5084	0.4876	0.4673	0.4475	0.4282	0.4094
4.36	0.8418	0.8182	0.7941	0.7694	0.7445	0.7194	0.6943	0.6694	0.6448	0.6206	0.5970	0.5738	0.5513	0.5293	0.5079	0.4870	0.4667	0.4469	0.4276	0.4088
4.37	0.8416	0.8180	0.7938	0.7691	0.7441	0.7190	0.6939	0.6690	0.6444	0.6202	0.5965	0.5733	0.5508	0.5288	0.5073	0.4865	0.4661	0.4463	0.4270	0.4082
4.38	0.8414	0.8177	0.7935	0.7688	0.7438	0.7186	0.6935	0.6686	0.6439	0.6197	0.5960	0.5728	0.5502	0.5282	0.5068	0.4859	0.4656	0.4458	0.4265	0.4076
4.39	0.8412	0.8175	0.7932	0.7685	0.7435	0.7183	0.6931	0.6681	0.6435	0.6193	0.5955	0.5723	0.5497	0.5277	0.5063	0.4854	0.4650	0.4452	0.4259	0.4071
4.40	0.8410	0.8173	0.7930	0.7682	0.7431	0.7179	0.6927	0.6677	0.6430	0.6188	0.5951	0.5718	0.5492	0.5272	0.5057	0.4848	0.4645	0.4447	0.4253	0.4065
4.41	0.8408	0.8170	0.7927	0.7679	0.7428	0.7176	0.6923	0.6673	0.6426	0.6183	0.5946	0.5714	0.5487	0.5267	0.5052	0.4843	0.4640	0.4441	0.4247	0.4059
4.42	0.8406	0.8168	0.7924	0.7676	0.7425	0.7172	0.6919	0.6669	0.6422	0.6179	0.5941	0.5709	0.5482	0.5261	0.5047	0.4837	0.4634	0.4435	0.4242	0.4054
4.43	0.8404	0.8166	0.7922	0.7673	0.7422	0.7168	0.6916	0.6665	0.6417	0.6174	0.5936	0.5704	0.5477	0.5256	0.5041	0.4832	0.4628	0.4430	0.4237	0.4048
4.44	0.8402	0.8163	0.7919	0.7670	0.7418	0.7165	0.6912	0.6661	0.6413	0.6170	0.5931	0.5699	0.5472	0.5251	0.5036	0.4827	0.4623	0.4425	0.4231	0.4043
4.45	0.8400	0.8161	0.7916	0.7667	0.7415	0.7161	0.6908	0.6657	0.6409	0.6165	0.5927	0.5694	0.5467	0.5246	0.5031	0.4821	0.4617	0.4419	0.4226	0.4037
4.46	0.8398	0.8																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8287	0.8031	0.7770	0.7504	0.7235	0.6966	0.6698	0.6434	0.6174	0.5919	0.5672	0.5431	0.5197	0.4970	0.4750	0.4536	0.4329	0.4128	0.3933	0.3743
5.02	0.8285	0.8029	0.7768	0.7501	0.7232	0.6963	0.6695	0.6430	0.6170	0.5915	0.5667	0.5426	0.5192	0.4965	0.4745	0.4532	0.4324	0.4123	0.3928	0.3738
5.03	0.8283	0.8027	0.7765	0.7498	0.7229	0.6959	0.6691	0.6426	0.6166	0.5911	0.5663	0.5422	0.5188	0.4961	0.4740	0.4527	0.4320	0.4118	0.3923	0.3733
5.04	0.8281	0.8025	0.7762	0.7496	0.7226	0.6956	0.6687	0.6422	0.6162	0.5907	0.5659	0.5417	0.5183	0.4956	0.4736	0.4522	0.4315	0.4114	0.3918	0.3728
5.05	0.8279	0.8022	0.7760	0.7493	0.7223	0.6953	0.6684	0.6418	0.6158	0.5903	0.5654	0.5413	0.5178	0.4951	0.4731	0.4517	0.4310	0.4109	0.3913	0.3723
5.06	0.8277	0.8020	0.7757	0.7490	0.7220	0.6949	0.6680	0.6414	0.6153	0.5898	0.5650	0.5408	0.5174	0.4947	0.4726	0.4512	0.4305	0.4104	0.3908	0.3718
5.07	0.8275	0.8018	0.7755	0.7487	0.7217	0.6946	0.6677	0.6411	0.6149	0.5894	0.5646	0.5404	0.5169	0.4942	0.4721	0.4508	0.4300	0.4099	0.3903	0.3713
5.08	0.8273	0.8016	0.7752	0.7484	0.7214	0.6943	0.6673	0.6407	0.6145	0.5890	0.5641	0.5399	0.5165	0.4937	0.4717	0.4503	0.4295	0.4094	0.3899	0.3709
5.09	0.8271	0.8013	0.7750	0.7482	0.7211	0.6939	0.6669	0.6403	0.6142	0.5886	0.5637	0.5395	0.5160	0.4933	0.4712	0.4498	0.4291	0.4089	0.3894	0.3704
5.10	0.8269	0.8011	0.7747	0.7479	0.7208	0.6936	0.6666	0.6399	0.6138	0.5882	0.5633	0.5391	0.5156	0.4928	0.4707	0.4493	0.4286	0.4085	0.3889	0.3699
5.11	0.8267	0.8009	0.7745	0.7476	0.7204	0.6932	0.6662	0.6395	0.6134	0.5878	0.5628	0.5386	0.5151	0.4923	0.4703	0.4489	0.4281	0.4080	0.3884	0.3694
5.12	0.8265	0.8007	0.7742	0.7473	0.7201	0.6929	0.6659	0.6392	0.6130	0.5874	0.5624	0.5382	0.5147	0.4919	0.4698	0.4484	0.4276	0.4075	0.3879	0.3689
5.13	0.8263	0.8004	0.7740	0.7470	0.7198	0.6926	0.6655	0.6388	0.6126	0.5869	0.5620	0.5377	0.5142	0.4914	0.4693	0.4479	0.4272	0.4070	0.3875	0.3684
5.14	0.8261	0.8002	0.7737	0.7468	0.7195	0.6922	0.6651	0.6384	0.6122	0.5865	0.5616	0.5373	0.5138	0.4910	0.4689	0.4474	0.4267	0.4065	0.3870	0.3680
5.15	0.8259	0.8000	0.7735	0.7465	0.7192	0.6919	0.6648	0.6380	0.6118	0.5861	0.5611	0.5369	0.5133	0.4905	0.4684	0.4470	0.4262	0.4061	0.3865	0.3675
5.16	0.8257	0.7998	0.7732	0.7462	0.7189	0.6916	0.6644	0.6377	0.6114	0.5857	0.5607	0.5364	0.5129	0.4901	0.4679	0.4465	0.4257	0.4056	0.3860	0.3670
5.17	0.8255	0.7996	0.7730	0.7459	0.7186	0.6913	0.6641	0.6373	0.6110	0.5853	0.5603	0.5360	0.5124	0.4896	0.4675	0.4460	0.4253	0.4051	0.3855	0.3665
5.18	0.8253	0.7993	0.7727	0.7456	0.7183	0.6909	0.6637	0.6369	0.6106	0.5849	0.5599	0.5355	0.5120	0.4891	0.4670	0.4456	0.4248	0.4046	0.3851	0.3661
5.19	0.8252	0.7991	0.7725	0.7454	0.7180	0.6906	0.6634	0.6365	0.6102	0.5845	0.5594	0.5351	0.5115	0.4887	0.4666	0.4451	0.4243	0.4042	0.3846	0.3656
5.20	0.8250	0.7989	0.7722	0.7451	0.7177	0.6903	0.6630	0.6361	0.6098	0.5841	0.5590	0.5347	0.5111	0.4882	0.4661	0.4446	0.4239	0.4037	0.3841	0.3651
5.21	0.8248	0.7987	0.7720	0.7448	0.7174	0.6899	0.6627	0.6358	0.6094	0.5837	0.5586	0.5342	0.5106	0.4878	0.4656	0.4442	0.4234	0.4032	0.3836	0.3646
5.22	0.8246	0.7985	0.7717	0.7445	0.7171	0.6896	0.6623	0.6354	0.6090	0.5832	0.5582	0.5338	0.5102	0.4873	0.4652	0.4437	0.4229	0.4028	0.3832	0.3642
5.23	0.8244	0.7982	0.7715	0.7443	0.7168	0.6893	0.6620	0.6350	0.6086	0.5828	0.5577	0.5334	0.5098	0.4869	0.4647	0.4433	0.4225	0.4023	0.3827	0.3637
5.24	0.8242	0.7980	0.7712	0.7440	0.7165	0.6889	0.6616	0.6347	0.6082	0.5824	0.5573	0.5329	0.5093	0.4864	0.4643	0.4428	0.4220	0.4018	0.3822	0.3632
5.25	0.8240	0.7978	0.7710	0.7437	0.7162	0.6886	0.6613	0.6343	0.6078	0.5820	0.5569	0.5325	0.5089	0.4860	0.4638	0.4423	0.4215	0.4013	0.3818	0.3627
5.26	0.8238	0.7976	0.7707	0.7434	0.7159	0.6883	0.6609	0.6339	0.6074	0.5816	0.5565	0.5321	0.5084	0.4855	0.4634	0.4419	0.4211	0.4009	0.3813	0.3623
5.27	0.8236	0.7973	0.7705	0.7431	0.7156	0.6880	0.6606	0.6335	0.6071	0.5812	0.5561	0.5316	0.5080	0.4851	0.4629	0.4414	0.4206	0.4004	0.3808	0.3618
5.28	0.8234	0.7971	0.7702	0.7429	0.7153	0.6876	0.6602	0.6332	0.6067	0.5808	0.5556	0.5312	0.5075	0.4846	0.4624	0.4409	0.4201	0.4000	0.3804	0.3613
5.29	0.8232	0.7969	0.7700	0.7426	0.7150	0.6873	0.6599	0.6328	0.6063	0.5804	0.5552	0.5308	0.5071	0.4842	0.4620	0.4405	0.4197	0.3995	0.3799	0.3609
5.30	0.8230	0.7967	0.7697	0.7423	0.7147	0.6870	0.6595	0.6324	0.6059	0.5800	0.5548	0.5304	0.5067	0.4837	0.4615	0.4400	0.4192	0.3990	0.3794	0.3604
5.31	0.8228	0.7965	0.7695	0.7420	0.7144	0.6866	0.6592	0.6321	0.6055	0.5796	0.5544	0.5299	0.5062	0.4833	0.4611	0.4396	0.4188	0.3986	0.3790	0.3600
5.32	0.8227	0.7963	0.7692	0.7418	0.7141	0.6863	0.6588	0.6317	0.6051	0.5792	0.5540	0.5295	0.5058	0.4829	0.4606	0.4391	0.4183	0.3981	0.3785	0.3595
5.33	0.8225	0.7960	0.7690	0.7415	0.7137	0.6860	0.6585	0.6313	0.6047	0.5788	0.5536	0.5291	0.5054	0.4824	0.4602	0.4387	0.4178	0.3976	0.3780	0.3590
5.34	0.8223	0.7958	0.7687	0.7412	0.7134	0.6857	0.6581	0.6309	0.6043	0.5784	0.5531	0.5287	0.5049	0.4820	0.4597	0.4382	0.4174	0.3972	0.3776	0.3586
5.35	0.8221	0.7956	0.7685	0.7409	0.7131	0.6853	0.6578	0.6306	0.6040	0.5780	0.5527	0.5282	0.5045	0.4815	0.4593	0.4378	0.4169	0.3967	0.3771	0.3581
5.36	0.8219	0.7954	0.7683	0.7407	0.7128	0.6850	0.6574	0.6302	0.6036	0.5776	0.5523	0.5278	0.5041	0.4811	0.4588	0.4373	0.4165	0.3963	0.3767	0.3577
5.37	0.8217	0.7952	0.7680	0.7404	0.7125	0.6847	0.6571	0.6298	0.6032	0.5772	0.5519	0.5274	0.5036	0.4806	0.4584	0.4369	0.4160	0.3958	0.3762	0.3572
5.38	0.8215	0.7949	0.7678	0.7401	0.7122	0.6844	0.6567	0.6295	0.6028	0.5768	0.5515	0.5270	0.5032	0.4802	0.4580	0.4364	0.4156	0.3954	0.3758	0.3567
5.39	0.8213	0.7947	0.7675	0.7399	0.7119	0.6840	0.6564	0.6291	0.6024	0.5764	0.5511	0.5265	0.5028	0.4798	0.4575	0.4360	0.4151	0.3949	0.3753	0.3563
5.40	0.8211	0.7945	0.7673	0.7396	0.7116	0.6837	0.6560	0.6287	0.6020	0.5760	0.5507	0.5261	0.5023	0.4793	0.4571	0.4355	0.4147	0.3944	0.3748	0.3558
5.41	0.8209	0.7939	0.7670	0.7393	0.7114	0.6834	0.6557	0.6284	0.6016	0.5756	0.5503	0.5257	0.5019	0.4789	0.4566	0.4351	0.4142	0.3940	0.3744	0.3554
5.42	0.8208	0.7941	0.7668	0.7390	0.7111	0.6831	0.6553	0.6280	0.6013	0.5752	0.5498	0.5253	0.5015	0.4784	0.4562	0.4346	0.4138	0.3935	0.3739	0.3549
5.43	0.8206	0.7939	0.7665	0.7388	0.7108	0.6828	0.6550	0.6277	0.6009	0.5748	0.5494	0.5248	0.5010	0.4780	0.4557	0.4342	0.4133	0.3931	0.3735	0.3545
5.44	0.8204	0.7936	0.7663	0.7385	0.7105	0.6824	0.6546	0.6273	0.6005	0.5744	0.5490	0.5244	0.5006	0.4776	0.4553	0.4337	0.4129	0.3926	0.3730	0.3540
5.45	0.8202	0.7934	0.7660	0.7382	0.7102	0.6821	0.6543	0.6269	0.6001	0.5740	0.5486	0.5240	0.5002	0.4771	0.4549	0.4333	0.4124	0.3922	0.3726	0.3536
5.46	0.8200	0.7932	0.7658	0.7379	0.70															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
6.01	0.8098	0.7816	0.7527	0.7234	0.6939	0.6646	0.6357	0.6073	0.5796	0.5527	0.5267	0.5015	0.4773	0.4539	0.4314	0.4096	0.3886	0.3683	0.3487	0.3297	
6.02	0.8097	0.7814	0.7525	0.7231	0.6937	0.6643	0.6353	0.6069	0.5792	0.5523	0.5263	0.5011	0.4769	0.4535	0.4310	0.4092	0.3882	0.3679	0.3483	0.3293	
6.03	0.8095	0.7812	0.7522	0.7229	0.6934	0.6640	0.6350	0.6066	0.5789	0.5519	0.5259	0.5008	0.4765	0.4531	0.4306	0.4088	0.3878	0.3675	0.3479	0.3289	
6.04	0.8093	0.7810	0.7520	0.7226	0.6931	0.6637	0.6347	0.6062	0.5785	0.5516	0.5255	0.5004	0.4761	0.4527	0.4302	0.4084	0.3874	0.3671	0.3475	0.3285	
6.05	0.8091	0.7808	0.7518	0.7224	0.6928	0.6634	0.6344	0.6059	0.5781	0.5512	0.5252	0.5000	0.4757	0.4523	0.4298	0.4080	0.3870	0.3667	0.3471	0.3281	
6.06	0.8089	0.7805	0.7515	0.7221	0.6925	0.6631	0.6340	0.6056	0.5778	0.5509	0.5248	0.4996	0.4753	0.4519	0.4294	0.4076	0.3866	0.3663	0.3467	0.3277	
6.07	0.8088	0.7803	0.7513	0.7219	0.6923	0.6628	0.6337	0.6052	0.5774	0.5505	0.5244	0.4992	0.4749	0.4515	0.4290	0.4072	0.3862	0.3659	0.3463	0.3273	
6.08	0.8086	0.7801	0.7511	0.7216	0.6920	0.6625	0.6334	0.6049	0.5771	0.5501	0.5240	0.4988	0.4745	0.4511	0.4286	0.4068	0.3858	0.3655	0.3459	0.3269	
6.09	0.8084	0.7799	0.7508	0.7213	0.6917	0.6622	0.6331	0.6045	0.5767	0.5498	0.5237	0.4985	0.4742	0.4507	0.4282	0.4064	0.3854	0.3651	0.3455	0.3265	
6.10	0.8082	0.7797	0.7506	0.7211	0.6914	0.6619	0.6328	0.6042	0.5764	0.5494	0.5233	0.4981	0.4738	0.4504	0.4278	0.4060	0.3850	0.3647	0.3451	0.3261	
6.11	0.8080	0.7795	0.7504	0.7208	0.6911	0.6616	0.6324	0.6039	0.5760	0.5490	0.5229	0.4977	0.4734	0.4500	0.4274	0.4056	0.3846	0.3643	0.3447	0.3258	
6.12	0.8079	0.7793	0.7501	0.7206	0.6909	0.6613	0.6321	0.6035	0.5757	0.5487	0.5225	0.4973	0.4730	0.4496	0.4270	0.4052	0.3842	0.3639	0.3443	0.3254	
6.13	0.8077	0.7791	0.7500	0.7203	0.6906	0.6610	0.6318	0.6032	0.5753	0.5483	0.5222	0.4969	0.4726	0.4492	0.4266	0.4048	0.3838	0.3635	0.3439	0.3250	
6.14	0.8075	0.7789	0.7500	0.7201	0.6903	0.6607	0.6315	0.6029	0.5750	0.5480	0.5218	0.4966	0.4722	0.4488	0.4262	0.4044	0.3834	0.3631	0.3435	0.3246	
6.15	0.8073	0.7787	0.7500	0.7202	0.6904	0.6608	0.6316	0.6030	0.5751	0.5481	0.5219	0.4967	0.4723	0.4489	0.4263	0.4045	0.3835	0.3632	0.3436	0.3247	
6.16	0.8071	0.7785	0.7492	0.7196	0.6898	0.6601	0.6308	0.6022	0.5743	0.5472	0.5211	0.4958	0.4715	0.4480	0.4254	0.4036	0.3826	0.3624	0.3428	0.3238	
6.17	0.8070	0.7783	0.7490	0.7193	0.6895	0.6598	0.6305	0.6019	0.5739	0.5469	0.5207	0.4954	0.4711	0.4476	0.4250	0.4033	0.3822	0.3620	0.3424	0.3234	
6.18	0.8068	0.7781	0.7488	0.7190	0.6892	0.6595	0.6302	0.6015	0.5736	0.5465	0.5203	0.4951	0.4707	0.4472	0.4247	0.4029	0.3819	0.3616	0.3420	0.3230	
6.19	0.8066	0.7779	0.7485	0.7188	0.6889	0.6592	0.6299	0.6012	0.5733	0.5462	0.5200	0.4947	0.4703	0.4469	0.4243	0.4025	0.3815	0.3612	0.3416	0.3226	
6.20	0.8064	0.7777	0.7483	0.7185	0.6886	0.6589	0.6296	0.6009	0.5729	0.5458	0.5196	0.4943	0.4699	0.4465	0.4239	0.4021	0.3811	0.3608	0.3412	0.3222	
6.21	0.8063	0.7775	0.7481	0.7183	0.6884	0.6586	0.6293	0.6005	0.5726	0.5454	0.5192	0.4939	0.4696	0.4461	0.4235	0.4017	0.3807	0.3604	0.3408	0.3218	
6.22	0.8061	0.7773	0.7478	0.7180	0.6881	0.6583	0.6289	0.6002	0.5722	0.5451	0.5189	0.4936	0.4692	0.4457	0.4231	0.4013	0.3803	0.3600	0.3404	0.3215	
6.23	0.8059	0.7771	0.7476	0.7178	0.6878	0.6580	0.6286	0.5999	0.5719	0.5447	0.5185	0.4932	0.4688	0.4453	0.4227	0.4009	0.3799	0.3596	0.3400	0.3211	
6.24	0.8057	0.7769	0.7474	0.7175	0.6875	0.6577	0.6283	0.5995	0.5715	0.5444	0.5181	0.4928	0.4684	0.4449	0.4223	0.4005	0.3795	0.3592	0.3396	0.3207	
6.25	0.8055	0.7767	0.7472	0.7173	0.6873	0.6574	0.6280	0.5992	0.5712	0.5440	0.5178	0.4924	0.4680	0.4446	0.4219	0.4001	0.3791	0.3588	0.3392	0.3203	
6.26	0.8054	0.7765	0.7469	0.7170	0.6870	0.6571	0.6277	0.5989	0.5708	0.5437	0.5174	0.4921	0.4677	0.4442	0.4216	0.3998	0.3787	0.3585	0.3389	0.3199	
6.27	0.8052	0.7763	0.7467	0.7168	0.6867	0.6568	0.6274	0.5985	0.5705	0.5433	0.5170	0.4917	0.4673	0.4438	0.4212	0.3994	0.3784	0.3581	0.3385	0.3195	
6.28	0.8050	0.7761	0.7465	0.7165	0.6864	0.6565	0.6271	0.5982	0.5701	0.5430	0.5167	0.4913	0.4669	0.4434	0.4208	0.3990	0.3780	0.3577	0.3381	0.3191	
6.29	0.8048	0.7759	0.7462	0.7163	0.6862	0.6562	0.6267	0.5979	0.5698	0.5426	0.5163	0.4910	0.4665	0.4430	0.4204	0.3986	0.3776	0.3573	0.3377	0.3188	
6.30	0.8047	0.7756	0.7460	0.7160	0.6859	0.6559	0.6264	0.5976	0.5695	0.5422	0.5159	0.4906	0.4662	0.4427	0.4200	0.3982	0.3772	0.3569	0.3373	0.3184	
6.31	0.8045	0.7754	0.7458	0.7158	0.6856	0.6556	0.6261	0.5972	0.5691	0.5419	0.5156	0.4902	0.4658	0.4423	0.4196	0.3978	0.3768	0.3565	0.3369	0.3180	
6.32	0.8043	0.7752	0.7456	0.7155	0.6853	0.6554	0.6258	0.5969	0.5688	0.5415	0.5152	0.4898	0.4654	0.4419	0.4193	0.3974	0.3764	0.3562	0.3366	0.3176	
6.33	0.8041	0.7750	0.7453	0.7153	0.6851	0.6551	0.6255	0.5966	0.5684	0.5412	0.5149	0.4895	0.4650	0.4415	0.4189	0.3971	0.3760	0.3558	0.3362	0.3172	
6.34	0.8040	0.7748	0.7451	0.7150	0.6848	0.6548	0.6252	0.5963	0.5681	0.5408	0.5145	0.4891	0.4647	0.4411	0.4185	0.3967	0.3757	0.3554	0.3358	0.3169	
6.35	0.8038	0.7746	0.7449	0.7148	0.6845	0.6545	0.6249	0.5959	0.5678	0.5405	0.5141	0.4887	0.4643	0.4408	0.4181	0.3963	0.3753	0.3550	0.3354	0.3165	
6.36	0.8036	0.7744	0.7447	0.7145	0.6842	0.6542	0.6246	0.5956	0.5674	0.5401	0.5138	0.4884	0.4639	0.4404	0.4178	0.3959	0.3749	0.3546	0.3350	0.3161	
6.37	0.8034	0.7742	0.7444	0.7142	0.6840	0.6539	0.6243	0.5953	0.5671	0.5398	0.5134	0.4880	0.4635	0.4400	0.4174	0.3955	0.3745	0.3542	0.3347	0.3157	
6.38	0.8032	0.7740	0.7442	0.7140	0.6837	0.6536	0.6239	0.5949	0.5667	0.5394	0.5131	0.4876	0.4632	0.4396	0.4170	0.3952	0.3741	0.3539	0.3343	0.3154	
6.39	0.8031	0.7738	0.7440	0.7137	0.6834	0.6533	0.6236	0.5946	0.5664	0.5391	0.5127	0.4873	0.4628	0.4393	0.4166	0.3948	0.3738	0.3535	0.3339	0.3150	
6.40	0.8029	0.7736	0.7438	0.7135	0.6832	0.6530	0.6233	0.5943	0.5661	0.5387	0.5124	0.4869	0.4624	0.4389	0.4162	0.3944	0.3734	0.3531	0.3335	0.3146	
6.41	0.8027	0.7734	0.7435	0.7133	0.6829	0.6527	0.6230	0.5940	0.5657	0.5384	0.5120	0.4866	0.4621	0.4385	0.4159	0.3940	0.3730	0.3527	0.3332	0.3142	
6.42	0.8025	0.7732	0.7433	0.7131	0.6827	0.6525	0.6228	0.5937	0.5654	0.5381	0.5117	0.4863	0.4618	0.4382	0.4155	0.3936	0.3726	0.3523	0.3328	0.3138	
6.43	0.8024	0.7730	0.7431	0.7128	0.6823	0.6521	0.6224	0.5933	0.5651	0.5377	0.5113	0.4859	0.4613	0.4378	0.4151	0.3933	0.3723	0.3520	0.3324	0.3134	
6.44	0.8022	0.7728	0.7429	0.7125	0.6821	0.6518	0.6221	0.5930	0.5647	0.5373	0.5109	0.4855	0.4610	0.4374	0.4147	0.3929	0.3719	0.3516	0.3320	0.3131	
6.45	0.8020	0.7726	0.7426	0.7123	0.6818	0.6516	0.6218	0.5927	0.5644	0.5370	0.5106	0.4851	0.4606	0.4370	0.4144	0.3925	0.3715	0.3512	0.3317	0.3127	
6.46	0.8018	0.7724	0.7424	0.7120	0.6815	0.6513	0.6215	0.5924	0.5640	0.5367	0.5102	0.4847	0.4602	0.4367	0.4140	0.3922	0.3711	0.3509	0.3313	0.3124	
6.47	0.8017	0.7722	0.7422	0.7118	0.6813	0.6510	0.6212	0.5920	0.5637	0.5363	0.5099	0.4844	0.4599	0.4363	0.4136	0.3918	0.3708	0.3505	0.3309	0.3120	
6.48	0.8015	0.7720	0.7420	0.7115	0.6810	0.6507	0.6209	0.5917	0.5634	0.5360	0.5095	0.4840	0.4595	0.4359	0.4133	0.3914	0.3704	0.3501	0.3305	0.3116	
6.49	0.8013	0.7718	0.7417	0.7113	0.6807	0.6504	0.6205	0.5914	0.5630	0.5356	0.5091	0.4837	0.4591	0.4356	0.4129	0.3910	0.3700	0.3497	0.3302	0.3113	
6.50	0.8011	0.7716	0.7415	0.7110	0.6804	0.6501	0.6202	0.5911	0.5627	0.5353	0.5088	0.4833	0.4588	0.4352	0.4125	0.3907	0.3696	0.3494	0.3298	0.3109	
6.51	0.8010	0.7714	0.7413	0.7108	0.6802	0.6498	0.6199	0.5907	0.5624	0.5349	0.5084	0.4829	0.4584	0.4348	0.4121	0.3903	0.3693	0.3490	0.3294	0.3105	
6.52	0.8008	0.7712	0.7411	0.7105	0.6799	0.6495	0.6196	0.5904	0.5620	0.5346	0.5081	0.4826	0.4580	0.4345	0.4118	0.3899	0.3689	0.3486	0.3291	0.3102	
6.53	0.8006	0.7710	0.7408	0.7103	0.6796	0.6492	0.6193														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
7.01	0.7924	0.7617	0.7303	0.6986	0.6670	0.6357	0.6050	0.5751	0.5462	0.5183	0.4914	0.4656	0.4409	0.4171	0.3944	0.3725	0.3515	0.3313	0.3118	0.2930	
7.02	0.7923	0.7615	0.7301	0.6984	0.6668	0.6354	0.6047	0.5748	0.5459	0.5179	0.4911	0.4653	0.4405	0.4168	0.3940	0.3722	0.3511	0.3309	0.3114	0.2927	
7.03	0.7921	0.7613	0.7299	0.6982	0.6665	0.6352	0.6044	0.5745	0.5455	0.5176	0.4907	0.4649	0.4402	0.4165	0.3937	0.3718	0.3508	0.3306	0.3111	0.2923	
7.04	0.7919	0.7611	0.7297	0.6979	0.6662	0.6349	0.6041	0.5742	0.5452	0.5173	0.4904	0.4646	0.4398	0.4161	0.3933	0.3715	0.3505	0.3302	0.3108	0.2920	
7.05	0.7917	0.7609	0.7294	0.6977	0.6660	0.6346	0.6039	0.5739	0.5449	0.5170	0.4901	0.4643	0.4395	0.4158	0.3930	0.3711	0.3501	0.3299	0.3104	0.2917	
7.06	0.7916	0.7607	0.7292	0.6975	0.6657	0.6343	0.6036	0.5736	0.5446	0.5166	0.4898	0.4639	0.4392	0.4154	0.3927	0.3708	0.3498	0.3296	0.3101	0.2913	
7.07	0.7914	0.7605	0.7290	0.6972	0.6655	0.6341	0.6033	0.5733	0.5443	0.5163	0.4894	0.4636	0.4388	0.4151	0.3923	0.3704	0.3494	0.3292	0.3098	0.2910	
7.08	0.7912	0.7603	0.7288	0.6970	0.6652	0.6338	0.6030	0.5730	0.5440	0.5160	0.4891	0.4633	0.4385	0.4148	0.3920	0.3701	0.3491	0.3289	0.3094	0.2907	
7.09	0.7911	0.7601	0.7286	0.6968	0.6650	0.6335	0.6027	0.5727	0.5437	0.5157	0.4888	0.4629	0.4382	0.4144	0.3917	0.3698	0.3488	0.3286	0.3091	0.2903	
7.10	0.7909	0.7599	0.7284	0.6965	0.6647	0.6332	0.6024	0.5724	0.5434	0.5154	0.4884	0.4626	0.4378	0.4141	0.3913	0.3694	0.3484	0.3282	0.3088	0.2900	
7.11	0.7907	0.7597	0.7282	0.6963	0.6644	0.6330	0.6021	0.5721	0.5430	0.5150	0.4881	0.4623	0.4375	0.4138	0.3910	0.3691	0.3481	0.3279	0.3084	0.2897	
7.12	0.7906	0.7595	0.7279	0.6960	0.6642	0.6327	0.6018	0.5718	0.5427	0.5147	0.4878	0.4619	0.4372	0.4134	0.3906	0.3688	0.3478	0.3276	0.3081	0.2893	
7.13	0.7904	0.7594	0.7277	0.6958	0.6639	0.6324	0.6015	0.5715	0.5424	0.5144	0.4875	0.4616	0.4368	0.4131	0.3903	0.3684	0.3474	0.3272	0.3078	0.2890	
7.14	0.7902	0.7592	0.7275	0.6956	0.6637	0.6322	0.6013	0.5712	0.5421	0.5141	0.4871	0.4613	0.4365	0.4127	0.3899	0.3679	0.3469	0.3267	0.3072	0.2884	
7.15	0.7901	0.7590	0.7273	0.6955	0.6636	0.6321	0.6012	0.5711	0.5420	0.5140	0.4870	0.4612	0.4364	0.4126	0.3894	0.3674	0.3464	0.3262	0.3068	0.2880	
7.16	0.7899	0.7588	0.7271	0.6951	0.6632	0.6316	0.6007	0.5706	0.5415	0.5135	0.4865	0.4606	0.4358	0.4121	0.3893	0.3674	0.3464	0.3262	0.3068	0.2880	
7.17	0.7897	0.7586	0.7269	0.6949	0.6629	0.6313	0.6004	0.5703	0.5412	0.5131	0.4862	0.4603	0.4355	0.4117	0.3890	0.3671	0.3461	0.3259	0.3064	0.2877	
7.18	0.7896	0.7584	0.7267	0.6946	0.6627	0.6311	0.6001	0.5700	0.5409	0.5128	0.4859	0.4600	0.4352	0.4114	0.3886	0.3667	0.3458	0.3256	0.3061	0.2874	
7.19	0.7894	0.7582	0.7264	0.6944	0.6624	0.6308	0.5998	0.5697	0.5406	0.5125	0.4855	0.4596	0.4348	0.4111	0.3883	0.3664	0.3454	0.3252	0.3058	0.2871	
7.20	0.7892	0.7580	0.7262	0.6942	0.6622	0.6305	0.5995	0.5694	0.5403	0.5122	0.4852	0.4593	0.4345	0.4107	0.3880	0.3661	0.3451	0.3249	0.3055	0.2867	
7.21	0.7891	0.7578	0.7260	0.6939	0.6619	0.6303	0.5993	0.5691	0.5399	0.5119	0.4849	0.4590	0.4342	0.4104	0.3876	0.3658	0.3448	0.3246	0.3051	0.2864	
7.22	0.7889	0.7576	0.7258	0.6937	0.6617	0.6300	0.5990	0.5688	0.5396	0.5116	0.4846	0.4587	0.4338	0.4101	0.3873	0.3654	0.3444	0.3242	0.3048	0.2861	
7.23	0.7887	0.7575	0.7256	0.6935	0.6614	0.6297	0.5987	0.5685	0.5393	0.5112	0.4842	0.4583	0.4335	0.4098	0.3870	0.3651	0.3441	0.3239	0.3045	0.2858	
7.24	0.7886	0.7573	0.7254	0.6932	0.6611	0.6294	0.5984	0.5682	0.5390	0.5109	0.4839	0.4580	0.4332	0.4094	0.3866	0.3648	0.3438	0.3236	0.3042	0.2854	
7.25	0.7884	0.7571	0.7252	0.6930	0.6609	0.6292	0.5981	0.5679	0.5387	0.5106	0.4836	0.4577	0.4329	0.4091	0.3863	0.3644	0.3434	0.3233	0.3038	0.2851	
7.26	0.7882	0.7569	0.7250	0.6928	0.6606	0.6289	0.5978	0.5676	0.5384	0.5103	0.4833	0.4574	0.4325	0.4088	0.3860	0.3641	0.3431	0.3229	0.3035	0.2848	
7.27	0.7881	0.7567	0.7247	0.6925	0.6604	0.6286	0.5975	0.5673	0.5381	0.5100	0.4830	0.4570	0.4322	0.4084	0.3856	0.3638	0.3428	0.3226	0.3032	0.2845	
7.28	0.7879	0.7565	0.7245	0.6923	0.6601	0.6284	0.5973	0.5670	0.5378	0.5097	0.4826	0.4567	0.4319	0.4081	0.3853	0.3634	0.3425	0.3223	0.3029	0.2841	
7.29	0.7878	0.7563	0.7243	0.6921	0.6599	0.6281	0.5970	0.5667	0.5375	0.5094	0.4823	0.4564	0.4316	0.4078	0.3850	0.3631	0.3421	0.3220	0.3025	0.2838	
7.30	0.7876	0.7561	0.7241	0.6918	0.6596	0.6278	0.5967	0.5664	0.5372	0.5090	0.4820	0.4561	0.4312	0.4074	0.3847	0.3628	0.3418	0.3216	0.3022	0.2835	
7.31	0.7874	0.7559	0.7239	0.6916	0.6594	0.6276	0.5964	0.5661	0.5369	0.5087	0.4817	0.4557	0.4309	0.4071	0.3843	0.3624	0.3415	0.3213	0.3019	0.2832	
7.32	0.7873	0.7558	0.7237	0.6914	0.6591	0.6273	0.5961	0.5659	0.5366	0.5084	0.4814	0.4554	0.4306	0.4068	0.3840	0.3621	0.3411	0.3210	0.3016	0.2829	
7.33	0.7871	0.7556	0.7235	0.6911	0.6589	0.6270	0.5958	0.5656	0.5363	0.5081	0.4810	0.4551	0.4303	0.4065	0.3837	0.3618	0.3408	0.3207	0.3012	0.2825	
7.34	0.7869	0.7554	0.7233	0.6909	0.6586	0.6268	0.5956	0.5653	0.5360	0.5078	0.4807	0.4548	0.4299	0.4061	0.3834	0.3615	0.3405	0.3203	0.3009	0.2822	
7.35	0.7868	0.7552	0.7231	0.6907	0.6584	0.6265	0.5953	0.5650	0.5357	0.5075	0.4804	0.4545	0.4296	0.4058	0.3830	0.3612	0.3402	0.3200	0.3006	0.2819	
7.36	0.7866	0.7550	0.7229	0.6904	0.6581	0.6262	0.5950	0.5647	0.5354	0.5072	0.4801	0.4541	0.4293	0.4055	0.3827	0.3608	0.3398	0.3197	0.3003	0.2816	
7.37	0.7864	0.7548	0.7226	0.6902	0.6579	0.6260	0.5947	0.5644	0.5351	0.5069	0.4798	0.4538	0.4290	0.4052	0.3824	0.3605	0.3395	0.3194	0.3000	0.2813	
7.38	0.7863	0.7546	0.7224	0.6900	0.6576	0.6257	0.5944	0.5641	0.5348	0.5066	0.4795	0.4535	0.4286	0.4048	0.3821	0.3602	0.3392	0.3190	0.2996	0.2810	
7.39	0.7861	0.7544	0.7222	0.6898	0.6574	0.6254	0.5942	0.5638	0.5345	0.5062	0.4792	0.4532	0.4283	0.4045	0.3817	0.3599	0.3389	0.3187	0.2993	0.2807	
7.40	0.7859	0.7543	0.7220	0.6895	0.6571	0.6252	0.5939	0.5635	0.5342	0.5059	0.4788	0.4529	0.4280	0.4042	0.3814	0.3595	0.3386	0.3184	0.2990	0.2803	
7.41	0.7858	0.7541	0.7218	0.6893	0.6569	0.6249	0.5936	0.5632	0.5339	0.5056	0.4785	0.4525	0.4277	0.4039	0.3811	0.3592	0.3382	0.3181	0.2987	0.2800	
7.42	0.7856	0.7539	0.7216	0.6891	0.6566	0.6246	0.5933	0.5629	0.5336	0.5053	0.4782	0.4522	0.4274	0.4036	0.3808	0.3589	0.3379	0.3179	0.2984	0.2797	
7.43	0.7854	0.7537	0.7214	0.6888	0.6564	0.6244	0.5930	0.5626	0.5333	0.5050	0.4779	0.4519	0.4270	0.4032	0.3804	0.3586	0.3376	0.3175	0.2981	0.2794	
7.44	0.7853	0.7535	0.7212	0.6886	0.6561	0.6241	0.5928	0.5623	0.5330	0.5047	0.4776	0.4516	0.4267	0.4029	0.3801	0.3582	0.3372	0.3171	0.2978	0.2791	
7.45	0.7851	0.7533	0.7210	0.6884	0.6559	0.6238	0.5925	0.5621	0.5327	0.5044	0.4773	0.4513	0.4264	0.4026	0.3798	0.3579	0.3370	0.3168	0.2974	0.2788	
7.46	0.7850	0.7531	0.7208	0.6881	0.6556	0.6236	0.5922	0.5618	0.5324	0.5041	0.4770	0.4510	0.4261	0.4023	0.3795	0.3576	0.3366	0.3165	0.2971	0.2785	
7.47	0.7848	0.7529	0.7206	0.6879	0.6554	0.6233	0.5919	0.5615	0.5321	0.5038	0.4766	0.4506	0.4258	0.4020	0.3792	0.3573	0.3363	0.3162	0.2968	0.2782	
7.48	0.7846	0.7528	0.7203	0.6877	0.6551	0.6230	0.5917	0.5612	0.5318	0.5035	0.4763	0.4503	0.4254	0.4016	0.3788	0.3570	0.3360	0.3159	0.2965	0.2778	
7.49	0.7845	0.7526	0.7201	0.6875	0.6549	0.6228	0.5914	0.5609	0.5315	0.5032	0.4760	0.4500	0.4251	0.4013	0.3785	0.3566	0.3357	0.3156	0.2962	0.2775	
7.50	0.7843	0.7524	0.7199	0.6872	0.6546	0.6225	0.5911	0.5606	0.5312	0.5029	0.4757	0.4497	0.4248	0.4010	0.3782	0.3563	0.3354	0.3152	0.2959	0.2772	
7.51	0.7841	0.7522	0.7197	0.6870	0.6544	0.6222	0.5908	0.5603	0.5309	0.5026	0.4754	0.4494	0.4245	0.4007	0.3779	0.3560	0.3351	0.3149	0.2956	0.2769	
7.52	0.7840	0.7520	0.7195	0.6868	0.6542	0.6220	0.5905	0.5600	0.5306	0.5023	0.4751	0.4491	0.4242	0.4004	0.3776	0.3557	0.3347	0.3146	0.2952	0.2766	
7.53	0.7838	0.7518	0.7193	0.6865	0.65																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7761	0.7431	0.7095	0.6758	0.6423	0.6094	0.5773	0.5463	0.5164	0.4878	0.4604	0.4342	0.4092	0.3853	0.3625	0.3407	0.3198	0.2998	0.2806	0.2621
8.02	0.7760	0.7429	0.7093	0.6756	0.6421	0.6091	0.5770	0.5460	0.5161	0.4875	0.4601	0.4339	0.4089	0.3850	0.3622	0.3404	0.3195	0.2995	0.2803	0.2618
8.03	0.7758	0.7427	0.7091	0.6753	0.6418	0.6089	0.5768	0.5457	0.5158	0.4872	0.4598	0.4336	0.4086	0.3847	0.3619	0.3401	0.3192	0.2992	0.2800	0.2615
8.04	0.7756	0.7425	0.7089	0.6751	0.6416	0.6086	0.5765	0.5454	0.5155	0.4869	0.4595	0.4333	0.4083	0.3844	0.3616	0.3398	0.3189	0.2989	0.2797	0.2613
8.05	0.7755	0.7423	0.7087	0.6749	0.6414	0.6084	0.5762	0.5452	0.5153	0.4866	0.4592	0.4330	0.4080	0.3841	0.3613	0.3395	0.3187	0.2986	0.2794	0.2610
8.06	0.7753	0.7422	0.7085	0.6747	0.6411	0.6081	0.5760	0.5449	0.5150	0.4863	0.4589	0.4327	0.4077	0.3838	0.3610	0.3392	0.3184	0.2984	0.2792	0.2607
8.07	0.7752	0.7420	0.7083	0.6745	0.6409	0.6079	0.5757	0.5446	0.5147	0.4860	0.4586	0.4324	0.4074	0.3835	0.3608	0.3389	0.3181	0.2981	0.2789	0.2604
8.08	0.7750	0.7418	0.7081	0.6743	0.6406	0.6076	0.5755	0.5444	0.5144	0.4857	0.4583	0.4321	0.4071	0.3832	0.3605	0.3386	0.3178	0.2978	0.2786	0.2601
8.09	0.7749	0.7416	0.7079	0.6740	0.6404	0.6074	0.5752	0.5441	0.5141	0.4855	0.4580	0.4318	0.4068	0.3830	0.3602	0.3384	0.3175	0.2975	0.2783	0.2598
8.10	0.7747	0.7414	0.7077	0.6738	0.6402	0.6071	0.5749	0.5438	0.5139	0.4852	0.4577	0.4315	0.4065	0.3827	0.3599	0.3381	0.3172	0.2972	0.2780	0.2596
8.11	0.7745	0.7413	0.7075	0.6736	0.6399	0.6069	0.5747	0.5435	0.5136	0.4849	0.4574	0.4312	0.4062	0.3824	0.3596	0.3378	0.3169	0.2969	0.2777	0.2593
8.12	0.7744	0.7411	0.7073	0.6734	0.6397	0.6066	0.5744	0.5433	0.5133	0.4846	0.4572	0.4309	0.4059	0.3821	0.3593	0.3375	0.3166	0.2966	0.2774	0.2590
8.13	0.7742	0.7409	0.7071	0.6732	0.6395	0.6064	0.5741	0.5430	0.5130	0.4843	0.4569	0.4307	0.4056	0.3818	0.3590	0.3372	0.3163	0.2963	0.2772	0.2587
8.14	0.7741	0.7407	0.7069	0.6729	0.6392	0.6061	0.5739	0.5427	0.5127	0.4840	0.4566	0.4304	0.4053	0.3815	0.3587	0.3369	0.3160	0.2961	0.2769	0.2584
8.15	0.7739	0.7405	0.7067	0.6727	0.6390	0.6059	0.5736	0.5425	0.5125	0.4838	0.4563	0.4301	0.4051	0.3812	0.3584	0.3366	0.3157	0.2958	0.2766	0.2582
8.16	0.7738	0.7404	0.7065	0.6725	0.6388	0.6056	0.5734	0.5422	0.5122	0.4835	0.4560	0.4298	0.4048	0.3809	0.3581	0.3363	0.3155	0.2955	0.2763	0.2579
8.17	0.7736	0.7402	0.7063	0.6723	0.6385	0.6054	0.5731	0.5419	0.5119	0.4832	0.4557	0.4295	0.4045	0.3806	0.3578	0.3360	0.3152	0.2952	0.2760	0.2576
8.18	0.7734	0.7400	0.7061	0.6721	0.6383	0.6051	0.5728	0.5416	0.5116	0.4829	0.4554	0.4292	0.4042	0.3803	0.3575	0.3357	0.3149	0.2949	0.2758	0.2573
8.19	0.7733	0.7398	0.7059	0.6719	0.6381	0.6049	0.5726	0.5414	0.5114	0.4826	0.4551	0.4289	0.4039	0.3800	0.3573	0.3355	0.3146	0.2946	0.2755	0.2571
8.20	0.7731	0.7397	0.7057	0.6716	0.6378	0.6046	0.5723	0.5411	0.5111	0.4823	0.4549	0.4286	0.4036	0.3797	0.3570	0.3352	0.3143	0.2944	0.2752	0.2568
8.21	0.7730	0.7395	0.7055	0.6714	0.6376	0.6044	0.5721	0.5408	0.5108	0.4821	0.4546	0.4283	0.4033	0.3795	0.3567	0.3349	0.3140	0.2941	0.2749	0.2565
8.22	0.7728	0.7393	0.7053	0.6712	0.6374	0.6041	0.5718	0.5406	0.5106	0.4818	0.4543	0.4281	0.4030	0.3792	0.3564	0.3346	0.3138	0.2938	0.2746	0.2562
8.23	0.7727	0.7391	0.7051	0.6710	0.6371	0.6039	0.5715	0.5403	0.5103	0.4815	0.4540	0.4278	0.4027	0.3789	0.3561	0.3343	0.3135	0.2935	0.2744	0.2560
8.24	0.7725	0.7389	0.7049	0.6708	0.6369	0.6036	0.5713	0.5400	0.5100	0.4812	0.4537	0.4275	0.4024	0.3786	0.3558	0.3340	0.3132	0.2932	0.2741	0.2557
8.25	0.7724	0.7388	0.7047	0.6706	0.6367	0.6034	0.5710	0.5398	0.5097	0.4809	0.4534	0.4272	0.4022	0.3783	0.3555	0.3337	0.3129	0.2930	0.2738	0.2554
8.26	0.7722	0.7386	0.7045	0.6703	0.6364	0.6031	0.5708	0.5395	0.5094	0.4807	0.4532	0.4269	0.4019	0.3780	0.3552	0.3334	0.3126	0.2927	0.2735	0.2551
8.27	0.7720	0.7384	0.7043	0.6701	0.6362	0.6029	0.5705	0.5392	0.5092	0.4804	0.4529	0.4266	0.4016	0.3777	0.3549	0.3332	0.3123	0.2924	0.2732	0.2549
8.28	0.7719	0.7382	0.7041	0.6699	0.6360	0.6027	0.5703	0.5390	0.5089	0.4801	0.4526	0.4263	0.4013	0.3774	0.3547	0.3329	0.3121	0.2921	0.2730	0.2546
8.29	0.7717	0.7381	0.7039	0.6697	0.6357	0.6024	0.5700	0.5387	0.5086	0.4798	0.4523	0.4260	0.4010	0.3772	0.3544	0.3326	0.3118	0.2918	0.2727	0.2543
8.30	0.7716	0.7379	0.7037	0.6695	0.6355	0.6022	0.5697	0.5384	0.5083	0.4795	0.4520	0.4258	0.4007	0.3769	0.3541	0.3323	0.3115	0.2916	0.2724	0.2540
8.31	0.7714	0.7377	0.7035	0.6693	0.6353	0.6019	0.5695	0.5382	0.5081	0.4793	0.4517	0.4255	0.4004	0.3766	0.3538	0.3320	0.3112	0.2913	0.2721	0.2538
8.32	0.7713	0.7375	0.7033	0.6690	0.6350	0.6017	0.5692	0.5379	0.5078	0.4790	0.4515	0.4252	0.4002	0.3763	0.3535	0.3317	0.3109	0.2910	0.2719	0.2535
8.33	0.7711	0.7374	0.7031	0.6688	0.6348	0.6014	0.5690	0.5376	0.5075	0.4787	0.4512	0.4249	0.3999	0.3760	0.3532	0.3315	0.3107	0.2907	0.2716	0.2532
8.34	0.7710	0.7372	0.7029	0.6686	0.6346	0.6012	0.5687	0.5374	0.5072	0.4784	0.4509	0.4246	0.3996	0.3757	0.3530	0.3312	0.3104	0.2904	0.2713	0.2530
8.35	0.7708	0.7370	0.7027	0.6684	0.6343	0.6009	0.5685	0.5371	0.5070	0.4781	0.4506	0.4243	0.3993	0.3754	0.3527	0.3309	0.3101	0.2902	0.2710	0.2527
8.36	0.7706	0.7368	0.7026	0.6682	0.6341	0.6007	0.5682	0.5368	0.5067	0.4779	0.4503	0.4241	0.3990	0.3752	0.3524	0.3306	0.3098	0.2899	0.2708	0.2524
8.37	0.7705	0.7367	0.7024	0.6680	0.6339	0.6004	0.5679	0.5366	0.5064	0.4776	0.4501	0.4238	0.3987	0.3749	0.3521	0.3303	0.3095	0.2896	0.2705	0.2521
8.38	0.7703	0.7365	0.7022	0.6678	0.6337	0.6002	0.5677	0.5363	0.5062	0.4773	0.4498	0.4235	0.3985	0.3746	0.3518	0.3301	0.3093	0.2893	0.2702	0.2519
8.39	0.7702	0.7363	0.7020	0.6675	0.6334	0.6000	0.5674	0.5360	0.5059	0.4770	0.4495	0.4232	0.3982	0.3743	0.3515	0.3298	0.3090	0.2891	0.2700	0.2516
8.40	0.7700	0.7361	0.7018	0.6673	0.6332	0.5997	0.5672	0.5358	0.5056	0.4768	0.4492	0.4229	0.3979	0.3740	0.3513	0.3295	0.3087	0.2888	0.2697	0.2513
8.41	0.7699	0.7359	0.7016	0.6671	0.6330	0.5995	0.5669	0.5355	0.5053	0.4765	0.4489	0.4227	0.3976	0.3737	0.3510	0.3292	0.3084	0.2885	0.2694	0.2511
8.42	0.7697	0.7358	0.7014	0.6669	0.6327	0.5992	0.5667	0.5352	0.5051	0.4762	0.4487	0.4224	0.3973	0.3735	0.3507	0.3289	0.3081	0.2882	0.2691	0.2508
8.43	0.7696	0.7356	0.7012	0.6667	0.6325	0.5990	0.5664	0.5350	0.5048	0.4759	0.4484	0.4221	0.3970	0.3732	0.3504	0.3287	0.3079	0.2880	0.2689	0.2505
8.44	0.7694	0.7354	0.7010	0.6665	0.6323	0.5987	0.5662	0.5347	0.5045	0.4755	0.4481	0.4218	0.3968	0.3729	0.3501	0.3284	0.3076	0.2877	0.2686	0.2503
8.45	0.7693	0.7352	0.7008	0.6663	0.6320	0.5985	0.5659	0.5345	0.5043	0.4754	0.4478	0.4215	0.3965	0.3726	0.3499	0.3281	0.3073	0.2874	0.2683	0.2500
8.46	0.7691	0.7351	0.7006	0.6660	0.63															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
9.01	0.7608	0.7256	0.6901	0.6546	0.6195	0.5852	0.5521	0.5201	0.4896	0.4605	0.4327	0.4064	0.3813	0.3575	0.3348	0.3131	0.2925	0.2727	0.2538	0.2357	
9.02	0.7606	0.7254	0.6899	0.6543	0.6193	0.5850	0.5518	0.5199	0.4893	0.4602	0.4325	0.4061	0.3810	0.3572	0.3345	0.3129	0.2922	0.2725	0.2536	0.2355	
9.03	0.7605	0.7253	0.6897	0.6541	0.6191	0.5848	0.5516	0.5196	0.4891	0.4600	0.4322	0.4058	0.3808	0.3569	0.3342	0.3126	0.2920	0.2722	0.2533	0.2352	
9.04	0.7603	0.7251	0.6895	0.6539	0.6188	0.5845	0.5513	0.5194	0.4888	0.4597	0.4320	0.4056	0.3805	0.3567	0.3340	0.3123	0.2917	0.2720	0.2531	0.2350	
9.05	0.7602	0.7249	0.6893	0.6537	0.6186	0.5843	0.5511	0.5192	0.4886	0.4594	0.4317	0.4053	0.3802	0.3564	0.3337	0.3121	0.2915	0.2717	0.2528	0.2347	
9.06	0.7600	0.7247	0.6891	0.6535	0.6184	0.5841	0.5508	0.5189	0.4883	0.4592	0.4314	0.4051	0.3800	0.3562	0.3335	0.3118	0.2912	0.2715	0.2526	0.2345	
9.07	0.7599	0.7246	0.6889	0.6533	0.6182	0.5838	0.5506	0.5187	0.4881	0.4589	0.4312	0.4048	0.3797	0.3559	0.3332	0.3116	0.2909	0.2712	0.2524	0.2343	
9.08	0.7597	0.7244	0.6887	0.6531	0.6180	0.5836	0.5504	0.5184	0.4878	0.4587	0.4309	0.4045	0.3795	0.3556	0.3330	0.3113	0.2907	0.2710	0.2521	0.2340	
9.09	0.7596	0.7242	0.6886	0.6529	0.6177	0.5834	0.5501	0.5182	0.4876	0.4584	0.4307	0.4043	0.3792	0.3554	0.3327	0.3111	0.2904	0.2707	0.2519	0.2338	
9.10	0.7594	0.7241	0.6884	0.6527	0.6175	0.5832	0.5499	0.5179	0.4873	0.4582	0.4304	0.4040	0.3789	0.3551	0.3324	0.3108	0.2902	0.2705	0.2516	0.2335	
9.11	0.7593	0.7239	0.6882	0.6525	0.6173	0.5829	0.5497	0.5177	0.4871	0.4579	0.4302	0.4038	0.3787	0.3549	0.3322	0.3106	0.2899	0.2702	0.2514	0.2333	
9.12	0.7591	0.7237	0.6880	0.6523	0.6171	0.5827	0.5494	0.5174	0.4868	0.4577	0.4299	0.4035	0.3784	0.3546	0.3319	0.3103	0.2897	0.2700	0.2511	0.2330	
9.13	0.7590	0.7236	0.6878	0.6521	0.6169	0.5825	0.5492	0.5172	0.4866	0.4574	0.4296	0.4032	0.3782	0.3543	0.3317	0.3100	0.2894	0.2697	0.2509	0.2328	
9.14	0.7589	0.7234	0.6876	0.6519	0.6167	0.5822	0.5489	0.5169	0.4863	0.4571	0.4294	0.4028	0.3779	0.3541	0.3314	0.3098	0.2892	0.2695	0.2506	0.2325	
9.15	0.7587	0.7232	0.6874	0.6517	0.6165	0.5820	0.5487	0.5167	0.4861	0.4569	0.4291	0.4027	0.3776	0.3538	0.3312	0.3096	0.2889	0.2692	0.2504	0.2323	
9.16	0.7585	0.7231	0.6873	0.6515	0.6162	0.5818	0.5485	0.5164	0.4858	0.4566	0.4289	0.4025	0.3774	0.3536	0.3309	0.3093	0.2887	0.2690	0.2501	0.2321	
9.17	0.7584	0.7229	0.6871	0.6513	0.6160	0.5816	0.5482	0.5162	0.4856	0.4564	0.4286	0.4022	0.3771	0.3533	0.3306	0.3090	0.2884	0.2687	0.2499	0.2318	
9.18	0.7582	0.7227	0.6869	0.6511	0.6158	0.5813	0.5480	0.5159	0.4853	0.4561	0.4284	0.4020	0.3769	0.3531	0.3304	0.3088	0.2882	0.2685	0.2497	0.2316	
9.19	0.7581	0.7226	0.6867	0.6509	0.6156	0.5811	0.5477	0.5157	0.4851	0.4559	0.4281	0.4017	0.3766	0.3528	0.3301	0.3085	0.2879	0.2683	0.2494	0.2314	
9.20	0.7579	0.7224	0.6865	0.6507	0.6154	0.5809	0.5475	0.5155	0.4848	0.4556	0.4278	0.4014	0.3764	0.3525	0.3299	0.3083	0.2877	0.2680	0.2492	0.2311	
9.21	0.7578	0.7222	0.6863	0.6505	0.6151	0.5806	0.5473	0.5152	0.4846	0.4554	0.4276	0.4012	0.3762	0.3523	0.3296	0.3080	0.2874	0.2678	0.2489	0.2309	
9.22	0.7576	0.7221	0.6861	0.6503	0.6149	0.5804	0.5470	0.5150	0.4843	0.4551	0.4273	0.4009	0.3759	0.3520	0.3294	0.3078	0.2872	0.2675	0.2487	0.2307	
9.23	0.7575	0.7219	0.6859	0.6501	0.6147	0.5802	0.5468	0.5147	0.4841	0.4549	0.4271	0.4007	0.3756	0.3518	0.3291	0.3075	0.2869	0.2673	0.2484	0.2304	
9.24	0.7573	0.7217	0.6858	0.6499	0.6145	0.5800	0.5466	0.5145	0.4838	0.4546	0.4268	0.4004	0.3753	0.3515	0.3289	0.3073	0.2867	0.2670	0.2482	0.2302	
9.25	0.7572	0.7216	0.6856	0.6497	0.6143	0.5797	0.5463	0.5142	0.4836	0.4544	0.4266	0.4002	0.3751	0.3513	0.3286	0.3070	0.2864	0.2668	0.2480	0.2299	
9.26	0.7570	0.7214	0.6854	0.6495	0.6141	0.5795	0.5461	0.5140	0.4833	0.4541	0.4263	0.3999	0.3748	0.3510	0.3284	0.3068	0.2862	0.2665	0.2477	0.2297	
9.27	0.7569	0.7212	0.6852	0.6493	0.6138	0.5793	0.5458	0.5138	0.4831	0.4538	0.4261	0.3997	0.3746	0.3508	0.3281	0.3065	0.2860	0.2663	0.2475	0.2295	
9.28	0.7567	0.7211	0.6850	0.6491	0.6136	0.5790	0.5456	0.5135	0.4828	0.4536	0.4258	0.3994	0.3745	0.3507	0.3279	0.3063	0.2857	0.2661	0.2472	0.2292	
9.29	0.7566	0.7209	0.6848	0.6489	0.6134	0.5788	0.5454	0.5133	0.4826	0.4533	0.4256	0.3991	0.3741	0.3503	0.3276	0.3060	0.2855	0.2658	0.2470	0.2290	
9.30	0.7565	0.7207	0.6847	0.6487	0.6132	0.5786	0.5451	0.5130	0.4823	0.4531	0.4253	0.3989	0.3738	0.3500	0.3274	0.3058	0.2852	0.2656	0.2468	0.2288	
9.31	0.7563	0.7206	0.6845	0.6485	0.6130	0.5784	0.5449	0.5128	0.4821	0.4528	0.4250	0.3986	0.3736	0.3498	0.3271	0.3055	0.2850	0.2653	0.2465	0.2285	
9.32	0.7562	0.7204	0.6843	0.6483	0.6128	0.5781	0.5447	0.5125	0.4818	0.4526	0.4248	0.3984	0.3734	0.3495	0.3268	0.3052	0.2847	0.2651	0.2463	0.2283	
9.33	0.7560	0.7202	0.6841	0.6481	0.6126	0.5779	0.5444	0.5123	0.4816	0.4523	0.4245	0.3981	0.3731	0.3492	0.3265	0.3050	0.2845	0.2648	0.2461	0.2281	
9.34	0.7559	0.7201	0.6839	0.6479	0.6123	0.5777	0.5442	0.5121	0.4813	0.4521	0.4243	0.3979	0.3728	0.3490	0.3264	0.3048	0.2842	0.2646	0.2458	0.2278	
9.35	0.7557	0.7199	0.6837	0.6477	0.6121	0.5775	0.5440	0.5118	0.4811	0.4518	0.4240	0.3976	0.3725	0.3487	0.3261	0.3045	0.2840	0.2644	0.2456	0.2276	
9.36	0.7556	0.7197	0.6835	0.6475	0.6119	0.5772	0.5437	0.5116	0.4808	0.4516	0.4238	0.3974	0.3723	0.3485	0.3259	0.3043	0.2837	0.2641	0.2453	0.2274	
9.37	0.7554	0.7196	0.6834	0.6473	0.6117	0.5770	0.5435	0.5113	0.4806	0.4513	0.4235	0.3971	0.3720	0.3482	0.3256	0.3040	0.2835	0.2639	0.2451	0.2271	
9.38	0.7553	0.7194	0.6832	0.6471	0.6115	0.5768	0.5433	0.5111	0.4804	0.4511	0.4233	0.3969	0.3718	0.3480	0.3254	0.3038	0.2833	0.2636	0.2449	0.2269	
9.39	0.7551	0.7192	0.6830	0.6469	0.6113	0.5766	0.5430	0.5109	0.4801	0.4508	0.4230	0.3966	0.3715	0.3477	0.3251	0.3036	0.2830	0.2634	0.2446	0.2267	
9.40	0.7550	0.7191	0.6828	0.6467	0.6111	0.5763	0.5428	0.5106	0.4799	0.4506	0.4228	0.3964	0.3713	0.3475	0.3249	0.3033	0.2828	0.2632	0.2444	0.2264	
9.41	0.7548	0.7189	0.6826	0.6465	0.6108	0.5761	0.5426	0.5104	0.4796	0.4504	0.4225	0.3961	0.3710	0.3472	0.3246	0.3031	0.2825	0.2629	0.2442	0.2262	
9.42	0.7547	0.7187	0.6824	0.6463	0.6106	0.5759	0.5423	0.5101	0.4794	0.4501	0.4223	0.3959	0.3708	0.3470	0.3244	0.3028	0.2823	0.2627	0.2439	0.2260	
9.43	0.7545	0.7186	0.6823	0.6461	0.6104	0.5757	0.5421	0.5099	0.4791	0.4499	0.4220	0.3956	0.3705	0.3467	0.3241	0.3026	0.2820	0.2624	0.2437	0.2257	
9.44	0.7544	0.7184	0.6821	0.6459	0.6102	0.5754	0.5419	0.5097	0.4789	0.4496	0.4218	0.3954	0.3703	0.3465	0.3239	0.3023	0.2818	0.2622	0.2435	0.2255	
9.45	0.7543	0.7182	0.6819	0.6457	0.6100	0.5752	0.5416	0.5094	0.4786	0.4494	0.4215	0.3951	0.3700	0.3463	0.3236	0.3021	0.2816	0.2620	0.2432	0.2253	
9.																					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
0.01	0.9933	0.9931	0.9929	0.9927	0.9926	0.9924	0.9922	0.9921	0.9919	0.9918	0.9917	0.9916	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9908		
0.02	0.9871	0.9867	0.9863	0.9860	0.9856	0.9853	0.9850	0.9847	0.9844	0.9842	0.9839	0.9837	0.9834	0.9832	0.9830	0.9828	0.9826	0.9824	0.9822	0.9820		
0.03	0.9813	0.9807	0.9802	0.9796	0.9791	0.9787	0.9782	0.9778	0.9774	0.9770	0.9766	0.9762	0.9758	0.9755	0.9751	0.9748	0.9745	0.9742	0.9739	0.9736		
0.04	0.9757	0.9750	0.9743	0.9736	0.9730	0.9724	0.9718	0.9712	0.9706	0.9701	0.9696	0.9691	0.9686	0.9681	0.9676	0.9671	0.9667	0.9663	0.9658	0.9654		
0.05	0.9705	0.9696	0.9688	0.9687	0.9679	0.9671	0.9664	0.9656	0.9649	0.9642	0.9635	0.9629	0.9622	0.9616	0.9610	0.9603	0.9598	0.9592	0.9586	0.9580		
0.06	0.9655	0.9644	0.9634	0.9625	0.9615	0.9606	0.9597	0.9588	0.9580	0.9572	0.9564	0.9556	0.9548	0.9541	0.9533	0.9526	0.9518	0.9511	0.9504	0.9498		
0.07	0.9607	0.9595	0.9583	0.9572	0.9561	0.9550	0.9540	0.9530	0.9520	0.9511	0.9501	0.9492	0.9483	0.9474	0.9465	0.9456	0.9447	0.9439	0.9430	0.9422		
0.08	0.9560	0.9547	0.9534	0.9521	0.9509	0.9497	0.9485	0.9473	0.9462	0.9451	0.9440	0.9430	0.9419	0.9408	0.9398	0.9388	0.9378	0.9367	0.9358	0.9348		
0.09	0.9515	0.9501	0.9486	0.9472	0.9458	0.9445	0.9431	0.9418	0.9406	0.9393	0.9381	0.9369	0.9357	0.9345	0.9333	0.9321	0.9309	0.9298	0.9286	0.9275		
0.10	0.9472	0.9456	0.9440	0.9424	0.9409	0.9394	0.9379	0.9365	0.9351	0.9337	0.9323	0.9310	0.9296	0.9282	0.9269	0.9256	0.9243	0.9230	0.9217	0.9204		
0.11	0.9430	0.9412	0.9395	0.9378	0.9361	0.9345	0.9329	0.9313	0.9298	0.9282	0.9267	0.9252	0.9237	0.9222	0.9207	0.9192	0.9177	0.9163	0.9148	0.9134		
0.12	0.9389	0.9370	0.9351	0.9333	0.9315	0.9297	0.9280	0.9262	0.9245	0.9229	0.9212	0.9195	0.9179	0.9162	0.9146	0.9129	0.9113	0.9097	0.9081	0.9065		
0.13	0.9349	0.9329	0.9309	0.9289	0.9269	0.9250	0.9231	0.9213	0.9194	0.9176	0.9158	0.9140	0.9121	0.9103	0.9085	0.9067	0.9050	0.9032	0.9014	0.8997		
0.14	0.9310	0.9288	0.9267	0.9246	0.9225	0.9204	0.9184	0.9164	0.9144	0.9124	0.9104	0.9085	0.9065	0.9046	0.9026	0.9007	0.8987	0.8968	0.8949	0.8930		
0.15	0.9272	0.9249	0.9226	0.9203	0.9181	0.9159	0.9137	0.9116	0.9094	0.9073	0.9052	0.9031	0.9010	0.8989	0.8968	0.8947	0.8926	0.8905	0.8884	0.8864		
0.16	0.9235	0.9210	0.9186	0.9162	0.9138	0.9115	0.9092	0.9069	0.9046	0.9023	0.9001	0.8978	0.8956	0.8933	0.8910	0.8888	0.8865	0.8843	0.8821	0.8799		
0.17	0.9199	0.9173	0.9147	0.9122	0.9097	0.9072	0.9047	0.9023	0.8999	0.8974	0.8950	0.8926	0.8902	0.8878	0.8854	0.8830	0.8806	0.8782	0.8758	0.8735		
0.18	0.9163	0.9136	0.9109	0.9082	0.9056	0.9029	0.9003	0.8978	0.8952	0.8926	0.8901	0.8875	0.8850	0.8824	0.8798	0.8773	0.8747	0.8722	0.8696	0.8671		
0.19	0.9128	0.9099	0.9071	0.9043	0.9015	0.8988	0.8960	0.8933	0.8906	0.8879	0.8852	0.8825	0.8798	0.8771	0.8744	0.8716	0.8689	0.8662	0.8636	0.8609		
0.20	0.9094	0.9064	0.9035	0.9005	0.8976	0.8947	0.8918	0.8890	0.8861	0.8833	0.8804	0.8776	0.8747	0.8718	0.8690	0.8661	0.8633	0.8604	0.8576	0.8547		
0.21	0.9060	0.9029	0.8998	0.8968	0.8937	0.8907	0.8877	0.8847	0.8817	0.8787	0.8757	0.8727	0.8697	0.8667	0.8637	0.8606	0.8576	0.8546	0.8516	0.8486		
0.22	0.9027	0.8995	0.8963	0.8931	0.8899	0.8867	0.8836	0.8804	0.8773	0.8742	0.8710	0.8679	0.8647	0.8616	0.8584	0.8552	0.8521	0.8489	0.8458	0.8426		
0.23	0.8995	0.8961	0.8928	0.8894	0.8861	0.8828	0.8795	0.8762	0.8730	0.8697	0.8664	0.8631	0.8598	0.8565	0.8532	0.8499	0.8466	0.8433	0.8400	0.8367		
0.24	0.8963	0.8928	0.8893	0.8858	0.8824	0.8789	0.8755	0.8721	0.8687	0.8653	0.8619	0.8584	0.8550	0.8515	0.8481	0.8446	0.8411	0.8377	0.8342	0.8308		
0.25	0.8931	0.8895	0.8859	0.8823	0.8787	0.8751	0.8716	0.8680	0.8645	0.8609	0.8574	0.8538	0.8502	0.8466	0.8430	0.8394	0.8358	0.8322	0.8286	0.8250		
0.26	0.8900	0.8862	0.8825	0.8788	0.8751	0.8714	0.8677	0.8640	0.8603	0.8566	0.8529	0.8492	0.8455	0.8417	0.8380	0.8342	0.8304	0.8267	0.8230	0.8192		
0.27	0.8869	0.8830	0.8792	0.8753	0.8715	0.8677	0.8638	0.8600	0.8562	0.8524	0.8485	0.8447	0.8408	0.8369	0.8330	0.8291	0.8252	0.8213	0.8174	0.8136		
0.28	0.8839	0.8799	0.8759	0.8719	0.8680	0.8640	0.8601	0.8561	0.8521	0.8482	0.8442	0.8402	0.8362	0.8321	0.8281	0.8241	0.8200	0.8160	0.8120	0.8079		
0.29	0.8809	0.8768	0.8727	0.8686	0.8645	0.8604	0.8563	0.8522	0.8481	0.8440	0.8399	0.8358	0.8316	0.8274	0.8233	0.8191	0.8149	0.8107	0.8065	0.8024		
0.30	0.8780	0.8737	0.8695	0.8653	0.8611	0.8568	0.8526	0.8484	0.8442	0.8399	0.8357	0.8314	0.8271	0.8228	0.8185	0.8142	0.8098	0.8055	0.8012	0.7969		
0.31	0.8751	0.8707	0.8663	0.8620	0.8577	0.8533	0.8490	0.8446	0.8402	0.8359	0.8315	0.8271	0.8226	0.8182	0.8137	0.8093	0.8048	0.8004	0.7959	0.7915		
0.32	0.8722	0.8677	0.8632	0.8588	0.8543	0.8498	0.8453	0.8409	0.8364	0.8319	0.8273	0.8228	0.8182	0.8137	0.8091	0.8045	0.7999	0.7953	0.7907	0.7861		
0.33	0.8693	0.8647	0.8601	0.8556	0.8510	0.8464	0.8418	0.8372	0.8325	0.8279	0.8232	0.8186	0.8139	0.8092	0.8044	0.7997	0.7950	0.7902	0.7855	0.7808		
0.34	0.8665	0.8618	0.8571	0.8524	0.8477	0.8430	0.8382	0.8335	0.8287	0.8240	0.8192	0.8144	0.8095	0.8047	0.7998	0.7950	0.7901	0.7852	0.7804	0.7755		
0.35	0.8637	0.8589	0.8541	0.8493	0.8444	0.8396	0.8347	0.8298	0.8250	0.8201	0.8152	0.8102	0.8053	0.8003	0.7953	0.7903	0.7853	0.7803	0.7753	0.7703		
0.36	0.8610	0.8560	0.8511	0.8461	0.8412	0.8362	0.8312	0.8263	0.8212	0.8162	0.8112	0.8061	0.8010	0.7959	0.7908	0.7857	0.7805	0.7754	0.7703	0.7652		
0.37	0.8583	0.8532	0.8481	0.8431	0.8380	0.8329	0.8278	0.8227	0.8176	0.8124	0.8072	0.8021	0.7968	0.7916	0.7863	0.7811	0.7758	0.7706	0.7653	0.7601		
0.38	0.8556	0.8504	0.8452	0.8400	0.8348	0.8296	0.8244	0.8192	0.8139	0.8086	0.8034	0.7980	0.7927	0.7873	0.7819	0.7766	0.7712	0.7658	0.7604	0.7550		
0.39	0.8529	0.8476	0.8423	0.8370	0.8317	0.8264	0.8210	0.8157	0.8103	0.8049	0.7995	0.7940	0.7886	0.7831	0.7776	0.7721	0.7666	0.7610	0.7555	0.7500		
0.40	0.8503	0.8449	0.8395	0.8340	0.8285	0.8232	0.8177	0.8122	0.8067	0.8012	0.7957	0.7901	0.7846	0.7789	0.7733	0.7676	0.7619	0.7562	0.7507	0.7451		
0.41	0.8477	0.8422	0.8366	0.8311	0.8256	0.8200	0.8144	0.8088	0.8032	0.7976	0.7919	0.7862	0.7805	0.7747	0.7690	0.7632	0.7575	0.7517	0.7460	0.7402		
0.42	0.8451	0.8395	0.8338	0.8282	0.8225	0.8168	0.8111	0.8054	0.7997	0.7939	0.7881	0.7823	0.7765	0.7706	0.7648	0.7589	0.7530	0.7471	0.7412	0.7354		
0.43	0.8425	0.8368	0.8310	0.8253	0.8195	0.8137	0.8079	0.8021	0.7962	0.7903	0.7844	0.7785	0.7725	0.7666	0.7606	0.7546	0.7486	0.7425	0.7365	0.7306		
0.44	0.8400	0.8341	0.8283	0.8224	0.8165	0.8106	0.8047	0.7987	0.7928	0.7868	0.7807	0.7747	0.7686	0.7625	0.7564	0.7503	0.7442	0.7380	0.7319	0.7258		
0.45	0.8374	0.8315	0.8255	0.8195	0.8135	0.8075	0.8015	0.7954	0.7893	0.7832	0.7771	0.777										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.7122	0.7105	0.6997	0.6889	0.6781	0.6672	0.6564	0.6455	0.6346	0.6238	0.6129	0.6019	0.5910	0.5801	0.5692	0.5582	0.5473	0.5363	0.5253	0.5144	
1.02	0.7195	0.7086	0.6978	0.6869	0.6760	0.6651	0.6542	0.6433	0.6324	0.6214	0.6105	0.5995	0.5885	0.5775	0.5665	0.5555	0.5445	0.5335	0.5225	0.5115	
1.03	0.7177	0.7068	0.6959	0.6850	0.6740	0.6631	0.6521	0.6411	0.6301	0.6191	0.6081	0.5971	0.5860	0.5750	0.5639	0.5529	0.5418	0.5307	0.5197	0.5086	
1.04	0.7160	0.7050	0.6941	0.6831	0.6721	0.6610	0.6500	0.6390	0.6279	0.6168	0.6058	0.5947	0.5836	0.5725	0.5614	0.5503	0.5391	0.5280	0.5169	0.5057	
1.05	0.7143	0.7032	0.6922	0.6811	0.6701	0.6590	0.6479	0.6368	0.6257	0.6146	0.6034	0.5923	0.5811	0.5700	0.5588	0.5476	0.5365	0.5253	0.5141	0.5029	
1.06	0.7126	0.7015	0.6904	0.6792	0.6681	0.6570	0.6458	0.6347	0.6235	0.6123	0.6011	0.5899	0.5787	0.5675	0.5563	0.5450	0.5338	0.5226	0.5113	0.5001	
1.07	0.7109	0.6997	0.6885	0.6774	0.6662	0.6550	0.6437	0.6325	0.6213	0.6101	0.5988	0.5876	0.5763	0.5650	0.5537	0.5425	0.5312	0.5199	0.5086	0.4973	
1.08	0.7092	0.6979	0.6867	0.6755	0.6642	0.6530	0.6417	0.6304	0.6191	0.6078	0.5965	0.5852	0.5739	0.5626	0.5512	0.5399	0.5286	0.5172	0.5059	0.4945	
1.09	0.7075	0.6962	0.6849	0.6736	0.6623	0.6510	0.6396	0.6283	0.6169	0.6056	0.5942	0.5829	0.5715	0.5601	0.5487	0.5374	0.5260	0.5146	0.5032	0.4918	
1.10	0.7058	0.6944	0.6831	0.6717	0.6604	0.6490	0.6376	0.6262	0.6148	0.6034	0.5920	0.5806	0.5691	0.5577	0.5463	0.5348	0.5234	0.5119	0.5005	0.4890	
1.11	0.7041	0.6927	0.6813	0.6699	0.6584	0.6470	0.6356	0.6241	0.6127	0.6012	0.5897	0.5783	0.5668	0.5553	0.5438	0.5323	0.5208	0.5093	0.4978	0.4863	
1.12	0.7025	0.6910	0.6795	0.6680	0.6565	0.6450	0.6335	0.6220	0.6105	0.5990	0.5875	0.5760	0.5644	0.5529	0.5414	0.5298	0.5183	0.5067	0.4952	0.4836	
1.13	0.7008	0.6893	0.6777	0.6662	0.6547	0.6431	0.6315	0.6200	0.6084	0.5969	0.5853	0.5737	0.5621	0.5505	0.5389	0.5274	0.5158	0.5042	0.4926	0.4810	
1.14	0.6992	0.6876	0.6760	0.6644	0.6528	0.6412	0.6296	0.6179	0.6063	0.5947	0.5831	0.5714	0.5598	0.5482	0.5365	0.5249	0.5133	0.5016	0.4900	0.4783	
1.15	0.6975	0.6859	0.6742	0.6626	0.6509	0.6392	0.6276	0.6159	0.6042	0.5926	0.5809	0.5692	0.5575	0.5458	0.5341	0.5225	0.5108	0.4991	0.4874	0.4757	
1.16	0.6959	0.6842	0.6725	0.6608	0.6490	0.6373	0.6256	0.6139	0.6022	0.5904	0.5787	0.5670	0.5552	0.5435	0.5318	0.5200	0.5083	0.4966	0.4848	0.4731	
1.17	0.6943	0.6825	0.6707	0.6590	0.6472	0.6354	0.6236	0.6119	0.6001	0.5883	0.5765	0.5648	0.5530	0.5412	0.5294	0.5176	0.5058	0.4941	0.4823	0.4705	
1.18	0.6926	0.6808	0.6690	0.6572	0.6453	0.6335	0.6217	0.6099	0.5980	0.5862	0.5744	0.5626	0.5507	0.5389	0.5271	0.5152	0.5034	0.4916	0.4797	0.4679	
1.19	0.6910	0.6792	0.6673	0.6554	0.6435	0.6316	0.6198	0.6079	0.5960	0.5841	0.5722	0.5604	0.5485	0.5366	0.5247	0.5129	0.5010	0.4891	0.4772	0.4654	
1.20	0.6894	0.6775	0.6656	0.6536	0.6417	0.6298	0.6178	0.6059	0.5940	0.5820	0.5701	0.5582	0.5463	0.5343	0.5224	0.5105	0.4986	0.4867	0.4747	0.4628	
1.21	0.6878	0.6758	0.6639	0.6519	0.6399	0.6279	0.6159	0.6039	0.5920	0.5800	0.5680	0.5560	0.5441	0.5321	0.5201	0.5082	0.4962	0.4842	0.4723	0.4603	
1.22	0.6863	0.6742	0.6622	0.6501	0.6381	0.6260	0.6140	0.6020	0.5899	0.5779	0.5659	0.5539	0.5419	0.5298	0.5178	0.5058	0.4938	0.4818	0.4698	0.4578	
1.23	0.6847	0.6726	0.6605	0.6484	0.6363	0.6242	0.6121	0.6000	0.5880	0.5759	0.5638	0.5517	0.5397	0.5276	0.5156	0.5035	0.4915	0.4794	0.4674	0.4553	
1.24	0.6831	0.6709	0.6588	0.6466	0.6345	0.6224	0.6102	0.5981	0.5860	0.5738	0.5617	0.5496	0.5375	0.5254	0.5133	0.5012	0.4891	0.4770	0.4649	0.4528	
1.25	0.6815	0.6693	0.6571	0.6449	0.6327	0.6205	0.6083	0.5962	0.5840	0.5718	0.5597	0.5475	0.5354	0.5232	0.5111	0.4989	0.4868	0.4747	0.4625	0.4504	
1.26	0.6800	0.6677	0.6554	0.6432	0.6310	0.6187	0.6065	0.5943	0.5820	0.5698	0.5576	0.5454	0.5332	0.5210	0.5088	0.4967	0.4845	0.4723	0.4601	0.4480	
1.27	0.6784	0.6661	0.6538	0.6415	0.6292	0.6169	0.6046	0.5924	0.5801	0.5678	0.5556	0.5433	0.5311	0.5189	0.5066	0.4944	0.4822	0.4700	0.4578	0.4455	
1.28	0.6769	0.6645	0.6521	0.6398	0.6274	0.6151	0.6028	0.5905	0.5782	0.5658	0.5535	0.5413	0.5290	0.5167	0.5044	0.4922	0.4799	0.4677	0.4554	0.4431	
1.29	0.6754	0.6629	0.6505	0.6381	0.6257	0.6133	0.6009	0.5886	0.5762	0.5639	0.5515	0.5392	0.5269	0.5146	0.5022	0.4899	0.4776	0.4653	0.4531	0.4408	
1.30	0.6738	0.6613	0.6489	0.6364	0.6240	0.6115	0.5991	0.5867	0.5743	0.5619	0.5495	0.5372	0.5248	0.5124	0.5001	0.4877	0.4754	0.4631	0.4507	0.4384	
1.31	0.6723	0.6598	0.6472	0.6347	0.6223	0.6098	0.5973	0.5848	0.5724	0.5600	0.5475	0.5351	0.5227	0.5103	0.4979	0.4855	0.4732	0.4608	0.4484	0.4361	
1.32	0.6708	0.6582	0.6456	0.6331	0.6205	0.6080	0.5955	0.5830	0.5705	0.5580	0.5456	0.5331	0.5207	0.5082	0.4958	0.4834	0.4709	0.4585	0.4461	0.4337	
1.33	0.6693	0.6566	0.6440	0.6314	0.6188	0.6063	0.5937	0.5812	0.5686	0.5561	0.5436	0.5311	0.5186	0.5061	0.4937	0.4812	0.4687	0.4563	0.4438	0.4314	
1.34	0.6678	0.6551	0.6424	0.6298	0.6171	0.6045	0.5919	0.5793	0.5667	0.5542	0.5416	0.5291	0.5166	0.5040	0.4915	0.4790	0.4665	0.4541	0.4416	0.4291	
1.35	0.6663	0.6535	0.6408	0.6281	0.6154	0.6028	0.5901	0.5775	0.5649	0.5523	0.5397	0.5271	0.5145	0.5020	0.4894	0.4769	0.4644	0.4518	0.4393	0.4268	
1.36	0.6648	0.6520	0.6392	0.6265	0.6138	0.6011	0.5884	0.5757	0.5630	0.5504	0.5377	0.5251	0.5125	0.4999	0.4873	0.4748	0.4622	0.4496	0.4371	0.4246	
1.37	0.6633	0.6505	0.6377	0.6249	0.6121	0.5993	0.5866	0.5739	0.5612	0.5485	0.5358	0.5232	0.5105	0.4979	0.4853	0.4727	0.4601	0.4475	0.4349	0.4223	
1.38	0.6618	0.6489	0.6361	0.6233	0.6104	0.5976	0.5849	0.5721	0.5594	0.5466	0.5339	0.5212	0.5085	0.4959	0.4832	0.4706	0.4579	0.4453	0.4327	0.4201	
1.39	0.6604	0.6474	0.6345	0.6216	0.6088	0.5959	0.5831	0.5703	0.5575	0.5448	0.5320	0.5193	0.5065	0.4938	0.4812	0.4685	0.4558	0.4431	0.4305	0.4178	
1.40	0.6589	0.6459	0.6330	0.6200	0.6071	0.5942	0.5814	0.5685	0.5557	0.5429	0.5301	0.5173	0.5046	0.4918	0.4791	0.4664	0.4537	0.4410	0.4283	0.4156	
1.41	0.6574	0.6444	0.6314	0.6184	0.6055	0.5926	0.5797	0.5668	0.5539	0.5411	0.5282	0.5154	0.5026	0.4898	0.4771	0.4643	0.4516	0.4389	0.4262	0.4134	
1.42	0.6560	0.6429	0.6299	0.6169	0.6039	0.5909	0.5779	0.5650	0.5521	0.5392	0.5264	0.5135	0.5007	0.4879	0.4751	0.4623	0.4495	0.4368	0.4240	0.4113	
1.43	0.6546	0.6414	0.6283	0.6153	0.6022	0.5892	0.5762	0.5633	0.5503	0.5374	0.5245	0.5116	0.4988	0.4859	0.4731	0.4603	0.4474	0.4347	0.4219	0.4091	
1.44	0.6531	0.6399	0.6268	0.6137	0.6006	0.5876	0.5745	0.5615	0.5486	0.5356	0.5227	0.5097	0.4968	0.4839	0.4711	0.4582	0.4454	0.4326	0.4198	0.4070	
1.45	0.6517	0.6385	0.6253	0.6121	0.5990	0.5859	0.5729	0.5598	0.5468	0.5338	0.5208	0.5079	0.4949	0.4820	0.4691	0.4562	0.4434	0.4305	0.4177	0.4048	
1.46	0.6503	0.6370	0.6238	0.6106	0.5974	0.5843	0.57														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
2.01	0.5801	0.5649	0.5497	0.5347	0.5198	0.5049	0.4902	0.4755	0.4609	0.4464	0.4319	0.4175	0.4032	0.3890	0.3748	0.3607	0.3466	0.3326	0.3187	0.3048	
2.02	0.5790	0.5637	0.5485	0.5335	0.5185	0.5037	0.4889	0.4742	0.4596	0.4450	0.4305	0.4161	0.4018	0.3876	0.3734	0.3592	0.3452	0.3311	0.3172	0.3033	
2.03	0.5778	0.5625	0.5473	0.5323	0.5173	0.5024	0.4876	0.4729	0.4582	0.4437	0.4292	0.4148	0.4004	0.3861	0.3719	0.3578	0.3437	0.3297	0.3157	0.3018	
2.04	0.5767	0.5614	0.5462	0.5310	0.5160	0.5011	0.4863	0.4716	0.4569	0.4423	0.4278	0.4134	0.3990	0.3847	0.3705	0.3564	0.3423	0.3282	0.3142	0.3003	
2.05	0.5756	0.5602	0.5450	0.5298	0.5148	0.4999	0.4850	0.4703	0.4556	0.4410	0.4265	0.4120	0.3976	0.3833	0.3691	0.3549	0.3408	0.3268	0.3128	0.2988	
2.06	0.5745	0.5591	0.5438	0.5286	0.5136	0.4986	0.4838	0.4690	0.4543	0.4397	0.4251	0.4106	0.3963	0.3819	0.3677	0.3535	0.3394	0.3253	0.3113	0.2974	
2.07	0.5733	0.5579	0.5426	0.5274	0.5124	0.4974	0.4825	0.4677	0.4530	0.4383	0.4238	0.4093	0.3949	0.3806	0.3663	0.3521	0.3380	0.3239	0.3099	0.2959	
2.08	0.5722	0.5568	0.5414	0.5262	0.5111	0.4961	0.4812	0.4664	0.4517	0.4370	0.4224	0.4079	0.3935	0.3792	0.3649	0.3507	0.3366	0.3225	0.3085	0.2945	
2.09	0.5711	0.5556	0.5403	0.5250	0.5099	0.4949	0.4800	0.4651	0.4504	0.4357	0.4211	0.4066	0.3922	0.3778	0.3635	0.3493	0.3352	0.3211	0.3070	0.2931	
2.10	0.5700	0.5545	0.5391	0.5239	0.5087	0.4937	0.4787	0.4639	0.4491	0.4344	0.4198	0.4053	0.3908	0.3765	0.3622	0.3479	0.3338	0.3197	0.3056	0.2916	
2.11	0.5689	0.5534	0.5380	0.5227	0.5075	0.4925	0.4775	0.4626	0.4478	0.4331	0.4185	0.4039	0.3895	0.3751	0.3608	0.3465	0.3324	0.3183	0.3042	0.2902	
2.12	0.5678	0.5522	0.5368	0.5215	0.5063	0.4912	0.4762	0.4614	0.4465	0.4318	0.4172	0.4026	0.3881	0.3737	0.3594	0.3452	0.3310	0.3169	0.3028	0.2888	
2.13	0.5667	0.5511	0.5357	0.5203	0.5051	0.4900	0.4750	0.4601	0.4453	0.4305	0.4159	0.4013	0.3868	0.3724	0.3581	0.3438	0.3296	0.3155	0.3014	0.2874	
2.14	0.5656	0.5500	0.5345	0.5192	0.5039	0.4888	0.4738	0.4589	0.4440	0.4292	0.4146	0.4000	0.3855	0.3711	0.3567	0.3424	0.3282	0.3141	0.3000	0.2860	
2.15	0.5645	0.5489	0.5334	0.5180	0.5028	0.4876	0.4726	0.4576	0.4428	0.4280	0.4133	0.3987	0.3842	0.3697	0.3554	0.3411	0.3269	0.3127	0.2986	0.2846	
2.16	0.5634	0.5478	0.5322	0.5168	0.5016	0.4864	0.4713	0.4564	0.4415	0.4267	0.4120	0.3974	0.3829	0.3684	0.3540	0.3398	0.3255	0.3114	0.2973	0.2832	
2.17	0.5623	0.5467	0.5311	0.5157	0.5004	0.4852	0.4701	0.4551	0.4403	0.4254	0.4107	0.3961	0.3816	0.3671	0.3527	0.3384	0.3242	0.3100	0.2959	0.2819	
2.18	0.5612	0.5455	0.5300	0.5145	0.4992	0.4840	0.4689	0.4539	0.4390	0.4242	0.4094	0.3948	0.3803	0.3658	0.3514	0.3371	0.3228	0.3087	0.2946	0.2805	
2.19	0.5602	0.5444	0.5289	0.5134	0.4981	0.4828	0.4677	0.4527	0.4378	0.4229	0.4082	0.3935	0.3790	0.3645	0.3501	0.3358	0.3215	0.3073	0.2932	0.2792	
2.20	0.5591	0.5434	0.5277	0.5123	0.4969	0.4817	0.4665	0.4515	0.4365	0.4217	0.4069	0.3923	0.3777	0.3632	0.3488	0.3344	0.3202	0.3060	0.2919	0.2778	
2.21	0.5580	0.5423	0.5266	0.5111	0.4957	0.4805	0.4653	0.4503	0.4353	0.4204	0.4057	0.3910	0.3764	0.3619	0.3475	0.3331	0.3189	0.3047	0.2905	0.2765	
2.22	0.5570	0.5412	0.5255	0.5100	0.4946	0.4793	0.4641	0.4491	0.4341	0.4192	0.4044	0.3897	0.3751	0.3606	0.3462	0.3318	0.3176	0.3033	0.2892	0.2751	
2.23	0.5559	0.5401	0.5244	0.5089	0.4934	0.4782	0.4630	0.4479	0.4329	0.4180	0.4032	0.3885	0.3739	0.3593	0.3449	0.3305	0.3162	0.3020	0.2879	0.2738	
2.24	0.5549	0.5390	0.5233	0.5077	0.4923	0.4770	0.4618	0.4467	0.4317	0.4168	0.4019	0.3872	0.3726	0.3581	0.3436	0.3292	0.3150	0.3007	0.2866	0.2725	
2.25	0.5538	0.5379	0.5222	0.5066	0.4912	0.4758	0.4606	0.4455	0.4305	0.4155	0.4007	0.3860	0.3713	0.3568	0.3423	0.3280	0.3137	0.2994	0.2853	0.2712	
2.26	0.5528	0.5369	0.5211	0.5055	0.4900	0.4747	0.4594	0.4443	0.4293	0.4143	0.3995	0.3847	0.3701	0.3555	0.3411	0.3267	0.3124	0.2981	0.2840	0.2699	
2.27	0.5517	0.5358	0.5200	0.5044	0.4889	0.4735	0.4583	0.4431	0.4281	0.4131	0.3983	0.3835	0.3689	0.3543	0.3398	0.3254	0.3111	0.2969	0.2827	0.2686	
2.28	0.5507	0.5347	0.5189	0.5033	0.4878	0.4724	0.4571	0.4420	0.4269	0.4119	0.3970	0.3823	0.3676	0.3530	0.3386	0.3241	0.3098	0.2956	0.2814	0.2673	
2.29	0.5496	0.5337	0.5179	0.5022	0.4867	0.4713	0.4560	0.4408	0.4257	0.4107	0.3958	0.3811	0.3664	0.3518	0.3373	0.3229	0.3086	0.2943	0.2801	0.2660	
2.30	0.5486	0.5326	0.5168	0.5011	0.4855	0.4701	0.4548	0.4396	0.4245	0.4095	0.3946	0.3798	0.3652	0.3506	0.3361	0.3216	0.3073	0.2930	0.2789	0.2647	
2.31	0.5476	0.5316	0.5157	0.5000	0.4844	0.4690	0.4537	0.4385	0.4233	0.4083	0.3934	0.3786	0.3639	0.3493	0.3348	0.3204	0.3060	0.2918	0.2776	0.2635	
2.32	0.5465	0.5305	0.5146	0.4989	0.4833	0.4679	0.4525	0.4373	0.4222	0.4072	0.3922	0.3774	0.3627	0.3481	0.3336	0.3192	0.3048	0.2905	0.2763	0.2622	
2.33	0.5455	0.5295	0.5136	0.4978	0.4822	0.4667	0.4514	0.4362	0.4210	0.4060	0.3910	0.3762	0.3615	0.3469	0.3324	0.3179	0.3036	0.2893	0.2751	0.2610	
2.34	0.5445	0.5284	0.5125	0.4967	0.4811	0.4656	0.4503	0.4350	0.4199	0.4048	0.3899	0.3750	0.3603	0.3457	0.3311	0.3167	0.3023	0.2880	0.2738	0.2597	
2.35	0.5435	0.5274	0.5114	0.4957	0.4800	0.4645	0.4491	0.4339	0.4187	0.4036	0.3887	0.3738	0.3591	0.3445	0.3299	0.3155	0.3011	0.2868	0.2726	0.2585	
2.36	0.5425	0.5263	0.5104	0.4946	0.4789	0.4634	0.4480	0.4327	0.4176	0.4025	0.3875	0.3727	0.3579	0.3433	0.3287	0.3143	0.2999	0.2856	0.2714	0.2572	
2.37	0.5414	0.5253	0.5093	0.4935	0.4779	0.4623	0.4469	0.4316	0.4164	0.4013	0.3863	0.3715	0.3567	0.3421	0.3275	0.3130	0.2987	0.2844	0.2702	0.2560	
2.38	0.5404	0.5243	0.5083	0.4925	0.4768	0.4612	0.4458	0.4305	0.4153	0.4002	0.3852	0.3703	0.3555	0.3409	0.3263	0.3118	0.2975	0.2832	0.2689	0.2548	
2.39	0.5394	0.5233	0.5073	0.4914	0.4757	0.4601	0.4447	0.4294	0.4141	0.3990	0.3840	0.3691	0.3544	0.3397	0.3251	0.3106	0.2963	0.2820	0.2677	0.2536	
2.40	0.5384	0.5222	0.5062	0.4903	0.4746	0.4590	0.4436	0.4282	0.4130	0.3979	0.3829	0.3680	0.3532	0.3385	0.3239	0.3095	0.2951	0.2808	0.2665	0.2524	
2.41	0.5374	0.5212	0.5052	0.4893	0.4735	0.4579	0.4425	0.4271	0.4119	0.3967	0.3817	0.3668	0.3520	0.3374	0.3228	0.3083	0.2939	0.2796	0.2653	0.2512	
2.42	0.5364	0.5202	0.5041	0.4882	0.4725	0.4569	0.4414	0.4260	0.4108	0.3956	0.3806	0.3657	0.3509	0.3362	0.3216	0.3071	0.2927	0.2784	0.2641	0.2500	
2.43	0.5354	0.5192	0.5031	0.4872	0.4714	0.4558	0.4403	0.4249	0.4096	0.3945	0.3795	0.3645	0.3497	0.3350	0.3204	0.3059	0.2915	0.2772	0.2630	0.2488	
2.44	0.5345	0.5182	0.5021	0.4861	0.4704	0.4547	0.4392	0.4238	0.4085	0.3934	0.3783	0.3634	0.3486	0.3339	0.3193	0.3048	0.2903	0.2760	0.2618	0.2476	
2.45	0.5335	0.5172	0.5011	0.4851	0.4693	0.4536	0.4381	0.4227	0.4074	0.3923	0.3772	0.3623	0.3474	0.3327	0.3181	0.3036	0.2892	0.2748	0.2606	0.2464	
2.46	0.5325	0.5162	0.5000	0.4841	0.4683	0.4526	0.4370	0.4216													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.4831	0.4660	0.4491	0.4324	0.4159	0.3997	0.3836	0.3677	0.3520	0.3364	0.3210	0.3058	0.2908	0.2759	0.2611	0.2465	0.2320	0.2177	0.2035	0.1894	
3.02	0.4823	0.4651	0.4482	0.4315	0.4151	0.3988	0.3827	0.3668	0.3511	0.3355	0.3201	0.3049	0.2899	0.2750	0.2602	0.2456	0.2311	0.2168	0.2026	0.1885	
3.03	0.4815	0.4643	0.4474	0.4307	0.4142	0.3979	0.3819	0.3660	0.3502	0.3347	0.3193	0.3040	0.2890	0.2741	0.2593	0.2447	0.2302	0.2159	0.2017	0.1876	
3.04	0.4807	0.4635	0.4465	0.4298	0.4134	0.3971	0.3810	0.3651	0.3494	0.3338	0.3184	0.3031	0.2881	0.2732	0.2584	0.2438	0.2294	0.2150	0.2008	0.1868	
3.05	0.4798	0.4626	0.4457	0.4290	0.4125	0.3962	0.3801	0.3642	0.3485	0.3329	0.3175	0.3023	0.2872	0.2723	0.2575	0.2429	0.2285	0.2142	0.2000	0.1859	
3.06	0.4790	0.4618	0.4449	0.4281	0.4116	0.3954	0.3793	0.3634	0.3476	0.3320	0.3166	0.3014	0.2863	0.2714	0.2567	0.2421	0.2276	0.2133	0.1991	0.1850	
3.07	0.4782	0.4610	0.4440	0.4273	0.4108	0.3945	0.3784	0.3625	0.3467	0.3311	0.3157	0.3005	0.2854	0.2705	0.2558	0.2412	0.2267	0.2124	0.1982	0.1842	
3.08	0.4774	0.4602	0.4432	0.4265	0.4100	0.3937	0.3775	0.3616	0.3459	0.3303	0.3149	0.2996	0.2846	0.2697	0.2549	0.2403	0.2259	0.2115	0.1974	0.1833	
3.09	0.4766	0.4594	0.4424	0.4256	0.4091	0.3928	0.3767	0.3608	0.3450	0.3294	0.3140	0.2988	0.2837	0.2688	0.2540	0.2394	0.2250	0.2107	0.1965	0.1825	
3.10	0.4758	0.4586	0.4416	0.4248	0.4083	0.3920	0.3758	0.3599	0.3441	0.3286	0.3131	0.2979	0.2828	0.2679	0.2532	0.2386	0.2241	0.2098	0.1956	0.1816	
3.11	0.4750	0.4577	0.4407	0.4240	0.4074	0.3911	0.3750	0.3591	0.3433	0.3277	0.3123	0.2970	0.2820	0.2671	0.2523	0.2377	0.2233	0.2090	0.1948	0.1808	
3.12	0.4742	0.4569	0.4399	0.4231	0.4066	0.3903	0.3741	0.3582	0.3424	0.3268	0.3114	0.2962	0.2811	0.2662	0.2515	0.2369	0.2224	0.2081	0.1940	0.1799	
3.13	0.4734	0.4561	0.4391	0.4223	0.4058	0.3894	0.3733	0.3574	0.3416	0.3260	0.3106	0.2953	0.2802	0.2653	0.2506	0.2360	0.2216	0.2073	0.1931	0.1791	
3.14	0.4726	0.4553	0.4383	0.4215	0.4049	0.3886	0.3725	0.3565	0.3407	0.3251	0.3097	0.2945	0.2794	0.2645	0.2497	0.2352	0.2207	0.2064	0.1923	0.1783	
3.15	0.4718	0.4545	0.4375	0.4207	0.4041	0.3878	0.3716	0.3557	0.3399	0.3243	0.3089	0.2936	0.2785	0.2636	0.2489	0.2343	0.2198	0.2056	0.1914	0.1774	
3.16	0.4710	0.4537	0.4367	0.4199	0.4033	0.3869	0.3708	0.3548	0.3391	0.3234	0.3080	0.2928	0.2777	0.2628	0.2481	0.2335	0.2190	0.2048	0.1906	0.1766	
3.17	0.4702	0.4529	0.4359	0.4190	0.4025	0.3861	0.3700	0.3540	0.3382	0.3226	0.3072	0.2919	0.2769	0.2620	0.2472	0.2326	0.2182	0.2039	0.1898	0.1758	
3.18	0.4695	0.4521	0.4351	0.4182	0.4017	0.3853	0.3691	0.3532	0.3374	0.3218	0.3063	0.2911	0.2760	0.2611	0.2464	0.2318	0.2174	0.2031	0.1890	0.1750	
3.19	0.4687	0.4513	0.4343	0.4174	0.4008	0.3845	0.3683	0.3523	0.3365	0.3209	0.3055	0.2902	0.2752	0.2603	0.2455	0.2310	0.2165	0.2023	0.1881	0.1741	
3.20	0.4679	0.4505	0.4335	0.4166	0.4000	0.3837	0.3675	0.3515	0.3357	0.3201	0.3047	0.2894	0.2743	0.2594	0.2447	0.2301	0.2157	0.2014	0.1873	0.1733	
3.21	0.4671	0.4498	0.4327	0.4158	0.3992	0.3828	0.3667	0.3507	0.3349	0.3193	0.3038	0.2886	0.2735	0.2586	0.2439	0.2293	0.2149	0.2006	0.1865	0.1725	
3.22	0.4663	0.4490	0.4319	0.4150	0.3984	0.3820	0.3658	0.3499	0.3341	0.3184	0.3030	0.2878	0.2727	0.2578	0.2431	0.2285	0.2141	0.1998	0.1857	0.1717	
3.23	0.4656	0.4482	0.4311	0.4142	0.3976	0.3812	0.3650	0.3490	0.3332	0.3176	0.3022	0.2869	0.2719	0.2570	0.2422	0.2277	0.2133	0.1990	0.1849	0.1709	
3.24	0.4648	0.4474	0.4303	0.4134	0.3968	0.3804	0.3642	0.3482	0.3324	0.3168	0.3014	0.2861	0.2710	0.2562	0.2414	0.2269	0.2125	0.1982	0.1841	0.1701	
3.25	0.4640	0.4466	0.4295	0.4126	0.3960	0.3796	0.3634	0.3474	0.3316	0.3160	0.3005	0.2853	0.2702	0.2553	0.2406	0.2261	0.2116	0.1974	0.1833	0.1693	
3.26	0.4633	0.4459	0.4287	0.4118	0.3952	0.3788	0.3626	0.3466	0.3308	0.3152	0.2997	0.2845	0.2694	0.2545	0.2398	0.2252	0.2108	0.1966	0.1825	0.1685	
3.27	0.4625	0.4451	0.4279	0.4111	0.3944	0.3780	0.3618	0.3458	0.3300	0.3144	0.2989	0.2837	0.2686	0.2537	0.2390	0.2244	0.2100	0.1958	0.1817	0.1678	
3.28	0.4617	0.4443	0.4272	0.4103	0.3936	0.3772	0.3610	0.3450	0.3292	0.3135	0.2981	0.2829	0.2678	0.2529	0.2382	0.2236	0.2092	0.1950	0.1809	0.1670	
3.29	0.4610	0.4435	0.4264	0.4095	0.3928	0.3764	0.3602	0.3442	0.3284	0.3127	0.2973	0.2821	0.2670	0.2521	0.2374	0.2228	0.2085	0.1942	0.1801	0.1662	
3.30	0.4602	0.4428	0.4256	0.4087	0.3920	0.3756	0.3594	0.3434	0.3276	0.3119	0.2965	0.2813	0.2662	0.2513	0.2366	0.2220	0.2077	0.1934	0.1794	0.1654	
3.31	0.4595	0.4420	0.4248	0.4079	0.3913	0.3748	0.3586	0.3426	0.3268	0.3111	0.2957	0.2805	0.2654	0.2505	0.2358	0.2213	0.2069	0.1926	0.1786	0.1646	
3.32	0.4587	0.4412	0.4241	0.4071	0.3905	0.3740	0.3578	0.3418	0.3260	0.3103	0.2949	0.2797	0.2646	0.2497	0.2350	0.2205	0.2061	0.1919	0.1778	0.1639	
3.33	0.4580	0.4405	0.4233	0.4064	0.3897	0.3733	0.3570	0.3410	0.3252	0.3096	0.2941	0.2789	0.2638	0.2489	0.2342	0.2197	0.2053	0.1911	0.1770	0.1631	
3.34	0.4572	0.4397	0.4225	0.4056	0.3889	0.3725	0.3563	0.3402	0.3244	0.3088	0.2933	0.2781	0.2630	0.2481	0.2334	0.2189	0.2045	0.1903	0.1763	0.1624	
3.35	0.4565	0.4390	0.4218	0.4048	0.3881	0.3717	0.3555	0.3395	0.3236	0.3080	0.2925	0.2773	0.2622	0.2474	0.2327	0.2181	0.2038	0.1895	0.1755	0.1616	
3.36	0.4557	0.4382	0.4210	0.4041	0.3874	0.3709	0.3547	0.3387	0.3228	0.3072	0.2917	0.2765	0.2614	0.2466	0.2319	0.2173	0.2030	0.1888	0.1747	0.1608	
3.37	0.4550	0.4375	0.4202	0.4033	0.3866	0.3701	0.3539	0.3379	0.3221	0.3064	0.2910	0.2757	0.2607	0.2458	0.2311	0.2166	0.2022	0.1880	0.1740	0.1601	
3.38	0.4542	0.4367	0.4195	0.4025	0.3858	0.3694	0.3531	0.3371	0.3213	0.3056	0.2902	0.2749	0.2599	0.2450	0.2303	0.2158	0.2015	0.1873	0.1732	0.1593	
3.39	0.4535	0.4360	0.4187	0.4018	0.3851	0.3686	0.3524	0.3363	0.3205	0.3049	0.2894	0.2742	0.2591	0.2442	0.2296	0.2150	0.2007	0.1865	0.1725	0.1586	
3.40	0.4528	0.4352	0.4180	0.4010	0.3843	0.3678	0.3516	0.3356	0.3197	0.3041	0.2886	0.2734	0.2583	0.2435	0.2288	0.2143	0.1999	0.1858	0.1717	0.1579	
3.41	0.4520	0.4345	0.4172	0.4003	0.3835	0.3671	0.3508	0.3348	0.3190	0.3033	0.2879	0.2726	0.2576	0.2427	0.2280	0.2135	0.1992	0.1850	0.1710	0.1571	
3.42	0.4513	0.4337	0.4165	0.3995	0.3828	0.3663	0.3501	0.3340	0.3182	0.3025	0.2871	0.2719	0.2568	0.2419	0.2273	0.2128	0.1984	0.1843	0.1702	0.1564	
3.43	0.4506	0.4330	0.4157	0.3988	0.3820	0.3656	0.3493	0.3333	0.3174	0.3018	0.2863	0.2711	0.2560	0.2412	0.2265	0.2120	0.1977	0.1835	0.1695	0.1557	
3.44	0.4498	0.4323	0.4150	0.3980	0.3813	0.3648	0.3485	0.3325	0.3167	0.3010	0.2856	0.2703	0.2553	0.2404	0.2258	0.2113	0.1969	0.1828	0.1688	0.1549	
3.45	0.4491	0.4315	0.4143	0.3973	0.3805	0.3640	0.3478	0.3317	0.3159	0.3002	0.2848	0.2696	0.2545	0.2397	0.2250	0.2105	0.1962	0.1820	0.1680	0.1542	
3.46	0.4484	0.4308	0.4135	0.3965	0.3798	0.3633	0.3470	0.3310	0.3151	0											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.4114	0.3935	0.3760	0.3588	0.3419	0.3253	0.3090	0.2929	0.2771	0.2615	0.2462	0.2311	0.2162	0.2016	0.1872	0.1730	0.1590	0.1452	0.1315	0.1181
4.02	0.4107	0.3929	0.3753	0.3581	0.3413	0.3247	0.3084	0.2923	0.2765	0.2609	0.2456	0.2305	0.2156	0.2010	0.1866	0.1724	0.1584	0.1446	0.1310	0.1175
4.03	0.4101	0.3922	0.3747	0.3575	0.3406	0.3240	0.3077	0.2917	0.2759	0.2603	0.2449	0.2299	0.2150	0.2004	0.1860	0.1718	0.1578	0.1440	0.1304	0.1170
4.04	0.4095	0.3916	0.3741	0.3569	0.3400	0.3234	0.3071	0.2910	0.2752	0.2597	0.2443	0.2292	0.2144	0.1998	0.1854	0.1712	0.1572	0.1434	0.1298	0.1164
4.05	0.4089	0.3910	0.3734	0.3562	0.3394	0.3228	0.3065	0.2904	0.2746	0.2590	0.2437	0.2286	0.2138	0.1992	0.1848	0.1706	0.1566	0.1428	0.1292	0.1158
4.06	0.4082	0.3904	0.3728	0.3556	0.3387	0.3222	0.3058	0.2898	0.2740	0.2584	0.2431	0.2280	0.2132	0.1985	0.1842	0.1700	0.1560	0.1422	0.1287	0.1153
4.07	0.4076	0.3897	0.3722	0.3550	0.3381	0.3215	0.3052	0.2892	0.2734	0.2578	0.2425	0.2274	0.2126	0.1979	0.1836	0.1694	0.1554	0.1417	0.1281	0.1147
4.08	0.4070	0.3891	0.3716	0.3544	0.3375	0.3209	0.3046	0.2886	0.2727	0.2572	0.2419	0.2268	0.2119	0.1973	0.1830	0.1688	0.1548	0.1411	0.1275	0.1142
4.09	0.4064	0.3885	0.3710	0.3538	0.3369	0.3203	0.3040	0.2879	0.2721	0.2566	0.2412	0.2262	0.2113	0.1967	0.1824	0.1682	0.1543	0.1405	0.1270	0.1136
4.10	0.4058	0.3879	0.3703	0.3531	0.3362	0.3197	0.3034	0.2873	0.2715	0.2559	0.2406	0.2256	0.2107	0.1962	0.1818	0.1676	0.1537	0.1399	0.1264	0.1130
4.11	0.4052	0.3873	0.3697	0.3525	0.3356	0.3190	0.3027	0.2867	0.2709	0.2553	0.2400	0.2250	0.2101	0.1956	0.1812	0.1670	0.1531	0.1394	0.1258	0.1125
4.12	0.4046	0.3867	0.3691	0.3519	0.3350	0.3184	0.3021	0.2861	0.2703	0.2547	0.2394	0.2244	0.2095	0.1950	0.1806	0.1665	0.1525	0.1388	0.1253	0.1119
4.13	0.4040	0.3860	0.3685	0.3513	0.3344	0.3178	0.3015	0.2855	0.2697	0.2541	0.2388	0.2238	0.2090	0.1944	0.1800	0.1659	0.1520	0.1382	0.1247	0.1114
4.14	0.4034	0.3854	0.3679	0.3507	0.3338	0.3172	0.3009	0.2849	0.2691	0.2535	0.2382	0.2232	0.2084	0.1938	0.1794	0.1653	0.1514	0.1377	0.1242	0.1108
4.15	0.4027	0.3848	0.3673	0.3501	0.3332	0.3166	0.3003	0.2843	0.2685	0.2529	0.2376	0.2226	0.2078	0.1932	0.1789	0.1647	0.1508	0.1371	0.1236	0.1103
4.16	0.4021	0.3842	0.3667	0.3494	0.3326	0.3160	0.2997	0.2836	0.2679	0.2523	0.2370	0.2220	0.2072	0.1926	0.1783	0.1642	0.1503	0.1366	0.1231	0.1098
4.17	0.4015	0.3836	0.3661	0.3488	0.3320	0.3154	0.2991	0.2830	0.2673	0.2517	0.2364	0.2214	0.2066	0.1920	0.1777	0.1636	0.1497	0.1360	0.1225	0.1092
4.18	0.4009	0.3830	0.3654	0.3482	0.3313	0.3148	0.2985	0.2824	0.2667	0.2511	0.2358	0.2208	0.2060	0.1915	0.1771	0.1630	0.1491	0.1355	0.1220	0.1087
4.19	0.4003	0.3824	0.3648	0.3476	0.3307	0.3142	0.2979	0.2818	0.2661	0.2505	0.2352	0.2202	0.2054	0.1909	0.1766	0.1625	0.1486	0.1349	0.1214	0.1081
4.20	0.3997	0.3818	0.3642	0.3470	0.3301	0.3136	0.2973	0.2812	0.2655	0.2499	0.2346	0.2196	0.2048	0.1903	0.1760	0.1619	0.1480	0.1343	0.1209	0.1076
4.21	0.3992	0.3812	0.3636	0.3464	0.3295	0.3130	0.2967	0.2806	0.2649	0.2493	0.2341	0.2190	0.2043	0.1897	0.1754	0.1613	0.1475	0.1338	0.1203	0.1071
4.22	0.3986	0.3806	0.3630	0.3458	0.3289	0.3124	0.2961	0.2800	0.2643	0.2487	0.2335	0.2185	0.2037	0.1892	0.1749	0.1608	0.1469	0.1333	0.1198	0.1066
4.23	0.3980	0.3800	0.3624	0.3452	0.3283	0.3118	0.2955	0.2794	0.2637	0.2482	0.2329	0.2179	0.2031	0.1886	0.1743	0.1602	0.1464	0.1327	0.1193	0.1060
4.24	0.3974	0.3794	0.3618	0.3446	0.3277	0.3112	0.2949	0.2789	0.2631	0.2476	0.2323	0.2173	0.2025	0.1880	0.1737	0.1597	0.1458	0.1322	0.1187	0.1055
4.25	0.3968	0.3788	0.3613	0.3440	0.3271	0.3106	0.2943	0.2783	0.2625	0.2470	0.2317	0.2167	0.2020	0.1874	0.1732	0.1591	0.1453	0.1316	0.1182	0.1050
4.26	0.3962	0.3782	0.3607	0.3434	0.3266	0.3100	0.2937	0.2777	0.2619	0.2464	0.2311	0.2161	0.2014	0.1869	0.1726	0.1586	0.1447	0.1311	0.1177	0.1045
4.27	0.3956	0.3776	0.3601	0.3429	0.3260	0.3094	0.2931	0.2771	0.2613	0.2458	0.2306	0.2156	0.2008	0.1863	0.1721	0.1580	0.1442	0.1306	0.1171	0.1039
4.28	0.3950	0.3771	0.3595	0.3423	0.3254	0.3088	0.2925	0.2765	0.2607	0.2452	0.2300	0.2150	0.2003	0.1858	0.1715	0.1575	0.1436	0.1300	0.1166	0.1034
4.29	0.3944	0.3765	0.3589	0.3417	0.3248	0.3082	0.2919	0.2759	0.2602	0.2447	0.2294	0.2144	0.1997	0.1852	0.1709	0.1569	0.1431	0.1295	0.1161	0.1029
4.30	0.3939	0.3759	0.3583	0.3411	0.3242	0.3076	0.2913	0.2753	0.2596	0.2441	0.2288	0.2139	0.1991	0.1846	0.1704	0.1564	0.1426	0.1290	0.1156	0.1024
4.31	0.3933	0.3753	0.3577	0.3405	0.3236	0.3070	0.2908	0.2748	0.2590	0.2435	0.2283	0.2133	0.1986	0.1841	0.1698	0.1558	0.1420	0.1284	0.1151	0.1019
4.32	0.3927	0.3747	0.3571	0.3399	0.3230	0.3065	0.2902	0.2742	0.2584	0.2429	0.2277	0.2127	0.1979	0.1835	0.1693	0.1553	0.1415	0.1279	0.1145	0.1014
4.33	0.3921	0.3741	0.3566	0.3393	0.3224	0.3059	0.2896	0.2736	0.2579	0.2424	0.2271	0.2122	0.1975	0.1830	0.1687	0.1547	0.1410	0.1274	0.1140	0.1009
4.34	0.3915	0.3736	0.3560	0.3388	0.3219	0.3053	0.2890	0.2730	0.2573	0.2418	0.2266	0.2116	0.1969	0.1824	0.1682	0.1542	0.1404	0.1269	0.1135	0.1004
4.35	0.3910	0.3730	0.3554	0.3382	0.3213	0.3047	0.2884	0.2725	0.2567	0.2412	0.2260	0.2110	0.1963	0.1819	0.1677	0.1537	0.1399	0.1263	0.1130	0.9998
4.36	0.3904	0.3724	0.3548	0.3376	0.3207	0.3041	0.2879	0.2719	0.2561	0.2407	0.2254	0.2105	0.1958	0.1813	0.1671	0.1531	0.1394	0.1258	0.1125	0.9993
4.37	0.3898	0.3718	0.3542	0.3370	0.3201	0.3036	0.2873	0.2713	0.2556	0.2401	0.2249	0.2099	0.1952	0.1808	0.1666	0.1526	0.1388	0.1253	0.1120	0.9988
4.38	0.3892	0.3713	0.3537	0.3364	0.3196	0.3030	0.2867	0.2707	0.2550	0.2395	0.2243	0.2094	0.1947	0.1803	0.1660	0.1521	0.1383	0.1248	0.1115	0.9983
4.39	0.3887	0.3707	0.3531	0.3359	0.3190	0.3024	0.2862	0.2702	0.2544	0.2390	0.2238	0.2088	0.1941	0.1797	0.1655	0.1515	0.1378	0.1243	0.1110	0.9978
4.40	0.3881	0.3701	0.3525	0.3353	0.3184	0.3019	0.2856	0.2696	0.2539	0.2384	0.2232	0.2083	0.1936	0.1792	0.1650	0.1510	0.1373	0.1238	0.1105	0.9974
4.41	0.3875	0.3695	0.3520	0.3347	0.3178	0.3013	0.2850	0.2690	0.2533	0.2379	0.2227	0.2077	0.1931	0.1786	0.1644	0.1505	0.1368	0.1233	0.1100	0.9969
4.42	0.3870	0.3690	0.3514	0.3342	0.3173	0.3007	0.2845	0.2685	0.2528	0.2373	0.2221	0.2072	0.1925	0.1781	0.1639	0.1500	0.1362	0.1227	0.1095	0.9964
4.43	0.3864	0.3684	0.3508	0.3336	0.3167	0.3002	0.2839	0.2679	0.2522	0.2367	0.2216	0.2066	0.1920	0.1776	0.1634	0.1495	0.1357	0.1222	0.1090	0.9959
4.44	0.3858	0.3678	0.3502	0.3330	0.3161	0.2996	0.2833	0.2674	0.2517	0.2362	0.2210	0.2061	0.1914	0.1770	0.1629	0.1489	0.1352	0.1217	0.1085	0.9954
4.45	0.3853	0.3673	0.3497	0.3325	0.3156	0.2990	0.2828	0.2668	0.2511	0.2356	0.2205	0.2056	0.1909	0.1765	0.1623	0.1484	0.1347	0.1212	0.1080	0.9949
4.46	0.3847	0.3667	0.3491	0.3319	0.3150	0.2985	0.2822</													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
5.01	0.3558	0.3378	0.3202	0.3030	0.2862	0.2698	0.2537	0.2379	0.2224	0.2072	0.1923	0.1777	0.1634	0.1493	0.1355	0.1220	0.1087	0.0957	0.0828	0.0703		
5.02	0.3553	0.3373	0.3197	0.3025	0.2857	0.2693	0.2532	0.2374	0.2220	0.2067	0.1918	0.1772	0.1629	0.1489	0.1351	0.1216	0.1083	0.0952	0.0824	0.0699		
5.03	0.3548	0.3368	0.3192	0.3020	0.2852	0.2688	0.2527	0.2370	0.2215	0.2063	0.1914	0.1768	0.1625	0.1484	0.1346	0.1211	0.1079	0.0948	0.0820	0.0695		
5.04	0.3543	0.3363	0.3187	0.3015	0.2848	0.2683	0.2523	0.2365	0.2210	0.2058	0.1909	0.1763	0.1620	0.1480	0.1342	0.1207	0.1074	0.0944	0.0816	0.0691		
5.05	0.3538	0.3358	0.3182	0.3011	0.2843	0.2679	0.2518	0.2360	0.2205	0.2054	0.1905	0.1759	0.1616	0.1475	0.1338	0.1203	0.1070	0.0940	0.0812	0.0687		
5.06	0.3533	0.3353	0.3177	0.3006	0.2838	0.2674	0.2513	0.2355	0.2201	0.2049	0.1900	0.1754	0.1611	0.1471	0.1333	0.1198	0.1066	0.0936	0.0808	0.0683		
5.07	0.3528	0.3348	0.3172	0.3001	0.2833	0.2669	0.2508	0.2351	0.2196	0.2044	0.1895	0.1750	0.1607	0.1467	0.1329	0.1194	0.1062	0.0932	0.0804	0.0679		
5.08	0.3524	0.3343	0.3168	0.2996	0.2828	0.2664	0.2504	0.2346	0.2191	0.2040	0.1891	0.1745	0.1602	0.1462	0.1325	0.1190	0.1058	0.0928	0.0800	0.0675		
5.09	0.3519	0.3339	0.3163	0.2991	0.2824	0.2660	0.2499	0.2341	0.2187	0.2035	0.1886	0.1741	0.1598	0.1458	0.1321	0.1186	0.1054	0.0924	0.0796	0.0671		
5.10	0.3514	0.3334	0.3158	0.2986	0.2819	0.2655	0.2494	0.2337	0.2182	0.2030	0.1882	0.1736	0.1593	0.1454	0.1316	0.1182	0.1049	0.0920	0.0792	0.0667		
5.11	0.3509	0.3329	0.3153	0.2982	0.2814	0.2650	0.2489	0.2332	0.2178	0.2026	0.1877	0.1732	0.1589	0.1449	0.1312	0.1177	0.1045	0.0916	0.0788	0.0663		
5.12	0.3504	0.3324	0.3148	0.2977	0.2809	0.2645	0.2485	0.2327	0.2173	0.2021	0.1873	0.1727	0.1585	0.1445	0.1308	0.1173	0.1041	0.0912	0.0784	0.0660		
5.13	0.3499	0.3319	0.3144	0.2972	0.2804	0.2641	0.2480	0.2323	0.2168	0.2017	0.1868	0.1723	0.1580	0.1441	0.1304	0.1169	0.1037	0.0908	0.0780	0.0656		
5.14	0.3495	0.3314	0.3139	0.2967	0.2800	0.2636	0.2475	0.2318	0.2164	0.2012	0.1864	0.1718	0.1576	0.1436	0.1299	0.1165	0.1033	0.0904	0.0777	0.0652		
5.15	0.3490	0.3310	0.3134	0.2963	0.2795	0.2631	0.2471	0.2313	0.2159	0.2008	0.1859	0.1714	0.1572	0.1432	0.1295	0.1161	0.1029	0.0900	0.0773	0.0648		
5.16	0.3485	0.3305	0.3129	0.2958	0.2790	0.2626	0.2466	0.2308	0.2155	0.2003	0.1855	0.1710	0.1567	0.1428	0.1291	0.1157	0.1025	0.0896	0.0769	0.0644		
5.17	0.3480	0.3300	0.3124	0.2953	0.2786	0.2622	0.2461	0.2304	0.2150	0.1999	0.1851	0.1705	0.1563	0.1423	0.1287	0.1153	0.1021	0.0892	0.0765	0.0641		
5.18	0.3476	0.3295	0.3120	0.2948	0.2781	0.2617	0.2457	0.2300	0.2146	0.1994	0.1846	0.1701	0.1559	0.1419	0.1283	0.1148	0.1017	0.0888	0.0761	0.0637		
5.19	0.3471	0.3291	0.3115	0.2944	0.2776	0.2613	0.2452	0.2295	0.2141	0.1990	0.1842	0.1697	0.1554	0.1415	0.1278	0.1144	0.1013	0.0884	0.0757	0.0633		
5.20	0.3466	0.3286	0.3110	0.2939	0.2772	0.2608	0.2448	0.2291	0.2137	0.1985	0.1837	0.1692	0.1550	0.1411	0.1274	0.1140	0.1009	0.0880	0.0753	0.0629		
5.21	0.3461	0.3281	0.3106	0.2934	0.2767	0.2603	0.2443	0.2286	0.2132	0.1981	0.1833	0.1688	0.1546	0.1407	0.1270	0.1136	0.1005	0.0876	0.0750	0.0625		
5.22	0.3457	0.3276	0.3101	0.2930	0.2762	0.2599	0.2438	0.2282	0.2128	0.1976	0.1828	0.1684	0.1542	0.1402	0.1266	0.1132	0.1001	0.0872	0.0746	0.0622		
5.23	0.3452	0.3272	0.3096	0.2925	0.2758	0.2594	0.2434	0.2277	0.2123	0.1972	0.1824	0.1679	0.1537	0.1398	0.1262	0.1128	0.0997	0.0868	0.0742	0.0618		
5.24	0.3447	0.3267	0.3092	0.2920	0.2752	0.2589	0.2429	0.2272	0.2119	0.1968	0.1820	0.1675	0.1533	0.1394	0.1258	0.1124	0.0993	0.0864	0.0738	0.0614		
5.25	0.3442	0.3262	0.3087	0.2916	0.2748	0.2585	0.2425	0.2268	0.2114	0.1963	0.1815	0.1671	0.1529	0.1390	0.1254	0.1120	0.0989	0.0860	0.0734	0.0611		
5.26	0.3438	0.3258	0.3082	0.2911	0.2744	0.2580	0.2420	0.2264	0.2110	0.1959	0.1811	0.1666	0.1525	0.1386	0.1250	0.1116	0.0985	0.0857	0.0731	0.0607		
5.27	0.3433	0.3253	0.3078	0.2906	0.2739	0.2576	0.2416	0.2259	0.2105	0.1954	0.1807	0.1662	0.1520	0.1382	0.1246	0.1112	0.0981	0.0853	0.0727	0.0603		
5.28	0.3428	0.3248	0.3073	0.2902	0.2735	0.2571	0.2411	0.2255	0.2101	0.1950	0.1802	0.1658	0.1516	0.1377	0.1241	0.1108	0.0977	0.0849	0.0723	0.0600		
5.29	0.3424	0.3244	0.3068	0.2897	0.2730	0.2567	0.2407	0.2250	0.2096	0.1946	0.1798	0.1654	0.1512	0.1373	0.1237	0.1104	0.0973	0.0845	0.0719	0.0596		
5.30	0.3419	0.3239	0.3064	0.2893	0.2726	0.2562	0.2402	0.2246	0.2092	0.1941	0.1794	0.1649	0.1508	0.1369	0.1233	0.1100	0.0969	0.0841	0.0716	0.0592		
5.31	0.3415	0.3235	0.3059	0.2888	0.2721	0.2558	0.2398	0.2241	0.2088	0.1937	0.1790	0.1645	0.1504	0.1365	0.1229	0.1096	0.0966	0.0838	0.0712	0.0589		
5.32	0.3410	0.3230	0.3055	0.2883	0.2716	0.2553	0.2393	0.2237	0.2084	0.1933	0.1785	0.1641	0.1500	0.1361	0.1225	0.1092	0.0962	0.0834	0.0708	0.0585		
5.33	0.3405	0.3225	0.3050	0.2879	0.2712	0.2549	0.2389	0.2232	0.2079	0.1928	0.1781	0.1637	0.1496	0.1357	0.1221	0.1088	0.0958	0.0830	0.0705	0.0582		
5.34	0.3401	0.3221	0.3045	0.2874	0.2707	0.2544	0.2384	0.2228	0.2075	0.1924	0.1777	0.1633	0.1491	0.1353	0.1217	0.1084	0.0954	0.0826	0.0701	0.0578		
5.35	0.3396	0.3216	0.3041	0.2870	0.2703	0.2540	0.2380	0.2224	0.2070	0.1920	0.1773	0.1628	0.1487	0.1349	0.1213	0.1081	0.0950	0.0822	0.0697	0.0574		
5.36	0.3392	0.3212	0.3036	0.2865	0.2698	0.2535	0.2376	0.2219	0.2066	0.1916	0.1768	0.1624	0.1483	0.1345	0.1209	0.1077	0.0946	0.0819	0.0694	0.0571		
5.37	0.3387	0.3207	0.3032	0.2861	0.2694	0.2531	0.2371	0.2215	0.2062	0.1911	0.1764	0.1620	0.1479	0.1341	0.1206	0.1073	0.0943	0.0815	0.0690	0.0567		
5.38	0.3382	0.3202	0.3027	0.2856	0.2689	0.2526	0.2367	0.2211	0.2057	0.1907	0.1760	0.1616	0.1475	0.1337	0.1202	0.1069	0.0939	0.0811	0.0686	0.0564		
5.39	0.3378	0.3198	0.3023	0.2852	0.2685	0.2522	0.2362	0.2206	0.2053	0.1903	0.1756	0.1612	0.1471	0.1333	0.1198	0.1065	0.0935	0.0808	0.0683	0.0560		
5.40	0.3373	0.3193	0.3018	0.2847	0.2681	0.2518	0.2358	0.2202	0.2049	0.1899	0.1752	0.1608	0.1467	0.1329	0.1194	0.1061	0.0931	0.0804	0.0679	0.0557		
5.41	0.3369	0.3189	0.3014	0.2843	0.2676	0.2513	0.2354	0.2198	0.2045	0.1894	0.1747	0.1604	0.1463	0.1325	0.1190	0.1057	0.0928	0.0800	0.0675	0.0553		
5.42	0.3364	0.3184	0.3009	0.2838	0.2672	0.2509	0.2349	0.2193	0.2040	0.1890	0.1743	0.1600	0.1459	0.1321	0.1186	0.1054	0.0924	0.0797	0.0672	0.0550		
5.43	0.3360	0.3180	0.3005	0.2834	0.2667	0.2504	0.2345	0.2189	0.2036	0.1886	0.1739	0.1596	0.1455	0.1317	0.1182	0.1050	0.0920	0.0793	0.0668	0.0546		
5.44	0.3355	0.3175	0.3000	0.2830	0.2663	0.2500	0.2341	0.2185	0.2032	0.1882	0.1735	0.1591	0.1451	0.1313	0.1178	0.1046	0.0916	0.0789	0.0665	0.0542		
5.45	0.3351	0.3171	0.2996	0.2825	0.2658	0.2496	0.2336	0.2180	0.2028	0.1878	0.1731	0.1587	0.1447	0.1309	0.1174	0.1042	0.0913	0.0786	0.0661	0.0539		
5.46	0.3346	0.3166	0.2991	0.2821	0.2654	0.2491	0.2332	0.2176	0.2023	0.1873	0.17											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
6.01	0.3113	0.2935	0.2761	0.2592	0.2427	0.2267	0.2110	0.1957	0.1807	0.1660	0.1516	0.1376	0.1239	0.1105	0.0974	0.0846	0.0721	0.0598	0.0478	0.0377	
6.02	0.3109	0.2931	0.2757	0.2588	0.2423	0.2263	0.2106	0.1953	0.1803	0.1656	0.1513	0.1373	0.1236	0.1102	0.0971	0.0843	0.0718	0.0595	0.0475	0.0375	
6.03	0.3105	0.2927	0.2753	0.2584	0.2420	0.2259	0.2102	0.1949	0.1799	0.1653	0.1509	0.1369	0.1232	0.1099	0.0968	0.0840	0.0715	0.0592	0.0472	0.0373	
6.04	0.3101	0.2923	0.2749	0.2580	0.2416	0.2255	0.2099	0.1946	0.1796	0.1649	0.1506	0.1366	0.1229	0.1095	0.0965	0.0837	0.0712	0.0589	0.0469	0.0370	
6.05	0.3097	0.2919	0.2745	0.2576	0.2412	0.2251	0.2095	0.1942	0.1792	0.1645	0.1502	0.1362	0.1226	0.1092	0.0961	0.0833	0.0708	0.0586	0.0466	0.0368	
6.06	0.3093	0.2915	0.2741	0.2572	0.2408	0.2248	0.2091	0.1938	0.1788	0.1642	0.1499	0.1359	0.1222	0.1089	0.0958	0.0830	0.0705	0.0583	0.0463	0.0366	
6.07	0.3089	0.2911	0.2737	0.2569	0.2404	0.2244	0.2087	0.1934	0.1785	0.1638	0.1495	0.1355	0.1219	0.1085	0.0955	0.0827	0.0702	0.0580	0.0460	0.0363	
6.08	0.3085	0.2907	0.2733	0.2565	0.2400	0.2240	0.2084	0.1931	0.1781	0.1635	0.1492	0.1352	0.1215	0.1082	0.0951	0.0824	0.0699	0.0577	0.0457	0.0361	
6.09	0.3081	0.2903	0.2730	0.2561	0.2397	0.2236	0.2080	0.1927	0.1778	0.1631	0.1488	0.1348	0.1212	0.1079	0.0948	0.0821	0.0696	0.0574	0.0455	0.0359	
6.10	0.3078	0.2899	0.2726	0.2557	0.2393	0.2233	0.2076	0.1923	0.1774	0.1628	0.1485	0.1345	0.1209	0.1075	0.0945	0.0818	0.0693	0.0571	0.0452	0.0357	
6.11	0.3074	0.2895	0.2722	0.2553	0.2389	0.2229	0.2072	0.1920	0.1770	0.1624	0.1481	0.1342	0.1205	0.1072	0.0942	0.0814	0.0690	0.0568	0.0449	0.0355	
6.12	0.3070	0.2891	0.2718	0.2549	0.2385	0.2225	0.2069	0.1916	0.1767	0.1620	0.1478	0.1338	0.1202	0.1069	0.0939	0.0811	0.0687	0.0565	0.0446	0.0352	
6.13	0.3066	0.2887	0.2714	0.2545	0.2381	0.2221	0.2065	0.1912	0.1763	0.1617	0.1474	0.1335	0.1199	0.1065	0.0935	0.0808	0.0684	0.0562	0.0443	0.0350	
6.14	0.3062	0.2883	0.2710	0.2542	0.2378	0.2218	0.2061	0.1909	0.1760	0.1613	0.1471	0.1331	0.1195	0.1062	0.0932	0.0805	0.0681	0.0559	0.0440	0.0348	
6.15	0.3058	0.2880	0.2706	0.2538	0.2374	0.2214	0.2058	0.1905	0.1756	0.1610	0.1467	0.1328	0.1192	0.1059	0.0929	0.0802	0.0678	0.0556	0.0438	0.0346	
6.16	0.3054	0.2876	0.2703	0.2534	0.2370	0.2210	0.2054	0.1902	0.1752	0.1606	0.1464	0.1325	0.1189	0.1056	0.0926	0.0799	0.0674	0.0553	0.0435	0.0344	
6.17	0.3050	0.2872	0.2699	0.2530	0.2366	0.2206	0.2050	0.1898	0.1749	0.1603	0.1460	0.1321	0.1185	0.1052	0.0923	0.0796	0.0671	0.0550	0.0432	0.0342	
6.18	0.3046	0.2868	0.2695	0.2526	0.2362	0.2202	0.2047	0.1894	0.1745	0.1599	0.1457	0.1318	0.1182	0.1049	0.0919	0.0793	0.0668	0.0547	0.0429	0.0340	
6.19	0.3042	0.2864	0.2691	0.2523	0.2359	0.2199	0.2043	0.1891	0.1742	0.1596	0.1454	0.1314	0.1179	0.1046	0.0916	0.0789	0.0665	0.0544	0.0427	0.0338	
6.20	0.3039	0.2860	0.2687	0.2519	0.2355	0.2195	0.2039	0.1887	0.1738	0.1592	0.1450	0.1311	0.1175	0.1043	0.0913	0.0786	0.0662	0.0541	0.0424	0.0336	
6.21	0.3035	0.2856	0.2683	0.2515	0.2351	0.2192	0.2036	0.1884	0.1735	0.1589	0.1447	0.1308	0.1172	0.1040	0.0910	0.0783	0.0659	0.0538	0.0421	0.0334	
6.22	0.3031	0.2853	0.2680	0.2511	0.2348	0.2188	0.2032	0.1880	0.1731	0.1586	0.1443	0.1304	0.1169	0.1036	0.0907	0.0780	0.0656	0.0535	0.0419	0.0332	
6.23	0.3027	0.2849	0.2676	0.2508	0.2344	0.2184	0.2029	0.1876	0.1728	0.1582	0.1440	0.1301	0.1166	0.1033	0.0904	0.0777	0.0653	0.0532	0.0416	0.0330	
6.24	0.3023	0.2845	0.2672	0.2504	0.2340	0.2181	0.2025	0.1873	0.1724	0.1579	0.1437	0.1298	0.1162	0.1030	0.0901	0.0774	0.0650	0.0529	0.0414	0.0328	
6.25	0.3019	0.2841	0.2668	0.2500	0.2337	0.2177	0.2021	0.1869	0.1721	0.1575	0.1433	0.1294	0.1159	0.1027	0.0897	0.0771	0.0647	0.0527	0.0411	0.0326	
6.26	0.3015	0.2837	0.2665	0.2497	0.2333	0.2173	0.2018	0.1866	0.1717	0.1572	0.1430	0.1291	0.1156	0.1024	0.0894	0.0768	0.0644	0.0524	0.0409	0.0324	
6.27	0.3012	0.2834	0.2661	0.2493	0.2329	0.2170	0.2014	0.1862	0.1714	0.1568	0.1426	0.1288	0.1153	0.1020	0.0891	0.0765	0.0642	0.0521	0.0406	0.0322	
6.28	0.3008	0.2830	0.2657	0.2489	0.2326	0.2166	0.2011	0.1859	0.1710	0.1565	0.1423	0.1285	0.1149	0.1017	0.0888	0.0762	0.0639	0.0518	0.0404	0.0320	
6.29	0.3004	0.2826	0.2653	0.2485	0.2322	0.2163	0.2007	0.1855	0.1707	0.1562	0.1420	0.1281	0.1146	0.1014	0.0885	0.0759	0.0636	0.0515	0.0401	0.0318	
6.30	0.3000	0.2822	0.2650	0.2482	0.2318	0.2159	0.2004	0.1852	0.1703	0.1558	0.1416	0.1278	0.1143	0.1011	0.0882	0.0756	0.0633	0.0512	0.0399	0.0316	
6.31	0.2997	0.2819	0.2646	0.2478	0.2315	0.2155	0.2000	0.1848	0.1700	0.1555	0.1413	0.1275	0.1140	0.1008	0.0879	0.0753	0.0630	0.0509	0.0396	0.0314	
6.32	0.2993	0.2815	0.2642	0.2474	0.2311	0.2152	0.1996	0.1845	0.1697	0.1551	0.1410	0.1272	0.1137	0.1005	0.0876	0.0750	0.0627	0.0507	0.0394	0.0312	
6.33	0.2989	0.2811	0.2638	0.2471	0.2307	0.2148	0.1993	0.1841	0.1693	0.1548	0.1406	0.1268	0.1133	0.1002	0.0873	0.0747	0.0624	0.0504	0.0391	0.0310	
6.34	0.2985	0.2807	0.2635	0.2467	0.2304	0.2145	0.1989	0.1838	0.1690	0.1545	0.1403	0.1265	0.1130	0.0998	0.0870	0.0744	0.0621	0.0501	0.0389	0.0308	
6.35	0.2981	0.2804	0.2631	0.2463	0.2300	0.2141	0.1986	0.1834	0.1686	0.1541	0.1400	0.1262	0.1127	0.0995	0.0867	0.0741	0.0618	0.0498	0.0387	0.0307	
6.36	0.2978	0.2800	0.2627	0.2460	0.2297	0.2138	0.1982	0.1831	0.1683	0.1538	0.1397	0.1259	0.1124	0.0992	0.0864	0.0738	0.0615	0.0495	0.0384	0.0305	
6.37	0.2974	0.2796	0.2624	0.2456	0.2293	0.2134	0.1979	0.1827	0.1679	0.1533	0.1393	0.1255	0.1121	0.0989	0.0861	0.0735	0.0612	0.0492	0.0382	0.0303	
6.38	0.2970	0.2793	0.2620	0.2452	0.2289	0.2130	0.1975	0.1824	0.1676	0.1531	0.1390	0.1252	0.1118	0.0986	0.0858	0.0732	0.0610	0.0490	0.0380	0.0301	
6.39	0.2966	0.2789	0.2616	0.2449	0.2286	0.2127	0.1972	0.1821	0.1673	0.1528	0.1387	0.1249	0.1114	0.0983	0.0855	0.0729	0.0607	0.0487	0.0377	0.0299	
6.40	0.2963	0.2785	0.2613	0.2445	0.2282	0.2123	0.1968	0.1817	0.1669	0.1525	0.1383	0.1246	0.1111	0.0980	0.0852	0.0726	0.0604	0.0484	0.0375	0.0298	
6.41	0.2959	0.2781	0.2609	0.2442	0.2279	0.2120	0.1965	0.1814	0.1666	0.1521	0.1380	0.1243	0.1108	0.0977	0.0849	0.0723	0.0601	0.0481	0.0373	0.0296	
6.42	0.2955	0.2778	0.2605	0.2438	0.2275	0.2116	0.1962	0.1810	0.1663	0.1518	0.1377	0.1239	0.1105	0.0974	0.0846	0.0720	0.0598	0.0479	0.0371	0.0294	
6.43	0.2952	0.2774	0.2602	0.2434	0.2272	0.2113	0.1958	0.1807	0.1659	0.1515	0.1374	0.1236	0.1102	0.0971	0.0843	0.0718	0.0595	0.0476	0.0368	0.0292	
6.44	0.2948	0.2770	0.2598	0.2431	0.2268	0.2109	0.1955	0.1804	0.1656	0.1511	0.1371	0.1233	0.1099	0.0968	0.0840	0.0715	0.0592	0.0473	0.0366	0.0291	
6.45	0.2944	0.2767	0.2595	0.2427	0.2264	0.2106	0.1951	0.1800	0.1653	0.1508	0.1367	0.1230	0.1096	0.0965	0.0837	0.0712	0.0590	0.0470	0.0364	0.0289	
6.46	0.2941	0.2763	0.2591	0.2424	0.2261	0.2102	0.1948	0.1797	0.1649	0.1505	0.1364	0.1227	0.1093	0.0962	0.0834	0.0709					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
7.01	0.2748	0.2573	0.2403	0.2238	0.2077	0.1921	0.1770	0.1621	0.1477	0.1336	0.1198	0.1064	0.0933	0.0806	0.0682	0.0561	0.0442	0.0336	0.0262	0.0208	
7.02	0.2745	0.2569	0.2399	0.2234	0.2074	0.1918	0.1766	0.1618	0.1474	0.1333	0.1195	0.1061	0.0931	0.0803	0.0679	0.0558	0.0440	0.0334	0.0261	0.0207	
7.03	0.2742	0.2566	0.2396	0.2231	0.2071	0.1915	0.1763	0.1615	0.1471	0.1330	0.1192	0.1059	0.0928	0.0801	0.0677	0.0556	0.0438	0.0332	0.0260	0.0206	
7.04	0.2738	0.2563	0.2393	0.2228	0.2068	0.1912	0.1760	0.1612	0.1468	0.1327	0.1190	0.1056	0.0925	0.0798	0.0674	0.0553	0.0435	0.0330	0.0258	0.0205	
7.05	0.2735	0.2560	0.2390	0.2225	0.2065	0.1909	0.1757	0.1609	0.1465	0.1324	0.1187	0.1053	0.0923	0.0796	0.0672	0.0551	0.0433	0.0328	0.0257	0.0203	
7.06	0.2732	0.2556	0.2386	0.2222	0.2062	0.1906	0.1754	0.1606	0.1462	0.1321	0.1184	0.1050	0.0920	0.0793	0.0669	0.0548	0.0430	0.0326	0.0255	0.0202	
7.07	0.2729	0.2553	0.2383	0.2218	0.2058	0.1903	0.1751	0.1604	0.1459	0.1318	0.1181	0.1048	0.0917	0.0790	0.0666	0.0546	0.0428	0.0324	0.0254	0.0201	
7.08	0.2725	0.2550	0.2380	0.2215	0.2055	0.1900	0.1748	0.1601	0.1456	0.1316	0.1178	0.1045	0.0915	0.0788	0.0664	0.0543	0.0425	0.0322	0.0252	0.0200	
7.09	0.2722	0.2547	0.2377	0.2212	0.2052	0.1897	0.1745	0.1598	0.1453	0.1313	0.1176	0.1042	0.0912	0.0785	0.0661	0.0541	0.0423	0.0321	0.0251	0.0199	
7.10	0.2719	0.2543	0.2374	0.2209	0.2049	0.1894	0.1742	0.1595	0.1451	0.1310	0.1173	0.1039	0.0909	0.0782	0.0659	0.0538	0.0421	0.0319	0.0249	0.0198	
7.11	0.2715	0.2540	0.2370	0.2206	0.2046	0.1891	0.1739	0.1592	0.1448	0.1307	0.1170	0.1037	0.0907	0.0780	0.0656	0.0536	0.0418	0.0317	0.0248	0.0197	
7.12	0.2712	0.2537	0.2367	0.2203	0.2043	0.1888	0.1736	0.1589	0.1445	0.1304	0.1167	0.1034	0.0904	0.0777	0.0654	0.0533	0.0416	0.0315	0.0247	0.0195	
7.13	0.2709	0.2534	0.2364	0.2200	0.2040	0.1884	0.1733	0.1586	0.1442	0.1301	0.1165	0.1031	0.0901	0.0775	0.0651	0.0531	0.0413	0.0313	0.0245	0.0194	
7.14	0.2706	0.2531	0.2361	0.2196	0.2037	0.1881	0.1730	0.1583	0.1439	0.1299	0.1162	0.1029	0.0899	0.0772	0.0649	0.0528	0.0411	0.0312	0.0244	0.0193	
7.15	0.2702	0.2527	0.2357	0.2193	0.2034	0.1878	0.1727	0.1580	0.1436	0.1296	0.1159	0.1026	0.0896	0.0770	0.0646	0.0526	0.0409	0.0310	0.0242	0.0192	
7.16	0.2699	0.2524	0.2355	0.2190	0.2031	0.1875	0.1724	0.1577	0.1433	0.1293	0.1156	0.1023	0.0893	0.0767	0.0644	0.0524	0.0406	0.0308	0.0241	0.0191	
7.17	0.2696	0.2521	0.2351	0.2187	0.2027	0.1872	0.1721	0.1574	0.1430	0.1290	0.1153	0.1020	0.0891	0.0764	0.0641	0.0521	0.0404	0.0306	0.0240	0.0190	
7.18	0.2693	0.2518	0.2348	0.2184	0.2024	0.1869	0.1718	0.1571	0.1428	0.1287	0.1151	0.1018	0.0888	0.0762	0.0639	0.0519	0.0402	0.0305	0.0238	0.0189	
7.19	0.2690	0.2515	0.2345	0.2181	0.2021	0.1866	0.1715	0.1568	0.1425	0.1285	0.1148	0.1015	0.0886	0.0759	0.0636	0.0516	0.0399	0.0303	0.0237	0.0188	
7.20	0.2686	0.2511	0.2342	0.2178	0.2018	0.1863	0.1712	0.1565	0.1422	0.1282	0.1145	0.1012	0.0883	0.0757	0.0634	0.0514	0.0397	0.0301	0.0236	0.0187	
7.21	0.2683	0.2508	0.2339	0.2175	0.2015	0.1860	0.1709	0.1562	0.1419	0.1279	0.1143	0.1010	0.0880	0.0754	0.0631	0.0511	0.0394	0.0299	0.0234	0.0186	
7.22	0.2680	0.2505	0.2336	0.2172	0.2012	0.1857	0.1707	0.1560	0.1416	0.1276	0.1140	0.1007	0.0878	0.0752	0.0629	0.0509	0.0392	0.0298	0.0233	0.0185	
7.23	0.2677	0.2502	0.2333	0.2169	0.2009	0.1854	0.1704	0.1557	0.1413	0.1273	0.1137	0.1004	0.0875	0.0749	0.0626	0.0507	0.0390	0.0296	0.0232	0.0184	
7.24	0.2673	0.2499	0.2329	0.2165	0.2006	0.1851	0.1701	0.1554	0.1411	0.1271	0.1134	0.1002	0.0873	0.0747	0.0624	0.0504	0.0387	0.0294	0.0231	0.0183	
7.25	0.2670	0.2496	0.2326	0.2162	0.2003	0.1848	0.1698	0.1551	0.1408	0.1268	0.1132	0.0999	0.0870	0.0744	0.0621	0.0502	0.0385	0.0293	0.0229	0.0181	
7.26	0.2667	0.2492	0.2323	0.2159	0.2000	0.1845	0.1695	0.1548	0.1405	0.1265	0.1129	0.0997	0.0867	0.0742	0.0619	0.0499	0.0383	0.0291	0.0228	0.0180	
7.27	0.2664	0.2489	0.2320	0.2156	0.1997	0.1842	0.1692	0.1545	0.1402	0.1262	0.1126	0.0994	0.0865	0.0739	0.0617	0.0497	0.0380	0.0289	0.0227	0.0179	
7.28	0.2661	0.2486	0.2317	0.2153	0.1994	0.1840	0.1689	0.1542	0.1399	0.1260	0.1124	0.0991	0.0862	0.0737	0.0614	0.0495	0.0378	0.0288	0.0225	0.0178	
7.29	0.2658	0.2483	0.2314	0.2150	0.1991	0.1837	0.1686	0.1540	0.1397	0.1257	0.1121	0.0989	0.0860	0.0734	0.0612	0.0492	0.0376	0.0286	0.0224	0.0177	
7.30	0.2654	0.2480	0.2311	0.2147	0.1988	0.1834	0.1683	0.1537	0.1394	0.1254	0.1118	0.0986	0.0857	0.0732	0.0609	0.0490	0.0374	0.0285	0.0223	0.0176	
7.31	0.2651	0.2477	0.2308	0.2144	0.1985	0.1831	0.1680	0.1534	0.1391	0.1251	0.1115	0.0983	0.0855	0.0729	0.0607	0.0488	0.0371	0.0283	0.0222	0.0175	
7.32	0.2648	0.2474	0.2305	0.2141	0.1982	0.1828	0.1677	0.1531	0.1388	0.1249	0.1113	0.0981	0.0853	0.0727	0.0604	0.0485	0.0369	0.0281	0.0221	0.0174	
7.33	0.2645	0.2471	0.2302	0.2138	0.1979	0.1825	0.1675	0.1528	0.1385	0.1246	0.1110	0.0978	0.0850	0.0724	0.0602	0.0483	0.0367	0.0280	0.0219	0.0173	
7.34	0.2642	0.2467	0.2299	0.2135	0.1976	0.1822	0.1672	0.1525	0.1383	0.1243	0.1108	0.0976	0.0847	0.0722	0.0600	0.0481	0.0365	0.0278	0.0218	0.0172	
7.35	0.2639	0.2464	0.2296	0.2132	0.1973	0.1819	0.1669	0.1523	0.1380	0.1241	0.1105	0.0973	0.0845	0.0719	0.0597	0.0478	0.0363	0.0277	0.0217	0.0172	
7.36	0.2636	0.2461	0.2293	0.2129	0.1970	0.1816	0.1666	0.1520	0.1377	0.1238	0.1102	0.0970	0.0842	0.0717	0.0595	0.0476	0.0360	0.0275	0.0216	0.0171	
7.37	0.2632	0.2458	0.2289	0.2126	0.1967	0.1813	0.1663	0.1517	0.1374	0.1235	0.1100	0.0968	0.0839	0.0714	0.0592	0.0474	0.0358	0.0274	0.0214	0.0170	
7.38	0.2629	0.2455	0.2286	0.2123	0.1964	0.1810	0.1660	0.1514	0.1372	0.1233	0.1097	0.0965	0.0837	0.0712	0.0590	0.0471	0.0356	0.0272	0.0213	0.0169	
7.39	0.2626	0.2452	0.2283	0.2120	0.1961	0.1807	0.1657	0.1511	0.1369	0.1230	0.1095	0.0963	0.0834	0.0709	0.0588	0.0469	0.0354	0.0271	0.0212	0.0168	
7.40	0.2623	0.2449	0.2280	0.2117	0.1959	0.1804	0.1655	0.1509	0.1366	0.1227	0.1092	0.0960	0.0832	0.0707	0.0585	0.0467	0.0352	0.0269	0.0211	0.0167	
7.41	0.2620	0.2446	0.2277	0.2114	0.1956	0.1802	0.1652	0.1506	0.1363	0.1225	0.1089	0.0958	0.0829	0.0705	0.0583	0.0464	0.0350	0.0268	0.0210	0.0166	
7.42	0.2617	0.2443	0.2274	0.2111	0.1953	0.1799	0.1649	0.1503	0.1361	0.1222	0.1087	0.0955	0.0827	0.0702	0.0581	0.0462	0.0348	0.0266	0.0209	0.0165	
7.43	0.2614	0.2440	0.2271	0.2108	0.1950	0.1796	0.1646	0.1500	0.1358	0.1219	0.1084	0.0953	0.0825	0.0700	0.0578	0.0460	0.0346	0.0265	0.0207	0.0164	
7.44	0.2611	0.2437	0.2268	0.2105	0.1947	0.1793	0.1643	0.1498	0.1355	0.1217	0.1081	0.0950	0.0822	0.0697	0.0576	0.0457	0.0344	0.0263	0.0206	0.0163	
7.45	0.2608	0.2434	0.2265	0.2102	0.1944	0.1790	0.1640	0.1495	0.1353	0.1214	0.1079	0.0947	0.0820	0.0695	0.0574	0.0455	0.0342	0.0262	0.0205	0.0162	
7.46	0.2605	0.2431	0.2262	0.2099	0.1941	0.1787	0.1638	0.149													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
8.01	0.2443	0.2271	0.2105	0.1945	0.1789	0.1638	0.1491	0.1348	0.1209	0.1074	0.0942	0.0814	0.0689	0.0568	0.0450	0.0335	0.0250	0.0194	0.0152	0.0119		
8.02	0.2440	0.2268	0.2102	0.1942	0.1786	0.1635	0.1489	0.1346	0.1207	0.1071	0.0939	0.0811	0.0687	0.0566	0.0448	0.0333	0.0249	0.0193	0.0151	0.0118		
8.03	0.2437	0.2266	0.2100	0.1939	0.1784	0.1633	0.1486	0.1343	0.1204	0.1069	0.0937	0.0809	0.0685	0.0563	0.0446	0.0331	0.0248	0.0192	0.0150	0.0118		
8.04	0.2435	0.2263	0.2097	0.1937	0.1781	0.1630	0.1484	0.1341	0.1202	0.1067	0.0935	0.0807	0.0682	0.0561	0.0443	0.0329	0.0247	0.0191	0.0149	0.0117		
8.05	0.2432	0.2260	0.2094	0.1934	0.1778	0.1628	0.1481	0.1339	0.1200	0.1064	0.0933	0.0805	0.0680	0.0559	0.0441	0.0327	0.0245	0.0190	0.0148	0.0116		
8.06	0.2429	0.2257	0.2092	0.1931	0.1776	0.1625	0.1479	0.1336	0.1197	0.1062	0.0930	0.0802	0.0678	0.0557	0.0439	0.0325	0.0244	0.0189	0.0148	0.0116		
8.07	0.2426	0.2255	0.2089	0.1929	0.1773	0.1623	0.1476	0.1334	0.1195	0.1060	0.0928	0.0800	0.0676	0.0555	0.0437	0.0323	0.0243	0.0188	0.0147	0.0115		
8.08	0.2423	0.2252	0.2086	0.1926	0.1771	0.1620	0.1474	0.1331	0.1192	0.1057	0.0926	0.0798	0.0674	0.0553	0.0435	0.0321	0.0241	0.0187	0.0146	0.0114		
8.09	0.2421	0.2249	0.2084	0.1923	0.1768	0.1617	0.1471	0.1329	0.1190	0.1055	0.0923	0.0796	0.0672	0.0551	0.0433	0.0319	0.0240	0.0186	0.0145	0.0114		
8.10	0.2418	0.2246	0.2081	0.1921	0.1765	0.1615	0.1469	0.1326	0.1188	0.1052	0.0921	0.0793	0.0669	0.0549	0.0431	0.0318	0.0239	0.0185	0.0145	0.0113		
8.11	0.2415	0.2244	0.2078	0.1918	0.1763	0.1612	0.1466	0.1324	0.1185	0.1050	0.0919	0.0791	0.0667	0.0546	0.0429	0.0316	0.0238	0.0184	0.0144	0.0113		
8.12	0.2412	0.2241	0.2076	0.1915	0.1760	0.1610	0.1464	0.1321	0.1183	0.1048	0.0917	0.0789	0.0665	0.0544	0.0427	0.0314	0.0236	0.0183	0.0143	0.0112		
8.13	0.2410	0.2238	0.2073	0.1913	0.1758	0.1607	0.1461	0.1319	0.1180	0.1046	0.0914	0.0787	0.0663	0.0542	0.0425	0.0312	0.0235	0.0182	0.0142	0.0111		
8.14	0.2407	0.2236	0.2070	0.1910	0.1755	0.1605	0.1459	0.1317	0.1178	0.1043	0.0912	0.0785	0.0661	0.0540	0.0423	0.0310	0.0234	0.0181	0.0142	0.0111		
8.15	0.2404	0.2233	0.2068	0.1908	0.1753	0.1603	0.1457	0.1315	0.1176	0.1041	0.0910	0.0782	0.0659	0.0538	0.0421	0.0309	0.0233	0.0180	0.0141	0.0111		
8.16	0.2401	0.2230	0.2065	0.1905	0.1750	0.1600	0.1454	0.1312	0.1173	0.1039	0.0908	0.0780	0.0656	0.0536	0.0419	0.0307	0.0231	0.0179	0.0140	0.0111		
8.17	0.2399	0.2227	0.2062	0.1902	0.1747	0.1597	0.1451	0.1309	0.1171	0.1036	0.0905	0.0778	0.0654	0.0534	0.0417	0.0305	0.0230	0.0178	0.0139	0.0109		
8.18	0.2396	0.2225	0.2060	0.1900	0.1745	0.1595	0.1449	0.1307	0.1169	0.1034	0.0903	0.0776	0.0652	0.0532	0.0415	0.0304	0.0229	0.0177	0.0139	0.0108		
8.19	0.2393	0.2222	0.2057	0.1897	0.1742	0.1592	0.1446	0.1304	0.1166	0.1032	0.0901	0.0774	0.0650	0.0530	0.0413	0.0302	0.0228	0.0176	0.0138	0.0108		
8.20	0.2390	0.2219	0.2054	0.1895	0.1740	0.1590	0.1444	0.1302	0.1164	0.1029	0.0899	0.0771	0.0648	0.0528	0.0411	0.0300	0.0227	0.0175	0.0137	0.0107		
8.21	0.2388	0.2217	0.2052	0.1892	0.1737	0.1587	0.1441	0.1300	0.1162	0.1027	0.0896	0.0769	0.0646	0.0526	0.0409	0.0299	0.0225	0.0175	0.0136	0.0107		
8.22	0.2385	0.2214	0.2049	0.1889	0.1735	0.1585	0.1439	0.1297	0.1159	0.1025	0.0894	0.0767	0.0644	0.0524	0.0407	0.0297	0.0224	0.0174	0.0136	0.0106		
8.23	0.2382	0.2211	0.2046	0.1887	0.1732	0.1582	0.1437	0.1295	0.1157	0.1023	0.0892	0.0765	0.0642	0.0522	0.0405	0.0295	0.0223	0.0173	0.0135	0.0105		
8.24	0.2380	0.2209	0.2044	0.1884	0.1730	0.1580	0.1434	0.1293	0.1155	0.1020	0.0890	0.0763	0.0639	0.0520	0.0403	0.0294	0.0222	0.0172	0.0134	0.0105		
8.25	0.2377	0.2206	0.2041	0.1882	0.1727	0.1577	0.1432	0.1290	0.1152	0.1018	0.0887	0.0761	0.0637	0.0517	0.0401	0.0292	0.0221	0.0171	0.0134	0.0104		
8.26	0.2374	0.2203	0.2038	0.1879	0.1725	0.1575	0.1429	0.1288	0.1150	0.1016	0.0885	0.0758	0.0635	0.0515	0.0399	0.0290	0.0220	0.0170	0.0133	0.0104		
8.27	0.2371	0.2201	0.2036	0.1876	0.1722	0.1572	0.1427	0.1285	0.1148	0.1013	0.0883	0.0756	0.0633	0.0513	0.0397	0.0289	0.0219	0.0169	0.0132	0.0103		
8.28	0.2369	0.2198	0.2033	0.1874	0.1719	0.1569	0.1424	0.1283	0.1145	0.1011	0.0881	0.0754	0.0631	0.0511	0.0395	0.0287	0.0217	0.0168	0.0131	0.0103		
8.29	0.2366	0.2195	0.2031	0.1871	0.1717	0.1567	0.1422	0.1281	0.1143	0.1009	0.0879	0.0752	0.0629	0.0509	0.0393	0.0286	0.0216	0.0167	0.0131	0.0102		
8.30	0.2363	0.2193	0.2028	0.1869	0.1715	0.1565	0.1420	0.1278	0.1141	0.1007	0.0876	0.0750	0.0627	0.0507	0.0391	0.0284	0.0215	0.0167	0.0130	0.0101		
8.31	0.2361	0.2190	0.2025	0.1866	0.1712	0.1562	0.1417	0.1276	0.1138	0.1004	0.0874	0.0748	0.0625	0.0505	0.0389	0.0283	0.0214	0.0166	0.0129	0.0101		
8.32	0.2358	0.2188	0.2023	0.1864	0.1710	0.1560	0.1415	0.1274	0.1136	0.1002	0.0872	0.0746	0.0623	0.0503	0.0387	0.0281	0.0213	0.0165	0.0129	0.0100		
8.33	0.2355	0.2185	0.2020	0.1861	0.1707	0.1558	0.1412	0.1271	0.1134	0.1000	0.0870	0.0744	0.0621	0.0501	0.0385	0.0280	0.0212	0.0164	0.0128	0.0100		
8.34	0.2353	0.2182	0.2018	0.1859	0.1705	0.1555	0.1410	0.1269	0.1132	0.0998	0.0868	0.0741	0.0619	0.0499	0.0383	0.0278	0.0211	0.0163	0.0127	0.0099		
8.35	0.2350	0.2180	0.2015	0.1856	0.1702	0.1553	0.1408	0.1267	0.1129	0.0996	0.0866	0.0739	0.0617	0.0497	0.0381	0.0277	0.0210	0.0162	0.0127	0.0099		
8.36	0.2347	0.2177	0.2013	0.1854	0.1700	0.1550	0.1405	0.1264	0.1127	0.0993	0.0863	0.0737	0.0614	0.0495	0.0379	0.0275	0.0209	0.0162	0.0126	0.0098		
8.37	0.2345	0.2174	0.2010	0.1851	0.1697	0.1548	0.1403	0.1262	0.1125	0.0991	0.0861	0.0735	0.0612	0.0493	0.0377	0.0274	0.0208	0.0161	0.0125	0.0098		
8.38	0.2342	0.2172	0.2007	0.1849	0.1695	0.1545	0.1401	0.1260	0.1122	0.0989	0.0859	0.0733	0.0610	0.0491	0.0375	0.0272	0.0206	0.0160	0.0125	0.0097		
8.39	0.2339	0.2169	0.2005	0.1846	0.1692	0.1543	0.1398	0.1257	0.1120	0.0987	0.0857	0.0731	0.0608	0.0489	0.0373	0.0271	0.0205	0.0159	0.0124	0.0097		
8.40	0.2337	0.2167	0.2002	0.1844	0.1690	0.1541	0.1396	0.1255	0.1118	0.0984	0.0855	0.0729	0.0606	0.0487	0.0372	0.0269	0.0204	0.0158	0.0123	0.0096		
8.41	0.2334	0.2164	0.2000	0.1841	0.1687	0.1538	0.1393	0.1253	0.1116	0.0982	0.0853	0.0727	0.0604	0.0485	0.0370	0.0268	0.0203	0.0157	0.0123	0.0096		
8.42	0.2331	0.2161	0.1997	0.1838	0.1685	0.1536	0.1391	0.1250	0.1113	0.0980	0.0850	0.0725	0.0602	0.0483	0.0368	0.0266	0.0202	0.0157	0.0122	0.0095		
8.43	0.2329	0.2159	0.1995	0.1836	0.1682	0.1533	0.1389	0.1248	0.1111	0.0978	0.0848	0.0722	0.0600	0.0481	0.0366	0.0265	0.0201	0.0156	0.0122	0.0095		
8.44	0.2326	0.2156	0.1992	0.1833	0.1680	0.1531	0.1386	0.1246	0.1109	0.0976	0.0846	0.0720	0.0598	0.0479	0.0364	0.0263	0.0200	0.0155	0.0121	0.0094		
8.45	0.2324	0.2154	0.1990	0.1831	0.1677	0.1529	0.1384	0.1244	0.1107	0.0973	0.0844	0.0718	0.0596	0.0477	0.0362	0.0262	0.0199	0.0154	0.0120	0.0094		
8.46	0.2321	0.2151	0.1987	0.1829	0.1675	0.1526	0.1382	0.1241	0.1104	0.0971	0.0842	0.0716	0.0594	0.0475	0.0360	0.02.						

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	59	58	57	56	55	
9.01	0.2183	0.2015	0.1854	0.1698	0.1547	0.1401	0.1259	0.1121	0.0987	0.0857	0.0730	0.0608	0.0489	0.0373	0.0265	0.0197	0.0151	0.0117	0.0090	
9.02	0.2181	0.2013	0.1851	0.1695	0.1545	0.1398	0.1257	0.1119	0.0985	0.0855	0.0728	0.0606	0.0487	0.0371	0.0263	0.0196	0.0150	0.0116	0.0090	
9.03	0.2178	0.2011	0.1849	0.1693	0.1542	0.1396	0.1255	0.1117	0.0983	0.0853	0.0727	0.0604	0.0485	0.0369	0.0262	0.0195	0.0149	0.0115	0.0089	
9.04	0.2176	0.2008	0.1847	0.1691	0.1540	0.1394	0.1253	0.1115	0.0981	0.0851	0.0725	0.0602	0.0483	0.0368	0.0261	0.0194	0.0149	0.0115	0.0089	
9.05	0.2173	0.2006	0.1845	0.1689	0.1538	0.1392	0.1250	0.1113	0.0979	0.0849	0.0723	0.0600	0.0481	0.0366	0.0259	0.0193	0.0148	0.0114	0.0088	
9.06	0.2171	0.2004	0.1842	0.1686	0.1536	0.1390	0.1248	0.1111	0.0977	0.0847	0.0721	0.0598	0.0479	0.0364	0.0258	0.0192	0.0147	0.0114	0.0088	
9.07	0.2169	0.2001	0.1840	0.1684	0.1534	0.1388	0.1246	0.1109	0.0975	0.0845	0.0719	0.0596	0.0478	0.0362	0.0256	0.0191	0.0146	0.0113	0.0087	
9.08	0.2166	0.1999	0.1838	0.1682	0.1531	0.1385	0.1244	0.1107	0.0973	0.0843	0.0717	0.0595	0.0476	0.0361	0.0255	0.0190	0.0146	0.0113	0.0087	
9.09	0.2164	0.1997	0.1835	0.1680	0.1529	0.1383	0.1242	0.1105	0.0971	0.0841	0.0715	0.0593	0.0474	0.0359	0.0254	0.0189	0.0145	0.0112	0.0087	
9.10	0.2161	0.1994	0.1833	0.1677	0.1527	0.1381	0.1240	0.1103	0.0969	0.0839	0.0713	0.0591	0.0472	0.0357	0.0252	0.0188	0.0144	0.0112	0.0086	
9.11	0.2159	0.1992	0.1831	0.1675	0.1525	0.1379	0.1238	0.1101	0.0967	0.0837	0.0711	0.0589	0.0470	0.0355	0.0251	0.0188	0.0144	0.0111	0.0086	
9.12	0.2157	0.1990	0.1828	0.1673	0.1523	0.1377	0.1236	0.1098	0.0965	0.0835	0.0709	0.0587	0.0469	0.0354	0.0250	0.0187	0.0143	0.0110	0.0085	
9.13	0.2154	0.1987	0.1826	0.1671	0.1520	0.1375	0.1234	0.1096	0.0963	0.0833	0.0707	0.0585	0.0467	0.0352	0.0249	0.0186	0.0142	0.0110	0.0085	
9.14	0.2152	0.1985	0.1824	0.1668	0.1518	0.1373	0.1231	0.1098	0.0965	0.0835	0.0706	0.0584	0.0465	0.0350	0.0247	0.0185	0.0142	0.0109	0.0084	
9.15	0.2150	0.1983	0.1822	0.1666	0.1516	0.1370	0.1229	0.1095	0.0962	0.0832	0.0704	0.0582	0.0463	0.0348	0.0246	0.0184	0.0141	0.0109	0.0084	
9.16	0.2147	0.1980	0.1819	0.1664	0.1514	0.1368	0.1227	0.1090	0.0957	0.0828	0.0702	0.0580	0.0462	0.0347	0.0245	0.0183	0.0140	0.0108	0.0084	
9.17	0.2145	0.1978	0.1817	0.1662	0.1512	0.1366	0.1225	0.1088	0.0955	0.0826	0.0700	0.0578	0.0460	0.0345	0.0243	0.0182	0.0140	0.0108	0.0083	
9.18	0.2143	0.1976	0.1815	0.1660	0.1509	0.1364	0.1223	0.1086	0.0953	0.0824	0.0698	0.0576	0.0458	0.0343	0.0242	0.0181	0.0139	0.0107	0.0083	
9.19	0.2140	0.1973	0.1813	0.1657	0.1507	0.1362	0.1221	0.1084	0.0951	0.0822	0.0696	0.0574	0.0456	0.0341	0.0241	0.0180	0.0138	0.0107	0.0082	
9.20	0.2138	0.1971	0.1810	0.1655	0.1505	0.1360	0.1219	0.1082	0.0949	0.0820	0.0694	0.0573	0.0454	0.0340	0.0240	0.0179	0.0138	0.0106	0.0082	
9.21	0.2135	0.1969	0.1808	0.1653	0.1503	0.1358	0.1217	0.1080	0.0947	0.0818	0.0692	0.0571	0.0453	0.0338	0.0239	0.0179	0.0137	0.0106	0.0081	
9.22	0.2133	0.1966	0.1806	0.1651	0.1501	0.1356	0.1215	0.1078	0.0945	0.0816	0.0691	0.0569	0.0451	0.0336	0.0237	0.0178	0.0136	0.0105	0.0081	
9.23	0.2131	0.1964	0.1804	0.1649	0.1499	0.1354	0.1213	0.1076	0.0943	0.0814	0.0689	0.0567	0.0449	0.0335	0.0236	0.0177	0.0136	0.0105	0.0081	
9.24	0.2128	0.1962	0.1801	0.1646	0.1496	0.1351	0.1211	0.1074	0.0941	0.0812	0.0687	0.0565	0.0447	0.0333	0.0235	0.0176	0.0135	0.0104	0.0080	
9.25	0.2126	0.1960	0.1799	0.1644	0.1494	0.1349	0.1209	0.1072	0.0939	0.0810	0.0685	0.0564	0.0446	0.0331	0.0234	0.0175	0.0134	0.0104	0.0080	
9.26	0.2124	0.1957	0.1797	0.1642	0.1492	0.1347	0.1207	0.1070	0.0937	0.0808	0.0683	0.0562	0.0444	0.0330	0.0233	0.0174	0.0134	0.0103	0.0079	
9.27	0.2122	0.1955	0.1795	0.1640	0.1490	0.1345	0.1205	0.1068	0.0936	0.0807	0.0681	0.0560	0.0442	0.0328	0.0231	0.0174	0.0133	0.0103	0.0079	
9.28	0.2119	0.1953	0.1792	0.1638	0.1488	0.1343	0.1203	0.1066	0.0934	0.0805	0.0679	0.0558	0.0440	0.0326	0.0230	0.0173	0.0132	0.0102	0.0079	
9.29	0.2117	0.1950	0.1790	0.1635	0.1486	0.1341	0.1201	0.1064	0.0932	0.0803	0.0678	0.0556	0.0439	0.0324	0.0229	0.0172	0.0132	0.0102	0.0078	
9.30	0.2115	0.1948	0.1788	0.1633	0.1484	0.1339	0.1198	0.1062	0.0930	0.0801	0.0676	0.0555	0.0437	0.0323	0.0228	0.0171	0.0131	0.0101	0.0078	
9.31	0.2112	0.1946	0.1786	0.1631	0.1482	0.1337	0.1196	0.1060	0.0928	0.0799	0.0674	0.0553	0.0435	0.0321	0.0227	0.0170	0.0130	0.0101	0.0077	
9.32	0.2110	0.1944	0.1783	0.1629	0.1479	0.1335	0.1194	0.1058	0.0926	0.0797	0.0672	0.0551	0.0433	0.0319	0.0226	0.0169	0.0130	0.0100	0.0077	
9.33	0.2108	0.1941	0.1781	0.1627	0.1477	0.1333	0.1192	0.1056	0.0924	0.0795	0.0670	0.0549	0.0432	0.0318	0.0224	0.0169	0.0129	0.0100	0.0077	
9.34	0.2105	0.1939	0.1779	0.1625	0.1475	0.1331	0.1190	0.1054	0.0922	0.0793	0.0668	0.0547	0.0430	0.0316	0.0223	0.0168	0.0129	0.0099	0.0076	
9.35	0.2103	0.1937	0.1777	0.1622	0.1473	0.1328	0.1188	0.1052	0.0920	0.0791	0.0667	0.0546	0.0428	0.0314	0.0222	0.0167	0.0128	0.0099	0.0076	
9.36	0.2101	0.1935	0.1775	0.1620	0.1471	0.1326	0.1186	0.1050	0.0918	0.0790	0.0665	0.0544	0.0427	0.0313	0.0221	0.0166	0.0127	0.0098	0.0075	
9.37	0.2099	0.1932	0.1772	0.1618	0.1469	0.1324	0.1184	0.1048	0.0916	0.0788	0.0663	0.0542	0.0425	0.0311	0.0220	0.0165	0.0127	0.0098	0.0075	
9.38	0.2096	0.1930	0.1770	0.1616	0.1467	0.1322	0.1182	0.1046	0.0914	0.0786	0.0661	0.0540	0.0423	0.0309	0.0219	0.0165	0.0126	0.0097	0.0075	
9.39	0.2094	0.1928	0.1768	0.1614	0.1465	0.1320	0.1180	0.1044	0.0912	0.0784	0.0659	0.0539	0.0421	0.0308	0.0218	0.0164	0.0126	0.0097	0.0074	
9.40	0.2092	0.1926	0.1766	0.1610	0.1462	0.1318	0.1178	0.1042	0.0910	0.0782	0.0658	0.0537	0.0420	0.0306	0.0217	0.0163	0.0125	0.0096	0.0074	
9.41	0.2089	0.1923	0.1764	0.1609	0.1460	0.1316	0.1176	0.1041	0.0909	0.0780	0.0656	0.0535	0.0418	0.0304	0.0216	0.0162	0.0124	0.0096	0.0074	
9.42	0.2087	0.1921	0.1761	0.1607	0.1458	0.1314	0.1174	0.1039	0.0907	0.0778	0.0654	0.0533	0.0416	0.0303	0.0215	0.0162	0.0124	0.0095	0.0073	
9.43	0.2085	0.1919	0.1759	0.1605	0.1456	0.1312	0.1172	0.1037	0.0905	0.0777	0.0652	0.0532	0.0415	0.0301	0.0214	0.0161	0.0123	0.0095	0.0073	
9.44	0.2083	0.1917	0.1757	0.1603	0.1454	0.1310	0.1170	0.1035	0.0903	0.0775	0.0650	0.0530	0.0413	0.0300	0.0213	0.0160	0.0123	0.0094	0.0072	
9.45	0.2080	0.1915	0.1755	0.1601	0.1452	0.1308	0.1168	0.1033	0.0901	0.0773	0.0649	0.0528	0.0411	0.0298	0.0212	0.0159	0.0122	0.0094	0.0072	
9.46	0.2078	0.1912	0.1753	0.1599	0.1450	0.1306	0.1166	0.1031	0.0899	0.0771	0.0647	0.0526	0.0410	0.0296	0.0210	0.0158	0.0121	0.0094	0.0072	
9.47	0.2076	0.1910	0.1751	0.1597	0.1448	0.1304	0.1164	0.1029	0.0897	0.0769	0.0645	0.0525	0.0408	0.0295	0.0209	0.0158	0.0121	0.0093	0.0071	
9.48	0.2074	0.1908	0.1749	0.1595	0.1446	0.1302	0.1162	0.1027	0.0895	0.0767	0.0643	0.0523	0.0406	0.0293	0.0208	0.0157	0.0120			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9907	0.9906	0.9906	0.9905	0.9904	0.9904	0.9903	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900
0.02	0.9818	0.9817	0.9815	0.9814	0.9812	0.9811	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9803	0.9803	0.9802	0.9801	0.9801	0.9801	0.9801
0.03	0.9733	0.9730	0.9728	0.9725	0.9723	0.9720	0.9718	0.9716	0.9714	0.9713	0.9711	0.9710	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9702	0.9702
0.04	0.9650	0.9646	0.9642	0.9639	0.9635	0.9632	0.9629	0.9626	0.9623	0.9620	0.9618	0.9616	0.9613	0.9611	0.9610	0.9608	0.9607	0.9605	0.9604	0.9603
0.05	0.9570	0.9564	0.9559	0.9554	0.9550	0.9545	0.9541	0.9537	0.9533	0.9529	0.9526	0.9523	0.9520	0.9517	0.9514	0.9512	0.9510	0.9508	0.9507	0.9505
0.06	0.9491	0.9484	0.9478	0.9472	0.9466	0.9460	0.9455	0.9449	0.9444	0.9439	0.9435	0.9431	0.9427	0.9423	0.9420	0.9417	0.9414	0.9412	0.9410	0.9408
0.07	0.9414	0.9406	0.9398	0.9391	0.9383	0.9376	0.9370	0.9363	0.9357	0.9351	0.9345	0.9340	0.9335	0.9331	0.9326	0.9323	0.9319	0.9316	0.9313	0.9311
0.08	0.9338	0.9329	0.9320	0.9311	0.9302	0.9294	0.9286	0.9278	0.9270	0.9263	0.9256	0.9250	0.9244	0.9239	0.9234	0.9229	0.9225	0.9221	0.9217	0.9214
0.09	0.9264	0.9253	0.9243	0.9232	0.9222	0.9212	0.9203	0.9194	0.9185	0.9177	0.9169	0.9161	0.9154	0.9148	0.9142	0.9136	0.9131	0.9126	0.9122	0.9118
0.10	0.9191	0.9179	0.9167	0.9155	0.9144	0.9132	0.9121	0.9111	0.9101	0.9091	0.9082	0.9073	0.9065	0.9057	0.9050	0.9044	0.9038	0.9032	0.9027	0.9023
0.11	0.9120	0.9106	0.9092	0.9079	0.9066	0.9053	0.9041	0.9029	0.9018	0.9007	0.8996	0.8986	0.8977	0.8968	0.8960	0.8952	0.8945	0.8939	0.8933	0.8928
0.12	0.9049	0.9034	0.9019	0.9004	0.8989	0.8975	0.8962	0.8948	0.8935	0.8923	0.8911	0.8900	0.8890	0.8880	0.8870	0.8862	0.8854	0.8846	0.8839	0.8833
0.13	0.8980	0.8963	0.8946	0.8930	0.8914	0.8898	0.8883	0.8868	0.8854	0.8840	0.8827	0.8815	0.8803	0.8792	0.8781	0.8772	0.8763	0.8754	0.8747	0.8740
0.14	0.8911	0.8893	0.8875	0.8857	0.8839	0.8822	0.8805	0.8789	0.8774	0.8759	0.8744	0.8731	0.8717	0.8705	0.8693	0.8683	0.8673	0.8664	0.8654	0.8647
0.15	0.8844	0.8824	0.8804	0.8785	0.8766	0.8747	0.8729	0.8711	0.8694	0.8678	0.8662	0.8647	0.8633	0.8619	0.8606	0.8594	0.8583	0.8573	0.8563	0.8554
0.16	0.8777	0.8755	0.8734	0.8713	0.8693	0.8673	0.8653	0.8634	0.8616	0.8598	0.8581	0.8564	0.8549	0.8534	0.8520	0.8507	0.8494	0.8483	0.8472	0.8463
0.17	0.8711	0.8688	0.8665	0.8643	0.8621	0.8599	0.8578	0.8558	0.8538	0.8519	0.8500	0.8483	0.8466	0.8449	0.8434	0.8420	0.8406	0.8394	0.8382	0.8371
0.18	0.8646	0.8622	0.8597	0.8573	0.8550	0.8527	0.8504	0.8482	0.8461	0.8440	0.8421	0.8402	0.8383	0.8366	0.8349	0.8334	0.8319	0.8305	0.8292	0.8280
0.19	0.8582	0.8556	0.8530	0.8505	0.8480	0.8455	0.8431	0.8408	0.8385	0.8363	0.8342	0.8321	0.8302	0.8283	0.8265	0.8248	0.8232	0.8217	0.8203	0.8190
0.20	0.8519	0.8492	0.8464	0.8437	0.8411	0.8385	0.8359	0.8334	0.8310	0.8287	0.8264	0.8242	0.8221	0.8201	0.8182	0.8163	0.8146	0.8130	0.8115	0.8101
0.21	0.8457	0.8428	0.8399	0.8370	0.8342	0.8315	0.8288	0.8261	0.8236	0.8211	0.8187	0.8163	0.8141	0.8120	0.8099	0.8080	0.8061	0.8044	0.8027	0.8012
0.22	0.8395	0.8364	0.8334	0.8304	0.8275	0.8245	0.8217	0.8189	0.8162	0.8136	0.8110	0.8086	0.8062	0.8039	0.8017	0.7996	0.7977	0.7958	0.7940	0.7924
0.23	0.8334	0.8302	0.8270	0.8239	0.8208	0.8177	0.8147	0.8118	0.8089	0.8062	0.8035	0.8009	0.7983	0.7959	0.7936	0.7914	0.7893	0.7873	0.7854	0.7837
0.24	0.8274	0.8240	0.8207	0.8174	0.8141	0.8109	0.8078	0.8047	0.8017	0.7988	0.7960	0.7932	0.7906	0.7880	0.7856	0.7832	0.7810	0.7789	0.7769	0.7750
0.25	0.8214	0.8179	0.8144	0.8110	0.8076	0.8042	0.8010	0.7978	0.7946	0.7916	0.7886	0.7857	0.7829	0.7802	0.7776	0.7751	0.7728	0.7707	0.7684	0.7664
0.26	0.8155	0.8119	0.8082	0.8047	0.8011	0.7976	0.7942	0.7908	0.7876	0.7844	0.7812	0.7782	0.7753	0.7725	0.7697	0.7671	0.7646	0.7622	0.7600	0.7578
0.27	0.8097	0.8059	0.8021	0.7984	0.7947	0.7911	0.7875	0.7840	0.7806	0.7772	0.7740	0.7708	0.7678	0.7648	0.7619	0.7592	0.7565	0.7540	0.7516	0.7494
0.28	0.8040	0.8000	0.7961	0.7922	0.7884	0.7846	0.7809	0.7773	0.7737	0.7702	0.7668	0.7635	0.7603	0.7572	0.7542	0.7513	0.7485	0.7459	0.7434	0.7410
0.29	0.7983	0.7942	0.7901	0.7861	0.7821	0.7782	0.7744	0.7706	0.7669	0.7632	0.7597	0.7563	0.7529	0.7497	0.7465	0.7435	0.7406	0.7378	0.7351	0.7326
0.30	0.7926	0.7884	0.7842	0.7800	0.7759	0.7719	0.7679	0.7640	0.7601	0.7563	0.7527	0.7491	0.7456	0.7422	0.7389	0.7358	0.7327	0.7298	0.7272	0.7243
0.31	0.7871	0.7827	0.7784	0.7741	0.7698	0.7656	0.7615	0.7574	0.7534	0.7495	0.7457	0.7420	0.7383	0.7348	0.7314	0.7281	0.7249	0.7219	0.7189	0.7161
0.32	0.7816	0.7771	0.7726	0.7681	0.7637	0.7594	0.7551	0.7509	0.7468	0.7428	0.7388	0.7349	0.7312	0.7275	0.7239	0.7205	0.7172	0.7140	0.7109	0.7080
0.33	0.7761	0.7715	0.7668	0.7623	0.7577	0.7533	0.7489	0.7445	0.7403	0.7361	0.7320	0.7280	0.7241	0.7203	0.7166	0.7130	0.7095	0.7062	0.7030	0.6999
0.34	0.7707	0.7659	0.7612	0.7565	0.7518	0.7472	0.7426	0.7382	0.7338	0.7294	0.7252	0.7211	0.7170	0.7131	0.7092	0.7055	0.7019	0.6985	0.6951	0.6919
0.35	0.7654	0.7605	0.7556	0.7507	0.7459	0.7412	0.7365	0.7319	0.7273	0.7229	0.7185	0.7142	0.7100	0.7060	0.7020	0.6982	0.6944	0.6908	0.6873	0.6840
0.36	0.7601	0.7550	0.7500	0.7450	0.7401	0.7352	0.7304	0.7257	0.7210	0.7164	0.7119	0.7075	0.7032	0.6989	0.6948	0.6908	0.6870	0.6832	0.6796	0.6762
0.37	0.7549	0.7497	0.7445	0.7394	0.7344	0.7293	0.7244	0.7195	0.7147	0.7100	0.7053	0.7008	0.6963	0.6920	0.6877	0.6836	0.6796	0.6757	0.6720	0.6684
0.38	0.7497	0.7444	0.7391	0.7339	0.7287	0.7235	0.7184	0.7134	0.7085	0.7036	0.6988	0.6941	0.6896	0.6851	0.6807	0.6764	0.6723	0.6683	0.6644	0.6606
0.39	0.7446	0.7391	0.7337	0.7283	0.7230	0.7178	0.7125	0.7074	0.7023	0.6973	0.6924	0.6876	0.6829	0.6782	0.6737	0.6693	0.6650	0.6609	0.6569	0.6530
0.40	0.7395	0.7339	0.7284	0.7229	0.7174	0.7120	0.7067	0.7014	0.6962	0.6911	0.6860	0.6811	0.6762	0.6715	0.6668	0.6623	0.6579	0.6536	0.6494	0.6454
0.41	0.7345	0.7288	0.7231	0.7175	0.7119	0.7064	0.7009	0.6955	0.6902	0.6849	0.6797	0.6746	0.6697	0.6648	0.6600	0.6553	0.6507	0.6463	0.6420	0.6379
0.42	0.7295	0.7237	0.7179	0.7122	0.7065	0.7008	0.6952	0.6897	0.6842	0.6788	0.6735	0.6683	0.6631	0.6581	0.6532	0.6484	0.6437	0.6391	0.6347	0.6304
0.43	0.7246	0.7187	0.7127	0.7069	0.7010	0.6953	0.6895	0.6839	0.6783	0.6728	0.6675	0.6620	0.6567	0.6515	0.6465	0.6415	0.6367	0.6320	0.6274	0.6230
0.44	0.7197	0.7137	0.7076	0.7016	0.6957	0.6898	0.6839	0.6781	0.6724	0.6668	0.6612	0.6557	0.6503	0.6450	0.6398	0.6348	0.6298	0.6250	0.6203	0.6157
0.45	0.7149	0.7087	0.7026	0.6964	0.6904	0.684														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
1.01	0.5034	0.4924	0.4815	0.4705	0.4595	0.4486	0.4376	0.4267	0.4157	0.4048	0.3939	0.3830	0.3720	0.3612	0.3503	0.3394	0.3287	0.3182	0.3082	0.2985
1.02	0.5004	0.4894	0.4784	0.4674	0.4564	0.4453	0.4343	0.4233	0.4123	0.4013	0.3903	0.3794	0.3684	0.3574	0.3465	0.3355	0.3248	0.3143	0.3042	0.2945
1.03	0.4975	0.4864	0.4754	0.4643	0.4532	0.4421	0.4310	0.4200	0.4089	0.3979	0.3868	0.3758	0.3648	0.3537	0.3427	0.3317	0.3209	0.3104	0.3003	0.2905
1.04	0.4946	0.4835	0.4723	0.4612	0.4501	0.4389	0.4278	0.4167	0.4056	0.3944	0.3833	0.3722	0.3612	0.3501	0.3390	0.3279	0.3171	0.3066	0.2964	0.2866
1.05	0.4917	0.4805	0.4693	0.4581	0.4470	0.4358	0.4246	0.4134	0.4022	0.3911	0.3799	0.3687	0.3576	0.3465	0.3353	0.3242	0.3133	0.3028	0.2926	0.2828
1.06	0.4888	0.4776	0.4664	0.4551	0.4439	0.4326	0.4214	0.4102	0.3989	0.3877	0.3765	0.3653	0.3541	0.3429	0.3317	0.3205	0.3096	0.2990	0.2888	0.2790
1.07	0.4860	0.4747	0.4634	0.4521	0.4408	0.4295	0.4182	0.4069	0.3957	0.3844	0.3731	0.3618	0.3506	0.3393	0.3281	0.3168	0.3059	0.2953	0.2851	0.2752
1.08	0.4832	0.4718	0.4605	0.4491	0.4378	0.4264	0.4151	0.4037	0.3924	0.3811	0.3697	0.3584	0.3471	0.3358	0.3245	0.3132	0.3022	0.2916	0.2814	0.2715
1.09	0.4804	0.4690	0.4576	0.4462	0.4348	0.4234	0.4120	0.4006	0.3892	0.3778	0.3664	0.3550	0.3437	0.3323	0.3209	0.3096	0.2986	0.2880	0.2777	0.2679
1.10	0.4776	0.4661	0.4547	0.4432	0.4318	0.4203	0.4089	0.3974	0.3860	0.3746	0.3631	0.3517	0.3403	0.3288	0.3174	0.3060	0.2950	0.2844	0.2741	0.2642
1.11	0.4748	0.4633	0.4518	0.4403	0.4288	0.4173	0.4058	0.3943	0.3828	0.3713	0.3598	0.3484	0.3369	0.3254	0.3139	0.3025	0.2915	0.2808	0.2706	0.2607
1.12	0.4721	0.4605	0.4490	0.4374	0.4259	0.4143	0.4028	0.3912	0.3797	0.3682	0.3566	0.3451	0.3335	0.3220	0.3105	0.2990	0.2880	0.2773	0.2670	0.2571
1.13	0.4694	0.4578	0.4462	0.4346	0.4230	0.4114	0.3998	0.3882	0.3766	0.3650	0.3534	0.3418	0.3302	0.3186	0.3071	0.2956	0.2845	0.2738	0.2635	0.2536
1.14	0.4667	0.4550	0.4434	0.4317	0.4201	0.4084	0.3968	0.3851	0.3735	0.3619	0.3502	0.3386	0.3269	0.3153	0.3037	0.2922	0.2811	0.2704	0.2601	0.2502
1.15	0.4640	0.4523	0.4406	0.4289	0.4172	0.4055	0.3938	0.3821	0.3704	0.3588	0.3471	0.3354	0.3237	0.3120	0.3003	0.2888	0.2777	0.2670	0.2567	0.2468
1.16	0.4613	0.4496	0.4379	0.4261	0.4144	0.4026	0.3909	0.3792	0.3674	0.3557	0.3439	0.3322	0.3205	0.3087	0.2970	0.2855	0.2743	0.2636	0.2533	0.2434
1.17	0.4587	0.4469	0.4351	0.4233	0.4116	0.3998	0.3880	0.3762	0.3644	0.3526	0.3408	0.3291	0.3173	0.3055	0.2937	0.2821	0.2710	0.2603	0.2500	0.2401
1.18	0.4561	0.4442	0.4324	0.4206	0.4088	0.3969	0.3851	0.3733	0.3614	0.3496	0.3378	0.3259	0.3141	0.3023	0.2905	0.2789	0.2677	0.2570	0.2467	0.2368
1.19	0.4535	0.4416	0.4297	0.4178	0.4060	0.3941	0.3822	0.3703	0.3585	0.3466	0.3347	0.3228	0.3110	0.2991	0.2872	0.2756	0.2645	0.2538	0.2435	0.2336
1.20	0.4509	0.4390	0.4271	0.4151	0.4032	0.3913	0.3794	0.3675	0.3555	0.3436	0.3317	0.3198	0.3079	0.2959	0.2840	0.2724	0.2613	0.2506	0.2403	0.2304
1.21	0.4483	0.4364	0.4244	0.4124	0.4005	0.3885	0.3766	0.3646	0.3526	0.3407	0.3287	0.3167	0.3048	0.2928	0.2809	0.2693	0.2581	0.2474	0.2371	0.2272
1.22	0.4458	0.4338	0.4218	0.4098	0.3978	0.3858	0.3738	0.3618	0.3498	0.3377	0.3257	0.3137	0.3017	0.2897	0.2777	0.2661	0.2550	0.2443	0.2340	0.2241
1.23	0.4433	0.4312	0.4192	0.4071	0.3951	0.3830	0.3710	0.3589	0.3469	0.3348	0.3228	0.3108	0.2987	0.2866	0.2746	0.2630	0.2519	0.2412	0.2309	0.2210
1.24	0.4408	0.4287	0.4166	0.4045	0.3924	0.3803	0.3682	0.3561	0.3441	0.3320	0.3199	0.3078	0.2957	0.2836	0.2716	0.2600	0.2488	0.2381	0.2278	0.2180
1.25	0.4383	0.4261	0.4140	0.4019	0.3898	0.3776	0.3655	0.3534	0.3413	0.3291	0.3170	0.3049	0.2927	0.2806	0.2685	0.2569	0.2458	0.2351	0.2248	0.2150
1.26	0.4358	0.4236	0.4115	0.3993	0.3871	0.3750	0.3628	0.3506	0.3385	0.3263	0.3141	0.3020	0.2898	0.2776	0.2655	0.2539	0.2428	0.2321	0.2218	0.2120
1.27	0.4333	0.4211	0.4089	0.3967	0.3845	0.3723	0.3601	0.3479	0.3357	0.3235	0.3113	0.2991	0.2869	0.2747	0.2626	0.2509	0.2398	0.2291	0.2189	0.2091
1.28	0.4309	0.4187	0.4064	0.3942	0.3819	0.3697	0.3574	0.3452	0.3330	0.3207	0.3085	0.2962	0.2840	0.2717	0.2596	0.2480	0.2369	0.2262	0.2160	0.2062
1.29	0.4285	0.4162	0.4039	0.3916	0.3794	0.3671	0.3548	0.3425	0.3302	0.3180	0.3057	0.2934	0.2811	0.2688	0.2567	0.2451	0.2340	0.2233	0.2131	0.2033
1.30	0.4261	0.4138	0.4014	0.3891	0.3768	0.3645	0.3522	0.3399	0.3275	0.3152	0.3029	0.2906	0.2783	0.2659	0.2538	0.2422	0.2311	0.2205	0.2103	0.2005
1.31	0.4237	0.4113	0.3990	0.3866	0.3743	0.3619	0.3496	0.3372	0.3249	0.3125	0.3002	0.2878	0.2754	0.2631	0.2510	0.2394	0.2283	0.2177	0.2075	0.1977
1.32	0.4213	0.4089	0.3965	0.3842	0.3718	0.3594	0.3470	0.3346	0.3222	0.3098	0.2974	0.2850	0.2727	0.2603	0.2481	0.2366	0.2255	0.2149	0.2047	0.1949
1.33	0.4190	0.4065	0.3941	0.3817	0.3693	0.3568	0.3444	0.3320	0.3196	0.3072	0.2947	0.2823	0.2699	0.2575	0.2453	0.2338	0.2227	0.2121	0.2020	0.1922
1.34	0.4166	0.4042	0.3917	0.3793	0.3668	0.3543	0.3419	0.3294	0.3170	0.3045	0.2921	0.2796	0.2671	0.2547	0.2426	0.2310	0.2200	0.2094	0.1993	0.1895
1.35	0.4141	0.4018	0.3893	0.3768	0.3643	0.3519	0.3394	0.3269	0.3144	0.3019	0.2894	0.2769	0.2644	0.2520	0.2398	0.2283	0.2173	0.2067	0.1966	0.1869
1.36	0.4120	0.3995	0.3870	0.3744	0.3619	0.3494	0.3369	0.3243	0.3118	0.2993	0.2868	0.2743	0.2617	0.2492	0.2371	0.2256	0.2146	0.2041	0.1940	0.1843
1.37	0.4097	0.3972	0.3846	0.3720	0.3595	0.3469	0.3344	0.3218	0.3093	0.2967	0.2842	0.2716	0.2591	0.2465	0.2345	0.2229	0.2119	0.2014	0.1914	0.1817
1.38	0.4075	0.3949	0.3823	0.3697	0.3571	0.3445	0.3319	0.3193	0.3067	0.2942	0.2816	0.2690	0.2564	0.2439	0.2318	0.2203	0.2093	0.1988	0.1888	0.1791
1.39	0.4052	0.3926	0.3799	0.3673	0.3547	0.3421	0.3295	0.3169	0.3042	0.2916	0.2790	0.2664	0.2538	0.2412	0.2292	0.2177	0.2067	0.1963	0.1863	0.1766
1.40	0.4030	0.3903	0.3776	0.3650	0.3523	0.3397	0.3270	0.3144	0.3018	0.2891	0.2765	0.2638	0.2512	0.2386	0.2266	0.2151	0.2042	0.1937	0.1837	0.1741
1.41	0.4007	0.3880	0.3753	0.3627	0.3500	0.3373	0.3246	0.3120	0.2993	0.2866	0.2739	0.2612	0.2485	0.2358	0.2236	0.2120	0.2012	0.1907	0.1807	0.1713
1.42	0.3984	0.3857	0.3730	0.3603	0.3476	0.3349	0.3222	0.3095	0.2968	0.2841	0.2714	0.2587	0.2460	0.2333	0.2215	0.2100	0.1992	0.1889	0.1789	0.1693
1.43	0.3963	0.3836	0.3708	0.3581	0.3454	0.3326	0.3199	0.3072	0.2944	0.2817	0.2690	0.2562	0.2435	0.2310	0.2189	0.2076	0.1967	0.1864	0.1764	0.1669
1.44	0.3942	0.3814	0.3686	0.3558	0.3431	0.3303	0.3175	0.3048	0.2920	0.2793	0.2665	0.2538	0.2410	0.2284	0.2165	0.2051	0.1943	0.1839	0.1740	0.1645
1.45	0.3920	0.3792	0.3664	0.3536	0.3408	0.3280	0.3152	0.3024	0.2896	0.2768	0.2641	0.2513	0.2385	0.2260	0.2140	0.2026	0.1918	0.1815	0.1717	0.1622
1.46	0.3899	0.3770	0.3642	0.3513	0.3385	0.3257	0.3129	0.3001	0.2873	0.2745	0.2616	0.2488	0.2360	0.2235	0.2116	0.2002	0.1895	0.1792	0.1693	0.1599
1.47	0.3877	0.3748	0.3620	0.3491	0.3363	0.3234	0.3106	0.2977	0.2849	0.2721	0.2592	0.2464	0.2336	0.2211	0.2092	0.1979	0.1871	0.1769	0.1670	0.1576
1.48	0.3856	0.3727	0.3598	0.3469	0.3340	0.3212	0.3083	0.2954	0.2826	0.2697	0.2569	0.2440	0.2312	0.2187	0.2068	0.1955	0.1848	0.1746	0.1648	0.1554
1.49	0.3835	0.3706	0.3576	0.3447	0.3318	0.3189	0.3060	0.2932	0.2803	0.2674	0.2545	0.2416	0.2288	0.2163	0.2044	0.1932	0.1825	0.1723	0.1625	0.1532
1.50	0.3814	0.3684	0.3555	0.3426	0.3296	0.3167	0.3038	0.2909	0.2780	0.2651	0.2522	0.2393	0.2264	0.2139	0.2021	0.1909	0.1802	0.1700	0.1603	0.1510
1.51	0.3793	0.3663	0.3534	0.3404	0.3275	0.3145	0.3016	0.2886	0.2757	0.2628	0.2498	0.2369	0.2240	0.2116	0.1998	0.1886	0.1780	0.1678	0.1581	0.1489
1.52	0.3773	0.3643	0.3513	0.3383	0.3253	0.3123	0.2994	0.2864	0.2734	0.2605	0.2475	0.2346	0.2217	0.2093	0.1975	0.1863	0.1757	0.1656	0.1560	0.1468
1.53	0.3752	0.3622	0.3492	0.3361	0.3231	0.3102	0.2972													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.2909	0.2771	0.2633	0.2496	0.2359	0.2223	0.2086	0.1951	0.1815	0.1680	0.1549	0.1428	0.1316	0.1212	0.1115	0.1024	0.0939	0.0859	0.0784	0.0715	
2.02	0.2894	0.2756	0.2618	0.2481	0.2344	0.2207	0.2071	0.1935	0.1800	0.1665	0.1534	0.1414	0.1302	0.1199	0.1102	0.1012	0.0927	0.0847	0.0773	0.0704	
2.03	0.2879	0.2741	0.2603	0.2466	0.2329	0.2192	0.2056	0.1920	0.1784	0.1649	0.1519	0.1399	0.1288	0.1185	0.1089	0.0999	0.0915	0.0836	0.0762	0.0694	
2.04	0.2864	0.2726	0.2588	0.2450	0.2313	0.2177	0.2040	0.1905	0.1769	0.1634	0.1504	0.1385	0.1274	0.1172	0.1076	0.0987	0.0903	0.0825	0.0751	0.0683	
2.05	0.2849	0.2711	0.2573	0.2435	0.2298	0.2162	0.2025	0.1889	0.1754	0.1619	0.1490	0.1371	0.1261	0.1159	0.1064	0.0975	0.0891	0.0813	0.0741	0.0673	
2.06	0.2835	0.2696	0.2558	0.2421	0.2283	0.2147	0.2010	0.1874	0.1739	0.1604	0.1475	0.1357	0.1247	0.1146	0.1051	0.0963	0.0880	0.0802	0.0730	0.0663	
2.07	0.2820	0.2682	0.2543	0.2406	0.2269	0.2132	0.1995	0.1859	0.1724	0.1589	0.1461	0.1343	0.1234	0.1133	0.1039	0.0951	0.0868	0.0791	0.0720	0.0653	
2.08	0.2806	0.2667	0.2529	0.2391	0.2254	0.2117	0.1981	0.1845	0.1709	0.1574	0.1446	0.1329	0.1221	0.1120	0.1026	0.0939	0.0857	0.0781	0.0709	0.0643	
2.09	0.2791	0.2653	0.2514	0.2376	0.2239	0.2102	0.1966	0.1830	0.1694	0.1560	0.1432	0.1315	0.1207	0.1108	0.1014	0.0927	0.0846	0.0770	0.0699	0.0634	
2.10	0.2777	0.2638	0.2500	0.2362	0.2225	0.2088	0.1951	0.1815	0.1680	0.1545	0.1418	0.1302	0.1194	0.1095	0.1002	0.0916	0.0835	0.0760	0.0689	0.0624	
2.11	0.2763	0.2624	0.2485	0.2348	0.2210	0.2073	0.1937	0.1801	0.1665	0.1531	0.1404	0.1289	0.1182	0.1083	0.0991	0.0905	0.0824	0.0749	0.0679	0.0615	
2.12	0.2749	0.2610	0.2471	0.2333	0.2196	0.2059	0.1922	0.1786	0.1651	0.1517	0.1391	0.1275	0.1169	0.1071	0.0979	0.0893	0.0813	0.0739	0.0670	0.0606	
2.13	0.2734	0.2595	0.2457	0.2319	0.2181	0.2044	0.1908	0.1772	0.1636	0.1502	0.1377	0.1262	0.1156	0.1059	0.0967	0.0882	0.0803	0.0729	0.0660	0.0597	
2.14	0.2720	0.2581	0.2443	0.2305	0.2167	0.2030	0.1894	0.1758	0.1622	0.1488	0.1363	0.1249	0.1144	0.1047	0.0956	0.0871	0.0792	0.0719	0.0651	0.0588	
2.15	0.2707	0.2567	0.2429	0.2291	0.2153	0.2016	0.1880	0.1743	0.1608	0.1474	0.1350	0.1237	0.1132	0.1035	0.0945	0.0861	0.0782	0.0709	0.0641	0.0579	
2.16	0.2693	0.2553	0.2415	0.2277	0.2139	0.2002	0.1865	0.1729	0.1594	0.1461	0.1337	0.1224	0.1120	0.1023	0.0933	0.0850	0.0772	0.0699	0.0632	0.0570	
2.17	0.2679	0.2540	0.2401	0.2263	0.2125	0.1988	0.1852	0.1715	0.1580	0.1447	0.1324	0.1211	0.1107	0.1012	0.0922	0.0839	0.0762	0.0690	0.0623	0.0561	
2.18	0.2665	0.2526	0.2387	0.2249	0.2111	0.1974	0.1838	0.1702	0.1566	0.1433	0.1311	0.1199	0.1096	0.1000	0.0911	0.0829	0.0752	0.0680	0.0614	0.0553	
2.19	0.2652	0.2512	0.2374	0.2235	0.2098	0.1961	0.1824	0.1688	0.1552	0.1420	0.1298	0.1187	0.1084	0.0989	0.0901	0.0819	0.0742	0.0671	0.0605	0.0545	
2.20	0.2638	0.2499	0.2360	0.2222	0.2084	0.1947	0.1810	0.1674	0.1539	0.1407	0.1285	0.1174	0.1072	0.0978	0.0890	0.0808	0.0732	0.0662	0.0597	0.0536	
2.21	0.2625	0.2485	0.2346	0.2208	0.2070	0.1933	0.1797	0.1661	0.1525	0.1393	0.1273	0.1162	0.1061	0.0967	0.0879	0.0798	0.0723	0.0653	0.0588	0.0528	
2.22	0.2611	0.2472	0.2333	0.2195	0.2057	0.1920	0.1783	0.1647	0.1512	0.1380	0.1260	0.1150	0.1049	0.0956	0.0869	0.0788	0.0713	0.0644	0.0580	0.0520	
2.23	0.2598	0.2459	0.2320	0.2181	0.2044	0.1906	0.1770	0.1634	0.1498	0.1367	0.1248	0.1138	0.1038	0.0945	0.0859	0.0779	0.0704	0.0635	0.0571	0.0513	
2.24	0.2585	0.2445	0.2306	0.2168	0.2030	0.1893	0.1756	0.1620	0.1485	0.1355	0.1235	0.1127	0.1027	0.0934	0.0849	0.0769	0.0695	0.0626	0.0563	0.0505	
2.25	0.2572	0.2432	0.2293	0.2155	0.2017	0.1880	0.1743	0.1607	0.1472	0.1342	0.1223	0.1115	0.1016	0.0924	0.0838	0.0759	0.0686	0.0618	0.0555	0.0497	
2.26	0.2559	0.2419	0.2280	0.2142	0.2004	0.1867	0.1730	0.1594	0.1459	0.1329	0.1211	0.1104	0.1005	0.0913	0.0829	0.0750	0.0677	0.0609	0.0547	0.0490	
2.27	0.2546	0.2406	0.2267	0.2128	0.1991	0.1854	0.1717	0.1581	0.1446	0.1317	0.1199	0.1092	0.0994	0.0903	0.0819	0.0740	0.0668	0.0601	0.0539	0.0482	
2.28	0.2533	0.2393	0.2254	0.2116	0.1978	0.1841	0.1704	0.1568	0.1433	0.1304	0.1188	0.1081	0.0983	0.0893	0.0809	0.0731	0.0659	0.0593	0.0531	0.0475	
2.29	0.2520	0.2380	0.2241	0.2103	0.1965	0.1828	0.1691	0.1555	0.1420	0.1292	0.1176	0.1070	0.0972	0.0883	0.0799	0.0722	0.0650	0.0584	0.0524	0.0468	
2.30	0.2507	0.2367	0.2228	0.2090	0.1952	0.1815	0.1678	0.1542	0.1407	0.1280	0.1164	0.1059	0.0962	0.0873	0.0790	0.0713	0.0642	0.0576	0.0516	0.0461	
2.31	0.2494	0.2355	0.2215	0.2077	0.1939	0.1802	0.1665	0.1530	0.1395	0.1268	0.1153	0.1048	0.0952	0.0863	0.0780	0.0704	0.0633	0.0568	0.0509	0.0454	
2.32	0.2482	0.2342	0.2203	0.2064	0.1927	0.1789	0.1653	0.1517	0.1382	0.1256	0.1141	0.1037	0.0941	0.0853	0.0771	0.0695	0.0625	0.0561	0.0501	0.0447	
2.33	0.2469	0.2329	0.2190	0.2052	0.1914	0.1777	0.1640	0.1504	0.1370	0.1244	0.1130	0.1027	0.0931	0.0843	0.0762	0.0687	0.0617	0.0553	0.0494	0.0440	
2.34	0.2457	0.2317	0.2178	0.2039	0.1901	0.1764	0.1628	0.1492	0.1358	0.1233	0.1119	0.1016	0.0921	0.0834	0.0753	0.0678	0.0609	0.0545	0.0487	0.0433	
2.35	0.2444	0.2304	0.2165	0.2027	0.1889	0.1752	0.1615	0.1480	0.1345	0.1221	0.1108	0.1005	0.0911	0.0824	0.0744	0.0669	0.0601	0.0538	0.0480	0.0427	
2.36	0.2432	0.2292	0.2153	0.2014	0.1877	0.1739	0.1603	0.1467	0.1333	0.1210	0.1097	0.0995	0.0901	0.0815	0.0735	0.0661	0.0593	0.0530	0.0473	0.0420	
2.37	0.2420	0.2280	0.2140	0.2002	0.1864	0.1727	0.1591	0.1455	0.1321	0.1198	0.1086	0.0985	0.0892	0.0806	0.0726	0.0653	0.0585	0.0523	0.0466	0.0414	
2.38	0.2407	0.2267	0.2128	0.1990	0.1852	0.1715	0.1579	0.1443	0.1309	0.1187	0.1076	0.0975	0.0882	0.0797	0.0718	0.0645	0.0577	0.0516	0.0459	0.0408	
2.39	0.2395	0.2255	0.2116	0.1978	0.1840	0.1703	0.1566	0.1431	0.1298	0.1176	0.1065	0.0965	0.0872	0.0788	0.0709	0.0636	0.0570	0.0508	0.0452	0.0401	
2.40	0.2383	0.2243	0.2104	0.1966	0.1828	0.1691	0.1554	0.1419	0.1286	0.1165	0.1055	0.0955	0.0863	0.0779	0.0700	0.0626	0.0562	0.0501	0.0446	0.0395	
2.41	0.2371	0.2231	0.2092	0.1954	0.1816	0.1679	0.1542	0.1407	0.1274	0.1153	0.1043	0.0943	0.0851	0.0767	0.0687	0.0613	0.0549	0.0488	0.0433	0.0389	
2.42	0.2359	0.2219	0.2080	0.1942	0.1804	0.1667	0.1530	0.1395	0.1263	0.1143	0.1034	0.0935	0.0843	0.0759	0.0679	0.0604	0.0541	0.0482	0.0427	0.0381	
2.43	0.2347	0.2207	0.2068	0.1930	0.1792	0.1655	0.1519	0.1383	0.1252	0.1132	0.1024	0.0925	0.0835	0.0752	0.0672	0.0605	0.0540	0.0481	0.0427	0.0377	
2.44	0.2335	0.2195	0.2056	0.1918	0.1780	0.1643	0.1507	0.1372	0.1240	0.1121	0.1014	0.0916	0.0826	0.0744	0.0668	0.0597	0.0533	0.0474	0.0420	0.0372	
2.45	0.2324	0.2184	0.2045	0.1906	0.1768	0.1632	0.1495	0.1360	0.1229	0.1110	0.1004	0.0906	0.0817	0.0735	0.0660	0.0590	0.0526	0.0468	0.0414	0.0366	
2.46	0.2312	0.2172	0.2033	0.1894	0.1757	0.1620	0.1484	0.1348	0.1218	0.1100	0.0994	0.0897	0.0808	0.0727	0.0652	0.0582	0.0519	0.0461	0.0408	0.0360	
2.47	0.2300	0.2160	0.2021	0.1883	0.1745	0.1608	0.1472	0.1337	0.1207	0.1090	0.0984	0.0888	0.0800	0.0719	0.0644	0.0575	0.0515	0.0455	0.0402	0.0355	
2.48	0.2289	0.2149	0.2010	0.1871	0.1734	0.1597	0.1461	0.1326	0.1196	0.1080	0.0974	0.0879	0.0791	0.0710	0.0636	0.0568	0.0505	0.0448	0.0396	0.0349	
2.49	0.2277	0.2137	0.1998	0.1860	0.1722	0.1586	0.1450	0.1314	0.1185	0.1069	0.0965	0.0869	0.0782	0.0702	0.0628	0.0561	0.0499	0.0442	0.0391	0.0344	
2.50	0.2266	0.2126	0.1987	0.1848	0.1711	0.1574	0.1438	0.1303	0.1175	0.1059	0.0955	0.0860	0.0774	0.0694	0.0621	0.0554	0.0492	0.0436	0.0383	0.0339	
2.51	0.2254	0.2114	0.1975	0.1837	0.1700	0.1563	0.1427	0.1292	0.1164	0.1049	0.0946	0.0852	0.0765	0.0686	0.0613	0.0547	0.0486	0.0430	0.0379	0.0332	
2.52	0.2243	0.2103	0.1964	0.1826	0.1688	0.1552	0.1416	0.1281	0.1154	0.1039	0.0936	0.0843	0.0757	0.0679	0.0606	0.0540	0.0479	0.0424	0.0374	0.0328	
2.53	0.2232	0.2092	0.1953	0.1815	0.1677	0.1541	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
3.01	0.1755	0.1616	0.1479	0.1343	0.1209	0.1075	0.0948	0.0837	0.0739	0.0653	0.0575	0.0505	0.0442	0.0384	0.0333	0.0288	0.0247	0.0211	0.0180	0.0152	
3.02	0.1746	0.1608	0.1471	0.1335	0.1200	0.1067	0.0940	0.0830	0.0733	0.0646	0.0569	0.0500	0.0437	0.0380	0.0329	0.0284	0.0244	0.0208	0.0177	0.0150	
3.03	0.1737	0.1599	0.1462	0.1326	0.1192	0.1059	0.0933	0.0822	0.0726	0.0640	0.0564	0.0495	0.0432	0.0376	0.0325	0.0280	0.0241	0.0205	0.0175	0.0148	
3.04	0.1728	0.1590	0.1453	0.1318	0.1183	0.1050	0.0925	0.0815	0.0719	0.0634	0.0558	0.0489	0.0427	0.0371	0.0321	0.0277	0.0237	0.0202	0.0172	0.0145	
3.05	0.1720	0.1582	0.1445	0.1309	0.1175	0.1042	0.0917	0.0808	0.0713	0.0628	0.0552	0.0484	0.0422	0.0367	0.0317	0.0273	0.0234	0.0200	0.0169	0.0143	
3.06	0.1711	0.1573	0.1436	0.1301	0.1167	0.1034	0.0909	0.0801	0.0707	0.0622	0.0547	0.0479	0.0418	0.0363	0.0313	0.0270	0.0231	0.0197	0.0167	0.0141	
3.07	0.1703	0.1565	0.1428	0.1293	0.1158	0.1026	0.0902	0.0794	0.0700	0.0616	0.0541	0.0474	0.0413	0.0358	0.0309	0.0266	0.0228	0.0194	0.0164	0.0138	
3.08	0.1694	0.1556	0.1420	0.1284	0.1150	0.1018	0.0894	0.0787	0.0694	0.0611	0.0536	0.0469	0.0409	0.0354	0.0306	0.0263	0.0225	0.0191	0.0162	0.0136	
3.09	0.1686	0.1548	0.1411	0.1276	0.1142	0.1010	0.0887	0.0781	0.0688	0.0605	0.0531	0.0464	0.0404	0.0350	0.0302	0.0259	0.0222	0.0188	0.0159	0.0134	
3.10	0.1677	0.1539	0.1403	0.1268	0.1134	0.1002	0.0880	0.0774	0.0681	0.0599	0.0525	0.0459	0.0400	0.0346	0.0298	0.0256	0.0219	0.0186	0.0157	0.0132	
3.11	0.1669	0.1531	0.1395	0.1260	0.1126	0.0994	0.0872	0.0767	0.0675	0.0593	0.0520	0.0455	0.0395	0.0342	0.0294	0.0253	0.0216	0.0183	0.0155	0.0130	
3.12	0.1660	0.1523	0.1386	0.1251	0.1118	0.0986	0.0865	0.0760	0.0669	0.0588	0.0515	0.0450	0.0391	0.0338	0.0291	0.0249	0.0213	0.0180	0.0152	0.0128	
3.13	0.1652	0.1514	0.1378	0.1243	0.1110	0.0978	0.0858	0.0754	0.0663	0.0582	0.0510	0.0445	0.0386	0.0334	0.0287	0.0246	0.0210	0.0178	0.0150	0.0126	
3.14	0.1644	0.1506	0.1370	0.1235	0.1102	0.0970	0.0851	0.0747	0.0657	0.0577	0.0505	0.0441	0.0382	0.0330	0.0284	0.0243	0.0207	0.0175	0.0148	0.0124	
3.15	0.1635	0.1498	0.1362	0.1227	0.1094	0.0962	0.0844	0.0741	0.0651	0.0571	0.0500	0.0436	0.0378	0.0326	0.0280	0.0240	0.0204	0.0173	0.0146	0.0122	
3.16	0.1627	0.1490	0.1354	0.1219	0.1086	0.0955	0.0837	0.0735	0.0645	0.0566	0.0495	0.0431	0.0374	0.0322	0.0277	0.0237	0.0201	0.0170	0.0143	0.0120	
3.17	0.1619	0.1482	0.1346	0.1211	0.1078	0.0947	0.0830	0.0728	0.0639	0.0561	0.0490	0.0427	0.0370	0.0319	0.0273	0.0234	0.0199	0.0168	0.0141	0.0118	
3.18	0.1611	0.1474	0.1338	0.1203	0.1070	0.0939	0.0823	0.0722	0.0634	0.0555	0.0485	0.0422	0.0366	0.0315	0.0270	0.0231	0.0196	0.0166	0.0139	0.0116	
3.19	0.1603	0.1466	0.1330	0.1195	0.1062	0.0932	0.0816	0.0716	0.0628	0.0550	0.0480	0.0418	0.0361	0.0311	0.0267	0.0228	0.0193	0.0163	0.0137	0.0114	
3.20	0.1595	0.1458	0.1322	0.1188	0.1055	0.0924	0.0809	0.0709	0.0622	0.0545	0.0476	0.0413	0.0357	0.0308	0.0263	0.0225	0.0191	0.0161	0.0135	0.0113	
3.21	0.1587	0.1450	0.1314	0.1180	0.1047	0.0917	0.0803	0.0703	0.0617	0.0540	0.0471	0.0409	0.0353	0.0304	0.0260	0.0222	0.0188	0.0158	0.0133	0.0111	
3.22	0.1579	0.1442	0.1306	0.1172	0.1039	0.0910	0.0796	0.0697	0.0611	0.0535	0.0466	0.0405	0.0350	0.0300	0.0257	0.0219	0.0185	0.0156	0.0131	0.0109	
3.23	0.1571	0.1434	0.1298	0.1164	0.1032	0.0902	0.0789	0.0691	0.0605	0.0529	0.0461	0.0401	0.0346	0.0297	0.0254	0.0216	0.0183	0.0154	0.0129	0.0107	
3.24	0.1563	0.1426	0.1291	0.1157	0.1024	0.0895	0.0783	0.0685	0.0600	0.0524	0.0457	0.0396	0.0342	0.0293	0.0251	0.0213	0.0180	0.0152	0.0127	0.0106	
3.25	0.1555	0.1418	0.1283	0.1149	0.1016	0.0888	0.0776	0.0679	0.0595	0.0519	0.0452	0.0392	0.0338	0.0290	0.0248	0.0210	0.0178	0.0150	0.0125	0.0104	
3.26	0.1547	0.1411	0.1275	0.1141	0.1009	0.0881	0.0770	0.0673	0.0589	0.0515	0.0448	0.0388	0.0334	0.0287	0.0245	0.0208	0.0175	0.0147	0.0123	0.0102	
3.27	0.1540	0.1403	0.1268	0.1134	0.1001	0.0874	0.0763	0.0668	0.0584	0.0510	0.0443	0.0384	0.0331	0.0283	0.0242	0.0205	0.0173	0.0145	0.0121	0.0101	
3.28	0.1532	0.1395	0.1260	0.1126	0.0994	0.0867	0.0757	0.0662	0.0579	0.0505	0.0439	0.0380	0.0327	0.0280	0.0239	0.0202	0.0171	0.0143	0.0119	0.0099	
3.29	0.1524	0.1388	0.1253	0.1119	0.0987	0.0860	0.0751	0.0656	0.0573	0.0500	0.0435	0.0376	0.0323	0.0277	0.0236	0.0200	0.0168	0.0141	0.0118	0.0097	
3.30	0.1516	0.1380	0.1245	0.1111	0.0979	0.0853	0.0745	0.0650	0.0568	0.0495	0.0430	0.0372	0.0320	0.0273	0.0233	0.0197	0.0166	0.0139	0.0116	0.0096	
3.31	0.1509	0.1372	0.1237	0.1104	0.0972	0.0846	0.0738	0.0645	0.0563	0.0491	0.0426	0.0368	0.0316	0.0270	0.0230	0.0195	0.0164	0.0137	0.0114	0.0094	
3.32	0.1501	0.1365	0.1230	0.1097	0.0965	0.0840	0.0732	0.0639	0.0558	0.0486	0.0422	0.0364	0.0313	0.0267	0.0227	0.0192	0.0162	0.0135	0.0112	0.0093	
3.33	0.1493	0.1357	0.1223	0.1089	0.0958	0.0833	0.0726	0.0634	0.0553	0.0481	0.0417	0.0360	0.0309	0.0264	0.0224	0.0190	0.0159	0.0133	0.0111	0.0091	
3.34	0.1486	0.1350	0.1215	0.1082	0.0950	0.0826	0.0720	0.0628	0.0548	0.0477	0.0413	0.0357	0.0306	0.0261	0.0221	0.0187	0.0157	0.0131	0.0109	0.0090	
3.35	0.1478	0.1342	0.1208	0.1075	0.0943	0.0820	0.0714	0.0623	0.0543	0.0472	0.0409	0.0353	0.0302	0.0258	0.0219	0.0185	0.0155	0.0129	0.0107	0.0088	
3.36	0.1471	0.1335	0.1201	0.1068	0.0936	0.0813	0.0708	0.0617	0.0538	0.0468	0.0405	0.0349	0.0299	0.0255	0.0216	0.0182	0.0153	0.0128	0.0106	0.0087	
3.37	0.1464	0.1328	0.1193	0.1060	0.0929	0.0807	0.0702	0.0612	0.0533	0.0463	0.0401	0.0345	0.0296	0.0252	0.0213	0.0180	0.0151	0.0126	0.0104	0.0086	
3.38	0.1456	0.1320	0.1186	0.1053	0.0922	0.0800	0.0697	0.0607	0.0528	0.0459	0.0397	0.0342	0.0292	0.0249	0.0211	0.0178	0.0149	0.0124	0.0103	0.0084	
3.39	0.1449	0.1313	0.1179	0.1046	0.0915	0.0794	0.0691	0.0602	0.0524	0.0455	0.0393	0.0338	0.0289	0.0246	0.0208	0.0175	0.0147	0.0122	0.0101	0.0083	
3.40	0.1441	0.1306	0.1172	0.1039	0.0908	0.0788	0.0685	0.0596	0.0519	0.0450	0.0389	0.0335	0.0286	0.0243	0.0205	0.0173	0.0145	0.0120	0.0099	0.0082	
3.41	0.1434	0.1298	0.1164	0.1032	0.0901	0.0781	0.0678	0.0589	0.0512	0.0443	0.0382	0.0328	0.0279	0.0236	0.0200	0.0171	0.0143	0.0119	0.0098	0.0081	
3.42	0.1426	0.1291	0.1157	0.1025	0.0894	0.0774	0.0671	0.0582	0.0505	0.0436	0.0375	0.0321	0.0272	0.0230	0.0195	0.0168	0.0141	0.0117	0.0096	0.0079	
3.43	0.1420	0.1284	0.1150	0.1018	0.0887	0.0769	0.0668	0.0581	0.0505	0.0438	0.0378	0.0324	0.0276	0.0234	0.0198	0.0166	0.0139	0.0115	0.0095	0.0078	
3.44	0.1412	0.1277	0.1143	0.1011	0.0881	0.0763	0.0663	0.0576	0.0500	0.0434	0.0374	0.0321	0.0273	0.0232	0.0195	0.0164	0.0137	0.0114	0.0094	0.0077	
3.45	0.1405	0.1270	0.1136	0.1004	0.0874	0.0757	0.0657	0.0571	0.0496	0.0429	0.0370	0.0317	0.0270	0.0229	0.0193	0.0162	0.0135	0.0112	0.0092	0.0075	
3.46	0.1398	0.1263	0.1129	0.0997	0.0867	0.0751	0.0652	0.0566	0.0491	0.0425	0.0366	0.0314	0.0267	0.0226	0.0191	0.0160	0.0133	0.0110	0.0091	0.0074	
3.47	0.1391	0.1256	0.1122	0.0990	0.0861	0.0745	0.0646	0.0561	0.0487	0.0421	0.0363	0.0310	0.0264	0.0224	0.0188	0.0158	0.0131	0.0109	0.0089	0.0073	
3.48	0.1384	0.1249	0.1115	0.0983	0.0854	0.0739	0.0641	0.0556	0.0483	0.0417	0.0359	0.0307	0.0261	0.0221	0.0186	0.0156	0.0130	0.0107	0.0088	0.0072	
3.49	0.1377	0.1242	0.1108	0.0977	0.0847	0.0733	0.0636	0.0552	0.0478	0.0413	0.0355	0.0304	0.0258	0.0218	0.0184	0.0154	0.0128	0.0106	0.0087	0.0071	
3.50	0.1370	0.1235	0.1102	0.0970	0.0841	0.0727	0.0631	0.0547	0.0474	0.0409	0.0352	0.0301	0.0255	0.0216	0.0181	0.0152	0.0126	0.0104	0.0085	0.0069	
3.51	0.1363	0.1228	0.1095	0.0963	0.0834	0.0721	0.0625	0.0542	0.0470	0.0406	0.0348	0.0298	0.0252	0.0213	0.0179	0.0150	0.0124	0.0103	0.0084	0.0068	
3.52	0.1356	0.1221	0.1088	0.0956	0.0828	0.0716	0.0620	0.0538	0.0465	0.0402	0.0345	0.0294	0.0250	0.0211	0.0177	0.0148	0.0123	0.0101	0.0083	0.0067	
3.53	0.1349	0.1214	0.1081	0.0950	0.0822	0.0710	0.0615														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.1049	0.0918	0.0790	0.0668	0.0569	0.0485	0.0414	0.0352	0.0299	0.0251	0.0210	0.0174	0.0143	0.0117	0.0095	0.0077	0.0062	0.0049	0.0039	0.0030	
4.02	0.1043	0.0913	0.0784	0.0663	0.0564	0.0481	0.0410	0.0349	0.0296	0.0249	0.0208	0.0172	0.0142	0.0116	0.0094	0.0076	0.0061	0.0048	0.0038	0.0030	
4.03	0.1038	0.0907	0.0779	0.0658	0.0560	0.0478	0.0407	0.0346	0.0293	0.0246	0.0205	0.0170	0.0140	0.0115	0.0093	0.0075	0.0060	0.0048	0.0038	0.0029	
4.04	0.1032	0.0902	0.0773	0.0654	0.0556	0.0474	0.0404	0.0343	0.0290	0.0244	0.0203	0.0168	0.0139	0.0113	0.0092	0.0074	0.0059	0.0047	0.0037	0.0029	
4.05	0.1026	0.0896	0.0768	0.0649	0.0552	0.0470	0.0400	0.0340	0.0288	0.0242	0.0201	0.0167	0.0137	0.0112	0.0091	0.0073	0.0058	0.0046	0.0036	0.0028	
4.06	0.1021	0.0891	0.0763	0.0644	0.0548	0.0466	0.0397	0.0337	0.0285	0.0239	0.0199	0.0165	0.0135	0.0111	0.0090	0.0072	0.0058	0.0046	0.0036	0.0028	
4.07	0.1015	0.0885	0.0757	0.0639	0.0543	0.0463	0.0394	0.0334	0.0283	0.0237	0.0197	0.0163	0.0134	0.0109	0.0089	0.0071	0.0057	0.0045	0.0035	0.0027	
4.08	0.1010	0.0880	0.0752	0.0635	0.0539	0.0459	0.0391	0.0331	0.0280	0.0235	0.0195	0.0161	0.0132	0.0108	0.0087	0.0070	0.0056	0.0044	0.0035	0.0027	
4.09	0.1004	0.0875	0.0747	0.0630	0.0535	0.0455	0.0387	0.0329	0.0278	0.0233	0.0193	0.0160	0.0131	0.0107	0.0086	0.0069	0.0055	0.0044	0.0034	0.0027	
4.10	0.0999	0.0869	0.0742	0.0625	0.0531	0.0452	0.0384	0.0326	0.0275	0.0230	0.0191	0.0158	0.0129	0.0105	0.0085	0.0068	0.0054	0.0043	0.0034	0.0026	
4.11	0.0993	0.0864	0.0736	0.0621	0.0527	0.0448	0.0381	0.0323	0.0273	0.0228	0.0189	0.0156	0.0128	0.0104	0.0084	0.0068	0.0054	0.0042	0.0033	0.0026	
4.12	0.0988	0.0859	0.0731	0.0616	0.0523	0.0445	0.0378	0.0320	0.0270	0.0226	0.0187	0.0155	0.0127	0.0103	0.0083	0.0067	0.0053	0.0042	0.0033	0.0025	
4.13	0.0983	0.0853	0.0726	0.0612	0.0519	0.0441	0.0375	0.0318	0.0268	0.0224	0.0185	0.0153	0.0125	0.0102	0.0082	0.0066	0.0052	0.0041	0.0032	0.0025	
4.14	0.0977	0.0848	0.0721	0.0607	0.0515	0.0438	0.0372	0.0315	0.0265	0.0222	0.0184	0.0151	0.0124	0.0101	0.0081	0.0065	0.0051	0.0041	0.0032	0.0024	
4.15	0.0972	0.0843	0.0716	0.0603	0.0511	0.0434	0.0369	0.0312	0.0263	0.0220	0.0182	0.0150	0.0122	0.0099	0.0080	0.0064	0.0051	0.0040	0.0031	0.0024	
4.16	0.0967	0.0837	0.0711	0.0598	0.0508	0.0431	0.0366	0.0309	0.0260	0.0217	0.0180	0.0148	0.0121	0.0098	0.0079	0.0063	0.0050	0.0039	0.0031	0.0024	
4.17	0.0961	0.0832	0.0705	0.0594	0.0504	0.0428	0.0363	0.0307	0.0258	0.0215	0.0178	0.0146	0.0119	0.0097	0.0078	0.0062	0.0049	0.0039	0.0030	0.0023	
4.18	0.0956	0.0827	0.0700	0.0590	0.0500	0.0424	0.0360	0.0304	0.0256	0.0213	0.0176	0.0145	0.0118	0.0096	0.0077	0.0061	0.0049	0.0038	0.0030	0.0023	
4.19	0.0951	0.0822	0.0695	0.0585	0.0496	0.0421	0.0357	0.0302	0.0253	0.0211	0.0174	0.0143	0.0117	0.0095	0.0076	0.0061	0.0048	0.0038	0.0029	0.0023	
4.20	0.0945	0.0817	0.0690	0.0581	0.0492	0.0418	0.0354	0.0299	0.0251	0.0209	0.0173	0.0142	0.0115	0.0094	0.0075	0.0060	0.0047	0.0037	0.0029	0.0022	
4.21	0.0940	0.0812	0.0685	0.0577	0.0489	0.0414	0.0351	0.0296	0.0249	0.0207	0.0171	0.0140	0.0114	0.0092	0.0074	0.0059	0.0047	0.0037	0.0028	0.0022	
4.22	0.0935	0.0806	0.0680	0.0573	0.0485	0.0411	0.0348	0.0294	0.0247	0.0205	0.0169	0.0139	0.0113	0.0091	0.0073	0.0058	0.0046	0.0036	0.0028	0.0021	
4.23	0.0930	0.0801	0.0675	0.0568	0.0481	0.0408	0.0345	0.0291	0.0244	0.0203	0.0167	0.0137	0.0112	0.0090	0.0072	0.0057	0.0045	0.0035	0.0027	0.0021	
4.24	0.0925	0.0796	0.0671	0.0564	0.0478	0.0405	0.0343	0.0289	0.0242	0.0201	0.0166	0.0136	0.0110	0.0089	0.0071	0.0057	0.0045	0.0035	0.0027	0.0021	
4.25	0.0920	0.0791	0.0666	0.0560	0.0474	0.0402	0.0340	0.0286	0.0240	0.0199	0.0164	0.0134	0.0109	0.0088	0.0070	0.0056	0.0044	0.0034	0.0027	0.0020	
4.26	0.0914	0.0786	0.0661	0.0556	0.0471	0.0399	0.0337	0.0284	0.0238	0.0197	0.0162	0.0133	0.0108	0.0087	0.0070	0.0055	0.0043	0.0034	0.0026	0.0020	
4.27	0.0909	0.0781	0.0656	0.0552	0.0467	0.0395	0.0334	0.0281	0.0236	0.0195	0.0161	0.0131	0.0107	0.0086	0.0069	0.0054	0.0043	0.0033	0.0026	0.0020	
4.28	0.0904	0.0776	0.0652	0.0548	0.0464	0.0392	0.0332	0.0279	0.0233	0.0194	0.0159	0.0130	0.0105	0.0085	0.0068	0.0054	0.0042	0.0033	0.0025	0.0019	
4.29	0.0899	0.0771	0.0647	0.0544	0.0460	0.0389	0.0329	0.0277	0.0231	0.0192	0.0157	0.0129	0.0104	0.0084	0.0067	0.0053	0.0042	0.0032	0.0025	0.0019	
4.30	0.0894	0.0766	0.0642	0.0540	0.0457	0.0386	0.0326	0.0274	0.0229	0.0190	0.0156	0.0127	0.0103	0.0083	0.0066	0.0052	0.0041	0.0032	0.0025	0.0019	
4.31	0.0889	0.0761	0.0638	0.0536	0.0453	0.0383	0.0324	0.0272	0.0227	0.0188	0.0154	0.0126	0.0102	0.0082	0.0065	0.0052	0.0041	0.0031	0.0024	0.0018	
4.32	0.0884	0.0756	0.0633	0.0532	0.0450	0.0380	0.0321	0.0270	0.0225	0.0186	0.0153	0.0124	0.0101	0.0081	0.0064	0.0051	0.0040	0.0031	0.0024	0.0018	
4.33	0.0879	0.0752	0.0629	0.0528	0.0446	0.0377	0.0318	0.0267	0.0223	0.0184	0.0151	0.0123	0.0100	0.0080	0.0064	0.0050	0.0039	0.0031	0.0023	0.0018	
4.34	0.0874	0.0747	0.0624	0.0525	0.0443	0.0374	0.0316	0.0265	0.0221	0.0183	0.0150	0.0122	0.0098	0.0079	0.0063	0.0050	0.0039	0.0030	0.0023	0.0018	
4.35	0.0869	0.0742	0.0620	0.0521	0.0440	0.0371	0.0313	0.0263	0.0219	0.0181	0.0148	0.0120	0.0097	0.0078	0.0062	0.0049	0.0038	0.0030	0.0023	0.0017	
4.36	0.0864	0.0737	0.0615	0.0517	0.0437	0.0369	0.0311	0.0260	0.0217	0.0179	0.0146	0.0119	0.0096	0.0077	0.0061	0.0048	0.0038	0.0029	0.0022	0.0017	
4.37	0.0859	0.0732	0.0611	0.0513	0.0433	0.0366	0.0308	0.0258	0.0215	0.0177	0.0145	0.0118	0.0095	0.0076	0.0060	0.0048	0.0037	0.0029	0.0022	0.0017	
4.38	0.0854	0.0727	0.0607	0.0510	0.0430	0.0363	0.0306	0.0256	0.0213	0.0176	0.0143	0.0117	0.0094	0.0075	0.0060	0.0047	0.0037	0.0028	0.0022	0.0016	
4.39	0.0850	0.0723	0.0602	0.0506	0.0427	0.0360	0.0303	0.0254	0.0211	0.0174	0.0142	0.0115	0.0093	0.0074	0.0059	0.0046	0.0036	0.0028	0.0021	0.0016	
4.40	0.0845	0.0718	0.0598	0.0502	0.0424	0.0357	0.0301	0.0252	0.0209	0.0172	0.0141	0.0114	0.0092	0.0073	0.0058	0.0046	0.0036	0.0028	0.0021	0.0016	
4.41	0.0841	0.0713	0.0594	0.0498	0.0420	0.0353	0.0297	0.0248	0.0205	0.0168	0.0137	0.0110	0.0089	0.0071	0.0057	0.0045	0.0035	0.0027	0.0021	0.0015	
4.42	0.0835	0.0708	0.0589	0.0493	0.0415	0.0348	0.0292	0.0243	0.0200	0.0163	0.0132	0.0105	0.0084	0.0067	0.0052	0.0041	0.0032	0.0024	0.0018	0.0013	
4.43	0.0830	0.0704	0.0586	0.0491	0.0414	0.0349	0.0293	0.0245	0.0204	0.0167	0.0136	0.0110	0.0089	0.0071	0.0056	0.0044	0.0034	0.0026	0.0020	0.0015	
4.44	0.0825	0.0699	0.0581	0.0486	0.0411	0.0346	0.0291	0.0243	0.0202	0.0166	0.0135	0.0109	0.0088	0.0070	0.0055	0.0043	0.0034	0.0026	0.0020	0.0015	
4.45	0.0821	0.0694	0.0577	0.0484	0.0408	0.0344	0.0289	0.0241	0.0200	0.0164	0.0134	0.0108	0.0087	0.0069	0.0055	0.0043	0.0033	0.0026	0.0019	0.0015	
4.46	0.0816	0.0690	0.0573	0.0481	0.0405	0.0341	0.0286	0.0239	0.0198	0.0162	0.0132	0.0107	0.0086	0.0068	0.0054	0.0042	0.0033	0.0025	0.0019	0.0014	
4.47	0.0811	0.0685	0.0569	0.0477	0.0402	0.0338	0.0284	0.0237	0.0196	0.0161	0.0131	0.0106	0.0085	0.0067	0.0053	0.0042	0.0032	0.0025	0.0019	0.0014	
4.48	0.0806	0.0680	0.0565	0.0474	0.0399	0.0336	0.0282	0.0235	0.0194	0.0159	0.0129	0.0105	0.0084	0.0067	0.0053	0.0041	0.0032	0.0024	0.0019	0.0014	
4.49	0.0802	0.0676	0.0561	0.0470	0.0396	0.0333	0.0279	0.0233	0.0193	0.0158	0.0128	0.0103	0.0083	0.0066	0.0052	0.0041	0.0031	0.0024	0.0018	0.0014	
4.50	0.0797	0.0671	0.0557	0.0467	0.0393	0.0330	0.0277	0.0231	0.0191	0.0156	0.0127	0.0102	0.0082	0.0065	0.0051	0.0040	0.0031	0.0024	0.0018	0.0014	
4.51	0.0792	0.0667	0.0553	0.0464	0.0390	0.0328	0.0275	0.0229	0.0189	0.0155	0.0126	0.0101	0.0081	0.0064	0.0051	0.0039	0.0031	0.0023	0.0018	0.0013	
4.52	0.0788	0.0662	0.0549	0.0460	0.0387	0.0325	0.0273	0.0227	0.0187	0.0153	0.0124	0.0100	0.0080	0.0064	0.0050	0.0039	0.0030	0.0023	0.0017	0.0013	
4.53	0.0783	0.0658	0.0546	0.0457	0.0384	0.0323															

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
5.01	0.0579	0.0473	0.0391	0.0324	0.0269	0.0222	0.0183	0.0148	0.0119	0.0095	0.0075	0.0059	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006
5.02	0.0575	0.0470	0.0388	0.0322	0.0267	0.0221	0.0181	0.0147	0.0118	0.0094	0.0074	0.0058	0.0044	0.0034	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005
5.03	0.0571	0.0466	0.0385	0.0320	0.0265	0.0219	0.0180	0.0146	0.0117	0.0093	0.0073	0.0057	0.0044	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006
5.04	0.0568	0.0463	0.0383	0.0317	0.0263	0.0217	0.0178	0.0144	0.0116	0.0092	0.0073	0.0057	0.0044	0.0034	0.0026	0.0019	0.0014	0.0011	0.0008	0.0006
5.05	0.0564	0.0460	0.0380	0.0315	0.0261	0.0216	0.0177	0.0143	0.0115	0.0091	0.0072	0.0056	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006
5.06	0.0560	0.0457	0.0378	0.0313	0.0259	0.0214	0.0175	0.0142	0.0114	0.0090	0.0071	0.0056	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005
5.07	0.0556	0.0454	0.0375	0.0311	0.0257	0.0212	0.0174	0.0141	0.0113	0.0089	0.0070	0.0055	0.0042	0.0033	0.0025	0.0018	0.0014	0.0010	0.0007	0.0005
5.08	0.0553	0.0451	0.0372	0.0309	0.0256	0.0211	0.0172	0.0139	0.0112	0.0089	0.0070	0.0054	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005
5.09	0.0549	0.0448	0.0370	0.0306	0.0254	0.0209	0.0171	0.0138	0.0111	0.0088	0.0069	0.0054	0.0041	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005
5.10	0.0545	0.0445	0.0367	0.0304	0.0252	0.0207	0.0170	0.0137	0.0110	0.0087	0.0068	0.0053	0.0041	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005
5.11	0.0542	0.0442	0.0365	0.0302	0.0250	0.0206	0.0168	0.0136	0.0109	0.0086	0.0067	0.0053	0.0041	0.0031	0.0023	0.0018	0.0013	0.0009	0.0007	0.0005
5.12	0.0538	0.0439	0.0362	0.0300	0.0248	0.0204	0.0167	0.0135	0.0108	0.0085	0.0067	0.0052	0.0040	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005
5.13	0.0534	0.0436	0.0360	0.0298	0.0246	0.0203	0.0166	0.0133	0.0107	0.0084	0.0066	0.0051	0.0040	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005
5.14	0.0531	0.0433	0.0357	0.0296	0.0245	0.0201	0.0164	0.0132	0.0106	0.0083	0.0065	0.0051	0.0039	0.0030	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005
5.15	0.0527	0.0430	0.0355	0.0294	0.0243	0.0200	0.0163	0.0131	0.0105	0.0083	0.0065	0.0050	0.0039	0.0030	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005
5.16	0.0524	0.0428	0.0350	0.0290	0.0240	0.0198	0.0161	0.0130	0.0104	0.0082	0.0064	0.0050	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0007	0.0005
5.17	0.0520	0.0425	0.0350	0.0290	0.0239	0.0197	0.0160	0.0129	0.0103	0.0081	0.0063	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004
5.18	0.0517	0.0422	0.0348	0.0288	0.0237	0.0195	0.0159	0.0128	0.0102	0.0080	0.0063	0.0049	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004
5.19	0.0513	0.0419	0.0345	0.0285	0.0236	0.0194	0.0158	0.0127	0.0101	0.0079	0.0062	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0008	0.0006	0.0004
5.20	0.0510	0.0416	0.0343	0.0283	0.0234	0.0192	0.0156	0.0126	0.0100	0.0079	0.0061	0.0048	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004
5.21	0.0507	0.0414	0.0341	0.0282	0.0232	0.0191	0.0155	0.0124	0.0099	0.0078	0.0061	0.0047	0.0036	0.0027	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004
5.22	0.0503	0.0411	0.0338	0.0280	0.0231	0.0189	0.0154	0.0123	0.0098	0.0077	0.0060	0.0044	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004
5.23	0.0500	0.0408	0.0336	0.0278	0.0229	0.0188	0.0152	0.0122	0.0097	0.0076	0.0060	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004
5.24	0.0497	0.0405	0.0334	0.0276	0.0227	0.0186	0.0151	0.0121	0.0096	0.0076	0.0059	0.0046	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004
5.25	0.0493	0.0403	0.0332	0.0274	0.0226	0.0185	0.0150	0.0120	0.0095	0.0075	0.0058	0.0045	0.0034	0.0026	0.0020	0.0014	0.0011	0.0008	0.0006	0.0004
5.26	0.0490	0.0400	0.0329	0.0272	0.0224	0.0183	0.0149	0.0119	0.0094	0.0074	0.0058	0.0045	0.0034	0.0026	0.0019	0.0014	0.0010	0.0008	0.0005	0.0004
5.27	0.0487	0.0397	0.0327	0.0270	0.0222	0.0182	0.0148	0.0118	0.0094	0.0073	0.0057	0.0044	0.0034	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004
5.28	0.0484	0.0395	0.0325	0.0268	0.0221	0.0181	0.0146	0.0117	0.0093	0.0073	0.0057	0.0044	0.0033	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004
5.29	0.0481	0.0392	0.0323	0.0267	0.0219	0.0179	0.0145	0.0116	0.0092	0.0072	0.0056	0.0043	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004
5.30	0.0477	0.0390	0.0321	0.0264	0.0217	0.0178	0.0144	0.0115	0.0091	0.0071	0.0055	0.0043	0.0033	0.0025	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004
5.31	0.0474	0.0387	0.0318	0.0262	0.0216	0.0176	0.0143	0.0114	0.0090	0.0071	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004
5.32	0.0471	0.0385	0.0316	0.0261	0.0214	0.0175	0.0142	0.0113	0.0089	0.0070	0.0054	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003
5.33	0.0468	0.0382	0.0314	0.0259	0.0213	0.0174	0.0140	0.0112	0.0088	0.0069	0.0054	0.0041	0.0031	0.0024	0.0018	0.0013	0.0009	0.0007	0.0005	0.0003
5.34	0.0465	0.0379	0.0312	0.0257	0.0211	0.0172	0.0139	0.0111	0.0088	0.0069	0.0053	0.0041	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003
5.35	0.0462	0.0377	0.0310	0.0255	0.0210	0.0171	0.0138	0.0110	0.0088	0.0068	0.0053	0.0040	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003
5.36	0.0459	0.0375	0.0308	0.0253	0.0208	0.0170	0.0137	0.0109	0.0086	0.0067	0.0052	0.0040	0.0030	0.0023	0.0017	0.0012	0.0009	0.0007	0.0005	0.0003
5.37	0.0456	0.0372	0.0306	0.0252	0.0207	0.0168	0.0136	0.0108	0.0085	0.0067	0.0052	0.0040	0.0030	0.0023	0.0017	0.0012	0.0009	0.0006	0.0005	0.0003
5.38	0.0453	0.0370	0.0304	0.0250	0.0205	0.0167	0.0135	0.0107	0.0084	0.0066	0.0051	0.0039	0.0030	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003
5.39	0.0450	0.0367	0.0302	0.0248	0.0204	0.0166	0.0134	0.0106	0.0084	0.0065	0.0050	0.0039	0.0029	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003
5.40	0.0447	0.0365	0.0300	0.0246	0.0202	0.0165	0.0133	0.0105	0.0083	0.0065	0.0050	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003
5.41	0.0444	0.0362	0.0298	0.0245	0.0201	0.0163	0.0131	0.0104	0.0082	0.0064	0.0049	0.0038	0.0029	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003
5.42	0.0441	0.0360	0.0296	0.0243	0.0199	0.0162	0.0130	0.0103	0.0081	0.0063	0.0049	0.0037	0.0028	0.0021	0.0016	0.0011	0.0008	0.0006	0.0004	0.0003
5.43	0.0438	0.0357	0.0292	0.0240	0.0196	0.0159	0.0128	0.0102	0.0080	0.0062	0.0048	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003
5.44	0.0436	0.0355	0.0292	0.0240	0.0196	0.0160	0.0128	0.0102	0.0080	0.0062	0.0048	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003
5.45	0.0433	0.0353	0.0290	0.0238	0.0195	0.0158	0.0127	0.0101	0.0079	0.0062	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003
5.46	0.0430	0.0351	0.0288	0.0236	0.0193	0.0157	0.0126	0.0100	0.0078	0.0061	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003
5.47	0.0427	0.0348	0.0286	0.0235	0.0192	0.0156	0.0125	0.0099	0.0078	0.0060	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003
5.48	0.0425	0.0346	0.0284	0.0233	0.0191	0.0155	0.0124	0.0098	0.0077	0.0060	0.0046	0.0035	0.0026	0.0020	0.0014	0.0011	0.0008	0.0005	0.0004	0.0003
5.49	0.0422	0.0344	0.0282	0.0231	0.0189	0.0153	0.0123	0.0097	0.0076	0.0059	0.0045	0.0035	0.0026	0.0019	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003
5.50	0.0419	0.0342	0.0280	0.0230	0.0188	0.0152	0.0122	0.0096	0.0075	0.0059	0.0045	0.0034	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003
5.51	0.0416	0.0339	0.0278	0.0228	0.0186	0.0151	0.0121	0.0095	0.0075	0.0058	0.0045	0.0034	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003
5.52	0.0414	0.0337	0.0276	0.0227	0.0185	0.0150	0.0120	0.0095	0.0074	0.0057	0.0044	0.0034	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0002
5.53	0.0411	0.0335	0.0275	0.0225	0.0184	0.0149	0.0119													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35		
7.01	0.0166	0.0132	0.0104	0.0081	0.0062	0.0046	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.02	0.0165	0.0131	0.0103	0.0080	0.0061	0.0046	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.03	0.0164	0.0130	0.0103	0.0080	0.0061	0.0045	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.04	0.0163	0.0129	0.0102	0.0079	0.0060	0.0045	0.0033	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.05	0.0162	0.0129	0.0101	0.0079	0.0060	0.0045	0.0033	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.06	0.0161	0.0128	0.0101	0.0078	0.0059	0.0044	0.0033	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.07	0.0160	0.0127	0.0100	0.0078	0.0059	0.0044	0.0033	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.08	0.0159	0.0126	0.0099	0.0077	0.0059	0.0044	0.0032	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.09	0.0158	0.0125	0.0099	0.0077	0.0058	0.0043	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.10	0.0157	0.0125	0.0098	0.0076	0.0058	0.0043	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.11	0.0156	0.0124	0.0097	0.0075	0.0057	0.0043	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.12	0.0155	0.0123	0.0097	0.0075	0.0057	0.0042	0.0031	0.0023	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.13	0.0154	0.0122	0.0096	0.0074	0.0056	0.0042	0.0031	0.0023	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.14	0.0153	0.0122	0.0096	0.0074	0.0056	0.0042	0.0031	0.0022	0.0016	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.15	0.0153	0.0121	0.0095	0.0073	0.0055	0.0041	0.0030	0.0022	0.0016	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.16	0.0152	0.0120	0.0094	0.0073	0.0055	0.0041	0.0030	0.0022	0.0016	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.17	0.0151	0.0119	0.0094	0.0072	0.0055	0.0041	0.0030	0.0022	0.0016	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.18	0.0150	0.0119	0.0093	0.0072	0.0054	0.0040	0.0030	0.0022	0.0016	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.19	0.0149	0.0118	0.0092	0.0071	0.0054	0.0040	0.0029	0.0021	0.0015	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.20	0.0148	0.0117	0.0092	0.0071	0.0053	0.0040	0.0029	0.0021	0.0015	0.0011	0.0008	0.0005	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000		
7.21	0.0147	0.0117	0.0091	0.0070	0.0053	0.0039	0.0029	0.0021	0.0015	0.0011	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.22	0.0147	0.0116	0.0091	0.0070	0.0053	0.0039	0.0029	0.0021	0.0015	0.0011	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.23	0.0146	0.0115	0.0090	0.0069	0.0052	0.0039	0.0028	0.0021	0.0015	0.0011	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.24	0.0145	0.0114	0.0090	0.0069	0.0052	0.0038	0.0028	0.0020	0.0015	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.25	0.0144	0.0114	0.0089	0.0068	0.0051	0.0038	0.0028	0.0020	0.0015	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.26	0.0143	0.0113	0.0088	0.0068	0.0051	0.0038	0.0028	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.27	0.0142	0.0112	0.0088	0.0067	0.0051	0.0038	0.0028	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.28	0.0141	0.0112	0.0087	0.0067	0.0050	0.0037	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.29	0.0141	0.0111	0.0087	0.0067	0.0050	0.0037	0.0027	0.0020	0.0014	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.30	0.0140	0.0110	0.0086	0.0066	0.0050	0.0037	0.0027	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.31	0.0139	0.0110	0.0086	0.0066	0.0049	0.0036	0.0027	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.32	0.0138	0.0109	0.0085	0.0065	0.0049	0.0036	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.33	0.0137	0.0108	0.0084	0.0065	0.0048	0.0036	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.34	0.0137	0.0108	0.0084	0.0064	0.0048	0.0035	0.0026	0.0019	0.0013	0.0009	0.0007	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.35	0.0136	0.0107	0.0083	0.0064	0.0048	0.0035	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.36	0.0135	0.0106	0.0083	0.0063	0.0047	0.0035	0.0026	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.37	0.0134	0.0106	0.0082	0.0063	0.0047	0.0035	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.38	0.0133	0.0105	0.0082	0.0062	0.0047	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.39	0.0133	0.0104	0.0081	0.0062	0.0046	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.40	0.0132	0.0104	0.0081	0.0062	0.0046	0.0034	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.41	0.0131	0.0103	0.0080	0.0061	0.0046	0.0034	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.42	0.0131	0.0103	0.0080	0.0061	0.0045	0.0033	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.43	0.0130	0.0102	0.0079	0.0060	0.0045	0.0033	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.44	0.0129	0.0101	0.0079	0.0060	0.0045	0.0033	0.0024	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.45	0.0128	0.0101	0.0078	0.0059	0.0044	0.0033	0.0024	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.46	0.0127	0.0100	0.0078	0.0059	0.0044	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.47	0.0127	0.0099	0.0077	0.0059	0.0044	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.48	0.0126	0.0099	0.0077	0.0058	0.0043	0.0032	0.0023	0.0017	0.0012	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.49	0.0125	0.0098	0.0076	0.0058	0.0043	0.0031	0.0023	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.50	0.0124	0.0098	0.0076	0.0057	0.0043	0.0031	0.0023	0.0016	0.0012	0.0008	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.51	0.0124	0.0097	0.0075	0.0057	0.0042	0.0031	0.0022	0.0016	0.0011	0.0008	0.0005	0.0004	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.52	0.0123	0.0096	0.0075	0.0057	0.0042	0.0031	0.0022	0.0016	0.0011	0.0008	0.0005	0.0004	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000		
7.53	0.0122	0.0096	0.0074	0.0056	0.0042	0.0030	0.0022	0.														

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9603	0.9602	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9504	0.9503	0.9503	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9406	0.9405	0.9404	0.9403	0.9402	0.9402	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9309	0.9307	0.9305	0.9304	0.9303	0.9302	0.9302	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9212	0.9209	0.9207	0.9206	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9115	0.9112	0.9110	0.9108	0.9106	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9019	0.9015	0.9012	0.9010	0.9008	0.9006	0.9004	0.9003	0.9002	0.9002	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8923	0.8919	0.8915	0.8912	0.8910	0.8907	0.8906	0.8904	0.8903	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8828	0.8823	0.8819	0.8815	0.8812	0.8809	0.8807	0.8805	0.8804	0.8803	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8733	0.8728	0.8723	0.8719	0.8715	0.8712	0.8709	0.8707	0.8705	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8639	0.8633	0.8627	0.8622	0.8618	0.8614	0.8611	0.8608	0.8606	0.8605	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8546	0.8539	0.8532	0.8527	0.8522	0.8517	0.8514	0.8510	0.8508	0.8506	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8453	0.8445	0.8438	0.8431	0.8426	0.8421	0.8416	0.8413	0.8410	0.8407	0.8405	0.8404	0.8402	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400
0.17	0.8361	0.8352	0.8344	0.8337	0.8330	0.8324	0.8319	0.8315	0.8312	0.8309	0.8306	0.8305	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8269	0.8259	0.8250	0.8242	0.8235	0.8228	0.8223	0.8218	0.8214	0.8211	0.8208	0.8206	0.8204	0.8203	0.8202	0.8201	0.8201	0.8200	0.8200	0.8200
0.19	0.8178	0.8167	0.8157	0.8148	0.8140	0.8133	0.8127	0.8121	0.8117	0.8113	0.8110	0.8107	0.8105	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100
0.20	0.8088	0.8076	0.8065	0.8055	0.8046	0.8038	0.8031	0.8025	0.8019	0.8015	0.8011	0.8008	0.8006	0.8004	0.8003	0.8002	0.8001	0.8001	0.8000	0.8000
0.21	0.7998	0.7985	0.7973	0.7962	0.7952	0.7943	0.7935	0.7928	0.7922	0.7917	0.7913	0.7910	0.7907	0.7905	0.7903	0.7902	0.7901	0.7901	0.7900	0.7900
0.22	0.7909	0.7894	0.7881	0.7869	0.7859	0.7849	0.7840	0.7832	0.7826	0.7820	0.7816	0.7812	0.7809	0.7806	0.7804	0.7803	0.7802	0.7801	0.7800	0.7800
0.23	0.7820	0.7805	0.7791	0.7778	0.7766	0.7755	0.7746	0.7737	0.7730	0.7724	0.7718	0.7714	0.7710	0.7707	0.7705	0.7703	0.7702	0.7701	0.7700	0.7700
0.24	0.7732	0.7716	0.7700	0.7686	0.7673	0.7662	0.7651	0.7642	0.7634	0.7627	0.7621	0.7616	0.7612	0.7609	0.7606	0.7604	0.7603	0.7602	0.7601	0.7600
0.25	0.7645	0.7627	0.7611	0.7596	0.7582	0.7569	0.7558	0.7548	0.7539	0.7531	0.7525	0.7519	0.7515	0.7511	0.7508	0.7505	0.7503	0.7502	0.7501	0.7501
0.26	0.7558	0.7539	0.7522	0.7506	0.7491	0.7477	0.7465	0.7454	0.7444	0.7436	0.7428	0.7422	0.7417	0.7413	0.7409	0.7406	0.7404	0.7403	0.7402	0.7401
0.27	0.7472	0.7452	0.7433	0.7416	0.7400	0.7385	0.7372	0.7360	0.7350	0.7340	0.7332	0.7326	0.7320	0.7315	0.7311	0.7308	0.7305	0.7303	0.7302	0.7301
0.28	0.7387	0.7366	0.7346	0.7327	0.7310	0.7294	0.7280	0.7267	0.7256	0.7246	0.7237	0.7229	0.7223	0.7217	0.7213	0.7209	0.7206	0.7204	0.7203	0.7201
0.29	0.7302	0.7280	0.7259	0.7239	0.7220	0.7203	0.7188	0.7174	0.7162	0.7151	0.7142	0.7133	0.7126	0.7120	0.7115	0.7111	0.7108	0.7105	0.7103	0.7102
0.30	0.7218	0.7194	0.7172	0.7151	0.7131	0.7113	0.7097	0.7082	0.7069	0.7057	0.7047	0.7038	0.7030	0.7023	0.7017	0.7013	0.7009	0.7006	0.7004	0.7002
0.31	0.7135	0.7110	0.7086	0.7064	0.7043	0.7024	0.7006	0.6990	0.6976	0.6963	0.6952	0.6942	0.6934	0.6926	0.6920	0.6915	0.6911	0.6907	0.6905	0.6903
0.32	0.7052	0.7026	0.7001	0.6977	0.6955	0.6935	0.6916	0.6899	0.6884	0.6870	0.6858	0.6847	0.6838	0.6830	0.6823	0.6817	0.6812	0.6808	0.6805	0.6803
0.33	0.6970	0.6942	0.6916	0.6891	0.6868	0.6846	0.6827	0.6809	0.6792	0.6778	0.6765	0.6753	0.6743	0.6734	0.6726	0.6720	0.6714	0.6710	0.6707	0.6704
0.34	0.6889	0.6860	0.6832	0.6806	0.6781	0.6759	0.6738	0.6719	0.6701	0.6686	0.6672	0.6659	0.6648	0.6639	0.6630	0.6623	0.6617	0.6612	0.6608	0.6605
0.35	0.6808	0.6778	0.6749	0.6721	0.6696	0.6672	0.6650	0.6630	0.6611	0.6594	0.6579	0.6566	0.6554	0.6544	0.6534	0.6526	0.6520	0.6514	0.6510	0.6506
0.36	0.6728	0.6696	0.6666	0.6637	0.6610	0.6585	0.6562	0.6541	0.6521	0.6504	0.6488	0.6473	0.6460	0.6449	0.6439	0.6430	0.6423	0.6416	0.6411	0.6407
0.37	0.6649	0.6616	0.6584	0.6554	0.6526	0.6499	0.6475	0.6453	0.6432	0.6413	0.6396	0.6381	0.6367	0.6355	0.6344	0.6334	0.6326	0.6319	0.6313	0.6309
0.38	0.6570	0.6536	0.6503	0.6471	0.6442	0.6414	0.6389	0.6365	0.6343	0.6324	0.6305	0.6289	0.6274	0.6261	0.6249	0.6239	0.6230	0.6222	0.6216	0.6210
0.39	0.6492	0.6456	0.6422	0.6389	0.6358	0.6323	0.6288	0.6254	0.6228	0.6204	0.6185	0.6168	0.6152	0.6144	0.6135	0.6126	0.6118	0.6112	0.6106	0.6102
0.40	0.6415	0.6378	0.6342	0.6308	0.6276	0.6246	0.6218	0.6192	0.6168	0.6145	0.6125	0.6107	0.6090	0.6075	0.6061	0.6049	0.6038	0.6029	0.6021	0.6014
0.41	0.6338	0.6300	0.6262	0.6227	0.6194	0.6162	0.6133	0.6106	0.6081	0.6058	0.6036	0.6016	0.5999	0.5982	0.5968	0.5954	0.5943	0.5932	0.5924	0.5916
0.42	0.6262	0.6222	0.6184	0.6147	0.6112	0.6080	0.6049	0.6021	0.5995	0.5970	0.5948	0.5927	0.5908	0.5890	0.5875	0.5860	0.5848	0.5837	0.5827	0.5819
0.43	0.6187	0.6146	0.6106	0.6068	0.6032	0.5998	0.5966	0.5937	0.5909	0.5884	0.5860	0.5838	0.5818	0.5799	0.5782	0.5767	0.5753	0.5741	0.5731	0.5722
0.44	0.6112	0.6070	0.6028	0.5989	0.5952	0.5917	0.5884	0.5853	0.5824	0.5798	0.5773	0.5750	0.5728	0.5709	0.5691	0.5674	0.5660	0.5646	0.5635	0.5625
0.45	0.6038	0.5994	0.5950	0.5911	0.5872	0.5836	0.													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2891	0.2800	0.2712	0.2626	0.2543	0.2462	0.2383	0.2306	0.2231	0.2157	0.2084	0.2011	0.1939	0.1867	0.1795	0.1721	0.1647	0.1570	0.1491	0.1409
1.02	0.2851	0.2760	0.2671	0.2585	0.2502	0.2421	0.2342	0.2265	0.2189	0.2115	0.2042	0.1969	0.1897	0.1825	0.1752	0.1679	0.1604	0.1527	0.1448	0.1366
1.03	0.2811	0.2720	0.2631	0.2545	0.2462	0.2380	0.2301	0.2224	0.2148	0.2074	0.2000	0.1928	0.1855	0.1783	0.1710	0.1637	0.1562	0.1485	0.1405	0.1323
1.04	0.2772	0.2680	0.2592	0.2506	0.2422	0.2341	0.2261	0.2184	0.2108	0.2033	0.1960	0.1887	0.1814	0.1742	0.1669	0.1595	0.1520	0.1443	0.1364	0.1282
1.05	0.2733	0.2642	0.2553	0.2466	0.2383	0.2301	0.2222	0.2144	0.2068	0.1993	0.1920	0.1847	0.1774	0.1702	0.1629	0.1555	0.1480	0.1403	0.1324	0.1241
1.06	0.2695	0.2603	0.2514	0.2428	0.2344	0.2262	0.2183	0.2105	0.2029	0.1954	0.1881	0.1808	0.1735	0.1663	0.1590	0.1516	0.1441	0.1365	0.1284	0.1202
1.07	0.2657	0.2565	0.2476	0.2390	0.2306	0.2224	0.2144	0.2067	0.1991	0.1916	0.1842	0.1769	0.1696	0.1624	0.1551	0.1477	0.1402	0.1324	0.1246	0.1164
1.08	0.2620	0.2528	0.2439	0.2352	0.2268	0.2186	0.2107	0.2029	0.1953	0.1878	0.1804	0.1731	0.1659	0.1586	0.1513	0.1439	0.1364	0.1287	0.1208	0.1126
1.09	0.2583	0.2491	0.2402	0.2315	0.2231	0.2149	0.2069	0.1992	0.1915	0.1841	0.1767	0.1694	0.1621	0.1549	0.1476	0.1402	0.1327	0.1250	0.1171	0.1090
1.10	0.2547	0.2455	0.2365	0.2279	0.2194	0.2113	0.2033	0.1955	0.1879	0.1804	0.1730	0.1657	0.1585	0.1512	0.1440	0.1366	0.1291	0.1214	0.1136	0.1054
1.11	0.2511	0.2419	0.2329	0.2243	0.2158	0.2076	0.1997	0.1919	0.1843	0.1768	0.1694	0.1621	0.1549	0.1477	0.1404	0.1330	0.1256	0.1179	0.1101	0.1019
1.12	0.2476	0.2383	0.2294	0.2207	0.2123	0.2041	0.1961	0.1883	0.1807	0.1733	0.1659	0.1586	0.1514	0.1442	0.1369	0.1296	0.1221	0.1145	0.1067	0.0986
1.13	0.2441	0.2348	0.2259	0.2172	0.2088	0.2006	0.1926	0.1848	0.1772	0.1698	0.1624	0.1552	0.1479	0.1407	0.1335	0.1262	0.1187	0.1111	0.1034	0.0953
1.14	0.2406	0.2314	0.2224	0.2137	0.2053	0.1971	0.1892	0.1814	0.1738	0.1664	0.1590	0.1518	0.1446	0.1374	0.1301	0.1228	0.1154	0.1079	0.1003	0.0921
1.15	0.2372	0.2280	0.2190	0.2103	0.2019	0.1937	0.1858	0.1780	0.1704	0.1630	0.1557	0.1484	0.1412	0.1341	0.1269	0.1196	0.1122	0.1047	0.0970	0.0890
1.16	0.2339	0.2246	0.2156	0.2070	0.1986	0.1904	0.1825	0.1747	0.1671	0.1597	0.1524	0.1452	0.1380	0.1308	0.1237	0.1164	0.1091	0.1016	0.0939	0.0860
1.17	0.2305	0.2213	0.2123	0.2037	0.1953	0.1871	0.1792	0.1714	0.1639	0.1565	0.1492	0.1420	0.1348	0.1277	0.1205	0.1133	0.1060	0.0986	0.0909	0.0831
1.18	0.2273	0.2180	0.2091	0.2004	0.1920	0.1839	0.1759	0.1682	0.1607	0.1533	0.1460	0.1388	0.1317	0.1246	0.1175	0.1103	0.1030	0.0956	0.0880	0.0803
1.19	0.2240	0.2148	0.2058	0.1972	0.1888	0.1807	0.1728	0.1650	0.1575	0.1501	0.1429	0.1357	0.1286	0.1215	0.1145	0.1073	0.1001	0.0927	0.0852	0.0775
1.20	0.2208	0.2116	0.2026	0.1940	0.1856	0.1775	0.1696	0.1619	0.1544	0.1471	0.1398	0.1327	0.1256	0.1186	0.1115	0.1044	0.0972	0.0899	0.0825	0.0748
1.21	0.2177	0.2084	0.1995	0.1909	0.1825	0.1744	0.1665	0.1589	0.1514	0.1440	0.1368	0.1297	0.1227	0.1157	0.1086	0.1016	0.0945	0.0872	0.0798	0.0722
1.22	0.2145	0.2053	0.1964	0.1878	0.1795	0.1714	0.1635	0.1559	0.1484	0.1411	0.1339	0.1268	0.1198	0.1128	0.1058	0.0988	0.0917	0.0845	0.0772	0.0697
1.23	0.2115	0.2023	0.1934	0.1848	0.1764	0.1684	0.1605	0.1529	0.1455	0.1382	0.1310	0.1240	0.1170	0.1100	0.1031	0.0961	0.0891	0.0819	0.0747	0.0672
1.24	0.2084	0.1992	0.1904	0.1818	0.1735	0.1654	0.1576	0.1500	0.1426	0.1353	0.1282	0.1212	0.1142	0.1073	0.1004	0.0935	0.0865	0.0794	0.0722	0.0649
1.25	0.2054	0.1962	0.1874	0.1788	0.1705	0.1625	0.1547	0.1471	0.1397	0.1325	0.1254	0.1184	0.1115	0.1046	0.0978	0.0909	0.0840	0.0770	0.0698	0.0626
1.26	0.2025	0.1933	0.1845	0.1759	0.1676	0.1596	0.1519	0.1443	0.1369	0.1297	0.1227	0.1157	0.1089	0.1020	0.0952	0.0884	0.0815	0.0746	0.0675	0.0603
1.27	0.1996	0.1904	0.1816	0.1730	0.1648	0.1568	0.1491	0.1415	0.1342	0.1270	0.1200	0.1131	0.1063	0.0995	0.0927	0.0860	0.0791	0.0722	0.0653	0.0582
1.28	0.1967	0.1875	0.1787	0.1702	0.1620	0.1540	0.1463	0.1388	0.1315	0.1244	0.1174	0.1105	0.1037	0.0970	0.0903	0.0836	0.0768	0.0700	0.0632	0.0561
1.29	0.1938	0.1847	0.1759	0.1674	0.1592	0.1513	0.1436	0.1361	0.1289	0.1218	0.1148	0.1080	0.1012	0.0945	0.0879	0.0812	0.0745	0.0678	0.0609	0.0540
1.30	0.1910	0.1819	0.1732	0.1647	0.1565	0.1486	0.1410	0.1335	0.1263	0.1192	0.1123	0.1055	0.0988	0.0922	0.0855	0.0789	0.0723	0.0656	0.0589	0.0521
1.31	0.1883	0.1792	0.1704	0.1620	0.1538	0.1460	0.1383	0.1309	0.1237	0.1167	0.1098	0.1031	0.0964	0.0898	0.0833	0.0767	0.0702	0.0635	0.0569	0.0501
1.32	0.1855	0.1765	0.1677	0.1593	0.1512	0.1434	0.1358	0.1284	0.1212	0.1142	0.1074	0.1007	0.0941	0.0875	0.0810	0.0746	0.0681	0.0615	0.0549	0.0483
1.33	0.1828	0.1738	0.1651	0.1567	0.1486	0.1408	0.1332	0.1259	0.1188	0.1118	0.1050	0.0984	0.0918	0.0853	0.0789	0.0724	0.0660	0.0595	0.0531	0.0465
1.34	0.1802	0.1712	0.1625	0.1541	0.1461	0.1383	0.1308	0.1235	0.1164	0.1095	0.1027	0.0961	0.0896	0.0831	0.0767	0.0704	0.0640	0.0576	0.0512	0.0448
1.35	0.1775	0.1686	0.1599	0.1516	0.1436	0.1358	0.1283	0.1210	0.1140	0.1071	0.1004	0.0938	0.0874	0.0810	0.0747	0.0684	0.0621	0.0558	0.0495	0.0431
1.36	0.1750	0.1660	0.1574	0.1491	0.1411	0.1334	0.1259	0.1187	0.1117	0.1048	0.0982	0.0917	0.0852	0.0789	0.0726	0.0664	0.0602	0.0540	0.0477	0.0415
1.37	0.1724	0.1635	0.1549	0.1466	0.1386	0.1310	0.1235	0.1164	0.1094	0.1026	0.0960	0.0895	0.0831	0.0769	0.0707	0.0645	0.0584	0.0522	0.0461	0.0399
1.38	0.1699	0.1610	0.1524	0.1442	0.1363	0.1286	0.1212	0.1141	0.1071	0.1004	0.0938	0.0874	0.0811	0.0749	0.0687	0.0626	0.0566	0.0505	0.0445	0.0384
1.39	0.1674	0.1585	0.1500	0.1418	0.1339	0.1263	0.1189	0.1118	0.1049	0.0983	0.0917	0.0854	0.0791	0.0729	0.0669	0.0608	0.0548	0.0489	0.0429	0.0370
1.40	0.1649	0.1561	0.1476	0.1394	0.1316	0.1240	0.1167	0.1096	0.1028	0.0961	0.0897	0.0833	0.0771	0.0710	0.0650	0.0591	0.0531	0.0474	0.0414	0.0356
1.41	0.1625	0.1537	0.1452	0.1371	0.1293	0.1217	0.1145	0.1075	0.1007	0.0941	0.0876	0.0814	0.0752	0.0692	0.0632	0.0573	0.0515	0.0457	0.0399	0.0341
1.42	0.1601	0.1513	0.1429	0.1348	0.1270	0.1195	0.1123	0.1053	0.0986	0.0920	0.0857	0.0794	0.0734	0.0674	0.0615	0.0557	0.0499	0.0442	0.0385	0.0327
1.43	0.1578	0.1490	0.1406	0.1326	0.1248	0.1174	0.1102	0.1033	0.0965	0.0900	0.0837	0.0776	0.0715	0.0656	0.0598	0.0540	0.0483	0.0427	0.0371	0.0316
1.44	0.1554	0.1467	0.1384	0.1303	0.1226	0.1152	0.1081	0.1012	0.0945	0.0881	0.0818	0.0757	0.0697	0.0639	0.0581	0.0525	0.0468	0.0413	0.0358	0.0304
1.45	0.1531	0.1445	0.1361	0.1282	0.1205	0.1131	0.1060	0.0992	0.0926	0.0862	0.0800	0.0739	0.0680	0.0622	0.0565	0.0509	0.0454	0.0399	0.0345	0.0292
1.46	0.1509	0.1422	0.1.																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0650	0.0589	0.0533	0.0480	0.0432	0.0386	0.0344	0.0305	0.0269	0.0236	0.0205	0.0176	0.0150	0.0126	0.0104	0.0084	0.0066	0.0050	0.0037	0.0025
2.02	0.0640	0.0580	0.0524	0.0472	0.0424	0.0379	0.0337	0.0299	0.0263	0.0230	0.0200	0.0172	0.0146	0.0122	0.0101	0.0081	0.0064	0.0048	0.0035	0.0024
2.03	0.0630	0.0570	0.0515	0.0463	0.0416	0.0371	0.0330	0.0292	0.0257	0.0225	0.0195	0.0167	0.0142	0.0118	0.0097	0.0078	0.0061	0.0046	0.0034	0.0023
2.04	0.0620	0.0561	0.0506	0.0455	0.0408	0.0364	0.0324	0.0286	0.0251	0.0219	0.0190	0.0163	0.0138	0.0115	0.0094	0.0076	0.0059	0.0045	0.0032	0.0022
2.05	0.0610	0.0552	0.0497	0.0447	0.0400	0.0357	0.0317	0.0280	0.0246	0.0214	0.0185	0.0158	0.0134	0.0112	0.0091	0.0073	0.0057	0.0043	0.0031	0.0021
2.06	0.0600	0.0543	0.0489	0.0439	0.0393	0.0350	0.0310	0.0274	0.0240	0.0209	0.0180	0.0154	0.0130	0.0108	0.0088	0.0071	0.0055	0.0041	0.0029	0.0020
2.07	0.0591	0.0534	0.0480	0.0431	0.0385	0.0343	0.0304	0.0268	0.0235	0.0204	0.0176	0.0150	0.0126	0.0105	0.0086	0.0068	0.0053	0.0040	0.0028	0.0019
2.08	0.0582	0.0525	0.0472	0.0423	0.0378	0.0336	0.0298	0.0262	0.0229	0.0199	0.0171	0.0146	0.0123	0.0102	0.0083	0.0066	0.0051	0.0038	0.0027	0.0018
2.09	0.0573	0.0516	0.0464	0.0416	0.0371	0.0329	0.0291	0.0256	0.0224	0.0194	0.0167	0.0142	0.0119	0.0099	0.0080	0.0064	0.0049	0.0036	0.0026	0.0017
2.10	0.0564	0.0508	0.0456	0.0408	0.0364	0.0323	0.0285	0.0251	0.0219	0.0190	0.0163	0.0138	0.0116	0.0096	0.0078	0.0061	0.0047	0.0035	0.0025	0.0016
2.11	0.0555	0.0499	0.0448	0.0401	0.0357	0.0317	0.0279	0.0245	0.0214	0.0185	0.0159	0.0135	0.0113	0.0093	0.0075	0.0059	0.0046	0.0034	0.0024	0.0016
2.12	0.0546	0.0491	0.0440	0.0393	0.0350	0.0310	0.0274	0.0240	0.0209	0.0180	0.0155	0.0131	0.0109	0.0090	0.0073	0.0057	0.0044	0.0032	0.0023	0.0015
2.13	0.0538	0.0483	0.0433	0.0386	0.0344	0.0304	0.0268	0.0235	0.0204	0.0176	0.0151	0.0127	0.0106	0.0087	0.0070	0.0055	0.0042	0.0031	0.0022	0.0014
2.14	0.0529	0.0475	0.0425	0.0379	0.0337	0.0298	0.0262	0.0229	0.0199	0.0172	0.0147	0.0124	0.0103	0.0085	0.0068	0.0054	0.0041	0.0030	0.0021	0.0013
2.15	0.0521	0.0467	0.0418	0.0372	0.0331	0.0292	0.0257	0.0224	0.0195	0.0168	0.0143	0.0121	0.0100	0.0082	0.0066	0.0052	0.0039	0.0029	0.0020	0.0013
2.16	0.0513	0.0460	0.0411	0.0366	0.0324	0.0286	0.0251	0.0219	0.0190	0.0164	0.0139	0.0117	0.0098	0.0080	0.0064	0.0050	0.0038	0.0027	0.0019	0.0012
2.17	0.0505	0.0452	0.0404	0.0359	0.0318	0.0281	0.0246	0.0215	0.0186	0.0160	0.0136	0.0114	0.0095	0.0077	0.0062	0.0048	0.0036	0.0026	0.0018	0.0012
2.18	0.0497	0.0445	0.0397	0.0353	0.0312	0.0275	0.0241	0.0210	0.0182	0.0156	0.0132	0.0111	0.0092	0.0075	0.0060	0.0047	0.0035	0.0025	0.0017	0.0011
2.19	0.0489	0.0437	0.0390	0.0346	0.0306	0.0269	0.0236	0.0205	0.0177	0.0152	0.0129	0.0108	0.0089	0.0073	0.0058	0.0045	0.0034	0.0024	0.0017	0.0011
2.20	0.0481	0.0430	0.0383	0.0340	0.0300	0.0264	0.0231	0.0201	0.0173	0.0148	0.0126	0.0105	0.0087	0.0070	0.0056	0.0043	0.0032	0.0023	0.0016	0.0011
2.21	0.0473	0.0423	0.0376	0.0334	0.0295	0.0259	0.0226	0.0196	0.0169	0.0145	0.0122	0.0102	0.0084	0.0068	0.0054	0.0042	0.0031	0.0022	0.0015	0.0010
2.22	0.0466	0.0416	0.0370	0.0328	0.0289	0.0254	0.0221	0.0192	0.0165	0.0141	0.0119	0.0100	0.0082	0.0066	0.0052	0.0040	0.0030	0.0021	0.0015	0.0009
2.23	0.0459	0.0409	0.0363	0.0322	0.0283	0.0248	0.0217	0.0188	0.0161	0.0138	0.0116	0.0097	0.0080	0.0064	0.0051	0.0039	0.0029	0.0021	0.0014	0.0009
2.24	0.0451	0.0402	0.0357	0.0316	0.0278	0.0243	0.0212	0.0184	0.0158	0.0134	0.0113	0.0094	0.0077	0.0062	0.0049	0.0038	0.0028	0.0020	0.0013	0.0008
2.25	0.0444	0.0395	0.0351	0.0310	0.0273	0.0239	0.0208	0.0180	0.0154	0.0131	0.0110	0.0092	0.0075	0.0060	0.0047	0.0036	0.0027	0.0019	0.0013	0.0008
2.26	0.0437	0.0389	0.0345	0.0304	0.0267	0.0234	0.0203	0.0176	0.0150	0.0128	0.0107	0.0089	0.0073	0.0058	0.0046	0.0035	0.0026	0.0018	0.0012	0.0008
2.27	0.0432	0.0382	0.0339	0.0299	0.0262	0.0229	0.0199	0.0172	0.0147	0.0125	0.0105	0.0087	0.0071	0.0057	0.0044	0.0034	0.0025	0.0017	0.0012	0.0007
2.28	0.0423	0.0376	0.0333	0.0293	0.0257	0.0224	0.0195	0.0168	0.0143	0.0122	0.0102	0.0084	0.0069	0.0055	0.0043	0.0033	0.0024	0.0017	0.0012	0.0007
2.29	0.0417	0.0370	0.0327	0.0288	0.0252	0.0220	0.0191	0.0164	0.0140	0.0119	0.0099	0.0082	0.0067	0.0053	0.0042	0.0031	0.0023	0.0016	0.0011	0.0006
2.30	0.0410	0.0364	0.0321	0.0283	0.0247	0.0216	0.0187	0.0160	0.0137	0.0116	0.0097	0.0080	0.0065	0.0052	0.0040	0.0030	0.0022	0.0015	0.0010	0.0006
2.31	0.0403	0.0358	0.0316	0.0277	0.0243	0.0211	0.0183	0.0157	0.0134	0.0113	0.0094	0.0078	0.0063	0.0050	0.0039	0.0029	0.0021	0.0015	0.0010	0.0006
2.32	0.0397	0.0352	0.0310	0.0272	0.0238	0.0207	0.0179	0.0153	0.0131	0.0110	0.0092	0.0075	0.0061	0.0048	0.0038	0.0028	0.0021	0.0014	0.0009	0.0006
2.33	0.0391	0.0346	0.0305	0.0267	0.0233	0.0203	0.0175	0.0150	0.0127	0.0107	0.0089	0.0073	0.0059	0.0047	0.0036	0.0027	0.0020	0.0014	0.0009	0.0005
2.34	0.0384	0.0340	0.0299	0.0262	0.0229	0.0199	0.0171	0.0147	0.0124	0.0105	0.0087	0.0071	0.0058	0.0046	0.0035	0.0026	0.0019	0.0013	0.0008	0.0005
2.35	0.0378	0.0334	0.0294	0.0258	0.0225	0.0195	0.0168	0.0143	0.0122	0.0102	0.0085	0.0069	0.0056	0.0044	0.0034	0.0025	0.0018	0.0013	0.0008	0.0005
2.36	0.0372	0.0329	0.0289	0.0253	0.0220	0.0191	0.0164	0.0140	0.0119	0.0100	0.0082	0.0067	0.0054	0.0043	0.0033	0.0025	0.0018	0.0012	0.0008	0.0005
2.37	0.0366	0.0323	0.0284	0.0248	0.0216	0.0187	0.0161	0.0137	0.0116	0.0097	0.0080	0.0066	0.0053	0.0041	0.0032	0.0024	0.0017	0.0012	0.0007	0.0004
2.38	0.0360	0.0318	0.0279	0.0244	0.0212	0.0183	0.0157	0.0134	0.0113	0.0095	0.0078	0.0064	0.0051	0.0040	0.0031	0.0023	0.0016	0.0011	0.0007	0.0004
2.39	0.0355	0.0312	0.0274	0.0239	0.0208	0.0179	0.0154	0.0131	0.0110	0.0092	0.0076	0.0062	0.0050	0.0039	0.0030	0.0022	0.0016	0.0011	0.0007	0.0004
2.40	0.0349	0.0307	0.0269	0.0235	0.0204	0.0176	0.0150	0.0128	0.0108	0.0090	0.0074	0.0060	0.0048	0.0038	0.0029	0.0021	0.0015	0.0010	0.0006	0.0004
2.41	0.0343	0.0302	0.0264	0.0230	0.0200	0.0172	0.0147	0.0125	0.0105	0.0088	0.0072	0.0059	0.0047	0.0036	0.0028	0.0020	0.0014	0.0010	0.0006	0.0004
2.42	0.0338	0.0297	0.0260	0.0226	0.0196	0.0169	0.0144	0.0122	0.0103	0.0086	0.0070	0.0057	0.0045	0.0035	0.0027	0.0020	0.0014	0.0009	0.0006	0.0004
2.43	0.0332	0.0292	0.0255	0.0222	0.0192	0.0165	0.0141	0.0120	0.0100	0.0083	0.0068	0.0055	0.0044	0.0034	0.0026	0.0019	0.0013	0.0009	0.0006	0.0003
2.44	0.0327	0.0287	0.0251	0.0218	0.0188	0.0162	0.0138	0.0117	0.0098	0.0081	0.0067	0.0054	0.0043	0.0033	0.0025	0.0018	0.0013	0.0009	0.0005	0.0003
2.45	0.0322	0.0282	0.0246	0.0214	0.0185	0.0158	0.0135	0.0114	0.0096	0.0079	0.0065	0.0052	0.0041	0.0032	0.0024	0.0018	0.0012	0.0008	0.0005	0.0003
2.46	0.0317	0.0277	0.0242																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 7

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0128	0.0107	0.0089	0.0073	0.0060	0.0049	0.0039	0.0031	0.0024	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0126	0.0105	0.0088	0.0072	0.0059	0.0048	0.0038	0.0030	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0124	0.0104	0.0086	0.0071	0.0058	0.0047	0.0037	0.0029	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0122	0.0102	0.0084	0.0069	0.0057	0.0046	0.0036	0.0029	0.0022	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0120	0.0100	0.0083	0.0068	0.0055	0.0045	0.0036	0.0028	0.0022	0.0017	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0118	0.0098	0.0081	0.0067	0.0054	0.0044	0.0035	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0116	0.0097	0.0080	0.0065	0.0053	0.0043	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
3.08	0.0114	0.0095	0.0078	0.0064	0.0052	0.0042	0.0033	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0112	0.0093	0.0077	0.0063	0.0051	0.0041	0.0033	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0110	0.0092	0.0075	0.0062	0.0050	0.0040	0.0032	0.0025	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.11	0.0108	0.0090	0.0074	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019	0.0014	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.12	0.0107	0.0088	0.0073	0.0059	0.0048	0.0038	0.0030	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.13	0.0105	0.0087	0.0071	0.0058	0.0047	0.0038	0.0030	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.14	0.0103	0.0085	0.0070	0.0057	0.0046	0.0037	0.0029	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0101	0.0084	0.0069	0.0056	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0100	0.0082	0.0068	0.0055	0.0044	0.0035	0.0028	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0098	0.0081	0.0066	0.0054	0.0043	0.0035	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0096	0.0080	0.0065	0.0053	0.0042	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0095	0.0078	0.0064	0.0052	0.0042	0.0033	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0093	0.0077	0.0063	0.0051	0.0041	0.0032	0.0025	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0092	0.0075	0.0062	0.0050	0.0040	0.0032	0.0025	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0090	0.0074	0.0060	0.0049	0.0039	0.0031	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0089	0.0073	0.0059	0.0048	0.0038	0.0030	0.0024	0.0018	0.0014	0.0010	0.0008	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.24	0.0087	0.0072	0.0058	0.0047	0.0038	0.0030	0.0023	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.25	0.0086	0.0070	0.0057	0.0046	0.0037	0.0029	0.0023	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.26	0.0084	0.0069	0.0056	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.27	0.0083	0.0068	0.0055	0.0044	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.28	0.0081	0.0065	0.0053	0.0043	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.29	0.0080	0.0065	0.0053	0.0043	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0079	0.0064	0.0052	0.0042	0.0033	0.0026	0.0020	0.0015	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0077	0.0063	0.0051	0.0041	0.0032	0.0025	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0076	0.0062	0.0050	0.0040	0.0032	0.0025	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0075	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0074	0.0060	0.0048	0.0039	0.0031	0.0024	0.0018	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0072	0.0059	0.0047	0.0038	0.0030	0.0023	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0071	0.0058	0.0047	0.0037	0.0029	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0070	0.0057	0.0046	0.0036	0.0029	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0069	0.0056	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.39	0.0068	0.0055	0.0044	0.0035	0.0028	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.40	0.0067	0.0054	0.0043	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.41	0.0065	0.0053	0.0042	0.0034	0.0026	0.0020	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.42	0.0064	0.0052	0.0042	0.0033	0.0026	0.0020	0.0015	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.43	0.0063	0.0051	0.0041	0.0032	0.0025	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0062	0.0050	0.0040	0.0032	0.0025	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0060	0.0048	0.0																	

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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[illegible]

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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

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[illegible]

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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9942	0.9940	0.9938	0.9935
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9934	0.9927	0.9921	0.9915	0.9909	0.9904	0.9898	0.9893	0.9888	0.9883	0.9879	0.9875
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9930	0.9921	0.9911	0.9902	0.9893	0.9884	0.9875	0.9867	0.9859	0.9851	0.9844	0.9837	0.9830	0.9824	0.9818
0.04	0.9962	0.9953	0.9942	0.9931	0.9919	0.9907	0.9895	0.9883	0.9872	0.9860	0.9849	0.9838	0.9827	0.9817	0.9807	0.9798	0.9789	0.9780	0.9772	0.9764
0.05	0.9953	0.9941	0.9928	0.9914	0.9900	0.9886	0.9871	0.9856	0.9842	0.9828	0.9815	0.9801	0.9789	0.9776	0.9765	0.9753	0.9742	0.9732	0.9722	0.9712
0.06	0.9944	0.9930	0.9914	0.9898	0.9881	0.9864	0.9847	0.9830	0.9814	0.9798	0.9782	0.9767	0.9752	0.9738	0.9724	0.9711	0.9698	0.9686	0.9674	0.9663
0.07	0.9935	0.9918	0.9901	0.9882	0.9863	0.9844	0.9824	0.9805	0.9786	0.9768	0.9750	0.9733	0.9716	0.9700	0.9685	0.9670	0.9656	0.9642	0.9629	0.9616
0.08	0.9926	0.9907	0.9887	0.9866	0.9845	0.9824	0.9802	0.9781	0.9760	0.9740	0.9720	0.9701	0.9682	0.9665	0.9647	0.9631	0.9615	0.9600	0.9585	0.9570
0.09	0.9917	0.9896	0.9874	0.9851	0.9828	0.9804	0.9780	0.9757	0.9734	0.9712	0.9690	0.9670	0.9649	0.9630	0.9611	0.9593	0.9576	0.9559	0.9542	0.9526
0.10	0.9908	0.9885	0.9861	0.9836	0.9810	0.9785	0.9759	0.9734	0.9709	0.9685	0.9662	0.9639	0.9617	0.9596	0.9576	0.9556	0.9537	0.9519	0.9501	0.9484
0.11	0.9899	0.9874	0.9848	0.9821	0.9794	0.9766	0.9739	0.9711	0.9685	0.9659	0.9634	0.9610	0.9587	0.9564	0.9542	0.9521	0.9501	0.9481	0.9461	0.9443
0.12	0.9890	0.9864	0.9836	0.9807	0.9777	0.9748	0.9718	0.9690	0.9661	0.9634	0.9607	0.9582	0.9557	0.9533	0.9509	0.9487	0.9465	0.9443	0.9423	0.9402
0.13	0.9882	0.9853	0.9823	0.9793	0.9761	0.9730	0.9699	0.9668	0.9638	0.9609	0.9581	0.9554	0.9528	0.9502	0.9477	0.9453	0.9430	0.9407	0.9385	0.9363
0.14	0.9873	0.9843	0.9811	0.9779	0.9745	0.9712	0.9679	0.9647	0.9616	0.9585	0.9556	0.9527	0.9499	0.9472	0.9446	0.9420	0.9396	0.9371	0.9348	0.9325
0.15	0.9865	0.9835	0.9802	0.9769	0.9735	0.9699	0.9665	0.9632	0.9601	0.9569	0.9537	0.9505	0.9473	0.9441	0.9409	0.9382	0.9354	0.9327	0.9299	0.9271
0.16	0.9856	0.9823	0.9787	0.9751	0.9715	0.9678	0.9642	0.9607	0.9572	0.9539	0.9506	0.9475	0.9444	0.9414	0.9385	0.9357	0.9330	0.9303	0.9277	0.9251
0.17	0.9848	0.9813	0.9776	0.9738	0.9700	0.9662	0.9624	0.9587	0.9551	0.9516	0.9483	0.9450	0.9418	0.9386	0.9356	0.9327	0.9298	0.9270	0.9242	0.9215
0.18	0.9840	0.9803	0.9764	0.9725	0.9685	0.9646	0.9606	0.9568	0.9531	0.9495	0.9459	0.9425	0.9392	0.9359	0.9328	0.9297	0.9267	0.9237	0.9209	0.9180
0.19	0.9832	0.9793	0.9753	0.9712	0.9671	0.9630	0.9589	0.9550	0.9511	0.9473	0.9437	0.9401	0.9366	0.9333	0.9300	0.9268	0.9237	0.9206	0.9176	0.9146
0.20	0.9824	0.9784	0.9742	0.9699	0.9657	0.9614	0.9572	0.9531	0.9491	0.9452	0.9415	0.9378	0.9342	0.9307	0.9273	0.9240	0.9207	0.9175	0.9144	0.9113
0.21	0.9816	0.9774	0.9731	0.9687	0.9643	0.9599	0.9556	0.9513	0.9472	0.9432	0.9393	0.9355	0.9318	0.9282	0.9246	0.9212	0.9178	0.9145	0.9112	0.9080
0.22	0.9808	0.9765	0.9720	0.9675	0.9629	0.9584	0.9539	0.9496	0.9453	0.9412	0.9371	0.9332	0.9294	0.9256	0.9220	0.9184	0.9149	0.9115	0.9081	0.9047
0.23	0.9800	0.9756	0.9709	0.9663	0.9616	0.9569	0.9523	0.9478	0.9435	0.9392	0.9350	0.9310	0.9270	0.9232	0.9194	0.9157	0.9121	0.9085	0.9050	0.9015
0.24	0.9792	0.9746	0.9699	0.9651	0.9602	0.9555	0.9507	0.9461	0.9416	0.9372	0.9330	0.9288	0.9247	0.9208	0.9169	0.9131	0.9093	0.9056	0.9020	0.8984
0.25	0.9785	0.9737	0.9689	0.9639	0.9589	0.9540	0.9492	0.9445	0.9398	0.9353	0.9309	0.9267	0.9225	0.9184	0.9144	0.9104	0.9066	0.9028	0.8990	0.8953
0.26	0.9777	0.9729	0.9678	0.9627	0.9577	0.9526	0.9477	0.9428	0.9381	0.9335	0.9289	0.9245	0.9202	0.9160	0.9119	0.9079	0.9039	0.9000	0.8961	0.8922
0.27	0.9770	0.9720	0.9668	0.9616	0.9564	0.9512	0.9462	0.9412	0.9363	0.9316	0.9270	0.9225	0.9181	0.9137	0.9095	0.9053	0.9012	0.8972	0.8932	0.8892
0.28	0.9762	0.9711	0.9658	0.9605	0.9551	0.9499	0.9447	0.9396	0.9346	0.9298	0.9250	0.9204	0.9159	0.9115	0.9071	0.9028	0.8986	0.8945	0.8903	0.8863
0.29	0.9755	0.9702	0.9648	0.9594	0.9539	0.9485	0.9432	0.9380	0.9329	0.9280	0.9231	0.9184	0.9138	0.9092	0.9048	0.9004	0.8961	0.8918	0.8875	0.8833
0.30	0.9748	0.9694	0.9639	0.9583	0.9527	0.9472	0.9418	0.9365	0.9313	0.9262	0.9213	0.9164	0.9117	0.9071	0.9025	0.8980	0.8935	0.8891	0.8848	0.8805
0.31	0.9741	0.9685	0.9629	0.9572	0.9515	0.9459	0.9404	0.9350	0.9297	0.9245	0.9194	0.9145	0.9096	0.9049	0.9002	0.8956	0.8910	0.8865	0.8821	0.8776
0.32	0.9734	0.9677	0.9619	0.9561	0.9503	0.9446	0.9390	0.9334	0.9281	0.9228	0.9176	0.9126	0.9076	0.9027	0.8980	0.8932	0.8886	0.8839	0.8794	0.8748
0.33	0.9727	0.9669	0.9610	0.9551	0.9492	0.9433	0.9376	0.9320	0.9265	0.9211	0.9158	0.9107	0.9056	0.9006	0.8957	0.8909	0.8861	0.8814	0.8767	0.8720
0.34	0.9720	0.9661	0.9601	0.9540	0.9480	0.9421	0.9362	0.9305	0.9249	0.9194	0.9141	0.9088	0.9036	0.8985	0.8935	0.8886	0.8837	0.8789	0.8741	0.8693
0.35	0.9713	0.9653	0.9591	0.9530	0.9469	0.9408	0.9349	0.9291	0.9233	0.9178	0.9123	0.9069	0.9017	0.8965	0.8914	0.8863	0.8813	0.8764	0.8714	0.8665
0.36	0.9706	0.9645	0.9582	0.9520	0.9457	0.9396	0.9336	0.9276	0.9218	0.9161	0.9106	0.9051	0.8997	0.8945	0.8892	0.8841	0.8790	0.8739	0.8689	0.8639
0.37	0.9699	0.9637	0.9573	0.9510	0.9446	0.9384	0.9322	0.9262	0.9203	0.9145	0.9089	0.9033	0.8978	0.8924	0.8871	0.8819	0.8766	0.8715	0.8663	0.8612
0.38	0.9692	0.9629	0.9564	0.9500	0.9435	0.9372	0.9309	0.9248	0.9188	0.9129	0.9072	0.9015	0.8959	0.8905	0.8850	0.8797	0.8743	0.8691	0.8638	0.8586
0.39	0.9685	0.9621	0.9556	0.9490	0.9425	0.9360	0.9297	0.9235	0.9174	0.9114	0.9055	0.8998	0.8941	0.8885	0.8830	0.8775	0.8721	0.8667	0.8613	0.8559
0.40	0.9678	0.9613	0.9547	0.9480	0.9414	0.9348	0.9284	0.9221	0.9159	0.9098	0.9039	0.8980	0.8923	0.8866	0.8809	0.8753	0.8698	0.8643	0.8588	0.8534
0.41	0.9672	0.9606	0.9538	0.9471	0.9403	0.9337	0.9272	0.9208	0.9145	0.9083	0.9022	0.8963	0.8904	0.8846	0.8789	0.8732	0.8676	0.8620	0.8564	0.8508
0.42	0.9666	0.9598	0.9530	0.9461	0.9393	0.9325	0.9259	0.9194	0.9130	0.9068	0.9006	0.8946	0.8886	0.8827	0.8769	0.8711	0.8654	0.8597	0.8540	0.8483
0.43	0.9659	0.9591	0.9521	0.9452	0.9382	0.9314	0.9247	0.9181	0.9116	0.9053	0.8990	0.8929	0.8868	0.8808	0.8749	0.8690	0.8632	0.8574	0.8516	0.8458
0.44	0.9653	0.9583	0.9513	0.9442	0.9372	0.9303	0.9235	0.9168	0.9102	0.9038	0.8975	0.8912	0.8851	0.8790	0.8729	0.8670	0.8610	0.8551	0.8492	0.8433
0.45	0.9647	0.9576	0.9505	0.9433	0.9362	0.9292	0.9223	0.												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9352	0.9240	0.9128	0.9016	0.8905	0.8795	0.8685	0.8575	0.8465	0.8356	0.8247	0.8139	0.8030	0.7922	0.7813	0.7704	0.7595	0.7487	0.7377	0.7268
1.02	0.9347	0.9235	0.9122	0.9010	0.8899	0.8787	0.8676	0.8566	0.8456	0.8346	0.8237	0.8127	0.8018	0.7909	0.7799	0.7690	0.7580	0.7471	0.7361	0.7251
1.03	0.9343	0.9230	0.9117	0.9004	0.8892	0.8780	0.8668	0.8557	0.8447	0.8336	0.8226	0.8116	0.8006	0.7896	0.7786	0.7676	0.7565	0.7455	0.7344	0.7234
1.04	0.9338	0.9225	0.9111	0.8998	0.8885	0.8773	0.8660	0.8549	0.8437	0.8326	0.8215	0.8104	0.7994	0.7883	0.7772	0.7661	0.7550	0.7439	0.7328	0.7217
1.05	0.9334	0.9220	0.9106	0.8992	0.8878	0.8765	0.8652	0.8540	0.8428	0.8316	0.8205	0.8093	0.7982	0.7870	0.7759	0.7647	0.7535	0.7424	0.7312	0.7200
1.06	0.9330	0.9215	0.9100	0.8986	0.8872	0.8758	0.8645	0.8532	0.8419	0.8306	0.8194	0.8082	0.7970	0.7857	0.7745	0.7633	0.7521	0.7408	0.7295	0.7183
1.07	0.9325	0.9210	0.9095	0.8980	0.8865	0.8751	0.8637	0.8523	0.8410	0.8296	0.8183	0.8070	0.7958	0.7845	0.7732	0.7619	0.7506	0.7393	0.7279	0.7166
1.08	0.9321	0.9205	0.9089	0.8974	0.8858	0.8743	0.8629	0.8514	0.8400	0.8287	0.8173	0.8059	0.7946	0.7832	0.7719	0.7605	0.7491	0.7377	0.7263	0.7149
1.09	0.9317	0.9200	0.9084	0.8968	0.8852	0.8736	0.8621	0.8506	0.8391	0.8277	0.8162	0.8048	0.7934	0.7820	0.7705	0.7591	0.7476	0.7362	0.7247	0.7132
1.10	0.9312	0.9195	0.9078	0.8962	0.8845	0.8729	0.8613	0.8498	0.8382	0.8267	0.8152	0.8037	0.7922	0.7807	0.7692	0.7577	0.7462	0.7347	0.7231	0.7116
1.11	0.9308	0.9190	0.9073	0.8956	0.8839	0.8722	0.8605	0.8489	0.8373	0.8257	0.8142	0.8026	0.7910	0.7795	0.7679	0.7563	0.7447	0.7331	0.7215	0.7099
1.12	0.9304	0.9186	0.9068	0.8950	0.8832	0.8715	0.8598	0.8481	0.8364	0.8248	0.8131	0.8015	0.7899	0.7782	0.7666	0.7549	0.7433	0.7316	0.7200	0.7083
1.13	0.9300	0.9181	0.9062	0.8944	0.8826	0.8708	0.8590	0.8473	0.8355	0.8238	0.8121	0.8004	0.7887	0.7770	0.7653	0.7536	0.7418	0.7301	0.7184	0.7066
1.14	0.9295	0.9176	0.9057	0.8938	0.8819	0.8701	0.8582	0.8464	0.8346	0.8228	0.8111	0.7993	0.7875	0.7758	0.7640	0.7522	0.7404	0.7286	0.7168	0.7050
1.15	0.9291	0.9171	0.9052	0.8932	0.8813	0.8694	0.8575	0.8456	0.8337	0.8218	0.8100	0.7982	0.7864	0.7745	0.7627	0.7508	0.7390	0.7271	0.7153	0.7034
1.16	0.9287	0.9167	0.9046	0.8926	0.8806	0.8687	0.8567	0.8448	0.8328	0.8209	0.8090	0.7971	0.7852	0.7733	0.7614	0.7495	0.7376	0.7256	0.7137	0.7018
1.17	0.9283	0.9162	0.9041	0.8921	0.8800	0.8680	0.8560	0.8440	0.8320	0.8200	0.8080	0.7960	0.7841	0.7721	0.7601	0.7481	0.7361	0.7242	0.7122	0.7001
1.18	0.9279	0.9157	0.9036	0.8915	0.8794	0.8673	0.8552	0.8431	0.8311	0.8190	0.8070	0.7950	0.7829	0.7709	0.7588	0.7468	0.7347	0.7227	0.7106	0.6985
1.19	0.9274	0.9153	0.9031	0.8909	0.8787	0.8666	0.8545	0.8423	0.8302	0.8181	0.8060	0.7939	0.7818	0.7697	0.7576	0.7454	0.7333	0.7212	0.7091	0.6969
1.20	0.9270	0.9148	0.9026	0.8903	0.8781	0.8659	0.8537	0.8415	0.8293	0.8172	0.8050	0.7928	0.7806	0.7685	0.7563	0.7441	0.7319	0.7197	0.7076	0.6954
1.21	0.9266	0.9143	0.9020	0.8898	0.8775	0.8652	0.8530	0.8407	0.8285	0.8162	0.8040	0.7917	0.7795	0.7673	0.7550	0.7428	0.7305	0.7183	0.7060	0.6938
1.22	0.9262	0.9139	0.9015	0.8892	0.8769	0.8645	0.8522	0.8399	0.8276	0.8153	0.8030	0.7907	0.7784	0.7661	0.7538	0.7415	0.7292	0.7168	0.7045	0.6922
1.23	0.9258	0.9134	0.9010	0.8886	0.8762	0.8639	0.8515	0.8391	0.8267	0.8144	0.8020	0.7896	0.7773	0.7649	0.7525	0.7401	0.7278	0.7154	0.7030	0.6906
1.24	0.9254	0.9130	0.9005	0.8881	0.8756	0.8632	0.8507	0.8383	0.8259	0.8134	0.8010	0.7886	0.7761	0.7637	0.7513	0.7388	0.7264	0.7140	0.7015	0.6891
1.25	0.9250	0.9125	0.9000	0.8875	0.8750	0.8625	0.8500	0.8375	0.8250	0.8125	0.8000	0.7875	0.7750	0.7625	0.7500	0.7375	0.7250	0.7125	0.7000	0.6875
1.26	0.9246	0.9121	0.8995	0.8870	0.8744	0.8618	0.8493	0.8367	0.8242	0.8116	0.7990	0.7865	0.7739	0.7613	0.7488	0.7362	0.7237	0.7111	0.6985	0.6860
1.27	0.9242	0.9116	0.8990	0.8864	0.8738	0.8612	0.8486	0.8359	0.8233	0.8107	0.7981	0.7854	0.7728	0.7602	0.7475	0.7349	0.7223	0.7097	0.6971	0.6844
1.28	0.9238	0.9112	0.8986	0.8860	0.8734	0.8608	0.8482	0.8355	0.8228	0.8098	0.7971	0.7844	0.7717	0.7590	0.7463	0.7336	0.7209	0.7083	0.6956	0.6829
1.29	0.9234	0.9107	0.8980	0.8853	0.8726	0.8598	0.8471	0.8344	0.8216	0.8089	0.7961	0.7834	0.7706	0.7578	0.7451	0.7323	0.7196	0.7069	0.6942	0.6814
1.30	0.9230	0.9103	0.8975	0.8847	0.8720	0.8592	0.8464	0.8336	0.8208	0.8080	0.7951	0.7823	0.7695	0.7567	0.7439	0.7311	0.7183	0.7055	0.6927	0.6799
1.31	0.9226	0.9098	0.8970	0.8842	0.8714	0.8585	0.8457	0.8328	0.8199	0.8071	0.7942	0.7813	0.7684	0.7555	0.7427	0.7298	0.7169	0.7041	0.6912	0.6784
1.32	0.9222	0.9094	0.8965	0.8836	0.8708	0.8579	0.8450	0.8320	0.8191	0.8062	0.7932	0.7803	0.7673	0.7544	0.7415	0.7285	0.7156	0.7027	0.6897	0.6768
1.33	0.9218	0.9089	0.8960	0.8831	0.8702	0.8572	0.8442	0.8313	0.8183	0.8053	0.7923	0.7792	0.7662	0.7532	0.7402	0.7272	0.7143	0.7013	0.6883	0.6753
1.34	0.9215	0.9085	0.8955	0.8826	0.8696	0.8566	0.8435	0.8305	0.8174	0.8044	0.7913	0.7782	0.7652	0.7521	0.7390	0.7260	0.7129	0.6999	0.6869	0.6738
1.35	0.9211	0.9081	0.8951	0.8820	0.8690	0.8559	0.8428	0.8297	0.8166	0.8035	0.7903	0.7772	0.7641	0.7510	0.7378	0.7247	0.7116	0.6985	0.6854	0.6724
1.36	0.9207	0.9076	0.8946	0.8815	0.8684	0.8553	0.8421	0.8290	0.8158	0.8026	0.7894	0.7762	0.7630	0.7498	0.7366	0.7235	0.7103	0.6971	0.6840	0.6709
1.37	0.9203	0.9072	0.8941	0.8810	0.8678	0.8546	0.8414	0.8282	0.8150	0.8017	0.7885	0.7752	0.7619	0.7487	0.7355	0.7222	0.7090	0.6958	0.6826	0.6694
1.38	0.9199	0.9068	0.8936	0.8804	0.8672	0.8540	0.8407	0.8274	0.8141	0.8008	0.7875	0.7742	0.7609	0.7476	0.7343	0.7210	0.7077	0.6944	0.6812	0.6679
1.39	0.9195	0.9063	0.8931	0.8799	0.8666	0.8533	0.8400	0.8267	0.8133	0.7999	0.7866	0.7732	0.7598	0.7464	0.7331	0.7197	0.7064	0.6931	0.6798	0.6665
1.40	0.9191	0.9059	0.8926	0.8794	0.8660	0.8527	0.8393	0.8259	0.8125	0.7991	0.7856	0.7722	0.7588	0.7453	0.7319	0.7185	0.7051	0.6917	0.6784	0.6650
1.41	0.9188	0.9055	0.8922	0.8788	0.8655	0.8521	0.8386	0.8252	0.8117	0.7982	0.7847	0.7712	0.7577	0.7442	0.7307	0.7173	0.7038	0.6904	0.6770	0.6636
1.42	0.9184	0.9050	0.8917	0.8783	0.8649	0.8514	0.8379	0.8244	0.8109	0.7973	0.7838	0.7702	0.7567	0.7431	0.7296	0.7160	0.7025	0.6890	0.6756	0.6621
1.43	0.9180	0.9046	0.8912	0.8778	0.8643	0.8508	0.8372	0.8237	0.8101	0.7965	0.7828	0.7692	0.7556	0.7420	0.7284	0.7148	0.7012	0.6877	0.6742	0.6606
1.44	0.9176	0.9042	0.8907	0.8773	0.8637	0.8502	0.8366	0.8229	0.8093	0.7956	0.7819	0.7682	0.7546	0.7409	0.7272	0.7136	0.7000	0.6864	0.6728	0.6592
1.45	0.9173	0.9038	0.8903	0.8767	0.8632	0.8495	0.8359	0.8222	0.8085	0.7947	0.7810	0.7673	0.7535	0.7398	0.7261	0.7124	0.6987	0.6851	0.6714	0.6578
1.46	0.9169	0.9034	0.8898	0.8762	0.8626	0.8														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.8981	0.8822	0.8661	0.8499	0.8336	0.8171	0.8004	0.7837	0.7670	0.7502	0.7334	0.7167	0.7000	0.6834	0.6669	0.6505	0.6342	0.6180	0.6019	0.5860
2.02	0.8978	0.8818	0.8657	0.8495	0.8331	0.8165	0.7998	0.7831	0.7663	0.7494	0.7326	0.7158	0.6991	0.6825	0.6659	0.6495	0.6332	0.6169	0.6008	0.5848
2.03	0.8975	0.8815	0.8653	0.8490	0.8326	0.8160	0.7993	0.7824	0.7656	0.7487	0.7318	0.7150	0.6982	0.6816	0.6650	0.6485	0.6321	0.6158	0.5997	0.5837
2.04	0.8972	0.8811	0.8649	0.8486	0.8321	0.8154	0.7987	0.7818	0.7649	0.7480	0.7310	0.7142	0.6974	0.6806	0.6640	0.6475	0.6311	0.6148	0.5986	0.5825
2.05	0.8969	0.8808	0.8646	0.8482	0.8316	0.8149	0.7981	0.7812	0.7642	0.7472	0.7303	0.7133	0.6965	0.6797	0.6631	0.6465	0.6300	0.6137	0.5975	0.5814
2.06	0.8966	0.8804	0.8642	0.8477	0.8311	0.8144	0.7975	0.7805	0.7635	0.7465	0.7295	0.7125	0.6956	0.6788	0.6621	0.6455	0.6290	0.6126	0.5964	0.5802
2.07	0.8963	0.8801	0.8638	0.8473	0.8306	0.8138	0.7969	0.7799	0.7628	0.7458	0.7287	0.7117	0.6948	0.6779	0.6611	0.6445	0.6280	0.6116	0.5953	0.5791
2.08	0.8959	0.8797	0.8634	0.8468	0.8302	0.8133	0.7963	0.7793	0.7622	0.7450	0.7279	0.7109	0.6939	0.6770	0.6602	0.6435	0.6269	0.6105	0.5942	0.5780
2.09	0.8956	0.8794	0.8630	0.8464	0.8297	0.8128	0.7958	0.7786	0.7615	0.7443	0.7272	0.7101	0.6930	0.6761	0.6592	0.6425	0.6259	0.6094	0.5931	0.5768
2.10	0.8953	0.8790	0.8626	0.8460	0.8292	0.8122	0.7952	0.7780	0.7608	0.7436	0.7264	0.7092	0.6922	0.6752	0.6583	0.6415	0.6249	0.6084	0.5920	0.5757
2.11	0.8950	0.8787	0.8622	0.8455	0.8287	0.8117	0.7946	0.7774	0.7601	0.7429	0.7256	0.7084	0.6913	0.6743	0.6573	0.6405	0.6239	0.6073	0.5909	0.5746
2.12	0.8947	0.8783	0.8618	0.8451	0.8282	0.8112	0.7940	0.7768	0.7595	0.7421	0.7248	0.7076	0.6904	0.6734	0.6564	0.6396	0.6228	0.6063	0.5898	0.5735
2.13	0.8944	0.8780	0.8614	0.8447	0.8277	0.8107	0.7934	0.7761	0.7588	0.7414	0.7241	0.7068	0.6896	0.6725	0.6555	0.6386	0.6218	0.6052	0.5887	0.5724
2.14	0.8941	0.8776	0.8610	0.8442	0.8273	0.8101	0.7929	0.7755	0.7581	0.7407	0.7233	0.7060	0.6887	0.6716	0.6545	0.6376	0.6208	0.6042	0.5876	0.5713
2.15	0.8938	0.8773	0.8606	0.8438	0.8268	0.8096	0.7923	0.7749	0.7574	0.7400	0.7226	0.7052	0.6879	0.6707	0.6536	0.6366	0.6198	0.6031	0.5865	0.5702
2.16	0.8935	0.8770	0.8603	0.8434	0.8263	0.8091	0.7917	0.7743	0.7568	0.7393	0.7218	0.7044	0.6870	0.6698	0.6527	0.6357	0.6188	0.6021	0.5855	0.5691
2.17	0.8932	0.8766	0.8599	0.8430	0.8258	0.8086	0.7912	0.7737	0.7561	0.7386	0.7210	0.7036	0.6862	0.6689	0.6517	0.6347	0.6178	0.6011	0.5844	0.5680
2.18	0.8929	0.8763	0.8595	0.8425	0.8254	0.8080	0.7906	0.7730	0.7554	0.7378	0.7203	0.7028	0.6853	0.6680	0.6508	0.6337	0.6168	0.6000	0.5834	0.5669
2.19	0.8926	0.8759	0.8591	0.8421	0.8249	0.8075	0.7900	0.7724	0.7548	0.7371	0.7195	0.7020	0.6845	0.6671	0.6499	0.6328	0.6158	0.5990	0.5823	0.5658
2.20	0.8923	0.8756	0.8587	0.8417	0.8244	0.8070	0.7895	0.7718	0.7541	0.7364	0.7188	0.7012	0.6837	0.6663	0.6490	0.6318	0.6148	0.5980	0.5813	0.5647
2.21	0.8920	0.8752	0.8583	0.8412	0.8240	0.8065	0.7889	0.7712	0.7535	0.7357	0.7180	0.7004	0.6828	0.6654	0.6481	0.6309	0.6138	0.5969	0.5802	0.5636
2.22	0.8917	0.8749	0.8580	0.8408	0.8235	0.8060	0.7883	0.7706	0.7528	0.7350	0.7173	0.6996	0.6820	0.6645	0.6471	0.6299	0.6128	0.5959	0.5791	0.5625
2.23	0.8914	0.8746	0.8576	0.8404	0.8230	0.8055	0.7878	0.7700	0.7521	0.7343	0.7165	0.6988	0.6811	0.6636	0.6462	0.6290	0.6119	0.5949	0.5781	0.5614
2.24	0.8911	0.8742	0.8572	0.8400	0.8225	0.8049	0.7872	0.7694	0.7515	0.7336	0.7158	0.6980	0.6803	0.6627	0.6453	0.6280	0.6109	0.5939	0.5771	0.5604
2.25	0.8908	0.8739	0.8568	0.8396	0.8221	0.8044	0.7866	0.7688	0.7508	0.7329	0.7150	0.6972	0.6795	0.6619	0.6444	0.6271	0.6099	0.5929	0.5760	0.5593
2.26	0.8905	0.8736	0.8564	0.8391	0.8216	0.8039	0.7861	0.7682	0.7502	0.7322	0.7143	0.6964	0.6787	0.6610	0.6435	0.6261	0.6089	0.5919	0.5750	0.5582
2.27	0.8902	0.8732	0.8561	0.8387	0.8211	0.8034	0.7855	0.7675	0.7495	0.7315	0.7135	0.6956	0.6778	0.6601	0.6426	0.6252	0.6080	0.5909	0.5739	0.5572
2.28	0.8899	0.8729	0.8557	0.8383	0.8207	0.8029	0.7850	0.7669	0.7489	0.7308	0.7128	0.6948	0.6770	0.6593	0.6417	0.6243	0.6070	0.5899	0.5729	0.5561
2.29	0.8896	0.8726	0.8553	0.8379	0.8202	0.8024	0.7844	0.7663	0.7482	0.7301	0.7121	0.6941	0.6762	0.6584	0.6408	0.6233	0.6060	0.5889	0.5719	0.5551
2.30	0.8893	0.8722	0.8549	0.8375	0.8198	0.8019	0.7839	0.7657	0.7476	0.7294	0.7113	0.6933	0.6754	0.6576	0.6399	0.6224	0.6051	0.5879	0.5709	0.5540
2.31	0.8890	0.8719	0.8546	0.8370	0.8193	0.8014	0.7833	0.7651	0.7469	0.7287	0.7106	0.6925	0.6745	0.6567	0.6390	0.6215	0.6041	0.5869	0.5699	0.5530
2.32	0.8887	0.8716	0.8542	0.8366	0.8188	0.8009	0.7827	0.7645	0.7463	0.7280	0.7098	0.6917	0.6737	0.6558	0.6381	0.6205	0.6031	0.5859	0.5688	0.5519
2.33	0.8884	0.8712	0.8538	0.8362	0.8184	0.8004	0.7822	0.7639	0.7456	0.7274	0.7091	0.6910	0.6729	0.6550	0.6372	0.6196	0.6022	0.5849	0.5678	0.5509
2.34	0.8881	0.8709	0.8535	0.8358	0.8179	0.7999	0.7816	0.7633	0.7450	0.7267	0.7084	0.6902	0.6721	0.6541	0.6363	0.6187	0.6012	0.5839	0.5668	0.5498
2.35	0.8878	0.8706	0.8531	0.8354	0.8175	0.7994	0.7811	0.7627	0.7444	0.7260	0.7077	0.6894	0.6713	0.6533	0.6355	0.6178	0.6003	0.5829	0.5658	0.5488
2.36	0.8876	0.8702	0.8527	0.8350	0.8170	0.7988	0.7805	0.7622	0.7437	0.7253	0.7069	0.6886	0.6705	0.6525	0.6346	0.6169	0.5993	0.5820	0.5648	0.5478
2.37	0.8873	0.8699	0.8523	0.8346	0.8165	0.7983	0.7800	0.7616	0.7431	0.7246	0.7062	0.6879	0.6697	0.6516	0.6337	0.6160	0.5984	0.5810	0.5638	0.5467
2.38	0.8870	0.8696	0.8520	0.8341	0.8161	0.7978	0.7795	0.7610	0.7424	0.7239	0.7055	0.6871	0.6689	0.6508	0.6328	0.6150	0.5974	0.5800	0.5628	0.5457
2.39	0.8867	0.8693	0.8516	0.8337	0.8156	0.7973	0.7789	0.7604	0.7418	0.7233	0.7048	0.6864	0.6681	0.6499	0.6320	0.6141	0.5965	0.5791	0.5618	0.5447
2.40	0.8864	0.8689	0.8512	0.8333	0.8152	0.7968	0.7784	0.7598	0.7412	0.7226	0.7040	0.6856	0.6673	0.6491	0.6311	0.6132	0.5956	0.5781	0.5608	0.5437
2.41	0.8861	0.8686	0.8509	0.8329	0.8147	0.7964	0.7778	0.7592	0.7405	0.7219	0.7033	0.6848	0.6665	0.6483	0.6302	0.6123	0.5946	0.5771	0.5598	0.5427
2.42	0.8858	0.8683	0.8505	0.8325	0.8143	0.7959	0.7773	0.7586	0.7399	0.7212	0.7026	0.6841	0.6657	0.6474	0.6293	0.6114	0.5937	0.5762	0.5588	0.5416
2.43	0.8855	0.8679	0.8501	0.8321	0.8138	0.7954	0.7767	0.7580	0.7393	0.7206	0.7019	0.6833	0.6649	0.6466	0.6285	0.6105	0.5928	0.5752	0.5578	0.5406
2.44	0.8853	0.8676	0.8498	0.8317	0.8134	0.7949	0.7762	0.7574	0.7387	0.7199	0.7012	0.6826	0.6641	0.6458	0.6276	0.6096	0.5919	0.5743	0.5568	0.5396
2.45	0.8850	0.8673	0.8494	0.8313	0.8129	0.7944	0.7757	0.7569	0.7380	0.7192	0.7005	0.6818	0.6633	0.6449	0.6268	0.6087	0.5909	0.5733	0.5559	0.5386
2.46	0.8847	0.8670	0.8491	0.8309	0.8125	0.7939														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8698	0.8501	0.8301	0.8097	0.7890	0.7681	0.7470	0.7258	0.7047	0.6837	0.6628	0.6422	0.6218	0.6017	0.5818	0.5623	0.5430	0.5241	0.5054	0.4870
3.02	0.8696	0.8498	0.8298	0.8093	0.7886	0.7676	0.7465	0.7253	0.7041	0.6831	0.6622	0.6415	0.6211	0.6009	0.5811	0.5615	0.5422	0.5233	0.5046	0.4862
3.03	0.8693	0.8495	0.8294	0.8090	0.7882	0.7672	0.7460	0.7248	0.7036	0.6825	0.6616	0.6408	0.6204	0.6002	0.5803	0.5607	0.5414	0.5225	0.5038	0.4853
3.04	0.8691	0.8493	0.8291	0.8086	0.7878	0.7667	0.7455	0.7242	0.7030	0.6819	0.6609	0.6402	0.6197	0.5995	0.5796	0.5600	0.5407	0.5216	0.5029	0.4845
3.05	0.8688	0.8490	0.8288	0.8082	0.7874	0.7663	0.7450	0.7237	0.7024	0.6813	0.6603	0.6395	0.6190	0.5988	0.5788	0.5592	0.5399	0.5208	0.5021	0.4837
3.06	0.8686	0.8487	0.8284	0.8079	0.7870	0.7658	0.7445	0.7232	0.7019	0.6807	0.6597	0.6389	0.6183	0.5981	0.5781	0.5584	0.5391	0.5200	0.5013	0.4828
3.07	0.8683	0.8484	0.8281	0.8075	0.7866	0.7654	0.7440	0.7227	0.7013	0.6801	0.6590	0.6382	0.6176	0.5973	0.5774	0.5577	0.5383	0.5192	0.5005	0.4820
3.08	0.8681	0.8481	0.8278	0.8071	0.7861	0.7649	0.7436	0.7221	0.7008	0.6795	0.6584	0.6375	0.6169	0.5966	0.5766	0.5569	0.5375	0.5184	0.4996	0.4811
3.09	0.8678	0.8478	0.8275	0.8068	0.7857	0.7645	0.7431	0.7216	0.7002	0.6789	0.6578	0.6369	0.6163	0.5959	0.5759	0.5562	0.5367	0.5176	0.4988	0.4803
3.10	0.8676	0.8475	0.8271	0.8064	0.7853	0.7640	0.7426	0.7211	0.6997	0.6783	0.6572	0.6362	0.6156	0.5952	0.5751	0.5554	0.5360	0.5168	0.4980	0.4795
3.11	0.8673	0.8472	0.8268	0.8060	0.7849	0.7636	0.7421	0.7206	0.6991	0.6777	0.6565	0.6356	0.6149	0.5945	0.5744	0.5546	0.5352	0.5160	0.4972	0.4787
3.12	0.8670	0.8469	0.8265	0.8057	0.7845	0.7632	0.7416	0.7201	0.6985	0.6771	0.6559	0.6349	0.6142	0.5938	0.5737	0.5539	0.5344	0.5153	0.4964	0.4778
3.13	0.8668	0.8467	0.8262	0.8053	0.7841	0.7627	0.7412	0.7195	0.6980	0.6765	0.6553	0.6343	0.6135	0.5931	0.5730	0.5531	0.5336	0.5145	0.4956	0.4770
3.14	0.8665	0.8464	0.8258	0.8049	0.7837	0.7623	0.7407	0.7190	0.6974	0.6760	0.6547	0.6336	0.6128	0.5924	0.5722	0.5524	0.5329	0.5137	0.4948	0.4762
3.15	0.8663	0.8461	0.8255	0.8046	0.7833	0.7618	0.7402	0.7185	0.6969	0.6754	0.6541	0.6330	0.6122	0.5917	0.5715	0.5516	0.5321	0.5129	0.4940	0.4754
3.16	0.8660	0.8458	0.8252	0.8042	0.7829	0.7614	0.7397	0.7180	0.6963	0.6748	0.6534	0.6323	0.6115	0.5910	0.5708	0.5509	0.5313	0.5121	0.4932	0.4746
3.17	0.8658	0.8455	0.8249	0.8039	0.7825	0.7610	0.7392	0.7175	0.6958	0.6742	0.6528	0.6317	0.6108	0.5903	0.5701	0.5501	0.5306	0.5113	0.4924	0.4738
3.18	0.8655	0.8452	0.8246	0.8035	0.7821	0.7605	0.7388	0.7170	0.6952	0.6736	0.6522	0.6310	0.6102	0.5896	0.5693	0.5494	0.5298	0.5105	0.4916	0.4729
3.19	0.8653	0.8449	0.8242	0.8031	0.7817	0.7601	0.7383	0.7165	0.6947	0.6730	0.6516	0.6304	0.6095	0.5889	0.5686	0.5487	0.5291	0.5098	0.4908	0.4721
3.20	0.8650	0.8447	0.8239	0.8028	0.7813	0.7597	0.7378	0.7159	0.6941	0.6725	0.6510	0.6297	0.6088	0.5882	0.5679	0.5479	0.5283	0.5090	0.4900	0.4713
3.21	0.8648	0.8444	0.8236	0.8024	0.7809	0.7592	0.7373	0.7154	0.6936	0.6719	0.6504	0.6291	0.6081	0.5875	0.5672	0.5472	0.5275	0.5082	0.4892	0.4705
3.22	0.8645	0.8441	0.8233	0.8021	0.7805	0.7588	0.7369	0.7149	0.6930	0.6713	0.6498	0.6285	0.6075	0.5868	0.5665	0.5465	0.5268	0.5075	0.4884	0.4697
3.23	0.8643	0.8438	0.8230	0.8017	0.7802	0.7583	0.7364	0.7144	0.6925	0.6707	0.6491	0.6278	0.6068	0.5861	0.5658	0.5457	0.5260	0.5067	0.4876	0.4689
3.24	0.8640	0.8435	0.8226	0.8014	0.7798	0.7579	0.7359	0.7139	0.6920	0.6701	0.6485	0.6272	0.6061	0.5854	0.5650	0.5450	0.5253	0.5059	0.4869	0.4681
3.25	0.8638	0.8432	0.8223	0.8010	0.7794	0.7575	0.7355	0.7134	0.6914	0.6696	0.6479	0.6266	0.6055	0.5847	0.5643	0.5443	0.5245	0.5051	0.4861	0.4673
3.26	0.8636	0.8430	0.8220	0.8006	0.7790	0.7570	0.7350	0.7129	0.6909	0.6690	0.6473	0.6259	0.6048	0.5841	0.5636	0.5435	0.5238	0.5044	0.4853	0.4665
3.27	0.8633	0.8427	0.8217	0.8003	0.7786	0.7566	0.7345	0.7124	0.6903	0.6684	0.6467	0.6253	0.6042	0.5834	0.5629	0.5428	0.5230	0.5036	0.4845	0.4658
3.28	0.8631	0.8424	0.8214	0.7999	0.7782	0.7562	0.7340	0.7119	0.6898	0.6678	0.6461	0.6247	0.6035	0.5827	0.5622	0.5421	0.5223	0.5029	0.4838	0.4650
3.29	0.8628	0.8421	0.8210	0.7996	0.7778	0.7558	0.7336	0.7114	0.6892	0.6673	0.6455	0.6240	0.6028	0.5820	0.5615	0.5414	0.5216	0.5021	0.4830	0.4642
3.30	0.8626	0.8418	0.8207	0.7992	0.7774	0.7553	0.7331	0.7109	0.6887	0.6667	0.6449	0.6234	0.6022	0.5813	0.5608	0.5406	0.5208	0.5013	0.4822	0.4634
3.31	0.8623	0.8416	0.8204	0.7989	0.7770	0.7549	0.7326	0.7104	0.6882	0.6661	0.6443	0.6228	0.6015	0.5806	0.5601	0.5399	0.5201	0.5006	0.4814	0.4626
3.32	0.8621	0.8413	0.8201	0.7985	0.7766	0.7545	0.7322	0.7100	0.6878	0.6656	0.6437	0.6221	0.6009	0.5800	0.5594	0.5392	0.5193	0.4998	0.4807	0.4618
3.33	0.8618	0.8410	0.8198	0.7982	0.7762	0.7540	0.7317	0.7094	0.6871	0.6650	0.6431	0.6215	0.6002	0.5793	0.5587	0.5385	0.5186	0.4991	0.4799	0.4611
3.34	0.8616	0.8407	0.8195	0.7978	0.7758	0.7536	0.7313	0.7089	0.6866	0.6644	0.6425	0.6209	0.5996	0.5786	0.5580	0.5378	0.5179	0.4983	0.4791	0.4603
3.35	0.8613	0.8404	0.8192	0.7975	0.7754	0.7532	0.7308	0.7084	0.6860	0.6639	0.6419	0.6203	0.5989	0.5779	0.5573	0.5370	0.5171	0.4976	0.4784	0.4595
3.36	0.8611	0.8402	0.8188	0.7971	0.7751	0.7528	0.7303	0.7079	0.6855	0.6633	0.6413	0.6196	0.5983	0.5773	0.5566	0.5363	0.5164	0.4968	0.4776	0.4587
3.37	0.8609	0.8399	0.8185	0.7968	0.7747	0.7523	0.7299	0.7074	0.6850	0.6627	0.6407	0.6190	0.5976	0.5766	0.5559	0.5356	0.5157	0.4961	0.4769	0.4580
3.38	0.8606	0.8396	0.8182	0.7964	0.7743	0.7519	0.7294	0.7069	0.6844	0.6622	0.6401	0.6184	0.5970	0.5759	0.5552	0.5349	0.5150	0.4954	0.4761	0.4572
3.39	0.8604	0.8393	0.8179	0.7961	0.7739	0.7515	0.7289	0.7064	0.6839	0.6616	0.6395	0.6178	0.5963	0.5753	0.5546	0.5342	0.5142	0.4946	0.4754	0.4564
3.40	0.8601	0.8391	0.8176	0.7957	0.7735	0.7511	0.7285	0.7059	0.6834	0.6610	0.6390	0.6172	0.5957	0.5746	0.5539	0.5335	0.5135	0.4939	0.4746	0.4557
3.41	0.8599	0.8388	0.8173	0.7954	0.7731	0.7506	0.7280	0.7054	0.6828	0.6605	0.6384	0.6165	0.5951	0.5739	0.5532	0.5328	0.5128	0.4932	0.4739	0.4549
3.42	0.8596	0.8385	0.8170	0.7950	0.7727	0.7502	0.7276	0.7049	0.6823	0.6599	0.6378	0.6159	0.5944	0.5733	0.5525	0.5321	0.5121	0.4924	0.4731	0.4541
3.43	0.8594	0.8382	0.8167	0.7947	0.7724	0.7498	0.7271	0.7044	0.6818	0.6594	0.6372	0.6153	0.5938	0.5726	0.5518	0.5314	0.5114	0.4917	0.4724	0.4534
3.44	0.8592	0.8380	0.8164	0.7943	0.7720	0.7494	0.7266	0.7039	0.6813	0.6588	0.6366	0.6147	0.5931	0.5720	0.5511	0.5307	0.5106	0.4910	0.4716	0.4526
3.45	0.8589	0.8377	0.8160	0.7940	0.7716	0.7490	0.7262	0.7034	0.6807	0.6583	0.6360	0.6141	0.5925	0.5713	0.5505	0.5300	0.5099	0.4902	0.4709	0.4519
3.46	0.8587	0.8374	0.8157	0.7936	0.7712	0.7485	0.7257	0.702.												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8460	0.8229	0.7993	0.7753	0.7509	0.7263	0.7016	0.6770	0.6526	0.6285	0.6048	0.5816	0.5588	0.5365	0.5146	0.4933	0.4725	0.4521	0.4321	0.4126
4.02	0.8457	0.8226	0.7990	0.7750	0.7505	0.7259	0.7012	0.6766	0.6521	0.6280	0.6043	0.5810	0.5582	0.5359	0.5140	0.4927	0.4718	0.4514	0.4315	0.4120
4.03	0.8455	0.8224	0.7987	0.7746	0.7502	0.7255	0.7008	0.6761	0.6517	0.6275	0.6038	0.5805	0.5576	0.5353	0.5134	0.4921	0.4712	0.4508	0.4308	0.4113
4.04	0.8453	0.8221	0.7984	0.7743	0.7498	0.7251	0.7003	0.6756	0.6512	0.6270	0.6032	0.5799	0.5571	0.5347	0.5128	0.4915	0.4706	0.4502	0.4302	0.4106
4.05	0.8451	0.8219	0.7982	0.7740	0.7495	0.7247	0.6999	0.6752	0.6507	0.6265	0.6027	0.5794	0.5565	0.5341	0.5122	0.4909	0.4700	0.4495	0.4296	0.4100
4.06	0.8448	0.8216	0.7979	0.7737	0.7491	0.7243	0.6995	0.6747	0.6502	0.6260	0.6022	0.5788	0.5559	0.5335	0.5116	0.4902	0.4693	0.4489	0.4289	0.4094
4.07	0.8446	0.8214	0.7976	0.7733	0.7487	0.7239	0.6991	0.6743	0.6497	0.6255	0.6017	0.5783	0.5554	0.5329	0.5110	0.4896	0.4687	0.4483	0.4283	0.4087
4.08	0.8444	0.8211	0.7973	0.7730	0.7484	0.7236	0.6987	0.6739	0.6493	0.6250	0.6011	0.5777	0.5548	0.5324	0.5105	0.4890	0.4681	0.4476	0.4276	0.4081
4.09	0.8442	0.8209	0.7970	0.7727	0.7480	0.7232	0.6982	0.6734	0.6488	0.6245	0.6006	0.5772	0.5542	0.5318	0.5099	0.4884	0.4675	0.4470	0.4270	0.4074
4.10	0.8440	0.8206	0.7967	0.7724	0.7477	0.7228	0.6978	0.6730	0.6483	0.6240	0.6001	0.5766	0.5537	0.5312	0.5093	0.4878	0.4669	0.4464	0.4264	0.4068
4.11	0.8437	0.8203	0.7964	0.7721	0.7473	0.7224	0.6974	0.6725	0.6478	0.6235	0.5996	0.5761	0.5531	0.5306	0.5087	0.4872	0.4662	0.4458	0.4257	0.4061
4.12	0.8435	0.8201	0.7962	0.7717	0.7470	0.7220	0.6970	0.6721	0.6474	0.6230	0.5990	0.5755	0.5525	0.5301	0.5081	0.4866	0.4656	0.4451	0.4251	0.4055
4.13	0.8433	0.8198	0.7959	0.7714	0.7466	0.7216	0.6966	0.6716	0.6469	0.6225	0.5985	0.5750	0.5520	0.5295	0.5075	0.4860	0.4650	0.4445	0.4245	0.4049
4.14	0.8431	0.8196	0.7956	0.7711	0.7463	0.7212	0.6962	0.6712	0.6464	0.6220	0.5980	0.5745	0.5514	0.5289	0.5069	0.4854	0.4644	0.4439	0.4238	0.4042
4.15	0.8429	0.8193	0.7953	0.7708	0.7459	0.7209	0.6957	0.6707	0.6460	0.6215	0.5975	0.5739	0.5508	0.5283	0.5063	0.4848	0.4638	0.4433	0.4232	0.4036
4.16	0.8426	0.8191	0.7950	0.7705	0.7456	0.7205	0.6953	0.6703	0.6455	0.6210	0.5970	0.5734	0.5503	0.5278	0.5057	0.4842	0.4632	0.4427	0.4226	0.4030
4.17	0.8424	0.8188	0.7947	0.7702	0.7452	0.7201	0.6949	0.6698	0.6450	0.6205	0.5965	0.5729	0.5498	0.5272	0.5051	0.4836	0.4626	0.4420	0.4220	0.4023
4.18	0.8422	0.8186	0.7945	0.7698	0.7449	0.7197	0.6945	0.6694	0.6445	0.6200	0.5959	0.5723	0.5492	0.5266	0.5046	0.4830	0.4620	0.4414	0.4213	0.4017
4.19	0.8420	0.8183	0.7942	0.7695	0.7445	0.7193	0.6941	0.6690	0.6441	0.6195	0.5954	0.5718	0.5487	0.5261	0.5040	0.4824	0.4614	0.4408	0.4207	0.4011
4.20	0.8418	0.8181	0.7939	0.7692	0.7442	0.7189	0.6937	0.6685	0.6436	0.6190	0.5949	0.5712	0.5481	0.5255	0.5034	0.4818	0.4608	0.4402	0.4201	0.4005
4.21	0.8415	0.8178	0.7936	0.7689	0.7438	0.7186	0.6933	0.6681	0.6431	0.6186	0.5944	0.5707	0.5475	0.5249	0.5028	0.4812	0.4602	0.4396	0.4195	0.3998
4.22	0.8413	0.8176	0.7933	0.7686	0.7435	0.7182	0.6928	0.6676	0.6427	0.6181	0.5939	0.5702	0.5470	0.5244	0.5022	0.4806	0.4596	0.4390	0.4189	0.3992
4.23	0.8411	0.8173	0.7930	0.7683	0.7431	0.7178	0.6924	0.6672	0.6422	0.6176	0.5934	0.5696	0.5464	0.5238	0.5017	0.4801	0.4590	0.4384	0.4183	0.3986
4.24	0.8409	0.8171	0.7928	0.7679	0.7428	0.7174	0.6920	0.6668	0.6417	0.6171	0.5929	0.5691	0.5459	0.5232	0.5011	0.4795	0.4584	0.4378	0.4176	0.3980
4.25	0.8407	0.8168	0.7925	0.7676	0.7424	0.7170	0.6916	0.6663	0.6413	0.6166	0.5923	0.5686	0.5454	0.5227	0.5005	0.4789	0.4578	0.4372	0.4170	0.3974
4.26	0.8405	0.8166	0.7922	0.7673	0.7421	0.7167	0.6912	0.6659	0.6408	0.6161	0.5918	0.5681	0.5448	0.5221	0.4999	0.4783	0.4572	0.4366	0.4164	0.3967
4.27	0.8402	0.8163	0.7919	0.7670	0.7417	0.7163	0.6908	0.6654	0.6399	0.6156	0.5913	0.5675	0.5443	0.5215	0.4994	0.4777	0.4566	0.4360	0.4158	0.3961
4.28	0.8400	0.8161	0.7916	0.7667	0.7414	0.7159	0.6904	0.6650	0.6395	0.6151	0.5908	0.5670	0.5437	0.5210	0.4988	0.4771	0.4560	0.4354	0.4152	0.3955
4.29	0.8398	0.8158	0.7914	0.7664	0.7411	0.7155	0.6900	0.6646	0.6394	0.6146	0.5903	0.5665	0.5432	0.5204	0.4982	0.4765	0.4554	0.4348	0.4146	0.3949
4.30	0.8396	0.8156	0.7911	0.7661	0.7407	0.7152	0.6896	0.6641	0.6390	0.6142	0.5898	0.5660	0.5426	0.5199	0.4976	0.4760	0.4548	0.4342	0.4140	0.3943
4.31	0.8394	0.8154	0.7908	0.7658	0.7404	0.7148	0.6892	0.6637	0.6385	0.6137	0.5893	0.5654	0.5421	0.5193	0.4971	0.4754	0.4542	0.4336	0.4134	0.3937
4.32	0.8392	0.8151	0.7905	0.7654	0.7400	0.7144	0.6888	0.6633	0.6380	0.6132	0.5888	0.5649	0.5415	0.5188	0.4965	0.4748	0.4536	0.4330	0.4128	0.3931
4.33	0.8389	0.8149	0.7902	0.7651	0.7397	0.7140	0.6884	0.6628	0.6376	0.6127	0.5883	0.5644	0.5410	0.5182	0.4959	0.4742	0.4530	0.4324	0.4122	0.3925
4.34	0.8387	0.8146	0.7900	0.7649	0.7393	0.7136	0.6880	0.6624	0.6371	0.6122	0.5878	0.5639	0.5405	0.5176	0.4954	0.4736	0.4525	0.4318	0.4116	0.3919
4.35	0.8385	0.8144	0.7897	0.7645	0.7390	0.7133	0.6875	0.6620	0.6367	0.6117	0.5873	0.5633	0.5399	0.5171	0.4948	0.4731	0.4519	0.4312	0.4110	0.3912
4.36	0.8383	0.8141	0.7894	0.7642	0.7386	0.7129	0.6871	0.6615	0.6362	0.6113	0.5868	0.5628	0.5394	0.5165	0.4943	0.4725	0.4513	0.4306	0.4104	0.3906
4.37	0.8381	0.8139	0.7891	0.7639	0.7383	0.7125	0.6867	0.6611	0.6357	0.6108	0.5863	0.5623	0.5389	0.5160	0.4937	0.4719	0.4507	0.4300	0.4098	0.3900
4.38	0.8379	0.8136	0.7888	0.7636	0.7380	0.7122	0.6863	0.6607	0.6353	0.6103	0.5858	0.5618	0.5383	0.5154	0.4931	0.4714	0.4501	0.4294	0.4092	0.3894
4.39	0.8377	0.8134	0.7886	0.7633	0.7376	0.7118	0.6859	0.6602	0.6348	0.6098	0.5853	0.5613	0.5378	0.5149	0.4926	0.4708	0.4495	0.4288	0.4086	0.3888
4.40	0.8374	0.8131	0.7883	0.7630	0.7373	0.7114	0.6855	0.6598	0.6344	0.6094	0.5848	0.5607	0.5373	0.5144	0.4920	0.4702	0.4490	0.4282	0.4080	0.3882
4.41	0.8372	0.8129	0.7880	0.7627	0.7369	0.7110	0.6851	0.6594	0.6339	0.6089	0.5843	0.5602	0.5367	0.5138	0.4914	0.4696	0.4484	0.4277	0.4074	0.3876
4.42	0.8370	0.8127	0.7877	0.7623	0.7366	0.7107	0.6847	0.6590	0.6335	0.6084	0.5838	0.5597	0.5362	0.5133	0.4909	0.4691	0.4478	0.4271	0.4068	0.3871
4.43	0.8368	0.8124	0.7875	0.7620	0.7363	0.7103	0.6843	0.6585	0.6330	0.6079	0.5833	0.5592	0.5357	0.5127	0.4903	0.4685	0.4472	0.4265	0.4062	0.3865
4.44	0.8366	0.8122	0.7872	0.7617	0.7359	0.7099	0.6839	0.6581	0.6326	0.6074	0.5828	0.5587	0.5351	0.5122	0.4898	0.4679	0.4467	0.4259	0.4056	0.3859
4.45	0.8364	0.8119	0.7869	0.7614	0.7356	0.7096	0.6835	0.6577	0.6321	0.6070	0.5823	0.5582	0.5346	0.5116	0.4892	0.4674	0.4461	0.4253	0.4051	0.3853
4.46	0.8362	0.8117	0.7866	0.7611	0.															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8248	0.7987	0.7719	0.7447	0.7171	0.6895	0.6619	0.6346	0.6078	0.5815	0.5558	0.5308	0.5064	0.4828	0.4598	0.4375	0.4158	0.3947	0.3742	0.3542
5.02	0.8246	0.7984	0.7717	0.7444	0.7168	0.6891	0.6615	0.6342	0.6074	0.5811	0.5554	0.5303	0.5060	0.4823	0.4593	0.4370	0.4153	0.3942	0.3737	0.3537
5.03	0.8244	0.7982	0.7714	0.7441	0.7165	0.6888	0.6612	0.6339	0.6070	0.5806	0.5549	0.5298	0.5055	0.4818	0.4588	0.4365	0.4148	0.3937	0.3731	0.3532
5.04	0.8242	0.7980	0.7711	0.7438	0.7162	0.6884	0.6608	0.6335	0.6065	0.5802	0.5545	0.5294	0.5050	0.4813	0.4583	0.4360	0.4143	0.3932	0.3726	0.3527
5.05	0.8240	0.7977	0.7709	0.7435	0.7159	0.6881	0.6604	0.6331	0.6061	0.5798	0.5540	0.5289	0.5045	0.4808	0.4578	0.4355	0.4137	0.3926	0.3721	0.3521
5.06	0.8238	0.7975	0.7706	0.7432	0.7155	0.6877	0.6601	0.6327	0.6057	0.5793	0.5536	0.5284	0.5040	0.4803	0.4573	0.4350	0.4132	0.3921	0.3716	0.3516
5.07	0.8236	0.7973	0.7704	0.7429	0.7152	0.6874	0.6597	0.6323	0.6053	0.5789	0.5531	0.5280	0.5036	0.4799	0.4568	0.4345	0.4127	0.3916	0.3711	0.3511
5.08	0.8234	0.7971	0.7701	0.7427	0.7149	0.6871	0.6593	0.6319	0.6049	0.5785	0.5527	0.5275	0.5031	0.4794	0.4563	0.4340	0.4122	0.3911	0.3706	0.3506
5.09	0.8232	0.7968	0.7698	0.7424	0.7146	0.6867	0.6589	0.6315	0.6045	0.5780	0.5522	0.5271	0.5026	0.4789	0.4558	0.4335	0.4117	0.3906	0.3701	0.3501
5.10	0.8230	0.7966	0.7696	0.7421	0.7143	0.6864	0.6586	0.6311	0.6041	0.5776	0.5518	0.5266	0.5021	0.4784	0.4553	0.4330	0.4112	0.3901	0.3695	0.3496
5.11	0.8228	0.7964	0.7693	0.7418	0.7140	0.6860	0.6582	0.6307	0.6036	0.5772	0.5513	0.5261	0.5017	0.4779	0.4549	0.4325	0.4107	0.3896	0.3690	0.3490
5.12	0.8226	0.7961	0.7691	0.7415	0.7136	0.6857	0.6578	0.6303	0.6032	0.5767	0.5509	0.5257	0.5012	0.4774	0.4544	0.4320	0.4102	0.3891	0.3685	0.3485
5.13	0.8224	0.7959	0.7688	0.7412	0.7133	0.6853	0.6575	0.6299	0.6028	0.5763	0.5504	0.5252	0.5007	0.4770	0.4539	0.4315	0.4097	0.3886	0.3680	0.3480
5.14	0.8222	0.7957	0.7686	0.7409	0.7130	0.6850	0.6571	0.6295	0.6024	0.5759	0.5500	0.5248	0.5003	0.4765	0.4534	0.4310	0.4092	0.3881	0.3675	0.3475
5.15	0.8220	0.7955	0.7684	0.7407	0.7128	0.6848	0.6569	0.6292	0.6021	0.5754	0.5495	0.5243	0.4998	0.4760	0.4529	0.4305	0.4087	0.3876	0.3670	0.3470
5.16	0.8218	0.7952	0.7680	0.7404	0.7124	0.6843	0.6564	0.6287	0.6016	0.5750	0.5491	0.5238	0.4993	0.4754	0.4523	0.4300	0.4082	0.3871	0.3665	0.3465
5.17	0.8216	0.7950	0.7678	0.7401	0.7121	0.6840	0.6560	0.6284	0.6012	0.5746	0.5486	0.5234	0.4988	0.4750	0.4519	0.4295	0.4077	0.3866	0.3660	0.3460
5.18	0.8214	0.7948	0.7675	0.7398	0.7117	0.6836	0.6556	0.6280	0.6008	0.5742	0.5482	0.5229	0.4984	0.4746	0.4514	0.4290	0.4072	0.3861	0.3655	0.3455
5.19	0.8212	0.7945	0.7673	0.7395	0.7114	0.6833	0.6553	0.6276	0.6004	0.5737	0.5478	0.5225	0.4979	0.4741	0.4510	0.4285	0.4067	0.3856	0.3650	0.3450
5.20	0.8210	0.7943	0.7670	0.7392	0.7111	0.6829	0.6549	0.6272	0.6000	0.5733	0.5473	0.5220	0.4975	0.4736	0.4505	0.4280	0.4062	0.3851	0.3645	0.3445
5.21	0.8208	0.7941	0.7668	0.7389	0.7108	0.6826	0.6545	0.6268	0.5995	0.5729	0.5469	0.5216	0.4970	0.4731	0.4500	0.4275	0.4057	0.3846	0.3640	0.3440
5.22	0.8206	0.7939	0.7665	0.7386	0.7105	0.6823	0.6542	0.6264	0.5991	0.5725	0.5464	0.5211	0.4965	0.4727	0.4495	0.4270	0.4053	0.3841	0.3635	0.3435
5.23	0.8204	0.7936	0.7662	0.7384	0.7102	0.6819	0.6538	0.6260	0.5987	0.5720	0.5460	0.5207	0.4961	0.4722	0.4490	0.4266	0.4048	0.3836	0.3630	0.3430
5.24	0.8202	0.7934	0.7660	0.7381	0.7099	0.6816	0.6534	0.6256	0.5983	0.5716	0.5456	0.5202	0.4956	0.4717	0.4486	0.4261	0.4043	0.3831	0.3625	0.3425
5.25	0.8200	0.7932	0.7657	0.7378	0.7096	0.6812	0.6531	0.6253	0.5979	0.5712	0.5451	0.5198	0.4951	0.4712	0.4481	0.4256	0.4038	0.3826	0.3620	0.3420
5.26	0.8198	0.7930	0.7655	0.7375	0.7092	0.6809	0.6527	0.6249	0.5975	0.5708	0.5447	0.5193	0.4947	0.4708	0.4476	0.4251	0.4033	0.3821	0.3615	0.3415
5.27	0.8196	0.7927	0.7652	0.7372	0.7089	0.6806	0.6524	0.6245	0.5971	0.5703	0.5442	0.5189	0.4942	0.4703	0.4471	0.4246	0.4028	0.3816	0.3610	0.3410
5.28	0.8194	0.7925	0.7650	0.7369	0.7086	0.6802	0.6520	0.6241	0.5967	0.5699	0.5438	0.5184	0.4938	0.4698	0.4466	0.4241	0.4023	0.3811	0.3605	0.3405
5.29	0.8192	0.7923	0.7647	0.7367	0.7083	0.6799	0.6516	0.6237	0.5963	0.5695	0.5434	0.5180	0.4933	0.4694	0.4462	0.4237	0.4018	0.3806	0.3600	0.3400
5.30	0.8190	0.7921	0.7645	0.7364	0.7080	0.6796	0.6513	0.6233	0.5959	0.5691	0.5429	0.5175	0.4928	0.4689	0.4457	0.4232	0.4013	0.3801	0.3595	0.3395
5.31	0.8188	0.7918	0.7642	0.7361	0.7077	0.6792	0.6509	0.6230	0.5955	0.5687	0.5425	0.5171	0.4924	0.4684	0.4452	0.4227	0.4008	0.3797	0.3591	0.3390
5.32	0.8186	0.7916	0.7640	0.7358	0.7074	0.6789	0.6506	0.6226	0.5951	0.5682	0.5421	0.5166	0.4919	0.4680	0.4448	0.4222	0.4004	0.3792	0.3586	0.3385
5.33	0.8184	0.7914	0.7637	0.7355	0.7071	0.6786	0.6502	0.6222	0.5947	0.5678	0.5416	0.5161	0.4915	0.4675	0.4443	0.4217	0.3999	0.3787	0.3581	0.3381
5.34	0.8182	0.7912	0.7635	0.7353	0.7068	0.6782	0.6498	0.6218	0.5943	0.5674	0.5412	0.5157	0.4910	0.4670	0.4438	0.4213	0.3994	0.3782	0.3576	0.3376
5.35	0.8180	0.7909	0.7632	0.7350	0.7065	0.6779	0.6495	0.6214	0.5939	0.5670	0.5408	0.5153	0.4906	0.4666	0.4433	0.4208	0.3989	0.3777	0.3571	0.3371
5.36	0.8179	0.7907	0.7629	0.7347	0.7061	0.6775	0.6491	0.6211	0.5935	0.5666	0.5403	0.5148	0.4901	0.4661	0.4429	0.4203	0.3985	0.3772	0.3566	0.3366
5.37	0.8177	0.7905	0.7627	0.7344	0.7058	0.6772	0.6488	0.6207	0.5931	0.5662	0.5399	0.5144	0.4896	0.4657	0.4424	0.4198	0.3980	0.3768	0.3561	0.3361
5.38	0.8175	0.7903	0.7624	0.7341	0.7055	0.6769	0.6484	0.6203	0.5927	0.5657	0.5395	0.5140	0.4892	0.4652	0.4419	0.4194	0.3975	0.3763	0.3557	0.3356
5.39	0.8173	0.7900	0.7622	0.7338	0.7052	0.6765	0.6480	0.6199	0.5923	0.5653	0.5391	0.5135	0.4887	0.4647	0.4415	0.4189	0.3970	0.3758	0.3552	0.3351
5.40	0.8171	0.7898	0.7619	0.7336	0.7049	0.6762	0.6477	0.6195	0.5919	0.5649	0.5386	0.5131	0.4883	0.4643	0.4410	0.4184	0.3965	0.3753	0.3547	0.3347
5.41	0.8169	0.7896	0.7617	0.7333	0.7046	0.6759	0.6473	0.6192	0.5915	0.5645	0.5382	0.5126	0.4878	0.4638	0.4405	0.4180	0.3961	0.3748	0.3542	0.3342
5.42	0.8167	0.7894	0.7614	0.7330	0.7043	0.6755	0.6470	0.6188	0.5911	0.5641	0.5378	0.5122	0.4874	0.4634	0.4401	0.4175	0.3956	0.3744	0.3537	0.3337
5.43	0.8165	0.7892	0.7612	0.7327	0.7040	0.6752	0.6466	0.6184	0.5907	0.5637	0.5373	0.5118	0.4869	0.4629	0.4396	0.4170	0.3951	0.3739	0.3533	0.3332
5.44	0.8163	0.7889	0.7609	0.7324	0.7037	0.6749	0.6463	0.6180	0.5903	0.5633	0.5369	0.5113	0.4865	0.4624	0.4391	0.4165	0.3946	0.3734	0.3528	0.3327
5.45	0.8161	0.7887	0.7607	0.7322	0.7034	0.6745	0.6459	0.6177	0.5899	0.5629	0.5365	0.5109	0.4860	0.4620	0.4387	0.4161	0.3942	0.3729	0.3523	0.3323
5.46	0.8159	0.7885	0.7604	0.																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
6.01	0.8055	0.7766	0.7470	0.7169	0.6867	0.6565	0.6266	0.5973	0.5686	0.5407	0.5136	0.4874	0.4620	0.4376	0.4140	0.3911	0.3691	0.3477	0.3270	0.3070	
6.02	0.8053	0.7764	0.7468	0.7167	0.6864	0.6562	0.6263	0.5969	0.5682	0.5403	0.5132	0.4870	0.4616	0.4372	0.4135	0.3907	0.3686	0.3473	0.3266	0.3066	
6.03	0.8051	0.7761	0.7465	0.7164	0.6861	0.6559	0.6260	0.5966	0.5678	0.5399	0.5128	0.4866	0.4612	0.4368	0.4131	0.3903	0.3682	0.3469	0.3262	0.3061	
6.04	0.8049	0.7759	0.7463	0.7162	0.6858	0.6556	0.6256	0.5962	0.5675	0.5395	0.5124	0.4862	0.4608	0.4363	0.4127	0.3899	0.3678	0.3464	0.3258	0.3057	
6.05	0.8048	0.7757	0.7460	0.7159	0.6855	0.6553	0.6253	0.5959	0.5671	0.5391	0.5120	0.4858	0.4604	0.4359	0.4123	0.3894	0.3674	0.3460	0.3253	0.3053	
6.06	0.8046	0.7755	0.7458	0.7156	0.6852	0.6549	0.6250	0.5955	0.5667	0.5388	0.5116	0.4854	0.4600	0.4355	0.4119	0.3890	0.3669	0.3456	0.3249	0.3049	
6.07	0.8044	0.7753	0.7456	0.7154	0.6850	0.6546	0.6246	0.5952	0.5664	0.5384	0.5112	0.4850	0.4596	0.4351	0.4115	0.3886	0.3665	0.3452	0.3245	0.3044	
6.08	0.8042	0.7751	0.7453	0.7151	0.6847	0.6543	0.6243	0.5948	0.5660	0.5380	0.5108	0.4846	0.4592	0.4347	0.4110	0.3882	0.3661	0.3447	0.3241	0.3040	
6.09	0.8040	0.7749	0.7451	0.7148	0.6844	0.6540	0.6240	0.5945	0.5656	0.5376	0.5105	0.4842	0.4588	0.4343	0.4106	0.3878	0.3657	0.3443	0.3236	0.3036	
6.10	0.8038	0.7747	0.7448	0.7146	0.6841	0.6537	0.6236	0.5941	0.5653	0.5372	0.5101	0.4838	0.4584	0.4339	0.4102	0.3873	0.3653	0.3439	0.3232	0.3032	
6.11	0.8037	0.7745	0.7446	0.7143	0.6838	0.6534	0.6233	0.5938	0.5649	0.5369	0.5097	0.4834	0.4580	0.4335	0.4098	0.3869	0.3648	0.3435	0.3228	0.3028	
6.12	0.8035	0.7743	0.7444	0.7140	0.6835	0.6531	0.6230	0.5934	0.5645	0.5365	0.5093	0.4830	0.4576	0.4330	0.4094	0.3865	0.3644	0.3431	0.3224	0.3023	
6.13	0.8033	0.7740	0.7441	0.7138	0.6832	0.6528	0.6226	0.5931	0.5642	0.5361	0.5089	0.4826	0.4572	0.4326	0.4090	0.3861	0.3640	0.3426	0.3220	0.3019	
6.14	0.8031	0.7738	0.7439	0.7135	0.6829	0.6525	0.6223	0.5927	0.5638	0.5357	0.5085	0.4822	0.4568	0.4322	0.4086	0.3857	0.3636	0.3422	0.3215	0.3015	
6.15	0.8029	0.7736	0.7437	0.7133	0.6827	0.6522	0.6220	0.5924	0.5635	0.5354	0.5081	0.4818	0.4564	0.4318	0.4081	0.3853	0.3632	0.3418	0.3211	0.3011	
6.16	0.8027	0.7734	0.7434	0.7130	0.6824	0.6518	0.6217	0.5920	0.5631	0.5350	0.5077	0.4814	0.4560	0.4314	0.4077	0.3848	0.3627	0.3414	0.3207	0.3007	
6.17	0.8026	0.7732	0.7432	0.7127	0.6821	0.6515	0.6213	0.5917	0.5627	0.5346	0.5074	0.4810	0.4556	0.4310	0.4073	0.3844	0.3623	0.3410	0.3203	0.3003	
6.18	0.8024	0.7730	0.7430	0.7125	0.6818	0.6512	0.6210	0.5913	0.5624	0.5342	0.5070	0.4806	0.4552	0.4306	0.4069	0.3840	0.3619	0.3405	0.3199	0.2998	
6.19	0.8022	0.7728	0.7427	0.7122	0.6815	0.6509	0.6207	0.5910	0.5620	0.5339	0.5066	0.4802	0.4548	0.4302	0.4065	0.3836	0.3615	0.3401	0.3195	0.2994	
6.20	0.8020	0.7726	0.7425	0.7119	0.6812	0.6506	0.6203	0.5906	0.5617	0.5335	0.5062	0.4798	0.4544	0.4298	0.4061	0.3832	0.3611	0.3397	0.3190	0.2990	
6.21	0.8018	0.7724	0.7422	0.7117	0.6809	0.6503	0.6200	0.5903	0.5613	0.5331	0.5058	0.4794	0.4540	0.4294	0.4057	0.3828	0.3607	0.3393	0.3186	0.2986	
6.22	0.8016	0.7722	0.7420	0.7114	0.6807	0.6500	0.6197	0.5900	0.5609	0.5327	0.5054	0.4790	0.4536	0.4290	0.4053	0.3824	0.3603	0.3389	0.3182	0.2982	
6.23	0.8015	0.7719	0.7418	0.7112	0.6804	0.6497	0.6194	0.5896	0.5606	0.5324	0.5051	0.4786	0.4532	0.4286	0.4049	0.3820	0.3598	0.3385	0.3178	0.2978	
6.24	0.8013	0.7717	0.7415	0.7109	0.6801	0.6494	0.6190	0.5893	0.5602	0.5320	0.5047	0.4783	0.4528	0.4282	0.4045	0.3815	0.3594	0.3381	0.3174	0.2974	
6.25	0.8011	0.7715	0.7413	0.7106	0.6798	0.6491	0.6187	0.5889	0.5599	0.5316	0.5043	0.4779	0.4524	0.4278	0.4041	0.3811	0.3590	0.3377	0.3170	0.2970	
6.26	0.8009	0.7713	0.7411	0.7104	0.6795	0.6488	0.6184	0.5886	0.5595	0.5313	0.5039	0.4775	0.4520	0.4274	0.4036	0.3807	0.3586	0.3372	0.3166	0.2965	
6.27	0.8007	0.7711	0.7408	0.7101	0.6792	0.6485	0.6181	0.5882	0.5591	0.5309	0.5035	0.4771	0.4516	0.4270	0.4032	0.3803	0.3582	0.3368	0.3162	0.2961	
6.28	0.8006	0.7709	0.7406	0.7099	0.6790	0.6482	0.6177	0.5879	0.5588	0.5305	0.5032	0.4767	0.4512	0.4266	0.4028	0.3799	0.3578	0.3364	0.3158	0.2957	
6.29	0.8004	0.7707	0.7404	0.7096	0.6787	0.6479	0.6174	0.5876	0.5584	0.5302	0.5028	0.4763	0.4508	0.4262	0.4024	0.3795	0.3574	0.3360	0.3153	0.2953	
6.30	0.8002	0.7705	0.7401	0.7093	0.6784	0.6476	0.6171	0.5872	0.5581	0.5298	0.5024	0.4759	0.4504	0.4258	0.4020	0.3791	0.3570	0.3356	0.3149	0.2949	
6.31	0.8000	0.7703	0.7399	0.7091	0.6781	0.6472	0.6168	0.5869	0.5577	0.5294	0.5020	0.4755	0.4500	0.4254	0.4016	0.3787	0.3566	0.3352	0.3145	0.2945	
6.32	0.7998	0.7701	0.7397	0.7088	0.6778	0.6469	0.6164	0.5865	0.5574	0.5291	0.5016	0.4751	0.4496	0.4250	0.4012	0.3783	0.3562	0.3348	0.3141	0.2941	
6.33	0.7997	0.7699	0.7394	0.7086	0.6775	0.6466	0.6161	0.5862	0.5570	0.5287	0.5013	0.4748	0.4492	0.4246	0.4008	0.3779	0.3558	0.3344	0.3137	0.2937	
6.34	0.7995	0.7697	0.7392	0.7083	0.6773	0.6463	0.6158	0.5859	0.5567	0.5283	0.5009	0.4744	0.4488	0.4242	0.4004	0.3775	0.3554	0.3340	0.3133	0.2933	
6.35	0.7993	0.7695	0.7390	0.7081	0.6770	0.6460	0.6155	0.5855	0.5563	0.5280	0.5005	0.4740	0.4484	0.4238	0.4000	0.3771	0.3550	0.3336	0.3129	0.2929	
6.36	0.7991	0.7693	0.7387	0.7078	0.6767	0.6457	0.6152	0.5852	0.5559	0.5276	0.5001	0.4736	0.4480	0.4234	0.3996	0.3767	0.3546	0.3332	0.3125	0.2925	
6.37	0.7989	0.7690	0.7385	0.7075	0.6764	0.6454	0.6148	0.5848	0.5556	0.5272	0.4998	0.4732	0.4476	0.4230	0.3992	0.3763	0.3542	0.3328	0.3121	0.2921	
6.38	0.7987	0.7688	0.7383	0.7073	0.6761	0.6451	0.6145	0.5845	0.5552	0.5269	0.4994	0.4728	0.4473	0.4226	0.3988	0.3759	0.3538	0.3324	0.3117	0.2917	
6.39	0.7986	0.7686	0.7380	0.7070	0.6759	0.6448	0.6142	0.5842	0.5549	0.5265	0.4990	0.4725	0.4469	0.4222	0.3984	0.3755	0.3534	0.3320	0.3113	0.2913	
6.40	0.7984	0.7684	0.7378	0.7068	0.6756	0.6445	0.6139	0.5838	0.5545	0.5261	0.4986	0.4721	0.4465	0.4218	0.3980	0.3751	0.3530	0.3316	0.3109	0.2909	
6.41	0.7982	0.7682	0.7376	0.7065	0.6753	0.6442	0.6135	0.5835	0.5542	0.5258	0.4983	0.4717	0.4461	0.4214	0.3976	0.3747	0.3526	0.3312	0.3105	0.2905	
6.42	0.7980	0.7680	0.7374	0.7063	0.6751	0.6440	0.6133	0.5833	0.5540	0.5256	0.4981	0.4715	0.4459	0.4212	0.3974	0.3745	0.3524	0.3310	0.3103	0.2903	
6.43	0.7979	0.7678	0.7371	0.7060	0.6747	0.6436	0.6129	0.5829	0.5535	0.5250	0.4975	0.4709	0.4453	0.4206	0.3969	0.3739	0.3518	0.3304	0.3097	0.2897	
6.44	0.7977	0.7676	0.7369	0.7057	0.6745	0.6433	0.6126	0.5825	0.5531	0.5247	0.4971	0.4706	0.4449	0.4203	0.3965	0.3735	0.3514	0.3300	0.3093	0.2893	
6.45	0.7975	0.7674	0.7367	0.7055	0.6742	0.6430	0.6123	0.5821	0.5528	0.5243	0.4968	0.4702	0.4445	0.4199	0.3961	0.3731	0.3510	0.3296	0.3089	0.2889	
6.46	0.7973	0.7672	0.7364	0.7052	0.6739	0.6427	0.6119	0.5818	0.5524	0.5240	0.4964	0.4698	0.4442	0.4195	0.3957	0.3727	0.3506	0.3292	0.3085	0.2885	
6.47	0.7971	0.7670	0.7362	0.7050	0.6736	0.6424	0.6116	0.5815	0.5521	0.5236	0.4960	0.4694	0.4438	0.4191	0.3953	0.3723	0.3502	0.3288	0.3081	0.2881	
6.48	0.7970	0.7668	0.7360	0.7047	0.6733	0.6421	0.6113	0.5811	0.5517	0.5232	0.4957	0.4690	0.4434	0.4187	0.3949	0.3719	0.3498	0.3284	0.3077	0.2877	
6.49	0.7968	0.7666	0.7357	0.7045	0.6731	0.6418	0.6110	0.5808	0.5514	0.5229	0.4953	0.4687	0.4430	0.4183	0.3945	0.3715	0.3494	0.3280	0.3073	0.2874	
6.50	0.7966	0.7664	0.7355	0.7042	0.6728	0.6415	0.6107	0.5805	0.5510	0.5225	0.4949	0.4683	0.4426	0.4179	0.3941	0.3711	0.3490	0.3276	0.3070	0.2870	
6.51	0.7964	0.7662	0.7353	0.7040	0.6725	0.6412	0.6104	0.5801	0.5507	0.5222	0.4946	0.4679	0.4422	0.4175	0.3937	0.3707	0.3486	0.3272	0.3066	0.2866	
6.52	0.7962	0.7660	0.7350	0.7037	0.6722	0.6409	0.6100	0.5798	0.5503	0.5218	0.4942	0.4675	0.4419	0.4171	0.3933	0.3704	0.3482	0.3268	0.3062	0.2862	
6.53	0.7961	0.7658	0.7348	0.7035	0																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
7.01	0.7877	0.7561	0.7240	0.6915	0.6589	0.6266	0.5949	0.5639	0.5338	0.5047	0.4767	0.4497	0.4238	0.3989	0.3750	0.3519	0.3298	0.3084	0.2878	0.2679	
7.02	0.7875	0.7559	0.7238	0.6912	0.6587	0.6264	0.5946	0.5636	0.5335	0.5044	0.4764	0.4494	0.4234	0.3985	0.3746	0.3516	0.3294	0.3080	0.2874	0.2676	
7.03	0.7873	0.7558	0.7236	0.6910	0.6584	0.6261	0.5943	0.5633	0.5332	0.5041	0.4760	0.4490	0.4231	0.3982	0.3742	0.3512	0.3290	0.3077	0.2871	0.2672	
7.04	0.7871	0.7556	0.7233	0.6908	0.6581	0.6258	0.5940	0.5630	0.5328	0.5037	0.4757	0.4487	0.4227	0.3978	0.3739	0.3508	0.3287	0.3073	0.2867	0.2668	
7.05	0.7870	0.7554	0.7231	0.6905	0.6579	0.6255	0.5937	0.5626	0.5325	0.5034	0.4753	0.4483	0.4224	0.3975	0.3735	0.3505	0.3283	0.3070	0.2864	0.2665	
7.06	0.7868	0.7552	0.7229	0.6903	0.6576	0.6252	0.5934	0.5623	0.5322	0.5031	0.4750	0.4480	0.4220	0.3971	0.3732	0.3501	0.3280	0.3066	0.2860	0.2661	
7.07	0.7866	0.7550	0.7227	0.6900	0.6573	0.6249	0.5931	0.5620	0.5319	0.5027	0.4746	0.4476	0.4217	0.3968	0.3728	0.3498	0.3276	0.3062	0.2857	0.2658	
7.08	0.7864	0.7548	0.7225	0.6898	0.6571	0.6247	0.5928	0.5617	0.5315	0.5024	0.4743	0.4473	0.4213	0.3964	0.3724	0.3494	0.3272	0.3059	0.2853	0.2654	
7.09	0.7863	0.7546	0.7222	0.6895	0.6568	0.6244	0.5925	0.5614	0.5312	0.5021	0.4740	0.4469	0.4210	0.3960	0.3721	0.3490	0.3269	0.3055	0.2849	0.2651	
7.10	0.7861	0.7544	0.7220	0.6893	0.6565	0.6241	0.5922	0.5611	0.5309	0.5017	0.4736	0.4466	0.4206	0.3957	0.3717	0.3487	0.3265	0.3052	0.2846	0.2647	
7.11	0.7859	0.7542	0.7218	0.6891	0.6563	0.6238	0.5919	0.5608	0.5306	0.5014	0.4733	0.4462	0.4203	0.3953	0.3714	0.3483	0.3262	0.3048	0.2842	0.2644	
7.12	0.7858	0.7540	0.7216	0.6888	0.6560	0.6235	0.5916	0.5604	0.5302	0.5011	0.4729	0.4459	0.4199	0.3950	0.3710	0.3480	0.3258	0.3045	0.2839	0.2640	
7.13	0.7856	0.7538	0.7214	0.6886	0.6558	0.6232	0.5913	0.5601	0.5299	0.5007	0.4726	0.4455	0.4196	0.3946	0.3707	0.3476	0.3255	0.3041	0.2835	0.2637	
7.14	0.7854	0.7536	0.7211	0.6883	0.6555	0.6230	0.5910	0.5598	0.5296	0.5004	0.4723	0.4452	0.4192	0.3943	0.3703	0.3473	0.3251	0.3038	0.2832	0.2633	
7.15	0.7852	0.7534	0.7209	0.6881	0.6552	0.6227	0.5907	0.5595	0.5293	0.5001	0.4719	0.4449	0.4189	0.3939	0.3700	0.3469	0.3247	0.3034	0.2828	0.2630	
7.16	0.7851	0.7532	0.7207	0.6879	0.6550	0.6224	0.5904	0.5592	0.5289	0.4997	0.4716	0.4445	0.4185	0.3936	0.3696	0.3465	0.3244	0.3031	0.2825	0.2626	
7.17	0.7849	0.7530	0.7205	0.6876	0.6547	0.6221	0.5901	0.5589	0.5286	0.4994	0.4712	0.4442	0.4182	0.3932	0.3692	0.3462	0.3240	0.3027	0.2821	0.2623	
7.18	0.7847	0.7528	0.7203	0.6874	0.6544	0.6218	0.5898	0.5586	0.5283	0.4991	0.4709	0.4438	0.4178	0.3929	0.3689	0.3458	0.3237	0.3023	0.2818	0.2619	
7.19	0.7846	0.7526	0.7200	0.6871	0.6542	0.6216	0.5895	0.5583	0.5280	0.4987	0.4706	0.4435	0.4175	0.3925	0.3685	0.3455	0.3233	0.3020	0.2814	0.2616	
7.20	0.7844	0.7524	0.7198	0.6869	0.6539	0.6213	0.5892	0.5580	0.5277	0.4984	0.4702	0.4431	0.4171	0.3922	0.3682	0.3451	0.3230	0.3016	0.2811	0.2612	
7.21	0.7842	0.7522	0.7196	0.6866	0.6537	0.6210	0.5889	0.5576	0.5273	0.4981	0.4699	0.4428	0.4168	0.3918	0.3678	0.3448	0.3226	0.3013	0.2807	0.2609	
7.22	0.7841	0.7520	0.7194	0.6864	0.6534	0.6207	0.5886	0.5573	0.5270	0.4977	0.4695	0.4424	0.4164	0.3915	0.3675	0.3444	0.3223	0.3009	0.2804	0.2605	
7.23	0.7839	0.7518	0.7192	0.6862	0.6531	0.6204	0.5883	0.5570	0.5267	0.4974	0.4692	0.4421	0.4161	0.3911	0.3671	0.3441	0.3219	0.3006	0.2800	0.2602	
7.24	0.7837	0.7516	0.7190	0.6859	0.6529	0.6202	0.5880	0.5567	0.5264	0.4971	0.4689	0.4418	0.4157	0.3908	0.3668	0.3437	0.3216	0.3002	0.2797	0.2598	
7.25	0.7835	0.7515	0.7187	0.6857	0.6526	0.6199	0.5877	0.5564	0.5260	0.4967	0.4685	0.4414	0.4154	0.3904	0.3664	0.3434	0.3212	0.2999	0.2793	0.2595	
7.26	0.7834	0.7513	0.7185	0.6854	0.6524	0.6196	0.5874	0.5561	0.5257	0.4964	0.4682	0.4411	0.4150	0.3901	0.3661	0.3430	0.3209	0.2996	0.2790	0.2592	
7.27	0.7832	0.7511	0.7183	0.6852	0.6521	0.6193	0.5871	0.5558	0.5254	0.4961	0.4679	0.4407	0.4147	0.3897	0.3657	0.3427	0.3205	0.2992	0.2786	0.2588	
7.28	0.7830	0.7509	0.7181	0.6850	0.6518	0.6190	0.5868	0.5555	0.5251	0.4958	0.4675	0.4404	0.4144	0.3894	0.3654	0.3423	0.3202	0.2989	0.2783	0.2585	
7.29	0.7829	0.7507	0.7179	0.6847	0.6516	0.6188	0.5866	0.5552	0.5248	0.4954	0.4672	0.4401	0.4140	0.3890	0.3650	0.3420	0.3198	0.2985	0.2780	0.2581	
7.30	0.7827	0.7505	0.7176	0.6845	0.6513	0.6185	0.5863	0.5549	0.5245	0.4951	0.4669	0.4397	0.4137	0.3887	0.3647	0.3416	0.3195	0.2982	0.2776	0.2578	
7.31	0.7825	0.7503	0.7174	0.6842	0.6511	0.6182	0.5860	0.5546	0.5241	0.4948	0.4665	0.4394	0.4133	0.3883	0.3644	0.3413	0.3191	0.2978	0.2773	0.2575	
7.32	0.7824	0.7501	0.7172	0.6840	0.6508	0.6179	0.5857	0.5543	0.5238	0.4945	0.4662	0.4390	0.4130	0.3880	0.3640	0.3410	0.3188	0.2975	0.2769	0.2571	
7.33	0.7822	0.7499	0.7170	0.6838	0.6505	0.6177	0.5854	0.5540	0.5235	0.4941	0.4659	0.4387	0.4126	0.3877	0.3637	0.3406	0.3185	0.2971	0.2766	0.2568	
7.34	0.7820	0.7497	0.7168	0.6835	0.6503	0.6174	0.5851	0.5536	0.5232	0.4938	0.4655	0.4384	0.4123	0.3873	0.3633	0.3403	0.3181	0.2968	0.2762	0.2564	
7.35	0.7819	0.7495	0.7166	0.6833	0.6500	0.6171	0.5848	0.5533	0.5229	0.4935	0.4652	0.4380	0.4120	0.3870	0.3630	0.3399	0.3178	0.2965	0.2759	0.2561	
7.36	0.7817	0.7493	0.7163	0.6830	0.6498	0.6168	0.5845	0.5530	0.5226	0.4932	0.4649	0.4377	0.4116	0.3866	0.3626	0.3396	0.3174	0.2961	0.2756	0.2558	
7.37	0.7815	0.7491	0.7161	0.6828	0.6495	0.6165	0.5842	0.5527	0.5222	0.4928	0.4645	0.4374	0.4113	0.3863	0.3623	0.3392	0.3171	0.2958	0.2752	0.2554	
7.38	0.7813	0.7489	0.7159	0.6826	0.6492	0.6163	0.5839	0.5524	0.5219	0.4925	0.4642	0.4370	0.4109	0.3859	0.3619	0.3389	0.3167	0.2954	0.2749	0.2551	
7.39	0.7812	0.7487	0.7157	0.6823	0.6490	0.6160	0.5836	0.5521	0.5216	0.4922	0.4639	0.4367	0.4106	0.3856	0.3616	0.3385	0.3164	0.2951	0.2746	0.2548	
7.40	0.7810	0.7486	0.7155	0.6821	0.6487	0.6157	0.5833	0.5518	0.5213	0.4919	0.4635	0.4364	0.4103	0.3853	0.3613	0.3382	0.3161	0.2947	0.2742	0.2544	
7.41	0.7808	0.7484	0.7153	0.6819	0.6485	0.6154	0.5831	0.5515	0.5210	0.4915	0.4632	0.4360	0.4099	0.3849	0.3609	0.3379	0.3157	0.2944	0.2739	0.2541	
7.42	0.7807	0.7482	0.7151	0.6816	0.6482	0.6152	0.5828	0.5512	0.5207	0.4912	0.4629	0.4357	0.4096	0.3846	0.3606	0.3375	0.3154	0.2941	0.2734	0.2537	
7.43	0.7805	0.7480	0.7148	0.6814	0.6480	0.6149	0.5825	0.5509	0.5204	0.4909	0.4626	0.4354	0.4093	0.3843	0.3602	0.3372	0.3150	0.2937	0.2732	0.2534	
7.44	0.7803	0.7478	0.7146	0.6811	0.6477	0.6146	0.5822	0.5506	0.5200	0.4906	0.4622	0.4350	0.4089	0.3839	0.3599	0.3368	0.3147	0.2934	0.2729	0.2531	
7.45	0.7802	0.7476	0.7144	0.6809	0.6474	0.6143	0.5819	0.5503	0.5197	0.4903	0.4619	0.4347	0.4086	0.3836	0.3596	0.3365	0.3144	0.2931	0.2725	0.2527	
7.46	0.7800	0.7474	0.7142	0.6807	0.6472	0.6141	0.5815	0.5500	0.5194	0.4899	0.4616	0.4344	0.4082	0.3832	0.3592	0.3362	0.3140	0.2927	0.2722	0.2524	
7.47	0.7798	0.7472	0.7140	0.6804	0.6469	0.6138	0.5813	0.5497	0.5191	0.4896	0.4613	0.4340	0.4079	0.3829	0.3589	0.3358	0.3137	0.2924	0.2719	0.2521	
7.48	0.7797	0.7470	0.7138	0.6802	0.6467	0.6135	0.5810	0.5494	0.5188	0.4893	0.4610	0.4337	0.4076	0.3825	0.3585	0.3355	0.3133	0.2920	0.2715	0.2518	
7.49	0.7795	0.7468	0.7136	0.6800	0.6464	0.6133	0.5807	0.5491	0.5185	0.4890	0.4606	0.4334	0.4072	0.3822	0.3582	0.3351	0.3130	0.2917	0.2712	0.2514	
7.50	0.7793	0.7466	0.7133	0.6797	0.6462	0.6130	0.5804	0.5488	0.5182	0.4887	0.4603	0.4330	0.4069	0.3819	0.3579	0.3348	0.3127	0.2914	0.2709	0.2511	
7.51	0.7792	0.7465	0.7131	0.6795	0.6459	0.6127	0.5802	0.5485	0.5179	0.4883	0.4599	0.4327	0.4066	0.3815	0.3575	0.3345	0.3123	0.2910	0.2705	0.2508	
7.52	0.7790	0.7463	0.7129	0.6793	0.6457	0.6124	0.5799	0.5482	0.5175	0.4880	0.4596	0.4324	0.4062	0.3812	0.3572	0.3341	0.3120	0.2907	0.2702	0.2504	
7.53	0.7788	0.7461	0.7127	0.6790	0.64																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7709	0.7371	0.7026	0.6679	0.6334	0.5994	0.5661	0.5339	0.5027	0.4728	0.4441	0.4167	0.3904	0.3653	0.3413	0.3182	0.2962	0.2750	0.2546	0.2350
8.02	0.7708	0.7369	0.7024	0.6677	0.6332	0.5991	0.5658	0.5336	0.5024	0.4725	0.4438	0.4164	0.3901	0.3650	0.3410	0.3179	0.2959	0.2747	0.2543	0.2347
8.03	0.7706	0.7367	0.7022	0.6675	0.6329	0.5988	0.5656	0.5333	0.5021	0.4722	0.4435	0.4161	0.3898	0.3647	0.3407	0.3176	0.2955	0.2743	0.2540	0.2343
8.04	0.7705	0.7365	0.7020	0.6673	0.6327	0.5986	0.5653	0.5330	0.5018	0.4719	0.4432	0.4158	0.3895	0.3644	0.3403	0.3173	0.2952	0.2740	0.2537	0.2340
8.05	0.7703	0.7363	0.7018	0.6670	0.6324	0.5983	0.5650	0.5327	0.5016	0.4716	0.4429	0.4155	0.3892	0.3641	0.3400	0.3170	0.2949	0.2737	0.2534	0.2337
8.06	0.7701	0.7361	0.7016	0.6668	0.6322	0.5981	0.5647	0.5324	0.5013	0.4713	0.4426	0.4151	0.3889	0.3638	0.3397	0.3167	0.2946	0.2734	0.2530	0.2334
8.07	0.7700	0.7360	0.7014	0.6664	0.6319	0.5978	0.5645	0.5321	0.5010	0.4710	0.4423	0.4148	0.3886	0.3634	0.3394	0.3164	0.2943	0.2731	0.2527	0.2331
8.08	0.7698	0.7358	0.7012	0.6664	0.6317	0.5975	0.5642	0.5319	0.5007	0.4707	0.4420	0.4145	0.3882	0.3631	0.3391	0.3161	0.2940	0.2728	0.2524	0.2328
8.09	0.7697	0.7356	0.7010	0.6661	0.6315	0.5973	0.5639	0.5316	0.5004	0.4704	0.4417	0.4142	0.3879	0.3628	0.3388	0.3157	0.2937	0.2725	0.2521	0.2325
8.10	0.7695	0.7354	0.7008	0.6659	0.6312	0.5970	0.5636	0.5313	0.5001	0.4701	0.4414	0.4139	0.3876	0.3625	0.3385	0.3154	0.2934	0.2722	0.2518	0.2322
8.11	0.7693	0.7352	0.7006	0.6657	0.6310	0.5968	0.5634	0.5310	0.4998	0.4698	0.4411	0.4136	0.3873	0.3622	0.3382	0.3151	0.2931	0.2719	0.2515	0.2319
8.12	0.7692	0.7350	0.7004	0.6655	0.6307	0.5965	0.5631	0.5307	0.4995	0.4695	0.4408	0.4133	0.3870	0.3619	0.3379	0.3148	0.2928	0.2716	0.2512	0.2316
8.13	0.7690	0.7349	0.7001	0.6652	0.6305	0.5962	0.5628	0.5304	0.4992	0.4692	0.4405	0.4130	0.3867	0.3616	0.3375	0.3145	0.2925	0.2713	0.2509	0.2313
8.14	0.7688	0.7347	0.6999	0.6650	0.6302	0.5960	0.5626	0.5302	0.4989	0.4689	0.4402	0.4127	0.3864	0.3613	0.3372	0.3142	0.2921	0.2710	0.2506	0.2310
8.15	0.7687	0.7345	0.6997	0.6648	0.6300	0.5957	0.5623	0.5299	0.4986	0.4686	0.4399	0.4124	0.3861	0.3610	0.3369	0.3139	0.2918	0.2707	0.2503	0.2307
8.16	0.7685	0.7343	0.6995	0.6646	0.6298	0.5955	0.5620	0.5296	0.4983	0.4683	0.4396	0.4121	0.3858	0.3607	0.3366	0.3136	0.2915	0.2704	0.2500	0.2305
8.17	0.7684	0.7341	0.6993	0.6643	0.6295	0.5952	0.5617	0.5293	0.4981	0.4680	0.4393	0.4118	0.3855	0.3603	0.3363	0.3133	0.2912	0.2701	0.2497	0.2302
8.18	0.7682	0.7339	0.6991	0.6641	0.6293	0.5950	0.5615	0.5290	0.4978	0.4677	0.4390	0.4115	0.3852	0.3600	0.3360	0.3130	0.2909	0.2698	0.2494	0.2299
8.19	0.7680	0.7338	0.6989	0.6639	0.6290	0.5947	0.5612	0.5288	0.4975	0.4674	0.4387	0.4112	0.3849	0.3597	0.3357	0.3127	0.2906	0.2695	0.2491	0.2296
8.20	0.7679	0.7336	0.6987	0.6637	0.6288	0.5944	0.5609	0.5285	0.4972	0.4672	0.4384	0.4109	0.3846	0.3594	0.3354	0.3124	0.2903	0.2692	0.2488	0.2293
8.21	0.7677	0.7334	0.6985	0.6634	0.6285	0.5942	0.5607	0.5282	0.4969	0.4669	0.4381	0.4106	0.3842	0.3591	0.3351	0.3121	0.2900	0.2689	0.2485	0.2290
8.22	0.7676	0.7332	0.6983	0.6632	0.6283	0.5939	0.5604	0.5279	0.4966	0.4666	0.4378	0.4103	0.3839	0.3588	0.3348	0.3118	0.2897	0.2686	0.2482	0.2287
8.23	0.7674	0.7330	0.6981	0.6630	0.6281	0.5937	0.5601	0.5276	0.4963	0.4663	0.4375	0.4099	0.3836	0.3585	0.3345	0.3115	0.2894	0.2683	0.2479	0.2284
8.24	0.7672	0.7328	0.6979	0.6628	0.6278	0.5934	0.5599	0.5274	0.4960	0.4660	0.4372	0.4096	0.3833	0.3582	0.3342	0.3111	0.2891	0.2680	0.2476	0.2281
8.25	0.7671	0.7327	0.6977	0.6625	0.6276	0.5932	0.5596	0.5271	0.4957	0.4657	0.4369	0.4093	0.3830	0.3579	0.3339	0.3108	0.2888	0.2677	0.2473	0.2278
8.26	0.7669	0.7325	0.6975	0.6623	0.6273	0.5929	0.5593	0.5268	0.4955	0.4654	0.4366	0.4090	0.3827	0.3576	0.3336	0.3105	0.2885	0.2674	0.2470	0.2275
8.27	0.7668	0.7323	0.6973	0.6621	0.6271	0.5927	0.5591	0.5265	0.4952	0.4651	0.4363	0.4087	0.3824	0.3575	0.3335	0.3104	0.2884	0.2673	0.2469	0.2274
8.28	0.7666	0.7321	0.6971	0.6619	0.6269	0.5924	0.5588	0.5262	0.4949	0.4648	0.4360	0.4084	0.3821	0.3570	0.3330	0.3099	0.2879	0.2668	0.2465	0.2269
8.29	0.7664	0.7319	0.6969	0.6617	0.6266	0.5921	0.5585	0.5260	0.4946	0.4645	0.4357	0.4081	0.3818	0.3567	0.3327	0.3096	0.2876	0.2665	0.2462	0.2266
8.30	0.7663	0.7318	0.6967	0.6614	0.6264	0.5919	0.5583	0.5257	0.4943	0.4642	0.4354	0.4078	0.3815	0.3564	0.3324	0.3093	0.2873	0.2662	0.2459	0.2263
8.31	0.7661	0.7316	0.6965	0.6612	0.6261	0.5916	0.5580	0.5254	0.4940	0.4639	0.4351	0.4075	0.3812	0.3561	0.3320	0.3090	0.2870	0.2659	0.2456	0.2260
8.32	0.7660	0.7314	0.6963	0.6610	0.6259	0.5914	0.5577	0.5251	0.4937	0.4636	0.4348	0.4072	0.3809	0.3558	0.3317	0.3087	0.2867	0.2656	0.2453	0.2258
8.33	0.7658	0.7312	0.6961	0.6608	0.6257	0.5911	0.5574	0.5249	0.4935	0.4633	0.4345	0.4069	0.3806	0.3555	0.3314	0.3084	0.2864	0.2653	0.2450	0.2255
8.34	0.7656	0.7310	0.6959	0.6605	0.6254	0.5909	0.5572	0.5246	0.4932	0.4630	0.4342	0.4066	0.3803	0.3552	0.3311	0.3081	0.2861	0.2650	0.2447	0.2252
8.35	0.7655	0.7308	0.6957	0.6603	0.6252	0.5906	0.5569	0.5243	0.4929	0.4628	0.4339	0.4063	0.3800	0.3549	0.3308	0.3078	0.2858	0.2647	0.2444	0.2249
8.36	0.7653	0.7307	0.6955	0.6601	0.6249	0.5904	0.5567	0.5240	0.4926	0.4625	0.4336	0.4060	0.3797	0.3546	0.3305	0.3075	0.2855	0.2644	0.2441	0.2246
8.37	0.7652	0.7305	0.6953	0.6599	0.6247	0.5901	0.5564	0.5237	0.4923	0.4622	0.4333	0.4057	0.3794	0.3543	0.3302	0.3072	0.2852	0.2641	0.2438	0.2243
8.38	0.7650	0.7303	0.6951	0.6597	0.6245	0.5899	0.5561	0.5235	0.4920	0.4619	0.4330	0.4055	0.3791	0.3540	0.3299	0.3069	0.2849	0.2638	0.2435	0.2240
8.39	0.7649	0.7301	0.6949	0.6594	0.6242	0.5896	0.5559	0.5232	0.4917	0.4616	0.4327	0.4052	0.3788	0.3537	0.3296	0.3066	0.2846	0.2635	0.2432	0.2237
8.40	0.7647	0.7299	0.6947	0.6592	0.6240	0.5893	0.5556	0.5229	0.4915	0.4613	0.4329	0.4049	0.3785	0.3534	0.3293	0.3063	0.2843	0.2632	0.2429	0.2235
8.41	0.7645	0.7298	0.6945	0.6590	0.6238	0.5891	0.5553	0.5226	0.4912	0.4610	0.4322	0.4046	0.3782	0.3531	0.3291	0.3060	0.2840	0.2629	0.2427	0.2232
8.42	0.7644	0.7296	0.6943	0.6588	0.6235	0.5888	0.5551	0.5224	0.4909	0.4607	0.4319	0.4043	0.3779	0.3528	0.3288	0.3058	0.2837	0.2626	0.2424	0.2229
8.43	0.7642	0.7294	0.6941	0.6586	0.6233	0.5886	0.5548	0.5221	0.4906	0.4604	0.4316	0.4040	0.3776	0.3525	0.3285	0.3055	0.2834	0.2623	0.2421	0.2226
8.44	0.7641	0.7292	0.6939	0.6583	0.6230	0.5883	0.5545	0.5218	0.4903	0.4602	0.4313	0.4037	0.3773	0.3522	0.3282	0.3052	0.2832	0.2621	0.2418	0.2223
8.45	0.7639	0.7290	0.6937	0.6581	0.6228	0.5881	0.5543	0.5215	0.4901	0.4599	0.4310	0.4034	0.3770	0.3519	0.3279	0.3049	0.2829	0.2618	0.2415	0.2220
8.46																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7552	0.7191	0.6826	0.6460	0.6098	0.5743	0.5398	0.5066	0.4747	0.4442	0.4151	0.3874	0.3610	0.3358	0.3119	0.2889	0.2671	0.2461	0.2260	0.2067
9.02	0.7550	0.7190	0.6824	0.6458	0.6096	0.5741	0.5396	0.5063	0.4744	0.4439	0.4149	0.3871	0.3607	0.3356	0.3116	0.2887	0.2668	0.2458	0.2258	0.2065
9.03	0.7549	0.7188	0.6822	0.6456	0.6093	0.5738	0.5393	0.5061	0.4742	0.4437	0.4146	0.3868	0.3604	0.3353	0.3113	0.2884	0.2665	0.2456	0.2255	0.2062
9.04	0.7547	0.7186	0.6820	0.6454	0.6091	0.5736	0.5391	0.5058	0.4739	0.4434	0.4143	0.3866	0.3602	0.3350	0.3110	0.2881	0.2662	0.2453	0.2252	0.2060
9.05	0.7546	0.7184	0.6818	0.6452	0.6089	0.5733	0.5388	0.5056	0.4736	0.4431	0.4140	0.3863	0.3599	0.3347	0.3108	0.2878	0.2660	0.2450	0.2250	0.2057
9.06	0.7544	0.7183	0.6816	0.6450	0.6087	0.5731	0.5386	0.5053	0.4734	0.4429	0.4138	0.3860	0.3596	0.3345	0.3105	0.2876	0.2657	0.2448	0.2247	0.2054
9.07	0.7543	0.7181	0.6814	0.6448	0.6084	0.5729	0.5383	0.5050	0.4731	0.4426	0.4135	0.3857	0.3593	0.3342	0.3102	0.2873	0.2654	0.2445	0.2244	0.2052
9.08	0.7541	0.7179	0.6813	0.6445	0.6082	0.5726	0.5381	0.5048	0.4728	0.4423	0.4132	0.3855	0.3590	0.3339	0.3099	0.2870	0.2652	0.2442	0.2242	0.2049
9.09	0.7540	0.7177	0.6811	0.6443	0.6080	0.5724	0.5378	0.5045	0.4726	0.4421	0.4129	0.3852	0.3588	0.3336	0.3097	0.2868	0.2649	0.2440	0.2239	0.2047
9.10	0.7538	0.7176	0.6809	0.6441	0.6078	0.5722	0.5376	0.5043	0.4723	0.4418	0.4127	0.3849	0.3585	0.3334	0.3094	0.2865	0.2646	0.2437	0.2236	0.2044
9.11	0.7537	0.7174	0.6807	0.6439	0.6075	0.5719	0.5373	0.5040	0.4721	0.4415	0.4124	0.3846	0.3582	0.3331	0.3091	0.2862	0.2644	0.2434	0.2234	0.2041
9.12	0.7535	0.7172	0.6805	0.6437	0.6073	0.5717	0.5371	0.5038	0.4718	0.4412	0.4121	0.3844	0.3580	0.3328	0.3088	0.2859	0.2641	0.2432	0.2231	0.2039
9.13	0.7534	0.7170	0.6803	0.6435	0.6071	0.5714	0.5368	0.5035	0.4715	0.4410	0.4118	0.3841	0.3577	0.3325	0.3086	0.2857	0.2638	0.2429	0.2229	0.2036
9.14	0.7532	0.7168	0.6801	0.6433	0.6069	0.5712	0.5366	0.5032	0.4713	0.4407	0.4116	0.3838	0.3574	0.3323	0.3087	0.2849	0.2630	0.2421	0.2221	0.2030
9.15	0.7531	0.7167	0.6799	0.6431	0.6066	0.5710	0.5363	0.5030	0.4710	0.4404	0.4113	0.3836	0.3571	0.3320	0.3080	0.2851	0.2633	0.2424	0.2223	0.2031
9.16	0.7529	0.7165	0.6797	0.6429	0.6064	0.5707	0.5361	0.5027	0.4707	0.4402	0.4110	0.3833	0.3569	0.3317	0.3078	0.2849	0.2630	0.2421	0.2221	0.2029
9.17	0.7528	0.7164	0.6795	0.6427	0.6062	0.5705	0.5358	0.5025	0.4705	0.4399	0.4108	0.3830	0.3566	0.3314	0.3075	0.2846	0.2628	0.2419	0.2218	0.2026
9.18	0.7526	0.7162	0.6793	0.6424	0.6060	0.5702	0.5356	0.5022	0.4702	0.4396	0.4105	0.3827	0.3563	0.3312	0.3072	0.2843	0.2625	0.2416	0.2216	0.2023
9.19	0.7524	0.7160	0.6791	0.6422	0.6057	0.5700	0.5353	0.5020	0.4699	0.4394	0.4102	0.3825	0.3560	0.3309	0.3069	0.2841	0.2622	0.2413	0.2213	0.2021
9.20	0.7523	0.7158	0.6789	0.6420	0.6055	0.5698	0.5351	0.5017	0.4697	0.4391	0.4100	0.3822	0.3558	0.3306	0.3067	0.2838	0.2620	0.2411	0.2210	0.2018
9.21	0.7521	0.7157	0.6788	0.6418	0.6053	0.5695	0.5349	0.5014	0.4694	0.4388	0.4097	0.3819	0.3555	0.3304	0.3064	0.2835	0.2617	0.2408	0.2208	0.2016
9.22	0.7520	0.7155	0.6786	0.6416	0.6051	0.5693	0.5346	0.5012	0.4692	0.4386	0.4094	0.3817	0.3552	0.3301	0.3061	0.2833	0.2614	0.2405	0.2205	0.2013
9.23	0.7518	0.7153	0.6784	0.6414	0.6048	0.5691	0.5344	0.5009	0.4689	0.4383	0.4092	0.3814	0.3550	0.3299	0.3059	0.2830	0.2612	0.2403	0.2203	0.2011
9.24	0.7517	0.7152	0.6782	0.6412	0.6046	0.5688	0.5341	0.5007	0.4686	0.4380	0.4089	0.3811	0.3547	0.3295	0.3056	0.2827	0.2609	0.2400	0.2200	0.2008
9.25	0.7515	0.7150	0.6780	0.6410	0.6044	0.5686	0.5339	0.5004	0.4684	0.4378	0.4086	0.3808	0.3544	0.3293	0.3053	0.2825	0.2606	0.2398	0.2198	0.2006
9.26	0.7514	0.7148	0.6778	0.6408	0.6042	0.5684	0.5336	0.5002	0.4681	0.4375	0.4083	0.3806	0.3541	0.3290	0.3051	0.2822	0.2604	0.2395	0.2195	0.2003
9.27	0.7512	0.7146	0.6776	0.6406	0.6039	0.5681	0.5334	0.4999	0.4679	0.4373	0.4081	0.3803	0.3539	0.3287	0.3048	0.2819	0.2601	0.2392	0.2192	0.2001
9.28	0.7511	0.7145	0.6774	0.6404	0.6037	0.5679	0.5331	0.4997	0.4676	0.4370	0.4078	0.3800	0.3536	0.3285	0.3049	0.2817	0.2598	0.2390	0.2190	0.1998
9.29	0.7509	0.7143	0.6772	0.6402	0.6035	0.5676	0.5329	0.4994	0.4673	0.4367	0.4075	0.3798	0.3533	0.3282	0.3043	0.2814	0.2596	0.2387	0.2187	0.1996
9.30	0.7508	0.7141	0.6770	0.6399	0.6033	0.5674	0.5326	0.4992	0.4671	0.4365	0.4073	0.3795	0.3531	0.3279	0.3040	0.2811	0.2593	0.2385	0.2185	0.1993
9.31	0.7506	0.7140	0.6768	0.6397	0.6031	0.5672	0.5324	0.4989	0.4668	0.4362	0.4070	0.3792	0.3528	0.3277	0.3037	0.2809	0.2591	0.2382	0.2182	0.1990
9.32	0.7505	0.7138	0.6767	0.6395	0.6028	0.5669	0.5321	0.4987	0.4666	0.4359	0.4067	0.3790	0.3525	0.3274	0.3035	0.2806	0.2588	0.2379	0.2180	0.1988
9.33	0.7503	0.7136	0.6765	0.6393	0.6026	0.5667	0.5319	0.4984	0.4663	0.4357	0.4065	0.3787	0.3523	0.3271	0.3032	0.2803	0.2585	0.2377	0.2177	0.1985
9.34	0.7502	0.7134	0.6763	0.6391	0.6024	0.5665	0.5317	0.4981	0.4660	0.4354	0.4062	0.3784	0.3520	0.3269	0.3029	0.2801	0.2583	0.2374	0.2175	0.1983
9.35	0.7500	0.7133	0.6761	0.6389	0.6022	0.5662	0.5314	0.4979	0.4658	0.4351	0.4060	0.3782	0.3517	0.3266	0.3027	0.2798	0.2580	0.2372	0.2172	0.1980
9.36	0.7499	0.7131	0.6759	0.6387	0.6019	0.5660	0.5312	0.4976	0.4655	0.4349	0.4057	0.3779	0.3515	0.3263	0.3024	0.2796	0.2578	0.2369	0.2169	0.1978
9.37	0.7497	0.7129	0.6757	0.6385	0.6017	0.5658	0.5309	0.4974	0.4653	0.4346	0.4054	0.3776	0.3512	0.3261	0.3021	0.2793	0.2575	0.2367	0.2167	0.1975
9.38	0.7496	0.7128	0.6755	0.6383	0.6015	0.5655	0.5307	0.4971	0.4650	0.4344	0.4052	0.3774	0.3509	0.3258	0.3019	0.2790	0.2572	0.2364	0.2164	0.1973
9.39	0.7494	0.7126	0.6753	0.6381	0.6013	0.5653	0.5304	0.4969	0.4648	0.4341	0.4049	0.3771	0.3507	0.3255	0.3016	0.2788	0.2570	0.2361	0.2162	0.1970
9.40	0.7493	0.7124	0.6751	0.6379	0.6011	0.5651	0.5302	0.4966	0.4645	0.4338	0.4046	0.3768	0.3504	0.3253	0.3013	0.2785	0.2567	0.2359	0.2159	0.1968
9.41	0.7491	0.7122	0.6750	0.6377	0.6008	0.5648	0.5300	0.4964	0.4642	0.4336	0.4044	0.3766	0.3501	0.3250	0.3011	0.2782	0.2565	0.2356	0.2157	0.1966
9.42	0.7490	0.7121	0.6748	0.6375	0.6006	0.5646	0.5297	0.4961	0.4640	0.4333	0.4041	0.3763	0.3499	0.3248	0.3008	0.2780	0.2562	0.2354	0.2154	0.1963
9.43	0.7488	0.7119	0.6746	0.6374	0.6004	0.5644	0.5295	0.4959	0.4637	0.4331	0.4038	0.3760	0.3496	0.3245	0.3006	0.2777	0.2559	0.2351	0.2152	0.1961
9.44	0.7487	0.7117	0.6744	0.6371	0.6002	0.5641	0.5292	0.4956	0.4635	0.4328	0.4036	0.3758	0.3494	0.3242	0.3003	0.2775	0.2557	0.2349	0.2149	0.1958
9.45	0.7485	0.7116	0.6742	0.6368	0.6000	0.5639	0.5290	0.4954	0.4632	0.4325	0.4033	0.3755	0.3491	0.3240	0.3000	0.2772	0.2554	0.2346	0.2147	0.1956
9.46	0.7484	0.7114	0.6740	0.6366	0.5997	0.5637	0.5287	0.4951												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																							
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55			
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			
0.01	0.9933	0.9931	0.9929	0.9927	0.9925	0.9924	0.9922	0.9921	0.9919	0.9918	0.9917	0.9915	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9908			
0.02	0.9870	0.9867	0.9863	0.9859	0.9856	0.9853	0.9850	0.9847	0.9844	0.9841	0.9839	0.9836	0.9834	0.9832	0.9829	0.9827	0.9825	0.9823	0.9821	0.9820			
0.03	0.9812	0.9806	0.9801	0.9795	0.9790	0.9786	0.9781	0.9777	0.9773	0.9769	0.9765	0.9761	0.9757	0.9754	0.9750	0.9747	0.9744	0.9741	0.9738	0.9735			
0.04	0.9756	0.9749	0.9742	0.9735	0.9728	0.9722	0.9716	0.9710	0.9705	0.9700	0.9694	0.9689	0.9684	0.9679	0.9675	0.9670	0.9666	0.9661	0.9657	0.9653			
0.05	0.9703	0.9694	0.9685	0.9677	0.9669	0.9661	0.9654	0.9647	0.9640	0.9633	0.9627	0.9620	0.9614	0.9608	0.9601	0.9596	0.9590	0.9584	0.9578	0.9573			
0.06	0.9652	0.9642	0.9632	0.9622	0.9612	0.9603	0.9594	0.9586	0.9577	0.9569	0.9561	0.9553	0.9546	0.9538	0.9530	0.9523	0.9516	0.9509	0.9502	0.9495			
0.07	0.9603	0.9591	0.9580	0.9568	0.9557	0.9547	0.9537	0.9526	0.9517	0.9507	0.9498	0.9488	0.9479	0.9470	0.9461	0.9453	0.9444	0.9436	0.9427	0.9419			
0.08	0.9556	0.9543	0.9530	0.9517	0.9505	0.9492	0.9481	0.9469	0.9458	0.9447	0.9436	0.9425	0.9415	0.9404	0.9394	0.9384	0.9374	0.9364	0.9354	0.9344			
0.09	0.9511	0.9496	0.9481	0.9467	0.9453	0.9440	0.9426	0.9414	0.9401	0.9388	0.9376	0.9364	0.9352	0.9340	0.9328	0.9317	0.9305	0.9294	0.9282	0.9271			
0.10	0.9467	0.9450	0.9434	0.9419	0.9403	0.9388	0.9374	0.9359	0.9345	0.9331	0.9318	0.9304	0.9291	0.9277	0.9264	0.9251	0.9238	0.9225	0.9212	0.9199			
0.11	0.9424	0.9406	0.9389	0.9372	0.9355	0.9339	0.9323	0.9307	0.9291	0.9276	0.9261	0.9246	0.9231	0.9216	0.9201	0.9186	0.9172	0.9157	0.9143	0.9129			
0.12	0.9383	0.9363	0.9345	0.9326	0.9308	0.9290	0.9273	0.9255	0.9238	0.9222	0.9205	0.9188	0.9172	0.9155	0.9139	0.9123	0.9107	0.9091	0.9075	0.9059			
0.13	0.9342	0.9321	0.9301	0.9281	0.9262	0.9242	0.9224	0.9205	0.9186	0.9168	0.9150	0.9132	0.9114	0.9096	0.9078	0.9060	0.9043	0.9025	0.9008	0.8990			
0.14	0.9302	0.9280	0.9259	0.9237	0.9216	0.9196	0.9175	0.9155	0.9135	0.9116	0.9096	0.9077	0.9057	0.9038	0.9018	0.8999	0.8980	0.8960	0.8941	0.8923			
0.15	0.9264	0.9240	0.9217	0.9194	0.9172	0.9150	0.9128	0.9107	0.9085	0.9064	0.9043	0.9022	0.9001	0.8980	0.8959	0.8938	0.8917	0.8897	0.8876	0.8856			
0.16	0.9226	0.9201	0.9176	0.9152	0.9129	0.9105	0.9082	0.9059	0.9036	0.9014	0.8991	0.8968	0.8946	0.8923	0.8901	0.8879	0.8856	0.8834	0.8812	0.8790			
0.17	0.9189	0.9162	0.9137	0.9111	0.9086	0.9061	0.9037	0.9012	0.8988	0.8964	0.8940	0.8916	0.8892	0.8868	0.8844	0.8820	0.8796	0.8772	0.8749	0.8725			
0.18	0.9152	0.9125	0.9098	0.9071	0.9044	0.9018	0.8992	0.8966	0.8941	0.8915	0.8890	0.8864	0.8838	0.8813	0.8787	0.8762	0.8737	0.8711	0.8686	0.8661			
0.19	0.9117	0.9088	0.9060	0.9031	0.9004	0.8976	0.8948	0.8921	0.8894	0.8867	0.8840	0.8813	0.8786	0.8759	0.8732	0.8705	0.8678	0.8651	0.8624	0.8598			
0.20	0.9082	0.9052	0.9022	0.8993	0.8964	0.8935	0.8906	0.8877	0.8848	0.8820	0.8792	0.8763	0.8735	0.8706	0.8677	0.8649	0.8620	0.8592	0.8564	0.8536			
0.21	0.9048	0.9017	0.8985	0.8955	0.8924	0.8894	0.8863	0.8833	0.8803	0.8774	0.8744	0.8714	0.8684	0.8653	0.8623	0.8593	0.8563	0.8533	0.8503	0.8474			
0.22	0.9014	0.8982	0.8949	0.8917	0.8885	0.8853	0.8822	0.8790	0.8759	0.8728	0.8696	0.8665	0.8633	0.8602	0.8570	0.8538	0.8507	0.8475	0.8444	0.8413			
0.23	0.8981	0.8947	0.8913	0.8880	0.8847	0.8813	0.8780	0.8746	0.8713	0.8680	0.8646	0.8613	0.8579	0.8546	0.8512	0.8478	0.8444	0.8410	0.8376	0.8342			
0.24	0.8948	0.8913	0.8878	0.8843	0.8809	0.8774	0.8740	0.8706	0.8671	0.8637	0.8603	0.8569	0.8534	0.8500	0.8465	0.8430	0.8396	0.8361	0.8327	0.8293			
0.25	0.8916	0.8879	0.8843	0.8807	0.8771	0.8735	0.8700	0.8664	0.8628	0.8593	0.8557	0.8521	0.8486	0.8450	0.8414	0.8377	0.8341	0.8305	0.8270	0.8234			
0.26	0.8884	0.8846	0.8809	0.8772	0.8734	0.8697	0.8660	0.8623	0.8586	0.8549	0.8512	0.8475	0.8438	0.8400	0.8363	0.8325	0.8287	0.8250	0.8213	0.8176			
0.27	0.8853	0.8814	0.8775	0.8736	0.8698	0.8659	0.8621	0.8583	0.8544	0.8506	0.8467	0.8429	0.8390	0.8351	0.8312	0.8273	0.8234	0.8195	0.8156	0.8118			
0.28	0.8822	0.8782	0.8742	0.8702	0.8662	0.8622	0.8582	0.8543	0.8503	0.8463	0.8423	0.8383	0.8343	0.8303	0.8262	0.8222	0.8182	0.8141	0.8101	0.8061			
0.29	0.8792	0.8750	0.8709	0.8668	0.8626	0.8585	0.8544	0.8503	0.8462	0.8421	0.8380	0.8338	0.8297	0.8255	0.8213	0.8171	0.8129	0.8088	0.8046	0.8004			
0.30	0.8762	0.8719	0.8676	0.8634	0.8591	0.8549	0.8507	0.8464	0.8422	0.8379	0.8337	0.8294	0.8251	0.8208	0.8165	0.8121	0.8078	0.8035	0.7992	0.7949			
0.31	0.8732	0.8688	0.8644	0.8601	0.8557	0.8513	0.8470	0.8426	0.8382	0.8338	0.8294	0.8250	0.8206	0.8161	0.8116	0.8072	0.8027	0.7982	0.7938	0.7893			
0.32	0.8703	0.8658	0.8613	0.8568	0.8523	0.8478	0.8433	0.8388	0.8343	0.8297	0.8252	0.8206	0.8161	0.8115	0.8069	0.8023	0.7977	0.7930	0.7885	0.7839			
0.33	0.8674	0.8627	0.8581	0.8535	0.8489	0.8442	0.8396	0.8350	0.8303	0.8257	0.8210	0.8163	0.8116	0.8069	0.8022	0.7974	0.7927	0.7879	0.7832	0.7785			
0.34	0.8645	0.8597	0.8550	0.8503	0.8455	0.8408	0.8360	0.8312	0.8265	0.8217	0.8169	0.8121	0.8072	0.8024	0.7975	0.7926	0.7877	0.7828	0.7780	0.7731			
0.35	0.8617	0.8568	0.8519	0.8471	0.8422	0.8373	0.8324	0.8275	0.8226	0.8177	0.8128	0.8078	0.8029	0.7979	0.7929	0.7878	0.7828	0.7778	0.7728	0.7678			
0.36	0.8589	0.8539	0.8489	0.8439	0.8389	0.8339	0.8289	0.8239	0.8189	0.8138	0.8088	0.8037	0.7985	0.7934	0.7883	0.7831	0.7780	0.7728	0.7677	0.7626			
0.37	0.8561	0.8510	0.8459	0.8408	0.8356	0.8305	0.8254	0.8203	0.8151	0.8099	0.8047	0.7995	0.7943	0.7890	0.7837	0.7785	0.7732	0.7679	0.7626	0.7574			
0.38	0.8533	0.8481	0.8429	0.8377	0.8324	0.8272	0.8219	0.8167	0.8114	0.8061	0.8008	0.7954	0.7900	0.7847	0.7792	0.7738	0.7684	0.7630	0.7576	0.7522			
0.39	0.8505	0.8453	0.8399	0.8346	0.8292	0.8239	0.8185	0.8131	0.8077	0.8023	0.7968	0.7914	0.7859	0.7803	0.7748	0.7693	0.7637	0.7582	0.7526	0.7471			
0.40	0.8479	0.8425	0.8370	0.8315	0.8261	0.8206	0.8151	0.8096	0.8041	0.7985	0.7929	0.7873	0.7817	0.7761	0.7704	0.7647	0.7591	0.7534	0.7477	0.7421			
0.41	0.8453	0.8397	0.8341	0.8285	0.8230	0.8174	0.8117	0.8061	0.8004	0.7948	0.7891	0.7834	0.7776	0.7718	0.7660	0.7602	0.7544	0.7486	0.7428	0.7371			
0.42	0.8426	0.8369	0.8313	0.8256	0.8199	0.8141	0.8084	0.8026	0.7969	0.7911	0.7853	0.7794	0.7735	0.7676	0.7617	0.7558	0.7499	0.7439	0.7380	0.7321			
0.43	0.8400	0.8342	0.8284	0.8226	0.8168	0.8109	0.8051	0.7992	0.7933	0.7874	0.7815	0.7755	0.7695	0.7635	0.7574	0.7514	0.7453	0.7393	0.7332	0.7272			
0.44	0.8374	0.8315	0.8256	0.8197	0.8137	0.8078	0.8018	0.7958	0.7898	0.7838	0.7777	0.7716	0.7655	0.7593	0.7532	0.7470	0.7408	0.7347	0.7285	0.7224			
0.45	0.8348	0.8288	0.8228	0.8168	0.8107	0.8046	0.7986	0.7924	0.7863	0.7802	0.7740	0.7678											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
1.01	0.7159	0.7049	0.6939	0.6829	0.6718	0.6608	0.6497	0.6386	0.6275	0.6163	0.6052	0.5940	0.5829	0.5717	0.5605	0.5492	0.5380	0.5268	0.5156	0.5043
1.02	0.7141	0.7030	0.6919	0.6809	0.6698	0.6586	0.6475	0.6363	0.6251	0.6139	0.6027	0.5915	0.5803	0.5690	0.5577	0.5465	0.5352	0.5239	0.5126	0.5013
1.03	0.7123	0.7012	0.6900	0.6789	0.6677	0.6565	0.6453	0.6341	0.6228	0.6116	0.6003	0.5890	0.5777	0.5664	0.5551	0.5437	0.5324	0.5210	0.5097	0.4983
1.04	0.7105	0.6993	0.6881	0.6769	0.6656	0.6544	0.6431	0.6318	0.6205	0.6092	0.5979	0.5865	0.5751	0.5638	0.5524	0.5410	0.5296	0.5182	0.5068	0.4953
1.05	0.7087	0.6975	0.6862	0.6749	0.6636	0.6523	0.6409	0.6296	0.6182	0.6068	0.5954	0.5840	0.5726	0.5612	0.5497	0.5383	0.5268	0.5153	0.5039	0.4924
1.06	0.7070	0.6956	0.6843	0.6729	0.6616	0.6502	0.6388	0.6274	0.6159	0.6045	0.5930	0.5816	0.5701	0.5586	0.5471	0.5356	0.5240	0.5125	0.5010	0.4895
1.07	0.7052	0.6938	0.6824	0.6710	0.6596	0.6481	0.6366	0.6252	0.6137	0.6022	0.5906	0.5791	0.5676	0.5560	0.5445	0.5329	0.5213	0.5097	0.4981	0.4866
1.08	0.7035	0.6920	0.6805	0.6691	0.6576	0.6460	0.6345	0.6230	0.6114	0.5999	0.5883	0.5767	0.5651	0.5535	0.5418	0.5302	0.5186	0.5069	0.4953	0.4837
1.09	0.7017	0.6902	0.6787	0.6671	0.6556	0.6440	0.6324	0.6208	0.6092	0.5976	0.5859	0.5743	0.5626	0.5509	0.5393	0.5276	0.5159	0.5042	0.4925	0.4808
1.10	0.7000	0.6884	0.6768	0.6652	0.6536	0.6419	0.6303	0.6186	0.6070	0.5953	0.5836	0.5719	0.5601	0.5484	0.5367	0.5250	0.5132	0.5015	0.4897	0.4779
1.11	0.6983	0.6866	0.6750	0.6633	0.6516	0.6399	0.6282	0.6165	0.6047	0.5930	0.5812	0.5695	0.5577	0.5459	0.5341	0.5223	0.5105	0.4987	0.4869	0.4751
1.12	0.6966	0.6849	0.6731	0.6614	0.6496	0.6379	0.6261	0.6143	0.6025	0.5907	0.5789	0.5671	0.5553	0.5434	0.5316	0.5198	0.5079	0.4960	0.4842	0.4723
1.13	0.6949	0.6831	0.6713	0.6595	0.6477	0.6359	0.6240	0.6122	0.6004	0.5885	0.5766	0.5647	0.5529	0.5410	0.5291	0.5172	0.5053	0.4934	0.4814	0.4695
1.14	0.6932	0.6813	0.6695	0.6576	0.6458	0.6339	0.6220	0.6101	0.5982	0.5863	0.5743	0.5624	0.5505	0.5385	0.5266	0.5146	0.5027	0.4907	0.4787	0.4668
1.15	0.6915	0.6796	0.6677	0.6557	0.6438	0.6319	0.6199	0.6080	0.5960	0.5840	0.5721	0.5601	0.5481	0.5361	0.5241	0.5121	0.5001	0.4880	0.4760	0.4640
1.16	0.6898	0.6778	0.6659	0.6539	0.6419	0.6299	0.6179	0.6059	0.5939	0.5818	0.5698	0.5578	0.5457	0.5337	0.5216	0.5096	0.4975	0.4854	0.4734	0.4613
1.17	0.6881	0.6761	0.6641	0.6520	0.6400	0.6279	0.6159	0.6038	0.5917	0.5796	0.5676	0.5555	0.5434	0.5313	0.5192	0.5070	0.4949	0.4828	0.4707	0.4586
1.18	0.6865	0.6744	0.6623	0.6502	0.6381	0.6260	0.6139	0.6017	0.5896	0.5775	0.5653	0.5532	0.5410	0.5289	0.5167	0.5046	0.4924	0.4802	0.4681	0.4559
1.19	0.6848	0.6727	0.6605	0.6484	0.6362	0.6240	0.6118	0.5997	0.5875	0.5753	0.5631	0.5509	0.5387	0.5265	0.5143	0.5021	0.4899	0.4776	0.4654	0.4532
1.20	0.6832	0.6710	0.6587	0.6465	0.6343	0.6221	0.6099	0.5976	0.5854	0.5731	0.5609	0.5486	0.5364	0.5241	0.5119	0.4996	0.4874	0.4751	0.4628	0.4506
1.21	0.6815	0.6693	0.6570	0.6447	0.6324	0.6202	0.6079	0.5956	0.5833	0.5710	0.5587	0.5464	0.5341	0.5218	0.5095	0.4972	0.4849	0.4725	0.4602	0.4479
1.22	0.6799	0.6676	0.6552	0.6429	0.6306	0.6182	0.6059	0.5936	0.5812	0.5689	0.5565	0.5442	0.5318	0.5195	0.5071	0.4947	0.4824	0.4700	0.4577	0.4453
1.23	0.6783	0.6659	0.6535	0.6411	0.6287	0.6163	0.6039	0.5915	0.5791	0.5667	0.5543	0.5419	0.5295	0.5171	0.5047	0.4923	0.4799	0.4675	0.4551	0.4427
1.24	0.6766	0.6642	0.6518	0.6393	0.6269	0.6144	0.6020	0.5895	0.5771	0.5646	0.5522	0.5397	0.5273	0.5148	0.5024	0.4899	0.4775	0.4650	0.4526	0.4401
1.25	0.6750	0.6625	0.6500	0.6375	0.6250	0.6125	0.6000	0.5875	0.5750	0.5625	0.5500	0.5375	0.5250	0.5125	0.5001	0.4876	0.4751	0.4626	0.4501	0.4376
1.26	0.6734	0.6609	0.6483	0.6358	0.6232	0.6107	0.5981	0.5856	0.5730	0.5605	0.5479	0.5354	0.5228	0.5103	0.4977	0.4852	0.4726	0.4601	0.4476	0.4350
1.27	0.6718	0.6592	0.6466	0.6340	0.6214	0.6088	0.5962	0.5836	0.5710	0.5584	0.5458	0.5332	0.5206	0.5080	0.4954	0.4828	0.4702	0.4577	0.4451	0.4325
1.28	0.6702	0.6576	0.6449	0.6322	0.6196	0.6069	0.5943	0.5816	0.5690	0.5563	0.5437	0.5310	0.5184	0.5058	0.4931	0.4805	0.4679	0.4552	0.4426	0.4300
1.29	0.6687	0.6559	0.6432	0.6305	0.6178	0.6051	0.5924	0.5797	0.5670	0.5543	0.5416	0.5289	0.5162	0.5035	0.4909	0.4782	0.4655	0.4528	0.4401	0.4275
1.30	0.6671	0.6543	0.6415	0.6288	0.6160	0.6032	0.5905	0.5777	0.5650	0.5522	0.5395	0.5268	0.5140	0.5013	0.4886	0.4759	0.4631	0.4504	0.4377	0.4250
1.31	0.6655	0.6527	0.6398	0.6270	0.6142	0.6014	0.5886	0.5758	0.5630	0.5502	0.5374	0.5247	0.5119	0.4991	0.4863	0.4736	0.4608	0.4481	0.4353	0.4225
1.32	0.6639	0.6511	0.6382	0.6253	0.6124	0.5996	0.5867	0.5738	0.5610	0.5482	0.5354	0.5225	0.5097	0.4969	0.4841	0.4713	0.4585	0.4457	0.4329	0.4201
1.33	0.6624	0.6494	0.6365	0.6236	0.6107	0.5978	0.5849	0.5720	0.5591	0.5462	0.5333	0.5205	0.5076	0.4947	0.4819	0.4690	0.4562	0.4433	0.4305	0.4177
1.34	0.6608	0.6478	0.6349	0.6219	0.6089	0.5960	0.5830	0.5701	0.5571	0.5442	0.5313	0.5184	0.5055	0.4926	0.4797	0.4668	0.4539	0.4410	0.4281	0.4153
1.35	0.6593	0.6462	0.6332	0.6202	0.6072	0.5942	0.5812	0.5682	0.5552	0.5422	0.5293	0.5163	0.5033	0.4904	0.4775	0.4645	0.4516	0.4387	0.4258	0.4129
1.36	0.6578	0.6447	0.6316	0.6185	0.6054	0.5924	0.5793	0.5663	0.5533	0.5402	0.5272	0.5142	0.5012	0.4883	0.4753	0.4623	0.4493	0.4364	0.4234	0.4105
1.37	0.6562	0.6431	0.6299	0.6168	0.6037	0.5906	0.5775	0.5644	0.5514	0.5383	0.5252	0.5122	0.4992	0.4861	0.4731	0.4601	0.4471	0.4341	0.4211	0.4081
1.38	0.6547	0.6415	0.6283	0.6151	0.6020	0.5888	0.5757	0.5626	0.5494	0.5363	0.5232	0.5102	0.4971	0.4840	0.4710	0.4579	0.4449	0.4318	0.4188	0.4058
1.39	0.6532	0.6399	0.6267	0.6135	0.6003	0.5871	0.5739	0.5607	0.5475	0.5344	0.5213	0.5081	0.4950	0.4819	0.4688	0.4557	0.4426	0.4296	0.4165	0.4034
1.40	0.6517	0.6384	0.6251	0.6118	0.5986	0.5853	0.5721	0.5589	0.5457	0.5325	0.5193	0.5061	0.4930	0.4798	0.4667	0.4536	0.4404	0.4273	0.4142	0.4011
1.41	0.6502	0.6368	0.6235	0.6102	0.5969	0.5836	0.5703	0.5570	0.5438	0.5306	0.5173	0.4949	0.4816	0.4684	0.4551	0.4419	0.4286	0.4153	0.4020	0.3888
1.42	0.6487	0.6353	0.6219	0.6085	0.5952	0.5818	0.5685	0.5552	0.5419	0.5286	0.5154	0.5021	0.4889	0.4757	0.4625	0.4493	0.4361	0.4229	0.4097	0.3965
1.43	0.6472	0.6337	0.6203	0.6069	0.5935	0.5801	0.5667	0.5534	0.5401	0.5267	0.5134	0.5002	0.4869	0.4736	0.4604	0.4471	0.4339	0.4207	0.4075	0.3942
1.44	0.6457	0.6322	0.6187	0.6053	0.5918	0.5784	0.5650	0.5516	0.5382	0.5249	0.5115	0.4982	0.4849	0.4716	0.4583	0.4450	0.4317	0.4185	0.4052	0.3920
1.45	0.6442	0.6307	0.6171	0.6036	0.5901	0.5767	0.5632	0.5498	0.5364	0.5230	0.5096	0.4962	0.4829	0.4695	0.4562	0.4429	0.4296	0.4163	0.4030	0.3897
1.46	0.6428	0.6292	0.6156	0.6020	0.5885	0.5750														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.5701	0.5544	0.5387	0.5232	0.5077	0.4923	0.4770	0.4618	0.4466	0.4315	0.4165	0.4016	0.3867	0.3718	0.3571	0.3423	0.3277	0.3131	0.2985	0.2840
2.02	0.5689	0.5531	0.5375	0.5219	0.5064	0.4910	0.4757	0.4604	0.4452	0.4301	0.4151	0.4001	0.3852	0.3703	0.3555	0.3408	0.3261	0.3115	0.2969	0.2824
2.03	0.5677	0.5519	0.5362	0.5206	0.5051	0.4897	0.4743	0.4590	0.4438	0.4287	0.4136	0.3986	0.3837	0.3688	0.3540	0.3393	0.3246	0.3100	0.2954	0.2808
2.04	0.5666	0.5507	0.5350	0.5193	0.5038	0.4883	0.4730	0.4577	0.4424	0.4273	0.4122	0.3972	0.3822	0.3674	0.3525	0.3378	0.3231	0.3084	0.2938	0.2792
2.05	0.5654	0.5495	0.5337	0.5181	0.5025	0.4870	0.4716	0.4563	0.4411	0.4259	0.4108	0.3957	0.3808	0.3659	0.3510	0.3363	0.3215	0.3069	0.2922	0.2777
2.06	0.5642	0.5483	0.5325	0.5168	0.5012	0.4857	0.4703	0.4550	0.4397	0.4245	0.4094	0.3943	0.3793	0.3644	0.3496	0.3348	0.3200	0.3053	0.2907	0.2761
2.07	0.5631	0.5471	0.5313	0.5156	0.5000	0.4844	0.4690	0.4536	0.4383	0.4231	0.4080	0.3929	0.3779	0.3630	0.3481	0.3333	0.3185	0.3038	0.2892	0.2746
2.08	0.5619	0.5459	0.5301	0.5143	0.4987	0.4831	0.4677	0.4523	0.4370	0.4217	0.4066	0.3915	0.3765	0.3615	0.3466	0.3318	0.3170	0.3023	0.2877	0.2730
2.09	0.5607	0.5447	0.5289	0.5131	0.4974	0.4818	0.4663	0.4509	0.4356	0.4203	0.4052	0.3901	0.3750	0.3601	0.3452	0.3303	0.3155	0.3008	0.2861	0.2715
2.10	0.5596	0.5436	0.5276	0.5118	0.4962	0.4806	0.4650	0.4496	0.4343	0.4190	0.4038	0.3886	0.3736	0.3586	0.3437	0.3288	0.3141	0.2993	0.2846	0.2700
2.11	0.5584	0.5424	0.5264	0.5106	0.4949	0.4793	0.4637	0.4483	0.4329	0.4176	0.4024	0.3872	0.3722	0.3572	0.3423	0.3274	0.3126	0.2978	0.2831	0.2685
2.12	0.5573	0.5412	0.5252	0.5094	0.4936	0.4780	0.4624	0.4470	0.4316	0.4162	0.4010	0.3859	0.3708	0.3558	0.3408	0.3259	0.3111	0.2964	0.2816	0.2670
2.13	0.5561	0.5400	0.5240	0.5082	0.5082	0.4924	0.4767	0.4611	0.4457	0.4302	0.4149	0.3996	0.3845	0.3694	0.3543	0.3394	0.3245	0.3097	0.2949	0.2802
2.14	0.5550	0.5389	0.5228	0.5069	0.4912	0.4755	0.4599	0.4443	0.4289	0.4135	0.3983	0.3831	0.3680	0.3529	0.3380	0.3230	0.3082	0.2934	0.2787	0.2640
2.15	0.5539	0.5377	0.5217	0.5057	0.4899	0.4742	0.4586	0.4430	0.4276	0.4122	0.3969	0.3817	0.3666	0.3515	0.3365	0.3216	0.3068	0.2920	0.2772	0.2625
2.16	0.5527	0.5365	0.5205	0.5045	0.4887	0.4729	0.4573	0.4417	0.4263	0.4109	0.3956	0.3805	0.3652	0.3501	0.3351	0.3202	0.3053	0.2905	0.2758	0.2611
2.17	0.5516	0.5354	0.5193	0.5033	0.4875	0.4717	0.4560	0.4405	0.4250	0.4095	0.3942	0.3790	0.3638	0.3487	0.3337	0.3188	0.3039	0.2891	0.2743	0.2596
2.18	0.5505	0.5342	0.5181	0.5021	0.4862	0.4704	0.4548	0.4392	0.4237	0.4082	0.3929	0.3776	0.3624	0.3473	0.3323	0.3174	0.3025	0.2876	0.2729	0.2582
2.19	0.5494	0.5331	0.5169	0.5009	0.4850	0.4692	0.4535	0.4379	0.4224	0.4069	0.3915	0.3763	0.3611	0.3460	0.3309	0.3160	0.3011	0.2862	0.2714	0.2567
2.20	0.5482	0.5320	0.5158	0.4997	0.4838	0.4680	0.4522	0.4366	0.4211	0.4056	0.3902	0.3749	0.3597	0.3446	0.3295	0.3146	0.2996	0.2848	0.2700	0.2553
2.21	0.5471	0.5308	0.5146	0.4985	0.4826	0.4667	0.4510	0.4353	0.4198	0.4043	0.3889	0.3736	0.3584	0.3432	0.3282	0.3132	0.2982	0.2834	0.2686	0.2538
2.22	0.5460	0.5297	0.5135	0.4974	0.4814	0.4655	0.4497	0.4341	0.4185	0.4030	0.3876	0.3723	0.3570	0.3419	0.3268	0.3118	0.2969	0.2820	0.2672	0.2524
2.23	0.5449	0.5285	0.5123	0.4962	0.4802	0.4643	0.4485	0.4328	0.4172	0.4017	0.3863	0.3709	0.3557	0.3405	0.3254	0.3104	0.2955	0.2806	0.2658	0.2510
2.24	0.5438	0.5274	0.5112	0.4950	0.4790	0.4631	0.4473	0.4316	0.4159	0.4004	0.3850	0.3696	0.3544	0.3392	0.3241	0.3090	0.2941	0.2792	0.2644	0.2496
2.25	0.5427	0.5263	0.5100	0.4938	0.4778	0.4619	0.4460	0.4303	0.4147	0.3991	0.3837	0.3683	0.3530	0.3378	0.3227	0.3077	0.2927	0.2778	0.2630	0.2482
2.26	0.5416	0.5252	0.5089	0.4927	0.4766	0.4607	0.4448	0.4291	0.4134	0.3978	0.3824	0.3670	0.3517	0.3365	0.3214	0.3063	0.2914	0.2764	0.2616	0.2468
2.27	0.5405	0.5241	0.4992	0.4774	0.4597	0.4431	0.4267	0.4109	0.3953	0.3798	0.3644	0.3491	0.3339	0.3187	0.3036	0.2886	0.2737	0.2589	0.2441	0.2294
2.28	0.5395	0.5230	0.5066	0.4904	0.4743	0.4583	0.4424	0.4266	0.4109	0.3953	0.3798	0.3644	0.3491	0.3339	0.3187	0.3036	0.2886	0.2737	0.2589	0.2441
2.29	0.5384	0.5219	0.5055	0.4892	0.4731	0.4571	0.4412	0.4254	0.4097	0.3940	0.3785	0.3631	0.3478	0.3325	0.3174	0.3023	0.2873	0.2724	0.2575	0.2427
2.30	0.5373	0.5207	0.5043	0.4881	0.4719	0.4559	0.4400	0.4241	0.4084	0.3928	0.3773	0.3618	0.3465	0.3312	0.3161	0.3010	0.2860	0.2710	0.2561	0.2413
2.31	0.5362	0.5196	0.5032	0.4869	0.4707	0.4547	0.4388	0.4229	0.4072	0.3915	0.3760	0.3605	0.3452	0.3299	0.3147	0.2996	0.2845	0.2697	0.2548	0.2400
2.32	0.5352	0.5186	0.5021	0.4858	0.4696	0.4535	0.4376	0.4217	0.4060	0.3903	0.3747	0.3593	0.3439	0.3286	0.3134	0.2983	0.2833	0.2683	0.2535	0.2386
2.33	0.5341	0.5175	0.5010	0.4846	0.4684	0.4523	0.4364	0.4205	0.4047	0.3891	0.3735	0.3580	0.3426	0.3273	0.3121	0.2970	0.2820	0.2670	0.2521	0.2373
2.34	0.5330	0.5164	0.4999	0.4835	0.4673	0.4512	0.4352	0.4193	0.4035	0.3878	0.3722	0.3567	0.3414	0.3261	0.3108	0.2957	0.2807	0.2657	0.2508	0.2360
2.35	0.5320	0.5153	0.4988	0.4824	0.4661	0.4500	0.4340	0.4181	0.4023	0.3866	0.3710	0.3555	0.3401	0.3248	0.3096	0.2944	0.2794	0.2644	0.2495	0.2346
2.36	0.5309	0.5142	0.4977	0.4813	0.4650	0.4488	0.4328	0.4169	0.4011	0.3854	0.3697	0.3542	0.3388	0.3235	0.3083	0.2931	0.2781	0.2631	0.2482	0.2333
2.37	0.5299	0.5131	0.4966	0.4801	0.4639	0.4477	0.4316	0.4157	0.3999	0.3841	0.3685	0.3530	0.3376	0.3222	0.3070	0.2918	0.2768	0.2618	0.2469	0.2320
2.38	0.5288	0.5121	0.4955	0.4790	0.4627	0.4465	0.4305	0.4145	0.3987	0.3829	0.3673	0.3518	0.3363	0.3210	0.3057	0.2906	0.2755	0.2605	0.2456	0.2307
2.39	0.5278	0.5110	0.4944	0.4779	0.4616	0.4454	0.4293	0.4133	0.3975	0.3817	0.3661	0.3505	0.3351	0.3197	0.3045	0.2893	0.2742	0.2592	0.2443	0.2294
2.40	0.5267	0.5099	0.4933	0.4768	0.4605	0.4442	0.4282	0.4122	0.3963	0.3805	0.3649	0.3493	0.3338	0.3185	0.3032	0.2880	0.2729	0.2579	0.2430	0.2281
2.41	0.5257	0.5089	0.4922	0.4757	0.4593	0.4431	0.4270	0.4110	0.3951	0.3793	0.3636	0.3481	0.3326	0.3172	0.3020	0.2868	0.2717	0.2566	0.2417	0.2268
2.42	0.5246	0.5078	0.4911	0.4746	0.4582	0.4420	0.4258	0.4098	0.3939	0.3781	0.3624	0.3469	0.3314	0.3160	0.3007	0.2855	0.2704	0.2554	0.2404	0.2256
2.43	0.5236	0.5067	0.4901	0.4731	0.4567	0.4404	0.4242	0.4082	0.3923	0.3765	0.3607	0.3452	0.3301	0.3148	0.2995	0.2843	0.2692	0.2541	0.2392	0.2243
2.44	0.5226	0.5057	0.4890	0.4724	0.4560	0.4397	0.4236	0.4075	0.3916	0.3758	0.3600	0.3444	0.3289	0.3135	0.2982	0.2830	0.2679	0.2529	0.2379	0.2230
2.45	0.5215	0.5046	0.4879	0.4713	0.4549	0.4386	0.4224	0.4064	0.3905	0.3746	0.3588	0.3432	0.3277	0.3123	0.2970	0.2818	0.2667	0.2516	0.2367	0.2218
2.46	0.5205	0.5036	0.4868	0.4702	0.4538	0.4375	0.4213	0.4052	0.3893	0.3734	0.3577	0.3								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.4689	0.4510	0.4334	0.4160	0.3988	0.3818	0.3650	0.3483	0.3318	0.3155	0.2993	0.2833	0.2675	0.2518	0.2363	0.2209	0.2056	0.1904	0.1754	0.1605	
3.02	0.4680	0.4502	0.4325	0.4151	0.3979	0.3809	0.3640	0.3474	0.3309	0.3146	0.2984	0.2824	0.2665	0.2508	0.2353	0.2199	0.2046	0.1895	0.1745	0.1596	
3.03	0.4672	0.4493	0.4316	0.4142	0.3970	0.3800	0.3631	0.3465	0.3300	0.3136	0.2974	0.2814	0.2656	0.2499	0.2343	0.2189	0.2037	0.1885	0.1735	0.1586	
3.04	0.4663	0.4484	0.4307	0.4133	0.3961	0.3790	0.3622	0.3455	0.3290	0.3127	0.2965	0.2805	0.2646	0.2489	0.2334	0.2180	0.2027	0.1876	0.1726	0.1577	
3.05	0.4655	0.4475	0.4299	0.4124	0.3952	0.3781	0.3613	0.3446	0.3281	0.3118	0.2956	0.2796	0.2637	0.2480	0.2325	0.2170	0.2018	0.1866	0.1716	0.1568	
3.06	0.4646	0.4467	0.4290	0.4115	0.3943	0.3772	0.3604	0.3437	0.3272	0.3108	0.2946	0.2786	0.2628	0.2471	0.2315	0.2161	0.2008	0.1857	0.1707	0.1558	
3.07	0.4638	0.4458	0.4281	0.4106	0.3934	0.3763	0.3595	0.3428	0.3263	0.3099	0.2937	0.2777	0.2618	0.2461	0.2306	0.2152	0.1999	0.1848	0.1698	0.1549	
3.08	0.4629	0.4450	0.4272	0.4098	0.3925	0.3754	0.3586	0.3419	0.3253	0.3090	0.2928	0.2768	0.2609	0.2452	0.2296	0.2142	0.1990	0.1838	0.1688	0.1540	
3.09	0.4621	0.4441	0.4264	0.4089	0.3916	0.3745	0.3577	0.3410	0.3244	0.3081	0.2919	0.2758	0.2600	0.2443	0.2287	0.2133	0.1980	0.1829	0.1679	0.1530	
3.10	0.4612	0.4432	0.4255	0.4080	0.3907	0.3736	0.3568	0.3400	0.3235	0.3071	0.2909	0.2749	0.2590	0.2433	0.2278	0.2124	0.1971	0.1820	0.1670	0.1521	
3.11	0.4604	0.4424	0.4246	0.4071	0.3898	0.3727	0.3559	0.3391	0.3226	0.3062	0.2900	0.2740	0.2581	0.2424	0.2269	0.2115	0.1962	0.1811	0.1661	0.1512	
3.12	0.4596	0.4415	0.4238	0.4063	0.3890	0.3719	0.3550	0.3382	0.3217	0.3053	0.2891	0.2731	0.2572	0.2415	0.2259	0.2105	0.1953	0.1802	0.1652	0.1503	
3.13	0.4587	0.4407	0.4229	0.4054	0.3881	0.3710	0.3541	0.3373	0.3208	0.3044	0.2882	0.2722	0.2563	0.2406	0.2250	0.2096	0.1944	0.1792	0.1643	0.1494	
3.14	0.4579	0.4399	0.4221	0.4045	0.3872	0.3701	0.3532	0.3365	0.3199	0.3035	0.2873	0.2712	0.2554	0.2397	0.2241	0.2087	0.1935	0.1783	0.1634	0.1485	
3.15	0.4571	0.4390	0.4212	0.4037	0.3863	0.3692	0.3523	0.3356	0.3190	0.3026	0.2864	0.2703	0.2545	0.2388	0.2232	0.2078	0.1926	0.1774	0.1625	0.1476	
3.16	0.4562	0.4382	0.4204	0.4028	0.3855	0.3683	0.3514	0.3347	0.3181	0.3017	0.2855	0.2694	0.2536	0.2379	0.2223	0.2069	0.1917	0.1765	0.1616	0.1467	
3.17	0.4554	0.4373	0.4195	0.4019	0.3846	0.3675	0.3505	0.3338	0.3172	0.3008	0.2846	0.2685	0.2527	0.2370	0.2214	0.2060	0.1908	0.1756	0.1607	0.1458	
3.18	0.4546	0.4365	0.4187	0.4011	0.3837	0.3666	0.3497	0.3329	0.3163	0.2999	0.2837	0.2676	0.2518	0.2361	0.2205	0.2051	0.1899	0.1748	0.1598	0.1449	
3.19	0.4538	0.4357	0.4178	0.4002	0.3829	0.3657	0.3488	0.3320	0.3154	0.2990	0.2828	0.2668	0.2509	0.2352	0.2196	0.2042	0.1890	0.1739	0.1589	0.1441	
3.20	0.4529	0.4348	0.4169	0.3994	0.3820	0.3649	0.3479	0.3312	0.3146	0.2982	0.2819	0.2659	0.2500	0.2343	0.2187	0.2033	0.1881	0.1730	0.1580	0.1432	
3.21	0.4521	0.4340	0.4161	0.3985	0.3812	0.3640	0.3470	0.3303	0.3137	0.2973	0.2810	0.2650	0.2491	0.2334	0.2178	0.2025	0.1872	0.1721	0.1571	0.1423	
3.22	0.4513	0.4332	0.4153	0.3977	0.3803	0.3631	0.3462	0.3294	0.3128	0.2964	0.2802	0.2641	0.2482	0.2325	0.2170	0.2016	0.1863	0.1712	0.1563	0.1415	
3.23	0.4505	0.4324	0.4145	0.3969	0.3795	0.3623	0.3453	0.3285	0.3119	0.2955	0.2793	0.2632	0.2473	0.2316	0.2161	0.2007	0.1855	0.1704	0.1554	0.1406	
3.24	0.4497	0.4315	0.4137	0.3960	0.3786	0.3614	0.3445	0.3277	0.3111	0.2946	0.2784	0.2623	0.2465	0.2308	0.2152	0.1998	0.1846	0.1695	0.1545	0.1397	
3.25	0.4489	0.4307	0.4128	0.3952	0.3778	0.3606	0.3436	0.3268	0.3102	0.2938	0.2775	0.2615	0.2456	0.2299	0.2143	0.1989	0.1837	0.1686	0.1537	0.1389	
3.26	0.4481	0.4299	0.4120	0.3943	0.3769	0.3597	0.3428	0.3260	0.3094	0.2929	0.2767	0.2606	0.2447	0.2290	0.2135	0.1981	0.1828	0.1678	0.1528	0.1380	
3.27	0.4473	0.4291	0.4112	0.3935	0.3761	0.3589	0.3419	0.3251	0.3085	0.2921	0.2758	0.2597	0.2439	0.2281	0.2126	0.1972	0.1820	0.1669	0.1520	0.1372	
3.28	0.4465	0.4283	0.4104	0.3927	0.3753	0.3580	0.3411	0.3243	0.3076	0.2912	0.2749	0.2589	0.2431	0.2273	0.2117	0.1964	0.1811	0.1661	0.1511	0.1363	
3.29	0.4457	0.4275	0.4095	0.3919	0.3744	0.3572	0.3402	0.3234	0.3068	0.2903	0.2741	0.2580	0.2421	0.2264	0.2109	0.1955	0.1803	0.1652	0.1503	0.1355	
3.30	0.4449	0.4267	0.4087	0.3910	0.3736	0.3564	0.3394	0.3226	0.3059	0.2895	0.2732	0.2572	0.2413	0.2256	0.2100	0.1947	0.1794	0.1644	0.1494	0.1347	
3.31	0.4441	0.4259	0.4079	0.3902	0.3728	0.3555	0.3385	0.3217	0.3051	0.2886	0.2724	0.2563	0.2404	0.2247	0.2092	0.1938	0.1786	0.1635	0.1486	0.1338	
3.32	0.4433	0.4251	0.4071	0.3894	0.3719	0.3547	0.3377	0.3209	0.3042	0.2878	0.2715	0.2555	0.2396	0.2239	0.2083	0.1930	0.1777	0.1627	0.1478	0.1330	
3.33	0.4425	0.4243	0.4063	0.3886	0.3711	0.3539	0.3369	0.3200	0.3034	0.2869	0.2707	0.2546	0.2387	0.2230	0.2075	0.1921	0.1769	0.1618	0.1469	0.1322	
3.34	0.4417	0.4235	0.4055	0.3878	0.3703	0.3530	0.3360	0.3192	0.3026	0.2861	0.2698	0.2538	0.2379	0.2222	0.2066	0.1913	0.1761	0.1610	0.1461	0.1313	
3.35	0.4409	0.4227	0.4047	0.3869	0.3695	0.3522	0.3352	0.3184	0.3017	0.2853	0.2690	0.2529	0.2370	0.2213	0.2058	0.1904	0.1752	0.1602	0.1453	0.1305	
3.36	0.4402	0.4219	0.4039	0.3861	0.3687	0.3514	0.3344	0.3175	0.3009	0.2844	0.2682	0.2521	0.2362	0.2205	0.2050	0.1896	0.1744	0.1594	0.1445	0.1297	
3.37	0.4394	0.4211	0.4031	0.3853	0.3678	0.3506	0.3335	0.3167	0.3001	0.2836	0.2673	0.2513	0.2354	0.2197	0.2041	0.1888	0.1736	0.1585	0.1436	0.1289	
3.38	0.4386	0.4203	0.4023	0.3845	0.3670	0.3498	0.3327	0.3159	0.2992	0.2828	0.2665	0.2504	0.2345	0.2188	0.2033	0.1880	0.1728	0.1577	0.1428	0.1281	
3.39	0.4378	0.4195	0.4015	0.3837	0.3662	0.3490	0.3319	0.3151	0.2984	0.2819	0.2657	0.2496	0.2337	0.2180	0.2025	0.1871	0.1719	0.1569	0.1420	0.1273	
3.40	0.4370	0.4187	0.4007	0.3829	0.3654	0.3481	0.3311	0.3142	0.2976	0.2811	0.2648	0.2488	0.2329	0.2172	0.2017	0.1863	0.1711	0.1561	0.1412	0.1265	
3.41	0.4363	0.4179	0.3999	0.3821	0.3646	0.3473	0.3303	0.3134	0.2968	0.2803	0.2640	0.2479	0.2321	0.2164	0.2008	0.1855	0.1703	0.1553	0.1404	0.1257	
3.42	0.4355	0.4172	0.3991	0.3813	0.3638	0.3465	0.3295	0.3126	0.2960	0.2795	0.2632	0.2471	0.2312	0.2156	0.2000	0.1847	0.1695	0.1545	0.1396	0.1249	
3.43	0.4347	0.4164	0.3983	0.3805	0.3630	0.3457	0.3287	0.3118	0.2951	0.2787	0.2624	0.2463	0.2304	0.2147	0.1992	0.1839	0.1687	0.1537	0.1388	0.1241	
3.44	0.4340	0.4156	0.3975	0.3798	0.3622	0.3449	0.3279	0.3110	0.2943	0.2778	0.2616	0.2455	0.2296	0.2139	0.1984	0.1831	0.1679	0.1529	0.1380	0.1233	
3.45	0.4332	0.4148	0.3968	0.3790	0.3614	0.3441	0.3271	0.3102	0.2935	0.2770	0.2608	0.2447	0.2288	0.2131	0.1976	0.1823	0.1671	0.1521	0.1372	0.1225	
3.46	0.4324	0.4141	0.3960	0.3782	0.3606	0.3433	0.3263	0.3094	0.2927	0.2762	0.2600	0.2439	0.22								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
4.01	0.3935	0.3747	0.3563	0.3383	0.3205	0.3030	0.2858	0.2689	0.2522	0.2357	0.2195	0.2035	0.1878	0.1722	0.1569	0.1418	0.1269	0.1122	0.0977	0.0837	
4.02	0.3928	0.3741	0.3557	0.3376	0.3198	0.3024	0.2852	0.2682	0.2515	0.2351	0.2188	0.2029	0.1871	0.1716	0.1563	0.1412	0.1263	0.1116	0.0971	0.0831	
4.03	0.3922	0.3734	0.3550	0.3369	0.3192	0.3017	0.2845	0.2676	0.2509	0.2344	0.2182	0.2022	0.1864	0.1709	0.1556	0.1405	0.1257	0.1110	0.0965	0.0825	
4.04	0.3915	0.3727	0.3543	0.3363	0.3185	0.3010	0.2838	0.2669	0.2502	0.2337	0.2175	0.2015	0.1858	0.1703	0.1550	0.1399	0.1250	0.1103	0.0958	0.0819	
4.05	0.3908	0.3721	0.3537	0.3356	0.3178	0.3004	0.2832	0.2662	0.2495	0.2331	0.2168	0.2009	0.1851	0.1696	0.1543	0.1393	0.1244	0.1097	0.0952	0.0814	
4.06	0.3902	0.3714	0.3530	0.3349	0.3172	0.2997	0.2825	0.2656	0.2489	0.2324	0.2162	0.2002	0.1845	0.1690	0.1537	0.1386	0.1237	0.1091	0.0946	0.0808	
4.07	0.3895	0.3708	0.3523	0.3343	0.3165	0.2990	0.2818	0.2649	0.2482	0.2317	0.2155	0.1996	0.1838	0.1683	0.1530	0.1380	0.1231	0.1085	0.0940	0.0802	
4.08	0.3889	0.3701	0.3517	0.3336	0.3158	0.2984	0.2812	0.2642	0.2475	0.2311	0.2149	0.1989	0.1832	0.1677	0.1524	0.1373	0.1225	0.1078	0.0934	0.0797	
4.09	0.3882	0.3695	0.3510	0.3329	0.3152	0.2977	0.2805	0.2636	0.2469	0.2304	0.2142	0.1982	0.1825	0.1670	0.1518	0.1367	0.1219	0.1072	0.0928	0.0791	
4.10	0.3876	0.3688	0.3504	0.3323	0.3145	0.2970	0.2798	0.2629	0.2462	0.2298	0.2136	0.1976	0.1819	0.1664	0.1511	0.1361	0.1212	0.1066	0.0921	0.0786	
4.11	0.3870	0.3682	0.3497	0.3316	0.3139	0.2964	0.2792	0.2623	0.2456	0.2291	0.2129	0.1969	0.1812	0.1657	0.1505	0.1354	0.1206	0.1060	0.0915	0.0780	
4.12	0.3863	0.3675	0.3491	0.3310	0.3132	0.2957	0.2785	0.2616	0.2449	0.2285	0.2123	0.1963	0.1806	0.1651	0.1499	0.1348	0.1200	0.1054	0.0909	0.0775	
4.13	0.3857	0.3669	0.3484	0.3303	0.3126	0.2951	0.2779	0.2609	0.2443	0.2278	0.2116	0.1957	0.1800	0.1645	0.1492	0.1342	0.1194	0.1048	0.0903	0.0770	
4.14	0.3850	0.3662	0.3478	0.3297	0.3119	0.2944	0.2772	0.2603	0.2436	0.2272	0.2110	0.1950	0.1793	0.1638	0.1486	0.1336	0.1188	0.1041	0.0897	0.0764	
4.15	0.3844	0.3656	0.3471	0.3290	0.3112	0.2938	0.2766	0.2596	0.2430	0.2265	0.2103	0.1944	0.1787	0.1632	0.1480	0.1330	0.1181	0.1035	0.0891	0.0759	
4.16	0.3838	0.3649	0.3465	0.3284	0.3106	0.2931	0.2759	0.2590	0.2423	0.2259	0.2097	0.1937	0.1780	0.1626	0.1474	0.1323	0.1175	0.1029	0.0885	0.0754	
4.17	0.3831	0.3643	0.3458	0.3277	0.3100	0.2925	0.2753	0.2584	0.2417	0.2252	0.2090	0.1931	0.1774	0.1620	0.1467	0.1317	0.1169	0.1023	0.0879	0.0749	
4.18	0.3825	0.3637	0.3452	0.3271	0.3093	0.2918	0.2746	0.2577	0.2410	0.2246	0.2084	0.1925	0.1768	0.1613	0.1461	0.1311	0.1163	0.1017	0.0873	0.0744	
4.19	0.3819	0.3630	0.3446	0.3265	0.3087	0.2912	0.2740	0.2571	0.2404	0.2239	0.2078	0.1918	0.1762	0.1607	0.1455	0.1305	0.1157	0.1011	0.0868	0.0739	
4.20	0.3812	0.3624	0.3439	0.3258	0.3080	0.2906	0.2734	0.2564	0.2398	0.2233	0.2071	0.1912	0.1755	0.1601	0.1449	0.1299	0.1151	0.1005	0.0862	0.0734	
4.21	0.3806	0.3618	0.3433	0.3252	0.3074	0.2899	0.2727	0.2558	0.2391	0.2227	0.2065	0.1906	0.1749	0.1595	0.1443	0.1293	0.1145	0.0999	0.0856	0.0729	
4.22	0.3800	0.3611	0.3427	0.3245	0.3068	0.2893	0.2721	0.2552	0.2385	0.2220	0.2059	0.1900	0.1743	0.1589	0.1437	0.1287	0.1139	0.0993	0.0850	0.0724	
4.23	0.3793	0.3605	0.3420	0.3239	0.3061	0.2886	0.2714	0.2545	0.2378	0.2214	0.2052	0.1893	0.1737	0.1582	0.1430	0.1281	0.1133	0.0988	0.0844	0.0719	
4.24	0.3787	0.3599	0.3414	0.3233	0.3055	0.2880	0.2708	0.2539	0.2372	0.2208	0.2046	0.1887	0.1731	0.1576	0.1424	0.1275	0.1127	0.0982	0.0838	0.0714	
4.25	0.3781	0.3592	0.3408	0.3226	0.3049	0.2874	0.2702	0.2533	0.2366	0.2202	0.2040	0.1881	0.1724	0.1570	0.1418	0.1269	0.1121	0.0976	0.0833	0.0709	
4.26	0.3775	0.3586	0.3401	0.3220	0.3042	0.2867	0.2695	0.2526	0.2360	0.2195	0.2034	0.1875	0.1718	0.1564	0.1412	0.1263	0.1115	0.0970	0.0827	0.0704	
4.27	0.3769	0.3580	0.3395	0.3214	0.3036	0.2861	0.2689	0.2520	0.2353	0.2189	0.2028	0.1869	0.1712	0.1558	0.1406	0.1257	0.1109	0.0964	0.0821	0.0699	
4.28	0.3762	0.3574	0.3389	0.3208	0.3030	0.2855	0.2683	0.2514	0.2347	0.2183	0.2021	0.1862	0.1706	0.1552	0.1400	0.1251	0.1104	0.0958	0.0816	0.0695	
4.29	0.3756	0.3567	0.3383	0.3201	0.3023	0.2849	0.2677	0.2508	0.2341	0.2177	0.2015	0.1856	0.1700	0.1546	0.1394	0.1245	0.1098	0.0953	0.0810	0.0690	
4.30	0.3750	0.3561	0.3376	0.3195	0.3017	0.2842	0.2670	0.2501	0.2335	0.2171	0.2009	0.1850	0.1694	0.1540	0.1388	0.1239	0.1092	0.0947	0.0804	0.0685	
4.31	0.3744	0.3555	0.3370	0.3189	0.3011	0.2836	0.2664	0.2495	0.2329	0.2165	0.2003	0.1844	0.1688	0.1534	0.1382	0.1233	0.1086	0.0941	0.0799	0.0681	
4.32	0.3738	0.3549	0.3364	0.3183	0.3005	0.2830	0.2658	0.2489	0.2322	0.2158	0.1997	0.1838	0.1682	0.1528	0.1377	0.1227	0.1080	0.0935	0.0793	0.0676	
4.33	0.3732	0.3543	0.3358	0.3177	0.2999	0.2824	0.2652	0.2483	0.2316	0.2152	0.1991	0.1832	0.1676	0.1522	0.1371	0.1222	0.1075	0.0930	0.0788	0.0672	
4.34	0.3726	0.3537	0.3352	0.3170	0.2992	0.2818	0.2646	0.2477	0.2310	0.2146	0.1985	0.1826	0.1670	0.1516	0.1365	0.1216	0.1069	0.0924	0.0783	0.0667	
4.35	0.3719	0.3531	0.3346	0.3164	0.2986	0.2811	0.2640	0.2471	0.2304	0.2140	0.1979	0.1820	0.1664	0.1510	0.1359	0.1210	0.1063	0.0918	0.0777	0.0663	
4.36	0.3713	0.3524	0.3339	0.3158	0.2980	0.2805	0.2633	0.2464	0.2298	0.2134	0.1973	0.1814	0.1658	0.1504	0.1353	0.1204	0.1057	0.0913	0.0772	0.0658	
4.37	0.3707	0.3518	0.3333	0.3152	0.2974	0.2799	0.2627	0.2458	0.2292	0.2128	0.1967	0.1808	0.1652	0.1499	0.1347	0.1198	0.1052	0.0907	0.0767	0.0654	
4.38	0.3701	0.3512	0.3327	0.3146	0.2968	0.2793	0.2621	0.2452	0.2286	0.2122	0.1961	0.1802	0.1646	0.1493	0.1342	0.1193	0.1046	0.0902	0.0762	0.0649	
4.39	0.3695	0.3506	0.3321	0.3140	0.2962	0.2787	0.2615	0.2446	0.2280	0.2116	0.1955	0.1796	0.1640	0.1487	0.1336	0.1187	0.1040	0.0896	0.0756	0.0645	
4.40	0.3689	0.3500	0.3315	0.3134	0.2956	0.2781	0.2609	0.2440	0.2274	0.2110	0.1949	0.1790	0.1634	0.1481	0.1330	0.1181	0.1035	0.0891	0.0751	0.0641	
4.41	0.3683	0.3494	0.3309	0.3128	0.2950	0.2775	0.2603	0.2434	0.2268	0.2104	0.1943	0.1784	0.1629	0.1475	0.1324	0.1176	0.1029	0.0885	0.0746	0.0636	
4.42	0.3677	0.3488	0.3303	0.3122	0.2944	0.2769	0.2597	0.2428	0.2262	0.2098	0.1937	0.1779	0.1623	0.1469	0.1319	0.1170	0.1024	0.0880	0.0741	0.0632	
4.43	0.3671	0.3482	0.3297	0.3116	0.2938	0.2763	0.2591	0.2422	0.2256	0.2092	0.1931	0.1773	0.1617	0.1464	0.1313	0.1164	0.1018	0.0874	0.0736	0.0628	
4.44	0.3665	0.3476	0.3291	0.3110	0.2932	0.2757	0.2585	0.2416	0.2250	0.2086	0.1925	0.1767	0.1611	0.1458	0.1307	0.1159	0.1013	0.0869	0.0731	0.0624	
4.45	0.3659	0.3470	0.3285	0.3104	0.2926	0.2751	0.2579	0.2410	0.2244	0.2080	0.1919	0.1761	0.1605	0.1452	0.1302	0.1153	0.1007	0.0863	0.0727	0.0619	
4.46	0.3653	0.3464	0.3279	0.3098	0.2920	0.2745	0.2573	0.2404	0.2238	0.2074	0.1913	0.1755	0.1								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
5.01	0.3347	0.3157	0.2972	0.2790	0.2613	0.2439	0.2269	0.2101	0.1937	0.1775	0.1617	0.1461	0.1309	0.1159	0.1011	0.0867	0.0725	0.0599	0.0505	0.0428		
5.02	0.3342	0.3152	0.2967	0.2785	0.2608	0.2434	0.2263	0.2096	0.1932	0.1770	0.1612	0.1456	0.1304	0.1154	0.1007	0.0862	0.0720	0.0596	0.0502	0.0425		
5.03	0.3337	0.3147	0.2961	0.2780	0.2603	0.2429	0.2258	0.2091	0.1927	0.1765	0.1607	0.1451	0.1299	0.1149	0.1002	0.0858	0.0715	0.0592	0.0499	0.0423		
5.04	0.3332	0.3142	0.2956	0.2775	0.2597	0.2424	0.2253	0.2086	0.1922	0.1760	0.1602	0.1446	0.1294	0.1144	0.0997	0.0853	0.0711	0.0588	0.0495	0.0420		
5.05	0.3327	0.3137	0.2951	0.2770	0.2592	0.2418	0.2248	0.2081	0.1917	0.1755	0.1597	0.1442	0.1289	0.1140	0.0993	0.0848	0.0706	0.0584	0.0492	0.0417		
5.06	0.3321	0.3131	0.2946	0.2765	0.2587	0.2413	0.2243	0.2076	0.1912	0.1750	0.1592	0.1437	0.1284	0.1135	0.0988	0.0844	0.0702	0.0581	0.0489	0.0414		
5.07	0.3316	0.3126	0.2941	0.2759	0.2582	0.2408	0.2238	0.2071	0.1907	0.1745	0.1587	0.1432	0.1280	0.1130	0.0983	0.0839	0.0697	0.0577	0.0486	0.0412		
5.08	0.3311	0.3121	0.2936	0.2754	0.2577	0.2403	0.2233	0.2066	0.1902	0.1740	0.1582	0.1427	0.1275	0.1125	0.0979	0.0835	0.0693	0.0573	0.0483	0.0409		
5.09	0.3306	0.3116	0.2930	0.2749	0.2572	0.2398	0.2228	0.2061	0.1897	0.1735	0.1577	0.1422	0.1270	0.1121	0.0974	0.0830	0.0688	0.0570	0.0480	0.0406		
5.10	0.3301	0.3111	0.2925	0.2744	0.2567	0.2393	0.2223	0.2056	0.1892	0.1730	0.1572	0.1417	0.1265	0.1116	0.0969	0.0825	0.0684	0.0566	0.0477	0.0404		
5.11	0.3296	0.3106	0.2920	0.2739	0.2562	0.2388	0.2218	0.2051	0.1887	0.1726	0.1568	0.1413	0.1260	0.1111	0.0965	0.0821	0.0679	0.0563	0.0474	0.0401		
5.12	0.3290	0.3100	0.2915	0.2734	0.2556	0.2383	0.2213	0.2046	0.1882	0.1721	0.1563	0.1408	0.1256	0.1107	0.0960	0.0816	0.0675	0.0559	0.0471	0.0399		
5.13	0.3285	0.3095	0.2910	0.2729	0.2551	0.2378	0.2208	0.2041	0.1877	0.1716	0.1558	0.1403	0.1251	0.1102	0.0956	0.0812	0.0671	0.0556	0.0468	0.0396		
5.14	0.3280	0.3090	0.2905	0.2724	0.2546	0.2373	0.2203	0.2036	0.1872	0.1711	0.1553	0.1398	0.1246	0.1097	0.0951	0.0807	0.0666	0.0552	0.0465	0.0393		
5.15	0.3275	0.3085	0.2900	0.2719	0.2541	0.2368	0.2198	0.2031	0.1867	0.1706	0.1548	0.1393	0.1242	0.1093	0.0946	0.0803	0.0662	0.0549	0.0462	0.0391		
5.16	0.3270	0.3080	0.2895	0.2713	0.2536	0.2363	0.2193	0.2026	0.1862	0.1701	0.1543	0.1389	0.1237	0.1088	0.0942	0.0798	0.0658	0.0546	0.0459	0.0388		
5.17	0.3265	0.3075	0.2890	0.2708	0.2531	0.2358	0.2188	0.2021	0.1857	0.1696	0.1539	0.1384	0.1232	0.1083	0.0937	0.0794	0.0653	0.0542	0.0456	0.0386		
5.18	0.3260	0.3070	0.2885	0.2703	0.2526	0.2353	0.2183	0.2016	0.1852	0.1692	0.1534	0.1379	0.1228	0.1079	0.0933	0.0789	0.0649	0.0539	0.0454	0.0383		
5.19	0.3255	0.3065	0.2880	0.2698	0.2521	0.2348	0.2178	0.2011	0.1848	0.1687	0.1529	0.1375	0.1223	0.1074	0.0928	0.0785	0.0645	0.0536	0.0451	0.0381		
5.20	0.3250	0.3060	0.2875	0.2693	0.2516	0.2343	0.2173	0.2006	0.1843	0.1682	0.1524	0.1370	0.1218	0.1070	0.0924	0.0781	0.0641	0.0532	0.0448	0.0379		
5.21	0.3245	0.3055	0.2870	0.2688	0.2511	0.2338	0.2168	0.2001	0.1838	0.1677	0.1520	0.1365	0.1214	0.1065	0.0919	0.0776	0.0637	0.0529	0.0445	0.0376		
5.22	0.3240	0.3050	0.2865	0.2683	0.2506	0.2333	0.2163	0.1997	0.1833	0.1672	0.1515	0.1361	0.1209	0.1061	0.0915	0.0772	0.0633	0.0526	0.0442	0.0374		
5.23	0.3235	0.3045	0.2860	0.2678	0.2501	0.2328	0.2158	0.1992	0.1828	0.1668	0.1510	0.1356	0.1205	0.1056	0.0910	0.0767	0.0629	0.0522	0.0440	0.0371		
5.24	0.3230	0.3040	0.2855	0.2674	0.2496	0.2323	0.2153	0.1987	0.1823	0.1663	0.1506	0.1351	0.1200	0.1052	0.0906	0.0763	0.0625	0.0519	0.0437	0.0369		
5.25	0.3225	0.3035	0.2850	0.2669	0.2492	0.2318	0.2149	0.1982	0.1819	0.1658	0.1501	0.1347	0.1195	0.1047	0.0902	0.0759	0.0621	0.0516	0.0434	0.0367		
5.26	0.3220	0.3030	0.2845	0.2664	0.2487	0.2313	0.2144	0.1977	0.1814	0.1653	0.1496	0.1342	0.1191	0.1043	0.0897	0.0754	0.0617	0.0513	0.0431	0.0364		
5.27	0.3215	0.3025	0.2840	0.2659	0.2482	0.2309	0.2139	0.1972	0.1809	0.1649	0.1492	0.1337	0.1186	0.1038	0.0893	0.0750	0.0613	0.0510	0.0429	0.0362		
5.28	0.3210	0.3020	0.2835	0.2654	0.2477	0.2304	0.2134	0.1968	0.1804	0.1644	0.1487	0.1333	0.1182	0.1034	0.0888	0.0746	0.0609	0.0507	0.0426	0.0359		
5.29	0.3205	0.3015	0.2830	0.2649	0.2472	0.2299	0.2129	0.1963	0.1800	0.1639	0.1482	0.1328	0.1177	0.1029	0.0884	0.0741	0.0605	0.0504	0.0423	0.0357		
5.30	0.3200	0.3010	0.2825	0.2644	0.2467	0.2294	0.2124	0.1958	0.1795	0.1635	0.1478	0.1324	0.1173	0.1025	0.0880	0.0737	0.0602	0.0500	0.0421	0.0355		
5.31	0.3195	0.3005	0.2820	0.2639	0.2462	0.2289	0.2120	0.1953	0.1790	0.1630	0.1473	0.1319	0.1168	0.1020	0.0875	0.0733	0.0598	0.0497	0.0418	0.0353		
5.32	0.3190	0.3000	0.2815	0.2634	0.2457	0.2284	0.2115	0.1949	0.1786	0.1625	0.1468	0.1315	0.1164	0.1016	0.0871	0.0729	0.0594	0.0494	0.0416	0.0350		
5.33	0.3186	0.2996	0.2810	0.2629	0.2452	0.2280	0.2110	0.1944	0.1781	0.1621	0.1464	0.1310	0.1159	0.1012	0.0867	0.0724	0.0590	0.0491	0.0413	0.0348		
5.34	0.3181	0.2991	0.2805	0.2625	0.2448	0.2275	0.2105	0.1939	0.1776	0.1616	0.1459	0.1306	0.1155	0.1007	0.0862	0.0720	0.0587	0.0488	0.0410	0.0346		
5.35	0.3176	0.2986	0.2801	0.2620	0.2443	0.2270	0.2101	0.1935	0.1772	0.1612	0.1455	0.1301	0.1150	0.1003	0.0858	0.0716	0.0583	0.0485	0.0408	0.0344		
5.36	0.3171	0.2981	0.2796	0.2615	0.2438	0.2265	0.2096	0.1930	0.1767	0.1607	0.1450	0.1297	0.1146	0.0998	0.0854	0.0712	0.0580	0.0482	0.0405	0.0341		
5.37	0.3166	0.2976	0.2791	0.2610	0.2433	0.2260	0.2091	0.1925	0.1762	0.1602	0.1446	0.1292	0.1142	0.0994	0.0849	0.0707	0.0576	0.0479	0.0403	0.0339		
5.38	0.3161	0.2971	0.2786	0.2605	0.2429	0.2256	0.2086	0.1920	0.1758	0.1598	0.1441	0.1288	0.1137	0.0990	0.0845	0.0703	0.0572	0.0477	0.0400	0.0337		
5.39	0.3156	0.2966	0.2781	0.2601	0.2424	0.2251	0.2082	0.1916	0.1753	0.1593	0.1437	0.1283	0.1133	0.0985	0.0841	0.0699	0.0569	0.0474	0.0398	0.0335		
5.40	0.3152	0.2962	0.2776	0.2596	0.2419	0.2246	0.2077	0.1911	0.1748	0.1589	0.1432	0.1279	0.1128	0.0981	0.0837	0.0695	0.0565	0.0471	0.0395	0.0333		
5.41	0.3147	0.2957	0.2772	0.2591	0.2414	0.2242	0.2072	0.1907	0.1744	0.1584	0.1428	0.1274	0.1124	0.0977	0.0832	0.0691	0.0562	0.0468	0.0393	0.0331		
5.42	0.3142	0.2952	0.2767	0.2586	0.2410	0.2237	0.2068	0.1902	0.1739	0.1580	0.1423	0.1270	0.1120	0.0973	0.0828	0.0687	0.0559	0.0465	0.0391	0.0329		
5.43	0.3137	0.2947	0.2762	0.2581	0.2405	0.2232	0.2063	0.1897	0.1735	0.1575	0.1419	0.1266	0.1115	0.0968	0.0824	0.0682	0.0555	0.0462	0.0388	0.0326		
5.44	0.3132	0.2943	0.2757	0.2577	0.2400	0.2227	0.2058	0.1893	0.1730	0.1571	0.1414	0.1261	0.1111	0.0964	0.0820	0.0678	0.0552	0.0459	0.0386	0.0324		
5.45	0.3128	0.2938	0.2753	0.2572	0.2395	0.2223	0.2054	0.1888	0.1726	0.1566	0.1410	0.1257	0.1107	0.0960	0.0816	0.0674	0.0548	0.0457	0.0383	0.0322		
5.46	0.3123	0.2933	0.2748	0.2567	0.2391	0.2218	0.2049	0.1884	0.1721													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
6.01	0.2875	0.2686	0.2502	0.2323	0.2148	0.1978	0.1811	0.1648	0.1488	0.1332	0.1178	0.1029	0.0882	0.0739	0.0599	0.0479	0.0394	0.0327	0.0272	0.0226
6.02	0.2871	0.2682	0.2498	0.2319	0.2144	0.1974	0.1807	0.1644	0.1484	0.1328	0.1175	0.1025	0.0878	0.0735	0.0595	0.0476	0.0392	0.0325	0.0271	0.0224
6.03	0.2867	0.2678	0.2494	0.2315	0.2140	0.1970	0.1803	0.1640	0.1480	0.1324	0.1171	0.1021	0.0875	0.0732	0.0591	0.0473	0.0390	0.0323	0.0269	0.0223
6.04	0.2863	0.2674	0.2490	0.2311	0.2136	0.1965	0.1799	0.1636	0.1476	0.1320	0.1167	0.1017	0.0871	0.0728	0.0588	0.0470	0.0387	0.0322	0.0267	0.0222
6.05	0.2858	0.2669	0.2485	0.2306	0.2132	0.1961	0.1795	0.1632	0.1472	0.1316	0.1163	0.1014	0.0867	0.0724	0.0584	0.0468	0.0385	0.0320	0.0266	0.0220
6.06	0.2854	0.2665	0.2481	0.2302	0.2128	0.1957	0.1791	0.1628	0.1468	0.1312	0.1159	0.1010	0.0864	0.0721	0.0581	0.0465	0.0383	0.0318	0.0264	0.0219
6.07	0.2850	0.2661	0.2477	0.2298	0.2124	0.1953	0.1787	0.1624	0.1464	0.1308	0.1155	0.1006	0.0860	0.0717	0.0577	0.0462	0.0381	0.0316	0.0262	0.0217
6.08	0.2846	0.2657	0.2473	0.2294	0.2119	0.1949	0.1783	0.1620	0.1461	0.1304	0.1152	0.1002	0.0856	0.0713	0.0573	0.0460	0.0379	0.0314	0.0261	0.0216
6.09	0.2841	0.2653	0.2469	0.2290	0.2115	0.1945	0.1779	0.1616	0.1457	0.1301	0.1148	0.0999	0.0853	0.0710	0.0570	0.0457	0.0376	0.0312	0.0259	0.0215
6.10	0.2837	0.2648	0.2465	0.2286	0.2111	0.1941	0.1775	0.1612	0.1453	0.1297	0.1144	0.0995	0.0849	0.0706	0.0566	0.0454	0.0374	0.0310	0.0258	0.0213
6.11	0.2833	0.2644	0.2460	0.2282	0.2107	0.1937	0.1771	0.1608	0.1449	0.1293	0.1140	0.0991	0.0845	0.0703	0.0563	0.0452	0.0372	0.0309	0.0256	0.0212
6.12	0.2829	0.2640	0.2456	0.2278	0.2103	0.1933	0.1767	0.1604	0.1445	0.1289	0.1137	0.0987	0.0842	0.0699	0.0559	0.0449	0.0370	0.0307	0.0255	0.0211
6.13	0.2825	0.2636	0.2452	0.2273	0.2099	0.1929	0.1763	0.1600	0.1441	0.1285	0.1133	0.0984	0.0838	0.0696	0.0556	0.0447	0.0368	0.0305	0.0253	0.0209
6.14	0.2821	0.2632	0.2448	0.2269	0.2095	0.1925	0.1759	0.1596	0.1437	0.1281	0.1129	0.0980	0.0835	0.0692	0.0553	0.0444	0.0366	0.0303	0.0252	0.0208
6.15	0.2816	0.2628	0.2444	0.2265	0.2091	0.1921	0.1755	0.1592	0.1433	0.1277	0.1125	0.0976	0.0831	0.0688	0.0549	0.0442	0.0364	0.0302	0.0250	0.0207
6.16	0.2812	0.2623	0.2440	0.2261	0.2087	0.1917	0.1751	0.1589	0.1430	0.1274	0.1122	0.0973	0.0827	0.0685	0.0546	0.0439	0.0362	0.0300	0.0249	0.0205
6.17	0.2808	0.2619	0.2436	0.2257	0.2083	0.1913	0.1747	0.1585	0.1426	0.1270	0.1118	0.0969	0.0824	0.0681	0.0542	0.0437	0.0360	0.0298	0.0247	0.0204
6.18	0.2804	0.2615	0.2432	0.2253	0.2079	0.1909	0.1743	0.1581	0.1422	0.1266	0.1114	0.0966	0.0820	0.0678	0.0539	0.0434	0.0358	0.0296	0.0246	0.0203
6.19	0.2800	0.2611	0.2428	0.2249	0.2075	0.1905	0.1739	0.1577	0.1418	0.1263	0.1110	0.0962	0.0817	0.0674	0.0536	0.0432	0.0356	0.0295	0.0244	0.0202
6.20	0.2796	0.2607	0.2424	0.2245	0.2071	0.1901	0.1735	0.1573	0.1414	0.1259	0.1107	0.0958	0.0813	0.0671	0.0532	0.0429	0.0354	0.0293	0.0243	0.0200
6.21	0.2792	0.2603	0.2420	0.2241	0.2067	0.1897	0.1731	0.1569	0.1411	0.1255	0.1103	0.0955	0.0809	0.0667	0.0529	0.0427	0.0352	0.0291	0.0241	0.0199
6.22	0.2788	0.2599	0.2416	0.2237	0.2063	0.1893	0.1728	0.1565	0.1407	0.1251	0.1099	0.0951	0.0806	0.0664	0.0526	0.0424	0.0350	0.0290	0.0240	0.0198
6.23	0.2783	0.2595	0.2412	0.2233	0.2059	0.1889	0.1724	0.1562	0.1403	0.1248	0.1096	0.0947	0.0802	0.0661	0.0522	0.0422	0.0348	0.0288	0.0238	0.0197
6.24	0.2779	0.2591	0.2407	0.2229	0.2055	0.1886	0.1720	0.1558	0.1399	0.1244	0.1092	0.0944	0.0799	0.0657	0.0519	0.0420	0.0346	0.0286	0.0237	0.0195
6.25	0.2775	0.2587	0.2403	0.2225	0.2051	0.1882	0.1716	0.1554	0.1395	0.1240	0.1088	0.0940	0.0795	0.0654	0.0516	0.0417	0.0344	0.0285	0.0236	0.0194
6.26	0.2771	0.2583	0.2399	0.2221	0.2047	0.1878	0.1712	0.1550	0.1392	0.1237	0.1085	0.0937	0.0792	0.0650	0.0513	0.0415	0.0342	0.0283	0.0234	0.0193
6.27	0.2767	0.2579	0.2395	0.2217	0.2043	0.1874	0.1708	0.1546	0.1388	0.1233	0.1081	0.0933	0.0788	0.0647	0.0510	0.0413	0.0340	0.0281	0.0233	0.0192
6.28	0.2763	0.2575	0.2391	0.2213	0.2039	0.1870	0.1704	0.1543	0.1384	0.1229	0.1078	0.0930	0.0785	0.0643	0.0507	0.0410	0.0338	0.0280	0.0231	0.0190
6.29	0.2759	0.2571	0.2387	0.2209	0.2035	0.1866	0.1701	0.1539	0.1381	0.1225	0.1074	0.0926	0.0781	0.0640	0.0504	0.0408	0.0336	0.0278	0.0230	0.0189
6.30	0.2755	0.2567	0.2383	0.2205	0.2032	0.1862	0.1697	0.1535	0.1377	0.1222	0.1070	0.0922	0.0778	0.0636	0.0501	0.0406	0.0334	0.0276	0.0229	0.0188
6.31	0.2751	0.2563	0.2379	0.2201	0.2028	0.1858	0.1693	0.1531	0.1373	0.1218	0.1067	0.0919	0.0774	0.0633	0.0498	0.0404	0.0332	0.0275	0.0227	0.0187
6.32	0.2747	0.2559	0.2376	0.2197	0.2024	0.1854	0.1689	0.1528	0.1369	0.1215	0.1063	0.0915	0.0771	0.0630	0.0495	0.0401	0.0330	0.0273	0.0226	0.0186
6.33	0.2743	0.2555	0.2372	0.2193	0.2020	0.1851	0.1685	0.1524	0.1366	0.1211	0.1060	0.0912	0.0767	0.0626	0.0492	0.0399	0.0329	0.0272	0.0224	0.0185
6.34	0.2739	0.2551	0.2368	0.2190	0.2016	0.1847	0.1682	0.1520	0.1362	0.1207	0.1056	0.0908	0.0764	0.0623	0.0489	0.0397	0.0327	0.0270	0.0223	0.0183
6.35	0.2735	0.2547	0.2364	0.2186	0.2012	0.1843	0.1678	0.1516	0.1358	0.1204	0.1052	0.0905	0.0761	0.0620	0.0487	0.0395	0.0325	0.0269	0.0222	0.0182
6.36	0.2731	0.2543	0.2360	0.2182	0.2008	0.1839	0.1674	0.1513	0.1355	0.1200	0.1049	0.0901	0.0757	0.0616	0.0484	0.0392	0.0323	0.0267	0.0220	0.0181
6.37	0.2727	0.2539	0.2356	0.2178	0.2004	0.1835	0.1670	0.1509	0.1351	0.1196	0.1045	0.0898	0.0754	0.0613	0.0481	0.0390	0.0321	0.0265	0.0219	0.0180
6.38	0.2723	0.2535	0.2352	0.2174	0.2001	0.1832	0.1667	0.1505	0.1347	0.1193	0.1042	0.0894	0.0750	0.0609	0.0478	0.0388	0.0319	0.0264	0.0218	0.0179
6.39	0.2719	0.2531	0.2348	0.2170	0.1997	0.1828	0.1663	0.1501	0.1344	0.1189	0.1038	0.0891	0.0747	0.0606	0.0476	0.0386	0.0318	0.0262	0.0217	0.0178
6.40	0.2715	0.2527	0.2344	0.2166	0.1993	0.1824	0.1659	0.1498	0.1340	0.1186	0.1035	0.0887	0.0744	0.0603	0.0473	0.0384	0.0316	0.0261	0.0215	0.0177
6.41	0.2711	0.2523	0.2340	0.2162	0.1989	0.1820	0.1655	0.1494	0.1336	0.1182	0.1031	0.0883	0.0740	0.0600	0.0470	0.0381	0.0314	0.0259	0.0214	0.0175
6.42	0.2707	0.2519	0.2336	0.2158	0.1985	0.1816	0.1651	0.1490	0.1332	0.1178	0.1027	0.0879	0.0737	0.0596	0.0466	0.0378	0.0312	0.0257	0.0212	0.0174
6.43	0.2703	0.2515	0.2332	0.2155	0.1981	0.1813	0.1648	0.1487	0.1329	0.1175	0.1024	0.0877	0.0733	0.0593	0.0465	0.0378	0.0311	0.0256	0.0211	0.0173
6.44	0.2699	0.2511	0.2329	0.2151	0.1978	0.1809	0.1644	0.1483	0.1326	0.1171	0.1021	0.0874	0.0730	0.0590	0.0462	0.0375	0.0309	0.0255	0.0210	0.0172
6.45	0.2695	0.2507	0.2325	0.2147	0.1974	0.1805	0.1640	0.1479	0.1322	0.1168	0.1017	0.0870	0.0727	0.0586	0.0460	0.0373	0.0307	0.0254	0.0209	0.0171
6.46	0.2691	0.2503	0.2321	0.2143	0.1970	0.1801	0.1637	0.1476	0.1318	0.1164	0.1014	0.0867	0.0723	0.0583	0.0457	0.0371	0.0305	0.0252	0.0208	0.0170
6.47	0.2688	0.2500	0.2317	0.2139	0.1966	0.1798	0.1633	0.1472	0.1315	0.1161	0.1010	0.0864	0.0720	0.0580	0.0454	0.0369	0.0304	0.0251	0.0206	0.0169
6.48	0.2684	0.2496	0.2313	0.2136	0.1963	0.1794	0.1629	0.1469	0.1311	0.1157	0.1007	0.0860	0.0717	0.0577	0.0452	0.0367	0.0302	0.0249	0.0205	0.0168
6.49	0.2680	0.2492	0.2309	0.2132	0.1959	0.1790	0.1626	0.1465	0.1308	0.1154	0.1003	0.0857	0.0713	0.0573	0.0449	0.0365	0.0300	0.0248	0.0204	0.0167
6.50	0.2676	0.2488	0.2305	0.2128	0.1955	0.1787	0.1622	0.1461	0.1304	0.1150	0.1000	0.0853	0.0710	0.0570	0.0447	0.0363	0.0299	0.0246	0.0203	0.0166
6.51	0.2672	0.2484	0.2302	0.2124	0.1951	0.1783	0.1618	0.1458	0.1301	0.1147	0.0997	0.0850	0.0707	0.0567	0.0444	0.0361	0.0297	0.0245	0.0202	0.0165
6.52	0.2668	0.2480	0.2298	0.2120	0.1948	0.1779	0.1615	0.1454	0.1297	0.1143	0.0993	0.0847	0.0703	0.0564	0.0442	0.0359	0.0295	0.0244	0.0200	0.0164
6.53	0.2664	0.2476	0.2294	0.2117	0.1944	0.1775	0.1611													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																										
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55							
7.01	0.2487	0.2300	0.2119	0.1944	0.1773	0.1607	0.1445	0.1287	0.1133	0.0982	0.0834	0.0691	0.0551	0.0422	0.0339	0.0276	0.0226	0.0184	0.0150	0.0120							
7.02	0.2483	0.2297	0.2116	0.1940	0.1770	0.1604	0.1442	0.1284	0.1129	0.0978	0.0831	0.0688	0.0548	0.0420	0.0337	0.0274	0.0224	0.0183	0.0149	0.0119							
7.03	0.2479	0.2293	0.2112	0.1937	0.1766	0.1600	0.1438	0.1281	0.1126	0.0975	0.0828	0.0685	0.0545	0.0418	0.0335	0.0273	0.0223	0.0182	0.0148	0.0118							
7.04	0.2476	0.2290	0.2109	0.1934	0.1763	0.1597	0.1435	0.1277	0.1123	0.0972	0.0825	0.0682	0.0542	0.0416	0.0334	0.0272	0.0222	0.0181	0.0147	0.0118							
7.05	0.2472	0.2286	0.2106	0.1930	0.1760	0.1594	0.1432	0.1274	0.1120	0.0969	0.0822	0.0679	0.0539	0.0413	0.0332	0.0270	0.0221	0.0180	0.0146	0.0117							
7.06	0.2469	0.2283	0.2102	0.1927	0.1756	0.1590	0.1429	0.1271	0.1117	0.0966	0.0819	0.0676	0.0536	0.0411	0.0330	0.0269	0.0220	0.0179	0.0145	0.0116							
7.07	0.2465	0.2279	0.2099	0.1923	0.1753	0.1587	0.1425	0.1268	0.1114	0.0963	0.0816	0.0673	0.0533	0.0409	0.0328	0.0267	0.0218	0.0178	0.0144	0.0115							
7.08	0.2462	0.2276	0.2095	0.1920	0.1750	0.1584	0.1422	0.1264	0.1110	0.0960	0.0813	0.0670	0.0530	0.0407	0.0327	0.0266	0.0217	0.0177	0.0143	0.0115							
7.09	0.2458	0.2272	0.2092	0.1917	0.1746	0.1580	0.1419	0.1261	0.1107	0.0957	0.0810	0.0667	0.0527	0.0404	0.0325	0.0264	0.0216	0.0176	0.0143	0.0114							
7.10	0.2455	0.2269	0.2088	0.1913	0.1743	0.1577	0.1416	0.1258	0.1104	0.0954	0.0807	0.0664	0.0524	0.0402	0.0323	0.0263	0.0215	0.0175	0.0142	0.0113							
7.11	0.2451	0.2265	0.2085	0.1910	0.1740	0.1574	0.1412	0.1255	0.1101	0.0951	0.0804	0.0661	0.0522	0.0400	0.0322	0.0262	0.0214	0.0174	0.0141	0.0113							
7.12	0.2448	0.2262	0.2082	0.1906	0.1736	0.1571	0.1409	0.1252	0.1098	0.0948	0.0801	0.0658	0.0519	0.0398	0.0320	0.0260	0.0213	0.0173	0.0140	0.0112							
7.13	0.2444	0.2258	0.2078	0.1903	0.1733	0.1567	0.1406	0.1249	0.1095	0.0944	0.0798	0.0655	0.0516	0.0396	0.0318	0.0259	0.0211	0.0172	0.0139	0.0111							
7.14	0.2441	0.2255	0.2075	0.1900	0.1730	0.1564	0.1403	0.1245	0.1092	0.0943	0.0797	0.0654	0.0515	0.0395	0.0319	0.0260	0.0212	0.0173	0.0139	0.0111							
7.15	0.2438	0.2252	0.2071	0.1896	0.1726	0.1561	0.1400	0.1242	0.1089	0.0938	0.0792	0.0649	0.0510	0.0392	0.0315	0.0256	0.0209	0.0170	0.0138	0.0110							
7.16	0.2434	0.2248	0.2068	0.1893	0.1723	0.1558	0.1396	0.1238	0.1085	0.0935	0.0789	0.0646	0.0507	0.0390	0.0313	0.0255	0.0208	0.0169	0.0137	0.0109							
7.17	0.2431	0.2245	0.2065	0.1890	0.1720	0.1554	0.1393	0.1236	0.1082	0.0932	0.0786	0.0643	0.0504	0.0388	0.0312	0.0254	0.0207	0.0168	0.0136	0.0108							
7.18	0.2427	0.2241	0.2061	0.1886	0.1716	0.1551	0.1390	0.1233	0.1079	0.0929	0.0783	0.0641	0.0502	0.0386	0.0310	0.0252	0.0206	0.0167	0.0135	0.0108							
7.19	0.2424	0.2238	0.2058	0.1883	0.1713	0.1548	0.1387	0.1230	0.1076	0.0926	0.0780	0.0638	0.0499	0.0383	0.0308	0.0251	0.0205	0.0166	0.0134	0.0107							
7.20	0.2420	0.2235	0.2054	0.1880	0.1710	0.1545	0.1384	0.1227	0.1073	0.0923	0.0777	0.0635	0.0496	0.0381	0.0307	0.0250	0.0204	0.0166	0.0134	0.0106							
7.21	0.2417	0.2231	0.2051	0.1876	0.1707	0.1541	0.1380	0.1223	0.1070	0.0920	0.0774	0.0632	0.0493	0.0379	0.0305	0.0248	0.0202	0.0165	0.0133	0.0106							
7.22	0.2413	0.2228	0.2048	0.1873	0.1703	0.1538	0.1377	0.1220	0.1067	0.0917	0.0771	0.0629	0.0490	0.0377	0.0304	0.0247	0.0201	0.0164	0.0132	0.0105							
7.23	0.2410	0.2224	0.2044	0.1870	0.1700	0.1535	0.1374	0.1217	0.1064	0.0914	0.0768	0.0626	0.0488	0.0375	0.0302	0.0246	0.0200	0.0163	0.0131	0.0104							
7.24	0.2407	0.2221	0.2041	0.1866	0.1697	0.1532	0.1371	0.1214	0.1061	0.0911	0.0765	0.0623	0.0485	0.0374	0.0301	0.0244	0.0199	0.0162	0.0130	0.0104							
7.25	0.2403	0.2218	0.2038	0.1863	0.1694	0.1529	0.1368	0.1211	0.1058	0.0908	0.0762	0.0620	0.0482	0.0372	0.0299	0.0243	0.0198	0.0161	0.0130	0.0103							
7.26	0.2400	0.2214	0.2034	0.1860	0.1690	0.1525	0.1365	0.1208	0.1055	0.0905	0.0760	0.0617	0.0479	0.0370	0.0297	0.0242	0.0197	0.0160	0.0129	0.0102							
7.27	0.2396	0.2211	0.2031	0.1857	0.1687	0.1522	0.1362	0.1205	0.1052	0.0902	0.0757	0.0615	0.0476	0.0368	0.0296	0.0241	0.0196	0.0159	0.0128	0.0102							
7.28	0.2393	0.2208	0.2028	0.1853	0.1684	0.1519	0.1358	0.1202	0.1049	0.0899	0.0754	0.0612	0.0474	0.0366	0.0294	0.0239	0.0195	0.0158	0.0127	0.0101							
7.29	0.2390	0.2204	0.2024	0.1850	0.1681	0.1516	0.1355	0.1199	0.1046	0.0896	0.0751	0.0609	0.0471	0.0364	0.0293	0.0238	0.0194	0.0157	0.0127	0.0100							
7.30	0.2386	0.2201	0.2021	0.1847	0.1677	0.1513	0.1352	0.1196	0.1043	0.0893	0.0748	0.0606	0.0468	0.0362	0.0291	0.0237	0.0193	0.0156	0.0126	0.0100							
7.31	0.2383	0.2198	0.2018	0.1844	0.1674	0.1509	0.1349	0.1193	0.1040	0.0891	0.0745	0.0603	0.0465	0.0360	0.0290	0.0236	0.0192	0.0156	0.0125	0.0099							
7.32	0.2380	0.2194	0.2015	0.1840	0.1671	0.1506	0.1346	0.1189	0.1037	0.0888	0.0742	0.0600	0.0463	0.0358	0.0288	0.0234	0.0191	0.0155	0.0124	0.0098							
7.33	0.2376	0.2191	0.2011	0.1837	0.1668	0.1503	0.1343	0.1186	0.1034	0.0885	0.0739	0.0598	0.0460	0.0356	0.0287	0.0233	0.0190	0.0154	0.0124	0.0098							
7.34	0.2373	0.2188	0.2008	0.1834	0.1665	0.1500	0.1340	0.1183	0.1031	0.0882	0.0736	0.0595	0.0457	0.0353	0.0286	0.0232	0.0189	0.0153	0.0123	0.0097							
7.35	0.2369	0.2184	0.2005	0.1831	0.1661	0.1497	0.1337	0.1180	0.1028	0.0879	0.0734	0.0592	0.0454	0.0353	0.0284	0.0231	0.0188	0.0152	0.0122	0.0096							
7.36	0.2366	0.2181	0.2001	0.1827	0.1658	0.1494	0.1334	0.1177	0.1025	0.0876	0.0731	0.0589	0.0452	0.0351	0.0283	0.0230	0.0187	0.0151	0.0121	0.0096							
7.37	0.2363	0.2178	0.1998	0.1824	0.1655	0.1491	0.1330	0.1174	0.1022	0.0873	0.0728	0.0586	0.0449	0.0349	0.0281	0.0228	0.0186	0.0150	0.0121	0.0095							
7.38	0.2359	0.2174	0.1995	0.1821	0.1652	0.1488	0.1327	0.1171	0.1019	0.0870	0.0725	0.0584	0.0446	0.0347	0.0280	0.0227	0.0185	0.0150	0.0120	0.0095							
7.39	0.2356	0.2171	0.1992	0.1818	0.1649	0.1484	0.1324	0.1168	0.1016	0.0867	0.0722	0.0581	0.0444	0.0346	0.0278	0.0226	0.0184	0.0149	0.0119	0.0094							
7.40	0.2353	0.2168	0.1988	0.1815	0.1646	0.1481	0.1321	0.1165	0.1013	0.0864	0.0719	0.0578	0.0441	0.0344	0.0277	0.0225	0.0183	0.0148	0.0118	0.0093							
7.41	0.2349	0.2164	0.1985	0.1811	0.1642	0.1478	0.1318	0.1162	0.1010	0.0861	0.0716	0.0575	0.0438	0.0342	0.0275	0.0224	0.0182	0.0147	0.0118	0.0093							
7.42	0.2346	0.2161	0.1982	0.1808	0.1639	0.1475	0.1315	0.1159	0.1007	0.0858	0.0714	0.0573	0.0436	0.0340	0.0274	0.0223	0.0181	0.0146	0.0117	0.0092							
7.43	0.2343	0.2158	0.1979	0.1805	0.1636	0.1472	0.1312	0.1156	0.1004	0.0856	0.0711	0.0570	0.0433	0.0339	0.0273	0.0221	0.0180	0.0145	0.0116	0.0092							
7.44	0.2340	0.2155	0.1976	0.1802	0.1633	0.1469	0.1309	0.1153	0.1001	0.0853	0.0708	0.0567	0.0430	0.0337	0.0271	0.0220	0.0179	0.0145	0.0116	0.0091							
7.45	0.2336	0.2151	0.1972	0.1799	0.1630	0.1466	0.1306	0.1150	0.0998	0.0850	0.0705	0															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																											
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55							
9.01	0.1882	0.1703	0.1531	0.1364	0.1203	0.1046	0.0894	0.0747	0.0603	0.0463	0.0332	0.0253	0.0200	0.0159	0.0126	0.0100	0.0078	0.0059	0.0044	0.0032							
9.02	0.1879	0.1701	0.1528	0.1362	0.1200	0.1044	0.0892	0.0745	0.0601	0.0461	0.0330	0.0252	0.0199	0.0158	0.0126	0.0099	0.0077	0.0059	0.0043	0.0032							
9.03	0.1877	0.1698	0.1526	0.1359	0.1198	0.1042	0.0890	0.0742	0.0599	0.0459	0.0328	0.0251	0.0198	0.0157	0.0125	0.0099	0.0077	0.0058	0.0043	0.0032							
9.04	0.1874	0.1696	0.1523	0.1357	0.1195	0.1039	0.0888	0.0740	0.0597	0.0457	0.0327	0.0250	0.0197	0.0157	0.0124	0.0098	0.0076	0.0058	0.0043	0.0031							
9.05	0.1872	0.1693	0.1521	0.1354	0.1193	0.1037	0.0885	0.0738	0.0594	0.0455	0.0325	0.0249	0.0196	0.0156	0.0124	0.0098	0.0076	0.0058	0.0043	0.0031							
9.06	0.1869	0.1691	0.1518	0.1352	0.1191	0.1035	0.0883	0.0736	0.0592	0.0453	0.0323	0.0248	0.0195	0.0155	0.0123	0.0097	0.0076	0.0057	0.0042	0.0031							
9.07	0.1866	0.1688	0.1516	0.1349	0.1188	0.1032	0.0881	0.0733	0.0590	0.0450	0.0322	0.0247	0.0194	0.0154	0.0123	0.0097	0.0075	0.0057	0.0042	0.0031							
9.08	0.1864	0.1685	0.1513	0.1347	0.1186	0.1030	0.0878	0.0731	0.0588	0.0448	0.0320	0.0245	0.0193	0.0154	0.0122	0.0096	0.0075	0.0057	0.0042	0.0031							
9.09	0.1861	0.1683	0.1511	0.1345	0.1184	0.1028	0.0876	0.0729	0.0586	0.0446	0.0319	0.0244	0.0193	0.0153	0.0122	0.0096	0.0074	0.0056	0.0042	0.0030							
9.10	0.1859	0.1680	0.1508	0.1342	0.1181	0.1025	0.0874	0.0727	0.0583	0.0444	0.0317	0.0243	0.0192	0.0152	0.0121	0.0095	0.0074	0.0056	0.0041	0.0030							
9.11	0.1856	0.1678	0.1506	0.1340	0.1179	0.1023	0.0872	0.0724	0.0581	0.0442	0.0315	0.0242	0.0191	0.0152	0.0120	0.0095	0.0074	0.0056	0.0041	0.0030							
9.12	0.1854	0.1675	0.1503	0.1337	0.1176	0.1021	0.0869	0.0722	0.0579	0.0440	0.0314	0.0241	0.0190	0.0151	0.0120	0.0094	0.0073	0.0055	0.0041	0.0030							
9.13	0.1851	0.1673	0.1501	0.1335	0.1174	0.1018	0.0867	0.0720	0.0577	0.0438	0.0312	0.0240	0.0189	0.0150	0.0119	0.0094	0.0073	0.0055	0.0040	0.0030							
9.14	0.1849	0.1670	0.1499	0.1333	0.1172	0.1016	0.0865	0.0718	0.0575	0.0436	0.0311	0.0239	0.0188	0.0150	0.0119	0.0093	0.0072	0.0055	0.0040	0.0029							
9.15	0.1846	0.1668	0.1496	0.1330	0.1169	0.1014	0.0863	0.0716	0.0573	0.0434	0.0309	0.0238	0.0187	0.0149	0.0118	0.0093	0.0072	0.0054	0.0040	0.0029							
9.16	0.1844	0.1666	0.1494	0.1328	0.1167	0.1011	0.0860	0.0713	0.0571	0.0431	0.0308	0.0237	0.0187	0.0148	0.0118	0.0092	0.0072	0.0054	0.0040	0.0029							
9.17	0.1841	0.1663	0.1491	0.1325	0.1165	0.1009	0.0858	0.0711	0.0568	0.0429	0.0306	0.0236	0.0186	0.0148	0.0117	0.0092	0.0071	0.0054	0.0039	0.0029							
9.18	0.1839	0.1661	0.1489	0.1323	0.1162	0.1007	0.0856	0.0709	0.0566	0.0427	0.0305	0.0235	0.0185	0.0147	0.0116	0.0092	0.0071	0.0053	0.0039	0.0029							
9.19	0.1836	0.1658	0.1486	0.1321	0.1160	0.1004	0.0854	0.0707	0.0564	0.0425	0.0303	0.0234	0.0184	0.0146	0.0116	0.0091	0.0070	0.0053	0.0039	0.0029							
9.20	0.1834	0.1656	0.1484	0.1318	0.1158	0.1002	0.0851	0.0705	0.0562	0.0423	0.0302	0.0233	0.0183	0.0146	0.0115	0.0091	0.0070	0.0053	0.0039	0.0028							
9.21	0.1831	0.1653	0.1482	0.1316	0.1155	0.1000	0.0849	0.0702	0.0560	0.0421	0.0301	0.0232	0.0183	0.0145	0.0115	0.0090	0.0070	0.0052	0.0038	0.0028							
9.22	0.1829	0.1651	0.1479	0.1313	0.1153	0.0998	0.0847	0.0700	0.0558	0.0419	0.0299	0.0231	0.0182	0.0144	0.0114	0.0090	0.0069	0.0052	0.0038	0.0028							
9.23	0.1826	0.1648	0.1477	0.1311	0.1151	0.0995	0.0845	0.0698	0.0556	0.0417	0.0298	0.0229	0.0181	0.0144	0.0114	0.0089	0.0069	0.0052	0.0038	0.0028							
9.24	0.1824	0.1646	0.1474	0.1309	0.1148	0.0993	0.0842	0.0696	0.0553	0.0415	0.0296	0.0228	0.0180	0.0143	0.0113	0.0089	0.0069	0.0052	0.0038	0.0028							
9.25	0.1821	0.1643	0.1472	0.1306	0.1146	0.0991	0.0840	0.0694	0.0551	0.0413	0.0295	0.0227	0.0179	0.0142	0.0113	0.0088	0.0068	0.0051	0.0037	0.0027							
9.26	0.1819	0.1641	0.1469	0.1304	0.1144	0.0989	0.0838	0.0692	0.0549	0.0411	0.0293	0.0226	0.0179	0.0142	0.0112	0.0088	0.0068	0.0051	0.0037	0.0027							
9.27	0.1816	0.1638	0.1467	0.1302	0.1141	0.0986	0.0836	0.0689	0.0547	0.0409	0.0292	0.0225	0.0178	0.0141	0.0112	0.0088	0.0067	0.0051	0.0037	0.0027							
9.28	0.1814	0.1636	0.1465	0.1299	0.1139	0.0984	0.0834	0.0687	0.0545	0.0407	0.0291	0.0224	0.0177	0.0140	0.0111	0.0087	0.0067	0.0050	0.0037	0.0027							
9.29	0.1811	0.1634	0.1462	0.1297	0.1137	0.0982	0.0831	0.0685	0.0543	0.0404	0.0289	0.0223	0.0176	0.0140	0.0111	0.0087	0.0067	0.0050	0.0037	0.0027							
9.30	0.1809	0.1631	0.1460	0.1295	0.1135	0.0980	0.0829	0.0683	0.0541	0.0402	0.0288	0.0222	0.0175	0.0139	0.0110	0.0086	0.0066	0.0050	0.0036	0.0027							
9.31	0.1806	0.1629	0.1458	0.1292	0.1132	0.0977	0.0827	0.0681	0.0539	0.0400	0.0287	0.0222	0.0175	0.0138	0.0110	0.0086	0.0066	0.0049	0.0036	0.0026							
9.32	0.1804	0.1626	0.1455	0.1290	0.1130	0.0975	0.0825	0.0679	0.0537	0.0398	0.0285	0.0221	0.0174	0.0138	0.0109	0.0085	0.0066	0.0049	0.0036	0.0026							
9.33	0.1801	0.1624	0.1453	0.1288	0.1128	0.0973	0.0823	0.0677	0.0535	0.0396	0.0284	0.0220	0.0173	0.0137	0.0109	0.0085	0.0065	0.0049	0.0036	0.0026							
9.34	0.1799	0.1621	0.1450	0.1285	0.1125	0.0971	0.0820	0.0674	0.0532	0.0394	0.0283	0.0219	0.0172	0.0137	0.0108	0.0085	0.0065	0.0048	0.0035	0.0026							
9.35	0.1796	0.1619	0.1448	0.1283	0.1123	0.0968	0.0818	0.0672	0.0530	0.0392	0.0281	0.0218	0.0172	0.0136	0.0108	0.0084	0.0065	0.0048	0.0035	0.0026							
9.36	0.1794	0.1617	0.1446	0.1281	0.1121	0.0966	0.0816	0.0670	0.0528	0.0390	0.0280	0.0217	0.0171	0.0135	0.0107	0.0084	0.0064	0.0048	0.0035	0.0025							
9.37	0.1791	0.1614	0.1443	0.1278	0.1119	0.0964	0.0814	0.0668	0.0526	0.0388	0.0279	0.0216	0.0170	0.0135	0.0107	0.0083	0.0064	0.0048	0.0035	0.0025							
9.38	0.1789	0.1612	0.1441	0.1276	0.1116	0.0962	0.0812	0.0666	0.0524	0.0386	0.0278	0.0215	0.0169	0.0134	0.0106	0.0083	0.0064	0.0047	0.0035	0.0025							
9.39	0.1786	0.1609	0.1439	0.1274	0.1114	0.0959	0.0809	0.0664	0.0522	0.0384	0.0276	0.0214	0.0169	0.0134	0.0106	0.0082	0.0063	0.0047	0.0034	0.0025							
9.40	0.1784	0.1607	0.1436	0.1271	0.1112	0.0957	0.0807	0.0662	0.0520	0.0382	0.0275	0.0213	0.0168	0.0133	0.0105	0.0082	0.0063	0.0047	0.0034	0.0025							
9.41	0.1782	0.1605	0.1434	0.1269	0.1110	0.0955	0.0805	0.0660	0.0518	0.0380	0.0274	0.0212	0.0167	0.0132	0.0105	0.0082	0.0062	0.0046	0.0034	0.0025							
9.42	0.1779	0.1602	0.1431	0.1267	0.1109	0.0951	0.0801	0.0657	0.0516	0.0378	0.0271	0.0211	0.0166	0.0132	0.0104	0.0082	0.0062	0.0046	0.0034	0.0025							
9.43	0.1777	0.1600	0.1429	0.1264	0.1105	0.0951	0.0801	0.0655	0.0514	0.0376	0.0271	0.0210	0.0166	0.0131	0.0104	0.0081	0.0062	0.0046	0.0033	0.0024							
9.44	0.1774	0.1597	0.1427	0.1262	0.1103	0.0948	0.0799	0.0653	0.0512	0.0375	0.0270	0.0209	0.0165	0.0131	0.0103	0.0080	0.0062	0.0046	0.0033	0.0024							
9.45	0.1772	0.1595	0.1424	0.1260	0.1101	0.0946	0.0797	0.0651	0.0510	0.0373	0.0269	0.0208	0.0164	0.0130	0.0103	0.0080	0.0061	0.0045	0.0033	0.0024							
9.46	0.1769	0.1593	0.1422	0.1257	0.1098	0.0944	0.0794	0.0649	0.0508	0.0371	0.0268	0.0207	0.0164	0.0129	0.0102	0.0080	0.0061	0.0045	0.0033	0.0024							
9.47	0.1767	0.1590	0.1420	0.1255	0.1096	0.0942	0.0792	0.0647	0.0506	0.0369	0.0266	0.0207	0.0163	0.0129	0.0102	0.0079	0.0061	0.0045	0.0033	0.0024							
9.48	0.1765	0.1588	0.1417	0.1253	0.1094	0.0940	0.0790	0.0645	0.0504	0.0367	0.0265	0.0206	0.0162	0.0128	0.0101	0.0079	0.0060	0.0045	0.0032	0.0024							
9.49	0.1762	0.1585	0.1415	0.1251	0.1092	0.0937	0.0788	0.0643	0.0502	0.0365	0.0264	0.0205	0.0161	0.0128	0.0101	0.0078	0.0060	0.0044	0.0032	0.0023							
9.50	0.1760	0.1583	0.1413	0.1248	0.1089	0.0935	0.0786	0.0641	0.0500	0.0363	0.0263	0.0204	0.0161	0.0127	0.0100	0.0078	0.0060	0.0044	0.0032	0.0023							
9.51	0.1757	0.1581	0.1410	0.1246	0.1087	0.0933	0.0784	0.0639	0.0498	0.0361	0.0262	0.0203	0.0160	0.0127	0.0100	0.0078	0.0059	0.0044	0.0032	0.0023							
9.52	0.1755	0.1578	0.1408	0.1244	0.1085	0.0931	0.0782	0.0637	0.0495	0.0359	0.0260	0.0202	0.0159	0.0126	0.0099	0.0077	0.0059	0.0043	0.0032	0.0023							
9.53	0.1753	0.1576	0.1406	0.1242	0.1083	0.0929	0.0779																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9907	0.9906	0.9905	0.9905	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	
0.02	0.9818	0.9816	0.9815	0.9815	0.9813	0.9812	0.9811	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801	0.9801	
0.03	0.9732	0.9729	0.9727	0.9724	0.9724	0.9722	0.9720	0.9718	0.9716	0.9714	0.9712	0.9711	0.9709	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9702	
0.04	0.9649	0.9645	0.9641	0.9638	0.9634	0.9631	0.9628	0.9625	0.9622	0.9620	0.9617	0.9615	0.9613	0.9611	0.9609	0.9608	0.9606	0.9605	0.9604	0.9603	
0.05	0.9568	0.9563	0.9558	0.9553	0.9548	0.9544	0.9540	0.9536	0.9532	0.9528	0.9525	0.9522	0.9519	0.9516	0.9514	0.9512	0.9510	0.9508	0.9506	0.9505	
0.06	0.9489	0.9482	0.9476	0.9470	0.9464	0.9458	0.9453	0.9448	0.9443	0.9438	0.9434	0.9430	0.9426	0.9422	0.9419	0.9416	0.9414	0.9411	0.9409	0.9407	
0.07	0.9411	0.9403	0.9396	0.9388	0.9381	0.9374	0.9367	0.9361	0.9355	0.9349	0.9344	0.9339	0.9334	0.9329	0.9325	0.9322	0.9318	0.9315	0.9313	0.9310	
0.08	0.9335	0.9326	0.9317	0.9308	0.9299	0.9291	0.9283	0.9275	0.9268	0.9261	0.9255	0.9248	0.9243	0.9237	0.9232	0.9228	0.9223	0.9220	0.9216	0.9213	
0.09	0.9260	0.9250	0.9239	0.9229	0.9219	0.9209	0.9200	0.9191	0.9182	0.9174	0.9166	0.9159	0.9152	0.9146	0.9140	0.9134	0.9129	0.9125	0.9121	0.9117	
0.10	0.9187	0.9175	0.9163	0.9151	0.9140	0.9129	0.9118	0.9108	0.9098	0.9088	0.9079	0.9071	0.9063	0.9055	0.9048	0.9042	0.9036	0.9031	0.9026	0.9021	
0.11	0.9115	0.9101	0.9088	0.9074	0.9062	0.9049	0.9037	0.9025	0.9014	0.9003	0.8993	0.8983	0.8974	0.8965	0.8957	0.8950	0.8943	0.8937	0.8931	0.8926	
0.12	0.9044	0.9028	0.9013	0.9003	0.8994	0.8984	0.8970	0.8957	0.8944	0.8931	0.8919	0.8907	0.8896	0.8886	0.8876	0.8867	0.8859	0.8851	0.8844	0.8837	
0.13	0.8973	0.8957	0.8940	0.8924	0.8908	0.8893	0.8878	0.8863	0.8849	0.8836	0.8823	0.8811	0.8799	0.8788	0.8778	0.8768	0.8760	0.8751	0.8744	0.8737	
0.14	0.8904	0.8886	0.8868	0.8850	0.8833	0.8816	0.8799	0.8784	0.8768	0.8753	0.8739	0.8726	0.8713	0.8701	0.8689	0.8679	0.8669	0.8660	0.8651	0.8644	
0.15	0.8836	0.8816	0.8796	0.8777	0.8758	0.8740	0.8722	0.8705	0.8688	0.8672	0.8656	0.8642	0.8627	0.8614	0.8602	0.8590	0.8579	0.8569	0.8559	0.8551	
0.16	0.8768	0.8747	0.8726	0.8705	0.8685	0.8665	0.8646	0.8627	0.8609	0.8591	0.8574	0.8558	0.8543	0.8528	0.8514	0.8502	0.8490	0.8478	0.8468	0.8459	
0.17	0.8702	0.8679	0.8656	0.8634	0.8612	0.8591	0.8570	0.8550	0.8530	0.8511	0.8493	0.8476	0.8459	0.8443	0.8428	0.8414	0.8401	0.8389	0.8377	0.8367	
0.18	0.8636	0.8612	0.8588	0.8564	0.8541	0.8518	0.8495	0.8474	0.8453	0.8432	0.8413	0.8394	0.8376	0.8359	0.8343	0.8327	0.8313	0.8299	0.8287	0.8275	
0.19	0.8572	0.8545	0.8520	0.8495	0.8470	0.8445	0.8422	0.8398	0.8376	0.8354	0.8333	0.8313	0.8294	0.8275	0.8258	0.8241	0.8226	0.8211	0.8197	0.8185	
0.20	0.8508	0.8480	0.8453	0.8426	0.8400	0.8374	0.8349	0.8324	0.8300	0.8277	0.8254	0.8233	0.8212	0.8192	0.8174	0.8156	0.8139	0.8123	0.8108	0.8095	
0.21	0.8444	0.8415	0.8387	0.8358	0.8330	0.8303	0.8276	0.8250	0.8225	0.8200	0.8176	0.8153	0.8131	0.8110	0.8090	0.8071	0.8053	0.8036	0.8020	0.8005	
0.22	0.8382	0.8351	0.8321	0.8291	0.8262	0.8233	0.8205	0.8177	0.8150	0.8124	0.8099	0.8075	0.8051	0.8027	0.8007	0.7987	0.7968	0.7950	0.7932	0.7916	
0.23	0.8320	0.8288	0.8256	0.8225	0.8194	0.8164	0.8134	0.8105	0.8077	0.8049	0.8023	0.7997	0.7972	0.7946	0.7925	0.7904	0.7883	0.7864	0.7845	0.7828	
0.24	0.8259	0.8225	0.8192	0.8159	0.8127	0.8095	0.8064	0.8033	0.8004	0.7975	0.7947	0.7920	0.7893	0.7868	0.7844	0.7821	0.7799	0.7779	0.7759	0.7741	
0.25	0.8198	0.8163	0.8129	0.8094	0.8060	0.8027	0.7995	0.7963	0.7932	0.7901	0.7872	0.7843	0.7816	0.7789	0.7764	0.7739	0.7716	0.7694	0.7673	0.7654	
0.26	0.8139	0.8102	0.8066	0.8030	0.7995	0.7960	0.7926	0.7893	0.7860	0.7828	0.7797	0.7768	0.7739	0.7711	0.7684	0.7658	0.7634	0.7610	0.7588	0.7568	
0.27	0.8080	0.8041	0.8004	0.7967	0.7930	0.7894	0.7858	0.7823	0.7789	0.7756	0.7724	0.7693	0.7662	0.7633	0.7605	0.7578	0.7552	0.7527	0.7504	0.7482	
0.28	0.8021	0.7981	0.7942	0.7904	0.7866	0.7828	0.7791	0.7755	0.7719	0.7685	0.7651	0.7618	0.7587	0.7556	0.7526	0.7498	0.7471	0.7445	0.7420	0.7397	
0.29	0.7963	0.7922	0.7882	0.7841	0.7802	0.7763	0.7724	0.7687	0.7650	0.7614	0.7579	0.7545	0.7512	0.7480	0.7449	0.7419	0.7390	0.7363	0.7337	0.7313	
0.30	0.7906	0.7864	0.7822	0.7780	0.7739	0.7698	0.7659	0.7620	0.7581	0.7544	0.7507	0.7472	0.7437	0.7404	0.7372	0.7340	0.7311	0.7282	0.7255	0.7229	
0.31	0.7849	0.7806	0.7762	0.7719	0.7677	0.7635	0.7594	0.7553	0.7513	0.7475	0.7437	0.7400	0.7364	0.7329	0.7295	0.7263	0.7232	0.7202	0.7173	0.7146	
0.32	0.7793	0.7748	0.7703	0.7659	0.7615	0.7572	0.7529	0.7487	0.7446	0.7406	0.7366	0.7328	0.7291	0.7255	0.7220	0.7186	0.7153	0.7122	0.7092	0.7063	
0.33	0.7738	0.7691	0.7645	0.7599	0.7554	0.7509	0.7465	0.7422	0.7379	0.7338	0.7297	0.7257	0.7219	0.7181	0.7145	0.7109	0.7075	0.7043	0.7011	0.6982	
0.34	0.7683	0.7635	0.7587	0.7540	0.7493	0.7447	0.7402	0.7357	0.7313	0.7270	0.7228	0.7187	0.7147	0.7108	0.7070	0.7034	0.6998	0.6964	0.6932	0.6900	
0.35	0.7628	0.7579	0.7530	0.7482	0.7434	0.7386	0.7339	0.7293	0.7248	0.7204	0.7160	0.7118	0.7076	0.7036	0.6997	0.6959	0.6922	0.6886	0.6852	0.6820	
0.36	0.7575	0.7524	0.7474	0.7424	0.7374	0.7325	0.7277	0.7230	0.7183	0.7138	0.7093	0.7049	0.7006	0.6964	0.6924	0.6884	0.6846	0.6809	0.6774	0.6740	
0.37	0.7521	0.7469	0.7418	0.7366	0.7316	0.7265	0.7216	0.7167	0.7119	0.7072	0.7026	0.6981	0.6936	0.6893	0.6851	0.6810	0.6771	0.6733	0.6696	0.6661	
0.38	0.7468	0.7415	0.7362	0.7310	0.7258	0.7206	0.7155	0.7105	0.7056	0.7007	0.6960	0.6913	0.6867	0.6823	0.6779	0.6737	0.6697	0.6657	0.6619	0.6582	
0.39	0.7416	0.7362	0.7307	0.7253	0.7200	0.7147	0.7095	0.7044	0.6993	0.6943	0.6894	0.6846	0.6799	0.6753	0.6708	0.6665	0.6623	0.6582	0.6542	0.6504	
0.40	0.7364	0.7309	0.7253	0.7198	0.7143	0.7088	0.7035	0.6983	0.6931	0.6881	0.6832	0.6784	0.6737	0.6691	0.6646	0.6602	0.6558	0.6517	0.6476	0.6437	
0.41	0.7313	0.7256	0.7199	0.7143	0.7087	0.7031	0.6976	0.6922	0.6869	0.6816	0.6765	0.6714	0.6664	0.6616	0.6568	0.6522	0.6477	0.6433	0.6391	0.6350	
0.42	0.7262	0.7204	0.7146	0.7088	0.7031	0.6974	0.6918	0.6862	0.6808	0.6754	0.6701	0.6649	0.6598	0.6548	0.6499	0.6452	0.6405	0.6360	0.6317	0.6274	
0.43	0.7212	0.7152	0.7093	0.7034	0.6975	0.6917	0.6860	0.6803	0.6747	0.6692	0.6638	0.6584	0.6532	0.6481	0.6431	0.6382	0.6334	0.6288	0.6243	0.6199	
0.44	0.7162	0.7101	0.7041	0.6980	0.6921	0.6861	0.6803	0.6745	0.6687	0.6631	0.6575	0.6521	0.6467	0.6414	0.6363	0.6312	0.6263	0.6216	0.6169	0.6124	
0.45	0.7113	0.7051	0.6989	0.6927																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
1.01	0.4931	0.4819	0.4706	0.4594	0.4482	0.4369	0.4257	0.4145	0.4033	0.3922	0.3810	0.3698	0.3587	0.3477	0.3372	0.3271	0.3173	0.3079	0.2988	0.2900
1.02	0.4900	0.4787	0.4674	0.4561	0.4448	0.4336	0.4223	0.4110	0.3998	0.3885	0.3773	0.3661	0.3548	0.3439	0.3333	0.3232	0.3134	0.3040	0.2948	0.2860
1.03	0.4870	0.4756	0.4642	0.4529	0.4415	0.4302	0.4189	0.4075	0.3962	0.3849	0.3736	0.3623	0.3510	0.3400	0.3294	0.3193	0.3095	0.3001	0.2909	0.2820
1.04	0.4839	0.4725	0.4611	0.4497	0.4383	0.4269	0.4155	0.4041	0.3927	0.3813	0.3699	0.3586	0.3473	0.3362	0.3256	0.3154	0.3056	0.2962	0.2870	0.2781
1.05	0.4809	0.4694	0.4580	0.4465	0.4350	0.4236	0.4121	0.4006	0.3892	0.3778	0.3663	0.3549	0.3435	0.3325	0.3218	0.3116	0.3018	0.2923	0.2832	0.2743
1.06	0.4779	0.4664	0.4549	0.4433	0.4318	0.4203	0.4088	0.3972	0.3857	0.3742	0.3627	0.3513	0.3398	0.3287	0.3181	0.3079	0.2980	0.2885	0.2793	0.2704
1.07	0.4750	0.4634	0.4518	0.4402	0.4286	0.4170	0.4054	0.3939	0.3823	0.3707	0.3592	0.3477	0.3362	0.3250	0.3144	0.3042	0.2943	0.2848	0.2756	0.2667
1.08	0.4720	0.4604	0.4487	0.4371	0.4254	0.4138	0.4021	0.3905	0.3789	0.3673	0.3557	0.3441	0.3325	0.3214	0.3107	0.3005	0.2906	0.2811	0.2719	0.2629
1.09	0.4691	0.4574	0.4457	0.4340	0.4223	0.4106	0.3989	0.3872	0.3755	0.3638	0.3522	0.3405	0.3289	0.3178	0.3071	0.2968	0.2870	0.2774	0.2682	0.2592
1.10	0.4662	0.4544	0.4427	0.4309	0.4192	0.4074	0.3957	0.3839	0.3722	0.3604	0.3487	0.3370	0.3254	0.3142	0.3035	0.2932	0.2834	0.2738	0.2646	0.2556
1.11	0.4633	0.4515	0.4397	0.4279	0.4161	0.4042	0.3924	0.3806	0.3688	0.3571	0.3453	0.3335	0.3218	0.3107	0.3000	0.2897	0.2798	0.2702	0.2610	0.2520
1.12	0.4604	0.4486	0.4367	0.4248	0.4130	0.4011	0.3893	0.3774	0.3656	0.3537	0.3419	0.3300	0.3183	0.3072	0.2964	0.2862	0.2763	0.2667	0.2575	0.2485
1.13	0.4576	0.4457	0.4338	0.4218	0.4099	0.3980	0.3861	0.3742	0.3623	0.3504	0.3385	0.3266	0.3149	0.3037	0.2930	0.2827	0.2728	0.2632	0.2540	0.2450
1.14	0.4548	0.4428	0.4308	0.4189	0.4069	0.3949	0.3830	0.3710	0.3590	0.3471	0.3351	0.3232	0.3115	0.3003	0.2895	0.2793	0.2694	0.2598	0.2505	0.2415
1.15	0.4520	0.4400	0.4279	0.4159	0.4039	0.3919	0.3799	0.3678	0.3558	0.3438	0.3318	0.3198	0.3081	0.2969	0.2861	0.2759	0.2659	0.2564	0.2471	0.2381
1.16	0.4492	0.4371	0.4251	0.4130	0.4009	0.3888	0.3768	0.3647	0.3526	0.3406	0.3285	0.3165	0.3047	0.2935	0.2828	0.2725	0.2626	0.2530	0.2437	0.2347
1.17	0.4464	0.4343	0.4222	0.4101	0.3980	0.3858	0.3737	0.3616	0.3495	0.3374	0.3252	0.3132	0.3014	0.2902	0.2795	0.2692	0.2593	0.2497	0.2404	0.2314
1.18	0.4437	0.4315	0.4194	0.4072	0.3950	0.3828	0.3707	0.3585	0.3463	0.3342	0.3220	0.3099	0.2981	0.2869	0.2762	0.2659	0.2560	0.2464	0.2371	0.2281
1.19	0.4410	0.4288	0.4165	0.4043	0.3921	0.3799	0.3677	0.3554	0.3432	0.3310	0.3188	0.3066	0.2949	0.2837	0.2729	0.2626	0.2527	0.2431	0.2339	0.2249
1.20	0.4383	0.4260	0.4137	0.4015	0.3892	0.3769	0.3647	0.3524	0.3401	0.3279	0.3156	0.3034	0.2916	0.2804	0.2697	0.2594	0.2495	0.2399	0.2306	0.2217
1.21	0.4356	0.4233	0.4110	0.3987	0.3863	0.3740	0.3617	0.3494	0.3371	0.3248	0.3125	0.3002	0.2884	0.2772	0.2665	0.2562	0.2463	0.2367	0.2275	0.2185
1.22	0.4329	0.4206	0.4082	0.3959	0.3835	0.3711	0.3588	0.3464	0.3340	0.3217	0.3093	0.2971	0.2853	0.2741	0.2634	0.2531	0.2432	0.2336	0.2243	0.2154
1.23	0.4303	0.4179	0.4055	0.3931	0.3807	0.3683	0.3558	0.3434	0.3310	0.3186	0.3062	0.2939	0.2822	0.2710	0.2603	0.2500	0.2401	0.2305	0.2213	0.2123
1.24	0.4277	0.4152	0.4028	0.3903	0.3779	0.3654	0.3529	0.3405	0.3280	0.3156	0.3031	0.2908	0.2791	0.2679	0.2572	0.2469	0.2370	0.2275	0.2182	0.2093
1.25	0.4251	0.4126	0.4001	0.3876	0.3751	0.3626	0.3501	0.3376	0.3251	0.3126	0.3001	0.2878	0.2760	0.2648	0.2541	0.2439	0.2340	0.2244	0.2152	0.2063
1.26	0.4225	0.4099	0.3974	0.3848	0.3723	0.3598	0.3472	0.3347	0.3221	0.3096	0.2970	0.2847	0.2730	0.2618	0.2511	0.2409	0.2310	0.2214	0.2122	0.2033
1.27	0.4199	0.4073	0.3947	0.3821	0.3696	0.3570	0.3444	0.3318	0.3192	0.3066	0.2940	0.2817	0.2700	0.2588	0.2481	0.2379	0.2280	0.2185	0.2093	0.2004
1.28	0.4173	0.4047	0.3921	0.3795	0.3668	0.3542	0.3416	0.3289	0.3163	0.3037	0.2911	0.2787	0.2670	0.2559	0.2452	0.2350	0.2251	0.2156	0.2064	0.1975
1.29	0.4148	0.4021	0.3895	0.3768	0.3641	0.3515	0.3388	0.3261	0.3134	0.3008	0.2881	0.2758	0.2641	0.2529	0.2423	0.2321	0.2222	0.2127	0.2035	0.1947
1.30	0.4123	0.3996	0.3869	0.3742	0.3614	0.3487	0.3360	0.3233	0.3106	0.2979	0.2852	0.2729	0.2612	0.2500	0.2394	0.2292	0.2194	0.2099	0.2007	0.1919
1.31	0.4098	0.3970	0.3843	0.3715	0.3588	0.3460	0.3333	0.3205	0.3078	0.2950	0.2823	0.2700	0.2583	0.2472	0.2366	0.2264	0.2165	0.2070	0.1979	0.1891
1.32	0.4073	0.3945	0.3817	0.3689	0.3561	0.3433	0.3306	0.3178	0.3050	0.2922	0.2794	0.2671	0.2554	0.2444	0.2337	0.2236	0.2137	0.2043	0.1951	0.1863
1.33	0.4048	0.3920	0.3792	0.3663	0.3535	0.3407	0.3278	0.3150	0.3022	0.2894	0.2765	0.2643	0.2526	0.2416	0.2309	0.2208	0.2110	0.2015	0.1924	0.1836
1.34	0.4024	0.3895	0.3766	0.3638	0.3509	0.3380	0.3252	0.3123	0.2994	0.2866	0.2737	0.2615	0.2498	0.2388	0.2282	0.2180	0.2083	0.1988	0.1897	0.1810
1.35	0.3999	0.3870	0.3741	0.3612	0.3483	0.3354	0.3225	0.3096	0.2967	0.2838	0.2709	0.2587	0.2471	0.2360	0.2255	0.2153	0.2056	0.1962	0.1871	0.1784
1.36	0.3975	0.3846	0.3716	0.3587	0.3457	0.3328	0.3199	0.3069	0.2940	0.2810	0.2682	0.2560	0.2444	0.2333	0.2228	0.2127	0.2029	0.1935	0.1845	0.1758
1.37	0.3951	0.3821	0.3692	0.3562	0.3432	0.3302	0.3172	0.3043	0.2913	0.2783	0.2654	0.2532	0.2416	0.2306	0.2201	0.2100	0.2003	0.1909	0.1819	0.1732
1.38	0.3927	0.3797	0.3667	0.3537	0.3407	0.3276	0.3146	0.3016	0.2886	0.2756	0.2627	0.2505	0.2390	0.2280	0.2175	0.2074	0.1977	0.1883	0.1793	0.1707
1.39	0.3904	0.3773	0.3643	0.3512	0.3381	0.3251	0.3120	0.2990	0.2859	0.2729	0.2600	0.2479	0.2363	0.2254	0.2149	0.2048	0.1951	0.1858	0.1768	0.1682
1.40	0.3880	0.3749	0.3618	0.3487	0.3357	0.3226	0.3095	0.2964	0.2833	0.2702	0.2574	0.2452	0.2337	0.2228	0.2123	0.2023	0.1926	0.1833	0.1743	0.1657
1.41	0.3857	0.3725	0.3593	0.3462	0.3331	0.3200	0.3069	0.2938	0.2807	0.2676	0.2547	0.2426	0.2311	0.2202	0.2097	0.1997	0.1901	0.1808	0.1719	0.1633
1.42	0.3834	0.3702	0.3570	0.3439	0.3308	0.3176	0.3044	0.2913	0.2781	0.2650	0.2521	0.2400	0.2286	0.2177	0.2072	0.1972	0.1876	0.1785	0.1695	0.1609
1.43	0.3810	0.3678	0.3547	0.3415	0.3283	0.3151	0.3019	0.2887	0.2755	0.2623	0.2495	0.2375	0.2260	0.2151	0.2047	0.1948	0.1852	0.1759	0.1671	0.1585
1.44	0.3788	0.3655	0.3523	0.3391	0.3258	0.3126	0.2994	0.2862	0.2730	0.2598	0.2470	0.2349	0.2235	0.2127	0.2023	0.1923	0.1827	0.1735	0.1647	0.1562
1.45	0.3765	0.3632	0.3499	0.3367	0.3234	0.3102	0.2969	0.2837	0.2704	0.2572	0.2444	0.2324	0.2210	0.2102	0.1998	0.1899	0.1804	0.1712	0.1624	0.1539
1.46	0.3742	0.3609	0.3476	0.3343	0.3210	0.3078	0.2945	0.2812	0.2679	0.2547	0.2419	0.2299	0.2186	0.2078	0.1974	0.1875	0.1780	0.1689	0.1601	0.1517
1.47	0.3720	0.3586	0.3453	0.3320	0.3187	0.3054	0.2920	0.2787	0.2654	0.2522	0.2394	0.2275	0.2161	0.2054	0.1951	0.1852	0.1757	0.1666	0.1578	0.1494
1.48	0.3697	0.3564	0.3430	0.3297	0.3163	0.3030	0.2896	0.2763	0.2630	0.2497	0.2370	0.2250	0.2137	0.2030	0.1927	0.1828	0.1734	0.1643	0.1556	0.1472
1.49	0.3675	0.3541	0.3407	0.3274	0.3140	0.3006	0.2872	0.2739	0.2605	0.2472	0.2345	0.2226	0.2113	0.2006	0.1904	0.1805	0.1711	0.1620	0.1534	0.1450
1.50	0.3653	0.3519	0.3385	0.3251	0.3117	0.2983	0.2849	0.2715	0.2581	0.2447	0.2321	0.2202	0.2090	0.1983	0.1881	0.1783	0.1689	0.1598	0.1512	0.1429
1.51	0.3631	0.3497	0.3362	0.3228	0.3093	0.2959	0.2825	0.2691	0.2556	0.2423	0.2297	0.2179	0.2067	0.1960	0.1858	0.1760	0.1666	0.1576	0.1490	0.1408
1.52	0.3609	0.3475	0.3340	0.3205	0.3070	0.2936	0.2801	0.2667	0.2532	0.2399	0.2274	0.2155	0.2044	0.1937	0.1835	0.1738	0.1644	0.1555	0.1469	0.1387
1.53	0.3588	0.3453	0.3318	0.3183	0.3048	0.2913	0.2778</													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
2.01	0.2695	0.2550	0.2406	0.2262	0.2119	0.1976	0.1834	0.1701	0.1579	0.1467	0.1362	0.1263	0.1170	0.1083	0.1000	0.0922	0.0849	0.0780	0.0716	0.0655
2.02	0.2679	0.2534	0.2390	0.2246	0.2103	0.1959	0.1817	0.1685	0.1564	0.1452	0.1348	0.1250	0.1157	0.1070	0.0987	0.0910	0.0837	0.0769	0.0705	0.0645
2.03	0.2663	0.2518	0.2374	0.2230	0.2086	0.1943	0.1801	0.1669	0.1549	0.1438	0.1333	0.1236	0.1144	0.1057	0.0975	0.0898	0.0826	0.0758	0.0694	0.0635
2.04	0.2647	0.2502	0.2358	0.2214	0.2070	0.1927	0.1785	0.1654	0.1534	0.1423	0.1319	0.1222	0.1131	0.1044	0.0963	0.0886	0.0814	0.0747	0.0684	0.0625
2.05	0.2631	0.2486	0.2342	0.2198	0.2054	0.1910	0.1769	0.1639	0.1519	0.1409	0.1306	0.1209	0.1118	0.1032	0.0950	0.0875	0.0803	0.0736	0.0674	0.0615
2.06	0.2616	0.2471	0.2326	0.2182	0.2038	0.1894	0.1753	0.1623	0.1505	0.1395	0.1292	0.1196	0.1105	0.1019	0.0939	0.0863	0.0792	0.0726	0.0664	0.0606
2.07	0.2600	0.2455	0.2310	0.2166	0.2022	0.1878	0.1738	0.1608	0.1490	0.1381	0.1278	0.1183	0.1092	0.1007	0.0927	0.0852	0.0781	0.0716	0.0654	0.0596
2.08	0.2585	0.2439	0.2295	0.2150	0.2006	0.1862	0.1722	0.1593	0.1476	0.1367	0.1265	0.1170	0.1080	0.0995	0.0915	0.0841	0.0771	0.0705	0.0644	0.0587
2.09	0.2569	0.2424	0.2279	0.2135	0.1991	0.1847	0.1707	0.1578	0.1461	0.1353	0.1252	0.1157	0.1067	0.0983	0.0904	0.0830	0.0760	0.0695	0.0635	0.0578
2.10	0.2554	0.2409	0.2264	0.2119	0.1975	0.1831	0.1691	0.1564	0.1447	0.1339	0.1238	0.1144	0.1055	0.0971	0.0892	0.0819	0.0750	0.0685	0.0625	0.0569
2.11	0.2539	0.2393	0.2248	0.2104	0.1959	0.1815	0.1676	0.1549	0.1433	0.1326	0.1225	0.1131	0.1043	0.0959	0.0881	0.0808	0.0739	0.0675	0.0616	0.0560
2.12	0.2524	0.2378	0.2233	0.2088	0.1944	0.1800	0.1661	0.1535	0.1419	0.1312	0.1212	0.1119	0.1031	0.0948	0.0870	0.0797	0.0729	0.0666	0.0607	0.0551
2.13	0.2509	0.2363	0.2218	0.2073	0.1929	0.1785	0.1646	0.1521	0.1406	0.1299	0.1200	0.1107	0.1019	0.0936	0.0859	0.0787	0.0719	0.0656	0.0597	0.0543
2.14	0.2494	0.2348	0.2203	0.2058	0.1913	0.1769	0.1632	0.1507	0.1392	0.1286	0.1187	0.1095	0.1007	0.0925	0.0848	0.0776	0.0709	0.0647	0.0589	0.0534
2.15	0.2479	0.2333	0.2188	0.2043	0.1898	0.1754	0.1617	0.1493	0.1378	0.1273	0.1175	0.1082	0.0995	0.0914	0.0837	0.0766	0.0700	0.0638	0.0580	0.0526
2.16	0.2464	0.2318	0.2173	0.2028	0.1883	0.1739	0.1603	0.1479	0.1365	0.1260	0.1162	0.1071	0.0984	0.0903	0.0827	0.0756	0.0690	0.0628	0.0571	0.0518
2.17	0.2450	0.2303	0.2158	0.2013	0.1868	0.1724	0.1588	0.1465	0.1352	0.1248	0.1150	0.1059	0.0973	0.0892	0.0816	0.0746	0.0680	0.0619	0.0562	0.0509
2.18	0.2435	0.2289	0.2143	0.1998	0.1853	0.1710	0.1574	0.1451	0.1339	0.1235	0.1138	0.1047	0.0961	0.0881	0.0806	0.0736	0.0671	0.0610	0.0554	0.0501
2.19	0.2420	0.2274	0.2129	0.1983	0.1839	0.1695	0.1560	0.1438	0.1326	0.1222	0.1126	0.1035	0.0950	0.0870	0.0796	0.0727	0.0662	0.0602	0.0546	0.0494
2.20	0.2406	0.2260	0.2114	0.1969	0.1824	0.1680	0.1546	0.1424	0.1313	0.1210	0.1114	0.1024	0.0939	0.0860	0.0786	0.0717	0.0653	0.0593	0.0537	0.0486
2.21	0.2392	0.2245	0.2100	0.1954	0.1809	0.1666	0.1532	0.1411	0.1300	0.1198	0.1102	0.1013	0.0928	0.0850	0.0776	0.0707	0.0644	0.0584	0.0529	0.0478
2.22	0.2377	0.2231	0.2085	0.1940	0.1795	0.1651	0.1518	0.1398	0.1288	0.1186	0.1091	0.1002	0.0918	0.0839	0.0766	0.0698	0.0635	0.0576	0.0521	0.0471
2.23	0.2363	0.2217	0.2071	0.1925	0.1780	0.1637	0.1505	0.1385	0.1275	0.1174	0.1079	0.0990	0.0907	0.0829	0.0756	0.0689	0.0626	0.0568	0.0513	0.0463
2.24	0.2349	0.2203	0.2057	0.1911	0.1766	0.1623	0.1491	0.1372	0.1263	0.1162	0.1068	0.0979	0.0896	0.0819	0.0747	0.0680	0.0617	0.0559	0.0506	0.0456
2.25	0.2335	0.2188	0.2042	0.1897	0.1752	0.1609	0.1478	0.1359	0.1251	0.1150	0.1056	0.0969	0.0886	0.0809	0.0737	0.0671	0.0609	0.0551	0.0498	0.0449
2.26	0.2321	0.2174	0.2028	0.1883	0.1738	0.1595	0.1465	0.1347	0.1239	0.1139	0.1045	0.0958	0.0876	0.0799	0.0728	0.0662	0.0600	0.0543	0.0491	0.0442
2.27	0.2307	0.2160	0.2014	0.1869	0.1724	0.1581	0.1452	0.1334	0.1227	0.1127	0.1034	0.0947	0.0866	0.0790	0.0719	0.0653	0.0592	0.0535	0.0483	0.0435
2.28	0.2293	0.2147	0.2000	0.1855	0.1710	0.1568	0.1439	0.1322	0.1215	0.1116	0.1023	0.0937	0.0856	0.0780	0.0710	0.0644	0.0584	0.0528	0.0476	0.0428
2.29	0.2280	0.2133	0.1987	0.1841	0.1696	0.1554	0.1426	0.1310	0.1203	0.1104	0.1012	0.0926	0.0846	0.0771	0.0701	0.0636	0.0576	0.0520	0.0469	0.0421
2.30	0.2266	0.2119	0.1973	0.1827	0.1682	0.1541	0.1413	0.1297	0.1191	0.1093	0.1002	0.0916	0.0836	0.0761	0.0692	0.0627	0.0568	0.0513	0.0462	0.0414
2.31	0.2252	0.2105	0.1959	0.1813	0.1668	0.1527	0.1400	0.1285	0.1180	0.1082	0.0991	0.0906	0.0826	0.0752	0.0683	0.0619	0.0560	0.0505	0.0455	0.0408
2.32	0.2239	0.2092	0.1946	0.1800	0.1655	0.1514	0.1388	0.1273	0.1168	0.1071	0.0981	0.0896	0.0816	0.0743	0.0674	0.0611	0.0552	0.0498	0.0448	0.0401
2.33	0.2225	0.2078	0.1932	0.1786	0.1641	0.1501	0.1376	0.1261	0.1157	0.1060	0.0970	0.0886	0.0807	0.0734	0.0666	0.0603	0.0544	0.0491	0.0441	0.0395
2.34	0.2212	0.2065	0.1919	0.1773	0.1628	0.1488	0.1363	0.1250	0.1146	0.1050	0.0960	0.0876	0.0798	0.0725	0.0657	0.0595	0.0537	0.0483	0.0434	0.0389
2.35	0.2199	0.2052	0.1905	0.1759	0.1614	0.1475	0.1351	0.1238	0.1135	0.1039	0.0950	0.0866	0.0788	0.0716	0.0649	0.0587	0.0529	0.0476	0.0428	0.0383
2.36	0.2185	0.2038	0.1892	0.1746	0.1601	0.1463	0.1339	0.1227	0.1124	0.1028	0.0940	0.0857	0.0779	0.0707	0.0641	0.0579	0.0522	0.0469	0.0421	0.0376
2.37	0.2172	0.2025	0.1879	0.1733	0.1588	0.1450	0.1327	0.1215	0.1113	0.1018	0.0930	0.0847	0.0770	0.0699	0.0632	0.0571	0.0515	0.0463	0.0415	0.0370
2.38	0.2159	0.2012	0.1866	0.1720	0.1575	0.1438	0.1315	0.1204	0.1102	0.1008	0.0920	0.0838	0.0761	0.0690	0.0624	0.0564	0.0508	0.0456	0.0408	0.0365
2.39	0.2146	0.1999	0.1852	0.1707	0.1562	0.1425	0.1303	0.1193	0.1091	0.0998	0.0910	0.0828	0.0752	0.0682	0.0616	0.0556	0.0501	0.0449	0.0402	0.0359
2.40	0.2133	0.1986	0.1839	0.1694	0.1549	0.1413	0.1292	0.1182	0.1081	0.0987	0.0900	0.0819	0.0743	0.0673	0.0608	0.0549	0.0494	0.0443	0.0396	0.0353
2.41	0.2120	0.1973	0.1827	0.1682	0.1537	0.1401	0.1280	0.1170	0.0977	0.0891	0.0810	0.0733	0.0657	0.0591	0.0526	0.0467	0.0411	0.0360	0.0314	0.0270
2.42	0.2108	0.1960	0.1815	0.1670	0.1525	0.1389	0.1267	0.1157	0.1060	0.0967	0.0881	0.0801	0.0726	0.0657	0.0593	0.0534	0.0478	0.0426	0.0378	0.0334
2.43	0.2095	0.1948	0.1801	0.1655	0.1510	0.1377	0.1257	0.1149	0.1050	0.0958	0.0872	0.0792	0.0718	0.0649	0.0585	0.0527	0.0473	0.0424	0.0378	0.0336
2.44	0.2082	0.1935	0.1788	0.1642	0.1498	0.1365	0.1246	0.1138	0.1039	0.0948	0.0863	0.0783	0.0709	0.0641	0.0578	0.0520	0.0467	0.0417	0.0372	0.0331
2.45	0.2070	0.1922	0.1776	0.1630	0.1485	0.1353	0.1235	0.1128	0.1029	0.0938	0.0853	0.0774	0.0701	0.0633	0.0571	0.0513	0.0460	0.0411	0.0367	0.0326
2.46	0.2057	0.1910	0.1763	0.1617	0.1473	0.1341	0.1224	0.1117	0.1019	0.0928	0.0844	0.0766	0.0693	0.0625	0.0563	0.0506	0.0454	0.0405	0.0361	0.0321
2.47	0.2045	0.1897	0.1750	0.1605	0.1461	0.1330	0.1213	0.1107	0.1009	0.0919	0.0835	0.0757	0.0685	0.0618	0.0556	0.0499	0.0449	0.0403	0.0359	0.0318
2.48	0.2032	0.1885	0.1738	0.1592	0.1448	0.1318	0.1202	0.1096	0.1000	0.0910	0.0826	0.0749	0.0677	0.0610	0.0549	0.0493	0.0441	0.0393	0.0350	0.0310
2.49	0.2020	0.1872	0.1726	0.1580	0.1436	0.1307	0.1191	0.1086	0.0990	0.0901	0.0818	0.0740	0.0669	0.0603	0.0542	0.0486	0.0435	0.0388	0.0345	0.0305
2.50	0.2008	0.1860	0.1713	0.1567	0.1424	0.1296	0.1181	0.1076	0.0980	0.0892	0.0809	0.0732	0.0661	0.0595	0.0535	0.0480	0.0429	0.0382	0.0339	0.0301
2.51	0.1995	0.1848	0.1701	0.1555	0.1413	0.1285	0.1170	0.1066	0.0971	0.0882	0.0800	0.0724	0.0653	0.0588	0.0528	0.0473	0.0423	0.0376	0.0334	0.0296
2.52	0.1983	0.1836	0.1689	0.1543	0.1401	0.1274	0.1160	0.1056	0.0961	0.0874	0.0792	0.0716	0.0645	0.0581	0.0521	0.0467	0.0417	0.0371	0.0329	0.0291
2.53	0.1971	0.1824	0.1677	0.1531	0.1389	0.1263	0.1149													

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Table of Aggregate Loss Factors: Sub-Table 8

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
6.01	0.0186	0.0152	0.0122	0.0097	0.0077	0.0061	0.0047	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001
6.02	0.0185	0.0151	0.0121	0.0097	0.0076	0.0060	0.0047	0.0036	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001
6.03	0.0184	0.0150	0.0120	0.0096	0.0076	0.0060	0.0046	0.0036	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
6.04	0.0183	0.0149	0.0119	0.0095	0.0075	0.0059	0.0046	0.0035	0.0027	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
6.05	0.0181	0.0148	0.0118	0.0094	0.0075	0.0059	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.06	0.0180	0.0147	0.0118	0.0093	0.0074	0.0058	0.0045	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.07	0.0179	0.0146	0.0117	0.0093	0.0073	0.0058	0.0045	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.08	0.0178	0.0145	0.0116	0.0092	0.0073	0.0057	0.0044	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.09	0.0177	0.0143	0.0115	0.0091	0.0072	0.0057	0.0044	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.10	0.0175	0.0142	0.0114	0.0090	0.0071	0.0056	0.0044	0.0033	0.0026	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.11	0.0174	0.0141	0.0113	0.0090	0.0071	0.0056	0.0043	0.0033	0.0025	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.12	0.0173	0.0140	0.0112	0.0089	0.0070	0.0055	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.13	0.0172	0.0139	0.0111	0.0088	0.0070	0.0055	0.0042	0.0032	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001
6.14	0.0171	0.0138	0.0111	0.0088	0.0069	0.0054	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.15	0.0170	0.0137	0.0110	0.0087	0.0069	0.0054	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.16	0.0168	0.0136	0.0109	0.0086	0.0068	0.0053	0.0041	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.17	0.0167	0.0135	0.0108	0.0086	0.0067	0.0053	0.0041	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.18	0.0166	0.0135	0.0107	0.0085	0.0067	0.0052	0.0040	0.0031	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.19	0.0165	0.0134	0.0106	0.0084	0.0066	0.0052	0.0040	0.0031	0.0023	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001
6.20	0.0164	0.0133	0.0106	0.0083	0.0066	0.0051	0.0040	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0001
6.21	0.0163	0.0132	0.0105	0.0083	0.0065	0.0051	0.0039	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
6.22	0.0162	0.0131	0.0104	0.0082	0.0065	0.0050	0.0039	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000
6.23	0.0161	0.0130	0.0103	0.0081	0.0064	0.0050	0.0039	0.0029	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000
6.24	0.0160	0.0129	0.0102	0.0081	0.0063	0.0049	0.0038	0.0029	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000
6.25	0.0159	0.0128	0.0102	0.0080	0.0063	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000
6.26	0.0158	0.0127	0.0101	0.0080	0.0062	0.0049	0.0037	0.0029	0.0022	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000
6.27	0.0157	0.0126	0.0100	0.0079	0.0062	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.28	0.0155	0.0125	0.0099	0.0078	0.0061	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.29	0.0154	0.0124	0.0099	0.0078	0.0061	0.0047	0.0036	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.30	0.0153	0.0123	0.0098	0.0077	0.0060	0.0047	0.0036	0.0027	0.0021	0.0016	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.31	0.0152	0.0122	0.0097	0.0076	0.0060	0.0046	0.0036	0.0027	0.0021	0.0015	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.32	0.0151	0.0122	0.0096	0.0076	0.0059	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.33	0.0150	0.0121	0.0096	0.0075	0.0059	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.34	0.0149	0.0120	0.0095	0.0075	0.0058	0.0045	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.35	0.0148	0.0119	0.0094	0.0074	0.0058	0.0045	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.36	0.0147	0.0118	0.0093	0.0073	0.0057	0.0044	0.0034	0.0026	0.0019	0.0015	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.37	0.0146	0.0117	0.0093	0.0073	0.0057	0.0044	0.0034	0.0026	0.0019	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000
6.38	0.0145	0.0116	0.0092	0.0072	0.0056	0.0044	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000
6.39	0.0144	0.0116	0.0091	0.0072	0.0056	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000
6.40	0.0143	0.0115	0.0091	0.0071	0.0055	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000
6.41	0.0142	0.0114	0.0090	0.0070	0.0055	0.0043	0.0033	0.0025	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000
6.42	0.0142	0.0113	0.0089	0.0070	0.0055	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000
6.43	0.0141	0.0112	0.0088	0.0069	0.0054	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000
6.44	0.0140	0.0111	0.0088	0.0069	0.0054	0.0041	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000
6.45	0.0139	0.0111	0.0087	0.0068	0.0053	0.0041	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000
6.46	0.0138	0.0110	0.0086	0.0068	0.0.															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
7.01	0.0095	0.0073	0.0057	0.0043	0.0033	0.0025	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.02	0.0094	0.0073	0.0056	0.0043	0.0033	0.0025	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.03	0.0093	0.0072	0.0056	0.0043	0.0033	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.04	0.0093	0.0072	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.05	0.0092	0.0071	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.06	0.0091	0.0071	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.07	0.0091	0.0070	0.0054	0.0041	0.0031	0.0024	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.08	0.0090	0.0070	0.0054	0.0041	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.09	0.0090	0.0069	0.0053	0.0041	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.10	0.0089	0.0069	0.0053	0.0040	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.11	0.0088	0.0068	0.0052	0.0040	0.0030	0.0023	0.0017	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.12	0.0088	0.0068	0.0052	0.0040	0.0030	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.13	0.0087	0.0067	0.0052	0.0039	0.0030	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.14	0.0086	0.0067	0.0051	0.0039	0.0030	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.15	0.0086	0.0066	0.0051	0.0039	0.0029	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.16	0.0085	0.0066	0.0050	0.0039	0.0029	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.17	0.0085	0.0065	0.0050	0.0038	0.0029	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.18	0.0084	0.0065	0.0050	0.0038	0.0029	0.0021	0.0016	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.19	0.0084	0.0064	0.0049	0.0038	0.0028	0.0021	0.0016	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.20	0.0083	0.0064	0.0049	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.21	0.0082	0.0063	0.0049	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.22	0.0082	0.0063	0.0048	0.0037	0.0028	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.23	0.0081	0.0062	0.0048	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.24	0.0081	0.0062	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.25	0.0080	0.0062	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.26	0.0080	0.0061	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.27	0.0079	0.0061	0.0046	0.0035	0.0027	0.0020	0.0014	0.0011	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.28	0.0078	0.0060	0.0046	0.0035	0.0026	0.0020	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.29	0.0078	0.0060	0.0046	0.0035	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.30	0.0077	0.0059	0.0045	0.0034	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.31	0.0077	0.0059	0.0045	0.0034	0.0026	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.32	0.0076	0.0058	0.0045	0.0034	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.33	0.0076	0.0058	0.0044	0.0034	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.34	0.0075	0.0058	0.0044	0.0033	0.0025	0.0018	0.0014	0.0010	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.35	0.0075	0.0057	0.0044	0.0033	0.0025	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.36	0.0074	0.0057	0.0043	0.0033	0.0025	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.37	0.0074	0.0056	0.0043	0.0033	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.38	0.0073	0.0056	0.0043	0.0032	0.0024	0.0018	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.39	0.0073	0.0056	0.0042	0.0032	0.0024	0.0018	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.40	0.0072	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.41	0.0072	0.0055	0.0042	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.42	0.0071	0.0054	0.0041	0.0031	0.0023	0.0017	0.0013	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.43	0.0071	0.0054	0.0041	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.44	0.0070	0.0054	0.0041	0.0031	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.45	0.0070	0.0053	0.0040	0.0030	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.46	0.0069	0.0053	0.0040	0.0030	0.0023	0.0017	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.47	0.0069	0.0052	0.0040	0.0030	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.48	0.0068	0.0052	0.0040	0.0030	0.0022	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.49	0.0068	0.0052	0.0039	0.0030	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.50	0.0067	0.0051	0.0039	0.0029	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.51	0.0067	0.0051	0.0039	0.0029	0.0022	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.52	0.0066	0.0051	0.0038	0.0029	0.0021	0.0016	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	
7.53	0.0066	0.0050	0.0038	0.0029	0.0021	0.0016	0.0011														

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																		
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9603	0.9602	0.9601	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9504	0.9503	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9406	0.9405	0.9404	0.9403	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9308	0.9306	0.9305	0.9304	0.9303	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9211	0.9209	0.9207	0.9205	0.9204	0.9203	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9114	0.9111	0.9109	0.9107	0.9105	0.9104	0.9103	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9018	0.9014	0.9011	0.9009	0.9007	0.9005	0.9004	0.9003	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8922	0.8918	0.8914	0.8911	0.8909	0.8907	0.8905	0.8904	0.8903	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8826	0.8822	0.8818	0.8814	0.8811	0.8809	0.8808	0.8806	0.8805	0.8803	0.8802	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800
0.13	0.8731	0.8726	0.8721	0.8717	0.8714	0.8711	0.8708	0.8706	0.8704	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8637	0.8631	0.8625	0.8621	0.8617	0.8613	0.8610	0.8608	0.8606	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600
0.15	0.8543	0.8536	0.8530	0.8525	0.8520	0.8516	0.8512	0.8509	0.8507	0.8505	0.8504	0.8503	0.8502	0.8501	0.8500	0.8500	0.8500	0.8500
0.16	0.8450	0.8442	0.8435	0.8429	0.8424	0.8419	0.8415	0.8411	0.8409	0.8406	0.8405	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400
0.17	0.8357	0.8348	0.8341	0.8334	0.8328	0.8322	0.8318	0.8314	0.8311	0.8308	0.8306	0.8304	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300
0.18	0.8265	0.8255	0.8247	0.8239	0.8232	0.8226	0.8221	0.8216	0.8213	0.8210	0.8207	0.8205	0.8204	0.8203	0.8202	0.8201	0.8201	0.8200
0.19	0.8173	0.8163	0.8153	0.8145	0.8137	0.8130	0.8124	0.8119	0.8115	0.8112	0.8109	0.8106	0.8105	0.8103	0.8102	0.8101	0.8101	0.8100
0.20	0.8082	0.8071	0.8060	0.8051	0.8042	0.8034	0.8028	0.8022	0.8018	0.8014	0.8010	0.8008	0.8006	0.8004	0.8003	0.8002	0.8001	0.8000
0.21	0.7992	0.7979	0.7967	0.7957	0.7948	0.7939	0.7932	0.7926	0.7920	0.7916	0.7912	0.7909	0.7907	0.7905	0.7903	0.7902	0.7901	0.7900
0.22	0.7902	0.7888	0.7875	0.7864	0.7854	0.7845	0.7837	0.7830	0.7824	0.7819	0.7814	0.7811	0.7808	0.7806	0.7804	0.7803	0.7802	0.7801
0.23	0.7812	0.7798	0.7784	0.7772	0.7760	0.7750	0.7742	0.7734	0.7727	0.7722	0.7717	0.7713	0.7710	0.7707	0.7705	0.7703	0.7702	0.7701
0.24	0.7724	0.7708	0.7693	0.7680	0.7668	0.7657	0.7647	0.7639	0.7631	0.7625	0.7620	0.7615	0.7611	0.7608	0.7606	0.7604	0.7603	0.7601
0.25	0.7636	0.7619	0.7603	0.7588	0.7575	0.7563	0.7553	0.7544	0.7536	0.7529	0.7523	0.7518	0.7514	0.7510	0.7507	0.7505	0.7503	0.7501
0.26	0.7548	0.7530	0.7513	0.7498	0.7483	0.7471	0.7459	0.7449	0.7441	0.7433	0.7426	0.7421	0.7416	0.7412	0.7409	0.7406	0.7404	0.7401
0.27	0.7461	0.7442	0.7424	0.7407	0.7392	0.7379	0.7366	0.7355	0.7346	0.7337	0.7330	0.7324	0.7319	0.7314	0.7310	0.7307	0.7303	0.7301
0.28	0.7375	0.7354	0.7335	0.7318	0.7301	0.7287	0.7274	0.7262	0.7251	0.7242	0.7234	0.7227	0.7222	0.7217	0.7212	0.7209	0.7203	0.7201
0.29	0.7289	0.7268	0.7247	0.7228	0.7211	0.7196	0.7181	0.7169	0.7158	0.7148	0.7139	0.7131	0.7125	0.7119	0.7114	0.7111	0.7107	0.7101
0.30	0.7204	0.7181	0.7160	0.7140	0.7121	0.7105	0.7090	0.7076	0.7064	0.7053	0.7044	0.7035	0.7028	0.7022	0.7017	0.7012	0.7009	0.7004
0.31	0.7120	0.7096	0.7073	0.7052	0.7032	0.7015	0.6998	0.6984	0.6971	0.6959	0.6949	0.6940	0.6932	0.6925	0.6919	0.6914	0.6907	0.6904
0.32	0.7036	0.7011	0.6986	0.6964	0.6944	0.6925	0.6908	0.6892	0.6878	0.6866	0.6855	0.6845	0.6836	0.6829	0.6822	0.6817	0.6812	0.6808
0.33	0.6953	0.6926	0.6901	0.6877	0.6856	0.6836	0.6818	0.6801	0.6786	0.6773	0.6761	0.6750	0.6741	0.6733	0.6725	0.6719	0.6714	0.6706
0.34	0.6871	0.6842	0.6816	0.6791	0.6769	0.6748	0.6728	0.6711	0.6695	0.6681	0.6668	0.6656	0.6646	0.6637	0.6629	0.6622	0.6616	0.6608
0.35	0.6789	0.6759	0.6732	0.6706	0.6682	0.6660	0.6640	0.6621	0.6604	0.6589	0.6575	0.6563	0.6552	0.6542	0.6533	0.6526	0.6519	0.6514
0.36	0.6708	0.6677	0.6648	0.6621	0.6596	0.6573	0.6552	0.6532	0.6514	0.6498	0.6483	0.6470	0.6458	0.6447	0.6437	0.6429	0.6422	0.6411
0.37	0.6627	0.6595	0.6565	0.6537	0.6511	0.6486	0.6464	0.6443	0.6424	0.6407	0.6391	0.6377	0.6364	0.6353	0.6342	0.6333	0.6325	0.6315
0.38	0.6547	0.6514	0.6482	0.6453	0.6426	0.6400	0.6377	0.6355	0.6335	0.6317	0.6300	0.6285	0.6271	0.6259	0.6248	0.6238	0.6229	0.6221
0.39	0.6468	0.6433	0.6401	0.6370	0.6342	0.6315	0.6291	0.6268	0.6247	0.6227	0.6210	0.6193	0.6179	0.6165	0.6153	0.6142	0.6133	0.6125
0.40	0.6389	0.6353	0.6319	0.6288	0.6258	0.6231	0.6205	0.6181	0.6159	0.6138	0.6119	0.6102	0.6086	0.6072	0.6059	0.6047	0.6037	0.6028
0.41	0.6311	0.6274	0.6239	0.6206	0.6175	0.6147	0.6120	0.6095	0.6071	0.6050	0.6030	0.6012	0.5995	0.5979	0.5965	0.5953	0.5942	0.5932
0.42	0.6234	0.6195	0.6159	0.6125	0.6093	0.6063	0.6035	0.6009	0.5985	0.5962	0.5941	0.5922	0.5904	0.5888	0.5873	0.5859	0.5847	0.5836
0.43	0.6157	0.6118	0.6080	0.6045	0.6012	0.5981	0.5951	0.5924	0.5899	0.5875	0.5853	0.5833	0.5814	0.5796	0.5780	0.5766	0.5752	0.5741
0.44	0.6081	0.6040	0.6002	0.5965	0.5931	0.5899	0.5868	0.5840	0.5814	0.5789	0.5766	0.5744	0.5724	0.5705	0.5688	0.5673	0.5658	0.5646
0.45	0.6006	0.5964	0.5924	0.5886	0.5851	0.5818	0.5786	0.5757	0.5729	0.5703	0.5679	0.5656	0.5635	0.5615	0.5597	0.5581	0.5565	0.5548
0.46	0.5931	0.5888	0.5847	0.5808	0.5772	0.5737	0.5705	0.5674	0.5645	0.5618	0.5593	0.5569	0.5547	0.5526	0.5507	0.5489	0.5472	0.5454
0.47	0.5857	0.5813	0.5771	0.5731	0.5693	0.5657	0.5624	0.5592	0.5562	0.5534	0.5507	0.5482	0.5459	0.5437	0.5417	0.5398	0.5380	0.5359
0.48	0.5784	0.5738	0.5695	0.5654	0.5615	0.5578	0.5543	0.5510	0.5479	0.5450	0.5422	0.5396	0.5372	0.5349	0.5327	0.5307	0.5288	0.5271
0.49	0.5711	0.5665	0.5620	0.5578	0.5538	0.5500	0.5464	0.5430	0.5398	0.5367	0.5338	0.5311	0.5285	0.5261	0.5238	0.5217	0.5197	0.5179
0.50	0.5639																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2814	0.2731	0.2651	0.2572	0.2495	0.2420	0.2347	0.2275	0.2204	0.2134	0.2064	0.1995	0.1926	0.1857	0.1786	0.1715	0.1642	0.1566	0.1488	0.1407
1.02	0.2774	0.2691	0.2610	0.2531	0.2454	0.2379	0.2305	0.2233	0.2162	0.2092	0.2022	0.1953	0.1884	0.1814	0.1744	0.1672	0.1599	0.1523	0.1445	0.1363
1.03	0.2734	0.2651	0.2570	0.2491	0.2414	0.2338	0.2265	0.2192	0.2121	0.2051	0.1981	0.1912	0.1842	0.1772	0.1702	0.1630	0.1556	0.1481	0.1403	0.1321
1.04	0.2695	0.2611	0.2530	0.2451	0.2374	0.2298	0.2224	0.2152	0.2081	0.2010	0.1940	0.1871	0.1801	0.1731	0.1661	0.1589	0.1515	0.1440	0.1361	0.1279
1.05	0.2656	0.2572	0.2491	0.2412	0.2334	0.2259	0.2185	0.2112	0.2041	0.1970	0.1901	0.1831	0.1761	0.1691	0.1621	0.1549	0.1475	0.1399	0.1321	0.1239
1.06	0.2618	0.2534	0.2452	0.2373	0.2296	0.2220	0.2146	0.2073	0.2002	0.1931	0.1861	0.1792	0.1722	0.1652	0.1581	0.1509	0.1436	0.1360	0.1281	0.1200
1.07	0.2580	0.2496	0.2414	0.2335	0.2257	0.2182	0.2108	0.2035	0.1963	0.1893	0.1823	0.1753	0.1683	0.1613	0.1542	0.1471	0.1397	0.1321	0.1243	0.1161
1.08	0.2543	0.2458	0.2377	0.2297	0.2220	0.2144	0.2070	0.1997	0.1926	0.1855	0.1785	0.1715	0.1645	0.1575	0.1505	0.1433	0.1359	0.1284	0.1205	0.1124
1.09	0.2506	0.2422	0.2340	0.2260	0.2183	0.2107	0.2033	0.1960	0.1888	0.1818	0.1748	0.1678	0.1608	0.1538	0.1468	0.1396	0.1322	0.1247	0.1169	0.1087
1.10	0.2469	0.2385	0.2303	0.2224	0.2146	0.2070	0.1996	0.1923	0.1852	0.1781	0.1711	0.1641	0.1572	0.1502	0.1431	0.1359	0.1286	0.1211	0.1133	0.1052
1.11	0.2433	0.2349	0.2267	0.2188	0.2110	0.2034	0.1960	0.1887	0.1816	0.1745	0.1675	0.1606	0.1536	0.1466	0.1396	0.1324	0.1251	0.1176	0.1098	0.1017
1.12	0.2398	0.2314	0.2232	0.2152	0.2074	0.1999	0.1925	0.1852	0.1780	0.1710	0.1640	0.1570	0.1501	0.1431	0.1361	0.1289	0.1216	0.1141	0.1064	0.0984
1.13	0.2363	0.2278	0.2197	0.2117	0.2039	0.1964	0.1890	0.1817	0.1746	0.1675	0.1605	0.1536	0.1466	0.1397	0.1327	0.1255	0.1182	0.1108	0.1031	0.0951
1.14	0.2328	0.2244	0.2162	0.2082	0.2005	0.1929	0.1855	0.1783	0.1711	0.1641	0.1571	0.1502	0.1433	0.1363	0.1293	0.1221	0.1150	0.1075	0.1000	0.0920
1.15	0.2294	0.2210	0.2128	0.2048	0.1971	0.1895	0.1821	0.1749	0.1678	0.1607	0.1538	0.1469	0.1400	0.1330	0.1260	0.1190	0.1117	0.1043	0.0967	0.0888
1.16	0.2260	0.2176	0.2094	0.2015	0.1937	0.1862	0.1788	0.1716	0.1645	0.1574	0.1505	0.1436	0.1367	0.1298	0.1229	0.1158	0.1086	0.1012	0.0937	0.0858
1.17	0.2227	0.2143	0.2061	0.1982	0.1905	0.1829	0.1755	0.1683	0.1612	0.1542	0.1473	0.1404	0.1335	0.1267	0.1197	0.1127	0.1055	0.0982	0.0907	0.0829
1.18	0.2194	0.2110	0.2029	0.1949	0.1872	0.1797	0.1723	0.1651	0.1580	0.1510	0.1441	0.1373	0.1304	0.1236	0.1167	0.1097	0.1025	0.0953	0.0878	0.0801
1.19	0.2162	0.2078	0.1996	0.1917	0.1840	0.1765	0.1691	0.1619	0.1549	0.1479	0.1410	0.1342	0.1274	0.1205	0.1137	0.1067	0.0996	0.0924	0.0850	0.0773
1.20	0.2130	0.2046	0.1965	0.1886	0.1809	0.1734	0.1660	0.1588	0.1518	0.1448	0.1380	0.1312	0.1244	0.1176	0.1107	0.1038	0.0968	0.0896	0.0822	0.0746
1.21	0.2099	0.2015	0.1933	0.1854	0.1778	0.1703	0.1630	0.1558	0.1488	0.1418	0.1350	0.1282	0.1214	0.1147	0.1079	0.1010	0.0940	0.0869	0.0795	0.0720
1.22	0.2067	0.1984	0.1903	0.1824	0.1747	0.1672	0.1599	0.1528	0.1458	0.1389	0.1321	0.1253	0.1186	0.1118	0.1051	0.0982	0.0913	0.0842	0.0770	0.0695
1.23	0.2037	0.1953	0.1872	0.1793	0.1717	0.1642	0.1570	0.1498	0.1429	0.1360	0.1292	0.1225	0.1158	0.1091	0.1023	0.0955	0.0886	0.0816	0.0744	0.0670
1.24	0.2007	0.1923	0.1842	0.1764	0.1687	0.1613	0.1540	0.1469	0.1400	0.1331	0.1264	0.1197	0.1130	0.1063	0.0996	0.0929	0.0861	0.0791	0.0720	0.0647
1.25	0.1977	0.1893	0.1813	0.1734	0.1658	0.1584	0.1512	0.1441	0.1372	0.1303	0.1236	0.1169	0.1103	0.1037	0.0970	0.0903	0.0835	0.0766	0.0696	0.0624
1.26	0.1947	0.1864	0.1783	0.1705	0.1629	0.1555	0.1483	0.1413	0.1344	0.1276	0.1209	0.1143	0.1077	0.1011	0.0945	0.0878	0.0811	0.0742	0.0673	0.0601
1.27	0.1918	0.1835	0.1755	0.1677	0.1601	0.1527	0.1456	0.1385	0.1317	0.1249	0.1182	0.1116	0.1051	0.0985	0.0920	0.0853	0.0785	0.0716	0.0646	0.0570
1.28	0.1889	0.1807	0.1726	0.1649	0.1573	0.1500	0.1428	0.1358	0.1290	0.1223	0.1156	0.1091	0.1025	0.0960	0.0895	0.0830	0.0765	0.0698	0.0630	0.0559
1.29	0.1861	0.1779	0.1699	0.1621	0.1546	0.1473	0.1401	0.1332	0.1264	0.1197	0.1131	0.1065	0.1001	0.0936	0.0872	0.0807	0.0741	0.0675	0.0607	0.0539
1.30	0.1833	0.1751	0.1671	0.1594	0.1519	0.1446	0.1375	0.1306	0.1238	0.1171	0.1106	0.1041	0.0976	0.0912	0.0848	0.0784	0.0719	0.0653	0.0587	0.0519
1.31	0.1806	0.1724	0.1644	0.1567	0.1492	0.1420	0.1349	0.1280	0.1212	0.1146	0.1081	0.1017	0.0953	0.0889	0.0825	0.0762	0.0697	0.0632	0.0567	0.0500
1.32	0.1779	0.1697	0.1617	0.1541	0.1466	0.1394	0.1323	0.1255	0.1188	0.1122	0.1057	0.0993	0.0929	0.0866	0.0803	0.0740	0.0676	0.0612	0.0547	0.0481
1.33	0.1752	0.1670	0.1591	0.1515	0.1440	0.1368	0.1298	0.1230	0.1163	0.1098	0.1033	0.0970	0.0907	0.0844	0.0782	0.0719	0.0656	0.0593	0.0529	0.0464
1.34	0.1725	0.1644	0.1565	0.1489	0.1415	0.1343	0.1274	0.1206	0.1139	0.1074	0.1010	0.0947	0.0884	0.0822	0.0760	0.0698	0.0636	0.0573	0.0510	0.0446
1.35	0.1699	0.1618	0.1540	0.1464	0.1390	0.1319	0.1249	0.1182	0.1116	0.1051	0.0987	0.0925	0.0863	0.0801	0.0740	0.0678	0.0617	0.0555	0.0493	0.0430
1.36	0.1674	0.1593	0.1515	0.1439	0.1366	0.1295	0.1226	0.1158	0.1093	0.1028	0.0965	0.0903	0.0841	0.0780	0.0720	0.0659	0.0598	0.0537	0.0476	0.0414
1.37	0.1648	0.1568	0.1490	0.1414	0.1342	0.1271	0.1202	0.1135	0.1070	0.1006	0.0943	0.0882	0.0821	0.0760	0.0700	0.0640	0.0580	0.0519	0.0459	0.0398
1.38	0.1623	0.1543	0.1465	0.1390	0.1318	0.1247	0.1179	0.1113	0.1048	0.0984	0.0922	0.0861	0.0800	0.0740	0.0681	0.0621	0.0562	0.0502	0.0443	0.0383
1.39	0.1599	0.1519	0.1441	0.1367	0.1294	0.1224	0.1157	0.1090	0.1026	0.0963	0.0901	0.0840	0.0780	0.0721	0.0662	0.0603	0.0545	0.0486	0.0427	0.0368
1.40	0.1574	0.1495	0.1418	0.1343	0.1271	0.1202	0.1134	0.1069	0.1005	0.0942	0.0881	0.0820	0.0761	0.0702	0.0644	0.0585	0.0528	0.0470	0.0412	0.0354
1.41	0.1550	0.1471	0.1394	0.1320	0.1249	0.1180	0.1112	0.1047	0.0984	0.0921	0.0861	0.0801	0.0742	0.0684	0.0626	0.0567	0.0510	0.0451	0.0393	0.0335
1.42	0.1527	0.1448	0.1371	0.1298	0.1227	0.1158	0.1091	0.1026	0.0963	0.0901	0.0841	0.0782	0.0723	0.0666	0.0609	0.0552	0.0495	0.0439	0.0383	0.0327
1.43	0.1504	0.1425	0.1349	0.1275	0.1205	0.1136	0.1070	0.1005	0.0943	0.0881	0.0822	0.0763	0.0705	0.0648	0.0592	0.0536	0.0480	0.0425	0.0370	0.0315
1.44	0.1481	0.1402	0.1327	0.1254	0.1183	0.1115	0.1049	0.0985	0.0923	0.0862	0.0803	0.0745	0.0687	0.0631	0.0575	0.0520	0.0465	0.0410	0.0356	0.0303
1.45	0.1458	0.1380	0.1305	0.1232	0.1162	0.1094	0.1029	0.0965	0.0903	0.0843	0.0784	0.0727	0.0670	0.0614	0.0559	0.0505	0.0450	0.0397	0.0343	0.0291
1.46	0.1436																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0599	0.0546	0.0496	0.0449	0.0406	0.0365	0.0327	0.0291	0.0258	0.0227	0.0198	0.0171	0.0146	0.0123	0.0102	0.0082	0.0065	0.0050	0.0036	0.0025
2.02	0.0589	0.0536	0.0487	0.0441	0.0398	0.0358	0.0320	0.0285	0.0252	0.0221	0.0193	0.0166	0.0142	0.0119	0.0098	0.0080	0.0063	0.0048	0.0035	0.0024
2.03	0.0579	0.0527	0.0479	0.0433	0.0390	0.0350	0.0313	0.0279	0.0246	0.0216	0.0188	0.0162	0.0138	0.0116	0.0095	0.0077	0.0060	0.0046	0.0033	0.0023
2.04	0.0570	0.0518	0.0470	0.0425	0.0383	0.0343	0.0307	0.0272	0.0240	0.0211	0.0183	0.0158	0.0134	0.0112	0.0092	0.0074	0.0058	0.0044	0.0032	0.0022
2.05	0.0561	0.0510	0.0462	0.0417	0.0375	0.0336	0.0300	0.0266	0.0235	0.0206	0.0179	0.0153	0.0130	0.0109	0.0089	0.0072	0.0056	0.0042	0.0030	0.0021
2.06	0.0552	0.0501	0.0454	0.0409	0.0368	0.0330	0.0294	0.0261	0.0229	0.0201	0.0174	0.0149	0.0126	0.0106	0.0087	0.0069	0.0054	0.0041	0.0029	0.0020
2.07	0.0543	0.0492	0.0446	0.0402	0.0361	0.0323	0.0288	0.0255	0.0224	0.0196	0.0169	0.0145	0.0123	0.0102	0.0084	0.0067	0.0052	0.0039	0.0028	0.0019
2.08	0.0534	0.0484	0.0438	0.0394	0.0354	0.0317	0.0282	0.0249	0.0219	0.0191	0.0165	0.0141	0.0119	0.0099	0.0081	0.0065	0.0050	0.0037	0.0027	0.0018
2.09	0.0525	0.0476	0.0430	0.0387	0.0347	0.0310	0.0276	0.0244	0.0214	0.0186	0.0161	0.0137	0.0116	0.0096	0.0078	0.0062	0.0048	0.0036	0.0026	0.0017
2.10	0.0517	0.0468	0.0422	0.0380	0.0340	0.0304	0.0270	0.0238	0.0209	0.0182	0.0157	0.0134	0.0113	0.0093	0.0076	0.0060	0.0047	0.0035	0.0024	0.0016
2.11	0.0508	0.0460	0.0415	0.0373	0.0334	0.0298	0.0264	0.0233	0.0204	0.0177	0.0153	0.0130	0.0109	0.0091	0.0074	0.0058	0.0045	0.0033	0.0023	0.0015
2.12	0.0500	0.0452	0.0407	0.0366	0.0327	0.0292	0.0258	0.0228	0.0199	0.0173	0.0149	0.0127	0.0106	0.0088	0.0071	0.0056	0.0043	0.0032	0.0022	0.0014
2.13	0.0492	0.0444	0.0400	0.0359	0.0321	0.0286	0.0253	0.0223	0.0195	0.0169	0.0145	0.0123	0.0103	0.0085	0.0069	0.0054	0.0042	0.0031	0.0021	0.0013
2.14	0.0484	0.0437	0.0393	0.0352	0.0315	0.0280	0.0248	0.0218	0.0190	0.0165	0.0141	0.0121	0.0102	0.0084	0.0068	0.0053	0.0041	0.0031	0.0021	0.0013
2.15	0.0476	0.0429	0.0386	0.0346	0.0309	0.0274	0.0242	0.0213	0.0186	0.0161	0.0138	0.0117	0.0097	0.0080	0.0065	0.0051	0.0039	0.0028	0.0020	0.0013
2.16	0.0468	0.0422	0.0379	0.0339	0.0303	0.0269	0.0237	0.0208	0.0181	0.0157	0.0134	0.0113	0.0095	0.0078	0.0062	0.0049	0.0037	0.0027	0.0019	0.0012
2.17	0.0460	0.0415	0.0372	0.0333	0.0297	0.0263	0.0232	0.0203	0.0177	0.0153	0.0131	0.0110	0.0092	0.0075	0.0060	0.0047	0.0036	0.0026	0.0018	0.0012
2.18	0.0453	0.0408	0.0366	0.0327	0.0291	0.0258	0.0227	0.0199	0.0173	0.0149	0.0127	0.0107	0.0089	0.0073	0.0058	0.0046	0.0034	0.0025	0.0017	0.0011
2.19	0.0445	0.0401	0.0359	0.0321	0.0285	0.0252	0.0222	0.0194	0.0169	0.0145	0.0124	0.0104	0.0087	0.0071	0.0057	0.0044	0.0033	0.0024	0.0016	0.0010
2.20	0.0438	0.0394	0.0353	0.0315	0.0280	0.0247	0.0217	0.0190	0.0165	0.0142	0.0121	0.0102	0.0084	0.0069	0.0055	0.0042	0.0032	0.0023	0.0016	0.0010
2.21	0.0431	0.0387	0.0346	0.0309	0.0274	0.0242	0.0213	0.0186	0.0161	0.0138	0.0118	0.0099	0.0082	0.0066	0.0053	0.0041	0.0031	0.0022	0.0015	0.0010
2.22	0.0424	0.0380	0.0340	0.0303	0.0269	0.0237	0.0208	0.0182	0.0157	0.0135	0.0114	0.0096	0.0079	0.0064	0.0051	0.0040	0.0030	0.0021	0.0014	0.0009
2.23	0.0417	0.0374	0.0334	0.0297	0.0264	0.0232	0.0204	0.0178	0.0153	0.0131	0.0111	0.0093	0.0077	0.0062	0.0049	0.0038	0.0028	0.0020	0.0014	0.0009
2.24	0.0410	0.0367	0.0328	0.0292	0.0258	0.0228	0.0199	0.0174	0.0150	0.0128	0.0109	0.0091	0.0075	0.0061	0.0048	0.0037	0.0027	0.0020	0.0014	0.0008
2.25	0.0403	0.0361	0.0322	0.0286	0.0253	0.0223	0.0195	0.0170	0.0146	0.0125	0.0106	0.0088	0.0073	0.0059	0.0046	0.0036	0.0026	0.0019	0.0013	0.0008
2.26	0.0396	0.0355	0.0316	0.0281	0.0248	0.0218	0.0191	0.0166	0.0143	0.0122	0.0103	0.0086	0.0070	0.0057	0.0045	0.0034	0.0025	0.0018	0.0012	0.0007
2.27	0.0390	0.0349	0.0311	0.0276	0.0243	0.0214	0.0187	0.0162	0.0139	0.0119	0.0100	0.0083	0.0068	0.0055	0.0043	0.0034	0.0024	0.0017	0.0011	0.0007
2.28	0.0384	0.0343	0.0305	0.0270	0.0239	0.0209	0.0183	0.0158	0.0136	0.0116	0.0098	0.0081	0.0066	0.0053	0.0042	0.0033	0.0023	0.0017	0.0011	0.0007
2.29	0.0377	0.0337	0.0300	0.0265	0.0234	0.0205	0.0179	0.0155	0.0133	0.0113	0.0095	0.0079	0.0065	0.0052	0.0040	0.0031	0.0023	0.0016	0.0010	0.0006
2.30	0.0371	0.0331	0.0294	0.0260	0.0229	0.0201	0.0175	0.0151	0.0130	0.0110	0.0093	0.0077	0.0063	0.0050	0.0039	0.0030	0.0022	0.0015	0.0010	0.0006
2.31	0.0365	0.0325	0.0289	0.0255	0.0225	0.0197	0.0171	0.0148	0.0127	0.0107	0.0090	0.0075	0.0061	0.0049	0.0038	0.0029	0.0021	0.0015	0.0010	0.0006
2.32	0.0359	0.0320	0.0284	0.0251	0.0220	0.0193	0.0167	0.0145	0.0124	0.0105	0.0088	0.0073	0.0059	0.0047	0.0037	0.0028	0.0020	0.0014	0.0009	0.0006
2.33	0.0353	0.0314	0.0279	0.0246	0.0216	0.0189	0.0164	0.0141	0.0121	0.0102	0.0085	0.0071	0.0057	0.0046	0.0035	0.0027	0.0019	0.0013	0.0009	0.0005
2.34	0.0347	0.0309	0.0273	0.0241	0.0212	0.0185	0.0160	0.0138	0.0118	0.0100	0.0083	0.0069	0.0056	0.0044	0.0034	0.0026	0.0019	0.0013	0.0008	0.0005
2.35	0.0341	0.0303	0.0269	0.0237	0.0208	0.0181	0.0157	0.0135	0.0115	0.0097	0.0081	0.0067	0.0054	0.0043	0.0033	0.0025	0.0018	0.0012	0.0008	0.0005
2.36	0.0336	0.0298	0.0264	0.0232	0.0203	0.0177	0.0153	0.0132	0.0112	0.0095	0.0079	0.0065	0.0052	0.0041	0.0032	0.0024	0.0017	0.0012	0.0008	0.0004
2.37	0.0330	0.0293	0.0259	0.0228	0.0199	0.0174	0.0150	0.0129	0.0110	0.0092	0.0077	0.0063	0.0051	0.0040	0.0031	0.0023	0.0017	0.0011	0.0007	0.0004
2.38	0.0324	0.0288	0.0254	0.0223	0.0195	0.0170	0.0147	0.0126	0.0107	0.0090	0.0075	0.0061	0.0049	0.0039	0.0030	0.0022	0.0016	0.0011	0.0007	0.0004
2.39	0.0319	0.0283	0.0250	0.0219	0.0192	0.0166	0.0144	0.0123	0.0104	0.0088	0.0073	0.0060	0.0048	0.0038	0.0029	0.0021	0.0015	0.0010	0.0007	0.0004
2.40	0.0314	0.0278	0.0245	0.0215	0.0188	0.0163	0.0140	0.0120	0.0102	0.0085	0.0071	0.0058	0.0046	0.0036	0.0028	0.0021	0.0015	0.0010	0.0006	0.0004
2.41	0.0309	0.0273	0.0241	0.0211	0.0184	0.0160	0.0137	0.0117	0.0099	0.0083	0.0069	0.0056	0.0045	0.0035	0.0027	0.0020	0.0014	0.0010	0.0006	0.0004
2.42	0.0303	0.0268	0.0236	0.0207	0.0180	0.0156	0.0134	0.0115	0.0097	0.0081	0.0067	0.0055	0.0044	0.0034	0.0026	0.0019	0.0014	0.0009	0.0006	0.0003
2.43	0.0298	0.0264	0.0232	0.0203	0.0177	0.0153	0.0131	0.0112	0.0095	0.0079	0.0065	0.0053	0.0042	0.0033	0.0025	0.0019	0.0013	0.0009	0.0006	0.0003
2.44	0.0293	0.0259	0.0228	0.0199	0.0173	0.0150	0.0129	0.0110	0.0092	0.0077	0.0064	0.0052	0.0041	0.0032	0.0024	0.0018	0.0013	0.0009	0.0005	0.0003
2.45	0.0288	0.0254	0.0223	0.0195	0.0170	0.0147	0.0126	0.0107	0.0090	0.0075	0.0062	0.0050	0.0040	0.0031	0.0024	0.0017	0.0012	0.0008	0.0005	0.0003
2.46	0.0284																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 8

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0111	0.0093	0.0078	0.0065	0.0054	0.0044	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0109	0.0092	0.0077	0.0064	0.0053	0.0043	0.0035	0.0028	0.0022	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0107	0.0090	0.0075	0.0063	0.0051	0.0042	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0105	0.0088	0.0074	0.0061	0.0050	0.0041	0.0033	0.0026	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0103	0.0087	0.0073	0.0060	0.0049	0.0040	0.0032	0.0026	0.0020	0.0015	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0101	0.0085	0.0071	0.0059	0.0048	0.0039	0.0032	0.0025	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0100	0.0084	0.0070	0.0058	0.0047	0.0038	0.0031	0.0024	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0098	0.0082	0.0068	0.0057	0.0046	0.0038	0.0030	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0096	0.0081	0.0067	0.0055	0.0045	0.0037	0.0029	0.0023	0.0018	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0095	0.0079	0.0066	0.0054	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.11	0.0093	0.0078	0.0065	0.0053	0.0044	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.12	0.0091	0.0076	0.0063	0.0052	0.0043	0.0034	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.13	0.0090	0.0075	0.0062	0.0051	0.0042	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0088	0.0074	0.0061	0.0050	0.0041	0.0033	0.0026	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0087	0.0072	0.0060	0.0049	0.0040	0.0032	0.0026	0.0020	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0085	0.0071	0.0059	0.0048	0.0039	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0084	0.0070	0.0058	0.0047	0.0038	0.0031	0.0024	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0082	0.0069	0.0057	0.0046	0.0038	0.0030	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0081	0.0067	0.0055	0.0045	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0079	0.0066	0.0054	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0078	0.0065	0.0053	0.0044	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0077	0.0064	0.0052	0.0043	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0075	0.0063	0.0051	0.0042	0.0034	0.0027	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.24	0.0074	0.0061	0.0050	0.0041	0.0033	0.0026	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0073	0.0060	0.0049	0.0040	0.0032	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0072	0.0059	0.0049	0.0039	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0070	0.0058	0.0048	0.0039	0.0031	0.0025	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0069	0.0057	0.0047	0.0038	0.0030	0.0024	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0068	0.0056	0.0046	0.0037	0.0030	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0067	0.0055	0.0045	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0066	0.0054	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0064	0.0053	0.0043	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0063	0.0052	0.0042	0.0034	0.0027	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0062	0.0051	0.0042	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0061	0.0050	0.0041	0.0033	0.0026	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0060	0.0049	0.0040	0.0032	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0059	0.0048	0.0039	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0058	0.0047	0.0038	0.0031	0.0025	0.0019	0.0015	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.39	0.0057	0.0047	0.0038	0.0030	0.0024	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.40	0.0056	0.0046	0.0037	0.0030	0.0024	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0055	0.0045	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0054	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0053	0.0043	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0052	0.0042	0.0034	0.0027	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0051	0.0042	0.0034	0.0027	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0050	0.0041	0.0033	0.0026	0.0021	0.0016														

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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APPENDIX B

[illegible]

EXHIBIT 5B-RULE
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APPENDIX B

[illegible]

EXHIBIT 5B-RULE
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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Table of Aggregate Loss Factors: Sub-Table 8

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9942	0.9940	0.9937	0.9935
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9934	0.9927	0.9921	0.9915	0.9909	0.9904	0.9898	0.9893	0.9888	0.9883	0.9879	0.9874
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9930	0.9920	0.9911	0.9902	0.9893	0.9884	0.9875	0.9867	0.9859	0.9851	0.9844	0.9836	0.9830	0.9823	0.9817
0.04	0.9962	0.9953	0.9942	0.9931	0.9919	0.9907	0.9895	0.9883	0.9871	0.9859	0.9848	0.9837	0.9826	0.9816	0.9806	0.9797	0.9788	0.9779	0.9771	0.9763
0.05	0.9953	0.9941	0.9928	0.9914	0.9900	0.9885	0.9871	0.9856	0.9842	0.9827	0.9814	0.9800	0.9788	0.9775	0.9763	0.9752	0.9741	0.9730	0.9720	0.9711
0.06	0.9944	0.9929	0.9914	0.9898	0.9881	0.9864	0.9847	0.9830	0.9813	0.9797	0.9781	0.9765	0.9750	0.9736	0.9722	0.9709	0.9696	0.9684	0.9672	0.9661
0.07	0.9934	0.9918	0.9900	0.9882	0.9863	0.9843	0.9824	0.9804	0.9785	0.9767	0.9749	0.9731	0.9715	0.9698	0.9683	0.9668	0.9653	0.9640	0.9626	0.9613
0.08	0.9925	0.9907	0.9887	0.9866	0.9845	0.9823	0.9801	0.9780	0.9758	0.9738	0.9718	0.9699	0.9680	0.9662	0.9645	0.9628	0.9612	0.9597	0.9582	0.9567
0.09	0.9916	0.9896	0.9874	0.9851	0.9827	0.9803	0.9779	0.9756	0.9732	0.9710	0.9688	0.9667	0.9647	0.9627	0.9608	0.9590	0.9572	0.9555	0.9539	0.9523
0.10	0.9907	0.9885	0.9861	0.9835	0.9810	0.9784	0.9758	0.9732	0.9707	0.9683	0.9659	0.9636	0.9614	0.9593	0.9573	0.9553	0.9533	0.9515	0.9497	0.9479
0.11	0.9899	0.9874	0.9848	0.9821	0.9793	0.9765	0.9737	0.9709	0.9683	0.9657	0.9631	0.9607	0.9583	0.9560	0.9538	0.9517	0.9496	0.9476	0.9457	0.9438
0.12	0.9890	0.9863	0.9835	0.9806	0.9776	0.9746	0.9716	0.9687	0.9659	0.9631	0.9604	0.9578	0.9553	0.9528	0.9505	0.9482	0.9460	0.9438	0.9417	0.9397
0.13	0.9881	0.9853	0.9823	0.9791	0.9760	0.9728	0.9697	0.9666	0.9635	0.9606	0.9578	0.9550	0.9523	0.9497	0.9472	0.9448	0.9424	0.9401	0.9379	0.9357
0.14	0.9873	0.9842	0.9810	0.9777	0.9744	0.9710	0.9677	0.9644	0.9613	0.9582	0.9552	0.9522	0.9494	0.9467	0.9440	0.9415	0.9390	0.9365	0.9342	0.9318
0.15	0.9864	0.9832	0.9798	0.9763	0.9728	0.9693	0.9658	0.9624	0.9590	0.9558	0.9526	0.9496	0.9466	0.9437	0.9409	0.9382	0.9356	0.9330	0.9305	0.9280
0.16	0.9856	0.9822	0.9786	0.9750	0.9713	0.9676	0.9639	0.9603	0.9568	0.9534	0.9501	0.9469	0.9438	0.9408	0.9379	0.9350	0.9323	0.9296	0.9269	0.9243
0.17	0.9847	0.9812	0.9775	0.9736	0.9698	0.9659	0.9621	0.9584	0.9547	0.9512	0.9477	0.9444	0.9411	0.9380	0.9349	0.9319	0.9290	0.9262	0.9234	0.9207
0.18	0.9839	0.9802	0.9763	0.9723	0.9683	0.9643	0.9603	0.9564	0.9526	0.9489	0.9454	0.9419	0.9385	0.9352	0.9320	0.9289	0.9259	0.9229	0.9200	0.9171
0.19	0.9831	0.9792	0.9752	0.9710	0.9668	0.9626	0.9585	0.9545	0.9506	0.9468	0.9431	0.9394	0.9359	0.9325	0.9292	0.9260	0.9228	0.9197	0.9166	0.9137
0.20	0.9823	0.9782	0.9740	0.9697	0.9654	0.9611	0.9568	0.9527	0.9486	0.9446	0.9408	0.9371	0.9334	0.9299	0.9264	0.9231	0.9198	0.9166	0.9134	0.9103
0.21	0.9815	0.9773	0.9729	0.9685	0.9640	0.9595	0.9551	0.9508	0.9466	0.9426	0.9386	0.9347	0.9310	0.9273	0.9237	0.9202	0.9168	0.9135	0.9102	0.9069
0.22	0.9807	0.9763	0.9718	0.9672	0.9626	0.9580	0.9535	0.9490	0.9447	0.9405	0.9364	0.9324	0.9285	0.9248	0.9211	0.9174	0.9139	0.9104	0.9070	0.9036
0.23	0.9799	0.9754	0.9707	0.9660	0.9612	0.9565	0.9518	0.9473	0.9428	0.9385	0.9343	0.9302	0.9262	0.9223	0.9184	0.9147	0.9110	0.9074	0.9039	0.9004
0.24	0.9791	0.9745	0.9697	0.9648	0.9599	0.9550	0.9502	0.9455	0.9410	0.9365	0.9322	0.9279	0.9238	0.9198	0.9158	0.9120	0.9082	0.9045	0.9008	0.8972
0.25	0.9784	0.9736	0.9686	0.9636	0.9585	0.9536	0.9486	0.9438	0.9391	0.9346	0.9301	0.9257	0.9215	0.9174	0.9133	0.9093	0.9054	0.9016	0.8978	0.8940
0.26	0.9776	0.9727	0.9676	0.9624	0.9572	0.9521	0.9471	0.9421	0.9373	0.9326	0.9281	0.9236	0.9192	0.9150	0.9108	0.9067	0.9027	0.8987	0.8948	0.8909
0.27	0.9769	0.9718	0.9665	0.9612	0.9560	0.9507	0.9455	0.9405	0.9356	0.9307	0.9261	0.9215	0.9170	0.9126	0.9083	0.9041	0.9000	0.8959	0.8919	0.8879
0.28	0.9761	0.9709	0.9655	0.9601	0.9547	0.9493	0.9440	0.9389	0.9338	0.9289	0.9241	0.9194	0.9148	0.9103	0.9059	0.9016	0.8973	0.8931	0.8890	0.8848
0.29	0.9754	0.9700	0.9645	0.9590	0.9534	0.9479	0.9425	0.9373	0.9321	0.9271	0.9222	0.9173	0.9126	0.9080	0.9035	0.8991	0.8947	0.8904	0.8861	0.8819
0.30	0.9746	0.9692	0.9635	0.9579	0.9522	0.9466	0.9411	0.9357	0.9304	0.9253	0.9202	0.9153	0.9105	0.9058	0.9012	0.8966	0.8921	0.8877	0.8833	0.8789
0.31	0.9739	0.9683	0.9626	0.9568	0.9510	0.9453	0.9396	0.9341	0.9288	0.9235	0.9184	0.9133	0.9084	0.9036	0.8989	0.8942	0.8896	0.8850	0.8805	0.8761
0.32	0.9732	0.9675	0.9616	0.9557	0.9498	0.9439	0.9382	0.9326	0.9271	0.9218	0.9165	0.9114	0.9064	0.9014	0.8966	0.8918	0.8871	0.8824	0.8778	0.8732
0.33	0.9725	0.9666	0.9606	0.9546	0.9486	0.9427	0.9368	0.9311	0.9255	0.9200	0.9147	0.9094	0.9043	0.8993	0.8943	0.8894	0.8846	0.8798	0.8751	0.8704
0.34	0.9718	0.9658	0.9597	0.9535	0.9474	0.9414	0.9354	0.9296	0.9239	0.9183	0.9129	0.9075	0.9023	0.8971	0.8921	0.8871	0.8821	0.8772	0.8724	0.8676
0.35	0.9711	0.9650	0.9588	0.9525	0.9463	0.9401	0.9340	0.9281	0.9223	0.9166	0.9111	0.9056	0.9003	0.8950	0.8899	0.8848	0.8797	0.8747	0.8697	0.8648
0.36	0.9704	0.9642	0.9578	0.9515	0.9451	0.9389	0.9327	0.9267	0.9208	0.9150	0.9093	0.9038	0.8983	0.8930	0.8877	0.8825	0.8773	0.8722	0.8671	0.8620
0.37	0.9697	0.9634	0.9569	0.9504	0.9440	0.9376	0.9314	0.9252	0.9192	0.9133	0.9076	0.9019	0.8964	0.8909	0.8855	0.8802	0.8749	0.8697	0.8645	0.8593
0.38	0.9690	0.9626	0.9560	0.9494	0.9429	0.9364	0.9300	0.9238	0.9177	0.9117	0.9059	0.9001	0.8945	0.8889	0.8834	0.8780	0.8726	0.8672	0.8619	0.8567
0.39	0.9683	0.9618	0.9551	0.9484	0.9418	0.9352	0.9287	0.9224	0.9162	0.9101	0.9042	0.8983	0.8926	0.8869	0.8813	0.8758	0.8703	0.8648	0.8594	0.8540
0.40	0.9676	0.9609	0.9542	0.9474	0.9407	0.9340	0.9274	0.9210	0.9147	0.9085	0.9025	0.8965	0.8907	0.8849	0.8792	0.8736	0.8680	0.8624	0.8569	0.8514
0.41	0.9670	0.9602	0.9533	0.9464	0.9396	0.9328	0.9262	0.9196	0.9133	0.9070	0.9008	0.8948	0.8888	0.8830	0.8772	0.8714	0.8657	0.8600	0.8544	0.8488
0.42	0.9663	0.9594	0.9525	0.9455	0.9385	0.9317	0.9249	0.9183	0.9118	0.9054	0.8992	0.8930	0.8870	0.8810	0.8751	0.8693	0.8635	0.8577	0.8519	0.8462
0.43	0.9657	0.9587	0.9516	0.9445	0.9375	0.9305	0.9237	0.9170	0.9104	0.9039	0.8976	0.8913	0.8852	0.8791	0.8731	0.8671	0.8612	0.8553	0.8495	0.8437
0.44	0.9650	0.9579	0.9507	0.9436	0.9364	0.9294	0.9224	0.9156	0.9089	0.9024	0.8959	0.8896	0.8834	0.8772	0.8711	0.8650	0.8590	0.8530	0.8471	0.8411
0.45	0.9644	0.9572	0.9499	0.9426	0.9354	0.9282	0.9212	0.												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9343	0.9228	0.9114	0.9000	0.8887	0.8774	0.8662	0.8550	0.8439	0.8328	0.8217	0.8107	0.7997	0.7887	0.7776	0.7666	0.7556	0.7445	0.7334	0.7223
1.02	0.9338	0.9223	0.9108	0.8994	0.8880	0.8767	0.8654	0.8541	0.8429	0.8318	0.8206	0.8095	0.7984	0.7873	0.7763	0.7651	0.7540	0.7429	0.7318	0.7206
1.03	0.9334	0.9218	0.9103	0.8988	0.8873	0.8759	0.8645	0.8532	0.8420	0.8307	0.8195	0.8084	0.7972	0.7860	0.7749	0.7637	0.7525	0.7413	0.7301	0.7188
1.04	0.9329	0.9213	0.9097	0.8981	0.8866	0.8751	0.8637	0.8524	0.8410	0.8297	0.8185	0.8072	0.7960	0.7847	0.7735	0.7622	0.7510	0.7397	0.7284	0.7171
1.05	0.9325	0.9208	0.9091	0.8975	0.8859	0.8744	0.8629	0.8515	0.8401	0.8287	0.8174	0.8060	0.7947	0.7834	0.7721	0.7608	0.7494	0.7381	0.7267	0.7153
1.06	0.9320	0.9203	0.9086	0.8969	0.8852	0.8737	0.8621	0.8506	0.8391	0.8277	0.8163	0.8049	0.7935	0.7821	0.7707	0.7593	0.7479	0.7365	0.7251	0.7136
1.07	0.9316	0.9198	0.9080	0.8963	0.8846	0.8729	0.8613	0.8497	0.8382	0.8267	0.8153	0.8037	0.7923	0.7808	0.7694	0.7579	0.7464	0.7349	0.7234	0.7119
1.08	0.9311	0.9193	0.9075	0.8957	0.8839	0.8722	0.8605	0.8489	0.8373	0.8257	0.8141	0.8026	0.7911	0.7795	0.7680	0.7565	0.7449	0.7334	0.7218	0.7102
1.09	0.9307	0.9188	0.9069	0.8950	0.8832	0.8714	0.8597	0.8480	0.8363	0.8247	0.8131	0.8015	0.7899	0.7783	0.7667	0.7550	0.7434	0.7318	0.7201	0.7085
1.10	0.9303	0.9183	0.9064	0.8944	0.8825	0.8707	0.8589	0.8471	0.8354	0.8237	0.8120	0.8003	0.7887	0.7770	0.7653	0.7536	0.7419	0.7302	0.7185	0.7068
1.11	0.9298	0.9178	0.9058	0.8938	0.8819	0.8700	0.8581	0.8463	0.8345	0.8227	0.8109	0.7992	0.7875	0.7757	0.7640	0.7522	0.7404	0.7287	0.7169	0.7051
1.12	0.9294	0.9173	0.9053	0.8932	0.8812	0.8692	0.8573	0.8454	0.8336	0.8217	0.8099	0.7981	0.7863	0.7744	0.7626	0.7508	0.7390	0.7271	0.7153	0.7034
1.13	0.9290	0.9168	0.9047	0.8926	0.8806	0.8685	0.8565	0.8446	0.8326	0.8207	0.8088	0.7969	0.7851	0.7732	0.7613	0.7494	0.7375	0.7256	0.7137	0.7017
1.14	0.9285	0.9163	0.9042	0.8920	0.8799	0.8678	0.8558	0.8437	0.8317	0.8198	0.8078	0.7958	0.7839	0.7719	0.7600	0.7480	0.7360	0.7240	0.7120	0.7000
1.15	0.9281	0.9159	0.9036	0.8914	0.8792	0.8671	0.8550	0.8429	0.8308	0.8188	0.8067	0.7947	0.7827	0.7707	0.7586	0.7466	0.7346	0.7225	0.7105	0.6984
1.16	0.9277	0.9154	0.9031	0.8908	0.8786	0.8664	0.8542	0.8420	0.8298	0.8176	0.8055	0.7936	0.7815	0.7694	0.7573	0.7452	0.7331	0.7210	0.7089	0.6967
1.17	0.9272	0.9149	0.9025	0.8902	0.8779	0.8657	0.8534	0.8412	0.8290	0.8168	0.8047	0.7925	0.7803	0.7682	0.7560	0.7439	0.7317	0.7195	0.7073	0.6951
1.18	0.9268	0.9144	0.9020	0.8896	0.8773	0.8650	0.8527	0.8404	0.8281	0.8159	0.8036	0.7914	0.7792	0.7669	0.7547	0.7425	0.7302	0.7180	0.7057	0.6934
1.19	0.9264	0.9139	0.9015	0.8891	0.8766	0.8643	0.8519	0.8395	0.8272	0.8149	0.8026	0.7903	0.7780	0.7657	0.7534	0.7411	0.7288	0.7165	0.7041	0.6918
1.20	0.9260	0.9135	0.9010	0.8885	0.8760	0.8636	0.8511	0.8387	0.8263	0.8140	0.8016	0.7892	0.7769	0.7645	0.7521	0.7397	0.7274	0.7150	0.7026	0.6902
1.21	0.9255	0.9130	0.9004	0.8879	0.8754	0.8629	0.8504	0.8379	0.8254	0.8130	0.8006	0.7881	0.7757	0.7633	0.7508	0.7384	0.7259	0.7135	0.7010	0.6886
1.22	0.9251	0.9125	0.8999	0.8873	0.8747	0.8622	0.8496	0.8371	0.8246	0.8120	0.7995	0.7870	0.7745	0.7620	0.7495	0.7370	0.7245	0.7120	0.6995	0.6869
1.23	0.9247	0.9120	0.8994	0.8867	0.8741	0.8615	0.8489	0.8363	0.8237	0.8111	0.7985	0.7860	0.7734	0.7608	0.7483	0.7357	0.7231	0.7105	0.6979	0.6853
1.24	0.9243	0.9116	0.8989	0.8862	0.8735	0.8608	0.8481	0.8354	0.8228	0.8102	0.7975	0.7849	0.7723	0.7596	0.7470	0.7344	0.7217	0.7091	0.6964	0.6837
1.25	0.9239	0.9111	0.8983	0.8856	0.8728	0.8601	0.8474	0.8346	0.8219	0.8092	0.7965	0.7838	0.7711	0.7584	0.7457	0.7330	0.7203	0.7076	0.6949	0.6821
1.26	0.9235	0.9107	0.8978	0.8850	0.8722	0.8594	0.8466	0.8338	0.8211	0.8083	0.7955	0.7827	0.7700	0.7572	0.7445	0.7317	0.7189	0.7061	0.6934	0.6806
1.27	0.9231	0.9102	0.8973	0.8844	0.8716	0.8587	0.8459	0.8330	0.8202	0.8073	0.7945	0.7817	0.7689	0.7560	0.7432	0.7304	0.7175	0.7047	0.6918	0.6790
1.28	0.9227	0.9097	0.8968	0.8839	0.8710	0.8580	0.8451	0.8322	0.8193	0.8064	0.7935	0.7806	0.7677	0.7548	0.7419	0.7290	0.7161	0.7032	0.6903	0.6774
1.29	0.9223	0.9093	0.8963	0.8833	0.8703	0.8574	0.8444	0.8314	0.8185	0.8055	0.7925	0.7796	0.7666	0.7536	0.7407	0.7277	0.7148	0.7018	0.6888	0.6759
1.30	0.9219	0.9088	0.8958	0.8827	0.8697	0.8567	0.8437	0.8306	0.8176	0.8046	0.7915	0.7785	0.7655	0.7525	0.7394	0.7264	0.7134	0.7004	0.6873	0.6743
1.31	0.9215	0.9084	0.8953	0.8822	0.8691	0.8560	0.8429	0.8298	0.8167	0.8036	0.7906	0.7775	0.7644	0.7513	0.7382	0.7251	0.7120	0.6989	0.6858	0.6727
1.32	0.9210	0.9079	0.8948	0.8816	0.8685	0.8553	0.8422	0.8290	0.8159	0.8027	0.7896	0.7764	0.7633	0.7501	0.7370	0.7238	0.7106	0.6975	0.6844	0.6712
1.33	0.9206	0.9075	0.8943	0.8811	0.8679	0.8547	0.8415	0.8282	0.8150	0.8018	0.7886	0.7754	0.7622	0.7489	0.7357	0.7225	0.7093	0.6961	0.6829	0.6697
1.34	0.9203	0.9070	0.8938	0.8805	0.8673	0.8540	0.8407	0.8275	0.8142	0.8009	0.7876	0.7743	0.7611	0.7478	0.7345	0.7212	0.7079	0.6947	0.6814	0.6681
1.35	0.9199	0.9066	0.8933	0.8800	0.8667	0.8533	0.8400	0.8267	0.8133	0.8000	0.7867	0.7733	0.7600	0.7466	0.7333	0.7199	0.7066	0.6933	0.6799	0.6666
1.36	0.9195	0.9061	0.8928	0.8794	0.8661	0.8527	0.8393	0.8259	0.8125	0.7991	0.7857	0.7723	0.7589	0.7455	0.7320	0.7186	0.7052	0.6918	0.6785	0.6651
1.37	0.9191	0.9057	0.8923	0.8789	0.8655	0.8520	0.8386	0.8251	0.8117	0.7982	0.7847	0.7712	0.7578	0.7443	0.7308	0.7174	0.7039	0.6905	0.6770	0.6636
1.38	0.9187	0.9052	0.8918	0.8783	0.8649	0.8514	0.8379	0.8243	0.8108	0.7973	0.7838	0.7702	0.7567	0.7431	0.7296	0.7161	0.7026	0.6891	0.6756	0.6621
1.39	0.9183	0.9048	0.8913	0.8778	0.8643	0.8507	0.8371	0.8236	0.8100	0.7964	0.7828	0.7692	0.7556	0.7420	0.7284	0.7148	0.7012	0.6877	0.6741	0.6606
1.40	0.9179	0.9044	0.8908	0.8772	0.8637	0.8501	0.8364	0.8228	0.8092	0.7955	0.7818	0.7682	0.7545	0.7409	0.7272	0.7136	0.6999	0.6863	0.6727	0.6591
1.41	0.9175	0.9039	0.8903	0.8767	0.8631	0.8494	0.8357	0.8220	0.8083	0.7946	0.7809	0.7672	0.7534	0.7397	0.7260	0.7123	0.6986	0.6849	0.6712	0.6576
1.42	0.9171	0.9035	0.8898	0.8762	0.8625	0.8488	0.8350	0.8213	0.8075	0.7937	0.7799	0.7662	0.7524	0.7386	0.7248	0.7110	0.6973	0.6835	0.6698	0.6561
1.43	0.9167	0.9030	0.8893	0.8756	0.8619	0.8481	0.8343	0.8205	0.8067	0.7928	0.7790	0.7651	0.7513	0.7375	0.7236	0.7098	0.6960	0.6822	0.6684	0.6546
1.44	0.9164	0.9026	0.8889	0.8751	0.8613	0.8475	0.8336	0.8197	0.8059	0.7920	0.7780	0.7641	0.7502	0.7363	0.7224	0.7085	0.6947	0.6808	0.6670	0.6531
1.45	0.9160	0.9022	0.8884	0.8746	0.8607	0.8468	0.8329	0.8190	0.8050	0.7911	0.7771	0.7631	0.7492	0.7352	0.7212	0.7073	0.6934	0.6795	0.6656	0.6517
1.46	0.9156	0.9018	0.8879	0.8740	0.860															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.8964	0.8801	0.8637	0.8472	0.8305	0.8137	0.7967	0.7797	0.7627	0.7456	0.7285	0.7114	0.6944	0.6775	0.6606	0.6439	0.6272	0.6106	0.5941	0.5778
2.02	0.8961	0.8797	0.8633	0.8467	0.8300	0.8131	0.7961	0.7791	0.7620	0.7448	0.7277	0.7106	0.6935	0.6765	0.6596	0.6428	0.6261	0.6095	0.5930	0.5766
2.03	0.8957	0.8794	0.8629	0.8463	0.8295	0.8126	0.7955	0.7784	0.7613	0.7441	0.7269	0.7097	0.6926	0.6756	0.6586	0.6418	0.6250	0.6084	0.5918	0.5754
2.04	0.8954	0.8790	0.8625	0.8458	0.8290	0.8120	0.7949	0.7778	0.7606	0.7433	0.7261	0.7089	0.6917	0.6747	0.6577	0.6408	0.6240	0.6073	0.5907	0.5742
2.05	0.8951	0.8786	0.8621	0.8454	0.8285	0.8115	0.7943	0.7771	0.7599	0.7426	0.7253	0.7080	0.6908	0.6737	0.6567	0.6397	0.6229	0.6062	0.5895	0.5730
2.06	0.8948	0.8783	0.8617	0.8449	0.8280	0.8109	0.7937	0.7765	0.7592	0.7418	0.7245	0.7072	0.6899	0.6728	0.6557	0.6387	0.6218	0.6051	0.5884	0.5718
2.07	0.8945	0.8779	0.8613	0.8445	0.8275	0.8104	0.7931	0.7758	0.7585	0.7411	0.7237	0.7063	0.6891	0.6718	0.6547	0.6377	0.6208	0.6040	0.5873	0.5707
2.08	0.8941	0.8776	0.8609	0.8440	0.8270	0.8098	0.7926	0.7752	0.7578	0.7403	0.7229	0.7055	0.6882	0.6709	0.6537	0.6367	0.6197	0.6029	0.5861	0.5695
2.09	0.8938	0.8772	0.8605	0.8436	0.8265	0.8093	0.7920	0.7745	0.7571	0.7396	0.7221	0.7047	0.6873	0.6700	0.6528	0.6357	0.6187	0.6018	0.5850	0.5683
2.10	0.8935	0.8769	0.8601	0.8431	0.8260	0.8088	0.7914	0.7739	0.7564	0.7388	0.7213	0.7038	0.6864	0.6690	0.6518	0.6346	0.6176	0.6007	0.5839	0.5672
2.11	0.8932	0.8765	0.8597	0.8427	0.8255	0.8082	0.7908	0.7733	0.7557	0.7381	0.7205	0.7030	0.6855	0.6681	0.6508	0.6336	0.6165	0.5996	0.5827	0.5660
2.12	0.8929	0.8761	0.8593	0.8422	0.8250	0.8077	0.7902	0.7726	0.7550	0.7374	0.7197	0.7022	0.6846	0.6672	0.6499	0.6326	0.6155	0.5985	0.5816	0.5649
2.13	0.8926	0.8758	0.8589	0.8418	0.8245	0.8071	0.7896	0.7720	0.7543	0.7366	0.7190	0.7013	0.6838	0.6663	0.6489	0.6316	0.6145	0.5974	0.5805	0.5637
2.14	0.8923	0.8754	0.8584	0.8414	0.8241	0.8066	0.7890	0.7714	0.7536	0.7359	0.7182	0.7005	0.6829	0.6654	0.6479	0.6306	0.6134	0.5963	0.5794	0.5626
2.15	0.8919	0.8751	0.8581	0.8409	0.8236	0.8061	0.7884	0.7707	0.7529	0.7352	0.7174	0.6997	0.6820	0.6644	0.6470	0.6296	0.6124	0.5953	0.5783	0.5614
2.16	0.8916	0.8747	0.8577	0.8405	0.8231	0.8055	0.7879	0.7701	0.7523	0.7344	0.7166	0.6988	0.6811	0.6635	0.6460	0.6286	0.6113	0.5942	0.5772	0.5603
2.17	0.8913	0.8744	0.8573	0.8400	0.8226	0.8050	0.7873	0.7695	0.7516	0.7337	0.7158	0.6980	0.6803	0.6626	0.6451	0.6276	0.6103	0.5931	0.5761	0.5592
2.18	0.8910	0.8740	0.8569	0.8396	0.8221	0.8045	0.7867	0.7688	0.7509	0.7330	0.7151	0.6972	0.6794	0.6617	0.6441	0.6266	0.6093	0.5921	0.5750	0.5580
2.19	0.8907	0.8737	0.8565	0.8392	0.8216	0.8039	0.7861	0.7682	0.7502	0.7322	0.7143	0.6964	0.6785	0.6608	0.6432	0.6257	0.6083	0.5910	0.5739	0.5569
2.20	0.8904	0.8733	0.8561	0.8387	0.8212	0.8034	0.7855	0.7676	0.7496	0.7315	0.7135	0.6956	0.6777	0.6599	0.6422	0.6247	0.6072	0.5900	0.5728	0.5558
2.21	0.8901	0.8730	0.8557	0.8383	0.8207	0.8029	0.7850	0.7669	0.7489	0.7308	0.7127	0.6947	0.6768	0.6590	0.6413	0.6237	0.6062	0.5889	0.5717	0.5547
2.22	0.8898	0.8726	0.8553	0.8379	0.8202	0.8024	0.7844	0.7663	0.7482	0.7301	0.7120	0.6939	0.6760	0.6581	0.6403	0.6227	0.6052	0.5879	0.5706	0.5535
2.23	0.8895	0.8723	0.8550	0.8374	0.8197	0.8018	0.7838	0.7657	0.7475	0.7294	0.7112	0.6931	0.6751	0.6572	0.6394	0.6217	0.6042	0.5868	0.5695	0.5524
2.24	0.8892	0.8719	0.8546	0.8370	0.8192	0.8013	0.7832	0.7651	0.7469	0.7286	0.7104	0.6923	0.6742	0.6563	0.6385	0.6208	0.6032	0.5858	0.5685	0.5513
2.25	0.8889	0.8716	0.8542	0.8366	0.8188	0.8008	0.7827	0.7645	0.7462	0.7279	0.7097	0.6915	0.6734	0.6554	0.6375	0.6198	0.6022	0.5847	0.5674	0.5502
2.26	0.8886	0.8713	0.8538	0.8361	0.8183	0.8003	0.7821	0.7638	0.7455	0.7272	0.7089	0.6907	0.6725	0.6545	0.6366	0.6188	0.6012	0.5837	0.5663	0.5491
2.27	0.8883	0.8709	0.8534	0.8357	0.8178	0.7997	0.7815	0.7632	0.7449	0.7265	0.7082	0.6899	0.6717	0.6536	0.6357	0.6179	0.6002	0.5826	0.5653	0.5480
2.28	0.8880	0.8706	0.8530	0.8353	0.8173	0.7992	0.7810	0.7626	0.7442	0.7258	0.7074	0.6891	0.6709	0.6527	0.6347	0.6169	0.5992	0.5816	0.5642	0.5469
2.29	0.8877	0.8702	0.8526	0.8349	0.8169	0.7987	0.7804	0.7620	0.7435	0.7251	0.7066	0.6883	0.6700	0.6519	0.6338	0.6159	0.5982	0.5806	0.5631	0.5458
2.30	0.8874	0.8699	0.8523	0.8344	0.8164	0.7982	0.7798	0.7614	0.7429	0.7244	0.7059	0.6875	0.6692	0.6510	0.6329	0.6150	0.5972	0.5796	0.5621	0.5447
2.31	0.8871	0.8696	0.8519	0.8340	0.8159	0.7977	0.7793	0.7608	0.7422	0.7237	0.7051	0.6867	0.6683	0.6501	0.6320	0.6140	0.5962	0.5785	0.5610	0.5437
2.32	0.8868	0.8691	0.8515	0.8336	0.8154	0.7971	0.7787	0.7601	0.7415	0.7230	0.7044	0.6859	0.6675	0.6492	0.6311	0.6131	0.5952	0.5775	0.5600	0.5426
2.33	0.8865	0.8689	0.8511	0.8332	0.8150	0.7966	0.7781	0.7595	0.7409	0.7222	0.7036	0.6851	0.6667	0.6483	0.6302	0.6121	0.5942	0.5765	0.5589	0.5415
2.34	0.8862	0.8685	0.8507	0.8327	0.8145	0.7961	0.7776	0.7589	0.7402	0.7215	0.7029	0.6843	0.6658	0.6475	0.6292	0.6112	0.5932	0.5755	0.5579	0.5404
2.35	0.8859	0.8682	0.8504	0.8323	0.8140	0.7956	0.7770	0.7583	0.7396	0.7208	0.7021	0.6835	0.6650	0.6466	0.6283	0.6102	0.5923	0.5745	0.5568	0.5394
2.36	0.8856	0.8679	0.8500	0.8319	0.8136	0.7951	0.7764	0.7577	0.7389	0.7201	0.7014	0.6827	0.6642	0.6457	0.6274	0.6093	0.5913	0.5735	0.5558	0.5383
2.37	0.8853	0.8675	0.8496	0.8315	0.8131	0.7946	0.7759	0.7571	0.7383	0.7194	0.7007	0.6819	0.6633	0.6449	0.6265	0.6083	0.5903	0.5725	0.5548	0.5372
2.38	0.8850	0.8672	0.8492	0.8310	0.8126	0.7941	0.7753	0.7565	0.7376	0.7187	0.6999	0.6812	0.6625	0.6440	0.6256	0.6074	0.5893	0.5715	0.5537	0.5362
2.39	0.8847	0.8669	0.8489	0.8306	0.8122	0.7935	0.7748	0.7559	0.7370	0.7181	0.6992	0.6804	0.6617	0.6431	0.6247	0.6065	0.5884	0.5705	0.5527	0.5351
2.40	0.8844	0.8665	0.8485	0.8302	0.8117	0.7930	0.7742	0.7553	0.7363	0.7174	0.6984	0.6796	0.6609	0.6423	0.6238	0.6055	0.5874	0.5695	0.5517	0.5341
2.41	0.8841	0.8662	0.8481	0.8298	0.8113	0.7925	0.7737	0.7547	0.7357	0.7167	0.6977	0.6788	0.6601	0.6414	0.6229	0.6046	0.5864	0.5685	0.5506	0.5330
2.42	0.8838	0.8659	0.8477	0.8294	0.8108	0.7920	0.7731	0.7541	0.7350	0.7160	0.6970	0.6780	0.6592	0.6406	0.6220	0.6037	0.5855	0.5675	0.5496	0.5320
2.43	0.8835	0.8655	0.8474	0.8290	0.8103	0.7915	0.7726	0.7535	0.7344	0.7153	0.6962	0.6773	0.6584	0.6397	0.6211	0.6028	0.5845	0.5665	0.5486	0.5309
2.44	0.8832	0.8652	0.8470	0.8285	0.8099	0.7910	0.7720	0.7529	0.7337	0.7146	0.6955	0.6765	0.6576	0.6389	0.6203	0.6018	0.5836	0.5655	0.5476	0.5299
2.45	0.8829	0.8649	0.8466	0.8281	0.8094	0.7905	0.7715	0.7523	0.7331	0.7139	0.6948	0.6757	0.6568	0.6380	0.6194	0.6009	0.5826	0.5645	0.5466	0.5288
2.46	0.8826	0.8645	0.8462	0.8277	0.80															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8674	0.8473	0.8269	0.8061	0.7850	0.7636	0.7421	0.7206	0.6990	0.6775	0.6562	0.6350	0.6141	0.5935	0.5731	0.5530	0.5331	0.5136	0.4943	0.4753
3.02	0.8672	0.8470	0.8265	0.8057	0.7846	0.7632	0.7416	0.7200	0.6984	0.6769	0.6555	0.6344	0.6134	0.5927	0.5723	0.5522	0.5323	0.5128	0.4935	0.4745
3.03	0.8669	0.8467	0.8262	0.8053	0.7841	0.7627	0.7411	0.7195	0.6978	0.6763	0.6549	0.6337	0.6127	0.5920	0.5715	0.5514	0.5315	0.5119	0.4926	0.4736
3.04	0.8667	0.8464	0.8259	0.8049	0.7837	0.7623	0.7406	0.7190	0.6973	0.6757	0.6542	0.6330	0.6120	0.5912	0.5708	0.5506	0.5307	0.5111	0.4918	0.4727
3.05	0.8664	0.8461	0.8255	0.8046	0.7833	0.7618	0.7401	0.7184	0.6967	0.6751	0.6536	0.6323	0.6113	0.5905	0.5700	0.5498	0.5299	0.5103	0.4909	0.4718
3.06	0.8661	0.8458	0.8252	0.8042	0.7829	0.7614	0.7397	0.7179	0.6961	0.6745	0.6529	0.6316	0.6106	0.5898	0.5692	0.5490	0.5291	0.5094	0.4901	0.4710
3.07	0.8659	0.8455	0.8249	0.8038	0.7825	0.7609	0.7392	0.7173	0.6955	0.6738	0.6523	0.6310	0.6099	0.5890	0.5685	0.5482	0.5283	0.5086	0.4892	0.4701
3.08	0.8656	0.8452	0.8245	0.8035	0.7821	0.7604	0.7387	0.7168	0.6950	0.6732	0.6517	0.6303	0.6091	0.5883	0.5677	0.5474	0.5274	0.5078	0.4884	0.4692
3.09	0.8654	0.8449	0.8242	0.8031	0.7817	0.7600	0.7382	0.7163	0.6944	0.6726	0.6510	0.6296	0.6084	0.5876	0.5670	0.5466	0.5266	0.5069	0.4875	0.4684
3.10	0.8651	0.8446	0.8239	0.8027	0.7813	0.7595	0.7377	0.7157	0.6938	0.6720	0.6504	0.6289	0.6077	0.5868	0.5662	0.5459	0.5258	0.5061	0.4867	0.4675
3.11	0.8648	0.8444	0.8235	0.8023	0.7808	0.7591	0.7372	0.7152	0.6933	0.6714	0.6497	0.6283	0.6070	0.5861	0.5654	0.5451	0.5250	0.5053	0.4858	0.4667
3.12	0.8646	0.8441	0.8232	0.8020	0.7804	0.7586	0.7367	0.7147	0.6927	0.6708	0.6491	0.6276	0.6063	0.5854	0.5647	0.5443	0.5242	0.5045	0.4850	0.4658
3.13	0.8643	0.8438	0.8229	0.8016	0.7800	0.7582	0.7362	0.7142	0.6921	0.6702	0.6485	0.6269	0.6056	0.5846	0.5639	0.5435	0.5234	0.5036	0.4841	0.4649
3.14	0.8641	0.8435	0.8225	0.8012	0.7796	0.7577	0.7357	0.7136	0.6916	0.6696	0.6478	0.6262	0.6049	0.5839	0.5632	0.5427	0.5226	0.5028	0.4833	0.4641
3.15	0.8638	0.8432	0.8222	0.8009	0.7792	0.7573	0.7352	0.7131	0.6910	0.6690	0.6472	0.6256	0.6042	0.5832	0.5624	0.5420	0.5218	0.5020	0.4825	0.4632
3.16	0.8636	0.8429	0.8219	0.8005	0.7788	0.7568	0.7347	0.7126	0.6904	0.6684	0.6465	0.6249	0.6035	0.5825	0.5617	0.5412	0.5210	0.5012	0.4817	0.4624
3.17	0.8633	0.8426	0.8215	0.8001	0.7784	0.7564	0.7342	0.7120	0.6899	0.6678	0.6459	0.6242	0.6028	0.5817	0.5609	0.5404	0.5203	0.5004	0.4808	0.4616
3.18	0.8630	0.8423	0.8212	0.7998	0.7780	0.7559	0.7338	0.7115	0.6893	0.6672	0.6453	0.6236	0.6022	0.5810	0.5602	0.5397	0.5195	0.4996	0.4800	0.4607
3.19	0.8628	0.8420	0.8209	0.7994	0.7776	0.7555	0.7333	0.7110	0.6887	0.6666	0.6447	0.6229	0.6015	0.5803	0.5594	0.5389	0.5187	0.4988	0.4792	0.4599
3.20	0.8625	0.8417	0.8206	0.7990	0.7772	0.7551	0.7328	0.7105	0.6882	0.6660	0.6440	0.6223	0.6008	0.5796	0.5587	0.5381	0.5179	0.4980	0.4784	0.4590
3.21	0.8623	0.8414	0.8202	0.7987	0.7768	0.7546	0.7323	0.7099	0.6876	0.6654	0.6434	0.6216	0.6001	0.5789	0.5580	0.5374	0.5171	0.4972	0.4775	0.4582
3.22	0.8620	0.8411	0.8199	0.7983	0.7764	0.7542	0.7318	0.7094	0.6871	0.6648	0.6428	0.6209	0.5994	0.5782	0.5572	0.5366	0.5163	0.4964	0.4767	0.4574
3.23	0.8618	0.8409	0.8196	0.7979	0.7760	0.7537	0.7313	0.7089	0.6865	0.6642	0.6421	0.6203	0.5987	0.5774	0.5565	0.5359	0.5156	0.4956	0.4759	0.4565
3.24	0.8615	0.8406	0.8193	0.7976	0.7756	0.7533	0.7309	0.7084	0.6860	0.6636	0.6415	0.6196	0.5980	0.5767	0.5558	0.5351	0.5148	0.4948	0.4751	0.4557
3.25	0.8613	0.8403	0.8189	0.7972	0.7751	0.7528	0.7304	0.7079	0.6854	0.6630	0.6409	0.6190	0.5973	0.5760	0.5550	0.5343	0.5140	0.4940	0.4743	0.4549
3.26	0.8610	0.8400	0.8186	0.7968	0.7747	0.7524	0.7299	0.7073	0.6848	0.6625	0.6403	0.6183	0.5967	0.5753	0.5543	0.5336	0.5132	0.4932	0.4735	0.4541
3.27	0.8608	0.8397	0.8183	0.7965	0.7743	0.7520	0.7294	0.7068	0.6843	0.6619	0.6396	0.6177	0.5960	0.5746	0.5536	0.5328	0.5125	0.4924	0.4727	0.4532
3.28	0.8605	0.8394	0.8180	0.7961	0.7739	0.7515	0.7289	0.7063	0.6837	0.6613	0.6390	0.6170	0.5953	0.5739	0.5528	0.5321	0.5117	0.4916	0.4719	0.4524
3.29	0.8603	0.8391	0.8176	0.7958	0.7735	0.7511	0.7285	0.7058	0.6832	0.6607	0.6384	0.6164	0.5946	0.5732	0.5521	0.5313	0.5109	0.4908	0.4710	0.4516
3.30	0.8600	0.8388	0.8173	0.7954	0.7731	0.7506	0.7280	0.7053	0.6826	0.6601	0.6378	0.6157	0.5939	0.5725	0.5514	0.5306	0.5101	0.4900	0.4702	0.4508
3.31	0.8598	0.8386	0.8170	0.7950	0.7727	0.7502	0.7275	0.7048	0.6821	0.6595	0.6372	0.6151	0.5933	0.5718	0.5507	0.5298	0.5094	0.4893	0.4694	0.4500
3.32	0.8595	0.8383	0.8167	0.7947	0.7723	0.7498	0.7270	0.7042	0.6815	0.6589	0.6366	0.6144	0.5926	0.5711	0.5499	0.5291	0.5086	0.4885	0.4687	0.4492
3.33	0.8593	0.8380	0.8163	0.7943	0.7719	0.7493	0.7266	0.7037	0.6810	0.6584	0.6359	0.6138	0.5919	0.5704	0.5492	0.5284	0.5079	0.4877	0.4679	0.4483
3.34	0.8590	0.8377	0.8160	0.7940	0.7715	0.7489	0.7261	0.7032	0.6804	0.6578	0.6353	0.6131	0.5913	0.5697	0.5485	0.5276	0.5071	0.4869	0.4671	0.4475
3.35	0.8588	0.8374	0.8157	0.7936	0.7712	0.7485	0.7256	0.7027	0.6799	0.6572	0.6347	0.6125	0.5906	0.5690	0.5478	0.5269	0.5063	0.4861	0.4663	0.4467
3.36	0.8585	0.8371	0.8154	0.7932	0.7708	0.7480	0.7251	0.7022	0.6793	0.6566	0.6341	0.6119	0.5899	0.5683	0.5471	0.5261	0.5056	0.4854	0.4655	0.4459
3.37	0.8583	0.8369	0.8151	0.7929	0.7704	0.7476	0.7247	0.7017	0.6788	0.6560	0.6335	0.6112	0.5893	0.5676	0.5463	0.5254	0.5048	0.4846	0.4647	0.4451
3.38	0.8580	0.8366	0.8147	0.7925	0.7700	0.7471	0.7242	0.7012	0.6782	0.6555	0.6329	0.6106	0.5886	0.5669	0.5456	0.5247	0.5041	0.4838	0.4639	0.4443
3.39	0.8578	0.8363	0.8144	0.7922	0.7696	0.7467	0.7237	0.7007	0.6777	0.6549	0.6323	0.6099	0.5879	0.5662	0.5449	0.5239	0.5033	0.4831	0.4631	0.4435
3.40	0.8575	0.8360	0.8141	0.7918	0.7692	0.7463	0.7232	0.7002	0.6772	0.6543	0.6317	0.6093	0.5873	0.5656	0.5442	0.5232	0.5026	0.4823	0.4623	0.4427
3.41	0.8573	0.8357	0.8138	0.7915	0.7688	0.7458	0.7228	0.6997	0.6766	0.6537	0.6311	0.6087	0.5866	0.5649	0.5435	0.5225	0.5018	0.4815	0.4616	0.4419
3.42	0.8570	0.8354	0.8135	0.7911	0.7684	0.7454	0.7223	0.6992	0.6761	0.6532	0.6305	0.6080	0.5859	0.5642	0.5428	0.5218	0.5011	0.4808	0.4608	0.4412
3.43	0.8568	0.8352	0.8132	0.7907	0.7680	0.7450	0.7218	0.6986	0.6755	0.6526	0.6299	0.6074	0.5853	0.5635	0.5421	0.5210	0.5003	0.4800	0.4600	0.4404
3.44	0.8565	0.8349	0.8128	0.7904	0.7676	0.7446	0.7214	0.6981	0.6750	0.6520	0.6293	0.6068	0.5846	0.5628	0.5414	0.5203	0.4996	0.4792	0.4592	0.4396
3.45	0.8563	0.8346	0.8125	0.7900	0.7672	0.7441	0.7209	0.6976	0.6745	0.6514	0.6287	0.6061	0.5840	0.5621	0.5407	0.5196	0.4989	0.4785	0.4585	0.4388
3.46	0.8560	0.8343	0.8122	0.7897	0.7668	0.7437														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8430	0.8195	0.7954	0.7709	0.7461	0.7209	0.6957	0.6706	0.6456	0.6209	0.5966	0.5726	0.5491	0.5261	0.5036	0.4815	0.4599	0.4388	0.4181	0.3978
4.02	0.8428	0.8192	0.7952	0.7706	0.7457	0.7205	0.6953	0.6701	0.6451	0.6204	0.5960	0.5720	0.5485	0.5255	0.5030	0.4809	0.4593	0.4384	0.4174	0.3971
4.03	0.8426	0.8190	0.7949	0.7703	0.7453	0.7201	0.6949	0.6696	0.6446	0.6199	0.5955	0.5715	0.5480	0.5249	0.5023	0.4803	0.4586	0.4375	0.4168	0.3965
4.04	0.8423	0.8187	0.7946	0.7700	0.7450	0.7197	0.6944	0.6692	0.6441	0.6193	0.5949	0.5709	0.5474	0.5243	0.5017	0.4796	0.4580	0.4368	0.4161	0.3958
4.05	0.8421	0.8184	0.7943	0.7696	0.7446	0.7193	0.6940	0.6687	0.6436	0.6188	0.5944	0.5703	0.5468	0.5237	0.5011	0.4790	0.4573	0.4362	0.4154	0.3951
4.06	0.8419	0.8182	0.7940	0.7693	0.7442	0.7189	0.6936	0.6683	0.6431	0.6183	0.5938	0.5698	0.5462	0.5231	0.5005	0.4783	0.4567	0.4355	0.4148	0.3944
4.07	0.8417	0.8179	0.7937	0.7690	0.7439	0.7186	0.6931	0.6678	0.6426	0.6178	0.5933	0.5692	0.5456	0.5225	0.4999	0.4777	0.4561	0.4349	0.4141	0.3938
4.08	0.8414	0.8177	0.7934	0.7686	0.7435	0.7182	0.6927	0.6673	0.6422	0.6173	0.5927	0.5687	0.5450	0.5219	0.4992	0.4771	0.4554	0.4342	0.4134	0.3931
4.09	0.8412	0.8174	0.7931	0.7683	0.7432	0.7178	0.6923	0.6669	0.6417	0.6167	0.5922	0.5681	0.5444	0.5213	0.4986	0.4765	0.4548	0.4335	0.4128	0.3924
4.10	0.8410	0.8172	0.7928	0.7680	0.7428	0.7174	0.6919	0.6664	0.6412	0.6162	0.5917	0.5675	0.5439	0.5207	0.4980	0.4758	0.4541	0.4329	0.4121	0.3918
4.11	0.8408	0.8169	0.7925	0.7677	0.7424	0.7170	0.6914	0.6660	0.6407	0.6157	0.5911	0.5670	0.5433	0.5201	0.4974	0.4752	0.4535	0.4322	0.4114	0.3911
4.12	0.8405	0.8166	0.7922	0.7673	0.7421	0.7166	0.6910	0.6655	0.6402	0.6152	0.5906	0.5664	0.5427	0.5195	0.4968	0.4746	0.4528	0.4316	0.4108	0.3904
4.13	0.8403	0.8164	0.7919	0.7670	0.7417	0.7162	0.6906	0.6650	0.6397	0.6147	0.5901	0.5658	0.5421	0.5189	0.4962	0.4739	0.4522	0.4309	0.4101	0.3898
4.14	0.8401	0.8161	0.7916	0.7667	0.7414	0.7158	0.6902	0.6646	0.6392	0.6142	0.5895	0.5653	0.5415	0.5183	0.4956	0.4733	0.4515	0.4303	0.4095	0.3891
4.15	0.8399	0.8159	0.7914	0.7664	0.7410	0.7154	0.6897	0.6641	0.6387	0.6137	0.5890	0.5647	0.5400	0.5177	0.4950	0.4727	0.4509	0.4297	0.4089	0.3886
4.16	0.8396	0.8156	0.7911	0.7660	0.7406	0.7150	0.6893	0.6637	0.6383	0.6132	0.5884	0.5642	0.5400	0.5171	0.4944	0.4721	0.4503	0.4290	0.4082	0.3879
4.17	0.8394	0.8154	0.7908	0.7657	0.7403	0.7146	0.6889	0.6632	0.6378	0.6127	0.5879	0.5636	0.5398	0.5165	0.4937	0.4715	0.4497	0.4284	0.4075	0.3871
4.18	0.8392	0.8151	0.7905	0.7654	0.7399	0.7142	0.6885	0.6628	0.6373	0.6121	0.5874	0.5631	0.5392	0.5159	0.4931	0.4708	0.4490	0.4277	0.4069	0.3865
4.19	0.8390	0.8148	0.7902	0.7651	0.7396	0.7138	0.6880	0.6623	0.6368	0.6116	0.5869	0.5625	0.5387	0.5153	0.4925	0.4702	0.4484	0.4271	0.4062	0.3858
4.20	0.8387	0.8146	0.7899	0.7647	0.7392	0.7134	0.6876	0.6619	0.6363	0.6111	0.5863	0.5620	0.5381	0.5148	0.4919	0.4696	0.4478	0.4264	0.4056	0.3851
4.21	0.8385	0.8143	0.7896	0.7644	0.7388	0.7130	0.6872	0.6614	0.6359	0.6106	0.5858	0.5614	0.5375	0.5142	0.4913	0.4690	0.4472	0.4258	0.4049	0.3845
4.22	0.8383	0.8141	0.7893	0.7641	0.7385	0.7127	0.6868	0.6610	0.6354	0.6101	0.5853	0.5609	0.5370	0.5136	0.4907	0.4684	0.4465	0.4250	0.4043	0.3838
4.23	0.8381	0.8138	0.7890	0.7638	0.7381	0.7123	0.6863	0.6605	0.6349	0.6096	0.5847	0.5603	0.5364	0.5130	0.4901	0.4678	0.4459	0.4245	0.4036	0.3832
4.24	0.8378	0.8136	0.7888	0.7635	0.7378	0.7119	0.6859	0.6601	0.6344	0.6091	0.5842	0.5598	0.5358	0.5124	0.4895	0.4671	0.4453	0.4239	0.4030	0.3825
4.25	0.8376	0.8133	0.7885	0.7631	0.7374	0.7115	0.6855	0.6596	0.6339	0.6086	0.5837	0.5592	0.5353	0.5118	0.4889	0.4665	0.4447	0.4233	0.4024	0.3819
4.26	0.8374	0.8131	0.7882	0.7628	0.7371	0.7111	0.6851	0.6592	0.6335	0.6081	0.5832	0.5587	0.5347	0.5113	0.4883	0.4659	0.4440	0.4227	0.4017	0.3813
4.27	0.8372	0.8128	0.7879	0.7625	0.7367	0.7107	0.6847	0.6587	0.6330	0.6076	0.5826	0.5581	0.5341	0.5107	0.4877	0.4653	0.4434	0.4220	0.4011	0.3806
4.28	0.8370	0.8126	0.7876	0.7622	0.7364	0.7103	0.6842	0.6583	0.6325	0.6071	0.5821	0.5576	0.5336	0.5101	0.4871	0.4647	0.4428	0.4208	0.4000	0.3800
4.29	0.8367	0.8123	0.7873	0.7619	0.7360	0.7099	0.6838	0.6578	0.6320	0.6066	0.5816	0.5570	0.5330	0.5095	0.4866	0.4641	0.4421	0.4201	0.3993	0.3793
4.30	0.8365	0.8120	0.7870	0.7615	0.7357	0.7096	0.6834	0.6574	0.6316	0.6061	0.5811	0.5565	0.5324	0.5089	0.4860	0.4635	0.4416	0.4201	0.3992	0.3787
4.31	0.8363	0.8118	0.7867	0.7612	0.7353	0.7092	0.6830	0.6569	0.6311	0.6056	0.5805	0.5560	0.5319	0.5084	0.4854	0.4629	0.4410	0.4195	0.3986	0.3781
4.32	0.8361	0.8115	0.7865	0.7609	0.7349	0.7088	0.6826	0.6565	0.6306	0.6051	0.5800	0.5554	0.5313	0.5078	0.4848	0.4623	0.4403	0.4189	0.3979	0.3774
4.33	0.8359	0.8113	0.7862	0.7606	0.7346	0.7084	0.6822	0.6560	0.6301	0.6046	0.5795	0.5549	0.5308	0.5072	0.4842	0.4617	0.4397	0.4183	0.3973	0.3768
4.34	0.8356	0.8110	0.7859	0.7603	0.7342	0.7080	0.6817	0.6556	0.6297	0.6041	0.5790	0.5543	0.5302	0.5066	0.4836	0.4611	0.4391	0.4177	0.3967	0.3761
4.35	0.8354	0.8108	0.7856	0.7599	0.7339	0.7076	0.6813	0.6551	0.6292	0.6036	0.5785	0.5538	0.5297	0.5061	0.4830	0.4605	0.4385	0.4170	0.3960	0.3755
4.36	0.8352	0.8105	0.7853	0.7596	0.7335	0.7073	0.6809	0.6547	0.6287	0.6031	0.5779	0.5533	0.5291	0.5055	0.4824	0.4599	0.4379	0.4164	0.3954	0.3749
4.37	0.8350	0.8103	0.7850	0.7593	0.7332	0.7069	0.6805	0.6543	0.6283	0.6026	0.5774	0.5527	0.5285	0.5049	0.4819	0.4593	0.4373	0.4158	0.3948	0.3743
4.38	0.8348	0.8100	0.7848	0.7590	0.7328	0.7065	0.6801	0.6538	0.6278	0.6021	0.5769	0.5522	0.5280	0.5044	0.4813	0.4587	0.4367	0.4152	0.3942	0.3736
4.39	0.8345	0.8098	0.7845	0.7587	0.7325	0.7061	0.6797	0.6534	0.6273	0.6016	0.5764	0.5517	0.5274	0.5038	0.4807	0.4581	0.4361	0.4146	0.3936	0.3730
4.40	0.8343	0.8095	0.7842	0.7584	0.7321	0.7057	0.6793	0.6529	0.6269	0.6011	0.5759	0.5511	0.5269	0.5032	0.4801	0.4575	0.4355	0.4140	0.3929	0.3724
4.41	0.8341	0.8093	0.7839	0.7580	0.7318	0.7053	0.6789	0.6525	0.6264	0.6007	0.5754	0.5506	0.5263	0.5027	0.4795	0.4569	0.4349	0.4134	0.3923	0.3718
4.42	0.8339	0.8090	0.7836	0.7577	0.7314	0.7050	0.6784	0.6521	0.6259	0.6002	0.5749	0.5501	0.5258	0.5021	0.4789	0.4563	0.4343	0.4128	0.3917	0.3711
4.43	0.8337	0.8088	0.7833	0.7574	0.7311	0.7046	0.6780	0.6516	0.6255	0.5997	0.5743	0.5495	0.5252	0.5015	0.4784	0.4558	0.4337	0.4119	0.3908	0.3702
4.44	0.8334	0.8085	0.7831	0.7571	0.7308	0.7042	0.6776	0.6512	0.6250	0.5992	0.5738	0.5490	0.5247	0.5010	0.4778	0.4552	0.4331	0.4115	0.3905	0.3699
4.45	0.8332	0.8083	0.7828	0.7568	0.7304	0.7038	0.6772	0.6507	0.6245	0.5987	0.5733	0.5485	0.5241	0.5004	0.4772	0.4546	0.4325	0.4109	0.3899	0.3693
4.46	0.8330	0.80.																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8214	0.7947	0.7675	0.7397	0.7115	0.6833	0.6550	0.6271	0.5995	0.5724	0.5460	0.5201	0.4949	0.4704	0.4466	0.4234	0.4009	0.3789	0.3576	0.3367
5.02	0.8212	0.7945	0.7672	0.7394	0.7112	0.6829	0.6547	0.6267	0.5991	0.5720	0.5455	0.5196	0.4944	0.4699	0.4461	0.4229	0.4004	0.3784	0.3570	0.3362
5.03	0.8210	0.7943	0.7669	0.7391	0.7109	0.6826	0.6543	0.6263	0.5986	0.5715	0.5450	0.5191	0.4939	0.4694	0.4456	0.4224	0.3998	0.3779	0.3565	0.3356
5.04	0.8208	0.7940	0.7667	0.7388	0.7106	0.6822	0.6539	0.6259	0.5982	0.5711	0.5446	0.5187	0.4934	0.4689	0.4451	0.4219	0.3993	0.3773	0.3559	0.3351
5.05	0.8206	0.7938	0.7664	0.7385	0.7102	0.6818	0.6535	0.6254	0.5978	0.5706	0.5441	0.5182	0.4930	0.4684	0.4446	0.4213	0.3988	0.3768	0.3554	0.3346
5.06	0.8204	0.7936	0.7661	0.7382	0.7099	0.6815	0.6531	0.6250	0.5973	0.5702	0.5436	0.5177	0.4925	0.4679	0.4440	0.4208	0.3982	0.3763	0.3549	0.3340
5.07	0.8202	0.7933	0.7659	0.7379	0.7096	0.6811	0.6528	0.6246	0.5969	0.5697	0.5432	0.5172	0.4920	0.4674	0.4435	0.4203	0.3977	0.3757	0.3543	0.3335
5.08	0.8200	0.7931	0.7656	0.7376	0.7093	0.6808	0.6524	0.6242	0.5965	0.5693	0.5427	0.5167	0.4915	0.4669	0.4430	0.4198	0.3972	0.3752	0.3538	0.3329
5.09	0.8198	0.7929	0.7654	0.7373	0.7089	0.6804	0.6520	0.6238	0.5961	0.5688	0.5422	0.5163	0.4910	0.4664	0.4425	0.4192	0.3967	0.3747	0.3533	0.3324
5.10	0.8196	0.7926	0.7651	0.7370	0.7086	0.6801	0.6516	0.6234	0.5956	0.5684	0.5418	0.5158	0.4905	0.4659	0.4420	0.4187	0.3961	0.3741	0.3527	0.3319
5.11	0.8194	0.7924	0.7648	0.7367	0.7083	0.6797	0.6512	0.6230	0.5952	0.5680	0.5413	0.5153	0.4900	0.4654	0.4415	0.4182	0.3956	0.3736	0.3522	0.3313
5.12	0.8191	0.7922	0.7646	0.7364	0.7080	0.6794	0.6509	0.6226	0.5948	0.5675	0.5408	0.5148	0.4895	0.4649	0.4410	0.4177	0.3951	0.3731	0.3516	0.3308
5.13	0.8189	0.7919	0.7643	0.7361	0.7076	0.6790	0.6505	0.6222	0.5944	0.5671	0.5404	0.5144	0.4890	0.4644	0.4405	0.4172	0.3946	0.3725	0.3511	0.3302
5.14	0.8187	0.7917	0.7640	0.7359	0.7073	0.6787	0.6501	0.6218	0.5939	0.5666	0.5399	0.5139	0.4885	0.4639	0.4399	0.4167	0.3940	0.3720	0.3506	0.3297
5.15	0.8185	0.7915	0.7638	0.7357	0.7070	0.6783	0.6497	0.6214	0.5934	0.5662	0.5395	0.5134	0.4880	0.4634	0.4394	0.4162	0.3935	0.3715	0.3501	0.3292
5.16	0.8183	0.7912	0.7635	0.7353	0.7067	0.6780	0.6493	0.6210	0.5931	0.5657	0.5390	0.5129	0.4876	0.4629	0.4389	0.4156	0.3930	0.3710	0.3495	0.3287
5.17	0.8181	0.7910	0.7632	0.7350	0.7064	0.6776	0.6490	0.6206	0.5927	0.5653	0.5385	0.5125	0.4871	0.4624	0.4384	0.4151	0.3925	0.3704	0.3490	0.3281
5.18	0.8179	0.7908	0.7630	0.7347	0.7061	0.6773	0.6486	0.6202	0.5923	0.5649	0.5381	0.5120	0.4866	0.4619	0.4379	0.4146	0.3920	0.3699	0.3485	0.3276
5.19	0.8177	0.7905	0.7627	0.7344	0.7057	0.6769	0.6482	0.6198	0.5918	0.5644	0.5376	0.5115	0.4861	0.4614	0.4374	0.4141	0.3914	0.3694	0.3480	0.3271
5.20	0.8175	0.7903	0.7625	0.7341	0.7054	0.6766	0.6478	0.6194	0.5914	0.5640	0.5372	0.5110	0.4856	0.4609	0.4369	0.4136	0.3909	0.3689	0.3474	0.3265
5.21	0.8173	0.7901	0.7622	0.7338	0.7051	0.6762	0.6475	0.6190	0.5910	0.5635	0.5367	0.5106	0.4851	0.4604	0.4364	0.4131	0.3904	0.3684	0.3469	0.3260
5.22	0.8171	0.7899	0.7619	0.7335	0.7048	0.6759	0.6471	0.6186	0.5906	0.5631	0.5363	0.5101	0.4847	0.4599	0.4359	0.4126	0.3899	0.3678	0.3464	0.3255
5.23	0.8169	0.7896	0.7617	0.7332	0.7044	0.6755	0.6467	0.6182	0.5902	0.5627	0.5358	0.5096	0.4842	0.4594	0.4354	0.4121	0.3894	0.3673	0.3459	0.3250
5.24	0.8167	0.7894	0.7614	0.7329	0.7041	0.6752	0.6464	0.6178	0.5897	0.5622	0.5354	0.5092	0.4837	0.4589	0.4349	0.4116	0.3889	0.3668	0.3453	0.3244
5.25	0.8165	0.7892	0.7612	0.7326	0.7038	0.6748	0.6460	0.6174	0.5893	0.5618	0.5349	0.5087	0.4832	0.4585	0.4344	0.4110	0.3884	0.3663	0.3448	0.3239
5.26	0.8163	0.7889	0.7609	0.7324	0.7035	0.6745	0.6456	0.6170	0.5889	0.5614	0.5344	0.5082	0.4827	0.4580	0.4339	0.4105	0.3878	0.3658	0.3443	0.3234
5.27	0.8161	0.7887	0.7606	0.7321	0.7032	0.6741	0.6452	0.6166	0.5885	0.5609	0.5340	0.5078	0.4823	0.4575	0.4334	0.4100	0.3873	0.3653	0.3438	0.3229
5.28	0.8159	0.7885	0.7604	0.7318	0.7028	0.6738	0.6449	0.6162	0.5881	0.5605	0.5335	0.5073	0.4818	0.4570	0.4329	0.4095	0.3868	0.3647	0.3433	0.3224
5.29	0.8157	0.7882	0.7601	0.7315	0.7025	0.6734	0.6445	0.6158	0.5877	0.5600	0.5331	0.5068	0.4813	0.4565	0.4324	0.4090	0.3863	0.3642	0.3428	0.3218
5.30	0.8155	0.7880	0.7599	0.7312	0.7022	0.6731	0.6441	0.6154	0.5872	0.5596	0.5326	0.5064	0.4808	0.4560	0.4319	0.4085	0.3858	0.3637	0.3422	0.3213
5.31	0.8153	0.7878	0.7596	0.7309	0.7019	0.6728	0.6437	0.6151	0.5868	0.5592	0.5322	0.5059	0.4803	0.4555	0.4314	0.4080	0.3853	0.3632	0.3417	0.3208
5.32	0.8151	0.7876	0.7593	0.7306	0.7016	0.6724	0.6434	0.6147	0.5864	0.5587	0.5317	0.5054	0.4799	0.4551	0.4309	0.4075	0.3848	0.3627	0.3412	0.3203
5.33	0.8149	0.7873	0.7591	0.7303	0.7012	0.6721	0.6430	0.6143	0.5860	0.5583	0.5313	0.5050	0.4794	0.4546	0.4305	0.4070	0.3843	0.3622	0.3407	0.3198
5.34	0.8147	0.7871	0.7588	0.7300	0.7009	0.6717	0.6426	0.6139	0.5856	0.5579	0.5308	0.5045	0.4789	0.4541	0.4300	0.4065	0.3838	0.3617	0.3402	0.3193
5.35	0.8145	0.7869	0.7586	0.7298	0.7006	0.6714	0.6423	0.6135	0.5852	0.5575	0.5304	0.5041	0.4785	0.4536	0.4295	0.4060	0.3833	0.3612	0.3397	0.3188
5.36	0.8143	0.7866	0.7583	0.7295	0.7003	0.6710	0.6419	0.6131	0.5848	0.5570	0.5300	0.5036	0.4780	0.4531	0.4290	0.4055	0.3828	0.3607	0.3392	0.3183
5.37	0.8141	0.7864	0.7581	0.7292	0.7000	0.6707	0.6415	0.6127	0.5843	0.5566	0.5295	0.5031	0.4775	0.4526	0.4285	0.4050	0.3823	0.3602	0.3387	0.3177
5.38	0.8139	0.7862	0.7578	0.7289	0.6997	0.6703	0.6412	0.6123	0.5839	0.5562	0.5291	0.5027	0.4770	0.4522	0.4280	0.4046	0.3818	0.3597	0.3382	0.3172
5.39	0.8137	0.7860	0.7575	0.7286	0.6993	0.6700	0.6408	0.6119	0.5835	0.5557	0.5286	0.5022	0.4766	0.4517	0.4275	0.4041	0.3813	0.3592	0.3377	0.3167
5.40	0.8135	0.7857	0.7573	0.7283	0.6990	0.6697	0.6404	0.6115	0.5831	0.5553	0.5282	0.5018	0.4761	0.4512	0.4270	0.4036	0.3808	0.3587	0.3372	0.3162
5.41	0.8133	0.7855	0.7570	0.7280	0.6987	0.6693	0.6401	0.6111	0.5827	0.5549	0.5277	0.5013	0.4756	0.4507	0.4266	0.4031	0.3803	0.3582	0.3366	0.3157
5.42	0.8131	0.7853	0.7568	0.7277	0.6984	0.6690	0.6397	0.6108	0.5823	0.5545	0.5273	0.5009	0.4752	0.4502	0.4261	0.4026	0.3798	0.3577	0.3361	0.3152
5.43	0.8129	0.7850	0.7565	0.7275	0.6981	0.6686	0.6393	0.6104	0.5819	0.5540	0.5268	0.5004	0.4747	0.4498	0.4256	0.4021	0.3793	0.3572	0.3356	0.3147
5.44	0.8127	0.7848	0.7563	0.7272	0.6978	0.6683	0.6390	0.6100	0.5815	0.5536	0.5264	0.4999	0.4742	0.4493	0.4251	0.4016	0.3788	0.3567	0.3351	0.3142
5.45	0.8125	0.7846	0.7560	0.7269	0.6975	0.6680	0.6386	0.6096	0.5811	0.5532	0.5260	0.4995	0.4738	0.4488	0.4246	0.4011	0.3783	0.3562	0.3346	0.3137
5.46	0.8123	0.7844	0.7557	0.7266	0.69															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.8017	0.7722	0.7420	0.7113	0.6804	0.6494	0.6188	0.5886	0.5590	0.5302	0.5022	0.4751	0.4488	0.4234	0.3988	0.3750	0.3520	0.3297	0.3081	0.2871
6.02	0.8015	0.7720	0.7418	0.7110	0.6801	0.6491	0.6184	0.5882	0.5587	0.5298	0.5018	0.4747	0.4484	0.4230	0.3984	0.3746	0.3516	0.3293	0.3077	0.2867
6.03	0.8013	0.7718	0.7415	0.7108	0.6798	0.6488	0.6181	0.5879	0.5583	0.5294	0.5014	0.4743	0.4480	0.4225	0.3980	0.3742	0.3511	0.3288	0.3072	0.2862
6.04	0.8011	0.7715	0.7413	0.7105	0.6795	0.6485	0.6178	0.5875	0.5579	0.5290	0.5010	0.4738	0.4475	0.4221	0.3975	0.3737	0.3507	0.3284	0.3068	0.2858
6.05	0.8010	0.7713	0.7410	0.7102	0.6792	0.6482	0.6174	0.5871	0.5575	0.5286	0.5006	0.4734	0.4471	0.4217	0.3971	0.3733	0.3503	0.3279	0.3063	0.2853
6.06	0.8008	0.7711	0.7408	0.7100	0.6789	0.6478	0.6171	0.5868	0.5571	0.5283	0.5002	0.4730	0.4467	0.4213	0.3966	0.3728	0.3498	0.3275	0.3059	0.2849
6.07	0.8006	0.7709	0.7405	0.7097	0.6786	0.6475	0.6167	0.5864	0.5568	0.5279	0.4998	0.4726	0.4463	0.4208	0.3962	0.3724	0.3494	0.3271	0.3054	0.2845
6.08	0.8004	0.7707	0.7403	0.7094	0.6783	0.6472	0.6164	0.5861	0.5564	0.5275	0.4994	0.4722	0.4458	0.4204	0.3958	0.3720	0.3489	0.3266	0.3050	0.2840
6.09	0.8002	0.7705	0.7401	0.7092	0.6780	0.6469	0.6160	0.5857	0.5560	0.5271	0.4990	0.4718	0.4454	0.4200	0.3953	0.3715	0.3485	0.3262	0.3045	0.2836
6.10	0.8000	0.7703	0.7398	0.7089	0.6777	0.6466	0.6157	0.5853	0.5556	0.5267	0.4986	0.4713	0.4450	0.4195	0.3949	0.3711	0.3480	0.3257	0.3041	0.2831
6.11	0.7998	0.7700	0.7396	0.7086	0.6774	0.6462	0.6154	0.5850	0.5552	0.5263	0.4982	0.4709	0.4446	0.4191	0.3945	0.3706	0.3476	0.3253	0.3037	0.2827
6.12	0.7996	0.7698	0.7393	0.7083	0.6771	0.6459	0.6150	0.5846	0.5549	0.5259	0.4978	0.4705	0.4442	0.4187	0.3940	0.3702	0.3472	0.3248	0.3032	0.2822
6.13	0.7995	0.7696	0.7391	0.7081	0.6768	0.6456	0.6147	0.5843	0.5545	0.5255	0.4974	0.4701	0.4437	0.4182	0.3936	0.3698	0.3467	0.3244	0.3028	0.2818
6.14	0.7993	0.7694	0.7388	0.7078	0.6765	0.6453	0.6143	0.5839	0.5541	0.5251	0.4970	0.4697	0.4433	0.4178	0.3932	0.3693	0.3463	0.3240	0.3023	0.2809
6.15	0.7991	0.7692	0.7386	0.7076	0.6762	0.6450	0.6140	0.5835	0.5537	0.5247	0.4966	0.4693	0.4429	0.4174	0.3927	0.3688	0.3458	0.3235	0.3019	0.2809
6.16	0.7989	0.7690	0.7384	0.7073	0.6759	0.6447	0.6137	0.5832	0.5534	0.5244	0.4962	0.4689	0.4425	0.4170	0.3923	0.3684	0.3454	0.3231	0.3015	0.2805
6.17	0.7987	0.7688	0.7381	0.7070	0.6757	0.6443	0.6133	0.5828	0.5530	0.5240	0.4958	0.4685	0.4421	0.4165	0.3919	0.3680	0.3450	0.3227	0.3010	0.2800
6.18	0.7985	0.7685	0.7379	0.7067	0.6754	0.6440	0.6130	0.5825	0.5526	0.5236	0.4954	0.4681	0.4416	0.4161	0.3915	0.3676	0.3445	0.3222	0.3006	0.2796
6.19	0.7983	0.7683	0.7376	0.7065	0.6751	0.6437	0.6127	0.5821	0.5523	0.5232	0.4950	0.4677	0.4412	0.4157	0.3910	0.3672	0.3441	0.3218	0.3001	0.2792
6.20	0.7981	0.7681	0.7374	0.7062	0.6748	0.6434	0.6123	0.5818	0.5519	0.5228	0.4946	0.4672	0.4408	0.4153	0.3906	0.3667	0.3437	0.3213	0.2997	0.2787
6.21	0.7980	0.7679	0.7372	0.7059	0.6745	0.6431	0.6120	0.5814	0.5515	0.5224	0.4942	0.4668	0.4404	0.4149	0.3902	0.3663	0.3432	0.3209	0.2993	0.2783
6.22	0.7978	0.7677	0.7369	0.7057	0.6742	0.6428	0.6116	0.5811	0.5511	0.5220	0.4938	0.4664	0.4400	0.4144	0.3898	0.3659	0.3428	0.3205	0.2988	0.2779
6.23	0.7976	0.7675	0.7367	0.7054	0.6739	0.6424	0.6113	0.5807	0.5508	0.5216	0.4934	0.4660	0.4396	0.4140	0.3893	0.3655	0.3424	0.3200	0.2984	0.2774
6.24	0.7974	0.7673	0.7364	0.7051	0.6736	0.6421	0.6110	0.5803	0.5504	0.5213	0.4930	0.4656	0.4392	0.4136	0.3889	0.3650	0.3419	0.3196	0.2980	0.2770
6.25	0.7972	0.7670	0.7362	0.7049	0.6733	0.6418	0.6106	0.5800	0.5500	0.5209	0.4926	0.4652	0.4387	0.4132	0.3885	0.3646	0.3415	0.3192	0.2975	0.2766
6.26	0.7970	0.7668	0.7360	0.7046	0.6730	0.6415	0.6103	0.5796	0.5497	0.5205	0.4922	0.4648	0.4383	0.4128	0.3881	0.3642	0.3411	0.3188	0.2971	0.2761
6.27	0.7968	0.7666	0.7357	0.7043	0.6727	0.6412	0.6100	0.5793	0.5493	0.5201	0.4918	0.4644	0.4379	0.4123	0.3876	0.3637	0.3407	0.3183	0.2967	0.2757
6.28	0.7967	0.7664	0.7355	0.7041	0.6724	0.6409	0.6096	0.5789	0.5489	0.5197	0.4914	0.4640	0.4375	0.4119	0.3872	0.3633	0.3402	0.3179	0.2963	0.2753
6.29	0.7965	0.7662	0.7352	0.7038	0.6722	0.6406	0.6093	0.5786	0.5486	0.5193	0.4910	0.4636	0.4371	0.4115	0.3868	0.3629	0.3398	0.3175	0.2958	0.2749
6.30	0.7963	0.7660	0.7350	0.7035	0.6719	0.6402	0.6090	0.5782	0.5482	0.5189	0.4906	0.4632	0.4367	0.4111	0.3864	0.3625	0.3394	0.3170	0.2954	0.2744
6.31	0.7961	0.7658	0.7348	0.7033	0.6716	0.6399	0.6086	0.5779	0.5478	0.5186	0.4902	0.4628	0.4363	0.4107	0.3860	0.3621	0.3390	0.3166	0.2950	0.2740
6.32	0.7959	0.7656	0.7345	0.7030	0.6713	0.6396	0.6083	0.5775	0.5474	0.5182	0.4898	0.4624	0.4359	0.4103	0.3855	0.3616	0.3385	0.3162	0.2946	0.2736
6.33	0.7957	0.7654	0.7343	0.7027	0.6710	0.6393	0.6080	0.5772	0.5471	0.5178	0.4894	0.4620	0.4355	0.4098	0.3851	0.3612	0.3381	0.3158	0.2941	0.2732
6.34	0.7955	0.7651	0.7341	0.7025	0.6707	0.6390	0.6076	0.5768	0.5467	0.5174	0.4891	0.4616	0.4350	0.4094	0.3847	0.3608	0.3377	0.3153	0.2937	0.2727
6.35	0.7954	0.7649	0.7338	0.7022	0.6704	0.6387	0.6073	0.5765	0.5463	0.5171	0.4887	0.4612	0.4346	0.4090	0.3843	0.3604	0.3373	0.3149	0.2933	0.2723
6.36	0.7952	0.7647	0.7336	0.7020	0.6701	0.6384	0.6070	0.5761	0.5460	0.5167	0.4883	0.4608	0.4342	0.4086	0.3839	0.3599	0.3368	0.3145	0.2929	0.2719
6.37	0.7950	0.7645	0.7333	0.7017	0.6698	0.6381	0.6066	0.5758	0.5456	0.5163	0.4879	0.4604	0.4338	0.4082	0.3834	0.3595	0.3364	0.3141	0.2924	0.2715
6.38	0.7948	0.7643	0.7331	0.7014	0.6696	0.6378	0.6063	0.5754	0.5453	0.5159	0.4875	0.4600	0.4334	0.4078	0.3830	0.3591	0.3360	0.3136	0.2920	0.2710
6.39	0.7946	0.7641	0.7329	0.7012	0.6693	0.6374	0.6060	0.5751	0.5449	0.5156	0.4871	0.4596	0.4330	0.4074	0.3826	0.3587	0.3356	0.3132	0.2916	0.2706
6.40	0.7944	0.7639	0.7326	0.7009	0.6690	0.6367	0.6053	0.5744	0.5443	0.5152	0.4867	0.4592	0.4326	0.4070	0.3822	0.3583	0.3352	0.3128	0.2912	0.2702
6.41	0.7943	0.7637	0.7324	0.7006	0.6687	0.6368	0.6053	0.5744	0.5442	0.5148	0.4863	0.4588	0.4322	0.4065	0.3818	0.3578	0.3347	0.3124	0.2908	0.2698
6.42	0.7941	0.7635	0.7322	0.7004	0.6684	0.6365	0.6050	0.5740	0.5438	0.5144	0.4859	0.4584	0.4318	0.4061	0.3814	0.3574	0.3343	0.3120	0.2903	0.2694
6.43	0.7939	0.7632	0.7319	0.7001	0.6681	0.6362	0.6047	0.5737	0.5434	0.5140	0.4856	0.4580	0.4314	0.4057	0.3810	0.3570	0.3339	0.3116	0.2899	0.2690
6.44	0.7937	0.7630	0.7317	0.6999	0.6678	0.6359	0.6043	0.5733	0.5431	0.5137	0.4852	0.4576	0.4310	0.4053	0.3805	0.3566	0.3335	0.3111	0.2895	0.2685
6.45	0.7935	0.7628	0.7314	0.6996	0.6675	0.6356	0.6040	0.5730	0.5427	0.5133	0.4848	0.4572	0.4306	0.4049	0.3801	0.3562	0.3331	0.3107	0.2891	0.2681
6.46																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.7835	0.7513	0.7185	0.6853	0.6519	0.6187	0.5861	0.5542	0.5231	0.4930	0.4639	0.4359	0.4090	0.3830	0.3581	0.3340	0.3108	0.2884	0.2668	0.2460
7.02	0.7833	0.7511	0.7183	0.6850	0.6516	0.6185	0.5858	0.5538	0.5227	0.4927	0.4636	0.4356	0.4086	0.3826	0.3577	0.3336	0.3104	0.2881	0.2665	0.2456
7.03	0.7831	0.7509	0.7180	0.6848	0.6513	0.6182	0.5855	0.5535	0.5224	0.4923	0.4632	0.4352	0.4082	0.3823	0.3573	0.3332	0.3100	0.2877	0.2661	0.2452
7.04	0.7830	0.7507	0.7178	0.6845	0.6511	0.6179	0.5852	0.5532	0.5221	0.4920	0.4629	0.4348	0.4079	0.3819	0.3569	0.3328	0.3097	0.2873	0.2657	0.2448
7.05	0.7828	0.7505	0.7176	0.6843	0.6508	0.6176	0.5849	0.5529	0.5217	0.4916	0.4625	0.4345	0.4075	0.3815	0.3565	0.3325	0.3093	0.2869	0.2653	0.2445
7.06	0.7826	0.7503	0.7174	0.6840	0.6505	0.6173	0.5845	0.5525	0.5214	0.4913	0.4622	0.4341	0.4071	0.3812	0.3562	0.3321	0.3089	0.2866	0.2650	0.2441
7.07	0.7824	0.7501	0.7171	0.6838	0.6503	0.6170	0.5842	0.5522	0.5211	0.4909	0.4618	0.4337	0.4067	0.3808	0.3558	0.3317	0.3085	0.2862	0.2646	0.2437
7.08	0.7823	0.7499	0.7169	0.6835	0.6500	0.6167	0.5839	0.5519	0.5207	0.4906	0.4614	0.4334	0.4064	0.3804	0.3554	0.3313	0.3082	0.2858	0.2642	0.2433
7.09	0.7821	0.7497	0.7167	0.6833	0.6497	0.6164	0.5836	0.5516	0.5204	0.4902	0.4611	0.4330	0.4060	0.3800	0.3550	0.3310	0.3078	0.2854	0.2638	0.2430
7.10	0.7819	0.7495	0.7165	0.6830	0.6494	0.6161	0.5833	0.5512	0.5200	0.4899	0.4607	0.4327	0.4056	0.3797	0.3547	0.3306	0.3074	0.2850	0.2635	0.2426
7.11	0.7817	0.7493	0.7162	0.6828	0.6492	0.6158	0.5830	0.5509	0.5197	0.4895	0.4604	0.4323	0.4053	0.3793	0.3543	0.3302	0.3070	0.2847	0.2631	0.2422
7.12	0.7816	0.7491	0.7160	0.6825	0.6489	0.6155	0.5827	0.5506	0.5194	0.4892	0.4600	0.4319	0.4049	0.3789	0.3539	0.3298	0.3067	0.2843	0.2627	0.2419
7.13	0.7814	0.7489	0.7158	0.6823	0.6486	0.6152	0.5824	0.5503	0.5190	0.4888	0.4597	0.4316	0.4045	0.3786	0.3536	0.3295	0.3063	0.2839	0.2623	0.2415
7.14	0.7812	0.7487	0.7156	0.6820	0.6484	0.6150	0.5821	0.5500	0.5187	0.4885	0.4593	0.4312	0.4042	0.3782	0.3532	0.3291	0.3059	0.2836	0.2620	0.2411
7.15	0.7810	0.7485	0.7153	0.6818	0.6481	0.6147	0.5818	0.5496	0.5184	0.4881	0.4590	0.4308	0.4038	0.3778	0.3528	0.3287	0.3055	0.2832	0.2616	0.2407
7.16	0.7809	0.7483	0.7151	0.6815	0.6478	0.6144	0.5815	0.5493	0.5180	0.4878	0.4586	0.4305	0.4034	0.3774	0.3524	0.3283	0.3052	0.2828	0.2612	0.2404
7.17	0.7807	0.7481	0.7149	0.6813	0.6476	0.6141	0.5812	0.5490	0.5177	0.4874	0.4583	0.4301	0.4031	0.3771	0.3521	0.3280	0.3048	0.2824	0.2609	0.2400
7.18	0.7805	0.7479	0.7147	0.6810	0.6473	0.6138	0.5808	0.5487	0.5174	0.4871	0.4579	0.4298	0.4027	0.3767	0.3517	0.3276	0.3044	0.2821	0.2605	0.2396
7.19	0.7803	0.7477	0.7144	0.6808	0.6470	0.6135	0.5805	0.5483	0.5170	0.4868	0.4575	0.4294	0.4024	0.3763	0.3513	0.3272	0.3041	0.2817	0.2601	0.2393
7.20	0.7802	0.7475	0.7142	0.6805	0.6467	0.6132	0.5802	0.5480	0.5167	0.4864	0.4572	0.4291	0.4020	0.3760	0.3510	0.3269	0.3037	0.2813	0.2598	0.2389
7.21	0.7800	0.7473	0.7140	0.6803	0.6465	0.6129	0.5799	0.5477	0.5164	0.4861	0.4568	0.4287	0.4016	0.3756	0.3506	0.3265	0.3033	0.2810	0.2594	0.2385
7.22	0.7798	0.7471	0.7138	0.6800	0.6462	0.6126	0.5796	0.5474	0.5160	0.4857	0.4565	0.4283	0.4013	0.3752	0.3502	0.3261	0.3029	0.2806	0.2590	0.2382
7.23	0.7796	0.7469	0.7136	0.6798	0.6459	0.6124	0.5793	0.5471	0.5157	0.4854	0.4561	0.4280	0.4009	0.3749	0.3499	0.3258	0.3026	0.2802	0.2587	0.2378
7.24	0.7795	0.7467	0.7133	0.6795	0.6457	0.6121	0.5790	0.5467	0.5154	0.4850	0.4558	0.4276	0.4005	0.3745	0.3495	0.3254	0.3022	0.2799	0.2583	0.2375
7.25	0.7793	0.7465	0.7131	0.6793	0.6454	0.6118	0.5787	0.5464	0.5150	0.4847	0.4554	0.4273	0.4002	0.3742	0.3491	0.3250	0.3018	0.2795	0.2579	0.2371
7.26	0.7791	0.7463	0.7129	0.6790	0.6451	0.6115	0.5784	0.5461	0.5147	0.4844	0.4551	0.4269	0.3998	0.3738	0.3488	0.3247	0.3015	0.2791	0.2576	0.2367
7.27	0.7789	0.7461	0.7127	0.6788	0.6449	0.6112	0.5781	0.5458	0.5144	0.4840	0.4547	0.4266	0.3995	0.3734	0.3484	0.3243	0.3011	0.2788	0.2572	0.2364
7.28	0.7788	0.7459	0.7124	0.6786	0.6446	0.6109	0.5778	0.5455	0.5140	0.4837	0.4544	0.4262	0.3991	0.3731	0.3480	0.3239	0.3007	0.2784	0.2568	0.2360
7.29	0.7786	0.7457	0.7122	0.6783	0.6443	0.6106	0.5775	0.5451	0.5137	0.4833	0.4541	0.4259	0.3987	0.3727	0.3477	0.3236	0.3004	0.2780	0.2565	0.2356
7.30	0.7784	0.7455	0.7120	0.6781	0.6441	0.6104	0.5772	0.5448	0.5134	0.4830	0.4537	0.4255	0.3984	0.3723	0.3473	0.3232	0.3000	0.2777	0.2561	0.2353
7.31	0.7783	0.7453	0.7118	0.6778	0.6438	0.6101	0.5769	0.5445	0.5131	0.4827	0.4534	0.4251	0.3980	0.3720	0.3469	0.3228	0.2997	0.2773	0.2557	0.2349
7.32	0.7781	0.7451	0.7116	0.6776	0.6435	0.6098	0.5766	0.5442	0.5127	0.4823	0.4530	0.4248	0.3977	0.3716	0.3466	0.3225	0.2993	0.2769	0.2554	0.2346
7.33	0.7779	0.7450	0.7113	0.6773	0.6433	0.6095	0.5763	0.5439	0.5124	0.4820	0.4527	0.4244	0.3973	0.3713	0.3462	0.3221	0.2989	0.2766	0.2550	0.2342
7.34	0.7777	0.7448	0.7111	0.6771	0.6430	0.6092	0.5760	0.5436	0.5121	0.4817	0.4523	0.4241	0.3970	0.3709	0.3459	0.3217	0.2986	0.2762	0.2547	0.2339
7.35	0.7776	0.7446	0.7109	0.6768	0.6427	0.6089	0.5757	0.5432	0.5117	0.4813	0.4520	0.4237	0.3966	0.3705	0.3455	0.3214	0.2982	0.2759	0.2543	0.2335
7.36	0.7774	0.7444	0.7107	0.6766	0.6425	0.6086	0.5754	0.5429	0.5114	0.4810	0.4516	0.4234	0.3962	0.3702	0.3451	0.3210	0.2978	0.2755	0.2539	0.2331
7.37	0.7772	0.7442	0.7104	0.6764	0.6422	0.6084	0.5751	0.5426	0.5111	0.4806	0.4513	0.4230	0.3959	0.3698	0.3448	0.3207	0.2975	0.2751	0.2536	0.2328
7.38	0.7770	0.7440	0.7102	0.6761	0.6419	0.6081	0.5748	0.5423	0.5108	0.4803	0.4509	0.4227	0.3955	0.3695	0.3444	0.3203	0.2971	0.2748	0.2532	0.2324
7.39	0.7769	0.7438	0.7100	0.6759	0.6417	0.6078	0.5745	0.5420	0.5104	0.4800	0.4506	0.4223	0.3952	0.3691	0.3441	0.3199	0.2968	0.2744	0.2529	0.2321
7.40	0.7767	0.7436	0.7098	0.6756	0.6414	0.6075	0.5742	0.5417	0.5101	0.4796	0.4503	0.4220	0.3948	0.3688	0.3437	0.3196	0.2964	0.2741	0.2525	0.2317
7.41	0.7765	0.7434	0.7096	0.6754	0.6412	0.6072	0.5739	0.5414	0.5098	0.4793	0.4499	0.4216	0.3945	0.3684	0.3433	0.3192	0.2960	0.2737	0.2522	0.2314
7.42	0.7764	0.7432	0.7093	0.6751	0.6409	0.6069	0.5736	0.5410	0.5095	0.4790	0.4496	0.4213	0.3941	0.3680	0.3430	0.3189	0.2957	0.2734	0.2518	0.2310
7.43	0.7762	0.7430	0.7091	0.6749	0.6406	0.6067	0.5733	0.5407	0.5091	0.4786	0.4492	0.4209	0.3938	0.3677	0.3426	0.3185	0.2953	0.2730	0.2515	0.2307
7.44	0.7760	0.7428	0.7089	0.6747	0.6404	0.6064	0.5730	0.5404	0.5088	0.4783	0.4489	0.4206	0.3934	0.3673	0.3423	0.3182	0.2950	0.2726	0.2511	0.2303
7.45	0.7758	0.7426	0.7087	0.6744	0.6401	0.6061	0.5727	0.5401	0.5085	0.4780	0.4485	0.4202	0.3931	0.3670	0.3419	0.3178	0.2946	0.2723	0.2507	0.2300
7.46	0.7757	0.7424	0.7085	0.6742	0.63															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
8.01	0.7664	0.7318	0.6966	0.6611	0.6257	0.5907	0.5564	0.5231	0.4909	0.4598	0.4301	0.4015	0.3741	0.3479	0.3227	0.2986	0.2755	0.2532	0.2318	0.2112	
8.02	0.7663	0.7316	0.6964	0.6609	0.6254	0.5904	0.5561	0.5228	0.4906	0.4595	0.4297	0.4012	0.3738	0.3475	0.3224	0.2983	0.2751	0.2529	0.2315	0.2108	
8.03	0.7661	0.7315	0.6962	0.6606	0.6252	0.5901	0.5558	0.5225	0.4902	0.4592	0.4294	0.4008	0.3734	0.3472	0.3221	0.2980	0.2748	0.2526	0.2312	0.2105	
8.04	0.7659	0.7313	0.6960	0.6604	0.6249	0.5899	0.5555	0.5222	0.4899	0.4589	0.4291	0.4005	0.3731	0.3469	0.3218	0.2976	0.2745	0.2522	0.2308	0.2102	
8.05	0.7658	0.7311	0.6958	0.6602	0.6247	0.5896	0.5553	0.5219	0.4896	0.4586	0.4288	0.4002	0.3728	0.3466	0.3214	0.2973	0.2742	0.2519	0.2305	0.2099	
8.06	0.7656	0.7309	0.6956	0.6599	0.6244	0.5893	0.5550	0.5216	0.4893	0.4583	0.4285	0.3999	0.3725	0.3462	0.3211	0.2970	0.2738	0.2516	0.2302	0.2096	
8.07	0.7654	0.7307	0.6953	0.6597	0.6242	0.5891	0.5547	0.5213	0.4890	0.4580	0.4281	0.3995	0.3721	0.3459	0.3208	0.2967	0.2735	0.2513	0.2299	0.2092	
8.08	0.7653	0.7305	0.6951	0.6595	0.6239	0.5888	0.5544	0.5210	0.4887	0.4577	0.4278	0.3992	0.3718	0.3456	0.3204	0.2963	0.2732	0.2509	0.2295	0.2089	
8.09	0.7651	0.7303	0.6949	0.6592	0.6237	0.5885	0.5541	0.5207	0.4884	0.4573	0.4275	0.3989	0.3715	0.3453	0.3201	0.2960	0.2729	0.2506	0.2292	0.2086	
8.10	0.7649	0.7301	0.6947	0.6590	0.6234	0.5882	0.5538	0.5204	0.4881	0.4570	0.4272	0.3986	0.3712	0.3449	0.3198	0.2957	0.2725	0.2503	0.2289	0.2083	
8.11	0.7648	0.7299	0.6945	0.6588	0.6232	0.5880	0.5536	0.5201	0.4878	0.4567	0.4269	0.3983	0.3708	0.3446	0.3195	0.2953	0.2722	0.2500	0.2286	0.2080	
8.12	0.7646	0.7298	0.6943	0.6586	0.6229	0.5877	0.5533	0.5198	0.4875	0.4564	0.4266	0.3979	0.3705	0.3443	0.3191	0.2950	0.2719	0.2497	0.2283	0.2077	
8.13	0.7644	0.7296	0.6941	0.6583	0.6227	0.5874	0.5530	0.5195	0.4872	0.4561	0.4262	0.3976	0.3702	0.3440	0.3188	0.2947	0.2716	0.2493	0.2279	0.2073	
8.14	0.7643	0.7294	0.6939	0.6581	0.6224	0.5872	0.5527	0.5193	0.4869	0.4558	0.4259	0.3973	0.3699	0.3436	0.3185	0.2944	0.2712	0.2490	0.2276	0.2070	
8.15	0.7641	0.7292	0.6937	0.6579	0.6222	0.5869	0.5524	0.5190	0.4866	0.4555	0.4256	0.3970	0.3696	0.3433	0.3182	0.2941	0.2709	0.2487	0.2273	0.2067	
8.16	0.7639	0.7290	0.6935	0.6576	0.6219	0.5867	0.5522	0.5187	0.4863	0.4552	0.4253	0.3967	0.3692	0.3430	0.3179	0.2937	0.2706	0.2484	0.2270	0.2064	
8.17	0.7638	0.7288	0.6932	0.6574	0.6217	0.5864	0.5519	0.5184	0.4860	0.4549	0.4250	0.3963	0.3689	0.3427	0.3175	0.2934	0.2703	0.2481	0.2267	0.2061	
8.18	0.7636	0.7286	0.6930	0.6572	0.6214	0.5861	0.5516	0.5181	0.4857	0.4546	0.4247	0.3960	0.3686	0.3423	0.3172	0.2931	0.2700	0.2477	0.2264	0.2058	
8.19	0.7635	0.7284	0.6928	0.6569	0.6212	0.5859	0.5513	0.5178	0.4854	0.4543	0.4244	0.3957	0.3683	0.3420	0.3169	0.2928	0.2696	0.2474	0.2260	0.2055	
8.20	0.7633	0.7283	0.6926	0.6567	0.6209	0.5856	0.5510	0.5175	0.4851	0.4539	0.4240	0.3954	0.3679	0.3417	0.3166	0.2924	0.2693	0.2471	0.2257	0.2051	
8.21	0.7631	0.7281	0.6924	0.6565	0.6207	0.5853	0.5508	0.5172	0.4848	0.4536	0.4237	0.3951	0.3676	0.3414	0.3162	0.2921	0.2690	0.2468	0.2254	0.2048	
8.22	0.7630	0.7279	0.6922	0.6562	0.6204	0.5851	0.5505	0.5169	0.4845	0.4533	0.4234	0.3947	0.3673	0.3411	0.3159	0.2918	0.2687	0.2465	0.2251	0.2045	
8.23	0.7628	0.7277	0.6920	0.6560	0.6202	0.5848	0.5502	0.5166	0.4842	0.4530	0.4231	0.3944	0.3670	0.3407	0.3156	0.2915	0.2684	0.2462	0.2248	0.2042	
8.24	0.7626	0.7275	0.6918	0.6558	0.6199	0.5845	0.5499	0.5163	0.4839	0.4527	0.4228	0.3941	0.3667	0.3404	0.3153	0.2912	0.2680	0.2458	0.2245	0.2039	
8.25	0.7625	0.7273	0.6916	0.6556	0.6197	0.5843	0.5497	0.5161	0.4836	0.4524	0.4225	0.3938	0.3664	0.3401	0.3150	0.2908	0.2677	0.2455	0.2242	0.2036	
8.26	0.7623	0.7271	0.6914	0.6553	0.6194	0.5840	0.5494	0.5158	0.4833	0.4521	0.4222	0.3935	0.3660	0.3398	0.3146	0.2905	0.2674	0.2452	0.2238	0.2033	
8.27	0.7621	0.7270	0.6912	0.6551	0.6192	0.5837	0.5491	0.5155	0.4830	0.4518	0.4219	0.3932	0.3657	0.3395	0.3143	0.2902	0.2671	0.2449	0.2235	0.2029	
8.28	0.7620	0.7268	0.6910	0.6549	0.6189	0.5835	0.5488	0.5152	0.4827	0.4515	0.4215	0.3929	0.3654	0.3391	0.3140	0.2900	0.2668	0.2446	0.2232	0.2027	
8.29	0.7618	0.7266	0.6907	0.6546	0.6187	0.5832	0.5485	0.5149	0.4824	0.4512	0.4212	0.3925	0.3651	0.3388	0.3137	0.2896	0.2665	0.2443	0.2229	0.2024	
8.30	0.7617	0.7264	0.6905	0.6544	0.6184	0.5830	0.5483	0.5146	0.4821	0.4509	0.4209	0.3922	0.3648	0.3385	0.3134	0.2893	0.2661	0.2439	0.2226	0.2020	
8.31	0.7615	0.7262	0.6903	0.6542	0.6182	0.5827	0.5480	0.5143	0.4818	0.4506	0.4206	0.3919	0.3645	0.3382	0.3131	0.2890	0.2658	0.2436	0.2223	0.2017	
8.32	0.7613	0.7260	0.6901	0.6540	0.6179	0.5824	0.5477	0.5140	0.4815	0.4503	0.4203	0.3916	0.3641	0.3379	0.3127	0.2886	0.2655	0.2433	0.2220	0.2014	
8.33	0.7612	0.7258	0.6899	0.6537	0.6177	0.5822	0.5474	0.5137	0.4812	0.4500	0.4200	0.3913	0.3638	0.3376	0.3124	0.2883	0.2652	0.2430	0.2217	0.2011	
8.34	0.7610	0.7257	0.6897	0.6535	0.6175	0.5819	0.5472	0.5135	0.4809	0.4497	0.4197	0.3910	0.3635	0.3372	0.3121	0.2880	0.2649	0.2427	0.2214	0.2008	
8.35	0.7608	0.7255	0.6895	0.6533	0.6172	0.5816	0.5469	0.5132	0.4806	0.4494	0.4194	0.3907	0.3632	0.3369	0.3118	0.2877	0.2646	0.2424	0.2211	0.2005	
8.36	0.7607	0.7253	0.6893	0.6531	0.6170	0.5814	0.5466	0.5129	0.4803	0.4491	0.4191	0.3904	0.3629	0.3366	0.3115	0.2874	0.2643	0.2421	0.2207	0.2002	
8.37	0.7605	0.7251	0.6891	0.6528	0.6167	0.5811	0.5463	0.5126	0.4800	0.4488	0.4188	0.3900	0.3626	0.3363	0.3112	0.2870	0.2639	0.2418	0.2204	0.1999	
8.38	0.7604	0.7249	0.6889	0.6526	0.6165	0.5809	0.5461	0.5123	0.4798	0.4485	0.4185	0.3897	0.3623	0.3360	0.3108	0.2867	0.2636	0.2415	0.2201	0.1996	
8.39	0.7602	0.7247	0.6887	0.6524	0.6162	0.5806	0.5458	0.5120	0.4795	0.4482	0.4182	0.3894	0.3619	0.3357	0.3105	0.2864	0.2633	0.2411	0.2198	0.1993	
8.40	0.7600	0.7245	0.6885	0.6521	0.6160	0.5803	0.5455	0.5117	0.4792	0.4479	0.4179	0.3891	0.3616	0.3354	0.3102	0.2861	0.2630	0.2408	0.2195	0.1990	
8.41	0.7599	0.7244	0.6883	0.6519	0.6157	0.5801	0.5452	0.5115	0.4789	0.4476	0.4175	0.3888	0.3613	0.3350	0.3099	0.2858	0.2627	0.2405	0.2192	0.1987	
8.42	0.7597	0.7242	0.6881	0.6517	0.6155	0.5798	0.5450	0.5112	0.4784	0.4473	0.4173	0.3886	0.3609	0.3347	0.3097	0.2856	0.2625	0.2403	0.2189	0.1984	
8.43	0.7596	0.7240	0.6878	0.6515	0.6152	0.5796	0.5447	0.5109	0.4783	0.4470	0.4169	0.3882	0.3607	0.3344	0.3093	0.2852	0.2621	0.2399	0.2186	0.1981	
8.44	0.7594	0.7238	0.6876	0.6512	0.6150	0.5793	0.5444	0.5106	0.4780	0.4467	0.4166	0.3879	0.3604	0.3341	0.3090	0.2849	0.2618	0.2396	0.2183	0.1978	
8.45	0.7592	0.7236	0.6874	0.6510	0.6148	0.5790	0.5441	0.5103	0.4777	0.4464	0.4163	0.3876	0.3601	0.3338	0.3087	0.2846	0.2615	0.2393	0.2180	0.1975	
8.46	0.7591	0.7234	0.6872	0.6508	0.6145	0.5788	0.5439	0.5100	0.4774	0.4461	0.4160	0.3873	0.3598	0.3335	0.3083	0.2842	0.2612	0.2390	0.2177	0.1972	
8.47	0.7589	0.7233	0.6870	0.6506	0.6143	0.5785	0.5436	0.5098	0.4773	0.4458	0.4157	0.3870	0.3595	0.3332	0.3080	0.2839	0.2608	0.2387	0.2174	0.1969	
8.48	0.7587	0.7231	0.6868	0.6503	0.6140	0.5783	0.5435	0.5095	0.4768	0.4455	0.4154	0.3866	0.3591	0.3329	0.3077	0.2836	0.2605	0.2384	0.2171	0.1966	
8.49	0.7586	0.7229	0.6866	0.6501	0.6138	0.5780	0.5431	0.5092	0.4765	0.4452	0.4151	0.3863	0.3588	0.3326	0.3074	0.2833	0.2602	0.2381	0.2168	0.1963	
8.50	0.7584	0.7227	0.6864	0.6499	0.6135	0.5777	0.5428	0.5089	0.4762	0.4449	0.4148	0.3860	0.3585	0.3322	0.3071	0.2830	0.2599	0.2378	0.2165	0.1960	
8.51	0.7583	0.7225	0.6862	0.6497	0.6133	0.5775	0.5425	0.5086	0.4759	0.4446	0.4145	0.3857	0.3582	0.3319	0.3068	0.2827	0.2596	0.2375	0.2162	0.1957	
8.52	0.7581	0.7223	0.6860	0.6494	0.6131	0.5772	0.5422	0.5083	0.4757	0.4443	0.4142	0.3854	0.3579	0.3316	0.3065	0.2824	0.2593	0.2372	0.2159	0.1954	
8.53	0.7579	0.7222	0.6858	0.6492	0.61																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
9.01	0.7503	0.7135	0.6761	0.6386	0.6014	0.5648	0.5292	0.4948	0.4617	0.4301	0.3998	0.3709	0.3433	0.3170	0.2918	0.2678	0.2448	0.2228	0.2016	0.1813	
9.02	0.7502	0.7133	0.6759	0.6384	0.6011	0.5646	0.5290	0.4946	0.4615	0.4298	0.3995	0.3706	0.3430	0.3167	0.2915	0.2675	0.2445	0.2225	0.2013	0.1810	
9.03	0.7500	0.7131	0.6757	0.6382	0.6009	0.5643	0.5287	0.4943	0.4612	0.4295	0.3992	0.3703	0.3427	0.3164	0.2912	0.2672	0.2442	0.2222	0.2011	0.1808	
9.04	0.7499	0.7130	0.6755	0.6380	0.6007	0.5641	0.5284	0.4940	0.4609	0.4292	0.3989	0.3700	0.3424	0.3161	0.2910	0.2669	0.2439	0.2219	0.2008	0.1805	
9.05	0.7497	0.7128	0.6753	0.6377	0.6004	0.5638	0.5282	0.4937	0.4606	0.4289	0.3986	0.3697	0.3421	0.3158	0.2907	0.2666	0.2437	0.2216	0.2005	0.1802	
9.06	0.7495	0.7126	0.6751	0.6375	0.6002	0.5636	0.5279	0.4935	0.4604	0.4287	0.3983	0.3694	0.3418	0.3155	0.2904	0.2663	0.2434	0.2214	0.2002	0.1799	
9.07	0.7494	0.7124	0.6749	0.6373	0.6000	0.5633	0.5277	0.4932	0.4601	0.4284	0.3981	0.3691	0.3415	0.3152	0.2901	0.2661	0.2431	0.2211	0.1999	0.1796	
9.08	0.7492	0.7122	0.6747	0.6371	0.5997	0.5631	0.5274	0.4929	0.4598	0.4281	0.3978	0.3688	0.3412	0.3149	0.2898	0.2658	0.2428	0.2208	0.1997	0.1794	
9.09	0.7491	0.7121	0.6745	0.6369	0.5995	0.5628	0.5271	0.4927	0.4595	0.4278	0.3975	0.3686	0.3410	0.3146	0.2895	0.2655	0.2425	0.2205	0.1994	0.1791	
9.10	0.7489	0.7119	0.6743	0.6367	0.5993	0.5626	0.5269	0.4924	0.4593	0.4275	0.3972	0.3683	0.3407	0.3143	0.2892	0.2652	0.2422	0.2202	0.1991	0.1788	
9.11	0.7488	0.7117	0.6741	0.6364	0.5990	0.5623	0.5266	0.4921	0.4590	0.4273	0.3969	0.3680	0.3404	0.3141	0.2889	0.2649	0.2420	0.2200	0.1989	0.1786	
9.12	0.7486	0.7115	0.6739	0.6362	0.5988	0.5621	0.5264	0.4919	0.4587	0.4270	0.3966	0.3677	0.3401	0.3138	0.2887	0.2646	0.2417	0.2197	0.1986	0.1783	
9.13	0.7485	0.7114	0.6737	0.6360	0.5986	0.5618	0.5261	0.4916	0.4584	0.4267	0.3964	0.3674	0.3398	0.3135	0.2884	0.2643	0.2414	0.2194	0.1983	0.1780	
9.14	0.7483	0.7112	0.6735	0.6358	0.5983	0.5616	0.5259	0.4913	0.4582	0.4264	0.3961	0.3671	0.3395	0.3132	0.2881	0.2641	0.2411	0.2191	0.1979	0.1777	
9.15	0.7481	0.7110	0.6733	0.6356	0.5981	0.5614	0.5256	0.4911	0.4579	0.4261	0.3958	0.3668	0.3392	0.3129	0.2878	0.2638	0.2408	0.2188	0.1977	0.1775	
9.16	0.7480	0.7108	0.6731	0.6354	0.5979	0.5611	0.5253	0.4908	0.4576	0.4259	0.3955	0.3666	0.3389	0.3126	0.2875	0.2635	0.2405	0.2186	0.1975	0.1772	
9.17	0.7478	0.7106	0.6729	0.6351	0.5977	0.5609	0.5251	0.4905	0.4573	0.4256	0.3952	0.3663	0.3387	0.3123	0.2872	0.2632	0.2403	0.2183	0.1972	0.1769	
9.18	0.7477	0.7105	0.6728	0.6349	0.5974	0.5606	0.5248	0.4903	0.4571	0.4253	0.3949	0.3660	0.3384	0.3121	0.2869	0.2629	0.2400	0.2180	0.1969	0.1766	
9.19	0.7475	0.7103	0.6726	0.6347	0.5972	0.5604	0.5246	0.4900	0.4568	0.4250	0.3947	0.3657	0.3381	0.3118	0.2867	0.2626	0.2397	0.2177	0.1966	0.1764	
9.20	0.7474	0.7101	0.6724	0.6345	0.5970	0.5601	0.5243	0.4897	0.4565	0.4247	0.3944	0.3654	0.3378	0.3115	0.2864	0.2624	0.2394	0.2174	0.1964	0.1761	
9.21	0.7472	0.7099	0.6722	0.6343	0.5967	0.5599	0.5241	0.4895	0.4563	0.4245	0.3941	0.3651	0.3375	0.3112	0.2861	0.2621	0.2391	0.2172	0.1961	0.1758	
9.22	0.7471	0.7098	0.6720	0.6341	0.5965	0.5596	0.5238	0.4892	0.4560	0.4242	0.3938	0.3649	0.3372	0.3109	0.2858	0.2618	0.2389	0.2169	0.1958	0.1756	
9.23	0.7469	0.7096	0.6718	0.6339	0.5963	0.5594	0.5235	0.4889	0.4557	0.4239	0.3935	0.3646	0.3370	0.3106	0.2855	0.2615	0.2386	0.2166	0.1955	0.1753	
9.24	0.7467	0.7094	0.6716	0.6336	0.5960	0.5591	0.5233	0.4887	0.4554	0.4236	0.3933	0.3643	0.3367	0.3104	0.2852	0.2612	0.2383	0.2163	0.1953	0.1750	
9.25	0.7466	0.7092	0.6714	0.6334	0.5958	0.5589	0.5230	0.4884	0.4552	0.4234	0.3930	0.3640	0.3364	0.3101	0.2850	0.2610	0.2380	0.2161	0.1950	0.1748	
9.26	0.7464	0.7091	0.6712	0.6332	0.5956	0.5587	0.5228	0.4882	0.4549	0.4231	0.3927	0.3637	0.3361	0.3098	0.2847	0.2607	0.2377	0.2158	0.1947	0.1745	
9.27	0.7463	0.7089	0.6710	0.6330	0.5953	0.5584	0.5225	0.4879	0.4546	0.4228	0.3924	0.3634	0.3358	0.3095	0.2844	0.2604	0.2375	0.2155	0.1944	0.1742	
9.28	0.7461	0.7087	0.6708	0.6328	0.5951	0.5582	0.5223	0.4876	0.4544	0.4225	0.3921	0.3632	0.3355	0.3092	0.2841	0.2601	0.2372	0.2152	0.1942	0.1740	
9.29	0.7460	0.7085	0.6706	0.6326	0.5949	0.5579	0.5220	0.4874	0.4541	0.4223	0.3919	0.3629	0.3353	0.3089	0.2838	0.2598	0.2369	0.2150	0.1939	0.1737	
9.30	0.7458	0.7084	0.6704	0.6324	0.5947	0.5577	0.5218	0.4871	0.4538	0.4220	0.3916	0.3626	0.3350	0.3087	0.2836	0.2596	0.2366	0.2147	0.1936	0.1734	
9.31	0.7457	0.7082	0.6702	0.6321	0.5944	0.5574	0.5215	0.4868	0.4535	0.4217	0.3913	0.3623	0.3347	0.3084	0.2833	0.2593	0.2364	0.2144	0.1934	0.1732	
9.32	0.7455	0.7080	0.6700	0.6319	0.5942	0.5572	0.5213	0.4866	0.4533	0.4214	0.3910	0.3620	0.3344	0.3081	0.2830	0.2590	0.2361	0.2141	0.1931	0.1729	
9.33	0.7454	0.7078	0.6698	0.6317	0.5940	0.5570	0.5210	0.4863	0.4530	0.4212	0.3908	0.3618	0.3341	0.3078	0.2827	0.2587	0.2358	0.2139	0.1928	0.1726	
9.34	0.7452	0.7077	0.6696	0.6315	0.5937	0.5567	0.5208	0.4861	0.4527	0.4209	0.3905	0.3615	0.3339	0.3075	0.2824	0.2584	0.2355	0.2136	0.1926	0.1724	
9.35	0.7451	0.7075	0.6694	0.6313	0.5935	0.5565	0.5205	0.4858	0.4525	0.4206	0.3902	0.3612	0.3336	0.3073	0.2822	0.2582	0.2353	0.2133	0.1923	0.1721	
9.36	0.7449	0.7073	0.6692	0.6311	0.5933	0.5562	0.5202	0.4855	0.4522	0.4203	0.3899	0.3609	0.3333	0.3070	0.2819	0.2579	0.2350	0.2131	0.1920	0.1718	
9.37	0.7447	0.7071	0.6690	0.6309	0.5931	0.5560	0.5200	0.4853	0.4519	0.4201	0.3896	0.3606	0.3330	0.3067	0.2816	0.2576	0.2347	0.2128	0.1918	0.1716	
9.38	0.7446	0.7070	0.6688	0.6307	0.5928	0.5558	0.5197	0.4850	0.4517	0.4198	0.3894	0.3604	0.3327	0.3064	0.2813	0.2573	0.2344	0.2125	0.1915	0.1713	
9.39	0.7444	0.7068	0.6686	0.6304	0.5926	0.5555	0.5195	0.4847	0.4514	0.4195	0.3891	0.3601	0.3325	0.3061	0.2811	0.2571	0.2342	0.2122	0.1912	0.1710	
9.40	0.7443	0.7066	0.6685	0.6302	0.5924	0.5553	0.5192	0.4845	0.4511	0.4192	0.3888	0.3598	0.3322	0.3059	0.2808	0.2568	0.2339	0.2120	0.1910	0.1708	
9.41	0.7441	0.7064	0.6683	0.6300	0.5921	0.5550	0.5190	0.4842	0.4509	0.4190	0.3885	0.3595	0.3319	0.3056	0.2805	0.2565	0.2336	0.2117	0.1907	0.1705	
9.42	0.7440	0.7063	0.6681	0.6298	0.5919	0.5548	0.5187	0.4840	0.4506	0.4187	0.3883	0.3593	0.3316	0.3053	0.2802	0.2562	0.2334	0.2114	0.1904	0.1702	
9.43	0.7438	0.7061	0.6679	0.6296	0.5917	0.5545	0.5185	0.4837	0.4503	0.4184	0.3880	0.3590	0.3313	0.3050	0.2799	0.2560	0.2331	0.2110	0.1900	0.1700	
9.44	0.7437	0.7059	0.6677	0.6294	0.5915	0.5543	0.5182	0.4834	0.4501	0.4182	0.3877	0.3587	0.3311	0.3048	0.2797	0.2557	0.2328	0.2109	0.1899	0.1697	
9.45	0.7435	0.7057	0.6675	0.6292	0.5912	0.5541	0.5180	0.4832	0.4498	0.4179	0.3874	0.3584	0.3308	0.3045	0.2794	0.2554	0.2325	0.2106	0.1896	0.1695	
9.46	0.7434	0.7056	0.6673	0.6290	0.5910	0.5538	0.5177	0.4829	0.4495	0.4176	0.387										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9933	0.9931	0.9929	0.9927	0.9925	0.9924	0.9922	0.9920	0.9919	0.9918	0.9916	0.9915	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9907
0.02	0.9870	0.9866	0.9862	0.9859	0.9855	0.9852	0.9849	0.9846	0.9843	0.9841	0.9838	0.9836	0.9833	0.9831	0.9829	0.9827	0.9825	0.9823	0.9821	0.9819
0.03	0.9811	0.9805	0.9800	0.9795	0.9790	0.9785	0.9780	0.9776	0.9772	0.9768	0.9764	0.9760	0.9757	0.9753	0.9750	0.9746	0.9743	0.9740	0.9737	0.9734
0.04	0.9755	0.9747	0.9740	0.9734	0.9727	0.9721	0.9715	0.9709	0.9704	0.9698	0.9693	0.9688	0.9683	0.9678	0.9673	0.9669	0.9664	0.9660	0.9656	0.9652
0.05	0.9701	0.9692	0.9684	0.9675	0.9667	0.9660	0.9652	0.9645	0.9638	0.9631	0.9625	0.9618	0.9612	0.9606	0.9600	0.9594	0.9588	0.9582	0.9577	0.9572
0.06	0.9650	0.9639	0.9629	0.9619	0.9610	0.9601	0.9592	0.9583	0.9575	0.9567	0.9559	0.9551	0.9543	0.9536	0.9528	0.9521	0.9514	0.9507	0.9500	0.9493
0.07	0.9601	0.9589	0.9577	0.9566	0.9555	0.9544	0.9534	0.9523	0.9514	0.9504	0.9495	0.9486	0.9476	0.9467	0.9459	0.9450	0.9441	0.9433	0.9425	0.9417
0.08	0.9553	0.9539	0.9526	0.9513	0.9501	0.9489	0.9477	0.9466	0.9454	0.9443	0.9433	0.9422	0.9411	0.9401	0.9391	0.9381	0.9371	0.9361	0.9351	0.9342
0.09	0.9507	0.9492	0.9477	0.9463	0.9449	0.9436	0.9422	0.9409	0.9397	0.9384	0.9372	0.9360	0.9348	0.9336	0.9324	0.9313	0.9301	0.9290	0.9279	0.9268
0.10	0.9462	0.9446	0.9430	0.9414	0.9399	0.9384	0.9369	0.9355	0.9341	0.9327	0.9313	0.9299	0.9286	0.9273	0.9259	0.9246	0.9233	0.9221	0.9209	0.9195
0.11	0.9419	0.9401	0.9384	0.9367	0.9350	0.9333	0.9317	0.9301	0.9286	0.9271	0.9256	0.9240	0.9226	0.9211	0.9196	0.9181	0.9167	0.9152	0.9138	0.9124
0.12	0.9377	0.9358	0.9339	0.9320	0.9302	0.9284	0.9267	0.9249	0.9232	0.9216	0.9199	0.9183	0.9166	0.9150	0.9133	0.9117	0.9101	0.9085	0.9070	0.9054
0.13	0.9336	0.9315	0.9295	0.9275	0.9255	0.9236	0.9217	0.9198	0.9180	0.9162	0.9144	0.9126	0.9108	0.9090	0.9072	0.9054	0.9037	0.9019	0.9002	0.8985
0.14	0.9296	0.9273	0.9252	0.9230	0.9209	0.9189	0.9168	0.9148	0.9128	0.9109	0.9089	0.9069	0.9050	0.9031	0.9011	0.8992	0.8973	0.8954	0.8935	0.8917
0.15	0.9256	0.9233	0.9210	0.9187	0.9164	0.9142	0.9120	0.9099	0.9078	0.9056	0.9035	0.9014	0.8993	0.8972	0.8952	0.8931	0.8910	0.8890	0.8871	0.8853
0.16	0.9218	0.9193	0.9168	0.9144	0.9120	0.9097	0.9074	0.9051	0.9028	0.9005	0.8983	0.8960	0.8938	0.8915	0.8893	0.8871	0.8848	0.8826	0.8804	0.8783
0.17	0.9180	0.9154	0.9128	0.9102	0.9077	0.9052	0.9028	0.9003	0.8979	0.8955	0.8931	0.8907	0.8883	0.8859	0.8835	0.8811	0.8788	0.8764	0.8740	0.8717
0.18	0.9143	0.9116	0.9088	0.9061	0.9035	0.9009	0.8982	0.8957	0.8931	0.8905	0.8880	0.8855	0.8829	0.8804	0.8778	0.8753	0.8727	0.8702	0.8677	0.8652
0.19	0.9107	0.9078	0.9050	0.9021	0.8993	0.8966	0.8938	0.8911	0.8884	0.8857	0.8830	0.8803	0.8776	0.8749	0.8722	0.8695	0.8668	0.8642	0.8615	0.8589
0.20	0.9072	0.9042	0.9012	0.8982	0.8953	0.8924	0.8895	0.8866	0.8838	0.8809	0.8781	0.8752	0.8724	0.8695	0.8667	0.8638	0.8610	0.8582	0.8554	0.8526
0.21	0.9037	0.9006	0.8974	0.8943	0.8913	0.8882	0.8852	0.8822	0.8792	0.8762	0.8732	0.8702	0.8672	0.8642	0.8612	0.8582	0.8552	0.8522	0.8493	0.8463
0.22	0.9003	0.8970	0.8937	0.8905	0.8873	0.8841	0.8810	0.8778	0.8747	0.8715	0.8684	0.8653	0.8621	0.8590	0.8558	0.8527	0.8495	0.8464	0.8433	0.8402
0.23	0.8969	0.8935	0.8901	0.8868	0.8834	0.8801	0.8768	0.8735	0.8702	0.8669	0.8637	0.8604	0.8571	0.8538	0.8505	0.8472	0.8439	0.8406	0.8373	0.8340
0.24	0.8936	0.8900	0.8865	0.8830	0.8796	0.8761	0.8727	0.8692	0.8658	0.8624	0.8590	0.8555	0.8521	0.8486	0.8452	0.8417	0.8383	0.8348	0.8314	0.8280
0.25	0.8903	0.8866	0.8830	0.8794	0.8758	0.8722	0.8686	0.8650	0.8615	0.8579	0.8543	0.8508	0.8472	0.8436	0.8400	0.8364	0.8328	0.8292	0.8256	0.8220
0.26	0.8871	0.8833	0.8795	0.8758	0.8720	0.8683	0.8646	0.8609	0.8572	0.8535	0.8498	0.8460	0.8423	0.8386	0.8348	0.8311	0.8273	0.8236	0.8198	0.8161
0.27	0.8839	0.8800	0.8761	0.8722	0.8683	0.8645	0.8606	0.8568	0.8529	0.8491	0.8452	0.8414	0.8375	0.8336	0.8297	0.8258	0.8219	0.8180	0.8141	0.8103
0.28	0.8808	0.8767	0.8727	0.8687	0.8647	0.8607	0.8567	0.8527	0.8487	0.8448	0.8408	0.8368	0.8327	0.8287	0.8247	0.8206	0.8166	0.8125	0.8085	0.8045
0.29	0.8777	0.8735	0.8693	0.8652	0.8611	0.8569	0.8528	0.8487	0.8446	0.8405	0.8363	0.8322	0.8280	0.8239	0.8197	0.8155	0.8113	0.8071	0.8029	0.7988
0.30	0.8746	0.8703	0.8660	0.8618	0.8575	0.8533	0.8490	0.8448	0.8405	0.8363	0.8320	0.8277	0.8234	0.8191	0.8147	0.8104	0.8061	0.8017	0.7974	0.7931
0.31	0.8716	0.8672	0.8628	0.8584	0.8540	0.8496	0.8452	0.8408	0.8365	0.8321	0.8277	0.8232	0.8188	0.8143	0.8099	0.8054	0.8009	0.7964	0.7920	0.7875
0.32	0.8686	0.8641	0.8595	0.8550	0.8505	0.8460	0.8415	0.8370	0.8325	0.8279	0.8234	0.8188	0.8142	0.8096	0.8050	0.8004	0.7958	0.7912	0.7866	0.7821
0.33	0.8657	0.8610	0.8564	0.8517	0.8471	0.8424	0.8378	0.8331	0.8285	0.8238	0.8191	0.8144	0.8097	0.8050	0.8002	0.7955	0.7907	0.7860	0.7812	0.7765
0.34	0.8628	0.8580	0.8532	0.8484	0.8437	0.8389	0.8341	0.8293	0.8246	0.8198	0.8149	0.8101	0.8052	0.8004	0.7955	0.7906	0.7857	0.7808	0.7759	0.7711
0.35	0.8599	0.8550	0.8501	0.8452	0.8403	0.8354	0.8305	0.8256	0.8207	0.8157	0.8108	0.8058	0.8008	0.7958	0.7908	0.7858	0.7807	0.7757	0.7707	0.7657
0.36	0.8570	0.8520	0.8470	0.8420	0.8369	0.8319	0.8269	0.8219	0.8168	0.8118	0.8067	0.8016	0.7964	0.7913	0.7861	0.7810	0.7758	0.7706	0.7655	0.7603
0.37	0.8542	0.8490	0.8439	0.8388	0.8336	0.8285	0.8233	0.8182	0.8130	0.8078	0.8026	0.7974	0.7921	0.7868	0.7815	0.7762	0.7709	0.7656	0.7603	0.7551
0.38	0.8514	0.8461	0.8409	0.8356	0.8304	0.8251	0.8198	0.8145	0.8092	0.8039	0.7986	0.7932	0.7878	0.7824	0.7770	0.7715	0.7661	0.7607	0.7552	0.7498
0.39	0.8486	0.8432	0.8379	0.8325	0.8271	0.8217	0.8163	0.8109	0.8055	0.8000	0.7946	0.7891	0.7835	0.7780	0.7724	0.7669	0.7613	0.7557	0.7502	0.7446
0.40	0.8459	0.8404	0.8349	0.8294	0.8239	0.8184	0.8129	0.8073	0.8018	0.7962	0.7906	0.7850	0.7793	0.7736	0.7680	0.7623	0.7565	0.7509	0.7452	0.7395
0.41	0.8432	0.8376	0.8320	0.8264	0.8207	0.8151	0.8094	0.8038	0.7981	0.7924	0.7867	0.7809	0.7751	0.7693	0.7635	0.7577	0.7519	0.7460	0.7402	0.7344
0.42	0.8405	0.8348	0.8290	0.8233	0.8176	0.8118	0.8060	0.8003	0.7945	0.7886	0.7828	0.7769	0.7710	0.7651	0.7591	0.7532	0.7472	0.7413	0.7353	0.7294
0.43	0.8378	0.8320	0.8262	0.8203	0.8144	0.8086	0.8027	0.7968	0.7908	0.7849	0.7789	0.7729	0.7669	0.7608	0.7548	0.7487	0.7426	0.7365	0.7305	0.7244
0.44	0.8352	0.8292	0.8233	0.8173	0.8113	0.8054	0.7993	0.7933	0.7873	0.7812	0.7751	0.7690	0.7628	0.7566	0.7504	0.7442	0.7380	0.7318	0.7256	0.7195
0.45	0.8326	0.8265	0.8204	0.8144	0.8083	0.8022	0.7													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.7112	0.7001	0.6889	0.6777	0.6665	0.6552	0.6439	0.6326	0.6213	0.6100	0.5986	0.5873	0.5759	0.5645	0.5530	0.5416	0.5302	0.5187	0.5073	0.4958	
1.02	0.7094	0.6982	0.6869	0.6756	0.6643	0.6530	0.6417	0.6303	0.6189	0.6075	0.5961	0.5847	0.5732	0.5617	0.5502	0.5387	0.5272	0.5157	0.5042	0.4927	
1.03	0.7076	0.6963	0.6849	0.6736	0.6622	0.6508	0.6394	0.6280	0.6165	0.6051	0.5936	0.5821	0.5706	0.5590	0.5475	0.5359	0.5243	0.5127	0.5012	0.4896	
1.04	0.7057	0.6944	0.6830	0.6716	0.6601	0.6487	0.6372	0.6257	0.6142	0.6026	0.5911	0.5795	0.5679	0.5563	0.5447	0.5331	0.5214	0.5098	0.4982	0.4865	
1.05	0.7039	0.6925	0.6810	0.6695	0.6580	0.6465	0.6350	0.6234	0.6118	0.6002	0.5886	0.5770	0.5653	0.5536	0.5420	0.5303	0.5186	0.5069	0.4952	0.4834	
1.06	0.7021	0.6906	0.6791	0.6675	0.6560	0.6444	0.6328	0.6211	0.6095	0.5978	0.5861	0.5744	0.5627	0.5510	0.5392	0.5275	0.5157	0.5040	0.4922	0.4804	
1.07	0.7003	0.6888	0.6772	0.6655	0.6539	0.6422	0.6306	0.6189	0.6071	0.5954	0.5837	0.5719	0.5601	0.5483	0.5365	0.5247	0.5129	0.5011	0.4892	0.4774	
1.08	0.6985	0.6869	0.6752	0.6635	0.6518	0.6401	0.6284	0.6166	0.6048	0.5930	0.5812	0.5694	0.5576	0.5457	0.5338	0.5220	0.5101	0.4982	0.4863	0.4744	
1.09	0.6968	0.6851	0.6733	0.6616	0.6498	0.6380	0.6262	0.6144	0.6025	0.5907	0.5788	0.5669	0.5550	0.5431	0.5312	0.5192	0.5073	0.4954	0.4834	0.4714	
1.10	0.6950	0.6832	0.6714	0.6596	0.6478	0.6359	0.6240	0.6121	0.6002	0.5883	0.5764	0.5644	0.5525	0.5405	0.5285	0.5165	0.5045	0.4925	0.4805	0.4685	
1.11	0.6932	0.6814	0.6695	0.6576	0.6457	0.6338	0.6219	0.6099	0.5980	0.5860	0.5740	0.5620	0.5500	0.5379	0.5259	0.5138	0.5018	0.4897	0.4776	0.4656	
1.12	0.6915	0.6796	0.6676	0.6557	0.6437	0.6317	0.6197	0.6077	0.5957	0.5836	0.5716	0.5595	0.5474	0.5354	0.5233	0.5111	0.4990	0.4869	0.4748	0.4627	
1.13	0.6897	0.6778	0.6658	0.6537	0.6417	0.6297	0.6176	0.6055	0.5934	0.5813	0.5692	0.5571	0.5450	0.5328	0.5207	0.5085	0.4963	0.4841	0.4720	0.4598	
1.14	0.6880	0.6760	0.6639	0.6518	0.6397	0.6276	0.6155	0.6033	0.5912	0.5790	0.5669	0.5547	0.5425	0.5303	0.5181	0.5058	0.4936	0.4814	0.4691	0.4569	
1.15	0.6863	0.6742	0.6620	0.6499	0.6377	0.6256	0.6134	0.6012	0.5890	0.5768	0.5645	0.5523	0.5400	0.5278	0.5155	0.5032	0.4909	0.4786	0.4664	0.4541	
1.16	0.6846	0.6724	0.6602	0.6480	0.6358	0.6235	0.6113	0.5990	0.5868	0.5745	0.5622	0.5499	0.5376	0.5253	0.5129	0.5006	0.4883	0.4759	0.4636	0.4512	
1.17	0.6828	0.6706	0.6583	0.6461	0.6338	0.6215	0.6092	0.5969	0.5846	0.5722	0.5599	0.5475	0.5352	0.5228	0.5104	0.4980	0.4856	0.4732	0.4608	0.4484	
1.18	0.6811	0.6688	0.6565	0.6442	0.6318	0.6195	0.6071	0.5947	0.5824	0.5700	0.5576	0.5452	0.5327	0.5203	0.5079	0.4954	0.4830	0.4705	0.4581	0.4456	
1.19	0.6794	0.6671	0.6547	0.6423	0.6299	0.6175	0.6051	0.5926	0.5802	0.5677	0.5553	0.5428	0.5303	0.5179	0.5054	0.4929	0.4804	0.4679	0.4554	0.4429	
1.20	0.6778	0.6653	0.6529	0.6404	0.6280	0.6155	0.6030	0.5905	0.5780	0.5655	0.5530	0.5405	0.5279	0.5154	0.5029	0.4903	0.4778	0.4652	0.4527	0.4401	
1.21	0.6761	0.6636	0.6511	0.6386	0.6260	0.6135	0.6010	0.5884	0.5759	0.5633	0.5507	0.5382	0.5256	0.5130	0.5004	0.4878	0.4752	0.4626	0.4500	0.4374	
1.22	0.6744	0.6618	0.6493	0.6367	0.6241	0.6115	0.5989	0.5863	0.5737	0.5611	0.5485	0.5359	0.5232	0.5106	0.4979	0.4853	0.4726	0.4600	0.4473	0.4346	
1.23	0.6727	0.6601	0.6475	0.6349	0.6222	0.6096	0.5969	0.5843	0.5716	0.5589	0.5462	0.5336	0.5209	0.5082	0.4955	0.4828	0.4701	0.4574	0.4447	0.4320	
1.24	0.6711	0.6584	0.6457	0.6330	0.6203	0.6076	0.5949	0.5822	0.5695	0.5567	0.5440	0.5313	0.5185	0.5058	0.4930	0.4803	0.4675	0.4548	0.4420	0.4293	
1.25	0.6694	0.6567	0.6439	0.6312	0.6184	0.6057	0.5929	0.5801	0.5674	0.5546	0.5418	0.5290	0.5162	0.5034	0.4906	0.4778	0.4650	0.4522	0.4394	0.4266	
1.26	0.6678	0.6550	0.6422	0.6294	0.6166	0.6037	0.5909	0.5781	0.5653	0.5524	0.5396	0.5268	0.5139	0.5011	0.4882	0.4754	0.4625	0.4497	0.4368	0.4240	
1.27	0.6661	0.6533	0.6404	0.6276	0.6147	0.6018	0.5889	0.5761	0.5632	0.5503	0.5374	0.5245	0.5116	0.4987	0.4858	0.4729	0.4600	0.4471	0.4342	0.4213	
1.28	0.6645	0.6516	0.6387	0.6257	0.6128	0.5999	0.5870	0.5740	0.5611	0.5482	0.5352	0.5223	0.5094	0.4964	0.4835	0.4705	0.4576	0.4446	0.4317	0.4187	
1.29	0.6629	0.6499	0.6369	0.6240	0.6110	0.5980	0.5850	0.5720	0.5590	0.5461	0.5331	0.5201	0.5071	0.4941	0.4811	0.4681	0.4551	0.4421	0.4291	0.4161	
1.30	0.6613	0.6482	0.6352	0.6222	0.6091	0.5961	0.5831	0.5700	0.5570	0.5440	0.5309	0.5179	0.5048	0.4918	0.4788	0.4657	0.4527	0.4396	0.4266	0.4136	
1.31	0.6597	0.6466	0.6335	0.6204	0.6073	0.5942	0.5811	0.5680	0.5549	0.5419	0.5288	0.5157	0.5026	0.4895	0.4764	0.4633	0.4503	0.4372	0.4241	0.4110	
1.32	0.6580	0.6449	0.6318	0.6186	0.6055	0.5923	0.5792	0.5661	0.5529	0.5398	0.5266	0.5135	0.5004	0.4872	0.4741	0.4610	0.4479	0.4347	0.4216	0.4085	
1.33	0.6565	0.6432	0.6300	0.6169	0.6037	0.5905	0.5773	0.5641	0.5509	0.5377	0.5245	0.5113	0.4982	0.4850	0.4718	0.4586	0.4454	0.4323	0.4191	0.4059	
1.34	0.6549	0.6416	0.6283	0.6151	0.6018	0.5886	0.5754	0.5621	0.5489	0.5356	0.5224	0.5092	0.4960	0.4827	0.4695	0.4563	0.4431	0.4298	0.4166	0.4034	
1.35	0.6533	0.6400	0.6267	0.6133	0.6000	0.5868	0.5735	0.5602	0.5469	0.5336	0.5203	0.5070	0.4938	0.4805	0.4672	0.4540	0.4407	0.4274	0.4142	0.4009	
1.36	0.6517	0.6383	0.6250	0.6116	0.5983	0.5849	0.5716	0.5582	0.5449	0.5316	0.5182	0.5049	0.4916	0.4783	0.4650	0.4517	0.4384	0.4250	0.4117	0.3984	
1.37	0.6501	0.6367	0.6233	0.6099	0.5965	0.5831	0.5697	0.5563	0.5429	0.5295	0.5162	0.5028	0.4894	0.4761	0.4627	0.4494	0.4360	0.4227	0.4093	0.3960	
1.38	0.6486	0.6351	0.6216	0.6082	0.5947	0.5813	0.5678	0.5544	0.5409	0.5275	0.5141	0.5007	0.4873	0.4739	0.4605	0.4471	0.4337	0.4203	0.4069	0.3935	
1.39	0.6470	0.6335	0.6200	0.6064	0.5929	0.5794	0.5659	0.5525	0.5390	0.5255	0.5121	0.4986	0.4851	0.4717	0.4583	0.4448	0.4314	0.4180	0.4045	0.3911	
1.40	0.6455	0.6319	0.6183	0.6047	0.5912	0.5776	0.5641	0.5506	0.5370	0.5235	0.5100	0.4965	0.4830	0.4695	0.4560	0.4426	0.4291	0.4156	0.4022	0.3887	
1.41	0.6439	0.6303	0.6167	0.6030	0.5894	0.5758	0.5622	0.5487	0.5351	0.5215	0.5080	0.4944	0.4809	0.4674	0.4538	0.4403	0.4268	0.4133	0.3998	0.3863	
1.42	0.6424	0.6287	0.6150	0.6013	0.5877	0.5740	0.5604	0.5468	0.5332	0.5196	0.5060	0.4924	0.4788	0.4652	0.4517	0.4381	0.4245	0.4110	0.3974	0.3839	
1.43	0.6409	0.6271	0.6134	0.5997	0.5860	0.5723	0.5586	0.5449	0.5312	0.5176	0.5040	0.4903	0.4767	0.4631	0.4495	0.4359	0.4223	0.4087	0.3951	0.3815	
1.44	0.6393	0.6255	0.6117	0.5980	0.5842	0.5705	0.5568	0.5430	0.5293	0.5156	0.5020	0.4883	0.4746	0.4610	0.4473	0.4337	0.4200	0.4064	0.3928	0.3792	
1.45	0.6378	0.6240	0.6101	0.5963	0.5825	0.5687	0.5550	0.5412	0.5274	0.5137	0.5000	0.4863	0.4726	0.4589	0.4452	0.4315	0.4178	0.4042	0.3905	0.3768	
1.46	0.6363	0.6224	0.6085	0.5946	0.5808	0.5670	0.5531	0.5393	0.5255	0											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.5615	0.5453	0.5292	0.5132	0.4973	0.4814	0.4657	0.4500	0.4343	0.4188	0.4032	0.3878	0.3724	0.3571	0.3418	0.3265	0.3114	0.2962	0.2811	0.2660
2.02	0.5602	0.5440	0.5279	0.5119	0.4959	0.4801	0.4643	0.4485	0.4329	0.4173	0.4017	0.3863	0.3709	0.3555	0.3402	0.3249	0.3097	0.2946	0.2795	0.2644
2.03	0.5590	0.5428	0.5266	0.5106	0.4946	0.4787	0.4629	0.4471	0.4314	0.4158	0.4002	0.3848	0.3693	0.3539	0.3386	0.3233	0.3081	0.2929	0.2778	0.2627
2.04	0.5578	0.5415	0.5253	0.5093	0.4932	0.4773	0.4615	0.4457	0.4300	0.4143	0.3988	0.3832	0.3678	0.3524	0.3370	0.3218	0.3065	0.2913	0.2762	0.2611
2.05	0.5566	0.5403	0.5241	0.5079	0.4919	0.4760	0.4601	0.4443	0.4286	0.4129	0.3973	0.3817	0.3663	0.3508	0.3355	0.3202	0.3049	0.2897	0.2745	0.2594
2.06	0.5554	0.5390	0.5228	0.5066	0.4906	0.4746	0.4587	0.4429	0.4271	0.4114	0.3958	0.3802	0.3647	0.3493	0.3339	0.3186	0.3033	0.2881	0.2729	0.2578
2.07	0.5542	0.5378	0.5215	0.5053	0.4893	0.4733	0.4573	0.4415	0.4257	0.4100	0.3943	0.3787	0.3632	0.3478	0.3324	0.3170	0.3018	0.2865	0.2713	0.2562
2.08	0.5530	0.5366	0.5203	0.5041	0.4879	0.4719	0.4560	0.4401	0.4243	0.4085	0.3929	0.3773	0.3617	0.3463	0.3308	0.3155	0.3002	0.2849	0.2697	0.2545
2.09	0.5518	0.5353	0.5190	0.5028	0.4866	0.4706	0.4546	0.4387	0.4229	0.4071	0.3914	0.3758	0.3602	0.3447	0.3293	0.3139	0.2986	0.2833	0.2681	0.2529
2.10	0.5506	0.5341	0.5178	0.5015	0.4853	0.4692	0.4532	0.4373	0.4215	0.4057	0.3900	0.3743	0.3587	0.3432	0.3278	0.3124	0.2971	0.2818	0.2665	0.2513
2.11	0.5494	0.5329	0.5165	0.5002	0.4840	0.4679	0.4519	0.4359	0.4201	0.4042	0.3885	0.3729	0.3573	0.3417	0.3263	0.3109	0.2955	0.2802	0.2650	0.2497
2.12	0.5482	0.5317	0.5153	0.4989	0.4827	0.4666	0.4505	0.4346	0.4187	0.4028	0.3871	0.3714	0.3558	0.3402	0.3248	0.3093	0.2940	0.2786	0.2634	0.2482
2.13	0.5470	0.5305	0.5140	0.4977	0.4814	0.4653	0.4492	0.4332	0.4173	0.4014	0.3856	0.3699	0.3543	0.3388	0.3233	0.3078	0.2924	0.2771	0.2618	0.2466
2.14	0.5459	0.5293	0.5128	0.4964	0.4801	0.4639	0.4478	0.4318	0.4159	0.3999	0.3842	0.3685	0.3529	0.3373	0.3218	0.3063	0.2909	0.2756	0.2603	0.2450
2.15	0.5447	0.5281	0.5116	0.4951	0.4788	0.4626	0.4465	0.4305	0.4145	0.3986	0.3828	0.3671	0.3514	0.3358	0.3203	0.3048	0.2894	0.2740	0.2587	0.2435
2.16	0.5435	0.5269	0.5103	0.4939	0.4776	0.4613	0.4452	0.4291	0.4131	0.3972	0.3814	0.3656	0.3500	0.3343	0.3188	0.3033	0.2879	0.2725	0.2572	0.2419
2.17	0.5424	0.5257	0.5091	0.4926	0.4763	0.4600	0.4439	0.4278	0.4118	0.3958	0.3800	0.3642	0.3485	0.3329	0.3173	0.3018	0.2864	0.2710	0.2557	0.2404
2.18	0.5412	0.5245	0.5079	0.4914	0.4750	0.4587	0.4425	0.4264	0.4104	0.3945	0.3786	0.3628	0.3471	0.3314	0.3159	0.3003	0.2849	0.2695	0.2541	0.2388
2.19	0.5400	0.5233	0.5067	0.4902	0.4738	0.4574	0.4412	0.4251	0.4091	0.3931	0.3772	0.3614	0.3456	0.3300	0.3144	0.2989	0.2834	0.2680	0.2526	0.2373
2.20	0.5389	0.5221	0.5055	0.4889	0.4725	0.4562	0.4399	0.4238	0.4077	0.3917	0.3758	0.3600	0.3442	0.3285	0.3129	0.2974	0.2819	0.2665	0.2511	0.2358
2.21	0.5377	0.5209	0.5043	0.4877	0.4712	0.4549	0.4386	0.4225	0.4064	0.3904	0.3744	0.3586	0.3428	0.3271	0.3115	0.2959	0.2804	0.2650	0.2496	0.2343
2.22	0.5366	0.5198	0.5031	0.4865	0.4700	0.4536	0.4373	0.4211	0.4050	0.3890	0.3730	0.3572	0.3414	0.3257	0.3101	0.2945	0.2790	0.2635	0.2481	0.2328
2.23	0.5354	0.5186	0.5019	0.4852	0.4687	0.4523	0.4360	0.4198	0.4037	0.3876	0.3717	0.3558	0.3400	0.3243	0.3086	0.2930	0.2775	0.2621	0.2467	0.2313
2.24	0.5343	0.5174	0.5007	0.4840	0.4675	0.4511	0.4348	0.4185	0.4024	0.3863	0.3703	0.3544	0.3386	0.3229	0.3072	0.2916	0.2761	0.2606	0.2452	0.2298
2.25	0.5332	0.5163	0.4995	0.4828	0.4663	0.4498	0.4335	0.4172	0.4010	0.3850	0.3690	0.3530	0.3372	0.3215	0.3058	0.2902	0.2746	0.2591	0.2437	0.2284
2.26	0.5320	0.5151	0.4983	0.4816	0.4650	0.4486	0.4322	0.4159	0.3997	0.3836	0.3676	0.3517	0.3358	0.3201	0.3044	0.2887	0.2732	0.2577	0.2423	0.2269
2.27	0.5309	0.5139	0.4971	0.4804	0.4638	0.4473	0.4309	0.4146	0.3984	0.3823	0.3663	0.3503	0.3345	0.3187	0.3030	0.2873	0.2718	0.2563	0.2408	0.2254
2.28	0.5298	0.5128	0.4959	0.4792	0.4626	0.4461	0.4297	0.4133	0.3971	0.3810	0.3649	0.3490	0.3331	0.3173	0.3016	0.2859	0.2703	0.2548	0.2394	0.2240
2.29	0.5287	0.5117	0.4948	0.4780	0.4614	0.4448	0.4284	0.4121	0.3958	0.3797	0.3636	0.3476	0.3317	0.3159	0.3002	0.2845	0.2689	0.2534	0.2379	0.2225
2.30	0.5276	0.5105	0.4936	0.4768	0.4601	0.4436	0.4271	0.4108	0.3945	0.3783	0.3623	0.3463	0.3304	0.3145	0.2988	0.2831	0.2675	0.2520	0.2365	0.2211
2.31	0.5264	0.5094	0.4924	0.4756	0.4589	0.4424	0.4259	0.4095	0.3932	0.3770	0.3609	0.3449	0.3290	0.3132	0.2974	0.2817	0.2661	0.2506	0.2351	0.2197
2.32	0.5253	0.5082	0.4913	0.4744	0.4577	0.4411	0.4246	0.4082	0.3919	0.3757	0.3596	0.3436	0.3277	0.3118	0.2960	0.2803	0.2647	0.2492	0.2337	0.2182
2.33	0.5242	0.5071	0.4901	0.4733	0.4565	0.4399	0.4234	0.4070	0.3907	0.3744	0.3583	0.3423	0.3263	0.3104	0.2947	0.2790	0.2633	0.2478	0.2323	0.2168
2.34	0.5231	0.5060	0.4890	0.4721	0.4553	0.4387	0.4222	0.4057	0.3894	0.3731	0.3570	0.3409	0.3250	0.3091	0.2933	0.2776	0.2619	0.2464	0.2309	0.2154
2.35	0.5220	0.5049	0.4879	0.4709	0.4541	0.4375	0.4209	0.4045	0.3881	0.3719	0.3557	0.3396	0.3236	0.3078	0.2920	0.2762	0.2606	0.2450	0.2295	0.2140
2.36	0.5209	0.5037	0.4867	0.4697	0.4529	0.4363	0.4197	0.4032	0.3869	0.3706	0.3544	0.3383	0.3223	0.3064	0.2906	0.2749	0.2592	0.2436	0.2281	0.2126
2.37	0.5198	0.5026	0.4855	0.4686	0.4518	0.4351	0.4185	0.4020	0.3856	0.3693	0.3531	0.3370	0.3210	0.3051	0.2893	0.2735	0.2578	0.2422	0.2267	0.2112
2.38	0.5188	0.5015	0.4844	0.4674	0.4506	0.4339	0.4173	0.4008	0.3844	0.3680	0.3518	0.3357	0.3197	0.3038	0.2879	0.2722	0.2565	0.2409	0.2253	0.2099
2.39	0.5177	0.5004	0.4833	0.4663	0.4494	0.4327	0.4160	0.3995	0.3831	0.3668	0.3505	0.3344	0.3184	0.3025	0.2866	0.2708	0.2551	0.2395	0.2240	0.2085
2.40	0.5166	0.4993	0.4821	0.4651	0.4482	0.4315	0.4148	0.3983	0.3819	0.3655	0.3493	0.3331	0.3171	0.3011	0.2853	0.2695	0.2538	0.2382	0.2226	0.2071
2.41	0.5155	0.4982	0.4810	0.4640	0.4471	0.4303	0.4136	0.3971	0.3806	0.3643	0.3480	0.3319	0.3158	0.2998	0.2840	0.2682	0.2525	0.2368	0.2213	0.2058
2.42	0.5144	0.4971	0.4799	0.4628	0.4459	0.4291	0.4124	0.3959	0.3794	0.3630	0.3467	0.3306	0.3145	0.2985	0.2827	0.2669	0.2511	0.2355	0.2199	0.2044
2.43	0.5134	0.4960	0.4788	0.4617	0.4448	0.4279	0.4112	0.3946	0.3782	0.3618	0.3455	0.3293	0.3132	0.2972	0.2813	0.2655	0.2498	0.2342	0.2186	0.2031
2.44	0.5123	0.4949	0.4777	0.4606	0.4436	0.4268	0.4100	0.3934	0.3769	0.3605	0.3442	0.3280	0.3119	0.2960	0.2800	0.2642	0.2485	0.2328	0.2172	0.2017
2.45	0.5112	0.4938	0.4766	0.4594	0.4424	0.4256	0.4089	0.3922	0.3757	0.3593	0.3430	0.3268	0.3107	0.2947	0.2788	0.2629	0.2472	0.2315	0.2159	0.2004
2.46	0.5102	0.4927	0.4754	0.4583	0.4413	0.4244	0.4													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
3.01	0.4566	0.4381	0.4198	0.4018	0.3839	0.3663	0.3488	0.3315	0.3144	0.2974	0.2805	0.2638	0.2473	0.2309	0.2147	0.1986	0.1826	0.1667	0.1510	0.1354
3.02	0.4557	0.4372	0.4189	0.4008	0.3830	0.3653	0.3478	0.3305	0.3134	0.2964	0.2795	0.2628	0.2463	0.2299	0.2137	0.1976	0.1816	0.1657	0.1500	0.1344
3.03	0.4548	0.4363	0.4180	0.3999	0.3820	0.3644	0.3469	0.3296	0.3124	0.2954	0.2785	0.2618	0.2453	0.2289	0.2127	0.1966	0.1806	0.1647	0.1490	0.1334
3.04	0.4539	0.4354	0.4171	0.3990	0.3811	0.3634	0.3459	0.3286	0.3114	0.2944	0.2775	0.2608	0.2443	0.2279	0.2117	0.1955	0.1796	0.1637	0.1480	0.1324
3.05	0.4530	0.4345	0.4161	0.3980	0.3802	0.3625	0.3450	0.3276	0.3104	0.2934	0.2765	0.2598	0.2433	0.2269	0.2107	0.1945	0.1786	0.1627	0.1470	0.1314
3.06	0.4521	0.4336	0.4152	0.3971	0.3792	0.3615	0.3440	0.3267	0.3095	0.2924	0.2756	0.2589	0.2423	0.2259	0.2097	0.1935	0.1776	0.1617	0.1460	0.1304
3.07	0.4513	0.4327	0.4143	0.3962	0.3783	0.3606	0.3430	0.3257	0.3085	0.2915	0.2746	0.2579	0.2413	0.2249	0.2087	0.1926	0.1766	0.1607	0.1450	0.1294
3.08	0.4504	0.4318	0.4134	0.3953	0.3774	0.3596	0.3421	0.3247	0.3075	0.2905	0.2736	0.2569	0.2403	0.2239	0.2077	0.1916	0.1756	0.1597	0.1440	0.1285
3.09	0.4495	0.4309	0.4125	0.3944	0.3764	0.3587	0.3411	0.3238	0.3066	0.2895	0.2726	0.2559	0.2394	0.2230	0.2067	0.1906	0.1746	0.1588	0.1430	0.1275
3.10	0.4486	0.4300	0.4116	0.3934	0.3755	0.3578	0.3402	0.3228	0.3056	0.2886	0.2717	0.2549	0.2384	0.2220	0.2057	0.1896	0.1736	0.1578	0.1421	0.1266
3.11	0.4477	0.4291	0.4107	0.3925	0.3746	0.3568	0.3393	0.3219	0.3047	0.2876	0.2707	0.2540	0.2374	0.2210	0.2047	0.1886	0.1726	0.1568	0.1411	0.1256
3.12	0.4469	0.4282	0.4098	0.3916	0.3737	0.3559	0.3383	0.3209	0.3037	0.2866	0.2697	0.2530	0.2364	0.2200	0.2038	0.1876	0.1717	0.1558	0.1401	0.1247
3.13	0.4460	0.4273	0.4089	0.3907	0.3727	0.3550	0.3374	0.3200	0.3028	0.2857	0.2688	0.2520	0.2355	0.2191	0.2028	0.1867	0.1707	0.1549	0.1391	0.1238
3.14	0.4451	0.4265	0.4080	0.3898	0.3718	0.3540	0.3365	0.3191	0.3018	0.2847	0.2678	0.2511	0.2345	0.2181	0.2018	0.1857	0.1697	0.1539	0.1382	0.1228
3.15	0.4443	0.4256	0.4071	0.3889	0.3709	0.3531	0.3355	0.3181	0.3008	0.2838	0.2669	0.2501	0.2336	0.2171	0.2009	0.1848	0.1688	0.1529	0.1372	0.1219
3.16	0.4434	0.4247	0.4062	0.3880	0.3700	0.3522	0.3346	0.3172	0.2999	0.2828	0.2659	0.2492	0.2326	0.2162	0.1999	0.1838	0.1678	0.1520	0.1363	0.1210
3.17	0.4426	0.4238	0.4054	0.3871	0.3691	0.3513	0.3337	0.3163	0.2990	0.2819	0.2650	0.2482	0.2316	0.2152	0.1990	0.1828	0.1669	0.1510	0.1353	0.1201
3.18	0.4417	0.4230	0.4045	0.3862	0.3682	0.3504	0.3328	0.3153	0.2981	0.2810	0.2640	0.2473	0.2307	0.2143	0.1980	0.1819	0.1659	0.1501	0.1344	0.1192
3.19	0.4408	0.4221	0.4036	0.3853	0.3673	0.3495	0.3319	0.3144	0.2971	0.2800	0.2631	0.2463	0.2298	0.2133	0.1971	0.1810	0.1650	0.1491	0.1334	0.1183
3.20	0.4400	0.4212	0.4027	0.3844	0.3664	0.3486	0.3309	0.3135	0.2962	0.2791	0.2622	0.2454	0.2288	0.2124	0.1961	0.1800	0.1640	0.1482	0.1325	0.1175
3.21	0.4391	0.4204	0.4018	0.3836	0.3655	0.3477	0.3300	0.3126	0.2953	0.2782	0.2612	0.2445	0.2279	0.2115	0.1952	0.1791	0.1631	0.1473	0.1316	0.1166
3.22	0.4383	0.4195	0.4010	0.3827	0.3646	0.3468	0.3291	0.3117	0.2944	0.2772	0.2603	0.2435	0.2270	0.2105	0.1943	0.1781	0.1622	0.1463	0.1306	0.1158
3.23	0.4375	0.4186	0.4001	0.3818	0.3637	0.3459	0.3282	0.3107	0.2935	0.2763	0.2594	0.2426	0.2260	0.2096	0.1933	0.1772	0.1612	0.1454	0.1297	0.1149
3.24	0.4366	0.4178	0.3992	0.3809	0.3628	0.3450	0.3273	0.3098	0.2925	0.2754	0.2585	0.2417	0.2251	0.2087	0.1924	0.1763	0.1603	0.1445	0.1288	0.1141
3.25	0.4358	0.4169	0.3984	0.3800	0.3620	0.3441	0.3264	0.3089	0.2916	0.2745	0.2575	0.2408	0.2242	0.2077	0.1915	0.1754	0.1594	0.1436	0.1278	0.1132
3.26	0.4349	0.4161	0.3975	0.3792	0.3611	0.3432	0.3255	0.3080	0.2907	0.2736	0.2566	0.2399	0.2233	0.2068	0.1906	0.1744	0.1585	0.1426	0.1269	0.1124
3.27	0.4341	0.4152	0.3966	0.3783	0.3602	0.3423	0.3246	0.3071	0.2898	0.2727	0.2557	0.2389	0.2223	0.2059	0.1896	0.1735	0.1576	0.1417	0.1260	0.1116
3.28	0.4333	0.4144	0.3958	0.3774	0.3593	0.3414	0.3237	0.3062	0.2889	0.2718	0.2548	0.2380	0.2214	0.2050	0.1887	0.1726	0.1566	0.1408	0.1251	0.1108
3.29	0.4324	0.4135	0.3949	0.3766	0.3585	0.3406	0.3229	0.3053	0.2880	0.2709	0.2539	0.2371	0.2205	0.2041	0.1878	0.1717	0.1557	0.1399	0.1242	0.1100
3.30	0.4316	0.4127	0.3941	0.3757	0.3576	0.3397	0.3220	0.3045	0.2871	0.2700	0.2530	0.2362	0.2196	0.2032	0.1869	0.1708	0.1548	0.1390	0.1233	0.1092
3.31	0.4308	0.4119	0.3932	0.3749	0.3567	0.3388	0.3211	0.3036	0.2862	0.2691	0.2521	0.2353	0.2187	0.2023	0.1860	0.1699	0.1539	0.1381	0.1224	0.1084
3.32	0.4299	0.4110	0.3924	0.3740	0.3559	0.3379	0.3202	0.3027	0.2853	0.2682	0.2512	0.2344	0.2178	0.2014	0.1851	0.1689	0.1530	0.1372	0.1215	0.1076
3.33	0.4291	0.4102	0.3915	0.3731	0.3550	0.3371	0.3193	0.3018	0.2845	0.2673	0.2503	0.2335	0.2169	0.2005	0.1842	0.1681	0.1521	0.1363	0.1207	0.1068
3.34	0.4283	0.4094	0.3907	0.3723	0.3541	0.3362	0.3185	0.3009	0.2836	0.2664	0.2494	0.2326	0.2160	0.1996	0.1833	0.1672	0.1513	0.1355	0.1198	0.1060
3.35	0.4275	0.4085	0.3899	0.3714	0.3533	0.3353	0.3176	0.3001	0.2827	0.2655	0.2485	0.2317	0.2151	0.1987	0.1824	0.1663	0.1504	0.1346	0.1189	0.1053
3.36	0.4267	0.4077	0.3890	0.3706	0.3524	0.3345	0.3167	0.2992	0.2818	0.2646	0.2477	0.2309	0.2143	0.1978	0.1815	0.1654	0.1495	0.1337	0.1181	0.1045
3.37	0.4259	0.4069	0.3882	0.3698	0.3516	0.3336	0.3159	0.2983	0.2810	0.2638	0.2468	0.2300	0.2134	0.1969	0.1807	0.1646	0.1486	0.1328	0.1172	0.1038
3.38	0.4250	0.4061	0.3874	0.3689	0.3507	0.3327	0.3150	0.2974	0.2801	0.2629	0.2459	0.2291	0.2125	0.1961	0.1798	0.1637	0.1477	0.1319	0.1163	0.1030
3.39	0.4242	0.4052	0.3865	0.3681	0.3499	0.3319	0.3141	0.2966	0.2792	0.2620	0.2450	0.2282	0.2116	0.1952	0.1789	0.1628	0.1469	0.1311	0.1155	0.1023
3.40	0.4234	0.4044	0.3857	0.3672	0.3490	0.3310	0.3133	0.2957	0.2783	0.2612	0.2442	0.2274	0.2107	0.1943	0.1780	0.1619	0.1460	0.1302	0.1147	0.1015
3.41	0.4226	0.4036	0.3849	0.3664	0.3482	0.3302	0.3124	0.2949	0.2775	0.2603	0.2433	0.2265	0.2099	0.1934	0.1772	0.1611	0.1451	0.1294	0.1138	0.1008
3.42	0.4218	0.4028	0.3841	0.3656	0.3473	0.3294	0.3116	0.2940	0.2766	0.2594	0.2424	0.2256	0.2090	0.1926	0.1763	0.1602	0.1443	0.1285	0.1130	0.1001
3.43	0.4210	0.4020	0.3832	0.3647	0.3465	0.3285	0.3107	0.2932	0.2758	0.2586	0.2416	0.2248	0.2081	0.1917	0.1754	0.1594	0.1434	0.1276	0.1122	0.0994
3.44	0.4202	0.4012	0.3824	0.3639	0.3457	0.3277	0.3099	0.2923	0.2749	0.2577	0.2407	0.2239	0.2073	0.1908	0.1746	0.1585	0.1426	0.1268	0.1114	0.0987
3.45	0.4194	0.4004	0.3816	0.3631	0.3448	0.3268	0.3090	0.2915	0.2741	0.2569	0.2398	0.2230	0.2064	0.1900	0.1737	0.1576	0.1417	0.1259	0.1106	0.0980
3.46	0.4186	0.3996	0.3808	0.3623	0.3440	0.3260	0.3													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.3779	0.3584	0.3393	0.3204	0.3019	0.2837	0.2657	0.2480	0.2305	0.2132	0.1962	0.1795	0.1629	0.1466	0.1305	0.1146	0.0989	0.0856	0.0750	0.0659
4.02	0.3773	0.3577	0.3386	0.3197	0.3012	0.2830	0.2650	0.2473	0.2298	0.2125	0.1955	0.1787	0.1622	0.1459	0.1298	0.1139	0.0982	0.0850	0.0745	0.0654
4.03	0.3766	0.3570	0.3379	0.3190	0.3005	0.2822	0.2643	0.2466	0.2291	0.2118	0.1948	0.1780	0.1615	0.1452	0.1291	0.1132	0.0976	0.0845	0.0740	0.0650
4.04	0.3759	0.3563	0.3372	0.3183	0.2998	0.2815	0.2636	0.2458	0.2284	0.2111	0.1941	0.1773	0.1608	0.1445	0.1284	0.1125	0.0969	0.0839	0.0735	0.0645
4.05	0.3752	0.3557	0.3365	0.3176	0.2991	0.2808	0.2629	0.2451	0.2277	0.2104	0.1934	0.1766	0.1601	0.1438	0.1277	0.1119	0.0962	0.0833	0.0730	0.0641
4.06	0.3745	0.3550	0.3358	0.3169	0.2984	0.2801	0.2622	0.2444	0.2270	0.2097	0.1927	0.1759	0.1594	0.1431	0.1270	0.1112	0.0956	0.0828	0.0725	0.0636
4.07	0.3738	0.3543	0.3351	0.3162	0.2977	0.2794	0.2615	0.2437	0.2263	0.2090	0.1920	0.1752	0.1587	0.1424	0.1264	0.1105	0.0949	0.0822	0.0720	0.0632
4.08	0.3732	0.3536	0.3344	0.3155	0.2970	0.2787	0.2608	0.2430	0.2256	0.2083	0.1913	0.1745	0.1580	0.1417	0.1257	0.1098	0.0943	0.0817	0.0715	0.0627
4.09	0.3725	0.3529	0.3337	0.3148	0.2963	0.2780	0.2601	0.2423	0.2249	0.2076	0.1906	0.1739	0.1573	0.1411	0.1250	0.1091	0.0936	0.0812	0.0710	0.0623
4.10	0.3718	0.3522	0.3330	0.3142	0.2956	0.2773	0.2594	0.2416	0.2242	0.2069	0.1899	0.1732	0.1567	0.1404	0.1243	0.1085	0.0930	0.0806	0.0705	0.0619
4.11	0.3711	0.3516	0.3323	0.3135	0.2949	0.2767	0.2587	0.2410	0.2235	0.2062	0.1892	0.1725	0.1560	0.1397	0.1236	0.1078	0.0924	0.0801	0.0701	0.0614
4.12	0.3705	0.3509	0.3317	0.3128	0.2942	0.2760	0.2580	0.2403	0.2228	0.2055	0.1885	0.1718	0.1553	0.1390	0.1230	0.1071	0.0918	0.0796	0.0696	0.0610
4.13	0.3698	0.3502	0.3310	0.3121	0.2935	0.2753	0.2573	0.2396	0.2221	0.2048	0.1879	0.1711	0.1546	0.1383	0.1223	0.1065	0.0911	0.0790	0.0691	0.0606
4.14	0.3691	0.3495	0.3303	0.3114	0.2929	0.2746	0.2566	0.2389	0.2214	0.2042	0.1872	0.1704	0.1539	0.1377	0.1216	0.1058	0.0905	0.0785	0.0687	0.0602
4.15	0.3684	0.3489	0.3296	0.3107	0.2922	0.2739	0.2559	0.2382	0.2207	0.2035	0.1865	0.1698	0.1533	0.1370	0.1210	0.1051	0.0899	0.0779	0.0682	0.0597
4.16	0.3678	0.3482	0.3289	0.3101	0.2915	0.2732	0.2552	0.2375	0.2200	0.2028	0.1858	0.1691	0.1526	0.1363	0.1203	0.1045	0.0893	0.0775	0.0677	0.0593
4.17	0.3671	0.3475	0.3283	0.3094	0.2908	0.2725	0.2546	0.2368	0.2194	0.2021	0.1851	0.1684	0.1519	0.1357	0.1196	0.1038	0.0887	0.0770	0.0673	0.0589
4.18	0.3665	0.3468	0.3276	0.3087	0.2901	0.2719	0.2539	0.2362	0.2187	0.2014	0.1845	0.1677	0.1512	0.1350	0.1190	0.1032	0.0881	0.0765	0.0668	0.0585
4.19	0.3658	0.3462	0.3269	0.3080	0.2895	0.2712	0.2532	0.2355	0.2180	0.2008	0.1838	0.1671	0.1506	0.1343	0.1183	0.1025	0.0875	0.0760	0.0664	0.0581
4.20	0.3651	0.3455	0.3263	0.3074	0.2888	0.2705	0.2525	0.2348	0.2173	0.2001	0.1831	0.1664	0.1499	0.1337	0.1177	0.1019	0.0870	0.0755	0.0659	0.0577
4.21	0.3645	0.3448	0.3256	0.3067	0.2881	0.2698	0.2519	0.2341	0.2167	0.1994	0.1824	0.1657	0.1493	0.1330	0.1170	0.1012	0.0864	0.0750	0.0655	0.0573
4.22	0.3638	0.3442	0.3249	0.3060	0.2874	0.2692	0.2512	0.2335	0.2160	0.1988	0.1818	0.1651	0.1486	0.1324	0.1164	0.1006	0.0858	0.0745	0.0651	0.0569
4.23	0.3632	0.3435	0.3243	0.3054	0.2868	0.2685	0.2505	0.2328	0.2153	0.1981	0.1811	0.1644	0.1479	0.1317	0.1157	0.0999	0.0853	0.0740	0.0646	0.0565
4.24	0.3625	0.3429	0.3236	0.3047	0.2861	0.2678	0.2498	0.2321	0.2147	0.1974	0.1805	0.1637	0.1473	0.1311	0.1151	0.0993	0.0847	0.0735	0.0642	0.0561
4.25	0.3619	0.3422	0.3229	0.3040	0.2854	0.2672	0.2492	0.2315	0.2140	0.1968	0.1798	0.1631	0.1466	0.1304	0.1144	0.0986	0.0842	0.0730	0.0638	0.0557
4.26	0.3612	0.3416	0.3223	0.3034	0.2848	0.2665	0.2485	0.2308	0.2133	0.1961	0.1791	0.1624	0.1460	0.1298	0.1138	0.0980	0.0836	0.0726	0.0633	0.0553
4.27	0.3606	0.3409	0.3216	0.3027	0.2841	0.2658	0.2478	0.2301	0.2127	0.1954	0.1785	0.1618	0.1453	0.1291	0.1131	0.0974	0.0831	0.0721	0.0629	0.0550
4.28	0.3599	0.3403	0.3210	0.3020	0.2835	0.2652	0.2472	0.2295	0.2120	0.1948	0.1778	0.1611	0.1447	0.1285	0.1125	0.0967	0.0825	0.0716	0.0625	0.0546
4.29	0.3593	0.3396	0.3203	0.3014	0.2828	0.2645	0.2465	0.2288	0.2113	0.1941	0.1772	0.1605	0.1440	0.1278	0.1119	0.0961	0.0820	0.0711	0.0621	0.0542
4.30	0.3586	0.3390	0.3197	0.3007	0.2821	0.2639	0.2459	0.2282	0.2107	0.1935	0.1765	0.1598	0.1434	0.1272	0.1112	0.0955	0.0814	0.0707	0.0617	0.0538
4.31	0.3580	0.3383	0.3190	0.3001	0.2815	0.2632	0.2452	0.2275	0.2100	0.1928	0.1759	0.1592	0.1427	0.1265	0.1106	0.0949	0.0809	0.0702	0.0612	0.0535
4.32	0.3573	0.3377	0.3184	0.2994	0.2808	0.2625	0.2446	0.2268	0.2094	0.1922	0.1752	0.1585	0.1421	0.1259	0.1100	0.0942	0.0804	0.0698	0.0608	0.0531
4.33	0.3567	0.3370	0.3177	0.2988	0.2802	0.2619	0.2439	0.2262	0.2087	0.1915	0.1746	0.1579	0.1415	0.1253	0.1093	0.0936	0.0799	0.0693	0.0604	0.0527
4.34	0.3561	0.3364	0.3171	0.2981	0.2795	0.2612	0.2433	0.2255	0.2081	0.1909	0.1739	0.1573	0.1408	0.1246	0.1087	0.0930	0.0794	0.0689	0.0600	0.0524
4.35	0.3554	0.3357	0.3164	0.2975	0.2789	0.2606	0.2426	0.2249	0.2074	0.1902	0.1733	0.1566	0.1402	0.1240	0.1081	0.0924	0.0789	0.0684	0.0596	0.0520
4.36	0.3548	0.3351	0.3158	0.2968	0.2782	0.2600	0.2420	0.2243	0.2068	0.1896	0.1727	0.1560	0.1396	0.1234	0.1075	0.0918	0.0783	0.0680	0.0592	0.0516
4.37	0.3541	0.3345	0.3152	0.2962	0.2776	0.2593	0.2413	0.2236	0.2062	0.1890	0.1720	0.1553	0.1389	0.1228	0.1068	0.0911	0.0776	0.0675	0.0588	0.0513
4.38	0.3535	0.3338	0.3145	0.2956	0.2770	0.2587	0.2407	0.2230	0.2055	0.1883	0.1714	0.1547	0.1383	0.1221	0.1062	0.0905	0.0773	0.0671	0.0584	0.0509
4.39	0.3529	0.3332	0.3139	0.2949	0.2763	0.2580	0.2400	0.2223	0.2049	0.1877	0.1707	0.1541	0.1377	0.1215	0.1056	0.0899	0.0768	0.0667	0.0581	0.0506
4.40	0.3523	0.3325	0.3132	0.2943	0.2757	0.2574	0.2394	0.2217	0.2042	0.1870	0.1701	0.1535	0.1371	0.1209	0.1050	0.0893	0.0764	0.0662	0.0577	0.0502
4.41	0.3516	0.3319	0.3126	0.2936	0.2750	0.2567	0.2388	0.2210	0.2036	0.1864	0.1695	0.1528	0.1364	0.1203	0.1044	0.0887	0.0759	0.0658	0.0573	0.0499
4.42	0.3510	0.3313	0.3120	0.2930	0.2744	0.2561	0.2381	0.2204	0.2030	0.1858	0.1689	0.1522	0.1358	0.1197	0.1038	0.0881	0.0754	0.0654	0.0569	0.0495
4.43	0.3504	0.3307	0.3113	0.2924	0.2738	0.2555	0.2375	0.2198	0.2023	0.1851	0.1682	0.1516	0.1352	0.1191	0.1032	0.0875	0.0749	0.0650	0.0565	0.0492
4.44	0.3497	0.3300	0.3107	0.2917	0.2731	0.2548	0.2369	0.2191	0.2017	0.1845	0.1676	0.1510	0.1346	0.1184	0.1026	0.0869	0.0744	0.0645	0.0561	0.0488
4.45	0.3491	0.3294	0.3101	0.2911	0.2725	0.2542	0.2362	0.2185	0.2011	0.1839	0.1670	0.1503	0.1340	0.1178	0.1020	0.0864	0.0740	0.0641	0.0558	0.0485
4.46	0.3485	0.3288	0.3094	0.2905	0.2719	0.2536	0.23													

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																									
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55						
6.01	0.2667	0.2469	0.2276	0.2088	0.1904	0.1724	0.1549	0.1377	0.1208	0.1043	0.0881	0.0723	0.0577	0.0479	0.0403	0.0340	0.0287	0.0240	0.0200	0.0164						
6.02	0.2663	0.2465	0.2272	0.2083	0.1900	0.1720	0.1545	0.1373	0.1204	0.1039	0.0877	0.0719	0.0574	0.0477	0.0401	0.0338	0.0285	0.0239	0.0198	0.0163						
6.03	0.2659	0.2460	0.2267	0.2079	0.1895	0.1716	0.1540	0.1368	0.1200	0.1035	0.0873	0.0715	0.0570	0.0474	0.0399	0.0336	0.0283	0.0237	0.0197	0.0162						
6.04	0.2654	0.2456	0.2263	0.2075	0.1891	0.1711	0.1536	0.1364	0.1196	0.1031	0.0869	0.0711	0.0567	0.0471	0.0396	0.0334	0.0282	0.0236	0.0196	0.0160						
6.05	0.2650	0.2451	0.2258	0.2070	0.1887	0.1707	0.1532	0.1360	0.1191	0.1026	0.0865	0.0707	0.0564	0.0469	0.0394	0.0333	0.0280	0.0234	0.0194	0.0159						
6.06	0.2645	0.2447	0.2254	0.2066	0.1882	0.1703	0.1527	0.1356	0.1187	0.1022	0.0861	0.0703	0.0561	0.0466	0.0392	0.0331	0.0278	0.0233	0.0193	0.0158						
6.07	0.2641	0.2442	0.2249	0.2061	0.1878	0.1698	0.1523	0.1351	0.1183	0.1018	0.0857	0.0699	0.0558	0.0464	0.0390	0.0329	0.0277	0.0231	0.0192	0.0157						
6.08	0.2636	0.2438	0.2245	0.2057	0.1873	0.1694	0.1519	0.1347	0.1179	0.1014	0.0853	0.0695	0.0555	0.0461	0.0388	0.0327	0.0275	0.0230	0.0191	0.0156						
6.09	0.2632	0.2434	0.2241	0.2053	0.1869	0.1690	0.1515	0.1343	0.1175	0.1010	0.0849	0.0691	0.0552	0.0459	0.0386	0.0325	0.0273	0.0229	0.0189	0.0155						
6.10	0.2627	0.2429	0.2236	0.2048	0.1865	0.1686	0.1510	0.1339	0.1171	0.1006	0.0845	0.0687	0.0549	0.0456	0.0384	0.0323	0.0272	0.0227	0.0188	0.0154						
6.11	0.2623	0.2425	0.2232	0.2044	0.1861	0.1681	0.1506	0.1335	0.1167	0.1002	0.0841	0.0683	0.0546	0.0454	0.0382	0.0321	0.0270	0.0226	0.0187	0.0153						
6.12	0.2619	0.2420	0.2228	0.2040	0.1856	0.1677	0.1502	0.1330	0.1162	0.0998	0.0837	0.0679	0.0543	0.0451	0.0379	0.0320	0.0269	0.0224	0.0186	0.0151						
6.13	0.2614	0.2416	0.2223	0.2035	0.1852	0.1673	0.1498	0.1326	0.1158	0.0994	0.0833	0.0675	0.0540	0.0449	0.0377	0.0318	0.0267	0.0223	0.0184	0.0150						
6.14	0.2610	0.2412	0.2221	0.2031	0.1848	0.1669	0.1493	0.1322	0.1154	0.0990	0.0829	0.0671	0.0537	0.0447	0.0375	0.0316	0.0265	0.0222	0.0183	0.0149						
6.15	0.2605	0.2407	0.2215	0.2027	0.1843	0.1664	0.1489	0.1318	0.1150	0.0986	0.0825	0.0667	0.0534	0.0444	0.0373	0.0314	0.0264	0.0220	0.0182	0.0148						
6.16	0.2601	0.2403	0.2210	0.2022	0.1839	0.1660	0.1485	0.1314	0.1146	0.0982	0.0821	0.0663	0.0531	0.0442	0.0371	0.0312	0.0262	0.0219	0.0181	0.0147						
6.17	0.2597	0.2399	0.2206	0.2018	0.1835	0.1656	0.1481	0.1310	0.1142	0.0978	0.0817	0.0659	0.0528	0.0439	0.0369	0.0311	0.0261	0.0217	0.0180	0.0146						
6.18	0.2592	0.2394	0.2202	0.2014	0.1831	0.1652	0.1477	0.1306	0.1138	0.0974	0.0813	0.0656	0.0525	0.0437	0.0367	0.0309	0.0259	0.0216	0.0178	0.0145						
6.19	0.2588	0.2390	0.2197	0.2010	0.1826	0.1648	0.1473	0.1301	0.1134	0.0969	0.0809	0.0652	0.0522	0.0435	0.0365	0.0307	0.0258	0.0215	0.0177	0.0144						
6.20	0.2584	0.2386	0.2193	0.2005	0.1822	0.1643	0.1468	0.1297	0.1130	0.0966	0.0805	0.0648	0.0519	0.0432	0.0363	0.0305	0.0256	0.0213	0.0176	0.0143						
6.21	0.2579	0.2381	0.2189	0.2001	0.1818	0.1639	0.1464	0.1293	0.1126	0.0962	0.0801	0.0644	0.0517	0.0430	0.0361	0.0304	0.0255	0.0212	0.0175	0.0142						
6.22	0.2575	0.2377	0.2184	0.1997	0.1814	0.1635	0.1460	0.1289	0.1122	0.0958	0.0797	0.0640	0.0514	0.0428	0.0359	0.0302	0.0253	0.0211	0.0174	0.0141						
6.23	0.2571	0.2373	0.2180	0.1993	0.1810	0.1631	0.1456	0.1285	0.1118	0.0954	0.0793	0.0636	0.0511	0.0426	0.0357	0.0300	0.0252	0.0209	0.0172	0.0140						
6.24	0.2566	0.2368	0.2176	0.1988	0.1805	0.1627	0.1452	0.1281	0.1114	0.0950	0.0789	0.0632	0.0508	0.0423	0.0355	0.0299	0.0250	0.0208	0.0171	0.0139						
6.25	0.2562	0.2364	0.2172	0.1984	0.1801	0.1622	0.1448	0.1277	0.1110	0.0946	0.0785	0.0629	0.0506	0.0421	0.0353	0.0297	0.0249	0.0207	0.0170	0.0138						
6.26	0.2558	0.2360	0.2167	0.1980	0.1797	0.1618	0.1444	0.1273	0.1106	0.0942	0.0781	0.0625	0.0503	0.0419	0.0352	0.0295	0.0247	0.0206	0.0169	0.0137						
6.27	0.2554	0.2356	0.2163	0.1976	0.1793	0.1614	0.1440	0.1269	0.1102	0.0938	0.0778	0.0621	0.0500	0.0417	0.0350	0.0294	0.0246	0.0204	0.0168	0.0136						
6.28	0.2549	0.2351	0.2159	0.1971	0.1789	0.1610	0.1436	0.1265	0.1098	0.0934	0.0774	0.0617	0.0497	0.0414	0.0348	0.0292	0.0244	0.0203	0.0167	0.0135						
6.29	0.2545	0.2347	0.2155	0.1967	0.1784	0.1606	0.1432	0.1261	0.1094	0.0930	0.0770	0.0614	0.0495	0.0412	0.0346	0.0290	0.0243	0.0202	0.0166	0.0134						
6.30	0.2541	0.2343	0.2151	0.1963	0.1780	0.1602	0.1428	0.1257	0.1090	0.0926	0.0766	0.0610	0.0492	0.0410	0.0344	0.0289	0.0242	0.0201	0.0165	0.0133						
6.31	0.2537	0.2339	0.2146	0.1959	0.1776	0.1598	0.1423	0.1253	0.1086	0.0922	0.0762	0.0606	0.0490	0.0408	0.0342	0.0287	0.0240	0.0199	0.0163	0.0132						
6.32	0.2532	0.2335	0.2142	0.1955	0.1772	0.1594	0.1419	0.1249	0.1082	0.0918	0.0758	0.0602	0.0487	0.0406	0.0340	0.0286	0.0239	0.0198	0.0162	0.0131						
6.33	0.2528	0.2330	0.2138	0.1951	0.1768	0.1590	0.1415	0.1245	0.1078	0.0914	0.0754	0.0599	0.0484	0.0403	0.0338	0.0284	0.0237	0.0197	0.0161	0.0130						
6.34	0.2524	0.2326	0.2134	0.1946	0.1764	0.1586	0.1411	0.1241	0.1074	0.0911	0.0751	0.0595	0.0482	0.0401	0.0337	0.0282	0.0236	0.0196	0.0160	0.0129						
6.35	0.2520	0.2322	0.2130	0.1942	0.1760	0.1582	0.1407	0.1237	0.1070	0.0907	0.0747	0.0591	0.0479	0.0399	0.0335	0.0281	0.0235	0.0194	0.0159	0.0128						
6.36	0.2515	0.2318	0.2125	0.1938	0.1756	0.1577	0.1403	0.1233	0.1066	0.0903	0.0743	0.0588	0.0477	0.0397	0.0333	0.0279	0.0233	0.0193	0.0158	0.0127						
6.37	0.2511	0.2314	0.2121	0.1934	0.1752	0.1573	0.1399	0.1229	0.1062	0.0899	0.0739	0.0584	0.0474	0.0395	0.0331	0.0278	0.0232	0.0192	0.0157	0.0126						
6.38	0.2507	0.2309	0.2117	0.1930	0.1747	0.1569	0.1395	0.1225	0.1058	0.0895	0.0735	0.0581	0.0472	0.0393	0.0329	0.0276	0.0230	0.0191	0.0156	0.0126						
6.39	0.2503	0.2305	0.2113	0.1926	0.1743	0.1565	0.1391	0.1221	0.1055	0.0891	0.0732	0.0577	0.0469	0.0391	0.0328	0.0275	0.0229	0.0190	0.0155	0.0125						
6.40	0.2499	0.2301	0.2109	0.1922	0.1739	0.1561	0.1387	0.1217	0.1051	0.0887	0.0728	0.0573	0.0467	0.0389	0.0326	0.0273	0.0228	0.0188	0.0154	0.0124						
6.41	0.2494	0.2297	0.2105	0.1918	0.1735	0.1557	0.1383	0.1213	0.1047	0.0884	0.0724	0.0570	0.0464	0.0387	0.0324	0.0271	0.0226	0.0187	0.0153	0.0123						
6.42	0.2490	0.2293	0.2101	0.1914	0.1731	0.1553	0.1379	0.1209	0.1043	0.0880	0.0720	0.0567	0.0462	0.0385	0.0322	0.0270	0.0225	0.0186	0.0152	0.0122						
6.43	0.2486	0.2289	0.2097	0.1910	0.1727	0.1549	0.1376	0.1206	0.1039	0.0876	0.0717	0.0563	0.0459	0.0383	0.0321	0.0268	0.0224	0.0185	0.0151	0.0121						
6.44	0.2482	0.2284	0.2092	0.1905	0.1723	0.1545	0.1372	0.1202	0.1035	0.0872	0.0713	0.0560	0.0457	0.0381	0.0319	0.0267	0.0222	0.0184	0.0150	0.0120						
6.45	0.2478	0.2280	0.2088	0.1901	0.1719	0.1541	0.1368	0.1198	0.1031	0.0869	0.0709	0.0557	0.0455	0.0379	0.0317	0.0265	0.0221	0.0183	0.0149	0.0119						
6.46	0.2474	0.2276	0.2084	0.1897	0.1715	0.1537	0.1364	0.1194	0.1028	0.0865	0.0706	0.0554	0.0452	0.0377	0.0315											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																							
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55				
7.01	0.2257	0.2061	0.1871	0.1686	0.1506	0.1331	0.1160	0.0993	0.0829	0.0670	0.0516	0.0414	0.0341	0.0283	0.0235	0.0194	0.0159	0.0128	0.0101	0.0080				
7.02	0.2254	0.2058	0.1867	0.1683	0.1503	0.1327	0.1156	0.0989	0.0826	0.0666	0.0513	0.0412	0.0340	0.0282	0.0234	0.0193	0.0158	0.0127	0.0101	0.0079				
7.03	0.2250	0.2054	0.1864	0.1679	0.1499	0.1324	0.1153	0.0986	0.0823	0.0663	0.0510	0.0410	0.0338	0.0280	0.0233	0.0192	0.0157	0.0126	0.0100	0.0079				
7.04	0.2246	0.2050	0.1860	0.1675	0.1495	0.1320	0.1149	0.0982	0.0819	0.0660	0.0507	0.0408	0.0336	0.0279	0.0231	0.0191	0.0156	0.0126	0.0099	0.0078				
7.05	0.2242	0.2047	0.1856	0.1672	0.1492	0.1317	0.1146	0.0979	0.0816	0.0656	0.0504	0.0406	0.0335	0.0278	0.0230	0.0190	0.0155	0.0125	0.0099	0.0078				
7.06	0.2239	0.2043	0.1853	0.1668	0.1488	0.1313	0.1142	0.0976	0.0812	0.0653	0.0501	0.0404	0.0333	0.0276	0.0229	0.0189	0.0154	0.0124	0.0098	0.0077				
7.07	0.2235	0.2039	0.1849	0.1664	0.1485	0.1310	0.1139	0.0972	0.0809	0.0650	0.0499	0.0402	0.0331	0.0275	0.0228	0.0188	0.0153	0.0123	0.0097	0.0076				
7.08	0.2231	0.2036	0.1845	0.1661	0.1481	0.1306	0.1135	0.0969	0.0806	0.0646	0.0496	0.0400	0.0330	0.0273	0.0227	0.0187	0.0152	0.0122	0.0097	0.0076				
7.09	0.2228	0.2032	0.1842	0.1657	0.1478	0.1303	0.1132	0.0965	0.0802	0.0643	0.0493	0.0398	0.0328	0.0272	0.0225	0.0186	0.0151	0.0122	0.0096	0.0075				
7.10	0.2224	0.2028	0.1838	0.1654	0.1474	0.1299	0.1128	0.0962	0.0799	0.0640	0.0490	0.0396	0.0327	0.0271	0.0224	0.0185	0.0150	0.0121	0.0095	0.0075				
7.11	0.2220	0.2025	0.1835	0.1650	0.1470	0.1296	0.1125	0.0958	0.0796	0.0636	0.0486	0.0394	0.0325	0.0269	0.0223	0.0184	0.0150	0.0120	0.0095	0.0074				
7.12	0.2217	0.2021	0.1831	0.1646	0.1467	0.1292	0.1122	0.0955	0.0792	0.0633	0.0483	0.0392	0.0323	0.0268	0.0222	0.0183	0.0149	0.0119	0.0094	0.0074				
7.13	0.2213	0.2017	0.1827	0.1643	0.1463	0.1289	0.1118	0.0952	0.0789	0.0630	0.0482	0.0390	0.0322	0.0267	0.0221	0.0182	0.0148	0.0118	0.0093	0.0073				
7.14	0.2209	0.2014	0.1824	0.1639	0.1460	0.1285	0.1115	0.0948	0.0786	0.0627	0.0480	0.0388	0.0320	0.0265	0.0219	0.0181	0.0147	0.0118	0.0093	0.0073				
7.15	0.2206	0.2010	0.1820	0.1636	0.1456	0.1281	0.1111	0.0945	0.0782	0.0623	0.0477	0.0386	0.0319	0.0264	0.0218	0.0180	0.0146	0.0117	0.0092	0.0072				
7.16	0.2202	0.2006	0.1817	0.1632	0.1453	0.1278	0.1108	0.0942	0.0779	0.0620	0.0475	0.0384	0.0317	0.0262	0.0217	0.0179	0.0145	0.0116	0.0091	0.0072				
7.17	0.2198	0.2003	0.1813	0.1629	0.1449	0.1275	0.1104	0.0938	0.0776	0.0617	0.0472	0.0383	0.0315	0.0261	0.0216	0.0178	0.0144	0.0115	0.0091	0.0071				
7.18	0.2195	0.1999	0.1809	0.1625	0.1446	0.1271	0.1101	0.0935	0.0773	0.0614	0.0470	0.0381	0.0314	0.0260	0.0215	0.0177	0.0143	0.0115	0.0090	0.0071				
7.19	0.2191	0.1996	0.1806	0.1622	0.1442	0.1268	0.1098	0.0932	0.0769	0.0610	0.0467	0.0379	0.0312	0.0259	0.0214	0.0176	0.0143	0.0114	0.0089	0.0070				
7.20	0.2187	0.1992	0.1802	0.1618	0.1439	0.1264	0.1094	0.0928	0.0766	0.0607	0.0465	0.0377	0.0311	0.0257	0.0213	0.0175	0.0142	0.0113	0.0089	0.0070				
7.21	0.2184	0.1988	0.1799	0.1615	0.1435	0.1261	0.1091	0.0925	0.0763	0.0604	0.0463	0.0375	0.0309	0.0256	0.0211	0.0174	0.0141	0.0112	0.0088	0.0069				
7.22	0.2180	0.1985	0.1795	0.1611	0.1432	0.1258	0.1088	0.0922	0.0759	0.0601	0.0460	0.0373	0.0308	0.0255	0.0210	0.0173	0.0140	0.0112	0.0088	0.0069				
7.23	0.2176	0.1981	0.1792	0.1608	0.1429	0.1254	0.1084	0.0918	0.0756	0.0598	0.0458	0.0372	0.0306	0.0253	0.0209	0.0172	0.0139	0.0111	0.0087	0.0068				
7.24	0.2173	0.1978	0.1788	0.1604	0.1425	0.1251	0.1081	0.0915	0.0753	0.0594	0.0455	0.0370	0.0305	0.0252	0.0208	0.0171	0.0138	0.0110	0.0086	0.0068				
7.25	0.2169	0.1974	0.1785	0.1601	0.1422	0.1247	0.1078	0.0912	0.0750	0.0591	0.0453	0.0368	0.0303	0.0251	0.0207	0.0170	0.0138	0.0109	0.0086	0.0067				
7.26	0.2166	0.1970	0.1781	0.1597	0.1418	0.1244	0.1074	0.0908	0.0746	0.0588	0.0451	0.0366	0.0302	0.0250	0.0206	0.0169	0.0137	0.0109	0.0085	0.0067				
7.27	0.2162	0.1967	0.1778	0.1594	0.1415	0.1241	0.1071	0.0905	0.0743	0.0585	0.0449	0.0364	0.0300	0.0248	0.0205	0.0168	0.0136	0.0108	0.0085	0.0066				
7.28	0.2159	0.1963	0.1774	0.1590	0.1411	0.1237	0.1067	0.0902	0.0740	0.0582	0.0446	0.0363	0.0299	0.0247	0.0204	0.0167	0.0135	0.0107	0.0084	0.0066				
7.29	0.2155	0.1960	0.1771	0.1587	0.1408	0.1234	0.1064	0.0899	0.0737	0.0579	0.0444	0.0361	0.0297	0.0246	0.0203	0.0166	0.0134	0.0107	0.0084	0.0065				
7.30	0.2151	0.1956	0.1767	0.1583	0.1404	0.1230	0.1061	0.0895	0.0734	0.0575	0.0442	0.0359	0.0296	0.0245	0.0202	0.0165	0.0133	0.0106	0.0083	0.0065				
7.31	0.2148	0.1953	0.1764	0.1580	0.1401	0.1227	0.1058	0.0892	0.0730	0.0572	0.0440	0.0357	0.0294	0.0243	0.0200	0.0164	0.0133	0.0105	0.0082	0.0064				
7.32	0.2144	0.1949	0.1760	0.1576	0.1398	0.1224	0.1054	0.0889	0.0727	0.0569	0.0437	0.0356	0.0293	0.0242	0.0200	0.0163	0.0132	0.0105	0.0082	0.0064				
7.33	0.2141	0.1946	0.1757	0.1573	0.1394	0.1220	0.1051	0.0886	0.0724	0.0566	0.0435	0.0354	0.0291	0.0241	0.0198	0.0162	0.0131	0.0104	0.0081	0.0063				
7.34	0.2137	0.1942	0.1753	0.1569	0.1391	0.1217	0.1048	0.0882	0.0721	0.0563	0.0433	0.0352	0.0290	0.0240	0.0197	0.0161	0.0130	0.0103	0.0081	0.0063				
7.35	0.2134	0.1939	0.1750	0.1566	0.1388	0.1214	0.1044	0.0879	0.0718	0.0560	0.0431	0.0350	0.0289	0.0238	0.0196	0.0161	0.0130	0.0103	0.0080	0.0063				
7.36	0.2130	0.1935	0.1746	0.1563	0.1384	0.1210	0.1041	0.0876	0.0714	0.0557	0.0429	0.0349	0.0287	0.0237	0.0195	0.0160	0.0129	0.0102	0.0080	0.0062				
7.37	0.2127	0.1932	0.1743	0.1559	0.1381	0.1207	0.1038	0.0873	0.0711	0.0554	0.0426	0.0347	0.0286	0.0236	0.0194	0.0159	0.0128	0.0101	0.0079	0.0062				
7.38	0.2123	0.1928	0.1739	0.1556	0.1377	0.1204	0.1035	0.0869	0.0708	0.0551	0.0424	0.0345	0.0284	0.0235	0.0193	0.0158	0.0127	0.0101	0.0079	0.0061				
7.39	0.2120	0.1925	0.1736	0.1552	0.1374	0.1200	0.1031	0.0866	0.0705	0.0548	0.0422	0.0344	0.0283	0.0234	0.0192	0.0157	0.0126	0.0100	0.0078	0.0061				
7.40	0.2116	0.1921	0.1732	0.1549	0.1371	0.1197	0.1028	0.0863	0.0702	0.0545	0.0420	0.0342	0.0282	0.0232	0.0191	0.0156	0.0126	0.0099	0.0077	0.0060				
7.41	0.2113	0.1918	0.1729	0.1546	0.1367	0.1194	0.1025	0.0860	0.0699	0.0542	0.0418	0.0340	0.0280	0.0231	0.0190	0.0155	0.0125	0.0099	0.0077	0.0060				
7.42	0.2109	0.1914	0.1725	0.1542	0.1364	0.1191	0.1021	0.0857	0.0695	0.0539	0.0416	0.0339	0.0279	0.0230	0.0189	0.0154	0.0124	0.0098	0.0076	0.0060				
7.43	0.2106	0.1911	0.1722	0.1539	0.1361	0.1187	0.1018	0.0853	0.0692	0.0536	0.0414	0.0337	0.0278	0.0229	0.0188	0.0154	0.0123	0.0097	0.0076	0.0059				
7.44	0.2102	0.1907	0.1719	0.1535	0.1357	0.1184	0.1015	0.0850	0.0689	0.0533	0.0412	0.0336	0.0276	0.0228	0.0187	0.0153	0.0123	0.0097	0.0075	0.0059				
7.45	0.2099	0.1904	0.1715	0.1532	0.1354	0.1181	0.1012	0.0847	0.0686	0.0530	0.0410	0.0334	0.0275	0.0227	0.0186	0.0152	0.0122	0.0096	0.0075	0.0058				
7.46	0.2095	0.1900	0.1712	0.1529	0.1351	0.1177	0.1009	0.0844	0.0683	0.0527	0.0408	0.0332	0.0274	0.0226	0									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
8.01	0.1912	0.1720	0.1533	0.1352	0.1177	0.1006	0.0840	0.0678	0.0521	0.0392	0.0315	0.0257	0.0210	0.0171	0.0139	0.0111	0.0086	0.0066	0.0051	0.0039	
8.02	0.1909	0.1717	0.1530	0.1349	0.1174	0.1003	0.0837	0.0676	0.0518	0.0390	0.0313	0.0255	0.0209	0.0170	0.0138	0.0110	0.0086	0.0066	0.0051	0.0039	
8.03	0.1906	0.1713	0.1527	0.1346	0.1171	0.1000	0.0834	0.0673	0.0515	0.0388	0.0312	0.0254	0.0208	0.0170	0.0137	0.0109	0.0085	0.0066	0.0050	0.0038	
8.04	0.1903	0.1710	0.1524	0.1343	0.1168	0.0997	0.0832	0.0670	0.0512	0.0386	0.0310	0.0253	0.0207	0.0169	0.0136	0.0109	0.0085	0.0065	0.0050	0.0038	
8.05	0.1900	0.1707	0.1521	0.1340	0.1165	0.0994	0.0829	0.0667	0.0509	0.0384	0.0309	0.0252	0.0206	0.0168	0.0136	0.0108	0.0084	0.0065	0.0050	0.0038	
8.06	0.1896	0.1704	0.1518	0.1337	0.1162	0.0992	0.0826	0.0664	0.0507	0.0382	0.0307	0.0251	0.0205	0.0167	0.0135	0.0107	0.0084	0.0064	0.0049	0.0038	
8.07	0.1893	0.1701	0.1515	0.1334	0.1159	0.0989	0.0823	0.0661	0.0504	0.0381	0.0306	0.0250	0.0204	0.0166	0.0134	0.0107	0.0083	0.0064	0.0049	0.0037	
8.08	0.1890	0.1698	0.1512	0.1331	0.1156	0.0986	0.0820	0.0659	0.0501	0.0379	0.0305	0.0248	0.0203	0.0165	0.0134	0.0106	0.0083	0.0063	0.0049	0.0037	
8.09	0.1887	0.1695	0.1509	0.1328	0.1153	0.0983	0.0817	0.0656	0.0499	0.0377	0.0303	0.0247	0.0202	0.0165	0.0133	0.0106	0.0082	0.0063	0.0048	0.0037	
8.10	0.1884	0.1692	0.1505	0.1325	0.1150	0.0980	0.0814	0.0653	0.0496	0.0375	0.0302	0.0246	0.0201	0.0164	0.0132	0.0105	0.0082	0.0063	0.0048	0.0037	
8.11	0.1881	0.1688	0.1502	0.1322	0.1147	0.0977	0.0811	0.0650	0.0493	0.0373	0.0300	0.0245	0.0200	0.0163	0.0131	0.0104	0.0081	0.0062	0.0048	0.0036	
8.12	0.1878	0.1685	0.1499	0.1319	0.1144	0.0974	0.0809	0.0647	0.0491	0.0372	0.0299	0.0244	0.0199	0.0162	0.0131	0.0104	0.0081	0.0062	0.0047	0.0036	
8.13	0.1874	0.1682	0.1496	0.1316	0.1141	0.0971	0.0806	0.0644	0.0488	0.0370	0.0298	0.0243	0.0198	0.0161	0.0130	0.0103	0.0080	0.0061	0.0047	0.0036	
8.14	0.1871	0.1679	0.1493	0.1313	0.1138	0.0968	0.0803	0.0642	0.0485	0.0368	0.0296	0.0242	0.0197	0.0161	0.0129	0.0103	0.0079	0.0061	0.0047	0.0035	
8.15	0.1868	0.1676	0.1490	0.1310	0.1135	0.0965	0.0800	0.0639	0.0483	0.0366	0.0295	0.0241	0.0196	0.0160	0.0129	0.0102	0.0079	0.0061	0.0046	0.0035	
8.16	0.1865	0.1673	0.1487	0.1307	0.1132	0.0962	0.0797	0.0636	0.0480	0.0365	0.0294	0.0239	0.0196	0.0159	0.0128	0.0101	0.0078	0.0060	0.0046	0.0035	
8.17	0.1862	0.1670	0.1484	0.1304	0.1129	0.0960	0.0794	0.0633	0.0477	0.0363	0.0292	0.0238	0.0195	0.0158	0.0127	0.0101	0.0078	0.0060	0.0046	0.0035	
8.18	0.1859	0.1667	0.1481	0.1301	0.1126	0.0957	0.0791	0.0631	0.0475	0.0361	0.0291	0.0237	0.0194	0.0157	0.0127	0.0100	0.0078	0.0059	0.0045	0.0035	
8.19	0.1856	0.1664	0.1478	0.1298	0.1123	0.0954	0.0789	0.0628	0.0472	0.0360	0.0290	0.0236	0.0193	0.0157	0.0126	0.0100	0.0077	0.0059	0.0045	0.0034	
8.20	0.1853	0.1661	0.1475	0.1295	0.1121	0.0951	0.0786	0.0625	0.0470	0.0358	0.0288	0.0235	0.0192	0.0156	0.0125	0.0099	0.0077	0.0059	0.0045	0.0034	
8.21	0.1850	0.1658	0.1472	0.1292	0.1118	0.0948	0.0783	0.0622	0.0467	0.0356	0.0287	0.0234	0.0191	0.0155	0.0125	0.0099	0.0076	0.0058	0.0045	0.0034	
8.22	0.1847	0.1655	0.1469	0.1289	0.1115	0.0945	0.0780	0.0620	0.0465	0.0355	0.0286	0.0233	0.0190	0.0154	0.0124	0.0098	0.0076	0.0058	0.0044	0.0034	
8.23	0.1844	0.1652	0.1466	0.1286	0.1112	0.0942	0.0777	0.0617	0.0462	0.0353	0.0285	0.0232	0.0189	0.0154	0.0123	0.0097	0.0075	0.0057	0.0044	0.0033	
8.24	0.1840	0.1649	0.1463	0.1283	0.1109	0.0939	0.0775	0.0614	0.0460	0.0352	0.0283	0.0231	0.0188	0.0153	0.0123	0.0097	0.0075	0.0057	0.0044	0.0033	
8.25	0.1837	0.1646	0.1460	0.1280	0.1106	0.0937	0.0772	0.0611	0.0457	0.0350	0.0282	0.0230	0.0187	0.0152	0.0122	0.0096	0.0074	0.0057	0.0043	0.0033	
8.26	0.1834	0.1643	0.1457	0.1277	0.1103	0.0934	0.0769	0.0609	0.0455	0.0348	0.0281	0.0229	0.0186	0.0151	0.0121	0.0096	0.0074	0.0056	0.0043	0.0033	
8.27	0.1831	0.1640	0.1454	0.1275	0.1100	0.0931	0.0766	0.0606	0.0452	0.0347	0.0280	0.0228	0.0186	0.0151	0.0121	0.0095	0.0073	0.0056	0.0043	0.0032	
8.28	0.1828	0.1637	0.1451	0.1272	0.1097	0.0928	0.0763	0.0603	0.0450	0.0345	0.0278	0.0227	0.0185	0.0150	0.0120	0.0095	0.0073	0.0056	0.0042	0.0032	
8.29	0.1825	0.1634	0.1448	0.1269	0.1095	0.0925	0.0761	0.0600	0.0447	0.0344	0.0277	0.0226	0.0184	0.0149	0.0120	0.0094	0.0072	0.0055	0.0042	0.0032	
8.30	0.1822	0.1631	0.1445	0.1266	0.1092	0.0922	0.0758	0.0598	0.0445	0.0342	0.0276	0.0225	0.0183	0.0148	0.0119	0.0094	0.0072	0.0055	0.0042	0.0032	
8.31	0.1819	0.1628	0.1442	0.1263	0.1089	0.0920	0.0755	0.0595	0.0442	0.0340	0.0275	0.0224	0.0182	0.0148	0.0118	0.0093	0.0071	0.0055	0.0042	0.0032	
8.32	0.1816	0.1625	0.1439	0.1260	0.1086	0.0917	0.0752	0.0592	0.0440	0.0339	0.0273	0.0223	0.0181	0.0147	0.0118	0.0092	0.0071	0.0054	0.0041	0.0031	
8.33	0.1813	0.1622	0.1436	0.1257	0.1083	0.0914	0.0750	0.0590	0.0437	0.0337	0.0272	0.0222	0.0180	0.0146	0.0117	0.0092	0.0071	0.0054	0.0041	0.0031	
8.34	0.1810	0.1619	0.1433	0.1254	0.1080	0.0911	0.0747	0.0587	0.0435	0.0336	0.0271	0.0221	0.0180	0.0145	0.0116	0.0091	0.0070	0.0053	0.0041	0.0031	
8.35	0.1807	0.1616	0.1431	0.1251	0.1077	0.0908	0.0744	0.0584	0.0432	0.0334	0.0270	0.0220	0.0179	0.0145	0.0116	0.0091	0.0070	0.0053	0.0040	0.0031	
8.36	0.1804	0.1613	0.1428	0.1248	0.1075	0.0906	0.0741	0.0581	0.0430	0.0333	0.0268	0.0219	0.0178	0.0144	0.0115	0.0090	0.0069	0.0053	0.0040	0.0030	
8.37	0.1801	0.1610	0.1425	0.1245	0.1072	0.0903	0.0739	0.0579	0.0427	0.0331	0.0267	0.0218	0.0177	0.0143	0.0115	0.0090	0.0069	0.0052	0.0040	0.0030	
8.38	0.1798	0.1607	0.1422	0.1243	0.1069	0.0900	0.0736	0.0576	0.0425	0.0330	0.0266	0.0217	0.0176	0.0143	0.0114	0.0089	0.0068	0.0052	0.0040	0.0030	
8.39	0.1795	0.1604	0.1419	0.1240	0.1066	0.0897	0.0733	0.0573	0.0423	0.0328	0.0265	0.0216	0.0175	0.0142	0.0113	0.0089	0.0068	0.0052	0.0039	0.0030	
8.40	0.1792	0.1601	0.1416	0.1237	0.1063	0.0895	0.0730	0.0571	0.0420	0.0327	0.0264	0.0215	0.0175	0.0141	0.0113	0.0088	0.0067	0.0051	0.0039	0.0030	
8.41	0.1789	0.1598	0.1413	0.1234	0.1060	0.0892	0.0728	0.0568	0.0418	0.0325	0.0263	0.0214	0.0174	0.0140	0.0112	0.0088	0.0067	0.0051	0.0039	0.0029	
8.42	0.1786	0.1595	0.1410	0.1231	0.1058	0.0889	0.0725	0.0565	0.0416	0.0324	0.0261	0.0213	0.0173	0.0140	0.0112	0.0087	0.0067	0.0051	0.0039	0.0029	
8.43	0.1783	0.1592	0.1407	0.1228	0.1055	0.0886	0.0722	0.0563	0.0413	0.0322	0.0260	0.0212	0.0172	0.0139	0.0111	0.0087	0.0066	0.0050	0.0038	0.0029	
8.44	0.1780	0.1589	0.1404	0.1225	0.1052	0.0883	0.0720	0.0560	0.0411	0.0321	0.0259	0.0211	0.0171	0.0138	0.0110	0.0086	0.0066	0.0050	0.0038	0.0029	
8.45	0.1777	0.1586	0.1401	0.1223	0.1049	0.0881	0.0717	0.0557	0.0409	0.0320	0.0258	0.0210	0.0170	0.0138	0.0110	0.0086	0.0065	0.0050	0.0038	0.0029	
8.46	0.1774	0.1583	0.1399	0.1220	0.1046	0.0878	0.0714	0.0555	0.0407	0.0318	0.0257	0.0209	0.0170	0.0137	0.0109	0.0085					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9907	0.9906	0.9905	0.9905	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900	0.9900
0.02	0.9818	0.9816	0.9814	0.9813	0.9812	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9805	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801	0.9801
0.03	0.9731	0.9729	0.9726	0.9724	0.9722	0.9719	0.9717	0.9715	0.9714	0.9712	0.9710	0.9709	0.9708	0.9706	0.9705	0.9704	0.9704	0.9703	0.9702	0.9702
0.04	0.9648	0.9644	0.9640	0.9637	0.9634	0.9630	0.9627	0.9624	0.9622	0.9619	0.9617	0.9615	0.9612	0.9611	0.9609	0.9607	0.9606	0.9605	0.9604	0.9603
0.05	0.9566	0.9561	0.9557	0.9552	0.9547	0.9543	0.9539	0.9535	0.9531	0.9528	0.9524	0.9521	0.9518	0.9516	0.9513	0.9511	0.9509	0.9508	0.9506	0.9505
0.06	0.9487	0.9480	0.9474	0.9468	0.9463	0.9457	0.9452	0.9447	0.9442	0.9437	0.9433	0.9429	0.9425	0.9422	0.9418	0.9416	0.9413	0.9411	0.9409	0.9407
0.07	0.9409	0.9401	0.9394	0.9386	0.9379	0.9372	0.9366	0.9359	0.9353	0.9348	0.9342	0.9337	0.9333	0.9328	0.9324	0.9321	0.9317	0.9315	0.9312	0.9310
0.08	0.9332	0.9323	0.9314	0.9306	0.9297	0.9289	0.9281	0.9274	0.9266	0.9259	0.9253	0.9247	0.9241	0.9236	0.9231	0.9227	0.9222	0.9219	0.9216	0.9213
0.09	0.9257	0.9246	0.9236	0.9226	0.9216	0.9207	0.9197	0.9189	0.9180	0.9172	0.9164	0.9157	0.9150	0.9144	0.9138	0.9133	0.9128	0.9124	0.9120	0.9116
0.10	0.9183	0.9171	0.9159	0.9148	0.9136	0.9125	0.9115	0.9105	0.9095	0.9086	0.9077	0.9068	0.9061	0.9053	0.9046	0.9040	0.9034	0.9029	0.9025	0.9020
0.11	0.9110	0.9097	0.9084	0.9071	0.9058	0.9045	0.9033	0.9022	0.9011	0.9000	0.8990	0.8981	0.8971	0.8963	0.8955	0.8948	0.8941	0.8935	0.8930	0.8925
0.12	0.9039	0.9024	0.9009	0.9004	0.8994	0.8980	0.8966	0.8953	0.8940	0.8928	0.8916	0.8904	0.8893	0.8883	0.8874	0.8865	0.8856	0.8849	0.8842	0.8836
0.13	0.8968	0.8951	0.8935	0.8919	0.8903	0.8888	0.8873	0.8859	0.8845	0.8832	0.8819	0.8807	0.8796	0.8785	0.8775	0.8766	0.8757	0.8749	0.8742	0.8735
0.14	0.8898	0.8880	0.8862	0.8845	0.8827	0.8811	0.8794	0.8779	0.8764	0.8749	0.8735	0.8722	0.8709	0.8697	0.8686	0.8676	0.8666	0.8657	0.8649	0.8642
0.15	0.8829	0.8810	0.8790	0.8771	0.8752	0.8734	0.8717	0.8699	0.8683	0.8667	0.8652	0.8637	0.8623	0.8610	0.8598	0.8586	0.8576	0.8566	0.8557	0.8548
0.16	0.8761	0.8740	0.8719	0.8698	0.8678	0.8659	0.8639	0.8621	0.8603	0.8586	0.8569	0.8553	0.8538	0.8524	0.8510	0.8498	0.8486	0.8475	0.8465	0.8456
0.17	0.8694	0.8671	0.8649	0.8627	0.8605	0.8584	0.8563	0.8543	0.8524	0.8505	0.8487	0.8470	0.8454	0.8438	0.8423	0.8409	0.8397	0.8385	0.8373	0.8363
0.18	0.8628	0.8603	0.8579	0.8556	0.8533	0.8510	0.8488	0.8466	0.8446	0.8425	0.8406	0.8388	0.8370	0.8353	0.8337	0.8322	0.8308	0.8295	0.8283	0.8272
0.19	0.8562	0.8536	0.8511	0.8486	0.8461	0.8437	0.8413	0.8390	0.8368	0.8347	0.8326	0.8306	0.8287	0.8269	0.8252	0.8235	0.8220	0.8206	0.8193	0.8180
0.20	0.8498	0.8470	0.8443	0.8417	0.8390	0.8365	0.8340	0.8315	0.8292	0.8269	0.8246	0.8225	0.8205	0.8185	0.8167	0.8149	0.8133	0.8118	0.8103	0.8090
0.21	0.8434	0.8405	0.8376	0.8348	0.8320	0.8293	0.8267	0.8241	0.8216	0.8191	0.8168	0.8145	0.8123	0.8103	0.8083	0.8064	0.8046	0.8030	0.8014	0.8000
0.22	0.8371	0.8340	0.8310	0.8280	0.8251	0.8223	0.8194	0.8167	0.8141	0.8115	0.8090	0.8066	0.8043	0.8020	0.7999	0.7979	0.7960	0.7943	0.7926	0.7910
0.23	0.8308	0.8276	0.8244	0.8213	0.8183	0.8152	0.8123	0.8094	0.8066	0.8039	0.8012	0.7987	0.7963	0.7939	0.7917	0.7895	0.7875	0.7855	0.7838	0.7822
0.24	0.8246	0.8213	0.8180	0.8147	0.8115	0.8083	0.8052	0.8022	0.7992	0.7964	0.7936	0.7909	0.7883	0.7858	0.7835	0.7812	0.7791	0.7770	0.7751	0.7733
0.25	0.8185	0.8150	0.8115	0.8081	0.8048	0.8014	0.7982	0.7950	0.7919	0.7889	0.7860	0.7832	0.7805	0.7779	0.7753	0.7720	0.7697	0.7675	0.7655	0.7646
0.26	0.8125	0.8088	0.8052	0.8016	0.7981	0.7947	0.7913	0.7879	0.7847	0.7816	0.7785	0.7755	0.7727	0.7699	0.7673	0.7648	0.7624	0.7601	0.7579	0.7559
0.27	0.8065	0.8027	0.7989	0.7952	0.7915	0.7879	0.7844	0.7809	0.7776	0.7743	0.7711	0.7680	0.7650	0.7621	0.7593	0.7566	0.7541	0.7517	0.7494	0.7473
0.28	0.8005	0.7966	0.7927	0.7888	0.7850	0.7813	0.7776	0.7740	0.7705	0.7670	0.7637	0.7604	0.7573	0.7543	0.7514	0.7486	0.7459	0.7434	0.7410	0.7387
0.29	0.7947	0.7906	0.7865	0.7825	0.7786	0.7747	0.7709	0.7671	0.7634	0.7599	0.7564	0.7530	0.7497	0.7466	0.7435	0.7406	0.7378	0.7351	0.7326	0.7302
0.30	0.7889	0.7846	0.7804	0.7763	0.7722	0.7682	0.7642	0.7603	0.7565	0.7528	0.7491	0.7456	0.7422	0.7389	0.7357	0.7326	0.7297	0.7269	0.7242	0.7217
0.31	0.7831	0.7787	0.7744	0.7701	0.7659	0.7617	0.7576	0.7536	0.7496	0.7457	0.7420	0.7383	0.7347	0.7313	0.7280	0.7248	0.7217	0.7188	0.7160	0.7133
0.32	0.7774	0.7729	0.7684	0.7640	0.7596	0.7553	0.7510	0.7469	0.7428	0.7388	0.7349	0.7311	0.7274	0.7238	0.7203	0.7170	0.7138	0.7107	0.7078	0.7050
0.33	0.7718	0.7671	0.7625	0.7579	0.7534	0.7490	0.7446	0.7402	0.7360	0.7319	0.7278	0.7239	0.7200	0.7163	0.7127	0.7092	0.7059	0.7027	0.6996	0.6967
0.34	0.7662	0.7614	0.7567	0.7519	0.7473	0.7427	0.7381	0.7337	0.7293	0.7250	0.7208	0.7168	0.7128	0.7089	0.7052	0.7016	0.6981	0.6947	0.6915	0.6885
0.35	0.7607	0.7558	0.7509	0.7460	0.7412	0.7365	0.7318	0.7272	0.7227	0.7183	0.7139	0.7097	0.7056	0.7016	0.6977	0.6940	0.6903	0.6869	0.6835	0.6803
0.36	0.7552	0.7502	0.7451	0.7401	0.7352	0.7303	0.7255	0.7208	0.7161	0.7115	0.7071	0.7027	0.6985	0.6943	0.6903	0.6864	0.6827	0.6791	0.6756	0.6723
0.37	0.7498	0.7446	0.7394	0.7343	0.7292	0.7242	0.7193	0.7144	0.7096	0.7049	0.7003	0.6958	0.6914	0.6871	0.6830	0.6789	0.6751	0.6713	0.6677	0.6642
0.38	0.7444	0.7391	0.7338	0.7285	0.7233	0.7182	0.7131	0.7081	0.7031	0.6983	0.6936	0.6890	0.6844	0.6800	0.6757	0.6715	0.6675	0.6636	0.6599	0.6563
0.39	0.7391	0.7336	0.7282	0.7228	0.7175	0.7122	0.7070	0.7018	0.6968	0.6918	0.6869	0.6821	0.6775	0.6729	0.6685	0.6642	0.6600	0.6558	0.6517	0.6478
0.40	0.7339	0.7283	0.7227	0.7171	0.7117	0.7063	0.7009	0.6956	0.6904	0.6853	0.6803	0.6754	0.6706	0.6659	0.6613	0.6568	0.6526	0.6484	0.6444	0.6406
0.41	0.7287	0.7229	0.7172	0.7115	0.7059	0.7004	0.6949	0.6895	0.6842	0.6789	0.6738	0.6687	0.6638	0.6589	0.6542	0.6497	0.6452	0.6409	0.6368	0.6328
0.42	0.7235	0.7176	0.7118	0.7060	0.7002	0.6946	0.6889	0.6834	0.6779	0.6726	0.6673	0.6621	0.6570	0.6521	0.6472	0.6425	0.6379	0.6335	0.6292	0.6251
0.43	0.7184	0.7124	0.7064	0.7005	0.6946	0.6888	0.6830	0.6774	0.6718	0.6663	0.6608	0.6555	0.6503	0.6452	0.6402	0.6354	0.6307	0.6261	0.6217	0.6175
0.44	0.7133	0.7072	0.7011	0.6950	0.6890	0.6831	0.6772	0.6714	0.6657	0.6600	0.6545	0.6490	0.6437	0.6384	0.6333	0.6283	0.6235	0.6188	0.6142	0.6099
0.45	0.7083	0.7020	0.6958	0.6896	0.6835	0.6774	0.6714	0.6655												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.4843	0.4729	0.4614	0.4500	0.4385	0.4271	0.4157	0.4042	0.3929	0.3815	0.3701	0.3591	0.3485	0.3385	0.3288	0.3194	0.3104	0.3016	0.2931	0.2848	
1.02	0.4811	0.4696	0.4581	0.4466	0.4351	0.4236	0.4121	0.4006	0.3891	0.3777	0.3663	0.3552	0.3446	0.3346	0.3249	0.3155	0.3064	0.2976	0.2891	0.2808	
1.03	0.4780	0.4664	0.4548	0.4432	0.4317	0.4201	0.4085	0.3970	0.3854	0.3739	0.3624	0.3514	0.3408	0.3307	0.3210	0.3116	0.3025	0.2937	0.2851	0.2768	
1.04	0.4748	0.4632	0.4515	0.4399	0.4283	0.4166	0.4050	0.3934	0.3818	0.3702	0.3587	0.3476	0.3370	0.3269	0.3171	0.3077	0.2986	0.2898	0.2812	0.2729	
1.05	0.4717	0.4600	0.4483	0.4366	0.4249	0.4132	0.4015	0.3898	0.3782	0.3665	0.3549	0.3438	0.3332	0.3231	0.3133	0.3039	0.2948	0.2859	0.2773	0.2690	
1.06	0.4686	0.4569	0.4451	0.4333	0.4215	0.4098	0.3980	0.3863	0.3746	0.3628	0.3512	0.3401	0.3295	0.3194	0.3096	0.3002	0.2910	0.2821	0.2735	0.2652	
1.07	0.4656	0.4537	0.4419	0.4301	0.4182	0.4064	0.3946	0.3828	0.3710	0.3592	0.3475	0.3364	0.3258	0.3156	0.3059	0.2964	0.2873	0.2784	0.2698	0.2614	
1.08	0.4625	0.4506	0.4387	0.4268	0.4149	0.4031	0.3912	0.3793	0.3674	0.3556	0.3439	0.3328	0.3221	0.3120	0.3022	0.2927	0.2836	0.2747	0.2660	0.2577	
1.09	0.4595	0.4475	0.4356	0.4236	0.4117	0.3997	0.3878	0.3759	0.3639	0.3520	0.3403	0.3292	0.3185	0.3084	0.2986	0.2891	0.2799	0.2710	0.2624	0.2540	
1.10	0.4565	0.4445	0.4325	0.4204	0.4084	0.3964	0.3844	0.3724	0.3605	0.3485	0.3367	0.3256	0.3150	0.3048	0.2950	0.2855	0.2763	0.2674	0.2587	0.2503	
1.11	0.4535	0.4414	0.4293	0.4173	0.4052	0.3931	0.3811	0.3690	0.3570	0.3450	0.3332	0.3221	0.3114	0.3012	0.2914	0.2819	0.2727	0.2638	0.2551	0.2467	
1.12	0.4505	0.4384	0.4263	0.4141	0.4020	0.3899	0.3778	0.3657	0.3536	0.3415	0.3297	0.3186	0.3079	0.2977	0.2879	0.2784	0.2692	0.2602	0.2516	0.2432	
1.13	0.4476	0.4354	0.4232	0.4110	0.3988	0.3867	0.3745	0.3623	0.3502	0.3380	0.3262	0.3151	0.3044	0.2942	0.2844	0.2749	0.2657	0.2567	0.2481	0.2397	
1.14	0.4447	0.4324	0.4202	0.4079	0.3957	0.3835	0.3712	0.3590	0.3468	0.3346	0.3228	0.3117	0.3010	0.2908	0.2810	0.2715	0.2622	0.2533	0.2446	0.2362	
1.15	0.4418	0.4295	0.4172	0.4049	0.3926	0.3803	0.3680	0.3557	0.3434	0.3312	0.3194	0.3083	0.2976	0.2874	0.2776	0.2680	0.2588	0.2499	0.2412	0.2328	
1.16	0.4389	0.4265	0.4142	0.4018	0.3895	0.3771	0.3648	0.3524	0.3401	0.3278	0.3160	0.3049	0.2943	0.2840	0.2742	0.2647	0.2554	0.2465	0.2378	0.2295	
1.17	0.4360	0.4236	0.4112	0.3988	0.3864	0.3740	0.3616	0.3492	0.3368	0.3245	0.3127	0.3016	0.2909	0.2807	0.2709	0.2613	0.2521	0.2432	0.2345	0.2261	
1.18	0.4332	0.4207	0.4083	0.3958	0.3833	0.3709	0.3584	0.3460	0.3335	0.3212	0.3094	0.2983	0.2876	0.2774	0.2676	0.2581	0.2488	0.2399	0.2312	0.2229	
1.19	0.4303	0.4178	0.4053	0.3928	0.3803	0.3678	0.3553	0.3428	0.3303	0.3179	0.3062	0.2950	0.2844	0.2742	0.2643	0.2548	0.2456	0.2366	0.2280	0.2196	
1.20	0.4275	0.4150	0.4024	0.3899	0.3773	0.3647	0.3522	0.3396	0.3271	0.3147	0.3029	0.2918	0.2812	0.2710	0.2611	0.2516	0.2423	0.2334	0.2248	0.2164	
1.21	0.4248	0.4121	0.3995	0.3869	0.3743	0.3617	0.3491	0.3365	0.3239	0.3115	0.2997	0.2886	0.2780	0.2678	0.2579	0.2484	0.2392	0.2303	0.2216	0.2133	
1.22	0.4220	0.4093	0.3967	0.3840	0.3713	0.3587	0.3460	0.3334	0.3207	0.3083	0.2966	0.2855	0.2748	0.2646	0.2548	0.2453	0.2360	0.2271	0.2185	0.2101	
1.23	0.4192	0.4065	0.3938	0.3811	0.3684	0.3557	0.3430	0.3303	0.3175	0.3051	0.2934	0.2823	0.2717	0.2615	0.2517	0.2421	0.2329	0.2240	0.2154	0.2071	
1.24	0.4165	0.4037	0.3910	0.3782	0.3655	0.3527	0.3399	0.3272	0.3144	0.3020	0.2903	0.2792	0.2686	0.2584	0.2486	0.2391	0.2299	0.2210	0.2124	0.2040	
1.25	0.4138	0.4010	0.3882	0.3754	0.3626	0.3497	0.3369	0.3241	0.3113	0.2989	0.2873	0.2762	0.2656	0.2554	0.2455	0.2360	0.2268	0.2180	0.2094	0.2011	
1.26	0.4111	0.3982	0.3854	0.3725	0.3597	0.3468	0.3340	0.3211	0.3083	0.2959	0.2842	0.2731	0.2625	0.2524	0.2425	0.2330	0.2239	0.2150	0.2064	0.1981	
1.27	0.4084	0.3955	0.3826	0.3697	0.3568	0.3439	0.3310	0.3181	0.3052	0.2929	0.2812	0.2701	0.2595	0.2494	0.2396	0.2301	0.2209	0.2120	0.2035	0.1952	
1.28	0.4058	0.3928	0.3799	0.3669	0.3540	0.3410	0.3281	0.3151	0.3022	0.2899	0.2782	0.2672	0.2566	0.2464	0.2366	0.2271	0.2180	0.2091	0.2006	0.1923	
1.29	0.4031	0.3901	0.3771	0.3641	0.3511	0.3382	0.3252	0.3122	0.2992	0.2869	0.2753	0.2642	0.2537	0.2435	0.2337	0.2242	0.2151	0.2063	0.1977	0.1895	
1.30	0.4005	0.3875	0.3744	0.3614	0.3483	0.3353	0.3223	0.3092	0.2962	0.2840	0.2723	0.2613	0.2508	0.2406	0.2308	0.2214	0.2122	0.2034	0.1949	0.1867	
1.31	0.3979	0.3848	0.3717	0.3587	0.3456	0.3325	0.3194	0.3063	0.2933	0.2810	0.2695	0.2584	0.2479	0.2378	0.2280	0.2185	0.2094	0.2006	0.1921	0.1839	
1.32	0.3953	0.3822	0.3691	0.3560	0.3429	0.3298	0.3167	0.3036	0.2904	0.2782	0.2666	0.2554	0.2449	0.2350	0.2252	0.2158	0.2067	0.1979	0.1894	0.1812	
1.33	0.3928	0.3796	0.3664	0.3532	0.3401	0.3269	0.3137	0.3005	0.2875	0.2753	0.2638	0.2528	0.2423	0.2322	0.2224	0.2130	0.2039	0.1951	0.1867	0.1785	
1.34	0.3902	0.3770	0.3638	0.3506	0.3373	0.3241	0.3109	0.2977	0.2847	0.2725	0.2609	0.2500	0.2395	0.2294	0.2197	0.2103	0.2012	0.1925	0.1840	0.1759	
1.35	0.3877	0.3744	0.3611	0.3479	0.3346	0.3214	0.3081	0.2949	0.2819	0.2697	0.2582	0.2472	0.2368	0.2267	0.2169	0.2076	0.1985	0.1898	0.1814	0.1733	
1.36	0.3851	0.3718	0.3585	0.3452	0.3320	0.3187	0.3054	0.2921	0.2791	0.2669	0.2554	0.2445	0.2340	0.2240	0.2143	0.2049	0.1959	0.1872	0.1788	0.1707	
1.37	0.3826	0.3693	0.3560	0.3426	0.3293	0.3159	0.3026	0.2893	0.2763	0.2642	0.2527	0.2418	0.2314	0.2213	0.2116	0.2023	0.1933	0.1846	0.1762	0.1681	
1.38	0.3802	0.3668	0.3534	0.3400	0.3266	0.3133	0.2999	0.2865	0.2736	0.2615	0.2500	0.2391	0.2287	0.2187	0.2090	0.1997	0.1907	0.1820	0.1732	0.1656	
1.39	0.3777	0.3643	0.3508	0.3374	0.3240	0.3106	0.2972	0.2838	0.2709	0.2588	0.2473	0.2363	0.2261	0.2161	0.2064	0.1971	0.1881	0.1795	0.1717	0.1632	
1.40	0.3752	0.3618	0.3483	0.3348	0.3213	0.3079	0.2945	0.2810	0.2682	0.2561	0.2447	0.2339	0.2237	0.2139	0.2042	0.1949	0.1857	0.1769	0.1691	0.1607	
1.41	0.3727	0.3593	0.3458	0.3323	0.3188	0.3053	0.2918	0.2783	0.2655	0.2535	0.2421	0.2313	0.2209	0.2109	0.2013	0.1920	0.1831	0.1745	0.1663	0.1581	
1.42	0.3704	0.3568	0.3433	0.3298	0.3162	0.3027	0.2892	0.2757	0.2629	0.2509	0.2395	0.2287	0.2184	0.2084	0.1988	0.1895	0.1807	0.1721	0.1639	0.1559	
1.43	0.3680	0.3544	0.3408	0.3272	0.3137	0.3001	0.2865	0.2730	0.2602	0.2483	0.2369	0.2262	0.2158	0.2059	0.1963	0.1871	0.1782	0.1697	0.1615	0.1536	
1.44	0.3656	0.3520	0.3384	0.3247	0.3111	0.2975	0.2839	0.2704	0.2577	0.2457	0.2344	0.2237	0.2133	0.2034	0.1939	0.1847	0.1758	0.1673	0.1592	0.1513	
1.45	0.3632	0.3495	0.3359	0.3223	0.3086	0.2950	0.2813	0.2678	0.2551	0.2432	0.2319	0.2212	0.2109	0.2010	0.1914	0.1823	0.1735	0.1650	0.1569	0.1490	
1.46	0.3608	0.3471	0.3335	0.3198	0.3061	0.2924	0.2788	0.2652	0.2526	0.2407	0.2294	0.2187	0.2085	0.1986	0.1891	0.1799	0.1711	0.1627	0.1546	0.1468	
1.47	0.3585	0.3448	0.3311	0.3173	0.3036	0.2899	0.2762	0.2627	0.2500	0.2382	0.2270	0.2163	0.2060	0.1962	0.1867	0.1776	0.1688	0.1604	0.1523	0.1446	
1.48	0.3562	0.3424	0.3287	0.3149	0.3012	0.2874	0.2737	0.2601	0.2476	0.2357	0.2245	0.2139	0.2037	0.1938	0.1844	0.1753	0.1666	0.1582	0.1501	0.1424	
1.49	0.3538	0.3401	0.3263	0.3125	0.2987	0.2849	0.2712	0.2576	0.2451	0.2333	0.2221	0.2115	0.2013	0.1915	0.1820	0.1730	0.1643	0.1560	0.1478	0.1402	
1.50	0.3515	0.3377	0.3239	0.3101	0.2963	0.2825	0.2687	0.2552	0.2427	0.2309	0.2197	0.2091	0.1990	0.1892	0.1798	0.1707	0.1621	0.1538	0.1458	0.1381	
1.51	0.3493	0.3354	0.3215	0.3077	0.2939	0.2800	0.2662	0.2527	0.2402	0.2285	0.2174	0.2068	0.1967	0.1869	0.1775	0.1685	0.1599	0.1516	0.1436	0.1360	
1.52	0.3470	0.3331	0.3191	0.3053	0.2915	0.2776	0.2637	0.2503	0.2378	0.2261	0.2151	0.2045	0.1944	0.1846	0.1753	0.1663	0.1577	0.1495	0.1415	0.1339	
1.53	0.3447	0.3308	0.3168	0.2991	0.2851	0.2712	0.2573														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.2510	0.2360	0.2211	0.2061	0.1916	0.1786	0.1666	0.1555	0.1451	0.1353	0.1259	0.1170	0.1087	0.1008	0.0933	0.0863	0.0797	0.0735	0.0676	0.0621	
2.02	0.2493	0.2343	0.2193	0.2044	0.1900	0.1770	0.1651	0.1540	0.1436	0.1338	0.1245	0.1157	0.1074	0.0995	0.0921	0.0852	0.0786	0.0724	0.0666	0.0611	
2.03	0.2477	0.2326	0.2176	0.2027	0.1883	0.1754	0.1635	0.1525	0.1422	0.1324	0.1231	0.1144	0.1061	0.0983	0.0909	0.0840	0.0775	0.0714	0.0656	0.0602	
2.04	0.2460	0.2309	0.2159	0.2009	0.1867	0.1738	0.1620	0.1510	0.1407	0.1310	0.1218	0.1130	0.1048	0.0970	0.0897	0.0829	0.0764	0.0703	0.0646	0.0592	
2.05	0.2443	0.2293	0.2143	0.1993	0.1850	0.1723	0.1605	0.1496	0.1393	0.1296	0.1204	0.1117	0.1035	0.0958	0.0886	0.0817	0.0753	0.0693	0.0636	0.0583	
2.06	0.2427	0.2276	0.2126	0.1976	0.1834	0.1707	0.1590	0.1481	0.1379	0.1283	0.1191	0.1105	0.1023	0.0946	0.0874	0.0806	0.0743	0.0683	0.0626	0.0573	
2.07	0.2410	0.2260	0.2109	0.1959	0.1818	0.1692	0.1575	0.1467	0.1365	0.1269	0.1178	0.1092	0.1011	0.0935	0.0863	0.0795	0.0732	0.0673	0.0617	0.0564	
2.08	0.2394	0.2243	0.2093	0.1943	0.1803	0.1676	0.1560	0.1452	0.1351	0.1256	0.1165	0.1079	0.0999	0.0923	0.0851	0.0785	0.0722	0.0663	0.0607	0.0555	
2.09	0.2378	0.2227	0.2076	0.1926	0.1787	0.1661	0.1546	0.1438	0.1338	0.1243	0.1152	0.1067	0.0987	0.0911	0.0840	0.0774	0.0711	0.0653	0.0598	0.0546	
2.10	0.2362	0.2211	0.2060	0.1910	0.1771	0.1646	0.1531	0.1424	0.1324	0.1229	0.1139	0.1055	0.0975	0.0900	0.0829	0.0763	0.0701	0.0643	0.0589	0.0538	
2.11	0.2346	0.2195	0.2044	0.1894	0.1756	0.1632	0.1517	0.1411	0.1311	0.1216	0.1127	0.1042	0.0963	0.0889	0.0819	0.0753	0.0691	0.0634	0.0580	0.0529	
2.12	0.2330	0.2178	0.2028	0.1878	0.1741	0.1617	0.1503	0.1397	0.1297	0.1203	0.1114	0.1030	0.0951	0.0877	0.0808	0.0743	0.0682	0.0624	0.0571	0.0521	
2.13	0.2314	0.2163	0.2011	0.1862	0.1725	0.1602	0.1489	0.1383	0.1284	0.1191	0.1102	0.1018	0.0940	0.0866	0.0797	0.0733	0.0672	0.0615	0.0562	0.0512	
2.14	0.2298	0.2147	0.2000	0.1850	0.1710	0.1588	0.1475	0.1370	0.1271	0.1178	0.1090	0.1007	0.0929	0.0856	0.0787	0.0723	0.0662	0.0606	0.0553	0.0504	
2.15	0.2283	0.2131	0.1980	0.1830	0.1696	0.1574	0.1461	0.1356	0.1256	0.1166	0.1078	0.0995	0.0917	0.0845	0.0777	0.0713	0.0653	0.0597	0.0545	0.0496	
2.16	0.2267	0.2115	0.1964	0.1815	0.1681	0.1559	0.1448	0.1343	0.1246	0.1153	0.1066	0.0984	0.0906	0.0834	0.0766	0.0703	0.0644	0.0588	0.0536	0.0488	
2.17	0.2251	0.2100	0.1948	0.1799	0.1666	0.1545	0.1434	0.1330	0.1233	0.1141	0.1054	0.0972	0.0895	0.0824	0.0756	0.0694	0.0635	0.0580	0.0528	0.0480	
2.18	0.2236	0.2084	0.1932	0.1784	0.1652	0.1531	0.1421	0.1317	0.1220	0.1129	0.1042	0.0961	0.0885	0.0813	0.0746	0.0684	0.0626	0.0571	0.0520	0.0472	
2.19	0.2221	0.2069	0.1917	0.1769	0.1637	0.1518	0.1407	0.1304	0.1208	0.1117	0.1031	0.0950	0.0874	0.0803	0.0737	0.0675	0.0617	0.0562	0.0512	0.0465	
2.20	0.2205	0.2053	0.1902	0.1754	0.1623	0.1504	0.1394	0.1292	0.1196	0.1105	0.1019	0.0939	0.0863	0.0793	0.0727	0.0665	0.0608	0.0554	0.0504	0.0457	
2.21	0.2190	0.2038	0.1886	0.1739	0.1609	0.1490	0.1381	0.1279	0.1184	0.1093	0.1008	0.0928	0.0853	0.0783	0.0717	0.0656	0.0599	0.0546	0.0496	0.0450	
2.22	0.2175	0.2023	0.1871	0.1725	0.1595	0.1477	0.1368	0.1267	0.1172	0.1082	0.0997	0.0917	0.0843	0.0773	0.0708	0.0647	0.0591	0.0538	0.0489	0.0443	
2.23	0.2160	0.2008	0.1855	0.1710	0.1581	0.1464	0.1355	0.1254	0.1160	0.1070	0.0986	0.0907	0.0832	0.0763	0.0699	0.0638	0.0582	0.0530	0.0481	0.0435	
2.24	0.2145	0.1993	0.1840	0.1696	0.1567	0.1451	0.1343	0.1242	0.1148	0.1059	0.0975	0.0896	0.0822	0.0754	0.0690	0.0630	0.0574	0.0522	0.0473	0.0428	
2.25	0.2130	0.1978	0.1825	0.1681	0.1554	0.1438	0.1330	0.1230	0.1136	0.1047	0.0964	0.0886	0.0812	0.0744	0.0680	0.0621	0.0566	0.0514	0.0466	0.0422	
2.26	0.2116	0.1963	0.1810	0.1667	0.1540	0.1425	0.1318	0.1218	0.1125	0.1036	0.0953	0.0875	0.0803	0.0735	0.0672	0.0613	0.0558	0.0506	0.0459	0.0415	
2.27	0.2101	0.1948	0.1796	0.1653	0.1527	0.1412	0.1305	0.1206	0.1113	0.1025	0.0942	0.0865	0.0793	0.0726	0.0663	0.0604	0.0550	0.0499	0.0452	0.0408	
2.28	0.2086	0.1934	0.1781	0.1639	0.1514	0.1399	0.1293	0.1194	0.1102	0.1014	0.0932	0.0855	0.0783	0.0716	0.0654	0.0596	0.0542	0.0491	0.0445	0.0401	
2.29	0.2072	0.1919	0.1766	0.1625	0.1501	0.1386	0.1281	0.1183	0.1091	0.1003	0.0921	0.0845	0.0774	0.0707	0.0645	0.0588	0.0534	0.0484	0.0438	0.0395	
2.30	0.2057	0.1904	0.1752	0.1612	0.1488	0.1374	0.1269	0.1171	0.1079	0.0993	0.0911	0.0835	0.0764	0.0698	0.0637	0.0580	0.0526	0.0477	0.0431	0.0388	
2.31	0.2043	0.1890	0.1738	0.1598	0.1475	0.1362	0.1257	0.1160	0.1068	0.0982	0.0901	0.0826	0.0755	0.0690	0.0628	0.0572	0.0519	0.0470	0.0424	0.0382	
2.32	0.2029	0.1876	0.1723	0.1585	0.1462	0.1349	0.1245	0.1148	0.1057	0.0972	0.0891	0.0816	0.0746	0.0681	0.0620	0.0564	0.0511	0.0463	0.0418	0.0376	
2.33	0.2014	0.1861	0.1709	0.1572	0.1449	0.1337	0.1234	0.1137	0.1047	0.0961	0.0881	0.0806	0.0737	0.0672	0.0612	0.0556	0.0504	0.0456	0.0411	0.0370	
2.34	0.2000	0.1847	0.1695	0.1558	0.1437	0.1325	0.1222	0.1126	0.1036	0.0951	0.0871	0.0797	0.0728	0.0664	0.0604	0.0548	0.0497	0.0449	0.0405	0.0364	
2.35	0.1986	0.1833	0.1681	0.1545	0.1424	0.1313	0.1211	0.1115	0.1025	0.0941	0.0861	0.0788	0.0719	0.0655	0.0596	0.0541	0.0490	0.0442	0.0398	0.0358	
2.36	0.1972	0.1819	0.1667	0.1532	0.1412	0.1301	0.1199	0.1104	0.1015	0.0931	0.0852	0.0779	0.0710	0.0647	0.0588	0.0533	0.0483	0.0436	0.0392	0.0352	
2.37	0.1958	0.1805	0.1654	0.1519	0.1400	0.1290	0.1188	0.1093	0.1005	0.0921	0.0842	0.0770	0.0702	0.0639	0.0580	0.0526	0.0476	0.0429	0.0386	0.0346	
2.38	0.1944	0.1791	0.1640	0.1507	0.1387	0.1278	0.1177	0.1083	0.0994	0.0911	0.0833	0.0761	0.0693	0.0631	0.0572	0.0519	0.0469	0.0423	0.0380	0.0341	
2.39	0.1931	0.1777	0.1627	0.1494	0.1375	0.1267	0.1166	0.1072	0.0984	0.0901	0.0824	0.0752	0.0685	0.0623	0.0565	0.0512	0.0462	0.0416	0.0374	0.0335	
2.40	0.1917	0.1763	0.1613	0.1482	0.1363	0.1255	0.1155	0.1062	0.0974	0.0891	0.0814	0.0743	0.0676	0.0615	0.0557	0.0504	0.0455	0.0409	0.0368	0.0330	
2.41	0.1900	0.1746	0.1596	0.1465	0.1346	0.1237	0.1137	0.1045	0.0956	0.0873	0.0796	0.0725	0.0658	0.0597	0.0540	0.0489	0.0440	0.0394	0.0352	0.0315	
2.42	0.1886	0.1736	0.1586	0.1457	0.1338	0.1229	0.1129	0.1036	0.0946	0.0862	0.0785	0.0714	0.0647	0.0586	0.0529	0.0478	0.0430	0.0382	0.0339	0.0302	
2.43	0.1876	0.1727	0.1577	0.1448	0.1328	0.1222	0.1123	0.1031	0.0944	0.0863	0.0787	0.0717	0.0652	0.0592	0.0536	0.0484	0.0436	0.0392	0.0351	0.0314	
2.44	0.1863	0.1709	0.1561	0.1433	0.1317	0.1211	0.1112	0.1021	0.0935	0.0854	0.0778	0.0709	0.0644	0.0584	0.0528	0.0477	0.0430	0.0386	0.0345	0.0309	
2.45	0.1850	0.1695	0.1549	0.1421	0.1305	0.1200	0.1102	0.1011	0.0925	0.0845	0.0770	0.0700	0.0636	0.0577	0.0521	0.0471	0.0424	0.0380	0.0340	0.0304	
2.46	0.1836	0.1682	0.1536	0.1409	0.1294	0.1189	0.1092	0.1001	0.0916	0.0836	0.0761	0.0692	0.0628	0.0569	0.0514	0.0464	0.0417	0.0374	0.0334	0.0299	
2.47	0.1823	0.1669	0.1524	0.1397	0.1283	0.1178	0.1081	0.0991	0.0906	0.0827	0.0753	0.0684	0.0621	0.0562	0.0508	0.0458	0.0411	0.0369	0.0330	0.0294	
2.48	0.1810	0.1656	0.1511	0.1385	0.1272	0.1168	0.1071	0.0981	0.0897	0.0818	0.0744	0.0676	0.0613	0.0555	0.0501	0.0451	0.0405	0.0363	0.0324	0.0289	
2.49	0.1797	0.1642	0.1499	0.1374	0.1261	0.1157	0.1061	0.0972	0.0888	0.0809	0.0736	0.0668	0.0606	0.0548	0.0494	0.0445	0.0400	0.0358	0.0319	0.0284	
2.50	0.1784	0.1629	0.1487	0.1362	0.1250	0.1147	0.1051	0.0962	0.0878	0.0800	0.0727	0.0660	0.0598	0.0541	0.0488	0.0439	0.0394	0.0352	0.0314	0.0280	
2.51	0.1771	0.1617	0.1475	0.1351	0.1239	0.1136	0.1041	0.0953	0.0869	0.0792	0.0719	0.0653	0.0591	0.0534	0.0481	0.0433	0.0388	0.0347	0.0309	0.0275	
2.52	0.1758	0.1604	0.1463	0.1340	0.1228	0.1126	0.1032	0.0943	0.086												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35													
3.01	0.1211	0.1091	0.0985	0.0890	0.0803	0.0722	0.0648	0.0579	0.0516	0.0459	0.0407	0.0360	0.0317	0.0279	0.0244	0.0213	0.0185	0.0161	0.0138	0.0119													
3.02	0.1202	0.1083	0.0977	0.0882	0.0796	0.0716	0.0642	0.0573	0.0510	0.0454	0.0402	0.0356	0.0313	0.0275	0.0241	0.0210	0.0183	0.0158	0.0136	0.0117													
3.03	0.1193	0.1074	0.0970	0.0875	0.0789	0.0709	0.0635	0.0567	0.0505	0.0449	0.0398	0.0351	0.0309	0.0272	0.0238	0.0207	0.0180	0.0156	0.0134	0.0115													
3.04	0.1184	0.1066	0.0962	0.0868	0.0782	0.0703	0.0629	0.0561	0.0500	0.0444	0.0393	0.0347	0.0306	0.0268	0.0234	0.0204	0.0177	0.0153	0.0132	0.0113													
3.05	0.1175	0.1058	0.0954	0.0860	0.0775	0.0696	0.0623	0.0556	0.0495	0.0439	0.0389	0.0343	0.0302	0.0265	0.0231	0.0201	0.0175	0.0151	0.0130	0.0111													
3.06	0.1167	0.1050	0.0947	0.0853	0.0768	0.0690	0.0617	0.0550	0.0489	0.0434	0.0384	0.0339	0.0298	0.0261	0.0228	0.0199	0.0172	0.0149	0.0128	0.0109													
3.07	0.1158	0.1042	0.0939	0.0846	0.0762	0.0684	0.0611	0.0545	0.0484	0.0430	0.0380	0.0335	0.0294	0.0258	0.0225	0.0196	0.0170	0.0146	0.0126	0.0107													
3.08	0.1149	0.1034	0.0932	0.0839	0.0755	0.0678	0.0606	0.0539	0.0479	0.0425	0.0375	0.0331	0.0291	0.0254	0.0222	0.0193	0.0167	0.0144	0.0124	0.0105													
3.09	0.1141	0.1026	0.0924	0.0832	0.0749	0.0671	0.0600	0.0534	0.0474	0.0420	0.0371	0.0327	0.0287	0.0251	0.0219	0.0190	0.0165	0.0142	0.0122	0.0104													
3.10	0.1132	0.1018	0.0917	0.0825	0.0742	0.0665	0.0594	0.0529	0.0469	0.0416	0.0367	0.0323	0.0283	0.0248	0.0216	0.0188	0.0162	0.0140	0.0120	0.0102													
3.11	0.1123	0.1010	0.0909	0.0819	0.0736	0.0659	0.0588	0.0523	0.0464	0.0411	0.0363	0.0319	0.0280	0.0245	0.0213	0.0185	0.0160	0.0137	0.0118	0.0100													
3.12	0.1115	0.1002	0.0902	0.0812	0.0729	0.0653	0.0583	0.0518	0.0459	0.0407	0.0359	0.0315	0.0276	0.0241	0.0210	0.0182	0.0157	0.0135	0.0116	0.0098													
3.13	0.1107	0.0995	0.0895	0.0805	0.0723	0.0647	0.0577	0.0513	0.0455	0.0402	0.0354	0.0312	0.0273	0.0238	0.0207	0.0180	0.0155	0.0133	0.0114	0.0097													
3.14	0.1098	0.0987	0.0888	0.0798	0.0717	0.0641	0.0572	0.0508	0.0450	0.0398	0.0350	0.0308	0.0269	0.0235	0.0204	0.0177	0.0153	0.0131	0.0112	0.0095													
3.15	0.1090	0.0979	0.0881	0.0792	0.0711	0.0636	0.0566	0.0503	0.0445	0.0393	0.0346	0.0304	0.0266	0.0232	0.0202	0.0175	0.0150	0.0129	0.0110	0.0094													
3.16	0.1082	0.0972	0.0874	0.0785	0.0704	0.0630	0.0561	0.0498	0.0441	0.0389	0.0342	0.0301	0.0263	0.0229	0.0199	0.0172	0.0148	0.0127	0.0108	0.0092													
3.17	0.1074	0.0964	0.0867	0.0779	0.0698	0.0624	0.0555	0.0493	0.0436	0.0385	0.0338	0.0297	0.0260	0.0226	0.0196	0.0170	0.0146	0.0125	0.0107	0.0090													
3.18	0.1066	0.0957	0.0860	0.0772	0.0692	0.0618	0.0550	0.0488	0.0431	0.0381	0.0335	0.0293	0.0256	0.0223	0.0193	0.0167	0.0144	0.0123	0.0105	0.0089													
3.19	0.1058	0.0950	0.0853	0.0766	0.0686	0.0613	0.0545	0.0483	0.0427	0.0376	0.0331	0.0290	0.0253	0.0220	0.0191	0.0165	0.0142	0.0121	0.0103	0.0087													
3.20	0.1050	0.0942	0.0846	0.0760	0.0680	0.0607	0.0540	0.0478	0.0422	0.0372	0.0327	0.0286	0.0250	0.0217	0.0188	0.0162	0.0140	0.0119	0.0102	0.0086													
3.21	0.1042	0.0935	0.0840	0.0753	0.0674	0.0602	0.0534	0.0473	0.0418	0.0368	0.0323	0.0283	0.0247	0.0214	0.0186	0.0160	0.0137	0.0117	0.0100	0.0084													
3.22	0.1035	0.0928	0.0833	0.0747	0.0669	0.0596	0.0529	0.0468	0.0414	0.0364	0.0319	0.0280	0.0244	0.0212	0.0183	0.0158	0.0135	0.0116	0.0098	0.0083													
3.23	0.1027	0.0921	0.0826	0.0741	0.0663	0.0591	0.0524	0.0464	0.0409	0.0360	0.0316	0.0276	0.0241	0.0209	0.0181	0.0156	0.0133	0.0114	0.0097	0.0082													
3.24	0.1019	0.0914	0.0820	0.0735	0.0657	0.0585	0.0519	0.0459	0.0405	0.0356	0.0312	0.0273	0.0238	0.0206	0.0178	0.0153	0.0131	0.0112	0.0095	0.0080													
3.25	0.1012	0.0907	0.0813	0.0729	0.0651	0.0580	0.0514	0.0454	0.0401	0.0352	0.0309	0.0270	0.0235	0.0203	0.0176	0.0151	0.0129	0.0110	0.0094	0.0079													
3.26	0.1004	0.0900	0.0807	0.0723	0.0646	0.0575	0.0509	0.0450	0.0396	0.0348	0.0305	0.0266	0.0232	0.0201	0.0173	0.0149	0.0128	0.0109	0.0092	0.0077													
3.27	0.0997	0.0893	0.0800	0.0717	0.0640	0.0569	0.0504	0.0445	0.0392	0.0345	0.0302	0.0263	0.0229	0.0198	0.0171	0.0147	0.0126	0.0107	0.0090	0.0076													
3.28	0.0990	0.0886	0.0794	0.0711	0.0634	0.0564	0.0499	0.0441	0.0388	0.0341	0.0298	0.0260	0.0226	0.0196	0.0169	0.0145	0.0124	0.0105	0.0089	0.0075													
3.29	0.0982	0.0879	0.0788	0.0705	0.0629	0.0559	0.0495	0.0436	0.0384	0.0337	0.0295	0.0257	0.0223	0.0193	0.0166	0.0143	0.0122	0.0104	0.0088	0.0074													
3.30	0.0975	0.0873	0.0781	0.0699	0.0623	0.0554	0.0490	0.0432	0.0380	0.0333	0.0291	0.0254	0.0220	0.0190	0.0164	0.0141	0.0120	0.0102	0.0086	0.0072													
3.31	0.0968	0.0866	0.0775	0.0693	0.0618	0.0549	0.0485	0.0428	0.0376	0.0330	0.0288	0.0251	0.0217	0.0188	0.0162	0.0139	0.0118	0.0100	0.0084	0.0071													
3.32	0.0961	0.0859	0.0769	0.0687	0.0613	0.0544	0.0480	0.0423	0.0372	0.0326	0.0285	0.0248	0.0215	0.0185	0.0160	0.0137	0.0116	0.0099	0.0083	0.0070													
3.33	0.0953	0.0853	0.0763	0.0682	0.0607	0.0539	0.0476	0.0419	0.0368	0.0322	0.0281	0.0245	0.0212	0.0183	0.0157	0.0135	0.0115	0.0097	0.0082	0.0069													
3.34	0.0946	0.0846	0.0757	0.0676	0.0602	0.0534	0.0471	0.0415	0.0364	0.0319	0.0278	0.0242	0.0209	0.0181	0.0155	0.0133	0.0113	0.0096	0.0081	0.0068													
3.35	0.0939	0.0840	0.0751	0.0670	0.0597	0.0529	0.0467	0.0411	0.0360	0.0315	0.0275	0.0239	0.0207	0.0178	0.0153	0.0131	0.0111	0.0094	0.0079	0.0066													
3.36	0.0932	0.0833	0.0745	0.0665	0.0592	0.0524	0.0462	0.0406	0.0357	0.0312	0.0272	0.0236	0.0204	0.0176	0.0151	0.0129	0.0110	0.0093	0.0078	0.0065													
3.37	0.0926	0.0827	0.0739	0.0659	0.0586	0.0519	0.0458	0.0402	0.0353	0.0308	0.0269	0.0233	0.0202	0.0174	0.0149	0.0127	0.0108	0.0091	0.0077	0.0064													
3.38	0.0919	0.0821	0.0733	0.0654	0.0581	0.0515	0.0453	0.0398	0.0349	0.0305	0.0265	0.0230	0.0199	0.0171	0.0147	0.0125	0.0106	0.0090	0.0075	0.0063													
3.39	0.0912	0.0814	0.0727	0.0648	0.0576	0.0510	0.0449	0.0394	0.0345	0.0302	0.0262	0.0228	0.0197	0.0169	0.0145	0.0124	0.0105	0.0088	0.0074	0.0062													
3.40	0.0905	0.0808	0.0722	0.0643	0.0571	0.0505	0.0445	0.0390	0.0342	0.0298	0.0259	0.0225	0.0194	0.0167	0.0143	0.0122	0.0103	0.0087	0.0073	0.0061													
3.41	0.0897	0.0802	0.0716	0.0637	0.0566	0.0500	0.0440	0.0386	0.0338	0.0295	0.0255	0.0223	0.0192	0.0165	0.0141	0.0120	0.0101	0.0085	0.0072	0.0060													
3.42	0.0892	0.0796	0.0711	0.0632	0.0561	0.0496	0.0436	0.0382	0.0335	0.0292	0.0253	0.0221	0.0190	0.0163	0.0139	0.0118	0.0100	0.0084	0.0071	0.0059													
3.43	0.0885	0.0790	0.0705	0.0627	0.0556	0.0491	0.0432	0.0379	0.0331	0.0289	0.0250	0.0217	0.0187	0.0160	0.0137	0.0117	0.0099	0.0083	0.0070	0.0058													
3.44	0.0879	0.0784	0.0699	0.0622	0.0552	0.0487	0.0428	0.0375	0.0328	0.0285	0.0248	0.0214	0.0184	0.0158	0.0135	0.0115	0.0097	0.0082	0.0068	0.0057													
3.45	0.0872	0.0778	0.0693	0.0617	0.0547	0.0482	0.0424	0.0371	0.0324	0.0282	0.0245	0.0212	0.0182	0.0156	0.0133	0.0113	0.0096	0.0080	0.0067	0.0056													
3.46	0.0866	0.0772	0.0687	0.0612	0.0542	0.0478	0.0420	0.0367	0.0321	0.0279	0.0242	0.0209	0.0180	0.0154	0.0131	0.0112	0.0094	0.0079	0.0066	0.0055													
3.47	0.0860	0.0766	0.0682	0.0607	0.0537	0.0473	0.0416	0.0364	0.0317	0.0276	0.0239	0.0207	0.0178	0.0152	0.0130	0.0110	0.0093	0.0078	0.0065	0.0054													
3.48	0.0853	0.0760	0.0677	0.0602	0.0533	0.0469	0.0412	0.0360	0.0314	0.0273	0.0236	0.0204	0.0175	0.0150	0.0128	0.0108	0.0091	0.0077	0.0064	0.0053													
3.49	0.0847	0.0755	0.0672	0.0597	0.0528	0.0465	0.0408	0.0356	0.0311	0.0270	0.0234	0.0202	0.0173	0.0148	0.0126	0.0107	0.0090	0.0076	0.0063	0.0052													
3.50	0.0841	0.0749	0.0666	0.0592	0.0523	0.0461	0.0404	0.0353	0.0307	0.0267	0.0231	0.0199	0.0171	0.0146	0.0124	0.0105	0.0089	0.0074	0.0062	0.0051													
3.51	0.0835	0.0743	0.0661	0.0587	0.0519	0.0456	0.0400	0.0349	0.0304	0.0264	0.0228	0.0197																					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														</

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APPENDIX B

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9																				
Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Row	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
7.01	0.0063	0.0049	0.0038	0.0029	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
7.02	0.0062	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
7.03	0.0062	0.0049	0.0037	0.0027	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
7.04	0.0061	0.0048	0.0037	0.0028	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
7.05	0.0061	0.0047	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
7.06	0.0060	0.0047	0.0036	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
7.07	0.0060	0.0047	0.0036	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.08	0.0060	0.0046	0.0036	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.09	0.0059	0.0046	0.0035	0.0027	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.10	0.0059	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.11	0.0058	0.0045	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.12	0.0058	0.0045	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.13	0.0057	0.0045	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.14	0.0057	0.0044	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.15	0.0056	0.0044	0.0034	0.0026	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.16	0.0056	0.0044	0.0033	0.0025	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.17	0.0056	0.0043	0.0033	0.0025	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.18	0.0055	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.19	0.0055	0.0042	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.20	0.0054	0.0042	0.0032	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.21	0.0054	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.22	0.0054	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.23	0.0053	0.0041	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.24	0.0053	0.0041	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.25	0.0052	0.0041	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.26	0.0052	0.0040	0.0031	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.27	0.0052	0.0040	0.0031	0.0023	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.28	0.0051	0.0040	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.29	0.0051	0.0039	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.30	0.0050	0.0039	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.31	0.0050	0.0039	0.0030	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.32	0.0050	0.0038	0.0029	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.33	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
7.34	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.35	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.36	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.37	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.38	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.39	0.0047	0.0036	0.0028	0.0021	0.0016	0.0012	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.40	0.0047	0.0036	0.0027	0.0021	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.41	0.0046	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.42	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.43	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.44	0.0045	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.45	0.0045	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.46	0.0045	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.47	0.0044	0.0034	0.0026	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.48	0.0044	0.0034	0.0026	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.49	0.0044	0.0034	0.0025	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.50	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.51	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.52	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.53	0.0042	0.0032	0.0025	0.0018	0.0014															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9602	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9504	0.9503	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9406	0.9404	0.9403	0.9402	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9308	0.9306	0.9305	0.9304	0.9303	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9210	0.9208	0.9206	0.9205	0.9204	0.9203	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9113	0.9111	0.9108	0.9107	0.9105	0.9104	0.9103	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9017	0.9014	0.9011	0.9008	0.9007	0.9005	0.9004	0.9003	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8921	0.8917	0.8913	0.8911	0.8908	0.8906	0.8905	0.8903	0.8902	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8825	0.8820	0.8816	0.8813	0.8810	0.8808	0.8806	0.8804	0.8803	0.8802	0.8801	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8730	0.8724	0.8720	0.8716	0.8713	0.8710	0.8707	0.8706	0.8704	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8635	0.8629	0.8624	0.8619	0.8615	0.8612	0.8609	0.8607	0.8605	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8541	0.8534	0.8528	0.8523	0.8518	0.8515	0.8511	0.8509	0.8506	0.8505	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8447	0.8440	0.8433	0.8427	0.8422	0.8417	0.8414	0.8411	0.8408	0.8406	0.8404	0.8403	0.8402	0.8401	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400
0.17	0.8354	0.8346	0.8338	0.8332	0.8326	0.8321	0.8316	0.8313	0.8310	0.8307	0.8305	0.8304	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8261	0.8252	0.8244	0.8236	0.8230	0.8224	0.8219	0.8215	0.8212	0.8209	0.8207	0.8205	0.8203	0.8202	0.8202	0.8201	0.8201	0.8200	0.8200	0.8200
0.19	0.8169	0.8159	0.8150	0.8142	0.8134	0.8128	0.8123	0.8118	0.8114	0.8111	0.8108	0.8106	0.8104	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100
0.20	0.8078	0.8066	0.8056	0.8047	0.8039	0.8032	0.8026	0.8021	0.8016	0.8013	0.8010	0.8007	0.8005	0.8004	0.8002	0.8002	0.8001	0.8001	0.8000	0.8000
0.21	0.7987	0.7974	0.7963	0.7953	0.7944	0.7937	0.7930	0.7924	0.7919	0.7915	0.7911	0.7909	0.7906	0.7904	0.7903	0.7902	0.7901	0.7901	0.7900	0.7900
0.22	0.7896	0.7883	0.7871	0.7860	0.7850	0.7842	0.7834	0.7828	0.7822	0.7817	0.7813	0.7810	0.7808	0.7805	0.7804	0.7802	0.7802	0.7801	0.7800	0.7800
0.23	0.7806	0.7792	0.7779	0.7767	0.7756	0.7747	0.7739	0.7732	0.7726	0.7720	0.7716	0.7712	0.7709	0.7707	0.7705	0.7703	0.7702	0.7701	0.7701	0.7700
0.24	0.7717	0.7701	0.7687	0.7675	0.7663	0.7653	0.7644	0.7636	0.7629	0.7624	0.7619	0.7614	0.7611	0.7608	0.7606	0.7604	0.7603	0.7602	0.7601	0.7600
0.25	0.7628	0.7612	0.7597	0.7583	0.7571	0.7560	0.7550	0.7541	0.7534	0.7527	0.7522	0.7517	0.7513	0.7510	0.7507	0.7505	0.7503	0.7502	0.7501	0.7501
0.26	0.7540	0.7522	0.7506	0.7492	0.7478	0.7466	0.7456	0.7447	0.7438	0.7431	0.7425	0.7420	0.7415	0.7412	0.7408	0.7406	0.7404	0.7403	0.7402	0.7401
0.27	0.7452	0.7434	0.7417	0.7401	0.7387	0.7374	0.7363	0.7352	0.7343	0.7336	0.7329	0.7323	0.7318	0.7314	0.7310	0.7307	0.7305	0.7303	0.7302	0.7301
0.28	0.7365	0.7346	0.7327	0.7311	0.7295	0.7282	0.7272	0.7259	0.7249	0.7240	0.7233	0.7226	0.7221	0.7216	0.7212	0.7209	0.7206	0.7204	0.7202	0.7201
0.29	0.7279	0.7258	0.7239	0.7221	0.7205	0.7190	0.7177	0.7165	0.7155	0.7145	0.7137	0.7130	0.7124	0.7118	0.7114	0.7110	0.7107	0.7105	0.7103	0.7102
0.30	0.7193	0.7171	0.7150	0.7132	0.7115	0.7099	0.7085	0.7072	0.7061	0.7051	0.7042	0.7034	0.7027	0.7021	0.7016	0.7012	0.7009	0.7006	0.7004	0.7002
0.31	0.7108	0.7085	0.7063	0.7043	0.7025	0.7008	0.6993	0.6980	0.6968	0.6957	0.6947	0.6938	0.6931	0.6924	0.6919	0.6914	0.6910	0.6907	0.6904	0.6903
0.32	0.7023	0.6999	0.6976	0.6955	0.6936	0.6918	0.6902	0.6888	0.6875	0.6863	0.6853	0.6843	0.6835	0.6828	0.6821	0.6816	0.6812	0.6808	0.6805	0.6804
0.33	0.6939	0.6914	0.6890	0.6868	0.6848	0.6829	0.6812	0.6797	0.6783	0.6770	0.6759	0.6749	0.6740	0.6732	0.6725	0.6719	0.6714	0.6710	0.6706	0.6704
0.34	0.6856	0.6829	0.6804	0.6781	0.6760	0.6740	0.6722	0.6706	0.6691	0.6678	0.6665	0.6654	0.6645	0.6636	0.6628	0.6622	0.6616	0.6611	0.6608	0.6605
0.35	0.6773	0.6745	0.6719	0.6695	0.6673	0.6652	0.6633	0.6616	0.6600	0.6586	0.6572	0.6561	0.6550	0.6541	0.6532	0.6525	0.6519	0.6514	0.6509	0.6506
0.36	0.6691	0.6662	0.6635	0.6610	0.6586	0.6565	0.6545	0.6526	0.6510	0.6494	0.6480	0.6467	0.6456	0.6446	0.6437	0.6429	0.6422	0.6416	0.6411	0.6407
0.37	0.6610	0.6580	0.6552	0.6525	0.6501	0.6478	0.6457	0.6437	0.6420	0.6403	0.6388	0.6375	0.6362	0.6351	0.6341	0.6333	0.6325	0.6318	0.6313	0.6309
0.38	0.6529	0.6498	0.6468	0.6441	0.6415	0.6392	0.6370	0.6349	0.6330	0.6313	0.6297	0.6282	0.6269	0.6257	0.6247	0.6237	0.6229	0.6221	0.6215	0.6210
0.39	0.6449	0.6417	0.6386	0.6358	0.6331	0.6306	0.6283	0.6261	0.6241	0.6223	0.6206	0.6191	0.6177	0.6164	0.6152	0.6142	0.6132	0.6124	0.6117	0.6112
0.40	0.6370	0.6336	0.6304	0.6275	0.6247	0.6221	0.6197	0.6174	0.6153	0.6134	0.6116	0.6099	0.6084	0.6070	0.6058	0.6047	0.6037	0.6028	0.6020	0.6014
0.41	0.6291	0.6256	0.6223	0.6192	0.6164	0.6136	0.6111	0.6088	0.6066	0.6045	0.6026	0.6009	0.5993	0.5978	0.5964	0.5952	0.5941	0.5931	0.5923	0.5916
0.42	0.6213	0.6177	0.6143	0.6111	0.6081	0.6053	0.6026	0.6002	0.5979	0.5957	0.5937	0.5919	0.5902	0.5886	0.5871	0.5858	0.5846	0.5835	0.5826	0.5818
0.43	0.6136	0.6098	0.6063	0.6030	0.5999	0.5970	0.5942	0.5916	0.5892	0.5870	0.5849	0.5829	0.5811	0.5794	0.5779	0.5765	0.5752	0.5740	0.5730	0.5721
0.44	0.6059	0.6021	0.5984	0.5950	0.5918	0.5887	0.5859	0.5832	0.5807	0.5783	0.5761	0.5741	0.5721	0.5703	0.5687	0.5672	0.5658	0.5645	0.5634	0.5624
0.45	0.5983	0.5943	0.5906	0.5871	0.5837	0.5806														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2768	0.2689	0.2613	0.2539	0.2466	0.2395	0.2325	0.2256	0.2188	0.2120	0.2053	0.1986	0.1918	0.1850	0.1781	0.1711	0.1639	0.1564	0.1487	0.1406
1.02	0.2727	0.2649	0.2572	0.2498	0.2425	0.2354	0.2283	0.2214	0.2146	0.2078	0.2011	0.1943	0.1876	0.1808	0.1738	0.1668	0.1596	0.1521	0.1443	0.1362
1.03	0.2687	0.2609	0.2532	0.2458	0.2384	0.2313	0.2243	0.2173	0.2105	0.2037	0.1969	0.1902	0.1834	0.1766	0.1697	0.1626	0.1553	0.1479	0.1401	0.1320
1.04	0.2648	0.2569	0.2493	0.2418	0.2345	0.2273	0.2202	0.2133	0.2064	0.1997	0.1929	0.1861	0.1793	0.1725	0.1656	0.1585	0.1512	0.1437	0.1359	0.1278
1.05	0.2609	0.2530	0.2453	0.2378	0.2305	0.2233	0.2163	0.2093	0.2025	0.1957	0.1889	0.1821	0.1753	0.1685	0.1615	0.1545	0.1472	0.1397	0.1319	0.1238
1.06	0.2571	0.2492	0.2415	0.2340	0.2266	0.2195	0.2124	0.2054	0.1986	0.1918	0.1850	0.1782	0.1714	0.1646	0.1576	0.1505	0.1433	0.1358	0.1280	0.1198
1.07	0.2533	0.2454	0.2377	0.2302	0.2228	0.2156	0.2086	0.2016	0.1947	0.1879	0.1811	0.1744	0.1676	0.1607	0.1537	0.1467	0.1394	0.1319	0.1241	0.1160
1.08	0.2495	0.2416	0.2339	0.2264	0.2191	0.2119	0.2048	0.1978	0.1909	0.1841	0.1773	0.1706	0.1638	0.1569	0.1500	0.1429	0.1356	0.1281	0.1204	0.1123
1.09	0.2458	0.2379	0.2302	0.2227	0.2153	0.2081	0.2011	0.1941	0.1872	0.1804	0.1736	0.1668	0.1600	0.1532	0.1463	0.1392	0.1319	0.1245	0.1167	0.1086
1.10	0.2422	0.2343	0.2266	0.2190	0.2117	0.2045	0.1974	0.1904	0.1836	0.1767	0.1700	0.1632	0.1564	0.1496	0.1426	0.1356	0.1283	0.1209	0.1131	0.1051
1.11	0.2386	0.2307	0.2230	0.2154	0.2081	0.2009	0.1938	0.1868	0.1800	0.1732	0.1664	0.1596	0.1528	0.1460	0.1391	0.1320	0.1248	0.1173	0.1096	0.1016
1.12	0.2350	0.2271	0.2194	0.2119	0.2045	0.1973	0.1903	0.1833	0.1764	0.1696	0.1628	0.1561	0.1493	0.1425	0.1356	0.1285	0.1213	0.1139	0.1062	0.0982
1.13	0.2315	0.2236	0.2159	0.2084	0.2010	0.1938	0.1868	0.1798	0.1730	0.1662	0.1594	0.1526	0.1459	0.1391	0.1322	0.1251	0.1180	0.1106	0.1029	0.0950
1.14	0.2281	0.2202	0.2125	0.2049	0.1976	0.1904	0.1833	0.1764	0.1695	0.1627	0.1560	0.1493	0.1425	0.1357	0.1288	0.1218	0.1147	0.1071	0.0997	0.0917
1.15	0.2247	0.2168	0.2091	0.2015	0.1942	0.1870	0.1800	0.1730	0.1662	0.1594	0.1527	0.1459	0.1392	0.1324	0.1256	0.1186	0.1115	0.1041	0.0966	0.0886
1.16	0.2213	0.2134	0.2057	0.1982	0.1909	0.1837	0.1766	0.1697	0.1629	0.1561	0.1494	0.1427	0.1360	0.1292	0.1224	0.1154	0.1083	0.1010	0.0935	0.0857
1.17	0.2180	0.2101	0.2024	0.1949	0.1876	0.1804	0.1734	0.1665	0.1596	0.1529	0.1462	0.1395	0.1328	0.1261	0.1192	0.1123	0.1053	0.0980	0.0905	0.0828
1.18	0.2147	0.2068	0.1991	0.1916	0.1843	0.1772	0.1702	0.1633	0.1564	0.1497	0.1430	0.1364	0.1297	0.1230	0.1162	0.1093	0.1023	0.0951	0.0876	0.0799
1.19	0.2115	0.2036	0.1959	0.1884	0.1811	0.1740	0.1670	0.1601	0.1533	0.1466	0.1399	0.1333	0.1266	0.1199	0.1132	0.1063	0.0994	0.0922	0.0848	0.0772
1.20	0.2083	0.2004	0.1928	0.1853	0.1780	0.1709	0.1639	0.1570	0.1502	0.1435	0.1369	0.1303	0.1236	0.1170	0.1103	0.1034	0.0965	0.0894	0.0821	0.0745
1.21	0.2052	0.1973	0.1896	0.1822	0.1749	0.1678	0.1608	0.1540	0.1472	0.1405	0.1339	0.1273	0.1207	0.1141	0.1074	0.1006	0.0937	0.0867	0.0794	0.0719
1.22	0.2021	0.1942	0.1866	0.1791	0.1719	0.1648	0.1578	0.1510	0.1442	0.1376	0.1310	0.1244	0.1178	0.1112	0.1046	0.0979	0.0910	0.0840	0.0768	0.0694
1.23	0.1990	0.1912	0.1835	0.1761	0.1689	0.1618	0.1548	0.1480	0.1413	0.1347	0.1281	0.1216	0.1150	0.1085	0.1019	0.0952	0.0884	0.0814	0.0743	0.0669
1.24	0.1960	0.1881	0.1805	0.1731	0.1659	0.1588	0.1519	0.1451	0.1384	0.1318	0.1253	0.1188	0.1123	0.1058	0.0992	0.0925	0.0858	0.0789	0.0718	0.0646
1.25	0.1930	0.1852	0.1776	0.1702	0.1630	0.1560	0.1491	0.1423	0.1356	0.1291	0.1225	0.1161	0.1096	0.1031	0.0966	0.0900	0.0833	0.0764	0.0694	0.0623
1.26	0.1901	0.1823	0.1747	0.1673	0.1601	0.1531	0.1462	0.1395	0.1329	0.1263	0.1198	0.1134	0.1070	0.1005	0.0940	0.0875	0.0808	0.0741	0.0671	0.0600
1.27	0.1872	0.1794	0.1718	0.1645	0.1573	0.1503	0.1435	0.1368	0.1302	0.1236	0.1172	0.1108	0.1044	0.0980	0.0915	0.0850	0.0784	0.0717	0.0649	0.0579
1.28	0.1843	0.1766	0.1690	0.1617	0.1545	0.1476	0.1408	0.1341	0.1275	0.1210	0.1146	0.1082	0.1019	0.0955	0.0891	0.0827	0.0761	0.0695	0.0628	0.0558
1.29	0.1815	0.1738	0.1662	0.1589	0.1518	0.1449	0.1381	0.1314	0.1249	0.1184	0.1120	0.1057	0.0994	0.0931	0.0867	0.0803	0.0739	0.0673	0.0606	0.0538
1.30	0.1787	0.1710	0.1635	0.1562	0.1491	0.1422	0.1354	0.1288	0.1223	0.1159	0.1095	0.1032	0.0970	0.0907	0.0844	0.0781	0.0716	0.0651	0.0585	0.0518
1.31	0.1760	0.1683	0.1608	0.1536	0.1465	0.1396	0.1329	0.1263	0.1198	0.1134	0.1071	0.1008	0.0946	0.0884	0.0821	0.0758	0.0695	0.0631	0.0565	0.0499
1.32	0.1733	0.1656	0.1582	0.1509	0.1439	0.1370	0.1303	0.1238	0.1173	0.1109	0.1047	0.0985	0.0923	0.0861	0.0799	0.0737	0.0674	0.0610	0.0546	0.0480
1.33	0.1706	0.1630	0.1555	0.1483	0.1413	0.1345	0.1278	0.1213	0.1149	0.1086	0.1023	0.0961	0.0900	0.0839	0.0777	0.0716	0.0654	0.0591	0.0527	0.0463
1.34	0.1680	0.1604	0.1530	0.1458	0.1388	0.1320	0.1254	0.1189	0.1125	0.1062	0.1000	0.0939	0.0878	0.0817	0.0756	0.0695	0.0634	0.0572	0.0509	0.0445
1.35	0.1654	0.1578	0.1504	0.1433	0.1363	0.1296	0.1230	0.1165	0.1101	0.1039	0.0978	0.0917	0.0856	0.0796	0.0736	0.0675	0.0615	0.0553	0.0491	0.0429
1.36	0.1628	0.1553	0.1479	0.1408	0.1339	0.1272	0.1206	0.1142	0.1078	0.1016	0.0955	0.0895	0.0835	0.0775	0.0716	0.0656	0.0596	0.0535	0.0474	0.0413
1.37	0.1603	0.1528	0.1455	0.1384	0.1315	0.1248	0.1183	0.1119	0.1056	0.0994	0.0934	0.0874	0.0814	0.0755	0.0696	0.0637	0.0578	0.0518	0.0458	0.0397
1.38	0.1579	0.1503	0.1431	0.1360	0.1291	0.1225	0.1160	0.1096	0.1034	0.0973	0.0912	0.0853	0.0794	0.0735	0.0677	0.0618	0.0560	0.0501	0.0442	0.0382
1.39	0.1554	0.1479	0.1407	0.1336	0.1268	0.1202	0.1137	0.1074	0.1012	0.0951	0.0892	0.0833	0.0774	0.0716	0.0658	0.0600	0.0542	0.0484	0.0426	0.0367
1.40	0.1530	0.1455	0.1383	0.1313	0.1245	0.1179	0.1115	0.1052	0.0991	0.0930	0.0871	0.0813	0.0755	0.0697	0.0640	0.0583	0.0526	0.0468	0.0411	0.0353
1.41	0.1506	0.1432	0.1360	0.1290	0.1223	0.1157	0.1093	0.1031	0.0970	0.0910	0.0851	0.0793	0.0736	0.0679	0.0622	0.0566	0.0509	0.0452	0.0394	0.0336
1.42	0.1483	0.1409	0.1337	0.1268	0.1201	0.1136	0.1072	0.1010	0.0949	0.0890	0.0832	0.0774	0.0717	0.0661	0.0605	0.0549	0.0493	0.0438	0.0382	0.0327
1.43	0.1460	0.1386	0.1315	0.1246	0.1179	0.1114	0.1051	0.0989	0.0929	0.0870	0.0812	0.0755	0.0699	0.0643	0.0588	0.0533	0.0478	0.0423	0.0368	0.0314
1.44	0.1437	0.1364	0.1293	0.1224	0.1158	0.1093	0.1030	0.0969	0.0910	0.0851	0.0794	0.0737	0.0681	0.0626	0.0572	0.0517	0.0463	0.0409	0.0355	0.0302
1.45	0.1414	0.1341	0.1271	0.1203	0.1137	0.1073	0.1010	0.0950	0.0890	0.0832	0.0775	0.0719	0.0664	0.0610	0.0556	0.0502	0.0448	0.0395	0.0342	0.0290
1.46	0.1392	0.1320	0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0569	0.0521	0.0475	0.0432	0.0391	0.0353	0.0317	0.0283	0.0251	0.0222	0.0194	0.0168	0.0144	0.0121	0.0100	0.0082	0.0064	0.0049	0.0036	0.0025
2.02	0.0560	0.0512	0.0466	0.0423	0.0383	0.0346	0.0310	0.0277	0.0246	0.0216	0.0189	0.0163	0.0140	0.0118	0.0097	0.0079	0.0062	0.0047	0.0034	0.0024
2.03	0.0551	0.0503	0.0458	0.0416	0.0376	0.0339	0.0303	0.0271	0.0240	0.0211	0.0184	0.0159	0.0136	0.0114	0.0094	0.0076	0.0060	0.0045	0.0033	0.0023
2.04	0.0542	0.0494	0.0450	0.0408	0.0368	0.0332	0.0297	0.0265	0.0234	0.0206	0.0179	0.0155	0.0132	0.0111	0.0091	0.0074	0.0058	0.0044	0.0032	0.0022
2.05	0.0533	0.0486	0.0442	0.0400	0.0361	0.0325	0.0291	0.0259	0.0229	0.0201	0.0175	0.0150	0.0128	0.0107	0.0088	0.0071	0.0056	0.0043	0.0030	0.0021
2.06	0.0524	0.0477	0.0434	0.0393	0.0354	0.0318	0.0284	0.0253	0.0223	0.0196	0.0170	0.0146	0.0124	0.0104	0.0085	0.0069	0.0054	0.0040	0.0029	0.0020
2.07	0.0515	0.0469	0.0426	0.0385	0.0347	0.0312	0.0278	0.0247	0.0218	0.0191	0.0166	0.0142	0.0121	0.0101	0.0083	0.0066	0.0052	0.0039	0.0028	0.0019
2.08	0.0507	0.0461	0.0418	0.0378	0.0340	0.0305	0.0272	0.0242	0.0213	0.0186	0.0162	0.0139	0.0117	0.0098	0.0080	0.0064	0.0050	0.0037	0.0027	0.0018
2.09	0.0498	0.0453	0.0411	0.0371	0.0334	0.0299	0.0267	0.0236	0.0208	0.0182	0.0157	0.0135	0.0114	0.0095	0.0077	0.0062	0.0048	0.0036	0.0025	0.0017
2.10	0.0490	0.0445	0.0403	0.0364	0.0327	0.0293	0.0261	0.0231	0.0203	0.0177	0.0153	0.0131	0.0111	0.0092	0.0075	0.0060	0.0046	0.0034	0.0024	0.0016
2.11	0.0482	0.0437	0.0396	0.0357	0.0321	0.0287	0.0255	0.0226	0.0198	0.0173	0.0149	0.0128	0.0108	0.0089	0.0073	0.0058	0.0044	0.0033	0.0023	0.0015
2.12	0.0474	0.0430	0.0389	0.0350	0.0314	0.0281	0.0250	0.0221	0.0194	0.0169	0.0146	0.0124	0.0104	0.0087	0.0070	0.0056	0.0043	0.0032	0.0022	0.0015
2.13	0.0466	0.0422	0.0382	0.0344	0.0308	0.0275	0.0244	0.0216	0.0189	0.0165	0.0142	0.0121	0.0101	0.0084	0.0068	0.0054	0.0041	0.0030	0.0021	0.0014
2.14	0.0458	0.0415	0.0375	0.0337	0.0302	0.0270	0.0239	0.0211	0.0185	0.0160	0.0138	0.0117	0.0099	0.0081	0.0066	0.0052	0.0040	0.0030	0.0021	0.0014
2.15	0.0450	0.0408	0.0368	0.0331	0.0296	0.0264	0.0234	0.0206	0.0180	0.0155	0.0134	0.0114	0.0096	0.0079	0.0064	0.0050	0.0038	0.0028	0.0019	0.0013
2.16	0.0443	0.0401	0.0361	0.0324	0.0290	0.0259	0.0229	0.0202	0.0176	0.0153	0.0131	0.0111	0.0093	0.0076	0.0062	0.0048	0.0037	0.0027	0.0019	0.0012
2.17	0.0435	0.0394	0.0355	0.0318	0.0285	0.0253	0.0224	0.0197	0.0172	0.0149	0.0128	0.0108	0.0090	0.0074	0.0060	0.0047	0.0035	0.0026	0.0018	0.0012
2.18	0.0428	0.0387	0.0348	0.0312	0.0279	0.0248	0.0219	0.0193	0.0168	0.0145	0.0124	0.0105	0.0088	0.0072	0.0058	0.0045	0.0034	0.0025	0.0017	0.0011
2.19	0.0421	0.0380	0.0342	0.0306	0.0273	0.0243	0.0214	0.0188	0.0164	0.0142	0.0121	0.0102	0.0085	0.0070	0.0056	0.0043	0.0033	0.0024	0.0016	0.0010
2.20	0.0414	0.0373	0.0336	0.0301	0.0268	0.0238	0.0210	0.0184	0.0160	0.0138	0.0118	0.0099	0.0083	0.0067	0.0054	0.0042	0.0032	0.0023	0.0016	0.0010
2.21	0.0407	0.0367	0.0329	0.0295	0.0263	0.0233	0.0205	0.0180	0.0156	0.0135	0.0115	0.0097	0.0080	0.0065	0.0052	0.0041	0.0030	0.0022	0.0015	0.0009
2.22	0.0400	0.0360	0.0323	0.0289	0.0257	0.0228	0.0201	0.0176	0.0152	0.0131	0.0112	0.0094	0.0078	0.0063	0.0050	0.0039	0.0029	0.0021	0.0014	0.0009
2.23	0.0393	0.0354	0.0318	0.0284	0.0252	0.0223	0.0196	0.0172	0.0149	0.0128	0.0109	0.0091	0.0076	0.0061	0.0049	0.0038	0.0028	0.0020	0.0014	0.0009
2.24	0.0387	0.0348	0.0312	0.0278	0.0247	0.0219	0.0192	0.0168	0.0145	0.0125	0.0106	0.0089	0.0073	0.0059	0.0047	0.0036	0.0027	0.0019	0.0013	0.0008
2.25	0.0380	0.0342	0.0306	0.0273	0.0242	0.0214	0.0188	0.0164	0.0142	0.0122	0.0103	0.0086	0.0071	0.0058	0.0046	0.0035	0.0026	0.0019	0.0012	0.0008
2.26	0.0374	0.0336	0.0300	0.0268	0.0238	0.0210	0.0184	0.0160	0.0138	0.0119	0.0100	0.0084	0.0069	0.0056	0.0044	0.0034	0.0025	0.0018	0.0012	0.0007
2.27	0.0367	0.0330	0.0295	0.0263	0.0233	0.0205	0.0180	0.0157	0.0135	0.0116	0.0098	0.0082	0.0067	0.0054	0.0043	0.0033	0.0024	0.0017	0.0011	0.0007
2.28	0.0361	0.0324	0.0289	0.0258	0.0228	0.0201	0.0176	0.0153	0.0132	0.0113	0.0095	0.0079	0.0065	0.0052	0.0041	0.0032	0.0023	0.0016	0.0011	0.0007
2.29	0.0355	0.0318	0.0284	0.0253	0.0224	0.0197	0.0172	0.0149	0.0129	0.0110	0.0093	0.0077	0.0063	0.0051	0.0040	0.0030	0.0022	0.0016	0.0010	0.0007
2.30	0.0349	0.0313	0.0279	0.0248	0.0219	0.0193	0.0168	0.0146	0.0126	0.0107	0.0090	0.0075	0.0061	0.0049	0.0039	0.0029	0.0022	0.0015	0.0010	0.0006
2.31	0.0343	0.0307	0.0274	0.0243	0.0215	0.0189	0.0165	0.0143	0.0123	0.0104	0.0088	0.0073	0.0060	0.0048	0.0037	0.0028	0.0021	0.0014	0.0009	0.0006
2.32	0.0337	0.0302	0.0269	0.0238	0.0210	0.0185	0.0161	0.0139	0.0120	0.0102	0.0086	0.0071	0.0058	0.0046	0.0036	0.0027	0.0020	0.0014	0.0009	0.0005
2.33	0.0332	0.0296	0.0264	0.0234	0.0206	0.0181	0.0158	0.0136	0.0117	0.0099	0.0083	0.0069	0.0056	0.0045	0.0035	0.0026	0.0019	0.0013	0.0009	0.0005
2.34	0.0326	0.0291	0.0259	0.0229	0.0202	0.0177	0.0154	0.0133	0.0114	0.0097	0.0081	0.0067	0.0054	0.0043	0.0034	0.0025	0.0018	0.0013	0.0008	0.0005
2.35	0.0321	0.0286	0.0254	0.0225	0.0198	0.0173	0.0151	0.0130	0.0111	0.0094	0.0079	0.0065	0.0053	0.0042	0.0033	0.0025	0.0018	0.0012	0.0008	0.0005
2.36	0.0315	0.0281	0.0249	0.0221	0.0194	0.0170	0.0147	0.0127	0.0109	0.0092	0.0077	0.0063	0.0051	0.0041	0.0031	0.0024	0.0017	0.0012	0.0008	0.0004
2.37	0.0310	0.0276	0.0245	0.0216	0.0190	0.0166	0.0144	0.0124	0.0106	0.0090	0.0075	0.0061	0.0050	0.0039	0.0030	0.0023	0.0016	0.0011	0.0007	0.0004
2.38	0.0304	0.0271	0.0240	0.0212	0.0186	0.0163	0.0141	0.0121	0.0103	0.0087	0.0073	0.0060	0.0048	0.0038	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.39	0.0299	0.0266	0.0236	0.0208	0.0182	0.0159	0.0138	0.0118	0.0101	0.0085	0.0071	0.0058	0.0047	0.0037	0.0028	0.0021	0.0015	0.0010	0.0007	0.0004
2.40	0.0294	0.0262	0.0232	0.0204	0.0179	0.0156	0.0135	0.0116	0.0098	0.0083	0.0069	0.0056	0.0045	0.0036	0.0027	0.0020	0.0015	0.0010	0.0006	0.0004
2.41	0.0289	0.0257	0.0227	0.0200	0.0175	0.0152	0.0132	0.0113	0.0096	0.0081	0.0067	0.0055	0.0044	0.0035	0.0027	0.0020	0.0014	0.0009	0.0006	0.0004
2.42	0.0284	0.0252	0.0223	0.0196	0.0172	0.0149	0.0129	0.0110	0.0094	0.0079	0.0065	0.0053	0.0043	0.0034	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004
2.43	0.0279	0.0248	0.0219	0.0192	0.0168	0.0146	0.0126	0.0108	0.0091	0.0077	0.0064	0.0052	0.0041	0.0033	0.0025	0.0018	0.0013	0.0009	0.0005	0.0003
2.44	0.0275	0.0243	0.0215	0.0189	0.0165	0.0143	0.0123	0.0105	0.0089	0.0075	0.0062	0.0050	0.0040	0.0031	0.0024	0.0018	0.0012	0.0008	0.0005	0.0003
2.45	0.0270	0.0239	0.0211	0.0185	0.0161	0.0140	0.0121	0.0103	0.0087	0.0073	0.0060	0.0049	0.0039	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.46	0.0265	0.0235	0.0207</																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 9

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0101	0.0086	0.0072	0.0061	0.0050	0.0041	0.0033	0.0027	0.0021	0.0017	0.0013	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0100	0.0084	0.0071	0.0059	0.0049	0.0040	0.0033	0.0026	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0098	0.0083	0.0070	0.0058	0.0048	0.0039	0.0032	0.0026	0.0020	0.0016	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0096	0.0081	0.0068	0.0057	0.0047	0.0039	0.0031	0.0025	0.0020	0.0015	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0094	0.0080	0.0067	0.0056	0.0046	0.0038	0.0030	0.0024	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0093	0.0078	0.0066	0.0055	0.0045	0.0037	0.0030	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0091	0.0077	0.0064	0.0054	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0089	0.0075	0.0063	0.0053	0.0043	0.0035	0.0028	0.0023	0.0018	0.0014	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0088	0.0074	0.0062	0.0051	0.0042	0.0034	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0086	0.0073	0.0061	0.0050	0.0041	0.0034	0.0027	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.11	0.0085	0.0071	0.0060	0.0049	0.0041	0.0033	0.0027	0.0021	0.0016	0.0013	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000
3.12	0.0083	0.0070	0.0058	0.0048	0.0040	0.0032	0.0026	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0082	0.0069	0.0057	0.0047	0.0039	0.0032	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0080	0.0067	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0015	0.0012	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0079	0.0066	0.0055	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0078	0.0065	0.0054	0.0045	0.0036	0.0029	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000
3.17	0.0076	0.0064	0.0053	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0075	0.0063	0.0052	0.0043	0.0035	0.0028	0.0022	0.0018	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0074	0.0061	0.0051	0.0042	0.0034	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0072	0.0060	0.0050	0.0041	0.0033	0.0027	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0071	0.0059	0.0049	0.0040	0.0033	0.0026	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0070	0.0058	0.0048	0.0039	0.0032	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0068	0.0057	0.0047	0.0039	0.0031	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.24	0.0067	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0015	0.0012	0.0009	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.25	0.0066	0.0055	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0011	0.0009	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.26	0.0065	0.0054	0.0044	0.0036	0.0029	0.0024	0.0019	0.0015	0.0011	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.27	0.0064	0.0053	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.28	0.0063	0.0052	0.0043	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.29	0.0061	0.0051	0.0042	0.0034	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.30	0.0060	0.0050	0.0041	0.0033	0.0027	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.31	0.0059	0.0049	0.0040	0.0033	0.0026	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.32	0.0058	0.0048	0.0040	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.33	0.0057	0.0047	0.0039	0.0031	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.34	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.35	0.0055	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.36	0.0054	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0011	0.0009	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.37	0.0053	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.38	0.0052	0.0043	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0051	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0050	0.0041	0.0034	0.0027	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0050	0.0041	0.0033	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0049	0.0040	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0048	0.0039	0.0032	0.0026	0.0020	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0046	0.0038	0.0031	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015														

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Table of Aggregate Loss Factors: Sub-Table 9

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

[illegible]

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9942	0.9940	0.9937	0.9935	
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9927	0.9921	0.9915	0.9909	0.9903	0.9898	0.9892	0.9887	0.9883	0.9878	0.9874	
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9930	0.9920	0.9911	0.9901	0.9892	0.9883	0.9875	0.9866	0.9858	0.9850	0.9843	0.9835	0.9829	0.9822	0.9816	
0.04	0.9962	0.9953	0.9942	0.9931	0.9919	0.9907	0.9895	0.9883	0.9871	0.9859	0.9847	0.9836	0.9825	0.9815	0.9805	0.9795	0.9786	0.9777	0.9769	0.9761	
0.05	0.9953	0.9941	0.9928	0.9914	0.9900	0.9885	0.9870	0.9855	0.9841	0.9826	0.9812	0.9799	0.9786	0.9773	0.9761	0.9750	0.9739	0.9728	0.9718	0.9708	
0.06	0.9944	0.9929	0.9914	0.9898	0.9881	0.9863	0.9846	0.9829	0.9812	0.9795	0.9779	0.9763	0.9748	0.9734	0.9720	0.9706	0.9693	0.9681	0.9669	0.9657	
0.07	0.9934	0.9918	0.9900	0.9881	0.9862	0.9842	0.9822	0.9803	0.9783	0.9763	0.9743	0.9723	0.9712	0.9695	0.9679	0.9664	0.9649	0.9635	0.9622	0.9609	
0.08	0.9925	0.9907	0.9886	0.9865	0.9844	0.9822	0.9799	0.9778	0.9756	0.9735	0.9715	0.9695	0.9676	0.9658	0.9641	0.9624	0.9607	0.9592	0.9576	0.9562	
0.09	0.9916	0.9895	0.9873	0.9850	0.9826	0.9801	0.9777	0.9753	0.9730	0.9707	0.9685	0.9663	0.9642	0.9622	0.9603	0.9584	0.9566	0.9549	0.9532	0.9516	
0.10	0.9907	0.9884	0.9860	0.9834	0.9808	0.9782	0.9755	0.9729	0.9704	0.9679	0.9655	0.9632	0.9609	0.9588	0.9567	0.9546	0.9527	0.9508	0.9490	0.9472	
0.11	0.9898	0.9873	0.9847	0.9819	0.9791	0.9762	0.9734	0.9706	0.9679	0.9652	0.9626	0.9602	0.9577	0.9554	0.9532	0.9510	0.9489	0.9468	0.9449	0.9429	
0.12	0.9889	0.9863	0.9834	0.9804	0.9774	0.9744	0.9713	0.9684	0.9654	0.9626	0.9599	0.9572	0.9546	0.9521	0.9497	0.9474	0.9451	0.9430	0.9408	0.9388	
0.13	0.9881	0.9852	0.9821	0.9790	0.9757	0.9725	0.9693	0.9661	0.9630	0.9600	0.9571	0.9543	0.9516	0.9489	0.9464	0.9439	0.9415	0.9392	0.9369	0.9347	
0.14	0.9872	0.9841	0.9809	0.9775	0.9741	0.9707	0.9673	0.9640	0.9607	0.9575	0.9545	0.9515	0.9486	0.9458	0.9431	0.9405	0.9379	0.9355	0.9331	0.9307	
0.15	0.9863	0.9831	0.9797	0.9761	0.9725	0.9689	0.9653	0.9618	0.9584	0.9551	0.9519	0.9487	0.9457	0.9428	0.9399	0.9372	0.9345	0.9319	0.9293	0.9268	
0.16	0.9855	0.9821	0.9784	0.9747	0.9709	0.9672	0.9634	0.9598	0.9562	0.9527	0.9493	0.9460	0.9429	0.9398	0.9368	0.9339	0.9311	0.9283	0.9256	0.9230	
0.17	0.9847	0.9810	0.9772	0.9733	0.9694	0.9654	0.9615	0.9577	0.9540	0.9504	0.9468	0.9434	0.9401	0.9369	0.9337	0.9307	0.9277	0.9249	0.9220	0.9193	
0.18	0.9838	0.9800	0.9761	0.9720	0.9679	0.9638	0.9597	0.9557	0.9518	0.9481	0.9444	0.9408	0.9374	0.9340	0.9308	0.9276	0.9245	0.9215	0.9185	0.9156	
0.19	0.9830	0.9790	0.9749	0.9707	0.9664	0.9621	0.9579	0.9538	0.9497	0.9458	0.9420	0.9383	0.9347	0.9313	0.9279	0.9246	0.9213	0.9182	0.9151	0.9121	
0.20	0.9822	0.9781	0.9738	0.9694	0.9649	0.9605	0.9561	0.9519	0.9477	0.9436	0.9397	0.9359	0.9322	0.9285	0.9250	0.9216	0.9182	0.9149	0.9117	0.9086	
0.21	0.9814	0.9771	0.9726	0.9681	0.9635	0.9589	0.9544	0.9500	0.9457	0.9415	0.9374	0.9335	0.9296	0.9259	0.9222	0.9187	0.9152	0.9118	0.9084	0.9051	
0.22	0.9806	0.9761	0.9715	0.9669	0.9623	0.9577	0.9532	0.9487	0.9443	0.9399	0.9355	0.9311	0.9271	0.9232	0.9195	0.9158	0.9122	0.9086	0.9052	0.9017	
0.23	0.9798	0.9752	0.9704	0.9655	0.9606	0.9558	0.9510	0.9463	0.9417	0.9373	0.9330	0.9288	0.9247	0.9207	0.9168	0.9130	0.9092	0.9055	0.9020	0.8984	
0.24	0.9790	0.9742	0.9693	0.9643	0.9593	0.9543	0.9493	0.9445	0.9398	0.9353	0.9308	0.9265	0.9222	0.9181	0.9141	0.9102	0.9063	0.9025	0.8988	0.8951	
0.25	0.9782	0.9733	0.9682	0.9631	0.9579	0.9528	0.9477	0.9428	0.9379	0.9332	0.9287	0.9242	0.9199	0.9156	0.9115	0.9074	0.9034	0.8995	0.8957	0.8919	
0.26	0.9774	0.9724	0.9672	0.9619	0.9566	0.9513	0.9461	0.9410	0.9361	0.9313	0.9266	0.9220	0.9175	0.9132	0.9089	0.9047	0.9006	0.8966	0.8926	0.8887	
0.27	0.9766	0.9715	0.9661	0.9607	0.9552	0.9498	0.9445	0.9393	0.9343	0.9293	0.9245	0.9198	0.9152	0.9107	0.9064	0.9021	0.8978	0.8937	0.8896	0.8855	
0.28	0.9759	0.9706	0.9651	0.9595	0.9539	0.9484	0.9430	0.9376	0.9325	0.9274	0.9225	0.9176	0.9129	0.9084	0.9039	0.8994	0.8951	0.8908	0.8866	0.8824	
0.29	0.9751	0.9697	0.9640	0.9583	0.9526	0.9470	0.9414	0.9360	0.9307	0.9255	0.9205	0.9155	0.9107	0.9060	0.9014	0.8969	0.8924	0.8880	0.8837	0.8794	
0.30	0.9744	0.9688	0.9630	0.9572	0.9514	0.9456	0.9399	0.9344	0.9289	0.9237	0.9185	0.9134	0.9085	0.9037	0.8990	0.8943	0.8897	0.8852	0.8808	0.8764	
0.31	0.9736	0.9679	0.9620	0.9561	0.9501	0.9442	0.9384	0.9328	0.9272	0.9218	0.9165	0.9114	0.9064	0.9014	0.8966	0.8918	0.8871	0.8825	0.8779	0.8734	
0.32	0.9729	0.9670	0.9610	0.9549	0.9489	0.9429	0.9370	0.9312	0.9255	0.9200	0.9146	0.9094	0.9042	0.8992	0.8942	0.8893	0.8845	0.8798	0.8751	0.8704	
0.33	0.9722	0.9662	0.9600	0.9538	0.9476	0.9415	0.9355	0.9296	0.9239	0.9182	0.9127	0.9074	0.9021	0.8969	0.8919	0.8869	0.8820	0.8771	0.8723	0.8675	
0.34	0.9714	0.9653	0.9591	0.9527	0.9464	0.9402	0.9341	0.9281	0.9222	0.9165	0.9109	0.9054	0.9000	0.8947	0.8896	0.8845	0.8794	0.8745	0.8695	0.8646	
0.35	0.9707	0.9645	0.9581	0.9517	0.9452	0.9389	0.9326	0.9265	0.9206	0.9147	0.9090	0.9034	0.8980	0.8926	0.8873	0.8821	0.8769	0.8718	0.8668	0.8618	
0.36	0.9700	0.9636	0.9571	0.9506	0.9440	0.9376	0.9312	0.9250	0.9189	0.9130	0.9072	0.9015	0.8959	0.8904	0.8850	0.8797	0.8745	0.8692	0.8641	0.8590	
0.37	0.9693	0.9628	0.9562	0.9495	0.9429	0.9363	0.9299	0.9235	0.9174	0.9113	0.9054	0.8996	0.8939	0.8883	0.8828	0.8774	0.8720	0.8667	0.8614	0.8562	
0.38	0.9686	0.9620	0.9553	0.9485	0.9417	0.9351	0.9285	0.9221	0.9158	0.9096	0.9036	0.8977	0.8919	0.8862	0.8806	0.8751	0.8696	0.8642	0.8588	0.8534	
0.39	0.9679	0.9612	0.9543	0.9474	0.9406	0.9338	0.9271	0.9206	0.9142	0.9080	0.9019	0.8958	0.8900	0.8842	0.8784	0.8728	0.8673	0.8618	0.8561	0.8507	
0.40	0.9672	0.9604	0.9534	0.9464	0.9395	0.9326	0.9258	0.9192	0.9127	0.9063	0.9001	0.8940	0.8880	0.8821	0.8765	0.8708	0.8653	0.8598	0.8543	0.8488	
0.41	0.9665	0.9596	0.9525	0.9454	0.9383	0.9314	0.9245	0.9178	0.9112	0.9047	0.8984	0.8922	0.8861	0.8801	0.8742	0.8683	0.8625	0.8567	0.8510	0.8453	
0.42	0.9659	0.9588	0.9516	0.9444	0.9372	0.9301	0.9232	0.9164	0.9097	0.9031	0.8967	0.8904	0.8842	0.8781	0.8720	0.8661	0.8602	0.8543	0.8485	0.8426	
0.43	0.9652	0.9580	0.9507	0.9434	0.9361	0.9290	0.9219	0.9150	0.9082	0.9015	0.8950	0.8886	0.8823	0.8761	0.8700	0.8639	0.8579	0.8519	0.8459	0.8400	
0.44	0.9645	0.9572	0.9498	0.9424	0.9351	0.9278	0.9206	0.9136	0.9067	0.9000	0.8933	0.8868	0.8804	0.8741	0.8679	0.8617	0.8556	0.8495	0.8434	0.8374	
0.45	0.9639	0.9565	0.9490	0.9414	0.9340	0.9266	0.9193	0.9122	0.9053												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9328	0.9209	0.9091	0.8973	0.8855	0.8739	0.8623	0.8507	0.8393	0.8279	0.8165	0.8052	0.7939	0.7826	0.7713	0.7600	0.7487	0.7374	0.7260	0.7147
1.02	0.9323	0.9204	0.9085	0.8966	0.8848	0.8731	0.8614	0.8498	0.8383	0.8268	0.8154	0.8040	0.7926	0.7812	0.7699	0.7585	0.7471	0.7357	0.7243	0.7128
1.03	0.9318	0.9199	0.9079	0.8960	0.8841	0.8723	0.8606	0.8489	0.8373	0.8258	0.8143	0.8028	0.7913	0.7799	0.7684	0.7570	0.7455	0.7340	0.7225	0.7110
1.04	0.9314	0.9193	0.9073	0.8953	0.8834	0.8715	0.8597	0.8480	0.8363	0.8247	0.8131	0.8016	0.7901	0.7785	0.7670	0.7555	0.7439	0.7324	0.7208	0.7092
1.05	0.9309	0.9188	0.9067	0.8946	0.8827	0.8707	0.8589	0.8471	0.8353	0.8237	0.8120	0.8004	0.7888	0.7772	0.7656	0.7540	0.7424	0.7307	0.7191	0.7074
1.06	0.9304	0.9183	0.9061	0.8940	0.8819	0.8700	0.8580	0.8462	0.8344	0.8226	0.8109	0.7992	0.7875	0.7758	0.7642	0.7525	0.7408	0.7291	0.7174	0.7056
1.07	0.9300	0.9178	0.9055	0.8934	0.8812	0.8692	0.8572	0.8453	0.8334	0.8216	0.8098	0.7980	0.7863	0.7745	0.7628	0.7510	0.7392	0.7274	0.7156	0.7038
1.08	0.9295	0.9172	0.9050	0.8927	0.8805	0.8684	0.8564	0.8444	0.8324	0.8205	0.8087	0.7968	0.7850	0.7732	0.7614	0.7495	0.7377	0.7258	0.7139	0.7020
1.09	0.9291	0.9167	0.9044	0.8921	0.8798	0.8677	0.8555	0.8435	0.8315	0.8195	0.8076	0.7956	0.7837	0.7718	0.7600	0.7480	0.7361	0.7242	0.7122	0.7003
1.10	0.9286	0.9162	0.9038	0.8914	0.8791	0.8669	0.8547	0.8426	0.8305	0.8185	0.8065	0.7945	0.7825	0.7705	0.7586	0.7466	0.7346	0.7226	0.7105	0.6985
1.11	0.9281	0.9157	0.9032	0.8908	0.8784	0.8661	0.8539	0.8417	0.8295	0.8174	0.8054	0.7933	0.7813	0.7692	0.7572	0.7451	0.7330	0.7210	0.7089	0.6967
1.12	0.9277	0.9152	0.9027	0.8902	0.8778	0.8654	0.8531	0.8408	0.8286	0.8164	0.8043	0.7921	0.7800	0.7679	0.7558	0.7437	0.7315	0.7194	0.7072	0.6950
1.13	0.9272	0.9147	0.9021	0.8896	0.8771	0.8646	0.8523	0.8399	0.8276	0.8154	0.8032	0.7910	0.7788	0.7666	0.7544	0.7422	0.7300	0.7178	0.7055	0.6932
1.14	0.9268	0.9142	0.9015	0.8889	0.8764	0.8639	0.8514	0.8391	0.8267	0.8144	0.8021	0.7898	0.7776	0.7653	0.7530	0.7408	0.7285	0.7162	0.7038	0.6915
1.15	0.9264	0.9137	0.9010	0.8883	0.8757	0.8631	0.8506	0.8382	0.8258	0.8134	0.8010	0.7887	0.7763	0.7640	0.7517	0.7393	0.7270	0.7146	0.7022	0.6898
1.16	0.9259	0.9132	0.9004	0.8877	0.8750	0.8624	0.8498	0.8373	0.8248	0.8124	0.7999	0.7875	0.7751	0.7627	0.7503	0.7379	0.7255	0.7130	0.7005	0.6881
1.17	0.9255	0.9127	0.8998	0.8871	0.8743	0.8617	0.8490	0.8364	0.8239	0.8114	0.7989	0.7864	0.7739	0.7614	0.7489	0.7365	0.7239	0.7114	0.6989	0.6863
1.18	0.9250	0.9122	0.8993	0.8865	0.8737	0.8609	0.8482	0.8356	0.8230	0.8104	0.7978	0.7852	0.7727	0.7601	0.7476	0.7350	0.7225	0.7099	0.6973	0.6846
1.19	0.9246	0.9117	0.8987	0.8859	0.8730	0.8602	0.8474	0.8347	0.8220	0.8094	0.7967	0.7841	0.7715	0.7589	0.7462	0.7336	0.7210	0.7083	0.6956	0.6829
1.20	0.9241	0.9112	0.8982	0.8852	0.8723	0.8595	0.8467	0.8339	0.8211	0.8084	0.7957	0.7830	0.7703	0.7576	0.7449	0.7322	0.7195	0.7068	0.6940	0.6812
1.21	0.9237	0.9107	0.8976	0.8846	0.8717	0.8587	0.8459	0.8330	0.8202	0.8074	0.7946	0.7819	0.7691	0.7563	0.7436	0.7308	0.7180	0.7052	0.6924	0.6796
1.22	0.9233	0.9102	0.8971	0.8840	0.8710	0.8580	0.8451	0.8322	0.8193	0.8064	0.7936	0.7807	0.7679	0.7551	0.7422	0.7294	0.7165	0.7037	0.6908	0.6779
1.23	0.9228	0.9097	0.8966	0.8834	0.8704	0.8573	0.8443	0.8313	0.8184	0.8054	0.7925	0.7796	0.7667	0.7538	0.7409	0.7280	0.7151	0.7021	0.6892	0.6762
1.24	0.9224	0.9092	0.8960	0.8828	0.8697	0.8566	0.8435	0.8305	0.8175	0.8045	0.7915	0.7785	0.7655	0.7526	0.7396	0.7266	0.7136	0.7006	0.6876	0.6745
1.25	0.9220	0.9087	0.8955	0.8822	0.8690	0.8559	0.8427	0.8296	0.8165	0.8035	0.7904	0.7774	0.7644	0.7513	0.7383	0.7252	0.7122	0.6991	0.6860	0.6729
1.26	0.9216	0.9082	0.8949	0.8816	0.8684	0.8552	0.8420	0.8288	0.8156	0.8025	0.7894	0.7763	0.7632	0.7501	0.7370	0.7238	0.7107	0.6976	0.6844	0.6712
1.27	0.9211	0.9078	0.8944	0.8811	0.8677	0.8545	0.8412	0.8280	0.8147	0.8015	0.7884	0.7752	0.7620	0.7488	0.7356	0.7225	0.7093	0.6961	0.6828	0.6696
1.28	0.9207	0.9073	0.8939	0.8805	0.8671	0.8537	0.8404	0.8271	0.8138	0.8006	0.7873	0.7741	0.7608	0.7476	0.7343	0.7211	0.7078	0.6945	0.6813	0.6680
1.29	0.9203	0.9068	0.8933	0.8799	0.8665	0.8530	0.8397	0.8263	0.8130	0.7996	0.7863	0.7730	0.7597	0.7464	0.7330	0.7197	0.7064	0.6931	0.6797	0.6663
1.30	0.9199	0.9063	0.8928	0.8793	0.8658	0.8523	0.8389	0.8255	0.8121	0.7987	0.7853	0.7719	0.7585	0.7451	0.7318	0.7184	0.7050	0.6916	0.6781	0.6647
1.31	0.9195	0.9059	0.8923	0.8787	0.8652	0.8516	0.8381	0.8247	0.8112	0.7977	0.7843	0.7708	0.7574	0.7439	0.7305	0.7170	0.7035	0.6900	0.6765	0.6631
1.32	0.9190	0.9054	0.8918	0.8781	0.8645	0.8510	0.8374	0.8238	0.8103	0.7968	0.7832	0.7697	0.7562	0.7427	0.7292	0.7157	0.7021	0.6886	0.6750	0.6615
1.33	0.9186	0.9049	0.8912	0.8776	0.8639	0.8503	0.8366	0.8230	0.8094	0.7958	0.7822	0.7687	0.7551	0.7415	0.7279	0.7143	0.7007	0.6871	0.6735	0.6599
1.34	0.9182	0.9045	0.8907	0.8770	0.8633	0.8496	0.8359	0.8222	0.8085	0.7949	0.7812	0.7676	0.7539	0.7403	0.7266	0.7130	0.6993	0.6856	0.6720	0.6583
1.35	0.9178	0.9040	0.8902	0.8764	0.8626	0.8489	0.8351	0.8214	0.8077	0.7939	0.7802	0.7665	0.7528	0.7391	0.7254	0.7116	0.6979	0.6842	0.6704	0.6567
1.36	0.9174	0.9035	0.8897	0.8758	0.8620	0.8482	0.8344	0.8206	0.8068	0.7930	0.7792	0.7654	0.7517	0.7379	0.7241	0.7103	0.6965	0.6827	0.6689	0.6551
1.37	0.9170	0.9031	0.8892	0.8753	0.8614	0.8475	0.8336	0.8198	0.8059	0.7921	0.7782	0.7644	0.7505	0.7367	0.7228	0.7090	0.6951	0.6813	0.6674	0.6535
1.38	0.9166	0.9026	0.8887	0.8747	0.8608	0.8468	0.8329	0.8190	0.8051	0.7911	0.7772	0.7633	0.7494	0.7355	0.7216	0.7077	0.6937	0.6798	0.6659	0.6520
1.39	0.9162	0.9022	0.8881	0.8741	0.8601	0.8461	0.8322	0.8182	0.8042	0.7902	0.7762	0.7623	0.7483	0.7343	0.7203	0.7063	0.6924	0.6784	0.6644	0.6504
1.40	0.9158	0.9017	0.8876	0.8736	0.8595	0.8455	0.8314	0.8174	0.8033	0.7893	0.7752	0.7612	0.7472	0.7331	0.7191	0.7050	0.6910	0.6769	0.6629	0.6488
1.41	0.9154	0.9012	0.8871	0.8730	0.8589	0.8448	0.8307	0.8166	0.8025	0.7884	0.7743	0.7601	0.7460	0.7319	0.7178	0.7037	0.6896	0.6755	0.6614	0.6473
1.42	0.9150	0.9008	0.8866	0.8725	0.8583	0.8441	0.8300	0.8158	0.8016	0.7874	0.7733	0.7591	0.7449	0.7308	0.7166	0.7024	0.6882	0.6741	0.6599	0.6457
1.43	0.9146	0.9003	0.8861	0.8719	0.8577	0.8435	0.8292	0.8150	0.8008	0.7865	0.7723	0.7581	0.7438	0.7296	0.7153	0.7011	0.6869	0.6726	0.6584	0.6442
1.44	0.9142	0.8999	0.8856	0.8713	0.8571	0.8428	0.8285	0.8142	0.7999	0.7856	0.7713	0.7570	0.7427	0.7284	0.7141	0.6998	0.6855	0.6712	0.6569	0.6426
1.45	0.9138	0.8994	0.8851	0.8708	0.8565	0.8421	0.8278	0.8134	0.7991	0.7847	0.7703	0.7560	0.7416	0.7272	0.7129	0.6985	0.6842	0.6698	0.6555	0.6411
1.46	0.9134	0.8990	0.8846	0.8702	0.855.															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.8934	0.8765	0.8595	0.8424	0.8251	0.8078	0.7903	0.7728	0.7552	0.7376	0.7199	0.7023	0.6848	0.6673	0.6498	0.6324	0.6151	0.5978	0.5807	0.5636
2.02	0.8930	0.8761	0.8590	0.8419	0.8246	0.8072	0.7897	0.7721	0.7545	0.7368	0.7191	0.7015	0.6838	0.6663	0.6488	0.6313	0.6140	0.5967	0.5795	0.5624
2.03	0.8927	0.8757	0.8586	0.8414	0.8241	0.8066	0.7891	0.7714	0.7537	0.7360	0.7183	0.7006	0.6829	0.6653	0.6477	0.6302	0.6128	0.5955	0.5783	0.5611
2.04	0.8924	0.8753	0.8582	0.8409	0.8236	0.8061	0.7884	0.7707	0.7530	0.7352	0.7174	0.6997	0.6820	0.6643	0.6467	0.6292	0.6117	0.5943	0.5771	0.5599
2.05	0.8920	0.8750	0.8578	0.8405	0.8230	0.8055	0.7878	0.7701	0.7523	0.7344	0.7166	0.6988	0.6810	0.6633	0.6457	0.6281	0.6106	0.5932	0.5759	0.5586
2.06	0.8917	0.8746	0.8574	0.8400	0.8225	0.8049	0.7872	0.7694	0.7516	0.7337	0.7158	0.6979	0.6801	0.6623	0.6446	0.6270	0.6095	0.5920	0.5747	0.5574
2.07	0.8914	0.8742	0.8569	0.8396	0.8220	0.8044	0.7866	0.7687	0.7508	0.7329	0.7150	0.6970	0.6792	0.6614	0.6436	0.6259	0.6084	0.5909	0.5735	0.5562
2.08	0.8911	0.8738	0.8565	0.8391	0.8215	0.8038	0.7860	0.7681	0.7501	0.7321	0.7141	0.6962	0.6783	0.6604	0.6426	0.6249	0.6073	0.5897	0.5723	0.5549
2.09	0.8907	0.8735	0.8561	0.8386	0.8210	0.8032	0.7854	0.7674	0.7494	0.7314	0.7133	0.6953	0.6773	0.6594	0.6416	0.6238	0.6061	0.5886	0.5711	0.5537
2.10	0.8904	0.8731	0.8557	0.8382	0.8205	0.8027	0.7847	0.7667	0.7487	0.7306	0.7125	0.6944	0.6764	0.6584	0.6406	0.6228	0.6050	0.5874	0.5699	0.5525
2.11	0.8901	0.8727	0.8553	0.8377	0.8200	0.8021	0.7841	0.7661	0.7480	0.7298	0.7117	0.6936	0.6755	0.6575	0.6395	0.6217	0.6039	0.5863	0.5687	0.5513
2.12	0.8897	0.8724	0.8549	0.8372	0.8195	0.8016	0.7835	0.7654	0.7472	0.7291	0.7109	0.6927	0.6746	0.6565	0.6385	0.6206	0.6028	0.5851	0.5675	0.5500
2.13	0.8894	0.8720	0.8545	0.8368	0.8190	0.8010	0.7829	0.7648	0.7465	0.7283	0.7100	0.6918	0.6737	0.6556	0.6375	0.6196	0.6018	0.5840	0.5664	0.5488
2.14	0.8891	0.8716	0.8540	0.8363	0.8185	0.8004	0.7823	0.7641	0.7458	0.7275	0.7092	0.6910	0.6727	0.6546	0.6365	0.6185	0.6007	0.5829	0.5652	0.5476
2.15	0.8888	0.8713	0.8536	0.8359	0.8180	0.7999	0.7817	0.7634	0.7451	0.7268	0.7084	0.6901	0.6718	0.6536	0.6355	0.6175	0.5996	0.5818	0.5640	0.5464
2.16	0.8884	0.8709	0.8532	0.8354	0.8174	0.7993	0.7811	0.7628	0.7444	0.7260	0.7076	0.6892	0.6709	0.6527	0.6345	0.6165	0.5985	0.5806	0.5629	0.5452
2.17	0.8881	0.8705	0.8528	0.8350	0.8169	0.7988	0.7805	0.7621	0.7437	0.7253	0.7068	0.6884	0.6700	0.6517	0.6335	0.6154	0.5974	0.5795	0.5617	0.5440
2.18	0.8878	0.8702	0.8524	0.8345	0.8164	0.7982	0.7799	0.7615	0.7430	0.7245	0.7060	0.6875	0.6691	0.6508	0.6325	0.6144	0.5963	0.5784	0.5606	0.5428
2.19	0.8875	0.8698	0.8520	0.8341	0.8159	0.7977	0.7793	0.7608	0.7423	0.7237	0.7052	0.6867	0.6682	0.6498	0.6315	0.6133	0.5953	0.5773	0.5594	0.5416
2.20	0.8872	0.8694	0.8516	0.8336	0.8154	0.7971	0.7787	0.7602	0.7416	0.7230	0.7044	0.6858	0.6673	0.6489	0.6306	0.6123	0.5942	0.5762	0.5583	0.5405
2.21	0.8868	0.8691	0.8512	0.8332	0.8149	0.7966	0.7781	0.7595	0.7409	0.7222	0.7036	0.6850	0.6664	0.6480	0.6296	0.6113	0.5931	0.5751	0.5571	0.5393
2.22	0.8865	0.8687	0.8508	0.8327	0.8145	0.7960	0.7775	0.7589	0.7402	0.7215	0.7028	0.6841	0.6655	0.6470	0.6286	0.6103	0.5920	0.5739	0.5560	0.5381
2.23	0.8862	0.8684	0.8504	0.8323	0.8140	0.7955	0.7769	0.7582	0.7395	0.7207	0.7020	0.6833	0.6646	0.6461	0.6276	0.6092	0.5910	0.5728	0.5548	0.5369
2.24	0.8859	0.8680	0.8500	0.8318	0.8135	0.7950	0.7763	0.7576	0.7388	0.7200	0.7012	0.6824	0.6638	0.6451	0.6266	0.6082	0.5899	0.5717	0.5537	0.5358
2.25	0.8856	0.8676	0.8496	0.8314	0.8130	0.7944	0.7757	0.7569	0.7381	0.7193	0.7004	0.6816	0.6629	0.6442	0.6257	0.6072	0.5889	0.5707	0.5526	0.5346
2.26	0.8852	0.8673	0.8492	0.8309	0.8125	0.7939	0.7751	0.7563	0.7374	0.7185	0.6996	0.6808	0.6620	0.6433	0.6247	0.6062	0.5878	0.5696	0.5514	0.5334
2.27	0.8849	0.8669	0.8488	0.8305	0.8120	0.7933	0.7745	0.7557	0.7367	0.7178	0.6988	0.6799	0.6611	0.6424	0.6237	0.6052	0.5868	0.5685	0.5503	0.5323
2.28	0.8846	0.8666	0.8484	0.8300	0.8115	0.7928	0.7740	0.7550	0.7360	0.7170	0.6980	0.6791	0.6602	0.6414	0.6227	0.6042	0.5857	0.5674	0.5492	0.5311
2.29	0.8843	0.8662	0.8480	0.8296	0.8110	0.7923	0.7734	0.7544	0.7354	0.7163	0.6973	0.6783	0.6593	0.6405	0.6218	0.6032	0.5847	0.5663	0.5481	0.5300
2.30	0.8840	0.8659	0.8476	0.8291	0.8105	0.7917	0.7728	0.7538	0.7347	0.7156	0.6965	0.6774	0.6583	0.6396	0.6208	0.6022	0.5836	0.5652	0.5470	0.5288
2.31	0.8837	0.8655	0.8472	0.8287	0.8100	0.7912	0.7722	0.7531	0.7340	0.7148	0.6957	0.6766	0.6576	0.6387	0.6198	0.6012	0.5826	0.5641	0.5458	0.5277
2.32	0.8834	0.8652	0.8468	0.8283	0.8095	0.7906	0.7716	0.7525	0.7333	0.7141	0.6949	0.6758	0.6567	0.6377	0.6189	0.6002	0.5815	0.5631	0.5447	0.5265
2.33	0.8830	0.8648	0.8464	0.8278	0.8091	0.7901	0.7710	0.7518	0.7326	0.7134	0.6941	0.6749	0.6558	0.6368	0.6179	0.5992	0.5805	0.5620	0.5436	0.5254
2.34	0.8827	0.8644	0.8460	0.8274	0.8086	0.7896	0.7704	0.7512	0.7319	0.7126	0.6934	0.6741	0.6550	0.6359	0.6170	0.5982	0.5795	0.5609	0.5425	0.5243
2.35	0.8824	0.8641	0.8456	0.8269	0.8081	0.7890	0.7699	0.7506	0.7313	0.7119	0.6926	0.6733	0.6541	0.6350	0.6160	0.5972	0.5784	0.5599	0.5414	0.5231
2.36	0.8821	0.8637	0.8452	0.8265	0.8076	0.7885	0.7693	0.7500	0.7306	0.7112	0.6918	0.6725	0.6532	0.6341	0.6151	0.5962	0.5774	0.5588	0.5403	0.5220
2.37	0.8818	0.8634	0.8448	0.8261	0.8071	0.7880	0.7687	0.7493	0.7299	0.7105	0.6910	0.6717	0.6524	0.6332	0.6141	0.5952	0.5764	0.5577	0.5392	0.5209
2.38	0.8815	0.8631	0.8444	0.8256	0.8066	0.7875	0.7681	0.7487	0.7292	0.7097	0.6903	0.6708	0.6515	0.6323	0.6132	0.5942	0.5754	0.5567	0.5381	0.5197
2.39	0.8812	0.8627	0.8441	0.8252	0.8062	0.7869	0.7676	0.7481	0.7285	0.7090	0.6895	0.6700	0.6507	0.6314	0.6122	0.5932	0.5744	0.5556	0.5371	0.5186
2.40	0.8809	0.8624	0.8437	0.8248	0.8057	0.7864	0.7670	0.7475	0.7279	0.7083	0.6887	0.6692	0.6498	0.6305	0.6113	0.5923	0.5733	0.5546	0.5360	0.5175
2.41	0.8806	0.8620	0.8433	0.8243	0.8052	0.7859	0.7664	0.7468	0.7272	0.7076	0.6880	0.6684	0.6489	0.6296	0.6104	0.5913	0.5723	0.5535	0.5349	0.5164
2.42	0.8803	0.8617	0.8429	0.8239	0.8047	0.7853	0.7658	0.7462	0.7265	0.7068	0.6872	0.6676	0.6481	0.6287	0.6094	0.5903	0.5713	0.5525	0.5338	0.5153
2.43	0.8800	0.8613	0.8425	0.8235	0.8042	0.7848	0.7653	0.7456	0.7259	0.7061	0.6864	0.6668	0.6472	0.6278	0.6085	0.5893	0.5703	0.5515	0.5327	0.5142
2.44	0.8797	0.8610	0.8421	0.8230	0.8038	0.7843	0.7647	0.7450	0.7252	0.7054	0.6857	0.6660	0.6464	0.6269	0.6076	0.5884	0.5693	0.5504	0.5317	0.5131
2.45	0.8794	0.8606	0.8417	0.8226	0.8033	0.7838	0.7641	0.7443	0.7245	0.7047	0.6849	0.6652	0.6455	0.6260	0.6066	0.5874	0.5683	0.5494	0.5306	0.5120
2.46	0.8791																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8633	0.8424	0.8212	0.7998	0.7780	0.7559	0.7337	0.7114	0.6891	0.6668	0.6447	0.6227	0.6009	0.5793	0.5580	0.5369	0.5161	0.4955	0.4752	0.4552
3.02	0.8630	0.8421	0.8209	0.7994	0.7775	0.7555	0.7332	0.7109	0.6885	0.6662	0.6440	0.6220	0.6001	0.5785	0.5572	0.5361	0.5152	0.4947	0.4743	0.4543
3.03	0.8627	0.8418	0.8205	0.7990	0.7771	0.7550	0.7327	0.7103	0.6879	0.6656	0.6433	0.6213	0.5994	0.5778	0.5564	0.5352	0.5144	0.4938	0.4734	0.4533
3.04	0.8625	0.8415	0.8202	0.7986	0.7767	0.7545	0.7322	0.7097	0.6873	0.6649	0.6426	0.6205	0.5986	0.5770	0.5556	0.5344	0.5135	0.4929	0.4725	0.4524
3.05	0.8622	0.8412	0.8199	0.7982	0.7763	0.7540	0.7317	0.7092	0.6867	0.6643	0.6420	0.6198	0.5979	0.5762	0.5547	0.5336	0.5126	0.4920	0.4716	0.4515
3.06	0.8619	0.8409	0.8195	0.7978	0.7758	0.7536	0.7311	0.7086	0.6861	0.6636	0.6413	0.6191	0.5972	0.5754	0.5539	0.5327	0.5118	0.4911	0.4707	0.4505
3.07	0.8616	0.8406	0.8192	0.7974	0.7754	0.7531	0.7306	0.7081	0.6855	0.6630	0.6406	0.6184	0.5964	0.5746	0.5531	0.5319	0.5109	0.4902	0.4698	0.4496
3.08	0.8614	0.8403	0.8188	0.7970	0.7750	0.7526	0.7301	0.7075	0.6849	0.6624	0.6400	0.6177	0.5957	0.5739	0.5523	0.5311	0.5101	0.4893	0.4689	0.4487
3.09	0.8611	0.8399	0.8185	0.7967	0.7745	0.7522	0.7296	0.7070	0.6843	0.6617	0.6393	0.6170	0.5949	0.5731	0.5515	0.5302	0.5092	0.4885	0.4680	0.4478
3.10	0.8608	0.8396	0.8181	0.7963	0.7741	0.7517	0.7291	0.7064	0.6837	0.6611	0.6386	0.6163	0.5942	0.5723	0.5507	0.5294	0.5084	0.4876	0.4671	0.4469
3.11	0.8606	0.8393	0.8178	0.7959	0.7737	0.7512	0.7286	0.7059	0.6831	0.6605	0.6379	0.6156	0.5934	0.5716	0.5499	0.5286	0.5075	0.4867	0.4662	0.4459
3.12	0.8603	0.8390	0.8174	0.7955	0.7733	0.7508	0.7281	0.7053	0.6825	0.6598	0.6373	0.6149	0.5927	0.5708	0.5491	0.5278	0.5067	0.4858	0.4653	0.4450
3.13	0.8600	0.8387	0.8171	0.7951	0.7728	0.7503	0.7276	0.7048	0.6820	0.6592	0.6366	0.6142	0.5920	0.5700	0.5483	0.5269	0.5058	0.4850	0.4644	0.4441
3.14	0.8598	0.8384	0.8168	0.7947	0.7724	0.7498	0.7271	0.7042	0.6814	0.6586	0.6359	0.6135	0.5912	0.5693	0.5476	0.5261	0.5050	0.4843	0.4637	0.4434
3.15	0.8595	0.8381	0.8164	0.7944	0.7720	0.7494	0.7266	0.7037	0.6808	0.6580	0.6353	0.6128	0.5905	0.5685	0.5468	0.5253	0.5041	0.4832	0.4626	0.4423
3.16	0.8592	0.8378	0.8161	0.7940	0.7716	0.7489	0.7260	0.7031	0.6802	0.6573	0.6346	0.6121	0.5898	0.5677	0.5460	0.5245	0.5035	0.4824	0.4618	0.4414
3.17	0.8590	0.8375	0.8157	0.7936	0.7711	0.7484	0.7255	0.7026	0.6796	0.6567	0.6340	0.6114	0.5891	0.5670	0.5452	0.5237	0.5025	0.4815	0.4609	0.4405
3.18	0.8587	0.8372	0.8154	0.7932	0.7707	0.7480	0.7250	0.7020	0.6790	0.6561	0.6333	0.6107	0.5883	0.5662	0.5444	0.5229	0.5016	0.4807	0.4600	0.4396
3.19	0.8584	0.8369	0.8151	0.7928	0.7703	0.7475	0.7245	0.7015	0.6784	0.6555	0.6326	0.6100	0.5876	0.5655	0.5436	0.5220	0.5008	0.4798	0.4591	0.4387
3.20	0.8582	0.8366	0.8147	0.7925	0.7699	0.7470	0.7240	0.7009	0.6778	0.6548	0.6320	0.6093	0.5869	0.5647	0.5428	0.5212	0.4999	0.4790	0.4582	0.4378
3.21	0.8579	0.8363	0.8144	0.7921	0.7695	0.7466	0.7235	0.7004	0.6773	0.6542	0.6313	0.6086	0.5862	0.5640	0.5421	0.5204	0.4991	0.4781	0.4574	0.4369
3.22	0.8576	0.8360	0.8140	0.7917	0.7690	0.7461	0.7230	0.6998	0.6767	0.6536	0.6307	0.6079	0.5854	0.5632	0.5413	0.5196	0.4983	0.4772	0.4565	0.4360
3.23	0.8574	0.8357	0.8137	0.7913	0.7686	0.7457	0.7225	0.6993	0.6761	0.6530	0.6300	0.6072	0.5847	0.5625	0.5405	0.5188	0.4975	0.4764	0.4556	0.4351
3.24	0.8571	0.8354	0.8134	0.7909	0.7682	0.7452	0.7220	0.6988	0.6755	0.6524	0.6294	0.6065	0.5840	0.5617	0.5397	0.5180	0.4966	0.4756	0.4548	0.4343
3.25	0.8569	0.8351	0.8130	0.7906	0.7678	0.7447	0.7215	0.6982	0.6749	0.6517	0.6287	0.6059	0.5833	0.5610	0.5389	0.5172	0.4958	0.4747	0.4539	0.4334
3.26	0.8566	0.8348	0.8127	0.7902	0.7674	0.7443	0.7210	0.6977	0.6744	0.6511	0.6280	0.6052	0.5826	0.5602	0.5382	0.5164	0.4950	0.4739	0.4530	0.4325
3.27	0.8563	0.8345	0.8123	0.7898	0.7670	0.7438	0.7205	0.6971	0.6738	0.6505	0.6274	0.6045	0.5818	0.5595	0.5374	0.5156	0.4942	0.4730	0.4522	0.4316
3.28	0.8561	0.8342	0.8120	0.7894	0.7665	0.7434	0.7200	0.6966	0.6732	0.6499	0.6268	0.6038	0.5811	0.5587	0.5366	0.5148	0.4934	0.4723	0.4513	0.4308
3.29	0.8558	0.8339	0.8117	0.7891	0.7661	0.7429	0.7195	0.6961	0.6726	0.6493	0.6261	0.6031	0.5804	0.5580	0.5359	0.5140	0.4925	0.4714	0.4505	0.4299
3.30	0.8555	0.8336	0.8113	0.7887	0.7657	0.7425	0.7190	0.6955	0.6721	0.6487	0.6255	0.6025	0.5797	0.5573	0.5351	0.5133	0.4917	0.4705	0.4496	0.4290
3.31	0.8553	0.8333	0.8110	0.7883	0.7653	0.7420	0.7185	0.6950	0.6715	0.6481	0.6248	0.6018	0.5790	0.5565	0.5343	0.5125	0.4909	0.4697	0.4488	0.4281
3.32	0.8550	0.8330	0.8107	0.7880	0.7649	0.7416	0.7180	0.6945	0.6709	0.6475	0.6242	0.6011	0.5783	0.5558	0.5336	0.5117	0.4901	0.4689	0.4479	0.4273
3.33	0.8548	0.8327	0.8103	0.7876	0.7645	0.7411	0.7176	0.6939	0.6703	0.6468	0.6235	0.6004	0.5776	0.5550	0.5328	0.5109	0.4893	0.4680	0.4471	0.4264
3.34	0.8545	0.8324	0.8100	0.7872	0.7641	0.7406	0.7171	0.6934	0.6698	0.6462	0.6229	0.5997	0.5769	0.5543	0.5321	0.5101	0.4885	0.4672	0.4462	0.4255
3.35	0.8542	0.8321	0.8097	0.7868	0.7636	0.7402	0.7166	0.6929	0.6692	0.6456	0.6222	0.5991	0.5762	0.5536	0.5313	0.5093	0.4877	0.4664	0.4454	0.4247
3.36	0.8540	0.8318	0.8093	0.7865	0.7632	0.7397	0.7161	0.6923	0.6686	0.6450	0.6216	0.5984	0.5755	0.5528	0.5305	0.5085	0.4869	0.4656	0.4445	0.4238
3.37	0.8537	0.8316	0.8090	0.7861	0.7628	0.7393	0.7156	0.6918	0.6681	0.6444	0.6210	0.5977	0.5748	0.5521	0.5298	0.5078	0.4861	0.4647	0.4437	0.4230
3.38	0.8535	0.8313	0.8087	0.7857	0.7624	0.7388	0.7151	0.6913	0.6675	0.6438	0.6203	0.5971	0.5741	0.5514	0.5290	0.5070	0.4853	0.4639	0.4429	0.4221
3.39	0.8532	0.8310	0.8084	0.7854	0.7620	0.7384	0.7146	0.6908	0.6669	0.6432	0.6197	0.5964	0.5734	0.5507	0.5283	0.5062	0.4845	0.4631	0.4420	0.4213
3.40	0.8530	0.8307	0.8080	0.7850	0.7616	0.7379	0.7141	0.6902	0.6664	0.6426	0.6190	0.5957	0.5727	0.5499	0.5275	0.5054	0.4837	0.4623	0.4412	0.4204
3.41	0.8527	0.8304	0.8077	0.7846	0.7612	0.7375	0.7136	0.6897	0.6658	0.6420	0.6184	0.5951	0.5720	0.5492	0.5268	0.5047	0.4830	0.4617	0.4404	0.4196
3.42	0.8524	0.8301	0.8074	0.7843	0.7608	0.7370	0.7131	0.6892	0.6652	0.6414	0.6178	0.5944	0.5713	0.5485	0.5260	0.5039	0.4821	0.4607	0.4395	0.4187
3.43	0.8522	0.8298	0.8070	0.7839	0.7604	0.7366	0.7127	0.6886	0.6647	0.6408	0.6171	0.5937	0.5706	0.5478	0.5253	0.5031	0.4813	0.4598	0.4387	0.4179
3.44	0.8519	0.8295	0.8067	0.7835	0.7600	0.7362	0.7122	0.6881	0.6641	0.6402	0.6165	0.5931	0.5699	0.5471	0.5245	0.5024	0.4805	0.4590	0.4379	0.4170
3.45	0.8517	0.8292	0.8064	0.7832	0.7596	0.7357	0.7117	0.6876	0.6635	0.6396	0.6159	0.5924	0.5692	0.5463	0.5238	0.5016	0.4797	0.4582	0.4371	0.4162
3.46	0.8514	0.																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8379	0.8135	0.7887	0.7634	0.7376	0.7116	0.6855	0.6594	0.6334	0.6077	0.5822	0.5571	0.5325	0.5083	0.4845	0.4612	0.4383	0.4159	0.3939	0.3723
4.02	0.8377	0.8133	0.7884	0.7630	0.7373	0.7112	0.6851	0.6589	0.6329	0.6071	0.5816	0.5565	0.5319	0.5076	0.4838	0.4605	0.4376	0.4152	0.3932	0.3716
4.03	0.8374	0.8130	0.7881	0.7627	0.7369	0.7108	0.6846	0.6584	0.6324	0.6066	0.5811	0.5559	0.5312	0.5070	0.4832	0.4598	0.4369	0.4145	0.3924	0.3708
4.04	0.8372	0.8127	0.7878	0.7623	0.7365	0.7104	0.6842	0.6580	0.6319	0.6060	0.5805	0.5553	0.5306	0.5063	0.4825	0.4591	0.4362	0.4138	0.3917	0.3701
4.05	0.8370	0.8125	0.7875	0.7620	0.7361	0.7100	0.6837	0.6575	0.6314	0.6055	0.5799	0.5547	0.5300	0.5057	0.4819	0.4585	0.4355	0.4131	0.3910	0.3694
4.06	0.8367	0.8122	0.7872	0.7617	0.7357	0.7096	0.6833	0.6570	0.6308	0.6049	0.5794	0.5542	0.5294	0.5051	0.4812	0.4578	0.4349	0.4124	0.3903	0.3686
4.07	0.8365	0.8119	0.7869	0.7613	0.7354	0.7092	0.6828	0.6565	0.6303	0.6044	0.5788	0.5536	0.5288	0.5044	0.4805	0.4571	0.4342	0.4117	0.3896	0.3679
4.08	0.8363	0.8117	0.7866	0.7610	0.7350	0.7088	0.6824	0.6560	0.6298	0.6039	0.5782	0.5530	0.5281	0.5038	0.4799	0.4564	0.4335	0.4110	0.3889	0.3672
4.09	0.8360	0.8114	0.7863	0.7606	0.7346	0.7083	0.6819	0.6555	0.6293	0.6033	0.5776	0.5524	0.5275	0.5031	0.4792	0.4558	0.4328	0.4103	0.3882	0.3665
4.10	0.8358	0.8111	0.7860	0.7603	0.7342	0.7079	0.6815	0.6551	0.6288	0.6028	0.5771	0.5518	0.5269	0.5025	0.4786	0.4551	0.4321	0.4096	0.3874	0.3658
4.11	0.8356	0.8109	0.7857	0.7600	0.7339	0.7075	0.6810	0.6546	0.6283	0.6022	0.5765	0.5512	0.5263	0.5019	0.4779	0.4544	0.4314	0.4089	0.3867	0.3650
4.12	0.8353	0.8106	0.7853	0.7596	0.7335	0.7071	0.6806	0.6541	0.6278	0.6017	0.5759	0.5506	0.5257	0.5012	0.4773	0.4538	0.4307	0.4082	0.3860	0.3643
4.13	0.8351	0.8103	0.7850	0.7593	0.7331	0.7067	0.6802	0.6536	0.6273	0.6012	0.5754	0.5500	0.5251	0.5006	0.4766	0.4531	0.4301	0.4075	0.3853	0.3636
4.14	0.8349	0.8101	0.7847	0.7589	0.7328	0.7063	0.6797	0.6532	0.6268	0.6006	0.5748	0.5494	0.5245	0.4999	0.4759	0.4524	0.4294	0.4068	0.3846	0.3629
4.15	0.8346	0.8098	0.7844	0.7584	0.7324	0.7059	0.6793	0.6527	0.6263	0.6001	0.5743	0.5488	0.5239	0.4993	0.4753	0.4518	0.4287	0.4061	0.3839	0.3622
4.16	0.8344	0.8095	0.7841	0.7583	0.7320	0.7055	0.6788	0.6522	0.6257	0.5995	0.5737	0.5482	0.5232	0.4987	0.4747	0.4511	0.4280	0.4054	0.3832	0.3615
4.17	0.8342	0.8093	0.7838	0.7579	0.7316	0.7051	0.6784	0.6517	0.6252	0.5990	0.5731	0.5477	0.5226	0.4981	0.4740	0.4505	0.4274	0.4047	0.3825	0.3608
4.18	0.8339	0.8090	0.7835	0.7576	0.7313	0.7047	0.6779	0.6513	0.6247	0.5985	0.5726	0.5471	0.5220	0.4975	0.4734	0.4498	0.4267	0.4040	0.3818	0.3601
4.19	0.8337	0.8087	0.7832	0.7573	0.7309	0.7043	0.6775	0.6508	0.6242	0.5979	0.5720	0.5465	0.5214	0.4968	0.4727	0.4491	0.4260	0.4033	0.3811	0.3594
4.20	0.8335	0.8085	0.7829	0.7569	0.7305	0.7038	0.6771	0.6503	0.6237	0.5974	0.5715	0.5459	0.5208	0.4962	0.4721	0.4485	0.4253	0.4027	0.3804	0.3587
4.21	0.8332	0.8082	0.7826	0.7566	0.7302	0.7034	0.6766	0.6498	0.6232	0.5969	0.5709	0.5453	0.5202	0.4956	0.4715	0.4478	0.4247	0.4020	0.3797	0.3579
4.22	0.8330	0.8079	0.7823	0.7563	0.7298	0.7030	0.6762	0.6494	0.6227	0.5964	0.5703	0.5447	0.5196	0.4950	0.4708	0.4472	0.4240	0.4013	0.3791	0.3572
4.23	0.8328	0.8077	0.7821	0.7559	0.7294	0.7026	0.6757	0.6489	0.6222	0.5958	0.5698	0.5442	0.5190	0.4944	0.4702	0.4465	0.4233	0.4006	0.3784	0.3565
4.24	0.8325	0.8074	0.7818	0.7558	0.7290	0.7022	0.6753	0.6484	0.6217	0.5953	0.5692	0.5436	0.5184	0.4937	0.4696	0.4459	0.4227	0.3999	0.3777	0.3559
4.25	0.8323	0.8071	0.7815	0.7553	0.7287	0.7018	0.6749	0.6480	0.6212	0.5948	0.5687	0.5430	0.5178	0.4931	0.4689	0.4452	0.4220	0.3993	0.3770	0.3552
4.26	0.8321	0.8069	0.7812	0.7549	0.7283	0.7014	0.6744	0.6475	0.6207	0.5942	0.5681	0.5424	0.5172	0.4925	0.4683	0.4446	0.4213	0.3986	0.3763	0.3545
4.27	0.8318	0.8066	0.7809	0.7546	0.7279	0.7010	0.6740	0.6470	0.6202	0.5937	0.5676	0.5419	0.5166	0.4919	0.4677	0.4439	0.4207	0.3979	0.3756	0.3538
4.28	0.8316	0.8064	0.7806	0.7543	0.7276	0.7006	0.6736	0.6466	0.6197	0.5932	0.5670	0.5413	0.5160	0.4913	0.4670	0.4433	0.4200	0.3972	0.3749	0.3531
4.29	0.8314	0.8061	0.7803	0.7539	0.7272	0.7002	0.6731	0.6461	0.6192	0.5927	0.5665	0.5407	0.5154	0.4907	0.4664	0.4426	0.4194	0.3966	0.3743	0.3524
4.30	0.8312	0.8058	0.7800	0.7536	0.7268	0.6998	0.6727	0.6456	0.6187	0.5921	0.5659	0.5401	0.5148	0.4900	0.4658	0.4420	0.4187	0.3959	0.3736	0.3517
4.31	0.8309	0.8056	0.7797	0.7533	0.7265	0.6994	0.6723	0.6452	0.6182	0.5916	0.5654	0.5396	0.5142	0.4894	0.4651	0.4413	0.4180	0.3952	0.3729	0.3510
4.32	0.8307	0.8053	0.7794	0.7529	0.7261	0.6990	0.6718	0.6447	0.6177	0.5911	0.5648	0.5390	0.5137	0.4888	0.4645	0.4407	0.4174	0.3946	0.3722	0.3503
4.33	0.8305	0.8050	0.7791	0.7526	0.7257	0.6986	0.6714	0.6442	0.6172	0.5906	0.5643	0.5384	0.5131	0.4882	0.4639	0.4400	0.4167	0.3939	0.3715	0.3496
4.34	0.8302	0.8048	0.7788	0.7523	0.7254	0.6982	0.6710	0.6438	0.6168	0.5900	0.5637	0.5379	0.5125	0.4876	0.4633	0.4394	0.4161	0.3932	0.3709	0.3490
4.35	0.8300	0.8045	0.7785	0.7520	0.7250	0.6978	0.6705	0.6433	0.6163	0.5895	0.5632	0.5373	0.5119	0.4870	0.4626	0.4388	0.4154	0.3926	0.3702	0.3483
4.36	0.8298	0.8043	0.7782	0.7516	0.7247	0.6974	0.6701	0.6428	0.6158	0.5890	0.5626	0.5367	0.5113	0.4864	0.4620	0.4381	0.4148	0.3919	0.3695	0.3476
4.37	0.8296	0.8040	0.7779	0.7513	0.7243	0.6970	0.6697	0.6424	0.6153	0.5885	0.5621	0.5362	0.5107	0.4858	0.4614	0.4375	0.4141	0.3913	0.3689	0.3469
4.38	0.8293	0.8037	0.7776	0.7510	0.7239	0.6966	0.6692	0.6419	0.6148	0.5880	0.5616	0.5356	0.5101	0.4852	0.4608	0.4369	0.4135	0.3906	0.3682	0.3462
4.39	0.8291	0.8035	0.7773	0.7506	0.7236	0.6962	0.6688	0.6414	0.6143	0.5875	0.5610	0.5350	0.5095	0.4846	0.4601	0.4362	0.4128	0.3899	0.3675	0.3456
4.40	0.8289	0.8032	0.7770	0.7503	0.7232	0.6958	0.6684	0.6410	0.6138	0.5869	0.5605	0.5345	0.5090	0.4840	0.4595	0.4356	0.4122	0.3893	0.3669	0.3449
4.41	0.8287	0.8030	0.7767	0.7500	0.7228	0.6954	0.6679	0.6405	0.6133	0.5864	0.5599	0.5339	0.5084	0.4834	0.4589	0.4350	0.4115	0.3886	0.3662	0.3442
4.42	0.8284	0.8027	0.7764	0.7497	0.7225	0.6950	0.6675	0.6401	0.6128	0.5859	0.5594	0.5333	0.5078	0.4828	0.4583	0.4343	0.4109	0.3880	0.3655	0.3436
4.43	0.8282	0.8025	0.7762	0.7493	0.7221	0.6946	0.6671	0.6396	0.6123	0.5854	0.5588	0.5328	0.5072	0.4822	0.4577	0.4337	0.4103	0.3873	0.3649	0.3429
4.44	0.8280	0.8022	0.7759	0.7490	0.7218	0.6943	0.6667	0.6392	0.6119	0.5849	0.5583	0.5322	0.5066	0.4816	0.4571	0.4331	0.4096	0.3867	0.3642	0.3422
4.45	0.8278	0.8019	0.7756	0.7487	0.7214	0.6939	0.6662	0.6387	0.6114	0.5844	0.5578	0.5317	0.5060	0.4810	0.4565	0.4324	0.4090	0.3860	0.3636	0.3416
4.46	0.8275	0.8017	0.7753	0.7484	0.7210	0.6935	0.6658	0.6382	0.6109	0.5839	0.5572									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8155	0.7879	0.7597	0.7310	0.7018	0.6725	0.6431	0.6139	0.5851	0.5567	0.5289	0.5017	0.4751	0.4491	0.4238	0.3991	0.3751	0.3516	0.3288	0.3064
5.02	0.8153	0.7877	0.7594	0.7306	0.7015	0.6721	0.6427	0.6135	0.5847	0.5563	0.5284	0.5011	0.4745	0.4486	0.4233	0.3986	0.3745	0.3511	0.3282	0.3058
5.03	0.8151	0.7874	0.7592	0.7303	0.7011	0.6717	0.6423	0.6131	0.5842	0.5558	0.5279	0.5006	0.4740	0.4480	0.4227	0.3980	0.3739	0.3505	0.3276	0.3052
5.04	0.8148	0.7872	0.7589	0.7300	0.7008	0.6713	0.6419	0.6127	0.5837	0.5553	0.5274	0.5001	0.4735	0.4475	0.4221	0.3974	0.3734	0.3499	0.3270	0.3046
5.05	0.8146	0.7869	0.7586	0.7297	0.7005	0.6710	0.6415	0.6122	0.5833	0.5548	0.5269	0.4996	0.4729	0.4469	0.4216	0.3969	0.3728	0.3493	0.3264	0.3040
5.06	0.8144	0.7867	0.7583	0.7294	0.7001	0.6706	0.6411	0.6118	0.5828	0.5544	0.5264	0.4991	0.4724	0.4464	0.4210	0.3963	0.3722	0.3487	0.3258	0.3035
5.07	0.8142	0.7864	0.7581	0.7291	0.6998	0.6702	0.6407	0.6114	0.5824	0.5539	0.5259	0.4986	0.4719	0.4459	0.4205	0.3958	0.3717	0.3482	0.3252	0.3029
5.08	0.8140	0.7862	0.7578	0.7288	0.6994	0.6699	0.6403	0.6110	0.5820	0.5534	0.5254	0.4981	0.4714	0.4453	0.4199	0.3952	0.3711	0.3476	0.3247	0.3023
5.09	0.8138	0.7860	0.7575	0.7285	0.6991	0.6695	0.6399	0.6105	0.5815	0.5529	0.5250	0.4976	0.4708	0.4448	0.4194	0.3946	0.3705	0.3470	0.3241	0.3017
5.10	0.8136	0.7857	0.7572	0.7282	0.6988	0.6691	0.6395	0.6101	0.5811	0.5525	0.5245	0.4971	0.4703	0.4443	0.4189	0.3941	0.3700	0.3465	0.3235	0.3011
5.11	0.8134	0.7855	0.7570	0.7279	0.6984	0.6688	0.6391	0.6097	0.5806	0.5520	0.5240	0.4966	0.4698	0.4437	0.4183	0.3935	0.3694	0.3459	0.3229	0.3005
5.12	0.8131	0.7852	0.7567	0.7276	0.6981	0.6684	0.6387	0.6093	0.5802	0.5515	0.5235	0.4961	0.4693	0.4432	0.4178	0.3930	0.3688	0.3453	0.3224	0.3000
5.13	0.8129	0.7850	0.7564	0.7273	0.6978	0.6680	0.6383	0.6088	0.5797	0.5511	0.5230	0.4955	0.4688	0.4427	0.4172	0.3924	0.3683	0.3447	0.3218	0.2994
5.14	0.8127	0.7848	0.7561	0.7270	0.6974	0.6677	0.6379	0.6084	0.5793	0.5506	0.5225	0.4950	0.4682	0.4421	0.4167	0.3919	0.3677	0.3442	0.3212	0.2988
5.15	0.8125	0.7845	0.7558	0.7267	0.6971	0.6673	0.6375	0.6080	0.5788	0.5501	0.5220	0.4945	0.4677	0.4416	0.4161	0.3913	0.3672	0.3436	0.3205	0.2982
5.16	0.8123	0.7843	0.7556	0.7264	0.6967	0.6669	0.6372	0.6076	0.5784	0.5497	0.5215	0.4940	0.4672	0.4411	0.4156	0.3908	0.3666	0.3430	0.3201	0.2977
5.17	0.8121	0.7840	0.7553	0.7261	0.6964	0.6666	0.6368	0.6072	0.5779	0.5492	0.5211	0.4935	0.4667	0.4405	0.4150	0.3902	0.3660	0.3425	0.3195	0.2971
5.18	0.8119	0.7838	0.7551	0.7258	0.6961	0.6662	0.6364	0.6067	0.5775	0.5487	0.5206	0.4930	0.4662	0.4400	0.4145	0.3897	0.3655	0.3419	0.3189	0.2965
5.19	0.8117	0.7836	0.7548	0.7255	0.6957	0.6658	0.6360	0.6063	0.5771	0.5483	0.5201	0.4925	0.4657	0.4395	0.4140	0.3891	0.3649	0.3413	0.3184	0.2959
5.20	0.8115	0.7833	0.7545	0.7252	0.6954	0.6655	0.6356	0.6059	0.5766	0.5478	0.5196	0.4920	0.4651	0.4389	0.4134	0.3886	0.3644	0.3408	0.3178	0.2954
5.21	0.8113	0.7831	0.7542	0.7249	0.6951	0.6651	0.6352	0.6055	0.5762	0.5474	0.5191	0.4915	0.4646	0.4384	0.4129	0.3880	0.3638	0.3402	0.3172	0.2948
5.22	0.8110	0.7828	0.7540	0.7246	0.6947	0.6648	0.6348	0.6051	0.5757	0.5469	0.5186	0.4910	0.4641	0.4379	0.4124	0.3875	0.3633	0.3397	0.3167	0.2942
5.23	0.8108	0.7826	0.7537	0.7242	0.6944	0.6644	0.6344	0.6047	0.5753	0.5464	0.5182	0.4905	0.4636	0.4374	0.4118	0.3869	0.3627	0.3391	0.3161	0.2937
5.24	0.8106	0.7824	0.7534	0.7239	0.6941	0.6640	0.6340	0.6042	0.5748	0.5460	0.5177	0.4900	0.4631	0.4368	0.4113	0.3864	0.3622	0.3386	0.3155	0.2931
5.25	0.8104	0.7821	0.7532	0.7236	0.6937	0.6637	0.6336	0.6038	0.5744	0.5455	0.5172	0.4895	0.4626	0.4363	0.4108	0.3858	0.3616	0.3380	0.3150	0.2925
5.26	0.8102	0.7819	0.7529	0.7233	0.6934	0.6633	0.6332	0.6034	0.5740	0.5450	0.5167	0.4891	0.4621	0.4358	0.4102	0.3853	0.3611	0.3374	0.3144	0.2920
5.27	0.8100	0.7816	0.7526	0.7230	0.6931	0.6629	0.6329	0.6030	0.5735	0.5446	0.5162	0.4886	0.4616	0.4353	0.4097	0.3848	0.3605	0.3369	0.3139	0.2914
5.28	0.8098	0.7814	0.7524	0.7227	0.6927	0.6626	0.6325	0.6026	0.5731	0.5441	0.5158	0.4881	0.4611	0.4348	0.4092	0.3842	0.3600	0.3363	0.3133	0.2908
5.29	0.8096	0.7812	0.7521	0.7224	0.6924	0.6622	0.6321	0.6022	0.5727	0.5437	0.5153	0.4876	0.4605	0.4342	0.4086	0.3837	0.3594	0.3358	0.3127	0.2903
5.30	0.8094	0.7809	0.7518	0.7221	0.6921	0.6619	0.6317	0.6018	0.5722	0.5432	0.5148	0.4871	0.4600	0.4337	0.4081	0.3831	0.3589	0.3352	0.3122	0.2897
5.31	0.8092	0.7807	0.7515	0.7218	0.6918	0.6615	0.6313	0.6013	0.5717	0.5428	0.5143	0.4866	0.4595	0.4332	0.4076	0.3826	0.3583	0.3347	0.3116	0.2892
5.32	0.8090	0.7805	0.7513	0.7215	0.6914	0.6611	0.6309	0.6009	0.5713	0.5423	0.5139	0.4861	0.4590	0.4327	0.4070	0.3821	0.3578	0.3341	0.3111	0.2886
5.33	0.8088	0.7802	0.7510	0.7212	0.6911	0.6608	0.6305	0.6005	0.5709	0.5418	0.5134	0.4856	0.4585	0.4322	0.4065	0.3815	0.3572	0.3336	0.3105	0.2880
5.34	0.8086	0.7800	0.7507	0.7209	0.6908	0.6604	0.6301	0.6001	0.5705	0.5414	0.5129	0.4851	0.4580	0.4316	0.4060	0.3810	0.3567	0.3330	0.3100	0.2875
5.35	0.8083	0.7797	0.7505	0.7206	0.6904	0.6601	0.6298	0.5997	0.5700	0.5409	0.5124	0.4846	0.4575	0.4311	0.4055	0.3805	0.3562	0.3325	0.3094	0.2869
5.36	0.8081	0.7795	0.7502	0.7203	0.6901	0.6597	0.6294	0.5993	0.5696	0.5405	0.5120	0.4841	0.4570	0.4306	0.4049	0.3799	0.3556	0.3319	0.3089	0.2864
5.37	0.8079	0.7793	0.7499	0.7200	0.6898	0.6594	0.6290	0.5989	0.5692	0.5400	0.5115	0.4836	0.4565	0.4301	0.4044	0.3794	0.3551	0.3314	0.3083	0.2858
5.38	0.8077	0.7790	0.7497	0.7198	0.6895	0.6590	0.6286	0.5985	0.5687	0.5396	0.5110	0.4832	0.4560	0.4296	0.4039	0.3789	0.3545	0.3309	0.3078	0.2853
5.39	0.8075	0.7788	0.7494	0.7195	0.6891	0.6586	0.6282	0.5981	0.5683	0.5391	0.5106	0.4827	0.4555	0.4291	0.4034	0.3783	0.3540	0.3303	0.3072	0.2847
5.40	0.8073	0.7786	0.7491	0.7192	0.6888	0.6583	0.6278	0.5976	0.5679	0.5387	0.5101	0.4822	0.4550	0.4286	0.4029	0.3778	0.3535	0.3298	0.3067	0.2842
5.41	0.8071	0.7783	0.7489	0.7189	0.6885	0.6579	0.6274	0.5972	0.5674	0.5382	0.5096	0.4817	0.4545	0.4281	0.4023	0.3773	0.3529	0.3292	0.3061	0.2836
5.42	0.8069	0.7781	0.7486	0.7186	0.6881	0.6576	0.6271	0.5968	0.5670	0.5378	0.5091	0.4812	0.4540	0.4276	0.4018	0.3768	0.3524	0.3287	0.3056	0.2831
5.43	0.8067	0.7779	0.7483	0.7183	0.6878	0.6572	0.6267	0.5964	0.5666	0.5373	0.5087	0.4807	0.4535	0.4270	0.4013	0.3762	0.3519	0.3281	0.3050	0.2825
5.44	0.8065	0.7776	0.7481	0.7180	0.6875	0.6569	0.6263	0.5960	0.5662	0.5369	0.5082	0.4803	0.4530	0.4265	0.4008	0.3757	0.3513	0.3276	0.3045	0.2820
5.45	0.8063	0.7774	0.7478	0.7177	0.6872	0.6565	0.6259	0.5956	0.5657	0.5364	0.5077	0.4798	0.4525	0.4260	0.4003	0.3752	0.3508	0.3271	0.3040	0.2814
5.46	0.8061	0.7772	0.7475	0.7174	0.6868															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																								
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75					
6.01	0.7951	0.7645	0.7333	0.7015	0.6694	0.6372	0.6052	0.5735	0.5425	0.5122	0.4826	0.4538	0.4259	0.3988	0.3726	0.3471	0.3224	0.2985	0.2752	0.2526					
6.02	0.7949	0.7643	0.7330	0.7012	0.6691	0.6368	0.6048	0.5732	0.5421	0.5117	0.4821	0.4534	0.4254	0.3984	0.3721	0.3467	0.3220	0.2980	0.2747	0.2521					
6.03	0.7947	0.7641	0.7328	0.7009	0.6687	0.6365	0.6044	0.5728	0.5417	0.5113	0.4817	0.4529	0.4250	0.3979	0.3717	0.3462	0.3215	0.2975	0.2742	0.2516					
6.04	0.7945	0.7639	0.7325	0.7007	0.6684	0.6362	0.6041	0.5724	0.5413	0.5109	0.4813	0.4525	0.4245	0.3974	0.3712	0.3457	0.3210	0.2970	0.2737	0.2511					
6.05	0.7943	0.7636	0.7323	0.7004	0.6681	0.6358	0.6037	0.5720	0.5409	0.5105	0.4808	0.4520	0.4241	0.3970	0.3707	0.3452	0.3205	0.2965	0.2732	0.2506					
6.06	0.7941	0.7634	0.7320	0.7001	0.6678	0.6355	0.6034	0.5716	0.5405	0.5101	0.4804	0.4516	0.4236	0.3965	0.3702	0.3448	0.3200	0.2961	0.2728	0.2501					
6.07	0.7939	0.7632	0.7318	0.6998	0.6675	0.6352	0.6030	0.5713	0.5401	0.5096	0.4800	0.4512	0.4232	0.3961	0.3698	0.3443	0.3196	0.2956	0.2723	0.2496					
6.08	0.7937	0.7630	0.7315	0.6995	0.6672	0.6348	0.6026	0.5709	0.5397	0.5092	0.4796	0.4507	0.4227	0.3956	0.3693	0.3438	0.3191	0.2951	0.2718	0.2492					
6.09	0.7935	0.7628	0.7313	0.6992	0.6669	0.6345	0.6023	0.5705	0.5393	0.5088	0.4791	0.4503	0.4223	0.3951	0.3688	0.3433	0.3186	0.2946	0.2713	0.2487					
6.10	0.7933	0.7625	0.7310	0.6990	0.6666	0.6342	0.6019	0.5701	0.5389	0.5084	0.4787	0.4498	0.4218	0.3947	0.3684	0.3429	0.3181	0.2941	0.2708	0.2482					
6.11	0.7931	0.7623	0.7308	0.6987	0.6663	0.6338	0.6016	0.5697	0.5385	0.5080	0.4783	0.4494	0.4214	0.3942	0.3679	0.3424	0.3177	0.2937	0.2704	0.2477					
6.12	0.7929	0.7621	0.7305	0.6984	0.6660	0.6335	0.6012	0.5694	0.5381	0.5076	0.4778	0.4489	0.4209	0.3938	0.3674	0.3419	0.3172	0.2932	0.2699	0.2472					
6.13	0.7927	0.7619	0.7303	0.6981	0.6657	0.6332	0.6009	0.5690	0.5377	0.5072	0.4774	0.4485	0.4205	0.3933	0.3670	0.3414	0.3167	0.2927	0.2694	0.2468					
6.14	0.7925	0.7617	0.7301	0.6978	0.6654	0.6328	0.6005	0.5686	0.5373	0.5068	0.4770	0.4481	0.4200	0.3928	0.3665	0.3410	0.3162	0.2922	0.2690	0.2463					
6.15	0.7923	0.7614	0.7298	0.6976	0.6651	0.6325	0.6002	0.5682	0.5369	0.5064	0.4766	0.4476	0.4196	0.3924	0.3660	0.3405	0.3158	0.2918	0.2684	0.2457					
6.16	0.7922	0.7612	0.7295	0.6973	0.6648	0.6322	0.5998	0.5679	0.5365	0.5059	0.4761	0.4472	0.4191	0.3919	0.3656	0.3400	0.3153	0.2913	0.2680	0.2453					
6.17	0.7920	0.7610	0.7293	0.6970	0.6644	0.6318	0.5994	0.5675	0.5361	0.5055	0.4757	0.4468	0.4187	0.3915	0.3651	0.3396	0.3148	0.2908	0.2675	0.2448					
6.18	0.7918	0.7608	0.7290	0.6967	0.6641	0.6315	0.5991	0.5671	0.5357	0.5051	0.4753	0.4463	0.4182	0.3910	0.3647	0.3391	0.3144	0.2903	0.2670	0.2444					
6.19	0.7916	0.7605	0.7288	0.6965	0.6638	0.6312	0.5987	0.5667	0.5353	0.5047	0.4749	0.4459	0.4178	0.3906	0.3642	0.3386	0.3139	0.2899	0.2666	0.2439					
6.20	0.7914	0.7603	0.7285	0.6962	0.6635	0.6308	0.5984	0.5664	0.5350	0.5043	0.4744	0.4454	0.4173	0.3901	0.3637	0.3382	0.3134	0.2894	0.2661	0.2434					
6.21	0.7912	0.7601	0.7283	0.6959	0.6632	0.6305	0.5980	0.5660	0.5346	0.5039	0.4740	0.4450	0.4169	0.3897	0.3633	0.3377	0.3129	0.2889	0.2656	0.2430					
6.22	0.7910	0.7599	0.7280	0.6956	0.6629	0.6302	0.5977	0.5656	0.5342	0.5035	0.4736	0.4446	0.4164	0.3892	0.3628	0.3373	0.3125	0.2885	0.2651	0.2425					
6.23	0.7908	0.7596	0.7278	0.6953	0.6626	0.6299	0.5973	0.5652	0.5338	0.5031	0.4732	0.4441	0.4160	0.3888	0.3624	0.3368	0.3120	0.2880	0.2647	0.2420					
6.24	0.7906	0.7594	0.7275	0.6951	0.6623	0.6295	0.5970	0.5649	0.5334	0.5027	0.4728	0.4437	0.4156	0.3883	0.3619	0.3363	0.3115	0.2875	0.2642	0.2415					
6.25	0.7904	0.7592	0.7273	0.6948	0.6620	0.6292	0.5966	0.5645	0.5330	0.5022	0.4723	0.4432	0.4151	0.3879	0.3615	0.3359	0.3111	0.2870	0.2637	0.2411					
6.26	0.7902	0.7590	0.7270	0.6945	0.6617	0.6289	0.5963	0.5641	0.5326	0.5018	0.4719	0.4428	0.4147	0.3874	0.3610	0.3354	0.3106	0.2866	0.2633	0.2406					
6.27	0.7900	0.7588	0.7268	0.6942	0.6614	0.6285	0.5959	0.5637	0.5322	0.5014	0.4715	0.4424	0.4142	0.3870	0.3605	0.3349	0.3102	0.2861	0.2628	0.2401					
6.28	0.7898	0.7585	0.7265	0.6940	0.6611	0.6282	0.5956	0.5634	0.5318	0.5010	0.4711	0.4420	0.4138	0.3865	0.3601	0.3345	0.3097	0.2857	0.2623	0.2397					
6.29	0.7896	0.7583	0.7263	0.6937	0.6608	0.6279	0.5952	0.5630	0.5314	0.5006	0.4707	0.4416	0.4134	0.3861	0.3596	0.3340	0.3092	0.2852	0.2619	0.2392					
6.30	0.7895	0.7581	0.7260	0.6934	0.6605	0.6276	0.5949	0.5626	0.5310	0.5002	0.4702	0.4411	0.4129	0.3856	0.3592	0.3336	0.3088	0.2847	0.2614	0.2387					
6.31	0.7893	0.7579	0.7258	0.6931	0.6602	0.6272	0.5945	0.5623	0.5307	0.4998	0.4698	0.4407	0.4125	0.3852	0.3587	0.3331	0.3083	0.2842	0.2609	0.2383					
6.32	0.7891	0.7577	0.7255	0.6929	0.6599	0.6269	0.5942	0.5619	0.5303	0.4994	0.4694	0.4403	0.4121	0.3848	0.3583	0.3327	0.3079	0.2838	0.2605	0.2378					
6.33	0.7889	0.7575	0.7253	0.6926	0.6596	0.6266	0.5938	0.5615	0.5298	0.4990	0.4690	0.4399	0.4117	0.3844	0.3578	0.3322	0.3074	0.2833	0.2600	0.2373					
6.34	0.7887	0.7572	0.7250	0.6923	0.6593	0.6262	0.5935	0.5612	0.5295	0.4986	0.4686	0.4394	0.4112	0.3838	0.3574	0.3317	0.3069	0.2829	0.2595	0.2369					
6.35	0.7885	0.7570	0.7248	0.6920	0.6590	0.6259	0.5931	0.5608	0.5291	0.4982	0.4682	0.4390	0.4107	0.3834	0.3569	0.3313	0.3065	0.2824	0.2591	0.2364					
6.36	0.7883	0.7568	0.7245	0.6918	0.6587	0.6256	0.5928	0.5604	0.5287	0.4978	0.4677	0.4386	0.4103	0.3830	0.3565	0.3308	0.3060	0.2820	0.2586	0.2360					
6.37	0.7881	0.7566	0.7243	0.6915	0.6584	0.6253	0.5924	0.5601	0.5283	0.4974	0.4673	0.4381	0.4099	0.3825	0.3560	0.3304	0.3056	0.2815	0.2582	0.2355					
6.38	0.7879	0.7564	0.7241	0.6912	0.6581	0.6249	0.5921	0.5597	0.5279	0.4970	0.4669	0.4377	0.4094	0.3821	0.3556	0.3299	0.3051	0.2810	0.2577	0.2350					
6.39	0.7877	0.7561	0.7238	0.6909	0.6578	0.6246	0.5917	0.5593	0.5276	0.4966	0.4665	0.4373	0.4090	0.3816	0.3551	0.3295	0.3047	0.2806	0.2572	0.2346					
6.40	0.7875	0.7559	0.7236	0.6907	0.6575	0.6243	0.5914	0.5589	0.5272	0.4962	0.4661	0.4369	0.4086	0.3812	0.3547	0.3290	0.3042	0.2801	0.2568	0.2341					
6.41	0.7873	0.7557	0.7234	0.6904	0.6572	0.6240	0.5905	0.5586	0.5269	0.4959	0.4658	0.4367	0.4084	0.3810	0.3544	0.3287	0.3039	0.2798	0.2565	0.2337					
6.42	0.7872	0.7555	0.7232	0.6901	0.6569	0.6237	0.5900	0.5582	0.5265	0.4955	0.4654	0.4363	0.4080	0.3806	0.3539	0.3282	0.3033	0.2792	0.2559	0.2332					
6.43	0.7870	0.7553	0.7228	0.6898	0.6566	0.6233	0.5903	0.5579	0.5260	0															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.7762	0.7429	0.7089	0.6744	0.6397	0.6050	0.5708	0.5373	0.5045	0.4727	0.4418	0.4120	0.3832	0.3554	0.3287	0.3028	0.2778	0.2537	0.2303	0.2076
7.02	0.7760	0.7427	0.7087	0.6741	0.6394	0.6047	0.5705	0.5369	0.5041	0.4723	0.4414	0.4116	0.3828	0.3550	0.3283	0.3024	0.2774	0.2532	0.2299	0.2072
7.03	0.7758	0.7425	0.7084	0.6739	0.6391	0.6044	0.5702	0.5366	0.5038	0.4719	0.4411	0.4112	0.3824	0.3546	0.3278	0.3020	0.2770	0.2528	0.2295	0.2068
7.04	0.7756	0.7423	0.7082	0.6736	0.6388	0.6041	0.5699	0.5362	0.5034	0.4715	0.4407	0.4108	0.3820	0.3542	0.3274	0.3015	0.2766	0.2524	0.2290	0.2064
7.05	0.7755	0.7421	0.7080	0.6733	0.6385	0.6038	0.5695	0.5359	0.5031	0.4712	0.4403	0.4104	0.3816	0.3538	0.3270	0.3011	0.2762	0.2520	0.2286	0.2060
7.06	0.7753	0.7419	0.7077	0.6731	0.6382	0.6035	0.5692	0.5355	0.5027	0.4708	0.4399	0.4100	0.3812	0.3534	0.3266	0.3007	0.2757	0.2516	0.2282	0.2056
7.07	0.7751	0.7417	0.7075	0.6728	0.6379	0.6032	0.5689	0.5352	0.5023	0.4704	0.4395	0.4097	0.3808	0.3530	0.3262	0.3003	0.2753	0.2512	0.2278	0.2052
7.08	0.7749	0.7415	0.7073	0.6726	0.6377	0.6029	0.5685	0.5349	0.5020	0.4701	0.4391	0.4093	0.3804	0.3526	0.3258	0.2999	0.2749	0.2508	0.2274	0.2048
7.09	0.7747	0.7412	0.7070	0.6723	0.6374	0.6026	0.5682	0.5345	0.5016	0.4697	0.4388	0.4089	0.3800	0.3522	0.3254	0.2995	0.2745	0.2504	0.2270	0.2044
7.10	0.7746	0.7410	0.7068	0.6720	0.6371	0.6023	0.5679	0.5342	0.5013	0.4693	0.4384	0.4085	0.3796	0.3518	0.3250	0.2991	0.2741	0.2500	0.2266	0.2040
7.11	0.7744	0.7408	0.7066	0.6718	0.6368	0.6020	0.5676	0.5338	0.5009	0.4690	0.4380	0.4081	0.3792	0.3514	0.3246	0.2987	0.2737	0.2495	0.2262	0.2036
7.12	0.7742	0.7406	0.7063	0.6715	0.6365	0.6017	0.5672	0.5335	0.5006	0.4686	0.4376	0.4077	0.3789	0.3510	0.3242	0.2983	0.2733	0.2491	0.2258	0.2032
7.13	0.7740	0.7404	0.7061	0.6713	0.6362	0.6014	0.5669	0.5331	0.5002	0.4682	0.4373	0.4073	0.3785	0.3506	0.3238	0.2979	0.2729	0.2487	0.2254	0.2027
7.14	0.7738	0.7402	0.7059	0.6710	0.6360	0.6011	0.5666	0.5328	0.4998	0.4678	0.4369	0.4069	0.3781	0.3502	0.3234	0.2975	0.2725	0.2483	0.2250	0.2023
7.15	0.7736	0.7400	0.7056	0.6707	0.6357	0.6008	0.5663	0.5325	0.4995	0.4675	0.4365	0.4066	0.3777	0.3498	0.3229	0.2971	0.2721	0.2479	0.2246	0.2019
7.16	0.7735	0.7398	0.7054	0.6705	0.6354	0.6005	0.5660	0.5321	0.4991	0.4671	0.4361	0.4062	0.3773	0.3494	0.3225	0.2967	0.2717	0.2475	0.2242	0.2015
7.17	0.7733	0.7396	0.7052	0.6702	0.6351	0.6002	0.5656	0.5318	0.4988	0.4667	0.4357	0.4058	0.3769	0.3490	0.3221	0.2963	0.2713	0.2471	0.2237	0.2011
7.18	0.7731	0.7394	0.7049	0.6700	0.6349	0.5999	0.5653	0.5314	0.4984	0.4664	0.4354	0.4055	0.3765	0.3487	0.3218	0.2959	0.2709	0.2467	0.2233	0.2007
7.19	0.7729	0.7392	0.7047	0.6697	0.6346	0.5996	0.5650	0.5311	0.4981	0.4660	0.4350	0.4050	0.3761	0.3483	0.3214	0.2955	0.2705	0.2463	0.2229	0.2003
7.20	0.7727	0.7390	0.7045	0.6695	0.6343	0.5993	0.5647	0.5308	0.4977	0.4657	0.4346	0.4046	0.3757	0.3479	0.3210	0.2951	0.2701	0.2459	0.2225	0.1999
7.21	0.7726	0.7388	0.7042	0.6692	0.6340	0.5989	0.5643	0.5304	0.4974	0.4653	0.4342	0.4043	0.3753	0.3475	0.3206	0.2947	0.2697	0.2455	0.2221	0.1995
7.22	0.7724	0.7386	0.7040	0.6689	0.6337	0.5986	0.5640	0.5301	0.4970	0.4649	0.4339	0.4039	0.3749	0.3471	0.3202	0.2943	0.2693	0.2451	0.2217	0.1991
7.23	0.7722	0.7384	0.7038	0.6687	0.6334	0.5983	0.5637	0.5298	0.4967	0.4646	0.4335	0.4035	0.3746	0.3467	0.3198	0.2939	0.2689	0.2447	0.2213	0.1987
7.24	0.7720	0.7381	0.7035	0.6684	0.6332	0.5980	0.5634	0.5294	0.4963	0.4642	0.4331	0.4031	0.3742	0.3463	0.3194	0.2935	0.2685	0.2443	0.2209	0.1983
7.25	0.7718	0.7379	0.7033	0.6682	0.6329	0.5977	0.5631	0.5291	0.4960	0.4638	0.4327	0.4027	0.3738	0.3459	0.3190	0.2931	0.2681	0.2439	0.2205	0.1979
7.26	0.7717	0.7377	0.7031	0.6679	0.6326	0.5974	0.5627	0.5287	0.4956	0.4635	0.4324	0.4023	0.3734	0.3455	0.3186	0.2927	0.2677	0.2435	0.2201	0.1975
7.27	0.7715	0.7375	0.7028	0.6677	0.6323	0.5971	0.5624	0.5284	0.4949	0.4627	0.4316	0.4020	0.3730	0.3451	0.3182	0.2923	0.2673	0.2431	0.2197	0.1971
7.28	0.7713	0.7373	0.7026	0.6674	0.6320	0.5968	0.5621	0.5281	0.4949	0.4627	0.4316	0.4016	0.3726	0.3447	0.3178	0.2919	0.2669	0.2427	0.2194	0.1968
7.29	0.7711	0.7371	0.7024	0.6671	0.6318	0.5965	0.5618	0.5277	0.4946	0.4624	0.4313	0.4012	0.3722	0.3443	0.3174	0.2915	0.2665	0.2423	0.2190	0.1964
7.30	0.7709	0.7369	0.7021	0.6669	0.6315	0.5962	0.5615	0.5274	0.4942	0.4620	0.4309	0.4008	0.3718	0.3439	0.3170	0.2911	0.2661	0.2419	0.2186	0.1960
7.31	0.7708	0.7367	0.7019	0.6666	0.6312	0.5959	0.5611	0.5271	0.4939	0.4617	0.4305	0.4004	0.3714	0.3435	0.3166	0.2907	0.2657	0.2415	0.2182	0.1956
7.32	0.7706	0.7365	0.7017	0.6664	0.6309	0.5956	0.5608	0.5267	0.4935	0.4613	0.4301	0.4001	0.3711	0.3432	0.3163	0.2903	0.2653	0.2411	0.2178	0.1952
7.33	0.7704	0.7363	0.7014	0.6661	0.6306	0.5953	0.5605	0.5264	0.4932	0.4609	0.4298	0.3997	0.3707	0.3428	0.3159	0.2899	0.2649	0.2407	0.2174	0.1948
7.34	0.7702	0.7361	0.7012	0.6659	0.6304	0.5950	0.5602	0.5261	0.4928	0.4606	0.4294	0.3993	0.3703	0.3424	0.3155	0.2895	0.2645	0.2403	0.2170	0.1944
7.35	0.7701	0.7359	0.7010	0.6658	0.6301	0.5947	0.5599	0.5257	0.4925	0.4602	0.4290	0.3989	0.3699	0.3420	0.3151	0.2891	0.2641	0.2399	0.2166	0.1940
7.36	0.7699	0.7357	0.7008	0.6654	0.6298	0.5944	0.5596	0.5254	0.4921	0.4599	0.4287	0.3986	0.3696	0.3416	0.3147	0.2887	0.2637	0.2395	0.2162	0.1936
7.37	0.7697	0.7355	0.7005	0.6651	0.6295	0.5941	0.5592	0.5251	0.4918	0.4595	0.4283	0.3982	0.3692	0.3412	0.3143	0.2883	0.2633	0.2391	0.2158	0.1932
7.38	0.7695	0.7353	0.7003	0.6649	0.6293	0.5938	0.5589	0.5247	0.4914	0.4591	0.4279	0.3978	0.3688	0.3408	0.3139	0.2880	0.2629	0.2388	0.2154	0.1928
7.39	0.7693	0.7351	0.7001	0.6646	0.6290	0.5935	0.5586	0.5244	0.4911	0.4588	0.4276	0.3974	0.3684	0.3405	0.3135	0.2876	0.2625	0.2384	0.2150	0.1924
7.40	0.7692	0.7349	0.6998	0.6643	0.6287	0.5933	0.5583	0.5241	0.4907	0.4584	0.4272	0.3971	0.3680	0.3401	0.3131	0.2872	0.2622	0.2380	0.2146	0.1921
7.41	0.7690	0.7347	0.6996	0.6641	0.6284	0.5930	0.5580	0.5237	0.4904	0.4581	0.4268	0.3967	0.3676	0.3397	0.3128	0.2868	0.2618	0.2376	0.2143	0.1917
7.42	0.7688	0.7345	0.6994	0.6638	0.6282	0.5927	0.5577	0.5234	0.4900	0.4577	0.4265	0.3963	0.3673	0.3393	0.3124	0.2864	0.2614	0.2372	0.2139	0.1913
7.43	0.7686	0.7343	0.6992	0.6636	0.6279	0.5924	0.5573	0.5231	0.4897	0.4574	0.4261	0.3959	0.3669	0.3389	0.3120	0.2860	0.2610	0.2368	0.2135	0.1909
7.44	0.7685	0.7341	0.6989	0.6633	0.6276	0.5921	0.5570	0.5227	0.4894	0.4570	0.4257	0.3955	0.3665	0.3385	0.3116	0.2856	0.2606	0.2364	0.2131	0.1905
7.45	0.7683	0.7339	0.6987	0.6631	0.6273	0.5918	0.5567	0.5224	0.4890	0.4566	0.4254	0.3952	0.3661	0.3382	0.3112	0.2852	0.2602	0.2360	0.2127	0.1901
7.46	0.7681	0.7337	0.6985	0.6628	0.6270															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7585	0.7227	0.6861	0.6492	0.6122	0.5756	0.5395	0.5044	0.4703	0.4373	0.4056	0.3750	0.3457	0.3175	0.2905	0.2644	0.2394	0.2152	0.1920	0.1695
8.02	0.7583	0.7225	0.6859	0.6490	0.6120	0.5753	0.5392	0.5041	0.4700	0.4370	0.4052	0.3747	0.3454	0.3172	0.2901	0.2641	0.2390	0.2149	0.1916	0.1692
8.03	0.7582	0.7223	0.6857	0.6487	0.6117	0.5750	0.5389	0.5038	0.4696	0.4367	0.4049	0.3744	0.3450	0.3168	0.2897	0.2637	0.2387	0.2145	0.1913	0.1688
8.04	0.7580	0.7221	0.6855	0.6485	0.6114	0.5747	0.5386	0.5034	0.4693	0.4363	0.4046	0.3740	0.3446	0.3165	0.2894	0.2633	0.2383	0.2142	0.1909	0.1685
8.05	0.7578	0.7219	0.6853	0.6482	0.6112	0.5744	0.5383	0.5031	0.4690	0.4360	0.4042	0.3737	0.3443	0.3161	0.2890	0.2630	0.2379	0.2138	0.1906	0.1681
8.06	0.7577	0.7217	0.6850	0.6480	0.6109	0.5741	0.5380	0.5028	0.4687	0.4357	0.4039	0.3733	0.3439	0.3158	0.2887	0.2626	0.2376	0.2135	0.1902	0.1678
8.07	0.7575	0.7215	0.6848	0.6477	0.6106	0.5739	0.5377	0.5025	0.4683	0.4353	0.4035	0.3730	0.3436	0.3154	0.2883	0.2623	0.2372	0.2131	0.1899	0.1674
8.08	0.7573	0.7213	0.6846	0.6475	0.6104	0.5736	0.5374	0.5022	0.4680	0.4350	0.4032	0.3726	0.3432	0.3151	0.2880	0.2619	0.2369	0.2128	0.1895	0.1671
8.09	0.7571	0.7211	0.6844	0.6473	0.6101	0.5733	0.5371	0.5019	0.4677	0.4347	0.4029	0.3723	0.3429	0.3147	0.2876	0.2616	0.2365	0.2124	0.1891	0.1667
8.10	0.7570	0.7209	0.6842	0.6470	0.6098	0.5730	0.5368	0.5016	0.4674	0.4343	0.4025	0.3719	0.3425	0.3143	0.2873	0.2612	0.2362	0.2121	0.1888	0.1664
8.11	0.7568	0.7207	0.6839	0.6468	0.6096	0.5727	0.5365	0.5013	0.4670	0.4340	0.4022	0.3716	0.3422	0.3140	0.2869	0.2609	0.2358	0.2117	0.1884	0.1660
8.12	0.7566	0.7205	0.6837	0.6465	0.6093	0.5725	0.5363	0.5010	0.4667	0.4337	0.4018	0.3712	0.3418	0.3136	0.2866	0.2605	0.2355	0.2114	0.1881	0.1657
8.13	0.7565	0.7203	0.6835	0.6463	0.6091	0.5722	0.5360	0.5006	0.4664	0.4333	0.4015	0.3709	0.3415	0.3133	0.2862	0.2602	0.2351	0.2110	0.1877	0.1653
8.14	0.7563	0.7201	0.6833	0.6461	0.6088	0.5719	0.5357	0.5003	0.4661	0.4330	0.4012	0.3706	0.3412	0.3129	0.2859	0.2598	0.2348	0.2106	0.1874	0.1650
8.15	0.7561	0.7199	0.6831	0.6459	0.6085	0.5716	0.5354	0.5000	0.4658	0.4327	0.4008	0.3702	0.3408	0.3126	0.2855	0.2594	0.2344	0.2103	0.1871	0.1646
8.16	0.7559	0.7198	0.6829	0.6456	0.6083	0.5713	0.5351	0.4997	0.4654	0.4324	0.4005	0.3699	0.3405	0.3122	0.2852	0.2591	0.2341	0.2099	0.1867	0.1643
8.17	0.7558	0.7196	0.6826	0.6453	0.6080	0.5711	0.5348	0.4994	0.4651	0.4320	0.4002	0.3695	0.3401	0.3119	0.2848	0.2587	0.2337	0.2096	0.1864	0.1639
8.18	0.7556	0.7194	0.6824	0.6451	0.6078	0.5708	0.5345	0.4991	0.4648	0.4317	0.3998	0.3692	0.3398	0.3115	0.2845	0.2584	0.2334	0.2093	0.1860	0.1636
8.19	0.7554	0.7192	0.6822	0.6449	0.6075	0.5705	0.5342	0.4988	0.4645	0.4314	0.3995	0.3688	0.3394	0.3112	0.2841	0.2580	0.2330	0.2089	0.1857	0.1632
8.20	0.7553	0.7190	0.6820	0.6446	0.6072	0.5702	0.5339	0.4985	0.4642	0.4310	0.3992	0.3685	0.3391	0.3109	0.2838	0.2577	0.2327	0.2086	0.1853	0.1629
8.21	0.7551	0.7188	0.6818	0.6444	0.6070	0.5699	0.5336	0.4982	0.4638	0.4307	0.3988	0.3682	0.3387	0.3105	0.2834	0.2573	0.2323	0.2082	0.1850	0.1626
8.22	0.7549	0.7186	0.6816	0.6441	0.6067	0.5697	0.5333	0.4979	0.4635	0.4304	0.3985	0.3678	0.3384	0.3102	0.2831	0.2570	0.2320	0.2079	0.1846	0.1622
8.23	0.7548	0.7184	0.6813	0.6439	0.6065	0.5694	0.5330	0.4976	0.4632	0.4301	0.3981	0.3675	0.3380	0.3098	0.2827	0.2567	0.2316	0.2075	0.1843	0.1619
8.24	0.7546	0.7182	0.6811	0.6437	0.6062	0.5691	0.5327	0.4972	0.4629	0.4297	0.3978	0.3671	0.3377	0.3095	0.2824	0.2563	0.2313	0.2072	0.1839	0.1615
8.25	0.7544	0.7180	0.6809	0.6434	0.6059	0.5688	0.5324	0.4969	0.4626	0.4294	0.3975	0.3668	0.3374	0.3091	0.2820	0.2560	0.2309	0.2068	0.1836	0.1612
8.26	0.7542	0.7178	0.6807	0.6432	0.6057	0.5686	0.5321	0.4966	0.4622	0.4291	0.3971	0.3665	0.3370	0.3088	0.2817	0.2556	0.2306	0.2065	0.1833	0.1609
8.27	0.7541	0.7176	0.6805	0.6429	0.6054	0.5683	0.5318	0.4963	0.4619	0.4287	0.3968	0.3661	0.3367	0.3084	0.2813	0.2553	0.2302	0.2061	0.1829	0.1605
8.28	0.7539	0.7174	0.6802	0.6427	0.6052	0.5680	0.5315	0.4960	0.4616	0.4284	0.3965	0.3658	0.3363	0.3081	0.2810	0.2549	0.2299	0.2058	0.1826	0.1602
8.29	0.7537	0.7172	0.6800	0.6425	0.6049	0.5677	0.5312	0.4957	0.4613	0.4281	0.3961	0.3654	0.3360	0.3077	0.2806	0.2546	0.2295	0.2054	0.1822	0.1598
8.30	0.7536	0.7170	0.6798	0.6422	0.6046	0.5674	0.5310	0.4954	0.4610	0.4278	0.3958	0.3651	0.3357	0.3074	0.2803	0.2542	0.2292	0.2051	0.1819	0.1595
8.31	0.7534	0.7168	0.6796	0.6420	0.6044	0.5672	0.5307	0.4951	0.4607	0.4274	0.3955	0.3648	0.3353	0.3071	0.2799	0.2539	0.2289	0.2048	0.1815	0.1592
8.32	0.7532	0.7167	0.6794	0.6417	0.6041	0.5669	0.5304	0.4948	0.4603	0.4271	0.3952	0.3644	0.3350	0.3067	0.2796	0.2535	0.2285	0.2044	0.1812	0.1588
8.33	0.7531	0.7165	0.6792	0.6415	0.6039	0.5666	0.5301	0.4945	0.4600	0.4268	0.3948	0.3641	0.3346	0.3064	0.2793	0.2532	0.2282	0.2041	0.1809	0.1585
8.34	0.7529	0.7163	0.6790	0.6413	0.6036	0.5663	0.5298	0.4942	0.4597	0.4265	0.3945	0.3638	0.3343	0.3060	0.2789	0.2529	0.2278	0.2037	0.1805	0.1581
8.35	0.7527	0.7161	0.6787	0.6410	0.6033	0.5661	0.5295	0.4939	0.4594	0.4262	0.3942	0.3634	0.3340	0.3057	0.2786	0.2525	0.2275	0.2034	0.1802	0.1578
8.36	0.7526	0.7159	0.6785	0.6408	0.6031	0.5658	0.5292	0.4936	0.4591	0.4258	0.3938	0.3631	0.3336	0.3054	0.2782	0.2522	0.2271	0.2031	0.1799	0.1575
8.37	0.7524	0.7157	0.6783	0.6406	0.6028	0.5655	0.5289	0.4933	0.4588	0.4255	0.3935	0.3628	0.3333	0.3050	0.2779	0.2518	0.2268	0.2027	0.1795	0.1571
8.38	0.7522	0.7155	0.6781	0.6403	0.6026	0.5652	0.5286	0.4930	0.4585	0.4252	0.3932	0.3624	0.3329	0.3047	0.2775	0.2515	0.2265	0.2024	0.1792	0.1568
8.39	0.7521	0.7153	0.6779	0.6401	0.6023	0.5650	0.5283	0.4927	0.4581	0.4249	0.3928	0.3621	0.3326	0.3043	0.2772	0.2511	0.2261	0.2020	0.1789	0.1565
8.40	0.7519	0.7151	0.6777	0.6399	0.6021	0.5647	0.5280	0.4924	0.4578	0.4246	0.3925	0.3618	0.3323	0.3040	0.2769	0.2508	0.2258	0.2017	0.1785	0.1561
8.41	0.7517	0.7149	0.6775	0.6397	0.6018	0.5644	0.5275	0.4918	0.4572	0.4243	0.3922	0.3615	0.3319	0.3036	0.2765	0.2504	0.2254	0.2013	0.1782	0.1559
8.42	0.7516	0.7147	0.6772	0.6394	0.6016	0.5641	0.5273	0.4915	0.4572	0.4239	0.3919	0.3611	0.3316	0.3033	0.2762	0.2501	0.2251	0.2010	0.1778	0.1555
8.43	0.7514	0.7145	0.6770	0.6391	0.6013	0.5639	0.5272	0.4915	0.4569	0.4236	0.3915	0.3608	0.3313	0.3030	0.2759	0.2498	0.2248	0.2007	0.1775	0.1551
8.44	0.7512	0.7144	0.6768	0.6389	0.6010	0.5636	0.5269	0.4912	0.4566	0.4233	0.3912	0.3604	0.3309	0.3026	0.2755	0.2494	0.2244	0.2004	0.1772	0.1548
8.45	0.7511	0.7142	0.6766	0.6387	0.6008	0.5633	0.5266	0.4909	0.4563	0.4229	0.3909	0.3601	0.3306	0.3023	0.2752	0.2491	0.2241	0.2000	0.1768	0.1545
8.46	0.7509	0.7140	0.6764	0.6384	0.6005	0.5630	0.5263	0.4906	0.4560	0.4226	0.3905	0.3598	0.3302	0.3020	0.2749	0.2488	0.2238	0.1997	0.1765	0.1542
8.47	0.7507	0.7138	0.6762	0.6382	0.6003	0.5628	0.5260	0.4903	0.4556	0.4223	0.3902	0.3594	0.3299	0.3016	0.2745	0.2484	0.2234	0.1993	0.1762	0.1538
8.48	0.7506	0.7136	0.6759	0.6380	0.6000	0.5625	0.5257	0.4900	0.4553	0.4220	0.3899	0.3591	0.3296	0.3013	0.2742	0.2481	0.2231	0.1990	0.1758	0.1535
8.49	0.7504	0.7134	0.6757	0.6377	0.5998	0.5622	0.5254	0.4897	0.4550	0.4217	0.3896	0.3588	0.3292	0.3010	0.2738	0.2478	0.2227	0.1987	0.1755	0.1532
8.50	0.7502	0.7132	0.6755	0.6375	0.5995	0.5620	0.5252	0.4894	0.4547	0.4213	0.3892	0.3584	0.3289	0.3006	0.2735	0.2474	0.2224	0.1983	0.1752	0.1528
8.51	0.7501	0.7130	0.6753	0.6373	0.5993	0.5617	0.5249	0.4891	0.4544	0.4210	0.3889	0.3581	0.3286	0.3003	0.2732	0.2471	0.2221	0.1980	0.1748	0.1525
8.52	0.7499	0.7128	0.6751	0.6370	0.5990	0.5614	0.5246	0.4888	0.4541	0.4207	0.3886	0.3578	0.3282	0.3000	0.2728	0.2468	0.2217	0.1977	0.1745	0.1522
8.53	0.7497	0.7126	0.6749	0.6368	0.5987	0.5611	0.5243													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7418	0.7036	0.6648	0.6257	0.5867	0.5483	0.5108	0.4744	0.4393	0.4055	0.3731	0.3421	0.3124	0.2840	0.2569	0.2308	0.2059	0.1819	0.1589	0.1367
9.02	0.7417	0.7034	0.6646	0.6255	0.5865	0.5481	0.5105	0.4741	0.4390	0.4052	0.3728	0.3418	0.3121	0.2837	0.2566	0.2305	0.2056	0.1816	0.1586	0.1364
9.03	0.7415	0.7033	0.6644	0.6252	0.5862	0.5478	0.5103	0.4738	0.4387	0.4049	0.3725	0.3415	0.3118	0.2834	0.2563	0.2302	0.2053	0.1813	0.1582	0.1361
9.04	0.7413	0.7031	0.6642	0.6250	0.5860	0.5475	0.5100	0.4735	0.4384	0.4046	0.3722	0.3412	0.3115	0.2831	0.2559	0.2299	0.2049	0.1810	0.1579	0.1358
9.05	0.7412	0.7029	0.6640	0.6248	0.5858	0.5473	0.5097	0.4733	0.4381	0.4043	0.3719	0.3408	0.3112	0.2828	0.2556	0.2296	0.2046	0.1807	0.1576	0.1355
9.06	0.7410	0.7027	0.6638	0.6246	0.5855	0.5470	0.5094	0.4730	0.4378	0.4040	0.3716	0.3405	0.3109	0.2825	0.2553	0.2293	0.2043	0.1804	0.1573	0.1352
9.07	0.7408	0.7025	0.6636	0.6243	0.5853	0.5468	0.5092	0.4727	0.4375	0.4037	0.3713	0.3402	0.3105	0.2822	0.2550	0.2290	0.2040	0.1801	0.1570	0.1349
9.08	0.7407	0.7023	0.6633	0.6241	0.5850	0.5465	0.5089	0.4724	0.4372	0.4034	0.3710	0.3399	0.3102	0.2818	0.2547	0.2286	0.2037	0.1797	0.1567	0.1345
9.09	0.7405	0.7022	0.6631	0.6239	0.5848	0.5462	0.5086	0.4721	0.4369	0.4031	0.3707	0.3396	0.3099	0.2815	0.2544	0.2283	0.2034	0.1794	0.1564	0.1342
9.10	0.7404	0.7020	0.6629	0.6236	0.5845	0.5460	0.5083	0.4718	0.4366	0.4028	0.3703	0.3393	0.3096	0.2812	0.2541	0.2280	0.2031	0.1791	0.1561	0.1339
9.11	0.7402	0.7018	0.6627	0.6234	0.5843	0.5457	0.5081	0.4715	0.4363	0.4025	0.3700	0.3390	0.3093	0.2809	0.2537	0.2277	0.2028	0.1788	0.1558	0.1336
9.12	0.7400	0.7016	0.6625	0.6232	0.5840	0.5452	0.5078	0.4713	0.4360	0.4022	0.3697	0.3387	0.3090	0.2806	0.2534	0.2274	0.2025	0.1785	0.1555	0.1333
9.13	0.7399	0.7014	0.6623	0.6230	0.5838	0.5450	0.5075	0.4710	0.4357	0.4019	0.3694	0.3384	0.3087	0.2803	0.2531	0.2271	0.2021	0.1782	0.1552	0.1330
9.14	0.7397	0.7012	0.6621	0.6227	0.5836	0.5449	0.5072	0.4707	0.4354	0.4016	0.3691	0.3381	0.3084	0.2800	0.2528	0.2268	0.2018	0.1779	0.1549	0.1327
9.15	0.7396	0.7010	0.6619	0.6225	0.5833	0.5447	0.5070	0.4704	0.4351	0.4013	0.3688	0.3378	0.3081	0.2797	0.2525	0.2265	0.2015	0.1776	0.1546	0.1325
9.16	0.7394	0.7009	0.6617	0.6223	0.5831	0.5444	0.5067	0.4701	0.4349	0.4010	0.3685	0.3375	0.3077	0.2794	0.2522	0.2262	0.2012	0.1773	0.1543	0.1321
9.17	0.7392	0.7007	0.6615	0.6221	0.5828	0.5442	0.5064	0.4698	0.4346	0.4007	0.3682	0.3371	0.3074	0.2790	0.2519	0.2259	0.2009	0.1770	0.1540	0.1318
9.18	0.7391	0.7005	0.6613	0.6218	0.5826	0.5439	0.5062	0.4696	0.4343	0.4004	0.3679	0.3368	0.3071	0.2787	0.2516	0.2255	0.2006	0.1767	0.1537	0.1315
9.19	0.7389	0.7003	0.6611	0.6216	0.5823	0.5437	0.5059	0.4693	0.4340	0.4001	0.3676	0.3365	0.3068	0.2784	0.2513	0.2252	0.2003	0.1764	0.1534	0.1312
9.20	0.7388	0.7001	0.6609	0.6214	0.5821	0.5434	0.5056	0.4690	0.4337	0.3998	0.3673	0.3362	0.3065	0.2781	0.2510	0.2249	0.2000	0.1761	0.1531	0.1309
9.21	0.7386	0.6999	0.6607	0.6212	0.5819	0.5431	0.5053	0.4687	0.4334	0.3995	0.3670	0.3359	0.3062	0.2778	0.2506	0.2246	0.1997	0.1758	0.1528	0.1306
9.22	0.7384	0.6998	0.6605	0.6209	0.5816	0.5429	0.5051	0.4684	0.4331	0.3992	0.3667	0.3356	0.3059	0.2775	0.2503	0.2243	0.1994	0.1755	0.1525	0.1303
9.23	0.7383	0.6996	0.6603	0.6207	0.5814	0.5426	0.5048	0.4682	0.4328	0.3989	0.3664	0.3353	0.3056	0.2772	0.2500	0.2240	0.1991	0.1752	0.1522	0.1301
9.24	0.7381	0.6994	0.6601	0.6205	0.5811	0.5424	0.5045	0.4679	0.4325	0.3986	0.3661	0.3350	0.3053	0.2769	0.2497	0.2237	0.1988	0.1749	0.1519	0.1298
9.25	0.7379	0.6992	0.6599	0.6203	0.5809	0.5421	0.5043	0.4676	0.4322	0.3983	0.3658	0.3347	0.3050	0.2766	0.2494	0.2234	0.1985	0.1746	0.1516	0.1295
9.26	0.7378	0.6990	0.6597	0.6200	0.5806	0.5418	0.5040	0.4673	0.4320	0.3980	0.3655	0.3344	0.3047	0.2763	0.2491	0.2231	0.1982	0.1743	0.1513	0.1292
9.27	0.7376	0.6989	0.6594	0.6198	0.5804	0.5416	0.5037	0.4670	0.4317	0.3977	0.3652	0.3341	0.3044	0.2760	0.2488	0.2228	0.1979	0.1740	0.1510	0.1289
9.28	0.7375	0.6987	0.6592	0.6196	0.5802	0.5413	0.5034	0.4667	0.4314	0.3974	0.3649	0.3338	0.3041	0.2757	0.2485	0.2225	0.1976	0.1737	0.1507	0.1287
9.29	0.7373	0.6985	0.6590	0.6194	0.5799	0.5411	0.5032	0.4665	0.4311	0.3971	0.3646	0.3335	0.3038	0.2754	0.2482	0.2222	0.1973	0.1734	0.1504	0.1285
9.30	0.7371	0.6983	0.6588	0.6192	0.5797	0.5408	0.5029	0.4662	0.4308	0.3968	0.3643	0.3332	0.3034	0.2750	0.2479	0.2219	0.1970	0.1731	0.1501	0.1280
9.31	0.7370	0.6981	0.6586	0.6189	0.5794	0.5406	0.5026	0.4659	0.4305	0.3965	0.3640	0.3329	0.3031	0.2747	0.2476	0.2216	0.1967	0.1728	0.1498	0.1277
9.32	0.7368	0.6979	0.6584	0.6187	0.5792	0.5403	0.5024	0.4656	0.4302	0.3962	0.3637	0.3326	0.3028	0.2744	0.2473	0.2213	0.1964	0.1725	0.1495	0.1274
9.33	0.7367	0.6978	0.6582	0.6185	0.5790	0.5401	0.5021	0.4654	0.4299	0.3960	0.3634	0.3323	0.3025	0.2741	0.2470	0.2210	0.1961	0.1722	0.1492	0.1271
9.34	0.7365	0.6976	0.6580	0.6183	0.5787	0.5398	0.5018	0.4651	0.4296	0.3957	0.3631	0.3320	0.3022	0.2738	0.2467	0.2207	0.1957	0.1719	0.1489	0.1268
9.35	0.7363	0.6974	0.6578	0.6180	0.5785	0.5395	0.5016	0.4648	0.4294	0.3954	0.3628	0.3317	0.3019	0.2735	0.2464	0.2204	0.1954	0.1716	0.1486	0.1265
9.36	0.7362	0.6972	0.6576	0.6178	0.5782	0.5393	0.5013	0.4645	0.4291	0.3951	0.3625	0.3314	0.3016	0.2732	0.2461	0.2201	0.1951	0.1713	0.1483	0.1262
9.37	0.7360	0.6970	0.6574	0.6176	0.5780	0.5390	0.5010	0.4642	0.4288	0.3948	0.3622	0.3311	0.3013	0.2729	0.2458	0.2197	0.1948	0.1710	0.1480	0.1259
9.38	0.7359	0.6968	0.6572	0.6174	0.5778	0.5388	0.5008	0.4640	0.4285	0.3945	0.3619	0.3308	0.3010	0.2726	0.2455	0.2194	0.1945	0.1707	0.1477	0.1256
9.39	0.7357	0.6967	0.6570	0.6171	0.5775	0.5385	0.5005	0.4637	0.4282	0.3942	0.3616	0.3305	0.3007	0.2723	0.2452	0.2191	0.1943	0.1704	0.1474	0.1254
9.40	0.7356	0.6965	0.6568	0.6169	0.5773	0.5383	0.5002	0.4634	0.4279	0.3939	0.3613	0.3302	0.3004	0.2720	0.2449	0.2188	0.1940	0.1701	0.1471	0.1251
9.41	0.7354	0.6963	0.6566	0.6167	0.5770	0.5380	0.5000	0.4631	0.4276	0.3936	0.3610	0.3300	0.3001	0.2717	0.2446	0.2185	0.1937	0.1698	0.1468	0.1248
9.42	0.7352	0.6961	0.6564	0.6165	0.5768	0.5378	0.4997	0.4628	0.4274	0.3933	0.3607	0.3296	0.3000	0.2714	0.2443	0.2182	0.1934	0.1695	0.1465	0.1245
9.43	0.7351	0.6959	0.6562	0.6163	0.5766	0.5375	0.4994	0.4626	0.4271	0.3930	0.3604	0.3293	0.2995	0.2711	0.2440	0.2179	0.1931	0.1692	0.1463	0.1242
9.44	0.7349	0.6958	0.6560	0.6160	0.5763	0.5372	0.4992	0.4623	0.4268	0.3927	0.3601	0.3290	0.2992	0.2708	0.2437	0.2176	0.1928	0.1689	0.1460	0.1239
9.45	0.7348	0.6956	0.6558	0.6158	0.5761	0.5370	0.4989	0.4620	0.4265	0.3924	0.3598	0.3287	0.2989	0.2705	0.2434	0.2173	0.1925	0.1686	0.1457	0.1236
9.46	0.7346	0.6954	0.6556	0.6156	0.5757															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
0.01	0.9933	0.9931	0.9929	0.9927	0.9925	0.9923	0.9922	0.9920	0.9919	0.9917	0.9916	0.9915	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9907		
0.02	0.9870	0.9866	0.9862	0.9858	0.9855	0.9852	0.9848	0.9845	0.9843	0.9840	0.9837	0.9835	0.9833	0.9830	0.9828	0.9826	0.9824	0.9822	0.9820	0.9819		
0.03	0.9810	0.9804	0.9799	0.9793	0.9788	0.9784	0.9779	0.9775	0.9770	0.9766	0.9763	0.9759	0.9755	0.9752	0.9748	0.9745	0.9742	0.9739	0.9736	0.9733		
0.04	0.9753	0.9745	0.9738	0.9732	0.9725	0.9719	0.9713	0.9707	0.9701	0.9696	0.9691	0.9686	0.9681	0.9676	0.9671	0.9667	0.9662	0.9658	0.9654	0.9650		
0.05	0.9699	0.9689	0.9681	0.9672	0.9664	0.9657	0.9649	0.9642	0.9635	0.9628	0.9622	0.9615	0.9609	0.9603	0.9597	0.9591	0.9585	0.9580	0.9574	0.9569		
0.06	0.9646	0.9636	0.9625	0.9616	0.9606	0.9597	0.9588	0.9579	0.9571	0.9563	0.9555	0.9547	0.9539	0.9532	0.9525	0.9517	0.9510	0.9503	0.9497	0.9490		
0.07	0.9596	0.9584	0.9572	0.9561	0.9550	0.9539	0.9529	0.9519	0.9509	0.9499	0.9490	0.9480	0.9472	0.9463	0.9454	0.9445	0.9437	0.9429	0.9421	0.9413		
0.08	0.9548	0.9534	0.9520	0.9508	0.9495	0.9483	0.9471	0.9460	0.9448	0.9438	0.9427	0.9416	0.9406	0.9395	0.9385	0.9375	0.9365	0.9356	0.9346	0.9337		
0.09	0.9500	0.9485	0.9471	0.9456	0.9442	0.9429	0.9415	0.9402	0.9390	0.9377	0.9365	0.9353	0.9341	0.9330	0.9318	0.9306	0.9295	0.9284	0.9273	0.9262		
0.10	0.9455	0.9438	0.9422	0.9406	0.9391	0.9376	0.9361	0.9347	0.9333	0.9319	0.9305	0.9292	0.9278	0.9265	0.9252	0.9239	0.9226	0.9214	0.9201	0.9189		
0.11	0.9411	0.9393	0.9375	0.9358	0.9341	0.9324	0.9308	0.9292	0.9277	0.9262	0.9247	0.9232	0.9217	0.9202	0.9188	0.9173	0.9159	0.9145	0.9131	0.9117		
0.12	0.9368	0.9348	0.9329	0.9310	0.9292	0.9274	0.9257	0.9239	0.9222	0.9206	0.9189	0.9173	0.9156	0.9140	0.9124	0.9108	0.9092	0.9077	0.9061	0.9046		
0.13	0.9326	0.9304	0.9284	0.9264	0.9244	0.9225	0.9206	0.9187	0.9169	0.9151	0.9133	0.9115	0.9097	0.9079	0.9062	0.9044	0.9027	0.9009	0.8992	0.8976		
0.14	0.9284	0.9262	0.9240	0.9218	0.9197	0.9176	0.9156	0.9136	0.9116	0.9096	0.9077	0.9058	0.9038	0.9019	0.9000	0.8981	0.8962	0.8943	0.8925	0.8906		
0.15	0.9244	0.9220	0.9197	0.9174	0.9151	0.9129	0.9107	0.9086	0.9064	0.9043	0.9022	0.9001	0.8981	0.8960	0.8939	0.8919	0.8898	0.8878	0.8858	0.8838		
0.16	0.9204	0.9179	0.9154	0.9130	0.9106	0.9083	0.9059	0.9036	0.9014	0.8991	0.8969	0.8946	0.8924	0.8902	0.8879	0.8857	0.8835	0.8814	0.8792	0.8770		
0.17	0.9166	0.9139	0.9113	0.9087	0.9062	0.9037	0.9012	0.8988	0.8964	0.8940	0.8916	0.8892	0.8868	0.8844	0.8821	0.8797	0.8773	0.8750	0.8727	0.8704		
0.18	0.9128	0.9100	0.9072	0.9045	0.9019	0.8992	0.8966	0.8940	0.8915	0.8889	0.8864	0.8838	0.8813	0.8788	0.8763	0.8737	0.8712	0.8687	0.8663	0.8638		
0.19	0.9091	0.9062	0.9033	0.9004	0.8976	0.8948	0.8921	0.8894	0.8867	0.8840	0.8813	0.8786	0.8759	0.8732	0.8705	0.8679	0.8652	0.8626	0.8599	0.8573		
0.20	0.9055	0.9024	0.8994	0.8964	0.8935	0.8905	0.8876	0.8848	0.8819	0.8791	0.8763	0.8734	0.8706	0.8678	0.8649	0.8621	0.8593	0.8565	0.8537	0.8509		
0.21	0.9019	0.8987	0.8956	0.8924	0.8894	0.8863	0.8833	0.8802	0.8772	0.8743	0.8713	0.8683	0.8653	0.8623	0.8593	0.8564	0.8534	0.8504	0.8475	0.8445		
0.22	0.8984	0.8951	0.8918	0.8885	0.8851	0.8817	0.8783	0.8748	0.8713	0.8678	0.8643	0.8608	0.8572	0.8537	0.8501	0.8465	0.8429	0.8393	0.8357	0.8320		
0.23	0.8949	0.8915	0.8880	0.8847	0.8813	0.8778	0.8743	0.8708	0.8673	0.8638	0.8603	0.8568	0.8532	0.8496	0.8460	0.8424	0.8388	0.8352	0.8316	0.8279		
0.24	0.8915	0.8879	0.8844	0.8808	0.8773	0.8737	0.8701	0.8665	0.8629	0.8593	0.8557	0.8521	0.8485	0.8449	0.8413	0.8377	0.8341	0.8305	0.8269	0.8232		
0.25	0.8881	0.8844	0.8807	0.8771	0.8734	0.8698	0.8662	0.8627	0.8591	0.8556	0.8520	0.8484	0.8448	0.8412	0.8377	0.8341	0.8305	0.8269	0.8232	0.8195		
0.26	0.8848	0.8810	0.8773	0.8734	0.8696	0.8659	0.8621	0.8584	0.8547	0.8510	0.8473	0.8436	0.8399	0.8361	0.8324	0.8286	0.8249	0.8212	0.8175	0.8138		
0.27	0.8815	0.8776	0.8736	0.8697	0.8658	0.8619	0.8581	0.8542	0.8504	0.8465	0.8427	0.8388	0.8349	0.8310	0.8272	0.8233	0.8194	0.8155	0.8116	0.8078		
0.28	0.8783	0.8742	0.8701	0.8661	0.8621	0.8580	0.8540	0.8501	0.8461	0.8421	0.8381	0.8341	0.8301	0.8260	0.8220	0.8180	0.8139	0.8099	0.8059	0.8019		
0.29	0.8751	0.8709	0.8667	0.8625	0.8584	0.8542	0.8501	0.8460	0.8418	0.8377	0.8336	0.8294	0.8253	0.8211	0.8169	0.8127	0.8085	0.8043	0.8002	0.7960		
0.30	0.8720	0.8676	0.8633	0.8590	0.8547	0.8504	0.8462	0.8419	0.8376	0.8334	0.8291	0.8248	0.8205	0.8162	0.8118	0.8075	0.8032	0.7989	0.7945	0.7903		
0.31	0.8689	0.8644	0.8600	0.8555	0.8511	0.8467	0.8423	0.8379	0.8335	0.8291	0.8247	0.8202	0.8158	0.8113	0.8068	0.8024	0.7979	0.7934	0.7890	0.7845		
0.32	0.8658	0.8612	0.8566	0.8521	0.8475	0.8430	0.8385	0.8339	0.8294	0.8248	0.8203	0.8157	0.8111	0.8065	0.8019	0.7973	0.7926	0.7880	0.7834	0.7788		
0.33	0.8628	0.8581	0.8534	0.8487	0.8440	0.8393	0.8346	0.8300	0.8253	0.8206	0.8159	0.8112	0.8065	0.8017	0.7970	0.7922	0.7874	0.7827	0.7779	0.7732		
0.34	0.8598	0.8549	0.8501	0.8453	0.8405	0.8357	0.8309	0.8261	0.8213	0.8165	0.8116	0.8068	0.8019	0.7970	0.7921	0.7872	0.7823	0.7774	0.7725	0.7676		
0.35	0.8568	0.8518	0.8469	0.8419	0.8370	0.8321	0.8272	0.8222	0.8173	0.8123	0.8074	0.8024	0.7974	0.7923	0.7873	0.7822	0.7772	0.7722	0.7671	0.7621		
0.36	0.8539	0.8488	0.8437	0.8386	0.8336	0.8285	0.8235	0.8184	0.8133	0.8082	0.8031	0.7980	0.7929	0.7877	0.7825	0.7773	0.7721	0.7670	0.7618	0.7566		
0.37	0.8509	0.8457	0.8406	0.8354	0.8302	0.8250	0.8198	0.8146	0.8094	0.8042	0.7990	0.7937	0.7884	0.7831	0.7778	0.7725	0.7671	0.7618	0.7565	0.7512		
0.38	0.8481	0.8427	0.8374	0.8321	0.8268	0.8215	0.8162	0.8109	0.8055	0.8002	0.7948	0.7894	0.7840	0.7785	0.7731	0.7676	0.7622	0.7567	0.7513	0.7458		
0.39	0.8453	0.8398	0.8343	0.8289	0.8235	0.8180	0.8126	0.8071	0.8017	0.7962	0.7907	0.7852	0.7796	0.7740	0.7685	0.7629	0.7573	0.7517	0.7461	0.7405		
0.40	0.8424	0.8368	0.8313	0.8257	0.8202	0.8146	0.8091	0.8035	0.7979	0.7923	0.7866	0.7810	0.7753	0.7696	0.7639	0.7581	0.7524	0.7467	0.7409	0.7352		
0.41	0.8396	0.8339	0.8283	0.8226	0.8169	0.8112	0.8055	0.7998	0.7941	0.7884	0.7826	0.7768	0.7710	0.7651	0.7593	0.7534	0.7476	0.7417	0.7358	0.7300		
0.42	0.8368	0.8311	0.8253	0.8195	0.8137	0.8079	0.8020	0.7962	0.7904	0.7845	0.7786	0.7727	0.7667	0.7608	0.7548	0.7488	0.7428	0.7368	0.7308	0.7248		
0.43	0.8341	0.8282	0.8223	0.8164	0.8105	0.8045	0.7986	0.7926	0.7866	0.7806	0.7746	0.7686	0.7625	0.7564	0.7503	0.7442	0.7380	0.7319	0.7258	0.7197		
0.44	0.8314	0.8254	0.8193	0.8133	0.8073	0.8012	0.7951	0.7891	0.7830	0.7768	0.7707	0.7645	0.7583	0.7521	0.7458	0.7394	0.7330	0.7265	0.7200	0.7134		
0.45	0.8287	0.8225	0.8164	0.8103	0.8041	0.7979	0.7917	0.7855	0.7793	0.7731	0.7668	0.7605										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.7033	0.6918	0.6804	0.6688	0.6573	0.6457	0.6342	0.6225	0.6109	0.5992	0.5875	0.5758	0.5640	0.5523	0.5405	0.5287	0.5169	0.5050	0.4932	0.4814	
1.02	0.7014	0.6898	0.6783	0.6667	0.6551	0.6435	0.6318	0.6201	0.6084	0.5966	0.5849	0.5731	0.5612	0.5494	0.5375	0.5257	0.5138	0.5019	0.4900	0.4781	
1.03	0.6995	0.6879	0.6762	0.6646	0.6529	0.6412	0.6294	0.6177	0.6059	0.5941	0.5822	0.5703	0.5585	0.5465	0.5346	0.5227	0.5107	0.4988	0.4868	0.4748	
1.04	0.6976	0.6859	0.6742	0.6625	0.6507	0.6389	0.6271	0.6153	0.6034	0.5915	0.5796	0.5677	0.5557	0.5437	0.5317	0.5197	0.5077	0.4957	0.4836	0.4716	
1.05	0.6957	0.6839	0.6722	0.6604	0.6485	0.6367	0.6248	0.6129	0.6009	0.5890	0.5770	0.5650	0.5529	0.5409	0.5288	0.5168	0.5047	0.4926	0.4805	0.4684	
1.06	0.6938	0.6820	0.6701	0.6583	0.6464	0.6344	0.6225	0.6105	0.5985	0.5864	0.5744	0.5623	0.5502	0.5381	0.5260	0.5138	0.5017	0.4895	0.4773	0.4652	
1.07	0.6919	0.6801	0.6681	0.6562	0.6442	0.6322	0.6202	0.6081	0.5960	0.5839	0.5718	0.5597	0.5475	0.5353	0.5231	0.5109	0.4987	0.4864	0.4742	0.4620	
1.08	0.6901	0.6781	0.6661	0.6541	0.6421	0.6300	0.6179	0.6058	0.5936	0.5814	0.5692	0.5570	0.5448	0.5325	0.5203	0.5080	0.4957	0.4834	0.4711	0.4588	
1.09	0.6882	0.6762	0.6641	0.6520	0.6399	0.6278	0.6156	0.6034	0.5912	0.5790	0.5667	0.5544	0.5421	0.5298	0.5175	0.5051	0.4928	0.4804	0.4680	0.4557	
1.10	0.6864	0.6743	0.6622	0.6500	0.6378	0.6256	0.6133	0.6011	0.5888	0.5765	0.5642	0.5518	0.5394	0.5271	0.5147	0.5023	0.4898	0.4774	0.4650	0.4525	
1.11	0.6846	0.6724	0.6602	0.6479	0.6357	0.6234	0.6111	0.5988	0.5864	0.5740	0.5616	0.5492	0.5368	0.5243	0.5119	0.4994	0.4869	0.4744	0.4619	0.4494	
1.12	0.6828	0.6705	0.6582	0.6459	0.6336	0.6212	0.6089	0.5965	0.5840	0.5716	0.5591	0.5467	0.5342	0.5216	0.5091	0.4966	0.4840	0.4715	0.4589	0.4464	
1.13	0.6809	0.6686	0.6563	0.6439	0.6315	0.6191	0.6066	0.5942	0.5817	0.5692	0.5566	0.5441	0.5315	0.5190	0.5064	0.4938	0.4812	0.4685	0.4559	0.4433	
1.14	0.6791	0.6667	0.6543	0.6419	0.6294	0.6169	0.6044	0.5919	0.5793	0.5668	0.5542	0.5416	0.5289	0.5163	0.5036	0.4910	0.4783	0.4656	0.4529	0.4403	
1.15	0.6773	0.6649	0.6524	0.6399	0.6273	0.6146	0.6022	0.5896	0.5770	0.5644	0.5517	0.5390	0.5263	0.5136	0.5009	0.4882	0.4755	0.4627	0.4500	0.4372	
1.16	0.6755	0.6630	0.6505	0.6379	0.6253	0.6126	0.6000	0.5873	0.5747	0.5620	0.5492	0.5365	0.5238	0.5110	0.4982	0.4854	0.4726	0.4598	0.4470	0.4342	
1.17	0.6738	0.6612	0.6485	0.6359	0.6232	0.6105	0.5978	0.5851	0.5723	0.5596	0.5468	0.5340	0.5212	0.5084	0.4955	0.4827	0.4698	0.4570	0.4441	0.4312	
1.18	0.6720	0.6593	0.6466	0.6339	0.6212	0.6084	0.5956	0.5829	0.5700	0.5572	0.5444	0.5315	0.5187	0.5058	0.4929	0.4800	0.4671	0.4541	0.4412	0.4283	
1.19	0.6702	0.6575	0.6447	0.6319	0.6191	0.6063	0.5935	0.5806	0.5678	0.5549	0.5420	0.5291	0.5161	0.5032	0.4902	0.4773	0.4643	0.4513	0.4383	0.4253	
1.20	0.6685	0.6557	0.6428	0.6300	0.6171	0.6042	0.5913	0.5784	0.5655	0.5525	0.5396	0.5266	0.5136	0.5006	0.4876	0.4746	0.4615	0.4485	0.4355	0.4224	
1.21	0.6667	0.6538	0.6409	0.6280	0.6151	0.6022	0.5892	0.5762	0.5632	0.5502	0.5372	0.5242	0.5111	0.4980	0.4850	0.4719	0.4588	0.4457	0.4326	0.4195	
1.22	0.6650	0.6520	0.6391	0.6261	0.6131	0.6001	0.5871	0.5740	0.5610	0.5479	0.5348	0.5217	0.5086	0.4955	0.4824	0.4692	0.4561	0.4429	0.4298	0.4166	
1.23	0.6632	0.6502	0.6372	0.6242	0.6111	0.5980	0.5849	0.5718	0.5587	0.5456	0.5325	0.5193	0.5061	0.4930	0.4798	0.4666	0.4534	0.4402	0.4270	0.4138	
1.24	0.6615	0.6484	0.6353	0.6222	0.6091	0.5960	0.5828	0.5697	0.5565	0.5433	0.5301	0.5169	0.5037	0.4904	0.4772	0.4640	0.4507	0.4374	0.4242	0.4109	
1.25	0.6598	0.6466	0.6335	0.6203	0.6071	0.5939	0.5807	0.5675	0.5543	0.5410	0.5278	0.5145	0.5012	0.4879	0.4746	0.4613	0.4480	0.4347	0.4214	0.4081	
1.26	0.6581	0.6449	0.6316	0.6184	0.6052	0.5919	0.5786	0.5654	0.5521	0.5388	0.5255	0.5121	0.4988	0.4854	0.4721	0.4587	0.4454	0.4320	0.4186	0.4052	
1.27	0.6564	0.6431	0.6298	0.6165	0.6032	0.5899	0.5766	0.5632	0.5499	0.5365	0.5231	0.5098	0.4964	0.4830	0.4696	0.4562	0.4427	0.4293	0.4159	0.4025	
1.28	0.6547	0.6413	0.6280	0.6146	0.6013	0.5879	0.5745	0.5611	0.5477	0.5343	0.5208	0.5074	0.4940	0.4805	0.4670	0.4536	0.4401	0.4266	0.4132	0.3997	
1.29	0.6530	0.6396	0.6262	0.6128	0.5993	0.5859	0.5724	0.5590	0.5455	0.5320	0.5186	0.5051	0.4916	0.4781	0.4645	0.4510	0.4375	0.4240	0.4104	0.3969	
1.30	0.6513	0.6378	0.6244	0.6109	0.5974	0.5839	0.5704	0.5569	0.5434	0.5298	0.5163	0.5027	0.4892	0.4756	0.4621	0.4485	0.4349	0.4213	0.4077	0.3942	
1.31	0.6496	0.6361	0.6226	0.6090	0.5955	0.5819	0.5684	0.5548	0.5412	0.5276	0.5140	0.5004	0.4868	0.4732	0.4596	0.4460	0.4323	0.4187	0.4051	0.3914	
1.32	0.6479	0.6343	0.6208	0.6072	0.5936	0.5800	0.5663	0.5527	0.5391	0.5254	0.5118	0.4981	0.4845	0.4708	0.4571	0.4435	0.4298	0.4161	0.4024	0.3887	
1.33	0.6463	0.6326	0.6190	0.6053	0.5917	0.5780	0.5643	0.5506	0.5369	0.5232	0.5095	0.4958	0.4821	0.4684	0.4547	0.4410	0.4272	0.4135	0.3998	0.3860	
1.34	0.6446	0.6309	0.6172	0.6035	0.5898	0.5760	0.5623	0.5486	0.5348	0.5211	0.5073	0.4936	0.4798	0.4660	0.4523	0.4385	0.4247	0.4109	0.3971	0.3833	
1.35	0.6429	0.6292	0.6154	0.6017	0.5879	0.5741	0.5603	0.5465	0.5327	0.5189	0.5051	0.4913	0.4775	0.4637	0.4498	0.4360	0.4222	0.4083	0.3945	0.3807	
1.36	0.6413	0.6275	0.6137	0.5998	0.5860	0.5722	0.5583	0.5445	0.5306	0.5168	0.5029	0.4890	0.4752	0.4613	0.4474	0.4336	0.4197	0.4058	0.3919	0.3780	
1.37	0.6397	0.6258	0.6119	0.5980	0.5841	0.5702	0.5562	0.5424	0.5285	0.5146	0.5007	0.4868	0.4729	0.4590	0.4450	0.4311	0.4172	0.4033	0.3893	0.3754	
1.38	0.6380	0.6241	0.6102	0.5962	0.5823	0.5683	0.5544	0.5404	0.5265	0.5125	0.4985	0.4846	0.4706	0.4566	0.4427	0.4287	0.4147	0.4007	0.3868	0.3728	
1.39	0.6364	0.6224	0.6084	0.5944	0.5804	0.5664	0.5524	0.5384	0.5244	0.5104	0.4964	0.4823	0.4683	0.4543	0.4403	0.4263	0.4123	0.3982	0.3842	0.3702	
1.40	0.6348	0.6207	0.6067	0.5926	0.5786	0.5645	0.5504	0.5364	0.5223	0.5083	0.4942	0.4801	0.4661	0.4520	0.4379	0.4239	0.4098	0.3957	0.3817	0.3676	
1.41	0.6332	0.6191	0.6051	0.5908	0.5766	0.5626	0.5485	0.5344	0.5203	0.5062	0.4921	0.4779	0.4638	0.4497	0.4356	0.4215	0.4074	0.3933	0.3792	0.3650	
1.42	0.6316	0.6174	0.6032	0.5891	0.5749	0.5607	0.5466	0.5324	0.5182	0.5041	0.4899	0.4758	0.4616	0.4474	0.4333	0.4191	0.4050	0.3908	0.3766	0.3625	
1.43	0.6300	0.6157	0.6015	0.5873	0.5731	0.5589	0.5446	0.5304	0.5162	0.5020	0.4878	0.4736	0.4594	0.4452	0.4310	0.4168	0.4026	0.3884	0.3742	0.3600	
1.44	0.6284	0.6141	0.5998	0.5855	0.5713	0.5570	0.5427	0.5285	0.5142	0.4999	0.4857	0.4714	0.4572	0.4429	0.4287	0.4144	0.4002	0.3859	0.3717	0.3574	
1.45	0.6268	0.6124	0.5981	0.5838	0.5695	0.5551	0.5408	0.5265	0.5122	0.4979	0.4836	0.4693	0.4550	0.4407	0.4264	0.4121	0.3978	0.3835	0.3692	0.3549	
1.46	0.6252	0.6108	0.5964	0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
2.01	0.5466	0.5297	0.5129	0.4961	0.4794	0.4628	0.4462	0.4297	0.4133	0.3969	0.3805	0.3642	0.3480	0.3318	0.3156	0.2995	0.2834	0.2673	0.2513	0.2353	
2.02	0.5453	0.5284	0.5115	0.4947	0.4780	0.4613	0.4447	0.4282	0.4117	0.3953	0.3789	0.3626	0.3463	0.3301	0.3139	0.2977	0.2816	0.2656	0.2495	0.2335	
2.03	0.5440	0.5271	0.5102	0.4933	0.4766	0.4599	0.4433	0.4267	0.4102	0.3937	0.3773	0.3610	0.3447	0.3284	0.3122	0.2960	0.2799	0.2638	0.2477	0.2317	
2.04	0.5428	0.5257	0.5088	0.4919	0.4752	0.4584	0.4418	0.4252	0.4086	0.3921	0.3757	0.3593	0.3430	0.3267	0.3105	0.2943	0.2782	0.2620	0.2460	0.2299	
2.05	0.5415	0.5244	0.5075	0.4906	0.4737	0.4570	0.4403	0.4237	0.4071	0.3906	0.3741	0.3577	0.3414	0.3251	0.3088	0.2926	0.2764	0.2603	0.2442	0.2281	
2.06	0.5402	0.5231	0.5061	0.4892	0.4723	0.4555	0.4388	0.4222	0.4056	0.3890	0.3725	0.3561	0.3397	0.3234	0.3071	0.2909	0.2747	0.2586	0.2424	0.2263	
2.07	0.5389	0.5218	0.5048	0.4878	0.4709	0.4541	0.4374	0.4207	0.4040	0.3875	0.3710	0.3545	0.3381	0.3218	0.3055	0.2892	0.2730	0.2568	0.2407	0.2246	
2.08	0.5377	0.5205	0.5034	0.4864	0.4695	0.4527	0.4359	0.4192	0.4025	0.3859	0.3694	0.3529	0.3365	0.3201	0.3038	0.2875	0.2713	0.2551	0.2389	0.2228	
2.09	0.5364	0.5192	0.5021	0.4851	0.4681	0.4512	0.4344	0.4177	0.4010	0.3844	0.3678	0.3513	0.3349	0.3185	0.3021	0.2858	0.2696	0.2534	0.2372	0.2211	
2.10	0.5351	0.5179	0.5008	0.4837	0.4667	0.4498	0.4330	0.4162	0.3995	0.3829	0.3663	0.3497	0.3333	0.3169	0.3005	0.2842	0.2679	0.2517	0.2355	0.2193	
2.11	0.5339	0.5166	0.4994	0.4823	0.4653	0.4484	0.4315	0.4147	0.3980	0.3813	0.3647	0.3482	0.3317	0.3152	0.2989	0.2825	0.2662	0.2500	0.2338	0.2176	
2.12	0.5326	0.5153	0.4981	0.4810	0.4640	0.4470	0.4301	0.4133	0.3965	0.3798	0.3632	0.3466	0.3301	0.3136	0.2972	0.2809	0.2646	0.2483	0.2321	0.2159	
2.13	0.5314	0.5141	0.4968	0.4796	0.4626	0.4456	0.4287	0.4118	0.3950	0.3783	0.3616	0.3450	0.3285	0.3120	0.2956	0.2792	0.2629	0.2466	0.2304	0.2141	
2.14	0.5301	0.5128	0.4955	0.4783	0.4612	0.4442	0.4272	0.4104	0.3935	0.3768	0.3601	0.3435	0.3269	0.3104	0.2940	0.2776	0.2612	0.2449	0.2287	0.2124	
2.15	0.5289	0.5115	0.4942	0.4770	0.4598	0.4428	0.4258	0.4089	0.3921	0.3753	0.3586	0.3419	0.3254	0.3088	0.2924	0.2760	0.2596	0.2433	0.2270	0.2107	
2.16	0.5277	0.5102	0.4929	0.4756	0.4585	0.4414	0.4244	0.4075	0.3906	0.3738	0.3571	0.3404	0.3238	0.3073	0.2908	0.2743	0.2579	0.2416	0.2253	0.2091	
2.17	0.5264	0.5090	0.4916	0.4743	0.4571	0.4400	0.4230	0.4060	0.3891	0.3723	0.3556	0.3389	0.3222	0.3057	0.2892	0.2727	0.2563	0.2400	0.2236	0.2074	
2.18	0.5252	0.5077	0.4903	0.4730	0.4558	0.4386	0.4216	0.4046	0.3877	0.3708	0.3541	0.3373	0.3207	0.3041	0.2876	0.2711	0.2547	0.2383	0.2220	0.2057	
2.19	0.5240	0.5065	0.4890	0.4717	0.4544	0.4373	0.4202	0.4032	0.3862	0.3694	0.3526	0.3358	0.3192	0.3026	0.2860	0.2695	0.2531	0.2367	0.2203	0.2040	
2.20	0.5228	0.5052	0.4877	0.4704	0.4531	0.4359	0.4188	0.4018	0.3848	0.3679	0.3511	0.3343	0.3176	0.3010	0.2844	0.2679	0.2515	0.2351	0.2187	0.2024	
2.21	0.5216	0.5040	0.4865	0.4691	0.4517	0.4345	0.4174	0.4003	0.3833	0.3664	0.3496	0.3328	0.3161	0.2995	0.2829	0.2663	0.2499	0.2334	0.2171	0.2007	
2.22	0.5204	0.5027	0.4852	0.4677	0.4504	0.4332	0.4160	0.3989	0.3819	0.3650	0.3481	0.3313	0.3146	0.2979	0.2813	0.2648	0.2483	0.2318	0.2154	0.1991	
2.23	0.5191	0.5015	0.4839	0.4665	0.4491	0.4318	0.4146	0.3975	0.3805	0.3635	0.3466	0.3298	0.3131	0.2964	0.2798	0.2632	0.2467	0.2302	0.2138	0.1975	
2.24	0.5179	0.5002	0.4826	0.4652	0.4478	0.4305	0.4133	0.3961	0.3791	0.3621	0.3452	0.3283	0.3116	0.2949	0.2782	0.2616	0.2451	0.2286	0.2122	0.1959	
2.25	0.5167	0.4990	0.4814	0.4639	0.4464	0.4291	0.4119	0.3947	0.3776	0.3606	0.3437	0.3268	0.3101	0.2933	0.2767	0.2601	0.2435	0.2271	0.2106	0.1944	
2.26	0.5155	0.4978	0.4801	0.4626	0.4451	0.4278	0.4105	0.3933	0.3762	0.3592	0.3422	0.3254	0.3086	0.2918	0.2751	0.2585	0.2420	0.2255	0.2090	0.1928	
2.27	0.5144	0.4966	0.4789	0.4613	0.4438	0.4264	0.4092	0.3920	0.3748	0.3578	0.3408	0.3239	0.3071	0.2903	0.2736	0.2570	0.2404	0.2239	0.2074	0.1913	
2.28	0.5132	0.4953	0.4776	0.4600	0.4425	0.4251	0.4078	0.3906	0.3734	0.3563	0.3394	0.3224	0.3056	0.2888	0.2721	0.2555	0.2389	0.2223	0.2059	0.1897	
2.29	0.5120	0.4941	0.4764	0.4587	0.4412	0.4238	0.4065	0.3892	0.3720	0.3549	0.3379	0.3210	0.3041	0.2873	0.2706	0.2539	0.2373	0.2208	0.2043	0.1882	
2.30	0.5108	0.4929	0.4751	0.4575	0.4399	0.4225	0.4051	0.3878	0.3706	0.3535	0.3365	0.3195	0.3026	0.2858	0.2691	0.2524	0.2358	0.2192	0.2027	0.1867	
2.31	0.5096	0.4917	0.4739	0.4562	0.4386	0.4212	0.4038	0.3865	0.3693	0.3521	0.3351	0.3181	0.3012	0.2844	0.2676	0.2509	0.2343	0.2177	0.2012	0.1852	
2.32	0.5084	0.4905	0.4727	0.4550	0.4374	0.4198	0.4024	0.3851	0.3679	0.3507	0.3336	0.3166	0.2997	0.2829	0.2661	0.2493	0.2328	0.2162	0.1996	0.1838	
2.33	0.5073	0.4893	0.4714	0.4537	0.4361	0.4185	0.4011	0.3838	0.3665	0.3493	0.3322	0.3152	0.2983	0.2814	0.2646	0.2479	0.2312	0.2146	0.1981	0.1823	
2.34	0.5061	0.4881	0.4702	0.4525	0.4348	0.4172	0.3998	0.3824	0.3651	0.3479	0.3308	0.3138	0.2968	0.2800	0.2632	0.2464	0.2297	0.2131	0.1966	0.1809	
2.35	0.5049	0.4869	0.4690	0.4512	0.4335	0.4159	0.3985	0.3811	0.3638	0.3466	0.3294	0.3124	0.2954	0.2785	0.2617	0.2449	0.2282	0.2116	0.1950	0.1795	
2.36	0.5038	0.4857	0.4678	0.4500	0.4323	0.4147	0.3972	0.3797	0.3624	0.3452	0.3280	0.3109	0.2940	0.2771	0.2602	0.2435	0.2268	0.2101	0.1935	0.1781	
2.37	0.5026	0.4845	0.4666	0.4487	0.4310	0.4134	0.3958	0.3784	0.3611	0.3438	0.3266	0.3095	0.2925	0.2756	0.2588	0.2420	0.2253	0.2086	0.1920	0.1767	
2.38	0.5015	0.4834	0.4654	0.4475	0.4297	0.4121	0.3945	0.3771	0.3597	0.3424	0.3252	0.3081	0.2911	0.2742	0.2573	0.2405	0.2238	0.2071	0.1905	0.1753	
2.39	0.5003	0.4822	0.4642	0.4463	0.4285	0.4108	0.3932	0.3758	0.3584	0.3411	0.3239	0.3067	0.2897	0.2727	0.2559	0.2391	0.2223	0.2056	0.1890	0.1739	
2.40	0.4992	0.4810	0.4630	0.4450	0.4272	0.4095	0.3919	0.3744	0.3570	0.3397	0.3225	0.3053	0.2883	0.2713	0.2544	0.2376	0.2209	0.2042	0.1875	0.1726	
2.41	0.4980	0.4798	0.4618	0.4438	0.4260	0.4083	0.3907	0.3731	0.3557	0.3384	0.3211	0.3040	0.2869	0.2699	0.2530	0.2362	0.2194	0.2027	0.1861	0.1712	
2.42	0.4969	0.4787	0.4606	0.4426	0.4247	0.4070	0.3894	0.3718	0.3544	0.3370	0.3198	0.3026	0.2855	0.2685	0.2516	0.2347	0.2179	0.2012	0.1846	0.1699	
2.43	0.4958	0.4775	0.4594	0.4414	0.4235	0.4057	0.3881	0.3705	0.3531	0.3357	0.3184	0.3012	0.2841	0.2671	0.2502	0.2333	0.2165	0.1998	0.1832	0.1686	
2.44	0.4946	0.4764	0.4582	0.4402	0.4223	0.4045	0.3868	0.3692	0.3517	0.3343	0.3170	0.2998	0.2827	0.2657	0.2487	0.2319	0.2151	0.1983	0.1817	0.1672	
2.45	0.4935	0.4752	0.4570	0.4390	0.4210	0.4032	0.3855	0.3679	0.3504	0.3330	0.3157	0.2985	0.2813	0.2643	0.2473	0.2305	0.2136	0.1969	0.1803	0.1659	
2.46	0.4924	0.4740	0.4558	0.4378	0.4198	0.4020	0.3843	0.3667	0.3491	0.3317	0.3144										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
3.01	0.4354	0.4158	0.3964	0.3773	0.3583	0.3395	0.3209	0.3025	0.2842	0.2660	0.2480	0.2301	0.2124	0.1948	0.1773	0.1600	0.1433	0.1299	0.1183	0.1078
3.02	0.4344	0.4148	0.3955	0.3763	0.3573	0.3385	0.3199	0.3014	0.2831	0.2649	0.2469	0.2290	0.2113	0.1937	0.1762	0.1589	0.1423	0.1289	0.1174	0.1070
3.03	0.4335	0.4139	0.3945	0.3753	0.3563	0.3375	0.3188	0.3004	0.2820	0.2638	0.2458	0.2279	0.2102	0.1926	0.1751	0.1577	0.1413	0.1280	0.1165	0.1062
3.04	0.4325	0.4129	0.3935	0.3743	0.3553	0.3365	0.3178	0.2993	0.2810	0.2628	0.2447	0.2268	0.2091	0.1915	0.1740	0.1566	0.1403	0.1271	0.1157	0.1054
3.05	0.4316	0.4119	0.3925	0.3733	0.3543	0.3354	0.3168	0.2983	0.2799	0.2617	0.2437	0.2258	0.2080	0.1904	0.1729	0.1555	0.1393	0.1262	0.1148	0.1046
3.06	0.4306	0.4110	0.3915	0.3723	0.3533	0.3344	0.3157	0.2972	0.2789	0.2606	0.2426	0.2247	0.2069	0.1893	0.1718	0.1544	0.1383	0.1253	0.1140	0.1038
3.07	0.4297	0.4100	0.3905	0.3713	0.3522	0.3334	0.3147	0.2962	0.2778	0.2596	0.2415	0.2236	0.2058	0.1882	0.1707	0.1533	0.1373	0.1244	0.1132	0.1030
3.08	0.4288	0.4090	0.3896	0.3703	0.3512	0.3324	0.3137	0.2951	0.2768	0.2585	0.2404	0.2225	0.2048	0.1871	0.1696	0.1522	0.1363	0.1235	0.1123	0.1022
3.09	0.4278	0.4081	0.3886	0.3693	0.3502	0.3314	0.3127	0.2941	0.2757	0.2575	0.2394	0.2215	0.2037	0.1861	0.1686	0.1512	0.1353	0.1226	0.1115	0.1015
3.10	0.4269	0.4071	0.3876	0.3683	0.3492	0.3304	0.3116	0.2931	0.2747	0.2564	0.2383	0.2204	0.2026	0.1850	0.1675	0.1501	0.1344	0.1217	0.1107	0.1007
3.11	0.4259	0.4062	0.3867	0.3674	0.3483	0.3293	0.3106	0.2921	0.2736	0.2554	0.2373	0.2193	0.2016	0.1839	0.1664	0.1490	0.1334	0.1209	0.1099	0.0999
3.12	0.4250	0.4052	0.3857	0.3664	0.3473	0.3283	0.3096	0.2910	0.2726	0.2543	0.2362	0.2183	0.2005	0.1829	0.1653	0.1479	0.1325	0.1200	0.1091	0.0992
3.13	0.4241	0.4043	0.3847	0.3654	0.3463	0.3273	0.3086	0.2900	0.2716	0.2533	0.2352	0.2172	0.1994	0.1818	0.1643	0.1469	0.1315	0.1192	0.1083	0.0984
3.14	0.4232	0.4034	0.3838	0.3644	0.3453	0.3263	0.3076	0.2890	0.2706	0.2523	0.2341	0.2162	0.1984	0.1807	0.1632	0.1458	0.1306	0.1183	0.1075	0.0977
3.15	0.4222	0.4024	0.3828	0.3635	0.3443	0.3254	0.3066	0.2880	0.2695	0.2512	0.2331	0.2151	0.1973	0.1797	0.1622	0.1448	0.1297	0.1175	0.1067	0.0969
3.16	0.4213	0.4015	0.3819	0.3625	0.3433	0.3244	0.3056	0.2870	0.2685	0.2502	0.2321	0.2141	0.1963	0.1786	0.1611	0.1437	0.1286	0.1166	0.1059	0.0962
3.17	0.4204	0.4005	0.3809	0.3615	0.3424	0.3234	0.3046	0.2860	0.2675	0.2492	0.2310	0.2131	0.1953	0.1776	0.1601	0.1427	0.1277	0.1158	0.1051	0.0955
3.18	0.4195	0.3996	0.3800	0.3606	0.3414	0.3224	0.3036	0.2850	0.2665	0.2482	0.2300	0.2120	0.1942	0.1765	0.1590	0.1416	0.1270	0.1150	0.1044	0.0948
3.19	0.4186	0.3987	0.3790	0.3596	0.3404	0.3214	0.3026	0.2840	0.2655	0.2472	0.2290	0.2110	0.1932	0.1755	0.1580	0.1406	0.1261	0.1142	0.1036	0.0940
3.20	0.4177	0.3978	0.3781	0.3587	0.3394	0.3204	0.3016	0.2830	0.2645	0.2461	0.2280	0.2100	0.1922	0.1745	0.1569	0.1396	0.1252	0.1134	0.1029	0.0933
3.21	0.4167	0.3968	0.3772	0.3577	0.3385	0.3195	0.3006	0.2820	0.2635	0.2451	0.2270	0.2090	0.1911	0.1734	0.1559	0.1386	0.1244	0.1126	0.1021	0.0926
3.22	0.4158	0.3959	0.3762	0.3568	0.3375	0.3185	0.2996	0.2810	0.2625	0.2441	0.2260	0.2079	0.1901	0.1724	0.1549	0.1376	0.1235	0.1118	0.1014	0.0919
3.23	0.4149	0.3950	0.3753	0.3558	0.3366	0.3175	0.2987	0.2800	0.2615	0.2431	0.2249	0.2069	0.1891	0.1714	0.1539	0.1366	0.1227	0.1110	0.1006	0.0912
3.24	0.4140	0.3941	0.3744	0.3549	0.3356	0.3166	0.2977	0.2790	0.2605	0.2421	0.2239	0.2059	0.1881	0.1704	0.1528	0.1356	0.1218	0.1102	0.0999	0.0905
3.25	0.4131	0.3932	0.3734	0.3539	0.3347	0.3156	0.2967	0.2780	0.2595	0.2411	0.2229	0.2049	0.1871	0.1694	0.1518	0.1347	0.1210	0.1094	0.0992	0.0898
3.26	0.4122	0.3922	0.3725	0.3530	0.3337	0.3146	0.2957	0.2770	0.2585	0.2401	0.2219	0.2039	0.1861	0.1684	0.1508	0.1337	0.1201	0.1086	0.0984	0.0892
3.27	0.4113	0.3913	0.3716	0.3521	0.3328	0.3137	0.2948	0.2761	0.2575	0.2391	0.2209	0.2029	0.1851	0.1674	0.1498	0.1328	0.1193	0.1079	0.0977	0.0885
3.28	0.4105	0.3904	0.3707	0.3511	0.3318	0.3127	0.2938	0.2751	0.2565	0.2382	0.2199	0.2019	0.1841	0.1663	0.1488	0.1318	0.1185	0.1071	0.0970	0.0878
3.29	0.4096	0.3895	0.3697	0.3502	0.3309	0.3118	0.2929	0.2741	0.2556	0.2372	0.2190	0.2009	0.1831	0.1653	0.1478	0.1309	0.1177	0.1064	0.0963	0.0872
3.30	0.4087	0.3886	0.3688	0.3493	0.3299	0.3108	0.2919	0.2732	0.2546	0.2362	0.2180	0.1999	0.1821	0.1644	0.1468	0.1300	0.1168	0.1056	0.0956	0.0865
3.31	0.4078	0.3877	0.3679	0.3483	0.3290	0.3099	0.2909	0.2722	0.2536	0.2352	0.2170	0.1989	0.1811	0.1634	0.1458	0.1291	0.1160	0.1049	0.0949	0.0858
3.32	0.4069	0.3868	0.3670	0.3474	0.3281	0.3089	0.2900	0.2712	0.2527	0.2342	0.2160	0.1980	0.1801	0.1624	0.1448	0.1282	0.1152	0.1041	0.0942	0.0852
3.33	0.4060	0.3859	0.3661	0.3465	0.3271	0.3080	0.2890	0.2703	0.2517	0.2333	0.2150	0.1970	0.1791	0.1614	0.1438	0.1273	0.1144	0.1034	0.0935	0.0845
3.34	0.4051	0.3850	0.3652	0.3456	0.3262	0.3070	0.2881	0.2693	0.2507	0.2323	0.2141	0.1960	0.1781	0.1604	0.1428	0.1264	0.1137	0.1027	0.0928	0.0839
3.35	0.4043	0.3841	0.3643	0.3447	0.3253	0.3061	0.2872	0.2684	0.2498	0.2313	0.2131	0.1950	0.1771	0.1594	0.1419	0.1256	0.1129	0.1019	0.0922	0.0833
3.36	0.4034	0.3833	0.3634	0.3438	0.3244	0.3052	0.2862	0.2674	0.2488	0.2304	0.2121	0.1941	0.1762	0.1585	0.1409	0.1247	0.1121	0.1012	0.0915	0.0826
3.37	0.4025	0.3824	0.3625	0.3428	0.3234	0.3043	0.2853	0.2665	0.2479	0.2294	0.2112	0.1931	0.1752	0.1575	0.1399	0.1239	0.1113	0.1005	0.0908	0.0820
3.38	0.4017	0.3815	0.3616	0.3419	0.3225	0.3033	0.2843	0.2655	0.2469	0.2285	0.2102	0.1921	0.1742	0.1565	0.1389	0.1230	0.1106	0.0998	0.0902	0.0814
3.39	0.4008	0.3806	0.3607	0.3410	0.3216	0.3024	0.2834	0.2646	0.2460	0.2275	0.2093	0.1912	0.1733	0.1556	0.1380	0.1222	0.1098	0.0991	0.0895	0.0808
3.40	0.3999	0.3797	0.3598	0.3401	0.3207	0.3015	0.2825	0.2637	0.2450	0.2266	0.2083	0.1902	0.1723	0.1546	0.1370	0.1213	0.1091	0.0984	0.0889	0.0802
3.41	0.3991	0.3789	0.3589	0.3392	0.3198	0.3006	0.2816	0.2627	0.2441	0.2256	0.2074	0.1893	0.1714	0.1536	0.1360	0.1205	0.1083	0.0977	0.0882	0.0796
3.42	0.3982	0.3780	0.3580	0.3383	0.3189	0.2996	0.2806	0.2618	0.2432	0.2247	0.2064	0.1883	0.1704	0.1527	0.1351	0.1197	0.1076	0.0970	0.0876	0.0790
3.43	0.3973	0.3771	0.3571	0.3374	0.3180	0.2987	0.2797	0.2609	0.2422	0.2238	0.2055	0.1874	0.1695	0.1517	0.1341	0.1189	0.1069	0.0964	0.0869	0.0784
3.44	0.3965	0.3762	0.3563	0.3365	0.3171	0.2978	0.2788	0.2600	0.2413	0.2228	0.2045	0.1864	0.1685	0.1508	0.1332	0.1181	0.1061	0.0957	0.0863	0.0778
3.45	0.3956	0.3754	0.3554	0.3357	0.3162	0.2969	0.2779	0.2590	0.2404	0.2219	0.2036	0.1855	0.1676	0.1498	0.1322	0.1173	0.1054	0.0950	0.0857	0.0772
3.46	0.3948	0.3745	0.3545	0.3348	0.3153															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
4.01	0.3511	0.3302	0.3097	0.2895	0.2696	0.2500	0.2307	0.2116	0.1928	0.1741	0.1557	0.1376	0.1196	0.1033	0.0913	0.0812	0.0723	0.0643	0.0570	0.0503	
4.02	0.3503	0.3295	0.3090	0.2888	0.2689	0.2493	0.2299	0.2108	0.1920	0.1733	0.1549	0.1368	0.1188	0.1026	0.0907	0.0807	0.0718	0.0638	0.0566	0.0499	
4.03	0.3496	0.3287	0.3082	0.2880	0.2681	0.2485	0.2292	0.2101	0.1912	0.1726	0.1542	0.1360	0.1181	0.1020	0.0901	0.0801	0.0713	0.0634	0.0562	0.0495	
4.04	0.3489	0.3280	0.3074	0.2872	0.2673	0.2477	0.2284	0.2093	0.1904	0.1718	0.1534	0.1352	0.1173	0.1013	0.0896	0.0796	0.0708	0.0630	0.0558	0.0491	
4.05	0.3481	0.3272	0.3067	0.2865	0.2666	0.2470	0.2276	0.2085	0.1897	0.1710	0.1526	0.1345	0.1165	0.1007	0.0890	0.0791	0.0704	0.0625	0.0554	0.0488	
4.06	0.3474	0.3265	0.3059	0.2857	0.2658	0.2462	0.2268	0.2077	0.1889	0.1702	0.1518	0.1337	0.1157	0.1000	0.0885	0.0786	0.0699	0.0621	0.0549	0.0484	
4.07	0.3466	0.3257	0.3052	0.2850	0.2651	0.2454	0.2261	0.2070	0.1881	0.1695	0.1511	0.1329	0.1150	0.0994	0.0879	0.0781	0.0694	0.0617	0.0545	0.0480	
4.08	0.3459	0.3250	0.3045	0.2842	0.2643	0.2447	0.2253	0.2062	0.1873	0.1687	0.1503	0.1321	0.1142	0.0988	0.0874	0.0776	0.0690	0.0612	0.0542	0.0476	
4.09	0.3452	0.3243	0.3037	0.2835	0.2636	0.2439	0.2246	0.2055	0.1866	0.1679	0.1495	0.1314	0.1134	0.0982	0.0868	0.0771	0.0685	0.0608	0.0538	0.0473	
4.10	0.3445	0.3235	0.3030	0.2827	0.2628	0.2432	0.2238	0.2047	0.1858	0.1672	0.1488	0.1306	0.1127	0.0976	0.0863	0.0766	0.0681	0.0604	0.0534	0.0469	
4.11	0.3437	0.3228	0.3022	0.2820	0.2620	0.2424	0.2230	0.2039	0.1851	0.1664	0.1480	0.1299	0.1119	0.0970	0.0857	0.0761	0.0676	0.0600	0.0530	0.0466	
4.12	0.3430	0.3221	0.3015	0.2812	0.2613	0.2417	0.2223	0.2032	0.1843	0.1657	0.1473	0.1291	0.1112	0.0964	0.0852	0.0756	0.0672	0.0595	0.0526	0.0462	
4.13	0.3423	0.3213	0.3007	0.2805	0.2606	0.2409	0.2215	0.2024	0.1835	0.1649	0.1465	0.1284	0.1104	0.0958	0.0847	0.0751	0.0667	0.0591	0.0522	0.0458	
4.14	0.3416	0.3206	0.2998	0.2796	0.2598	0.2402	0.2208	0.2017	0.1828	0.1641	0.1458	0.1276	0.1097	0.0952	0.0841	0.0747	0.0663	0.0587	0.0518	0.0455	
4.15	0.3408	0.3199	0.2993	0.2790	0.2591	0.2394	0.2200	0.2009	0.1820	0.1634	0.1450	0.1269	0.1089	0.0946	0.0836	0.0742	0.0658	0.0583	0.0514	0.0451	
4.16	0.3401	0.3192	0.2985	0.2783	0.2583	0.2387	0.2193	0.2002	0.1813	0.1626	0.1443	0.1261	0.1082	0.0940	0.0831	0.0737	0.0654	0.0579	0.0511	0.0448	
4.17	0.3394	0.3184	0.2978	0.2775	0.2576	0.2379	0.2185	0.1994	0.1805	0.1619	0.1435	0.1254	0.1075	0.0934	0.0826	0.0732	0.0650	0.0575	0.0507	0.0444	
4.18	0.3387	0.3177	0.2971	0.2768	0.2568	0.2372	0.2178	0.1987	0.1798	0.1612	0.1428	0.1246	0.1067	0.0928	0.0821	0.0728	0.0645	0.0571	0.0503	0.0441	
4.19	0.3380	0.3170	0.2964	0.2761	0.2561	0.2364	0.2171	0.1979	0.1791	0.1604	0.1420	0.1239	0.1060	0.0923	0.0816	0.0723	0.0641	0.0567	0.0500	0.0437	
4.20	0.3373	0.3163	0.2956	0.2753	0.2554	0.2357	0.2163	0.1972	0.1783	0.1597	0.1413	0.1231	0.1053	0.0917	0.0810	0.0718	0.0637	0.0563	0.0496	0.0434	
4.21	0.3366	0.3156	0.2949	0.2746	0.2546	0.2350	0.2156	0.1965	0.1776	0.1589	0.1405	0.1224	0.1046	0.0911	0.0805	0.0714	0.0633	0.0559	0.0492	0.0431	
4.22	0.3358	0.3148	0.2942	0.2739	0.2539	0.2342	0.2149	0.1957	0.1768	0.1582	0.1398	0.1217	0.1039	0.0906	0.0800	0.0709	0.0628	0.0555	0.0489	0.0427	
4.23	0.3351	0.3141	0.2935	0.2732	0.2532	0.2335	0.2141	0.1950	0.1761	0.1575	0.1391	0.1209	0.1032	0.0900	0.0795	0.0705	0.0624	0.0552	0.0485	0.0424	
4.24	0.3344	0.3134	0.2928	0.2724	0.2525	0.2328	0.2134	0.1943	0.1754	0.1567	0.1383	0.1202	0.1025	0.0895	0.0791	0.0700	0.0620	0.0548	0.0482	0.0421	
4.25	0.3337	0.3127	0.2920	0.2717	0.2517	0.2321	0.2127	0.1935	0.1746	0.1560	0.1376	0.1195	0.1019	0.0889	0.0786	0.0696	0.0616	0.0544	0.0478	0.0417	
4.26	0.3330	0.3120	0.2913	0.2710	0.2510	0.2313	0.2119	0.1928	0.1739	0.1553	0.1369	0.1188	0.1012	0.0884	0.0781	0.0691	0.0612	0.0540	0.0475	0.0414	
4.27	0.3323	0.3113	0.2906	0.2703	0.2503	0.2306	0.2112	0.1921	0.1732	0.1545	0.1362	0.1180	0.1005	0.0879	0.0776	0.0687	0.0608	0.0536	0.0471	0.0411	
4.28	0.3316	0.3106	0.2899	0.2696	0.2496	0.2299	0.2105	0.1914	0.1725	0.1538	0.1354	0.1173	0.0999	0.0873	0.0771	0.0683	0.0604	0.0533	0.0468	0.0408	
4.29	0.3309	0.3099	0.2892	0.2689	0.2489	0.2292	0.2098	0.1906	0.1717	0.1531	0.1347	0.1166	0.0993	0.0868	0.0766	0.0678	0.0600	0.0529	0.0464	0.0405	
4.30	0.3302	0.3092	0.2885	0.2682	0.2482	0.2285	0.2090	0.1899	0.1710	0.1524	0.1340	0.1159	0.0986	0.0863	0.0762	0.0674	0.0596	0.0525	0.0461	0.0401	
4.31	0.3295	0.3085	0.2878	0.2674	0.2474	0.2277	0.2083	0.1892	0.1703	0.1517	0.1333	0.1152	0.0980	0.0857	0.0757	0.0670	0.0592	0.0522	0.0457	0.0398	
4.32	0.3288	0.3078	0.2871	0.2667	0.2467	0.2270	0.2076	0.1885	0.1696	0.1510	0.1326	0.1145	0.0974	0.0852	0.0752	0.0665	0.0588	0.0518	0.0454	0.0395	
4.33	0.3282	0.3071	0.2864	0.2660	0.2460	0.2263	0.2069	0.1878	0.1689	0.1502	0.1319	0.1137	0.0968	0.0847	0.0748	0.0661	0.0584	0.0514	0.0451	0.0392	
4.34	0.3275	0.3064	0.2857	0.2653	0.2453	0.2256	0.2062	0.1871	0.1682	0.1495	0.1311	0.1130	0.0962	0.0842	0.0743	0.0657	0.0580	0.0511	0.0447	0.0389	
4.35	0.3268	0.3057	0.2850	0.2646	0.2446	0.2249	0.2055	0.1863	0.1675	0.1488	0.1304	0.1123	0.0956	0.0837	0.0739	0.0653	0.0576	0.0507	0.0444	0.0386	
4.36	0.3261	0.3050	0.2843	0.2639	0.2439	0.2242	0.2048	0.1856	0.1668	0.1481	0.1297	0.1116	0.0950	0.0832	0.0734	0.0649	0.0573	0.0504	0.0441	0.0383	
4.37	0.3254	0.3043	0.2836	0.2632	0.2432	0.2235	0.2041	0.1849	0.1660	0.1474	0.1290	0.1109	0.0944	0.0827	0.0730	0.0645	0.0569	0.0500	0.0438	0.0380	
4.38	0.3247	0.3036	0.2829	0.2625	0.2425	0.2228	0.2034	0.1842	0.1653	0.1467	0.1283	0.1102	0.0938	0.0822	0.0725	0.0641	0.0565	0.0497	0.0434	0.0377	
4.39	0.3240	0.3029	0.2822	0.2618	0.2418	0.2221	0.2027	0.1835	0.1646	0.1460	0.1276	0.1095	0.0933	0.0817	0.0721	0.0636	0.0561	0.0493	0.0431	0.0374	
4.40	0.3234	0.3022	0.2815	0.2611	0.2411	0.2214	0.2020	0.1828	0.1639	0.1453	0.1269	0.1088	0.0927	0.0812	0.0716	0.0632	0.0558	0.0490	0.0428	0.0371	
4.41	0.3227	0.3016	0.2808	0.2604	0.2404	0.2207	0.2013	0.1821	0.1632	0.1446	0.1262	0.1081	0.0921	0.0807	0.0712	0.0628	0.0554	0.0487	0.0425	0.0368	
4.42	0.3220	0.3009	0.2801	0.2598	0.2397	0.2200	0.2006	0.1814	0.1625	0.1439	0.1255	0.1075	0.0916	0.0802	0.0707	0.0624	0.0550	0.0483	0.0422	0.0365	
4.43	0.3213	0.3002	0.2794	0.2591	0.2390	0.2193	0.1999	0.1807	0.1618	0.1432	0.1249	0.1068	0.0910	0.0798	0.0703	0.0620	0.0547	0.0480	0.0419	0.0362	
4.44	0.3207	0.2995	0.2788	0.2584	0.2383	0.2186	0.1992	0.1800	0.1612	0.1425	0.1242	0.1061	0.0905	0.0793	0.0699	0.0617	0.0543	0.0476	0.0416	0.0360	
4.45	0.3200	0.2988	0.2781	0.2577	0.2376	0.2179	0.1985	0.1793	0.1605	0.1418	0.1235	0.1054	0.0899	0.0788	0.0695	0.0613	0.0539	0.0473	0.0412	0.0357	
4.46	0.3193	0.2982	0.2774	0.2570	0.2370	0.2172															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
5.01	0.2846	0.2632	0.2423	0.2217	0.2016	0.1819	0.1625	0.1434	0.1246	0.1061	0.0881	0.0748	0.0650	0.0567	0.0494	0.0430	0.0372	0.0319	0.0271	0.0229	
5.02	0.2840	0.2626	0.2417	0.2211	0.2010	0.1813	0.1619	0.1428	0.1240	0.1055	0.0875	0.0744	0.0646	0.0563	0.0491	0.0427	0.0369	0.0316	0.0269	0.0228	
5.03	0.2834	0.2620	0.2411	0.2205	0.2004	0.1807	0.1613	0.1422	0.1234	0.1049	0.0869	0.0740	0.0642	0.0560	0.0488	0.0424	0.0367	0.0314	0.0266	0.0226	
5.04	0.2828	0.2614	0.2405	0.2199	0.1998	0.1801	0.1607	0.1416	0.1228	0.1043	0.0864	0.0736	0.0639	0.0557	0.0485	0.0422	0.0364	0.0312	0.0264	0.0224	
5.05	0.2822	0.2608	0.2399	0.2194	0.1992	0.1795	0.1601	0.1410	0.1222	0.1037	0.0858	0.0731	0.0635	0.0554	0.0482	0.0419	0.0362	0.0310	0.0262	0.0222	
5.06	0.2816	0.2602	0.2393	0.2188	0.1986	0.1789	0.1595	0.1404	0.1216	0.1031	0.0853	0.0727	0.0632	0.0550	0.0480	0.0416	0.0359	0.0307	0.0260	0.0220	
5.07	0.2810	0.2596	0.2387	0.2182	0.1980	0.1783	0.1589	0.1398	0.1210	0.1026	0.0848	0.0723	0.0628	0.0547	0.0477	0.0414	0.0357	0.0305	0.0259	0.0219	
5.08	0.2804	0.2590	0.2381	0.2176	0.1975	0.1777	0.1583	0.1392	0.1205	0.1020	0.0842	0.0719	0.0625	0.0544	0.0474	0.0411	0.0355	0.0303	0.0257	0.0217	
5.09	0.2798	0.2584	0.2375	0.2170	0.1969	0.1771	0.1577	0.1386	0.1199	0.1014	0.0837	0.0715	0.0621	0.0541	0.0471	0.0408	0.0352	0.0301	0.0255	0.0215	
5.10	0.2792	0.2578	0.2369	0.2164	0.1963	0.1765	0.1571	0.1381	0.1193	0.1008	0.0832	0.0711	0.0618	0.0538	0.0468	0.0406	0.0350	0.0299	0.0253	0.0214	
5.11	0.2787	0.2573	0.2363	0.2158	0.1957	0.1759	0.1565	0.1375	0.1187	0.1002	0.0827	0.0707	0.0614	0.0535	0.0465	0.0403	0.0347	0.0297	0.0251	0.0212	
5.12	0.2781	0.2567	0.2357	0.2152	0.1951	0.1754	0.1560	0.1369	0.1181	0.0997	0.0822	0.0703	0.0611	0.0532	0.0462	0.0401	0.0345	0.0294	0.0249	0.0210	
5.13	0.2775	0.2561	0.2351	0.2146	0.1945	0.1748	0.1554	0.1363	0.1175	0.0991	0.0817	0.0700	0.0607	0.0529	0.0460	0.0398	0.0343	0.0293	0.0247	0.0209	
5.14	0.2769	0.2555	0.2346	0.2140	0.1939	0.1742	0.1548	0.1357	0.1170	0.0985	0.0812	0.0696	0.0604	0.0526	0.0457	0.0396	0.0340	0.0290	0.0245	0.0207	
5.15	0.2763	0.2549	0.2340	0.2135	0.1933	0.1736	0.1542	0.1352	0.1164	0.0979	0.0807	0.0692	0.0600	0.0522	0.0454	0.0393	0.0338	0.0288	0.0243	0.0205	
5.16	0.2757	0.2543	0.2334	0.2129	0.1928	0.1730	0.1536	0.1346	0.1158	0.0974	0.0803	0.0688	0.0597	0.0519	0.0451	0.0391	0.0336	0.0286	0.0241	0.0204	
5.17	0.2752	0.2538	0.2328	0.2123	0.1922	0.1724	0.1531	0.1340	0.1152	0.0968	0.0798	0.0684	0.0594	0.0516	0.0449	0.0388	0.0334	0.0284	0.0240	0.0202	
5.18	0.2746	0.2532	0.2322	0.2117	0.1916	0.1719	0.1525	0.1334	0.1147	0.0962	0.0793	0.0680	0.0590	0.0514	0.0446	0.0386	0.0331	0.0282	0.0238	0.0201	
5.19	0.2740	0.2526	0.2317	0.2111	0.1910	0.1713	0.1519	0.1329	0.1141	0.0957	0.0789	0.0677	0.0587	0.0511	0.0443	0.0383	0.0329	0.0280	0.0236	0.0199	
5.20	0.2734	0.2520	0.2311	0.2106	0.1904	0.1707	0.1513	0.1323	0.1135	0.0951	0.0784	0.0673	0.0584	0.0508	0.0441	0.0381	0.0327	0.0278	0.0234	0.0197	
5.21	0.2729	0.2515	0.2305	0.2100	0.1899	0.1701	0.1508	0.1317	0.1130	0.0945	0.0780	0.0669	0.0581	0.0505	0.0438	0.0379	0.0325	0.0276	0.0232	0.0196	
5.22	0.2723	0.2509	0.2299	0.2094	0.1893	0.1696	0.1502	0.1311	0.1124	0.0940	0.0775	0.0666	0.0577	0.0502	0.0435	0.0376	0.0323	0.0274	0.0231	0.0194	
5.23	0.2717	0.2503	0.2294	0.2088	0.1887	0.1690	0.1496	0.1306	0.1118	0.0934	0.0771	0.0662	0.0574	0.0499	0.0433	0.0374	0.0320	0.0272	0.0229	0.0193	
5.24	0.2712	0.2497	0.2288	0.2083	0.1882	0.1684	0.1491	0.1300	0.1113	0.0928	0.0766	0.0658	0.0571	0.0496	0.0430	0.0371	0.0318	0.0270	0.0227	0.0191	
5.25	0.2706	0.2492	0.2282	0.2077	0.1876	0.1679	0.1485	0.1294	0.1107	0.0923	0.0762	0.0655	0.0568	0.0493	0.0428	0.0369	0.0316	0.0268	0.0226	0.0190	
5.26	0.2700	0.2486	0.2276	0.2071	0.1870	0.1673	0.1479	0.1289	0.1102	0.0917	0.0758	0.0651	0.0565	0.0490	0.0425	0.0367	0.0314	0.0266	0.0224	0.0188	
5.27	0.2695	0.2480	0.2271	0.2066	0.1864	0.1667	0.1474	0.1283	0.1096	0.0912	0.0754	0.0648	0.0562	0.0488	0.0423	0.0364	0.0312	0.0264	0.0222	0.0187	
5.28	0.2689	0.2475	0.2265	0.2060	0.1859	0.1662	0.1468	0.1278	0.1090	0.0906	0.0749	0.0644	0.0558	0.0485	0.0420	0.0362	0.0310	0.0262	0.0220	0.0185	
5.29	0.2683	0.2469	0.2259	0.2054	0.1853	0.1656	0.1462	0.1272	0.1085	0.0901	0.0745	0.0641	0.0555	0.0482	0.0417	0.0360	0.0308	0.0260	0.0219	0.0184	
5.30	0.2678	0.2463	0.2254	0.2049	0.1848	0.1650	0.1457	0.1266	0.1079	0.0895	0.0741	0.0637	0.0552	0.0479	0.0415	0.0358	0.0306	0.0258	0.0217	0.0183	
5.31	0.2672	0.2458	0.2248	0.2043	0.1842	0.1645	0.1451	0.1261	0.1074	0.0890	0.0737	0.0634	0.0549	0.0476	0.0412	0.0355	0.0304	0.0256	0.0216	0.0181	
5.32	0.2667	0.2452	0.2243	0.2037	0.1836	0.1639	0.1446	0.1255	0.1068	0.0885	0.0733	0.0630	0.0546	0.0474	0.0410	0.0353	0.0301	0.0253	0.0214	0.0180	
5.33	0.2661	0.2447	0.2237	0.2032	0.1831	0.1634	0.1440	0.1250	0.1063	0.0879	0.0729	0.0627	0.0543	0.0471	0.0408	0.0351	0.0299	0.0253	0.0212	0.0178	
5.34	0.2655	0.2441	0.2231	0.2026	0.1825	0.1628	0.1434	0.1244	0.1057	0.0874	0.0725	0.0623	0.0540	0.0468	0.0405	0.0349	0.0297	0.0251	0.0211	0.0177	
5.35	0.2650	0.2435	0.2226	0.2021	0.1820	0.1622	0.1429	0.1239	0.1052	0.0869	0.0721	0.0620	0.0537	0.0466	0.0403	0.0346	0.0295	0.0249	0.0209	0.0176	
5.36	0.2644	0.2430	0.2220	0.2015	0.1814	0.1617	0.1423	0.1233	0.1046	0.0863	0.0717	0.0617	0.0534	0.0463	0.0400	0.0344	0.0293	0.0247	0.0208	0.0174	
5.37	0.2639	0.2424	0.2215	0.2009	0.1808	0.1611	0.1418	0.1228	0.1041	0.0858	0.0713	0.0613	0.0531	0.0460	0.0398	0.0342	0.0291	0.0245	0.0206	0.0173	
5.38	0.2633	0.2419	0.2209	0.2004	0.1803	0.1606	0.1412	0.1222	0.1035	0.0853	0.0709	0.0610	0.0528	0.0458	0.0395	0.0340	0.0289	0.0244	0.0204	0.0171	
5.39	0.2628	0.2413	0.2203	0.1998	0.1797	0.1600	0.1407	0.1217	0.1030	0.0848	0.0705	0.0607	0.0525	0.0455	0.0393	0.0338	0.0287	0.0242	0.0203	0.0170	
5.40	0.2622	0.2408	0.2198	0.1993	0.1792	0.1595	0.1401	0.1211	0.1025	0.0842	0.0701	0.0603	0.0522	0.0452	0.0391	0.0335	0.0285	0.0240	0.0201	0.0169	
5.41	0.2617	0.2402	0.2192	0.1987	0.1786	0.1589	0.1396	0.1206	0.1019	0.0837	0.0698	0.0600	0.0520	0.0450	0.0388	0.0333	0.0284	0.0238	0.0200	0.0167	
5.42	0.2611	0.2397	0.2187	0.1982	0.1781	0.1584	0.1390	0.1201	0.1014	0.0832	0.0694	0.0597	0.0517	0.0447	0.0386	0.0331	0.0282	0.0237	0.0198	0.0166	
5.43	0.2606	0.2391	0.2181	0.1976	0.1775	0.1578	0.1385	0.1195	0.1008	0.0826	0.0690	0.0594	0.0514	0.0445	0.0384	0.0329	0.0280	0.0235	0.0197	0.0165	
5.44	0.2600	0.2386	0.2176	0.1971	0.1770	0.1573	0.1380	0.1190	0.1003	0.0821	0.0686	0.0591	0.0511	0.0442	0.0381	0.0327	0.0278	0.0233	0.0195	0.0164	
5.45	0.2595	0.2380	0.2170	0.1965	0.1764	0.1567	0.1374	0.1184	0.0998	0.0816	0.0683	0.0587	0.0508	0.0440	0.0379	0.0325	0.0276	0.0232	0.0194	0.0162	
5.46	0.2589	0.2375	0.2165	0.1960	0.1759	0.1562															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
6.01	0.2305	0.2091	0.1881	0.1677	0.1477	0.1281	0.1090	0.0902	0.0722	0.0598	0.0509	0.0437	0.0374	0.0319	0.0270	0.0226	0.0187	0.0154	0.0127	0.0104
6.02	0.2300	0.2086	0.1876	0.1672	0.1472	0.1276	0.1085	0.0897	0.0717	0.0594	0.0507	0.0434	0.0372	0.0317	0.0268	0.0225	0.0185	0.0153	0.0126	0.0104
6.03	0.2296	0.2081	0.1871	0.1667	0.1467	0.1272	0.1080	0.0892	0.0713	0.0591	0.0504	0.0432	0.0370	0.0315	0.0267	0.0223	0.0184	0.0152	0.0125	0.0103
6.04	0.2291	0.2076	0.1867	0.1662	0.1462	0.1267	0.1075	0.0888	0.0709	0.0588	0.0502	0.0430	0.0368	0.0314	0.0265	0.0222	0.0183	0.0151	0.0124	0.0102
6.05	0.2286	0.2071	0.1862	0.1657	0.1458	0.1262	0.1071	0.0883	0.0704	0.0585	0.0499	0.0428	0.0366	0.0312	0.0264	0.0220	0.0182	0.0150	0.0123	0.0101
6.06	0.2281	0.2066	0.1857	0.1653	0.1453	0.1257	0.1066	0.0878	0.0700	0.0582	0.0497	0.0425	0.0364	0.0310	0.0262	0.0219	0.0180	0.0149	0.0122	0.0100
6.07	0.2276	0.2061	0.1852	0.1648	0.1448	0.1253	0.1061	0.0874	0.0696	0.0580	0.0494	0.0423	0.0362	0.0308	0.0260	0.0217	0.0179	0.0148	0.0121	0.0100
6.08	0.2271	0.2057	0.1847	0.1643	0.1443	0.1248	0.1057	0.0869	0.0692	0.0577	0.0492	0.0421	0.0360	0.0306	0.0259	0.0216	0.0178	0.0147	0.0121	0.0099
6.09	0.2266	0.2052	0.1842	0.1638	0.1438	0.1243	0.1052	0.0864	0.0688	0.0574	0.0489	0.0419	0.0358	0.0305	0.0257	0.0215	0.0177	0.0145	0.0120	0.0098
6.10	0.2262	0.2047	0.1838	0.1633	0.1434	0.1238	0.1047	0.0860	0.0684	0.0571	0.0487	0.0417	0.0356	0.0303	0.0256	0.0213	0.0175	0.0144	0.0119	0.0097
6.11	0.2257	0.2042	0.1833	0.1629	0.1429	0.1234	0.1042	0.0855	0.0680	0.0568	0.0484	0.0414	0.0354	0.0301	0.0254	0.0212	0.0174	0.0143	0.0118	0.0096
6.12	0.2252	0.2037	0.1828	0.1624	0.1424	0.1229	0.1038	0.0850	0.0676	0.0565	0.0482	0.0412	0.0352	0.0300	0.0253	0.0210	0.0173	0.0142	0.0117	0.0096
6.13	0.2247	0.2033	0.1823	0.1619	0.1419	0.1224	0.1033	0.0846	0.0672	0.0562	0.0479	0.0410	0.0350	0.0298	0.0251	0.0209	0.0172	0.0141	0.0116	0.0095
6.14	0.2242	0.2028	0.1819	0.1614	0.1415	0.1220	0.1031	0.0841	0.0668	0.0559	0.0477	0.0408	0.0348	0.0296	0.0249	0.0208	0.0171	0.0140	0.0115	0.0094
6.15	0.2238	0.2023	0.1814	0.1610	0.1410	0.1215	0.1024	0.0837	0.0665	0.0557	0.0474	0.0406	0.0347	0.0294	0.0248	0.0206	0.0169	0.0139	0.0114	0.0093
6.16	0.2233	0.2018	0.1809	0.1605	0.1405	0.1210	0.1019	0.0832	0.0661	0.0554	0.0472	0.0404	0.0345	0.0293	0.0246	0.0205	0.0168	0.0138	0.0114	0.0093
6.17	0.2228	0.2014	0.1804	0.1600	0.1401	0.1206	0.1015	0.0827	0.0657	0.0551	0.0470	0.0402	0.0343	0.0291	0.0245	0.0203	0.0167	0.0137	0.0113	0.0092
6.18	0.2223	0.2009	0.1800	0.1595	0.1396	0.1201	0.1010	0.0823	0.0654	0.0548	0.0467	0.0400	0.0341	0.0289	0.0243	0.0202	0.0166	0.0136	0.0112	0.0091
6.19	0.2219	0.2004	0.1795	0.1591	0.1391	0.1196	0.1005	0.0818	0.0649	0.0546	0.0465	0.0397	0.0339	0.0288	0.0242	0.0201	0.0165	0.0135	0.0111	0.0091
6.20	0.2214	0.1999	0.1790	0.1586	0.1387	0.1192	0.1001	0.0814	0.0646	0.0543	0.0463	0.0395	0.0337	0.0286	0.0240	0.0199	0.0164	0.0134	0.0110	0.0090
6.21	0.2209	0.1995	0.1785	0.1581	0.1382	0.1187	0.0996	0.0809	0.0643	0.0540	0.0460	0.0393	0.0335	0.0284	0.0239	0.0198	0.0162	0.0133	0.0109	0.0089
6.22	0.2204	0.1990	0.1781	0.1577	0.1377	0.1182	0.0992	0.0805	0.0640	0.0538	0.0458	0.0391	0.0334	0.0283	0.0238	0.0197	0.0161	0.0132	0.0109	0.0088
6.23	0.2200	0.1985	0.1776	0.1572	0.1373	0.1178	0.0987	0.0800	0.0636	0.0535	0.0456	0.0389	0.0332	0.0281	0.0236	0.0195	0.0160	0.0131	0.0108	0.0088
6.24	0.2195	0.1980	0.1771	0.1567	0.1368	0.1173	0.0983	0.0795	0.0633	0.0532	0.0453	0.0387	0.0330	0.0280	0.0235	0.0194	0.0159	0.0131	0.0107	0.0087
6.25	0.2190	0.1976	0.1767	0.1563	0.1364	0.1169	0.0978	0.0791	0.0630	0.0530	0.0451	0.0385	0.0328	0.0278	0.0233	0.0193	0.0158	0.0130	0.0106	0.0086
6.26	0.2186	0.1971	0.1762	0.1558	0.1359	0.1164	0.0973	0.0786	0.0626	0.0527	0.0449	0.0383	0.0326	0.0276	0.0232	0.0192	0.0157	0.0129	0.0105	0.0086
6.27	0.2181	0.1966	0.1757	0.1553	0.1354	0.1160	0.0969	0.0782	0.0623	0.0524	0.0447	0.0381	0.0325	0.0275	0.0230	0.0190	0.0156	0.0128	0.0104	0.0085
6.28	0.2176	0.1962	0.1753	0.1549	0.1350	0.1155	0.0964	0.0778	0.0620	0.0522	0.0444	0.0379	0.0323	0.0273	0.0229	0.0189	0.0155	0.0127	0.0104	0.0084
6.29	0.2172	0.1957	0.1748	0.1544	0.1345	0.1150	0.0960	0.0773	0.0617	0.0519	0.0442	0.0377	0.0321	0.0272	0.0227	0.0188	0.0154	0.0126	0.0103	0.0084
6.30	0.2167	0.1953	0.1744	0.1540	0.1341	0.1146	0.0955	0.0769	0.0613	0.0517	0.0440	0.0375	0.0319	0.0270	0.0226	0.0187	0.0153	0.0125	0.0102	0.0083
6.31	0.2162	0.1948	0.1739	0.1535	0.1336	0.1141	0.0951	0.0764	0.0610	0.0514	0.0438	0.0373	0.0318	0.0269	0.0225	0.0186	0.0152	0.0124	0.0101	0.0082
6.32	0.2158	0.1943	0.1734	0.1530	0.1331	0.1137	0.0946	0.0760	0.0607	0.0512	0.0436	0.0372	0.0316	0.0267	0.0223	0.0184	0.0150	0.0123	0.0101	0.0082
6.33	0.2153	0.1939	0.1730	0.1526	0.1327	0.1132	0.0942	0.0755	0.0604	0.0509	0.0433	0.0370	0.0314	0.0265	0.0222	0.0183	0.0149	0.0122	0.0100	0.0081
6.34	0.2148	0.1934	0.1725	0.1521	0.1322	0.1128	0.0938	0.0751	0.0601	0.0507	0.0431	0.0368	0.0313	0.0264	0.0221	0.0182	0.0148	0.0121	0.0099	0.0080
6.35	0.2144	0.1929	0.1721	0.1517	0.1318	0.1123	0.0933	0.0747	0.0598	0.0504	0.0429	0.0366	0.0311	0.0262	0.0219	0.0180	0.0147	0.0121	0.0098	0.0080
6.36	0.2139	0.1925	0.1716	0.1512	0.1313	0.1119	0.0929	0.0742	0.0595	0.0502	0.0427	0.0364	0.0309	0.0261	0.0218	0.0179	0.0146	0.0120	0.0098	0.0079
6.37	0.2135	0.1920	0.1711	0.1508	0.1309	0.1114	0.0924	0.0738	0.0592	0.0499	0.0425	0.0362	0.0308	0.0259	0.0217	0.0178	0.0145	0.0119	0.0097	0.0079
6.38	0.2130	0.1916	0.1707	0.1503	0.1304	0.1110	0.0920	0.0734	0.0589	0.0497	0.0423	0.0360	0.0306	0.0258	0.0215	0.0177	0.0144	0.0118	0.0096	0.0078
6.39	0.2125	0.1911	0.1702	0.1499	0.1300	0.1106	0.0915	0.0730	0.0586	0.0494	0.0421	0.0358	0.0304	0.0256	0.0214	0.0176	0.0143	0.0117	0.0095	0.0077
6.40	0.2121	0.1907	0.1698	0.1494	0.1295	0.1101	0.0911	0.0725	0.0583	0.0492	0.0419	0.0356	0.0303	0.0255	0.0213	0.0174	0.0142	0.0116	0.0095	0.0077
6.41	0.2116	0.1902	0.1693	0.1490	0.1291	0.1097	0.0907	0.0721	0.0580	0.0489	0.0416	0.0355	0.0301	0.0254	0.0211	0.0173	0.0141	0.0115	0.0094	0.0076
6.42	0.2112	0.1897	0.1689	0.1485	0.1286	0.1092	0.0902	0.0717	0.0577	0.0487	0.0414	0.0353	0.0299	0.0252	0.0210	0.0172	0.0140	0.0115	0.0093	0.0076
6.43	0.2107	0.1893	0.1684	0.1481	0.1282	0.1088	0.0898	0.0713	0.0574	0.0485	0.0412	0.0351	0.0298	0.0251	0.0209	0.0171	0.0139	0.0114	0.0093	0.0075
6.44	0.2103	0.1888	0.1680	0.1476	0.1278	0.1083	0.0893	0.0709	0.0572	0.0482	0.0410	0.0349	0.0296	0.0249	0.0207	0.0170	0.0138	0.0113	0.0092	0.0074
6.45	0.2098	0.1884	0.1675	0.1472	0.1273	0.1079	0.0889	0.0705	0.0569	0.0480	0.0408	0.0347	0.0294	0.0248	0.0206	0.0169	0.0137	0.0112	0.0091	0.0074
6.46	0.2094	0.1879	0.1671	0.1467	0.1269	0.1075	0.0885	0.0701	0.0566	0.0478										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																							
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55				
7.01	0.1857	0.1644	0.1436	0.1234	0.1038	0.0846	0.0659	0.0521	0.0435	0.0367	0.0310	0.0260	0.0217	0.0178	0.0144	0.0116	0.0093	0.0075	0.0060	0.0047				
7.02	0.1853	0.1640	0.1432	0.1230	0.1034	0.0842	0.0655	0.0519	0.0433	0.0365	0.0308	0.0259	0.0216	0.0177	0.0143	0.0115	0.0093	0.0074	0.0059	0.0047				
7.03	0.1849	0.1635	0.1428	0.1226	0.1030	0.0838	0.0652	0.0516	0.0431	0.0364	0.0307	0.0258	0.0215	0.0176	0.0142	0.0114	0.0092	0.0074	0.0059	0.0046				
7.04	0.1845	0.1631	0.1424	0.1222	0.1026	0.0834	0.0648	0.0514	0.0429	0.0362	0.0305	0.0256	0.0213	0.0175	0.0141	0.0114	0.0091	0.0073	0.0058	0.0046				
7.05	0.1840	0.1627	0.1420	0.1218	0.1022	0.0830	0.0644	0.0512	0.0427	0.0360	0.0304	0.0255	0.0212	0.0174	0.0140	0.0113	0.0091	0.0073	0.0058	0.0046				
7.06	0.1836	0.1623	0.1416	0.1214	0.1018	0.0826	0.0641	0.0509	0.0425	0.0359	0.0302	0.0254	0.0211	0.0173	0.0139	0.0112	0.0090	0.0072	0.0058	0.0045				
7.07	0.1832	0.1619	0.1412	0.1210	0.1014	0.0822	0.0637	0.0507	0.0424	0.0357	0.0301	0.0252	0.0210	0.0172	0.0139	0.0111	0.0090	0.0072	0.0057	0.0045				
7.08	0.1828	0.1615	0.1408	0.1207	0.1010	0.0818	0.0633	0.0504	0.0422	0.0355	0.0299	0.0251	0.0209	0.0171	0.0138	0.0111	0.0089	0.0071	0.0057	0.0045				
7.09	0.1824	0.1611	0.1404	0.1203	0.1006	0.0815	0.0630	0.0502	0.0420	0.0354	0.0298	0.0250	0.0208	0.0170	0.0137	0.0110	0.0088	0.0071	0.0056	0.0044				
7.10	0.1820	0.1607	0.1400	0.1199	0.1002	0.0811	0.0626	0.0500	0.0418	0.0352	0.0296	0.0249	0.0206	0.0169	0.0136	0.0109	0.0088	0.0070	0.0056	0.0044				
7.11	0.1816	0.1603	0.1396	0.1195	0.0998	0.0807	0.0623	0.0497	0.0416	0.0350	0.0295	0.0247	0.0205	0.0168	0.0135	0.0108	0.0087	0.0070	0.0055	0.0044				
7.12	0.1812	0.1599	0.1392	0.1191	0.0994	0.0803	0.0619	0.0495	0.0414	0.0349	0.0294	0.0246	0.0204	0.0167	0.0134	0.0108	0.0087	0.0069	0.0055	0.0043				
7.13	0.1808	0.1595	0.1388	0.1187	0.0991	0.0799	0.0616	0.0493	0.0412	0.0347	0.0292	0.0245	0.0203	0.0166	0.0133	0.0107	0.0086	0.0069	0.0055	0.0043				
7.14	0.1804	0.1591	0.1384	0.1183	0.0987	0.0795	0.0612	0.0490	0.0410	0.0345	0.0291	0.0244	0.0202	0.0165	0.0132	0.0106	0.0085	0.0068	0.0054	0.0043				
7.15	0.1800	0.1587	0.1380	0.1179	0.0983	0.0791	0.0609	0.0488	0.0408	0.0344	0.0289	0.0242	0.0201	0.0164	0.0132	0.0106	0.0085	0.0068	0.0054	0.0043				
7.16	0.1796	0.1583	0.1376	0.1175	0.0979	0.0788	0.0606	0.0486	0.0406	0.0342	0.0288	0.0241	0.0200	0.0163	0.0131	0.0105	0.0084	0.0067	0.0053	0.0042				
7.17	0.1792	0.1579	0.1372	0.1171	0.0975	0.0784	0.0602	0.0484	0.0405	0.0341	0.0287	0.0240	0.0199	0.0162	0.0130	0.0104	0.0084	0.0067	0.0053	0.0042				
7.18	0.1788	0.1575	0.1368	0.1167	0.0971	0.0780	0.0599	0.0481	0.0403	0.0339	0.0285	0.0239	0.0198	0.0161	0.0129	0.0103	0.0083	0.0066	0.0053	0.0041				
7.19	0.1784	0.1571	0.1364	0.1163	0.0967	0.0776	0.0595	0.0479	0.0401	0.0337	0.0284	0.0237	0.0196	0.0160	0.0128	0.0103	0.0082	0.0066	0.0052	0.0041				
7.20	0.1780	0.1567	0.1360	0.1159	0.0963	0.0772	0.0592	0.0477	0.0399	0.0336	0.0282	0.0236	0.0195	0.0159	0.0127	0.0102	0.0082	0.0065	0.0052	0.0041				
7.21	0.1776	0.1563	0.1357	0.1155	0.0960	0.0769	0.0589	0.0475	0.0397	0.0334	0.0281	0.0235	0.0194	0.0158	0.0127	0.0101	0.0081	0.0065	0.0051	0.0040				
7.22	0.1772	0.1559	0.1353	0.1152	0.0956	0.0765	0.0585	0.0473	0.0395	0.0333	0.0280	0.0234	0.0193	0.0157	0.0126	0.0101	0.0081	0.0064	0.0051	0.0040				
7.23	0.1768	0.1555	0.1349	0.1148	0.0952	0.0761	0.0582	0.0470	0.0394	0.0331	0.0278	0.0232	0.0192	0.0156	0.0125	0.0100	0.0080	0.0064	0.0051	0.0040				
7.24	0.1764	0.1551	0.1345	0.1144	0.0948	0.0757	0.0579	0.0468	0.0392	0.0330	0.0277	0.0231	0.0191	0.0155	0.0124	0.0099	0.0080	0.0063	0.0050	0.0039				
7.25	0.1760	0.1548	0.1341	0.1140	0.0944	0.0753	0.0575	0.0466	0.0390	0.0328	0.0276	0.0230	0.0190	0.0155	0.0123	0.0099	0.0079	0.0063	0.0050	0.0039				
7.26	0.1756	0.1544	0.1337	0.1136	0.0940	0.0750	0.0572	0.0464	0.0388	0.0327	0.0274	0.0229	0.0189	0.0154	0.0123	0.0098	0.0079	0.0063	0.0049	0.0038				
7.27	0.1752	0.1540	0.1333	0.1132	0.0937	0.0746	0.0569	0.0462	0.0386	0.0325	0.0273	0.0228	0.0188	0.0153	0.0122	0.0098	0.0078	0.0062	0.0049	0.0038				
7.28	0.1748	0.1536	0.1329	0.1128	0.0933	0.0742	0.0566	0.0460	0.0385	0.0324	0.0272	0.0227	0.0187	0.0152	0.0121	0.0097	0.0077	0.0062	0.0049	0.0038				
7.29	0.1744	0.1532	0.1325	0.1125	0.0929	0.0738	0.0563	0.0458	0.0383	0.0322	0.0270	0.0225	0.0186	0.0151	0.0120	0.0096	0.0077	0.0061	0.0048	0.0038				
7.30	0.1741	0.1528	0.1322	0.1121	0.0925	0.0735	0.0560	0.0456	0.0381	0.0321	0.0269	0.0224	0.0185	0.0150	0.0119	0.0096	0.0076	0.0061	0.0048	0.0037				
7.31	0.1737	0.1524	0.1318	0.1117	0.0921	0.0731	0.0557	0.0454	0.0380	0.0319	0.0268	0.0223	0.0184	0.0149	0.0118	0.0095	0.0076	0.0060	0.0048	0.0037				
7.32	0.1733	0.1520	0.1314	0.1113	0.0918	0.0727	0.0554	0.0452	0.0378	0.0318	0.0266	0.0222	0.0183	0.0148	0.0118	0.0094	0.0075	0.0060	0.0047	0.0037				
7.33	0.1729	0.1516	0.1310	0.1109	0.0914	0.0723	0.0551	0.0450	0.0376	0.0316	0.0265	0.0221	0.0182	0.0147	0.0117	0.0094	0.0075	0.0059	0.0047	0.0037				
7.34	0.1725	0.1513	0.1306	0.1106	0.0910	0.0720	0.0548	0.0448	0.0374	0.0315	0.0264	0.0220	0.0181	0.0146	0.0116	0.0093	0.0074	0.0059	0.0046	0.0036				
7.35	0.1721	0.1509	0.1302	0.1102	0.0906	0.0716	0.0545	0.0446	0.0373	0.0313	0.0262	0.0219	0.0180	0.0145	0.0116	0.0092	0.0074	0.0059	0.0046	0.0036				
7.36	0.1717	0.1505	0.1299	0.1098	0.0903	0.0712	0.0542	0.0444	0.0371	0.0312	0.0261	0.0217	0.0179	0.0145	0.0115	0.0092	0.0073	0.0058	0.0046	0.0036				
7.37	0.1713	0.1501	0.1295	0.1094	0.0899	0.0709	0.0539	0.0442	0.0369	0.0310	0.0260	0.0216	0.0178	0.0144	0.0114	0.0091	0.0073	0.0058	0.0045	0.0035				
7.38	0.1709	0.1497	0.1291	0.1090	0.0895	0.0705	0.0536	0.0440	0.0368	0.0309	0.0259	0.0215	0.0177	0.0143	0.0113	0.0091	0.0072	0.0057	0.0045	0.0035				
7.39	0.1706	0.1493	0.1287	0.1087	0.0892	0.0701	0.0534	0.0438	0.0366	0.0307	0.0257	0.0214	0.0176	0.0142	0.0113	0.0090	0.0072	0.0057	0.0045	0.0035				
7.40	0.1702	0.1489	0.1283	0.1083	0.0888	0.0698	0.0531	0.0436	0.0364	0.0306	0.0256	0.0213	0.0175	0.0141	0.0112	0.0089	0.0071	0.0057	0.0044	0.0035				
7.41	0.1698	0.1486	0.1280	0.1079	0.0884	0.0694	0.0528	0.0434	0.0363	0.0305	0.0255	0.0212	0.0174	0.0140	0.0111	0.0089	0.0071	0.0056	0.0044	0.0034				
7.42	0.1694	0.1482	0.1276	0.1075	0.0880	0.0690	0.0526	0.0432	0.0361	0.0303	0.0254	0.0211	0.0173	0.0139	0.0111	0.0088	0.0070	0.0056	0.0044	0.0034				
7.43	0.1690	0.1478	0.1272	0.1072	0.0877	0.0687	0.0523	0.0430	0.0360	0.0302	0.0252	0.0210	0.0172	0.0138	0.0110	0.0088	0.0070	0.0055	0.0043	0.0034				
7.44	0.1686	0.1474	0.1268	0.1068	0.0873	0.0683	0.0520	0.0428	0.0358	0.0300	0.0251	0.0209	0.0171	0.0138	0.0109	0.0087	0.0069	0.0055	0.0043	0.0034				
7.45	0.1683	0.1470	0.1264	0.1064	0.0869	0.0679	0.0518	0.0426	0.0356	0.0299	0.0250	0.0207	0.0170	0.0137	0.0109	0.0087	0.0069	0.0055	0.0043	0.0033				
7.46	0.1679	0.1467	0.1261	0.1061	0.0866	0.0676	0.0515	0.0424																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
8.01	0.1478	0.1267	0.1063	0.0865	0.0673	0.0500	0.0403	0.0334	0.0278	0.0231	0.0190	0.0155	0.0124	0.0097	0.0076	0.0060	0.0047	0.0036	0.0028	0.0021	
8.02	0.1474	0.1264	0.1060	0.0862	0.0670	0.0498	0.0401	0.0332	0.0277	0.0230	0.0189	0.0154	0.0123	0.0096	0.0076	0.0059	0.0047	0.0036	0.0028	0.0021	
8.03	0.1471	0.1260	0.1057	0.0859	0.0666	0.0495	0.0399	0.0331	0.0275	0.0229	0.0188	0.0153	0.0122	0.0095	0.0075	0.0059	0.0046	0.0036	0.0027	0.0021	
8.04	0.1467	0.1257	0.1053	0.0855	0.0663	0.0492	0.0398	0.0330	0.0274	0.0228	0.0188	0.0152	0.0121	0.0095	0.0075	0.0059	0.0046	0.0036	0.0027	0.0021	
8.05	0.1464	0.1254	0.1050	0.0852	0.0660	0.0490	0.0396	0.0328	0.0273	0.0227	0.0187	0.0152	0.0121	0.0094	0.0074	0.0058	0.0046	0.0035	0.0027	0.0021	
8.06	0.1460	0.1250	0.1046	0.0849	0.0656	0.0487	0.0394	0.0327	0.0272	0.0226	0.0186	0.0151	0.0120	0.0094	0.0074	0.0058	0.0045	0.0035	0.0027	0.0020	
8.07	0.1457	0.1247	0.1043	0.0845	0.0653	0.0485	0.0393	0.0325	0.0271	0.0225	0.0185	0.0150	0.0119	0.0093	0.0073	0.0058	0.0045	0.0035	0.0027	0.0020	
8.08	0.1453	0.1243	0.1040	0.0842	0.0650	0.0483	0.0391	0.0324	0.0269	0.0224	0.0184	0.0149	0.0119	0.0092	0.0073	0.0057	0.0045	0.0034	0.0026	0.0020	
8.09	0.1450	0.1240	0.1036	0.0838	0.0646	0.0480	0.0389	0.0323	0.0268	0.0223	0.0183	0.0148	0.0118	0.0092	0.0072	0.0057	0.0044	0.0034	0.0026	0.0020	
8.10	0.1447	0.1236	0.1033	0.0835	0.0643	0.0478	0.0388	0.0321	0.0267	0.0221	0.0182	0.0148	0.0117	0.0091	0.0072	0.0056	0.0044	0.0034	0.0026	0.0020	
8.11	0.1443	0.1233	0.1029	0.0832	0.0640	0.0476	0.0386	0.0320	0.0266	0.0220	0.0181	0.0147	0.0116	0.0091	0.0071	0.0056	0.0044	0.0034	0.0026	0.0020	
8.12	0.1440	0.1230	0.1026	0.0828	0.0636	0.0473	0.0384	0.0318	0.0265	0.0219	0.0180	0.0146	0.0116	0.0090	0.0071	0.0056	0.0043	0.0033	0.0026	0.0019	
8.13	0.1436	0.1226	0.1023	0.0825	0.0633	0.0471	0.0383	0.0317	0.0264	0.0218	0.0179	0.0145	0.0115	0.0090	0.0071	0.0055	0.0043	0.0033	0.0025	0.0019	
8.14	0.1433	0.1223	0.1019	0.0822	0.0630	0.0469	0.0381	0.0316	0.0262	0.0217	0.0179	0.0145	0.0114	0.0089	0.0070	0.0055	0.0043	0.0033	0.0025	0.0019	
8.15	0.1429	0.1219	0.1016	0.0819	0.0627	0.0467	0.0380	0.0314	0.0261	0.0216	0.0178	0.0144	0.0114	0.0089	0.0070	0.0055	0.0043	0.0033	0.0025	0.0019	
8.16	0.1426	0.1216	0.1013	0.0815	0.0623	0.0464	0.0378	0.0313	0.0260	0.0215	0.0177	0.0143	0.0113	0.0088	0.0069	0.0054	0.0042	0.0033	0.0025	0.0019	
8.17	0.1422	0.1213	0.1009	0.0812	0.0620	0.0462	0.0376	0.0312	0.0259	0.0214	0.0176	0.0142	0.0112	0.0088	0.0069	0.0054	0.0042	0.0032	0.0025	0.0019	
8.18	0.1419	0.1209	0.1006	0.0809	0.0617	0.0460	0.0375	0.0310	0.0258	0.0213	0.0175	0.0141	0.0112	0.0087	0.0068	0.0054	0.0042	0.0032	0.0024	0.0019	
8.19	0.1416	0.1206	0.1003	0.0805	0.0614	0.0458	0.0373	0.0309	0.0257	0.0213	0.0174	0.0141	0.0111	0.0086	0.0068	0.0053	0.0041	0.0032	0.0024	0.0018	
8.20	0.1412	0.1203	0.0999	0.0802	0.0610	0.0456	0.0372	0.0308	0.0256	0.0212	0.0173	0.0140	0.0110	0.0086	0.0067	0.0053	0.0041	0.0032	0.0024	0.0018	
8.21	0.1409	0.1199	0.0996	0.0799	0.0607	0.0454	0.0370	0.0307	0.0255	0.0211	0.0173	0.0139	0.0110	0.0085	0.0067	0.0052	0.0041	0.0031	0.0024	0.0018	
8.22	0.1405	0.1196	0.0993	0.0795	0.0604	0.0452	0.0369	0.0305	0.0253	0.0210	0.0172	0.0138	0.0109	0.0085	0.0067	0.0052	0.0041	0.0031	0.0024	0.0018	
8.23	0.1402	0.1192	0.0989	0.0792	0.0600	0.0450	0.0367	0.0304	0.0252	0.0209	0.0171	0.0138	0.0108	0.0084	0.0066	0.0052	0.0040	0.0031	0.0024	0.0018	
8.24	0.1399	0.1189	0.0986	0.0789	0.0597	0.0448	0.0365	0.0303	0.0251	0.0208	0.0170	0.0137	0.0108	0.0084	0.0066	0.0051	0.0040	0.0031	0.0023	0.0018	
8.25	0.1395	0.1186	0.0983	0.0786	0.0594	0.0446	0.0364	0.0301	0.0250	0.0207	0.0169	0.0136	0.0107	0.0083	0.0065	0.0051	0.0040	0.0030	0.0023	0.0018	
8.26	0.1392	0.1182	0.0979	0.0782	0.0591	0.0444	0.0362	0.0300	0.0249	0.0206	0.0168	0.0136	0.0107	0.0083	0.0065	0.0051	0.0039	0.0030	0.0023	0.0017	
8.27	0.1389	0.1179	0.0976	0.0779	0.0588	0.0442	0.0361	0.0299	0.0248	0.0205	0.0167	0.0135	0.0106	0.0082	0.0065	0.0050	0.0039	0.0030	0.0023	0.0017	
8.28	0.1385	0.1176	0.0973	0.0776	0.0584	0.0440	0.0359	0.0298	0.0247	0.0204	0.0167	0.0134	0.0105	0.0082	0.0064	0.0050	0.0039	0.0030	0.0023	0.0017	
8.29	0.1382	0.1172	0.0970	0.0773	0.0581	0.0438	0.0358	0.0296	0.0246	0.0203	0.0166	0.0133	0.0105	0.0081	0.0064	0.0050	0.0039	0.0030	0.0022	0.0017	
8.30	0.1379	0.1169	0.0966	0.0769	0.0578	0.0436	0.0356	0.0295	0.0245	0.0202	0.0165	0.0133	0.0104	0.0081	0.0063	0.0049	0.0038	0.0029	0.0022	0.0017	
8.31	0.1375	0.1166	0.0963	0.0766	0.0575	0.0434	0.0355	0.0294	0.0244	0.0201	0.0164	0.0132	0.0103	0.0080	0.0063	0.0049	0.0038	0.0029	0.0022	0.0017	
8.32	0.1372	0.1163	0.0960	0.0763	0.0572	0.0432	0.0353	0.0293	0.0243	0.0200	0.0163	0.0131	0.0103	0.0080	0.0063	0.0049	0.0038	0.0029	0.0022	0.0017	
8.33	0.1368	0.1159	0.0956	0.0760	0.0568	0.0431	0.0352	0.0291	0.0242	0.0199	0.0163	0.0131	0.0102	0.0079	0.0062	0.0049	0.0038	0.0029	0.0022	0.0016	
8.34	0.1365	0.1156	0.0953	0.0757	0.0565	0.0429	0.0351	0.0290	0.0241	0.0198	0.0162	0.0130	0.0102	0.0079	0.0062	0.0048	0.0037	0.0029	0.0022	0.0016	
8.35	0.1362	0.1153	0.0950	0.0753	0.0562	0.0427	0.0349	0.0289	0.0239	0.0197	0.0161	0.0129	0.0101	0.0078	0.0061	0.0048	0.0037	0.0028	0.0021	0.0016	
8.36	0.1359	0.1149	0.0947	0.0750	0.0559	0.0425	0.0348	0.0288	0.0238	0.0197	0.0160	0.0128	0.0100	0.0078	0.0061	0.0048	0.0037	0.0028	0.0021	0.0016	
8.37	0.1355	0.1146	0.0943	0.0747	0.0556	0.0423	0.0346	0.0287	0.0237	0.0196	0.0159	0.0128	0.0100	0.0077	0.0061	0.0047	0.0037	0.0028	0.0021	0.0016	
8.38	0.1352	0.1143	0.0940	0.0744	0.0553	0.0421	0.0345	0.0285	0.0236	0.0195	0.0159	0.0127	0.0099	0.0077	0.0060	0.0047	0.0036	0.0028	0.0021	0.0016	
8.39	0.1349	0.1140	0.0937	0.0741	0.0550	0.0420	0.0343	0.0284	0.0235	0.0194	0.0158	0.0126	0.0098	0.0077	0.0060	0.0047	0.0036	0.0027	0.0021	0.0016	
8.40	0.1345	0.1136	0.0934	0.0737	0.0547	0.0418	0.0342	0.0283	0.0234	0.0193	0.0157	0.0126	0.0098	0.0076	0.0059	0.0046	0.0036	0.0027	0.0021	0.0016	
8.41	0.1342	0.1133	0.0931	0.0734	0.0544	0.0416	0.0341	0.0282	0.0233	0.0192	0.0156	0.0125	0.0097	0.0076	0.0059	0.0046	0.0036	0.0027	0.0021	0.0016	
8.42	0.1339	0.1130	0.0927	0.0731	0.0541	0.0414	0.0339	0.0281	0.0232	0.0191	0.0156	0.0124	0.0097	0.0075	0.0059	0.0046	0.0035	0.0027	0.0020	0.0015	
8.43	0.1335	0.1126	0.0924	0.0728	0.0538	0.0413	0.0338	0.0280	0.0231	0.0190	0.0155	0.0124	0.0096	0.0075	0.0058	0.0045	0.0035	0.0027	0.0020	0.0015	
8.44	0.1332	0.1123	0.0921	0.0725	0.0535	0.0411	0.0336	0.0278	0.0230	0.0189	0.0154	0.0123	0.0096	0.0074	0.0058	0.0045	0.0035	0.0027	0.0020	0.0015	
8.45	0.1329	0.1120	0.0918	0.0722	0.0533	0.0409	0.0335	0.0277	0.0229	0.0189	0.0153	0.0122	0.0095	0.0074	0.0058	0.0045	0.0035	0.0026	0.0020	0.0015	
8.46	0.1326	0.1117	0.0915	0.0718	0.0530	0.0407	0.0334	0.													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																								
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55					
9.01	0.1153	0.0946	0.0746	0.0552	0.0404	0.0326	0.0267	0.0220	0.0180	0.0146	0.0116	0.0089	0.0068	0.0053	0.0041	0.0031	0.0023	0.0017	0.0013	0.0010					
9.02	0.1150	0.0943	0.0743	0.0549	0.0402	0.0325	0.0266	0.0219	0.0179	0.0145	0.0115	0.0089	0.0068	0.0052	0.0040	0.0031	0.0023	0.0017	0.0013	0.0009					
9.03	0.1147	0.0940	0.0740	0.0546	0.0401	0.0323	0.0265	0.0218	0.0178	0.0144	0.0114	0.0088	0.0067	0.0052	0.0040	0.0031	0.0023	0.0017	0.0013	0.0009					
9.04	0.1144	0.0937	0.0737	0.0543	0.0399	0.0322	0.0264	0.0217	0.0178	0.0144	0.0114	0.0088	0.0067	0.0052	0.0040	0.0030	0.0023	0.0017	0.0013	0.0009					
9.05	0.1141	0.0934	0.0734	0.0540	0.0397	0.0321	0.0263	0.0216	0.0177	0.0143	0.0113	0.0087	0.0067	0.0051	0.0040	0.0030	0.0023	0.0017	0.0013	0.0009					
9.06	0.1138	0.0931	0.0731	0.0538	0.0396	0.0320	0.0262	0.0215	0.0176	0.0142	0.0113	0.0087	0.0066	0.0051	0.0039	0.0030	0.0023	0.0017	0.0013	0.0009					
9.07	0.1135	0.0928	0.0728	0.0535	0.0394	0.0318	0.0261	0.0214	0.0175	0.0142	0.0112	0.0086	0.0066	0.0051	0.0039	0.0030	0.0022	0.0017	0.0012	0.0009					
9.08	0.1132	0.0925	0.0725	0.0532	0.0392	0.0317	0.0260	0.0214	0.0174	0.0141	0.0112	0.0086	0.0066	0.0051	0.0039	0.0030	0.0022	0.0017	0.0012	0.0009					
9.09	0.1129	0.0922	0.0723	0.0529	0.0391	0.0316	0.0259	0.0213	0.0174	0.0140	0.0111	0.0085	0.0065	0.0050	0.0039	0.0029	0.0022	0.0016	0.0012	0.0009					
9.10	0.1126	0.0919	0.0720	0.0526	0.0389	0.0315	0.0258	0.0212	0.0173	0.0140	0.0110	0.0085	0.0065	0.0050	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009					
9.11	0.1123	0.0916	0.0717	0.0523	0.0387	0.0313	0.0257	0.0211	0.0172	0.0139	0.0110	0.0084	0.0064	0.0050	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009					
9.12	0.1120	0.0913	0.0714	0.0520	0.0386	0.0312	0.0256	0.0210	0.0171	0.0138	0.0109	0.0084	0.0064	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009					
9.13	0.1117	0.0910	0.0711	0.0518	0.0384	0.0311	0.0255	0.0209	0.0171	0.0138	0.0109	0.0083	0.0064	0.0049	0.0038	0.0029	0.0021	0.0016	0.0012	0.0009					
9.14	0.1114	0.0908	0.0708	0.0515	0.0383	0.0310	0.0254	0.0208	0.0170	0.0137	0.0108	0.0083	0.0063	0.0049	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009					
9.15	0.1111	0.0905	0.0705	0.0512	0.0381	0.0309	0.0253	0.0208	0.0169	0.0136	0.0108	0.0082	0.0063	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009					
9.16	0.1108	0.0902	0.0702	0.0509	0.0380	0.0307	0.0252	0.0207	0.0169	0.0136	0.0107	0.0082	0.0063	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0008					
9.17	0.1105	0.0899	0.0699	0.0506	0.0378	0.0306	0.0251	0.0206	0.0168	0.0135	0.0107	0.0082	0.0062	0.0048	0.0037	0.0028	0.0021	0.0016	0.0011	0.0008					
9.18	0.1102	0.0896	0.0697	0.0504	0.0377	0.0305	0.0250	0.0205	0.0167	0.0134	0.0106	0.0081	0.0062	0.0048	0.0036	0.0028	0.0021	0.0015	0.0011	0.0008					
9.19	0.1099	0.0893	0.0694	0.0501	0.0375	0.0304	0.0249	0.0204	0.0166	0.0134	0.0105	0.0081	0.0062	0.0047	0.0036	0.0028	0.0021	0.0015	0.0011	0.0008					
9.20	0.1096	0.0890	0.0691	0.0498	0.0374	0.0303	0.0248	0.0203	0.0166	0.0133	0.0105	0.0080	0.0061	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008					
9.21	0.1093	0.0887	0.0688	0.0496	0.0372	0.0301	0.0247	0.0203	0.0165	0.0133	0.0104	0.0080	0.0061	0.0047	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008					
9.22	0.1090	0.0884	0.0685	0.0493	0.0371	0.0300	0.0246	0.0202	0.0164	0.0132	0.0104	0.0079	0.0060	0.0046	0.0036	0.0027	0.0020	0.0015	0.0011	0.0008					
9.23	0.1087	0.0881	0.0682	0.0491	0.0369	0.0299	0.0245	0.0201	0.0163	0.0131	0.0103	0.0079	0.0060	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008					
9.24	0.1084	0.0878	0.0679	0.0488	0.0368	0.0298	0.0244	0.0200	0.0163	0.0131	0.0103	0.0078	0.0060	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008					
9.25	0.1081	0.0876	0.0677	0.0485	0.0366	0.0297	0.0243	0.0199	0.0162	0.0130	0.0102	0.0078	0.0059	0.0046	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008					
9.26	0.1078	0.0873	0.0674	0.0483	0.0365	0.0296	0.0242	0.0198	0.0161	0.0129	0.0102	0.0077	0.0059	0.0045	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008					
9.27	0.1076	0.0870	0.0671	0.0481	0.0363	0.0295	0.0241	0.0198	0.0161	0.0129	0.0101	0.0077	0.0059	0.0045	0.0034	0.0026	0.0019	0.0014	0.0010	0.0008					
9.28	0.1073	0.0867	0.0668	0.0478	0.0362	0.0293	0.0240	0.0197	0.0160	0.0128	0.0101	0.0076	0.0058	0.0045	0.0034	0.0026	0.0019	0.0014	0.0011	0.0008					
9.29	0.1070	0.0864	0.0665	0.0476	0.0360	0.0292	0.0239	0.0196	0.0159	0.0128	0.0100	0.0076	0.0058	0.0045	0.0034	0.0026	0.0019	0.0014	0.0010	0.0008					
9.30	0.1067	0.0861	0.0662	0.0473	0.0359	0.0291	0.0238	0.0195	0.0159	0.0127	0.0100	0.0076	0.0058	0.0044	0.0034	0.0026	0.0019	0.0014	0.0010	0.0008					
9.31	0.1064	0.0858	0.0660	0.0471	0.0358	0.0290	0.0238	0.0194	0.0158	0.0126	0.0099	0.0075	0.0057	0.0044	0.0034	0.0025	0.0019	0.0014	0.0010	0.0008					
9.32	0.1061	0.0855	0.0657	0.0468	0.0356	0.0289	0.0237	0.0194	0.0157	0.0126	0.0099	0.0075	0.0057	0.0044	0.0033	0.0025	0.0019	0.0014	0.0010	0.0007					
9.33	0.1058	0.0853	0.0654	0.0466	0.0355	0.0288	0.0236	0.0193	0.0157	0.0125	0.0098	0.0074	0.0057	0.0044	0.0033	0.0025	0.0019	0.0014	0.0010	0.0007					
9.34	0.1055	0.0850	0.0651	0.0464	0.0353	0.0287	0.0235	0.0192	0.0156	0.0125	0.0098	0.0074	0.0056	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0007					
9.35	0.1052	0.0847	0.0648	0.0461	0.0352	0.0286	0.0234	0.0191	0.0155	0.0124	0.0097	0.0073	0.0056	0.0043	0.0033	0.0025	0.0018	0.0014	0.0010	0.0007					
9.36	0.1049	0.0844	0.0646	0.0459	0.0351	0.0285	0.0233	0.0190	0.0155	0.0124	0.0096	0.0073	0.0056	0.0043	0.0033	0.0025	0.0018	0.0014	0.0010	0.0007					
9.37	0.1047	0.0841	0.0643	0.0457	0.0349	0.0283	0.0232	0.0190	0.0154	0.0123	0.0096	0.0073	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007					
9.38	0.1044	0.0838	0.0640	0.0455	0.0348	0.0282	0.0231	0.0189	0.0153	0.0122	0.0095	0.0072	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007					
9.39	0.1041	0.0836	0.0637	0.0452	0.0347	0.0281	0.0230	0.0188	0.0153	0.0122	0.0095	0.0072	0.0055	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007					
9.40	0.1038	0.0833	0.0634	0.0450	0.0345	0.0280	0.0229	0.0187	0.0152	0.0121	0.0094	0.0071	0.0054	0.0042	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007					
9.41	0.1035	0.0830	0.0632	0.0448	0.0344	0.0279	0.0228	0.0187	0.0151	0.0121	0.0094	0.0071	0.0054	0.0041	0.0032	0.0024	0.0018	0.0013	0.0010	0.0007					
9.42	0.1032	0.0827	0.0629	0.0446	0.0343	0.0278	0.0228	0.0186	0.0151	0.0120	0.0093	0.0071	0.0054	0.0041	0.0031	0.0024	0.0018	0.0013	0.0009	0.0007					
9.43	0.1029	0.0824	0.0626	0.0444	0.0341	0.0277	0.0227	0.0185	0.0150	0.0120	0.0093	0.0070	0.0054	0.0041	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007					
9.44	0.1027	0.0822	0.0623	0.0441	0.0340	0.0276	0.0226	0.0184	0.0149	0.0119	0.0093	0.0070	0.0053	0.0041	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007					
9.45	0.1024	0.0819	0.0621	0.0439	0.0339	0.0275	0.0225	0.0184	0.0149	0.0118	0.0092	0.0069	0.0053	0.0040	0.0031	0.0023	0.0017	0.0013	0.0009	0.0007					
9.46	0.1021	0.0816	0.0618	0.0437	0.0337	0.0274	0.0224	0.018383																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9906	0.9906	0.9905	0.9905	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900	
0.02	0.9817	0.9815	0.9814	0.9813	0.9811	0.9811	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9803	0.9802	0.9802	0.9802	0.9801	0.9801	0.9801	
0.03	0.9730	0.9728	0.9725	0.9723	0.9721	0.9719	0.9717	0.9717	0.9715	0.9713	0.9711	0.9710	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	
0.04	0.9646	0.9642	0.9639	0.9635	0.9632	0.9629	0.9626	0.9623	0.9621	0.9618	0.9616	0.9614	0.9612	0.9610	0.9608	0.9607	0.9606	0.9605	0.9604	0.9603	
0.05	0.9564	0.9559	0.9554	0.9550	0.9545	0.9541	0.9537	0.9533	0.9530	0.9526	0.9523	0.9520	0.9517	0.9515	0.9513	0.9511	0.9509	0.9507	0.9506	0.9505	
0.06	0.9484	0.9477	0.9471	0.9466	0.9460	0.9455	0.9449	0.9444	0.9440	0.9435	0.9431	0.9427	0.9424	0.9420	0.9417	0.9415	0.9412	0.9410	0.9408	0.9407	
0.07	0.9405	0.9397	0.9390	0.9383	0.9376	0.9369	0.9363	0.9357	0.9351	0.9345	0.9340	0.9335	0.9331	0.9327	0.9323	0.9319	0.9316	0.9314	0.9311	0.9309	
0.08	0.9328	0.9319	0.9310	0.9301	0.9293	0.9285	0.9278	0.9270	0.9263	0.9257	0.9250	0.9244	0.9239	0.9234	0.9229	0.9225	0.9221	0.9218	0.9214	0.9212	
0.09	0.9252	0.9241	0.9231	0.9221	0.9212	0.9202	0.9193	0.9185	0.9176	0.9169	0.9161	0.9154	0.9148	0.9142	0.9136	0.9131	0.9126	0.9122	0.9118	0.9115	
0.10	0.9177	0.9165	0.9153	0.9142	0.9131	0.9120	0.9110	0.9100	0.9091	0.9082	0.9073	0.9065	0.9057	0.9050	0.9044	0.9038	0.9032	0.9027	0.9023	0.9019	
0.11	0.9103	0.9090	0.9077	0.9064	0.9052	0.9039	0.9028	0.9017	0.9006	0.8995	0.8986	0.8976	0.8968	0.8959	0.8952	0.8945	0.8938	0.8933	0.8927	0.8923	
0.12	0.9031	0.9016	0.9001	0.8987	0.8973	0.8960	0.8946	0.8934	0.8922	0.8910	0.8899	0.8888	0.8879	0.8869	0.8861	0.8853	0.8845	0.8839	0.8833	0.8827	
0.13	0.8959	0.8943	0.8926	0.8911	0.8895	0.8880	0.8866	0.8852	0.8838	0.8825	0.8813	0.8801	0.8790	0.8780	0.8770	0.8761	0.8753	0.8746	0.8739	0.8733	
0.14	0.8888	0.8870	0.8853	0.8835	0.8819	0.8802	0.8786	0.8771	0.8756	0.8742	0.8728	0.8715	0.8703	0.8691	0.8681	0.8671	0.8661	0.8653	0.8645	0.8638	
0.15	0.8818	0.8799	0.8780	0.8761	0.8743	0.8725	0.8707	0.8690	0.8674	0.8659	0.8644	0.8630	0.8616	0.8603	0.8592	0.8580	0.8570	0.8561	0.8552	0.8544	
0.16	0.8749	0.8728	0.8708	0.8687	0.8667	0.8648	0.8629	0.8611	0.8593	0.8576	0.8560	0.8545	0.8530	0.8516	0.8503	0.8491	0.8480	0.8469	0.8460	0.8451	
0.17	0.8681	0.8658	0.8636	0.8614	0.8593	0.8572	0.8552	0.8532	0.8513	0.8495	0.8477	0.8461	0.8445	0.8430	0.8415	0.8402	0.8390	0.8378	0.8368	0.8358	
0.18	0.8614	0.8590	0.8566	0.8543	0.8520	0.8497	0.8476	0.8455	0.8434	0.8414	0.8395	0.8377	0.8360	0.8344	0.8328	0.8314	0.8300	0.8288	0.8276	0.8265	
0.19	0.8547	0.8521	0.8496	0.8471	0.8447	0.8423	0.8400	0.8377	0.8356	0.8334	0.8314	0.8295	0.8276	0.8259	0.8242	0.8226	0.8212	0.8198	0.8185	0.8174	
0.20	0.8481	0.8454	0.8427	0.8401	0.8375	0.8350	0.8325	0.8301	0.8278	0.8255	0.8234	0.8213	0.8193	0.8174	0.8156	0.8139	0.8123	0.8109	0.8095	0.8082	
0.21	0.8416	0.8388	0.8359	0.8331	0.8304	0.8277	0.8251	0.8226	0.8201	0.8177	0.8154	0.8130	0.8107	0.8080	0.8053	0.8026	0.8000	0.7973	0.7946	0.7919	
0.22	0.8352	0.8322	0.8292	0.8262	0.8234	0.8205	0.8178	0.8151	0.8124	0.8099	0.8075	0.8051	0.8027	0.8000	0.7976	0.7949	0.7923	0.7897	0.7871	0.7845	
0.23	0.8288	0.8256	0.8225	0.8194	0.8164	0.8134	0.8105	0.8076	0.8049	0.8022	0.7996	0.7971	0.7947	0.7924	0.7903	0.7882	0.7862	0.7842	0.7822	0.7801	
0.24	0.8225	0.8192	0.8159	0.8127	0.8095	0.8063	0.8033	0.8003	0.7974	0.7946	0.7918	0.7892	0.7867	0.7843	0.7819	0.7798	0.7777	0.7757	0.7739	0.7722	
0.25	0.8163	0.8128	0.8094	0.8060	0.8026	0.7993	0.7961	0.7930	0.7899	0.7870	0.7841	0.7813	0.7787	0.7761	0.7737	0.7714	0.7692	0.7671	0.7651	0.7633	
0.26	0.8101	0.8065	0.8029	0.7993	0.7958	0.7924	0.7891	0.7858	0.7826	0.7795	0.7765	0.7736	0.7708	0.7681	0.7655	0.7630	0.7607	0.7585	0.7564	0.7545	
0.27	0.8040	0.8002	0.7965	0.7928	0.7891	0.7856	0.7821	0.7786	0.7753	0.7720	0.7689	0.7658	0.7629	0.7601	0.7574	0.7548	0.7523	0.7500	0.7478	0.7458	
0.28	0.7979	0.7940	0.7901	0.7863	0.7825	0.7788	0.7751	0.7715	0.7681	0.7647	0.7614	0.7582	0.7551	0.7521	0.7493	0.7466	0.7440	0.7416	0.7392	0.7371	
0.29	0.7919	0.7878	0.7838	0.7798	0.7759	0.7720	0.7682	0.7645	0.7609	0.7574	0.7539	0.7506	0.7474	0.7443	0.7413	0.7385	0.7357	0.7332	0.7307	0.7285	
0.30	0.7860	0.7818	0.7776	0.7734	0.7694	0.7654	0.7614	0.7576	0.7538	0.7501	0.7465	0.7431	0.7397	0.7365	0.7334	0.7304	0.7275	0.7248	0.7223	0.7199	
0.31	0.7801	0.7757	0.7714	0.7671	0.7629	0.7588	0.7547	0.7507	0.7468	0.7429	0.7392	0.7356	0.7321	0.7287	0.7255	0.7224	0.7194	0.7165	0.7139	0.7114	
0.32	0.7743	0.7698	0.7653	0.7609	0.7565	0.7522	0.7480	0.7438	0.7398	0.7358	0.7320	0.7282	0.7246	0.7211	0.7177	0.7144	0.7113	0.7083	0.7055	0.7029	
0.33	0.7685	0.7639	0.7592	0.7547	0.7502	0.7457	0.7413	0.7371	0.7329	0.7288	0.7248	0.7209	0.7171	0.7134	0.7099	0.7065	0.7033	0.7002	0.6972	0.6946	
0.34	0.7628	0.7580	0.7532	0.7485	0.7439	0.7393	0.7348	0.7303	0.7260	0.7218	0.7176	0.7136	0.7097	0.7059	0.7022	0.6987	0.6953	0.6921	0.6890	0.6862	
0.35	0.7571	0.7522	0.7473	0.7424	0.7376	0.7329	0.7283	0.7237	0.7192	0.7148	0.7105	0.7064	0.7023	0.6984	0.6946	0.6909	0.6874	0.6840	0.6809	0.6780	
0.36	0.7515	0.7464	0.7414	0.7364	0.7315	0.7266	0.7218	0.7171	0.7125	0.7079	0.7035	0.6992	0.6950	0.6909	0.6870	0.6832	0.6795	0.6761	0.6728	0.6698	
0.37	0.7460	0.7407	0.7355	0.7304	0.7253	0.7203	0.7154	0.7105	0.7058	0.7011	0.6966	0.6921	0.6878	0.6836	0.6795	0.6756	0.6718	0.6682	0.6648	0.6617	
0.38	0.7404	0.7351	0.7298	0.7245	0.7193	0.7141	0.7091	0.7041	0.6992	0.6944	0.6897	0.6851	0.6806	0.6763	0.6720	0.6680	0.6640	0.6604	0.6569	0.6537	
0.39	0.7349	0.7295	0.7242	0.7188	0.7133	0.7080	0.7028	0.6976	0.6926	0.6877	0.6828	0.6781	0.6735	0.6690	0.6646	0.6604	0.6564	0.6526	0.6490	0.6457	
0.40	0.7296	0.7239	0.7183	0.7128	0.7073	0.7019	0.6965	0.6913	0.6861	0.6810	0.6760	0.6712	0.6664	0.6618	0.6573	0.6530	0.6488	0.6449	0.6412	0.6377	
0.41	0.7242	0.7184	0.7127	0.7070	0.7014	0.6958	0.6904	0.6850	0.6796	0.6744	0.6693	0.6643	0.6594	0.6547	0.6500	0.6455	0.6413	0.6372	0.6334	0.6299	
0.42	0.7189	0.7130	0.7071	0.7013	0.6956	0.6899	0.6842	0.6787	0.6733	0.6679	0.6626	0.6575	0.6525	0.6476	0.6428	0.6382	0.6338	0.6297	0.6258	0.6221	
0.43	0.7136	0.7076	0.7016	0.6956	0.6897	0.6839	0.6782	0.6725	0.6669	0.6614	0.6560	0.6508	0.6456	0.6406	0.6356	0.6309	0.6264	0.6222	0.6182	0.6144	
0.44	0.7084	0.7022	0.6961	0.6900	0.6840	0.6780	0.6721	0.6663	0.6606	0.6550	0.6495	0.6441	0.6388	0.6336	0.6285	0.6237	0.6191	0.6147	0.6106	0.6067	
0.45	0.7032	0.6969	0.6906	0.6844	0.6783	0.6722	0.6662	0.6602	0.6544												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry	Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.4696	0.4577	0.4459	0.4341	0.4223	0.4105	0.3988	0.3870	0.3758	0.3653	0.3553	0.3457	0.3364	0.3274	0.3186	0.3101	0.3019	0.2939	0.2861	0.2785		
1.02	0.4662	0.4543	0.4424	0.4305	0.4187	0.4068	0.3950	0.3832	0.3720	0.3614	0.3514	0.3418	0.3325	0.3234	0.3146	0.3061	0.2979	0.2899	0.2821	0.2745		
1.03	0.4629	0.4509	0.4389	0.4270	0.4150	0.4031	0.3912	0.3794	0.3682	0.3576	0.3476	0.3379	0.3286	0.3195	0.3107	0.3022	0.2939	0.2859	0.2781	0.2705		
1.04	0.4595	0.4475	0.4355	0.4235	0.4114	0.3994	0.3875	0.3756	0.3644	0.3538	0.3438	0.3341	0.3248	0.3157	0.3069	0.2983	0.2900	0.2820	0.2742	0.2665		
1.05	0.4563	0.4441	0.4320	0.4200	0.4079	0.3958	0.3837	0.3718	0.3606	0.3501	0.3400	0.3303	0.3210	0.3119	0.3031	0.2945	0.2862	0.2781	0.2703	0.2627		
1.06	0.4530	0.4408	0.4286	0.4165	0.4043	0.3922	0.3801	0.3681	0.3569	0.3464	0.3363	0.3266	0.3172	0.3081	0.2993	0.2907	0.2824	0.2743	0.2665	0.2588		
1.07	0.4497	0.4375	0.4253	0.4130	0.4008	0.3886	0.3764	0.3644	0.3533	0.3427	0.3326	0.3229	0.3135	0.3044	0.2955	0.2870	0.2786	0.2706	0.2627	0.2550		
1.08	0.4465	0.4342	0.4219	0.4096	0.3973	0.3850	0.3728	0.3608	0.3496	0.3391	0.3290	0.3193	0.3099	0.3007	0.2918	0.2833	0.2749	0.2668	0.2590	0.2513		
1.09	0.4433	0.4309	0.4185	0.4062	0.3938	0.3815	0.3691	0.3572	0.3460	0.3355	0.3254	0.3156	0.3062	0.2971	0.2882	0.2796	0.2713	0.2632	0.2553	0.2476		
1.10	0.4401	0.4277	0.4152	0.4028	0.3904	0.3780	0.3656	0.3536	0.3425	0.3319	0.3218	0.3121	0.3026	0.2935	0.2846	0.2760	0.2676	0.2595	0.2516	0.2440		
1.11	0.4369	0.4244	0.4119	0.3994	0.3870	0.3745	0.3620	0.3501	0.3389	0.3284	0.3183	0.3085	0.2991	0.2899	0.2810	0.2724	0.2641	0.2559	0.2481	0.2404		
1.12	0.4338	0.4212	0.4087	0.3961	0.3836	0.3710	0.3585	0.3466	0.3354	0.3249	0.3148	0.3050	0.2956	0.2864	0.2775	0.2689	0.2605	0.2524	0.2445	0.2368		
1.13	0.4307	0.4180	0.4054	0.3928	0.3802	0.3676	0.3550	0.3431	0.3320	0.3214	0.3113	0.3016	0.2921	0.2829	0.2740	0.2654	0.2570	0.2489	0.2410	0.2333		
1.14	0.4276	0.4149	0.4022	0.3895	0.3768	0.3642	0.3515	0.3397	0.3286	0.3180	0.3079	0.2981	0.2886	0.2795	0.2705	0.2619	0.2536	0.2455	0.2376	0.2299		
1.15	0.4245	0.4117	0.3990	0.3862	0.3735	0.3608	0.3481	0.3363	0.3252	0.3146	0.3045	0.2947	0.2852	0.2760	0.2671	0.2585	0.2502	0.2420	0.2342	0.2265		
1.16	0.4214	0.4086	0.3958	0.3830	0.3702	0.3574	0.3447	0.3329	0.3218	0.3113	0.3011	0.2914	0.2819	0.2727	0.2638	0.2551	0.2468	0.2387	0.2308	0.2231		
1.17	0.4184	0.4055	0.3926	0.3798	0.3669	0.3540	0.3414	0.3296	0.3185	0.3079	0.2978	0.2880	0.2785	0.2693	0.2604	0.2518	0.2435	0.2353	0.2275	0.2198		
1.18	0.4154	0.4024	0.3895	0.3766	0.3636	0.3507	0.3380	0.3263	0.3152	0.3047	0.2945	0.2848	0.2753	0.2660	0.2571	0.2485	0.2402	0.2321	0.2242	0.2165		
1.19	0.4124	0.3994	0.3864	0.3734	0.3604	0.3474	0.3348	0.3230	0.3119	0.3014	0.2913	0.2815	0.2720	0.2628	0.2539	0.2453	0.2369	0.2288	0.2210	0.2133		
1.20	0.4094	0.3963	0.3833	0.3702	0.3572	0.3442	0.3315	0.3198	0.3087	0.2982	0.2880	0.2783	0.2688	0.2596	0.2507	0.2421	0.2337	0.2256	0.2178	0.2101		
1.21	0.4064	0.3933	0.3802	0.3671	0.3540	0.3409	0.3283	0.3166	0.3055	0.2950	0.2849	0.2751	0.2656	0.2564	0.2475	0.2389	0.2305	0.2225	0.2146	0.2070		
1.22	0.4035	0.3903	0.3771	0.3640	0.3508	0.3377	0.3251	0.3134	0.3024	0.2918	0.2817	0.2719	0.2624	0.2532	0.2443	0.2357	0.2274	0.2193	0.2115	0.2039		
1.23	0.4005	0.3873	0.3741	0.3609	0.3477	0.3345	0.3219	0.3102	0.2992	0.2887	0.2786	0.2688	0.2593	0.2501	0.2412	0.2326	0.2243	0.2163	0.2084	0.2008		
1.24	0.3976	0.3844	0.3711	0.3578	0.3445	0.3313	0.3188	0.3071	0.2961	0.2856	0.2755	0.2657	0.2562	0.2470	0.2382	0.2296	0.2213	0.2132	0.2054	0.1978		
1.25	0.3947	0.3814	0.3681	0.3548	0.3414	0.3282	0.3157	0.3040	0.2931	0.2826	0.2724	0.2627	0.2532	0.2440	0.2351	0.2266	0.2183	0.2102	0.2024	0.1948		
1.26	0.3919	0.3785	0.3651	0.3517	0.3384	0.3250	0.3126	0.3010	0.2900	0.2795	0.2694	0.2596	0.2501	0.2410	0.2321	0.2236	0.2153	0.2072	0.1995	0.1919		
1.27	0.3890	0.3756	0.3622	0.3487	0.3353	0.3220	0.3095	0.2980	0.2870	0.2765	0.2664	0.2567	0.2472	0.2380	0.2292	0.2206	0.2123	0.2043	0.1965	0.1889		
1.28	0.3862	0.3727	0.3592	0.3457	0.3322	0.3189	0.3065	0.2950	0.2840	0.2735	0.2635	0.2537	0.2442	0.2351	0.2262	0.2177	0.2094	0.2014	0.1937	0.1861		
1.29	0.3834	0.3698	0.3563	0.3428	0.3292	0.3159	0.3035	0.2920	0.2811	0.2706	0.2605	0.2508	0.2413	0.2322	0.2233	0.2148	0.2066	0.1986	0.1908	0.1833		
1.30	0.3806	0.3670	0.3534	0.3398	0.3262	0.3129	0.3006	0.2891	0.2782	0.2677	0.2576	0.2479	0.2384	0.2293	0.2205	0.2120	0.2037	0.1958	0.1880	0.1805		
1.31	0.3778	0.3642	0.3505	0.3369	0.3232	0.3099	0.2976	0.2862	0.2753	0.2648	0.2547	0.2450	0.2355	0.2264	0.2176	0.2092	0.2009	0.1930	0.1853	0.1778		
1.32	0.3750	0.3613	0.3476	0.3340	0.3203	0.3070	0.2947	0.2833	0.2724	0.2619	0.2519	0.2422	0.2327	0.2236	0.2149	0.2064	0.1982	0.1902	0.1826	0.1751		
1.33	0.3723	0.3585	0.3448	0.3311	0.3173	0.3041	0.2919	0.2804	0.2696	0.2591	0.2491	0.2394	0.2299	0.2209	0.2121	0.2036	0.1955	0.1875	0.1799	0.1724		
1.34	0.3696	0.3558	0.3420	0.3282	0.3144	0.3012	0.2890	0.2776	0.2668	0.2563	0.2463	0.2366	0.2272	0.2181	0.2094	0.2009	0.1928	0.1849	0.1772	0.1698		
1.35	0.3668	0.3530	0.3392	0.3253	0.3115	0.2983	0.2862	0.2748	0.2640	0.2536	0.2435	0.2338	0.2244	0.2154	0.2067	0.1982	0.1901	0.1822	0.1746	0.1672		
1.36	0.3642	0.3503	0.3364	0.3225	0.3086	0.2955	0.2834	0.2720	0.2612	0.2508	0.2408	0.2311	0.2217	0.2127	0.2040	0.1956	0.1875	0.1796	0.1720	0.1647		
1.37	0.3615	0.3475	0.3336	0.3197	0.3058	0.2927	0.2807	0.2693	0.2585	0.2481	0.2381	0.2284	0.2191	0.2101	0.2014	0.1930	0.1849	0.1771	0.1695	0.1621		
1.38	0.3588	0.3448	0.3309	0.3169	0.3030	0.2899	0.2779	0.2666	0.2558	0.2455	0.2355	0.2258	0.2164	0.2074	0.1988	0.1904	0.1823	0.1745	0.1670	0.1596		
1.39	0.3562	0.3421	0.3281	0.3141	0.3002	0.2872	0.2752	0.2639	0.2531	0.2428	0.2328	0.2231	0.2138	0.2049	0.1962	0.1879	0.1798	0.1720	0.1645	0.1572		
1.40	0.3535	0.3395	0.3254	0.3113	0.2974	0.2845	0.2725	0.2612	0.2505	0.2402	0.2302	0.2205	0.2112	0.2023	0.1937	0.1853	0.1773	0.1696	0.1621	0.1548		
1.41	0.3509	0.3368	0.3227	0.3086	0.2946	0.2816	0.2696	0.2586	0.2479	0.2376	0.2276	0.2180	0.2087	0.1998	0.1912	0.1829	0.1749	0.1671	0.1596	0.1524		
1.42	0.3483	0.3342	0.3200	0.3059	0.2919	0.2791	0.2672	0.2560	0.2453	0.2350	0.2250	0.2154	0.2062	0.1973	0.1887	0.1804	0.1724	0.1647	0.1573	0.1501		
1.43	0.3458	0.3316	0.3174	0.3031	0.2892	0.2765	0.2646	0.2534	0.2427	0.2324	0.2225	0.2129	0.2037	0.1948	0.1862	0.1780	0.1700	0.1623	0.1549	0.1477		
1.44	0.3432	0.3289	0.3147	0.3005	0.2865	0.2738	0.2620	0.2508	0.2402	0.2299	0.2200	0.2104	0.2012	0.1923	0.1838	0.1756	0.1677	0.1600	0.1526	0.1455		
1.45	0.3406	0.3264	0.3121	0.2978	0.2839	0.2713	0.2595	0.2483	0.2377	0.2274	0.2175	0.2080	0.1988	0.								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.2194	0.2049	0.1921	0.1803	0.1693	0.1589	0.1490	0.1395	0.1305	0.1220	0.1139	0.1063	0.0990	0.0922	0.0857	0.0796	0.0738	0.0683	0.0632	0.0583	
2.02	0.2176	0.2032	0.1905	0.1788	0.1678	0.1574	0.1475	0.1381	0.1291	0.1206	0.1126	0.1050	0.0978	0.0910	0.0846	0.0785	0.0727	0.0673	0.0622	0.0573	
2.03	0.2158	0.2015	0.1888	0.1772	0.1662	0.1559	0.1461	0.1366	0.1277	0.1192	0.1112	0.1037	0.0966	0.0898	0.0834	0.0774	0.0717	0.0663	0.0612	0.0564	
2.04	0.2140	0.1998	0.1872	0.1756	0.1647	0.1544	0.1446	0.1352	0.1263	0.1179	0.1100	0.1025	0.0953	0.0886	0.0823	0.0763	0.0706	0.0653	0.0602	0.0554	
2.05	0.2122	0.1982	0.1856	0.1740	0.1632	0.1529	0.1432	0.1338	0.1249	0.1166	0.1087	0.1012	0.0941	0.0875	0.0812	0.0752	0.0696	0.0643	0.0593	0.0545	
2.06	0.2105	0.1965	0.1840	0.1725	0.1617	0.1515	0.1417	0.1324	0.1236	0.1153	0.1074	0.1000	0.0930	0.0863	0.0801	0.0742	0.0686	0.0633	0.0583	0.0536	
2.07	0.2087	0.1949	0.1824	0.1710	0.1602	0.1500	0.1403	0.1310	0.1223	0.1140	0.1061	0.0988	0.0918	0.0852	0.0790	0.0731	0.0676	0.0623	0.0574	0.0528	
2.08	0.2070	0.1933	0.1809	0.1694	0.1587	0.1486	0.1389	0.1297	0.1209	0.1127	0.1049	0.0976	0.0906	0.0841	0.0779	0.0721	0.0666	0.0614	0.0565	0.0519	
2.09	0.2053	0.1916	0.1793	0.1679	0.1573	0.1472	0.1375	0.1283	0.1196	0.1114	0.1037	0.0964	0.0895	0.0830	0.0768	0.0711	0.0656	0.0605	0.0556	0.0510	
2.10	0.2036	0.1901	0.1778	0.1665	0.1558	0.1458	0.1362	0.1270	0.1183	0.1102	0.1025	0.0952	0.0883	0.0819	0.0758	0.0701	0.0646	0.0595	0.0547	0.0502	
2.11	0.2020	0.1885	0.1763	0.1650	0.1544	0.1444	0.1348	0.1257	0.1170	0.1089	0.1013	0.0940	0.0872	0.0808	0.0748	0.0691	0.0637	0.0586	0.0539	0.0494	
2.12	0.2003	0.1869	0.1748	0.1635	0.1530	0.1430	0.1335	0.1243	0.1158	0.1077	0.1001	0.0929	0.0861	0.0798	0.0737	0.0681	0.0628	0.0577	0.0530	0.0486	
2.13	0.1987	0.1854	0.1733	0.1621	0.1516	0.1416	0.1321	0.1230	0.1145	0.1065	0.0989	0.0918	0.0850	0.0787	0.0727	0.0671	0.0618	0.0569	0.0522	0.0478	
2.14	0.1971	0.1838	0.1718	0.1606	0.1502	0.1402	0.1308	0.1218	0.1133	0.1053	0.0977	0.0907	0.0840	0.0777	0.0717	0.0662	0.0609	0.0560	0.0513	0.0470	
2.15	0.1955	0.1823	0.1703	0.1592	0.1488	0.1389	0.1295	0.1205	0.1120	0.1041	0.0966	0.0895	0.0829	0.0767	0.0708	0.0652	0.0600	0.0551	0.0505	0.0462	
2.16	0.1939	0.1808	0.1689	0.1578	0.1474	0.1376	0.1282	0.1192	0.1108	0.1029	0.0955	0.0885	0.0818	0.0756	0.0698	0.0643	0.0591	0.0543	0.0497	0.0454	
2.17	0.1923	0.1793	0.1674	0.1564	0.1461	0.1362	0.1269	0.1180	0.1096	0.1017	0.0943	0.0874	0.0808	0.0746	0.0688	0.0634	0.0583	0.0534	0.0489	0.0447	
2.18	0.1908	0.1778	0.1660	0.1550	0.1447	0.1349	0.1256	0.1167	0.1084	0.1006	0.0932	0.0863	0.0798	0.0737	0.0679	0.0625	0.0574	0.0526	0.0481	0.0439	
2.19	0.1892	0.1763	0.1646	0.1536	0.1434	0.1336	0.1244	0.1155	0.1072	0.0995	0.0921	0.0853	0.0788	0.0727	0.0670	0.0616	0.0566	0.0518	0.0474	0.0432	
2.20	0.1877	0.1749	0.1632	0.1523	0.1421	0.1324	0.1231	0.1143	0.1061	0.0983	0.0911	0.0842	0.0778	0.0717	0.0660	0.0607	0.0557	0.0510	0.0466	0.0425	
2.21	0.1862	0.1734	0.1618	0.1509	0.1407	0.1311	0.1219	0.1131	0.1049	0.0972	0.0900	0.0832	0.0768	0.0708	0.0651	0.0599	0.0549	0.0502	0.0459	0.0418	
2.22	0.1847	0.1720	0.1604	0.1496	0.1394	0.1298	0.1206	0.1119	0.1038	0.0961	0.0889	0.0822	0.0758	0.0698	0.0642	0.0590	0.0541	0.0495	0.0451	0.0411	
2.23	0.1832	0.1706	0.1590	0.1483	0.1382	0.1286	0.1194	0.1108	0.1026	0.0950	0.0879	0.0812	0.0748	0.0689	0.0634	0.0582	0.0533	0.0487	0.0444	0.0404	
2.24	0.1817	0.1691	0.1576	0.1469	0.1369	0.1273	0.1182	0.1096	0.1015	0.0940	0.0868	0.0802	0.0739	0.0680	0.0625	0.0573	0.0525	0.0480	0.0437	0.0397	
2.25	0.1802	0.1677	0.1563	0.1456	0.1356	0.1261	0.1170	0.1084	0.1004	0.0929	0.0858	0.0792	0.0729	0.0671	0.0616	0.0565	0.0517	0.0472	0.0430	0.0391	
2.26	0.1788	0.1664	0.1550	0.1443	0.1344	0.1249	0.1158	0.1073	0.0993	0.0918	0.0848	0.0782	0.0720	0.0662	0.0608	0.0557	0.0509	0.0465	0.0423	0.0384	
2.27	0.1774	0.1650	0.1536	0.1431	0.1331	0.1237	0.1147	0.1062	0.0982	0.0908	0.0838	0.0773	0.0711	0.0654	0.0600	0.0549	0.0502	0.0458	0.0416	0.0378	
2.28	0.1759	0.1636	0.1523	0.1418	0.1319	0.1225	0.1135	0.1051	0.0972	0.0898	0.0828	0.0763	0.0702	0.0645	0.0591	0.0541	0.0494	0.0451	0.0410	0.0372	
2.29	0.1745	0.1623	0.1510	0.1405	0.1307	0.1213	0.1124	0.1040	0.0961	0.0887	0.0818	0.0754	0.0693	0.0636	0.0583	0.0534	0.0487	0.0444	0.0403	0.0365	
2.30	0.1731	0.1609	0.1497	0.1393	0.1295	0.1201	0.1112	0.1029	0.0951	0.0877	0.0809	0.0744	0.0684	0.0628	0.0575	0.0526	0.0480	0.0437	0.0397	0.0359	
2.31	0.1717	0.1596	0.1484	0.1380	0.1283	0.1190	0.1101	0.1018	0.0940	0.0867	0.0799	0.0735	0.0675	0.0620	0.0567	0.0518	0.0473	0.0430	0.0390	0.0353	
2.32	0.1703	0.1583	0.1472	0.1368	0.1271	0.1178	0.1090	0.1007	0.0930	0.0858	0.0790	0.0726	0.0667	0.0611	0.0559	0.0511	0.0466	0.0423	0.0384	0.0347	
2.33	0.1690	0.1570	0.1459	0.1356	0.1259	0.1167	0.1079	0.0997	0.0920	0.0848	0.0780	0.0717	0.0658	0.0603	0.0552	0.0504	0.0459	0.0417	0.0378	0.0342	
2.34	0.1676	0.1557	0.1447	0.1344	0.1247	0.1155	0.1068	0.0986	0.0910	0.0838	0.0771	0.0709	0.0650	0.0595	0.0544	0.0496	0.0452	0.0410	0.0372	0.0336	
2.35	0.1663	0.1544	0.1434	0.1332	0.1236	0.1144	0.1057	0.0976	0.0900	0.0829	0.0762	0.0700	0.0642	0.0587	0.0537	0.0489	0.0445	0.0404	0.0366	0.0330	
2.36	0.1650	0.1531	0.1422	0.1320	0.1224	0.1133	0.1047	0.0965	0.0890	0.0819	0.0753	0.0691	0.0633	0.0579	0.0529	0.0482	0.0439	0.0398	0.0360	0.0325	
2.37	0.1636	0.1519	0.1410	0.1309	0.1213	0.1122	0.1036	0.0955	0.0880	0.0810	0.0744	0.0683	0.0625	0.0572	0.0522	0.0475	0.0432	0.0392	0.0354	0.0319	
2.38	0.1623	0.1506	0.1398	0.1297	0.1202	0.1111	0.1025	0.0945	0.0870	0.0801	0.0735	0.0674	0.0617	0.0564	0.0515	0.0468	0.0426	0.0386	0.0348	0.0314	
2.39	0.1610	0.1494	0.1386	0.1285	0.1191	0.1100	0.1015	0.0935	0.0861	0.0792	0.0727	0.0666	0.0609	0.0557	0.0507	0.0462	0.0419	0.0380	0.0343	0.0309	
2.40	0.1597	0.1481	0.1374	0.1274	0.1180	0.1090	0.1005	0.0925	0.0852	0.0783	0.0718	0.0658	0.0602	0.0549	0.0500	0.0455	0.0413	0.0374	0.0337	0.0303	
2.41	0.1585	0.1469	0.1362	0.1263	0.1169	0.1079	0.0995	0.0915	0.0842	0.0774	0.0709	0.0649	0.0593	0.0540	0.0493	0.0449	0.0408	0.0369	0.0332	0.0298	
2.42	0.1572	0.1457	0.1351	0.1251	0.1158	0.1069	0.0986	0.0906	0.0832	0.0765	0.0700	0.0640	0.0585	0.0533	0.0486	0.0443	0.0402	0.0363	0.0326	0.0292	
2.43	0.1559	0.1445	0.1339	0.1240	0.1147	0.1058	0.0974	0.0896	0.0824	0.0756	0.0693	0.0634	0.0579	0.0528	0.0480	0.0436	0.0395	0.0357	0.0321	0.0288	
2.44	0.1547	0.1433	0.1328	0.1229	0.1136	0.1048	0.0965	0.0887	0.0815	0.0747	0.0684	0.0626	0.0571	0.0521	0.0473	0.0429	0.0389	0.0351	0.0316	0.0284	
2.45	0.1535	0.1421	0.1316	0.1218	0.1126	0.1038	0.0955	0.0878	0.0806	0.0739	0.0676	0.0618	0.0564	0.0514	0.0467	0.0423	0.0383	0.0345	0.0311	0.0279	
2.46	0.1522	0.1410	0.1305	0.1207	0.1115	0.1028	0.0945	0.0868	0.0797	0.0730	0.0668	0.0610	0.0557	0.0507	0.0460	0.0417	0.0377	0.0340	0.0306	0.0274	
2.47	0.1510	0.1398	0.1294	0.1197	0.1105	0.1018	0.0936	0.0859	0.0788	0.0722	0.0660	0.0603	0.0550	0.0500	0.0454	0.0411	0.0371	0.0335	0.0301	0.0269	
2.48	0.1498	0.1386	0.1283	0.1186	0.1095	0.1008	0.0926	0.0850	0.0780	0.0714	0.0652	0.0595	0.0542	0.0493	0.0447	0.0405	0.0366	0.0330	0.0296	0.0265	
2.49	0.1486	0.1375	0.1272	0.1175	0.1084	0.998	0.917	0.0841	0.0771	0.0706	0.0645	0.0588	0.0535	0.0487	0.0441	0.0399	0.0360	0.0324	0.0291	0.0260	
2.50	0.1475	0.1364	0.1261	0.1165	0.1074	0.988	0.907	0.0832	0.0763	0.0698	0.0637	0.0581	0.0529	0.0480	0.0435	0.0394	0.0355	0.0320	0.0286	0.0256	
2.51	0.1463	0.1352	0.1250	0.1155	0.1064	0.978	0.898	0.0823	0.0754	0.0690	0.0629	0.0574	0.0522	0.0474	0.0429	0.0388	0.0350	0.0314	0.0282	0.0252	
2.52	0.1451	0.1341	0.1240	0.1144	0.1054	0.969	0.889	0.0815	0.0746	0.0682	0.0622	0.0567	0.0515	0.0467	0.0423	0.0382	0.0344	0.0309	0.0277	0.0247	
2.53	0.1440	0.1330	0.1229	0.1134	0.1045	0.959	0.880	0.0806													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
3.01	0.0983	0.0895	0.0812	0.0735	0.0663	0.0597	0.0537	0.0482	0.0432	0.0386	0.0344	0.0306	0.0271	0.0240	0.0211	0.0186	0.0162	0.0142	0.0123	0.0106
3.02	0.0975	0.0887	0.0805	0.0728	0.0656	0.0591	0.0532	0.0477	0.0427	0.0381	0.0340	0.0302	0.0268	0.0237	0.0208	0.0183	0.0160	0.0139	0.0121	0.0104
3.03	0.0968	0.0880	0.0798	0.0721	0.0650	0.0585	0.0526	0.0472	0.0422	0.0377	0.0336	0.0298	0.0264	0.0233	0.0205	0.0180	0.0157	0.0137	0.0119	0.0102
3.04	0.0960	0.0873	0.0791	0.0715	0.0644	0.0580	0.0521	0.0467	0.0418	0.0373	0.0332	0.0294	0.0261	0.0230	0.0202	0.0178	0.0155	0.0135	0.0117	0.0101
3.05	0.0952	0.0866	0.0784	0.0708	0.0638	0.0574	0.0515	0.0462	0.0413	0.0368	0.0328	0.0291	0.0257	0.0227	0.0200	0.0175	0.0153	0.0133	0.0115	0.0099
3.06	0.0945	0.0858	0.0778	0.0702	0.0632	0.0568	0.0510	0.0457	0.0408	0.0364	0.0324	0.0287	0.0254	0.0224	0.0197	0.0172	0.0150	0.0131	0.0113	0.0097
3.07	0.0937	0.0851	0.0771	0.0695	0.0626	0.0563	0.0505	0.0452	0.0404	0.0360	0.0320	0.0283	0.0251	0.0221	0.0194	0.0170	0.0148	0.0129	0.0111	0.0095
3.08	0.0930	0.0844	0.0764	0.0689	0.0620	0.0557	0.0500	0.0447	0.0399	0.0356	0.0316	0.0280	0.0247	0.0218	0.0191	0.0167	0.0146	0.0126	0.0109	0.0094
3.09	0.0923	0.0837	0.0758	0.0683	0.0614	0.0551	0.0494	0.0442	0.0395	0.0351	0.0312	0.0276	0.0244	0.0215	0.0188	0.0165	0.0143	0.0124	0.0107	0.0092
3.10	0.0915	0.0830	0.0751	0.0676	0.0608	0.0546	0.0489	0.0437	0.0390	0.0347	0.0308	0.0273	0.0241	0.0212	0.0186	0.0162	0.0141	0.0122	0.0106	0.0091
3.11	0.0908	0.0824	0.0744	0.0670	0.0602	0.0541	0.0484	0.0433	0.0386	0.0343	0.0304	0.0269	0.0238	0.0209	0.0183	0.0160	0.0139	0.0120	0.0104	0.0089
3.12	0.0901	0.0817	0.0738	0.0664	0.0597	0.0535	0.0479	0.0428	0.0382	0.0339	0.0301	0.0266	0.0234	0.0206	0.0180	0.0158	0.0137	0.0119	0.0102	0.0087
3.13	0.0894	0.0810	0.0732	0.0658	0.0591	0.0530	0.0474	0.0424	0.0377	0.0335	0.0297	0.0263	0.0231	0.0203	0.0178	0.0155	0.0135	0.0117	0.0100	0.0086
3.14	0.0887	0.0803	0.0725	0.0652	0.0585	0.0525	0.0469	0.0419	0.0373	0.0331	0.0293	0.0259	0.0228	0.0200	0.0175	0.0153	0.0133	0.0115	0.0099	0.0084
3.15	0.0880	0.0797	0.0719	0.0646	0.0580	0.0520	0.0465	0.0415	0.0369	0.0327	0.0289	0.0256	0.0225	0.0198	0.0173	0.0151	0.0131	0.0113	0.0097	0.0083
3.16	0.0873	0.0790	0.0713	0.0640	0.0574	0.0514	0.0460	0.0410	0.0365	0.0324	0.0286	0.0253	0.0222	0.0195	0.0170	0.0148	0.0129	0.0111	0.0095	0.0082
3.17	0.0866	0.0784	0.0706	0.0634	0.0569	0.0509	0.0455	0.0406	0.0361	0.0320	0.0283	0.0250	0.0219	0.0192	0.0168	0.0146	0.0127	0.0109	0.0094	0.0080
3.18	0.0859	0.0777	0.0700	0.0629	0.0563	0.0504	0.0450	0.0401	0.0357	0.0316	0.0279	0.0246	0.0217	0.0190	0.0166	0.0144	0.0125	0.0108	0.0092	0.0079
3.19	0.0852	0.0771	0.0694	0.0623	0.0558	0.0499	0.0446	0.0397	0.0353	0.0312	0.0276	0.0243	0.0214	0.0187	0.0163	0.0142	0.0123	0.0106	0.0091	0.0077
3.20	0.0846	0.0764	0.0688	0.0617	0.0553	0.0494	0.0441	0.0393	0.0349	0.0309	0.0273	0.0240	0.0211	0.0185	0.0161	0.0140	0.0121	0.0104	0.0089	0.0076
3.21	0.0839	0.0758	0.0682	0.0611	0.0548	0.0489	0.0437	0.0388	0.0345	0.0305	0.0269	0.0237	0.0208	0.0182	0.0159	0.0138	0.0119	0.0102	0.0088	0.0075
3.22	0.0832	0.0752	0.0676	0.0606	0.0542	0.0485	0.0432	0.0384	0.0341	0.0302	0.0266	0.0234	0.0205	0.0180	0.0156	0.0136	0.0117	0.0101	0.0086	0.0073
3.23	0.0826	0.0745	0.0670	0.0600	0.0537	0.0480	0.0428	0.0380	0.0337	0.0298	0.0263	0.0231	0.0203	0.0177	0.0154	0.0134	0.0115	0.0099	0.0085	0.0072
3.24	0.0819	0.0739	0.0664	0.0595	0.0532	0.0475	0.0423	0.0376	0.0333	0.0295	0.0260	0.0228	0.0200	0.0175	0.0152	0.0132	0.0114	0.0098	0.0083	0.0071
3.25	0.0813	0.0733	0.0659	0.0589	0.0527	0.0470	0.0419	0.0372	0.0330	0.0291	0.0256	0.0225	0.0197	0.0172	0.0150	0.0130	0.0112	0.0096	0.0082	0.0070
3.26	0.0806	0.0727	0.0653	0.0584	0.0522	0.0466	0.0414	0.0368	0.0326	0.0288	0.0253	0.0223	0.0195	0.0170	0.0148	0.0128	0.0110	0.0094	0.0081	0.0068
3.27	0.0800	0.0721	0.0647	0.0579	0.0517	0.0461	0.0410	0.0364	0.0322	0.0284	0.0250	0.0220	0.0192	0.0168	0.0145	0.0126	0.0108	0.0093	0.0079	0.0067
3.28	0.0794	0.0715	0.0641	0.0573	0.0512	0.0456	0.0406	0.0360	0.0319	0.0281	0.0247	0.0217	0.0190	0.0165	0.0143	0.0124	0.0107	0.0091	0.0078	0.0066
3.29	0.0787	0.0709	0.0636	0.0568	0.0507	0.0452	0.0402	0.0356	0.0315	0.0278	0.0244	0.0214	0.0187	0.0163	0.0141	0.0122	0.0105	0.0090	0.0077	0.0065
3.30	0.0781	0.0703	0.0630	0.0563	0.0502	0.0447	0.0398	0.0352	0.0311	0.0275	0.0241	0.0211	0.0185	0.0161	0.0139	0.0120	0.0103	0.0088	0.0075	0.0064
3.31	0.0775	0.0697	0.0625	0.0558	0.0498	0.0443	0.0393	0.0348	0.0308	0.0271	0.0238	0.0209	0.0182	0.0158	0.0137	0.0118	0.0102	0.0087	0.0074	0.0063
3.32	0.0769	0.0691	0.0619	0.0553	0.0493	0.0439	0.0389	0.0345	0.0304	0.0268	0.0235	0.0206	0.0180	0.0156	0.0135	0.0117	0.0100	0.0086	0.0073	0.0061
3.33	0.0763	0.0686	0.0614	0.0548	0.0488	0.0434	0.0385	0.0341	0.0301	0.0265	0.0232	0.0203	0.0177	0.0154	0.0133	0.0115	0.0099	0.0084	0.0072	0.0060
3.34	0.0757	0.0680	0.0608	0.0543	0.0483	0.0430	0.0381	0.0337	0.0298	0.0262	0.0230	0.0201	0.0175	0.0152	0.0131	0.0113	0.0097	0.0083	0.0070	0.0059
3.35	0.0751	0.0674	0.0603	0.0538	0.0479	0.0426	0.0377	0.0334	0.0294	0.0259	0.0227	0.0198	0.0173	0.0150	0.0130	0.0112	0.0096	0.0082	0.0069	0.0058
3.36	0.0745	0.0669	0.0598	0.0533	0.0474	0.0421	0.0373	0.0330	0.0291	0.0256	0.0224	0.0196	0.0170	0.0148	0.0128	0.0110	0.0094	0.0080	0.0068	0.0057
3.37	0.0739	0.0663	0.0592	0.0528	0.0470	0.0417	0.0370	0.0326	0.0288	0.0253	0.0221	0.0193	0.0168	0.0146	0.0126	0.0108	0.0093	0.0079	0.0067	0.0056
3.38	0.0733	0.0658	0.0587	0.0523	0.0465	0.0413	0.0366	0.0323	0.0284	0.0250	0.0219	0.0191	0.0166	0.0144	0.0124	0.0107	0.0091	0.0078	0.0066	0.0055
3.39	0.0727	0.0652	0.0582	0.0518	0.0461	0.0409	0.0362	0.0319	0.0281	0.0247	0.0216	0.0188	0.0164	0.0142	0.0122	0.0105	0.0090	0.0076	0.0065	0.0054
3.40	0.0721	0.0647	0.0577	0.0513	0.0456	0.0405	0.0358	0.0316	0.0278	0.0244	0.0213	0.0186	0.0162	0.0140	0.0121	0.0103	0.0088	0.0075	0.0063	0.0053
3.41	0.0716	0.0642	0.0572	0.0508	0.0451	0.0399	0.0352	0.0310	0.0273	0.0239	0.0207	0.0179	0.0155	0.0134	0.0115	0.0098	0.0084	0.0071	0.0060	0.0052
3.42	0.0710	0.0636	0.0567	0.0504	0.0447	0.0395	0.0348	0.0307	0.0270	0.0236	0.0205	0.0177	0.0153	0.0132	0.0113	0.0097	0.0082	0.0070	0.0059	0.0051
3.43	0.0704	0.0630	0.0562	0.0499	0.0444	0.0393	0.0347	0.0306	0.0269	0.0235	0.0206	0.0179	0.0155	0.0134	0.0115	0.0099	0.0084	0.0072	0.0060	0.0051
3.44	0.0699	0.0625	0.0557	0.0495	0.0439	0.0389	0.0344	0.0303	0.0266	0.0233	0.0203	0.0177	0.0153	0.0132	0.0114	0.0097	0.0083	0.0070	0.0059	0.0050
3.45	0.0693	0.0620	0.0552	0.0490	0.0435	0.0385	0.0340	0.0299	0.0263	0.0230	0.0201	0.0174	0.0151	0.0130	0.0112	0.0096	0.0082	0.0069	0.0058	0.0049
3.46	0.0688	0.0615	0.0547	0.0486	0.0431	0.0381	0.0336	0.0296	0.0260	0.0227	0.0198	0.0172	0.0149	0.0129	0.0110	0.0095	0.0080	0.0068	0.0057	0.0048
3.47	0.0682	0.0610	0.0542	0.0481	0.0427	0.0378	0.0333	0.0293	0.0257	0.0225	0.0196	0.0170	0.0147	0.0127	0.0109	0.0093	0.0079	0.0067	0.0056	0.0047
3.48	0.0677	0.0605	0.0537	0.0477	0.0423	0.0374	0.0330	0.0290	0.0254	0.0222	0.0193	0.0168	0.0145	0.0125	0.0107	0.0092	0.0078	0.0066	0.0055	0.0046
3.49	0.0671	0.0599	0.0533	0.0473	0.0419	0.0370	0.0326	0.0286	0.0251	0.0219	0.0191	0.0166	0.0143	0.0123	0.0106	0.0090	0.0077	0.0065	0.0054	0.0045
3.50	0.0666	0.0594	0.0528	0.0468	0.0415	0.0366	0.0323	0.0283	0.0248	0.0217	0.0189	0.0164	0.0141	0.0122	0.0104	0.0089	0.0076	0.0064	0.0054	0.0045
3.51	0.0661	0.0589	0.0523	0.0464	0.0411	0.0363	0.0319	0.0280	0.0245	0.0214	0.0186	0.0162	0.0139	0.0120	0.0103	0.0088	0.0074	0.0063	0.0053	0.0044
3.52	0.0655	0.0584	0.0519	0.0460	0.0407	0.0359	0.0316	0.0277	0.0243	0.0212	0.0184	0.0159	0.0138	0.0118	0.0101	0.0086	0.0073	0.0062	0.0052	0.0043
3.53	0.0650	0.0580	0.0514	0.0455	0.0403	0.0356	0.0313													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.0441	0.0385	0.0336	0.0292	0.0254	0.0219	0.0189	0.0162	0.0139	0.0118	0.0100	0.0085	0.0071	0.0059	0.0049	0.0041	0.0034	0.0027	0.0022	0.0018	
4.02	0.0437	0.0382	0.0333	0.0290	0.0251	0.0217	0.0187	0.0160	0.0137	0.0117	0.0099	0.0083	0.0070	0.0059	0.0049	0.0040	0.0033	0.0027	0.0022	0.0018	
4.03	0.0434	0.0379	0.0330	0.0287	0.0249	0.0215	0.0185	0.0159	0.0135	0.0115	0.0098	0.0082	0.0069	0.0058	0.0048	0.0040	0.0033	0.0027	0.0021	0.0017	
4.04	0.0430	0.0375	0.0327	0.0284	0.0246	0.0213	0.0183	0.0157	0.0134	0.0114	0.0096	0.0081	0.0068	0.0057	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	
4.05	0.0427	0.0372	0.0324	0.0282	0.0244	0.0211	0.0181	0.0155	0.0132	0.0113	0.0095	0.0080	0.0067	0.0056	0.0047	0.0038	0.0032	0.0026	0.0021	0.0017	
4.06	0.0423	0.0369	0.0321	0.0279	0.0242	0.0208	0.0179	0.0153	0.0131	0.0111	0.0094	0.0079	0.0066	0.0055	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	
4.07	0.0420	0.0366	0.0318	0.0276	0.0239	0.0206	0.0177	0.0152	0.0129	0.0110	0.0093	0.0078	0.0066	0.0055	0.0045	0.0037	0.0031	0.0025	0.0020	0.0016	
4.08	0.0416	0.0363	0.0316	0.0274	0.0237	0.0204	0.0175	0.0150	0.0128	0.0109	0.0092	0.0077	0.0065	0.0054	0.0045	0.0037	0.0030	0.0024	0.0020	0.0016	
4.09	0.0413	0.0360	0.0313	0.0271	0.0235	0.0202	0.0174	0.0148	0.0126	0.0107	0.0091	0.0076	0.0064	0.0053	0.0044	0.0036	0.0030	0.0024	0.0019	0.0015	
4.10	0.0410	0.0357	0.0310	0.0269	0.0232	0.0200	0.0172	0.0147	0.0125	0.0106	0.0089	0.0075	0.0063	0.0052	0.0043	0.0036	0.0029	0.0024	0.0019	0.0015	
4.11	0.0406	0.0354	0.0307	0.0266	0.0230	0.0198	0.0170	0.0145	0.0124	0.0105	0.0088	0.0074	0.0062	0.0052	0.0043	0.0035	0.0029	0.0023	0.0019	0.0015	
4.12	0.0403	0.0351	0.0305	0.0264	0.0228	0.0196	0.0168	0.0144	0.0122	0.0104	0.0087	0.0073	0.0061	0.0051	0.0042	0.0035	0.0028	0.0023	0.0018	0.0015	
4.13	0.0400	0.0348	0.0302	0.0262	0.0226	0.0194	0.0166	0.0142	0.0121	0.0102	0.0086	0.0072	0.0060	0.0050	0.0041	0.0034	0.0028	0.0022	0.0018	0.0014	
4.14	0.0397	0.0345	0.0299	0.0259	0.0224	0.0192	0.0165	0.0140	0.0119	0.0101	0.0085	0.0071	0.0060	0.0049	0.0041	0.0033	0.0027	0.0022	0.0018	0.0014	
4.15	0.0393	0.0342	0.0297	0.0257	0.0221	0.0190	0.0163	0.0139	0.0118	0.0100	0.0084	0.0070	0.0059	0.0049	0.0040	0.0033	0.0027	0.0022	0.0017	0.0014	
4.16	0.0390	0.0339	0.0294	0.0254	0.0219	0.0188	0.0161	0.0137	0.0117	0.0099	0.0083	0.0070	0.0058	0.0048	0.0040	0.0032	0.0026	0.0021	0.0017	0.0013	
4.17	0.0387	0.0336	0.0291	0.0252	0.0217	0.0186	0.0159	0.0136	0.0115	0.0097	0.0082	0.0069	0.0057	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	
4.18	0.0384	0.0333	0.0289	0.0250	0.0215	0.0185	0.0158	0.0134	0.0114	0.0096	0.0081	0.0068	0.0056	0.0047	0.0038	0.0031	0.0025	0.0020	0.0017	0.0013	
4.19	0.0380	0.0330	0.0286	0.0247	0.0213	0.0183	0.0156	0.0133	0.0113	0.0095	0.0080	0.0067	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	
4.20	0.0377	0.0327	0.0284	0.0245	0.0211	0.0181	0.0155	0.0131	0.0111	0.0094	0.0079	0.0066	0.0055	0.0045	0.0037	0.0031	0.0025	0.0020	0.0016	0.0013	
4.21	0.0374	0.0325	0.0281	0.0243	0.0209	0.0179	0.0153	0.0130	0.0110	0.0093	0.0078	0.0065	0.0054	0.0045	0.0037	0.0030	0.0024	0.0020	0.0016	0.0012	
4.22	0.0371	0.0322	0.0279	0.0241	0.0207	0.0177	0.0151	0.0129	0.0109	0.0092	0.0077	0.0064	0.0053	0.0044	0.0036	0.0030	0.0024	0.0019	0.0015	0.0012	
4.23	0.0368	0.0319	0.0276	0.0238	0.0205	0.0175	0.0150	0.0127	0.0108	0.0091	0.0076	0.0064	0.0053	0.0044	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	
4.24	0.0365	0.0316	0.0274	0.0236	0.0203	0.0174	0.0148	0.0126	0.0106	0.0090	0.0075	0.0063	0.0052	0.0043	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	
4.25	0.0362	0.0314	0.0271	0.0234	0.0201	0.0172	0.0147	0.0124	0.0105	0.0089	0.0074	0.0062	0.0051	0.0042	0.0035	0.0028	0.0023	0.0018	0.0015	0.0012	
4.26	0.0359	0.0311	0.0269	0.0232	0.0199	0.0170	0.0145	0.0123	0.0104	0.0087	0.0073	0.0061	0.0051	0.0042	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	
4.27	0.0356	0.0308	0.0267	0.0230	0.0197	0.0168	0.0143	0.0122	0.0103	0.0086	0.0072	0.0060	0.0050	0.0041	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	
4.28	0.0353	0.0306	0.0264	0.0228	0.0195	0.0167	0.0142	0.0120	0.0102	0.0085	0.0071	0.0059	0.0049	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	
4.29	0.0350	0.0303	0.0262	0.0225	0.0193	0.0165	0.0140	0.0119	0.0100	0.0084	0.0071	0.0059	0.0049	0.0040	0.0033	0.0027	0.0021	0.0017	0.0014	0.0011	
4.30	0.0348	0.0301	0.0259	0.0223	0.0191	0.0163	0.0139	0.0118	0.0099	0.0083	0.0070	0.0058	0.0048	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	
4.31	0.0345	0.0298	0.0257	0.0221	0.0190	0.0162	0.0138	0.0116	0.0098	0.0082	0.0069	0.0057	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	
4.32	0.0342	0.0296	0.0255	0.0219	0.0188	0.0160	0.0136	0.0115	0.0097	0.0081	0.0068	0.0056	0.0047	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	
4.33	0.0339	0.0293	0.0253	0.0217	0.0186	0.0159	0.0135	0.0114	0.0096	0.0080	0.0067	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	
4.34	0.0336	0.0291	0.0250	0.0215	0.0184	0.0157	0.0133	0.0113	0.0095	0.0079	0.0066	0.0055	0.0045	0.0037	0.0030	0.0025	0.0020	0.0016	0.0012	0.0010	
4.35	0.0334	0.0288	0.0248	0.0213	0.0182	0.0155	0.0132	0.0111	0.0094	0.0079	0.0065	0.0054	0.0045	0.0037	0.0030	0.0024	0.0019	0.0016	0.0012	0.0010	
4.36	0.0331	0.0286	0.0246	0.0211	0.0181	0.0154	0.0130	0.0110	0.0093	0.0078	0.0065	0.0054	0.0044	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	
4.37	0.0328	0.0283	0.0244	0.0209	0.0179	0.0152	0.0129	0.0109	0.0092	0.0077	0.0064	0.0053	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	
4.38	0.0326	0.0281	0.0242	0.0207	0.0177	0.0151	0.0128	0.0108	0.0091	0.0076	0.0063	0.0052	0.0043	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	
4.39	0.0323	0.0278	0.0240	0.0205	0.0175	0.0149	0.0126	0.0107	0.0089	0.0075	0.0062	0.0052	0.0042	0.0035	0.0028	0.0023	0.0018	0.0015	0.0011	0.0009	
4.40	0.0320	0.0276	0.0237	0.0203	0.0174	0.0148	0.0125	0.0105	0.0088	0.0074	0.0061	0.0051	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	
4.41	0.0317	0.0273	0.0234	0.0200	0.0170	0.0144	0.0121	0.0101	0.0084	0.0071	0.0058	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	
4.42	0.0315	0.0271	0.0232	0.0198	0.0169	0.0143	0.0120	0.0103	0.0086	0.0072	0.0059	0.0050	0.0041	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	
4.43	0.0312	0.0269	0.0231	0.0198	0.0169	0.0143	0.0121	0.0102	0.0085	0.0071	0.0059	0.0049	0.0040	0.0033	0.0027	0.0021	0.0017	0.0014	0.0011	0.0008	
4.44	0.0310	0.0267	0.0229	0.0196	0.0167	0.0142	0.0120	0.0101	0.0084	0.0070	0.0058	0.0048	0.0040	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	
4.45	0.0307	0.0264	0.0227	0.0194	0.0165	0.0140	0.0119	0.0100	0.0083	0.0070	0.0058	0.0048	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	
4.46	0.0305	0.0262	0.0225	0.0192	0.0164	0.0139	0.0117	0.0099	0.0083	0.0069	0.0057	0.0047	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	
4.47	0.0302	0.0260	0.0223	0.0191	0.0162	0.0137	0.0116	0.0097	0.0082	0.0068	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	
4.48	0.0300	0.0258	0.0221	0.0189	0.0161	0.0136	0.0115	0.0096	0.0081	0.0067	0.0056	0.0046	0.0037	0.0031	0.0025	0.0020	0.0016	0.0012	0.0010	0.0008	
4.49	0.0297	0.0256	0.0219	0.0187	0.0159	0.0135	0.0114	0.0095	0.0080	0.0066	0.0055	0.0045	0.0037	0.0030	0.0024	0.0020	0.0016	0.0012	0.0010	0.0007	
4.50	0.0295	0.0253	0.0217	0.0185	0.0158	0.0133	0.0112	0.0094	0.0079	0.0066	0.0054	0.0045	0.0036	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	
4.51	0.0293	0.0251	0.0215	0.0184	0.0156	0.0132	0.0111	0.0093	0.0078	0.0065	0.0053	0.0044	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	
4.52	0.0290	0.0249	0.0213	0.0182	0.0155	0.0131	0.0110	0.0092	0.0077	0.0064	0.0053	0.0043	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	
4.53	0.0288	0.0247	0.0211	0.0180	0.0153	0.0129	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
6.01	0.0085	0.0069	0.0056	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.02	0.0085	0.0069	0.0055	0.0044	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.03	0.0084	0.0068	0.0055	0.0044	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.04	0.0083	0.0067	0.0054	0.0043	0.0035	0.0027	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.05	0.0082	0.0067	0.0054	0.0043	0.0034	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.06	0.0082	0.0066	0.0053	0.0043	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.07	0.0081	0.0066	0.0053	0.0042	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.08	0.0080	0.0065	0.0052	0.0042	0.0033	0.0026	0.0021	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.09	0.0080	0.0064	0.0052	0.0041	0.0033	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.10	0.0079	0.0064	0.0051	0.0041	0.0033	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.11	0.0078	0.0063	0.0051	0.0041	0.0032	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.12	0.0078	0.0063	0.0050	0.0040	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.13	0.0077	0.0062	0.0050	0.0040	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000
6.14	0.0077	0.0062	0.0050	0.0040	0.0031	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000
6.15	0.0076	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000
6.16	0.0075	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.17	0.0075	0.0060	0.0048	0.0038	0.0030	0.0024	0.0019	0.0015	0.0011	0.0009	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.18	0.0074	0.0060	0.0048	0.0038	0.0030	0.0024	0.0019	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.19	0.0073	0.0059	0.0047	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.20	0.0073	0.0059	0.0047	0.0037	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.21	0.0072	0.0058	0.0047	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.22	0.0072	0.0058	0.0046	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.23	0.0071	0.0057	0.0046	0.0036	0.0029	0.0023	0.0018	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.24	0.0070	0.0057	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.25	0.0070	0.0056	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.26	0.0069	0.0056	0.0044	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.27	0.0069	0.0055	0.0044	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.28	0.0068	0.0055	0.0044	0.0035	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.29	0.0068	0.0054	0.0043	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.30	0.0067	0.0054	0.0043	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.31	0.0066	0.0053	0.0042	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.32	0.0066	0.0053	0.0042	0.0033	0.0026	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.33	0.0065	0.0052	0.0042	0.0033	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.34	0.0065	0.0052	0.0041	0.0033	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.35	0.0064	0.0051	0.0041	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.36	0.0064	0.0051	0.0041	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.37	0.0063	0.0051	0.0040	0.0032	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.38	0.0063	0.0050	0.0040	0.0031	0.0025	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.39	0.0062	0.0050	0.0039	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.40	0.0062	0.0049	0.0039	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.41	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.42	0.0061	0.0048	0.0038	0.0030	0.0024	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.43	0.0060	0.0048	0.0038	0.0030	0.0024	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.44	0.0060	0.0048	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.45	0.0059	0.0047	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.46	0.0059	0.0047	0.0																	

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9602	0.9602	0.9601	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9504	0.9503	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9405	0.9404	0.9403	0.9402	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9307	0.9306	0.9304	0.9303	0.9303	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9209	0.9207	0.9206	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9112	0.9110	0.9108	0.9106	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9015	0.9012	0.9010	0.9008	0.9006	0.9004	0.9003	0.9002	0.9002	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8919	0.8915	0.8912	0.8909	0.8907	0.8905	0.8904	0.8903	0.8902	0.8901	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8823	0.8818	0.8815	0.8812	0.8809	0.8807	0.8805	0.8804	0.8803	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8727	0.8722	0.8718	0.8714	0.8711	0.8709	0.8707	0.8705	0.8704	0.8702	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8632	0.8626	0.8621	0.8617	0.8614	0.8611	0.8608	0.8606	0.8605	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8537	0.8531	0.8525	0.8521	0.8516	0.8513	0.8510	0.8508	0.8506	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8443	0.8436	0.8430	0.8424	0.8420	0.8416	0.8412	0.8409	0.8407	0.8405	0.8404	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400	0.8400
0.17	0.8349	0.8341	0.8334	0.8328	0.8323	0.8318	0.8315	0.8311	0.8309	0.8307	0.8305	0.8304	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8256	0.8247	0.8239	0.8233	0.8227	0.8222	0.8217	0.8214	0.8211	0.8208	0.8206	0.8205	0.8203	0.8202	0.8201	0.8201	0.8201	0.8200	0.8200	0.8200
0.19	0.8163	0.8153	0.8145	0.8137	0.8131	0.8125	0.8120	0.8116	0.8113	0.8110	0.8107	0.8106	0.8104	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100
0.20	0.8071	0.8060	0.8051	0.8042	0.8035	0.8029	0.8024	0.8019	0.8015	0.8012	0.8009	0.8007	0.8005	0.8003	0.8002	0.8002	0.8001	0.8001	0.8000	0.8000
0.21	0.7979	0.7967	0.7957	0.7948	0.7940	0.7933	0.7927	0.7922	0.7917	0.7914	0.7911	0.7908	0.7906	0.7904	0.7903	0.7902	0.7901	0.7901	0.7900	0.7900
0.22	0.7887	0.7875	0.7864	0.7854	0.7845	0.7838	0.7831	0.7825	0.7820	0.7816	0.7812	0.7810	0.7807	0.7805	0.7804	0.7803	0.7802	0.7801	0.7801	0.7800
0.23	0.7796	0.7783	0.7771	0.7761	0.7751	0.7743	0.7736	0.7729	0.7724	0.7719	0.7715	0.7711	0.7709	0.7706	0.7704	0.7703	0.7702	0.7701	0.7701	0.7700
0.24	0.7706	0.7692	0.7679	0.7668	0.7658	0.7648	0.7640	0.7633	0.7627	0.7622	0.7617	0.7614	0.7610	0.7608	0.7605	0.7604	0.7602	0.7601	0.7601	0.7600
0.25	0.7617	0.7601	0.7588	0.7576	0.7564	0.7555	0.7546	0.7538	0.7531	0.7525	0.7520	0.7516	0.7512	0.7509	0.7507	0.7505	0.7503	0.7502	0.7501	0.7501
0.26	0.7528	0.7511	0.7497	0.7484	0.7472	0.7461	0.7452	0.7443	0.7436	0.7429	0.7424	0.7419	0.7414	0.7411	0.7408	0.7406	0.7404	0.7403	0.7402	0.7401
0.27	0.7439	0.7422	0.7406	0.7392	0.7380	0.7368	0.7358	0.7349	0.7340	0.7333	0.7327	0.7322	0.7317	0.7313	0.7310	0.7307	0.7305	0.7303	0.7302	0.7301
0.28	0.7351	0.7333	0.7317	0.7302	0.7288	0.7276	0.7264	0.7255	0.7246	0.7238	0.7231	0.7225	0.7220	0.7215	0.7212	0.7208	0.7206	0.7204	0.7202	0.7201
0.29	0.7264	0.7245	0.7227	0.7211	0.7197	0.7184	0.7172	0.7161	0.7151	0.7143	0.7135	0.7128	0.7123	0.7118	0.7113	0.7110	0.7107	0.7105	0.7103	0.7102
0.30	0.7177	0.7157	0.7138	0.7122	0.7106	0.7092	0.7079	0.7068	0.7057	0.7048	0.7040	0.7032	0.7026	0.7020	0.7016	0.7012	0.7008	0.7006	0.7004	0.7002
0.31	0.7091	0.7070	0.7050	0.7032	0.7016	0.7001	0.6987	0.6975	0.6964	0.6954	0.6945	0.6937	0.6929	0.6923	0.6918	0.6913	0.6910	0.6907	0.6904	0.6903
0.32	0.7005	0.6983	0.6963	0.6944	0.6926	0.6910	0.6896	0.6883	0.6871	0.6860	0.6850	0.6841	0.6833	0.6827	0.6821	0.6816	0.6811	0.6808	0.6806	0.6805
0.33	0.6920	0.6897	0.6876	0.6856	0.6838	0.6821	0.6805	0.6791	0.6778	0.6766	0.6756	0.6746	0.6738	0.6730	0.6724	0.6718	0.6713	0.6709	0.6706	0.6704
0.34	0.6836	0.6812	0.6790	0.6769	0.6749	0.6731	0.6715	0.6700	0.6686	0.6674	0.6662	0.6652	0.6643	0.6635	0.6627	0.6621	0.6616	0.6611	0.6608	0.6605
0.35	0.6753	0.6727	0.6704	0.6682	0.6662	0.6643	0.6625	0.6610	0.6595	0.6581	0.6569	0.6558	0.6548	0.6539	0.6531	0.6524	0.6518	0.6513	0.6509	0.6506
0.36	0.6670	0.6644	0.6619	0.6596	0.6575	0.6555	0.6537	0.6520	0.6504	0.6490	0.6477	0.6465	0.6454	0.6444	0.6436	0.6428	0.6421	0.6416	0.6411	0.6407
0.37	0.6588	0.6560	0.6535	0.6511	0.6488	0.6467	0.6448	0.6430	0.6414	0.6399	0.6385	0.6372	0.6360	0.6350	0.6340	0.6332	0.6324	0.6318	0.6313	0.6308
0.38	0.6506	0.6478	0.6451	0.6426	0.6402	0.6381	0.6360	0.6342	0.6324	0.6308	0.6293	0.6280	0.6267	0.6256	0.6245	0.6236	0.6228	0.6221	0.6215	0.6210
0.39	0.6425	0.6396	0.6368	0.6342	0.6317	0.6294	0.6273	0.6253	0.6235	0.6218	0.6202	0.6188	0.6174	0.6162	0.6151	0.6141	0.6132	0.6124	0.6117	0.6112
0.40	0.6344	0.6314	0.6285	0.6258	0.6233	0.6209	0.6187	0.6166	0.6146	0.6128	0.6112	0.6096	0.6082	0.6069	0.6057	0.6046	0.6036	0.6027	0.6020	0.6014
0.41	0.6265	0.6233	0.6203	0.6175	0.6149	0.6124	0.6101	0.6079	0.6058	0.6039	0.6022	0.6005	0.5990	0.5976	0.5963	0.5951	0.5940	0.5931	0.5923	0.5916
0.42	0.6186	0.6153	0.6122	0.6093	0.6066	0.6040	0.6015	0.5993	0.5971	0.5951	0.5932	0.5915	0.5899	0.5884	0.5870	0.5857	0.5845	0.5835	0.5826	0.5818
0.43	0.6108	0.6074	0.6042	0.6012	0.5983	0.5956	0.5931	0.5907	0.5885	0.5864	0.5844	0.5825	0.5808	0.5792	0.5777	0.5763	0.5751	0.5740	0.5730	0.5721
0.44	0.6030	0.5995	0.5962	0.5931	0.5901	0.5874	0.5847	0.5822	0.5799	0.5777	0.5756	0.5736	0.5718	0.5701	0.5685	0.5670	0.5657	0.5645	0.5634	0.5624
0.45	0.5954	0.5918	0.5883	0.5851	0.5820	0.5791	0.57645													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2711	0.2639	0.2568	0.2499	0.2431	0.2364	0.2298	0.2233	0.2168	0.2104	0.2039	0.1974	0.1909	0.1843	0.1775	0.1706	0.1635	0.1561	0.1484	0.1404
1.02	0.2671	0.2598	0.2528	0.2458	0.2390	0.2323	0.2257	0.2192	0.2127	0.2062	0.1997	0.1932	0.1867	0.1800	0.1733	0.1663	0.1592	0.1518	0.1441	0.1361
1.03	0.2631	0.2558	0.2487	0.2418	0.2350	0.2283	0.2216	0.2151	0.2086	0.2021	0.1956	0.1891	0.1825	0.1758	0.1691	0.1621	0.1550	0.1476	0.1399	0.1318
1.04	0.2591	0.2519	0.2448	0.2378	0.2310	0.2243	0.2176	0.2110	0.2045	0.1980	0.1915	0.1850	0.1784	0.1718	0.1650	0.1580	0.1509	0.1435	0.1357	0.1277
1.05	0.2552	0.2480	0.2409	0.2339	0.2270	0.2203	0.2137	0.2071	0.2005	0.1940	0.1875	0.1810	0.1744	0.1677	0.1610	0.1540	0.1468	0.1394	0.1317	0.1236
1.06	0.2514	0.2441	0.2370	0.2300	0.2232	0.2164	0.2098	0.2032	0.1966	0.1901	0.1836	0.1771	0.1705	0.1638	0.1570	0.1501	0.1429	0.1355	0.1278	0.1197
1.07	0.2476	0.2403	0.2332	0.2262	0.2193	0.2126	0.2059	0.1993	0.1928	0.1863	0.1798	0.1732	0.1666	0.1600	0.1532	0.1462	0.1390	0.1316	0.1239	0.1159
1.08	0.2438	0.2366	0.2294	0.2224	0.2156	0.2088	0.2022	0.1956	0.1890	0.1825	0.1760	0.1694	0.1628	0.1562	0.1494	0.1424	0.1353	0.1279	0.1202	0.1121
1.09	0.2402	0.2329	0.2257	0.2187	0.2119	0.2051	0.1985	0.1919	0.1853	0.1788	0.1723	0.1657	0.1591	0.1525	0.1457	0.1387	0.1316	0.1242	0.1165	0.1085
1.10	0.2365	0.2292	0.2221	0.2151	0.2082	0.2015	0.1948	0.1882	0.1817	0.1751	0.1686	0.1621	0.1555	0.1488	0.1420	0.1351	0.1280	0.1206	0.1129	0.1049
1.11	0.2329	0.2256	0.2185	0.2115	0.2046	0.1979	0.1912	0.1846	0.1781	0.1715	0.1650	0.1585	0.1519	0.1453	0.1385	0.1316	0.1244	0.1171	0.1094	0.1015
1.12	0.2294	0.2221	0.2149	0.2079	0.2011	0.1943	0.1877	0.1811	0.1745	0.1680	0.1615	0.1550	0.1484	0.1418	0.1350	0.1281	0.1210	0.1136	0.1060	0.0981
1.13	0.2259	0.2186	0.2114	0.2044	0.1976	0.1908	0.1842	0.1776	0.1711	0.1645	0.1581	0.1515	0.1450	0.1383	0.1316	0.1247	0.1176	0.1103	0.1027	0.0948
1.14	0.2224	0.2151	0.2080	0.2010	0.1942	0.1874	0.1808	0.1742	0.1676	0.1611	0.1547	0.1482	0.1416	0.1350	0.1283	0.1214	0.1143	0.1070	0.0994	0.0915
1.15	0.2190	0.2117	0.2046	0.1976	0.1908	0.1840	0.1774	0.1708	0.1643	0.1578	0.1513	0.1448	0.1383	0.1317	0.1250	0.1181	0.1111	0.1039	0.0964	0.0886
1.16	0.2157	0.2084	0.2013	0.1943	0.1874	0.1807	0.1741	0.1675	0.1610	0.1545	0.1481	0.1416	0.1351	0.1285	0.1218	0.1150	0.1080	0.1008	0.0933	0.0856
1.17	0.2123	0.2051	0.1980	0.1910	0.1842	0.1774	0.1708	0.1643	0.1578	0.1513	0.1449	0.1384	0.1319	0.1253	0.1187	0.1119	0.1049	0.0978	0.0903	0.0826
1.18	0.2091	0.2018	0.1947	0.1877	0.1809	0.1742	0.1676	0.1611	0.1546	0.1481	0.1417	0.1353	0.1288	0.1223	0.1156	0.1089	0.1019	0.0948	0.0874	0.0798
1.19	0.2059	0.1986	0.1915	0.1846	0.1777	0.1710	0.1644	0.1579	0.1515	0.1450	0.1386	0.1322	0.1258	0.1192	0.1126	0.1059	0.0990	0.0919	0.0846	0.0770
1.20	0.2027	0.1954	0.1883	0.1814	0.1746	0.1679	0.1613	0.1548	0.1484	0.1420	0.1356	0.1292	0.1228	0.1163	0.1097	0.1030	0.0962	0.0891	0.0819	0.0744
1.21	0.1995	0.1923	0.1852	0.1783	0.1715	0.1649	0.1583	0.1518	0.1454	0.1390	0.1326	0.1262	0.1198	0.1134	0.1069	0.1002	0.0934	0.0864	0.0792	0.0718
1.22	0.1965	0.1892	0.1822	0.1753	0.1685	0.1618	0.1553	0.1488	0.1424	0.1360	0.1297	0.1234	0.1170	0.1106	0.1041	0.0974	0.0907	0.0838	0.0766	0.0692
1.23	0.1934	0.1862	0.1791	0.1723	0.1655	0.1589	0.1523	0.1459	0.1395	0.1332	0.1268	0.1205	0.1142	0.1078	0.1013	0.0948	0.0880	0.0812	0.0741	0.0668
1.24	0.1904	0.1832	0.1762	0.1693	0.1626	0.1559	0.1494	0.1430	0.1366	0.1303	0.1240	0.1177	0.1114	0.1051	0.0987	0.0921	0.0855	0.0787	0.0716	0.0644
1.25	0.1874	0.1803	0.1732	0.1664	0.1597	0.1531	0.1466	0.1402	0.1338	0.1275	0.1213	0.1150	0.1088	0.1024	0.0961	0.0896	0.0830	0.0762	0.0693	0.0621
1.26	0.1845	0.1774	0.1704	0.1635	0.1568	0.1502	0.1438	0.1374	0.1311	0.1248	0.1186	0.1124	0.1061	0.0998	0.0935	0.0871	0.0805	0.0738	0.0670	0.0599
1.27	0.1816	0.1745	0.1675	0.1607	0.1540	0.1475	0.1410	0.1347	0.1284	0.1221	0.1159	0.1098	0.1035	0.0973	0.0910	0.0846	0.0781	0.0715	0.0647	0.0576
1.28	0.1788	0.1717	0.1647	0.1579	0.1513	0.1447	0.1383	0.1320	0.1257	0.1195	0.1133	0.1072	0.1010	0.0948	0.0886	0.0823	0.0758	0.0695	0.0625	0.0555
1.29	0.1760	0.1689	0.1620	0.1552	0.1485	0.1420	0.1356	0.1293	0.1231	0.1169	0.1108	0.1047	0.0986	0.0924	0.0862	0.0799	0.0736	0.0671	0.0604	0.0536
1.30	0.1732	0.1662	0.1592	0.1525	0.1459	0.1394	0.1330	0.1268	0.1206	0.1144	0.1083	0.1022	0.0962	0.0900	0.0839	0.0777	0.0714	0.0649	0.0584	0.0517
1.31	0.1705	0.1635	0.1566	0.1498	0.1432	0.1368	0.1305	0.1242	0.1180	0.1119	0.1059	0.0998	0.0938	0.0877	0.0816	0.0755	0.0692	0.0628	0.0564	0.0498
1.32	0.1678	0.1608	0.1539	0.1472	0.1407	0.1342	0.1279	0.1217	0.1156	0.1095	0.1035	0.0975	0.0915	0.0855	0.0795	0.0733	0.0671	0.0608	0.0544	0.0479
1.33	0.1652	0.1582	0.1513	0.1447	0.1381	0.1317	0.1254	0.1193	0.1132	0.1071	0.1011	0.0952	0.0892	0.0833	0.0773	0.0712	0.0651	0.0589	0.0526	0.0462
1.34	0.1626	0.1556	0.1488	0.1421	0.1356	0.1293	0.1230	0.1169	0.1108	0.1048	0.0988	0.0929	0.0870	0.0811	0.0752	0.0692	0.0631	0.0570	0.0507	0.0444
1.35	0.1600	0.1531	0.1463	0.1396	0.1332	0.1268	0.1206	0.1145	0.1085	0.1025	0.0966	0.0907	0.0849	0.0790	0.0731	0.0672	0.0612	0.0551	0.0490	0.0428
1.36	0.1575	0.1506	0.1438	0.1372	0.1307	0.1244	0.1183	0.1122	0.1062	0.1003	0.0944	0.0886	0.0827	0.0769	0.0711	0.0652	0.0593	0.0533	0.0473	0.0412
1.37	0.1550	0.1481	0.1413	0.1348	0.1284	0.1221	0.1159	0.1099	0.1039	0.0980	0.0922	0.0864	0.0807	0.0749	0.0691	0.0633	0.0575	0.0516	0.0456	0.0396
1.38	0.1525	0.1457	0.1389	0.1324	0.1260	0.1198	0.1137	0.1077	0.1017	0.0959	0.0901	0.0844	0.0787	0.0729	0.0672	0.0615	0.0557	0.0499	0.0440	0.0381
1.39	0.1501	0.1433	0.1366	0.1301	0.1237	0.1175	0.1114	0.1055	0.0996	0.0938	0.0880	0.0823	0.0767	0.0710	0.0654	0.0597	0.0540	0.0482	0.0425	0.0367
1.40	0.1477	0.1409	0.1343	0.1278	0.1215	0.1153	0.1092	0.1033	0.0975	0.0917	0.0860	0.0804	0.0747	0.0691	0.0636	0.0579	0.0523	0.0466	0.0410	0.0352
1.41	0.1454	0.1386	0.1320	0.1255	0.1192	0.1131	0.1071	0.1012	0.0954	0.0897	0.0840	0.0784	0.0729	0.0673	0.0618	0.0562	0.0507	0.0451	0.0395	0.0337
1.42	0.1431	0.1363	0.1297	0.1233	0.1170	0.1109	0.1050	0.0991	0.0933	0.0877	0.0821	0.0765	0.0710	0.0655	0.0601	0.0546	0.0491	0.0436	0.0381	0.0323
1.43	0.1408	0.1340	0.1275	0.1211	0.1149	0.1088	0.1029	0.0971	0.0914	0.0857	0.0802	0.0747	0.0692	0.0638	0.0584	0.0530	0.0476	0.0421	0.0365	0.0307
1.44	0.1385	0.1318	0.1253	0.1190	0.1128	0.1067	0.1008	0.0951	0.0894	0.0838	0.0783	0.0729	0.0674	0.0621	0.0567	0.0514	0.0461	0.0407	0.0354	0.0301
1.45	0.1363	0.1296	0.1231	0.1168	0.1107	0.1047	0.0988	0.0931	0.0875	0.0819	0.0765	0.0711	0.0657	0.0604	0.0551	0.0499	0.0446	0.0394	0.0341	0.0289
1.46	0.1341	0.1275	0.121																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0536	0.0492	0.0451	0.0411	0.0374	0.0339	0.0305	0.0274	0.0244	0.0216	0.0189	0.0164	0.0141	0.0119	0.0099	0.0081	0.0064	0.0049	0.0036	0.0025
2.02	0.0527	0.0483	0.0442	0.0403	0.0366	0.0332	0.0299	0.0268	0.0238	0.0210	0.0184	0.0160	0.0137	0.0116	0.0096	0.0078	0.0061	0.0047	0.0034	0.0024
2.03	0.0518	0.0475	0.0434	0.0396	0.0359	0.0325	0.0292	0.0261	0.0232	0.0205	0.0180	0.0155	0.0133	0.0112	0.0093	0.0075	0.0059	0.0045	0.0033	0.0022
2.04	0.0509	0.0467	0.0426	0.0388	0.0352	0.0318	0.0286	0.0256	0.0227	0.0200	0.0175	0.0151	0.0129	0.0109	0.0090	0.0073	0.0057	0.0043	0.0031	0.0021
2.05	0.0501	0.0458	0.0418	0.0381	0.0345	0.0311	0.0280	0.0250	0.0222	0.0195	0.0170	0.0147	0.0126	0.0105	0.0087	0.0070	0.0055	0.0042	0.0030	0.0020
2.06	0.0492	0.0450	0.0411	0.0373	0.0338	0.0305	0.0274	0.0244	0.0216	0.0190	0.0166	0.0143	0.0122	0.0102	0.0084	0.0068	0.0053	0.0040	0.0029	0.0019
2.07	0.0484	0.0442	0.0403	0.0366	0.0331	0.0299	0.0268	0.0239	0.0211	0.0186	0.0162	0.0139	0.0118	0.0099	0.0081	0.0065	0.0051	0.0038	0.0028	0.0019
2.08	0.0475	0.0434	0.0396	0.0359	0.0325	0.0292	0.0262	0.0233	0.0206	0.0181	0.0157	0.0135	0.0115	0.0096	0.0079	0.0063	0.0049	0.0037	0.0026	0.0018
2.09	0.0467	0.0427	0.0388	0.0352	0.0318	0.0286	0.0256	0.0228	0.0201	0.0177	0.0153	0.0132	0.0112	0.0093	0.0076	0.0061	0.0047	0.0035	0.0025	0.0017
2.10	0.0459	0.0419	0.0381	0.0346	0.0312	0.0280	0.0251	0.0223	0.0197	0.0172	0.0149	0.0128	0.0108	0.0090	0.0074	0.0059	0.0046	0.0034	0.0024	0.0016
2.11	0.0451	0.0412	0.0374	0.0339	0.0306	0.0275	0.0245	0.0218	0.0192	0.0168	0.0145	0.0125	0.0105	0.0088	0.0071	0.0057	0.0044	0.0033	0.0023	0.0015
2.12	0.0444	0.0404	0.0367	0.0332	0.0300	0.0269	0.0240	0.0213	0.0187	0.0164	0.0142	0.0121	0.0102	0.0085	0.0069	0.0055	0.0042	0.0031	0.0022	0.0015
2.13	0.0436	0.0397	0.0360	0.0326	0.0294	0.0263	0.0235	0.0208	0.0183	0.0160	0.0138	0.0118	0.0099	0.0082	0.0067	0.0053	0.0041	0.0030	0.0021	0.0014
2.14	0.0429	0.0390	0.0354	0.0320	0.0288	0.0258	0.0230	0.0203	0.0179	0.0156	0.0134	0.0115	0.0096	0.0080	0.0065	0.0051	0.0039	0.0029	0.0020	0.0013
2.15	0.0421	0.0383	0.0347	0.0314	0.0282	0.0252	0.0225	0.0199	0.0174	0.0152	0.0131	0.0111	0.0094	0.0077	0.0063	0.0049	0.0038	0.0028	0.0019	0.0011
2.16	0.0414	0.0376	0.0341	0.0307	0.0276	0.0247	0.0220	0.0194	0.0170	0.0148	0.0127	0.0108	0.0091	0.0075	0.0061	0.0048	0.0036	0.0027	0.0018	0.0012
2.17	0.0407	0.0370	0.0334	0.0301	0.0271	0.0242	0.0215	0.0190	0.0166	0.0144	0.0124	0.0105	0.0088	0.0073	0.0059	0.0046	0.0035	0.0026	0.0018	0.0011
2.18	0.0400	0.0363	0.0328	0.0296	0.0265	0.0237	0.0210	0.0185	0.0162	0.0141	0.0121	0.0103	0.0086	0.0070	0.0057	0.0044	0.0034	0.0025	0.0017	0.0011
2.19	0.0393	0.0356	0.0322	0.0290	0.0260	0.0232	0.0205	0.0181	0.0158	0.0137	0.0118	0.0100	0.0083	0.0068	0.0055	0.0043	0.0032	0.0024	0.0016	0.0010
2.20	0.0386	0.0350	0.0316	0.0284	0.0255	0.0227	0.0201	0.0177	0.0154	0.0134	0.0115	0.0097	0.0081	0.0066	0.0053	0.0041	0.0031	0.0023	0.0015	0.0010
2.21	0.0380	0.0344	0.0310	0.0279	0.0249	0.0222	0.0197	0.0173	0.0151	0.0130	0.0112	0.0094	0.0078	0.0064	0.0051	0.0040	0.0030	0.0022	0.0015	0.0009
2.22	0.0373	0.0338	0.0304	0.0273	0.0244	0.0217	0.0192	0.0169	0.0147	0.0127	0.0109	0.0092	0.0076	0.0062	0.0050	0.0039	0.0029	0.0021	0.0014	0.0009
2.23	0.0367	0.0332	0.0299	0.0268	0.0239	0.0213	0.0188	0.0165	0.0144	0.0124	0.0106	0.0089	0.0074	0.0060	0.0048	0.0037	0.0028	0.0020	0.0014	0.0008
2.24	0.0360	0.0326	0.0293	0.0263	0.0235	0.0208	0.0184	0.0161	0.0140	0.0121	0.0103	0.0087	0.0072	0.0058	0.0046	0.0036	0.0027	0.0019	0.0013	0.0008
2.25	0.0354	0.0320	0.0288	0.0258	0.0230	0.0204	0.0180	0.0157	0.0137	0.0118	0.0100	0.0084	0.0070	0.0057	0.0045	0.0035	0.0026	0.0018	0.0012	0.0007
2.26	0.0348	0.0314	0.0282	0.0253	0.0225	0.0200	0.0176	0.0154	0.0133	0.0115	0.0097	0.0082	0.0068	0.0055	0.0043	0.0033	0.0025	0.0018	0.0012	0.0007
2.27	0.0342	0.0308	0.0277	0.0248	0.0221	0.0195	0.0172	0.0150	0.0130	0.0112	0.0095	0.0080	0.0066	0.0053	0.0042	0.0032	0.0024	0.0017	0.0011	0.0007
2.28	0.0336	0.0303	0.0272	0.0243	0.0216	0.0191	0.0168	0.0147	0.0127	0.0109	0.0092	0.0077	0.0064	0.0051	0.0041	0.0031	0.0023	0.0016	0.0011	0.0007
2.29	0.0330	0.0297	0.0267	0.0238	0.0212	0.0187	0.0164	0.0143	0.0124	0.0106	0.0090	0.0075	0.0062	0.0050	0.0039	0.0030	0.0022	0.0016	0.0011	0.0006
2.30	0.0324	0.0292	0.0262	0.0234	0.0207	0.0183	0.0161	0.0140	0.0121	0.0104	0.0088	0.0073	0.0060	0.0048	0.0038	0.0029	0.0021	0.0015	0.0010	0.0006
2.31	0.0319	0.0287	0.0257	0.0229	0.0203	0.0179	0.0157	0.0137	0.0118	0.0101	0.0085	0.0071	0.0058	0.0047	0.0037	0.0028	0.0020	0.0014	0.0009	0.0006
2.32	0.0313	0.0281	0.0252	0.0225	0.0199	0.0175	0.0154	0.0134	0.0115	0.0098	0.0083	0.0069	0.0056	0.0045	0.0035	0.0027	0.0020	0.0014	0.0009	0.0005
2.33	0.0308	0.0276	0.0247	0.0220	0.0195	0.0172	0.0150	0.0131	0.0112	0.0096	0.0081	0.0067	0.0055	0.0044	0.0034	0.0026	0.0019	0.0013	0.0009	0.0005
2.34	0.0302	0.0271	0.0243	0.0216	0.0191	0.0168	0.0147	0.0128	0.0110	0.0093	0.0079	0.0065	0.0053	0.0042	0.0033	0.0025	0.0018	0.0013	0.0008	0.0005
2.35	0.0297	0.0266	0.0238	0.0212	0.0187	0.0165	0.0144	0.0125	0.0107	0.0091	0.0076	0.0063	0.0052	0.0041	0.0032	0.0024	0.0017	0.0012	0.0008	0.0005
2.36	0.0292	0.0262	0.0234	0.0207	0.0183	0.0161	0.0140	0.0122	0.0104	0.0089	0.0074	0.0062	0.0050	0.0040	0.0031	0.0023	0.0017	0.0012	0.0007	0.0004
2.37	0.0287	0.0257	0.0229	0.0203	0.0180	0.0158	0.0137	0.0119	0.0102	0.0086	0.0072	0.0060	0.0049	0.0039	0.0030	0.0022	0.0016	0.0011	0.0007	0.0004
2.38	0.0282	0.0252	0.0225	0.0199	0.0176	0.0154	0.0134	0.0116	0.0099	0.0084	0.0070	0.0058	0.0047	0.0037	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.39	0.0277	0.0248	0.0221	0.0195	0.0172	0.0151	0.0131	0.0113	0.0097	0.0082	0.0069	0.0056	0.0046	0.0036	0.0028	0.0021	0.0015	0.0010	0.0006	0.0004
2.40	0.0272	0.0243	0.0216	0.0192	0.0169	0.0148	0.0128	0.0111	0.0095	0.0080	0.0067	0.0055	0.0044	0.0035	0.0027	0.0020	0.0014	0.0010	0.0006	0.0004
2.41	0.0267	0.0239	0.0212	0.0188	0.0165	0.0144	0.0125	0.0108	0.0092	0.0078	0.0065	0.0053	0.0043	0.0034	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004
2.42	0.0263	0.0234	0.0208	0.0184	0.0162	0.0141	0.0123	0.0106	0.0090	0.0076	0.0063	0.0052	0.0042	0.0033	0.0025	0.0019	0.0013	0.0009	0.0006	0.0004
2.43	0.0258	0.0230	0.0204	0.0180	0.0159	0.0138	0.0120	0.0103	0.0088	0.0074	0.0061	0.0050	0.0040	0.0032	0.0024	0.0018	0.0013	0.0009	0.0005	0.0003
2.44	0.0254	0.0226	0.0200	0.0177	0.0155	0.0135	0.0117	0.0101	0.0086	0.0072	0.0060	0.0049	0.0039	0.0031	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.45	0.0249	0.0222	0.0197	0.0173	0.0152	0.0132	0.0115	0.0098	0.0084	0.0070	0.0058	0.0047	0.0038	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.46	0.0245	0.0218	0.0193	0.0170	0.0149	0.0130	0.0112	0.0096	0.0081	0.0										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 10

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0091	0.0078	0.0066	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0089	0.0076	0.0065	0.0054	0.0045	0.0037	0.0031	0.0025	0.0020	0.0015	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0088	0.0075	0.0063	0.0053	0.0044	0.0037	0.0030	0.0024	0.0019	0.0015	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0086	0.0073	0.0062	0.0052	0.0043	0.0036	0.0029	0.0023	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0085	0.0072	0.0061	0.0051	0.0042	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0083	0.0071	0.0060	0.0050	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0082	0.0069	0.0059	0.0049	0.0041	0.0033	0.0027	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0080	0.0068	0.0057	0.0048	0.0040	0.0033	0.0026	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0079	0.0067	0.0056	0.0047	0.0039	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0077	0.0066	0.0055	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.11	0.0076	0.0064	0.0054	0.0045	0.0037	0.0031	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.12	0.0075	0.0063	0.0053	0.0044	0.0036	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.13	0.0073	0.0062	0.0052	0.0043	0.0036	0.0029	0.0024	0.0019	0.0015	0.0011	0.0009	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
3.14	0.0072	0.0061	0.0051	0.0042	0.0035	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
3.15	0.0071	0.0060	0.0050	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
3.16	0.0069	0.0058	0.0049	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.17	0.0068	0.0057	0.0048	0.0040	0.0033	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
3.18	0.0067	0.0056	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.19	0.0066	0.0055	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.20	0.0064	0.0054	0.0045	0.0037	0.0031	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.21	0.0063	0.0053	0.0044	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.22	0.0062	0.0052	0.0043	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0061	0.0051	0.0043	0.0035	0.0029	0.0023	0.0019	0.0015	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.24	0.0060	0.0050	0.0042	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0059	0.0049	0.0041	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0058	0.0048	0.0040	0.0033	0.0027	0.0022	0.0017	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0057	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0056	0.0046	0.0039	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0055	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.30	0.0054	0.0045	0.0037	0.0030	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0053	0.0044	0.0036	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0052	0.0043	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0051	0.0042	0.0035	0.0028	0.0023	0.0018	0.0015	0.0011	0.0009	0.0006	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0050	0.0041	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0049	0.0041	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0048	0.0040	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0046	0.0038	0.0031	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0045	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0044	0.0037	0.0030	0.0025	0.0020	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0044	0.0036	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0043	0.0035	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0042	0.0035	0.0028	0.0023	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0041	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0041	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0040	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005										

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9942	0.9940	0.9937	0.9935	
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9927	0.9921	0.9915	0.9909	0.9903	0.9897	0.9892	0.9887	0.9882	0.9878	0.9873	
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9930	0.9920	0.9911	0.9901	0.9892	0.9883	0.9874	0.9866	0.9857	0.9850	0.9842	0.9835	0.9828	0.9821	0.9815	
0.04	0.9962	0.9953	0.9942	0.9931	0.9919	0.9907	0.9895	0.9882	0.9870	0.9858	0.9847	0.9835	0.9824	0.9814	0.9804	0.9794	0.9785	0.9776	0.9768	0.9759	
0.05	0.9953	0.9941	0.9928	0.9914	0.9899	0.9885	0.9870	0.9855	0.9840	0.9826	0.9812	0.9798	0.9785	0.9772	0.9760	0.9748	0.9737	0.9726	0.9716	0.9706	
0.06	0.9944	0.9929	0.9914	0.9897	0.9880	0.9863	0.9845	0.9828	0.9811	0.9794	0.9778	0.9762	0.9747	0.9732	0.9718	0.9704	0.9691	0.9679	0.9667	0.9655	
0.07	0.9934	0.9918	0.9900	0.9881	0.9862	0.9842	0.9822	0.9802	0.9782	0.9765	0.9747	0.9729	0.9710	0.9693	0.9677	0.9662	0.9647	0.9633	0.9619	0.9606	
0.08	0.9925	0.9906	0.9886	0.9865	0.9843	0.9821	0.9799	0.9776	0.9755	0.9734	0.9713	0.9693	0.9674	0.9656	0.9638	0.9621	0.9604	0.9588	0.9573	0.9558	
0.09	0.9916	0.9895	0.9873	0.9849	0.9825	0.9800	0.9776	0.9752	0.9728	0.9705	0.9682	0.9661	0.9640	0.9619	0.9600	0.9581	0.9563	0.9545	0.9529	0.9512	
0.10	0.9907	0.9884	0.9859	0.9834	0.9807	0.9781	0.9754	0.9728	0.9702	0.9677	0.9652	0.9629	0.9606	0.9584	0.9563	0.9543	0.9523	0.9504	0.9485	0.9467	
0.11	0.9898	0.9873	0.9846	0.9818	0.9790	0.9761	0.9732	0.9704	0.9676	0.9650	0.9623	0.9598	0.9574	0.9550	0.9527	0.9505	0.9484	0.9463	0.9444	0.9424	
0.12	0.9889	0.9862	0.9833	0.9803	0.9773	0.9742	0.9711	0.9681	0.9652	0.9623	0.9595	0.9568	0.9542	0.9517	0.9492	0.9469	0.9446	0.9424	0.9403	0.9382	
0.13	0.9880	0.9851	0.9821	0.9789	0.9756	0.9723	0.9691	0.9659	0.9627	0.9597	0.9567	0.9539	0.9511	0.9484	0.9458	0.9433	0.9409	0.9386	0.9363	0.9340	
0.14	0.9872	0.9841	0.9808	0.9774	0.9740	0.9705	0.9670	0.9637	0.9604	0.9571	0.9540	0.9510	0.9481	0.9453	0.9425	0.9399	0.9373	0.9348	0.9324	0.9300	
0.15	0.9863	0.9830	0.9796	0.9760	0.9723	0.9687	0.9651	0.9615	0.9580	0.9547	0.9514	0.9482	0.9451	0.9422	0.9393	0.9365	0.9338	0.9311	0.9285	0.9260	
0.16	0.9854	0.9820	0.9783	0.9746	0.9707	0.9669	0.9631	0.9594	0.9558	0.9522	0.9488	0.9455	0.9422	0.9391	0.9361	0.9332	0.9303	0.9275	0.9248	0.9222	
0.17	0.9846	0.9810	0.9771	0.9732	0.9692	0.9652	0.9612	0.9573	0.9535	0.9498	0.9463	0.9428	0.9394	0.9362	0.9330	0.9299	0.9269	0.9240	0.9212	0.9184	
0.18	0.9838	0.9799	0.9759	0.9718	0.9676	0.9635	0.9593	0.9553	0.9513	0.9475	0.9438	0.9402	0.9367	0.9333	0.9300	0.9267	0.9236	0.9206	0.9176	0.9147	
0.19	0.9829	0.9789	0.9748	0.9705	0.9661	0.9618	0.9575	0.9533	0.9492	0.9452	0.9414	0.9376	0.9340	0.9304	0.9270	0.9236	0.9204	0.9172	0.9141	0.9110	
0.20	0.9821	0.9779	0.9736	0.9691	0.9646	0.9601	0.9557	0.9514	0.9471	0.9430	0.9390	0.9351	0.9313	0.9277	0.9241	0.9206	0.9172	0.9139	0.9107	0.9075	
0.21	0.9813	0.9770	0.9724	0.9678	0.9632	0.9585	0.9539	0.9494	0.9451	0.9408	0.9367	0.9327	0.9287	0.9249	0.9213	0.9176	0.9141	0.9107	0.9073	0.9040	
0.22	0.9805	0.9760	0.9713	0.9667	0.9621	0.9575	0.9529	0.9486	0.9443	0.9400	0.9357	0.9314	0.9272	0.9232	0.9194	0.9157	0.9111	0.9075	0.9040	0.9005	
0.23	0.9797	0.9750	0.9702	0.9652	0.9603	0.9553	0.9505	0.9457	0.9411	0.9365	0.9321	0.9279	0.9237	0.9196	0.9157	0.9118	0.9080	0.9043	0.9007	0.8971	
0.24	0.9789	0.9741	0.9691	0.9640	0.9589	0.9538	0.9488	0.9439	0.9391	0.9344	0.9299	0.9255	0.9212	0.9170	0.9130	0.9090	0.9051	0.9012	0.8975	0.8938	
0.25	0.9781	0.9731	0.9680	0.9627	0.9575	0.9523	0.9471	0.9421	0.9372	0.9324	0.9277	0.9232	0.9188	0.9145	0.9103	0.9062	0.9022	0.8982	0.8943	0.8905	
0.26	0.9773	0.9722	0.9669	0.9615	0.9561	0.9508	0.9455	0.9403	0.9353	0.9304	0.9256	0.9209	0.9164	0.9120	0.9077	0.9034	0.8993	0.8952	0.8912	0.8872	
0.27	0.9765	0.9713	0.9658	0.9603	0.9548	0.9493	0.9439	0.9386	0.9334	0.9284	0.9235	0.9187	0.9141	0.9095	0.9051	0.9007	0.8964	0.8922	0.8881	0.8840	
0.28	0.9757	0.9703	0.9648	0.9593	0.9534	0.9478	0.9423	0.9369	0.9316	0.9264	0.9214	0.9165	0.9117	0.9071	0.9025	0.8980	0.8936	0.8893	0.8851	0.8809	
0.29	0.9750	0.9694	0.9637	0.9579	0.9521	0.9464	0.9407	0.9352	0.9298	0.9245	0.9194	0.9143	0.9095	0.9047	0.9000	0.8954	0.8909	0.8865	0.8821	0.8777	
0.30	0.9742	0.9685	0.9627	0.9568	0.9508	0.9450	0.9392	0.9335	0.9280	0.9226	0.9173	0.9122	0.9072	0.9023	0.8975	0.8928	0.8882	0.8836	0.8791	0.8747	
0.31	0.9735	0.9677	0.9617	0.9556	0.9495	0.9435	0.9376	0.9319	0.9262	0.9207	0.9154	0.9101	0.9050	0.9000	0.8951	0.8903	0.8855	0.8808	0.8762	0.8716	
0.32	0.9727	0.9668	0.9607	0.9545	0.9483	0.9422	0.9361	0.9303	0.9245	0.9189	0.9134	0.9081	0.9028	0.8977	0.8927	0.8879	0.8829	0.8781	0.8733	0.8686	
0.33	0.9720	0.9659	0.9597	0.9533	0.9470	0.9408	0.9347	0.9287	0.9228	0.9171	0.9115	0.9060	0.9007	0.8954	0.8903	0.8852	0.8803	0.8753	0.8705	0.8657	
0.34	0.9712	0.9650	0.9587	0.9522	0.9458	0.9394	0.9332	0.9271	0.9211	0.9153	0.9096	0.9040	0.8985	0.8932	0.8879	0.8828	0.8777	0.8726	0.8677	0.8627	
0.35	0.9705	0.9642	0.9577	0.9511	0.9446	0.9381	0.9317	0.9255	0.9194	0.9135	0.9077	0.9020	0.8964	0.8910	0.8856	0.8803	0.8751	0.8700	0.8649	0.8598	
0.36	0.9698	0.9633	0.9567	0.9500	0.9434	0.9368	0.9303	0.9240	0.9178	0.9117	0.9058	0.9000	0.8943	0.8888	0.8833	0.8779	0.8726	0.8673	0.8621	0.8569	
0.37	0.9691	0.9625	0.9557	0.9489	0.9422	0.9355	0.9289	0.9224	0.9161	0.9100	0.9040	0.8981	0.8923	0.8866	0.8810	0.8755	0.8701	0.8647	0.8594	0.8541	
0.38	0.9684	0.9617	0.9548	0.9479	0.9410	0.9342	0.9275	0.9209	0.9145	0.9083	0.9021	0.8961	0.8903	0.8845	0.8788	0.8732	0.8676	0.8621	0.8567	0.8513	
0.39	0.9677	0.9608	0.9539	0.9469	0.9398	0.9328	0.9261	0.9195	0.9129	0.9066	0.9003	0.8942	0.8882	0.8824	0.8766	0.8708	0.8652	0.8596	0.8540	0.8485	
0.40	0.9670	0.9600	0.9529	0.9458	0.9387	0.9317	0.9248	0.9180	0.9114	0.9049	0.8986	0.8924	0.8863	0.8803	0.8744	0.8685	0.8626	0.8567	0.8508	0.8447	
0.41	0.9663	0.9592	0.9520	0.9447	0.9375	0.9304	0.9234	0.9165	0.9098	0.9033	0.8968	0.8905	0.8843	0.8782	0.8722	0.8663	0.8604	0.8546	0.8488	0.8430	
0.42	0.9656	0.9584	0.9511	0.9437	0.9364	0.9292	0.9221	0.9151	0.9083	0.9016	0.8951	0.8887	0.8824	0.8762	0.8700	0.8640	0.8580	0.8521	0.8462	0.8403	
0.43	0.9649	0.9576	0.9502	0.9427	0.9353	0.9280	0.9207	0.9137	0.9068	0.9000	0.8934	0.8868	0.8804	0.8741	0.8679	0.8618	0.8557	0.8496	0.8436	0.8376	
0.44	0.9642	0.9568	0.9493	0.9417	0.9342	0.9267	0.9194	0.9123	0.9053	0.8984	0.8916	0.8850	0.8785	0.8721	0.8658	0.8595	0.8533	0.8472	0.8411	0.8350	
0.45	0.9635	0.9560	0.9484	0.9407	0.9331	0.9255	0.9181	0.9109													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9318	0.9197	0.9075	0.8955	0.8834	0.8715	0.8597	0.8479	0.8363	0.8246	0.8131	0.8016	0.7901	0.7786	0.7671	0.7557	0.7442	0.7327	0.7212	0.7096
1.02	0.9313	0.9191	0.9069	0.8948	0.8827	0.8707	0.8588	0.8470	0.8352	0.8236	0.8119	0.8003	0.7888	0.7772	0.7657	0.7541	0.7426	0.7310	0.7194	0.7077
1.03	0.9308	0.9186	0.9063	0.8941	0.8820	0.8699	0.8579	0.8460	0.8342	0.8225	0.8108	0.7991	0.7875	0.7758	0.7642	0.7526	0.7409	0.7293	0.7176	0.7059
1.04	0.9304	0.9180	0.9057	0.8934	0.8812	0.8691	0.8571	0.8451	0.8332	0.8214	0.8096	0.7979	0.7861	0.7744	0.7627	0.7510	0.7393	0.7276	0.7158	0.7040
1.05	0.9299	0.9175	0.9051	0.8928	0.8805	0.8683	0.8562	0.8442	0.8322	0.8203	0.8085	0.7966	0.7848	0.7731	0.7613	0.7495	0.7377	0.7259	0.7140	0.7022
1.06	0.9294	0.9170	0.9045	0.8921	0.8798	0.8675	0.8553	0.8432	0.8312	0.8192	0.8073	0.7954	0.7835	0.7717	0.7598	0.7480	0.7361	0.7242	0.7123	0.7003
1.07	0.9289	0.9164	0.9039	0.8914	0.8790	0.8667	0.8545	0.8423	0.8302	0.8182	0.8062	0.7942	0.7823	0.7703	0.7584	0.7464	0.7345	0.7225	0.7105	0.6985
1.08	0.9285	0.9159	0.9033	0.8908	0.8783	0.8659	0.8536	0.8414	0.8292	0.8171	0.8050	0.7930	0.7810	0.7690	0.7569	0.7449	0.7329	0.7208	0.7088	0.6967
1.09	0.9280	0.9154	0.9027	0.8901	0.8776	0.8652	0.8528	0.8405	0.8282	0.8161	0.8039	0.7918	0.7797	0.7676	0.7555	0.7434	0.7313	0.7192	0.7070	0.6949
1.10	0.9275	0.9148	0.9021	0.8895	0.8769	0.8644	0.8519	0.8396	0.8273	0.8150	0.8028	0.7906	0.7784	0.7663	0.7541	0.7419	0.7297	0.7175	0.7053	0.6930
1.11	0.9271	0.9143	0.9015	0.8888	0.8762	0.8636	0.8511	0.8387	0.8263	0.8139	0.8017	0.7894	0.7771	0.7649	0.7527	0.7404	0.7282	0.7159	0.7036	0.6912
1.12	0.9266	0.9138	0.9010	0.8882	0.8755	0.8628	0.8503	0.8378	0.8253	0.8129	0.8005	0.7882	0.7759	0.7636	0.7513	0.7389	0.7266	0.7142	0.7019	0.6895
1.13	0.9261	0.9133	0.9004	0.8875	0.8748	0.8621	0.8494	0.8369	0.8243	0.8119	0.7994	0.7870	0.7746	0.7622	0.7498	0.7374	0.7250	0.7126	0.7001	0.6877
1.14	0.9257	0.9127	0.8998	0.8869	0.8741	0.8613	0.8486	0.8360	0.8234	0.8108	0.7983	0.7858	0.7734	0.7609	0.7484	0.7360	0.7235	0.7110	0.6984	0.6859
1.15	0.9252	0.9122	0.8992	0.8863	0.8734	0.8605	0.8478	0.8351	0.8224	0.8098	0.7972	0.7847	0.7721	0.7596	0.7470	0.7345	0.7219	0.7093	0.6967	0.6841
1.16	0.9248	0.9117	0.8987	0.8856	0.8727	0.8598	0.8469	0.8342	0.8214	0.8088	0.7961	0.7835	0.7709	0.7583	0.7456	0.7330	0.7204	0.7077	0.6951	0.6824
1.17	0.9243	0.9112	0.8981	0.8850	0.8720	0.8590	0.8461	0.8333	0.8205	0.8077	0.7950	0.7823	0.7696	0.7569	0.7443	0.7316	0.7188	0.7061	0.6934	0.6806
1.18	0.9239	0.9107	0.8975	0.8844	0.8713	0.8583	0.8453	0.8324	0.8195	0.8067	0.7939	0.7812	0.7684	0.7556	0.7429	0.7301	0.7173	0.7045	0.6917	0.6788
1.19	0.9234	0.9102	0.8969	0.8837	0.8706	0.8575	0.8445	0.8315	0.8186	0.8057	0.7928	0.7800	0.7672	0.7543	0.7415	0.7287	0.7158	0.7029	0.6900	0.6771
1.20	0.9230	0.9097	0.8964	0.8831	0.8699	0.8568	0.8437	0.8306	0.8176	0.8047	0.7918	0.7788	0.7659	0.7530	0.7401	0.7272	0.7143	0.7013	0.6884	0.6754
1.21	0.9225	0.9092	0.8958	0.8825	0.8692	0.8560	0.8429	0.8298	0.8167	0.8037	0.7907	0.7777	0.7647	0.7517	0.7388	0.7258	0.7128	0.6997	0.6867	0.6736
1.22	0.9221	0.9087	0.8953	0.8819	0.8686	0.8553	0.8421	0.8289	0.8158	0.8027	0.7896	0.7765	0.7635	0.7504	0.7374	0.7243	0.7113	0.6982	0.6851	0.6719
1.23	0.9216	0.9082	0.8947	0.8813	0.8679	0.8546	0.8413	0.8280	0.8148	0.8017	0.7885	0.7754	0.7623	0.7492	0.7360	0.7229	0.7098	0.6966	0.6834	0.6702
1.24	0.9212	0.9077	0.8941	0.8807	0.8672	0.8538	0.8405	0.8272	0.8139	0.8007	0.7875	0.7743	0.7611	0.7479	0.7347	0.7215	0.7083	0.6950	0.6818	0.6685
1.25	0.9208	0.9072	0.8936	0.8800	0.8665	0.8531	0.8397	0.8263	0.8130	0.7997	0.7864	0.7731	0.7599	0.7466	0.7333	0.7201	0.7068	0.6935	0.6802	0.6668
1.26	0.9203	0.9067	0.8930	0.8794	0.8659	0.8524	0.8389	0.8255	0.8121	0.7987	0.7853	0.7720	0.7587	0.7453	0.7320	0.7186	0.7053	0.6919	0.6785	0.6651
1.27	0.9199	0.9062	0.8925	0.8788	0.8652	0.8516	0.8381	0.8246	0.8111	0.7977	0.7843	0.7709	0.7575	0.7441	0.7307	0.7172	0.7038	0.6904	0.6769	0.6634
1.28	0.9194	0.9057	0.8919	0.8782	0.8646	0.8509	0.8373	0.8238	0.8102	0.7967	0.7832	0.7697	0.7563	0.7428	0.7293	0.7158	0.7023	0.6888	0.6753	0.6618
1.29	0.9190	0.9052	0.8914	0.8776	0.8639	0.8502	0.8365	0.8229	0.8093	0.7957	0.7822	0.7686	0.7551	0.7415	0.7280	0.7144	0.7009	0.6873	0.6737	0.6601
1.30	0.9186	0.9047	0.8909	0.8770	0.8632	0.8495	0.8358	0.8221	0.8084	0.7948	0.7811	0.7675	0.7539	0.7403	0.7267	0.7130	0.6994	0.6858	0.6721	0.6584
1.31	0.9182	0.9042	0.8903	0.8764	0.8626	0.8488	0.8350	0.8212	0.8075	0.7938	0.7801	0.7664	0.7527	0.7390	0.7254	0.7117	0.6980	0.6842	0.6705	0.6568
1.32	0.9177	0.9038	0.8898	0.8758	0.8619	0.8480	0.8342	0.8204	0.8066	0.7928	0.7790	0.7653	0.7515	0.7378	0.7240	0.7103	0.6965	0.6827	0.6689	0.6551
1.33	0.9173	0.9033	0.8892	0.8752	0.8613	0.8473	0.8334	0.8195	0.8057	0.7918	0.7780	0.7642	0.7504	0.7366	0.7227	0.7089	0.6951	0.6812	0.6673	0.6535
1.34	0.9169	0.9028	0.8887	0.8747	0.8606	0.8466	0.8327	0.8187	0.8048	0.7909	0.7770	0.7631	0.7492	0.7353	0.7214	0.7075	0.6936	0.6797	0.6658	0.6518
1.35	0.9165	0.9023	0.8882	0.8741	0.8600	0.8459	0.8319	0.8179	0.8039	0.7899	0.7760	0.7620	0.7480	0.7341	0.7201	0.7062	0.6922	0.6782	0.6642	0.6502
1.36	0.9160	0.9018	0.8877	0.8735	0.8593	0.8452	0.8311	0.8171	0.8030	0.7890	0.7749	0.7609	0.7469	0.7329	0.7188	0.7048	0.6907	0.6767	0.6626	0.6486
1.37	0.9156	0.9014	0.8871	0.8729	0.8587	0.8445	0.8304	0.8162	0.8021	0.7880	0.7739	0.7598	0.7457	0.7316	0.7175	0.7034	0.6893	0.6752	0.6611	0.6469
1.38	0.9152	0.9009	0.8866	0.8723	0.8581	0.8438	0.8296	0.8154	0.8012	0.7870	0.7729	0.7587	0.7446	0.7304	0.7162	0.7021	0.6879	0.6737	0.6595	0.6453
1.39	0.9148	0.9004	0.8861	0.8717	0.8574	0.8431	0.8288	0.8146	0.8003	0.7861	0.7719	0.7576	0.7434	0.7292	0.7150	0.7007	0.6865	0.6722	0.6580	0.6437
1.40	0.9144	0.9000	0.8856	0.8712	0.8568	0.8424	0.8281	0.8138	0.7995	0.7852	0.7709	0.7566	0.7423	0.7280	0.7137	0.6994	0.6851	0.6708	0.6564	0.6421
1.41	0.9140	0.8995	0.8850	0.8706	0.8562	0.8417	0.8273	0.8130	0.7986	0.7842	0.7698	0.7555	0.7411	0.7268	0.7124	0.6980	0.6837	0.6693	0.6549	0.6405
1.42	0.9135	0.8990	0.8845	0.8700	0.8555	0.8411	0.8266	0.8121	0.7977	0.7833	0.7688	0.7544	0.7400	0.7256	0.7111	0.6967	0.6823	0.6678	0.6534	0.6389
1.43	0.9131	0.8986	0.8840	0.8694	0.8549	0.8404	0.8258	0.8113	0.7968	0.7823	0.7678	0.7533	0.7389	0.7244	0.7099	0.6954	0.6809	0.6664	0.6519	0.6373
1.44	0.9127	0.8981	0.8835	0.8689	0.8543	0.8397	0.8251	0.8105	0.7960	0.7814	0.7668	0.7523	0.7377	0.7232	0.7086	0.6940	0.6795	0.6649	0.6503	0.6358
1.45	0.9123	0.8976	0.8830	0.8683	0.8537	0.8390	0.8244	0.8097	0.7951	0.7805	0.7658	0.7512	0.7366	0.7220	0.7074	0.6927	0.6781	0.6635	0.6488	0.6342
1.46	0.9119	0.8972	0.8825	0.8677	0.8530															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
2.01	0.8914	0.8741	0.8567	0.8392	0.8215	0.8038	0.7860	0.7681	0.7502	0.7322	0.7143	0.6963	0.6784	0.6605	0.6426	0.6248	0.6071	0.5895	0.5719	0.5543	
2.02	0.8911	0.8737	0.8562	0.8387	0.8210	0.8032	0.7854	0.7674	0.7495	0.7314	0.7134	0.6954	0.6774	0.6595	0.6416	0.6237	0.6060	0.5882	0.5706	0.5530	
2.03	0.8907	0.8733	0.8558	0.8382	0.8205	0.8027	0.7847	0.7668	0.7487	0.7306	0.7126	0.6945	0.6765	0.6585	0.6405	0.6226	0.6048	0.5870	0.5694	0.5518	
2.04	0.8904	0.8729	0.8554	0.8377	0.8200	0.8021	0.7841	0.7661	0.7480	0.7298	0.7117	0.6936	0.6755	0.6574	0.6394	0.6215	0.6036	0.5858	0.5681	0.5505	
2.05	0.8900	0.8725	0.8549	0.8372	0.8194	0.8015	0.7835	0.7654	0.7472	0.7290	0.7109	0.6927	0.6745	0.6564	0.6384	0.6204	0.6025	0.5846	0.5669	0.5492	
2.06	0.8897	0.8721	0.8545	0.8368	0.8189	0.8009	0.7828	0.7647	0.7465	0.7283	0.7100	0.6918	0.6736	0.6554	0.6373	0.6193	0.6013	0.5834	0.5656	0.5479	
2.07	0.8894	0.8718	0.8541	0.8363	0.8184	0.8003	0.7822	0.7640	0.7458	0.7275	0.7092	0.6909	0.6726	0.6544	0.6363	0.6182	0.6002	0.5823	0.5644	0.5466	
2.08	0.8890	0.8714	0.8537	0.8358	0.8179	0.7998	0.7816	0.7633	0.7450	0.7267	0.7083	0.6900	0.6717	0.6534	0.6352	0.6171	0.5990	0.5811	0.5632	0.5454	
2.09	0.8887	0.8710	0.8532	0.8353	0.8173	0.7992	0.7810	0.7626	0.7443	0.7259	0.7075	0.6891	0.6707	0.6524	0.6342	0.6160	0.5979	0.5799	0.5619	0.5441	
2.10	0.8883	0.8706	0.8528	0.8349	0.8168	0.7986	0.7803	0.7620	0.7435	0.7251	0.7066	0.6882	0.6698	0.6514	0.6331	0.6149	0.5968	0.5787	0.5607	0.5428	
2.11	0.8880	0.8702	0.8524	0.8344	0.8163	0.7981	0.7797	0.7613	0.7428	0.7243	0.7058	0.6873	0.6689	0.6504	0.6321	0.6138	0.5956	0.5775	0.5595	0.5416	
2.12	0.8877	0.8699	0.8520	0.8339	0.8158	0.7975	0.7791	0.7606	0.7421	0.7235	0.7050	0.6864	0.6679	0.6495	0.6311	0.6127	0.5945	0.5764	0.5583	0.5403	
2.13	0.8873	0.8695	0.8515	0.8335	0.8152	0.7969	0.7785	0.7599	0.7414	0.7227	0.7041	0.6855	0.6670	0.6485	0.6300	0.6117	0.5934	0.5752	0.5571	0.5391	
2.14	0.8870	0.8691	0.8511	0.8330	0.8147	0.7963	0.7778	0.7593	0.7406	0.7220	0.7033	0.6847	0.6660	0.6475	0.6290	0.6106	0.5923	0.5740	0.5559	0.5378	
2.15	0.8867	0.8687	0.8507	0.8325	0.8142	0.7958	0.7772	0.7586	0.7399	0.7212	0.7025	0.6838	0.6651	0.6465	0.6280	0.6095	0.5911	0.5729	0.5547	0.5365	
2.16	0.8863	0.8683	0.8503	0.8321	0.8137	0.7952	0.7766	0.7579	0.7392	0.7204	0.7016	0.6829	0.6642	0.6455	0.6269	0.6084	0.5900	0.5717	0.5535	0.5353	
2.17	0.8860	0.8680	0.8498	0.8316	0.8132	0.7946	0.7760	0.7573	0.7385	0.7196	0.7008	0.6820	0.6632	0.6445	0.6259	0.6074	0.5889	0.5705	0.5523	0.5341	
2.18	0.8857	0.8676	0.8494	0.8311	0.8127	0.7941	0.7754	0.7566	0.7377	0.7189	0.7000	0.6811	0.6623	0.6436	0.6249	0.6063	0.5878	0.5694	0.5511	0.5329	
2.19	0.8853	0.8672	0.8490	0.8307	0.8122	0.7935	0.7748	0.7559	0.7370	0.7181	0.6992	0.6803	0.6614	0.6426	0.6239	0.6052	0.5867	0.5682	0.5499	0.5316	
2.20	0.8850	0.8669	0.8486	0.8302	0.8116	0.7930	0.7742	0.7553	0.7363	0.7173	0.6983	0.6794	0.6605	0.6416	0.6229	0.6042	0.5856	0.5671	0.5487	0.5304	
2.21	0.8847	0.8665	0.8482	0.8297	0.8111	0.7924	0.7735	0.7546	0.7356	0.7166	0.6975	0.6785	0.6596	0.6407	0.6218	0.6031	0.5845	0.5659	0.5475	0.5292	
2.22	0.8844	0.8661	0.8478	0.8293	0.8106	0.7918	0.7729	0.7539	0.7349	0.7158	0.6967	0.6776	0.6586	0.6397	0.6208	0.6021	0.5834	0.5648	0.5463	0.5280	
2.23	0.8840	0.8657	0.8474	0.8288	0.8101	0.7913	0.7723	0.7533	0.7342	0.7150	0.6959	0.6768	0.6577	0.6387	0.6198	0.6010	0.5823	0.5637	0.5452	0.5267	
2.24	0.8837	0.8654	0.8469	0.8284	0.8096	0.7907	0.7717	0.7526	0.7334	0.7143	0.6951	0.6759	0.6568	0.6378	0.6188	0.6000	0.5812	0.5625	0.5440	0.5255	
2.25	0.8834	0.8650	0.8465	0.8279	0.8091	0.7902	0.7711	0.7520	0.7327	0.7135	0.6943	0.6751	0.6559	0.6368	0.6178	0.5989	0.5801	0.5614	0.5428	0.5243	
2.26	0.8831	0.8646	0.8461	0.8274	0.8086	0.7896	0.7705	0.7513	0.7320	0.7127	0.6935	0.6742	0.6550	0.6359	0.6168	0.5979	0.5790	0.5603	0.5416	0.5231	
2.27	0.8827	0.8643	0.8457	0.8270	0.8081	0.7891	0.7699	0.7506	0.7313	0.7120	0.6926	0.6733	0.6541	0.6349	0.6158	0.5968	0.5779	0.5591	0.5405	0.5219	
2.28	0.8824	0.8639	0.8453	0.8265	0.8076	0.7885	0.7693	0.7500	0.7306	0.7112	0.6918	0.6725	0.6532	0.6340	0.6148	0.5958	0.5768	0.5580	0.5393	0.5207	
2.29	0.8821	0.8636	0.8449	0.8261	0.8071	0.7880	0.7687	0.7493	0.7299	0.7105	0.6910	0.6716	0.6523	0.6330	0.6138	0.5947	0.5758	0.5569	0.5382	0.5195	
2.30	0.8818	0.8632	0.8445	0.8256	0.8066	0.7874	0.7681	0.7487	0.7292	0.7097	0.6902	0.6708	0.6514	0.6321	0.6128	0.5937	0.5747	0.5558	0.5370	0.5183	
2.31	0.8814	0.8628	0.8441	0.8252	0.8061	0.7869	0.7675	0.7480	0.7285	0.7090	0.6894	0.6699	0.6505	0.6311	0.6118	0.5927	0.5736	0.5547	0.5359	0.5172	
2.32	0.8811	0.8625	0.8437	0.8247	0.8056	0.7863	0.7669	0.7474	0.7278	0.7082	0.6886	0.6691	0.6496	0.6302	0.6109	0.5916	0.5725	0.5536	0.5347	0.5160	
2.33	0.8808	0.8621	0.8433	0.8243	0.8051	0.7858	0.7663	0.7467	0.7271	0.7075	0.6878	0.6682	0.6487	0.6292	0.6099	0.5906	0.5715	0.5525	0.5336	0.5148	
2.34	0.8805	0.8617	0.8429	0.8238	0.8046	0.7852	0.7657	0.7461	0.7264	0.7067	0.6870	0.6674	0.6478	0.6283	0.6089	0.5896	0.5704	0.5514	0.5324	0.5136	
2.35	0.8802	0.8614	0.8425	0.8234	0.8041	0.7847	0.7651	0.7454	0.7257	0.7060	0.6862	0.6665	0.6469	0.6274	0.6079	0.5886	0.5694	0.5503	0.5313	0.5125	
2.36	0.8798	0.8610	0.8421	0.8229	0.8036	0.7841	0.7645	0.7448	0.7250	0.7052	0.6854	0.6657	0.6460	0.6264	0.6069	0.5875	0.5683	0.5492	0.5302	0.5113	
2.37	0.8795	0.8607	0.8417	0.8225	0.8031	0.7836	0.7639	0.7442	0.7243	0.7045	0.6846	0.6648	0.6451	0.6255	0.6060	0.5865	0.5672	0.5481	0.5290	0.5101	
2.38	0.8792	0.8603	0.8413	0.8220	0.8026	0.7830	0.7633	0.7435	0.7236	0.7037	0.6839	0.6640	0.6442	0.6246	0.6050	0.5855	0.5662	0.5470	0.5279	0.5090	
2.39	0.8789	0.8600	0.8409	0.8216	0.8021	0.7825	0.7627	0.7429	0.7229	0.7030	0.6831	0.6632	0.6434	0.6236	0.6040	0.5845	0.5651	0.5459	0.5268	0.5078	
2.40	0.8786	0.8596	0.8405	0.8212	0.8016	0.7820	0.7622	0.7422	0.7223	0.7023	0.6823	0.6623	0.6425	0.6227	0.6030	0.5835	0.5641	0.5448	0.5257	0.5066	
2.41	0.8783	0.8592	0.8401	0.8207	0.8012	0.7814	0.7616	0.7416	0.7216	0.7015	0.6815	0.6615	0.6416	0.6218	0.6021	0.5825	0.5630	0.5437	0.5245	0.5055	
2.42	0.8780	0.8589	0.8397	0.8203	0.8007	0.7809	0.7610	0.7410	0.7209	0.7008	0.6807	0.6607	0.6407	0.6209	0.6011	0.5815	0.5620	0.5426	0.5234	0.5043	
2.43	0.8776	0.8585	0.8393	0.8198	0.8002	0.7804	0.7604	0.7403	0.7202	0.7001	0.6799	0.6598	0.6398	0.6199	0.6002	0.5805	0.5610	0.5416	0.5223	0.5032	
2.44	0.8773	0.8582	0.8389	0.8194	0.7997	0.7798	0.7598	0.7397	0.7195	0.6993	0.6791	0.6590	0.6390	0.6190	0.5992	0.5795	0.5599	0.5405	0.5212	0.5021	
2.45	0.8770	0.8578	0.8385	0.8189	0.7992	0.7793	0.7592	0.7391	0.7188	0.6986	0.6784	0.6582	0.6381	0.6181	0.5982	0.5785	0.5589	0.5394	0.5201	0.5009	
2.46	0.8767																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
3.01	0.8605	0.8391	0.8175	0.7955	0.7733	0.7508	0.7281	0.7053	0.6825	0.6597	0.6371	0.6145	0.5921	0.5700	0.5480	0.5263	0.5049	0.4837	0.4627	0.4419	
3.02	0.8602	0.8388	0.8171	0.7952	0.7729	0.7503	0.7276	0.7048	0.6819	0.6591	0.6364	0.6138	0.5914	0.5692	0.5472	0.5255	0.5040	0.4827	0.4617	0.4410	
3.03	0.8600	0.8385	0.8168	0.7948	0.7724	0.7498	0.7271	0.7042	0.6813	0.6584	0.6357	0.6130	0.5906	0.5684	0.5464	0.5246	0.5031	0.4818	0.4608	0.4400	
3.04	0.8597	0.8382	0.8164	0.7944	0.7720	0.7493	0.7265	0.7036	0.6807	0.6578	0.6350	0.6123	0.5898	0.5676	0.5455	0.5237	0.5022	0.4809	0.4598	0.4390	
3.05	0.8594	0.8379	0.8161	0.7940	0.7715	0.7489	0.7260	0.7031	0.6801	0.6571	0.6343	0.6116	0.5891	0.5668	0.5447	0.5229	0.5013	0.4800	0.4589	0.4381	
3.06	0.8591	0.8376	0.8157	0.7936	0.7711	0.7484	0.7255	0.7025	0.6795	0.6565	0.6336	0.6108	0.5883	0.5660	0.5439	0.5220	0.5004	0.4790	0.4579	0.4371	
3.07	0.8588	0.8373	0.8154	0.7932	0.7707	0.7479	0.7249	0.7019	0.6788	0.6558	0.6329	0.6101	0.5875	0.5652	0.5430	0.5211	0.4995	0.4781	0.4570	0.4361	
3.08	0.8586	0.8369	0.8150	0.7928	0.7702	0.7474	0.7244	0.7013	0.6782	0.6552	0.6322	0.6094	0.5868	0.5644	0.5422	0.5203	0.4986	0.4772	0.4561	0.4352	
3.09	0.8583	0.8366	0.8147	0.7924	0.7698	0.7469	0.7239	0.7008	0.6776	0.6545	0.6315	0.6087	0.5860	0.5636	0.5414	0.5194	0.4977	0.4763	0.4551	0.4342	
3.10	0.8580	0.8363	0.8143	0.7920	0.7693	0.7465	0.7234	0.7002	0.6770	0.6539	0.6308	0.6079	0.5852	0.5628	0.5405	0.5186	0.4968	0.4754	0.4542	0.4333	
3.11	0.8577	0.8360	0.8140	0.7916	0.7689	0.7460	0.7229	0.6996	0.6764	0.6532	0.6301	0.6072	0.5845	0.5620	0.5397	0.5177	0.4960	0.4745	0.4533	0.4323	
3.12	0.8575	0.8357	0.8136	0.7912	0.7685	0.7455	0.7223	0.6991	0.6758	0.6526	0.6294	0.6065	0.5837	0.5612	0.5389	0.5169	0.4951	0.4736	0.4523	0.4314	
3.13	0.8572	0.8354	0.8133	0.7908	0.7680	0.7450	0.7218	0.6985	0.6752	0.6519	0.6288	0.6058	0.5830	0.5604	0.5381	0.5160	0.4942	0.4727	0.4514	0.4304	
3.14	0.8569	0.8351	0.8129	0.7904	0.7676	0.7445	0.7213	0.6980	0.6746	0.6513	0.6281	0.6050	0.5822	0.5596	0.5372	0.5152	0.4933	0.4718	0.4505	0.4295	
3.15	0.8566	0.8347	0.8125	0.7900	0.7672	0.7441	0.7208	0.6974	0.6740	0.6506	0.6274	0.6043	0.5814	0.5588	0.5364	0.5143	0.4925	0.4709	0.4496	0.4287	
3.16	0.8564	0.8344	0.8122	0.7896	0.7667	0.7436	0.7203	0.6968	0.6734	0.6500	0.6267	0.6036	0.5807	0.5580	0.5356	0.5135	0.4916	0.4700	0.4487	0.4276	
3.17	0.8561	0.8341	0.8119	0.7892	0.7663	0.7431	0.7197	0.6963	0.6728	0.6493	0.6260	0.6029	0.5799	0.5572	0.5348	0.5126	0.4907	0.4691	0.4477	0.4266	
3.18	0.8558	0.8338	0.8115	0.7889	0.7659	0.7426	0.7192	0.6957	0.6722	0.6487	0.6253	0.6022	0.5792	0.5565	0.5340	0.5118	0.4899	0.4682	0.4468	0.4257	
3.19	0.8555	0.8335	0.8112	0.7885	0.7654	0.7422	0.7187	0.6952	0.6716	0.6481	0.6247	0.6014	0.5784	0.5557	0.5332	0.5109	0.4890	0.4673	0.4459	0.4248	
3.20	0.8553	0.8332	0.8108	0.7881	0.7650	0.7417	0.7182	0.6946	0.6710	0.6474	0.6240	0.6007	0.5777	0.5549	0.5324	0.5101	0.4881	0.4664	0.4450	0.4238	
3.21	0.8550	0.8329	0.8105	0.7877	0.7646	0.7412	0.7177	0.6940	0.6704	0.6468	0.6233	0.6000	0.5769	0.5541	0.5316	0.5093	0.4873	0.4655	0.4441	0.4229	
3.22	0.8547	0.8326	0.8101	0.7873	0.7642	0.7408	0.7172	0.6935	0.6698	0.6461	0.6226	0.5993	0.5762	0.5533	0.5308	0.5084	0.4864	0.4647	0.4432	0.4220	
3.23	0.8545	0.8323	0.8098	0.7869	0.7637	0.7403	0.7167	0.6929	0.6692	0.6455	0.6220	0.5986	0.5755	0.5526	0.5299	0.5076	0.4855	0.4638	0.4423	0.4211	
3.24	0.8542	0.8320	0.8094	0.7865	0.7633	0.7398	0.7161	0.6924	0.6686	0.6449	0.6213	0.5979	0.5747	0.5518	0.5291	0.5068	0.4847	0.4629	0.4414	0.4201	
3.25	0.8539	0.8317	0.8091	0.7861	0.7629	0.7393	0.7156	0.6918	0.6680	0.6442	0.6206	0.5972	0.5740	0.5510	0.5283	0.5059	0.4838	0.4620	0.4405	0.4192	
3.26	0.8537	0.8314	0.8087	0.7858	0.7625	0.7389	0.7151	0.6913	0.6674	0.6436	0.6200	0.5965	0.5732	0.5503	0.5275	0.5051	0.4830	0.4611	0.4396	0.4183	
3.27	0.8534	0.8311	0.8084	0.7854	0.7620	0.7384	0.7146	0.6907	0.6668	0.6430	0.6193	0.5958	0.5725	0.5495	0.5267	0.5043	0.4821	0.4603	0.4387	0.4174	
3.28	0.8531	0.8308	0.8081	0.7850	0.7616	0.7379	0.7141	0.6902	0.6662	0.6423	0.6186	0.5951	0.5718	0.5487	0.5259	0.5035	0.4813	0.4594	0.4378	0.4165	
3.29	0.8529	0.8304	0.8077	0.7846	0.7612	0.7375	0.7136	0.6896	0.6656	0.6417	0.6180	0.5944	0.5710	0.5480	0.5252	0.5026	0.4804	0.4585	0.4369	0.4156	
3.30	0.8526	0.8301	0.8074	0.7842	0.7608	0.7370	0.7131	0.6891	0.6650	0.6411	0.6173	0.5937	0.5703	0.5472	0.5244	0.5018	0.4796	0.4577	0.4360	0.4147	
3.31	0.8523	0.8298	0.8070	0.7838	0.7603	0.7365	0.7126	0.6885	0.6644	0.6405	0.6166	0.5930	0.5696	0.5464	0.5236	0.5010	0.4788	0.4568	0.4351	0.4138	
3.32	0.8520	0.8295	0.8067	0.7835	0.7599	0.7361	0.7121	0.6880	0.6639	0.6398	0.6160	0.5923	0.5688	0.5457	0.5228	0.5002	0.4779	0.4559	0.4342	0.4129	
3.33	0.8518	0.8292	0.8063	0.7831	0.7595	0.7356	0.7116	0.6874	0.6633	0.6392	0.6153	0.5916	0.5681	0.5449	0.5220	0.4994	0.4771	0.4551	0.4334	0.4119	
3.34	0.8515	0.8289	0.8060	0.7827	0.7591	0.7351	0.7111	0.6869	0.6627	0.6386	0.6146	0.5909	0.5674	0.5441	0.5212	0.4986	0.4762	0.4542	0.4325	0.4110	
3.35	0.8513	0.8286	0.8057	0.7823	0.7586	0.7347	0.7105	0.6863	0.6621	0.6380	0.6140	0.5902	0.5666	0.5434	0.5204	0.4978	0.4754	0.4534	0.4316	0.4102	
3.36	0.8510	0.8283	0.8053	0.7819	0.7582	0.7342	0.7100	0.6858	0.6615	0.6373	0.6133	0.5895	0.5659	0.5426	0.5196	0.4969	0.4746	0.4525	0.4307	0.4093	
3.37	0.8507	0.8280	0.8050	0.7816	0.7578	0.7338	0.7095	0.6852	0.6609	0.6367	0.6127	0.5888	0.5652	0.5419	0.5189	0.4961	0.4737	0.4516	0.4299	0.4084	
3.38	0.8505	0.8277	0.8046	0.7812	0.7574	0.7333	0.7090	0.6847	0.6604	0.6361	0.6120	0.5881	0.5645	0.5411	0.5181	0.4953	0.4729	0.4508	0.4290	0.4075	
3.39	0.8502	0.8274	0.8043	0.7808	0.7570	0.7328	0.7085	0.6842	0.6598	0.6355	0.6113	0.5874	0.5638	0.5404	0.5173	0.4945	0.4721	0.4499	0.4281	0.4066	
3.40	0.8499	0.8271	0.8040	0.7804	0.7565	0.7324	0.7080	0.6836	0.6592	0.6349	0.6107	0.5867	0.5630	0.5396	0.5165	0.4937	0.4713	0.4491	0.4272	0.4057	
3.41	0.8497	0.8268	0.8036	0.7801	0.7561	0.7319	0.7075	0.6831	0.6586	0.6342	0.6100	0.5860	0.5623	0.5389	0.5157	0.4929	0.4704	0.4482	0.4264	0.4048	
3.42	0.8494	0.8265	0.8033	0.7797	0.7557	0.7315	0.7070	0.6825	0.6580	0.6336	0.6094	0.5854	0.5616	0.5381	0.5150	0.4921	0.4696	0.4474	0.4255	0.4039	
3.43	0.8491	0.8262	0.8030	0.7793	0.7553	0.7310	0.7065	0.6820	0.6575	0.6330	0.6087	0.5847	0.5609	0.5374	0.5142	0.4913	0.4688	0.4466	0.4247	0.4031	
3.44	0.8489	0.8259	0.8026	0.7789	0.7549	0.7305	0.7060	0.6815	0.6569	0.6324	0.6081	0.5840	0.5602	0.5366	0.5134	0.4905	0.4680	0.4457	0.4238	0.4022	
3.45	0.8486	0.8256	0.8023	0.7786	0.7545	0.7301	0.7055	0.6809	0.6563	0.6318	0.6074	0.5833	0.5595	0.5359	0.5127	0.4897	0.4671	0.4449	0.4229	0.4013	
3.46	0.8484	0.8253	0.8020	0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8345	0.8096	0.7842	0.7583	0.7320	0.7054	0.6787	0.6520	0.6253	0.5989	0.5727	0.5469	0.5215	0.4965	0.4719	0.4478	0.4240	0.4008	0.3779	0.3554
4.02	0.8343	0.8093	0.7839	0.7579	0.7316	0.7050	0.6783	0.6515	0.6248	0.5983	0.5721	0.5463	0.5208	0.4958	0.4712	0.4470	0.4233	0.4000	0.3771	0.3547
4.03	0.8340	0.8090	0.7836	0.7576	0.7312	0.7046	0.6778	0.6510	0.6243	0.5978	0.5715	0.5457	0.5202	0.4951	0.4705	0.4463	0.4226	0.3993	0.3764	0.3539
4.04	0.8338	0.8088	0.7832	0.7572	0.7309	0.7042	0.6773	0.6505	0.6237	0.5972	0.5710	0.5451	0.5195	0.4945	0.4698	0.4456	0.4219	0.3985	0.3756	0.3531
4.05	0.8335	0.8085	0.7829	0.7569	0.7305	0.7037	0.6769	0.6500	0.6232	0.5966	0.5704	0.5444	0.5189	0.4938	0.4692	0.4449	0.4212	0.3978	0.3749	0.3524
4.06	0.8333	0.8082	0.7826	0.7566	0.7301	0.7033	0.6764	0.6495	0.6227	0.5961	0.5698	0.5438	0.5183	0.4931	0.4685	0.4442	0.4204	0.3971	0.3741	0.3516
4.07	0.8331	0.8079	0.7823	0.7562	0.7297	0.7029	0.6760	0.6490	0.6222	0.5955	0.5692	0.5432	0.5176	0.4925	0.4678	0.4435	0.4197	0.3963	0.3734	0.3508
4.08	0.8328	0.8077	0.7820	0.7559	0.7293	0.7025	0.6755	0.6485	0.6216	0.5950	0.5686	0.5426	0.5170	0.4918	0.4671	0.4428	0.4190	0.3956	0.3726	0.3501
4.09	0.8326	0.8074	0.7817	0.7555	0.7289	0.7021	0.6750	0.6480	0.6211	0.5944	0.5680	0.5420	0.5163	0.4912	0.4664	0.4421	0.4183	0.3949	0.3719	0.3493
4.10	0.8323	0.8071	0.7814	0.7552	0.7285	0.7016	0.6746	0.6475	0.6206	0.5939	0.5674	0.5414	0.5157	0.4905	0.4657	0.4414	0.4176	0.3942	0.3712	0.3486
4.11	0.8321	0.8068	0.7811	0.7548	0.7282	0.7012	0.6741	0.6470	0.6201	0.5933	0.5668	0.5408	0.5151	0.4898	0.4651	0.4407	0.4169	0.3934	0.3704	0.3478
4.12	0.8319	0.8066	0.7808	0.7545	0.7278	0.7008	0.6737	0.6465	0.6195	0.5927	0.5663	0.5401	0.5144	0.4892	0.4644	0.4400	0.4161	0.3927	0.3697	0.3471
4.13	0.8316	0.8063	0.7804	0.7541	0.7274	0.7004	0.6732	0.6461	0.6190	0.5922	0.5657	0.5395	0.5138	0.4885	0.4637	0.4393	0.4154	0.3920	0.3689	0.3463
4.14	0.8314	0.8060	0.7801	0.7538	0.7270	0.7000	0.6728	0.6456	0.6185	0.5916	0.5651	0.5389	0.5132	0.4879	0.4630	0.4387	0.4147	0.3913	0.3682	0.3456
4.15	0.8311	0.8057	0.7798	0.7534	0.7266	0.6995	0.6723	0.6451	0.6180	0.5911	0.5645	0.5383	0.5125	0.4872	0.4624	0.4380	0.4140	0.3905	0.3675	0.3448
4.16	0.8309	0.8055	0.7795	0.7531	0.7262	0.6991	0.6719	0.6446	0.6174	0.5905	0.5639	0.5377	0.5119	0.4866	0.4617	0.4373	0.4133	0.3898	0.3667	0.3441
4.17	0.8307	0.8052	0.7792	0.7528	0.7259	0.6987	0.6714	0.6441	0.6169	0.5900	0.5634	0.5371	0.5113	0.4859	0.4610	0.4366	0.4126	0.3891	0.3660	0.3434
4.18	0.8304	0.8049	0.7789	0.7524	0.7255	0.6983	0.6710	0.6436	0.6164	0.5894	0.5628	0.5365	0.5107	0.4853	0.4604	0.4359	0.4119	0.3884	0.3653	0.3426
4.19	0.8302	0.8047	0.7786	0.7521	0.7251	0.6979	0.6705	0.6431	0.6159	0.5889	0.5622	0.5359	0.5100	0.4846	0.4597	0.4352	0.4112	0.3877	0.3646	0.3419
4.20	0.8300	0.8044	0.7783	0.7517	0.7247	0.6975	0.6700	0.6426	0.6154	0.5883	0.5616	0.5353	0.5094	0.4840	0.4590	0.4345	0.4105	0.3870	0.3638	0.3411
4.21	0.8297	0.8041	0.7780	0.7514	0.7244	0.6970	0.6696	0.6422	0.6148	0.5878	0.5610	0.5347	0.5088	0.4833	0.4584	0.4338	0.4098	0.3862	0.3631	0.3404
4.22	0.8295	0.8038	0.7777	0.7510	0.7240	0.6966	0.6691	0.6417	0.6143	0.5872	0.5605	0.5341	0.5082	0.4827	0.4577	0.4332	0.4091	0.3855	0.3624	0.3397
4.23	0.8292	0.8036	0.7774	0.7507	0.7236	0.6962	0.6687	0.6412	0.6138	0.5867	0.5599	0.5335	0.5075	0.4820	0.4570	0.4325	0.4084	0.3848	0.3617	0.3389
4.24	0.8290	0.8033	0.7771	0.7504	0.7232	0.6958	0.6682	0.6407	0.6133	0.5861	0.5593	0.5329	0.5069	0.4814	0.4564	0.4318	0.4077	0.3841	0.3609	0.3382
4.25	0.8288	0.8030	0.7768	0.7500	0.7228	0.6954	0.6678	0.6402	0.6128	0.5856	0.5588	0.5323	0.5063	0.4808	0.4557	0.4311	0.4070	0.3834	0.3602	0.3375
4.26	0.8285	0.8028	0.7765	0.7497	0.7225	0.6950	0.6674	0.6397	0.6123	0.5851	0.5582	0.5317	0.5057	0.4801	0.4550	0.4304	0.4063	0.3827	0.3595	0.3367
4.27	0.8283	0.8025	0.7762	0.7493	0.7221	0.6946	0.6669	0.6393	0.6118	0.5845	0.5576	0.5311	0.5051	0.4795	0.4544	0.4298	0.4057	0.3820	0.3588	0.3360
4.28	0.8281	0.8022	0.7759	0.7490	0.7217	0.6942	0.6665	0.6388	0.6112	0.5840	0.5570	0.5305	0.5044	0.4788	0.4537	0.4291	0.4050	0.3813	0.3581	0.3353
4.29	0.8278	0.8020	0.7756	0.7487	0.7213	0.6937	0.6660	0.6383	0.6107	0.5834	0.5565	0.5299	0.5038	0.4782	0.4531	0.4284	0.4043	0.3806	0.3574	0.3346
4.30	0.8276	0.8017	0.7753	0.7483	0.7209	0.6933	0.6656	0.6378	0.6102	0.5829	0.5559	0.5293	0.5032	0.4776	0.4524	0.4278	0.4036	0.3799	0.3567	0.3339
4.31	0.8274	0.8014	0.7750	0.7480	0.7206	0.6929	0.6651	0.6373	0.6097	0.5824	0.5553	0.5287	0.5026	0.4769	0.4518	0.4271	0.4029	0.3792	0.3559	0.3331
4.32	0.8271	0.8012	0.7747	0.7476	0.7202	0.6925	0.6647	0.6369	0.6092	0.5818	0.5548	0.5281	0.5020	0.4763	0.4511	0.4264	0.4022	0.3785	0.3552	0.3324
4.33	0.8269	0.8009	0.7743	0.7473	0.7198	0.6921	0.6642	0.6364	0.6087	0.5813	0.5542	0.5276	0.5014	0.4757	0.4505	0.4257	0.4015	0.3778	0.3545	0.3317
4.34	0.8267	0.8006	0.7740	0.7470	0.7195	0.6917	0.6638	0.6359	0.6082	0.5807	0.5536	0.5270	0.5007	0.4750	0.4498	0.4251	0.4009	0.3771	0.3538	0.3310
4.35	0.8264	0.8004	0.7737	0.7466	0.7191	0.6913	0.6633	0.6354	0.6077	0.5802	0.5531	0.5264	0.5001	0.4744	0.4492	0.4244	0.4002	0.3764	0.3531	0.3303
4.36	0.8262	0.8001	0.7734	0.7463	0.7187	0.6909	0.6629	0.6350	0.6072	0.5797	0.5525	0.5258	0.4995	0.4738	0.4485	0.4238	0.3995	0.3757	0.3524	0.3296
4.37	0.8260	0.7998	0.7731	0.7460	0.7184	0.6905	0.6625	0.6345	0.6067	0.5791	0.5520	0.5252	0.4989	0.4731	0.4479	0.4231	0.3988	0.3750	0.3517	0.3288
4.38	0.8257	0.7996	0.7728	0.7456	0.7180	0.6901	0.6620	0.6340	0.6062	0.5786	0.5514	0.5246	0.4983	0.4725	0.4472	0.4224	0.3981	0.3743	0.3510	0.3281
4.39	0.8255	0.7993	0.7725	0.7453	0.7176	0.6897	0.6616	0.6335	0.6057	0.5781	0.5508	0.5240	0.4977	0.4719	0.4466	0.4218	0.3975	0.3737	0.3503	0.3274
4.40	0.8253	0.7990	0.7722	0.7450	0.7172	0.6891	0.6610	0.6330	0.6051	0.5775	0.5501	0.5233	0.4970	0.4711	0.4457	0.4210	0.3968	0.3730	0.3496	0.3267
4.41	0.8250	0.7988	0.7719	0.7446	0.7167	0.6886	0.6605	0.6325	0.6046	0.5770	0.5497	0.5229	0.4966	0.4706	0.4452	0.4205	0.3963	0.3725	0.3491	0.3262
4.42	0.8248	0.7985	0.7716	0.7443	0.7165	0.6884	0.6603	0.6321	0.6041	0.5765	0.5492	0.5223	0.4959	0.4700	0.4447	0.4198	0.3955	0.3717	0.3482	0.3253
4.43	0.8246	0.7982	0.7713	0.7439	0.7161	0.6880	0.6598	0.6316	0.6036	0.5759	0.5486	0.5217	0.4953	0.4694	0.4440	0.4191	0.3948	0.3709	0.3475	0.3246
4.44	0.8243	0.7980	0.7710	0.7436	0.7158	0.6876	0.6594	0.6312	0.6031	0.5754	0.5480	0.5211	0.4947	0.4688	0.4434	0.4185	0.3941	0.3702	0.3468	0.3239
4.45	0.8241	0.7977	0.7707	0.7433	0.7154	0.6872	0.6589	0.6307	0.6026	0.5749	0.5475	0.5205	0.4941	0.4681	0.4427	0.4178	0.3934	0.3696	0.3462	0.3232
4.46	0.8239	0.7974	0.7703	0.7429	0.7150	0.6868	0.6585	0.6302	0.6021	0.5743	0.5469	0.5200	0.4935	0.4675	0.4421	0.4172	0.3928	0.3689	0.3455	0.3225
4.47	0.8236	0.7972	0.7702	0.7426	0.7146	0.6864	0.6581	0.6298	0.6016	0.5738	0.5464	0.5194	0.4929	0.4669	0.4415	0.4165	0.3921	0.3682	0.3448	0.3218
4.48	0.8234	0.7969	0.7699	0.7423	0.7143	0.6860	0.6576	0.6293	0.6011	0.5733	0.5458	0.5188	0.4923	0.4663	0.4408	0.4159	0.3915	0.3675	0.3441	0.3211
4.49	0.8232	0.7966	0.7696	0.7419	0.7139	0.6856	0.6572	0.6288	0.6006	0.5728	0.5453	0.5182	0.4917	0.4657	0.4402	0.4152	0.3908	0.3669	0.3434	0.3204
4.50	0.8229	0.7964	0.7693	0.7416	0.7135	0.6852	0.6568	0.6284	0.6002	0.5722	0.5447	0.5177	0.4911	0.4651	0.4396	0.4146	0.3901	0.3662	0.3427	0.3197
4.51	0.8227	0.7961	0.7690	0.7413	0.7132	0.6848	0.6563	0.6279	0.5996	0.5717	0.5442	0.5171	0.4905	0.4645	0.4389	0.4139	0.3895	0.3655	0.3421	0.3191
4.52	0.8225	0.7959	0.7687	0.7410	0.7128	0.6844	0.6559	0.6274	0.5991	0.5712	0.5437	0.5166	0.4899	0.4639	0.4383	0.4133	0.3888	0.3649	0.3414	0.3184
4.53	0.8223	0.7956	0.7686	0.7406	0.7124	0.6840	0.6554													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8115	0.7833	0.7545	0.7251	0.6953	0.6653	0.6352	0.6052	0.5756	0.5463	0.5176	0.4895	0.4619	0.4350	0.4087	0.3831	0.3580	0.3336	0.3097	0.2863
5.02	0.8113	0.7831	0.7542	0.7248	0.6950	0.6649	0.6348	0.6048	0.5751	0.5458	0.5171	0.4889	0.4614	0.4344	0.4081	0.3825	0.3574	0.3330	0.3090	0.2855
5.03	0.8111	0.7828	0.7540	0.7245	0.6946	0.6646	0.6344	0.6043	0.5746	0.5454	0.5166	0.4884	0.4608	0.4339	0.4076	0.3819	0.3568	0.3323	0.3084	0.2851
5.04	0.8109	0.7826	0.7537	0.7242	0.6943	0.6641	0.6339	0.6039	0.5742	0.5449	0.5161	0.4879	0.4603	0.4333	0.4070	0.3813	0.3562	0.3317	0.3078	0.2844
5.05	0.8107	0.7823	0.7534	0.7239	0.6939	0.6637	0.6335	0.6035	0.5737	0.5444	0.5156	0.4873	0.4597	0.4327	0.4064	0.3807	0.3556	0.3311	0.3072	0.2838
5.06	0.8104	0.7821	0.7531	0.7236	0.6936	0.6634	0.6331	0.6030	0.5732	0.5439	0.5151	0.4868	0.4592	0.4322	0.4058	0.3801	0.3550	0.3305	0.3066	0.2832
5.07	0.8102	0.7818	0.7528	0.7232	0.6932	0.6630	0.6327	0.6026	0.5728	0.5434	0.5145	0.4863	0.4586	0.4316	0.4053	0.3795	0.3544	0.3299	0.3060	0.2826
5.08	0.8100	0.7816	0.7525	0.7229	0.6929	0.6626	0.6323	0.6022	0.5723	0.5429	0.5140	0.4857	0.4581	0.4311	0.4047	0.3790	0.3538	0.3293	0.3054	0.2820
5.09	0.8098	0.7814	0.7523	0.7226	0.6925	0.6622	0.6319	0.6017	0.5719	0.5424	0.5135	0.4852	0.4575	0.4305	0.4041	0.3784	0.3533	0.3287	0.3048	0.2814
5.10	0.8096	0.7811	0.7520	0.7223	0.6922	0.6619	0.6315	0.6013	0.5714	0.5419	0.5130	0.4847	0.4570	0.4299	0.4036	0.3778	0.3527	0.3281	0.3042	0.2807
5.11	0.8094	0.7809	0.7517	0.7220	0.6918	0.6615	0.6311	0.6008	0.5709	0.5415	0.5125	0.4842	0.4564	0.4294	0.4030	0.3772	0.3521	0.3275	0.3036	0.2801
5.12	0.8091	0.7806	0.7514	0.7217	0.6915	0.6611	0.6307	0.6004	0.5705	0.5410	0.5120	0.4836	0.4559	0.4288	0.4024	0.3766	0.3515	0.3269	0.3030	0.2795
5.13	0.8089	0.7804	0.7511	0.7214	0.6912	0.6607	0.6303	0.6000	0.5700	0.5405	0.5115	0.4831	0.4554	0.4283	0.4018	0.3760	0.3509	0.3263	0.3023	0.2789
5.14	0.8087	0.7801	0.7509	0.7211	0.6908	0.6603	0.6299	0.5995	0.5695	0.5400	0.5110	0.4826	0.4548	0.4277	0.4013	0.3755	0.3503	0.3257	0.3017	0.2783
5.15	0.8085	0.7799	0.7507	0.7209	0.6905	0.6600	0.6295	0.5991	0.5691	0.5395	0.5105	0.4821	0.4543	0.4272	0.4007	0.3749	0.3497	0.3251	0.3011	0.2777
5.16	0.8083	0.7796	0.7503	0.7204	0.6901	0.6596	0.6291	0.5987	0.5686	0.5390	0.5100	0.4815	0.4537	0.4266	0.4000	0.3743	0.3491	0.3245	0.3005	0.2771
5.17	0.8081	0.7794	0.7500	0.7201	0.6898	0.6592	0.6286	0.5982	0.5682	0.5386	0.5095	0.4810	0.4532	0.4261	0.3996	0.3737	0.3485	0.3240	0.2999	0.2765
5.18	0.8079	0.7791	0.7498	0.7198	0.6894	0.6588	0.6282	0.5978	0.5677	0.5381	0.5090	0.4805	0.4527	0.4255	0.3990	0.3732	0.3480	0.3234	0.2993	0.2759
5.19	0.8076	0.7789	0.7495	0.7195	0.6891	0.6585	0.6278	0.5974	0.5673	0.5376	0.5085	0.4800	0.4521	0.4250	0.3985	0.3726	0.3474	0.3228	0.2988	0.2753
5.20	0.8074	0.7786	0.7492	0.7192	0.6888	0.6581	0.6274	0.5970	0.5668	0.5371	0.5080	0.4795	0.4516	0.4244	0.3979	0.3720	0.3468	0.3222	0.2982	0.2747
5.21	0.8072	0.7784	0.7489	0.7189	0.6884	0.6577	0.6270	0.5965	0.5663	0.5366	0.5075	0.4789	0.4511	0.4239	0.3973	0.3714	0.3462	0.3216	0.2976	0.2741
5.22	0.8070	0.7781	0.7486	0.7186	0.6881	0.6574	0.6266	0.5961	0.5659	0.5362	0.5070	0.4784	0.4505	0.4233	0.3968	0.3709	0.3456	0.3210	0.2970	0.2735
5.23	0.8068	0.7779	0.7484	0.7183	0.6877	0.6570	0.6262	0.5957	0.5654	0.5357	0.5065	0.4779	0.4500	0.4228	0.3962	0.3703	0.3451	0.3204	0.2964	0.2729
5.24	0.8066	0.7777	0.7481	0.7179	0.6874	0.6566	0.6258	0.5952	0.5650	0.5352	0.5060	0.4774	0.4495	0.4222	0.3957	0.3697	0.3445	0.3198	0.2958	0.2723
5.25	0.8064	0.7774	0.7478	0.7176	0.6870	0.6562	0.6254	0.5948	0.5645	0.5347	0.5055	0.4769	0.4489	0.4217	0.3951	0.3692	0.3439	0.3193	0.2952	0.2717
5.26	0.8061	0.7772	0.7475	0.7173	0.6867	0.6559	0.6250	0.5944	0.5641	0.5343	0.5050	0.4764	0.4484	0.4211	0.3945	0.3686	0.3433	0.3187	0.2946	0.2711
5.27	0.8059	0.7769	0.7473	0.7170	0.6864	0.6555	0.6246	0.5939	0.5636	0.5338	0.5045	0.4759	0.4479	0.4206	0.3940	0.3680	0.3428	0.3181	0.2940	0.2705
5.28	0.8057	0.7767	0.7470	0.7167	0.6860	0.6551	0.6242	0.5935	0.5632	0.5333	0.5040	0.4753	0.4473	0.4201	0.3934	0.3675	0.3422	0.3175	0.2934	0.2699
5.29	0.8055	0.7764	0.7467	0.7164	0.6857	0.6548	0.6238	0.5931	0.5627	0.5328	0.5035	0.4748	0.4468	0.4195	0.3929	0.3670	0.3418	0.3171	0.2930	0.2695
5.30	0.8053	0.7762	0.7464	0.7161	0.6853	0.6544	0.6234	0.5927	0.5623	0.5324	0.5030	0.4743	0.4463	0.4190	0.3923	0.3663	0.3410	0.3164	0.2923	0.2687
5.31	0.8051	0.7760	0.7462	0.7158	0.6850	0.6540	0.6230	0.5922	0.5618	0.5319	0.5025	0.4738	0.4458	0.4184	0.3918	0.3658	0.3405	0.3158	0.2917	0.2682
5.32	0.8049	0.7757	0.7459	0.7155	0.6847	0.6536	0.6226	0.5918	0.5614	0.5314	0.5020	0.4733	0.4452	0.4179	0.3912	0.3652	0.3399	0.3152	0.2911	0.2676
5.33	0.8047	0.7755	0.7456	0.7152	0.6843	0.6533	0.6222	0.5914	0.5609	0.5309	0.5015	0.4728	0.4447	0.4173	0.3907	0.3647	0.3393	0.3146	0.2905	0.2670
5.34	0.8044	0.7752	0.7453	0.7149	0.6840	0.6529	0.6218	0.5910	0.5605	0.5305	0.5011	0.4723	0.4442	0.4168	0.3901	0.3641	0.3388	0.3140	0.2899	0.2664
5.35	0.8042	0.7750	0.7451	0.7146	0.6837	0.6525	0.6214	0.5905	0.5600	0.5300	0.5006	0.4718	0.4437	0.4163	0.3896	0.3635	0.3382	0.3135	0.2894	0.2659
5.36	0.8040	0.7747	0.7448	0.7143	0.6833	0.6522	0.6210	0.5901	0.5596	0.5295	0.5001	0.4713	0.4431	0.4157	0.3890	0.3630	0.3376	0.3129	0.2888	0.2652
5.37	0.8038	0.7745	0.7445	0.7140	0.6830	0.6518	0.6206	0.5897	0.5591	0.5291	0.4996	0.4708	0.4426	0.4152	0.3885	0.3624	0.3371	0.3123	0.2882	0.2647
5.38	0.8036	0.7743	0.7442	0.7137	0.6826	0.6514	0.6203	0.5893	0.5587	0.5286	0.4991	0.4703	0.4421	0.4147	0.3879	0.3619	0.3365	0.3118	0.2876	0.2641
5.39	0.8034	0.7740	0.7440	0.7133	0.6823	0.6511	0.6200	0.5889	0.5582	0.5281	0.4986	0.4697	0.4416	0.4141	0.3874	0.3613	0.3359	0.3112	0.2870	0.2635
5.40	0.8032	0.7738	0.7437	0.7130	0.6820	0.6507	0.6195	0.5884	0.5578	0.5277	0.4981	0.4692	0.4411	0.4136	0.3868	0.3608	0.3354	0.3106	0.2865	0.2629
5.41	0.8030	0.7735	0.7434	0.7127	0.6816	0.6503	0.6191	0.5880	0.5573	0.5272	0.4976	0.4687	0.4405	0.4131	0.3863	0.3602	0.3348	0.3101	0.2859	0.2623
5.42	0.8028	0.7733	0.7432	0.7124	0.6813	0.6500	0.6187	0.5876	0.5569	0.5267	0.4971	0.4682	0.4400	0.4125	0.3858	0.3597	0.3343	0.3095	0.2853	0.2618
5.43	0.8025	0.7731	0.7429	0.7121	0.6810	0.6496	0.6183	0.5872	0.5565	0.5263	0.4967	0.4677	0.4395	0.4120	0.3852	0.3591	0.3337	0.3089	0.2847	0.2612
5.44	0.8023	0.7728	0.7426	0.7118	0.6806	0.6492	0.6179	0.5868	0.5560	0.5258	0.4962	0.4672	0.4390	0.4115	0.3847	0.3586	0.3331	0.3084	0.2842	0.2606
5.45	0.8021	0.7726	0.7423	0.7115	0.6803	0.6489	0.6175	0.5863	0.5556	0.5253	0.4957	0.4667	0.4385	0.4110	0.3841	0.3580	0.3326	0.3078	0.2836	0.2600
5.46	0.8019	0.7723	0.7421	0.7112	0.6800</															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.7906	0.7594	0.7275	0.6949	0.6620	0.6290	0.5961	0.5636	0.5316	0.5002	0.4696	0.4397	0.4107	0.3826	0.3552	0.3286	0.3028	0.2777	0.2533	0.2296
6.02	0.7904	0.7592	0.7272	0.6947	0.6617	0.6287	0.5957	0.5632	0.5311	0.4998	0.4691	0.4393	0.4103	0.3821	0.3547	0.3281	0.3023	0.2772	0.2528	0.2291
6.03	0.7902	0.7590	0.7270	0.6944	0.6614	0.6283	0.5954	0.5628	0.5307	0.4993	0.4687	0.4388	0.4098	0.3816	0.3542	0.3276	0.3018	0.2767	0.2523	0.2286
6.04	0.7900	0.7587	0.7267	0.6941	0.6611	0.6280	0.5950	0.5624	0.5303	0.4989	0.4682	0.4383	0.4093	0.3811	0.3537	0.3271	0.3013	0.2762	0.2518	0.2280
6.05	0.7898	0.7585	0.7264	0.6938	0.6608	0.6276	0.5946	0.5620	0.5299	0.4985	0.4678	0.4379	0.4088	0.3806	0.3532	0.3266	0.3008	0.2757	0.2513	0.2275
6.06	0.7896	0.7583	0.7262	0.6935	0.6605	0.6273	0.5943	0.5616	0.5295	0.4980	0.4673	0.4374	0.4084	0.3801	0.3527	0.3261	0.3003	0.2752	0.2508	0.2270
6.07	0.7894	0.7581	0.7259	0.6932	0.6601	0.6269	0.5939	0.5612	0.5291	0.4976	0.4669	0.4370	0.4079	0.3797	0.3523	0.3256	0.2998	0.2747	0.2503	0.2265
6.08	0.7892	0.7578	0.7257	0.6929	0.6598	0.6266	0.5935	0.5608	0.5287	0.4972	0.4664	0.4365	0.4074	0.3792	0.3518	0.3251	0.2993	0.2742	0.2498	0.2260
6.09	0.7890	0.7576	0.7254	0.6926	0.6595	0.6263	0.5932	0.5604	0.5282	0.4967	0.4660	0.4360	0.4069	0.3787	0.3513	0.3246	0.2988	0.2737	0.2493	0.2255
6.10	0.7888	0.7574	0.7252	0.6924	0.6592	0.6259	0.5928	0.5600	0.5278	0.4963	0.4655	0.4356	0.4065	0.3782	0.3508	0.3241	0.2983	0.2732	0.2487	0.2250
6.11	0.7886	0.7571	0.7249	0.6921	0.6589	0.6256	0.5924	0.5597	0.5274	0.4959	0.4651	0.4351	0.4060	0.3777	0.3503	0.3237	0.2978	0.2727	0.2482	0.2245
6.12	0.7884	0.7569	0.7246	0.6918	0.6586	0.6252	0.5921	0.5593	0.5270	0.4954	0.4646	0.4347	0.4055	0.3773	0.3498	0.3232	0.2973	0.2722	0.2477	0.2240
6.13	0.7882	0.7567	0.7244	0.6915	0.6582	0.6249	0.5917	0.5589	0.5266	0.4950	0.4642	0.4342	0.4051	0.3768	0.3493	0.3227	0.2968	0.2717	0.2472	0.2235
6.14	0.7880	0.7565	0.7241	0.6912	0.6579	0.6245	0.5913	0.5585	0.5262	0.4946	0.4638	0.4338	0.4046	0.3763	0.3488	0.3222	0.2963	0.2712	0.2467	0.2229
6.15	0.7878	0.7562	0.7238	0.6909	0.6576	0.6242	0.5910	0.5581	0.5258	0.4942	0.4633	0.4333	0.4041	0.3758	0.3484	0.3217	0.2958	0.2707	0.2462	0.2224
6.16	0.7877	0.7560	0.7236	0.6906	0.6573	0.6238	0.5906	0.5577	0.5254	0.4937	0.4629	0.4328	0.4037	0.3753	0.3479	0.3212	0.2953	0.2702	0.2457	0.2219
6.17	0.7875	0.7558	0.7234	0.6904	0.6570	0.6235	0.5902	0.5573	0.5250	0.4933	0.4624	0.4324	0.4032	0.3749	0.3474	0.3207	0.2948	0.2697	0.2452	0.2214
6.18	0.7873	0.7555	0.7231	0.6901	0.6567	0.6232	0.5899	0.5569	0.5246	0.4929	0.4620	0.4319	0.4027	0.3744	0.3469	0.3202	0.2943	0.2692	0.2447	0.2209
6.19	0.7871	0.7553	0.7228	0.6898	0.6564	0.6228	0.5895	0.5565	0.5241	0.4925	0.4616	0.4315	0.4023	0.3739	0.3464	0.3197	0.2938	0.2687	0.2442	0.2204
6.20	0.7869	0.7551	0.7226	0.6895	0.6560	0.6225	0.5891	0.5562	0.5237	0.4920	0.4611	0.4310	0.4018	0.3734	0.3459	0.3192	0.2933	0.2682	0.2437	0.2199
6.21	0.7867	0.7549	0.7223	0.6892	0.6557	0.6222	0.5888	0.5558	0.5233	0.4916	0.4607	0.4306	0.4013	0.3730	0.3455	0.3188	0.2928	0.2677	0.2432	0.2194
6.22	0.7865	0.7546	0.7221	0.6889	0.6554	0.6218	0.5884	0.5554	0.5229	0.4912	0.4602	0.4301	0.4009	0.3725	0.3450	0.3183	0.2924	0.2672	0.2427	0.2189
6.23	0.7863	0.7544	0.7218	0.6886	0.6551	0.6215	0.5880	0.5550	0.5225	0.4908	0.4598	0.4297	0.4004	0.3720	0.3445	0.3178	0.2919	0.2667	0.2422	0.2184
6.24	0.7861	0.7542	0.7216	0.6884	0.6548	0.6211	0.5877	0.5546	0.5221	0.4903	0.4594	0.4292	0.3999	0.3716	0.3440	0.3173	0.2914	0.2662	0.2417	0.2179
6.25	0.7859	0.7540	0.7213	0.6881	0.6545	0.6208	0.5873	0.5542	0.5217	0.4899	0.4589	0.4288	0.3995	0.3711	0.3435	0.3168	0.2909	0.2657	0.2412	0.2174
6.26	0.7857	0.7537	0.7211	0.6878	0.6542	0.6205	0.5870	0.5538	0.5213	0.4895	0.4585	0.4283	0.3990	0.3706	0.3431	0.3163	0.2904	0.2652	0.2407	0.2170
6.27	0.7855	0.7535	0.7208	0.6875	0.6539	0.6201	0.5866	0.5535	0.5209	0.4891	0.4580	0.4279	0.3986	0.3702	0.3426	0.3158	0.2899	0.2647	0.2403	0.2165
6.28	0.7853	0.7533	0.7206	0.6872	0.6535	0.6198	0.5862	0.5531	0.5205	0.4887	0.4576	0.4274	0.3981	0.3697	0.3421	0.3154	0.2894	0.2642	0.2398	0.2160
6.29	0.7851	0.7531	0.7203	0.6869	0.6532	0.6195	0.5859	0.5527	0.5201	0.4882	0.4572	0.4270	0.3976	0.3692	0.3416	0.3149	0.2889	0.2637	0.2393	0.2155
6.30	0.7849	0.7528	0.7200	0.6867	0.6529	0.6191	0.5855	0.5523	0.5197	0.4878	0.4567	0.4265	0.3972	0.3687	0.3412	0.3144	0.2885	0.2633	0.2389	0.2150
6.31	0.7847	0.7526	0.7198	0.6864	0.6526	0.6188	0.5851	0.5519	0.5193	0.4874	0.4563	0.4261	0.3967	0.3683	0.3407	0.3139	0.2880	0.2628	0.2383	0.2145
6.32	0.7845	0.7524	0.7195	0.6861	0.6523	0.6185	0.5848	0.5515	0.5189	0.4870	0.4559	0.4256	0.3963	0.3678	0.3402	0.3134	0.2875	0.2623	0.2378	0.2140
6.33	0.7843	0.7522	0.7193	0.6858	0.6520	0.6181	0.5844	0.5512	0.5185	0.4866	0.4554	0.4252	0.3958	0.3673	0.3397	0.3130	0.2870	0.2618	0.2373	0.2135
6.34	0.7841	0.7519	0.7190	0.6855	0.6517	0.6178	0.5841	0.5508	0.5181	0.4861	0.4550	0.4247	0.3954	0.3669	0.3393	0.3125	0.2865	0.2613	0.2368	0.2130
6.35	0.7839	0.7517	0.7188	0.6852	0.6514	0.6174	0.5837	0.5504	0.5177	0.4857	0.4546	0.4243	0.3949	0.3664	0.3388	0.3120	0.2860	0.2608	0.2363	0.2125
6.36	0.7837	0.7515	0.7185	0.6850	0.6511	0.6171	0.5833	0.5500	0.5173	0.4853	0.4541	0.4239	0.3945	0.3660	0.3383	0.3115	0.2855	0.2603	0.2359	0.2120
6.37	0.7835	0.7513	0.7183	0.6847	0.6508	0.6168	0.5830	0.5496	0.5169	0.4849	0.4537	0.4234	0.3940	0.3655	0.3379	0.3111	0.2851	0.2599	0.2354	0.2116
6.38	0.7833	0.7510	0.7180	0.6844	0.6505	0.6164	0.5826	0.5493	0.5165	0.4845	0.4533	0.4230	0.3935	0.3650	0.3374	0.3106	0.2846	0.2594	0.2349	0.2111
6.39	0.7831	0.7508	0.7178	0.6841	0.6501	0.6161	0.5823	0.5489	0.5161	0.4841	0.4529	0.4225	0.3931	0.3646	0.3369	0.3101	0.2841	0.2589	0.2344	0.2106
6.40	0.7829	0.7506	0.7175	0.6838	0.6498	0.6158	0.5819	0.5485	0.5157	0.4836	0.4524	0.4221	0.3926	0.3641	0.3365	0.3096	0.2836	0.2584	0.2339	0.2101
6.41	0.7827	0.7504	0.7173	0.6836	0.6495	0.6154	0.5816	0.5481	0.5153	0.4832	0.4520	0.4217	0.3922	0.3637	0.3360	0.3092	0.2832	0.2579	0.2334	0.2096
6.42	0.7825	0.7502	0.7170	0.6833	0.6492	0.6151	0.5812	0.5477	0.5149	0.4828	0.4516	0.4212	0.3917	0.3632	0.3355	0.3087	0.2827	0.2575	0.2330	0.2091
6.43	0.7824	0.7499	0.7168	0.6830	0.6489	0.6148	0.5808	0.5474	0.5145	0.4824	0.4511	0.4208	0.3913	0.3627	0.3351	0.3082	0.2822	0.2570	0.2325	0.2087
6.44	0.7822	0.7497	0.7165	0.6827	0.6486	0.6144	0.5805	0.5470	0.5141	0.4820	0.4507	0.4203	0.3908	0.3623	0.3346	0.3078	0.2817	0.2565	0.2320	0.2082
6.45	0.7820	0.7495	0.7163	0.6824	0.6483	0.6141	0.5801	0.5466	0.5137	0.4816	0.4503	0.4199	0.3904	0.3618	0.3341	0.3073	0.2813	0.2560	0.2315	0.2077
6.46	0.7818	0.7493	0.7160	0.6822	0.6480	0.6138	0.5798	0.5462												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
7.01	0.7713	0.7373	0.7025	0.6671	0.6315	0.5959	0.5607	0.5261	0.4922	0.4592	0.4272	0.3961	0.3661	0.3372	0.3092	0.2821	0.2559	0.2305	0.2059	0.1821	
7.02	0.7711	0.7371	0.7022	0.6669	0.6312	0.5956	0.5604	0.5257	0.4918	0.4588	0.4268	0.3957	0.3657	0.3367	0.3087	0.2816	0.2554	0.2301	0.2055	0.1817	
7.03	0.7709	0.7369	0.7020	0.6666	0.6309	0.5953	0.5600	0.5254	0.4914	0.4584	0.4264	0.3953	0.3653	0.3363	0.3083	0.2812	0.2550	0.2296	0.2051	0.1812	
7.04	0.7708	0.7366	0.7018	0.6663	0.6306	0.5950	0.5597	0.5250	0.4911	0.4580	0.4260	0.3949	0.3649	0.3359	0.3079	0.2808	0.2546	0.2292	0.2046	0.1808	
7.05	0.7706	0.7364	0.7015	0.6661	0.6303	0.5947	0.5594	0.5246	0.4907	0.4576	0.4256	0.3945	0.3645	0.3355	0.3074	0.2803	0.2541	0.2288	0.2042	0.1804	
7.06	0.7704	0.7362	0.7013	0.6658	0.6301	0.5944	0.5590	0.5243	0.4903	0.4573	0.4252	0.3941	0.3641	0.3350	0.3070	0.2799	0.2537	0.2283	0.2037	0.1799	
7.07	0.7702	0.7360	0.7010	0.6655	0.6298	0.5940	0.5587	0.5239	0.4899	0.4569	0.4248	0.3937	0.3636	0.3346	0.3066	0.2795	0.2533	0.2279	0.2033	0.1795	
7.08	0.7700	0.7358	0.7008	0.6653	0.6295	0.5937	0.5584	0.5236	0.4896	0.4565	0.4244	0.3933	0.3632	0.3342	0.3062	0.2790	0.2528	0.2275	0.2029	0.1791	
7.09	0.7698	0.7356	0.7006	0.6650	0.6292	0.5934	0.5580	0.5232	0.4892	0.4561	0.4240	0.3929	0.3628	0.3338	0.3057	0.2786	0.2524	0.2270	0.2024	0.1786	
7.10	0.7696	0.7354	0.7003	0.6647	0.6289	0.5931	0.5577	0.5229	0.4888	0.4557	0.4236	0.3925	0.3624	0.3334	0.3053	0.2782	0.2520	0.2266	0.2020	0.1782	
7.11	0.7694	0.7352	0.7001	0.6645	0.6286	0.5928	0.5573	0.5225	0.4885	0.4553	0.4232	0.3921	0.3620	0.3329	0.3049	0.2778	0.2515	0.2262	0.2016	0.1778	
7.12	0.7693	0.7349	0.6998	0.6642	0.6283	0.5925	0.5570	0.5222	0.4881	0.4550	0.4228	0.3917	0.3616	0.3325	0.3045	0.2773	0.2511	0.2257	0.2012	0.1773	
7.13	0.7691	0.7347	0.6996	0.6639	0.6280	0.5922	0.5567	0.5218	0.4877	0.4546	0.4224	0.3913	0.3612	0.3321	0.3040	0.2769	0.2507	0.2253	0.2007	0.1769	
7.14	0.7689	0.7345	0.6994	0.6637	0.6277	0.5919	0.5563	0.5215	0.4874	0.4542	0.4220	0.3909	0.3610	0.3317	0.3036	0.2765	0.2503	0.2249	0.2003	0.1765	
7.15	0.7687	0.7343	0.6991	0.6634	0.6274	0.5915	0.5560	0.5211	0.4870	0.4538	0.4216	0.3905	0.3604	0.3313	0.3032	0.2761	0.2498	0.2245	0.1999	0.1761	
7.16	0.7685	0.7341	0.6989	0.6631	0.6271	0.5912	0.5557	0.5207	0.4866	0.4534	0.4212	0.3901	0.3599	0.3308	0.3027	0.2756	0.2494	0.2240	0.1994	0.1756	
7.17	0.7683	0.7339	0.6986	0.6629	0.6269	0.5909	0.5553	0.5204	0.4863	0.4530	0.4208	0.3897	0.3595	0.3304	0.3024	0.2752	0.2490	0.2236	0.1990	0.1752	
7.18	0.7682	0.7337	0.6984	0.6626	0.6266	0.5906	0.5550	0.5200	0.4859	0.4527	0.4204	0.3893	0.3591	0.3300	0.3019	0.2748	0.2486	0.2232	0.1986	0.1748	
7.19	0.7680	0.7335	0.6982	0.6623	0.6263	0.5903	0.5547	0.5197	0.4855	0.4523	0.4200	0.3889	0.3587	0.3296	0.3015	0.2744	0.2481	0.2227	0.1982	0.1743	
7.20	0.7678	0.7332	0.6979	0.6621	0.6260	0.5900	0.5543	0.5193	0.4852	0.4521	0.4197	0.3885	0.3583	0.3292	0.3011	0.2739	0.2477	0.2223	0.1977	0.1739	
7.21	0.7676	0.7330	0.6977	0.6618	0.6257	0.5897	0.5540	0.5190	0.4848	0.4515	0.4193	0.3881	0.3579	0.3288	0.3007	0.2735	0.2473	0.2219	0.1973	0.1735	
7.22	0.7674	0.7328	0.6975	0.6616	0.6254	0.5894	0.5537	0.5186	0.4844	0.4511	0.4189	0.3877	0.3575	0.3284	0.3003	0.2731	0.2469	0.2215	0.1969	0.1731	
7.23	0.7672	0.7326	0.6972	0.6613	0.6251	0.5890	0.5533	0.5183	0.4841	0.4508	0.4185	0.3873	0.3571	0.3280	0.2999	0.2727	0.2464	0.2211	0.1965	0.1727	
7.24	0.7670	0.7324	0.6970	0.6610	0.6248	0.5887	0.5530	0.5179	0.4837	0.4504	0.4181	0.3869	0.3567	0.3276	0.2994	0.2723	0.2460	0.2206	0.1961	0.1722	
7.25	0.7669	0.7322	0.6967	0.6608	0.6245	0.5884	0.5527	0.5176	0.4833	0.4500	0.4177	0.3865	0.3563	0.3271	0.2990	0.2718	0.2456	0.2202	0.1956	0.1718	
7.26	0.7667	0.7320	0.6965	0.6605	0.6243	0.5881	0.5524	0.5172	0.4830	0.4496	0.4173	0.3861	0.3559	0.3267	0.2986	0.2714	0.2452	0.2198	0.1952	0.1714	
7.27	0.7665	0.7318	0.6963	0.6602	0.6240	0.5878	0.5520	0.5169	0.4826	0.4493	0.4169	0.3857	0.3555	0.3263	0.2982	0.2710	0.2448	0.2194	0.1948	0.1706	
7.28	0.7663	0.7316	0.6960	0.6600	0.6237	0.5875	0.5517	0.5166	0.4822	0.4489	0.4165	0.3849	0.3547	0.3255	0.2974	0.2702	0.2443	0.2189	0.1944	0.1701	
7.29	0.7661	0.7314	0.6958	0.6597	0.6234	0.5872	0.5514	0.5162	0.4819	0.4485	0.4161	0.3849	0.3547	0.3255	0.2974	0.2702	0.2439	0.2185	0.1939	0.1701	
7.30	0.7659	0.7311	0.6956	0.6594	0.6231	0.5869	0.5510	0.5159	0.4815	0.4481	0.4158	0.3845	0.3543	0.3251	0.2970	0.2698	0.2435	0.2181	0.1935	0.1697	
7.31	0.7658	0.7309	0.6953	0.6592	0.6228	0.5866	0.5507	0.5155	0.4811	0.4478	0.4154	0.3841	0.3539	0.3247	0.2965	0.2693	0.2431	0.2177	0.1931	0.1693	
7.32	0.7656	0.7307	0.6951	0.6589	0.6225	0.5863	0.5504	0.5152	0.4808	0.4474	0.4150	0.3837	0.3534	0.3243	0.2961	0.2689	0.2427	0.2173	0.1927	0.1689	
7.33	0.7654	0.7305	0.6949	0.6587	0.6222	0.5859	0.5500	0.5148	0.4804	0.4470	0.4146	0.3833	0.3530	0.3239	0.2957	0.2685	0.2423	0.2169	0.1923	0.1685	
7.34	0.7652	0.7303	0.6946	0.6584	0.6220	0.5856	0.5497	0.5145	0.4801	0.4466	0.4142	0.3829	0.3526	0.3235	0.2953	0.2681	0.2418	0.2164	0.1919	0.1681	
7.35	0.7650	0.7301	0.6944	0.6581	0.6217	0.5853	0.5494	0.5141	0.4797	0.4463	0.4138	0.3825	0.3522	0.3231	0.2949	0.2677	0.2414	0.2160	0.1914	0.1676	
7.36	0.7648	0.7299	0.6941	0.6579	0.6214	0.5850	0.5491	0.5138	0.4793	0.4459	0.4135	0.3821	0.3518	0.3227	0.2945	0.2673	0.2410	0.2156	0.1910	0.1672	
7.37	0.7647	0.7297	0.6939	0.6576	0.6211	0.5847	0.5487	0.5134	0.4790	0.4455	0.4131	0.3817	0.3514	0.3223	0.2941	0.2669	0.2406	0.2152	0.1906	0.1668	
7.38	0.7645	0.7295	0.6937	0.6574	0.6208	0.5844	0.5484	0.5131	0.4786	0.4451	0.4127	0.3813	0.3510	0.3218	0.2937	0.2665	0.2402	0.2148	0.1902	0.1664	
7.39	0.7643	0.7293	0.6934	0.6571	0.6205	0.5841	0.5481	0.5127	0.4783	0.4448	0.4123	0.3809	0.3506	0.3214	0.2933	0.2660	0.2398	0.2144	0.1898	0.1660	
7.40	0.7641	0.7291	0.6932	0.6568	0.6203	0.5838	0.5478	0.5124	0.4779	0.4444	0.4119	0.3805	0.3503	0.3210	0.2929	0.2656	0.2394	0.2140	0.1894	0.1656	
7.41	0.7639	0.7289	0.6930	0.6566	0.6200	0.5833	0.5474	0.5121	0.4775	0.4440	0.4115	0.3802	0.3499	0.3206	0.2924	0.2652	0.2389	0.2135	0.1890	0.1652	
7.42	0.7638	0.7286	0.6927	0.6563	0.6197	0.5832	0.5471	0.5117	0.4772	0.4436	0.4112	0.3798	0.3495	0.3202	0.2920	0.2648	0.2385	0.2131	0.1886	0.1648	
7.43	0.7636	0.7284	0.6925	0.6561	0.6194	0.5829	0.5468	0.5114	0.4768	0.4433	0.4108	0.3794	0.3491	0.3198	0.2916	0.2644	0.2381	0.2127	0.1882	0.1644	
7.44	0.7634	0.7282	0.6923	0.6558	0.6191	0.5826	0.5465	0.5110	0.4765	0.4429	0.4104	0.3790	0.3487	0.3194	0.2912	0.2640	0.2377	0.2123	0.1877	0.1639	
7.45	0.7632	0.7280	0.6920	0.6555	0.6188	0.5823	0.5461	0.5107	0.4761	0.4425	0.4100	0.3786	0.3483	0.3190	0.2908	0.2636	0.2373	0.2119	0.1873	0.1635	
7.46	0.7630	0.7278	0.6918	0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
8.01	0.7532	0.7166	0.6792	0.6413	0.6033	0.5655	0.5284	0.4920	0.4566	0.4224	0.3894	0.3575	0.3269	0.2974	0.2690	0.2416	0.2153	0.1899	0.1654	0.1417	
8.02	0.7530	0.7164	0.6789	0.6410	0.6030	0.5652	0.5280	0.4917	0.4563	0.4221	0.3890	0.3572	0.3265	0.2970	0.2686	0.2413	0.2149	0.1895	0.1650	0.1413	
8.03	0.7529	0.7162	0.6787	0.6408	0.6027	0.5650	0.5277	0.4914	0.4560	0.4217	0.3887	0.3568	0.3261	0.2966	0.2682	0.2409	0.2146	0.1892	0.1646	0.1409	
8.04	0.7527	0.7160	0.6785	0.6405	0.6025	0.5647	0.5274	0.4910	0.4556	0.4214	0.3883	0.3564	0.3257	0.2962	0.2679	0.2405	0.2142	0.1888	0.1642	0.1405	
8.05	0.7525	0.7158	0.6783	0.6403	0.6022	0.5644	0.5271	0.4907	0.4553	0.4210	0.3879	0.3561	0.3254	0.2959	0.2675	0.2401	0.2138	0.1884	0.1639	0.1402	
8.06	0.7523	0.7156	0.6780	0.6400	0.6019	0.5641	0.5268	0.4904	0.4550	0.4207	0.3876	0.3557	0.3250	0.2955	0.2671	0.2398	0.2134	0.1880	0.1635	0.1398	
8.07	0.7522	0.7154	0.6778	0.6398	0.6017	0.5638	0.5265	0.4901	0.4546	0.4203	0.3872	0.3553	0.3246	0.2951	0.2667	0.2394	0.2131	0.1877	0.1631	0.1394	
8.08	0.7520	0.7152	0.6776	0.6395	0.6014	0.5635	0.5262	0.4897	0.4543	0.4200	0.3869	0.3550	0.3243	0.2948	0.2664	0.2390	0.2127	0.1873	0.1628	0.1391	
8.09	0.7518	0.7150	0.6774	0.6393	0.6011	0.5632	0.5259	0.4894	0.4540	0.4196	0.3865	0.3546	0.3239	0.2944	0.2660	0.2386	0.2123	0.1869	0.1624	0.1387	
8.10	0.7516	0.7148	0.6771	0.6390	0.6008	0.5629	0.5256	0.4891	0.4536	0.4193	0.3862	0.3543	0.3235	0.2940	0.2656	0.2383	0.2119	0.1865	0.1620	0.1383	
8.11	0.7515	0.7146	0.6769	0.6388	0.6006	0.5626	0.5253	0.4888	0.4533	0.4190	0.3858	0.3539	0.3232	0.2937	0.2653	0.2379	0.2116	0.1862	0.1616	0.1379	
8.12	0.7513	0.7144	0.6767	0.6385	0.6003	0.5623	0.5250	0.4884	0.4529	0.4186	0.3855	0.3535	0.3228	0.2933	0.2649	0.2375	0.2112	0.1858	0.1613	0.1376	
8.13	0.7511	0.7142	0.6765	0.6383	0.6000	0.5620	0.5247	0.4881	0.4526	0.4183	0.3851	0.3532	0.3224	0.2929	0.2645	0.2371	0.2108	0.1854	0.1609	0.1372	
8.14	0.7509	0.7140	0.6762	0.6380	0.5998	0.5618	0.5243	0.4878	0.4523	0.4179	0.3848	0.3528	0.3221	0.2932	0.2648	0.2368	0.2104	0.1850	0.1568	0.1368	
8.15	0.7508	0.7138	0.6760	0.6378	0.5995	0.5615	0.5240	0.4875	0.4519	0.4176	0.3844	0.3525	0.3217	0.2922	0.2638	0.2364	0.2101	0.1847	0.1564	0.1365	
8.16	0.7506	0.7136	0.6758	0.6376	0.5992	0.5612	0.5237	0.4872	0.4516	0.4172	0.3841	0.3521	0.3214	0.2918	0.2634	0.2360	0.2097	0.1843	0.1598	0.1361	
8.17	0.7504	0.7134	0.6756	0.6373	0.5990	0.5609	0.5234	0.4868	0.4513	0.4169	0.3837	0.3517	0.3210	0.2914	0.2630	0.2357	0.2093	0.1839	0.1594	0.1357	
8.18	0.7502	0.7132	0.6753	0.6371	0.5987	0.5606	0.5231	0.4865	0.4509	0.4165	0.3833	0.3514	0.3206	0.2911	0.2627	0.2353	0.2090	0.1836	0.1591	0.1354	
8.19	0.7501	0.7130	0.6751	0.6368	0.5984	0.5603	0.5228	0.4862	0.4506	0.4162	0.3830	0.3510	0.3203	0.2907	0.2623	0.2349	0.2086	0.1832	0.1587	0.1350	
8.20	0.7499	0.7128	0.6749	0.6366	0.5981	0.5600	0.5225	0.4859	0.4503	0.4159	0.3826	0.3507	0.3199	0.2904	0.2619	0.2346	0.2082	0.1828	0.1583	0.1346	
8.21	0.7497	0.7126	0.6747	0.6363	0.5979	0.5597	0.5222	0.4856	0.4499	0.4155	0.3823	0.3503	0.3195	0.2900	0.2616	0.2342	0.2079	0.1825	0.1580	0.1343	
8.22	0.7496	0.7124	0.6744	0.6361	0.5976	0.5594	0.5219	0.4852	0.4496	0.4152	0.3819	0.3500	0.3192	0.2896	0.2612	0.2338	0.2075	0.1821	0.1576	0.1339	
8.23	0.7494	0.7122	0.6742	0.6358	0.5973	0.5592	0.5216	0.4849	0.4493	0.4148	0.3816	0.3496	0.3188	0.2893	0.2608	0.2335	0.2071	0.1817	0.1572	0.1336	
8.24	0.7492	0.7120	0.6740	0.6356	0.5971	0.5589	0.5213	0.4846	0.4490	0.4145	0.3812	0.3492	0.3185	0.2889	0.2605	0.2331	0.2067	0.1814	0.1569	0.1332	
8.25	0.7490	0.7118	0.6738	0.6353	0.5968	0.5586	0.5210	0.4843	0.4486	0.4141	0.3809	0.3489	0.3181	0.2885	0.2601	0.2327	0.2064	0.1810	0.1565	0.1328	
8.26	0.7489	0.7116	0.6736	0.6351	0.5965	0.5583	0.5207	0.4840	0.4483	0.4138	0.3806	0.3485	0.3177	0.2882	0.2597	0.2324	0.2060	0.1806	0.1561	0.1325	
8.27	0.7487	0.7114	0.6733	0.6348	0.5963	0.5580	0.5204	0.4836	0.4480	0.4135	0.3802	0.3482	0.3174	0.2878	0.2594	0.2320	0.2057	0.1803	0.1558	0.1321	
8.28	0.7485	0.7112	0.6731	0.6346	0.5960	0.5577	0.5201	0.4833	0.4476	0.4131	0.3799	0.3478	0.3170	0.2874	0.2590	0.2316	0.2053	0.1799	0.1554	0.1318	
8.29	0.7483	0.7110	0.6729	0.6344	0.5957	0.5574	0.5198	0.4830	0.4473	0.4128	0.3795	0.3475	0.3167	0.2871	0.2586	0.2313	0.2049	0.1795	0.1550	0.1314	
8.30	0.7482	0.7108	0.6727	0.6341	0.5955	0.5572	0.5195	0.4827	0.4470	0.4125	0.3792	0.3471	0.3163	0.2867	0.2583	0.2309	0.2046	0.1792	0.1547	0.1310	
8.31	0.7480	0.7106	0.6724	0.6339	0.5952	0.5569	0.5192	0.4824	0.4466	0.4121	0.3788	0.3468	0.3160	0.2864	0.2579	0.2305	0.2042	0.1788	0.1543	0.1307	
8.32	0.7478	0.7104	0.6722	0.6336	0.5949	0.5566	0.5189	0.4821	0.4463	0.4118	0.3785	0.3464	0.3156	0.2860	0.2575	0.2302	0.2038	0.1785	0.1540	0.1303	
8.33	0.7476	0.7102	0.6720	0.6334	0.5947	0.5563	0.5186	0.4817	0.4460	0.4114	0.3781	0.3461	0.3152	0.2856	0.2572	0.2298	0.2035	0.1781	0.1536	0.1300	
8.34	0.7475	0.7100	0.6718	0.6331	0.5944	0.5560	0.5183	0.4814	0.4457	0.4111	0.3778	0.3457	0.3149	0.2853	0.2568	0.2294	0.2031	0.1777	0.1532	0.1296	
8.35	0.7473	0.7098	0.6716	0.6329	0.5941	0.5557	0.5180	0.4811	0.4453	0.4108	0.3774	0.3454	0.3145	0.2849	0.2565	0.2291	0.2027	0.1774	0.1529	0.1292	
8.36	0.7471	0.7096	0.6713	0.6326	0.5939	0.5554	0.5177	0.4808	0.4450	0.4104	0.3771	0.3450	0.3142	0.2846	0.2561	0.2287	0.2024	0.1770	0.1525	0.1289	
8.37	0.7470	0.7094	0.6711	0.6324	0.5936	0.5552	0.5174	0.4805	0.4447	0.4101	0.3767	0.3447	0.3138	0.2842	0.2558	0.2284	0.2020	0.1766	0.1522	0.1285	
8.38	0.7468	0.7092	0.6709	0.6322	0.5934	0.5549	0.5171	0.4802	0.4444	0.4098	0.3764	0.3443	0.3135	0.2838	0.2554	0.2280	0.2017	0.1763	0.1518	0.1282	
8.39	0.7466	0.7090	0.6707	0.6319	0.5931	0.5546	0.5168	0.4799	0.4440	0.4094	0.3761	0.3440	0.3131	0.2835	0.2550	0.2276	0.2013	0.1759	0.1515	0.1278	
8.40	0.7464	0.7088	0.6705	0.6317	0.5928	0.5543	0.5165	0.4795	0.4437	0.4091	0.3757	0.3436	0.3128	0.2831	0.2547	0.2273	0.2009	0.1756	0.1511	0.1275	
8.41	0.7463	0.7086	0.6702	0.6314	0.5926	0.5540	0.5162	0.4792	0.4434	0.4087	0.3754	0.3437	0.3124	0.2828	0.2543	0.2269	0.2006	0.1752	0.1507	0.1271	
8.42	0.7461	0.7084	0.6700	0.6312	0.5923	0.5537	0.5159	0.4789	0.4430	0.4084	0.3750	0.3430	0.3120	0.2824	0.2540	0.2266	0.2002	0.1749	0.1504	0.1269	
8.43	0.7459	0.7082	0.6698	0.6309	0.5920	0.5535	0.5156	0.4786	0.4427	0.4081	0.3747	0.3426	0.3117	0.2821	0.2536	0.2262	0.1999	0.1745	0.1500	0.1264	
8.44	0.7458	0.7080	0.6696	0.6307	0.5918	0.5532	0.5153	0.4783	0.4424	0.4077	0.3743	0.3422	0.3113	0.2817	0.2532	0.2259	0.1995	0.1741	0.1497	0.1261	
8.45	0.7456	0.7078	0.6694	0.6304	0.5915	0.5529	0.5150	0.4780	0.4421	0.4074	0.3740	0.3419	0.3110	0.2814	0.2529	0.2255	0.1992	0.1738	0.1493	0.1257	
8.46	0.7454	0.7077	0.6691	0.6302	0.5912	0.5526	0.5147	0.4777	0.4417	0.4071	0.3737	0.3415	0.3106	0.2810	0.2525	0.2251	0.1988	0.1734	0.1490	0.1254	
8.47	0.7452	0.7075	0.6689	0.6300	0.5910	0.5523	0.5144	0.4773	0.4414	0.4067	0.3733	0.3412	0.3103	0.2806	0.2522	0.2248	0.1984	0.1731	0.1486	0.1250	
8.48	0.7451	0.7073	0.6687	0.6297	0.5907	0.5520	0.5141	0.4770	0.4411	0.4064	0.3730	0.3408	0.3099	0.2803	0.2517	0.2244	0.1981	0.1727	0.1483	0.1247	
8.49	0.7449	0.7071	0.6685	0.6295	0.5904	0.5518	0.5138	0.4767	0.4408	0.4061	0.3726	0.3405	0.3096	0.2799	0.2515	0.2241	0.1977	0.1724	0.1479	0.1243	
8.50	0.7447	0.7069	0.6683	0.6292	0.5902	0.5515	0.5135	0.4764	0.4405	0.4057	0.3723	0.3401	0.3092	0.2796	0.2511	0.2237	0.1974	0.1720	0.1476	0.1240	
8.51	0.7446	0.7067	0.6680	0.6290	0.5899	0.5512	0.5132	0.4761	0.4401	0.4054	0.3720	0.3398	0.3089	0.2792	0.2508	0.2234	0.1970	0.1717	0.1472	0.1236	
8.52	0.7444	0.7065	0.6678	0.6288	0.5897	0.5509	0.5129	0.4758	0.4398	0.4051	0.3716	0.3394	0.3085	0.2789	0.2504	0.2230	0.1967	0.1713	0.1469	0.1233	
8.53	0.7442	0.7063	0.6676	0.6285	0.5894	0.5506	0.5126														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	77	76	75	
9.01	0.7361	0.6971	0.6573	0.6171	0.5770	0.5374	0.4986	0.4609	0.4244	0.3892	0.3554	0.3230	0.2919	0.2621	0.2336	0.2062	0.1799	0.1546	0.1302	0.1068
9.02	0.7360	0.6969	0.6570	0.6169	0.5768	0.5371	0.4983	0.4606	0.4241	0.3889	0.3551	0.3227	0.2916	0.2618	0.2333	0.2059	0.1796	0.1543	0.1299	0.1064
9.03	0.7358	0.6967	0.6568	0.6166	0.5765	0.5369	0.4980	0.4603	0.4237	0.3886	0.3548	0.3223	0.2912	0.2615	0.2329	0.2055	0.1792	0.1539	0.1296	0.1061
9.04	0.7356	0.6965	0.6566	0.6164	0.5763	0.5366	0.4977	0.4600	0.4234	0.3883	0.3544	0.3220	0.2909	0.2611	0.2326	0.2052	0.1789	0.1536	0.1293	0.1058
9.05	0.7355	0.6963	0.6564	0.6162	0.5760	0.5363	0.4975	0.4597	0.4231	0.3879	0.3541	0.3217	0.2906	0.2608	0.2323	0.2049	0.1786	0.1533	0.1289	0.1055
9.06	0.7353	0.6961	0.6562	0.6159	0.5758	0.5361	0.4972	0.4594	0.4228	0.3876	0.3538	0.3214	0.2903	0.2605	0.2319	0.2045	0.1782	0.1530	0.1286	0.1052
9.07	0.7351	0.6959	0.6560	0.6157	0.5755	0.5358	0.4969	0.4591	0.4225	0.3873	0.3535	0.3210	0.2899	0.2602	0.2316	0.2042	0.1779	0.1526	0.1283	0.1048
9.08	0.7350	0.6957	0.6558	0.6155	0.5752	0.5355	0.4966	0.4588	0.4222	0.3870	0.3532	0.3207	0.2896	0.2598	0.2313	0.2039	0.1776	0.1523	0.1280	0.1045
9.09	0.7348	0.6955	0.6556	0.6152	0.5750	0.5352	0.4963	0.4585	0.4219	0.3867	0.3528	0.3204	0.2893	0.2595	0.2310	0.2035	0.1772	0.1520	0.1276	0.1042
9.10	0.7346	0.6953	0.6553	0.6150	0.5747	0.5350	0.4960	0.4582	0.4216	0.3864	0.3525	0.3201	0.2890	0.2592	0.2306	0.2032	0.1769	0.1516	0.1273	0.1039
9.11	0.7345	0.6952	0.6551	0.6148	0.5745	0.5347	0.4958	0.4579	0.4213	0.3861	0.3522	0.3197	0.2886	0.2588	0.2303	0.2029	0.1766	0.1513	0.1270	0.1035
9.12	0.7343	0.6950	0.6549	0.6145	0.5742	0.5344	0.4955	0.4576	0.4210	0.3857	0.3519	0.3194	0.2883	0.2585	0.2300	0.2026	0.1763	0.1510	0.1267	0.1032
9.13	0.7341	0.6948	0.6547	0.6143	0.5740	0.5342	0.4952	0.4573	0.4207	0.3854	0.3516	0.3191	0.2880	0.2582	0.2296	0.2022	0.1759	0.1507	0.1263	0.1029
9.14	0.7340	0.6946	0.6545	0.6141	0.5737	0.5339	0.4949	0.4570	0.4204	0.3851	0.3512	0.3188	0.2876	0.2579	0.2293	0.2019	0.1756	0.1503	0.1260	0.1025
9.15	0.7338	0.6944	0.6543	0.6138	0.5733	0.5336	0.4946	0.4567	0.4201	0.3848	0.3509	0.3184	0.2873	0.2575	0.2289	0.2016	0.1753	0.1500	0.1257	0.1023
9.16	0.7337	0.6942	0.6541	0.6136	0.5732	0.5334	0.4943	0.4564	0.4198	0.3845	0.3506	0.3181	0.2870	0.2572	0.2287	0.2012	0.1750	0.1497	0.1254	0.1019
9.17	0.7335	0.6940	0.6539	0.6134	0.5730	0.5331	0.4941	0.4561	0.4195	0.3842	0.3503	0.3178	0.2867	0.2569	0.2283	0.2009	0.1746	0.1494	0.1251	0.1016
9.18	0.7333	0.6938	0.6537	0.6131	0.5727	0.5328	0.4938	0.4558	0.4192	0.3839	0.3500	0.3175	0.2863	0.2565	0.2280	0.2006	0.1743	0.1490	0.1247	0.1013
9.19	0.7332	0.6937	0.6534	0.6129	0.5725	0.5326	0.4935	0.4555	0.4189	0.3836	0.3497	0.3172	0.2860	0.2562	0.2277	0.2003	0.1740	0.1487	0.1244	0.1010
9.20	0.7330	0.6935	0.6532	0.6127	0.5722	0.5323	0.4932	0.4552	0.4186	0.3832	0.3493	0.3168	0.2857	0.2559	0.2273	0.1999	0.1737	0.1484	0.1241	0.1007
9.21	0.7328	0.6933	0.6530	0.6124	0.5720	0.5320	0.4929	0.4550	0.4183	0.3829	0.3490	0.3165	0.2854	0.2556	0.2270	0.1996	0.1733	0.1481	0.1238	0.1004
9.22	0.7327	0.6931	0.6528	0.6122	0.5717	0.5318	0.4927	0.4547	0.4179	0.3826	0.3487	0.3162	0.2850	0.2552	0.2267	0.1993	0.1730	0.1478	0.1234	0.1000
9.23	0.7325	0.6929	0.6526	0.6120	0.5715	0.5315	0.4924	0.4544	0.4176	0.3823	0.3484	0.3159	0.2847	0.2549	0.2264	0.1990	0.1727	0.1474	0.1231	0.9997
9.24	0.7323	0.6927	0.6524	0.6118	0.5712	0.5312	0.4921	0.4541	0.4173	0.3820	0.3481	0.3156	0.2844	0.2546	0.2260	0.1986	0.1724	0.1471	0.1228	0.9994
9.25	0.7322	0.6925	0.6522	0.6115	0.5710	0.5310	0.4918	0.4538	0.4170	0.3817	0.3478	0.3152	0.2841	0.2543	0.2257	0.1983	0.1720	0.1468	0.1225	0.9991
9.26	0.7320	0.6923	0.6520	0.6113	0.5707	0.5307	0.4915	0.4535	0.4167	0.3814	0.3474	0.3149	0.2838	0.2540	0.2254	0.1980	0.1717	0.1465	0.1222	0.9988
9.27	0.7318	0.6922	0.6518	0.6111	0.5705	0.5304	0.4913	0.4532	0.4164	0.3811	0.3471	0.3146	0.2834	0.2536	0.2251	0.1977	0.1714	0.1462	0.1219	0.9985
9.28	0.7317	0.6920	0.6516	0.6108	0.5702	0.5302	0.4910	0.4529	0.4161	0.3808	0.3468	0.3143	0.2831	0.2533	0.2248	0.1973	0.1711	0.1458	0.1215	0.9982
9.29	0.7315	0.6918	0.6513	0.6106	0.5700	0.5299	0.4907	0.4526	0.4158	0.3805	0.3465	0.3140	0.2828	0.2530	0.2244	0.1970	0.1708	0.1455	0.1212	0.9978
9.30	0.7314	0.6916	0.6511	0.6104	0.5697	0.5296	0.4904	0.4523	0.4155	0.3802	0.3462	0.3136	0.2825	0.2527	0.2241	0.1967	0.1704	0.1452	0.1209	0.9975
9.31	0.7312	0.6914	0.6509	0.6101	0.5695	0.5294	0.4901	0.4520	0.4152	0.3798	0.3459	0.3133	0.2822	0.2523	0.2238	0.1964	0.1701	0.1449	0.1206	0.9972
9.32	0.7310	0.6912	0.6507	0.6099	0.5692	0.5291	0.4899	0.4517	0.4149	0.3795	0.3456	0.3130	0.2818	0.2520	0.2235	0.1961	0.1698	0.1446	0.1203	0.9969
9.33	0.7309	0.6910	0.6505	0.6097	0.5690	0.5288	0.4896	0.4515	0.4146	0.3792	0.3453	0.3127	0.2815	0.2517	0.2231	0.1957	0.1695	0.1442	0.1200	0.9966
9.34	0.7307	0.6908	0.6503	0.6095	0.5687	0.5286	0.4893	0.4512	0.4143	0.3789	0.3449	0.3124	0.2812	0.2514	0.2228	0.1954	0.1692	0.1439	0.1196	0.9963
9.35	0.7305	0.6907	0.6501	0.6092	0.5685	0.5283	0.4890	0.4509	0.4140	0.3786	0.3446	0.3121	0.2809	0.2511	0.2225	0.1951	0.1688	0.1436	0.1193	0.9960
9.36	0.7304	0.6905	0.6499	0.6090	0.5682	0.5280	0.4887	0.4506	0.4137	0.3783	0.3443	0.3117	0.2806	0.2507	0.2222	0.1948	0.1685	0.1433	0.1190	0.9957
9.37	0.7302	0.6903	0.6497	0.6088	0.5680	0.5278	0.4885	0.4503	0.4134	0.3780	0.3440	0.3114	0.2802	0.2504	0.2219	0.1945	0.1682	0.1430	0.1187	0.9953
9.38	0.7300	0.6901	0.6495	0.6085	0.5678	0.5275	0.4882	0.4500	0.4131	0.3777	0.3437	0.3111	0.2799	0.2501	0.2215	0.1941	0.1679	0.1427	0.1184	0.9950
9.39	0.7299	0.6899	0.6493	0.6083	0.5675	0.5273	0.4879	0.4497	0.4128	0.3774	0.3434	0.3108	0.2796	0.2498	0.2212	0.1938	0.1676	0.1423	0.1181	0.9947
9.40	0.7297	0.6897	0.6490	0.6081	0.5673	0.5270	0.4876	0.4494	0.4125	0.3771	0.3431	0.3105	0.2793	0.2495	0.2209	0.1935	0.1673	0.1420	0.1178	0.9944
9.41	0.7296	0.6895	0.6488	0.6079	0.5670	0.5267	0.4874	0.4491	0.4122	0.3768	0.3428	0.3102	0.2790	0.2491	0.2206	0.1932	0.1669	0.1417	0.1175	0.9941
9.42	0.7294	0.6894	0.6486	0.6076	0.5668	0.5265	0.4871	0.4489	0.4120	0.3765	0.3424	0.3099	0.2787	0.2488	0.2203	0.1929	0.1666	0.1414	0.1171	0.9938
9.43	0.7292	0.6892	0.6484	0.6074	0.5665	0.5262	0.4868	0.4486	0.4117	0.3762	0.3421	0.3095	0.2783	0.2485	0.2200	0.1926	0.1663	0.1411	0.1168	0.9935
9.44	0.7291	0.6890	0.6482	0.6072	0.5663	0.5259	0.4865	0.4483	0.4114	0.3759	0.3418	0.3092	0.2780	0.2482	0.2196	0.1922	0.1660	0.1408	0.1165	0.9932
9.45	0.7289	0.6888	0.6480	0.6069	0.5660	0.5257	0.4862	0.4480	0.4111	0.3756	0.3415	0.3089	0.2777	0.2479	0.2193	0.1919	0.1657	0.1405	0.1162	0.9929
9.46	0.7287	0.6886	0.64787																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
0.01	0.9933	0.9931	0.9929	0.9927	0.9925	0.9923	0.9922	0.9920	0.9919	0.9917	0.9916	0.9915	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9907		
0.02	0.9869	0.9865	0.9861	0.9858	0.9854	0.9851	0.9848	0.9845	0.9842	0.9840	0.9837	0.9835	0.9832	0.9830	0.9828	0.9826	0.9824	0.9822	0.9820	0.9818		
0.03	0.9809	0.9803	0.9798	0.9792	0.9787	0.9783	0.9778	0.9774	0.9770	0.9766	0.9762	0.9758	0.9754	0.9751	0.9747	0.9744	0.9741	0.9738	0.9735	0.9732		
0.04	0.9752	0.9744	0.9737	0.9730	0.9724	0.9717	0.9711	0.9706	0.9700	0.9695	0.9689	0.9684	0.9679	0.9675	0.9670	0.9666	0.9661	0.9657	0.9653	0.9649		
0.05	0.9697	0.9688	0.9679	0.9670	0.9662	0.9655	0.9647	0.9640	0.9633	0.9626	0.9620	0.9613	0.9607	0.9601	0.9595	0.9589	0.9584	0.9578	0.9573	0.9568		
0.06	0.9644	0.9633	0.9623	0.9613	0.9603	0.9594	0.9585	0.9577	0.9568	0.9560	0.9552	0.9545	0.9537	0.9529	0.9522	0.9515	0.9508	0.9501	0.9495	0.9488		
0.07	0.9593	0.9581	0.9569	0.9558	0.9547	0.9536	0.9525	0.9515	0.9506	0.9496	0.9487	0.9478	0.9469	0.9460	0.9451	0.9443	0.9434	0.9426	0.9418	0.9410		
0.08	0.9544	0.9530	0.9517	0.9504	0.9491	0.9479	0.9467	0.9456	0.9445	0.9434	0.9423	0.9412	0.9402	0.9392	0.9382	0.9372	0.9362	0.9352	0.9343	0.9334		
0.09	0.9496	0.9481	0.9466	0.9452	0.9438	0.9424	0.9411	0.9398	0.9385	0.9373	0.9361	0.9349	0.9337	0.9325	0.9314	0.9302	0.9291	0.9280	0.9269	0.9259		
0.10	0.9450	0.9433	0.9417	0.9401	0.9386	0.9371	0.9356	0.9342	0.9327	0.9314	0.9300	0.9287	0.9273	0.9260	0.9247	0.9234	0.9222	0.9209	0.9197	0.9185		
0.11	0.9405	0.9387	0.9369	0.9352	0.9335	0.9319	0.9302	0.9287	0.9271	0.9256	0.9241	0.9226	0.9211	0.9197	0.9182	0.9168	0.9154	0.9140	0.9126	0.9112		
0.12	0.9362	0.9342	0.9323	0.9304	0.9286	0.9268	0.9250	0.9233	0.9216	0.9199	0.9183	0.9166	0.9150	0.9134	0.9118	0.9102	0.9086	0.9071	0.9056	0.9040		
0.13	0.9319	0.9298	0.9277	0.9257	0.9237	0.9218	0.9199	0.9180	0.9162	0.9144	0.9126	0.9108	0.9090	0.9072	0.9055	0.9037	0.9020	0.9003	0.8986	0.8970		
0.14	0.9277	0.9254	0.9232	0.9211	0.9189	0.9169	0.9148	0.9128	0.9108	0.9089	0.9069	0.9050	0.9031	0.9012	0.8993	0.8974	0.8955	0.8936	0.8918	0.8900		
0.15	0.9236	0.9212	0.9188	0.9165	0.9143	0.9121	0.9099	0.9077	0.9056	0.9035	0.9014	0.8993	0.8972	0.8952	0.8931	0.8911	0.8891	0.8870	0.8850	0.8831		
0.16	0.9196	0.9170	0.9145	0.9121	0.9097	0.9073	0.9050	0.9027	0.9004	0.8982	0.8960	0.8937	0.8915	0.8893	0.8871	0.8849	0.8827	0.8805	0.8784	0.8762		
0.17	0.9156	0.9130	0.9103	0.9078	0.9052	0.9027	0.9002	0.8978	0.8954	0.8930	0.8906	0.8882	0.8859	0.8835	0.8811	0.8788	0.8764	0.8741	0.8718	0.8695		
0.18	0.9118	0.9090	0.9062	0.9035	0.9008	0.8982	0.8956	0.8930	0.8904	0.8879	0.8853	0.8828	0.8803	0.8778	0.8753	0.8728	0.8703	0.8678	0.8653	0.8629		
0.19	0.9080	0.9051	0.9022	0.8993	0.8965	0.8937	0.8910	0.8882	0.8855	0.8828	0.8802	0.8775	0.8748	0.8721	0.8695	0.8668	0.8642	0.8615	0.8589	0.8563		
0.20	0.9043	0.9013	0.8982	0.8952	0.8923	0.8894	0.8865	0.8836	0.8807	0.8779	0.8751	0.8723	0.8694	0.8666	0.8638	0.8610	0.8582	0.8554	0.8526	0.8498		
0.21	0.9007	0.8975	0.8943	0.8912	0.8881	0.8850	0.8820	0.8790	0.8760	0.8730	0.8700	0.8671	0.8641	0.8611	0.8581	0.8552	0.8522	0.8493	0.8463	0.8434		
0.22	0.8971	0.8938	0.8905	0.8872	0.8840	0.8808	0.8776	0.8744	0.8713	0.8682	0.8651	0.8621	0.8590	0.8568	0.8537	0.8507	0.8477	0.8446	0.8415	0.8384		
0.23	0.8936	0.8901	0.8867	0.8833	0.8799	0.8766	0.8733	0.8700	0.8667	0.8634	0.8601	0.8568	0.8536	0.8503	0.8470	0.8437	0.8403	0.8370	0.8340	0.8308		
0.24	0.8901	0.8865	0.8829	0.8794	0.8759	0.8724	0.8690	0.8655	0.8621	0.8587	0.8553	0.8519	0.8484	0.8450	0.8416	0.8381	0.8347	0.8313	0.8279	0.8245		
0.25	0.8867	0.8830	0.8793	0.8756	0.8719	0.8683	0.8647	0.8611	0.8576	0.8540	0.8505	0.8469	0.8433	0.8397	0.8362	0.8326	0.8290	0.8254	0.8219	0.8184		
0.26	0.8833	0.8794	0.8756	0.8718	0.8680	0.8643	0.8605	0.8568	0.8531	0.8494	0.8457	0.8420	0.8383	0.8345	0.8308	0.8271	0.8233	0.8196	0.8159	0.8122		
0.27	0.8800	0.8760	0.8720	0.8681	0.8642	0.8603	0.8564	0.8525	0.8487	0.8449	0.8410	0.8372	0.8333	0.8294	0.8255	0.8216	0.8178	0.8139	0.8100	0.8062		
0.28	0.8767	0.8726	0.8685	0.8644	0.8604	0.8563	0.8523	0.8483	0.8443	0.8404	0.8364	0.8324	0.8283	0.8243	0.8203	0.8162	0.8122	0.8082	0.8042	0.8002		
0.29	0.8734	0.8692	0.8650	0.8608	0.8566	0.8524	0.8483	0.8442	0.8400	0.8359	0.8318	0.8276	0.8235	0.8193	0.8151	0.8109	0.8067	0.8026	0.7984	0.7943		
0.30	0.8703	0.8659	0.8615	0.8572	0.8529	0.8486	0.8443	0.8400	0.8358	0.8315	0.8272	0.8229	0.8186	0.8143	0.8100	0.8056	0.8013	0.7970	0.7927	0.7884		
0.31	0.8671	0.8626	0.8581	0.8537	0.8492	0.8448	0.8404	0.8360	0.8316	0.8272	0.8227	0.8183	0.8138	0.8094	0.8049	0.8004	0.7959	0.7915	0.7870	0.7826		
0.32	0.8640	0.8593	0.8547	0.8502	0.8456	0.8410	0.8365	0.8319	0.8274	0.8228	0.8183	0.8137	0.8091	0.8045	0.7999	0.7952	0.7906	0.7860	0.7814	0.7768		
0.33	0.8609	0.8561	0.8514	0.8467	0.8420	0.8373	0.8326	0.8279	0.8232	0.8186	0.8139	0.8091	0.8044	0.7996	0.7949	0.7901	0.7853	0.7806	0.7758	0.7711		
0.34	0.8578	0.8529	0.8481	0.8432	0.8384	0.8336	0.8288	0.8240	0.8191	0.8143	0.8095	0.8046	0.7997	0.7948	0.7899	0.7850	0.7801	0.7752	0.7703	0.7655		
0.35	0.8548	0.8498	0.8448	0.8398	0.8349	0.8299	0.8250	0.8200	0.8151	0.8101	0.8051	0.8001	0.7951	0.7901	0.7850	0.7800	0.7749	0.7699	0.7649	0.7598		
0.36	0.8518	0.8467	0.8416	0.8365	0.8314	0.8263	0.8212	0.8161	0.8111	0.8060	0.8009	0.7957	0.7906	0.7854	0.7802	0.7750	0.7698	0.7646	0.7594	0.7543		
0.37	0.8488	0.8436	0.8384	0.8331	0.8279	0.8227	0.8175	0.8123	0.8071	0.8018	0.7966	0.7913	0.7860	0.7807	0.7754	0.7700	0.7647	0.7594	0.7541	0.7488		
0.38	0.8459	0.8405	0.8352	0.8298	0.8245	0.8192	0.8138	0.8085	0.8031	0.7978	0.7924	0.7870	0.7815	0.7761	0.7706	0.7651	0.7597	0.7542	0.7487	0.7433		
0.39	0.8430	0.8375	0.8320	0.8266	0.8211	0.8156	0.8102	0.8047	0.7992	0.7937	0.7882	0.7827	0.7771	0.7715	0.7659	0.7603	0.7547	0.7491	0.7435	0.7379		
0.40	0.8401	0.8345	0.8289	0.8233	0.8178	0.8122	0.8066	0.8010	0.7953	0.7897	0.7841	0.7784	0.7727	0.7669	0.7612	0.7555	0.7497	0.7440	0.7382	0.7325		
0.41	0.8373	0.8316	0.8258	0.8201	0.8144	0.8087	0.8030	0.7972	0.7915	0.7857	0.7800	0.7741	0.7683	0.7624	0.7566	0.7507	0.7448	0.7389	0.7330	0.7272		
0.42	0.8345	0.8286	0.8228	0.8170	0.8111	0.8053	0.7994	0.7936	0.7877	0.7818	0.7759	0.7699	0.7640	0.7580	0.7520	0.7459	0.7399	0.7339	0.7279	0.7219		
0.43	0.8317	0.8257	0.8198	0.8138	0.8078	0.8019	0.7959	0.7899	0.7839	0.7779	0.7718	0.7658	0.7597	0.7535	0.7474	0.7412	0.7351	0.7289	0.7228	0.7167		
0.44	0.8289	0.8228	0.8167	0.8107	0.8046	0.7985	0.7924	0.7863	0.7802	0.7740	0.7678	0.7616	0.7554	0.7491	0.7429	0.7366	0.7303	0.7240	0.7177	0.7115		
0.45	0.8261	0.8199	0.8138	0.8076	0.8014	0.7952	0.7891	0.7827	0.7764	0.7702	0.7639	0.757										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
1.01	0.6980	0.6864	0.6748	0.6631	0.6513	0.6396	0.6278	0.6159	0.6041	0.5922	0.5803	0.5684	0.5564	0.5444	0.5324	0.5203	0.5083	0.4963	0.4842	0.4721		
1.02	0.6961	0.6844	0.6726	0.6609	0.6491	0.6372	0.6254	0.6134	0.6015	0.5896	0.5776	0.5655	0.5535	0.5414	0.5293	0.5172	0.5051	0.4930	0.4809	0.4687		
1.03	0.6941	0.6824	0.6705	0.6587	0.6468	0.6349	0.6229	0.6110	0.5989	0.5869	0.5748	0.5628	0.5506	0.5385	0.5263	0.5141	0.5020	0.4898	0.4776	0.4654		
1.04	0.6922	0.6803	0.6684	0.6564	0.6445	0.6326	0.6205	0.6085	0.5964	0.5843	0.5721	0.5600	0.5478	0.5356	0.5233	0.5111	0.4988	0.4865	0.4743	0.4620		
1.05	0.6903	0.6783	0.6664	0.6544	0.6423	0.6303	0.6181	0.6060	0.5939	0.5817	0.5695	0.5572	0.5449	0.5327	0.5203	0.5080	0.4957	0.4833	0.4710	0.4587		
1.06	0.6883	0.6763	0.6643	0.6522	0.6401	0.6279	0.6158	0.6036	0.5913	0.5791	0.5668	0.5545	0.5421	0.5298	0.5174	0.5050	0.4926	0.4802	0.4678	0.4553		
1.07	0.6864	0.6744	0.6622	0.6501	0.6379	0.6257	0.6134	0.6011	0.5888	0.5765	0.5641	0.5517	0.5393	0.5269	0.5144	0.5020	0.4895	0.4770	0.4645	0.4520		
1.08	0.6845	0.6724	0.6602	0.6479	0.6357	0.6234	0.6111	0.5987	0.5863	0.5739	0.5615	0.5490	0.5365	0.5240	0.5115	0.4990	0.4864	0.4739	0.4613	0.4488		
1.09	0.6826	0.6704	0.6581	0.6458	0.6335	0.6211	0.6087	0.5963	0.5838	0.5714	0.5589	0.5463	0.5338	0.5212	0.5086	0.4960	0.4834	0.4708	0.4581	0.4455		
1.10	0.6808	0.6684	0.6561	0.6437	0.6313	0.6189	0.6064	0.5939	0.5814	0.5688	0.5562	0.5436	0.5310	0.5184	0.5057	0.4930	0.4804	0.4677	0.4550	0.4423		
1.11	0.6789	0.6665	0.6541	0.6416	0.6291	0.6166	0.6041	0.5915	0.5789	0.5663	0.5536	0.5410	0.5283	0.5156	0.5028	0.4901	0.4773	0.4646	0.4518	0.4391		
1.12	0.6770	0.6646	0.6521	0.6395	0.6270	0.6144	0.6018	0.5891	0.5765	0.5638	0.5511	0.5383	0.5256	0.5128	0.5000	0.4872	0.4744	0.4615	0.4487	0.4359		
1.13	0.6752	0.6626	0.6500	0.6374	0.6248	0.6122	0.5995	0.5868	0.5740	0.5613	0.5485	0.5357	0.5229	0.5100	0.4971	0.4843	0.4714	0.4585	0.4456	0.4327		
1.14	0.6733	0.6607	0.6481	0.6354	0.6227	0.6099	0.5972	0.5844	0.5716	0.5588	0.5459	0.5331	0.5202	0.5072	0.4943	0.4814	0.4684	0.4555	0.4425	0.4295		
1.15	0.6715	0.6588	0.6461	0.6333	0.6205	0.6077	0.5949	0.5821	0.5692	0.5563	0.5434	0.5304	0.5175	0.5045	0.4915	0.4785	0.4655	0.4525	0.4394	0.4264		
1.16	0.6696	0.6569	0.6441	0.6313	0.6184	0.6056	0.5927	0.5797	0.5668	0.5538	0.5409	0.5278	0.5148	0.5018	0.4887	0.4756	0.4626	0.4495	0.4364	0.4233		
1.17	0.6678	0.6550	0.6421	0.6292	0.6163	0.6034	0.5904	0.5774	0.5644	0.5514	0.5383	0.5253	0.5122	0.4991	0.4859	0.4728	0.4597	0.4465	0.4333	0.4202		
1.18	0.6660	0.6531	0.6401	0.6272	0.6142	0.6012	0.5882	0.5751	0.5620	0.5489	0.5358	0.5227	0.5095	0.4964	0.4832	0.4700	0.4568	0.4436	0.4303	0.4171		
1.19	0.6642	0.6512	0.6382	0.6252	0.6121	0.5990	0.5859	0.5728	0.5597	0.5465	0.5333	0.5201	0.5069	0.4937	0.4804	0.4672	0.4539	0.4406	0.4273	0.4140		
1.20	0.6624	0.6493	0.6363	0.6232	0.6100	0.5969	0.5837	0.5705	0.5573	0.5441	0.5309	0.5176	0.5043	0.4910	0.4777	0.4644	0.4510	0.4377	0.4244	0.4110		
1.21	0.6606	0.6475	0.6343	0.6212	0.6080	0.5948	0.5815	0.5683	0.5550	0.5417	0.5284	0.5151	0.5017	0.4884	0.4750	0.4616	0.4482	0.4348	0.4214	0.4080		
1.22	0.6588	0.6456	0.6324	0.6192	0.6059	0.5926	0.5793	0.5660	0.5527	0.5393	0.5260	0.5126	0.4992	0.4857	0.4723	0.4588	0.4454	0.4319	0.4185	0.4050		
1.23	0.6570	0.6437	0.6305	0.6172	0.6039	0.5905	0.5771	0.5638	0.5504	0.5369	0.5235	0.5101	0.4966	0.4831	0.4696	0.4561	0.4426	0.4291	0.4155	0.4020		
1.24	0.6552	0.6419	0.6286	0.6152	0.6018	0.5884	0.5750	0.5615	0.5481	0.5346	0.5211	0.5076	0.4940	0.4805	0.4669	0.4534	0.4398	0.4262	0.4126	0.3990		
1.25	0.6534	0.6401	0.6267	0.6132	0.5998	0.5863	0.5728	0.5593	0.5458	0.5322	0.5187	0.5051	0.4915	0.4779	0.4643	0.4507	0.4370	0.4234	0.4097	0.3961		
1.26	0.6517	0.6382	0.6247	0.6111	0.5977	0.5842	0.5707	0.5571	0.5435	0.5299	0.5163	0.5026	0.4890	0.4753	0.4617	0.4480	0.4343	0.4206	0.4069	0.3932		
1.27	0.6499	0.6364	0.6229	0.6093	0.5957	0.5821	0.5685	0.5549	0.5412	0.5276	0.5139	0.4999	0.4862	0.4725	0.4588	0.4450	0.4312	0.4174	0.4036	0.3898		
1.28	0.6482	0.6346	0.6210	0.6074	0.5937	0.5801	0.5664	0.5527	0.5390	0.5252	0.5115	0.4978	0.4840	0.4702	0.4564	0.4426	0.4288	0.4150	0.4012	0.3874		
1.29	0.6464	0.6328	0.6191	0.6054	0.5917	0.5780	0.5643	0.5505	0.5367	0.5229	0.5091	0.4953	0.4815	0.4677	0.4538	0.4400	0.4261	0.4122	0.3984	0.3845		
1.30	0.6447	0.6310	0.6173	0.6035	0.5897	0.5759	0.5621	0.5483	0.5345	0.5207	0.5068	0.4929	0.4790	0.4651	0.4512	0.4373	0.4234	0.4095	0.3956	0.3816		
1.31	0.6430	0.6292	0.6154	0.6016	0.5878	0.5739	0.5600	0.5462	0.5323	0.5184	0.5045	0.4905	0.4766	0.4626	0.4487	0.4347	0.4207	0.4068	0.3928	0.3788		
1.32	0.6413	0.6274	0.6136	0.5997	0.5858	0.5719	0.5579	0.5439	0.5301	0.5161	0.5021	0.4881	0.4741	0.4601	0.4461	0.4321	0.4181	0.4040	0.3900	0.3760		
1.33	0.6396	0.6256	0.6117	0.5978	0.5838	0.5699	0.5559	0.5419	0.5279	0.5138	0.4998	0.4858	0.4717	0.4577	0.4436	0.4295	0.4154	0.4013	0.3873	0.3732		
1.34	0.6379	0.6239	0.6099	0.5959	0.5819	0.5678	0.5538	0.5397	0.5257	0.5116	0.4975	0.4834	0.4693	0.4552	0.4411	0.4269	0.4128	0.3987	0.3845	0.3704		
1.35	0.6362	0.6221	0.6081	0.5940	0.5799	0.5658	0.5517	0.5376	0.5235	0.5094	0.4952	0.4811	0.4669	0.4527	0.4386	0.4244	0.4102	0.3960	0.3818	0.3676		
1.36	0.6345	0.6204	0.6063	0.5921	0.5780	0.5638	0.5497	0.5355	0.5213	0.5071	0.4929	0.4787	0.4645	0.4503	0.4361	0.4218	0.4076	0.3933	0.3791	0.3648		
1.37	0.6328	0.6186	0.6044	0.5903	0.5761	0.5618	0.5476	0.5334	0.5192	0.5049	0.4907	0.4764	0.4621	0.4479	0.4336	0.4193	0.4050	0.3907	0.3764	0.3621		
1.38	0.6311	0.6169	0.6026	0.5884	0.5741	0.5599	0.5456	0.5313	0.5170	0.5027	0.4884	0.4741	0.4598	0.4454	0.4311	0.4168	0.4024	0.3881	0.3737	0.3594		
1.39	0.6294	0.6151	0.6008	0.5865	0.5722	0.5579	0.5436	0.5292	0.5149	0.5005	0.4862	0.4718	0.4574	0.4430	0.4286	0.4143	0.3999	0.3855	0.3711	0.3567		
1.40	0.6278	0.6134	0.5991	0.5847	0.5703	0.5559	0.5416	0.5272	0.5128	0.4983	0.4839	0.4695	0.4551	0.4406	0.4262	0.4118	0.3973	0.3829	0.3684	0.3540		
1.41	0.6261	0.6117	0.5973	0.5829	0.5684	0.5540	0.5395	0.5251	0.5106	0.4962	0.4817	0.4672	0.4527	0.4383	0.4238	0.4093	0.3948	0.3803	0.3658	0.3513		
1.42	0.6245	0.6100	0.5955	0.5810	0.5665	0.5520	0.5375	0.5230	0.5085	0.4940	0.4795	0.4650	0.4504	0.4359	0.4214	0.4068	0.3923	0.3777	0.3632	0.3486		
1.43	0.6228	0.6083	0.5937	0.5792	0.5647	0.5501	0.5356	0.5210	0.5064	0.4919	0.4773	0.4627	0.4481	0.4335	0.4190	0.4044	0.3898	0.3752	0.3606	0.3460		
1.44	0.6212	0.6066	0.5920	0.5774	0.5628	0.5482	0.5336	0.5190	0.5043	0.4897	0.4751	0.4605	0.4458	0.4312	0.4166	0.4019	0.3873	0.3726	0.3580	0.3433		
1.45	0.6195	0.6049	0.5902	0.5756	0.5609	0.5463	0.5316	0.5169	0.5023	0.4876	0.4729	0.4582	0.4436	0.4289	0.4142	0.3995	0.3848	0.3701	0.3554	0.3407		
1.46	0.6179	0.6032	0.5885	0.5738	0.5591	0.5444	0.5296	0.5149	0.5002	0.4855	0.4707	0										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.5369	0.5195	0.5022	0.4849	0.4677	0.4506	0.4335	0.4165	0.3995	0.3826	0.3657	0.3488	0.3320	0.3152	0.2985	0.2818	0.2651	0.2485	0.2319	0.2167
2.02	0.5356	0.5181	0.5008	0.4835	0.4663	0.4491	0.4320	0.4149	0.3979	0.3809	0.3640	0.3471	0.3303	0.3135	0.2967	0.2800	0.2633	0.2466	0.2300	0.2149
2.03	0.5342	0.5168	0.4994	0.4820	0.4648	0.4476	0.4304	0.4133	0.3963	0.3793	0.3623	0.3454	0.3285	0.3117	0.2949	0.2782	0.2614	0.2448	0.2281	0.2132
2.04	0.5329	0.5154	0.4980	0.4806	0.4633	0.4461	0.4289	0.4117	0.3947	0.3776	0.3606	0.3437	0.3268	0.3099	0.2931	0.2764	0.2596	0.2429	0.2263	0.2114
2.05	0.5316	0.5140	0.4966	0.4792	0.4618	0.4446	0.4273	0.4102	0.3931	0.3760	0.3590	0.3420	0.3251	0.3082	0.2914	0.2746	0.2578	0.2411	0.2244	0.2097
2.06	0.5302	0.5127	0.4952	0.4777	0.4604	0.4431	0.4258	0.4086	0.3915	0.3744	0.3573	0.3403	0.3234	0.3065	0.2896	0.2728	0.2560	0.2392	0.2226	0.2080
2.07	0.5289	0.5113	0.4938	0.4763	0.4589	0.4416	0.4243	0.4071	0.3899	0.3727	0.3557	0.3386	0.3217	0.3047	0.2878	0.2710	0.2542	0.2374	0.2208	0.2064
2.08	0.5276	0.5100	0.4924	0.4749	0.4574	0.4401	0.4228	0.4055	0.3883	0.3711	0.3540	0.3370	0.3200	0.3030	0.2861	0.2692	0.2524	0.2356	0.2190	0.2047
2.09	0.5263	0.5086	0.4910	0.4735	0.4560	0.4386	0.4212	0.4040	0.3867	0.3695	0.3524	0.3353	0.3183	0.3013	0.2844	0.2675	0.2506	0.2338	0.2173	0.2030
2.10	0.5250	0.5073	0.4896	0.4720	0.4545	0.4371	0.4197	0.4024	0.3851	0.3679	0.3508	0.3337	0.3166	0.2996	0.2826	0.2657	0.2488	0.2320	0.2155	0.2014
2.11	0.5237	0.5059	0.4883	0.4706	0.4531	0.4356	0.4182	0.4009	0.3836	0.3663	0.3491	0.3320	0.3149	0.2979	0.2809	0.2640	0.2471	0.2302	0.2138	0.1998
2.12	0.5224	0.5046	0.4869	0.4692	0.4517	0.4342	0.4167	0.3993	0.3820	0.3647	0.3475	0.3304	0.3133	0.2962	0.2792	0.2622	0.2453	0.2284	0.2121	0.1982
2.13	0.5211	0.5033	0.4855	0.4678	0.4502	0.4327	0.4152	0.3978	0.3805	0.3632	0.3459	0.3287	0.3116	0.2945	0.2775	0.2605	0.2436	0.2266	0.2104	0.1966
2.14	0.5198	0.5020	0.4842	0.4664	0.4488	0.4312	0.4137	0.3963	0.3789	0.3616	0.3443	0.3271	0.3100	0.2929	0.2758	0.2588	0.2418	0.2249	0.2087	0.1950
2.15	0.5186	0.5006	0.4828	0.4651	0.4474	0.4298	0.4123	0.3948	0.3774	0.3600	0.3427	0.3255	0.3083	0.2912	0.2741	0.2571	0.2401	0.2231	0.2069	0.1935
2.16	0.5173	0.4993	0.4815	0.4637	0.4460	0.4283	0.4108	0.3933	0.3758	0.3585	0.3411	0.3239	0.3067	0.2895	0.2724	0.2554	0.2383	0.2214	0.2054	0.1919
2.17	0.5160	0.4980	0.4801	0.4623	0.4446	0.4269	0.4093	0.3918	0.3743	0.3569	0.3396	0.3223	0.3050	0.2879	0.2707	0.2537	0.2366	0.2196	0.2038	0.1904
2.18	0.5147	0.4967	0.4788	0.4609	0.4432	0.4255	0.4078	0.3903	0.3728	0.3554	0.3380	0.3207	0.3034	0.2862	0.2691	0.2520	0.2349	0.2179	0.2022	0.1888
2.19	0.5135	0.4954	0.4774	0.4596	0.4418	0.4240	0.4064	0.3888	0.3713	0.3538	0.3364	0.3191	0.3018	0.2846	0.2674	0.2503	0.2332	0.2162	0.2006	0.1873
2.20	0.5122	0.4941	0.4761	0.4582	0.4404	0.4226	0.4049	0.3873	0.3698	0.3523	0.3349	0.3175	0.3002	0.2830	0.2658	0.2486	0.2315	0.2145	0.1990	0.1858
2.21	0.5109	0.4928	0.4748	0.4568	0.4390	0.4212	0.4035	0.3858	0.3683	0.3508	0.3333	0.3159	0.2986	0.2813	0.2641	0.2470	0.2298	0.2128	0.1974	0.1844
2.22	0.5097	0.4915	0.4735	0.4555	0.4376	0.4198	0.4020	0.3844	0.3668	0.3492	0.3318	0.3143	0.2970	0.2797	0.2625	0.2453	0.2282	0.2111	0.1959	0.1829
2.23	0.5084	0.4902	0.4721	0.4541	0.4362	0.4184	0.4006	0.3829	0.3653	0.3477	0.3302	0.3128	0.2954	0.2781	0.2609	0.2436	0.2265	0.2094	0.1943	0.1814
2.24	0.5072	0.4890	0.4708	0.4528	0.4348	0.4170	0.3992	0.3814	0.3638	0.3462	0.3287	0.3112	0.2938	0.2765	0.2592	0.2420	0.2248	0.2078	0.1928	0.1800
2.25	0.5060	0.4877	0.4695	0.4514	0.4335	0.4156	0.3977	0.3800	0.3623	0.3447	0.3271	0.3097	0.2923	0.2749	0.2576	0.2404	0.2232	0.2061	0.1913	0.1785
2.26	0.5047	0.4864	0.4682	0.4501	0.4321	0.4142	0.3963	0.3785	0.3608	0.3432	0.3256	0.3081	0.2907	0.2733	0.2560	0.2387	0.2215	0.2045	0.1898	0.1771
2.27	0.5035	0.4851	0.4669	0.4488	0.4307	0.4128	0.3949	0.3771	0.3594	0.3417	0.3241	0.3066	0.2891	0.2717	0.2544	0.2371	0.2199	0.2029	0.1883	0.1757
2.28	0.5022	0.4839	0.4656	0.4474	0.4294	0.4114	0.3935	0.3757	0.3579	0.3402	0.3226	0.3050	0.2876	0.2702	0.2528	0.2355	0.2183	0.2013	0.1869	0.1743
2.29	0.5010	0.4826	0.4643	0.4461	0.4280	0.4100	0.3921	0.3742	0.3564	0.3387	0.3211	0.3035	0.2860	0.2686	0.2512	0.2339	0.2166	0.1997	0.1854	0.1729
2.30	0.4998	0.4814	0.4630	0.4448	0.4267	0.4086	0.3907	0.3728	0.3550	0.3373	0.3196	0.3020	0.2845	0.2670	0.2496	0.2323	0.2150	0.1982	0.1840	0.1715
2.31	0.4986	0.4801	0.4617	0.4435	0.4253	0.4073	0.3893	0.3714	0.3535	0.3358	0.3181	0.3005	0.2829	0.2655	0.2481	0.2307	0.2134	0.1966	0.1825	0.1702
2.32	0.4974	0.4789	0.4605	0.4422	0.4240	0.4059	0.3879	0.3700	0.3521	0.3343	0.3166	0.2990	0.2814	0.2639	0.2465	0.2291	0.2118	0.1951	0.1811	0.1688
2.33	0.4961	0.4776	0.4592	0.4409	0.4227	0.4045	0.3865	0.3685	0.3507	0.3329	0.3151	0.2975	0.2799	0.2624	0.2449	0.2275	0.2102	0.1936	0.1797	0.1675
2.34	0.4949	0.4764	0.4579	0.4396	0.4213	0.4032	0.3851	0.3671	0.3492	0.3314	0.3136	0.2960	0.2784	0.2608	0.2434	0.2260	0.2086	0.1921	0.1783	0.1662
2.35	0.4937	0.4751	0.4566	0.4383	0.4200	0.4018	0.3837	0.3657	0.3478	0.3300	0.3122	0.2945	0.2769	0.2593	0.2418	0.2244	0.2070	0.1906	0.1770	0.1648
2.36	0.4925	0.4739	0.4554	0.4370	0.4187	0.4005	0.3824	0.3643	0.3464	0.3285	0.3107	0.2930	0.2754	0.2578	0.2403	0.2228	0.2055	0.1891	0.1756	0.1635
2.37	0.4913	0.4727	0.4541	0.4357	0.4174	0.3991	0.3810	0.3629	0.3450	0.3271	0.3093	0.2915	0.2739	0.2563	0.2387	0.2213	0.2039	0.1877	0.1742	0.1622
2.38	0.4901	0.4714	0.4529	0.4344	0.4161	0.3978	0.3796	0.3616	0.3436	0.3256	0.3078	0.2900	0.2724	0.2548	0.2372	0.2197	0.2023	0.1862	0.1729	0.1609
2.39	0.4889	0.4702	0.4516	0.4331	0.4147	0.3965	0.3783	0.3602	0.3422	0.3242	0.3064	0.2886	0.2709	0.2533	0.2357	0.2182	0.2008	0.1848	0.1716	0.1597
2.40	0.4878	0.4690	0.4504	0.4319	0.4134	0.3951	0.3769	0.3588	0.3408	0.3228	0.3049	0.2871	0.2694	0.2518	0.2342	0.2167	0.1992	0.1834	0.1702	0.1584
2.41	0.4866	0.4678	0.4491	0.4306	0.4121	0.3938	0.3756	0.3574	0.3394	0.3214	0.3035	0.2857	0.2679	0.2503	0.2327	0.2152	0.1977	0.1820	0.1689	0.1571
2.42	0.4854	0.4666	0.4479	0.4293	0.4109	0.3925	0.3742	0.3561	0.3380	0.3200	0.3020	0.2842	0.2665	0.2488	0.2312	0.2136	0.1962	0.1806	0.1676	0.1559
2.43	0.4842	0.4654	0.4467	0.4280	0.4096	0.3912	0.3729	0.3547	0.3366	0.3186	0.3006	0.2828	0.2650	0.2473	0.2297	0.2121	0.1946	0.1793	0.1663	0.1547
2.44	0.4830	0.4642	0.4454	0.4268	0.4083	0.3899	0.3716	0.3533	0.3352	0.3172	0.2992	0.2813	0.2635	0.2458	0.2282	0.2106	0.1931	0.1779	0.1650	0.1534
2.45	0.4819	0.4630	0.4442	0.4255	0.4070	0.3886	0.3702	0.3520	0.3338	0.3158	0.2978	0.2799	0.2621	0.2444	0.2267	0.2091	0.1917	0.1766	0.1638	0.1522
2.46	0.4807	0.4618	0.4430	0.4243	0.4057	0.3873	0.3689	0.3506	0.3325	0.3144	0.2964	0								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
3.01	0.4214	0.4011	0.3811	0.3612	0.3415	0.3219	0.3026	0.2833	0.2643	0.2453	0.2265	0.2079	0.1893	0.1709	0.1531	0.1391	0.1272	0.1165	0.1067	0.0976		
3.02	0.4204	0.4001	0.3800	0.3601	0.3404	0.3209	0.3015	0.2822	0.2631	0.2442	0.2254	0.2067	0.1882	0.1698	0.1520	0.1381	0.1263	0.1157	0.1059	0.0968		
3.03	0.4194	0.3991	0.3790	0.3591	0.3393	0.3198	0.3004	0.2811	0.2620	0.2431	0.2242	0.2056	0.1870	0.1686	0.1509	0.1371	0.1254	0.1148	0.1051	0.0961		
3.04	0.4185	0.3981	0.3780	0.3580	0.3383	0.3187	0.2993	0.2800	0.2609	0.2419	0.2231	0.2044	0.1859	0.1674	0.1498	0.1362	0.1245	0.1140	0.1043	0.0953		
3.05	0.4175	0.3971	0.3769	0.3570	0.3372	0.3176	0.2982	0.2789	0.2598	0.2408	0.2220	0.2033	0.1847	0.1663	0.1488	0.1353	0.1236	0.1131	0.1035	0.0945		
3.06	0.4165	0.3961	0.3759	0.3559	0.3362	0.3165	0.2971	0.2778	0.2587	0.2397	0.2208	0.2021	0.1836	0.1651	0.1477	0.1343	0.1228	0.1123	0.1027	0.0938		
3.07	0.4155	0.3951	0.3749	0.3549	0.3351	0.3155	0.2960	0.2767	0.2576	0.2386	0.2197	0.2010	0.1824	0.1640	0.1467	0.1334	0.1219	0.1115	0.1019	0.0930		
3.08	0.4145	0.3941	0.3739	0.3539	0.3340	0.3144	0.2949	0.2756	0.2565	0.2375	0.2186	0.1999	0.1813	0.1628	0.1457	0.1325	0.1210	0.1107	0.1012	0.0923		
3.09	0.4135	0.3931	0.3729	0.3528	0.3330	0.3134	0.2939	0.2746	0.2554	0.2363	0.2175	0.1987	0.1801	0.1617	0.1447	0.1316	0.1202	0.1099	0.1004	0.0916		
3.10	0.4126	0.3921	0.3718	0.3518	0.3320	0.3123	0.2928	0.2735	0.2543	0.2352	0.2163	0.1976	0.1790	0.1606	0.1437	0.1306	0.1193	0.1091	0.0996	0.0908		
3.11	0.4116	0.3911	0.3708	0.3508	0.3309	0.3112	0.2917	0.2724	0.2532	0.2341	0.2152	0.1965	0.1779	0.1594	0.1427	0.1298	0.1185	0.1083	0.0989	0.0901		
3.12	0.4106	0.3901	0.3698	0.3498	0.3299	0.3102	0.2907	0.2713	0.2521	0.2330	0.2141	0.1954	0.1768	0.1583	0.1417	0.1289	0.1176	0.1075	0.0981	0.0894		
3.13	0.4096	0.3891	0.3688	0.3487	0.3288	0.3091	0.2896	0.2702	0.2510	0.2319	0.2130	0.1943	0.1756	0.1572	0.1407	0.1280	0.1168	0.1067	0.0974	0.0887		
3.14	0.4087	0.3878	0.3675	0.3475	0.3276	0.3079	0.2883	0.2689	0.2495	0.2302	0.2111	0.1923	0.1735	0.1549	0.1374	0.1247	0.1135	0.1034	0.0941	0.0854		
3.15	0.4077	0.3872	0.3668	0.3467	0.3268	0.3070	0.2875	0.2681	0.2488	0.2298	0.2108	0.1920	0.1734	0.1549	0.1386	0.1262	0.1152	0.1052	0.0959	0.0873		
3.16	0.4068	0.3862	0.3658	0.3457	0.3258	0.3060	0.2864	0.2670	0.2478	0.2287	0.2097	0.1909	0.1723	0.1538	0.1379	0.1254	0.1144	0.1044	0.0952	0.0866		
3.17	0.4058	0.3852	0.3648	0.3447	0.3247	0.3050	0.2854	0.2660	0.2467	0.2276	0.2086	0.1899	0.1712	0.1527	0.1369	0.1245	0.1136	0.1036	0.0945	0.0859		
3.18	0.4048	0.3842	0.3638	0.3437	0.3237	0.3039	0.2843	0.2649	0.2456	0.2265	0.2076	0.1888	0.1701	0.1516	0.1360	0.1237	0.1128	0.1029	0.0937	0.0852		
3.19	0.4039	0.3833	0.3629	0.3427	0.3227	0.3029	0.2833	0.2639	0.2446	0.2255	0.2065	0.1877	0.1690	0.1505	0.1351	0.1228	0.1120	0.1021	0.0930	0.0845		
3.20	0.4029	0.3823	0.3619	0.3417	0.3217	0.3019	0.2823	0.2628	0.2435	0.2244	0.2054	0.1866	0.1679	0.1494	0.1342	0.1220	0.1112	0.1014	0.0923	0.0839		
3.21	0.4020	0.3813	0.3609	0.3407	0.3207	0.3009	0.2812	0.2618	0.2425	0.2233	0.2043	0.1855	0.1668	0.1483	0.1333	0.1211	0.1104	0.1006	0.0916	0.0832		
3.22	0.4010	0.3804	0.3599	0.3397	0.3197	0.2998	0.2802	0.2607	0.2414	0.2223	0.2033	0.1844	0.1658	0.1473	0.1324	0.1203	0.1096	0.0999	0.0909	0.0825		
3.23	0.4001	0.3794	0.3589	0.3387	0.3187	0.2988	0.2792	0.2597	0.2404	0.2212	0.2022	0.1834	0.1647	0.1462	0.1315	0.1195	0.1089	0.0992	0.0902	0.0819		
3.24	0.3992	0.3784	0.3580	0.3377	0.3177	0.2978	0.2781	0.2587	0.2393	0.2201	0.2011	0.1823	0.1636	0.1452	0.1306	0.1187	0.1081	0.0985	0.0896	0.0812		
3.25	0.3982	0.3775	0.3570	0.3367	0.3167	0.2968	0.2771	0.2576	0.2383	0.2191	0.2001	0.1812	0.1625	0.1441	0.1297	0.1179	0.1073	0.0977	0.0889	0.0806		
3.26	0.3973	0.3765	0.3560	0.3357	0.3157	0.2958	0.2761	0.2566	0.2372	0.2180	0.1990	0.1802	0.1615	0.1431	0.1288	0.1171	0.1066	0.0970	0.0882	0.0799		
3.27	0.3964	0.3756	0.3551	0.3347	0.3147	0.2948	0.2751	0.2556	0.2362	0.2170	0.1980	0.1791	0.1604	0.1421	0.1280	0.1163	0.1058	0.0963	0.0875	0.0793		
3.28	0.3954	0.3746	0.3541	0.3338	0.3137	0.2938	0.2741	0.2545	0.2352	0.2160	0.1969	0.1780	0.1593	0.1411	0.1271	0.1155	0.1051	0.0956	0.0869	0.0787		
3.29	0.3945	0.3737	0.3531	0.3328	0.3127	0.2928	0.2731	0.2535	0.2341	0.2149	0.1959	0.1770	0.1583	0.1401	0.1263	0.1147	0.1044	0.0949	0.0862	0.0780		
3.30	0.3936	0.3727	0.3522	0.3318	0.3117	0.2918	0.2720	0.2525	0.2331	0.2139	0.1948	0.1759	0.1572	0.1391	0.1254	0.1139	0.1036	0.0942	0.0855	0.0774		
3.31	0.3926	0.3718	0.3512	0.3309	0.3107	0.2908	0.2710	0.2515	0.2321	0.2129	0.1938	0.1749	0.1562	0.1382	0.1246	0.1131	0.1029	0.0936	0.0849	0.0768		
3.32	0.3917	0.3709	0.3503	0.3299	0.3097	0.2898	0.2700	0.2505	0.2311	0.2118	0.1928	0.1739	0.1551	0.1372	0.1238	0.1124	0.1022	0.0929	0.0842	0.0762		
3.33	0.3908	0.3699	0.3493	0.3289	0.3088	0.2888	0.2690	0.2495	0.2301	0.2108	0.1917	0.1728	0.1541	0.1363	0.1229	0.1116	0.1015	0.0922	0.0836	0.0756		
3.34	0.3899	0.3690	0.3484	0.3280	0.3078	0.2878	0.2680	0.2485	0.2290	0.2098	0.1907	0.1718	0.1530	0.1354	0.1221	0.1109	0.1008	0.0915	0.0830	0.0750		
3.35	0.3890	0.3681	0.3474	0.3270	0.3068	0.2868	0.2671	0.2475	0.2280	0.2088	0.1897	0.1708	0.1520	0.1345	0.1213	0.1101	0.1001	0.0909	0.0823	0.0744		
3.36	0.3881	0.3671	0.3465	0.3260	0.3058	0.2859	0.2661	0.2465	0.2270	0.2077	0.1887	0.1697	0.1510	0.1335	0.1205	0.1094	0.0994	0.0902	0.0817	0.0738		
3.37	0.3872	0.3662	0.3455	0.3251	0.3049	0.2849	0.2651	0.2455	0.2260	0.2067	0.1876	0.1687	0.1500	0.1326	0.1197	0.1086	0.0987	0.0895	0.0811	0.0732		
3.38	0.3862	0.3653	0.3446	0.3241	0.3039	0.2839	0.2641	0.2445	0.2250	0.2057	0.1866	0.1677	0.1489	0.1318	0.1189	0.1079	0.0980	0.0889	0.0805	0.0726		
3.39	0.3853	0.3644	0.3437	0.3232	0.3030	0.2829	0.2631	0.2435	0.2240	0.2047	0.1856	0.1667	0.1479	0.1309	0.1181	0.1072	0.0973	0.0882	0.0799	0.0720		
3.40	0.3844	0.3635	0.3427	0.3223	0.3020	0.2820	0.2621	0.2425	0.2230	0.2037	0.1846	0.1657	0.1469	0.1300	0.1174	0.1064	0.0966	0.0876	0.0792	0.0714		
3.41	0.3835	0.3625	0.3418	0.3213	0.3010	0.2810	0.2612	0.2415	0.2220	0.2027	0.1836	0.1647	0.1459	0.1292	0.1166	0.1057	0.0959	0.0870	0.0786	0.0708		
3.42	0.3826	0.3616	0.3409	0.3204	0.3001	0.2800	0.2602	0.2405	0.2210	0.2017	0.1826	0.1636	0.1448	0.1283	0.1158	0.1050	0.0953	0.0863	0.0780	0.0703		
3.43	0.3817	0.3607	0.3399	0.3194	0.2991	0.2791	0.2592	0.2396	0.2201	0.2007	0.1816	0.1626	0.1438	0.1275	0.1151	0.1043	0.0946	0.0857	0.0774	0.0697		
3.44	0.3808	0.3598	0.3390	0.3185	0.2982	0.2781	0.2583	0.2386	0.2191	0.1997	0.1806	0.1616	0.1428	0.1266	0.1143	0.1036	0.0939	0.0851	0.0769	0.0691		
3.45	0.3800	0.3589	0.3381	0.3176	0.2973	0.2772	0.2573	0.2376	0.2181	0.1988	0.1796	0.1606	0.1418	0.1258	0.1136	0.1029	0.0933	0.0845	0.0763	0.0686		
3.46	0.3791	0.3580	0.3372	0.3166	0.2963	0.2762	0.2563	0.2366	0.217													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
4.01	0.3333	0.3116	0.2902	0.2691	0.2483	0.2278	0.2075	0.1875	0.1677	0.1482	0.1288	0.1111	0.0986	0.0882	0.0790	0.0706	0.0630	0.0559	0.0493	0.0433	
4.02	0.3325	0.3108	0.2894	0.2683	0.2475	0.2270	0.2067	0.1867	0.1669	0.1473	0.1280	0.1104	0.0980	0.0876	0.0785	0.0702	0.0626	0.0555	0.0490	0.0430	
4.03	0.3318	0.3100	0.2886	0.2675	0.2467	0.2262	0.2059	0.1859	0.1661	0.1465	0.1272	0.1097	0.0974	0.0871	0.0780	0.0697	0.0621	0.0551	0.0486	0.0426	
4.04	0.3310	0.3092	0.2878	0.2667	0.2459	0.2253	0.2051	0.1850	0.1653	0.1457	0.1263	0.1090	0.0968	0.0865	0.0775	0.0692	0.0617	0.0547	0.0482	0.0423	
4.05	0.3302	0.3084	0.2870	0.2659	0.2451	0.2245	0.2043	0.1842	0.1644	0.1449	0.1255	0.1084	0.0962	0.0860	0.0770	0.0688	0.0613	0.0543	0.0478	0.0419	
4.06	0.3295	0.3077	0.2862	0.2651	0.2443	0.2237	0.2034	0.1834	0.1636	0.1440	0.1247	0.1077	0.0956	0.0855	0.0765	0.0683	0.0608	0.0539	0.0474	0.0416	
4.07	0.3287	0.3069	0.2854	0.2643	0.2435	0.2229	0.2026	0.1826	0.1628	0.1432	0.1239	0.1070	0.0951	0.0849	0.0760	0.0679	0.0604	0.0535	0.0470	0.0412	
4.08	0.3279	0.3061	0.2846	0.2635	0.2427	0.2221	0.2018	0.1818	0.1620	0.1424	0.1231	0.1064	0.0945	0.0844	0.0755	0.0674	0.0600	0.0531	0.0467	0.0409	
4.09	0.3271	0.3053	0.2839	0.2627	0.2419	0.2213	0.2010	0.1810	0.1612	0.1416	0.1223	0.1057	0.0939	0.0839	0.0750	0.0670	0.0596	0.0527	0.0463	0.0406	
4.10	0.3264	0.3046	0.2831	0.2619	0.2411	0.2205	0.2002	0.1802	0.1604	0.1408	0.1215	0.1051	0.0934	0.0834	0.0745	0.0665	0.0591	0.0523	0.0459	0.0402	
4.11	0.3256	0.3038	0.2823	0.2611	0.2403	0.2197	0.1994	0.1794	0.1596	0.1400	0.1207	0.1044	0.0928	0.0829	0.0741	0.0661	0.0587	0.0519	0.0456	0.0399	
4.12	0.3249	0.3030	0.2815	0.2604	0.2395	0.2189	0.1986	0.1786	0.1588	0.1392	0.1199	0.1038	0.0922	0.0824	0.0736	0.0656	0.0583	0.0515	0.0452	0.0396	
4.13	0.3241	0.3022	0.2807	0.2596	0.2387	0.2181	0.1978	0.1778	0.1580	0.1384	0.1191	0.1032	0.0917	0.0819	0.0731	0.0652	0.0579	0.0512	0.0449	0.0393	
4.14	0.3233	0.3015	0.2800	0.2588	0.2379	0.2173	0.1970	0.1770	0.1572	0.1376	0.1183	0.1026	0.0911	0.0813	0.0727	0.0648	0.0575	0.0508	0.0445	0.0389	
4.15	0.3226	0.3007	0.2792	0.2580	0.2371	0.2166	0.1962	0.1762	0.1564	0.1368	0.1175	0.1019	0.0906	0.0808	0.0722	0.0643	0.0571	0.0504	0.0442	0.0386	
4.16	0.3218	0.3000	0.2784	0.2572	0.2364	0.2158	0.1955	0.1754	0.1556	0.1360	0.1167	0.1013	0.0900	0.0803	0.0717	0.0639	0.0567	0.0500	0.0438	0.0383	
4.17	0.3211	0.2992	0.2777	0.2565	0.2356	0.2150	0.1947	0.1746	0.1548	0.1352	0.1159	0.1007	0.0895	0.0799	0.0713	0.0635	0.0563	0.0496	0.0435	0.0380	
4.18	0.3203	0.2984	0.2769	0.2557	0.2348	0.2142	0.1939	0.1738	0.1540	0.1344	0.1152	0.1001	0.0890	0.0794	0.0708	0.0630	0.0559	0.0493	0.0431	0.0377	
4.19	0.3196	0.2977	0.2761	0.2549	0.2340	0.2134	0.1931	0.1730	0.1532	0.1336	0.1144	0.0995	0.0884	0.0789	0.0704	0.0626	0.0555	0.0489	0.0428	0.0374	
4.20	0.3188	0.2969	0.2754	0.2542	0.2333	0.2126	0.1923	0.1722	0.1524	0.1328	0.1136	0.0989	0.0879	0.0784	0.0699	0.0622	0.0551	0.0485	0.0424	0.0371	
4.21	0.3181	0.2962	0.2746	0.2534	0.2325	0.2119	0.1915	0.1715	0.1516	0.1320	0.1129	0.0984	0.0874	0.0779	0.0695	0.0618	0.0547	0.0482	0.0421	0.0368	
4.22	0.3174	0.2954	0.2739	0.2526	0.2317	0.2111	0.1908	0.1707	0.1509	0.1312	0.1121	0.0978	0.0869	0.0774	0.0690	0.0614	0.0543	0.0478	0.0418	0.0365	
4.23	0.3166	0.2947	0.2731	0.2519	0.2309	0.2103	0.1900	0.1699	0.1501	0.1305	0.1114	0.0972	0.0863	0.0770	0.0686	0.0610	0.0540	0.0475	0.0414	0.0362	
4.24	0.3159	0.2939	0.2723	0.2511	0.2302	0.2096	0.1892	0.1691	0.1493	0.1297	0.1106	0.0966	0.0858	0.0765	0.0682	0.0606	0.0536	0.0471	0.0411	0.0359	
4.25	0.3151	0.2932	0.2716	0.2503	0.2294	0.2088	0.1884	0.1684	0.1485	0.1289	0.1099	0.0960	0.0853	0.0760	0.0677	0.0602	0.0532	0.0467	0.0408	0.0356	
4.26	0.3144	0.2924	0.2708	0.2496	0.2286	0.2080	0.1877	0.1676	0.1477	0.1281	0.1092	0.0955	0.0848	0.0756	0.0673	0.0598	0.0528	0.0464	0.0405	0.0353	
4.27	0.3137	0.2917	0.2701	0.2488	0.2279	0.2073	0.1869	0.1668	0.1470	0.1274	0.1085	0.0949	0.0843	0.0751	0.0669	0.0594	0.0525	0.0460	0.0401	0.0350	
4.28	0.3129	0.2909	0.2693	0.2481	0.2271	0.2065	0.1861	0.1661	0.1462	0.1266	0.1078	0.0944	0.0838	0.0746	0.0664	0.0590	0.0521	0.0457	0.0398	0.0347	
4.29	0.3122	0.2902	0.2686	0.2473	0.2264	0.2057	0.1854	0.1653	0.1454	0.1258	0.1071	0.0938	0.0833	0.0742	0.0660	0.0586	0.0517	0.0454	0.0395	0.0344	
4.30	0.3115	0.2895	0.2678	0.2466	0.2256	0.2050	0.1846	0.1645	0.1447	0.1251	0.1064	0.0933	0.0828	0.0737	0.0656	0.0582	0.0513	0.0450	0.0392	0.0341	
4.31	0.3107	0.2887	0.2671	0.2458	0.2249	0.2042	0.1839	0.1638	0.1439	0.1243	0.1057	0.0927	0.0823	0.0733	0.0652	0.0578	0.0510	0.0447	0.0389	0.0339	
4.32	0.3100	0.2880	0.2664	0.2451	0.2241	0.2035	0.1831	0.1630	0.1432	0.1235	0.1050	0.0922	0.0818	0.0728	0.0648	0.0574	0.0506	0.0443	0.0386	0.0336	
4.33	0.3093	0.2873	0.2656	0.2443	0.2234	0.2027	0.1823	0.1622	0.1424	0.1228	0.1044	0.0916	0.0813	0.0724	0.0643	0.0570	0.0503	0.0440	0.0383	0.0333	
4.34	0.3086	0.2865	0.2649	0.2436	0.2226	0.2020	0.1816	0.1615	0.1416	0.1220	0.1037	0.0911	0.0809	0.0719	0.0639	0.0566	0.0499	0.0437	0.0380	0.0330	
4.35	0.3078	0.2858	0.2641	0.2428	0.2219	0.2012	0.1808	0.1607	0.1409	0.1213	0.1031	0.0906	0.0804	0.0715	0.0635	0.0563	0.0496	0.0433	0.0377	0.0328	
4.36	0.3071	0.2851	0.2634	0.2421	0.2211	0.2005	0.1801	0.1600	0.1401	0.1205	0.1024	0.0900	0.0799	0.0711	0.0631	0.0559	0.0492	0.0430	0.0374	0.0325	
4.37	0.3064	0.2844	0.2627	0.2414	0.2204	0.1997	0.1793	0.1592	0.1394	0.1198	0.1018	0.0895	0.0794	0.0706	0.0627	0.0555	0.0489	0.0427	0.0371	0.0322	
4.38	0.3057	0.2836	0.2620	0.2406	0.2196	0.1990	0.1786	0.1585	0.1386	0.1190	0.1012	0.0890	0.0790	0.0702	0.0623	0.0551	0.0485	0.0424	0.0368	0.0320	
4.39	0.3050	0.2829	0.2612	0.2399	0.2189	0.1982	0.1779	0.1577	0.1379	0.1183	0.1006	0.0885	0.0785	0.0698	0.0619	0.0548	0.0482	0.0420	0.0365	0.0317	
4.40	0.3042	0.2822	0.2605	0.2392	0.2182	0.1975	0.1771	0.1570	0.1371	0.1175	0.1000	0.0880	0.0780	0.0693	0.0615	0.0544	0.0478	0.0417	0.0362	0.0314	
4.41	0.3035	0.2815	0.2598	0.2384	0.2174	0.1968	0.1764	0.1563	0.1364	0.1168	0.0994	0.0875	0.0776	0.0689	0.0611	0.0540	0.0475	0.0414	0.0359	0.0312	
4.42	0.3028	0.2807	0.2590	0.2377	0.2167	0.1960	0.1756	0.1555	0.1357	0.1161	0.0988	0.0869	0.0771	0.0685	0.0607	0.0537	0.0471	0.0411	0.0356	0.0309	
4.43	0.3021	0.2800	0.2583	0.2370	0.2160	0.1953	0.1749	0.1548	0.1349	0.1153	0.0982	0.0864	0.0767	0.0681	0.0604	0.0533	0.0468	0.0408	0.0354	0.0307	
4.44	0.3014	0.2793	0.2576	0.2363	0.2152	0.1946	0.1742	0.1540	0.1342	0.1146	0.0976	0.0859	0.0762	0.0677	0.0600	0.0529	0.0465	0.0405	0.0351	0.0304	
4.45	0.3007	0.2786	0.2569	0.2355	0.2145	0.1938	0.1734	0.1533	0.1335	0.1139	0.0970	0.0855	0.0758	0.0673	0.0596	0.0526	0.0461	0.0401	0.0348	0.0302	
4.46	0.3000	0.2779	0.2562	0.2348	0.2138	0.1931	0.1727	0.1526	0.1327	0.1											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
5.01	0.2634	0.2410	0.2191	0.1976	0.1764	0.1556	0.1352	0.1151	0.0955	0.0811	0.0708	0.0622	0.0546	0.0478	0.0416	0.0359	0.0307	0.0262	0.0224	0.0190	
5.02	0.2628	0.2404	0.2185	0.1969	0.1758	0.1550	0.1346	0.1145	0.0949	0.0806	0.0705	0.0619	0.0543	0.0475	0.0413	0.0357	0.0304	0.0260	0.0222	0.0189	
5.03	0.2622	0.2398	0.2178	0.1963	0.1752	0.1544	0.1339	0.1138	0.0943	0.0802	0.0701	0.0615	0.0540	0.0472	0.0411	0.0354	0.0302	0.0258	0.0220	0.0187	
5.04	0.2616	0.2392	0.2172	0.1957	0.1745	0.1537	0.1333	0.1132	0.0937	0.0798	0.0697	0.0612	0.0537	0.0469	0.0408	0.0352	0.0300	0.0256	0.0218	0.0186	
5.05	0.2609	0.2385	0.2166	0.1950	0.1739	0.1531	0.1327	0.1126	0.0931	0.0793	0.0693	0.0608	0.0534	0.0466	0.0405	0.0349	0.0298	0.0254	0.0217	0.0184	
5.06	0.2603	0.2379	0.2159	0.1944	0.1733	0.1525	0.1320	0.1119	0.0925	0.0789	0.0689	0.0605	0.0530	0.0464	0.0403	0.0347	0.0296	0.0252	0.0215	0.0183	
5.07	0.2597	0.2373	0.2153	0.1938	0.1726	0.1519	0.1314	0.1113	0.0920	0.0785	0.0686	0.0602	0.0527	0.0461	0.0400	0.0344	0.0293	0.0250	0.0213	0.0181	
5.08	0.2591	0.2367	0.2147	0.1931	0.1720	0.1512	0.1308	0.1107	0.0914	0.0781	0.0682	0.0598	0.0524	0.0458	0.0397	0.0342	0.0291	0.0248	0.0212	0.0180	
5.09	0.2585	0.2360	0.2141	0.1925	0.1714	0.1506	0.1302	0.1101	0.0908	0.0776	0.0678	0.0595	0.0521	0.0455	0.0395	0.0340	0.0289	0.0246	0.0210	0.0178	
5.10	0.2578	0.2354	0.2134	0.1919	0.1707	0.1500	0.1295	0.1094	0.0903	0.0772	0.0675	0.0592	0.0518	0.0452	0.0392	0.0337	0.0287	0.0245	0.0208	0.0177	
5.11	0.2572	0.2348	0.2128	0.1913	0.1701	0.1493	0.1289	0.1088	0.0897	0.0768	0.0671	0.0588	0.0515	0.0450	0.0390	0.0335	0.0285	0.0243	0.0207	0.0175	
5.12	0.2566	0.2342	0.2122	0.1907	0.1695	0.1487	0.1283	0.1082	0.0892	0.0764	0.0667	0.0585	0.0512	0.0447	0.0387	0.0333	0.0283	0.0241	0.0205	0.0174	
5.13	0.2560	0.2336	0.2116	0.1900	0.1689	0.1481	0.1277	0.1076	0.0886	0.0760	0.0664	0.0582	0.0509	0.0444	0.0385	0.0330	0.0281	0.0239	0.0203	0.0173	
5.14	0.2554	0.2329	0.2110	0.1894	0.1683	0.1475	0.1271	0.1070	0.0881	0.0756	0.0660	0.0579	0.0506	0.0441	0.0382	0.0328	0.0279	0.0237	0.0202	0.0171	
5.15	0.2548	0.2323	0.2103	0.1888	0.1676	0.1469	0.1264	0.1063	0.0875	0.0752	0.0657	0.0575	0.0503	0.0439	0.0380	0.0326	0.0277	0.0235	0.0200	0.0170	
5.16	0.2542	0.2317	0.2097	0.1882	0.1670	0.1463	0.1258	0.1057	0.0870	0.0748	0.0653	0.0572	0.0501	0.0436	0.0377	0.0323	0.0275	0.0234	0.0199	0.0168	
5.17	0.2536	0.2311	0.2091	0.1876	0.1664	0.1456	0.1252	0.1051	0.0865	0.0744	0.0650	0.0569	0.0498	0.0433	0.0375	0.0321	0.0273	0.0232	0.0197	0.0167	
5.18	0.2529	0.2305	0.2085	0.1869	0.1658	0.1450	0.1246	0.1045	0.0860	0.0740	0.0646	0.0566	0.0495	0.0431	0.0372	0.0319	0.0271	0.0230	0.0196	0.0166	
5.19	0.2523	0.2299	0.2079	0.1863	0.1652	0.1444	0.1240	0.1039	0.0855	0.0736	0.0643	0.0563	0.0492	0.0428	0.0370	0.0317	0.0269	0.0228	0.0194	0.0164	
5.20	0.2517	0.2293	0.2073	0.1857	0.1646	0.1438	0.1234	0.1033	0.0850	0.0732	0.0639	0.0560	0.0489	0.0426	0.0368	0.0314	0.0267	0.0227	0.0192	0.0163	
5.21	0.2511	0.2287	0.2067	0.1851	0.1640	0.1432	0.1228	0.1027	0.0845	0.0728	0.0636	0.0557	0.0486	0.0423	0.0365	0.0312	0.0265	0.0225	0.0191	0.0162	
5.22	0.2505	0.2281	0.2061	0.1845	0.1634	0.1426	0.1222	0.1021	0.0840	0.0724	0.0632	0.0553	0.0483	0.0420	0.0363	0.0310	0.0263	0.0223	0.0189	0.0160	
5.23	0.2499	0.2275	0.2055	0.1839	0.1627	0.1420	0.1216	0.1015	0.0835	0.0721	0.0629	0.0550	0.0481	0.0418	0.0360	0.0308	0.0261	0.0222	0.0188	0.0159	
5.24	0.2493	0.2269	0.2049	0.1833	0.1621	0.1414	0.1210	0.1009	0.0831	0.0717	0.0626	0.0547	0.0478	0.0415	0.0358	0.0306	0.0259	0.0220	0.0186	0.0158	
5.25	0.2487	0.2263	0.2043	0.1827	0.1615	0.1408	0.1203	0.1002	0.0826	0.0713	0.0622	0.0544	0.0475	0.0413	0.0356	0.0304	0.0257	0.0218	0.0185	0.0156	
5.26	0.2481	0.2257	0.2037	0.1821	0.1609	0.1402	0.1197	0.0996	0.0821	0.0709	0.0619	0.0541	0.0472	0.0410	0.0353	0.0301	0.0255	0.0217	0.0184	0.0155	
5.27	0.2475	0.2251	0.2031	0.1815	0.1603	0.1396	0.1191	0.0990	0.0817	0.0705	0.0616	0.0538	0.0470	0.0408	0.0351	0.0299	0.0253	0.0215	0.0182	0.0154	
5.28	0.2469	0.2245	0.2025	0.1809	0.1597	0.1390	0.1185	0.0985	0.0812	0.0702	0.0612	0.0535	0.0467	0.0405	0.0349	0.0297	0.0252	0.0213	0.0181	0.0152	
5.29	0.2463	0.2239	0.2019	0.1803	0.1591	0.1384	0.1180	0.0979	0.0808	0.0698	0.0609	0.0532	0.0464	0.0403	0.0347	0.0295	0.0250	0.0212	0.0179	0.0151	
5.30	0.2458	0.2233	0.2013	0.1797	0.1585	0.1378	0.1174	0.0973	0.0803	0.0694	0.0606	0.0529	0.0462	0.0400	0.0344	0.0293	0.0248	0.0210	0.0178	0.0150	
5.31	0.2452	0.2227	0.2007	0.1791	0.1579	0.1372	0.1168	0.0967	0.0797	0.0689	0.0601	0.0524	0.0457	0.0395	0.0339	0.0288	0.0243	0.0205	0.0173	0.0145	
5.32	0.2446	0.2221	0.2001	0.1785	0.1573	0.1366	0.1162	0.0961	0.0791	0.0683	0.0595	0.0518	0.0451	0.0389	0.0333	0.0282	0.0237	0.0200	0.0168	0.0140	
5.33	0.2440	0.2215	0.1995	0.1779	0.1567	0.1360	0.1156	0.0955	0.0790	0.0684	0.0596	0.0521	0.0454	0.0393	0.0338	0.0287	0.0242	0.0205	0.0174	0.0146	
5.34	0.2434	0.2209	0.1989	0.1773	0.1562	0.1354	0.1150	0.0949	0.0786	0.0680	0.0593	0.0518	0.0451	0.0390	0.0335	0.0285	0.0241	0.0204	0.0172	0.0145	
5.35	0.2428	0.2203	0.1983	0.1767	0.1556	0.1348	0.1144	0.0944	0.0782	0.0676	0.0590	0.0515	0.0448	0.0388	0.0333	0.0283	0.0239	0.0202	0.0171	0.0144	
5.36	0.2422	0.2197	0.1977	0.1761	0.1550	0.1342	0.1138	0.0938	0.0778	0.0673	0.0587	0.0512	0.0446	0.0386	0.0331	0.0281	0.0237	0.0201	0.0170	0.0143	
5.37	0.2416	0.2191	0.1971	0.1755	0.1544	0.1336	0.1132	0.0932	0.0773	0.0669	0.0584	0.0509	0.0443	0.0383	0.0329	0.0279	0.0236	0.0200	0.0168	0.0141	
5.38	0.2411	0.2185	0.1965	0.1750	0.1538	0.1330	0.1126	0.0926	0.0769	0.0666	0.0581	0.0507	0.0441	0.0381	0.0327	0.0277	0.0234	0.0198	0.0167	0.0140	
5.39	0.2405	0.2180	0.1959	0.1744	0.1532	0.1324	0.1121	0.0921	0.0765	0.0662	0.0578	0.0504	0.0438	0.0379	0.0325	0.0275	0.0232	0.0196	0.0166	0.0139	
5.40	0.2399	0.2174	0.1954	0.1738	0.1526	0.1319	0.1115	0.0915	0.0761	0.0659	0.0574	0.0501	0.0435	0.0376	0.0322	0.0273	0.0230	0.0195	0.0164	0.0137	
5.41	0.2393	0.2168	0.1948	0.1732	0.1520	0.1313	0.1109	0.0909	0.0757	0.0656	0.0571	0.0498	0.0432	0.0373	0.0319	0.0270	0.0227	0.0193	0.0162	0.0135	
5.42	0.2387	0.2162	0.1942	0.1726	0.1515	0.1307	0.1103	0.0904	0.0753	0.0652	0.0568	0.0495	0.0430	0.0371	0.0318	0.0269	0.0226	0.0192	0.0161	0.0134	
5.43	0.2382	0.2156	0.1936	0.1720	0.1509	0.1301	0.1097	0.0899	0.0749	0.0649	0.0565	0.0493	0.0428	0.0369	0.0316	0.0267	0.0225	0.0190	0.0160	0.0135	
5.44	0.2376	0.2151	0.1930	0.1714	0.1503	0.1295	0.1092	0.0893	0.0745	0.0645	0.0562	0.0490	0.0425	0.0367	0.0314	0.0265	0.0224	0.0189	0.0159	0.0134	
5.45	0.2370	0.2145	0.1924	0.1709	0.1497	0.1290	0.1086	0.0888	0.0741	0.0642	0.0559	0.0487	0.0423	0.0365	0.0312	0.0263	0.0222	0.0188	0.0158	0.0132	
5.46	0.2364	0.2139	0.1919	0.1703	0.1491	0.1284	0.1080	0.0882	0.0738	0.											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55			
6.01	0.2064	0.1839	0.1618	0.1403	0.1192	0.0985	0.0787	0.0651	0.0559	0.0483	0.0416	0.0358	0.0305	0.0257	0.0213	0.0177	0.0148	0.0123	0.0101	0.0083			
6.02	0.2059	0.1833	0.1613	0.1397	0.1187	0.0980	0.0782	0.0648	0.0556	0.0480	0.0414	0.0356	0.0303	0.0255	0.0212	0.0176	0.0147	0.0122	0.0100	0.0082			
6.03	0.2054	0.1828	0.1608	0.1392	0.1181	0.0975	0.0777	0.0645	0.0554	0.0478	0.0412	0.0354	0.0301	0.0254	0.0210	0.0175	0.0146	0.0121	0.0100	0.0082			
6.04	0.2049	0.1823	0.1603	0.1387	0.1176	0.0970	0.0773	0.0642	0.0551	0.0475	0.0410	0.0352	0.0300	0.0252	0.0209	0.0174	0.0145	0.0120	0.0099	0.0081			
6.05	0.2044	0.1818	0.1597	0.1382	0.1171	0.0965	0.0768	0.0639	0.0548	0.0473	0.0408	0.0350	0.0298	0.0250	0.0208	0.0173	0.0144	0.0119	0.0098	0.0080			
6.06	0.2039	0.1813	0.1592	0.1377	0.1166	0.0960	0.0764	0.0635	0.0546	0.0471	0.0406	0.0348	0.0296	0.0249	0.0206	0.0171	0.0143	0.0118	0.0097	0.0080			
6.07	0.2033	0.1808	0.1587	0.1372	0.1161	0.0955	0.0759	0.0632	0.0543	0.0468	0.0404	0.0346	0.0294	0.0247	0.0205	0.0170	0.0142	0.0117	0.0097	0.0079			
6.08	0.2028	0.1803	0.1582	0.1367	0.1156	0.0950	0.0755	0.0629	0.0540	0.0466	0.0401	0.0344	0.0293	0.0246	0.0203	0.0169	0.0140	0.0116	0.0096	0.0078			
6.09	0.2023	0.1797	0.1577	0.1362	0.1151	0.0945	0.0750	0.0626	0.0538	0.0464	0.0399	0.0342	0.0291	0.0244	0.0202	0.0168	0.0139	0.0115	0.0095	0.0078			
6.10	0.2018	0.1792	0.1572	0.1356	0.1146	0.0939	0.0746	0.0623	0.0535	0.0461	0.0397	0.0340	0.0289	0.0243	0.0201	0.0167	0.0138	0.0115	0.0094	0.0077			
6.11	0.2013	0.1787	0.1567	0.1351	0.1141	0.0934	0.0741	0.0620	0.0532	0.0459	0.0395	0.0338	0.0287	0.0241	0.0199	0.0166	0.0137	0.0114	0.0094	0.0076			
6.12	0.2008	0.1782	0.1562	0.1346	0.1136	0.0929	0.0737	0.0617	0.0530	0.0457	0.0393	0.0337	0.0286	0.0239	0.0198	0.0164	0.0136	0.0113	0.0093	0.0076			
6.13	0.2003	0.1777	0.1557	0.1341	0.1131	0.0924	0.0733	0.0614	0.0527	0.0454	0.0391	0.0335	0.0284	0.0238	0.0197	0.0163	0.0135	0.0112	0.0092	0.0075			
6.14	0.1998	0.1772	0.1552	0.1326	0.1126	0.0919	0.0729	0.0611	0.0525	0.0452	0.0389	0.0333	0.0282	0.0236	0.0195	0.0162	0.0135	0.0111	0.0091	0.0075			
6.15	0.1993	0.1767	0.1547	0.1331	0.1121	0.0914	0.0725	0.0608	0.0522	0.0450	0.0387	0.0331	0.0281	0.0235	0.0194	0.0161	0.0134	0.0110	0.0091	0.0074			
6.16	0.1988	0.1762	0.1542	0.1326	0.1116	0.0910	0.0720	0.0605	0.0520	0.0448	0.0385	0.0329	0.0279	0.0233	0.0193	0.0160	0.0133	0.0110	0.0090	0.0073			
6.17	0.1983	0.1757	0.1536	0.1321	0.1111	0.0905	0.0716	0.0602	0.0517	0.0445	0.0383	0.0327	0.0277	0.0232	0.0191	0.0159	0.0132	0.0109	0.0089	0.0073			
6.18	0.1978	0.1752	0.1531	0.1316	0.1106	0.0900	0.0712	0.0599	0.0515	0.0443	0.0381	0.0326	0.0276	0.0230	0.0190	0.0158	0.0131	0.0108	0.0088	0.0072			
6.19	0.1973	0.1747	0.1526	0.1311	0.1101	0.0895	0.0708	0.0597	0.0512	0.0441	0.0379	0.0324	0.0274	0.0229	0.0189	0.0157	0.0130	0.0107	0.0088	0.0072			
6.20	0.1968	0.1742	0.1521	0.1306	0.1096	0.0890	0.0704	0.0594	0.0510	0.0439	0.0377	0.0322	0.0272	0.0227	0.0187	0.0155	0.0129	0.0106	0.0087	0.0071			
6.21	0.1963	0.1737	0.1516	0.1301	0.1091	0.0885	0.0701	0.0591	0.0507	0.0437	0.0375	0.0320	0.0271	0.0226	0.0186	0.0154	0.0128	0.0105	0.0086	0.0070			
6.22	0.1958	0.1732	0.1512	0.1296	0.1086	0.0880	0.0697	0.0588	0.0505	0.0434	0.0373	0.0318	0.0269	0.0224	0.0185	0.0153	0.0127	0.0105	0.0086	0.0070			
6.23	0.1953	0.1727	0.1507	0.1291	0.1081	0.0875	0.0693	0.0585	0.0502	0.0432	0.0371	0.0317	0.0268	0.0223	0.0184	0.0152	0.0126	0.0104	0.0085	0.0069			
6.24	0.1948	0.1722	0.1502	0.1286	0.1076	0.0870	0.0689	0.0582	0.0500	0.0430	0.0369	0.0315	0.0266	0.0221	0.0182	0.0151	0.0125	0.0103	0.0084	0.0069			
6.25	0.1943	0.1717	0.1497	0.1281	0.1071	0.0865	0.0686	0.0580	0.0497	0.0428	0.0367	0.0313	0.0264	0.0220	0.0181	0.0150	0.0124	0.0102	0.0084	0.0068			
6.26	0.1938	0.1712	0.1492	0.1277	0.1066	0.0860	0.0682	0.0577	0.0495	0.0426	0.0365	0.0311	0.0263	0.0219	0.0180	0.0149	0.0123	0.0101	0.0083	0.0067			
6.27	0.1933	0.1707	0.1487	0.1272	0.1061	0.0855	0.0679	0.0574	0.0493	0.0424	0.0363	0.0310	0.0261	0.0217	0.0179	0.0148	0.0122	0.0101	0.0082	0.0067			
6.28	0.1928	0.1702	0.1482	0.1267	0.1056	0.0851	0.0675	0.0571	0.0490	0.0422	0.0362	0.0308	0.0260	0.0216	0.0178	0.0147	0.0122	0.0100	0.0082	0.0066			
6.29	0.1923	0.1697	0.1477	0.1262	0.1052	0.0846	0.0672	0.0569	0.0488	0.0420	0.0360	0.0306	0.0258	0.0214	0.0176	0.0146	0.0121	0.0099	0.0081	0.0066			
6.30	0.1918	0.1692	0.1472	0.1257	0.1047	0.0841	0.0668	0.0566	0.0486	0.0417	0.0358	0.0305	0.0257	0.0213	0.0175	0.0145	0.0120	0.0098	0.0080	0.0065			
6.31	0.1913	0.1687	0.1467	0.1252	0.1042	0.0836	0.0665	0.0563	0.0483	0.0415	0.0356	0.0303	0.0255	0.0212	0.0174	0.0144	0.0119	0.0098	0.0080	0.0065			
6.32	0.1908	0.1682	0.1462	0.1247	0.1037	0.0831	0.0662	0.0561	0.0481	0.0413	0.0354	0.0301	0.0254	0.0210	0.0173	0.0143	0.0118	0.0097	0.0079	0.0064			
6.33	0.1903	0.1678	0.1457	0.1242	0.1032	0.0826	0.0658	0.0558	0.0479	0.0411	0.0352	0.0300	0.0252	0.0209	0.0172	0.0142	0.0117	0.0096	0.0078	0.0064			
6.34	0.1898	0.1673	0.1452	0.1237	0.1027	0.0822	0.0655	0.0555	0.0476	0.0409	0.0350	0.0298	0.0250	0.0207	0.0171	0.0141	0.0116	0.0095	0.0078	0.0063			
6.35	0.1894	0.1668	0.1448	0.1233	0.1023	0.0817	0.0652	0.0553	0.0474	0.0407	0.0349	0.0296	0.0249	0.0206	0.0169	0.0140	0.0115	0.0095	0.0077	0.0063			
6.36	0.1889	0.1663	0.1443	0.1228	0.1018	0.0812	0.0648	0.0550	0.0472	0.0405	0.0347	0.0295	0.0247	0.0205	0.0168	0.0139	0.0115	0.0094	0.0077	0.0062			
6.37	0.1884	0.1658	0.1438	0.1223	0.1013	0.0807	0.0645	0.0548	0.0470	0.0403	0.0345	0.0293	0.0246	0.0203	0.0167	0.0138	0.0114	0.0093	0.0076	0.0062			
6.38	0.1879	0.1653	0.1433	0.1218	0.1008	0.0803	0.0642	0.0545	0.0467	0.0401	0.0343	0.0291	0.0245	0.0202	0.0166	0.0137	0.0113	0.0093	0.0075	0.0061			
6.39	0.1874	0.1648	0.1428	0.1213	0.1003	0.0798	0.0639	0.0542	0.0465	0.0399	0.0341	0.0290	0.0243	0.0201	0.0165	0.0136	0.0112	0.0092	0.0075	0.0061			
6.40	0.1869	0.1644	0.1423	0.1209	0.0999	0.0793	0.0636	0.0540	0.0463	0.0397	0.0340	0.0288	0.0242	0.0199	0.0164	0.0135	0.0111	0.0091	0.0074	0.0060			
6.41	0.1864	0.1639	0.1419	0.1204	0.0994	0.0788	0.0633	0.0537	0.0461	0.0395	0.0338	0.0286	0.0240	0.0198	0.0163	0.0134	0.0111	0.0091	0.0074	0.0060			
6.42	0.1860	0.1634	0.1414	0.1199	0.0989	0.0784	0.0630	0.0535	0.0458	0.0393	0.0336	0.0285	0.0239	0.0197	0.0162	0.0133	0.0110	0.0090	0.0073	0.0059			
6.43	0.1855	0.1629	0.1409	0.1194	0.0984	0.0779	0.0627	0.0532	0.0456	0.0391	0.0334	0.0283	0.0237	0.0195	0.0161	0.0132	0.0109	0.0089	0.0072	0.0059			
6.44	0.1850	0.1624	0.1404	0.1189	0.0980	0.0775	0.0624	0.0530	0.0454	0.0389	0.0332	0.0282	0.0236	0.0194	0.0159	0.0132	0.0108	0.0088	0.0072	0.0058			
6.45	0.1845	0.1620	0.1399	0.1185	0.0975	0.0770	0.0621	0.0527	0.0452	0.0387	0.0331	0.0280	0.0234	0.0193	0.0158	0.0131	0.0107	0.0088	0.0071	0.0058			
6.46	0.1840	0.1615	0.1395	0.1180	0.0970	0.0766	0.0618	0.052525															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
7.01	0.1590	0.1365	0.1146	0.0932	0.0724	0.0571	0.0480	0.0408	0.0347	0.0293	0.0246	0.0204	0.0165	0.0134	0.0109	0.0088	0.0071	0.0057	0.0045	0.0036		
7.02	0.1585	0.1360	0.1141	0.0928	0.0720	0.0568	0.0478	0.0406	0.0345	0.0292	0.0245	0.0203	0.0164	0.0133	0.0108	0.0088	0.0071	0.0057	0.0045	0.0036		
7.03	0.1581	0.1356	0.1137	0.0924	0.0716	0.0565	0.0476	0.0404	0.0343	0.0290	0.0244	0.0201	0.0163	0.0132	0.0108	0.0087	0.0070	0.0056	0.0045	0.0035		
7.04	0.1576	0.1352	0.1133	0.0919	0.0712	0.0563	0.0473	0.0402	0.0342	0.0289	0.0242	0.0200	0.0162	0.0131	0.0107	0.0087	0.0070	0.0056	0.0044	0.0035		
7.05	0.1572	0.1347	0.1128	0.0915	0.0707	0.0560	0.0471	0.0400	0.0340	0.0288	0.0241	0.0199	0.0161	0.0130	0.0106	0.0086	0.0069	0.0055	0.0044	0.0035		
7.06	0.1568	0.1343	0.1124	0.0911	0.0703	0.0558	0.0469	0.0399	0.0339	0.0286	0.0240	0.0198	0.0160	0.0130	0.0105	0.0085	0.0069	0.0055	0.0044	0.0035		
7.07	0.1563	0.1339	0.1120	0.0907	0.0699	0.0555	0.0467	0.0397	0.0337	0.0285	0.0238	0.0197	0.0159	0.0129	0.0105	0.0085	0.0068	0.0055	0.0043	0.0034		
7.08	0.1559	0.1334	0.1116	0.0902	0.0695	0.0553	0.0465	0.0395	0.0335	0.0283	0.0237	0.0196	0.0158	0.0128	0.0104	0.0084	0.0068	0.0054	0.0043	0.0034		
7.09	0.1555	0.1330	0.1111	0.0898	0.0692	0.0550	0.0463	0.0393	0.0334	0.0282	0.0236	0.0195	0.0157	0.0127	0.0103	0.0084	0.0067	0.0054	0.0043	0.0034		
7.10	0.1551	0.1326	0.1107	0.0894	0.0688	0.0548	0.0461	0.0391	0.0332	0.0281	0.0235	0.0193	0.0156	0.0126	0.0103	0.0083	0.0067	0.0053	0.0042	0.0033		
7.11	0.1546	0.1322	0.1103	0.0890	0.0684	0.0545	0.0459	0.0390	0.0331	0.0279	0.0233	0.0192	0.0155	0.0126	0.0102	0.0083	0.0066	0.0053	0.0042	0.0033		
7.12	0.1542	0.1317	0.1099	0.0886	0.0680	0.0543	0.0457	0.0388	0.0329	0.0278	0.0232	0.0191	0.0154	0.0125	0.0101	0.0082	0.0066	0.0053	0.0042	0.0033		
7.13	0.1538	0.1313	0.1094	0.0881	0.0676	0.0540	0.0455	0.0386	0.0328	0.0276	0.0231	0.0190	0.0153	0.0124	0.0101	0.0081	0.0065	0.0052	0.0041	0.0032		
7.14	0.1534	0.1309	0.1090	0.0877	0.0672	0.0538	0.0453	0.0384	0.0326	0.0275	0.0230	0.0189	0.0152	0.0123	0.0100	0.0081	0.0065	0.0052	0.0041	0.0032		
7.15	0.1529	0.1305	0.1086	0.0873	0.0669	0.0535	0.0451	0.0383	0.0325	0.0274	0.0228	0.0188	0.0151	0.0122	0.0099	0.0080	0.0064	0.0051	0.0041	0.0032		
7.16	0.1525	0.1300	0.1082	0.0869	0.0665	0.0533	0.0449	0.0381	0.0323	0.0272	0.0227	0.0187	0.0150	0.0122	0.0099	0.0080	0.0064	0.0051	0.0040	0.0032		
7.17	0.1521	0.1296	0.1077	0.0865	0.0661	0.0531	0.0447	0.0379	0.0321	0.0271	0.0226	0.0186	0.0149	0.0121	0.0098	0.0079	0.0064	0.0051	0.0040	0.0032		
7.18	0.1516	0.1292	0.1073	0.0860	0.0658	0.0528	0.0445	0.0378	0.0320	0.0270	0.0225	0.0185	0.0148	0.0120	0.0097	0.0079	0.0063	0.0050	0.0040	0.0031		
7.19	0.1512	0.1288	0.1069	0.0856	0.0654	0.0526	0.0443	0.0376	0.0318	0.0268	0.0224	0.0183	0.0148	0.0119	0.0097	0.0078	0.0063	0.0050	0.0039	0.0031		
7.20	0.1508	0.1283	0.1065	0.0852	0.0650	0.0524	0.0441	0.0374	0.0317	0.0267	0.0222	0.0182	0.0147	0.0118	0.0096	0.0078	0.0062	0.0049	0.0039	0.0031		
7.21	0.1504	0.1279	0.1061	0.0848	0.0647	0.0521	0.0439	0.0373	0.0315	0.0266	0.0221	0.0181	0.0146	0.0118	0.0095	0.0077	0.0062	0.0049	0.0039	0.0030		
7.22	0.1500	0.1275	0.1057	0.0844	0.0643	0.0519	0.0437	0.0371	0.0314	0.0264	0.0220	0.0180	0.0145	0.0117	0.0095	0.0076	0.0061	0.0049	0.0038	0.0030		
7.23	0.1495	0.1271	0.1052	0.0840	0.0640	0.0517	0.0435	0.0369	0.0313	0.0263	0.0219	0.0179	0.0144	0.0116	0.0094	0.0076	0.0061	0.0048	0.0038	0.0030		
7.24	0.1491	0.1267	0.1048	0.0836	0.0636	0.0514	0.0434	0.0368	0.0311	0.0262	0.0218	0.0178	0.0143	0.0115	0.0094	0.0075	0.0060	0.0048	0.0038	0.0030		
7.25	0.1487	0.1262	0.1044	0.0832	0.0633	0.0512	0.0432	0.0366	0.0310	0.0260	0.0217	0.0177	0.0142	0.0115	0.0093	0.0075	0.0060	0.0048	0.0038	0.0029		
7.26	0.1483	0.1258	0.1040	0.0827	0.0629	0.0510	0.0430	0.0364	0.0308	0.0259	0.0215	0.0176	0.0141	0.0114	0.0092	0.0074	0.0059	0.0047	0.0037	0.0029		
7.27	0.1479	0.1254	0.1036	0.0823	0.0626	0.0508	0.0428	0.0363	0.0307	0.0258	0.0214	0.0175	0.0140	0.0113	0.0092	0.0074	0.0059	0.0047	0.0037	0.0029		
7.28	0.1474	0.1250	0.1032	0.0819	0.0622	0.0505	0.0426	0.0361	0.0305	0.0256	0.0213	0.0174	0.0139	0.0113	0.0091	0.0073	0.0059	0.0046	0.0037	0.0029		
7.29	0.1470	0.1246	0.1028	0.0815	0.0619	0.0503	0.0424	0.0359	0.0304	0.0255	0.0212	0.0173	0.0139	0.0112	0.0090	0.0073	0.0058	0.0046	0.0036	0.0028		
7.30	0.1466	0.1242	0.1024	0.0811	0.0615	0.0501	0.0422	0.0358	0.0302	0.0254	0.0211	0.0172	0.0138	0.0111	0.0090	0.0072	0.0058	0.0046	0.0036	0.0028		
7.31	0.1462	0.1238	0.1019	0.0807	0.0612	0.0499	0.0421	0.0356	0.0301	0.0253	0.0210	0.0171	0.0137	0.0110	0.0089	0.0072	0.0057	0.0045	0.0036	0.0028		
7.32	0.1458	0.1233	0.1015	0.0803	0.0609	0.0497	0.0419	0.0355	0.0300	0.0251	0.0208	0.0170	0.0136	0.0110	0.0089	0.0071	0.0057	0.0045	0.0035	0.0028		
7.33	0.1454	0.1229	0.1011	0.0799	0.0605	0.0495	0.0417	0.0353	0.0298	0.0250	0.0207	0.0169	0.0135	0.0109	0.0088	0.0071	0.0056	0.0045	0.0035	0.0028		
7.34	0.1450	0.1225	0.1007	0.0795	0.0602	0.0492	0.0415	0.0351	0.0297	0.0249	0.0206	0.0168	0.0134	0.0108	0.0087	0.0070	0.0056	0.0044	0.0035	0.0027		
7.35	0.1445	0.1221	0.1003	0.0791	0.0599	0.0490	0.0413	0.0350	0.0295	0.0248	0.0205	0.0167	0.0133	0.0108	0.0087	0.0070	0.0056	0.0044	0.0035	0.0027		
7.36	0.1441	0.1217	0.0999	0.0787	0.0596	0.0488	0.0412	0.0348	0.0294	0.0246	0.0204	0.0166	0.0133	0.0107	0.0086	0.0069	0.0055	0.0044	0.0034	0.0027		
7.37	0.1437	0.1213	0.0995	0.0783	0.0593	0.0486	0.0410	0.0347	0.0293	0.0245	0.0203	0.0165	0.0132	0.0106	0.0086	0.0069	0.0055	0.0043	0.0034	0.0027		
7.38	0.1433	0.1209	0.0991	0.0779	0.0589	0.0484	0.0408	0.0345	0.0291	0.0244	0.0202	0.0164	0.0131	0.0106	0.0085	0.0068	0.0054	0.0043	0.0034	0.0026		
7.39	0.1429	0.1205	0.0987	0.0775	0.0586	0.0482	0.0406	0.0344	0.0290	0.0243	0.0201	0.0163	0.0130	0.0105	0.0085	0.0068	0.0054	0.0043	0.0034	0.0026		
7.40	0.1425	0.1201	0.0983	0.0771	0.0583	0.0480	0.0404	0.0342	0.0289	0.0242	0.0200	0.0162	0.0129	0.0104	0.0084	0.0067	0.0054	0.0042	0.0033	0.0026		
7.41	0.1421	0.1197	0.0979	0.0767	0.0580	0.0478	0.0403	0.0341	0.0287	0.0240	0.0199	0.0161	0.0129	0.0104	0.0084	0.0067	0.0053	0.0042	0.0033	0.0026		
7.42	0.1417	0.1193	0.0975	0.0763	0.0577	0.0476	0.0401	0.0339	0.0286	0.0239	0.0198	0.0160	0.0128	0.0103	0.0083	0.0067	0.0053	0.0042	0.0033	0.0026		
7.43	0.1413	0.1189	0.0971	0.0759	0.0574	0.0474	0.0399	0.0338	0.0285	0.0238	0.0196	0.0159	0.0127	0.0102	0.0082	0.0066	0.0052	0.0041	0.0032	0.0025		
7.44	0.1409	0.1185	0.0967	0.0755	0.0572	0.0472	0.0398	0.0336	0.0283	0.0237	0.0195	0.0158	0.0126	0.0102	0.0082	0.0066	0.0052	0.0041	0.0032	0.0025		
7.45	0.1405	0.1181	0.0963	0.0751	0.0569	0.0470	0.0396	0.0335	0.0282	0.0236	0.0194	0.0157	0.0125	0.0101	0.0081	0.0065	0.0052	0.0041	0.0032	0.0025		
7.46	0.1401	0.1176	0.0959	0.0747	0.0566	0.0468	0.0394	0.0333	0.0													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
8.01	0.1187	0.0964	0.0748	0.0553	0.0445	0.0372	0.0312	0.0261	0.0217	0.0177	0.0142	0.0112	0.0089	0.0071	0.0056	0.0044	0.0034	0.0026	0.0020	0.0016
8.02	0.1183	0.0961	0.0745	0.0550	0.0443	0.0370	0.0310	0.0260	0.0216	0.0176	0.0141	0.0111	0.0088	0.0070	0.0056	0.0044	0.0034	0.0026	0.0020	0.0015
8.03	0.1180	0.0957	0.0741	0.0547	0.0441	0.0369	0.0309	0.0259	0.0214	0.0176	0.0141	0.0110	0.0088	0.0070	0.0055	0.0043	0.0034	0.0026	0.0020	0.0015
8.04	0.1176	0.0953	0.0738	0.0545	0.0440	0.0367	0.0308	0.0257	0.0213	0.0175	0.0140	0.0110	0.0087	0.0069	0.0055	0.0043	0.0033	0.0026	0.0020	0.0015
8.05	0.1172	0.0950	0.0734	0.0542	0.0438	0.0366	0.0307	0.0256	0.0212	0.0174	0.0139	0.0109	0.0087	0.0069	0.0055	0.0043	0.0033	0.0026	0.0020	0.0015
8.06	0.1168	0.0946	0.0730	0.0539	0.0436	0.0364	0.0305	0.0255	0.0211	0.0173	0.0138	0.0108	0.0086	0.0069	0.0054	0.0042	0.0033	0.0025	0.0020	0.0015
8.07	0.1165	0.0942	0.0727	0.0536	0.0434	0.0363	0.0304	0.0254	0.0210	0.0172	0.0137	0.0108	0.0086	0.0068	0.0054	0.0042	0.0033	0.0025	0.0019	0.0015
8.08	0.1161	0.0939	0.0723	0.0533	0.0432	0.0361	0.0303	0.0253	0.0209	0.0171	0.0137	0.0107	0.0085	0.0068	0.0053	0.0042	0.0032	0.0025	0.0019	0.0015
8.09	0.1157	0.0935	0.0719	0.0531	0.0431	0.0360	0.0301	0.0252	0.0208	0.0170	0.0136	0.0107	0.0085	0.0067	0.0053	0.0042	0.0032	0.0025	0.0019	0.0015
8.10	0.1154	0.0931	0.0716	0.0528	0.0429	0.0358	0.0300	0.0251	0.0207	0.0169	0.0135	0.0106	0.0084	0.0067	0.0053	0.0041	0.0032	0.0025	0.0019	0.0014
8.11	0.1150	0.0928	0.0712	0.0525	0.0427	0.0357	0.0299	0.0250	0.0207	0.0168	0.0134	0.0105	0.0084	0.0066	0.0052	0.0041	0.0032	0.0025	0.0019	0.0014
8.12	0.1146	0.0924	0.0709	0.0523	0.0425	0.0355	0.0298	0.0248	0.0206	0.0168	0.0134	0.0105	0.0083	0.0066	0.0052	0.0041	0.0032	0.0024	0.0019	0.0014
8.13	0.1143	0.0921	0.0705	0.0520	0.0424	0.0354	0.0296	0.0247	0.0205	0.0167	0.0133	0.0104	0.0083	0.0066	0.0052	0.0040	0.0031	0.0024	0.0018	0.0014
8.14	0.1139	0.0917	0.0701	0.0518	0.0422	0.0352	0.0295	0.0246	0.0204	0.0166	0.0132	0.0103	0.0082	0.0065	0.0051	0.0040	0.0031	0.0024	0.0018	0.0014
8.15	0.1135	0.0913	0.0698	0.0515	0.0420	0.0351	0.0294	0.0245	0.0203	0.0165	0.0131	0.0103	0.0082	0.0065	0.0051	0.0040	0.0031	0.0024	0.0018	0.0014
8.16	0.1132	0.0910	0.0694	0.0513	0.0419	0.0350	0.0293	0.0244	0.0202	0.0164	0.0131	0.0102	0.0081	0.0064	0.0051	0.0040	0.0031	0.0024	0.0018	0.0014
8.17	0.1128	0.0906	0.0691	0.0510	0.0417	0.0348	0.0291	0.0243	0.0201	0.0163	0.0130	0.0102	0.0081	0.0064	0.0050	0.0039	0.0030	0.0023	0.0018	0.0014
8.18	0.1125	0.0903	0.0687	0.0508	0.0415	0.0347	0.0290	0.0242	0.0200	0.0162	0.0129	0.0101	0.0080	0.0063	0.0050	0.0039	0.0030	0.0023	0.0018	0.0013
8.19	0.1121	0.0899	0.0684	0.0506	0.0414	0.0345	0.0289	0.0241	0.0199	0.0162	0.0128	0.0100	0.0080	0.0063	0.0050	0.0039	0.0030	0.0023	0.0018	0.0013
8.20	0.1117	0.0895	0.0680	0.0503	0.0412	0.0344	0.0288	0.0240	0.0198	0.0161	0.0128	0.0100	0.0079	0.0063	0.0049	0.0038	0.0030	0.0023	0.0017	0.0013
8.21	0.1114	0.0892	0.0676	0.0501	0.0410	0.0343	0.0287	0.0239	0.0197	0.0160	0.0127	0.0099	0.0079	0.0062	0.0049	0.0038	0.0030	0.0023	0.0017	0.0013
8.22	0.1110	0.0888	0.0673	0.0499	0.0409	0.0341	0.0285	0.0238	0.0196	0.0159	0.0126	0.0099	0.0078	0.0062	0.0049	0.0038	0.0029	0.0023	0.0017	0.0013
8.23	0.1107	0.0885	0.0669	0.0496	0.0407	0.0340	0.0284	0.0237	0.0195	0.0158	0.0125	0.0098	0.0078	0.0062	0.0048	0.0038	0.0029	0.0022	0.0017	0.0013
8.24	0.1103	0.0881	0.0666	0.0494	0.0405	0.0338	0.0283	0.0236	0.0194	0.0157	0.0125	0.0097	0.0077	0.0061	0.0048	0.0037	0.0029	0.0022	0.0017	0.0013
8.25	0.1099	0.0878	0.0662	0.0492	0.0404	0.0337	0.0282	0.0235	0.0193	0.0157	0.0124	0.0097	0.0077	0.0061	0.0048	0.0037	0.0029	0.0022	0.0017	0.0013
8.26	0.1096	0.0874	0.0659	0.0490	0.0402	0.0336	0.0281	0.0234	0.0192	0.0156	0.0123	0.0096	0.0076	0.0060	0.0047	0.0037	0.0028	0.0022	0.0017	0.0013
8.27	0.1092	0.0870	0.0655	0.0488	0.0401	0.0334	0.0279	0.0232	0.0191	0.0155	0.0122	0.0096	0.0076	0.0060	0.0047	0.0037	0.0028	0.0022	0.0017	0.0013
8.28	0.1089	0.0867	0.0652	0.0486	0.0399	0.0333	0.0278	0.0231	0.0190	0.0154	0.0122	0.0095	0.0075	0.0060	0.0047	0.0036	0.0028	0.0022	0.0016	0.0012
8.29	0.1085	0.0863	0.0648	0.0484	0.0397	0.0332	0.0277	0.0230	0.0190	0.0153	0.0121	0.0095	0.0075	0.0059	0.0046	0.0036	0.0028	0.0021	0.0016	0.0012
8.30	0.1081	0.0860	0.0645	0.0481	0.0396	0.0330	0.0276	0.0229	0.0189	0.0153	0.0120	0.0094	0.0074	0.0059	0.0046	0.0036	0.0028	0.0021	0.0016	0.0012
8.31	0.1078	0.0856	0.0641	0.0479	0.0394	0.0329	0.0275	0.0228	0.0188	0.0152	0.0120	0.0094	0.0074	0.0058	0.0046	0.0036	0.0027	0.0021	0.0016	0.0012
8.32	0.1074	0.0853	0.0638	0.0477	0.0393	0.0328	0.0274	0.0227	0.0187	0.0151	0.0119	0.0093	0.0074	0.0058	0.0046	0.0035	0.0027	0.0021	0.0016	0.0012
8.33	0.1071	0.0849	0.0634	0.0475	0.0391	0.0326	0.0273	0.0226	0.0186	0.0150	0.0118	0.0092	0.0073	0.0058	0.0045	0.0035	0.0027	0.0021	0.0016	0.0012
8.34	0.1067	0.0846	0.0631	0.0473	0.0390	0.0325	0.0271	0.0225	0.0185	0.0149	0.0117	0.0092	0.0073	0.0057	0.0045	0.0035	0.0027	0.0021	0.0016	0.0012
8.35	0.1064	0.0842	0.0627	0.0471	0.0388	0.0324	0.0270	0.0224	0.0184	0.0149	0.0117	0.0091	0.0072	0.0057	0.0045	0.0035	0.0027	0.0020	0.0015	0.0012
8.36	0.1060	0.0839	0.0624	0.0469	0.0387	0.0322	0.0269	0.0223	0.0183	0.0148	0.0116	0.0091	0.0072	0.0057	0.0044	0.0034	0.0026	0.0020	0.0015	0.0012
8.37	0.1057	0.0835	0.0621	0.0467	0.0385	0.0321	0.0268	0.0222	0.0182	0.0147	0.0115	0.0090	0.0071	0.0056	0.0044	0.0034	0.0026	0.0020	0.0015	0.0012
8.38	0.1053	0.0832	0.0617	0.0465	0.0383	0.0320	0.0267	0.0221	0.0182	0.0146	0.0115	0.0090	0.0071	0.0056	0.0044	0.0034	0.0026	0.0020	0.0015	0.0011
8.39	0.1050	0.0828	0.0614	0.0463	0.0382	0.0319	0.0266	0.0220	0.0181	0.0145	0.0114	0.0089	0.0070	0.0056	0.0043	0.0034	0.0026	0.0020	0.0015	0.0011
8.40	0.1046	0.0825	0.0610	0.0462	0.0380	0.0317	0.0265	0.0219	0.0180	0.0145	0.0113	0.0089	0.0070	0.0055	0.0043	0.0033	0.0026	0.0020	0.0015	0.0011
8.41	0.1043	0.0821	0.0607	0.0460	0.0379	0.0316	0.0264	0.0218	0.0179	0.0144	0.0113	0.0088	0.0070	0.0055	0.0043	0.0033	0.0025	0.0019	0.0015	0.0011
8.42	0.1039	0.0818	0.0603	0.0458	0.0377	0.0315	0.0262	0.0218	0.0178	0.0143	0.0112	0.0088	0.0069	0.0055	0.0043	0.0033	0.0025	0.0019	0.0015	0.0011
8.43	0.1036	0.0814	0.0600	0.0456	0.0376	0.0314	0.0261	0.0217	0.0177	0.0142	0.0111	0.0087	0.0069	0.0054	0.0042	0.0033	0.0025	0.0019	0.0015	0.0011
8.44	0.1032	0.0811	0.0597	0.0454	0.0375	0.0312	0.0260	0.0216	0.0176	0.0142	0.0111	0.0087	0.0068	0.0054	0.0042	0.0032	0.0025	0.0019	0.0014	0.0011
8.45	0.1029	0.0807	0.0593	0.0452	0.0373	0.0311	0.0259	0.0215	0.0176	0.0141	0.0110	0.0086	0.0068	0.0053	0.0042	0.0032	0.0025	0.0019	0.0014	0.0011
8.46	0.1025	0.0804	0.0590	0.0450	0.0372	0.0310	0.0258	0.0214												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
9.01	0.0841	0.0622	0.0448	0.0364	0.0301	0.0249	0.0205	0.0167	0.0134	0.0104	0.0080	0.0062	0.0048	0.0037	0.0029	0.0022	0.0016	0.0012	0.0009	0.0007
9.02	0.0838	0.0619	0.0447	0.0362	0.0299	0.0248	0.0204	0.0166	0.0133	0.0103	0.0079	0.0062	0.0048	0.0037	0.0028	0.0022	0.0016	0.0012	0.0009	0.0007
9.03	0.0835	0.0615	0.0445	0.0361	0.0298	0.0247	0.0203	0.0166	0.0132	0.0103	0.0079	0.0061	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0007
9.04	0.0831	0.0612	0.0443	0.0359	0.0297	0.0246	0.0203	0.0165	0.0132	0.0102	0.0078	0.0061	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0007
9.05	0.0828	0.0609	0.0441	0.0358	0.0296	0.0245	0.0202	0.0164	0.0131	0.0101	0.0078	0.0061	0.0047	0.0036	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006
9.06	0.0825	0.0606	0.0439	0.0357	0.0295	0.0244	0.0201	0.0163	0.0130	0.0101	0.0077	0.0060	0.0047	0.0036	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006
9.07	0.0822	0.0603	0.0437	0.0355	0.0294	0.0243	0.0200	0.0163	0.0130	0.0100	0.0077	0.0060	0.0047	0.0036	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006
9.08	0.0819	0.0600	0.0436	0.0354	0.0293	0.0242	0.0199	0.0162	0.0129	0.0100	0.0077	0.0060	0.0046	0.0036	0.0027	0.0021	0.0016	0.0012	0.0009	0.0006
9.09	0.0815	0.0596	0.0434	0.0353	0.0292	0.0241	0.0198	0.0161	0.0128	0.0099	0.0076	0.0059	0.0046	0.0036	0.0027	0.0020	0.0015	0.0012	0.0009	0.0006
9.10	0.0812	0.0593	0.0432	0.0351	0.0291	0.0240	0.0198	0.0160	0.0128	0.0099	0.0076	0.0059	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006
9.11	0.0809	0.0590	0.0430	0.0350	0.0289	0.0239	0.0197	0.0160	0.0127	0.0098	0.0075	0.0059	0.0046	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006
9.12	0.0806	0.0587	0.0429	0.0349	0.0288	0.0238	0.0196	0.0159	0.0126	0.0098	0.0075	0.0058	0.0045	0.0035	0.0027	0.0020	0.0015	0.0011	0.0008	0.0006
9.13	0.0803	0.0584	0.0428	0.0348	0.0287	0.0237	0.0195	0.0158	0.0126	0.0097	0.0074	0.0058	0.0045	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006
9.14	0.0800	0.0581	0.0426	0.0346	0.0286	0.0237	0.0194	0.0157	0.0125	0.0096	0.0074	0.0058	0.0045	0.0035	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006
9.15	0.0796	0.0578	0.0423	0.0345	0.0285	0.0236	0.0193	0.0157	0.0124	0.0096	0.0074	0.0057	0.0044	0.0034	0.0026	0.0020	0.0015	0.0011	0.0008	0.0006
9.16	0.0793	0.0575	0.0422	0.0344	0.0284	0.0235	0.0193	0.0156	0.0124	0.0095	0.0073	0.0057	0.0044	0.0034	0.0026	0.0019	0.0015	0.0011	0.0008	0.0006
9.17	0.0790	0.0571	0.0420	0.0342	0.0283	0.0234	0.0192	0.0155	0.0123	0.0095	0.0073	0.0057	0.0044	0.0034	0.0026	0.0019	0.0015	0.0011	0.0008	0.0006
9.18	0.0787	0.0568	0.0418	0.0341	0.0282	0.0233	0.0191	0.0155	0.0123	0.0094	0.0072	0.0056	0.0044	0.0034	0.0025	0.0019	0.0014	0.0011	0.0008	0.0006
9.19	0.0784	0.0565	0.0417	0.0340	0.0281	0.0232	0.0190	0.0154	0.0122	0.0094	0.0072	0.0056	0.0043	0.0033	0.0025	0.0019	0.0014	0.0011	0.0008	0.0006
9.20	0.0781	0.0562	0.0415	0.0339	0.0280	0.0231	0.0189	0.0153	0.0121	0.0093	0.0072	0.0056	0.0043	0.0033	0.0025	0.0019	0.0014	0.0011	0.0008	0.0006
9.21	0.0777	0.0559	0.0414	0.0337	0.0279	0.0230	0.0189	0.0153	0.0121	0.0093	0.0071	0.0055	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006
9.22	0.0774	0.0556	0.0412	0.0336	0.0278	0.0229	0.0188	0.0152	0.0120	0.0092	0.0071	0.0055	0.0043	0.0033	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006
9.23	0.0771	0.0553	0.0410	0.0335	0.0277	0.0228	0.0187	0.0151	0.0120	0.0092	0.0070	0.0055	0.0042	0.0032	0.0025	0.0019	0.0014	0.0010	0.0008	0.0006
9.24	0.0768	0.0550	0.0409	0.0334	0.0276	0.0227	0.0186	0.0150	0.0119	0.0091	0.0070	0.0054	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0008	0.0006
9.25	0.0765	0.0547	0.0407	0.0332	0.0275	0.0227	0.0185	0.0150	0.0118	0.0091	0.0070	0.0054	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005
9.26	0.0762	0.0544	0.0406	0.0331	0.0274	0.0226	0.0185	0.0149	0.0118	0.0090	0.0069	0.0054	0.0042	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005
9.27	0.0759	0.0541	0.0404	0.0330	0.0272	0.0225	0.0184	0.0148	0.0117	0.0090	0.0069	0.0053	0.0041	0.0032	0.0024	0.0018	0.0014	0.0010	0.0007	0.0005
9.28	0.0756	0.0538	0.0403	0.0329	0.0271	0.0224	0.0183	0.0148	0.0117	0.0089	0.0068	0.0053	0.0041	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005
9.29	0.0753	0.0535	0.0401	0.0328	0.0270	0.0223	0.0182	0.0147	0.0116	0.0089	0.0068	0.0053	0.0041	0.0031	0.0024	0.0018	0.0013	0.0010	0.0007	0.0005
9.30	0.0749	0.0532	0.0399	0.0326	0.0269	0.0222	0.0182	0.0146	0.0115	0.0088	0.0068	0.0053	0.0041	0.0031	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005
9.31	0.0746	0.0530	0.0398	0.0325	0.0268	0.0221	0.0181	0.0146	0.0115	0.0088	0.0067	0.0052	0.0040	0.0031	0.0023	0.0018	0.0013	0.0010	0.0007	0.0005
9.32	0.0743	0.0527	0.0396	0.0324	0.0267	0.0220	0.0180	0.0145	0.0114	0.0087	0.0067	0.0052	0.0040	0.0031	0.0023	0.0017	0.0013	0.0010	0.0007	0.0005
9.33	0.0740	0.0524	0.0395	0.0323	0.0266	0.0219	0.0179	0.0144	0.0114	0.0087	0.0067	0.0052	0.0040	0.0030	0.0023	0.0017	0.0013	0.0010	0.0007	0.0005
9.34	0.0737	0.0521	0.0393	0.0322	0.0265	0.0219	0.0179	0.0144	0.0113	0.0086	0.0066	0.0051	0.0040	0.0030	0.0023	0.0017	0.0013	0.0010	0.0007	0.0005
9.35	0.0734	0.0519	0.0392	0.0320	0.0264	0.0218	0.0178	0.0143	0.0112	0.0086	0.0066	0.0051	0.0039	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005
9.36	0.0731	0.0516	0.0390	0.0319	0.0263	0.0217	0.0177	0.0142	0.0112	0.0085	0.0065	0.0051	0.0039	0.0030	0.0023	0.0017	0.0013	0.0009	0.0007	0.0005
9.37	0.0728	0.0513	0.0389	0.0318	0.0262	0.0216	0.0176	0.0142	0.0111	0.0085	0.0065	0.0050	0.0039	0.0030	0.0022	0.0017	0.0013	0.0009	0.0007	0.0005
9.38	0.0725	0.0511	0.0388	0.0317	0.0261	0.0215	0.0176	0.0141	0.0111	0.0084	0.0065	0.0050	0.0039	0.0030	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005
9.39	0.0722	0.0508	0.0386	0.0316	0.0260	0.0214	0.0175	0.0140	0.0110	0.0084	0.0064	0.0050	0.0038	0.0029	0.0022	0.0017	0.0012	0.0009	0.0007	0.0005
9.40	0.0719	0.0506	0.0385	0.0315	0.0260	0.0214	0.0174	0.0140	0.0110	0.0083	0.0064	0.0050	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0007	0.0005
9.41	0.0716	0.0503	0.0383	0.0314	0.0259	0.0213	0.0173	0.0139	0.0109	0.0083	0.0064	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0007	0.0005
9.42	0.0713	0.0501	0.0382	0.0312	0.0258	0.0212	0.0173	0.0139	0.0108	0.0082	0.0063	0.0049	0.0038	0.0029	0.0022	0.0016	0.0012	0.0009	0.0007	0.0005
9.43	0.0710	0.0498	0.0380	0.0311	0.0257	0.0211	0.0172	0.0138	0.0108	0.0082	0.0063	0.0049	0.0038	0.0029	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005
9.44	0.0707	0.0496	0.0379	0.0310	0.0256	0.0210	0.0171	0.0137	0.0107	0.0081	0.0063	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005
9.45	0.0704	0.0493	0.0378	0.0309	0.0255	0.0209	0.0171	0.0137	0.0107	0.0081	0.0062	0.0048	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	0.0006	0.0005
9.46	0.0700	0.0491	0.0376	0.0308	0.0254	0.0209	0.0170	0.0136												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
0.01	0.9906	0.9906	0.9905	0.9904	0.9904	0.9903	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900		
0.02	0.9817	0.9815	0.9814	0.9812	0.9811	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9803	0.9803	0.9802	0.9802	0.9802	0.9801	0.9801	0.9801		
0.03	0.9730	0.9727	0.9725	0.9722	0.9720	0.9718	0.9716	0.9714	0.9713	0.9711	0.9710	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	0.9702		
0.04	0.9645	0.9641	0.9638	0.9635	0.9631	0.9628	0.9625	0.9623	0.9620	0.9618	0.9615	0.9613	0.9611	0.9610	0.9608	0.9607	0.9606	0.9604	0.9604	0.9603		
0.05	0.9563	0.9558	0.9553	0.9548	0.9544	0.9540	0.9536	0.9532	0.9529	0.9525	0.9522	0.9519	0.9517	0.9514	0.9512	0.9510	0.9508	0.9507	0.9505	0.9504		
0.06	0.9482	0.9476	0.9470	0.9464	0.9458	0.9453	0.9448	0.9443	0.9439	0.9434	0.9430	0.9426	0.9423	0.9420	0.9417	0.9414	0.9412	0.9410	0.9408	0.9406		
0.07	0.9403	0.9395	0.9388	0.9381	0.9374	0.9367	0.9361	0.9355	0.9349	0.9344	0.9339	0.9334	0.9330	0.9326	0.9322	0.9319	0.9316	0.9313	0.9311	0.9308		
0.08	0.9325	0.9316	0.9307	0.9299	0.9291	0.9283	0.9275	0.9268	0.9261	0.9255	0.9249	0.9243	0.9237	0.9233	0.9228	0.9224	0.9220	0.9217	0.9214	0.9211		
0.09	0.9248	0.9238	0.9228	0.9218	0.9209	0.9200	0.9191	0.9182	0.9174	0.9166	0.9159	0.9152	0.9146	0.9140	0.9135	0.9130	0.9125	0.9121	0.9117	0.9114		
0.10	0.9173	0.9161	0.9150	0.9138	0.9128	0.9117	0.9107	0.9097	0.9088	0.9079	0.9071	0.9063	0.9055	0.9048	0.9042	0.9036	0.9031	0.9026	0.9022	0.9018		
0.11	0.9099	0.9085	0.9073	0.9060	0.9048	0.9036	0.9024	0.9013	0.9002	0.8992	0.8983	0.8974	0.8965	0.8957	0.8950	0.8943	0.8937	0.8931	0.8926	0.8922		
0.12	0.9025	0.9011	0.8996	0.8982	0.8969	0.8955	0.8942	0.8930	0.8918	0.8907	0.8896	0.8885	0.8876	0.8867	0.8858	0.8850	0.8843	0.8837	0.8831	0.8826		
0.13	0.8953	0.8937	0.8921	0.8905	0.8890	0.8876	0.8861	0.8847	0.8834	0.8821	0.8809	0.8798	0.8787	0.8777	0.8767	0.8759	0.8751	0.8743	0.8737	0.8731		
0.14	0.8882	0.8864	0.8847	0.8830	0.8813	0.8797	0.8781	0.8766	0.8751	0.8737	0.8724	0.8711	0.8699	0.8688	0.8677	0.8667	0.8658	0.8650	0.8643	0.8636		
0.15	0.8811	0.8792	0.8773	0.8754	0.8736	0.8719	0.8702	0.8685	0.8669	0.8654	0.8639	0.8625	0.8612	0.8599	0.8588	0.8577	0.8567	0.8558	0.8549	0.8542		
0.16	0.8741	0.8721	0.8700	0.8680	0.8661	0.8641	0.8623	0.8605	0.8587	0.8571	0.8555	0.8540	0.8525	0.8512	0.8499	0.8487	0.8476	0.8466	0.8456	0.8448		
0.17	0.8673	0.8650	0.8628	0.8607	0.8586	0.8565	0.8545	0.8526	0.8507	0.8489	0.8471	0.8455	0.8439	0.8424	0.8411	0.8398	0.8385	0.8374	0.8364	0.8355		
0.18	0.8605	0.8581	0.8557	0.8534	0.8512	0.8489	0.8468	0.8447	0.8427	0.8407	0.8389	0.8371	0.8354	0.8338	0.8323	0.8309	0.8296	0.8283	0.8272	0.8262		
0.19	0.8537	0.8512	0.8487	0.8462	0.8438	0.8415	0.8392	0.8369	0.8348	0.8327	0.8307	0.8288	0.8269	0.8252	0.8236	0.8221	0.8206	0.8193	0.8181	0.8169		
0.20	0.8471	0.8444	0.8417	0.8391	0.8366	0.8341	0.8316	0.8292	0.8269	0.8247	0.8226	0.8205	0.8186	0.8167	0.8149	0.8133	0.8117	0.8103	0.8090	0.8077		
0.21	0.8405	0.8377	0.8349	0.8321	0.8294	0.8267	0.8241	0.8216	0.8191	0.8168	0.8145	0.8123	0.8102	0.8082	0.8064	0.8046	0.8029	0.8014	0.7999	0.7986		
0.22	0.8340	0.8310	0.8280	0.8251	0.8222	0.8194	0.8167	0.8140	0.8114	0.8089	0.8065	0.8042	0.8020	0.7999	0.7978	0.7960	0.7942	0.7925	0.7909	0.7895		
0.23	0.8276	0.8244	0.8213	0.8182	0.8152	0.8122	0.8093	0.8065	0.8038	0.8011	0.7986	0.7961	0.7938	0.7915	0.7894	0.7874	0.7855	0.7837	0.7820	0.7805		
0.24	0.8212	0.8179	0.8146	0.8114	0.8082	0.8051	0.8021	0.7991	0.7962	0.7934	0.7907	0.7881	0.7856	0.7833	0.7810	0.7789	0.7768	0.7749	0.7731	0.7715		
0.25	0.8149	0.8114	0.8080	0.8046	0.8013	0.7980	0.7948	0.7917	0.7887	0.7858	0.7829	0.7802	0.7776	0.7751	0.7727	0.7704	0.7682	0.7662	0.7643	0.7626		
0.26	0.8086	0.8050	0.8014	0.7979	0.7944	0.7910	0.7877	0.7844	0.7813	0.7782	0.7752	0.7723	0.7696	0.7669	0.7644	0.7620	0.7597	0.7576	0.7556	0.7538		
0.27	0.8024	0.7986	0.7949	0.7912	0.7876	0.7841	0.7806	0.7772	0.7739	0.7707	0.7675	0.7645	0.7616	0.7588	0.7562	0.7537	0.7513	0.7490	0.7469	0.7450		
0.28	0.7963	0.7923	0.7885	0.7846	0.7809	0.7772	0.7736	0.7700	0.7666	0.7632	0.7599	0.7568	0.7537	0.7508	0.7480	0.7454	0.7428	0.7405	0.7383	0.7362		
0.29	0.7902	0.7861	0.7821	0.7781	0.7742	0.7704	0.7666	0.7629	0.7593	0.7558	0.7524	0.7491	0.7459	0.7429	0.7399	0.7372	0.7345	0.7320	0.7297	0.7276		
0.30	0.7842	0.7799	0.7758	0.7717	0.7676	0.7636	0.7597	0.7558	0.7521	0.7485	0.7449	0.7415	0.7382	0.7350	0.7319	0.7290	0.7262	0.7236	0.7212	0.7189		
0.31	0.7782	0.7738	0.7695	0.7652	0.7610	0.7569	0.7528	0.7489	0.7450	0.7412	0.7375	0.7339	0.7305	0.7271	0.7239	0.7209	0.7180	0.7152	0.7127	0.7104		
0.32	0.7723	0.7678	0.7633	0.7589	0.7545	0.7503	0.7461	0.7419	0.7379	0.7340	0.7301	0.7264	0.7228	0.7194	0.7160	0.7128	0.7098	0.7069	0.7043	0.7019		
0.33	0.7664	0.7618	0.7572	0.7526	0.7481	0.7437	0.7393	0.7351	0.7309	0.7268	0.7228	0.7190	0.7153	0.7117	0.7082	0.7048	0.7017	0.6987	0.6960	0.6935		
0.34	0.7606	0.7558	0.7511	0.7464	0.7417	0.7371	0.7327	0.7282	0.7239	0.7197	0.7156	0.7116	0.7077	0.7040	0.7004	0.6969	0.6936	0.6906	0.6878	0.6851		
0.35	0.7549	0.7499	0.7450	0.7402	0.7354	0.7307	0.7260	0.7215	0.7170	0.7127	0.7084	0.7043	0.7003	0.6964	0.6926	0.6890	0.6857	0.6825	0.6796	0.6768		
0.36	0.7492	0.7441	0.7390	0.7340	0.7291	0.7243	0.7195	0.7148	0.7102	0.7057	0.7013	0.6970	0.6929	0.6889	0.6850	0.6812	0.6777	0.6745	0.6714	0.6686		
0.37	0.7435	0.7383	0.7331	0.7280	0.7229	0.7179	0.7130	0.7081	0.7034	0.6988	0.6942	0.6898	0.6855	0.6814	0.6773	0.6735	0.6699	0.6665	0.6634	0.6604		
0.38	0.7379	0.7325	0.7272	0.7219	0.7167	0.7116	0.7065	0.7016	0.6967	0.6919	0.6872	0.6827	0.6782	0.6739	0.6698	0.6658	0.6621	0.6587	0.6554	0.6523		
0.39	0.7323	0.7268	0.7214	0.7160	0.7106	0.7053	0.7001	0.6950	0.6900	0.6851	0.6803	0.6756	0.6710	0.6666	0.6623	0.6582	0.6544	0.6508	0.6475	0.6443		
0.40	0.7268	0.7212	0.7156	0.7100	0.7046	0.6991	0.6938	0.6885	0.6834	0.6783	0.6734	0.6685	0.6638	0.6593	0.6548	0.6507	0.6467	0.6431	0.6396	0.6363		
0.41	0.7214	0.7156	0.7099	0.7042	0.6985	0.6930	0.6875	0.6821	0.6768	0.6716	0.6665	0.6616	0.6567	0.6520	0.6474	0.6432	0.6392	0.6354	0.6318	0.6284		
0.42	0.7160	0.7100	0.7042	0.6983	0.6926	0.6869	0.6813	0.6757	0.6703	0.6650	0.6598	0.6546	0.6497	0.6448	0.6401	0.6358	0.6316	0.6278	0.6241	0.6206		
0.43	0.7106	0.7045	0.6985	0.6926	0.6867	0.6808	0.6751	0.6694	0.6639	0.6584	0.6530	0.6478	0.6426	0.6377	0.6329	0.6284	0.6242	0.6202	0.6164	0.6128		
0.44	0.7053	0.6991	0.6929	0.6868	0.6808	0.6749	0.6690	0.6632	0.6575	0.6518	0.6463	0.6410	0.6357	0.6306	0.6257	0.6211	0.6168	0.6127	0.6088	0.6051		
0.45	0.7000	0.6937	0.6874	0.6812	0.6750	0.6689	0.6629	0.6569	0.6511	0.6454	0.6397	0.6342	0.6288	0.6236	0.6186	0.6139	0.6095	0.6053	0.6013	0.5975		
0.46	0.6947	0.6883	0.6819	0.6755	0.6692	0.6630	0.6568	0.6508	0.6448	0.6389	0.6331	0.6275	0.6219	0.6166	0.6115	0.6067	0.6022	0.5979	0.5939	0.5900		
0.47	0.6892	0.6827	0.6762	0.6697	0.6633	0.6569	0.6506	0.6443	0.6380	0.6317	0.6256	0.6195	0.6135	0.6075	0.6015	0.5955	0.5895	0.5835	0.5775	0.5715		
0.48	0.6844	0.6777	0.6710	0.6644	0.6578	0.6514	0.6449	0.6386	0.6324	0.6262	0.6202	0.6142	0.6084	0.6025	0.5967	0.5907	0.5847	0.5784	0.5721	0.5659		
0.49	0.6793	0.6724	0.6657	0.6589	0.6522	0.6456	0.6390	0.6326	0.6262	0.6199	0.6137	0.6077	0.6017	0.5951	0.5892	0.5827	0.5769	0.5703	0.5637	0.5571		
0.50	0.6742	0.6673	0.6603	0.6535	0.6466	0.6399	0.6332	0.6266	0.6201	0.6137	0.6074	0.6012	0.5951	0.5894	0.5839	0.5778	0.5709	0.5647	0.5584	0.5522		
0.51	0.6692	0.6621	0.6550	0.6480	0.6411	0.6342	0.6274	0.6207	0.6141	0.6075	0.6011	0.5947	0.5885	0.5827	0.5772	0.5719	0.5659	0.5602	0.5547	0.5492		
0.52	0.6642	0.6570	0.6498	0.6427	0.6356	0.6286	0.6217															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.4601	0.4480	0.4360	0.4240	0.4120	0.4000	0.3883	0.3776	0.3675	0.3578	0.3484	0.3394	0.3305	0.3220	0.3137	0.3056	0.2978	0.2902	0.2827	0.2755	
1.02	0.4566	0.4445	0.4324	0.4203	0.4082	0.3961	0.3845	0.3737	0.3636	0.3539	0.3445	0.3355	0.3266	0.3180	0.3097	0.3016	0.2938	0.2861	0.2787	0.2715	
1.03	0.4532	0.4410	0.4288	0.4166	0.4044	0.3923	0.3807	0.3699	0.3598	0.3501	0.3407	0.3316	0.3227	0.3141	0.3058	0.2977	0.2898	0.2822	0.2747	0.2675	
1.04	0.4497	0.4374	0.4252	0.4129	0.4007	0.3885	0.3769	0.3662	0.3560	0.3463	0.3369	0.3278	0.3189	0.3103	0.3019	0.2938	0.2859	0.2783	0.2708	0.2635	
1.05	0.4463	0.4340	0.4216	0.4093	0.3970	0.3847	0.3732	0.3624	0.3523	0.3425	0.3331	0.3240	0.3151	0.3064	0.2981	0.2900	0.2821	0.2744	0.2669	0.2596	
1.06	0.4429	0.4305	0.4181	0.4057	0.3933	0.3810	0.3695	0.3587	0.3486	0.3388	0.3294	0.3202	0.3113	0.3027	0.2943	0.2862	0.2783	0.2706	0.2631	0.2558	
1.07	0.4395	0.4271	0.4146	0.4021	0.3896	0.3773	0.3658	0.3551	0.3449	0.3352	0.3257	0.3165	0.3076	0.2989	0.2906	0.2824	0.2745	0.2668	0.2593	0.2520	
1.08	0.4362	0.4236	0.4111	0.3985	0.3860	0.3736	0.3622	0.3515	0.3413	0.3315	0.3221	0.3129	0.3039	0.2953	0.2869	0.2787	0.2708	0.2631	0.2556	0.2483	
1.09	0.4329	0.4202	0.4076	0.3950	0.3824	0.3700	0.3586	0.3479	0.3377	0.3279	0.3184	0.3092	0.3003	0.2916	0.2832	0.2751	0.2671	0.2594	0.2519	0.2446	
1.10	0.4296	0.4169	0.4042	0.3915	0.3788	0.3664	0.3550	0.3443	0.3341	0.3243	0.3149	0.3056	0.2967	0.2880	0.2796	0.2714	0.2635	0.2558	0.2483	0.2410	
1.11	0.4263	0.4135	0.4007	0.3880	0.3752	0.3629	0.3515	0.3408	0.3306	0.3208	0.3113	0.3021	0.2931	0.2844	0.2760	0.2679	0.2599	0.2522	0.2447	0.2374	
1.12	0.4230	0.4102	0.3974	0.3845	0.3717	0.3594	0.3480	0.3373	0.3271	0.3173	0.3078	0.2986	0.2896	0.2809	0.2725	0.2643	0.2564	0.2487	0.2412	0.2338	
1.13	0.4198	0.4069	0.3940	0.3811	0.3682	0.3559	0.3446	0.3339	0.3237	0.3139	0.3044	0.2951	0.2861	0.2774	0.2690	0.2608	0.2529	0.2452	0.2377	0.2303	
1.14	0.4166	0.4036	0.3906	0.3777	0.3647	0.3524	0.3411	0.3305	0.3203	0.3104	0.3009	0.2917	0.2827	0.2740	0.2655	0.2574	0.2494	0.2417	0.2342	0.2269	
1.15	0.4134	0.4003	0.3873	0.3743	0.3613	0.3490	0.3377	0.3271	0.3169	0.3071	0.2975	0.2882	0.2793	0.2706	0.2621	0.2540	0.2460	0.2383	0.2308	0.2235	
1.16	0.4102	0.3971	0.3840	0.3709	0.3579	0.3457	0.3344	0.3237	0.3135	0.3037	0.2942	0.2849	0.2759	0.2672	0.2588	0.2506	0.2427	0.2350	0.2274	0.2201	
1.17	0.4070	0.3939	0.3807	0.3675	0.3545	0.3423	0.3311	0.3204	0.3102	0.3004	0.2908	0.2815	0.2725	0.2639	0.2554	0.2473	0.2393	0.2316	0.2241	0.2168	
1.18	0.4039	0.3907	0.3774	0.3642	0.3511	0.3390	0.3278	0.3171	0.3069	0.2971	0.2875	0.2783	0.2693	0.2606	0.2521	0.2440	0.2361	0.2284	0.2209	0.2135	
1.19	0.4008	0.3875	0.3742	0.3609	0.3478	0.3357	0.3245	0.3139	0.3037	0.2938	0.2843	0.2750	0.2660	0.2573	0.2489	0.2407	0.2328	0.2251	0.2176	0.2103	
1.20	0.3977	0.3843	0.3710	0.3576	0.3445	0.3325	0.3213	0.3106	0.3005	0.2906	0.2811	0.2718	0.2628	0.2541	0.2457	0.2375	0.2296	0.2219	0.2144	0.2071	
1.21	0.3946	0.3812	0.3678	0.3543	0.3412	0.3293	0.3181	0.3075	0.2973	0.2874	0.2779	0.2686	0.2596	0.2509	0.2425	0.2344	0.2264	0.2188	0.2113	0.2040	
1.22	0.3915	0.3780	0.3646	0.3511	0.3380	0.3261	0.3149	0.3043	0.2941	0.2843	0.2747	0.2654	0.2564	0.2478	0.2394	0.2312	0.2233	0.2156	0.2082	0.2009	
1.23	0.3885	0.3749	0.3614	0.3479	0.3348	0.3229	0.3118	0.3012	0.2910	0.2812	0.2716	0.2623	0.2533	0.2447	0.2363	0.2281	0.2202	0.2126	0.2051	0.1979	
1.24	0.3854	0.3719	0.3583	0.3447	0.3317	0.3198	0.3087	0.2981	0.2879	0.2781	0.2685	0.2592	0.2502	0.2416	0.2332	0.2251	0.2172	0.2095	0.2021	0.1948	
1.25	0.3824	0.3688	0.3551	0.3415	0.3285	0.3167	0.3056	0.2950	0.2848	0.2750	0.2654	0.2561	0.2472	0.2385	0.2302	0.2221	0.2142	0.2065	0.1991	0.1919	
1.26	0.3795	0.3657	0.3520	0.3383	0.3254	0.3136	0.3026	0.2920	0.2818	0.2720	0.2624	0.2531	0.2442	0.2355	0.2272	0.2191	0.2112	0.2036	0.1962	0.1890	
1.27	0.3765	0.3627	0.3490	0.3352	0.3224	0.3106	0.2995	0.2890	0.2788	0.2690	0.2594	0.2501	0.2412	0.2326	0.2242	0.2161	0.2083	0.2007	0.1933	0.1861	
1.28	0.3735	0.3597	0.3459	0.3321	0.3193	0.3076	0.2965	0.2860	0.2758	0.2660	0.2564	0.2472	0.2383	0.2296	0.2213	0.2132	0.2054	0.1978	0.1904	0.1832	
1.29	0.3706	0.3567	0.3428	0.3290	0.3163	0.3046	0.2936	0.2830	0.2729	0.2631	0.2535	0.2443	0.2353	0.2267	0.2184	0.2104	0.2025	0.1950	0.1876	0.1804	
1.30	0.3677	0.3538	0.3398	0.3260	0.3134	0.3017	0.2907	0.2801	0.2700	0.2602	0.2506	0.2414	0.2325	0.2239	0.2156	0.2075	0.1997	0.1921	0.1848	0.1776	
1.31	0.3648	0.3508	0.3368	0.3230	0.3104	0.2988	0.2878	0.2772	0.2671	0.2573	0.2477	0.2385	0.2296	0.2210	0.2127	0.2047	0.1969	0.1894	0.1820	0.1749	
1.32	0.3619	0.3479	0.3338	0.3200	0.3075	0.2959	0.2849	0.2744	0.2643	0.2544	0.2449	0.2357	0.2268	0.2183	0.2100	0.2019	0.1942	0.1866	0.1793	0.1722	
1.33	0.3591	0.3450	0.3309	0.3171	0.3046	0.2930	0.2820	0.2715	0.2614	0.2516	0.2421	0.2329	0.2240	0.2155	0.2072	0.1992	0.1915	0.1840	0.1767	0.1696	
1.34	0.3562	0.3421	0.3279	0.3141	0.3017	0.2902	0.2792	0.2687	0.2586	0.2488	0.2393	0.2301	0.2213	0.2128	0.2045	0.1965	0.1888	0.1813	0.1740	0.1669	
1.35	0.3534	0.3392	0.3250	0.3112	0.2989	0.2874	0.2764	0.2660	0.2559	0.2461	0.2365	0.2274	0.2186	0.2100	0.2018	0.1939	0.1861	0.1787	0.1714	0.1644	
1.36	0.3506	0.3363	0.3221	0.3084	0.2961	0.2846	0.2737	0.2632	0.2531	0.2433	0.2338	0.2247	0.2159	0.2074	0.1992	0.1912	0.1835	0.1761	0.1688	0.1618	
1.37	0.3478	0.3335	0.3192	0.3056	0.2933	0.2818	0.2709	0.2605	0.2504	0.2406	0.2311	0.2220	0.2132	0.2047	0.1965	0.1886	0.1810	0.1735	0.1663	0.1593	
1.38	0.3450	0.3307	0.3163	0.3028	0.2905	0.2791	0.2682	0.2578	0.2477	0.2379	0.2285	0.2194	0.2106	0.2021	0.1940	0.1861	0.1784	0.1710	0.1638	0.1568	
1.39	0.3423	0.3278	0.3135	0.3000	0.2878	0.2764	0.2655	0.2551	0.2451	0.2353	0.2258	0.2167	0.2080	0.1996	0.1914	0.1835	0.1759	0.1685	0.1614	0.1544	
1.40	0.3395	0.3251	0.3106	0.2972	0.2851	0.2737	0.2629	0.2525	0.2424	0.2327	0.2232	0.2142	0.2054	0.1970	0.1889	0.1810	0.1734	0.1661	0.1589	0.1520	
1.41	0.3368	0.3223	0.3078	0.2945	0.2824	0.2711	0.2602	0.2498	0.2398	0.2301	0.2206	0.2116	0.2029	0.1945	0.1864	0.1786	0.1710	0.1636	0.1565	0.1496	
1.42	0.3341	0.3195	0.3050	0.2918	0.2798	0.2684	0.2576	0.2472	0.2372	0.2275	0.2181	0.2091	0.2004	0.1920	0.1839	0.1761	0.1686	0.1613	0.1542	0.1473	
1.43	0.3314	0.3168	0.3023	0.2892	0.2771	0.2658	0.2550	0.2447	0.2347	0.2249	0.2156	0.2066	0.1979	0.1896	0.1815	0.1737	0.1662	0.1589	0.1518	0.1450	
1.44	0.3287	0.3141	0.2996	0.2865	0.2745	0.2632	0.2525	0.2421	0.2321	0.2224	0.2131	0.2041	0.1955	0.1871	0.1791	0.1713	0.1638	0.1566	0.1495	0.1427	
1.45	0.3260	0.3113	0.2968	0.2837	0.2717	0.2604	0.2497	0.2396	0.2296	0.2199	0.2106	0.2017	0.1930	0.1847	0.1767	0.1690	0.1615	0.1543	0.1473	0.1405	
1.46	0.3234	0.3087	0.2942	0.2811	0.2694	0.2582	0.2474	0.2371	0.2272	0.2175	0.2082	0.1992	0.1906	0.1824	0.1744	0.1667					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.2036	0.1916	0.1804	0.1699	0.1598	0.1501	0.1408	0.1320	0.1237	0.1159	0.1084	0.1013	0.0946	0.0883	0.0823	0.0766	0.0711	0.0660	0.0611	0.0565	
2.02	0.2019	0.1900	0.1788	0.1683	0.1583	0.1486	0.1393	0.1306	0.1223	0.1145	0.1071	0.1001	0.0934	0.0871	0.0811	0.0755	0.0701	0.0650	0.0601	0.0555	
2.03	0.2002	0.1884	0.1773	0.1668	0.1568	0.1471	0.1379	0.1292	0.1210	0.1132	0.1058	0.0988	0.0922	0.0859	0.0800	0.0744	0.0690	0.0640	0.0592	0.0546	
2.04	0.1986	0.1868	0.1757	0.1652	0.1553	0.1457	0.1365	0.1278	0.1196	0.1119	0.1046	0.0976	0.0910	0.0848	0.0789	0.0733	0.0680	0.0630	0.0582	0.0537	
2.05	0.1969	0.1852	0.1741	0.1637	0.1538	0.1442	0.1351	0.1264	0.1183	0.1106	0.1033	0.0964	0.0899	0.0837	0.0778	0.0723	0.0670	0.0620	0.0573	0.0528	
2.06	0.1953	0.1836	0.1726	0.1622	0.1523	0.1428	0.1337	0.1251	0.1170	0.1093	0.1021	0.0952	0.0887	0.0825	0.0767	0.0712	0.0660	0.0611	0.0564	0.0519	
2.07	0.1937	0.1820	0.1711	0.1607	0.1508	0.1413	0.1323	0.1237	0.1157	0.1081	0.1008	0.0940	0.0875	0.0814	0.0757	0.0702	0.0650	0.0601	0.0555	0.0511	
2.08	0.1921	0.1805	0.1696	0.1593	0.1494	0.1399	0.1309	0.1224	0.1144	0.1068	0.0996	0.0928	0.0864	0.0804	0.0746	0.0692	0.0640	0.0592	0.0546	0.0502	
2.09	0.1905	0.1789	0.1681	0.1578	0.1480	0.1385	0.1295	0.1211	0.1131	0.1056	0.0984	0.0917	0.0853	0.0793	0.0736	0.0682	0.0631	0.0583	0.0537	0.0494	
2.10	0.1889	0.1774	0.1666	0.1563	0.1466	0.1371	0.1282	0.1198	0.1118	0.1043	0.0972	0.0905	0.0842	0.0782	0.0725	0.0672	0.0621	0.0574	0.0528	0.0486	
2.11	0.1874	0.1759	0.1651	0.1549	0.1451	0.1358	0.1269	0.1185	0.1106	0.1031	0.0961	0.0894	0.0831	0.0772	0.0715	0.0662	0.0612	0.0565	0.0520	0.0478	
2.12	0.1858	0.1744	0.1637	0.1535	0.1438	0.1344	0.1255	0.1172	0.1094	0.1019	0.0949	0.0883	0.0820	0.0761	0.0705	0.0653	0.0603	0.0556	0.0512	0.0470	
2.13	0.1843	0.1729	0.1622	0.1521	0.1424	0.1331	0.1242	0.1159	0.1081	0.1008	0.0938	0.0872	0.0810	0.0751	0.0696	0.0643	0.0594	0.0547	0.0503	0.0462	
2.14	0.1828	0.1714	0.1608	0.1507	0.1410	0.1317	0.1229	0.1147	0.1069	0.0996	0.0926	0.0861	0.0799	0.0741	0.0686	0.0634	0.0585	0.0539	0.0495	0.0454	
2.15	0.1813	0.1700	0.1594	0.1493	0.1397	0.1304	0.1217	0.1135	0.1057	0.0984	0.0915	0.0850	0.0789	0.0731	0.0676	0.0625	0.0576	0.0530	0.0487	0.0446	
2.16	0.1798	0.1685	0.1580	0.1479	0.1383	0.1291	0.1204	0.1122	0.1045	0.0973	0.0904	0.0840	0.0779	0.0721	0.0667	0.0616	0.0568	0.0522	0.0479	0.0439	
2.17	0.1783	0.1671	0.1566	0.1466	0.1370	0.1278	0.1191	0.1110	0.1034	0.0962	0.0893	0.0829	0.0769	0.0711	0.0658	0.0607	0.0559	0.0514	0.0472	0.0432	
2.18	0.1768	0.1657	0.1552	0.1452	0.1357	0.1265	0.1179	0.1098	0.1022	0.0950	0.0883	0.0819	0.0759	0.0702	0.0648	0.0598	0.0551	0.0506	0.0464	0.0424	
2.19	0.1754	0.1643	0.1538	0.1439	0.1344	0.1252	0.1167	0.1086	0.1011	0.0939	0.0872	0.0809	0.0749	0.0692	0.0639	0.0589	0.0542	0.0498	0.0457	0.0417	
2.20	0.1739	0.1629	0.1524	0.1425	0.1331	0.1240	0.1155	0.1073	0.0999	0.0928	0.0861	0.0798	0.0739	0.0683	0.0630	0.0581	0.0534	0.0490	0.0449	0.0410	
2.21	0.1725	0.1615	0.1511	0.1412	0.1318	0.1227	0.1143	0.1063	0.0988	0.0918	0.0851	0.0788	0.0729	0.0674	0.0622	0.0572	0.0526	0.0483	0.0442	0.0403	
2.22	0.1711	0.1601	0.1498	0.1399	0.1305	0.1215	0.1131	0.1051	0.0977	0.0907	0.0841	0.0778	0.0720	0.0665	0.0613	0.0564	0.0518	0.0475	0.0435	0.0397	
2.23	0.1697	0.1587	0.1484	0.1386	0.1292	0.1203	0.1119	0.1040	0.0966	0.0896	0.0830	0.0769	0.0710	0.0656	0.0604	0.0556	0.0511	0.0468	0.0428	0.0390	
2.24	0.1683	0.1574	0.1471	0.1373	0.1280	0.1191	0.1107	0.1029	0.0955	0.0886	0.0820	0.0759	0.0701	0.0647	0.0596	0.0548	0.0503	0.0460	0.0421	0.0383	
2.25	0.1669	0.1560	0.1458	0.1361	0.1268	0.1179	0.1096	0.1018	0.0945	0.0875	0.0810	0.0750	0.0692	0.0638	0.0587	0.0540	0.0495	0.0453	0.0414	0.0377	
2.26	0.1655	0.1547	0.1445	0.1348	0.1255	0.1167	0.1084	0.1007	0.0934	0.0865	0.0801	0.0740	0.0683	0.0630	0.0579	0.0532	0.0488	0.0446	0.0407	0.0371	
2.27	0.1642	0.1534	0.1432	0.1336	0.1243	0.1155	0.1073	0.0996	0.0923	0.0855	0.0791	0.0731	0.0674	0.0621	0.0571	0.0524	0.0480	0.0439	0.0401	0.0364	
2.28	0.1628	0.1521	0.1420	0.1323	0.1231	0.1144	0.1062	0.0985	0.0913	0.0845	0.0781	0.0722	0.0665	0.0613	0.0563	0.0517	0.0473	0.0432	0.0394	0.0358	
2.29	0.1615	0.1508	0.1407	0.1311	0.1219	0.1132	0.1051	0.0974	0.0903	0.0835	0.0772	0.0713	0.0657	0.0604	0.0555	0.0509	0.0466	0.0425	0.0388	0.0352	
2.30	0.1602	0.1495	0.1395	0.1299	0.1207	0.1121	0.1040	0.0964	0.0893	0.0826	0.0763	0.0704	0.0648	0.0596	0.0547	0.0502	0.0459	0.0419	0.0381	0.0346	
2.31	0.1588	0.1482	0.1382	0.1287	0.1196	0.1109	0.1029	0.0953	0.0883	0.0816	0.0753	0.0695	0.0640	0.0588	0.0540	0.0494	0.0452	0.0412	0.0375	0.0340	
2.32	0.1573	0.1470	0.1370	0.1275	0.1184	0.1098	0.1018	0.0943	0.0873	0.0806	0.0744	0.0686	0.0631	0.0580	0.0532	0.0487	0.0445	0.0406	0.0369	0.0335	
2.33	0.1562	0.1457	0.1358	0.1263	0.1173	0.1087	0.1007	0.0933	0.0863	0.0797	0.0735	0.0677	0.0623	0.0572	0.0525	0.0480	0.0438	0.0399	0.0363	0.0329	
2.34	0.1550	0.1445	0.1346	0.1251	0.1161	0.1076	0.0997	0.0923	0.0853	0.0788	0.0726	0.0669	0.0615	0.0564	0.0517	0.0473	0.0432	0.0393	0.0357	0.0323	
2.35	0.1537	0.1432	0.1334	0.1240	0.1150	0.1065	0.0987	0.0913	0.0843	0.0778	0.0717	0.0660	0.0607	0.0557	0.0510	0.0466	0.0425	0.0387	0.0351	0.0318	
2.36	0.1524	0.1420	0.1322	0.1228	0.1139	0.1055	0.0976	0.0903	0.0834	0.0769	0.0709	0.0652	0.0599	0.0549	0.0503	0.0459	0.0419	0.0381	0.0345	0.0312	
2.37	0.1512	0.1408	0.1310	0.1217	0.1128	0.1044	0.0966	0.0893	0.0824	0.0760	0.0700	0.0644	0.0591	0.0542	0.0496	0.0453	0.0412	0.0375	0.0340	0.0307	
2.38	0.1499	0.1396	0.1299	0.1206	0.1117	0.1033	0.0956	0.0883	0.0815	0.0751	0.0691	0.0636	0.0583	0.0534	0.0489	0.0446	0.0406	0.0369	0.0334	0.0302	
2.39	0.1487	0.1384	0.1287	0.1194	0.1106	0.1023	0.0946	0.0874	0.0806	0.0742	0.0683	0.0628	0.0575	0.0527	0.0482	0.0439	0.0400	0.0363	0.0329	0.0297	
2.40	0.1475	0.1372	0.1275	0.1183	0.1095	0.1012	0.0935	0.0863	0.0795	0.0732	0.0673	0.0618	0.0564	0.0516	0.0471	0.0428	0.0394	0.0357	0.0323	0.0291	
2.41	0.1463	0.1361	0.1264	0.1172	0.1084	0.1002	0.0926	0.0855	0.0787	0.0725	0.0666	0.0611	0.0557	0.0509	0.0464	0.0421	0.0387	0.0352	0.0318	0.0286	
2.42	0.1451	0.1349	0.1253	0.1161	0.1074	0.0992	0.0916	0.0845	0.0779	0.0717	0.0658	0.0604	0.0551	0.0503	0.0460	0.0420	0.0386	0.0351	0.0317	0.0282	
2.43	0.1439	0.1338	0.1242	0.1150	0.1063	0.0982	0.0907	0.0836	0.0770	0.0708	0.0650	0.0596	0.0546	0.0499	0.0455	0.0414	0.0376	0.0341	0.0308	0.0277	
2.44	0.1427	0.1326	0.1231	0.1140	0.1053	0.0972	0.0897	0.0827	0.0761	0.0700	0.0642	0.0589	0.0539	0.0492	0.0449	0.0408	0.0370	0.0335	0.0303	0.0272	
2.45	0.1415	0.1315	0.1220	0.1129	0.1043	0.0963	0.0888	0.0818	0.0753	0.0692	0.0635	0.0581	0.0532	0.0485	0.0442	0.0402	0.0365	0.0330	0.0298	0.0268	
2.46	0.1404	0.1304	0.1209	0.1118	0.1033	0.0953	0.0879	0.0809	0.0744	0.0684	0.0627	0.0574	0.0525	0.0479	0.0436	0.0396	0.0359	0.0325	0.0293	0.0263	
2.47	0.1392	0.1292	0.1198	0.1108	0.1023	0.0943	0.0869	0.0800	0.0736	0.0675	0.0619	0.0567	0.0518	0.0472	0.0430	0.0390	0.0354	0.0320	0.0288	0.0259	
2.48	0.1381	0.1281	0.1187	0.1098	0.1013	0.0934	0.0860	0.0792	0.0727	0.0666	0.0610	0.0560	0.0511	0.0466	0.0424	0.0385	0.0348	0.0315	0.0283	0.0254	
2.49	0.1369	0.1270	0.1177	0.1087	0.1003	0.0924	0.0851	0.0783	0.0719	0.0660	0.0604	0.0552	0.0504	0.0459	0.0418	0.0379	0.0343	0.0310	0.0279	0.0250	
2.50	0.1358	0.1260	0.1166	0.1077	0.0993	0.0915	0.0842	0.0774	0.0711	0.0652	0.0597	0.0545	0.0498	0.0453	0.0412	0.0373	0.0338	0.0305	0.0274	0.0246	
2.51	0.1347	0.1249	0.1156	0.1067	0.0983	0.0906	0.0833	0.0766	0.0703	0.0644	0.0589	0.0539	0.0491	0.0447	0.0406	0.0368	0.0333	0.0300	0.0269	0.0241	
2.52	0.1336	0.1238	0.1145	0.1057	0.0974	0.0896	0.825	0.758	0.695	0.637	0.582	0.532	0.485	0.441	0.400	0.362	0.327	0.295	0.265	0.237	
2.53	0.1325	0.1227	0.1135	0.1047	0.0964	0.0887	0.816	0.749	0.68												

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors by Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
5.01	0.0162	0.0136	0.0115	0.0096	0.0080	0.0067	0.0055	0.0045	0.0037	0.0030	0.0024	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003
5.02	0.0161	0.0135	0.0114	0.0095	0.0079	0.0066	0.0054	0.0045	0.0037	0.0030	0.0024	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003
5.03	0.0159	0.0134	0.0113	0.0094	0.0079	0.0065	0.0054	0.0044	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002
5.04	0.0157	0.0133	0.0112	0.0093	0.0078	0.0065	0.0053	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002
5.05	0.0156	0.0132	0.0110	0.0092	0.0077	0.0064	0.0053	0.0043	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002
5.06	0.0155	0.0130	0.0109	0.0092	0.0076	0.0063	0.0052	0.0043	0.0035	0.0028	0.0023	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002
5.07	0.0153	0.0129	0.0108	0.0091	0.0075	0.0063	0.0052	0.0042	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002
5.08	0.0152	0.0128	0.0107	0.0090	0.0075	0.0062	0.0051	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002
5.09	0.0151	0.0127	0.0106	0.0089	0.0074	0.0061	0.0050	0.0041	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002
5.10	0.0149	0.0126	0.0105	0.0088	0.0073	0.0061	0.0050	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002
5.11	0.0148	0.0125	0.0104	0.0087	0.0072	0.0060	0.0049	0.0040	0.0033	0.0027	0.0021	0.0017	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002
5.12	0.0147	0.0123	0.0103	0.0086	0.0072	0.0059	0.0049	0.0040	0.0032	0.0026	0.0021	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002
5.13	0.0146	0.0122	0.0102	0.0085	0.0071	0.0059	0.0048	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002
5.14	0.0144	0.0121	0.0102	0.0085	0.0070	0.0058	0.0048	0.0039	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002
5.15	0.0143	0.0120	0.0101	0.0084	0.0070	0.0057	0.0047	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002
5.16	0.0142	0.0119	0.0100	0.0083	0.0069	0.0057	0.0047	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002
5.17	0.0141	0.0118	0.0099	0.0082	0.0068	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002
5.18	0.0139	0.0117	0.0098	0.0081	0.0067	0.0056	0.0046	0.0037	0.0030	0.0024	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002
5.19	0.0138	0.0116	0.0097	0.0081	0.0067	0.0055	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002
5.20	0.0137	0.0115	0.0096	0.0080	0.0066	0.0054	0.0045	0.0036	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002
5.21	0.0136	0.0114	0.0095	0.0079	0.0065	0.0054	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002
5.22	0.0135	0.0113	0.0094	0.0078	0.0065	0.0053	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002
5.23	0.0134	0.0112	0.0093	0.0077	0.0064	0.0053	0.0043	0.0035	0.0028	0.0023	0.0018	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002
5.24	0.0132	0.0111	0.0092	0.0077	0.0063	0.0052	0.0043	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002
5.25	0.0131	0.0110	0.0092	0.0076	0.0063	0.0052	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002
5.26	0.0130	0.0109	0.0091	0.0075	0.0062	0.0051	0.0042	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002
5.27	0.0129	0.0108	0.0090	0.0074	0.0062	0.0051	0.0041	0.0034	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002
5.28	0.0128	0.0107	0.0089	0.0073	0.0061	0.0050	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002
5.29	0.0127	0.0107	0.0088	0.0073	0.0060	0.0049	0.0040	0.0033	0.0026	0.0021	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002
5.30	0.0126	0.0105	0.0087	0.0072	0.0060	0.0049	0.0040	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002
5.31	0.0125	0.0104	0.0087	0.0072	0.0059	0.0048	0.0039	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001
5.32	0.0124	0.0103	0.0086	0.0071	0.0058	0.0048	0.0039	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001
5.33	0.0123	0.0102	0.0085	0.0070	0.0058	0.0047	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001
5.34	0.0121	0.0101	0.0084	0.0070	0.0057	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001
5.35	0.0120	0.0100	0.0083	0.0069	0.0057	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001
5.36	0.0119	0.0099	0.0083	0.0068	0.0056	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001
5.37	0.0118	0.0099	0.0082	0.0068	0.0056	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001
5.38	0.0117	0.0098	0.0081	0.0067	0.0055	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001
5.39	0.0116	0.0097	0.0080	0.0066	0.0054	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001
5.40	0.0115	0.0096	0.0079	0.0066	0.0054	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001
5.41	0.0114	0.0095	0.0079	0.0065	0.0053	0.0044	0.0035	0.0029	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001
5.42	0.0113	0.0094	0.0078	0.0064	0.0053	0.0043	0.0035	0.0028	0.0022	0.0017	0.0013	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
5.43	0.0112	0.0093	0.0077	0.0064	0.0052	0.0043	0.0035	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001
5.44	0.0111	0.0093	0.0077	0.0063	0.0052	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001
5.45	0.0110	0.0092	0.0076	0.0062	0.0051	0.0042	0.0034	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001
5.46	0.0109	0.0091	0.0075	0.0062	0.0051	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001
5.47	0.0109	0.0090	0.0074	0.0061	0.0050	0.0041	0.0033	0.0027	0.0021	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001
5.48	0.0108	0.0089	0.0074	0.0061	0.0050	0.0040	0.0033	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001
5.49	0.0107	0.0088	0.0073	0.0060	0.0049	0.0040	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001
5.50	0.0106	0.0088	0.0072	0.0059	0.0049	0.0040	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001
5.51	0.0105	0.0087	0.0072	0.0059	0.0048	0.0039	0.0032	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001
5.52	0.0104	0.0086	0.0071	0.0058	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001
5.53	0.0103	0.0085	0.0070	0.0058	0.0047	0.0038	0.0031													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9602	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9503	0.9503	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9405	0.9404	0.9403	0.9402	0.9402	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9307	0.9305	0.9304	0.9303	0.9303	0.9302	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9209	0.9207	0.9205	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9111	0.9109	0.9107	0.9105	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9014	0.9012	0.9009	0.9007	0.9005	0.9004	0.9003	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8918	0.8914	0.8911	0.8909	0.8907	0.8905	0.8904	0.8903	0.8902	0.8901	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8821	0.8817	0.8814	0.8811	0.8809	0.8808	0.8806	0.8805	0.8803	0.8802	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8725	0.8721	0.8717	0.8713	0.8710	0.8708	0.8706	0.8705	0.8703	0.8702	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8630	0.8625	0.8620	0.8616	0.8613	0.8610	0.8608	0.8606	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8535	0.8529	0.8524	0.8519	0.8515	0.8512	0.8509	0.8507	0.8505	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8440	0.8434	0.8428	0.8423	0.8418	0.8415	0.8412	0.8409	0.8407	0.8405	0.8404	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400	0.8400
0.17	0.8346	0.8339	0.8332	0.8326	0.8322	0.8317	0.8314	0.8311	0.8308	0.8306	0.8305	0.8303	0.8302	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8252	0.8244	0.8237	0.8231	0.8225	0.8220	0.8216	0.8213	0.8210	0.8208	0.8206	0.8204	0.8203	0.8202	0.8201	0.8201	0.8201	0.8200	0.8200	0.8200
0.19	0.8159	0.8150	0.8142	0.8135	0.8129	0.8124	0.8119	0.8115	0.8112	0.8109	0.8107	0.8105	0.8104	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100
0.20	0.8066	0.8056	0.8048	0.8040	0.8033	0.8027	0.8022	0.8018	0.8014	0.8011	0.8009	0.8006	0.8005	0.8003	0.8002	0.8001	0.8001	0.8001	0.8000	0.8000
0.21	0.7974	0.7963	0.7954	0.7945	0.7938	0.7931	0.7926	0.7921	0.7917	0.7913	0.7910	0.7908	0.7906	0.7904	0.7903	0.7902	0.7901	0.7901	0.7900	0.7900
0.22	0.7882	0.7871	0.7860	0.7851	0.7843	0.7836	0.7830	0.7824	0.7819	0.7815	0.7812	0.7809	0.7807	0.7805	0.7803	0.7802	0.7801	0.7801	0.7800	0.7800
0.23	0.7791	0.7779	0.7768	0.7758	0.7749	0.7741	0.7734	0.7728	0.7723	0.7718	0.7714	0.7711	0.7708	0.7706	0.7704	0.7703	0.7702	0.7701	0.7701	0.7700
0.24	0.7700	0.7687	0.7675	0.7664	0.7655	0.7646	0.7639	0.7632	0.7626	0.7621	0.7617	0.7613	0.7610	0.7607	0.7605	0.7604	0.7603	0.7601	0.7601	0.7600
0.25	0.7610	0.7596	0.7583	0.7572	0.7561	0.7552	0.7544	0.7537	0.7530	0.7524	0.7520	0.7515	0.7512	0.7509	0.7507	0.7505	0.7503	0.7502	0.7501	0.7501
0.26	0.7521	0.7506	0.7492	0.7480	0.7469	0.7458	0.7449	0.7441	0.7434	0.7428	0.7423	0.7418	0.7414	0.7411	0.7408	0.7406	0.7404	0.7402	0.7401	0.7401
0.27	0.7432	0.7416	0.7402	0.7388	0.7376	0.7365	0.7356	0.7347	0.7339	0.7332	0.7326	0.7321	0.7317	0.7313	0.7310	0.7307	0.7305	0.7303	0.7302	0.7301
0.28	0.7344	0.7327	0.7311	0.7297	0.7284	0.7273	0.7262	0.7253	0.7244	0.7237	0.7230	0.7224	0.7219	0.7215	0.7211	0.7208	0.7206	0.7204	0.7202	0.7201
0.29	0.7256	0.7238	0.7222	0.7207	0.7193	0.7180	0.7169	0.7159	0.7150	0.7141	0.7134	0.7128	0.7122	0.7117	0.7113	0.7110	0.7107	0.7105	0.7103	0.7102
0.30	0.7169	0.7150	0.7133	0.7116	0.7102	0.7088	0.7076	0.7065	0.7055	0.7047	0.7039	0.7032	0.7025	0.7020	0.7015	0.7011	0.7008	0.7006	0.7004	0.7002
0.31	0.7082	0.7062	0.7044	0.7027	0.7011	0.6997	0.6984	0.6972	0.6962	0.6952	0.6943	0.6936	0.6929	0.6923	0.6918	0.6913	0.6910	0.6907	0.6904	0.6903
0.32	0.6996	0.6975	0.6956	0.6938	0.6922	0.6907	0.6893	0.6880	0.6869	0.6858	0.6849	0.6840	0.6833	0.6826	0.6820	0.6815	0.6811	0.6808	0.6805	0.6803
0.33	0.6911	0.6889	0.6869	0.6850	0.6833	0.6816	0.6802	0.6788	0.6776	0.6765	0.6755	0.6745	0.6737	0.6730	0.6724	0.6718	0.6713	0.6709	0.6706	0.6704
0.34	0.6827	0.6804	0.6782	0.6762	0.6744	0.6727	0.6711	0.6697	0.6684	0.6672	0.6661	0.6651	0.6642	0.6634	0.6627	0.6621	0.6616	0.6611	0.6608	0.6605
0.35	0.6743	0.6719	0.6696	0.6675	0.6656	0.6638	0.6622	0.6606	0.6592	0.6580	0.6568	0.6557	0.6547	0.6539	0.6531	0.6524	0.6518	0.6513	0.6509	0.6506
0.36	0.6659	0.6634	0.6611	0.6589	0.6569	0.6550	0.6533	0.6516	0.6501	0.6488	0.6475	0.6464	0.6453	0.6444	0.6435	0.6428	0.6421	0.6415	0.6411	0.6407
0.37	0.6577	0.6551	0.6526	0.6503	0.6482	0.6462	0.6444	0.6427	0.6411	0.6396	0.6383	0.6371	0.6359	0.6349	0.6340	0.6332	0.6324	0.6318	0.6313	0.6308
0.38	0.6495	0.6468	0.6442	0.6418	0.6396	0.6375	0.6356	0.6338	0.6321	0.6306	0.6291	0.6278	0.6266	0.6255	0.6245	0.6236	0.6228	0.6221	0.6215	0.6210
0.39	0.6413	0.6385	0.6359	0.6334	0.6311	0.6289	0.6269	0.6250	0.6232	0.6216	0.6200	0.6186	0.6173	0.6161	0.6150	0.6140	0.6132	0.6124	0.6117	0.6112
0.40	0.6332	0.6303	0.6276	0.6250	0.6226	0.6203	0.6182	0.6162	0.6143	0.6126	0.6110	0.6095	0.6081	0.6068	0.6056	0.6045	0.6036	0.6027	0.6020	0.6014
0.41	0.6252	0.6222	0.6194	0.6167	0.6142	0.6118	0.6096	0.6075	0.6055	0.6037	0.6020	0.6004	0.5989	0.5975	0.5962	0.5951	0.5940	0.5931	0.5922	0.5916
0.42	0.6173	0.6142	0.6112	0.6085	0.6058	0.6034	0.6010	0.5988	0.5968	0.5948	0.5930	0.5913	0.5897	0.5883	0.5869	0.5856	0.5845	0.5835	0.5826	0.5818
0.43	0.6094	0.6062	0.6032	0.6003	0.5976	0.5950	0.5926	0.5903	0.5881	0.5861	0.5841	0.5824	0.5807	0.5791	0.5776	0.5763	0.5751	0.5739	0.5729	0.5721
0.44	0.6016	0.5983	0.5952	0.5922	0.5894	0.5867	0.5842	0.5818	0.5795	0.5774	0.5753	0.5735	0.5717	0.5700	0.5684	0.5670	0.5657	0.5644	0.5634	0.5624
0.45	0.5939	0.5905	0.5872	0.5842	0.5812	0.5785	0.57587													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

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APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2684	0.2615	0.2547	0.2481	0.2415	0.2350	0.2286	0.2223	0.2159	0.2096	0.2033	0.1969	0.1905	0.1839	0.1772	0.1704	0.1633	0.1560	0.1484	0.1403
1.02	0.2644	0.2574	0.2506	0.2440	0.2374	0.2309	0.2245	0.2181	0.2118	0.2054	0.1991	0.1927	0.1862	0.1797	0.1730	0.1661	0.1590	0.1517	0.1440	0.1360
1.03	0.2604	0.2534	0.2466	0.2399	0.2333	0.2268	0.2204	0.2140	0.2076	0.2013	0.1949	0.1885	0.1821	0.1755	0.1688	0.1619	0.1548	0.1475	0.1398	0.1317
1.04	0.2564	0.2495	0.2426	0.2359	0.2293	0.2228	0.2164	0.2100	0.2036	0.1973	0.1909	0.1845	0.1780	0.1714	0.1647	0.1578	0.1507	0.1433	0.1356	0.1276
1.05	0.2525	0.2456	0.2387	0.2320	0.2254	0.2189	0.2124	0.2060	0.1996	0.1933	0.1869	0.1805	0.1740	0.1674	0.1607	0.1538	0.1467	0.1393	0.1316	0.1236
1.06	0.2487	0.2417	0.2349	0.2281	0.2215	0.2150	0.2085	0.2021	0.1957	0.1894	0.1830	0.1765	0.1701	0.1635	0.1567	0.1498	0.1427	0.1353	0.1277	0.1196
1.07	0.2449	0.2379	0.2311	0.2243	0.2177	0.2112	0.2047	0.1983	0.1919	0.1855	0.1791	0.1727	0.1662	0.1596	0.1529	0.1460	0.1389	0.1315	0.1238	0.1158
1.08	0.2412	0.2342	0.2273	0.2206	0.2139	0.2074	0.2009	0.1945	0.1881	0.1817	0.1753	0.1689	0.1624	0.1558	0.1491	0.1422	0.1351	0.1277	0.1201	0.1121
1.09	0.2375	0.2305	0.2236	0.2169	0.2102	0.2037	0.1972	0.1908	0.1844	0.1780	0.1716	0.1652	0.1587	0.1521	0.1454	0.1385	0.1314	0.1240	0.1164	0.1084
1.10	0.2338	0.2268	0.2200	0.2132	0.2066	0.2000	0.1936	0.1871	0.1808	0.1744	0.1680	0.1616	0.1551	0.1485	0.1418	0.1349	0.1278	0.1205	0.1128	0.1048
1.11	0.2302	0.2232	0.2164	0.2096	0.2030	0.1964	0.1900	0.1836	0.1772	0.1708	0.1644	0.1580	0.1515	0.1449	0.1382	0.1313	0.1243	0.1169	0.1093	0.1014
1.12	0.2267	0.2197	0.2128	0.2061	0.1995	0.1929	0.1864	0.1800	0.1736	0.1673	0.1609	0.1545	0.1480	0.1414	0.1347	0.1279	0.1208	0.1135	0.1059	0.0980
1.13	0.2232	0.2162	0.2093	0.2026	0.1960	0.1894	0.1830	0.1765	0.1702	0.1638	0.1574	0.1510	0.1445	0.1380	0.1313	0.1245	0.1175	0.1102	0.1026	0.0948
1.14	0.2197	0.2127	0.2059	0.1992	0.1925	0.1860	0.1795	0.1731	0.1668	0.1604	0.1540	0.1476	0.1412	0.1346	0.1280	0.1212	0.1142	0.1069	0.0994	0.0916
1.15	0.2163	0.2093	0.2025	0.1958	0.1891	0.1826	0.1762	0.1698	0.1635	0.1571	0.1507	0.1443	0.1379	0.1314	0.1247	0.1179	0.1110	0.1037	0.0963	0.0885
1.16	0.2130	0.2060	0.1992	0.1924	0.1858	0.1793	0.1729	0.1665	0.1601	0.1538	0.1474	0.1411	0.1347	0.1282	0.1215	0.1148	0.1078	0.1006	0.0932	0.0855
1.17	0.2097	0.2027	0.1959	0.1891	0.1825	0.1760	0.1696	0.1632	0.1569	0.1506	0.1442	0.1379	0.1315	0.1250	0.1184	0.1117	0.1048	0.0976	0.0902	0.0826
1.18	0.2064	0.1994	0.1926	0.1859	0.1793	0.1728	0.1664	0.1600	0.1537	0.1474	0.1411	0.1348	0.1284	0.1219	0.1154	0.1087	0.1018	0.0947	0.0873	0.0797
1.19	0.2032	0.1962	0.1894	0.1827	0.1761	0.1697	0.1632	0.1569	0.1506	0.1443	0.1380	0.1317	0.1253	0.1189	0.1124	0.1057	0.0989	0.0918	0.0845	0.0770
1.20	0.2000	0.1931	0.1863	0.1796	0.1730	0.1665	0.1601	0.1538	0.1475	0.1412	0.1350	0.1287	0.1224	0.1160	0.1095	0.1028	0.0960	0.0890	0.0818	0.0743
1.21	0.1969	0.1900	0.1832	0.1765	0.1699	0.1635	0.1571	0.1508	0.1445	0.1383	0.1320	0.1257	0.1194	0.1131	0.1066	0.1000	0.0932	0.0863	0.0791	0.0717
1.22	0.1938	0.1869	0.1801	0.1734	0.1669	0.1605	0.1541	0.1478	0.1415	0.1353	0.1291	0.1229	0.1166	0.1102	0.1038	0.0972	0.0905	0.0836	0.0765	0.0692
1.23	0.1908	0.1839	0.1771	0.1705	0.1639	0.1575	0.1512	0.1449	0.1386	0.1324	0.1262	0.1200	0.1138	0.1075	0.1011	0.0946	0.0879	0.0811	0.0740	0.0667
1.24	0.1878	0.1809	0.1741	0.1675	0.1610	0.1546	0.1483	0.1420	0.1358	0.1296	0.1234	0.1173	0.1110	0.1048	0.0984	0.0919	0.0853	0.0785	0.0716	0.0644
1.25	0.1848	0.1779	0.1712	0.1646	0.1581	0.1517	0.1454	0.1392	0.1330	0.1268	0.1207	0.1145	0.1084	0.1021	0.0958	0.0894	0.0828	0.0761	0.0692	0.0621
1.26	0.1819	0.1750	0.1683	0.1617	0.1553	0.1489	0.1426	0.1364	0.1302	0.1241	0.1180	0.1119	0.1057	0.0995	0.0933	0.0869	0.0804	0.0737	0.0669	0.0599
1.27	0.1790	0.1722	0.1655	0.1589	0.1525	0.1461	0.1399	0.1337	0.1275	0.1214	0.1154	0.1093	0.1032	0.0970	0.0908	0.0844	0.0780	0.0714	0.0646	0.0577
1.28	0.1762	0.1694	0.1627	0.1561	0.1497	0.1434	0.1372	0.1310	0.1249	0.1188	0.1128	0.1067	0.1006	0.0945	0.0883	0.0821	0.0757	0.0691	0.0623	0.0554
1.29	0.1734	0.1666	0.1599	0.1534	0.1470	0.1407	0.1345	0.1284	0.1223	0.1163	0.1102	0.1042	0.0982	0.0921	0.0860	0.0798	0.0734	0.0669	0.0603	0.0536
1.30	0.1707	0.1639	0.1572	0.1507	0.1444	0.1381	0.1319	0.1258	0.1197	0.1137	0.1077	0.1018	0.0958	0.0897	0.0837	0.0775	0.0712	0.0648	0.0583	0.0516
1.31	0.1680	0.1612	0.1546	0.1481	0.1417	0.1355	0.1293	0.1233	0.1172	0.1113	0.1053	0.0994	0.0934	0.0874	0.0814	0.0753	0.0691	0.0627	0.0563	0.0497
1.32	0.1653	0.1585	0.1519	0.1455	0.1392	0.1329	0.1268	0.1208	0.1148	0.1088	0.1029	0.0970	0.0911	0.0852	0.0792	0.0731	0.0670	0.0607	0.0544	0.0479
1.33	0.1627	0.1559	0.1494	0.1429	0.1366	0.1304	0.1243	0.1183	0.1124	0.1065	0.1006	0.0947	0.0889	0.0830	0.0770	0.0710	0.0650	0.0588	0.0525	0.0461
1.34	0.1601	0.1534	0.1468	0.1404	0.1341	0.1280	0.1219	0.1159	0.1100	0.1041	0.0983	0.0925	0.0866	0.0808	0.0749	0.0690	0.0630	0.0569	0.0507	0.0444
1.35	0.1575	0.1508	0.1443	0.1379	0.1317	0.1255	0.1195	0.1136	0.1077	0.1018	0.0960	0.0903	0.0845	0.0787	0.0729	0.0670	0.0611	0.0550	0.0489	0.0427
1.36	0.1550	0.1483	0.1418	0.1355	0.1293	0.1232	0.1172	0.1112	0.1054	0.0996	0.0938	0.0881	0.0824	0.0766	0.0709	0.0651	0.0592	0.0532	0.0472	0.0411
1.37	0.1525	0.1459	0.1394	0.1331	0.1269	0.1208	0.1149	0.1090	0.1032	0.0974	0.0917	0.0860	0.0803	0.0746	0.0689	0.0632	0.0574	0.0515	0.0456	0.0396
1.38	0.1501	0.1435	0.1370	0.1307	0.1246	0.1185	0.1126	0.1067	0.1010	0.0952	0.0896	0.0839	0.0783	0.0727	0.0670	0.0613	0.0556	0.0498	0.0439	0.0381
1.39	0.1477	0.1411	0.1347	0.1284	0.1223	0.1163	0.1104	0.1046	0.0988	0.0931	0.0875	0.0819	0.0763	0.0708	0.0652	0.0595	0.0539	0.0482	0.0424	0.0366
1.40	0.1453	0.1387	0.1324	0.1261	0.1200	0.1140	0.1082	0.1024	0.0967	0.0911	0.0855	0.0799	0.0744	0.0689	0.0633	0.0578	0.0522	0.0466	0.0409	0.0352
1.41	0.1429	0.1364	0.1301	0.1239	0.1178	0.1119	0.1060	0.1003	0.0946	0.0890	0.0835	0.0780	0.0725	0.0670	0.0616	0.0561	0.0506	0.0450	0.0394	0.0337
1.42	0.1406	0.1341	0.1278	0.1217	0.1156	0.1097	0.1039	0.0982	0.0926	0.0871	0.0816	0.0761	0.0707	0.0653	0.0599	0.0544	0.0490	0.0433	0.0376	0.0319
1.43	0.1384	0.1319	0.1256	0.1195	0.1135	0.1076	0.1019	0.0962	0.0906	0.0851	0.0797	0.0743	0.0689	0.0635	0.0582	0.0528	0.0474	0.0420	0.0367	0.0313
1.44	0.1361	0.1297	0.1234	0.1173	0.1114	0.1055	0.0998	0.0942	0.0887	0.0832	0.0778	0.0724	0.0671	0.0618	0.0565	0.0512	0.0459	0.0406	0.0353	0.0301
1.45	0.1339	0.1275	0.1213	0.1152	0.1093	0.1035	0.0978	0.0922	0.0868	0.0813	0.0760	0.0707	0.0654	0.0602	0.0549	0.0497	0.0445	0.0393	0.0341	0.0289
1.46	0.1318	0.1254	0.1192</																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0521	0.0479	0.0439	0.0402	0.0366	0.0332	0.0300	0.0269	0.0240	0.0213	0.0187	0.0163	0.0140	0.0118	0.0098	0.0080	0.0063	0.0049	0.0036	0.0025
2.02	0.0512	0.0471	0.0431	0.0394	0.0359	0.0325	0.0293	0.0263	0.0235	0.0208	0.0182	0.0158	0.0136	0.0115	0.0095	0.0077	0.0061	0.0047	0.0034	0.0023
2.03	0.0503	0.0462	0.0423	0.0387	0.0352	0.0318	0.0287	0.0257	0.0229	0.0203	0.0177	0.0154	0.0132	0.0111	0.0092	0.0075	0.0059	0.0045	0.0033	0.0022
2.04	0.0494	0.0454	0.0415	0.0379	0.0345	0.0312	0.0281	0.0251	0.0224	0.0198	0.0173	0.0150	0.0128	0.0108	0.0089	0.0072	0.0057	0.0043	0.0031	0.0021
2.05	0.0486	0.0446	0.0408	0.0372	0.0338	0.0305	0.0275	0.0246	0.0218	0.0193	0.0168	0.0146	0.0124	0.0105	0.0086	0.0070	0.0055	0.0041	0.0030	0.0020
2.06	0.0478	0.0438	0.0400	0.0365	0.0331	0.0299	0.0269	0.0240	0.0213	0.0188	0.0164	0.0142	0.0121	0.0101	0.0084	0.0067	0.0053	0.0040	0.0029	0.0019
2.07	0.0469	0.0430	0.0393	0.0358	0.0324	0.0293	0.0263	0.0235	0.0208	0.0183	0.0160	0.0138	0.0117	0.0098	0.0081	0.0065	0.0051	0.0038	0.0027	0.0018
2.08	0.0461	0.0422	0.0385	0.0351	0.0318	0.0287	0.0257	0.0229	0.0203	0.0179	0.0156	0.0134	0.0114	0.0095	0.0078	0.0063	0.0049	0.0037	0.0026	0.0017
2.09	0.0453	0.0415	0.0378	0.0344	0.0311	0.0280	0.0251	0.0224	0.0198	0.0174	0.0152	0.0130	0.0111	0.0092	0.0076	0.0061	0.0047	0.0035	0.0025	0.0018
2.10	0.0445	0.0407	0.0371	0.0337	0.0305	0.0275	0.0246	0.0219	0.0194	0.0170	0.0148	0.0127	0.0107	0.0090	0.0073	0.0059	0.0045	0.0034	0.0024	0.0016
2.11	0.0438	0.0400	0.0364	0.0331	0.0299	0.0269	0.0241	0.0214	0.0189	0.0166	0.0144	0.0123	0.0104	0.0087	0.0071	0.0057	0.0044	0.0032	0.0023	0.0015
2.12	0.0430	0.0393	0.0357	0.0324	0.0293	0.0263	0.0235	0.0209	0.0185	0.0161	0.0140	0.0120	0.0101	0.0084	0.0069	0.0055	0.0042	0.0031	0.0022	0.0015
2.13	0.0423	0.0386	0.0351	0.0318	0.0287	0.0258	0.0230	0.0204	0.0180	0.0157	0.0136	0.0117	0.0098	0.0082	0.0066	0.0053	0.0041	0.0030	0.0021	0.0014
2.14	0.0415	0.0379	0.0344	0.0312	0.0281	0.0252	0.0225	0.0200	0.0176	0.0153	0.0133	0.0113	0.0096	0.0079	0.0064	0.0052	0.0040	0.0030	0.0021	0.0014
2.15	0.0408	0.0372	0.0338	0.0306	0.0275	0.0247	0.0220	0.0195	0.0172	0.0150	0.0129	0.0110	0.0093	0.0077	0.0062	0.0049	0.0038	0.0028	0.0019	0.0013
2.16	0.0401	0.0365	0.0331	0.0300	0.0270	0.0242	0.0215	0.0191	0.0167	0.0146	0.0126	0.0107	0.0090	0.0074	0.0060	0.0047	0.0036	0.0026	0.0018	0.0012
2.17	0.0394	0.0359	0.0325	0.0294	0.0264	0.0237	0.0211	0.0186	0.0163	0.0142	0.0122	0.0104	0.0087	0.0072	0.0058	0.0046	0.0035	0.0025	0.0018	0.0011
2.18	0.0387	0.0352	0.0319	0.0288	0.0259	0.0232	0.0206	0.0182	0.0160	0.0139	0.0119	0.0101	0.0085	0.0070	0.0056	0.0044	0.0034	0.0024	0.0017	0.0011
2.19	0.0380	0.0346	0.0313	0.0282	0.0254	0.0227	0.0201	0.0178	0.0156	0.0135	0.0116	0.0099	0.0082	0.0068	0.0054	0.0043	0.0032	0.0023	0.0016	0.0010
2.20	0.0374	0.0339	0.0307	0.0277	0.0249	0.0222	0.0197	0.0174	0.0152	0.0132	0.0113	0.0096	0.0080	0.0066	0.0053	0.0041	0.0031	0.0022	0.0015	0.0010
2.21	0.0367	0.0333	0.0301	0.0272	0.0243	0.0217	0.0193	0.0170	0.0148	0.0128	0.0110	0.0093	0.0078	0.0064	0.0051	0.0040	0.0030	0.0022	0.0015	0.0009
2.22	0.0361	0.0327	0.0296	0.0266	0.0238	0.0213	0.0188	0.0166	0.0145	0.0125	0.0107	0.0090	0.0075	0.0062	0.0049	0.0038	0.0029	0.0021	0.0014	0.0009
2.23	0.0355	0.0321	0.0290	0.0261	0.0234	0.0208	0.0184	0.0162	0.0141	0.0122	0.0104	0.0088	0.0073	0.0060	0.0048	0.0037	0.0028	0.0020	0.0013	0.0008
2.24	0.0348	0.0315	0.0285	0.0256	0.0229	0.0204	0.0180	0.0158	0.0138	0.0119	0.0101	0.0086	0.0071	0.0058	0.0046	0.0036	0.0027	0.0019	0.0013	0.0008
2.25	0.0342	0.0310	0.0279	0.0251	0.0224	0.0199	0.0176	0.0154	0.0134	0.0116	0.0099	0.0083	0.0069	0.0056	0.0044	0.0034	0.0026	0.0018	0.0012	0.0008
2.26	0.0336	0.0304	0.0274	0.0246	0.0220	0.0195	0.0172	0.0151	0.0131	0.0113	0.0096	0.0081	0.0067	0.0054	0.0043	0.0033	0.0025	0.0018	0.0012	0.0007
2.27	0.0330	0.0299	0.0269	0.0241	0.0215	0.0191	0.0168	0.0147	0.0128	0.0110	0.0094	0.0079	0.0065	0.0053	0.0042	0.0032	0.0024	0.0017	0.0011	0.0007
2.28	0.0325	0.0293	0.0264	0.0236	0.0211	0.0187	0.0165	0.0144	0.0125	0.0107	0.0091	0.0076	0.0063	0.0051	0.0040	0.0031	0.0023	0.0016	0.0010	0.0007
2.29	0.0319	0.0288	0.0259	0.0232	0.0206	0.0183	0.0161	0.0141	0.0122	0.0105	0.0089	0.0074	0.0061	0.0049	0.0039	0.0030	0.0022	0.0015	0.0010	0.0006
2.30	0.0313	0.0283	0.0254	0.0227	0.0202	0.0179	0.0157	0.0137	0.0119	0.0102	0.0086	0.0072	0.0059	0.0048	0.0038	0.0029	0.0021	0.0015	0.0010	0.0006
2.31	0.0308	0.0277	0.0249	0.0223	0.0198	0.0175	0.0154	0.0134	0.0116	0.0099	0.0084	0.0070	0.0057	0.0046	0.0036	0.0028	0.0020	0.0014	0.0009	0.0006
2.32	0.0302	0.0272	0.0244	0.0218	0.0194	0.0171	0.0150	0.0131	0.0113	0.0097	0.0082	0.0068	0.0056	0.0045	0.0035	0.0027	0.0020	0.0014	0.0009	0.0005
2.33	0.0297	0.0267	0.0240	0.0214	0.0190	0.0168	0.0147	0.0128	0.0110	0.0094	0.0080	0.0066	0.0054	0.0043	0.0034	0.0026	0.0019	0.0013	0.0009	0.0005
2.34	0.0292	0.0262	0.0235	0.0210	0.0186	0.0164	0.0144	0.0125	0.0108	0.0092	0.0077	0.0064	0.0053	0.0042	0.0033	0.0025	0.0018	0.0013	0.0008	0.0005
2.35	0.0287	0.0258	0.0231	0.0206	0.0182	0.0161	0.0141	0.0122	0.0105	0.0089	0.0075	0.0062	0.0051	0.0041	0.0032	0.0024	0.0017	0.0012	0.0008	0.0005
2.36	0.0282	0.0253	0.0226	0.0201	0.0178	0.0157	0.0137	0.0119	0.0102	0.0087	0.0073	0.0061	0.0049	0.0039	0.0031	0.0023	0.0017	0.0012	0.0007	0.0004
2.37	0.0277	0.0248	0.0222	0.0197	0.0175	0.0154	0.0134	0.0116	0.0100	0.0085	0.0071	0.0059	0.0048	0.0038	0.0030	0.0022	0.0016	0.0011	0.0007	0.0004
2.38	0.0272	0.0244	0.0218	0.0194	0.0171	0.0150	0.0131	0.0114	0.0098	0.0083	0.0069	0.0057	0.0047	0.0037	0.0029	0.0021	0.0015	0.0011	0.0007	0.0004
2.39	0.0267	0.0239	0.0214	0.0190	0.0168	0.0147	0.0128	0.0111	0.0095	0.0081	0.0068	0.0056	0.0045	0.0036	0.0028	0.0021	0.0015	0.0010	0.0006	0.0004
2.40	0.0262	0.0235	0.0209	0.0186	0.0164	0.0144	0.0125	0.0108	0.0093	0.0079	0.0066	0.0054	0.0044	0.0035	0.0027	0.0020	0.0014	0.0010	0.0006	0.0004
2.41	0.0258	0.0231	0.0205	0.0182	0.0161	0.0141	0.0123	0.0106	0.0090	0.0077	0.0064	0.0053	0.0042	0.0034	0.0026	0.0019	0.0014	0.0010	0.0006	0.0004
2.42	0.0253	0.0226	0.0202	0.0179	0.0157	0.0138	0.0120	0.0103	0.0088	0.0075	0.0062	0.0051	0.0041	0.0032	0.0025	0.0019	0.0013	0.0009	0.0006	0.0003
2.43	0.0249	0.0222	0.0198	0.0175	0.0154	0.0135	0.0117	0.0101	0.0086	0.0073	0.0060	0.0050	0.0040	0.0031	0.0024	0.0018	0.0013	0.0009	0.0005	0.0003
2.44	0.0244	0.0218	0.0194	0.0172	0.0151	0.0132	0.0114	0.0099	0.0084	0.0071	0.0059	0.0048	0.0039	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.45	0.0240	0.0214	0.0190	0.0168	0.0148	0.0129	0.0112	0.0096	0.0082	0.0069	0.0057	0.0047	0.0038	0.0029	0.0022	0.0017	0.0012	0.0008	0.0005	0.0003
2.46	0.0236	0.0210	0.0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 11

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0087	0.0074	0.0063	0.0053	0.0045	0.0037	0.0030	0.0025	0.0020	0.0015	0.0012	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0085	0.0073	0.0062	0.0052	0.0044	0.0036	0.0030	0.0024	0.0019	0.0015	0.0011	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0083	0.0071	0.0061	0.0051	0.0043	0.0035	0.0029	0.0023	0.0019	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0082	0.0070	0.0059	0.0050	0.0042	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0080	0.0069	0.0058	0.0049	0.0041	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0079	0.0067	0.0057	0.0048	0.0040	0.0033	0.0027	0.0022	0.0017	0.0013	0.0010	0.0008	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0078	0.0066	0.0056	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0076	0.0065	0.0055	0.0046	0.0038	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0075	0.0064	0.0054	0.0045	0.0037	0.0031	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.10	0.0073	0.0062	0.0053	0.0044	0.0037	0.0030	0.0024	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.11	0.0072	0.0061	0.0052	0.0043	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.12	0.0071	0.0060	0.0051	0.0042	0.0035	0.0029	0.0023	0.0019	0.0015	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0069	0.0059	0.0050	0.0041	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0068	0.0058	0.0049	0.0041	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0067	0.0057	0.0048	0.0040	0.0033	0.0027	0.0022	0.0017	0.0014	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0066	0.0056	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0064	0.0054	0.0046	0.0038	0.0031	0.0026	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0063	0.0053	0.0045	0.0037	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0062	0.0052	0.0044	0.0037	0.0030	0.0024	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0061	0.0051	0.0043	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0060	0.0050	0.0042	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0059	0.0049	0.0041	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.23	0.0058	0.0049	0.0041	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.24	0.0057	0.0048	0.0040	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0055	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0054	0.0046	0.0038	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0053	0.0045	0.0037	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0052	0.0044	0.0037	0.0030	0.0025	0.0020	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0052	0.0043	0.0036	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0051	0.0042	0.0035	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0050	0.0042	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0049	0.0041	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0048	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0047	0.0039	0.0032	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0046	0.0038	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0045	0.0038	0.0031	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0044	0.0037	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.38	0.0044	0.0036	0.0030	0.0024	0.0020	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0043	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0042	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0040	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0039	0.0032	0.0026	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0038	0.0032	0.0026	0.0021	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0037	0.0031	0.0025	0.0021	0.0017	0.0013														

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9954	0.9951	0.9948	0.9945	0.9942	0.9940	0.9937	0.9935		
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9927	0.9921	0.9914	0.9908	0.9903	0.9897	0.9892	0.9887	0.9882	0.9877	0.9873		
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9929	0.9920	0.9910	0.9901	0.9892	0.9883	0.9874	0.9865	0.9857	0.9849	0.9841	0.9834	0.9827	0.9820	0.9814		
0.04	0.9962	0.9953	0.9942	0.9931	0.9919	0.9907	0.9894	0.9882	0.9870	0.9858	0.9846	0.9834	0.9823	0.9813	0.9803	0.9793	0.9783	0.9775	0.9766	0.9758		
0.05	0.9953	0.9941	0.9928	0.9914	0.9899	0.9884	0.9869	0.9854	0.9839	0.9825	0.9810	0.9797	0.9783	0.9770	0.9758	0.9746	0.9735	0.9724	0.9714	0.9704		
0.06	0.9944	0.9929	0.9914	0.9897	0.9880	0.9862	0.9845	0.9827	0.9810	0.9793	0.9776	0.9760	0.9745	0.9730	0.9715	0.9702	0.9688	0.9676	0.9664	0.9652		
0.07	0.9934	0.9918	0.9900	0.9881	0.9861	0.9841	0.9821	0.9801	0.9781	0.9762	0.9743	0.9725	0.9707	0.9690	0.9674	0.9658	0.9643	0.9629	0.9615	0.9602		
0.08	0.9925	0.9906	0.9886	0.9864	0.9842	0.9820	0.9797	0.9775	0.9753	0.9731	0.9710	0.9690	0.9671	0.9652	0.9634	0.9617	0.9600	0.9584	0.9568	0.9553		
0.09	0.9916	0.9895	0.9872	0.9849	0.9824	0.9799	0.9774	0.9750	0.9725	0.9702	0.9679	0.9657	0.9636	0.9615	0.9595	0.9576	0.9558	0.9540	0.9523	0.9506		
0.10	0.9907	0.9884	0.9859	0.9833	0.9806	0.9779	0.9752	0.9725	0.9699	0.9673	0.9649	0.9625	0.9601	0.9579	0.9558	0.9537	0.9517	0.9497	0.9479	0.9461		
0.11	0.9898	0.9873	0.9846	0.9817	0.9788	0.9759	0.9730	0.9701	0.9673	0.9646	0.9619	0.9593	0.9568	0.9544	0.9521	0.9499	0.9477	0.9456	0.9436	0.9417		
0.12	0.9889	0.9862	0.9833	0.9802	0.9771	0.9740	0.9709	0.9678	0.9648	0.9618	0.9590	0.9563	0.9536	0.9510	0.9486	0.9462	0.9438	0.9416	0.9394	0.9373		
0.13	0.9880	0.9851	0.9820	0.9787	0.9754	0.9721	0.9688	0.9655	0.9623	0.9592	0.9562	0.9532	0.9504	0.9477	0.9451	0.9425	0.9401	0.9377	0.9353	0.9331		
0.14	0.9871	0.9840	0.9807	0.9772	0.9737	0.9702	0.9667	0.9632	0.9599	0.9566	0.9534	0.9503	0.9473	0.9445	0.9417	0.9390	0.9364	0.9338	0.9314	0.9290		
0.15	0.9862	0.9829	0.9794	0.9758	0.9721	0.9684	0.9647	0.9610	0.9575	0.9540	0.9507	0.9474	0.9443	0.9413	0.9383	0.9355	0.9327	0.9300	0.9274	0.9249		
0.16	0.9854	0.9819	0.9782	0.9743	0.9704	0.9665	0.9627	0.9589	0.9552	0.9515	0.9480	0.9446	0.9413	0.9382	0.9351	0.9321	0.9292	0.9264	0.9236	0.9209		
0.17	0.9845	0.9808	0.9769	0.9729	0.9689	0.9648	0.9607	0.9567	0.9529	0.9491	0.9454	0.9419	0.9385	0.9351	0.9319	0.9288	0.9257	0.9228	0.9199	0.9170		
0.18	0.9837	0.9798	0.9757	0.9715	0.9673	0.9630	0.9588	0.9547	0.9506	0.9467	0.9429	0.9392	0.9356	0.9321	0.9288	0.9255	0.9223	0.9192	0.9162	0.9132		
0.19	0.9828	0.9788	0.9745	0.9702	0.9657	0.9613	0.9569	0.9526	0.9484	0.9444	0.9404	0.9366	0.9329	0.9292	0.9257	0.9223	0.9190	0.9158	0.9126	0.9095		
0.20	0.9820	0.9778	0.9734	0.9688	0.9642	0.9596	0.9551	0.9506	0.9463	0.9421	0.9380	0.9340	0.9301	0.9264	0.9228	0.9192	0.9158	0.9124	0.9091	0.9059		
0.21	0.9812	0.9768	0.9722	0.9675	0.9627	0.9580	0.9533	0.9487	0.9442	0.9398	0.9356	0.9315	0.9275	0.9236	0.9198	0.9162	0.9126	0.9091	0.9056	0.9023		
0.22	0.9803	0.9758	0.9710	0.9661	0.9612	0.9563	0.9515	0.9467	0.9421	0.9376	0.9332	0.9290	0.9249	0.9208	0.9169	0.9131	0.9094	0.9058	0.9022	0.8987		
0.23	0.9795	0.9748	0.9699	0.9649	0.9598	0.9547	0.9497	0.9448	0.9401	0.9354	0.9309	0.9265	0.9223	0.9181	0.9141	0.9102	0.9063	0.9028	0.8993	0.8958		
0.24	0.9787	0.9738	0.9687	0.9636	0.9583	0.9531	0.9480	0.9430	0.9380	0.9333	0.9286	0.9241	0.9197	0.9155	0.9113	0.9072	0.9033	0.8994	0.8956	0.8918		
0.25	0.9779	0.9729	0.9676	0.9623	0.9569	0.9515	0.9463	0.9411	0.9361	0.9312	0.9264	0.9217	0.9172	0.9128	0.9086	0.9044	0.9003	0.8962	0.8923	0.8884		
0.26	0.9771	0.9719	0.9665	0.9610	0.9555	0.9500	0.9446	0.9393	0.9341	0.9291	0.9242	0.9194	0.9148	0.9103	0.9058	0.9015	0.8973	0.8932	0.8891	0.8851		
0.27	0.9763	0.9710	0.9654	0.9598	0.9541	0.9485	0.9429	0.9375	0.9322	0.9270	0.9220	0.9171	0.9123	0.9077	0.9032	0.8987	0.8944	0.8901	0.8859	0.8818		
0.28	0.9755	0.9700	0.9643	0.9586	0.9527	0.9470	0.9413	0.9357	0.9303	0.9250	0.9199	0.9148	0.9100	0.9052	0.9005	0.8960	0.8915	0.8871	0.8828	0.8785		
0.29	0.9748	0.9691	0.9633	0.9573	0.9514	0.9455	0.9397	0.9340	0.9284	0.9230	0.9178	0.9126	0.9076	0.9027	0.8980	0.8933	0.8887	0.8842	0.8797	0.8753		
0.30	0.9740	0.9682	0.9622	0.9561	0.9501	0.9440	0.9381	0.9323	0.9266	0.9211	0.9157	0.9104	0.9053	0.9003	0.8954	0.8906	0.8859	0.8813	0.8767	0.8722		
0.31	0.9732	0.9673	0.9612	0.9550	0.9487	0.9426	0.9365	0.9306	0.9248	0.9191	0.9136	0.9083	0.9030	0.8979	0.8929	0.8880	0.8831	0.8784	0.8737	0.8691		
0.32	0.9725	0.9664	0.9601	0.9538	0.9474	0.9412	0.9350	0.9289	0.9230	0.9172	0.9116	0.9061	0.9008	0.8955	0.8904	0.8854	0.8804	0.8755	0.8707	0.8660		
0.33	0.9717	0.9655	0.9591	0.9526	0.9462	0.9397	0.9334	0.9273	0.9212	0.9153	0.9096	0.9040	0.8985	0.8932	0.8879	0.8828	0.8777	0.8727	0.8678	0.8629		
0.34	0.9710	0.9646	0.9581	0.9515	0.9449	0.9383	0.9319	0.9256	0.9195	0.9135	0.9076	0.9019	0.8963	0.8909	0.8855	0.8802	0.8751	0.8699	0.8649	0.8599		
0.35	0.9702	0.9637	0.9571	0.9504	0.9436	0.9370	0.9304	0.9240	0.9178	0.9116	0.9057	0.8999	0.8942	0.8886	0.8831	0.8777	0.8724	0.8672	0.8620	0.8569		
0.36	0.9695	0.9629	0.9561	0.9492	0.9424	0.9356	0.9289	0.9224	0.9161	0.9098	0.9038	0.8978	0.8919	0.8863	0.8807	0.8752	0.8698	0.8645	0.8592	0.8539		
0.37	0.9688	0.9620	0.9551	0.9481	0.9412	0.9343	0.9275	0.9209	0.9144	0.9080	0.9019	0.8958	0.8899	0.8841	0.8784	0.8728	0.8673	0.8618	0.8564	0.8510		
0.38	0.9680	0.9612	0.9541	0.9470	0.9399	0.9329	0.9260	0.9193	0.9127	0.9063	0.9000	0.8938	0.8878	0.8819	0.8761	0.8704	0.8647	0.8591	0.8536	0.8481		
0.39	0.9673	0.9603	0.9532	0.9459	0.9387	0.9316	0.9246	0.9178	0.9111	0.9045	0.8981	0.8919	0.8857	0.8797	0.8738	0.8680	0.8622	0.8565	0.8509	0.8453		
0.40	0.9666	0.9595	0.9522	0.9449	0.9375	0.9303	0.9232	0.9162	0.9094	0.9028	0.8963	0.8901	0.8837	0.8776	0.8715	0.8655	0.8597	0.8539	0.8481	0.8424		
0.41	0.9659	0.9586	0.9512	0.9438	0.9364	0.9290	0.9218	0.9147	0.9078	0.9011	0.8945	0.8880	0.8817	0.8754	0.8693	0.8632	0.8573	0.8515	0.8456	0.8396		
0.42	0.9652	0.9578	0.9503	0.9427	0.9352	0.9278	0.9204	0.9133	0.9062	0.8994	0.8927	0.8861	0.8796	0.8733	0.8671	0.8609	0.8548	0.8488	0.8428	0.8368		
0.43	0.9645	0.9570	0.9494	0.9417	0.9340	0.9265	0.9191	0.9118	0.9047	0.8977	0.8909	0.8842	0.8777	0.8712	0.8649	0.8586	0.8524	0.8462	0.8401	0.8341		
0.44	0.9638	0.9562	0.9484	0.9406	0.9329	0.9252	0.9177	0.9103	0.9031	0.8961	0.8891	0.882										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9304	0.9178	0.9053	0.8928	0.8803	0.8680	0.8558	0.8437	0.8317	0.8198	0.8079	0.7961	0.7843	0.7726	0.7609	0.7492	0.7374	0.7257	0.7139	0.7021
1.02	0.9299	0.9173	0.9046	0.8921	0.8796	0.8672	0.8549	0.8427	0.8306	0.8186	0.8067	0.7948	0.7830	0.7712	0.7594	0.7475	0.7357	0.7239	0.7120	0.7002
1.03	0.9294	0.9167	0.9040	0.8914	0.8788	0.8664	0.8540	0.8418	0.8296	0.8175	0.8055	0.7935	0.7816	0.7697	0.7578	0.7459	0.7341	0.7221	0.7102	0.6982
1.04	0.9289	0.9161	0.9034	0.8907	0.8780	0.8655	0.8531	0.8408	0.8286	0.8164	0.8043	0.7923	0.7803	0.7683	0.7563	0.7444	0.7324	0.7204	0.7084	0.6963
1.05	0.9284	0.9156	0.9028	0.8900	0.8773	0.8647	0.8522	0.8398	0.8275	0.8153	0.8031	0.7910	0.7789	0.7669	0.7548	0.7428	0.7307	0.7186	0.7065	0.6944
1.06	0.9279	0.9150	0.9021	0.8893	0.8765	0.8639	0.8513	0.8389	0.8265	0.8142	0.8019	0.7898	0.7776	0.7655	0.7533	0.7412	0.7291	0.7169	0.7047	0.6925
1.07	0.9274	0.9145	0.9015	0.8886	0.8758	0.8631	0.8504	0.8379	0.8255	0.8131	0.8008	0.7885	0.7763	0.7640	0.7518	0.7396	0.7274	0.7152	0.7029	0.6906
1.08	0.9269	0.9139	0.9009	0.8879	0.8750	0.8622	0.8495	0.8369	0.8244	0.8120	0.7996	0.7872	0.7749	0.7626	0.7503	0.7381	0.7258	0.7134	0.7011	0.6887
1.09	0.9265	0.9134	0.9003	0.8872	0.8743	0.8614	0.8487	0.8360	0.8234	0.8109	0.7984	0.7860	0.7736	0.7612	0.7489	0.7365	0.7241	0.7117	0.6993	0.6868
1.10	0.9260	0.9128	0.8997	0.8866	0.8736	0.8606	0.8478	0.8351	0.8224	0.8098	0.7973	0.7848	0.7723	0.7598	0.7474	0.7349	0.7225	0.7100	0.6975	0.6849
1.11	0.9255	0.9123	0.8991	0.8859	0.8728	0.8598	0.8469	0.8341	0.8214	0.8087	0.7961	0.7835	0.7710	0.7585	0.7459	0.7334	0.7209	0.7083	0.6957	0.6831
1.12	0.9250	0.9117	0.8985	0.8852	0.8721	0.8590	0.8461	0.8332	0.8204	0.8076	0.7949	0.7823	0.7697	0.7571	0.7445	0.7319	0.7192	0.7066	0.6939	0.6812
1.13	0.9245	0.9112	0.8979	0.8846	0.8713	0.8582	0.8452	0.8322	0.8194	0.8066	0.7938	0.7811	0.7684	0.7557	0.7430	0.7303	0.7176	0.7049	0.6922	0.6794
1.14	0.9241	0.9106	0.8972	0.8839	0.8706	0.8574	0.8443	0.8313	0.8184	0.8055	0.7926	0.7798	0.7671	0.7543	0.7416	0.7288	0.7160	0.7032	0.6904	0.6775
1.15	0.9236	0.9101	0.8967	0.8832	0.8699	0.8566	0.8435	0.8304	0.8174	0.8044	0.7915	0.7786	0.7658	0.7529	0.7401	0.7273	0.7144	0.7015	0.6886	0.6757
1.16	0.9231	0.9096	0.8961	0.8826	0.8692	0.8559	0.8426	0.8295	0.8164	0.8034	0.7904	0.7774	0.7645	0.7516	0.7387	0.7258	0.7128	0.6999	0.6869	0.6739
1.17	0.9226	0.9090	0.8955	0.8819	0.8685	0.8551	0.8418	0.8285	0.8154	0.8023	0.7892	0.7762	0.7632	0.7502	0.7372	0.7242	0.7112	0.6982	0.6851	0.6721
1.18	0.9222	0.9085	0.8949	0.8813	0.8677	0.8543	0.8409	0.8276	0.8144	0.8012	0.7881	0.7750	0.7619	0.7489	0.7358	0.7227	0.7096	0.6965	0.6834	0.6702
1.19	0.9217	0.9080	0.8943	0.8806	0.8670	0.8535	0.8401	0.8267	0.8134	0.8002	0.7870	0.7738	0.7607	0.7475	0.7344	0.7212	0.7081	0.6949	0.6817	0.6684
1.20	0.9212	0.9075	0.8937	0.8800	0.8663	0.8527	0.8392	0.8258	0.8124	0.7991	0.7859	0.7726	0.7594	0.7462	0.7330	0.7197	0.7065	0.6932	0.6800	0.6666
1.21	0.9208	0.9069	0.8931	0.8793	0.8656	0.8520	0.8384	0.8249	0.8115	0.7981	0.7847	0.7714	0.7581	0.7448	0.7316	0.7183	0.7049	0.6916	0.6782	0.6648
1.22	0.9203	0.9064	0.8925	0.8787	0.8649	0.8512	0.8376	0.8240	0.8105	0.7971	0.7836	0.7702	0.7569	0.7435	0.7301	0.7168	0.7034	0.6900	0.6765	0.6631
1.23	0.9199	0.9059	0.8920	0.8780	0.8642	0.8504	0.8367	0.8231	0.8095	0.7960	0.7825	0.7691	0.7556	0.7422	0.7287	0.7153	0.7018	0.6883	0.6748	0.6613
1.24	0.9194	0.9054	0.8914	0.8774	0.8635	0.8497	0.8359	0.8222	0.8086	0.7950	0.7814	0.7679	0.7544	0.7409	0.7273	0.7138	0.7003	0.6867	0.6731	0.6595
1.25	0.9189	0.9049	0.8908	0.8768	0.8628	0.8489	0.8351	0.8213	0.8076	0.7940	0.7803	0.7667	0.7531	0.7395	0.7259	0.7123	0.6987	0.6851	0.6714	0.6578
1.26	0.9185	0.9044	0.8902	0.8761	0.8621	0.8482	0.8343	0.8204	0.8067	0.7929	0.7792	0.7656	0.7519	0.7382	0.7246	0.7109	0.6972	0.6835	0.6698	0.6560
1.27	0.9180	0.9038	0.8897	0.8755	0.8614	0.8474	0.8335	0.8196	0.8057	0.7919	0.7781	0.7644	0.7506	0.7369	0.7232	0.7094	0.6957	0.6819	0.6681	0.6543
1.28	0.9176	0.9033	0.8891	0.8749	0.8607	0.8467	0.8326	0.8187	0.8048	0.7909	0.7770	0.7632	0.7494	0.7356	0.7218	0.7080	0.6942	0.6803	0.6664	0.6525
1.29	0.9171	0.9028	0.8885	0.8743	0.8601	0.8459	0.8318	0.8178	0.8038	0.7899	0.7760	0.7621	0.7482	0.7343	0.7204	0.7065	0.6926	0.6787	0.6647	0.6508
1.30	0.9167	0.9023	0.8880	0.8736	0.8594	0.8452	0.8310	0.8169	0.8029	0.7889	0.7749	0.7609	0.7470	0.7330	0.7191	0.7051	0.6911	0.6771	0.6631	0.6490
1.31	0.9162	0.9018	0.8874	0.8730	0.8587	0.8444	0.8302	0.8161	0.8021	0.7879	0.7738	0.7598	0.7457	0.7317	0.7177	0.7037	0.6896	0.6755	0.6614	0.6473
1.32	0.9158	0.9013	0.8868	0.8724	0.8580	0.8437	0.8294	0.8152	0.8010	0.7869	0.7727	0.7586	0.7445	0.7304	0.7163	0.7022	0.6881	0.6740	0.6598	0.6456
1.33	0.9154	0.9008	0.8863	0.8718	0.8574	0.8430	0.8286	0.8143	0.8001	0.7859	0.7717	0.7575	0.7433	0.7291	0.7150	0.7008	0.6866	0.6724	0.6582	0.6439
1.34	0.9149	0.9003	0.8857	0.8712	0.8567	0.8422	0.8278	0.8135	0.7991	0.7849	0.7706	0.7563	0.7421	0.7279	0.7136	0.6994	0.6851	0.6708	0.6565	0.6422
1.35	0.9145	0.8998	0.8852	0.8706	0.8560	0.8415	0.8270	0.8126	0.7982	0.7839	0.7695	0.7552	0.7409	0.7266	0.7123	0.6980	0.6836	0.6693	0.6549	0.6405
1.36	0.9140	0.8993	0.8846	0.8700	0.8553	0.8408	0.8262	0.8118	0.7973	0.7829	0.7685	0.7541	0.7397	0.7253	0.7109	0.6965	0.6821	0.6677	0.6533	0.6388
1.37	0.9136	0.8988	0.8841	0.8694	0.8547	0.8400	0.8254	0.8109	0.7964	0.7819	0.7674	0.7530	0.7385	0.7241	0.7096	0.6951	0.6807	0.6662	0.6517	0.6371
1.38	0.9132	0.8984	0.8835	0.8688	0.8540	0.8393	0.8247	0.8100	0.7955	0.7809	0.7664	0.7518	0.7373	0.7228	0.7083	0.6937	0.6792	0.6646	0.6500	0.6354
1.39	0.9127	0.8979	0.8830	0.8682	0.8534	0.8386	0.8239	0.8092	0.7945	0.7799	0.7653	0.7507	0.7361	0.7215	0.7069	0.6923	0.6777	0.6631	0.6484	0.6338
1.40	0.9123	0.8974	0.8825	0.8676	0.8527	0.8379	0.8231	0.8084	0.7936	0.7789	0.7643	0.7496	0.7349	0.7203	0.7056	0.6909	0.6763	0.6616	0.6468	0.6321
1.41	0.9119	0.8969	0.8819	0.8670	0.8520	0.8372	0.8223	0.8075	0.7927	0.7780	0.7632	0.7485	0.7338	0.7190	0.7043	0.6896	0.6748	0.6600	0.6453	0.6304
1.42	0.9115	0.8964	0.8814	0.8664	0.8514	0.8365	0.8215	0.8067	0.7918	0.7770	0.7622	0.7474	0.7326	0.7178	0.7030	0.6882	0.6733	0.6584	0.6435	0.6286
1.43	0.9110	0.8959	0.8808	0.8658	0.8507	0.8357	0.8208	0.8058	0.7909	0.7760	0.7612	0.7463	0.7314	0.7165	0.7017	0.6868	0.6719	0.6570	0.6421	0.6271
1.44	0.9106	0.8955	0.8803	0.8652	0.8501	0.8350	0.8200	0.8050	0.7900	0.7751	0.7601	0.7452	0.7302	0.7153	0.7004	0.6854	0.6705	0.6555	0.6405	0.6255
1.45	0.9102	0.8950	0.8798	0.8646	0.8494	0.8343	0.8192	0.8042	0.7891	0.7741	0.7591	0.7441	0.7291	0.7141	0.6991	0.6840	0.6690	0.6540	0.6389	0.6239
1.46	0.9098	0.894																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
2.01	0.8885	0.8705	0.8525	0.8344	0.8162	0.7979	0.7796	0.7612	0.7427	0.7242	0.7057	0.6873	0.6688	0.6503	0.6319	0.6136	0.5952	0.5769	0.5587	0.5405	
2.02	0.8881	0.8701	0.8520	0.8339	0.8156	0.7973	0.7789	0.7604	0.7419	0.7234	0.7049	0.6863	0.6678	0.6493	0.6308	0.6124	0.5940	0.5757	0.5574	0.5392	
2.03	0.8878	0.8697	0.8516	0.8334	0.8151	0.7967	0.7782	0.7597	0.7412	0.7226	0.7040	0.6854	0.6668	0.6482	0.6297	0.6112	0.5928	0.5744	0.5561	0.5378	
2.04	0.8874	0.8693	0.8511	0.8329	0.8145	0.7961	0.7776	0.7590	0.7404	0.7218	0.7031	0.6844	0.6658	0.6472	0.6286	0.6101	0.5916	0.5732	0.5548	0.5365	
2.05	0.8870	0.8689	0.8507	0.8324	0.8140	0.7955	0.7769	0.7583	0.7396	0.7209	0.7022	0.6835	0.6648	0.6461	0.6275	0.6089	0.5904	0.5719	0.5535	0.5351	
2.06	0.8867	0.8685	0.8502	0.8319	0.8134	0.7949	0.7763	0.7576	0.7389	0.7201	0.7013	0.6826	0.6638	0.6451	0.6264	0.6078	0.5892	0.5707	0.5522	0.5338	
2.07	0.8863	0.8681	0.8498	0.8314	0.8129	0.7943	0.7756	0.7569	0.7381	0.7193	0.7005	0.6816	0.6628	0.6441	0.6253	0.6066	0.5880	0.5694	0.5509	0.5325	
2.08	0.8860	0.8677	0.8493	0.8309	0.8124	0.7937	0.7750	0.7562	0.7373	0.7185	0.6996	0.6807	0.6618	0.6430	0.6242	0.6055	0.5868	0.5682	0.5496	0.5311	
2.09	0.8856	0.8673	0.8489	0.8304	0.8118	0.7931	0.7743	0.7555	0.7366	0.7177	0.6987	0.6798	0.6609	0.6420	0.6231	0.6044	0.5856	0.5670	0.5483	0.5298	
2.10	0.8853	0.8669	0.8485	0.8299	0.8113	0.7925	0.7737	0.7548	0.7358	0.7168	0.6978	0.6789	0.6599	0.6409	0.6221	0.6032	0.5844	0.5657	0.5471	0.5285	
2.11	0.8849	0.8665	0.8480	0.8294	0.8107	0.7919	0.7730	0.7541	0.7351	0.7160	0.6970	0.6779	0.6589	0.6399	0.6210	0.6021	0.5833	0.5645	0.5458	0.5272	
2.12	0.8846	0.8661	0.8476	0.8289	0.8102	0.7913	0.7724	0.7534	0.7343	0.7152	0.6961	0.6770	0.6579	0.6389	0.6199	0.6010	0.5821	0.5633	0.5445	0.5258	
2.13	0.8842	0.8657	0.8471	0.8284	0.8097	0.7907	0.7718	0.7527	0.7336	0.7144	0.6952	0.6761	0.6570	0.6379	0.6188	0.5998	0.5809	0.5620	0.5432	0.5245	
2.14	0.8839	0.8653	0.8467	0.8280	0.8093	0.7902	0.7711	0.7520	0.7328	0.7136	0.6944	0.6752	0.6560	0.6368	0.6177	0.5987	0.5797	0.5608	0.5420	0.5232	
2.15	0.8835	0.8649	0.8463	0.8275	0.8086	0.7896	0.7705	0.7513	0.7321	0.7128	0.6935	0.6743	0.6550	0.6358	0.6167	0.5976	0.5786	0.5596	0.5407	0.5219	
2.16	0.8832	0.8645	0.8458	0.8270	0.8080	0.7889	0.7698	0.7506	0.7313	0.7120	0.6927	0.6733	0.6541	0.6348	0.6156	0.5965	0.5774	0.5584	0.5395	0.5206	
2.17	0.8829	0.8642	0.8454	0.8265	0.8075	0.7884	0.7692	0.7499	0.7306	0.7112	0.6918	0.6724	0.6531	0.6338	0.6145	0.5953	0.5762	0.5572	0.5382	0.5193	
2.18	0.8825	0.8638	0.8450	0.8260	0.8070	0.7878	0.7686	0.7492	0.7298	0.7104	0.6910	0.6715	0.6521	0.6328	0.6135	0.5942	0.5751	0.5560	0.5370	0.5180	
2.19	0.8822	0.8634	0.8445	0.8255	0.8065	0.7872	0.7679	0.7485	0.7291	0.7096	0.6901	0.6706	0.6512	0.6318	0.6124	0.5931	0.5739	0.5548	0.5357	0.5167	
2.20	0.8818	0.8630	0.8441	0.8251	0.8059	0.7867	0.7673	0.7478	0.7283	0.7088	0.6892	0.6697	0.6502	0.6308	0.6114	0.5920	0.5728	0.5536	0.5345	0.5154	
2.21	0.8815	0.8626	0.8437	0.8246	0.8054	0.7861	0.7667	0.7472	0.7276	0.7080	0.6884	0.6688	0.6493	0.6297	0.6103	0.5909	0.5716	0.5524	0.5332	0.5142	
2.22	0.8811	0.8622	0.8432	0.8241	0.8049	0.7855	0.7660	0.7465	0.7269	0.7072	0.6876	0.6679	0.6483	0.6287	0.6092	0.5898	0.5705	0.5512	0.5320	0.5129	
2.23	0.8808	0.8618	0.8428	0.8236	0.8043	0.7849	0.7654	0.7458	0.7261	0.7064	0.6867	0.6670	0.6473	0.6277	0.6082	0.5887	0.5693	0.5500	0.5308	0.5116	
2.24	0.8805	0.8615	0.8424	0.8232	0.8038	0.7844	0.7648	0.7451	0.7254	0.7056	0.6859	0.6661	0.6464	0.6267	0.6071	0.5876	0.5682	0.5488	0.5295	0.5103	
2.25	0.8801	0.8611	0.8420	0.8227	0.8033	0.7838	0.7641	0.7444	0.7246	0.7048	0.6850	0.6652	0.6455	0.6257	0.6061	0.5865	0.5670	0.5476	0.5283	0.5091	
2.26	0.8798	0.8607	0.8415	0.8222	0.8028	0.7832	0.7635	0.7437	0.7239	0.7040	0.6842	0.6643	0.6445	0.6247	0.6051	0.5854	0.5659	0.5464	0.5271	0.5078	
2.27	0.8795	0.8603	0.8411	0.8217	0.8023	0.7826	0.7629	0.7431	0.7232	0.7033	0.6833	0.6634	0.6436	0.6238	0.6040	0.5843	0.5648	0.5453	0.5259	0.5065	
2.28	0.8791	0.8599	0.8407	0.8213	0.8017	0.7821	0.7623	0.7424	0.7224	0.7025	0.6825	0.6625	0.6426	0.6228	0.6030	0.5833	0.5636	0.5441	0.5246	0.5053	
2.29	0.8788	0.8596	0.8403	0.8208	0.8012	0.7815	0.7616	0.7417	0.7217	0.7017	0.6817	0.6617	0.6417	0.6218	0.6019	0.5822	0.5625	0.5429	0.5234	0.5040	
2.30	0.8784	0.8592	0.8398	0.8203	0.8007	0.7809	0.7610	0.7410	0.7210	0.7009	0.6808	0.6608	0.6408	0.6208	0.6009	0.5811	0.5614	0.5417	0.5222	0.5028	
2.31	0.8781	0.8588	0.8394	0.8199	0.8002	0.7804	0.7604	0.7404	0.7203	0.7001	0.6800	0.6599	0.6398	0.6198	0.5999	0.5799	0.5600	0.5402	0.5206	0.5011	
2.32	0.8778	0.8584	0.8390	0.8194	0.7997	0.7798	0.7598	0.7397	0.7195	0.6994	0.6792	0.6590	0.6389	0.6188	0.5988	0.5788	0.5589	0.5391	0.5194	0.5003	
2.33	0.8775	0.8581	0.8386	0.8189	0.7992	0.7792	0.7592	0.7390	0.7188	0.6986	0.6783	0.6581	0.6380	0.6178	0.5978	0.5779	0.5580	0.5383	0.5186	0.4991	
2.34	0.8771	0.8577	0.8382	0.8185	0.7986	0.7787	0.7586	0.7384	0.7181	0.6978	0.6775	0.6572	0.6370	0.6169	0.5968	0.5768	0.5569	0.5371	0.5174	0.4978	
2.35	0.8768	0.8573	0.8377	0.8180	0.7981	0.7781	0.7579	0.7377	0.7174	0.6970	0.6767	0.6564	0.6361	0.6159	0.5958	0.5757	0.5558	0.5359	0.5162	0.4966	
2.36	0.8765	0.8569	0.8373	0.8175	0.7976	0.7775	0.7573	0.7370	0.7167	0.6963	0.6759	0.6555	0.6352	0.6149	0.5947	0.5747	0.5547	0.5348	0.5150	0.4954	
2.37	0.8761	0.8565	0.8369	0.8171	0.7971	0.7770	0.7567	0.7364	0.7159	0.6955	0.6750	0.6546	0.6343	0.6140	0.5937	0.5736	0.5536	0.5337	0.5138	0.4941	
2.38	0.8758	0.8562	0.8365	0.8166	0.7966	0.7764	0.7561	0.7357	0.7152	0.6947	0.6742	0.6538	0.6333	0.6130	0.5927	0.5725	0.5525	0.5325	0.5127	0.4929	
2.39	0.8755	0.8558	0.8361	0.8162	0.7961	0.7758	0.7555	0.7350	0.7145	0.6940	0.6734	0.6529	0.6324	0.6120	0.5917	0.5715	0.5514	0.5314	0.5115	0.4917	
2.40	0.8751	0.8555	0.8357	0.8157	0.7956	0.7753	0.7549	0.7344	0.7138	0.6932	0.6726	0.6520	0.6315	0.6111	0.5907	0.5704	0.5503	0.5302	0.5103	0.4905	
2.41	0.8748	0.8551	0.8352	0.8152	0.7951	0.7747	0.7543	0.7337	0.7131	0.6924	0.6718	0.6512	0.6306	0.6101	0.5897	0.5694	0.5492	0.5291	0.5091	0.4893	
2.42	0.8745	0.8547	0.8348	0.8148	0.7946	0.7742	0.7537	0.7330	0.7124	0.6917	0.6710	0.6503	0.6297	0.6091	0.5887	0.5683	0.5481	0.5280	0.5080	0.4881	
2.43	0.8742	0.8544	0.8344	0.8143	0.7941	0.7736	0.7531	0.7324	0.7117	0.6909	0.6702	0.6494	0.6288	0.6082	0.5877	0.5673	0.5470	0.5268	0.5068	0.4869	
2.44	0.8738	0.8540	0.8340	0.8139	0.7936	0.7731	0.7525	0.7317	0.7110	0.6901	0.6693	0.6486	0.6279	0.6072	0.5867	0.5662	0.5459	0.5257	0.5056	0.4857	
2.45	0.8735	0.8536	0.8336	0.8134	0.7931	0.7725	0.7519	0.7311	0.7102	0.6894	0.6685	0.6477	0.6270	0.6063	0.5857	0.5652	0.5448	0.5246	0.5045	0.4845	
2.46	0.8732	0.8533	0.8332	0.8130	0.7925	0.7720	0.7512	0.7304	0.7095</												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8564	0.8342	0.8119	0.7892	0.7662	0.7431	0.7197	0.6962	0.6726	0.6491	0.6256	0.6023	0.5791	0.5560	0.5332	0.5105	0.4881	0.4659	0.4440	0.4222
3.02	0.8561	0.8339	0.8115	0.7888	0.7658	0.7425	0.7191	0.6956	0.6720	0.6484	0.6249	0.6015	0.5782	0.5552	0.5323	0.5096	0.4872	0.4650	0.4430	0.4212
3.03	0.8558	0.8336	0.8111	0.7884	0.7653	0.7420	0.7186	0.6950	0.6714	0.6477	0.6242	0.6007	0.5774	0.5543	0.5314	0.5087	0.4862	0.4640	0.4420	0.4201
3.04	0.8555	0.8333	0.8108	0.7880	0.7649	0.7415	0.7180	0.6944	0.6707	0.6470	0.6235	0.6000	0.5766	0.5535	0.5305	0.5078	0.4853	0.4630	0.4410	0.4191
3.05	0.8552	0.8329	0.8104	0.7875	0.7644	0.7410	0.7175	0.6938	0.6701	0.6464	0.6227	0.5992	0.5758	0.5526	0.5297	0.5069	0.4844	0.4620	0.4400	0.4181
3.06	0.8549	0.8326	0.8100	0.7871	0.7640	0.7405	0.7169	0.6932	0.6694	0.6457	0.6220	0.5984	0.5750	0.5518	0.5288	0.5060	0.4834	0.4611	0.4390	0.4171
3.07	0.8546	0.8323	0.8097	0.7867	0.7635	0.7400	0.7164	0.6926	0.6688	0.6450	0.6213	0.5977	0.5742	0.5510	0.5279	0.5051	0.4825	0.4601	0.4380	0.4161
3.08	0.8544	0.8320	0.8093	0.7863	0.7631	0.7396	0.7159	0.6920	0.6682	0.6443	0.6206	0.5969	0.5734	0.5501	0.5271	0.5042	0.4815	0.4591	0.4370	0.4150
3.09	0.8541	0.8316	0.8089	0.7859	0.7626	0.7391	0.7153	0.6914	0.6675	0.6437	0.6198	0.5962	0.5726	0.5493	0.5262	0.5033	0.4806	0.4582	0.4360	0.4140
3.10	0.8538	0.8313	0.8086	0.7855	0.7622	0.7386	0.7148	0.6909	0.6669	0.6430	0.6191	0.5954	0.5718	0.5485	0.5253	0.5024	0.4797	0.4572	0.4350	0.4130
3.11	0.8535	0.8310	0.8082	0.7851	0.7617	0.7381	0.7142	0.6903	0.6663	0.6423	0.6184	0.5946	0.5710	0.5476	0.5244	0.5015	0.4788	0.4563	0.4340	0.4120
3.12	0.8532	0.8307	0.8078	0.7847	0.7613	0.7376	0.7137	0.6897	0.6657	0.6416	0.6177	0.5939	0.5703	0.5468	0.5236	0.5006	0.4778	0.4553	0.4330	0.4110
3.13	0.8529	0.8303	0.8075	0.7843	0.7608	0.7371	0.7131	0.6891	0.6650	0.6410	0.6170	0.5931	0.5695	0.5460	0.5227	0.4997	0.4769	0.4544	0.4321	0.4100
3.14	0.8526	0.8300	0.8071	0.7839	0.7604	0.7366	0.7126	0.6885	0.6644	0.6403	0.6163	0.5924	0.5687	0.5452	0.5219	0.4988	0.4760	0.4534	0.4311	0.4090
3.15	0.8524	0.8297	0.8067	0.7835	0.7599	0.7361	0.7121	0.6879	0.6638	0.6396	0.6156	0.5916	0.5679	0.5443	0.5210	0.4979	0.4751	0.4525	0.4301	0.4080
3.16	0.8521	0.8294	0.8064	0.7831	0.7595	0.7356	0.7115	0.6874	0.6633	0.6390	0.6149	0.5909	0.5671	0.5435	0.5201	0.4970	0.4741	0.4515	0.4291	0.4070
3.17	0.8518	0.8290	0.8060	0.7827	0.7590	0.7351	0.7110	0.6868	0.6625	0.6383	0.6141	0.5901	0.5663	0.5427	0.5193	0.4961	0.4732	0.4506	0.4282	0.4060
3.18	0.8515	0.8287	0.8057	0.7823	0.7586	0.7346	0.7105	0.6862	0.6619	0.6376	0.6134	0.5894	0.5655	0.5419	0.5184	0.4953	0.4723	0.4496	0.4272	0.4050
3.19	0.8512	0.8284	0.8053	0.7819	0.7581	0.7341	0.7099	0.6856	0.6613	0.6370	0.6127	0.5886	0.5647	0.5410	0.5176	0.4944	0.4714	0.4487	0.4262	0.4040
3.20	0.8509	0.8281	0.8049	0.7815	0.7577	0.7336	0.7094	0.6850	0.6606	0.6363	0.6120	0.5879	0.5640	0.5402	0.5167	0.4935	0.4705	0.4478	0.4253	0.4030
3.21	0.8507	0.8278	0.8046	0.7811	0.7572	0.7331	0.7089	0.6845	0.6600	0.6356	0.6113	0.5872	0.5632	0.5394	0.5159	0.4926	0.4696	0.4468	0.4243	0.4020
3.22	0.8504	0.8274	0.8042	0.7807	0.7568	0.7327	0.7083	0.6839	0.6594	0.6350	0.6106	0.5864	0.5624	0.5386	0.5150	0.4917	0.4687	0.4459	0.4233	0.4011
3.23	0.8501	0.8271	0.8039	0.7803	0.7563	0.7322	0.7078	0.6833	0.6588	0.6343	0.6099	0.5857	0.5616	0.5378	0.5142	0.4909	0.4678	0.4450	0.4224	0.4001
3.24	0.8498	0.8268	0.8035	0.7799	0.7559	0.7317	0.7073	0.6827	0.6582	0.6336	0.6092	0.5849	0.5608	0.5370	0.5134	0.4900	0.4669	0.4440	0.4214	0.3991
3.25	0.8495	0.8265	0.8031	0.7795	0.7555	0.7312	0.7067	0.6822	0.6576	0.6330	0.6085	0.5842	0.5601	0.5362	0.5125	0.4891	0.4660	0.4431	0.4205	0.3981
3.26	0.8493	0.8262	0.8028	0.7791	0.7550	0.7307	0.7062	0.6816	0.6569	0.6323	0.6078	0.5835	0.5593	0.5354	0.5117	0.4882	0.4651	0.4422	0.4195	0.3972
3.27	0.8490	0.8259	0.8024	0.7787	0.7546	0.7302	0.7057	0.6810	0.6563	0.6317	0.6071	0.5827	0.5585	0.5346	0.5108	0.4874	0.4642	0.4412	0.4186	0.3962
3.28	0.8487	0.8255	0.8021	0.7783	0.7541	0.7297	0.7052	0.6804	0.6557	0.6310	0.6064	0.5820	0.5578	0.5338	0.5100	0.4865	0.4633	0.4403	0.4176	0.3952
3.29	0.8484	0.8252	0.8017	0.7779	0.7537	0.7293	0.7046	0.6799	0.6551	0.6304	0.6057	0.5813	0.5570	0.5330	0.5092	0.4856	0.4624	0.4394	0.4167	0.3943
3.30	0.8481	0.8249	0.8014	0.7775	0.7533	0.7288	0.7041	0.6793	0.6545	0.6297	0.6050	0.5805	0.5562	0.5322	0.5083	0.4848	0.4615	0.4385	0.4158	0.3933
3.31	0.8479	0.8246	0.8010	0.7771	0.7528	0.7283	0.7036	0.6787	0.6539	0.6291	0.6043	0.5798	0.5555	0.5314	0.5075	0.4839	0.4606	0.4376	0.4148	0.3923
3.32	0.8476	0.8243	0.8007	0.7767	0.7524	0.7278	0.7030	0.6782	0.6533	0.6284	0.6037	0.5791	0.5547	0.5306	0.5067	0.4831	0.4597	0.4367	0.4139	0.3914
3.33	0.8473	0.8240	0.8003	0.7763	0.7520	0.7273	0.7025	0.6776	0.6526	0.6278	0.6030	0.5783	0.5539	0.5298	0.5058	0.4822	0.4588	0.4358	0.4129	0.3904
3.34	0.8470	0.8237	0.8000	0.7759	0.7515	0.7269	0.7020	0.6770	0.6520	0.6271	0.6023	0.5776	0.5532	0.5290	0.5050	0.4813	0.4580	0.4348	0.4120	0.3895
3.35	0.8468	0.8233	0.7996	0.7755	0.7511	0.7264	0.7015	0.6765	0.6514	0.6265	0.6016	0.5769	0.5524	0.5282	0.5042	0.4805	0.4571	0.4339	0.4111	0.3885
3.36	0.8465	0.8230	0.7992	0.7751	0.7506	0.7259	0.7010	0.6759	0.6508	0.6258	0.6009	0.5762	0.5516	0.5274	0.5034	0.4796	0.4562	0.4330	0.4102	0.3876
3.37	0.8462	0.8227	0.7989	0.7747	0.7502	0.7254	0.7004	0.6753	0.6502	0.6252	0.6002	0.5754	0.5509	0.5266	0.5025	0.4788	0.4553	0.4321	0.4092	0.3866
3.38	0.8459	0.8224	0.7985	0.7743	0.7498	0.7249	0.6999	0.6748	0.6496	0.6245	0.5995	0.5747	0.5501	0.5258	0.5017	0.4779	0.4544	0.4312	0.4083	0.3857
3.39	0.8457	0.8221	0.7982	0.7739	0.7493	0.7245	0.6994	0.6742	0.6490	0.6239	0.5988	0.5740	0.5494	0.5250	0.5009	0.4771	0.4536	0.4303	0.4074	0.3847
3.40	0.8454	0.8218	0.7978	0.7736	0.7489	0.7240	0.6989	0.6737	0.6484	0.6232	0.5982	0.5733	0.5486	0.5242	0.5001	0.4762	0.4527	0.4294	0.4065	0.3838
3.41	0.8451	0.8215	0.7975	0.7732	0.7485	0.7235	0.6984	0.6731	0.6478	0.6226	0.5975	0.5726	0.5479	0.5234	0.4993	0.4754	0.4518	0.4285	0.4055	0.3828
3.42	0.8448	0.8212	0.7971	0.7728	0.7480	0.7230	0.6978	0.6725	0.6472	0.6219	0.5968	0.5719	0.5471	0.5227	0.4985	0.4746	0.4510	0.4276	0.4046	0.3819
3.43	0.8446	0.8209	0.7968	0.7724	0.7476	0.7226	0.6973	0.6720	0.6466	0.6213	0.5961	0.5711	0.5464	0.5219	0.4977	0.4737	0.4501	0.4268	0.4037	0.3810
3.44	0.8443	0.8205	0.7965	0.7720	0.7472	0.7221	0.6968	0.6714	0.6460	0.6207	0.5954	0.5704	0.5456	0.5211	0.4968	0.4729	0.4492	0.4259	0.4028	0.3800
3.45	0.8440	0.8202	0.7961	0.7716	0.7468	0.7216	0.6963	0.6709	0.6454	0.6200	0.5948	0.5697	0.5449	0.5203	0.4960	0.4720	0.4484	0.4250	0.4019	0.3791
3.46	0.8438	0.8199	0.7958	0.7712	0.7463															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8294	0.8036	0.7774	0.7507	0.7235	0.6961	0.6685	0.6408	0.6132	0.5857	0.5585	0.5316	0.5050	0.4789	0.4531	0.4277	0.4027	0.3782	0.3540	0.3302
4.02	0.8291	0.8033	0.7770	0.7503	0.7231	0.6957	0.6680	0.6403	0.6126	0.5852	0.5579	0.5310	0.5044	0.4782	0.4524	0.4270	0.4020	0.3774	0.3532	0.3294
4.03	0.8289	0.8030	0.7767	0.7499	0.7227	0.6952	0.6675	0.6398	0.6121	0.5846	0.5573	0.5303	0.5037	0.4775	0.4516	0.4262	0.4012	0.3766	0.3524	0.3286
4.04	0.8286	0.8027	0.7764	0.7496	0.7223	0.6948	0.6671	0.6393	0.6115	0.5840	0.5567	0.5297	0.5030	0.4767	0.4509	0.4255	0.4004	0.3758	0.3516	0.3278
4.05	0.8284	0.8025	0.7761	0.7492	0.7219	0.6943	0.6666	0.6387	0.6110	0.5834	0.5560	0.5290	0.5023	0.4760	0.4502	0.4247	0.3997	0.3750	0.3508	0.3270
4.06	0.8281	0.8022	0.7757	0.7488	0.7215	0.6939	0.6661	0.6382	0.6104	0.5828	0.5554	0.5284	0.5017	0.4753	0.4495	0.4240	0.3989	0.3743	0.3500	0.3262
4.07	0.8279	0.8019	0.7754	0.7485	0.7211	0.6935	0.6656	0.6377	0.6099	0.5822	0.5548	0.5277	0.5010	0.4747	0.4487	0.4232	0.3981	0.3735	0.3492	0.3253
4.08	0.8276	0.8016	0.7751	0.7481	0.7207	0.6930	0.6651	0.6372	0.6093	0.5816	0.5542	0.5271	0.5003	0.4740	0.4480	0.4225	0.3974	0.3727	0.3484	0.3245
4.09	0.8274	0.8013	0.7748	0.7478	0.7203	0.6926	0.6647	0.6367	0.6088	0.5811	0.5536	0.5264	0.4996	0.4733	0.4473	0.4217	0.3966	0.3719	0.3476	0.3237
4.10	0.8271	0.8010	0.7745	0.7474	0.7199	0.6922	0.6642	0.6362	0.6082	0.5805	0.5530	0.5258	0.4990	0.4726	0.4466	0.4210	0.3959	0.3712	0.3468	0.3229
4.11	0.8269	0.8008	0.7741	0.7471	0.7195	0.6917	0.6637	0.6357	0.6077	0.5799	0.5524	0.5251	0.4983	0.4719	0.4459	0.4203	0.3951	0.3704	0.3461	0.3221
4.12	0.8266	0.8005	0.7738	0.7467	0.7191	0.6913	0.6632	0.6352	0.6072	0.5793	0.5518	0.5245	0.4976	0.4712	0.4451	0.4195	0.3944	0.3696	0.3453	0.3213
4.13	0.8264	0.8002	0.7735	0.7463	0.7187	0.6909	0.6628	0.6347	0.6066	0.5787	0.5511	0.5239	0.4970	0.4705	0.4444	0.4188	0.3936	0.3688	0.3445	0.3205
4.14	0.8261	0.7999	0.7732	0.7460	0.7184	0.6904	0.6623	0.6341	0.6061	0.5782	0.5505	0.5232	0.4963	0.4698	0.4437	0.4181	0.3929	0.3681	0.3437	0.3197
4.15	0.8259	0.7996	0.7725	0.7456	0.7180	0.6900	0.6618	0.6336	0.6055	0.5776	0.5499	0.5226	0.4956	0.4691	0.4430	0.4173	0.3921	0.3673	0.3429	0.3189
4.16	0.8257	0.7993	0.7729	0.7453	0.7176	0.6896	0.6614	0.6331	0.6050	0.5770	0.5493	0.5220	0.4950	0.4684	0.4423	0.4166	0.3914	0.3665	0.3421	0.3181
4.17	0.8254	0.7991	0.7722	0.7449	0.7172	0.6891	0.6609	0.6326	0.6044	0.5764	0.5487	0.5213	0.4943	0.4677	0.4416	0.4159	0.3906	0.3658	0.3414	0.3173
4.18	0.8252	0.7988	0.7719	0.7446	0.7168	0.6887	0.6604	0.6321	0.6039	0.5759	0.5481	0.5207	0.4937	0.4671	0.4409	0.4151	0.3899	0.3650	0.3406	0.3165
4.19	0.8249	0.7985	0.7716	0.7442	0.7164	0.6883	0.6600	0.6316	0.6034	0.5753	0.5475	0.5201	0.4930	0.4664	0.4402	0.4144	0.3891	0.3642	0.3398	0.3158
4.20	0.8247	0.7982	0.7713	0.7438	0.7160	0.6878	0.6595	0.6311	0.6028	0.5747	0.5469	0.5194	0.4923	0.4657	0.4395	0.4137	0.3884	0.3635	0.3390	0.3150
4.21	0.8244	0.7979	0.7710	0.7435	0.7156	0.6874	0.6590	0.6306	0.6023	0.5741	0.5463	0.5188	0.4917	0.4650	0.4388	0.4130	0.3876	0.3627	0.3383	0.3142
4.22	0.8242	0.7977	0.7706	0.7431	0.7152	0.6870	0.6585	0.6301	0.6017	0.5736	0.5457	0.5182	0.4910	0.4643	0.4381	0.4123	0.3869	0.3620	0.3375	0.3134
4.23	0.8239	0.7974	0.7703	0.7428	0.7148	0.6865	0.6581	0.6296	0.6012	0.5730	0.5451	0.5175	0.4904	0.4636	0.4374	0.4115	0.3862	0.3612	0.3367	0.3126
4.24	0.8237	0.7971	0.7700	0.7424	0.7144	0.6861	0.6576	0.6291	0.6007	0.5724	0.5445	0.5169	0.4897	0.4630	0.4367	0.4108	0.3854	0.3605	0.3359	0.3118
4.25	0.8234	0.7968	0.7697	0.7421	0.7140	0.6857	0.6571	0.6286	0.6001	0.5719	0.5439	0.5163	0.4891	0.4623	0.4360	0.4101	0.3847	0.3597	0.3352	0.3111
4.26	0.8232	0.7965	0.7694	0.7417	0.7136	0.6853	0.6567	0.6281	0.5996	0.5713	0.5433	0.5156	0.4884	0.4616	0.4353	0.4094	0.3839	0.3589	0.3344	0.3103
4.27	0.8229	0.7963	0.7691	0.7414	0.7133	0.6848	0.6562	0.6276	0.5991	0.5707	0.5427	0.5150	0.4878	0.4609	0.4346	0.4087	0.3832	0.3582	0.3337	0.3096
4.28	0.8227	0.7960	0.7688	0.7410	0.7129	0.6844	0.6558	0.6271	0.5985	0.5702	0.5421	0.5144	0.4871	0.4603	0.4339	0.4079	0.3825	0.3575	0.3329	0.3087
4.29	0.8225	0.7957	0.7684	0.7407	0.7125	0.6840	0.6553	0.6266	0.5980	0.5696	0.5415	0.5138	0.4865	0.4596	0.4332	0.4072	0.3817	0.3567	0.3321	0.3080
4.30	0.8222	0.7954	0.7681	0.7403	0.7121	0.6835	0.6548	0.6261	0.5975	0.5690	0.5409	0.5132	0.4858	0.4589	0.4325	0.4065	0.3810	0.3560	0.3314	0.3072
4.31	0.8220	0.7952	0.7678	0.7400	0.7117	0.6831	0.6544	0.6256	0.5969	0.5685	0.5403	0.5125	0.4852	0.4583	0.4318	0.4058	0.3803	0.3552	0.3306	0.3064
4.32	0.8217	0.7949	0.7675	0.7396	0.7113	0.6827	0.6539	0.6251	0.5964	0.5679	0.5397	0.5119	0.4845	0.4576	0.4311	0.4051	0.3796	0.3545	0.3298	0.3056
4.33	0.8215	0.7946	0.7672	0.7393	0.7109	0.6823	0.6534	0.6246	0.5959	0.5673	0.5391	0.5113	0.4839	0.4569	0.4304	0.4044	0.3788	0.3537	0.3291	0.3049
4.34	0.8212	0.7943	0.7669	0.7389	0.7105	0.6818	0.6530	0.6241	0.5953	0.5668	0.5385	0.5107	0.4832	0.4562	0.4297	0.4037	0.3781	0.3530	0.3283	0.3041
4.35	0.8210	0.7940	0.7666	0.7386	0.7102	0.6814	0.6525	0.6236	0.5948	0.5662	0.5379	0.5101	0.4826	0.4556	0.4290	0.4030	0.3774	0.3523	0.3276	0.3033
4.36	0.8208	0.7938	0.7663	0.7382	0.7098	0.6810	0.6521	0.6231	0.5943	0.5657	0.5374	0.5094	0.4819	0.4549	0.4284	0.4023	0.3767	0.3515	0.3268	0.3026
4.37	0.8205	0.7935	0.7659	0.7379	0.7094	0.6806	0.6516	0.6226	0.5937	0.5651	0.5368	0.5088	0.4813	0.4543	0.4277	0.4016	0.3760	0.3508	0.3261	0.3018
4.38	0.8203	0.7932	0.7656	0.7375	0.7090	0.6802	0.6511	0.6221	0.5932	0.5645	0.5362	0.5082	0.4807	0.4536	0.4270	0.4009	0.3752	0.3501	0.3253	0.3011
4.39	0.8200	0.7929	0.7653	0.7372	0.7086	0.6797	0.6507	0.6216	0.5927	0.5640	0.5356	0.5076	0.4800	0.4529	0.4263	0.4002	0.3745	0.3493	0.3244	0.3003
4.40	0.8198	0.7927	0.7650	0.7368	0.7082	0.6793	0.6502	0.6211	0.5922	0.5634	0.5350	0.5070	0.4794	0.4523	0.4256	0.3995	0.3738	0.3486	0.3237	0.2996
4.41	0.8196	0.7924	0.7647	0.7365	0.7078	0.6789	0.6498	0.6206	0.5916	0.5629	0.5344	0.5064	0.4787	0.4516	0.4250	0.3988	0.3731	0.3479	0.3231	0.2990
4.42	0.8193	0.7921	0.7644	0.7361	0.7075	0.6785	0.6493	0.6202	0.5911	0.5623	0.5338	0.5058	0.4781	0.4509	0.4243	0.3981	0.3724	0.3471	0.3224	0.2983
4.43	0.8191	0.7918	0.7641	0.7358	0.7071	0.6780	0.6489	0.6197	0.5906	0.5618	0.5333	0.5051	0.4775	0.4503	0.4236	0.3974	0.3717	0.3464	0.3216	0.2973
4.44	0.8188	0.7916	0.7638	0.7355	0.7067	0.6776	0.6484	0.6192	0.5901	0.5612	0.5327	0.5045	0.4768	0.4496	0.4229	0.3967	0.3709	0.3457	0.3209	0.2965
4.45	0.8186	0.7913	0.7635	0.7351	0.7063	0.6772	0.6479	0.6187	0.5895	0.5606	0.5321	0.5039	0.4762	0.4490	0.4222	0.3960	0.3702	0.3450	0.3202	0.2958
4.46	0.8184	0.7910	0.763																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.8056	0.7764	0.7467	0.7163	0.6855	0.6544	0.6232	0.5921	0.5613	0.5308	0.5007	0.4712	0.4422	0.4139	0.3862	0.3590	0.3325	0.3065	0.2811	0.2562
5.02	0.8054	0.7762	0.7464	0.7160	0.6852	0.6540	0.6228	0.5917	0.5608	0.5302	0.5002	0.4706	0.4417	0.4133	0.3856	0.3584	0.3318	0.3059	0.2804	0.2555
5.03	0.8051	0.7759	0.7461	0.7157	0.6848	0.6536	0.6224	0.5912	0.5603	0.5297	0.4996	0.4701	0.4411	0.4127	0.3849	0.3578	0.3312	0.3052	0.2798	0.2549
5.04	0.8049	0.7757	0.7458	0.7153	0.6844	0.6532	0.6220	0.5908	0.5598	0.5292	0.4991	0.4695	0.4405	0.4121	0.3843	0.3571	0.3306	0.3046	0.2791	0.2542
5.05	0.8047	0.7754	0.7455	0.7150	0.6841	0.6528	0.6215	0.5903	0.5593	0.5287	0.4986	0.4690	0.4399	0.4115	0.3837	0.3565	0.3299	0.3039	0.2785	0.2535
5.06	0.8044	0.7751	0.7452	0.7147	0.6837	0.6525	0.6211	0.5898	0.5588	0.5282	0.4980	0.4684	0.4394	0.4109	0.3831	0.3559	0.3293	0.3033	0.2778	0.2529
5.07	0.8042	0.7749	0.7449	0.7144	0.6834	0.6521	0.6207	0.5894	0.5583	0.5277	0.4975	0.4678	0.4388	0.4103	0.3825	0.3553	0.3287	0.3026	0.2771	0.2522
5.08	0.8040	0.7746	0.7446	0.7140	0.6830	0.6517	0.6203	0.5889	0.5579	0.5272	0.4970	0.4673	0.4382	0.4097	0.3819	0.3547	0.3280	0.3020	0.2765	0.2515
5.09	0.8038	0.7744	0.7443	0.7137	0.6826	0.6513	0.6198	0.5885	0.5574	0.5267	0.4964	0.4667	0.4376	0.4091	0.3813	0.3540	0.3274	0.3013	0.2758	0.2509
5.10	0.8036	0.7741	0.7441	0.7134	0.6823	0.6509	0.6194	0.5880	0.5569	0.5262	0.4959	0.4662	0.4371	0.4086	0.3807	0.3534	0.3268	0.3007	0.2752	0.2502
5.11	0.8033	0.7739	0.7438	0.7131	0.6819	0.6505	0.6190	0.5876	0.5564	0.5256	0.4954	0.4656	0.4365	0.4080	0.3801	0.3528	0.3261	0.3000	0.2745	0.2496
5.12	0.8031	0.7736	0.7435	0.7127	0.6816	0.6501	0.6186	0.5871	0.5559	0.5251	0.4948	0.4651	0.4359	0.4074	0.3795	0.3522	0.3255	0.2994	0.2739	0.2489
5.13	0.8029	0.7734	0.7432	0.7124	0.6812	0.6497	0.6181	0.5867	0.5555	0.5246	0.4943	0.4645	0.4353	0.4068	0.3789	0.3516	0.3249	0.2988	0.2732	0.2482
5.14	0.8027	0.7731	0.7429	0.7121	0.6809	0.6493	0.6177	0.5862	0.5550	0.5241	0.4938	0.4640	0.4348	0.4062	0.3783	0.3509	0.3242	0.2981	0.2725	0.2475
5.15	0.8024	0.7728	0.7426	0.7118	0.6805	0.6489	0.6173	0.5858	0.5545	0.5236	0.4932	0.4634	0.4342	0.4056	0.3777	0.3503	0.3236	0.2975	0.2719	0.2469
5.16	0.8022	0.7726	0.7423	0.7115	0.6801	0.6485	0.6169	0.5853	0.5540	0.5231	0.4927	0.4629	0.4336	0.4050	0.3771	0.3497	0.3230	0.2969	0.2713	0.2463
5.17	0.8020	0.7723	0.7420	0.7111	0.6798	0.6482	0.6164	0.5849	0.5535	0.5226	0.4922	0.4623	0.4331	0.4044	0.3765	0.3491	0.3224	0.2962	0.2707	0.2456
5.18	0.8018	0.7721	0.7417	0.7108	0.6794	0.6478	0.6160	0.5844	0.5531	0.5221	0.4917	0.4618	0.4325	0.4039	0.3759	0.3485	0.3217	0.2956	0.2700	0.2450
5.19	0.8015	0.7718	0.7415	0.7105	0.6791	0.6474	0.6156	0.5840	0.5526	0.5216	0.4911	0.4612	0.4319	0.4033	0.3753	0.3479	0.3211	0.2950	0.2694	0.2443
5.20	0.8013	0.7716	0.7412	0.7102	0.6787	0.6470	0.6152	0.5835	0.5521	0.5211	0.4906	0.4607	0.4314	0.4027	0.3747	0.3473	0.3205	0.2943	0.2687	0.2437
5.21	0.8011	0.7713	0.7409	0.7099	0.6784	0.6466	0.6148	0.5831	0.5516	0.5206	0.4901	0.4601	0.4308	0.4021	0.3741	0.3467	0.3199	0.2937	0.2681	0.2431
5.22	0.8009	0.7711	0.7406	0.7095	0.6780	0.6462	0.6144	0.5826	0.5511	0.5201	0.4895	0.4596	0.4302	0.4015	0.3735	0.3460	0.3193	0.2931	0.2675	0.2424
5.23	0.8007	0.7708	0.7403	0.7092	0.6777	0.6458	0.6139	0.5822	0.5507	0.5196	0.4890	0.4590	0.4297	0.4009	0.3729	0.3454	0.3186	0.2924	0.2668	0.2418
5.24	0.8004	0.7706	0.7400	0.7089	0.6773	0.6454	0.6135	0.5817	0.5502	0.5191	0.4885	0.4585	0.4291	0.4004	0.3723	0.3448	0.3180	0.2918	0.2662	0.2411
5.25	0.8002	0.7703	0.7397	0.7086	0.6769	0.6451	0.6131	0.5813	0.5497	0.5186	0.4880	0.4579	0.4285	0.3998	0.3717	0.3442	0.3174	0.2912	0.2656	0.2405
5.26	0.8000	0.7701	0.7395	0.7083	0.6766	0.6447	0.6127	0.5808	0.5492	0.5181	0.4875	0.4574	0.4280	0.3992	0.3711	0.3436	0.3168	0.2906	0.2649	0.2398
5.27	0.7998	0.7698	0.7392	0.7079	0.6762	0.6443	0.6123	0.5804	0.5488	0.5176	0.4869	0.4569	0.4273	0.3986	0.3705	0.3430	0.3162	0.2899	0.2642	0.2391
5.28	0.7995	0.7695	0.7389	0.7076	0.6759	0.6439	0.6118	0.5799	0.5483	0.5171	0.4864	0.4563	0.4269	0.3981	0.3699	0.3424	0.3156	0.2893	0.2636	0.2385
5.29	0.7993	0.7693	0.7386	0.7073	0.6755	0.6435	0.6114	0.5795	0.5478	0.5166	0.4859	0.4558	0.4263	0.3975	0.3693	0.3418	0.3149	0.2887	0.2630	0.2379
5.30	0.7991	0.7690	0.7383	0.7070	0.6752	0.6431	0.6110	0.5790	0.5473	0.5161	0.4854	0.4552	0.4257	0.3969	0.3687	0.3412	0.3143	0.2881	0.2624	0.2373
5.31	0.7989	0.7688	0.7380	0.7067	0.6748	0.6427	0.6106	0.5786	0.5469	0.5156	0.4849	0.4547	0.4252	0.3963	0.3682	0.3406	0.3137	0.2875	0.2618	0.2367
5.32	0.7987	0.7685	0.7377	0.7063	0.6745	0.6424	0.6102	0.5781	0.5464	0.5151	0.4843	0.4542	0.4246	0.3958	0.3676	0.3400	0.3131	0.2868	0.2612	0.2360
5.33	0.7984	0.7683	0.7375	0.7060	0.6741	0.6420	0.6098	0.5777	0.5459	0.5146	0.4848	0.4536	0.4241	0.3952	0.3670	0.3394	0.3125	0.2862	0.2605	0.2354
5.34	0.7982	0.7680	0.7372	0.7057	0.6738	0.6416	0.6094	0.5773	0.5455	0.5141	0.4833	0.4531	0.4235	0.3946	0.3664	0.3388	0.3119	0.2856	0.2599	0.2348
5.35	0.7980	0.7678	0.7369	0.7054	0.6734	0.6412	0.6089	0.5768	0.5450	0.5136	0.4828	0.4525	0.4230	0.3940	0.3658	0.3382	0.3113	0.2850	0.2593	0.2341
5.36	0.7978	0.7675	0.7366	0.7051	0.6731	0.6408	0.6085	0.5764	0.5445	0.5131	0.4823	0.4520	0.4224	0.3935	0.3652	0.3376	0.3107	0.2844	0.2587	0.2335
5.37	0.7976	0.7673	0.7363	0.7048	0.6727	0.6404	0.6081	0.5759	0.5441	0.5126	0.4818	0.4515	0.4219	0.3929	0.3646	0.3370	0.3101	0.2838	0.2580	0.2329
5.38	0.7974	0.7670	0.7360	0.7044	0.6724	0.6401	0.6077	0.5755	0.5436	0.5121	0.4812	0.4509	0.4213	0.3923	0.3641	0.3364	0.3095	0.2832	0.2574	0.2323
5.39	0.7971	0.7668	0.7358	0.7041	0.6720	0.6397	0.6073	0.5751	0.5431	0.5117	0.4807	0.4504	0.4207	0.3918	0.3635	0.3359	0.3089	0.2825	0.2568	0.2316
5.40	0.7969	0.7665	0.7355	0.7038	0.6717	0.6393	0.6069	0.5746	0.5427	0.5112	0.4802	0.4499	0.4202	0.3912	0.3629	0.3353	0.3083	0.2819	0.2562	0.2310
5.41	0.7967	0.7663	0.7352	0.7035	0.6713	0.6389	0.6065	0.5742	0.5422	0.5107	0.4797	0.4493	0.4196	0.3906	0.3623	0.3347	0.3077	0.2813	0.2556	0.2304
5.42	0.7965	0.7660	0.7349	0.7032	0.6710	0.6385	0.6061	0.5737	0.5417	0.5102	0.4792	0.4488	0.4191	0.3901	0.3618	0.3341	0.3071	0.2807	0.2550	0.2298
5.43	0.7963	0.7658	0.7346	0.7029	0.6706	0.6382	0.6057	0.5733	0.5413	0.5097	0.4787	0.4483	0.4186	0.3895	0.3612	0.3335	0.3065	0.2801	0.2543	0.2292
5.44	0.7960	0.7655	0.7344	0.7026	0.6703	0.6378	0.6052	0.5729	0.5408	0.5092	0.4782	0.4478	0.4180	0.3890	0.3606	0.3329	0.3059	0.2795	0.2537	0.2285
5.45	0.7958	0.7653	0.7341	0.7022	0.6699	0.6374	0.6048	0.5724	0.5403	0.5087	0.4777	0.4472	0.4175	0.3884	0.3600	0.3323	0.3053	0.2789	0.25	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.7839	0.7517	0.7187	0.6851	0.6510	0.6167	0.5825	0.5486	0.5151	0.4823	0.4501	0.4187	0.3880	0.3582	0.3292	0.3009	0.2734	0.2466	0.2205	0.1951
6.02	0.7837	0.7515	0.7184	0.6848	0.6507	0.6164	0.5822	0.5482	0.5147	0.4818	0.4496	0.4182	0.3875	0.3577	0.3286	0.3004	0.2729	0.2461	0.2200	0.1945
6.03	0.7835	0.7512	0.7182	0.6845	0.6503	0.6160	0.5818	0.5478	0.5143	0.4814	0.4491	0.4177	0.3870	0.3572	0.3281	0.2998	0.2723	0.2455	0.2194	0.1939
6.04	0.7833	0.7510	0.7179	0.6842	0.6500	0.6157	0.5814	0.5474	0.5138	0.4809	0.4487	0.4172	0.3865	0.3567	0.3276	0.2993	0.2718	0.2450	0.2188	0.1934
6.05	0.7831	0.7507	0.7176	0.6839	0.6497	0.6153	0.5810	0.5470	0.5134	0.4805	0.4482	0.4167	0.3860	0.3561	0.3271	0.2988	0.2712	0.2444	0.2183	0.1928
6.06	0.7829	0.7505	0.7174	0.6836	0.6493	0.6149	0.5806	0.5466	0.5130	0.4800	0.4477	0.4162	0.3855	0.3556	0.3265	0.2982	0.2707	0.2439	0.2177	0.1923
6.07	0.7827	0.7503	0.7171	0.6833	0.6490	0.6146	0.5802	0.5461	0.5125	0.4795	0.4473	0.4157	0.3850	0.3551	0.3260	0.2977	0.2702	0.2433	0.2172	0.1917
6.08	0.7825	0.7500	0.7168	0.6830	0.6487	0.6142	0.5798	0.5457	0.5121	0.4791	0.4468	0.4152	0.3845	0.3546	0.3255	0.2972	0.2696	0.2428	0.2166	0.1912
6.09	0.7823	0.7498	0.7165	0.6827	0.6484	0.6139	0.5795	0.5453	0.5117	0.4786	0.4463	0.4147	0.3840	0.3541	0.3250	0.2966	0.2691	0.2422	0.2161	0.1906
6.10	0.7821	0.7496	0.7163	0.6824	0.6480	0.6135	0.5791	0.5449	0.5112	0.4782	0.4458	0.4143	0.3835	0.3536	0.3244	0.2961	0.2685	0.2417	0.2156	0.1901
6.11	0.7819	0.7493	0.7160	0.6821	0.6477	0.6132	0.5787	0.5445	0.5108	0.4777	0.4454	0.4138	0.3830	0.3531	0.3239	0.2956	0.2680	0.2412	0.2150	0.1895
6.12	0.7817	0.7491	0.7157	0.6818	0.6474	0.6128	0.5783	0.5441	0.5104	0.4773	0.4449	0.4133	0.3825	0.3525	0.3234	0.2950	0.2675	0.2406	0.2145	0.1890
6.13	0.7815	0.7489	0.7155	0.6815	0.6471	0.6124	0.5779	0.5437	0.5099	0.4768	0.4444	0.4128	0.3820	0.3520	0.3229	0.2945	0.2669	0.2401	0.2139	0.1884
6.14	0.7813	0.7487	0.7153	0.6812	0.6467	0.6121	0.5775	0.5433	0.5095	0.4764	0.4440	0.4123	0.3815	0.3515	0.3224	0.2940	0.2664	0.2395	0.2134	0.1879
6.15	0.7811	0.7484	0.7150	0.6809	0.6464	0.6117	0.5772	0.5429	0.5091	0.4759	0.4435	0.4118	0.3810	0.3510	0.3219	0.2935	0.2659	0.2390	0.2128	0.1873
6.16	0.7808	0.7481	0.7147	0.6806	0.6461	0.6114	0.5768	0.5425	0.5087	0.4755	0.4430	0.4114	0.3805	0.3505	0.3213	0.2929	0.2653	0.2385	0.2123	0.1868
6.17	0.7806	0.7479	0.7144	0.6803	0.6457	0.6110	0.5764	0.5421	0.5082	0.4750	0.4425	0.4109	0.3800	0.3500	0.3208	0.2924	0.2648	0.2379	0.2117	0.1862
6.18	0.7804	0.7477	0.7142	0.6800	0.6454	0.6107	0.5760	0.5417	0.5078	0.4746	0.4421	0.4104	0.3795	0.3495	0.3203	0.2919	0.2643	0.2374	0.2112	0.1857
6.19	0.7802	0.7474	0.7139	0.6797	0.6451	0.6103	0.5756	0.5412	0.5074	0.4741	0.4416	0.4099	0.3790	0.3490	0.3198	0.2914	0.2637	0.2369	0.2107	0.1852
6.20	0.7800	0.7472	0.7136	0.6794	0.6448	0.6100	0.5752	0.5408	0.5069	0.4737	0.4412	0.4094	0.3785	0.3485	0.3193	0.2908	0.2632	0.2363	0.2101	0.1846
6.21	0.7798	0.7470	0.7134	0.6791	0.6444	0.6096	0.5749	0.5404	0.5065	0.4732	0.4407	0.4090	0.3780	0.3480	0.3188	0.2903	0.2627	0.2358	0.2096	0.1841
6.22	0.7796	0.7467	0.7131	0.6788	0.6441	0.6093	0.5745	0.5400	0.5061	0.4728	0.4402	0.4085	0.3775	0.3475	0.3182	0.2898	0.2622	0.2353	0.2091	0.1835
6.23	0.7794	0.7465	0.7128	0.6785	0.6438	0.6089	0.5741	0.5396	0.5057	0.4723	0.4398	0.4080	0.3771	0.3470	0.3177	0.2893	0.2616	0.2347	0.2085	0.1830
6.24	0.7792	0.7463	0.7126	0.6782	0.6435	0.6085	0.5737	0.5392	0.5052	0.4719	0.4393	0.4075	0.3766	0.3465	0.3172	0.2888	0.2611	0.2342	0.2080	0.1825
6.25	0.7790	0.7460	0.7123	0.6779	0.6431	0.6082	0.5733	0.5388	0.5048	0.4715	0.4388	0.4070	0.3761	0.3460	0.3167	0.2882	0.2606	0.2337	0.2075	0.1819
6.26	0.7788	0.7458	0.7120	0.6776	0.6428	0.6078	0.5730	0.5384	0.5044	0.4710	0.4384	0.4066	0.3756	0.3455	0.3162	0.2877	0.2601	0.2331	0.2069	0.1814
6.27	0.7786	0.7456	0.7118	0.6773	0.6425	0.6075	0.5726	0.5380	0.5040	0.4706	0.4379	0.4061	0.3751	0.3450	0.3157	0.2872	0.2595	0.2326	0.2064	0.1809
6.28	0.7784	0.7453	0.7115	0.6771	0.6422	0.6071	0.5722	0.5376	0.5035	0.4701	0.4375	0.4056	0.3746	0.3445	0.3152	0.2867	0.2589	0.2320	0.2059	0.1803
6.29	0.7782	0.7451	0.7113	0.6768	0.6419	0.6068	0.5718	0.5372	0.5031	0.4697	0.4370	0.4051	0.3741	0.3440	0.3147	0.2862	0.2585	0.2315	0.2053	0.1798
6.30	0.7780	0.7449	0.7110	0.6765	0.6415	0.6064	0.5715	0.5368	0.5027	0.4692	0.4365	0.4047	0.3736	0.3435	0.3142	0.2857	0.2580	0.2310	0.2048	0.1793
6.31	0.7778	0.7446	0.7107	0.6762	0.6412	0.6061	0.5711	0.5364	0.5023	0.4688	0.4361	0.4042	0.3731	0.3430	0.3137	0.2851	0.2574	0.2305	0.2043	0.1787
6.32	0.7776	0.7444	0.7105	0.6759	0.6409	0.6057	0.5707	0.5360	0.5018	0.4684	0.4356	0.4037	0.3727	0.3425	0.3132	0.2846	0.2569	0.2300	0.2037	0.1782
6.33	0.7774	0.7442	0.7102	0.6756	0.6406	0.6054	0.5703	0.5356	0.5014	0.4679	0.4352	0.4032	0.3722	0.3420	0.3126	0.2841	0.2564	0.2294	0.2032	0.1777
6.34	0.7772	0.7439	0.7099	0.6753	0.6402	0.6050	0.5699	0.5352	0.5010	0.4675	0.4347	0.4028	0.3717	0.3415	0.3121	0.2836	0.2559	0.2289	0.2027	0.1771
6.35	0.7770	0.7437	0.7097	0.6750	0.6399	0.6047	0.5696	0.5348	0.5006	0.4670	0.4342	0.4023	0.3712	0.3410	0.3116	0.2831	0.2554	0.2284	0.2022	0.1766
6.36	0.7768	0.7435	0.7094	0.6747	0.6396	0.6043	0.5692	0.5344	0.5002	0.4666	0.4338	0.4018	0.3707	0.3405	0.3111	0.2826	0.2549	0.2279	0.2016	0.1761
6.37	0.7766	0.7433	0.7092	0.6744	0.6393	0.6040	0.5688	0.5340	0.4997	0.4662	0.4333	0.4014	0.3702	0.3400	0.3106	0.2821	0.2543	0.2274	0.2011	0.1756
6.38	0.7764	0.7430	0.7089	0.6741	0.6390	0.6036	0.5684	0.5336	0.4993	0.4657	0.4329	0.4009	0.3698	0.3395	0.3101	0.2816	0.2538	0.2268	0.2006	0.1750
6.39	0.7762	0.7428	0.7086	0.6738	0.6386	0.6033	0.5681	0.5332	0.4989	0.4653	0.4324	0.4004	0.3693	0.3390	0.3096	0.2811	0.2533	0.2263	0.2001	0.1745
6.40	0.7760	0.7426	0.7084	0.6735	0.6383	0.6029	0.5677	0.5328	0.4985	0.4648	0.4320	0.3999	0.3688	0.3385	0.3091	0.2805	0.2528	0.2258	0.1995	0.1740
6.41	0.7758	0.7423	0.7081	0.6733	0.6380	0.6026	0.5673	0.5324	0.4981	0.4644	0.4315	0.3995	0.3683	0.3380	0.3086	0.2800	0.2523	0.2253	0.1989	0.1735
6.42	0.7756	0.7421	0.7079	0.6730	0.6377	0.6023	0.5670	0.5320	0.4976	0.4640	0.4311	0.3990	0.3678	0.3375	0.3081	0.2795	0.2518	0.2248	0.1985	0.1729
6.43	0.7754	0.7419	0.7076	0.6727	0.6374	0.6019	0.5666	0.5316	0.4972	0.4635	0.4306	0.3985	0.3674	0.3371	0.3076	0.2790	0.2513	0.2243	0.1980	0.1724
6.44	0.7752	0.7416	0.7073	0.6724	0.6370	0.6016	0.5662	0.5312	0.4968	0.4631	0.4302	0.3981	0.3669	0.3366	0.3071	0.2785	0.2507	0.2237	0.1975	0.1719
6.45	0.7750	0.7414	0.7071	0.6721	0.6367	0.6012	0.5658	0.5308	0.4964	0.4627	0.4297	0.3976	0.3664	0.3361	0.3066	0.2780	0.2502	0.2232	0.1970	0.1714
6.46	0.																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.7639	0.7288	0.6928	0.6562	0.6193	0.5823	0.5455	0.5093	0.4737	0.4390	0.4052	0.3724	0.3406	0.3097	0.2799	0.2509	0.2229	0.1957	0.1693	0.1436
7.02	0.7637	0.7286	0.6926	0.6559	0.6190	0.5819	0.5452	0.5089	0.4733	0.4386	0.4048	0.3720	0.3401	0.3093	0.2794	0.2505	0.2224	0.1952	0.1688	0.1431
7.03	0.7635	0.7283	0.6923	0.6557	0.6186	0.5816	0.5448	0.5085	0.4729	0.4382	0.4044	0.3715	0.3397	0.3088	0.2790	0.2500	0.2219	0.1947	0.1683	0.1427
7.04	0.7634	0.7281	0.6921	0.6554	0.6183	0.5813	0.5445	0.5082	0.4725	0.4378	0.4039	0.3711	0.3392	0.3084	0.2785	0.2495	0.2215	0.1943	0.1678	0.1422
7.05	0.7632	0.7279	0.6918	0.6551	0.6180	0.5809	0.5441	0.5078	0.4722	0.4374	0.4035	0.3707	0.3388	0.3079	0.2780	0.2491	0.2210	0.1938	0.1674	0.1417
7.06	0.7630	0.7277	0.6916	0.6548	0.6177	0.5806	0.5438	0.5074	0.4718	0.4370	0.4031	0.3702	0.3383	0.3075	0.2776	0.2486	0.2205	0.1933	0.1669	0.1412
7.07	0.7628	0.7275	0.6913	0.6545	0.6174	0.5803	0.5434	0.5070	0.4714	0.4366	0.4027	0.3698	0.3379	0.3070	0.2771	0.2481	0.2201	0.1928	0.1664	0.1408
7.08	0.7626	0.7272	0.6911	0.6543	0.6171	0.5800	0.5431	0.5067	0.4710	0.4362	0.4023	0.3694	0.3375	0.3066	0.2767	0.2477	0.2196	0.1924	0.1660	0.1403
7.09	0.7624	0.7270	0.6908	0.6540	0.6168	0.5796	0.5427	0.5063	0.4706	0.4357	0.4018	0.3689	0.3370	0.3061	0.2762	0.2472	0.2191	0.1919	0.1655	0.1398
7.10	0.7622	0.7268	0.6906	0.6537	0.6165	0.5793	0.5423	0.5059	0.4702	0.4353	0.4014	0.3685	0.3366	0.3057	0.2758	0.2468	0.2187	0.1914	0.1650	0.1394
7.11	0.7620	0.7266	0.6903	0.6534	0.6162	0.5790	0.5420	0.5055	0.4698	0.4349	0.4010	0.3681	0.3361	0.3052	0.2753	0.2463	0.2182	0.1910	0.1646	0.1389
7.12	0.7618	0.7264	0.6901	0.6532	0.6159	0.5786	0.5416	0.5052	0.4694	0.4345	0.4006	0.3676	0.3357	0.3048	0.2748	0.2458	0.2178	0.1905	0.1641	0.1384
7.13	0.7616	0.7261	0.6898	0.6529	0.6156	0.5783	0.5413	0.5048	0.4690	0.4341	0.4002	0.3672	0.3353	0.3043	0.2744	0.2454	0.2173	0.1901	0.1636	0.1380
7.14	0.7614	0.7259	0.6896	0.6526	0.6153	0.5780	0.5409	0.5044	0.4686	0.4337	0.3998	0.3668	0.3348	0.3039	0.2739	0.2449	0.2168	0.1896	0.1632	0.1375
7.15	0.7612	0.7257	0.6893	0.6523	0.6150	0.5777	0.5406	0.5041	0.4683	0.4333	0.3993	0.3663	0.3344	0.3034	0.2735	0.2445	0.2164	0.1891	0.1627	0.1370
7.16	0.7611	0.7255	0.6891	0.6521	0.6147	0.5773	0.5402	0.5037	0.4679	0.4329	0.3989	0.3659	0.3339	0.3030	0.2730	0.2440	0.2159	0.1887	0.1622	0.1366
7.17	0.7609	0.7253	0.6888	0.6518	0.6144	0.5770	0.5399	0.5033	0.4675	0.4325	0.3985	0.3655	0.3335	0.3026	0.2726	0.2436	0.2155	0.1882	0.1618	0.1361
7.18	0.7607	0.7250	0.6886	0.6515	0.6141	0.5767	0.5395	0.5030	0.4671	0.4321	0.3981	0.3651	0.3331	0.3021	0.2721	0.2431	0.2150	0.1877	0.1613	0.1356
7.19	0.7605	0.7248	0.6883	0.6512	0.6138	0.5764	0.5392	0.5026	0.4667	0.4317	0.3977	0.3646	0.3326	0.3017	0.2717	0.2426	0.2145	0.1873	0.1608	0.1352
7.20	0.7603	0.7246	0.6881	0.6510	0.6135	0.5760	0.5389	0.5022	0.4663	0.4313	0.3973	0.3642	0.3322	0.3012	0.2712	0.2422	0.2141	0.1868	0.1604	0.1347
7.21	0.7601	0.7244	0.6878	0.6507	0.6132	0.5757	0.5385	0.5018	0.4659	0.4309	0.3968	0.3638	0.3318	0.3008	0.2708	0.2417	0.2136	0.1864	0.1599	0.1343
7.22	0.7599	0.7242	0.6876	0.6504	0.6129	0.5754	0.5382	0.5015	0.4655	0.4305	0.3964	0.3634	0.3313	0.3003	0.2703	0.2413	0.2132	0.1859	0.1595	0.1338
7.23	0.7597	0.7239	0.6873	0.6501	0.6126	0.5751	0.5378	0.5011	0.4652	0.4301	0.3960	0.3629	0.3309	0.2999	0.2699	0.2408	0.2127	0.1855	0.1590	0.1333
7.24	0.7595	0.7237	0.6871	0.6499	0.6123	0.5747	0.5375	0.5007	0.4648	0.4297	0.3956	0.3625	0.3305	0.2995	0.2694	0.2404	0.2123	0.1850	0.1586	0.1329
7.25	0.7593	0.7235	0.6869	0.6496	0.6120	0.5744	0.5371	0.5004	0.4644	0.4293	0.3952	0.3621	0.3300	0.2990	0.2690	0.2399	0.2118	0.1845	0.1581	0.1324
7.26	0.7591	0.7233	0.6866	0.6493	0.6117	0.5741	0.5368	0.5000	0.4640	0.4289	0.3948	0.3617	0.3296	0.2986	0.2686	0.2395	0.2113	0.1841	0.1576	0.1320
7.27	0.7590	0.7231	0.6864	0.6490	0.6114	0.5738	0.5364	0.4996	0.4636	0.4285	0.3944	0.3612	0.3292	0.2981	0.2681	0.2390	0.2109	0.1836	0.1567	0.1315
7.28	0.7588	0.7229	0.6861	0.6488	0.6111	0.5734	0.5361	0.4993	0.4632	0.4281	0.3939	0.3608	0.3287	0.2977	0.2677	0.2386	0.2104	0.1832	0.1563	0.1311
7.29	0.7586	0.7226	0.6859	0.6485	0.6108	0.5731	0.5357	0.4989	0.4629	0.4277	0.3935	0.3604	0.3283	0.2973	0.2672	0.2381	0.2100	0.1827	0.1563	0.1306
7.30	0.7584	0.7224	0.6856	0.6482	0.6105	0.5728	0.5354	0.4986	0.4625	0.4273	0.3931	0.3600	0.3279	0.2968	0.2668	0.2377	0.2095	0.1823	0.1558	0.1302
7.31	0.7582	0.7222	0.6854	0.6480	0.6102	0.5725	0.5350	0.4982	0.4621	0.4269	0.3927	0.3596	0.3274	0.2964	0.2663	0.2372	0.2091	0.1818	0.1554	0.1297
7.32	0.7580	0.7220	0.6851	0.6477	0.6099	0.5721	0.5347	0.4978	0.4617	0.4265	0.3923	0.3591	0.3270	0.2959	0.2659	0.2367	0.2086	0.1814	0.1549	0.1292
7.33	0.7578	0.7218	0.6849	0.6474	0.6096	0.5718	0.5344	0.4975	0.4613	0.4261	0.3919	0.3587	0.3266	0.2955	0.2655	0.2364	0.2082	0.1809	0.1545	0.1288
7.34	0.7576	0.7216	0.6846	0.6471	0.6093	0.5715	0.5340	0.4971	0.4609	0.4257	0.3915	0.3583	0.3262	0.2951	0.2650	0.2359	0.2077	0.1805	0.1540	0.1283
7.35	0.7574	0.7213	0.6844	0.6469	0.6090	0.5712	0.5337	0.4967	0.4606	0.4253	0.3911	0.3579	0.3257	0.2946	0.2646	0.2355	0.2073	0.1800	0.1536	0.1279
7.36	0.7572	0.7211	0.6842	0.6466	0.6087	0.5709	0.5333	0.4964	0.4602	0.4249	0.3907	0.3575	0.3253	0.2942	0.2641	0.2350	0.2069	0.1796	0.1531	0.1274
7.37	0.7571	0.7209	0.6839	0.6463	0.6084	0.5705	0.5330	0.4960	0.4598	0.4245	0.3903	0.3570	0.3249	0.2938	0.2637	0.2346	0.2064	0.1791	0.1527	0.1270
7.38	0.7569	0.7207	0.6837	0.6461	0.6081	0.5702	0.5326	0.4956	0.4594	0.4241	0.3899	0.3566	0.3244	0.2933	0.2633	0.2341	0.2060	0.1787	0.1522	0.1265
7.39	0.7567	0.7205	0.6834	0.6458	0.6078	0.5699	0.5323	0.4953	0.4590	0.4237	0.3894	0.3562	0.3240	0.2929	0.2628	0.2337	0.2055	0.1782	0.1518	0.1261
7.40	0.7565	0.7203	0.6832	0.6455	0.6075	0.5696	0.5319	0.4949	0.4587	0.4234	0.3890	0.3558	0.3236	0.2925	0.2624	0.2332	0.2051	0.1778	0.1513	0.1257
7.41	0.7563	0.7200	0.6829	0.6452	0.6072	0.5693	0.5316	0.4946	0.4583	0.4230	0.3886	0.3554	0.3234	0.2920	0.2619	0.2328	0.2046	0.1773	0.1509	0.1252
7.42	0.7561	0.7198	0.6827	0.6450	0.6069	0.5689	0.5313	0.4942	0.4579	0.4226	0.3882	0.3550	0.3227	0.2916	0.2615	0.2324	0.2042	0.1769	0.1504	0.1248
7.43	0.7559	0.7196	0.6825	0.6447	0.6066	0.5686	0.5309	0.4938	0.4575	0.4222	0.3878	0.3545	0.3223	0.2912	0.2611	0.2319	0.2037	0.1764	0.1500	0.1243
7.44	0.7557	0.7194	0.6822	0.6444	0.6063	0.5683	0.5306	0.4935	0.4572	0.4218	0.3874	0.3541	0.3219	0.2908	0.2606	0.2315	0.2033	0.1760	0.1495	0.1239
7.45	0.7556	0.7192	0.6820	0.6442	0.6061	0.5680	0.5302	0.4931	0.4568	0.4214	0.3870	0.3537	0.3215	0.2903	0.2602	0.2310	0.2029	0.1756	0.1491	0.1234
7.46	0.7554	0.7190	0.6817	0.6439	0.6058	0.5677	0.5299	0.4928	0.4564	0.4210	0.3866	0								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7452	0.7073	0.6686	0.6293	0.5898	0.5505	0.5116	0.4734	0.4362	0.4001	0.3651	0.3312	0.2986	0.2671	0.2367	0.2074	0.1791	0.1517	0.1252	0.0996
8.02	0.7450	0.7071	0.6684	0.6291	0.5896	0.5502	0.5113	0.4731	0.4359	0.3997	0.3647	0.3308	0.2982	0.2667	0.2363	0.2070	0.1787	0.1513	0.1248	0.0992
8.03	0.7448	0.7069	0.6682	0.6288	0.5893	0.5499	0.5109	0.4728	0.4355	0.3993	0.3643	0.3304	0.2978	0.2663	0.2359	0.2066	0.1782	0.1509	0.1244	0.0988
8.04	0.7447	0.7067	0.6679	0.6286	0.5890	0.5496	0.5106	0.4724	0.4351	0.3990	0.3639	0.3301	0.2974	0.2659	0.2355	0.2062	0.1778	0.1505	0.1240	0.0984
8.05	0.7445	0.7065	0.6677	0.6283	0.5887	0.5493	0.5103	0.4721	0.4348	0.3986	0.3635	0.3297	0.2970	0.2655	0.2351	0.2057	0.1774	0.1501	0.1236	0.0980
8.06	0.7443	0.7063	0.6674	0.6280	0.5884	0.5490	0.5100	0.4717	0.4344	0.3982	0.3632	0.3293	0.2966	0.2651	0.2347	0.2053	0.1770	0.1497	0.1232	0.0976
8.07	0.7441	0.7061	0.6672	0.6278	0.5881	0.5486	0.5096	0.4714	0.4341	0.3979	0.3628	0.3289	0.2962	0.2647	0.2343	0.2049	0.1766	0.1493	0.1228	0.0972
8.08	0.7439	0.7059	0.6670	0.6275	0.5879	0.5483	0.5093	0.4710	0.4337	0.3975	0.3624	0.3285	0.2958	0.2643	0.2339	0.2045	0.1762	0.1489	0.1224	0.0968
8.09	0.7438	0.7057	0.6667	0.6273	0.5876	0.5480	0.5090	0.4707	0.4334	0.3971	0.3620	0.3281	0.2954	0.2639	0.2335	0.2041	0.1758	0.1484	0.1220	0.0964
8.10	0.7436	0.7055	0.6665	0.6270	0.5873	0.5477	0.5087	0.4704	0.4330	0.3968	0.3617	0.3277	0.2950	0.2635	0.2331	0.2037	0.1754	0.1480	0.1216	0.0960
8.11	0.7434	0.7053	0.6663	0.6268	0.5870	0.5474	0.5083	0.4700	0.4327	0.3964	0.3613	0.3274	0.2946	0.2631	0.2327	0.2033	0.1750	0.1476	0.1212	0.0955
8.12	0.7432	0.7051	0.6661	0.6265	0.5867	0.5471	0.5080	0.4697	0.4323	0.3960	0.3609	0.3270	0.2942	0.2627	0.2323	0.2029	0.1746	0.1472	0.1208	0.0951
8.13	0.7430	0.7048	0.6658	0.6262	0.5864	0.5468	0.5077	0.4693	0.4319	0.3957	0.3605	0.3266	0.2938	0.2623	0.2319	0.2025	0.1742	0.1468	0.1204	0.0947
8.14	0.7428	0.7046	0.6656	0.6259	0.5862	0.5465	0.5074	0.4690	0.4316	0.3953	0.3601	0.3262	0.2935	0.2619	0.2315	0.2021	0.1738	0.1464	0.1200	0.0943
8.15	0.7427	0.7044	0.6654	0.6257	0.5859	0.5462	0.5071	0.4687	0.4312	0.3949	0.3598	0.3258	0.2931	0.2615	0.2311	0.2017	0.1734	0.1460	0.1196	0.0939
8.16	0.7425	0.7042	0.6651	0.6255	0.5856	0.5459	0.5067	0.4683	0.4309	0.3946	0.3594	0.3254	0.2927	0.2611	0.2307	0.2013	0.1730	0.1456	0.1192	0.0935
8.17	0.7423	0.7040	0.6649	0.6252	0.5853	0.5456	0.5064	0.4680	0.4305	0.3942	0.3590	0.3251	0.2923	0.2607	0.2303	0.2009	0.1726	0.1452	0.1188	0.0931
8.18	0.7421	0.7038	0.6647	0.6249	0.5850	0.5453	0.5061	0.4677	0.4302	0.3938	0.3586	0.3247	0.2919	0.2603	0.2299	0.2005	0.1722	0.1448	0.1184	0.0927
8.19	0.7420	0.7036	0.6644	0.6247	0.5848	0.5450	0.5058	0.4673	0.4298	0.3935	0.3583	0.3243	0.2915	0.2599	0.2295	0.2001	0.1718	0.1444	0.1180	0.0923
8.20	0.7418	0.7034	0.6642	0.6244	0.5845	0.5447	0.5055	0.4670	0.4295	0.3931	0.3579	0.3239	0.2911	0.2595	0.2291	0.1997	0.1714	0.1440	0.1176	0.0919
8.21	0.7416	0.7032	0.6640	0.6242	0.5842	0.5444	0.5051	0.4666	0.4291	0.3927	0.3575	0.3235	0.2907	0.2591	0.2287	0.1993	0.1710	0.1436	0.1172	0.0916
8.22	0.7414	0.7030	0.6637	0.6239	0.5839	0.5441	0.5048	0.4663	0.4288	0.3924	0.3572	0.3231	0.2903	0.2588	0.2283	0.1989	0.1706	0.1432	0.1168	0.0912
8.23	0.7412	0.7028	0.6635	0.6237	0.5836	0.5438	0.5045	0.4660	0.4284	0.3920	0.3568	0.3228	0.2900	0.2584	0.2279	0.1985	0.1702	0.1428	0.1164	0.0908
8.24	0.7411	0.7026	0.6633	0.6234	0.5834	0.5435	0.5042	0.4656	0.4281	0.3916	0.3564	0.3224	0.2896	0.2580	0.2275	0.1981	0.1698	0.1424	0.1160	0.0904
8.25	0.7409	0.7024	0.6630	0.6232	0.5831	0.5432	0.5039	0.4653	0.4277	0.3913	0.3560	0.3220	0.2892	0.2576	0.2271	0.1977	0.1694	0.1420	0.1156	0.0900
8.26	0.7407	0.7022	0.6628	0.6229	0.5828	0.5429	0.5035	0.4650	0.4274	0.3909	0.3557	0.3216	0.2888	0.2572	0.2267	0.1973	0.1690	0.1416	0.1152	0.0896
8.27	0.7405	0.7020	0.6626	0.6226	0.5825	0.5426	0.5032	0.4646	0.4270	0.3906	0.3553	0.3212	0.2884	0.2568	0.2263	0.1969	0.1686	0.1412	0.1148	0.0892
8.28	0.7403	0.7018	0.6623	0.6224	0.5823	0.5423	0.5029	0.4643	0.4267	0.3902	0.3549	0.3209	0.2880	0.2564	0.2259	0.1966	0.1682	0.1408	0.1144	0.0888
8.29	0.7402	0.7016	0.6621	0.6221	0.5820	0.5420	0.5026	0.4640	0.4263	0.3898	0.3546	0.3205	0.2877	0.2560	0.2256	0.1962	0.1678	0.1404	0.1140	0.0884
8.30	0.7400	0.7014	0.6619	0.6219	0.5817	0.5417	0.5023	0.4636	0.4260	0.3895	0.3542	0.3201	0.2873	0.2556	0.2252	0.1958	0.1674	0.1401	0.1136	0.0880
8.31	0.7398	0.7011	0.6617	0.6216	0.5814	0.5414	0.5019	0.4633	0.4256	0.3891	0.3538	0.3197	0.2869	0.2553	0.2248	0.1954	0.1670	0.1397	0.1132	0.0875
8.32	0.7396	0.7009	0.6614	0.6214	0.5811	0.5411	0.5016	0.4630	0.4253	0.3886	0.3534	0.3194	0.2865	0.2549	0.2244	0.1950	0.1666	0.1393	0.1128	0.0872
8.33	0.7394	0.7007	0.6612	0.6211	0.5809	0.5408	0.5013	0.4626	0.4249	0.3884	0.3531	0.3190	0.2861	0.2545	0.2240	0.1946	0.1662	0.1389	0.1124	0.0868
8.34	0.7393	0.7005	0.6610	0.6209	0.5806	0.5405	0.5010	0.4623	0.4246	0.3880	0.3527	0.3186	0.2857	0.2541	0.2236	0.1942	0.1658	0.1385	0.1120	0.0864
8.35	0.7391	0.7003	0.6607	0.6206	0.5803	0.5402	0.5007	0.4620	0.4242	0.3877	0.3523	0.3182	0.2854	0.2537	0.2232	0.1938	0.1655	0.1381	0.1116	0.0860
8.36	0.7389	0.7001	0.6605	0.6204	0.5800	0.5399	0.5004	0.4616	0.4239	0.3873	0.3520	0.3179	0.2850	0.2533	0.2228	0.1934	0.1651	0.1377	0.1112	0.0857
8.37	0.7387	0.6999	0.6603	0.6201	0.5798	0.5396	0.5000	0.4613	0.4236	0.3870	0.3516	0.3175	0.2846	0.2529	0.2224	0.1930	0.1647	0.1373	0.1109	0.0853
8.38	0.7386	0.6997	0.6600	0.6198	0.5795	0.5393	0.4997	0.4610	0.4232	0.3866	0.3512	0.3171	0.2842	0.2526	0.2221	0.1926	0.1643	0.1369	0.1105	0.0849
8.39	0.7384	0.6995	0.6598	0.6196	0.5792	0.5390	0.4994	0.4606	0.4229	0.3863	0.3509	0.3167	0.2838	0.2522	0.2217	0.1922	0.1639	0.1365	0.1101	0.0845
8.40	0.7382	0.6993	0.6596	0.6193	0.5789	0.5387	0.4991	0.4603	0.4225	0.3859	0.3505	0.3164	0.2835	0.2518	0.2213	0.1919	0.1635	0.1361	0.1097	0.0841
8.41	0.7380	0.6991	0.6594	0.6191	0.5786	0.5384	0.4988	0.4600	0.4222	0.3855	0.3501	0.3160	0.2831	0.2514	0.2209	0.1915	0.1631	0.1358	0.1093	0.0837
8.42	0.7378	0.6989	0.6591	0.6188	0.5784	0.5381	0.4985	0.4596	0.4218	0.3852	0.3498	0.3156	0.2827	0.2510	0.2205	0.1911	0.1627	0.1354	0.1089	0.0833
8.43	0.7377	0.6987	0.6589	0.6186	0.5781	0.5378	0.4981	0.4593	0.4215	0.3848	0.3494	0.3152	0.2823	0.2506	0.2201	0.1907	0.1623	0.1350	0.1085	0.0830
8.44	0.7375	0.6985	0.6587	0.6183	0.5778	0.5375	0.4978	0.4590	0.4211	0.3845	0.3490	0.3149	0.2819	0.2503	0.2197	0.1903	0.1620	0.1346	0.1081	0.0826
8.45	0.7373	0.6983	0.6584	0.6181	0.5775	0.5372	0.4975	0.4586	0.4208	0.3841	0.3487	0.3145	0.2816	0.2499	0.2194	0.1899	0.1616	0.1342	0.1078	0.0822
8.46	0.7371	0.6981	0.6582	0.																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7275	0.6871	0.6459	0.6042	0.5624	0.5210	0.4803	0.4406	0.4020	0.3648	0.3289	0.2943	0.2611	0.2292	0.1985	0.1690	0.1407	0.1133	0.0870	0.0615
9.02	0.7274	0.6869	0.6457	0.6039	0.5621	0.5207	0.4800	0.4403	0.4017	0.3644	0.3285	0.2939	0.2607	0.2288	0.1982	0.1687	0.1403	0.1130	0.0866	0.0612
9.03	0.7272	0.6867	0.6454	0.6037	0.5619	0.5204	0.4797	0.4399	0.4014	0.3641	0.3282	0.2936	0.2604	0.2285	0.1978	0.1683	0.1399	0.1126	0.0862	0.0608
9.04	0.7270	0.6865	0.6452	0.6034	0.5616	0.5202	0.4794	0.4396	0.4010	0.3638	0.3278	0.2932	0.2600	0.2281	0.1975	0.1680	0.1396	0.1122	0.0859	0.0605
9.05	0.7268	0.6863	0.6450	0.6032	0.5614	0.5199	0.4791	0.4393	0.4007	0.3634	0.3275	0.2929	0.2597	0.2278	0.1971	0.1676	0.1392	0.1119	0.0855	0.0602
9.06	0.7267	0.6861	0.6448	0.6030	0.5611	0.5196	0.4788	0.4390	0.4004	0.3631	0.3271	0.2925	0.2593	0.2274	0.1967	0.1672	0.1389	0.1115	0.0852	0.0599
9.07	0.7265	0.6859	0.6445	0.6027	0.5608	0.5193	0.4785	0.4387	0.4001	0.3627	0.3268	0.2922	0.2590	0.2270	0.1964	0.1669	0.1385	0.1112	0.0848	0.0595
9.08	0.7263	0.6857	0.6443	0.6025	0.5606	0.5190	0.4782	0.4384	0.3997	0.3624	0.3264	0.2918	0.2586	0.2267	0.1960	0.1665	0.1381	0.1108	0.0845	0.0592
9.09	0.7262	0.6855	0.6441	0.6022	0.5603	0.5187	0.4779	0.4381	0.3994	0.3621	0.3261	0.2915	0.2582	0.2263	0.1957	0.1662	0.1378	0.1105	0.0841	0.0589
9.10	0.7260	0.6853	0.6439	0.6020	0.5600	0.5185	0.4776	0.4378	0.3991	0.3617	0.3258	0.2912	0.2579	0.2260	0.1953	0.1658	0.1374	0.1101	0.0838	0.0586
9.11	0.7258	0.6851	0.6437	0.6017	0.5598	0.5182	0.4773	0.4374	0.3988	0.3614	0.3254	0.2908	0.2575	0.2256	0.1950	0.1654	0.1371	0.1098	0.0834	0.0583
9.12	0.7256	0.6850	0.6434	0.6015	0.5595	0.5179	0.4770	0.4371	0.3984	0.3611	0.3251	0.2905	0.2572	0.2253	0.1946	0.1651	0.1367	0.1094	0.0830	0.0580
9.13	0.7255	0.6848	0.6432	0.6013	0.5592	0.5176	0.4767	0.4368	0.3981	0.3607	0.3247	0.2901	0.2568	0.2249	0.1942	0.1647	0.1364	0.1090	0.0827	0.0577
9.14	0.7253	0.6846	0.6430	0.6010	0.5590	0.5173	0.4764	0.4365	0.3978	0.3604	0.3244	0.2898	0.2565	0.2246	0.1939	0.1644	0.1357	0.1087	0.0823	0.0574
9.15	0.7251	0.6844	0.6428	0.6008	0.5587	0.5170	0.4761	0.4362	0.3975	0.3601	0.3241	0.2894	0.2561	0.2242	0.1935	0.1640	0.1353	0.1083	0.0820	0.0571
9.16	0.7250	0.6842	0.6426	0.6005	0.5585	0.5168	0.4758	0.4359	0.3971	0.3597	0.3237	0.2891	0.2558	0.2239	0.1932	0.1637	0.1350	0.1080	0.0816	0.0569
9.17	0.7248	0.6840	0.6424	0.6003	0.5582	0.5165	0.4755	0.4356	0.3968	0.3594	0.3234	0.2887	0.2554	0.2235	0.1928	0.1633	0.1349	0.1076	0.0813	0.0566
9.18	0.7246	0.6838	0.6421	0.6000	0.5579	0.5162	0.4752	0.4353	0.3965	0.3591	0.3230	0.2884	0.2551	0.2232	0.1925	0.1630	0.1346	0.1073	0.0809	0.0563
9.19	0.7245	0.6836	0.6419	0.5998	0.5577	0.5159	0.4749	0.4349	0.3962	0.3588	0.3227	0.2880	0.2547	0.2228	0.1921	0.1626	0.1342	0.1069	0.0806	0.0560
9.20	0.7243	0.6834	0.6417	0.5996	0.5574	0.5156	0.4746	0.4346	0.3959	0.3584	0.3224	0.2877	0.2544	0.2225	0.1918	0.1623	0.1339	0.1066	0.0802	0.0558
9.21	0.7241	0.6832	0.6415	0.5993	0.5571	0.5154	0.4743	0.4343	0.3955	0.3581	0.3220	0.2874	0.2541	0.2221	0.1914	0.1619	0.1335	0.1062	0.0799	0.0555
9.22	0.7239	0.6830	0.6413	0.5991	0.5569	0.5151	0.4740	0.4340	0.3952	0.3578	0.3217	0.2870	0.2537	0.2218	0.1911	0.1616	0.1332	0.1059	0.0795	0.0552
9.23	0.7238	0.6828	0.6410	0.5988	0.5566	0.5148	0.4737	0.4337	0.3949	0.3574	0.3214	0.2867	0.2534	0.2214	0.1907	0.1612	0.1328	0.1055	0.0792	0.0550
9.24	0.7236	0.6826	0.6408	0.5986	0.5564	0.5145	0.4734	0.4334	0.3946	0.3571	0.3210	0.2863	0.2530	0.2211	0.1904	0.1608	0.1325	0.1052	0.0788	0.0547
9.25	0.7234	0.6824	0.6406	0.5984	0.5561	0.5142	0.4731	0.4331	0.3943	0.3568	0.3207	0.2860	0.2527	0.2207	0.1900	0.1605	0.1321	0.1048	0.0785	0.0544
9.26	0.7233	0.6822	0.6404	0.5981	0.5558	0.5140	0.4728	0.4328	0.3939	0.3564	0.3203	0.2856	0.2523	0.2204	0.1897	0.1601	0.1318	0.1045	0.0781	0.0542
9.27	0.7231	0.6820	0.6402	0.5979	0.5556	0.5137	0.4726	0.4325	0.3936	0.3561	0.3200	0.2853	0.2520	0.2200	0.1893	0.1598	0.1314	0.1041	0.0778	0.0539
9.28	0.7229	0.6818	0.6400	0.5976	0.5553	0.5134	0.4723	0.4322	0.3933	0.3558	0.3197	0.2850	0.2516	0.2197	0.1890	0.1594	0.1311	0.1038	0.0775	0.0536
9.29	0.7228	0.6816	0.6397	0.5974	0.5551	0.5131	0.4720	0.4319	0.3930	0.3555	0.3193	0.2846	0.2513	0.2193	0.1886	0.1591	0.1307	0.1034	0.0771	0.0534
9.30	0.7226	0.6814	0.6395	0.5972	0.5548	0.5128	0.4717	0.4315	0.3927	0.3551	0.3190	0.2843	0.2509	0.2190	0.1883	0.1587	0.1304	0.1031	0.0768	0.0531
9.31	0.7224	0.6813	0.6393	0.5969	0.5545	0.5126	0.4714	0.4312	0.3923	0.3546	0.3187	0.2839	0.2506	0.2186	0.1879	0.1584	0.1300	0.1027	0.0764	0.0528
9.32	0.7222	0.6811	0.6391	0.5967	0.5543	0.5123	0.4711	0.4309	0.3920	0.3545	0.3183	0.2836	0.2503	0.2183	0.1876	0.1581	0.1297	0.1024	0.0761	0.0526
9.33	0.7221	0.6809	0.6389	0.5964	0.5540	0.5120	0.4708	0.4306	0.3917	0.3541	0.3180	0.2833	0.2499	0.2179	0.1872	0.1577	0.1293	0.1020	0.0757	0.0523
9.34	0.7219	0.6807	0.6386	0.5962	0.5538	0.5117	0.4705	0.4303	0.3914	0.3538	0.3177	0.2829	0.2496	0.2176	0.1869	0.1574	0.1290	0.1017	0.0754	0.0521
9.35	0.7217	0.6805	0.6384	0.5960	0.5535	0.5115	0.4702	0.4300	0.3911	0.3535	0.3173	0.2826	0.2492	0.2172	0.1865	0.1570	0.1287	0.1014	0.0750	0.0518
9.36	0.7216	0.6803	0.6382	0.5957	0.5532	0.5112	0.4699	0.4297	0.3907	0.3532	0.3170	0.2822	0.2489	0.2169	0.1862	0.1567	0.1283	0.1010	0.0747	0.0516
9.37	0.7214	0.6801	0.6380	0.5955	0.5530	0.5109	0.4696	0.4294	0.3904	0.3528	0.3167	0.2819	0.2485	0.2165	0.1858	0.1563	0.1280	0.1007	0.0744	0.0513
9.38	0.7212	0.6799	0.6378	0.5952	0.5527	0.5106	0.4693	0.4291	0.3901	0.3525	0.3163	0.2816	0.2482	0.2162	0.1855	0.1560	0.1276	0.1003	0.0740	0.0511
9.39	0.7211	0.6797	0.6376	0.5950	0.5525	0.5103	0.4690	0.4288	0.3898	0.3522	0.3160	0.2812	0.2479	0.2159	0.1851	0.1556	0.1273	0.1000	0.0737	0.0508
9.40	0.7209	0.6795	0.6373	0.5948	0.5522	0.5101	0.4687	0.4285	0.3895	0.3519	0.3157	0.2809	0.2475	0.2155	0.1848	0.1553	0.1269	0.0996	0.0733	0.0506
9.41	0.7207	0.6793	0.6371	0.5945	0.5519	0.5098	0.4684	0.4282	0.3892	0.3515	0.3153	0.2805	0.2472	0.2152	0.1845	0.1549	0.1266	0.0993	0.0730	0.0503
9.42	0.7206	0.6791	0.6369	0.5943	0.5517	0.5097	0.4681	0.4279	0.3888	0.3512	0.3150	0.2802	0.2468	0.2148	0.1841	0.1546	0.1262	0.0990	0.0727	0.0501
9.43	0.7204	0.6789	0.6367	0.5941	0.5514	0.5092	0.4679	0.4276	0.3885	0.3509	0.3147	0.2799	0.2465	0.2145	0.1838	0.1542	0.1259	0.0986	0.0723	0.0498
9.44	0.7202	0.6787	0.6365	0.5938	0.5512	0.5090	0.4676	0.4273	0.3882	0.3506	0.3143	0.2795	0.2462	0.2141	0.1834	0.1539	0.1256	0.0983	0.0720	0.0496
9.45	0.7200	0.6786	0.6363	0.5936	0.5509	0.5087	0.4673	0.4270	0.3879	0.3502	0.3140	0.2792	0.2458	0.2138	0.1831	0.1536	0.1252	0.0979	0.0716	0.0493
9.46	0.7199	0.6784	0.6361	0.5933	0.5507	0.5084	0.4670	0.4267												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9933	0.9930	0.9928	0.9927	0.9925	0.9923	0.9921	0.9920	0.9919	0.9917	0.9916	0.9915	0.9913	0.9912	0.9911	0.9910	0.9909	0.9909	0.9908	0.9907
0.02	0.9869	0.9865	0.9861	0.9857	0.9854	0.9850	0.9847	0.9844	0.9842	0.9839	0.9836	0.9834	0.9832	0.9829	0.9827	0.9825	0.9823	0.9821	0.9819	0.9818
0.03	0.9808	0.9802	0.9797	0.9791	0.9786	0.9781	0.9777	0.9772	0.9768	0.9764	0.9760	0.9757	0.9753	0.9750	0.9746	0.9743	0.9740	0.9737	0.9734	0.9731
0.04	0.9750	0.9742	0.9735	0.9728	0.9722	0.9715	0.9709	0.9704	0.9698	0.9693	0.9687	0.9682	0.9678	0.9673	0.9668	0.9664	0.9659	0.9655	0.9651	0.9647
0.05	0.9694	0.9685	0.9676	0.9668	0.9660	0.9652	0.9644	0.9637	0.9630	0.9624	0.9617	0.9611	0.9604	0.9598	0.9593	0.9587	0.9581	0.9576	0.9571	0.9565
0.06	0.9641	0.9630	0.9620	0.9610	0.9600	0.9591	0.9582	0.9573	0.9565	0.9557	0.9549	0.9541	0.9533	0.9526	0.9519	0.9512	0.9505	0.9498	0.9492	0.9485
0.07	0.9589	0.9577	0.9565	0.9553	0.9542	0.9531	0.9521	0.9511	0.9501	0.9492	0.9482	0.9473	0.9464	0.9456	0.9447	0.9439	0.9430	0.9422	0.9414	0.9407
0.08	0.9539	0.9525	0.9512	0.9499	0.9486	0.9474	0.9462	0.9450	0.9439	0.9428	0.9418	0.9407	0.9397	0.9387	0.9377	0.9367	0.9357	0.9348	0.9338	0.9329
0.09	0.9490	0.9475	0.9460	0.9445	0.9431	0.9418	0.9404	0.9392	0.9379	0.9367	0.9355	0.9343	0.9331	0.9319	0.9308	0.9297	0.9286	0.9275	0.9264	0.9253
0.10	0.9443	0.9426	0.9410	0.9394	0.9378	0.9363	0.9348	0.9334	0.9320	0.9306	0.9293	0.9279	0.9266	0.9253	0.9240	0.9228	0.9215	0.9203	0.9191	0.9179
0.11	0.9398	0.9379	0.9361	0.9344	0.9327	0.9310	0.9294	0.9278	0.9263	0.9248	0.9233	0.9218	0.9203	0.9189	0.9174	0.9160	0.9146	0.9132	0.9119	0.9105
0.12	0.9353	0.9333	0.9314	0.9295	0.9276	0.9258	0.9241	0.9223	0.9207	0.9190	0.9174	0.9157	0.9141	0.9125	0.9109	0.9094	0.9078	0.9063	0.9048	0.9033
0.13	0.9309	0.9288	0.9267	0.9247	0.9227	0.9207	0.9188	0.9170	0.9151	0.9133	0.9115	0.9098	0.9080	0.9063	0.9045	0.9028	0.9011	0.8994	0.8977	0.8961
0.14	0.9266	0.9243	0.9221	0.9199	0.9178	0.9157	0.9137	0.9117	0.9097	0.9077	0.9058	0.9039	0.9020	0.9001	0.8982	0.8963	0.8945	0.8926	0.8908	0.8890
0.15	0.9224	0.9200	0.9176	0.9153	0.9130	0.9108	0.9086	0.9065	0.9043	0.9023	0.9002	0.8981	0.8960	0.8940	0.8920	0.8899	0.8879	0.8859	0.8840	0.8820
0.16	0.9183	0.9158	0.9132	0.9108	0.9084	0.9060	0.9037	0.9014	0.8991	0.8969	0.8946	0.8924	0.8902	0.8880	0.8858	0.8836	0.8815	0.8793	0.8772	0.8751
0.17	0.9143	0.9116	0.9089	0.9063	0.9038	0.9013	0.8988	0.8964	0.8939	0.8916	0.8892	0.8868	0.8845	0.8821	0.8798	0.8774	0.8751	0.8728	0.8705	0.8683
0.18	0.9103	0.9075	0.9047	0.9020	0.8993	0.8966	0.8940	0.8914	0.8889	0.8863	0.8838	0.8813	0.8788	0.8763	0.8738	0.8713	0.8688	0.8664	0.8640	0.8615
0.19	0.9065	0.9035	0.9006	0.8977	0.8949	0.8921	0.8893	0.8866	0.8839	0.8812	0.8785	0.8759	0.8732	0.8706	0.8679	0.8653	0.8626	0.8600	0.8574	0.8549
0.20	0.9027	0.8996	0.8965	0.8935	0.8906	0.8876	0.8847	0.8818	0.8790	0.8762	0.8734	0.8705	0.8677	0.8649	0.8621	0.8593	0.8565	0.8538	0.8510	0.8483
0.21	0.8989	0.8957	0.8925	0.8894	0.8863	0.8832	0.8802	0.8771	0.8742	0.8712	0.8682	0.8653	0.8623	0.8593	0.8564	0.8534	0.8505	0.8476	0.8446	0.8418
0.22	0.8953	0.8919	0.8886	0.8853	0.8821	0.8788	0.8757	0.8725	0.8694	0.8663	0.8631	0.8600	0.8569	0.8538	0.8507	0.8476	0.8445	0.8414	0.8383	0.8353
0.23	0.8917	0.8882	0.8847	0.8813	0.8779	0.8745	0.8712	0.8679	0.8646	0.8614	0.8581	0.8549	0.8516	0.8483	0.8451	0.8418	0.8386	0.8353	0.8321	0.8289
0.24	0.8881	0.8845	0.8809	0.8773	0.8738	0.8703	0.8668	0.8634	0.8600	0.8566	0.8531	0.8497	0.8463	0.8429	0.8395	0.8361	0.8327	0.8293	0.8259	0.8226
0.25	0.8846	0.8808	0.8771	0.8734	0.8697	0.8661	0.8625	0.8589	0.8553	0.8518	0.8482	0.8447	0.8411	0.8375	0.8340	0.8304	0.8269	0.8233	0.8198	0.8163
0.26	0.8811	0.8772	0.8733	0.8695	0.8657	0.8620	0.8582	0.8545	0.8508	0.8471	0.8434	0.8397	0.8360	0.8322	0.8285	0.8248	0.8211	0.8174	0.8137	0.8101
0.27	0.8777	0.8737	0.8697	0.8657	0.8618	0.8579	0.8540	0.8501	0.8463	0.8424	0.8386	0.8347	0.8309	0.8270	0.8231	0.8193	0.8154	0.8115	0.8077	0.8039
0.28	0.8743	0.8702	0.8660	0.8619	0.8579	0.8538	0.8498	0.8458	0.8418	0.8378	0.8338	0.8298	0.8258	0.8218	0.8178	0.8138	0.8097	0.8057	0.8018	0.7978
0.29	0.8710	0.8667	0.8624	0.8582	0.8540	0.8498	0.8457	0.8415	0.8374	0.8333	0.8291	0.8250	0.8208	0.8167	0.8125	0.8083	0.8042	0.8000	0.7959	0.7917
0.30	0.8677	0.8633	0.8589	0.8545	0.8502	0.8459	0.8416	0.8373	0.8330	0.8288	0.8245	0.8202	0.8159	0.8116	0.8073	0.8029	0.7986	0.7943	0.7900	0.7857
0.31	0.8645	0.8599	0.8554	0.8509	0.8464	0.8420	0.8376	0.8331	0.8287	0.8243	0.8199	0.8155	0.8110	0.8065	0.8021	0.7976	0.7931	0.7887	0.7842	0.7798
0.32	0.8613	0.8566	0.8519	0.8473	0.8427	0.8381	0.8336	0.8290	0.8244	0.8199	0.8153	0.8108	0.8062	0.8015	0.7969	0.7923	0.7877	0.7831	0.7785	0.7739
0.33	0.8581	0.8533	0.8485	0.8438	0.8390	0.8343	0.8296	0.8249	0.8202	0.8155	0.8108	0.8061	0.8013	0.7966	0.7918	0.7871	0.7823	0.7776	0.7728	0.7681
0.34	0.8549	0.8500	0.8451	0.8402	0.8354	0.8305	0.8257	0.8208	0.8160	0.8112	0.8063	0.8015	0.7966	0.7917	0.7868	0.7819	0.7770	0.7721	0.7672	0.7623
0.35	0.8518	0.8468	0.8417	0.8367	0.8317	0.8268	0.8218	0.8168	0.8119	0.8069	0.8019	0.7969	0.7919	0.7868	0.7818	0.7767	0.7717	0.7666	0.7616	0.7566
0.36	0.8487	0.8436	0.8384	0.8333	0.8282	0.8230	0.8179	0.8128	0.8077	0.8026	0.7975	0.7923	0.7872	0.7820	0.7768	0.7716	0.7664	0.7612	0.7560	0.7509
0.37	0.8457	0.8404	0.8351	0.8299	0.8246	0.8194	0.8141	0.8089	0.8036	0.7984	0.7931	0.7879	0.7825	0.7772	0.7719	0.7665	0.7612	0.7559	0.7505	0.7452
0.38	0.8427	0.8373	0.8319	0.8265	0.8211	0.8157	0.8103	0.8050	0.7996	0.7942	0.7888	0.7834	0.7779	0.7725	0.7670	0.7615	0.7560	0.7505	0.7451	0.7396
0.39	0.8397	0.8342	0.8288	0.8233	0.8178	0.8124	0.8069	0.8014	0.7959	0.7904	0.7849	0.7794	0.7739	0.7684	0.7629	0.7573	0.7518	0.7463	0.7407	0.7351
0.40	0.8367	0.8311	0.8256	0.8200	0.8144	0.8088	0.8032	0.7977	0.7921	0.7866	0.7810	0.7754	0.7698	0.7643	0.7587	0.7531	0.7474	0.7417	0.7361	0.7304
0.41	0.8338	0.8280	0.8223	0.8165	0.8107	0.8050	0.7992	0.7935	0.7877	0.7819	0.7761	0.7702	0.7644	0.7585	0.7526	0.7467	0.7408	0.7349	0.7290	0.7231
0.42	0.8309	0.8250	0.8191	0.8132	0.8074	0.8015	0.7956	0.7897	0.7838	0.7779	0.7719	0.7659	0.7599	0.7539	0.7479	0.7418	0.7358	0.7297	0.7237	0.7177
0.43	0.8280	0.8220	0.8160	0.8100	0.8040	0.7980	0.7920	0.7859	0.7799	0.7738	0.7678	0.7617	0.7555	0.7494	0.7432	0.7370	0.7308	0.7246	0.7185	0.7123
0.44	0.8252	0.8190	0.8129	0.8068	0.8006	0.7945	0.7884	0.7822	0.7760	0.7699	0.7636	0.7574	0.7511	0.7448	0.7385	0.7322	0.7259	0.7196	0.7133	0.7070
0.45	0.8224	0.8161	0.8098	0.8036	0.7973	0.7911	0.7848	0.7785</												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.6903	0.6784	0.6665	0.6545	0.6425	0.6305	0.6184	0.6063	0.5941	0.5819	0.5697	0.5575	0.5452	0.5329	0.5205	0.5082	0.4958	0.4834	0.4711	0.4587	
1.02	0.6882	0.6763	0.6643	0.6522	0.6401	0.6280	0.6159	0.6037	0.5914	0.5792	0.5669	0.5545	0.5422	0.5298	0.5174	0.5049	0.4925	0.4800	0.4676	0.4551	
1.03	0.6862	0.6742	0.6621	0.6500	0.6378	0.6256	0.6133	0.6011	0.5888	0.5764	0.5640	0.5516	0.5392	0.5267	0.5142	0.5017	0.4892	0.4766	0.4641	0.4516	
1.04	0.6842	0.6721	0.6599	0.6477	0.6355	0.6232	0.6109	0.5985	0.5861	0.5737	0.5612	0.5487	0.5362	0.5236	0.5111	0.4985	0.4859	0.4733	0.4607	0.4480	
1.05	0.6822	0.6700	0.6578	0.6455	0.6331	0.6208	0.6084	0.5959	0.5835	0.5710	0.5584	0.5458	0.5332	0.5206	0.5080	0.4953	0.4826	0.4699	0.4572	0.4445	
1.06	0.6802	0.6679	0.6556	0.6432	0.6308	0.6184	0.6059	0.5934	0.5808	0.5682	0.5556	0.5430	0.5303	0.5176	0.5049	0.4921	0.4794	0.4666	0.4538	0.4410	
1.07	0.6783	0.6659	0.6535	0.6410	0.6285	0.6160	0.6034	0.5908	0.5782	0.5655	0.5528	0.5401	0.5274	0.5146	0.5018	0.4890	0.4761	0.4633	0.4504	0.4376	
1.08	0.6763	0.6638	0.6513	0.6388	0.6262	0.6136	0.6010	0.5883	0.5756	0.5629	0.5501	0.5373	0.5244	0.5116	0.4987	0.4858	0.4729	0.4600	0.4471	0.4341	
1.09	0.6743	0.6618	0.6492	0.6366	0.6240	0.6113	0.5986	0.5858	0.5730	0.5602	0.5473	0.5345	0.5216	0.5086	0.4957	0.4827	0.4697	0.4567	0.4437	0.4307	
1.10	0.6724	0.6598	0.6471	0.6344	0.6217	0.6089	0.5961	0.5833	0.5704	0.5575	0.5446	0.5317	0.5187	0.5057	0.4926	0.4796	0.4665	0.4535	0.4404	0.4273	
1.11	0.6704	0.6577	0.6450	0.6322	0.6194	0.6066	0.5937	0.5808	0.5679	0.5549	0.5419	0.5289	0.5158	0.5027	0.4896	0.4765	0.4634	0.4502	0.4371	0.4239	
1.12	0.6685	0.6557	0.6429	0.6301	0.6172	0.6043	0.5913	0.5783	0.5653	0.5523	0.5392	0.5261	0.5130	0.4998	0.4866	0.4734	0.4602	0.4470	0.4338	0.4206	
1.13	0.6666	0.6537	0.6408	0.6279	0.6150	0.6020	0.5889	0.5759	0.5628	0.5497	0.5365	0.5233	0.5101	0.4969	0.4836	0.4704	0.4571	0.4438	0.4305	0.4172	
1.14	0.6646	0.6517	0.6388	0.6258	0.6127	0.5997	0.5865	0.5734	0.5602	0.5471	0.5338	0.5206	0.5073	0.4940	0.4807	0.4673	0.4540	0.4407	0.4273	0.4139	
1.15	0.6627	0.6497	0.6367	0.6236	0.6105	0.5974	0.5842	0.5710	0.5577	0.5445	0.5312	0.5178	0.5045	0.4911	0.4777	0.4643	0.4509	0.4375	0.4240	0.4106	
1.16	0.6608	0.6478	0.6346	0.6215	0.6083	0.5951	0.5818	0.5685	0.5552	0.5419	0.5285	0.5151	0.5017	0.4883	0.4748	0.4613	0.4478	0.4343	0.4208	0.4073	
1.17	0.6589	0.6458	0.6326	0.6194	0.6061	0.5928	0.5795	0.5661	0.5527	0.5393	0.5259	0.5124	0.4989	0.4854	0.4719	0.4583	0.4448	0.4312	0.4176	0.4040	
1.18	0.6570	0.6438	0.6306	0.6173	0.6039	0.5905	0.5771	0.5637	0.5503	0.5368	0.5233	0.5097	0.4962	0.4826	0.4690	0.4554	0.4417	0.4281	0.4145	0.4008	
1.19	0.6552	0.6419	0.6285	0.6151	0.6017	0.5883	0.5748	0.5613	0.5478	0.5342	0.5207	0.5071	0.4934	0.4798	0.4661	0.4524	0.4387	0.4250	0.4113	0.3976	
1.20	0.6533	0.6399	0.6265	0.6131	0.5996	0.5861	0.5725	0.5589	0.5453	0.5317	0.5181	0.5044	0.4907	0.4770	0.4632	0.4495	0.4357	0.4219	0.4082	0.3944	
1.21	0.6514	0.6380	0.6245	0.6110	0.5974	0.5838	0.5702	0.5566	0.5429	0.5292	0.5155	0.5017	0.4880	0.4742	0.4604	0.4466	0.4327	0.4189	0.4050	0.3912	
1.22	0.6496	0.6360	0.6225	0.6089	0.5953	0.5816	0.5679	0.5542	0.5405	0.5267	0.5129	0.4991	0.4853	0.4714	0.4575	0.4437	0.4298	0.4159	0.4019	0.3880	
1.23	0.6477	0.6341	0.6205	0.6068	0.5931	0.5794	0.5656	0.5519	0.5381	0.5242	0.5104	0.4965	0.4826	0.4687	0.4547	0.4408	0.4268	0.4128	0.3989	0.3849	
1.24	0.6459	0.6322	0.6185	0.6048	0.5910	0.5772	0.5634	0.5495	0.5356	0.5218	0.5078	0.4939	0.4799	0.4659	0.4519	0.4379	0.4239	0.4098	0.3958	0.3817	
1.25	0.6440	0.6303	0.6165	0.6027	0.5889	0.5750	0.5611	0.5472	0.5333	0.5193	0.5053	0.4913	0.4773	0.4632	0.4491	0.4350	0.4209	0.4068	0.3927	0.3786	
1.26	0.6422	0.6284	0.6146	0.6007	0.5868	0.5728	0.5589	0.5449	0.5309	0.5168	0.5028	0.4887	0.4746	0.4605	0.4464	0.4322	0.4180	0.4039	0.3897	0.3755	
1.27	0.6404	0.6265	0.6126	0.5986	0.5847	0.5707	0.5566	0.5426	0.5285	0.5144	0.5003	0.4861	0.4720	0.4578	0.4436	0.4294	0.4152	0.4009	0.3867	0.3725	
1.28	0.6386	0.6246	0.6106	0.5966	0.5826	0.5685	0.5544	0.5403	0.5261	0.5120	0.4978	0.4836	0.4693	0.4551	0.4408	0.4266	0.4123	0.3980	0.3837	0.3694	
1.29	0.6368	0.6227	0.6087	0.5946	0.5805	0.5663	0.5522	0.5380	0.5238	0.5096	0.4953	0.4810	0.4667	0.4524	0.4381	0.4238	0.4094	0.3951	0.3807	0.3663	
1.30	0.6350	0.6209	0.6067	0.5926	0.5784	0.5642	0.5500	0.5357	0.5214	0.5072	0.4928	0.4785	0.4641	0.4498	0.4354	0.4210	0.4066	0.3922	0.3778	0.3633	
1.31	0.6332	0.6190	0.6048	0.5906	0.5763	0.5621	0.5478	0.5335	0.5191	0.5048	0.4904	0.4760	0.4616	0.4471	0.4327	0.4182	0.4038	0.3893	0.3748	0.3603	
1.32	0.6314	0.6172	0.6029	0.5886	0.5743	0.5600	0.5456	0.5312	0.5168	0.5024	0.4879	0.4735	0.4590	0.4445	0.4300	0.4155	0.4010	0.3864	0.3719	0.3573	
1.33	0.6296	0.6153	0.6010	0.5866	0.5722	0.5578	0.5434	0.5290	0.5145	0.5000	0.4855	0.4710	0.4564	0.4419	0.4273	0.4127	0.3982	0.3836	0.3690	0.3544	
1.34	0.6278	0.6135	0.5991	0.5846	0.5702	0.5557	0.5412	0.5267	0.5122	0.4977	0.4831	0.4685	0.4539	0.4393	0.4247	0.4100	0.3954	0.3807	0.3661	0.3514	
1.35	0.6261	0.6116	0.5972	0.5827	0.5682	0.5536	0.5391	0.5245	0.5099	0.4953	0.4807	0.4660	0.4514	0.4367	0.4220	0.4073	0.3926	0.3779	0.3632	0.3485	
1.36	0.6243	0.6098	0.5953	0.5807	0.5661	0.5515	0.5369	0.5223	0.5076	0.4930	0.4783	0.4636	0.4489	0.4341	0.4194	0.4046	0.3899	0.3751	0.3603	0.3455	
1.37	0.6226	0.6080	0.5934	0.5788	0.5641	0.5495	0.5348	0.5201	0.5054	0.4906	0.4759	0.4611	0.4464	0.4316	0.4168	0.4019	0.3871	0.3723	0.3575	0.3426	
1.38	0.6208	0.6062	0.5915	0.5768	0.5621	0.5474	0.5327	0.5179	0.5031	0.4883	0.4735	0.4587	0.4439	0.4290	0.4142	0.3993	0.3844	0.3695	0.3546	0.3397	
1.39	0.6191	0.6044	0.5896	0.5749	0.5601	0.5453	0.5305	0.5157	0.5009	0.4860	0.4712	0.4563	0.4414	0.4265	0.4116	0.3966	0.3817	0.3668	0.3518	0.3369	
1.40	0.6174	0.6026	0.5878	0.5730	0.5581	0.5433	0.5284	0.5135	0.4986	0.4837	0.4688	0.4539	0.4389	0.4240	0.4090	0.3940	0.3790	0.3640	0.3490	0.3340	
1.41	0.6156	0.6008	0.5859	0.5711	0.5562	0.5412	0.5263	0.5114	0.4964	0.4815	0.4665	0.4515	0.4365	0.4214	0.4064	0.3914	0.3763	0.3613	0.3462	0.3312	
1.42	0.6139	0.5990	0.5841	0.5691	0.5542	0.5392	0.5242	0.5092	0.4942	0.4792	0.4641	0.4491	0.4340	0.4189	0.4039	0.3888	0.3737	0.3586	0.3434	0.3283	
1.43	0.6122	0.5972	0.5822	0.5672	0.5522	0.5372	0.5221	0.5071	0.4920	0.4769	0.4618	0.4467	0.4316	0.4165	0.4013	0.3862	0.3710	0.3559	0.3407	0.3255	
1.44	0.6105	0.5955	0.5804	0.5653	0.5503	0.5352	0.5201	0.5049	0.4898	0.4747	0.4595	0.4444	0.4292	0.4140	0.3988	0.3836	0.3684	0.3532	0.3379	0.3227	
1.45	0.6088	0.5937	0.5786	0.5635	0.5483	0.5332	0.5180	0.5028	0.4876	0.4724	0.4572	0.4420	0.4268	0.4115	0.3963	0.3810	0.3658	0.3505	0.3352	0.3199	
1.46	0.6071	0.5919	0.5768	0.5616	0.5464	0.5312	0.5159	0.5007	0.4855												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.5224	0.5044	0.4863	0.4684	0.4504	0.4326	0.4147	0.3969	0.3791	0.3614	0.3437	0.3260	0.3084	0.2908	0.2732	0.2556	0.2383	0.2237	0.2110	0.1993
2.02	0.5210	0.5029	0.4848	0.4668	0.4489	0.4309	0.4131	0.3952	0.3774	0.3596	0.3419	0.3242	0.3065	0.2889	0.2713	0.2537	0.2364	0.2219	0.2093	0.1976
2.03	0.5196	0.5015	0.4834	0.4653	0.4473	0.4293	0.4114	0.3935	0.3757	0.3579	0.3401	0.3224	0.3047	0.2870	0.2694	0.2517	0.2345	0.2202	0.2076	0.1960
2.04	0.5182	0.5000	0.4819	0.4638	0.4457	0.4277	0.4098	0.3919	0.3740	0.3562	0.3383	0.3206	0.3029	0.2852	0.2675	0.2497	0.2327	0.2184	0.2059	0.1944
2.05	0.5168	0.4986	0.4804	0.4623	0.4442	0.4261	0.4082	0.3902	0.3723	0.3544	0.3366	0.3188	0.3010	0.2833	0.2656	0.2478	0.2308	0.2167	0.2043	0.1928
2.06	0.5155	0.4972	0.4789	0.4608	0.4426	0.4246	0.4065	0.3885	0.3706	0.3527	0.3348	0.3170	0.2992	0.2814	0.2637	0.2459	0.2290	0.2150	0.2026	0.1912
2.07	0.5141	0.4957	0.4775	0.4593	0.4411	0.4230	0.4049	0.3869	0.3689	0.3510	0.3331	0.3152	0.2974	0.2796	0.2618	0.2440	0.2272	0.2133	0.2010	0.1896
2.08	0.5127	0.4943	0.4760	0.4578	0.4396	0.4214	0.4033	0.3852	0.3672	0.3493	0.3313	0.3134	0.2956	0.2777	0.2600	0.2421	0.2254	0.2117	0.1994	0.1880
2.09	0.5113	0.4929	0.4746	0.4563	0.4380	0.4198	0.4017	0.3836	0.3656	0.3475	0.3296	0.3116	0.2938	0.2759	0.2581	0.2402	0.2237	0.2100	0.1978	0.1865
2.10	0.5100	0.4915	0.4731	0.4548	0.4365	0.4183	0.4001	0.3820	0.3639	0.3458	0.3278	0.3099	0.2920	0.2741	0.2562	0.2383	0.2219	0.2084	0.1962	0.1849
2.11	0.5086	0.4901	0.4717	0.4533	0.4350	0.4167	0.3985	0.3803	0.3622	0.3441	0.3261	0.3081	0.2902	0.2723	0.2544	0.2364	0.2202	0.2067	0.1946	0.1834
2.12	0.5072	0.4887	0.4702	0.4518	0.4335	0.4152	0.3969	0.3787	0.3606	0.3425	0.3244	0.3064	0.2884	0.2705	0.2526	0.2346	0.2185	0.2051	0.1931	0.1819
2.13	0.5059	0.4873	0.4688	0.4503	0.4319	0.4136	0.3953	0.3771	0.3589	0.3408	0.3227	0.3046	0.2866	0.2687	0.2507	0.2328	0.2168	0.2035	0.1915	0.1804
2.14	0.5045	0.4859	0.4673	0.4489	0.4304	0.4121	0.3938	0.3755	0.3573	0.3391	0.3210	0.3029	0.2849	0.2669	0.2489	0.2309	0.2151	0.2019	0.1900	0.1789
2.15	0.5032	0.4845	0.4659	0.4474	0.4289	0.4105	0.3922	0.3739	0.3556	0.3374	0.3193	0.3012	0.2831	0.2651	0.2471	0.2291	0.2134	0.2004	0.1885	0.1774
2.16	0.5018	0.4831	0.4645	0.4459	0.4274	0.4090	0.3906	0.3723	0.3540	0.3358	0.3176	0.2994	0.2813	0.2633	0.2453	0.2273	0.2118	0.1988	0.1870	0.1759
2.17	0.5005	0.4818	0.4631	0.4445	0.4259	0.4075	0.3891	0.3707	0.3524	0.3341	0.3159	0.2977	0.2796	0.2615	0.2435	0.2255	0.2102	0.1973	0.1855	0.1745
2.18	0.4992	0.4804	0.4617	0.4430	0.4245	0.4060	0.3875	0.3691	0.3508	0.3325	0.3142	0.2960	0.2779	0.2598	0.2417	0.2237	0.2086	0.1957	0.1840	0.1731
2.19	0.4978	0.4790	0.4603	0.4416	0.4230	0.4044	0.3860	0.3675	0.3491	0.3308	0.3125	0.2943	0.2761	0.2580	0.2399	0.2220	0.2070	0.1942	0.1825	0.1716
2.20	0.4965	0.4776	0.4589	0.4401	0.4215	0.4029	0.3844	0.3659	0.3475	0.3292	0.3109	0.2926	0.2744	0.2562	0.2381	0.2202	0.2054	0.1927	0.1811	0.1702
2.21	0.4952	0.4763	0.4575	0.4387	0.4200	0.4014	0.3829	0.3644	0.3459	0.3275	0.3092	0.2909	0.2727	0.2545	0.2363	0.2185	0.2038	0.1912	0.1796	0.1688
2.22	0.4939	0.4749	0.4561	0.4373	0.4186	0.3999	0.3813	0.3628	0.3443	0.3259	0.3076	0.2892	0.2710	0.2528	0.2346	0.2168	0.2023	0.1897	0.1782	0.1674
2.23	0.4925	0.4736	0.4547	0.4359	0.4171	0.3984	0.3798	0.3613	0.3428	0.3243	0.3059	0.2876	0.2693	0.2510	0.2328	0.2151	0.2008	0.1883	0.1768	0.1660
2.24	0.4912	0.4722	0.4533	0.4344	0.4156	0.3969	0.3783	0.3597	0.3412	0.3227	0.3043	0.2859	0.2676	0.2493	0.2310	0.2135	0.1992	0.1868	0.1754	0.1646
2.25	0.4899	0.4709	0.4519	0.4330	0.4142	0.3955	0.3768	0.3582	0.3396	0.3211	0.3026	0.2842	0.2659	0.2476	0.2293	0.2119	0.1977	0.1854	0.1740	0.1633
2.26	0.4886	0.4695	0.4505	0.4316	0.4127	0.3940	0.3753	0.3566	0.3380	0.3195	0.3010	0.2826	0.2642	0.2459	0.2275	0.2102	0.1962	0.1839	0.1726	0.1619
2.27	0.4873	0.4682	0.4492	0.4302	0.4113	0.3925	0.3738	0.3551	0.3365	0.3179	0.2994	0.2809	0.2625	0.2442	0.2258	0.2086	0.1947	0.1825	0.1712	0.1606
2.28	0.4860	0.4669	0.4478	0.4288	0.4099	0.3910	0.3723	0.3535	0.3349	0.3163	0.2978	0.2793	0.2609	0.2425	0.2241	0.2070	0.1933	0.1811	0.1698	0.1593
2.29	0.4847	0.4655	0.4464	0.4274	0.4084	0.3896	0.3708	0.3520	0.3333	0.3147	0.2962	0.2777	0.2592	0.2408	0.2224	0.2055	0.1918	0.1797	0.1685	0.1579
2.30	0.4834	0.4642	0.4451	0.4260	0.4070	0.3881	0.3693	0.3505	0.3318	0.3131	0.2946	0.2760	0.2576	0.2391	0.2207	0.2039	0.1904	0.1783	0.1672	0.1566
2.31	0.4822	0.4629	0.4437	0.4246	0.4056	0.3866	0.3678	0.3490	0.3302	0.3116	0.2930	0.2744	0.2559	0.2375	0.2190	0.2024	0.1889	0.1769	0.1658	0.1553
2.32	0.4809	0.4616	0.4423	0.4232	0.4042	0.3852	0.3663	0.3475	0.3287	0.3100	0.2914	0.2728	0.2543	0.2358	0.2173	0.2008	0.1875	0.1756	0.1645	0.1541
2.33	0.4796	0.4603	0.4410	0.4218	0.4028	0.3838	0.3648	0.3460	0.3272	0.3084	0.2898	0.2712	0.2526	0.2342	0.2156	0.1994	0.1861	0.1742	0.1632	0.1528
2.34	0.4783	0.4589	0.4397	0.4205	0.4013	0.3823	0.3634	0.3445	0.3257	0.3069	0.2882	0.2696	0.2510	0.2325	0.2140	0.1979	0.1847	0.1729	0.1619	0.1515
2.35	0.4771	0.4576	0.4383	0.4191	0.3999	0.3809	0.3619	0.3430	0.3241	0.3053	0.2866	0.2680	0.2494	0.2309	0.2123	0.1964	0.1833	0.1715	0.1606	0.1503
2.36	0.4758	0.4563	0.4370	0.4177	0.3985	0.3794	0.3604	0.3415	0.3226	0.3038	0.2851	0.2664	0.2478	0.2292	0.2107	0.1949	0.1819	0.1702	0.1593	0.1490
2.37	0.4745	0.4550	0.4356	0.4164	0.3971	0.3780	0.3590	0.3400	0.3211	0.3023	0.2835	0.2648	0.2462	0.2276	0.2091	0.1935	0.1806	0.1689	0.1580	0.1478
2.38	0.4733	0.4537	0.4343	0.4150	0.3958	0.3766	0.3575	0.3385	0.3196	0.3007	0.2819	0.2632	0.2446	0.2260	0.2075	0.1921	0.1792	0.1676	0.1568	0.1465
2.39	0.4720	0.4525	0.4330	0.4136	0.3944	0.3752	0.3561	0.3371	0.3181	0.2992	0.2804	0.2616	0.2430	0.2243	0.2059	0.1906	0.1779	0.1663	0.1555	0.1453
2.40	0.4708	0.4512	0.4317	0.4123	0.3930	0.3738	0.3546	0.3356	0.3166	0.2977	0.2789	0.2601	0.2414	0.2227	0.2043	0.1892	0.1766	0.1650	0.1543	0.1441
2.41	0.4695	0.4499	0.4304	0.4109	0.3916	0.3724	0.3532	0.3341	0.3151	0.2962	0.2773	0.2585	0.2398	0.2211	0.2027	0.1879	0.1752	0.1638	0.1531	0.1429
2.42	0.4683	0.4486	0.4291	0.4096	0.3902	0.3710	0.3518	0.3327	0.3136	0.2947	0.2758	0.2570	0.2382	0.2195	0.2012	0.1865	0.1739	0.1625	0.1518	0.1417
2.43	0.4670	0.4473	0.4277	0.4083	0.3889	0.3696	0.3504	0.3312	0.3122	0.2932	0.2743	0.2554	0.2366	0.2179	0.1997	0.1851	0.1726	0.1613	0.1506	0.1406
2.44	0.4658	0.4461	0.4264	0.4069	0.3875	0.3682	0.3489	0.3298	0.3107	0.2917	0.2727	0.2539	0.2351	0.2164	0.1982	0.1838	0.1714	0.1600	0.1494	0.1394
2.45	0.4646	0.4448	0.4251	0.4056	0.3861	0.3668	0.3475	0.3283	0.3092	0.2902	0.2712	0.2523	0.2335	0.2148	0.1967	0.1824	0.1701	0.1588	0.1482	0.1382
2.46	0.4633	0.4435	0.4238	0.4043	0.3840															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
3.01	0.4007	0.3793	0.3581	0.3372	0.3164	0.2957	0.2752	0.2549	0.2346	0.2145	0.1945	0.1747	0.1570	0.1438	0.1324	0.1219	0.1122	0.1030	0.0943	0.0860
3.02	0.3996	0.3782	0.3570	0.3360	0.3152	0.2946	0.2740	0.2537	0.2334	0.2133	0.1933	0.1734	0.1560	0.1429	0.1315	0.1211	0.1114	0.1022	0.0936	0.0853
3.03	0.3985	0.3771	0.3559	0.3349	0.3141	0.2934	0.2729	0.2525	0.2322	0.2121	0.1921	0.1721	0.1549	0.1419	0.1306	0.1202	0.1105	0.1014	0.0928	0.0845
3.04	0.3975	0.3761	0.3549	0.3338	0.3129	0.2922	0.2717	0.2513	0.2310	0.2109	0.1908	0.1709	0.1539	0.1410	0.1297	0.1193	0.1097	0.1007	0.0920	0.0838
3.05	0.3964	0.3750	0.3538	0.3327	0.3118	0.2911	0.2705	0.2501	0.2298	0.2096	0.1896	0.1697	0.1528	0.1400	0.1288	0.1185	0.1089	0.0999	0.0913	0.0831
3.06	0.3954	0.3739	0.3527	0.3316	0.3107	0.2899	0.2694	0.2489	0.2286	0.2084	0.1884	0.1684	0.1518	0.1391	0.1279	0.1177	0.1081	0.0991	0.0905	0.0824
3.07	0.3944	0.3729	0.3516	0.3305	0.3096	0.2888	0.2682	0.2478	0.2274	0.2072	0.1872	0.1672	0.1508	0.1381	0.1270	0.1168	0.1073	0.0983	0.0898	0.0817
3.08	0.3933	0.3718	0.3505	0.3294	0.3084	0.2877	0.2670	0.2466	0.2262	0.2060	0.1860	0.1660	0.1498	0.1372	0.1261	0.1160	0.1065	0.0976	0.0891	0.0809
3.09	0.3923	0.3707	0.3494	0.3283	0.3073	0.2865	0.2659	0.2454	0.2251	0.2048	0.1848	0.1648	0.1488	0.1363	0.1253	0.1152	0.1057	0.0968	0.0883	0.0803
3.10	0.3912	0.3697	0.3483	0.3272	0.3062	0.2854	0.2647	0.2442	0.2239	0.2036	0.1836	0.1637	0.1478	0.1354	0.1244	0.1144	0.1049	0.0961	0.0876	0.0796
3.11	0.3902	0.3686	0.3473	0.3261	0.3051	0.2843	0.2636	0.2431	0.2227	0.2025	0.1824	0.1625	0.1468	0.1345	0.1236	0.1135	0.1042	0.0953	0.0869	0.0789
3.12	0.3892	0.3676	0.3462	0.3250	0.3040	0.2831	0.2625	0.2419	0.2215	0.2013	0.1812	0.1613	0.1459	0.1336	0.1227	0.1127	0.1034	0.0946	0.0862	0.0782
3.13	0.3881	0.3665	0.3451	0.3239	0.3029	0.2820	0.2613	0.2408	0.2204	0.2001	0.1800	0.1602	0.1449	0.1327	0.1219	0.1119	0.1026	0.0938	0.0855	0.0775
3.14	0.3871	0.3655	0.3440	0.3228	0.3018	0.2809	0.2602	0.2396	0.2192	0.1989	0.1788	0.1590	0.1439	0.1318	0.1211	0.1111	0.1019	0.0931	0.0848	0.0769
3.15	0.3861	0.3644	0.3430	0.3217	0.3007	0.2798	0.2590	0.2385	0.2181	0.1977	0.1776	0.1579	0.1420	0.1300	0.1202	0.1104	0.1011	0.0924	0.0841	0.0762
3.16	0.3851	0.3634	0.3419	0.3206	0.2996	0.2787	0.2579	0.2373	0.2169	0.1966	0.1764	0.1568	0.1421	0.1301	0.1194	0.1096	0.1004	0.0917	0.0834	0.0755
3.17	0.3841	0.3624	0.3409	0.3196	0.2985	0.2775	0.2568	0.2362	0.2157	0.1954	0.1752	0.1557	0.1411	0.1292	0.1186	0.1088	0.0996	0.0909	0.0827	0.0749
3.18	0.3831	0.3613	0.3398	0.3185	0.2974	0.2764	0.2557	0.2351	0.2146	0.1942	0.1741	0.1546	0.1402	0.1284	0.1178	0.1080	0.0989	0.0902	0.0820	0.0743
3.19	0.3820	0.3603	0.3388	0.3174	0.2963	0.2753	0.2545	0.2339	0.2134	0.1931	0.1729	0.1535	0.1393	0.1275	0.1170	0.1073	0.0982	0.0895	0.0813	0.0736
3.20	0.3810	0.3593	0.3377	0.3164	0.2952	0.2742	0.2534	0.2328	0.2123	0.1919	0.1717	0.1524	0.1384	0.1267	0.1162	0.1065	0.0974	0.0888	0.0807	0.0730
3.21	0.3800	0.3582	0.3367	0.3153	0.2941	0.2731	0.2523	0.2317	0.2111	0.1908	0.1706	0.1514	0.1375	0.1259	0.1154	0.1057	0.0967	0.0881	0.0800	0.0724
3.22	0.3790	0.3572	0.3356	0.3142	0.2930	0.2720	0.2512	0.2305	0.2100	0.1896	0.1694	0.1504	0.1366	0.1250	0.1146	0.1050	0.0960	0.0875	0.0793	0.0717
3.23	0.3780	0.3562	0.3346	0.3132	0.2920	0.2709	0.2501	0.2294	0.2089	0.1885	0.1682	0.1494	0.1357	0.1242	0.1138	0.1043	0.0953	0.0868	0.0787	0.0711
3.24	0.3770	0.3552	0.3335	0.3121	0.2909	0.2699	0.2490	0.2283	0.2078	0.1873	0.1671	0.1484	0.1348	0.1234	0.1131	0.1035	0.0946	0.0861	0.0780	0.0705
3.25	0.3760	0.3541	0.3325	0.3111	0.2898	0.2688	0.2479	0.2272	0.2066	0.1862	0.1659	0.1474	0.1340	0.1226	0.1123	0.1028	0.0939	0.0854	0.0774	0.0699
3.26	0.3750	0.3531	0.3315	0.3100	0.2888	0.2677	0.2468	0.2261	0.2055	0.1851	0.1648	0.1464	0.1331	0.1218	0.1115	0.1020	0.0932	0.0847	0.0767	0.0693
3.27	0.3740	0.3521	0.3304	0.3090	0.2877	0.2666	0.2457	0.2250	0.2044	0.1839	0.1637	0.1454	0.1322	0.1210	0.1108	0.1013	0.0925	0.0841	0.0761	0.0687
3.28	0.3730	0.3511	0.3294	0.3079	0.2866	0.2655	0.2446	0.2239	0.2033	0.1828	0.1625	0.1445	0.1314	0.1202	0.1100	0.1006	0.0918	0.0834	0.0755	0.0681
3.29	0.3721	0.3501	0.3284	0.3069	0.2856	0.2645	0.2435	0.2228	0.2022	0.1817	0.1614	0.1435	0.1305	0.1194	0.1093	0.0999	0.0911	0.0828	0.0748	0.0675
3.30	0.3711	0.3491	0.3274	0.3058	0.2845	0.2634	0.2424	0.2217	0.2011	0.1806	0.1603	0.1426	0.1297	0.1186	0.1085	0.0992	0.0904	0.0821	0.0742	0.0670
3.31	0.3701	0.3481	0.3263	0.3048	0.2835	0.2623	0.2414	0.2206	0.1999	0.1795	0.1592	0.1417	0.1289	0.1178	0.1078	0.0985	0.0897	0.0815	0.0736	0.0664
3.32	0.3691	0.3471	0.3253	0.3038	0.2824	0.2613	0.2403	0.2195	0.1988	0.1783	0.1581	0.1407	0.1280	0.1170	0.1070	0.0978	0.0891	0.0808	0.0730	0.0658
3.33	0.3681	0.3461	0.3243	0.3027	0.2814	0.2602	0.2392	0.2184	0.1977	0.1772	0.1570	0.1398	0.1272	0.1163	0.1063	0.0971	0.0884	0.0802	0.0724	0.0652
3.34	0.3672	0.3451	0.3233	0.3017	0.2803	0.2591	0.2381	0.2173	0.1967	0.1761	0.1559	0.1389	0.1264	0.1155	0.1056	0.0964	0.0878	0.0796	0.0718	0.0647
3.35	0.3662	0.3441	0.3223	0.3007	0.2793	0.2581	0.2371	0.2162	0.1956	0.1750	0.1548	0.1380	0.1256	0.1147	0.1049	0.0957	0.0871	0.0789	0.0712	0.0641
3.36	0.3652	0.3431	0.3213	0.2997	0.2782	0.2570	0.2360	0.2152	0.1945	0.1739	0.1537	0.1371	0.1248	0.1140	0.1042	0.0950	0.0864	0.0783	0.0706	0.0636
3.37	0.3642	0.3421	0.3203	0.2986	0.2772	0.2560	0.2350	0.2141	0.1934	0.1728	0.1526	0.1363	0.1240	0.1132	0.1035	0.0944	0.0858	0.0777	0.0700	0.0630
3.38	0.3633	0.3412	0.3193	0.2976	0.2762	0.2549	0.2339	0.2130	0.1923	0.1718	0.1515	0.1354	0.1232	0.1125	0.1028	0.0937	0.0852	0.0771	0.0694	0.0625
3.39	0.3623	0.3402	0.3183	0.2966	0.2751	0.2539	0.2328	0.2120	0.1912	0.1707	0.1504	0.1345	0.1224	0.1118	0.1021	0.0930	0.0845	0.0765	0.0688	0.0620
3.40	0.3614	0.3392	0.3173	0.2956	0.2741	0.2529	0.2318	0.2109	0.1902	0.1696	0.1493	0.1337	0.1216	0.1110	0.1014	0.0924	0.0839	0.0759	0.0683	0.0614
3.41	0.3604	0.3382	0.3163	0.2946	0.2731	0.2518	0.2307	0.2098	0.1891	0.1685	0.1483	0.1328	0.1209	0.1103	0.1007	0.0917	0.0833	0.0753	0.0677	0.0609
3.42	0.3594	0.3372	0.3153	0.2936	0.2721	0.2508	0.2297	0.2088	0.1880	0.1674	0.1472	0.1317	0.1196	0.1091	0.0991	0.0902	0.0818	0.0737	0.0661	0.0594
3.43	0.3585	0.3363	0.3143	0.2926	0.2711	0.2498	0.2286	0.2077	0.1870	0.1663	0.1462	0.1312	0.1193	0.1089	0.0993	0.0904	0.0820	0.0741	0.0666	0.0599
3.44	0.3575	0.3353	0.3133	0.2916	0.2700	0.2487	0.2276	0.2067	0.1859	0.1653	0.1452	0.1303	0.1186	0.1082	0.0986	0.0898	0.0814	0.0735	0.0660	0.0593
3.45	0.3566	0.3343	0.3123	0.2906	0.2690	0.2477	0.2266	0.2056	0.1848	0.1642	0.1442	0.1295	0.1178	0.1075	0.0980	0.0891	0.0808	0.0729	0.0655	0.0588
3.46	0.3556	0.3334	0.3113	0.2896	0.2680	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.3068	0.2837	0.2610	0.2385	0.2164	0.1945	0.1728	0.1514	0.1303	0.1138	0.1020	0.0919	0.0829	0.0745	0.0667	0.0594	0.0525	0.0464	0.0411	0.0363
4.02	0.3060	0.2829	0.2601	0.2377	0.2155	0.1936	0.1719	0.1505	0.1294	0.1131	0.1014	0.0914	0.0823	0.0740	0.0663	0.0590	0.0521	0.0461	0.0408	0.0360
4.03	0.3051	0.2820	0.2593	0.2368	0.2146	0.1927	0.1710	0.1496	0.1286	0.1124	0.1008	0.0908	0.0818	0.0735	0.0658	0.0586	0.0517	0.0457	0.0404	0.0357
4.04	0.3043	0.2812	0.2584	0.2359	0.2137	0.1918	0.1702	0.1487	0.1277	0.1118	0.1002	0.0903	0.0813	0.0731	0.0654	0.0581	0.0513	0.0453	0.0401	0.0354
4.05	0.3035	0.2804	0.2576	0.2351	0.2129	0.1909	0.1693	0.1478	0.1268	0.1111	0.0997	0.0897	0.0808	0.0726	0.0649	0.0577	0.0509	0.0450	0.0397	0.0351
4.06	0.3027	0.2795	0.2567	0.2342	0.2120	0.1901	0.1684	0.1470	0.1260	0.1105	0.0991	0.0892	0.0803	0.0721	0.0645	0.0573	0.0505	0.0446	0.0394	0.0348
4.07	0.3018	0.2787	0.2559	0.2334	0.2111	0.1892	0.1675	0.1461	0.1252	0.1098	0.0985	0.0887	0.0798	0.0716	0.0640	0.0569	0.0501	0.0443	0.0391	0.0345
4.08	0.3010	0.2779	0.2550	0.2325	0.2103	0.1883	0.1666	0.1452	0.1243	0.1092	0.0979	0.0881	0.0793	0.0712	0.0636	0.0564	0.0498	0.0439	0.0388	0.0342
4.09	0.3002	0.2770	0.2542	0.2317	0.2094	0.1875	0.1658	0.1443	0.1235	0.1085	0.0974	0.0876	0.0788	0.0707	0.0631	0.0560	0.0494	0.0436	0.0385	0.0339
4.10	0.2994	0.2762	0.2533	0.2308	0.2086	0.1866	0.1649	0.1434	0.1227	0.1079	0.0968	0.0871	0.0783	0.0702	0.0627	0.0556	0.0490	0.0432	0.0381	0.0336
4.11	0.2986	0.2754	0.2525	0.2300	0.2077	0.1857	0.1640	0.1426	0.1219	0.1073	0.0962	0.0866	0.0778	0.0698	0.0623	0.0552	0.0486	0.0429	0.0378	0.0333
4.12	0.2978	0.2745	0.2517	0.2291	0.2069	0.1849	0.1632	0.1417	0.1211	0.1067	0.0957	0.0861	0.0774	0.0693	0.0618	0.0548	0.0482	0.0425	0.0375	0.0330
4.13	0.2969	0.2737	0.2508	0.2283	0.2060	0.1840	0.1623	0.1408	0.1203	0.1061	0.0951	0.0855	0.0769	0.0689	0.0614	0.0544	0.0478	0.0422	0.0372	0.0327
4.14	0.2961	0.2729	0.2500	0.2274	0.2052	0.1832	0.1614	0.1400	0.1195	0.1054	0.0946	0.0850	0.0764	0.0684	0.0610	0.0540	0.0475	0.0418	0.0369	0.0325
4.15	0.2953	0.2721	0.2492	0.2266	0.2043	0.1823	0.1606	0.1391	0.1187	0.1046	0.0938	0.0842	0.0756	0.0676	0.0602	0.0532	0.0467	0.0410	0.0361	0.0317
4.16	0.2945	0.2713	0.2483	0.2258	0.2035	0.1815	0.1597	0.1382	0.1180	0.1042	0.0935	0.0840	0.0754	0.0674	0.0601	0.0532	0.0467	0.0412	0.0363	0.0319
4.17	0.2937	0.2704	0.2475	0.2249	0.2026	0.1806	0.1589	0.1374	0.1172	0.1036	0.0929	0.0835	0.0750	0.0671	0.0597	0.0528	0.0464	0.0409	0.0360	0.0316
4.18	0.2929	0.2696	0.2467	0.2241	0.2018	0.1798	0.1580	0.1365	0.1165	0.1030	0.0924	0.0830	0.0745	0.0666	0.0593	0.0524	0.0460	0.0405	0.0357	0.0313
4.19	0.2921	0.2688	0.2459	0.2233	0.2010	0.1789	0.1572	0.1357	0.1157	0.1025	0.0919	0.0825	0.0740	0.0662	0.0589	0.0520	0.0457	0.0402	0.0354	0.0311
4.20	0.2913	0.2680	0.2451	0.2224	0.2001	0.1781	0.1563	0.1348	0.1150	0.1019	0.0913	0.0820	0.0736	0.0658	0.0585	0.0516	0.0453	0.0399	0.0351	0.0308
4.21	0.2905	0.2672	0.2442	0.2216	0.1993	0.1772	0.1555	0.1340	0.1143	0.1013	0.0908	0.0815	0.0731	0.0653	0.0581	0.0512	0.0450	0.0396	0.0348	0.0305
4.22	0.2897	0.2664	0.2434	0.2208	0.1985	0.1764	0.1546	0.1331	0.1136	0.1007	0.0903	0.0811	0.0727	0.0649	0.0577	0.0509	0.0446	0.0392	0.0345	0.0303
4.23	0.2889	0.2656	0.2426	0.2200	0.1976	0.1756	0.1538	0.1323	0.1129	0.1002	0.0898	0.0806	0.0722	0.0645	0.0573	0.0505	0.0443	0.0389	0.0342	0.0300
4.24	0.2881	0.2648	0.2418	0.2191	0.1968	0.1747	0.1530	0.1314	0.1122	0.0996	0.0892	0.0801	0.0718	0.0641	0.0569	0.0501	0.0439	0.0386	0.0339	0.0298
4.25	0.2873	0.2640	0.2410	0.2183	0.1960	0.1739	0.1521	0.1306	0.1116	0.0990	0.0887	0.0796	0.0713	0.0636	0.0565	0.0497	0.0436	0.0383	0.0337	0.0295
4.26	0.2865	0.2632	0.2402	0.2175	0.1951	0.1731	0.1513	0.1297	0.1109	0.0985	0.0882	0.0791	0.0709	0.0632	0.0561	0.0493	0.0433	0.0380	0.0334	0.0292
4.27	0.2858	0.2624	0.2394	0.2167	0.1943	0.1723	0.1505	0.1289	0.1102	0.0979	0.0877	0.0787	0.0704	0.0628	0.0557	0.0490	0.0429	0.0377	0.0331	0.0290
4.28	0.2850	0.2616	0.2386	0.2159	0.1935	0.1714	0.1496	0.1281	0.1096	0.0974	0.0872	0.0782	0.0700	0.0624	0.0553	0.0486	0.0426	0.0374	0.0328	0.0287
4.29	0.2842	0.2608	0.2378	0.2151	0.1927	0.1706	0.1488	0.1273	0.1089	0.0968	0.0867	0.0777	0.0696	0.0620	0.0549	0.0482	0.0423	0.0371	0.0326	0.0285
4.30	0.2834	0.2600	0.2370	0.2143	0.1919	0.1698	0.1480	0.1264	0.1083	0.0963	0.0862	0.0773	0.0691	0.0616	0.0545	0.0479	0.0419	0.0368	0.0323	0.0282
4.31	0.2826	0.2592	0.2362	0.2134	0.1911	0.1690	0.1471	0.1256	0.1077	0.0957	0.0857	0.0768	0.0687	0.0612	0.0541	0.0475	0.0415	0.0365	0.0320	0.0280
4.32	0.2818	0.2584	0.2354	0.2126	0.1902	0.1681	0.1463	0.1248	0.1070	0.0952	0.0852	0.0764	0.0683	0.0608	0.0538	0.0472	0.0413	0.0363	0.0318	0.0278
4.33	0.2811	0.2576	0.2346	0.2118	0.1894	0.1673	0.1455	0.1240	0.1064	0.0946	0.0847	0.0759	0.0678	0.0604	0.0534	0.0468	0.0410	0.0359	0.0315	0.0275
4.34	0.2803	0.2568	0.2338	0.2110	0.1886	0.1665	0.1447	0.1232	0.1058	0.0941	0.0843	0.0755	0.0674	0.0600	0.0530	0.0465	0.0407	0.0357	0.0312	0.0273
4.35	0.2795	0.2561	0.2330	0.2102	0.1878	0.1657	0.1439	0.1224	0.1052	0.0936	0.0838	0.0750	0.0670	0.0596	0.0526	0.0461	0.0403	0.0354	0.0310	0.0270
4.36	0.2787	0.2553	0.2322	0.2094	0.1870	0.1649	0.1431	0.1216	0.1046	0.0931	0.0833	0.0746	0.0666	0.0592	0.0523	0.0458	0.0400	0.0351	0.0307	0.0268
4.37	0.2780	0.2545	0.2314	0.2086	0.1862	0.1641	0.1422	0.1208	0.1040	0.0925	0.0828	0.0741	0.0662	0.0588	0.0519	0.0454	0.0397	0.0348	0.0305	0.0266
4.38	0.2772	0.2537	0.2306	0.2078	0.1854	0.1633	0.1414	0.1200	0.1034	0.0920	0.0823	0.0737	0.0658	0.0584	0.0515	0.0451	0.0394	0.0345	0.0302	0.0263
4.39	0.2764	0.2529	0.2298	0.2071	0.1846	0.1625	0.1406	0.1192	0.1028	0.0915	0.0819	0.0732	0.0653	0.0580	0.0512	0.0447	0.0391	0.0343	0.0300	0.0261
4.40	0.2757	0.2522	0.2290	0.2063	0.1838	0.1617	0.1398	0.1185	0.1023	0.0910	0.0814	0.0728	0.0649	0.0576	0.0508	0.0444	0.0388	0.0340	0.0297	0.0259
4.41	0.2749	0.2514	0.2283	0.2055	0.1830	0.1609	0.1390	0.1177	0.1017	0.0905	0.0809	0.0724	0.0645	0.0573	0.0505	0.0441	0.0385	0.0337	0.0295	0.0257
4.42	0.2741	0.2506	0.2275	0.2047	0.1822	0.1601	0.1382	0.1169	0.1011	0.0900	0.0805	0.0719	0.0641	0.0569	0.0501	0.0437	0.0382	0.0334	0.0292	0.0254
4.43	0.2734	0.2498	0.2267	0.2039	0.1814	0.1593	0.1374	0.1161	0.1006	0.0895	0.0800	0.0715	0.0637	0.0565	0.0497	0.0434	0.0379	0.0332	0.0290	0.0252
4.44	0.2726	0.2491	0.2259	0.2031	0.1806	0.1585	0.1366	0.1154	0.1000	0.0890	0.0796	0.0711	0.0633	0.0561	0.0494	0.0431	0.0376	0.0329	0.0287	0.0250
4.45	0.2719	0.2483	0.2251	0.2023	0.1799	0.1577	0.1358	0.1146	0.0994	0.0885	0.0791	0.0707	0.0629	0.0558	0.0490	0.0428	0.0373	0.0327	0.0285	0.0248
4.46	0.2711	0.2475	0.2244	0.2016	0.1791															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
5.01	0.2318	0.2078	0.1843	0.1612	0.1385	0.1162	0.0959	0.0833	0.0736	0.0651	0.0575	0.0506	0.0441	0.0381	0.0327	0.0282	0.0243	0.0208	0.0178	0.0152	
5.02	0.2311	0.2072	0.1837	0.1606	0.1379	0.1155	0.0954	0.0829	0.0732	0.0648	0.0572	0.0503	0.0439	0.0379	0.0324	0.0280	0.0241	0.0207	0.0177	0.0151	
5.03	0.2304	0.2065	0.1830	0.1599	0.1372	0.1148	0.0948	0.0825	0.0728	0.0644	0.0569	0.0500	0.0436	0.0376	0.0322	0.0277	0.0239	0.0205	0.0175	0.0149	
5.04	0.2298	0.2058	0.1823	0.1592	0.1365	0.1141	0.0943	0.0821	0.0724	0.0641	0.0566	0.0497	0.0433	0.0373	0.0320	0.0275	0.0237	0.0203	0.0174	0.0148	
5.05	0.2291	0.2051	0.1816	0.1585	0.1358	0.1134	0.0937	0.0816	0.0721	0.0637	0.0562	0.0494	0.0430	0.0371	0.0318	0.0273	0.0235	0.0202	0.0172	0.0147	
5.06	0.2284	0.2044	0.1809	0.1578	0.1351	0.1128	0.0932	0.0812	0.0717	0.0634	0.0559	0.0491	0.0427	0.0368	0.0315	0.0271	0.0233	0.0200	0.0171	0.0145	
5.07	0.2277	0.2038	0.1802	0.1571	0.1344	0.1121	0.0927	0.0808	0.0713	0.0630	0.0556	0.0488	0.0425	0.0366	0.0313	0.0269	0.0232	0.0199	0.0169	0.0144	
5.08	0.2271	0.2031	0.1796	0.1565	0.1337	0.1114	0.0922	0.0804	0.0709	0.0627	0.0553	0.0485	0.0422	0.0363	0.0311	0.0267	0.0230	0.0197	0.0168	0.0143	
5.09	0.2264	0.2024	0.1789	0.1558	0.1331	0.1107	0.0917	0.0800	0.0706	0.0624	0.0550	0.0482	0.0419	0.0361	0.0309	0.0265	0.0228	0.0195	0.0167	0.0142	
5.10	0.2257	0.2018	0.1782	0.1551	0.1324	0.1100	0.0912	0.0796	0.0702	0.0620	0.0547	0.0479	0.0416	0.0358	0.0306	0.0263	0.0226	0.0194	0.0165	0.0140	
5.11	0.2251	0.2011	0.1775	0.1544	0.1317	0.1093	0.0907	0.0792	0.0698	0.0617	0.0543	0.0476	0.0414	0.0356	0.0304	0.0261	0.0225	0.0192	0.0164	0.0139	
5.12	0.2244	0.2004	0.1769	0.1538	0.1310	0.1087	0.0902	0.0787	0.0695	0.0614	0.0540	0.0473	0.0411	0.0353	0.0302	0.0260	0.0223	0.0191	0.0162	0.0138	
5.13	0.2238	0.1997	0.1762	0.1531	0.1303	0.1080	0.0897	0.0783	0.0691	0.0610	0.0537	0.0470	0.0408	0.0351	0.0300	0.0258	0.0221	0.0189	0.0161	0.0137	
5.14	0.2231	0.1991	0.1755	0.1524	0.1297	0.1073	0.0892	0.0779	0.0688	0.0607	0.0534	0.0468	0.0406	0.0348	0.0298	0.0256	0.0220	0.0188	0.0160	0.0136	
5.15	0.2224	0.1984	0.1749	0.1517	0.1290	0.1066	0.0887	0.0776	0.0684	0.0604	0.0531	0.0465	0.0403	0.0346	0.0296	0.0254	0.0218	0.0186	0.0158	0.0134	
5.16	0.2218	0.1978	0.1742	0.1511	0.1283	0.1060	0.0883	0.0772	0.0680	0.0600	0.0528	0.0462	0.0401	0.0343	0.0293	0.0252	0.0216	0.0185	0.0157	0.0133	
5.17	0.2211	0.1971	0.1735	0.1504	0.1277	0.1053	0.0878	0.0768	0.0677	0.0597	0.0525	0.0459	0.0398	0.0341	0.0291	0.0250	0.0215	0.0183	0.0156	0.0132	
5.18	0.2205	0.1964	0.1729	0.1497	0.1270	0.1046	0.0873	0.0764	0.0673	0.0594	0.0522	0.0456	0.0395	0.0338	0.0289	0.0248	0.0213	0.0182	0.0154	0.0131	
5.19	0.2198	0.1958	0.1722	0.1491	0.1263	0.1040	0.0869	0.0760	0.0670	0.0591	0.0519	0.0454	0.0393	0.0336	0.0287	0.0246	0.0211	0.0180	0.0153	0.0130	
5.20	0.2192	0.1951	0.1716	0.1484	0.1257	0.1033	0.0864	0.0756	0.0666	0.0588	0.0516	0.0451	0.0390	0.0334	0.0285	0.0245	0.0210	0.0179	0.0152	0.0129	
5.21	0.2185	0.1945	0.1709	0.1477	0.1250	0.1027	0.0860	0.0752	0.0663	0.0584	0.0513	0.0448	0.0388	0.0331	0.0283	0.0243	0.0208	0.0177	0.0151	0.0127	
5.22	0.2179	0.1938	0.1702	0.1471	0.1243	0.1020	0.0855	0.0748	0.0660	0.0581	0.0511	0.0445	0.0385	0.0329	0.0281	0.0241	0.0206	0.0176	0.0149	0.0126	
5.23	0.2172	0.1932	0.1696	0.1464	0.1237	0.1014	0.0851	0.0745	0.0656	0.0578	0.0508	0.0443	0.0383	0.0327	0.0279	0.0239	0.0205	0.0175	0.0148	0.0125	
5.24	0.2166	0.1925	0.1689	0.1458	0.1230	0.1007	0.0846	0.0741	0.0653	0.0575	0.0505	0.0440	0.0380	0.0324	0.0277	0.0238	0.0203	0.0173	0.0147	0.0124	
5.25	0.2159	0.1919	0.1683	0.1451	0.1224	0.1001	0.0842	0.0737	0.0649	0.0572	0.0502	0.0437	0.0378	0.0322	0.0275	0.0236	0.0202	0.0172	0.0146	0.0123	
5.26	0.2153	0.1912	0.1676	0.1445	0.1217	0.0995	0.0838	0.0733	0.0646	0.0569	0.0499	0.0435	0.0375	0.0320	0.0273	0.0234	0.0200	0.0170	0.0144	0.0122	
5.27	0.2146	0.1906	0.1670	0.1438	0.1210	0.0989	0.0833	0.0730	0.0643	0.0566	0.0496	0.0432	0.0373	0.0318	0.0271	0.0232	0.0199	0.0169	0.0143	0.0121	
5.28	0.2140	0.1899	0.1663	0.1432	0.1204	0.0983	0.0829	0.0726	0.0639	0.0563	0.0493	0.0430	0.0370	0.0315	0.0269	0.0231	0.0197	0.0168	0.0142	0.0120	
5.29	0.2134	0.1893	0.1657	0.1425	0.1197	0.0977	0.0825	0.0722	0.0636	0.0560	0.0491	0.0427	0.0368	0.0313	0.0267	0.0229	0.0196	0.0166	0.0141	0.0119	
5.30	0.2127	0.1886	0.1650	0.1418	0.1191	0.0971	0.0821	0.0719	0.0633	0.0557	0.0488	0.0424	0.0366	0.0311	0.0265	0.0227	0.0194	0.0165	0.0140	0.0118	
5.31	0.2121	0.1880	0.1644	0.1412	0.1184	0.0965	0.0817	0.0715	0.0630	0.0554	0.0485	0.0422	0.0363	0.0309	0.0264	0.0226	0.0193	0.0164	0.0138	0.0117	
5.32	0.2114	0.1873	0.1637	0.1406	0.1178	0.0959	0.0812	0.0712	0.0626	0.0551	0.0482	0.0419	0.0361	0.0307	0.0262	0.0224	0.0191	0.0162	0.0137	0.0116	
5.33	0.2108	0.1867	0.1631	0.1399	0.1171	0.0953	0.0808	0.0708	0.0623	0.0548	0.0479	0.0417	0.0358	0.0304	0.0260	0.0222	0.0190	0.0161	0.0136	0.0115	
5.34	0.2102	0.1861	0.1624	0.1393	0.1165	0.0948	0.0804	0.0704	0.0620	0.0545	0.0477	0.0414	0.0356	0.0302	0.0258	0.0221	0.0188	0.0160	0.0135	0.0114	
5.35	0.2095	0.1854	0.1618	0.1386	0.1159	0.0942	0.0800	0.0701	0.0617	0.0542	0.0474	0.0412	0.0354	0.0300	0.0256	0.0219	0.0187	0.0158	0.0134	0.0113	
5.36	0.2089	0.1848	0.1612	0.1380	0.1152	0.0936	0.0796	0.0697	0.0613	0.0539	0.0471	0.0409	0.0351	0.0298	0.0254	0.0217	0.0185	0.0157	0.0133	0.0112	
5.37	0.2083	0.1842	0.1605	0.1373	0.1146	0.0931	0.0792	0.0694	0.0610	0.0536	0.0469	0.0407	0.0349	0.0296	0.0253	0.0216	0.0184	0.0156	0.0132	0.0111	
5.38	0.2076	0.1835	0.1599	0.1367	0.1139	0.0925	0.0788	0.0690	0.0607	0.0533	0.0466	0.0404	0.0347	0.0294	0.0251	0.0214	0.0182	0.0155	0.0130	0.0110	
5.39	0.2070	0.1829	0.1593	0.1361	0.1133	0.0920	0.0784	0.0687	0.0604	0.0530	0.0463	0.0402	0.0344	0.0292	0.0249	0.0213	0.0181	0.0153	0.0129	0.0109	
5.40	0.2064	0.1823	0.1586	0.1354	0.1127	0.0914	0.0780	0.0684	0.0601	0.0527	0.0461	0.0399	0.0342	0.0290	0.0247	0.0211	0.0180	0.0152	0.0128	0.0108	
5.41	0.2058	0.1816	0.1580	0.1348	0.1120	0.0909	0.0776	0.0680	0.0598	0.0525	0.0458	0.0397	0.0340	0.0288	0.0245	0.0209	0.0178	0.0151	0.0127	0.0107	
5.42	0.2051	0.1810	0.1574	0.1342	0.1114	0.0903	0.0773	0.0677	0.0595	0.0522	0.0455	0.0394	0.0338	0.0286	0.0244	0.0208	0.0177	0.0150	0.0126	0.0106	
5.43	0.2045	0.1804	0.1567	0.1335	0.1108	0.0898	0.0769	0.0673	0.0592	0.0519	0.0453	0.0392	0.0335	0.0284	0.0242	0.0206	0.0176	0.0148	0.0125	0.0105	
5.44	0.2039	0.1797	0.1561	0.1329	0.1101	0.0893	0.0765	0.0670	0.0589	0.0516	0.0450	0.0389	0.0333	0.0282	0.0240	0.0205	0.0174	0.0147	0.0124	0.0104	
5.45	0.2033	0.1791	0.1555	0.1323	0.1095	0.0888	0.0761	0.0667	0.0586	0.0513	0.0448	0.0387	0.0331	0.0280	0.0239	0.0203	0.0173	0.0146	0.0123	0.0103	
5.46	0.2026	0.1785	0.1548	0.1316	0.1089	0.0882	0.0757	0.0663	0.0583	0.											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
6.01	0.1702	0.1459	0.1222	0.0989	0.0786	0.0670	0.0582	0.0506	0.0439	0.0379	0.0323	0.0272	0.0227	0.0191	0.0160	0.0134	0.0112	0.0093	0.0077	0.0063	
6.02	0.1696	0.1454	0.1216	0.0984	0.0781	0.0667	0.0579	0.0504	0.0437	0.0377	0.0321	0.0270	0.0225	0.0189	0.0159	0.0133	0.0111	0.0092	0.0076	0.0062	
6.03	0.1691	0.1448	0.1210	0.0978	0.0777	0.0663	0.0576	0.0501	0.0435	0.0375	0.0319	0.0269	0.0224	0.0188	0.0158	0.0132	0.0110	0.0091	0.0075	0.0062	
6.04	0.1685	0.1442	0.1205	0.0972	0.0773	0.0660	0.0573	0.0499	0.0433	0.0373	0.0318	0.0267	0.0222	0.0187	0.0157	0.0131	0.0109	0.0090	0.0075	0.0061	
6.05	0.1680	0.1437	0.1199	0.0967	0.0769	0.0657	0.0571	0.0496	0.0430	0.0371	0.0316	0.0265	0.0221	0.0185	0.0156	0.0130	0.0108	0.0090	0.0074	0.0061	
6.06	0.1674	0.1431	0.1194	0.0961	0.0765	0.0654	0.0568	0.0494	0.0428	0.0369	0.0314	0.0263	0.0219	0.0184	0.0155	0.0129	0.0107	0.0089	0.0073	0.0060	
6.07	0.1669	0.1426	0.1188	0.0956	0.0761	0.0651	0.0565	0.0492	0.0426	0.0367	0.0312	0.0262	0.0218	0.0183	0.0154	0.0128	0.0107	0.0088	0.0073	0.0060	
6.08	0.1663	0.1420	0.1183	0.0950	0.0758	0.0648	0.0563	0.0489	0.0424	0.0365	0.0310	0.0260	0.0216	0.0182	0.0152	0.0127	0.0106	0.0088	0.0072	0.0059	
6.09	0.1657	0.1415	0.1177	0.0945	0.0754	0.0645	0.0560	0.0487	0.0422	0.0363	0.0308	0.0258	0.0215	0.0180	0.0151	0.0127	0.0105	0.0087	0.0072	0.0059	
6.10	0.1652	0.1409	0.1171	0.0939	0.0750	0.0642	0.0558	0.0484	0.0419	0.0361	0.0306	0.0257	0.0213	0.0179	0.0150	0.0126	0.0104	0.0086	0.0071	0.0058	
6.11	0.1646	0.1403	0.1166	0.0934	0.0746	0.0639	0.0555	0.0482	0.0417	0.0359	0.0305	0.0255	0.0212	0.0178	0.0149	0.0125	0.0103	0.0085	0.0070	0.0058	
6.12	0.1641	0.1398	0.1160	0.0928	0.0742	0.0636	0.0552	0.0480	0.0415	0.0357	0.0303	0.0253	0.0211	0.0177	0.0148	0.0124	0.0103	0.0085	0.0070	0.0057	
6.13	0.1635	0.1392	0.1155	0.0922	0.0739	0.0633	0.0550	0.0477	0.0413	0.0355	0.0301	0.0252	0.0209	0.0176	0.0147	0.0123	0.0102	0.0084	0.0069	0.0057	
6.14	0.1630	0.1387	0.1149	0.0917	0.0735	0.0631	0.0547	0.0475	0.0411	0.0353	0.0299	0.0250	0.0208	0.0174	0.0146	0.0122	0.0101	0.0083	0.0069	0.0056	
6.15	0.1624	0.1381	0.1144	0.0911	0.0731	0.0628	0.0545	0.0473	0.0409	0.0351	0.0297	0.0248	0.0206	0.0173	0.0145	0.0121	0.0100	0.0083	0.0068	0.0055	
6.16	0.1619	0.1376	0.1138	0.0906	0.0728	0.0625	0.0542	0.0470	0.0407	0.0349	0.0296	0.0247	0.0205	0.0172	0.0144	0.0120	0.0099	0.0082	0.0067	0.0055	
6.17	0.1613	0.1370	0.1133	0.0901	0.0724	0.0622	0.0540	0.0468	0.0405	0.0347	0.0294	0.0245	0.0204	0.0171	0.0143	0.0119	0.0099	0.0081	0.0067	0.0055	
6.18	0.1608	0.1365	0.1127	0.0895	0.0721	0.0619	0.0537	0.0466	0.0402	0.0345	0.0292	0.0243	0.0202	0.0170	0.0142	0.0118	0.0098	0.0081	0.0066	0.0054	
6.19	0.1603	0.1360	0.1122	0.0890	0.0718	0.0616	0.0535	0.0464	0.0400	0.0343	0.0290	0.0242	0.0201	0.0169	0.0141	0.0117	0.0097	0.0080	0.0066	0.0054	
6.20	0.1597	0.1354	0.1117	0.0884	0.0714	0.0614	0.0532	0.0461	0.0398	0.0341	0.0289	0.0240	0.0200	0.0167	0.0140	0.0117	0.0096	0.0079	0.0065	0.0053	
6.21	0.1592	0.1349	0.1111	0.0879	0.0711	0.0611	0.0530	0.0459	0.0396	0.0339	0.0287	0.0239	0.0198	0.0166	0.0139	0.0116	0.0096	0.0079	0.0065	0.0053	
6.22	0.1586	0.1343	0.1106	0.0873	0.0707	0.0608	0.0527	0.0457	0.0394	0.0337	0.0285	0.0237	0.0197	0.0165	0.0138	0.0115	0.0095	0.0078	0.0064	0.0052	
6.23	0.1581	0.1338	0.1100	0.0868	0.0704	0.0605	0.0525	0.0455	0.0392	0.0336	0.0284	0.0236	0.0196	0.0164	0.0137	0.0114	0.0094	0.0077	0.0064	0.0052	
6.24	0.1576	0.1332	0.1095	0.0863	0.0701	0.0602	0.0522	0.0453	0.0390	0.0334	0.0282	0.0234	0.0195	0.0163	0.0136	0.0113	0.0093	0.0077	0.0063	0.0051	
6.25	0.1570	0.1327	0.1089	0.0858	0.0697	0.0600	0.0520	0.0450	0.0388	0.0332	0.0280	0.0232	0.0193	0.0162	0.0135	0.0112	0.0093	0.0076	0.0062	0.0051	
6.26	0.1565	0.1322	0.1084	0.0853	0.0694	0.0597	0.0517	0.0448	0.0386	0.0330	0.0278	0.0231	0.0192	0.0161	0.0134	0.0111	0.0092	0.0076	0.0062	0.0051	
6.27	0.1559	0.1316	0.1079	0.0848	0.0691	0.0594	0.0515	0.0446	0.0384	0.0328	0.0277	0.0229	0.0191	0.0160	0.0133	0.0111	0.0091	0.0075	0.0061	0.0050	
6.28	0.1554	0.1311	0.1073	0.0843	0.0688	0.0592	0.0513	0.0444	0.0382	0.0326	0.0275	0.0228	0.0190	0.0158	0.0132	0.0110	0.0090	0.0074	0.0061	0.0050	
6.29	0.1549	0.1306	0.1068	0.0838	0.0684	0.0589	0.0510	0.0442	0.0380	0.0325	0.0273	0.0226	0.0188	0.0157	0.0131	0.0109	0.0090	0.0074	0.0060	0.0049	
6.30	0.1543	0.1300	0.1063	0.0833	0.0681	0.0586	0.0508	0.0440	0.0378	0.0323	0.0272	0.0225	0.0187	0.0156	0.0130	0.0108	0.0089	0.0073	0.0060	0.0049	
6.31	0.1538	0.1295	0.1057	0.0828	0.0678	0.0584	0.0506	0.0437	0.0376	0.0321	0.0270	0.0223	0.0186	0.0155	0.0129	0.0107	0.0088	0.0073	0.0059	0.0048	
6.32	0.1533	0.1290	0.1052	0.0823	0.0675	0.0581	0.0503	0.0435	0.0374	0.0319	0.0269	0.0222	0.0185	0.0154	0.0129	0.0107	0.0088	0.0072	0.0059	0.0048	
6.33	0.1527	0.1284	0.1047	0.0818	0.0672	0.0578	0.0501	0.0433	0.0373	0.0317	0.0267	0.0220	0.0183	0.0153	0.0128	0.0106	0.0087	0.0071	0.0058	0.0048	
6.34	0.1522	0.1279	0.1041	0.0814	0.0669	0.0576	0.0499	0.0431	0.0371	0.0316	0.0265	0.0219	0.0182	0.0152	0.0127	0.0105	0.0086	0.0071	0.0058	0.0047	
6.35	0.1517	0.1274	0.1036	0.0809	0.0666	0.0573	0.0496	0.0429	0.0369	0.0314	0.0264	0.0218	0.0181	0.0151	0.0126	0.0104	0.0086	0.0070	0.0057	0.0047	
6.36	0.1512	0.1268	0.1031	0.0804	0.0663	0.0571	0.0494	0.0427	0.0367	0.0312	0.0262	0.0216	0.0180	0.0150	0.0125	0.0103	0.0085	0.0070	0.0057	0.0046	
6.37	0.1506	0.1263	0.1026	0.0800	0.0660	0.0568	0.0492	0.0425	0.0365	0.0310	0.0260	0.0215	0.0179	0.0149	0.0124	0.0103	0.0084	0.0069	0.0056	0.0046	
6.38	0.1501	0.1258	0.1020	0.0795	0.0657	0.0565	0.0489	0.0423	0.0363	0.0309	0.0259	0.0213	0.0177	0.0148	0.0123	0.0102	0.0084	0.0069	0.0056	0.0045	
6.39	0.1496	0.1253	0.1015	0.0791	0.0654	0.0563	0.0487	0.0421	0.0361	0.0307	0.0257	0.0212	0.0176	0.0147	0.0122	0.0101	0.0083	0.0068	0.0055	0.0045	
6.40	0.1490	0.1247	0.1010	0.0787	0.0651	0.0560	0.0485	0.0419	0.0359	0.0305	0.0256	0.0211	0.0175	0.0146	0.0121	0.0100	0.0082	0.0067	0.0055	0.0044	
6.41	0.1485	0.1242	0.1004	0.0782	0.0648	0.0558	0.0483	0.0417	0.0357	0.0304	0.0254	0.0209	0.0174	0.0145	0.0121	0.0100	0.0082	0.0067	0.0055	0.0044	
6.42	0.1480	0.1237	0.0999	0.0777	0.0645	0.0555	0.0480	0.0415	0.0356	0.0302	0.0253	0.0208	0.0173	0.0144	0.0120	0.0099	0.0081	0.0066	0.0054	0.0044	
6.43	0.1475	0.1232	0.0994	0.0773	0.0642	0.0553	0.0478	0.0413	0.0354	0.0300	0.0251	0.0207	0.0172	0.0143	0.0119	0.0098	0.0080	0.0066	0.0054	0.0043	
6.44	0.1470	0.1226	0.0989	0.0769	0.0639	0.0550	0.0476	0.0411	0.0352	0.0299	0.0250	0.0205	0.0171	0.0142	0.0118	0.0097	0.0080	0.0065	0.0053	0.0043	
6.45	0.1464	0.1221	0.0984	0.0764	0.0636	0.0548	0.0474	0.0409	0.0350	0.0297	0.0248	0.0204	0.0169	0.0141	0.0117	0.0097	0.0079	0.0065	0.0053	0.0043	
6.46	0.1459	0.1216	0.0978	0.0760	0.0633	0.0546															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
7.01	0.1186	0.0943	0.0716	0.0585	0.0499	0.0428	0.0366	0.0311	0.0261	0.0215	0.0174	0.0143	0.0118	0.0096	0.0078	0.0063	0.0051	0.0041	0.0033	0.0026
7.02	0.1182	0.0939	0.0712	0.0582	0.0497	0.0426	0.0364	0.0309	0.0259	0.0214	0.0173	0.0142	0.0117	0.0096	0.0078	0.0063	0.0051	0.0041	0.0032	0.0026
7.03	0.1177	0.0934	0.0708	0.0580	0.0495	0.0424	0.0363	0.0308	0.0258	0.0213	0.0172	0.0141	0.0116	0.0095	0.0077	0.0062	0.0050	0.0040	0.0032	0.0026
7.04	0.1172	0.0929	0.0704	0.0577	0.0493	0.0422	0.0361	0.0306	0.0257	0.0212	0.0171	0.0140	0.0115	0.0094	0.0077	0.0062	0.0050	0.0040	0.0032	0.0025
7.05	0.1167	0.0924	0.0700	0.0575	0.0491	0.0421	0.0359	0.0305	0.0255	0.0210	0.0170	0.0139	0.0115	0.0094	0.0076	0.0061	0.0050	0.0040	0.0032	0.0025
7.06	0.1163	0.0920	0.0697	0.0572	0.0489	0.0419	0.0358	0.0303	0.0254	0.0209	0.0169	0.0138	0.0114	0.0093	0.0076	0.0061	0.0049	0.0039	0.0031	0.0025
7.07	0.1158	0.0915	0.0693	0.0570	0.0487	0.0417	0.0356	0.0302	0.0253	0.0208	0.0168	0.0138	0.0113	0.0093	0.0075	0.0061	0.0049	0.0039	0.0031	0.0025
7.08	0.1153	0.0910	0.0689	0.0568	0.0485	0.0415	0.0354	0.0300	0.0251	0.0207	0.0167	0.0137	0.0112	0.0092	0.0075	0.0060	0.0048	0.0039	0.0031	0.0024
7.09	0.1149	0.0906	0.0685	0.0565	0.0483	0.0413	0.0353	0.0299	0.0250	0.0205	0.0166	0.0136	0.0112	0.0091	0.0074	0.0060	0.0048	0.0038	0.0031	0.0024
7.10	0.1144	0.0901	0.0682	0.0563	0.0480	0.0411	0.0351	0.0297	0.0249	0.0204	0.0165	0.0135	0.0111	0.0091	0.0073	0.0059	0.0048	0.0038	0.0030	0.0024
7.11	0.1139	0.0896	0.0678	0.0560	0.0478	0.0410	0.0350	0.0296	0.0247	0.0203	0.0164	0.0134	0.0110	0.0090	0.0073	0.0059	0.0047	0.0038	0.0030	0.0024
7.12	0.1135	0.0892	0.0674	0.0558	0.0476	0.0408	0.0348	0.0294	0.0246	0.0202	0.0163	0.0133	0.0109	0.0089	0.0072	0.0058	0.0047	0.0037	0.0030	0.0024
7.13	0.1130	0.0887	0.0671	0.0556	0.0474	0.0406	0.0346	0.0293	0.0245	0.0200	0.0162	0.0133	0.0109	0.0089	0.0072	0.0058	0.0047	0.0037	0.0030	0.0023
7.14	0.1125	0.0882	0.0667	0.0553	0.0472	0.0404	0.0345	0.0291	0.0243	0.0199	0.0161	0.0132	0.0108	0.0088	0.0071	0.0057	0.0046	0.0037	0.0029	0.0023
7.15	0.1121	0.0878	0.0664	0.0551	0.0470	0.0403	0.0343	0.0289	0.0242	0.0198	0.0160	0.0131	0.0107	0.0087	0.0071	0.0057	0.0046	0.0037	0.0029	0.0023
7.16	0.1116	0.0873	0.0660	0.0549	0.0469	0.0401	0.0342	0.0289	0.0241	0.0197	0.0159	0.0130	0.0107	0.0087	0.0070	0.0057	0.0045	0.0036	0.0029	0.0023
7.17	0.1111	0.0869	0.0657	0.0547	0.0467	0.0399	0.0340	0.0287	0.0239	0.0196	0.0158	0.0129	0.0106	0.0086	0.0070	0.0056	0.0045	0.0036	0.0029	0.0023
7.18	0.1107	0.0864	0.0654	0.0544	0.0465	0.0397	0.0338	0.0286	0.0238	0.0195	0.0157	0.0128	0.0105	0.0086	0.0069	0.0056	0.0045	0.0036	0.0028	0.0022
7.19	0.1102	0.0859	0.0650	0.0542	0.0463	0.0396	0.0337	0.0284	0.0237	0.0193	0.0156	0.0128	0.0105	0.0085	0.0069	0.0055	0.0044	0.0035	0.0028	0.0022
7.20	0.1098	0.0855	0.0647	0.0540	0.0461	0.0394	0.0335	0.0283	0.0236	0.0192	0.0155	0.0127	0.0104	0.0085	0.0068	0.0055	0.0044	0.0035	0.0028	0.0022
7.21	0.1093	0.0850	0.0644	0.0538	0.0459	0.0392	0.0334	0.0282	0.0234	0.0191	0.0154	0.0126	0.0103	0.0084	0.0068	0.0055	0.0044	0.0035	0.0028	0.0022
7.22	0.1088	0.0846	0.0641	0.0535	0.0457	0.0390	0.0332	0.0280	0.0233	0.0190	0.0153	0.0125	0.0103	0.0083	0.0067	0.0054	0.0043	0.0035	0.0027	0.0022
7.23	0.1084	0.0841	0.0638	0.0533	0.0455	0.0389	0.0331	0.0279	0.0232	0.0189	0.0152	0.0124	0.0102	0.0083	0.0067	0.0054	0.0043	0.0034	0.0027	0.0021
7.24	0.1079	0.0836	0.0635	0.0531	0.0453	0.0387	0.0329	0.0277	0.0230	0.0188	0.0151	0.0124	0.0101	0.0082	0.0066	0.0053	0.0043	0.0034	0.0027	0.0021
7.25	0.1075	0.0832	0.0632	0.0529	0.0451	0.0385	0.0328	0.0276	0.0229	0.0187	0.0150	0.0123	0.0101	0.0082	0.0066	0.0053	0.0042	0.0034	0.0027	0.0021
7.26	0.1070	0.0827	0.0629	0.0527	0.0449	0.0384	0.0326	0.0275	0.0228	0.0185	0.0149	0.0122	0.0100	0.0081	0.0065	0.0053	0.0042	0.0033	0.0026	0.0021
7.27	0.1066	0.0823	0.0626	0.0524	0.0447	0.0382	0.0325	0.0273	0.0227	0.0184	0.0148	0.0121	0.0099	0.0081	0.0065	0.0052	0.0042	0.0033	0.0026	0.0021
7.28	0.1061	0.0818	0.0623	0.0522	0.0446	0.0380	0.0323	0.0272	0.0226	0.0183	0.0148	0.0121	0.0099	0.0080	0.0064	0.0052	0.0041	0.0033	0.0026	0.0020
7.29	0.1056	0.0814	0.0620	0.0520	0.0444	0.0379	0.0322	0.0271	0.0224	0.0182	0.0147	0.0120	0.0098	0.0080	0.0064	0.0051	0.0041	0.0033	0.0026	0.0020
7.30	0.1052	0.0809	0.0617	0.0518	0.0442	0.0377	0.0320	0.0269	0.0223	0.0181	0.0146	0.0119	0.0097	0.0079	0.0064	0.0051	0.0041	0.0032	0.0026	0.0020
7.31	0.1047	0.0805	0.0614	0.0516	0.0440	0.0375	0.0319	0.0268	0.0222	0.0180	0.0145	0.0118	0.0097	0.0078	0.0063	0.0051	0.0040	0.0032	0.0025	0.0020
7.32	0.1043	0.0800	0.0611	0.0514	0.0438	0.0374	0.0317	0.0267	0.0221	0.0179	0.0144	0.0118	0.0096	0.0078	0.0063	0.0050	0.0040	0.0032	0.0025	0.0020
7.33	0.1038	0.0796	0.0609	0.0512	0.0436	0.0372	0.0316	0.0265	0.0219	0.0178	0.0143	0.0117	0.0095	0.0077	0.0062	0.0050	0.0040	0.0032	0.0025	0.0020
7.34	0.1034	0.0791	0.0606	0.0510	0.0435	0.0371	0.0314	0.0264	0.0218	0.0177	0.0142	0.0116	0.0095	0.0077	0.0062	0.0049	0.0039	0.0031	0.0025	0.0019
7.35	0.1029	0.0787	0.0603	0.0508	0.0433	0.0369	0.0313	0.0263	0.0217	0.0176	0.0141	0.0116	0.0094	0.0076	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019
7.36	0.1025	0.0782	0.0601	0.0505	0.0431	0.0367	0.0311	0.0261	0.0216	0.0174	0.0141	0.0115	0.0094	0.0076	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019
7.37	0.1020	0.0778	0.0598	0.0503	0.0429	0.0366	0.0310	0.0260	0.0215	0.0173	0.0140	0.0114	0.0093	0.0075	0.0060	0.0048	0.0039	0.0031	0.0024	0.0019
7.38	0.1016	0.0773	0.0595	0.0501	0.0427	0.0364	0.0309	0.0259	0.0214	0.0172	0.0139	0.0113	0.0092	0.0075	0.0060	0.0048	0.0038	0.0030	0.0024	0.0019
7.39	0.1011	0.0769	0.0593	0.0499	0.0426	0.0363	0.0307	0.0257	0.0212	0.0171	0.0138	0.0113	0.0092	0.0074	0.0060	0.0048	0.0038	0.0030	0.0024	0.0019
7.40	0.1007	0.0764	0.0590	0.0497	0.0424	0.0361	0.0306	0.0256	0.0211	0.0170	0.0137	0.0112	0.0091	0.0074	0.0059	0.0047	0.0038	0.0030	0.0023	0.0018
7.41	0.1003	0.0760	0.0586	0.0492	0.0420	0.0357	0.0302	0.0252	0.0207	0.0166	0.0133	0.0108	0.0087	0.0070	0.0056	0.0044	0.0035	0.0027	0.0021	0.0016
7.42	0.0998	0.0755	0.0583	0.0489	0.0416	0.0353	0.0298	0.0248	0.0203	0.0162	0.0129	0.0104	0.0083	0.0067	0.0053	0.0042	0.0033	0.0026	0.0020	0.0015
7.43	0.0994	0.0751	0.0583	0.0491	0.0419	0.0356	0.0302	0.0252	0.0208	0.0167	0.0135	0.0110	0.0089	0.0072	0.0058	0.0046	0.0037	0.0029	0.0023	0.0018
7.44	0.0989	0.0747	0.0580	0.0489	0.0417	0.0355	0.0300	0.0251	0.0207	0.0166	0.0134	0.0109	0.0089	0.0072	0.0057	0.0046	0.0036	0.0029	0.0023	0.0018
7.45	0.0985	0.0742	0.0578	0.0487	0.0415	0.0353	0.0299	0.0250	0.0205	0.0165	0.0133	0.0109	0.0088	0.0071	0.0057	0.0046	0.0036	0.0029	0.0022	0.0018
7.46	0.0980	0.0738	0.0575	0.0485	0.0413	0.0352	0.0297	0.0249	0.0204	0.0164	0.0132	0.0108	0.0088	0.0071	0.0057	0.0045	0.0036	0.0028	0.0022	0.0017
7.47	0.0976	0.0734	0.0573	0.0483	0.0412	0.0350	0.0296	0.0247	0.0202	0.0163	0.0131	0.0107	0.0087	0.0070	0.0056	0.0045	0.0036	0.0028	0.0022	0.0017
7.48	0.0972	0.0730	0.0570	0.0481	0.0410	0.0349	0.0295	0.0246	0.0202	0.0162	0.0131	0.0107	0.0087	0.0070	0.0056	0.0044	0.0035	0.0028	0.0022	0.0017
7.49	0.0967	0.0725	0.0568	0.0480	0.0408	0.0347	0.0293	0.0245	0.0201	0.0161	0.0130	0.0106	0.0086	0.0069	0.0055	0.0044	0.0035	0.0028	0.0022	0.0017
7.50	0.0963	0.0721	0.0566	0.0478	0.0407	0.0346	0.0292	0.0244	0.0200	0.0160	0.0129	0.0105	0.0085	0.0069	0.0055	0.0044	0.0035	0.0027	0.0022	0.0017
7.51	0.0958	0.0717	0.0561	0.0476	0.0405	0.0344	0.0291	0.0242	0.0199	0.0159	0.0128	0.0105	0.0085	0.0068	0.0055	0.0044	0.0035	0.0027	0.0021	0.0017
7.52	0.0954	0.0713	0.0561	0.0474	0.0403	0.0343	0.0289	0.0241	0.0198	0.0158	0.0128	0.0104	0.0084	0.0068	0.0054	0.0043	0.0034	0.0027	0.0021	0.0017
7.53	0.0950	0.0709	0.0559	0.0472	0.0402	0.0341	0.0288													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Entry Ratio	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				57	56	55
	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55			
8.01	0.0747	0.0555	0.0462	0.0390	0.0330	0.0277	0.0230	0.0188	0.0149	0.0118	0.0095	0.0077	0.0061	0.0048	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004
8.02	0.0743	0.0553	0.0460	0.0389	0.0328	0.0276	0.0229	0.0187	0.0148	0.0117	0.0095	0.0076	0.0061	0.0048	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004
8.03	0.0739	0.0551	0.0458	0.0387	0.0327	0.0274	0.0228	0.0186	0.0147	0.0117	0.0094	0.0076	0.0060	0.0048	0.0037	0.0029	0.0023	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004
8.04	0.0735	0.0548	0.0456	0.0386	0.0326	0.0273	0.0227	0.0185	0.0147	0.0116	0.0093	0.0075	0.0060	0.0047	0.0037	0.0029	0.0023	0.0018	0.0014	0.0010	0.0007	0.0005	0.0004
8.05	0.0731	0.0546	0.0455	0.0384	0.0324	0.0272	0.0226	0.0184	0.0146	0.0115	0.0093	0.0075	0.0060	0.0047	0.0037	0.0029	0.0023	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004
8.06	0.0727	0.0544	0.0453	0.0383	0.0323	0.0271	0.0225	0.0183	0.0145	0.0115	0.0092	0.0074	0.0059	0.0047	0.0037	0.0029	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004
8.07	0.0723	0.0542	0.0451	0.0381	0.0322	0.0270	0.0223	0.0182	0.0144	0.0114	0.0092	0.0074	0.0059	0.0046	0.0036	0.0029	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004
8.08	0.0719	0.0539	0.0449	0.0380	0.0320	0.0269	0.0222	0.0181	0.0143	0.0113	0.0091	0.0073	0.0058	0.0046	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004
8.09	0.0715	0.0537	0.0448	0.0378	0.0319	0.0267	0.0221	0.0180	0.0142	0.0113	0.0091	0.0073	0.0058	0.0046	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004
8.10	0.0711	0.0535	0.0446	0.0377	0.0318	0.0266	0.0220	0.0179	0.0141	0.0112	0.0090	0.0072	0.0058	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004
8.11	0.0707	0.0533	0.0444	0.0375	0.0316	0.0265	0.0219	0.0178	0.0141	0.0111	0.0090	0.0072	0.0057	0.0045	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004
8.12	0.0703	0.0530	0.0443	0.0374	0.0315	0.0264	0.0218	0.0177	0.0140	0.0111	0.0089	0.0071	0.0057	0.0045	0.0035	0.0027	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004
8.13	0.0699	0.0528	0.0441	0.0372	0.0314	0.0263	0.0217	0.0176	0.0139	0.0110	0.0089	0.0071	0.0056	0.0044	0.0035	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004
8.14	0.0695	0.0526	0.0439	0.0371	0.0313	0.0262	0.0216	0.0175	0.0138	0.0110	0.0088	0.0071	0.0056	0.0044	0.0035	0.0027	0.0021	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004
8.15	0.0691	0.0524	0.0438	0.0369	0.0311	0.0260	0.0215	0.0174	0.0137	0.0109	0.0088	0.0070	0.0056	0.0044	0.0035	0.0027	0.0021	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004
8.16	0.0687	0.0522	0.0436	0.0368	0.0310	0.0259	0.0214	0.0173	0.0137	0.0108	0.0087	0.0070	0.0055	0.0043	0.0034	0.0027	0.0021	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004
8.17	0.0683	0.0520	0.0434	0.0366	0.0309	0.0258	0.0213	0.0172	0.0136	0.0108	0.0086	0.0069	0.0055	0.0043	0.0034	0.0026	0.0021	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004
8.18	0.0679	0.0518	0.0433	0.0365	0.0308	0.0257	0.0212	0.0171	0.0135	0.0107	0.0086	0.0069	0.0055	0.0043	0.0034	0.0026	0.0020	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004
8.19	0.0675	0.0516	0.0431	0.0364	0.0306	0.0256	0.0211	0.0171	0.0134	0.0106	0.0085	0.0068	0.0054	0.0043	0.0033	0.0026	0.0020	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004
8.20	0.0671	0.0514	0.0429	0.0362	0.0305	0.0255	0.0210	0.0170	0.0133	0.0106	0.0085	0.0068	0.0054	0.0042	0.0033	0.0026	0.0020	0.0015	0.0012	0.0010	0.0007	0.0005	0.0004
8.21	0.0667	0.0512	0.0428	0.0361	0.0304	0.0254	0.0209	0.0169	0.0133	0.0105	0.0084	0.0068	0.0054	0.0042	0.0033	0.0026	0.0020	0.0015	0.0012	0.0010	0.0007	0.0005	0.0004
8.22	0.0664	0.0510	0.0426	0.0359	0.0303	0.0253	0.0208	0.0168	0.0132	0.0105	0.0084	0.0067	0.0053	0.0042	0.0033	0.0025	0.0020	0.0015	0.0012	0.0010	0.0007	0.0005	0.0004
8.23	0.0660	0.0508	0.0425	0.0358	0.0301	0.0251	0.0207	0.0167	0.0131	0.0104	0.0083	0.0067	0.0053	0.0041	0.0032	0.0025	0.0020	0.0015	0.0012	0.0010	0.0007	0.0005	0.0004
8.24	0.0656	0.0506	0.0423	0.0357	0.0300	0.0250	0.0206	0.0166	0.0130	0.0103	0.0083	0.0066	0.0053	0.0041	0.0032	0.0025	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004
8.25	0.0652	0.0504	0.0421	0.0355	0.0299	0.0249	0.0205	0.0165	0.0129	0.0103	0.0082	0.0066	0.0052	0.0041	0.0032	0.0025	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004
8.26	0.0649	0.0502	0.0420	0.0354	0.0298	0.0248	0.0204	0.0164	0.0129	0.0102	0.0082	0.0065	0.0052	0.0041	0.0032	0.0025	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004
8.27	0.0645	0.0500	0.0418	0.0353	0.0296	0.0247	0.0203	0.0163	0.0128	0.0102	0.0081	0.0065	0.0051	0.0040	0.0032	0.0025	0.0019	0.0015	0.0011	0.0008	0.0007	0.0005	0.0004
8.28	0.0642	0.0498	0.0417	0.0351	0.0295	0.0246	0.0202	0.0163	0.0127	0.0101	0.0081	0.0065	0.0051	0.0040	0.0031	0.0024	0.0019	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004
8.29	0.0638	0.0496	0.0415	0.0350	0.0294	0.0245	0.0201	0.0162	0.0126	0.0100	0.0081	0.0064	0.0051	0.0040	0.0031	0.0024	0.0019	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004
8.30	0.0635	0.0494	0.0413	0.0348	0.0293	0.0244	0.0200	0.0161	0.0126	0.0100	0.0080	0.0064	0.0050	0.0039	0.0031	0.0024	0.0019	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004
8.31	0.0631	0.0492	0.0412	0.0347	0.0292	0.0243	0.0199	0.0160	0.0125	0.0099	0.0080	0.0063	0.0050	0.0039	0.0031	0.0024	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004
8.32	0.0628	0.0490	0.0410	0.0346	0.0290	0.0242	0.0198	0.0159	0.0124	0.0099	0.0079	0.0063	0.0050	0.0039	0.0030	0.0024	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004
8.33	0.0625	0.0488	0.0409	0.0344	0.0289	0.0241	0.0197	0.0158	0.0123	0.0098	0.0079	0.0063	0.0049	0.0039	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004
8.34	0.0621	0.0487	0.0407	0.0343	0.0288	0.0240	0.0196	0.0157	0.0122	0.0098	0.0078	0.0062	0.0049	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004
8.35	0.0618	0.0485	0.0406	0.0342	0.0287	0.0239	0.0195	0.0156	0.0122	0.0097	0.0078	0.0062	0.0049	0.0038	0.0030	0.0023	0.0018	0.0014	0.0010	0.0008	0.0007	0.0005	0.0004
8.36	0.0615	0.0483	0.0404	0.0340	0.0286	0.0237	0.0194	0.0156	0.0121	0.0096	0.0077	0.0062	0.0048	0.0038	0.0030	0.0023	0.0018	0.0014	0.0010	0.0008	0.0007	0.0005	0.0004
8.37	0.0612	0.0481	0.0403	0.0339	0.0284	0.0236	0.0194	0.0155	0.0121	0.0096	0.0077	0.0061	0.0048	0.0038	0.0029	0.0023	0.0018	0.0013	0.0010	0.0008	0.0007	0.0005	0.0004
8.38	0.0609	0.0479	0.0401	0.0338	0.0283	0.0235	0.0193	0.0154	0.0120	0.0095	0.0076	0.0061	0.0048	0.0037	0.0029	0.0023	0.0017	0.0013	0.0010	0.0008	0.0007	0.0005	0.0004
8.39	0.0606	0.0477	0.0400	0.0336	0.0282	0.0234	0.0192	0.0153	0.0119	0.0095	0.0076	0.0060	0.0048	0.0037	0.0029	0.0022	0.0017	0.0013	0.0010	0.0008	0.0007	0.0005	0.0004
8.40	0.0603	0.0476	0.0398	0.0335	0.0281	0.0233	0.0191	0.0152	0.0119	0.0094	0.0075	0.0060	0.0047	0.0037	0.0029	0.0022	0.0017	0.0013	0.0010	0.0008	0.0007	0.0005	0.0004
8.41	0.0599	0.0474	0.0397	0.0334	0.0280	0.0232	0.0190	0.0151	0.0118	0.0094	0.0075	0.0060	0.0047	0.0037	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0004
8.42	0.0596	0.0472	0.0395	0.0333	0.0279	0.0231	0.0189	0.0151	0.0117	0.0093	0.0075	0.0059	0.0047	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0004
8.43	0.0593	0.0470	0.0394	0.0331	0.0278	0.0230	0.0188	0.0150	0.0117	0.0093	0.0074	0.0059	0.0046	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0004

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9906	0.9906	0.9905	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	
0.02	0.9816	0.9816	0.9813	0.9812	0.9811	0.9809	0.9808	0.9807	0.9806	0.9805	0.9805	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801	
0.03	0.9729	0.9726	0.9724	0.9722	0.9719	0.9717	0.9715	0.9714	0.9712	0.9710	0.9709	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9702	0.9702	0.9701	
0.04	0.9644	0.9640	0.9637	0.9633	0.9630	0.9627	0.9624	0.9622	0.9619	0.9617	0.9615	0.9613	0.9611	0.9609	0.9608	0.9606	0.9605	0.9604	0.9603	0.9603	
0.05	0.9560	0.9556	0.9551	0.9547	0.9542	0.9538	0.9535	0.9531	0.9527	0.9524	0.9521	0.9518	0.9516	0.9514	0.9511	0.9509	0.9508	0.9506	0.9505	0.9504	
0.06	0.9479	0.9473	0.9467	0.9462	0.9456	0.9451	0.9446	0.9441	0.9437	0.9433	0.9429	0.9425	0.9422	0.9419	0.9416	0.9413	0.9411	0.9409	0.9407	0.9406	
0.07	0.9399	0.9392	0.9385	0.9378	0.9371	0.9365	0.9359	0.9353	0.9347	0.9342	0.9337	0.9332	0.9328	0.9324	0.9321	0.9318	0.9315	0.9312	0.9310	0.9308	
0.08	0.9320	0.9312	0.9303	0.9295	0.9287	0.9280	0.9272	0.9265	0.9259	0.9252	0.9246	0.9241	0.9236	0.9231	0.9226	0.9222	0.9219	0.9216	0.9213	0.9210	
0.09	0.9243	0.9233	0.9223	0.9214	0.9204	0.9196	0.9187	0.9179	0.9171	0.9163	0.9156	0.9150	0.9144	0.9138	0.9133	0.9128	0.9123	0.9119	0.9116	0.9113	
0.10	0.9167	0.9155	0.9144	0.9133	0.9123	0.9112	0.9103	0.9093	0.9084	0.9075	0.9067	0.9059	0.9052	0.9046	0.9039	0.9034	0.9029	0.9024	0.9020	0.9016	
0.11	0.9092	0.9079	0.9066	0.9054	0.9042	0.9030	0.9019	0.9008	0.8998	0.8988	0.8979	0.8970	0.8962	0.8954	0.8947	0.8940	0.8934	0.8929	0.8924	0.8920	
0.12	0.9018	0.9004	0.8989	0.8976	0.8962	0.8949	0.8936	0.8924	0.8913	0.8902	0.8891	0.8881	0.8872	0.8863	0.8855	0.8847	0.8841	0.8834	0.8829	0.8824	
0.13	0.8945	0.8931	0.8913	0.8898	0.8883	0.8869	0.8855	0.8841	0.8828	0.8816	0.8804	0.8793	0.8782	0.8773	0.8763	0.8755	0.8747	0.8740	0.8734	0.8728	
0.14	0.8872	0.8855	0.8838	0.8821	0.8805	0.8789	0.8774	0.8759	0.8744	0.8731	0.8718	0.8705	0.8694	0.8683	0.8673	0.8663	0.8655	0.8647	0.8639	0.8633	
0.15	0.8801	0.8782	0.8763	0.8745	0.8727	0.8710	0.8693	0.8677	0.8661	0.8646	0.8632	0.8619	0.8606	0.8594	0.8582	0.8572	0.8562	0.8554	0.8546	0.8538	
0.16	0.8730	0.8710	0.8690	0.8670	0.8651	0.8632	0.8614	0.8596	0.8579	0.8563	0.8547	0.8532	0.8518	0.8505	0.8493	0.8481	0.8471	0.8461	0.8452	0.8444	
0.17	0.8661	0.8639	0.8617	0.8596	0.8575	0.8555	0.8535	0.8516	0.8498	0.8480	0.8463	0.8447	0.8432	0.8417	0.8404	0.8391	0.8380	0.8369	0.8359	0.8350	
0.18	0.8592	0.8568	0.8545	0.8522	0.8500	0.8478	0.8457	0.8436	0.8417	0.8398	0.8379	0.8362	0.8346	0.8330	0.8315	0.8302	0.8289	0.8277	0.8266	0.8257	
0.19	0.8523	0.8498	0.8474	0.8449	0.8425	0.8402	0.8380	0.8358	0.8337	0.8316	0.8297	0.8278	0.8260	0.8243	0.8227	0.8213	0.8199	0.8186	0.8174	0.8164	
0.20	0.8456	0.8429	0.8403	0.8377	0.8352	0.8327	0.8303	0.8280	0.8257	0.8235	0.8214	0.8194	0.8175	0.8157	0.8140	0.8124	0.8109	0.8095	0.8083	0.8071	
0.21	0.8389	0.8361	0.8333	0.8306	0.8279	0.8253	0.8227	0.8202	0.8178	0.8155	0.8133	0.8111	0.8091	0.8072	0.8053	0.8036	0.8020	0.8005	0.7992	0.7979	
0.22	0.8323	0.8293	0.8264	0.8235	0.8207	0.8179	0.8152	0.8126	0.8100	0.8075	0.8052	0.8029	0.8007	0.7987	0.7967	0.7949	0.7932	0.7916	0.7901	0.7888	
0.23	0.8257	0.8226	0.8195	0.8165	0.8135	0.8106	0.8077	0.8049	0.8023	0.7997	0.7971	0.7947	0.7924	0.7903	0.7882	0.7862	0.7844	0.7827	0.7811	0.7797	
0.24	0.8192	0.8160	0.8127	0.8095	0.8064	0.8033	0.8003	0.7974	0.7946	0.7918	0.7892	0.7866	0.7842	0.7819	0.7797	0.7776	0.7756	0.7738	0.7722	0.7707	
0.25	0.8128	0.8094	0.8060	0.8026	0.7993	0.7961	0.7930	0.7899	0.7869	0.7841	0.7813	0.7786	0.7760	0.7736	0.7712	0.7690	0.7670	0.7651	0.7633	0.7618	
0.26	0.8064	0.8028	0.7993	0.7958	0.7924	0.7890	0.7857	0.7825	0.7794	0.7763	0.7734	0.7706	0.7679	0.7653	0.7629	0.7605	0.7584	0.7564	0.7545	0.7529	
0.27	0.8001	0.7964	0.7927	0.7890	0.7854	0.7819	0.7785	0.7751	0.7719	0.7687	0.7656	0.7627	0.7598	0.7571	0.7545	0.7521	0.7498	0.7477	0.7458	0.7440	
0.28	0.7939	0.7900	0.7861	0.7823	0.7786	0.7749	0.7713	0.7678	0.7644	0.7611	0.7579	0.7548	0.7518	0.7490	0.7463	0.7437	0.7413	0.7391	0.7371	0.7352	
0.29	0.7877	0.7836	0.7796	0.7757	0.7718	0.7680	0.7642	0.7606	0.7570	0.7536	0.7502	0.7470	0.7439	0.7409	0.7381	0.7354	0.7329	0.7306	0.7285	0.7265	
0.30	0.7815	0.7773	0.7732	0.7691	0.7650	0.7611	0.7572	0.7534	0.7497	0.7461	0.7426	0.7393	0.7360	0.7329	0.7299	0.7271	0.7245	0.7221	0.7199	0.7178	
0.31	0.7754	0.7711	0.7668	0.7625	0.7584	0.7543	0.7502	0.7463	0.7424	0.7387	0.7351	0.7316	0.7282	0.7249	0.7218	0.7189	0.7162	0.7137	0.7114	0.7092	
0.32	0.7694	0.7649	0.7605	0.7561	0.7517	0.7475	0.7433	0.7392	0.7352	0.7314	0.7276	0.7239	0.7204	0.7170	0.7137	0.7107	0.7079	0.7053	0.7029	0.7007	
0.33	0.7634	0.7588	0.7542	0.7496	0.7452	0.7408	0.7364	0.7322	0.7281	0.7241	0.7201	0.7163	0.7127	0.7091	0.7058	0.7026	0.6998	0.6971	0.6946	0.6922	
0.34	0.7575	0.7527	0.7479	0.7433	0.7386	0.7341	0.7296	0.7253	0.7210	0.7168	0.7128	0.7088	0.7050	0.7013	0.6979	0.6946	0.6916	0.6889	0.6862	0.6838	
0.35	0.7516	0.7467	0.7418	0.7369	0.7322	0.7275	0.7229	0.7184	0.7139	0.7096	0.7054	0.7014	0.6974	0.6936	0.6900	0.6867	0.6836	0.6807	0.6780	0.6755	
0.36	0.7458	0.7407	0.7356	0.7307	0.7258	0.7209	0.7162	0.7115	0.7070	0.7025	0.6982	0.6939	0.6899	0.6859	0.6822	0.6788	0.6756	0.6726	0.6698	0.6672	
0.37	0.7400	0.7347	0.7296	0.7244	0.7194	0.7144	0.7095	0.7047	0.7000	0.6954	0.6909	0.6866	0.6824	0.6783	0.6745	0.6710	0.6677	0.6646	0.6617	0.6590	
0.38	0.7342	0.7289	0.7235	0.7183	0.7131	0.7080	0.7029	0.6980	0.6931	0.6884	0.6838	0.6793	0.6749	0.6708	0.6669	0.6633	0.6599	0.6567	0.6537	0.6508	
0.39	0.7285	0.7230	0.7176	0.7122	0.7068	0.7016	0.6964	0.6913	0.6863	0.6814	0.6767	0.6720	0.6675	0.6633	0.6593	0.6556	0.6521	0.6488	0.6457	0.6427	
0.40	0.7229	0.7172	0.7116	0.7061	0.7006	0.6952	0.6899	0.6847	0.6795	0.6745	0.6696	0.6648	0.6602	0.6558	0.6518	0.6480	0.6444	0.6410	0.6377	0.6347	
0.41	0.7173	0.7115	0.7058	0.7001	0.6945	0.6889	0.6835	0.6781	0.6728	0.6677	0.6626	0.6577	0.6529	0.6485	0.6443	0.6404	0.6367	0.6332	0.6299	0.6267	
0.42	0.7117	0.7058	0.6999	0.6941	0.6883	0.6827	0.6771	0.6716	0.6661	0.6608	0.6557	0.6506	0.6457	0.6412	0.6369	0.6329	0.6291	0.6255	0.6221	0.6188	
0.43	0.7062	0.7002	0.6941	0.6882	0.6823	0.6765	0.6707	0.6651	0.6595	0.6541	0.6488	0.6436	0.6386	0.6336	0.6294	0.6252	0.6216	0.6179	0.6144	0.6110	
0.44	0.7008	0.6946	0.6884	0.6823	0.6763	0.6703	0.6644	0.6586	0.6528	0.6474	0.6419	0.6366	0.6315	0.6268	0.6226	0.6182	0.6142	0.6104	0.6067	0.6033	
0.45	0.6956	0.6893	0.6830	0.6767	0.6704	0.6642	0.6582	0.6523	0.6463	0.6407	0.6352	0.6297	0.6245	0.6192	0.6140	0.6095	0.6050	0.6007	0.5965	0.5924	
0.46	0.6906	0.6843	0.6779	0.6717	0.6654	0.6591	0.6529	0.6469	0.6409	0.6349	0.6294	0.6238	0.6176	0.6127	0.6081	0.6037	0.5995	0.5955	0.5917	0.5880	
0.47	0.6846	0.6780	0.6714	0.6649	0.6585	0.6521	0.6458	0.6396	0.6335	0.6276	0.6217	0.6160	0.6107	0.6057	0.6010	0.5965	0.5922	0.5881	0.5842	0.5805	
0.48	0.6793	0.6726	0.6659	0.6592	0.6527	0.6462	0.6397	0.6334	0.6272	0.6210	0.6150	0.6093	0.6039	0.5988	0.5940	0.5894	0.5851	0.5808	0.5768	0.5730	
0.49	0.6741	0.6672	0.6604	0.6536	0.6469	0.6402	0.6337	0.6272	0.6208	0.6146	0.6084	0.6026	0.5971	0.5920	0.5871	0.5824	0.5779	0.5736	0.5695	0.5656	
0.50	0.6688	0.6618	0.6549	0.6480	0.6411	0.6344	0.6277	0.6211	0.6146	0.6082	0.6019	0.5960	0.5904	0.5852	0.5802	0.5755	0.5709	0.5665	0.5623	0.5582	
0.51	0.6637	0.6565	0.6494	0.6424	0.6354	0.6285	0.6217	0.6150	0.6083	0.6018	0.5954	0.5894	0.5838	0.5785	0.5734	0.5686	0.5639	0.5594	0.5551	0.5510	
0.52	0.6585	0.6513	0.6440	0.6369	0.6298	0.6227	0.6158														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry	Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35		
1.01	0.4463	0.4340	0.4216	0.4093	0.3976	0.3870	0.3770	0.3674	0.3582	0.3492	0.3405	0.3319	0.3237	0.3157	0.3080	0.3004	0.2931	0.2859	0.2789	0.2721			
1.02	0.4427	0.4302	0.4178	0.4054	0.3938	0.3831	0.3731	0.3636	0.3543	0.3453	0.3365	0.3280	0.3198	0.3118	0.3040	0.2964	0.2891	0.2819	0.2749	0.2680			
1.03	0.4390	0.4265	0.4140	0.4015	0.3900	0.3793	0.3693	0.3598	0.3505	0.3415	0.3327	0.3241	0.3159	0.3079	0.3001	0.2925	0.2851	0.2779	0.2709	0.2640			
1.04	0.4354	0.4228	0.4102	0.3977	0.3862	0.3756	0.3656	0.3560	0.3467	0.3377	0.3288	0.3203	0.3120	0.3040	0.2962	0.2886	0.2812	0.2740	0.2670	0.2601			
1.05	0.4318	0.4192	0.4065	0.3939	0.3825	0.3719	0.3619	0.3523	0.3430	0.3339	0.3251	0.3165	0.3082	0.3002	0.2924	0.2848	0.2774	0.2701	0.2631	0.2562			
1.06	0.4283	0.4155	0.4028	0.3902	0.3788	0.3682	0.3582	0.3486	0.3393	0.3302	0.3213	0.3127	0.3044	0.2964	0.2886	0.2810	0.2736	0.2663	0.2593	0.2524			
1.07	0.4247	0.4119	0.3991	0.3865	0.3751	0.3646	0.3545	0.3449	0.3356	0.3265	0.3176	0.3090	0.3007	0.2927	0.2848	0.2772	0.2698	0.2626	0.2555	0.2486			
1.08	0.4212	0.4083	0.3954	0.3828	0.3715	0.3610	0.3509	0.3413	0.3320	0.3228	0.3139	0.3053	0.2970	0.2890	0.2811	0.2735	0.2661	0.2588	0.2518	0.2448			
1.09	0.4177	0.4047	0.3917	0.3792	0.3679	0.3574	0.3474	0.3377	0.3284	0.3192	0.3103	0.3017	0.2934	0.2853	0.2775	0.2698	0.2624	0.2552	0.2481	0.2412			
1.10	0.4142	0.4012	0.3881	0.3756	0.3644	0.3538	0.3438	0.3342	0.3248	0.3156	0.3067	0.2981	0.2898	0.2817	0.2738	0.2662	0.2588	0.2515	0.2444	0.2375			
1.11	0.4108	0.3976	0.3845	0.3721	0.3608	0.3503	0.3403	0.3306	0.3213	0.3121	0.3032	0.2946	0.2862	0.2781	0.2703	0.2626	0.2552	0.2479	0.2409	0.2339			
1.12	0.4073	0.3941	0.3809	0.3685	0.3574	0.3469	0.3368	0.3272	0.3178	0.3086	0.2996	0.2910	0.2827	0.2746	0.2667	0.2591	0.2517	0.2444	0.2373	0.2304			
1.13	0.4039	0.3906	0.3774	0.3651	0.3539	0.3434	0.3334	0.3237	0.3143	0.3051	0.2962	0.2876	0.2792	0.2711	0.2633	0.2556	0.2482	0.2409	0.2338	0.2269			
1.14	0.4005	0.3872	0.3739	0.3616	0.3505	0.3400	0.3300	0.3203	0.3109	0.3017	0.2927	0.2841	0.2758	0.2677	0.2598	0.2522	0.2447	0.2375	0.2304	0.2235			
1.15	0.3972	0.3837	0.3704	0.3582	0.3471	0.3366	0.3266	0.3169	0.3075	0.2983	0.2893	0.2807	0.2724	0.2643	0.2564	0.2488	0.2413	0.2341	0.2270	0.2201			
1.16	0.3938	0.3803	0.3669	0.3548	0.3438	0.3333	0.3233	0.3136	0.3041	0.2949	0.2859	0.2773	0.2690	0.2609	0.2530	0.2454	0.2380	0.2307	0.2236	0.2167			
1.17	0.3905	0.3769	0.3635	0.3515	0.3405	0.3300	0.3200	0.3103	0.3008	0.2916	0.2826	0.2740	0.2657	0.2576	0.2497	0.2421	0.2346	0.2274	0.2203	0.2134			
1.18	0.3872	0.3735	0.3602	0.3482	0.3372	0.3267	0.3167	0.3070	0.2975	0.2883	0.2793	0.2707	0.2624	0.2543	0.2464	0.2388	0.2314	0.2241	0.2171	0.2101			
1.19	0.3839	0.3701	0.3568	0.3449	0.3339	0.3235	0.3134	0.3037	0.2942	0.2850	0.2761	0.2675	0.2591	0.2510	0.2432	0.2356	0.2281	0.2209	0.2138	0.2069			
1.20	0.3806	0.3668	0.3535	0.3417	0.3307	0.3203	0.3102	0.3005	0.2910	0.2818	0.2728	0.2643	0.2559	0.2478	0.2400	0.2323	0.2249	0.2177	0.2106	0.2038			
1.21	0.3773	0.3635	0.3503	0.3385	0.3275	0.3171	0.3071	0.2973	0.2878	0.2786	0.2697	0.2611	0.2527	0.2447	0.2368	0.2292	0.2218	0.2146	0.2075	0.2006			
1.22	0.3741	0.3602	0.3470	0.3353	0.3244	0.3139	0.3039	0.2942	0.2847	0.2754	0.2665	0.2579	0.2496	0.2415	0.2337	0.2261	0.2187	0.2114	0.2044	0.1975			
1.23	0.3709	0.3569	0.3438	0.3322	0.3212	0.3108	0.3008	0.2910	0.2815	0.2723	0.2634	0.2548	0.2465	0.2384	0.2306	0.2230	0.2156	0.2084	0.2014	0.1945			
1.24	0.3677	0.3536	0.3407	0.3290	0.3181	0.3077	0.2977	0.2879	0.2784	0.2692	0.2603	0.2517	0.2434	0.2353	0.2275	0.2199	0.2125	0.2054	0.1983	0.1915			
1.25	0.3645	0.3504	0.3375	0.3259	0.3151	0.3047	0.2946	0.2849	0.2754	0.2661	0.2572	0.2487	0.2404	0.2323	0.2245	0.2169	0.2096	0.2024	0.1954	0.1885			
1.26	0.3614	0.3472	0.3344	0.3229	0.3120	0.3016	0.2916	0.2818	0.2723	0.2631	0.2542	0.2457	0.2374	0.2293	0.2215	0.2140	0.2066	0.1994	0.1924	0.1856			
1.27	0.3582	0.3441	0.3314	0.3199	0.3090	0.2986	0.2886	0.2788	0.2693	0.2601	0.2512	0.2427	0.2344	0.2264	0.2186	0.2110	0.2037	0.1965	0.1895	0.1827			
1.28	0.3551	0.3410	0.3283	0.3168	0.3060	0.2956	0.2856	0.2759	0.2663	0.2571	0.2483	0.2397	0.2315	0.2234	0.2157	0.2081	0.2008	0.1937	0.1867	0.1799			
1.29	0.3520	0.3379	0.3253	0.3139	0.3031	0.2927	0.2827	0.2729	0.2634	0.2542	0.2454	0.2368	0.2286	0.2206	0.2128	0.2053	0.1979	0.1908	0.1839	0.1771			
1.30	0.3489	0.3348	0.3224	0.3109	0.3001	0.2898	0.2797	0.2700	0.2605	0.2513	0.2425	0.2340	0.2257	0.2177	0.2100	0.2024	0.1951	0.1880	0.1811	0.1744			
1.31	0.3458	0.3318	0.3194	0.3080	0.2972	0.2869	0.2769	0.2671	0.2576	0.2484	0.2396	0.2311	0.2229	0.2149	0.2072	0.1997	0.1924	0.1853	0.1784	0.1716			
1.32	0.3428	0.3288	0.3165	0.3051	0.2943	0.2840	0.2740	0.2642	0.2547	0.2456	0.2368	0.2283	0.2199	0.2121	0.2044	0.1969	0.1896	0.1826	0.1757	0.1690			
1.33	0.3397	0.3258	0.3136	0.3023	0.2915	0.2812	0.2712	0.2614	0.2519	0.2428	0.2340	0.2255	0.2173	0.2094	0.2016	0.1942	0.1869	0.1799	0.1730	0.1663			
1.34	0.3367	0.3229	0.3107	0.2994	0.2887	0.2784	0.2684	0.2586	0.2491	0.2400	0.2312	0.2228	0.2146	0.2066	0.1989	0.1915	0.1843	0.1772	0.1704	0.1637			
1.35	0.3337	0.3200	0.3079	0.2966	0.2859	0.2756	0.2656	0.2558	0.2463	0.2373	0.2285	0.2200	0.2119	0.2040	0.1963	0.1889	0.1816	0.1746	0.1678	0.1612			
1.36	0.3308	0.3172	0.3051	0.2938	0.2831	0.2728	0.2628	0.2531	0.2436	0.2345	0.2258	0.2174	0.2092	0.2013	0.1936	0.1862	0.1790	0.1721	0.1652	0.1586			
1.37	0.3278	0.3143	0.3023	0.2911	0.2804	0.2701	0.2601	0.2503	0.2409	0.2318	0.2231	0.2147	0.2066	0.1987	0.1910	0.1837	0.1765	0.1695	0.1627	0.1561			
1.38	0.3249	0.3115	0.2995	0.2883	0.2777	0.2674	0.2574	0.2476	0.2382	0.2292	0.2205	0.2121	0.2039	0.1961	0.1885	0.1811	0.1740	0.1670	0.1603	0.1537			
1.39	0.3220	0.3087	0.2968	0.2856	0.2750	0.2647	0.2547	0.2450	0.2356	0.2265	0.2179	0.2095	0.2014	0.1935	0.1859	0.1786	0.1715	0.1645	0.1578	0.1513			
1.40	0.3192	0.3060	0.2941	0.2829	0.2723	0.2620	0.2521	0.2423	0.2329	0.2239	0.2153	0.2069	0.1988	0.1910	0.1834	0.1761	0.1690	0.1621	0.1554	0.1489			
1.41	0.3163	0.3033	0.2914	0.2803	0.2697	0.2594	0.2494	0.2397	0.2303	0.2214	0.2127	0.2044	0.1963	0.1885	0.1810	0.1737	0.1666	0.1597	0.1530	0.1465			
1.42	0.3135	0.3006	0.2888	0.2776	0.2670	0.2568	0.2468	0.2371	0.2278	0.2188	0.2102	0.2019	0.1938	0.1860	0.1785	0.1712	0.1642	0.1573	0.1507	0.1442			
1.43	0.3108	0.2979	0.2861	0.2750	0.2644	0.2542	0.2443	0.2345	0.2252	0.2163	0.2077	0.1994	0.1913	0.1836	0.1761	0.1688	0.1618	0.1550	0.1484	0.1419			
1.44	0.3081	0.2952	0.2835	0.2725	0.2619	0.2517	0.2417	0.2320	0.2227	0.2138	0.2052	0.1969	0.1889	0.1812	0.1737	0.1665	0.1595	0.1527	0.1461	0.1397			
1.45	0.3054	0.2926	0.2809	0.2699	0.2593	0.2491	0.2392	0.2295	0.2202	0.2113	0.2028	0.1945	0.186										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.1883	0.1778	0.1678	0.1580	0.1487	0.1399	0.1316	0.1237	0.1162	0.1091	0.1023	0.0959	0.0897	0.0839	0.0784	0.0731	0.0681	0.0634	0.0588	0.0545	
2.02	0.1867	0.1762	0.1662	0.1565	0.1472	0.1384	0.1302	0.1223	0.1148	0.1078	0.1010	0.0946	0.0886	0.0828	0.0773	0.0721	0.0671	0.0624	0.0579	0.0536	
2.03	0.1851	0.1747	0.1647	0.1550	0.1457	0.1370	0.1288	0.1209	0.1135	0.1065	0.0998	0.0934	0.0874	0.0817	0.0762	0.0710	0.0661	0.0614	0.0569	0.0527	
2.04	0.1835	0.1731	0.1631	0.1535	0.1442	0.1356	0.1274	0.1196	0.1122	0.1052	0.0985	0.0922	0.0862	0.0805	0.0751	0.0700	0.0651	0.0604	0.0560	0.0518	
2.05	0.1819	0.1716	0.1616	0.1520	0.1428	0.1342	0.1260	0.1183	0.1109	0.1039	0.0973	0.0911	0.0851	0.0794	0.0741	0.0690	0.0641	0.0595	0.0551	0.0509	
2.06	0.1804	0.1700	0.1601	0.1505	0.1413	0.1328	0.1246	0.1169	0.1096	0.1027	0.0961	0.0899	0.0840	0.0783	0.0730	0.0679	0.0631	0.0586	0.0542	0.0501	
2.07	0.1788	0.1685	0.1586	0.1490	0.1399	0.1314	0.1233	0.1156	0.1084	0.1015	0.0949	0.0887	0.0828	0.0773	0.0720	0.0669	0.0622	0.0576	0.0533	0.0492	
2.08	0.1773	0.1670	0.1571	0.1476	0.1385	0.1300	0.1220	0.1143	0.1071	0.1003	0.0938	0.0876	0.0817	0.0762	0.0709	0.0660	0.0612	0.0567	0.0524	0.0484	
2.09	0.1758	0.1655	0.1557	0.1461	0.1371	0.1287	0.1207	0.1131	0.1059	0.0991	0.0926	0.0865	0.0807	0.0752	0.0699	0.0650	0.0603	0.0558	0.0516	0.0476	
2.10	0.1743	0.1641	0.1542	0.1447	0.1358	0.1273	0.1194	0.1118	0.1047	0.0979	0.0914	0.0854	0.0796	0.0741	0.0689	0.0640	0.0594	0.0549	0.0508	0.0468	
2.11	0.1728	0.1626	0.1528	0.1433	0.1344	0.1260	0.1181	0.1106	0.1034	0.0967	0.0903	0.0843	0.0785	0.0731	0.0680	0.0631	0.0585	0.0541	0.0499	0.0460	
2.12	0.1713	0.1611	0.1514	0.1419	0.1330	0.1247	0.1168	0.1093	0.1022	0.0955	0.0892	0.0832	0.0775	0.0721	0.0670	0.0622	0.0576	0.0532	0.0491	0.0452	
2.13	0.1698	0.1597	0.1500	0.1405	0.1317	0.1234	0.1155	0.1081	0.1011	0.0944	0.0881	0.0821	0.0765	0.0711	0.0660	0.0612	0.0567	0.0524	0.0483	0.0444	
2.14	0.1684	0.1583	0.1486	0.1392	0.1304	0.1221	0.1143	0.1069	0.0999	0.0933	0.0870	0.0811	0.0754	0.0701	0.0651	0.0603	0.0558	0.0516	0.0475	0.0437	
2.15	0.1669	0.1569	0.1472	0.1378	0.1291	0.1208	0.1131	0.1057	0.0987	0.0921	0.0859	0.0800	0.0744	0.0692	0.0642	0.0594	0.0550	0.0507	0.0467	0.0429	
2.16	0.1655	0.1555	0.1458	0.1365	0.1278	0.1196	0.1118	0.1045	0.0976	0.0910	0.0848	0.0789	0.0734	0.0682	0.0633	0.0586	0.0541	0.0499	0.0460	0.0422	
2.17	0.1641	0.1541	0.1444	0.1351	0.1265	0.1183	0.1106	0.1033	0.0965	0.0899	0.0838	0.0780	0.0725	0.0673	0.0624	0.0577	0.0533	0.0491	0.0452	0.0415	
2.18	0.1626	0.1527	0.1431	0.1338	0.1252	0.1171	0.1094	0.1022	0.0953	0.0889	0.0827	0.0770	0.0715	0.0663	0.0615	0.0569	0.0525	0.0484	0.0445	0.0408	
2.19	0.1613	0.1513	0.1417	0.1325	0.1239	0.1159	0.1083	0.1010	0.0942	0.0878	0.0817	0.0760	0.0705	0.0654	0.0606	0.0560	0.0517	0.0476	0.0437	0.0401	
2.20	0.1599	0.1500	0.1404	0.1312	0.1227	0.1147	0.1071	0.0999	0.0931	0.0867	0.0807	0.0750	0.0696	0.0645	0.0597	0.0552	0.0509	0.0468	0.0430	0.0394	
2.21	0.1585	0.1486	0.1391	0.1299	0.1215	0.1135	0.1059	0.0988	0.0921	0.0857	0.0797	0.0740	0.0687	0.0636	0.0589	0.0544	0.0501	0.0461	0.0423	0.0387	
2.22	0.1571	0.1473	0.1378	0.1287	0.1202	0.1123	0.1048	0.0977	0.0910	0.0847	0.0787	0.0731	0.0678	0.0628	0.0580	0.0536	0.0493	0.0454	0.0416	0.0381	
2.23	0.1558	0.1460	0.1365	0.1274	0.1190	0.1111	0.1036	0.0966	0.0899	0.0836	0.0777	0.0721	0.0669	0.0619	0.0572	0.0528	0.0486	0.0446	0.0409	0.0374	
2.24	0.1544	0.1446	0.1352	0.1262	0.1178	0.1099	0.1025	0.0955	0.0889	0.0826	0.0767	0.0712	0.0660	0.0610	0.0564	0.0520	0.0478	0.0439	0.0403	0.0368	
2.25	0.1531	0.1433	0.1339	0.1250	0.1166	0.1088	0.1014	0.0944	0.0878	0.0816	0.0758	0.0703	0.0651	0.0602	0.0556	0.0512	0.0471	0.0432	0.0396	0.0362	
2.26	0.1518	0.1420	0.1326	0.1237	0.1155	0.1077	0.1003	0.0934	0.0868	0.0807	0.0748	0.0694	0.0642	0.0593	0.0548	0.0504	0.0464	0.0425	0.0389	0.0355	
2.27	0.1505	0.1408	0.1314	0.1225	0.1143	0.1065	0.0992	0.0923	0.0858	0.0797	0.0739	0.0685	0.0633	0.0585	0.0540	0.0497	0.0457	0.0419	0.0383	0.0349	
2.28	0.1492	0.1395	0.1302	0.1213	0.1131	0.1054	0.0981	0.0913	0.0848	0.0787	0.0730	0.0676	0.0625	0.0577	0.0532	0.0490	0.0450	0.0412	0.0377	0.0343	
2.29	0.1479	0.1382	0.1289	0.1201	0.1120	0.1043	0.0971	0.0902	0.0838	0.0778	0.0721	0.0667	0.0617	0.0569	0.0524	0.0482	0.0443	0.0405	0.0370	0.0337	
2.30	0.1466	0.1370	0.1277	0.1190	0.1109	0.1032	0.0960	0.0892	0.0828	0.0768	0.0712	0.0659	0.0608	0.0561	0.0517	0.0475	0.0436	0.0399	0.0364	0.0332	
2.31	0.1454	0.1358	0.1265	0.1178	0.1097	0.1021	0.0950	0.0882	0.0819	0.0759	0.0703	0.0650	0.0600	0.0553	0.0509	0.0468	0.0429	0.0393	0.0358	0.0326	
2.32	0.1441	0.1345	0.1253	0.1167	0.1086	0.1011	0.0940	0.0872	0.0809	0.0750	0.0694	0.0642	0.0592	0.0546	0.0502	0.0461	0.0422	0.0386	0.0352	0.0320	
2.33	0.1429	0.1333	0.1241	0.1155	0.1075	0.1000	0.0929	0.0862	0.0800	0.0741	0.0685	0.0633	0.0584	0.0538	0.0495	0.0454	0.0416	0.0380	0.0346	0.0315	
2.34	0.1416	0.1321	0.1229	0.1144	0.1064	0.0990	0.0919	0.0853	0.0790	0.0732	0.0677	0.0625	0.0576	0.0531	0.0488	0.0447	0.0410	0.0374	0.0341	0.0309	
2.35	0.1404	0.1309	0.1218	0.1133	0.1054	0.0979	0.0909	0.0843	0.0781	0.0723	0.0668	0.0617	0.0569	0.0523	0.0481	0.0441	0.0403	0.0368	0.0335	0.0304	
2.36	0.1392	0.1297	0.1206	0.1122	0.1043	0.0969	0.0899	0.0834	0.0772	0.0714	0.0660	0.0609	0.0561	0.0516	0.0474	0.0434	0.0397	0.0362	0.0329	0.0299	
2.37	0.1380	0.1285	0.1195	0.1111	0.1032	0.0959	0.0890	0.0824	0.0763	0.0706	0.0652	0.0601	0.0553	0.0509	0.0467	0.0428	0.0391	0.0356	0.0324	0.0294	
2.38	0.1368	0.1274	0.1184	0.1100	0.1022	0.0949	0.0880	0.0815	0.0754	0.0697	0.0643	0.0593	0.0546	0.0502	0.0460	0.0421	0.0385	0.0351	0.0319	0.0289	
2.39	0.1356	0.1262	0.1172	0.1089	0.1012	0.0939	0.0870	0.0806	0.0745	0.0689	0.0635	0.0585	0.0539	0.0495	0.0453	0.0415	0.0379	0.0345	0.0313	0.0284	
2.40	0.1344	0.1251	0.1161	0.1079	0.1001	0.0929	0.0861	0.0797	0.0737	0.0680	0.0627	0.0578	0.0531	0.0488	0.0447	0.0409	0.0373	0.0339	0.0308	0.0279	
2.41	0.1333	0.1239	0.1149	0.1067	0.0989	0.0911	0.0843	0.0779	0.0719	0.0662	0.0609	0.0559	0.0512	0.0469	0.0430	0.0393	0.0357	0.0323	0.0293	0.0264	
2.42	0.1321	0.1228	0.1138	0.1056	0.0978	0.0900	0.0832	0.0770	0.0710	0.0653	0.0601	0.0553	0.0506	0.0463	0.0424	0.0387	0.0351	0.0317	0.0287	0.0258	
2.43	0.1309	0.1217	0.1129	0.1047	0.0971	0.0900	0.0833	0.0770	0.0711	0.0656	0.0604	0.0556	0.0510	0.0468	0.0429	0.0391	0.0356	0.0323	0.0293	0.0264	
2.44	0.1298	0.1206	0.1118	0.1037	0.0961	0.0891	0.0824	0.0761	0.0703	0.0648	0.0596	0.0548	0.0503	0.0461	0.0422	0.0385	0.0350	0.0318	0.0288	0.0260	
2.45	0.1287	0.1195	0.1107	0.1027	0.0952	0.0882	0.0815	0.0753	0.0694	0.0640	0.0589	0.0541	0.0496	0.0455	0.0415	0.0379	0.0345	0.0313	0.0283	0.0255	
2.46	0.1276	0.1184	0.1097	0.1017	0.0942	0.0872	0.0806	0.0744	0.0686	0.0632	0.0581	0.0534	0.0490	0.0448	0.0409	0.0373	0.0339	0.0308	0.0278	0.0251	
2.47	0.1265	0.1173	0.1087	0.1007	0.0932	0.0863	0.0797	0.0736	0.0678	0.0625	0.0574	0.0527	0.0483	0.0442	0.0404	0.0368	0.0334	0.0303	0.0274	0.0247	
2.48	0.1253	0.1162	0.1076	0.0997	0.0923	0.0854	0.0788	0.0727	0.0670	0.0617	0.0567	0.0520	0.0477	0.0436	0.0398	0.0362	0.0329	0.0298	0.0269	0.0242	
2.49	0.1243	0.1152	0.1066	0.0987	0.0914	0.0845	0.0780	0.0719	0.0662	0.0609	0.0560	0.0513	0.0470	0.0430	0.0392	0.0357	0.0324	0.0293	0.0265	0.0238	
2.50	0.1232	0.1141	0.1056	0.0978	0.0904	0.0836	0.0771	0.0711	0.0655	0.0602	0.0553	0.0507	0.0464	0.0424	0.0386	0.0351	0.0319	0.0288	0.0260	0.0234	
2.51	0.1221	0.1131	0.1046	0.0968	0.0895	0.0827	0.0763	0.0703	0.0647	0.0595	0.0546	0.0500	0.0457	0.0418	0.0381	0.0346	0.0314	0.0284	0.0256	0.0230	
2.52	0.1210	0.1120	0.1036	0.0958	0.0886	0.0818	0.0754	0.0695	0.0639	0.0587	0.0539	0.0494	0.0451	0.0412	0.0375	0.0341	0.0309	0.0279	0.0252	0.0226	
2.53	0.1200	0.1110	0.1026	0.0949	0.0877	0.0810	0.0746														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																		
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35															
3.01	0.0783	0.0713	0.0649	0.0590	0.0535	0.0485	0.0438	0.0396	0.0357	0.0321	0.0288	0.0257	0.0230	0.0205	0.0182	0.0161	0.0142	0.0124	0.0109	0.0094															
3.02	0.0776	0.0707	0.0643	0.0584	0.0530	0.0480	0.0434	0.0391	0.0352	0.0317	0.0284	0.0254	0.0227	0.0202	0.0179	0.0158	0.0139	0.0122	0.0107	0.0093															
3.03	0.0769	0.0700	0.0637	0.0578	0.0524	0.0474	0.0429	0.0387	0.0348	0.0313	0.0280	0.0251	0.0224	0.0199	0.0176	0.0156	0.0137	0.0120	0.0105	0.0091															
3.04	0.0762	0.0694	0.0631	0.0573	0.0519	0.0469	0.0424	0.0382	0.0344	0.0309	0.0277	0.0247	0.0220	0.0196	0.0174	0.0153	0.0135	0.0118	0.0103	0.0090															
3.05	0.0756	0.0687	0.0625	0.0567	0.0514	0.0464	0.0419	0.0378	0.0340	0.0305	0.0273	0.0244	0.0217	0.0193	0.0171	0.0151	0.0133	0.0116	0.0101	0.0088															
3.06	0.0749	0.0681	0.0619	0.0561	0.0508	0.0459	0.0415	0.0373	0.0336	0.0301	0.0270	0.0241	0.0214	0.0190	0.0169	0.0149	0.0131	0.0114	0.0100	0.0086															
3.07	0.0742	0.0675	0.0613	0.0556	0.0503	0.0455	0.0410	0.0369	0.0332	0.0298	0.0266	0.0238	0.0211	0.0188	0.0166	0.0146	0.0129	0.0112	0.0098	0.0085															
3.08	0.0736	0.0669	0.0607	0.0550	0.0498	0.0450	0.0405	0.0365	0.0328	0.0294	0.0263	0.0234	0.0209	0.0185	0.0164	0.0144	0.0127	0.0111	0.0096	0.0083															
3.09	0.0729	0.0662	0.0601	0.0545	0.0493	0.0445	0.0401	0.0361	0.0324	0.0290	0.0259	0.0231	0.0206	0.0182	0.0161	0.0142	0.0125	0.0109	0.0095	0.0082															
3.10	0.0723	0.0656	0.0596	0.0539	0.0488	0.0440	0.0397	0.0357	0.0320	0.0287	0.0256	0.0228	0.0203	0.0180	0.0159	0.0140	0.0123	0.0107	0.0093	0.0080															
3.11	0.0716	0.0650	0.0590	0.0534	0.0483	0.0435	0.0392	0.0352	0.0316	0.0283	0.0253	0.0225	0.0200	0.0177	0.0156	0.0138	0.0121	0.0105	0.0091	0.0079															
3.12	0.0710	0.0644	0.0584	0.0529	0.0478	0.0431	0.0388	0.0348	0.0312	0.0280	0.0249	0.0222	0.0197	0.0175	0.0154	0.0135	0.0119	0.0103	0.0090	0.0077															
3.13	0.0704	0.0638	0.0579	0.0523	0.0473	0.0426	0.0383	0.0344	0.0309	0.0276	0.0246	0.0219	0.0194	0.0172	0.0152	0.0133	0.0117	0.0102	0.0088	0.0076															
3.14	0.0697	0.0633	0.0573	0.0518	0.0468	0.0422	0.0379	0.0340	0.0305	0.0273	0.0243	0.0216	0.0192	0.0170	0.0149	0.0131	0.0115	0.0100	0.0087	0.0075															
3.15	0.0691	0.0627	0.0568	0.0513	0.0463	0.0417	0.0375	0.0336	0.0301	0.0269	0.0240	0.0213	0.0189	0.0167	0.0147	0.0129	0.0113	0.0098	0.0085	0.0073															
3.16	0.0685	0.0621	0.0562	0.0508	0.0458	0.0413	0.0371	0.0333	0.0298	0.0266	0.0237	0.0211	0.0186	0.0165	0.0145	0.0127	0.0111	0.0097	0.0084	0.0072															
3.17	0.0679	0.0615	0.0557	0.0503	0.0453	0.0408	0.0367	0.0329	0.0294	0.0263	0.0234	0.0208	0.0184	0.0162	0.0143	0.0125	0.0109	0.0095	0.0082	0.0071															
3.18	0.0673	0.0610	0.0551	0.0498	0.0449	0.0404	0.0363	0.0325	0.0291	0.0259	0.0231	0.0205	0.0181	0.0160	0.0141	0.0123	0.0108	0.0094	0.0081	0.0070															
3.19	0.0667	0.0604	0.0546	0.0493	0.0444	0.0399	0.0359	0.0321	0.0287	0.0256	0.0228	0.0202	0.0179	0.0158	0.0139	0.0121	0.0106	0.0092	0.0079	0.0068															
3.20	0.0661	0.0598	0.0541	0.0488	0.0440	0.0395	0.0355	0.0317	0.0284	0.0253	0.0225	0.0199	0.0176	0.0155	0.0137	0.0120	0.0104	0.0090	0.0078	0.0067															
3.21	0.0655	0.0593	0.0536	0.0483	0.0435	0.0391	0.0351	0.0314	0.0280	0.0250	0.0222	0.0197	0.0174	0.0153	0.0135	0.0118	0.0103	0.0089	0.0077	0.0066															
3.22	0.0649	0.0587	0.0531	0.0478	0.0430	0.0387	0.0347	0.0310	0.0277	0.0247	0.0219	0.0194	0.0172	0.0151	0.0133	0.0116	0.0101	0.0087	0.0075	0.0065															
3.23	0.0644	0.0582	0.0526	0.0474	0.0426	0.0383	0.0343	0.0307	0.0274	0.0244	0.0216	0.0192	0.0169	0.0149	0.0131	0.0114	0.0099	0.0086	0.0074	0.0063															
3.24	0.0638	0.0577	0.0521	0.0469	0.0422	0.0378	0.0339	0.0303	0.0270	0.0241	0.0213	0.0189	0.0167	0.0147	0.0129	0.0112	0.0098	0.0085	0.0073	0.0062															
3.25	0.0632	0.0571	0.0516	0.0464	0.0417	0.0374	0.0335	0.0299	0.0267	0.0238	0.0211	0.0186	0.0164	0.0145	0.0127	0.0111	0.0096	0.0083	0.0072	0.0061															
3.26	0.0627	0.0566	0.0511	0.0460	0.0413	0.0370	0.0331	0.0296	0.0264	0.0235	0.0208	0.0184	0.0162	0.0143	0.0125	0.0109	0.0095	0.0082	0.0070	0.0060															
3.27	0.0621	0.0561	0.0506	0.0455	0.0409	0.0366	0.0328	0.0293	0.0261	0.0232	0.0205	0.0182	0.0160	0.0140	0.0123	0.0107	0.0093	0.0080	0.0069	0.0059															
3.28	0.0616	0.0556	0.0501	0.0450	0.0404	0.0362	0.0324	0.0289	0.0258	0.0229	0.0203	0.0179	0.0158	0.0138	0.0121	0.0106	0.0092	0.0079	0.0068	0.0058															
3.29	0.0610	0.0551	0.0496	0.0446	0.0400	0.0359	0.0321	0.0286	0.0254	0.0226	0.0200	0.0177	0.0155	0.0136	0.0119	0.0104	0.0090	0.0078	0.0067	0.0057															
3.30	0.0605	0.0545	0.0491	0.0441	0.0396	0.0355	0.0317	0.0283	0.0251	0.0223	0.0197	0.0174	0.0153	0.0134	0.0117	0.0102	0.0089	0.0076	0.0066	0.0056															
3.31	0.0599	0.0540	0.0487	0.0437	0.0392	0.0351	0.0313	0.0279	0.0248	0.0220	0.0195	0.0172	0.0151	0.0133	0.0116	0.0101	0.0087	0.0075	0.0064	0.0055															
3.32	0.0594	0.0535	0.0482	0.0433	0.0388	0.0347	0.0310	0.0276	0.0245	0.0218	0.0192	0.0170	0.0149	0.0131	0.0114	0.0099	0.0086	0.0074	0.0063	0.0054															
3.33	0.0589	0.0531	0.0477	0.0428	0.0384	0.0343	0.0306	0.0273	0.0242	0.0215	0.0190	0.0167	0.0147	0.0129	0.0112	0.0098	0.0084	0.0073	0.0062	0.0053															
3.34	0.0583	0.0526	0.0473	0.0424	0.0380	0.0340	0.0303	0.0270	0.0240	0.0212	0.0187	0.0165	0.0145	0.0127	0.0111	0.0096	0.0083	0.0071	0.0061	0.0052															
3.35	0.0578	0.0521	0.0468	0.0420	0.0376	0.0336	0.0300	0.0267	0.0237	0.0210	0.0185	0.0163	0.0143	0.0125	0.0109	0.0095	0.0082	0.0070	0.0060	0.0051															
3.36	0.0573	0.0516	0.0464	0.0416	0.0372	0.0332	0.0296	0.0263	0.0234	0.0207	0.0183	0.0161	0.0141	0.0123	0.0107	0.0093	0.0080	0.0069	0.0059	0.0050															
3.37	0.0568	0.0511	0.0459	0.0411	0.0368	0.0329	0.0293	0.0260	0.0231	0.0204	0.0180	0.0159	0.0139	0.0121	0.0106	0.0092	0.0079	0.0068	0.0058	0.0049															
3.38	0.0563	0.0506	0.0455	0.0407	0.0364	0.0325	0.0290	0.0257	0.0228	0.0202	0.0178	0.0156	0.0137	0.0120	0.0104	0.0090	0.0078	0.0067	0.0057	0.0048															
3.39	0.0558	0.0502	0.0450	0.0403	0.0361	0.0322	0.0286	0.0254	0.0225	0.0199	0.0176	0.0154	0.0135	0.0118	0.0103	0.0089	0.0077	0.0066	0.0056	0.0047															
3.40	0.0553	0.0497	0.0446	0.0399	0.0357	0.0318	0.0283	0.0251	0.0223	0.0197	0.0173	0.0152	0.0133	0.0116	0.0101	0.0087	0.0075	0.0065	0.0055	0.0046															
3.41	0.0549	0.0492	0.0441	0.0394	0.0353	0.0314	0.0280	0.0249	0.0220	0.0194	0.0171	0.0151	0.0133	0.0116	0.0101	0.0087	0.0075	0.0065	0.0055	0.0047															
3.42	0.0544	0.0488	0.0437	0.0391	0.0352	0.0313	0.0279	0.0248	0.0219	0.0192	0.0169	0.0148	0.0131	0.0115	0.0099	0.0086	0.0074	0.0063	0.0053	0.0045															
3.43	0.0538	0.0484	0.0433	0.0387	0.0346	0.0308	0.0274	0.0243	0.0215	0.0189	0.0167	0.0146	0.0128	0.0111	0.0097	0.0083	0.0072	0.0061	0.0052	0.0044															
3.44	0.0534	0.0479	0.0429	0.0384	0.0343	0.0305	0.0271	0.0240	0.0212	0.0187	0.0164	0.0144	0.0126	0.0110	0.0095	0.0082	0.0071	0.0060	0.0051	0.0043															
3.45	0.0529	0.0475	0.0425	0.0380	0.0339	0.0301	0.0268	0.0237	0.0210	0.0185	0.0162	0.0142	0.0124	0.0108	0.0094	0.0081	0.0069	0.0059	0.0050	0.0042															
3.46	0.0524	0.0470	0.0421	0.0376	0.0335	0.0298	0.0265	0.0234	0.0207	0.0182	0.0160	0.0140	0.0122	0.0107	0.0092	0.0080	0.0068	0.0058	0.0049	0.0042															
3.47	0.0520	0.0466	0.0417	0.0372	0.0332	0.0295	0.0262	0.0232	0.0205	0.0180	0.0158	0.0138	0.0121	0.0105	0.0091	0.0078	0.0067	0.0057	0.0049	0.0041															
3.48	0.0515	0.0462	0.0413	0.0368	0.0328	0.0292	0.0259	0.0229	0.0202	0.0178	0.0156	0.0137	0.0119	0.0103	0.0089	0.0077	0.0066	0.0056	0.0048	0.0040															
3.49	0.0510	0.0457	0.0409	0.0365	0.0325	0.0289	0.0256	0.0226	0.0200	0.0176	0.0154	0.0135	0.0117	0.0102	0.0088	0.0076	0.0065	0.0055	0.0047	0.0039															
3.50	0.0506	0.0453	0.0405	0.0361	0.0321	0.0286	0.0253	0.0224	0.0197	0.0173	0.0152	0.0133	0.0116	0.0100	0.0087	0.0075	0.0064	0.0054	0.0046	0.0039															
3.51	0.0501	0.0449	0.0401	0.0357	0.0318	0.0282	0.0250	0.0221	0.0195	0.0171	0.0150	0.0131																							

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.0320	0.0281	0.0247	0.0216	0.0188	0.0164	0.0142	0.0123	0.0106	0.0091	0.0078	0.0066	0.0056	0.0047	0.0040	0.0033	0.0028	0.0023	0.0019	0.0015	
4.02	0.0317	0.0279	0.0244	0.0214	0.0186	0.0162	0.0140	0.0121	0.0105	0.0090	0.0077	0.0065	0.0055	0.0047	0.0039	0.0033	0.0027	0.0022	0.0018	0.0015	
4.03	0.0314	0.0276	0.0242	0.0211	0.0184	0.0160	0.0139	0.0120	0.0103	0.0089	0.0076	0.0064	0.0054	0.0046	0.0039	0.0032	0.0027	0.0022	0.0018	0.0015	
4.04	0.0312	0.0273	0.0239	0.0209	0.0182	0.0158	0.0137	0.0118	0.0102	0.0087	0.0075	0.0064	0.0054	0.0045	0.0038	0.0032	0.0026	0.0022	0.0018	0.0014	
4.05	0.0309	0.0271	0.0237	0.0207	0.0180	0.0157	0.0136	0.0117	0.0101	0.0086	0.0074	0.0063	0.0053	0.0045	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	
4.06	0.0306	0.0268	0.0235	0.0205	0.0179	0.0155	0.0134	0.0116	0.0100	0.0085	0.0073	0.0062	0.0052	0.0044	0.0037	0.0031	0.0025	0.0021	0.0017	0.0014	
4.07	0.0303	0.0266	0.0233	0.0203	0.0177	0.0153	0.0133	0.0114	0.0098	0.0084	0.0072	0.0061	0.0052	0.0043	0.0036	0.0030	0.0025	0.0021	0.0017	0.0013	
4.08	0.0300	0.0263	0.0230	0.0201	0.0175	0.0152	0.0131	0.0113	0.0097	0.0083	0.0071	0.0060	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	
4.09	0.0298	0.0261	0.0228	0.0199	0.0173	0.0150	0.0130	0.0112	0.0096	0.0082	0.0070	0.0059	0.0050	0.0042	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	
4.10	0.0295	0.0258	0.0226	0.0197	0.0171	0.0148	0.0128	0.0110	0.0095	0.0081	0.0069	0.0059	0.0049	0.0041	0.0035	0.0029	0.0024	0.0019	0.0016	0.0013	
4.11	0.0292	0.0256	0.0224	0.0195	0.0169	0.0147	0.0127	0.0109	0.0094	0.0080	0.0068	0.0058	0.0049	0.0041	0.0034	0.0028	0.0023	0.0019	0.0016	0.0013	
4.12	0.0290	0.0254	0.0221	0.0193	0.0168	0.0145	0.0125	0.0108	0.0092	0.0079	0.0067	0.0057	0.0048	0.0040	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	
4.13	0.0287	0.0251	0.0219	0.0191	0.0166	0.0144	0.0124	0.0106	0.0091	0.0078	0.0066	0.0056	0.0047	0.0040	0.0033	0.0027	0.0023	0.0018	0.0015	0.0012	
4.14	0.0285	0.0249	0.0217	0.0189	0.0164	0.0142	0.0122	0.0105	0.0090	0.0077	0.0065	0.0055	0.0046	0.0039	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	
4.15	0.0282	0.0246	0.0215	0.0187	0.0161	0.0139	0.0120	0.0104	0.0089	0.0076	0.0065	0.0055	0.0046	0.0039	0.0032	0.0027	0.0022	0.0018	0.0014	0.0012	
4.16	0.0279	0.0244	0.0213	0.0185	0.0161	0.0139	0.0120	0.0103	0.0088	0.0075	0.0064	0.0054	0.0045	0.0038	0.0032	0.0026	0.0022	0.0018	0.0014	0.0011	
4.17	0.0277	0.0242	0.0211	0.0183	0.0159	0.0137	0.0118	0.0102	0.0087	0.0074	0.0063	0.0053	0.0045	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	
4.18	0.0274	0.0240	0.0209	0.0181	0.0157	0.0136	0.0117	0.0100	0.0086	0.0073	0.0062	0.0052	0.0044	0.0037	0.0031	0.0025	0.0021	0.0017	0.0014	0.0011	
4.19	0.0272	0.0237	0.0207	0.0180	0.0156	0.0134	0.0116	0.0099	0.0085	0.0072	0.0061	0.0052	0.0043	0.0036	0.0030	0.0025	0.0020	0.0017	0.0013	0.0011	
4.20	0.0270	0.0235	0.0205	0.0178	0.0154	0.0133	0.0114	0.0098	0.0084	0.0071	0.0060	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0011	
4.21	0.0267	0.0233	0.0203	0.0176	0.0152	0.0131	0.0113	0.0097	0.0083	0.0070	0.0060	0.0050	0.0042	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	
4.22	0.0265	0.0231	0.0201	0.0174	0.0151	0.0130	0.0112	0.0096	0.0082	0.0069	0.0059	0.0050	0.0042	0.0035	0.0029	0.0024	0.0019	0.0016	0.0013	0.0010	
4.23	0.0262	0.0229	0.0199	0.0172	0.0149	0.0129	0.0110	0.0095	0.0081	0.0069	0.0058	0.0049	0.0041	0.0034	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	
4.24	0.0260	0.0226	0.0197	0.0171	0.0148	0.0127	0.0109	0.0093	0.0080	0.0068	0.0057	0.0048	0.0040	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	
4.25	0.0258	0.0224	0.0195	0.0169	0.0146	0.0126	0.0108	0.0092	0.0079	0.0067	0.0057	0.0048	0.0040	0.0033	0.0027	0.0023	0.0019	0.0015	0.0012	0.0010	
4.26	0.0255	0.0222	0.0193	0.0167	0.0145	0.0124	0.0107	0.0091	0.0078	0.0066	0.0056	0.0047	0.0039	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	
4.27	0.0253	0.0220	0.0191	0.0166	0.0143	0.0123	0.0106	0.0090	0.0077	0.0065	0.0055	0.0046	0.0039	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	
4.28	0.0251	0.0218	0.0189	0.0164	0.0141	0.0122	0.0104	0.0089	0.0076	0.0064	0.0054	0.0046	0.0038	0.0032	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	
4.29	0.0248	0.0216	0.0188	0.0162	0.0140	0.0120	0.0103	0.0088	0.0075	0.0064	0.0054	0.0045	0.0038	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	
4.30	0.0246	0.0214	0.0186	0.0161	0.0139	0.0119	0.0102	0.0087	0.0074	0.0063	0.0053	0.0044	0.0037	0.0031	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	
4.31	0.0244	0.0212	0.0184	0.0159	0.0137	0.0118	0.0101	0.0086	0.0073	0.0062	0.0052	0.0044	0.0037	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	
4.32	0.0242	0.0210	0.0182	0.0157	0.0136	0.0116	0.0100	0.0085	0.0072	0.0061	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0011	0.0008	
4.33	0.0240	0.0208	0.0180	0.0156	0.0134	0.0115	0.0099	0.0084	0.0071	0.0060	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	
4.34	0.0237	0.0206	0.0179	0.0154	0.0133	0.0114	0.0097	0.0083	0.0070	0.0060	0.0050	0.0042	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	
4.35	0.0235	0.0204	0.0177	0.0153	0.0131	0.0113	0.0096	0.0082	0.0070	0.0059	0.0049	0.0041	0.0035	0.0029	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	
4.36	0.0233	0.0202	0.0175	0.0151	0.0130	0.0111	0.0095	0.0081	0.0069	0.0058	0.0049	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	
4.37	0.0231	0.0200	0.0173	0.0150	0.0129	0.0110	0.0094	0.0080	0.0068	0.0057	0.0048	0.0040	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	
4.38	0.0229	0.0198	0.0172	0.0148	0.0127	0.0109	0.0093	0.0079	0.0067	0.0057	0.0048	0.0040	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	
4.39	0.0227	0.0197	0.0170	0.0147	0.0126	0.0108	0.0092	0.0078	0.0066	0.0056	0.0047	0.0039	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	
4.40	0.0225	0.0195	0.0168	0.0145	0.0125	0.0107	0.0091	0.0077	0.0065	0.0055	0.0046	0.0039	0.0032	0.0027	0.0022	0.0018	0.0014	0.0012	0.0009	0.0007	
4.41	0.0223	0.0193	0.0167	0.0143	0.0123	0.0106	0.0090	0.0076	0.0065	0.0054	0.0046	0.0039	0.0032	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	
4.42	0.0221	0.0191	0.0165	0.0141	0.0122	0.0104	0.0089	0.0075	0.0064	0.0054	0.0045	0.0038	0.0031	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	
4.43	0.0219	0.0189	0.0163	0.0141	0.0121	0.0103	0.0088	0.0075	0.0063	0.0053	0.0044	0.0037	0.0031	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	
4.44	0.0217	0.0188	0.0162	0.0139	0.0119	0.0102	0.0087	0.0074	0.0062	0.0052	0.0044	0.0037	0.0030	0.0025	0.0020	0.0017	0.0013	0.0011	0.0009	0.0007	
4.45	0.0215	0.0186	0.0160	0.0138	0.0118	0.0101	0.0086	0.0073	0.0062	0.0052	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0011	0.0008	0.0007	
4.46	0.0213	0.0184	0.0159	0.0136	0.0117	0.0100	0.0085	0.0072	0.0061	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0007	
4.47	0.0211	0.0182	0.0157	0.0135	0.0116	0.0099	0.0084	0.0071	0.0060	0.0050	0.0042	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	
4.48	0.0209	0.0181	0.0156	0.0134	0.0114	0.0098	0.0083	0.0070	0.0059	0.0050	0.0042	0.0035	0.0029	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	
4.49	0.0207	0.0179	0.0154	0.0132	0.0113	0.0097	0.0082	0.0069	0.0059	0.0049	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	
4.50	0.0205	0.0177	0.0153	0.0131	0.0112	0.0096	0.0081	0.0069	0.0058	0.0049	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	
4.51	0.0203	0.0176	0.0151	0.0130	0.0111	0.0094	0.0080	0.0068	0.0057	0.0048	0.0040	0.0033	0.0027	0.0023	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	
4.52	0.0202	0.0174	0.0150	0.0128	0.0110	0.0093	0.0079	0.0067	0.0056	0.0047	0.0039	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	
4.53	0.0200	0.0172	0.0148	0.0127	0.0109	0.0092	0.														

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
6.01	0.0052	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.02	0.0051	0.0041	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.03	0.0051	0.0041	0.0034	0.0027	0.0022	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.04	0.0050	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.05	0.0050	0.0041	0.0033	0.0027	0.0022	0.0017	0.0013	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.06	0.0049	0.0040	0.0033	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.07	0.0049	0.0040	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.08	0.0048	0.0039	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.09	0.0048	0.0039	0.0032	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.10	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000
6.11	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.12	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.13	0.0046	0.0038	0.0030	0.0024	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.14	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.15	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.16	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.17	0.0045	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
6.18	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.19	0.0044	0.0035	0.0029	0.0023	0.0018	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.20	0.0043	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.21	0.0043	0.0035	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.22	0.0043	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.23	0.0042	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.24	0.0042	0.0034	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.25	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.26	0.0041	0.0033	0.0027	0.0021	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.27	0.0041	0.0033	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.28	0.0040	0.0033	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.29	0.0040	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.30	0.0040	0.0032	0.0026	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.31	0.0039	0.0032	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.32	0.0039	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.33	0.0038	0.0031	0.0025	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.34	0.0038	0.0031	0.0025	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.35	0.0038	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.36	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.37	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.38	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.39	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.40	0.0036	0.0029	0.0023	0.0018	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.41	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.42	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.43	0.0035	0.0028	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.44	0.0035	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.45	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.46	0.0034	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.47	0.0034	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.48	0.0034	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.49	0.0033	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.50	0.0033	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.51	0.0033	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.52	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
6.53	0.0032	0.0026	0.0020	0.0016	0.0013	0.0010	0.0008													

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
7.01	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.02	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.03	0.0020	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.04	0.0020	0.0016	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.05	0.0020	0.0016	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.06	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.07	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.08	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.09	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.10	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.11	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.12	0.0019	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.13	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.14	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.15	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.16	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.17	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.18	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.19	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.20	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.21	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.22	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.23	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.24	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.25	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.26	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.27	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.28	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.29	0.0016	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.30	0.0016	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.31	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.32	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.33	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.34	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.35	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.36	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.37	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.38	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.39	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.40	0.0014	0.0011	0.0009	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.41	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.42	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.43	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.44	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.45	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.46	0.0014	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.47	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.48	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.49	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.50	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.51	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.52	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
7.53	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002													

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9602	0.9601	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9503	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9404	0.9403	0.9403	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9306	0.9305	0.9304	0.9303	0.9303	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9208	0.9206	0.9205	0.9204	0.9203	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9111	0.9108	0.9106	0.9105	0.9104	0.9103	0.9102	0.9101	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9013	0.9011	0.9008	0.9006	0.9005	0.9004	0.9003	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8916	0.8913	0.8910	0.8908	0.8906	0.8905	0.8903	0.8902	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8819	0.8816	0.8813	0.8810	0.8808	0.8806	0.8804	0.8803	0.8802	0.8802	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8723	0.8719	0.8715	0.8712	0.8709	0.8707	0.8706	0.8704	0.8703	0.8702	0.8701	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8627	0.8622	0.8618	0.8615	0.8612	0.8609	0.8607	0.8605	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8532	0.8526	0.8522	0.8518	0.8514	0.8511	0.8509	0.8507	0.8505	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8437	0.8431	0.8425	0.8421	0.8417	0.8413	0.8411	0.8408	0.8406	0.8405	0.8404	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400	0.8400
0.17	0.8342	0.8336	0.8330	0.8324	0.8320	0.8316	0.8313	0.8310	0.8308	0.8306	0.8304	0.8303	0.8302	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8248	0.8241	0.8234	0.8228	0.8223	0.8219	0.8215	0.8212	0.8210	0.8207	0.8206	0.8204	0.8203	0.8202	0.8201	0.8201	0.8201	0.8200	0.8200	0.8200
0.19	0.8155	0.8146	0.8139	0.8133	0.8127	0.8122	0.8118	0.8114	0.8111	0.8109	0.8107	0.8105	0.8104	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100
0.20	0.8061	0.8052	0.8044	0.8037	0.8031	0.8026	0.8021	0.8017	0.8013	0.8011	0.8008	0.8006	0.8005	0.8003	0.8002	0.8001	0.8001	0.8000	0.8000	0.8000
0.21	0.7969	0.7959	0.7950	0.7942	0.7935	0.7929	0.7924	0.7920	0.7916	0.7912	0.7910	0.7907	0.7905	0.7903	0.7902	0.7901	0.7901	0.7900	0.7900	0.7900
0.22	0.7876	0.7866	0.7856	0.7848	0.7840	0.7834	0.7828	0.7823	0.7818	0.7815	0.7811	0.7809	0.7807	0.7805	0.7803	0.7802	0.7801	0.7801	0.7800	0.7800
0.23	0.7785	0.7773	0.7763	0.7754	0.7746	0.7738	0.7732	0.7726	0.7722	0.7717	0.7714	0.7711	0.7708	0.7706	0.7704	0.7703	0.7702	0.7701	0.7701	0.7700
0.24	0.7694	0.7682	0.7670	0.7661	0.7652	0.7644	0.7637	0.7630	0.7625	0.7620	0.7616	0.7613	0.7610	0.7607	0.7605	0.7604	0.7602	0.7601	0.7601	0.7600
0.25	0.7603	0.7590	0.7578	0.7568	0.7558	0.7549	0.7542	0.7535	0.7529	0.7523	0.7519	0.7515	0.7512	0.7509	0.7506	0.7505	0.7503	0.7502	0.7501	0.7501
0.26	0.7513	0.7499	0.7487	0.7475	0.7465	0.7455	0.7447	0.7440	0.7433	0.7427	0.7422	0.7418	0.7414	0.7410	0.7408	0.7406	0.7404	0.7402	0.7401	0.7401
0.27	0.7424	0.7409	0.7396	0.7383	0.7372	0.7362	0.7353	0.7345	0.7337	0.7331	0.7325	0.7320	0.7316	0.7312	0.7309	0.7307	0.7305	0.7302	0.7301	0.7301
0.28	0.7335	0.7320	0.7305	0.7292	0.7280	0.7269	0.7259	0.7250	0.7242	0.7235	0.7229	0.7224	0.7219	0.7215	0.7211	0.7208	0.7206	0.7204	0.7202	0.7201
0.29	0.7247	0.7230	0.7215	0.7201	0.7188	0.7177	0.7166	0.7156	0.7148	0.7140	0.7133	0.7127	0.7122	0.7117	0.7113	0.7110	0.7107	0.7105	0.7103	0.7102
0.30	0.7159	0.7142	0.7126	0.7111	0.7097	0.7084	0.7073	0.7063	0.7053	0.7045	0.7037	0.7031	0.7025	0.7020	0.7015	0.7011	0.7008	0.7006	0.7004	0.7002
0.31	0.7072	0.7054	0.7037	0.7021	0.7006	0.6993	0.6981	0.6970	0.6960	0.6950	0.6942	0.6935	0.6928	0.6922	0.6917	0.6913	0.6909	0.6907	0.6904	0.6902
0.32	0.6986	0.6966	0.6948	0.6932	0.6916	0.6902	0.6889	0.6877	0.6866	0.6856	0.6847	0.6839	0.6832	0.6826	0.6820	0.6815	0.6811	0.6808	0.6805	0.6803
0.33	0.6900	0.6880	0.6861	0.6843	0.6827	0.6812	0.6798	0.6785	0.6773	0.6763	0.6753	0.6744	0.6736	0.6729	0.6723	0.6718	0.6713	0.6709	0.6706	0.6704
0.34	0.6815	0.6794	0.6774	0.6755	0.6738	0.6722	0.6707	0.6694	0.6681	0.6670	0.6659	0.6650	0.6641	0.6633	0.6627	0.6621	0.6615	0.6611	0.6607	0.6605
0.35	0.6731	0.6708	0.6687	0.6668	0.6650	0.6633	0.6617	0.6603	0.6590	0.6577	0.6566	0.6556	0.6546	0.6538	0.6530	0.6524	0.6518	0.6513	0.6509	0.6506
0.36	0.6647	0.6624	0.6602	0.6581	0.6562	0.6545	0.6528	0.6513	0.6499	0.6485	0.6473	0.6462	0.6452	0.6443	0.6435	0.6427	0.6421	0.6415	0.6411	0.6407
0.37	0.6564	0.6539	0.6517	0.6495	0.6475	0.6457	0.6439	0.6423	0.6408	0.6394	0.6381	0.6369	0.6358	0.6348	0.6339	0.6331	0.6324	0.6318	0.6313	0.6308
0.38	0.6481	0.6456	0.6432	0.6410	0.6389	0.6369	0.6351	0.6334	0.6318	0.6303	0.6289	0.6277	0.6265	0.6254	0.6244	0.6235	0.6227	0.6221	0.6215	0.6210
0.39	0.6399	0.6373	0.6348	0.6325	0.6303	0.6283	0.6263	0.6245	0.6228	0.6213	0.6198	0.6184	0.6172	0.6160	0.6149	0.6139	0.6129	0.6124	0.6117	0.6112
0.40	0.6318	0.6291	0.6265	0.6241	0.6218	0.6197	0.6176	0.6157	0.6140	0.6123	0.6107	0.6093	0.6079	0.6067	0.6055	0.6045	0.6035	0.6027	0.6020	0.6013
0.41	0.6238	0.6209	0.6183	0.6157	0.6134	0.6111	0.6090	0.6070	0.6051	0.6034	0.6017	0.6002	0.5987	0.5974	0.5961	0.5950	0.5940	0.5930	0.5922	0.5916
0.42	0.6158	0.6128	0.6101	0.6075	0.6050	0.6026	0.6004	0.5983	0.5964	0.5945	0.5928	0.5911	0.5896	0.5881	0.5868	0.5856	0.5845	0.5834	0.5826	0.5818
0.43	0.6079	0.6048	0.6020	0.5993	0.5967	0.5942	0.5919	0.5897	0.5877	0.5857	0.5839	0.5821	0.5805	0.5790	0.5775	0.5762	0.5750	0.5739	0.5729	0.5721
0.44	0.6000	0.5969	0.5939	0.5911	0.5885	0.5859	0.5835	0.5812	0.5791	0.5770	0.5751	0.5732	0.5715	0.5699	0.5683	0.5669	0.5656	0.5644	0.5633	0.5624
0.450																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2654	0.2588	0.2523	0.2459	0.2396	0.2334	0.2272	0.2210	0.2149	0.2087	0.2025	0.1963	0.1900	0.1835	0.1769	0.1702	0.1631	0.1558	0.1482	0.1403
1.02	0.2613	0.2547	0.2482	0.2418	0.2355	0.2293	0.2231	0.2169	0.2107	0.2045	0.1983	0.1921	0.1857	0.1793	0.1727	0.1659	0.1588	0.1515	0.1439	0.1359
1.03	0.2573	0.2507	0.2442	0.2378	0.2315	0.2252	0.2190	0.2128	0.2066	0.2004	0.1942	0.1879	0.1816	0.1751	0.1685	0.1617	0.1546	0.1473	0.1397	0.1317
1.04	0.2533	0.2467	0.2402	0.2338	0.2275	0.2212	0.2150	0.2088	0.2026	0.1964	0.1902	0.1839	0.1775	0.1710	0.1644	0.1576	0.1505	0.1432	0.1355	0.1275
1.05	0.2494	0.2428	0.2363	0.2299	0.2235	0.2173	0.2110	0.2048	0.1986	0.1924	0.1862	0.1799	0.1735	0.1670	0.1604	0.1535	0.1465	0.1391	0.1315	0.1235
1.06	0.2456	0.2390	0.2324	0.2260	0.2197	0.2134	0.2071	0.2009	0.1947	0.1885	0.1823	0.1759	0.1696	0.1631	0.1564	0.1496	0.1425	0.1352	0.1276	0.1196
1.07	0.2418	0.2352	0.2286	0.2222	0.2158	0.2096	0.2033	0.1971	0.1909	0.1847	0.1784	0.1721	0.1657	0.1592	0.1526	0.1457	0.1387	0.1313	0.1237	0.1157
1.08	0.2381	0.2314	0.2249	0.2184	0.2121	0.2058	0.1995	0.1933	0.1871	0.1809	0.1746	0.1683	0.1619	0.1554	0.1488	0.1420	0.1349	0.1276	0.1200	0.1120
1.09	0.2344	0.2277	0.2212	0.2147	0.2084	0.2021	0.1958	0.1896	0.1834	0.1772	0.1709	0.1646	0.1582	0.1517	0.1451	0.1383	0.1312	0.1239	0.1163	0.1083
1.10	0.2307	0.2241	0.2175	0.2111	0.2047	0.1984	0.1922	0.1859	0.1797	0.1735	0.1673	0.1610	0.1546	0.1481	0.1414	0.1346	0.1276	0.1203	0.1127	0.1048
1.11	0.2272	0.2205	0.2140	0.2075	0.2011	0.1948	0.1886	0.1824	0.1761	0.1699	0.1637	0.1574	0.1510	0.1445	0.1379	0.1311	0.1241	0.1168	0.1092	0.1013
1.12	0.2236	0.2170	0.2104	0.2040	0.1976	0.1913	0.1850	0.1788	0.1726	0.1664	0.1602	0.1539	0.1475	0.1410	0.1344	0.1276	0.1206	0.1134	0.1058	0.0980
1.13	0.2201	0.2135	0.2069	0.2005	0.1941	0.1878	0.1816	0.1754	0.1692	0.1629	0.1567	0.1504	0.1441	0.1376	0.1310	0.1242	0.1173	0.1104	0.1028	0.0947
1.14	0.2167	0.2100	0.2035	0.1970	0.1907	0.1844	0.1782	0.1719	0.1658	0.1596	0.1533	0.1471	0.1407	0.1343	0.1277	0.1209	0.1140	0.1064	0.0983	0.0903
1.15	0.2133	0.2066	0.2001	0.1937	0.1873	0.1810	0.1748	0.1686	0.1624	0.1562	0.1500	0.1437	0.1374	0.1310	0.1244	0.1177	0.1108	0.1036	0.0962	0.0884
1.16	0.2099	0.2033	0.1968	0.1903	0.1840	0.1777	0.1715	0.1653	0.1591	0.1529	0.1467	0.1405	0.1342	0.1278	0.1212	0.1145	0.1076	0.1005	0.0931	0.0854
1.17	0.2066	0.2000	0.1935	0.1871	0.1807	0.1745	0.1682	0.1621	0.1559	0.1497	0.1435	0.1373	0.1310	0.1246	0.1181	0.1115	0.1046	0.0975	0.0901	0.0825
1.18	0.2034	0.1968	0.1902	0.1838	0.1775	0.1712	0.1650	0.1589	0.1527	0.1466	0.1404	0.1342	0.1279	0.1216	0.1151	0.1084	0.1016	0.0945	0.0873	0.0797
1.19	0.2002	0.1936	0.1871	0.1806	0.1743	0.1681	0.1619	0.1557	0.1496	0.1435	0.1373	0.1311	0.1249	0.1185	0.1121	0.1055	0.0987	0.0917	0.0844	0.0769
1.20	0.1970	0.1904	0.1839	0.1775	0.1712	0.1650	0.1588	0.1527	0.1465	0.1404	0.1343	0.1281	0.1219	0.1156	0.1092	0.1026	0.0958	0.0889	0.0817	0.0742
1.21	0.1939	0.1873	0.1808	0.1744	0.1681	0.1619	0.1558	0.1496	0.1435	0.1374	0.1313	0.1252	0.1190	0.1127	0.1063	0.0998	0.0931	0.0862	0.0790	0.0716
1.22	0.1908	0.1842	0.1778	0.1714	0.1651	0.1589	0.1528	0.1467	0.1406	0.1345	0.1284	0.1223	0.1161	0.1099	0.1035	0.0970	0.0904	0.0835	0.0764	0.0691
1.23	0.1878	0.1812	0.1748	0.1684	0.1621	0.1560	0.1498	0.1437	0.1377	0.1316	0.1256	0.1195	0.1133	0.1071	0.1008	0.0943	0.0877	0.0809	0.0739	0.0667
1.24	0.1848	0.1782	0.1718	0.1655	0.1592	0.1530	0.1469	0.1409	0.1348	0.1288	0.1228	0.1167	0.1106	0.1044	0.0981	0.0917	0.0852	0.0784	0.0715	0.0643
1.25	0.1819	0.1753	0.1689	0.1626	0.1563	0.1502	0.1441	0.1381	0.1320	0.1260	0.1200	0.1140	0.1079	0.1018	0.0955	0.0892	0.0827	0.0760	0.0691	0.0620
1.26	0.1790	0.1724	0.1660	0.1597	0.1535	0.1474	0.1413	0.1353	0.1293	0.1233	0.1173	0.1113	0.1053	0.0992	0.0930	0.0867	0.0802	0.0736	0.0668	0.0598
1.27	0.1761	0.1696	0.1632	0.1569	0.1507	0.1446	0.1386	0.1326	0.1266	0.1207	0.1147	0.1087	0.1027	0.0967	0.0905	0.0842	0.0778	0.0713	0.0645	0.0575
1.28	0.1733	0.1668	0.1604	0.1541	0.1480	0.1419	0.1359	0.1299	0.1240	0.1180	0.1121	0.1062	0.1002	0.0942	0.0881	0.0819	0.0755	0.0690	0.0623	0.0553
1.29	0.1705	0.1640	0.1577	0.1514	0.1453	0.1392	0.1332	0.1273	0.1214	0.1155	0.1096	0.1037	0.0978	0.0918	0.0857	0.0795	0.0733	0.0668	0.0603	0.0535
1.30	0.1678	0.1613	0.1550	0.1488	0.1426	0.1366	0.1306	0.1247	0.1188	0.1130	0.1071	0.1012	0.0953	0.0894	0.0834	0.0773	0.0711	0.0647	0.0582	0.0516
1.31	0.1651	0.1586	0.1523	0.1461	0.1400	0.1340	0.1281	0.1222	0.1163	0.1105	0.1047	0.0988	0.0930	0.0871	0.0811	0.0751	0.0689	0.0626	0.0562	0.0497
1.32	0.1624	0.1560	0.1497	0.1435	0.1375	0.1315	0.1255	0.1197	0.1139	0.1081	0.1023	0.0965	0.0907	0.0848	0.0789	0.0729	0.0668	0.0606	0.0543	0.0478
1.33	0.1598	0.1534	0.1471	0.1410	0.1349	0.1290	0.1231	0.1172	0.1115	0.1057	0.1000	0.0942	0.0884	0.0826	0.0768	0.0708	0.0648	0.0587	0.0524	0.0461
1.34	0.1572	0.1508	0.1446	0.1385	0.1324	0.1265	0.1207	0.1149	0.1091	0.1034	0.0977	0.0920	0.0862	0.0805	0.0747	0.0688	0.0628	0.0568	0.0506	0.0443
1.35	0.1547	0.1483	0.1421	0.1360	0.1300	0.1241	0.1183	0.1125	0.1068	0.1011	0.0954	0.0898	0.0841	0.0784	0.0726	0.0668	0.0609	0.0549	0.0488	0.0427
1.36	0.1522	0.1458	0.1396	0.1336	0.1276	0.1217	0.1159	0.1102	0.1045	0.0989	0.0932	0.0876	0.0820	0.0763	0.0706	0.0649	0.0590	0.0531	0.0471	0.0411
1.37	0.1497	0.1434	0.1372	0.1312	0.1252	0.1194	0.1136	0.1079	0.1023	0.0967	0.0911	0.0855	0.0799	0.0743	0.0687	0.0630	0.0572	0.0514	0.0455	0.0395
1.38	0.1473	0.1410	0.1349	0.1288	0.1229	0.1171	0.1114	0.1057	0.1001	0.0945	0.0890	0.0834	0.0779	0.0724	0.0668	0.0611	0.0554	0.0497	0.0439	0.0380
1.39	0.1449	0.1386	0.1325	0.1265	0.1206	0.1149	0.1092	0.1035	0.0980	0.0924	0.0869	0.0814	0.0759	0.0704	0.0649	0.0594	0.0537	0.0480	0.0423	0.0366
1.40	0.1425	0.1363	0.1302	0.1242	0.1184	0.1127	0.1070	0.1014	0.0959	0.0904	0.0849	0.0795	0.0740	0.0686	0.0631	0.0576	0.0521	0.0465	0.0408	0.0352
1.41	0.1402	0.1340	0.1279	0.1220	0.1162	0.1105	0.1048	0.0993	0.0938	0.0883	0.0829	0.0775	0.0721	0.0668	0.0613	0.0559	0.0504	0.0448	0.0394	0.0338
1.42	0.1379	0.1317	0.1257	0.1198	0.1140	0.1083	0.1027	0.0972	0.0918	0.0864	0.0810	0.0756	0.0703	0.0650	0.0596	0.0543	0.0488	0.0434	0.0380	0.0325
1.43	0.1356	0.1295	0.1235	0.1176	0.1119	0.1062	0.1007	0.0952	0.0898	0.0844	0.0791	0.0738	0.0685	0.0632	0.0579	0.0526	0.0473	0.0420	0.0366	0.0312
1.44	0.1334	0.1273	0.1213	0.1155	0.1098	0.1042	0.0987	0.0932	0.0878	0.0825	0.0772	0.0720	0.0668	0.0615	0.0563	0.0511	0.0458	0.0405	0.0353	0.0300
1.45	0.1312	0.1252	0.1192	0.1134	0.1077	0.1022	0.0967	0.0913	0.0859	0.0807	0.0754	0.0702	0.0650	0.0599	0.0547	0.0496	0.0444	0.0392	0.0340	0.0288
1.46	0.1291	0.1230	0.1171	<																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0504	0.0465	0.0427	0.0391	0.0357	0.0325	0.0294	0.0264	0.0236	0.0210	0.0185	0.0161	0.0138	0.0117	0.0098	0.0080	0.0063	0.0048	0.0035	0.0025
2.02	0.0495	0.0456	0.0419	0.0384	0.0350	0.0318	0.0288	0.0258	0.0231	0.0205	0.0180	0.0156	0.0134	0.0114	0.0095	0.0077	0.0061	0.0046	0.0034	0.0023
2.03	0.0486	0.0448	0.0411	0.0376	0.0343	0.0311	0.0281	0.0253	0.0225	0.0200	0.0175	0.0152	0.0130	0.0110	0.0092	0.0074	0.0059	0.0045	0.0033	0.0022
2.04	0.0478	0.0440	0.0404	0.0369	0.0336	0.0305	0.0275	0.0247	0.0220	0.0195	0.0171	0.0148	0.0127	0.0107	0.0089	0.0072	0.0056	0.0043	0.0031	0.0021
2.05	0.0470	0.0432	0.0396	0.0362	0.0329	0.0298	0.0269	0.0241	0.0215	0.0190	0.0166	0.0144	0.0123	0.0104	0.0086	0.0069	0.0054	0.0041	0.0030	0.0020
2.06	0.0461	0.0424	0.0389	0.0355	0.0323	0.0292	0.0263	0.0236	0.0210	0.0185	0.0162	0.0140	0.0120	0.0101	0.0083	0.0067	0.0052	0.0040	0.0029	0.0019
2.07	0.0453	0.0416	0.0381	0.0348	0.0316	0.0286	0.0257	0.0230	0.0205	0.0180	0.0158	0.0136	0.0116	0.0097	0.0080	0.0065	0.0050	0.0038	0.0027	0.0018
2.08	0.0445	0.0409	0.0374	0.0341	0.0310	0.0280	0.0252	0.0225	0.0200	0.0176	0.0153	0.0132	0.0113	0.0094	0.0078	0.0062	0.0049	0.0036	0.0026	0.0018
2.09	0.0438	0.0401	0.0367	0.0334	0.0303	0.0274	0.0246	0.0220	0.0195	0.0171	0.0149	0.0129	0.0109	0.0092	0.0075	0.0060	0.0047	0.0035	0.0025	0.0017
2.10	0.0430	0.0394	0.0360	0.0328	0.0297	0.0268	0.0241	0.0215	0.0190	0.0167	0.0145	0.0125	0.0106	0.0089	0.0073	0.0058	0.0045	0.0034	0.0024	0.0016
2.11	0.0422	0.0387	0.0353	0.0321	0.0291	0.0263	0.0235	0.0210	0.0186	0.0163	0.0142	0.0122	0.0103	0.0086	0.0070	0.0056	0.0043	0.0032	0.0023	0.0015
2.12	0.0415	0.0380	0.0347	0.0315	0.0285	0.0257	0.0230	0.0205	0.0181	0.0159	0.0138	0.0118	0.0100	0.0083	0.0068	0.0054	0.0042	0.0031	0.0022	0.0014
2.13	0.0408	0.0373	0.0340	0.0309	0.0279	0.0252	0.0225	0.0200	0.0177	0.0155	0.0134	0.0115	0.0097	0.0081	0.0066	0.0052	0.0040	0.0030	0.0021	0.0013
2.14	0.0403	0.0366	0.0334	0.0303	0.0274	0.0246	0.0220	0.0196	0.0173	0.0151	0.0131	0.0112	0.0094	0.0078	0.0064	0.0051	0.0039	0.0029	0.0020	0.0012
2.15	0.0393	0.0359	0.0327	0.0297	0.0268	0.0241	0.0215	0.0191	0.0168	0.0147	0.0127	0.0109	0.0092	0.0076	0.0062	0.0049	0.0039	0.0029	0.0020	0.0013
2.16	0.0387	0.0353	0.0321	0.0291	0.0263	0.0236	0.0211	0.0187	0.0164	0.0143	0.0124	0.0106	0.0089	0.0074	0.0060	0.0047	0.0036	0.0026	0.0018	0.0012
2.17	0.0380	0.0346	0.0315	0.0285	0.0257	0.0231	0.0206	0.0182	0.0160	0.0140	0.0121	0.0103	0.0086	0.0071	0.0058	0.0045	0.0035	0.0025	0.0018	0.0011
2.18	0.0373	0.0340	0.0309	0.0280	0.0252	0.0226	0.0201	0.0178	0.0157	0.0136	0.0117	0.0100	0.0084	0.0069	0.0056	0.0044	0.0034	0.0024	0.0017	0.0011
2.19	0.0366	0.0334	0.0303	0.0274	0.0247	0.0221	0.0197	0.0174	0.0153	0.0133	0.0114	0.0097	0.0081	0.0067	0.0054	0.0042	0.0032	0.0023	0.0016	0.0010
2.20	0.0360	0.0328	0.0297	0.0269	0.0242	0.0216	0.0192	0.0170	0.0149	0.0130	0.0111	0.0094	0.0079	0.0065	0.0052	0.0041	0.0031	0.0022	0.0015	0.0010
2.21	0.0354	0.0322	0.0292	0.0263	0.0237	0.0212	0.0188	0.0166	0.0145	0.0126	0.0108	0.0092	0.0077	0.0063	0.0050	0.0039	0.0030	0.0021	0.0015	0.0009
2.22	0.0347	0.0316	0.0286	0.0258	0.0232	0.0207	0.0184	0.0162	0.0142	0.0123	0.0105	0.0089	0.0074	0.0061	0.0049	0.0038	0.0029	0.0021	0.0014	0.0009
2.23	0.0341	0.0310	0.0281	0.0253	0.0227	0.0203	0.0180	0.0158	0.0138	0.0120	0.0103	0.0087	0.0072	0.0059	0.0047	0.0037	0.0027	0.0020	0.0013	0.0008
2.24	0.0335	0.0304	0.0275	0.0248	0.0222	0.0198	0.0176	0.0155	0.0135	0.0117	0.0100	0.0084	0.0070	0.0057	0.0046	0.0035	0.0026	0.0019	0.0013	0.0008
2.25	0.0329	0.0299	0.0270	0.0243	0.0218	0.0194	0.0172	0.0151	0.0132	0.0114	0.0097	0.0082	0.0068	0.0055	0.0044	0.0034	0.0025	0.0018	0.0012	0.0007
2.26	0.0323	0.0293	0.0265	0.0238	0.0213	0.0190	0.0168	0.0148	0.0129	0.0111	0.0095	0.0080	0.0066	0.0054	0.0043	0.0033	0.0024	0.0017	0.0012	0.0008
2.27	0.0318	0.0288	0.0260	0.0234	0.0209	0.0186	0.0164	0.0144	0.0125	0.0108	0.0092	0.0077	0.0064	0.0052	0.0041	0.0032	0.0024	0.0017	0.0011	0.0007
2.28	0.0312	0.0283	0.0255	0.0229	0.0205	0.0182	0.0161	0.0141	0.0122	0.0105	0.0090	0.0075	0.0062	0.0050	0.0040	0.0031	0.0023	0.0016	0.0011	0.0007
2.29	0.0306	0.0277	0.0250	0.0224	0.0200	0.0178	0.0157	0.0138	0.0119	0.0103	0.0087	0.0073	0.0060	0.0049	0.0038	0.0030	0.0022	0.0015	0.0010	0.0006
2.30	0.0301	0.0272	0.0245	0.0220	0.0196	0.0174	0.0153	0.0134	0.0116	0.0100	0.0085	0.0071	0.0059	0.0047	0.0037	0.0028	0.0021	0.0015	0.0010	0.0006
2.31	0.0296	0.0267	0.0241	0.0216	0.0192	0.0170	0.0150	0.0131	0.0114	0.0097	0.0083	0.0069	0.0057	0.0046	0.0036	0.0027	0.0020	0.0014	0.0009	0.0006
2.32	0.0290	0.0262	0.0236	0.0211	0.0188	0.0167	0.0147	0.0128	0.0111	0.0095	0.0080	0.0067	0.0055	0.0044	0.0035	0.0026	0.0019	0.0014	0.0009	0.0005
2.33	0.0285	0.0257	0.0231	0.0207	0.0184	0.0163	0.0143	0.0125	0.0108	0.0093	0.0078	0.0065	0.0053	0.0043	0.0034	0.0026	0.0019	0.0013	0.0008	0.0005
2.34	0.0280	0.0253	0.0227	0.0203	0.0180	0.0160	0.0140	0.0122	0.0105	0.0090	0.0076	0.0063	0.0052	0.0042	0.0032	0.0025	0.0018	0.0012	0.0008	0.0005
2.35	0.0275	0.0248	0.0223	0.0199	0.0177	0.0156	0.0137	0.0119	0.0103	0.0088	0.0074	0.0062	0.0050	0.0040	0.0031	0.0024	0.0017	0.0012	0.0008	0.0005
2.36	0.0270	0.0243	0.0218	0.0195	0.0173	0.0153	0.0134	0.0116	0.0100	0.0086	0.0072	0.0060	0.0049	0.0039	0.0030	0.0023	0.0017	0.0011	0.0007	0.0004
2.37	0.0265	0.0239	0.0214	0.0191	0.0169	0.0149	0.0131	0.0114	0.0098	0.0083	0.0070	0.0058	0.0047	0.0038	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.38	0.0261	0.0234	0.0210	0.0187	0.0166	0.0146	0.0128	0.0111	0.0095	0.0081	0.0068	0.0056	0.0046	0.0037	0.0028	0.0021	0.0015	0.0011	0.0007	0.0004
2.39	0.0256	0.0230	0.0206	0.0183	0.0162	0.0143	0.0125	0.0108	0.0093	0.0079	0.0066	0.0055	0.0045	0.0035	0.0027	0.0020	0.0015	0.0010	0.0006	0.0004
2.40	0.0251	0.0226	0.0202	0.0180	0.0159	0.0140	0.0122	0.0106	0.0091	0.0077	0.0065	0.0053	0.0043	0.0034	0.0026	0.0020	0.0014	0.0010	0.0006	0.0004
2.41	0.0247	0.0222	0.0198	0.0176	0.0156	0.0137	0.0119	0.0103	0.0089	0.0075	0.0063	0.0052	0.0042	0.0033	0.0026	0.0019	0.0014	0.0010	0.0006	0.0004
2.42	0.0242	0.0217	0.0194	0.0173	0.0152	0.0134	0.0117	0.0101	0.0086	0.0073	0.0061	0.0050	0.0041	0.0032	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004
2.43	0.0238	0.0213	0.0190	0.0169	0.0149	0.0131	0.0114	0.0098	0.0084	0.0071	0.0059	0.0049	0.0039	0.0031	0.0024	0.0018	0.0013	0.0008	0.0005	0.0003
2.44	0.0234	0.0209	0.0187	0.0166	0.0146	0.0128	0.0111	0.0096	0.0082	0.0069	0.0058	0.0047	0.0038	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.45	0.0230	0.0205	0.0183	0.0162	0.0143	0.0125	0.0109	0.0094	0.0080	0.0068	0.0056	0.0046	0.0037	0.0029	0.0022	0.0016	0.0012	0.0008	0.0005	0.0003
2.46	0.0225	0.0202	0.0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 12

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0082	0.0070	0.0060	0.0051	0.0043	0.0036	0.0029	0.0024	0.0019	0.0015	0.0011	0.0009	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0080	0.0069	0.0059	0.0050	0.0042	0.0035	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0079	0.0068	0.0058	0.0049	0.0041	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0077	0.0066	0.0056	0.0048	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0076	0.0065	0.0055	0.0047	0.0039	0.0032	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0074	0.0064	0.0054	0.0046	0.0038	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0073	0.0063	0.0053	0.0045	0.0037	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0072	0.0061	0.0052	0.0044	0.0037	0.0030	0.0025	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0070	0.0060	0.0051	0.0043	0.0036	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
3.10	0.0069	0.0059	0.0050	0.0042	0.0035	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.11	0.0068	0.0058	0.0049	0.0041	0.0034	0.0028	0.0023	0.0018	0.0015	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.12	0.0066	0.0057	0.0048	0.0040	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0065	0.0056	0.0047	0.0039	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0065	0.0055	0.0046	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0063	0.0053	0.0044	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0062	0.0052	0.0044	0.0037	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0061	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0059	0.0050	0.0042	0.0035	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0058	0.0049	0.0042	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0057	0.0048	0.0041	0.0034	0.0028	0.0023	0.0018	0.0015	0.0011	0.0009	0.0007	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0056	0.0048	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0055	0.0047	0.0039	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.23	0.0054	0.0046	0.0038	0.0032	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.24	0.0053	0.0045	0.0038	0.0031	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0052	0.0044	0.0037	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0050	0.0042	0.0035	0.0029	0.0024	0.0019	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0049	0.0041	0.0035	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0048	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0047	0.0040	0.0033	0.0027	0.0022	0.0018	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0046	0.0039	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0046	0.0038	0.0032	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0045	0.0038	0.0031	0.0026	0.0021	0.0017	0.0013	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0044	0.0037	0.0031	0.0025	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0042	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.37	0.0041	0.0035	0.0029	0.0024	0.0019	0.0015	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0040	0.0033	0.0028	0.0023	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0039	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0038	0.0032	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0038	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0037	0.0031	0.0025	0.0021	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0036	0.0030	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0035	0.0029	0.0024	0.0019	0.0016	0.0013	0													

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9953	0.9950	0.9948	0.9945	0.9942	0.9939	0.9937	0.9935	
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9927	0.9920	0.9914	0.9908	0.9902	0.9897	0.9891	0.9886	0.9881	0.9877	0.9872	
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9929	0.9920	0.9910	0.9901	0.9891	0.9882	0.9873	0.9864	0.9856	0.9848	0.9840	0.9833	0.9826	0.9819	0.9812	
0.04	0.9962	0.9953	0.9942	0.9930	0.9919	0.9906	0.9894	0.9881	0.9869	0.9857	0.9845	0.9833	0.9822	0.9811	0.9801	0.9791	0.9781	0.9772	0.9763	0.9755	
0.05	0.9953	0.9941	0.9927	0.9913	0.9899	0.9884	0.9868	0.9853	0.9838	0.9823	0.9809	0.9795	0.9781	0.9768	0.9755	0.9743	0.9732	0.9721	0.9710	0.9700	
0.06	0.9944	0.9929	0.9913	0.9897	0.9879	0.9861	0.9843	0.9825	0.9808	0.9790	0.9774	0.9757	0.9741	0.9726	0.9712	0.9697	0.9684	0.9671	0.9659	0.9647	
0.07	0.9934	0.9917	0.9899	0.9880	0.9860	0.9840	0.9819	0.9799	0.9778	0.9759	0.9739	0.9721	0.9703	0.9686	0.9669	0.9653	0.9638	0.9623	0.9609	0.9595	
0.08	0.9925	0.9906	0.9885	0.9864	0.9841	0.9818	0.9795	0.9772	0.9750	0.9728	0.9706	0.9686	0.9666	0.9646	0.9628	0.9610	0.9593	0.9577	0.9561	0.9545	
0.09	0.9916	0.9894	0.9872	0.9847	0.9823	0.9797	0.9772	0.9746	0.9722	0.9697	0.9674	0.9651	0.9629	0.9608	0.9588	0.9568	0.9549	0.9531	0.9514	0.9497	
0.10	0.9906	0.9883	0.9858	0.9831	0.9804	0.9776	0.9749	0.9721	0.9694	0.9668	0.9643	0.9618	0.9594	0.9571	0.9549	0.9528	0.9507	0.9487	0.9468	0.9450	
0.11	0.9897	0.9872	0.9844	0.9816	0.9786	0.9756	0.9726	0.9697	0.9668	0.9639	0.9612	0.9585	0.9560	0.9535	0.9511	0.9488	0.9466	0.9445	0.9424	0.9404	
0.12	0.9888	0.9861	0.9831	0.9800	0.9768	0.9736	0.9704	0.9673	0.9641	0.9611	0.9582	0.9554	0.9526	0.9500	0.9474	0.9450	0.9426	0.9403	0.9381	0.9359	
0.13	0.9879	0.9850	0.9818	0.9785	0.9751	0.9717	0.9683	0.9649	0.9616	0.9584	0.9553	0.9522	0.9493	0.9465	0.9438	0.9412	0.9387	0.9362	0.9338	0.9316	
0.14	0.9871	0.9839	0.9805	0.9770	0.9734	0.9697	0.9661	0.9626	0.9591	0.9557	0.9524	0.9492	0.9461	0.9431	0.9403	0.9375	0.9348	0.9322	0.9297	0.9273	
0.15	0.9862	0.9828	0.9792	0.9755	0.9717	0.9678	0.9640	0.9603	0.9566	0.9530	0.9496	0.9462	0.9430	0.9398	0.9368	0.9339	0.9310	0.9283	0.9256	0.9230	
0.16	0.9853	0.9817	0.9779	0.9740	0.9700	0.9660	0.9620	0.9580	0.9542	0.9504	0.9468	0.9433	0.9399	0.9366	0.9334	0.9303	0.9274	0.9245	0.9217	0.9189	
0.17	0.9844	0.9807	0.9767	0.9726	0.9683	0.9641	0.9599	0.9558	0.9518	0.9479	0.9441	0.9404	0.9369	0.9334	0.9301	0.9269	0.9237	0.9207	0.9178	0.9149	
0.18	0.9836	0.9796	0.9754	0.9711	0.9667	0.9623	0.9580	0.9537	0.9495	0.9454	0.9415	0.9376	0.9339	0.9303	0.9269	0.9235	0.9202	0.9170	0.9139	0.9109	
0.19	0.9827	0.9786	0.9742	0.9697	0.9651	0.9605	0.9560	0.9515	0.9472	0.9430	0.9389	0.9349	0.9310	0.9273	0.9237	0.9202	0.9167	0.9134	0.9102	0.9070	
0.20	0.9818	0.9775	0.9730	0.9683	0.9635	0.9588	0.9541	0.9495	0.9450	0.9406	0.9363	0.9322	0.9282	0.9243	0.9206	0.9169	0.9134	0.9099	0.9065	0.9032	
0.21	0.9810	0.9765	0.9718	0.9669	0.9620	0.9571	0.9522	0.9474	0.9428	0.9382	0.9338	0.9295	0.9254	0.9214	0.9175	0.9137	0.9100	0.9064	0.9029	0.8995	
0.22	0.9802	0.9755	0.9706	0.9656	0.9605	0.9554	0.9503	0.9454	0.9406	0.9359	0.9313	0.9269	0.9227	0.9185	0.9145	0.9105	0.9067	0.9030	0.8994	0.8958	
0.23	0.9793	0.9745	0.9694	0.9642	0.9589	0.9537	0.9485	0.9434	0.9384	0.9336	0.9289	0.9244	0.9199	0.9157	0.9115	0.9074	0.9035	0.8996	0.8958	0.8921	
0.24	0.9785	0.9735	0.9682	0.9629	0.9574	0.9520	0.9467	0.9414	0.9363	0.9314	0.9265	0.9218	0.9173	0.9129	0.9086	0.9044	0.9003	0.8963	0.8924	0.8885	
0.25	0.9777	0.9725	0.9671	0.9615	0.9560	0.9504	0.9449	0.9395	0.9342	0.9291	0.9242	0.9193	0.9147	0.9101	0.9057	0.9014	0.8971	0.8930	0.8890	0.8850	
0.26	0.9768	0.9715	0.9659	0.9602	0.9545	0.9488	0.9431	0.9376	0.9322	0.9270	0.9219	0.9169	0.9121	0.9074	0.9028	0.8984	0.8940	0.8898	0.8856	0.8815	
0.27	0.9760	0.9705	0.9648	0.9589	0.9530	0.9472	0.9414	0.9357	0.9302	0.9248	0.9196	0.9145	0.9095	0.9047	0.9000	0.8955	0.8910	0.8866	0.8823	0.8781	
0.28	0.9752	0.9696	0.9637	0.9577	0.9516	0.9456	0.9397	0.9339	0.9282	0.9227	0.9173	0.9121	0.9070	0.9021	0.8973	0.8926	0.8880	0.8835	0.8790	0.8747	
0.29	0.9744	0.9686	0.9626	0.9564	0.9502	0.9441	0.9380	0.9320	0.9262	0.9206	0.9151	0.9098	0.9046	0.8995	0.8946	0.8897	0.8850	0.8804	0.8758	0.8713	
0.30	0.9736	0.9677	0.9615	0.9552	0.9488	0.9425	0.9363	0.9302	0.9243	0.9185	0.9129	0.9075	0.9021	0.8969	0.8919	0.8869	0.8821	0.8773	0.8726	0.8680	
0.31	0.9729	0.9667	0.9604	0.9539	0.9474	0.9410	0.9347	0.9285	0.9224	0.9165	0.9108	0.9052	0.8997	0.8944	0.8892	0.8842	0.8792	0.8743	0.8695	0.8647	
0.32	0.9721	0.9658	0.9593	0.9527	0.9461	0.9395	0.9330	0.9267	0.9205	0.9145	0.9086	0.9029	0.8974	0.8919	0.8866	0.8814	0.8763	0.8713	0.8664	0.8615	
0.33	0.9713	0.9649	0.9582	0.9515	0.9447	0.9380	0.9314	0.9250	0.9187	0.9125	0.9065	0.9007	0.8950	0.8895	0.8840	0.8787	0.8735	0.8684	0.8633	0.8583	
0.34	0.9705	0.9640	0.9572	0.9503	0.9434	0.9366	0.9298	0.9232	0.9168	0.9106	0.9044	0.8985	0.8927	0.8870	0.8815	0.8760	0.8707	0.8654	0.8603	0.8552	
0.35	0.9698	0.9631	0.9561	0.9491	0.9421	0.9351	0.9283	0.9216	0.9150	0.9086	0.9024	0.8963	0.8904	0.8846	0.8790	0.8734	0.8679	0.8626	0.8573	0.8520	
0.36	0.9690	0.9622	0.9551	0.9479	0.9408	0.9337	0.9267	0.9199	0.9132	0.9067	0.9004	0.8942	0.8881	0.8822	0.8765	0.8708	0.8652	0.8597	0.8543	0.8489	
0.37	0.9682	0.9613	0.9541	0.9468	0.9395	0.9323	0.9252	0.9182	0.9114	0.9048	0.8984	0.8921	0.8859	0.8799	0.8740	0.8682	0.8625	0.8569	0.8513	0.8459	
0.38	0.9675	0.9604	0.9530	0.9456	0.9382	0.9309	0.9236	0.9166	0.9097	0.9029	0.8964	0.8900	0.8837	0.8776	0.8716	0.8656	0.8598	0.8541	0.8484	0.8428	
0.39	0.9667	0.9595	0.9519	0.9445	0.9369	0.9295	0.9221	0.9150	0.9079	0.9011	0.8944	0.8879	0.8815	0.8753	0.8691	0.8631	0.8572	0.8513	0.8455	0.8398	
0.40	0.9660	0.9586	0.9510	0.9434	0.9357	0.9281	0.9207	0.9134	0.9062	0.8993	0.8925	0.8858	0.8794	0.8730	0.8666	0.8606	0.8546	0.8486	0.8427	0.8369	
0.41	0.9653	0.9578	0.9500	0.9422	0.9345	0.9268	0.9192	0.9118	0.9045	0.8975	0.8906	0.8838	0.8772	0.8707	0.8644	0.8581	0.8520	0.8459	0.8399	0.8339	
0.42	0.9645	0.9569	0.9491	0.9411	0.9332	0.9254	0.9177	0.9102	0.9029	0.8957	0.8887	0.8818	0.8751	0.8685	0.8621	0.8557	0.8494	0.8432	0.8371	0.8310	
0.43	0.9638	0.9560	0.9481	0.9400	0.9320	0.9241	0.9163	0.9087	0.9012	0.8939	0.8868	0.8798	0.8730	0.8663	0.8597	0.8533	0.8469	0.8406	0.8343	0.8281	
0.44	0.9631	0.9552	0.9471	0.9389	0.9308	0.9228	0.9149	0.9071	0.8996	0.8922	0.8849	0.8779	0.8709	0.8641	0.8574	0.8509	0.8444	0.8379	0.8316	0.8252	
0.45	0.9624	0.9544	0.9461	0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9281	0.9148	0.9015	0.8883	0.8751	0.8621	0.8492	0.8365	0.8239	0.8114	0.7990	0.7867	0.7745	0.7623	0.7501	0.7380	0.7258	0.7137	0.7015	0.6893
1.02	0.9276	0.9142	0.9008	0.8875	0.8743	0.8612	0.8483	0.8355	0.8228	0.8102	0.7978	0.7854	0.7731	0.7608	0.7485	0.7363	0.7241	0.7118	0.6995	0.6872
1.03	0.9270	0.9136	0.9002	0.8868	0.8735	0.8603	0.8473	0.8344	0.8217	0.8090	0.7965	0.7840	0.7716	0.7593	0.7469	0.7346	0.7223	0.7100	0.6976	0.6852
1.04	0.9265	0.9130	0.8995	0.8860	0.8727	0.8594	0.8463	0.8334	0.8206	0.8079	0.7952	0.7827	0.7702	0.7578	0.7453	0.7329	0.7205	0.7081	0.6957	0.6832
1.05	0.9260	0.9124	0.8988	0.8853	0.8719	0.8586	0.8454	0.8324	0.8195	0.8067	0.7940	0.7813	0.7688	0.7563	0.7438	0.7313	0.7188	0.7063	0.6937	0.6812
1.06	0.9255	0.9118	0.8982	0.8846	0.8711	0.8577	0.8445	0.8313	0.8184	0.8055	0.7927	0.7800	0.7674	0.7548	0.7422	0.7296	0.7170	0.7044	0.6918	0.6791
1.07	0.9249	0.9112	0.8975	0.8838	0.8703	0.8568	0.8435	0.8303	0.8173	0.8043	0.7915	0.7787	0.7660	0.7533	0.7406	0.7279	0.7153	0.7026	0.6899	0.6771
1.08	0.9244	0.9106	0.8968	0.8831	0.8695	0.8560	0.8426	0.8293	0.8162	0.8032	0.7902	0.7774	0.7646	0.7518	0.7390	0.7263	0.7135	0.7008	0.6880	0.6751
1.09	0.9239	0.9101	0.8962	0.8824	0.8687	0.8551	0.8416	0.8283	0.8151	0.8020	0.7890	0.7761	0.7632	0.7503	0.7375	0.7246	0.7118	0.6989	0.6861	0.6732
1.10	0.9234	0.9095	0.8955	0.8817	0.8679	0.8542	0.8407	0.8273	0.8140	0.8009	0.7878	0.7747	0.7618	0.7488	0.7359	0.7230	0.7101	0.6971	0.6842	0.6712
1.11	0.9229	0.9089	0.8949	0.8809	0.8671	0.8534	0.8398	0.8263	0.8130	0.7997	0.7865	0.7734	0.7604	0.7474	0.7344	0.7214	0.7084	0.6953	0.6823	0.6692
1.12	0.9224	0.9083	0.8942	0.8802	0.8663	0.8525	0.8389	0.8253	0.8119	0.7986	0.7853	0.7721	0.7590	0.7459	0.7328	0.7197	0.7066	0.6935	0.6804	0.6672
1.13	0.9219	0.9077	0.8936	0.8795	0.8655	0.8517	0.8379	0.8243	0.8108	0.7974	0.7841	0.7708	0.7576	0.7445	0.7313	0.7181	0.7049	0.6918	0.6785	0.6653
1.14	0.9214	0.9072	0.8930	0.8788	0.8648	0.8508	0.8370	0.8234	0.8098	0.7963	0.7829	0.7696	0.7563	0.7430	0.7298	0.7165	0.7032	0.6900	0.6767	0.6633
1.15	0.9209	0.9066	0.8923	0.8781	0.8640	0.8500	0.8360	0.8224	0.8087	0.7952	0.7817	0.7683	0.7549	0.7416	0.7282	0.7149	0.7016	0.6882	0.6748	0.6614
1.16	0.9204	0.9060	0.8917	0.8774	0.8632	0.8492	0.8352	0.8214	0.8077	0.7940	0.7805	0.7670	0.7535	0.7401	0.7267	0.7133	0.6999	0.6864	0.6730	0.6595
1.17	0.9199	0.9055	0.8911	0.8767	0.8625	0.8483	0.8343	0.8204	0.8066	0.7929	0.7793	0.7657	0.7522	0.7387	0.7252	0.7117	0.6982	0.6847	0.6711	0.6575
1.18	0.9194	0.9049	0.8904	0.8760	0.8617	0.8475	0.8334	0.8195	0.8056	0.7918	0.7781	0.7645	0.7508	0.7373	0.7237	0.7101	0.6965	0.6829	0.6693	0.6556
1.19	0.9189	0.9043	0.8898	0.8753	0.8609	0.8467	0.8325	0.8185	0.8045	0.7907	0.7769	0.7632	0.7495	0.7358	0.7222	0.7085	0.6949	0.6812	0.6674	0.6537
1.20	0.9184	0.9038	0.8892	0.8746	0.8602	0.8459	0.8316	0.8175	0.8035	0.7896	0.7757	0.7619	0.7482	0.7344	0.7207	0.7069	0.6932	0.6794	0.6656	0.6518
1.21	0.9179	0.9032	0.8886	0.8740	0.8594	0.8450	0.8308	0.8166	0.8025	0.7885	0.7746	0.7607	0.7468	0.7330	0.7192	0.7054	0.6915	0.6777	0.6638	0.6499
1.22	0.9174	0.9027	0.8879	0.8733	0.8587	0.8442	0.8299	0.8156	0.8015	0.7874	0.7734	0.7594	0.7455	0.7316	0.7177	0.7038	0.6899	0.6760	0.6620	0.6480
1.23	0.9169	0.9021	0.8873	0.8726	0.8580	0.8434	0.8290	0.8147	0.8004	0.7863	0.7722	0.7582	0.7442	0.7302	0.7162	0.7022	0.6883	0.6742	0.6602	0.6461
1.24	0.9164	0.9016	0.8867	0.8719	0.8572	0.8426	0.8281	0.8137	0.7994	0.7852	0.7710	0.7569	0.7429	0.7288	0.7147	0.7007	0.6866	0.6725	0.6584	0.6442
1.25	0.9159	0.9010	0.8861	0.8712	0.8565	0.8418	0.8272	0.8128	0.7984	0.7841	0.7699	0.7557	0.7415	0.7274	0.7133	0.6991	0.6850	0.6708	0.6566	0.6424
1.26	0.9155	0.9005	0.8855	0.8706	0.8557	0.8410	0.8264	0.8118	0.7974	0.7830	0.7687	0.7545	0.7402	0.7260	0.7118	0.6976	0.6834	0.6691	0.6548	0.6405
1.27	0.9150	0.8999	0.8849	0.8699	0.8550	0.8402	0.8255	0.8109	0.7964	0.7819	0.7676	0.7532	0.7389	0.7246	0.7103	0.6961	0.6817	0.6674	0.6531	0.6387
1.28	0.9145	0.8994	0.8843	0.8692	0.8543	0.8394	0.8246	0.8100	0.7954	0.7809	0.7664	0.7520	0.7376	0.7233	0.7089	0.6945	0.6801	0.6657	0.6513	0.6368
1.29	0.9140	0.8989	0.8837	0.8686	0.8535	0.8386	0.8238	0.8090	0.7944	0.7798	0.7653	0.7508	0.7363	0.7219	0.7074	0.6930	0.6785	0.6640	0.6495	0.6350
1.30	0.9136	0.8983	0.8831	0.8679	0.8528	0.8378	0.8229	0.8081	0.7934	0.7787	0.7641	0.7496	0.7350	0.7205	0.7060	0.6915	0.6769	0.6624	0.6478	0.6331
1.31	0.9131	0.8978	0.8825	0.8673	0.8521	0.8370	0.8221	0.8072	0.7924	0.7777	0.7630	0.7484	0.7337	0.7191	0.7045	0.6899	0.6753	0.6607	0.6460	0.6313
1.32	0.9126	0.8973	0.8819	0.8666	0.8514	0.8362	0.8212	0.8063	0.7914	0.7766	0.7619	0.7471	0.7325	0.7178	0.7031	0.6884	0.6737	0.6590	0.6443	0.6295
1.33	0.9121	0.8967	0.8813	0.8659	0.8507	0.8355	0.8204	0.8054	0.7904	0.7755	0.7607	0.7459	0.7312	0.7164	0.7017	0.6869	0.6721	0.6573	0.6425	0.6277
1.34	0.9117	0.8962	0.8807	0.8653	0.8499	0.8347	0.8195	0.8044	0.7894	0.7745	0.7596	0.7447	0.7299	0.7151	0.7003	0.6854	0.6706	0.6557	0.6408	0.6259
1.35	0.9112	0.8957	0.8801	0.8646	0.8492	0.8339	0.8187	0.8035	0.7885	0.7734	0.7585	0.7435	0.7286	0.7137	0.6988	0.6839	0.6690	0.6540	0.6391	0.6240
1.36	0.9107	0.8951	0.8795	0.8640	0.8485	0.8331	0.8178	0.8026	0.7875	0.7724	0.7574	0.7423	0.7274	0.7124	0.6974	0.6824	0.6674	0.6524	0.6373	0.6223
1.37	0.9103	0.8946	0.8790	0.8633	0.8478	0.8324	0.8170	0.8017	0.7865	0.7714	0.7562	0.7412	0.7261	0.7110	0.6960	0.6809	0.6659	0.6508	0.6356	0.6205
1.38	0.9098	0.8941	0.8784	0.8627	0.8471	0.8316	0.8162	0.8008	0.7855	0.7703	0.7551	0.7400	0.7248	0.7097	0.6946	0.6795	0.6643	0.6491	0.6339	0.6187
1.39	0.9094	0.8936	0.8778	0.8621	0.8464	0.8308	0.8153	0.7999	0.7846	0.7693	0.7540	0.7388	0.7236	0.7084	0.6932	0.6780	0.6627	0.6475	0.6322	0.6169
1.40	0.9089	0.8931	0.8772	0.8614	0.8457	0.8301	0.8145	0.7990	0.7836	0.7682	0.7529	0.7376	0.7223	0.7071	0.6918	0.6765	0.6612	0.6459	0.6305	0.6151
1.41	0.9085	0.8925	0.8766	0.8608	0.8450	0.8293	0.8137	0.7981	0.7826	0.7672	0.7518	0.7364	0.7211	0.7057	0.6904	0.6750	0.6596	0.6442	0.6288	0.6134
1.42	0.9080	0.8920	0.8761	0.8602	0.8443	0.8286	0.8129	0.7972	0.7817	0.7662	0.7507	0.7353	0.7198	0.7044	0.6890	0.6736	0.6581	0.6426	0.6271	0.6116
1.43	0.9075	0.8915	0.8755	0.8595	0.8436	0.8278	0.8120	0.7964	0.7807	0.7652	0.7496	0.7341	0.7186	0.7031	0.6876	0.6721	0.6566	0.6410	0.6255	0.6098
1.44	0.9071	0.8910	0.8749	0.8589	0.8429	0.8270	0.8112	0.7955	0.7798	0.7641	0.7485	0.7329	0.7174	0.7018	0.6862	0.6706	0.6550	0.6394	0.6238	0.6081
1.45	0.9066	0.8905	0.8744	0.8583	0.8423	0.8263	0.8104	0.7946	0.7788	0.7631	0.7474	0.7318	0.7161	0.7005	0.6849	0.6692	0.6535	0.6378	0.6221	0.6064
1.46	0.9062	0.8900	0.8738	0.8577	0.8414															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.8835	0.8644	0.8453	0.8261	0.8069	0.7877	0.7684	0.7491	0.7297	0.7104	0.6910	0.6717	0.6523	0.6329	0.6136	0.5943	0.5750	0.5557	0.5364	0.5172
2.02	0.8831	0.8640	0.8448	0.8256	0.8063	0.7870	0.7677	0.7483	0.7289	0.7095	0.6901	0.6707	0.6512	0.6318	0.6124	0.5930	0.5737	0.5543	0.5350	0.5157
2.03	0.8828	0.8636	0.8443	0.8251	0.8057	0.7864	0.7670	0.7476	0.7281	0.7086	0.6892	0.6697	0.6502	0.6307	0.6112	0.5918	0.5724	0.5530	0.5336	0.5142
2.04	0.8824	0.8631	0.8438	0.8245	0.8052	0.7858	0.7663	0.7468	0.7273	0.7078	0.6882	0.6687	0.6491	0.6296	0.6101	0.5906	0.5711	0.5516	0.5322	0.5128
2.05	0.8820	0.8627	0.8434	0.8240	0.8046	0.7851	0.7656	0.7461	0.7265	0.7069	0.6873	0.6677	0.6481	0.6285	0.6089	0.5893	0.5698	0.5503	0.5308	0.5113
2.06	0.8816	0.8623	0.8429	0.8235	0.8040	0.7845	0.7649	0.7453	0.7257	0.7060	0.6864	0.6667	0.6470	0.6274	0.6077	0.5881	0.5685	0.5489	0.5294	0.5099
2.07	0.8812	0.8618	0.8424	0.8230	0.8034	0.7839	0.7642	0.7446	0.7249	0.7052	0.6854	0.6657	0.6460	0.6263	0.6066	0.5869	0.5672	0.5476	0.5280	0.5085
2.08	0.8809	0.8614	0.8420	0.8224	0.8029	0.7832	0.7635	0.7438	0.7241	0.7043	0.6845	0.6647	0.6449	0.6252	0.6054	0.5857	0.5660	0.5463	0.5266	0.5070
2.09	0.8805	0.8610	0.8415	0.8219	0.8023	0.7826	0.7629	0.7431	0.7233	0.7034	0.6836	0.6637	0.6439	0.6240	0.6042	0.5844	0.5647	0.5450	0.5252	0.5056
2.10	0.8801	0.8606	0.8410	0.8214	0.8017	0.7820	0.7622	0.7423	0.7225	0.7026	0.6827	0.6627	0.6428	0.6230	0.6031	0.5832	0.5634	0.5436	0.5239	0.5042
2.11	0.8797	0.8602	0.8405	0.8209	0.8011	0.7813	0.7615	0.7416	0.7217	0.7017	0.6817	0.6618	0.6418	0.6219	0.6019	0.5820	0.5621	0.5423	0.5225	0.5027
2.12	0.8794	0.8597	0.8401	0.8203	0.8006	0.7807	0.7608	0.7409	0.7209	0.7008	0.6808	0.6608	0.6408	0.6208	0.6008	0.5808	0.5609	0.5410	0.5211	0.5013
2.13	0.8790	0.8593	0.8396	0.8198	0.8000	0.7801	0.7601	0.7401	0.7201	0.7000	0.6799	0.6598	0.6397	0.6197	0.5996	0.5796	0.5596	0.5397	0.5198	0.4999
2.14	0.8786	0.8589	0.8391	0.8193	0.7994	0.7795	0.7594	0.7394	0.7193	0.6991	0.6790	0.6588	0.6387	0.6186	0.5985	0.5784	0.5584	0.5384	0.5184	0.4985
2.15	0.8783	0.8585	0.8387	0.8189	0.7989	0.7788	0.7588	0.7386	0.7185	0.6983	0.6781	0.6579	0.6377	0.6175	0.5973	0.5772	0.5571	0.5371	0.5170	0.4971
2.16	0.8779	0.8581	0.8382	0.8183	0.7983	0.7782	0.7581	0.7379	0.7177	0.6974	0.6772	0.6569	0.6366	0.6164	0.5962	0.5760	0.5559	0.5358	0.5157	0.4957
2.17	0.8775	0.8577	0.8378	0.8178	0.7977	0.7776	0.7574	0.7372	0.7169	0.6966	0.6763	0.6559	0.6356	0.6153	0.5951	0.5748	0.5546	0.5345	0.5143	0.4943
2.18	0.8772	0.8572	0.8373	0.8173	0.7972	0.7770	0.7567	0.7364	0.7161	0.6957	0.6754	0.6550	0.6346	0.6142	0.5939	0.5736	0.5534	0.5332	0.5130	0.4929
2.19	0.8768	0.8568	0.8368	0.8168	0.7966	0.7764	0.7561	0.7357	0.7153	0.6949	0.6745	0.6540	0.6336	0.6132	0.5928	0.5724	0.5521	0.5319	0.5116	0.4915
2.20	0.8764	0.8564	0.8364	0.8162	0.7960	0.7758	0.7554	0.7350	0.7145	0.6940	0.6735	0.6530	0.6326	0.6121	0.5917	0.5713	0.5509	0.5306	0.5103	0.4901
2.21	0.8761	0.8560	0.8359	0.8157	0.7955	0.7751	0.7547	0.7343	0.7137	0.6932	0.6726	0.6521	0.6315	0.6110	0.5905	0.5701	0.5497	0.5293	0.5090	0.4887
2.22	0.8757	0.8556	0.8355	0.8152	0.7949	0.7745	0.7541	0.7335	0.7130	0.6924	0.6717	0.6511	0.6305	0.6100	0.5894	0.5689	0.5484	0.5280	0.5076	0.4873
2.23	0.8753	0.8552	0.8350	0.8147	0.7944	0.7739	0.7534	0.7328	0.7122	0.6915	0.6709	0.6502	0.6295	0.6089	0.5883	0.5677	0.5472	0.5267	0.5063	0.4859
2.24	0.8750	0.8548	0.8345	0.8142	0.7938	0.7733	0.7527	0.7321	0.7114	0.6907	0.6700	0.6492	0.6285	0.6078	0.5872	0.5665	0.5460	0.5255	0.5050	0.4846
2.25	0.8746	0.8544	0.8341	0.8137	0.7933	0.7727	0.7521	0.7314	0.7106	0.6899	0.6691	0.6483	0.6275	0.6068	0.5860	0.5654	0.5447	0.5242	0.5037	0.4832
2.26	0.8743	0.8540	0.8336	0.8132	0.7927	0.7721	0.7514	0.7307	0.7099	0.6890	0.6682	0.6473	0.6265	0.6057	0.5849	0.5642	0.5435	0.5229	0.5023	0.4818
2.27	0.8739	0.8536	0.8332	0.8127	0.7921	0.7715	0.7507	0.7299	0.7091	0.6882	0.6673	0.6464	0.6255	0.6046	0.5838	0.5630	0.5423	0.5216	0.5010	0.4805
2.28	0.8735	0.8532	0.8327	0.8122	0.7916	0.7709	0.7501	0.7292	0.7083	0.6874	0.6664	0.6454	0.6245	0.6036	0.5827	0.5619	0.5411	0.5204	0.4997	0.4791
2.29	0.8732	0.8528	0.8323	0.8117	0.7910	0.7703	0.7494	0.7285	0.7075	0.6865	0.6655	0.6445	0.6235	0.6025	0.5816	0.5607	0.5399	0.5191	0.4984	0.4778
2.30	0.8728	0.8524	0.8318	0.8112	0.7905	0.7697	0.7488	0.7278	0.7068	0.6857	0.6646	0.6436	0.6225	0.6015	0.5805	0.5596	0.5387	0.5179	0.4971	0.4764
2.31	0.8725	0.8520	0.8314	0.8107	0.7899	0.7691	0.7481	0.7271	0.7060	0.6849	0.6637	0.6426	0.6215	0.6004	0.5794	0.5584	0.5375	0.5166	0.4958	0.4751
2.32	0.8721	0.8516	0.8309	0.8102	0.7894	0.7685	0.7475	0.7264	0.7052	0.6841	0.6629	0.6417	0.6205	0.5994	0.5783	0.5573	0.5363	0.5154	0.4945	0.4737
2.33	0.8718	0.8512	0.8305	0.8097	0.7889	0.7679	0.7468	0.7257	0.7045	0.6832	0.6620	0.6407	0.6195	0.5983	0.5772	0.5561	0.5351	0.5141	0.4932	0.4724
2.34	0.8714	0.8508	0.8300	0.8092	0.7883	0.7673	0.7462	0.7250	0.7037	0.6824	0.6611	0.6398	0.6185	0.5973	0.5761	0.5550	0.5339	0.5129	0.4919	0.4710
2.35	0.8711	0.8504	0.8296	0.8087	0.7878	0.7667	0.7455	0.7242	0.7029	0.6816	0.6602	0.6389	0.6176	0.5963	0.5750	0.5538	0.5327	0.5116	0.4906	0.4697
2.36	0.8707	0.8500	0.8292	0.8083	0.7872	0.7661	0.7449	0.7235	0.7022	0.6808	0.6594	0.6380	0.6166	0.5952	0.5739	0.5527	0.5315	0.5104	0.4893	0.4684
2.37	0.8704	0.8496	0.8287	0.8078	0.7867	0.7655	0.7442	0.7228	0.7014	0.6800	0.6585	0.6370	0.6156	0.5942	0.5728	0.5515	0.5303	0.5091	0.4880	0.4670
2.38	0.8700	0.8492	0.8283	0.8073	0.7861	0.7649	0.7436	0.7221	0.7007	0.6791	0.6576	0.6361	0.6146	0.5932	0.5717	0.5504	0.5291	0.5079	0.4868	0.4657
2.39	0.8697	0.8488	0.8278	0.8068	0.7856	0.7643	0.7429	0.7214	0.6999	0.6783	0.6568	0.6352	0.6136	0.5921	0.5707	0.5493	0.5279	0.5067	0.4855	0.4644
2.40	0.8693	0.8484	0.8274	0.8063	0.7851	0.7637	0.7423	0.7207	0.6991	0.6775	0.6559	0.6343	0.6127	0.5911	0.5696	0.5481	0.5268	0.5054	0.4842	0.4631
2.41	0.8690	0.8480	0.8270	0.8058	0.7845	0.7631	0.7416	0.7200	0.6984	0.6767	0.6550	0.6333	0.6117	0.5901	0.5685	0.5470	0.5256	0.5042	0.4830	0.4618
2.42	0.8686	0.8476	0.8265	0.8053	0.7840	0.7625	0.7410	0.7193	0.6976	0.6759	0.6542	0.6324	0.6107	0.5890	0.5674	0.5459	0.5244	0.5030	0.4817	0.4604
2.43	0.8683	0.8472	0.8261	0.8048	0.7835	0.7620	0.7403	0.7186	0.6969	0.6751	0.6533	0.6315	0.6097	0.5880	0.5664	0.5448	0.5232	0.5018	0.4804	0.4591
2.44	0.8679	0.8468	0.8257	0.8044	0.7829	0.7614	0.7397	0.7180	0.6961	0.6743	0.6524	0.6306	0.6088	0.5870	0.5653	0.5436	0.5221	0.5006	0.4792	0.4578
2.45	0.8676	0.8464	0.8252	0.8039	0.7824	0.7608	0.7391	0.7173	0.6954	0.6735	0.6516	0.6297	0.6078	0.5860	0.5642	0.5425	0.5209	0.4994	0.4779	0.4565
2.46	0.8672																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8493	0.8258	0.8021	0.7782	0.7540	0.7296	0.7050	0.6803	0.6555	0.6307	0.6059	0.5812	0.5566	0.5321	0.5078	0.4836	0.4596	0.4358	0.4122	0.3887
3.02	0.8490	0.8255	0.8017	0.7777	0.7535	0.7291	0.7044	0.6797	0.6548	0.6300	0.6052	0.5804	0.5558	0.5312	0.5069	0.4826	0.4586	0.4347	0.4111	0.3876
3.03	0.8487	0.8251	0.8013	0.7773	0.7530	0.7285	0.7038	0.6790	0.6542	0.6293	0.6044	0.5796	0.5549	0.5303	0.5059	0.4817	0.4576	0.4337	0.4100	0.3864
3.04	0.8484	0.8248	0.8009	0.7769	0.7525	0.7280	0.7033	0.6784	0.6535	0.6285	0.6036	0.5788	0.5540	0.5294	0.5050	0.4807	0.4566	0.4326	0.4089	0.3853
3.05	0.8481	0.8244	0.8005	0.7764	0.7521	0.7275	0.7027	0.6778	0.6528	0.6278	0.6028	0.5780	0.5532	0.5285	0.5040	0.4797	0.4555	0.4316	0.4078	0.3842
3.06	0.8478	0.8241	0.8002	0.7760	0.7516	0.7269	0.7021	0.6772	0.6521	0.6271	0.6021	0.5771	0.5523	0.5276	0.5031	0.4787	0.4545	0.4305	0.4067	0.3831
3.07	0.8475	0.8237	0.7998	0.7756	0.7511	0.7264	0.7015	0.6765	0.6515	0.6264	0.6013	0.5763	0.5514	0.5267	0.5021	0.4777	0.4535	0.4295	0.4056	0.3819
3.08	0.8471	0.8234	0.7994	0.7751	0.7506	0.7259	0.7010	0.6759	0.6508	0.6256	0.6005	0.5755	0.5506	0.5258	0.5012	0.4767	0.4525	0.4284	0.4045	0.3808
3.09	0.8468	0.8230	0.7990	0.7747	0.7501	0.7254	0.7004	0.6753	0.6501	0.6249	0.5998	0.5747	0.5497	0.5249	0.5003	0.4758	0.4515	0.4274	0.4034	0.3797
3.10	0.8465	0.8227	0.7986	0.7743	0.7497	0.7248	0.6998	0.6747	0.6494	0.6242	0.5990	0.5739	0.5489	0.5240	0.4993	0.4748	0.4505	0.4263	0.4024	0.3786
3.11	0.8462	0.8223	0.7982	0.7738	0.7492	0.7243	0.6992	0.6740	0.6488	0.6235	0.5982	0.5731	0.5480	0.5231	0.4984	0.4738	0.4494	0.4253	0.4013	0.3775
3.12	0.8459	0.8220	0.7978	0.7734	0.7487	0.7238	0.6987	0.6734	0.6481	0.6228	0.5975	0.5723	0.5472	0.5222	0.4975	0.4729	0.4484	0.4242	0.4002	0.3764
3.13	0.8456	0.8216	0.7974	0.7730	0.7482	0.7233	0.6981	0.6728	0.6474	0.6221	0.5967	0.5715	0.5463	0.5213	0.4965	0.4719	0.4474	0.4232	0.3991	0.3753
3.14	0.8453	0.8213	0.7971	0.7725	0.7478	0.7227	0.6975	0.6722	0.6468	0.6213	0.5960	0.5707	0.5455	0.5205	0.4956	0.4709	0.4464	0.4222	0.3981	0.3742
3.15	0.8450	0.8210	0.7967	0.7721	0.7473	0.7222	0.6970	0.6716	0.6461	0.6206	0.5952	0.5699	0.5446	0.5196	0.4947	0.4700	0.4454	0.4211	0.3970	0.3731
3.16	0.8447	0.8206	0.7963	0.7717	0.7468	0.7217	0.6964	0.6709	0.6454	0.6199	0.5944	0.5689	0.5438	0.5187	0.4937	0.4690	0.4444	0.4201	0.3959	0.3720
3.17	0.8444	0.8203	0.7959	0.7713	0.7463	0.7212	0.6958	0.6703	0.6448	0.6192	0.5937	0.5683	0.5429	0.5178	0.4928	0.4680	0.4434	0.4191	0.3949	0.3709
3.18	0.8441	0.8199	0.7955	0.7708	0.7459	0.7207	0.6953	0.6697	0.6441	0.6185	0.5929	0.5675	0.5421	0.5169	0.4919	0.4671	0.4424	0.4180	0.3938	0.3698
3.19	0.8438	0.8196	0.7951	0.7704	0.7454	0.7201	0.6947	0.6691	0.6435	0.6178	0.5922	0.5667	0.5413	0.5160	0.4910	0.4661	0.4415	0.4170	0.3928	0.3687
3.20	0.8435	0.8192	0.7948	0.7700	0.7449	0.7196	0.6941	0.6685	0.6428	0.6171	0.5914	0.5659	0.5404	0.5151	0.4901	0.4652	0.4405	0.4160	0.3917	0.3677
3.21	0.8432	0.8189	0.7944	0.7696	0.7445	0.7191	0.6936	0.6679	0.6421	0.6164	0.5907	0.5651	0.5396	0.5143	0.4891	0.4642	0.4395	0.4150	0.3907	0.3666
3.22	0.8429	0.8186	0.7940	0.7691	0.7440	0.7186	0.6930	0.6673	0.6415	0.6157	0.5899	0.5643	0.5388	0.5134	0.4882	0.4633	0.4385	0.4139	0.3896	0.3655
3.23	0.8426	0.8182	0.7936	0.7687	0.7435	0.7181	0.6924	0.6667	0.6408	0.6150	0.5892	0.5635	0.5379	0.5125	0.4873	0.4623	0.4375	0.4129	0.3886	0.3644
3.24	0.8423	0.8179	0.7932	0.7683	0.7431	0.7176	0.6919	0.6660	0.6402	0.6143	0.5884	0.5627	0.5371	0.5116	0.4864	0.4614	0.4365	0.4119	0.3875	0.3633
3.25	0.8420	0.8176	0.7929	0.7679	0.7426	0.7170	0.6913	0.6654	0.6395	0.6136	0.5877	0.5619	0.5363	0.5108	0.4855	0.4604	0.4355	0.4109	0.3865	0.3623
3.26	0.8417	0.8172	0.7925	0.7674	0.7421	0.7165	0.6907	0.6648	0.6388	0.6129	0.5869	0.5611	0.5354	0.5099	0.4846	0.4595	0.4346	0.4099	0.3854	0.3612
3.27	0.8414	0.8169	0.7921	0.7670	0.7416	0.7160	0.6902	0.6642	0.6382	0.6122	0.5862	0.5603	0.5346	0.5090	0.4837	0.4585	0.4336	0.4089	0.3844	0.3601
3.28	0.8411	0.8165	0.7917	0.7666	0.7412	0.7155	0.6896	0.6636	0.6375	0.6115	0.5854	0.5595	0.5338	0.5082	0.4828	0.4576	0.4326	0.4079	0.3834	0.3591
3.29	0.8408	0.8162	0.7913	0.7662	0.7407	0.7150	0.6891	0.6630	0.6369	0.6108	0.5847	0.5587	0.5329	0.5073	0.4819	0.4566	0.4316	0.4069	0.3823	0.3580
3.30	0.8405	0.8159	0.7910	0.7658	0.7403	0.7145	0.6885	0.6624	0.6362	0.6101	0.5840	0.5580	0.5321	0.5064	0.4810	0.4557	0.4307	0.4059	0.3813	0.3570
3.31	0.8402	0.8155	0.7906	0.7653	0.7398	0.7140	0.6880	0.6618	0.6356	0.6094	0.5832	0.5572	0.5313	0.5056	0.4801	0.4548	0.4297	0.4049	0.3803	0.3559
3.32	0.8399	0.8152	0.7902	0.7649	0.7393	0.7135	0.6874	0.6612	0.6349	0.6087	0.5825	0.5564	0.5305	0.5047	0.4792	0.4538	0.4287	0.4039	0.3792	0.3548
3.33	0.8396	0.8149	0.7898	0.7645	0.7389	0.7130	0.6868	0.6606	0.6343	0.6080	0.5817	0.5556	0.5296	0.5039	0.4783	0.4529	0.4278	0.4029	0.3782	0.3538
3.34	0.8393	0.8145	0.7895	0.7641	0.7384	0.7124	0.6863	0.6600	0.6336	0.6073	0.5810	0.5548	0.5288	0.5030	0.4774	0.4520	0.4268	0.4019	0.3772	0.3527
3.35	0.8391	0.8142	0.7891	0.7637	0.7379	0.7119	0.6857	0.6594	0.6330	0.6066	0.5803	0.5541	0.5280	0.5021	0.4765	0.4510	0.4259	0.4009	0.3762	0.3517
3.36	0.8388	0.8139	0.7887	0.7633	0.7375	0.7114	0.6852	0.6588	0.6324	0.6059	0.5795	0.5533	0.5272	0.5013	0.4756	0.4501	0.4249	0.3999	0.3752	0.3506
3.37	0.8385	0.8135	0.7884	0.7628	0.7370	0.7109	0.6846	0.6582	0.6317	0.6052	0.5788	0.5525	0.5264	0.5004	0.4747	0.4492	0.4239	0.3989	0.3741	0.3496
3.38	0.8382	0.8132	0.7880	0.7624	0.7366	0.7104	0.6841	0.6576	0.6311	0.6045	0.5781	0.5517	0.5256	0.4996	0.4738	0.4483	0.4230	0.3979	0.3731	0.3486
3.39	0.8379	0.8129	0.7876	0.7620	0.7361	0.7099	0.6835	0.6570	0.6304	0.6038	0.5773	0.5510	0.5248	0.4987	0.4729	0.4474	0.4220	0.3969	0.3721	0.3475
3.40	0.8376	0.8126	0.7872	0.7616	0.7356	0.7094	0.6830	0.6564	0.6298	0.6032	0.5766	0.5502	0.5239	0.4979	0.4720	0.4464	0.4211	0.3960	0.3711	0.3465
3.41	0.8373	0.8122	0.7869	0.7612	0.7352	0.7092	0.6824	0.6558	0.6291	0.6025	0.5759	0.5494	0.5231	0.4970	0.4712	0.4455	0.4201	0.3950	0.3701	0.3454
3.42	0.8370	0.8119	0.7865	0.7608	0.7347	0.7084	0.6819	0.6552	0.6285	0.6018	0.5752	0.5487	0.5223	0.4962	0.4703	0.4446	0.4192	0.3940	0.3691	0.3444
3.43	0.8367	0.8116	0.7861	0.7604	0.7343	0.7079	0.6813	0.6546	0.6279	0.6011	0.5744	0.5479	0.5215	0.4953	0.4694	0.4437	0.4182	0.3930	0.3681	0.3434
3.44	0.8364	0.8112	0.7858	0.7600	0.7338	0.7074	0.6808	0.6540	0.6272	0.6004	0.5737	0.5471	0.5207	0.4945	0.4685	0.4428	0.4173	0.3921	0.3671	0.3424
3.45	0.8361	0.8109	0.7854	0.7595	0.7334	0.7069	0.6802	0.6534	0.6266	0.5997	0.5730	0.5464	0.5199	0.4937	0.4676	0.4419	0.4164	0.3911	0.3661	0.3413
3.46	0.8358	0.8106	0.7850	0.7591	0.7323															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8206	0.7932	0.7655	0.7373	0.7088	0.6799	0.6507	0.6215	0.5923	0.5631	0.5341	0.5054	0.4769	0.4487	0.4209	0.3935	0.3664	0.3397	0.3133	0.2873
4.02	0.8203	0.7929	0.7652	0.7370	0.7083	0.6794	0.6502	0.6210	0.5917	0.5625	0.5335	0.5047	0.4762	0.4480	0.4201	0.3927	0.3656	0.3388	0.3124	0.2864
4.03	0.8200	0.7926	0.7648	0.7366	0.7079	0.6789	0.6497	0.6204	0.5911	0.5618	0.5328	0.5040	0.4754	0.4472	0.4194	0.3918	0.3647	0.3379	0.3115	0.2855
4.04	0.8198	0.7923	0.7645	0.7362	0.7075	0.6785	0.6492	0.6199	0.5905	0.5612	0.5321	0.5033	0.4747	0.4465	0.4186	0.3910	0.3639	0.3371	0.3106	0.2846
4.05	0.8195	0.7920	0.7641	0.7358	0.7071	0.6780	0.6487	0.6193	0.5899	0.5606	0.5315	0.5026	0.4740	0.4457	0.4178	0.3902	0.3630	0.3362	0.3098	0.2836
4.06	0.8192	0.7917	0.7638	0.7354	0.7067	0.6775	0.6482	0.6188	0.5893	0.5600	0.5308	0.5019	0.4732	0.4449	0.4170	0.3894	0.3622	0.3354	0.3089	0.2827
4.07	0.8190	0.7914	0.7635	0.7351	0.7062	0.6771	0.6477	0.6182	0.5887	0.5593	0.5301	0.5012	0.4725	0.4442	0.4162	0.3886	0.3614	0.3345	0.3080	0.2818
4.08	0.8187	0.7911	0.7631	0.7347	0.7058	0.6766	0.6472	0.6177	0.5881	0.5587	0.5295	0.5005	0.4718	0.4434	0.4154	0.3878	0.3605	0.3336	0.3071	0.2809
4.09	0.8184	0.7908	0.7628	0.7343	0.7054	0.6762	0.6467	0.6171	0.5876	0.5581	0.5288	0.4998	0.4711	0.4427	0.4146	0.3870	0.3597	0.3328	0.3062	0.2801
4.10	0.8182	0.7905	0.7624	0.7339	0.7050	0.6757	0.6462	0.6166	0.5870	0.5575	0.5282	0.4991	0.4703	0.4419	0.4138	0.3862	0.3588	0.3319	0.3054	0.2792
4.11	0.8179	0.7902	0.7621	0.7335	0.7046	0.6752	0.6457	0.6160	0.5864	0.5569	0.5275	0.4984	0.4696	0.4412	0.4131	0.3853	0.3580	0.3311	0.3045	0.2783
4.12	0.8176	0.7899	0.7618	0.7332	0.7041	0.6748	0.6452	0.6155	0.5858	0.5562	0.5268	0.4977	0.4689	0.4404	0.4123	0.3845	0.3572	0.3302	0.3036	0.2774
4.13	0.8174	0.7896	0.7614	0.7328	0.7037	0.6743	0.6447	0.6149	0.5852	0.5556	0.5262	0.4970	0.4682	0.4396	0.4115	0.3837	0.3564	0.3294	0.3027	0.2765
4.14	0.8171	0.7893	0.7611	0.7324	0.7033	0.6738	0.6442	0.6144	0.5846	0.5550	0.5255	0.4963	0.4674	0.4389	0.4107	0.3829	0.3555	0.3285	0.3019	0.2756
4.15	0.8168	0.7890	0.7608	0.7320	0.7029	0.6734	0.6437	0.6139	0.5841	0.5544	0.5249	0.4956	0.4667	0.4381	0.4100	0.3821	0.3547	0.3277	0.3010	0.2747
4.16	0.8166	0.7887	0.7604	0.7317	0.7025	0.6729	0.6432	0.6133	0.5835	0.5538	0.5242	0.4950	0.4660	0.4374	0.4092	0.3813	0.3539	0.3268	0.3001	0.2738
4.17	0.8163	0.7884	0.7601	0.7313	0.7020	0.6725	0.6427	0.6128	0.5829	0.5531	0.5236	0.4943	0.4653	0.4367	0.4084	0.3805	0.3531	0.3260	0.2993	0.2729
4.18	0.8161	0.7881	0.7597	0.7309	0.7016	0.6720	0.6422	0.6122	0.5823	0.5525	0.5229	0.4936	0.4646	0.4359	0.4076	0.3797	0.3522	0.3251	0.2984	0.2721
4.19	0.8158	0.7878	0.7594	0.7305	0.7012	0.6716	0.6417	0.6117	0.5817	0.5519	0.5223	0.4929	0.4638	0.4352	0.4069	0.3789	0.3514	0.3243	0.2976	0.2712
4.20	0.8155	0.7875	0.7591	0.7301	0.7008	0.6711	0.6412	0.6112	0.5812	0.5513	0.5216	0.4922	0.4631	0.4344	0.4061	0.3781	0.3506	0.3235	0.2967	0.2703
4.21	0.8153	0.7872	0.7587	0.7298	0.7004	0.6706	0.6407	0.6106	0.5806	0.5507	0.5210	0.4915	0.4624	0.4337	0.4053	0.3773	0.3498	0.3226	0.2958	0.2694
4.22	0.8150	0.7869	0.7584	0.7294	0.7000	0.6702	0.6402	0.6101	0.5800	0.5501	0.5203	0.4909	0.4617	0.4329	0.4046	0.3766	0.3490	0.3218	0.2950	0.2686
4.23	0.8147	0.7866	0.7581	0.7290	0.6995	0.6697	0.6397	0.6096	0.5794	0.5495	0.5197	0.4902	0.4610	0.4322	0.4038	0.3758	0.3482	0.3209	0.2941	0.2677
4.24	0.8145	0.7863	0.7577	0.7287	0.6991	0.6693	0.6392	0.6090	0.5789	0.5488	0.5190	0.4895	0.4603	0.4315	0.4030	0.3750	0.3473	0.3201	0.2933	0.2668
4.25	0.8142	0.7860	0.7574	0.7283	0.6987	0.6688	0.6387	0.6085	0.5783	0.5482	0.5184	0.4888	0.4596	0.4307	0.4023	0.3742	0.3465	0.3193	0.2924	0.2660
4.26	0.8140	0.7857	0.7571	0.7279	0.6983	0.6684	0.6382	0.6080	0.5777	0.5476	0.5177	0.4881	0.4589	0.4300	0.4015	0.3734	0.3457	0.3184	0.2916	0.2651
4.27	0.8137	0.7855	0.7567	0.7275	0.6979	0.6679	0.6377	0.6074	0.5772	0.5470	0.5171	0.4875	0.4582	0.4292	0.4007	0.3726	0.3449	0.3176	0.2907	0.2642
4.28	0.8134	0.7852	0.7564	0.7272	0.6975	0.6675	0.6372	0.6069	0.5766	0.5464	0.5165	0.4868	0.4575	0.4285	0.4000	0.3718	0.3441	0.3168	0.2899	0.2634
4.29	0.8132	0.7849	0.7561	0.7268	0.6971	0.6670	0.6367	0.6064	0.5760	0.5458	0.5158	0.4861	0.4568	0.4278	0.3992	0.3710	0.3433	0.3160	0.2890	0.2625
4.30	0.8129	0.7846	0.7557	0.7264	0.6967	0.6666	0.6362	0.6058	0.5754	0.5452	0.5152	0.4854	0.4561	0.4271	0.3985	0.3703	0.3425	0.3151	0.2882	0.2616
4.31	0.8127	0.7843	0.7554	0.7260	0.6962	0.6661	0.6357	0.6053	0.5749	0.5446	0.5145	0.4848	0.4553	0.4263	0.3977	0.3695	0.3417	0.3143	0.2873	0.2608
4.32	0.8124	0.7840	0.7551	0.7257	0.6958	0.6657	0.6353	0.6048	0.5743	0.5440	0.5139	0.4841	0.4546	0.4256	0.3969	0.3687	0.3409	0.3135	0.2865	0.2599
4.33	0.8122	0.7837	0.7547	0.7253	0.6954	0.6652	0.6348	0.6042	0.5737	0.5434	0.5133	0.4834	0.4539	0.4249	0.3962	0.3679	0.3401	0.3127	0.2857	0.2591
4.34	0.8119	0.7834	0.7544	0.7249	0.6950	0.6648	0.6343	0.6037	0.5732	0.5428	0.5126	0.4828	0.4532	0.4241	0.3954	0.3671	0.3393	0.3119	0.2848	0.2582
4.35	0.8116	0.7831	0.7541	0.7246	0.6946	0.6643	0.6338	0.6032	0.5726	0.5422	0.5120	0.4821	0.4525	0.4234	0.3947	0.3664	0.3385	0.3110	0.2840	0.2574
4.36	0.8114	0.7828	0.7538	0.7242	0.6942	0.6639	0.6333	0.6026	0.5720	0.5416	0.5113	0.4814	0.4519	0.4227	0.3939	0.3656	0.3377	0.3102	0.2832	0.2565
4.37	0.8111	0.7825	0.7534	0.7238	0.6938	0.6634	0.6328	0.6021	0.5715	0.5410	0.5107	0.4808	0.4512	0.4220	0.3932	0.3648	0.3369	0.3094	0.2823	0.2557
4.38	0.8109	0.7822	0.7531	0.7235	0.6934	0.6630	0.6323	0.6016	0.5709	0.5404	0.5101	0.4801	0.4505	0.4212	0.3924	0.3641	0.3361	0.3086	0.2815	0.2548
4.39	0.8106	0.7819	0.7528	0.7231	0.6930	0.6625	0.6318	0.6011	0.5703	0.5398	0.5094	0.4794	0.4498	0.4205	0.3917	0.3633	0.3353	0.3078	0.2807	0.2540
4.40	0.8104	0.7816	0.7524	0.7227	0.6926	0.6621	0.6313	0.6005	0.5698	0.5392	0.5088	0.4788	0.4491	0.4198	0.3909	0.3625	0.3345	0.3070	0.2798	0.2531
4.41	0.8101	0.7814	0.7521	0.7224	0.6922	0.6616	0.6309	0.6000	0.5692	0.5386	0.5082	0.4781	0.4484	0.4191	0.3902	0.3617	0.3337	0.3062	0.2790	0.2523
4.42	0.8098	0.7811	0.7518	0.7220	0.6918	0.6612	0.6304	0.6000	0.5692	0.5385	0.5080	0.4779	0.4481	0.4188	0.3895	0.3610	0.3330	0.3054	0.2782	0.2514
4.43	0.8096	0.7808	0.7515	0.7216	0.6913	0.6607	0.6299	0.5990	0.5681	0.5374	0.5069	0.4768	0.4470	0.4176	0.3887	0.3602	0.3322	0.3046	0.2774	0.2506
4.44	0.8093	0.7805	0.7511	0.7213	0.6909	0.6603	0.6294	0.5984	0.5675	0.5368	0.5063	0.4761	0.4463	0.4169	0.3880	0.3595	0.3314	0.3038	0.2766	0.2498
4.45	0.8091	0.7802	0.7508	0.7209	0.6905	0.6598	0.6289	0.5979	0.5670	0.5362	0.5057	0.4755	0.4456	0.4162	0.3872	0.3587	0.3306	0.3030	0.2757	0.2489
4.46	0.8088	0.7799	0.7505	0.7205	0.6901	0.6594	0.6284	0.5974												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
5.01	0.7952	0.7644	0.7330	0.7010	0.6685	0.6356	0.6026	0.5696	0.5367	0.5040	0.4718	0.4399	0.4086	0.3778	0.3476	0.3179	0.2888	0.2602	0.2322	0.2046	
5.02	0.7950	0.7642	0.7327	0.7007	0.6681	0.6352	0.6021	0.5691	0.5361	0.5035	0.4712	0.4393	0.4080	0.3772	0.3469	0.3172	0.2881	0.2595	0.2314	0.2038	
5.03	0.7948	0.7639	0.7324	0.7003	0.6677	0.6348	0.6017	0.5686	0.5356	0.5029	0.4706	0.4387	0.4073	0.3765	0.3463	0.3165	0.2874	0.2588	0.2307	0.2031	
5.04	0.7945	0.7636	0.7321	0.7000	0.6673	0.6344	0.6012	0.5681	0.5351	0.5024	0.4700	0.4381	0.4067	0.3759	0.3456	0.3158	0.2867	0.2580	0.2299	0.2023	
5.05	0.7943	0.7633	0.7318	0.6996	0.6670	0.6340	0.6008	0.5676	0.5346	0.5018	0.4694	0.4375	0.4061	0.3752	0.3449	0.3151	0.2860	0.2573	0.2292	0.2016	
5.06	0.7941	0.7631	0.7315	0.6993	0.6666	0.6335	0.6003	0.5671	0.5340	0.5012	0.4688	0.4369	0.4054	0.3746	0.3442	0.3145	0.2853	0.2566	0.2285	0.2009	
5.07	0.7938	0.7628	0.7312	0.6989	0.6662	0.6331	0.5999	0.5666	0.5335	0.5007	0.4683	0.4363	0.4048	0.3739	0.3436	0.3138	0.2845	0.2559	0.2277	0.2001	
5.08	0.7936	0.7625	0.7309	0.6986	0.6658	0.6327	0.5994	0.5661	0.5330	0.5001	0.4677	0.4357	0.4042	0.3733	0.3429	0.3131	0.2838	0.2552	0.2270	0.1994	
5.09	0.7933	0.7622	0.7305	0.6982	0.6654	0.6323	0.5990	0.5656	0.5325	0.4996	0.4671	0.4351	0.4036	0.3726	0.3422	0.3124	0.2831	0.2544	0.2263	0.1986	
5.10	0.7931	0.7620	0.7302	0.6979	0.6651	0.6319	0.5985	0.5652	0.5320	0.4990	0.4665	0.4345	0.4029	0.3720	0.3415	0.3117	0.2824	0.2537	0.2255	0.1979	
5.11	0.7929	0.7617	0.7299	0.6976	0.6647	0.6315	0.5981	0.5647	0.5314	0.4985	0.4659	0.4339	0.4023	0.3713	0.3409	0.3110	0.2817	0.2530	0.2248	0.1971	
5.12	0.7926	0.7614	0.7296	0.6972	0.6643	0.6310	0.5976	0.5642	0.5309	0.4979	0.4654	0.4333	0.4017	0.3707	0.3402	0.3103	0.2810	0.2523	0.2241	0.1964	
5.13	0.7924	0.7612	0.7293	0.6969	0.6639	0.6306	0.5972	0.5637	0.5304	0.4974	0.4648	0.4327	0.4010	0.3700	0.3395	0.3097	0.2803	0.2516	0.2234	0.1957	
5.14	0.7921	0.7609	0.7290	0.6965	0.6635	0.6302	0.5967	0.5632	0.5299	0.4969	0.4642	0.4321	0.4004	0.3694	0.3389	0.3090	0.2796	0.2509	0.2226	0.1949	
5.15	0.7919	0.7606	0.7287	0.6962	0.6632	0.6298	0.5963	0.5627	0.5294	0.4963	0.4636	0.4315	0.3998	0.3687	0.3382	0.3083	0.2789	0.2502	0.2219	0.1942	
5.16	0.7917	0.7604	0.7284	0.6958	0.6628	0.6294	0.5958	0.5622	0.5288	0.4958	0.4631	0.4309	0.3992	0.3681	0.3376	0.3076	0.2782	0.2495	0.2212	0.1935	
5.17	0.7914	0.7601	0.7281	0.6955	0.6624	0.6290	0.5954	0.5618	0.5283	0.4952	0.4625	0.4303	0.3986	0.3674	0.3369	0.3069	0.2776	0.2487	0.2205	0.1927	
5.18	0.7912	0.7598	0.7278	0.6952	0.6620	0.6286	0.5949	0.5613	0.5278	0.4947	0.4619	0.4297	0.3979	0.3668	0.3362	0.3062	0.2769	0.2480	0.2198	0.1920	
5.19	0.7910	0.7595	0.7275	0.6948	0.6617	0.6281	0.5945	0.5608	0.5273	0.4941	0.4614	0.4291	0.3973	0.3661	0.3355	0.3056	0.2762	0.2473	0.2190	0.1913	
5.20	0.7907	0.7593	0.7272	0.6945	0.6613	0.6277	0.5940	0.5603	0.5268	0.4936	0.4608	0.4285	0.3967	0.3655	0.3349	0.3049	0.2755	0.2466	0.2183	0.1906	
5.21	0.7905	0.7590	0.7269	0.6941	0.6609	0.6273	0.5936	0.5598	0.5263	0.4930	0.4602	0.4279	0.3961	0.3649	0.3343	0.3042	0.2748	0.2459	0.2176	0.1898	
5.22	0.7903	0.7587	0.7266	0.6938	0.6605	0.6269	0.5931	0.5594	0.5258	0.4925	0.4596	0.4273	0.3955	0.3642	0.3336	0.3035	0.2741	0.2452	0.2169	0.1891	
5.23	0.7900	0.7585	0.7263	0.6935	0.6602	0.6265	0.5927	0.5589	0.5253	0.4920	0.4591	0.4267	0.3948	0.3636	0.3329	0.3029	0.2734	0.2445	0.2162	0.1884	
5.24	0.7898	0.7582	0.7260	0.6931	0.6598	0.6261	0.5922	0.5584	0.5247	0.4914	0.4585	0.4261	0.3942	0.3630	0.3323	0.3022	0.2727	0.2438	0.2155	0.1877	
5.25	0.7896	0.7579	0.7257	0.6928	0.6594	0.6257	0.5918	0.5579	0.5242	0.4909	0.4579	0.4255	0.3936	0.3623	0.3316	0.3015	0.2720	0.2431	0.2148	0.1869	
5.26	0.7893	0.7577	0.7254	0.6925	0.6590	0.6253	0.5913	0.5574	0.5237	0.4903	0.4574	0.4249	0.3930	0.3617	0.3310	0.3009	0.2714	0.2424	0.2140	0.1862	
5.27	0.7891	0.7574	0.7251	0.6921	0.6587	0.6248	0.5909	0.5570	0.5232	0.4898	0.4568	0.4243	0.3924	0.3611	0.3303	0.3002	0.2707	0.2417	0.2133	0.1855	
5.28	0.7888	0.7571	0.7248	0.6918	0.6583	0.6244	0.5904	0.5565	0.5227	0.4893	0.4562	0.4237	0.3918	0.3604	0.3297	0.2995	0.2700	0.2410	0.2126	0.1848	
5.29	0.7886	0.7569	0.7245	0.6914	0.6579	0.6240	0.5900	0.5560	0.5222	0.4887	0.4557	0.4231	0.3912	0.3598	0.3290	0.2989	0.2693	0.2403	0.2119	0.1841	
5.30	0.7884	0.7566	0.7242	0.6911	0.6575	0.6236	0.5896	0.5555	0.5217	0.4882	0.4551	0.4225	0.3905	0.3592	0.3284	0.2982	0.2686	0.2396	0.2112	0.1833	
5.31	0.7881	0.7563	0.7239	0.6908	0.6572	0.6232	0.5891	0.5550	0.5212	0.4876	0.4545	0.4220	0.3899	0.3585	0.3277	0.2975	0.2679	0.2389	0.2105	0.1826	
5.32	0.7879	0.7561	0.7236	0.6904	0.6568	0.6228	0.5887	0.5546	0.5207	0.4871	0.4540	0.4214	0.3893	0.3579	0.3271	0.2969	0.2673	0.2383	0.2098	0.1819	
5.33	0.7877	0.7558	0.7233	0.6901	0.6564	0.6224	0.5882	0.5541	0.5202	0.4866	0.4534	0.4208	0.3887	0.3573	0.3265	0.2962	0.2666	0.2376	0.2091	0.1812	
5.34	0.7874	0.7555	0.7230	0.6898	0.6560	0.6220	0.5878	0.5536	0.5197	0.4860	0.4529	0.4202	0.3881	0.3566	0.3258	0.2955	0.2659	0.2369	0.2084	0.1805	
5.35	0.7872	0.7553	0.7227	0.6894	0.6557	0.6216	0.5873	0.5531	0.5192	0.4855	0.4523	0.4196	0.3875	0.3560	0.3251	0.2949	0.2652	0.2362	0.2077	0.1798	
5.36	0.7870	0.7550	0.7224	0.6891	0.6553	0.6212	0.5869	0.5527	0.5186	0.4850	0.4517	0.4190	0.3869	0.3554	0.3245	0.2942	0.2646	0.2355	0.2070	0.1791	
5.37	0.7868	0.7547	0.7221	0.6887	0.6549	0.6208	0.5865	0.5522	0.5181	0.4844	0.4512	0.4184	0.3863	0.3548	0.3239	0.2936	0.2639	0.2348	0.2063	0.1784	
5.38	0.7865	0.7545	0.7218	0.6884	0.6546	0.6204	0.5860	0.5517	0.5176	0.4839	0.4506	0.4179	0.3857	0.3541	0.3232	0.2929	0.2632	0.2341	0.2056	0.1777	
5.39	0.7863	0.7542	0.7215	0.6881	0.6542	0.6200	0.5856	0.5513	0.5171	0.4834	0.4501	0.4173	0.3851	0.3535	0.3226	0.2922	0.2625	0.2335	0.2049	0.1770	
5.40	0.7861	0.7539	0.7212	0.6877	0.6538	0.6195	0.5851	0.5508	0.5166	0.4828	0.4495	0.4167	0.3845	0.3529	0.3219	0.2916	0.2619	0.2328	0.2042	0.1763	
5.41	0.7858	0.7537	0.7209	0.6874	0.6534	0.6191	0.5847	0.5503	0.5161	0.4823	0.4489	0.4161	0.3839	0.3523	0.3213	0.2909	0.2612	0.2321	0.2035	0.1756	
5.42	0.7856	0.7534	0.7206	0.6871	0.6531	0.6187	0.5843	0.5498	0.5156	0.4818	0.4484	0.4155	0.3833	0.3516	0.3207	0.2903	0.2605	0.2314	0.2029	0.1749	
5.43	0.7854	0.7531	0.7203	0.6867	0.6527	0.6183	0.5838	0.5494	0.5151	0.4812	0.4478	0.4149	0.3827	0.3510	0.3200	0.2896	0.2599	0.2307	0.2022	0.1742	
5.44	0.7851	0.7529	0.7200	0.6864	0.6523	0.6179	0.5834	0.5489	0.5146	0.4807	0.4473	0.4144	0.3821	0.3504	0.3194	0.2890	0.2592	0.2301	0.2015	0.1735	
5.45	0.7849	0.7526	0.7197	0.6861	0.6520	0.6175	0.5830	0.5484	0.5141	0.4802	0.4467	0.4138	0.3815	0.3498	0.3187	0.2883	0.2585	0.2294	0.2008	0.1728	
5.46	0.7847	0.7524	0.7194	0.6857	0.6516	0.6171	0.5825	0													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.7723	0.7382	0.7034	0.6679	0.6318	0.5955	0.5591	0.5229	0.4869	0.4515	0.4167	0.3826	0.3491	0.3165	0.2845	0.2534	0.2229	0.1931	0.1641	0.1356
6.02	0.7721	0.7380	0.7031	0.6675	0.6315	0.5951	0.5587	0.5224	0.4865	0.4510	0.4162	0.3820	0.3486	0.3159	0.2840	0.2528	0.2223	0.1925	0.1634	0.1350
6.03	0.7719	0.7377	0.7028	0.6672	0.6311	0.5947	0.5583	0.5220	0.4860	0.4505	0.4157	0.3815	0.3480	0.3153	0.2834	0.2522	0.2217	0.1919	0.1628	0.1344
6.04	0.7716	0.7375	0.7025	0.6669	0.6308	0.5943	0.5579	0.5215	0.4855	0.4500	0.4152	0.3809	0.3475	0.3147	0.2828	0.2516	0.2211	0.1913	0.1622	0.1337
6.05	0.7714	0.7372	0.7022	0.6666	0.6304	0.5940	0.5574	0.5211	0.4851	0.4495	0.4146	0.3804	0.3469	0.3142	0.2822	0.2510	0.2205	0.1907	0.1616	0.1331
6.06	0.7712	0.7370	0.7020	0.6663	0.6301	0.5936	0.5570	0.5206	0.4846	0.4491	0.4141	0.3799	0.3463	0.3136	0.2816	0.2504	0.2199	0.1901	0.1609	0.1325
6.07	0.7710	0.7367	0.7017	0.6660	0.6297	0.5932	0.5566	0.5202	0.4841	0.4486	0.4136	0.3793	0.3458	0.3130	0.2810	0.2498	0.2193	0.1895	0.1603	0.1318
6.08	0.7708	0.7365	0.7014	0.6656	0.6294	0.5928	0.5562	0.5198	0.4837	0.4481	0.4131	0.3788	0.3452	0.3125	0.2805	0.2492	0.2187	0.1888	0.1597	0.1312
6.09	0.7705	0.7362	0.7011	0.6653	0.6290	0.5924	0.5558	0.5193	0.4832	0.4476	0.4126	0.3783	0.3447	0.3119	0.2799	0.2486	0.2180	0.1882	0.1591	0.1306
6.10	0.7703	0.7360	0.7008	0.6650	0.6287	0.5921	0.5554	0.5189	0.4827	0.4471	0.4121	0.3777	0.3441	0.3113	0.2793	0.2480	0.2174	0.1876	0.1585	0.1300
6.11	0.7701	0.7357	0.7005	0.6647	0.6283	0.5917	0.5550	0.5184	0.4823	0.4466	0.4115	0.3772	0.3436	0.3108	0.2787	0.2474	0.2168	0.1870	0.1578	0.1293
6.12	0.7699	0.7355	0.7003	0.6644	0.6280	0.5913	0.5546	0.5178	0.4818	0.4461	0.4110	0.3767	0.3430	0.3102	0.2781	0.2468	0.2162	0.1864	0.1572	0.1287
6.13	0.7697	0.7352	0.7000	0.6641	0.6276	0.5909	0.5541	0.5176	0.4813	0.4456	0.4105	0.3761	0.3425	0.3096	0.2776	0.2462	0.2156	0.1858	0.1566	0.1281
6.14	0.7694	0.7350	0.6997	0.6638	0.6273	0.5905	0.5537	0.5171	0.4809	0.4451	0.4100	0.3756	0.3419	0.3091	0.2770	0.2456	0.2150	0.1852	0.1560	0.1275
6.15	0.7692	0.7347	0.6994	0.6634	0.6269	0.5902	0.5530	0.5167	0.4804	0.4446	0.4095	0.3751	0.3414	0.3085	0.2764	0.2450	0.2144	0.1846	0.1554	0.1269
6.16	0.7690	0.7345	0.6991	0.6631	0.6266	0.5898	0.5529	0.5162	0.4799	0.4441	0.4090	0.3745	0.3408	0.3079	0.2758	0.2445	0.2138	0.1840	0.1548	0.1262
6.17	0.7688	0.7342	0.6989	0.6628	0.6262	0.5894	0.5525	0.5158	0.4795	0.4437	0.4085	0.3740	0.3403	0.3074	0.2752	0.2439	0.2133	0.1834	0.1542	0.1256
6.18	0.7686	0.7340	0.6986	0.6625	0.6259	0.5890	0.5521	0.5154	0.4790	0.4432	0.4080	0.3735	0.3398	0.3068	0.2747	0.2433	0.2127	0.1828	0.1535	0.1250
6.19	0.7684	0.7337	0.6983	0.6622	0.6256	0.5886	0.5517	0.5149	0.4785	0.4427	0.4075	0.3730	0.3392	0.3063	0.2741	0.2427	0.2121	0.1822	0.1529	0.1244
6.20	0.7681	0.7335	0.6980	0.6619	0.6252	0.5883	0.5513	0.5145	0.4781	0.4422	0.4069	0.3724	0.3387	0.3057	0.2735	0.2421	0.2115	0.1816	0.1523	0.1238
6.21	0.7679	0.7332	0.6977	0.6616	0.6249	0.5879	0.5509	0.5140	0.4776	0.4417	0.4064	0.3719	0.3381	0.3051	0.2730	0.2415	0.2109	0.1810	0.1517	0.1232
6.22	0.7677	0.7330	0.6975	0.6612	0.6245	0.5875	0.5505	0.5136	0.4771	0.4412	0.4059	0.3714	0.3376	0.3046	0.2724	0.2409	0.2103	0.1804	0.1511	0.1225
6.23	0.7675	0.7327	0.6972	0.6609	0.6242	0.5871	0.5501	0.5132	0.4767	0.4407	0.4054	0.3708	0.3370	0.3040	0.2718	0.2404	0.2097	0.1798	0.1505	0.1219
6.24	0.7673	0.7325	0.6969	0.6606	0.6238	0.5868	0.5496	0.5127	0.4762	0.4402	0.4049	0.3703	0.3365	0.3035	0.2712	0.2398	0.2091	0.1792	0.1499	0.1213
6.25	0.7671	0.7322	0.6966	0.6603	0.6235	0.5864	0.5492	0.5123	0.4758	0.4398	0.4044	0.3698	0.3359	0.3029	0.2707	0.2392	0.2085	0.1786	0.1493	0.1207
6.26	0.7668	0.7320	0.6963	0.6600	0.6231	0.5860	0.5488	0.5119	0.4753	0.4393	0.4039	0.3693	0.3354	0.3024	0.2701	0.2386	0.2079	0.1780	0.1487	0.1201
6.27	0.7666	0.7317	0.6961	0.6597	0.6228	0.5856	0.5484	0.5114	0.4748	0.4388	0.4034	0.3687	0.3349	0.3018	0.2695	0.2380	0.2073	0.1774	0.1481	0.1195
6.28	0.7664	0.7315	0.6958	0.6594	0.6224	0.5852	0.5480	0.5110	0.4744	0.4383	0.4029	0.3682	0.3343	0.3012	0.2690	0.2375	0.2068	0.1768	0.1475	0.1189
6.29	0.7662	0.7312	0.6955	0.6591	0.6221	0.5849	0.5476	0.5106	0.4739	0.4378	0.4024	0.3677	0.3338	0.3007	0.2684	0.2369	0.2062	0.1762	0.1469	0.1183
6.30	0.7660	0.7310	0.6952	0.6587	0.6218	0.5845	0.5472	0.5101	0.4735	0.4374	0.4019	0.3672	0.3333	0.3001	0.2678	0.2363	0.2056	0.1756	0.1463	0.1177
6.31	0.7658	0.7308	0.6949	0.6584	0.6214	0.5841	0.5468	0.5097	0.4730	0.4369	0.4014	0.3667	0.3327	0.2996	0.2673	0.2357	0.2050	0.1750	0.1457	0.1171
6.32	0.7656	0.7305	0.6947	0.6581	0.6211	0.5837	0.5464	0.5093	0.4726	0.4365	0.4009	0.3663	0.3322	0.2990	0.2667	0.2352	0.2044	0.1744	0.1451	0.1165
6.33	0.7653	0.7303	0.6944	0.6578	0.6207	0.5834	0.5460	0.5088	0.4721	0.4359	0.4004	0.3656	0.3315	0.2983	0.2660	0.2345	0.2037	0.1737	0.1444	0.1158
6.34	0.7651	0.7300	0.6941	0.6575	0.6204	0.5830	0.5456	0.5084	0.4716	0.4354	0.3999	0.3651	0.3311	0.2979	0.2656	0.2340	0.2032	0.1732	0.1439	0.1153
6.35	0.7649	0.7298	0.6938	0.6572	0.6200	0.5826	0.5452	0.5080	0.4712	0.4349	0.3994	0.3646	0.3306	0.2974	0.2650	0.2334	0.2027	0.1726	0.1433	0.1147
6.36	0.7647	0.7295	0.6936	0.6569	0.6197	0.5823	0.5448	0.5076	0.4707	0.4345	0.3989	0.3641	0.3300	0.2968	0.2645	0.2329	0.2021	0.1720	0.1427	0.1141
6.37	0.7645	0.7293	0.6933	0.6566	0.6194	0.5819	0.5444	0.5071	0.4703	0.4340	0.3984	0.3635	0.3295	0.2963	0.2639	0.2323	0.2015	0.1715	0.1421	0.1135
6.38	0.7643	0.7290	0.6930	0.6563	0.6190	0.5815	0.5440	0.5067	0.4698	0.4335	0.3979	0.3630	0.3290	0.2957	0.2633	0.2317	0.2009	0.1709	0.1415	0.1129
6.39	0.7641	0.7288	0.6927	0.6560	0.6187	0.5811	0.5436	0.5063	0.4694	0.4330	0.3974	0.3625	0.3284	0.2952	0.2628	0.2312	0.2003	0.1703	0.1409	0.1123
6.40	0.7638	0.7285	0.6924	0.6556	0.6183	0.5808	0.5432	0.5058	0.4689	0.4326	0.3969	0.3620	0.3281	0.2947	0.2622	0.2306	0.1998	0.1697	0.1403	0.1117
6.41	0.7636	0.7283	0.6922	0.6553	0.6180	0.5804	0.5428	0.5054	0.4685	0.4321	0.3964	0.3615	0.3274	0.2941	0.2617	0.2300	0.1992	0.1691	0.1398	0.1111
6.42	0.7634	0.7281	0.6919	0.6550	0.6177	0.5800	0.5424	0.5050	0.4680	0.4316	0.3959	0.3610	0.3268	0.2936	0.2611	0.2295	0.1986	0.1685	0.1392	0.1105
6.43	0.7632	0.7278	0.6916	0.6547	0.6173	0.5797	0.5420	0.5046	0.4675	0.4311	0.3954	0.3605	0.3263	0.2930	0.2606	0.2289	0.1980	0.1680	0.1386	0.1099
6.44	0.7630	0.7276	0.6913	0.6544	0.6170	0.5793	0.5416	0.5041	0.4671	0.4307	0.3949	0.3599	0.3258	0.2925	0.2600	0.2283	0.1975	0.1674	0.1380	0.1093
6.45	0.7628	0.7273	0.6911	0.6541	0.6166	0.5789	0.5412	0.5037	0.4666	0.4302	0.3944	0.3594	0.3253	0.2919	0.2595	0.2278	0.1969	0.1668	0.1374	0.1087
6.46	0.7626	0.7271	0.6908	0.																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.7511	0.7140	0.6759	0.6372	0.5980	0.5586	0.5193	0.4804	0.4420	0.4044	0.3676	0.3316	0.2967	0.2626	0.2296	0.1974	0.1661	0.1356	0.1059	0.0787
7.02	0.7509	0.7137	0.6757	0.6369	0.5977	0.5583	0.5190	0.4800	0.4416	0.4039	0.3671	0.3312	0.2962	0.2621	0.2290	0.1968	0.1655	0.1351	0.1054	0.0783
7.03	0.7507	0.7135	0.6754	0.6366	0.5974	0.5579	0.5186	0.4796	0.4412	0.4035	0.3666	0.3307	0.2957	0.2616	0.2285	0.1963	0.1650	0.1345	0.1049	0.0778
7.04	0.7505	0.7132	0.6752	0.6363	0.5971	0.5576	0.5182	0.4792	0.4407	0.4030	0.3662	0.3302	0.2952	0.2611	0.2280	0.1958	0.1645	0.1340	0.1043	0.0774
7.05	0.7503	0.7130	0.6749	0.6360	0.5967	0.5572	0.5178	0.4788	0.4403	0.4026	0.3657	0.3297	0.2947	0.2606	0.2275	0.1953	0.1640	0.1335	0.1038	0.0770
7.06	0.7501	0.7128	0.6746	0.6358	0.5964	0.5569	0.5174	0.4784	0.4399	0.4022	0.3652	0.3292	0.2942	0.2601	0.2270	0.1948	0.1634	0.1329	0.1033	0.0765
7.07	0.7499	0.7125	0.6744	0.6355	0.5961	0.5565	0.5171	0.4780	0.4395	0.4017	0.3648	0.3288	0.2937	0.2596	0.2265	0.1942	0.1629	0.1324	0.1027	0.0761
7.08	0.7497	0.7123	0.6741	0.6352	0.5958	0.5562	0.5167	0.4776	0.4390	0.4013	0.3643	0.3283	0.2932	0.2591	0.2260	0.1937	0.1624	0.1319	0.1022	0.0757
7.09	0.7495	0.7121	0.6738	0.6349	0.5954	0.5558	0.5163	0.4772	0.4386	0.4008	0.3639	0.3278	0.2927	0.2586	0.2255	0.1932	0.1619	0.1314	0.1017	0.0753
7.10	0.7493	0.7118	0.6736	0.6346	0.5951	0.5555	0.5159	0.4768	0.4382	0.4004	0.3634	0.3273	0.2922	0.2581	0.2249	0.1927	0.1613	0.1308	0.1011	0.0749
7.11	0.7490	0.7116	0.6733	0.6343	0.5948	0.5551	0.5155	0.4764	0.4378	0.3999	0.3629	0.3269	0.2917	0.2576	0.2244	0.1922	0.1608	0.1303	0.1006	0.0745
7.12	0.7488	0.7114	0.6730	0.6340	0.5945	0.5548	0.5152	0.4760	0.4373	0.3995	0.3625	0.3264	0.2913	0.2571	0.2239	0.1916	0.1603	0.1298	0.1001	0.0741
7.13	0.7486	0.7111	0.6728	0.6337	0.5941	0.5544	0.5148	0.4756	0.4369	0.3990	0.3620	0.3259	0.2908	0.2566	0.2234	0.1911	0.1598	0.1292	0.0995	0.0737
7.14	0.7484	0.7109	0.6725	0.6334	0.5938	0.5541	0.5144	0.4752	0.4365	0.3992	0.3616	0.3254	0.2903	0.2561	0.2231	0.1906	0.1587	0.1282	0.0990	0.0734
7.15	0.7482	0.7107	0.6723	0.6331	0.5935	0.5537	0.5140	0.4748	0.4361	0.3982	0.3612	0.3250	0.2898	0.2556	0.2224	0.1901	0.1587	0.1282	0.0985	0.0730
7.16	0.7480	0.7105	0.6720	0.6328	0.5932	0.5534	0.5137	0.4744	0.4357	0.3977	0.3606	0.3245	0.2893	0.2551	0.2219	0.1896	0.1582	0.1277	0.0979	0.0726
7.17	0.7478	0.7102	0.6717	0.6325	0.5928	0.5530	0.5133	0.4740	0.4352	0.3973	0.3602	0.3240	0.2888	0.2546	0.2214	0.1891	0.1577	0.1271	0.0974	0.0722
7.18	0.7476	0.7100	0.6715	0.6322	0.5925	0.5527	0.5129	0.4736	0.4368	0.3968	0.3597	0.3235	0.2883	0.2541	0.2209	0.1886	0.1572	0.1266	0.0969	0.0719
7.19	0.7474	0.7098	0.6712	0.6319	0.5922	0.5523	0.5125	0.4732	0.4344	0.3964	0.3593	0.3231	0.2879	0.2536	0.2204	0.1881	0.1566	0.1261	0.0964	0.0715
7.20	0.7472	0.7095	0.6709	0.6316	0.5919	0.5520	0.5122	0.4728	0.4340	0.3960	0.3588	0.3226	0.2874	0.2531	0.2199	0.1875	0.1561	0.1256	0.0958	0.0712
7.21	0.7470	0.7093	0.6707	0.6314	0.5916	0.5516	0.5118	0.4724	0.4336	0.3955	0.3584	0.3221	0.2869	0.2526	0.2194	0.1870	0.1556	0.1251	0.0953	0.0708
7.22	0.7468	0.7091	0.6704	0.6311	0.5912	0.5513	0.5114	0.4720	0.4331	0.3951	0.3579	0.3217	0.2864	0.2522	0.2189	0.1865	0.1551	0.1245	0.0948	0.0705
7.23	0.7466	0.7088	0.6702	0.6308	0.5909	0.5509	0.5110	0.4716	0.4327	0.3946	0.3574	0.3212	0.2859	0.2517	0.2184	0.1860	0.1546	0.1240	0.0943	0.0702
7.24	0.7464	0.7086	0.6699	0.6305	0.5906	0.5506	0.5107	0.4712	0.4323	0.3942	0.3570	0.3207	0.2854	0.2512	0.2179	0.1855	0.1541	0.1235	0.0938	0.0699
7.25	0.7462	0.7084	0.6696	0.6302	0.5903	0.5502	0.5103	0.4708	0.4319	0.3938	0.3565	0.3203	0.2850	0.2507	0.2174	0.1850	0.1536	0.1230	0.0932	0.0696
7.26	0.7460	0.7081	0.6694	0.6299	0.5900	0.5499	0.5099	0.4704	0.4315	0.3933	0.3561	0.3198	0.2845	0.2502	0.2169	0.1845	0.1530	0.1225	0.0927	0.0692
7.27	0.7458	0.7079	0.6691	0.6296	0.5896	0.5495	0.5095	0.4700	0.4310	0.3929	0.3556	0.3193	0.2840	0.2497	0.2164	0.1840	0.1525	0.1219	0.0922	0.0689
7.28	0.7456	0.7077	0.6689	0.6293	0.5893	0.5492	0.5092	0.4696	0.4306	0.3924	0.3552	0.3188	0.2835	0.2492	0.2159	0.1835	0.1515	0.1214	0.0917	0.0686
7.29	0.7454	0.7074	0.6686	0.6290	0.5890	0.5488	0.5088	0.4692	0.4302	0.3920	0.3547	0.3184	0.2830	0.2487	0.2154	0.1830	0.1515	0.1209	0.0912	0.0683
7.30	0.7452	0.7072	0.6683	0.6287	0.5887	0.5485	0.5084	0.4688	0.4298	0.3916	0.3543	0.3179	0.2826	0.2482	0.2149	0.1825	0.1510	0.1204	0.0906	0.0680
7.31	0.7450	0.7070	0.6681	0.6285	0.5884	0.5481	0.5081	0.4684	0.4294	0.3911	0.3538	0.3174	0.2821	0.2477	0.2144	0.1820	0.1505	0.1199	0.0901	0.0677
7.32	0.7448	0.7068	0.6678	0.6282	0.5880	0.5478	0.5077	0.4680	0.4290	0.3907	0.3534	0.3170	0.2816	0.2473	0.2139	0.1815	0.1500	0.1194	0.0896	0.0674
7.33	0.7446	0.7065	0.6676	0.6279	0.5877	0.5474	0.5073	0.4676	0.4285	0.3903	0.3529	0.3165	0.2811	0.2468	0.2134	0.1810	0.1495	0.1189	0.0891	0.0672
7.34	0.7444	0.7063	0.6673	0.6276	0.5874	0.5471	0.5069	0.4672	0.4281	0.3898	0.3525	0.3161	0.2807	0.2463	0.2129	0.1805	0.1490	0.1184	0.0886	0.0669
7.35	0.7442	0.7061	0.6670	0.6273	0.5871	0.5467	0.5066	0.4668	0.4277	0.3894	0.3520	0.3156	0.2802	0.2458	0.2124	0.1800	0.1485	0.1178	0.0881	0.0666
7.36	0.7440	0.7058	0.6668	0.6270	0.5868	0.5464	0.5062	0.4664	0.4273	0.3890	0.3516	0.3151	0.2797	0.2453	0.2119	0.1795	0.1480	0.1173	0.0875	0.0663
7.37	0.7438	0.7056	0.6665	0.6267	0.5865	0.5461	0.5058	0.4660	0.4269	0.3885	0.3511	0.3147	0.2792	0.2448	0.2114	0.1790	0.1474	0.1168	0.0870	0.0660
7.38	0.7436	0.7054	0.6663	0.6264	0.5861	0.5457	0.5055	0.4656	0.4265	0.3881	0.3507	0.3142	0.2788	0.2443	0.2109	0.1785	0.1469	0.1163	0.0865	0.0658
7.39	0.7434	0.7052	0.6660	0.6261	0.5858	0.5454	0.5051	0.4652	0.4260	0.3877	0.3502	0.3137	0.2783	0.2439	0.2104	0.1780	0.1464	0.1158	0.0860	0.0655
7.40	0.7432	0.7049	0.6657	0.6259	0.5855	0.5450	0.5047	0.4649	0.4256	0.3872	0.3498	0.3133	0.2778	0.2434	0.2099	0.1775	0.1459	0.1153	0.0855	0.0652
7.41	0.7430	0.7047	0.6655	0.6256	0.5852	0.5447	0.5043	0.4645	0.4252	0.3868	0.3493	0.3128	0.2773	0.2429	0.2095	0.1770	0.1454	0.1148	0.0850	0.0650
7.42	0.7428	0.7045	0.6652	0.6253	0.5849	0.5443	0.5040	0.4641	0.4248	0.3864	0.3489	0.3124	0.2769	0.2424	0.2090	0.1765	0.1449	0.1143	0.0845	0.0647
7.43	0.7426	0.7042	0.6650	0.6250	0.5846	0.5440	0.5036	0.4637	0.4244	0.3860	0.3484	0.3119	0.2764	0.2419	0.2085	0.1760	0.1444	0.1138	0.0840	0.0644
7.44	0.7424	0.7040	0.6647	0.6247	0.5842	0.5437	0.5032	0.4633	0.4240	0.3855	0.3480	0.3114	0.2759	0.2414	0.2080	0.1755	0.1439	0.1133	0.0835	0.0642
7.45	0.7422	0.7038	0.6645	0.6244	0.5839	0.5433	0.5029	0.4629	0.4236	0.3851	0.3475	0.3110	0.2755	0.2410	0.2075	0.1750	0.1434	0.1128	0.0830	0.0639
7.46	0.																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7313	0.6912	0.6503	0.6086	0.5666	0.5245	0.4827	0.4415	0.4011	0.3617	0.3233	0.2860	0.2499	0.2149	0.1811	0.1482	0.1164	0.0856	0.0619	0.0519
8.02	0.7311	0.6910	0.6500	0.6084	0.5663	0.5242	0.4824	0.4412	0.4007	0.3613	0.3229	0.2856	0.2495	0.2145	0.1806	0.1478	0.1160	0.0851	0.0616	0.0517
8.03	0.7309	0.6908	0.6498	0.6081	0.5660	0.5239	0.4820	0.4408	0.4003	0.3609	0.3225	0.2852	0.2490	0.2140	0.1802	0.1473	0.1155	0.0846	0.0614	0.0515
8.04	0.7307	0.6906	0.6495	0.6078	0.5657	0.5235	0.4817	0.4404	0.4000	0.3605	0.3221	0.2847	0.2486	0.2136	0.1797	0.1469	0.1150	0.0842	0.0611	0.0513
8.05	0.7305	0.6904	0.6493	0.6075	0.5654	0.5232	0.4813	0.4400	0.3996	0.3601	0.3216	0.2843	0.2482	0.2131	0.1792	0.1464	0.1146	0.0837	0.0609	0.0511
8.06	0.7303	0.6901	0.6490	0.6073	0.5651	0.5229	0.4810	0.4397	0.3992	0.3597	0.3212	0.2839	0.2477	0.2127	0.1788	0.1459	0.1141	0.0832	0.0607	0.0509
8.07	0.7301	0.6899	0.6488	0.6070	0.5648	0.5225	0.4806	0.4393	0.3988	0.3593	0.3208	0.2835	0.2473	0.2123	0.1783	0.1455	0.1137	0.0827	0.0604	0.0508
8.08	0.7299	0.6897	0.6485	0.6067	0.5645	0.5222	0.4803	0.4389	0.3984	0.3588	0.3204	0.2830	0.2468	0.2118	0.1779	0.1450	0.1132	0.0823	0.0602	0.0506
8.09	0.7297	0.6895	0.6483	0.6064	0.5642	0.5219	0.4799	0.4386	0.3980	0.3584	0.3200	0.2826	0.2464	0.2114	0.1774	0.1446	0.1127	0.0818	0.0599	0.0504
8.10	0.7295	0.6893	0.6481	0.6061	0.5639	0.5216	0.4796	0.4382	0.3976	0.3580	0.3195	0.2822	0.2460	0.2109	0.1770	0.1441	0.1123	0.0814	0.0597	0.0502
8.11	0.7293	0.6890	0.6478	0.6059	0.5636	0.5212	0.4792	0.4378	0.3972	0.3576	0.3191	0.2817	0.2455	0.2105	0.1765	0.1436	0.1118	0.0809	0.0595	0.0501
8.12	0.7291	0.6888	0.6476	0.6056	0.5633	0.5209	0.4789	0.4374	0.3968	0.3572	0.3187	0.2813	0.2451	0.2100	0.1761	0.1432	0.1114	0.0804	0.0592	0.0499
8.13	0.7290	0.6886	0.6473	0.6053	0.5630	0.5206	0.4785	0.4371	0.3965	0.3568	0.3183	0.2809	0.2446	0.2096	0.1756	0.1427	0.1109	0.0800	0.0590	0.0497
8.14	0.7288	0.6884	0.6471	0.6050	0.5627	0.5203	0.4782	0.4367	0.3961	0.3564	0.3179	0.2805	0.2442	0.2091	0.1752	0.1423	0.1104	0.0795	0.0588	0.0495
8.15	0.7286	0.6882	0.6468	0.6048	0.5624	0.5199	0.4778	0.4363	0.3957	0.3560	0.3175	0.2800	0.2438	0.2087	0.1747	0.1418	0.1100	0.0791	0.0586	0.0494
8.16	0.7284	0.6879	0.6466	0.6045	0.5621	0.5196	0.4775	0.4360	0.3953	0.3556	0.3170	0.2796	0.2433	0.2082	0.1743	0.1414	0.1095	0.0786	0.0584	0.0492
8.17	0.7282	0.6877	0.6463	0.6042	0.5618	0.5193	0.4771	0.4356	0.3949	0.3552	0.3166	0.2792	0.2429	0.2078	0.1738	0.1409	0.1091	0.0782	0.0581	0.0490
8.18	0.7280	0.6875	0.6461	0.6040	0.5615	0.5190	0.4768	0.4352	0.3945	0.3548	0.3162	0.2788	0.2425	0.2074	0.1734	0.1405	0.1086	0.0777	0.0579	0.0488
8.19	0.7278	0.6873	0.6458	0.6037	0.5612	0.5186	0.4764	0.4349	0.3941	0.3544	0.3158	0.2783	0.2420	0.2069	0.1729	0.1400	0.1082	0.0773	0.0577	0.0487
8.20	0.7276	0.6871	0.6456	0.6034	0.5609	0.5183	0.4761	0.4345	0.3938	0.3540	0.3154	0.2779	0.2416	0.2065	0.1725	0.1396	0.1077	0.0768	0.0575	0.0485
8.21	0.7274	0.6869	0.6453	0.6031	0.5606	0.5180	0.4757	0.4341	0.3934	0.3536	0.3150	0.2775	0.2412	0.2060	0.1720	0.1391	0.1073	0.0764	0.0573	0.0483
8.22	0.7272	0.6866	0.6451	0.6029	0.5603	0.5177	0.4754	0.4338	0.3930	0.3532	0.3146	0.2771	0.2407	0.2056	0.1716	0.1387	0.1068	0.0760	0.0571	0.0482
8.23	0.7270	0.6864	0.6448	0.6026	0.5600	0.5173	0.4750	0.4334	0.3926	0.3528	0.3142	0.2766	0.2403	0.2052	0.1712	0.1382	0.1063	0.0756	0.0569	0.0480
8.24	0.7269	0.6862	0.6446	0.6023	0.5597	0.5170	0.4747	0.4330	0.3922	0.3524	0.3137	0.2762	0.2399	0.2047	0.1707	0.1378	0.1059	0.0751	0.0566	0.0478
8.25	0.7267	0.6860	0.6444	0.6020	0.5594	0.5167	0.4744	0.4327	0.3918	0.3520	0.3133	0.2758	0.2394	0.2043	0.1703	0.1373	0.1054	0.0747	0.0564	0.0477
8.26	0.7265	0.6858	0.6441	0.6018	0.5591	0.5164	0.4740	0.4323	0.3914	0.3516	0.3129	0.2754	0.2390	0.2038	0.1698	0.1369	0.1050	0.0743	0.0562	0.0475
8.27	0.7263	0.6855	0.6439	0.6015	0.5588	0.5160	0.4737	0.4319	0.3911	0.3512	0.3125	0.2749	0.2386	0.2034	0.1694	0.1364	0.1045	0.0739	0.0560	0.0473
8.28	0.7261	0.6853	0.6436	0.6012	0.5585	0.5157	0.4733	0.4316	0.3907	0.3508	0.3121	0.2745	0.2382	0.2030	0.1689	0.1360	0.1041	0.0735	0.0558	0.0472
8.29	0.7259	0.6851	0.6434	0.6009	0.5582	0.5154	0.4730	0.4312	0.3903	0.3504	0.3117	0.2741	0.2377	0.2025	0.1685	0.1355	0.1036	0.0731	0.0556	0.0470
8.30	0.7257	0.6849	0.6431	0.6007	0.5579	0.5151	0.4726	0.4308	0.3899	0.3500	0.3113	0.2737	0.2373	0.2021	0.1681	0.1351	0.1032	0.0727	0.0554	0.0468
8.31	0.7255	0.6847	0.6429	0.6004	0.5576	0.5147	0.4723	0.4305	0.3895	0.3496	0.3109	0.2733	0.2369	0.2017	0.1676	0.1346	0.1027	0.0723	0.0552	0.0467
8.32	0.7253	0.6845	0.6426	0.6001	0.5573	0.5144	0.4719	0.4301	0.3892	0.3492	0.3105	0.2728	0.2364	0.2012	0.1672	0.1342	0.1023	0.0719	0.0550	0.0465
8.33	0.7252	0.6842	0.6424	0.5999	0.5570	0.5141	0.4716	0.4297	0.3888	0.3488	0.3101	0.2724	0.2360	0.2008	0.1667	0.1337	0.1018	0.0715	0.0548	0.0463
8.34	0.7250	0.6840	0.6422	0.5996	0.5567	0.5138	0.4713	0.4294	0.3884	0.3485	0.3096	0.2720	0.2356	0.2004	0.1663	0.1333	0.1014	0.0711	0.0546	0.0462
8.35	0.7248	0.6838	0.6419	0.5993	0.5564	0.5135	0.4709	0.4290	0.3880	0.3481	0.3092	0.2716	0.2352	0.1999	0.1659	0.1329	0.1010	0.0707	0.0544	0.0460
8.36	0.7246	0.6836	0.6417	0.5990	0.5561	0.5131	0.4706	0.4287	0.3876	0.3477	0.3088	0.2712	0.2347	0.1995	0.1654	0.1324	0.1005	0.0703	0.0542	0.0459
8.37	0.7244	0.6834	0.6414	0.5988	0.5558	0.5128	0.4702	0.4283	0.3873	0.3473	0.3084	0.2708	0.2343	0.1991	0.1650	0.1320	0.1001	0.0699	0.0541	0.0457
8.38	0.7242	0.6832	0.6412	0.5985	0.5555	0.5125	0.4699	0.4279	0.3869	0.3469	0.3080	0.2703	0.2339	0.1986	0.1645	0.1315	0.0996	0.0695	0.0539	0.0455
8.39	0.7240	0.6829	0.6409	0.5982	0.5552	0.5122	0.4695	0.4276	0.3865	0.3465	0.3076	0.2699	0.2335	0.1982	0.1641	0.1311	0.0992	0.0691	0.0537	0.0454
8.40	0.7238	0.6827	0.6407	0.5980	0.5549	0.5119	0.4692	0.4272	0.3861	0.3461	0.3072	0.2695	0.2330	0.1978	0.1637	0.1307	0.0987	0.0687	0.0535	0.0452
8.41	0.7236	0.6825	0.6404	0.5977	0.5546	0.5115	0.4689	0.4269	0.3857	0.3457	0.3068	0.2691	0.2326	0.1973	0.1632	0.1302	0.0983	0.0683	0.0533	0.0451
8.42	0.7235	0.6823	0.6402	0.5974	0.5543	0.5112	0.4685	0.4265	0.3854	0.3453	0.3064	0.2687	0.2322	0.1969	0.1628	0.1298	0.0978	0.0679	0.0531	0.0449
8.43	0.7233	0.6821	0.6400	0.5972	0.5540	0.5110	0.4682	0.4261	0.3850	0.3449	0.3060	0.2683	0.2318	0.1965	0.1624	0.1293	0.0974	0.0675	0.0529	0.0448
8.44	0.7231	0.6819	0.6397	0.5969	0.5537	0.5106	0.4678	0.4258	0.3846	0.3445	0.3056	0.2678	0.2313	0.1960	0.1619	0.1289	0.0970	0.0671	0.0527	0.0446
8.45	0.7229	0.6817	0.6395	0.5966	0.5534	0.5103	0.4675	0.4254	0.3842	0.3441	0.3052	0.2674	0.2309	0.1956	0.1615	0.1285	0.0965	0.0667	0.0526	0.0445
8.46	0.7227	0.6814	0.6392	0.5963	0.5531															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.7125	0.6698	0.6261	0.5818	0.5372	0.4927	0.4488	0.4057	0.3636	0.3228	0.2832	0.2449	0.2079	0.1723	0.1379	0.1047	0.0727	0.0522	0.0436	0.0367
9.02	0.7124	0.6696	0.6259	0.5815	0.5369	0.4924	0.4485	0.4054	0.3633	0.3224	0.2828	0.2445	0.2075	0.1719	0.1375	0.1043	0.0723	0.0521	0.0434	0.0366
9.03	0.7122	0.6694	0.6256	0.5813	0.5366	0.4921	0.4482	0.4050	0.3629	0.3220	0.2824	0.2441	0.2071	0.1715	0.1371	0.1039	0.0719	0.0519	0.0433	0.0365
9.04	0.7120	0.6692	0.6254	0.5810	0.5363	0.4918	0.4478	0.4047	0.3625	0.3216	0.2820	0.2437	0.2067	0.1711	0.1367	0.1035	0.0715	0.0517	0.0431	0.0364
9.05	0.7118	0.6690	0.6252	0.5807	0.5360	0.4915	0.4475	0.4043	0.3622	0.3213	0.2816	0.2433	0.2064	0.1707	0.1363	0.1031	0.0712	0.0515	0.0430	0.0362
9.06	0.7116	0.6688	0.6249	0.5805	0.5358	0.4912	0.4472	0.4040	0.3618	0.3209	0.2813	0.2429	0.2060	0.1703	0.1359	0.1027	0.0708	0.0513	0.0429	0.0361
9.07	0.7114	0.6685	0.6247	0.5802	0.5355	0.4909	0.4468	0.4036	0.3615	0.3205	0.2809	0.2426	0.2056	0.1699	0.1355	0.1023	0.0704	0.0512	0.0427	0.0360
9.08	0.7113	0.6683	0.6245	0.5800	0.5352	0.4906	0.4465	0.4033	0.3611	0.3202	0.2805	0.2422	0.2052	0.1695	0.1351	0.1019	0.0700	0.0510	0.0426	0.0359
9.09	0.7111	0.6681	0.6242	0.5797	0.5349	0.4903	0.4462	0.4030	0.3608	0.3198	0.2801	0.2418	0.2048	0.1691	0.1347	0.1014	0.0696	0.0508	0.0424	0.0357
9.10	0.7109	0.6679	0.6240	0.5794	0.5346	0.4900	0.4459	0.4026	0.3604	0.3194	0.2797	0.2414	0.2044	0.1687	0.1343	0.1010	0.0692	0.0507	0.0423	0.0356
9.11	0.7107	0.6677	0.6238	0.5792	0.5343	0.4897	0.4455	0.4023	0.3600	0.3191	0.2794	0.2410	0.2040	0.1683	0.1339	0.1006	0.0689	0.0505	0.0422	0.0355
9.12	0.7105	0.6675	0.6235	0.5789	0.5341	0.4894	0.4452	0.4019	0.3597	0.3187	0.2790	0.2406	0.2036	0.1679	0.1335	0.1002	0.0685	0.0503	0.0420	0.0354
9.13	0.7104	0.6673	0.6233	0.5787	0.5338	0.4891	0.4449	0.4016	0.3593	0.3183	0.2786	0.2402	0.2032	0.1675	0.1331	0.0998	0.0681	0.0501	0.0419	0.0353
9.14	0.7102	0.6671	0.6231	0.5784	0.5335	0.4888	0.4446	0.4012	0.3590	0.3179	0.2782	0.2398	0.2028	0.1671	0.1327	0.0994	0.0677	0.0500	0.0418	0.0351
9.15	0.7100	0.6669	0.6228	0.5781	0.5332	0.4886	0.4442	0.4009	0.3586	0.3176	0.2778	0.2394	0.2024	0.1665	0.1323	0.0990	0.0674	0.0498	0.0416	0.0350
9.16	0.7098	0.6667	0.6226	0.5779	0.5329	0.4882	0.4439	0.4006	0.3583	0.3172	0.2775	0.2391	0.2020	0.1663	0.1319	0.0986	0.0670	0.0496	0.0415	0.0349
9.17	0.7096	0.6665	0.6224	0.5776	0.5326	0.4878	0.4436	0.4002	0.3579	0.3168	0.2771	0.2387	0.2016	0.1659	0.1315	0.0982	0.0666	0.0495	0.0414	0.0348
9.18	0.7094	0.6663	0.6221	0.5774	0.5324	0.4875	0.4433	0.3999	0.3576	0.3165	0.2767	0.2383	0.2012	0.1655	0.1311	0.0978	0.0662	0.0493	0.0412	0.0347
9.19	0.7093	0.6661	0.6219	0.5771	0.5321	0.4872	0.4430	0.3995	0.3572	0.3161	0.2763	0.2379	0.2008	0.1651	0.1307	0.0974	0.0659	0.0491	0.0411	0.0346
9.20	0.7091	0.6658	0.6217	0.5768	0.5318	0.4869	0.4426	0.3992	0.3568	0.3157	0.2760	0.2375	0.2004	0.1647	0.1303	0.0970	0.0655	0.0490	0.0410	0.0344
9.21	0.7089	0.6656	0.6214	0.5766	0.5315	0.4866	0.4423	0.3989	0.3565	0.3154	0.2756	0.2371	0.2001	0.1643	0.1299	0.0966	0.0651	0.0488	0.0408	0.0343
9.22	0.7087	0.6654	0.6212	0.5763	0.5312	0.4863	0.4420	0.3985	0.3561	0.3150	0.2752	0.2368	0.1997	0.1639	0.1295	0.0962	0.0648	0.0487	0.0407	0.0342
9.23	0.7085	0.6652	0.6210	0.5761	0.5310	0.4860	0.4417	0.3982	0.3558	0.3146	0.2748	0.2364	0.1993	0.1635	0.1291	0.0958	0.0644	0.0485	0.0406	0.0341
9.24	0.7084	0.6650	0.6207	0.5758	0.5307	0.4857	0.4413	0.3978	0.3554	0.3143	0.2745	0.2360	0.1989	0.1631	0.1287	0.0954	0.0640	0.0483	0.0404	0.0340
9.25	0.7082	0.6648	0.6205	0.5756	0.5304	0.4854	0.4410	0.3975	0.3551	0.3139	0.2741	0.2356	0.1985	0.1627	0.1283	0.0950	0.0637	0.0482	0.0403	0.0339
9.26	0.7080	0.6646	0.6203	0.5753	0.5301	0.4851	0.4407	0.3972	0.3547	0.3136	0.2737	0.2352	0.1981	0.1623	0.1279	0.0946	0.0633	0.0480	0.0402	0.0337
9.27	0.7078	0.6644	0.6200	0.5750	0.5298	0.4848	0.4404	0.3968	0.3544	0.3132	0.2733	0.2348	0.1977	0.1619	0.1275	0.0942	0.0629	0.0479	0.0400	0.0336
9.28	0.7076	0.6642	0.6198	0.5748	0.5296	0.4845	0.4401	0.3965	0.3540	0.3128	0.2730	0.2345	0.1973	0.1616	0.1271	0.0938	0.0626	0.0477	0.0399	0.0335
9.29	0.7075	0.6640	0.6196	0.5745	0.5293	0.4842	0.4397	0.3962	0.3537	0.3125	0.2726	0.2341	0.1969	0.1612	0.1267	0.0934	0.0622	0.0476	0.0398	0.0334
9.30	0.7073	0.6638	0.6193	0.5743	0.5290	0.4839	0.4394	0.3958	0.3533	0.3121	0.2722	0.2337	0.1966	0.1608	0.1263	0.0930	0.0619	0.0474	0.0397	0.0333
9.31	0.7071	0.6636	0.6191	0.5740	0.5287	0.4836	0.4391	0.3955	0.3530	0.3117	0.2718	0.2333	0.1962	0.1604	0.1259	0.0926	0.0615	0.0472	0.0395	0.0332
9.32	0.7069	0.6634	0.6189	0.5738	0.5284	0.4833	0.4388	0.3951	0.3526	0.3114	0.2715	0.2329	0.1958	0.1600	0.1255	0.0922	0.0611	0.0471	0.0394	0.0331
9.33	0.7067	0.6632	0.6186	0.5735	0.5282	0.4830	0.4385	0.3948	0.3523	0.3111	0.2711	0.2326	0.1954	0.1596	0.1251	0.0918	0.0608	0.0469	0.0393	0.0330
9.34	0.7066	0.6630	0.6184	0.5733	0.5279	0.4827	0.4381	0.3945	0.3519	0.3106	0.2707	0.2322	0.1950	0.1592	0.1247	0.0914	0.0604	0.0468	0.0392	0.0328
9.35	0.7064	0.6628	0.6182	0.5730	0.5276	0.4824	0.4378	0.3941	0.3516	0.3103	0.2704	0.2318	0.1946	0.1588	0.1243	0.0910	0.0601	0.0466	0.0390	0.0327
9.36	0.7062	0.6626	0.6180	0.5727	0.5273	0.4821	0.4375	0.3938	0.3512	0.3099	0.2700	0.2314	0.1942	0.1584	0.1239	0.0906	0.0597	0.0465	0.0389	0.0326
9.37	0.7060	0.6624	0.6177	0.5725	0.5270	0.4818	0.4372	0.3935	0.3509	0.3096	0.2696	0.2310	0.1938	0.1580	0.1235	0.0902	0.0593	0.0463	0.0388	0.0325
9.38	0.7059	0.6621	0.6175	0.5722	0.5268	0.4815	0.4369	0.3931	0.3505	0.3092	0.2692	0.2307	0.1935	0.1576	0.1231	0.0898	0.0590	0.0462	0.0387	0.0324
9.39	0.7057	0.6619	0.6173	0.5720	0.5265	0.4812	0.4365	0.3928	0.3502	0.3088	0.2689	0.2303	0.1931	0.1573	0.1227	0.0894	0.0586	0.0460	0.0385	0.0323
9.40	0.7055	0.6617	0.6170	0.5717	0.5262	0.4809	0.4362	0.3925	0.3498	0.3085	0.2685	0.2299	0.1927	0.1569	0.1223	0.0890	0.0583	0.0459	0.0384	0.0322
9.41	0.7053	0.6615	0.6168	0.5715	0.5259	0.4806	0.4359	0.3921	0.3495	0.3081	0.2681	0.2295	0.1923	0.1565	0.1220	0.0887	0.0580	0.0457	0.0383	0.0321
9.42	0.7051	0.6613	0.6166	0.5712	0.5256	0.4803	0.4356	0.3918	0.3491	0.3078	0.2678	0.2291	0.1919	0.1561	0.1216	0.0883	0.0576	0.0456	0.0382	0.0320
9.43	0.7050	0.6611	0.6163	0.5710	0.5254	0.4800	0.4353	0.3915	0.3488	0.3074	0.2674	0.2288	0.1915	0.1557	0.1212	0.0879	0.0573	0.0455	0.0380	0.0319
9.44	0.7048	0.6609	0.6161	0.5707	0.5251	0.4797	0.4350	0.3911	0.3484	0.3070	0.2670	0.2284	0.1912	0.1553	0.1208	0.0875	0.0570	0.0453	0.0379	0.0318
9.45	0.7046	0.6607	0.6159	0.5704	0.5248	0.4794	0.4346	0.3908	0.3481	0.3067	0.2667	0.2280	0.1908	0.1549	0.1204	0.0871	0.0567	0.0452	0.0378	0.0316
9.46	0.7044	0.6605	0.6157	0.5702	0.5245	0.4791	0.4343	0.3905												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9932	0.9930	0.9928	0.9926	0.9925	0.9923	0.9921	0.9920	0.9918	0.9917	0.9916	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9907	0.9907	
0.02	0.9868	0.9864	0.9860	0.9856	0.9853	0.9849	0.9846	0.9843	0.9841	0.9838	0.9835	0.9831	0.9828	0.9826	0.9824	0.9822	0.9820	0.9819	0.9817	0.9817	
0.03	0.9806	0.9800	0.9795	0.9789	0.9784	0.9779	0.9775	0.9770	0.9766	0.9762	0.9758	0.9755	0.9751	0.9748	0.9744	0.9741	0.9738	0.9735	0.9732	0.9730	
0.04	0.9747	0.9739	0.9732	0.9725	0.9719	0.9712	0.9706	0.9700	0.9695	0.9689	0.9684	0.9679	0.9675	0.9670	0.9665	0.9661	0.9657	0.9653	0.9649	0.9645	
0.05	0.9690	0.9681	0.9672	0.9664	0.9655	0.9647	0.9640	0.9633	0.9626	0.9619	0.9613	0.9606	0.9600	0.9594	0.9588	0.9583	0.9577	0.9572	0.9567	0.9562	
0.06	0.9635	0.9624	0.9614	0.9604	0.9594	0.9585	0.9576	0.9567	0.9559	0.9551	0.9543	0.9535	0.9528	0.9521	0.9513	0.9506	0.9500	0.9493	0.9487	0.9481	
0.07	0.9582	0.9570	0.9558	0.9546	0.9535	0.9524	0.9514	0.9504	0.9494	0.9484	0.9475	0.9466	0.9457	0.9448	0.9440	0.9432	0.9424	0.9416	0.9408	0.9401	
0.08	0.9531	0.9517	0.9503	0.9490	0.9477	0.9465	0.9453	0.9442	0.9430	0.9420	0.9409	0.9399	0.9388	0.9378	0.9368	0.9359	0.9349	0.9340	0.9331	0.9322	
0.09	0.9481	0.9465	0.9450	0.9435	0.9421	0.9407	0.9394	0.9381	0.9369	0.9356	0.9344	0.9333	0.9321	0.9309	0.9298	0.9287	0.9276	0.9266	0.9255	0.9245	
0.10	0.9432	0.9415	0.9398	0.9382	0.9366	0.9351	0.9336	0.9322	0.9308	0.9294	0.9281	0.9268	0.9255	0.9242	0.9229	0.9217	0.9205	0.9192	0.9181	0.9169	
0.11	0.9385	0.9366	0.9348	0.9330	0.9313	0.9297	0.9280	0.9265	0.9249	0.9234	0.9219	0.9205	0.9190	0.9176	0.9162	0.9148	0.9134	0.9121	0.9107	0.9094	
0.12	0.9339	0.9318	0.9299	0.9280	0.9261	0.9243	0.9225	0.9208	0.9191	0.9175	0.9158	0.9142	0.9126	0.9111	0.9095	0.9080	0.9064	0.9049	0.9035	0.9020	
0.13	0.9293	0.9272	0.9250	0.9230	0.9210	0.9190	0.9171	0.9153	0.9134	0.9116	0.9099	0.9081	0.9064	0.9046	0.9029	0.9013	0.8996	0.8979	0.8963	0.8947	
0.14	0.9249	0.9226	0.9203	0.9181	0.9160	0.9139	0.9118	0.9098	0.9078	0.9059	0.9040	0.9021	0.9002	0.8983	0.8965	0.8946	0.8928	0.8910	0.8892	0.8875	
0.15	0.9205	0.9181	0.9157	0.9133	0.9110	0.9088	0.9066	0.9044	0.9023	0.9002	0.8982	0.8961	0.8941	0.8921	0.8901	0.8881	0.8861	0.8842	0.8822	0.8803	
0.16	0.9162	0.9136	0.9111	0.9086	0.9062	0.9038	0.9015	0.8992	0.8969	0.8947	0.8925	0.8903	0.8881	0.8859	0.8838	0.8816	0.8795	0.8774	0.8753	0.8733	
0.17	0.9121	0.9093	0.9066	0.9040	0.9014	0.8989	0.8964	0.8940	0.8916	0.8892	0.8868	0.8845	0.8822	0.8799	0.8775	0.8753	0.8730	0.8707	0.8685	0.8663	
0.18	0.9080	0.9051	0.9023	0.8995	0.8968	0.8941	0.8915	0.8889	0.8863	0.8838	0.8813	0.8788	0.8763	0.8739	0.8714	0.8690	0.8665	0.8641	0.8617	0.8594	
0.19	0.9039	0.9009	0.8980	0.8951	0.8922	0.8894	0.8866	0.8839	0.8812	0.8785	0.8759	0.8732	0.8706	0.8680	0.8654	0.8628	0.8602	0.8576	0.8551	0.8525	
0.20	0.9000	0.8968	0.8937	0.8907	0.8877	0.8848	0.8818	0.8790	0.8761	0.8733	0.8705	0.8677	0.8649	0.8622	0.8594	0.8566	0.8539	0.8512	0.8485	0.8458	
0.21	0.8961	0.8928	0.8896	0.8864	0.8833	0.8802	0.8771	0.8741	0.8711	0.8682	0.8652	0.8623	0.8593	0.8564	0.8535	0.8506	0.8477	0.8448	0.8419	0.8391	
0.22	0.8923	0.8889	0.8855	0.8822	0.8789	0.8756	0.8724	0.8693	0.8662	0.8631	0.8600	0.8569	0.8538	0.8507	0.8476	0.8446	0.8415	0.8385	0.8355	0.8325	
0.23	0.8885	0.8849	0.8814	0.8780	0.8746	0.8712	0.8678	0.8645	0.8613	0.8580	0.8548	0.8515	0.8483	0.8451	0.8418	0.8386	0.8354	0.8322	0.8290	0.8259	
0.24	0.8848	0.8811	0.8774	0.8738	0.8703	0.8668	0.8633	0.8598	0.8564	0.8530	0.8496	0.8462	0.8429	0.8395	0.8361	0.8327	0.8293	0.8260	0.8227	0.8194	
0.25	0.8811	0.8773	0.8735	0.8697	0.8661	0.8624	0.8588	0.8552	0.8516	0.8481	0.8446	0.8410	0.8375	0.8339	0.8304	0.8269	0.8234	0.8199	0.8164	0.8129	
0.26	0.8775	0.8735	0.8696	0.8657	0.8619	0.8581	0.8543	0.8506	0.8469	0.8432	0.8395	0.8358	0.8321	0.8285	0.8248	0.8211	0.8174	0.8138	0.8101	0.8065	
0.27	0.8739	0.8698	0.8657	0.8617	0.8578	0.8538	0.8499	0.8461	0.8422	0.8384	0.8346	0.8307	0.8269	0.8230	0.8192	0.8154	0.8115	0.8077	0.8039	0.8002	
0.28	0.8704	0.8661	0.8620	0.8578	0.8537	0.8496	0.8456	0.8416	0.8376	0.8336	0.8296	0.8257	0.8217	0.8177	0.8137	0.8097	0.8057	0.8017	0.7978	0.7939	
0.29	0.8669	0.8625	0.8582	0.8539	0.8497	0.8455	0.8413	0.8372	0.8330	0.8289	0.8248	0.8206	0.8165	0.8124	0.8082	0.8041	0.7999	0.7958	0.7917	0.7876	
0.30	0.8635	0.8590	0.8545	0.8501	0.8457	0.8414	0.8371	0.8328	0.8285	0.8242	0.8200	0.8157	0.8114	0.8071	0.8028	0.7985	0.7942	0.7899	0.7857	0.7815	
0.31	0.8601	0.8554	0.8509	0.8463	0.8418	0.8373	0.8329	0.8284	0.8240	0.8196	0.8152	0.8108	0.8063	0.8019	0.7974	0.7930	0.7885	0.7841	0.7797	0.7753	
0.32	0.8567	0.8520	0.8472	0.8426	0.8379	0.8333	0.8287	0.8241	0.8196	0.8150	0.8105	0.8059	0.8013	0.7967	0.7921	0.7875	0.7829	0.7783	0.7738	0.7692	
0.33	0.8534	0.8485	0.8437	0.8389	0.8341	0.8293	0.8246	0.8199	0.8152	0.8105	0.8058	0.8010	0.7963	0.7916	0.7868	0.7821	0.7773	0.7726	0.7679	0.7632	
0.34	0.8501	0.8451	0.8401	0.8352	0.8303	0.8254	0.8205	0.8156	0.8108	0.8060	0.8011	0.7963	0.7914	0.7865	0.7816	0.7767	0.7718	0.7669	0.7621	0.7572	
0.35	0.8468	0.8417	0.8366	0.8315	0.8265	0.8215	0.8165	0.8115	0.8065	0.8015	0.7965	0.7915	0.7865	0.7814	0.7764	0.7713	0.7663	0.7613	0.7563	0.7513	
0.36	0.8436	0.8384	0.8331	0.8279	0.8227	0.8176	0.8124	0.8073	0.8022	0.7971	0.7919	0.7868	0.7816	0.7764	0.7712	0.7660	0.7608	0.7557	0.7505	0.7454	
0.37	0.8404	0.8350	0.8297	0.8243	0.8190	0.8137	0.8085	0.8032	0.7979	0.7927	0.7874	0.7821	0.7768	0.7715	0.7661	0.7608	0.7554	0.7501	0.7448	0.7395	
0.38	0.8373	0.8318	0.8263	0.8208	0.8154	0.8099	0.8045	0.7991	0.7937	0.7883	0.7829	0.7775	0.7720	0.7665	0.7611	0.7556	0.7501	0.7446	0.7391	0.7337	
0.39	0.8341	0.8285	0.8229	0.8173	0.8117	0.8062	0.8006	0.7951	0.7896	0.7840	0.7785	0.7729	0.7673	0.7617	0.7560	0.7504	0.7448	0.7391	0.7335	0.7280	
0.40	0.8310	0.8253	0.8196	0.8138	0.8081	0.8024	0.7968	0.7911	0.7854	0.7797	0.7740	0.7683	0.7626	0.7568	0.7510	0.7453	0.7395	0.7337	0.7280	0.7222	
0.41	0.8280	0.8221	0.8162	0.8104	0.8046	0.7987	0.7929	0.7871	0.7813	0.7755	0.7697	0.7638	0.7579	0.7520	0.7461	0.7402	0.7342	0.7283	0.7224	0.7166	
0.42	0.8249	0.8189	0.8129	0.8070	0.8010	0.7951	0.7891	0.7832	0.7772	0.7713	0.7653	0.7593	0.7533	0.7472	0.7412	0.7351	0.7290	0.7230	0.7169	0.7109	
0.43	0.8219	0.8158	0.8097	0.8036	0.7975	0.7914	0.7853	0.7793	0.7732	0.7671	0.7610	0.7548	0.7487	0.7425	0.7363	0.7301	0.7239	0.7177	0.7115	0.7053	
0.44	0.8189	0.8127	0.8065	0.8002	0.7940	0.7878	0.7816	0.7754	0.7692	0.7629	0.7567	0.7504	0.7441	0.7378	0.7314	0.7251	0.7187	0.7124	0.7061	0.6998	
0.45	0.8160	0.8096	0.8032	0.7969	0.7906	0.7842	0.7779	0.7715	0.7652	0.7588											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

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(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.6771	0.6648	0.6524	0.6401	0.6276	0.6152	0.6027	0.5901	0.5775	0.5649	0.5522	0.5394	0.5267	0.5139	0.5010	0.4882	0.4753	0.4624	0.4496	0.4367	
1.02	0.6749	0.6625	0.6501	0.6377	0.6251	0.6126	0.6000	0.5873	0.5746	0.5619	0.5491	0.5363	0.5234	0.5106	0.4976	0.4847	0.4717	0.4588	0.4458	0.4329	
1.03	0.6728	0.6603	0.6478	0.6353	0.6227	0.6100	0.5973	0.5846	0.5718	0.5590	0.5461	0.5332	0.5202	0.5073	0.4942	0.4812	0.4682	0.4551	0.4421	0.4290	
1.04	0.6707	0.6581	0.6455	0.6329	0.6202	0.6074	0.5946	0.5818	0.5689	0.5560	0.5431	0.5301	0.5170	0.5040	0.4909	0.4778	0.4646	0.4515	0.4384	0.4252	
1.05	0.6686	0.6559	0.6432	0.6305	0.6177	0.6049	0.5920	0.5791	0.5661	0.5531	0.5401	0.5270	0.5139	0.5007	0.4875	0.4743	0.4611	0.4479	0.4347	0.4214	
1.06	0.6665	0.6537	0.6409	0.6281	0.6153	0.6023	0.5894	0.5764	0.5633	0.5502	0.5371	0.5239	0.5107	0.4975	0.4842	0.4709	0.4576	0.4443	0.4310	0.4177	
1.07	0.6644	0.6515	0.6387	0.6258	0.6128	0.5998	0.5868	0.5737	0.5605	0.5473	0.5341	0.5209	0.5076	0.4942	0.4809	0.4675	0.4541	0.4407	0.4273	0.4139	
1.08	0.6623	0.6494	0.6364	0.6234	0.6104	0.5973	0.5841	0.5710	0.5577	0.5445	0.5312	0.5178	0.5044	0.4910	0.4776	0.4641	0.4507	0.4372	0.4237	0.4102	
1.09	0.6602	0.6472	0.6342	0.6211	0.6080	0.5948	0.5815	0.5683	0.5550	0.5416	0.5282	0.5148	0.5013	0.4878	0.4743	0.4608	0.4472	0.4336	0.4201	0.4065	
1.10	0.6581	0.6451	0.6319	0.6188	0.6055	0.5923	0.5790	0.5656	0.5522	0.5388	0.5253	0.5118	0.4982	0.4847	0.4711	0.4574	0.4438	0.4301	0.4165	0.4028	
1.11	0.6561	0.6429	0.6297	0.6164	0.6031	0.5898	0.5764	0.5630	0.5495	0.5360	0.5224	0.5088	0.4952	0.4815	0.4678	0.4541	0.4404	0.4266	0.4129	0.3991	
1.12	0.6540	0.6408	0.6275	0.6141	0.6007	0.5873	0.5738	0.5603	0.5467	0.5331	0.5195	0.5058	0.4921	0.4784	0.4646	0.4508	0.4370	0.4232	0.4093	0.3955	
1.13	0.6520	0.6387	0.6253	0.6118	0.5984	0.5848	0.5713	0.5577	0.5440	0.5303	0.5166	0.5029	0.4891	0.4752	0.4614	0.4475	0.4336	0.4197	0.4058	0.3919	
1.14	0.6500	0.6365	0.6231	0.6096	0.5960	0.5824	0.5687	0.5551	0.5413	0.5276	0.5138	0.4999	0.4860	0.4721	0.4582	0.4442	0.4302	0.4163	0.4023	0.3883	
1.15	0.6479	0.6344	0.6209	0.6073	0.5936	0.5799	0.5662	0.5524	0.5386	0.5248	0.5109	0.4970	0.4830	0.4690	0.4550	0.4410	0.4269	0.4128	0.3988	0.3848	
1.16	0.6459	0.6323	0.6187	0.6050	0.5913	0.5775	0.5637	0.5498	0.5359	0.5220	0.5081	0.4940	0.4800	0.4659	0.4518	0.4377	0.4236	0.4094	0.3953	0.3813	
1.17	0.6439	0.6302	0.6165	0.6028	0.5889	0.5751	0.5612	0.5473	0.5333	0.5193	0.5052	0.4911	0.4770	0.4629	0.4487	0.4345	0.4203	0.4060	0.3918	0.3779	
1.18	0.6419	0.6281	0.6143	0.6005	0.5866	0.5727	0.5587	0.5447	0.5306	0.5165	0.5024	0.4882	0.4740	0.4598	0.4456	0.4313	0.4170	0.4027	0.3884	0.3745	
1.19	0.6399	0.6261	0.6122	0.5983	0.5843	0.5703	0.5562	0.5421	0.5280	0.5138	0.4996	0.4854	0.4711	0.4568	0.4424	0.4281	0.4137	0.3993	0.3849	0.3711	
1.20	0.6379	0.6240	0.6100	0.5960	0.5820	0.5679	0.5537	0.5396	0.5254	0.5111	0.4968	0.4825	0.4681	0.4537	0.4393	0.4249	0.4105	0.3960	0.3815	0.3677	
1.21	0.6359	0.6219	0.6079	0.5938	0.5797	0.5655	0.5513	0.5370	0.5227	0.5084	0.4940	0.4796	0.4652	0.4507	0.4363	0.4217	0.4072	0.3927	0.3781	0.3645	
1.22	0.6340	0.6199	0.6058	0.5916	0.5774	0.5631	0.5488	0.5345	0.5201	0.5057	0.4913	0.4768	0.4623	0.4477	0.4332	0.4186	0.4040	0.3894	0.3748	0.3612	
1.23	0.6320	0.6178	0.6036	0.5894	0.5751	0.5608	0.5464	0.5320	0.5175	0.5031	0.4885	0.4740	0.4594	0.4448	0.4301	0.4155	0.4008	0.3861	0.3714	0.3580	
1.24	0.6300	0.6158	0.6015	0.5872	0.5728	0.5584	0.5440	0.5295	0.5149	0.5004	0.4858	0.4712	0.4565	0.4418	0.4271	0.4124	0.3976	0.3828	0.3681	0.3548	
1.25	0.6281	0.6138	0.5994	0.5850	0.5706	0.5561	0.5415	0.5270	0.5124	0.4977	0.4831	0.4684	0.4536	0.4389	0.4241	0.4093	0.3944	0.3796	0.3648	0.3517	
1.26	0.6262	0.6118	0.5973	0.5828	0.5683	0.5537	0.5391	0.5245	0.5098	0.4951	0.4804	0.4656	0.4508	0.4359	0.4211	0.4062	0.3913	0.3764	0.3616	0.3486	
1.27	0.6242	0.6097	0.5952	0.5807	0.5661	0.5514	0.5367	0.5220	0.5073	0.4925	0.4777	0.4628	0.4479	0.4330	0.4181	0.4031	0.3881	0.3732	0.3584	0.3455	
1.28	0.6223	0.6077	0.5931	0.5785	0.5638	0.5491	0.5343	0.5196	0.5047	0.4899	0.4750	0.4600	0.4451	0.4301	0.4151	0.4001	0.3850	0.3700	0.3552	0.3424	
1.29	0.6204	0.6057	0.5911	0.5764	0.5616	0.5468	0.5320	0.5171	0.5022	0.4873	0.4723	0.4573	0.4423	0.4272	0.4121	0.3970	0.3819	0.3668	0.3520	0.3394	
1.30	0.6185	0.6038	0.5890	0.5742	0.5594	0.5445	0.5296	0.5147	0.4997	0.4847	0.4696	0.4546	0.4395	0.4243	0.4092	0.3940	0.3788	0.3636	0.3489	0.3364	
1.31	0.6166	0.6018	0.5869	0.5721	0.5572	0.5422	0.5272	0.5122	0.4972	0.4821	0.4670	0.4518	0.4367	0.4215	0.4062	0.3910	0.3757	0.3604	0.3459	0.3335	
1.32	0.6147	0.5998	0.5849	0.5700	0.5550	0.5400	0.5249	0.5098	0.4947	0.4795	0.4643	0.4491	0.4339	0.4186	0.4033	0.3880	0.3727	0.3573	0.3429	0.3306	
1.33	0.6128	0.5978	0.5829	0.5678	0.5528	0.5377	0.5226	0.5074	0.4922	0.4770	0.4617	0.4464	0.4311	0.4158	0.4004	0.3850	0.3696	0.3542	0.3399	0.3277	
1.34	0.6109	0.5959	0.5808	0.5657	0.5506	0.5354	0.5202	0.5050	0.4897	0.4744	0.4591	0.4437	0.4284	0.4129	0.3975	0.3821	0.3666	0.3511	0.3369	0.3248	
1.35	0.6090	0.5939	0.5788	0.5636	0.5484	0.5332	0.5179	0.5026	0.4873	0.4719	0.4565	0.4411	0.4256	0.4101	0.3946	0.3791	0.3636	0.3480	0.3340	0.3219	
1.36	0.6071	0.5920	0.5768	0.5615	0.5463	0.5309	0.5156	0.5002	0.4848	0.4694	0.4539	0.4384	0.4229	0.4073	0.3918	0.3762	0.3606	0.3450	0.3311	0.3191	
1.37	0.6053	0.5900	0.5748	0.5594	0.5441	0.5287	0.5133	0.4978	0.4824	0.4669	0.4513	0.4358	0.4202	0.4046	0.3889	0.3733	0.3576	0.3420	0.3282	0.3163	
1.38	0.6034	0.5881	0.5728	0.5574	0.5419	0.5265	0.5110	0.4955	0.4799	0.4644	0.4488	0.4331	0.4175	0.4018	0.3861	0.3704	0.3546	0.3390	0.3254	0.3136	
1.39	0.6016	0.5862	0.5708	0.5553	0.5398	0.5243	0.5087	0.4931	0.4775	0.4619	0.4462	0.4305	0.4148	0.3990	0.3833	0.3675	0.3517	0.3361	0.3226	0.3108	
1.40	0.5997	0.5843	0.5688	0.5532	0.5377	0.5221	0.5064	0.4908	0.4751	0.4594	0.4437	0.4279	0.4121	0.3963	0.3804	0.3646	0.3487	0.3331	0.3199	0.3081	
1.41	0.5979	0.5823	0.5668	0.5512	0.5355	0.5199	0.5042	0.4885	0.4727	0.4569	0.4411	0.4253	0.4094	0.3935	0.3776	0.3617	0.3458	0.3303	0.3171	0.3055	
1.42	0.5960	0.5804	0.5648	0.5491	0.5334	0.5177	0.5019	0.4861	0.4703	0.4545	0.4386	0.4227	0.4068	0.3908	0.3749	0.3589	0.3429	0.3274	0.3144	0.3028	
1.43	0.5942	0.5785	0.5628	0.5471	0.5313	0.5155	0.4997	0.4838	0.4679	0.4520	0.4361	0.4201	0.4041	0.3881	0.3721	0.3560	0.3399	0.3246	0.3117	0.3002	
1.44	0.5924	0.5767	0.5609	0.5451	0.5292	0.5133	0.4974	0.4815	0.4656	0.4496	0.4336	0.4175	0.4015	0.3854	0.3693	0.3532	0.3371	0.3218	0.3091	0.2975	
1.45	0.5906	0.5748	0.5589	0.5430	0.5271	0.5112	0.4952	0.4792	0.4632	0.4472	0.4311	0.4150	0.3989	0.3827	0.3666	0.3504	0.3342	0.3191	0.3064	0.2950	
1.46	0.5888	0.5729	0.5570	0.5410	0.5250	0.5090	0.4930	0.4769	0.4608	0.4447	0.4286	0.4124	0.39								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.4979	0.4787	0.4596	0.4404	0.4213	0.4022	0.3831	0.3640	0.3449	0.3259	0.3069	0.2879	0.2688	0.2503	0.2357	0.2232	0.2118	0.2010	0.1906	0.1804
2.02	0.4964	0.4772	0.4579	0.4387	0.4196	0.4004	0.3813	0.3622	0.3431	0.3240	0.3049	0.2858	0.2667	0.2483	0.2339	0.2215	0.2101	0.1993	0.1889	0.1788
2.03	0.4949	0.4756	0.4563	0.4371	0.4179	0.3987	0.3795	0.3603	0.3412	0.3220	0.3029	0.2838	0.2646	0.2464	0.2321	0.2198	0.2085	0.1977	0.1873	0.1772
2.04	0.4934	0.4741	0.4547	0.4354	0.4162	0.3969	0.3777	0.3585	0.3393	0.3201	0.3010	0.2818	0.2626	0.2445	0.2304	0.2182	0.2068	0.1961	0.1857	0.1757
2.05	0.4919	0.4725	0.4531	0.4338	0.4145	0.3952	0.3759	0.3566	0.3374	0.3182	0.2990	0.2798	0.2605	0.2426	0.2287	0.2165	0.2052	0.1945	0.1842	0.1741
2.06	0.4904	0.4710	0.4515	0.4321	0.4128	0.3934	0.3741	0.3548	0.3356	0.3163	0.2971	0.2778	0.2585	0.2408	0.2269	0.2148	0.2036	0.1929	0.1826	0.1726
2.07	0.4889	0.4694	0.4500	0.4305	0.4111	0.3917	0.3724	0.3530	0.3337	0.3144	0.2951	0.2759	0.2564	0.2389	0.2252	0.2132	0.2020	0.1913	0.1810	0.1710
2.08	0.4874	0.4679	0.4484	0.4289	0.4094	0.3900	0.3706	0.3512	0.3318	0.3125	0.2932	0.2739	0.2544	0.2371	0.2235	0.2116	0.2004	0.1898	0.1795	0.1695
2.09	0.4860	0.4664	0.4468	0.4273	0.4077	0.3883	0.3688	0.3494	0.3300	0.3106	0.2913	0.2719	0.2524	0.2353	0.2219	0.2099	0.1988	0.1882	0.1780	0.1680
2.10	0.4845	0.4648	0.4452	0.4256	0.4061	0.3866	0.3671	0.3476	0.3282	0.3087	0.2893	0.2700	0.2505	0.2335	0.2202	0.2083	0.1973	0.1867	0.1764	0.1665
2.11	0.4830	0.4633	0.4436	0.4240	0.4044	0.3849	0.3653	0.3458	0.3263	0.3069	0.2874	0.2680	0.2485	0.2318	0.2186	0.2067	0.1957	0.1851	0.1749	0.1650
2.12	0.4815	0.4618	0.4421	0.4224	0.4028	0.3832	0.3636	0.3440	0.3245	0.3050	0.2855	0.2661	0.2466	0.2300	0.2169	0.2052	0.1942	0.1836	0.1734	0.1635
2.13	0.4801	0.4603	0.4405	0.4208	0.4011	0.3815	0.3618	0.3422	0.3227	0.3031	0.2836	0.2641	0.2446	0.2283	0.2153	0.2036	0.1926	0.1821	0.1720	0.1621
2.14	0.4786	0.4588	0.4390	0.4192	0.3995	0.3798	0.3601	0.3405	0.3209	0.3013	0.2817	0.2622	0.2427	0.2266	0.2137	0.2021	0.1911	0.1806	0.1705	0.1606
2.15	0.4771	0.4573	0.4374	0.4176	0.3978	0.3781	0.3584	0.3387	0.3191	0.2994	0.2799	0.2603	0.2408	0.2249	0.2121	0.2005	0.1896	0.1792	0.1690	0.1592
2.16	0.4757	0.4558	0.4359	0.4160	0.3962	0.3764	0.3567	0.3370	0.3173	0.2976	0.2780	0.2584	0.2389	0.2233	0.2105	0.1990	0.1881	0.1777	0.1676	0.1577
2.17	0.4742	0.4543	0.4343	0.4144	0.3946	0.3747	0.3550	0.3352	0.3155	0.2958	0.2761	0.2565	0.2371	0.2216	0.2090	0.1975	0.1866	0.1762	0.1662	0.1563
2.18	0.4728	0.4528	0.4328	0.4128	0.3929	0.3731	0.3532	0.3335	0.3137	0.2939	0.2742	0.2546	0.2352	0.2200	0.2074	0.1960	0.1852	0.1748	0.1647	0.1549
2.19	0.4714	0.4513	0.4312	0.4113	0.3913	0.3714	0.3515	0.3317	0.3119	0.2921	0.2724	0.2527	0.2334	0.2184	0.2059	0.1945	0.1837	0.1734	0.1633	0.1535
2.20	0.4699	0.4498	0.4297	0.4097	0.3897	0.3698	0.3498	0.3300	0.3101	0.2903	0.2705	0.2508	0.2316	0.2168	0.2044	0.1930	0.1823	0.1719	0.1619	0.1521
2.21	0.4685	0.4483	0.4282	0.4081	0.3881	0.3681	0.3482	0.3282	0.3084	0.2885	0.2687	0.2489	0.2298	0.2152	0.2029	0.1915	0.1808	0.1705	0.1605	0.1508
2.22	0.4671	0.4468	0.4267	0.4066	0.3865	0.3665	0.3465	0.3265	0.3066	0.2867	0.2669	0.2470	0.2281	0.2137	0.2014	0.1901	0.1794	0.1691	0.1591	0.1494
2.23	0.4656	0.4454	0.4252	0.4050	0.3849	0.3648	0.3448	0.3248	0.3048	0.2849	0.2650	0.2451	0.2264	0.2121	0.1999	0.1886	0.1780	0.1677	0.1578	0.1480
2.24	0.4642	0.4439	0.4237	0.4034	0.3833	0.3632	0.3431	0.3231	0.3031	0.2831	0.2632	0.2432	0.2247	0.2106	0.1984	0.1872	0.1766	0.1663	0.1564	0.1467
2.25	0.4628	0.4424	0.4221	0.4019	0.3817	0.3616	0.3415	0.3214	0.3014	0.2814	0.2614	0.2413	0.2230	0.2090	0.1970	0.1858	0.1752	0.1650	0.1551	0.1454
2.26	0.4614	0.4410	0.4206	0.4004	0.3801	0.3599	0.3398	0.3197	0.2996	0.2796	0.2596	0.2395	0.2214	0.2075	0.1955	0.1844	0.1738	0.1636	0.1537	0.1440
2.27	0.4600	0.4395	0.4191	0.3988	0.3785	0.3583	0.3381	0.3180	0.2979	0.2778	0.2578	0.2376	0.2197	0.2060	0.1941	0.1830	0.1724	0.1623	0.1524	0.1427
2.28	0.4586	0.4381	0.4177	0.3973	0.3770	0.3567	0.3365	0.3163	0.2962	0.2761	0.2560	0.2358	0.2181	0.2045	0.1926	0.1816	0.1711	0.1609	0.1511	0.1414
2.29	0.4572	0.4366	0.4162	0.3958	0.3754	0.3551	0.3348	0.3146	0.2944	0.2743	0.2542	0.2340	0.2165	0.2031	0.1912	0.1802	0.1697	0.1596	0.1498	0.1402
2.30	0.4558	0.4352	0.4147	0.3942	0.3738	0.3535	0.3332	0.3129	0.2927	0.2725	0.2524	0.2322	0.2149	0.2016	0.1898	0.1788	0.1684	0.1583	0.1485	0.1389
2.31	0.4544	0.4338	0.4132	0.3927	0.3723	0.3519	0.3316	0.3113	0.2910	0.2708	0.2506	0.2304	0.2134	0.2001	0.1884	0.1775	0.1670	0.1570	0.1472	0.1376
2.32	0.4530	0.4323	0.4117	0.3912	0.3707	0.3503	0.3299	0.3096	0.2893	0.2691	0.2489	0.2287	0.2118	0.1987	0.1870	0.1765	0.1667	0.1567	0.1469	0.1373
2.33	0.4516	0.4309	0.4103	0.3897	0.3692	0.3487	0.3283	0.3079	0.2876	0.2673	0.2471	0.2269	0.2103	0.1973	0.1857	0.1748	0.1644	0.1544	0.1446	0.1351
2.34	0.4502	0.4295	0.4088	0.3882	0.3676	0.3471	0.3267	0.3063	0.2859	0.2656	0.2453	0.2252	0.2088	0.1959	0.1843	0.1735	0.1631	0.1531	0.1434	0.1339
2.35	0.4488	0.4280	0.4073	0.3867	0.3661	0.3455	0.3251	0.3046	0.2842	0.2639	0.2436	0.2234	0.2073	0.1945	0.1829	0.1721	0.1618	0.1518	0.1421	0.1327
2.36	0.4475	0.4266	0.4059	0.3852	0.3645	0.3440	0.3235	0.3030	0.2826	0.2622	0.2418	0.2217	0.2058	0.1931	0.1816	0.1708	0.1605	0.1506	0.1409	0.1315
2.37	0.4461	0.4252	0.4044	0.3837	0.3630	0.3424	0.3218	0.3013	0.2809	0.2605	0.2401	0.2200	0.2043	0.1917	0.1803	0.1695	0.1593	0.1493	0.1397	0.1303
2.38	0.4447	0.4238	0.4030	0.3822	0.3615	0.3408	0.3202	0.2997	0.2792	0.2588	0.2384	0.2183	0.2029	0.1903	0.1789	0.1682	0.1580	0.1481	0.1384	0.1291
2.39	0.4434	0.4224	0.4015	0.3807	0.3600	0.3393	0.3187	0.2981	0.2776	0.2571	0.2366	0.2167	0.2015	0.1890	0.1776	0.1670	0.1567	0.1469	0.1372	0.1279
2.40	0.4420	0.4210	0.4001	0.3792	0.3584	0.3377	0.3171	0.2965	0.2759	0.2554	0.2349	0.2150	0.2000	0.1876	0.1763	0.1657	0.1555	0.1456	0.1360	0.1268
2.41	0.4406	0.4196	0.3986	0.3778	0.3569	0.3362	0.3155	0.2948	0.2742	0.2537	0.2332	0.2134	0.1986	0.1863	0.1750	0.1644	0.1543	0.1444	0.1348	0.1256
2.42	0.4393	0.4182	0.3972	0.3763	0.3554	0.3346	0.3139	0.2932	0.2726	0.2520	0.2314	0.2119	0.1972	0.1850	0.1738	0.1632	0.1530	0.1432	0.1337	0.1245
2.43	0.4379	0.4168	0.3958	0.3748	0.3539	0.3331	0.3123	0.2916	0.2710	0.2504	0.2297	0.2103	0.1959	0.1836	0.1725	0.1619	0.1518	0.1420	0.1325	0.1234
2.44	0.4366	0.4154	0.3944	0.3734	0.3524	0.3316	0.3108	0.2900	0.2693	0.2487	0.2280	0.2088	0.1945	0.1823	0.1712	0.1607	0.1506	0.1409	0.1313	0.1222
2.45	0.4353	0.4141	0.3932	0.3721	0.3510	0.3300	0.3092	0.2884	0.2677	0.2470	0.2263	0.2073	0.1931	0.1810	0.1700	0.1595	0.1494	0.1397	0.1302	0.1211
2.46	0.4339	0.4127	0.3915	0.3704	0.3494	0.3285	0.307													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.3654	0.3423	0.3193	0.2965	0.2738	0.2513	0.2288	0.2065	0.1844	0.1662	0.1532	0.1419	0.1316	0.1218	0.1124	0.1034	0.0946	0.0866	0.0794	0.0728	
3.02	0.3642	0.3411	0.3181	0.2952	0.2725	0.2500	0.2275	0.2052	0.1830	0.1651	0.1522	0.1410	0.1307	0.1209	0.1116	0.1025	0.0938	0.0858	0.0787	0.0721	
3.03	0.3631	0.3399	0.3169	0.2940	0.2713	0.2487	0.2262	0.2039	0.1817	0.1640	0.1512	0.1401	0.1298	0.1201	0.1107	0.1017	0.0930	0.0851	0.0780	0.0715	
3.04	0.3619	0.3387	0.3156	0.2927	0.2700	0.2474	0.2249	0.2025	0.1804	0.1630	0.1503	0.1392	0.1289	0.1192	0.1099	0.1009	0.0922	0.0844	0.0773	0.0708	
3.05	0.3608	0.3375	0.3144	0.2915	0.2687	0.2461	0.2236	0.2012	0.1791	0.1619	0.1493	0.1383	0.1280	0.1184	0.1091	0.1001	0.0915	0.0836	0.0766	0.0702	
3.06	0.3596	0.3363	0.3132	0.2903	0.2675	0.2448	0.2223	0.1999	0.1778	0.1609	0.1484	0.1374	0.1272	0.1175	0.1083	0.0993	0.0907	0.0829	0.0760	0.0695	
3.07	0.3585	0.3352	0.3120	0.2890	0.2662	0.2435	0.2210	0.1986	0.1765	0.1599	0.1474	0.1365	0.1263	0.1167	0.1075	0.0986	0.0899	0.0822	0.0753	0.0689	
3.08	0.3573	0.3340	0.3108	0.2878	0.2650	0.2423	0.2197	0.1972	0.1753	0.1588	0.1465	0.1356	0.1255	0.1159	0.1067	0.0978	0.0892	0.0815	0.0746	0.0683	
3.09	0.3562	0.3328	0.3096	0.2866	0.2637	0.2410	0.2184	0.1959	0.1740	0.1578	0.1456	0.1347	0.1246	0.1150	0.1059	0.0970	0.0884	0.0808	0.0740	0.0677	
3.10	0.3550	0.3317	0.3084	0.2854	0.2625	0.2397	0.2171	0.1946	0.1728	0.1568	0.1446	0.1338	0.1238	0.1142	0.1051	0.0962	0.0877	0.0802	0.0733	0.0670	
3.11	0.3539	0.3305	0.3072	0.2842	0.2612	0.2385	0.2158	0.1933	0.1716	0.1558	0.1437	0.1329	0.1229	0.1134	0.1043	0.0955	0.0870	0.0795	0.0727	0.0664	
3.12	0.3528	0.3293	0.3061	0.2830	0.2600	0.2372	0.2146	0.1920	0.1704	0.1548	0.1428	0.1321	0.1221	0.1126	0.1035	0.0947	0.0863	0.0788	0.0721	0.0658	
3.13	0.3516	0.3282	0.3049	0.2817	0.2588	0.2360	0.2133	0.1907	0.1692	0.1539	0.1419	0.1312	0.1213	0.1118	0.1027	0.0939	0.0855	0.0781	0.0714	0.0652	
3.14	0.3505	0.3270	0.3037	0.2805	0.2575	0.2347	0.2120	0.1894	0.1680	0.1529	0.1410	0.1304	0.1204	0.1110	0.1020	0.0932	0.0848	0.0775	0.0708	0.0646	
3.15	0.3494	0.3259	0.3025	0.2793	0.2563	0.2335	0.2107	0.1881	0.1668	0.1519	0.1401	0.1295	0.1196	0.1102	0.1012	0.0924	0.0841	0.0768	0.0702	0.0640	
3.16	0.3483	0.3247	0.3013	0.2781	0.2551	0.2322	0.2095	0.1869	0.1657	0.1507	0.1392	0.1287	0.1188	0.1094	0.1004	0.0917	0.0834	0.0762	0.0696	0.0633	
3.17	0.3471	0.3236	0.3002	0.2769	0.2539	0.2310	0.2082	0.1856	0.1645	0.1500	0.1384	0.1278	0.1180	0.1087	0.0997	0.0910	0.0827	0.0755	0.0689	0.0629	
3.18	0.3460	0.3224	0.2990	0.2757	0.2527	0.2297	0.2069	0.1843	0.1634	0.1491	0.1375	0.1270	0.1172	0.1079	0.0989	0.0902	0.0821	0.0749	0.0683	0.0623	
3.19	0.3449	0.3213	0.2978	0.2746	0.2514	0.2285	0.2057	0.1830	0.1623	0.1482	0.1366	0.1262	0.1164	0.1071	0.0982	0.0895	0.0814	0.0742	0.0677	0.0617	
3.20	0.3438	0.3201	0.2967	0.2734	0.2502	0.2273	0.2044	0.1817	0.1612	0.1473	0.1358	0.1254	0.1156	0.1064	0.0974	0.0888	0.0807	0.0736	0.0671	0.0612	
3.21	0.3427	0.3190	0.2955	0.2722	0.2490	0.2260	0.2032	0.1805	0.1601	0.1464	0.1349	0.1246	0.1148	0.1056	0.0967	0.0881	0.0800	0.0730	0.0666	0.0606	
3.22	0.3416	0.3179	0.2943	0.2710	0.2478	0.2248	0.2019	0.1792	0.1591	0.1454	0.1341	0.1238	0.1141	0.1048	0.0960	0.0874	0.0794	0.0724	0.0660	0.0601	
3.23	0.3405	0.3167	0.2932	0.2698	0.2466	0.2236	0.2007	0.1780	0.1581	0.1446	0.1332	0.1229	0.1133	0.1041	0.0952	0.0867	0.0787	0.0717	0.0654	0.0595	
3.24	0.3394	0.3156	0.2920	0.2686	0.2454	0.2224	0.1995	0.1767	0.1571	0.1437	0.1324	0.1221	0.1125	0.1033	0.0945	0.0860	0.0781	0.0711	0.0648	0.0590	
3.25	0.3383	0.3145	0.2909	0.2675	0.2442	0.2212	0.1982	0.1755	0.1560	0.1428	0.1316	0.1214	0.1118	0.1026	0.0938	0.0853	0.0774	0.0705	0.0643	0.0584	
3.26	0.3372	0.3134	0.2897	0.2663	0.2430	0.2199	0.1970	0.1743	0.1550	0.1419	0.1307	0.1206	0.1110	0.1019	0.0931	0.0846	0.0768	0.0699	0.0637	0.0579	
3.27	0.3361	0.3122	0.2886	0.2651	0.2419	0.2187	0.1958	0.1730	0.1541	0.1410	0.1299	0.1198	0.1102	0.1011	0.0924	0.0839	0.0762	0.0693	0.0631	0.0574	
3.28	0.3350	0.3111	0.2875	0.2640	0.2407	0.2175	0.1945	0.1718	0.1531	0.1402	0.1291	0.1190	0.1095	0.1004	0.0917	0.0832	0.0755	0.0686	0.0626	0.0568	
3.29	0.3339	0.3100	0.2863	0.2628	0.2395	0.2163	0.1933	0.1706	0.1521	0.1393	0.1283	0.1182	0.1088	0.0997	0.0910	0.0825	0.0749	0.0682	0.0620	0.0563	
3.30	0.3328	0.3089	0.2852	0.2617	0.2383	0.2151	0.1921	0.1694	0.1511	0.1384	0.1275	0.1175	0.1080	0.0990	0.0903	0.0819	0.0743	0.0676	0.0615	0.0558	
3.31	0.3317	0.3078	0.2841	0.2605	0.2371	0.2139	0.1909	0.1682	0.1502	0.1376	0.1267	0.1167	0.1073	0.0983	0.0896	0.0812	0.0737	0.0670	0.0609	0.0553	
3.32	0.3307	0.3067	0.2829	0.2594	0.2360	0.2127	0.1897	0.1670	0.1493	0.1368	0.1259	0.1159	0.1066	0.0976	0.0889	0.0806	0.0731	0.0665	0.0604	0.0548	
3.33	0.3296	0.3056	0.2818	0.2582	0.2348	0.2116	0.1885	0.1658	0.1483	0.1359	0.1251	0.1152	0.1058	0.0969	0.0882	0.0799	0.0725	0.0659	0.0599	0.0543	
3.34	0.3285	0.3045	0.2807	0.2571	0.2336	0.2104	0.1873	0.1647	0.1474	0.1351	0.1244	0.1144	0.1051	0.0962	0.0876	0.0793	0.0719	0.0653	0.0593	0.0538	
3.35	0.3274	0.3034	0.2795	0.2559	0.2325	0.2092	0.1861	0.1635	0.1465	0.1343	0.1236	0.1137	0.1044	0.0955	0.0869	0.0786	0.0713	0.0648	0.0588	0.0533	
3.36	0.3264	0.3023	0.2784	0.2548	0.2313	0.2080	0.1849	0.1624	0.1456	0.1335	0.1228	0.1130	0.1037	0.0948	0.0862	0.0780	0.0707	0.0642	0.0583	0.0528	
3.37	0.3253	0.3012	0.2773	0.2536	0.2301	0.2068	0.1837	0.1612	0.1447	0.1326	0.1220	0.1122	0.1030	0.0941	0.0856	0.0774	0.0701	0.0637	0.0578	0.0523	
3.38	0.3242	0.3001	0.2762	0.2525	0.2290	0.2057	0.1825	0.1601	0.1438	0.1318	0.1213	0.1115	0.1023	0.0934	0.0849	0.0767	0.0695	0.0631	0.0573	0.0518	
3.39	0.3232	0.2990	0.2751	0.2514	0.2278	0.2045	0.1813	0.1589	0.1430	0.1310	0.1205	0.1108	0.1016	0.0928	0.0843	0.0761	0.0690	0.0626	0.0568	0.0514	
3.40	0.3221	0.2979	0.2740	0.2502	0.2267	0.2033	0.1801	0.1578	0.1421	0.1303	0.1198	0.1101	0.1009	0.0921	0.0836	0.0755	0.0684	0.0621	0.0563	0.0509	
3.41	0.3210	0.2968	0.2729	0.2491	0.2255	0.2022	0.1789	0.1567	0.1412	0.1295	0.1190	0.1093	0.1002	0.0914	0.0830	0.0749	0.0678	0.0615	0.0558	0.0504	
3.42	0.3200	0.2958	0.2718	0.2480	0.2244	0.2010	0.1777	0.1556	0.1404	0.1287	0.1183	0.1086	0.0995	0.0908	0.0823	0.0743	0.0673	0.0610	0.0553	0.0500	
3.43	0.3189	0.2947	0.2707	0.2469	0.2233	0.1998	0.1765	0.1546	0.1395	0.1279	0.1175	0.1079	0.0988	0.0901	0.0817	0.0737	0.0667	0.0605	0.0548	0.0495	
3.44	0.3179	0.2936	0.2696	0.2458	0.2221	0.1987	0.1754	0.1535	0.1387	0.1271	0.1168	0.1072	0.0981	0.0894	0.0810	0.0731	0.0662	0.0600	0.0543	0.0490	
3.45	0.3168	0.2925	0.2685	0.2446	0.2210	0.1975	0.1742	0.1525	0.1379	0.1264	0.1161	0.1065	0.0975	0.0888	0.0804	0.0725	0.0656	0.0595	0.0538	0.0486	
3.46	0.3158	0.2915	0.2674	0.2435	0.2199	0.1964	0.1730	0.1515	0.1370	0.											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
4.01	0.2616	0.2362	0.2111	0.1863	0.1618	0.1379	0.1212	0.1096	0.0995	0.0904	0.0818	0.0737	0.0658	0.0583	0.0519	0.0464	0.0414	0.0368	0.0326	0.0289	
4.02	0.2606	0.2352	0.2101	0.1853	0.1608	0.1370	0.1205	0.1090	0.0990	0.0899	0.0813	0.0732	0.0654	0.0579	0.0516	0.0460	0.0410	0.0365	0.0323	0.0287	
4.03	0.2597	0.2343	0.2092	0.1844	0.1598	0.1361	0.1199	0.1084	0.0984	0.0893	0.0808	0.0727	0.0649	0.0575	0.0512	0.0457	0.0407	0.0362	0.0321	0.0284	
4.04	0.2588	0.2334	0.2082	0.1834	0.1588	0.1352	0.1192	0.1078	0.0979	0.0888	0.0803	0.0722	0.0644	0.0570	0.0508	0.0453	0.0404	0.0359	0.0318	0.0281	
4.05	0.2579	0.2324	0.2073	0.1824	0.1578	0.1343	0.1185	0.1072	0.0973	0.0883	0.0798	0.0717	0.0640	0.0566	0.0504	0.0449	0.0400	0.0356	0.0315	0.0279	
4.06	0.2570	0.2315	0.2063	0.1815	0.1569	0.1334	0.1179	0.1066	0.0967	0.0877	0.0793	0.0712	0.0635	0.0562	0.0500	0.0446	0.0397	0.0352	0.0312	0.0276	
4.07	0.2560	0.2306	0.2054	0.1805	0.1559	0.1326	0.1172	0.1060	0.0962	0.0872	0.0788	0.0708	0.0630	0.0557	0.0496	0.0442	0.0394	0.0349	0.0309	0.0274	
4.08	0.2551	0.2296	0.2044	0.1795	0.1549	0.1317	0.1166	0.1054	0.0957	0.0867	0.0783	0.0703	0.0626	0.0553	0.0492	0.0439	0.0391	0.0346	0.0306	0.0271	
4.09	0.2542	0.2287	0.2035	0.1786	0.1539	0.1309	0.1159	0.1048	0.0951	0.0862	0.0778	0.0698	0.0621	0.0549	0.0489	0.0435	0.0387	0.0343	0.0304	0.0268	
4.10	0.2533	0.2278	0.2025	0.1776	0.1530	0.1300	0.1153	0.1043	0.0946	0.0857	0.0773	0.0693	0.0617	0.0545	0.0485	0.0432	0.0384	0.0340	0.0301	0.0266	
4.11	0.2524	0.2268	0.2016	0.1767	0.1520	0.1292	0.1146	0.1037	0.0940	0.0852	0.0768	0.0689	0.0612	0.0541	0.0481	0.0428	0.0381	0.0338	0.0298	0.0264	
4.12	0.2515	0.2259	0.2007	0.1757	0.1510	0.1284	0.1140	0.1031	0.0935	0.0847	0.0763	0.0684	0.0608	0.0537	0.0477	0.0425	0.0378	0.0335	0.0296	0.0261	
4.13	0.2506	0.2250	0.1997	0.1748	0.1501	0.1276	0.1134	0.1025	0.0930	0.0841	0.0758	0.0679	0.0604	0.0533	0.0474	0.0422	0.0375	0.0332	0.0293	0.0259	
4.14	0.2497	0.2241	0.1988	0.1738	0.1491	0.1268	0.1128	0.1020	0.0924	0.0836	0.0754	0.0675	0.0599	0.0529	0.0470	0.0418	0.0372	0.0329	0.0290	0.0256	
4.15	0.2488	0.2232	0.1979	0.1728	0.1482	0.1260	0.1122	0.1014	0.0918	0.0832	0.0749	0.0670	0.0595	0.0525	0.0467	0.0415	0.0369	0.0326	0.0288	0.0254	
4.16	0.2479	0.2222	0.1969	0.1719	0.1472	0.1252	0.1115	0.1009	0.0914	0.0827	0.0744	0.0666	0.0590	0.0521	0.0463	0.0412	0.0365	0.0323	0.0285	0.0252	
4.17	0.2470	0.2213	0.1960	0.1710	0.1463	0.1245	0.1109	0.1003	0.0909	0.0822	0.0740	0.0661	0.0586	0.0517	0.0459	0.0409	0.0362	0.0320	0.0283	0.0249	
4.18	0.2461	0.2204	0.1951	0.1701	0.1453	0.1237	0.1103	0.0998	0.0904	0.0817	0.0735	0.0657	0.0582	0.0513	0.0456	0.0405	0.0359	0.0318	0.0280	0.0247	
4.19	0.2452	0.2195	0.1942	0.1691	0.1444	0.1229	0.1097	0.0992	0.0898	0.0812	0.0730	0.0652	0.0578	0.0509	0.0452	0.0402	0.0357	0.0315	0.0278	0.0245	
4.20	0.2443	0.2186	0.1932	0.1682	0.1434	0.1222	0.1092	0.0987	0.0893	0.0807	0.0726	0.0648	0.0573	0.0506	0.0449	0.0399	0.0354	0.0312	0.0275	0.0242	
4.21	0.2434	0.2177	0.1923	0.1673	0.1425	0.1215	0.1086	0.0981	0.0888	0.0802	0.0721	0.0644	0.0569	0.0502	0.0446	0.0396	0.0351	0.0309	0.0273	0.0240	
4.22	0.2425	0.2168	0.1914	0.1663	0.1415	0.1208	0.1080	0.0976	0.0883	0.0797	0.0716	0.0639	0.0565	0.0498	0.0442	0.0393	0.0348	0.0307	0.0270	0.0238	
4.23	0.2416	0.2159	0.1905	0.1654	0.1406	0.1201	0.1074	0.0971	0.0878	0.0793	0.0712	0.0635	0.0561	0.0494	0.0439	0.0389	0.0345	0.0304	0.0268	0.0236	
4.24	0.2407	0.2150	0.1896	0.1645	0.1396	0.1194	0.1068	0.0965	0.0873	0.0788	0.0707	0.0630	0.0557	0.0491	0.0435	0.0386	0.0342	0.0302	0.0265	0.0234	
4.25	0.2398	0.2141	0.1887	0.1635	0.1387	0.1187	0.1063	0.0960	0.0868	0.0783	0.0703	0.0626	0.0552	0.0487	0.0432	0.0383	0.0339	0.0299	0.0263	0.0231	
4.26	0.2390	0.2132	0.1877	0.1626	0.1378	0.1181	0.1057	0.0955	0.0863	0.0779	0.0698	0.0622	0.0548	0.0483	0.0429	0.0380	0.0336	0.0296	0.0261	0.0229	
4.27	0.2381	0.2123	0.1868	0.1617	0.1369	0.1174	0.1051	0.0950	0.0858	0.0774	0.0694	0.0618	0.0544	0.0480	0.0425	0.0377	0.0334	0.0294	0.0258	0.0227	
4.28	0.2372	0.2114	0.1859	0.1608	0.1360	0.1167	0.1046	0.0945	0.0854	0.0769	0.0690	0.0613	0.0540	0.0476	0.0422	0.0374	0.0331	0.0291	0.0256	0.0225	
4.29	0.2363	0.2105	0.1850	0.1599	0.1351	0.1161	0.1040	0.0939	0.0849	0.0765	0.0685	0.0609	0.0536	0.0473	0.0419	0.0371	0.0328	0.0289	0.0254	0.0223	
4.30	0.2354	0.2096	0.1841	0.1590	0.1342	0.1154	0.1034	0.0934	0.0844	0.0760	0.0681	0.0605	0.0532	0.0469	0.0416	0.0368	0.0325	0.0286	0.0252	0.0221	
4.31	0.2346	0.2087	0.1833	0.1580	0.1333	0.1148	0.1029	0.0929	0.0839	0.0756	0.0676	0.0601	0.0528	0.0466	0.0413	0.0365	0.0323	0.0284	0.0249	0.0219	
4.32	0.2337	0.2078	0.1823	0.1571	0.1324	0.1142	0.1023	0.0924	0.0834	0.0751	0.0672	0.0597	0.0525	0.0462	0.0410	0.0363	0.0320	0.0281	0.0247	0.0217	
4.33	0.2328	0.2070	0.1814	0.1562	0.1315	0.1135	0.1018	0.0919	0.0830	0.0747	0.0668	0.0593	0.0521	0.0459	0.0406	0.0360	0.0317	0.0279	0.0245	0.0215	
4.34	0.2320	0.2061	0.1805	0.1553	0.1307	0.1129	0.1013	0.0914	0.0825	0.0742	0.0664	0.0589	0.0517	0.0455	0.0403	0.0357	0.0315	0.0276	0.0243	0.0213	
4.35	0.2311	0.2052	0.1796	0.1544	0.1298	0.1123	0.1007	0.0909	0.0820	0.0738	0.0659	0.0585	0.0513	0.0452	0.0400	0.0354	0.0312	0.0274	0.0241	0.0211	
4.36	0.2302	0.2043	0.1788	0.1535	0.1289	0.1117	0.1002	0.0904	0.0816	0.0733	0.0655	0.0580	0.0509	0.0449	0.0397	0.0351	0.0309	0.0272	0.0238	0.0209	
4.37	0.2294	0.2034	0.1779	0.1526	0.1281	0.1111	0.0997	0.0899	0.0811	0.0729	0.0651	0.0576	0.0505	0.0445	0.0394	0.0348	0.0307	0.0269	0.0236	0.0207	
4.38	0.2285	0.2026	0.1770	0.1517	0.1273	0.1105	0.0991	0.0895	0.0806	0.0724	0.0647	0.0572	0.0502	0.0442	0.0391	0.0346	0.0304	0.0267	0.0234	0.0205	
4.39	0.2276	0.2017	0.1761	0.1508	0.1264	0.1099	0.0986	0.0890	0.0802	0.0720	0.0643	0.0569	0.0498	0.0439	0.0388	0.0343	0.0302	0.0265	0.0232	0.0203	
4.40	0.2268	0.2008	0.1752	0.1499	0.1256	0.1093	0.0981	0.0885	0.0797	0.0716	0.0638	0.0565	0.0494	0.0436	0.0385	0.0340	0.0299	0.0262	0.0230	0.0201	
4.41	0.2259	0.1999	0.1743	0.1490	0.1248	0.1087	0.0976	0.0880	0.0793	0.0711	0.0634	0.0561	0.0491	0.0432	0.0382	0.0337	0.0297	0.0260	0.0228	0.0199	
4.42	0.2251	0.1991	0.1734	0.1481	0.1240	0.1081	0.0971	0.0875	0.0788	0.0707	0.0630	0.0557	0.0487	0.0429	0.0379	0.0335	0.0294	0.0258	0.0226	0.0197	
4.43	0.2242	0.1982	0.1726	0.1472	0.1232	0.1076	0.0966	0.0871	0.0784	0.0703	0.0626	0.0553	0.0483	0.0426	0.0376	0.0332	0.0292	0.0256	0.0224	0.0196	
4.44	0.2234	0.1974	0.1717	0.1464	0.1224	0.1070	0.0961	0.0866	0.0779	0.0699	0.0622	0.0549	0.0480	0.0423	0.0374	0.0329	0.0289	0.0253	0.0222	0.0194	
4.45	0.2225	0.1965	0.1708	0.1455	0.1216	0.1064	0.0956	0.0861	0.0775	0.0694	0.0618	0.0545	0.0476	0.0420	0.0371	0.0327	0.0287	0.0251	0.0220	0.0192	
4.46	0.2217	0.1956	0.1699	0.1446	0.1209	0.1059	0.0951	0.0856	0.0771	0.											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																										
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55							
5.01	0.1775	0.1509	0.1246	0.1025	0.0899	0.0801	0.0715	0.0636	0.0562	0.0492	0.0425	0.0366	0.0319	0.0278	0.0241	0.0208	0.0179	0.0154	0.0133	0.0114							
5.02	0.1767	0.1501	0.1238	0.1019	0.0895	0.0797	0.0711	0.0632	0.0558	0.0489	0.0423	0.0364	0.0316	0.0276	0.0239	0.0206	0.0178	0.0153	0.0131	0.0113							
5.03	0.1760	0.1493	0.1230	0.1014	0.0890	0.0793	0.0707	0.0629	0.0555	0.0486	0.0420	0.0361	0.0314	0.0273	0.0237	0.0205	0.0176	0.0152	0.0130	0.0111							
5.04	0.1752	0.1486	0.1222	0.1008	0.0886	0.0789	0.0704	0.0625	0.0552	0.0483	0.0417	0.0359	0.0312	0.0271	0.0235	0.0203	0.0175	0.0150	0.0129	0.0110							
5.05	0.1745	0.1478	0.1215	0.1003	0.0882	0.0786	0.0700	0.0622	0.0549	0.0480	0.0414	0.0356	0.0310	0.0269	0.0234	0.0201	0.0173	0.0149	0.0128	0.0109							
5.06	0.1737	0.1470	0.1207	0.0998	0.0878	0.0782	0.0697	0.0618	0.0546	0.0477	0.0411	0.0354	0.0308	0.0268	0.0232	0.0200	0.0172	0.0148	0.0127	0.0108							
5.07	0.1730	0.1463	0.1199	0.0992	0.0873	0.0778	0.0693	0.0615	0.0542	0.0474	0.0408	0.0351	0.0305	0.0266	0.0230	0.0198	0.0171	0.0147	0.0126	0.0107							
5.08	0.1722	0.1455	0.1191	0.0987	0.0869	0.0774	0.0689	0.0612	0.0539	0.0471	0.0405	0.0349	0.0303	0.0264	0.0228	0.0197	0.0169	0.0145	0.0124	0.0106							
5.09	0.1714	0.1447	0.1184	0.0982	0.0865	0.0770	0.0686	0.0608	0.0536	0.0468	0.0402	0.0346	0.0301	0.0262	0.0227	0.0195	0.0168	0.0144	0.0123	0.0105							
5.10	0.1707	0.1440	0.1176	0.0977	0.0861	0.0766	0.0682	0.0605	0.0533	0.0465	0.0400	0.0344	0.0299	0.0260	0.0225	0.0193	0.0166	0.0143	0.0122	0.0104							
5.11	0.1699	0.1432	0.1169	0.0972	0.0857	0.0763	0.0679	0.0602	0.0530	0.0462	0.0397	0.0342	0.0297	0.0258	0.0223	0.0192	0.0165	0.0142	0.0121	0.0103							
5.12	0.1692	0.1425	0.1161	0.0967	0.0852	0.0759	0.0675	0.0599	0.0527	0.0459	0.0394	0.0339	0.0295	0.0256	0.0221	0.0190	0.0164	0.0140	0.0120	0.0102							
5.13	0.1685	0.1417	0.1154	0.0962	0.0848	0.0755	0.0672	0.0595	0.0524	0.0456	0.0391	0.0337	0.0293	0.0254	0.0220	0.0189	0.0162	0.0139	0.0119	0.0101							
5.14	0.1677	0.1410	0.1146	0.0957	0.0844	0.0751	0.0668	0.0592	0.0521	0.0453	0.0389	0.0335	0.0291	0.0252	0.0218	0.0187	0.0161	0.0138	0.0118	0.0101							
5.15	0.1670	0.1402	0.1139	0.0952	0.0840	0.0748	0.0665	0.0589	0.0517	0.0450	0.0386	0.0332	0.0289	0.0250	0.0216	0.0186	0.0159	0.0137	0.0117	0.0100							
5.16	0.1662	0.1395	0.1132	0.0948	0.0836	0.0744	0.0662	0.0586	0.0514	0.0447	0.0383	0.0330	0.0286	0.0248	0.0215	0.0184	0.0158	0.0136	0.0116	0.0099							
5.17	0.1655	0.1387	0.1124	0.0943	0.0832	0.0741	0.0658	0.0582	0.0511	0.0444	0.0381	0.0328	0.0284	0.0247	0.0213	0.0183	0.0157	0.0134	0.0115	0.0098							
5.18	0.1647	0.1380	0.1117	0.0938	0.0828	0.0737	0.0655	0.0579	0.0508	0.0441	0.0378	0.0326	0.0282	0.0245	0.0211	0.0181	0.0156	0.0133	0.0114	0.0097							
5.19	0.1640	0.1372	0.1110	0.0934	0.0824	0.0733	0.0651	0.0576	0.0505	0.0439	0.0375	0.0323	0.0280	0.0243	0.0210	0.0180	0.0154	0.0132	0.0113	0.0096							
5.20	0.1633	0.1365	0.1103	0.0929	0.0820	0.0730	0.0648	0.0573	0.0502	0.0436	0.0373	0.0321	0.0278	0.0241	0.0208	0.0178	0.0153	0.0131	0.0112	0.0095							
5.21	0.1625	0.1357	0.1096	0.0924	0.0817	0.0726	0.0645	0.0570	0.0500	0.0433	0.0370	0.0319	0.0277	0.0239	0.0206	0.0177	0.0152	0.0130	0.0111	0.0094							
5.22	0.1618	0.1350	0.1089	0.0920	0.0813	0.0723	0.0642	0.0567	0.0497	0.0430	0.0368	0.0317	0.0275	0.0238	0.0205	0.0175	0.0150	0.0129	0.0110	0.0093							
5.23	0.1611	0.1342	0.1083	0.0915	0.0809	0.0719	0.0638	0.0564	0.0494	0.0427	0.0365	0.0315	0.0273	0.0236	0.0203	0.0174	0.0149	0.0128	0.0109	0.0092							
5.24	0.1603	0.1335	0.1076	0.0911	0.0805	0.0716	0.0635	0.0560	0.0491	0.0425	0.0363	0.0312	0.0271	0.0234	0.0202	0.0173	0.0148	0.0126	0.0108	0.0091							
5.25	0.1596	0.1328	0.1070	0.0906	0.0801	0.0712	0.0632	0.0557	0.0488	0.0422	0.0360	0.0310	0.0269	0.0232	0.0200	0.0171	0.0147	0.0125	0.0107	0.0091							
5.26	0.1589	0.1320	0.1063	0.0902	0.0797	0.0709	0.0628	0.0554	0.0485	0.0419	0.0358	0.0308	0.0267	0.0231	0.0198	0.0170	0.0145	0.0124	0.0106	0.0090							
5.27	0.1582	0.1313	0.1057	0.0898	0.0794	0.0705	0.0625	0.0551	0.0482	0.0417	0.0355	0.0306	0.0265	0.0229	0.0197	0.0169	0.0144	0.0123	0.0105	0.0089							
5.28	0.1574	0.1306	0.1050	0.0893	0.0790	0.0702	0.0622	0.0548	0.0479	0.0414	0.0353	0.0304	0.0263	0.0227	0.0195	0.0167	0.0143	0.0122	0.0104	0.0088							
5.29	0.1567	0.1298	0.1044	0.0889	0.0786	0.0698	0.0619	0.0545	0.0476	0.0411	0.0350	0.0302	0.0261	0.0226	0.0194	0.0166	0.0142	0.0121	0.0103	0.0087							
5.30	0.1560	0.1291	0.1038	0.0885	0.0782	0.0695	0.0616	0.0542	0.0474	0.0408	0.0348	0.0300	0.0259	0.0224	0.0192	0.0164	0.0141	0.0120	0.0102	0.0086							
5.31	0.1553	0.1284	0.1031	0.0881	0.0779	0.0691	0.0612	0.0539	0.0471	0.0406	0.0345	0.0298	0.0258	0.0222	0.0191	0.0163	0.0139	0.0119	0.0101	0.0085							
5.32	0.1545	0.1276	0.1025	0.0876	0.0775	0.0688	0.0609	0.0536	0.0468	0.0403	0.0343	0.0296	0.0256	0.0221	0.0189	0.0162	0.0138	0.0118	0.0100	0.0085							
5.33	0.1538	0.1269	0.1019	0.0872	0.0771	0.0685	0.0606	0.0533	0.0465	0.0401	0.0341	0.0294	0.0254	0.0219	0.0188	0.0161	0.0137	0.0117	0.0099	0.0084							
5.34	0.1531	0.1262	0.1013	0.0868	0.0768	0.0681	0.0603	0.0530	0.0462	0.0398	0.0338	0.0292	0.0252	0.0217	0.0186	0.0159	0.0136	0.0116	0.0098	0.0083							
5.35	0.1524	0.1255	0.1007	0.0864	0.0764	0.0678	0.0600	0.0528	0.0460	0.0395	0.0336	0.0290	0.0250	0.0216	0.0185	0.0158	0.0135	0.0115	0.0097	0.0082							
5.36	0.1517	0.1247	0.1001	0.0860	0.0761	0.0675	0.0597	0.0525	0.0457	0.0393	0.0334	0.0288	0.0249	0.0214	0.0184	0.0157	0.0134	0.0114	0.0097	0.0082							
5.37	0.1510	0.1240	0.0995	0.0856	0.0757	0.0671	0.0594	0.0522	0.0454	0.0390	0.0332	0.0286	0.0247	0.0213	0.0182	0.0155	0.0133	0.0113	0.0096	0.0081							
5.38	0.1502	0.1233	0.0989	0.0852	0.0753	0.0668	0.0591	0.0519	0.0451	0.0388	0.0329	0.0284	0.0245	0.0211	0.0181	0.0154	0.0131	0.0112	0.0095	0.0080							
5.39	0.1495	0.1226	0.0983	0.0848	0.0750	0.0665	0.0588	0.0516	0.0449	0.0385	0.0327	0.0282	0.0243	0.0209	0.0179	0.0153	0.0130	0.0111	0.0094	0.0079							
5.40	0.1488	0.1219	0.0978	0.0844	0.0746	0.0662	0.0585	0.0513	0.0446	0.0382	0.0325	0.0280	0.0242	0.0208	0.0178	0.0152	0.0129	0.0110	0.0093	0.0079							
5.41	0.1481	0.1212	0.0972	0.0840	0.0743	0.0658	0.0582	0.0510	0.0443	0.0380	0.0323	0.0278	0.0240	0.0206	0.0176	0.0150	0.0128	0.0109	0.0092	0.0078							
5.42	0.1474	0.1204	0.0967	0.0836	0.0739	0.0655	0.0579	0.0507	0.0441	0.0377	0.0321	0.0276	0.0238	0.0205	0.0175	0.0149	0.0127	0.0108	0.0091	0.0077							
5.43	0.1467	0.1197	0.0961	0.0832	0.0736	0.0652	0.0576	0.0505	0.0438	0.0375	0.0318	0.0274	0.0237	0.0203	0.0174	0.0148	0.0126	0.0107	0.0091	0.0076							
5.44	0.1460	0.1190	0.0956	0.0828	0.0733	0.0649	0.0573	0.0502	0.0435	0.0372	0.0316	0.0272	0.0235	0.0202	0.0172	0.0147	0.0125	0.0106	0.0090	0.0076							
5.45	0.1453	0.1183	0.0951	0.0824	0.0729	0.0646	0.0570	0.0499	0.0433	0.0370	0.0314	0.0271	0.0233	0.0200	0.0171	0.0146	0.0124	0.0105	0.0089	0.0075							
5.46	0.1446	0.1176	0.0945	0.0821	0.0726	0.																					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
7.01	0.0644	0.0555	0.0481	0.0414	0.0353	0.0296	0.0243	0.0196	0.0163	0.0136	0.0113	0.0092	0.0076	0.0062	0.0050	0.0041	0.0033	0.0027	0.0021	0.0017	
7.02	0.0642	0.0553	0.0479	0.0412	0.0351	0.0294	0.0242	0.0195	0.0162	0.0135	0.0112	0.0092	0.0075	0.0061	0.0050	0.0041	0.0033	0.0026	0.0021	0.0017	
7.03	0.0639	0.0551	0.0477	0.0410	0.0349	0.0293	0.0240	0.0194	0.0161	0.0134	0.0111	0.0091	0.0074	0.0061	0.0050	0.0040	0.0033	0.0026	0.0021	0.0017	
7.04	0.0637	0.0549	0.0475	0.0408	0.0348	0.0291	0.0239	0.0193	0.0160	0.0133	0.0110	0.0090	0.0074	0.0060	0.0049	0.0040	0.0032	0.0026	0.0021	0.0017	
7.05	0.0634	0.0547	0.0473	0.0406	0.0346	0.0290	0.0237	0.0192	0.0159	0.0132	0.0110	0.0090	0.0073	0.0060	0.0049	0.0040	0.0032	0.0026	0.0021	0.0016	
7.06	0.0632	0.0545	0.0471	0.0405	0.0344	0.0288	0.0236	0.0191	0.0158	0.0132	0.0109	0.0089	0.0073	0.0060	0.0048	0.0039	0.0032	0.0026	0.0020	0.0016	
7.07	0.0629	0.0543	0.0469	0.0403	0.0343	0.0287	0.0234	0.0189	0.0157	0.0131	0.0108	0.0089	0.0072	0.0059	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	
7.08	0.0627	0.0540	0.0467	0.0401	0.0341	0.0285	0.0233	0.0188	0.0156	0.0130	0.0107	0.0088	0.0072	0.0059	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	
7.09	0.0624	0.0538	0.0465	0.0399	0.0339	0.0284	0.0232	0.0187	0.0155	0.0129	0.0107	0.0087	0.0071	0.0058	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	
7.10	0.0622	0.0536	0.0463	0.0398	0.0338	0.0282	0.0230	0.0186	0.0154	0.0128	0.0106	0.0087	0.0071	0.0058	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	
7.11	0.0619	0.0534	0.0461	0.0396	0.0336	0.0281	0.0229	0.0185	0.0153	0.0127	0.0105	0.0086	0.0070	0.0057	0.0047	0.0038	0.0030	0.0024	0.0020	0.0016	
7.12	0.0617	0.0532	0.0459	0.0394	0.0334	0.0279	0.0228	0.0184	0.0152	0.0127	0.0105	0.0086	0.0070	0.0057	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	
7.13	0.0615	0.0530	0.0457	0.0392	0.0333	0.0278	0.0226	0.0183	0.0151	0.0126	0.0104	0.0085	0.0069	0.0056	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	
7.14	0.0612	0.0528	0.0456	0.0391	0.0331	0.0276	0.0225	0.0182	0.0150	0.0125	0.0103	0.0084	0.0069	0.0056	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	
7.15	0.0610	0.0526	0.0454	0.0389	0.0329	0.0275	0.0223	0.0181	0.0149	0.0124	0.0103	0.0084	0.0068	0.0056	0.0045	0.0037	0.0029	0.0023	0.0019	0.0015	
7.16	0.0607	0.0524	0.0452	0.0387	0.0328	0.0273	0.0222	0.0180	0.0149	0.0124	0.0102	0.0083	0.0068	0.0055	0.0045	0.0036	0.0029	0.0023	0.0019	0.0015	
7.17	0.0605	0.0522	0.0450	0.0386	0.0327	0.0272	0.0221	0.0178	0.0148	0.0123	0.0101	0.0083	0.0067	0.0055	0.0044	0.0036	0.0029	0.0023	0.0018	0.0015	
7.18	0.0603	0.0520	0.0448	0.0384	0.0325	0.0270	0.0219	0.0177	0.0147	0.0122	0.0101	0.0082	0.0067	0.0054	0.0044	0.0036	0.0029	0.0023	0.0018	0.0015	
7.19	0.0600	0.0518	0.0446	0.0382	0.0323	0.0269	0.0218	0.0176	0.0146	0.0121	0.0100	0.0081	0.0066	0.0054	0.0044	0.0035	0.0028	0.0023	0.0018	0.0014	
7.20	0.0598	0.0516	0.0444	0.0380	0.0322	0.0267	0.0217	0.0175	0.0145	0.0120	0.0099	0.0081	0.0066	0.0054	0.0043	0.0035	0.0028	0.0023	0.0018	0.0014	
7.21	0.0596	0.0514	0.0443	0.0379	0.0320	0.0266	0.0215	0.0174	0.0144	0.0120	0.0099	0.0080	0.0065	0.0053	0.0043	0.0035	0.0028	0.0022	0.0018	0.0014	
7.22	0.0593	0.0512	0.0441	0.0377	0.0319	0.0265	0.0214	0.0173	0.0144	0.0119	0.0098	0.0080	0.0065	0.0053	0.0043	0.0034	0.0028	0.0022	0.0018	0.0014	
7.23	0.0591	0.0510	0.0439	0.0375	0.0317	0.0263	0.0213	0.0172	0.0143	0.0118	0.0097	0.0079	0.0064	0.0052	0.0042	0.0034	0.0027	0.0022	0.0017	0.0014	
7.24	0.0589	0.0508	0.0437	0.0374	0.0316	0.0262	0.0212	0.0171	0.0142	0.0117	0.0097	0.0079	0.0064	0.0052	0.0042	0.0034	0.0027	0.0022	0.0017	0.0014	
7.25	0.0587	0.0506	0.0435	0.0372	0.0314	0.0260	0.0210	0.0170	0.0141	0.0117	0.0096	0.0078	0.0063	0.0052	0.0042	0.0034	0.0027	0.0022	0.0017	0.0014	
7.26	0.0584	0.0504	0.0434	0.0371	0.0313	0.0259	0.0209	0.0169	0.0140	0.0116	0.0095	0.0077	0.0063	0.0051	0.0041	0.0033	0.0027	0.0021	0.0017	0.0013	
7.27	0.0582	0.0502	0.0432	0.0369	0.0311	0.0258	0.0208	0.0168	0.0139	0.0115	0.0095	0.0077	0.0063	0.0051	0.0041	0.0033	0.0027	0.0021	0.0017	0.0013	
7.28	0.0580	0.0500	0.0430	0.0367	0.0310	0.0256	0.0206	0.0167	0.0138	0.0115	0.0094	0.0076	0.0062	0.0050	0.0041	0.0033	0.0026	0.0021	0.0017	0.0013	
7.29	0.0578	0.0498	0.0428	0.0366	0.0308	0.0255	0.0205	0.0166	0.0138	0.0114	0.0093	0.0076	0.0062	0.0050	0.0040	0.0033	0.0026	0.0021	0.0017	0.0013	
7.30	0.0576	0.0496	0.0427	0.0364	0.0307	0.0253	0.0204	0.0165	0.0137	0.0113	0.0093	0.0075	0.0061	0.0050	0.0040	0.0032	0.0026	0.0021	0.0016	0.0013	
7.31	0.0573	0.0494	0.0425	0.0362	0.0305	0.0252	0.0203	0.0164	0.0136	0.0112	0.0092	0.0075	0.0061	0.0049	0.0040	0.0032	0.0026	0.0020	0.0016	0.0013	
7.32	0.0571	0.0492	0.0423	0.0361	0.0304	0.0251	0.0202	0.0163	0.0135	0.0112	0.0092	0.0074	0.0060	0.0049	0.0040	0.0032	0.0025	0.0020	0.0016	0.0013	
7.33	0.0569	0.0490	0.0421	0.0359	0.0302	0.0249	0.0200	0.0162	0.0134	0.0111	0.0091	0.0074	0.0060	0.0049	0.0039	0.0032	0.0025	0.0020	0.0016	0.0013	
7.34	0.0567	0.0488	0.0420	0.0358	0.0301	0.0248	0.0199	0.0161	0.0134	0.0110	0.0090	0.0073	0.0059	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	0.0012	
7.35	0.0565	0.0486	0.0418	0.0356	0.0299	0.0247	0.0198	0.0161	0.0133	0.0110	0.0090	0.0073	0.0059	0.0048	0.0039	0.0031	0.0025	0.0020	0.0016	0.0012	
7.36	0.0563	0.0484	0.0416	0.0354	0.0298	0.0245	0.0197	0.0160	0.0132	0.0109	0.0089	0.0072	0.0059	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	0.0012	
7.37	0.0561	0.0483	0.0414	0.0353	0.0296	0.0244	0.0195	0.0159	0.0131	0.0108	0.0089	0.0072	0.0058	0.0047	0.0038	0.0030	0.0024	0.0019	0.0015	0.0012	
7.38	0.0558	0.0481	0.0413	0.0351	0.0295	0.0243	0.0194	0.0158	0.0130	0.0108	0.0088	0.0071	0.0058	0.0047	0.0038	0.0030	0.0024	0.0019	0.0015	0.0012	
7.39	0.0556	0.0479	0.0411	0.0350	0.0293	0.0241	0.0193	0.0157	0.0130	0.0107	0.0087	0.0071	0.0057	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	
7.40	0.0554	0.0477	0.0409	0.0348	0.0292	0.0240	0.0192	0.0156	0.0129	0.0106	0.0087	0.0070	0.0057	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	
7.41	0.0552	0.0475	0.0408	0.0347	0.0291	0.0239	0.0191	0.0155	0.0128	0.0106	0.0086	0.0070	0.0057	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	
7.42	0.0550	0.0473	0.0406	0.0345	0.0289	0.0237	0.0190	0.0154	0.0127	0.0105	0.0086	0.0069	0.0056	0.0045	0.0037	0.0029	0.0023	0.0019	0.0015	0.0012	
7.43	0.0548	0.0471	0.0404	0.0344	0.0288	0.0236	0.0188	0.0153	0.0127	0.0104	0.0085	0.0069	0.0056	0.0045	0.0036	0.0029	0.0023	0.0018	0.0015	0.0011	
7.44	0.0546	0.0470	0.0403	0.0342	0.0286	0.0235	0.0187	0.0152	0.0126	0.0104	0.0085	0.0068	0.0055	0.0045	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	
7.45	0.0544	0.0468	0.0401	0.0341	0.0285	0.0233	0.0186	0.0151	0.0125	0.0103	0.0084	0.0068	0.0055	0.0044	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	
7.46	0.0542	0.0466	0.0399	0.0339	0.0284	0.0232	0.0185	0.													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9906	0.9905	0.9905	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9815	0.9814	0.9812	0.9811	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801
0.03	0.9727	0.9725	0.9722	0.9720	0.9718	0.9716	0.9714	0.9713	0.9711	0.9710	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	0.9702	0.9701
0.04	0.9641	0.9638	0.9634	0.9631	0.9628	0.9625	0.9623	0.9620	0.9618	0.9616	0.9613	0.9612	0.9610	0.9608	0.9607	0.9606	0.9605	0.9604	0.9603	0.9602
0.05	0.9557	0.9552	0.9548	0.9544	0.9540	0.9536	0.9532	0.9529	0.9525	0.9522	0.9520	0.9517	0.9514	0.9512	0.9510	0.9509	0.9507	0.9506	0.9505	0.9504
0.06	0.9475	0.9469	0.9463	0.9458	0.9453	0.9448	0.9443	0.9438	0.9434	0.9430	0.9426	0.9423	0.9420	0.9417	0.9414	0.9412	0.9410	0.9408	0.9406	0.9405
0.07	0.9393	0.9386	0.9380	0.9373	0.9367	0.9360	0.9355	0.9349	0.9344	0.9339	0.9334	0.9330	0.9326	0.9322	0.9319	0.9316	0.9313	0.9311	0.9309	0.9307
0.08	0.9314	0.9305	0.9297	0.9289	0.9282	0.9274	0.9267	0.9261	0.9254	0.9248	0.9243	0.9237	0.9232	0.9228	0.9224	0.9220	0.9217	0.9214	0.9211	0.9209
0.09	0.9235	0.9225	0.9216	0.9207	0.9198	0.9189	0.9181	0.9173	0.9166	0.9159	0.9152	0.9146	0.9140	0.9134	0.9129	0.9125	0.9121	0.9117	0.9114	0.9112
0.10	0.9158	0.9146	0.9136	0.9126	0.9125	0.9115	0.9105	0.9096	0.9086	0.9078	0.9070	0.9062	0.9054	0.9048	0.9041	0.9036	0.9030	0.9026	0.9021	0.9018
0.11	0.9081	0.9069	0.9057	0.9045	0.9033	0.9022	0.9011	0.9001	0.8991	0.8981	0.8972	0.8964	0.8956	0.8949	0.8942	0.8936	0.8931	0.8926	0.8921	0.8917
0.12	0.9006	0.8992	0.8978	0.8965	0.8952	0.8939	0.8927	0.8916	0.8904	0.8894	0.8884	0.8874	0.8865	0.8857	0.8849	0.8843	0.8836	0.8830	0.8825	0.8821
0.13	0.8931	0.8916	0.8901	0.8886	0.8872	0.8858	0.8844	0.8831	0.8819	0.8807	0.8796	0.8785	0.8775	0.8766	0.8757	0.8749	0.8742	0.8735	0.8730	0.8725
0.14	0.8858	0.8841	0.8824	0.8808	0.8792	0.8777	0.8762	0.8748	0.8734	0.8721	0.8708	0.8696	0.8685	0.8675	0.8665	0.8657	0.8648	0.8641	0.8635	0.8629
0.15	0.8785	0.8766	0.8744	0.8730	0.8713	0.8696	0.8680	0.8665	0.8649	0.8635	0.8621	0.8608	0.8596	0.8585	0.8574	0.8564	0.8555	0.8547	0.8540	0.8534
0.16	0.8712	0.8692	0.8673	0.8654	0.8635	0.8617	0.8599	0.8582	0.8566	0.8550	0.8535	0.8521	0.8508	0.8495	0.8484	0.8473	0.8463	0.8454	0.8446	0.8439
0.17	0.8641	0.8620	0.8598	0.8578	0.8558	0.8538	0.8519	0.8501	0.8483	0.8466	0.8450	0.8434	0.8420	0.8406	0.8393	0.8382	0.8371	0.8361	0.8352	0.8344
0.18	0.8570	0.8547	0.8525	0.8503	0.8481	0.8460	0.8440	0.8420	0.8401	0.8382	0.8365	0.8348	0.8332	0.8318	0.8304	0.8291	0.8279	0.8268	0.8259	0.8251
0.19	0.8501	0.8476	0.8452	0.8428	0.8405	0.8383	0.8361	0.8339	0.8319	0.8299	0.8280	0.8263	0.8246	0.8230	0.8215	0.8201	0.8188	0.8176	0.8166	0.8157
0.20	0.8432	0.8405	0.8380	0.8355	0.8330	0.8306	0.8283	0.8260	0.8238	0.8217	0.8197	0.8178	0.8159	0.8142	0.8126	0.8111	0.8097	0.8085	0.8074	0.8064
0.21	0.8363	0.8335	0.8308	0.8281	0.8255	0.8230	0.8205	0.8181	0.8158	0.8135	0.8114	0.8093	0.8074	0.8055	0.8038	0.8022	0.8007	0.7994	0.7982	0.7971
0.22	0.8295	0.8266	0.8237	0.8209	0.8181	0.8154	0.8128	0.8102	0.8078	0.8054	0.8031	0.8009	0.7988	0.7969	0.7950	0.7933	0.7918	0.7904	0.7891	0.7880
0.23	0.8228	0.8197	0.8167	0.8137	0.8108	0.8079	0.8052	0.8025	0.7998	0.7973	0.7949	0.7926	0.7904	0.7883	0.7863	0.7845	0.7829	0.7814	0.7800	0.7788
0.24	0.8161	0.8129	0.8097	0.8066	0.8035	0.8005	0.7976	0.7947	0.7920	0.7893	0.7868	0.7843	0.7820	0.7797	0.7777	0.7758	0.7740	0.7725	0.7711	0.7697
0.25	0.8095	0.8061	0.8028	0.7995	0.7963	0.7931	0.7900	0.7871	0.7842	0.7814	0.7787	0.7761	0.7736	0.7713	0.7691	0.7671	0.7653	0.7636	0.7621	0.7607
0.26	0.8029	0.7994	0.7959	0.7925	0.7891	0.7858	0.7826	0.7794	0.7764	0.7735	0.7706	0.7679	0.7653	0.7628	0.7606	0.7585	0.7566	0.7549	0.7532	0.7518
0.27	0.7964	0.7927	0.7891	0.7855	0.7820	0.7785	0.7752	0.7719	0.7687	0.7656	0.7627	0.7598	0.7571	0.7545	0.7521	0.7499	0.7480	0.7461	0.7444	0.7429
0.28	0.7900	0.7861	0.7823	0.7786	0.7749	0.7713	0.7678	0.7644	0.7611	0.7579	0.7547	0.7518	0.7489	0.7462	0.7437	0.7415	0.7394	0.7375	0.7357	0.7340
0.29	0.7836	0.7796	0.7757	0.7718	0.7679	0.7642	0.7605	0.7570	0.7535	0.7501	0.7469	0.7437	0.7407	0.7379	0.7354	0.7330	0.7309	0.7288	0.7270	0.7252
0.30	0.7773	0.7731	0.7690	0.7650	0.7610	0.7571	0.7533	0.7496	0.7460	0.7424	0.7391	0.7358	0.7327	0.7298	0.7271	0.7247	0.7224	0.7203	0.7185	0.7165
0.31	0.7710	0.7667	0.7624	0.7582	0.7541	0.7501	0.7461	0.7422	0.7385	0.7348	0.7313	0.7279	0.7246	0.7216	0.7189	0.7164	0.7140	0.7118	0.7097	0.7079
0.32	0.7647	0.7603	0.7559	0.7515	0.7473	0.7431	0.7390	0.7350	0.7311	0.7273	0.7236	0.7200	0.7167	0.7136	0.7108	0.7082	0.7057	0.7034	0.7012	0.6992
0.33	0.7586	0.7539	0.7494	0.7449	0.7405	0.7361	0.7319	0.7277	0.7237	0.7197	0.7159	0.7122	0.7088	0.7056	0.7027	0.7000	0.6974	0.6950	0.6928	0.6906
0.34	0.7524	0.7477	0.7430	0.7383	0.7337	0.7293	0.7249	0.7205	0.7164	0.7123	0.7083	0.7045	0.7010	0.6977	0.6947	0.6919	0.6893	0.6867	0.6844	0.6822
0.35	0.7463	0.7414	0.7366	0.7318	0.7271	0.7224	0.7179	0.7134	0.7091	0.7049	0.7007	0.6969	0.6932	0.6899	0.6868	0.6839	0.6811	0.6785	0.6761	0.6738
0.36	0.7403	0.7352	0.7302	0.7253	0.7204	0.7156	0.7109	0.7063	0.7019	0.6975	0.6932	0.6893	0.6855	0.6821	0.6789	0.6759	0.6731	0.6704	0.6678	0.6654
0.37	0.7343	0.7291	0.7239	0.7188	0.7138	0.7089	0.7041	0.6993	0.6947	0.6902	0.6858	0.6817	0.6779	0.6744	0.6711	0.6680	0.6651	0.6623	0.6596	0.6571
0.38	0.7283	0.7230	0.7177	0.7124	0.7073	0.7022	0.6972	0.6923	0.6876	0.6829	0.6784	0.6743	0.6704	0.6668	0.6634	0.6602	0.6571	0.6542	0.6515	0.6489
0.39	0.7224	0.7169	0.7115	0.7061	0.7008	0.6956	0.6904	0.6854	0.6805	0.6757	0.6711	0.6668	0.6629	0.6592	0.6557	0.6524	0.6493	0.6463	0.6435	0.6408
0.40	0.7165	0.7109	0.7053	0.6998	0.6943	0.6889	0.6837	0.6785	0.6735	0.6685	0.6638	0.6595	0.6555	0.6517	0.6481	0.6447	0.6415	0.6384	0.6355	0.6327
0.41	0.7107	0.7049	0.6992	0.6935	0.6879	0.6824	0.6770	0.6717	0.6665	0.6614	0.6566	0.6522	0.6481	0.6443	0.6406	0.6371	0.6337	0.6305	0.6275	0.6247
0.42	0.7049	0.6990	0.6931	0.6873	0.6816	0.6759	0.6704	0.6649	0.6595	0.6544	0.6495	0.6450	0.6409	0.6369	0.6331	0.6295	0.6261	0.6228	0.6197	0.6167
0.43	0.6992	0.6931	0.6871	0.6812	0.6753	0.6695	0.6638	0.6582	0.6527	0.6474	0.6424	0.6379	0.6336	0.6296	0.6257	0.6220	0.6185	0.6151	0.6119	0.6088
0.44	0.6935	0.6873	0.6811	0.6750	0.6690	0.6631	0.6572	0.6515	0.6458	0.6405	0.6354	0.6308	0.6265	0.6223	0.6184	0.6146	0.6109	0.6075	0.6042	0.6010
0.45	0.6879	0.6815	0.6752	0.6690																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.4238	0.4117	0.4011	0.3913	0.3819	0.3728	0.3640	0.3552	0.3467	0.3385	0.3306	0.3230	0.3155	0.3082	0.3011	0.2942	0.2874	0.2808	0.2743	0.2679	
1.02	0.4199	0.4079	0.3973	0.3875	0.3781	0.3690	0.3601	0.3514	0.3428	0.3346	0.3267	0.3190	0.3115	0.3042	0.2971	0.2902	0.2834	0.2768	0.2703	0.2639	
1.03	0.4160	0.4041	0.3935	0.3837	0.3743	0.3652	0.3563	0.3475	0.3390	0.3308	0.3228	0.3151	0.3076	0.3003	0.2932	0.2862	0.2795	0.2728	0.2663	0.2599	
1.04	0.4122	0.4003	0.3898	0.3800	0.3706	0.3614	0.3525	0.3437	0.3352	0.3270	0.3190	0.3113	0.3038	0.2964	0.2893	0.2823	0.2755	0.2689	0.2624	0.2560	
1.05	0.4083	0.3966	0.3861	0.3763	0.3669	0.3577	0.3488	0.3400	0.3314	0.3232	0.3152	0.3075	0.2999	0.2926	0.2855	0.2785	0.2717	0.2650	0.2585	0.2521	
1.06	0.4046	0.3929	0.3825	0.3727	0.3632	0.3541	0.3451	0.3362	0.3277	0.3194	0.3115	0.3037	0.2962	0.2888	0.2817	0.2747	0.2679	0.2612	0.2547	0.2483	
1.07	0.4008	0.3893	0.3789	0.3690	0.3596	0.3504	0.3414	0.3325	0.3240	0.3157	0.3077	0.3000	0.2924	0.2851	0.2779	0.2709	0.2641	0.2574	0.2509	0.2445	
1.08	0.3971	0.3857	0.3753	0.3655	0.3560	0.3468	0.3378	0.3289	0.3203	0.3121	0.3041	0.2963	0.2887	0.2814	0.2742	0.2672	0.2604	0.2537	0.2472	0.2407	
1.09	0.3935	0.3821	0.3717	0.3619	0.3525	0.3432	0.3342	0.3253	0.3167	0.3084	0.3004	0.2927	0.2851	0.2777	0.2706	0.2636	0.2567	0.2500	0.2435	0.2371	
1.10	0.3898	0.3786	0.3682	0.3584	0.3489	0.3397	0.3306	0.3217	0.3131	0.3049	0.2968	0.2891	0.2815	0.2741	0.2670	0.2600	0.2531	0.2464	0.2399	0.2334	
1.11	0.3863	0.3751	0.3647	0.3549	0.3454	0.3362	0.3271	0.3181	0.3096	0.3013	0.2933	0.2855	0.2779	0.2706	0.2634	0.2564	0.2495	0.2428	0.2363	0.2298	
1.12	0.3828	0.3716	0.3613	0.3515	0.3420	0.3327	0.3236	0.3146	0.3061	0.2978	0.2898	0.2820	0.2744	0.2670	0.2599	0.2529	0.2460	0.2393	0.2327	0.2263	
1.13	0.3793	0.3682	0.3579	0.3481	0.3385	0.3292	0.3201	0.3111	0.3026	0.2943	0.2863	0.2785	0.2709	0.2636	0.2564	0.2494	0.2425	0.2358	0.2293	0.2228	
1.14	0.3758	0.3648	0.3545	0.3447	0.3351	0.3258	0.3167	0.3077	0.2992	0.2909	0.2829	0.2751	0.2675	0.2601	0.2529	0.2459	0.2391	0.2324	0.2258	0.2194	
1.15	0.3724	0.3614	0.3512	0.3413	0.3318	0.3224	0.3133	0.3043	0.2956	0.2875	0.2795	0.2717	0.2641	0.2567	0.2495	0.2425	0.2357	0.2290	0.2224	0.2160	
1.16	0.3690	0.3581	0.3478	0.3380	0.3284	0.3191	0.3099	0.3010	0.2924	0.2841	0.2761	0.2683	0.2607	0.2534	0.2462	0.2392	0.2323	0.2256	0.2191	0.2126	
1.17	0.3657	0.3548	0.3445	0.3347	0.3251	0.3158	0.3066	0.2976	0.2891	0.2808	0.2728	0.2650	0.2574	0.2500	0.2429	0.2359	0.2290	0.2223	0.2158	0.2093	
1.18	0.3624	0.3515	0.3413	0.3314	0.3219	0.3125	0.3033	0.2943	0.2858	0.2775	0.2695	0.2617	0.2541	0.2468	0.2396	0.2326	0.2257	0.2191	0.2125	0.2061	
1.19	0.3591	0.3483	0.3381	0.3282	0.3186	0.3092	0.3000	0.2911	0.2825	0.2743	0.2662	0.2584	0.2509	0.2435	0.2363	0.2293	0.2225	0.2158	0.2093	0.2029	
1.20	0.3559	0.3451	0.3349	0.3250	0.3154	0.3060	0.2967	0.2878	0.2793	0.2711	0.2630	0.2552	0.2477	0.2403	0.2331	0.2262	0.2193	0.2127	0.2061	0.1997	
1.21	0.3527	0.3419	0.3317	0.3218	0.3122	0.3028	0.2935	0.2847	0.2761	0.2679	0.2598	0.2521	0.2445	0.2371	0.2300	0.2230	0.2161	0.2095	0.2030	0.1966	
1.22	0.3495	0.3388	0.3285	0.3187	0.3091	0.2996	0.2904	0.2815	0.2730	0.2647	0.2567	0.2489	0.2414	0.2340	0.2269	0.2199	0.2131	0.2064	0.1999	0.1935	
1.23	0.3464	0.3356	0.3254	0.3156	0.3060	0.2965	0.2872	0.2784	0.2699	0.2616	0.2536	0.2458	0.2383	0.2309	0.2238	0.2168	0.2100	0.2034	0.1969	0.1905	
1.24	0.3433	0.3326	0.3224	0.3125	0.3029	0.2934	0.2841	0.2753	0.2668	0.2585	0.2505	0.2427	0.2352	0.2279	0.2207	0.2138	0.2070	0.2004	0.1939	0.1875	
1.25	0.3402	0.3295	0.3193	0.3094	0.2998	0.2903	0.2811	0.2722	0.2637	0.2555	0.2475	0.2397	0.2322	0.2249	0.2177	0.2108	0.2040	0.1974	0.1909	0.1846	
1.26	0.3371	0.3265	0.3163	0.3064	0.2968	0.2873	0.2780	0.2692	0.2607	0.2525	0.2445	0.2367	0.2292	0.2219	0.2148	0.2078	0.2011	0.1945	0.1880	0.1817	
1.27	0.3341	0.3234	0.3133	0.3034	0.2937	0.2842	0.2750	0.2662	0.2577	0.2495	0.2415	0.2338	0.2262	0.2189	0.2118	0.2049	0.1982	0.1916	0.1851	0.1788	
1.28	0.3311	0.3205	0.3103	0.3004	0.2908	0.2812	0.2720	0.2632	0.2548	0.2465	0.2386	0.2308	0.2233	0.2160	0.2090	0.2021	0.1953	0.1887	0.1823	0.1760	
1.29	0.3281	0.3175	0.3074	0.2975	0.2878	0.2783	0.2691	0.2603	0.2518	0.2436	0.2356	0.2279	0.2204	0.2132	0.2061	0.1992	0.1925	0.1859	0.1795	0.1732	
1.30	0.3252	0.3146	0.3044	0.2946	0.2849	0.2753	0.2662	0.2574	0.2489	0.2407	0.2328	0.2251	0.2176	0.2103	0.2033	0.1964	0.1897	0.1831	0.1767	0.1705	
1.31	0.3223	0.3117	0.3015	0.2917	0.2820	0.2724	0.2633	0.2545	0.2461	0.2379	0.2299	0.2222	0.2148	0.2075	0.2005	0.1936	0.1869	0.1804	0.1740	0.1678	
1.32	0.3194	0.3088	0.2987	0.2888	0.2791	0.2696	0.2604	0.2517	0.2432	0.2351	0.2271	0.2195	0.2120	0.2048	0.1977	0.1909	0.1842	0.1777	0.1713	0.1651	
1.33	0.3165	0.3060	0.2958	0.2859	0.2762	0.2667	0.2576	0.2489	0.2404	0.2323	0.2243	0.2167	0.2093	0.2020	0.1950	0.1882	0.1815	0.1750	0.1687	0.1625	
1.34	0.3137	0.3032	0.2930	0.2831	0.2734	0.2639	0.2548	0.2461	0.2377	0.2295	0.2216	0.2140	0.2065	0.1993	0.1923	0.1855	0.1789	0.1724	0.1661	0.1599	
1.35	0.3109	0.3004	0.2902	0.2803	0.2706	0.2611	0.2520	0.2433	0.2349	0.2268	0.2189	0.2113	0.2039	0.1967	0.1897	0.1829	0.1763	0.1698	0.1635	0.1573	
1.36	0.3081	0.2976	0.2875	0.2776	0.2678	0.2583	0.2493	0.2406	0.2322	0.2241	0.2162	0.2086	0.2012	0.1941	0.1871	0.1803	0.1737	0.1673	0.1610	0.1548	
1.37	0.3053	0.2949	0.2847	0.2748	0.2651	0.2556	0.2466	0.2379	0.2295	0.2214	0.2136	0.2060	0.1986	0.1915	0.1845	0.1778	0.1712	0.1648	0.1585	0.1524	
1.38	0.3026	0.2921	0.2820	0.2721	0.2624	0.2529	0.2439	0.2352	0.2269	0.2188	0.2109	0.2034	0.1960	0.1889	0.1820	0.1752	0.1687	0.1623	0.1560	0.1499	
1.39	0.2999	0.2894	0.2793	0.2694	0.2597	0.2502	0.2412	0.2326	0.2243	0.2162	0.2083	0.2008	0.1935	0.1864	0.1794	0.1727	0.1662	0.1598	0.1536	0.1475	
1.40	0.2972	0.2868	0.2766	0.2667	0.2570	0.2476	0.2386	0.2300	0.2217	0.2136	0.2058	0.1983	0.1909	0.1839	0.1770	0.1703	0.1638	0.1574	0.1512	0.1451	
1.41	0.2946	0.2841	0.2740	0.2641	0.2545	0.2451	0.2361	0.2274	0.2191	0.2109	0.2033	0.1958	0.1884	0.1814	0.1745	0.1678	0.1614	0.1550	0.1488	0.1428	
1.42	0.2919	0.2815	0.2714	0.2615	0.2517	0.2424	0.2334	0.2248	0.2165	0.2083	0.2007	0.1932	0.1858	0.1786	0.1715	0.1645	0.1580	0.1517	0.1455	0.1394	
1.43	0.2893	0.2789	0.2688	0.2589	0.2491	0.2398	0.2309	0.2223	0.2140	0.2060	0.1983	0.1908	0.1836	0.1765	0.1697	0.1631	0.1566	0.1504	0.1442	0.1383	
1.44	0.2867	0.2763	0.2662	0.2563	0.2466	0.2372	0.2284	0.2198	0.2115	0.2036	0.1958	0.1884	0.1812	0.1742	0.1674	0.1608	0.1543	0.1481	0.1420	0.1360	
1.45	0.2841	0.2738	0.2637	0.2538	0.2440	0.2347	0.2259	0.2173	0.2091	0.2011	0.1934	0.1860	0.1788	0.1718	0.1650	0.1585	0.1521	0.1458	0.1398	0.1338	
1.46	0.2816	0.2712	0.2611	0.2512	0.2415	0.2322	0.2234	0.2149	0.2067	0.1987	0.1910	0.1836	0.1764	0.1695	0.1627	0.1562	0.1498	0.1436	0.1376	0.1317	
1.47	0.2791	0.2687	0.2586	0.2487	0.2390	0.2298	0.2209	0.2125	0.2042	0.1963	0.1887	0.1813	0.1741	0.1672	0.1605	0.1539	0.1476	0.1414	0.1354	0.1295	
1.48	0.2766	0.2662	0.2561	0.2462	0.2365	0.2273	0.2185	0.2101	0.2019	0.1940	0.1863	0.1790	0.1718	0.1649	0.1582	0.1517	0.1454	0.1393	0.1333	0.1274	
1.49	0.2741	0.2638	0.2537	0.2438	0.2341	0.2249	0.2161	0.2077	0.1995	0.1916	0.1840	0.1767	0.1696	0.1627	0.1560	0.1496	0.1433	0.1371	0.1312	0.1254	
1.50	0.2716	0.2613	0.2512	0.2413	0.2317	0.2225	0.2138	0.2053	0.1972	0.1893	0.1817	0.1744	0.1673	0.1605	0.1538	0.1474	0.1411	0.1350	0.1291	0.1233	
1.51	0.2692	0.2589	0.2488	0.2389	0.2293	0.2201	0.2114	0.2030	0.1949	0.1871	0.1795	0.1722	0.1651	0.1583	0.1517	0.1453	0.1390	0.1330	0.1271	0.1213	
1.52	0.2668	0.2565	0.2464	0.2365	0.2269	0.2178	0.2091	0.2007	0.1926	0.1848	0.1773	0.1700	0.1630	0.1562	0.1496	0.1432	0.1370	0.1309	0.1251	0.1193	
1.53	0.2644	0.2541	0.2440	0.2341	0.2246	0.2155	0.														

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECCG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
3.01	0.0666	0.0609	0.0556	0.0507	0.0462	0.0420	0.0382	0.0346	0.0313	0.0283	0.0255	0.0230	0.0206	0.0184	0.0164	0.0146	0.0130	0.0114	0.0100	0.0088	
3.02	0.0660	0.0603	0.0550	0.0502	0.0457	0.0416	0.0377	0.0342	0.0310	0.0280	0.0252	0.0227	0.0203	0.0182	0.0162	0.0144	0.0127	0.0112	0.0099	0.0086	
3.03	0.0654	0.0597	0.0545	0.0497	0.0452	0.0411	0.0373	0.0338	0.0306	0.0276	0.0249	0.0223	0.0200	0.0179	0.0159	0.0142	0.0125	0.0110	0.0097	0.0085	
3.04	0.0648	0.0591	0.0539	0.0492	0.0447	0.0406	0.0369	0.0334	0.0302	0.0272	0.0245	0.0220	0.0197	0.0176	0.0157	0.0139	0.0123	0.0109	0.0095	0.0083	
3.05	0.0642	0.0585	0.0534	0.0486	0.0442	0.0402	0.0364	0.0330	0.0298	0.0269	0.0242	0.0217	0.0195	0.0174	0.0155	0.0137	0.0121	0.0107	0.0094	0.0082	
3.06	0.0636	0.0580	0.0529	0.0481	0.0438	0.0397	0.0360	0.0326	0.0294	0.0265	0.0239	0.0214	0.0192	0.0171	0.0152	0.0135	0.0119	0.0105	0.0092	0.0080	
3.07	0.0629	0.0574	0.0523	0.0476	0.0433	0.0393	0.0356	0.0322	0.0291	0.0262	0.0236	0.0211	0.0189	0.0169	0.0150	0.0133	0.0117	0.0103	0.0090	0.0079	
3.08	0.0624	0.0568	0.0518	0.0471	0.0428	0.0388	0.0352	0.0318	0.0287	0.0259	0.0232	0.0208	0.0186	0.0166	0.0148	0.0131	0.0115	0.0101	0.0089	0.0077	
3.09	0.0618	0.0563	0.0513	0.0466	0.0424	0.0384	0.0348	0.0314	0.0284	0.0255	0.0229	0.0206	0.0184	0.0164	0.0145	0.0129	0.0114	0.0100	0.0087	0.0076	
3.10	0.0612	0.0557	0.0507	0.0461	0.0419	0.0380	0.0344	0.0311	0.0280	0.0252	0.0226	0.0203	0.0181	0.0161	0.0143	0.0127	0.0112	0.0098	0.0086	0.0074	
3.11	0.0606	0.0552	0.0502	0.0457	0.0414	0.0375	0.0340	0.0307	0.0277	0.0249	0.0223	0.0200	0.0178	0.0159	0.0141	0.0125	0.0110	0.0096	0.0084	0.0073	
3.12	0.0600	0.0546	0.0497	0.0452	0.0410	0.0371	0.0336	0.0303	0.0273	0.0246	0.0220	0.0197	0.0176	0.0157	0.0139	0.0123	0.0108	0.0095	0.0083	0.0072	
3.13	0.0595	0.0541	0.0492	0.0447	0.0405	0.0367	0.0332	0.0299	0.0270	0.0242	0.0217	0.0194	0.0173	0.0154	0.0137	0.0121	0.0106	0.0093	0.0081	0.0070	
3.14	0.0589	0.0536	0.0487	0.0442	0.0401	0.0363	0.0328	0.0296	0.0266	0.0239	0.0214	0.0192	0.0171	0.0152	0.0135	0.0119	0.0105	0.0092	0.0080	0.0069	
3.15	0.0583	0.0531	0.0482	0.0438	0.0397	0.0359	0.0324	0.0292	0.0263	0.0236	0.0212	0.0189	0.0168	0.0150	0.0133	0.0117	0.0103	0.0090	0.0078	0.0068	
3.16	0.0578	0.0525	0.0477	0.0433	0.0392	0.0355	0.0320	0.0289	0.0260	0.0233	0.0209	0.0186	0.0166	0.0148	0.0131	0.0115	0.0101	0.0088	0.0077	0.0067	
3.17	0.0572	0.0520	0.0472	0.0428	0.0388	0.0351	0.0317	0.0285	0.0256	0.0230	0.0206	0.0184	0.0164	0.0145	0.0129	0.0113	0.0099	0.0087	0.0076	0.0065	
3.18	0.0567	0.0515	0.0468	0.0424	0.0384	0.0347	0.0313	0.0282	0.0253	0.0227	0.0203	0.0181	0.0161	0.0143	0.0127	0.0112	0.0098	0.0085	0.0074	0.0064	
3.19	0.0561	0.0510	0.0463	0.0419	0.0380	0.0343	0.0309	0.0278	0.0250	0.0224	0.0200	0.0179	0.0159	0.0141	0.0125	0.0110	0.0096	0.0084	0.0073	0.0063	
3.20	0.0556	0.0505	0.0458	0.0415	0.0375	0.0339	0.0306	0.0275	0.0247	0.0221	0.0198	0.0176	0.0157	0.0139	0.0123	0.0108	0.0095	0.0083	0.0072	0.0062	
3.21	0.0551	0.0500	0.0453	0.0411	0.0371	0.0335	0.0302	0.0272	0.0244	0.0218	0.0195	0.0174	0.0155	0.0137	0.0121	0.0106	0.0093	0.0081	0.0070	0.0061	
3.22	0.0546	0.0495	0.0449	0.0406	0.0367	0.0331	0.0299	0.0268	0.0241	0.0216	0.0193	0.0172	0.0152	0.0135	0.0119	0.0105	0.0092	0.0080	0.0069	0.0060	
3.23	0.0540	0.0490	0.0444	0.0402	0.0363	0.0328	0.0295	0.0265	0.0238	0.0213	0.0190	0.0169	0.0150	0.0133	0.0117	0.0103	0.0090	0.0078	0.0068	0.0059	
3.24	0.0535	0.0485	0.0440	0.0398	0.0359	0.0324	0.0292	0.0262	0.0235	0.0210	0.0187	0.0167	0.0148	0.0131	0.0115	0.0101	0.0089	0.0077	0.0067	0.0057	
3.25	0.0530	0.0481	0.0435	0.0394	0.0355	0.0320	0.0288	0.0259	0.0232	0.0207	0.0185	0.0164	0.0146	0.0129	0.0114	0.0100	0.0087	0.0076	0.0066	0.0056	
3.26	0.0525	0.0476	0.0431	0.0389	0.0352	0.0317	0.0285	0.0256	0.0229	0.0205	0.0182	0.0162	0.0144	0.0127	0.0112	0.0098	0.0086	0.0074	0.0064	0.0055	
3.27	0.0520	0.0471	0.0426	0.0385	0.0348	0.0313	0.0282	0.0253	0.0226	0.0202	0.0180	0.0160	0.0142	0.0125	0.0110	0.0097	0.0084	0.0073	0.0063	0.0054	
3.28	0.0515	0.0467	0.0422	0.0381	0.0344	0.0310	0.0278	0.0249	0.0223	0.0199	0.0178	0.0158	0.0140	0.0123	0.0108	0.0095	0.0083	0.0072	0.0062	0.0053	
3.29	0.0510	0.0462	0.0418	0.0377	0.0340	0.0306	0.0275	0.0246	0.0221	0.0197	0.0175	0.0156	0.0138	0.0121	0.0107	0.0093	0.0082	0.0071	0.0061	0.0052	
3.30	0.0506	0.0457	0.0414	0.0373	0.0336	0.0303	0.0272	0.0243	0.0218	0.0194	0.0173	0.0153	0.0136	0.0120	0.0105	0.0092	0.0080	0.0070	0.0060	0.0051	
3.31	0.0501	0.0453	0.0409	0.0369	0.0333	0.0299	0.0269	0.0241	0.0215	0.0192	0.0170	0.0151	0.0134	0.0118	0.0103	0.0091	0.0079	0.0068	0.0059	0.0050	
3.32	0.0496	0.0449	0.0405	0.0365	0.0329	0.0296	0.0265	0.0238	0.0212	0.0189	0.0168	0.0149	0.0132	0.0116	0.0102	0.0089	0.0078	0.0067	0.0057	0.0049	
3.33	0.0491	0.0444	0.0401	0.0362	0.0326	0.0292	0.0262	0.0235	0.0210	0.0187	0.0166	0.0147	0.0130	0.0114	0.0100	0.0088	0.0076	0.0066	0.0056	0.0048	
3.34	0.0487	0.0440	0.0397	0.0358	0.0322	0.0289	0.0259	0.0232	0.0207	0.0184	0.0164	0.0145	0.0128	0.0113	0.0099	0.0086	0.0075	0.0065	0.0056	0.0047	
3.35	0.0482	0.0435	0.0393	0.0354	0.0318	0.0286	0.0256	0.0229	0.0204	0.0182	0.0162	0.0143	0.0126	0.0111	0.0097	0.0085	0.0074	0.0064	0.0055	0.0047	
3.36	0.0477	0.0431	0.0389	0.0350	0.0315	0.0283	0.0253	0.0226	0.0202	0.0180	0.0159	0.0141	0.0124	0.0109	0.0096	0.0084	0.0073	0.0063	0.0054	0.0046	
3.37	0.0473	0.0427	0.0385	0.0347	0.0312	0.0279	0.0250	0.0224	0.0199	0.0177	0.0157	0.0139	0.0123	0.0108	0.0094	0.0082	0.0071	0.0062	0.0053	0.0045	
3.38	0.0468	0.0423	0.0381	0.0343	0.0308	0.0276	0.0247	0.0221	0.0197	0.0175	0.0155	0.0137	0.0121	0.0106	0.0093	0.0081	0.0070	0.0061	0.0052	0.0044	
3.39	0.0464	0.0419	0.0377	0.0339	0.0305	0.0273	0.0244	0.0218	0.0194	0.0173	0.0153	0.0135	0.0119	0.0105	0.0091	0.0080	0.0069	0.0059	0.0051	0.0043	
3.40	0.0459	0.0414	0.0373	0.0336	0.0301	0.0270	0.0242	0.0216	0.0192	0.0170	0.0151	0.0133	0.0117	0.0103	0.0090	0.0078	0.0068	0.0058	0.0050	0.0042	
3.41	0.0455	0.0410	0.0369	0.0332	0.0297	0.0266	0.0239	0.0213	0.0189	0.0168	0.0149	0.0132	0.0116	0.0101	0.0089	0.0077	0.0067	0.0057	0.0049	0.0041	
3.42	0.0451	0.0406	0.0366	0.0329	0.0295	0.0264	0.0236	0.0210	0.0187	0.0166	0.0147	0.0130	0.0114	0.0100	0.0087	0.0076	0.0066	0.0056	0.0048	0.0040	
3.43	0.0446	0.0401	0.0362	0.0325	0.0292	0.0261	0.0233	0.0208	0.0185	0.0164	0.0145	0.0128	0.0112	0.0098	0.0086	0.0075	0.0065	0.0056	0.0047	0.0040	
3.44	0.0442	0.0398	0.0362	0.0322	0.0288	0.0258	0.0230	0.0205	0.0182	0.0162	0.0143	0.0126	0.0111	0.0097	0.0085	0.0073	0.0063	0.0055	0.0047	0.0040	
3.45	0.0438	0.0394	0.0355	0.0318	0.0285	0.0255	0.0228	0.0203	0.0180	0.0160	0.0141	0.0124	0.0109	0.0096	0.0083	0.0072	0.0062	0.0054	0.0046	0.0039	
3.46	0.0434	0.0391	0.0351	0.0315	0.0282	0.0252	0.0225	0.0200	0.0178	0.0158	0.0139	0.0123	0.0108	0.0094	0.0082	0.0071	0.0061	0.0053	0.0045	0.0038	
3.47	0.0430	0.0387	0.0347	0.0312	0.0279	0.0249	0.0222	0.0198	0.0176	0.0156	0.0137	0.0121	0.0106	0.0093	0.0081	0.0070	0.0060	0.0052	0.0044	0.0037	
3.48	0.0426	0.0383	0.0344	0.0308	0.0276	0.0247	0.0220	0.0195	0.0173	0.0153	0.0135	0.0119	0.0104	0.0091	0.0079	0.0069	0.0059	0.0051	0.0043	0.0037	
3.49	0.0422	0.0379	0.0340	0.0305	0.0273	0.0244	0.0217	0.0193	0.0171	0.0151	0.0134	0.0118	0.0103	0.0090	0.0078	0.0068	0.0058	0.0050	0.0043	0.0036	
3.50	0.0418	0.0375	0.0337	0.0302	0.0270	0.0241	0.0215	0.0191	0.0169	0.0150	0.0132	0.0116	0.0101	0.0089	0.0077	0.0067	0.0057	0.0049	0.0042	0.0035	
3.51	0.0414	0.0372	0.0333	0.0299	0.0267	0.0238	0.0212	0.0188	0.0167	0.0148	0.0130	0.0114	0.0100	0.0087	0.0076	0.0066	0.0056	0.0048	0.0041	0.0035	
3.52	0.0410	0.0368	0.0330	0.0295	0.0264	0.0236	0.0210	0.0186	0.0165	0.0146	0.0128	0.0113	0.0099	0.0086	0.0075	0.0065	0.0056	0.0047	0.0040	0.0034	
3.53	0.0406	0.0364	0.0327	0.0292	0.0261	0.0233	0.0207														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.0256	0.0226	0.0199	0.0175	0.0153	0.0134	0.0117	0.0102	0.0088	0.0076	0.0066	0.0056	0.0048	0.0041	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	
4.02	0.0253	0.0224	0.0197	0.0173	0.0152	0.0133	0.0116	0.0101	0.0087	0.0075	0.0065	0.0056	0.0047	0.0040	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	
4.03	0.0251	0.0221	0.0195	0.0171	0.0150	0.0131	0.0114	0.0099	0.0086	0.0074	0.0064	0.0055	0.0047	0.0040	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	
4.04	0.0249	0.0219	0.0193	0.0169	0.0148	0.0130	0.0113	0.0098	0.0085	0.0073	0.0063	0.0054	0.0046	0.0039	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	
4.05	0.0246	0.0217	0.0191	0.0168	0.0147	0.0128	0.0112	0.0097	0.0084	0.0072	0.0062	0.0053	0.0045	0.0038	0.0032	0.0027	0.0023	0.0019	0.0015	0.0012	
4.06	0.0244	0.0215	0.0189	0.0166	0.0145	0.0127	0.0110	0.0096	0.0083	0.0071	0.0061	0.0052	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	
4.07	0.0241	0.0213	0.0187	0.0164	0.0144	0.0125	0.0109	0.0095	0.0082	0.0070	0.0060	0.0052	0.0044	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	
4.08	0.0239	0.0211	0.0185	0.0162	0.0142	0.0124	0.0108	0.0093	0.0081	0.0070	0.0060	0.0051	0.0043	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	
4.09	0.0237	0.0208	0.0183	0.0161	0.0140	0.0122	0.0106	0.0092	0.0080	0.0069	0.0059	0.0050	0.0043	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0012	
4.10	0.0235	0.0206	0.0181	0.0159	0.0139	0.0121	0.0105	0.0091	0.0079	0.0068	0.0058	0.0050	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	
4.11	0.0232	0.0204	0.0179	0.0157	0.0137	0.0120	0.0104	0.0090	0.0078	0.0067	0.0057	0.0049	0.0042	0.0035	0.0029	0.0025	0.0020	0.0017	0.0014	0.0011	
4.12	0.0230	0.0202	0.0178	0.0155	0.0136	0.0118	0.0103	0.0089	0.0077	0.0066	0.0056	0.0048	0.0041	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	0.0011	
4.13	0.0228	0.0200	0.0176	0.0154	0.0134	0.0117	0.0101	0.0088	0.0076	0.0065	0.0056	0.0047	0.0040	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	
4.14	0.0226	0.0198	0.0174	0.0152	0.0133	0.0116	0.0100	0.0087	0.0075	0.0064	0.0055	0.0047	0.0040	0.0034	0.0028	0.0023	0.0019	0.0016	0.0013	0.0011	
4.15	0.0224	0.0196	0.0172	0.0150	0.0131	0.0114	0.0099	0.0086	0.0074	0.0063	0.0054	0.0046	0.0039	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	
4.16	0.0221	0.0194	0.0170	0.0149	0.0130	0.0113	0.0098	0.0085	0.0073	0.0063	0.0053	0.0046	0.0039	0.0033	0.0027	0.0023	0.0019	0.0015	0.0013	0.0010	
4.17	0.0219	0.0192	0.0169	0.0147	0.0128	0.0112	0.0097	0.0084	0.0072	0.0062	0.0053	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	
4.18	0.0217	0.0190	0.0167	0.0146	0.0127	0.0110	0.0096	0.0082	0.0071	0.0061	0.0052	0.0044	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	
4.19	0.0215	0.0189	0.0165	0.0144	0.0126	0.0109	0.0094	0.0081	0.0070	0.0060	0.0051	0.0044	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	
4.20	0.0213	0.0187	0.0163	0.0143	0.0124	0.0108	0.0093	0.0080	0.0069	0.0059	0.0051	0.0043	0.0036	0.0031	0.0026	0.0021	0.0018	0.0014	0.0012	0.0009	
4.21	0.0211	0.0185	0.0162	0.0141	0.0123	0.0107	0.0092	0.0079	0.0068	0.0059	0.0050	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0012	0.0009	
4.22	0.0209	0.0183	0.0160	0.0140	0.0121	0.0105	0.0091	0.0078	0.0067	0.0058	0.0049	0.0042	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	
4.23	0.0207	0.0181	0.0158	0.0138	0.0120	0.0104	0.0090	0.0078	0.0067	0.0057	0.0049	0.0041	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	
4.24	0.0205	0.0179	0.0157	0.0137	0.0119	0.0103	0.0089	0.0077	0.0066	0.0056	0.0048	0.0041	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009	
4.25	0.0203	0.0178	0.0155	0.0135	0.0117	0.0102	0.0088	0.0076	0.0065	0.0055	0.0047	0.0040	0.0034	0.0028	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009	
4.26	0.0201	0.0176	0.0153	0.0134	0.0116	0.0101	0.0087	0.0075	0.0064	0.0055	0.0047	0.0039	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	
4.27	0.0199	0.0174	0.0152	0.0132	0.0115	0.0099	0.0086	0.0074	0.0063	0.0054	0.0046	0.0039	0.0033	0.0027	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	
4.28	0.0197	0.0172	0.0150	0.0131	0.0114	0.0098	0.0085	0.0073	0.0062	0.0053	0.0045	0.0038	0.0032	0.0027	0.0023	0.0019	0.0015	0.0013	0.0010	0.0008	
4.29	0.0195	0.0171	0.0149	0.0129	0.0112	0.0097	0.0084	0.0072	0.0062	0.0053	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	
4.30	0.0193	0.0169	0.0147	0.0128	0.0111	0.0096	0.0083	0.0071	0.0061	0.0052	0.0044	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	
4.31	0.0191	0.0167	0.0146	0.0127	0.0110	0.0095	0.0082	0.0070	0.0060	0.0051	0.0043	0.0037	0.0031	0.0026	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	
4.32	0.0190	0.0166	0.0144	0.0125	0.0109	0.0094	0.0081	0.0069	0.0059	0.0051	0.0043	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0012	0.0009	0.0008	
4.33	0.0188	0.0164	0.0143	0.0124	0.0107	0.0093	0.0080	0.0068	0.0059	0.0050	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	
4.34	0.0186	0.0162	0.0141	0.0123	0.0106	0.0092	0.0079	0.0068	0.0058	0.0049	0.0042	0.0035	0.0030	0.0025	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	
4.35	0.0184	0.0161	0.0140	0.0121	0.0105	0.0091	0.0078	0.0067	0.0057	0.0049	0.0041	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	
4.36	0.0182	0.0159	0.0138	0.0120	0.0104	0.0090	0.0077	0.0066	0.0056	0.0048	0.0041	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007	
4.37	0.0181	0.0157	0.0137	0.0119	0.0103	0.0089	0.0076	0.0065	0.0056	0.0047	0.0040	0.0034	0.0028	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007	
4.38	0.0179	0.0156	0.0135	0.0117	0.0102	0.0088	0.0075	0.0064	0.0055	0.0047	0.0039	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0007	
4.39	0.0177	0.0154	0.0134	0.0116	0.0100	0.0086	0.0074	0.0064	0.0054	0.0046	0.0039	0.0033	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0007	
4.40	0.0176	0.0153	0.0133	0.0115	0.0099	0.0086	0.0073	0.0063	0.0053	0.0045	0.0038	0.0032	0.0027	0.0022	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	
4.41	0.0174	0.0151	0.0131	0.0113	0.0098	0.0085	0.0073	0.0063	0.0053	0.0045	0.0038	0.0032	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	
4.42	0.0172	0.0150	0.0130	0.0112	0.0097	0.0084	0.0072	0.0062	0.0052	0.0044	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	
4.43	0.0170	0.0148	0.0129	0.0111	0.0096	0.0083	0.0071	0.0060	0.0051	0.0044	0.0037	0.0031	0.0026	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	
4.44	0.0169	0.0147	0.0127	0.0110	0.0095	0.0082	0.0070	0.0060	0.0051	0.0043	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0012	0.0009	0.0008	0.0006	
4.45	0.0167	0.0145	0.0126	0.0109	0.0094	0.0081	0.0069	0.0059	0.0050	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0006	
4.46	0.0166	0.0144	0.0125	0.0108	0.0093	0.0080	0.0068	0.0058	0.0050	0.0042	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0006	
4.47	0.0164	0.0142	0.0123	0.0107	0.0092	0.0079	0.0067	0.0057	0.0049	0.0041	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0006	
4.48	0.0162	0.0141	0.0122	0.0105	0.0091	0.0078	0.0067	0.0057	0.0048	0.0041	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007	0.0006	
4.49	0.0161	0.0140	0.0121	0.0104	0.0090	0.0077	0.0066	0.0056	0.0048	0.0040	0.0034	0.0028	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007	0.0006	
4.50	0.0159	0.0138	0.0120	0.0103	0.0089	0.0076	0.0065	0.0055	0.0047	0.0040	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0011	0.0008	0.0007	0.0005	
4.51	0.0158	0.0137	0.0118	0.0102	0.0088	0.0075	0.0064	0.0055	0.0046	0.0039	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0007	0.0005	
4.52	0.0156	0.0135	0.0117	0.0101	0.0087	0.0074	0.0064	0.0054	0.0046	0.0039	0.0032	0.0027	0.0023	0.0019	0.0015	0.0013	0.0010	0.0008	0.0006	0.0005	
4.53	0.0155	0.0134	0.0116	0.0100	0.0086	0.0073															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9602	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9503	0.9502	0.9501	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9404	0.9403	0.9402	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9305	0.9304	0.9303	0.9302	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9207	0.9206	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9109	0.9107	0.9106	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9011	0.9009	0.9007	0.9005	0.9004	0.9003	0.9002	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8914	0.8911	0.8909	0.8907	0.8905	0.8904	0.8903	0.8902	0.8901	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8817	0.8814	0.8811	0.8809	0.8807	0.8805	0.8804	0.8803	0.8802	0.8801	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8720	0.8716	0.8713	0.8711	0.8708	0.8706	0.8705	0.8704	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8624	0.8620	0.8616	0.8613	0.8610	0.8608	0.8606	0.8605	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8528	0.8523	0.8519	0.8515	0.8513	0.8510	0.8508	0.8506	0.8505	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8433	0.8427	0.8423	0.8419	0.8415	0.8412	0.8410	0.8408	0.8406	0.8404	0.8403	0.8402	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400	0.8400
0.17	0.8338	0.8332	0.8326	0.8322	0.8318	0.8315	0.8312	0.8309	0.8307	0.8306	0.8304	0.8303	0.8302	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8243	0.8236	0.8231	0.8226	0.8221	0.8217	0.8214	0.8211	0.8209	0.8207	0.8205	0.8204	0.8203	0.8202	0.8201	0.8201	0.8200	0.8200	0.8200	0.8200
0.19	0.8149	0.8142	0.8135	0.8130	0.8125	0.8120	0.8117	0.8113	0.8111	0.8108	0.8106	0.8105	0.8103	0.8102	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100
0.20	0.8055	0.8047	0.8040	0.8034	0.8028	0.8023	0.8019	0.8016	0.8013	0.8010	0.8008	0.8006	0.8004	0.8003	0.8002	0.8001	0.8001	0.8000	0.8000	0.8000
0.21	0.7962	0.7953	0.7945	0.7937	0.7932	0.7927	0.7922	0.7918	0.7915	0.7912	0.7909	0.7907	0.7905	0.7904	0.7903	0.7902	0.7901	0.7901	0.7900	0.7900
0.22	0.7869	0.7860	0.7851	0.7844	0.7837	0.7831	0.7826	0.7821	0.7817	0.7814	0.7811	0.7808	0.7806	0.7805	0.7803	0.7802	0.7801	0.7800	0.7800	0.7800
0.23	0.7777	0.7767	0.7758	0.7750	0.7742	0.7736	0.7730	0.7725	0.7720	0.7716	0.7713	0.7710	0.7708	0.7706	0.7704	0.7702	0.7701	0.7701	0.7700	0.7700
0.24	0.7685	0.7675	0.7665	0.7656	0.7648	0.7641	0.7634	0.7628	0.7623	0.7619	0.7615	0.7612	0.7609	0.7607	0.7605	0.7603	0.7602	0.7601	0.7601	0.7600
0.25	0.7594	0.7583	0.7572	0.7563	0.7554	0.7546	0.7539	0.7533	0.7527	0.7522	0.7518	0.7514	0.7511	0.7508	0.7506	0.7504	0.7503	0.7502	0.7501	0.7501
0.26	0.7504	0.7492	0.7480	0.7470	0.7460	0.7452	0.7444	0.7437	0.7431	0.7426	0.7421	0.7417	0.7413	0.7410	0.7408	0.7405	0.7404	0.7402	0.7401	0.7401
0.27	0.7414	0.7401	0.7389	0.7377	0.7367	0.7358	0.7350	0.7342	0.7336	0.7330	0.7324	0.7320	0.7316	0.7312	0.7309	0.7307	0.7305	0.7303	0.7302	0.7301
0.28	0.7325	0.7311	0.7298	0.7286	0.7275	0.7265	0.7256	0.7248	0.7240	0.7234	0.7228	0.7223	0.7218	0.7214	0.7211	0.7208	0.7206	0.7204	0.7202	0.7201
0.29	0.7236	0.7221	0.7207	0.7194	0.7183	0.7172	0.7162	0.7154	0.7145	0.7138	0.7132	0.7126	0.7121	0.7116	0.7113	0.7109	0.7107	0.7105	0.7103	0.7102
0.30	0.7148	0.7132	0.7117	0.7104	0.7091	0.7080	0.7069	0.7060	0.7051	0.7043	0.7036	0.7030	0.7024	0.7019	0.7015	0.7011	0.7008	0.7005	0.7003	0.7002
0.31	0.7060	0.7043	0.7028	0.7013	0.7000	0.6988	0.6977	0.6966	0.6957	0.6948	0.6941	0.6934	0.6927	0.6922	0.6917	0.6913	0.6909	0.6906	0.6904	0.6902
0.32	0.6973	0.6955	0.6939	0.6924	0.6910	0.6897	0.6885	0.6874	0.6863	0.6854	0.6846	0.6838	0.6831	0.6825	0.6820	0.6815	0.6811	0.6808	0.6805	0.6803
0.33	0.6887	0.6868	0.6851	0.6835	0.6820	0.6806	0.6793	0.6781	0.6770	0.6760	0.6751	0.6743	0.6735	0.6729	0.6723	0.6717	0.6713	0.6709	0.6706	0.6704
0.34	0.6801	0.6782	0.6763	0.6747	0.6731	0.6716	0.6702	0.6690	0.6678	0.6667	0.6657	0.6648	0.6640	0.6633	0.6626	0.6620	0.6615	0.6611	0.6607	0.6605
0.35	0.6716	0.6696	0.6677	0.6659	0.6642	0.6627	0.6612	0.6599	0.6586	0.6575	0.6564	0.6554	0.6545	0.6537	0.6530	0.6523	0.6518	0.6513	0.6509	0.6506
0.36	0.6632	0.6610	0.6591	0.6572	0.6554	0.6538	0.6523	0.6508	0.6495	0.6483	0.6471	0.6461	0.6451	0.6442	0.6434	0.6427	0.6421	0.6415	0.6411	0.6407
0.37	0.6548	0.6526	0.6505	0.6485	0.6467	0.6450	0.6434	0.6418	0.6404	0.6391	0.6379	0.6367	0.6357	0.6347	0.6339	0.6331	0.6324	0.6318	0.6312	0.6308
0.38	0.6465	0.6442	0.6420	0.6400	0.6380	0.6362	0.6345	0.6329	0.6314	0.6300	0.6287	0.6275	0.6263	0.6253	0.6243	0.6235	0.6227	0.6220	0.6215	0.6210
0.39	0.6382	0.6358	0.6336	0.6314	0.6294	0.6275	0.6257	0.6240	0.6224	0.6209	0.6195	0.6182	0.6170	0.6159	0.6149	0.6139	0.6131	0.6123	0.6117	0.6112
0.40	0.6301	0.6276	0.6252	0.6230	0.6209	0.6189	0.6169	0.6152	0.6135	0.6119	0.6105	0.6091	0.6078	0.6066	0.6054	0.6044	0.6035	0.6027	0.6019	0.6013
0.41	0.6219	0.6194	0.6169	0.6146	0.6124	0.6103	0.6083	0.6064	0.6047	0.6030	0.6014	0.5999	0.5986	0.5973	0.5960	0.5949	0.5939	0.5930	0.5922	0.5915
0.42	0.6139	0.6112	0.6087	0.6063	0.6040	0.6018	0.5997	0.5978	0.5959	0.5941	0.5925	0.5909	0.5894	0.5880	0.5867	0.5855	0.5844	0.5834	0.5825	0.5818
0.43	0.6059	0.6032	0.6005	0.5980	0.5956	0.5934	0.5912	0.5891	0.5872	0.5853	0.5836	0.5819	0.5803	0.5788	0.5774	0.5762	0.5750	0.5739	0.5729	0.5721
0.44	0.5980	0.5952	0.5924	0.5898	0.5874	0.5850	0.5827	0.5806	0.5785	0.5766	0.5747	0.5730	0.5713	0.5697	0.5682	0.5668	0.5656	0.5644	0.5633	0.5624
0.45	0.5902	0.5873	0.5844	0.5817	0.5792	0.576.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2617	0.2555	0.2494	0.2434	0.2374	0.2315	0.2255	0.2196	0.2137	0.2077	0.2017	0.1956	0.1894	0.1830	0.1766	0.1699	0.1629	0.1557	0.1481	0.1402
1.02	0.2576	0.2514	0.2453	0.2393	0.2333	0.2273	0.2214	0.2155	0.2095	0.2035	0.1975	0.1914	0.1851	0.1788	0.1723	0.1656	0.1586	0.1514	0.1438	0.1358
1.03	0.2536	0.2474	0.2413	0.2353	0.2292	0.2233	0.2173	0.2114	0.2054	0.1994	0.1934	0.1872	0.1810	0.1746	0.1681	0.1614	0.1544	0.1471	0.1395	0.1316
1.04	0.2497	0.2435	0.2373	0.2313	0.2253	0.2193	0.2133	0.2073	0.2014	0.1954	0.1893	0.1832	0.1769	0.1705	0.1640	0.1573	0.1503	0.1430	0.1354	0.1274
1.05	0.2458	0.2396	0.2334	0.2273	0.2213	0.2153	0.2094	0.2034	0.1974	0.1914	0.1853	0.1792	0.1729	0.1665	0.1600	0.1532	0.1462	0.1390	0.1314	0.1234
1.06	0.2419	0.2357	0.2296	0.2235	0.2175	0.2115	0.2055	0.1995	0.1935	0.1875	0.1814	0.1752	0.1690	0.1626	0.1561	0.1493	0.1423	0.1350	0.1274	0.1195
1.07	0.2381	0.2319	0.2258	0.2197	0.2136	0.2076	0.2016	0.1957	0.1897	0.1836	0.1775	0.1714	0.1651	0.1587	0.1522	0.1454	0.1385	0.1312	0.1236	0.1156
1.08	0.2344	0.2282	0.2220	0.2159	0.2099	0.2039	0.1979	0.1919	0.1859	0.1799	0.1738	0.1676	0.1614	0.1550	0.1484	0.1417	0.1347	0.1274	0.1198	0.1119
1.09	0.2307	0.2245	0.2183	0.2122	0.2062	0.2002	0.1942	0.1882	0.1822	0.1761	0.1701	0.1639	0.1576	0.1513	0.1447	0.1380	0.1310	0.1237	0.1162	0.1082
1.10	0.2271	0.2208	0.2147	0.2086	0.2025	0.1965	0.1905	0.1845	0.1785	0.1725	0.1664	0.1603	0.1540	0.1476	0.1411	0.1343	0.1274	0.1201	0.1126	0.1047
1.11	0.2235	0.2173	0.2111	0.2050	0.1989	0.1929	0.1869	0.1809	0.1749	0.1689	0.1628	0.1567	0.1504	0.1441	0.1375	0.1308	0.1239	0.1161	0.1091	0.1012
1.12	0.2200	0.2137	0.2076	0.2015	0.1954	0.1894	0.1834	0.1774	0.1714	0.1654	0.1593	0.1532	0.1469	0.1406	0.1341	0.1273	0.1204	0.1132	0.1057	0.0979
1.13	0.2165	0.2102	0.2041	0.1980	0.1919	0.1859	0.1799	0.1739	0.1680	0.1619	0.1559	0.1497	0.1435	0.1372	0.1307	0.1240	0.1170	0.1099	0.1024	0.0946
1.14	0.2130	0.2068	0.2006	0.1946	0.1885	0.1825	0.1765	0.1705	0.1646	0.1586	0.1525	0.1464	0.1401	0.1338	0.1273	0.1207	0.1138	0.1065	0.0988	0.0909
1.15	0.2097	0.2034	0.1973	0.1912	0.1851	0.1791	0.1732	0.1672	0.1612	0.1552	0.1492	0.1431	0.1369	0.1305	0.1241	0.1174	0.1106	0.1034	0.0961	0.0883
1.16	0.2063	0.2001	0.1939	0.1879	0.1818	0.1758	0.1699	0.1639	0.1579	0.1519	0.1459	0.1398	0.1336	0.1273	0.1209	0.1143	0.1074	0.1003	0.0930	0.0853
1.17	0.2030	0.1968	0.1907	0.1846	0.1786	0.1726	0.1666	0.1607	0.1547	0.1487	0.1427	0.1366	0.1305	0.1242	0.1178	0.1112	0.1044	0.0973	0.0900	0.0824
1.18	0.1998	0.1936	0.1874	0.1814	0.1753	0.1694	0.1634	0.1575	0.1515	0.1456	0.1396	0.1335	0.1274	0.1211	0.1147	0.1082	0.1014	0.0944	0.0871	0.0796
1.19	0.1966	0.1904	0.1842	0.1782	0.1722	0.1662	0.1603	0.1544	0.1484	0.1425	0.1365	0.1305	0.1243	0.1181	0.1117	0.1052	0.0985	0.0915	0.0843	0.0768
1.20	0.1934	0.1872	0.1811	0.1751	0.1691	0.1631	0.1572	0.1513	0.1454	0.1394	0.1335	0.1275	0.1214	0.1151	0.1088	0.1023	0.0956	0.0887	0.0816	0.0742
1.21	0.1903	0.1841	0.1780	0.1720	0.1660	0.1601	0.1542	0.1483	0.1424	0.1365	0.1305	0.1245	0.1184	0.1123	0.1060	0.0995	0.0929	0.0860	0.0789	0.0716
1.22	0.1873	0.1811	0.1750	0.1690	0.1630	0.1571	0.1512	0.1453	0.1394	0.1335	0.1276	0.1216	0.1156	0.1094	0.1032	0.0968	0.0902	0.0833	0.0763	0.0690
1.23	0.1842	0.1781	0.1720	0.1660	0.1600	0.1541	0.1483	0.1424	0.1365	0.1307	0.1248	0.1188	0.1128	0.1067	0.1005	0.0941	0.0875	0.0808	0.0738	0.0666
1.24	0.1813	0.1751	0.1690	0.1630	0.1571	0.1512	0.1454	0.1395	0.1337	0.1279	0.1220	0.1161	0.1101	0.1040	0.0978	0.0915	0.0850	0.0783	0.0714	0.0642
1.25	0.1783	0.1722	0.1661	0.1602	0.1542	0.1484	0.1425	0.1367	0.1309	0.1251	0.1192	0.1133	0.1074	0.1013	0.0952	0.0889	0.0825	0.0758	0.0689	0.0619
1.26	0.1754	0.1693	0.1633	0.1573	0.1514	0.1456	0.1398	0.1340	0.1282	0.1224	0.1166	0.1107	0.1048	0.0988	0.0927	0.0864	0.0800	0.0734	0.0667	0.0597
1.27	0.1726	0.1665	0.1605	0.1545	0.1486	0.1428	0.1370	0.1313	0.1255	0.1197	0.1139	0.1081	0.1022	0.0962	0.0902	0.0840	0.0776	0.0711	0.0644	0.0574
1.28	0.1698	0.1637	0.1577	0.1518	0.1459	0.1401	0.1343	0.1286	0.1229	0.1171	0.1114	0.1056	0.0997	0.0938	0.0878	0.0816	0.0753	0.0689	0.0623	0.0555
1.29	0.1670	0.1610	0.1550	0.1491	0.1432	0.1374	0.1317	0.1260	0.1203	0.1146	0.1088	0.1031	0.0972	0.0914	0.0854	0.0793	0.0731	0.0667	0.0602	0.0535
1.30	0.1643	0.1583	0.1523	0.1464	0.1406	0.1348	0.1291	0.1234	0.1177	0.1120	0.1063	0.1006	0.0948	0.0890	0.0831	0.0770	0.0709	0.0646	0.0581	0.0515
1.31	0.1616	0.1556	0.1496	0.1438	0.1380	0.1323	0.1266	0.1209	0.1152	0.1096	0.1039	0.0982	0.0925	0.0867	0.0808	0.0748	0.0687	0.0625	0.0561	0.0496
1.32	0.1590	0.1530	0.1470	0.1412	0.1354	0.1297	0.1241	0.1184	0.1128	0.1072	0.1015	0.0959	0.0902	0.0844	0.0786	0.0727	0.0666	0.0605	0.0542	0.0478
1.33	0.1564	0.1504	0.1445	0.1387	0.1329	0.1272	0.1216	0.1160	0.1104	0.1048	0.0992	0.0936	0.0880	0.0822	0.0765	0.0706	0.0646	0.0585	0.0523	0.0460
1.34	0.1538	0.1478	0.1420	0.1362	0.1305	0.1248	0.1192	0.1136	0.1080	0.1025	0.0969	0.0914	0.0858	0.0801	0.0744	0.0686	0.0626	0.0566	0.0505	0.0443
1.35	0.1513	0.1453	0.1395	0.1337	0.1280	0.1224	0.1168	0.1113	0.1057	0.1002	0.0947	0.0892	0.0836	0.0780	0.0723	0.0666	0.0607	0.0548	0.0487	0.0426
1.36	0.1488	0.1429	0.1370	0.1313	0.1256	0.1200	0.1145	0.1090	0.1035	0.0980	0.0925	0.0870	0.0815	0.0759	0.0703	0.0646	0.0589	0.0530	0.0470	0.0410
1.37	0.1463	0.1404	0.1346	0.1289	0.1233	0.1177	0.1122	0.1067	0.1013	0.0958	0.0904	0.0849	0.0795	0.0739	0.0684	0.0628	0.0570	0.0513	0.0454	0.0395
1.38	0.1439	0.1381	0.1323	0.1266	0.1210	0.1154	0.1099	0.1045	0.0991	0.0937	0.0883	0.0829	0.0775	0.0720	0.0665	0.0609	0.0553	0.0496	0.0438	0.0380
1.39	0.1416	0.1357	0.1300	0.1243	0.1187	0.1132	0.1077	0.1023	0.0969	0.0916	0.0862	0.0809	0.0755	0.0701	0.0646	0.0591	0.0536	0.0479	0.0422	0.0365
1.40	0.1392	0.1334	0.1277	0.1220	0.1165	0.1110	0.1056	0.1002	0.0948	0.0895	0.0842	0.0789	0.0736	0.0682	0.0628	0.0574	0.0519	0.0463	0.0407	0.0350
1.41	0.1369	0.1311	0.1254	0.1198	0.1143	0.1088	0.1035	0.0981	0.0928	0.0875	0.0822	0.0770	0.0717	0.0664	0.0611	0.0557	0.0503	0.0448	0.0393	0.0338
1.42	0.1346	0.1289	0.1232	0.1176	0.1121	0.1067	0.1014	0.0961	0.0908	0.0855	0.0803	0.0751	0.0699	0.0646	0.0594	0.0540	0.0487	0.0433	0.0379	0.0324
1.43	0.1324	0.1267	0.1210	0.1155	0.1100	0.1046	0.0993	0.0940	0.0888	0.0836	0.0784	0.0733	0.0681	0.0629	0.0577	0.0524	0.0472	0.0418	0.0365	0.0312
1.44	0.1302	0.1245	0.1189	0.1134	0.1079	0.1026	0.0973	0.0921	0.0869	0.0817	0.0766	0.0715	0.0663	0.0612	0.0560	0.0509	0.0457	0.0404	0.0352	0.0300
1.45	0.1280	0.1223	0.1168	0.1113	0.1059	0.1006	0.0953	0.0901	0.0850	0.0799	0.0748	0.0697	0.0646	0.0595	0.0545	0.0493	0.0442	0.0391	0.0339	0.0288
1.46	0.1259	0.1202	0.1																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0484	0.0448	0.0413	0.0379	0.0347	0.0316	0.0287	0.0259	0.0232	0.0206	0.0182	0.0159	0.0137	0.0116	0.0097	0.0079	0.0063	0.0048	0.0035	0.0024
2.02	0.0476	0.0440	0.0405	0.0372	0.0340	0.0310	0.0281	0.0253	0.0226	0.0201	0.0177	0.0154	0.0133	0.0113	0.0094	0.0076	0.0060	0.0046	0.0034	0.0023
2.03	0.0467	0.0431	0.0397	0.0364	0.0333	0.0303	0.0274	0.0247	0.0221	0.0196	0.0172	0.0150	0.0129	0.0109	0.0091	0.0074	0.0058	0.0044	0.0032	0.0021
2.04	0.0459	0.0424	0.0390	0.0357	0.0326	0.0297	0.0268	0.0241	0.0216	0.0191	0.0168	0.0146	0.0125	0.0106	0.0088	0.0071	0.0056	0.0043	0.0031	0.0021
2.05	0.0451	0.0416	0.0382	0.0350	0.0320	0.0290	0.0262	0.0236	0.0210	0.0186	0.0163	0.0142	0.0122	0.0103	0.0085	0.0069	0.0054	0.0041	0.0030	0.0020
2.06	0.0443	0.0408	0.0375	0.0343	0.0313	0.0284	0.0257	0.0230	0.0205	0.0182	0.0159	0.0138	0.0118	0.0099	0.0082	0.0066	0.0052	0.0039	0.0028	0.0019
2.07	0.0435	0.0401	0.0368	0.0337	0.0307	0.0278	0.0251	0.0225	0.0200	0.0177	0.0155	0.0134	0.0115	0.0096	0.0080	0.0064	0.0050	0.0038	0.0027	0.0018
2.08	0.0427	0.0393	0.0361	0.0330	0.0300	0.0272	0.0245	0.0220	0.0196	0.0173	0.0151	0.0130	0.0111	0.0093	0.0077	0.0062	0.0048	0.0036	0.0026	0.0018
2.09	0.0420	0.0386	0.0354	0.0323	0.0294	0.0266	0.0240	0.0215	0.0191	0.0168	0.0147	0.0127	0.0108	0.0091	0.0074	0.0060	0.0046	0.0035	0.0025	0.0017
2.10	0.0412	0.0379	0.0347	0.0317	0.0288	0.0261	0.0235	0.0210	0.0186	0.0164	0.0143	0.0123	0.0105	0.0088	0.0072	0.0058	0.0045	0.0033	0.0024	0.0016
2.11	0.0405	0.0372	0.0341	0.0311	0.0282	0.0255	0.0229	0.0205	0.0182	0.0160	0.0139	0.0120	0.0102	0.0085	0.0070	0.0056	0.0043	0.0032	0.0023	0.0015
2.12	0.0397	0.0365	0.0334	0.0305	0.0276	0.0250	0.0224	0.0200	0.0177	0.0156	0.0136	0.0117	0.0099	0.0082	0.0067	0.0054	0.0042	0.0031	0.0022	0.0014
2.13	0.0390	0.0358	0.0328	0.0298	0.0270	0.0244	0.0219	0.0196	0.0173	0.0152	0.0132	0.0113	0.0096	0.0080	0.0065	0.0052	0.0040	0.0030	0.0021	0.0014
2.14	0.0383	0.0352	0.0321	0.0293	0.0265	0.0239	0.0214	0.0191	0.0169	0.0148	0.0129	0.0110	0.0093	0.0077	0.0063	0.0050	0.0038	0.0028	0.0019	0.0013
2.15	0.0377	0.0345	0.0315	0.0287	0.0259	0.0234	0.0210	0.0187	0.0165	0.0144	0.0125	0.0107	0.0090	0.0075	0.0061	0.0048	0.0037	0.0027	0.0019	0.0012
2.16	0.0370	0.0339	0.0309	0.0281	0.0254	0.0229	0.0205	0.0182	0.0161	0.0141	0.0122	0.0104	0.0088	0.0073	0.0059	0.0047	0.0036	0.0026	0.0018	0.0012
2.17	0.0363	0.0332	0.0303	0.0275	0.0249	0.0224	0.0200	0.0178	0.0157	0.0137	0.0119	0.0101	0.0085	0.0071	0.0057	0.0045	0.0034	0.0025	0.0017	0.0011
2.18	0.0357	0.0326	0.0297	0.0270	0.0244	0.0219	0.0196	0.0174	0.0153	0.0134	0.0115	0.0098	0.0083	0.0068	0.0055	0.0043	0.0033	0.0024	0.0017	0.0011
2.19	0.0350	0.0320	0.0292	0.0265	0.0239	0.0215	0.0192	0.0170	0.0149	0.0130	0.0112	0.0096	0.0080	0.0066	0.0053	0.0042	0.0032	0.0023	0.0016	0.0010
2.20	0.0344	0.0314	0.0286	0.0259	0.0234	0.0210	0.0187	0.0166	0.0146	0.0127	0.0109	0.0093	0.0078	0.0064	0.0052	0.0040	0.0031	0.0022	0.0015	0.0010
2.21	0.0338	0.0308	0.0280	0.0254	0.0229	0.0205	0.0183	0.0162	0.0142	0.0124	0.0106	0.0090	0.0076	0.0062	0.0050	0.0039	0.0029	0.0021	0.0015	0.0009
2.22	0.0332	0.0303	0.0275	0.0249	0.0224	0.0201	0.0179	0.0158	0.0139	0.0121	0.0104	0.0088	0.0073	0.0060	0.0048	0.0038	0.0028	0.0020	0.0014	0.0009
2.23	0.0326	0.0297	0.0270	0.0244	0.0220	0.0197	0.0175	0.0154	0.0135	0.0117	0.0101	0.0085	0.0071	0.0058	0.0047	0.0036	0.0027	0.0020	0.0013	0.0008
2.24	0.0320	0.0291	0.0265	0.0239	0.0215	0.0192	0.0171	0.0151	0.0132	0.0114	0.0098	0.0083	0.0069	0.0056	0.0045	0.0035	0.0026	0.0019	0.0013	0.0008
2.25	0.0314	0.0286	0.0259	0.0234	0.0211	0.0188	0.0167	0.0147	0.0129	0.0111	0.0095	0.0081	0.0067	0.0055	0.0044	0.0034	0.0025	0.0018	0.0012	0.0008
2.26	0.0308	0.0281	0.0254	0.0230	0.0206	0.0184	0.0163	0.0144	0.0126	0.0109	0.0093	0.0078	0.0065	0.0053	0.0042	0.0033	0.0024	0.0017	0.0012	0.0007
2.27	0.0303	0.0275	0.0249	0.0225	0.0202	0.0180	0.0160	0.0140	0.0123	0.0106	0.0090	0.0076	0.0063	0.0051	0.0041	0.0031	0.0023	0.0017	0.0011	0.0007
2.28	0.0297	0.0270	0.0245	0.0220	0.0198	0.0176	0.0156	0.0137	0.0120	0.0103	0.0088	0.0074	0.0061	0.0050	0.0040	0.0030	0.0022	0.0016	0.0010	0.0007
2.29	0.0292	0.0265	0.0240	0.0216	0.0194	0.0172	0.0152	0.0134	0.0117	0.0100	0.0086	0.0072	0.0059	0.0048	0.0038	0.0029	0.0022	0.0015	0.0010	0.0006
2.30	0.0287	0.0260	0.0235	0.0212	0.0189	0.0169	0.0149	0.0131	0.0114	0.0098	0.0083	0.0070	0.0058	0.0047	0.0037	0.0028	0.0021	0.0015	0.0010	0.0006
2.31	0.0282	0.0255	0.0231	0.0207	0.0185	0.0165	0.0146	0.0128	0.0111	0.0095	0.0081	0.0068	0.0056	0.0045	0.0036	0.0027	0.0020	0.0014	0.0009	0.0006
2.32	0.0276	0.0251	0.0226	0.0203	0.0182	0.0161	0.0142	0.0125	0.0108	0.0093	0.0079	0.0066	0.0054	0.0044	0.0034	0.0026	0.0019	0.0013	0.0008	0.0005
2.33	0.0271	0.0246	0.0222	0.0199	0.0178	0.0158	0.0139	0.0122	0.0105	0.0091	0.0077	0.0064	0.0053	0.0042	0.0033	0.0025	0.0018	0.0013	0.0009	0.0005
2.34	0.0267	0.0241	0.0217	0.0195	0.0174	0.0154	0.0136	0.0119	0.0103	0.0088	0.0075	0.0062	0.0051	0.0041	0.0032	0.0024	0.0018	0.0012	0.0008	0.0005
2.35	0.0262	0.0237	0.0213	0.0191	0.0170	0.0151	0.0133	0.0116	0.0100	0.0086	0.0073	0.0060	0.0050	0.0040	0.0031	0.0023	0.0017	0.0012	0.0008	0.0005
2.36	0.0257	0.0232	0.0209	0.0187	0.0167	0.0148	0.0130	0.0113	0.0098	0.0084	0.0071	0.0059	0.0048	0.0038	0.0030	0.0023	0.0016	0.0011	0.0007	0.0004
2.37	0.0252	0.0228	0.0205	0.0183	0.0163	0.0144	0.0127	0.0111	0.0095	0.0081	0.0069	0.0057	0.0047	0.0037	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.38	0.0248	0.0224	0.0201	0.0180	0.0160	0.0141	0.0124	0.0108	0.0093	0.0079	0.0067	0.0055	0.0045	0.0036	0.0028	0.0021	0.0015	0.0010	0.0007	0.0004
2.39	0.0243	0.0219	0.0197	0.0176	0.0156	0.0138	0.0121	0.0105	0.0091	0.0077	0.0065	0.0054	0.0044	0.0035	0.0027	0.0020	0.0015	0.0010	0.0006	0.0004
2.40	0.0239	0.0215	0.0193	0.0173	0.0153	0.0135	0.0118	0.0103	0.0088	0.0075	0.0063	0.0052	0.0042	0.0034	0.0026	0.0020	0.0014	0.0010	0.0006	0.0004
2.41	0.0234	0.0211	0.0189	0.0169	0.0150	0.0132	0.0116	0.0100	0.0086	0.0073	0.0062	0.0051	0.0041	0.0033	0.0025	0.0019	0.0013	0.0009	0.0006	0.0004
2.42	0.0230	0.0207	0.0186	0.0166	0.0147	0.0129	0.0113	0.0098	0.0084	0.0071	0.0060	0.0049	0.0040	0.0032	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004
2.43	0.0226	0.0203	0.0182	0.0162	0.0144	0.0126	0.0110	0.0096	0.0082	0.0070	0.0058	0.0048	0.0039	0.0031	0.0024	0.0017	0.0012	0.0008	0.0005	0.0003
2.44	0.0222	0.0199	0.0178	0.0159	0.0141	0.0124	0.0108	0.0093	0.0080	0.0068	0.0057	0.0047	0.0038	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.45	0.0218	0.0196	0.0175	0.0156	0.0138	0.0121	0.0105	0.0091	0.0078	0.0066	0.0055	0.0045	0.0036	0.0029	0.0022	0.0016	0.0012	0.0008	0.0005	0.0003
2.46	0.0214	0.0192	0.0172	<																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 13

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0076	0.0066	0.0056	0.0048	0.0041	0.0034	0.0028	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0075	0.0065	0.0055	0.0047	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0073	0.0063	0.0054	0.0046	0.0039	0.0032	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0072	0.0062	0.0053	0.0045	0.0038	0.0032	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0071	0.0061	0.0052	0.0044	0.0037	0.0031	0.0025	0.0021	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0069	0.0060	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0068	0.0058	0.0050	0.0042	0.0035	0.0029	0.0024	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0067	0.0057	0.0049	0.0041	0.0035	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0065	0.0056	0.0048	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.10	0.0064	0.0055	0.0047	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.11	0.0063	0.0054	0.0046	0.0039	0.0032	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.12	0.0062	0.0053	0.0045	0.0038	0.0032	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0061	0.0052	0.0044	0.0037	0.0031	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0061	0.0051	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0058	0.0050	0.0042	0.0036	0.0030	0.0024	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0057	0.0049	0.0041	0.0035	0.0029	0.0024	0.0019	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0056	0.0048	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0055	0.0047	0.0040	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0054	0.0046	0.0039	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0053	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0052	0.0044	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.22	0.0051	0.0043	0.0037	0.0031	0.0025	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.23	0.0050	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.24	0.0049	0.0042	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.25	0.0048	0.0041	0.0034	0.0029	0.0024	0.0019	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.26	0.0047	0.0040	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.27	0.0046	0.0039	0.0033	0.0028	0.0023	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.28	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.29	0.0045	0.0038	0.0032	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.30	0.0044	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.31	0.0043	0.0036	0.0030	0.0025	0.0021	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.32	0.0042	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.33	0.0041	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.34	0.0041	0.0034	0.0029	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.35	0.0040	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.36	0.0039	0.0033	0.0027	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.37	0.0038	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.38	0.0038	0.0032	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.39	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.40	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.41	0.0035	0.0029	0.0025	0.0020	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.42	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.43	0.0034	0.0029	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.44	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.45	0.0033	0.0027	0.0023	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.46	0.0032	0.0027	0.0022																	

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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**EXHIBIT 5B-RULE
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(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9953	0.9950	0.9947	0.9945	0.9942	0.9939	0.9937	0.9935
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9926	0.9920	0.9914	0.9908	0.9902	0.9896	0.9891	0.9886	0.9881	0.9876	0.9872
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9929	0.9920	0.9910	0.9900	0.9891	0.9881	0.9872	0.9864	0.9855	0.9847	0.9839	0.9832	0.9824	0.9818	0.9813
0.04	0.9962	0.9953	0.9942	0.9930	0.9918	0.9906	0.9893	0.9881	0.9868	0.9856	0.9844	0.9832	0.9821	0.9810	0.9799	0.9789	0.9780	0.9770	0.9761	0.9753
0.05	0.9953	0.9941	0.9927	0.9913	0.9898	0.9883	0.9868	0.9852	0.9837	0.9822	0.9807	0.9793	0.9779	0.9766	0.9753	0.9741	0.9729	0.9718	0.9707	0.9697
0.06	0.9944	0.9929	0.9913	0.9896	0.9879	0.9861	0.9843	0.9824	0.9806	0.9789	0.9772	0.9755	0.9739	0.9723	0.9709	0.9694	0.9681	0.9667	0.9655	0.9649
0.07	0.9934	0.9917	0.9899	0.9880	0.9859	0.9839	0.9818	0.9797	0.9777	0.9757	0.9737	0.9718	0.9700	0.9682	0.9665	0.9649	0.9633	0.9618	0.9604	0.9590
0.08	0.9925	0.9906	0.9885	0.9863	0.9840	0.9817	0.9794	0.9770	0.9747	0.9725	0.9703	0.9682	0.9662	0.9642	0.9623	0.9605	0.9588	0.9571	0.9555	0.9539
0.09	0.9915	0.9894	0.9871	0.9847	0.9821	0.9796	0.9770	0.9744	0.9719	0.9694	0.9670	0.9647	0.9624	0.9603	0.9582	0.9562	0.9543	0.9525	0.9507	0.9490
0.10	0.9906	0.9883	0.9857	0.9831	0.9803	0.9775	0.9746	0.9718	0.9691	0.9664	0.9638	0.9613	0.9588	0.9565	0.9542	0.9520	0.9500	0.9479	0.9460	0.9441
0.11	0.9897	0.9871	0.9844	0.9815	0.9785	0.9754	0.9723	0.9693	0.9664	0.9635	0.9606	0.9579	0.9553	0.9528	0.9503	0.9480	0.9457	0.9436	0.9415	0.9394
0.12	0.9888	0.9860	0.9830	0.9799	0.9766	0.9734	0.9701	0.9668	0.9637	0.9606	0.9576	0.9547	0.9519	0.9492	0.9465	0.9440	0.9416	0.9393	0.9370	0.9348
0.13	0.9879	0.9849	0.9817	0.9783	0.9749	0.9714	0.9679	0.9644	0.9610	0.9577	0.9545	0.9515	0.9485	0.9456	0.9428	0.9401	0.9376	0.9351	0.9326	0.9303
0.14	0.9870	0.9838	0.9804	0.9768	0.9731	0.9694	0.9657	0.9620	0.9585	0.9550	0.9516	0.9483	0.9452	0.9421	0.9392	0.9363	0.9336	0.9309	0.9284	0.9259
0.15	0.9861	0.9827	0.9791	0.9753	0.9714	0.9674	0.9635	0.9597	0.9559	0.9522	0.9487	0.9452	0.9419	0.9387	0.9356	0.9326	0.9297	0.9269	0.9242	0.9217
0.16	0.9852	0.9816	0.9778	0.9738	0.9697	0.9655	0.9614	0.9574	0.9534	0.9496	0.9458	0.9422	0.9387	0.9354	0.9321	0.9289	0.9259	0.9229	0.9201	0.9173
0.17	0.9843	0.9805	0.9765	0.9723	0.9680	0.9636	0.9593	0.9551	0.9510	0.9469	0.9430	0.9393	0.9356	0.9321	0.9287	0.9254	0.9222	0.9191	0.9160	0.9131
0.18	0.9835	0.9795	0.9752	0.9708	0.9663	0.9618	0.9573	0.9529	0.9486	0.9444	0.9403	0.9364	0.9326	0.9289	0.9253	0.9218	0.9185	0.9153	0.9121	0.9090
0.19	0.9826	0.9784	0.9740	0.9693	0.9647	0.9600	0.9553	0.9507	0.9462	0.9419	0.9376	0.9335	0.9296	0.9257	0.9220	0.9184	0.9149	0.9115	0.9082	0.9050
0.20	0.9817	0.9773	0.9727	0.9679	0.9630	0.9582	0.9533	0.9485	0.9439	0.9394	0.9350	0.9307	0.9266	0.9226	0.9188	0.9150	0.9114	0.9079	0.9044	0.9011
0.21	0.9809	0.9763	0.9715	0.9665	0.9614	0.9564	0.9514	0.9464	0.9416	0.9369	0.9324	0.9280	0.9237	0.9196	0.9156	0.9117	0.9079	0.9043	0.9007	0.8972
0.22	0.9800	0.9753	0.9703	0.9651	0.9599	0.9546	0.9494	0.9443	0.9394	0.9345	0.9298	0.9253	0.9209	0.9166	0.9125	0.9084	0.9045	0.9007	0.8970	0.8934
0.23	0.9792	0.9742	0.9691	0.9637	0.9583	0.9529	0.9475	0.9423	0.9371	0.9322	0.9273	0.9226	0.9181	0.9137	0.9094	0.9052	0.9012	0.8972	0.8934	0.8896
0.24	0.9783	0.9732	0.9679	0.9623	0.9567	0.9512	0.9457	0.9402	0.9350	0.9298	0.9248	0.9200	0.9153	0.9108	0.9063	0.9020	0.8979	0.8938	0.8898	0.8859
0.25	0.9775	0.9722	0.9667	0.9610	0.9552	0.9495	0.9438	0.9382	0.9328	0.9275	0.9224	0.9174	0.9126	0.9079	0.9033	0.8989	0.8946	0.8904	0.8862	0.8822
0.26	0.9767	0.9712	0.9655	0.9596	0.9537	0.9478	0.9420	0.9363	0.9307	0.9252	0.9200	0.9149	0.9099	0.9051	0.9004	0.8958	0.8914	0.8870	0.8828	0.8786
0.27	0.9758	0.9702	0.9643	0.9583	0.9522	0.9462	0.9402	0.9343	0.9286	0.9230	0.9176	0.9123	0.9072	0.9023	0.8975	0.8928	0.8882	0.8837	0.8793	0.8750
0.28	0.9750	0.9692	0.9632	0.9570	0.9507	0.9445	0.9384	0.9324	0.9265	0.9208	0.9153	0.9099	0.9046	0.8996	0.8946	0.8898	0.8851	0.8804	0.8759	0.8715
0.29	0.9742	0.9682	0.9620	0.9557	0.9493	0.9429	0.9366	0.9305	0.9245	0.9186	0.9129	0.9074	0.9021	0.8969	0.8918	0.8868	0.8820	0.8772	0.8726	0.8680
0.30	0.9734	0.9673	0.9609	0.9544	0.9478	0.9413	0.9349	0.9286	0.9225	0.9165	0.9107	0.9050	0.8995	0.8942	0.8890	0.8839	0.8789	0.8741	0.8693	0.8646
0.31	0.9726	0.9663	0.9598	0.9531	0.9464	0.9398	0.9332	0.9268	0.9205	0.9144	0.9084	0.9027	0.8970	0.8916	0.8862	0.8810	0.8759	0.8709	0.8660	0.8612
0.32	0.9718	0.9654	0.9587	0.9519	0.9450	0.9382	0.9315	0.9249	0.9185	0.9123	0.9062	0.9003	0.8946	0.8890	0.8835	0.8782	0.8729	0.8678	0.8628	0.8579
0.33	0.9710	0.9644	0.9576	0.9506	0.9436	0.9367	0.9298	0.9231	0.9166	0.9102	0.9040	0.8980	0.8921	0.8864	0.8808	0.8754	0.8700	0.8648	0.8596	0.8545
0.34	0.9702	0.9635	0.9565	0.9494	0.9422	0.9351	0.9282	0.9213	0.9147	0.9082	0.9018	0.8957	0.8897	0.8839	0.8782	0.8726	0.8671	0.8617	0.8564	0.8512
0.35	0.9694	0.9625	0.9554	0.9481	0.9409	0.9336	0.9265	0.9196	0.9128	0.9061	0.8997	0.8934	0.8873	0.8814	0.8755	0.8698	0.8642	0.8587	0.8533	0.8480
0.36	0.9686	0.9616	0.9543	0.9469	0.9395	0.9322	0.9249	0.9178	0.9109	0.9042	0.8976	0.8912	0.8850	0.8789	0.8729	0.8671	0.8614	0.8558	0.8502	0.8448
0.37	0.9679	0.9607	0.9533	0.9457	0.9382	0.9307	0.9233	0.9161	0.9090	0.9022	0.8955	0.8890	0.8826	0.8764	0.8703	0.8644	0.8586	0.8528	0.8472	0.8416
0.38	0.9671	0.9598	0.9522	0.9445	0.9368	0.9292	0.9217	0.9144	0.9072	0.9002	0.8934	0.8868	0.8803	0.8740	0.8678	0.8617	0.8558	0.8499	0.8441	0.8384
0.39	0.9663	0.9589	0.9512	0.9434	0.9355	0.9278	0.9202	0.9127	0.9054	0.8983	0.8914	0.8846	0.8780	0.8716	0.8653	0.8591	0.8530	0.8470	0.8411	0.8353
0.40	0.9656	0.9580	0.9501	0.9422	0.9342	0.9264	0.9186	0.9110	0.9036	0.8964	0.8894	0.8825	0.8758	0.8692	0.8628	0.8565	0.8503	0.8442	0.8382	0.8322
0.41	0.9648	0.9571	0.9491	0.9410	0.9329	0.9249	0.9171	0.9094	0.9018	0.8945	0.8873	0.8804	0.8735	0.8669	0.8603	0.8539	0.8476	0.8414	0.8352	0.8292
0.42	0.9641	0.9562	0.9481	0.9399	0.9317	0.9235	0.9155	0.9077	0.9001	0.8926	0.8854	0.8783	0.8713	0.8646	0.8579	0.8514	0.8449	0.8386	0.8323	0.8261
0.43	0.9633	0.9553	0.9471	0.9387	0.9304	0.9221	0.9140	0.9061	0.8983	0.8908	0.8834	0.8762	0.8691	0.8623	0.8555	0.8488	0.8423	0.8358	0.8294	0.8231
0.44	0.9626	0.9544	0.9461	0.9376	0.9291	0.9208	0.9125	0.9045	0.8966	0.8889	0.8815	0.8741	0.8670	0.8600	0.8531	0.8463	0.8397	0.8331	0.8266	0.8201
0.45	0.9618	0.9536	0.9451	0.9365	0.9279	0.9194	0.91111													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9262	0.9123	0.8984	0.8845	0.8707	0.8571	0.8437	0.8304	0.8173	0.8043	0.7915	0.7788	0.7661	0.7535	0.7410	0.7285	0.7160	0.7035	0.6910	0.6785
1.02	0.9257	0.9117	0.8977	0.8837	0.8699	0.8562	0.8427	0.8293	0.8161	0.8031	0.7902	0.7773	0.7646	0.7520	0.7393	0.7267	0.7142	0.7016	0.6890	0.6764
1.03	0.9251	0.9111	0.8970	0.8830	0.8690	0.8553	0.8417	0.8282	0.8150	0.8018	0.7888	0.7759	0.7631	0.7504	0.7377	0.7250	0.7123	0.6996	0.6869	0.6742
1.04	0.9246	0.9105	0.8963	0.8822	0.8682	0.8543	0.8407	0.8271	0.8138	0.8006	0.7875	0.7745	0.7616	0.7488	0.7360	0.7232	0.7105	0.6977	0.6849	0.6721
1.05	0.9240	0.9098	0.8956	0.8814	0.8673	0.8534	0.8397	0.8261	0.8126	0.7994	0.7862	0.7731	0.7601	0.7472	0.7343	0.7215	0.7086	0.6958	0.6829	0.6700
1.06	0.9235	0.9092	0.8949	0.8806	0.8665	0.8525	0.8387	0.8250	0.8115	0.7981	0.7849	0.7717	0.7587	0.7457	0.7327	0.7197	0.7068	0.6939	0.6809	0.6679
1.07	0.9229	0.9086	0.8942	0.8799	0.8656	0.8516	0.8377	0.8239	0.8103	0.7969	0.7836	0.7703	0.7572	0.7441	0.7310	0.7180	0.7050	0.6919	0.6789	0.6658
1.08	0.9224	0.9080	0.8935	0.8791	0.8648	0.8507	0.8367	0.8229	0.8092	0.7957	0.7823	0.7690	0.7557	0.7425	0.7294	0.7163	0.7032	0.6900	0.6769	0.6637
1.09	0.9219	0.9074	0.8928	0.8783	0.8640	0.8498	0.8357	0.8218	0.8081	0.7945	0.7810	0.7676	0.7543	0.7410	0.7278	0.7146	0.7014	0.6881	0.6749	0.6616
1.10	0.9213	0.9067	0.8921	0.8776	0.8631	0.8489	0.8347	0.8208	0.8069	0.7933	0.7797	0.7662	0.7528	0.7395	0.7261	0.7128	0.6995	0.6862	0.6729	0.6596
1.11	0.9208	0.9061	0.8915	0.8768	0.8623	0.8480	0.8338	0.8197	0.8058	0.7921	0.7784	0.7649	0.7514	0.7379	0.7245	0.7111	0.6978	0.6844	0.6709	0.6575
1.12	0.9203	0.9055	0.8908	0.8761	0.8615	0.8471	0.8328	0.8187	0.8047	0.7909	0.7771	0.7635	0.7499	0.7364	0.7229	0.7094	0.6960	0.6825	0.6690	0.6554
1.13	0.9197	0.9049	0.8901	0.8753	0.8607	0.8462	0.8318	0.8176	0.8036	0.7897	0.7759	0.7621	0.7485	0.7349	0.7213	0.7077	0.6942	0.6806	0.6670	0.6534
1.14	0.9192	0.9043	0.8894	0.8746	0.8599	0.8453	0.8309	0.8166	0.8025	0.7885	0.7746	0.7608	0.7471	0.7334	0.7197	0.7061	0.6924	0.6788	0.6651	0.6514
1.15	0.9187	0.9037	0.8888	0.8738	0.8591	0.8444	0.8299	0.8156	0.8014	0.7873	0.7733	0.7594	0.7456	0.7319	0.7181	0.7044	0.6906	0.6769	0.6631	0.6494
1.16	0.9181	0.9031	0.8881	0.8731	0.8582	0.8435	0.8290	0.8145	0.8003	0.7861	0.7721	0.7581	0.7442	0.7303	0.7165	0.7027	0.6889	0.6750	0.6612	0.6473
1.17	0.9176	0.9025	0.8874	0.8724	0.8574	0.8427	0.8280	0.8135	0.7992	0.7849	0.7708	0.7568	0.7428	0.7288	0.7149	0.7010	0.6871	0.6732	0.6593	0.6453
1.18	0.9171	0.9019	0.8868	0.8716	0.8566	0.8418	0.8271	0.8125	0.7981	0.7838	0.7696	0.7554	0.7414	0.7274	0.7134	0.6994	0.6854	0.6714	0.6573	0.6433
1.19	0.9166	0.9014	0.8861	0.8709	0.8558	0.8409	0.8261	0.8115	0.7970	0.7826	0.7683	0.7541	0.7400	0.7259	0.7118	0.6977	0.6836	0.6695	0.6554	0.6413
1.20	0.9161	0.9008	0.8855	0.8702	0.8551	0.8400	0.8252	0.8105	0.7959	0.7814	0.7671	0.7528	0.7386	0.7244	0.7102	0.6961	0.6819	0.6677	0.6535	0.6393
1.21	0.9156	0.9002	0.8848	0.8695	0.8543	0.8392	0.8243	0.8095	0.7948	0.7803	0.7659	0.7515	0.7372	0.7229	0.7087	0.6944	0.6802	0.6659	0.6516	0.6373
1.22	0.9150	0.8996	0.8841	0.8688	0.8535	0.8383	0.8233	0.8085	0.7938	0.7791	0.7646	0.7502	0.7358	0.7214	0.7071	0.6928	0.6784	0.6641	0.6497	0.6353
1.23	0.9145	0.8990	0.8835	0.8680	0.8527	0.8375	0.8224	0.8075	0.7927	0.7780	0.7634	0.7489	0.7344	0.7200	0.7056	0.6911	0.6767	0.6623	0.6478	0.6333
1.24	0.9140	0.8984	0.8829	0.8673	0.8519	0.8366	0.8215	0.8065	0.7916	0.7768	0.7622	0.7476	0.7330	0.7185	0.7040	0.6895	0.6750	0.6605	0.6460	0.6314
1.25	0.9135	0.8979	0.8822	0.8666	0.8511	0.8358	0.8206	0.8055	0.7905	0.7757	0.7610	0.7463	0.7316	0.7171	0.7025	0.6879	0.6733	0.6587	0.6441	0.6294
1.26	0.9130	0.8973	0.8816	0.8659	0.8504	0.8349	0.8197	0.8045	0.7895	0.7746	0.7597	0.7450	0.7303	0.7156	0.6999	0.6851	0.6703	0.6554	0.6405	0.6255
1.27	0.9125	0.8967	0.8809	0.8652	0.8496	0.8341	0.8187	0.8035	0.7884	0.7734	0.7585	0.7437	0.7289	0.7142	0.6994	0.6847	0.6699	0.6551	0.6403	0.6254
1.28	0.9120	0.8962	0.8803	0.8645	0.8488	0.8333	0.8178	0.8026	0.7874	0.7723	0.7573	0.7424	0.7275	0.7127	0.6979	0.6831	0.6682	0.6534	0.6385	0.6236
1.29	0.9115	0.8956	0.8797	0.8638	0.8480	0.8324	0.8169	0.8016	0.7863	0.7712	0.7561	0.7411	0.7262	0.7113	0.6964	0.6815	0.6666	0.6516	0.6366	0.6216
1.30	0.9110	0.8950	0.8790	0.8631	0.8473	0.8316	0.8160	0.8006	0.7853	0.7701	0.7549	0.7399	0.7248	0.7098	0.6949	0.6799	0.6649	0.6499	0.6348	0.6197
1.31	0.9105	0.8945	0.8784	0.8624	0.8465	0.8308	0.8151	0.7996	0.7842	0.7690	0.7537	0.7386	0.7235	0.7084	0.6933	0.6783	0.6632	0.6481	0.6330	0.6178
1.32	0.9100	0.8939	0.8778	0.8617	0.8458	0.8299	0.8142	0.7987	0.7832	0.7678	0.7526	0.7373	0.7221	0.7070	0.6918	0.6767	0.6615	0.6464	0.6311	0.6159
1.33	0.9095	0.8933	0.8772	0.8610	0.8450	0.8291	0.8134	0.7977	0.7822	0.7667	0.7514	0.7361	0.7208	0.7056	0.6903	0.6751	0.6599	0.6446	0.6293	0.6140
1.34	0.9090	0.8928	0.8765	0.8603	0.8443	0.8283	0.8125	0.7968	0.7811	0.7656	0.7502	0.7348	0.7195	0.7042	0.6889	0.6735	0.6582	0.6429	0.6275	0.6121
1.35	0.9085	0.8922	0.8759	0.8597	0.8435	0.8275	0.8116	0.7958	0.7801	0.7645	0.7490	0.7336	0.7181	0.7028	0.6874	0.6720	0.6566	0.6411	0.6257	0.6102
1.36	0.9081	0.8917	0.8753	0.8590	0.8428	0.8267	0.8107	0.7948	0.7791	0.7634	0.7478	0.7323	0.7168	0.7013	0.6859	0.6704	0.6549	0.6394	0.6239	0.6083
1.37	0.9076	0.8911	0.8747	0.8583	0.8420	0.8259	0.8098	0.7939	0.7781	0.7623	0.7467	0.7311	0.7155	0.6999	0.6844	0.6689	0.6533	0.6377	0.6221	0.6064
1.38	0.9071	0.8906	0.8741	0.8576	0.8413	0.8251	0.8089	0.7930	0.7771	0.7613	0.7455	0.7298	0.7142	0.6985	0.6829	0.6673	0.6517	0.6360	0.6203	0.6045
1.39	0.9066	0.8900	0.8735	0.8570	0.8405	0.8242	0.8081	0.7920	0.7760	0.7602	0.7444	0.7286	0.7129	0.6972	0.6815	0.6658	0.6500	0.6343	0.6185	0.6027
1.40	0.9061	0.8895	0.8729	0.8563	0.8398	0.8234	0.8072	0.7911	0.7750	0.7591	0.7432	0.7274	0.7116	0.6958	0.6800	0.6642	0.6484	0.6326	0.6167	0.6008
1.41	0.9056	0.8889	0.8722	0.8556	0.8391	0.8226	0.8063	0.7901	0.7740	0.7580	0.7420	0.7261	0.7103	0.6944	0.6785	0.6627	0.6468	0.6309	0.6149	0.5990
1.42	0.9052	0.8884	0.8716	0.8549	0.8383	0.8219	0.8055	0.7892	0.7730	0.7569	0.7409	0.7249	0.7090	0.6930	0.6771	0.6611	0.6452	0.6292	0.6132	0.5971
1.43	0.9047	0.8879	0.8710	0.8543	0.8376	0.8211	0.8046	0.7883	0.7720	0.7559	0.7397	0.7237	0.7077	0.6916	0.6756	0.6596	0.6436	0.6275	0.6114	0.5953
1.44	0.9042	0.8873	0.8704	0.8536	0.8369	0.8203	0.8038	0.7873	0.7710	0.7548	0.7386	0.7225	0.7064	0.6903	0.6742	0.6581	0.6420	0.6258	0.6097	0.5934
1.45	0.9037	0.8868	0.8698	0.8530	0.8362	0.8195	0.8029	0.7864	0.7700	0.7537	0.7375	0.7213	0.7051	0.6889	0.6727	0.6566	0.6404	0.6242	0.6079	0.5916
1.46	0.9033	0.8863	0.8693	0.8523	0.8354	0.8187	0.8021	0.7855												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.8794	0.8593	0.8392	0.8191	0.7990	0.7789	0.7588	0.7387	0.7186	0.6985	0.6784	0.6583	0.6382	0.6181	0.5980	0.5779	0.5578	0.5377	0.5176	0.4975
2.02	0.8790	0.8588	0.8387	0.8185	0.7984	0.7782	0.7581	0.7379	0.7177	0.6976	0.6774	0.6572	0.6371	0.6169	0.5968	0.5766	0.5564	0.5363	0.5161	0.4959
2.03	0.8786	0.8584	0.8382	0.8180	0.7978	0.7776	0.7573	0.7371	0.7169	0.6967	0.6764	0.6562	0.6360	0.6157	0.5955	0.5753	0.5551	0.5348	0.5146	0.4944
2.04	0.8782	0.8579	0.8377	0.8174	0.7972	0.7769	0.7566	0.7363	0.7160	0.6957	0.6755	0.6552	0.6349	0.6146	0.5943	0.5740	0.5537	0.5334	0.5131	0.4929
2.05	0.8778	0.8575	0.8372	0.8169	0.7966	0.7762	0.7559	0.7355	0.7152	0.6948	0.6745	0.6541	0.6338	0.6134	0.5931	0.5727	0.5524	0.5320	0.5117	0.4913
2.06	0.8774	0.8570	0.8367	0.8163	0.7959	0.7756	0.7552	0.7348	0.7143	0.6939	0.6735	0.6531	0.6327	0.6122	0.5918	0.5714	0.5510	0.5306	0.5102	0.4898
2.07	0.8770	0.8566	0.8362	0.8158	0.7953	0.7749	0.7544	0.7340	0.7135	0.6930	0.6725	0.6520	0.6316	0.6111	0.5906	0.5701	0.5496	0.5292	0.5087	0.4883
2.08	0.8766	0.8562	0.8357	0.8152	0.7947	0.7742	0.7537	0.7332	0.7127	0.6921	0.6716	0.6510	0.6305	0.6099	0.5894	0.5688	0.5483	0.5278	0.5073	0.4867
2.09	0.8762	0.8557	0.8352	0.8147	0.7941	0.7736	0.7530	0.7324	0.7118	0.6912	0.6706	0.6500	0.6294	0.6088	0.5882	0.5676	0.5470	0.5264	0.5058	0.4852
2.10	0.8758	0.8553	0.8347	0.8141	0.7935	0.7729	0.7523	0.7316	0.7110	0.6903	0.6696	0.6490	0.6283	0.6076	0.5869	0.5663	0.5456	0.5250	0.5043	0.4837
2.11	0.8754	0.8548	0.8342	0.8136	0.7929	0.7722	0.7516	0.7309	0.7101	0.6894	0.6687	0.6479	0.6272	0.6065	0.5857	0.5650	0.5443	0.5236	0.5029	0.4822
2.12	0.8750	0.8544	0.8337	0.8130	0.7923	0.7716	0.7508	0.7301	0.7093	0.6885	0.6677	0.6469	0.6261	0.6053	0.5845	0.5637	0.5430	0.5222	0.5014	0.4807
2.13	0.8746	0.8539	0.8332	0.8125	0.7917	0.7709	0.7501	0.7293	0.7085	0.6876	0.6667	0.6459	0.6250	0.6042	0.5833	0.5625	0.5416	0.5208	0.5000	0.4792
2.14	0.8743	0.8535	0.8327	0.8119	0.7911	0.7703	0.7494	0.7285	0.7076	0.6867	0.6658	0.6449	0.6239	0.6030	0.5821	0.5612	0.5403	0.5194	0.4985	0.4777
2.15	0.8739	0.8531	0.8322	0.8114	0.7905	0.7696	0.7487	0.7278	0.7068	0.6858	0.6648	0.6438	0.6228	0.6019	0.5809	0.5599	0.5390	0.5180	0.4971	0.4762
2.16	0.8735	0.8526	0.8318	0.8109	0.7899	0.7690	0.7480	0.7270	0.7060	0.6849	0.6639	0.6428	0.6218	0.6007	0.5797	0.5587	0.5377	0.5167	0.4957	0.4747
2.17	0.8731	0.8522	0.8313	0.8103	0.7893	0.7683	0.7473	0.7262	0.7051	0.6840	0.6629	0.6418	0.6207	0.5996	0.5785	0.5574	0.5363	0.5153	0.4942	0.4732
2.18	0.8727	0.8517	0.8308	0.8098	0.7887	0.7677	0.7466	0.7255	0.7043	0.6831	0.6620	0.6408	0.6196	0.5985	0.5773	0.5561	0.5350	0.5139	0.4928	0.4717
2.19	0.8723	0.8513	0.8303	0.8092	0.7882	0.7670	0.7459	0.7247	0.7035	0.6823	0.6610	0.6398	0.6186	0.5973	0.5761	0.5549	0.5337	0.5125	0.4914	0.4703
2.20	0.8719	0.8509	0.8298	0.8087	0.7876	0.7664	0.7452	0.7239	0.7027	0.6814	0.6601	0.6388	0.6175	0.5962	0.5749	0.5536	0.5324	0.5112	0.4900	0.4688
2.21	0.8715	0.8504	0.8293	0.8082	0.7870	0.7657	0.7445	0.7232	0.7018	0.6805	0.6591	0.6378	0.6164	0.5951	0.5737	0.5524	0.5311	0.5098	0.4885	0.4673
2.22	0.8712	0.8500	0.8288	0.8076	0.7864	0.7651	0.7438	0.7224	0.7010	0.6796	0.6582	0.6368	0.6154	0.5939	0.5725	0.5512	0.5298	0.5085	0.4871	0.4658
2.23	0.8708	0.8496	0.8284	0.8071	0.7858	0.7645	0.7431	0.7217	0.7002	0.6787	0.6573	0.6358	0.6143	0.5928	0.5714	0.5499	0.5285	0.5071	0.4857	0.4644
2.24	0.8704	0.8492	0.8279	0.8066	0.7852	0.7638	0.7424	0.7209	0.6994	0.6779	0.6563	0.6348	0.6132	0.5917	0.5702	0.5487	0.5272	0.5057	0.4843	0.4629
2.25	0.8700	0.8487	0.8274	0.8061	0.7846	0.7632	0.7417	0.7201	0.6986	0.6770	0.6554	0.6338	0.6122	0.5906	0.5690	0.5474	0.5259	0.5044	0.4829	0.4615
2.26	0.8696	0.8483	0.8269	0.8055	0.7841	0.7625	0.7410	0.7194	0.6978	0.6761	0.6544	0.6328	0.6111	0.5895	0.5678	0.5462	0.5246	0.5031	0.4815	0.4600
2.27	0.8693	0.8479	0.8265	0.8050	0.7835	0.7619	0.7403	0.7186	0.6969	0.6752	0.6535	0.6318	0.6101	0.5883	0.5667	0.5450	0.5233	0.5017	0.4801	0.4586
2.28	0.8689	0.8474	0.8260	0.8045	0.7829	0.7613	0.7396	0.7179	0.6961	0.6744	0.6526	0.6308	0.6090	0.5872	0.5655	0.5438	0.5220	0.5004	0.4787	0.4571
2.29	0.8685	0.8470	0.8255	0.8039	0.7823	0.7606	0.7389	0.7171	0.6953	0.6735	0.6517	0.6298	0.6080	0.5861	0.5643	0.5425	0.5208	0.4990	0.4773	0.4557
2.30	0.8681	0.8466	0.8250	0.8034	0.7817	0.7600	0.7382	0.7164	0.6945	0.6726	0.6507	0.6288	0.6069	0.5850	0.5632	0.5413	0.5195	0.4977	0.4759	0.4542
2.31	0.8678	0.8462	0.8246	0.8029	0.7812	0.7594	0.7375	0.7156	0.6937	0.6718	0.6498	0.6278	0.6059	0.5839	0.5620	0.5401	0.5182	0.4964	0.4745	0.4528
2.32	0.8674	0.8458	0.8241	0.8024	0.7806	0.7588	0.7369	0.7149	0.6929	0.6709	0.6489	0.6268	0.6048	0.5828	0.5608	0.5388	0.5169	0.4950	0.4732	0.4514
2.33	0.8670	0.8453	0.8236	0.8019	0.7800	0.7581	0.7362	0.7142	0.6921	0.6700	0.6480	0.6259	0.6038	0.5817	0.5597	0.5377	0.5157	0.4937	0.4718	0.4499
2.34	0.8666	0.8449	0.8232	0.8013	0.7795	0.7575	0.7355	0.7134	0.6913	0.6692	0.6470	0.6249	0.6027	0.5806	0.5585	0.5364	0.5144	0.4924	0.4704	0.4485
2.35	0.8663	0.8445	0.8227	0.8008	0.7789	0.7569	0.7348	0.7127	0.6905	0.6683	0.6461	0.6239	0.6017	0.5795	0.5574	0.5352	0.5131	0.4911	0.4691	0.4471
2.36	0.8659	0.8441	0.8222	0.8003	0.7783	0.7562	0.7341	0.7119	0.6897	0.6675	0.6452	0.6229	0.6007	0.5784	0.5562	0.5340	0.5119	0.4898	0.4677	0.4457
2.37	0.8655	0.8437	0.8218	0.7998	0.7777	0.7556	0.7334	0.7112	0.6889	0.6666	0.6443	0.6220	0.5996	0.5773	0.5551	0.5328	0.5106	0.4885	0.4663	0.4443
2.38	0.8652	0.8432	0.8213	0.7993	0.7772	0.7550	0.7328	0.7105	0.6881	0.6658	0.6434	0.6210	0.5986	0.5763	0.5539	0.5316	0.5094	0.4872	0.4650	0.4429
2.39	0.8648	0.8428	0.8208	0.7988	0.7766	0.7544	0.7321	0.7097	0.6873	0.6649	0.6425	0.6200	0.5976	0.5752	0.5528	0.5304	0.5081	0.4858	0.4636	0.4414
2.40	0.8644	0.8424	0.8204	0.7982	0.7760	0.7538	0.7314	0.7090	0.6865	0.6641	0.6416	0.6191	0.5966	0.5741	0.5516	0.5292	0.5069	0.4845	0.4623	0.4400
2.41	0.8641	0.8420	0.8199	0.7977	0.7755	0.7531	0.7307	0.7083	0.6858	0.6632	0.6406	0.6181	0.5955	0.5730	0.5505	0.5280	0.5056	0.4832	0.4609	0.4386
2.42	0.8637	0.8416	0.8194	0.7972	0.7749	0.7525	0.7301	0.7075	0.6850	0.6624	0.6397	0.6171	0.5945	0.5719	0.5494	0.5269	0.5044	0.4820	0.4596	0.4372
2.43	0.8633	0.8412	0.8190	0.7967	0.7744	0.7519	0.7294	0.7068	0.6842	0.6615	0.6388	0.6162	0.5935	0.5709	0.5482	0.5257	0.5031	0.4807	0.4582	0.4359
2.44	0.8630	0.8408	0.8185	0.7962	0.7738	0.7513	0.7287	0.7061	0.6834	0.6607	0.6379	0.6152	0.5925	0.5698	0.5471	0.5245	0.5019	0.4794	0.4569	0.4345
2.45	0.8626	0.8404	0.8181	0.7957	0.7732	0.7507	0.7281	0.7054	0.6826	0.6598	0.6370	0.6142	0.5915	0.5687	0.5460	0.5233	0.5007	0.4781	0.4556	0.4331
2.46	0.																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8433	0.8186	0.7937	0.7687	0.7434	0.7180	0.6924	0.6666	0.6408	0.6149	0.5891	0.5633	0.5375	0.5118	0.4863	0.4609	0.4356	0.4104	0.3854	0.3605
3.02	0.8430	0.8182	0.7933	0.7682	0.7429	0.7174	0.6918	0.6660	0.6401	0.6142	0.5883	0.5624	0.5366	0.5109	0.4853	0.4598	0.4345	0.4093	0.3842	0.3593
3.03	0.8427	0.8179	0.7929	0.7678	0.7424	0.7169	0.6911	0.6653	0.6394	0.6134	0.5875	0.5615	0.5357	0.5099	0.4843	0.4588	0.4334	0.4081	0.3830	0.3581
3.04	0.8423	0.8175	0.7925	0.7673	0.7419	0.7163	0.6905	0.6646	0.6387	0.6126	0.5866	0.5607	0.5348	0.5090	0.4833	0.4577	0.4323	0.4070	0.3819	0.3569
3.05	0.8420	0.8171	0.7921	0.7676	0.7414	0.7158	0.6899	0.6640	0.6380	0.6119	0.5858	0.5598	0.5339	0.5080	0.4823	0.4567	0.4312	0.4059	0.3807	0.3557
3.06	0.8417	0.8168	0.7917	0.7664	0.7409	0.7152	0.6893	0.6633	0.6372	0.6111	0.5850	0.5589	0.5330	0.5071	0.4813	0.4556	0.4301	0.4047	0.3795	0.3545
3.07	0.8414	0.8164	0.7913	0.7660	0.7404	0.7146	0.6887	0.6627	0.6365	0.6104	0.5842	0.5581	0.5320	0.5061	0.4803	0.4546	0.4290	0.4036	0.3784	0.3533
3.08	0.8410	0.8160	0.7909	0.7655	0.7399	0.7141	0.6881	0.6620	0.6358	0.6096	0.5834	0.5572	0.5311	0.5051	0.4793	0.4535	0.4279	0.4025	0.3772	0.3521
3.09	0.8407	0.8157	0.7905	0.7650	0.7394	0.7135	0.6875	0.6614	0.6351	0.6089	0.5826	0.5564	0.5302	0.5042	0.4783	0.4525	0.4269	0.4014	0.3760	0.3509
3.10	0.8404	0.8153	0.7901	0.7646	0.7389	0.7130	0.6869	0.6607	0.6344	0.6081	0.5818	0.5555	0.5293	0.5032	0.4773	0.4515	0.4258	0.4003	0.3749	0.3497
3.11	0.8401	0.8149	0.7896	0.7641	0.7384	0.7124	0.6863	0.6601	0.6337	0.6073	0.5810	0.5547	0.5284	0.5023	0.4763	0.4504	0.4247	0.3991	0.3737	0.3485
3.12	0.8397	0.8146	0.7892	0.7637	0.7379	0.7119	0.6857	0.6594	0.6330	0.6066	0.5802	0.5538	0.5275	0.5014	0.4753	0.4494	0.4236	0.3980	0.3726	0.3473
3.13	0.8394	0.8142	0.7888	0.7632	0.7374	0.7113	0.6851	0.6588	0.6323	0.6058	0.5794	0.5530	0.5266	0.5004	0.4743	0.4484	0.4226	0.3969	0.3714	0.3461
3.14	0.8391	0.8139	0.7884	0.7628	0.7369	0.7108	0.6845	0.6581	0.6316	0.6051	0.5786	0.5521	0.5257	0.4995	0.4733	0.4473	0.4215	0.3958	0.3703	0.3449
3.15	0.8388	0.8135	0.7880	0.7623	0.7364	0.7103	0.6839	0.6575	0.6309	0.6043	0.5778	0.5513	0.5248	0.4985	0.4723	0.4463	0.4204	0.3947	0.3691	0.3437
3.16	0.8385	0.8131	0.7876	0.7619	0.7359	0.7097	0.6833	0.6568	0.6302	0.6036	0.5770	0.5504	0.5239	0.4976	0.4714	0.4453	0.4194	0.3936	0.3680	0.3426
3.17	0.8381	0.8128	0.7872	0.7614	0.7354	0.7092	0.6827	0.6562	0.6295	0.6028	0.5762	0.5496	0.5231	0.4966	0.4704	0.4443	0.4183	0.3925	0.3669	0.3414
3.18	0.8378	0.8124	0.7868	0.7610	0.7349	0.7086	0.6821	0.6555	0.6288	0.6021	0.5754	0.5487	0.5222	0.4957	0.4694	0.4432	0.4172	0.3914	0.3657	0.3402
3.19	0.8375	0.8121	0.7864	0.7605	0.7344	0.7081	0.6815	0.6549	0.6281	0.6014	0.5746	0.5479	0.5213	0.4948	0.4684	0.4422	0.4162	0.3903	0.3646	0.3391
3.20	0.8372	0.8117	0.7860	0.7601	0.7339	0.7075	0.6809	0.6542	0.6274	0.6006	0.5738	0.5471	0.5204	0.4938	0.4674	0.4412	0.4151	0.3892	0.3635	0.3379
3.21	0.8369	0.8113	0.7856	0.7596	0.7334	0.7070	0.6804	0.6536	0.6267	0.5999	0.5730	0.5462	0.5195	0.4929	0.4665	0.4402	0.4141	0.3881	0.3623	0.3367
3.22	0.8366	0.8110	0.7852	0.7592	0.7329	0.7064	0.6798	0.6529	0.6261	0.5991	0.5722	0.5454	0.5186	0.4920	0.4655	0.4392	0.4130	0.3870	0.3612	0.3356
3.23	0.8362	0.8106	0.7848	0.7588	0.7324	0.7059	0.6792	0.6523	0.6254	0.5984	0.5714	0.5445	0.5177	0.4911	0.4645	0.4382	0.4119	0.3859	0.3601	0.3344
3.24	0.8359	0.8103	0.7844	0.7583	0.7320	0.7054	0.6786	0.6517	0.6247	0.5976	0.5706	0.5437	0.5169	0.4901	0.4636	0.4371	0.4109	0.3848	0.3590	0.3332
3.25	0.8356	0.8099	0.7840	0.7579	0.7315	0.7048	0.6780	0.6510	0.6240	0.5969	0.5699	0.5429	0.5160	0.4892	0.4626	0.4361	0.4099	0.3838	0.3578	0.3321
3.26	0.8353	0.8096	0.7836	0.7574	0.7310	0.7043	0.6774	0.6504	0.6233	0.5962	0.5691	0.5420	0.5151	0.4883	0.4616	0.4351	0.4088	0.3827	0.3567	0.3309
3.27	0.8350	0.8092	0.7832	0.7570	0.7305	0.7037	0.6768	0.6498	0.6226	0.5954	0.5683	0.5412	0.5142	0.4874	0.4607	0.4341	0.4078	0.3816	0.3556	0.3298
3.28	0.8347	0.8089	0.7828	0.7565	0.7300	0.7032	0.6762	0.6491	0.6219	0.5947	0.5675	0.5404	0.5133	0.4864	0.4597	0.4331	0.4067	0.3805	0.3545	0.3286
3.29	0.8344	0.8085	0.7824	0.7561	0.7295	0.7027	0.6757	0.6485	0.6212	0.5940	0.5667	0.5395	0.5125	0.4855	0.4587	0.4321	0.4057	0.3794	0.3534	0.3275
3.30	0.8341	0.8081	0.7820	0.7557	0.7290	0.7021	0.6751	0.6479	0.6206	0.5932	0.5659	0.5387	0.5116	0.4846	0.4578	0.4311	0.4046	0.3784	0.3523	0.3264
3.31	0.8337	0.8078	0.7816	0.7552	0.7285	0.7015	0.6745	0.6472	0.6199	0.5925	0.5652	0.5379	0.5107	0.4837	0.4568	0.4301	0.4036	0.3773	0.3512	0.3252
3.32	0.8334	0.8074	0.7812	0.7548	0.7281	0.7011	0.6739	0.6466	0.6192	0.5918	0.5644	0.5371	0.5099	0.4828	0.4559	0.4291	0.4026	0.3762	0.3501	0.3241
3.33	0.8331	0.8071	0.7809	0.7543	0.7276	0.7005	0.6733	0.6460	0.6185	0.5910	0.5636	0.5362	0.5090	0.4819	0.4549	0.4281	0.4015	0.3752	0.3490	0.3229
3.34	0.8328	0.8067	0.7805	0.7539	0.7271	0.7000	0.6727	0.6453	0.6178	0.5903	0.5628	0.5354	0.5081	0.4810	0.4540	0.4271	0.4005	0.3741	0.3479	0.3218
3.35	0.8325	0.8064	0.7801	0.7535	0.7266	0.6995	0.6722	0.6447	0.6172	0.5896	0.5621	0.5346	0.5072	0.4800	0.4530	0.4262	0.3995	0.3730	0.3468	0.3207
3.36	0.8322	0.8060	0.7797	0.7530	0.7261	0.6989	0.6716	0.6441	0.6165	0.5889	0.5613	0.5338	0.5064	0.4791	0.4521	0.4252	0.3985	0.3720	0.3457	0.3196
3.37	0.8319	0.8057	0.7793	0.7526	0.7256	0.6984	0.6710	0.6434	0.6158	0.5881	0.5605	0.5330	0.5056	0.4782	0.4511	0.4242	0.3974	0.3709	0.3446	0.3184
3.38	0.8316	0.8053	0.7789	0.7522	0.7252	0.6979	0.6704	0.6428	0.6151	0.5874	0.5597	0.5321	0.5047	0.4773	0.4502	0.4232	0.3964	0.3698	0.3435	0.3173
3.39	0.8313	0.8050	0.7785	0.7517	0.7247	0.6974	0.6698	0.6422	0.6144	0.5867	0.5590	0.5313	0.5038	0.4764	0.4492	0.4222	0.3954	0.3688	0.3424	0.3162
3.40	0.8310	0.8047	0.7781	0.7513	0.7242	0.6968	0.6693	0.6416	0.6138	0.5860	0.5582	0.5305	0.5029	0.4755	0.4483	0.4212	0.3944	0.3677	0.3413	0.3151
3.41	0.8307	0.8043	0.7777	0.7509	0.7237	0.6963	0.6687	0.6409	0.6131	0.5852	0.5574	0.5297	0.5021	0.4746	0.4473	0.4203	0.3934	0.3667	0.3402	0.3140
3.42	0.8303	0.8040	0.7773	0.7504	0.7232	0.6958	0.6681	0.6403	0.6124	0.5845	0.5567	0.5289	0.5012	0.4737	0.4464	0.4193	0.3924	0.3656	0.3391	0.3128
3.43	0.8300	0.8036	0.7769	0.7500	0.7228	0.6952	0.6675	0.6397	0.6118	0.5838	0.5559	0.5281	0.5004	0.4728	0.4455	0.4183	0.3913	0.3646	0.3381	0.3117
3.44	0.8297	0.8033	0.7766	0.7496	0.7223	0.6947	0.6670	0.6391	0.6111	0.5831	0.5551	0.5273	0.4995	0.4719	0.4445	0.4173	0.3903	0.3635	0.3370	0.3106
3.45	0.8294	0.8029	0.7762	0.7491	0.7218	0.6942	0.6664	0.6384	0.6104	0.5824	0.5544	0.5265	0.4987	0.4710	0.4436	0.4164	0.3893	0.3625	0.3359	0.3095
3.46	0.8291	0.8026	0.7758	0.7487	0.7213															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.8130	0.7843	0.7553	0.7259	0.6960	0.6659	0.6354	0.6049	0.5743	0.5437	0.5133	0.4830	0.4530	0.4232	0.3937	0.3645	0.3357	0.3071	0.2789	0.2510
4.02	0.8127	0.7840	0.7549	0.7255	0.6956	0.6654	0.6349	0.6043	0.5737	0.5431	0.5126	0.4823	0.4522	0.4224	0.3929	0.3637	0.3348	0.3062	0.2780	0.2500
4.03	0.8125	0.7837	0.7546	0.7251	0.6951	0.6649	0.6344	0.6037	0.5731	0.5424	0.5119	0.4815	0.4514	0.4216	0.3920	0.3628	0.3339	0.3053	0.2770	0.2490
4.04	0.8122	0.7834	0.7542	0.7247	0.6947	0.6644	0.6338	0.6032	0.5724	0.5417	0.5112	0.4808	0.4506	0.4208	0.3912	0.3619	0.3330	0.3043	0.2760	0.2481
4.05	0.8119	0.7831	0.7539	0.7242	0.6942	0.6639	0.6333	0.6026	0.5718	0.5411	0.5105	0.4801	0.4499	0.4199	0.3903	0.3610	0.3321	0.3034	0.2751	0.2471
4.06	0.8116	0.7827	0.7535	0.7239	0.6938	0.6634	0.6328	0.6020	0.5712	0.5404	0.5098	0.4793	0.4491	0.4191	0.3895	0.3602	0.3312	0.3025	0.2741	0.2461
4.07	0.8113	0.7824	0.7531	0.7235	0.6934	0.6629	0.6323	0.6014	0.5706	0.5398	0.5091	0.4786	0.4483	0.4183	0.3886	0.3593	0.3302	0.3015	0.2732	0.2451
4.08	0.8111	0.7821	0.7528	0.7231	0.6929	0.6624	0.6317	0.6009	0.5700	0.5391	0.5084	0.4778	0.4475	0.4175	0.3878	0.3584	0.3293	0.3006	0.2722	0.2441
4.09	0.8108	0.7818	0.7524	0.7227	0.6925	0.6620	0.6312	0.6003	0.5693	0.5384	0.5077	0.4771	0.4468	0.4167	0.3870	0.3575	0.3284	0.2997	0.2713	0.2432
4.10	0.8105	0.7815	0.7521	0.7223	0.6920	0.6615	0.6307	0.5997	0.5687	0.5378	0.5070	0.4764	0.4460	0.4159	0.3861	0.3567	0.3276	0.2988	0.2703	0.2422
4.11	0.8102	0.7812	0.7517	0.7219	0.6916	0.6610	0.6301	0.5991	0.5681	0.5371	0.5063	0.4756	0.4452	0.4151	0.3853	0.3558	0.3267	0.2978	0.2694	0.2412
4.12	0.8099	0.7808	0.7514	0.7215	0.6912	0.6605	0.6296	0.5986	0.5675	0.5365	0.5056	0.4749	0.4444	0.4143	0.3845	0.3549	0.3258	0.2969	0.2684	0.2403
4.13	0.8097	0.7805	0.7510	0.7211	0.6907	0.6600	0.6291	0.5980	0.5669	0.5358	0.5049	0.4742	0.4437	0.4135	0.3836	0.3541	0.3249	0.2960	0.2675	0.2393
4.14	0.8094	0.7802	0.7507	0.7207	0.6903	0.6595	0.6286	0.5974	0.5663	0.5352	0.5042	0.4734	0.4429	0.4127	0.3828	0.3532	0.3240	0.2951	0.2665	0.2383
4.15	0.8091	0.7799	0.7503	0.7203	0.6898	0.6591	0.6280	0.5968	0.5657	0.5345	0.5035	0.4727	0.4421	0.4119	0.3820	0.3523	0.3231	0.2942	0.2656	0.2374
4.16	0.8088	0.7796	0.7499	0.7199	0.6894	0.6586	0.6275	0.5963	0.5650	0.5339	0.5028	0.4720	0.4414	0.4111	0.3811	0.3515	0.3222	0.2933	0.2647	0.2364
4.17	0.8085	0.7793	0.7496	0.7195	0.6890	0.6581	0.6270	0.5957	0.5644	0.5332	0.5021	0.4712	0.4406	0.4103	0.3803	0.3506	0.3213	0.2923	0.2637	0.2354
4.18	0.8083	0.7790	0.7492	0.7191	0.6885	0.6576	0.6265	0.5952	0.5638	0.5326	0.5014	0.4705	0.4399	0.4095	0.3795	0.3498	0.3204	0.2914	0.2628	0.2345
4.19	0.8080	0.7786	0.7489	0.7187	0.6881	0.6571	0.6259	0.5946	0.5632	0.5319	0.5007	0.4698	0.4391	0.4087	0.3786	0.3489	0.3195	0.2905	0.2619	0.2335
4.20	0.8077	0.7783	0.7485	0.7183	0.6876	0.6567	0.6254	0.5940	0.5626	0.5313	0.5001	0.4691	0.4383	0.4079	0.3778	0.3481	0.3187	0.2896	0.2609	0.2326
4.21	0.8074	0.7780	0.7482	0.7179	0.6872	0.6562	0.6249	0.5935	0.5620	0.5306	0.4994	0.4683	0.4376	0.4071	0.3770	0.3472	0.3178	0.2887	0.2600	0.2316
4.22	0.8072	0.7777	0.7478	0.7175	0.6868	0.6557	0.6244	0.5929	0.5614	0.5300	0.4987	0.4676	0.4368	0.4063	0.3762	0.3463	0.3169	0.2878	0.2591	0.2307
4.23	0.8069	0.7774	0.7475	0.7171	0.6863	0.6552	0.6238	0.5923	0.5608	0.5293	0.4980	0.4669	0.4361	0.4055	0.3753	0.3455	0.3160	0.2869	0.2581	0.2297
4.24	0.8066	0.7771	0.7471	0.7167	0.6859	0.6547	0.6233	0.5918	0.5602	0.5287	0.4973	0.4662	0.4353	0.4047	0.3745	0.3446	0.3151	0.2860	0.2572	0.2288
4.25	0.8063	0.7768	0.7468	0.7163	0.6855	0.6543	0.6228	0.5912	0.5596	0.5280	0.4966	0.4654	0.4345	0.4039	0.3737	0.3438	0.3143	0.2851	0.2563	0.2278
4.26	0.8061	0.7765	0.7464	0.7159	0.6850	0.6538	0.6223	0.5906	0.5590	0.5274	0.4959	0.4647	0.4338	0.4032	0.3729	0.3430	0.3134	0.2842	0.2554	0.2269
4.27	0.8058	0.7761	0.7461	0.7156	0.6846	0.6533	0.6218	0.5901	0.5584	0.5267	0.4953	0.4640	0.4330	0.4024	0.3721	0.3421	0.3125	0.2833	0.2544	0.2259
4.28	0.8055	0.7758	0.7457	0.7152	0.6842	0.6528	0.6212	0.5895	0.5578	0.5261	0.4946	0.4633	0.4323	0.4016	0.3713	0.3413	0.3117	0.2824	0.2535	0.2250
4.29	0.8052	0.7755	0.7454	0.7148	0.6837	0.6524	0.6207	0.5890	0.5572	0.5255	0.4939	0.4626	0.4315	0.4008	0.3704	0.3404	0.3108	0.2815	0.2526	0.2241
4.30	0.8050	0.7752	0.7450	0.7144	0.6833	0.6519	0.6202	0.5884	0.5566	0.5248	0.4932	0.4619	0.4308	0.4000	0.3696	0.3396	0.3099	0.2806	0.2517	0.2231
4.31	0.8047	0.7749	0.7447	0.7140	0.6829	0.6514	0.6197	0.5878	0.5560	0.5242	0.4925	0.4611	0.4300	0.3992	0.3688	0.3387	0.3090	0.2797	0.2508	0.2222
4.32	0.8044	0.7746	0.7443	0.7136	0.6825	0.6509	0.6192	0.5873	0.5554	0.5235	0.4919	0.4604	0.4293	0.3985	0.3680	0.3379	0.3082	0.2788	0.2499	0.2213
4.33	0.8042	0.7743	0.7440	0.7132	0.6820	0.6505	0.6187	0.5867	0.5548	0.5229	0.4912	0.4597	0.4285	0.3977	0.3672	0.3371	0.3073	0.2780	0.2490	0.2203
4.34	0.8039	0.7740	0.7436	0.7128	0.6816	0.6500	0.6181	0.5862	0.5542	0.5223	0.4905	0.4590	0.4278	0.3969	0.3664	0.3362	0.3065	0.2771	0.2481	0.2194
4.35	0.8036	0.7737	0.7433	0.7125	0.6812	0.6495	0.6176	0.5856	0.5536	0.5216	0.4898	0.4583	0.4270	0.3961	0.3656	0.3354	0.3056	0.2762	0.2471	0.2185
4.36	0.8033	0.7734	0.7429	0.7121	0.6807	0.6490	0.6171	0.5851	0.5530	0.5210	0.4892	0.4576	0.4263	0.3954	0.3648	0.3346	0.3047	0.2753	0.2462	0.2176
4.37	0.8031	0.7731	0.7426	0.7117	0.6803	0.6486	0.6166	0.5845	0.5524	0.5203	0.4885	0.4569	0.4256	0.3946	0.3640	0.3337	0.3039	0.2744	0.2453	0.2166
4.38	0.8028	0.7728	0.7423	0.7113	0.6799	0.6481	0.6161	0.5839	0.5518	0.5197	0.4878	0.4562	0.4248	0.3938	0.3632	0.3329	0.3030	0.2735	0.2444	0.2157
4.39	0.8025	0.7724	0.7419	0.7109	0.6795	0.6476	0.6156	0.5834	0.5512	0.5191	0.4871	0.4555	0.4241	0.3930	0.3624	0.3321	0.3022	0.2727	0.2435	0.2148
4.40	0.8023	0.7721	0.7416	0.7105	0.6790	0.6472	0.6151	0.5828	0.5506	0.5184	0.4865	0.4547	0.4233	0.3923	0.3616	0.3312	0.3013	0.2718	0.2426	0.2139
4.41	0.8020	0.7718	0.7412	0.7101	0.6786	0.6467	0.6146	0.5823	0.5500	0.5178	0.4858	0.4540	0.4226	0.3915	0.3608	0.3304	0.3005	0.2709	0.2417	0.2129
4.42	0.8017	0.7715	0.7409	0.7098	0.6782	0.6462	0.6140	0.5817	0.5494	0.5172	0.4851	0.4533	0.4219	0.3907	0.3600	0.3296	0.2996	0.2700	0.2408	0.2120
4.43	0.8015	0.7712	0.7405	0.7094	0.6777	0.6458	0.6135	0.5812	0.5488	0.5165	0.4845	0.4526	0.4211	0.3900	0.3592	0.3288	0.2988	0.2692	0.2400	0.2111
4.44	0.8012	0.7709	0.7402	0.7090	0.6773	0.6453	0.6130	0.5806	0.5482	0.5159	0.4838	0.4519	0.4204	0.3892	0.3584	0.3279	0.2979	0.2683	0.2391	0.2102
4.45	0.8009	0.7706	0.7399	0.7086	0.6769	0.6448	0.6125	0.5801	0.5476	0.5153	0.4831	0.4512	0.4196	0.3884	0.3576	0.3271	0.2971	0.2674	0.2382	0.2093
4.46	0.8007	0.7703																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.7864	0.7541	0.7212	0.6877	0.6538	0.6194	0.5848	0.5502	0.5156	0.4812	0.4471	0.4133	0.3800	0.3472	0.3149	0.2831	0.2518	0.2210	0.1907	0.1608
5.02	0.7861	0.7538	0.7209	0.6874	0.6534	0.6190	0.5844	0.5497	0.5150	0.4806	0.4465	0.4127	0.3794	0.3465	0.3142	0.2823	0.2510	0.2202	0.1899	0.1600
5.03	0.7859	0.7535	0.7205	0.6870	0.6530	0.6185	0.5839	0.5491	0.5145	0.4800	0.4458	0.4120	0.3787	0.3458	0.3135	0.2816	0.2502	0.2194	0.1891	0.1592
5.04	0.7856	0.7532	0.7202	0.6867	0.6526	0.6181	0.5834	0.5486	0.5139	0.4794	0.4452	0.4114	0.3780	0.3451	0.3127	0.2808	0.2495	0.2186	0.1882	0.1584
5.05	0.7854	0.7529	0.7199	0.6863	0.6522	0.6177	0.5829	0.5481	0.5134	0.4788	0.4446	0.4107	0.3773	0.3444	0.3120	0.2801	0.2487	0.2178	0.1874	0.1575
5.06	0.7851	0.7526	0.7196	0.6859	0.6518	0.6172	0.5824	0.5476	0.5128	0.4782	0.4440	0.4101	0.3767	0.3437	0.3113	0.2793	0.2479	0.2170	0.1866	0.1567
5.07	0.7849	0.7523	0.7192	0.6856	0.6514	0.6168	0.5820	0.5471	0.5123	0.4777	0.4434	0.4094	0.3760	0.3430	0.3105	0.2786	0.2472	0.2163	0.1858	0.1559
5.08	0.7846	0.7521	0.7189	0.6852	0.6510	0.6163	0.5815	0.5466	0.5117	0.4771	0.4427	0.4088	0.3753	0.3423	0.3098	0.2778	0.2464	0.2155	0.1850	0.1551
5.09	0.7844	0.7518	0.7186	0.6848	0.6506	0.6159	0.5810	0.5460	0.5112	0.4765	0.4421	0.4081	0.3746	0.3416	0.3091	0.2771	0.2456	0.2147	0.1842	0.1543
5.10	0.7841	0.7515	0.7183	0.6845	0.6502	0.6155	0.5805	0.5455	0.5106	0.4759	0.4415	0.4075	0.3740	0.3409	0.3084	0.2764	0.2449	0.2139	0.1834	0.1535
5.11	0.7839	0.7512	0.7180	0.6841	0.6498	0.6150	0.5801	0.5450	0.5101	0.4753	0.4409	0.4069	0.3733	0.3402	0.3077	0.2756	0.2441	0.2131	0.1826	0.1527
5.12	0.7836	0.7509	0.7176	0.6838	0.6494	0.6146	0.5796	0.5445	0.5095	0.4747	0.4403	0.4062	0.3726	0.3395	0.3069	0.2749	0.2433	0.2123	0.1819	0.1519
5.13	0.7834	0.7506	0.7173	0.6834	0.6490	0.6142	0.5791	0.5440	0.5090	0.4742	0.4397	0.4056	0.3719	0.3388	0.3062	0.2741	0.2426	0.2116	0.1811	0.1510
5.14	0.7831	0.7503	0.7170	0.6831	0.6486	0.6137	0.5786	0.5435	0.5084	0.4736	0.4391	0.4049	0.3713	0.3381	0.3055	0.2734	0.2418	0.2108	0.1803	0.1502
5.15	0.7829	0.7501	0.7167	0.6827	0.6482	0.6132	0.5782	0.5430	0.5079	0.4730	0.4384	0.4040	0.3706	0.3374	0.3048	0.2727	0.2411	0.2100	0.1795	0.1494
5.16	0.7826	0.7498	0.7164	0.6823	0.6478	0.6128	0.5777	0.5425	0.5073	0.4724	0.4378	0.4036	0.3699	0.3367	0.3041	0.2719	0.2403	0.2092	0.1787	0.1486
5.17	0.7824	0.7495	0.7160	0.6820	0.6474	0.6124	0.5772	0.5419	0.5068	0.4718	0.4372	0.4030	0.3693	0.3360	0.3033	0.2712	0.2396	0.2085	0.1779	0.1478
5.18	0.7821	0.7492	0.7157	0.6816	0.6470	0.6120	0.5767	0.5414	0.5062	0.4713	0.4366	0.4024	0.3686	0.3353	0.3026	0.2704	0.2388	0.2077	0.1771	0.1470
5.19	0.7819	0.7489	0.7154	0.6813	0.6466	0.6115	0.5763	0.5409	0.5057	0.4707	0.4360	0.4017	0.3679	0.3347	0.3019	0.2697	0.2381	0.2069	0.1763	0.1462
5.20	0.7816	0.7486	0.7151	0.6809	0.6462	0.6111	0.5758	0.5404	0.5051	0.4701	0.4354	0.4011	0.3673	0.3340	0.3012	0.2690	0.2373	0.2062	0.1755	0.1454
5.21	0.7814	0.7484	0.7148	0.6806	0.6458	0.6107	0.5753	0.5399	0.5046	0.4695	0.4348	0.4004	0.3666	0.3333	0.3005	0.2682	0.2366	0.2054	0.1748	0.1446
5.22	0.7811	0.7481	0.7144	0.6802	0.6454	0.6102	0.5749	0.5394	0.5041	0.4689	0.4342	0.3998	0.3659	0.3326	0.2998	0.2675	0.2358	0.2046	0.1740	0.1438
5.23	0.7809	0.7478	0.7141	0.6798	0.6450	0.6098	0.5744	0.5389	0.5035	0.4684	0.4336	0.3992	0.3653	0.3319	0.2991	0.2668	0.2351	0.2039	0.1732	0.1430
5.24	0.7806	0.7475	0.7138	0.6795	0.6446	0.6094	0.5739	0.5384	0.5030	0.4678	0.4330	0.3985	0.3646	0.3312	0.2984	0.2661	0.2343	0.2031	0.1724	0.1423
5.25	0.7804	0.7472	0.7135	0.6791	0.6442	0.6089	0.5734	0.5379	0.5024	0.4672	0.4324	0.3979	0.3640	0.3305	0.2977	0.2653	0.2336	0.2023	0.1716	0.1415
5.26	0.7801	0.7470	0.7132	0.6788	0.6438	0.6085	0.5730	0.5374	0.5019	0.4666	0.4317	0.3973	0.3633	0.3298	0.2970	0.2646	0.2328	0.2016	0.1709	0.1407
5.27	0.7799	0.7467	0.7129	0.6784	0.6434	0.6081	0.5725	0.5369	0.4993	0.4641	0.4291	0.3946	0.3606	0.3272	0.2942	0.2618	0.2300	0.2000	0.1699	0.1398
5.28	0.7796	0.7464	0.7125	0.6781	0.6431	0.6077	0.5720	0.5364	0.4988	0.4635	0.4285	0.3939	0.3599	0.3265	0.2935	0.2611	0.2292	0.1991	0.1689	0.1387
5.29	0.7794	0.7461	0.7122	0.6777	0.6427	0.6072	0.5716	0.5359	0.5003	0.4649	0.4299	0.3954	0.3613	0.3278	0.2948	0.2624	0.2306	0.1993	0.1685	0.1383
5.30	0.7791	0.7458	0.7119	0.6774	0.6423	0.6068	0.5711	0.5354	0.4997	0.4644	0.4293	0.3947	0.3607	0.3271	0.2941	0.2617	0.2298	0.1985	0.1678	0.1375
5.31	0.7789	0.7455	0.7116	0.6770	0.6419	0.6064	0.5706	0.5349	0.4992	0.4638	0.4287	0.3941	0.3600	0.3264	0.2934	0.2610	0.2291	0.1978	0.1670	0.1367
5.32	0.7787	0.7453	0.7113	0.6767	0.6415	0.6059	0.5702	0.5344	0.4987	0.4632	0.4281	0.3935	0.3594	0.3258	0.2927	0.2603	0.2284	0.1970	0.1662	0.1360
5.33	0.7784	0.7450	0.7110	0.6763	0.6411	0.6055	0.5697	0.5339	0.4981	0.4626	0.4275	0.3929	0.3587	0.3251	0.2920	0.2595	0.2276	0.1963	0.1655	0.1352
5.34	0.7782	0.7447	0.7106	0.6759	0.6407	0.6051	0.5692	0.5333	0.4976	0.4621	0.4269	0.3922	0.3580	0.3244	0.2913	0.2588	0.2269	0.1955	0.1647	0.1344
5.35	0.7779	0.7444	0.7103	0.6756	0.6403	0.6046	0.5688	0.5328	0.4971	0.4615	0.4263	0.3916	0.3574	0.3237	0.2906	0.2581	0.2262	0.1948	0.1639	0.1336
5.36	0.7777	0.7442	0.7100	0.6752	0.6399	0.6042	0.5683	0.5323	0.4965	0.4609	0.4257	0.3910	0.3567	0.3231	0.2899	0.2574	0.2254	0.1940	0.1632	0.1328
5.37	0.7774	0.7439	0.7097	0.6749	0.6395	0.6038	0.5678	0.5318	0.4960	0.4604	0.4251	0.3904	0.3561	0.3224	0.2892	0.2567	0.2247	0.1933	0.1624	0.1321
5.38	0.7772	0.7436	0.7094	0.6745	0.6391	0.6034	0.5674	0.5313	0.4954	0.4598	0.4245	0.3897	0.3554	0.3217	0.2886	0.2560	0.2240	0.1925	0.1616	0.1313
5.39	0.7769	0.7433	0.7091	0.6742	0.6388	0.6029	0.5669	0.5308	0.4949	0.4592	0.4240	0.3891	0.3548	0.3210	0.2879	0.2552	0.2232	0.1918	0.1609	0.1305
5.40	0.7767	0.7430	0.7088	0.6738	0.6384	0.6025	0.5664	0.5303	0.4944	0.4587	0.4234	0.3885	0.3541	0.3204	0.2872	0.2545	0.2225	0.1910	0.1601	0.1297
5.41	0.7765	0.7428	0.7084	0.6735	0.6380	0.6021	0.5660	0.5299	0.4938	0.4581	0.4228	0.3879	0.3535	0.3197	0.2865	0.2538	0.2218	0.1903	0.1594	0.1290
5.42	0.7762	0.7425	0.7081	0.6731	0.6376	0.6017	0.5655	0.5294	0.4933	0.4576	0.4222	0.3872	0.3528	0.3190	0.2858	0.2531	0.2210	0.1896	0.1586	0.1282
5.43	0.7760	0.7422	0.7078	0.6728	0.6372	0.6012	0.5651	0.5289	0.4928	0.4570	0.4216	0.3866	0.3522	0.3184	0.2851	0.2524	0.2203	0.1888	0.1579	0.1274
5.44	0.7757	0.7419	0.7075	0.6724	0.6368	0.6008	0.5646	0.5284	0.4923	0.4564	0.4210	0.3860	0.3516	0.3177	0.2844	0.2517	0.2196	0.1881	0.1571	0.1267
5.45	0.7755	0.7417	0.7072	0.6721	0.6364	0.6004	0.5641	0.5279	0.4917	0.4559	0.4204	0.3854	0.3509	0.3170	0.2837	0.2510	0.2189	0.1873	0.1563	0.1259
5.46	0.7752	0.7414	0.7069	0.6717	0.6363															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.7622	0.7265	0.6901	0.6530	0.6153	0.5772	0.5390	0.5008	0.4629	0.4253	0.3883	0.3519	0.3161	0.2810	0.2466	0.2129	0.1800	0.1477	0.1160	0.0899
6.02	0.7620	0.7263	0.6898	0.6527	0.6149	0.5768	0.5385	0.5003	0.4624	0.4248	0.3877	0.3513	0.3155	0.2804	0.2460	0.2123	0.1793	0.1470	0.1153	0.0894
6.03	0.7618	0.7260	0.6895	0.6523	0.6145	0.5764	0.5381	0.4999	0.4619	0.4243	0.3872	0.3507	0.3149	0.2798	0.2454	0.2116	0.1786	0.1463	0.1146	0.0890
6.04	0.7615	0.7258	0.6892	0.6520	0.6142	0.5760	0.5377	0.4994	0.4614	0.4237	0.3866	0.3501	0.3143	0.2791	0.2447	0.2110	0.1780	0.1456	0.1139	0.0886
6.05	0.7613	0.7255	0.6889	0.6517	0.6138	0.5756	0.5372	0.4989	0.4609	0.4232	0.3861	0.3495	0.3137	0.2785	0.2441	0.2103	0.1773	0.1449	0.1132	0.0881
6.06	0.7611	0.7252	0.6886	0.6513	0.6134	0.5752	0.5368	0.4984	0.4604	0.4227	0.3855	0.3490	0.3131	0.2779	0.2434	0.2097	0.1766	0.1443	0.1126	0.0877
6.07	0.7608	0.7250	0.6883	0.6510	0.6131	0.5748	0.5363	0.4980	0.4599	0.4221	0.3850	0.3484	0.3125	0.2773	0.2428	0.2090	0.1760	0.1436	0.1119	0.0873
6.08	0.7606	0.7247	0.6880	0.6507	0.6127	0.5744	0.5359	0.4975	0.4594	0.4216	0.3844	0.3478	0.3119	0.2767	0.2422	0.2084	0.1753	0.1429	0.1112	0.0869
6.09	0.7604	0.7244	0.6877	0.6503	0.6123	0.5740	0.5355	0.4970	0.4589	0.4211	0.3839	0.3472	0.3113	0.2761	0.2415	0.2077	0.1747	0.1423	0.1105	0.0865
6.10	0.7602	0.7242	0.6874	0.6500	0.6120	0.5736	0.5350	0.4966	0.4584	0.4206	0.3833	0.3467	0.3107	0.2754	0.2409	0.2071	0.1740	0.1416	0.1098	0.0861
6.11	0.7599	0.7239	0.6871	0.6497	0.6116	0.5732	0.5346	0.4961	0.4579	0.4200	0.3828	0.3461	0.3101	0.2748	0.2403	0.2064	0.1733	0.1409	0.1091	0.0857
6.12	0.7597	0.7237	0.6868	0.6493	0.6112	0.5728	0.5342	0.4956	0.4574	0.4195	0.3822	0.3455	0.3095	0.2742	0.2397	0.2058	0.1727	0.1402	0.1085	0.0853
6.13	0.7595	0.7234	0.6866	0.6490	0.6109	0.5724	0.5337	0.4952	0.4569	0.4190	0.3817	0.3449	0.3089	0.2736	0.2390	0.2052	0.1720	0.1396	0.1078	0.0849
6.14	0.7592	0.7231	0.6863	0.6487	0.6105	0.5720	0.5330	0.4947	0.4564	0.4185	0.3811	0.3444	0.3083	0.2730	0.2384	0.2045	0.1714	0.1389	0.1071	0.0845
6.15	0.7590	0.7229	0.6860	0.6483	0.6101	0.5716	0.5329	0.4942	0.4559	0.4180	0.3806	0.3438	0.3077	0.2724	0.2378	0.2039	0.1707	0.1382	0.1064	0.0841
6.16	0.7588	0.7226	0.6857	0.6480	0.6098	0.5712	0.5324	0.4938	0.4554	0.4174	0.3800	0.3432	0.3071	0.2718	0.2371	0.2032	0.1700	0.1376	0.1058	0.0837
6.17	0.7586	0.7224	0.6854	0.6477	0.6094	0.5708	0.5320	0.4933	0.4549	0.4169	0.3795	0.3427	0.3065	0.2712	0.2365	0.2026	0.1694	0.1369	0.1051	0.0834
6.18	0.7583	0.7221	0.6851	0.6473	0.6090	0.5704	0.5316	0.4928	0.4544	0.4164	0.3789	0.3421	0.3060	0.2706	0.2359	0.2020	0.1688	0.1362	0.1044	0.0830
6.19	0.7581	0.7218	0.6848	0.6470	0.6087	0.5700	0.5311	0.4924	0.4539	0.4159	0.3784	0.3415	0.3054	0.2699	0.2353	0.2013	0.1681	0.1356	0.1037	0.0826
6.20	0.7579	0.7216	0.6845	0.6467	0.6083	0.5696	0.5307	0.4919	0.4534	0.4153	0.3778	0.3410	0.3048	0.2693	0.2347	0.2007	0.1675	0.1349	0.1031	0.0823
6.21	0.7576	0.7213	0.6842	0.6464	0.6080	0.5692	0.5303	0.4915	0.4529	0.4148	0.3773	0.3404	0.3042	0.2687	0.2340	0.2000	0.1668	0.1343	0.1024	0.0819
6.22	0.7574	0.7210	0.6839	0.6460	0.6076	0.5688	0.5298	0.4910	0.4524	0.4143	0.3767	0.3398	0.3036	0.2681	0.2334	0.1994	0.1662	0.1336	0.1018	0.0816
6.23	0.7572	0.7208	0.6836	0.6457	0.6072	0.5684	0.5294	0.4905	0.4519	0.4138	0.3762	0.3393	0.3030	0.2675	0.2328	0.1988	0.1655	0.1329	0.1011	0.0812
6.24	0.7570	0.7205	0.6833	0.6454	0.6069	0.5680	0.5290	0.4901	0.4514	0.4133	0.3757	0.3387	0.3024	0.2669	0.2322	0.1981	0.1649	0.1323	0.1005	0.0809
6.25	0.7567	0.7203	0.6830	0.6450	0.6065	0.5676	0.5286	0.4896	0.4510	0.4128	0.3751	0.3381	0.3018	0.2663	0.2315	0.1975	0.1642	0.1316	0.0999	0.0805
6.26	0.7565	0.7200	0.6827	0.6447	0.6061	0.5672	0.5281	0.4892	0.4505	0.4122	0.3746	0.3376	0.3013	0.2657	0.2309	0.1969	0.1636	0.1310	0.0992	0.0802
6.27	0.7563	0.7198	0.6824	0.6444	0.6058	0.5668	0.5277	0.4890	0.4500	0.4117	0.3740	0.3370	0.3007	0.2651	0.2303	0.1962	0.1629	0.1303	0.0986	0.0798
6.28	0.7561	0.7195	0.6821	0.6441	0.6054	0.5664	0.5273	0.4882	0.4495	0.4112	0.3735	0.3364	0.3001	0.2645	0.2297	0.1956	0.1623	0.1297	0.0980	0.0795
6.29	0.7558	0.7192	0.6819	0.6437	0.6051	0.5660	0.5268	0.4878	0.4490	0.4107	0.3730	0.3359	0.2995	0.2639	0.2291	0.1950	0.1616	0.1290	0.0974	0.0791
6.30	0.7556	0.7190	0.6816	0.6434	0.6047	0.5656	0.5264	0.4873	0.4485	0.4102	0.3724	0.3353	0.2989	0.2633	0.2285	0.1944	0.1610	0.1284	0.0968	0.0788
6.31	0.7554	0.7187	0.6813	0.6431	0.6043	0.5652	0.5260	0.4869	0.4480	0.4097	0.3719	0.3348	0.2984	0.2627	0.2278	0.1937	0.1604	0.1277	0.0967	0.0785
6.32	0.7552	0.7185	0.6810	0.6428	0.6040	0.5648	0.5256	0.4864	0.4475	0.4091	0.3713	0.3342	0.2978	0.2621	0.2272	0.1931	0.1597	0.1271	0.0957	0.0782
6.33	0.7549	0.7182	0.6807	0.6424	0.6036	0.5644	0.5251	0.4859	0.4471	0.4086	0.3708	0.3336	0.2972	0.2615	0.2266	0.1925	0.1591	0.1264	0.0951	0.0778
6.34	0.7547	0.7179	0.6804	0.6421	0.6032	0.5640	0.5247	0.4855	0.4466	0.4081	0.3703	0.3331	0.2966	0.2609	0.2260	0.1918	0.1584	0.1258	0.0945	0.0775
6.35	0.7545	0.7177	0.6801	0.6418	0.6029	0.5636	0.5243	0.4850	0.4461	0.4076	0.3697	0.3325	0.2960	0.2603	0.2254	0.1912	0.1578	0.1251	0.0939	0.0772
6.36	0.7543	0.7174	0.6798	0.6415	0.6025	0.5632	0.5239	0.4846	0.4456	0.4071	0.3692	0.3320	0.2955	0.2597	0.2248	0.1906	0.1572	0.1245	0.0934	0.0769
6.37	0.7540	0.7172	0.6795	0.6411	0.6022	0.5629	0.5234	0.4841	0.4451	0.4066	0.3687	0.3314	0.2949	0.2591	0.2242	0.1900	0.1565	0.1238	0.0928	0.0765
6.38	0.7538	0.7169	0.6792	0.6408	0.6018	0.5625	0.5230	0.4837	0.4446	0.4061	0.3681	0.3308	0.2943	0.2585	0.2236	0.1893	0.1559	0.1232	0.0923	0.0762
6.39	0.7536	0.7167	0.6789	0.6405	0.6015	0.5621	0.5226	0.4832	0.4441	0.4056	0.3676	0.3303	0.2937	0.2580	0.2230	0.1887	0.1553	0.1225	0.0917	0.0759
6.40	0.7534	0.7164	0.6787	0.6402	0.6011	0.5617	0.5222	0.4827	0.4437	0.4051	0.3671	0.3297	0.2932	0.2574	0.2224	0.1881	0.1546	0.1219	0.0912	0.0756
6.41	0.7531	0.7161	0.6784	0.6398	0.6007	0.5613	0.5217	0.4823	0.4432	0.4045	0.3665	0.3292	0.2926	0.2568	0.2217	0.1875	0.1540	0.1212	0.0907	0.0753
6.42	0.7529	0.7159	0.6781	0.6395	0.6004	0.5609	0.5213	0.4818	0.4427	0.4040	0.3660	0.3286	0.2920	0.2562	0.2211	0.1869	0.1534	0.1206	0.0901	0.0750
6.43	0.7527	0.7156	0.6778	0.6392	0.6000	0.5605	0.5209	0.4814	0.4422	0.4035	0.3655	0.3281	0.2914	0.2556	0.2205	0.1862	0.1527	0.1200	0.0896	0.0747
6.44	0.7525	0.7154	0.6775	0.6389	0.5997	0.5601	0.5205	0.4809	0.4417	0.4030	0.3649	0.3275	0.2909	0.2550	0.2199	0.1856	0.1521	0.1193	0.0891	0.0744
6.45	0.7522	0.7151	0.6772	0.6385	0.5993	0.5597	0.5200	0.4805	0.4412	0.4025	0.3644	0.3270	0.2903	0.2544	0.2193	0.1850	0.1515	0.1187	0.0885	0.0741
6.46	0.7520	0.7149	0.6769	0.6382	0.5989	0.5593	0.5196	0.4800	0.4408	0.4020	0.3639	0.3264	0.2897	0.2538	0.2187	0.1844	0.1509	0.1180	0.0880	0.0738
6.47	0.7518	0.7146	0.6766	0.6379	0.5986	0.5589	0.5192	0.4796	0.4403	0.4015	0.3633	0.3259	0.2892	0.2532	0.2181	0.1838	0.1502	0.1174	0.0875	0.0735
6.48	0.7516	0.7144	0.6763	0.6376	0.5982	0.5586	0.5188	0.4791	0.4398	0.4010	0.3628	0.3253	0.2886	0.2527	0.2175	0.1832	0.1496	0.1168	0.0870	0.0732
6.49	0.7513	0.7141	0.6761	0.6373	0.5979	0.5582	0.5183	0.4787	0.4393	0.4005	0.3623	0.3248	0.2880	0.2521	0.2169	0.1826	0.1490	0.1161	0.0866	0.0729
6.50	0.7511	0.7139	0.6758	0.6369	0.5975	0.5578	0.5179	0.4782	0.4388	0.4000	0.3617	0.3242	0.2874	0.2515	0.2163	0.1819	0.1484	0.1155	0.0861	0.0726
6.51	0.7509	0.7136	0.6755	0.6366	0.5972	0.5574	0.5175	0.4778	0.4384	0.3995	0.3612	0.3237	0.2869	0.2509	0.2157	0.1813	0.1477	0.1149	0.0856	0.0723
6.52	0.7507	0.7133	0.675.																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.7400	0.7011	0.6613	0.6208	0.5797	0.5383	0.4969	0.4557	0.4150	0.3749	0.3355	0.2970	0.2593	0.2225	0.1867	0.1517	0.1176	0.0854	0.0690	0.0597
7.02	0.7398	0.7009	0.6611	0.6205	0.5794	0.5379	0.4965	0.4553	0.4145	0.3744	0.3350	0.2964	0.2588	0.2220	0.1861	0.1511	0.1170	0.0849	0.0687	0.0595
7.03	0.7395	0.7006	0.6608	0.6202	0.5790	0.5376	0.4961	0.4549	0.4141	0.3739	0.3345	0.2959	0.2582	0.2214	0.1856	0.1506	0.1164	0.0843	0.0684	0.0593
7.04	0.7393	0.7004	0.6605	0.6199	0.5787	0.5372	0.4957	0.4544	0.4136	0.3734	0.3340	0.2954	0.2577	0.2209	0.1850	0.1500	0.1158	0.0838	0.0679	0.0588
7.05	0.7391	0.7001	0.6602	0.6196	0.5783	0.5368	0.4953	0.4540	0.4132	0.3730	0.3335	0.2949	0.2572	0.2204	0.1844	0.1494	0.1153	0.0833	0.0679	0.0590
7.06	0.7389	0.6999	0.6600	0.6193	0.5780	0.5365	0.4949	0.4536	0.4127	0.3725	0.3330	0.2944	0.2566	0.2198	0.1839	0.1488	0.1147	0.0828	0.0677	0.0586
7.07	0.7387	0.6996	0.6597	0.6190	0.5777	0.5361	0.4945	0.4531	0.4123	0.3720	0.3325	0.2939	0.2561	0.2193	0.1833	0.1483	0.1141	0.0823	0.0674	0.0584
7.08	0.7385	0.6994	0.6594	0.6186	0.5773	0.5357	0.4941	0.4527	0.4118	0.3715	0.3320	0.2933	0.2556	0.2187	0.1828	0.1477	0.1135	0.0818	0.0667	0.0582
7.09	0.7383	0.6991	0.6591	0.6183	0.5770	0.5353	0.4937	0.4523	0.4113	0.3711	0.3315	0.2928	0.2550	0.2182	0.1822	0.1471	0.1130	0.0814	0.0669	0.0579
7.10	0.7380	0.6989	0.6588	0.6180	0.5766	0.5350	0.4933	0.4519	0.4109	0.3706	0.3310	0.2923	0.2545	0.2176	0.1817	0.1466	0.1124	0.0809	0.0666	0.0577
7.11	0.7378	0.6986	0.6586	0.6177	0.5763	0.5346	0.4929	0.4514	0.4104	0.3701	0.3305	0.2918	0.2540	0.2171	0.1811	0.1460	0.1118	0.0804	0.0664	0.0575
7.12	0.7376	0.6984	0.6583	0.6174	0.5760	0.5342	0.4925	0.4510	0.4100	0.3696	0.3300	0.2913	0.2534	0.2165	0.1805	0.1454	0.1112	0.0800	0.0661	0.0573
7.13	0.7374	0.6982	0.6580	0.6171	0.5756	0.5339	0.4921	0.4506	0.4095	0.3691	0.3295	0.2908	0.2529	0.2160	0.1800	0.1449	0.1107	0.0795	0.0659	0.0571
7.14	0.7372	0.6979	0.6577	0.6168	0.5753	0.5335	0.4917	0.4501	0.4091	0.3687	0.3290	0.2903	0.2524	0.2154	0.1794	0.1443	0.1101	0.0791	0.0659	0.0569
7.15	0.7370	0.6977	0.6575	0.6165	0.5749	0.5331	0.4913	0.4497	0.4086	0.3682	0.3285	0.2897	0.2519	0.2149	0.1789	0.1437	0.1095	0.0787	0.0654	0.0567
7.16	0.7368	0.6974	0.6572	0.6162	0.5746	0.5327	0.4909	0.4493	0.4082	0.3677	0.3281	0.2892	0.2513	0.2144	0.1783	0.1432	0.1089	0.0783	0.0652	0.0564
7.17	0.7365	0.6972	0.6569	0.6159	0.5743	0.5324	0.4905	0.4489	0.4077	0.3673	0.3276	0.2887	0.2508	0.2138	0.1778	0.1426	0.1084	0.0778	0.0649	0.0562
7.18	0.7363	0.6969	0.6566	0.6156	0.5739	0.5320	0.4901	0.4484	0.4073	0.3668	0.3271	0.2882	0.2503	0.2133	0.1772	0.1421	0.1078	0.0774	0.0647	0.0560
7.19	0.7361	0.6967	0.6564	0.6153	0.5736	0.5316	0.4897	0.4480	0.4068	0.3663	0.3266	0.2877	0.2497	0.2127	0.1767	0.1415	0.1072	0.0770	0.0644	0.0558
7.20	0.7359	0.6965	0.6561	0.6150	0.5732	0.5313	0.4893	0.4476	0.4064	0.3658	0.3261	0.2872	0.2492	0.2122	0.1761	0.1409	0.1066	0.0766	0.0642	0.0556
7.21	0.7357	0.6962	0.6558	0.6146	0.5729	0.5309	0.4889	0.4472	0.4059	0.3654	0.3256	0.2867	0.2487	0.2117	0.1756	0.1404	0.1061	0.0763	0.0640	0.0554
7.22	0.7355	0.6960	0.6555	0.6143	0.5726	0.5305	0.4885	0.4467	0.4055	0.3649	0.3251	0.2862	0.2482	0.2111	0.1750	0.1398	0.1055	0.0759	0.0637	0.0552
7.23	0.7353	0.6957	0.6553	0.6140	0.5722	0.5302	0.4881	0.4463	0.4050	0.3644	0.3246	0.2857	0.2476	0.2106	0.1745	0.1392	0.1049	0.0756	0.0635	0.0550
7.24	0.7351	0.6955	0.6550	0.6137	0.5719	0.5298	0.4877	0.4459	0.4046	0.3640	0.3241	0.2852	0.2471	0.2100	0.1739	0.1387	0.1044	0.0752	0.0633	0.0548
7.25	0.7349	0.6952	0.6547	0.6134	0.5716	0.5294	0.4873	0.4455	0.4041	0.3635	0.3236	0.2846	0.2466	0.2095	0.1734	0.1381	0.1038	0.0749	0.0630	0.0546
7.26	0.7346	0.6950	0.6545	0.6131	0.5712	0.5291	0.4869	0.4450	0.4037	0.3630	0.3231	0.2846	0.2461	0.2090	0.1728	0.1376	0.1032	0.0745	0.0628	0.0544
7.27	0.7344	0.6948	0.6542	0.6128	0.5709	0.5287	0.4865	0.4446	0.4032	0.3625	0.3226	0.2836	0.2456	0.2084	0.1723	0.1370	0.1027	0.0742	0.0626	0.0542
7.28	0.7342	0.6945	0.6539	0.6125	0.5705	0.5283	0.4861	0.4442	0.4028	0.3621	0.3222	0.2831	0.2450	0.2079	0.1717	0.1365	0.1021	0.0739	0.0624	0.0540
7.29	0.7340	0.6943	0.6536	0.6122	0.5702	0.5280	0.4857	0.4438	0.4023	0.3616	0.3217	0.2826	0.2445	0.2074	0.1712	0.1359	0.1016	0.0736	0.0621	0.0538
7.30	0.7338	0.6940	0.6534	0.6119	0.5699	0.5276	0.4853	0.4434	0.4019	0.3611	0.3212	0.2821	0.2440	0.2068	0.1706	0.1354	0.1010	0.0732	0.0619	0.0536
7.31	0.7336	0.6938	0.6531	0.6116	0.5695	0.5272	0.4849	0.4429	0.4015	0.3607	0.3207	0.2816	0.2435	0.2063	0.1701	0.1348	0.1004	0.0729	0.0617	0.0534
7.32	0.7334	0.6936	0.6528	0.6113	0.5692	0.5269	0.4845	0.4425	0.4010	0.3602	0.3202	0.2811	0.2430	0.2058	0.1696	0.1343	0.0999	0.0726	0.0615	0.0532
7.33	0.7332	0.6933	0.6525	0.6110	0.5689	0.5265	0.4841	0.4421	0.4006	0.3597	0.3197	0.2806	0.2424	0.2052	0.1690	0.1337	0.0993	0.0723	0.0612	0.0530
7.34	0.7330	0.6931	0.6523	0.6107	0.5685	0.5261	0.4837	0.4417	0.4001	0.3593	0.3192	0.2801	0.2419	0.2047	0.1685	0.1331	0.0988	0.0720	0.0610	0.0528
7.35	0.7327	0.6928	0.6520	0.6104	0.5682	0.5258	0.4834	0.4413	0.3997	0.3588	0.3188	0.2796	0.2414	0.2042	0.1679	0.1326	0.0982	0.0717	0.0608	0.0526
7.36	0.7325	0.6926	0.6517	0.6101	0.5679	0.5254	0.4830	0.4408	0.3992	0.3583	0.3183	0.2791	0.2409	0.2037	0.1674	0.1320	0.0976	0.0714	0.0606	0.0524
7.37	0.7323	0.6924	0.6515	0.6098	0.5675	0.5250	0.4826	0.4404	0.3988	0.3579	0.3178	0.2786	0.2404	0.2031	0.1668	0.1315	0.0971	0.0711	0.0604	0.0522
7.38	0.7321	0.6921	0.6512	0.6095	0.5672	0.5247	0.4822	0.4400	0.3983	0.3574	0.3173	0.2781	0.2399	0.2026	0.1663	0.1309	0.0965	0.0708	0.0601	0.0520
7.39	0.7319	0.6919	0.6509	0.6092	0.5669	0.5243	0.4818	0.4396	0.3979	0.3569	0.3168	0.2776	0.2393	0.2021	0.1658	0.1304	0.0960	0.0705	0.0599	0.0518
7.40	0.7317	0.6916	0.6506	0.6089	0.5665	0.5239	0.4814	0.4392	0.3975	0.3565	0.3163	0.2771	0.2388	0.2015	0.1652	0.1299	0.0954	0.0702	0.0597	0.0516
7.41	0.7315	0.6914	0.6504	0.6086	0.5662	0.5236	0.4810	0.4387	0.3970	0.3560	0.3159	0.2766	0.2383	0.2010	0.1647	0.1293	0.0949	0.0699	0.0595	0.0515
7.42	0.7313	0.6912	0.6501	0.6083	0.5659	0.5232	0.4806	0.4383	0.3966	0.3556	0.3154	0.2761	0.2378	0.2005	0.1642	0.1288	0.0943	0.0697	0.0593	0.0513
7.43	0.7311	0.6909	0.6498	0.6080	0.5655	0.5228	0.4802	0.4379	0.3961	0.3551	0.3149	0.2756	0.2373	0.2000	0.1636	0.1282	0.0938	0.0694	0.0591	0.0511
7.44	0.7309	0.6907	0.6496	0.6077	0.5652	0.5225	0.4798	0.4375	0.3957	0.3546	0.3144	0.2751	0.2368	0.1994	0.1631	0.1277	0.0932	0.0691	0.0589	0.0509
7.45	0.7306	0.6904	0.6493	0.6074	0.5649	0.5221	0.4794	0.4371	0.3953	0.3542	0.3139	0.2746	0.2363	0.1989	0.1626	0.1271	0.0927	0.0688	0.0586	0.0507
7.46	0.7304	0.6902	0.6490	0.6070	0.5645															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.7192	0.6773	0.6344	0.5908	0.5466	0.5022	0.4580	0.4143	0.3712	0.3290	0.2877	0.2476	0.2084	0.1705	0.1335	0.0977	0.0675	0.0562	0.0482	0.0413
8.02	0.7190	0.6770	0.6341	0.5905	0.5463	0.5019	0.4576	0.4139	0.3708	0.3285	0.2873	0.2471	0.2080	0.1700	0.1330	0.0972	0.0673	0.0561	0.0480	0.0411
8.03	0.7187	0.6768	0.6339	0.5902	0.5459	0.5015	0.4573	0.4135	0.3704	0.3281	0.2868	0.2466	0.2075	0.1695	0.1325	0.0966	0.0670	0.0559	0.0479	0.0410
8.04	0.7185	0.6766	0.6336	0.5899	0.5456	0.5012	0.4569	0.4131	0.3699	0.3277	0.2864	0.2461	0.2070	0.1690	0.1320	0.0961	0.0667	0.0557	0.0477	0.0408
8.05	0.7183	0.6763	0.6334	0.5896	0.5453	0.5008	0.4565	0.4127	0.3695	0.3272	0.2859	0.2457	0.2065	0.1685	0.1315	0.0956	0.0664	0.0555	0.0476	0.0407
8.06	0.7181	0.6761	0.6331	0.5893	0.5450	0.5005	0.4562	0.4123	0.3691	0.3268	0.2855	0.2452	0.2060	0.1680	0.1310	0.0951	0.0662	0.0553	0.0474	0.0405
8.07	0.7179	0.6759	0.6328	0.5890	0.5447	0.5001	0.4558	0.4119	0.3687	0.3264	0.2850	0.2447	0.2056	0.1675	0.1305	0.0946	0.0659	0.0551	0.0472	0.0404
8.08	0.7177	0.6757	0.6326	0.5887	0.5443	0.4998	0.4554	0.4115	0.3683	0.3259	0.2846	0.2443	0.2051	0.1670	0.1301	0.0941	0.0656	0.0549	0.0471	0.0402
8.09	0.7175	0.6754	0.6323	0.5884	0.5440	0.4994	0.4550	0.4111	0.3678	0.3255	0.2841	0.2438	0.2046	0.1665	0.1296	0.0936	0.0654	0.0547	0.0469	0.0401
8.10	0.7173	0.6752	0.6321	0.5881	0.5437	0.4991	0.4547	0.4107	0.3674	0.3251	0.2837	0.2433	0.2041	0.1660	0.1291	0.0931	0.0651	0.0546	0.0467	0.0399
8.11	0.7171	0.6750	0.6318	0.5878	0.5434	0.4988	0.4543	0.4103	0.3670	0.3246	0.2832	0.2429	0.2036	0.1656	0.1286	0.0926	0.0648	0.0544	0.0466	0.0398
8.12	0.7169	0.6747	0.6315	0.5876	0.5431	0.4984	0.4539	0.4099	0.3666	0.3242	0.2828	0.2424	0.2032	0.1651	0.1281	0.0921	0.0646	0.0542	0.0464	0.0396
8.13	0.7167	0.6745	0.6313	0.5873	0.5427	0.4981	0.4535	0.4095	0.3662	0.3237	0.2823	0.2419	0.2027	0.1646	0.1276	0.0916	0.0643	0.0540	0.0463	0.0395
8.14	0.7165	0.6743	0.6310	0.5870	0.5424	0.4977	0.4532	0.4091	0.3658	0.3233	0.2819	0.2415	0.2022	0.1641	0.1271	0.0911	0.0641	0.0538	0.0461	0.0393
8.15	0.7163	0.6740	0.6308	0.5868	0.5421	0.4974	0.4528	0.4087	0.3654	0.3229	0.2814	0.2410	0.2017	0.1636	0.1266	0.0906	0.0638	0.0537	0.0459	0.0392
8.16	0.7161	0.6738	0.6305	0.5864	0.5418	0.4970	0.4524	0.4083	0.3649	0.3224	0.2810	0.2406	0.2013	0.1631	0.1261	0.0901	0.0636	0.0535	0.0458	0.0390
8.17	0.7159	0.6736	0.6302	0.5861	0.5415	0.4967	0.4521	0.4079	0.3645	0.3220	0.2805	0.2401	0.2008	0.1626	0.1256	0.0896	0.0634	0.0533	0.0456	0.0389
8.18	0.7157	0.6734	0.6300	0.5858	0.5412	0.4963	0.4517	0.4075	0.3641	0.3216	0.2801	0.2396	0.2003	0.1622	0.1251	0.0891	0.0631	0.0531	0.0455	0.0387
8.19	0.7155	0.6731	0.6297	0.5855	0.5408	0.4960	0.4513	0.4072	0.3637	0.3211	0.2796	0.2392	0.1998	0.1617	0.1246	0.0886	0.0629	0.0529	0.0453	0.0386
8.20	0.7153	0.6729	0.6295	0.5852	0.5405	0.4958	0.4510	0.4068	0.3633	0.3207	0.2792	0.2387	0.1994	0.1612	0.1241	0.0881	0.0627	0.0528	0.0452	0.0385
8.21	0.7151	0.6727	0.6292	0.5850	0.5402	0.4953	0.4506	0.4064	0.3629	0.3203	0.2787	0.2382	0.1989	0.1607	0.1236	0.0876	0.0624	0.0526	0.0450	0.0383
8.22	0.7149	0.6724	0.6290	0.5847	0.5399	0.4950	0.4502	0.4060	0.3625	0.3199	0.2783	0.2378	0.1984	0.1602	0.1231	0.0871	0.0622	0.0524	0.0449	0.0382
8.23	0.7147	0.6722	0.6287	0.5844	0.5396	0.4946	0.4498	0.4056	0.3620	0.3194	0.2778	0.2373	0.1980	0.1597	0.1226	0.0866	0.0620	0.0522	0.0447	0.0380
8.24	0.7145	0.6720	0.6284	0.5841	0.5393	0.4943	0.4495	0.4052	0.3616	0.3190	0.2774	0.2369	0.1975	0.1593	0.1222	0.0861	0.0617	0.0521	0.0445	0.0379
8.25	0.7143	0.6718	0.6282	0.5838	0.5389	0.4939	0.4491	0.4048	0.3612	0.3186	0.2769	0.2364	0.1970	0.1588	0.1217	0.0856	0.0615	0.0519	0.0444	0.0377
8.26	0.7141	0.6715	0.6279	0.5835	0.5386	0.4936	0.4487	0.4044	0.3608	0.3181	0.2765	0.2359	0.1965	0.1583	0.1212	0.0851	0.0613	0.0517	0.0442	0.0376
8.27	0.7139	0.6713	0.6277	0.5832	0.5383	0.4932	0.4484	0.4040	0.3604	0.3177	0.2760	0.2355	0.1961	0.1578	0.1207	0.0846	0.0611	0.0516	0.0441	0.0375
8.28	0.7137	0.6711	0.6274	0.5829	0.5380	0.4929	0.4480	0.4036	0.3600	0.3173	0.2756	0.2350	0.1956	0.1573	0.1202	0.0841	0.0608	0.0514	0.0439	0.0373
8.29	0.7135	0.6708	0.6272	0.5827	0.5377	0.4926	0.4476	0.4032	0.3596	0.3168	0.2752	0.2346	0.1951	0.1569	0.1197	0.0836	0.0606	0.0512	0.0438	0.0372
8.30	0.7133	0.6706	0.6269	0.5824	0.5374	0.4922	0.4473	0.4028	0.3592	0.3164	0.2747	0.2341	0.1947	0.1564	0.1192	0.0831	0.0604	0.0511	0.0436	0.0371
8.31	0.7131	0.6704	0.6266	0.5821	0.5370	0.4919	0.4469	0.4025	0.3588	0.3160	0.2743	0.2337	0.1942	0.1559	0.1187	0.0827	0.0602	0.0509	0.0435	0.0369
8.32	0.7130	0.6702	0.6264	0.5818	0.5367	0.4915	0.4465	0.4021	0.3583	0.3156	0.2738	0.2332	0.1937	0.1554	0.1185	0.0822	0.0600	0.0507	0.0433	0.0368
8.33	0.7128	0.6699	0.6261	0.5815	0.5364	0.4912	0.4462	0.4017	0.3579	0.3151	0.2734	0.2327	0.1933	0.1550	0.1178	0.0817	0.0598	0.0506	0.0432	0.0366
8.34	0.7126	0.6697	0.6259	0.5812	0.5361	0.4909	0.4458	0.4013	0.3575	0.3147	0.2729	0.2323	0.1928	0.1545	0.1173	0.0812	0.0596	0.0504	0.0430	0.0365
8.35	0.7124	0.6695	0.6256	0.5809	0.5358	0.4905	0.4454	0.4009	0.3571	0.3143	0.2725	0.2318	0.1923	0.1540	0.1168	0.0807	0.0594	0.0502	0.0429	0.0364
8.36	0.7122	0.6693	0.6254	0.5807	0.5355	0.4902	0.4451	0.4005	0.3567	0.3139	0.2721	0.2314	0.1919	0.1535	0.1163	0.0802	0.0591	0.0501	0.0427	0.0362
8.37	0.7120	0.6690	0.6251	0.5804	0.5352	0.4898	0.4447	0.4001	0.3563	0.3134	0.2716	0.2309	0.1914	0.1531	0.1158	0.0797	0.0589	0.0499	0.0426	0.0361
8.38	0.7118	0.6688	0.6248	0.5801	0.5349	0.4895	0.4444	0.3997	0.3559	0.3130	0.2712	0.2305	0.1909	0.1526	0.1154	0.0792	0.0587	0.0497	0.0425	0.0360
8.39	0.7116	0.6686	0.6246	0.5798	0.5345	0.4891	0.4440	0.3994	0.3555	0.3126	0.2707	0.2300	0.1905	0.1521	0.1149	0.0787	0.0585	0.0496	0.0423	0.0358
8.40	0.7114	0.6684	0.6243	0.5795	0.5342	0.4888	0.4436	0.3990	0.3551	0.3122	0.2703	0.2296	0.1900	0.1516	0.1144	0.0783	0.0583	0.0494	0.0422	0.0357
8.41	0.7112	0.6681	0.6241	0.5792	0.5339	0.4885	0.4433	0.3986	0.3547	0.3117	0.2699	0.2291	0.1895	0.1512	0.1139	0.0777	0.0581	0.0492	0.0420	0.0356
8.42	0.7110	0.6679	0.6238	0.5790	0.5336	0.4881	0.4429	0.3982	0.3543	0.3113	0.2694	0.2287	0.1891	0.1507	0.1134	0.0772	0.0579	0.0491	0.0419	0.0354
8.43	0.7108	0.6677	0.6236	0.5787	0.5333	0.4878	0.4425	0.3978	0.3539	0.3109	0.2690	0.2282	0.1886	0.1502	0.1130	0.0767	0.0577	0.0489	0.0417	0.0353
8.44	0.7106	0.6675	0.6233	0.5784	0.5330	0.4875	0.4422	0.3974	0.3535	0.3105	0.2685	0.2278	0.1882	0.1497	0.1125	0.0762	0.0575	0.0488	0.0416	0.0352
8.45	0.7104	0.6672	0.6231	0.5781	0.5327	0.4871	0.4418	0.3970	0.3531	0.3100	0.2681	0.2273	0.1877	0.1493	0.1120	0.0757	0.0573	0.0486	0.0414	0.0350
8.46	0.7102	0.6670	0.6228	0.5778	0.5324															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.6995	0.6548	0.6090	0.5625	0.5155	0.4685	0.4219	0.3759	0.3309	0.2869	0.2442	0.2027	0.1626	0.1237	0.0860	0.0578	0.0479	0.0406	0.0342	0.0283
9.02	0.6993	0.6546	0.6088	0.5622	0.5152	0.4682	0.4215	0.3756	0.3305	0.2865	0.2438	0.2023	0.1621	0.1232	0.0856	0.0576	0.0478	0.0405	0.0341	0.0282
9.03	0.6991	0.6543	0.6085	0.5619	0.5149	0.4679	0.4212	0.3752	0.3301	0.2861	0.2434	0.2019	0.1617	0.1228	0.0851	0.0574	0.0476	0.0403	0.0339	0.0281
9.04	0.6989	0.6541	0.6083	0.5616	0.5146	0.4675	0.4208	0.3748	0.3297	0.2857	0.2430	0.2015	0.1612	0.1223	0.0847	0.0572	0.0475	0.0402	0.0338	0.0280
9.05	0.6988	0.6539	0.6080	0.5614	0.5143	0.4672	0.4205	0.3744	0.3293	0.2853	0.2426	0.2010	0.1608	0.1219	0.0842	0.0570	0.0473	0.0401	0.0337	0.0279
9.06	0.6986	0.6537	0.6078	0.5611	0.5140	0.4669	0.4201	0.3741	0.3290	0.2849	0.2421	0.2006	0.1604	0.1214	0.0838	0.0568	0.0472	0.0399	0.0336	0.0278
9.07	0.6984	0.6535	0.6075	0.5608	0.5137	0.4666	0.4198	0.3737	0.3286	0.2845	0.2417	0.2002	0.1599	0.1210	0.0833	0.0566	0.0470	0.0398	0.0335	0.0277
9.08	0.6982	0.6532	0.6073	0.5605	0.5134	0.4662	0.4194	0.3733	0.3282	0.2841	0.2413	0.1998	0.1595	0.1206	0.0829	0.0564	0.0469	0.0397	0.0334	0.0276
9.09	0.6980	0.6530	0.6070	0.5603	0.5131	0.4659	0.4191	0.3730	0.3278	0.2837	0.2409	0.1993	0.1591	0.1201	0.0824	0.0562	0.0467	0.0396	0.0332	0.0275
9.10	0.6978	0.6528	0.6068	0.5600	0.5128	0.4656	0.4187	0.3726	0.3274	0.2833	0.2405	0.1989	0.1586	0.1197	0.0820	0.0560	0.0466	0.0394	0.0331	0.0274
9.11	0.6976	0.6526	0.6065	0.5597	0.5125	0.4653	0.4184	0.3722	0.3270	0.2829	0.2401	0.1985	0.1582	0.1192	0.0815	0.0558	0.0465	0.0393	0.0330	0.0273
9.12	0.6974	0.6524	0.6063	0.5594	0.5122	0.4649	0.4181	0.3719	0.3266	0.2825	0.2397	0.1981	0.1578	0.1188	0.0811	0.0556	0.0463	0.0392	0.0329	0.0272
9.13	0.6972	0.6522	0.6061	0.5592	0.5119	0.4646	0.4177	0.3715	0.3263	0.2821	0.2392	0.1976	0.1573	0.1184	0.0806	0.0554	0.0462	0.0391	0.0328	0.0271
9.14	0.6970	0.6519	0.6058	0.5589	0.5116	0.4643	0.4174	0.3711	0.3259	0.2817	0.2388	0.1972	0.1569	0.1179	0.0802	0.0552	0.0460	0.0389	0.0327	0.0269
9.15	0.6968	0.6517	0.6056	0.5586	0.5113	0.4640	0.4170	0.3708	0.3255	0.2813	0.2384	0.1968	0.1565	0.1175	0.0798	0.0550	0.0459	0.0388	0.0326	0.0268
9.16	0.6967	0.6515	0.6053	0.5584	0.5110	0.4636	0.4167	0.3704	0.3251	0.2809	0.2380	0.1964	0.1560	0.1170	0.0793	0.0548	0.0457	0.0387	0.0324	0.0267
9.17	0.6965	0.6513	0.6051	0.5581	0.5107	0.4633	0.4163	0.3700	0.3247	0.2805	0.2376	0.1959	0.1556	0.1166	0.0789	0.0547	0.0456	0.0386	0.0323	0.0266
9.18	0.6963	0.6511	0.6048	0.5578	0.5104	0.4630	0.4160	0.3697	0.3243	0.2801	0.2372	0.1955	0.1552	0.1162	0.0784	0.0545	0.0455	0.0384	0.0322	0.0265
9.19	0.6961	0.6509	0.6046	0.5575	0.5101	0.4627	0.4156	0.3693	0.3240	0.2798	0.2368	0.1951	0.1548	0.1157	0.0780	0.0543	0.0453	0.0383	0.0321	0.0264
9.20	0.6959	0.6506	0.6043	0.5573	0.5098	0.4623	0.4153	0.3690	0.3236	0.2794	0.2364	0.1947	0.1543	0.1153	0.0775	0.0541	0.0452	0.0382	0.0320	0.0263
9.21	0.6957	0.6504	0.6041	0.5570	0.5095	0.4620	0.4149	0.3686	0.3232	0.2790	0.2360	0.1943	0.1539	0.1149	0.0771	0.0539	0.0451	0.0381	0.0319	0.0262
9.22	0.6955	0.6502	0.6038	0.5567	0.5092	0.4617	0.4146	0.3682	0.3228	0.2786	0.2356	0.1938	0.1535	0.1144	0.0767	0.0538	0.0449	0.0379	0.0318	0.0261
9.23	0.6953	0.6500	0.6036	0.5564	0.5089	0.4614	0.4143	0.3679	0.3224	0.2782	0.2351	0.1934	0.1530	0.1140	0.0762	0.0536	0.0448	0.0378	0.0317	0.0260
9.24	0.6951	0.6498	0.6034	0.5562	0.5086	0.4611	0.4139	0.3675	0.3221	0.2778	0.2347	0.1930	0.1526	0.1136	0.0758	0.0534	0.0446	0.0377	0.0315	0.0259
9.25	0.6950	0.6496	0.6031	0.5559	0.5083	0.4607	0.4136	0.3671	0.3217	0.2774	0.2343	0.1926	0.1522	0.1131	0.0753	0.0532	0.0445	0.0376	0.0314	0.0258
9.26	0.6948	0.6493	0.6029	0.5556	0.5080	0.4604	0.4132	0.3668	0.3213	0.2770	0.2339	0.1922	0.1518	0.1127	0.0749	0.0531	0.0444	0.0375	0.0313	0.0257
9.27	0.6946	0.6491	0.6026	0.5554	0.5077	0.4601	0.4129	0.3664	0.3209	0.2766	0.2335	0.1918	0.1513	0.1123	0.0745	0.0529	0.0442	0.0373	0.0312	0.0256
9.28	0.6944	0.6489	0.6024	0.5551	0.5074	0.4598	0.4125	0.3660	0.3205	0.2762	0.2331	0.1913	0.1509	0.1118	0.0740	0.0527	0.0441	0.0372	0.0311	0.0255
9.29	0.6942	0.6487	0.6021	0.5548	0.5071	0.4595	0.4122	0.3657	0.3202	0.2758	0.2327	0.1909	0.1505	0.1114	0.0736	0.0525	0.0440	0.0371	0.0310	0.0254
9.30	0.6940	0.6485	0.6019	0.5546	0.5068	0.4591	0.4119	0.3653	0.3198	0.2754	0.2323	0.1905	0.1501	0.1110	0.0731	0.0524	0.0438	0.0370	0.0309	0.0253
9.31	0.6938	0.6483	0.6017	0.5543	0.5065	0.4588	0.4115	0.3650	0.3194	0.2750	0.2319	0.1901	0.1496	0.1105	0.0727	0.0522	0.0437	0.0369	0.0308	0.0252
9.32	0.6936	0.6480	0.6014	0.5540	0.5062	0.4585	0.4112	0.3646	0.3190	0.2746	0.2315	0.1897	0.1492	0.1101	0.0723	0.0520	0.0436	0.0368	0.0307	0.0251
9.33	0.6934	0.6478	0.6012	0.5537	0.5059	0.4582	0.4108	0.3642	0.3186	0.2742	0.2311	0.1893	0.1488	0.1097	0.0718	0.0519	0.0434	0.0366	0.0306	0.0250
9.34	0.6933	0.6476	0.6009	0.5535	0.5056	0.4579	0.4105	0.3639	0.3183	0.2738	0.2307	0.1888	0.1484	0.1092	0.0714	0.0517	0.0433	0.0365	0.0305	0.0249
9.35	0.6931	0.6474	0.6007	0.5532	0.5053	0.4575	0.4101	0.3635	0.3179	0.2734	0.2303	0.1884	0.1479	0.1088	0.0710	0.0515	0.0432	0.0364	0.0304	0.0248
9.36	0.6929	0.6472	0.6004	0.5529	0.5051	0.4572	0.4098	0.3632	0.3175	0.2730	0.2299	0.1880	0.1475	0.1084	0.0705	0.0514	0.0431	0.0363	0.0302	0.0247
9.37	0.6927	0.6470	0.6002	0.5527	0.5048	0.4569	0.4095	0.3628	0.3171	0.2727	0.2295	0.1876	0.1471	0.1079	0.0701	0.0512	0.0429	0.0362	0.0301	0.0246
9.38	0.6925	0.6468	0.6000	0.5524	0.5045	0.4566	0.4091	0.3624	0.3168	0.2723	0.2291	0.1872	0.1467	0.1075	0.0697	0.0511	0.0428	0.0361	0.0300	0.0245
9.39	0.6923	0.6465	0.5997	0.5521	0.5042	0.4563	0.4088	0.3621	0.3164	0.2719	0.2287	0.1868	0.1463	0.1071	0.0692	0.0509	0.0427	0.0359	0.0299	0.0244
9.40	0.6921	0.6463	0.5995	0.5519	0.5039	0.4559	0.4084	0.3617	0.3160	0.2715	0.2283	0.1864	0.1458	0.1067	0.0688	0.0507	0.0425	0.0358	0.0298	0.0243
9.41	0.6919	0.6461	0.5992	0.5516	0.5036	0.4556	0.4081	0.3614	0.3156	0.2711	0.2279	0.1859	0.1454	0.1062	0.0684	0.0506	0.0424	0.0357	0.0297	0.0242
9.42	0.6918	0.6459	0.5990	0.5513	0.5033	0.4553	0.4078	0.3610	0.3153	0.2707	0.2274	0.1855	0.1450	0.1058	0.0680	0.0504	0.0423	0.0356	0.0296	0.0241
9.43	0.6916	0.6457	0.5987	0.5510	0.5030	0.4550	0.4074	0.3606	0.3149	0.2703	0.2270	0.1851	0.1446	0.1054	0.0676	0.0503	0.0422	0.0355	0.0295	0.0240
9.44	0.6914	0.6455	0.5985	0.5508	0.5027	0.4547	0.4071	0.3603	0.3145	0.2699	0.2266	0.1847	0.1441	0.1050	0.0673	0.0501	0.0420	0.0354	0.0294	0.0239
9.45	0.6912	0.6453	0.5983	0.5505	0.5024	0.4543	0.4067	0.3599	0.3141	0.2695	0.2262	0.1843	0.1437	0.1045	0.0669	0.0500	0.0419	0.0353	0.0293	0.0239
9.46	0.6910	0.6450	0.5980	0.5502	0.5021	0.4540	0.4064	0.3596												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Table A: Aggregate Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9932	0.9930	0.9928	0.9926	0.9924	0.9923	0.9921	0.9919	0.9918	0.9917	0.9915	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9907	0.9907	
0.02	0.9867	0.9863	0.9859	0.9856	0.9852	0.9849	0.9846	0.9843	0.9840	0.9837	0.9835	0.9832	0.9830	0.9828	0.9825	0.9823	0.9821	0.9820	0.9818	0.9816	
0.03	0.9805	0.9799	0.9793	0.9788	0.9783	0.9778	0.9773	0.9769	0.9765	0.9761	0.9757	0.9753	0.9750	0.9746	0.9743	0.9740	0.9737	0.9734	0.9731	0.9729	
0.04	0.9745	0.9737	0.9730	0.9723	0.9716	0.9710	0.9704	0.9698	0.9692	0.9687	0.9682	0.9677	0.9672	0.9667	0.9663	0.9659	0.9654	0.9650	0.9647	0.9643	
0.05	0.9687	0.9678	0.9669	0.9660	0.9652	0.9644	0.9636	0.9629	0.9622	0.9616	0.9609	0.9603	0.9597	0.9591	0.9585	0.9580	0.9574	0.9569	0.9564	0.9559	
0.06	0.9631	0.9620	0.9610	0.9599	0.9590	0.9580	0.9571	0.9563	0.9554	0.9546	0.9538	0.9531	0.9523	0.9516	0.9509	0.9502	0.9496	0.9489	0.9483	0.9477	
0.07	0.9577	0.9564	0.9552	0.9540	0.9529	0.9518	0.9508	0.9498	0.9488	0.9479	0.9469	0.9460	0.9450	0.9443	0.9435	0.9427	0.9419	0.9411	0.9403	0.9396	
0.08	0.9524	0.9510	0.9496	0.9483	0.9470	0.9458	0.9446	0.9435	0.9423	0.9413	0.9402	0.9392	0.9382	0.9372	0.9362	0.9353	0.9343	0.9334	0.9325	0.9317	
0.09	0.9473	0.9457	0.9442	0.9427	0.9413	0.9399	0.9386	0.9373	0.9360	0.9348	0.9336	0.9324	0.9313	0.9302	0.9291	0.9280	0.9269	0.9259	0.9248	0.9238	
0.10	0.9423	0.9406	0.9389	0.9373	0.9357	0.9342	0.9327	0.9313	0.9299	0.9285	0.9272	0.9258	0.9246	0.9233	0.9220	0.9208	0.9196	0.9184	0.9173	0.9161	
0.11	0.9375	0.9356	0.9337	0.9320	0.9302	0.9286	0.9269	0.9254	0.9238	0.9223	0.9209	0.9194	0.9180	0.9166	0.9152	0.9138	0.9124	0.9111	0.9098	0.9085	
0.12	0.9327	0.9307	0.9287	0.9268	0.9249	0.9231	0.9213	0.9196	0.9179	0.9163	0.9146	0.9130	0.9115	0.9099	0.9084	0.9069	0.9054	0.9039	0.9024	0.9010	
0.13	0.9281	0.9259	0.9237	0.9217	0.9196	0.9177	0.9158	0.9139	0.9121	0.9103	0.9085	0.9068	0.9051	0.9034	0.9017	0.9000	0.8984	0.8968	0.8952	0.8936	
0.14	0.9235	0.9211	0.9189	0.9166	0.9145	0.9124	0.9103	0.9083	0.9063	0.9044	0.9025	0.9006	0.8987	0.8969	0.8951	0.8933	0.8915	0.8897	0.8880	0.8862	
0.15	0.9190	0.9165	0.9141	0.9117	0.9094	0.9072	0.9050	0.9028	0.9007	0.8986	0.8966	0.8945	0.8925	0.8905	0.8885	0.8866	0.8846	0.8827	0.8808	0.8790	
0.16	0.9146	0.9120	0.9094	0.9069	0.9044	0.9020	0.8997	0.8974	0.8951	0.8929	0.8907	0.8885	0.8864	0.8842	0.8821	0.8800	0.8779	0.8758	0.8738	0.8718	
0.17	0.9103	0.9075	0.9048	0.9021	0.8995	0.8970	0.8945	0.8921	0.8897	0.8873	0.8850	0.8826	0.8803	0.8780	0.8758	0.8735	0.8713	0.8690	0.8668	0.8647	
0.18	0.9060	0.9031	0.9003	0.8975	0.8947	0.8921	0.8894	0.8868	0.8843	0.8818	0.8793	0.8768	0.8744	0.8719	0.8695	0.8671	0.8647	0.8623	0.8600	0.8577	
0.19	0.9019	0.8988	0.8958	0.8929	0.8900	0.8872	0.8844	0.8817	0.8790	0.8763	0.8737	0.8711	0.8685	0.8659	0.8633	0.8607	0.8582	0.8557	0.8532	0.8507	
0.20	0.8978	0.8946	0.8915	0.8884	0.8854	0.8824	0.8795	0.8766	0.8738	0.8710	0.8682	0.8654	0.8627	0.8599	0.8572	0.8545	0.8518	0.8491	0.8464	0.8438	
0.21	0.8938	0.8905	0.8872	0.8840	0.8808	0.8777	0.8746	0.8716	0.8686	0.8657	0.8628	0.8598	0.8569	0.8540	0.8511	0.8483	0.8454	0.8426	0.8398	0.8370	
0.22	0.8898	0.8863	0.8829	0.8795	0.8763	0.8730	0.8698	0.8667	0.8635	0.8605	0.8574	0.8543	0.8512	0.8482	0.8452	0.8421	0.8391	0.8361	0.8332	0.8302	
0.23	0.8859	0.8823	0.8787	0.8753	0.8718	0.8684	0.8651	0.8618	0.8585	0.8553	0.8520	0.8488	0.8456	0.8424	0.8392	0.8360	0.8329	0.8297	0.8266	0.8235	
0.24	0.8821	0.8783	0.8746	0.8710	0.8674	0.8639	0.8604	0.8569	0.8535	0.8501	0.8468	0.8434	0.8400	0.8367	0.8333	0.8300	0.8267	0.8234	0.8201	0.8168	
0.25	0.8782	0.8744	0.8705	0.8668	0.8630	0.8594	0.8557	0.8522	0.8486	0.8451	0.8415	0.8380	0.8345	0.8310	0.8275	0.8240	0.8205	0.8171	0.8136	0.8102	
0.26	0.8745	0.8705	0.8665	0.8626	0.8587	0.8549	0.8512	0.8474	0.8437	0.8400	0.8364	0.8327	0.8290	0.8254	0.8217	0.8181	0.8145	0.8108	0.8072	0.8037	
0.27	0.8708	0.8666	0.8625	0.8585	0.8545	0.8505	0.8466	0.8427	0.8389	0.8351	0.8313	0.8275	0.8236	0.8198	0.8160	0.8122	0.8084	0.8047	0.8009	0.7972	
0.28	0.8671	0.8628	0.8586	0.8544	0.8503	0.8462	0.8421	0.8381	0.8341	0.8302	0.8262	0.8222	0.8183	0.8143	0.8103	0.8064	0.8025	0.7985	0.7946	0.7907	
0.29	0.8635	0.8591	0.8547	0.8504	0.8461	0.8419	0.8377	0.8336	0.8294	0.8253	0.8212	0.8171	0.8130	0.8089	0.8047	0.8006	0.7965	0.7925	0.7884	0.7844	
0.30	0.8600	0.8554	0.8509	0.8465	0.8420	0.8377	0.8333	0.8290	0.8248	0.8205	0.8162	0.8120	0.8077	0.8034	0.7992	0.7949	0.7907	0.7864	0.7822	0.7780	
0.31	0.8564	0.8518	0.8471	0.8425	0.8380	0.8335	0.8290	0.8246	0.8201	0.8157	0.8113	0.8069	0.8025	0.7981	0.7937	0.7892	0.7848	0.7805	0.7761	0.7717	
0.32	0.8530	0.8481	0.8434	0.8387	0.8340	0.8293	0.8247	0.8201	0.8156	0.8110	0.8065	0.8019	0.7973	0.7928	0.7882	0.7836	0.7791	0.7745	0.7700	0.7655	
0.33	0.8495	0.8446	0.8397	0.8348	0.8300	0.8252	0.8205	0.8157	0.8110	0.8063	0.8016	0.7969	0.7922	0.7875	0.7828	0.7780	0.7733	0.7686	0.7640	0.7593	
0.34	0.8461	0.8410	0.8360	0.8310	0.8260	0.8211	0.8162	0.8114	0.8065	0.8017	0.7968	0.7920	0.7871	0.7822	0.7774	0.7725	0.7676	0.7628	0.7580	0.7532	
0.35	0.8427	0.8375	0.8323	0.8272	0.8221	0.8171	0.8121	0.8070	0.8021	0.7971	0.7921	0.7871	0.7821	0.7771	0.7720	0.7670	0.7620	0.7570	0.7520	0.7470	
0.36	0.8394	0.8340	0.8287	0.8235	0.8183	0.8131	0.8079	0.8028	0.7976	0.7925	0.7874	0.7822	0.7771	0.7719	0.7667	0.7615	0.7564	0.7512	0.7461	0.7410	
0.37	0.8361	0.8306	0.8252	0.8198	0.8144	0.8091	0.8038	0.7985	0.7932	0.7880	0.7827	0.7774	0.7721	0.7668	0.7615	0.7561	0.7508	0.7455	0.7402	0.7350	
0.38	0.8328	0.8272	0.8216	0.8161	0.8106	0.8052	0.7997	0.7943	0.7889	0.7835	0.7781	0.7726	0.7672	0.7617	0.7562	0.7508	0.7453	0.7398	0.7344	0.7290	
0.39	0.8295	0.8238	0.8181	0.8125	0.8069	0.8013	0.7957	0.7901	0.7846	0.7790	0.7735	0.7679	0.7623	0.7567	0.7511	0.7454	0.7398	0.7342	0.7286	0.7231	
0.40	0.8265	0.8205	0.8147	0.8089	0.8031	0.7974	0.7917	0.7859	0.7803	0.7746	0.7689	0.7632	0.7574	0.7517	0.7459	0.7401	0.7344	0.7286	0.7229	0.7172	
0.41	0.8231	0.8172	0.8112	0.8053	0.7994	0.7936	0.7877	0.7819	0.7761	0.7702	0.7644	0.7585	0.7526	0.7467	0.7408	0.7349	0.7290	0.7231	0.7172	0.7113	
0.42	0.8200	0.8139	0.8078	0.8018	0.7958	0.7898	0.7838	0.7778	0.7718	0.7659	0.7599	0.7539	0.7478	0.7418	0.7357	0.7297	0.7236	0.7175	0.7115	0.7055	
0.43	0.8169	0.8106	0.8044	0.7983	0.7921	0.7860	0.7799	0.7738	0.7677	0.7616	0.7554	0.7493	0.7431	0.7369	0.7307	0.7245	0.7183	0.7121	0.7059	0.6997	
0.44	0.8137	0.8074	0.8011	0.7948	0.7885	0.7823	0.7760	0.7698	0.7635	0.7573	0.7510	0.7447	0.7384	0.7320	0.7257	0.7193	0.7130	0.7066	0.7003	0.6940	
0.45	0.8107	0.8042	0.7978	0.7913	0.7849	0.7785	0.7722	0.7658</													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.6659	0.6533	0.6407	0.6280	0.6153	0.6025	0.5896	0.5767	0.5638	0.5508	0.5378	0.5247	0.5116	0.4984	0.4852	0.4720	0.4588	0.4455	0.4323	0.4199	
1.02	0.6637	0.6510	0.6383	0.6255	0.6126	0.5998	0.5868	0.5738	0.5608	0.5477	0.5346	0.5214	0.5082	0.4949	0.4816	0.4683	0.4550	0.4416	0.4283	0.4161	
1.03	0.6615	0.6487	0.6359	0.6230	0.6100	0.5971	0.5840	0.5709	0.5578	0.5446	0.5314	0.5181	0.5048	0.4914	0.4780	0.4646	0.4512	0.4378	0.4244	0.4122	
1.04	0.6593	0.6464	0.6335	0.6205	0.6074	0.5944	0.5812	0.5680	0.5548	0.5415	0.5282	0.5149	0.5014	0.4880	0.4745	0.4610	0.4475	0.4339	0.4205	0.4085	
1.05	0.6571	0.6441	0.6311	0.6180	0.6049	0.5917	0.5785	0.5652	0.5519	0.5385	0.5251	0.5116	0.4981	0.4845	0.4710	0.4573	0.4437	0.4301	0.4166	0.4048	
1.06	0.6549	0.6418	0.6287	0.6155	0.6023	0.5890	0.5757	0.5623	0.5489	0.5354	0.5219	0.5084	0.4948	0.4811	0.4674	0.4537	0.4400	0.4263	0.4128	0.4011	
1.07	0.6527	0.6395	0.6263	0.6130	0.5997	0.5864	0.5729	0.5595	0.5460	0.5324	0.5188	0.5051	0.4914	0.4777	0.4639	0.4501	0.4363	0.4225	0.4091	0.3974	
1.08	0.6505	0.6372	0.6239	0.6106	0.5972	0.5837	0.5702	0.5566	0.5430	0.5294	0.5157	0.5019	0.4881	0.4743	0.4604	0.4466	0.4327	0.4187	0.4053	0.3938	
1.09	0.6483	0.6350	0.6216	0.6081	0.5946	0.5811	0.5675	0.5538	0.5401	0.5264	0.5126	0.4987	0.4849	0.4709	0.4570	0.4430	0.4290	0.4150	0.4016	0.3903	
1.10	0.6462	0.6327	0.6192	0.6057	0.5921	0.5785	0.5648	0.5510	0.5372	0.5234	0.5095	0.4956	0.4816	0.4676	0.4535	0.4395	0.4254	0.4113	0.3980	0.3868	
1.11	0.6440	0.6305	0.6169	0.6033	0.5896	0.5758	0.5620	0.5482	0.5343	0.5204	0.5064	0.4924	0.4783	0.4642	0.4501	0.4359	0.4217	0.4076	0.3944	0.3833	
1.12	0.6419	0.6282	0.6146	0.6008	0.5871	0.5732	0.5594	0.5454	0.5315	0.5174	0.5034	0.4893	0.4751	0.4609	0.4467	0.4324	0.4181	0.4039	0.3909	0.3798	
1.13	0.6397	0.6260	0.6122	0.5984	0.5846	0.5706	0.5567	0.5427	0.5286	0.5145	0.5003	0.4861	0.4719	0.4576	0.4433	0.4289	0.4146	0.4002	0.3874	0.3764	
1.14	0.6376	0.6238	0.6099	0.5960	0.5821	0.5681	0.5540	0.5399	0.5257	0.5115	0.4973	0.4830	0.4687	0.4543	0.4399	0.4254	0.4110	0.3966	0.3840	0.3730	
1.15	0.6355	0.6216	0.6076	0.5936	0.5796	0.5655	0.5513	0.5371	0.5229	0.5086	0.4943	0.4799	0.4655	0.4510	0.4365	0.4220	0.4075	0.3931	0.3805	0.3697	
1.16	0.6334	0.6194	0.6053	0.5913	0.5771	0.5629	0.5487	0.5344	0.5201	0.5057	0.4913	0.4768	0.4623	0.4477	0.4331	0.4185	0.4039	0.3895	0.3772	0.3664	
1.17	0.6313	0.6172	0.6031	0.5889	0.5747	0.5604	0.5461	0.5317	0.5173	0.5028	0.4883	0.4737	0.4591	0.4445	0.4298	0.4151	0.4004	0.3861	0.3738	0.3631	
1.18	0.6292	0.6150	0.6008	0.5865	0.5722	0.5578	0.5434	0.5290	0.5145	0.4999	0.4853	0.4707	0.4560	0.4412	0.4265	0.4117	0.3969	0.3826	0.3705	0.3598	
1.19	0.6271	0.6128	0.5985	0.5842	0.5698	0.5553	0.5408	0.5263	0.5117	0.4970	0.4823	0.4676	0.4528	0.4380	0.4232	0.4083	0.3934	0.3792	0.3673	0.3566	
1.20	0.6250	0.6107	0.5963	0.5818	0.5673	0.5528	0.5382	0.5236	0.5089	0.4942	0.4794	0.4646	0.4497	0.4348	0.4199	0.4049	0.3900	0.3758	0.3640	0.3534	
1.21	0.6229	0.6085	0.5940	0.5795	0.5649	0.5503	0.5356	0.5209	0.5061	0.4913	0.4765	0.4616	0.4466	0.4316	0.4166	0.4016	0.3865	0.3725	0.3608	0.3502	
1.22	0.6208	0.6063	0.5918	0.5772	0.5625	0.5478	0.5330	0.5182	0.5034	0.4885	0.4735	0.4585	0.4435	0.4284	0.4134	0.3982	0.3831	0.3693	0.3577	0.3471	
1.23	0.6188	0.6042	0.5896	0.5749	0.5601	0.5453	0.5305	0.5156	0.5006	0.4856	0.4706	0.4555	0.4404	0.4253	0.4101	0.3949	0.3797	0.3660	0.3545	0.3440	
1.24	0.6167	0.6021	0.5873	0.5725	0.5577	0.5428	0.5279	0.5129	0.4979	0.4828	0.4677	0.4526	0.4374	0.4221	0.4069	0.3916	0.3763	0.3629	0.3514	0.3409	
1.25	0.6147	0.5999	0.5851	0.5703	0.5553	0.5404	0.5253	0.5103	0.4952	0.4800	0.4648	0.4496	0.4343	0.4190	0.4037	0.3883	0.3730	0.3597	0.3483	0.3379	
1.26	0.6127	0.5978	0.5829	0.5680	0.5530	0.5379	0.5228	0.5077	0.4925	0.4772	0.4620	0.4466	0.4313	0.4159	0.4005	0.3850	0.3697	0.3566	0.3453	0.3348	
1.27	0.6106	0.5957	0.5807	0.5657	0.5506	0.5355	0.5203	0.5050	0.4898	0.4745	0.4591	0.4437	0.4283	0.4128	0.3973	0.3817	0.3665	0.3535	0.3423	0.3319	
1.28	0.6086	0.5936	0.5785	0.5634	0.5482	0.5330	0.5178	0.5024	0.4871	0.4717	0.4562	0.4408	0.4252	0.4097	0.3941	0.3785	0.3633	0.3504	0.3393	0.3289	
1.29	0.6066	0.5915	0.5763	0.5611	0.5459	0.5306	0.5152	0.4998	0.4844	0.4689	0.4534	0.4378	0.4222	0.4066	0.3909	0.3753	0.3601	0.3474	0.3363	0.3259	
1.30	0.6046	0.5894	0.5742	0.5589	0.5436	0.5282	0.5127	0.4973	0.4817	0.4662	0.4506	0.4349	0.4193	0.4035	0.3878	0.3720	0.3569	0.3444	0.3334	0.3230	
1.31	0.6026	0.5873	0.5720	0.5566	0.5412	0.5258	0.5102	0.4947	0.4791	0.4635	0.4478	0.4321	0.4163	0.4005	0.3847	0.3688	0.3538	0.3415	0.3305	0.3201	
1.32	0.6006	0.5852	0.5698	0.5544	0.5389	0.5234	0.5078	0.4921	0.4764	0.4607	0.4450	0.4292	0.4133	0.3975	0.3816	0.3656	0.3508	0.3386	0.3276	0.3173	
1.33	0.5986	0.5832	0.5677	0.5522	0.5366	0.5210	0.5053	0.4896	0.4738	0.4580	0.4422	0.4263	0.4104	0.3944	0.3785	0.3624	0.3478	0.3357	0.3248	0.3144	
1.34	0.5966	0.5811	0.5656	0.5499	0.5343	0.5186	0.5028	0.4870	0.4712	0.4553	0.4394	0.4234	0.4075	0.3914	0.3754	0.3593	0.3448	0.3328	0.3219	0.3116	
1.35	0.5946	0.5791	0.5636	0.5477	0.5320	0.5162	0.5004	0.4845	0.4686	0.4526	0.4366	0.4206	0.4045	0.3884	0.3723	0.3561	0.3419	0.3300	0.3191	0.3088	
1.36	0.5927	0.5770	0.5613	0.5455	0.5297	0.5138	0.4979	0.4820	0.4660	0.4500	0.4339	0.4178	0.4016	0.3854	0.3692	0.3531	0.3390	0.3272	0.3164	0.3061	
1.37	0.5907	0.5750	0.5592	0.5433	0.5274	0.5115	0.4955	0.4795	0.4634	0.4473	0.4311	0.4150	0.3987	0.3825	0.3662	0.3500	0.3361	0.3244	0.3136	0.3033	
1.38	0.5888	0.5729	0.5571	0.5411	0.5252	0.5091	0.4931	0.4770	0.4608	0.4446	0.4284	0.4121	0.3958	0.3795	0.3632	0.3470	0.3333	0.3216	0.3109	0.3006	
1.39	0.5868	0.5709	0.5550	0.5390	0.5229	0.5068	0.4907	0.4745	0.4582	0.4420	0.4257	0.4094	0.3930	0.3766	0.3601	0.3440	0.3305	0.3189	0.3082	0.2979	
1.40	0.5849	0.5689	0.5529	0.5368	0.5206	0.5045	0.4883	0.4720	0.4557	0.4394	0.4230	0.4066	0.3901	0.3736	0.3571	0.3410	0.3277	0.3162	0.3055	0.2953	
1.41	0.5829	0.5669	0.5508	0.5346	0.5184	0.4990	0.4829	0.4665	0.4502	0.4338	0.4173	0.4008	0.3843	0.3677	0.3511	0.3351	0.3200	0.3083	0.2976	0.2874	
1.42	0.5810	0.5649	0.5487	0.5325	0.5162	0.4998	0.4835	0.4671	0.4506	0.4341	0.4176	0.4010	0.3844	0.3678	0.3511	0.3352	0.3202	0.3087	0.2980	0.2877	
1.43	0.5791	0.5629	0.5466	0.5303	0.5139	0.4975	0.4811	0.4646	0.4481	0.4315	0.4149	0.3983	0.3816	0.3649	0.3481	0.3324	0.3196	0.3082	0.2976	0.2874	
1.44	0.5772	0.5609	0.5445	0.5282	0.5117	0.4952	0.4787	0.4622	0.4456	0.4289	0.4123	0.3956	0.3788	0.3620	0.3452	0.3296	0.3169	0.3056	0.2950	0.2848	
1.45	0.5753	0.5589	0.5425	0.5260	0.5095	0.4930	0.4764	0.4597	0.4431	0.4263	0.4096	0.3928	0.3760	0.3592	0.3423	0.3268	0.3143	0.3030	0.2924	0.2823	
1.46	0.5734	0.5569	0.5404	0.5239	0.5073																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.4774	0.4573	0.4372	0.4171	0.3970	0.3769	0.3568	0.3367	0.3166	0.2965	0.2763	0.2570	0.2424	0.2302	0.2190	0.2084	0.1981	0.1879	0.1779	0.1682
2.02	0.4758	0.4556	0.4355	0.4153	0.3952	0.3750	0.3549	0.3347	0.3146	0.2944	0.2742	0.2551	0.2406	0.2285	0.2174	0.2068	0.1964	0.1863	0.1763	0.1666
2.03	0.4742	0.4540	0.4338	0.4136	0.3933	0.3731	0.3529	0.3327	0.3125	0.2923	0.2720	0.2531	0.2389	0.2268	0.2157	0.2051	0.1948	0.1847	0.1747	0.1651
2.04	0.4726	0.4523	0.4321	0.4118	0.3915	0.3713	0.3510	0.3308	0.3105	0.2903	0.2698	0.2512	0.2371	0.2251	0.2141	0.2035	0.1932	0.1831	0.1731	0.1635
2.05	0.4710	0.4507	0.4303	0.4100	0.3897	0.3694	0.3491	0.3288	0.3085	0.2882	0.2677	0.2493	0.2354	0.2235	0.2124	0.2019	0.1916	0.1815	0.1715	0.1620
2.06	0.4694	0.4490	0.4286	0.4083	0.3879	0.3675	0.3472	0.3268	0.3065	0.2861	0.2656	0.2474	0.2336	0.2218	0.2108	0.2003	0.1900	0.1799	0.1700	0.1605
2.07	0.4678	0.4474	0.4270	0.4065	0.3861	0.3657	0.3453	0.3249	0.3045	0.2841	0.2635	0.2455	0.2319	0.2201	0.2092	0.1987	0.1884	0.1784	0.1684	0.1590
2.08	0.4662	0.4458	0.4253	0.4048	0.3843	0.3638	0.3434	0.3229	0.3025	0.2820	0.2615	0.2437	0.2302	0.2185	0.2076	0.1971	0.1869	0.1768	0.1669	0.1575
2.09	0.4647	0.4441	0.4236	0.4030	0.3825	0.3620	0.3415	0.3210	0.3005	0.2800	0.2594	0.2419	0.2286	0.2169	0.2060	0.1955	0.1853	0.1753	0.1654	0.1560
2.10	0.4631	0.4425	0.4219	0.4013	0.3807	0.3602	0.3396	0.3191	0.2985	0.2780	0.2574	0.2401	0.2269	0.2153	0.2044	0.1940	0.1838	0.1738	0.1638	0.1546
2.11	0.4615	0.4409	0.4202	0.3996	0.3790	0.3583	0.3377	0.3171	0.2965	0.2760	0.2554	0.2383	0.2252	0.2137	0.2029	0.1924	0.1823	0.1722	0.1623	0.1531
2.12	0.4600	0.4393	0.4186	0.3979	0.3772	0.3565	0.3359	0.3152	0.2946	0.2739	0.2534	0.2365	0.2236	0.2121	0.2013	0.1909	0.1807	0.1707	0.1609	0.1517
2.13	0.4584	0.4376	0.4169	0.3961	0.3754	0.3547	0.3340	0.3133	0.2926	0.2719	0.2514	0.2348	0.2220	0.2105	0.1998	0.1894	0.1792	0.1692	0.1594	0.1503
2.14	0.4569	0.4360	0.4152	0.3944	0.3737	0.3529	0.3321	0.3114	0.2907	0.2699	0.2494	0.2331	0.2204	0.2090	0.1982	0.1879	0.1777	0.1677	0.1579	0.1489
2.15	0.4553	0.4344	0.4136	0.3927	0.3719	0.3511	0.3303	0.3095	0.2887	0.2679	0.2475	0.2314	0.2188	0.2074	0.1967	0.1864	0.1763	0.1663	0.1565	0.1475
2.16	0.4538	0.4328	0.4119	0.3910	0.3701	0.3493	0.3284	0.3076	0.2868	0.2659	0.2455	0.2297	0.2172	0.2059	0.1952	0.1849	0.1748	0.1648	0.1551	0.1461
2.17	0.4522	0.4312	0.4103	0.3893	0.3684	0.3475	0.3266	0.3057	0.2848	0.2640	0.2436	0.2281	0.2156	0.2044	0.1937	0.1834	0.1733	0.1634	0.1536	0.1448
2.18	0.4507	0.4296	0.4086	0.3876	0.3667	0.3457	0.3247	0.3038	0.2829	0.2620	0.2417	0.2265	0.2141	0.2029	0.1922	0.1820	0.1719	0.1619	0.1522	0.1434
2.19	0.4491	0.4281	0.4070	0.3859	0.3649	0.3439	0.3229	0.3019	0.2810	0.2600	0.2398	0.2248	0.2126	0.2014	0.1908	0.1805	0.1704	0.1605	0.1509	0.1421
2.20	0.4476	0.4265	0.4054	0.3843	0.3632	0.3421	0.3211	0.3001	0.2791	0.2581	0.2380	0.2232	0.2110	0.1999	0.1893	0.1791	0.1690	0.1591	0.1495	0.1407
2.21	0.4461	0.4249	0.4037	0.3826	0.3615	0.3404	0.3193	0.2982	0.2771	0.2561	0.2362	0.2217	0.2095	0.1984	0.1879	0.1776	0.1676	0.1577	0.1481	0.1394
2.22	0.4446	0.4233	0.4021	0.3809	0.3597	0.3386	0.3175	0.2963	0.2752	0.2541	0.2345	0.2201	0.2080	0.1970	0.1864	0.1762	0.1662	0.1563	0.1468	0.1381
2.23	0.4431	0.4218	0.4005	0.3792	0.3580	0.3368	0.3156	0.2945	0.2733	0.2521	0.2327	0.2185	0.2065	0.1955	0.1850	0.1748	0.1648	0.1549	0.1454	0.1368
2.24	0.4415	0.4202	0.3989	0.3776	0.3563	0.3351	0.3138	0.2926	0.2715	0.2502	0.2310	0.2170	0.2051	0.1941	0.1836	0.1734	0.1634	0.1535	0.1441	0.1356
2.25	0.4400	0.4186	0.3973	0.3759	0.3546	0.3333	0.3120	0.2908	0.2696	0.2482	0.2293	0.2154	0.2036	0.1926	0.1822	0.1720	0.1620	0.1521	0.1428	0.1343
2.26	0.4385	0.4171	0.3957	0.3743	0.3529	0.3316	0.3103	0.2890	0.2677	0.2463	0.2276	0.2139	0.2021	0.1912	0.1808	0.1706	0.1606	0.1508	0.1415	0.1331
2.27	0.4370	0.4155	0.3941	0.3726	0.3512	0.3298	0.3085	0.2871	0.2658	0.2444	0.2260	0.2124	0.2007	0.1898	0.1794	0.1693	0.1593	0.1494	0.1402	0.1318
2.28	0.4355	0.4140	0.3925	0.3710	0.3495	0.3281	0.3067	0.2853	0.2640	0.2425	0.2243	0.2109	0.1993	0.1884	0.1780	0.1679	0.1579	0.1481	0.1389	0.1306
2.29	0.4340	0.4124	0.3909	0.3693	0.3478	0.3264	0.3049	0.2835	0.2621	0.2406	0.2227	0.2094	0.1978	0.1870	0.1766	0.1665	0.1566	0.1468	0.1377	0.1294
2.30	0.4325	0.4109	0.3893	0.3677	0.3462	0.3246	0.3031	0.2817	0.2602	0.2388	0.2211	0.2080	0.1964	0.1856	0.1753	0.1652	0.1553	0.1455	0.1364	0.1282
2.31	0.4311	0.4094	0.3877	0.3661	0.3445	0.3229	0.3014	0.2799	0.2584	0.2370	0.2196	0.2065	0.1950	0.1843	0.1739	0.1639	0.1540	0.1442	0.1352	0.1270
2.32	0.4296	0.4078	0.3861	0.3644	0.3428	0.3212	0.2996	0.2781	0.2565	0.2351	0.2180	0.2051	0.1936	0.1829	0.1726	0.1625	0.1526	0.1429	0.1340	0.1258
2.33	0.4281	0.4063	0.3845	0.3628	0.3411	0.3195	0.2979	0.2763	0.2547	0.2333	0.2165	0.2036	0.1922	0.1816	0.1713	0.1612	0.1514	0.1416	0.1327	0.1246
2.34	0.4266	0.4048	0.3830	0.3612	0.3395	0.3178	0.2961	0.2745	0.2529	0.2315	0.2149	0.2022	0.1909	0.1802	0.1700	0.1599	0.1501	0.1404	0.1315	0.1234
2.35	0.4252	0.4033	0.3814	0.3596	0.3378	0.3161	0.2944	0.2727	0.2510	0.2298	0.2134	0.2008	0.1895	0.1789	0.1686	0.1586	0.1488	0.1391	0.1303	0.1223
2.36	0.4237	0.4017	0.3799	0.3580	0.3362	0.3144	0.2926	0.2709	0.2492	0.2280	0.2119	0.1994	0.1882	0.1776	0.1673	0.1574	0.1475	0.1379	0.1292	0.1211
2.37	0.4222	0.4002	0.3783	0.3564	0.3345	0.3127	0.2909	0.2691	0.2474	0.2263	0.2105	0.1980	0.1868	0.1763	0.1661	0.1561	0.1462	0.1367	0.1280	0.1200
2.38	0.4208	0.3987	0.3767	0.3548	0.3329	0.3110	0.2892	0.2674	0.2456	0.2246	0.2090	0.1967	0.1855	0.1750	0.1648	0.1548	0.1450	0.1355	0.1268	0.1189
2.39	0.4193	0.3972	0.3752	0.3532	0.3312	0.3093	0.2875	0.2656	0.2438	0.2228	0.2076	0.1953	0.1842	0.1737	0.1635	0.1536	0.1438	0.1342	0.1257	0.1178
2.40	0.4179	0.3957	0.3736	0.3516	0.3296	0.3077	0.2857	0.2639	0.2420	0.2212	0.2061	0.1939	0.1829	0.1724	0.1622	0.1523	0.1425	0.1331	0.1245	0.1167
2.41	0.4164	0.3942	0.3721	0.3500	0.3280	0.3060	0.2840	0.2621	0.2402	0.2195	0.2047	0.1926	0.1816	0.1711	0.1610	0.1511	0.1413	0.1319	0.1234	0.1156
2.42	0.4150	0.3927	0.3706	0.3484	0.3264	0.3043	0.2823	0.2604	0.2384	0.2179	0.2033	0.1913	0.1803	0.1698	0.1597	0.1498	0.1401	0.1307	0.1223	0.1145
2.43	0.4135	0.3913	0.3690	0.3469	0.3247	0.3027	0.2806	0.2586	0.2366	0.2164	0.2019	0.1900	0.1790	0.1686	0.1585	0.1486	0.1389	0.1295	0.1212	0.1134
2.44	0.4121	0.3898	0.3675	0.3453	0.3231	0.3010	0.2789	0.2569	0.2348	0.2148	0.2005	0.1886	0.1777	0.1673	0.1573	0.1474	0.1377	0.1284	0.1201	0.1124
2.45	0.4107	0.3883	0.3660	0.3437	0.3215	0.2994	0.2772	0.2552	0.2330	0.2133	0.1992	0.1873	0.1765	0.1661	0.1561	0.1462	0.1365	0.1273	0.1190	0.1113
2.46	0.4092	0.3868	0.3645	0.3422	0.3199															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.3358	0.3111	0.2867	0.2623	0.2381	0.2140	0.1901	0.1715	0.1585	0.1475	0.1372	0.1275	0.1180	0.1087	0.0996	0.0914	0.0842	0.0775	0.0713	0.0654	
3.02	0.3345	0.3099	0.2854	0.2610	0.2367	0.2126	0.1887	0.1704	0.1575	0.1465	0.1363	0.1266	0.1171	0.1079	0.0988	0.0907	0.0835	0.0769	0.0706	0.0648	
3.03	0.3333	0.3086	0.2840	0.2596	0.2353	0.2112	0.1873	0.1693	0.1566	0.1456	0.1354	0.1257	0.1163	0.1070	0.0980	0.0899	0.0828	0.0762	0.0700	0.0642	
3.04	0.3320	0.3073	0.2827	0.2583	0.2340	0.2098	0.1859	0.1682	0.1556	0.1447	0.1346	0.1249	0.1154	0.1062	0.0972	0.0892	0.0821	0.0755	0.0693	0.0636	
3.05	0.3308	0.3060	0.2814	0.2570	0.2326	0.2084	0.1846	0.1672	0.1546	0.1438	0.1337	0.1240	0.1146	0.1054	0.0964	0.0884	0.0814	0.0748	0.0687	0.0630	
3.06	0.3295	0.3048	0.2801	0.2556	0.2312	0.2070	0.1833	0.1661	0.1537	0.1429	0.1328	0.1231	0.1137	0.1046	0.0956	0.0877	0.0807	0.0742	0.0681	0.0624	
3.07	0.3283	0.3035	0.2788	0.2543	0.2299	0.2056	0.1819	0.1651	0.1527	0.1420	0.1319	0.1223	0.1129	0.1037	0.0948	0.0870	0.0800	0.0735	0.0674	0.0618	
3.08	0.3271	0.3022	0.2775	0.2530	0.2285	0.2042	0.1807	0.1640	0.1518	0.1411	0.1311	0.1214	0.1121	0.1029	0.0940	0.0862	0.0793	0.0729	0.0668	0.0612	
3.09	0.3258	0.3010	0.2762	0.2516	0.2272	0.2028	0.1794	0.1630	0.1509	0.1402	0.1302	0.1206	0.1113	0.1021	0.0932	0.0855	0.0786	0.0722	0.0662	0.0606	
3.10	0.3246	0.2997	0.2749	0.2503	0.2258	0.2014	0.1781	0.1620	0.1499	0.1393	0.1293	0.1198	0.1104	0.1013	0.0925	0.0848	0.0779	0.0716	0.0656	0.0600	
3.11	0.3234	0.2984	0.2736	0.2490	0.2245	0.2001	0.1769	0.1610	0.1490	0.1384	0.1285	0.1189	0.1096	0.1005	0.0917	0.0841	0.0773	0.0709	0.0650	0.0594	
3.12	0.3222	0.2972	0.2724	0.2477	0.2231	0.1987	0.1756	0.1600	0.1481	0.1375	0.1276	0.1181	0.1088	0.0997	0.0910	0.0834	0.0766	0.0703	0.0644	0.0589	
3.13	0.3209	0.2959	0.2711	0.2464	0.2218	0.1973	0.1744	0.1590	0.1472	0.1367	0.1268	0.1173	0.1080	0.0989	0.0902	0.0827	0.0760	0.0697	0.0638	0.0583	
3.14	0.3197	0.2947	0.2698	0.2450	0.2204	0.1959	0.1732	0.1580	0.1463	0.1358	0.1260	0.1165	0.1072	0.0982	0.0895	0.0820	0.0753	0.0691	0.0632	0.0578	
3.15	0.3185	0.2934	0.2685	0.2437	0.2191	0.1946	0.1720	0.1571	0.1454	0.1350	0.1251	0.1157	0.1064	0.0974	0.0885	0.0814	0.0747	0.0685	0.0626	0.0572	
3.16	0.3173	0.2922	0.2672	0.2424	0.2178	0.1932	0.1709	0.1561	0.1445	0.1341	0.1243	0.1149	0.1057	0.0966	0.0881	0.0807	0.0740	0.0679	0.0620	0.0565	
3.17	0.3161	0.2910	0.2660	0.2411	0.2164	0.1919	0.1697	0.1552	0.1436	0.1333	0.1235	0.1141	0.1049	0.0959	0.0873	0.0800	0.0734	0.0673	0.0615	0.0561	
3.18	0.3149	0.2897	0.2647	0.2398	0.2151	0.1905	0.1686	0.1542	0.1428	0.1324	0.1227	0.1133	0.1041	0.0951	0.0866	0.0794	0.0728	0.0667	0.0609	0.0556	
3.19	0.3137	0.2885	0.2634	0.2385	0.2138	0.1892	0.1674	0.1533	0.1419	0.1316	0.1219	0.1125	0.1033	0.0943	0.0859	0.0787	0.0722	0.0661	0.0603	0.0551	
3.20	0.3125	0.2873	0.2622	0.2373	0.2125	0.1878	0.1663	0.1524	0.1410	0.1308	0.1211	0.1117	0.1026	0.0936	0.0852	0.0781	0.0715	0.0655	0.0598	0.0545	
3.21	0.3113	0.2860	0.2609	0.2360	0.2112	0.1865	0.1653	0.1515	0.1402	0.1299	0.1203	0.1109	0.1018	0.0928	0.0845	0.0774	0.0709	0.0649	0.0592	0.0540	
3.22	0.3101	0.2848	0.2597	0.2347	0.2099	0.1851	0.1642	0.1506	0.1393	0.1291	0.1195	0.1101	0.1010	0.0921	0.0839	0.0768	0.0703	0.0643	0.0587	0.0535	
3.23	0.3089	0.2836	0.2584	0.2334	0.2085	0.1838	0.1632	0.1496	0.1385	0.1283	0.1187	0.1094	0.1003	0.0914	0.0832	0.0761	0.0697	0.0637	0.0581	0.0530	
3.24	0.3077	0.2824	0.2572	0.2321	0.2072	0.1825	0.1621	0.1488	0.1376	0.1275	0.1179	0.1086	0.0995	0.0906	0.0825	0.0755	0.0691	0.0632	0.0576	0.0525	
3.25	0.3065	0.2811	0.2559	0.2309	0.2059	0.1812	0.1611	0.1479	0.1368	0.1267	0.1171	0.1079	0.0988	0.0899	0.0818	0.0749	0.0685	0.0626	0.0571	0.0520	
3.26	0.3053	0.2799	0.2547	0.2296	0.2046	0.1798	0.1601	0.1470	0.1359	0.1258	0.1163	0.1071	0.0981	0.0892	0.0812	0.0743	0.0679	0.0621	0.0565	0.0514	
3.27	0.3042	0.2787	0.2534	0.2283	0.2033	0.1785	0.1591	0.1460	0.1349	0.1248	0.1153	0.1061	0.0971	0.0882	0.0803	0.0737	0.0674	0.0615	0.0558	0.0507	
3.28	0.3030	0.2775	0.2522	0.2270	0.2021	0.1774	0.1581	0.1452	0.1343	0.1243	0.1148	0.1056	0.0966	0.0877	0.0799	0.0730	0.0668	0.0610	0.0555	0.0505	
3.29	0.3018	0.2763	0.2510	0.2258	0.2008	0.1761	0.1571	0.1444	0.1335	0.1235	0.1141	0.1049	0.0959	0.0871	0.0792	0.0724	0.0662	0.0604	0.0550	0.0500	
3.30	0.3006	0.2751	0.2497	0.2245	0.1995	0.1749	0.1562	0.1435	0.1327	0.1228	0.1133	0.1041	0.0952	0.0864	0.0786	0.0718	0.0657	0.0599	0.0545	0.0496	
3.31	0.2995	0.2739	0.2485	0.2233	0.1982	0.1736	0.1552	0.1427	0.1319	0.1220	0.1125	0.1034	0.0944	0.0857	0.0780	0.0713	0.0651	0.0593	0.0540	0.0491	
3.32	0.2983	0.2727	0.2473	0.2220	0.1969	0.1724	0.1543	0.1418	0.1311	0.1212	0.1118	0.1027	0.0937	0.0850	0.0773	0.0707	0.0645	0.0588	0.0535	0.0486	
3.33	0.2971	0.2715	0.2461	0.2208	0.1956	0.1712	0.1533	0.1410	0.1303	0.1205	0.1111	0.1019	0.0930	0.0843	0.0767	0.0701	0.0640	0.0583	0.0530	0.0481	
3.34	0.2960	0.2703	0.2448	0.2195	0.1944	0.1700	0.1524	0.1401	0.1295	0.1197	0.1103	0.1012	0.0923	0.0836	0.0761	0.0695	0.0634	0.0578	0.0525	0.0477	
3.35	0.2948	0.2691	0.2436	0.2183	0.1931	0.1688	0.1515	0.1393	0.1287	0.1190	0.1096	0.1005	0.0916	0.0830	0.0755	0.0689	0.0629	0.0572	0.0520	0.0472	
3.36	0.2937	0.2679	0.2424	0.2170	0.1918	0.1676	0.1506	0.1385	0.1280	0.1182	0.1089	0.0998	0.0909	0.0823	0.0749	0.0684	0.0624	0.0567	0.0515	0.0468	
3.37	0.2925	0.2668	0.2412	0.2158	0.1906	0.1664	0.1497	0.1377	0.1272	0.1175	0.1081	0.0991	0.0902	0.0817	0.0743	0.0678	0.0618	0.0562	0.0510	0.0463	
3.38	0.2913	0.2656	0.2400	0.2146	0.1893	0.1652	0.1488	0.1369	0.1264	0.1167	0.1074	0.0984	0.0895	0.0810	0.0737	0.0672	0.0613	0.0557	0.0506	0.0459	
3.39	0.2902	0.2644	0.2388	0.2133	0.1881	0.1640	0.1479	0.1361	0.1257	0.1160	0.1067	0.0977	0.0889	0.0804	0.0731	0.0667	0.0608	0.0552	0.0501	0.0455	
3.40	0.2890	0.2632	0.2376	0.2121	0.1868	0.1629	0.1467	0.1349	0.1245	0.1148	0.1055	0.0965	0.0875	0.0791	0.0721	0.0657	0.0598	0.0542	0.0491	0.0444	
3.41	0.2879	0.2620	0.2364	0.2109	0.1855	0.1616	0.1453	0.1335	0.1232	0.1135	0.1043	0.0953	0.0863	0.0779	0.0711	0.0647	0.0589	0.0532	0.0481	0.0436	
3.42	0.2868	0.2609	0.2352	0.2096	0.1842	0.1603	0.1443	0.1327	0.1234	0.1138	0.1046	0.0956	0.0868	0.0785	0.0714	0.0650	0.0592	0.0534	0.0482	0.0437	
3.43	0.2856	0.2597	0.2340	0.2084	0.1830	0.1596	0.1445	0.1329	0.1227	0.1131	0.1039	0.0949	0.0862	0.0778	0.0708	0.0645	0.0587	0.0533	0.0483	0.0437	
3.44	0.2845	0.2585	0.2328	0.2072	0.1817	0.1586	0.1436	0.1321	0.1219	0.1124	0.1032	0.0943	0.0855	0.0772	0.0702	0.0640	0.0582	0.0528	0.0478	0.0433	
3.45	0.2833	0.2574	0.2316	0.2060	0.1805	0.1575	0.1428	0.1314	0.1212	0.1117	0.1025	0.0936	0.0849	0.0766	0.0697	0.0634	0.0577	0.0523	0.0474	0.0429	
3.46	0.2822	0.2562	0.2304	0.2048	0.1792	0.1565	0.1420	0.1306	0.1205	0.1109	0.1018										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.2234	0.1961	0.1690	0.1430	0.1259	0.1142	0.1042	0.0950	0.0862	0.0778	0.0697	0.0618	0.0552	0.0496	0.0444	0.0397	0.0354	0.0316	0.0281	0.0250
4.02	0.2224	0.1950	0.1680	0.1420	0.1252	0.1136	0.1036	0.0944	0.0857	0.0773	0.0692	0.0613	0.0548	0.0492	0.0441	0.0394	0.0351	0.0313	0.0278	0.0247
4.03	0.2214	0.1940	0.1669	0.1411	0.1245	0.1130	0.1031	0.0939	0.0852	0.0768	0.0687	0.0608	0.0544	0.0488	0.0437	0.0391	0.0348	0.0310	0.0276	0.0245
4.04	0.2204	0.1930	0.1659	0.1402	0.1238	0.1124	0.1025	0.0934	0.0847	0.0763	0.0682	0.0604	0.0540	0.0484	0.0434	0.0387	0.0345	0.0307	0.0273	0.0243
4.05	0.2194	0.1919	0.1648	0.1392	0.1232	0.1118	0.1019	0.0928	0.0842	0.0758	0.0677	0.0599	0.0536	0.0480	0.0430	0.0384	0.0342	0.0304	0.0271	0.0240
4.06	0.2184	0.1909	0.1638	0.1383	0.1225	0.1112	0.1014	0.0923	0.0836	0.0753	0.0672	0.0595	0.0532	0.0477	0.0427	0.0381	0.0339	0.0302	0.0268	0.0238
4.07	0.2174	0.1899	0.1627	0.1374	0.1218	0.1106	0.1008	0.0917	0.0831	0.0748	0.0667	0.0590	0.0528	0.0473	0.0423	0.0378	0.0336	0.0299	0.0266	0.0236
4.08	0.2164	0.1889	0.1617	0.1366	0.1212	0.1100	0.1003	0.0912	0.0826	0.0743	0.0662	0.0586	0.0524	0.0469	0.0420	0.0374	0.0333	0.0296	0.0263	0.0233
4.09	0.2154	0.1879	0.1607	0.1357	0.1205	0.1095	0.0997	0.0907	0.0821	0.0738	0.0658	0.0582	0.0520	0.0466	0.0417	0.0371	0.0330	0.0294	0.0261	0.0231
4.10	0.2144	0.1869	0.1596	0.1348	0.1199	0.1089	0.0992	0.0902	0.0816	0.0733	0.0653	0.0577	0.0516	0.0462	0.0413	0.0368	0.0327	0.0291	0.0258	0.0229
4.11	0.2134	0.1858	0.1586	0.1340	0.1193	0.1083	0.0986	0.0896	0.0811	0.0728	0.0648	0.0573	0.0512	0.0459	0.0410	0.0365	0.0324	0.0288	0.0256	0.0227
4.12	0.2124	0.1848	0.1576	0.1332	0.1186	0.1077	0.0981	0.0891	0.0806	0.0724	0.0643	0.0569	0.0508	0.0455	0.0407	0.0362	0.0322	0.0286	0.0254	0.0224
4.13	0.2114	0.1838	0.1565	0.1323	0.1180	0.1072	0.0976	0.0886	0.0801	0.0719	0.0639	0.0565	0.0504	0.0452	0.0403	0.0359	0.0319	0.0283	0.0251	0.0222
4.14	0.2104	0.1828	0.1555	0.1315	0.1174	0.1066	0.0970	0.0881	0.0796	0.0714	0.0634	0.0560	0.0501	0.0448	0.0400	0.0356	0.0316	0.0281	0.0249	0.0220
4.15	0.2094	0.1818	0.1545	0.1307	0.1167	0.1060	0.0965	0.0876	0.0791	0.0709	0.0630	0.0556	0.0497	0.0445	0.0397	0.0353	0.0313	0.0278	0.0247	0.0218
4.16	0.2085	0.1808	0.1535	0.1299	0.1161	0.1055	0.0960	0.0871	0.0786	0.0705	0.0625	0.0552	0.0493	0.0441	0.0394	0.0350	0.0311	0.0276	0.0244	0.0216
4.17	0.2075	0.1798	0.1525	0.1292	0.1155	0.1049	0.0954	0.0866	0.0781	0.0700	0.0620	0.0548	0.0490	0.0438	0.0391	0.0347	0.0308	0.0273	0.0242	0.0214
4.18	0.2065	0.1788	0.1514	0.1284	0.1149	0.1044	0.0949	0.0861	0.0776	0.0695	0.0616	0.0544	0.0486	0.0434	0.0387	0.0344	0.0305	0.0271	0.0240	0.0212
4.19	0.2055	0.1778	0.1504	0.1276	0.1143	0.1038	0.0944	0.0856	0.0772	0.0690	0.0611	0.0540	0.0482	0.0431	0.0384	0.0341	0.0302	0.0268	0.0237	0.0210
4.20	0.2045	0.1768	0.1494	0.1269	0.1137	0.1033	0.0939	0.0851	0.0767	0.0686	0.0607	0.0536	0.0479	0.0428	0.0381	0.0338	0.0300	0.0266	0.0235	0.0208
4.21	0.2036	0.1758	0.1484	0.1262	0.1131	0.1027	0.0934	0.0846	0.0762	0.0681	0.0603	0.0532	0.0475	0.0424	0.0378	0.0335	0.0297	0.0263	0.0233	0.0206
4.22	0.2026	0.1749	0.1474	0.1255	0.1126	0.1022	0.0928	0.0841	0.0757	0.0677	0.0598	0.0528	0.0472	0.0421	0.0375	0.0332	0.0295	0.0261	0.0231	0.0204
4.23	0.2016	0.1739	0.1464	0.1248	0.1120	0.1016	0.0923	0.0836	0.0753	0.0672	0.0594	0.0525	0.0468	0.0418	0.0372	0.0330	0.0292	0.0259	0.0229	0.0202
4.24	0.2007	0.1729	0.1454	0.1241	0.1114	0.1011	0.0918	0.0831	0.0748	0.0668	0.0589	0.0521	0.0465	0.0415	0.0369	0.0327	0.0290	0.0256	0.0227	0.0200
4.25	0.1997	0.1719	0.1444	0.1234	0.1108	0.1006	0.0913	0.0826	0.0743	0.0663	0.0585	0.0517	0.0461	0.0411	0.0366	0.0324	0.0287	0.0254	0.0224	0.0198
4.26	0.1987	0.1709	0.1434	0.1227	0.1102	0.1000	0.0908	0.0822	0.0739	0.0659	0.0581	0.0513	0.0458	0.0408	0.0363	0.0321	0.0285	0.0252	0.0222	0.0196
4.27	0.1978	0.1699	0.1424	0.1220	0.1097	0.0995	0.0903	0.0817	0.0734	0.0654	0.0576	0.0509	0.0454	0.0405	0.0360	0.0319	0.0282	0.0250	0.0220	0.0194
4.28	0.1968	0.1690	0.1415	0.1214	0.1091	0.0990	0.0898	0.0812	0.0729	0.0650	0.0572	0.0506	0.0451	0.0402	0.0357	0.0316	0.0280	0.0247	0.0218	0.0192
4.29	0.1959	0.1680	0.1405	0.1207	0.1085	0.0985	0.0893	0.0807	0.0725	0.0645	0.0568	0.0502	0.0448	0.0399	0.0354	0.0313	0.0277	0.0245	0.0216	0.0190
4.30	0.1949	0.1670	0.1396	0.1200	0.1080	0.0980	0.0888	0.0803	0.0720	0.0641	0.0564	0.0498	0.0444	0.0396	0.0351	0.0311	0.0275	0.0243	0.0214	0.0188
4.31	0.1940	0.1660	0.1386	0.1194	0.1074	0.0975	0.0884	0.0798	0.0716	0.0637	0.0560	0.0495	0.0441	0.0393	0.0349	0.0308	0.0272	0.0241	0.0212	0.0187
4.32	0.1930	0.1651	0.1377	0.1187	0.1069	0.0969	0.0879	0.0793	0.0711	0.0632	0.0556	0.0491	0.0438	0.0390	0.0346	0.0305	0.0270	0.0238	0.0210	0.0185
4.33	0.1920	0.1641	0.1368	0.1181	0.1063	0.0964	0.0874	0.0789	0.0707	0.0628	0.0551	0.0486	0.0434	0.0387	0.0343	0.0303	0.0268	0.0236	0.0208	0.0183
4.34	0.1911	0.1631	0.1359	0.1175	0.1058	0.0959	0.0869	0.0784	0.0702	0.0624	0.0547	0.0484	0.0431	0.0384	0.0340	0.0300	0.0265	0.0234	0.0206	0.0181
4.35	0.1902	0.1622	0.1350	0.1169	0.1053	0.0954	0.0864	0.0779	0.0698	0.0619	0.0543	0.0481	0.0428	0.0381	0.0337	0.0298	0.0263	0.0232	0.0204	0.0180
4.36	0.1892	0.1612	0.1341	0.1162	0.1047	0.0949	0.0860	0.0775	0.0694	0.0615	0.0539	0.0477	0.0425	0.0378	0.0335	0.0295	0.0261	0.0230	0.0202	0.0178
4.37	0.1883	0.1602	0.1332	0.1156	0.1042	0.0944	0.0855	0.0770	0.0689	0.0610	0.0535	0.0474	0.0422	0.0375	0.0332	0.0293	0.0258	0.0228	0.0200	0.0176
4.38	0.1873	0.1593	0.1323	0.1150	0.1037	0.0939	0.0850	0.0766	0.0685	0.0607	0.0532	0.0470	0.0418	0.0372	0.0329	0.0290	0.0256	0.0226	0.0199	0.0174
4.39	0.1864	0.1583	0.1313	0.1144	0.1031	0.0934	0.0845	0.0761	0.0681	0.0602	0.0528	0.0467	0.0415	0.0369	0.0326	0.0288	0.0254	0.0224	0.0197	0.0173
4.40	0.1854	0.1574	0.1306	0.1138	0.1026	0.0930	0.0841	0.0757	0.0676	0.0598	0.0524	0.0464	0.0412	0.0366	0.0324	0.0285	0.0252	0.0222	0.0195	0.0171
4.41	0.1845	0.1565	0.1298	0.1131	0.1019	0.0923	0.0834	0.0750	0.0669	0.0591	0.0517	0.0457	0.0405	0.0360	0.0319	0.0282	0.0250	0.0220	0.0193	0.0169
4.42	0.1836	0.1555	0.1289	0.1122	0.1010	0.0914	0.0825	0.0741	0.0660	0.0582	0.0508	0.0448	0.0396	0.0351	0.0310	0.0273	0.0241	0.0212	0.0185	0.0161
4.43	0.1826	0.1545	0.1281	0.1121	0.1011	0.0915	0.0827	0.0744	0.0663	0.0586	0.0513	0.0454	0.0403	0.0358	0.0316	0.0278	0.0245	0.0216	0.0189	0.0166
4.44	0.1817	0.1536	0.1273	0.1115	0.1006	0.0910	0.0822	0.0739	0.0659	0.0582	0.0509	0.0450	0.0400	0.0355	0.0313	0.0276	0.0243	0.0214	0.0188	0.0164
4.45	0.1808	0.1526	0.1265	0.1110	0.1000	0.0906	0.0818	0.0735	0.0655	0.0578	0.0505	0.0447	0.0397	0.0352	0.0311	0.0274	0.0241	0.0212	0.0186	0.0163
4.46	0.1799	0.1517	0.1257	0.1104	0.0995	0.0901	0.0813	0.0730	0.0651	0.0574	0.0502	0.0444	0.0394	0.0349	0.0308	0.0271	0.0239	0.0210	0.0184	0.0161
4.47	0.1789	0.1507	0.1249	0.1098	0.0990	0.0896	0.0809	0.0726	0.0647	0.0570	0.0498	0.0441	0.0391	0.0347	0.0306	0.0269	0.0237	0.0208	0.0182	0.0160
4.48	0.1780	0.1498	0.1242	0.1093	0.0985	0.0891	0.0804	0.0722	0.0643	0.0566	0.0494	0.0438	0.0388	0.0344	0.0303	0.0267	0.0235	0.0206	0.0181	0.0158
4.49	0.1771	0.1489	0.1234	0.1087	0.0980	0.0887	0.0800	0.0718	0.0638	0.0562	0.0491	0.0434	0.0386	0.0341	0.0301	0.0264	0.0233	0.0204	0.0179	0.0157
4.50	0.1762	0.1479	0.1227	0.1082	0.0976	0.0882	0.0796	0.0713	0.0634	0.0558	0.0487	0.0431	0.0383	0.0339	0.0298	0.0262	0.0231	0.0203	0.0177	0.0155
4.51	0.1753	0.1470	0.1219	0.1076	0.0971	0.0878	0.0791	0.0709	0.0630	0.0554	0.0484	0.0428	0.0380	0.0336	0.0296	0.0260	0.0229	0.0201	0.0176	0.0154
4.52	0.1743	0.1461	0.1212	0.1071	0.0966	0.0873	0.0787	0.0705	0.0626	0.0550	0.0480	0.0425	0.0377	0.0333	0.0293	0.0258	0.0227	0.0199	0.0174	0.0152
4.53	0.1734	0.1451	0.1205	0.1065	0.0961	0.0868	0.0782													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
5.01	0.1314	0.1072	0.0943	0.0844	0.0756	0.0675	0.0597	0.0523	0.0452	0.0389	0.0341	0.0299	0.0261	0.0226	0.0196	0.0170	0.0147	0.0127	0.0110	0.0094	
5.02	0.1305	0.1066	0.0939	0.0840	0.0753	0.0671	0.0594	0.0520	0.0449	0.0387	0.0338	0.0297	0.0259	0.0224	0.0195	0.0169	0.0146	0.0126	0.0109	0.0093	
5.03	0.1297	0.1060	0.0934	0.0836	0.0749	0.0668	0.0591	0.0517	0.0445	0.0384	0.0336	0.0294	0.0257	0.0223	0.0193	0.0167	0.0145	0.0125	0.0108	0.0092	
5.04	0.1288	0.1055	0.0930	0.0832	0.0745	0.0664	0.0587	0.0513	0.0442	0.0381	0.0334	0.0292	0.0255	0.0221	0.0191	0.0166	0.0144	0.0124	0.0107	0.0091	
5.05	0.1280	0.1049	0.0926	0.0828	0.0742	0.0661	0.0584	0.0510	0.0439	0.0379	0.0331	0.0290	0.0253	0.0219	0.0190	0.0165	0.0142	0.0123	0.0106	0.0091	
5.06	0.1271	0.1044	0.0921	0.0825	0.0738	0.0657	0.0581	0.0507	0.0436	0.0376	0.0329	0.0288	0.0251	0.0217	0.0188	0.0163	0.0141	0.0122	0.0105	0.0090	
5.07	0.1263	0.1039	0.0917	0.0821	0.0734	0.0654	0.0577	0.0504	0.0433	0.0374	0.0327	0.0286	0.0249	0.0216	0.0187	0.0162	0.0140	0.0120	0.0104	0.0089	
5.08	0.1255	0.1033	0.0913	0.0817	0.0731	0.0650	0.0574	0.0501	0.0430	0.0371	0.0325	0.0284	0.0247	0.0214	0.0185	0.0160	0.0139	0.0119	0.0103	0.0088	
5.09	0.1247	0.1028	0.0909	0.0813	0.0727	0.0647	0.0571	0.0498	0.0427	0.0369	0.0322	0.0282	0.0245	0.0212	0.0184	0.0159	0.0137	0.0118	0.0102	0.0087	
5.10	0.1238	0.1023	0.0904	0.0809	0.0723	0.0643	0.0567	0.0494	0.0424	0.0366	0.0320	0.0280	0.0244	0.0211	0.0182	0.0158	0.0136	0.0117	0.0101	0.0086	
5.11	0.1230	0.1018	0.0900	0.0805	0.0720	0.0640	0.0564	0.0491	0.0421	0.0364	0.0318	0.0278	0.0242	0.0209	0.0181	0.0156	0.0135	0.0116	0.0100	0.0085	
5.12	0.1222	0.1013	0.0896	0.0801	0.0716	0.0637	0.0561	0.0488	0.0418	0.0361	0.0316	0.0276	0.0240	0.0207	0.0179	0.0155	0.0134	0.0115	0.0099	0.0085	
5.13	0.1214	0.1008	0.0892	0.0798	0.0713	0.0633	0.0558	0.0485	0.0416	0.0359	0.0314	0.0274	0.0238	0.0206	0.0178	0.0154	0.0133	0.0114	0.0098	0.0084	
5.14	0.1206	0.1003	0.0888	0.0794	0.0709	0.0630	0.0554	0.0482	0.0413	0.0356	0.0311	0.0272	0.0236	0.0204	0.0176	0.0152	0.0131	0.0113	0.0097	0.0083	
5.15	0.1198	0.0998	0.0884	0.0790	0.0706	0.0627	0.0551	0.0479	0.0410	0.0354	0.0309	0.0270	0.0234	0.0202	0.0175	0.0151	0.0130	0.0112	0.0096	0.0082	
5.16	0.1191	0.0993	0.0880	0.0786	0.0702	0.0623	0.0548	0.0476	0.0407	0.0352	0.0307	0.0268	0.0233	0.0201	0.0174	0.0150	0.0129	0.0111	0.0095	0.0081	
5.17	0.1183	0.0988	0.0876	0.0783	0.0699	0.0620	0.0545	0.0473	0.0404	0.0349	0.0305	0.0266	0.0231	0.0199	0.0172	0.0149	0.0128	0.0110	0.0094	0.0081	
5.18	0.1175	0.0983	0.0872	0.0779	0.0695	0.0617	0.0542	0.0470	0.0401	0.0347	0.0303	0.0264	0.0229	0.0198	0.0171	0.0147	0.0127	0.0109	0.0093	0.0080	
5.19	0.1167	0.0979	0.0868	0.0775	0.0692	0.0613	0.0539	0.0467	0.0399	0.0345	0.0301	0.0262	0.0227	0.0196	0.0169	0.0146	0.0126	0.0108	0.0092	0.0079	
5.20	0.1160	0.0974	0.0864	0.0772	0.0688	0.0610	0.0535	0.0464	0.0396	0.0342	0.0299	0.0260	0.0226	0.0194	0.0168	0.0145	0.0125	0.0107	0.0092	0.0078	
5.21	0.1153	0.0969	0.0860	0.0768	0.0685	0.0607	0.0532	0.0461	0.0393	0.0340	0.0297	0.0259	0.0224	0.0193	0.0167	0.0144	0.0123	0.0106	0.0091	0.0077	
5.22	0.1146	0.0965	0.0856	0.0765	0.0681	0.0604	0.0529	0.0458	0.0390	0.0338	0.0295	0.0257	0.0222	0.0191	0.0165	0.0142	0.0122	0.0105	0.0090	0.0077	
5.23	0.1138	0.0960	0.0852	0.0761	0.0678	0.0600	0.0526	0.0455	0.0388	0.0335	0.0293	0.0255	0.0221	0.0190	0.0164	0.0141	0.0121	0.0104	0.0089	0.0076	
5.24	0.1131	0.0956	0.0848	0.0757	0.0675	0.0597	0.0523	0.0452	0.0385	0.0333	0.0291	0.0253	0.0219	0.0188	0.0163	0.0140	0.0120	0.0103	0.0088	0.0075	
5.25	0.1124	0.0951	0.0844	0.0754	0.0671	0.0594	0.0520	0.0449	0.0382	0.0331	0.0289	0.0251	0.0217	0.0187	0.0161	0.0139	0.0119	0.0102	0.0087	0.0074	
5.26	0.1118	0.0947	0.0840	0.0750	0.0668	0.0591	0.0517	0.0446	0.0380	0.0329	0.0287	0.0249	0.0216	0.0185	0.0160	0.0138	0.0118	0.0101	0.0086	0.0074	
5.27	0.1111	0.0942	0.0837	0.0747	0.0665	0.0588	0.0514	0.0443	0.0377	0.0327	0.0285	0.0248	0.0214	0.0184	0.0159	0.0137	0.0117	0.0100	0.0086	0.0073	
5.28	0.1104	0.0938	0.0833	0.0743	0.0661	0.0584	0.0511	0.0440	0.0375	0.0324	0.0283	0.0246	0.0212	0.0183	0.0157	0.0135	0.0116	0.0099	0.0085	0.0072	
5.29	0.1097	0.0934	0.0829	0.0740	0.0658	0.0581	0.0508	0.0438	0.0372	0.0322	0.0281	0.0244	0.0211	0.0181	0.0156	0.0134	0.0115	0.0098	0.0084	0.0072	
5.30	0.1091	0.0929	0.0825	0.0736	0.0655	0.0578	0.0505	0.0435	0.0370	0.0320	0.0279	0.0242	0.0209	0.0180	0.0155	0.0133	0.0114	0.0098	0.0083	0.0071	
5.31	0.1084	0.0925	0.0822	0.0733	0.0652	0.0575	0.0502	0.0432	0.0367	0.0318	0.0277	0.0240	0.0207	0.0178	0.0154	0.0132	0.0113	0.0097	0.0082	0.0070	
5.32	0.1077	0.0921	0.0818	0.0729	0.0648	0.0572	0.0499	0.0429	0.0365	0.0316	0.0275	0.0239	0.0206	0.0177	0.0152	0.0131	0.0112	0.0096	0.0082	0.0069	
5.33	0.1071	0.0916	0.0814	0.0726	0.0645	0.0569	0.0496	0.0426	0.0362	0.0314	0.0273	0.0237	0.0204	0.0175	0.0151	0.0130	0.0111	0.0095	0.0081	0.0069	
5.34	0.1064	0.0912	0.0810	0.0723	0.0642	0.0566	0.0493	0.0423	0.0360	0.0312	0.0271	0.0235	0.0203	0.0174	0.0150	0.0129	0.0110	0.0094	0.0080	0.0068	
5.35	0.1058	0.0908	0.0807	0.0719	0.0639	0.0563	0.0490	0.0421	0.0357	0.0310	0.0269	0.0234	0.0201	0.0173	0.0149	0.0128	0.0109	0.0093	0.0079	0.0067	
5.36	0.1052	0.0904	0.0803	0.0716	0.0635	0.0560	0.0487	0.0418	0.0355	0.0307	0.0267	0.0232	0.0200	0.0171	0.0147	0.0126	0.0108	0.0092	0.0079	0.0067	
5.37	0.1045	0.0900	0.0800	0.0712	0.0632	0.0557	0.0485	0.0415	0.0353	0.0305	0.0266	0.0230	0.0198	0.0170	0.0146	0.0125	0.0107	0.0092	0.0078	0.0066	
5.38	0.1039	0.0896	0.0796	0.0709	0.0629	0.0554	0.0482	0.0412	0.0350	0.0303	0.0264	0.0229	0.0196	0.0169	0.0145	0.0124	0.0106	0.0091	0.0077	0.0065	
5.39	0.1033	0.0892	0.0792	0.0706	0.0626	0.0551	0.0479	0.0410	0.0348	0.0301	0.0262	0.0227	0.0195	0.0167	0.0144	0.0123	0.0105	0.0090	0.0076	0.0065	
5.40	0.1027	0.0888	0.0789	0.0702	0.0623	0.0548	0.0476	0.0407	0.0346	0.0299	0.0260	0.0225	0.0193	0.0166	0.0143	0.0122	0.0104	0.0089	0.0076	0.0064	
5.41	0.1021	0.0884	0.0785	0.0699	0.0620	0.0545	0.0473	0.0404	0.0343	0.0297	0.0258	0.0224	0.0192	0.0165	0.0141	0.0121	0.0103	0.0088	0.0075	0.0064	
5.42	0.1015	0.0880	0.0782	0.0696	0.0617	0.0542	0.0470	0.0402	0.0341	0.0295	0.0257	0.0222	0.0191	0.0163	0.0140	0.0120	0.0103	0.0087	0.0074	0.0063	
5.43	0.1010	0.0876	0.0778	0.0693	0.0614	0.0539	0.0468	0.0399	0.0339	0.0293	0.0255	0.0220	0.0189	0.0162	0.0139	0.0119	0.0102	0.0087	0.0074	0.0062	
5.44	0.1004	0.0872	0.0775	0.0689	0.0610	0.0536	0.0465	0.0396	0.0337	0.0291	0.0253	0.0219	0.0188	0.0161	0.0138	0.0118	0.0101	0.0086	0.0073	0.0062	
5.45	0.0999	0.0868	0.0771	0.0686	0.0607	0.0533	0.0462	0.0394	0.0334	0.0290	0.0251	0.0217	0.0186	0.0160	0.0137	0.0117	0.0100	0.0085	0.0072	0.0061	
5.46	0.0993	0.0864	0.0768	0.0683	0.0604	0.053053															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
6.01	0.0774	0.0682	0.0601	0.0527	0.0456	0.0389	0.0325	0.0272	0.0233	0.0199	0.0170	0.0143	0.0121	0.0102	0.0086	0.0073	0.0061	0.0051	0.0042	0.0035
6.02	0.0771	0.0679	0.0598	0.0524	0.0454	0.0387	0.0323	0.0270	0.0231	0.0198	0.0169	0.0142	0.0120	0.0102	0.0086	0.0072	0.0060	0.0050	0.0042	0.0035
6.03	0.0767	0.0676	0.0596	0.0521	0.0451	0.0385	0.0321	0.0269	0.0230	0.0197	0.0168	0.0141	0.0119	0.0101	0.0085	0.0071	0.0060	0.0050	0.0042	0.0034
6.04	0.0764	0.0673	0.0593	0.0519	0.0449	0.0383	0.0319	0.0267	0.0228	0.0196	0.0166	0.0140	0.0118	0.0100	0.0084	0.0071	0.0059	0.0049	0.0041	0.0034
6.05	0.0761	0.0671	0.0591	0.0517	0.0447	0.0380	0.0317	0.0265	0.0227	0.0194	0.0165	0.0139	0.0118	0.0099	0.0084	0.0070	0.0059	0.0049	0.0041	0.0034
6.06	0.0758	0.0668	0.0588	0.0514	0.0444	0.0378	0.0315	0.0264	0.0225	0.0193	0.0164	0.0138	0.0117	0.0098	0.0083	0.0069	0.0058	0.0049	0.0040	0.0033
6.07	0.0755	0.0665	0.0585	0.0512	0.0442	0.0376	0.0313	0.0262	0.0224	0.0192	0.0163	0.0137	0.0116	0.0098	0.0082	0.0069	0.0058	0.0048	0.0040	0.0033
6.08	0.0752	0.0662	0.0583	0.0509	0.0440	0.0374	0.0311	0.0260	0.0223	0.0190	0.0162	0.0136	0.0115	0.0097	0.0081	0.0068	0.0057	0.0048	0.0040	0.0033
6.09	0.0749	0.0659	0.0580	0.0507	0.0437	0.0371	0.0309	0.0259	0.0221	0.0189	0.0161	0.0135	0.0114	0.0096	0.0081	0.0068	0.0057	0.0047	0.0039	0.0033
6.10	0.0746	0.0657	0.0578	0.0504	0.0435	0.0369	0.0307	0.0257	0.0220	0.0188	0.0159	0.0134	0.0113	0.0095	0.0080	0.0067	0.0056	0.0047	0.0039	0.0032
6.11	0.0742	0.0654	0.0575	0.0502	0.0433	0.0367	0.0305	0.0256	0.0218	0.0187	0.0158	0.0133	0.0112	0.0095	0.0079	0.0067	0.0056	0.0046	0.0039	0.0032
6.12	0.0739	0.0651	0.0572	0.0499	0.0431	0.0365	0.0303	0.0254	0.0217	0.0185	0.0157	0.0132	0.0111	0.0094	0.0079	0.0066	0.0055	0.0046	0.0038	0.0032
6.13	0.0736	0.0648	0.0570	0.0497	0.0428	0.0363	0.0301	0.0252	0.0216	0.0184	0.0156	0.0131	0.0111	0.0093	0.0078	0.0065	0.0055	0.0046	0.0038	0.0031
6.14	0.0733	0.0646	0.0567	0.0495	0.0426	0.0361	0.0299	0.0251	0.0214	0.0183	0.0155	0.0130	0.0110	0.0092	0.0078	0.0065	0.0054	0.0045	0.0037	0.0031
6.15	0.0730	0.0643	0.0565	0.0493	0.0424	0.0359	0.0297	0.0249	0.0212	0.0182	0.0154	0.0129	0.0109	0.0092	0.0077	0.0064	0.0054	0.0045	0.0037	0.0031
6.16	0.0727	0.0640	0.0562	0.0490	0.0422	0.0356	0.0295	0.0248	0.0211	0.0180	0.0153	0.0128	0.0108	0.0091	0.0076	0.0064	0.0053	0.0044	0.0037	0.0030
6.17	0.0724	0.0638	0.0560	0.0488	0.0419	0.0354	0.0293	0.0246	0.0210	0.0179	0.0152	0.0127	0.0107	0.0090	0.0076	0.0063	0.0053	0.0044	0.0036	0.0030
6.18	0.0722	0.0635	0.0557	0.0485	0.0417	0.0352	0.0291	0.0245	0.0209	0.0178	0.0151	0.0126	0.0106	0.0090	0.0075	0.0063	0.0052	0.0043	0.0036	0.0030
6.19	0.0719	0.0632	0.0555	0.0483	0.0415	0.0350	0.0289	0.0243	0.0207	0.0177	0.0150	0.0125	0.0106	0.0089	0.0074	0.0062	0.0052	0.0043	0.0036	0.0029
6.20	0.0716	0.0630	0.0552	0.0481	0.0413	0.0348	0.0287	0.0242	0.0206	0.0176	0.0148	0.0124	0.0105	0.0088	0.0074	0.0062	0.0051	0.0043	0.0035	0.0029
6.21	0.0713	0.0627	0.0550	0.0478	0.0411	0.0346	0.0285	0.0240	0.0205	0.0174	0.0147	0.0124	0.0104	0.0087	0.0073	0.0061	0.0051	0.0042	0.0035	0.0029
6.22	0.0710	0.0624	0.0548	0.0476	0.0408	0.0344	0.0284	0.0239	0.0204	0.0173	0.0146	0.0123	0.0103	0.0087	0.0073	0.0061	0.0050	0.0042	0.0035	0.0029
6.23	0.0707	0.0622	0.0545	0.0474	0.0406	0.0342	0.0282	0.0237	0.0202	0.0172	0.0145	0.0122	0.0102	0.0086	0.0072	0.0060	0.0050	0.0042	0.0034	0.0028
6.24	0.0704	0.0619	0.0543	0.0471	0.0404	0.0340	0.0280	0.0236	0.0201	0.0171	0.0144	0.0121	0.0102	0.0085	0.0071	0.0060	0.0050	0.0041	0.0034	0.0028
6.25	0.0701	0.0617	0.0540	0.0469	0.0402	0.0338	0.0278	0.0234	0.0200	0.0170	0.0143	0.0120	0.0101	0.0085	0.0071	0.0059	0.0049	0.0041	0.0034	0.0028
6.26	0.0698	0.0614	0.0538	0.0467	0.0400	0.0336	0.0276	0.0233	0.0198	0.0169	0.0142	0.0119	0.0100	0.0084	0.0070	0.0059	0.0049	0.0040	0.0033	0.0027
6.27	0.0696	0.0611	0.0535	0.0465	0.0398	0.0334	0.0275	0.0231	0.0197	0.0168	0.0141	0.0118	0.0099	0.0083	0.0070	0.0058	0.0048	0.0040	0.0033	0.0027
6.28	0.0693	0.0609	0.0533	0.0462	0.0395	0.0332	0.0273	0.0230	0.0196	0.0166	0.0140	0.0117	0.0099	0.0083	0.0069	0.0058	0.0048	0.0040	0.0033	0.0027
6.29	0.0690	0.0606	0.0531	0.0460	0.0393	0.0330	0.0271	0.0229	0.0195	0.0165	0.0139	0.0116	0.0098	0.0082	0.0068	0.0057	0.0047	0.0039	0.0032	0.0027
6.30	0.0687	0.0604	0.0528	0.0458	0.0391	0.0328	0.0269	0.0227	0.0193	0.0164	0.0138	0.0116	0.0097	0.0081	0.0068	0.0057	0.0047	0.0039	0.0032	0.0026
6.31	0.0685	0.0601	0.0526	0.0456	0.0389	0.0326	0.0268	0.0226	0.0192	0.0163	0.0137	0.0115	0.0096	0.0081	0.0067	0.0056	0.0047	0.0039	0.0032	0.0026
6.32	0.0682	0.0599	0.0524	0.0453	0.0387	0.0324	0.0266	0.0224	0.0191	0.0162	0.0136	0.0114	0.0096	0.0080	0.0067	0.0056	0.0046	0.0038	0.0032	0.0026
6.33	0.0679	0.0596	0.0521	0.0451	0.0385	0.0322	0.0264	0.0223	0.0190	0.0161	0.0135	0.0113	0.0095	0.0079	0.0066	0.0055	0.0046	0.0038	0.0031	0.0026
6.34	0.0676	0.0594	0.0519	0.0449	0.0383	0.0320	0.0263	0.0222	0.0189	0.0160	0.0134	0.0112	0.0094	0.0079	0.0066	0.0055	0.0045	0.0037	0.0031	0.0025
6.35	0.0674	0.0591	0.0517	0.0447	0.0381	0.0318	0.0261	0.0220	0.0187	0.0159	0.0133	0.0111	0.0093	0.0078	0.0065	0.0054	0.0045	0.0037	0.0031	0.0025
6.36	0.0671	0.0589	0.0514	0.0445	0.0379	0.0316	0.0259	0.0219	0.0186	0.0158	0.0132	0.0111	0.0093	0.0078	0.0065	0.0054	0.0045	0.0037	0.0030	0.0025
6.37	0.0668	0.0586	0.0512	0.0442	0.0377	0.0314	0.0258	0.0218	0.0185	0.0157	0.0131	0.0110	0.0092	0.0077	0.0064	0.0053	0.0044	0.0036	0.0030	0.0025
6.38	0.0666	0.0584	0.0510	0.0440	0.0375	0.0312	0.0256	0.0216	0.0184	0.0156	0.0130	0.0109	0.0091	0.0076	0.0064	0.0053	0.0044	0.0036	0.0030	0.0024
6.39	0.0663	0.0582	0.0507	0.0438	0.0373	0.0310	0.0254	0.0215	0.0183	0.0155	0.0130	0.0108	0.0091	0.0075	0.0063	0.0052	0.0043	0.0036	0.0029	0.0024
6.40	0.0660	0.0579	0.0505	0.0436	0.0371	0.0308	0.0252	0.0213	0.0181	0.0154	0.0129	0.0107	0.0090	0.0075	0.0063	0.0052	0.0043	0.0035	0.0029	0.0023
6.41	0.0657	0.0573	0.0499	0.0430	0.0365	0.0302	0.0246	0.0207	0.0175	0.0148	0.0123	0.0101	0.0084	0.0069	0.0057	0.0046	0.0038	0.0031	0.0025	0.0020
6.42	0.0655	0.0571	0.0497	0.0428	0.0363	0.0300	0.0244	0.0205	0.0173	0.0146	0.0121	0.0100	0.0083	0.0068	0.0056	0.0045	0.0037	0.0030	0.0024	0.0019
6.43	0.0652	0.0572	0.0498	0.0429	0.0364	0.0301	0.0245	0.0206	0.0174	0.0149	0.0124	0.0103	0.0086	0.0071	0.0059	0.0048	0.0040	0.0033	0.0027	0.0022
6.44	0.0650	0.0569	0.0496	0.0428	0.0363	0.0300	0.0247	0.0208	0.0177	0.0149	0.0125	0.0104	0.0087	0.0073	0.0060	0.0050	0.0041	0.0034	0.0028	0.0023
6.45	0.0647	0.0567	0.0494	0.0425	0.0361	0.0299	0.0245	0.0207	0.0176	0.0148	0.0124	0.0103	0.0087	0.0072	0.0060	0.0050	0.0041	0.0034	0.0028	0.0023
6.46	0.0645	0.0565	0.0492	0.0423	0.0359	0.0297	0.0244	0.0206	0.0175	0.0147	0.0123	0.0103	0.0086	0.0072	0.0059	0.0049	0.0041	0.0034	0.0028	0.0023
6.47	0.0642	0.0562	0.0490	0.0421	0.0357	0.0295	0.0242	0.0205	0.0174	0.0146	0.0122	0.0102	0.0085	0.0071	0.0059	0.0049	0.0040	0.0033	0.0027	0.0022
6.48	0.0640	0.0560	0.0487	0.0419	0.0355	0.0293	0.0241	0.0203	0.0172	0.0145	0.0121	0.0101	0.0085	0.0071	0.0059	0.0048	0.0040	0.0033	0.0027	0.0022
6.49	0.0637	0.0558	0.0485	0.0417	0.0353	0.0291	0.0239	0.0202	0.0171	0.0144	0.0120	0.0100	0.0084	0.0070	0.0058	0.0048	0.0040	0.0033	0.0027	0.0022
6.50	0.0634	0.0555	0.0483	0.0415	0.0351	0.0289	0.0238	0.0201	0.0170	0.0143	0.0120	0.0100	0.0083	0.0069	0.0058	0.0048	0.0039	0.0032	0.0027	0.0022
6.51	0.0632	0.0553	0.0481	0.0413	0.0349	0.0288	0.0236	0.0200	0.0169	0.0142	0.0119	0.0099	0.0083	0.0069	0.0057	0.0047	0.0039	0.0032	0.0026	0.0021
6.52	0.0629	0.0551	0.0479	0.0411	0.0347	0.0286	0.0235	0.0198	0.0168	0.0142	0.0118	0.0098	0.0082	0.0068	0.0057	0.0047	0.0039	0.0032	0.0026	0.0021
6.53	0.0627	0.0548	0.0476	0.0409	0.0345	0.0284	0.0233													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
7.01	0.0519	0.0448	0.0383	0.0321	0.0262	0.0211	0.0175	0.0147	0.0123	0.0101	0.0083	0.0069	0.0056	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	
7.02	0.0517	0.0446	0.0381	0.0319	0.0260	0.0209	0.0174	0.0146	0.0122	0.0100	0.0082	0.0068	0.0056	0.0046	0.0037	0.0030	0.0025	0.0020	0.0016	0.0013	
7.03	0.0515	0.0444	0.0379	0.0317	0.0258	0.0208	0.0173	0.0145	0.0121	0.0100	0.0082	0.0068	0.0056	0.0045	0.0037	0.0030	0.0025	0.0020	0.0016	0.0013	
7.04	0.0513	0.0443	0.0377	0.0316	0.0257	0.0207	0.0172	0.0144	0.0120	0.0099	0.0081	0.0067	0.0055	0.0045	0.0037	0.0030	0.0024	0.0020	0.0016	0.0013	
7.05	0.0511	0.0441	0.0375	0.0314	0.0255	0.0206	0.0171	0.0143	0.0119	0.0098	0.0081	0.0067	0.0055	0.0045	0.0037	0.0030	0.0024	0.0019	0.0016	0.0013	
7.06	0.0509	0.0439	0.0374	0.0312	0.0254	0.0204	0.0170	0.0143	0.0119	0.0098	0.0080	0.0066	0.0054	0.0044	0.0036	0.0029	0.0024	0.0019	0.0016	0.0012	
7.07	0.0507	0.0437	0.0372	0.0311	0.0252	0.0203	0.0169	0.0142	0.0118	0.0097	0.0080	0.0066	0.0054	0.0044	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	
7.08	0.0505	0.0435	0.0370	0.0309	0.0251	0.0202	0.0168	0.0141	0.0117	0.0096	0.0079	0.0065	0.0053	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	
7.09	0.0503	0.0433	0.0369	0.0307	0.0249	0.0201	0.0167	0.0140	0.0116	0.0095	0.0078	0.0065	0.0053	0.0043	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	
7.10	0.0501	0.0431	0.0367	0.0306	0.0248	0.0200	0.0166	0.0139	0.0116	0.0095	0.0078	0.0064	0.0053	0.0043	0.0035	0.0028	0.0023	0.0019	0.0015	0.0012	
7.11	0.0499	0.0430	0.0365	0.0304	0.0246	0.0199	0.0165	0.0138	0.0115	0.0094	0.0077	0.0064	0.0052	0.0043	0.0035	0.0028	0.0023	0.0018	0.0015	0.0012	
7.12	0.0497	0.0428	0.0363	0.0303	0.0245	0.0197	0.0164	0.0137	0.0114	0.0094	0.0077	0.0063	0.0052	0.0042	0.0034	0.0028	0.0023	0.0018	0.0015	0.0012	
7.13	0.0495	0.0426	0.0362	0.0301	0.0243	0.0196	0.0163	0.0137	0.0113	0.0093	0.0076	0.0063	0.0051	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0012	
7.14	0.0493	0.0424	0.0360	0.0299	0.0242	0.0195	0.0163	0.0136	0.0113	0.0092	0.0076	0.0062	0.0051	0.0042	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	
7.15	0.0491	0.0422	0.0358	0.0298	0.0240	0.0194	0.0162	0.0135	0.0112	0.0092	0.0075	0.0062	0.0051	0.0041	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	
7.16	0.0489	0.0421	0.0357	0.0296	0.0239	0.0193	0.0161	0.0134	0.0111	0.0091	0.0075	0.0061	0.0050	0.0041	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	
7.17	0.0487	0.0419	0.0355	0.0295	0.0237	0.0192	0.0160	0.0133	0.0110	0.0090	0.0074	0.0061	0.0050	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	
7.18	0.0485	0.0417	0.0353	0.0293	0.0236	0.0191	0.0159	0.0132	0.0110	0.0090	0.0074	0.0060	0.0049	0.0040	0.0033	0.0027	0.0021	0.0017	0.0014	0.0011	
7.19	0.0483	0.0415	0.0352	0.0291	0.0234	0.0189	0.0158	0.0132	0.0109	0.0089	0.0073	0.0060	0.0049	0.0040	0.0033	0.0026	0.0021	0.0017	0.0014	0.0011	
7.20	0.0482	0.0413	0.0350	0.0290	0.0233	0.0188	0.0157	0.0131	0.0108	0.0088	0.0073	0.0060	0.0049	0.0040	0.0032	0.0026	0.0021	0.0017	0.0014	0.0011	
7.21	0.0480	0.0412	0.0348	0.0288	0.0232	0.0187	0.0156	0.0130	0.0108	0.0088	0.0072	0.0059	0.0048	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0011	
7.22	0.0478	0.0410	0.0347	0.0287	0.0230	0.0186	0.0155	0.0129	0.0107	0.0087	0.0072	0.0059	0.0048	0.0039	0.0032	0.0026	0.0021	0.0017	0.0013	0.0011	
7.23	0.0476	0.0408	0.0345	0.0285	0.0229	0.0185	0.0154	0.0128	0.0106	0.0087	0.0071	0.0058	0.0048	0.0039	0.0031	0.0025	0.0021	0.0016	0.0013	0.0011	
7.24	0.0474	0.0406	0.0343	0.0284	0.0227	0.0184	0.0153	0.0128	0.0105	0.0086	0.0071	0.0058	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	
7.25	0.0472	0.0405	0.0342	0.0282	0.0226	0.0183	0.0152	0.0127	0.0105	0.0085	0.0070	0.0057	0.0047	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	
7.26	0.0470	0.0403	0.0340	0.0281	0.0225	0.0182	0.0152	0.0126	0.0104	0.0085	0.0070	0.0057	0.0046	0.0038	0.0031	0.0025	0.0020	0.0016	0.0013	0.0010	
7.27	0.0468	0.0401	0.0338	0.0279	0.0223	0.0181	0.0151	0.0125	0.0103	0.0084	0.0069	0.0057	0.0046	0.0037	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	
7.28	0.0467	0.0400	0.0337	0.0278	0.0222	0.0180	0.0150	0.0125	0.0103	0.0084	0.0069	0.0056	0.0046	0.0037	0.0030	0.0024	0.0020	0.0016	0.0013	0.0010	
7.29	0.0465	0.0398	0.0335	0.0276	0.0221	0.0179	0.0149	0.0124	0.0102	0.0083	0.0068	0.0056	0.0045	0.0037	0.0030	0.0024	0.0019	0.0016	0.0012	0.0010	
7.30	0.0463	0.0396	0.0334	0.0275	0.0219	0.0178	0.0148	0.0123	0.0101	0.0082	0.0068	0.0055	0.0045	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0010	
7.31	0.0461	0.0394	0.0332	0.0273	0.0218	0.0177	0.0147	0.0122	0.0101	0.0082	0.0067	0.0055	0.0045	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0010	
7.32	0.0459	0.0393	0.0331	0.0272	0.0217	0.0176	0.0146	0.0121	0.0100	0.0081	0.0067	0.0055	0.0045	0.0036	0.0029	0.0024	0.0019	0.0015	0.0012	0.0010	
7.33	0.0458	0.0391	0.0329	0.0270	0.0215	0.0175	0.0145	0.0121	0.0099	0.0081	0.0066	0.0054	0.0044	0.0036	0.0029	0.0023	0.0019	0.0015	0.0012	0.0010	
7.34	0.0456	0.0389	0.0327	0.0269	0.0214	0.0174	0.0145	0.0120	0.0099	0.0080	0.0066	0.0054	0.0044	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	
7.35	0.0454	0.0388	0.0326	0.0267	0.0213	0.0173	0.0144	0.0119	0.0098	0.0080	0.0065	0.0053	0.0043	0.0035	0.0028	0.0023	0.0018	0.0015	0.0012	0.0009	
7.36	0.0452	0.0386	0.0324	0.0266	0.0211	0.0172	0.0143	0.0119	0.0097	0.0079	0.0065	0.0053	0.0043	0.0035	0.0028	0.0023	0.0018	0.0015	0.0012	0.0009	
7.37	0.0450	0.0384	0.0323	0.0264	0.0210	0.0171	0.0142	0.0118	0.0097	0.0079	0.0064	0.0053	0.0043	0.0035	0.0028	0.0023	0.0018	0.0014	0.0012	0.0009	
7.38	0.0449	0.0383	0.0321	0.0263	0.0209	0.0170	0.0141	0.0117	0.0096	0.0078	0.0064	0.0052	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	
7.39	0.0447	0.0381	0.0320	0.0261	0.0208	0.0169	0.0140	0.0116	0.0095	0.0078	0.0063	0.0052	0.0042	0.0034	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	
7.40	0.0445	0.0379	0.0318	0.0260	0.0206	0.0168	0.0140	0.0116	0.0095	0.0077	0.0063	0.0051	0.0042	0.0034	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	
7.41	0.0443	0.0378	0.0317	0.0259	0.0205	0.0167	0.0139	0.0115	0.0094	0.0076	0.0063	0.0051	0.0041	0.0034	0.0027	0.0022	0.0017	0.0014	0.0011	0.0009	
7.42	0.0442	0.0376	0.0315	0.0257	0.0204	0.0166	0.0138	0.0114	0.0094	0.0076	0.0062	0.0051	0.0041	0.0033	0.0027	0.0022	0.0017	0.0014	0.0011	0.0009	
7.43	0.0440	0.0375	0.0313	0.0256	0.0203	0.0165	0.0137	0.0114	0.0093	0.0075	0.0062	0.0050	0.0041	0.0033	0.0027	0.0021	0.0017	0.0014	0.0011	0.0009	
7.44	0.0438	0.0373	0.0312	0.0254	0.0201	0.0164	0.0136	0.0113	0.0092	0.0075	0.0061	0.0050	0.0040	0.0033	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	
7.45	0.0436	0.0371	0.0310	0.0253	0.0200	0.0163	0.0136	0.0112	0.0092	0.0074	0.0061	0.0050	0.0040	0.0032	0.0026	0.0021	0.0017	0.0013	0.0011	0.0008	
7.46	0.0435	0.0370	0.0309	0.0251	0.0199	0.0162	0.0135	0.0111	0.0091	0											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
8.01	0.0349	0.0290	0.0234	0.0182	0.0145	0.0119	0.0098	0.0079	0.0063	0.0051	0.0041	0.0033	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	
8.02	0.0348	0.0288	0.0233	0.0181	0.0145	0.0119	0.0097	0.0078	0.0063	0.0050	0.0041	0.0032	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	
8.03	0.0346	0.0287	0.0232	0.0180	0.0144	0.0118	0.0096	0.0078	0.0062	0.0050	0.0040	0.0032	0.0026	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	
8.04	0.0345	0.0286	0.0231	0.0179	0.0143	0.0117	0.0096	0.0077	0.0062	0.0050	0.0040	0.0032	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	
8.05	0.0343	0.0285	0.0229	0.0178	0.0142	0.0117	0.0095	0.0077	0.0061	0.0049	0.0040	0.0032	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	
8.06	0.0342	0.0283	0.0228	0.0177	0.0142	0.0116	0.0095	0.0076	0.0061	0.0049	0.0039	0.0031	0.0025	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	
8.07	0.0341	0.0282	0.0227	0.0176	0.0141	0.0115	0.0094	0.0076	0.0060	0.0049	0.0039	0.0031	0.0025	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	
8.08	0.0339	0.0281	0.0226	0.0175	0.0140	0.0115	0.0094	0.0075	0.0060	0.0048	0.0039	0.0031	0.0025	0.0020	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	
8.09	0.0338	0.0279	0.0225	0.0174	0.0139	0.0114	0.0093	0.0075	0.0060	0.0048	0.0039	0.0031	0.0024	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	
8.10	0.0336	0.0278	0.0223	0.0173	0.0139	0.0113	0.0093	0.0074	0.0059	0.0048	0.0038	0.0031	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	
8.11	0.0335	0.0277	0.0222	0.0172	0.0138	0.0113	0.0092	0.0074	0.0059	0.0047	0.0038	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	
8.12	0.0334	0.0276	0.0221	0.0171	0.0137	0.0112	0.0091	0.0074	0.0058	0.0047	0.0038	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	
8.13	0.0332	0.0274	0.0220	0.0170	0.0136	0.0112	0.0091	0.0073	0.0058	0.0047	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	
8.14	0.0331	0.0273	0.0219	0.0169	0.0136	0.0111	0.0090	0.0073	0.0058	0.0046	0.0037	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	
8.15	0.0330	0.0272	0.0217	0.0168	0.0135	0.0110	0.0090	0.0072	0.0057	0.0046	0.0037	0.0029	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	
8.16	0.0328	0.0271	0.0216	0.0167	0.0134	0.0110	0.0089	0.0072	0.0057	0.0046	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	
8.17	0.0327	0.0269	0.0215	0.0166	0.0133	0.0109	0.0089	0.0071	0.0057	0.0045	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	
8.18	0.0326	0.0268	0.0214	0.0165	0.0133	0.0109	0.0088	0.0071	0.0056	0.0045	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	
8.19	0.0324	0.0267	0.0213	0.0164	0.0132	0.0108	0.0088	0.0070	0.0056	0.0045	0.0036	0.0029	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	
8.20	0.0323	0.0266	0.0212	0.0163	0.0131	0.0107	0.0087	0.0070	0.0055	0.0045	0.0036	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	
8.21	0.0322	0.0264	0.0211	0.0162	0.0131	0.0107	0.0087	0.0069	0.0055	0.0044	0.0035	0.0028	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	
8.22	0.0320	0.0263	0.0209	0.0161	0.0130	0.0106	0.0086	0.0069	0.0055	0.0044	0.0035	0.0028	0.0022	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	
8.23	0.0319	0.0262	0.0208	0.0160	0.0129	0.0106	0.0086	0.0068	0.0054	0.0044	0.0035	0.0028	0.0022	0.0017	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	
8.24	0.0318	0.0261	0.0207	0.0160	0.0129	0.0105	0.0085	0.0068	0.0054	0.0043	0.0035	0.0028	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	
8.25	0.0316	0.0260	0.0206	0.0159	0.0128	0.0104	0.0085	0.0068	0.0054	0.0043	0.0034	0.0027	0.0022	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	
8.26	0.0315	0.0258	0.0205	0.0158	0.0127	0.0104	0.0084	0.0067	0.0053	0.0043	0.0034	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	
8.27	0.0314	0.0257	0.0204	0.0157	0.0126	0.0103	0.0084	0.0067	0.0053	0.0042	0.0034	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	
8.28	0.0313	0.0256	0.0203	0.0156	0.0126	0.0103	0.0083	0.0066	0.0053	0.0042	0.0034	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	
8.29	0.0311	0.0255	0.0202	0.0155	0.0125	0.0102	0.0083	0.0066	0.0052	0.0042	0.0033	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	
8.30	0.0310	0.0254	0.0200	0.0154	0.0124	0.0102	0.0082	0.0065	0.0052	0.0042	0.0033	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	
8.31	0.0309	0.0252	0.0199	0.0153	0.0124	0.0101	0.0082	0.0065	0.0052	0.0041	0.0033	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	
8.32	0.0307	0.0251	0.0198	0.0152	0.0123	0.0100	0.0081	0.0065	0.0051	0.0041	0.0033	0.0026	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	
8.33	0.0306	0.0250	0.0197	0.0152	0.0122	0.0100	0.0081	0.0064	0.0051	0.0041	0.0033	0.0026	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	
8.34	0.0305	0.0249	0.0196	0.0151	0.0122	0.0099	0.0080	0.0064	0.0051	0.0041	0.0032	0.0026	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	
8.35	0.0304	0.0248	0.0195	0.0150	0.0121	0.0099	0.0080	0.0063	0.0050	0.0040	0.0032	0.0025	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	
8.36	0.0302	0.0246	0.0194	0.0149	0.0121	0.0098	0.0079	0.0063	0.0050	0.0040	0.0032	0.0025	0.0020	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0003	
8.37	0.0301	0.0245	0.0193	0.0148	0.0120	0.0098	0.0079	0.0063	0.0050	0.0040	0.0032	0.0025	0.0020	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0003	
8.38	0.0300	0.0244	0.0192	0.0147	0.0119	0.0097	0.0078	0.0062	0.0049	0.0039	0.0031	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	
8.39	0.0299	0.0243	0.0191	0.0147	0.0119	0.0097	0.0078	0.0062	0.0049	0.0039	0.0031	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	
8.40	0.0297	0.0242	0.0190	0.0146	0.0118	0.0096	0.0077	0.0061	0.0049	0.0039	0.0031	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	
8.41	0.0296	0.0241	0.0188	0.0145	0.0117	0.0095	0.0077	0.0061	0.0048	0.0039	0.0031	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	
8.42	0.0295	0.0240	0.0187	0.0144	0.0117	0.0095	0.0076	0.0061	0.0048	0.0038	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	
8.43	0.0294	0.0238	0.0186	0.0144	0.0116	0.0094	0.0076	0.0060	0.0048	0.0038	0.0030	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0003	
8.44	0.0293	0.0237	0.0185	0.0143	0.0115	0.0094	0.0076	0.0060														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																									
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55						
9.01	0.0229	0.0179	0.0134	0.0106	0.0085	0.0068	0.0053	0.0041	0.0033	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.02	0.0228	0.0178	0.0133	0.0106	0.0085	0.0068	0.0053	0.0041	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.03	0.0227	0.0177	0.0132	0.0105	0.0084	0.0067	0.0053	0.0041	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.04	0.0226	0.0176	0.0132	0.0104	0.0084	0.0067	0.0052	0.0041	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.05	0.0225	0.0175	0.0131	0.0104	0.0084	0.0067	0.0052	0.0040	0.0032	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.06	0.0224	0.0174	0.0130	0.0103	0.0083	0.0066	0.0052	0.0040	0.0032	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.07	0.0223	0.0173	0.0130	0.0103	0.0083	0.0066	0.0051	0.0040	0.0031	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.08	0.0222	0.0172	0.0129	0.0102	0.0082	0.0065	0.0051	0.0040	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.09	0.0221	0.0171	0.0128	0.0102	0.0082	0.0065	0.0051	0.0039	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.10	0.0220	0.0170	0.0128	0.0101	0.0081	0.0065	0.0050	0.0039	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.11	0.0219	0.0169	0.0127	0.0101	0.0081	0.0064	0.0050	0.0039	0.0031	0.0024	0.0019	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.12	0.0218	0.0168	0.0126	0.0100	0.0080	0.0064	0.0050	0.0039	0.0030	0.0024	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002						
9.13	0.0217	0.0168	0.0126	0.0100	0.0080	0.0064	0.0049	0.0038	0.0030	0.0024	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002						
9.14	0.0216	0.0167	0.0125	0.0099	0.0080	0.0063	0.0049	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002						
9.15	0.0215	0.0166	0.0124	0.0099	0.0079	0.0063	0.0049	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002						
9.16	0.0214	0.0165	0.0124	0.0098	0.0079	0.0062	0.0048	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002						
9.17	0.0213	0.0164	0.0123	0.0098	0.0078	0.0062	0.0048	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002						
9.18	0.0212	0.0163	0.0122	0.0097	0.0078	0.0062	0.0048	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001						
9.19	0.0212	0.0162	0.0122	0.0097	0.0078	0.0061	0.0048	0.0037	0.0029	0.0023	0.0018	0.0014	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001						
9.20	0.0211	0.0161	0.0121	0.0096	0.0077	0.0061	0.0047	0.0037	0.0029	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001						
9.21	0.0210	0.0160	0.0120	0.0096	0.0077	0.0061	0.0047	0.0036	0.0029	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001						
9.22	0.0209	0.0160	0.0120	0.0095	0.0076	0.0060	0.0047	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001						
9.23	0.0208	0.0159	0.0119	0.0095	0.0076	0.0060	0.0046	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001						
9.24	0.0207	0.0158	0.0119	0.0094	0.0075	0.0060	0.0046	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001						
9.25	0.0206	0.0157	0.0118	0.0094	0.0075	0.0059	0.0046	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001						
9.26	0.0205	0.0156	0.0117	0.0093	0.0075	0.0059	0.0046	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001						
9.27	0.0204	0.0155	0.0117	0.0093	0.0074	0.0059	0.0045	0.0035	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001						
9.28	0.0203	0.0154	0.0116	0.0092	0.0074	0.0058	0.0045	0.0035	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001						
9.29	0.0202	0.0154	0.0116	0.0092	0.0073	0.0058	0.0045	0.0035	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001						
9.30	0.0201	0.0153	0.0115	0.0092	0.0073	0.0058	0.0044	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001						
9.31	0.0200	0.0152	0.0114	0.0091	0.0073	0.0057	0.0044	0.0034	0.0027	0.0021	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001						
9.32	0.0199	0.0151	0.0114	0.0091	0.0072	0.0057	0.0044	0.0034	0.0027	0.0021	0.0016	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001						
9.33	0.0198	0.0150	0.0113	0.0090	0.0072	0.0057	0.0044	0.0034	0.0026	0.0021	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.34	0.0198	0.0149	0.0113	0.0090	0.0072	0.0056	0.0043	0.0034	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.35	0.0197	0.0148	0.0112	0.0089	0.0071	0.0056	0.0043	0.0033	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.36	0.0196	0.0148	0.0111	0.0089	0.0071	0.0056	0.0043	0.0033	0.0026	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.37	0.0195	0.0147	0.0111	0.0088	0.0070	0.0055	0.0042	0.0033	0.0026	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.38	0.0194	0.0146	0.0110	0.0088	0.0070	0.0055	0.0042	0.0033	0.0026	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.39	0.0193	0.0145	0.0110	0.0087	0.0070	0.0055	0.0042	0.0033	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.40	0.0192	0.0144	0.0109	0.0087	0.0069	0.0054	0.0042	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.41	0.0191	0.0144	0.0109	0.0087	0.0069	0.0054	0.0041	0.0032	0.0025	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.42	0.0190	0.0143	0.0108	0.0086	0.0069	0.0054	0.0041	0.0032	0.0025	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.43	0.0190	0.0142	0.0108	0.0086	0.0068	0.0053	0.0041	0.0032	0.0025	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.44	0.0189	0.0141	0.0107	0.0085	0.0068	0.0053	0.0041	0.0032	0.0025	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.45	0.0188	0.0140	0.0107	0.0085	0.0067	0.0053	0.0040	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001						
9.46	0.0187	0.0140	0.0106	0.0084	0.0067	0.0052	0.0040																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9906	0.9905	0.9905	0.9904	0.9903	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900	0.9900	
0.02	0.9815	0.9813	0.9812	0.9811	0.9809	0.9808	0.9807	0.9806	0.9805	0.9805	0.9804	0.9803	0.9803	0.9802	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801	
0.03	0.9726	0.9724	0.9721	0.9719	0.9717	0.9715	0.9714	0.9712	0.9710	0.9709	0.9708	0.9707	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	0.9701	
0.04	0.9639	0.9636	0.9633	0.9630	0.9627	0.9624	0.9621	0.9619	0.9617	0.9615	0.9613	0.9611	0.9609	0.9608	0.9606	0.9605	0.9604	0.9603	0.9602	0.9601	
0.05	0.9554	0.9550	0.9546	0.9541	0.9538	0.9534	0.9530	0.9527	0.9524	0.9521	0.9518	0.9516	0.9513	0.9511	0.9510	0.9508	0.9506	0.9505	0.9504	0.9503	
0.06	0.9471	0.9465	0.9460	0.9455	0.9450	0.9445	0.9440	0.9436	0.9432	0.9428	0.9425	0.9421	0.9418	0.9416	0.9413	0.9411	0.9409	0.9407	0.9406	0.9405	
0.07	0.9389	0.9382	0.9375	0.9369	0.9363	0.9357	0.9351	0.9346	0.9341	0.9336	0.9332	0.9328	0.9324	0.9320	0.9317	0.9315	0.9312	0.9310	0.9308	0.9306	
0.08	0.9308	0.9300	0.9292	0.9285	0.9277	0.9270	0.9263	0.9257	0.9251	0.9245	0.9240	0.9235	0.9230	0.9226	0.9222	0.9218	0.9215	0.9213	0.9210	0.9208	
0.09	0.9229	0.9219	0.9210	0.9201	0.9193	0.9184	0.9176	0.9169	0.9162	0.9155	0.9148	0.9142	0.9137	0.9132	0.9127	0.9123	0.9119	0.9116	0.9113	0.9110	
0.10	0.9150	0.9139	0.9129	0.9119	0.9109	0.9099	0.9090	0.9081	0.9073	0.9065	0.9058	0.9051	0.9044	0.9038	0.9033	0.9028	0.9023	0.9019	0.9016	0.9013	
0.11	0.9073	0.9061	0.9049	0.9037	0.9026	0.9015	0.9005	0.8995	0.8985	0.8976	0.8968	0.8960	0.8952	0.8945	0.8939	0.8933	0.8928	0.8923	0.8919	0.8916	
0.12	0.8996	0.8983	0.8969	0.8956	0.8944	0.8932	0.8920	0.8909	0.8898	0.8888	0.8878	0.8869	0.8861	0.8853	0.8845	0.8839	0.8833	0.8827	0.8823	0.8819	
0.13	0.8921	0.8906	0.8891	0.8876	0.8863	0.8849	0.8836	0.8823	0.8811	0.8800	0.8789	0.8779	0.8770	0.8761	0.8753	0.8745	0.8738	0.8732	0.8727	0.8722	
0.14	0.8846	0.8829	0.8813	0.8797	0.8782	0.8767	0.8753	0.8739	0.8726	0.8713	0.8701	0.8690	0.8679	0.8669	0.8660	0.8652	0.8644	0.8637	0.8631	0.8626	
0.15	0.8772	0.8754	0.8736	0.8719	0.8702	0.8686	0.8670	0.8655	0.8640	0.8626	0.8613	0.8601	0.8589	0.8578	0.8568	0.8559	0.8550	0.8543	0.8536	0.8531	
0.16	0.8698	0.8679	0.8660	0.8641	0.8623	0.8605	0.8588	0.8571	0.8556	0.8541	0.8526	0.8513	0.8500	0.8488	0.8477	0.8466	0.8457	0.8449	0.8442	0.8436	
0.17	0.8626	0.8605	0.8584	0.8564	0.8544	0.8525	0.8507	0.8489	0.8472	0.8455	0.8440	0.8425	0.8411	0.8398	0.8386	0.8374	0.8365	0.8356	0.8348	0.8341	
0.18	0.8554	0.8531	0.8509	0.8487	0.8466	0.8446	0.8426	0.8407	0.8388	0.8371	0.8354	0.8338	0.8323	0.8308	0.8295	0.8283	0.8272	0.8263	0.8254	0.8247	
0.19	0.8483	0.8459	0.8435	0.8412	0.8389	0.8367	0.8346	0.8325	0.8305	0.8286	0.8268	0.8251	0.8235	0.8219	0.8205	0.8192	0.8181	0.8170	0.8161	0.8153	
0.20	0.8412	0.8387	0.8361	0.8337	0.8313	0.8289	0.8267	0.8244	0.8223	0.8203	0.8183	0.8165	0.8147	0.8131	0.8116	0.8102	0.8089	0.8078	0.8069	0.8060	
0.21	0.8342	0.8315	0.8289	0.8265	0.8242	0.8218	0.8194	0.8169	0.8144	0.8120	0.8099	0.8079	0.8060	0.8043	0.8026	0.8012	0.7999	0.7987	0.7976	0.7967	
0.22	0.8273	0.8244	0.8218	0.8193	0.8168	0.8143	0.8118	0.8093	0.8068	0.8043	0.8019	0.7994	0.7969	0.7944	0.7919	0.7894	0.7869	0.7844	0.7819	0.7794	
0.23	0.8204	0.8174	0.8148	0.8123	0.8098	0.8073	0.8048	0.8023	0.8000	0.7975	0.7950	0.7925	0.7900	0.7875	0.7850	0.7825	0.7800	0.7775	0.7750	0.7725	
0.24	0.8136	0.8104	0.8073	0.8042	0.8012	0.7983	0.7954	0.7927	0.7900	0.7874	0.7849	0.7825	0.7803	0.7782	0.7763	0.7746	0.7731	0.7714	0.7691	0.7661	
0.25	0.8069	0.8035	0.8003	0.7970	0.7939	0.7908	0.7878	0.7849	0.7820	0.7793	0.7767	0.7742	0.7718	0.7697	0.7677	0.7659	0.7643	0.7628	0.7614	0.7601	
0.26	0.8002	0.7967	0.7932	0.7897	0.7866	0.7833	0.7802	0.7771	0.7741	0.7713	0.7685	0.7659	0.7634	0.7612	0.7591	0.7573	0.7556	0.7539	0.7525	0.7511	
0.27	0.7935	0.7899	0.7863	0.7828	0.7793	0.7759	0.7726	0.7694	0.7663	0.7633	0.7604	0.7576	0.7551	0.7528	0.7506	0.7487	0.7469	0.7452	0.7436	0.7421	
0.28	0.7869	0.7831	0.7794	0.7757	0.7721	0.7686	0.7651	0.7617	0.7585	0.7554	0.7523	0.7494	0.7468	0.7444	0.7422	0.7401	0.7382	0.7365	0.7348	0.7333	
0.29	0.7804	0.7764	0.7725	0.7687	0.7649	0.7612	0.7577	0.7541	0.7508	0.7475	0.7443	0.7413	0.7386	0.7361	0.7338	0.7317	0.7297	0.7278	0.7260	0.7244	
0.30	0.7739	0.7698	0.7657	0.7617	0.7578	0.7540	0.7503	0.7466	0.7431	0.7396	0.7363	0.7332	0.7304	0.7279	0.7255	0.7233	0.7212	0.7192	0.7174	0.7156	
0.31	0.7672	0.7632	0.7592	0.7552	0.7512	0.7472	0.7432	0.7392	0.7352	0.7312	0.7272	0.7232	0.7192	0.7152	0.7112	0.7072	0.7032	0.7000	0.6968	0.6936	
0.32	0.7610	0.7569	0.7528	0.7487	0.7446	0.7405	0.7364	0.7323	0.7282	0.7241	0.7200	0.7159	0.7118	0.7077	0.7036	0.7000	0.6968	0.6936	0.6902	0.6868	
0.33	0.7547	0.7507	0.7466	0.7425	0.7384	0.7343	0.7302	0.7261	0.7220	0.7179	0.7138	0.7097	0.7056	0.7015	0.7000	0.6968	0.6936	0.6902	0.6868	0.6834	
0.34	0.7484	0.7437	0.7390	0.7342	0.7293	0.7255	0.7211	0.7169	0.7128	0.7088	0.7045	0.7017	0.6985	0.6956	0.6929	0.6893	0.6860	0.6826	0.6793	0.6759	
0.35	0.7421	0.7373	0.7325	0.7277	0.7230	0.7185	0.7140	0.7096	0.7053	0.7012	0.6974	0.6939	0.6907	0.6877	0.6849	0.6822	0.6796	0.6772	0.6749	0.6727	
0.36	0.7359	0.7309	0.7259	0.7210	0.7162	0.7115	0.7069	0.7024	0.6979	0.6937	0.6899	0.6863	0.6830	0.6799	0.6770	0.6741	0.6715	0.6690	0.6666	0.6644	
0.37	0.7297	0.7246	0.7195	0.7144	0.7095	0.7046	0.6998	0.6951	0.6906	0.6863	0.6823	0.6787	0.6753	0.6722	0.6691	0.6662	0.6634	0.6608	0.6584	0.6560	
0.38	0.7236	0.7183	0.7130	0.7079	0.7027	0.6977	0.6928	0.6880	0.6833	0.6789	0.6749	0.6712	0.6677	0.6645	0.6613	0.6583	0.6554	0.6528	0.6502	0.6478	
0.39	0.7175	0.7121	0.7067	0.7013	0.6961	0.6909	0.6858	0.6809	0.6760	0.6716	0.6675	0.6638	0.6602	0.6568	0.6536	0.6505	0.6475	0.6447	0.6421	0.6396	
0.40	0.7115	0.7059	0.7003	0.6948	0.6894	0.6841	0.6789	0.6738	0.6689	0.6643	0.6602	0.6564	0.6527	0.6493	0.6459	0.6427	0.6397	0.6368	0.6341	0.6315	
0.41	0.7055	0.6997	0.6940	0.6884	0.6828	0.6774	0.6720	0.6668	0.6617	0.6572	0.6530	0.6491	0.6453	0.6417	0.6383	0.6350	0.6319	0.6289	0.6261	0.6234	
0.42	0.6995	0.6936	0.6878	0.6820	0.6763	0.6707	0.6651	0.6598	0.6547	0.6501	0.6458	0.6418	0.6380	0.6343	0.6308	0.6274	0.6242	0.6211	0.6182	0.6154	
0.43	0.6936	0.6876	0.6816	0.6756	0.6696	0.6640	0.6583	0.6529	0.6477	0.6431	0.6387	0.6346	0.6307	0.6269	0.6233	0.6198	0.6165	0.6134	0.6104	0.6075	
0.44	0.6878	0.6815	0.6754	0.6693	0.6633	0.6574	0.6516	0.6460	0.6408	0.6361	0.6317	0.6275	0.6235	0.6196	0.6159	0.6123	0.6089	0.6057	0.6026	0.5997	
0.45	0.6819	0.6756	0.6693	0.6631	0.6569	0.6509	0.6449	0.6392	0.6340	0.6292	0.6247	0.6205	0.6163	0.6124	0.6085	0.6049	0.6014	0.5981	0.5949	0.5919	
0.46	0.6761	0.6696	0.6632	0.6568	0.6505	0.6445	0.6382	0.6325	0.6272	0.6224	0.6178	0.6135	0.6093	0.6052	0.6013	0.5976	0.5940	0.5906	0.5873	0.5842	
0.47	0.6703	0.6637	0.6572	0.6507	0.6443	0.6379	0.6316	0.6252	0.6188	0.6128	0.6071	0.6028	0.5984	0.5941	0.5901	0.5861	0.5821	0.5782	0.5743	0.5704	
0.48	0.6646	0.6578	0.6511	0.6444	0.6379	0.6314	0.6251	0.6189	0.6129	0.6073	0.6020	0.5977	0.5935	0.5893	0.5852	0.5811	0.5770	0.5730	0.5691	0.5652	
0.49	0.6589	0.6520	0.6452	0.6384	0.6317	0.6250	0.6186	0.6127	0.6073	0.6023	0.5975	0.5929	0.5884	0.5840	0.5799	0.5759	0.5721	0.5684	0.5649	0.5615	
0.50	0.6533	0.6462	0.6392	0.6323	0.6254	0.6187	0.6121	0.6062	0.6008	0.5957	0.5908	0.5861	0.5815	0.5771	0.5729	0.5688	0.5649	0.5611	0.5575	0.5541	
0.51	0.6477	0.6405	0.6333	0.6263	0.6192	0.6124	0.6058	0.5998	0.5944	0.5892	0.5842	0.5794	0.5747	0.5702	0.5659	0.5618	0.5578	0.5539	0.5503	0.5467	
0.52	0.6421	0.6348	0.6275	0.6203	0.6131	0.6061	0.5993														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
1.01	0.4093	0.3996	0.3904	0.3815	0.3728	0.3642	0.3557	0.3475	0.3397	0.3321	0.3247	0.3175	0.3105	0.3036	0.2969	0.2904	0.2840	0.2777	0.2716	0.2655
1.02	0.4055	0.3958	0.3866	0.3777	0.3690	0.3603	0.3518	0.3436	0.3358	0.3282	0.3208	0.3135	0.3065	0.2997	0.2930	0.2864	0.2800	0.2737	0.2675	0.2614
1.03	0.4018	0.3921	0.3829	0.3739	0.3652	0.3565	0.3479	0.3398	0.3319	0.3243	0.3169	0.3096	0.3026	0.2957	0.2890	0.2825	0.2760	0.2697	0.2635	0.2574
1.04	0.3981	0.3884	0.3792	0.3702	0.3614	0.3527	0.3441	0.3360	0.3281	0.3205	0.3130	0.3058	0.2987	0.2919	0.2851	0.2786	0.2721	0.2658	0.2596	0.2535
1.05	0.3944	0.3847	0.3755	0.3665	0.3577	0.3489	0.3404	0.3322	0.3243	0.3167	0.3092	0.3020	0.2949	0.2880	0.2813	0.2747	0.2683	0.2620	0.2557	0.2496
1.06	0.3908	0.3811	0.3719	0.3629	0.3540	0.3452	0.3367	0.3285	0.3206	0.3129	0.3055	0.2982	0.2911	0.2843	0.2775	0.2709	0.2645	0.2581	0.2519	0.2458
1.07	0.3872	0.3775	0.3683	0.3592	0.3503	0.3415	0.3330	0.3248	0.3169	0.3092	0.3018	0.2945	0.2874	0.2805	0.2738	0.2672	0.2607	0.2544	0.2481	0.2420
1.08	0.3836	0.3740	0.3647	0.3556	0.3467	0.3379	0.3293	0.3211	0.3133	0.3056	0.2981	0.2908	0.2837	0.2768	0.2701	0.2635	0.2570	0.2506	0.2444	0.2383
1.09	0.3801	0.3705	0.3612	0.3521	0.3431	0.3343	0.3257	0.3175	0.3096	0.3019	0.2944	0.2872	0.2801	0.2732	0.2664	0.2598	0.2533	0.2470	0.2407	0.2346
1.10	0.3766	0.3670	0.3577	0.3486	0.3396	0.3307	0.3221	0.3140	0.3061	0.2984	0.2909	0.2836	0.2765	0.2696	0.2628	0.2562	0.2497	0.2434	0.2371	0.2310
1.11	0.3731	0.3635	0.3542	0.3451	0.3360	0.3271	0.3186	0.3104	0.3025	0.2948	0.2873	0.2800	0.2729	0.2660	0.2592	0.2526	0.2461	0.2398	0.2335	0.2274
1.12	0.3697	0.3601	0.3507	0.3416	0.3325	0.3236	0.3151	0.3069	0.2990	0.2913	0.2838	0.2765	0.2694	0.2625	0.2557	0.2491	0.2426	0.2362	0.2300	0.2238
1.13	0.3663	0.3567	0.3473	0.3382	0.3291	0.3202	0.3116	0.3035	0.2955	0.2878	0.2803	0.2730	0.2659	0.2590	0.2522	0.2456	0.2391	0.2328	0.2265	0.2204
1.14	0.3629	0.3533	0.3440	0.3348	0.3256	0.3167	0.3082	0.3000	0.2921	0.2844	0.2769	0.2696	0.2625	0.2556	0.2488	0.2422	0.2357	0.2293	0.2231	0.2169
1.15	0.3596	0.3500	0.3406	0.3314	0.3223	0.3133	0.3048	0.2967	0.2887	0.2810	0.2735	0.2662	0.2591	0.2522	0.2454	0.2388	0.2323	0.2259	0.2197	0.2135
1.16	0.3563	0.3467	0.3373	0.3280	0.3189	0.3100	0.3015	0.2931	0.2854	0.2776	0.2701	0.2625	0.2557	0.2488	0.2420	0.2354	0.2289	0.2226	0.2164	0.2102
1.17	0.3530	0.3434	0.3340	0.3247	0.3155	0.3066	0.2982	0.2900	0.2820	0.2743	0.2668	0.2595	0.2524	0.2455	0.2387	0.2321	0.2256	0.2193	0.2131	0.2069
1.18	0.3498	0.3401	0.3307	0.3214	0.3122	0.3033	0.2949	0.2867	0.2788	0.2710	0.2635	0.2562	0.2491	0.2422	0.2355	0.2289	0.2224	0.2160	0.2098	0.2037
1.19	0.3466	0.3369	0.3275	0.3182	0.3090	0.3001	0.2916	0.2834	0.2755	0.2678	0.2603	0.2530	0.2459	0.2390	0.2322	0.2256	0.2192	0.2128	0.2066	0.2005
1.20	0.3434	0.3337	0.3243	0.3150	0.3057	0.2969	0.2884	0.2802	0.2723	0.2646	0.2571	0.2498	0.2427	0.2358	0.2290	0.2224	0.2160	0.2097	0.2034	0.1973
1.21	0.3402	0.3306	0.3211	0.3118	0.3025	0.2937	0.2852	0.2770	0.2691	0.2614	0.2539	0.2466	0.2395	0.2326	0.2259	0.2193	0.2129	0.2065	0.2003	0.1942
1.22	0.3371	0.3274	0.3180	0.3086	0.2993	0.2905	0.2821	0.2739	0.2660	0.2582	0.2508	0.2435	0.2364	0.2295	0.2228	0.2162	0.2098	0.2034	0.1972	0.1911
1.23	0.3340	0.3243	0.3148	0.3055	0.2962	0.2874	0.2789	0.2708	0.2628	0.2551	0.2477	0.2404	0.2333	0.2264	0.2197	0.2131	0.2067	0.2004	0.1942	0.1881
1.24	0.3309	0.3213	0.3118	0.3023	0.2931	0.2843	0.2759	0.2677	0.2598	0.2521	0.2446	0.2373	0.2303	0.2234	0.2167	0.2101	0.2037	0.1974	0.1912	0.1851
1.25	0.3279	0.3182	0.3087	0.2993	0.2900	0.2812	0.2728	0.2646	0.2567	0.2490	0.2416	0.2343	0.2273	0.2204	0.2137	0.2071	0.2007	0.1944	0.1882	0.1822
1.26	0.3249	0.3152	0.3056	0.2962	0.2870	0.2782	0.2698	0.2616	0.2537	0.2460	0.2386	0.2313	0.2243	0.2174	0.2107	0.2042	0.1978	0.1915	0.1854	0.1793
1.27	0.3219	0.3122	0.3026	0.2932	0.2839	0.2752	0.2668	0.2586	0.2507	0.2431	0.2356	0.2284	0.2213	0.2145	0.2078	0.2013	0.1949	0.1886	0.1825	0.1765
1.28	0.3189	0.3092	0.2996	0.2902	0.2809	0.2722	0.2638	0.2557	0.2478	0.2401	0.2327	0.2255	0.2184	0.2116	0.2049	0.1984	0.1920	0.1858	0.1797	0.1736
1.29	0.3160	0.3063	0.2967	0.2872	0.2780	0.2693	0.2609	0.2528	0.2449	0.2372	0.2298	0.2226	0.2156	0.2087	0.2021	0.1956	0.1892	0.1830	0.1769	0.1709
1.30	0.3131	0.3033	0.2937	0.2842	0.2751	0.2664	0.2580	0.2499	0.2420	0.2343	0.2269	0.2197	0.2127	0.2059	0.1993	0.1928	0.1864	0.1802	0.1741	0.1681
1.31	0.3102	0.3004	0.2908	0.2813	0.2722	0.2635	0.2551	0.2470	0.2391	0.2315	0.2241	0.2169	0.2099	0.2031	0.1965	0.1900	0.1837	0.1775	0.1714	0.1654
1.32	0.3073	0.2976	0.2880	0.2784	0.2693	0.2606	0.2523	0.2442	0.2363	0.2287	0.2213	0.2141	0.2072	0.2004	0.1938	0.1873	0.1810	0.1748	0.1687	0.1628
1.33	0.3045	0.2947	0.2851	0.2756	0.2665	0.2578	0.2495	0.2414	0.2335	0.2259	0.2185	0.2114	0.2044	0.1977	0.1911	0.1846	0.1783	0.1722	0.1661	0.1602
1.34	0.3017	0.2919	0.2823	0.2727	0.2636	0.2550	0.2467	0.2386	0.2308	0.2232	0.2158	0.2087	0.2017	0.1950	0.1884	0.1820	0.1757	0.1695	0.1635	0.1576
1.35	0.2989	0.2891	0.2795	0.2699	0.2609	0.2523	0.2439	0.2359	0.2280	0.2205	0.2131	0.2060	0.1991	0.1923	0.1858	0.1794	0.1731	0.1670	0.1610	0.1551
1.36	0.2961	0.2863	0.2767	0.2671	0.2581	0.2495	0.2412	0.2331	0.2253	0.2178	0.2105	0.2034	0.1964	0.1897	0.1832	0.1768	0.1705	0.1644	0.1584	0.1526
1.37	0.2934	0.2836	0.2739	0.2644	0.2554	0.2468	0.2385	0.2305	0.2227	0.2151	0.2078	0.2007	0.1938	0.1871	0.1806	0.1742	0.1680	0.1619	0.1560	0.1501
1.38	0.2907	0.2809	0.2712	0.2617	0.2527	0.2441	0.2359	0.2278	0.2200	0.2125	0.2052	0.1981	0.1913	0.1846	0.1781	0.1717	0.1655	0.1595	0.1535	0.1477
1.39	0.2880	0.2782	0.2685	0.2590	0.2500	0.2415	0.2332	0.2252	0.2174	0.2099	0.2026	0.1956	0.1887	0.1821	0.1756	0.1692	0.1631	0.1570	0.1511	0.1453
1.40	0.2853	0.2755	0.2658	0.2563	0.2474	0.2389	0.2306	0.2226	0.2148	0.2074	0.2001	0.1931	0.1862	0.1796	0.1731	0.1668	0.1606	0.1546	0.1487	0.1429
1.41	0.2827	0.2728	0.2631	0.2536	0.2446	0.2362	0.2280	0.2200	0.2122	0.2048	0.1974	0.1906	0.1836	0.1771	0.1707	0.1644	0.1582	0.1522	0.1462	0.1406
1.42	0.2805	0.2705	0.2608	0.2513	0.2423	0.2337	0.2253	0.2175	0.2098	0.2023	0.1951	0.1881	0.1811	0.1747	0.1683	0.1620	0.1559	0.1499	0.1441	0.1383
1.43	0.2774	0.2676	0.2578	0.2485	0.2396	0.2311	0.2229	0.2150	0.2073	0.1999	0.1926	0.1857	0.1789	0.1723	0.1659	0.1597	0.1536	0.1476	0.1418	0.1361
1.44	0.2748	0.2650	0.2552	0.2459	0.2371	0.2286	0.2204	0.2125	0.2048	0.1974	0.1902	0.1833	0.1765	0.1700	0.1636	0.1573	0.1513	0.1453	0.1395	0.1339
1.45	0.2723	0.2624	0.2527	0.2434	0.2346	0.2261	0.2179	0.2100	0.2024	0.1950	0.1878	0.1809	0.1742	0.1676	0.1613	0.1551	0.1490	0.1431	0.1373	0.1317
1.46	0.2697	0.2599	0.2501	0.2409	0.2321	0.2237	0.2155	0.2076	0.2000	0.1926	0.1855	0.1785	0.1718	0.1653	0.1590	0.1528	0.1468	0.1409	0.1352	0.1295
1.47	0.2672	0.2574	0.2476	0.2384	0.2296	0.2212	0.2131	0.2052	0.1976	0.1902	0.1831	0.1762	0.1695	0.1630	0.1567	0.1506	0.1446	0.1387	0.1330	0.1274
1.48	0.2647	0.2549	0.2451	0.2359	0.2272	0.2188	0.2107	0.2028	0.1952	0.1879	0.1808	0.1739	0.1673	0.1608	0.1545	0.1484	0.1424	0.1366	0.1309	0.1253
1.49	0.2623	0.2524	0.2427	0.2335	0.2248	0.2164	0.2083	0.2004	0.1929	0.1856	0.1785	0.1717	0.1650	0.1586	0.1523	0.1462	0.1403	0.1345	0.1288	0.1233
1.50	0.2598	0.2499	0.2402	0.2311	0.2224	0.2140	0.2059	0.1981	0.1906	0.1833	0.1763	0.1694	0.1628	0.1564	0.1502	0.1441	0.1382	0.1324	0.1268	0.1212
1.51	0.2574	0.2475	0.2378	0.2287	0.2200	0.2117	0.2036	0.1958	0.1883	0.1811	0.1740	0.1672	0.1606	0.1542	0.1480	0.1420	0.1361	0.1303	0.1247	0.1192
1.52	0.2550	0.2451	0.2354	0.2263	0.2177	0.2094	0.2013	0.1935	0.1861	0.1788	0.1718	0.1651	0.1585	0.1521	0.1459	0.1399	0.1340	0.1283	0.1227	0.1173
1.53	0.2526	0.2427	0.2330	0.2240	0.2154	0.2071	0.1990													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.1593	0.1510	0.1430	0.1354	0.1281	0.1212	0.1146	0.1083	0.1023	0.0965	0.0910	0.0858	0.0807	0.0759	0.0713	0.0669	0.0626	0.0586	0.0546	0.0509	
2.02	0.1578	0.1495	0.1415	0.1339	0.1267	0.1198	0.1132	0.1070	0.1010	0.0953	0.0898	0.0846	0.0796	0.0748	0.0703	0.0659	0.0617	0.0576	0.0537	0.0500	
2.03	0.1563	0.1480	0.1401	0.1325	0.1253	0.1185	0.1119	0.1057	0.0998	0.0941	0.0887	0.0835	0.0785	0.0738	0.0692	0.0649	0.0607	0.0567	0.0528	0.0491	
2.04	0.1548	0.1465	0.1387	0.1311	0.1240	0.1171	0.1106	0.1044	0.0985	0.0929	0.0875	0.0824	0.0774	0.0727	0.0682	0.0639	0.0597	0.0558	0.0519	0.0483	
2.05	0.1533	0.1451	0.1372	0.1297	0.1226	0.1158	0.1094	0.1032	0.0973	0.0917	0.0864	0.0812	0.0763	0.0717	0.0672	0.0629	0.0588	0.0549	0.0511	0.0474	
2.06	0.1518	0.1436	0.1358	0.1284	0.1213	0.1145	0.1081	0.1020	0.0961	0.0905	0.0852	0.0801	0.0753	0.0706	0.0662	0.0619	0.0579	0.0540	0.0502	0.0466	
2.07	0.1504	0.1422	0.1345	0.1270	0.1199	0.1132	0.1068	0.1007	0.0949	0.0894	0.0841	0.0791	0.0742	0.0696	0.0652	0.0610	0.0570	0.0531	0.0494	0.0458	
2.08	0.1489	0.1408	0.1331	0.1257	0.1186	0.1120	0.1056	0.0995	0.0938	0.0883	0.0830	0.0780	0.0732	0.0686	0.0642	0.0601	0.0561	0.0522	0.0485	0.0450	
2.09	0.1475	0.1394	0.1317	0.1243	0.1173	0.1107	0.1044	0.0983	0.0926	0.0871	0.0819	0.0769	0.0722	0.0676	0.0633	0.0591	0.0552	0.0514	0.0477	0.0442	
2.10	0.1461	0.1380	0.1304	0.1230	0.1161	0.1095	0.1032	0.0972	0.0915	0.0860	0.0808	0.0759	0.0712	0.0667	0.0624	0.0582	0.0543	0.0505	0.0469	0.0435	
2.11	0.1447	0.1367	0.1290	0.1217	0.1148	0.1082	0.1020	0.0960	0.0903	0.0849	0.0798	0.0749	0.0702	0.0657	0.0614	0.0573	0.0534	0.0497	0.0461	0.0427	
2.12	0.1433	0.1353	0.1277	0.1204	0.1135	0.1070	0.1008	0.0949	0.0892	0.0839	0.0787	0.0739	0.0692	0.0648	0.0605	0.0565	0.0526	0.0489	0.0454	0.0420	
2.13	0.1419	0.1340	0.1264	0.1191	0.1123	0.1058	0.0996	0.0937	0.0881	0.0828	0.0777	0.0729	0.0682	0.0638	0.0596	0.0556	0.0518	0.0481	0.0446	0.0412	
2.14	0.1405	0.1326	0.1251	0.1179	0.1111	0.1046	0.0984	0.0926	0.0870	0.0817	0.0767	0.0719	0.0673	0.0629	0.0587	0.0547	0.0509	0.0473	0.0438	0.0405	
2.15	0.1392	0.1313	0.1238	0.1166	0.1099	0.1034	0.0973	0.0915	0.0859	0.0807	0.0757	0.0709	0.0663	0.0620	0.0579	0.0539	0.0501	0.0465	0.0431	0.0398	
2.16	0.1379	0.1300	0.1225	0.1154	0.1087	0.1023	0.0962	0.0904	0.0849	0.0797	0.0747	0.0699	0.0654	0.0611	0.0570	0.0531	0.0493	0.0458	0.0424	0.0391	
2.17	0.1365	0.1287	0.1213	0.1142	0.1075	0.1011	0.0950	0.0893	0.0838	0.0786	0.0737	0.0690	0.0645	0.0602	0.0561	0.0523	0.0486	0.0450	0.0416	0.0384	
2.18	0.1352	0.1275	0.1203	0.1130	0.1063	0.1000	0.0939	0.0882	0.0828	0.0776	0.0727	0.0680	0.0636	0.0593	0.0553	0.0515	0.0478	0.0443	0.0409	0.0378	
2.19	0.1339	0.1262	0.1188	0.1118	0.1051	0.0988	0.0928	0.0872	0.0818	0.0766	0.0718	0.0671	0.0627	0.0585	0.0545	0.0507	0.0470	0.0436	0.0402	0.0371	
2.20	0.1326	0.1249	0.1176	0.1106	0.1040	0.0977	0.0918	0.0861	0.0808	0.0757	0.0708	0.0662	0.0618	0.0576	0.0537	0.0499	0.0463	0.0428	0.0396	0.0364	
2.21	0.1314	0.1237	0.1163	0.1094	0.1028	0.0966	0.0907	0.0851	0.0798	0.0747	0.0699	0.0653	0.0609	0.0568	0.0529	0.0491	0.0455	0.0421	0.0389	0.0358	
2.22	0.1301	0.1225	0.1151	0.1082	0.1017	0.0955	0.0896	0.0841	0.0788	0.0737	0.0689	0.0644	0.0601	0.0560	0.0521	0.0484	0.0448	0.0414	0.0382	0.0352	
2.23	0.1288	0.1212	0.1140	0.1071	0.1006	0.0944	0.0886	0.0830	0.0778	0.0728	0.0680	0.0635	0.0592	0.0552	0.0513	0.0476	0.0441	0.0408	0.0376	0.0346	
2.24	0.1276	0.1200	0.1128	0.1059	0.0995	0.0934	0.0876	0.0820	0.0768	0.0719	0.0671	0.0627	0.0584	0.0544	0.0505	0.0469	0.0434	0.0401	0.0369	0.0339	
2.25	0.1264	0.1188	0.1116	0.1048	0.0984	0.0923	0.0865	0.0811	0.0759	0.0709	0.0663	0.0618	0.0576	0.0536	0.0498	0.0462	0.0427	0.0394	0.0363	0.0334	
2.26	0.1252	0.1176	0.1105	0.1037	0.0973	0.0913	0.0855	0.0801	0.0749	0.0700	0.0654	0.0610	0.0568	0.0528	0.0490	0.0454	0.0420	0.0388	0.0357	0.0328	
2.27	0.1240	0.1165	0.1093	0.1026	0.0963	0.0902	0.0845	0.0791	0.0740	0.0691	0.0645	0.0601	0.0560	0.0520	0.0483	0.0447	0.0414	0.0381	0.0351	0.0322	
2.28	0.1228	0.1153	0.1082	0.1015	0.0952	0.0892	0.0835	0.0782	0.0731	0.0682	0.0637	0.0593	0.0552	0.0513	0.0476	0.0440	0.0407	0.0375	0.0345	0.0316	
2.29	0.1216	0.1142	0.1071	0.1004	0.0942	0.0882	0.0826	0.0772	0.0722	0.0674	0.0628	0.0585	0.0544	0.0505	0.0469	0.0434	0.0400	0.0369	0.0339	0.0311	
2.30	0.1204	0.1130	0.1060	0.0994	0.0931	0.0872	0.0816	0.0763	0.0713	0.0665	0.0620	0.0577	0.0536	0.0498	0.0461	0.0427	0.0394	0.0363	0.0333	0.0305	
2.31	0.1192	0.1119	0.1049	0.0983	0.0921	0.0862	0.0806	0.0754	0.0704	0.0656	0.0612	0.0569	0.0529	0.0491	0.0455	0.0420	0.0388	0.0357	0.0328	0.0300	
2.32	0.1181	0.1108	0.1038	0.0973	0.0911	0.0852	0.0797	0.0744	0.0695	0.0648	0.0603	0.0561	0.0521	0.0484	0.0448	0.0414	0.0381	0.0351	0.0322	0.0294	
2.33	0.1170	0.1097	0.1027	0.0962	0.0901	0.0843	0.0788	0.0735	0.0686	0.0640	0.0595	0.0554	0.0514	0.0477	0.0441	0.0407	0.0375	0.0345	0.0316	0.0289	
2.34	0.1158	0.1086	0.1017	0.0952	0.0891	0.0833	0.0778	0.0727	0.0678	0.0631	0.0588	0.0546	0.0507	0.0470	0.0434	0.0401	0.0369	0.0339	0.0311	0.0284	
2.35	0.1147	0.1075	0.1006	0.0942	0.0884	0.0824	0.0769	0.0718	0.0669	0.0623	0.0580	0.0539	0.0500	0.0463	0.0428	0.0395	0.0363	0.0334	0.0306	0.0279	
2.36	0.1135	0.1064	0.0996	0.0932	0.0871	0.0814	0.0760	0.0709	0.0661	0.0615	0.0572	0.0531	0.0493	0.0456	0.0421	0.0389	0.0358	0.0328	0.0300	0.0274	
2.37	0.1123	0.1053	0.0985	0.0922	0.0862	0.0805	0.0751	0.0701	0.0653	0.0607	0.0564	0.0524	0.0486	0.0449	0.0415	0.0383	0.0352	0.0323	0.0295	0.0269	
2.38	0.1114	0.1043	0.0975	0.0912	0.0852	0.0796	0.0742	0.0692	0.0644	0.0600	0.0557	0.0517	0.0479	0.0443	0.0409	0.0377	0.0346	0.0317	0.0290	0.0264	
2.39	0.1103	0.1032	0.0965	0.0902	0.0843	0.0787	0.0734	0.0684	0.0636	0.0592	0.0550	0.0510	0.0472	0.0436	0.0403	0.0371	0.0341	0.0312	0.0285	0.0260	
2.40	0.1093	0.1022	0.0955	0.0893	0.0834	0.0778	0.0725	0.0675	0.0628	0.0584	0.0542	0.0503	0.0465	0.0430	0.0397	0.0365	0.0335	0.0307	0.0280	0.0255	
2.41	0.1082	0.1012	0.0945	0.0884	0.0824	0.0769	0.0717	0.0667	0.0620	0.0576	0.0534	0.0495	0.0457	0.0421	0.0385	0.0353	0.0323	0.0295	0.0268	0.0243	
2.42	0.1072	0.1001	0.0935	0.0875	0.0815	0.0760	0.0708	0.0659	0.0613	0.0569	0.0528	0.0489	0.0452	0.0417	0.0381	0.0349	0.0324	0.0297	0.0271	0.0246	
2.43	0.1061	0.0991	0.0926	0.0864	0.0806	0.0751	0.0700	0.0651	0.0605	0.0562	0.0521	0.0482	0.0446	0.0411	0.0375	0.0348	0.0319	0.0292	0.0266	0.0242	
2.44	0.1051	0.0981	0.0916	0.0855	0.0797	0.0743	0.0692	0.0643	0.0598	0.0555	0.0514	0.0476	0.0439	0.0405	0.0373	0.0343	0.0314	0.0287	0.0262	0.0237	
2.45	0.1041	0.0972	0.0907	0.0846	0.0789	0.0734	0.0683	0.0635	0.0590	0.0547	0.0507	0.0469	0.0433	0.0399	0.0367	0.0337	0.0309	0.0282	0.0257	0.0233	
2.46	0.1031	0.0962	0.0897	0.0837	0.0780	0.0726	0.0675	0.0628	0.0583	0.0540	0.0500	0.0463	0.0427	0.0394	0.0362	0.0332	0.0304	0.0278	0.0253	0.0229	
2.47	0.1021	0.0952	0.0888	0.0828	0.0771	0.0718	0.0667	0.0620	0.0575	0.0533	0.0494	0.0456	0.0421	0.0388	0.0356	0.0327	0.0299	0.0273	0.0248	0.0225	
2.48	0.1011	0.0943	0.0879	0.0819	0.0763	0.0710	0.0660	0.0612	0.0568	0.0526	0.0487	0.0450	0.0415	0.0382	0.0351	0.0322	0.0294	0.0268	0.0244	0.0221	
2.49	0.1001	0.0933	0.0870	0.0810	0.0754	0.0702	0.0652	0.0605	0.0561	0.0520	0.0481	0.0444	0.0409	0.0376	0.0346	0.0317	0.0290	0.0264	0.0240	0.0217	
2.50	0.0991	0.0924	0.0861	0.0802	0.0746	0.0694	0.0644	0.0598	0.0554	0.0513	0.0474	0.0438	0.0403	0.0371	0.0340	0.0312	0.0285	0.0259	0.0236	0.0213	
2.51	0.0982	0.0914	0.0852	0.0793	0.0738	0.0686	0.0637	0.0590	0.0547	0.0506	0.0468	0.0432	0.0398	0.0365	0.0335	0.0307	0.0280	0.0255	0.0232	0.0209	
2.52	0.0972	0.0905	0.0843	0.0785	0.0730	0.0678	0.0629	0.0583	0.0540	0.0500	0.0462	0.0426	0.0392	0.0360	0.0330	0.0302	0.0276	0.0251	0.0228	0.0206	
2.53	0.0963	0.0896	0.0834	0.0776	0.0721	0.0670	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35													
3.01	0.0600	0.0550	0.0504	0.0461	0.0421	0.0384	0.0350	0.0319	0.0289	0.0262	0.0237	0.0214	0.0193	0.0173	0.0155	0.0138	0.0123	0.0109	0.0096	0.0084													
3.02	0.0594	0.0545	0.0499	0.0456	0.0417	0.0380	0.0346	0.0315	0.0286	0.0259	0.0234	0.0211	0.0190	0.0170	0.0152	0.0136	0.0121	0.0107	0.0094	0.0082													
3.03	0.0588	0.0539	0.0493	0.0451	0.0412	0.0376	0.0342	0.0311	0.0282	0.0255	0.0231	0.0208	0.0187	0.0168	0.0150	0.0134	0.0119	0.0105	0.0092	0.0081													
3.04	0.0583	0.0534	0.0488	0.0446	0.0407	0.0371	0.0338	0.0307	0.0278	0.0252	0.0228	0.0205	0.0184	0.0165	0.0148	0.0132	0.0117	0.0103	0.0091	0.0079													
3.05	0.0577	0.0528	0.0483	0.0441	0.0403	0.0367	0.0334	0.0303	0.0275	0.0249	0.0225	0.0202	0.0182	0.0163	0.0145	0.0129	0.0115	0.0101	0.0089	0.0078													
3.06	0.0571	0.0523	0.0478	0.0437	0.0398	0.0363	0.0330	0.0299	0.0271	0.0245	0.0221	0.0199	0.0179	0.0160	0.0143	0.0127	0.0113	0.0100	0.0087	0.0076													
3.07	0.0566	0.0518	0.0473	0.0432	0.0394	0.0358	0.0326	0.0296	0.0268	0.0242	0.0218	0.0197	0.0176	0.0158	0.0141	0.0125	0.0111	0.0098	0.0086	0.0075													
3.08	0.0560	0.0512	0.0468	0.0427	0.0389	0.0354	0.0322	0.0292	0.0264	0.0239	0.0215	0.0194	0.0174	0.0156	0.0139	0.0123	0.0109	0.0096	0.0084	0.0074													
3.09	0.0555	0.0507	0.0463	0.0422	0.0385	0.0350	0.0318	0.0288	0.0261	0.0236	0.0213	0.0191	0.0171	0.0153	0.0137	0.0121	0.0107	0.0095	0.0083	0.0072													
3.10	0.0549	0.0502	0.0458	0.0418	0.0381	0.0346	0.0314	0.0285	0.0258	0.0233	0.0210	0.0188	0.0169	0.0151	0.0134	0.0119	0.0106	0.0093	0.0081	0.0071													
3.11	0.0544	0.0497	0.0453	0.0413	0.0376	0.0342	0.0310	0.0281	0.0254	0.0230	0.0207	0.0186	0.0166	0.0149	0.0132	0.0117	0.0104	0.0091	0.0080	0.0070													
3.12	0.0538	0.0492	0.0449	0.0409	0.0372	0.0338	0.0307	0.0278	0.0251	0.0227	0.0204	0.0183	0.0164	0.0146	0.0130	0.0116	0.0102	0.0090	0.0079	0.0068													
3.13	0.0533	0.0487	0.0444	0.0404	0.0368	0.0334	0.0303	0.0274	0.0248	0.0224	0.0201	0.0181	0.0162	0.0144	0.0128	0.0114	0.0100	0.0088	0.0077	0.0067													
3.14	0.0528	0.0482	0.0439	0.0400	0.0364	0.0330	0.0299	0.0271	0.0245	0.0221	0.0198	0.0178	0.0159	0.0142	0.0126	0.0112	0.0099	0.0087	0.0076	0.0066													
3.15	0.0523	0.0477	0.0435	0.0396	0.0360	0.0326	0.0296	0.0268	0.0242	0.0218	0.0196	0.0176	0.0157	0.0140	0.0124	0.0110	0.0097	0.0085	0.0074	0.0064													
3.16	0.0518	0.0472	0.0430	0.0391	0.0356	0.0323	0.0292	0.0264	0.0239	0.0215	0.0193	0.0173	0.0155	0.0138	0.0122	0.0108	0.0095	0.0084	0.0073	0.0063													
3.17	0.0512	0.0467	0.0426	0.0387	0.0352	0.0319	0.0289	0.0261	0.0236	0.0212	0.0190	0.0171	0.0152	0.0136	0.0120	0.0107	0.0094	0.0082	0.0072	0.0062													
3.18	0.0507	0.0462	0.0421	0.0383	0.0348	0.0315	0.0285	0.0258	0.0232	0.0209	0.0188	0.0168	0.0150	0.0134	0.0119	0.0105	0.0092	0.0081	0.0071	0.0061													
3.19	0.0502	0.0458	0.0417	0.0379	0.0344	0.0312	0.0282	0.0255	0.0230	0.0206	0.0185	0.0166	0.0148	0.0132	0.0117	0.0103	0.0091	0.0079	0.0069	0.0060													
3.20	0.0497	0.0453	0.0412	0.0375	0.0340	0.0308	0.0279	0.0251	0.0227	0.0204	0.0183	0.0163	0.0146	0.0130	0.0115	0.0102	0.0089	0.0078	0.0068	0.0059													
3.21	0.0493	0.0448	0.0408	0.0370	0.0336	0.0304	0.0275	0.0248	0.0224	0.0201	0.0180	0.0161	0.0144	0.0128	0.0113	0.0100	0.0088	0.0077	0.0067	0.0058													
3.22	0.0488	0.0444	0.0404	0.0366	0.0332	0.0301	0.0272	0.0245	0.0221	0.0198	0.0178	0.0159	0.0142	0.0126	0.0111	0.0098	0.0086	0.0075	0.0066	0.0057													
3.23	0.0483	0.0439	0.0399	0.0362	0.0329	0.0297	0.0269	0.0242	0.0218	0.0196	0.0175	0.0157	0.0140	0.0124	0.0110	0.0097	0.0085	0.0074	0.0064	0.0056													
3.24	0.0478	0.0435	0.0395	0.0358	0.0325	0.0294	0.0265	0.0239	0.0215	0.0193	0.0173	0.0154	0.0137	0.0122	0.0108	0.0095	0.0083	0.0073	0.0063	0.0055													
3.25	0.0473	0.0430	0.0391	0.0355	0.0321	0.0290	0.0262	0.0236	0.0212	0.0191	0.0171	0.0152	0.0135	0.0120	0.0106	0.0094	0.0082	0.0072	0.0062	0.0054													
3.26	0.0469	0.0426	0.0387	0.0351	0.0318	0.0287	0.0259	0.0233	0.0210	0.0188	0.0168	0.0150	0.0133	0.0118	0.0104	0.0091	0.0080	0.0070	0.0061	0.0053													
3.27	0.0464	0.0422	0.0383	0.0347	0.0314	0.0284	0.0256	0.0230	0.0207	0.0186	0.0166	0.0148	0.0131	0.0116	0.0102	0.0090	0.0079	0.0069	0.0060	0.0052													
3.28	0.0460	0.0417	0.0379	0.0343	0.0310	0.0280	0.0253	0.0227	0.0204	0.0183	0.0164	0.0146	0.0130	0.0115	0.0101	0.0089	0.0078	0.0068	0.0059	0.0051													
3.29	0.0455	0.0413	0.0375	0.0339	0.0307	0.0277	0.0250	0.0225	0.0202	0.0181	0.0161	0.0144	0.0128	0.0113	0.0100	0.0088	0.0077	0.0067	0.0058	0.0050													
3.30	0.0450	0.0409	0.0371	0.0336	0.0303	0.0274	0.0247	0.0222	0.0199	0.0178	0.0159	0.0142	0.0126	0.0111	0.0098	0.0086	0.0075	0.0066	0.0057	0.0049													
3.31	0.0446	0.0405	0.0367	0.0332	0.0300	0.0271	0.0244	0.0219	0.0197	0.0176	0.0157	0.0140	0.0124	0.0110	0.0097	0.0085	0.0074	0.0064	0.0055	0.0047													
3.32	0.0442	0.0401	0.0363	0.0328	0.0297	0.0268	0.0241	0.0216	0.0194	0.0174	0.0155	0.0138	0.0122	0.0108	0.0095	0.0083	0.0073	0.0063	0.0055	0.0047													
3.33	0.0437	0.0396	0.0359	0.0325	0.0293	0.0264	0.0238	0.0214	0.0192	0.0171	0.0153	0.0136	0.0120	0.0106	0.0094	0.0082	0.0072	0.0062	0.0054	0.0046													
3.34	0.0433	0.0392	0.0355	0.0321	0.0290	0.0261	0.0235	0.0211	0.0189	0.0169	0.0151	0.0134	0.0119	0.0105	0.0092	0.0081	0.0071	0.0061	0.0053	0.0045													
3.35	0.0429	0.0388	0.0352	0.0318	0.0287	0.0258	0.0232	0.0208	0.0187	0.0167	0.0149	0.0132	0.0117	0.0103	0.0091	0.0079	0.0069	0.0060	0.0052	0.0044													
3.36	0.0424	0.0384	0.0348	0.0314	0.0284	0.0255	0.0229	0.0206	0.0184	0.0165	0.0146	0.0130	0.0115	0.0102	0.0089	0.0078	0.0068	0.0059	0.0051	0.0043													
3.37	0.0420	0.0380	0.0344	0.0311	0.0280	0.0252	0.0227	0.0203	0.0182	0.0162	0.0144	0.0128	0.0113	0.0100	0.0088	0.0077	0.0067	0.0058	0.0050	0.0043													
3.38	0.0416	0.0377	0.0340	0.0307	0.0277	0.0249	0.0224	0.0201	0.0180	0.0160	0.0142	0.0126	0.0112	0.0099	0.0087	0.0076	0.0066	0.0057	0.0049	0.0042													
3.39	0.0412	0.0373	0.0337	0.0304	0.0274	0.0246	0.0221	0.0198	0.0177	0.0158	0.0141	0.0125	0.0110	0.0097	0.0085	0.0074	0.0065	0.0056	0.0048	0.0041													
3.40	0.0369	0.0330	0.0293	0.0261	0.0231	0.0203	0.0178	0.0156	0.0135	0.0116	0.0099	0.0083	0.0067	0.0054	0.0047	0.0040	0.0034	0.0028	0.0023	0.0019													
3.41	0.0404	0.0365	0.0328	0.0297	0.0268	0.0239	0.0213	0.0193	0.0173	0.0154	0.0137	0.0121	0.0107	0.0094	0.0083	0.0074	0.0065	0.0056	0.0048	0.0041													
3.42	0.0400	0.0361	0.0326	0.0294	0.0265	0.0238	0.0213	0.0191	0.0170	0.0152	0.0135	0.0119	0.0105	0.0093	0.0081	0.0071	0.0062	0.0053	0.0046	0.0039													
3.43	0.0396	0.0358	0.0323	0.0291	0.0262	0.0235	0.0211	0.0188	0.0168	0.0150	0.0133	0.0118	0.0104	0.0091	0.0080	0.0070	0.0061	0.0052	0.0045	0.0038													
3.44	0.0392	0.0354	0.0319	0.0288	0.0259	0.0232	0.0208	0.0186	0.0166	0.0148	0.0131	0.0116	0.0102	0.0090	0.0079	0.0069	0.0060	0.0051	0.0044	0.0037													
3.45	0.0388	0.0350	0.0316	0.0285	0.0256	0.0230	0.0206	0.0184	0.0164	0.0146	0.0129	0.0114	0.0101	0.0089	0.0077	0.0068	0.0059	0.0050	0.0043	0.0037													
3.46	0.0384	0.0347	0.0313	0.0282	0.0253	0.0227	0.0203	0.0182	0.0162	0.0144	0.0128	0.0113	0.0099	0.0087	0.0076	0.0066	0.0058	0.0050	0.0042	0.0036													
3.47	0.0380	0.0343	0.0309	0.0278	0.0250	0.0224	0.0201	0.0179	0.0160	0.0142	0.0126	0.0111	0.0098	0.0086	0.0075	0.0065	0.0057	0.0049	0.0042	0.0035													
3.48	0.0377	0.0340	0.0306	0.0275	0.0247	0.0222	0.0198	0.0177	0.0158	0.0140	0.0124	0.0110	0.0096	0.0085	0.0074	0.0064	0.0056	0.0048	0.0041	0.0035													
3.49	0.0373	0.0336	0.0303	0.0272	0.0245	0.0219	0.0196	0.0175	0.0156	0.0138	0.0122	0.0108	0.0095	0.0083	0.0073	0.0063	0.0055	0.0047	0.0040	0.0034													
3.50	0.0369	0.0333	0.0300	0.0269	0.0242	0.0217	0.0194	0.0173	0.0154	0.0136	0.0121	0.0106	0.0094	0.0082	0.0072	0.0062	0.0054	0.0046	0.0039	0.0034													
3.51	0.0366	0.0329	0.0296	0.0266	0.0239	0.0214	0.0191	0.0170	0.0152	0.0135	0.0119	0.0105																					

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																	
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9602	0.9601	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9404	0.9403	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9305	0.9304	0.9303	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9206	0.9205	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9108	0.9106	0.9105	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9010	0.9008	0.9006	0.9005	0.9004	0.9003	0.9002	0.9002	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8913	0.8910	0.8908	0.8906	0.8905	0.8904	0.8903	0.8902	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8815	0.8812	0.8810	0.8808	0.8806	0.8805	0.8803	0.8803	0.8802	0.8801	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8718	0.8715	0.8712	0.8710	0.8708	0.8706	0.8705	0.8703	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8622	0.8618	0.8615	0.8612	0.8609	0.8607	0.8606	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8526	0.8521	0.8518	0.8514	0.8512	0.8509	0.8507	0.8506	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500
0.16	0.8430	0.8425	0.8421	0.8417	0.8414	0.8411	0.8409	0.8407	0.8406	0.8404	0.8403	0.8402	0.8402	0.8401	0.8400	0.8400	0.8400
0.17	0.8335	0.8329	0.8325	0.8320	0.8317	0.8314	0.8311	0.8309	0.8307	0.8305	0.8304	0.8303	0.8302	0.8301	0.8300	0.8300	0.8300
0.18	0.8240	0.8234	0.8229	0.8224	0.8220	0.8216	0.8213	0.8211	0.8208	0.8207	0.8205	0.8204	0.8203	0.8202	0.8201	0.8200	0.8200
0.19	0.8145	0.8139	0.8133	0.8128	0.8123	0.8119	0.8116	0.8113	0.8110	0.8108	0.8106	0.8105	0.8103	0.8102	0.8101	0.8100	0.8100
0.20	0.8051	0.8044	0.8038	0.8032	0.8027	0.8022	0.8018	0.8015	0.8012	0.8009	0.8007	0.8006	0.8004	0.8003	0.8002	0.8001	0.8000
0.21	0.7958	0.7950	0.7943	0.7936	0.7931	0.7926	0.7921	0.7917	0.7914	0.7911	0.7909	0.7907	0.7905	0.7904	0.7903	0.7902	0.7900
0.22	0.7865	0.7856	0.7848	0.7841	0.7835	0.7830	0.7825	0.7820	0.7817	0.7813	0.7810	0.7808	0.7806	0.7804	0.7803	0.7802	0.7800
0.23	0.7772	0.7763	0.7755	0.7747	0.7740	0.7734	0.7728	0.7724	0.7719	0.7716	0.7713	0.7710	0.7707	0.7706	0.7704	0.7703	0.7700
0.24	0.7680	0.7670	0.7661	0.7653	0.7645	0.7639	0.7633	0.7627	0.7623	0.7618	0.7615	0.7612	0.7609	0.7607	0.7605	0.7603	0.7600
0.25	0.7589	0.7578	0.7568	0.7559	0.7551	0.7544	0.7537	0.7531	0.7526	0.7522	0.7517	0.7514	0.7511	0.7508	0.7506	0.7504	0.7500
0.26	0.7498	0.7487	0.7476	0.7466	0.7458	0.7450	0.7442	0.7436	0.7430	0.7425	0.7420	0.7416	0.7413	0.7410	0.7407	0.7405	0.7400
0.27	0.7408	0.7396	0.7384	0.7374	0.7364	0.7356	0.7348	0.7341	0.7334	0.7329	0.7324	0.7319	0.7315	0.7312	0.7309	0.7307	0.7300
0.28	0.7318	0.7305	0.7293	0.7282	0.7272	0.7262	0.7254	0.7246	0.7239	0.7233	0.7227	0.7222	0.7218	0.7214	0.7211	0.7208	0.7200
0.29	0.7229	0.7215	0.7202	0.7190	0.7179	0.7169	0.7160	0.7152	0.7144	0.7137	0.7131	0.7125	0.7121	0.7116	0.7112	0.7109	0.7100
0.30	0.7141	0.7126	0.7112	0.7099	0.7088	0.7077	0.7067	0.7058	0.7050	0.7042	0.7035	0.7029	0.7024	0.7019	0.7014	0.7011	0.7000
0.31	0.7053	0.7037	0.7022	0.7009	0.6996	0.6985	0.6974	0.6964	0.6955	0.6947	0.6940	0.6933	0.6927	0.6921	0.6917	0.6913	0.6900
0.32	0.6965	0.6949	0.6933	0.6919	0.6906	0.6893	0.6882	0.6871	0.6862	0.6853	0.6845	0.6837	0.6831	0.6825	0.6819	0.6815	0.6800
0.33	0.6879	0.6861	0.6845	0.6830	0.6816	0.6803	0.6790	0.6779	0.6769	0.6759	0.6750	0.6742	0.6735	0.6728	0.6722	0.6717	0.6700
0.34	0.6793	0.6774	0.6757	0.6741	0.6726	0.6713	0.6700	0.6687	0.6676	0.6666	0.6656	0.6648	0.6640	0.6632	0.6626	0.6620	0.6600
0.35	0.6707	0.6688	0.6670	0.6653	0.6638	0.6623	0.6609	0.6596	0.6584	0.6573	0.6563	0.6553	0.6545	0.6537	0.6530	0.6523	0.6500
0.36	0.6622	0.6603	0.6584	0.6566	0.6550	0.6534	0.6519	0.6506	0.6493	0.6481	0.6470	0.6460	0.6450	0.6442	0.6434	0.6427	0.6400
0.37	0.6538	0.6518	0.6498	0.6479	0.6462	0.6446	0.6430	0.6416	0.6402	0.6389	0.6377	0.6366	0.6356	0.6347	0.6338	0.6330	0.6300
0.38	0.6455	0.6433	0.6413	0.6393	0.6375	0.6358	0.6340	0.6326	0.6312	0.6298	0.6285	0.6274	0.6263	0.6252	0.6243	0.6235	0.6200
0.39	0.6372	0.6350	0.6328	0.6308	0.6289	0.6271	0.6253	0.6237	0.6222	0.6207	0.6194	0.6181	0.6169	0.6158	0.6148	0.6139	0.6100
0.40	0.6290	0.6266	0.6244	0.6223	0.6203	0.6184	0.6166	0.6149	0.6133	0.6117	0.6103	0.6089	0.6077	0.6065	0.6054	0.6044	0.6000
0.41	0.6208	0.6184	0.6161	0.6139	0.6118	0.6098	0.6079	0.6061	0.6044	0.6028	0.6013	0.5998	0.5985	0.5972	0.5960	0.5949	0.5900
0.42	0.6128	0.6102	0.6078	0.6055	0.6034	0.6013	0.5993	0.5974	0.5956	0.5939	0.5923	0.5907	0.5893	0.5879	0.5867	0.5855	0.5800
0.43	0.6048	0.6022	0.5997	0.5973	0.5950	0.5928	0.5908	0.5888	0.5869	0.5851	0.5834	0.5817	0.5802	0.5788	0.5774	0.5761	0.5700
0.44	0.5968	0.5941	0.5915	0.5891	0.5867	0.5844	0.5823	0.5802	0.5782	0.5763	0.5745	0.5728	0.5712	0.5696	0.5682	0.5668	0.5600
0.45	0.5890	0.5862	0.5835	0.5809	0.5785	0.5761	0.5739	0.5717	0.5696	0.5677	0.5658	0.5640	0.5622	0.5606	0.5590	0.5575	0.5500
0.46	0.5812	0.5783	0.5755	0.5729	0.5703	0.5679	0.5656	0.5633	0.5611	0.5591	0.5571	0.5552	0.5533	0.5516	0.5499	0.5483	0.5400
0.47	0.5735	0.5705	0.5676	0.5649	0.5623	0.5597	0.5573	0.5549	0.5527	0.5505	0.5484	0.5464	0.5445	0.5426	0.5409	0.5392	0.5300
0.48	0.5658	0.5628	0.5598	0.5570	0.5543	0.5516	0.5491	0.5467	0.5443	0.5420	0.5399	0.5377	0.5357	0.5338	0.5319	0.5301	0.5200
0.49	0.5582	0.5551	0.5521	0.5491	0.5463	0.5436	0.5410	0.5384	0.5360	0.5336	0.5313	0.5291	0.5270	0.5249	0.5230	0.5211	0.5100
0.50	0.5507	0.5475	0.5444	0.5414	0.5384	0.5356	0.5329	0.5303	0.5278	0.5253	0.5229	0.5206	0.5184	0.5162	0.5141	0.5121	0.5000
0.51	0.5433	0.5399	0.5367	0.5336	0.5307	0.5278	0.5249	0.5222	0.5196	0.5170	0.5145	0.5121	0.5098	0.5075	0.5053	0.5032	0.4900
0.52	0.5359	0.5325	0.5292	0.5260	0.5229	0.5199	0.5170	0.5142	0.5115	0.5088	0.5062	0.5037	0.5013	0.4989	0.4966	0.	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2595	0.2536	0.2477	0.2419	0.2361	0.2303	0.2245	0.2188	0.2130	0.2071	0.2012	0.1952	0.1890	0.1828	0.1763	0.1697	0.1628	0.1556	0.1480	0.1401
1.02	0.2554	0.2495	0.2436	0.2378	0.2320	0.2262	0.2204	0.2146	0.2088	0.2029	0.1970	0.1909	0.1848	0.1785	0.1721	0.1654	0.1585	0.1512	0.1437	0.1358
1.03	0.2514	0.2455	0.2396	0.2337	0.2279	0.2221	0.2163	0.2105	0.2047	0.1988	0.1928	0.1868	0.1806	0.1744	0.1679	0.1612	0.1543	0.1470	0.1395	0.1315
1.04	0.2475	0.2415	0.2356	0.2298	0.2239	0.2181	0.2123	0.2065	0.2006	0.1947	0.1888	0.1827	0.1766	0.1703	0.1638	0.1571	0.1501	0.1429	0.1353	0.1274
1.05	0.2436	0.2376	0.2317	0.2258	0.2200	0.2142	0.2084	0.2025	0.1967	0.1908	0.1848	0.1787	0.1726	0.1663	0.1598	0.1531	0.1461	0.1389	0.1313	0.1234
1.06	0.2397	0.2338	0.2278	0.2220	0.2161	0.2103	0.2045	0.1986	0.1928	0.1869	0.1809	0.1748	0.1686	0.1623	0.1558	0.1491	0.1422	0.1349	0.1274	0.1194
1.07	0.2360	0.2300	0.2240	0.2182	0.2123	0.2065	0.2007	0.1948	0.1889	0.1830	0.1770	0.1710	0.1648	0.1585	0.1520	0.1453	0.1383	0.1311	0.1235	0.1156
1.08	0.2322	0.2262	0.2203	0.2144	0.2086	0.2027	0.1969	0.1910	0.1852	0.1793	0.1733	0.1672	0.1610	0.1547	0.1482	0.1415	0.1345	0.1273	0.1198	0.1118
1.09	0.2285	0.2225	0.2166	0.2107	0.2049	0.1990	0.1932	0.1873	0.1815	0.1755	0.1696	0.1635	0.1573	0.1510	0.1445	0.1378	0.1309	0.1236	0.1161	0.1082
1.10	0.2249	0.2189	0.2130	0.2071	0.2012	0.1954	0.1895	0.1837	0.1778	0.1719	0.1659	0.1598	0.1537	0.1473	0.1409	0.1342	0.1272	0.1200	0.1125	0.1046
1.11	0.2213	0.2153	0.2094	0.2035	0.1976	0.1918	0.1860	0.1801	0.1742	0.1683	0.1623	0.1563	0.1501	0.1438	0.1373	0.1306	0.1237	0.1165	0.1090	0.1012
1.12	0.2178	0.2118	0.2059	0.2000	0.1941	0.1883	0.1824	0.1766	0.1707	0.1648	0.1588	0.1528	0.1466	0.1403	0.1338	0.1272	0.1203	0.1131	0.1056	0.0978
1.13	0.2143	0.2083	0.2024	0.1965	0.1906	0.1848	0.1790	0.1731	0.1673	0.1613	0.1554	0.1493	0.1432	0.1369	0.1304	0.1238	0.1169	0.1093	0.1022	0.0946
1.14	0.2109	0.2049	0.1989	0.1931	0.1872	0.1814	0.1756	0.1697	0.1639	0.1580	0.1520	0.1460	0.1398	0.1335	0.1271	0.1205	0.1136	0.1061	0.0987	0.0911
1.15	0.2075	0.2015	0.1956	0.1897	0.1838	0.1779	0.1721	0.1662	0.1605	0.1546	0.1487	0.1426	0.1365	0.1303	0.1239	0.1173	0.1104	0.1033	0.0960	0.0883
1.16	0.2042	0.1982	0.1922	0.1864	0.1805	0.1747	0.1689	0.1631	0.1572	0.1514	0.1454	0.1394	0.1333	0.1271	0.1207	0.1141	0.1073	0.1003	0.0929	0.0853
1.17	0.2009	0.1949	0.1889	0.1831	0.1773	0.1715	0.1657	0.1598	0.1540	0.1482	0.1422	0.1362	0.1301	0.1239	0.1176	0.1110	0.1042	0.0972	0.0900	0.0824
1.18	0.1976	0.1917	0.1857	0.1799	0.1741	0.1683	0.1625	0.1567	0.1509	0.1450	0.1391	0.1331	0.1270	0.1208	0.1145	0.1080	0.1013	0.0943	0.0871	0.0795
1.19	0.1944	0.1885	0.1826	0.1767	0.1709	0.1651	0.1593	0.1535	0.1477	0.1419	0.1360	0.1301	0.1240	0.1178	0.1115	0.1050	0.0983	0.0914	0.0843	0.0768
1.20	0.1913	0.1853	0.1794	0.1736	0.1678	0.1620	0.1562	0.1505	0.1447	0.1389	0.1330	0.1271	0.1210	0.1149	0.1086	0.1022	0.0955	0.0886	0.0815	0.0741
1.21	0.1882	0.1822	0.1764	0.1705	0.1647	0.1590	0.1532	0.1475	0.1417	0.1359	0.1300	0.1241	0.1181	0.1120	0.1058	0.0993	0.0927	0.0859	0.0788	0.0715
1.22	0.1851	0.1792	0.1733	0.1675	0.1617	0.1560	0.1502	0.1445	0.1388	0.1330	0.1271	0.1212	0.1153	0.1092	0.1030	0.0966	0.0900	0.0833	0.0763	0.0690
1.23	0.1821	0.1762	0.1703	0.1645	0.1588	0.1530	0.1473	0.1416	0.1359	0.1301	0.1243	0.1184	0.1125	0.1064	0.1003	0.0939	0.0874	0.0807	0.0737	0.0666
1.24	0.1792	0.1732	0.1674	0.1616	0.1559	0.1501	0.1444	0.1387	0.1330	0.1273	0.1215	0.1157	0.1098	0.1037	0.0976	0.0913	0.0848	0.0782	0.0713	0.0642
1.25	0.1762	0.1703	0.1645	0.1587	0.1530	0.1473	0.1416	0.1359	0.1302	0.1245	0.1188	0.1130	0.1071	0.1011	0.0950	0.0887	0.0823	0.0757	0.0689	0.0619
1.26	0.1733	0.1675	0.1617	0.1559	0.1502	0.1445	0.1388	0.1332	0.1275	0.1218	0.1161	0.1103	0.1045	0.0985	0.0925	0.0863	0.0799	0.0734	0.0666	0.0597
1.27	0.1705	0.1646	0.1588	0.1531	0.1474	0.1418	0.1361	0.1305	0.1248	0.1192	0.1135	0.1077	0.1019	0.0960	0.0900	0.0838	0.0775	0.0707	0.0640	0.0571
1.28	0.1677	0.1619	0.1561	0.1504	0.1447	0.1390	0.1334	0.1278	0.1222	0.1166	0.1109	0.1052	0.0994	0.0935	0.0876	0.0815	0.0752	0.0686	0.0622	0.0553
1.29	0.1650	0.1591	0.1534	0.1477	0.1420	0.1364	0.1308	0.1252	0.1196	0.1140	0.1084	0.1027	0.0969	0.0911	0.0852	0.0791	0.0730	0.0666	0.0601	0.0534
1.30	0.1622	0.1564	0.1507	0.1450	0.1394	0.1338	0.1282	0.1226	0.1171	0.1115	0.1059	0.1003	0.0945	0.0888	0.0829	0.0769	0.0708	0.0645	0.0580	0.0515
1.31	0.1596	0.1538	0.1481	0.1424	0.1368	0.1312	0.1257	0.1201	0.1146	0.1090	0.1035	0.0979	0.0922	0.0865	0.0806	0.0747	0.0686	0.0624	0.0561	0.0496
1.32	0.1569	0.1512	0.1455	0.1398	0.1342	0.1287	0.1232	0.1177	0.1122	0.1066	0.1011	0.0955	0.0899	0.0842	0.0784	0.0725	0.0665	0.0604	0.0541	0.0477
1.33	0.1543	0.1486	0.1429	0.1373	0.1317	0.1262	0.1207	0.1152	0.1098	0.1043	0.0988	0.0932	0.0877	0.0820	0.0763	0.0705	0.0645	0.0584	0.0523	0.0460
1.34	0.1518	0.1461	0.1404	0.1348	0.1293	0.1238	0.1183	0.1129	0.1074	0.1020	0.0965	0.0910	0.0855	0.0799	0.0742	0.0684	0.0625	0.0565	0.0504	0.0442
1.35	0.1493	0.1436	0.1379	0.1324	0.1269	0.1214	0.1159	0.1105	0.1051	0.0997	0.0943	0.0888	0.0833	0.0778	0.0722	0.0664	0.0606	0.0547	0.0487	0.0426
1.36	0.1468	0.1411	0.1355	0.1300	0.1245	0.1190	0.1136	0.1082	0.1029	0.0975	0.0921	0.0867	0.0812	0.0757	0.0702	0.0645	0.0588	0.0529	0.0470	0.0410
1.37	0.1444	0.1387	0.1331	0.1276	0.1221	0.1167	0.1113	0.1060	0.1006	0.0953	0.0900	0.0846	0.0792	0.0737	0.0682	0.0626	0.0569	0.0512	0.0453	0.0394
1.38	0.1420	0.1363	0.1308	0.1253	0.1198	0.1144	0.1091	0.1038	0.0985	0.0932	0.0879	0.0825	0.0772	0.0718	0.0663	0.0608	0.0552	0.0495	0.0437	0.0379
1.39	0.1396	0.1340	0.1284	0.1230	0.1176	0.1122	0.1069	0.1016	0.0963	0.0911	0.0858	0.0805	0.0752	0.0699	0.0645	0.0590	0.0535	0.0479	0.0422	0.0365
1.40	0.1373	0.1317	0.1262	0.1207	0.1154	0.1100	0.1047	0.0994	0.0943	0.0890	0.0838	0.0786	0.0733	0.0680	0.0627	0.0573	0.0518	0.0463	0.0407	0.0351
1.41	0.1350	0.1294	0.1239	0.1185	0.1132	0.1079	0.1026	0.0974	0.0922	0.0870	0.0818	0.0766	0.0714	0.0662	0.0609	0.0556	0.0502	0.0447	0.0392	0.0337
1.42	0.1327	0.1272	0.1217	0.1163	0.1110	0.1058	0.1005	0.0954	0.0902	0.0851	0.0799	0.0748	0.0696	0.0644	0.0592	0.0539	0.0486	0.0432	0.0378	0.0323
1.43	0.1305	0.1250	0.1195	0.1142	0.1089	0.1037	0.0985	0.0934	0.0882	0.0831	0.0780	0.0729	0.0678	0.0627	0.0575	0.0523	0.0471	0.0418	0.0365	0.0311
1.44	0.1283	0.1228	0.1174	0.1121	0.1068	0.1016	0.0965	0.0914	0.0863	0.0812	0.0762	0.0711	0.0661	0.0610	0.0559	0.0507	0.0456	0.0404	0.0351	0.0299
1.45	0.1261	0.1207	0.1153	0.1100	0.1048	0.0996	0.0945	0.0895	0.0844	0.0794	0.0744	0.0694	0.0644	0.0593	0.0543	0.0492	0.0441	0.0390	0.0339	0.0288
1.46	0.1240	0.1186	0.1133																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0473	0.0438	0.0404	0.0372	0.0341	0.0311	0.0283	0.0255	0.0229	0.0204	0.0180	0.0157	0.0136	0.0115	0.0096	0.0079	0.0062	0.0048	0.0035	0.0024
2.02	0.0464	0.0430	0.0397	0.0365	0.0334	0.0305	0.0277	0.0250	0.0224	0.0199	0.0175	0.0153	0.0132	0.0112	0.0093	0.0076	0.0060	0.0046	0.0034	0.0023
2.03	0.0456	0.0422	0.0389	0.0358	0.0327	0.0298	0.0270	0.0244	0.0218	0.0194	0.0171	0.0149	0.0128	0.0108	0.0090	0.0073	0.0058	0.0044	0.0032	0.0021
2.04	0.0448	0.0414	0.0382	0.0350	0.0321	0.0292	0.0264	0.0238	0.0213	0.0189	0.0166	0.0145	0.0124	0.0105	0.0087	0.0071	0.0056	0.0043	0.0031	0.0020
2.05	0.0440	0.0406	0.0374	0.0344	0.0314	0.0286	0.0259	0.0233	0.0208	0.0184	0.0162	0.0141	0.0121	0.0102	0.0084	0.0068	0.0054	0.0041	0.0030	0.0019
2.06	0.0432	0.0399	0.0367	0.0337	0.0308	0.0280	0.0253	0.0227	0.0203	0.0180	0.0158	0.0137	0.0117	0.0099	0.0082	0.0066	0.0052	0.0039	0.0028	0.0019
2.07	0.0424	0.0391	0.0360	0.0330	0.0301	0.0274	0.0247	0.0222	0.0198	0.0175	0.0154	0.0133	0.0114	0.0096	0.0079	0.0064	0.0050	0.0038	0.0027	0.0018
2.08	0.0416	0.0384	0.0353	0.0323	0.0295	0.0268	0.0242	0.0217	0.0193	0.0171	0.0149	0.0129	0.0110	0.0093	0.0077	0.0062	0.0048	0.0036	0.0026	0.0017
2.09	0.0409	0.0377	0.0346	0.0317	0.0289	0.0262	0.0236	0.0212	0.0189	0.0166	0.0146	0.0126	0.0107	0.0090	0.0074	0.0059	0.0046	0.0035	0.0025	0.0017
2.10	0.0402	0.0370	0.0340	0.0311	0.0283	0.0256	0.0231	0.0207	0.0184	0.0162	0.0142	0.0122	0.0104	0.0087	0.0072	0.0057	0.0045	0.0033	0.0024	0.0016
2.11	0.0394	0.0363	0.0333	0.0304	0.0277	0.0251	0.0226	0.0202	0.0180	0.0158	0.0138	0.0119	0.0101	0.0085	0.0069	0.0055	0.0043	0.0032	0.0023	0.0015
2.12	0.0387	0.0356	0.0327	0.0298	0.0271	0.0245	0.0221	0.0197	0.0175	0.0154	0.0134	0.0116	0.0098	0.0082	0.0067	0.0053	0.0041	0.0031	0.0022	0.0014
2.13	0.0380	0.0350	0.0320	0.0292	0.0266	0.0240	0.0216	0.0193	0.0171	0.0150	0.0131	0.0112	0.0095	0.0079	0.0065	0.0052	0.0040	0.0030	0.0021	0.0014
2.14	0.0373	0.0343	0.0314	0.0287	0.0260	0.0235	0.0211	0.0188	0.0167	0.0146	0.0127	0.0109	0.0092	0.0077	0.0063	0.0050	0.0038	0.0028	0.0019	0.0013
2.15	0.0367	0.0337	0.0308	0.0281	0.0255	0.0229	0.0206	0.0184	0.0163	0.0143	0.0124	0.0106	0.0090	0.0075	0.0061	0.0048	0.0037	0.0027	0.0019	0.0012
2.16	0.0360	0.0330	0.0302	0.0275	0.0249	0.0225	0.0202	0.0180	0.0159	0.0139	0.0121	0.0103	0.0087	0.0072	0.0059	0.0046	0.0036	0.0026	0.0018	0.0012
2.17	0.0354	0.0324	0.0296	0.0270	0.0244	0.0220	0.0197	0.0175	0.0155	0.0136	0.0117	0.0100	0.0085	0.0070	0.0057	0.0045	0.0034	0.0025	0.0017	0.0011
2.18	0.0347	0.0318	0.0291	0.0264	0.0239	0.0215	0.0193	0.0171	0.0151	0.0132	0.0114	0.0098	0.0082	0.0068	0.0055	0.0043	0.0033	0.0024	0.0017	0.0011
2.19	0.0341	0.0312	0.0285	0.0259	0.0234	0.0211	0.0188	0.0167	0.0147	0.0129	0.0111	0.0095	0.0080	0.0066	0.0053	0.0042	0.0032	0.0023	0.0016	0.0010
2.20	0.0335	0.0306	0.0279	0.0254	0.0229	0.0206	0.0184	0.0163	0.0144	0.0125	0.0108	0.0092	0.0077	0.0064	0.0051	0.0040	0.0030	0.0022	0.0015	0.0010
2.21	0.0329	0.0301	0.0274	0.0249	0.0224	0.0202	0.0180	0.0160	0.0140	0.0122	0.0105	0.0090	0.0075	0.0062	0.0050	0.0039	0.0029	0.0021	0.0015	0.0009
2.22	0.0323	0.0295	0.0269	0.0244	0.0220	0.0197	0.0176	0.0156	0.0137	0.0119	0.0102	0.0087	0.0073	0.0060	0.0048	0.0037	0.0028	0.0020	0.0014	0.0009
2.23	0.0317	0.0289	0.0263	0.0239	0.0215	0.0193	0.0172	0.0152	0.0133	0.0116	0.0100	0.0085	0.0071	0.0058	0.0046	0.0036	0.0027	0.0020	0.0013	0.0008
2.24	0.0311	0.0284	0.0258	0.0234	0.0211	0.0189	0.0168	0.0149	0.0130	0.0113	0.0097	0.0082	0.0069	0.0056	0.0045	0.0035	0.0026	0.0019	0.0013	0.0008
2.25	0.0305	0.0279	0.0253	0.0229	0.0206	0.0185	0.0164	0.0145	0.0127	0.0110	0.0094	0.0080	0.0066	0.0054	0.0043	0.0034	0.0025	0.0018	0.0012	0.0008
2.26	0.0300	0.0273	0.0248	0.0224	0.0202	0.0181	0.0161	0.0142	0.0124	0.0107	0.0092	0.0078	0.0064	0.0053	0.0042	0.0033	0.0024	0.0017	0.0012	0.0007
2.27	0.0294	0.0268	0.0243	0.0220	0.0198	0.0177	0.0157	0.0138	0.0121	0.0105	0.0089	0.0075	0.0063	0.0051	0.0040	0.0031	0.0023	0.0017	0.0011	0.0007
2.28	0.0289	0.0263	0.0239	0.0215	0.0194	0.0173	0.0153	0.0135	0.0118	0.0102	0.0087	0.0073	0.0061	0.0049	0.0039	0.0030	0.0022	0.0016	0.0010	0.0007
2.29	0.0284	0.0258	0.0234	0.0211	0.0189	0.0169	0.0150	0.0132	0.0115	0.0099	0.0085	0.0071	0.0059	0.0048	0.0038	0.0029	0.0022	0.0015	0.0010	0.0006
2.30	0.0279	0.0253	0.0229	0.0207	0.0185	0.0165	0.0146	0.0129	0.0112	0.0097	0.0082	0.0069	0.0057	0.0046	0.0037	0.0028	0.0021	0.0015	0.0010	0.0006
2.31	0.0273	0.0249	0.0225	0.0203	0.0182	0.0162	0.0143	0.0126	0.0109	0.0094	0.0080	0.0067	0.0055	0.0045	0.0035	0.0027	0.0020	0.0014	0.0009	0.0006
2.32	0.0268	0.0244	0.0221	0.0199	0.0178	0.0158	0.0140	0.0123	0.0107	0.0092	0.0078	0.0065	0.0054	0.0043	0.0034	0.0026	0.0019	0.0013	0.0009	0.0005
2.33	0.0264	0.0239	0.0216	0.0194	0.0174	0.0155	0.0137	0.0120	0.0104	0.0089	0.0076	0.0063	0.0052	0.0042	0.0033	0.0025	0.0018	0.0013	0.0008	0.0005
2.34	0.0259	0.0235	0.0212	0.0191	0.0170	0.0151	0.0134	0.0117	0.0101	0.0087	0.0074	0.0062	0.0051	0.0041	0.0032	0.0024	0.0018	0.0012	0.0008	0.0005
2.35	0.0254	0.0230	0.0208	0.0187	0.0167	0.0148	0.0130	0.0114	0.0099	0.0085	0.0072	0.0060	0.0049	0.0039	0.0031	0.0023	0.0017	0.0012	0.0008	0.0005
2.36	0.0249	0.0226	0.0204	0.0183	0.0163	0.0145	0.0127	0.0111	0.0096	0.0083	0.0070	0.0058	0.0048	0.0038	0.0030	0.0023	0.0016	0.0011	0.0007	0.0004
2.37	0.0245	0.0222	0.0200	0.0179	0.0160	0.0142	0.0125	0.0109	0.0094	0.0080	0.0068	0.0056	0.0046	0.0037	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.38	0.0240	0.0217	0.0196	0.0175	0.0156	0.0138	0.0122	0.0106	0.0092	0.0078	0.0066	0.0055	0.0045	0.0036	0.0028	0.0021	0.0015	0.0010	0.0007	0.0004
2.39	0.0236	0.0213	0.0192	0.0172	0.0153	0.0135	0.0119	0.0104	0.0089	0.0076	0.0064	0.0053	0.0043	0.0035	0.0027	0.0020	0.0015	0.0010	0.0006	0.0004
2.40	0.0231	0.0209	0.0188	0.0168	0.0150	0.0132	0.0116	0.0101	0.0087	0.0074	0.0062	0.0052	0.0042	0.0033	0.0026	0.0019	0.0014	0.0010	0.0006	0.0004
2.41	0.0227	0.0205	0.0184	0.0165	0.0147	0.0129	0.0114	0.0099	0.0085	0.0072	0.0061	0.0050	0.0041	0.0032	0.0025	0.0019	0.0014	0.0010	0.0006	0.0004
2.42	0.0223	0.0201	0.0181	0.0162	0.0143	0.0127	0.0111	0.0096	0.0083	0.0070	0.0059	0.0049	0.0040	0.0031	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004
2.43	0.0219	0.0197	0.0177	0.0158	0.0140	0.0124	0.0108	0.0094	0.0081	0.0069	0.0057	0.0047	0.0038	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.44	0.0215	0.0194	0.0174	0.0155	0.0137	0.0121	0.0106	0.0092	0.0079	0.0067	0.0056	0.0046	0.0037	0.0029	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.45	0.0211	0.0190	0.0170	0.0152	0.0135	0.0118	0.0103	0.0090	0.0077	0.0065	0.0054	0.0045	0.0036	0.0028	0.0022	0.0016	0.0011	0.0008	0.0005	0.0003
2.46	0.0207	0.0186	0.0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 14

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0073	0.0063	0.0054	0.0046	0.0039	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0072	0.0062	0.0053	0.0045	0.0038	0.0032	0.0027	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0070	0.0061	0.0052	0.0045	0.0038	0.0031	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0069	0.0060	0.0051	0.0044	0.0037	0.0031	0.0025	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0068	0.0058	0.0050	0.0043	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0066	0.0057	0.0049	0.0042	0.0035	0.0029	0.0024	0.0020	0.0016	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0065	0.0056	0.0048	0.0041	0.0034	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0064	0.0055	0.0047	0.0040	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0063	0.0054	0.0046	0.0039	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.10	0.0061	0.0053	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.11	0.0060	0.0052	0.0044	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.12	0.0059	0.0051	0.0043	0.0036	0.0030	0.0025	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0058	0.0050	0.0042	0.0035	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0057	0.0049	0.0042	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0056	0.0048	0.0041	0.0034	0.0029	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0055	0.0047	0.0040	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0054	0.0046	0.0039	0.0033	0.0027	0.0023	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0053	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0052	0.0044	0.0037	0.0032	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0051	0.0043	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0050	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.22	0.0049	0.0042	0.0035	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.23	0.0048	0.0041	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.24	0.0047	0.0040	0.0034	0.0028	0.0023	0.0019	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0046	0.0039	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0044	0.0038	0.0032	0.0026	0.0021	0.0016	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0043	0.0037	0.0031	0.0026	0.0021	0.0016	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0043	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0042	0.0035	0.0030	0.0025	0.0020	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0041	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0040	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0039	0.0033	0.0028	0.0023	0.0019	0.0016	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0039	0.0033	0.0027	0.0023	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0038	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0037	0.0031	0.0026	0.0022	0.0018	0.0014	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.37	0.0036	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.38	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0035	0.0030	0.0025	0.0020	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0034	0.0028	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0032	0.0027	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0031	0.0026	0.0021																	

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9953	0.9950	0.9947	0.9945	0.9942	0.9939	0.9937	0.9934
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9926	0.9920	0.9914	0.9907	0.9902	0.9896	0.9890	0.9885	0.9880	0.9875	0.9871
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9929	0.9919	0.9910	0.9900	0.9890	0.9881	0.9872	0.9863	0.9854	0.9846	0.9838	0.9830	0.9823	0.9816	0.9809
0.04	0.9962	0.9953	0.9942	0.9930	0.9918	0.9906	0.9893	0.9880	0.9868	0.9855	0.9843	0.9831	0.9819	0.9808	0.9797	0.9787	0.9777	0.9768	0.9759	0.9750
0.05	0.9953	0.9941	0.9927	0.9913	0.9898	0.9883	0.9867	0.9851	0.9836	0.9820	0.9805	0.9791	0.9777	0.9763	0.9750	0.9738	0.9726	0.9714	0.9703	0.9693
0.06	0.9944	0.9929	0.9913	0.9896	0.9878	0.9860	0.9841	0.9823	0.9805	0.9787	0.9769	0.9752	0.9735	0.9719	0.9704	0.9690	0.9676	0.9662	0.9649	0.9637
0.07	0.9934	0.9917	0.9899	0.9879	0.9859	0.9838	0.9816	0.9795	0.9774	0.9753	0.9733	0.9714	0.9695	0.9677	0.9660	0.9643	0.9627	0.9612	0.9597	0.9583
0.08	0.9925	0.9905	0.9884	0.9862	0.9839	0.9815	0.9791	0.9768	0.9744	0.9721	0.9698	0.9677	0.9656	0.9635	0.9616	0.9597	0.9579	0.9562	0.9546	0.9530
0.09	0.9915	0.9894	0.9870	0.9846	0.9820	0.9794	0.9767	0.9741	0.9715	0.9689	0.9664	0.9640	0.9617	0.9595	0.9574	0.9553	0.9533	0.9514	0.9496	0.9479
0.10	0.9906	0.9882	0.9856	0.9829	0.9801	0.9772	0.9743	0.9714	0.9686	0.9658	0.9631	0.9605	0.9580	0.9555	0.9532	0.9510	0.9488	0.9467	0.9447	0.9428
0.11	0.9897	0.9871	0.9843	0.9813	0.9782	0.9751	0.9719	0.9688	0.9657	0.9628	0.9598	0.9570	0.9543	0.9517	0.9492	0.9467	0.9444	0.9422	0.9400	0.9379
0.12	0.9888	0.9859	0.9829	0.9797	0.9764	0.9730	0.9696	0.9663	0.9630	0.9598	0.9566	0.9536	0.9507	0.9479	0.9452	0.9426	0.9401	0.9377	0.9354	0.9331
0.13	0.9878	0.9848	0.9815	0.9781	0.9745	0.9709	0.9673	0.9637	0.9602	0.9568	0.9535	0.9503	0.9472	0.9442	0.9413	0.9385	0.9359	0.9333	0.9308	0.9284
0.14	0.9869	0.9837	0.9802	0.9765	0.9727	0.9689	0.9651	0.9613	0.9575	0.9539	0.9504	0.9470	0.9437	0.9405	0.9375	0.9345	0.9317	0.9290	0.9263	0.9238
0.15	0.9860	0.9826	0.9788	0.9749	0.9709	0.9669	0.9628	0.9588	0.9549	0.9511	0.9474	0.9438	0.9403	0.9370	0.9337	0.9306	0.9276	0.9247	0.9219	0.9192
0.16	0.9851	0.9814	0.9775	0.9734	0.9692	0.9649	0.9606	0.9564	0.9523	0.9483	0.9444	0.9406	0.9370	0.9335	0.9301	0.9268	0.9236	0.9206	0.9176	0.9148
0.17	0.9842	0.9803	0.9762	0.9719	0.9674	0.9629	0.9585	0.9540	0.9497	0.9455	0.9414	0.9375	0.9337	0.9300	0.9265	0.9230	0.9197	0.9165	0.9134	0.9104
0.18	0.9833	0.9793	0.9749	0.9703	0.9657	0.9610	0.9563	0.9517	0.9472	0.9428	0.9386	0.9344	0.9305	0.9266	0.9229	0.9193	0.9159	0.9125	0.9093	0.9061
0.19	0.9824	0.9782	0.9736	0.9688	0.9640	0.9591	0.9542	0.9494	0.9447	0.9402	0.9357	0.9314	0.9273	0.9233	0.9194	0.9157	0.9121	0.9086	0.9052	0.9019
0.20	0.9816	0.9771	0.9723	0.9674	0.9623	0.9572	0.9521	0.9472	0.9423	0.9376	0.9330	0.9285	0.9242	0.9200	0.9160	0.9121	0.9084	0.9047	0.9012	0.8977
0.21	0.9807	0.9760	0.9710	0.9659	0.9606	0.9553	0.9501	0.9449	0.9399	0.9350	0.9302	0.9256	0.9211	0.9168	0.9127	0.9086	0.9047	0.9009	0.8972	0.8936
0.22	0.9798	0.9749	0.9698	0.9644	0.9590	0.9535	0.9481	0.9427	0.9375	0.9324	0.9275	0.9227	0.9181	0.9137	0.9093	0.9052	0.9011	0.8972	0.8933	0.8896
0.23	0.9790	0.9739	0.9685	0.9630	0.9573	0.9517	0.9461	0.9406	0.9352	0.9299	0.9248	0.9199	0.9152	0.9105	0.9061	0.9017	0.8975	0.8935	0.8895	0.8856
0.24	0.9781	0.9728	0.9673	0.9616	0.9557	0.9499	0.9441	0.9384	0.9329	0.9275	0.9222	0.9171	0.9122	0.9075	0.9029	0.8984	0.8940	0.8898	0.8857	0.8817
0.25	0.9772	0.9718	0.9661	0.9601	0.9541	0.9481	0.9422	0.9363	0.9306	0.9250	0.9196	0.9144	0.9093	0.9044	0.8997	0.8951	0.8906	0.8862	0.8819	0.8778
0.26	0.9764	0.9708	0.9648	0.9587	0.9526	0.9464	0.9402	0.9342	0.9283	0.9226	0.9171	0.9117	0.9065	0.9014	0.8965	0.8918	0.8872	0.8826	0.8783	0.8740
0.27	0.9755	0.9697	0.9636	0.9574	0.9510	0.9446	0.9383	0.9321	0.9261	0.9202	0.9145	0.9090	0.9037	0.8985	0.8934	0.8885	0.8838	0.8791	0.8746	0.8702
0.28	0.9747	0.9687	0.9624	0.9560	0.9494	0.9429	0.9364	0.9301	0.9239	0.9179	0.9121	0.9064	0.9009	0.8956	0.8904	0.8854	0.8805	0.8757	0.8710	0.8665
0.29	0.9738	0.9677	0.9613	0.9546	0.9479	0.9412	0.9346	0.9281	0.9217	0.9156	0.9096	0.9038	0.8982	0.8927	0.8874	0.8822	0.8772	0.8723	0.8675	0.8628
0.30	0.9730	0.9667	0.9601	0.9533	0.9464	0.9395	0.9327	0.9261	0.9196	0.9133	0.9072	0.9012	0.8955	0.8899	0.8844	0.8791	0.8739	0.8689	0.8640	0.8591
0.31	0.9722	0.9657	0.9589	0.9519	0.9449	0.9379	0.9309	0.9241	0.9175	0.9110	0.9048	0.8987	0.8928	0.8871	0.8815	0.8760	0.8707	0.8656	0.8605	0.8555
0.32	0.9714	0.9647	0.9577	0.9506	0.9434	0.9362	0.9291	0.9222	0.9154	0.9088	0.9024	0.8962	0.8902	0.8843	0.8786	0.8730	0.8676	0.8623	0.8571	0.8520
0.33	0.9705	0.9637	0.9566	0.9493	0.9419	0.9346	0.9274	0.9203	0.9133	0.9066	0.9001	0.8937	0.8875	0.8815	0.8757	0.8700	0.8645	0.8590	0.8537	0.8485
0.34	0.9697	0.9627	0.9554	0.9480	0.9405	0.9330	0.9256	0.9184	0.9113	0.9044	0.8978	0.8913	0.8850	0.8788	0.8729	0.8670	0.8614	0.8558	0.8503	0.8450
0.35	0.9689	0.9618	0.9543	0.9467	0.9390	0.9314	0.9239	0.9165	0.9093	0.9023	0.8955	0.8888	0.8824	0.8762	0.8701	0.8641	0.8583	0.8526	0.8470	0.8415
0.36	0.9681	0.9608	0.9532	0.9454	0.9376	0.9298	0.9221	0.9146	0.9073	0.9001	0.8932	0.8865	0.8799	0.8735	0.8673	0.8612	0.8553	0.8494	0.8437	0.8381
0.37	0.9673	0.9598	0.9521	0.9441	0.9362	0.9282	0.9204	0.9128	0.9053	0.8980	0.8910	0.8841	0.8774	0.8709	0.8645	0.8583	0.8523	0.8463	0.8405	0.8347
0.38	0.9665	0.9589	0.9510	0.9429	0.9348	0.9267	0.9187	0.9109	0.9033	0.8959	0.8887	0.8817	0.8749	0.8683	0.8618	0.8555	0.8493	0.8432	0.8372	0.8314
0.39	0.9657	0.9579	0.9499	0.9416	0.9334	0.9251	0.9171	0.9091	0.9014	0.8939	0.8866	0.8794	0.8725	0.8657	0.8591	0.8527	0.8464	0.8402	0.8341	0.8281
0.40	0.9649	0.9569	0.9488	0.9404	0.9320	0.9236	0.9154	0.9073	0.8995	0.8918	0.8844	0.8771	0.8701	0.8632	0.8569	0.8504	0.8440	0.8376	0.8311	0.8248
0.41	0.9641	0.9561	0.9477	0.9392	0.9306	0.9221	0.9138	0.9056	0.8976	0.8898	0.8822	0.8749	0.8677	0.8607	0.8538	0.8471	0.8406	0.8341	0.8278	0.8215
0.42	0.9633	0.9551	0.9466	0.9379	0.9293	0.9206	0.9121	0.9038	0.8957	0.8878	0.8801	0.8726	0.8653	0.8582	0.8512	0.8444	0.8377	0.8312	0.8247	0.8183
0.43	0.9626	0.9542	0.9455	0.9367	0.9279	0.9191	0.9105	0.9021	0.8938	0.8858	0.8780	0.8704	0.8630	0.8557	0.8486	0.8417	0.8349	0.8282	0.8216	0.8151
0.44	0.9618	0.9533	0.9445	0.9355	0.9266	0.9177	0.9089	0.9004	0.8920	0.8839	0.8759	0.8682	0.8607	0.8533	0.8461	0.8390	0.8321	0.8253	0.8186	0.8119
0.45	0.9610	0.9524	0.9434	0.9343																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
1.01	0.9234	0.9085	0.8935	0.8785	0.8637	0.8491	0.8346	0.8204	0.8064	0.7926	0.7790	0.7656	0.7522	0.7390	0.7259	0.7128	0.6998	0.6868	0.6738	0.6608	
1.02	0.9228	0.9078	0.8927	0.8777	0.8628	0.8481	0.8335	0.8192	0.8052	0.7913	0.7776	0.7640	0.7506	0.7373	0.7241	0.7109	0.6978	0.6847	0.6716	0.6585	
1.03	0.9222	0.9071	0.8920	0.8768	0.8619	0.8470	0.8324	0.8181	0.8039	0.7899	0.7762	0.7625	0.7490	0.7356	0.7223	0.7090	0.6958	0.6826	0.6694	0.6562	
1.04	0.9216	0.9064	0.8912	0.8760	0.8609	0.8460	0.8314	0.8169	0.8027	0.7886	0.7747	0.7610	0.7474	0.7339	0.7205	0.7072	0.6938	0.6805	0.6672	0.6539	
1.05	0.9210	0.9058	0.8905	0.8752	0.8600	0.8450	0.8303	0.8157	0.8014	0.7873	0.7733	0.7595	0.7458	0.7322	0.7187	0.7053	0.6919	0.6785	0.6651	0.6516	
1.06	0.9204	0.9051	0.8897	0.8743	0.8591	0.8440	0.8292	0.8146	0.8002	0.7859	0.7719	0.7580	0.7442	0.7306	0.7170	0.7034	0.6899	0.6764	0.6629	0.6494	
1.07	0.9198	0.9044	0.8890	0.8735	0.8582	0.8430	0.8281	0.8134	0.7989	0.7846	0.7705	0.7565	0.7426	0.7289	0.7152	0.7016	0.6879	0.6744	0.6608	0.6471	
1.08	0.9193	0.9038	0.8882	0.8727	0.8573	0.8421	0.8271	0.8123	0.7977	0.7833	0.7691	0.7550	0.7411	0.7272	0.7134	0.6997	0.6860	0.6723	0.6586	0.6449	
1.09	0.9187	0.9031	0.8875	0.8719	0.8564	0.8411	0.8260	0.8111	0.7965	0.7820	0.7677	0.7535	0.7395	0.7256	0.7117	0.6979	0.6841	0.6703	0.6565	0.6427	
1.10	0.9181	0.9025	0.8867	0.8710	0.8555	0.8401	0.8249	0.8100	0.7952	0.7807	0.7663	0.7521	0.7379	0.7239	0.7099	0.6960	0.6821	0.6682	0.6544	0.6405	
1.11	0.9175	0.9018	0.8860	0.8702	0.8546	0.8391	0.8239	0.8089	0.7940	0.7794	0.7649	0.7506	0.7364	0.7223	0.7082	0.6942	0.6802	0.6662	0.6522	0.6382	
1.12	0.9170	0.9011	0.8852	0.8694	0.8537	0.8382	0.8228	0.8077	0.7928	0.7781	0.7636	0.7491	0.7348	0.7206	0.7065	0.6924	0.6783	0.6642	0.6501	0.6360	
1.13	0.9164	0.9005	0.8845	0.8686	0.8528	0.8372	0.8218	0.8066	0.7916	0.7768	0.7622	0.7477	0.7333	0.7190	0.7047	0.6905	0.6764	0.6622	0.6480	0.6338	
1.14	0.9158	0.8998	0.8838	0.8678	0.8519	0.8362	0.8208	0.8055	0.7904	0.7755	0.7608	0.7462	0.7317	0.7174	0.7030	0.6887	0.6745	0.6602	0.6459	0.6316	
1.15	0.9153	0.8992	0.8831	0.8670	0.8510	0.8353	0.8199	0.8044	0.7892	0.7743	0.7595	0.7448	0.7302	0.7157	0.7013	0.6869	0.6726	0.6582	0.6439	0.6295	
1.16	0.9147	0.8986	0.8823	0.8662	0.8502	0.8343	0.8187	0.8033	0.7880	0.7730	0.7581	0.7433	0.7287	0.7141	0.6996	0.6851	0.6707	0.6562	0.6418	0.6273	
1.17	0.9141	0.8979	0.8816	0.8654	0.8493	0.8334	0.8177	0.8022	0.7868	0.7717	0.7567	0.7419	0.7272	0.7125	0.6979	0.6833	0.6688	0.6543	0.6397	0.6251	
1.18	0.9136	0.8973	0.8809	0.8646	0.8484	0.8324	0.8166	0.8011	0.7857	0.7705	0.7554	0.7405	0.7256	0.7109	0.6962	0.6816	0.6669	0.6523	0.6376	0.6230	
1.19	0.9130	0.8966	0.8802	0.8638	0.8476	0.8315	0.8155	0.8000	0.7845	0.7692	0.7541	0.7390	0.7241	0.7093	0.6945	0.6798	0.6651	0.6503	0.6356	0.6208	
1.20	0.9125	0.8960	0.8795	0.8630	0.8467	0.8305	0.8146	0.7989	0.7833	0.7679	0.7527	0.7376	0.7226	0.7077	0.6928	0.6780	0.6632	0.6484	0.6335	0.6187	
1.21	0.9119	0.8954	0.8788	0.8622	0.8458	0.8296	0.8136	0.7978	0.7822	0.7667	0.7514	0.7362	0.7211	0.7061	0.6912	0.6762	0.6613	0.6464	0.6315	0.6165	
1.22	0.9114	0.8947	0.8781	0.8615	0.8450	0.8287	0.8126	0.7967	0.7810	0.7655	0.7501	0.7348	0.7196	0.7045	0.6895	0.6745	0.6595	0.6445	0.6295	0.6144	
1.23	0.9108	0.8941	0.8774	0.8607	0.8441	0.8278	0.8116	0.7956	0.7798	0.7642	0.7487	0.7334	0.7181	0.7030	0.6878	0.6727	0.6576	0.6426	0.6274	0.6123	
1.24	0.9103	0.8935	0.8767	0.8599	0.8433	0.8268	0.8106	0.7945	0.7787	0.7630	0.7474	0.7320	0.7167	0.7014	0.6862	0.6710	0.6558	0.6406	0.6254	0.6102	
1.25	0.9097	0.8929	0.8760	0.8591	0.8424	0.8259	0.8096	0.7935	0.7775	0.7618	0.7461	0.7306	0.7152	0.6998	0.6845	0.6692	0.6540	0.6387	0.6234	0.6081	
1.26	0.9092	0.8922	0.8753	0.8584	0.8416	0.8250	0.8086	0.7924	0.7764	0.7605	0.7448	0.7292	0.7137	0.6983	0.6829	0.6675	0.6522	0.6368	0.6214	0.6060	
1.27	0.9086	0.8916	0.8746	0.8576	0.8408	0.8241	0.8076	0.7913	0.7752	0.7593	0.7435	0.7278	0.7122	0.6967	0.6812	0.6658	0.6503	0.6349	0.6194	0.6039	
1.28	0.9081	0.8910	0.8739	0.8568	0.8399	0.8232	0.8066	0.7903	0.7741	0.7581	0.7422	0.7264	0.7108	0.6952	0.6796	0.6641	0.6485	0.6330	0.6174	0.6018	
1.29	0.9075	0.8904	0.8732	0.8561	0.8391	0.8223	0.8057	0.7892	0.7730	0.7569	0.7409	0.7251	0.7093	0.6936	0.6780	0.6623	0.6467	0.6311	0.6154	0.5997	
1.30	0.9070	0.8898	0.8725	0.8553	0.8383	0.8214	0.8047	0.7882	0.7718	0.7557	0.7396	0.7237	0.7079	0.6921	0.6763	0.6606	0.6449	0.6292	0.6134	0.5977	
1.31	0.9065	0.8892	0.8718	0.8546	0.8374	0.8205	0.8037	0.7871	0.7707	0.7545	0.7384	0.7223	0.7064	0.6906	0.6747	0.6589	0.6431	0.6273	0.6115	0.5956	
1.32	0.9059	0.8886	0.8711	0.8538	0.8366	0.8196	0.8027	0.7861	0.7696	0.7533	0.7371	0.7210	0.7050	0.6890	0.6731	0.6572	0.6413	0.6254	0.6095	0.5935	
1.33	0.9054	0.8880	0.8705	0.8531	0.8358	0.8187	0.8018	0.7850	0.7685	0.7521	0.7358	0.7196	0.7035	0.6875	0.6715	0.6555	0.6395	0.6236	0.6075	0.5915	
1.34	0.9049	0.8874	0.8698	0.8523	0.8350	0.8178	0.8008	0.7840	0.7674	0.7509	0.7345	0.7183	0.7021	0.6860	0.6699	0.6538	0.6378	0.6217	0.6056	0.5894	
1.35	0.9044	0.8868	0.8691	0.8516	0.8342	0.8169	0.7999	0.7830	0.7663	0.7497	0.7333	0.7169	0.7007	0.6845	0.6683	0.6521	0.6360	0.6198	0.6036	0.5874	
1.36	0.9038	0.8862	0.8685	0.8508	0.8334	0.8160	0.7989	0.7819	0.7652	0.7485	0.7320	0.7156	0.6992	0.6830	0.6667	0.6505	0.6342	0.6180	0.6017	0.5854	
1.37	0.9033	0.8856	0.8678	0.8501	0.8325	0.8152	0.7979	0.7809	0.7641	0.7473	0.7307	0.7142	0.6978	0.6815	0.6651	0.6488	0.6325	0.6161	0.5998	0.5833	
1.38	0.9028	0.8850	0.8671	0.8494	0.8317	0.8143	0.7970	0.7799	0.7630	0.7462	0.7295	0.7129	0.6964	0.6800	0.6635	0.6471	0.6307	0.6143	0.5978	0.5813	
1.39	0.9023	0.8844	0.8665	0.8486	0.8309	0.8134	0.7961	0.7789	0.7619	0.7450	0.7282	0.7116	0.6950	0.6785	0.6620	0.6455	0.6290	0.6124	0.5959	0.5793	
1.40	0.9017	0.8838	0.8658	0.8479	0.8301	0.8125	0.7951	0.7779	0.7608	0.7438	0.7270	0.7102	0.6936	0.6770	0.6604	0.6438	0.6272	0.6106	0.5940	0.5773	
1.41	0.9012	0.8832	0.8652	0.8472	0.8293	0.8117	0.7942	0.7768	0.7597	0.7427	0.7257	0.7089	0.6922	0.6755	0.6588	0.6421	0.6255	0.6088	0.5921	0.5753	
1.42	0.9007	0.8826	0.8645	0.8465	0.8286	0.8108	0.7932	0.7758	0.7586	0.7415	0.7245	0.7076	0.6908	0.6740	0.6572	0.6405	0.6237	0.6070	0.5902	0.5733	
1.43	0.9002	0.8820	0.8638	0.8457	0.8278	0.8099	0.7923	0.7748	0.7575	0.7403	0.7233	0.7063	0.6894	0.6725	0.6557	0.6389	0.6220	0.6052	0.5883	0.5713	
1.44	0.8997	0.8814	0.8632	0.8450	0.8270	0.8091	0.7914	0.7738	0.7564	0.7392	0.7220	0.7050	0.6880	0.6710	0.6541	0.6372	0.6203	0.6033	0.5864	0.5693	
1.45	0.8992	0.8809	0.8625	0.8443	0.8262	0.8082	0.7905	0.7728	0.7554	0.7380	0.7208	0.7037	0.6866	0.6696	0.6526	0.6356	0.6186	0.6015	0.5845	0.5674	
1.46	0.8987	0.8803	0.8619	0.8436	0.8254	0.8074	0.7895														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
2.01	0.8728	0.8510	0.8292	0.8075	0.7858	0.7642	0.7427	0.7213	0.6999	0.6785	0.6572	0.6359	0.6146	0.5933	0.5720	0.5507	0.5294	0.5081	0.4867	0.4653	
2.02	0.8723	0.8505	0.8287	0.8069	0.7852	0.7635	0.7419	0.7204	0.6990	0.6775	0.6562	0.6348	0.6134	0.5921	0.5707	0.5493	0.5279	0.5065	0.4851	0.4636	
2.03	0.8719	0.8500	0.8281	0.8063	0.7845	0.7628	0.7411	0.7196	0.6980	0.6766	0.6551	0.6337	0.6122	0.5908	0.5694	0.5479	0.5265	0.5050	0.4834	0.4619	
2.04	0.8715	0.8495	0.8276	0.8057	0.7838	0.7621	0.7404	0.7187	0.6971	0.6756	0.6540	0.6325	0.6110	0.5895	0.5680	0.5465	0.5250	0.5034	0.4818	0.4602	
2.05	0.8710	0.8490	0.8270	0.8051	0.7832	0.7613	0.7396	0.7179	0.6962	0.6746	0.6530	0.6314	0.6098	0.5883	0.5667	0.5451	0.5235	0.5019	0.4802	0.4585	
2.06	0.8706	0.8485	0.8265	0.8045	0.7825	0.7606	0.7388	0.7170	0.6953	0.6736	0.6519	0.6303	0.6087	0.5870	0.5654	0.5437	0.5220	0.5003	0.4786	0.4569	
2.07	0.8702	0.8481	0.8259	0.8039	0.7819	0.7599	0.7380	0.7162	0.6944	0.6726	0.6509	0.6292	0.6075	0.5858	0.5640	0.5423	0.5206	0.4988	0.4770	0.4552	
2.08	0.8697	0.8476	0.8254	0.8033	0.7812	0.7592	0.7372	0.7153	0.6935	0.6716	0.6498	0.6281	0.6063	0.5845	0.5627	0.5409	0.5191	0.4973	0.4754	0.4535	
2.09	0.8693	0.8471	0.8249	0.8027	0.7805	0.7585	0.7365	0.7145	0.6926	0.6707	0.6488	0.6270	0.6051	0.5833	0.5614	0.5395	0.5177	0.4958	0.4738	0.4519	
2.10	0.8689	0.8466	0.8243	0.8021	0.7799	0.7578	0.7357	0.7136	0.6917	0.6697	0.6478	0.6258	0.6039	0.5820	0.5601	0.5382	0.5162	0.4942	0.4722	0.4502	
2.11	0.8685	0.8461	0.8238	0.8015	0.7792	0.7570	0.7349	0.7128	0.6908	0.6687	0.6467	0.6247	0.6028	0.5808	0.5588	0.5368	0.5148	0.4927	0.4706	0.4486	
2.12	0.8680	0.8456	0.8232	0.8009	0.7786	0.7563	0.7341	0.7120	0.6899	0.6678	0.6457	0.6236	0.6016	0.5795	0.5575	0.5354	0.5133	0.4912	0.4691	0.4469	
2.13	0.8676	0.8452	0.8227	0.8003	0.7779	0.7556	0.7334	0.7111	0.6889	0.6668	0.6447	0.6225	0.6004	0.5783	0.5562	0.5340	0.5119	0.4897	0.4675	0.4453	
2.14	0.8672	0.8447	0.8222	0.7997	0.7773	0.7549	0.7326	0.7103	0.6881	0.6658	0.6436	0.6214	0.5992	0.5770	0.5549	0.5326	0.5104	0.4882	0.4659	0.4436	
2.15	0.8668	0.8442	0.8216	0.7991	0.7766	0.7542	0.7318	0.7095	0.6872	0.6649	0.6426	0.6203	0.5981	0.5758	0.5535	0.5313	0.5090	0.4867	0.4643	0.4420	
2.16	0.8663	0.8437	0.8211	0.7985	0.7760	0.7535	0.7311	0.7086	0.6863	0.6639	0.6416	0.6192	0.5969	0.5746	0.5522	0.5299	0.5075	0.4852	0.4628	0.4404	
2.17	0.8659	0.8432	0.8206	0.7980	0.7754	0.7528	0.7303	0.7078	0.6854	0.6629	0.6405	0.6181	0.5957	0.5734	0.5510	0.5285	0.5061	0.4837	0.4612	0.4387	
2.18	0.8655	0.8428	0.8201	0.7974	0.7747	0.7521	0.7295	0.7070	0.6845	0.6620	0.6395	0.6171	0.5946	0.5721	0.5497	0.5272	0.5047	0.4822	0.4597	0.4371	
2.19	0.8651	0.8423	0.8195	0.7968	0.7741	0.7514	0.7288	0.7062	0.6836	0.6610	0.6385	0.6160	0.5934	0.5709	0.5484	0.5258	0.5033	0.4807	0.4581	0.4355	
2.20	0.8647	0.8418	0.8190	0.7962	0.7734	0.7507	0.7280	0.7053	0.6827	0.6601	0.6375	0.6149	0.5923	0.5697	0.5471	0.5245	0.5018	0.4792	0.4565	0.4339	
2.21	0.8642	0.8414	0.8185	0.7956	0.7728	0.7500	0.7273	0.7045	0.6818	0.6591	0.6365	0.6138	0.5911	0.5685	0.5458	0.5231	0.5004	0.4777	0.4550	0.4323	
2.22	0.8638	0.8409	0.8180	0.7950	0.7722	0.7493	0.7265	0.7037	0.6809	0.6582	0.6354	0.6127	0.5900	0.5672	0.5445	0.5218	0.4990	0.4762	0.4534	0.4306	
2.23	0.8634	0.8404	0.8174	0.7945	0.7715	0.7486	0.7257	0.7029	0.6801	0.6572	0.6344	0.6116	0.5888	0.5660	0.5432	0.5204	0.4976	0.4748	0.4519	0.4290	
2.24	0.8630	0.8399	0.8169	0.7939	0.7709	0.7479	0.7250	0.7021	0.6792	0.6563	0.6334	0.6106	0.5877	0.5648	0.5419	0.5191	0.4962	0.4733	0.4504	0.4274	
2.25	0.8626	0.8395	0.8164	0.7933	0.7703	0.7472	0.7242	0.7013	0.6783	0.6553	0.6324	0.6095	0.5865	0.5636	0.5407	0.5177	0.4948	0.4718	0.4488	0.4258	
2.26	0.8622	0.8390	0.8159	0.7927	0.7696	0.7465	0.7235	0.7004	0.6774	0.6544	0.6314	0.6084	0.5854	0.5624	0.5394	0.5164	0.4934	0.4703	0.4473	0.4243	
2.27	0.8618	0.8386	0.8154	0.7922	0.7690	0.7459	0.7227	0.6996	0.6765	0.6535	0.6304	0.6073	0.5843	0.5612	0.5381	0.5151	0.4920	0.4689	0.4458	0.4227	
2.28	0.8613	0.8381	0.8148	0.7916	0.7684	0.7452	0.7220	0.6988	0.6757	0.6525	0.6294	0.6063	0.5831	0.5600	0.5369	0.5137	0.4906	0.4674	0.4443	0.4211	
2.29	0.8609	0.8376	0.8143	0.7910	0.7677	0.7445	0.7212	0.6980	0.6748	0.6516	0.6284	0.6052	0.5820	0.5588	0.5356	0.5124	0.4892	0.4660	0.4427	0.4195	
2.30	0.8605	0.8372	0.8138	0.7905	0.7671	0.7438	0.7205	0.6972	0.6739	0.6507	0.6274	0.6041	0.5809	0.5576	0.5343	0.5111	0.4878	0.4645	0.4412	0.4179	
2.31	0.8601	0.8367	0.8133	0.7899	0.7665	0.7431	0.7198	0.6964	0.6731	0.6497	0.6264	0.6031	0.5797	0.5564	0.5331	0.5097	0.4864	0.4631	0.4397	0.4163	
2.32	0.8597	0.8362	0.8128	0.7893	0.7659	0.7424	0.7190	0.6956	0.6722	0.6488	0.6254	0.6020	0.5786	0.5552	0.5318	0.5084	0.4850	0.4616	0.4382	0.4148	
2.33	0.8593	0.8358	0.8123	0.7888	0.7653	0.7418	0.7183	0.6948	0.6713	0.6478	0.6244	0.6009	0.5775	0.5540	0.5306	0.5071	0.4836	0.4602	0.4367	0.4132	
2.34	0.8589	0.8353	0.8118	0.7882	0.7646	0.7411	0.7175	0.6940	0.6705	0.6469	0.6234	0.5999	0.5764	0.5528	0.5293	0.5058	0.4823	0.4587	0.4352	0.4116	
2.35	0.8585	0.8349	0.8112	0.7876	0.7640	0.7404	0.7168	0.6932	0.6696	0.6460	0.6224	0.5988	0.5752	0.5517	0.5281	0.5045	0.4809	0.4573	0.4337	0.4101	
2.36	0.8581	0.8344	0.8107	0.7871	0.7634	0.7397	0.7161	0.6924	0.6688	0.6451	0.6214	0.5978	0.5741	0.5505	0.5268	0.5032	0.4795	0.4558	0.4322	0.4085	
2.37	0.8577	0.8340	0.8102	0.7865	0.7628	0.7391	0.7153	0.6916	0.6679	0.6442	0.6205	0.5967	0.5730	0.5493	0.5256	0.5019	0.4781	0.4544	0.4307	0.4070	
2.38	0.8573	0.8335	0.8097	0.7859	0.7622	0.7384	0.7146	0.6908	0.6670	0.6433	0.6195	0.5957	0.5719	0.5481	0.5243	0.5005	0.4768	0.4530	0.4292	0.4054	
2.39	0.8569	0.8331	0.8092	0.7854	0.7616	0.7377	0.7139	0.6900	0.6662	0.6423	0.6185	0.5946	0.5708	0.5469	0.5231	0.4992	0.4754	0.4516	0.4277	0.4039	
2.40	0.8565	0.8326	0.8087	0.7848	0.7609	0.7370	0.7131	0.6892	0.6653	0.6414	0.6175	0.5936	0.5697	0.5458	0.5219	0.4979	0.4740	0.4501	0.4262	0.4023	
2.41	0.8561	0.8322	0.8082	0.7843	0.7603	0.7364	0.7124	0.6884	0.6645	0.6405	0.6165	0.5925	0.5686	0.5446	0.5206	0.4966	0.4727	0.4487	0.4247	0.4008	
2.42	0.8557	0.8317	0.8077	0.7837	0.7597	0.7357	0.7117	0.6877	0.6636	0.6396	0.6156	0.5915	0.5675	0.5434	0.5194	0.4954	0.4713	0.4473	0.4233	0.3992	
2.43	0.8553	0.8313	0.8072	0.7832	0.7591	0.7350	0.7110	0.6869	0.6628	0.6387	0.6146	0.5905	0.5664	0.5423	0.5182	0.4941	0.4700	0.4459	0.4218	0.3977	
2.44	0.8549	0.8308	0.8067	0.7826	0.7585	0.7344	0.7102	0.6861	0.6619	0.6378	0.6136	0.5894	0.5653	0.5411	0.5169	0.4928	0.4686	0.4445	0.4203	0.3962	
2.45	0.8545	0.8304	0.8062	0.7821	0.7579	0.7337	0.7095	0.6853	0.6611	0.6369	0.6126	0.5884	0.5642	0.5399	0.5157	0.4915	0.4673	0.4431	0.4189	0.3947	
2.46	0.85																				

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8335	0.8067	0.7798	0.7528	0.7256	0.6984	0.6710	0.6435	0.6160	0.5884	0.5608	0.5332	0.5057	0.4781	0.4506	0.4232	0.3959	0.3686	0.3414	0.3143
3.02	0.8331	0.8063	0.7793	0.7523	0.7251	0.6978	0.6703	0.6428	0.6152	0.5876	0.5599	0.5323	0.5047	0.4771	0.4495	0.4221	0.3947	0.3674	0.3401	0.3130
3.03	0.8328	0.8059	0.7789	0.7518	0.7246	0.6972	0.6697	0.6421	0.6145	0.5868	0.5591	0.5313	0.5037	0.4760	0.4484	0.4209	0.3935	0.3661	0.3388	0.3116
3.04	0.8324	0.8055	0.7784	0.7513	0.7240	0.6966	0.6690	0.6414	0.6137	0.5859	0.5582	0.5304	0.5027	0.4750	0.4473	0.4198	0.3923	0.3649	0.3375	0.3103
3.05	0.8321	0.8051	0.7780	0.7508	0.7235	0.6960	0.6684	0.6407	0.6129	0.5851	0.5573	0.5295	0.5017	0.4739	0.4462	0.4186	0.3911	0.3636	0.3362	0.3089
3.06	0.8317	0.8047	0.7776	0.7503	0.7229	0.6954	0.6677	0.6400	0.6122	0.5843	0.5564	0.5285	0.5007	0.4729	0.4451	0.4175	0.3899	0.3624	0.3349	0.3076
3.07	0.8314	0.8043	0.7771	0.7498	0.7224	0.6948	0.6671	0.6393	0.6114	0.5835	0.5555	0.5276	0.4997	0.4719	0.4441	0.4163	0.3887	0.3611	0.3336	0.3063
3.08	0.8310	0.8039	0.7767	0.7493	0.7218	0.6942	0.6664	0.6386	0.6106	0.5827	0.5547	0.5267	0.4987	0.4708	0.4430	0.4152	0.3875	0.3599	0.3323	0.3049
3.09	0.8307	0.8035	0.7762	0.7488	0.7213	0.6936	0.6658	0.6379	0.6099	0.5818	0.5538	0.5258	0.4977	0.4698	0.4419	0.4140	0.3863	0.3586	0.3311	0.3036
3.10	0.8303	0.8031	0.7758	0.7483	0.7207	0.6930	0.6651	0.6372	0.6091	0.5810	0.5529	0.5248	0.4968	0.4687	0.4408	0.4129	0.3851	0.3574	0.3298	0.3023
3.11	0.8299	0.8027	0.7753	0.7478	0.7202	0.6924	0.6645	0.6365	0.6084	0.5802	0.5521	0.5239	0.4958	0.4677	0.4397	0.4118	0.3839	0.3562	0.3285	0.3009
3.12	0.8296	0.8023	0.7749	0.7474	0.7197	0.6918	0.6638	0.6358	0.6076	0.5794	0.5512	0.5230	0.4948	0.4667	0.4386	0.4106	0.3827	0.3549	0.3272	0.2996
3.13	0.8292	0.8019	0.7745	0.7469	0.7191	0.6912	0.6632	0.6351	0.6068	0.5786	0.5503	0.5220	0.4938	0.4656	0.4375	0.4095	0.3815	0.3537	0.3259	0.2983
3.14	0.8289	0.8015	0.7740	0.7464	0.7185	0.6906	0.6625	0.6344	0.6061	0.5778	0.5494	0.5211	0.4928	0.4646	0.4364	0.4084	0.3804	0.3525	0.3247	0.2970
3.15	0.8286	0.8011	0.7736	0.7459	0.7180	0.6900	0.6619	0.6337	0.6053	0.5770	0.5486	0.5202	0.4919	0.4636	0.4354	0.4072	0.3792	0.3512	0.3234	0.2957
3.16	0.8282	0.8007	0.7731	0.7454	0.7175	0.6895	0.6613	0.6330	0.6046	0.5762	0.5477	0.5193	0.4909	0.4626	0.4343	0.4061	0.3780	0.3500	0.3221	0.2943
3.17	0.8279	0.8003	0.7727	0.7449	0.7170	0.6889	0.6606	0.6323	0.6038	0.5753	0.5469	0.5184	0.4899	0.4615	0.4332	0.4050	0.3768	0.3488	0.3209	0.2930
3.18	0.8275	0.7999	0.7723	0.7444	0.7164	0.6883	0.6600	0.6316	0.6031	0.5745	0.5460	0.5175	0.4890	0.4605	0.4321	0.4039	0.3757	0.3476	0.3196	0.2917
3.19	0.8272	0.7995	0.7718	0.7439	0.7159	0.6877	0.6593	0.6309	0.6023	0.5737	0.5451	0.5165	0.4880	0.4595	0.4311	0.4027	0.3745	0.3464	0.3183	0.2904
3.20	0.8268	0.7992	0.7714	0.7435	0.7155	0.6871	0.6587	0.6302	0.6016	0.5729	0.5443	0.5156	0.4870	0.4585	0.4300	0.4016	0.3733	0.3451	0.3171	0.2891
3.21	0.8265	0.7988	0.7710	0.7430	0.7148	0.6865	0.6581	0.6295	0.6008	0.5721	0.5434	0.5147	0.4861	0.4575	0.4289	0.4005	0.3722	0.3439	0.3158	0.2878
3.22	0.8261	0.7984	0.7705	0.7425	0.7143	0.6859	0.6574	0.6288	0.6001	0.5713	0.5426	0.5138	0.4851	0.4564	0.4279	0.3994	0.3710	0.3427	0.3146	0.2865
3.23	0.8258	0.7980	0.7701	0.7420	0.7138	0.6854	0.6568	0.6281	0.5993	0.5705	0.5417	0.5129	0.4841	0.4554	0.4268	0.3983	0.3698	0.3415	0.3133	0.2852
3.24	0.8254	0.7976	0.7697	0.7415	0.7132	0.6848	0.6561	0.6274	0.5986	0.5697	0.5408	0.5120	0.4832	0.4544	0.4257	0.3972	0.3687	0.3403	0.3121	0.2839
3.25	0.8251	0.7972	0.7692	0.7411	0.7127	0.6842	0.6555	0.6267	0.5978	0.5689	0.5400	0.5111	0.4822	0.4534	0.4247	0.3960	0.3675	0.3391	0.3108	0.2826
3.26	0.8248	0.7968	0.7688	0.7406	0.7122	0.6836	0.6549	0.6260	0.5971	0.5681	0.5391	0.5102	0.4812	0.4524	0.4236	0.3949	0.3664	0.3379	0.3096	0.2814
3.27	0.8244	0.7964	0.7684	0.7401	0.7117	0.6830	0.6542	0.6253	0.5964	0.5673	0.5383	0.5093	0.4803	0.4514	0.4226	0.3938	0.3652	0.3367	0.3083	0.2801
3.28	0.8241	0.7961	0.7679	0.7396	0.7111	0.6824	0.6536	0.6247	0.5956	0.5665	0.5374	0.5084	0.4793	0.4504	0.4215	0.3927	0.3641	0.3355	0.3071	0.2788
3.29	0.8237	0.7957	0.7675	0.7391	0.7106	0.6819	0.6530	0.6240	0.5949	0.5657	0.5366	0.5075	0.4784	0.4494	0.4204	0.3916	0.3629	0.3343	0.3059	0.2775
3.30	0.8234	0.7953	0.7671	0.7387	0.7101	0.6813	0.6524	0.6233	0.5941	0.5649	0.5357	0.5066	0.4774	0.4484	0.4194	0.3905	0.3618	0.3331	0.3046	0.2762
3.31	0.8231	0.7949	0.7666	0.7382	0.7095	0.6807	0.6517	0.6226	0.5934	0.5642	0.5349	0.5057	0.4765	0.4474	0.4183	0.3894	0.3606	0.3319	0.3034	0.2750
3.32	0.8227	0.7945	0.7662	0.7377	0.7090	0.6801	0.6511	0.6219	0.5927	0.5634	0.5341	0.5048	0.4755	0.4464	0.4173	0.3883	0.3595	0.3307	0.3022	0.2737
3.33	0.8224	0.7941	0.7658	0.7372	0.7085	0.6796	0.6505	0.6212	0.5919	0.5626	0.5332	0.5039	0.4746	0.4454	0.4162	0.3872	0.3583	0.3296	0.3009	0.2724
3.34	0.8220	0.7938	0.7654	0.7368	0.7080	0.6790	0.6498	0.6206	0.5912	0.5618	0.5324	0.5030	0.4736	0.4444	0.4152	0.3861	0.3572	0.3284	0.2997	0.2711
3.35	0.8217	0.7934	0.7649	0.7363	0.7074	0.6784	0.6492	0.6199	0.5905	0.5610	0.5315	0.5021	0.4727	0.4434	0.4142	0.3850	0.3561	0.3272	0.2985	0.2699
3.36	0.8214	0.7930	0.7645	0.7358	0.7069	0.6778	0.6486	0.6192	0.5897	0.5602	0.5307	0.5012	0.4717	0.4424	0.4131	0.3840	0.3549	0.3260	0.2973	0.2686
3.37	0.8210	0.7926	0.7641	0.7353	0.7064	0.6773	0.6480	0.6185	0.5890	0.5594	0.5298	0.5003	0.4708	0.4414	0.4121	0.3829	0.3538	0.3248	0.2960	0.2674
3.38	0.8207	0.7922	0.7637	0.7349	0.7059	0.6767	0.6473	0.6178	0.5883	0.5586	0.5290	0.4994	0.4699	0.4404	0.4110	0.3818	0.3527	0.3237	0.2948	0.2661
3.39	0.8204	0.7919	0.7632	0.7344	0.7054	0.6761	0.6467	0.6172	0.5875	0.5579	0.5282	0.4985	0.4689	0.4394	0.4100	0.3807	0.3515	0.3225	0.2936	0.2648
3.40	0.8200	0.7915	0.7628	0.7339	0.7048	0.6756	0.6461	0.6165	0.5868	0.5571	0.5273	0.4976	0.4680	0.4384	0.4090	0.3796	0.3504	0.3213	0.2924	0.2636
3.41	0.8197	0.7911	0.7624	0.7335	0.7043	0.6750	0.6455	0.6158	0.5861	0.5563	0.5265	0.4967	0.4670	0.4374	0.4079	0.3785	0.3493	0.3202	0.2912	0.2623
3.42	0.8194	0.7907	0.7620	0.7330	0.7038	0.6744	0.6449	0.6151	0.5854	0.5555	0.5257	0.4959	0.4661	0.4364	0.4069	0.3775	0.3481	0.3190	0.2900	0.2611
3.43	0.8190	0.7904	0.7615	0.7325	0.7033	0.6739	0.6442	0.6145	0.5846	0.5547	0.5248	0.4950	0.4652	0.4355	0.4059	0.3764	0.3470	0.3178	0.2888	0.2599
3.44	0.8187	0.7900	0.7611	0.7321	0.7028	0.6733	0.6436	0.6138	0.5839	0.5540	0.5240	0.4941	0.4642	0.4345	0.4048	0.3753	0.3459	0.3167	0.2876	0.2586
3.45	0.8184	0.7896	0.7607	0.7316	0.7023	0.6727	0.6430	0.6131	0.5832	0.5532	0.5232	0.4932	0.4633	0.4335	0.4038	0.3742	0.3448	0.3155	0.2864	0.2574
3.46	0.8180	0.7892	0.7603	0.7311	0.7017															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
4.01	0.8005	0.7694	0.7381	0.7064	0.6744	0.6421	0.6096	0.5769	0.5441	0.5113	0.4785	0.4458	0.4133	0.3809	0.3487	0.3168	0.2851	0.2536	0.2224	0.1914	
4.02	0.8002	0.7691	0.7377	0.7056	0.6739	0.6416	0.6090	0.5763	0.5434	0.5105	0.4777	0.4450	0.4124	0.3800	0.3478	0.3158	0.2841	0.2526	0.2213	0.1903	
4.03	0.7999	0.7687	0.7373	0.7056	0.6735	0.6411	0.6084	0.5756	0.5427	0.5098	0.4769	0.4442	0.4115	0.3791	0.3468	0.3148	0.2830	0.2515	0.2202	0.1892	
4.04	0.7996	0.7684	0.7369	0.7051	0.6730	0.6405	0.6079	0.5750	0.5421	0.5091	0.4762	0.4434	0.4107	0.3782	0.3459	0.3138	0.2820	0.2505	0.2192	0.1881	
4.05	0.7992	0.7680	0.7365	0.7047	0.6725	0.6400	0.6073	0.5744	0.5414	0.5084	0.4754	0.4425	0.4098	0.3773	0.3450	0.3129	0.2810	0.2494	0.2181	0.1870	
4.06	0.7989	0.7677	0.7361	0.7043	0.6720	0.6395	0.6067	0.5738	0.5407	0.5077	0.4746	0.4417	0.4090	0.3764	0.3440	0.3119	0.2800	0.2484	0.2170	0.1859	
4.07	0.7986	0.7673	0.7358	0.7038	0.6716	0.6390	0.6061	0.5731	0.5401	0.5069	0.4739	0.4409	0.4081	0.3755	0.3431	0.3109	0.2790	0.2473	0.2159	0.1848	
4.08	0.7983	0.7670	0.7354	0.7034	0.6711	0.6384	0.6056	0.5725	0.5394	0.5062	0.4731	0.4401	0.4073	0.3746	0.3422	0.3100	0.2780	0.2463	0.2148	0.1837	
4.09	0.7980	0.7666	0.7350	0.7030	0.6706	0.6379	0.6050	0.5719	0.5387	0.5055	0.4724	0.4393	0.4064	0.3737	0.3412	0.3090	0.2770	0.2453	0.2138	0.1826	
4.10	0.7977	0.7663	0.7346	0.7025	0.6701	0.6374	0.6044	0.5713	0.5380	0.5048	0.4716	0.4385	0.4056	0.3728	0.3403	0.3080	0.2760	0.2442	0.2127	0.1814	
4.11	0.7974	0.7660	0.7342	0.7021	0.6696	0.6369	0.6039	0.5707	0.5374	0.5041	0.4708	0.4377	0.4047	0.3719	0.3394	0.3070	0.2750	0.2432	0.2116	0.1803	
4.12	0.7971	0.7656	0.7338	0.7017	0.6692	0.6364	0.6033	0.5700	0.5367	0.5034	0.4701	0.4369	0.4039	0.3710	0.3384	0.3061	0.2740	0.2421	0.2106	0.1793	
4.13	0.7968	0.7653	0.7334	0.7012	0.6687	0.6358	0.6027	0.5694	0.5360	0.5027	0.4693	0.4361	0.4030	0.3702	0.3375	0.3051	0.2730	0.2411	0.2095	0.1782	
4.14	0.7965	0.7649	0.7331	0.7008	0.6682	0.6353	0.6021	0.5688	0.5354	0.5019	0.4686	0.4353	0.4022	0.3693	0.3366	0.3042	0.2720	0.2401	0.2084	0.1771	
4.15	0.7962	0.7646	0.7327	0.7004	0.6678	0.6348	0.6016	0.5682	0.5347	0.5012	0.4678	0.4345	0.4013	0.3684	0.3357	0.3032	0.2710	0.2390	0.2074	0.1760	
4.16	0.7959	0.7642	0.7323	0.7000	0.6673	0.6343	0.6010	0.5676	0.5341	0.5005	0.4670	0.4337	0.4005	0.3675	0.3347	0.3022	0.2700	0.2380	0.2063	0.1749	
4.17	0.7956	0.7639	0.7319	0.6995	0.6668	0.6338	0.6004	0.5670	0.5334	0.4998	0.4663	0.4329	0.3996	0.3666	0.3338	0.3013	0.2690	0.2370	0.2053	0.1738	
4.18	0.7953	0.7636	0.7315	0.6991	0.6663	0.6332	0.5999	0.5664	0.5327	0.4991	0.4655	0.4321	0.3988	0.3657	0.3329	0.3003	0.2680	0.2360	0.2042	0.1727	
4.19	0.7950	0.7632	0.7311	0.6987	0.6659	0.6327	0.5993	0.5657	0.5321	0.4984	0.4648	0.4313	0.3980	0.3649	0.3320	0.2994	0.2670	0.2349	0.2031	0.1716	
4.20	0.7947	0.7629	0.7308	0.6983	0.6654	0.6322	0.5987	0.5651	0.5314	0.4977	0.4640	0.4305	0.3971	0.3640	0.3311	0.2984	0.2660	0.2339	0.2021	0.1705	
4.21	0.7944	0.7625	0.7304	0.6978	0.6649	0.6317	0.5982	0.5645	0.5308	0.4970	0.4633	0.4297	0.3963	0.3631	0.3302	0.2975	0.2650	0.2329	0.2010	0.1695	
4.22	0.7941	0.7622	0.7300	0.6974	0.6645	0.6312	0.5976	0.5639	0.5301	0.4963	0.4625	0.4289	0.3955	0.3622	0.3292	0.2965	0.2641	0.2319	0.2000	0.1684	
4.23	0.7938	0.7619	0.7296	0.6970	0.6640	0.6307	0.5971	0.5633	0.5294	0.4956	0.4618	0.4281	0.3946	0.3614	0.3283	0.2956	0.2631	0.2309	0.1989	0.1673	
4.24	0.7935	0.7615	0.7292	0.6966	0.6635	0.6301	0.5965	0.5627	0.5288	0.4949	0.4610	0.4273	0.3938	0.3605	0.3274	0.2946	0.2621	0.2298	0.1979	0.1662	
4.25	0.7932	0.7612	0.7289	0.6961	0.6630	0.6296	0.5959	0.5621	0.5281	0.4942	0.4603	0.4265	0.3930	0.3596	0.3265	0.2937	0.2611	0.2288	0.1968	0.1651	
4.26	0.7929	0.7609	0.7285	0.6957	0.6626	0.6291	0.5954	0.5615	0.5275	0.4935	0.4595	0.4257	0.3921	0.3587	0.3256	0.2927	0.2601	0.2278	0.1958	0.1641	
4.27	0.7926	0.7605	0.7281	0.6953	0.6621	0.6286	0.5948	0.5609	0.5268	0.4928	0.4588	0.4250	0.3913	0.3579	0.3247	0.2918	0.2591	0.2268	0.1948	0.1630	
4.28	0.7923	0.7602	0.7277	0.6949	0.6616	0.6281	0.5943	0.5602	0.5262	0.4921	0.4580	0.4242	0.3905	0.3570	0.3238	0.2908	0.2582	0.2258	0.1937	0.1619	
4.29	0.7920	0.7598	0.7273	0.6945	0.6612	0.6276	0.5937	0.5596	0.5255	0.4914	0.4573	0.4234	0.3896	0.3561	0.3229	0.2899	0.2572	0.2248	0.1927	0.1609	
4.30	0.7917	0.7595	0.7270	0.6940	0.6607	0.6271	0.5931	0.5590	0.5249	0.4907	0.4566	0.4226	0.3888	0.3553	0.3220	0.2889	0.2562	0.2238	0.1917	0.1598	
4.31	0.7914	0.7592	0.7266	0.6936	0.6603	0.6265	0.5926	0.5584	0.5242	0.4900	0.4558	0.4218	0.3880	0.3544	0.3211	0.2880	0.2552	0.2228	0.1906	0.1587	
4.32	0.7911	0.7588	0.7262	0.6932	0.6598	0.6260	0.5920	0.5578	0.5235	0.4893	0.4551	0.4210	0.3872	0.3535	0.3202	0.2871	0.2543	0.2218	0.1896	0.1577	
4.33	0.7908	0.7585	0.7258	0.6928	0.6593	0.6255	0.5915	0.5572	0.5229	0.4886	0.4543	0.4202	0.3863	0.3527	0.3193	0.2861	0.2533	0.2208	0.1886	0.1566	
4.34	0.7905	0.7582	0.7255	0.6924	0.6589	0.6250	0.5909	0.5566	0.5222	0.4879	0.4536	0.4195	0.3855	0.3518	0.3184	0.2852	0.2523	0.2198	0.1875	0.1556	
4.35	0.7902	0.7578	0.7251	0.6919	0.6584	0.6245	0.5903	0.5560	0.5216	0.4872	0.4529	0.4187	0.3847	0.3509	0.3175	0.2843	0.2514	0.2188	0.1865	0.1545	
4.36	0.7899	0.7575	0.7247	0.6915	0.6579	0.6240	0.5898	0.5554	0.5209	0.4865	0.4521	0.4179	0.3839	0.3501	0.3166	0.2833	0.2504	0.2178	0.1855	0.1535	
4.37	0.7896	0.7572	0.7243	0.6911	0.6575	0.6235	0.5892	0.5548	0.5203	0.4858	0.4514	0.4171	0.3830	0.3492	0.3157	0.2824	0.2494	0.2168	0.1844	0.1524	
4.38	0.7894	0.7568	0.7240	0.6907	0.6570	0.6230	0.5887	0.5542	0.5197	0.4851	0.4507	0.4163	0.3822	0.3484	0.3148	0.2815	0.2485	0.2158	0.1834	0.1514	
4.39	0.7891	0.7565	0.7236	0.6903	0.6565	0.6225	0.5881	0.5536	0.5190	0.4844	0.4499	0.4155	0.3814	0.3475	0.3139	0.2805	0.2475	0.2148	0.1824	0.1503	
4.40	0.7888	0.7562	0.7232	0.6899	0.6561	0.6220	0.5876	0.5530	0.5184	0.4837	0.4492	0.4148	0.3806	0.3467	0.3130	0.2796	0.2466	0.2138	0.1814	0.1493	
4.41	0.7885	0.7558	0.7228	0.6894	0.6556	0.6215	0.5870	0.5524	0.5177	0.4830	0.4484	0.4140	0.3798	0.3458	0.3121	0.2787	0.2456	0.2128	0.1804	0.1482	
4.42	0.7882	0.7555	0.7225	0.6890	0.6552	0.6210	0.5865	0.5518	0.5171	0.4823	0.4477	0.4132	0.3790	0.3449	0.3112	0.2778	0.2446	0.2118	0.1794	0.1472	
4.43	0.7879	0.7552	0.7221	0.6886	0.6547	0.6204	0.5859	0.5512	0.5164	0.4817	0.4470	0.4125	0.3781	0.3441	0.3103	0.2768	0.2437	0.2109	0.1783	0.1462	
4.44	0.7876	0.7548	0.7217	0.6882	0.6542	0.6199	0.5854	0.5506	0.5158	0.4810	0.4463	0.4117	0.3773	0.3432	0.3094	0.2759	0.2427	0.2099	0.1773	0.1452	
4.45	0.7873	0.7545	0.7214	0.6878	0.6538	0.6194	0.5848	0.5500	0.5151	0.4803	0.4455	0.4109	0.3765	0.3424	0.3086	0.2750	0.2418	0.2089	0.1763	0.1442	
4.46	0.7870	0.7542	0.7210	0.6874	0.6533	0.6189															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.7715	0.7366	0.7012	0.6653	0.6288	0.5920	0.5549	0.5176	0.4803	0.4430	0.4060	0.3692	0.3327	0.2966	0.2609	0.2255	0.1907	0.1562	0.1232	0.1046
5.02	0.7712	0.7363	0.7008	0.6649	0.6284	0.5915	0.5543	0.5170	0.4797	0.4424	0.4053	0.3684	0.3319	0.2958	0.2600	0.2247	0.1898	0.1553	0.1223	0.1042
5.03	0.7709	0.7359	0.7005	0.6645	0.6280	0.5910	0.5538	0.5165	0.4790	0.4417	0.4046	0.3677	0.3312	0.2950	0.2592	0.2239	0.1889	0.1544	0.1215	0.1037
5.04	0.7707	0.7356	0.7001	0.6641	0.6275	0.5906	0.5533	0.5159	0.4784	0.4411	0.4039	0.3670	0.3304	0.2942	0.2584	0.2230	0.1881	0.1535	0.1208	0.1032
5.05	0.7704	0.7353	0.6998	0.6637	0.6271	0.5901	0.5528	0.5153	0.4778	0.4404	0.4032	0.3663	0.3297	0.2934	0.2576	0.2222	0.1872	0.1526	0.1200	0.1027
5.06	0.7701	0.7350	0.6994	0.6633	0.6267	0.5896	0.5523	0.5148	0.4772	0.4398	0.4025	0.3656	0.3289	0.2926	0.2568	0.2213	0.1863	0.1518	0.1192	0.1023
5.07	0.7698	0.7347	0.6991	0.6629	0.6262	0.5891	0.5518	0.5142	0.4766	0.4392	0.4019	0.3648	0.3281	0.2918	0.2560	0.2205	0.1854	0.1509	0.1185	0.1018
5.08	0.7696	0.7344	0.6987	0.6625	0.6258	0.5887	0.5512	0.5136	0.4760	0.4385	0.4012	0.3641	0.3274	0.2911	0.2551	0.2196	0.1846	0.1500	0.1177	0.1013
5.09	0.7693	0.7341	0.6984	0.6621	0.6254	0.5882	0.5507	0.5131	0.4754	0.4379	0.4005	0.3634	0.3266	0.2903	0.2543	0.2188	0.1837	0.1491	0.1170	0.1009
5.10	0.7690	0.7338	0.6980	0.6617	0.6249	0.5877	0.5502	0.5125	0.4748	0.4372	0.3998	0.3627	0.3259	0.2895	0.2535	0.2180	0.1828	0.1482	0.1163	0.1004
5.11	0.7687	0.7335	0.6977	0.6614	0.6245	0.5872	0.5497	0.5120	0.4742	0.4366	0.3992	0.3620	0.3252	0.2887	0.2527	0.2171	0.1820	0.1473	0.1156	0.1000
5.12	0.7685	0.7332	0.6973	0.6610	0.6241	0.5868	0.5492	0.5114	0.4736	0.4360	0.3985	0.3613	0.3244	0.2879	0.2519	0.2163	0.1811	0.1464	0.1149	0.0995
5.13	0.7682	0.7329	0.6970	0.6606	0.6237	0.5863	0.5487	0.5109	0.4730	0.4353	0.3978	0.3606	0.3237	0.2872	0.2511	0.2154	0.1803	0.1455	0.1142	0.0991
5.14	0.7679	0.7325	0.6966	0.6602	0.6232	0.5858	0.5481	0.5103	0.4724	0.4347	0.3971	0.3598	0.3229	0.2864	0.2503	0.2146	0.1794	0.1446	0.1136	0.0986
5.15	0.7677	0.7322	0.6963	0.6598	0.6228	0.5854	0.5476	0.5097	0.4718	0.4341	0.3964	0.3591	0.3222	0.2856	0.2495	0.2138	0.1785	0.1438	0.1129	0.0982
5.16	0.7674	0.7319	0.6960	0.6594	0.6224	0.5849	0.5471	0.5092	0.4712	0.4334	0.3958	0.3584	0.3214	0.2848	0.2487	0.2129	0.1777	0.1429	0.1123	0.0977
5.17	0.7671	0.7316	0.6956	0.6590	0.6219	0.5844	0.5466	0.5086	0.4707	0.4328	0.3951	0.3577	0.3207	0.2841	0.2479	0.2121	0.1768	0.1420	0.1116	0.0973
5.18	0.7668	0.7313	0.6953	0.6587	0.6215	0.5839	0.5461	0.5081	0.4701	0.4321	0.3944	0.3570	0.3199	0.2833	0.2471	0.2113	0.1760	0.1411	0.1110	0.0969
5.19	0.7666	0.7310	0.6949	0.6583	0.6211	0.5835	0.5456	0.5075	0.4695	0.4315	0.3938	0.3563	0.3192	0.2825	0.2463	0.2105	0.1751	0.1402	0.1104	0.0964
5.20	0.7663	0.7307	0.6946	0.6579	0.6207	0.5830	0.5451	0.5070	0.4689	0.4309	0.3931	0.3556	0.3185	0.2817	0.2455	0.2096	0.1743	0.1394	0.1098	0.0960
5.21	0.7660	0.7304	0.6942	0.6575	0.6202	0.5825	0.5446	0.5064	0.4683	0.4302	0.3924	0.3549	0.3177	0.2810	0.2447	0.2088	0.1734	0.1385	0.1092	0.0956
5.22	0.7658	0.7301	0.6939	0.6571	0.6198	0.5821	0.5440	0.5059	0.4677	0.4296	0.3917	0.3542	0.3170	0.2802	0.2439	0.2080	0.1726	0.1376	0.1087	0.0952
5.23	0.7655	0.7298	0.6935	0.6567	0.6194	0.5816	0.5435	0.5053	0.4671	0.4290	0.3911	0.3535	0.3162	0.2794	0.2431	0.2071	0.1717	0.1367	0.1081	0.0948
5.24	0.7652	0.7295	0.6932	0.6563	0.6190	0.5811	0.5430	0.5048	0.4665	0.4283	0.3904	0.3528	0.3155	0.2787	0.2423	0.2063	0.1709	0.1358	0.1076	0.0944
5.25	0.7650	0.7292	0.6929	0.6560	0.6185	0.5807	0.5425	0.5042	0.4659	0.4277	0.3897	0.3521	0.3148	0.2779	0.2415	0.2055	0.1700	0.1349	0.1070	0.0939
5.26	0.7647	0.7289	0.6925	0.6556	0.6181	0.5802	0.5420	0.5037	0.4653	0.4271	0.3891	0.3514	0.3140	0.2771	0.2407	0.2047	0.1692	0.1340	0.1065	0.0935
5.27	0.7644	0.7286	0.6922	0.6552	0.6177	0.5797	0.5415	0.5031	0.4647	0.4265	0.3884	0.3507	0.3133	0.2764	0.2399	0.2039	0.1683	0.1332	0.1059	0.0931
5.28	0.7642	0.7283	0.6918	0.6548	0.6173	0.5793	0.5410	0.5026	0.4641	0.4258	0.3877	0.3500	0.3126	0.2756	0.2391	0.2030	0.1675	0.1323	0.1054	0.0927
5.29	0.7639	0.7280	0.6915	0.6544	0.6168	0.5788	0.5405	0.5020	0.4635	0.4252	0.3871	0.3493	0.3118	0.2748	0.2383	0.2022	0.1666	0.1314	0.1049	0.0923
5.30	0.7636	0.7277	0.6911	0.6540	0.6164	0.5783	0.5400	0.5015	0.4630	0.4246	0.3864	0.3486	0.3111	0.2741	0.2375	0.2014	0.1658	0.1306	0.1044	0.0919
5.31	0.7634	0.7274	0.6908	0.6537	0.6160	0.5779	0.5395	0.5009	0.4624	0.4239	0.3858	0.3479	0.3104	0.2733	0.2367	0.2006	0.1650	0.1297	0.1039	0.0915
5.32	0.7631	0.7271	0.6905	0.6533	0.6156	0.5774	0.5390	0.5004	0.4618	0.4233	0.3851	0.3472	0.3096	0.2726	0.2359	0.1998	0.1641	0.1289	0.1034	0.0911
5.33	0.7628	0.7268	0.6901	0.6529	0.6151	0.5769	0.5385	0.4998	0.4612	0.4227	0.3844	0.3465	0.3089	0.2718	0.2351	0.1990	0.1633	0.1280	0.1029	0.0907
5.34	0.7626	0.7264	0.6898	0.6525	0.6147	0.5765	0.5380	0.4993	0.4606	0.4221	0.3838	0.3458	0.3082	0.2710	0.2344	0.1981	0.1624	0.1272	0.1024	0.0904
5.35	0.7623	0.7261	0.6894	0.6521	0.6143	0.5760	0.5374	0.4987	0.4600	0.4214	0.3831	0.3451	0.3075	0.2703	0.2336	0.1973	0.1616	0.1264	0.1019	0.0900
5.36	0.7620	0.7258	0.6891	0.6518	0.6139	0.5756	0.5369	0.4982	0.4594	0.4208	0.3824	0.3444	0.3067	0.2695	0.2328	0.1965	0.1608	0.1255	0.1014	0.0896
5.37	0.7618	0.7255	0.6888	0.6514	0.6135	0.5751	0.5364	0.4976	0.4589	0.4202	0.3818	0.3437	0.3060	0.2688	0.2320	0.1957	0.1599	0.1247	0.1010	0.0892
5.38	0.7615	0.7252	0.6884	0.6510	0.6130	0.5746	0.5359	0.4971	0.4583	0.4196	0.3811	0.3430	0.3053	0.2680	0.2312	0.1949	0.1591	0.1239	0.1005	0.0888
5.39	0.7612	0.7249	0.6881	0.6506	0.6126	0.5742	0.5354	0.4966	0.4577	0.4190	0.3805	0.3423	0.3046	0.2673	0.2304	0.1941	0.1583	0.1230	0.1000	0.0884
5.40	0.7610	0.7246	0.6877	0.6502	0.6122	0.5737	0.5349	0.4960	0.4571	0.4183	0.3798	0.3416	0.3038	0.2665	0.2297	0.1933	0.1574	0.1222	0.0996	0.0881
5.41	0.7607	0.7243	0.6874	0.6499	0.6118	0.5732	0.5344	0.4955	0.4565	0.4177	0.3792	0.3409	0.3031	0.2658	0.2289	0.1925	0.1566	0.1214	0.0991	0.0877
5.42	0.7604	0.7240	0.6871	0.6495	0.6114	0.5728	0.5339	0.4949	0.4559	0.4171	0.3785	0.3402	0.3024	0.2650	0.2281	0.1917	0.1558	0.1207	0.0987	0.0873
5.43	0.7602	0.7237	0.6867	0.6491	0.6109	0.5723	0.5334	0.4944	0.4554	0.4165	0.3779	0.3396	0.3017	0.2643	0.2273	0.1909	0.1550	0.1199	0.0982	0.0870
5.44	0.7599	0.7234	0.6864	0.6487	0.6105	0.5719	0.5329	0.4938	0.4548	0.4159	0.3772	0.3389	0.3010	0.2635	0.2265	0.1901	0.1541	0.1191	0.0978	0.0866
5.45	0.7597	0.7231	0.6861	0.6484	0.6101	0.5714	0.5324	0.4933	0.4542	0.4152	0.3765	0.3382	0.3002	0.2628	0.2258	0.1893	0.1533	0.1183	0.0973	0.0862
5.46	0.7594	0.7228	0.6857	0.6480	0.6097															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	77	76	75	
6.01	0.7453	0.7068	0.6676	0.6277	0.5872	0.5463	0.5051	0.4638	0.4226	0.3816	0.3410	0.3009	0.2613	0.2223	0.1838	0.1460	0.1093	0.0879	0.0772	0.0684
6.02	0.7450	0.7065	0.6673	0.6274	0.5868	0.5459	0.5046	0.4633	0.4220	0.3810	0.3404	0.3002	0.2606	0.2216	0.1831	0.1453	0.1086	0.0875	0.0769	0.0681
6.03	0.7448	0.7062	0.6670	0.6270	0.5864	0.5454	0.5041	0.4627	0.4215	0.3804	0.3398	0.2996	0.2599	0.2209	0.1824	0.1446	0.1078	0.0872	0.0766	0.0678
6.04	0.7445	0.7059	0.6666	0.6267	0.5860	0.5450	0.5036	0.4622	0.4209	0.3799	0.3392	0.2989	0.2592	0.2202	0.1817	0.1438	0.1071	0.0868	0.0763	0.0676
6.05	0.7443	0.7056	0.6663	0.6263	0.5857	0.5445	0.5032	0.4617	0.4204	0.3793	0.3385	0.2983	0.2586	0.2195	0.1810	0.1431	0.1063	0.0865	0.0760	0.0673
6.06	0.7440	0.7054	0.6660	0.6259	0.5853	0.5441	0.5027	0.4612	0.4198	0.3787	0.3379	0.2976	0.2579	0.2188	0.1802	0.1423	0.1056	0.0861	0.0757	0.0670
6.07	0.7438	0.7051	0.6657	0.6256	0.5849	0.5437	0.5022	0.4607	0.4193	0.3781	0.3373	0.2970	0.2572	0.2181	0.1795	0.1416	0.1049	0.0858	0.0754	0.0667
6.08	0.7435	0.7048	0.6654	0.6252	0.5845	0.5432	0.5017	0.4602	0.4187	0.3775	0.3367	0.2964	0.2566	0.2174	0.1788	0.1409	0.1042	0.0854	0.0751	0.0665
6.09	0.7433	0.7045	0.6650	0.6249	0.5841	0.5428	0.5013	0.4597	0.4182	0.3769	0.3361	0.2957	0.2559	0.2167	0.1781	0.1401	0.1035	0.0851	0.0748	0.0662
6.10	0.7430	0.7042	0.6647	0.6245	0.5837	0.5424	0.5008	0.4592	0.4176	0.3764	0.3355	0.2951	0.2552	0.2160	0.1774	0.1394	0.1028	0.0847	0.0745	0.0659
6.11	0.7428	0.7039	0.6644	0.6241	0.5833	0.5419	0.5003	0.4587	0.4171	0.3758	0.3349	0.2944	0.2546	0.2153	0.1767	0.1386	0.1021	0.0844	0.0742	0.0657
6.12	0.7425	0.7037	0.6641	0.6238	0.5829	0.5415	0.4999	0.4581	0.4165	0.3752	0.3343	0.2938	0.2539	0.2146	0.1759	0.1379	0.1015	0.0840	0.0739	0.0654
6.13	0.7423	0.7034	0.6638	0.6234	0.5825	0.5409	0.4994	0.4576	0.4160	0.3746	0.3337	0.2932	0.2532	0.2139	0.1752	0.1372	0.1008	0.0837	0.0736	0.0651
6.14	0.7420	0.7031	0.6634	0.6231	0.5821	0.5401	0.4989	0.4574	0.4155	0.3741	0.3330	0.2925	0.2532	0.2132	0.1745	0.1364	0.1002	0.0833	0.0733	0.0649
6.15	0.7418	0.7028	0.6631	0.6227	0.5817	0.5402	0.4984	0.4566	0.4149	0.3735	0.3324	0.2919	0.2519	0.2125	0.1738	0.1357	0.0996	0.0830	0.0730	0.0646
6.16	0.7415	0.7025	0.6628	0.6224	0.5813	0.5398	0.4980	0.4561	0.4144	0.3729	0.3318	0.2912	0.2512	0.2118	0.1731	0.1350	0.0989	0.0827	0.0728	0.0643
6.17	0.7413	0.7022	0.6625	0.6220	0.5809	0.5393	0.4975	0.4556	0.4138	0.3723	0.3312	0.2906	0.2506	0.2112	0.1724	0.1342	0.0983	0.0824	0.0725	0.0641
6.18	0.7410	0.7020	0.6622	0.6217	0.5805	0.5389	0.4970	0.4551	0.4133	0.3717	0.3306	0.2900	0.2499	0.2105	0.1717	0.1335	0.0977	0.0820	0.0722	0.0638
6.19	0.7408	0.7017	0.6619	0.6213	0.5801	0.5385	0.4966	0.4546	0.4127	0.3712	0.3300	0.2893	0.2492	0.2098	0.1710	0.1328	0.0971	0.0817	0.0719	0.0635
6.20	0.7405	0.7014	0.6615	0.6209	0.5797	0.5380	0.4961	0.4541	0.4122	0.3706	0.3294	0.2887	0.2486	0.2091	0.1703	0.1321	0.0965	0.0814	0.0716	0.0633
6.21	0.7403	0.7011	0.6612	0.6206	0.5793	0.5376	0.4956	0.4536	0.4117	0.3700	0.3288	0.2881	0.2479	0.2084	0.1695	0.1313	0.0960	0.0811	0.0714	0.0630
6.22	0.7401	0.7008	0.6609	0.6202	0.5789	0.5372	0.4951	0.4531	0.4111	0.3694	0.3282	0.2874	0.2473	0.2077	0.1688	0.1306	0.0955	0.0807	0.0711	0.0628
6.23	0.7398	0.7006	0.6606	0.6199	0.5785	0.5367	0.4947	0.4526	0.4106	0.3689	0.3276	0.2868	0.2466	0.2070	0.1681	0.1299	0.0950	0.0804	0.0708	0.0625
6.24	0.7396	0.7003	0.6603	0.6195	0.5781	0.5363	0.4942	0.4521	0.4100	0.3683	0.3270	0.2862	0.2460	0.2064	0.1674	0.1292	0.0945	0.0801	0.0705	0.0623
6.25	0.7393	0.7000	0.6599	0.6192	0.5778	0.5359	0.4937	0.4516	0.4095	0.3677	0.3264	0.2855	0.2453	0.2057	0.1667	0.1284	0.0940	0.0798	0.0703	0.0620
6.26	0.7391	0.6997	0.6596	0.6188	0.5774	0.5354	0.4933	0.4510	0.4090	0.3672	0.3258	0.2849	0.2446	0.2050	0.1660	0.1277	0.0935	0.0795	0.0700	0.0617
6.27	0.7388	0.6994	0.6593	0.6185	0.5770	0.5350	0.4928	0.4505	0.4084	0.3666	0.3252	0.2843	0.2440	0.2043	0.1653	0.1270	0.0931	0.0792	0.0697	0.0615
6.28	0.7386	0.6992	0.6590	0.6181	0.5766	0.5346	0.4923	0.4500	0.4079	0.3660	0.3246	0.2837	0.2433	0.2036	0.1646	0.1263	0.0926	0.0789	0.0694	0.0613
6.29	0.7383	0.6989	0.6587	0.6178	0.5762	0.5342	0.4919	0.4495	0.4073	0.3654	0.3240	0.2830	0.2427	0.2030	0.1639	0.1255	0.0921	0.0786	0.0692	0.0610
6.30	0.7381	0.6986	0.6584	0.6174	0.5758	0.5337	0.4914	0.4490	0.4068	0.3649	0.3234	0.2824	0.2420	0.2023	0.1632	0.1248	0.0917	0.0783	0.0689	0.0607
6.31	0.7378	0.6983	0.6581	0.6170	0.5754	0.5333	0.4909	0.4485	0.4063	0.3643	0.3228	0.2818	0.2414	0.2016	0.1625	0.1241	0.0912	0.0780	0.0687	0.0605
6.32	0.7376	0.6980	0.6577	0.6167	0.5750	0.5329	0.4905	0.4480	0.4057	0.3637	0.3222	0.2811	0.2407	0.2009	0.1618	0.1234	0.0908	0.0777	0.0684	0.0602
6.33	0.7374	0.6978	0.6574	0.6163	0.5746	0.5324	0.4900	0.4475	0.4052	0.3632	0.3216	0.2805	0.2401	0.2003	0.1611	0.1227	0.0904	0.0774	0.0681	0.0600
6.34	0.7371	0.6975	0.6571	0.6160	0.5742	0.5320	0.4895	0.4470	0.4047	0.3626	0.3210	0.2799	0.2394	0.1996	0.1604	0.1220	0.0899	0.0771	0.0679	0.0598
6.35	0.7369	0.6972	0.6568	0.6156	0.5738	0.5316	0.4891	0.4465	0.4041	0.3620	0.3204	0.2793	0.2388	0.1989	0.1597	0.1212	0.0895	0.0768	0.0676	0.0595
6.36	0.7366	0.6969	0.6565	0.6153	0.5735	0.5312	0.4886	0.4460	0.4036	0.3615	0.3198	0.2786	0.2381	0.1982	0.1590	0.1205	0.0891	0.0765	0.0673	0.0593
6.37	0.7364	0.6967	0.6562	0.6149	0.5731	0.5307	0.4882	0.4455	0.4031	0.3609	0.3192	0.2780	0.2375	0.1976	0.1584	0.1198	0.0887	0.0762	0.0671	0.0590
6.38	0.7361	0.6964	0.6559	0.6146	0.5727	0.5303	0.4877	0.4450	0.4025	0.3603	0.3186	0.2774	0.2368	0.1969	0.1577	0.1191	0.0883	0.0759	0.0668	0.0588
6.39	0.7359	0.6961	0.6555	0.6142	0.5723	0.5299	0.4872	0.4445	0.4020	0.3598	0.3180	0.2768	0.2362	0.1962	0.1570	0.1184	0.0879	0.0756	0.0666	0.0585
6.40	0.7356	0.6958	0.6552	0.6139	0.5719	0.5295	0.4868	0.4440	0.4015	0.3592	0.3174	0.2762	0.2355	0.1956	0.1563	0.1177	0.0875	0.0753	0.0663	0.0583
6.41	0.7354	0.6955	0.6549	0.6135	0.5715	0.5290	0.4863	0.4435	0.4009	0.3587	0.3168	0.2755	0.2349	0.1949	0.1556	0.1170	0.0871	0.0750	0.0660	0.0581
6.42	0.7352	0.6953	0.6546	0.6132	0.5711	0.5286	0.4858	0.4430	0.4004	0.3581	0.3162	0.2749	0.2342	0.1942	0.1549	0.1163	0.0868	0.0748	0.0658	0.0579
6.43	0.7349	0.6950	0.6543	0.6128	0.5707	0.5282	0.4854	0.4425	0.3999	0.3575	0.3156	0.2743	0.2336	0.1935	0.1542	0.1156	0.0864	0.0745	0.0656	0.0576
6.44	0.7347	0.6947	0.6540	0.6125	0.5704	0.5278	0.4849	0.4420	0.3993	0.3570	0.3150	0.2737	0.2329	0.1929	0.1535	0.1148	0.0860	0.0742	0.0653	0.0573
6.45	0.7344	0.6944	0.6537	0.6121	0.5700	0.5273	0.4845	0.4416	0.3988	0.3564	0.3145	0.2731	0.2323	0.1922	0.1528	0.1141	0.0856	0.0739	0.0651	0.0571
6.46	0.7342	0.6942	0.6534																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.7211	0.6793	0.6365	0.5930	0.5488	0.5041	0.4592	0.4144	0.3698	0.3257	0.2822	0.2394	0.1973	0.1560	0.1156	0.0819	0.0691	0.0602	0.0525	0.0452
7.02	0.7209	0.6790	0.6362	0.5926	0.5484	0.5037	0.4588	0.4139	0.3693	0.3252	0.2817	0.2388	0.1967	0.1554	0.1149	0.0815	0.0688	0.0600	0.0523	0.0450
7.03	0.7207	0.6787	0.6359	0.5923	0.5480	0.5033	0.4583	0.4134	0.3688	0.3247	0.2811	0.2382	0.1961	0.1548	0.1143	0.0811	0.0686	0.0598	0.0521	0.0448
7.04	0.7204	0.6785	0.6356	0.5920	0.5476	0.5029	0.4579	0.4130	0.3683	0.3241	0.2805	0.2376	0.1955	0.1542	0.1136	0.0808	0.0683	0.0596	0.0519	0.0446
7.05	0.7202	0.6782	0.6353	0.5916	0.5473	0.5025	0.4574	0.4125	0.3678	0.3236	0.2800	0.2371	0.1949	0.1535	0.1130	0.0804	0.0681	0.0594	0.0517	0.0444
7.06	0.7200	0.6780	0.6350	0.5913	0.5469	0.5020	0.4570	0.4120	0.3673	0.3231	0.2794	0.2365	0.1943	0.1529	0.1124	0.0800	0.0679	0.0592	0.0515	0.0442
7.07	0.7198	0.6777	0.6347	0.5910	0.5465	0.5016	0.4566	0.4116	0.3668	0.3225	0.2789	0.2359	0.1937	0.1523	0.1117	0.0797	0.0676	0.0590	0.0513	0.0440
7.08	0.7195	0.6774	0.6344	0.5906	0.5462	0.5012	0.4561	0.4111	0.3663	0.3220	0.2783	0.2353	0.1931	0.1517	0.1111	0.0793	0.0674	0.0588	0.0511	0.0438
7.09	0.7193	0.6772	0.6341	0.5903	0.5458	0.5008	0.4557	0.4106	0.3658	0.3215	0.2778	0.2347	0.1925	0.1510	0.1104	0.0790	0.0671	0.0585	0.0509	0.0436
7.10	0.7191	0.6769	0.6338	0.5900	0.5454	0.5004	0.4553	0.4101	0.3653	0.3210	0.2772	0.2341	0.1919	0.1504	0.1098	0.0787	0.0669	0.0583	0.0507	0.0435
7.11	0.7188	0.6766	0.6335	0.5896	0.5451	0.5000	0.4548	0.4097	0.3648	0.3204	0.2766	0.2336	0.1913	0.1498	0.1092	0.0783	0.0667	0.0581	0.0505	0.0433
7.12	0.7186	0.6764	0.6333	0.5893	0.5447	0.4996	0.4544	0.4092	0.3643	0.3199	0.2755	0.2320	0.1907	0.1492	0.1085	0.0780	0.0664	0.0579	0.0503	0.0431
7.13	0.7184	0.6761	0.6330	0.5890	0.5443	0.4992	0.4539	0.4087	0.3638	0.3194	0.2751	0.2324	0.1901	0.1486	0.1079	0.0777	0.0662	0.0577	0.0501	0.0429
7.14	0.7181	0.6758	0.6327	0.5886	0.5439	0.4988	0.4535	0.4083	0.3633	0.3188	0.2750	0.2318	0.1895	0.1479	0.1072	0.0773	0.0660	0.0575	0.0499	0.0427
7.15	0.7179	0.6755	0.6324	0.5883	0.5436	0.4984	0.4531	0.4078	0.3628	0.3183	0.2744	0.2313	0.1889	0.1473	0.1066	0.0770	0.0657	0.0573	0.0497	0.0425
7.16	0.7177	0.6753	0.6321	0.5880	0.5432	0.4980	0.4526	0.4073	0.3623	0.3178	0.2739	0.2307	0.1883	0.1467	0.1060	0.0767	0.0655	0.0571	0.0495	0.0423
7.17	0.7174	0.6750	0.6318	0.5876	0.5428	0.4976	0.4522	0.4069	0.3618	0.3173	0.2733	0.2301	0.1877	0.1461	0.1053	0.0764	0.0653	0.0569	0.0493	0.0422
7.18	0.7172	0.6748	0.6315	0.5873	0.5425	0.4972	0.4518	0.4064	0.3613	0.3167	0.2728	0.2295	0.1871	0.1455	0.1047	0.0761	0.0651	0.0567	0.0491	0.0420
7.19	0.7170	0.6745	0.6312	0.5870	0.5421	0.4968	0.4513	0.4059	0.3608	0.3162	0.2722	0.2289	0.1865	0.1449	0.1041	0.0758	0.0648	0.0565	0.0490	0.0418
7.20	0.7168	0.6743	0.6309	0.5866	0.5417	0.4964	0.4509	0.4054	0.3603	0.3157	0.2717	0.2284	0.1859	0.1442	0.1034	0.0755	0.0646	0.0563	0.0488	0.0416
7.21	0.7165	0.6740	0.6306	0.5863	0.5414	0.4960	0.4504	0.4050	0.3598	0.3152	0.2711	0.2278	0.1853	0.1436	0.1028	0.0752	0.0644	0.0561	0.0486	0.0414
7.22	0.7163	0.6737	0.6303	0.5860	0.5410	0.4956	0.4500	0.4045	0.3593	0.3146	0.2706	0.2272	0.1847	0.1430	0.1022	0.0749	0.0642	0.0559	0.0484	0.0413
7.23	0.7161	0.6735	0.6300	0.5857	0.5406	0.4952	0.4496	0.4040	0.3588	0.3141	0.2700	0.2267	0.1841	0.1424	0.1016	0.0746	0.0640	0.0557	0.0482	0.0411
7.24	0.7158	0.6732	0.6297	0.5853	0.5403	0.4948	0.4491	0.4036	0.3583	0.3136	0.2695	0.2261	0.1835	0.1418	0.1009	0.0743	0.0637	0.0555	0.0480	0.0409
7.25	0.7156	0.6730	0.6294	0.5850	0.5399	0.4944	0.4487	0.4031	0.3578	0.3131	0.2689	0.2255	0.1829	0.1412	0.1003	0.0741	0.0635	0.0553	0.0478	0.0407
7.26	0.7154	0.6727	0.6291	0.5847	0.5395	0.4940	0.4483	0.4027	0.3573	0.3125	0.2684	0.2249	0.1823	0.1406	0.0997	0.0738	0.0633	0.0551	0.0476	0.0405
7.27	0.7152	0.6724	0.6288	0.5843	0.5392	0.4936	0.4478	0.4022	0.3568	0.3120	0.2678	0.2244	0.1817	0.1400	0.0990	0.0735	0.0631	0.0549	0.0475	0.0404
7.28	0.7149	0.6722	0.6285	0.5840	0.5388	0.4932	0.4474	0.4017	0.3564	0.3115	0.2673	0.2238	0.1811	0.1393	0.0984	0.0732	0.0629	0.0547	0.0473	0.0402
7.29	0.7147	0.6719	0.6282	0.5837	0.5384	0.4928	0.4470	0.4013	0.3559	0.3110	0.2667	0.2232	0.1805	0.1387	0.0978	0.0729	0.0626	0.0545	0.0471	0.0400
7.30	0.7145	0.6716	0.6279	0.5833	0.5381	0.4924	0.4465	0.4008	0.3554	0.3104	0.2662	0.2227	0.1800	0.1381	0.0972	0.0727	0.0624	0.0543	0.0469	0.0398
7.31	0.7142	0.6714	0.6276	0.5830	0.5377	0.4920	0.4461	0.4003	0.3549	0.3099	0.2656	0.2221	0.1794	0.1375	0.0965	0.0724	0.0622	0.0541	0.0467	0.0397
7.32	0.7140	0.6711	0.6273	0.5827	0.5374	0.4916	0.4457	0.3999	0.3544	0.3094	0.2651	0.2215	0.1788	0.1369	0.0959	0.0721	0.0620	0.0539	0.0465	0.0395
7.33	0.7138	0.6709	0.6270	0.5824	0.5370	0.4912	0.4452	0.3994	0.3539	0.3089	0.2645	0.2210	0.1782	0.1363	0.0953	0.0719	0.0618	0.0537	0.0464	0.0393
7.34	0.7136	0.6706	0.6267	0.5820	0.5366	0.4908	0.4448	0.3989	0.3534	0.3084	0.2640	0.2204	0.1776	0.1357	0.0947	0.0716	0.0616	0.0535	0.0462	0.0391
7.35	0.7133	0.6703	0.6264	0.5817	0.5363	0.4904	0.4444	0.3985	0.3529	0.3078	0.2635	0.2198	0.1770	0.1351	0.0941	0.0713	0.0614	0.0533	0.0460	0.0390
7.36	0.7131	0.6701	0.6262	0.5814	0.5359	0.4900	0.4440	0.3980	0.3524	0.3073	0.2629	0.2193	0.1764	0.1345	0.0934	0.0711	0.0612	0.0532	0.0458	0.0388
7.37	0.7129	0.6698	0.6259	0.5810	0.5355	0.4896	0.4435	0.3976	0.3519	0.3068	0.2624	0.2187	0.1758	0.1339	0.0928	0.0708	0.0610	0.0530	0.0456	0.0386
7.38	0.7126	0.6696	0.6256	0.5807	0.5352	0.4892	0.4431	0.3971	0.3514	0.3063	0.2618	0.2181	0.1753	0.1333	0.0922	0.0706	0.0608	0.0528	0.0455	0.0385
7.39	0.7124	0.6693	0.6253	0.5804	0.5348	0.4888	0.4427	0.3966	0.3509	0.3058	0.2613	0.2176	0.1747	0.1327	0.0916	0.0703	0.0605	0.0526	0.0453	0.0383
7.40	0.7122	0.6690	0.6250	0.5801	0.5344	0.4884	0.4422	0.3962	0.3504	0.3053	0.2607	0.2170	0.1741	0.1321	0.0910	0.0701	0.0603	0.0524	0.0451	0.0381
7.41	0.7120	0.6688	0.6247	0.5797	0.5341	0.4880	0.4418	0.3957	0.3500	0.3047	0.2602	0.2164	0.1735	0.1315	0.0904	0.0698	0.0601	0.0522	0.0449	0.0380
7.42	0.7117	0.6685	0.6244	0.5794	0.5337	0.4876	0.4414	0.3953	0.3495	0.3042	0.2597	0.2159	0.1729	0.1309	0.0898	0.0696	0.0599	0.0520	0.0447	0.0378
7.43	0.7115	0.6683	0.6241	0.5791	0.5334	0.4872	0.4410	0.3948	0.3490	0.3037	0.2591	0.2153	0.1723	0.1303	0.0893	0.0693	0.0597	0.0518	0.0446	0.0376
7.44	0.7113	0.6680	0.6238	0.5787	0.5330	0.4868	0.4405	0.3943	0.3485	0.3032	0.2586	0.2147	0.1718	0.1297	0.0888	0.0691	0.0595	0.0517	0.0444	0.0375
7.45	0.7111	0.6678	0.6235	0.5784	0.5326	0.4864	0.4401	0.3939	0.3480	0.3027	0.2580	0.2142	0.1712	0.1291	0.0883	0.0688	0.0593	0.0515	0.0442	0.0373
7.46	0.7108	0.6675	0.6232	0.5781	0.5323	0.4860	0.439739													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.6986	0.6535	0.6074	0.5605	0.5128	0.4647	0.4166	0.3687	0.3213	0.2745	0.2286	0.1836	0.1395	0.0965	0.0677	0.0571	0.0492	0.0421	0.0353	0.0288
8.02	0.6984	0.6533	0.6072	0.5601	0.5124	0.4643	0.4162	0.3683	0.3208	0.2740	0.2281	0.1830	0.1390	0.0959	0.0674	0.0569	0.0490	0.0419	0.0351	0.0286
8.03	0.6982	0.6530	0.6069	0.5598	0.5121	0.4640	0.4158	0.3678	0.3204	0.2736	0.2276	0.1825	0.1384	0.0953	0.0672	0.0568	0.0489	0.0418	0.0350	0.0285
8.04	0.6980	0.6528	0.6066	0.5595	0.5117	0.4636	0.4154	0.3674	0.3199	0.2731	0.2271	0.1820	0.1379	0.0948	0.0669	0.0566	0.0487	0.0416	0.0349	0.0283
8.05	0.6978	0.6525	0.6063	0.5592	0.5114	0.4632	0.4150	0.3670	0.3194	0.2726	0.2266	0.1814	0.1373	0.0942	0.0667	0.0564	0.0486	0.0415	0.0347	0.0282
8.06	0.6975	0.6523	0.6060	0.5589	0.5110	0.4628	0.4146	0.3665	0.3190	0.2721	0.2260	0.1809	0.1368	0.0936	0.0664	0.0562	0.0484	0.0413	0.0346	0.0281
8.07	0.6973	0.6520	0.6058	0.5586	0.5107	0.4624	0.4141	0.3661	0.3185	0.2716	0.2255	0.1804	0.1362	0.0931	0.0662	0.0560	0.0482	0.0412	0.0344	0.0279
8.08	0.6971	0.6518	0.6055	0.5583	0.5103	0.4621	0.4137	0.3656	0.3180	0.2711	0.2250	0.1799	0.1357	0.0925	0.0660	0.0559	0.0481	0.0410	0.0343	0.0278
8.09	0.6969	0.6516	0.6052	0.5579	0.5100	0.4617	0.4133	0.3652	0.3176	0.2706	0.2245	0.1793	0.1351	0.0920	0.0657	0.0557	0.0479	0.0409	0.0341	0.0277
8.10	0.6967	0.6513	0.6049	0.5576	0.5097	0.4613	0.4129	0.3648	0.3171	0.2701	0.2240	0.1788	0.1346	0.0914	0.0655	0.0555	0.0478	0.0407	0.0340	0.0275
8.11	0.6964	0.6511	0.6046	0.5573	0.5093	0.4609	0.4125	0.3643	0.3166	0.2696	0.2235	0.1783	0.1340	0.0909	0.0653	0.0553	0.0476	0.0406	0.0339	0.0274
8.12	0.6962	0.6508	0.6044	0.5570	0.5090	0.4606	0.4121	0.3639	0.3162	0.2692	0.2230	0.1777	0.1335	0.0903	0.0650	0.0552	0.0474	0.0404	0.0337	0.0273
8.13	0.6960	0.6506	0.6041	0.5567	0.5086	0.4602	0.4117	0.3635	0.3157	0.2687	0.2225	0.1772	0.1330	0.0898	0.0648	0.0550	0.0473	0.0403	0.0336	0.0271
8.14	0.6958	0.6503	0.6038	0.5563	0.5083	0.4598	0.4113	0.3630	0.3152	0.2682	0.2220	0.1767	0.1324	0.0892	0.0646	0.0548	0.0471	0.0401	0.0334	0.0270
8.15	0.6956	0.6501	0.6035	0.5561	0.5079	0.4596	0.4109	0.3626	0.3148	0.2677	0.2215	0.1762	0.1319	0.0887	0.0644	0.0546	0.0470	0.0400	0.0333	0.0269
8.16	0.6954	0.6498	0.6032	0.5557	0.5076	0.4590	0.4105	0.3621	0.3143	0.2672	0.2210	0.1756	0.1313	0.0882	0.0641	0.0545	0.0468	0.0398	0.0332	0.0267
8.17	0.6951	0.6496	0.6030	0.5554	0.5072	0.4587	0.4101	0.3617	0.3139	0.2667	0.2204	0.1751	0.1308	0.0877	0.0639	0.0543	0.0467	0.0397	0.0330	0.0266
8.18	0.6949	0.6493	0.6027	0.5551	0.5069	0.4583	0.4097	0.3613	0.3134	0.2662	0.2199	0.1746	0.1302	0.0871	0.0637	0.0541	0.0465	0.0395	0.0329	0.0265
8.19	0.6947	0.6491	0.6024	0.5548	0.5065	0.4579	0.4092	0.3608	0.3129	0.2658	0.2194	0.1741	0.1297	0.0866	0.0635	0.0540	0.0464	0.0394	0.0327	0.0263
8.20	0.6945	0.6488	0.6021	0.5545	0.5062	0.4575	0.4088	0.3604	0.3125	0.2653	0.2189	0.1735	0.1292	0.0861	0.0633	0.0538	0.0462	0.0392	0.0326	0.0262
8.21	0.6943	0.6486	0.6018	0.5542	0.5059	0.4572	0.4084	0.3600	0.3120	0.2648	0.2184	0.1730	0.1286	0.0856	0.0631	0.0536	0.0460	0.0391	0.0325	0.0261
8.22	0.6941	0.6483	0.6016	0.5539	0.5055	0.4568	0.4080	0.3595	0.3116	0.2643	0.2179	0.1725	0.1281	0.0851	0.0629	0.0534	0.0459	0.0389	0.0323	0.0259
8.23	0.6939	0.6481	0.6013	0.5536	0.5052	0.4564	0.4076	0.3591	0.3111	0.2638	0.2174	0.1720	0.1275	0.0846	0.0626	0.0533	0.0457	0.0388	0.0322	0.0258
8.24	0.6936	0.6478	0.6010	0.5532	0.5048	0.4560	0.4072	0.3587	0.3106	0.2633	0.2169	0.1714	0.1270	0.0841	0.0624	0.0531	0.0456	0.0387	0.0321	0.0257
8.25	0.6934	0.6476	0.6007	0.5529	0.5045	0.4557	0.4068	0.3582	0.3102	0.2629	0.2164	0.1709	0.1265	0.0836	0.0622	0.0530	0.0454	0.0385	0.0319	0.0255
8.26	0.6932	0.6473	0.6004	0.5526	0.5041	0.4553	0.4064	0.3578	0.3097	0.2624	0.2159	0.1704	0.1259	0.0831	0.0620	0.0528	0.0453	0.0384	0.0318	0.0254
8.27	0.6930	0.6471	0.6002	0.5523	0.5038	0.4549	0.4060	0.3574	0.3093	0.2619	0.2154	0.1699	0.1254	0.0826	0.0618	0.0526	0.0451	0.0382	0.0316	0.0253
8.28	0.6928	0.6469	0.5999	0.5520	0.5034	0.4545	0.4056	0.3569	0.3088	0.2614	0.2149	0.1694	0.1248	0.0821	0.0616	0.0525	0.0449	0.0381	0.0315	0.0252
8.29	0.6926	0.6466	0.5996	0.5517	0.5031	0.4542	0.4052	0.3565	0.3084	0.2609	0.2144	0.1688	0.1243	0.0817	0.0614	0.0523	0.0448	0.0380	0.0314	0.0250
8.30	0.6923	0.6464	0.5993	0.5514	0.5028	0.4538	0.4048	0.3561	0.3079	0.2605	0.2139	0.1683	0.1238	0.0812	0.0612	0.0521	0.0447	0.0378	0.0312	0.0249
8.31	0.6921	0.6461	0.5991	0.5511	0.5024	0.4534	0.4044	0.3556	0.3074	0.2600	0.2134	0.1678	0.1232	0.0807	0.0610	0.0520	0.0445	0.0377	0.0311	0.0248
8.32	0.6919	0.6459	0.5988	0.5508	0.5021	0.4530	0.4040	0.3552	0.3070	0.2595	0.2129	0.1673	0.1227	0.0802	0.0608	0.0518	0.0444	0.0375	0.0310	0.0246
8.33	0.6917	0.6456	0.5985	0.5505	0.5017	0.4527	0.4036	0.3548	0.3065	0.2590	0.2124	0.1668	0.1222	0.0797	0.0606	0.0516	0.0442	0.0374	0.0308	0.0245
8.34	0.6915	0.6454	0.5982	0.5501	0.5014	0.4523	0.4032	0.3544	0.3061	0.2585	0.2119	0.1662	0.1216	0.0793	0.0604	0.0515	0.0441	0.0373	0.0307	0.0244
8.35	0.6913	0.6451	0.5979	0.5498	0.5011	0.4519	0.4028	0.3539	0.3056	0.2581	0.2114	0.1657	0.1211	0.0788	0.0602	0.0513	0.0439	0.0371	0.0306	0.0243
8.36	0.6911	0.6449	0.5977	0.5495	0.5007	0.4516	0.4024	0.3535	0.3052	0.2576	0.2109	0.1652	0.1206	0.0783	0.0600	0.0512	0.0438	0.0370	0.0305	0.0241
8.37	0.6908	0.6446	0.5974	0.5492	0.5004	0.4512	0.4020	0.3531	0.3047	0.2571	0.2104	0.1647	0.1200	0.0778	0.0598	0.0510	0.0437	0.0368	0.0303	0.0240
8.38	0.6906	0.6444	0.5971	0.5489	0.5000	0.4508	0.4016	0.3526	0.3043	0.2566	0.2099	0.1642	0.1195	0.0774	0.0596	0.0508	0.0435	0.0367	0.0302	0.0239
8.39	0.6904	0.6442	0.5968	0.5486	0.4997	0.4504	0.4012	0.3522	0.3038	0.2562	0.2094	0.1637	0.1190	0.0769	0.0595	0.0507	0.0434	0.0366	0.0301	0.0238
8.40	0.6902	0.6439	0.5966	0.5483	0.4993	0.4503	0.4008	0.3518	0.3033	0.2557	0.2089	0.1631	0.1184	0.0764	0.0593	0.0505	0.0432	0.0364	0.0299	0.0236
8.41	0.6900	0.6437	0.5963	0.5480	0.4990	0.4499	0.4004	0.3514	0.3029	0.2552	0.2084	0.1626	0.1179	0.0759	0.0591	0.0504	0.0431	0.0363	0.0298	0.0235
8.42	0.6898	0.6434	0.5960	0.5477	0.4987	0.4493	0.4000	0.3509	0.3024	0.2547	0.2079	0.1621	0.1174	0.0754	0.0589	0.0502	0.0429	0.0362	0.0297	0.0234
8.43	0.6896	0.6432	0.5957	0.5474	0.4983	0.4489	0.3996	0.3505	0.3020	0.2543	0.2074	0.1616	0.1169	0.0750	0.0587	0.0501	0.0428	0.0360	0.0295	0.0233
8.44	0.6894	0.6429	0.5955	0.5471	0.4980	0.4486	0.3992	0.3501	0.3015	0.2538	0.2069	0.1611	0.1163	0.0745	0.0585	0.0499	0.0426	0.0359	0.0294	0.0232
8.45	0.6891	0.6427	0.5952	0.5467	0.4976	0.4482	0.3988	0.3496	0.3011	0.2533	0.2064	0.1606	0.1158	0.0740	0.0583	0.0498	0.0425	0.0358	0.0293	0.0230
8.46	0.6889	0.6425	0.5949	0.5464	0.4973															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.6774	0.6293	0.5800	0.5298	0.4789	0.4278	0.3768	0.3262	0.2763	0.2273	0.1794	0.1326	0.0870	0.0588	0.0493	0.0419	0.0352	0.0288	0.0227	0.0168
9.02	0.6772	0.6290	0.5797	0.5295	0.4786	0.4275	0.3764	0.3258	0.2759	0.2269	0.1789	0.1321	0.0865	0.0586	0.0491	0.0417	0.0351	0.0287	0.0226	0.0167
9.03	0.6770	0.6288	0.5795	0.5292	0.4783	0.4271	0.3760	0.3254	0.2754	0.2264	0.1784	0.1316	0.0860	0.0584	0.0490	0.0416	0.0349	0.0286	0.0225	0.0166
9.04	0.6768	0.6285	0.5792	0.5289	0.4780	0.4267	0.3756	0.3250	0.2750	0.2260	0.1780	0.1311	0.0855	0.0582	0.0489	0.0415	0.0348	0.0285	0.0224	0.0165
9.05	0.6766	0.6283	0.5789	0.5286	0.4776	0.4264	0.3753	0.3246	0.2746	0.2255	0.1775	0.1306	0.0850	0.0580	0.0487	0.0414	0.0347	0.0284	0.0223	0.0165
9.06	0.6764	0.6281	0.5787	0.5283	0.4773	0.4260	0.3749	0.3242	0.2741	0.2251	0.1770	0.1301	0.0845	0.0579	0.0486	0.0412	0.0346	0.0283	0.0222	0.0164
9.07	0.6762	0.6278	0.5784	0.5280	0.4770	0.4257	0.3745	0.3238	0.2737	0.2246	0.1766	0.1297	0.0840	0.0577	0.0484	0.0411	0.0345	0.0281	0.0221	0.0163
9.08	0.6760	0.6276	0.5781	0.5277	0.4766	0.4253	0.3741	0.3233	0.2733	0.2242	0.1761	0.1292	0.0835	0.0575	0.0483	0.0410	0.0343	0.0280	0.0220	0.0162
9.09	0.6758	0.6274	0.5779	0.5274	0.4763	0.4250	0.3737	0.3229	0.2729	0.2237	0.1756	0.1287	0.0830	0.0573	0.0481	0.0409	0.0342	0.0279	0.0218	0.0161
9.10	0.6755	0.6271	0.5776	0.5271	0.4760	0.4246	0.3733	0.3225	0.2724	0.2233	0.1751	0.1282	0.0825	0.0571	0.0480	0.0407	0.0341	0.0278	0.0217	0.0160
9.11	0.6753	0.6269	0.5773	0.5268	0.4757	0.4243	0.3730	0.3221	0.2720	0.2228	0.1747	0.1277	0.0820	0.0569	0.0479	0.0406	0.0340	0.0277	0.0216	0.0159
9.12	0.6751	0.6267	0.5771	0.5265	0.4753	0.4239	0.3726	0.3217	0.2716	0.2224	0.1742	0.1272	0.0815	0.0568	0.0477	0.0405	0.0339	0.0276	0.0215	0.0158
9.13	0.6749	0.6264	0.5768	0.5262	0.4750	0.4235	0.3722	0.3213	0.2711	0.2219	0.1737	0.1267	0.0810	0.0566	0.0476	0.0404	0.0337	0.0275	0.0214	0.0157
9.14	0.6747	0.6262	0.5765	0.5259	0.4747	0.4232	0.3718	0.3209	0.2707	0.2215	0.1733	0.1263	0.0805	0.0564	0.0475	0.0402	0.0336	0.0274	0.0213	0.0156
9.15	0.6745	0.6260	0.5763	0.5256	0.4744	0.4228	0.3714	0.3205	0.2703	0.2210	0.1732	0.1258	0.0800	0.0562	0.0473	0.0401	0.0335	0.0273	0.0212	0.0156
9.16	0.6743	0.6257	0.5760	0.5253	0.4740	0.4225	0.3710	0.3201	0.2698	0.2206	0.1723	0.1253	0.0795	0.0561	0.0472	0.0400	0.0334	0.0271	0.0211	0.0155
9.17	0.6741	0.6255	0.5757	0.5250	0.4737	0.4221	0.3707	0.3197	0.2694	0.2201	0.1719	0.1248	0.0790	0.0559	0.0470	0.0399	0.0333	0.0270	0.0210	0.0154
9.18	0.6739	0.6253	0.5755	0.5247	0.4734	0.4218	0.3703	0.3193	0.2690	0.2197	0.1714	0.1243	0.0785	0.0557	0.0469	0.0397	0.0332	0.0269	0.0209	0.0153
9.19	0.6737	0.6250	0.5752	0.5244	0.4730	0.4214	0.3699	0.3189	0.2686	0.2192	0.1709	0.1239	0.0780	0.0556	0.0468	0.0396	0.0331	0.0268	0.0208	0.0152
9.20	0.6735	0.6248	0.5749	0.5241	0.4727	0.4211	0.3695	0.3185	0.2681	0.2188	0.1705	0.1234	0.0775	0.0554	0.0466	0.0395	0.0329	0.0267	0.0207	0.0151
9.21	0.6733	0.6245	0.5747	0.5238	0.4724	0.4207	0.3691	0.3181	0.2677	0.2183	0.1700	0.1229	0.0769	0.0552	0.0465	0.0394	0.0328	0.0266	0.0206	0.0150
9.22	0.6731	0.6243	0.5744	0.5236	0.4721	0.4204	0.3688	0.3176	0.2673	0.2179	0.1695	0.1224	0.0764	0.0551	0.0464	0.0393	0.0327	0.0265	0.0205	0.0150
9.23	0.6729	0.6241	0.5741	0.5233	0.4717	0.4200	0.3684	0.3172	0.2668	0.2174	0.1691	0.1219	0.0758	0.0549	0.0462	0.0391	0.0326	0.0264	0.0204	0.0149
9.24	0.6727	0.6238	0.5739	0.5230	0.4714	0.4196	0.3680	0.3168	0.2664	0.2170	0.1686	0.1215	0.0753	0.0547	0.0461	0.0390	0.0325	0.0263	0.0203	0.0148
9.25	0.6725	0.6236	0.5736	0.5227	0.4711	0.4193	0.3676	0.3164	0.2660	0.2165	0.1682	0.1210	0.0748	0.0546	0.0460	0.0389	0.0324	0.0262	0.0202	0.0147
9.26	0.6723	0.6234	0.5733	0.5224	0.4708	0.4189	0.3672	0.3160	0.2656	0.2161	0.1677	0.1205	0.0743	0.0544	0.0458	0.0388	0.0323	0.0261	0.0201	0.0146
9.27	0.6721	0.6231	0.5731	0.5221	0.4705	0.4186	0.3669	0.3156	0.2651	0.2156	0.1672	0.1200	0.0737	0.0542	0.0457	0.0386	0.0321	0.0260	0.0200	0.0145
9.28	0.6719	0.6229	0.5728	0.5218	0.4701	0.4182	0.3665	0.3152	0.2647	0.2152	0.1668	0.1195	0.0732	0.0541	0.0456	0.0385	0.0320	0.0259	0.0199	0.0145
9.29	0.6717	0.6227	0.5726	0.5215	0.4698	0.4179	0.3661	0.3148	0.2643	0.2147	0.1663	0.1191	0.0728	0.0539	0.0455	0.0384	0.0319	0.0257	0.0198	0.0144
9.30	0.6715	0.6224	0.5723	0.5212	0.4695	0.4175	0.3657	0.3144	0.2639	0.2143	0.1658	0.1186	0.0723	0.0538	0.0453	0.0383	0.0318	0.0256	0.0197	0.0143
9.31	0.6713	0.6222	0.5720	0.5209	0.4692	0.4172	0.3653	0.3140	0.2634	0.2139	0.1654	0.1181	0.0718	0.0536	0.0452	0.0382	0.0317	0.0255	0.0196	0.0142
9.32	0.6711	0.6220	0.5718	0.5206	0.4688	0.4168	0.3650	0.3136	0.2630	0.2134	0.1649	0.1176	0.0713	0.0534	0.0451	0.0381	0.0316	0.0254	0.0195	0.0141
9.33	0.6708	0.6217	0.5715	0.5203	0.4685	0.4165	0.3646	0.3132	0.2626	0.2130	0.1645	0.1172	0.0709	0.0533	0.0449	0.0379	0.0315	0.0253	0.0194	0.0141
9.34	0.6706	0.6215	0.5712	0.5200	0.4682	0.4161	0.3642	0.3128	0.2622	0.2125	0.1640	0.1167	0.0704	0.0531	0.0448	0.0378	0.0314	0.0252	0.0193	0.0140
9.35	0.6704	0.6213	0.5710	0.5197	0.4679	0.4158	0.3638	0.3124	0.2617	0.2121	0.1635	0.1162	0.0700	0.0530	0.0447	0.0377	0.0313	0.0251	0.0192	0.0139
9.36	0.6702	0.6210	0.5707	0.5194	0.4675	0.4154	0.3635	0.3120	0.2613	0.2116	0.1631	0.1157	0.0696	0.0528	0.0446	0.0376	0.0312	0.0250	0.0191	0.0138
9.37	0.6700	0.6208	0.5705	0.5191	0.4672	0.4151	0.3631	0.3116	0.2609	0.2112	0.1626	0.1153	0.0691	0.0527	0.0444	0.0375	0.0310	0.0249	0.0190	0.0138
9.38	0.6698	0.6206	0.5702	0.5189	0.4669	0.4147	0.3627	0.3112	0.2605	0.2108	0.1622	0.1148	0.0687	0.0525	0.0443	0.0374	0.0309	0.0248	0.0189	0.0137
9.39	0.6696	0.6204	0.5699	0.5186	0.4666	0.4144	0.3623	0.3108	0.2601	0.2103	0.1617	0.1143	0.0683	0.0524	0.0442	0.0372	0.0308	0.0247	0.0188	0.0136
9.40	0.6694	0.6201	0.5697	0.5183	0.4663	0.4140	0.3620	0.3104	0.2596	0.2099	0.1612	0.1138	0.0679	0.0522	0.0440	0.0371	0.0307	0.0246	0.0187	0.0135
9.41	0.6692	0.6199	0.5694	0.5180	0.4659	0.4137	0.3616	0.3100	0.2592	0.2094	0.1608	0.1134	0.0676	0.0521	0.0439	0.0370	0.0306	0.0245	0.0186	0.0135
9.42	0.6690	0.6197	0.5691	0.5177	0.4656	0.4133	0.3612	0.3096	0.2588	0.2090	0.1603	0.1129	0.0673	0.0519	0.0438	0.0369	0.0305	0.0244	0.0185	0.0134
9.43	0.6688	0.6194	0.5689	0.5174	0.4653	0.4130	0.3608	0.3092	0.2584	0.2086	0.1599	0.1124	0.0669	0.0518	0.0437	0.0368	0.0304	0.0243	0.0184	0.0133
9.44	0.6686	0.6192	0.5686	0.5171	0.4650	0.4126	0.3605	0.3088	0.2580	0.2081	0.1594	0.1120	0.0666	0.0516	0.0435	0.0367	0.0303	0.0242	0.0183	0.0132
9.45	0.6684	0.6190	0.5684	0.5168	0.4646	0.4123	0.3601	0.3084	0.2575	0.2077	0.1590	0.1115	0.0663	0.0515	0.0434	0.0366	0.0302	0.0241	0.0182	0.0132
9.46	0.6682	0.6187	0.5681	0.5165	0.4643	0.4119	0.3597	0.3080												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9932	0.9930	0.9928	0.9926	0.9924	0.9922	0.9921	0.9919	0.9918	0.9916	0.9915	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9907	0.9906	
0.02	0.9866	0.9862	0.9858	0.9855	0.9851	0.9848	0.9845	0.9842	0.9839	0.9836	0.9833	0.9831	0.9829	0.9826	0.9824	0.9822	0.9820	0.9819	0.9817	0.9815	
0.03	0.9803	0.9797	0.9791	0.9786	0.9781	0.9776	0.9771	0.9767	0.9762	0.9758	0.9755	0.9751	0.9747	0.9744	0.9741	0.9738	0.9735	0.9732	0.9729	0.9727	
0.04	0.9742	0.9734	0.9727	0.9720	0.9713	0.9706	0.9700	0.9694	0.9689	0.9683	0.9678	0.9673	0.9669	0.9664	0.9660	0.9655	0.9651	0.9647	0.9644	0.9640	
0.05	0.9683	0.9673	0.9664	0.9655	0.9647	0.9639	0.9631	0.9624	0.9617	0.9610	0.9604	0.9598	0.9592	0.9586	0.9580	0.9575	0.9570	0.9564	0.9560	0.9555	
0.06	0.9625	0.9614	0.9603	0.9593	0.9583	0.9573	0.9564	0.9556	0.9547	0.9539	0.9532	0.9524	0.9517	0.9510	0.9503	0.9496	0.9490	0.9483	0.9477	0.9471	
0.07	0.9569	0.9556	0.9544	0.9532	0.9521	0.9510	0.9499	0.9489	0.9479	0.9470	0.9461	0.9452	0.9443	0.9435	0.9427	0.9419	0.9411	0.9404	0.9396	0.9389	
0.08	0.9515	0.9500	0.9486	0.9473	0.9460	0.9447	0.9435	0.9424	0.9413	0.9402	0.9392	0.9381	0.9371	0.9362	0.9352	0.9343	0.9334	0.9325	0.9317	0.9308	
0.09	0.9462	0.9446	0.9430	0.9415	0.9401	0.9387	0.9373	0.9360	0.9348	0.9336	0.9324	0.9312	0.9301	0.9290	0.9279	0.9268	0.9258	0.9248	0.9238	0.9228	
0.10	0.9410	0.9392	0.9375	0.9358	0.9343	0.9327	0.9312	0.9298	0.9284	0.9270	0.9257	0.9244	0.9232	0.9219	0.9207	0.9195	0.9183	0.9172	0.9160	0.9150	
0.11	0.9359	0.9340	0.9321	0.9303	0.9286	0.9269	0.9253	0.9237	0.9222	0.9207	0.9192	0.9178	0.9164	0.9150	0.9136	0.9123	0.9110	0.9097	0.9084	0.9072	
0.12	0.9310	0.9289	0.9269	0.9249	0.9230	0.9212	0.9194	0.9177	0.9160	0.9144	0.9128	0.9112	0.9097	0.9081	0.9066	0.9052	0.9037	0.9023	0.9009	0.8995	
0.13	0.9261	0.9239	0.9217	0.9196	0.9176	0.9156	0.9137	0.9118	0.9100	0.9082	0.9065	0.9047	0.9030	0.9014	0.8997	0.8981	0.8965	0.8949	0.8934	0.8919	
0.14	0.9213	0.9189	0.9166	0.9144	0.9122	0.9101	0.9080	0.9060	0.9040	0.9021	0.9002	0.8982	0.8961	0.8942	0.8923	0.8904	0.8884	0.8864	0.8844	0.8824	
0.15	0.9166	0.9141	0.9116	0.9092	0.9069	0.9046	0.9024	0.9003	0.8982	0.8961	0.8941	0.8921	0.8901	0.8881	0.8862	0.8843	0.8824	0.8805	0.8787	0.8769	
0.16	0.9120	0.9093	0.9067	0.9042	0.9017	0.8993	0.8969	0.8946	0.8924	0.8902	0.8880	0.8859	0.8837	0.8816	0.8795	0.8775	0.8755	0.8735	0.8715	0.8695	
0.17	0.9075	0.9046	0.9019	0.8992	0.8966	0.8940	0.8915	0.8891	0.8867	0.8843	0.8820	0.8797	0.8775	0.8752	0.8730	0.8708	0.8686	0.8664	0.8643	0.8622	
0.18	0.9030	0.9000	0.8971	0.8943	0.8916	0.8889	0.8862	0.8836	0.8811	0.8786	0.8761	0.8737	0.8713	0.8689	0.8665	0.8641	0.8618	0.8595	0.8572	0.8550	
0.19	0.8987	0.8955	0.8925	0.8895	0.8866	0.8838	0.8810	0.8782	0.8756	0.8729	0.8703	0.8677	0.8652	0.8626	0.8601	0.8576	0.8551	0.8527	0.8502	0.8478	
0.20	0.8944	0.8911	0.8879	0.8848	0.8817	0.8788	0.8758	0.8730	0.8701	0.8674	0.8646	0.8619	0.8592	0.8565	0.8538	0.8511	0.8485	0.8459	0.8433	0.8408	
0.21	0.8901	0.8867	0.8834	0.8801	0.8769	0.8738	0.8707	0.8677	0.8648	0.8618	0.8589	0.8560	0.8532	0.8503	0.8475	0.8447	0.8419	0.8391	0.8364	0.8337	
0.22	0.8860	0.8824	0.8789	0.8755	0.8722	0.8689	0.8657	0.8625	0.8594	0.8564	0.8533	0.8503	0.8473	0.8443	0.8413	0.8383	0.8354	0.8325	0.8296	0.8267	
0.23	0.8818	0.8781	0.8745	0.8710	0.8675	0.8641	0.8607	0.8574	0.8542	0.8510	0.8478	0.8446	0.8414	0.8383	0.8351	0.8320	0.8289	0.8258	0.8228	0.8198	
0.24	0.8778	0.8739	0.8702	0.8665	0.8629	0.8593	0.8558	0.8524	0.8490	0.8456	0.8423	0.8389	0.8356	0.8323	0.8290	0.8258	0.8225	0.8193	0.8161	0.8129	
0.25	0.8737	0.8698	0.8659	0.8620	0.8583	0.8546	0.8509	0.8474	0.8438	0.8403	0.8368	0.8333	0.8299	0.8264	0.8230	0.8195	0.8161	0.8128	0.8094	0.8061	
0.26	0.8698	0.8657	0.8616	0.8577	0.8538	0.8499	0.8461	0.8424	0.8387	0.8351	0.8314	0.8278	0.8242	0.8206	0.8170	0.8134	0.8098	0.8063	0.8028	0.7993	
0.27	0.8659	0.8616	0.8574	0.8533	0.8493	0.8453	0.8414	0.8375	0.8337	0.8299	0.8261	0.8223	0.8185	0.8148	0.8110	0.8073	0.8036	0.7999	0.7962	0.7926	
0.28	0.8620	0.8576	0.8533	0.8490	0.8449	0.8407	0.8367	0.8327	0.8287	0.8247	0.8208	0.8169	0.8130	0.8090	0.8051	0.8013	0.7974	0.7935	0.7897	0.7859	
0.29	0.8582	0.8536	0.8492	0.8448	0.8405	0.8362	0.8320	0.8279	0.8237	0.8196	0.8156	0.8115	0.8074	0.8034	0.7993	0.7953	0.7912	0.7872	0.7833	0.7793	
0.30	0.8544	0.8497	0.8452	0.8406	0.8362	0.8318	0.8274	0.8231	0.8188	0.8146	0.8104	0.8062	0.8019	0.7977	0.7935	0.7893	0.7851	0.7810	0.7768	0.7727	
0.31	0.8507	0.8459	0.8412	0.8365	0.8319	0.8274	0.8229	0.8184	0.8140	0.8096	0.8052	0.8009	0.7965	0.7921	0.7878	0.7834	0.7791	0.7748	0.7705	0.7662	
0.32	0.8470	0.8421	0.8372	0.8324	0.8277	0.8230	0.8184	0.8138	0.8092	0.8047	0.8001	0.7956	0.7911	0.7866	0.7821	0.7776	0.7731	0.7686	0.7641	0.7597	
0.33	0.8433	0.8383	0.8333	0.8283	0.8235	0.8186	0.8139	0.8091	0.8044	0.7998	0.7951	0.7904	0.7857	0.7811	0.7764	0.7717	0.7671	0.7625	0.7579	0.7533	
0.34	0.8397	0.8345	0.8294	0.8243	0.8193	0.8143	0.8094	0.8046	0.7997	0.7949	0.7901	0.7852	0.7804	0.7756	0.7708	0.7660	0.7612	0.7564	0.7516	0.7469	
0.35	0.8361	0.8308	0.8255	0.8203	0.8152	0.8101	0.8050	0.8000	0.7950	0.7901	0.7851	0.7801	0.7751	0.7702	0.7652	0.7602	0.7553	0.7503	0.7454	0.7405	
0.36	0.8326	0.8271	0.8217	0.8164	0.8111	0.8059	0.8007	0.7955	0.7904	0.7853	0.7801	0.7750	0.7699	0.7648	0.7596	0.7545	0.7494	0.7443	0.7393	0.7342	
0.37	0.8291	0.8235	0.8179	0.8125	0.8071	0.8017	0.7963	0.7910	0.7858	0.7805	0.7752	0.7700	0.7647	0.7594	0.7541	0.7489	0.7436	0.7384	0.7331	0.7280	
0.38	0.8256	0.8199	0.8142	0.8086	0.8030	0.7975	0.7920	0.7866	0.8216	0.7758	0.7700	0.7650	0.7595	0.7541	0.7487	0.7433	0.7378	0.7324	0.7271	0.7217	
0.39	0.8221	0.8163	0.8105	0.8048	0.7991	0.7934	0.7878	0.7822	0.7766	0.7711	0.7656	0.7600	0.7544	0.7488	0.7433	0.7377	0.7321	0.7266	0.7210	0.7155	
0.40	0.8187	0.8127	0.8068	0.8010	0.7951	0.7893	0.7836	0.7779	0.7721	0.7665	0.7608	0.7551	0.7493	0.7436	0.7379	0.7321	0.7264	0.7207	0.7150	0.7094	
0.41	0.8153	0.8092	0.8032	0.7972	0.7912	0.7853	0.7794	0.7735	0.7677	0.7619	0.7560	0.7502	0.7443	0.7384	0.7325	0.7266	0.7208	0.7149	0.7091	0.7033	
0.42	0.8120	0.8057	0.7996	0.7934	0.7873	0.7813	0.7752	0.7692	0.7632	0.7573	0.7513	0.7453	0.7393	0.7332	0.7272	0.7212	0.7151	0.7091	0.7031	0.6972	
0.43	0.8087	0.8023	0.7960	0.7897	0.7835	0.7773	0.7711	0.7650	0.7588	0.7527	0.7466	0.7404	0.7343	0.7281	0.7219	0.7157	0.7096	0.7034	0.6973	0.6911	
0.44	0.8054	0.7989	0.7924	0.7860	0.7797	0.7733	0.7670	0.7607	0.7545	0.7482	0.7419	0.7356	0.7293	0.7230	0.7167	0.7103	0.7040	0.6977	0.6914	0.6851	
0.45	0.8021	0.7955	0.7889	0.7824	0.7759	0.7694	0.7630	0.7565	0.7501	0.7437	0.7373	0.7309	0.7244	0.7179	0.7114	0.7050	0.6985	0.6920	0.6856	0.6792	
0.46	0.7988	0.7921	0.7854	0.7787	0.7721	0.7655	0.7589	0.7524	0.7458	0.7393	0.7327	0.7261	0.7195	0.7129	0.7063	0.6996	0.6930	0.6864	0.6798	0.6732	
0.47	0.7957	0.7887	0.7819	0.7751	0.7684	0.7617	0.7550	0.7482	0.7415	0.7348	0.7281	0.7214	0.7147	0.7079	0.7012	0.6945	0.6878	0.6811	0.6744	0.6677	
0.48	0.7924	0.7854	0.7785	0.7715	0.7646	0.7576	0.7507	0.7437	0.7367	0.7297	0.7227	0.7157	0.7087	0.7016	0.6946	0.6876	0.6806	0.6736	0.6665	0.6595	
0.49	0.7893	0.7821	0.7750	0.7680	0.7610	0.7540	0.7470	0.7400	0.7330	0.7261	0.7191	0.7121	0.7050	0.6980	0.6909	0.6838	0.6767	0.6697	0.6627	0.6557	
0.50	0.7861	0.7789	0.7716	0.7645	0.7573	0.7502	0.7430	0.7359	0.7288	0.7217	0.7146	0.7074	0.7003	0.6931	0.6858	0.6786	0.6714	0.6642	0.6570	0.6499	
0.51	0.7830	0.7756	0.7683	0.7610	0.7537	0.7464	0.7391	0.7319	0.7247	0.7174	0.7101	0.7028	0.6955	0.6882	0.6808	0.6734	0.6661	0.6587	0.6514	0.6441	
0.52	0.7799	0.7724	0.7649	0.7575	0.7501	0.7427	0.7353														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.6477	0.6347	0.6216	0.6084	0.5952	0.5820	0.5687	0.5553	0.5419	0.5285	0.5150	0.5014	0.4878	0.4741	0.4604	0.4466	0.4333	0.4221	0.4123	0.4032	
1.02	0.6453	0.6322	0.6190	0.6057	0.5924	0.5790	0.5656	0.5522	0.5387	0.5251	0.5115	0.4978	0.4841	0.4703	0.4565	0.4426	0.4293	0.4183	0.4085	0.3995	
1.03	0.6429	0.6297	0.6164	0.6030	0.5896	0.5761	0.5626	0.5491	0.5354	0.5218	0.5081	0.4943	0.4804	0.4665	0.4526	0.4386	0.4255	0.4145	0.4049	0.3958	
1.04	0.6406	0.6272	0.6138	0.6003	0.5868	0.5732	0.5596	0.5460	0.5322	0.5185	0.5046	0.4907	0.4768	0.4628	0.4488	0.4346	0.4216	0.4108	0.4012	0.3922	
1.05	0.6382	0.6247	0.6112	0.5976	0.5840	0.5704	0.5566	0.5429	0.5290	0.5152	0.5012	0.4872	0.4732	0.4591	0.4449	0.4307	0.4179	0.4071	0.3976	0.3885	
1.06	0.6359	0.6223	0.6087	0.5950	0.5813	0.5675	0.5537	0.5398	0.5258	0.5119	0.4978	0.4837	0.4696	0.4553	0.4411	0.4268	0.4141	0.4035	0.3940	0.3849	
1.07	0.6335	0.6198	0.6061	0.5923	0.5785	0.5646	0.5507	0.5367	0.5227	0.5086	0.4944	0.4802	0.4660	0.4516	0.4373	0.4230	0.4104	0.3999	0.3904	0.3814	
1.08	0.6312	0.6174	0.6036	0.5897	0.5758	0.5618	0.5477	0.5337	0.5195	0.5053	0.4911	0.4768	0.4624	0.4480	0.4335	0.4191	0.4068	0.3964	0.3869	0.3778	
1.09	0.6288	0.6150	0.6010	0.5871	0.5730	0.5589	0.5448	0.5306	0.5164	0.5021	0.4877	0.4733	0.4588	0.4443	0.4297	0.4154	0.4032	0.3929	0.3834	0.3744	
1.10	0.6265	0.6125	0.5985	0.5844	0.5703	0.5561	0.5419	0.5276	0.5132	0.4988	0.4844	0.4698	0.4553	0.4406	0.4260	0.4116	0.3997	0.3894	0.3799	0.3709	
1.11	0.6242	0.6101	0.5960	0.5818	0.5676	0.5533	0.5390	0.5246	0.5101	0.4956	0.4810	0.4664	0.4517	0.4370	0.4222	0.4079	0.3962	0.3860	0.3765	0.3674	
1.12	0.6219	0.6077	0.5935	0.5792	0.5649	0.5505	0.5361	0.5216	0.5070	0.4924	0.4777	0.4630	0.4482	0.4334	0.4185	0.4043	0.3927	0.3825	0.3731	0.3640	
1.13	0.6196	0.6053	0.5910	0.5766	0.5622	0.5477	0.5332	0.5186	0.5039	0.4892	0.4744	0.4596	0.4447	0.4298	0.4147	0.4007	0.3893	0.3792	0.3698	0.3607	
1.14	0.6173	0.6030	0.5885	0.5741	0.5595	0.5449	0.5303	0.5156	0.5008	0.4860	0.4711	0.4562	0.4412	0.4262	0.4110	0.3972	0.3859	0.3758	0.3664	0.3573	
1.15	0.6150	0.6006	0.5861	0.5715	0.5568	0.5422	0.5274	0.5126	0.4977	0.4828	0.4678	0.4528	0.4378	0.4226	0.4074	0.3937	0.3825	0.3725	0.3631	0.3540	
1.16	0.6128	0.5982	0.5836	0.5689	0.5542	0.5394	0.5245	0.5096	0.4947	0.4797	0.4646	0.4495	0.4343	0.4191	0.4038	0.3903	0.3792	0.3692	0.3598	0.3507	
1.17	0.6105	0.5958	0.5811	0.5664	0.5515	0.5366	0.5217	0.5067	0.4916	0.4765	0.4614	0.4461	0.4308	0.4155	0.4002	0.3869	0.3759	0.3660	0.3566	0.3474	
1.18	0.6083	0.5935	0.5787	0.5638	0.5489	0.5339	0.5189	0.5038	0.4886	0.4734	0.4581	0.4428	0.4274	0.4120	0.3966	0.3836	0.3727	0.3628	0.3534	0.3442	
1.19	0.6060	0.5912	0.5763	0.5613	0.5463	0.5312	0.5160	0.5008	0.4856	0.4703	0.4549	0.4395	0.4240	0.4085	0.3931	0.3802	0.3694	0.3596	0.3502	0.3410	
1.20	0.6038	0.5888	0.5738	0.5588	0.5436	0.5285	0.5132	0.4979	0.4826	0.4672	0.4517	0.4362	0.4206	0.4050	0.3896	0.3770	0.3663	0.3564	0.3470	0.3378	
1.21	0.6015	0.5865	0.5714	0.5562	0.5410	0.5257	0.5104	0.4950	0.4796	0.4641	0.4485	0.4329	0.4172	0.4014	0.3862	0.3738	0.3631	0.3533	0.3439	0.3347	
1.22	0.5993	0.5842	0.5690	0.5537	0.5384	0.5230	0.5076	0.4921	0.4766	0.4610	0.4453	0.4296	0.4138	0.3979	0.3828	0.3706	0.3600	0.3502	0.3408	0.3315	
1.23	0.5971	0.5819	0.5666	0.5512	0.5358	0.5204	0.5048	0.4892	0.4736	0.4579	0.4422	0.4263	0.4105	0.3945	0.3795	0.3674	0.3569	0.3471	0.3377	0.3284	
1.24	0.5949	0.5796	0.5642	0.5487	0.5332	0.5177	0.5020	0.4864	0.4706	0.4548	0.4390	0.4231	0.4071	0.3910	0.3762	0.3643	0.3538	0.3441	0.3346	0.3253	
1.25	0.5927	0.5773	0.5618	0.5463	0.5307	0.5150	0.4993	0.4835	0.4677	0.4518	0.4358	0.4198	0.4038	0.3876	0.3730	0.3612	0.3508	0.3410	0.3316	0.3223	
1.26	0.5905	0.5750	0.5594	0.5438	0.5281	0.5123	0.4965	0.4807	0.4647	0.4488	0.4327	0.4166	0.4005	0.3842	0.3698	0.3581	0.3478	0.3380	0.3286	0.3193	
1.27	0.5883	0.5727	0.5571	0.5413	0.5255	0.5097	0.4938	0.4778	0.4618	0.4457	0.4296	0.4134	0.3972	0.3808	0.3666	0.3551	0.3448	0.3351	0.3256	0.3163	
1.28	0.5862	0.5705	0.5547	0.5389	0.5230	0.5071	0.4910	0.4750	0.4589	0.4427	0.4265	0.4102	0.3939	0.3775	0.3635	0.3521	0.3418	0.3321	0.3227	0.3133	
1.29	0.5840	0.5682	0.5523	0.5364	0.5205	0.5044	0.4883	0.4722	0.4560	0.4397	0.4234	0.4070	0.3906	0.3741	0.3605	0.3491	0.3389	0.3292	0.3197	0.3103	
1.30	0.5818	0.5659	0.5500	0.5340	0.5179	0.5018	0.4856	0.4694	0.4531	0.4367	0.4203	0.4038	0.3873	0.3708	0.3574	0.3462	0.3360	0.3263	0.3168	0.3074	
1.31	0.5797	0.5637	0.5477	0.5316	0.5154	0.4992	0.4829	0.4666	0.4502	0.4337	0.4172	0.4007	0.3841	0.3676	0.3544	0.3433	0.3331	0.3234	0.3139	0.3045	
1.32	0.5775	0.5615	0.5453	0.5291	0.5129	0.4966	0.4802	0.4638	0.4473	0.4308	0.4142	0.3975	0.3808	0.3645	0.3515	0.3404	0.3303	0.3206	0.3111	0.3016	
1.33	0.5754	0.5592	0.5430	0.5267	0.5104	0.4940	0.4775	0.4610	0.4444	0.4278	0.4111	0.3944	0.3776	0.3614	0.3485	0.3376	0.3275	0.3178	0.3082	0.2988	
1.34	0.5732	0.5570	0.5407	0.5243	0.5079	0.4914	0.4748	0.4582	0.4416	0.4249	0.4081	0.3913	0.3744	0.3583	0.3456	0.3347	0.3247	0.3150	0.3054	0.2959	
1.35	0.5711	0.5548	0.5384	0.5219	0.5054	0.4888	0.4722	0.4555	0.4387	0.4219	0.4051	0.3881	0.3712	0.3552	0.3428	0.3319	0.3219	0.3122	0.3026	0.2931	
1.36	0.5690	0.5526	0.5361	0.5195	0.5029	0.4863	0.4695	0.4527	0.4359	0.4190	0.4020	0.3850	0.3680	0.3522	0.3399	0.3292	0.3191	0.3094	0.2999	0.2903	
1.37	0.5669	0.5504	0.5338	0.5172	0.5005	0.4837	0.4669	0.4500	0.4331	0.4161	0.3990	0.3819	0.3648	0.3493	0.3371	0.3264	0.3164	0.3067	0.2971	0.2876	
1.38	0.5648	0.5482	0.5315	0.5148	0.4980	0.4811	0.4642	0.4473	0.4302	0.4132	0.3960	0.3789	0.3616	0.3464	0.3344	0.3237	0.3137	0.3040	0.2944	0.2848	
1.39	0.5627	0.5460	0.5292	0.5124	0.4955	0.4786	0.4616	0.4445	0.4274	0.4103	0.3931	0.3758	0.3585	0.3435	0.3316	0.3210	0.3110	0.3013	0.2917	0.2821	
1.40	0.5606	0.5438	0.5270	0.5101	0.4931	0.4761	0.4590	0.4418	0.4246	0.4074	0.3901	0.3727	0.3554	0.3407	0.3289	0.3183	0.3084	0.2986	0.2890	0.2794	
1.41	0.5585	0.5416	0.5247	0.5077	0.4907	0.4735	0.4564	0.4391	0.4219	0.4045	0.3871	0.3697	0.3523	0.3379	0.3262	0.3157	0.3057	0.2960	0.2864	0.2767	
1.42	0.5564	0.5395	0.5224	0.5054	0.4882	0.4710	0.4538	0.4365	0.4191	0.4017	0.3842	0.3667	0.3492	0.3351	0.3235	0.3131	0.3031	0.2934	0.2837	0.2740	
1.43	0.5543	0.5373	0.5202	0.5030	0.4858	0.4685	0.4512	0.4338	0.4163	0.3988	0.3813	0.3636	0.3462	0.3324	0.3209	0.3105	0.3005	0.2908	0.2811	0.2714	
1.44	0.5523	0.5351	0.5180	0.5007	0.4834	0.4660	0.4486	0.4311	0.4136	0.3960	0.3783	0.3606	0.3433	0.3297	0.3183	0.3079	0.2979	0.2882	0.2785	0.2688	
1.45	0.5502	0.5330	0.5157	0.4984	0.4810	0.4635	0.4460	0.4284	0.4108	0.3931	0.3754	0.3576	0.3404	0.3270	0.3157	0.3053	0.2954	0.2856	0.2759	0.2662	
1.46	0.5481	0.5309	0.5135	0.4961	0.4																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
2.01	0.4438	0.4223	0.4008	0.3793	0.3577	0.3361	0.3144	0.2927	0.2714	0.2545	0.2419	0.2308	0.2204	0.2102	0.2001	0.1900	0.1799	0.1707	0.1623	0.1543		
2.02	0.4421	0.4205	0.3989	0.3773	0.3557	0.3340	0.3123	0.2905	0.2692	0.2527	0.2401	0.2291	0.2187	0.2085	0.1985	0.1884	0.1783	0.1691	0.1607	0.1528		
2.03	0.4403	0.4187	0.3970	0.3754	0.3537	0.3319	0.3101	0.2883	0.2670	0.2508	0.2384	0.2274	0.2170	0.2069	0.1968	0.1867	0.1767	0.1676	0.1592	0.1513		
2.04	0.4386	0.4169	0.3952	0.3734	0.3516	0.3298	0.3080	0.2861	0.2649	0.2490	0.2367	0.2258	0.2154	0.2053	0.1952	0.1851	0.1751	0.1660	0.1577	0.1499		
2.05	0.4368	0.4151	0.3933	0.3715	0.3496	0.3278	0.3059	0.2839	0.2629	0.2472	0.2350	0.2241	0.2138	0.2037	0.1936	0.1834	0.1735	0.1645	0.1562	0.1484		
2.06	0.4351	0.4133	0.3914	0.3695	0.3476	0.3257	0.3037	0.2817	0.2608	0.2454	0.2333	0.2225	0.2122	0.2020	0.1920	0.1818	0.1719	0.1630	0.1548	0.1470		
2.07	0.4333	0.4115	0.3896	0.3676	0.3456	0.3237	0.3016	0.2795	0.2588	0.2437	0.2317	0.2209	0.2106	0.2005	0.1904	0.1802	0.1704	0.1615	0.1533	0.1455		
2.08	0.4316	0.4097	0.3877	0.3657	0.3437	0.3216	0.2995	0.2773	0.2568	0.2419	0.2300	0.2193	0.2090	0.1989	0.1888	0.1787	0.1688	0.1600	0.1519	0.1441		
2.09	0.4299	0.4079	0.3858	0.3638	0.3417	0.3196	0.2974	0.2752	0.2548	0.2402	0.2284	0.2177	0.2074	0.1973	0.1872	0.1771	0.1673	0.1585	0.1504	0.1427		
2.10	0.4282	0.4061	0.3840	0.3619	0.3397	0.3175	0.2953	0.2731	0.2529	0.2385	0.2268	0.2161	0.2058	0.1957	0.1857	0.1755	0.1658	0.1571	0.1490	0.1413		
2.11	0.4264	0.4043	0.3821	0.3599	0.3377	0.3155	0.2932	0.2709	0.2510	0.2368	0.2252	0.2145	0.2043	0.1942	0.1841	0.1740	0.1643	0.1556	0.1476	0.1399		
2.12	0.4247	0.4025	0.3803	0.3580	0.3358	0.3135	0.2911	0.2688	0.2491	0.2351	0.2236	0.2129	0.2027	0.1926	0.1826	0.1724	0.1628	0.1542	0.1462	0.1385		
2.13	0.4230	0.4008	0.3785	0.3561	0.3338	0.3114	0.2891	0.2667	0.2473	0.2335	0.2220	0.2114	0.2012	0.1911	0.1810	0.1709	0.1613	0.1528	0.1448	0.1372		
2.14	0.4213	0.3990	0.3766	0.3543	0.3319	0.3094	0.2870	0.2646	0.2454	0.2318	0.2204	0.2098	0.1997	0.1896	0.1795	0.1694	0.1599	0.1514	0.1435	0.1358		
2.15	0.4196	0.3972	0.3748	0.3524	0.3299	0.3074	0.2849	0.2625	0.2436	0.2302	0.2188	0.2083	0.1981	0.1881	0.1780	0.1679	0.1584	0.1500	0.1421	0.1344		
2.16	0.4179	0.3955	0.3730	0.3505	0.3280	0.3054	0.2829	0.2604	0.2419	0.2286	0.2173	0.2068	0.1966	0.1866	0.1765	0.1664	0.1570	0.1486	0.1408	0.1332		
2.17	0.4162	0.3937	0.3712	0.3486	0.3260	0.3034	0.2808	0.2584	0.2401	0.2270	0.2158	0.2053	0.1951	0.1851	0.1750	0.1649	0.1556	0.1473	0.1394	0.1319		
2.18	0.4145	0.3920	0.3694	0.3467	0.3241	0.3014	0.2787	0.2563	0.2384	0.2254	0.2142	0.2038	0.1937	0.1836	0.1735	0.1635	0.1542	0.1459	0.1381	0.1306		
2.19	0.4129	0.3902	0.3675	0.3449	0.3222	0.2994	0.2767	0.2543	0.2367	0.2239	0.2127	0.2023	0.1922	0.1821	0.1721	0.1620	0.1528	0.1446	0.1368	0.1293		
2.20	0.4112	0.3885	0.3657	0.3430	0.3202	0.2975	0.2747	0.2523	0.2350	0.2223	0.2112	0.2008	0.1907	0.1807	0.1706	0.1606	0.1515	0.1432	0.1355	0.1280		
2.21	0.4095	0.3867	0.3639	0.3411	0.3183	0.2955	0.2726	0.2503	0.2334	0.2208	0.2098	0.1994	0.1893	0.1792	0.1692	0.1591	0.1501	0.1419	0.1342	0.1268		
2.22	0.4078	0.3850	0.3622	0.3393	0.3164	0.2935	0.2706	0.2483	0.2317	0.2192	0.2083	0.1979	0.1878	0.1778	0.1677	0.1577	0.1488	0.1406	0.1329	0.1255		
2.23	0.4062	0.3833	0.3604	0.3374	0.3145	0.2916	0.2685	0.2464	0.2301	0.2177	0.2068	0.1965	0.1864	0.1764	0.1663	0.1563	0.1474	0.1393	0.1317	0.1243		
2.24	0.4045	0.3815	0.3586	0.3356	0.3126	0.2896	0.2665	0.2445	0.2285	0.2162	0.2054	0.1951	0.1850	0.1749	0.1649	0.1549	0.1461	0.1380	0.1304	0.1231		
2.25	0.4028	0.3798	0.3568	0.3338	0.3107	0.2876	0.2645	0.2426	0.2269	0.2147	0.2039	0.1936	0.1836	0.1735	0.1634	0.1536	0.1448	0.1368	0.1292	0.1219		
2.26	0.4012	0.3781	0.3550	0.3319	0.3088	0.2857	0.2625	0.2408	0.2253	0.2133	0.2025	0.1922	0.1822	0.1721	0.1620	0.1522	0.1435	0.1355	0.1280	0.1206		
2.27	0.3995	0.3764	0.3533	0.3301	0.3069	0.2838	0.2605	0.2390	0.2238	0.2118	0.2011	0.1908	0.1808	0.1707	0.1606	0.1509	0.1422	0.1343	0.1267	0.1195		
2.28	0.3979	0.3747	0.3515	0.3283	0.3050	0.2818	0.2585	0.2372	0.2222	0.2104	0.1996	0.1894	0.1794	0.1694	0.1593	0.1495	0.1409	0.1330	0.1255	0.1183		
2.29	0.3962	0.3730	0.3497	0.3265	0.3032	0.2799	0.2565	0.2354	0.2207	0.2089	0.1982	0.1880	0.1780	0.1680	0.1579	0.1482	0.1397	0.1318	0.1243	0.1171		
2.30	0.3946	0.3713	0.3480	0.3246	0.3013	0.2780	0.2545	0.2337	0.2192	0.2075	0.1968	0.1867	0.1766	0.1666	0.1565	0.1469	0.1384	0.1306	0.1232	0.1160		
2.31	0.3930	0.3696	0.3462	0.3228	0.2994	0.2760	0.2526	0.2320	0.2177	0.2061	0.1955	0.1853	0.1753	0.1653	0.1552	0.1456	0.1372	0.1294	0.1220	0.1148		
2.32	0.3913	0.3679	0.3445	0.3210	0.2976	0.2741	0.2506	0.2303	0.2162	0.2047	0.1941	0.1839	0.1739	0.1639	0.1538	0.1443	0.1360	0.1282	0.1208	0.1137		
2.33	0.3897	0.3662	0.3427	0.3192	0.2957	0.2722	0.2487	0.2286	0.2147	0.2033	0.1927	0.1826	0.1726	0.1626	0.1525	0.1431	0.1347	0.1270	0.1197	0.1126		
2.34	0.3881	0.3645	0.3410	0.3174	0.2939	0.2703	0.2468	0.2270	0.2133	0.2019	0.1914	0.1813	0.1713	0.1613	0.1512	0.1418	0.1335	0.1259	0.1185	0.1114		
2.35	0.3865	0.3629	0.3392	0.3156	0.2920	0.2684	0.2449	0.2254	0.2118	0.2005	0.1900	0.1799	0.1699	0.1599	0.1499	0.1406	0.1324	0.1247	0.1174	0.1103		
2.36	0.3849	0.3612	0.3375	0.3138	0.2902	0.2665	0.2430	0.2238	0.2104	0.1991	0.1887	0.1786	0.1686	0.1586	0.1486	0.1393	0.1312	0.1236	0.1163	0.1092		
2.37	0.3832	0.3595	0.3358	0.3121	0.2883	0.2646	0.2411	0.2222	0.2090	0.1978	0.1874	0.1773	0.1673	0.1573	0.1473	0.1381	0.1300	0.1224	0.1152	0.1082		
2.38	0.3816	0.3578	0.3341	0.3103	0.2865	0.2627	0.2392	0.2207	0.2076	0.1964	0.1861	0.1760	0.1660	0.1560	0.1460	0.1369	0.1288	0.1213	0.1141	0.1071		
2.39	0.3800	0.3562	0.3324	0.3085	0.2847	0.2608	0.2373	0.2192	0.2062	0.1951	0.1848	0.1747	0.1647	0.1547	0.1447	0.1357	0.1277	0.1202	0.1130	0.1060		
2.40	0.3784	0.3545	0.3306	0.3067	0.2829	0.2590	0.2355	0.2177	0.2048	0.1938	0.1835	0.1734	0.1635	0.1535	0.1435	0.1345	0.1265	0.1191	0.1119	0.1050		
2.41	0.3768	0.3529	0.3289	0.3050	0.2810	0.2571	0.2337	0.2162	0.2035	0.1925	0.1822	0.1721	0.1622	0.1522	0.1422	0.1334	0.1254	0.1180	0.1108	0.1039		
2.42	0.3752	0.3512	0.3272	0.3032	0.2792	0.2552	0.2319	0.2147	0.2021	0.1912	0.1809	0.1709	0.1609	0.1509	0.1410	0.1322	0.1243	0.1169	0.1097	0.1029		
2.43	0.3736	0.3496	0.3255	0.3015	0.2774	0.2533	0.2301	0.2133	0.2008	0.1899	0.1796	0.1696	0.1597	0.1497	0.1398	0.1311	0.1232	0.1158	0.1087	0.1019		
2.44	0.3721	0.3479	0.3238	0.2997	0.2756	0.2514	0.2284	0.2118	0.1994	0.1886	0.1784	0.1684	0.1584	0.1484	0.1386	0.1299	0.1221	0.1147	0.1076	0.1009		
2.45	0.3705	0.3463	0.3221	0.2980	0.2738	0.2495	0.2267	0.2104	0.1981	0.1873	0.1771	0.1671	0.1572	0.1472	0.1374	0.1288	0.1210	0.1137	0.1066	0.0999		
2.46	0.3689	0.3447	0.3204	0.2962	0.2720	0.2477	0.2250	0.2090	0.19.													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
3.01	0.2873	0.2603	0.2335	0.2067	0.1835	0.1689	0.1574	0.1471	0.1373	0.1277	0.1182	0.1086	0.0996	0.0921	0.0853	0.0789	0.0728	0.0671	0.0619	0.0571
3.02	0.2859	0.2589	0.2320	0.2051	0.1823	0.1679	0.1565	0.1462	0.1364	0.1269	0.1173	0.1078	0.0988	0.0914	0.0846	0.0782	0.0721	0.0665	0.0613	0.0565
3.03	0.2845	0.2575	0.2305	0.2036	0.1811	0.1669	0.1555	0.1453	0.1355	0.1260	0.1165	0.1069	0.0980	0.0906	0.0839	0.0775	0.0715	0.0659	0.0607	0.0560
3.04	0.2831	0.2560	0.2290	0.2021	0.1799	0.1659	0.1546	0.1444	0.1346	0.1251	0.1156	0.1060	0.0973	0.0899	0.0832	0.0769	0.0708	0.0653	0.0602	0.0554
3.05	0.2817	0.2546	0.2276	0.2006	0.1788	0.1649	0.1537	0.1435	0.1338	0.1242	0.1147	0.1052	0.0965	0.0891	0.0825	0.0762	0.0702	0.0646	0.0596	0.0548
3.06	0.2803	0.2532	0.2261	0.1992	0.1776	0.1639	0.1527	0.1426	0.1329	0.1234	0.1139	0.1043	0.0957	0.0884	0.0818	0.0755	0.0695	0.0640	0.0590	0.0543
3.07	0.2790	0.2518	0.2246	0.1977	0.1765	0.1629	0.1518	0.1417	0.1320	0.1225	0.1130	0.1035	0.0949	0.0877	0.0811	0.0748	0.0689	0.0634	0.0584	0.0538
3.08	0.2776	0.2503	0.2232	0.1962	0.1754	0.1620	0.1509	0.1408	0.1311	0.1216	0.1122	0.1027	0.0942	0.0870	0.0804	0.0742	0.0683	0.0628	0.0579	0.0532
3.09	0.2762	0.2489	0.2217	0.1948	0.1743	0.1610	0.1500	0.1399	0.1303	0.1208	0.1113	0.1018	0.0934	0.0863	0.0797	0.0735	0.0676	0.0622	0.0573	0.0527
3.10	0.2748	0.2475	0.2203	0.1934	0.1732	0.1601	0.1491	0.1391	0.1294	0.1199	0.1105	0.1010	0.0927	0.0856	0.0791	0.0729	0.0670	0.0617	0.0567	0.0522
3.11	0.2735	0.2461	0.2188	0.1920	0.1721	0.1591	0.1482	0.1382	0.1286	0.1191	0.1096	0.1002	0.0919	0.0849	0.0784	0.0722	0.0664	0.0611	0.0562	0.0516
3.12	0.2721	0.2447	0.2174	0.1906	0.1711	0.1582	0.1473	0.1373	0.1277	0.1183	0.1088	0.0994	0.0912	0.0842	0.0777	0.0716	0.0658	0.0605	0.0556	0.0511
3.13	0.2707	0.2433	0.2159	0.1892	0.1700	0.1572	0.1465	0.1365	0.1269	0.1174	0.1080	0.0986	0.0905	0.0835	0.0771	0.0710	0.0652	0.0599	0.0551	0.0506
3.14	0.2694	0.2419	0.2145	0.1878	0.1690	0.1563	0.1456	0.1356	0.1260	0.1166	0.1072	0.0978	0.0897	0.0828	0.0764	0.0703	0.0646	0.0594	0.0546	0.0501
3.15	0.2680	0.2405	0.2130	0.1864	0.1679	0.1554	0.1447	0.1348	0.1252	0.1158	0.1064	0.0970	0.0890	0.0821	0.0758	0.0697	0.0640	0.0588	0.0540	0.0496
3.16	0.2667	0.2391	0.2116	0.1851	0.1669	0.1545	0.1438	0.1340	0.1244	0.1150	0.1055	0.0962	0.0883	0.0814	0.0751	0.0691	0.0634	0.0583	0.0535	0.0491
3.17	0.2653	0.2377	0.2102	0.1838	0.1659	0.1536	0.1430	0.1331	0.1236	0.1142	0.1047	0.0955	0.0876	0.0808	0.0745	0.0685	0.0628	0.0577	0.0530	0.0486
3.18	0.2640	0.2363	0.2087	0.1824	0.1649	0.1527	0.1421	0.1323	0.1228	0.1133	0.1039	0.0947	0.0869	0.0801	0.0739	0.0679	0.0623	0.0572	0.0525	0.0481
3.19	0.2626	0.2349	0.2073	0.1811	0.1639	0.1518	0.1413	0.1315	0.1219	0.1125	0.1031	0.0939	0.0862	0.0795	0.0732	0.0673	0.0617	0.0566	0.0520	0.0476
3.20	0.2613	0.2335	0.2059	0.1798	0.1630	0.1509	0.1404	0.1306	0.1211	0.1117	0.1023	0.0932	0.0855	0.0788	0.0726	0.0667	0.0611	0.0561	0.0515	0.0471
3.21	0.2599	0.2321	0.2044	0.1786	0.1620	0.1500	0.1396	0.1298	0.1203	0.1109	0.1016	0.0924	0.0848	0.0782	0.0720	0.0661	0.0606	0.0556	0.0510	0.0467
3.22	0.2586	0.2308	0.2030	0.1773	0.1611	0.1492	0.1388	0.1290	0.1195	0.1102	0.1008	0.0917	0.0842	0.0775	0.0714	0.0655	0.0600	0.0551	0.0505	0.0462
3.23	0.2573	0.2294	0.2015	0.1761	0.1601	0.1483	0.1379	0.1282	0.1187	0.1094	0.1000	0.0910	0.0835	0.0769	0.0708	0.0649	0.0595	0.0545	0.0500	0.0457
3.24	0.2559	0.2280	0.2001	0.1749	0.1592	0.1474	0.1371	0.1274	0.1179	0.1086	0.0992	0.0903	0.0828	0.0763	0.0702	0.0643	0.0589	0.0540	0.0495	0.0453
3.25	0.2546	0.2266	0.1987	0.1737	0.1582	0.1466	0.1363	0.1266	0.1172	0.1078	0.0984	0.0895	0.0822	0.0757	0.0696	0.0638	0.0584	0.0535	0.0490	0.0448
3.26	0.2533	0.2253	0.1972	0.1726	0.1573	0.1457	0.1355	0.1258	0.1164	0.1070	0.0977	0.0888	0.0815	0.0750	0.0690	0.0632	0.0578	0.0530	0.0485	0.0444
3.27	0.2519	0.2239	0.1958	0.1714	0.1564	0.1449	0.1347	0.1250	0.1156	0.1063	0.0969	0.0881	0.0809	0.0744	0.0684	0.0626	0.0573	0.0525	0.0481	0.0439
3.28	0.2506	0.2226	0.1944	0.1703	0.1555	0.1441	0.1339	0.1242	0.1148	0.1055	0.0962	0.0874	0.0802	0.0738	0.0678	0.0621	0.0568	0.0520	0.0476	0.0435
3.29	0.2493	0.2212	0.1930	0.1692	0.1546	0.1432	0.1331	0.1235	0.1141	0.1047	0.0954	0.0867	0.0796	0.0732	0.0672	0.0615	0.0563	0.0515	0.0471	0.0431
3.30	0.2480	0.2198	0.1916	0.1681	0.1537	0.1424	0.1323	0.1227	0.1133	0.1040	0.0947	0.0861	0.0790	0.0726	0.0667	0.0610	0.0558	0.0510	0.0467	0.0426
3.31	0.2467	0.2185	0.1903	0.1670	0.1528	0.1416	0.1315	0.1219	0.1125	0.1032	0.0939	0.0854	0.0783	0.0720	0.0661	0.0604	0.0553	0.0506	0.0462	0.0422
3.32	0.2453	0.2171	0.1889	0.1656	0.1519	0.1408	0.1307	0.1211	0.1118	0.1025	0.0932	0.0847	0.0777	0.0714	0.0655	0.0599	0.0547	0.0501	0.0458	0.0418
3.33	0.2440	0.2158	0.1875	0.1649	0.1511	0.1400	0.1299	0.1204	0.1110	0.1018	0.0925	0.0841	0.0771	0.0708	0.0650	0.0594	0.0542	0.0496	0.0453	0.0413
3.34	0.2427	0.2144	0.1862	0.1639	0.1502	0.1392	0.1292	0.1196	0.1103	0.1010	0.0917	0.0834	0.0765	0.0703	0.0644	0.0588	0.0538	0.0491	0.0449	0.0409
3.35	0.2414	0.2131	0.1848	0.1629	0.1493	0.1384	0.1284	0.1189	0.1095	0.1003	0.0910	0.0828	0.0759	0.0697	0.0639	0.0583	0.0533	0.0487	0.0444	0.0405
3.36	0.2401	0.2118	0.1835	0.1619	0.1485	0.1376	0.1276	0.1181	0.1088	0.0996	0.0903	0.0821	0.0753	0.0691	0.0633	0.0578	0.0528	0.0482	0.0440	0.0401
3.37	0.2388	0.2104	0.1821	0.1609	0.1477	0.1368	0.1269	0.1174	0.1081	0.0988	0.0896	0.0815	0.0747	0.0686	0.0628	0.0573	0.0523	0.0478	0.0436	0.0397
3.38	0.2375	0.2091	0.1808	0.1600	0.1468	0.1360	0.1261	0.1166	0.1073	0.0981	0.0889	0.0808	0.0741	0.0680	0.0622	0.0568	0.0518	0.0473	0.0431	0.0393
3.39	0.2362	0.2078	0.1795	0.1590	0.1460	0.1352	0.1254	0.1159	0.1066	0.0974	0.0882	0.0802	0.0735	0.0674	0.0617	0.0562	0.0513	0.0469	0.0427	0.0389
3.40	0.2349	0.2064	0.1782	0.1581	0.1452	0.1345	0.1246	0.1152	0.1059	0.0967	0.0875	0.0796	0.0729	0.0669	0.0612	0.0557	0.0509	0.0464	0.0423	0.0385
3.41	0.2337	0.2051	0.1769	0.1571	0.1444	0.1337	0.1239	0.1144	0.1052	0.0960	0.0868	0.0790	0.0724	0.0663	0.0606	0.0553	0.0504	0.0460	0.0419	0.0381
3.42	0.2324	0.2038	0.1756	0.1562	0.1435	0.1329	0.1231	0.1137	0.1045	0.0953	0.0861	0.0784	0.0718	0.0658	0.0601	0.0548	0.0499	0.0456	0.0415	0.0377
3.43	0.2311	0.2025	0.1743	0.1553	0.1427	0.1322	0.1224	0.1130	0.1037	0.0945	0.0854	0.0778	0.0712	0.0653	0.0596	0.0543	0.0495	0.0451	0.0411	0.0374
3.44	0.2298	0.2011	0.1731	0.1544	0.1419	0.1314	0.1217	0.1123	0.1030	0.0938	0.0848	0.0772	0.0707	0.0647	0.0591	0.0538	0.0490	0.0447	0.0407	0.0370
3.45	0.2285	0.1998	0.1719	0.1535	0.1412	0.1307	0.1209	0.1116	0.1023	0.0932	0.0841	0.0766	0.0701	0.0642	0.0586	0.0533	0.0486	0.0443	0.0403	0.0366
3.46	0.2272	0.1985	0.1707	0.1526	0.1404	0.1299	0													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
4.01	0.1607	0.1372	0.1239	0.1134	0.1039	0.0948	0.0859	0.0772	0.0685	0.0610	0.0551	0.0498	0.0448	0.0401	0.0360	0.0323	0.0290	0.0259	0.0232	0.0207
4.02	0.1596	0.1365	0.1233	0.1128	0.1033	0.0943	0.0854	0.0766	0.0680	0.0606	0.0547	0.0494	0.0444	0.0398	0.0357	0.0321	0.0287	0.0257	0.0230	0.0205
4.03	0.1584	0.1357	0.1227	0.1122	0.1028	0.0937	0.0849	0.0761	0.0674	0.0601	0.0543	0.0490	0.0441	0.0395	0.0354	0.0318	0.0285	0.0255	0.0227	0.0203
4.04	0.1573	0.1350	0.1221	0.1117	0.1022	0.0932	0.0843	0.0756	0.0669	0.0597	0.0539	0.0486	0.0437	0.0391	0.0351	0.0315	0.0282	0.0252	0.0225	0.0201
4.05	0.1562	0.1342	0.1214	0.1111	0.1017	0.0926	0.0838	0.0751	0.0664	0.0593	0.0535	0.0483	0.0434	0.0388	0.0348	0.0312	0.0279	0.0250	0.0223	0.0199
4.06	0.1551	0.1335	0.1208	0.1105	0.1011	0.0921	0.0833	0.0745	0.0659	0.0588	0.0531	0.0479	0.0430	0.0385	0.0345	0.0309	0.0277	0.0247	0.0221	0.0197
4.07	0.1540	0.1328	0.1202	0.1099	0.1006	0.0916	0.0827	0.0740	0.0655	0.0584	0.0527	0.0475	0.0427	0.0381	0.0342	0.0307	0.0274	0.0245	0.0219	0.0195
4.08	0.1530	0.1320	0.1196	0.1094	0.1000	0.0910	0.0822	0.0735	0.0650	0.0580	0.0523	0.0471	0.0423	0.0378	0.0339	0.0304	0.0272	0.0243	0.0216	0.0193
4.09	0.1519	0.1313	0.1190	0.1088	0.0995	0.0905	0.0817	0.0730	0.0645	0.0576	0.0519	0.0468	0.0420	0.0375	0.0336	0.0301	0.0269	0.0240	0.0214	0.0191
4.10	0.1509	0.1306	0.1184	0.1082	0.0989	0.0900	0.0812	0.0725	0.0640	0.0571	0.0515	0.0464	0.0416	0.0372	0.0333	0.0298	0.0267	0.0238	0.0212	0.0189
4.11	0.1498	0.1299	0.1178	0.1077	0.0984	0.0894	0.0807	0.0720	0.0635	0.0567	0.0511	0.0461	0.0413	0.0369	0.0330	0.0296	0.0264	0.0236	0.0210	0.0187
4.12	0.1488	0.1292	0.1172	0.1071	0.0978	0.0889	0.0802	0.0715	0.0631	0.0563	0.0508	0.0457	0.0410	0.0366	0.0327	0.0293	0.0262	0.0233	0.0208	0.0185
4.13	0.1478	0.1285	0.1166	0.1066	0.0973	0.0884	0.0797	0.0710	0.0626	0.0559	0.0504	0.0454	0.0406	0.0363	0.0325	0.0290	0.0259	0.0231	0.0206	0.0183
4.14	0.1468	0.1279	0.1160	0.1060	0.0968	0.0879	0.0791	0.0705	0.0621	0.0555	0.0500	0.0450	0.0403	0.0360	0.0322	0.0288	0.0257	0.0229	0.0204	0.0181
4.15	0.1458	0.1272	0.1154	0.1055	0.0963	0.0874	0.0786	0.0700	0.0617	0.0551	0.0496	0.0447	0.0400	0.0357	0.0319	0.0285	0.0255	0.0227	0.0202	0.0180
4.16	0.1448	0.1265	0.1148	0.1049	0.0957	0.0869	0.0781	0.0695	0.0612	0.0547	0.0493	0.0443	0.0397	0.0354	0.0316	0.0283	0.0252	0.0225	0.0200	0.0178
4.17	0.1438	0.1259	0.1143	0.1044	0.0952	0.0863	0.0776	0.0690	0.0608	0.0543	0.0489	0.0440	0.0393	0.0351	0.0314	0.0280	0.0250	0.0223	0.0198	0.0176
4.18	0.1429	0.1252	0.1137	0.1039	0.0947	0.0858	0.0771	0.0685	0.0603	0.0539	0.0485	0.0436	0.0390	0.0348	0.0311	0.0278	0.0248	0.0220	0.0196	0.0174
4.19	0.1419	0.1246	0.1131	0.1033	0.0942	0.0853	0.0766	0.0680	0.0599	0.0535	0.0482	0.0433	0.0387	0.0345	0.0308	0.0275	0.0245	0.0218	0.0194	0.0172
4.20	0.1410	0.1239	0.1126	0.1028	0.0937	0.0848	0.0762	0.0676	0.0594	0.0532	0.0478	0.0430	0.0384	0.0342	0.0306	0.0273	0.0243	0.0216	0.0192	0.0171
4.21	0.1401	0.1233	0.1120	0.1023	0.0932	0.0843	0.0757	0.0671	0.0590	0.0528	0.0475	0.0426	0.0381	0.0339	0.0303	0.0270	0.0241	0.0214	0.0190	0.0169
4.22	0.1392	0.1227	0.1115	0.1017	0.0926	0.0838	0.0752	0.0666	0.0586	0.0524	0.0471	0.0423	0.0377	0.0336	0.0300	0.0268	0.0238	0.0212	0.0188	0.0167
4.23	0.1383	0.1221	0.1109	0.1012	0.0921	0.0833	0.0747	0.0661	0.0581	0.0520	0.0468	0.0420	0.0374	0.0333	0.0298	0.0266	0.0236	0.0210	0.0187	0.0165
4.24	0.1374	0.1214	0.1103	0.1007	0.0916	0.0829	0.0742	0.0656	0.0577	0.0516	0.0464	0.0416	0.0371	0.0331	0.0295	0.0263	0.0234	0.0208	0.0185	0.0164
4.25	0.1365	0.1208	0.1098	0.1002	0.0911	0.0824	0.0737	0.0652	0.0573	0.0513	0.0461	0.0413	0.0368	0.0328	0.0293	0.0261	0.0232	0.0206	0.0183	0.0162
4.26	0.1357	0.1202	0.1093	0.0997	0.0906	0.0819	0.0733	0.0647	0.0569	0.0509	0.0458	0.0410	0.0365	0.0325	0.0290	0.0258	0.0230	0.0204	0.0181	0.0160
4.27	0.1349	0.1196	0.1087	0.0991	0.0901	0.0814	0.0728	0.0642	0.0565	0.0505	0.0454	0.0407	0.0362	0.0322	0.0288	0.0256	0.0228	0.0202	0.0179	0.0159
4.28	0.1340	0.1190	0.1082	0.0986	0.0896	0.0809	0.0723	0.0638	0.0561	0.0502	0.0451	0.0404	0.0359	0.0320	0.0285	0.0254	0.0226	0.0200	0.0178	0.0157
4.29	0.1332	0.1184	0.1076	0.0981	0.0892	0.0804	0.0718	0.0633	0.0557	0.0498	0.0447	0.0401	0.0356	0.0317	0.0283	0.0252	0.0223	0.0198	0.0176	0.0156
4.30	0.1324	0.1178	0.1071	0.0976	0.0887	0.0800	0.0714	0.0629	0.0553	0.0495	0.0444	0.0397	0.0353	0.0314	0.0280	0.0249	0.0221	0.0196	0.0174	0.0154
4.31	0.1317	0.1173	0.1066	0.0971	0.0882	0.0795	0.0709	0.0624	0.0549	0.0491	0.0441	0.0394	0.0350	0.0312	0.0278	0.0247	0.0219	0.0195	0.0172	0.0152
4.32	0.1309	0.1167	0.1061	0.0966	0.0877	0.0790	0.0704	0.0620	0.0545	0.0488	0.0438	0.0391	0.0348	0.0309	0.0275	0.0245	0.0217	0.0193	0.0171	0.0151
4.33	0.1301	0.1161	0.1055	0.0961	0.0872	0.0785	0.0700	0.0615	0.0541	0.0484	0.0434	0.0388	0.0345	0.0307	0.0273	0.0243	0.0215	0.0191	0.0169	0.0149
4.34	0.1294	0.1155	0.1050	0.0956	0.0867	0.0781	0.0695	0.0611	0.0537	0.0481	0.0431	0.0385	0.0342	0.0304	0.0271	0.0240	0.0213	0.0189	0.0167	0.0148
4.35	0.1287	0.1150	0.1045	0.0951	0.0863	0.0776	0.0691	0.0606	0.0533	0.0477	0.0428	0.0382	0.0339	0.0301	0.0268	0.0238	0.0211	0.0187	0.0166	0.0146
4.36	0.1279	0.1144	0.1040	0.0946	0.0858	0.0771	0.0686	0.0602	0.0530	0.0474	0.0425	0.0379	0.0336	0.0299	0.0266	0.0236	0.0209	0.0185	0.0164	0.0145
4.37	0.1272	0.1138	0.1035	0.0942	0.0853	0.0767	0.0682	0.0598	0.0526	0.0471	0.0422	0.0376	0.0334	0.0296	0.0264	0.0234	0.0207	0.0184	0.0162	0.0143
4.38	0.1265	0.1133	0.1030	0.0937	0.0848	0.0762	0.0677	0.0593	0.0522	0.0467	0.0418	0.0373	0.0331	0.0294	0.0261	0.0232	0.0206	0.0182	0.0161	0.0142
4.39	0.1259	0.1127	0.1025	0.0932	0.0844	0.0758	0.0673	0.0589	0.0519	0.0464	0.0415	0.0370	0.0328	0.0291	0.0259	0.0230	0.0204	0.0180	0.0159	0.0140
4.40	0.1252	0.1122	0.1020	0.0927	0.0839	0.0753	0.0668	0.0585	0.0515	0.0461	0.0412	0.0367	0.0325	0.0289	0.0257	0.0228	0.0202	0.0178	0.0158	0.0139
4.41	0.1245	0.1116	0.1015	0.0922	0.0834	0.0748	0.0664	0.0580	0.0511	0.0457	0.0409	0.0365	0.0323	0.0287	0.0255	0.0226	0.0200	0.0177	0.0156	0.0138
4.42	0.1239	0.1111	0.1010	0.0918	0.0830	0.0744	0.0659	0.0576	0.0508	0.0454	0.0406	0.0362	0.0320	0.0284	0.0253	0.0224	0.0198	0.0175	0.0155	0.0136
4.43	0.1232	0.1106	0.1005	0.0913	0.0825	0.0739	0.0655	0.0572	0.0504	0.0451	0.0403	0.0359	0.0318	0.0282	0.0250	0.0222	0.0196	0.0173	0.0153	0.0135
4.44	0.1226	0.1100	0.1000	0.0908	0.0821	0.0735	0.0650	0.0568	0.0501	0.0448	0.0400	0.0356	0.0315	0.0279	0.0248	0.0220	0.0194	0.0172	0.0151	0.0133
4.45	0.1219	0.1095	0.0995	0.0903	0.0816	0.0731	0.0646	0.0564	0.0497	0.0444	0.0397	0.0353	0.0312	0.0277	0.0246	0.0218	0.0193	0.0170	0.0150	0.0132
4.46	0.1213	0.1090	0.0990	0.0899	0.0811															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
7.01	0.0381	0.0312	0.0248	0.0204	0.0172	0.0144	0.0119	0.0098	0.0081	0.0068	0.0056	0.0046	0.0038	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009
7.02	0.0379	0.0311	0.0246	0.0202	0.0171	0.0143	0.0118	0.0097	0.0081	0.0067	0.0056	0.0046	0.0038	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009
7.03	0.0377	0.0309	0.0245	0.0201	0.0170	0.0142	0.0118	0.0096	0.0080	0.0067	0.0055	0.0046	0.0038	0.0031	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009
7.04	0.0376	0.0307	0.0243	0.0200	0.0169	0.0141	0.0117	0.0096	0.0080	0.0066	0.0055	0.0045	0.0037	0.0031	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009
7.05	0.0374	0.0305	0.0242	0.0199	0.0168	0.0141	0.0116	0.0095	0.0079	0.0066	0.0054	0.0045	0.0037	0.0030	0.0025	0.0020	0.0017	0.0014	0.0011	0.0009
7.06	0.0372	0.0304	0.0240	0.0198	0.0167	0.0140	0.0115	0.0094	0.0079	0.0065	0.0054	0.0044	0.0037	0.0030	0.0025	0.0020	0.0017	0.0013	0.0011	0.0009
7.07	0.0370	0.0302	0.0239	0.0197	0.0166	0.0139	0.0114	0.0094	0.0078	0.0065	0.0053	0.0044	0.0036	0.0030	0.0025	0.0020	0.0016	0.0013	0.0011	0.0009
7.08	0.0368	0.0300	0.0237	0.0196	0.0165	0.0138	0.0114	0.0093	0.0077	0.0064	0.0053	0.0044	0.0036	0.0030	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009
7.09	0.0367	0.0298	0.0236	0.0195	0.0164	0.0137	0.0113	0.0093	0.0077	0.0064	0.0053	0.0043	0.0036	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009
7.10	0.0365	0.0297	0.0234	0.0194	0.0163	0.0136	0.0112	0.0092	0.0076	0.0063	0.0052	0.0043	0.0035	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	0.0008
7.11	0.0363	0.0295	0.0233	0.0192	0.0162	0.0135	0.0111	0.0091	0.0075	0.0063	0.0052	0.0043	0.0035	0.0029	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008
7.12	0.0361	0.0293	0.0231	0.0191	0.0161	0.0135	0.0111	0.0091	0.0075	0.0062	0.0051	0.0042	0.0035	0.0029	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008
7.13	0.0359	0.0291	0.0230	0.0190	0.0160	0.0134	0.0110	0.0090	0.0075	0.0062	0.0051	0.0042	0.0035	0.0029	0.0023	0.0019	0.0015	0.0013	0.0010	0.0008
7.14	0.0358	0.0290	0.0229	0.0189	0.0159	0.0133	0.0109	0.0089	0.0074	0.0061	0.0051	0.0042	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008
7.15	0.0356	0.0288	0.0227	0.0188	0.0158	0.0132	0.0108	0.0089	0.0074	0.0061	0.0050	0.0041	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008
7.16	0.0354	0.0286	0.0226	0.0187	0.0157	0.0131	0.0108	0.0088	0.0073	0.0061	0.0050	0.0041	0.0034	0.0028	0.0023	0.0018	0.0015	0.0012	0.0010	0.0008
7.17	0.0352	0.0285	0.0225	0.0186	0.0156	0.0130	0.0107	0.0088	0.0073	0.0060	0.0049	0.0041	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008
7.18	0.0351	0.0283	0.0223	0.0185	0.0155	0.0130	0.0106	0.0087	0.0072	0.0060	0.0049	0.0040	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008
7.19	0.0349	0.0281	0.0222	0.0184	0.0155	0.0129	0.0105	0.0086	0.0072	0.0059	0.0049	0.0040	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008
7.20	0.0347	0.0280	0.0221	0.0183	0.0154	0.0128	0.0105	0.0086	0.0071	0.0059	0.0048	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0012	0.0009	0.0008
7.21	0.0345	0.0278	0.0219	0.0182	0.0153	0.0127	0.0104	0.0085	0.0071	0.0058	0.0048	0.0039	0.0032	0.0027	0.0022	0.0018	0.0014	0.0012	0.0009	0.0008
7.22	0.0344	0.0276	0.0218	0.0181	0.0152	0.0126	0.0103	0.0085	0.0070	0.0058	0.0048	0.0039	0.0032	0.0026	0.0021	0.0017	0.0014	0.0012	0.0009	0.0007
7.23	0.0342	0.0275	0.0217	0.0180	0.0151	0.0126	0.0103	0.0084	0.0070	0.0058	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007
7.24	0.0340	0.0273	0.0215	0.0179	0.0150	0.0125	0.0102	0.0083	0.0069	0.0057	0.0047	0.0039	0.0032	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007
7.25	0.0339	0.0271	0.0214	0.0178	0.0149	0.0124	0.0101	0.0083	0.0069	0.0057	0.0046	0.0038	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007
7.26	0.0337	0.0270	0.0213	0.0177	0.0148	0.0123	0.0101	0.0082	0.0068	0.0056	0.0046	0.0038	0.0031	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007
7.27	0.0335	0.0268	0.0212	0.0176	0.0148	0.0122	0.0100	0.0082	0.0068	0.0056	0.0046	0.0038	0.0031	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007
7.28	0.0333	0.0267	0.0211	0.0175	0.0147	0.0122	0.0099	0.0081	0.0067	0.0055	0.0045	0.0037	0.0031	0.0025	0.0020	0.0017	0.0013	0.0011	0.0009	0.0007
7.29	0.0332	0.0265	0.0209	0.0174	0.0146	0.0121	0.0099	0.0081	0.0067	0.0055	0.0045	0.0037	0.0030	0.0025	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007
7.30	0.0330	0.0263	0.0208	0.0173	0.0145	0.0120	0.0098	0.0080	0.0066	0.0055	0.0045	0.0037	0.0030	0.0025	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007
7.31	0.0328	0.0262	0.0207	0.0172	0.0144	0.0119	0.0097	0.0080	0.0066	0.0054	0.0044	0.0036	0.0030	0.0024	0.0020	0.0016	0.0013	0.0011	0.0008	0.0007
7.32	0.0327	0.0260	0.0206	0.0171	0.0143	0.0119	0.0097	0.0079	0.0065	0.0054	0.0044	0.0036	0.0030	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0007
7.33	0.0325	0.0259	0.0205	0.0170	0.0142	0.0118	0.0096	0.0078	0.0065	0.0053	0.0044	0.0036	0.0030	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	0.0007
7.34	0.0323	0.0257	0.0203	0.0169	0.0142	0.0117	0.0095	0.0078	0.0064	0.0053	0.0043	0.0036	0.0030	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	0.0007
7.35	0.0322	0.0255	0.0202	0.0168	0.0141	0.0116	0.0095	0.0077	0.0064	0.0053	0.0043	0.0035	0.0029	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	0.0007
7.36	0.0320	0.0254	0.0201	0.0167	0.0140	0.0116	0.0094	0.0077	0.0063	0.0052	0.0043	0.0035	0.0029	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006
7.37	0.0318	0.0252	0.0200	0.0167	0.0139	0.0115	0.0093	0.0076	0.0063	0.0052	0.0042	0.0035	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006
7.38	0.0317	0.0251	0.0199	0.0166	0.0138	0.0114	0.0093	0.0076	0.0063	0.0051	0.0042	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006
7.39	0.0315	0.0249	0.0198	0.0165	0.0138	0.0113	0.0092	0.0075	0.0062	0.0051	0.0042	0.0034	0.0028	0.0023	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006
7.40	0.0314	0.0248	0.0197	0.0164	0.0137	0.0113	0.0091	0.0075	0.0062	0.0051	0.0041	0.0034	0.0028	0.0023	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006
7.41	0.0312	0.0246	0.0196	0.0163	0.0136	0.0112	0.0091	0.0074	0.0061	0.0050	0.0041	0.0034	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006
7.42	0.0310	0.0245	0.0195	0.0162	0.0135	0.0111	0.0090	0.0074	0.0061	0.0050	0.0041	0.0033	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0008	0.0006
7.43	0.0309	0.0243	0.0193	0.0161	0.0134	0.0111	0.0090	0.0073	0.0060	0.0050	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0012	0.0009	0.0007	0.0006
7.44	0.0307	0.0242	0.0192	0.0160	0.0134	0.0110	0.0089	0.0073	0.0060	0.0049	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0012	0.0009	0.0007	0.0006
7.45	0.0306	0.0240	0.0191	0.0159	0.0133	0.0109	0.0088	0.0072	0.0060	0.0049	0.0040	0.0033	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0006
7.46	0.0304	0.0239	0.0190	0.0158	0.0132															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

Entry Ratio	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
9.01	0.128	0.104	0.083	0.066	0.051	0.040	0.032	0.025	0.019	0.015	0.012	0.009	0.007	0.006	0.004	0.003	0.003	0.002	0.001	0.001
9.02	0.1028	0.0103	0.0083	0.0065	0.0050	0.0040	0.0031	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001
9.03	0.0127	0.0103	0.0083	0.0065	0.0050	0.0039	0.0031	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001
9.04	0.0126	0.0102	0.0082	0.0064	0.0050	0.0039	0.0031	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001
9.05	0.0126	0.0102	0.0082	0.0064	0.0049	0.0039	0.0031	0.0024	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.06	0.0125	0.0101	0.0081	0.0064	0.0049	0.0039	0.0030	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.07	0.0125	0.0101	0.0081	0.0063	0.0049	0.0038	0.0030	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.08	0.0124	0.0100	0.0080	0.0063	0.0048	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.09	0.0123	0.0100	0.0080	0.0063	0.0048	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.10	0.0123	0.0099	0.0079	0.0062	0.0048	0.0038	0.0030	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.11	0.0122	0.0099	0.0079	0.0062	0.0048	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.12	0.0122	0.0098	0.0079	0.0061	0.0047	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.13	0.0121	0.0098	0.0078	0.0061	0.0047	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.14	0.0120	0.0097	0.0078	0.0061	0.0047	0.0037	0.0029	0.0023	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.15	0.0120	0.0097	0.0077	0.0060	0.0046	0.0036	0.0029	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.16	0.0119	0.0096	0.0077	0.0060	0.0046	0.0036	0.0029	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.17	0.0119	0.0096	0.0076	0.0060	0.0046	0.0036	0.0028	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.18	0.0118	0.0095	0.0076	0.0059	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.19	0.0117	0.0095	0.0076	0.0059	0.0045	0.0036	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.20	0.0117	0.0094	0.0075	0.0059	0.0045	0.0035	0.0028	0.0022	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.21	0.0116	0.0094	0.0075	0.0058	0.0045	0.0035	0.0028	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.22	0.0116	0.0093	0.0074	0.0058	0.0044	0.0035	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.23	0.0115	0.0093	0.0074	0.0057	0.0044	0.0035	0.0027	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.24	0.0115	0.0092	0.0074	0.0057	0.0044	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.25	0.0114	0.0092	0.0073	0.0057	0.0044	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.26	0.0114	0.0091	0.0073	0.0056	0.0043	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.27	0.0113	0.0091	0.0072	0.0056	0.0043	0.0034	0.0027	0.0021	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001
9.28	0.0113	0.0091	0.0072	0.0056	0.0043	0.0034	0.0026	0.0020	0.0016	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001
9.29	0.0112	0.0090	0.0072	0.0055	0.0043	0.0033	0.0026	0.0020	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001
9.30	0.0111	0.0090	0.0071	0.0055	0.0042	0.0033	0.0026	0.0020	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001
9.31	0.0111	0.0089	0.0071	0.0055	0.0042	0.0033	0.0026	0.0020	0.0016	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001
9.32	0.0110	0.0089	0.0070	0.0054	0.0042	0.0033	0.0026	0.0020	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001
9.33	0.0110	0.0088	0.0070	0.0054	0.0041	0.0033	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	0.0001
9.34	0.0109	0.0088	0.0070	0.0054	0.0041	0.0032	0.0025	0.0020	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.35	0.0109	0.0087	0.0069	0.0053	0.0041	0.0032	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.36	0.0108	0.0087	0.0069	0.0053	0.0041	0.0032	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.37	0.0108	0.0087	0.0069	0.0053	0.0040	0.0032	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.38	0.0107	0.0086	0.0068	0.0052	0.0040	0.0032	0.0025	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.39	0.0107	0.0086	0.0068	0.0052	0.0040	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.40	0.0106	0.0085	0.0067	0.0052	0.0040	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.41	0.0106	0.0085	0.0067	0.0051	0.0040	0.0031	0.0024	0.0019	0.0015	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.42	0.0105	0.0084	0.0067	0.0051	0.0039	0.0031	0.0024	0.0019	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.43	0.0105	0.0084	0.0066	0.0051	0.0039	0.0031	0.0024	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.44	0.0104	0.0084	0.0066	0.0050	0.0039	0.0030	0.0024	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.45	0.0104	0.0083	0.0066	0.0050	0.0039	0.0030	0.0023	0.0018	0.0014	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
9.46	0.0103	0.0083	0.0065	0.0050	0.0038	0.0030	0.002													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																		
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35														
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000														
0.01	0.9906	0.9905	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900	0.9900	0.9900														
0.02	0.9814	0.9812	0.9811	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801	0.9800														
0.03	0.9724	0.9722	0.9720	0.9718	0.9716	0.9714	0.9712	0.9711	0.9709	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	0.9702	0.9701	0.9701														
0.04	0.9637	0.9633	0.9630	0.9627	0.9624	0.9622	0.9619	0.9617	0.9615	0.9613	0.9611	0.9610	0.9608	0.9607	0.9606	0.9605	0.9604	0.9603	0.9602	0.9602														
0.05	0.9550	0.9546	0.9542	0.9538	0.9534	0.9531	0.9528	0.9524	0.9522	0.9519	0.9516	0.9514	0.9512	0.9510	0.9508	0.9507	0.9506	0.9504	0.9504	0.9503														
0.06	0.9466	0.9460	0.9455	0.9450	0.9445	0.9441	0.9437	0.9433	0.9429	0.9425	0.9422	0.9419	0.9416	0.9414	0.9412	0.9410	0.9408	0.9406	0.9405	0.9404														
0.07	0.9382	0.9376	0.9369	0.9363	0.9358	0.9352	0.9347	0.9342	0.9337	0.9333	0.9329	0.9325	0.9321	0.9318	0.9315	0.9313	0.9310	0.9308	0.9307	0.9305														
0.08	0.9300	0.9292	0.9285	0.9278	0.9273	0.9271	0.9264	0.9258	0.9252	0.9246	0.9241	0.9236	0.9231	0.9227	0.9223	0.9219	0.9216	0.9213	0.9211	0.9209														
0.09	0.9219	0.9210	0.9201	0.9193	0.9185	0.9177	0.9169	0.9162	0.9156	0.9149	0.9143	0.9138	0.9133	0.9128	0.9124	0.9120	0.9117	0.9114	0.9111	0.9109														
0.10	0.9139	0.9129	0.9119	0.9109	0.9100	0.9091	0.9082	0.9074	0.9066	0.9059	0.9052	0.9045	0.9039	0.9034	0.9029	0.9024	0.9020	0.9017	0.9014	0.9011														
0.11	0.9060	0.9048	0.9037	0.9026	0.9015	0.9005	0.8995	0.8986	0.8977	0.8968	0.8961	0.8953	0.8946	0.8940	0.8934	0.8929	0.8924	0.8920	0.8916	0.8913														
0.12	0.8982	0.8969	0.8956	0.8944	0.8932	0.8920	0.8909	0.8899	0.8888	0.8879	0.8870	0.8862	0.8854	0.8846	0.8839	0.8834	0.8828	0.8824	0.8820	0.8816														
0.13	0.8904	0.8890	0.8876	0.8862	0.8849	0.8836	0.8824	0.8812	0.8801	0.8790	0.8780	0.8770	0.8761	0.8753	0.8746	0.8739	0.8733	0.8728	0.8723	0.8719														
0.14	0.8828	0.8812	0.8796	0.8781	0.8767	0.8752	0.8739	0.8726	0.8713	0.8702	0.8690	0.8680	0.8670	0.8660	0.8652	0.8645	0.8638	0.8633	0.8628	0.8623														
0.15	0.8752	0.8734	0.8717	0.8701	0.8685	0.8670	0.8655	0.8640	0.8627	0.8614	0.8601	0.8590	0.8579	0.8568	0.8559	0.8551	0.8544	0.8538	0.8532	0.8527														
0.16	0.8676	0.8658	0.8639	0.8623	0.8604	0.8587	0.8571	0.8555	0.8541	0.8526	0.8513	0.8500	0.8488	0.8477	0.8467	0.8458	0.8451	0.8444	0.8437	0.8432														
0.17	0.8602	0.8582	0.8562	0.8543	0.8524	0.8506	0.8488	0.8471	0.8455	0.8439	0.8425	0.8411	0.8398	0.8386	0.8375	0.8366	0.8357	0.8350	0.8343	0.8337														
0.18	0.8528	0.8506	0.8485	0.8464	0.8444	0.8425	0.8406	0.8387	0.8370	0.8353	0.8337	0.8322	0.8308	0.8295	0.8284	0.8274	0.8265	0.8256	0.8249	0.8242														
0.19	0.8455	0.8432	0.8409	0.8387	0.8365	0.8344	0.8324	0.8304	0.8285	0.8267	0.8250	0.8234	0.8219	0.8205	0.8193	0.8182	0.8172	0.8163	0.8155	0.8148														
0.20	0.8382	0.8358	0.8334	0.8310	0.8287	0.8264	0.8243	0.8222	0.8201	0.8182	0.8164	0.8146	0.8130	0.8115	0.8103	0.8091	0.8081	0.8071	0.8062	0.8054														
0.21	0.8311	0.8284	0.8259	0.8233	0.8209	0.8185	0.8162	0.8139	0.8118	0.8097	0.8077	0.8059	0.8042	0.8027	0.8013	0.8001	0.7989	0.7979	0.7969	0.7961														
0.22	0.8239	0.8211	0.8184	0.8158	0.8132	0.8106	0.8082	0.8058	0.8035	0.8013	0.7992	0.7972	0.7954	0.7938	0.7924	0.7911	0.7899	0.7888	0.7877	0.7868														
0.23	0.8168	0.8139	0.8110	0.8082	0.8055	0.8028	0.8002	0.7977	0.7952	0.7929	0.7907	0.7886	0.7868	0.7851	0.7836	0.7822	0.7809	0.7797	0.7786	0.7776														
0.24	0.8098	0.8067	0.8037	0.8007	0.7978	0.7950	0.7923	0.7896	0.7870	0.7845	0.7822	0.7801	0.7781	0.7764	0.7748	0.7733	0.7720	0.7707	0.7695	0.7684														
0.25	0.8028	0.7996	0.7964	0.7933	0.7902	0.7873	0.7844	0.7816	0.7789	0.7762	0.7738	0.7716	0.7696	0.7678	0.7661	0.7646	0.7631	0.7617	0.7605	0.7593														
0.26	0.7959	0.7925	0.7892	0.7859	0.7827	0.7796	0.7766	0.7736	0.7708	0.7680	0.7655	0.7632	0.7611	0.7592	0.7575	0.7558	0.7543	0.7528	0.7515	0.7503														
0.27	0.7890	0.7855	0.7820	0.7786	0.7752	0.7720	0.7688	0.7657	0.7627	0.7598	0.7572	0.7549	0.7527	0.7508	0.7489	0.7472	0.7455	0.7440	0.7426	0.7413														
0.28	0.7822	0.7785	0.7749	0.7713	0.7678	0.7644	0.7610	0.7578	0.7547	0.7517	0.7491	0.7466	0.7444	0.7423	0.7404	0.7385	0.7368	0.7352	0.7337	0.7324														
0.29	0.7754	0.7716	0.7678	0.7640	0.7604	0.7568	0.7534	0.7500	0.7467	0.7437	0.7409	0.7384	0.7361	0.7340	0.7319	0.7300	0.7282	0.7265	0.7249	0.7235														
0.30	0.7687	0.7647	0.7607	0.7569	0.7531	0.7493	0.7457	0.7422	0.7388	0.7357	0.7328	0.7303	0.7279	0.7257	0.7235	0.7215	0.7196	0.7179	0.7162	0.7146														
0.31	0.7620	0.7578	0.7537	0.7497	0.7458	0.7418	0.7381	0.7344	0.7308	0.7277	0.7249	0.7222	0.7197	0.7174	0.7152	0.7131	0.7111	0.7093	0.7075	0.7059														
0.32	0.7554	0.7511	0.7468	0.7426	0.7385	0.7343	0.7305	0.7267	0.7229	0.7191	0.7153	0.7117	0.7087	0.7057	0.7027	0.7000	0.6979	0.6959	0.6939	0.6921														
0.33	0.7488	0.7443	0.7399	0.7356	0.7313	0.7271	0.7230	0.7191	0.7154	0.7121	0.7091	0.7063	0.7037	0.7011	0.6987	0.6964	0.6943	0.6923	0.6904	0.6886														
0.34	0.7422	0.7376	0.7330	0.7285	0.7241	0.7198	0.7155	0.7115	0.7078	0.7044	0.7014	0.6985	0.6957	0.6931	0.6906	0.6882	0.6860	0.6839	0.6819	0.6800														
0.35	0.7357	0.7309	0.7262	0.7216	0.7170	0.7126	0.7081	0.7040	0.7002	0.6968	0.6937	0.6907	0.6878	0.6851	0.6825	0.6801	0.6777	0.6755	0.6735	0.6715														
0.36	0.7292	0.7243	0.7194	0.7146	0.7099	0.7053	0.7008	0.6966	0.6927	0.6893	0.6860	0.6830	0.6800	0.6772	0.6745	0.6720	0.6696	0.6673	0.6651	0.6631														
0.37	0.7228	0.7177	0.7127	0.7078	0.7029	0.6981	0.6935	0.6892	0.6853	0.6818	0.6785	0.6753	0.6723	0.6693	0.6666	0.6639	0.6614	0.6591	0.6568	0.6547														
0.38	0.7164	0.7112	0.7062	0.7009	0.6959	0.6910	0.6862	0.6819	0.6780	0.6744	0.6710	0.6677	0.6646	0.6615	0.6587	0.6560	0.6534	0.6510	0.6486	0.6464														
0.39	0.7101	0.7047	0.6994	0.6941	0.6890	0.6839	0.6790	0.6747	0.6707	0.6670	0.6635	0.6602	0.6569	0.6538	0.6509	0.6481	0.6454	0.6429	0.6405	0.6382														
0.40	0.7038	0.6982	0.6928	0.6874	0.6820	0.6768	0.6719	0.6675	0.6635	0.6597	0.6562	0.6527	0.6494	0.6462	0.6431	0.6403	0.6375	0.6349	0.6324	0.6300														
0.41	0.6975	0.6918	0.6862	0.6806	0.6751	0.6698	0.6648	0.6604	0.6563	0.6525	0.6488	0.6453	0.6418	0.6386	0.6355	0.6325	0.6297	0.6270	0.6244	0.6219														
0.42	0.6913	0.6854	0.6797	0.6739	0.6683	0.6629	0.6579	0.6534	0.6493	0.6454	0.6416	0.6379	0.6344	0.6310	0.6279	0.6248	0.6219	0.6191	0.6164	0.6139														
0.43	0.6851	0.6791	0.6732	0.6673	0.6615	0.6560	0.6510	0.6464	0.6423	0.6383	0.6344	0.6307	0.6270	0.6236	0.6203	0.6172	0.6142	0.6113	0.6085	0.6059														
0.44	0.6789	0.6728	0.6667	0.6607	0.6547	0.6492	0.6441	0.6396	0.6353	0.6312	0.6273	0.6234	0.6197	0.6162	0.6129	0.6096	0.6065	0.6036	0.6007	0.5980														
0.45	0.6728	0.6665	0.6603	0.6541	0.6481	0.6425	0.6374	0.6328	0.6284	0.6243	0.6202	0.6163	0.6125	0.6089	0.6055	0.6021	0.5990	0.5959	0.5930	0.5902														
0.46	0.6676	0.6613	0.6550	0.6486	0.6424	0.6368	0.6316	0.6260	0.6216	0.6174	0.6132	0.6092	0.6053	0.6016	0.5981	0.5947	0.5915	0.5883	0.5853	0.5824														
0.47	0.6616	0.6551	0.6487	0.6421	0.6357	0.6297	0.6241	0.6183	0.6134	0.6093	0.6052	0.6012	0.5972	0.5932	0.5894	0.5854	0.5817	0.5784	0.5750	0.5717														
0.48	0.6547	0.6479	0.6413	0.6347	0.6283	0.6227	0.6175	0.6127	0.6082	0.6037	0.5994	0.5952	0.5912	0.5873	0.5837	0.5801	0.5767	0.5734	0.5702	0.5672														
0.49	0.6487	0.6418	0.6350	0.6282	0.6219	0.6162	0.6110	0.6062	0.6015	0.5970	0.5926	0.5883	0.5842	0.5803	0.5765	0.5729	0.5694	0.5658	0.5628	0.5596														
0.50	0.6428	0.6357	0.6287	0.6219	0.6155	0.6098	0.6046	0.5997	0.5950	0.5903	0.5858	0.5814	0.5773	0.5733	0.5694	0.5657	0.5622	0.5587	0.5554	0.5521														
0.51	0.6369	0.6297	0.6225	0.6155	0.6092	0.6035	0.5982	0.5932	0.5884	0.5837	0.5791	0.5747	0.5704	0.5664	0.5624	0.5587	0.5550	0.5515	0.5481	0.5447														
0.52	0.6310	0.6236	0.6163	0.6093	0.6029	0.5972	0.5919																											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.3946	0.3861	0.3776	0.3692	0.3609	0.3531	0.3456	0.3383	0.3312	0.3242	0.3175	0.3109	0.3044	0.2981	0.2919	0.2859	0.2799	0.2740	0.2683	0.2625	
1.02	0.3908	0.3823	0.3738	0.3653	0.3571	0.3493	0.3418	0.3344	0.3273	0.3203	0.3135	0.3069	0.3005	0.2942	0.2880	0.2819	0.2759	0.2700	0.2642	0.2585	
1.03	0.3871	0.3785	0.3700	0.3615	0.3532	0.3454	0.3379	0.3306	0.3234	0.3164	0.3097	0.3030	0.2966	0.2902	0.2840	0.2779	0.2720	0.2661	0.2602	0.2545	
1.04	0.3834	0.3748	0.3663	0.3577	0.3495	0.3417	0.3341	0.3268	0.3196	0.3126	0.3058	0.2992	0.2927	0.2864	0.2801	0.2740	0.2680	0.2621	0.2563	0.2506	
1.05	0.3798	0.3711	0.3625	0.3539	0.3457	0.3379	0.3304	0.3230	0.3158	0.3088	0.3020	0.2954	0.2889	0.2825	0.2763	0.2702	0.2642	0.2583	0.2524	0.2467	
1.06	0.3762	0.3675	0.3588	0.3502	0.3420	0.3342	0.3266	0.3192	0.3120	0.3051	0.2983	0.2916	0.2851	0.2787	0.2725	0.2664	0.2604	0.2545	0.2486	0.2428	
1.07	0.3726	0.3639	0.3552	0.3465	0.3383	0.3305	0.3230	0.3155	0.3083	0.3014	0.2945	0.2879	0.2814	0.2750	0.2688	0.2626	0.2567	0.2507	0.2448	0.2391	
1.08	0.3690	0.3603	0.3515	0.3429	0.3347	0.3269	0.3193	0.3119	0.3047	0.2977	0.2909	0.2842	0.2777	0.2713	0.2651	0.2589	0.2529	0.2470	0.2411	0.2353	
1.09	0.3655	0.3567	0.3479	0.3393	0.3311	0.3233	0.3157	0.3083	0.3011	0.2941	0.2872	0.2806	0.2740	0.2677	0.2614	0.2553	0.2492	0.2433	0.2374	0.2317	
1.10	0.3620	0.3532	0.3444	0.3357	0.3275	0.3197	0.3121	0.3047	0.2975	0.2905	0.2836	0.2770	0.2704	0.2641	0.2578	0.2517	0.2456	0.2397	0.2338	0.2280	
1.11	0.3585	0.3497	0.3408	0.3322	0.3240	0.3162	0.3086	0.3012	0.2939	0.2869	0.2801	0.2734	0.2669	0.2605	0.2542	0.2481	0.2421	0.2361	0.2302	0.2244	
1.12	0.3551	0.3462	0.3373	0.3287	0.3205	0.3127	0.3051	0.2977	0.2904	0.2834	0.2766	0.2699	0.2634	0.2570	0.2507	0.2446	0.2385	0.2326	0.2267	0.2209	
1.13	0.3517	0.3428	0.3338	0.3252	0.3171	0.3093	0.3016	0.2942	0.2870	0.2800	0.2731	0.2664	0.2599	0.2535	0.2472	0.2411	0.2351	0.2291	0.2232	0.2174	
1.14	0.3483	0.3394	0.3304	0.3218	0.3137	0.3059	0.2982	0.2908	0.2835	0.2765	0.2697	0.2630	0.2565	0.2501	0.2438	0.2377	0.2316	0.2257	0.2198	0.2140	
1.15	0.3450	0.3360	0.3270	0.3184	0.3103	0.3025	0.2948	0.2874	0.2802	0.2731	0.2663	0.2596	0.2531	0.2467	0.2404	0.2343	0.2282	0.2223	0.2164	0.2106	
1.16	0.3417	0.3326	0.3236	0.3150	0.3070	0.2991	0.2915	0.2840	0.2768	0.2698	0.2629	0.2563	0.2497	0.2433	0.2371	0.2309	0.2249	0.2190	0.2131	0.2073	
1.17	0.3384	0.3293	0.3203	0.3117	0.3036	0.2958	0.2882	0.2807	0.2735	0.2665	0.2596	0.2529	0.2464	0.2400	0.2338	0.2276	0.2216	0.2157	0.2098	0.2040	
1.18	0.3351	0.3260	0.3170	0.3084	0.3004	0.2925	0.2849	0.2774	0.2702	0.2632	0.2563	0.2497	0.2432	0.2368	0.2305	0.2244	0.2184	0.2124	0.2066	0.2008	
1.19	0.3319	0.3227	0.3137	0.3052	0.2971	0.2893	0.2816	0.2742	0.2670	0.2600	0.2531	0.2464	0.2399	0.2336	0.2273	0.2212	0.2152	0.2092	0.2034	0.1976	
1.20	0.3287	0.3195	0.3105	0.3020	0.2939	0.2861	0.2784	0.2710	0.2638	0.2568	0.2499	0.2433	0.2367	0.2304	0.2241	0.2180	0.2120	0.2061	0.2002	0.1944	
1.21	0.3255	0.3163	0.3072	0.2988	0.2907	0.2829	0.2752	0.2678	0.2606	0.2536	0.2468	0.2401	0.2336	0.2272	0.2210	0.2149	0.2089	0.2029	0.1971	0.1913	
1.22	0.3223	0.3131	0.3041	0.2956	0.2876	0.2797	0.2721	0.2647	0.2575	0.2505	0.2436	0.2370	0.2305	0.2241	0.2179	0.2118	0.2058	0.1999	0.1940	0.1883	
1.23	0.3192	0.3099	0.3009	0.2925	0.2845	0.2766	0.2690	0.2616	0.2544	0.2474	0.2405	0.2339	0.2274	0.2211	0.2148	0.2087	0.2027	0.1968	0.1910	0.1853	
1.24	0.3161	0.3068	0.2978	0.2894	0.2814	0.2735	0.2659	0.2585	0.2513	0.2443	0.2375	0.2309	0.2244	0.2180	0.2118	0.2057	0.1997	0.1938	0.1880	0.1823	
1.25	0.3130	0.3037	0.2948	0.2864	0.2783	0.2705	0.2628	0.2554	0.2483	0.2413	0.2345	0.2278	0.2214	0.2150	0.2088	0.2027	0.1968	0.1909	0.1851	0.1794	
1.26	0.3099	0.3006	0.2917	0.2834	0.2753	0.2675	0.2598	0.2524	0.2453	0.2383	0.2315	0.2249	0.2184	0.2121	0.2059	0.1998	0.1939	0.1880	0.1822	0.1765	
1.27	0.3069	0.2976	0.2887	0.2804	0.2723	0.2645	0.2568	0.2495	0.2423	0.2353	0.2286	0.2219	0.2155	0.2092	0.2030	0.1969	0.1910	0.1851	0.1793	0.1737	
1.28	0.3039	0.2945	0.2857	0.2774	0.2694	0.2615	0.2539	0.2465	0.2394	0.2324	0.2256	0.2190	0.2126	0.2063	0.2001	0.1941	0.1881	0.1823	0.1765	0.1709	
1.29	0.3009	0.2916	0.2828	0.2745	0.2664	0.2586	0.2510	0.2436	0.2365	0.2295	0.2228	0.2162	0.2097	0.2034	0.1973	0.1913	0.1853	0.1795	0.1738	0.1681	
1.30	0.2980	0.2886	0.2798	0.2716	0.2635	0.2557	0.2481	0.2408	0.2336	0.2267	0.2199	0.2133	0.2069	0.2006	0.1945	0.1885	0.1826	0.1767	0.1710	0.1654	
1.31	0.2950	0.2857	0.2769	0.2687	0.2607	0.2528	0.2452	0.2379	0.2308	0.2239	0.2171	0.2105	0.2041	0.1979	0.1917	0.1857	0.1798	0.1740	0.1683	0.1627	
1.32	0.2921	0.2828	0.2741	0.2658	0.2578	0.2500	0.2424	0.2351	0.2280	0.2211	0.2143	0.2078	0.2014	0.1951	0.1890	0.1830	0.1771	0.1714	0.1657	0.1601	
1.33	0.2892	0.2799	0.2713	0.2630	0.2550	0.2472	0.2396	0.2323	0.2252	0.2183	0.2116	0.2051	0.1987	0.1924	0.1863	0.1804	0.1745	0.1687	0.1631	0.1575	
1.34	0.2864	0.2771	0.2684	0.2602	0.2522	0.2444	0.2369	0.2296	0.2225	0.2156	0.2089	0.2024	0.1960	0.1898	0.1837	0.1777	0.1719	0.1661	0.1605	0.1549	
1.35	0.2835	0.2743	0.2657	0.2575	0.2495	0.2417	0.2341	0.2269	0.2198	0.2129	0.2062	0.1997	0.1933	0.1871	0.1811	0.1751	0.1693	0.1636	0.1579	0.1524	
1.36	0.2807	0.2715	0.2629	0.2547	0.2467	0.2389	0.2314	0.2242	0.2171	0.2102	0.2036	0.1971	0.1907	0.1845	0.1785	0.1726	0.1668	0.1610	0.1554	0.1499	
1.37	0.2780	0.2688	0.2602	0.2520	0.2440	0.2363	0.2288	0.2215	0.2145	0.2076	0.2010	0.1945	0.1882	0.1820	0.1759	0.1700	0.1642	0.1586	0.1530	0.1474	
1.38	0.2752	0.2660	0.2575	0.2493	0.2414	0.2336	0.2261	0.2189	0.2118	0.2050	0.1984	0.1919	0.1856	0.1795	0.1734	0.1675	0.1618	0.1561	0.1505	0.1450	
1.39	0.2725	0.2634	0.2548	0.2467	0.2387	0.2310	0.2235	0.2163	0.2093	0.2025	0.1958	0.1894	0.1831	0.1770	0.1710	0.1651	0.1593	0.1537	0.1481	0.1427	
1.40	0.2698	0.2607	0.2522	0.2441	0.2361	0.2284	0.2209	0.2137	0.2067	0.1999	0.1933	0.1869	0.1806	0.1745	0.1685	0.1627	0.1569	0.1513	0.1458	0.1403	
1.41	0.2671	0.2581	0.2496	0.2414	0.2334	0.2255	0.2179	0.2104	0.2034	0.1964	0.1898	0.1833	0.1768	0.1705	0.1643	0.1584	0.1526	0.1469	0.1413	0.1358	
1.42	0.2644	0.2554	0.2469	0.2389	0.2308	0.2228	0.2152	0.2077	0.2007	0.1937	0.1871	0.1805	0.1740	0.1677	0.1617	0.1557	0.1497	0.1439	0.1382	0.1327	
1.43	0.2618	0.2529	0.2444	0.2363	0.2284	0.2207	0.2133	0.2062	0.1992	0.1925	0.1859	0.1796	0.1733	0.1673	0.1614	0.1556	0.1499	0.1443	0.1389	0.1335	
1.44	0.2592	0.2503	0.2419	0.2338	0.2259	0.2182	0.2109	0.2037	0.1968	0.1901	0.1835	0.1772	0.1710	0.1649	0.1590	0.1533	0.1476	0.1421	0.1367	0.1313	
1.45	0.2566	0.2478	0.2394	0.2313	0.2234	0.2158	0.2084	0.2013	0.1944	0.1877	0.1812	0.1748	0.1687	0.1626	0.1568	0.1510	0.1454	0.1399	0.1345	0.1291	
1.46	0.2541	0.2453	0.2369	0.2288	0.2209	0.2133	0.2060	0.1989	0.1920	0.1853	0.1788	0.1725	0.1664	0.1604	0.1545	0.1488	0.1432	0.1377	0.1323	0.1269	
1.47	0.2516	0.2428	0.2344	0.2264	0.2185	0.2109	0.2036	0.1965	0.1896	0.1830	0.1765	0.1702	0.1641	0.1581	0.1523	0.1466	0.1410	0.1355	0.1302	0.1249	
1.48	0.2491	0.2403	0.2320	0.2239	0.2161	0.2085	0.2012	0.1941	0.1873	0.1807	0.1742	0.1679	0.1618	0.1559	0.1501	0.1444	0.1389	0.1334	0.1281	0.1228	
1.49	0.2466	0.2379	0.2296	0.2215	0.2137	0.2062	0.1989	0.1918	0.1850	0.1784	0.1720	0.1657	0.1596	0.1537	0.1479	0.1423	0.1367	0.1313	0.1260	0.1208	
1.50	0.2442	0.2355	0.2272	0.2192	0.2113	0.2038	0.1966	0.1895	0.1827	0.1761	0.1697	0.1635	0.1574	0.1515	0.1458	0.1402	0.1346	0.1293	0.1240	0.1188	
1.51	0.2417	0.2331	0.2248	0.2168	0.2090	0.2015	0.1943	0.1873	0.1805	0.1739	0.1675	0.1613	0.1553	0.1494	0.1437	0.1381	0.1326	0.1272	0.1220	0.1168	
1.52	0.2394	0.2307	0.2225	0.2145	0.2067	0.1992	0.1920	0.1850	0.1783	0.1717	0.1653	0.1592	0.1532	0.1473	0.1416	0.1360	0.1306	0.1252	0.1200	0.1149	
1.53	0.2370	0.2284	0.2202	0.2122	0.2044	0.1970	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.1466	0.1392	0.1322	0.1255	0.1191	0.1130	0.1072	0.1016	0.0962	0.0911	0.0862	0.0814	0.0769	0.0725	0.0682	0.0642	0.0603	0.0565	0.0528	0.0493	
2.02	0.1451	0.1378	0.1308	0.1242	0.1178	0.1117	0.1059	0.1003	0.0950	0.0899	0.0850	0.0803	0.0758	0.0714	0.0672	0.0632	0.0593	0.0556	0.0519	0.0484	
2.03	0.1437	0.1363	0.1294	0.1228	0.1165	0.1104	0.1046	0.0991	0.0938	0.0887	0.0839	0.0792	0.0747	0.0704	0.0662	0.0622	0.0584	0.0546	0.0511	0.0476	
2.04	0.1422	0.1349	0.1280	0.1214	0.1151	0.1091	0.1034	0.0979	0.0926	0.0876	0.0827	0.0781	0.0736	0.0693	0.0652	0.0612	0.0574	0.0537	0.0502	0.0468	
2.05	0.1408	0.1335	0.1266	0.1201	0.1138	0.1079	0.1021	0.0967	0.0914	0.0864	0.0816	0.0770	0.0726	0.0683	0.0642	0.0603	0.0565	0.0528	0.0493	0.0459	
2.06	0.1394	0.1321	0.1253	0.1188	0.1126	0.1066	0.1009	0.0955	0.0903	0.0853	0.0805	0.0759	0.0715	0.0673	0.0633	0.0594	0.0556	0.0520	0.0485	0.0451	
2.07	0.1380	0.1308	0.1240	0.1175	0.1113	0.1054	0.0997	0.0943	0.0891	0.0842	0.0794	0.0749	0.0705	0.0663	0.0623	0.0584	0.0547	0.0511	0.0477	0.0443	
2.08	0.1366	0.1294	0.1226	0.1162	0.1100	0.1041	0.0985	0.0931	0.0880	0.0831	0.0784	0.0739	0.0695	0.0654	0.0614	0.0575	0.0538	0.0503	0.0469	0.0436	
2.09	0.1352	0.1281	0.1213	0.1149	0.1088	0.1029	0.0973	0.0920	0.0869	0.0820	0.0773	0.0728	0.0685	0.0644	0.0604	0.0566	0.0530	0.0494	0.0461	0.0428	
2.10	0.1338	0.1267	0.1200	0.1136	0.1075	0.1017	0.0962	0.0909	0.0858	0.0809	0.0763	0.0718	0.0675	0.0635	0.0595	0.0557	0.0521	0.0486	0.0453	0.0420	
2.11	0.1325	0.1254	0.1187	0.1124	0.1063	0.1005	0.0950	0.0897	0.0847	0.0799	0.0752	0.0708	0.0666	0.0625	0.0586	0.0549	0.0513	0.0478	0.0445	0.0413	
2.12	0.1311	0.1241	0.1175	0.1111	0.1051	0.0994	0.0939	0.0886	0.0836	0.0788	0.0742	0.0698	0.0656	0.0616	0.0577	0.0540	0.0505	0.0470	0.0437	0.0406	
2.13	0.1298	0.1228	0.1162	0.1099	0.1039	0.0982	0.0927	0.0875	0.0825	0.0778	0.0732	0.0689	0.0647	0.0607	0.0569	0.0532	0.0496	0.0462	0.0430	0.0399	
2.14	0.1285	0.1215	0.1150	0.1087	0.1027	0.0970	0.0916	0.0864	0.0815	0.0768	0.0722	0.0679	0.0638	0.0598	0.0560	0.0523	0.0488	0.0455	0.0422	0.0391	
2.15	0.1272	0.1203	0.1137	0.1075	0.1016	0.0959	0.0905	0.0854	0.0805	0.0758	0.0713	0.0670	0.0629	0.0589	0.0551	0.0515	0.0481	0.0447	0.0415	0.0385	
2.16	0.1259	0.1190	0.1125	0.1063	0.1004	0.0948	0.0894	0.0843	0.0794	0.0748	0.0703	0.0660	0.0620	0.0581	0.0543	0.0507	0.0473	0.0440	0.0408	0.0378	
2.17	0.1246	0.1178	0.1113	0.1051	0.0993	0.0937	0.0884	0.0833	0.0784	0.0738	0.0694	0.0651	0.0611	0.0572	0.0535	0.0499	0.0465	0.0432	0.0401	0.0371	
2.18	0.1234	0.1166	0.1101	0.1040	0.0981	0.0926	0.0873	0.0822	0.0774	0.0728	0.0684	0.0642	0.0602	0.0564	0.0527	0.0491	0.0458	0.0425	0.0394	0.0364	
2.19	0.1221	0.1153	0.1089	0.1028	0.0970	0.0915	0.0862	0.0812	0.0764	0.0719	0.0675	0.0633	0.0593	0.0555	0.0519	0.0484	0.0450	0.0418	0.0387	0.0358	
2.20	0.1209	0.1141	0.1078	0.1017	0.0959	0.0904	0.0852	0.0802	0.0754	0.0709	0.0666	0.0624	0.0585	0.0547	0.0511	0.0476	0.0443	0.0411	0.0381	0.0352	
2.21	0.1196	0.1130	0.1066	0.1006	0.0948	0.0894	0.0842	0.0792	0.0745	0.0700	0.0657	0.0616	0.0576	0.0539	0.0503	0.0469	0.0436	0.0404	0.0374	0.0345	
2.22	0.1184	0.1118	0.1055	0.0995	0.0938	0.0883	0.0831	0.0782	0.0735	0.0691	0.0648	0.0607	0.0568	0.0531	0.0495	0.0461	0.0429	0.0398	0.0368	0.0339	
2.23	0.1172	0.1106	0.1043	0.0984	0.0927	0.0873	0.0821	0.0772	0.0726	0.0681	0.0639	0.0599	0.0560	0.0523	0.0488	0.0454	0.0422	0.0391	0.0361	0.0333	
2.24	0.1160	0.1095	0.1032	0.0973	0.0916	0.0863	0.0812	0.0763	0.0717	0.0672	0.0630	0.0590	0.0552	0.0515	0.0480	0.0447	0.0415	0.0384	0.0355	0.0327	
2.25	0.1149	0.1083	0.1021	0.0962	0.0906	0.0852	0.0802	0.0753	0.0707	0.0664	0.0622	0.0582	0.0544	0.0508	0.0473	0.0440	0.0408	0.0378	0.0349	0.0321	
2.26	0.1137	0.1072	0.1010	0.0951	0.0896	0.0842	0.0792	0.0744	0.0698	0.0655	0.0613	0.0574	0.0536	0.0500	0.0466	0.0433	0.0402	0.0372	0.0343	0.0316	
2.27	0.1125	0.1061	0.0999	0.0941	0.0885	0.0833	0.0782	0.0735	0.0689	0.0646	0.0605	0.0566	0.0528	0.0493	0.0459	0.0426	0.0395	0.0365	0.0337	0.0310	
2.28	0.1114	0.1050	0.0988	0.0930	0.0875	0.0823	0.0773	0.0726	0.0681	0.0638	0.0597	0.0558	0.0521	0.0485	0.0452	0.0419	0.0389	0.0359	0.0331	0.0305	
2.29	0.1103	0.1039	0.0978	0.0920	0.0865	0.0813	0.0764	0.0717	0.0672	0.0629	0.0589	0.0550	0.0513	0.0478	0.0445	0.0413	0.0382	0.0353	0.0326	0.0299	
2.30	0.1092	0.1028	0.0967	0.0910	0.0855	0.0804	0.0754	0.0708	0.0663	0.0621	0.0581	0.0542	0.0506	0.0471	0.0438	0.0406	0.0376	0.0347	0.0320	0.0294	
2.31	0.1080	0.1017	0.0957	0.0900	0.0846	0.0794	0.0745	0.0699	0.0655	0.0613	0.0573	0.0535	0.0499	0.0464	0.0431	0.0400	0.0370	0.0342	0.0314	0.0289	
2.32	0.1070	0.1006	0.0947	0.0890	0.0836	0.0785	0.0736	0.0690	0.0646	0.0605	0.0565	0.0527	0.0491	0.0457	0.0425	0.0394	0.0364	0.0336	0.0309	0.0283	
2.33	0.1059	0.0996	0.0936	0.0880	0.0826	0.0776	0.0727	0.0681	0.0638	0.0597	0.0557	0.0520	0.0484	0.0450	0.0418	0.0387	0.0358	0.0330	0.0304	0.0278	
2.34	0.1048	0.0985	0.0926	0.0870	0.0817	0.0766	0.0718	0.0673	0.0630	0.0589	0.0550	0.0513	0.0477	0.0444	0.0412	0.0381	0.0352	0.0325	0.0298	0.0273	
2.35	0.1037	0.0975	0.0916	0.0860	0.0808	0.0757	0.0710	0.0665	0.0622	0.0581	0.0542	0.0505	0.0470	0.0437	0.0405	0.0375	0.0346	0.0319	0.0293	0.0268	
2.36	0.1027	0.0965	0.0906	0.0851	0.0799	0.0748	0.0701	0.0656	0.0614	0.0573	0.0535	0.0498	0.0464	0.0431	0.0399	0.0369	0.0341	0.0314	0.0288	0.0264	
2.37	0.1016	0.0955	0.0897	0.0841	0.0789	0.0740	0.0693	0.0648	0.0606	0.0566	0.0528	0.0491	0.0457	0.0424	0.0393	0.0363	0.0335	0.0308	0.0283	0.0259	
2.38	0.1006	0.0945	0.0887	0.0832	0.0780	0.0731	0.0684	0.0640	0.0598	0.0558	0.0520	0.0484	0.0450	0.0418	0.0387	0.0358	0.0330	0.0304	0.0278	0.0254	
2.39	0.0996	0.0935	0.0877	0.0823	0.0771	0.0722	0.0676	0.0632	0.0590	0.0551	0.0513	0.0478	0.0444	0.0412	0.0381	0.0352	0.0324	0.0298	0.0273	0.0250	
2.40	0.0986	0.0925	0.0867	0.0814	0.0762	0.0714	0.0668	0.0624	0.0583	0.0543	0.0504	0.0471	0.0437	0.0405	0.0375	0.0346	0.0319	0.0293	0.0269	0.0246	
2.41	0.0976	0.0915	0.0857	0.0805	0.0753	0.0705	0.0660	0.0616	0.0575	0.0536	0.0499	0.0466	0.0433	0.0399	0.0369	0.0341	0.0314	0.0288	0.0264	0.0241	
2.42	0.0966	0.0906	0.0849	0.0796	0.0745	0.0697	0.0652	0.0609	0.0568	0.0529	0.0492	0.0459	0.0425	0.0393	0.0364	0.0336	0.0309	0.0283	0.0259	0.0236	
2.43	0.0956	0.0896	0.0840	0.0787	0.0736	0.0689	0.0644	0.0601	0.0560	0.0522	0.0486	0.0451	0.0419	0.0388	0.0358	0.0330	0.0304	0.0279	0.0255	0.0232	
2.44	0.0946	0.0887	0.0831	0.0778	0.0728	0.0681	0.0636	0.0593	0.0553	0.0515	0.0479	0.0445	0.0412	0.0382	0.0353	0.0325	0.0299	0.0274	0.0250	0.0228	
2.45	0.0937	0.0878	0.0822	0.0769	0.0720	0.0673	0.0628	0.0586	0.0546	0.0508	0.0473	0.0439	0.0406	0.0376	0.0347	0.0320	0.0294	0.0269	0.0246	0.0224	
2.46	0.0927	0.0868	0.0813	0.0761	0.0711	0.0665	0.0620	0.0579	0.0539	0.0502	0.0466	0.0432	0.0401	0.0370	0.0342	0.0315	0.0289	0.0265	0.0242	0.0220	
2.47	0.0918	0.0859	0.0804	0.0752	0.0703	0.0657	0.0613	0.0571	0.0532	0.0495	0.0460	0.0426	0.0395	0.0365	0.0336	0.0310	0.0284	0.0260	0.0237	0.0216	
2.48	0.0908	0.0850	0.0795	0.0744	0.0695	0.0649	0.0605	0.0564	0.0525	0.0488	0.0453	0.0420	0.0389	0.0359	0.0331	0.0305	0.0280	0.0256	0.0233	0.0212	
2.49	0.0899	0.0841	0.0787	0.0736	0.0687	0.0641	0.0598	0.0557	0.0518	0.0482	0.0447	0.0414	0.0383	0.0354	0.0326	0.0300	0.0275	0.0251	0.0229	0.0208	
2.50	0.0890	0.0833	0.0778	0.0727	0.0679	0.0634	0.0591	0.0550	0.0512	0.0475	0.0441	0.0409	0.0378	0.0349	0.0321	0.0295	0.0270	0.0247	0.0225	0.0204	
2.51	0.0881	0.0824	0.0770	0.0719	0.0671	0.0626	0.0584	0.0543	0.0505	0.0469	0.0435	0.0403	0.0372	0.0343	0.0316	0.0290	0.0266	0.0243	0.0221	0.0201	
2.52	0.0872	0.0815	0.0762	0.0711	0.0664	0.0619	0.0576	0.0536	0.0499	0.0463	0.0429	0.0397	0.0367	0.0338	0.0311	0.0286	0.0262	0.0239	0.0217	0.0197	
2.53	0.0863	0.0807	0.0753	0.0703	0.0656	0.0611	0.0569														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35													
3.01	0.0526	0.0484	0.0445	0.0409	0.0375	0.0344	0.0314	0.0287	0.0262	0.0238	0.0217	0.0196	0.0177	0.0160	0.0144	0.0129	0.0115	0.0102	0.0090	0.0079													
3.02	0.0520	0.0479	0.0440	0.0404	0.0371	0.0340	0.0311	0.0284	0.0259	0.0235	0.0214	0.0194	0.0175	0.0158	0.0141	0.0127	0.0113	0.0100	0.0089	0.0078													
3.03	0.0515	0.0474	0.0435	0.0400	0.0366	0.0335	0.0307	0.0280	0.0255	0.0232	0.0211	0.0191	0.0172	0.0155	0.0139	0.0125	0.0111	0.0099	0.0087	0.0077													
3.04	0.0510	0.0469	0.0431	0.0395	0.0362	0.0331	0.0303	0.0276	0.0252	0.0229	0.0208	0.0188	0.0170	0.0153	0.0137	0.0123	0.0109	0.0097	0.0085	0.0075													
3.05	0.0504	0.0464	0.0426	0.0391	0.0358	0.0327	0.0299	0.0273	0.0248	0.0226	0.0205	0.0185	0.0167	0.0150	0.0135	0.0121	0.0107	0.0095	0.0084	0.0074													
3.06	0.0499	0.0459	0.0421	0.0386	0.0354	0.0324	0.0295	0.0269	0.0245	0.0223	0.0202	0.0183	0.0165	0.0148	0.0133	0.0119	0.0106	0.0094	0.0082	0.0072													
3.07	0.0494	0.0454	0.0416	0.0382	0.0350	0.0320	0.0292	0.0266	0.0242	0.0220	0.0199	0.0180	0.0162	0.0146	0.0131	0.0117	0.0104	0.0092	0.0081	0.0071													
3.08	0.0489	0.0449	0.0412	0.0377	0.0345	0.0316	0.0288	0.0263	0.0239	0.0217	0.0196	0.0177	0.0160	0.0144	0.0129	0.0115	0.0102	0.0090	0.0080	0.0070													
3.09	0.0484	0.0444	0.0407	0.0373	0.0341	0.0312	0.0285	0.0259	0.0236	0.0214	0.0194	0.0175	0.0157	0.0141	0.0127	0.0113	0.0100	0.0089	0.0078	0.0068													
3.10	0.0479	0.0440	0.0403	0.0369	0.0337	0.0308	0.0281	0.0256	0.0233	0.0211	0.0191	0.0172	0.0155	0.0139	0.0125	0.0111	0.0099	0.0087	0.0077	0.0067													
3.11	0.0474	0.0435	0.0398	0.0365	0.0334	0.0305	0.0278	0.0253	0.0229	0.0208	0.0188	0.0170	0.0153	0.0137	0.0123	0.0109	0.0097	0.0086	0.0075	0.0066													
3.12	0.0469	0.0430	0.0394	0.0361	0.0330	0.0301	0.0274	0.0249	0.0226	0.0205	0.0186	0.0167	0.0150	0.0135	0.0121	0.0107	0.0095	0.0084	0.0074	0.0065													
3.13	0.0464	0.0426	0.0390	0.0357	0.0326	0.0297	0.0271	0.0246	0.0223	0.0202	0.0183	0.0165	0.0148	0.0133	0.0119	0.0106	0.0094	0.0083	0.0073	0.0063													
3.14	0.0459	0.0421	0.0385	0.0353	0.0322	0.0294	0.0267	0.0243	0.0221	0.0200	0.0180	0.0163	0.0146	0.0131	0.0117	0.0104	0.0092	0.0081	0.0071	0.0062													
3.15	0.0455	0.0417	0.0381	0.0349	0.0318	0.0290	0.0264	0.0240	0.0218	0.0197	0.0178	0.0160	0.0144	0.0129	0.0115	0.0102	0.0090	0.0080	0.0070	0.0061													
3.16	0.0450	0.0412	0.0377	0.0345	0.0314	0.0287	0.0261	0.0237	0.0215	0.0194	0.0175	0.0158	0.0142	0.0127	0.0113	0.0100	0.0089	0.0078	0.0068	0.0059													
3.17	0.0445	0.0408	0.0373	0.0341	0.0311	0.0283	0.0258	0.0234	0.0212	0.0192	0.0173	0.0156	0.0140	0.0125	0.0111	0.0099	0.0087	0.0077	0.0067	0.0059													
3.18	0.0441	0.0403	0.0369	0.0337	0.0307	0.0280	0.0254	0.0231	0.0209	0.0189	0.0170	0.0153	0.0138	0.0123	0.0110	0.0097	0.0086	0.0076	0.0066	0.0058													
3.19	0.0436	0.0399	0.0365	0.0333	0.0304	0.0276	0.0251	0.0228	0.0206	0.0186	0.0168	0.0151	0.0135	0.0121	0.0108	0.0096	0.0085	0.0075	0.0065	0.0057													
3.20	0.0432	0.0395	0.0361	0.0329	0.0300	0.0273	0.0248	0.0225	0.0204	0.0184	0.0166	0.0149	0.0133	0.0119	0.0106	0.0094	0.0083	0.0073	0.0064	0.0056													
3.21	0.0427	0.0391	0.0357	0.0325	0.0297	0.0270	0.0245	0.0222	0.0201	0.0181	0.0163	0.0147	0.0131	0.0117	0.0104	0.0093	0.0082	0.0072	0.0063	0.0054													
3.22	0.0423	0.0386	0.0353	0.0322	0.0293	0.0266	0.0242	0.0219	0.0198	0.0179	0.0161	0.0145	0.0129	0.0116	0.0103	0.0091	0.0080	0.0071	0.0062	0.0053													
3.23	0.0418	0.0382	0.0349	0.0318	0.0290	0.0263	0.0239	0.0216	0.0196	0.0176	0.0159	0.0143	0.0128	0.0114	0.0101	0.0090	0.0079	0.0069	0.0060	0.0052													
3.24	0.0414	0.0378	0.0345	0.0314	0.0286	0.0260	0.0236	0.0214	0.0193	0.0174	0.0157	0.0140	0.0126	0.0112	0.0100	0.0088	0.0078	0.0068	0.0059	0.0051													
3.25	0.0410	0.0374	0.0341	0.0311	0.0283	0.0257	0.0233	0.0211	0.0191	0.0172	0.0154	0.0138	0.0124	0.0110	0.0098	0.0087	0.0076	0.0067	0.0058	0.0050													
3.26	0.0406	0.0370	0.0338	0.0307	0.0280	0.0254	0.0230	0.0208	0.0188	0.0169	0.0152	0.0136	0.0122	0.0109	0.0096	0.0085	0.0075	0.0066	0.0057	0.0050													
3.27	0.0401	0.0366	0.0334	0.0304	0.0276	0.0251	0.0227	0.0205	0.0186	0.0167	0.0150	0.0134	0.0120	0.0107	0.0095	0.0084	0.0074	0.0065	0.0056	0.0049													
3.28	0.0397	0.0362	0.0330	0.0300	0.0273	0.0248	0.0224	0.0203	0.0183	0.0165	0.0148	0.0133	0.0118	0.0105	0.0093	0.0082	0.0072	0.0063	0.0055	0.0048													
3.29	0.0393	0.0358	0.0326	0.0297	0.0270	0.0245	0.0222	0.0200	0.0181	0.0163	0.0146	0.0131	0.0117	0.0104	0.0092	0.0081	0.0071	0.0062	0.0054	0.0047													
3.30	0.0389	0.0355	0.0323	0.0294	0.0267	0.0242	0.0219	0.0198	0.0178	0.0160	0.0144	0.0129	0.0115	0.0102	0.0090	0.0080	0.0070	0.0061	0.0053	0.0046													
3.31	0.0385	0.0351	0.0319	0.0290	0.0264	0.0239	0.0216	0.0195	0.0176	0.0158	0.0142	0.0127	0.0113	0.0100	0.0089	0.0078	0.0068	0.0059	0.0051	0.0044													
3.32	0.0381	0.0347	0.0316	0.0287	0.0260	0.0236	0.0213	0.0193	0.0174	0.0156	0.0140	0.0125	0.0111	0.0099	0.0088	0.0077	0.0068	0.0059	0.0051	0.0044													
3.33	0.0377	0.0343	0.0312	0.0284	0.0257	0.0233	0.0211	0.0190	0.0171	0.0154	0.0138	0.0123	0.0110	0.0097	0.0086	0.0076	0.0067	0.0058	0.0050	0.0043													
3.34	0.0373	0.0340	0.0309	0.0280	0.0254	0.0230	0.0208	0.0188	0.0169	0.0152	0.0136	0.0121	0.0108	0.0096	0.0085	0.0075	0.0066	0.0057	0.0049	0.0043													
3.35	0.0369	0.0336	0.0305	0.0277	0.0251	0.0228	0.0206	0.0185	0.0167	0.0150	0.0134	0.0120	0.0106	0.0094	0.0083	0.0073	0.0064	0.0056	0.0049	0.0042													
3.36	0.0365	0.0332	0.0302	0.0274	0.0248	0.0225	0.0203	0.0183	0.0165	0.0148	0.0132	0.0118	0.0105	0.0093	0.0082	0.0072	0.0063	0.0055	0.0048	0.0041													
3.37	0.0362	0.0329	0.0299	0.0271	0.0246	0.0222	0.0200	0.0181	0.0162	0.0146	0.0130	0.0116	0.0103	0.0092	0.0081	0.0071	0.0062	0.0054	0.0047	0.0040													
3.38	0.0358	0.0325	0.0295	0.0268	0.0243	0.0219	0.0198	0.0178	0.0160	0.0144	0.0128	0.0114	0.0102	0.0090	0.0079	0.0070	0.0061	0.0053	0.0046	0.0039													
3.39	0.0354	0.0322	0.0292	0.0265	0.0240	0.0217	0.0195	0.0176	0.0158	0.0142	0.0127	0.0113	0.0100	0.0089	0.0078	0.0068	0.0059	0.0051	0.0044	0.0038													
3.40	0.0350	0.0318	0.0289	0.0262	0.0237	0.0214	0.0193	0.0174	0.0156	0.0140	0.0125	0.0111	0.0099	0.0087	0.0077	0.0068	0.0059	0.0051	0.0044	0.0038													
3.41	0.0345	0.0315	0.0286	0.0259	0.0234	0.0211	0.0191	0.0171	0.0153	0.0138	0.0123	0.0109	0.0097	0.0086	0.0076	0.0067	0.0058	0.0050	0.0043	0.0037													
3.42	0.0343	0.0311	0.0283	0.0256	0.0231	0.0208	0.0188	0.0169	0.0152	0.0136	0.0121	0.0108	0.0096	0.0085	0.0075	0.0066	0.0057	0.0049	0.0043	0.0037													
3.43	0.0340	0.0308	0.0279	0.0253	0.0229	0.0206	0.0186	0.0167	0.0150	0.0134	0.0120	0.0106	0.0094	0.0083	0.0073	0.0064	0.0056	0.0049	0.0042	0.0036													
3.44	0.0336	0.0305	0.0276	0.0250	0.0226	0.0204	0.0184	0.0165	0.0148	0.0132	0.0118	0.0105	0.0093	0.0082	0.0072	0.0063	0.0055	0.0048	0.0041	0.0035													
3.45	0.0333	0.0302	0.0273	0.0247	0.0223	0.0201	0.0181	0.0163	0.0146	0.0130	0.0116	0.0103	0.0091	0.0081	0.0071	0.0062	0.0054	0.0047	0.0040	0.0035													
3.46	0.0329	0.0298	0.0270	0.0244	0.0221	0.0199	0.0179	0.0161	0.0144	0.0129	0.0115	0.0102	0.0090	0.0080	0.0070	0.0061	0.0053	0.0046	0.0040	0.0034													
3.47	0.0326	0.0295	0.0267	0.0242	0.0218	0.0197	0.0177	0.0159	0.0142	0.0127	0.0113	0.0100	0.0089	0.0078	0.0069	0.0060	0.0052	0.0045	0.0039	0.0033													
3.48	0.0322	0.0292	0.0264	0.0239	0.0216	0.0194	0.0175	0.0157	0.0140	0.0125	0.0111	0.0099	0.0087	0.0077	0.0068	0.0059	0.0051	0.0044	0.0038	0.0033													
3.49	0.0319	0.0289	0.0261	0.0236	0.0213	0.0192	0.0172	0.0155	0.0138	0.0123	0.0110	0.0097	0.0086	0.0076	0.0067	0.0058	0.0051	0.0044	0.0037	0.0032													
3.50	0.0316	0.0286	0.0259	0.0233	0.0211	0.0189	0.0170	0.0153	0.0136	0.0122	0.0108	0.0096	0.0085	0.0075	0.0066	0.0057	0.0050	0.0043	0.0037	0.0031													
3.51	0.0312	0.0283	0.0256	0.0231	0.0208	0.0187	0.0168	0.0151	0.0135	0.0120	0.0107	0.0095																					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.0185	0.0164	0.0146	0.0130	0.0115	0.0101	0.0089	0.0078	0.0069	0.0060	0.0052	0.0045	0.0039	0.0033	0.0029	0.0024	0.0020	0.0017	0.0014	0.0012	
4.02	0.0183	0.0163	0.0145	0.0128	0.0113	0.0100	0.0088	0.0077	0.0068	0.0059	0.0051	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	
4.03	0.0181	0.0161	0.0143	0.0127	0.0112	0.0099	0.0087	0.0076	0.0067	0.0058	0.0051	0.0044	0.0038	0.0032	0.0028	0.0023	0.0020	0.0017	0.0014	0.0011	
4.04	0.0179	0.0159	0.0141	0.0125	0.0111	0.0098	0.0086	0.0075	0.0066	0.0057	0.0050	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	
4.05	0.0177	0.0157	0.0140	0.0124	0.0109	0.0096	0.0085	0.0074	0.0065	0.0057	0.0049	0.0043	0.0037	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	
4.06	0.0175	0.0156	0.0138	0.0122	0.0108	0.0095	0.0084	0.0073	0.0064	0.0056	0.0048	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	
4.07	0.0173	0.0154	0.0137	0.0121	0.0107	0.0094	0.0083	0.0072	0.0063	0.0055	0.0048	0.0041	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0010	
4.08	0.0172	0.0152	0.0135	0.0120	0.0106	0.0093	0.0082	0.0071	0.0062	0.0054	0.0047	0.0041	0.0035	0.0030	0.0025	0.0022	0.0018	0.0015	0.0012	0.0010	
4.09	0.0170	0.0151	0.0134	0.0118	0.0104	0.0092	0.0081	0.0071	0.0062	0.0054	0.0046	0.0040	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	
4.10	0.0168	0.0149	0.0132	0.0117	0.0103	0.0091	0.0080	0.0070	0.0061	0.0053	0.0046	0.0039	0.0034	0.0029	0.0025	0.0021	0.0017	0.0015	0.0012	0.0010	
4.11	0.0166	0.0147	0.0131	0.0115	0.0102	0.0090	0.0079	0.0069	0.0060	0.0052	0.0045	0.0039	0.0033	0.0029	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	
4.12	0.0165	0.0146	0.0129	0.0114	0.0101	0.0088	0.0078	0.0068	0.0059	0.0051	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0009	
4.13	0.0163	0.0144	0.0128	0.0113	0.0099	0.0087	0.0077	0.0067	0.0058	0.0051	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	
4.14	0.0161	0.0143	0.0126	0.0112	0.0098	0.0086	0.0076	0.0066	0.0058	0.0050	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	0.0011	0.0009	
4.15	0.0159	0.0141	0.0125	0.0110	0.0097	0.0085	0.0075	0.0065	0.0057	0.0049	0.0043	0.0037	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0009	
4.16	0.0158	0.0140	0.0123	0.0109	0.0096	0.0084	0.0074	0.0064	0.0056	0.0049	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	
4.17	0.0156	0.0138	0.0122	0.0108	0.0095	0.0083	0.0073	0.0064	0.0055	0.0048	0.0041	0.0036	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0011	0.0009	
4.18	0.0154	0.0137	0.0121	0.0106	0.0094	0.0082	0.0072	0.0063	0.0055	0.0047	0.0041	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0011	0.0008	
4.19	0.0153	0.0135	0.0119	0.0105	0.0093	0.0081	0.0071	0.0062	0.0054	0.0047	0.0040	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	
4.20	0.0151	0.0134	0.0118	0.0104	0.0091	0.0080	0.0070	0.0061	0.0053	0.0046	0.0040	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	
4.21	0.0150	0.0132	0.0117	0.0103	0.0090	0.0079	0.0069	0.0060	0.0052	0.0045	0.0039	0.0034	0.0029	0.0024	0.0021	0.0017	0.0014	0.0012	0.0010	0.0008	
4.22	0.0148	0.0131	0.0115	0.0102	0.0089	0.0078	0.0068	0.0059	0.0052	0.0045	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	
4.23	0.0146	0.0129	0.0114	0.0100	0.0088	0.0077	0.0067	0.0059	0.0051	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0008	
4.24	0.0145	0.0128	0.0113	0.0099	0.0087	0.0076	0.0067	0.0058	0.0050	0.0043	0.0037	0.0032	0.0027	0.0023	0.0020	0.0016	0.0014	0.0011	0.0009	0.0008	
4.25	0.0143	0.0127	0.0112	0.0098	0.0086	0.0075	0.0066	0.0057	0.0050	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	
4.26	0.0142	0.0125	0.0110	0.0097	0.0085	0.0074	0.0065	0.0056	0.0049	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	
4.27	0.0140	0.0124	0.0109	0.0096	0.0084	0.0074	0.0064	0.0056	0.0048	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	
4.28	0.0139	0.0123	0.0108	0.0095	0.0083	0.0073	0.0063	0.0055	0.0048	0.0041	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	
4.29	0.0137	0.0121	0.0107	0.0094	0.0082	0.0072	0.0062	0.0054	0.0047	0.0040	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	
4.30	0.0136	0.0120	0.0105	0.0093	0.0081	0.0071	0.0062	0.0054	0.0046	0.0040	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0007	
4.31	0.0135	0.0119	0.0104	0.0092	0.0080	0.0070	0.0061	0.0053	0.0046	0.0039	0.0034	0.0029	0.0025	0.0021	0.0017	0.0015	0.0012	0.0010	0.0008	0.0007	
4.32	0.0133	0.0117	0.0103	0.0090	0.0079	0.0069	0.0060	0.0052	0.0045	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0006	
4.33	0.0132	0.0116	0.0102	0.0089	0.0078	0.0068	0.0059	0.0051	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0006	
4.34	0.0130	0.0115	0.0101	0.0088	0.0077	0.0067	0.0059	0.0051	0.0044	0.0038	0.0032	0.0028	0.0023	0.0020	0.0017	0.0014	0.0011	0.0009	0.0008	0.0006	
4.35	0.0129	0.0114	0.0100	0.0087	0.0076	0.0067	0.0058	0.0050	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	0.0011	0.0009	0.0008	0.0006	
4.36	0.0128	0.0112	0.0099	0.0086	0.0075	0.0066	0.0057	0.0049	0.0043	0.0037	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0006	
4.37	0.0126	0.0111	0.0097	0.0085	0.0075	0.0065	0.0056	0.0049	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0006	
4.38	0.0125	0.0110	0.0096	0.0084	0.0074	0.0064	0.0056	0.0048	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0006	
4.39	0.0124	0.0109	0.0095	0.0083	0.0073	0.0063	0.0055	0.0048	0.0041	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0010	0.0009	0.0007	0.0006	
4.40	0.0122	0.0107	0.0094	0.0082	0.0072	0.0063	0.0054	0.0047	0.0040	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0009	0.0007	0.0005	
4.41	0.0121	0.0106	0.0093	0.0081	0.0071	0.0062	0.0053	0.0046	0.0039	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0007	0.0005	
4.42	0.0120	0.0105	0.0092	0.0080	0.0070	0.0061	0.0052	0.0045	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0005	
4.43	0.0119	0.0104	0.0091	0.0079	0.0069	0.0060	0.0052	0.0045	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0005	
4.44	0.0117	0.0103	0.0090	0.0078	0.0069	0.0060	0.0052	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0006	0.0005	
4.45	0.0116	0.0102	0.0089	0.0077	0.0068	0.0059	0.0051	0.0044	0.0038	0.0032	0.0028	0.0023	0.0020	0.0017	0.0014	0.0011	0.0009	0.0008	0.0006	0.0005	
4.46	0.0115	0.0101	0.0088	0.0076	0.0067	0.0058	0.0050	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	0.0011	0.0009	0.0008	0.0006	0.0005	
4.47	0.0114	0.0100	0.0087	0.0075	0.0066	0.0057	0.0050	0.0043	0.0037	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0006	0.0005	
4.48	0.0112	0.0098	0.0086	0.0074	0.0065	0.0057	0.0049	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0006	0.0005	
4.49	0.0111	0.0097	0.0085	0.0074	0.0065	0.0056	0.0048	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0006	0.0005	
4.50	0.0110	0.0096	0.0084	0.0073	0.0064	0.0055	0.0048	0.0041	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	0.0005	
4.51	0.0109	0.0095	0.0083	0.0072	0.0063	0.0055	0.0047	0.0041	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	0.0005	
4.52	0.0108	0.0094	0.0082	0.0072	0.0062	0.0054	0.0047	0.0040	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0007	0.0006	0.0004	
4.53	0.0107	0.0093	0.0081	0.0071	0.0062	0.0053	0.0046														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															</

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**EXHIBIT 5B-RULE****RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																	
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9601	0.9601	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9502	0.9502	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9403	0.9402	0.9402	0.9401	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9304	0.9303	0.9302	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9205	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9107	0.9105	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9009	0.9007	0.9006	0.9004	0.9003	0.9002	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8911	0.8909	0.8907	0.8905	0.8904	0.8903	0.8902	0.8902	0.8901	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8813	0.8811	0.8809	0.8807	0.8805	0.8804	0.8803	0.8802	0.8802	0.8801	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8716	0.8713	0.8711	0.8709	0.8707	0.8705	0.8704	0.8703	0.8702	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8619	0.8616	0.8613	0.8611	0.8609	0.8607	0.8605	0.8604	0.8603	0.8602	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8523	0.8519	0.8516	0.8513	0.8511	0.8508	0.8507	0.8505	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8427	0.8423	0.8419	0.8416	0.8413	0.8410	0.8408	0.8407	0.8405	0.8404	0.8403	0.8402	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400
0.17	0.8331	0.8327	0.8322	0.8319	0.8315	0.8313	0.8310	0.8308	0.8306	0.8305	0.8304	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300	0.8300
0.18	0.8236	0.8231	0.8226	0.8222	0.8218	0.8215	0.8212	0.8210	0.8208	0.8206	0.8205	0.8204	0.8203	0.8202	0.8201	0.8201	0.8200	0.8200
0.19	0.8141	0.8135	0.8130	0.8126	0.8121	0.8118	0.8115	0.8112	0.8110	0.8108	0.8106	0.8104	0.8103	0.8102	0.8102	0.8101	0.8100	0.8100
0.20	0.8047	0.8040	0.8035	0.8029	0.8025	0.8021	0.8017	0.8014	0.8011	0.8009	0.8007	0.8005	0.8004	0.8003	0.8002	0.8001	0.8000	0.8000
0.21	0.7953	0.7946	0.7939	0.7934	0.7929	0.7924	0.7920	0.7916	0.7913	0.7911	0.7908	0.7906	0.7905	0.7904	0.7902	0.7901	0.7900	0.7900
0.22	0.7860	0.7852	0.7845	0.7838	0.7833	0.7828	0.7823	0.7819	0.7816	0.7813	0.7810	0.7808	0.7806	0.7804	0.7803	0.7802	0.7801	0.7800
0.23	0.7767	0.7758	0.7751	0.7744	0.7738	0.7732	0.7727	0.7722	0.7718	0.7715	0.7712	0.7709	0.7707	0.7705	0.7704	0.7702	0.7701	0.7700
0.24	0.7674	0.7665	0.7657	0.7650	0.7643	0.7637	0.7631	0.7626	0.7622	0.7618	0.7614	0.7611	0.7609	0.7607	0.7605	0.7603	0.7601	0.7600
0.25	0.7583	0.7573	0.7564	0.7556	0.7548	0.7542	0.7536	0.7530	0.7525	0.7521	0.7517	0.7513	0.7511	0.7508	0.7506	0.7504	0.7503	0.7501
0.26	0.7491	0.7481	0.7471	0.7463	0.7454	0.7447	0.7440	0.7434	0.7429	0.7424	0.7420	0.7416	0.7413	0.7410	0.7407	0.7405	0.7404	0.7401
0.27	0.7401	0.7390	0.7379	0.7370	0.7361	0.7353	0.7346	0.7339	0.7333	0.7328	0.7323	0.7319	0.7315	0.7312	0.7309	0.7306	0.7304	0.7301
0.28	0.7311	0.7299	0.7288	0.7278	0.7268	0.7259	0.7252	0.7244	0.7238	0.7232	0.7226	0.7222	0.7217	0.7214	0.7210	0.7208	0.7205	0.7201
0.29	0.7221	0.7208	0.7197	0.7186	0.7176	0.7166	0.7158	0.7150	0.7143	0.7136	0.7130	0.7125	0.7120	0.7116	0.7112	0.7109	0.7107	0.7101
0.30	0.7132	0.7119	0.7106	0.7094	0.7084	0.7074	0.7064	0.7056	0.7048	0.7041	0.7034	0.7028	0.7023	0.7018	0.7014	0.7011	0.7008	0.7003
0.31	0.7044	0.7029	0.7016	0.7004	0.6992	0.6981	0.6971	0.6962	0.6954	0.6946	0.6939	0.6932	0.6926	0.6921	0.6916	0.6912	0.6909	0.6904
0.32	0.6956	0.6941	0.6927	0.6914	0.6901	0.6890	0.6879	0.6869	0.6860	0.6851	0.6844	0.6836	0.6830	0.6824	0.6819	0.6815	0.6811	0.6808
0.33	0.6869	0.6853	0.6838	0.6824	0.6811	0.6799	0.6787	0.6777	0.6767	0.6757	0.6749	0.6741	0.6734	0.6728	0.6722	0.6717	0.6713	0.6709
0.34	0.6782	0.6766	0.6750	0.6735	0.6721	0.6708	0.6696	0.6685	0.6674	0.6664	0.6655	0.6647	0.6639	0.6632	0.6625	0.6620	0.6615	0.6607
0.35	0.6697	0.6679	0.6663	0.6647	0.6632	0.6618	0.6605	0.6593	0.6582	0.6571	0.6561	0.6552	0.6544	0.6536	0.6529	0.6523	0.6517	0.6509
0.36	0.6611	0.6593	0.6576	0.6559	0.6544	0.6529	0.6515	0.6503	0.6490	0.6479	0.6468	0.6458	0.6449	0.6441	0.6433	0.6426	0.6420	0.6407
0.37	0.6527	0.6508	0.6490	0.6472	0.6456	0.6441	0.6426	0.6412	0.6399	0.6387	0.6376	0.6365	0.6355	0.6346	0.6338	0.6330	0.6323	0.6317
0.38	0.6443	0.6423	0.6404	0.6386	0.6369	0.6353	0.6337	0.6323	0.6309	0.6296	0.6284	0.6272	0.6262	0.6252	0.6243	0.6234	0.6227	0.6214
0.39	0.6360	0.6339	0.6319	0.6300	0.6282	0.6265	0.6249	0.6234	0.6219	0.6205	0.6192	0.6180	0.6168	0.6158	0.6148	0.6139	0.6130	0.6123
0.40	0.6277	0.6256	0.6235	0.6215	0.6196	0.6178	0.6161	0.6145	0.6130	0.6115	0.6101	0.6088	0.6076	0.6064	0.6053	0.6043	0.6034	0.6026
0.41	0.6195	0.6173	0.6151	0.6131	0.6111	0.6092	0.6074	0.6057	0.6041	0.6025	0.6010	0.5997	0.5983	0.5971	0.5959	0.5949	0.5939	0.5930
0.42	0.6114	0.6091	0.6068	0.6047	0.6026	0.6007	0.5988	0.5970	0.5953	0.5936	0.5921	0.5906	0.5892	0.5878	0.5866	0.5854	0.5844	0.5825
0.43	0.6034	0.6009	0.5986	0.5964	0.5942	0.5922	0.5902	0.5883	0.5865	0.5848	0.5832	0.5816	0.5801	0.5787	0.5773	0.5761	0.5749	0.5729
0.44	0.5954	0.5929	0.5905	0.5882	0.5859	0.5838	0.5817	0.5798	0.5779	0.5760	0.5743	0.5726	0.5710	0.5695	0.5681	0.5667	0.5655	0.5633
0.45	0.5875	0.5849	0.5824	0.5800	0.5777	0.5755	0.5733	0.5713	0.5693	0.5674	0.5655	0.5638	0.5621	0.5605	0.5589	0.5575	0.5561	0.5537
0.46	0.5797	0.5770	0.5744	0.5719	0.5695	0.5672	0.5650	0.5628	0.5607	0.5587	0.5568	0.5550	0.5532	0.5515	0.5498	0.5483	0.5468	0.5442
0.47	0.5719	0.5691	0.5665	0.5639	0.5614	0.5590	0.5567	0.5544	0.5523	0.5502	0.5482	0.5462	0.5443	0.5425	0.5408	0.5391	0.5376	0.5348
0.48	0.5642	0.5614	0.5586	0.5560	0.5534	0.5509	0.5485	0.5461	0.5439	0.5417	0.5396	0.5375	0.5355	0.5336	0.5318	0.5300	0.5284	0.5253
0.49	0.5566	0.5537	0.5508	0.5481	0.5454	0.5428	0.5403	0.5379	0.5356	0.5333	0.5311	0.5289	0.5268	0.5248	0.5229	0.5210	0.5192	0.51611

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																		
Entry	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17
1.01	0.2569	0.2512	0.2456	0.2401	0.2345	0.2290	0.2234	0.2178	0.2121	0.2064	0.2006	0.1947	0.1886	0.1824	0.1761	0.1695	0.1626	0.1554
1.02	0.2528	0.2472	0.2416	0.2360	0.2304	0.2248	0.2192	0.2136	0.2079	0.2022	0.1964	0.1904	0.1844	0.1782	0.1718	0.1652	0.1583	0.1511
1.03	0.2488	0.2431	0.2375	0.2319	0.2263	0.2208	0.2151	0.2095	0.2038	0.1981	0.1922	0.1863	0.1802	0.1740	0.1676	0.1610	0.1541	0.1469
1.04	0.2448	0.2392	0.2336	0.2280	0.2224	0.2168	0.2111	0.2055	0.1998	0.1940	0.1882	0.1822	0.1762	0.1699	0.1635	0.1569	0.1500	0.1428
1.05	0.2410	0.2353	0.2297	0.2240	0.2184	0.2128	0.2072	0.2015	0.1958	0.1900	0.1842	0.1782	0.1722	0.1659	0.1595	0.1529	0.1460	0.1388
1.06	0.2371	0.2314	0.2258	0.2202	0.2146	0.2089	0.2033	0.1976	0.1919	0.1861	0.1803	0.1743	0.1682	0.1620	0.1556	0.1489	0.1420	0.1348
1.07	0.2333	0.2276	0.2220	0.2164	0.2107	0.2051	0.1995	0.1938	0.1881	0.1823	0.1764	0.1705	0.1644	0.1581	0.1517	0.1451	0.1382	0.1310
1.08	0.2296	0.2239	0.2183	0.2126	0.2070	0.2014	0.1957	0.1900	0.1843	0.1785	0.1727	0.1667	0.1606	0.1544	0.1479	0.1413	0.1344	0.1272
1.09	0.2259	0.2202	0.2146	0.2089	0.2033	0.1977	0.1920	0.1863	0.1806	0.1748	0.1690	0.1630	0.1569	0.1507	0.1442	0.1376	0.1307	0.1235
1.10	0.2223	0.2166	0.2109	0.2053	0.1997	0.1940	0.1884	0.1827	0.1770	0.1712	0.1653	0.1593	0.1533	0.1470	0.1406	0.1340	0.1271	0.1199
1.11	0.2187	0.2130	0.2073	0.2017	0.1961	0.1904	0.1848	0.1791	0.1734	0.1676	0.1617	0.1558	0.1497	0.1435	0.1370	0.1304	0.1236	0.1164
1.12	0.2152	0.2095	0.2038	0.1982	0.1925	0.1869	0.1813	0.1756	0.1699	0.1641	0.1582	0.1523	0.1462	0.1400	0.1336	0.1270	0.1201	0.1129
1.13	0.2117	0.2060	0.2003	0.1947	0.1891	0.1834	0.1778	0.1721	0.1664	0.1606	0.1548	0.1488	0.1428	0.1366	0.1302	0.1236	0.1168	0.1097
1.14	0.2083	0.2026	0.1969	0.1913	0.1857	0.1800	0.1744	0.1687	0.1630	0.1572	0.1514	0.1455	0.1394	0.1332	0.1269	0.1203	0.1135	0.1064
1.15	0.2049	0.1992	0.1936	0.1879	0.1823	0.1767	0.1710	0.1654	0.1597	0.1539	0.1481	0.1422	0.1361	0.1299	0.1236	0.1170	0.1103	0.1032
1.16	0.2016	0.1959	0.1902	0.1846	0.1790	0.1734	0.1678	0.1621	0.1564	0.1507	0.1448	0.1389	0.1329	0.1267	0.1204	0.1139	0.1071	0.1001
1.17	0.1983	0.1926	0.1870	0.1813	0.1757	0.1701	0.1645	0.1589	0.1532	0.1475	0.1416	0.1358	0.1297	0.1236	0.1173	0.1108	0.1041	0.0971
1.18	0.1951	0.1894	0.1838	0.1781	0.1725	0.1669	0.1613	0.1557	0.1500	0.1443	0.1385	0.1326	0.1267	0.1205	0.1143	0.1078	0.1011	0.0942
1.19	0.1919	0.1862	0.1806	0.1750	0.1694	0.1638	0.1582	0.1526	0.1469	0.1412	0.1354	0.1296	0.1236	0.1175	0.1113	0.1048	0.0982	0.0913
1.20	0.1887	0.1831	0.1775	0.1719	0.1663	0.1607	0.1551	0.1495	0.1439	0.1382	0.1324	0.1266	0.1206	0.1146	0.1084	0.1020	0.0954	0.0884
1.21	0.1856	0.1800	0.1744	0.1688	0.1632	0.1577	0.1521	0.1465	0.1409	0.1352	0.1295	0.1237	0.1177	0.1117	0.1055	0.0991	0.0926	0.0858
1.22	0.1826	0.1770	0.1714	0.1658	0.1602	0.1547	0.1491	0.1436	0.1379	0.1323	0.1266	0.1208	0.1149	0.1089	0.1027	0.0964	0.0899	0.0832
1.23	0.1796	0.1740	0.1684	0.1628	0.1573	0.1517	0.1462	0.1406	0.1351	0.1294	0.1237	0.1180	0.1121	0.1061	0.1000	0.0937	0.0873	0.0806
1.24	0.1766	0.1710	0.1654	0.1599	0.1544	0.1489	0.1433	0.1378	0.1322	0.1266	0.1210	0.1152	0.1094	0.1034	0.0974	0.0911	0.0847	0.0781
1.25	0.1737	0.1681	0.1626	0.1570	0.1515	0.1460	0.1405	0.1350	0.1295	0.1239	0.1182	0.1125	0.1067	0.1008	0.0948	0.0886	0.0822	0.0756
1.26	0.1709	0.1653	0.1597	0.1542	0.1487	0.1432	0.1377	0.1322	0.1267	0.1212	0.1155	0.1099	0.1041	0.0982	0.0922	0.0861	0.0798	0.0732
1.27	0.1680	0.1625	0.1569	0.1514	0.1460	0.1405	0.1350	0.1295	0.1240	0.1185	0.1129	0.1073	0.1015	0.0957	0.0897	0.0836	0.0774	0.0709
1.28	0.1652	0.1597	0.1542	0.1487	0.1432	0.1378	0.1323	0.1269	0.1214	0.1159	0.1104	0.1047	0.0990	0.0932	0.0873	0.0813	0.0751	0.0687
1.29	0.1625	0.1570	0.1515	0.1460	0.1406	0.1351	0.1297	0.1243	0.1188	0.1134	0.1078	0.1023	0.0966	0.0908	0.0850	0.0790	0.0728	0.0665
1.30	0.1598	0.1543	0.1488	0.1434	0.1379	0.1325	0.1271	0.1217	0.1163	0.1109	0.1054	0.0998	0.0942	0.0885	0.0827	0.0767	0.0706	0.0644
1.31	0.1571	0.1516	0.1462	0.1408	0.1354	0.1300	0.1246	0.1192	0.1138	0.1084	0.1030	0.0974	0.0919	0.0862	0.0804	0.0745	0.0685	0.0623
1.32	0.1545	0.1490	0.1436	0.1382	0.1328	0.1275	0.1221	0.1168	0.1114	0.1060	0.1006	0.0951	0.0896	0.0839	0.0782	0.0724	0.0664	0.0603
1.33	0.1519	0.1465	0.1410	0.1357	0.1303	0.1250	0.1197	0.1143	0.1090	0.1037	0.0983	0.0928	0.0873	0.0817	0.0761	0.0703	0.0644	0.0582
1.34	0.1494	0.1439	0.1385	0.1332	0.1279	0.1226	0.1173	0.1120	0.1067	0.1013	0.0960	0.0906	0.0851	0.0796	0.0740	0.0683	0.0624	0.0565
1.35	0.1469	0.1415	0.1361	0.1308	0.1255	0.1202	0.1149	0.1096	0.1044	0.0991	0.0938	0.0884	0.0830	0.0775	0.0719	0.0663	0.0605	0.0546
1.36	0.1444	0.1390	0.1337	0.1284	0.1231	0.1178	0.1126	0.1074	0.1021	0.0969	0.0916	0.0863	0.0809	0.0755	0.0699	0.0643	0.0586	0.0528
1.37	0.1420	0.1366	0.1313	0.1260	0.1208	0.1155	0.1103	0.1051	0.0999	0.0947	0.0895	0.0842	0.0789	0.0735	0.0680	0.0625	0.0568	0.0511
1.38	0.1396	0.1343	0.1289	0.1237	0.1185	0.1133	0.1081	0.1029	0.0978	0.0926	0.0874	0.0821	0.0769	0.0715	0.0661	0.0606	0.0551	0.0494
1.39	0.1373	0.1319	0.1266	0.1214	0.1162	0.1111	0.1059	0.1008	0.0956	0.0905	0.0853	0.0801	0.0749	0.0696	0.0643	0.0588	0.0533	0.0476
1.40	0.1349	0.1296	0.1244	0.1192	0.1140	0.1089	0.1038	0.0986	0.0935	0.0884	0.0833	0.0782	0.0730	0.0678	0.0625	0.0571	0.0517	0.0460
1.41	0.1327	0.1274	0.1221	0.1170	0.1118	0.1067	0.1016	0.0966	0.0915	0.0864	0.0814	0.0763	0.0711	0.0659	0.0607	0.0554	0.0501	0.0446
1.42	0.1304	0.1252	0.1200	0.1148	0.1097	0.1046	0.0996	0.0945	0.0895	0.0845	0.0794	0.0744	0.0693	0.0642	0.0590	0.0538	0.0485	0.0431
1.43	0.1282	0.1230	0.1178	0.1127	0.1076	0.1026	0.0975	0.0925	0.0875	0.0826	0.0776	0.0725	0.0675	0.0624	0.0573	0.0522	0.0470	0.0417
1.44	0.1260	0.1208	0.1157	0.1106	0.1055	0.1005	0.0955	0.0906	0.0856	0.0807	0.0757	0.0708	0.0658	0.0608	0.0557	0.0506	0.0455	0.0403
1.45	0.1239	0.1187	0.1136	0.1085	0.1035	0.0985	0.0936	0.0887	0.0837	0.0788	0.0739	0.0690	0.0641	0.0591	0.0541	0.0491	0.0440	0.0389
1.46	0.1218	0.1166	0.1115	0.1065	0.1015	0.0966	0.0917	0.0868	0.0819	0.0770	0.0722	0.0673	0.0624	0.0575	0.0526	0.0476	0.0426	0.0376
1.47	0.1197	0.1146	0.1095	0.1045	0.0996	0.0947	0.0898	0.0849	0.0801	0.0753	0.0704	0.0656	0.0608	0.0559	0.0511	0.0462	0.0413	0.0363
1.48	0.1177	0.1126	0.1075	0.1026	0.0976	0.0928	0.0879	0.0831	0.0783	0.0735	0.0688	0.0640	0.0592	0.0544	0.0496	0.0448	0.0399	0.0351
1.49	0.1156	0.1106	0.1056	0.1006	0.0958	0.0909	0.0861	0.0813	0.0766	0.0718	0.0671	0.0624	0.0577	0.0529	0.0482	0.0434	0.0386	0.0339
1.50	0.1137	0.1086	0.1037	0.0988	0.0939	0.0891	0.0843	0.0796	0.0749	0.0702	0.0655	0.0608	0.0562	0.0515	0.0468	0.0421	0.0374	0.03

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0459	0.0426	0.0394	0.0364	0.0334	0.0306	0.0278	0.0252	0.0226	0.0202	0.0178	0.0156	0.0135	0.0115	0.0096	0.0078	0.0062	0.0048	0.0035	0.0024
2.02	0.0451	0.0418	0.0387	0.0357	0.0327	0.0299	0.0272	0.0246	0.0221	0.0196	0.0173	0.0151	0.0131	0.0111	0.0093	0.0076	0.0060	0.0046	0.0034	0.0023
2.03	0.0443	0.0410	0.0379	0.0349	0.0321	0.0293	0.0266	0.0240	0.0215	0.0192	0.0169	0.0147	0.0127	0.0108	0.0090	0.0073	0.0058	0.0044	0.0032	0.0022
2.04	0.0435	0.0403	0.0372	0.0342	0.0314	0.0286	0.0260	0.0234	0.0210	0.0187	0.0164	0.0143	0.0123	0.0104	0.0087	0.0070	0.0056	0.0042	0.0031	0.0021
2.05	0.0427	0.0395	0.0365	0.0336	0.0307	0.0280	0.0254	0.0229	0.0205	0.0182	0.0160	0.0139	0.0120	0.0101	0.0084	0.0068	0.0054	0.0041	0.0029	0.0020
2.06	0.0419	0.0388	0.0358	0.0329	0.0301	0.0274	0.0248	0.0224	0.0200	0.0177	0.0156	0.0135	0.0116	0.0098	0.0081	0.0066	0.0052	0.0039	0.0028	0.0019
2.07	0.0411	0.0381	0.0351	0.0322	0.0295	0.0268	0.0243	0.0219	0.0195	0.0173	0.0152	0.0132	0.0113	0.0095	0.0079	0.0063	0.0050	0.0038	0.0027	0.0018
2.08	0.0404	0.0373	0.0344	0.0316	0.0289	0.0262	0.0237	0.0213	0.0190	0.0169	0.0148	0.0128	0.0109	0.0092	0.0076	0.0061	0.0048	0.0036	0.0026	0.0017
2.09	0.0397	0.0366	0.0337	0.0309	0.0283	0.0257	0.0232	0.0208	0.0186	0.0164	0.0144	0.0124	0.0106	0.0089	0.0074	0.0059	0.0046	0.0035	0.0025	0.0017
2.10	0.0389	0.0360	0.0331	0.0303	0.0277	0.0251	0.0227	0.0204	0.0181	0.0160	0.0140	0.0121	0.0103	0.0087	0.0071	0.0057	0.0044	0.0033	0.0024	0.0016
2.11	0.0382	0.0353	0.0324	0.0297	0.0271	0.0246	0.0222	0.0199	0.0177	0.0156	0.0136	0.0118	0.0100	0.0084	0.0069	0.0055	0.0043	0.0032	0.0023	0.0015
2.12	0.0375	0.0346	0.0318	0.0291	0.0265	0.0241	0.0217	0.0194	0.0173	0.0152	0.0133	0.0114	0.0097	0.0081	0.0067	0.0053	0.0041	0.0031	0.0022	0.0014
2.13	0.0368	0.0340	0.0312	0.0285	0.0260	0.0235	0.0212	0.0190	0.0168	0.0148	0.0129	0.0111	0.0094	0.0079	0.0064	0.0051	0.0040	0.0031	0.0022	0.0014
2.14	0.0362	0.0333	0.0306	0.0279	0.0254	0.0230	0.0207	0.0185	0.0164	0.0144	0.0126	0.0108	0.0092	0.0076	0.0062	0.0050	0.0038	0.0028	0.0020	0.0013
2.15	0.0355	0.0327	0.0300	0.0274	0.0249	0.0225	0.0202	0.0181	0.0160	0.0141	0.0122	0.0105	0.0089	0.0074	0.0060	0.0048	0.0037	0.0027	0.0019	0.0012
2.16	0.0349	0.0321	0.0294	0.0268	0.0244	0.0220	0.0198	0.0177	0.0156	0.0137	0.0119	0.0102	0.0086	0.0072	0.0058	0.0046	0.0035	0.0026	0.0018	0.0012
2.17	0.0342	0.0315	0.0288	0.0263	0.0239	0.0216	0.0193	0.0172	0.0153	0.0134	0.0116	0.0099	0.0084	0.0069	0.0056	0.0044	0.0034	0.0025	0.0017	0.0011
2.18	0.0336	0.0309	0.0283	0.0258	0.0234	0.0211	0.0189	0.0168	0.0149	0.0130	0.0113	0.0096	0.0081	0.0067	0.0054	0.0043	0.0033	0.0024	0.0017	0.0011
2.19	0.0330	0.0303	0.0277	0.0252	0.0229	0.0206	0.0185	0.0164	0.0145	0.0127	0.0110	0.0094	0.0079	0.0065	0.0053	0.0041	0.0031	0.0023	0.0016	0.0010
2.20	0.0324	0.0297	0.0272	0.0247	0.0224	0.0202	0.0181	0.0161	0.0142	0.0124	0.0107	0.0091	0.0077	0.0063	0.0051	0.0040	0.0030	0.0022	0.0015	0.0010
2.21	0.0318	0.0291	0.0266	0.0242	0.0219	0.0197	0.0176	0.0157	0.0138	0.0120	0.0104	0.0089	0.0074	0.0061	0.0049	0.0039	0.0029	0.0021	0.0014	0.0009
2.22	0.0312	0.0286	0.0261	0.0237	0.0215	0.0193	0.0172	0.0153	0.0135	0.0117	0.0101	0.0086	0.0072	0.0059	0.0048	0.0037	0.0028	0.0020	0.0014	0.0009
2.23	0.0306	0.0281	0.0256	0.0232	0.0210	0.0189	0.0169	0.0149	0.0131	0.0114	0.0098	0.0084	0.0070	0.0057	0.0046	0.0036	0.0027	0.0019	0.0013	0.0008
2.24	0.0301	0.0275	0.0251	0.0228	0.0206	0.0185	0.0165	0.0146	0.0128	0.0111	0.0096	0.0081	0.0068	0.0056	0.0044	0.0035	0.0026	0.0019	0.0013	0.0008
2.25	0.0295	0.0270	0.0246	0.0223	0.0201	0.0181	0.0161	0.0142	0.0125	0.0108	0.0093	0.0079	0.0066	0.0054	0.0043	0.0033	0.0025	0.0018	0.0012	0.0008
2.26	0.0290	0.0265	0.0241	0.0218	0.0197	0.0177	0.0157	0.0139	0.0122	0.0106	0.0091	0.0077	0.0064	0.0052	0.0042	0.0032	0.0024	0.0017	0.0012	0.0008
2.27	0.0284	0.0260	0.0236	0.0214	0.0193	0.0173	0.0154	0.0136	0.0119	0.0103	0.0088	0.0075	0.0062	0.0050	0.0040	0.0031	0.0023	0.0016	0.0011	0.0007
2.28	0.0279	0.0255	0.0232	0.0210	0.0189	0.0169	0.0150	0.0132	0.0116	0.0100	0.0086	0.0072	0.0060	0.0049	0.0039	0.0030	0.0022	0.0016	0.0011	0.0007
2.29	0.0274	0.0250	0.0227	0.0205	0.0185	0.0165	0.0147	0.0129	0.0113	0.0098	0.0083	0.0070	0.0058	0.0047	0.0038	0.0029	0.0021	0.0015	0.0010	0.0006
2.30	0.0269	0.0245	0.0223	0.0201	0.0181	0.0162	0.0143	0.0126	0.0110	0.0095	0.0081	0.0068	0.0057	0.0046	0.0036	0.0028	0.0021	0.0014	0.0010	0.0006
2.31	0.0264	0.0241	0.0218	0.0197	0.0177	0.0158	0.0140	0.0123	0.0107	0.0093	0.0079	0.0066	0.0055	0.0044	0.0035	0.0027	0.0020	0.0014	0.0009	0.0006
2.32	0.0259	0.0236	0.0214	0.0193	0.0173	0.0155	0.0137	0.0120	0.0105	0.0090	0.0077	0.0064	0.0053	0.0043	0.0034	0.0026	0.0019	0.0013	0.0009	0.0005
2.33	0.0254	0.0231	0.0210	0.0189	0.0170	0.0151	0.0134	0.0117	0.0102	0.0088	0.0075	0.0063	0.0052	0.0042	0.0033	0.0025	0.0018	0.0013	0.0008	0.0005
2.34	0.0250	0.0227	0.0206	0.0185	0.0166	0.0148	0.0131	0.0115	0.0100	0.0086	0.0073	0.0061	0.0050	0.0040	0.0032	0.0024	0.0018	0.0012	0.0008	0.0005
2.35	0.0245	0.0223	0.0201	0.0181	0.0162	0.0145	0.0128	0.0112	0.0097	0.0083	0.0071	0.0059	0.0049	0.0039	0.0031	0.0023	0.0017	0.0012	0.0008	0.0005
2.36	0.0240	0.0218	0.0197	0.0178	0.0159	0.0141	0.0125	0.0109	0.0095	0.0081	0.0069	0.0057	0.0047	0.0038	0.0030	0.0022	0.0016	0.0011	0.0007	0.0004
2.37	0.0236	0.0214	0.0194	0.0174	0.0156	0.0138	0.0122	0.0107	0.0092	0.0079	0.0067	0.0056	0.0046	0.0037	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.38	0.0232	0.0210	0.0190	0.0170	0.0152	0.0135	0.0119	0.0104	0.0090	0.0077	0.0065	0.0054	0.0044	0.0035	0.0028	0.0021	0.0015	0.0010	0.0007	0.0004
2.39	0.0227	0.0206	0.0186	0.0167	0.0149	0.0132	0.0116	0.0102	0.0088	0.0075	0.0063	0.0053	0.0043	0.0034	0.0027	0.0020	0.0014	0.0010	0.0006	0.0004
2.40	0.0223	0.0202	0.0182	0.0163	0.0146	0.0129	0.0114	0.0099	0.0086	0.0073	0.0062	0.0051	0.0042	0.0033	0.0026	0.0019	0.0013	0.0009	0.0006	0.0004
2.41	0.0219	0.0198	0.0179	0.0160	0.0143	0.0126	0.0111	0.0097	0.0083	0.0071	0.0060	0.0050	0.0040	0.0032	0.0025	0.0019	0.0013	0.0009	0.0006	0.0003
2.42	0.0215	0.0194	0.0175	0.0157	0.0140	0.0123	0.0108	0.0094	0.0081	0.0069	0.0058	0.0048	0.0039	0.0031	0.0024	0.0018	0.0013	0.0009	0.0006	0.0003
2.43	0.0211	0.0191	0.0172	0.0154	0.0137	0.0121	0.0106	0.0092	0.0079	0.0067	0.0057	0.0047	0.0038	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.44	0.0207	0.0187	0.0168	0.0150	0.0134	0.0118	0.0103	0.0090	0.0077	0.0066	0.0055	0.0045	0.0037	0.0029	0.0022	0.0017	0.0012	0.0008	0.0005	0.0003
2.45	0.0203	0.0183	0.0165	0.0147	0.0131	0.0115	0.0101	0.0088	0.0075	0.0064	0.0054	0.0044	0.0036	0.0028	0.0022	0.0016	0.0011	0.0008	0.0005	0.0003
2.46	0.0199	0.0180	0.0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 15

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0069	0.0060	0.0052	0.0045	0.0038	0.0032	0.0026	0.0022	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0068	0.0059	0.0051	0.0044	0.0037	0.0031	0.0026	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0067	0.0058	0.0050	0.0043	0.0036	0.0030	0.0025	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0066	0.0057	0.0049	0.0042	0.0035	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0064	0.0056	0.0048	0.0041	0.0035	0.0029	0.0024	0.0020	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0063	0.0055	0.0047	0.0040	0.0034	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0062	0.0054	0.0046	0.0039	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0061	0.0052	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.09	0.0059	0.0051	0.0044	0.0038	0.0032	0.0026	0.0022	0.0018	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.10	0.0058	0.0050	0.0043	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.11	0.0057	0.0049	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.12	0.0056	0.0048	0.0041	0.0035	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0055	0.0047	0.0041	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0054	0.0046	0.0040	0.0034	0.0028	0.0023	0.0019	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0053	0.0046	0.0039	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0052	0.0045	0.0038	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0051	0.0044	0.0037	0.0032	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0050	0.0043	0.0037	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0049	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0048	0.0041	0.0035	0.0030	0.0025	0.0020	0.0017	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.21	0.0047	0.0040	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.22	0.0046	0.0040	0.0034	0.0028	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.23	0.0045	0.0039	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.24	0.0044	0.0038	0.0032	0.0027	0.0023	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0043	0.0037	0.0032	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0043	0.0036	0.0031	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0041	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0040	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0039	0.0034	0.0028	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0039	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0038	0.0032	0.0027	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0037	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0036	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0036	0.0030	0.0026	0.0021	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.37	0.0034	0.0029	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.38	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0032	0.0027	0.0022	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0029	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0029	0.0024	0.0020																	

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

[illegible]

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9953	0.9950	0.9947	0.9944	0.9942	0.9939	0.9936	0.9934
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9926	0.9920	0.9913	0.9907	0.9901	0.9895	0.9889	0.9884	0.9879	0.9874	0.9870
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9929	0.9919	0.9909	0.9899	0.9890	0.9880	0.9871	0.9861	0.9853	0.9844	0.9836	0.9828	0.9821	0.9813	0.9807
0.04	0.9962	0.9953	0.9942	0.9930	0.9918	0.9905	0.9892	0.9879	0.9866	0.9854	0.9841	0.9829	0.9817	0.9805	0.9794	0.9783	0.9773	0.9763	0.9754	0.9745
0.05	0.9953	0.9941	0.9927	0.9913	0.9898	0.9882	0.9866	0.9850	0.9834	0.9818	0.9803	0.9787	0.9773	0.9759	0.9745	0.9732	0.9720	0.9708	0.9696	0.9685
0.06	0.9944	0.9929	0.9913	0.9896	0.9877	0.9859	0.9840	0.9821	0.9802	0.9783	0.9765	0.9747	0.9730	0.9713	0.9697	0.9682	0.9667	0.9653	0.9640	0.9627
0.07	0.9934	0.9917	0.9898	0.9878	0.9857	0.9836	0.9814	0.9792	0.9770	0.9749	0.9728	0.9707	0.9687	0.9668	0.9650	0.9633	0.9616	0.9600	0.9584	0.9570
0.08	0.9925	0.9905	0.9884	0.9861	0.9837	0.9813	0.9788	0.9763	0.9739	0.9715	0.9691	0.9668	0.9646	0.9625	0.9604	0.9584	0.9566	0.9548	0.9530	0.9514
0.09	0.9915	0.9893	0.9869	0.9844	0.9818	0.9790	0.9763	0.9735	0.9708	0.9681	0.9655	0.9630	0.9605	0.9582	0.9559	0.9537	0.9516	0.9496	0.9477	0.9459
0.10	0.9906	0.9882	0.9855	0.9827	0.9798	0.9768	0.9738	0.9708	0.9678	0.9648	0.9620	0.9592	0.9565	0.9539	0.9515	0.9491	0.9468	0.9446	0.9425	0.9405
0.11	0.9897	0.9870	0.9841	0.9810	0.9779	0.9746	0.9713	0.9680	0.9648	0.9616	0.9585	0.9555	0.9526	0.9498	0.9471	0.9445	0.9421	0.9397	0.9374	0.9353
0.12	0.9887	0.9858	0.9827	0.9794	0.9759	0.9724	0.9688	0.9653	0.9618	0.9584	0.9551	0.9518	0.9487	0.9457	0.9428	0.9401	0.9374	0.9349	0.9324	0.9301
0.13	0.9878	0.9846	0.9813	0.9777	0.9740	0.9702	0.9664	0.9626	0.9589	0.9552	0.9517	0.9482	0.9449	0.9417	0.9386	0.9357	0.9328	0.9301	0.9275	0.9250
0.14	0.9869	0.9835	0.9799	0.9761	0.9721	0.9681	0.9640	0.9600	0.9560	0.9521	0.9483	0.9447	0.9412	0.9378	0.9345	0.9314	0.9283	0.9254	0.9227	0.9200
0.15	0.9859	0.9823	0.9785	0.9745	0.9703	0.9660	0.9617	0.9574	0.9532	0.9491	0.9451	0.9412	0.9375	0.9339	0.9304	0.9271	0.9239	0.9208	0.9179	0.9150
0.16	0.9850	0.9812	0.9771	0.9728	0.9684	0.9639	0.9593	0.9548	0.9504	0.9460	0.9418	0.9378	0.9338	0.9301	0.9264	0.9229	0.9195	0.9163	0.9132	0.9102
0.17	0.9841	0.9801	0.9758	0.9712	0.9665	0.9618	0.9570	0.9522	0.9476	0.9430	0.9386	0.9344	0.9303	0.9263	0.9225	0.9188	0.9152	0.9118	0.9086	0.9054
0.18	0.9832	0.9789	0.9744	0.9696	0.9647	0.9597	0.9547	0.9497	0.9449	0.9401	0.9355	0.9310	0.9267	0.9226	0.9186	0.9147	0.9110	0.9074	0.9040	0.9007
0.19	0.9823	0.9778	0.9731	0.9681	0.9629	0.9577	0.9524	0.9472	0.9422	0.9372	0.9324	0.9277	0.9232	0.9189	0.9148	0.9107	0.9069	0.9031	0.8995	0.8960
0.20	0.9813	0.9767	0.9717	0.9665	0.9611	0.9556	0.9502	0.9448	0.9395	0.9343	0.9293	0.9245	0.9198	0.9153	0.9110	0.9068	0.9028	0.8989	0.8951	0.8915
0.21	0.9804	0.9756	0.9704	0.9649	0.9593	0.9536	0.9480	0.9424	0.9369	0.9315	0.9263	0.9213	0.9164	0.9118	0.9073	0.9029	0.8987	0.8947	0.8908	0.8870
0.22	0.9795	0.9745	0.9690	0.9634	0.9575	0.9516	0.9458	0.9399	0.9343	0.9287	0.9233	0.9181	0.9131	0.9083	0.9036	0.8991	0.8947	0.8905	0.8864	0.8825
0.23	0.9786	0.9734	0.9677	0.9618	0.9558	0.9497	0.9436	0.9376	0.9317	0.9259	0.9204	0.9150	0.9098	0.9048	0.9000	0.8953	0.8908	0.8866	0.8822	0.8781
0.24	0.9777	0.9723	0.9664	0.9603	0.9540	0.9477	0.9414	0.9352	0.9291	0.9232	0.9175	0.9119	0.9066	0.9014	0.8964	0.8915	0.8869	0.8824	0.8780	0.8737
0.25	0.9769	0.9712	0.9651	0.9588	0.9523	0.9458	0.9393	0.9329	0.9266	0.9205	0.9146	0.9089	0.9033	0.8980	0.8928	0.8878	0.8830	0.8784	0.8738	0.8694
0.26	0.9760	0.9701	0.9638	0.9573	0.9506	0.9439	0.9372	0.9306	0.9241	0.9178	0.9117	0.9058	0.9001	0.8946	0.8893	0.8842	0.8792	0.8744	0.8697	0.8652
0.27	0.9751	0.9690	0.9625	0.9558	0.9489	0.9420	0.9351	0.9283	0.9217	0.9152	0.9089	0.9029	0.8970	0.8913	0.8859	0.8806	0.8755	0.8705	0.8657	0.8610
0.28	0.9742	0.9679	0.9612	0.9543	0.9472	0.9401	0.9330	0.9260	0.9192	0.9126	0.9061	0.8999	0.8939	0.8881	0.8825	0.8770	0.8717	0.8666	0.8617	0.8568
0.29	0.9733	0.9668	0.9600	0.9528	0.9456	0.9382	0.9310	0.9238	0.9168	0.9100	0.9034	0.8970	0.8908	0.8849	0.8791	0.8735	0.8681	0.8628	0.8577	0.8527
0.30	0.9724	0.9658	0.9587	0.9514	0.9439	0.9364	0.9289	0.9216	0.9144	0.9074	0.9007	0.8941	0.8878	0.8817	0.8757	0.8700	0.8644	0.8590	0.8538	0.8487
0.31	0.9716	0.9647	0.9575	0.9499	0.9423	0.9346	0.9269	0.9194	0.9121	0.9049	0.8980	0.8913	0.8848	0.8785	0.8724	0.8666	0.8608	0.8553	0.8499	0.8447
0.32	0.9707	0.9637	0.9562	0.9485	0.9406	0.9327	0.9249	0.9172	0.9097	0.9024	0.8953	0.8885	0.8818	0.8754	0.8692	0.8631	0.8573	0.8516	0.8461	0.8407
0.33	0.9698	0.9626	0.9550	0.9471	0.9390	0.9309	0.9229	0.9151	0.9074	0.8999	0.8927	0.8857	0.8789	0.8723	0.8659	0.8598	0.8538	0.8479	0.8423	0.8367
0.34	0.9690	0.9616	0.9537	0.9456	0.9374	0.9291	0.9210	0.9129	0.9051	0.8975	0.8901	0.8829	0.8760	0.8693	0.8627	0.8564	0.8503	0.8443	0.8385	0.8328
0.35	0.9681	0.9605	0.9525	0.9442	0.9358	0.9274	0.9190	0.9108	0.9028	0.8950	0.8875	0.8802	0.8731	0.8662	0.8596	0.8531	0.8468	0.8407	0.8348	0.8290
0.36	0.9673	0.9595	0.9513	0.9428	0.9342	0.9256	0.9171	0.9087	0.9006	0.8926	0.8849	0.8775	0.8702	0.8632	0.8564	0.8498	0.8434	0.8372	0.8311	0.8251
0.37	0.9664	0.9585	0.9501	0.9414	0.9326	0.9239	0.9152	0.9067	0.8983	0.8903	0.8824	0.8748	0.8674	0.8603	0.8533	0.8466	0.8400	0.8336	0.8274	0.8213
0.38	0.9656	0.9575	0.9489	0.9400	0.9311	0.9221	0.9133	0.9046	0.8961	0.8879	0.8799	0.8721	0.8646	0.8573	0.8502	0.8434	0.8367	0.8302	0.8238	0.8176
0.39	0.9647	0.9564	0.9477	0.9387	0.9295	0.9204	0.9114	0.9026	0.8939	0.8855	0.8774	0.8695	0.8618	0.8544	0.8472	0.8402	0.8334	0.8267	0.8203	0.8138
0.40	0.9639	0.9554	0.9465	0.9373	0.9280	0.9187	0.9095	0.9006	0.8918	0.8832	0.8749	0.8669	0.8591	0.8515	0.8442	0.8370	0.8301	0.8233	0.8166	0.8101
0.41	0.9631	0.9544	0.9453	0.9359	0.9265	0.9170	0.9077	0.8985	0.8896	0.8809	0.8725	0.8643	0.8564	0.8487	0.8412	0.8339	0.8268	0.8199	0.8131	0.8065
0.42	0.9622	0.9534	0.9441	0.9346	0.9250	0.9154	0.9059	0.8966	0.8875	0.8787	0.8701	0.8618	0.8537	0.8458	0.8382	0.8308	0.8236	0.8165	0.8096	0.8028
0.43	0.9614	0.9524	0.9429	0.9332	0.9235	0.9137	0.9040	0.8946	0.8854	0.8764	0.8677	0.8592	0.8510	0.8430	0.8353	0.8277	0.8204	0.8132	0.8061	0.7992
0.44	0.9606	0.9514	0.9418	0.9319	0.9220	0.9120	0.9022	0.8926	0.8833	0.8741	0.8653	0.8567	0.8484	0.8402	0.8324	0.8247	0.8172	0.8099	0.8027	0.7957
0.45	0.9597	0.9504	0.9406	0.9306																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9182	0.9014	0.8842	0.8670	0.8499	0.8330	0.8165	0.8002	0.7842	0.7686	0.7533	0.7382	0.7234	0.7088	0.6944	0.6801	0.6660	0.6519	0.6380	0.6240
1.02	0.9175	0.9006	0.8833	0.8660	0.8488	0.8319	0.8152	0.7988	0.7828	0.7670	0.7516	0.7365	0.7215	0.7068	0.6923	0.6780	0.6637	0.6495	0.6355	0.6214
1.03	0.9169	0.8998	0.8825	0.8651	0.8478	0.8307	0.8139	0.7974	0.7813	0.7655	0.7500	0.7347	0.7197	0.7049	0.6903	0.6758	0.6614	0.6472	0.6330	0.6188
1.04	0.9162	0.8990	0.8816	0.8641	0.8467	0.8295	0.8126	0.7961	0.7798	0.7639	0.7483	0.7329	0.7178	0.7029	0.6882	0.6736	0.6592	0.6448	0.6305	0.6162
1.05	0.9156	0.8983	0.8807	0.8631	0.8456	0.8283	0.8114	0.7947	0.7784	0.7624	0.7466	0.7312	0.7160	0.7010	0.6862	0.6715	0.6569	0.6424	0.6280	0.6136
1.06	0.9149	0.8975	0.8798	0.8621	0.8445	0.8272	0.8101	0.7933	0.7769	0.7608	0.7450	0.7295	0.7141	0.6990	0.6841	0.6693	0.6546	0.6401	0.6255	0.6111
1.07	0.9142	0.8967	0.8790	0.8612	0.8435	0.8260	0.8088	0.7920	0.7755	0.7593	0.7434	0.7277	0.7123	0.6971	0.6821	0.6672	0.6524	0.6377	0.6231	0.6085
1.08	0.9136	0.8960	0.8781	0.8602	0.8424	0.8249	0.8076	0.7907	0.7740	0.7577	0.7417	0.7260	0.7105	0.6952	0.6801	0.6651	0.6502	0.6354	0.6206	0.6059
1.09	0.9129	0.8952	0.8772	0.8592	0.8414	0.8237	0.8063	0.7893	0.7726	0.7562	0.7401	0.7243	0.7087	0.6933	0.6780	0.6629	0.6479	0.6330	0.6182	0.6034
1.10	0.9123	0.8944	0.8764	0.8583	0.8403	0.8226	0.8051	0.7880	0.7712	0.7547	0.7385	0.7226	0.7069	0.6914	0.6760	0.6608	0.6457	0.6307	0.6158	0.6008
1.11	0.9116	0.8937	0.8755	0.8573	0.8393	0.8214	0.8039	0.7867	0.7698	0.7532	0.7369	0.7209	0.7051	0.6895	0.6740	0.6587	0.6435	0.6284	0.6133	0.5983
1.12	0.9110	0.8929	0.8747	0.8564	0.8382	0.8203	0.8026	0.7853	0.7683	0.7517	0.7353	0.7192	0.7033	0.6876	0.6720	0.6566	0.6413	0.6261	0.6109	0.5958
1.13	0.9103	0.8922	0.8738	0.8554	0.8372	0.8192	0.8014	0.7840	0.7669	0.7502	0.7337	0.7175	0.7015	0.6857	0.6700	0.6545	0.6391	0.6238	0.6085	0.5933
1.14	0.9097	0.8914	0.8730	0.8545	0.8361	0.8180	0.8002	0.7827	0.7655	0.7487	0.7321	0.7158	0.6997	0.6838	0.6681	0.6525	0.6369	0.6215	0.6061	0.5908
1.15	0.9090	0.8907	0.8722	0.8536	0.8351	0.8169	0.7990	0.7814	0.7641	0.7472	0.7305	0.7141	0.6979	0.6819	0.6661	0.6504	0.6348	0.6192	0.6037	0.5883
1.16	0.9084	0.8900	0.8713	0.8526	0.8341	0.8158	0.7978	0.7801	0.7627	0.7457	0.7289	0.7124	0.6962	0.6801	0.6641	0.6483	0.6326	0.6170	0.6014	0.5858
1.17	0.9078	0.8892	0.8705	0.8517	0.8331	0.8147	0.7966	0.7788	0.7614	0.7442	0.7274	0.7108	0.6944	0.6782	0.6622	0.6463	0.6304	0.6147	0.5990	0.5833
1.18	0.9071	0.8885	0.8696	0.8508	0.8320	0.8136	0.7954	0.7775	0.7600	0.7427	0.7258	0.7091	0.6926	0.6763	0.6602	0.6442	0.6283	0.6124	0.5966	0.5808
1.19	0.9065	0.8877	0.8688	0.8498	0.8310	0.8125	0.7942	0.7762	0.7586	0.7413	0.7242	0.7075	0.6909	0.6745	0.6583	0.6422	0.6261	0.6102	0.5943	0.5784
1.20	0.9058	0.8870	0.8680	0.8489	0.8300	0.8114	0.7930	0.7750	0.7572	0.7398	0.7227	0.7058	0.6891	0.6727	0.6563	0.6401	0.6240	0.6079	0.5919	0.5759
1.21	0.9052	0.8863	0.8671	0.8480	0.8290	0.8103	0.7918	0.7737	0.7559	0.7384	0.7211	0.7042	0.6874	0.6708	0.6544	0.6381	0.6219	0.6057	0.5896	0.5735
1.22	0.9046	0.8856	0.8663	0.8471	0.8280	0.8092	0.7906	0.7724	0.7545	0.7369	0.7196	0.7025	0.6857	0.6690	0.6525	0.6361	0.6197	0.6035	0.5873	0.5710
1.23	0.9040	0.8848	0.8655	0.8462	0.8270	0.8081	0.7894	0.7711	0.7532	0.7355	0.7181	0.7009	0.6840	0.6672	0.6506	0.6341	0.6176	0.6013	0.5849	0.5686
1.24	0.9033	0.8841	0.8647	0.8453	0.8260	0.8070	0.7883	0.7699	0.7518	0.7340	0.7165	0.6993	0.6822	0.6654	0.6487	0.6320	0.6155	0.5990	0.5826	0.5662
1.25	0.9027	0.8834	0.8639	0.8444	0.8250	0.8059	0.7871	0.7686	0.7505	0.7326	0.7150	0.6977	0.6805	0.6636	0.6467	0.6300	0.6134	0.5968	0.5803	0.5638
1.26	0.9021	0.8827	0.8631	0.8435	0.8240	0.8048	0.7859	0.7674	0.7491	0.7312	0.7135	0.6961	0.6788	0.6618	0.6449	0.6280	0.6113	0.5946	0.5780	0.5614
1.27	0.9015	0.8820	0.8623	0.8426	0.8231	0.8038	0.7848	0.7661	0.7478	0.7297	0.7120	0.6944	0.6771	0.6600	0.6430	0.6261	0.6092	0.5925	0.5757	0.5590
1.28	0.9008	0.8812	0.8615	0.8417	0.8221	0.8027	0.7836	0.7649	0.7465	0.7283	0.7105	0.6928	0.6754	0.6582	0.6411	0.6241	0.6071	0.5903	0.5734	0.5566
1.29	0.9002	0.8805	0.8607	0.8408	0.8211	0.8016	0.7825	0.7637	0.7451	0.7269	0.7090	0.6913	0.6737	0.6564	0.6392	0.6221	0.6051	0.5881	0.5711	0.5542
1.30	0.8996	0.8798	0.8599	0.8399	0.8201	0.8006	0.7813	0.7624	0.7438	0.7255	0.7075	0.6897	0.6721	0.6546	0.6373	0.6201	0.6030	0.5859	0.5689	0.5518
1.31	0.8990	0.8791	0.8591	0.8390	0.8191	0.7995	0.7802	0.7612	0.7425	0.7241	0.7060	0.6881	0.6704	0.6529	0.6355	0.6182	0.6009	0.5838	0.5666	0.5494
1.32	0.8984	0.8784	0.8583	0.8381	0.8182	0.7985	0.7791	0.7600	0.7412	0.7227	0.7045	0.6865	0.6687	0.6511	0.6336	0.6162	0.5989	0.5816	0.5643	0.5471
1.33	0.8978	0.8777	0.8575	0.8373	0.8172	0.7974	0.7779	0.7588	0.7399	0.7213	0.7030	0.6849	0.6670	0.6493	0.6317	0.6142	0.5968	0.5794	0.5621	0.5447
1.34	0.8972	0.8770	0.8567	0.8364	0.8163	0.7964	0.7768	0.7575	0.7386	0.7199	0.7015	0.6834	0.6654	0.6476	0.6299	0.6123	0.5948	0.5773	0.5598	0.5424
1.35	0.8966	0.8763	0.8559	0.8355	0.8153	0.7953	0.7757	0.7563	0.7373	0.7185	0.7001	0.6818	0.6637	0.6458	0.6280	0.6104	0.5927	0.5752	0.5576	0.5400
1.36	0.8960	0.8756	0.8551	0.8347	0.8143	0.7943	0.7745	0.7551	0.7360	0.7172	0.6986	0.6802	0.6621	0.6441	0.6262	0.6084	0.5907	0.5730	0.5554	0.5377
1.37	0.8954	0.8749	0.8543	0.8338	0.8134	0.7933	0.7734	0.7539	0.7347	0.7158	0.6971	0.6787	0.6604	0.6423	0.6244	0.6065	0.5887	0.5709	0.5531	0.5354
1.38	0.8948	0.8742	0.8536	0.8329	0.8125	0.7922	0.7723	0.7527	0.7334	0.7144	0.6957	0.6771	0.6588	0.6406	0.6226	0.6046	0.5867	0.5688	0.5509	0.5331
1.39	0.8942	0.8736	0.8528	0.8321	0.8115	0.7912	0.7712	0.7515	0.7321	0.7131	0.6942	0.6756	0.6572	0.6389	0.6207	0.6027	0.5847	0.5667	0.5487	0.5307
1.40	0.8936	0.8729	0.8520	0.8312	0.8106	0.7902	0.7701	0.7503	0.7309	0.7117	0.6928	0.6741	0.6555	0.6372	0.6189	0.6008	0.5826	0.5646	0.5465	0.5284
1.41	0.8930	0.8722	0.8510	0.8302	0.8096	0.7892	0.7690	0.7491	0.7296	0.7103	0.6913	0.6723	0.6535	0.6351	0.6167	0.5988	0.5806	0.5625	0.5443	0.5261
1.42	0.8924	0.8714	0.8502	0.8294	0.8087	0.7882	0.7680	0.7481	0.7285	0.7091	0.6899	0.6707	0.6517	0.6330	0.6143	0.5963	0.5782	0.5601	0.5420	0.5238
1.43	0.8918	0.8708	0.8495	0.8287	0.8078	0.7873	0.7674	0.7476	0.7277	0.7081	0.6884	0.6695	0.6505	0.6320	0.6135	0.5951	0.5767	0.5583	0.5399	0.5215
1.44	0.8912	0.8701	0.8490	0.8278	0.8068	0.7861	0.7657	0.7456	0.7258	0.7063	0.6870	0.6680	0.6491	0.6303	0.6117	0.5932	0.5747	0.5562	0.5377	0.5193
1.45	0.8906	0.8695	0.8482	0.8270	0.8059	0.7851	0.7646	0.7444	0.7246	0.7050	0.6856	0.6664	0.6475	0.6286	0.6099	0.5913	0.5727	0.5541	0.5356	0.5170
1.46	0.8900	0.8688	0.8474	0.8261	0.8050	0.7841	0.7635	0.7433	0.7233	0.7036	0.6842	0.6649	0.6459	0.6270	0.6081	0.5894	0.5707	0.5521	0.5334	0.5147
1.47	0.8894	0.8681	0.8467	0.8253	0.8041	0.7831	0.7625	0.7421	0.7221	0.7023	0.6828	0.6634	0.6443	0.6253	0.6064	0.5875	0.5688	0.5500	0.5312	0.5125
1.48	0.8888	0.8675	0.8459	0.8245	0.8032	0.7821	0.7614	0.7410	0.7208	0.7010	0.6813	0.6619	0.6427	0.6236	0.6046	0.5857	0.5668	0.5479	0.5291	0.5102
1.49	0.8883	0.8668	0.8452	0.8236	0.8022	0.7811	0.7603	0.7398	0.7196	0.6998	0.6799	0.6604	0.6411	0.6219	0.6028	0.5838	0.5648	0.5459	0.5269	0.5080
1.50	0.8877	0.8661	0.8444	0.8228	0.8013	0.7801	0.7592	0.7387	0.7184	0.6983	0.6785	0.6589	0.6395	0.6202	0.6011	0.5820	0.5629	0.5438	0.5248	0.5057
1.51	0.8871	0.8655	0.8437	0.8220	0.8004	0.7792	0.7582	0.7375	0.7171	0.6970	0.6771	0.6575	0.6379	0.6186	0.5993	0.5801	0.5609	0.5418	0.5226	0.5035
1.52	0.8865	0.8648	0.8429	0.8211	0.7995	0.7782	0.7571	0.7364	0.7159	0.6957	0.6757	0.6560	0.6364	0.6169	0.5976	0.5783	0.5590	0.5398	0.5205	0.5012
1.53	0.8859	0.8641	0.8422	0.8203	0.7986	0.7772	0.75													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.8599	0.8344	0.8089	0.7835	0.7583	0.7333	0.7086	0.6841	0.6598	0.6357	0.6117	0.5879	0.5642	0.5405	0.5169	0.4933	0.4696	0.4460	0.4223	0.3985
2.02	0.8594	0.8338	0.8083	0.7828	0.7575	0.7325	0.7077	0.6831	0.6587	0.6345	0.6105	0.5866	0.5628	0.5391	0.5153	0.4916	0.4679	0.4442	0.4204	0.3965
2.03	0.8589	0.8333	0.8076	0.7821	0.7567	0.7316	0.7067	0.6821	0.6576	0.6334	0.6093	0.5853	0.5614	0.5376	0.5138	0.4900	0.4662	0.4424	0.4185	0.3945
2.04	0.8584	0.8327	0.8070	0.7814	0.7560	0.7308	0.7058	0.6811	0.6566	0.6322	0.6081	0.5840	0.5600	0.5361	0.5122	0.4884	0.4645	0.4406	0.4166	0.3926
2.05	0.8579	0.8321	0.8063	0.7807	0.7552	0.7299	0.7049	0.6801	0.6555	0.6311	0.6068	0.5827	0.5587	0.5347	0.5107	0.4867	0.4628	0.4388	0.4147	0.3906
2.06	0.8574	0.8315	0.8057	0.7800	0.7544	0.7291	0.7040	0.6791	0.6544	0.6300	0.6056	0.5814	0.5573	0.5332	0.5092	0.4851	0.4611	0.4370	0.4128	0.3886
2.07	0.8569	0.8310	0.8051	0.7793	0.7536	0.7282	0.7031	0.6781	0.6534	0.6288	0.6044	0.5801	0.5559	0.5317	0.5076	0.4835	0.4594	0.4352	0.4110	0.3867
2.08	0.8563	0.8304	0.8044	0.7785	0.7529	0.7274	0.7022	0.6771	0.6523	0.6277	0.6032	0.5788	0.5545	0.5303	0.5061	0.4819	0.4577	0.4334	0.4091	0.3847
2.09	0.8558	0.8298	0.8038	0.7778	0.7521	0.7265	0.7012	0.6762	0.6513	0.6266	0.6020	0.5775	0.5532	0.5288	0.5046	0.4803	0.4560	0.4316	0.4072	0.3828
2.10	0.8553	0.8292	0.8031	0.7771	0.7513	0.7257	0.7003	0.6752	0.6502	0.6254	0.6008	0.5762	0.5518	0.5274	0.5030	0.4787	0.4543	0.4298	0.4054	0.3808
2.11	0.8548	0.8287	0.8025	0.7764	0.7505	0.7249	0.6994	0.6742	0.6492	0.6243	0.5996	0.5750	0.5504	0.5260	0.5015	0.4771	0.4526	0.4281	0.4035	0.3789
2.12	0.8543	0.8281	0.8019	0.7757	0.7498	0.7240	0.6985	0.6732	0.6481	0.6232	0.5984	0.5737	0.5491	0.5245	0.5000	0.4754	0.4509	0.4263	0.4017	0.3770
2.13	0.8538	0.8275	0.8012	0.7750	0.7490	0.7232	0.6976	0.6722	0.6471	0.6220	0.5972	0.5724	0.5477	0.5231	0.4985	0.4738	0.4492	0.4245	0.3998	0.3750
2.14	0.8533	0.8270	0.8006	0.7743	0.7482	0.7224	0.6967	0.6713	0.6460	0.6209	0.5960	0.5711	0.5464	0.5216	0.4969	0.4723	0.4475	0.4228	0.3980	0.3731
2.15	0.8528	0.8264	0.8000	0.7735	0.7475	0.7215	0.6958	0.6703	0.6450	0.6198	0.5948	0.5699	0.5450	0.5202	0.4954	0.4707	0.4459	0.4210	0.3964	0.3712
2.16	0.8523	0.8258	0.7993	0.7729	0.7467	0.7207	0.6949	0.6693	0.6439	0.6187	0.5936	0.5686	0.5437	0.5188	0.4939	0.4691	0.4442	0.4193	0.3943	0.3693
2.17	0.8519	0.8253	0.7987	0.7723	0.7460	0.7199	0.6940	0.6684	0.6429	0.6176	0.5924	0.5673	0.5423	0.5174	0.4924	0.4675	0.4425	0.4175	0.3925	0.3673
2.18	0.8514	0.8247	0.7981	0.7716	0.7452	0.7191	0.6931	0.6674	0.6419	0.6165	0.5912	0.5661	0.5410	0.5159	0.4909	0.4659	0.4409	0.4158	0.3906	0.3654
2.19	0.8509	0.8242	0.7975	0.7709	0.7444	0.7182	0.6922	0.6664	0.6408	0.6154	0.5900	0.5648	0.5396	0.5145	0.4894	0.4643	0.4392	0.4140	0.3888	0.3635
2.20	0.8504	0.8236	0.7968	0.7702	0.7437	0.7174	0.6913	0.6655	0.6398	0.6143	0.5888	0.5635	0.5383	0.5131	0.4879	0.4627	0.4375	0.4123	0.3870	0.3616
2.21	0.8499	0.8231	0.7962	0.7695	0.7429	0.7166	0.6905	0.6645	0.6388	0.6131	0.5877	0.5623	0.5370	0.5117	0.4864	0.4612	0.4359	0.4106	0.3852	0.3597
2.22	0.8494	0.8225	0.7956	0.7688	0.7422	0.7158	0.6896	0.6636	0.6377	0.6120	0.5865	0.5610	0.5356	0.5103	0.4849	0.4596	0.4342	0.4088	0.3834	0.3578
2.23	0.8489	0.8219	0.7950	0.7681	0.7414	0.7150	0.6887	0.6626	0.6367	0.6109	0.5853	0.5598	0.5343	0.5089	0.4835	0.4580	0.4326	0.4071	0.3815	0.3559
2.24	0.8484	0.8214	0.7944	0.7674	0.7407	0.7141	0.6878	0.6617	0.6357	0.6098	0.5841	0.5585	0.5330	0.5075	0.4820	0.4565	0.4309	0.4054	0.3797	0.3541
2.25	0.8479	0.8208	0.7938	0.7668	0.7400	0.7133	0.6869	0.6607	0.6347	0.6088	0.5830	0.5573	0.5317	0.5061	0.4805	0.4549	0.4293	0.4036	0.3779	0.3522
2.26	0.8474	0.8203	0.7931	0.7661	0.7392	0.7125	0.6860	0.6598	0.6336	0.6077	0.5818	0.5560	0.5303	0.5047	0.4790	0.4533	0.4277	0.4019	0.3761	0.3503
2.27	0.8470	0.8197	0.7925	0.7654	0.7385	0.7117	0.6852	0.6588	0.6326	0.6065	0.5806	0.5548	0.5290	0.5033	0.4775	0.4518	0.4260	0.4002	0.3743	0.3484
2.28	0.8465	0.8192	0.7919	0.7647	0.7377	0.7109	0.6843	0.6579	0.6316	0.6055	0.5795	0.5536	0.5277	0.5019	0.4761	0.4502	0.4244	0.3985	0.3726	0.3465
2.29	0.8460	0.8186	0.7913	0.7641	0.7370	0.7101	0.6834	0.6569	0.6306	0.6044	0.5783	0.5523	0.5264	0.5005	0.4746	0.4487	0.4228	0.3968	0.3708	0.3447
2.30	0.8455	0.8181	0.7907	0.7634	0.7363	0.7093	0.6825	0.6560	0.6296	0.6033	0.5772	0.5511	0.5251	0.4991	0.4731	0.4471	0.4211	0.3951	0.3690	0.3428
2.31	0.8450	0.8175	0.7901	0.7627	0.7355	0.7085	0.6817	0.6550	0.6286	0.6022	0.5760	0.5498	0.5238	0.4977	0.4717	0.4456	0.4195	0.3934	0.3672	0.3409
2.32	0.8445	0.8170	0.7895	0.7620	0.7348	0.7077	0.6808	0.6541	0.6276	0.6011	0.5748	0.5486	0.5225	0.4963	0.4702	0.4441	0.4179	0.3917	0.3654	0.3391
2.33	0.8441	0.8165	0.7889	0.7614	0.7340	0.7069	0.6799	0.6532	0.6265	0.6001	0.5737	0.5474	0.5211	0.4949	0.4687	0.4425	0.4163	0.3900	0.3636	0.3372
2.34	0.8436	0.8159	0.7883	0.7607	0.7333	0.7061	0.6791	0.6522	0.6255	0.5990	0.5725	0.5462	0.5198	0.4936	0.4673	0.4410	0.4147	0.3883	0.3619	0.3354
2.35	0.8431	0.8154	0.7877	0.7600	0.7326	0.7053	0.6782	0.6513	0.6245	0.5979	0.5714	0.5449	0.5185	0.4922	0.4658	0.4394	0.4130	0.3866	0.3601	0.3335
2.36	0.8426	0.8148	0.7871	0.7594	0.7319	0.7045	0.6774	0.6504	0.6235	0.5968	0.5702	0.5437	0.5172	0.4908	0.4644	0.4379	0.4114	0.3849	0.3583	0.3317
2.37	0.8422	0.8143	0.7865	0.7587	0.7311	0.7037	0.6765	0.6494	0.6225	0.5958	0.5691	0.5425	0.5160	0.4894	0.4629	0.4364	0.4098	0.3832	0.3566	0.3299
2.38	0.8417	0.8138	0.7859	0.7581	0.7304	0.7029	0.6756	0.6485	0.6215	0.5947	0.5680	0.5413	0.5147	0.4881	0.4615	0.4349	0.4082	0.3816	0.3548	0.3280
2.39	0.8412	0.8132	0.7853	0.7574	0.7297	0.7021	0.6748	0.6476	0.6206	0.5936	0.5668	0.5401	0.5134	0.4867	0.4600	0.4333	0.4066	0.3799	0.3531	0.3262
2.40	0.8407	0.8127	0.7847	0.7567	0.7290	0.7014	0.6739	0.6467	0.6196	0.5926	0.5657	0.5389	0.5121	0.4853	0.4586	0.4318	0.4050	0.3782	0.3513	0.3244
2.41	0.8403	0.8122	0.7841	0.7561	0.7282	0.7006	0.6731	0.6458	0.6186	0.5915	0.5645	0.5376	0.5108	0.4840	0.4571	0.4303	0.4034	0.3765	0.3496	0.3225
2.42	0.8398	0.8116	0.7835	0.7554	0.7275	0.6998	0.6722	0.6448	0.6176	0.5904	0.5634	0.5364	0.5095	0.4826	0.4557	0.4288	0.4019	0.3749	0.3478	0.3207
2.43	0.8393	0.8111	0.7829	0.7548	0.7268	0.6990	0.6714	0.6439	0.6166	0.5894	0.5623	0.5352	0.5082	0.4813	0.4543	0.4273	0.4003	0.3732	0.3461	0.3189
2.44	0.8389	0.8106	0.7823	0.7541	0.7261	0.6982	0.6705	0.6430	0.6156	0.5883	0.5611	0.5340	0.5070	0.4799	0.4529	0.4258	0.3987	0.3715	0.3443	0.3171
2.45	0.8384	0.8100	0.7817	0.7535	0.7254	0.6974	0.6697	0.6421	0.6146	0.5873	0.5600	0.5328	0.5057	0.4786	0.4514	0.4243	0.3971	0.3699	0.3426	0.3153
2.46	0.8379	0.8095	0.7811	0.7528	0.7247															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.8135	0.7820	0.7504	0.7189	0.6874	0.6560	0.6247	0.5934	0.5622	0.5310	0.4998	0.4687	0.4375	0.4064	0.3752	0.3440	0.3128	0.2816	0.2504	0.2190
3.02	0.8131	0.7815	0.7499	0.7183	0.6868	0.6553	0.6239	0.5926	0.5613	0.5300	0.4988	0.4676	0.4364	0.4051	0.3739	0.3427	0.3114	0.2801	0.2488	0.2174
3.03	0.8127	0.7810	0.7493	0.7177	0.6861	0.6546	0.6232	0.5918	0.5604	0.5291	0.4978	0.4665	0.4352	0.4039	0.3726	0.3413	0.3100	0.2786	0.2472	0.2157
3.04	0.8123	0.7805	0.7488	0.7171	0.6855	0.6539	0.6224	0.5909	0.5595	0.5281	0.4967	0.4654	0.4340	0.4027	0.3713	0.3399	0.3085	0.2771	0.2457	0.2141
3.05	0.8118	0.7801	0.7483	0.7165	0.6849	0.6532	0.6216	0.5901	0.5586	0.5272	0.4957	0.4643	0.4329	0.4015	0.3700	0.3386	0.3071	0.2756	0.2441	0.2125
3.06	0.8114	0.7796	0.7477	0.7160	0.6842	0.6525	0.6209	0.5893	0.5577	0.5262	0.4947	0.4632	0.4317	0.4002	0.3687	0.3372	0.3057	0.2741	0.2426	0.2109
3.07	0.8110	0.7791	0.7472	0.7154	0.6836	0.6518	0.6201	0.5885	0.5568	0.5253	0.4937	0.4621	0.4306	0.3990	0.3674	0.3359	0.3043	0.2726	0.2410	0.2093
3.08	0.8106	0.7786	0.7467	0.7148	0.6829	0.6511	0.6194	0.5876	0.5560	0.5243	0.4927	0.4610	0.4294	0.3978	0.3662	0.3345	0.3028	0.2712	0.2395	0.2077
3.09	0.8102	0.7782	0.7462	0.7142	0.6823	0.6504	0.6186	0.5868	0.5551	0.5234	0.4916	0.4600	0.4283	0.3966	0.3649	0.3332	0.3014	0.2697	0.2379	0.2062
3.10	0.8098	0.7777	0.7456	0.7136	0.6817	0.6497	0.6179	0.5860	0.5542	0.5224	0.4906	0.4589	0.4271	0.3954	0.3636	0.3318	0.3000	0.2682	0.2364	0.2046
3.11	0.8093	0.7772	0.7451	0.7131	0.6810	0.6490	0.6171	0.5852	0.5533	0.5215	0.4896	0.4578	0.4260	0.3941	0.3623	0.3305	0.2986	0.2667	0.2348	0.2031
3.12	0.8089	0.7768	0.7446	0.7125	0.6804	0.6483	0.6163	0.5844	0.5524	0.5205	0.4886	0.4567	0.4248	0.3929	0.3610	0.3291	0.2972	0.2652	0.2333	0.2016
3.13	0.8085	0.7763	0.7441	0.7119	0.6798	0.6477	0.6156	0.5836	0.5516	0.5196	0.4876	0.4556	0.4237	0.3917	0.3597	0.3278	0.2958	0.2638	0.2317	0.2001
3.14	0.8081	0.7758	0.7436	0.7113	0.6791	0.6470	0.6148	0.5827	0.5507	0.5186	0.4866	0.4546	0.4225	0.3905	0.3585	0.3264	0.2944	0.2623	0.2302	0.1986
3.15	0.8077	0.7754	0.7430	0.7108	0.6785	0.6463	0.6141	0.5819	0.5498	0.5176	0.4856	0.4535	0.4214	0.3893	0.3572	0.3251	0.2930	0.2608	0.2287	0.1971
3.16	0.8073	0.7749	0.7425	0.7102	0.6779	0.6456	0.6133	0.5811	0.5489	0.5167	0.4846	0.4524	0.4202	0.3881	0.3559	0.3237	0.2916	0.2594	0.2271	0.1957
3.17	0.8069	0.7744	0.7420	0.7096	0.6772	0.6449	0.6126	0.5803	0.5480	0.5158	0.4836	0.4513	0.4191	0.3869	0.3546	0.3224	0.2902	0.2579	0.2256	0.1942
3.18	0.8064	0.7740	0.7415	0.7090	0.6766	0.6442	0.6118	0.5795	0.5472	0.5149	0.4826	0.4503	0.4180	0.3857	0.3534	0.3211	0.2888	0.2564	0.2241	0.1928
3.19	0.8060	0.7735	0.7410	0.7085	0.6760	0.6435	0.6111	0.5787	0.5463	0.5139	0.4816	0.4492	0.4168	0.3845	0.3521	0.3197	0.2874	0.2550	0.2226	0.1913
3.20	0.8056	0.7730	0.7405	0.7079	0.6754	0.6428	0.6103	0.5779	0.5454	0.5130	0.4806	0.4481	0.4157	0.3833	0.3508	0.3184	0.2860	0.2535	0.2210	0.1899
3.21	0.8052	0.7726	0.7399	0.7073	0.6747	0.6422	0.6096	0.5771	0.5446	0.5121	0.4796	0.4471	0.4146	0.3821	0.3496	0.3171	0.2846	0.2521	0.2195	0.1886
3.22	0.8048	0.7721	0.7394	0.7068	0.6741	0.6415	0.6089	0.5763	0.5437	0.5111	0.4786	0.4460	0.4134	0.3809	0.3483	0.3158	0.2832	0.2506	0.2180	0.1872
3.23	0.8044	0.7717	0.7389	0.7062	0.6735	0.6408	0.6081	0.5755	0.5428	0.5102	0.4776	0.4449	0.4123	0.3797	0.3471	0.3144	0.2818	0.2491	0.2165	0.1859
3.24	0.8040	0.7712	0.7384	0.7056	0.6729	0.6401	0.6074	0.5747	0.5420	0.5093	0.4766	0.4439	0.4112	0.3785	0.3458	0.3131	0.2804	0.2477	0.2150	0.1846
3.25	0.8036	0.7707	0.7379	0.7051	0.6722	0.6394	0.6066	0.5739	0.5411	0.5083	0.4756	0.4428	0.4101	0.3773	0.3446	0.3118	0.2790	0.2462	0.2135	0.1834
3.26	0.8032	0.7703	0.7374	0.7045	0.6716	0.6387	0.6059	0.5731	0.5402	0.5074	0.4746	0.4418	0.4089	0.3761	0.3433	0.3105	0.2776	0.2448	0.2120	0.1821
3.27	0.8028	0.7698	0.7369	0.7039	0.6710	0.6381	0.6052	0.5723	0.5394	0.5065	0.4736	0.4407	0.4078	0.3749	0.3420	0.3092	0.2763	0.2434	0.2105	0.1809
3.28	0.8024	0.7694	0.7364	0.7034	0.6704	0.6374	0.6044	0.5715	0.5385	0.5055	0.4726	0.4396	0.4067	0.3737	0.3408	0.3078	0.2749	0.2419	0.2090	0.1797
3.29	0.8020	0.7689	0.7358	0.7028	0.6698	0.6367	0.6037	0.5707	0.5376	0.5046	0.4716	0.4386	0.4056	0.3726	0.3395	0.3065	0.2735	0.2405	0.2075	0.1785
3.30	0.8016	0.7684	0.7353	0.7022	0.6691	0.6360	0.6030	0.5699	0.5368	0.5037	0.4706	0.4375	0.4045	0.3714	0.3383	0.3052	0.2721	0.2390	0.2060	0.1773
3.31	0.8012	0.7680	0.7348	0.7017	0.6685	0.6354	0.6022	0.5691	0.5359	0.5028	0.4696	0.4365	0.4033	0.3702	0.3371	0.3039	0.2708	0.2376	0.2045	0.1761
3.32	0.8008	0.7675	0.7343	0.7011	0.6679	0.6347	0.6015	0.5683	0.5351	0.5019	0.4686	0.4354	0.4022	0.3690	0.3358	0.3026	0.2694	0.2362	0.2030	0.1750
3.33	0.8003	0.7671	0.7338	0.7006	0.6673	0.6340	0.6008	0.5675	0.5342	0.5009	0.4677	0.4344	0.4011	0.3678	0.3346	0.3013	0.2680	0.2348	0.2015	0.1739
3.34	0.7999	0.7666	0.7333	0.7000	0.6667	0.6334	0.6000	0.5667	0.5334	0.5000	0.4667	0.4333	0.4000	0.3667	0.3333	0.3000	0.2667	0.2333	0.2000	0.1727
3.35	0.7995	0.7662	0.7328	0.6994	0.6661	0.6327	0.5993	0.5659	0.5325	0.4991	0.4657	0.4323	0.3989	0.3655	0.3321	0.2987	0.2653	0.2319	0.1985	0.1717
3.36	0.7991	0.7657	0.7323	0.6989	0.6655	0.6320	0.5986	0.5651	0.5316	0.4982	0.4647	0.4313	0.3978	0.3643	0.3309	0.2974	0.2639	0.2305	0.1970	0.1706
3.37	0.7987	0.7653	0.7318	0.6983	0.6648	0.6313	0.5978	0.5643	0.5308	0.4973	0.4637	0.4302	0.3967	0.3632	0.3296	0.2961	0.2626	0.2291	0.1956	0.1695
3.38	0.7983	0.7648	0.7313	0.6978	0.6642	0.6307	0.5971	0.5635	0.5299	0.4964	0.4628	0.4292	0.3956	0.3620	0.3284	0.2948	0.2612	0.2276	0.1941	0.1685
3.39	0.7979	0.7644	0.7308	0.6972	0.6636	0.6300	0.5964	0.5627	0.5291	0.4954	0.4618	0.4281	0.3945	0.3608	0.3272	0.2935	0.2599	0.2262	0.1926	0.1675
3.40	0.7976	0.7639	0.7303	0.6967	0.6630	0.6293	0.5957	0.5620	0.5283	0.4945	0.4608	0.4271	0.3934	0.3596	0.3259	0.2922	0.2585	0.2248	0.1911	0.1665
3.41	0.7972	0.7635	0.7298	0.6961	0.6624	0.6287	0.5950	0.5612	0.5274	0.4936	0.4598	0.4261	0.3923	0.3585	0.3247	0.2909	0.2572	0.2234	0.1896	0.1655
3.42	0.7968	0.7630	0.7293	0.6956	0.6618	0.6280	0.5942	0.5604	0.5266	0.4927	0.4589	0.4250	0.3912	0.3573	0.3235	0.2896	0.2558	0.2220	0.1881	0.1645
3.43	0.7964	0.7626	0.7288	0.6950	0.6612	0.6274	0.5935	0.5596	0.5257	0.4918	0.4579	0.4240	0.3901	0.3562	0.3223	0.2884	0.2545	0.2206	0.1867	0.1636
3.44	0.7960	0.7621	0.7283	0.6945	0.6606	0.6267	0.5928	0.5588	0.5249	0.4909	0.4569	0.4230	0.3890	0.3550	0.3210	0.2871	0.2531	0.2192	0.1852	0.1626
3.45	0.7956	0.7617	0.7278	0.6939	0.6600	0.6260	0.5920	0.5580	0.5240	0.4900	0.4560	0.4219	0.3879	0.3538	0.3198	0.2858	0.2518	0.2178	0.1838	0.1617
3.46	0.																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.7743	0.7377	0.7011	0.6643	0.6274	0.5903	0.5531	0.5159	0.4785	0.4411	0.4036	0.3662	0.3288	0.2914	0.2540	0.2167	0.1795	0.1476	0.1318	0.1204
4.02	0.7740	0.7373	0.7006	0.6638	0.6268	0.5897	0.5525	0.5151	0.4777	0.4402	0.4027	0.3652	0.3277	0.2903	0.2529	0.2156	0.1783	0.1628	0.1513	0.1399
4.03	0.7736	0.7369	0.7002	0.6633	0.6263	0.5891	0.5518	0.5144	0.4769	0.4394	0.4018	0.3643	0.3267	0.2892	0.2518	0.2144	0.1771	0.1459	0.1305	0.1192
4.04	0.7732	0.7365	0.6997	0.6628	0.6257	0.5885	0.5511	0.5137	0.4761	0.4385	0.4009	0.3633	0.3257	0.2881	0.2506	0.2132	0.1758	0.1451	0.1298	0.1186
4.05	0.7729	0.7361	0.6993	0.6623	0.6252	0.5879	0.5505	0.5129	0.4753	0.4377	0.4000	0.3623	0.3247	0.2871	0.2495	0.2120	0.1746	0.1443	0.1292	0.1181
4.06	0.7725	0.7357	0.6988	0.6618	0.6246	0.5873	0.5498	0.5122	0.4746	0.4369	0.3991	0.3614	0.3237	0.2860	0.2484	0.2108	0.1734	0.1435	0.1285	0.1175
4.07	0.7721	0.7353	0.6983	0.6613	0.6240	0.5866	0.5491	0.5115	0.4738	0.4360	0.3982	0.3604	0.3227	0.2849	0.2473	0.2097	0.1721	0.1427	0.1279	0.1169
4.08	0.7718	0.7349	0.6979	0.6608	0.6235	0.5860	0.5485	0.5108	0.4730	0.4352	0.3973	0.3595	0.3216	0.2839	0.2461	0.2085	0.1709	0.1419	0.1273	0.1163
4.09	0.7714	0.7345	0.6974	0.6603	0.6229	0.5854	0.5478	0.5101	0.4722	0.4343	0.3964	0.3585	0.3206	0.2828	0.2450	0.2073	0.1697	0.1411	0.1267	0.1158
4.10	0.7711	0.7341	0.6970	0.6597	0.6224	0.5848	0.5471	0.5093	0.4714	0.4335	0.3955	0.3576	0.3196	0.2817	0.2439	0.2061	0.1685	0.1403	0.1260	0.1152
4.11	0.7707	0.7337	0.6965	0.6592	0.6218	0.5842	0.5465	0.5086	0.4707	0.4327	0.3946	0.3566	0.3186	0.2807	0.2428	0.2050	0.1673	0.1396	0.1254	0.1146
4.12	0.7703	0.7332	0.6961	0.6587	0.6213	0.5836	0.5458	0.5079	0.4699	0.4318	0.3937	0.3557	0.3176	0.2796	0.2417	0.2038	0.1661	0.1388	0.1248	0.1141
4.13	0.7700	0.7328	0.6956	0.6582	0.6207	0.5830	0.5451	0.5072	0.4691	0.4310	0.3929	0.3547	0.3166	0.2785	0.2405	0.2026	0.1650	0.1380	0.1242	0.1135
4.14	0.7696	0.7324	0.6952	0.6577	0.6201	0.5824	0.5445	0.5064	0.4683	0.4302	0.3920	0.3538	0.3156	0.2775	0.2394	0.2014	0.1638	0.1373	0.1236	0.1129
4.15	0.7692	0.7320	0.6947	0.6572	0.6196	0.5818	0.5438	0.5057	0.4676	0.4293	0.3911	0.3528	0.3146	0.2764	0.2383	0.2003	0.1626	0.1360	0.1223	0.1124
4.16	0.7689	0.7316	0.6943	0.6567	0.6190	0.5812	0.5432	0.5050	0.4668	0.4285	0.3902	0.3519	0.3136	0.2754	0.2372	0.1991	0.1649	0.1378	0.1241	0.1139
4.17	0.7685	0.7312	0.6938	0.6562	0.6185	0.5806	0.5425	0.5043	0.4660	0.4277	0.3893	0.3509	0.3126	0.2743	0.2361	0.1980	0.1603	0.1352	0.1218	0.1113
4.18	0.7682	0.7308	0.6934	0.6557	0.6179	0.5800	0.5418	0.5036	0.4652	0.4268	0.3884	0.3500	0.3116	0.2732	0.2350	0.1968	0.1591	0.1344	0.1212	0.1108
4.19	0.7678	0.7304	0.6929	0.6552	0.6174	0.5794	0.5412	0.5029	0.4645	0.4260	0.3875	0.3490	0.3106	0.2722	0.2339	0.1956	0.1579	0.1338	0.1206	0.1102
4.20	0.7675	0.7300	0.6925	0.6547	0.6168	0.5788	0.5405	0.5022	0.4637	0.4252	0.3866	0.3481	0.3096	0.2711	0.2328	0.1945	0.1568	0.1331	0.1201	0.1097
4.21	0.7671	0.7296	0.6920	0.6542	0.6163	0.5782	0.5399	0.5014	0.4629	0.4244	0.3858	0.3472	0.3086	0.2701	0.2317	0.1933	0.1556	0.1324	0.1195	0.1091
4.22	0.7667	0.7292	0.6916	0.6537	0.6157	0.5776	0.5392	0.5007	0.4622	0.4235	0.3849	0.3462	0.3076	0.2690	0.2306	0.1922	0.1544	0.1317	0.1189	0.1086
4.23	0.7664	0.7288	0.6911	0.6532	0.6152	0.5769	0.5385	0.5000	0.4614	0.4227	0.3840	0.3453	0.3066	0.2680	0.2295	0.1910	0.1533	0.1310	0.1183	0.1081
4.24	0.7660	0.7284	0.6907	0.6527	0.6146	0.5763	0.5379	0.4993	0.4606	0.4219	0.3831	0.3443	0.3056	0.2669	0.2284	0.1898	0.1522	0.1304	0.1178	0.1076
4.25	0.7657	0.7280	0.6902	0.6523	0.6141	0.5757	0.5372	0.4986	0.4599	0.4211	0.3822	0.3434	0.3046	0.2659	0.2273	0.1887	0.1510	0.1297	0.1172	0.1070
4.26	0.7653	0.7276	0.6898	0.6518	0.6135	0.5752	0.5366	0.4979	0.4591	0.4202	0.3813	0.3425	0.3036	0.2649	0.2262	0.1875	0.1500	0.1291	0.1167	0.1065
4.27	0.7650	0.7272	0.6893	0.6513	0.6130	0.5746	0.5359	0.4972	0.4583	0.4194	0.3805	0.3415	0.3026	0.2638	0.2251	0.1864	0.1489	0.1284	0.1161	0.1060
4.28	0.7646	0.7268	0.6889	0.6508	0.6125	0.5740	0.5353	0.4965	0.4576	0.4186	0.3796	0.3406	0.3017	0.2628	0.2240	0.1853	0.1479	0.1278	0.1155	0.1055
4.29	0.7643	0.7264	0.6884	0.6503	0.6119	0.5734	0.5346	0.4958	0.4568	0.4178	0.3787	0.3397	0.3007	0.2617	0.2229	0.1841	0.1467	0.1267	0.1144	0.1045
4.30	0.7639	0.7260	0.6880	0.6498	0.6114	0.5728	0.5340	0.4951	0.4560	0.4169	0.3778	0.3387	0.2997	0.2607	0.2218	0.1830	0.1458	0.1265	0.1145	0.1045
4.31	0.7636	0.7256	0.6875	0.6493	0.6108	0.5722	0.5333	0.4943	0.4553	0.4161	0.3770	0.3378	0.2987	0.2596	0.2207	0.1818	0.1448	0.1259	0.1139	0.1040
4.32	0.7632	0.7252	0.6871	0.6488	0.6103	0.5716	0.5327	0.4936	0.4545	0.4153	0.3761	0.3369	0.2977	0.2586	0.2196	0.1807	0.1439	0.1253	0.1134	0.1034
4.33	0.7629	0.7248	0.6867	0.6483	0.6097	0.5710	0.5320	0.4929	0.4537	0.4145	0.3752	0.3360	0.2967	0.2576	0.2185	0.1795	0.1429	0.1247	0.1129	0.1029
4.34	0.7625	0.7244	0.6862	0.6478	0.6092	0.5704	0.5314	0.4922	0.4530	0.4137	0.3743	0.3350	0.2957	0.2565	0.2174	0.1784	0.1420	0.1241	0.1123	0.1024
4.35	0.7622	0.7240	0.6858	0.6473	0.6087	0.5698	0.5307	0.4915	0.4522	0.4129	0.3735	0.3341	0.2948	0.2555	0.2163	0.1773	0.1411	0.1235	0.1118	0.1019
4.36	0.7618	0.7236	0.6853	0.6468	0.6081	0.5692	0.5301	0.4908	0.4515	0.4120	0.3726	0.3332	0.2938	0.2545	0.2152	0.1761	0.1402	0.1229	0.1113	0.1015
4.37	0.7615	0.7232	0.6849	0.6463	0.6076	0.5686	0.5294	0.4901	0.4507	0.4112	0.3717	0.3322	0.2928	0.2534	0.2142	0.1750	0.1393	0.1223	0.1108	0.1010
4.38	0.7611	0.7228	0.6845	0.6459	0.6070	0.5680	0.5288	0.4894	0.4500	0.4104	0.3709	0.3313	0.2918	0.2524	0.2131	0.1739	0.1384	0.1217	0.1102	0.1005
4.39	0.7608	0.7225	0.6840	0.6454	0.6065	0.5674	0.5281	0.4887	0.4492	0.4096	0.3700	0.3304	0.2909	0.2514	0.2120	0.1727	0.1376	0.1211	0.1097	0.1000
4.40	0.7604	0.7221	0.6836	0.6449	0.6060	0.5668	0.5275	0.4880	0.4484	0.4088	0.3691	0.3295	0.2899	0.2504	0.2109	0.1716	0.1367	0.1205	0.1092	0.9995
4.41	0.7601	0.7217	0.6831	0.6444	0.6054	0.5662	0.5269	0.4873	0.4477	0.4080	0.3683	0.3286	0.2889	0.2493	0.2098	0.1705	0.1360	0.1200	0.1087	0.9990
4.42	0.7597	0.7213	0.6827	0.6439	0.6049	0.5656	0.5262	0.4866	0.4469	0.4072	0.3674	0.3276	0.2879	0.2483	0.2088	0.1693	0.1354	0.1194	0.1082	0.9985
4.43	0.7594	0.7209	0.6823	0.6434	0.6044	0.5651	0.5256	0.4854	0.4456	0.4059	0.3661	0.3263	0.2865	0.2469	0.2073	0.1687	0.1345	0.1187	0.1077	0.9980
4.44	0.7590	0.7205	0.6818	0.6429	0.6038	0.5645	0.5249	0.4852	0.4454	0.4056	0.3657	0.3258	0.2860	0.2462	0.2066	0.1671	0.1337	0.1183	0.1072	0.9976
4.45	0.7587	0.7201	0.6814	0.6424	0.6033	0.5639	0.5243	0.4845	0.4447	0.4048	0.3648	0.3249	0.2850	0.2452	0.2055	0.1660	0.1330	0.1177	0.1067	0.9971
4.46	0.7583	0.7197</																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.7399	0.6989	0.6576	0.6161	0.5742	0.5319	0.4894	0.4467	0.4038	0.3609	0.3180	0.2751	0.2324	0.1898	0.1473	0.1158	0.1019	0.0916	0.0825	0.0736
5.02	0.7395	0.6985	0.6572	0.6156	0.5737	0.5314	0.4888	0.4460	0.4031	0.3601	0.3171	0.2742	0.2315	0.1888	0.1462	0.1153	0.1015	0.0912	0.0821	0.0732
5.03	0.7392	0.6982	0.6568	0.6152	0.5731	0.5308	0.4882	0.4453	0.4024	0.3593	0.3163	0.2734	0.2305	0.1879	0.1452	0.1147	0.1011	0.0909	0.0817	0.0728
5.04	0.7389	0.6978	0.6564	0.6147	0.5726	0.5302	0.4876	0.4447	0.4017	0.3586	0.3155	0.2725	0.2296	0.1869	0.1441	0.1142	0.1006	0.0905	0.0813	0.0725
5.05	0.7386	0.6974	0.6560	0.6143	0.5721	0.5297	0.4870	0.4440	0.4010	0.3578	0.3147	0.2717	0.2287	0.1860	0.1431	0.1136	0.1000	0.0901	0.0810	0.0721
5.06	0.7382	0.6971	0.6556	0.6138	0.5716	0.5291	0.4864	0.4434	0.4002	0.3571	0.3139	0.2708	0.2278	0.1850	0.1420	0.1131	0.0998	0.0897	0.0806	0.0717
5.07	0.7379	0.6967	0.6552	0.6133	0.5711	0.5286	0.4857	0.4427	0.3995	0.3563	0.3131	0.2699	0.2269	0.1840	0.1410	0.1125	0.0993	0.0893	0.0802	0.0714
5.08	0.7376	0.6963	0.6548	0.6129	0.5706	0.5280	0.4851	0.4421	0.3988	0.3556	0.3123	0.2691	0.2260	0.1831	0.1400	0.1120	0.0989	0.0889	0.0798	0.0710
5.09	0.7373	0.6960	0.6544	0.6124	0.5701	0.5275	0.4845	0.4414	0.3981	0.3548	0.3115	0.2682	0.2251	0.1821	0.1390	0.1115	0.0985	0.0885	0.0795	0.0706
5.10	0.7370	0.6956	0.6540	0.6120	0.5696	0.5269	0.4839	0.4407	0.3974	0.3540	0.3107	0.2674	0.2242	0.1812	0.1380	0.1110	0.0981	0.0881	0.0791	0.0703
5.11	0.7366	0.6952	0.6536	0.6115	0.5691	0.5264	0.4833	0.4401	0.3967	0.3533	0.3099	0.2665	0.2233	0.1802	0.1370	0.1104	0.0977	0.0877	0.0787	0.0699
5.12	0.7363	0.6949	0.6531	0.6111	0.5686	0.5258	0.4827	0.4394	0.3960	0.3525	0.3091	0.2657	0.2224	0.1793	0.1361	0.1099	0.0973	0.0874	0.0784	0.0696
5.13	0.7360	0.6945	0.6527	0.6106	0.5681	0.5253	0.4821	0.4388	0.3953	0.3518	0.3082	0.2648	0.2215	0.1783	0.1351	0.1094	0.0969	0.0870	0.0780	0.0692
5.14	0.7357	0.6941	0.6523	0.6102	0.5676	0.5247	0.4815	0.4381	0.3946	0.3510	0.3074	0.2639	0.2206	0.1774	0.1342	0.1089	0.0964	0.0865	0.0775	0.0687
5.15	0.7353	0.6938	0.6519	0.6097	0.5671	0.5242	0.4809	0.4375	0.3939	0.3503	0.3066	0.2631	0.2197	0.1764	0.1333	0.1084	0.0960	0.0863	0.0773	0.0685
5.16	0.7350	0.6934	0.6515	0.6093	0.5666	0.5236	0.4803	0.4368	0.3932	0.3495	0.3058	0.2622	0.2188	0.1755	0.1323	0.1079	0.0956	0.0859	0.0769	0.0681
5.17	0.7347	0.6930	0.6511	0.6088	0.5661	0.5231	0.4797	0.4362	0.3925	0.3488	0.3050	0.2614	0.2179	0.1746	0.1314	0.1074	0.0952	0.0855	0.0766	0.0678
5.18	0.7344	0.6927	0.6507	0.6084	0.5656	0.5225	0.4791	0.4355	0.3918	0.3480	0.3042	0.2605	0.2170	0.1736	0.1305	0.1070	0.0948	0.0852	0.0762	0.0674
5.19	0.7341	0.6923	0.6503	0.6079	0.5651	0.5220	0.4785	0.4349	0.3911	0.3473	0.3034	0.2597	0.2161	0.1727	0.1296	0.1065	0.0944	0.0848	0.0759	0.0671
5.20	0.7337	0.6920	0.6499	0.6075	0.5646	0.5214	0.4779	0.4342	0.3904	0.3465	0.3026	0.2588	0.2152	0.1717	0.1288	0.1060	0.0941	0.0844	0.0755	0.0667
5.21	0.7334	0.6916	0.6495	0.6070	0.5641	0.5209	0.4773	0.4336	0.3897	0.3458	0.3018	0.2580	0.2143	0.1708	0.1280	0.1055	0.0937	0.0841	0.0752	0.0664
5.22	0.7331	0.6912	0.6491	0.6066	0.5636	0.5203	0.4768	0.4329	0.3890	0.3450	0.3010	0.2572	0.2134	0.1699	0.1272	0.1051	0.0933	0.0837	0.0748	0.0660
5.23	0.7328	0.6909	0.6487	0.6061	0.5631	0.5198	0.4762	0.4323	0.3883	0.3443	0.3002	0.2563	0.2125	0.1689	0.1264	0.1046	0.0929	0.0833	0.0745	0.0657
5.24	0.7325	0.6905	0.6483	0.6057	0.5626	0.5192	0.4756	0.4317	0.3876	0.3435	0.2994	0.2555	0.2116	0.1680	0.1256	0.1042	0.0925	0.0830	0.0741	0.0653
5.25	0.7321	0.6902	0.6479	0.6052	0.5621	0.5187	0.4750	0.4310	0.3869	0.3428	0.2987	0.2546	0.2107	0.1670	0.1249	0.1037	0.0921	0.0826	0.0738	0.0650
5.26	0.7318	0.6898	0.6475	0.6048	0.5616	0.5182	0.4744	0.4304	0.3862	0.3420	0.2979	0.2538	0.2098	0.1661	0.1241	0.1033	0.0917	0.0823	0.0734	0.0647
5.27	0.7315	0.6894	0.6471	0.6043	0.5612	0.5176	0.4738	0.4297	0.3855	0.3413	0.2971	0.2529	0.2089	0.1652	0.1234	0.1028	0.0913	0.0819	0.0731	0.0644
5.28	0.7312	0.6891	0.6467	0.6039	0.5607	0.5171	0.4732	0.4291	0.3848	0.3405	0.2963	0.2521	0.2081	0.1642	0.1226	0.1024	0.0909	0.0816	0.0728	0.0641
5.29	0.7309	0.6887	0.6463	0.6034	0.5602	0.5165	0.4726	0.4284	0.3841	0.3398	0.2955	0.2513	0.2072	0.1633	0.1219	0.1019	0.0906	0.0812	0.0724	0.0636
5.30	0.7306	0.6884	0.6459	0.6030	0.5597	0.5160	0.4720	0.4278	0.3834	0.3390	0.2947	0.2504	0.2063	0.1624	0.1212	0.1015	0.0902	0.0809	0.0721	0.0633
5.31	0.7302	0.6880	0.6455	0.6025	0.5592	0.5154	0.4714	0.4271	0.3828	0.3383	0.2939	0.2496	0.2054	0.1614	0.1204	0.1010	0.0899	0.0805	0.0717	0.0630
5.32	0.7299	0.6877	0.6451	0.6021	0.5587	0.5149	0.4708	0.4265	0.3821	0.3376	0.2931	0.2487	0.2045	0.1605	0.1197	0.1006	0.0895	0.0802	0.0714	0.0626
5.33	0.7296	0.6873	0.6447	0.6016	0.5582	0.5144	0.4702	0.4259	0.3814	0.3368	0.2923	0.2479	0.2036	0.1596	0.1190	0.1002	0.0891	0.0798	0.0711	0.0623
5.34	0.7293	0.6869	0.6443	0.6012	0.5577	0.5138	0.4696	0.4252	0.3807	0.3361	0.2915	0.2471	0.2028	0.1587	0.1183	0.0998	0.0888	0.0795	0.0707	0.0620
5.35	0.7290	0.6866	0.6439	0.6008	0.5572	0.5133	0.4690	0.4246	0.3800	0.3353	0.2907	0.2462	0.2019	0.1577	0.1176	0.0993	0.0884	0.0792	0.0704	0.0616
5.36	0.7287	0.6862	0.6435	0.6003	0.5567	0.5127	0.4685	0.4239	0.3793	0.3346	0.2899	0.2454	0.2010	0.1568	0.1169	0.0989	0.0880	0.0788	0.0701	0.0613
5.37	0.7284	0.6859	0.6431	0.5999	0.5562	0.5122	0.4679	0.4233	0.3786	0.3339	0.2892	0.2446	0.2001	0.1559	0.1162	0.0985	0.0877	0.0785	0.0697	0.0610
5.38	0.7280	0.6855	0.6427	0.5994	0.5557	0.5117	0.4673	0.4227	0.3779	0.3331	0.2884	0.2437	0.1992	0.1550	0.1155	0.0981	0.0873	0.0781	0.0694	0.0607
5.39	0.7277	0.6852	0.6423	0.5990	0.5552	0.5111	0.4667	0.4220	0.3772	0.3324	0.2876	0.2429	0.1984	0.1540	0.1149	0.0977	0.0870	0.0778	0.0691	0.0603
5.40	0.7274	0.6848	0.6419	0.5985	0.5548	0.5106	0.4661	0.4214	0.3765	0.3317	0.2868	0.2421	0.1975	0.1531	0.1142	0.0973	0.0866	0.0775	0.0687	0.0600
5.41	0.7271	0.6845	0.6415	0.5981	0.5543	0.5101	0.4655	0.4208	0.3759	0.3309	0.2860	0.2412	0.1966	0.1522	0.1135	0.0965	0.0859	0.0768	0.0680	0.0593
5.42	0.7268	0.6841	0.6411	0.5977	0.5538	0.5095	0.4649	0.4201	0.3752	0.3302	0.2852	0.2404	0.1957	0.1513	0.1129	0.0957	0.0851	0.0760	0.0672	0.0585
5.43	0.7265	0.6838	0.6407	0.5972	0.5533	0.5090	0.4643	0.4195	0.3745	0.3295	0.2845	0.2396	0.1949	0.1504	0.1123	0.0961	0.0856	0.0765	0.0677	0.0590
5.44	0.7262	0.6834	0.6403	0.5968	0.5528	0.5084	0.4638	0.4189	0.3738	0.3287	0.2837	0.2387	0.1940	0.1494	0.1116	0.0957	0.0852	0.0761	0.0674	0.0587
5.45	0.7258	0.6830	0.6399	0.5963	0.5523	0.5079	0.4632	0.4182	0.3731	0.3280	0.2829	0.2379	0.1931	0.1485	0.1110	0.0953	0.0849	0.0758	0.0671	0.0584
5.46	0.7255	0.682.																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.7088	0.6638	0.6183	0.5723	0.5257	0.4786	0.4312	0.3835	0.3357	0.2879	0.2403	0.1928	0.1455	0.1029	0.0869	0.0765	0.0677	0.0593	0.0508	0.0421
6.02	0.7085	0.6634	0.6179	0.5718	0.5252	0.4781	0.4306	0.3829	0.3351	0.2872	0.2395	0.1920	0.1447	0.1024	0.0866	0.0762	0.0674	0.0590	0.0505	0.0418
6.03	0.7082	0.6631	0.6175	0.5714	0.5247	0.4776	0.4301	0.3823	0.3344	0.2865	0.2388	0.1912	0.1439	0.1019	0.0862	0.0760	0.0672	0.0587	0.0503	0.0416
6.04	0.7079	0.6628	0.6172	0.5710	0.5243	0.4771	0.4295	0.3817	0.3338	0.2858	0.2380	0.1904	0.1430	0.1014	0.0859	0.0757	0.0669	0.0585	0.0500	0.0413
6.05	0.7076	0.6624	0.6168	0.5706	0.5238	0.4766	0.4290	0.3811	0.3331	0.2851	0.2373	0.1896	0.1422	0.1009	0.0856	0.0754	0.0666	0.0582	0.0497	0.0411
6.06	0.7073	0.6621	0.6164	0.5702	0.5233	0.4761	0.4284	0.3805	0.3325	0.2845	0.2365	0.1888	0.1414	0.1004	0.0852	0.0751	0.0664	0.0579	0.0495	0.0408
6.07	0.7070	0.6618	0.6160	0.5697	0.5229	0.4755	0.4278	0.3799	0.3318	0.2838	0.2358	0.1881	0.1406	0.0999	0.0849	0.0748	0.0661	0.0577	0.0492	0.0405
6.08	0.7067	0.6614	0.6157	0.5693	0.5224	0.4750	0.4273	0.3793	0.3312	0.2831	0.2351	0.1873	0.1398	0.0994	0.0846	0.0745	0.0658	0.0574	0.0490	0.0403
6.09	0.7065	0.6611	0.6153	0.5689	0.5220	0.4745	0.4267	0.3787	0.3305	0.2824	0.2343	0.1865	0.1389	0.0990	0.0843	0.0743	0.0656	0.0572	0.0487	0.0400
6.10	0.7062	0.6608	0.6149	0.5685	0.5215	0.4740	0.4262	0.3781	0.3299	0.2817	0.2336	0.1857	0.1381	0.0985	0.0840	0.0740	0.0653	0.0569	0.0484	0.0398
6.11	0.7059	0.6604	0.6145	0.5681	0.5210	0.4735	0.4256	0.3775	0.3292	0.2810	0.2329	0.1849	0.1373	0.0980	0.0836	0.0737	0.0650	0.0566	0.0482	0.0395
6.12	0.7056	0.6601	0.6142	0.5676	0.5206	0.4730	0.4251	0.3769	0.3286	0.2803	0.2321	0.1842	0.1365	0.0976	0.0833	0.0734	0.0648	0.0564	0.0479	0.0392
6.13	0.7053	0.6598	0.6138	0.5672	0.5201	0.4725	0.4245	0.3763	0.3279	0.2796	0.2314	0.1834	0.1357	0.0971	0.0830	0.0731	0.0645	0.0561	0.0477	0.0390
6.14	0.7050	0.6594	0.6134	0.5668	0.5196	0.4720	0.4240	0.3757	0.3273	0.2789	0.2307	0.1826	0.1348	0.0967	0.0827	0.0728	0.0642	0.0559	0.0474	0.0387
6.15	0.7047	0.6591	0.6130	0.5662	0.5192	0.4715	0.4234	0.3751	0.3266	0.2782	0.2299	0.1818	0.1340	0.0963	0.0824	0.0726	0.0640	0.0556	0.0472	0.0385
6.16	0.7044	0.6588	0.6127	0.5660	0.5187	0.4710	0.4228	0.3745	0.3260	0.2775	0.2292	0.1810	0.1332	0.0958	0.0821	0.0723	0.0637	0.0554	0.0469	0.0382
6.17	0.7041	0.6584	0.6123	0.5656	0.5183	0.4705	0.4223	0.3739	0.3253	0.2768	0.2284	0.1803	0.1324	0.0954	0.0818	0.0721	0.0635	0.0551	0.0467	0.0380
6.18	0.7038	0.6581	0.6119	0.5652	0.5178	0.4700	0.4217	0.3733	0.3247	0.2761	0.2277	0.1795	0.1316	0.0950	0.0815	0.0718	0.0632	0.0548	0.0464	0.0377
6.19	0.7035	0.6578	0.6116	0.5647	0.5173	0.4695	0.4212	0.3727	0.3241	0.2755	0.2270	0.1787	0.1308	0.0946	0.0812	0.0715	0.0629	0.0546	0.0461	0.0375
6.20	0.7032	0.6575	0.6112	0.5643	0.5169	0.4690	0.4206	0.3721	0.3234	0.2748	0.2263	0.1780	0.1300	0.0942	0.0809	0.0712	0.0627	0.0543	0.0459	0.0372
6.21	0.7029	0.6571	0.6108	0.5639	0.5164	0.4685	0.4201	0.3715	0.3228	0.2741	0.2255	0.1772	0.1291	0.0938	0.0806	0.0710	0.0624	0.0541	0.0456	0.0370
6.22	0.7026	0.6568	0.6104	0.5635	0.5160	0.4679	0.4195	0.3709	0.3221	0.2734	0.2248	0.1764	0.1283	0.0934	0.0803	0.0707	0.0622	0.0538	0.0454	0.0367
6.23	0.7024	0.6565	0.6101	0.5631	0.5155	0.4674	0.4190	0.3703	0.3215	0.2727	0.2241	0.1756	0.1275	0.0930	0.0800	0.0705	0.0619	0.0536	0.0452	0.0365
6.24	0.7021	0.6561	0.6097	0.5627	0.5151	0.4669	0.4184	0.3697	0.3209	0.2720	0.2233	0.1749	0.1267	0.0926	0.0797	0.0702	0.0617	0.0533	0.0449	0.0362
6.25	0.7018	0.6558	0.6093	0.5623	0.5146	0.4664	0.4179	0.3691	0.3202	0.2713	0.2226	0.1741	0.1259	0.0922	0.0794	0.0699	0.0614	0.0531	0.0447	0.0360
6.26	0.7015	0.6555	0.6090	0.5618	0.5141	0.4659	0.4173	0.3685	0.3196	0.2707	0.2219	0.1733	0.1251	0.0918	0.0791	0.0697	0.0612	0.0529	0.0444	0.0358
6.27	0.7012	0.6551	0.6086	0.5614	0.5137	0.4654	0.4168	0.3679	0.3189	0.2700	0.2212	0.1726	0.1243	0.0914	0.0788	0.0694	0.0609	0.0526	0.0442	0.0355
6.28	0.7009	0.6548	0.6082	0.5610	0.5132	0.4649	0.4162	0.3673	0.3183	0.2693	0.2204	0.1718	0.1235	0.0910	0.0785	0.0691	0.0607	0.0524	0.0439	0.0353
6.29	0.7006	0.6545	0.6078	0.5606	0.5128	0.4644	0.4157	0.3667	0.3177	0.2686	0.2197	0.1710	0.1227	0.0906	0.0782	0.0689	0.0604	0.0521	0.0437	0.0351
6.30	0.7003	0.6542	0.6075	0.5602	0.5123	0.4639	0.4152	0.3661	0.3170	0.2679	0.2190	0.1703	0.1219	0.0903	0.0779	0.0686	0.0602	0.0519	0.0434	0.0348
6.31	0.7000	0.6538	0.6071	0.5598	0.5119	0.4634	0.4146	0.3655	0.3164	0.2672	0.2183	0.1695	0.1211	0.0899	0.0777	0.0684	0.0599	0.0516	0.0432	0.0346
6.32	0.6997	0.6535	0.6067	0.5594	0.5114	0.4629	0.4141	0.3650	0.3157	0.2666	0.2175	0.1687	0.1203	0.0895	0.0774	0.0681	0.0597	0.0514	0.0430	0.0344
6.33	0.6994	0.6532	0.6064	0.5590	0.5110	0.4624	0.4135	0.3644	0.3151	0.2659	0.2168	0.1680	0.1194	0.0892	0.0771	0.0679	0.0594	0.0511	0.0427	0.0342
6.34	0.6992	0.6528	0.6060	0.5586	0.5105	0.4619	0.4130	0.3638	0.3145	0.2652	0.2161	0.1672	0.1186	0.0888	0.0768	0.0676	0.0592	0.0509	0.0425	0.0339
6.35	0.6989	0.6525	0.6056	0.5581	0.5100	0.4614	0.4124	0.3632	0.3138	0.2645	0.2154	0.1664	0.1178	0.0885	0.0765	0.0674	0.0590	0.0507	0.0422	0.0337
6.36	0.6986	0.6522	0.6053	0.5577	0.5096	0.4609	0.4119	0.3626	0.3132	0.2638	0.2146	0.1657	0.1170	0.0881	0.0763	0.0671	0.0587	0.0504	0.0420	0.0335
6.37	0.6983	0.6519	0.6049	0.5573	0.5091	0.4604	0.4113	0.3620	0.3126	0.2632	0.2139	0.1649	0.1162	0.0877	0.0760	0.0669	0.0585	0.0502	0.0418	0.0333
6.38	0.6980	0.6515	0.6045	0.5569	0.5087	0.4599	0.4108	0.3614	0.3119	0.2625	0.2132	0.1642	0.1154	0.0874	0.0757	0.0666	0.0582	0.0499	0.0415	0.0331
6.39	0.6977	0.6512	0.6042	0.5565	0.5082	0.4594	0.4102	0.3608	0.3113	0.2618	0.2125	0.1634	0.1146	0.0871	0.0754	0.0664	0.0580	0.0497	0.0413	0.0328
6.40	0.6974	0.6509	0.6038	0.5561	0.5078	0.4589	0.4097	0.3602	0.3107	0.2611	0.2118	0.1626	0.1138	0.0867	0.0752	0.0661	0.0578	0.0495	0.0411	0.0326
6.41	0.6971	0.6506	0.6034	0.5557	0.5073	0.4584	0.4092	0.3596	0.3100	0.2605	0.2110	0.1619	0.1129	0.0864	0.0749	0.0659	0.0575	0.0492	0.0408	0.0324
6.42	0.6969	0.6502	0.6031	0.5553	0.5069	0.4579	0.4086	0.3591	0.3094	0.2598	0.2103	0.1611	0.1121	0.0860	0.0746	0.0656	0.0573	0.0490	0.0406	0.0322
6.43	0.6966	0.6499	0.6027	0.5549	0.5064	0.4574	0.4081	0.3585	0.3088	0.2591	0.2096	0.1604	0.1112	0.0857	0.0744	0.0654	0.0570	0.0488	0.0403	0.0320
6.44	0.6963	0.6496	0.6023	0.5545	0.5060	0.4569	0.4075	0.3579	0.3081	0.2584	0.2089	0.1596	0.1104	0.0854	0.0741	0.0651	0.0568	0.0485	0.0401	0.0318
6.45	0.6960	0.6493	0.6020	0.5541	0.5055	0.4565	0.4070	0.3573	0.3075	0.2578	0.2082	0.1588	0.1095	0.0850	0.0738	0.0649	0.0566	0.0483	0.0399	0.0316
6.46	0.																			

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.6803	0.6315	0.5820	0.5317	0.4808	0.4292	0.3773	0.3251	0.2729	0.2208	0.1690	0.1175	0.0819	0.0696	0.0607	0.0525	0.0445	0.0363	0.0281	0.0226
7.02	0.6800	0.6312	0.5816	0.5313	0.4803	0.4288	0.3768	0.3246	0.2723	0.2202	0.1683	0.1168	0.0815	0.0694	0.0605	0.0523	0.0443	0.0361	0.0279	0.0225
7.03	0.6798	0.6309	0.5813	0.5309	0.4799	0.4283	0.3763	0.3240	0.2717	0.2195	0.1676	0.1160	0.0812	0.0692	0.0602	0.0521	0.0441	0.0359	0.0277	0.0224
7.04	0.6795	0.6305	0.5809	0.5305	0.4795	0.4278	0.3757	0.3234	0.2711	0.2189	0.1669	0.1153	0.0809	0.0689	0.0600	0.0519	0.0439	0.0357	0.0276	0.0221
7.05	0.6792	0.6302	0.5806	0.5302	0.4790	0.4273	0.3752	0.3229	0.2705	0.2182	0.1662	0.1146	0.0806	0.0687	0.0598	0.0517	0.0437	0.0355	0.0274	0.0222
7.06	0.6789	0.6299	0.5802	0.5298	0.4786	0.4268	0.3747	0.3223	0.2699	0.2176	0.1656	0.1139	0.0803	0.0685	0.0596	0.0515	0.0435	0.0353	0.0272	0.0220
7.07	0.6787	0.6296	0.5799	0.5294	0.4782	0.4264	0.3742	0.3218	0.2693	0.2170	0.1649	0.1132	0.0800	0.0683	0.0594	0.0513	0.0433	0.0351	0.0270	0.0219
7.08	0.6784	0.6293	0.5795	0.5290	0.4777	0.4259	0.3737	0.3212	0.2687	0.2163	0.1642	0.1124	0.0797	0.0680	0.0592	0.0511	0.0431	0.0349	0.0268	0.0217
7.09	0.6781	0.6290	0.5792	0.5286	0.4773	0.4254	0.3731	0.3206	0.2681	0.2157	0.1635	0.1117	0.0794	0.0678	0.0590	0.0509	0.0429	0.0347	0.0267	0.0216
7.10	0.6778	0.6287	0.5788	0.5282	0.4769	0.4249	0.3726	0.3201	0.2675	0.2150	0.1628	0.1110	0.0791	0.0676	0.0588	0.0507	0.0427	0.0346	0.0265	0.0215
7.11	0.6776	0.6284	0.5785	0.5278	0.4764	0.4245	0.3721	0.3195	0.2669	0.2144	0.1622	0.1103	0.0788	0.0673	0.0586	0.0505	0.0425	0.0344	0.0263	0.0214
7.12	0.6773	0.6281	0.5781	0.5274	0.4760	0.4240	0.3716	0.3190	0.2663	0.2137	0.1615	0.1096	0.0785	0.0671	0.0584	0.0503	0.0423	0.0342	0.0262	0.0213
7.13	0.6770	0.6278	0.5778	0.5270	0.4756	0.4235	0.3711	0.3184	0.2657	0.2131	0.1608	0.1089	0.0782	0.0669	0.0582	0.0501	0.0421	0.0340	0.0260	0.0212
7.14	0.6768	0.6274	0.5774	0.5266	0.4751	0.4231	0.3706	0.3178	0.2651	0.2125	0.1601	0.1082	0.0779	0.0667	0.0580	0.0499	0.0419	0.0338	0.0258	0.0210
7.15	0.6765	0.6271	0.5771	0.5263	0.4747	0.4226	0.3700	0.3167	0.2645	0.2118	0.1594	0.1074	0.0777	0.0665	0.0578	0.0497	0.0418	0.0336	0.0257	0.0209
7.16	0.6762	0.6268	0.5767	0.5259	0.4743	0.4221	0.3695	0.3167	0.2639	0.2112	0.1588	0.1067	0.0774	0.0662	0.0576	0.0495	0.0416	0.0334	0.0255	0.0208
7.17	0.6759	0.6265	0.5764	0.5255	0.4739	0.4216	0.3690	0.3162	0.2633	0.2106	0.1581	0.1060	0.0771	0.0660	0.0574	0.0494	0.0414	0.0332	0.0254	0.0207
7.18	0.6757	0.6262	0.5760	0.5251	0.4734	0.4212	0.3685	0.3156	0.2627	0.2099	0.1574	0.1053	0.0768	0.0658	0.0572	0.0492	0.0412	0.0330	0.0252	0.0206
7.19	0.6754	0.6259	0.5757	0.5247	0.4730	0.4207	0.3680	0.3151	0.2621	0.2093	0.1567	0.1046	0.0765	0.0656	0.0570	0.0490	0.0410	0.0329	0.0250	0.0205
7.20	0.6751	0.6256	0.5753	0.5243	0.4726	0.4202	0.3675	0.3145	0.2615	0.2086	0.1561	0.1039	0.0763	0.0654	0.0568	0.0488	0.0408	0.0327	0.0249	0.0204
7.21	0.6749	0.6253	0.5750	0.5239	0.4721	0.4198	0.3670	0.3139	0.2609	0.2080	0.1554	0.1032	0.0760	0.0652	0.0566	0.0486	0.0406	0.0325	0.0247	0.0203
7.22	0.6746	0.6250	0.5747	0.5235	0.4717	0.4193	0.3664	0.3134	0.2603	0.2074	0.1547	0.1026	0.0757	0.0649	0.0564	0.0484	0.0404	0.0323	0.0246	0.0202
7.23	0.6743	0.6247	0.5743	0.5232	0.4713	0.4188	0.3659	0.3128	0.2597	0.2067	0.1541	0.1019	0.0755	0.0647	0.0562	0.0482	0.0402	0.0321	0.0244	0.0200
7.24	0.6740	0.6244	0.5740	0.5228	0.4709	0.4183	0.3654	0.3123	0.2591	0.2061	0.1534	0.1012	0.0752	0.0645	0.0560	0.0480	0.0401	0.0319	0.0243	0.0199
7.25	0.6738	0.6241	0.5736	0.5224	0.4704	0.4179	0.3649	0.3117	0.2585	0.2055	0.1527	0.1006	0.0749	0.0643	0.0558	0.0478	0.0399	0.0317	0.0242	0.0198
7.26	0.6735	0.6238	0.5733	0.5220	0.4700	0.4174	0.3644	0.3112	0.2579	0.2048	0.1520	0.1000	0.0747	0.0641	0.0556	0.0476	0.0397	0.0316	0.0240	0.0197
7.27	0.6732	0.6235	0.5729	0.5216	0.4696	0.4169	0.3639	0.3106	0.2573	0.2042	0.1514	0.0993	0.0744	0.0639	0.0554	0.0475	0.0396	0.0315	0.0239	0.0196
7.28	0.6729	0.6231	0.5726	0.5212	0.4691	0.4165	0.3634	0.3101	0.2567	0.2036	0.1507	0.0987	0.0741	0.0637	0.0552	0.0473	0.0394	0.0313	0.0238	0.0195
7.29	0.6727	0.6228	0.5722	0.5209	0.4687	0.4160	0.3629	0.3095	0.2561	0.2029	0.1500	0.0981	0.0739	0.0635	0.0550	0.0471	0.0391	0.0310	0.0236	0.0194
7.30	0.6724	0.6225	0.5719	0.5205	0.4683	0.4155	0.3623	0.3090	0.2555	0.2023	0.1494	0.0974	0.0736	0.0633	0.0549	0.0469	0.0389	0.0308	0.0235	0.0193
7.31	0.6722	0.6222	0.5716	0.5201	0.4679	0.4151	0.3618	0.3084	0.2550	0.2017	0.1487	0.0968	0.0734	0.0631	0.0547	0.0467	0.0388	0.0306	0.0233	0.0192
7.32	0.6719	0.6219	0.5712	0.5197	0.4674	0.4146	0.3613	0.3079	0.2544	0.2010	0.1480	0.0962	0.0731	0.0629	0.0545	0.0465	0.0386	0.0305	0.0232	0.0191
7.33	0.6716	0.6216	0.5709	0.5193	0.4670	0.4141	0.3608	0.3073	0.2538	0.2004	0.1473	0.0956	0.0729	0.0626	0.0543	0.0463	0.0384	0.0303	0.0231	0.0190
7.34	0.6714	0.6213	0.5705	0.5189	0.4666	0.4137	0.3603	0.3067	0.2532	0.1998	0.1467	0.0950	0.0726	0.0624	0.0541	0.0462	0.0382	0.0301	0.0229	0.0189
7.35	0.6711	0.6210	0.5702	0.5185	0.4662	0.4132	0.3598	0.3062	0.2526	0.1991	0.1460	0.0944	0.0724	0.0622	0.0539	0.0460	0.0380	0.0299	0.0228	0.0188
7.36	0.6708	0.6207	0.5698	0.5182	0.4657	0.4127	0.3593	0.3056	0.2520	0.1985	0.1453	0.0938	0.0721	0.0620	0.0537	0.0458	0.0379	0.0297	0.0227	0.0187
7.37	0.6706	0.6204	0.5695	0.5178	0.4653	0.4123	0.3588	0.3051	0.2514	0.1979	0.1447	0.0932	0.0719	0.0618	0.0535	0.0456	0.0377	0.0296	0.0225	0.0186
7.38	0.6703	0.6201	0.5692	0.5174	0.4649	0.4118	0.3583	0.3045	0.2508	0.1973	0.1440	0.0926	0.0716	0.0616	0.0533	0.0454	0.0375	0.0294	0.0224	0.0185
7.39	0.6700	0.6198	0.5688	0.5170	0.4645	0.4113	0.3578	0.3040	0.2502	0.1966	0.1434	0.0920	0.0714	0.0614	0.0532	0.0453	0.0373	0.0292	0.0223	0.0184
7.40	0.6698	0.6195	0.5685	0.5166	0.4640	0.4109	0.3573	0.3035	0.2496	0.1960	0.1427	0.0914	0.0712	0.0612	0.0530	0.0451	0.0371	0.0290	0.0222	0.0183
7.41	0.6695	0.6192	0.5681	0.5163	0.4636	0.4104	0.3567	0.3029	0.2491	0.1954	0.1420	0.0908	0.0709	0.0609	0.0528	0.0449	0.0369	0.0288	0.0218	0.0182
7.42	0.6692	0.6189	0.5678	0.5159	0.4632	0.4099	0.3562	0.3024	0.2485	0.1948	0.1414	0.0902	0.0707	0.0607	0.0526	0.0447	0.0367	0.0286	0.0217	0.0181
7.43	0.6690	0.6186	0.5674	0.5155	0.4628	0.4095	0.3557	0.3018	0.2479	0.1941	0.1407	0.0896	0.0705	0.0606	0.0524	0.0445	0.0366	0.0285	0.0218	0.0180
7.44	0.6687	0.6183	0.5671	0.5151	0.4624	0.4090	0.3552	0.3013	0.2473	0.1935	0.1400	0.0890	0.0702	0.0605	0.0522	0.0444	0.0364	0.0283	0.0217	0.0179
7.45	0.6684	0.6180	0.5668	0.5147	0.4619	0.4085	0.3547	0.3007	0.2467	0.1929	0.1394	0.0884	0.0700	0.0603	0.0521	0.0442	0.0363	0.0282	0.0215	0.0178
7.46	0.6682	0.6177																		

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.6538	0.6013	0.5480	0.4938	0.4387	0.3830	0.3269	0.2707	0.2145	0.1586	0.1031	0.0697	0.0587	0.0504	0.0426	0.0350	0.0271	0.0199	0.0161	0.0133
8.02	0.6535	0.6010	0.5477	0.4934	0.4383	0.3826	0.3264	0.2701	0.2139	0.1580	0.1025	0.0694	0.0585	0.0502	0.0425	0.0348	0.0270	0.0198	0.0160	0.0132
8.03	0.6533	0.6008	0.5473	0.4930	0.4379	0.3821	0.3259	0.2696	0.2133	0.1574	0.1018	0.0692	0.0583	0.0500	0.0423	0.0347	0.0268	0.0197	0.0159	0.0131
8.04	0.6530	0.6005	0.5470	0.4927	0.4375	0.3817	0.3254	0.2691	0.2128	0.1568	0.1012	0.0690	0.0581	0.0499	0.0422	0.0345	0.0267	0.0196	0.0158	0.0131
8.05	0.6528	0.6002	0.5467	0.4923	0.4371	0.3812	0.3250	0.2685	0.2122	0.1562	0.1006	0.0687	0.0580	0.0497	0.0420	0.0343	0.0265	0.0195	0.0157	0.0130
8.06	0.6525	0.5999	0.5464	0.4919	0.4367	0.3808	0.3245	0.2680	0.2117	0.1556	0.0999	0.0685	0.0578	0.0496	0.0419	0.0342	0.0264	0.0194	0.0157	0.0129
8.07	0.6522	0.5996	0.5460	0.4916	0.4363	0.3803	0.3240	0.2675	0.2111	0.1550	0.0993	0.0683	0.0576	0.0494	0.0417	0.0340	0.0262	0.0193	0.0156	0.0129
8.08	0.6520	0.5993	0.5457	0.4912	0.4358	0.3799	0.3235	0.2670	0.2105	0.1544	0.0987	0.0680	0.0574	0.0492	0.0416	0.0339	0.0261	0.0192	0.0155	0.0128
8.09	0.6517	0.5990	0.5454	0.4908	0.4354	0.3794	0.3230	0.2664	0.2100	0.1538	0.0980	0.0678	0.0573	0.0491	0.0414	0.0337	0.0259	0.0191	0.0154	0.0127
8.10	0.6515	0.5987	0.5451	0.4905	0.4350	0.3790	0.3225	0.2659	0.2094	0.1532	0.0974	0.0676	0.0571	0.0489	0.0413	0.0336	0.0258	0.0190	0.0153	0.0127
8.11	0.6512	0.5984	0.5447	0.4901	0.4346	0.3785	0.3220	0.2654	0.2088	0.1526	0.0968	0.0674	0.0569	0.0488	0.0411	0.0334	0.0256	0.0189	0.0153	0.0126
8.12	0.6510	0.5981	0.5444	0.4897	0.4342	0.3781	0.3215	0.2649	0.2083	0.1520	0.0961	0.0672	0.0568	0.0486	0.0410	0.0333	0.0255	0.0188	0.0152	0.0125
8.13	0.6507	0.5978	0.5441	0.4894	0.4338	0.3776	0.3211	0.2643	0.2077	0.1514	0.0955	0.0669	0.0566	0.0485	0.0408	0.0331	0.0253	0.0186	0.0151	0.0125
8.14	0.6505	0.5976	0.5437	0.4890	0.4334	0.3772	0.3206	0.2638	0.2072	0.1508	0.0949	0.0667	0.0564	0.0483	0.0407	0.0330	0.0252	0.0185	0.0150	0.0124
8.15	0.6502	0.5973	0.5434	0.4886	0.4330	0.3769	0.3201	0.2633	0.2066	0.1502	0.0943	0.0665	0.0562	0.0481	0.0405	0.0329	0.0250	0.0185	0.0150	0.0123
8.16	0.6499	0.5970	0.5431	0.4883	0.4326	0.3763	0.3196	0.2628	0.2060	0.1496	0.0936	0.0663	0.0561	0.0480	0.0404	0.0327	0.0249	0.0184	0.0149	0.0123
8.17	0.6497	0.5967	0.5428	0.4879	0.4322	0.3759	0.3191	0.2623	0.2055	0.1490	0.0930	0.0661	0.0559	0.0478	0.0402	0.0326	0.0247	0.0183	0.0148	0.0122
8.18	0.6494	0.5964	0.5424	0.4875	0.4318	0.3754	0.3186	0.2617	0.2049	0.1484	0.0924	0.0659	0.0557	0.0477	0.0401	0.0324	0.0246	0.0182	0.0147	0.0121
8.19	0.6492	0.5961	0.5421	0.4872	0.4314	0.3750	0.3182	0.2612	0.2044	0.1478	0.0917	0.0657	0.0556	0.0475	0.0399	0.0323	0.0244	0.0181	0.0147	0.0121
8.20	0.6489	0.5958	0.5418	0.4868	0.4310	0.3745	0.3177	0.2607	0.2038	0.1472	0.0911	0.0654	0.0554	0.0474	0.0398	0.0321	0.0243	0.0180	0.0146	0.0120
8.21	0.6487	0.5955	0.5415	0.4864	0.4306	0.3741	0.3172	0.2602	0.2033	0.1466	0.0906	0.0652	0.0553	0.0472	0.0396	0.0320	0.0242	0.0179	0.0145	0.0119
8.22	0.6484	0.5952	0.5411	0.4861	0.4302	0.3736	0.3167	0.2597	0.2027	0.1460	0.0900	0.0650	0.0551	0.0471	0.0395	0.0318	0.0240	0.0178	0.0145	0.0119
8.23	0.6482	0.5950	0.5408	0.4857	0.4298	0.3732	0.3162	0.2591	0.2021	0.1455	0.0894	0.0648	0.0549	0.0469	0.0393	0.0317	0.0239	0.0177	0.0144	0.0118
8.24	0.6479	0.5947	0.5405	0.4853	0.4294	0.3728	0.3157	0.2586	0.2016	0.1449	0.0889	0.0646	0.0548	0.0468	0.0392	0.0315	0.0237	0.0176	0.0143	0.0117
8.25	0.6477	0.5944	0.5402	0.4850	0.4290	0.3723	0.3153	0.2581	0.2010	0.1443	0.0884	0.0644	0.0546	0.0466	0.0390	0.0314	0.0236	0.0175	0.0142	0.0117
8.26	0.6474	0.5941	0.5398	0.4846	0.4286	0.3719	0.3148	0.2576	0.2005	0.1437	0.0878	0.0642	0.0544	0.0465	0.0389	0.0313	0.0234	0.0174	0.0142	0.0116
8.27	0.6472	0.5938	0.5395	0.4843	0.4282	0.3714	0.3143	0.2571	0.1999	0.1431	0.0873	0.0640	0.0543	0.0463	0.0387	0.0311	0.0233	0.0173	0.0141	0.0116
8.28	0.6469	0.5935	0.5392	0.4839	0.4278	0.3710	0.3138	0.2565	0.1994	0.1425	0.0868	0.0638	0.0541	0.0462	0.0386	0.0310	0.0232	0.0172	0.0140	0.0115
8.29	0.6467	0.5932	0.5389	0.4835	0.4274	0.3705	0.3133	0.2560	0.1988	0.1419	0.0863	0.0636	0.0540	0.0460	0.0384	0.0308	0.0230	0.0171	0.0140	0.0114
8.30	0.6464	0.5929	0.5385	0.4832	0.4270	0.3701	0.3129	0.2555	0.1982	0.1413	0.0858	0.0634	0.0538	0.0459	0.0383	0.0307	0.0229	0.0171	0.0139	0.0114
8.31	0.6462	0.5927	0.5382	0.4828	0.4266	0.3697	0.3124	0.2550	0.1977	0.1407	0.0854	0.0632	0.0536	0.0457	0.0382	0.0305	0.0228	0.0170	0.0138	0.0113
8.32	0.6459	0.5924	0.5379	0.4824	0.4262	0.3692	0.3119	0.2545	0.1971	0.1401	0.0849	0.0630	0.0535	0.0456	0.0380	0.0304	0.0226	0.0169	0.0137	0.0112
8.33	0.6456	0.5921	0.5376	0.4821	0.4258	0.3688	0.3114	0.2539	0.1966	0.1396	0.0844	0.0628	0.0533	0.0454	0.0379	0.0303	0.0225	0.0168	0.0137	0.0112
8.34	0.6454	0.5918	0.5372	0.4817	0.4254	0.3683	0.3109	0.2534	0.1960	0.1390	0.0840	0.0626	0.0532	0.0453	0.0377	0.0301	0.0224	0.0167	0.0136	0.0111
8.35	0.6451	0.5915	0.5369	0.4814	0.4250	0.3679	0.3105	0.2529	0.1955	0.1384	0.0835	0.0624	0.0530	0.0451	0.0376	0.0300	0.0222	0.0166	0.0135	0.0111
8.36	0.6449	0.5912	0.5366	0.4810	0.4246	0.3675	0.3100	0.2524	0.1949	0.1378	0.0831	0.0623	0.0528	0.0450	0.0374	0.0298	0.0221	0.0165	0.0135	0.0110
8.37	0.6446	0.5909	0.5363	0.4806	0.4242	0.3670	0.3095	0.2519	0.1944	0.1372	0.0826	0.0621	0.0527	0.0449	0.0373	0.0297	0.0219	0.0165	0.0134	0.0109
8.38	0.6444	0.5906	0.5359	0.4803	0.4238	0.3666	0.3090	0.2514	0.1938	0.1366	0.0822	0.0619	0.0525	0.0447	0.0372	0.0296	0.0218	0.0164	0.0133	0.0109
8.39	0.6441	0.5904	0.5356	0.4799	0.4234	0.3661	0.3086	0.2509	0.1933	0.1360	0.0818	0.0617	0.0524	0.0446	0.0370	0.0294	0.0217	0.0163	0.0133	0.0108
8.40	0.6439	0.5901	0.5353	0.4796	0.4230	0.3657	0.3081	0.2503	0.1927	0.1355	0.0814	0.0615	0.0522	0.0444	0.0369	0.0293	0.0216	0.0162	0.0132	0.0108
8.41	0.6436	0.5898	0.5350	0.4792	0.4226	0.3653	0.3076	0.2498	0.1922	0.1349	0.0809	0.0613	0.0521	0.0443	0.0367	0.0291	0.0214	0.0161	0.0131	0.0107
8.42	0.6434	0.5895	0.5347	0.4788	0.4222	0.3648	0.3071	0.2493	0.1916	0.1343	0.0805	0.0611	0.0519	0.0441	0.0366	0.0290	0.0213	0.0160	0.0131	0.0107
8.43	0.6431	0.5892	0.5343	0.4785	0.4218	0.3644	0.3066	0.2488	0.1911	0.1337	0.0801	0.0610	0.0518	0.0440	0.0365	0.0289	0.0212	0.0160	0.0130	0.0106
8.44	0.6429	0.5889	0.5340	0.4781	0.4214	0.3640	0.3062	0.2483	0.1905	0.1331	0.0796	0.0608	0.0516	0.0438	0.0363	0.0287	0.0210	0.0159	0.0130	0.0105
8.45	0.6426	0.5886	0.5337	0.4778	0.4210	0.3635	0.3057	0.2478	0.1900	0.1325	0.0792	0.0606	0.0515	0.0437	0.0362	0.0286	0.0209	0.0158	0.0129	0.0105
8.46	0.6424	0.5884	0.5334	0.4774	0.4206	0.3631	0													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.6289	0.5729	0.5160	0.4579	0.3990	0.3394	0.2795	0.2195	0.1598	0.1005	0.0625	0.0516	0.0437	0.0363	0.0289	0.0214	0.0152	0.0121	0.0097	0.0077
9.02	0.6286	0.5727	0.5157	0.4576	0.3986	0.3390	0.2790	0.2190	0.1592	0.0999	0.0623	0.0515	0.0435	0.0362	0.0288	0.0213	0.0151	0.0120	0.0097	0.0076
9.03	0.6284	0.5724	0.5153	0.4572	0.3982	0.3386	0.2786	0.2185	0.1587	0.0994	0.0621	0.0513	0.0434	0.0360	0.0287	0.0212	0.0150	0.0120	0.0096	0.0076
9.04	0.6281	0.5721	0.5150	0.4569	0.3978	0.3381	0.2781	0.2180	0.1582	0.0988	0.0619	0.0512	0.0433	0.0359	0.0286	0.0210	0.0149	0.0119	0.0096	0.0075
9.05	0.6279	0.5718	0.5147	0.4565	0.3974	0.3377	0.2776	0.2175	0.1577	0.0982	0.0617	0.0511	0.0432	0.0358	0.0284	0.0209	0.0149	0.0118	0.0095	0.0075
9.06	0.6276	0.5716	0.5144	0.4562	0.3971	0.3373	0.2772	0.2170	0.1571	0.0977	0.0615	0.0509	0.0430	0.0357	0.0283	0.0208	0.0148	0.0118	0.0095	0.0074
9.07	0.6274	0.5713	0.5141	0.4558	0.3967	0.3369	0.2767	0.2165	0.1566	0.0971	0.0613	0.0508	0.0429	0.0356	0.0282	0.0207	0.0147	0.0117	0.0095	0.0074
9.08	0.6272	0.5710	0.5138	0.4555	0.3963	0.3364	0.2763	0.2160	0.1561	0.0966	0.0611	0.0506	0.0428	0.0354	0.0281	0.0206	0.0146	0.0117	0.0094	0.0073
9.09	0.6269	0.5707	0.5135	0.4551	0.3959	0.3360	0.2758	0.2156	0.1555	0.0960	0.0609	0.0505	0.0427	0.0353	0.0280	0.0204	0.0146	0.0116	0.0094	0.0073
9.10	0.6267	0.5705	0.5132	0.4548	0.3955	0.3356	0.2753	0.2151	0.1550	0.0955	0.0607	0.0504	0.0425	0.0352	0.0278	0.0203	0.0145	0.0116	0.0093	0.0073
9.11	0.6264	0.5702	0.5129	0.4544	0.3951	0.3352	0.2749	0.2146	0.1545	0.0949	0.0606	0.0502	0.0424	0.0351	0.0277	0.0202	0.0144	0.0115	0.0093	0.0072
9.12	0.6262	0.5699	0.5125	0.4541	0.3947	0.3348	0.2744	0.2141	0.1540	0.0943	0.0604	0.0501	0.0423	0.0350	0.0276	0.0201	0.0143	0.0115	0.0092	0.0072
9.13	0.6260	0.5696	0.5122	0.4538	0.3944	0.3343	0.2740	0.2136	0.1534	0.0938	0.0602	0.0500	0.0422	0.0348	0.0275	0.0200	0.0143	0.0114	0.0092	0.0071
9.14	0.6257	0.5693	0.5119	0.4534	0.3940	0.3339	0.2735	0.2131	0.1529	0.0932	0.0598	0.0498	0.0421	0.0347	0.0274	0.0199	0.0142	0.0114	0.0091	0.0071
9.15	0.6255	0.5691	0.5116	0.4531	0.3936	0.3335	0.2731	0.2126	0.1524	0.0927	0.0598	0.0497	0.0419	0.0346	0.0272	0.0197	0.0141	0.0113	0.0091	0.0070
9.16	0.6252	0.5688	0.5113	0.4527	0.3932	0.3331	0.2726	0.2121	0.1519	0.0921	0.0596	0.0495	0.0418	0.0345	0.0271	0.0196	0.0141	0.0112	0.0090	0.0070
9.17	0.6250	0.5685	0.5110	0.4524	0.3928	0.3326	0.2721	0.2116	0.1513	0.0916	0.0595	0.0494	0.0417	0.0344	0.0270	0.0195	0.0140	0.0112	0.0090	0.0070
9.18	0.6248	0.5683	0.5107	0.4520	0.3924	0.3322	0.2717	0.2111	0.1508	0.0910	0.0593	0.0493	0.0415	0.0342	0.0269	0.0194	0.0139	0.0111	0.0089	0.0069
9.19	0.6245	0.5680	0.5104	0.4517	0.3921	0.3318	0.2712	0.2106	0.1503	0.0904	0.0591	0.0491	0.0414	0.0341	0.0268	0.0193	0.0139	0.0111	0.0089	0.0069
9.20	0.6243	0.5677	0.5101	0.4513	0.3917	0.3314	0.2708	0.2101	0.1498	0.0899	0.0589	0.0490	0.0413	0.0340	0.0267	0.0192	0.0138	0.0110	0.0088	0.0068
9.21	0.6240	0.5674	0.5098	0.4510	0.3913	0.3310	0.2703	0.2096	0.1492	0.0893	0.0588	0.0489	0.0412	0.0339	0.0265	0.0190	0.0137	0.0110	0.0088	0.0068
9.22	0.6238	0.5672	0.5095	0.4506	0.3909	0.3305	0.2699	0.2092	0.1487	0.0888	0.0586	0.0487	0.0411	0.0338	0.0264	0.0189	0.0137	0.0109	0.0088	0.0068
9.23	0.6236	0.5669	0.5091	0.4503	0.3905	0.3301	0.2694	0.2087	0.1482	0.0882	0.0584	0.0486	0.0409	0.0336	0.0263	0.0188	0.0136	0.0109	0.0087	0.0067
9.24	0.6233	0.5666	0.5088	0.4500	0.3902	0.3297	0.2689	0.2082	0.1477	0.0877	0.0582	0.0485	0.0408	0.0335	0.0262	0.0187	0.0135	0.0108	0.0087	0.0067
9.25	0.6231	0.5664	0.5085	0.4496	0.3898	0.3293	0.2685	0.2077	0.1471	0.0871	0.0581	0.0483	0.0407	0.0334	0.0261	0.0186	0.0135	0.0108	0.0086	0.0066
9.26	0.6228	0.5661	0.5082	0.4493	0.3894	0.3289	0.2680	0.2072	0.1466	0.0866	0.0579	0.0482	0.0406	0.0333	0.0260	0.0185	0.0134	0.0107	0.0086	0.0066
9.27	0.6226	0.5658	0.5079	0.4489	0.3890	0.3285	0.2676	0.2067	0.1461	0.0860	0.0577	0.0481	0.0404	0.0332	0.0259	0.0184	0.0133	0.0107	0.0085	0.0065
9.28	0.6224	0.5655	0.5076	0.4486	0.3886	0.3280	0.2671	0.2062	0.1456	0.0855	0.0576	0.0480	0.0403	0.0331	0.0257	0.0183	0.0133	0.0106	0.0085	0.0065
9.29	0.6221	0.5653	0.5073	0.4482	0.3882	0.3276	0.2667	0.2057	0.1451	0.0849	0.0574	0.0478	0.0402	0.0329	0.0256	0.0181	0.0132	0.0106	0.0084	0.0065
9.30	0.6219	0.5650	0.5070	0.4479	0.3879	0.3272	0.2662	0.2052	0.1445	0.0844	0.0572	0.0477	0.0401	0.0328	0.0255	0.0180	0.0132	0.0105	0.0084	0.0064
9.31	0.6216	0.5647	0.5067	0.4475	0.3875	0.3268	0.2658	0.2048	0.1440	0.0838	0.0571	0.0476	0.0400	0.0327	0.0254	0.0179	0.0131	0.0105	0.0084	0.0064
9.32	0.6214	0.5645	0.5064	0.4472	0.3871	0.3264	0.2653	0.2043	0.1435	0.0833	0.0569	0.0474	0.0399	0.0326	0.0253	0.0178	0.0130	0.0104	0.0083	0.0064
9.33	0.6212	0.5642	0.5061	0.4469	0.3867	0.3259	0.2649	0.2038	0.1430	0.0827	0.0567	0.0473	0.0397	0.0325	0.0252	0.0177	0.0130	0.0104	0.0083	0.0063
9.34	0.6209	0.5639	0.5058	0.4465	0.3863	0.3255	0.2644	0.2033	0.1425	0.0822	0.0566	0.0472	0.0396	0.0324	0.0251	0.0176	0.0129	0.0103	0.0082	0.0063
9.35	0.6207	0.5636	0.5055	0.4462	0.3860	0.3251	0.2640	0.2028	0.1419	0.0816	0.0564	0.0471	0.0395	0.0323	0.0250	0.0175	0.0129	0.0103	0.0082	0.0062
9.36	0.6204	0.5634	0.5051	0.4458	0.3856	0.3247	0.2635	0.2023	0.1414	0.0811	0.0562	0.0469	0.0394	0.0321	0.0248	0.0174	0.0128	0.0102	0.0081	0.0062
9.37	0.6202	0.5631	0.5048	0.4455	0.3852	0.3243	0.2631	0.2018	0.1409	0.0805	0.0561	0.0468	0.0393	0.0320	0.0247	0.0172	0.0127	0.0102	0.0081	0.0062
9.38	0.6200	0.5628	0.5045	0.4451	0.3848	0.3239	0.2626	0.2013	0.1404	0.0800	0.0559	0.0467	0.0392	0.0319	0.0246	0.0171	0.0127	0.0101	0.0081	0.0061
9.39	0.6197	0.5626	0.5042	0.4448	0.3844	0.3235	0.2621	0.2009	0.1399	0.0794	0.0558	0.0466	0.0390	0.0318	0.0245	0.0170	0.0126	0.0101	0.0080	0.0061
9.40	0.6195	0.5623	0.5039	0.4445	0.3841	0.3230	0.2617	0.2004	0.1393	0.0789	0.0556	0.0464	0.0389	0.0317	0.0244	0.0169	0.0126	0.0101	0.0080	0.0060
9.41	0.6193	0.5620	0.5036	0.4441	0.3837	0.3226	0.2612	0.1999	0.1388	0.0784	0.0555	0.0463	0.0388	0.0316	0.0243	0.0168	0.0125	0.0100	0.0079	0.0060
9.42	0.6190	0.5617	0.5033	0.4438	0.3833	0.3222	0.2608	0.1994	0.1383	0.0779	0.0553	0.0462	0.0387	0.0315	0.0242	0.0167	0.0124	0.0100	0.0079	0.0060
9.43	0.6188	0.5615	0.5030	0.4434	0.3829	0.3218	0.2603	0.1989	0.1378	0.0775	0.0551	0.0461	0.0386	0.0314	0.0241	0.0166	0.0124	0.0099	0.0078	0.0059
9.44	0.6185	0.5612	0.5027	0.4431	0.3825	0.3214	0.2599	0.1984	0.1373	0.0770	0.0550	0.0459	0.0385	0.0312	0.0239	0.0165	0.0123	0.0099	0.0078	0.0059
9.45	0.6183	0.5609	0.5024	0.4427	0.3822	0.3210	0.2594	0.1980	0.1368	0.0766	0.0548	0.0458	0.0383	0.0311	0.0238	0.0164	0.0123	0.0098	0.0078	0.0059
9.46	0.6181	0.5607	0.5021	0.4424	0.3818	0.3205	0.2590	0.1975												

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APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
0.01	0.9932	0.9930	0.9928	0.9926	0.9924	0.9922	0.9920	0.9919	0.9917	0.9916	0.9915	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9907	0.9906	0.9905		
0.02	0.9865	0.9861	0.9857	0.9853	0.9849	0.9846	0.9843	0.9840	0.9837	0.9834	0.9832	0.9829	0.9827	0.9825	0.9823	0.9821	0.9819	0.9817	0.9815	0.9814		
0.03	0.9800	0.9794	0.9788	0.9782	0.9777	0.9772	0.9767	0.9763	0.9759	0.9755	0.9751	0.9747	0.9744	0.9740	0.9737	0.9734	0.9731	0.9729	0.9726	0.9724		
0.04	0.9737	0.9729	0.9721	0.9714	0.9707	0.9700	0.9694	0.9688	0.9683	0.9677	0.9672	0.9667	0.9662	0.9658	0.9654	0.9650	0.9646	0.9642	0.9638	0.9635		
0.05	0.9675	0.9665	0.9656	0.9647	0.9638	0.9630	0.9622	0.9615	0.9608	0.9601	0.9595	0.9589	0.9583	0.9577	0.9572	0.9567	0.9562	0.9557	0.9552	0.9548		
0.06	0.9615	0.9603	0.9592	0.9581	0.9571	0.9562	0.9552	0.9544	0.9535	0.9527	0.9520	0.9512	0.9505	0.9498	0.9491	0.9485	0.9479	0.9473	0.9467	0.9462		
0.07	0.9556	0.9542	0.9530	0.9517	0.9506	0.9495	0.9484	0.9474	0.9464	0.9455	0.9446	0.9437	0.9429	0.9420	0.9412	0.9405	0.9397	0.9390	0.9383	0.9377		
0.08	0.9498	0.9483	0.9468	0.9455	0.9441	0.9429	0.9417	0.9405	0.9394	0.9383	0.9373	0.9363	0.9353	0.9344	0.9335	0.9326	0.9317	0.9309	0.9301	0.9293		
0.09	0.9441	0.9425	0.9409	0.9393	0.9378	0.9364	0.9351	0.9338	0.9325	0.9313	0.9302	0.9290	0.9279	0.9268	0.9258	0.9248	0.9238	0.9229	0.9219	0.9210		
0.10	0.9386	0.9368	0.9350	0.9333	0.9317	0.9301	0.9286	0.9272	0.9258	0.9244	0.9231	0.9219	0.9206	0.9194	0.9182	0.9171	0.9160	0.9149	0.9139	0.9129		
0.11	0.9332	0.9312	0.9292	0.9274	0.9256	0.9239	0.9223	0.9207	0.9191	0.9177	0.9162	0.9148	0.9135	0.9121	0.9108	0.9095	0.9083	0.9071	0.9059	0.9048		
0.12	0.9278	0.9257	0.9236	0.9216	0.9196	0.9178	0.9160	0.9143	0.9126	0.9110	0.9094	0.9079	0.9064	0.9049	0.9035	0.9020	0.9007	0.8993	0.8980	0.8968		
0.13	0.9226	0.9202	0.9180	0.9158	0.9138	0.9118	0.9098	0.9080	0.9061	0.9044	0.9027	0.9010	0.8994	0.8977	0.8962	0.8946	0.8931	0.8917	0.8902	0.8888		
0.14	0.9174	0.9149	0.9125	0.9102	0.9080	0.9058	0.9037	0.9017	0.8998	0.8979	0.8960	0.8942	0.8924	0.8907	0.8890	0.8873	0.8857	0.8841	0.8825	0.8810		
0.15	0.9123	0.9097	0.9071	0.9046	0.9023	0.9000	0.8977	0.8956	0.8935	0.8915	0.8895	0.8875	0.8856	0.8837	0.8819	0.8800	0.8783	0.8765	0.8748	0.8732		
0.16	0.9073	0.9045	0.9018	0.8992	0.8966	0.8942	0.8918	0.8895	0.8873	0.8851	0.8830	0.8809	0.8788	0.8768	0.8748	0.8729	0.8709	0.8691	0.8672	0.8654		
0.17	0.9023	0.8994	0.8965	0.8938	0.8911	0.8885	0.8860	0.8835	0.8812	0.8789	0.8766	0.8743	0.8721	0.8700	0.8678	0.8658	0.8637	0.8617	0.8597	0.8577		
0.18	0.8975	0.8944	0.8914	0.8884	0.8856	0.8829	0.8802	0.8776	0.8751	0.8727	0.8703	0.8679	0.8655	0.8632	0.8610	0.8587	0.8565	0.8543	0.8522	0.8501		
0.19	0.8927	0.8894	0.8863	0.8832	0.8802	0.8774	0.8746	0.8718	0.8692	0.8666	0.8640	0.8615	0.8590	0.8566	0.8541	0.8518	0.8494	0.8471	0.8448	0.8426		
0.20	0.8880	0.8846	0.8813	0.8780	0.8749	0.8719	0.8690	0.8661	0.8633	0.8605	0.8578	0.8552	0.8526	0.8500	0.8474	0.8449	0.8424	0.8399	0.8375	0.8351		
0.21	0.8833	0.8797	0.8763	0.8729	0.8697	0.8665	0.8634	0.8604	0.8575	0.8546	0.8517	0.8489	0.8462	0.8434	0.8407	0.8380	0.8354	0.8328	0.8302	0.8277		
0.22	0.8787	0.8750	0.8714	0.8679	0.8645	0.8612	0.8579	0.8548	0.8517	0.8487	0.8457	0.8427	0.8398	0.8369	0.8341	0.8312	0.8285	0.8257	0.8230	0.8203		
0.23	0.8741	0.8703	0.8665	0.8629	0.8594	0.8559	0.8525	0.8492	0.8460	0.8428	0.8397	0.8366	0.8335	0.8305	0.8275	0.8245	0.8216	0.8187	0.8158	0.8130		
0.24	0.8696	0.8656	0.8617	0.8580	0.8543	0.8507	0.8471	0.8437	0.8403	0.8370	0.8337	0.8305	0.8273	0.8241	0.8209	0.8178	0.8147	0.8117	0.8087	0.8057		
0.25	0.8652	0.8610	0.8570	0.8531	0.8492	0.8455	0.8418	0.8382	0.8347	0.8313	0.8278	0.8244	0.8211	0.8178	0.8145	0.8112	0.8080	0.8048	0.8016	0.7985		
0.26	0.8608	0.8565	0.8523	0.8482	0.8443	0.8404	0.8366	0.8328	0.8292	0.8256	0.8220	0.8185	0.8149	0.8115	0.8080	0.8046	0.8012	0.7979	0.7946	0.7913		
0.27	0.8564	0.8520	0.8477	0.8435	0.8393	0.8353	0.8313	0.8275	0.8237	0.8199	0.8162	0.8125	0.8089	0.8052	0.8016	0.7981	0.7945	0.7910	0.7876	0.7842		
0.28	0.8521	0.8476	0.8431	0.8387	0.8345	0.8303	0.8262	0.8222	0.8182	0.8143	0.8105	0.8066	0.8028	0.7991	0.7953	0.7916	0.7879	0.7842	0.7806	0.7771		
0.29	0.8479	0.8432	0.8386	0.8341	0.8296	0.8253	0.8211	0.8169	0.8128	0.8088	0.8048	0.8008	0.7968	0.7929	0.7890	0.7851	0.7813	0.7775	0.7737	0.7700		
0.30	0.8437	0.8388	0.8341	0.8294	0.8249	0.8204	0.8160	0.8117	0.8075	0.8033	0.7991	0.7950	0.7909	0.7868	0.7828	0.7788	0.7748	0.7708	0.7669	0.7630		
0.31	0.8395	0.8345	0.8296	0.8249	0.8202	0.8155	0.8110	0.8066	0.8022	0.7979	0.7936	0.7893	0.7850	0.7808	0.7766	0.7724	0.7683	0.7642	0.7601	0.7561		
0.32	0.8354	0.8303	0.8252	0.8203	0.8155	0.8107	0.8060	0.8014	0.7969	0.7924	0.7880	0.7836	0.7792	0.7748	0.7704	0.7661	0.7618	0.7575	0.7533	0.7491		
0.33	0.8313	0.8260	0.8209	0.8158	0.8108	0.8059	0.8011	0.7964	0.7917	0.7871	0.7825	0.7779	0.7734	0.7688	0.7643	0.7598	0.7554	0.7510	0.7466	0.7422		
0.34	0.8273	0.8219	0.8165	0.8113	0.8062	0.8012	0.7962	0.7913	0.7865	0.7818	0.7770	0.7723	0.7676	0.7629	0.7582	0.7536	0.7490	0.7444	0.7399	0.7354		
0.35	0.8233	0.8177	0.8123	0.8069	0.8016	0.7965	0.7914	0.7863	0.7814	0.7765	0.7716	0.7667	0.7619	0.7570	0.7522	0.7474	0.7426	0.7379	0.7332	0.7286		
0.36	0.8193	0.8136	0.8080	0.8025	0.7971	0.7918	0.7866	0.7814	0.7763	0.7712	0.7662	0.7612	0.7562	0.7512	0.7462	0.7413	0.7363	0.7314	0.7266	0.7221		
0.37	0.8154	0.8095	0.8038	0.7982	0.7926	0.7872	0.7818	0.7765	0.7712	0.7660	0.7608	0.7557	0.7505	0.7454	0.7402	0.7351	0.7301	0.7250	0.7200	0.7151		
0.38	0.8115	0.8055	0.7996	0.7939	0.7882	0.7826	0.7770	0.7716	0.7662	0.7608	0.7555	0.7502	0.7449	0.7396	0.7343	0.7291	0.7238	0.7186	0.7135	0.7084		
0.39	0.8075	0.8015	0.7955	0.7896	0.7838	0.7780	0.7723	0.7667	0.7612	0.7557	0.7502	0.7448	0.7393	0.7338	0.7284	0.7230	0.7176	0.7123	0.7070	0.7025		
0.40	0.8038	0.7975	0.7914	0.7853	0.7794	0.7735	0.7675	0.7619	0.7562	0.7506	0.7450	0.7394	0.7338	0.7282	0.7226	0.7170	0.7116	0.7060	0.7005	0.6951		
0.41	0.8000	0.7936	0.7873	0.7811	0.7750	0.7690	0.7631	0.7572	0.7513	0.7455	0.7398	0.7340	0.7282	0.7225	0.7168	0.7110	0.7053	0.6997	0.6940	0.6885		
0.42	0.7962	0.7897	0.7833	0.7770	0.7707	0.7645	0.7585	0.7524	0.7464	0.7405	0.7346	0.7287	0.7228	0.7169	0.7110	0.7051	0.6992	0.6934	0.6876	0.6819		
0.43	0.7925	0.7858	0.7793	0.7728	0.7664	0.7601	0.7539	0.7477	0.7416	0.7355	0.7294	0.7234	0.7173	0.7113	0.7052	0.6992	0.6932	0.6872	0.6813	0.6754		
0.44	0.7887	0.7819	0.7753	0.7687	0.7622	0.7557	0.7493	0.7428	0.7363	0.7298	0.7235	0.7173	0.7111	0.7050	0.6988	0.6926	0.6864	0.6803	0.6742	0.6683		
0.45	0.7851	0.7782	0.7713	0.7646	0.7579	0.7514	0.7448	0.7382	0.7316	0.72519												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.6101	0.5963	0.5824	0.5685	0.5546	0.5407	0.5267	0.5127	0.4987	0.4846	0.4704	0.4561	0.4424	0.4313	0.4219	0.4134	0.4054	0.3974	0.3895	0.3814	
1.02	0.6074	0.5934	0.5794	0.5654	0.5514	0.5373	0.5232	0.5091	0.4950	0.4808	0.4665	0.4520	0.4384	0.4275	0.4182	0.4098	0.4017	0.3937	0.3857	0.3775	
1.03	0.6047	0.5906	0.5765	0.5624	0.5482	0.5340	0.5198	0.5056	0.4913	0.4770	0.4626	0.4480	0.4345	0.4238	0.4146	0.4061	0.3980	0.3900	0.3819	0.3737	
1.04	0.6020	0.5878	0.5735	0.5593	0.5450	0.5307	0.5164	0.5020	0.4876	0.4732	0.4586	0.4439	0.4307	0.4201	0.4109	0.4025	0.3944	0.3863	0.3782	0.3699	
1.05	0.5993	0.5850	0.5706	0.5563	0.5419	0.5274	0.5130	0.4985	0.4840	0.4694	0.4547	0.4399	0.4269	0.4165	0.4073	0.3989	0.3908	0.3827	0.3745	0.3662	
1.06	0.5966	0.5821	0.5677	0.5532	0.5387	0.5242	0.5096	0.4950	0.4803	0.4656	0.4508	0.4360	0.4232	0.4129	0.4038	0.3954	0.3872	0.3791	0.3708	0.3625	
1.07	0.5939	0.5794	0.5648	0.5502	0.5356	0.5209	0.5062	0.4915	0.4767	0.4619	0.4470	0.4320	0.4195	0.4093	0.4003	0.3918	0.3836	0.3755	0.3672	0.3588	
1.08	0.5913	0.5766	0.5619	0.5472	0.5324	0.5177	0.5028	0.4880	0.4731	0.4581	0.4431	0.4281	0.4158	0.4057	0.3968	0.3883	0.3801	0.3719	0.3636	0.3551	
1.09	0.5886	0.5738	0.5590	0.5442	0.5293	0.5144	0.4995	0.4845	0.4695	0.4544	0.4392	0.4243	0.4122	0.4023	0.3933	0.3849	0.3766	0.3684	0.3600	0.3515	
1.10	0.5859	0.5710	0.5561	0.5412	0.5262	0.5112	0.4961	0.4810	0.4659	0.4507	0.4354	0.4205	0.4087	0.3988	0.3899	0.3815	0.3732	0.3649	0.3564	0.3480	
1.11	0.5833	0.5683	0.5533	0.5382	0.5231	0.5080	0.4928	0.4776	0.4623	0.4470	0.4315	0.4168	0.4052	0.3954	0.3865	0.3781	0.3698	0.3614	0.3529	0.3444	
1.12	0.5807	0.5655	0.5504	0.5352	0.5200	0.5048	0.4895	0.4741	0.4587	0.4433	0.4277	0.4131	0.4017	0.3920	0.3832	0.3747	0.3664	0.3580	0.3494	0.3409	
1.13	0.5780	0.5628	0.5475	0.5323	0.5169	0.5016	0.4862	0.4707	0.4552	0.4396	0.4239	0.4095	0.3983	0.3886	0.3798	0.3714	0.3630	0.3545	0.3459	0.3375	
1.14	0.5754	0.5601	0.5447	0.5293	0.5139	0.4984	0.4828	0.4673	0.4516	0.4360	0.4201	0.4060	0.3949	0.3853	0.3765	0.3680	0.3596	0.3512	0.3425	0.3341	
1.15	0.5728	0.5574	0.5419	0.5264	0.5108	0.4952	0.4796	0.4639	0.4481	0.4323	0.4163	0.4025	0.3916	0.3820	0.3733	0.3648	0.3563	0.3478	0.3391	0.3307	
1.16	0.5702	0.5547	0.5391	0.5234	0.5078	0.4920	0.4763	0.4605	0.4446	0.4287	0.4126	0.3990	0.3882	0.3788	0.3700	0.3615	0.3530	0.3444	0.3357	0.3273	
1.17	0.5676	0.5520	0.5363	0.5205	0.5047	0.4889	0.4730	0.4571	0.4411	0.4250	0.4090	0.3956	0.3850	0.3756	0.3668	0.3583	0.3498	0.3411	0.3323	0.3240	
1.18	0.5651	0.5493	0.5334	0.5176	0.5017	0.4857	0.4697	0.4537	0.4376	0.4214	0.4053	0.3923	0.3817	0.3724	0.3636	0.3551	0.3465	0.3378	0.3290	0.3207	
1.19	0.5625	0.5466	0.5307	0.5147	0.4987	0.4826	0.4665	0.4503	0.4341	0.4178	0.4017	0.3890	0.3785	0.3692	0.3605	0.3519	0.3433	0.3346	0.3257	0.3175	
1.20	0.5599	0.5439	0.5279	0.5118	0.4957	0.4795	0.4633	0.4470	0.4306	0.4142	0.3982	0.3857	0.3753	0.3661	0.3573	0.3487	0.3401	0.3313	0.3225	0.3143	
1.21	0.5574	0.5413	0.5251	0.5089	0.4927	0.4764	0.4600	0.4436	0.4272	0.4106	0.3947	0.3825	0.3722	0.3630	0.3542	0.3456	0.3369	0.3281	0.3192	0.3111	
1.22	0.5548	0.5386	0.5223	0.5060	0.4897	0.4733	0.4568	0.4403	0.4237	0.4071	0.3913	0.3793	0.3691	0.3599	0.3511	0.3425	0.3338	0.3249	0.3161	0.3079	
1.23	0.5523	0.5360	0.5196	0.5032	0.4867	0.4702	0.4536	0.4370	0.4203	0.4035	0.3880	0.3761	0.3660	0.3569	0.3481	0.3394	0.3307	0.3217	0.3129	0.3048	
1.24	0.5498	0.5333	0.5168	0.5003	0.4837	0.4671	0.4504	0.4336	0.4168	0.4000	0.3847	0.3730	0.3630	0.3538	0.3451	0.3364	0.3276	0.3186	0.3098	0.3017	
1.25	0.5472	0.5307	0.5141	0.4975	0.4808	0.4640	0.4472	0.4303	0.4134	0.3965	0.3814	0.3699	0.3600	0.3508	0.3421	0.3333	0.3245	0.3154	0.3067	0.2987	
1.26	0.5447	0.5281	0.5114	0.4946	0.4778	0.4610	0.4440	0.4271	0.4100	0.3930	0.3782	0.3668	0.3570	0.3479	0.3391	0.3303	0.3214	0.3123	0.3036	0.2956	
1.27	0.5422	0.5255	0.5086	0.4918	0.4749	0.4579	0.4409	0.4238	0.4066	0.3895	0.3750	0.3638	0.3540	0.3449	0.3361	0.3273	0.3184	0.3093	0.3006	0.2927	
1.28	0.5397	0.5228	0.5059	0.4890	0.4719	0.4549	0.4377	0.4205	0.4032	0.3861	0.3719	0.3608	0.3511	0.3420	0.3332	0.3244	0.3154	0.3063	0.2976	0.2897	
1.29	0.5372	0.5202	0.5032	0.4861	0.4690	0.4518	0.4346	0.4172	0.3999	0.3827	0.3688	0.3578	0.3482	0.3391	0.3303	0.3214	0.3124	0.3032	0.2947	0.2868	
1.30	0.5348	0.5177	0.5005	0.4833	0.4661	0.4488	0.4314	0.4140	0.3965	0.3792	0.3658	0.3549	0.3453	0.3362	0.3274	0.3185	0.3094	0.3003	0.2917	0.2839	
1.31	0.5323	0.5151	0.4978	0.4805	0.4632	0.4458	0.4283	0.4107	0.3931	0.3759	0.3628	0.3520	0.3424	0.3334	0.3245	0.3156	0.3065	0.2973	0.2888	0.2810	
1.32	0.5298	0.5125	0.4952	0.4778	0.4603	0.4428	0.4252	0.4075	0.3898	0.3727	0.3598	0.3492	0.3406	0.3316	0.3227	0.3137	0.3046	0.2954	0.2869	0.2791	
1.33	0.5274	0.5099	0.4925	0.4750	0.4574	0.4398	0.4221	0.4043	0.3864	0.3695	0.3569	0.3463	0.3368	0.3278	0.3189	0.3099	0.3007	0.2915	0.2831	0.2753	
1.34	0.5249	0.5074	0.4898	0.4722	0.4545	0.4368	0.4190	0.4011	0.3831	0.3664	0.3540	0.3435	0.3340	0.3250	0.3161	0.3070	0.2978	0.2887	0.2803	0.2725	
1.35	0.5225	0.5048	0.4872	0.4694	0.4516	0.4338	0.4159	0.3979	0.3798	0.3633	0.3511	0.3407	0.3313	0.3222	0.3133	0.3042	0.2949	0.2858	0.2775	0.2698	
1.36	0.5200	0.5023	0.4845	0.4667	0.4488	0.4308	0.4128	0.3947	0.3766	0.3603	0.3482	0.3379	0.3285	0.3195	0.3105	0.3014	0.2921	0.2830	0.2748	0.2670	
1.37	0.5176	0.4998	0.4819	0.4639	0.4459	0.4279	0.4097	0.3915	0.3733	0.3573	0.3454	0.3352	0.3258	0.3168	0.3078	0.2987	0.2893	0.2803	0.2720	0.2643	
1.38	0.5152	0.4972	0.4792	0.4612	0.4431	0.4249	0.4066	0.3883	0.3701	0.3544	0.3427	0.3325	0.3232	0.3141	0.3051	0.2959	0.2865	0.2775	0.2693	0.2616	
1.39	0.5127	0.4947	0.4766	0.4585	0.4402	0.4220	0.4036	0.3852	0.3668	0.3515	0.3399	0.3298	0.3205	0.3114	0.3024	0.2932	0.2837	0.2748	0.2667	0.2590	
1.40	0.5103	0.4922	0.4740	0.4557	0.4374	0.4190	0.4005	0.3820	0.3636	0.3487	0.3372	0.3272	0.3179	0.3088	0.2997	0.2905	0.2810	0.2721	0.2640	0.2563	
1.41	0.5079	0.4897	0.4714	0.4530	0.4346	0.4161	0.3975	0.3788	0.3605	0.3459	0.3345	0.3245	0.3152	0.3062	0.2971	0.2878	0.2783	0.2695	0.2614	0.2537	
1.42	0.5055	0.4872	0.4688	0.4503	0.4318	0.4132	0.3945	0.3757	0.3574	0.3431	0.3318	0.3219	0.3126	0.3036	0.2944	0.2851	0.2756	0.2669	0.2588	0.2511	
1.43	0.5031	0.4847	0.4662	0.4476	0.4290	0.4103	0.3915	0.3726	0.3543	0.3404	0.3292	0.3193	0.3101	0.3010	0.2918	0.2824	0.2729	0.2643	0.2562	0.2486	
1.44	0.5008	0.4822	0.4636	0.4449	0.4262	0.4074	0.3885	0.3694	0.3513	0.3376	0.3266	0.3168	0.3075	0.2984	0.2892	0.2798	0.2703	0.2617	0.2537	0.2460	
1.45	0.4984	0.4797	0.4610	0.4422	0.4234	0.4045	0.3855	0.3663	0.3484	0.3349	0.3240	0.3142	0.3050	0.2958	0.2866	0.2771	0.2677	0.2591	0.2512	0.2435	
1.46	0.4960	0.4773	0.4584	0.4396	0.4206	0.4016	0.3825	0.3632	0.3455												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
2.01	0.3746	0.3507	0.3267	0.3026	0.2790	0.2614	0.2486	0.2377	0.2278	0.2182	0.2086	0.1986	0.1884	0.1793	0.1712	0.1637	0.1563	0.1491	0.1423	0.1359	
2.02	0.3726	0.3486	0.3245	0.3002	0.2767	0.2595	0.2468	0.2361	0.2262	0.2166	0.2069	0.1969	0.1868	0.1777	0.1697	0.1622	0.1548	0.1476	0.1408	0.1345	
2.03	0.3705	0.3464	0.3223	0.2978	0.2745	0.2576	0.2451	0.2344	0.2245	0.2149	0.2053	0.1952	0.1851	0.1761	0.1682	0.1606	0.1533	0.1461	0.1394	0.1330	
2.04	0.3685	0.3443	0.3200	0.2955	0.2724	0.2558	0.2434	0.2327	0.2229	0.2133	0.2036	0.1936	0.1835	0.1746	0.1666	0.1591	0.1518	0.1447	0.1380	0.1317	
2.05	0.3664	0.3422	0.3178	0.2932	0.2703	0.2540	0.2417	0.2311	0.2213	0.2117	0.2020	0.1919	0.1818	0.1730	0.1651	0.1577	0.1503	0.1432	0.1366	0.1303	
2.06	0.3644	0.3400	0.3156	0.2908	0.2682	0.2522	0.2400	0.2295	0.2197	0.2101	0.2003	0.1902	0.1802	0.1715	0.1636	0.1562	0.1489	0.1418	0.1352	0.1289	
2.07	0.3623	0.3379	0.3134	0.2886	0.2661	0.2504	0.2383	0.2279	0.2181	0.2085	0.1987	0.1886	0.1786	0.1699	0.1621	0.1547	0.1474	0.1404	0.1338	0.1276	
2.08	0.3603	0.3358	0.3112	0.2863	0.2641	0.2486	0.2367	0.2262	0.2165	0.2069	0.1971	0.1870	0.1770	0.1684	0.1607	0.1533	0.1460	0.1390	0.1324	0.1262	
2.09	0.3583	0.3337	0.3090	0.2840	0.2621	0.2469	0.2350	0.2247	0.2149	0.2053	0.1955	0.1853	0.1755	0.1669	0.1592	0.1518	0.1446	0.1376	0.1311	0.1249	
2.10	0.3562	0.3315	0.3068	0.2817	0.2601	0.2451	0.2334	0.2231	0.2133	0.2037	0.1939	0.1837	0.1739	0.1654	0.1578	0.1504	0.1432	0.1362	0.1298	0.1236	
2.11	0.3542	0.3294	0.3046	0.2795	0.2581	0.2434	0.2318	0.2215	0.2118	0.2021	0.1923	0.1821	0.1724	0.1640	0.1563	0.1490	0.1418	0.1349	0.1284	0.1223	
2.12	0.3522	0.3273	0.3024	0.2773	0.2562	0.2417	0.2302	0.2199	0.2102	0.2006	0.1908	0.1806	0.1709	0.1625	0.1549	0.1476	0.1404	0.1335	0.1271	0.1210	
2.13	0.3502	0.3252	0.3002	0.2751	0.2543	0.2401	0.2286	0.2184	0.2087	0.1990	0.1892	0.1790	0.1694	0.1611	0.1535	0.1462	0.1390	0.1322	0.1258	0.1197	
2.14	0.3482	0.3231	0.2980	0.2729	0.2525	0.2384	0.2270	0.2169	0.2071	0.1975	0.1876	0.1774	0.1679	0.1596	0.1521	0.1448	0.1377	0.1309	0.1245	0.1185	
2.15	0.3462	0.3211	0.2959	0.2707	0.2506	0.2368	0.2255	0.2153	0.2056	0.1960	0.1861	0.1759	0.1664	0.1582	0.1507	0.1435	0.1363	0.1296	0.1233	0.1172	
2.16	0.3442	0.3190	0.2937	0.2685	0.2488	0.2351	0.2239	0.2138	0.2041	0.1945	0.1846	0.1743	0.1649	0.1568	0.1493	0.1421	0.1350	0.1283	0.1220	0.1160	
2.17	0.3422	0.3169	0.2915	0.2664	0.2470	0.2335	0.2224	0.2123	0.2026	0.1930	0.1830	0.1728	0.1635	0.1554	0.1480	0.1408	0.1337	0.1270	0.1208	0.1148	
2.18	0.3402	0.3148	0.2894	0.2642	0.2453	0.2320	0.2209	0.2108	0.2011	0.1915	0.1815	0.1713	0.1621	0.1541	0.1466	0.1394	0.1324	0.1257	0.1195	0.1136	
2.19	0.3382	0.3127	0.2872	0.2621	0.2435	0.2304	0.2194	0.2093	0.1997	0.1900	0.1800	0.1698	0.1607	0.1527	0.1453	0.1381	0.1311	0.1245	0.1183	0.1124	
2.20	0.3362	0.3107	0.2851	0.2600	0.2418	0.2288	0.2179	0.2079	0.1982	0.1885	0.1785	0.1683	0.1593	0.1513	0.1440	0.1368	0.1298	0.1232	0.1171	0.1112	
2.21	0.3342	0.3086	0.2829	0.2580	0.2401	0.2273	0.2164	0.2064	0.1967	0.1870	0.1770	0.1668	0.1579	0.1500	0.1427	0.1355	0.1285	0.1220	0.1159	0.1100	
2.22	0.3322	0.3066	0.2807	0.2560	0.2385	0.2258	0.2149	0.2050	0.1953	0.1856	0.1755	0.1654	0.1565	0.1487	0.1414	0.1342	0.1273	0.1208	0.1147	0.1088	
2.23	0.3303	0.3045	0.2785	0.2540	0.2368	0.2242	0.2135	0.2035	0.1938	0.1841	0.1740	0.1639	0.1551	0.1474	0.1401	0.1329	0.1260	0.1196	0.1135	0.1077	
2.24	0.3283	0.3025	0.2765	0.2520	0.2352	0.2227	0.2120	0.2021	0.1924	0.1827	0.1726	0.1625	0.1538	0.1461	0.1388	0.1317	0.1248	0.1184	0.1124	0.1066	
2.25	0.3263	0.3004	0.2742	0.2501	0.2336	0.2212	0.2106	0.2007	0.1910	0.1812	0.1711	0.1611	0.1524	0.1448	0.1375	0.1304	0.1236	0.1172	0.1112	0.1054	
2.26	0.3244	0.2984	0.2721	0.2482	0.2320	0.2198	0.2092	0.1993	0.1896	0.1798	0.1697	0.1597	0.1511	0.1435	0.1363	0.1292	0.1224	0.1160	0.1101	0.1043	
2.27	0.3224	0.2963	0.2699	0.2464	0.2304	0.2183	0.2077	0.1979	0.1882	0.1784	0.1682	0.1583	0.1498	0.1422	0.1350	0.1280	0.1212	0.1149	0.1089	0.1032	
2.28	0.3205	0.2943	0.2678	0.2445	0.2289	0.2168	0.2063	0.1965	0.1868	0.1770	0.1668	0.1569	0.1485	0.1410	0.1338	0.1267	0.1200	0.1137	0.1078	0.1021	
2.29	0.3185	0.2923	0.2657	0.2427	0.2273	0.2154	0.2049	0.1951	0.1854	0.1756	0.1654	0.1556	0.1472	0.1397	0.1326	0.1255	0.1188	0.1126	0.1067	0.1011	
2.30	0.3166	0.2903	0.2637	0.2410	0.2258	0.2140	0.2035	0.1937	0.1840	0.1742	0.1640	0.1542	0.1459	0.1385	0.1314	0.1243	0.1177	0.1115	0.1056	0.1000	
2.31	0.3146	0.2882	0.2616	0.2392	0.2243	0.2125	0.2022	0.1923	0.1826	0.1728	0.1626	0.1529	0.1447	0.1372	0.1301	0.1231	0.1165	0.1104	0.1045	0.0989	
2.32	0.3127	0.2862	0.2595	0.2375	0.2228	0.2111	0.2008	0.1910	0.1813	0.1714	0.1612	0.1516	0.1434	0.1360	0.1290	0.1220	0.1154	0.1093	0.1035	0.0979	
2.33	0.3108	0.2842	0.2575	0.2358	0.2213	0.2097	0.1994	0.1896	0.1799	0.1700	0.1598	0.1503	0.1422	0.1348	0.1278	0.1208	0.1143	0.1082	0.1024	0.0969	
2.34	0.3088	0.2822	0.2555	0.2341	0.2198	0.2083	0.1981	0.1883	0.1786	0.1687	0.1585	0.1490	0.1410	0.1336	0.1266	0.1196	0.1131	0.1071	0.1013	0.0958	
2.35	0.3069	0.2802	0.2534	0.2324	0.2184	0.2070	0.1967	0.1869	0.1772	0.1673	0.1571	0.1477	0.1397	0.1324	0.1254	0.1185	0.1120	0.1060	0.1003	0.0948	
2.36	0.3050	0.2782	0.2514	0.2308	0.2169	0.2056	0.1954	0.1856	0.1759	0.1660	0.1558	0.1465	0.1385	0.1313	0.1243	0.1174	0.1109	0.1050	0.0993	0.0938	
2.37	0.3031	0.2762	0.2495	0.2292	0.2155	0.2043	0.1941	0.1843	0.1746	0.1646	0.1544	0.1452	0.1373	0.1301	0.1231	0.1163	0.1099	0.1039	0.0982	0.0928	
2.38	0.3012	0.2742	0.2475	0.2276	0.2141	0.2029	0.1928	0.1830	0.1733	0.1633	0.1531	0.1440	0.1362	0.1290	0.1220	0.1151	0.1088	0.1029	0.0972	0.0918	
2.39	0.2993	0.2722	0.2455	0.2261	0.2127	0.2016	0.1915	0.1817	0.1720	0.1620	0.1518	0.1427	0.1350	0.1278	0.1209	0.1140	0.1077	0.1018	0.0962	0.0909	
2.40	0.2973	0.2703	0.2436	0.2245	0.2113	0.2003	0.1902	0.1804	0.1707	0.1607	0.1505	0.1415	0.1338	0.1267	0.1197	0.1129	0.1067	0.1008	0.0952	0.0899	
2.41	0.2954	0.2682	0.2417	0.2230	0.2099	0.1990	0.1889	0.1791	0.1694	0.1594	0.1492	0.1403	0.1327	0.1256	0.1186	0.1119	0.1056	0.0998	0.0942	0.0890	
2.42	0.2936	0.2662	0.2398	0.2215	0.2086	0.1976	0.1876	0.1779	0.1681	0.1581	0.1479	0.1391	0.1315	0.1244	0.1175	0.1108	0.1046	0.0988	0.0933	0.0880	
2.43	0.2917	0.2642	0.2380	0.2201	0.2072	0.1964	0.1863	0.1766	0.1668	0.1568	0.1466	0.1380	0.1304	0.1233	0.1164	0.1097	0.1036	0.0978	0.0923	0.0871	
2.44	0.2898	0.2622	0.2362	0.2186	0.2059	0.1951	0.1851	0.1753	0.1655	0.1555	0.1454	0.1368	0.1293	0.1222	0.1153	0.1087	0.1026	0.0968	0.0913	0.0862	
2.45	0.2879	0.2602	0.2345	0.2171	0.2046	0.1938	0.1838	0.1741	0.1643	0.1542	0.1442	0.1356	0.1282	0.1211	0.1143	0.1077	0.1016	0.0959	0.0904	0.0852	
2.46	0.2860	0.2582	0.2327	0.2157	0.2032	0.1925	0.1826	0.1728													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.1918	0.1759	0.1639	0.1535	0.1437	0.1340	0.1241	0.1140	0.1047	0.0972	0.0907	0.0845	0.0784	0.0727	0.0677	0.0629	0.0584	0.0543	0.0504	0.0468	
3.02	0.1905	0.1748	0.1630	0.1526	0.1428	0.1331	0.1232	0.1131	0.1038	0.0964	0.0899	0.0837	0.0777	0.0721	0.0670	0.0623	0.0578	0.0537	0.0499	0.0463	
3.03	0.1893	0.1738	0.1620	0.1517	0.1419	0.1322	0.1223	0.1122	0.1030	0.0957	0.0892	0.0830	0.0770	0.0714	0.0664	0.0617	0.0573	0.0532	0.0493	0.0458	
3.04	0.1881	0.1728	0.1611	0.1508	0.1410	0.1313	0.1214	0.1113	0.1022	0.0949	0.0885	0.0823	0.0763	0.0708	0.0658	0.0611	0.0567	0.0526	0.0488	0.0453	
3.05	0.1868	0.1718	0.1602	0.1499	0.1401	0.1304	0.1205	0.1104	0.1014	0.0941	0.0877	0.0816	0.0756	0.0701	0.0652	0.0605	0.0561	0.0521	0.0483	0.0448	
3.06	0.1857	0.1708	0.1592	0.1490	0.1392	0.1295	0.1196	0.1095	0.1006	0.0934	0.0870	0.0809	0.0749	0.0695	0.0646	0.0599	0.0556	0.0516	0.0478	0.0443	
3.07	0.1845	0.1698	0.1583	0.1481	0.1384	0.1286	0.1188	0.1086	0.0998	0.0927	0.0863	0.0802	0.0743	0.0689	0.0640	0.0594	0.0550	0.0510	0.0473	0.0438	
3.08	0.1833	0.1688	0.1574	0.1472	0.1375	0.1278	0.1179	0.1077	0.0990	0.0919	0.0856	0.0795	0.0736	0.0682	0.0634	0.0588	0.0545	0.0505	0.0468	0.0434	
3.09	0.1822	0.1678	0.1565	0.1463	0.1366	0.1269	0.1170	0.1069	0.0982	0.0912	0.0849	0.0789	0.0730	0.0676	0.0628	0.0582	0.0540	0.0500	0.0463	0.0429	
3.10	0.1810	0.1669	0.1556	0.1455	0.1358	0.1260	0.1161	0.1060	0.0974	0.0905	0.0842	0.0782	0.0723	0.0670	0.0622	0.0577	0.0534	0.0495	0.0458	0.0424	
3.11	0.1799	0.1659	0.1547	0.1446	0.1349	0.1252	0.1152	0.1052	0.0966	0.0898	0.0835	0.0775	0.0717	0.0664	0.0616	0.0571	0.0529	0.0490	0.0454	0.0420	
3.12	0.1788	0.1649	0.1538	0.1437	0.1340	0.1243	0.1144	0.1043	0.0959	0.0890	0.0828	0.0769	0.0710	0.0658	0.0610	0.0566	0.0524	0.0485	0.0449	0.0415	
3.13	0.1777	0.1640	0.1529	0.1429	0.1332	0.1235	0.1135	0.1035	0.0951	0.0883	0.0822	0.0762	0.0704	0.0652	0.0605	0.0560	0.0519	0.0480	0.0444	0.0411	
3.14	0.1766	0.1631	0.1520	0.1420	0.1323	0.1226	0.1127	0.1027	0.0944	0.0876	0.0815	0.0755	0.0698	0.0646	0.0599	0.0555	0.0513	0.0475	0.0440	0.0406	
3.15	0.1756	0.1621	0.1512	0.1412	0.1315	0.1218	0.1118	0.1018	0.0935	0.0869	0.0808	0.0749	0.0691	0.0640	0.0594	0.0549	0.0508	0.0470	0.0435	0.0402	
3.16	0.1745	0.1612	0.1503	0.1403	0.1307	0.1209	0.1110	0.1010	0.0929	0.0863	0.0802	0.0742	0.0685	0.0634	0.0588	0.0544	0.0503	0.0466	0.0430	0.0398	
3.17	0.1735	0.1603	0.1494	0.1395	0.1298	0.1201	0.1101	0.1002	0.0922	0.0856	0.0795	0.0736	0.0679	0.0629	0.0582	0.0539	0.0498	0.0461	0.0426	0.0393	
3.18	0.1725	0.1594	0.1486	0.1387	0.1290	0.1193	0.1093	0.0994	0.0915	0.0849	0.0788	0.0730	0.0673	0.0623	0.0577	0.0534	0.0493	0.0456	0.0421	0.0389	
3.19	0.1714	0.1585	0.1477	0.1378	0.1282	0.1184	0.1084	0.0986	0.0908	0.0842	0.0782	0.0723	0.0667	0.0617	0.0572	0.0528	0.0488	0.0452	0.0417	0.0385	
3.20	0.1704	0.1576	0.1469	0.1370	0.1274	0.1176	0.1076	0.0978	0.0901	0.0836	0.0776	0.0717	0.0661	0.0612	0.0566	0.0523	0.0484	0.0447	0.0413	0.0381	
3.21	0.1695	0.1567	0.1461	0.1362	0.1265	0.1168	0.1068	0.0971	0.0894	0.0829	0.0769	0.0711	0.0655	0.0606	0.0561	0.0518	0.0479	0.0442	0.0408	0.0377	
3.22	0.1685	0.1558	0.1452	0.1354	0.1257	0.1160	0.1060	0.0963	0.0887	0.0822	0.0763	0.0705	0.0649	0.0601	0.0556	0.0513	0.0474	0.0438	0.0404	0.0373	
3.23	0.1675	0.1550	0.1444	0.1346	0.1249	0.1152	0.1051	0.0955	0.0880	0.0816	0.0757	0.0698	0.0644	0.0595	0.0551	0.0508	0.0469	0.0433	0.0400	0.0369	
3.24	0.1665	0.1541	0.1436	0.1338	0.1241	0.1144	0.1043	0.0948	0.0873	0.0809	0.0750	0.0692	0.0638	0.0590	0.0545	0.0503	0.0465	0.0429	0.0396	0.0365	
3.25	0.1656	0.1532	0.1428	0.1330	0.1233	0.1136	0.1035	0.0940	0.0866	0.0803	0.0744	0.0686	0.0632	0.0585	0.0540	0.0499	0.0460	0.0425	0.0391	0.0361	
3.26	0.1646	0.1524	0.1419	0.1322	0.1225	0.1128	0.1027	0.0933	0.0859	0.0797	0.0738	0.0680	0.0627	0.0579	0.0535	0.0494	0.0456	0.0420	0.0387	0.0357	
3.27	0.1637	0.1515	0.1411	0.1314	0.1217	0.1120	0.1019	0.0926	0.0853	0.0790	0.0732	0.0674	0.0621	0.0574	0.0530	0.0489	0.0451	0.0416	0.0383	0.0353	
3.28	0.1627	0.1507	0.1403	0.1306	0.1209	0.1112	0.1011	0.0918	0.0846	0.0784	0.0726	0.0668	0.0616	0.0569	0.0525	0.0484	0.0447	0.0412	0.0379	0.0349	
3.29	0.1618	0.1499	0.1395	0.1298	0.1202	0.1104	0.1003	0.0911	0.0840	0.0778	0.0720	0.0663	0.0610	0.0564	0.0520	0.0480	0.0442	0.0407	0.0375	0.0345	
3.30	0.1609	0.1490	0.1387	0.1290	0.1194	0.1096	0.0995	0.0904	0.0833	0.0772	0.0714	0.0657	0.0605	0.0559	0.0515	0.0475	0.0438	0.0403	0.0371	0.0342	
3.31	0.1600	0.1482	0.1379	0.1282	0.1186	0.1088	0.0988	0.0897	0.0827	0.0766	0.0708	0.0651	0.0599	0.0553	0.0511	0.0470	0.0433	0.0399	0.0367	0.0338	
3.32	0.1591	0.1474	0.1372	0.1275	0.1178	0.1080	0.0980	0.0889	0.0819	0.0758	0.0700	0.0643	0.0591	0.0545	0.0506	0.0466	0.0429	0.0395	0.0364	0.0334	
3.33	0.1582	0.1466	0.1364	0.1267	0.1171	0.1073	0.0972	0.0883	0.0814	0.0754	0.0696	0.0640	0.0589	0.0543	0.0501	0.0461	0.0425	0.0391	0.0360	0.0331	
3.34	0.1573	0.1458	0.1356	0.1259	0.1163	0.1065	0.0965	0.0877	0.0808	0.0748	0.0690	0.0634	0.0584	0.0539	0.0496	0.0457	0.0421	0.0387	0.0356	0.0327	
3.35	0.1564	0.1450	0.1348	0.1252	0.1155	0.1057	0.0957	0.0870	0.0802	0.0742	0.0685	0.0629	0.0579	0.0534	0.0492	0.0452	0.0417	0.0383	0.0352	0.0324	
3.36	0.1556	0.1442	0.1341	0.1244	0.1148	0.1050	0.0949	0.0863	0.0795	0.0736	0.0679	0.0623	0.0573	0.0529	0.0487	0.0448	0.0412	0.0379	0.0349	0.0320	
3.37	0.1547	0.1434	0.1333	0.1236	0.1140	0.1042	0.0942	0.0857	0.0789	0.0730	0.0673	0.0618	0.0568	0.0524	0.0482	0.0444	0.0408	0.0375	0.0345	0.0317	
3.38	0.1539	0.1426	0.1325	0.1229	0.1133	0.1034	0.0935	0.0850	0.0783	0.0724	0.0668	0.0612	0.0563	0.0519	0.0478	0.0439	0.0404	0.0372	0.0341	0.0313	
3.39	0.1530	0.1418	0.1318	0.1222	0.1125	0.1027	0.0927	0.0844	0.0777	0.0718	0.0662	0.0607	0.0558	0.0514	0.0473	0.0435	0.0400	0.0368	0.0338	0.0310	
3.40	0.1522	0.1410	0.1310	0.1214	0.1118	0.1019	0.0920	0.0837	0.0771	0.0713	0.0656	0.0602	0.0553	0.0510	0.0469	0.0431	0.0396	0.0364	0.0334	0.0306	
3.41	0.1514	0.1403	0.1303	0.1207	0.1110	0.1012	0.0913	0.0831	0.0765	0.0707	0.0651	0.0597	0.0549	0.0505	0.0464	0.0427	0.0392	0.0360	0.0331	0.0303	
3.42	0.1505	0.1395	0.1295	0.1199	0.1103	0.1005	0.0905	0.0824	0.0759	0.0701	0.0646	0.0591	0.0544	0.0501	0.0460	0.0423	0.0388	0.0357	0.0327	0.0300	
3.43	0.1497	0.1387	0.1288	0.1192	0.1096	0.0997	0.0898	0.0818	0.0754	0.0696	0.0640	0.0586	0.0539	0.0496	0.0456	0.0419	0.0385	0.0353	0.0324	0.0297	
3.44	0.1489	0.1380	0.1281	0.1185	0.1089	0.0990	0.0891	0.0812	0.0748	0.0690	0.0635	0.0581	0.0534	0.0492	0.0451	0.0415	0.0381	0.0349	0.0320	0.0293	
3.45	0.1481	0.1372	0.1273	0.1178	0.1081	0.0983	0.0884	0.0806	0.0742	0.0685	0.0629	0.0576	0.0529	0.0487	0.0447	0.0411	0.0377	0.0346	0.0317	0.0290	
3.46	0.1473	0.1365	0.1266	0.1170	0.1074	0.0975	0.0877	0													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
4.01	0.1105	0.1011	0.0918	0.0822	0.0725	0.0644	0.0583	0.0530	0.0480	0.0433	0.0391	0.0355	0.0321	0.0291	0.0263	0.0238	0.0215	0.0194	0.0175	0.0157	
4.02	0.1099	0.1006	0.0912	0.0817	0.0719	0.0639	0.0579	0.0526	0.0476	0.0429	0.0388	0.0352	0.0318	0.0288	0.0260	0.0235	0.0213	0.0192	0.0173	0.0156	
4.03	0.1094	0.1000	0.0906	0.0811	0.0714	0.0635	0.0574	0.0522	0.0473	0.0425	0.0385	0.0349	0.0316	0.0285	0.0258	0.0233	0.0211	0.0190	0.0171	0.0154	
4.04	0.1088	0.0994	0.0901	0.0805	0.0708	0.0630	0.0570	0.0518	0.0469	0.0422	0.0381	0.0346	0.0313	0.0283	0.0256	0.0231	0.0208	0.0188	0.0169	0.0152	
4.05	0.1083	0.0989	0.0895	0.0800	0.0703	0.0626	0.0566	0.0514	0.0465	0.0418	0.0378	0.0343	0.0310	0.0280	0.0253	0.0229	0.0206	0.0186	0.0168	0.0151	
4.06	0.1077	0.0983	0.0890	0.0794	0.0698	0.0621	0.0562	0.0510	0.0462	0.0415	0.0375	0.0340	0.0307	0.0277	0.0251	0.0226	0.0204	0.0184	0.0166	0.0149	
4.07	0.1071	0.0978	0.0885	0.0789	0.0693	0.0617	0.0558	0.0507	0.0458	0.0412	0.0372	0.0337	0.0304	0.0275	0.0248	0.0224	0.0202	0.0182	0.0164	0.0147	
4.08	0.1066	0.0973	0.0879	0.0784	0.0687	0.0612	0.0554	0.0503	0.0454	0.0408	0.0369	0.0334	0.0302	0.0272	0.0246	0.0222	0.0200	0.0180	0.0162	0.0146	
4.09	0.1060	0.0967	0.0874	0.0778	0.0682	0.0608	0.0550	0.0499	0.0451	0.0405	0.0366	0.0331	0.0299	0.0270	0.0244	0.0220	0.0198	0.0178	0.0161	0.0144	
4.10	0.1055	0.0962	0.0868	0.0773	0.0677	0.0604	0.0546	0.0495	0.0447	0.0401	0.0363	0.0328	0.0296	0.0267	0.0241	0.0218	0.0196	0.0177	0.0159	0.0143	
4.11	0.1050	0.0956	0.0863	0.0767	0.0672	0.0599	0.0542	0.0492	0.0443	0.0398	0.0360	0.0325	0.0294	0.0265	0.0239	0.0216	0.0194	0.0175	0.0157	0.0141	
4.12	0.1044	0.0951	0.0858	0.0762	0.0667	0.0595	0.0538	0.0488	0.0440	0.0395	0.0357	0.0323	0.0291	0.0262	0.0237	0.0213	0.0192	0.0173	0.0155	0.0140	
4.13	0.1039	0.0946	0.0852	0.0757	0.0662	0.0591	0.0534	0.0484	0.0436	0.0392	0.0354	0.0320	0.0288	0.0260	0.0235	0.0211	0.0190	0.0171	0.0154	0.0138	
4.14	0.1033	0.0941	0.0847	0.0751	0.0657	0.0587	0.0531	0.0481	0.0433	0.0388	0.0351	0.0317	0.0286	0.0258	0.0232	0.0209	0.0188	0.0169	0.0152	0.0137	
4.15	0.1028	0.0935	0.0842	0.0746	0.0653	0.0582	0.0527	0.0477	0.0429	0.0385	0.0348	0.0314	0.0283	0.0255	0.0230	0.0207	0.0187	0.0168	0.0151	0.0135	
4.16	0.1023	0.0930	0.0837	0.0741	0.0648	0.0578	0.0523	0.0473	0.0426	0.0382	0.0345	0.0312	0.0281	0.0253	0.0228	0.0205	0.0185	0.0166	0.0149	0.0133	
4.17	0.1018	0.0925	0.0831	0.0736	0.0643	0.0574	0.0519	0.0470	0.0422	0.0379	0.0342	0.0309	0.0278	0.0251	0.0226	0.0203	0.0183	0.0164	0.0147	0.0132	
4.18	0.1012	0.0920	0.0826	0.0730	0.0638	0.0570	0.0516	0.0466	0.0419	0.0376	0.0339	0.0306	0.0276	0.0248	0.0224	0.0201	0.0181	0.0163	0.0146	0.0131	
4.19	0.1007	0.0915	0.0821	0.0725	0.0634	0.0566	0.0512	0.0463	0.0416	0.0373	0.0336	0.0304	0.0273	0.0246	0.0222	0.0199	0.0179	0.0161	0.0144	0.0129	
4.20	0.1002	0.0909	0.0816	0.0720	0.0629	0.0562	0.0508	0.0459	0.0412	0.0370	0.0333	0.0301	0.0271	0.0244	0.0219	0.0197	0.0177	0.0159	0.0143	0.0128	
4.21	0.0997	0.0904	0.0811	0.0715	0.0624	0.0558	0.0505	0.0456	0.0409	0.0367	0.0331	0.0298	0.0268	0.0242	0.0217	0.0195	0.0176	0.0158	0.0141	0.0126	
4.22	0.0992	0.0899	0.0806	0.0710	0.0620	0.0554	0.0501	0.0452	0.0406	0.0364	0.0328	0.0296	0.0266	0.0239	0.0215	0.0194	0.0174	0.0156	0.0140	0.0125	
4.23	0.0986	0.0894	0.0801	0.0704	0.0615	0.0551	0.0497	0.0449	0.0402	0.0361	0.0325	0.0293	0.0263	0.0237	0.0213	0.0192	0.0172	0.0154	0.0138	0.0124	
4.24	0.0981	0.0889	0.0796	0.0699	0.0611	0.0547	0.0494	0.0446	0.0399	0.0358	0.0322	0.0291	0.0261	0.0235	0.0211	0.0190	0.0170	0.0153	0.0137	0.0122	
4.25	0.0976	0.0884	0.0790	0.0694	0.0607	0.0543	0.0490	0.0442	0.0396	0.0355	0.0320	0.0288	0.0259	0.0233	0.0209	0.0188	0.0169	0.0151	0.0135	0.0121	
4.26	0.0971	0.0879	0.0785	0.0689	0.0602	0.0539	0.0487	0.0439	0.0393	0.0352	0.0317	0.0286	0.0256	0.0231	0.0207	0.0186	0.0167	0.0150	0.0134	0.0120	
4.27	0.0966	0.0874	0.0780	0.0684	0.0598	0.0535	0.0483	0.0436	0.0390	0.0349	0.0314	0.0283	0.0254	0.0229	0.0205	0.0184	0.0165	0.0148	0.0132	0.0118	
4.28	0.0961	0.0869	0.0775	0.0679	0.0594	0.0532	0.0480	0.0432	0.0386	0.0346	0.0312	0.0281	0.0252	0.0226	0.0203	0.0182	0.0164	0.0147	0.0131	0.0117	
4.29	0.0956	0.0864	0.0771	0.0674	0.0589	0.0528	0.0476	0.0429	0.0383	0.0343	0.0309	0.0278	0.0250	0.0224	0.0201	0.0181	0.0162	0.0145	0.0130	0.0116	
4.30	0.0951	0.0859	0.0766	0.0669	0.0585	0.0524	0.0473	0.0426	0.0380	0.0340	0.0307	0.0276	0.0247	0.0222	0.0199	0.0179	0.0160	0.0143	0.0128	0.0115	
4.31	0.0946	0.0854	0.0761	0.0665	0.0581	0.0521	0.0470	0.0422	0.0377	0.0338	0.0304	0.0273	0.0245	0.0220	0.0198	0.0177	0.0159	0.0142	0.0127	0.0113	
4.32	0.0941	0.0849	0.0756	0.0660	0.0577	0.0517	0.0466	0.0419	0.0374	0.0335	0.0302	0.0271	0.0243	0.0218	0.0196	0.0175	0.0157	0.0141	0.0126	0.0112	
4.33	0.0936	0.0844	0.0751	0.0655	0.0573	0.0513	0.0463	0.0416	0.0371	0.0332	0.0299	0.0269	0.0241	0.0216	0.0194	0.0174	0.0156	0.0139	0.0124	0.0111	
4.34	0.0932	0.0840	0.0746	0.0650	0.0569	0.0510	0.0460	0.0413	0.0368	0.0329	0.0297	0.0266	0.0239	0.0214	0.0192	0.0172	0.0154	0.0138	0.0123	0.0110	
4.35	0.0927	0.0835	0.0741	0.0645	0.0565	0.0506	0.0456	0.0410	0.0365	0.0327	0.0294	0.0264	0.0237	0.0212	0.0190	0.0170	0.0152	0.0136	0.0122	0.0108	
4.36	0.0922	0.0830	0.0736	0.0641	0.0561	0.0503	0.0453	0.0407	0.0362	0.0324	0.0292	0.0262	0.0234	0.0210	0.0188	0.0169	0.0151	0.0135	0.0120	0.0107	
4.37	0.0917	0.0825	0.0732	0.0636	0.0557	0.0499	0.0450	0.0403	0.0359	0.0322	0.0289	0.0259	0.0232	0.0208	0.0187	0.0167	0.0149	0.0133	0.0119	0.0106	
4.38	0.0912	0.0820	0.0727	0.0631	0.0553	0.0496	0.0446	0.0400	0.0356	0.0319	0.0287	0.0257	0.0230	0.0206	0.0185	0.0165	0.0148	0.0132	0.0118	0.0105	
4.39	0.0907	0.0816	0.0722	0.0627	0.0549	0.0492	0.0443	0.0397	0.0353	0.0316	0.0284	0.0255	0.0228	0.0204	0.0183	0.0164	0.0146	0.0131	0.0116	0.0104	
4.40	0.0903	0.0811	0.0717	0.0622	0.0546	0.0489	0.0440	0.0394	0.0350	0.0314	0.0282	0.0253	0.0226	0.0203	0.0181	0.0162	0.0145	0.0129	0.0115	0.0103	
4.41	0.0898	0.0806	0.0713	0.0617	0.0542	0.0486	0.0437	0.0391	0.0348	0.0311	0.0280	0.0250	0.0224	0.0201	0.0180	0.0161	0.0143	0.0128	0.0114	0.0101	
4.42	0.0893	0.0802	0.0708	0.0613	0.0538	0.0482	0.0434	0.0388	0.0345	0.0309	0.0277	0.0248	0.0222	0.0199	0.0178	0.0159	0.0142	0.0127	0.0113	0.0100	
4.43	0.0889	0.0797	0.0703	0.0608	0.0534	0.0479	0.0431	0.0385	0.0342	0.0306	0.0275	0.0246	0.0220	0.0197	0.0176	0.0157	0.0141	0.0125	0.0112	0.0099	
4.44	0.0884	0.0792	0.0698	0.0604	0.0531	0.0476	0.0427	0.0382	0.0339	0.0304	0.0273	0.0244	0.0218	0.0195	0.0175	0.0156	0.0139	0.0124	0.0110	0.0098	
4.45	0.0879	0.0788	0.0694	0.0600	0.0527	0.0472	0.0424	0.0379	0.0337	0.0301	0.0270	0.0242	0.0216	0.0193	0.0173	0.0154	0.0138	0.0123	0.0109	0.0097	
4.46	0.0875	0.0783	0.0689	0.0595	0.0523	0.0469	0.0421	0.0376	0.0334	0.0299	0.0268	0.0240	0.0214	0.0192	0.0171	0.0					

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
5.01	0.0646	0.0555	0.0468	0.0408	0.0362	0.0320	0.0280	0.0244	0.0215	0.0191	0.0168	0.0148	0.0130	0.0115	0.0101	0.0089	0.0078	0.0068	0.0060	0.0052		
5.02	0.0643	0.0551	0.0465	0.0406	0.0359	0.0317	0.0277	0.0242	0.0214	0.0189	0.0166	0.0147	0.0129	0.0114	0.0100	0.0088	0.0077	0.0068	0.0059	0.0051		
5.03	0.0639	0.0547	0.0462	0.0403	0.0357	0.0315	0.0275	0.0240	0.0212	0.0187	0.0165	0.0145	0.0128	0.0113	0.0099	0.0087	0.0076	0.0067	0.0059	0.0051		
5.04	0.0635	0.0543	0.0459	0.0400	0.0354	0.0313	0.0273	0.0238	0.0210	0.0186	0.0163	0.0144	0.0127	0.0112	0.0098	0.0086	0.0076	0.0066	0.0058	0.0051		
5.05	0.0632	0.0540	0.0455	0.0398	0.0352	0.0311	0.0271	0.0237	0.0209	0.0184	0.0162	0.0143	0.0126	0.0111	0.0097	0.0085	0.0075	0.0066	0.0057	0.0050		
5.06	0.0628	0.0536	0.0452	0.0395	0.0350	0.0309	0.0269	0.0235	0.0207	0.0183	0.0161	0.0142	0.0125	0.0110	0.0096	0.0085	0.0074	0.0065	0.0057	0.0049		
5.07	0.0624	0.0532	0.0449	0.0393	0.0347	0.0306	0.0267	0.0233	0.0205	0.0181	0.0159	0.0140	0.0124	0.0109	0.0095	0.0084	0.0073	0.0064	0.0056	0.0049		
5.08	0.0621	0.0529	0.0446	0.0390	0.0345	0.0304	0.0265	0.0231	0.0204	0.0180	0.0158	0.0139	0.0122	0.0108	0.0095	0.0083	0.0073	0.0064	0.0055	0.0048		
5.09	0.0617	0.0525	0.0443	0.0388	0.0343	0.0302	0.0263	0.0229	0.0202	0.0178	0.0157	0.0138	0.0121	0.0107	0.0094	0.0082	0.0072	0.0063	0.0055	0.0048		
5.10	0.0613	0.0521	0.0440	0.0385	0.0340	0.0300	0.0261	0.0228	0.0201	0.0177	0.0155	0.0137	0.0120	0.0106	0.0093	0.0081	0.0071	0.0062	0.0054	0.0047		
5.11	0.0610	0.0518	0.0437	0.0383	0.0338	0.0298	0.0259	0.0226	0.0199	0.0175	0.0154	0.0136	0.0119	0.0105	0.0092	0.0080	0.0070	0.0062	0.0054	0.0047		
5.12	0.0606	0.0514	0.0434	0.0380	0.0336	0.0296	0.0257	0.0224	0.0197	0.0174	0.0153	0.0134	0.0118	0.0104	0.0091	0.0080	0.0070	0.0061	0.0053	0.0046		
5.13	0.0603	0.0511	0.0432	0.0378	0.0334	0.0294	0.0255	0.0222	0.0196	0.0172	0.0151	0.0133	0.0117	0.0103	0.0090	0.0079	0.0069	0.0060	0.0053	0.0046		
5.14	0.0599	0.0507	0.0429	0.0375	0.0332	0.0291	0.0253	0.0221	0.0194	0.0171	0.0150	0.0132	0.0116	0.0102	0.0089	0.0078	0.0068	0.0060	0.0052	0.0045		
5.15	0.0596	0.0504	0.0426	0.0373	0.0330	0.0289	0.0251	0.0219	0.0193	0.0170	0.0149	0.0131	0.0115	0.0101	0.0088	0.0077	0.0068	0.0059	0.0051	0.0045		
5.16	0.0592	0.0500	0.0423	0.0371	0.0327	0.0287	0.0249	0.0217	0.0191	0.0168	0.0148	0.0130	0.0114	0.0100	0.0088	0.0077	0.0067	0.0058	0.0051	0.0044		
5.17	0.0588	0.0497	0.0420	0.0368	0.0325	0.0285	0.0247	0.0216	0.0190	0.0167	0.0146	0.0129	0.0113	0.0099	0.0087	0.0076	0.0066	0.0058	0.0050	0.0044		
5.18	0.0585	0.0493	0.0418	0.0366	0.0323	0.0283	0.0245	0.0214	0.0188	0.0165	0.0145	0.0127	0.0112	0.0098	0.0086	0.0075	0.0066	0.0057	0.0050	0.0043		
5.19	0.0581	0.0490	0.0415	0.0363	0.0321	0.0281	0.0243	0.0212	0.0187	0.0164	0.0144	0.0126	0.0111	0.0097	0.0085	0.0074	0.0065	0.0057	0.0049	0.0043		
5.20	0.0578	0.0486	0.0412	0.0361	0.0318	0.0279	0.0242	0.0211	0.0185	0.0163	0.0143	0.0125	0.0110	0.0096	0.0084	0.0074	0.0064	0.0056	0.0049	0.0042		
5.21	0.0574	0.0483	0.0410	0.0359	0.0316	0.0277	0.0240	0.0209	0.0184	0.0161	0.0141	0.0124	0.0109	0.0095	0.0083	0.0073	0.0064	0.0055	0.0048	0.0042		
5.22	0.0571	0.0479	0.0407	0.0357	0.0314	0.0275	0.0238	0.0208	0.0182	0.0160	0.0140	0.0123	0.0108	0.0094	0.0083	0.0072	0.0063	0.0055	0.0048	0.0041		
5.23	0.0568	0.0476	0.0404	0.0354	0.0312	0.0273	0.0236	0.0206	0.0181	0.0159	0.0139	0.0122	0.0107	0.0094	0.0082	0.0071	0.0062	0.0054	0.0047	0.0041		
5.24	0.0564	0.0473	0.0402	0.0352	0.0310	0.0271	0.0234	0.0204	0.0180	0.0157	0.0138	0.0121	0.0106	0.0093	0.0081	0.0071	0.0062	0.0054	0.0047	0.0040		
5.25	0.0561	0.0470	0.0399	0.0350	0.0308	0.0269	0.0232	0.0203	0.0178	0.0156	0.0137	0.0120	0.0105	0.0092	0.0080	0.0070	0.0061	0.0053	0.0046	0.0040		
5.26	0.0557	0.0466	0.0397	0.0347	0.0306	0.0267	0.0231	0.0201	0.0177	0.0155	0.0135	0.0119	0.0104	0.0091	0.0079	0.0069	0.0060	0.0053	0.0046	0.0040		
5.27	0.0554	0.0463	0.0394	0.0345	0.0304	0.0265	0.0229	0.0200	0.0175	0.0154	0.0134	0.0118	0.0103	0.0090	0.0079	0.0069	0.0060	0.0052	0.0045	0.0039		
5.28	0.0550	0.0460	0.0391	0.0343	0.0302	0.0263	0.0227	0.0198	0.0174	0.0152	0.0133	0.0117	0.0102	0.0089	0.0078	0.0068	0.0059	0.0051	0.0044	0.0038		
5.29	0.0547	0.0457	0.0389	0.0341	0.0300	0.0261	0.0225	0.0197	0.0173	0.0151	0.0132	0.0116	0.0101	0.0088	0.0077	0.0067	0.0059	0.0051	0.0044	0.0038		
5.30	0.0544	0.0454	0.0386	0.0339	0.0298	0.0259	0.0224	0.0195	0.0171	0.0150	0.0131	0.0115	0.0100	0.0088	0.0076	0.0067	0.0058	0.0050	0.0044	0.0038		
5.31	0.0540	0.0450	0.0384	0.0337	0.0296	0.0258	0.0222	0.0194	0.0170	0.0148	0.0130	0.0114	0.0099	0.0087	0.0076	0.0066	0.0057	0.0050	0.0043	0.0037		
5.32	0.0537	0.0447	0.0382	0.0334	0.0294	0.0256	0.0220	0.0192	0.0169	0.0147	0.0129	0.0113	0.0098	0.0086	0.0075	0.0065	0.0057	0.0049	0.0043	0.0037		
5.33	0.0534	0.0444	0.0379	0.0332	0.0292	0.0254	0.0219	0.0191	0.0167	0.0146	0.0128	0.0112	0.0098	0.0085	0.0074	0.0065	0.0056	0.0049	0.0042	0.0037		
5.34	0.0530	0.0441	0.0377	0.0330	0.0290	0.0252	0.0217	0.0189	0.0166	0.0145	0.0127	0.0111	0.0097	0.0084	0.0074	0.0064	0.0056	0.0048	0.0042	0.0036		
5.35	0.0527	0.0438	0.0374	0.0328	0.0288	0.0250	0.0215	0.0188	0.0165	0.0144	0.0125	0.0110	0.0096	0.0084	0.0073	0.0063	0.0055	0.0048	0.0041	0.0036		
5.36	0.0524	0.0435	0.0372	0.0326	0.0286	0.0248	0.0214	0.0186	0.0163	0.0142	0.0124	0.0109	0.0095	0.0083	0.0072	0.0063	0.0055	0.0047	0.0041	0.0035		
5.37	0.0521	0.0432	0.0370	0.0324	0.0284	0.0246	0.0212	0.0185	0.0162	0.0141	0.0123	0.0108	0.0094	0.0082	0.0072	0.0062	0.0054	0.0047	0.0041	0.0035		
5.38	0.0517	0.0429	0.0367	0.0322	0.0282	0.0245	0.0210	0.0184	0.0161	0.0140	0.0122	0.0107	0.0093	0.0081	0.0071	0.0062	0.0054	0.0046	0.0040	0.0035		
5.39	0.0514	0.0426	0.0365	0.0320	0.0280	0.0243	0.0209	0.0182	0.0159	0.0139	0.0121	0.0106	0.0092	0.0081	0.0070	0.0061	0.0053	0.0046	0.0040	0.0034		
5.40	0.0511	0.0423	0.0363	0.0318	0.0278	0.0241	0.0207	0.0181	0.0158	0.0138	0.0120	0.0105	0.0092	0.0080	0.0069	0.0060	0.0052	0.0045	0.0039	0.0034		
5.41	0.0507	0.0420	0.0360	0.0316	0.0276	0.0239	0.0206	0.0179	0.0157	0.0137	0.0119	0.0104	0.0091	0.0079	0.0069	0.0060	0.0052	0.0045	0.0039	0.0034		
5.42	0.0504	0.0417	0.0358	0.0314	0.0275	0.0237	0.0204	0.0178	0.0156	0.0135	0.0118	0.0103	0.0090	0.0078	0.0068	0.0059	0.0051	0.0044	0.0038	0.0033		
5.43	0.0501	0.0415	0.0356	0.0312	0.0273	0.0236	0.0203	0.0177	0.0154	0.0134	0.0117	0.0102	0.0089	0.0078	0.0067	0.0059	0.0051	0.0044	0.0038	0.0033		
5.44	0.0498	0.0412	0.0354	0.0310	0.0271	0.0234	0.0201	0.0175	0.0153	0.0133	0.0116	0.0101	0.0088	0.0077	0.0067	0.0058	0.0050	0.0044	0.0038	0.0032		
5.45	0.0495	0.0409	0.0351	0.0308	0.0269	0.0232	0.0200	0.0174	0.0152	0.0132	0.0115	0.0101	0.0088	0.0								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
6.01	0.0340	0.0288	0.0249	0.0214	0.0181	0.0153	0.0132	0.0113	0.0097	0.0083	0.0071	0.0061	0.0053	0.0045	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	
6.02	0.0338	0.0286	0.0248	0.0213	0.0180	0.0152	0.0131	0.0112	0.0096	0.0082	0.0071	0.0061	0.0052	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	
6.03	0.0336	0.0285	0.0246	0.0212	0.0179	0.0151	0.0130	0.0111	0.0095	0.0082	0.0070	0.0060	0.0052	0.0044	0.0038	0.0032	0.0028	0.0023	0.0020	0.0017	
6.04	0.0333	0.0283	0.0245	0.0210	0.0177	0.0150	0.0129	0.0110	0.0094	0.0081	0.0070	0.0060	0.0051	0.0044	0.0037	0.0032	0.0027	0.0023	0.0020	0.0017	
6.05	0.0331	0.0281	0.0243	0.0209	0.0176	0.0149	0.0128	0.0109	0.0094	0.0080	0.0069	0.0059	0.0051	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	
6.06	0.0329	0.0280	0.0242	0.0207	0.0175	0.0148	0.0127	0.0109	0.0093	0.0080	0.0068	0.0059	0.0050	0.0043	0.0037	0.0031	0.0027	0.0023	0.0019	0.0016	
6.07	0.0327	0.0278	0.0240	0.0206	0.0174	0.0147	0.0126	0.0108	0.0092	0.0079	0.0068	0.0058	0.0050	0.0043	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	
6.08	0.0325	0.0276	0.0239	0.0205	0.0172	0.0146	0.0125	0.0107	0.0091	0.0078	0.0067	0.0058	0.0049	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	
6.09	0.0323	0.0275	0.0237	0.0203	0.0171	0.0145	0.0124	0.0106	0.0091	0.0078	0.0067	0.0057	0.0049	0.0042	0.0036	0.0030	0.0026	0.0022	0.0019	0.0016	
6.10	0.0321	0.0273	0.0236	0.0202	0.0170	0.0144	0.0123	0.0105	0.0090	0.0077	0.0066	0.0057	0.0048	0.0041	0.0035	0.0030	0.0026	0.0022	0.0018	0.0016	
6.11	0.0319	0.0272	0.0234	0.0201	0.0169	0.0143	0.0122	0.0104	0.0089	0.0076	0.0066	0.0056	0.0048	0.0041	0.0035	0.0030	0.0025	0.0022	0.0018	0.0015	
6.12	0.0317	0.0270	0.0233	0.0199	0.0167	0.0142	0.0121	0.0104	0.0088	0.0076	0.0065	0.0056	0.0048	0.0041	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	
6.13	0.0315	0.0268	0.0231	0.0198	0.0166	0.0140	0.0120	0.0103	0.0088	0.0075	0.0064	0.0055	0.0047	0.0040	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	
6.14	0.0313	0.0267	0.0230	0.0197	0.0165	0.0139	0.0119	0.0102	0.0087	0.0075	0.0064	0.0055	0.0047	0.0040	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	
6.15	0.0311	0.0265	0.0229	0.0195	0.0164	0.0138	0.0118	0.0101	0.0086	0.0074	0.0063	0.0054	0.0046	0.0040	0.0034	0.0029	0.0024	0.0021	0.0017	0.0015	
6.16	0.0309	0.0264	0.0227	0.0194	0.0163	0.0137	0.0118	0.0100	0.0086	0.0073	0.0063	0.0054	0.0046	0.0040	0.0034	0.0029	0.0024	0.0020	0.0017	0.0015	
6.17	0.0308	0.0262	0.0226	0.0193	0.0161	0.0136	0.0117	0.0100	0.0085	0.0073	0.0062	0.0053	0.0045	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	
6.18	0.0306	0.0261	0.0224	0.0191	0.0160	0.0136	0.0116	0.0099	0.0084	0.0072	0.0062	0.0053	0.0045	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	
6.19	0.0304	0.0259	0.0223	0.0190	0.0159	0.0135	0.0115	0.0098	0.0084	0.0072	0.0061	0.0052	0.0044	0.0038	0.0032	0.0028	0.0023	0.0020	0.0017	0.0014	
6.20	0.0302	0.0258	0.0222	0.0189	0.0158	0.0134	0.0114	0.0097	0.0083	0.0071	0.0061	0.0052	0.0044	0.0038	0.0032	0.0027	0.0023	0.0020	0.0017	0.0014	
6.21	0.0300	0.0256	0.0220	0.0188	0.0157	0.0133	0.0113	0.0097	0.0082	0.0070	0.0060	0.0051	0.0044	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	
6.22	0.0298	0.0255	0.0219	0.0186	0.0156	0.0132	0.0113	0.0096	0.0082	0.0070	0.0060	0.0051	0.0043	0.0037	0.0031	0.0027	0.0023	0.0019	0.0016	0.0014	
6.23	0.0297	0.0253	0.0218	0.0185	0.0155	0.0131	0.0112	0.0095	0.0081	0.0069	0.0059	0.0050	0.0043	0.0037	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	
6.24	0.0295	0.0252	0.0216	0.0184	0.0153	0.0130	0.0111	0.0094	0.0080	0.0069	0.0059	0.0050	0.0043	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	
6.25	0.0293	0.0250	0.0215	0.0183	0.0152	0.0129	0.0110	0.0094	0.0080	0.0068	0.0058	0.0050	0.0042	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	
6.26	0.0291	0.0249	0.0214	0.0181	0.0151	0.0128	0.0109	0.0093	0.0079	0.0068	0.0058	0.0049	0.0042	0.0036	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	
6.27	0.0290	0.0247	0.0212	0.0180	0.0150	0.0127	0.0108	0.0092	0.0078	0.0067	0.0057	0.0049	0.0041	0.0035	0.0030	0.0025	0.0022	0.0018	0.0015	0.0013	
6.28	0.0288	0.0246	0.0211	0.0179	0.0149	0.0126	0.0108	0.0091	0.0078	0.0066	0.0056	0.0048	0.0041	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	
6.29	0.0286	0.0244	0.0210	0.0178	0.0148	0.0125	0.0107	0.0091	0.0077	0.0066	0.0056	0.0048	0.0041	0.0035	0.0029	0.0025	0.0021	0.0018	0.0015	0.0013	
6.30	0.0284	0.0243	0.0208	0.0176	0.0147	0.0124	0.0106	0.0090	0.0076	0.0065	0.0056	0.0047	0.0040	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	
6.31	0.0283	0.0242	0.0207	0.0175	0.0146	0.0123	0.0105	0.0089	0.0076	0.0065	0.0055	0.0047	0.0040	0.0034	0.0029	0.0024	0.0021	0.0017	0.0015	0.0012	
6.32	0.0281	0.0240	0.0206	0.0174	0.0145	0.0123	0.0104	0.0089	0.0075	0.0064	0.0055	0.0047	0.0040	0.0034	0.0029	0.0024	0.0020	0.0017	0.0014	0.0012	
6.33	0.0279	0.0239	0.0205	0.0173	0.0144	0.0122	0.0104	0.0088	0.0075	0.0064	0.0054	0.0046	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	
6.34	0.0278	0.0237	0.0203	0.0172	0.0143	0.0121	0.0103	0.0087	0.0074	0.0063	0.0054	0.0046	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	
6.35	0.0276	0.0236	0.0202	0.0170	0.0142	0.0120	0.0102	0.0086	0.0073	0.0063	0.0053	0.0045	0.0039	0.0033	0.0028	0.0023	0.0020	0.0017	0.0014	0.0012	
6.36	0.0275	0.0235	0.0201	0.0169	0.0141	0.0119	0.0101	0.0086	0.0073	0.0062	0.0053	0.0045	0.0038	0.0032	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	
6.37	0.0273	0.0233	0.0200	0.0168	0.0140	0.0118	0.0101	0.0085	0.0072	0.0062	0.0052	0.0044	0.0038	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	0.0011	
6.38	0.0271	0.0232	0.0198	0.0167	0.0139	0.0117	0.0100	0.0084	0.0072	0.0061	0.0052	0.0044	0.0038	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	0.0011	
6.39	0.0270	0.0231	0.0197	0.0166	0.0138	0.0117	0.0099	0.0084	0.0071	0.0061	0.0052	0.0044	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	
6.40	0.0268	0.0229	0.0196	0.0165	0.0137	0.0116	0.0098	0.0083	0.0071	0.0060	0.0051	0.0043	0.0037	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	
6.41	0.0267	0.0228	0.0195	0.0164	0.0136	0.0115	0.0098	0.0082	0.0070	0.0060	0.0051	0.0043	0.0037	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	
6.42	0.0265	0.0227	0.0193	0.0163	0.0135	0.0114	0.0097	0.0082	0.0069	0.0059	0.0050	0.0043	0.0036	0.0031	0.0026	0.0022	0.0018	0.0015	0.0013	0.0011	
6.43	0.0264	0.0225	0.0192	0.0161	0.0134	0.0113	0.0096	0.0081	0.0069	0.0059	0.0050	0.0042	0.0036	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0011	
6.44	0.0262	0.0224	0.0191	0.0160	0.0133	0.0112	0.0095	0.0081	0.0068	0.0058	0.0049	0.0042	0.0036	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	
6.45	0.0261	0.0223	0.0190	0.0159	0.0132	0.0112	0.0095	0.0080	0.0068	0.0058	0.0049	0.0042	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	
6.46	0.0259	0.0221	0.0189	0.0158	0.0131	0.0111	0.0094	0.0079	0.0067	0.0057	0.0048	0.0041	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	
6.47	0.0258	0.0220	0.0187	0.0157	0.0130	0.0110	0.0093	0.0079	0.0067	0.0057	0.0048	0.0041	0.0035	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	
6.48	0.0256	0.0219	0.0186	0.0156	0.0129	0.0109	0.0093	0.0078	0.0066	0.0056	0.0048	0.0040	0.0034	0.0029	0.0024	0.0021	0.0017	0.0015	0.0012	0.0010	
6.49	0.0255	0.0217	0.0185	0.0155	0.0128	0.0109	0.0092	0.0077	0.0066	0.0056	0.0047	0.0040	0.0034	0.0029	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	
6.50	0.0253	0.0216	0.0184	0.0154	0.0127	0.0108	0.0091	0.0077	0.0065	0.0055	0.0047	0.0040	0.0034	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	
6.51	0.0252	0.0215	0.0183	0.0152	0.0126	0.0107	0.0091	0.0076	0.0065	0.0055	0.0046	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	
6.52	0.0250	0.0214	0.0182	0.0151	0.0126	0.0106	0.0090	0.0076	0.0064	0.0054	0.0046	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	
6.53	0.0249	0.0212	0.0181	0.0150	0.0125	0.0105	0.0089														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															

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APPENDIX B

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																		
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9905	0.9904	0.9904	0.9903	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9812	0.9811	0.9810	0.9809	0.9808	0.9807	0.9806	0.9805	0.9804	0.9804	0.9803	0.9802	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801
0.03	0.9721	0.9719	0.9717	0.9715	0.9713	0.9712	0.9710	0.9709	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	0.9702	0.9702	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701	0.9701
0.04	0.9632	0.9629	0.9626	0.9623	0.9621	0.9618	0.9616	0.9614	0.9612	0.9611	0.9609	0.9608	0.9606	0.9605	0.9604	0.9604	0.9603	0.9603	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602	0.9602
0.05	0.9544	0.9540	0.9536	0.9532	0.9529	0.9526	0.9523	0.9520	0.9518	0.9515	0.9513	0.9511	0.9509	0.9508	0.9506	0.9505	0.9504	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503	0.9503
0.06	0.9457	0.9452	0.9447	0.9442	0.9438	0.9434	0.9430	0.9427	0.9424	0.9420	0.9418	0.9415	0.9413	0.9411	0.9409	0.9407	0.9406	0.9405	0.9404	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403	0.9403
0.07	0.9371	0.9365	0.9359	0.9353	0.9348	0.9343	0.9339	0.9334	0.9329	0.9326	0.9323	0.9320	0.9317	0.9314	0.9311	0.9308	0.9306	0.9305	0.9304	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303	0.9303
0.08	0.9286	0.9279	0.9272	0.9265	0.9259	0.9253	0.9248	0.9242	0.9237	0.9233	0.9229	0.9225	0.9221	0.9218	0.9215	0.9212	0.9210	0.9208	0.9206	0.9205	0.9204	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203	0.9203
0.09	0.9202	0.9194	0.9186	0.9178	0.9171	0.9164	0.9157	0.9151	0.9145	0.9140	0.9135	0.9130	0.9126	0.9122	0.9118	0.9115	0.9112	0.9110	0.9108	0.9107	0.9106	0.9105	0.9104	0.9103	0.9103	0.9103	0.9103	0.9103	0.9103	0.9103	0.9103	0.9103	0.9103	0.9103	0.9103
0.10	0.9119	0.9109	0.9100	0.9092	0.9083	0.9075	0.9068	0.9060	0.9054	0.9047	0.9041	0.9036	0.9031	0.9026	0.9022	0.9018	0.9015	0.9013	0.9011	0.9009	0.9008	0.9007	0.9006	0.9005	0.9004	0.9003	0.9003	0.9003	0.9003	0.9003	0.9003	0.9003	0.9003	0.9003	0.9003
0.11	0.9037	0.9026	0.9016	0.9006	0.8996	0.8987	0.8979	0.8970	0.8963	0.8955	0.8948	0.8942	0.8936	0.8931	0.8926	0.8922	0.8919	0.8915	0.8913	0.8911	0.8909	0.8908	0.8907	0.8906	0.8905	0.8904	0.8903	0.8903	0.8903	0.8903	0.8903	0.8903	0.8903	0.8903	0.8903
0.12	0.8955	0.8943	0.8932	0.8921	0.8910	0.8900	0.8890	0.8881	0.8872	0.8863	0.8855	0.8848	0.8842	0.8836	0.8831	0.8826	0.8822	0.8819	0.8816	0.8813	0.8811	0.8809	0.8808	0.8807	0.8806	0.8805	0.8804	0.8803	0.8803	0.8803	0.8803	0.8803	0.8803	0.8803	0.8803
0.13	0.8875	0.8861	0.8849	0.8836	0.8825	0.8813	0.8802	0.8792	0.8782	0.8772	0.8763	0.8755	0.8748	0.8742	0.8736	0.8731	0.8726	0.8722	0.8719	0.8716	0.8713	0.8711	0.8709	0.8708	0.8707	0.8706	0.8705	0.8704	0.8703	0.8703	0.8703	0.8703	0.8703	0.8703	0.8703
0.14	0.8795	0.8780	0.8766	0.8753	0.8739	0.8727	0.8715	0.8703	0.8692	0.8682	0.8672	0.8663	0.8655	0.8648	0.8642	0.8636	0.8631	0.8627	0.8623	0.8619	0.8616	0.8613	0.8611	0.8609	0.8608	0.8607	0.8606	0.8605	0.8604	0.8603	0.8603	0.8603	0.8603	0.8603	0.8603
0.15	0.8715	0.8699	0.8684	0.8669	0.8655	0.8641	0.8628	0.8615	0.8602	0.8591	0.8581	0.8571	0.8562	0.8555	0.8548	0.8542	0.8536	0.8531	0.8527	0.8523	0.8519	0.8516	0.8513	0.8511	0.8509	0.8508	0.8507	0.8506	0.8505	0.8504	0.8503	0.8503	0.8503	0.8503	0.8503
0.16	0.8637	0.8619	0.8603	0.8587	0.8571	0.8556	0.8541	0.8528	0.8514	0.8502	0.8490	0.8480	0.8470	0.8462	0.8455	0.8448	0.8442	0.8436	0.8431	0.8427	0.8423	0.8419	0.8416	0.8413	0.8411	0.8409	0.8408	0.8407	0.8406	0.8405	0.8404	0.8403	0.8403	0.8403	0.8403
0.17	0.8558	0.8540	0.8522	0.8504	0.8488	0.8471	0.8456	0.8440	0.8426	0.8412	0.8400	0.8389	0.8379	0.8370	0.8362	0.8354	0.8348	0.8342	0.8336	0.8331	0.8327	0.8323	0.8319	0.8316	0.8313	0.8311	0.8309	0.8308	0.8307	0.8306	0.8305	0.8304	0.8303	0.8303	0.8303
0.18	0.8481	0.8461	0.8442	0.8423	0.8405	0.8387	0.8370	0.8354	0.8338	0.8324	0.8310	0.8298	0.8288	0.8278	0.8270	0.8262	0.8254	0.8248	0.8242	0.8236	0.8231	0.8227	0.8223	0.8219	0.8216	0.8213	0.8211	0.8209	0.8208	0.8207	0.8206	0.8205	0.8204	0.8203	0.8203
0.19	0.8404	0.8383	0.8362	0.8342	0.8322	0.8303	0.8285	0.8268	0.8251	0.8235	0.8221	0.8209	0.8198	0.8187	0.8178	0.8169	0.8161	0.8154	0.8147	0.8141	0.8135	0.8129	0.8123	0.8117	0.8111	0.8105	0.8099	0.8093	0.8087	0.8081	0.8075	0.8069	0.8063	0.8057	
0.20	0.8328	0.8305	0.8283	0.8262	0.8241	0.8220	0.8201	0.8182	0.8164	0.8147	0.8132	0.8119	0.8108	0.8097	0.8087	0.8077	0.8069	0.8061	0.8054	0.8047	0.8041	0.8035	0.8029	0.8023	0.8017	0.8011	0.8005	0.7999	0.7993	0.7987	0.7981	0.7975	0.7969	0.7963	
0.21	0.8252	0.8228	0.8205	0.8182	0.8159	0.8137	0.8116	0.8096	0.8078	0.8060	0.8043	0.8026	0.8009	0.7992	0.7975	0.7958	0.7941	0.7924	0.7907	0.7890	0.7873	0.7856	0.7839	0.7822	0.7805	0.7788	0.7771	0.7754	0.7737	0.7720	0.7703	0.7686	0.7669	0.7652	
0.22	0.8177	0.8152	0.8127	0.8102	0.8078	0.8053	0.8028	0.8003	0.8011	0.7992	0.7974	0.7958	0.7944	0.7930	0.7918	0.7906	0.7895	0.7885	0.7876	0.7868	0.7860	0.7852	0.7844	0.7836	0.7828	0.7819	0.7811	0.7802	0.7794	0.7785	0.7776	0.7767	0.7758	0.7749	
0.23	0.8102	0.8075	0.8049	0.8023	0.7998	0.7973	0.7949	0.7927	0.7907	0.7887	0.7872	0.7857	0.7842	0.7829	0.7817	0.7805	0.7795	0.7785	0.7776	0.7767	0.7758	0.7749	0.7740	0.7731	0.7722	0.7713	0.7704	0.7695	0.7686	0.7677	0.7668	0.7659	0.7650	0.7641	
0.24	0.8028	0.8000	0.7972	0.7944	0.7918	0.7891	0.7866	0.7843	0.7822	0.7803	0.7786	0.7770	0.7755	0.7741	0.7728	0.7716	0.7704	0.7694	0.7684	0.7674	0.7664	0.7654	0.7644	0.7634	0.7624	0.7614	0.7604	0.7594	0.7584	0.7574	0.7564	0.7554	0.7544	0.7534	
0.25	0.7954	0.7924	0.7895	0.7866	0.7838	0.7810	0.7784	0.7759	0.7733	0.7707	0.7682	0.7657	0.7632	0.7607	0.7582	0.7557	0.7532	0.7507	0.7482	0.7457	0.7432	0.7407	0.7382	0.7357	0.7332	0.7307	0.7282	0.7257	0.7232	0.7207	0.7182	0.7157	0.7132	0.7107	
0.26	0.7881	0.7849	0.7819	0.7788	0.7759	0.7730	0.7699	0.7669	0.7639	0.7609	0.7579	0.7549	0.7519	0.7489	0.7459	0.7429	0.7399	0.7369	0.7339	0.7309	0.7279	0.7249	0.7219	0.7189	0.7159	0.7129	0.7099								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

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APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
1.01	0.3733	0.3658	0.3587	0.3518	0.3450	0.3384	0.3320	0.3257	0.3196	0.3136	0.3077	0.3020	0.2963	0.2907	0.2852	0.2798	0.2745	0.2691	0.2639	0.2586
1.02	0.3695	0.3620	0.3549	0.3480	0.3411	0.3345	0.3281	0.3218	0.3157	0.3097	0.3038	0.2980	0.2924	0.2868	0.2813	0.2758	0.2704	0.2651	0.2598	0.2546
1.03	0.3657	0.3582	0.3511	0.3442	0.3373	0.3307	0.3243	0.3180	0.3118	0.3058	0.2999	0.2941	0.2884	0.2828	0.2773	0.2719	0.2665	0.2611	0.2558	0.2506
1.04	0.3619	0.3544	0.3473	0.3404	0.3335	0.3269	0.3204	0.3141	0.3080	0.3020	0.2961	0.2903	0.2846	0.2790	0.2734	0.2680	0.2626	0.2572	0.2519	0.2466
1.05	0.3582	0.3507	0.3436	0.3366	0.3298	0.3231	0.3167	0.3104	0.3042	0.2982	0.2923	0.2865	0.2808	0.2751	0.2696	0.2641	0.2587	0.2534	0.2480	0.2427
1.06	0.3545	0.3470	0.3399	0.3329	0.3260	0.3194	0.3129	0.3066	0.3005	0.2944	0.2885	0.2827	0.2770	0.2714	0.2658	0.2603	0.2549	0.2495	0.2442	0.2389
1.07	0.3508	0.3434	0.3363	0.3293	0.3224	0.3157	0.3093	0.3029	0.2968	0.2907	0.2848	0.2790	0.2733	0.2676	0.2621	0.2566	0.2512	0.2458	0.2404	0.2351
1.08	0.3472	0.3398	0.3326	0.3256	0.3187	0.3121	0.3056	0.2993	0.2931	0.2870	0.2811	0.2753	0.2696	0.2639	0.2584	0.2529	0.2475	0.2421	0.2367	0.2314
1.09	0.3436	0.3362	0.3291	0.3220	0.3151	0.3085	0.3020	0.2957	0.2895	0.2834	0.2775	0.2717	0.2659	0.2603	0.2547	0.2492	0.2438	0.2384	0.2331	0.2277
1.10	0.3401	0.3327	0.3255	0.3185	0.3116	0.3049	0.2984	0.2921	0.2859	0.2798	0.2739	0.2681	0.2623	0.2567	0.2511	0.2456	0.2402	0.2348	0.2294	0.2241
1.11	0.3366	0.3292	0.3220	0.3149	0.3081	0.3014	0.2949	0.2886	0.2824	0.2763	0.2704	0.2645	0.2588	0.2531	0.2476	0.2421	0.2366	0.2312	0.2259	0.2206
1.12	0.3331	0.3257	0.3185	0.3114	0.3046	0.2979	0.2914	0.2851	0.2789	0.2728	0.2669	0.2610	0.2553	0.2496	0.2441	0.2386	0.2331	0.2277	0.2224	0.2170
1.13	0.3297	0.3223	0.3151	0.3080	0.3011	0.2945	0.2880	0.2816	0.2754	0.2693	0.2634	0.2576	0.2518	0.2462	0.2406	0.2351	0.2296	0.2243	0.2189	0.2136
1.14	0.3263	0.3189	0.3117	0.3046	0.2977	0.2911	0.2845	0.2782	0.2720	0.2659	0.2600	0.2541	0.2484	0.2427	0.2372	0.2317	0.2262	0.2208	0.2155	0.2101
1.15	0.3229	0.3155	0.3084	0.3012	0.2943	0.2877	0.2812	0.2748	0.2686	0.2625	0.2566	0.2508	0.2450	0.2394	0.2338	0.2283	0.2229	0.2175	0.2121	0.2068
1.16	0.3196	0.3122	0.3050	0.2979	0.2910	0.2843	0.2778	0.2715	0.2653	0.2592	0.2533	0.2474	0.2417	0.2360	0.2305	0.2250	0.2195	0.2141	0.2088	0.2035
1.17	0.3163	0.3089	0.3017	0.2945	0.2877	0.2810	0.2745	0.2682	0.2620	0.2559	0.2500	0.2441	0.2384	0.2327	0.2272	0.2217	0.2162	0.2108	0.2055	0.2002
1.18	0.3130	0.3057	0.2984	0.2913	0.2844	0.2778	0.2713	0.2649	0.2587	0.2527	0.2467	0.2409	0.2351	0.2295	0.2239	0.2184	0.2130	0.2076	0.2023	0.1970
1.19	0.3098	0.3024	0.2952	0.2880	0.2812	0.2745	0.2680	0.2617	0.2555	0.2494	0.2435	0.2377	0.2319	0.2263	0.2207	0.2152	0.2098	0.2044	0.1991	0.1938
1.20	0.3066	0.2992	0.2919	0.2848	0.2780	0.2713	0.2648	0.2585	0.2523	0.2462	0.2403	0.2345	0.2288	0.2231	0.2176	0.2121	0.2067	0.2013	0.1959	0.1906
1.21	0.3034	0.2961	0.2888	0.2817	0.2748	0.2682	0.2617	0.2553	0.2491	0.2431	0.2372	0.2313	0.2256	0.2200	0.2144	0.2090	0.2035	0.1982	0.1928	0.1875
1.22	0.3003	0.2929	0.2856	0.2785	0.2717	0.2650	0.2585	0.2522	0.2460	0.2400	0.2341	0.2282	0.2225	0.2169	0.2114	0.2059	0.2005	0.1951	0.1898	0.1845
1.23	0.2972	0.2898	0.2825	0.2754	0.2686	0.2619	0.2555	0.2491	0.2430	0.2369	0.2310	0.2252	0.2195	0.2139	0.2083	0.2029	0.1974	0.1921	0.1868	0.1815
1.24	0.2941	0.2867	0.2794	0.2723	0.2655	0.2589	0.2524	0.2461	0.2399	0.2339	0.2280	0.2222	0.2165	0.2108	0.2053	0.1999	0.1945	0.1891	0.1838	0.1786
1.25	0.2911	0.2837	0.2764	0.2693	0.2625	0.2559	0.2494	0.2431	0.2369	0.2309	0.2250	0.2192	0.2135	0.2079	0.2024	0.1969	0.1915	0.1862	0.1809	0.1756
1.26	0.2881	0.2807	0.2733	0.2663	0.2595	0.2529	0.2464	0.2401	0.2339	0.2279	0.2220	0.2162	0.2105	0.2049	0.1994	0.1940	0.1886	0.1833	0.1780	0.1728
1.27	0.2851	0.2777	0.2704	0.2633	0.2565	0.2499	0.2434	0.2371	0.2310	0.2250	0.2191	0.2133	0.2076	0.2021	0.1966	0.1911	0.1858	0.1804	0.1752	0.1699
1.28	0.2821	0.2747	0.2674	0.2604	0.2536	0.2470	0.2405	0.2342	0.2281	0.2221	0.2162	0.2104	0.2048	0.1992	0.1937	0.1883	0.1829	0.1776	0.1724	0.1672
1.29	0.2792	0.2718	0.2645	0.2575	0.2507	0.2441	0.2376	0.2314	0.2252	0.2192	0.2134	0.2076	0.2019	0.1964	0.1909	0.1855	0.1802	0.1749	0.1696	0.1644
1.30	0.2763	0.2689	0.2616	0.2546	0.2478	0.2412	0.2348	0.2285	0.2224	0.2164	0.2105	0.2048	0.1992	0.1936	0.1881	0.1827	0.1774	0.1721	0.1669	0.1617
1.31	0.2734	0.2660	0.2587	0.2517	0.2450	0.2384	0.2320	0.2257	0.2196	0.2136	0.2078	0.2020	0.1964	0.1909	0.1854	0.1800	0.1747	0.1694	0.1642	0.1591
1.32	0.2706	0.2631	0.2559	0.2489	0.2422	0.2356	0.2292	0.2229	0.2168	0.2109	0.2050	0.1993	0.1937	0.1881	0.1827	0.1773	0.1720	0.1668	0.1616	0.1564
1.33	0.2678	0.2603	0.2531	0.2461	0.2394	0.2328	0.2264	0.2202	0.2141	0.2081	0.2023	0.1966	0.1910	0.1855	0.1800	0.1747	0.1694	0.1642	0.1590	0.1539
1.34	0.2650	0.2575	0.2503	0.2434	0.2366	0.2301	0.2237	0.2175	0.2114	0.2054	0.1996	0.1939	0.1883	0.1828	0.1774	0.1721	0.1668	0.1616	0.1564	0.1513
1.35	0.2622	0.2548	0.2476	0.2406	0.2339	0.2274	0.2210	0.2148	0.2087	0.2028	0.1970	0.1913	0.1857	0.1802	0.1748	0.1695	0.1643	0.1591	0.1539	0.1488
1.36	0.2595	0.2520	0.2448	0.2379	0.2312	0.2247	0.2183	0.2121	0.2061	0.2002	0.1944	0.1887	0.1831	0.1777	0.1723	0.1670	0.1617	0.1566	0.1514	0.1463
1.37	0.2568	0.2493	0.2421	0.2353	0.2286	0.2220	0.2157	0.2095	0.2035	0.1976	0.1918	0.1861	0.1806	0.1751	0.1698	0.1645	0.1593	0.1541	0.1490	0.1439
1.38	0.2541	0.2466	0.2395	0.2326	0.2259	0.2194	0.2131	0.2069	0.2009	0.1950	0.1892	0.1836	0.1781	0.1726	0.1673	0.1620	0.1568	0.1517	0.1466	0.1415
1.39	0.2514	0.2440	0.2369	0.2300	0.2233	0.2168	0.2105	0.2043	0.1983	0.1925	0.1867	0.1811	0.1756	0.1702	0.1648	0.1596	0.1544	0.1493	0.1442	0.1392
1.40	0.2488	0.2414	0.2343	0.2274	0.2207	0.2142	0.2079	0.2018	0.1958	0.1900	0.1842	0.1786	0.1731	0.1677	0.1624	0.1572	0.1520	0.1469	0.1418	0.1368
1.41	0.2462	0.2388	0.2317	0.2248	0.2179	0.2113	0.2050	0.1989	0.1929	0.1871	0.1815	0.1760	0.1705	0.1651	0.1598	0.1546	0.1494	0.1443	0.1392	0.1343
1.42	0.2436	0.2362	0.2291	0.2222	0.2153	0.2087	0.2024	0.1963	0.1903	0.1845	0.1789	0.1734	0.1679	0.1625	0.1572	0.1520	0.1469	0.1418	0.1367	0.1318
1.43	0.2410	0.2337	0.2266	0.2197	0.2128	0.2062	0.2000	0.1940	0.1882	0.1826	0.1770	0.1714	0.1660	0.1606	0.1554	0.1502	0.1451	0.1400	0.1350	0.1301
1.44	0.2385	0.2311	0.2241	0.2173	0.2107	0.2043	0.1980	0.1920	0.1860	0.1803	0.1746	0.1691	0.1636	0.1583	0.1531	0.1479	0.1428	0.1378	0.1328	0.1279
1.45	0.2360	0.2286	0.2216	0.2149	0.2083	0.2019	0.1956	0.1896	0.1837	0.1779	0.1723	0.1667	0.1613	0.1560	0.1508	0.1457	0.1406	0.1356	0.1307	0.1258
1.46	0.2335	0.2262	0.2192	0.2124	0.2058	0.1995	0.1933	0.1872	0.1813	0.1756	0.1700	0.1645	0.1591	0.1538	0.1486	0.1435	0.1384	0.1334	0.1285	0.1237
1.47	0.2310	0.2237	0.2168	0.2100	0.2035	0.1971	0.1909	0.1849	0.1790	0.1733	0.1677	0.1622	0.1568	0.1516	0.1464	0.1413	0.1363	0.1313	0.1264	0.1216
1.48	0.2286	0.2213	0.2144	0.2077	0.2011	0.1948	0.1886	0.1826	0.1767	0.1710	0.1654	0.1600	0.1546	0.1494	0.1442	0.1391	0.1341	0.1292	0.1243	0.1195
1.49	0.2262	0.2189	0.2120	0.2053	0.1988	0.1924	0.1863	0.1803	0.1745	0.1688	0.1632	0.1578	0.1524	0.1472	0.1421	0.1370	0.1321	0.1272	0.1223	0.1175
1.50	0.2238	0.2166	0.2097	0.2030	0.1965	0.1902	0.1840	0.1781	0.1722	0.1666	0.1610	0.1556	0.1503	0.1451	0.1400	0.1350	0.1300	0.1251	0.1203	0.1155
1.51	0.2214	0.2142	0.2074	0.2007	0.1942	0.1879	0.1818	0.1758	0.1700	0.1644	0.1589	0.1535	0.1482	0.1430	0.1379	0.1329	0.1280	0.1231	0.1183	0.1136
1.52	0.2191	0.2119	0.2051	0.1984	0.1919	0.1857	0.1796	0.1736	0.1679	0.1622	0.1567	0.1514	0.1461	0.1409	0.1359	0.1309	0.1260	0.1211	0.1164	0.1116
1.53	0.2168	0.2096	0.2028	0.1961	0.1897	0.1834	0.1774													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.1297	0.1238	0.1181	0.1127	0.1074	0.1024	0.0976	0.0929	0.0884	0.0840	0.0798	0.0757	0.0718	0.0680	0.0643	0.0607	0.0572	0.0538	0.0505	0.0473	
2.02	0.1283	0.1224	0.1168	0.1113	0.1062	0.1011	0.0963	0.0917	0.0872	0.0829	0.0787	0.0747	0.0707	0.0669	0.0633	0.0597	0.0562	0.0529	0.0496	0.0464	
2.03	0.1269	0.1211	0.1154	0.1101	0.1049	0.0999	0.0951	0.0905	0.0861	0.0818	0.0776	0.0736	0.0697	0.0659	0.0623	0.0587	0.0553	0.0520	0.0487	0.0456	
2.04	0.1255	0.1197	0.1141	0.1088	0.1036	0.0987	0.0939	0.0893	0.0849	0.0806	0.0765	0.0725	0.0687	0.0649	0.0613	0.0578	0.0544	0.0511	0.0479	0.0448	
2.05	0.1242	0.1184	0.1128	0.1075	0.1024	0.0975	0.0927	0.0882	0.0838	0.0796	0.0755	0.0715	0.0677	0.0640	0.0604	0.0569	0.0535	0.0502	0.0471	0.0440	
2.06	0.1229	0.1171	0.1116	0.1063	0.1012	0.0963	0.0916	0.0871	0.0827	0.0785	0.0744	0.0705	0.0667	0.0630	0.0594	0.0560	0.0526	0.0494	0.0463	0.0432	
2.07	0.1215	0.1158	0.1103	0.1050	0.1000	0.0951	0.0904	0.0859	0.0816	0.0774	0.0734	0.0695	0.0657	0.0621	0.0585	0.0551	0.0518	0.0486	0.0454	0.0424	
2.08	0.1202	0.1145	0.1090	0.1038	0.0988	0.0939	0.0893	0.0848	0.0805	0.0764	0.0724	0.0685	0.0647	0.0611	0.0576	0.0542	0.0509	0.0477	0.0447	0.0417	
2.09	0.1189	0.1133	0.1078	0.1026	0.0976	0.0928	0.0882	0.0837	0.0795	0.0753	0.0713	0.0675	0.0638	0.0602	0.0567	0.0534	0.0501	0.0469	0.0439	0.0409	
2.10	0.1177	0.1120	0.1066	0.1014	0.0964	0.0917	0.0871	0.0826	0.0784	0.0743	0.0703	0.0665	0.0628	0.0593	0.0558	0.0525	0.0493	0.0461	0.0431	0.0402	
2.11	0.1164	0.1108	0.1054	0.1002	0.0953	0.0905	0.0860	0.0816	0.0774	0.0733	0.0694	0.0656	0.0619	0.0584	0.0550	0.0517	0.0485	0.0454	0.0424	0.0395	
2.12	0.1151	0.1095	0.1042	0.0991	0.0941	0.0894	0.0849	0.0805	0.0763	0.0723	0.0684	0.0646	0.0610	0.0575	0.0541	0.0508	0.0477	0.0446	0.0416	0.0388	
2.13	0.1139	0.1083	0.1030	0.0979	0.0930	0.0883	0.0838	0.0795	0.0753	0.0713	0.0674	0.0637	0.0601	0.0566	0.0533	0.0500	0.0469	0.0438	0.0409	0.0381	
2.14	0.1127	0.1071	0.1018	0.0968	0.0919	0.0872	0.0828	0.0785	0.0743	0.0703	0.0665	0.0628	0.0592	0.0558	0.0524	0.0492	0.0461	0.0431	0.0402	0.0374	
2.15	0.1114	0.1059	0.1007	0.0956	0.0908	0.0862	0.0817	0.0774	0.0733	0.0694	0.0656	0.0619	0.0584	0.0549	0.0516	0.0484	0.0454	0.0424	0.0395	0.0367	
2.16	0.1102	0.1048	0.0995	0.0945	0.0897	0.0851	0.0807	0.0764	0.0724	0.0684	0.0647	0.0610	0.0575	0.0541	0.0508	0.0477	0.0446	0.0417	0.0388	0.0360	
2.17	0.1090	0.1036	0.0984	0.0934	0.0886	0.0841	0.0797	0.0755	0.0714	0.0675	0.0637	0.0601	0.0566	0.0533	0.0500	0.0469	0.0439	0.0409	0.0381	0.0354	
2.18	0.1079	0.1025	0.0973	0.0923	0.0876	0.0830	0.0787	0.0745	0.0705	0.0666	0.0629	0.0593	0.0558	0.0525	0.0493	0.0461	0.0431	0.0403	0.0375	0.0348	
2.19	0.1067	0.1013	0.0962	0.0912	0.0865	0.0820	0.0777	0.0735	0.0695	0.0657	0.0620	0.0584	0.0550	0.0517	0.0485	0.0454	0.0424	0.0396	0.0368	0.0341	
2.20	0.1056	0.1002	0.0951	0.0902	0.0855	0.0810	0.0767	0.0726	0.0686	0.0648	0.0611	0.0576	0.0542	0.0509	0.0477	0.0447	0.0417	0.0389	0.0362	0.0335	
2.21	0.1044	0.0991	0.0940	0.0891	0.0845	0.0800	0.0757	0.0716	0.0677	0.0639	0.0602	0.0567	0.0534	0.0501	0.0470	0.0440	0.0410	0.0382	0.0355	0.0329	
2.22	0.1033	0.0980	0.0929	0.0881	0.0835	0.0790	0.0748	0.0707	0.0668	0.0630	0.0594	0.0559	0.0526	0.0494	0.0462	0.0433	0.0404	0.0376	0.0349	0.0323	
2.23	0.1022	0.0969	0.0919	0.0870	0.0825	0.0780	0.0738	0.0698	0.0659	0.0622	0.0586	0.0551	0.0518	0.0486	0.0455	0.0426	0.0397	0.0369	0.0343	0.0317	
2.24	0.1011	0.0958	0.0908	0.0860	0.0815	0.0771	0.0729	0.0689	0.0650	0.0613	0.0577	0.0543	0.0510	0.0479	0.0448	0.0419	0.0390	0.0363	0.0337	0.0312	
2.25	0.1000	0.0948	0.0898	0.0850	0.0805	0.0761	0.0720	0.0680	0.0641	0.0605	0.0569	0.0535	0.0503	0.0471	0.0441	0.0412	0.0384	0.0357	0.0331	0.0306	
2.26	0.0989	0.0937	0.0888	0.0840	0.0795	0.0752	0.0711	0.0671	0.0633	0.0596	0.0561	0.0528	0.0495	0.0464	0.0434	0.0405	0.0378	0.0351	0.0325	0.0300	
2.27	0.0978	0.0927	0.0877	0.0830	0.0786	0.0743	0.0702	0.0662	0.0624	0.0588	0.0553	0.0520	0.0488	0.0457	0.0427	0.0399	0.0371	0.0345	0.0319	0.0295	
2.28	0.0968	0.0916	0.0867	0.0821	0.0776	0.0734	0.0693	0.0654	0.0616	0.0580	0.0546	0.0513	0.0481	0.0450	0.0421	0.0392	0.0365	0.0339	0.0314	0.0290	
2.29	0.0957	0.0906	0.0857	0.0811	0.0767	0.0724	0.0684	0.0645	0.0608	0.0572	0.0538	0.0505	0.0474	0.0443	0.0414	0.0386	0.0359	0.0333	0.0308	0.0284	
2.30	0.0947	0.0896	0.0848	0.0802	0.0758	0.0716	0.0675	0.0637	0.0600	0.0564	0.0530	0.0498	0.0467	0.0436	0.0408	0.0380	0.0353	0.0327	0.0303	0.0279	
2.31	0.0936	0.0886	0.0838	0.0792	0.0748	0.0707	0.0667	0.0628	0.0592	0.0557	0.0523	0.0491	0.0460	0.0430	0.0401	0.0374	0.0347	0.0322	0.0297	0.0274	
2.32	0.0926	0.0876	0.0828	0.0783	0.0739	0.0698	0.0658	0.0620	0.0584	0.0549	0.0516	0.0484	0.0453	0.0423	0.0395	0.0368	0.0341	0.0316	0.0292	0.0269	
2.33	0.0916	0.0866	0.0819	0.0774	0.0731	0.0689	0.0649	0.0612	0.0576	0.0541	0.0508	0.0477	0.0446	0.0417	0.0389	0.0362	0.0336	0.0311	0.0287	0.0264	
2.34	0.0906	0.0857	0.0810	0.0765	0.0722	0.0681	0.0642	0.0604	0.0568	0.0534	0.0501	0.0470	0.0439	0.0410	0.0383	0.0356	0.0330	0.0306	0.0282	0.0259	
2.35	0.0896	0.0847	0.0800	0.0756	0.0713	0.0672	0.0633	0.0596	0.0561	0.0527	0.0494	0.0463	0.0433	0.0404	0.0376	0.0350	0.0325	0.0300	0.0277	0.0255	
2.36	0.0887	0.0838	0.0791	0.0747	0.0704	0.0664	0.0625	0.0589	0.0553	0.0519	0.0487	0.0456	0.0426	0.0398	0.0371	0.0344	0.0319	0.0295	0.0272	0.0250	
2.37	0.0877	0.0828	0.0782	0.0738	0.0696	0.0656	0.0617	0.0581	0.0546	0.0512	0.0480	0.0449	0.0420	0.0392	0.0365	0.0339	0.0314	0.0290	0.0267	0.0245	
2.38	0.0868	0.0819	0.0773	0.0729	0.0688	0.0648	0.0610	0.0573	0.0539	0.0505	0.0473	0.0443	0.0414	0.0386	0.0359	0.0333	0.0308	0.0285	0.0263	0.0241	
2.39	0.0858	0.0809	0.0764	0.0721	0.0679	0.0640	0.0602	0.0566	0.0533	0.0498	0.0467	0.0437	0.0408	0.0380	0.0353	0.0328	0.0304	0.0280	0.0258	0.0237	
2.40	0.0849	0.0799	0.0754	0.0711	0.0669	0.0631	0.0593	0.0558	0.0524	0.0490	0.0458	0.0428	0.0398	0.0369	0.0342	0.0317	0.0293	0.0269	0.0247	0.0226	
2.41	0.0840	0.0792	0.0747	0.0704	0.0662	0.0624	0.0587	0.0551	0.0517	0.0485	0.0453	0.0423	0.0393	0.0364	0.0337	0.0312	0.0288	0.0264	0.0242	0.0221	
2.42	0.0830	0.0783	0.0738	0.0696	0.0655	0.0616	0.0579	0.0544	0.0510	0.0478	0.0447	0.0418	0.0390	0.0363	0.0337	0.0312	0.0289	0.0266	0.0244	0.0223	
2.43	0.0821	0.0774	0.0730	0.0687	0.0647	0.0609	0.0572	0.0537	0.0503	0.0471	0.0441	0.0412	0.0384	0.0357	0.0331	0.0307	0.0284	0.0261	0.0240	0.0220	
2.44	0.0813	0.0766	0.0721	0.0679	0.0639	0.0601	0.0565	0.0530	0.0497	0.0465	0.0435	0.0406	0.0378	0.0352	0.0326	0.0302	0.0279	0.0257	0.0236	0.0216	
2.45	0.0804	0.0757	0.0713	0.0671	0.0631	0.0594	0.0557	0.0523	0.0490	0.0458	0.0428	0.0400	0.0372	0.0346	0.0321	0.0297	0.0274	0.0252	0.0232	0.0212	
2.46	0.0795	0.0749	0.0705	0.0663	0.0624	0.0586	0.0550	0.0516	0.0483	0.0452	0.0422	0.0394	0.0367	0.0341	0.0316	0.0292	0.0270	0.0248	0.0227	0.0208	
2.47	0.0786	0.0740	0.0697	0.0656	0.0616	0.0579	0.0543	0.0509	0.0477	0.0446	0.0416	0.0388	0.0361	0.0336	0.0311	0.0288	0.0265	0.0244	0.0223	0.0204	
2.48	0.0778	0.0732	0.0689	0.0648	0.0609	0.0572	0.0536	0.0503	0.0470	0.0440	0.0410	0.0383	0.0356	0.0330	0.0306	0.0283	0.0261	0.0240	0.0219	0.0200	
2.49	0.0769	0.0724	0.0681	0.0640	0.0601	0.0565	0.0529	0.0496	0.0464	0.0434	0.0405	0.0377	0.0351	0.0325	0.0301	0.0278	0.0256	0.0235	0.0216	0.0197	
2.50	0.0761	0.0716	0.0673	0.0633	0.0594	0.0558	0.0523	0.0489	0.0458	0.0428	0.0399	0.0371	0.0345	0.0320	0.0296	0.0274	0.0252	0.0231	0.0212	0.0193	
2.51	0.0753	0.0708	0.0665	0.0625	0.0587	0.0551	0.0516	0.0483	0.0452	0.0422	0.0393	0.0366	0.0340	0.0315	0.0292	0.0269	0.0248	0.0228	0.0209	0.0190	
2.52	0.0744	0.0700	0.0658	0.0618	0.0580	0.0544	0.0509	0.0477	0.0446	0.0416	0.0388	0.0361	0.0335	0.0310	0.0287	0.0265	0.0244	0.0224	0.0205	0.0186	
2.53	0.0737	0.0692	0.0650	0.0611	0.0573	0.0537	0.0503														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.0142	0.0127	0.0114	0.0102	0.0091	0.0081	0.0072	0.0064	0.0056	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	
4.02	0.0140	0.0126	0.0113	0.0101	0.0090	0.0080	0.0071	0.0063	0.0056	0.0049	0.0043	0.0038	0.0033	0.0028	0.0024	0.0021	0.0018	0.0015	0.0012	0.0010	
4.03	0.0138	0.0124	0.0111	0.0100	0.0089	0.0079	0.0070	0.0062	0.0055	0.0048	0.0042	0.0037	0.0032	0.0028	0.0024	0.0020	0.0017	0.0015	0.0012	0.0010	
4.04	0.0137	0.0123	0.0110	0.0098	0.0088	0.0078	0.0069	0.0061	0.0054	0.0048	0.0042	0.0036	0.0032	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	
4.05	0.0135	0.0121	0.0109	0.0097	0.0087	0.0077	0.0068	0.0061	0.0053	0.0047	0.0041	0.0036	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	
4.06	0.0134	0.0120	0.0107	0.0096	0.0086	0.0076	0.0068	0.0060	0.0053	0.0046	0.0040	0.0035	0.0031	0.0026	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	
4.07	0.0132	0.0119	0.0106	0.0095	0.0085	0.0075	0.0067	0.0059	0.0052	0.0046	0.0040	0.0035	0.0030	0.0026	0.0022	0.0019	0.0016	0.0014	0.0011	0.0009	
4.08	0.0131	0.0117	0.0105	0.0094	0.0083	0.0074	0.0066	0.0058	0.0051	0.0045	0.0039	0.0034	0.0030	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	
4.09	0.0129	0.0116	0.0104	0.0093	0.0082	0.0073	0.0065	0.0057	0.0050	0.0044	0.0039	0.0034	0.0029	0.0025	0.0022	0.0018	0.0016	0.0013	0.0011	0.0009	
4.10	0.0128	0.0115	0.0102	0.0091	0.0081	0.0072	0.0064	0.0057	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	
4.11	0.0127	0.0113	0.0101	0.0090	0.0080	0.0071	0.0063	0.0056	0.0049	0.0043	0.0038	0.0033	0.0028	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	
4.12	0.0125	0.0112	0.0100	0.0089	0.0079	0.0070	0.0062	0.0055	0.0048	0.0042	0.0037	0.0032	0.0028	0.0024	0.0021	0.0017	0.0015	0.0012	0.0010	0.0009	
4.13	0.0124	0.0111	0.0099	0.0088	0.0078	0.0070	0.0061	0.0054	0.0048	0.0042	0.0036	0.0032	0.0027	0.0024	0.0020	0.0017	0.0015	0.0012	0.0010	0.0008	
4.14	0.0122	0.0109	0.0098	0.0087	0.0077	0.0069	0.0061	0.0053	0.0047	0.0041	0.0036	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	
4.15	0.0121	0.0108	0.0096	0.0086	0.0076	0.0068	0.0060	0.0053	0.0046	0.0040	0.0035	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	
4.16	0.0120	0.0107	0.0095	0.0085	0.0075	0.0067	0.0059	0.0052	0.0046	0.0040	0.0035	0.0030	0.0026	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	
4.17	0.0118	0.0106	0.0094	0.0084	0.0074	0.0066	0.0058	0.0051	0.0045	0.0039	0.0034	0.0030	0.0026	0.0022	0.0019	0.0016	0.0014	0.0011	0.0009	0.0008	
4.18	0.0117	0.0104	0.0093	0.0083	0.0074	0.0065	0.0058	0.0051	0.0044	0.0039	0.0034	0.0029	0.0025	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0008	
4.19	0.0116	0.0103	0.0092	0.0082	0.0073	0.0064	0.0057	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	
4.20	0.0114	0.0102	0.0091	0.0081	0.0072	0.0063	0.0056	0.0049	0.0043	0.0038	0.0033	0.0028	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	
4.21	0.0113	0.0101	0.0090	0.0080	0.0071	0.0063	0.0055	0.0049	0.0043	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0015	0.0013	0.0010	0.0009	0.0007	
4.22	0.0112	0.0100	0.0089	0.0079	0.0070	0.0062	0.0055	0.0048	0.0042	0.0037	0.0032	0.0028	0.0024	0.0020	0.0017	0.0015	0.0012	0.0010	0.0009	0.0007	
4.23	0.0110	0.0099	0.0088	0.0078	0.0069	0.0061	0.0054	0.0047	0.0041	0.0036	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	
4.24	0.0109	0.0097	0.0087	0.0077	0.0068	0.0060	0.0053	0.0047	0.0041	0.0036	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	
4.25	0.0108	0.0096	0.0086	0.0076	0.0067	0.0059	0.0052	0.0046	0.0040	0.0035	0.0030	0.0026	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	
4.26	0.0107	0.0095	0.0085	0.0075	0.0066	0.0059	0.0052	0.0045	0.0040	0.0035	0.0030	0.0026	0.0022	0.0019	0.0016	0.0014	0.0011	0.0010	0.0008	0.0007	
4.27	0.0106	0.0094	0.0084	0.0074	0.0066	0.0058	0.0051	0.0045	0.0039	0.0034	0.0030	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0008	0.0006	
4.28	0.0104	0.0093	0.0083	0.0073	0.0065	0.0057	0.0050	0.0044	0.0039	0.0034	0.0029	0.0025	0.0022	0.0018	0.0016	0.0013	0.0011	0.0009	0.0008	0.0006	
4.29	0.0103	0.0092	0.0082	0.0072	0.0064	0.0056	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	
4.30	0.0102	0.0091	0.0081	0.0071	0.0063	0.0056	0.0049	0.0043	0.0037	0.0033	0.0028	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	
4.31	0.0101	0.0090	0.0080	0.0071	0.0062	0.0055	0.0048	0.0042	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0015	0.0013	0.0010	0.0009	0.0007	0.0006	
4.32	0.0100	0.0089	0.0079	0.0070	0.0062	0.0054	0.0048	0.0042	0.0036	0.0032	0.0027	0.0024	0.0020	0.0017	0.0015	0.0012	0.0010	0.0009	0.0007	0.0006	
4.33	0.0099	0.0088	0.0078	0.0069	0.0061	0.0054	0.0047	0.0041	0.0036	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	
4.34	0.0098	0.0087	0.0077	0.0068	0.0060	0.0053	0.0046	0.0040	0.0035	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	
4.35	0.0096	0.0086	0.0076	0.0067	0.0059	0.0052	0.0046	0.0041	0.0036	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0005	
4.36	0.0095	0.0085	0.0075	0.0066	0.0059	0.0052	0.0045	0.0040	0.0034	0.0030	0.0026	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0005	
4.37	0.0094	0.0084	0.0074	0.0066	0.0058	0.0051	0.0045	0.0039	0.0034	0.0029	0.0025	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	
4.38	0.0093	0.0083	0.0073	0.0065	0.0057	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0018	0.0016	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	
4.39	0.0092	0.0082	0.0072	0.0064	0.0056	0.0050	0.0043	0.0038	0.0033	0.0029	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	
4.40	0.0091	0.0081	0.0071	0.0063	0.0056	0.0049	0.0043	0.0037	0.0033	0.0028	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	0.0005	
4.41	0.0090	0.0080	0.0070	0.0062	0.0055	0.0048	0.0042	0.0036	0.0032	0.0027	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	
4.42	0.0089	0.0079	0.0069	0.0061	0.0054	0.0048	0.0042	0.0036	0.0032	0.0027	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	
4.43	0.0088	0.0078	0.0068	0.0061	0.0054	0.0047	0.0041	0.0036	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	
4.44	0.0087	0.0077	0.0068	0.0060	0.0053	0.0046	0.0041	0.0035	0.0031	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	
4.45	0.0086	0.0076	0.0067	0.0059	0.0052	0.0046	0.0040	0.0035	0.0030	0.0026	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0004	
4.46	0.0085	0.0075	0.0066	0.0058	0.0051	0.0045	0.0040	0.0034	0.0030	0.0026	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0005	0.0004	
4.47	0.0084	0.0075	0.0066	0.0058	0.0051	0.0045	0.0039	0.0034	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0011	0.0009	0.0008	0.0007	0.0005	0.0004	
4.48	0.0083	0.0074	0.0065	0.0057	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0018	0.0016	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	0.0004	
4.49	0.0082	0.0073	0.0064	0.0057	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	0.0004	
4.50	0.0081	0.0072	0.0063	0.0056	0.0049	0.0043	0.0037	0.0033	0.0028	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	0.0005	0.0004	
4.51	0.0080	0.0071	0.0063	0.0055	0.0048	0.0042	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	0.0005	0.0004	
4.52	0.0080	0.0070	0.0062	0.0055	0.0048	0.0042	0.0036	0.0032	0.0027	0.0024	0.0020	0.0017	0.0015	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	
4.53	0.0079	0.0069	0.0061	0.0054	0.0047	0.0041															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																	
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9701	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9601	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9501	0.9501	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9402	0.9402	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9303	0.9302	0.9302	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9204	0.9203	0.9202	0.9202	0.9201	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9105	0.9104	0.9103	0.9103	0.9102	0.9101	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9007	0.9006	0.9004	0.9004	0.9003	0.9002	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8909	0.8907	0.8906	0.8904	0.8903	0.8903	0.8902	0.8901	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8811	0.8809	0.8807	0.8806	0.8804	0.8803	0.8803	0.8802	0.8801	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8713	0.8711	0.8709	0.8707	0.8706	0.8705	0.8704	0.8703	0.8702	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8616	0.8613	0.8611	0.8609	0.8607	0.8606	0.8605	0.8604	0.8603	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8519	0.8516	0.8514	0.8511	0.8509	0.8507	0.8506	0.8505	0.8504	0.8503	0.8502	0.8501	0.8501	0.8500	0.8500	0.8500	0.8500
0.16	0.8423	0.8419	0.8416	0.8414	0.8411	0.8409	0.8407	0.8406	0.8405	0.8404	0.8403	0.8402	0.8401	0.8401	0.8400	0.8400	0.8400
0.17	0.8327	0.8323	0.8319	0.8316	0.8314	0.8311	0.8309	0.8307	0.8306	0.8305	0.8303	0.8303	0.8302	0.8301	0.8301	0.8300	0.8300
0.18	0.8231	0.8227	0.8223	0.8219	0.8216	0.8214	0.8211	0.8209	0.8207	0.8206	0.8204	0.8203	0.8202	0.8202	0.8201	0.8201	0.8200
0.19	0.8136	0.8131	0.8127	0.8123	0.8119	0.8116	0.8113	0.8111	0.8109	0.8107	0.8105	0.8104	0.8103	0.8102	0.8102	0.8101	0.8100
0.20	0.8041	0.8036	0.8031	0.8026	0.8022	0.8019	0.8016	0.8013	0.8010	0.8008	0.8007	0.8005	0.8004	0.8003	0.8002	0.8001	0.8000
0.21	0.7947	0.7941	0.7935	0.7930	0.7926	0.7922	0.7918	0.7915	0.7912	0.7910	0.7908	0.7906	0.7905	0.7903	0.7902	0.7901	0.7900
0.22	0.7853	0.7846	0.7840	0.7835	0.7830	0.7825	0.7821	0.7818	0.7815	0.7812	0.7809	0.7807	0.7806	0.7804	0.7803	0.7802	0.7801
0.23	0.7759	0.7752	0.7746	0.7740	0.7734	0.7729	0.7725	0.7721	0.7717	0.7714	0.7711	0.7709	0.7707	0.7705	0.7704	0.7703	0.7701
0.24	0.7666	0.7659	0.7652	0.7645	0.7639	0.7634	0.7629	0.7624	0.7620	0.7617	0.7614	0.7611	0.7608	0.7606	0.7605	0.7603	0.7601
0.25	0.7574	0.7566	0.7558	0.7551	0.7544	0.7539	0.7533	0.7528	0.7524	0.7520	0.7516	0.7513	0.7510	0.7508	0.7506	0.7504	0.7501
0.26	0.7482	0.7473	0.7465	0.7457	0.7450	0.7444	0.7438	0.7432	0.7427	0.7423	0.7419	0.7415	0.7412	0.7409	0.7407	0.7405	0.7401
0.27	0.7391	0.7382	0.7373	0.7364	0.7357	0.7349	0.7343	0.7337	0.7331	0.7326	0.7322	0.7318	0.7314	0.7311	0.7309	0.7306	0.7301
0.28	0.7301	0.7290	0.7281	0.7272	0.7263	0.7256	0.7248	0.7242	0.7236	0.7230	0.7225	0.7221	0.7217	0.7213	0.7210	0.7208	0.7201
0.29	0.7210	0.7199	0.7189	0.7179	0.7170	0.7162	0.7154	0.7147	0.7141	0.7134	0.7129	0.7124	0.7119	0.7115	0.7112	0.7109	0.7101
0.30	0.7121	0.7109	0.7098	0.7088	0.7078	0.7069	0.7061	0.7053	0.7046	0.7039	0.7033	0.7027	0.7022	0.7018	0.7014	0.7011	0.7008
0.31	0.7032	0.7019	0.7008	0.6997	0.6986	0.6977	0.6967	0.6959	0.6951	0.6944	0.6937	0.6931	0.6926	0.6921	0.6916	0.6912	0.6909
0.32	0.6943	0.6930	0.6918	0.6906	0.6895	0.6885	0.6875	0.6866	0.6857	0.6849	0.6842	0.6835	0.6829	0.6824	0.6819	0.6814	0.6811
0.33	0.6856	0.6842	0.6829	0.6816	0.6804	0.6793	0.6783	0.6773	0.6764	0.6755	0.6747	0.6740	0.6733	0.6727	0.6722	0.6717	0.6712
0.34	0.6769	0.6754	0.6740	0.6727	0.6715	0.6703	0.6692	0.6681	0.6671	0.6662	0.6653	0.6645	0.6638	0.6631	0.6625	0.6619	0.6615
0.35	0.6682	0.6667	0.6652	0.6638	0.6625	0.6613	0.6601	0.6589	0.6579	0.6569	0.6560	0.6551	0.6543	0.6535	0.6529	0.6523	0.6517
0.36	0.6597	0.6581	0.6565	0.6550	0.6536	0.6523	0.6510	0.6498	0.6487	0.6476	0.6466	0.6457	0.6448	0.6440	0.6433	0.6426	0.6420
0.37	0.6512	0.6495	0.6479	0.6463	0.6448	0.6434	0.6421	0.6408	0.6396	0.6384	0.6374	0.6364	0.6354	0.6345	0.6337	0.6330	0.6323
0.38	0.6427	0.6410	0.6393	0.6376	0.6361	0.6346	0.6332	0.6318	0.6305	0.6293	0.6281	0.6271	0.6260	0.6251	0.6242	0.6234	0.6226
0.39	0.6343	0.6325	0.6307	0.6290	0.6274	0.6258	0.6243	0.6229	0.6215	0.6202	0.6190	0.6178	0.6167	0.6157	0.6147	0.6138	0.6127
0.40	0.6260	0.6241	0.6222	0.6205	0.6187	0.6171	0.6155	0.6140	0.6126	0.6111	0.6098	0.6086	0.6074	0.6063	0.6052	0.6043	0.6026
0.41	0.6178	0.6158	0.6138	0.6120	0.6102	0.6084	0.6068	0.6052	0.6037	0.6022	0.6008	0.5994	0.5982	0.5970	0.5958	0.5948	0.5938
0.42	0.6096	0.6075	0.6055	0.6036	0.6017	0.5999	0.5981	0.5964	0.5948	0.5933	0.5918	0.5904	0.5890	0.5877	0.5865	0.5854	0.5843
0.43	0.6015	0.5993	0.5972	0.5952	0.5933	0.5914	0.5895	0.5878	0.5861	0.5844	0.5829	0.5813	0.5799	0.5785	0.5772	0.5760	0.5748
0.44	0.5935	0.5912	0.5891	0.5869	0.5849	0.5829	0.5810	0.5792	0.5774	0.5757	0.5740	0.5724	0.5709	0.5694	0.5680	0.5667	0.5654
0.45	0.5855	0.5832	0.5809	0.5787	0.5766	0.5746	0.5726	0.5706	0.5688	0.5670	0.5652	0.5635	0.5619	0.5603	0.5588	0.5574	0.5561
0.46	0.5776	0.5752	0.5729	0.5706	0.5684	0.5663	0.5642	0.5622	0.5602	0.5583	0.5565	0.5547	0.5530	0.5513	0.5497	0.5482	0.5468
0.47	0.5698	0.5673	0.5649	0.5626	0.5603	0.5581	0.5559	0.5538	0.5517	0.5497	0.5478	0.5459	0.5441	0.5424	0.5407	0.5390	0.5375
0.48	0.5621	0.5595	0.5570	0.5546	0.5522	0.5499	0.5477	0.5455	0.5433	0.5412	0.5392	0.5372	0.5353	0.5335	0.5317	0.5299	0.5283
0.49	0.5544	0.5518	0.5492	0.5467	0.5442	0.5418	0.5395	0.5372	0.5350	0.5328	0.5307	0.5286	0.5266	0.5246	0.5227	0.5209	0.5191
0.50	0.5468	0.5441	0.5414	0.5388	0.5363	0.5338	0.5314	0.5290	0.5267	0.5244	0.5222	0.5200	0.5179	0.5159	0.5139	0.5119	0.5100
0.51	0.5393	0.5365	0.5337	0.5311	0.5284	0.5259	0.5234	0.5209	0.5185	0.5161	0.5138	0.5115	0.5093	0.5072	0.5050	0.5030	0.5010
0.52	0.5318	0.5289	0.5261	0.5234	0.5207	0.5180	0.5154	0.5129	0.5104	0.5079	0.5055	0.5031	0.5008	0.4985	0.4963	0.	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2534	0.2481	0.2429	0.2377	0.2324	0.2271	0.2218	0.2164	0.2110	0.2054	0.1998	0.1940	0.1881	0.1820	0.1757	0.1692	0.1624	0.1553	0.1478	0.1400
1.02	0.2493	0.2441	0.2388	0.2336	0.2283	0.2230	0.2177	0.2123	0.2068	0.2012	0.1956	0.1898	0.1838	0.1777	0.1714	0.1649	0.1581	0.1510	0.1435	0.1356
1.03	0.2453	0.2401	0.2348	0.2295	0.2243	0.2189	0.2136	0.2082	0.2027	0.1971	0.1914	0.1856	0.1797	0.1736	0.1673	0.1607	0.1539	0.1468	0.1393	0.1314
1.04	0.2414	0.2361	0.2308	0.2256	0.2203	0.2149	0.2096	0.2042	0.1987	0.1931	0.1874	0.1816	0.1756	0.1695	0.1632	0.1566	0.1498	0.1426	0.1351	0.1272
1.05	0.2375	0.2322	0.2269	0.2216	0.2163	0.2110	0.2056	0.2002	0.1947	0.1891	0.1834	0.1776	0.1716	0.1655	0.1591	0.1526	0.1457	0.1386	0.1311	0.1232
1.06	0.2336	0.2284	0.2231	0.2178	0.2125	0.2071	0.2017	0.1963	0.1908	0.1852	0.1795	0.1737	0.1677	0.1616	0.1552	0.1486	0.1418	0.1347	0.1272	0.1193
1.07	0.2298	0.2246	0.2193	0.2140	0.2087	0.2033	0.1979	0.1925	0.1870	0.1814	0.1756	0.1698	0.1638	0.1577	0.1514	0.1448	0.1379	0.1308	0.1233	0.1154
1.08	0.2261	0.2208	0.2155	0.2102	0.2049	0.1996	0.1942	0.1887	0.1832	0.1776	0.1719	0.1660	0.1601	0.1539	0.1476	0.1410	0.1342	0.1270	0.1196	0.1117
1.09	0.2224	0.2171	0.2119	0.2066	0.2012	0.1959	0.1905	0.1850	0.1795	0.1739	0.1682	0.1623	0.1564	0.1502	0.1439	0.1373	0.1305	0.1234	0.1159	0.1081
1.10	0.2188	0.2135	0.2082	0.2029	0.1976	0.1922	0.1868	0.1814	0.1758	0.1702	0.1645	0.1587	0.1527	0.1466	0.1403	0.1337	0.1269	0.1198	0.1123	0.1045
1.11	0.2152	0.2099	0.2046	0.1993	0.1940	0.1887	0.1833	0.1778	0.1723	0.1667	0.1610	0.1551	0.1492	0.1430	0.1367	0.1302	0.1234	0.1163	0.1088	0.1011
1.12	0.2117	0.2064	0.2011	0.1958	0.1905	0.1851	0.1797	0.1743	0.1688	0.1631	0.1574	0.1516	0.1457	0.1395	0.1332	0.1267	0.1199	0.1128	0.1054	0.0977
1.13	0.2083	0.2030	0.1977	0.1924	0.1870	0.1817	0.1763	0.1708	0.1653	0.1597	0.1540	0.1482	0.1422	0.1361	0.1298	0.1233	0.1166	0.1095	0.1021	0.0944
1.14	0.2048	0.1995	0.1942	0.1889	0.1836	0.1783	0.1729	0.1674	0.1619	0.1563	0.1506	0.1448	0.1389	0.1328	0.1265	0.1200	0.1133	0.1060	0.0989	0.0912
1.15	0.2015	0.1962	0.1909	0.1856	0.1803	0.1749	0.1695	0.1641	0.1586	0.1530	0.1473	0.1415	0.1356	0.1295	0.1233	0.1168	0.1101	0.1031	0.0958	0.0882
1.16	0.1982	0.1929	0.1876	0.1823	0.1770	0.1716	0.1662	0.1608	0.1553	0.1497	0.1441	0.1383	0.1324	0.1263	0.1201	0.1136	0.1069	0.1000	0.0927	0.0852
1.17	0.1949	0.1896	0.1843	0.1790	0.1737	0.1684	0.1630	0.1576	0.1521	0.1465	0.1409	0.1351	0.1292	0.1232	0.1170	0.1105	0.1039	0.0970	0.0898	0.0823
1.18	0.1917	0.1864	0.1811	0.1758	0.1705	0.1652	0.1598	0.1544	0.1489	0.1434	0.1378	0.1320	0.1261	0.1201	0.1139	0.1075	0.1009	0.0940	0.0869	0.0794
1.19	0.1885	0.1832	0.1779	0.1727	0.1674	0.1621	0.1567	0.1513	0.1458	0.1403	0.1347	0.1290	0.1231	0.1171	0.1109	0.1046	0.0980	0.0912	0.0841	0.0767
1.20	0.1854	0.1801	0.1748	0.1696	0.1643	0.1590	0.1536	0.1482	0.1428	0.1373	0.1317	0.1260	0.1201	0.1142	0.1080	0.1017	0.0952	0.0884	0.0813	0.0740
1.21	0.1823	0.1770	0.1718	0.1665	0.1612	0.1559	0.1506	0.1452	0.1398	0.1343	0.1287	0.1230	0.1172	0.1113	0.1052	0.0989	0.0924	0.0857	0.0787	0.0714
1.22	0.1792	0.1740	0.1688	0.1635	0.1582	0.1530	0.1477	0.1423	0.1369	0.1314	0.1258	0.1202	0.1144	0.1085	0.1024	0.0962	0.0897	0.0830	0.0761	0.0689
1.23	0.1763	0.1710	0.1658	0.1606	0.1553	0.1500	0.1447	0.1394	0.1340	0.1285	0.1230	0.1174	0.1116	0.1057	0.0997	0.0935	0.0871	0.0804	0.0736	0.0664
1.24	0.1733	0.1681	0.1629	0.1576	0.1524	0.1472	0.1419	0.1366	0.1312	0.1257	0.1202	0.1146	0.1089	0.1030	0.0970	0.0909	0.0845	0.0779	0.0711	0.0641
1.25	0.1704	0.1652	0.1600	0.1548	0.1496	0.1443	0.1391	0.1338	0.1284	0.1230	0.1175	0.1119	0.1062	0.1004	0.0944	0.0883	0.0820	0.0755	0.0688	0.0618
1.26	0.1676	0.1624	0.1572	0.1520	0.1468	0.1416	0.1363	0.1310	0.1257	0.1203	0.1148	0.1093	0.1036	0.0978	0.0919	0.0858	0.0796	0.0731	0.0665	0.0596
1.27	0.1647	0.1596	0.1544	0.1492	0.1440	0.1388	0.1336	0.1283	0.1230	0.1176	0.1122	0.1067	0.1011	0.0953	0.0894	0.0834	0.0772	0.0706	0.0640	0.0570
1.28	0.1620	0.1568	0.1516	0.1464	0.1413	0.1361	0.1309	0.1257	0.1204	0.1151	0.1096	0.1042	0.0986	0.0929	0.0870	0.0810	0.0749	0.0686	0.0620	0.0553
1.29	0.1592	0.1541	0.1489	0.1438	0.1387	0.1335	0.1283	0.1231	0.1178	0.1125	0.1071	0.1017	0.0961	0.0905	0.0847	0.0787	0.0726	0.0664	0.0599	0.0533
1.30	0.1566	0.1514	0.1463	0.1412	0.1360	0.1309	0.1257	0.1205	0.1153	0.1100	0.1047	0.0992	0.0937	0.0881	0.0824	0.0765	0.0705	0.0643	0.0579	0.0514
1.31	0.1539	0.1488	0.1437	0.1386	0.1335	0.1283	0.1232	0.1180	0.1128	0.1076	0.1023	0.0969	0.0914	0.0858	0.0801	0.0743	0.0683	0.0622	0.0559	0.0495
1.32	0.1513	0.1462	0.1411	0.1360	0.1309	0.1258	0.1207	0.1156	0.1104	0.1052	0.0999	0.0945	0.0891	0.0836	0.0779	0.0722	0.0662	0.0602	0.0540	0.0476
1.33	0.1487	0.1437	0.1386	0.1335	0.1285	0.1234	0.1183	0.1132	0.1080	0.1028	0.0976	0.0923	0.0869	0.0814	0.0758	0.0701	0.0642	0.0582	0.0521	0.0459
1.34	0.1462	0.1412	0.1361	0.1311	0.1260	0.1210	0.1159	0.1108	0.1057	0.1005	0.0953	0.0900	0.0847	0.0792	0.0737	0.0680	0.0623	0.0563	0.0503	0.0441
1.35	0.1437	0.1387	0.1337	0.1286	0.1236	0.1186	0.1136	0.1085	0.1034	0.0983	0.0931	0.0879	0.0825	0.0771	0.0717	0.0661	0.0603	0.0545	0.0485	0.0425
1.36	0.1413	0.1363	0.1313	0.1263	0.1213	0.1163	0.1113	0.1062	0.1012	0.0961	0.0909	0.0857	0.0805	0.0751	0.0697	0.0641	0.0585	0.0527	0.0468	0.0409
1.37	0.1389	0.1339	0.1289	0.1239	0.1189	0.1140	0.1090	0.1040	0.0990	0.0939	0.0888	0.0836	0.0784	0.0731	0.0677	0.0623	0.0567	0.0510	0.0452	0.0393
1.38	0.1365	0.1315	0.1266	0.1216	0.1167	0.1117	0.1068	0.1018	0.0968	0.0918	0.0867	0.0816	0.0764	0.0712	0.0658	0.0604	0.0549	0.0493	0.0436	0.0378
1.39	0.1342	0.1292	0.1243	0.1193	0.1144	0.1095	0.1046	0.0997	0.0947	0.0897	0.0847	0.0796	0.0745	0.0693	0.0640	0.0586	0.0532	0.0477	0.0421	0.0364
1.40	0.1319	0.1269	0.1220	0.1171	0.1122	0.1073	0.1025	0.0975	0.0926	0.0877	0.0827	0.0776	0.0726	0.0674	0.0622	0.0569	0.0515	0.0461	0.0406	0.0350
1.41	0.1296	0.1247	0.1198	0.1149	0.1101	0.1052	0.1004	0.0955	0.0906	0.0857	0.0807	0.0757	0.0707	0.0656	0.0604	0.0552	0.0499	0.0445	0.0391	0.0335
1.42	0.1274	0.1225	0.1176	0.1128	0.1079	0.1031	0.0983	0.0935	0.0886	0.0837	0.0788	0.0739	0.0689	0.0638	0.0587	0.0536	0.0483	0.0430	0.0377	0.0321
1.43	0.1252	0.1203	0.1155	0.1107	0.1059	0.1011	0.0963	0.0915	0.0866	0.0818	0.0769	0.0720	0.0671	0.0621	0.0571	0.0520	0.0468	0.0416	0.0363	0.0311
1.44	0.1230	0.1182	0.1134	0.1086	0.1038	0.0990	0.0943	0.0895	0.0847	0.0799	0.0751	0.0703	0.0654	0.0604	0.0555	0.0504	0.0453	0.0402	0.0350	0.0299
1.45	0.1209	0.1161	0.1113	0.1066	0.1018	0.0971	0.0923	0.0876	0.0829	0.0781	0.0733	0.0685	0.0637	0.0588	0.0539	0.0489	0.0439	0.0388	0.0338	0.0287
1.46	0.1188	0.1140	0.1093</																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0441	0.0411	0.0382	0.0353	0.0325	0.0298	0.0272	0.0246	0.0222	0.0198	0.0176	0.0154	0.0133	0.0113	0.0095	0.0078	0.0062	0.0048	0.0035	0.0024
2.02	0.0433	0.0403	0.0374	0.0346	0.0318	0.0292	0.0266	0.0241	0.0217	0.0193	0.0171	0.0150	0.0129	0.0110	0.0092	0.0075	0.0060	0.0046	0.0033	0.0023
2.03	0.0425	0.0396	0.0367	0.0339	0.0312	0.0285	0.0260	0.0235	0.0211	0.0188	0.0166	0.0145	0.0125	0.0107	0.0089	0.0072	0.0057	0.0044	0.0032	0.0022
2.04	0.0418	0.0388	0.0360	0.0332	0.0305	0.0279	0.0254	0.0230	0.0206	0.0184	0.0162	0.0141	0.0122	0.0103	0.0086	0.0070	0.0055	0.0042	0.0031	0.0021
2.05	0.0410	0.0381	0.0353	0.0325	0.0299	0.0273	0.0248	0.0224	0.0201	0.0179	0.0158	0.0137	0.0118	0.0100	0.0083	0.0067	0.0053	0.0040	0.0029	0.0020
2.06	0.0402	0.0374	0.0346	0.0319	0.0292	0.0267	0.0243	0.0219	0.0196	0.0174	0.0154	0.0134	0.0115	0.0097	0.0080	0.0065	0.0051	0.0039	0.0028	0.0019
2.07	0.0395	0.0366	0.0339	0.0312	0.0286	0.0261	0.0237	0.0214	0.0191	0.0170	0.0149	0.0130	0.0111	0.0094	0.0078	0.0063	0.0049	0.0037	0.0027	0.0018
2.08	0.0388	0.0360	0.0332	0.0306	0.0280	0.0256	0.0232	0.0209	0.0187	0.0166	0.0145	0.0126	0.0108	0.0091	0.0075	0.0061	0.0048	0.0036	0.0026	0.0017
2.09	0.0380	0.0353	0.0326	0.0300	0.0274	0.0250	0.0227	0.0204	0.0182	0.0161	0.0142	0.0123	0.0105	0.0088	0.0073	0.0059	0.0046	0.0034	0.0025	0.0017
2.10	0.0373	0.0346	0.0319	0.0294	0.0269	0.0245	0.0221	0.0199	0.0178	0.0157	0.0138	0.0119	0.0102	0.0086	0.0070	0.0057	0.0044	0.0033	0.0024	0.0016
2.11	0.0367	0.0339	0.0313	0.0288	0.0263	0.0239	0.0216	0.0194	0.0173	0.0153	0.0134	0.0116	0.0099	0.0083	0.0068	0.0055	0.0042	0.0032	0.0023	0.0015
2.12	0.0360	0.0333	0.0307	0.0282	0.0257	0.0234	0.0212	0.0190	0.0169	0.0149	0.0131	0.0113	0.0096	0.0080	0.0066	0.0053	0.0041	0.0030	0.0022	0.0014
2.13	0.0353	0.0327	0.0301	0.0276	0.0252	0.0229	0.0207	0.0185	0.0165	0.0146	0.0127	0.0110	0.0093	0.0078	0.0064	0.0051	0.0039	0.0029	0.0021	0.0014
2.14	0.0347	0.0320	0.0295	0.0270	0.0247	0.0224	0.0202	0.0181	0.0161	0.0142	0.0124	0.0107	0.0090	0.0075	0.0062	0.0049	0.0038	0.0028	0.0020	0.0013
2.15	0.0340	0.0314	0.0289	0.0265	0.0241	0.0219	0.0197	0.0177	0.0157	0.0138	0.0120	0.0104	0.0088	0.0073	0.0060	0.0047	0.0036	0.0027	0.0019	0.0012
2.16	0.0334	0.0308	0.0283	0.0259	0.0236	0.0214	0.0193	0.0173	0.0153	0.0135	0.0117	0.0101	0.0085	0.0071	0.0058	0.0046	0.0035	0.0026	0.0018	0.0012
2.17	0.0328	0.0302	0.0278	0.0254	0.0231	0.0209	0.0189	0.0168	0.0149	0.0131	0.0114	0.0098	0.0083	0.0069	0.0056	0.0044	0.0034	0.0025	0.0017	0.0011
2.18	0.0322	0.0296	0.0272	0.0249	0.0226	0.0205	0.0184	0.0164	0.0146	0.0128	0.0111	0.0095	0.0080	0.0066	0.0054	0.0043	0.0032	0.0024	0.0016	0.0011
2.19	0.0316	0.0291	0.0267	0.0244	0.0222	0.0200	0.0180	0.0161	0.0142	0.0125	0.0108	0.0092	0.0078	0.0064	0.0052	0.0041	0.0031	0.0023	0.0016	0.0010
2.20	0.0310	0.0285	0.0262	0.0239	0.0217	0.0196	0.0176	0.0157	0.0139	0.0121	0.0105	0.0090	0.0076	0.0062	0.0050	0.0040	0.0030	0.0022	0.0015	0.0010
2.21	0.0304	0.0280	0.0256	0.0234	0.0212	0.0192	0.0172	0.0153	0.0135	0.0118	0.0102	0.0087	0.0073	0.0060	0.0049	0.0038	0.0029	0.0021	0.0014	0.0009
2.22	0.0298	0.0274	0.0251	0.0229	0.0208	0.0187	0.0168	0.0149	0.0132	0.0115	0.0099	0.0085	0.0071	0.0059	0.0047	0.0037	0.0028	0.0020	0.0014	0.0009
2.23	0.0293	0.0269	0.0246	0.0224	0.0203	0.0183	0.0164	0.0146	0.0129	0.0112	0.0097	0.0082	0.0069	0.0057	0.0046	0.0036	0.0027	0.0019	0.0013	0.0008
2.24	0.0287	0.0264	0.0241	0.0220	0.0199	0.0179	0.0160	0.0142	0.0125	0.0109	0.0094	0.0080	0.0067	0.0055	0.0044	0.0034	0.0026	0.0019	0.0013	0.0008
2.25	0.0282	0.0259	0.0237	0.0215	0.0195	0.0175	0.0157	0.0139	0.0122	0.0106	0.0092	0.0078	0.0065	0.0053	0.0043	0.0033	0.0025	0.0018	0.0012	0.0007
2.26	0.0277	0.0254	0.0232	0.0211	0.0191	0.0171	0.0153	0.0136	0.0119	0.0104	0.0089	0.0076	0.0063	0.0051	0.0041	0.0032	0.0024	0.0017	0.0011	0.0007
2.27	0.0271	0.0249	0.0227	0.0206	0.0187	0.0168	0.0150	0.0132	0.0116	0.0101	0.0087	0.0073	0.0061	0.0050	0.0040	0.0031	0.0023	0.0016	0.0010	0.0007
2.28	0.0266	0.0244	0.0223	0.0202	0.0183	0.0164	0.0146	0.0129	0.0113	0.0098	0.0084	0.0071	0.0059	0.0048	0.0038	0.0030	0.0022	0.0016	0.0010	0.0006
2.29	0.0261	0.0239	0.0218	0.0198	0.0179	0.0160	0.0143	0.0126	0.0110	0.0096	0.0082	0.0069	0.0057	0.0047	0.0037	0.0029	0.0021	0.0015	0.0010	0.0006
2.30	0.0256	0.0235	0.0214	0.0194	0.0175	0.0157	0.0139	0.0123	0.0108	0.0093	0.0080	0.0067	0.0056	0.0045	0.0036	0.0028	0.0020	0.0014	0.0010	0.0006
2.31	0.0252	0.0230	0.0210	0.0190	0.0171	0.0153	0.0136	0.0120	0.0105	0.0091	0.0078	0.0065	0.0054	0.0044	0.0035	0.0027	0.0020	0.0014	0.0009	0.0006
2.32	0.0247	0.0226	0.0205	0.0186	0.0167	0.0150	0.0133	0.0117	0.0102	0.0088	0.0075	0.0063	0.0052	0.0042	0.0033	0.0026	0.0019	0.0013	0.0009	0.0005
2.33	0.0242	0.0221	0.0201	0.0182	0.0164	0.0146	0.0130	0.0114	0.0100	0.0086	0.0073	0.0062	0.0051	0.0041	0.0032	0.0025	0.0018	0.0013	0.0008	0.0005
2.34	0.0238	0.0217	0.0197	0.0178	0.0160	0.0143	0.0127	0.0112	0.0097	0.0084	0.0071	0.0060	0.0049	0.0040	0.0031	0.0024	0.0017	0.0012	0.0008	0.0005
2.35	0.0233	0.0213	0.0193	0.0175	0.0157	0.0140	0.0124	0.0109	0.0095	0.0082	0.0069	0.0058	0.0048	0.0038	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005
2.36	0.0229	0.0209	0.0189	0.0171	0.0153	0.0137	0.0121	0.0106	0.0092	0.0080	0.0068	0.0056	0.0046	0.0037	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.37	0.0225	0.0205	0.0186	0.0167	0.0150	0.0134	0.0118	0.0104	0.0090	0.0077	0.0066	0.0055	0.0045	0.0036	0.0028	0.0021	0.0015	0.0011	0.0007	0.0004
2.38	0.0220	0.0201	0.0182	0.0164	0.0147	0.0131	0.0116	0.0101	0.0088	0.0075	0.0064	0.0053	0.0044	0.0035	0.0027	0.0021	0.0015	0.0010	0.0007	0.0004
2.39	0.0216	0.0197	0.0178	0.0160	0.0144	0.0128	0.0113	0.0099	0.0086	0.0073	0.0062	0.0052	0.0042	0.0034	0.0026	0.0020	0.0014	0.0010	0.0006	0.0004
2.40	0.0212	0.0193	0.0175	0.0157	0.0141	0.0125	0.0110	0.0096	0.0084	0.0071	0.0060	0.0050	0.0041	0.0033	0.0025	0.0019	0.0014	0.0009	0.0006	0.0004
2.41	0.0208	0.0189	0.0171	0.0154	0.0138	0.0122	0.0108	0.0094	0.0081	0.0070	0.0059	0.0049	0.0040	0.0032	0.0025	0.0018	0.0013	0.0009	0.0006	0.0004
2.42	0.0204	0.0185	0.0168	0.0151	0.0135	0.0119	0.0105	0.0092	0.0079	0.0068	0.0057	0.0047	0.0039	0.0031	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004
2.43	0.0200	0.0182	0.0164	0.0148	0.0132	0.0117	0.0103	0.0090	0.0077	0.0066	0.0056	0.0046	0.0037	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.44	0.0196	0.0178	0.0161	0.0144	0.0129	0.0114	0.0100	0.0087	0.0075	0.0064	0.0054	0.0045	0.0036	0.0029	0.0022	0.0016	0.0012	0.0008	0.0005	0.0003
2.45	0.0193	0.0175	0.0158	0.0141	0.0126	0.0112	0.0098	0.0085	0.0073	0.0063	0.0052	0.0043	0.0035	0.0028	0.0021	0.0016	0.0011	0.0008	0.0005	0.0003
2.46	0.0189	0.0171	0.0154																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 16

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0065	0.0057	0.0049	0.0042	0.0036	0.0030	0.0025	0.0021	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0064	0.0056	0.0048	0.0041	0.0035	0.0030	0.0025	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0062	0.0054	0.0047	0.0040	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0061	0.0053	0.0046	0.0040	0.0034	0.0028	0.0024	0.0019	0.0016	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0060	0.0052	0.0045	0.0039	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0059	0.0051	0.0044	0.0038	0.0032	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0058	0.0050	0.0043	0.0037	0.0031	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0057	0.0049	0.0042	0.0036	0.0031	0.0026	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0000	0.0000	0.0000
3.09	0.0055	0.0048	0.0042	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.10	0.0054	0.0047	0.0041	0.0035	0.0029	0.0025	0.0020	0.0017	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.11	0.0053	0.0046	0.0040	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.12	0.0052	0.0045	0.0039	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0051	0.0044	0.0038	0.0032	0.0027	0.0023	0.0019	0.0015	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0050	0.0043	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0049	0.0043	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0048	0.0042	0.0036	0.0030	0.0026	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0047	0.0041	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0046	0.0040	0.0034	0.0029	0.0024	0.0020	0.0017	0.0013	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0045	0.0039	0.0034	0.0028	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0045	0.0038	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.21	0.0044	0.0038	0.0032	0.0027	0.0023	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.22	0.0043	0.0037	0.0031	0.0027	0.0022	0.0018	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.23	0.0042	0.0036	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.24	0.0041	0.0035	0.0030	0.0025	0.0021	0.0018	0.0014	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0040	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0040	0.0034	0.0029	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0038	0.0033	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0037	0.0031	0.0027	0.0022	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0036	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0034	0.0029	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0034	0.0029	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0032	0.0028	0.0023	0.0020	0.0016	0.0013	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.37	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.38	0.0031	0.0026	0.0022	0.0019	0.0015	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0030	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0030	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0029	0.0025	0.0021	0.0017	0.0014	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0029	0.0024	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0028	0.0023	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0027	0.0022	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004										

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9953	0.9950	0.9947	0.9944	0.9942	0.9939	0.9936	0.9934
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9926	0.9920	0.9913	0.9907	0.9901	0.9895	0.9889	0.9883	0.9878	0.9873	0.9868
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9929	0.9919	0.9909	0.9899	0.9889	0.9879	0.9870	0.9860	0.9851	0.9843	0.9834	0.9826	0.9818	0.9811	0.9804
0.04	0.9962	0.9953	0.9942	0.9930	0.9918	0.9905	0.9892	0.9879	0.9866	0.9852	0.9839	0.9827	0.9815	0.9803	0.9791	0.9780	0.9769	0.9759	0.9750	0.9740
0.05	0.9953	0.9941	0.9927	0.9913	0.9898	0.9882	0.9865	0.9849	0.9832	0.9816	0.9800	0.9784	0.9769	0.9754	0.9740	0.9727	0.9714	0.9701	0.9689	0.9678
0.06	0.9944	0.9929	0.9913	0.9896	0.9877	0.9858	0.9839	0.9819	0.9799	0.9780	0.9761	0.9742	0.9724	0.9707	0.9690	0.9674	0.9658	0.9644	0.9630	0.9616
0.07	0.9934	0.9917	0.9898	0.9878	0.9857	0.9835	0.9812	0.9789	0.9766	0.9744	0.9722	0.9701	0.9680	0.9660	0.9640	0.9622	0.9604	0.9587	0.9571	0.9555
0.08	0.9925	0.9905	0.9884	0.9861	0.9836	0.9811	0.9785	0.9760	0.9734	0.9709	0.9684	0.9659	0.9636	0.9613	0.9592	0.9571	0.9551	0.9531	0.9513	0.9496
0.09	0.9915	0.9893	0.9869	0.9843	0.9816	0.9788	0.9759	0.9730	0.9702	0.9673	0.9646	0.9619	0.9593	0.9567	0.9543	0.9520	0.9498	0.9476	0.9456	0.9437
0.10	0.9906	0.9882	0.9855	0.9826	0.9796	0.9765	0.9733	0.9701	0.9670	0.9639	0.9608	0.9578	0.9550	0.9522	0.9496	0.9470	0.9446	0.9422	0.9400	0.9379
0.11	0.9897	0.9870	0.9840	0.9809	0.9776	0.9742	0.9707	0.9672	0.9638	0.9604	0.9571	0.9539	0.9507	0.9477	0.9448	0.9421	0.9394	0.9369	0.9345	0.9321
0.12	0.9887	0.9858	0.9826	0.9791	0.9756	0.9719	0.9681	0.9644	0.9606	0.9570	0.9534	0.9499	0.9466	0.9433	0.9402	0.9372	0.9344	0.9316	0.9290	0.9265
0.13	0.9878	0.9846	0.9811	0.9774	0.9736	0.9696	0.9656	0.9615	0.9575	0.9536	0.9497	0.9460	0.9424	0.9389	0.9356	0.9324	0.9293	0.9264	0.9236	0.9209
0.14	0.9868	0.9834	0.9797	0.9757	0.9716	0.9673	0.9630	0.9587	0.9544	0.9502	0.9461	0.9422	0.9383	0.9346	0.9311	0.9276	0.9244	0.9212	0.9183	0.9154
0.15	0.9859	0.9822	0.9783	0.9740	0.9696	0.9651	0.9605	0.9559	0.9514	0.9469	0.9426	0.9383	0.9343	0.9303	0.9266	0.9229	0.9195	0.9162	0.9130	0.9099
0.16	0.9850	0.9811	0.9768	0.9723	0.9677	0.9629	0.9580	0.9531	0.9483	0.9436	0.9390	0.9345	0.9302	0.9261	0.9221	0.9183	0.9146	0.9111	0.9078	0.9045
0.17	0.9840	0.9799	0.9754	0.9706	0.9657	0.9606	0.9555	0.9504	0.9453	0.9403	0.9355	0.9308	0.9263	0.9219	0.9177	0.9137	0.9098	0.9062	0.9026	0.8992
0.18	0.9831	0.9787	0.9740	0.9690	0.9638	0.9584	0.9530	0.9476	0.9423	0.9371	0.9320	0.9271	0.9223	0.9178	0.9134	0.9092	0.9051	0.9012	0.8975	0.8940
0.19	0.9821	0.9775	0.9726	0.9673	0.9618	0.9562	0.9506	0.9449	0.9393	0.9339	0.9286	0.9234	0.9185	0.9137	0.9091	0.9047	0.9004	0.8964	0.8925	0.8888
0.20	0.9812	0.9764	0.9712	0.9657	0.9599	0.9540	0.9481	0.9422	0.9364	0.9307	0.9252	0.9198	0.9146	0.9096	0.9048	0.9002	0.8958	0.8916	0.8875	0.8836
0.21	0.9803	0.9752	0.9698	0.9640	0.9580	0.9519	0.9457	0.9395	0.9336	0.9276	0.9218	0.9162	0.9108	0.9056	0.9006	0.8959	0.8913	0.8868	0.8826	0.8785
0.22	0.9793	0.9740	0.9684	0.9624	0.9561	0.9497	0.9433	0.9369	0.9306	0.9244	0.9184	0.9126	0.9065	0.9017	0.8965	0.8915	0.8867	0.8821	0.8777	0.8735
0.23	0.9784	0.9729	0.9670	0.9607	0.9542	0.9476	0.9409	0.9342	0.9277	0.9213	0.9151	0.9091	0.9033	0.8977	0.8924	0.8872	0.8822	0.8775	0.8729	0.8685
0.24	0.9775	0.9717	0.9656	0.9591	0.9523	0.9454	0.9385	0.9316	0.9249	0.9183	0.9118	0.9056	0.8996	0.8938	0.8883	0.8829	0.8778	0.8729	0.8681	0.8635
0.25	0.9765	0.9706	0.9642	0.9575	0.9505	0.9433	0.9361	0.9290	0.9220	0.9152	0.9086	0.9021	0.8959	0.8900	0.8842	0.8787	0.8734	0.8683	0.8634	0.8586
0.26	0.9756	0.9695	0.9628	0.9558	0.9486	0.9412	0.9338	0.9265	0.9192	0.9122	0.9053	0.8987	0.8923	0.8861	0.8802	0.8745	0.8690	0.8637	0.8587	0.8538
0.27	0.9747	0.9683	0.9615	0.9542	0.9467	0.9391	0.9315	0.9239	0.9164	0.9092	0.9021	0.8953	0.8887	0.8824	0.8762	0.8704	0.8647	0.8593	0.8540	0.8490
0.28	0.9738	0.9672	0.9601	0.9526	0.9449	0.9370	0.9292	0.9214	0.9137	0.9062	0.8989	0.8919	0.8851	0.8786	0.8723	0.8663	0.8604	0.8548	0.8494	0.8442
0.29	0.9729	0.9661	0.9587	0.9510	0.9431	0.9350	0.9269	0.9188	0.9109	0.9033	0.8958	0.8886	0.8816	0.8749	0.8684	0.8622	0.8562	0.8504	0.8448	0.8395
0.30	0.9719	0.9649	0.9574	0.9494	0.9412	0.9329	0.9246	0.9163	0.9082	0.9003	0.8927	0.8853	0.8781	0.8712	0.8646	0.8582	0.8520	0.8461	0.8403	0.8348
0.31	0.9710	0.9638	0.9560	0.9478	0.9394	0.9309	0.9223	0.9138	0.9055	0.8974	0.8896	0.8820	0.8746	0.8675	0.8607	0.8542	0.8478	0.8417	0.8358	0.8302
0.32	0.9701	0.9627	0.9547	0.9463	0.9376	0.9288	0.9201	0.9114	0.9028	0.8945	0.8865	0.8787	0.8712	0.8639	0.8569	0.8502	0.8437	0.8374	0.8314	0.8256
0.33	0.9692	0.9616	0.9533	0.9447	0.9358	0.9268	0.9178	0.9089	0.9002	0.8917	0.8834	0.8755	0.8678	0.8603	0.8532	0.8463	0.8396	0.8332	0.8270	0.8210
0.34	0.9683	0.9604	0.9520	0.9431	0.9340	0.9248	0.9156	0.9065	0.8975	0.8888	0.8804	0.8722	0.8644	0.8568	0.8494	0.8424	0.8355	0.8290	0.8226	0.8165
0.35	0.9674	0.9593	0.9507	0.9416	0.9322	0.9228	0.9134	0.9041	0.8949	0.8860	0.8774	0.8691	0.8610	0.8532	0.8457	0.8385	0.8315	0.8248	0.8183	0.8120
0.36	0.9665	0.9582	0.9493	0.9400	0.9305	0.9208	0.9112	0.9017	0.8923	0.8832	0.8744	0.8659	0.8577	0.8497	0.8421	0.8347	0.8275	0.8206	0.8140	0.8075
0.37	0.9656	0.9571	0.9480	0.9385	0.9287	0.9188	0.9090	0.8993	0.8897	0.8805	0.8715	0.8628	0.8543	0.8462	0.8384	0.8308	0.8236	0.8165	0.8097	0.8031
0.38	0.9647	0.9560	0.9467	0.9370	0.9272	0.9169	0.9068	0.8969	0.8872	0.8777	0.8685	0.8596	0.8511	0.8428	0.8348	0.8271	0.8196	0.8124	0.8054	0.7987
0.39	0.9638	0.9549	0.9454	0.9354	0.9252	0.9149	0.9047	0.8945	0.8846	0.8750	0.8656	0.8565	0.8478	0.8393	0.8312	0.8233	0.8157	0.8084	0.8012	0.7943
0.40	0.9629	0.9538	0.9441	0.9339	0.9235	0.9130	0.9025	0.8922	0.8821	0.8723	0.8627	0.8535	0.8446	0.8360	0.8276	0.8196	0.8118	0.8043	0.7971	0.7900
0.41	0.9620	0.9527	0.9428	0.9324	0.9218	0.9111	0.9004	0.8899	0.8796	0.8696	0.8598	0.8504	0.8413	0.8326	0.8241	0.8159	0.8080	0.8003	0.7929	0.7857
0.42	0.9611	0.9516	0.9415	0.9309	0.9201	0.9091	0.8983	0.8876	0.8771	0.8669	0.8570	0.8474	0.8382	0.8292	0.8206	0.8123	0.8042	0.7964	0.7888	0.7815
0.43	0.9603	0.9505	0.9402	0.9294	0.9183	0.9072	0.8962	0.8853	0.8746	0.8642	0.8541	0.8444	0.8350	0.8259	0.8171	0.8086	0.8004	0.7924	0.7847	0.7772
0.44	0.9594	0.9494	0.9389	0.9279	0.9166	0.9053	0.8941	0.8830	0.8721	0.8616	0.8513	0.8414	0.8318	0.8226	0.8137	0.8050	0.7966	0.7885	0.7807	0.7730
0.45	0.9585	0.9484	0.9376	0.9																

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																										
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75						
1.01	0.9123	0.8927	0.8725	0.8519	0.8313	0.8109	0.7908	0.7711	0.7519	0.7332	0.7149	0.6972	0.6798	0.6629	0.6464	0.6301	0.6142	0.5985	0.5831	0.5679						
1.02	0.9115	0.8918	0.8714	0.8507	0.8300	0.8094	0.7892	0.7694	0.7500	0.7312	0.7129	0.6950	0.6775	0.6605	0.6438	0.6275	0.6114	0.5956	0.5801	0.5647						
1.03	0.9107	0.8909	0.8704	0.8495	0.8287	0.8080	0.7876	0.7677	0.7482	0.7293	0.7108	0.6928	0.6752	0.6581	0.6413	0.6248	0.6086	0.5927	0.5771	0.5616						
1.04	0.9100	0.8900	0.8693	0.8483	0.8273	0.8065	0.7860	0.7660	0.7464	0.7273	0.7087	0.6906	0.6729	0.6556	0.6387	0.6222	0.6059	0.5899	0.5740	0.5584						
1.05	0.9092	0.8891	0.8683	0.8472	0.8260	0.8051	0.7845	0.7643	0.7446	0.7254	0.7067	0.6884	0.6706	0.6532	0.6362	0.6195	0.6031	0.5870	0.5710	0.5553						
1.06	0.9084	0.8882	0.8672	0.8460	0.8247	0.8036	0.7829	0.7626	0.7428	0.7235	0.7046	0.6863	0.6684	0.6509	0.6337	0.6169	0.6004	0.5841	0.5681	0.5522						
1.07	0.9077	0.8873	0.8662	0.8448	0.8234	0.8022	0.7813	0.7609	0.7410	0.7215	0.7026	0.6841	0.6661	0.6485	0.6312	0.6143	0.5976	0.5812	0.5651	0.5491						
1.08	0.9069	0.8864	0.8651	0.8436	0.8221	0.8008	0.7798	0.7592	0.7392	0.7196	0.7006	0.6820	0.6638	0.6461	0.6287	0.6117	0.5949	0.5784	0.5621	0.5460						
1.09	0.9062	0.8855	0.8641	0.8425	0.8208	0.7993	0.7782	0.7576	0.7374	0.7177	0.6986	0.6799	0.6616	0.6437	0.6262	0.6091	0.5922	0.5756	0.5592	0.5429						
1.10	0.9054	0.8846	0.8631	0.8413	0.8195	0.7979	0.7767	0.7559	0.7356	0.7158	0.6965	0.6777	0.6593	0.6414	0.6238	0.6065	0.5895	0.5727	0.5562	0.5399						
1.11	0.9046	0.8837	0.8620	0.8401	0.8182	0.7965	0.7752	0.7543	0.7339	0.7140	0.6945	0.6756	0.6571	0.6390	0.6213	0.6039	0.5868	0.5699	0.5533	0.5368						
1.12	0.9039	0.8828	0.8610	0.8390	0.8170	0.7951	0.7736	0.7526	0.7321	0.7121	0.6926	0.6735	0.6549	0.6367	0.6189	0.6013	0.5841	0.5671	0.5505	0.5337						
1.13	0.9031	0.8819	0.8600	0.8379	0.8159	0.7937	0.7721	0.7510	0.7302	0.7101	0.6906	0.6714	0.6527	0.6344	0.6166	0.5993	0.5824	0.5654	0.5484	0.5307						
1.14	0.9023	0.8810	0.8590	0.8368	0.8146	0.7923	0.7706	0.7493	0.7282	0.7080	0.6883	0.6690	0.6502	0.6317	0.6138	0.5963	0.5791	0.5619	0.5445	0.5265						
1.15	0.9016	0.8801	0.8580	0.8355	0.8131	0.7909	0.7691	0.7477	0.7268	0.7065	0.6866	0.6672	0.6483	0.6297	0.6115	0.5937	0.5761	0.5587	0.5416	0.5244						
1.16	0.9009	0.8792	0.8569	0.8344	0.8118	0.7895	0.7676	0.7461	0.7251	0.7046	0.6846	0.6651	0.6461	0.6274	0.6091	0.5911	0.5734	0.5560	0.5387	0.5216						
1.17	0.9002	0.8784	0.8559	0.8333	0.8106	0.7881	0.7661	0.7445	0.7234	0.7028	0.6827	0.6631	0.6439	0.6251	0.6067	0.5886	0									

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
2.01	0.8428	0.8115	0.7798	0.7481	0.7167	0.6856	0.6551	0.6251	0.5956	0.5666	0.5381	0.5100	0.4822	0.4547	0.4275	0.4005	0.3736	0.3468	0.3201	0.2933	
2.02	0.8422	0.8107	0.7790	0.7472	0.7157	0.6845	0.6539	0.6238	0.5942	0.5652	0.5365	0.5083	0.4805	0.4529	0.4256	0.3985	0.3715	0.3446	0.3177	0.2909	
2.03	0.8416	0.8100	0.7782	0.7463	0.7147	0.6835	0.6527	0.6225	0.5929	0.5637	0.5350	0.5067	0.4788	0.4511	0.4237	0.3964	0.3693	0.3423	0.3154	0.2885	
2.04	0.8409	0.8093	0.7773	0.7454	0.7137	0.6824	0.6516	0.6213	0.5915	0.5623	0.5335	0.5051	0.4770	0.4493	0.4218	0.3944	0.3672	0.3401	0.3131	0.2861	
2.05	0.8403	0.8086	0.7765	0.7445	0.7127	0.6813	0.6504	0.6200	0.5902	0.5608	0.5320	0.5035	0.4753	0.4475	0.4199	0.3924	0.3651	0.3379	0.3108	0.2838	
2.06	0.8397	0.8079	0.7757	0.7436	0.7117	0.6802	0.6492	0.6188	0.5888	0.5594	0.5304	0.5019	0.4736	0.4457	0.4180	0.3904	0.3630	0.3357	0.3085	0.2815	
2.07	0.8391	0.8071	0.7749	0.7427	0.7107	0.6791	0.6481	0.6175	0.5875	0.5580	0.5289	0.5002	0.4719	0.4439	0.4161	0.3884	0.3609	0.3335	0.3062	0.2792	
2.08	0.8384	0.8064	0.7741	0.7418	0.7097	0.6781	0.6469	0.6163	0.5862	0.5566	0.5274	0.4986	0.4702	0.4421	0.4142	0.3864	0.3588	0.3313	0.3039	0.2770	
2.09	0.8378	0.8057	0.7733	0.7409	0.7087	0.6770	0.6457	0.6150	0.5848	0.5551	0.5259	0.4970	0.4685	0.4403	0.4123	0.3844	0.3567	0.3291	0.3016	0.2748	
2.10	0.8372	0.8050	0.7725	0.7400	0.7077	0.6759	0.6446	0.6138	0.5835	0.5537	0.5244	0.4954	0.4668	0.4385	0.4104	0.3825	0.3547	0.3270	0.2993	0.2727	
2.11	0.8366	0.8043	0.7717	0.7391	0.7068	0.6749	0.6434	0.6125	0.5822	0.5523	0.5229	0.4938	0.4651	0.4367	0.4085	0.3805	0.3526	0.3248	0.2970	0.2705	
2.12	0.8360	0.8036	0.7709	0.7382	0.7058	0.6738	0.6423	0.6113	0.5808	0.5509	0.5214	0.4922	0.4634	0.4349	0.4066	0.3785	0.3505	0.3226	0.2947	0.2685	
2.13	0.8354	0.8029	0.7701	0.7373	0.7048	0.6727	0.6411	0.6101	0.5795	0.5495	0.5199	0.4906	0.4617	0.4331	0.4047	0.3765	0.3484	0.3204	0.2924	0.2664	
2.14	0.8347	0.8022	0.7693	0.7364	0.7038	0.6717	0.6400	0.6088	0.5782	0.5481	0.5184	0.4890	0.4601	0.4314	0.4029	0.3746	0.3464	0.3182	0.2902	0.2644	
2.15	0.8341	0.8015	0.7685	0.7355	0.7029	0.6706	0.6388	0.6076	0.5769	0.5467	0.5169	0.4875	0.4584	0.4296	0.4010	0.3726	0.3443	0.3161	0.2879	0.2624	
2.16	0.8335	0.8007	0.7677	0.7347	0.7019	0.6696	0.6377	0.6064	0.5756	0.5453	0.5154	0.4859	0.4567	0.4278	0.3991	0.3706	0.3422	0.3139	0.2856	0.2605	
2.17	0.8329	0.8000	0.7669	0.7338	0.7009	0.6685	0.6366	0.6052	0.5743	0.5439	0.5139	0.4843	0.4550	0.4261	0.3973	0.3687	0.3402	0.3118	0.2834	0.2585	
2.18	0.8323	0.7993	0.7661	0.7329	0.7000	0.6675	0.6354	0.6039	0.5730	0.5425	0.5124	0.4827	0.4534	0.4243	0.3954	0.3667	0.3381	0.3096	0.2811	0.2566	
2.19	0.8317	0.7986	0.7653	0.7320	0.6990	0.6664	0.6343	0.6027	0.5717	0.5411	0.5109	0.4812	0.4517	0.4225	0.3936	0.3648	0.3361	0.3075	0.2789	0.2548	
2.20	0.8311	0.7979	0.7645	0.7312	0.6980	0.6654	0.6332	0.6015	0.5704	0.5397	0.5094	0.4796	0.4500	0.4208	0.3917	0.3628	0.3340	0.3053	0.2766	0.2530	
2.21	0.8305	0.7972	0.7637	0.7303	0.6971	0.6643	0.6320	0.6003	0.5691	0.5383	0.5080	0.4780	0.4484	0.4190	0.3899	0.3609	0.3320	0.3032	0.2743	0.2512	
2.22	0.8299	0.7965	0.7630	0.7294	0.6961	0.6633	0.6309	0.5991	0.5678	0.5369	0.5065	0.4765	0.4467	0.4173	0.3880	0.3589	0.3300	0.3010	0.2720	0.2495	
2.23	0.8293	0.7958	0.7622	0.7285	0.6952	0.6622	0.6298	0.5979	0.5665	0.5355	0.5050	0.4749	0.4451	0.4155	0.3862	0.3570	0.3279	0.2989	0.2698	0.2478	
2.24	0.8287	0.7952	0.7614	0.7277	0.6942	0.6612	0.6287	0.5967	0.5652	0.5342	0.5036	0.4733	0.4434	0.4138	0.3844	0.3551	0.3259	0.2968	0.2676	0.2461	
2.25	0.8280	0.7945	0.7606	0.7268	0.6933	0.6602	0.6276	0.5955	0.5639	0.5328	0.5021	0.4718	0.4418	0.4121	0.3825	0.3531	0.3239	0.2946	0.2654	0.2444	
2.26	0.8274	0.7938	0.7598	0.7259	0.6923	0.6591	0.6264	0.5943	0.5626	0.5314	0.5006	0.4702	0.4401	0.4103	0.3807	0.3512	0.3218	0.2925	0.2633	0.2427	
2.27	0.8268	0.7931	0.7590	0.7251	0.6914	0.6581	0.6253	0.5931	0.5613	0.5300	0.4992	0.4687	0.4385	0.4086	0.3789	0.3493	0.3198	0.2904	0.2612	0.2411	
2.28	0.8262	0.7924	0.7583	0.7242	0.6904	0.6571	0.6242	0.5919	0.5600	0.5287	0.4977	0.4671	0.4369	0.4069	0.3770	0.3474	0.3178	0.2883	0.2591	0.2394	
2.29	0.8256	0.7917	0.7575	0.7234	0.6895	0.6561	0.6231	0.5907	0.5588	0.5273	0.4963	0.4656	0.4352	0.4051	0.3752	0.3455	0.3158	0.2862	0.2571	0.2378	
2.30	0.8250	0.7910	0.7567	0.7225	0.6886	0.6550	0.6220	0.5895	0.5575	0.5259	0.4948	0.4641	0.4336	0.4034	0.3734	0.3435	0.3138	0.2841	0.2551	0.2362	
2.31	0.8245	0.7903	0.7560	0.7216	0.6876	0.6540	0.6209	0.5883	0.5562	0.5246	0.4934	0.4625	0.4320	0.4017	0.3716	0.3416	0.3118	0.2820	0.2531	0.2347	
2.32	0.8239	0.7896	0.7552	0.7208	0.6867	0.6530	0.6198	0.5871	0.5549	0.5232	0.4919	0.4610	0.4304	0.4000	0.3698	0.3397	0.3098	0.2799	0.2512	0.2331	
2.33	0.8233	0.7890	0.7544	0.7199	0.6857	0.6520	0.6187	0.5859	0.5537	0.5219	0.4905	0.4595	0.4287	0.3983	0.3680	0.3378	0.3078	0.2778	0.2493	0.2316	
2.34	0.8227	0.7883	0.7536	0.7191	0.6848	0.6510	0.6176	0.5848	0.5524	0.5205	0.4891	0.4579	0.4271	0.3966	0.3662	0.3359	0.3058	0.2757	0.2474	0.2300	
2.35	0.8221	0.7876	0.7529	0.7182	0.6839	0.6499	0.6165	0.5836	0.5511	0.5192	0.4876	0.4564	0.4255	0.3949	0.3644	0.3340	0.3038	0.2736	0.2456	0.2285	
2.36	0.8215	0.7869	0.7521	0.7174	0.6830	0.6489	0.6154	0.5824	0.5499	0.5178	0.4862	0.4549	0.4239	0.3931	0.3626	0.3321	0.3018	0.2715	0.2438	0.2270	
2.37	0.8209	0.7862	0.7514	0.7165	0.6820	0.6479	0.6143	0.5812	0.5486	0.5165	0.4848	0.4534	0.4223	0.3914	0.3608	0.3303	0.2998	0.2694	0.2420	0.2255	
2.38	0.8203	0.7856	0.7506	0.7157	0.6811	0.6469	0.6132	0.5801	0.5474	0.5151	0.4833	0.4519	0.4207	0.3898	0.3590	0.3284	0.2978	0.2673	0.2403	0.2241	
2.39	0.8197	0.7849	0.7498	0.7149	0.6802	0.6459	0.6121	0.5789	0.5461	0.5138	0.4819	0.4503	0.4191	0.3881	0.3572	0.3265	0.2959	0.2653	0.2385	0.2226	
2.40	0.8191	0.7842	0.7491	0.7140	0.6793	0.6449	0.6111	0.5777	0.5449	0.5125	0.4805	0.4488	0.4175	0.3864	0.3554	0.3246	0.2939	0.2632	0.2369	0.2212	
2.41	0.8185	0.7835	0.7483	0.7132	0.6783	0.6439	0.6100	0.5766	0.5436	0.5111	0.4791	0.4473	0.4159	0.3847	0.3537	0.3227	0.2919	0.2610	0.2353	0.2198	
2.42	0.8180	0.7829	0.7476	0.7123	0.6774	0.6429	0.6089	0.5754	0.5424	0.5098	0.4776	0.4458	0.4143	0.3830	0.3519	0.3209	0.2900	0.2588	0.2337	0.2183	
2.43	0.8174	0.7822	0.7468	0.7115	0.6765	0.6419	0.6078	0.5742	0.5411	0.5085	0.4762	0.4443	0.4127	0.3813	0.3501	0.3190	0.2880	0.2567	0.2321	0.2169	
2.44	0.8168	0.7815	0.7461	0.7107	0.6756	0.6409	0.6067	0.5731	0.5399	0.5072	0.4748	0.4428	0.4111	0.3796	0.3483	0.3171	0.2860	0.2546	0.2306	0.2155	
2.45	0.8162	0.7809	0.7453	0.7098	0.6747	0.6399	0.6057	0.5719	0.5387	0.5058	0.4734	0.4413	0.4095	0.3780	0.3466	0.3153	0.2841	0.2525	0.2290	0.2142	
2.46	0.8156	0.7802	0.7446	0.7090	0.6738	0.6389	0.6046	0													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.7850	0.7452	0.7053	0.6656	0.6262	0.5871	0.5486	0.5104	0.4727	0.4353	0.3983	0.3615	0.3248	0.2884	0.2520	0.2156	0.1898	0.1747	0.1625	0.1516
3.02	0.7844	0.7446	0.7046	0.6648	0.6253	0.5863	0.5476	0.5094	0.4716	0.4341	0.3970	0.3601	0.3234	0.2868	0.2504	0.2139	0.1887	0.1737	0.1616	0.1507
3.03	0.7839	0.7440	0.7039	0.6641	0.6245	0.5854	0.5466	0.5084	0.4705	0.4329	0.3957	0.3587	0.3219	0.2853	0.2487	0.2122	0.1876	0.1727	0.1606	0.1498
3.04	0.7834	0.7434	0.7033	0.6633	0.6237	0.5845	0.5457	0.5073	0.4693	0.4317	0.3944	0.3574	0.3205	0.2838	0.2471	0.2105	0.1864	0.1717	0.1597	0.1488
3.05	0.7828	0.7428	0.7026	0.6626	0.6229	0.5836	0.5447	0.5063	0.4682	0.4305	0.3932	0.3560	0.3191	0.2822	0.2455	0.2089	0.1853	0.1707	0.1588	0.1479
3.06	0.7823	0.7422	0.7019	0.6618	0.6221	0.5827	0.5437	0.5052	0.4671	0.4293	0.3919	0.3547	0.3176	0.2807	0.2439	0.2073	0.1842	0.1698	0.1578	0.1470
3.07	0.7818	0.7415	0.7012	0.6611	0.6212	0.5818	0.5428	0.5042	0.4660	0.4282	0.3906	0.3533	0.3162	0.2792	0.2423	0.2057	0.1832	0.1688	0.1569	0.1461
3.08	0.7813	0.7409	0.7006	0.6603	0.6204	0.5809	0.5418	0.5032	0.4649	0.4270	0.3893	0.3519	0.3147	0.2777	0.2407	0.2042	0.1821	0.1678	0.1560	0.1453
3.09	0.7807	0.7403	0.6999	0.6596	0.6196	0.5800	0.5409	0.5021	0.4638	0.4258	0.3881	0.3506	0.3133	0.2762	0.2391	0.2026	0.1810	0.1669	0.1551	0.1444
3.10	0.7802	0.7397	0.6992	0.6588	0.6188	0.5791	0.5399	0.5011	0.4627	0.4246	0.3868	0.3492	0.3119	0.2746	0.2375	0.2012	0.1800	0.1659	0.1542	0.1435
3.11	0.7797	0.7391	0.6985	0.6581	0.6180	0.5782	0.5389	0.5001	0.4616	0.4234	0.3855	0.3479	0.3105	0.2731	0.2359	0.1997	0.1789	0.1650	0.1533	0.1426
3.12	0.7791	0.7385	0.6979	0.6574	0.6172	0.5774	0.5380	0.4990	0.4604	0.4222	0.3843	0.3466	0.3090	0.2716	0.2343	0.1982	0.1779	0.1641	0.1524	0.1417
3.13	0.7786	0.7379	0.6972	0.6566	0.6164	0.5765	0.5370	0.4980	0.4593	0.4210	0.3830	0.3452	0.3076	0.2701	0.2327	0.1968	0.1769	0.1631	0.1515	0.1409
3.14	0.7781	0.7373	0.6965	0.6559	0.6155	0.5756	0.5361	0.4970	0.4582	0.4199	0.3817	0.3439	0.3062	0.2686	0.2311	0.1954	0.1759	0.1622	0.1507	0.1400
3.15	0.7776	0.7368	0.6959	0.6551	0.6147	0.5747	0.5351	0.4959	0.4571	0.4187	0.3805	0.3428	0.3051	0.2674	0.2295	0.1941	0.1748	0.1613	0.1499	0.1392
3.16	0.7771	0.7362	0.6952	0.6544	0.6139	0.5738	0.5342	0.4949	0.4560	0.4175	0.3792	0.3412	0.3033	0.2656	0.2279	0.1927	0.1738	0.1604	0.1489	0.1383
3.17	0.7765	0.7356	0.6945	0.6537	0.6131	0.5730	0.5332	0.4939	0.4549	0.4163	0.3780	0.3399	0.3019	0.2641	0.2264	0.1914	0.1729	0.1595	0.1481	0.1375
3.18	0.7760	0.7350	0.6939	0.6529	0.6123	0.5721	0.5323	0.4929	0.4538	0.4151	0.3767	0.3385	0.3005	0.2626	0.2248	0.1901	0.1719	0.1586	0.1472	0.1366
3.19	0.7755	0.7344	0.6932	0.6522	0.6115	0.5712	0.5313	0.4919	0.4527	0.4140	0.3755	0.3372	0.2991	0.2611	0.2232	0.1889	0.1709	0.1577	0.1464	0.1358
3.20	0.7750	0.7338	0.6926	0.6515	0.6107	0.5703	0.5304	0.4908	0.4517	0.4128	0.3742	0.3359	0.2977	0.2596	0.2216	0.1876	0.1700	0.1568	0.1455	0.1350
3.21	0.7744	0.7332	0.6919	0.6508	0.6099	0.5695	0.5294	0.4898	0.4506	0.4116	0.3730	0.3345	0.2963	0.2581	0.2200	0.1864	0.1690	0.1560	0.1447	0.1341
3.22	0.7739	0.7326	0.6912	0.6500	0.6091	0.5686	0.5285	0.4888	0.4495	0.4105	0.3717	0.3332	0.2949	0.2566	0.2185	0.1853	0.1681	0.1551	0.1438	0.1333
3.23	0.7734	0.7320	0.6906	0.6493	0.6083	0.5677	0.5276	0.4878	0.4484	0.4093	0.3705	0.3319	0.2935	0.2551	0.2169	0.1841	0.1671	0.1542	0.1430	0.1325
3.24	0.7729	0.7314	0.6899	0.6486	0.6075	0.5669	0.5266	0.4868	0.4473	0.4081	0.3692	0.3306	0.2921	0.2537	0.2153	0.1830	0.1662	0.1534	0.1422	0.1317
3.25	0.7724	0.7308	0.6893	0.6478	0.6067	0.5660	0.5257	0.4858	0.4462	0.4070	0.3680	0.3292	0.2907	0.2522	0.2138	0.1819	0.1653	0.1525	0.1414	0.1309
3.26	0.7719	0.7303	0.6886	0.6471	0.6059	0.5651	0.5248	0.4848	0.4451	0.4058	0.3668	0.3279	0.2893	0.2507	0.2122	0.1808	0.1643	0.1517	0.1405	0.1301
3.27	0.7713	0.7297	0.6879	0.6464	0.6051	0.5643	0.5238	0.4838	0.4440	0.4047	0.3655	0.3266	0.2879	0.2492	0.2106	0.1797	0.1634	0.1508	0.1397	0.1293
3.28	0.7708	0.7291	0.6873	0.6457	0.6044	0.5634	0.5229	0.4827	0.4430	0.4035	0.3643	0.3253	0.2865	0.2477	0.2091	0.1786	0.1625	0.1500	0.1389	0.1285
3.29	0.7703	0.7285	0.6866	0.6449	0.6036	0.5626	0.5220	0.4817	0.4419	0.4023	0.3631	0.3240	0.2851	0.2463	0.2075	0.1775	0.1616	0.1491	0.1381	0.1277
3.30	0.7698	0.7279	0.6860	0.6442	0.6028	0.5617	0.5210	0.4807	0.4408	0.4012	0.3618	0.3227	0.2837	0.2448	0.2059	0.1765	0.1607	0.1483	0.1373	0.1269
3.31	0.7693	0.7273	0.6853	0.6435	0.6020	0.5608	0.5201	0.4797	0.4397	0.4000	0.3606	0.3214	0.2823	0.2433	0.2044	0.1754	0.1599	0.1475	0.1365	0.1261
3.32	0.7688	0.7267	0.6847	0.6428	0.6012	0.5600	0.5192	0.4787	0.4387	0.3989	0.3594	0.3201	0.2809	0.2418	0.2028	0.1744	0.1590	0.1467	0.1357	0.1253
3.33	0.7683	0.7262	0.6840	0.6421	0.6004	0.5591	0.5182	0.4777	0.4376	0.3977	0.3581	0.3187	0.2795	0.2404	0.2013	0.1734	0.1581	0.1459	0.1350	0.1245
3.34	0.7678	0.7256	0.6834	0.6414	0.5996	0.5583	0.5173	0.4767	0.4365	0.3966	0.3569	0.3174	0.2781	0.2389	0.1997	0.1724	0.1572	0.1451	0.1342	0.1237
3.35	0.7672	0.7250	0.6827	0.6406	0.5988	0.5574	0.5164	0.4757	0.4354	0.3954	0.3557	0.3161	0.2767	0.2374	0.1982	0.1714	0.1564	0.1443	0.1334	0.1230
3.36	0.7667	0.7244	0.6821	0.6399	0.5981	0.5566	0.5155	0.4748	0.4344	0.3943	0.3545	0.3148	0.2754	0.2360	0.1966	0.1705	0.1555	0.1435	0.1326	0.1222
3.37	0.7662	0.7239	0.6815	0.6392	0.5973	0.5557	0.5146	0.4738	0.4333	0.3932	0.3532	0.3135	0.2740	0.2345	0.1951	0.1695	0.1547	0.1427	0.1319	0.1214
3.38	0.7657	0.7233	0.6808	0.6385	0.5965	0.5549	0.5136	0.4728	0.4322	0.3920	0.3520	0.3122	0.2726	0.2330	0.1936	0.1685	0.1539	0.1419	0.1311	0.1207
3.39	0.7652	0.7227	0.6802	0.6378	0.5957	0.5540	0.5127	0.4718	0.4312	0.3909	0.3508	0.3109	0.2712	0.2316	0.1920	0.1676	0.1530	0.1411	0.1303	0.1199
3.40	0.7647	0.7221	0.6795	0.6371	0.5950	0.5532	0.5118	0.4708	0.4301	0.3897	0.3496	0.3097	0.2698	0.2301	0.1905	0.1667	0.1522	0.1403	0.1296	0.1192
3.41	0.7642	0.7215	0.6789	0.6364	0.5942	0.5523	0.5109	0.4698	0.4290	0.3886	0.3484	0.3084	0.2685	0.2287	0.1890	0.1658	0.1514	0.1396	0.1288	0.1184
3.42	0.7637	0.7210	0.6782	0.6357	0.5934	0.5515	0.5100	0.4688	0.4280	0.3875	0.3472	0.3071	0.2671	0.2272	0.1875	0.1648	0.1506	0.1388	0.1281	0.1177
3.43	0.7632	0.7204	0.6776	0.6350	0.5926	0.5507	0.5091	0.4678	0.4269	0.3863	0.3460	0.3058	0.2657	0.2258	0.1861	0.1639	0.1498	0.1380	0.1273	0.1169
3.44	0.7627	0.7198	0.6770	0.6343	0.5919	0.5498	0.5081	0.4668	0.4259	0.3852	0.3447	0.3045	0.2644	0.2243	0.1847	0.1630	0.1490	0.1373	0.1266	0.1162
3.45	0.7622	0.7193	0.6763	0.6336	0.5911	0.5490	0.5072	0.4659	0.4248	0.3841	0.3435	0.3032	0.2630	0.2229	0.1834	0.1621	0.1482	0.1365	0.1259	0.1155
3.46	0.7617	0.7187	0.6757	0.6328	0.5903															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.7350	0.6885	0.6420	0.5956	0.5495	0.5037	0.4581	0.4128	0.3678	0.3229	0.2782	0.2336	0.1891	0.1512	0.1342	0.1214	0.1105	0.1001	0.0897	0.0790
4.02	0.7345	0.6879	0.6414	0.5949	0.5488	0.5029	0.4573	0.4119	0.3668	0.3218	0.2771	0.2324	0.1878	0.1504	0.1335	0.1208	0.1099	0.0995	0.0891	0.0784
4.03	0.7341	0.6874	0.6408	0.5943	0.5481	0.5021	0.4564	0.4110	0.3658	0.3208	0.2759	0.2312	0.1865	0.1495	0.1328	0.1202	0.1093	0.0990	0.0886	0.0778
4.04	0.7336	0.6869	0.6402	0.5936	0.5473	0.5013	0.4556	0.4101	0.3648	0.3197	0.2748	0.2300	0.1852	0.1487	0.1322	0.1197	0.1088	0.0984	0.0880	0.0773
4.05	0.7331	0.6864	0.6396	0.5930	0.5466	0.5005	0.4547	0.4092	0.3638	0.3187	0.2737	0.2288	0.1840	0.1480	0.1315	0.1191	0.1082	0.0978	0.0875	0.0767
4.06	0.7327	0.6858	0.6390	0.5923	0.5459	0.4998	0.4539	0.4083	0.3629	0.3176	0.2726	0.2276	0.1827	0.1472	0.1309	0.1185	0.1076	0.0973	0.0869	0.0761
4.07	0.7322	0.6853	0.6384	0.5917	0.5452	0.4990	0.4530	0.4073	0.3619	0.3166	0.2714	0.2264	0.1814	0.1464	0.1303	0.1179	0.1071	0.0967	0.0863	0.0756
4.08	0.7317	0.6848	0.6378	0.5910	0.5445	0.4982	0.4522	0.4064	0.3609	0.3155	0.2703	0.2252	0.1801	0.1456	0.1296	0.1173	0.1065	0.0962	0.0858	0.0750
4.09	0.7313	0.6842	0.6372	0.5904	0.5438	0.4974	0.4514	0.4055	0.3599	0.3145	0.2692	0.2240	0.1789	0.1449	0.1290	0.1167	0.1060	0.0956	0.0852	0.0744
4.10	0.7308	0.6837	0.6367	0.5898	0.5431	0.4967	0.4505	0.4046	0.3589	0.3134	0.2681	0.2228	0.1776	0.1441	0.1284	0.1162	0.1054	0.0951	0.0847	0.0739
4.11	0.7304	0.6832	0.6361	0.5891	0.5424	0.4959	0.4497	0.4037	0.3580	0.3124	0.2670	0.2216	0.1763	0.1434	0.1277	0.1156	0.1049	0.0945	0.0841	0.0734
4.12	0.7299	0.6827	0.6355	0.5885	0.5417	0.4951	0.4489	0.4028	0.3570	0.3114	0.2658	0.2204	0.1751	0.1426	0.1271	0.1150	0.1043	0.0940	0.0836	0.0728
4.13	0.7294	0.6822	0.6349	0.5878	0.5410	0.4944	0.4480	0.4019	0.3560	0.3103	0.2647	0.2192	0.1738	0.1419	0.1265	0.1145	0.1038	0.0935	0.0830	0.0723
4.14	0.7290	0.6818	0.6343	0.5872	0.5403	0.4936	0.4472	0.4010	0.3551	0.3093	0.2636	0.2181	0.1726	0.1412	0.1259	0.1139	0.1032	0.0929	0.0825	0.0717
4.15	0.7285	0.6811	0.6337	0.5865	0.5396	0.4928	0.4463	0.4001	0.3541	0.3082	0.2625	0.2169	0.1713	0.1404	0.1253	0.1133	0.1027	0.0924	0.0820	0.0712
4.16	0.7280	0.6806	0.6332	0.5859	0.5388	0.4921	0.4455	0.3992	0.3531	0.3072	0.2614	0.2157	0.1700	0.1397	0.1247	0.1128	0.1022	0.0919	0.0814	0.0707
4.17	0.7276	0.6801	0.6326	0.5853	0.5381	0.4913	0.4447	0.3983	0.3521	0.3061	0.2603	0.2145	0.1688	0.1390	0.1241	0.1122	0.1016	0.0913	0.0809	0.0702
4.18	0.7271	0.6795	0.6320	0.5846	0.5374	0.4905	0.4439	0.3974	0.3512	0.3051	0.2592	0.2133	0.1675	0.1383	0.1235	0.1117	0.1011	0.0908	0.0803	0.0696
4.19	0.7267	0.6790	0.6314	0.5840	0.5367	0.4898	0.4430	0.3965	0.3502	0.3041	0.2581	0.2121	0.1663	0.1376	0.1229	0.1111	0.1006	0.0903	0.0798	0.0691
4.20	0.7262	0.6785	0.6308	0.5833	0.5360	0.4890	0.4422	0.3956	0.3492	0.3030	0.2570	0.2110	0.1650	0.1369	0.1223	0.1106	0.1000	0.0897	0.0793	0.0686
4.21	0.7257	0.6780	0.6303	0.5827	0.5353	0.4882	0.4414	0.3947	0.3483	0.3020	0.2558	0.2098	0.1637	0.1363	0.1217	0.1101	0.0995	0.0892	0.0788	0.0681
4.22	0.7253	0.6775	0.6297	0.5821	0.5346	0.4875	0.4405	0.3938	0.3473	0.3010	0.2547	0.2086	0.1624	0.1356	0.1212	0.1095	0.0990	0.0887	0.0782	0.0676
4.23	0.7248	0.6770	0.6291	0.5814	0.5339	0.4867	0.4397	0.3929	0.3464	0.2999	0.2536	0.2074	0.1611	0.1349	0.1206	0.1090	0.0985	0.0882	0.0777	0.0671
4.24	0.7244	0.6764	0.6285	0.5808	0.5333	0.4859	0.4389	0.3920	0.3454	0.2989	0.2526	0.2063	0.1599	0.1343	0.1200	0.1085	0.0979	0.0877	0.0772	0.0666
4.25	0.7239	0.6759	0.6280	0.5802	0.5326	0.4852	0.4381	0.3912	0.3444	0.2979	0.2514	0.2051	0.1587	0.1336	0.1195	0.1079	0.0974	0.0872	0.0767	0.0661
4.26	0.7235	0.6754	0.6274	0.5795	0.5319	0.4844	0.4372	0.3903	0.3435	0.2968	0.2503	0.2039	0.1575	0.1329	0.1189	0.1074	0.0969	0.0866	0.0761	0.0656
4.27	0.7230	0.6749	0.6268	0.5789	0.5312	0.4837	0.4364	0.3894	0.3425	0.2958	0.2492	0.2027	0.1563	0.1323	0.1183	0.1069	0.0964	0.0861	0.0756	0.0652
4.28	0.7226	0.6744	0.6262	0.5783	0.5305	0.4829	0.4356	0.3885	0.3416	0.2948	0.2481	0.2016	0.1552	0.1316	0.1176	0.1064	0.0959	0.0856	0.0751	0.0647
4.29	0.7221	0.6739	0.6257	0.5776	0.5298	0.4822	0.4348	0.3876	0.3406	0.2938	0.2470	0.2004	0.1540	0.1310	0.1172	0.1058	0.0954	0.0851	0.0746	0.0642
4.30	0.7216	0.6734	0.6251	0.5770	0.5291	0.4814	0.4340	0.3867	0.3397	0.2927	0.2459	0.1992	0.1530	0.1304	0.1167	0.1053	0.0949	0.0846	0.0741	0.0638
4.31	0.7212	0.6728	0.6245	0.5764	0.5284	0.4807	0.4331	0.3858	0.3387	0.2917	0.2449	0.1981	0.1519	0.1297	0.1161	0.1048	0.0944	0.0841	0.0736	0.0633
4.32	0.7207	0.6723	0.6240	0.5757	0.5277	0.4799	0.4323	0.3849	0.3377	0.2907	0.2438	0.1969	0.1508	0.1291	0.1156	0.1043	0.0939	0.0836	0.0731	0.0628
4.33	0.7203	0.6718	0.6234	0.5751	0.5270	0.4791	0.4315	0.3841	0.3368	0.2897	0.2427	0.1957	0.1498	0.1285	0.1150	0.1038	0.0934	0.0831	0.0726	0.0624
4.34	0.7198	0.6713	0.6228	0.5745	0.5263	0.4784	0.4307	0.3832	0.3358	0.2887	0.2416	0.1946	0.1488	0.1279	0.1145	0.1033	0.0929	0.0826	0.0721	0.0619
4.35	0.7194	0.6708	0.6223	0.5738	0.5256	0.4776	0.4299	0.3823	0.3349	0.2876	0.2405	0.1934	0.1478	0.1273	0.1139	0.1028	0.0924	0.0821	0.0716	0.0615
4.36	0.7189	0.6703	0.6217	0.5732	0.5249	0.4769	0.4291	0.3814	0.3339	0.2866	0.2394	0.1922	0.1469	0.1267	0.1134	0.1023	0.0919	0.0816	0.0711	0.0611
4.37	0.7185	0.6698	0.6211	0.5726	0.5243	0.4761	0.4282	0.3805	0.3330	0.2856	0.2383	0.1911	0.1459	0.1261	0.1129	0.1018	0.0914	0.0812	0.0706	0.0606
4.38	0.7180	0.6693	0.6206	0.5720	0.5236	0.4754	0.4274	0.3797	0.3321	0.2846	0.2372	0.1899	0.1450	0.1255	0.1124	0.1013	0.0909	0.0807	0.0701	0.0602
4.39	0.7176	0.6688	0.6200	0.5713	0.5229	0.4746	0.4266	0.3788	0.3311	0.2836	0.2361	0.1888	0.1441	0.1249	0.1118	0.1008	0.0905	0.0802	0.0696	0.0598
4.40	0.7171	0.6683	0.6194	0.5707	0.5222	0.4739	0.4258	0.3779	0.3302	0.2826	0.2351	0.1876	0.1432	0.1243	0.1113	0.1003	0.0900	0.0797	0.0691	0.0594
4.41	0.7167	0.6678	0.6189	0.5701	0.5215	0.4732	0.4250	0.3770	0.3292	0.2815	0.2340	0.1865	0.1424	0.1237	0.1108	0.0998	0.0895	0.0792	0.0686	0.0589
4.42	0.7162	0.6673	0.6183	0.5695	0.5208	0.4724	0.4242	0.3761	0.3283	0.2805	0.2329	0.1853	0.1416	0.1231	0.1103	0.0993	0.0890	0.0787	0.0681	0.0585
4.43	0.7158	0.6667	0.6177	0.5689	0.5202	0.4717	0.4234	0.3753	0.3273	0.2795	0.2318	0.1842	0.1408	0.1226	0.1098	0.0988	0.0885	0.0783	0.0676	0.0581
4.44	0.7154	0.6662	0.6172	0.5682	0.5195	0.4709	0.4226	0.3744	0.3264	0.2785	0.2307	0.1830	0.1401	0.1220	0.1093	0.0983	0.0881	0.0778	0.0671	0.0577
4.45	0.7149	0.6657	0.6166	0.5676	0.5188	0.4702	0.4218	0.3735	0.3255	0.2775	0.2296	0.1819	0.1393	0.1214	0.1088	0.0979	0.0876	0.0773	0.0666	0.0573
4.46	0.7145	0.6652	0.6160	0.5670	0.5181	0.4694	0.4210	0.37272</												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.6907	0.6384	0.5861	0.5339	0.4818	0.4298	0.3779	0.3260	0.2742	0.2225	0.1708	0.1246	0.1070	0.0947	0.0841	0.0740	0.0638	0.0533	0.0451	0.3995
5.02	0.6903	0.6379	0.5856	0.5333	0.4812	0.4291	0.3771	0.3252	0.2734	0.2216	0.1698	0.1240	0.1065	0.0942	0.0837	0.0736	0.0634	0.0529	0.0448	0.3992
5.03	0.6898	0.6374	0.5851	0.5328	0.4805	0.4284	0.3763	0.3244	0.2725	0.2206	0.1688	0.1234	0.1061	0.0938	0.0833	0.0732	0.0630	0.0525	0.0445	0.3990
5.04	0.6894	0.6370	0.5845	0.5322	0.4799	0.4277	0.3756	0.3236	0.2716	0.2197	0.1678	0.1228	0.1056	0.0934	0.0829	0.0728	0.0626	0.0521	0.0442	0.3887
5.05	0.6890	0.6365	0.5840	0.5316	0.4792	0.4270	0.3748	0.3227	0.2707	0.2187	0.1667	0.1222	0.1052	0.0930	0.0825	0.0725	0.0623	0.0517	0.0439	0.3885
5.06	0.6886	0.6360	0.5835	0.5310	0.4786	0.4263	0.3741	0.3219	0.2698	0.2177	0.1657	0.1216	0.1047	0.0926	0.0821	0.0721	0.0619	0.0514	0.0436	0.3882
5.07	0.6882	0.6355	0.5830	0.5304	0.4780	0.4256	0.3733	0.3211	0.2689	0.2168	0.1647	0.1210	0.1043	0.0922	0.0818	0.0717	0.0615	0.0510	0.0434	0.3880
5.08	0.6877	0.6351	0.5824	0.5298	0.4773	0.4249	0.3725	0.3203	0.2680	0.2158	0.1637	0.1204	0.1038	0.0918	0.0814	0.0713	0.0611	0.0506	0.0431	0.3777
5.09	0.6873	0.6346	0.5819	0.5293	0.4767	0.4242	0.3718	0.3194	0.2671	0.2149	0.1627	0.1199	0.1034	0.0915	0.0810	0.0710	0.0608	0.0503	0.0428	0.3775
5.10	0.6869	0.6341	0.5814	0.5287	0.4761	0.4235	0.3710	0.3186	0.2663	0.2139	0.1617	0.1193	0.1030	0.0911	0.0806	0.0706	0.0604	0.0499	0.0425	0.3772
5.11	0.6865	0.6337	0.5809	0.5281	0.4754	0.4228	0.3703	0.3178	0.2654	0.2130	0.1606	0.1187	0.1025	0.0907	0.0803	0.0702	0.0600	0.0496	0.0423	0.3770
5.12	0.6861	0.6332	0.5803	0.5275	0.4748	0.4221	0.3695	0.3162	0.2636	0.2110	0.1596	0.1182	0.1021	0.0903	0.0799	0.0699	0.0596	0.0492	0.0420	0.3668
5.13	0.6857	0.6327	0.5798	0.5269	0.4742	0.4214	0.3688	0.3170	0.2645	0.2111	0.1586	0.1176	0.1017	0.0899	0.0795	0.0695	0.0593	0.0489	0.0417	0.3665
5.14	0.6853	0.6323	0.5793	0.5264	0.4735	0.4207	0.3680	0.3162	0.2637	0.2102	0.1576	0.1171	0.1012	0.0895	0.0792	0.0692	0.0590	0.0486	0.0415	0.3663
5.15	0.6848	0.6318	0.5788	0.5258	0.4729	0.4200	0.3673	0.3145	0.2619	0.2092	0.1566	0.1160	0.1008	0.0891	0.0788	0.0688	0.0585	0.0482	0.0412	0.3661
5.16	0.6844	0.6313	0.5782	0.5252	0.4723	0.4194	0.3665	0.3137	0.2610	0.2083	0.1556	0.1160	0.1004	0.0887	0.0784	0.0684	0.0582	0.0479	0.0409	0.3558
5.17	0.6840	0.6309	0.5777	0.5246	0.4716	0.4187	0.3658	0.3129	0.2591	0.2073	0.1546	0.1155	0.1000	0.0884	0.0781	0.0680	0.0578	0.0475	0.0407	0.3556
5.18	0.6836	0.6304	0.5772	0.5241	0.4710	0.4180	0.3650	0.3121	0.2592	0.2064	0.1536	0.1150	0.0996	0.0880	0.0777	0.0677	0.0574	0.0472	0.0404	0.3554
5.19	0.6832	0.6299	0.5767	0.5235	0.4704	0.4173	0.3643	0.3113	0.2583	0.2054	0.1526	0.1144	0.0991	0.0876	0.0773	0.0673	0.0571	0.0469	0.0402	0.3551
5.20	0.6828	0.6295	0.5762	0.5229	0.4697	0.4166	0.3635	0.3105	0.2575	0.2045	0.1515	0.1139	0.0987	0.0872	0.0770	0.0670	0.0567	0.0465	0.3999	0.3499
5.21	0.6823	0.6290	0.5756	0.5223	0.4691	0.4159	0.3628	0.3097	0.2566	0.2036	0.1505	0.1134	0.0983	0.0869	0.0766	0.0666	0.0564	0.0462	0.3997	0.3447
5.22	0.6819	0.6285	0.5751	0.5218	0.4685	0.4152	0.3620	0.3088	0.2557	0.2026	0.1495	0.1129	0.0979	0.0865	0.0763	0.0663	0.0560	0.0459	0.3994	0.3455
5.23	0.6815	0.6281	0.5746	0.5212	0.4678	0.4145	0.3613	0.3080	0.2548	0.2017	0.1485	0.1124	0.0975	0.0861	0.0759	0.0659	0.0556	0.0456	0.3992	0.3442
5.24	0.6811	0.6276	0.5741	0.5206	0.4672	0.4138	0.3605	0.3072	0.2540	0.2007	0.1475	0.1119	0.0971	0.0858	0.0756	0.0656	0.0553	0.0453	0.3989	0.3440
5.25	0.6807	0.6271	0.5736	0.5201	0.4666	0.4132	0.3598	0.3064	0.2531	0.1998	0.1465	0.1114	0.0967	0.0854	0.0752	0.0652	0.0549	0.0450	0.3987	0.3338
5.26	0.6803	0.6267	0.5731	0.5195	0.4660	0.4125	0.3590	0.3056	0.2522	0.1989	0.1455	0.1109	0.0963	0.0850	0.0748	0.0649	0.0546	0.0447	0.3984	0.3336
5.27	0.6799	0.6262	0.5725	0.5189	0.4653	0.4118	0.3583	0.3048	0.2514	0.1979	0.1445	0.1104	0.0959	0.0847	0.0745	0.0645	0.0542	0.0444	0.3983	0.3334
5.28	0.6795	0.6257	0.5720	0.5183	0.4647	0.4111	0.3575	0.3040	0.2505	0.1970	0.1435	0.1100	0.0955	0.0843	0.0741	0.0642	0.0539	0.0441	0.3981	0.3332
5.29	0.6791	0.6253	0.5715	0.5178	0.4641	0.4104	0.3568	0.3032	0.2496	0.1961	0.1425	0.1095	0.0951	0.0839	0.0738	0.0638	0.0535	0.0438	0.3977	0.3329
5.30	0.6787	0.6248	0.5710	0.5172	0.4635	0.4097	0.3560	0.3024	0.2487	0.1951	0.1415	0.1090	0.0947	0.0836	0.0735	0.0635	0.0532	0.0436	0.3975	0.3327
5.31	0.6782	0.6244	0.5705	0.5166	0.4628	0.4090	0.3553	0.3016	0.2479	0.1942	0.1405	0.1085	0.0943	0.0832	0.0731	0.0631	0.0528	0.0433	0.3972	0.3325
5.32	0.6778	0.6239	0.5700	0.5161	0.4622	0.4084	0.3546	0.3008	0.2470	0.1933	0.1395	0.1081	0.0940	0.0829	0.0728	0.0628	0.0525	0.0430	0.3970	0.3323
5.33	0.6774	0.6234	0.5695	0.5155	0.4616	0.4077	0.3538	0.3000	0.2461	0.1923	0.1385	0.1076	0.0936	0.0825	0.0724	0.0624	0.0521	0.0427	0.3968	0.3321
5.34	0.6770	0.6230	0.5690	0.5149	0.4610	0.4070	0.3531	0.2992	0.2453	0.1914	0.1375	0.1071	0.0932	0.0822	0.0721	0.0621	0.0518	0.0424	0.3965	0.3319
5.35	0.6766	0.6225	0.5684	0.5144	0.4603	0.4063	0.3523	0.2984	0.2444	0.1905	0.1365	0.1067	0.0928	0.0818	0.0717	0.0618	0.0514	0.0422	0.3963	0.3317
5.36	0.6762	0.6221	0.5679	0.5138	0.4597	0.4056	0.3516	0.2976	0.2435	0.1895	0.1355	0.1062	0.0924	0.0815	0.0714	0.0614	0.0511	0.0419	0.3961	0.3315
5.37	0.6758	0.6216	0.5674	0.5132	0.4591	0.4050	0.3509	0.2968	0.2427	0.1886	0.1346	0.1058	0.0921	0.0811	0.0711	0.0611	0.0507	0.0416	0.3959	0.3313
5.38	0.6754	0.6211	0.5669	0.5127	0.4585	0.4043	0.3501	0.2960	0.2418	0.1877	0.1336	0.1053	0.0917	0.0808	0.0707	0.0607	0.0504	0.0414	0.3956	0.3311
5.39	0.6750	0.6207	0.5664	0.5121	0.4579	0.4036	0.3494	0.2952	0.2410	0.1868	0.1326	0.1049	0.0913	0.0804	0.0704	0.0604	0.0501	0.0411	0.3954	0.3099
5.40	0.6746	0.6202	0.5659	0.5116	0.4572	0.4029	0.3486	0.2944	0.2401	0.1858	0.1316	0.1044	0.0909	0.0801	0.0701	0.0601	0.0497	0.0408	0.3952	0.3097
5.41	0.6742	0.6198	0.5654	0.5110	0.4566	0.4023	0.3479	0.2936	0.2392	0.1849	0.1307	0.1040	0.0906	0.0798	0.0697	0.0597	0.0494	0.0409	0.3950	0.3094
5.42	0.6738	0.6193	0.5649	0.5104	0.4560	0.4016	0.3472	0.2928	0.2384	0.1840	0.1298	0.1036	0.0902	0.0794	0.0694	0.0594	0.0491	0.0408	0.3949	0.3093
5.43	0.6734	0.6189	0.5644	0.5099	0.4554	0.4009	0.3464	0.2920	0.2375	0.1831	0.1290	0.1031	0.0898	0.0791	0.0691	0.0591	0.0487	0.0401	0.3945	0.3091
5.44	0.6730	0.6184	0.5639	0.5093	0.4548	0.4002	0.3457	0.2912	0.2367	0.1821	0.1281	0.1027	0.0895	0.0787	0.0687	0.0588	0.0484	0.3938	0.3043	0.2999
5.45	0.6726	0.6180	0.5634	0.5087	0.4541	0.3996	0.3450	0.2904	0.2358	0.1812	0.1273	0.1023	0.0891	0.0784	0.0684	0.0584	0.0481	0.3936	0.3041	0

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.6506	0.5931	0.5357	0.4781	0.4205	0.3627	0.3048	0.2469	0.1888	0.1308	0.0960	0.0821	0.0713	0.0615	0.0517	0.0415	0.0332	0.0282	0.0241	0.0204
6.02	0.6502	0.5927	0.5352	0.4776	0.4199	0.3620	0.3041	0.2461	0.1880	0.1299	0.0956	0.0818	0.0710	0.0612	0.0514	0.0413	0.0330	0.0280	0.0240	0.0202
6.03	0.6498	0.5923	0.5347	0.4771	0.4193	0.3614	0.3034	0.2453	0.1872	0.1290	0.0952	0.0815	0.0707	0.0609	0.0511	0.0410	0.0328	0.0278	0.0238	0.0201
6.04	0.6494	0.5918	0.5342	0.4765	0.4187	0.3608	0.3027	0.2446	0.1864	0.1281	0.0949	0.0812	0.0705	0.0607	0.0509	0.0407	0.0326	0.0277	0.0237	0.0200
6.05	0.6490	0.5914	0.5338	0.4760	0.4181	0.3601	0.3020	0.2438	0.1855	0.1272	0.0945	0.0809	0.0702	0.0604	0.0506	0.0404	0.0324	0.0275	0.0235	0.0198
6.06	0.6486	0.5910	0.5333	0.4755	0.4175	0.3595	0.3013	0.2431	0.1847	0.1263	0.0941	0.0805	0.0699	0.0601	0.0503	0.0402	0.0322	0.0273	0.0234	0.0197
6.07	0.6483	0.5906	0.5328	0.4749	0.4169	0.3588	0.3006	0.2423	0.1839	0.1255	0.0937	0.0802	0.0696	0.0599	0.0501	0.0399	0.0320	0.0272	0.0232	0.0195
6.08	0.6479	0.5901	0.5323	0.4744	0.4164	0.3582	0.2999	0.2415	0.1831	0.1246	0.0934	0.0799	0.0694	0.0596	0.0498	0.0396	0.0319	0.0270	0.0231	0.0194
6.09	0.6475	0.5897	0.5318	0.4739	0.4158	0.3576	0.2992	0.2408	0.1823	0.1237	0.0930	0.0796	0.0691	0.0593	0.0495	0.0393	0.0317	0.0269	0.0229	0.0193
6.10	0.6471	0.5893	0.5314	0.4733	0.4152	0.3569	0.2985	0.2400	0.1815	0.1228	0.0927	0.0794	0.0688	0.0591	0.0493	0.0391	0.0315	0.0267	0.0228	0.0191
6.11	0.6467	0.5888	0.5309	0.4728	0.4146	0.3563	0.2978	0.2393	0.1807	0.1220	0.0923	0.0791	0.0685	0.0588	0.0490	0.0388	0.0313	0.0265	0.0226	0.0190
6.12	0.6464	0.5884	0.5304	0.4723	0.4140	0.3556	0.2971	0.2385	0.1798	0.1211	0.0919	0.0788	0.0683	0.0585	0.0487	0.0385	0.0311	0.0264	0.0225	0.0189
6.13	0.6460	0.5880	0.5299	0.4718	0.4134	0.3550	0.2964	0.2378	0.1790	0.1202	0.0916	0.0785	0.0680	0.0583	0.0485	0.0383	0.0309	0.0262	0.0224	0.0187
6.14	0.6456	0.5876	0.5294	0.4712	0.4129	0.3544	0.2957	0.2370	0.1782	0.1193	0.0912	0.0782	0.0677	0.0580	0.0482	0.0380	0.0307	0.0261	0.0222	0.0186
6.15	0.6452	0.5871	0.5290	0.4707	0.4125	0.3537	0.2950	0.2363	0.1774	0.1185	0.0909	0.0779	0.0675	0.0577	0.0479	0.0377	0.0306	0.0259	0.0221	0.0185
6.16	0.6448	0.5867	0.5285	0.4702	0.4117	0.3531	0.2944	0.2355	0.1766	0.1176	0.0905	0.0776	0.0672	0.0575	0.0477	0.0375	0.0304	0.0258	0.0219	0.0183
6.17	0.6445	0.5863	0.5280	0.4696	0.4111	0.3525	0.2937	0.2348	0.1758	0.1167	0.0902	0.0773	0.0669	0.0572	0.0474	0.0372	0.0302	0.0256	0.0218	0.0182
6.18	0.6441	0.5858	0.5275	0.4691	0.4105	0.3518	0.2930	0.2340	0.1750	0.1159	0.0898	0.0770	0.0667	0.0570	0.0472	0.0369	0.0300	0.0255	0.0217	0.0181
6.19	0.6437	0.5854	0.5271	0.4686	0.4100	0.3512	0.2923	0.2333	0.1742	0.1150	0.0895	0.0767	0.0664	0.0567	0.0469	0.0367	0.0299	0.0253	0.0215	0.0180
6.20	0.6433	0.5850	0.5266	0.4681	0.4094	0.3506	0.2916	0.2325	0.1733	0.1141	0.0892	0.0765	0.0661	0.0564	0.0466	0.0364	0.0297	0.0252	0.0214	0.0178
6.21	0.6429	0.5846	0.5261	0.4675	0.4088	0.3499	0.2909	0.2318	0.1725	0.1134	0.0888	0.0762	0.0659	0.0562	0.0464	0.0361	0.0295	0.0250	0.0213	0.0177
6.22	0.6426	0.5841	0.5256	0.4670	0.4082	0.3493	0.2902	0.2310	0.1717	0.1127	0.0885	0.0759	0.0656	0.0559	0.0461	0.0359	0.0293	0.0249	0.0211	0.0176
6.23	0.6422	0.5837	0.5252	0.4665	0.4076	0.3487	0.2895	0.2303	0.1709	0.1120	0.0881	0.0756	0.0654	0.0557	0.0459	0.0357	0.0292	0.0247	0.0210	0.0174
6.24	0.6418	0.5833	0.5247	0.4660	0.4071	0.3480	0.2888	0.2295	0.1701	0.1113	0.0878	0.0753	0.0651	0.0554	0.0456	0.0354	0.0290	0.0246	0.0209	0.0173
6.25	0.6414	0.5829	0.5242	0.4654	0.4065	0.3474	0.2881	0.2288	0.1693	0.1107	0.0875	0.0751	0.0648	0.0552	0.0454	0.0352	0.0288	0.0244	0.0207	0.0172
6.26	0.6411	0.5824	0.5238	0.4649	0.4059	0.3468	0.2874	0.2280	0.1685	0.1100	0.0872	0.0748	0.0646	0.0549	0.0451	0.0350	0.0287	0.0243	0.0206	0.0171
6.27	0.6407	0.5820	0.5233	0.4644	0.4053	0.3461	0.2868	0.2273	0.1677	0.1094	0.0868	0.0745	0.0643	0.0547	0.0449	0.0347	0.0285	0.0242	0.0205	0.0170
6.28	0.6403	0.5816	0.5228	0.4639	0.4048	0.3455	0.2861	0.2265	0.1669	0.1088	0.0865	0.0742	0.0641	0.0544	0.0446	0.0345	0.0283	0.0240	0.0203	0.0168
6.29	0.6399	0.5812	0.5223	0.4633	0.4042	0.3449	0.2854	0.2258	0.1661	0.1082	0.0862	0.0740	0.0638	0.0542	0.0444	0.0343	0.0282	0.0239	0.0202	0.0167
6.30	0.6396	0.5808	0.5219	0.4628	0.4036	0.3442	0.2847	0.2250	0.1653	0.1076	0.0859	0.0737	0.0636	0.0539	0.0441	0.0341	0.0280	0.0237	0.0201	0.0166
6.31	0.6392	0.5803	0.5214	0.4623	0.4030	0.3436	0.2840	0.2243	0.1645	0.1070	0.0855	0.0734	0.0633	0.0537	0.0438	0.0338	0.0278	0.0236	0.0199	0.0165
6.32	0.6388	0.5799	0.5209	0.4618	0.4025	0.3430	0.2833	0.2235	0.1637	0.1065	0.0852	0.0731	0.0630	0.0534	0.0436	0.0336	0.0277	0.0235	0.0198	0.0164
6.33	0.6384	0.5795	0.5205	0.4613	0.4019	0.3423	0.2826	0.2228	0.1629	0.1059	0.0849	0.0729	0.0628	0.0532	0.0434	0.0334	0.0275	0.0233	0.0197	0.0163
6.34	0.6381	0.5791	0.5200	0.4607	0.4013	0.3417	0.2820	0.2221	0.1621	0.1054	0.0846	0.0726	0.0625	0.0529	0.0431	0.0332	0.0274	0.0232	0.0196	0.0161
6.35	0.6377	0.5787	0.5195	0.4602	0.4007	0.3411	0.2813	0.2213	0.1613	0.1049	0.0843	0.0723	0.0623	0.0527	0.0428	0.0330	0.0272	0.0230	0.0194	0.0160
6.36	0.6373	0.5782	0.5190	0.4597	0.4002	0.3405	0.2806	0.2206	0.1605	0.1044	0.0840	0.0721	0.0620	0.0524	0.0426	0.0328	0.0271	0.0229	0.0193	0.0159
6.37	0.6370	0.5778	0.5186	0.4592	0.3996	0.3398	0.2799	0.2198	0.1597	0.1039	0.0837	0.0718	0.0618	0.0522	0.0424	0.0326	0.0269	0.0228	0.0192	0.0158
6.38	0.6366	0.5774	0.5181	0.4587	0.3990	0.3392	0.2792	0.2191	0.1589	0.1034	0.0834	0.0716	0.0616	0.0519	0.0421	0.0324	0.0267	0.0226	0.0191	0.0157
6.39	0.6362	0.5770	0.5176	0.4581	0.3985	0.3386	0.2785	0.2184	0.1581	0.1030	0.0831	0.0713	0.0613	0.0517	0.0419	0.0322	0.0266	0.0225	0.0189	0.0156
6.40	0.6358	0.5766	0.5172	0.4576	0.3979	0.3380	0.2779	0.2176	0.1573	0.1025	0.0828	0.0710	0.0611	0.0515	0.0416	0.0321	0.0264	0.0224	0.0188	0.0155
6.41	0.6355	0.5761	0.5167	0.4571	0.3973	0.3373	0.2773	0.2169	0.1565	0.1019	0.0825	0.0708	0.0608	0.0512	0.0414	0.0319	0.0263	0.0222	0.0187	0.0154
6.42	0.6351	0.5757	0.5162	0.4566	0.3967	0.3367	0.2765	0.2161	0.1557	0.1013	0.0822	0.0705	0.0606	0.0510	0.0411	0.0317	0.0261	0.0221	0.0186	0.0152
6.43	0.6347	0.5753	0.5158	0.4561	0.3962	0.3361	0.2758	0.2154	0.1549	0.1008	0.0819	0.0703	0.0603	0.0507	0.0409	0.0315	0.0260	0.0220	0.0185	0.0151
6.44	0.6344	0.5749	0.5153	0.4556	0.3956	0.3355	0.2751	0.2147	0.1541	0.1002	0.0816	0.0700	0.0601	0.0505	0.0406	0.0313	0.0258	0.0219	0.0183	0.0150
6.45	0.6340	0.5745	0.5148	0.4550	0.3950	0.3348	0.2745	0.2139	0.1533	0.0997	0.0813	0.0697	0.0598	0.0503	0.0404	0.0311	0.0257	0.0217	0.0182	0.0149
6.46	0.6336	0.5740	0.5144	0.4545	0.3945	0.3342	0.2738	0.2132												

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
7.01	0.6137	0.5516	0.4893	0.4267	0.3639	0.3006	0.2372	0.1735	0.1096	0.0794	0.0669	0.0569	0.0474	0.0379	0.0283	0.0226	0.0188	0.0155	0.0124	0.0101
7.02	0.6134	0.5512	0.4889	0.4263	0.3633	0.3000	0.2365	0.1727	0.1088	0.0791	0.0666	0.0566	0.0472	0.0377	0.0282	0.0225	0.0187	0.0154	0.0123	0.0101
7.03	0.6130	0.5508	0.4884	0.4258	0.3628	0.2994	0.2359	0.1720	0.1080	0.0789	0.0664	0.0564	0.0470	0.0375	0.0280	0.0223	0.0186	0.0153	0.0123	0.0100
7.04	0.6127	0.5504	0.4880	0.4253	0.3622	0.2988	0.2352	0.1713	0.1073	0.0786	0.0662	0.0562	0.0468	0.0373	0.0278	0.0222	0.0185	0.0152	0.0122	0.0099
7.05	0.6123	0.5500	0.4875	0.4248	0.3617	0.2983	0.2346	0.1706	0.1065	0.0783	0.0660	0.0560	0.0466	0.0371	0.0276	0.0221	0.0184	0.0151	0.0121	0.0099
7.06	0.6119	0.5496	0.4871	0.4243	0.3611	0.2977	0.2339	0.1699	0.1058	0.0780	0.0657	0.0558	0.0464	0.0369	0.0275	0.0220	0.0183	0.0150	0.0120	0.0098
7.07	0.6116	0.5492	0.4867	0.4238	0.3606	0.2971	0.2332	0.1692	0.1051	0.0778	0.0655	0.0556	0.0462	0.0367	0.0273	0.0219	0.0182	0.0149	0.0119	0.0097
7.08	0.6112	0.5488	0.4862	0.4233	0.3600	0.2965	0.2326	0.1685	0.1044	0.0775	0.0653	0.0554	0.0460	0.0365	0.0271	0.0217	0.0181	0.0148	0.0118	0.0097
7.09	0.6109	0.5484	0.4858	0.4228	0.3595	0.2959	0.2319	0.1678	0.1037	0.0772	0.0651	0.0552	0.0458	0.0363	0.0269	0.0216	0.0180	0.0148	0.0118	0.0096
7.10	0.6105	0.5480	0.4853	0.4223	0.3590	0.2953	0.2313	0.1671	0.1031	0.0770	0.0649	0.0550	0.0456	0.0361	0.0268	0.0215	0.0179	0.0147	0.0117	0.0095
7.11	0.6102	0.5476	0.4849	0.4218	0.3584	0.2947	0.2306	0.1664	0.1024	0.0767	0.0646	0.0548	0.0454	0.0359	0.0266	0.0214	0.0178	0.0146	0.0116	0.0095
7.12	0.6098	0.5472	0.4844	0.4213	0.3579	0.2941	0.2300	0.1657	0.1017	0.0764	0.0644	0.0546	0.0452	0.0357	0.0265	0.0213	0.0177	0.0145	0.0115	0.0094
7.13	0.6095	0.5468	0.4840	0.4208	0.3573	0.2935	0.2293	0.1650	0.1011	0.0762	0.0642	0.0544	0.0450	0.0355	0.0263	0.0212	0.0176	0.0144	0.0114	0.0093
7.14	0.6091	0.5464	0.4835	0.4203	0.3568	0.2929	0.2287	0.1643	0.1005	0.0759	0.0640	0.0542	0.0448	0.0353	0.0261	0.0211	0.0175	0.0143	0.0114	0.0093
7.15	0.6088	0.5461	0.4831	0.4198	0.3562	0.2923	0.2281	0.1636	0.0999	0.0757	0.0638	0.0540	0.0447	0.0351	0.0260	0.0209	0.0174	0.0142	0.0113	0.0092
7.16	0.6084	0.5457	0.4827	0.4194	0.3557	0.2917	0.2274	0.1629	0.0993	0.0754	0.0636	0.0538	0.0445	0.0349	0.0258	0.0208	0.0173	0.0141	0.0112	0.0092
7.17	0.6081	0.5453	0.4822	0.4189	0.3552	0.2911	0.2268	0.1622	0.0987	0.0751	0.0634	0.0536	0.0443	0.0347	0.0257	0.0207	0.0172	0.0140	0.0111	0.0091
7.18	0.6077	0.5449	0.4818	0.4184	0.3546	0.2905	0.2261	0.1615	0.0981	0.0749	0.0631	0.0534	0.0441	0.0345	0.0255	0.0206	0.0171	0.0139	0.0111	0.0090
7.19	0.6074	0.5445	0.4813	0.4179	0.3541	0.2899	0.2255	0.1608	0.0975	0.0746	0.0629	0.0532	0.0439	0.0343	0.0254	0.0205	0.0170	0.0138	0.0110	0.0090
7.20	0.6070	0.5441	0.4809	0.4174	0.3535	0.2893	0.2248	0.1601	0.0969	0.0744	0.0627	0.0530	0.0437	0.0341	0.0252	0.0204	0.0169	0.0138	0.0109	0.0089
7.21	0.6067	0.5437	0.4805	0.4169	0.3530	0.2887	0.2242	0.1594	0.0964	0.0741	0.0625	0.0528	0.0435	0.0339	0.0251	0.0203	0.0168	0.0137	0.0108	0.0089
7.22	0.6063	0.5433	0.4800	0.4164	0.3525	0.2881	0.2235	0.1587	0.0959	0.0739	0.0623	0.0526	0.0433	0.0337	0.0249	0.0202	0.0167	0.0136	0.0108	0.0088
7.23	0.6060	0.5429	0.4796	0.4159	0.3519	0.2876	0.2229	0.1580	0.0953	0.0736	0.0621	0.0524	0.0431	0.0335	0.0248	0.0201	0.0166	0.0135	0.0107	0.0087
7.24	0.6056	0.5425	0.4791	0.4154	0.3514	0.2870	0.2222	0.1573	0.0948	0.0734	0.0619	0.0522	0.0429	0.0333	0.0247	0.0200	0.0165	0.0134	0.0106	0.0087
7.25	0.6053	0.5421	0.4787	0.4150	0.3508	0.2864	0.2216	0.1566	0.0943	0.0731	0.0617	0.0520	0.0427	0.0331	0.0245	0.0199	0.0164	0.0133	0.0105	0.0086
7.26	0.6049	0.5417	0.4783	0.4145	0.3503	0.2858	0.2209	0.1559	0.0938	0.0729	0.0615	0.0518	0.0425	0.0329	0.0244	0.0197	0.0163	0.0132	0.0105	0.0086
7.27	0.6046	0.5413	0.4778	0.4140	0.3498	0.2852	0.2203	0.1552	0.0932	0.0727	0.0613	0.0516	0.0423	0.0327	0.0242	0.0196	0.0162	0.0132	0.0104	0.0085
7.28	0.6042	0.5409	0.4774	0.4135	0.3492	0.2846	0.2197	0.1545	0.0927	0.0724	0.0611	0.0515	0.0421	0.0325	0.0241	0.0195	0.0161	0.0131	0.0103	0.0084
7.29	0.6039	0.5405	0.4769	0.4130	0.3487	0.2840	0.2190	0.1538	0.0922	0.0722	0.0609	0.0513	0.0420	0.0323	0.0240	0.0194	0.0160	0.0130	0.0103	0.0084
7.30	0.6035	0.5401	0.4765	0.4125	0.3482	0.2834	0.2184	0.1531	0.0917	0.0719	0.0607	0.0511	0.0418	0.0321	0.0238	0.0193	0.0160	0.0129	0.0102	0.0083
7.31	0.6032	0.5398	0.4761	0.4120	0.3476	0.2828	0.2177	0.1524	0.0911	0.0717	0.0605	0.0509	0.0416	0.0320	0.0237	0.0192	0.0159	0.0128	0.0101	0.0083
7.32	0.6029	0.5394	0.4756	0.4116	0.3471	0.2823	0.2171	0.1517	0.0906	0.0715	0.0603	0.0507	0.0414	0.0318	0.0236	0.0191	0.0158	0.0127	0.0101	0.0082
7.33	0.6025	0.5390	0.4752	0.4111	0.3466	0.2817	0.2165	0.1510	0.0901	0.0712	0.0601	0.0505	0.0412	0.0316	0.0234	0.0190	0.0157	0.0127	0.0100	0.0082
7.34	0.6022	0.5386	0.4748	0.4106	0.3460	0.2811	0.2158	0.1503	0.0896	0.0710	0.0599	0.0503	0.0410	0.0314	0.0233	0.0189	0.0156	0.0126	0.0099	0.0081
7.35	0.6018	0.5382	0.4743	0.4101	0.3455	0.2805	0.2152	0.1496	0.0891	0.0708	0.0597	0.0501	0.0408	0.0312	0.0232	0.0188	0.0155	0.0125	0.0099	0.0081
7.36	0.6015	0.5378	0.4739	0.4096	0.3450	0.2799	0.2145	0.1489	0.0886	0.0705	0.0595	0.0499	0.0406	0.0310	0.0231	0.0187	0.0154	0.0124	0.0098	0.0080
7.37	0.6011	0.5374	0.4735	0.4091	0.3444	0.2793	0.2139	0.1482	0.0881	0.0703	0.0593	0.0497	0.0405	0.0308	0.0229	0.0186	0.0153	0.0123	0.0097	0.0080
7.38	0.6008	0.5370	0.4730	0.4087	0.3439	0.2787	0.2133	0.1475	0.0876	0.0701	0.0591	0.0496	0.0403	0.0306	0.0228	0.0185	0.0152	0.0122	0.0097	0.0079
7.39	0.6004	0.5366	0.4726	0.4082	0.3434	0.2782	0.2126	0.1468	0.0871	0.0698	0.0589	0.0494	0.0401	0.0304	0.0227	0.0184	0.0152	0.0122	0.0096	0.0078
7.40	0.6001	0.5362	0.4722	0.4077	0.3428	0.2776	0.2120	0.1461	0.0866	0.0696	0.0587	0.0492	0.0399	0.0303	0.0226	0.0183	0.0151	0.0121	0.0095	0.0078
7.41	0.5997	0.5359	0.4717	0.4072	0.3423	0.2770	0.2113	0.1454	0.0861	0.0694	0.0585	0.0490	0.0397	0.0301	0.0224	0.0182	0.0150	0.0120	0.0095	0.0077
7.42	0.5994	0.5355	0.4713	0.4067	0.3418	0.2764	0.2107	0.1447	0.0857	0.0692	0.0583	0.0488	0.0395	0.0299	0.0223	0.0181	0.0149	0.0119	0.0094	0.0077
7.43	0.5991	0.5351	0.4708	0.4062	0.3412	0.2758	0.2101	0.1441	0.0853	0.0689	0.0581	0.0486	0.0394	0.0297	0.0222	0.0180	0.0148	0.0118	0.0094	0.0076
7.44	0.5987	0.5347	0.4704	0.4058	0.3407	0.2752	0.2094	0.1434	0.0849	0.0687	0.0579	0.0485	0.0392	0.0295	0.0221	0.0179	0.0147	0.0118	0.0093	0.0076
7.45	0.5984	0.5343	0.4700	0.4053	0.3402	0.2747	0.2088	0.1427	0.0845	0.0685	0.0577	0.0483	0.0390	0.0293	0.0220	0.0179	0.0146	0.0117	0.0092	0.0075
7.46	0.5980	0.5339	0.4696	0.4048	0.3396															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.5795	0.5130	0.4462	0.3788	0.3109	0.2426	0.1738	0.1046	0.0696	0.0574	0.0478	0.0388	0.0295	0.0208	0.0164	0.0133	0.0105	0.0081	0.0064	0.0052
8.02	0.5792	0.5126	0.4457	0.3784	0.3104	0.2420	0.1732	0.1039	0.0693	0.0573	0.0477	0.0386	0.0293	0.0207	0.0163	0.0132	0.0104	0.0080	0.0064	0.0051
8.03	0.5788	0.5123	0.4453	0.3779	0.3099	0.2414	0.1725	0.1033	0.0691	0.0571	0.0475	0.0385	0.0292	0.0206	0.0163	0.0131	0.0104	0.0080	0.0063	0.0051
8.04	0.5785	0.5119	0.4449	0.3774	0.3094	0.2409	0.1719	0.1026	0.0689	0.0569	0.0474	0.0383	0.0290	0.0204	0.0162	0.0131	0.0103	0.0079	0.0063	0.0051
8.05	0.5782	0.5115	0.4445	0.3770	0.3089	0.2403	0.1713	0.1019	0.0687	0.0567	0.0472	0.0382	0.0289	0.0203	0.0161	0.0130	0.0103	0.0078	0.0063	0.0050
8.06	0.5778	0.5112	0.4441	0.3765	0.3084	0.2398	0.1707	0.1013	0.0685	0.0566	0.0470	0.0380	0.0287	0.0202	0.0160	0.0129	0.0102	0.0078	0.0062	0.0050
8.07	0.5775	0.5108	0.4437	0.3760	0.3079	0.2392	0.1701	0.1006	0.0682	0.0564	0.0469	0.0378	0.0285	0.0201	0.0159	0.0129	0.0101	0.0077	0.0062	0.0050
8.08	0.5772	0.5104	0.4432	0.3756	0.3074	0.2386	0.1695	0.1000	0.0680	0.0562	0.0467	0.0377	0.0284	0.0200	0.0159	0.0128	0.0101	0.0077	0.0061	0.0049
8.09	0.5769	0.5100	0.4428	0.3751	0.3068	0.2381	0.1689	0.0994	0.0678	0.0561	0.0466	0.0375	0.0282	0.0199	0.0158	0.0127	0.0100	0.0077	0.0061	0.0049
8.10	0.5765	0.5097	0.4424	0.3746	0.3063	0.2375	0.1682	0.0988	0.0676	0.0559	0.0464	0.0374	0.0281	0.0198	0.0157	0.0127	0.0099	0.0076	0.0061	0.0049
8.11	0.5762	0.5093	0.4420	0.3742	0.3058	0.2369	0.1676	0.0981	0.0674	0.0557	0.0463	0.0372	0.0279	0.0197	0.0156	0.0126	0.0099	0.0076	0.0060	0.0048
8.12	0.5759	0.5089	0.4416	0.3737	0.3053	0.2364	0.1670	0.0975	0.0672	0.0555	0.0461	0.0371	0.0278	0.0196	0.0155	0.0125	0.0098	0.0075	0.0060	0.0048
8.13	0.5755	0.5086	0.4412	0.3733	0.3048	0.2358	0.1664	0.0969	0.0670	0.0554	0.0459	0.0369	0.0276	0.0195	0.0155	0.0125	0.0097	0.0075	0.0059	0.0048
8.14	0.5752	0.5082	0.4408	0.3728	0.3043	0.2353	0.1658	0.0963	0.0668	0.0552	0.0458	0.0368	0.0275	0.0194	0.0154	0.0124	0.0097	0.0074	0.0059	0.0047
8.15	0.5749	0.5078	0.4403	0.3723	0.3038	0.2347	0.1652	0.0957	0.0666	0.0550	0.0456	0.0366	0.0273	0.0193	0.0153	0.0123	0.0096	0.0074	0.0059	0.0047
8.16	0.5746	0.5074	0.4399	0.3719	0.3033	0.2341	0.1646	0.0952	0.0663	0.0549	0.0455	0.0365	0.0272	0.0192	0.0152	0.0123	0.0096	0.0073	0.0058	0.0047
8.17	0.5742	0.5071	0.4395	0.3714	0.3028	0.2336	0.1640	0.0946	0.0661	0.0547	0.0453	0.0363	0.0270	0.0191	0.0152	0.0122	0.0095	0.0073	0.0058	0.0046
8.18	0.5739	0.5067	0.4391	0.3710	0.3023	0.2330	0.1634	0.0940	0.0659	0.0545	0.0452	0.0362	0.0268	0.0190	0.0151	0.0121	0.0094	0.0072	0.0058	0.0046
8.19	0.5736	0.5063	0.4387	0.3705	0.3018	0.2325	0.1628	0.0934	0.0657	0.0544	0.0450	0.0360	0.0267	0.0189	0.0150	0.0121	0.0094	0.0072	0.0057	0.0046
8.20	0.5732	0.5060	0.4383	0.3700	0.3012	0.2319	0.1621	0.0929	0.0655	0.0542	0.0449	0.0359	0.0265	0.0188	0.0149	0.0120	0.0093	0.0071	0.0057	0.0045
8.21	0.5729	0.5056	0.4379	0.3696	0.3007	0.2314	0.1615	0.0924	0.0653	0.0540	0.0447	0.0357	0.0264	0.0187	0.0149	0.0119	0.0093	0.0071	0.0056	0.0045
8.22	0.5726	0.5052	0.4374	0.3691	0.3002	0.2308	0.1609	0.0918	0.0651	0.0539	0.0446	0.0356	0.0262	0.0186	0.0148	0.0119	0.0092	0.0070	0.0056	0.0045
8.23	0.5723	0.5049	0.4370	0.3687	0.2997	0.2302	0.1603	0.0913	0.0649	0.0537	0.0444	0.0354	0.0261	0.0185	0.0147	0.0118	0.0092	0.0070	0.0056	0.0044
8.24	0.5719	0.5045	0.4366	0.3682	0.2992	0.2297	0.1597	0.0908	0.0647	0.0536	0.0443	0.0353	0.0259	0.0184	0.0146	0.0117	0.0091	0.0070	0.0055	0.0044
8.25	0.5716	0.5041	0.4362	0.3678	0.2987	0.2291	0.1591	0.0902	0.0645	0.0534	0.0441	0.0351	0.0258	0.0183	0.0146	0.0117	0.0090	0.0069	0.0055	0.0044
8.26	0.5713	0.5038	0.4358	0.3673	0.2982	0.2286	0.1585	0.0897	0.0643	0.0532	0.0440	0.0350	0.0256	0.0182	0.0145	0.0116	0.0090	0.0069	0.0055	0.0043
8.27	0.5710	0.5034	0.4354	0.3668	0.2977	0.2280	0.1579	0.0892	0.0641	0.0531	0.0438	0.0348	0.0255	0.0181	0.0144	0.0115	0.0089	0.0068	0.0054	0.0043
8.28	0.5706	0.5030	0.4350	0.3664	0.2972	0.2275	0.1573	0.0886	0.0640	0.0529	0.0437	0.0347	0.0253	0.0180	0.0143	0.0115	0.0089	0.0068	0.0054	0.0043
8.29	0.5703	0.5027	0.4346	0.3659	0.2967	0.2269	0.1567	0.0881	0.0638	0.0527	0.0435	0.0345	0.0252	0.0179	0.0143	0.0114	0.0088	0.0067	0.0054	0.0042
8.30	0.5700	0.5023	0.4342	0.3655	0.2962	0.2264	0.1561	0.0876	0.0636	0.0526	0.0434	0.0344	0.0250	0.0178	0.0142	0.0114	0.0087	0.0067	0.0053	0.0042
8.31	0.5697	0.5019	0.4337	0.3650	0.2957	0.2258	0.1555	0.0871	0.0634	0.0524	0.0432	0.0342	0.0249	0.0177	0.0141	0.0113	0.0087	0.0067	0.0053	0.0042
8.32	0.5693	0.5016	0.4333	0.3646	0.2952	0.2253	0.1549	0.0865	0.0632	0.0523	0.0431	0.0341	0.0247	0.0177	0.0141	0.0112	0.0086	0.0066	0.0053	0.0042
8.33	0.5690	0.5012	0.4329	0.3641	0.2947	0.2247	0.1543	0.0860	0.0630	0.0521	0.0429	0.0339	0.0246	0.0176	0.0140	0.0112	0.0086	0.0066	0.0052	0.0041
8.34	0.5687	0.5008	0.4325	0.3636	0.2942	0.2241	0.1537	0.0855	0.0628	0.0520	0.0428	0.0338	0.0244	0.0175	0.0139	0.0111	0.0085	0.0065	0.0052	0.0041
8.35	0.5684	0.5005	0.4321	0.3632	0.2937	0.2236	0.1530	0.0850	0.0626	0.0518	0.0426	0.0336	0.0243	0.0174	0.0139	0.0111	0.0085	0.0065	0.0052	0.0041
8.36	0.5680	0.5001	0.4317	0.3627	0.2932	0.2230	0.1524	0.0845	0.0624	0.0516	0.0425	0.0335	0.0241	0.0173	0.0138	0.0110	0.0084	0.0065	0.0051	0.0040
8.37	0.5677	0.4997	0.4313	0.3623	0.2927	0.2225	0.1518	0.0839	0.0622	0.0515	0.0423	0.0333	0.0240	0.0172	0.0137	0.0109	0.0084	0.0064	0.0051	0.0040
8.38	0.5674	0.4994	0.4309	0.3618	0.2922	0.2219	0.1512	0.0834	0.0621	0.0513	0.0422	0.0332	0.0238	0.0171	0.0136	0.0109	0.0083	0.0064	0.0051	0.0040
8.39	0.5671	0.4990	0.4305	0.3614	0.2917	0.2214	0.1506	0.0829	0.0619	0.0512	0.0420	0.0331	0.0237	0.0171	0.0136	0.0108	0.0083	0.0063	0.0050	0.0040
8.40	0.5668	0.4986	0.4301	0.3609	0.2911	0.2208	0.1500	0.0824	0.0617	0.0510	0.0419	0.0329	0.0236	0.0170	0.0135	0.0108	0.0082	0.0063	0.0050	0.0039
8.41	0.5664	0.4983	0.4297	0.3605	0.2906	0.2203	0.1494	0.0818	0.0615	0.0509	0.0417	0.0328	0.0234	0.0169	0.0134	0.0107	0.0081	0.0063	0.0050	0.0039
8.42	0.5661	0.4979	0.4292	0.3600	0.2901	0.2197	0.1488	0.0812	0.0613	0.0507	0.0416	0.0326	0.0233	0.0168	0.0134	0.0106	0.0081	0.0062	0.0049	0.0039
8.43	0.5658	0.4975	0.4288	0.3595	0.2896	0.2192	0.1482	0.0807	0.0611	0.0506	0.0414	0.0325	0.0231	0.0167	0.0133	0.0106	0.0080	0.0062	0.0049	0.0039
8.44	0.5655	0.4972	0.4284	0.3591	0.2891	0.2186	0.1476	0.0802	0.0610	0.0504	0.0413	0.0323	0.0230	0.0166	0.0132	0.0105	0.0080	0.0061	0.0049	0.0038
8.45	0.5651	0.4968	0.4280	0.3586	0.2886	0.2181	0.1470	0.0796	0.0608	0.0503	0.0412	0.0322	0.0228	0.0166	0.0132	0.0105	0.0079	0.0061	0.0048	0.0038
8.46	0.5648	0.4964	0.4276	0.3582	0.2881															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
9.01	0.5474	0.4768	0.4056	0.3337	0.2610	0.1877	0.1139	0.0645	0.0518	0.0424	0.0337	0.0247	0.0164	0.0127	0.0100	0.0076	0.0056	0.0043	0.0033	0.0026
9.02	0.5471	0.4764	0.4052	0.3332	0.2605	0.1872	0.1133	0.0643	0.0517	0.0423	0.0335	0.0246	0.0164	0.0126	0.0099	0.0075	0.0055	0.0043	0.0033	0.0025
9.03	0.5468	0.4761	0.4048	0.3328	0.2601	0.1867	0.1127	0.0641	0.0515	0.0422	0.0334	0.0244	0.0163	0.0125	0.0099	0.0075	0.0055	0.0043	0.0033	0.0025
9.04	0.5465	0.4757	0.4044	0.3324	0.2596	0.1861	0.1121	0.0639	0.0514	0.0420	0.0333	0.0243	0.0162	0.0125	0.0098	0.0074	0.0055	0.0042	0.0033	0.0025
9.05	0.5462	0.4754	0.4040	0.3319	0.2591	0.1856	0.1115	0.0637	0.0512	0.0419	0.0332	0.0242	0.0161	0.0124	0.0098	0.0074	0.0054	0.0042	0.0033	0.0025
9.06	0.5459	0.4750	0.4036	0.3315	0.2586	0.1851	0.1110	0.0635	0.0511	0.0418	0.0330	0.0241	0.0160	0.0124	0.0097	0.0073	0.0054	0.0042	0.0032	0.0025
9.07	0.5456	0.4747	0.4032	0.3310	0.2581	0.1845	0.1104	0.0633	0.0509	0.0416	0.0329	0.0239	0.0159	0.0123	0.0097	0.0073	0.0054	0.0042	0.0032	0.0025
9.08	0.5452	0.4743	0.4028	0.3306	0.2576	0.1840	0.1098	0.0631	0.0508	0.0415	0.0328	0.0238	0.0159	0.0122	0.0096	0.0072	0.0053	0.0041	0.0032	0.0024
9.09	0.5449	0.4740	0.4024	0.3302	0.2571	0.1835	0.1092	0.0630	0.0507	0.0414	0.0327	0.0237	0.0158	0.0122	0.0096	0.0072	0.0053	0.0041	0.0032	0.0024
9.10	0.5446	0.4736	0.4020	0.3297	0.2567	0.1829	0.1086	0.0628	0.0505	0.0413	0.0325	0.0236	0.0157	0.0121	0.0095	0.0071	0.0053	0.0041	0.0032	0.0024
9.11	0.5443	0.4733	0.4016	0.3293	0.2562	0.1824	0.1081	0.0626	0.0504	0.0411	0.0324	0.0234	0.0156	0.0121	0.0095	0.0071	0.0052	0.0041	0.0031	0.0024
9.12	0.5440	0.4729	0.4013	0.3289	0.2557	0.1819	0.1075	0.0624	0.0502	0.0410	0.0323	0.0233	0.0156	0.0120	0.0094	0.0071	0.0052	0.0040	0.0031	0.0024
9.13	0.5437	0.4726	0.4009	0.3284	0.2552	0.1813	0.1069	0.0622	0.0501	0.0409	0.0322	0.0232	0.0155	0.0120	0.0094	0.0070	0.0052	0.0040	0.0031	0.0024
9.14	0.5434	0.4722	0.4005	0.3280	0.2547	0.1808	0.1063	0.0620	0.0500	0.0408	0.0321	0.0231	0.0154	0.0119	0.0093	0.0070	0.0052	0.0040	0.0031	0.0023
9.15	0.5431	0.4719	0.4001	0.3275	0.2542	0.1803	0.1057	0.0618	0.0498	0.0406	0.0319	0.0230	0.0153	0.0119	0.0093	0.0069	0.0051	0.0040	0.0030	0.0023
9.16	0.5428	0.4715	0.3997	0.3271	0.2538	0.1797	0.1052	0.0617	0.0497	0.0405	0.0318	0.0228	0.0153	0.0118	0.0092	0.0069	0.0051	0.0039	0.0030	0.0023
9.17	0.5425	0.4712	0.3993	0.3267	0.2533	0.1792	0.1046	0.0615	0.0496	0.0404	0.0317	0.0227	0.0152	0.0117	0.0092	0.0068	0.0051	0.0039	0.0030	0.0023
9.18	0.5421	0.4708	0.3989	0.3262	0.2528	0.1787	0.1040	0.0613	0.0494	0.0403	0.0316	0.0226	0.0151	0.0117	0.0091	0.0068	0.0050	0.0039	0.0030	0.0023
9.19	0.5418	0.4705	0.3985	0.3258	0.2523	0.1781	0.1034	0.0611	0.0493	0.0401	0.0315	0.0225	0.0150	0.0116	0.0091	0.0068	0.0050	0.0039	0.0030	0.0023
9.20	0.5415	0.4701	0.3981	0.3254	0.2518	0.1776	0.1028	0.0609	0.0491	0.0400	0.0313	0.0223	0.0150	0.0116	0.0090	0.0067	0.0050	0.0039	0.0029	0.0023
9.21	0.5412	0.4698	0.3977	0.3249	0.2514	0.1771	0.1023	0.0608	0.0490	0.0399	0.0312	0.0222	0.0149	0.0115	0.0090	0.0067	0.0049	0.0038	0.0029	0.0022
9.22	0.5409	0.4694	0.3973	0.3245	0.2509	0.1766	0.1017	0.0606	0.0489	0.0398	0.0311	0.0221	0.0148	0.0115	0.0090	0.0066	0.0049	0.0038	0.0029	0.0022
9.23	0.5406	0.4691	0.3970	0.3241	0.2504	0.1760	0.1011	0.0604	0.0487	0.0396	0.0310	0.0220	0.0147	0.0114	0.0089	0.0066	0.0049	0.0038	0.0029	0.0022
9.24	0.5403	0.4687	0.3966	0.3236	0.2499	0.1755	0.1005	0.0602	0.0486	0.0395	0.0309	0.0219	0.0147	0.0114	0.0089	0.0065	0.0049	0.0038	0.0029	0.0022
9.25	0.5400	0.4684	0.3962	0.3232	0.2494	0.1750	0.1000	0.0601	0.0485	0.0394	0.0307	0.0217	0.0146	0.0113	0.0088	0.0065	0.0048	0.0037	0.0028	0.0022
9.26	0.5397	0.4680	0.3958	0.3228	0.2490	0.1744	0.0994	0.0599	0.0483	0.0393	0.0306	0.0216	0.0145	0.0113	0.0088	0.0065	0.0048	0.0037	0.0028	0.0022
9.27	0.5394	0.4677	0.3954	0.3223	0.2485	0.1739	0.0988	0.0597	0.0482	0.0392	0.0305	0.0215	0.0145	0.0112	0.0087	0.0064	0.0048	0.0037	0.0028	0.0021
9.28	0.5391	0.4674	0.3950	0.3219	0.2480	0.1734	0.0982	0.0595	0.0481	0.0390	0.0304	0.0214	0.0144	0.0112	0.0087	0.0064	0.0047	0.0037	0.0028	0.0021
9.29	0.5388	0.4670	0.3946	0.3215	0.2475	0.1729	0.0977	0.0594	0.0479	0.0389	0.0303	0.0213	0.0143	0.0111	0.0086	0.0063	0.0047	0.0036	0.0028	0.0021
9.30	0.5385	0.4667	0.3942	0.3210	0.2470	0.1723	0.0971	0.0592	0.0478	0.0388	0.0301	0.0211	0.0143	0.0111	0.0086	0.0063	0.0047	0.0036	0.0028	0.0021
9.31	0.5382	0.4663	0.3938	0.3206	0.2466	0.1718	0.0965	0.0590	0.0477	0.0387	0.0300	0.0210	0.0142	0.0110	0.0085	0.0063	0.0047	0.0036	0.0027	0.0021
9.32	0.5378	0.4660	0.3935	0.3202	0.2461	0.1713	0.0959	0.0589	0.0476	0.0386	0.0299	0.0209	0.0141	0.0110	0.0085	0.0062	0.0046	0.0036	0.0027	0.0021
9.33	0.5375	0.4656	0.3931	0.3197	0.2456	0.1708	0.0954	0.0587	0.0474	0.0384	0.0298	0.0208	0.0141	0.0109	0.0085	0.0062	0.0046	0.0036	0.0027	0.0021
9.34	0.5372	0.4653	0.3927	0.3193	0.2451	0.1702	0.0948	0.0585	0.0473	0.0383	0.0297	0.0207	0.0140	0.0109	0.0084	0.0061	0.0046	0.0035	0.0027	0.0020
9.35	0.5369	0.4649	0.3923	0.3189	0.2446	0.1697	0.0942	0.0584	0.0472	0.0382	0.0296	0.0205	0.0139	0.0108	0.0084	0.0061	0.0045	0.0035	0.0027	0.0020
9.36	0.5366	0.4646	0.3919	0.3184	0.2442	0.1692	0.0936	0.0582	0.0470	0.0381	0.0294	0.0204	0.0139	0.0108	0.0083	0.0061	0.0045	0.0035	0.0026	0.0020
9.37	0.5363	0.4642	0.3915	0.3180	0.2437	0.1687	0.0931	0.0580	0.0469	0.0380	0.0293	0.0203	0.0138	0.0107	0.0083	0.0060	0.0045	0.0035	0.0026	0.0020
9.38	0.5360	0.4639	0.3911	0.3176	0.2432	0.1681	0.0925	0.0579	0.0468	0.0379	0.0292	0.0202	0.0137	0.0107	0.0082	0.0060	0.0045	0.0034	0.0026	0.0020
9.39	0.5357	0.4636	0.3907	0.3171	0.2427	0.1676	0.0919	0.0577	0.0467	0.0377	0.0291	0.0201	0.0137	0.0106	0.0082	0.0059	0.0044	0.0034	0.0026	0.0020
9.40	0.5354	0.4632	0.3904	0.3167	0.2423	0.1671	0.0913	0.0576	0.0465	0.0376	0.0290	0.0200	0.0136	0.0106	0.0082	0.0059	0.0044	0.0034	0.0026	0.0020
9.41	0.5351	0.4629	0.3900	0.3163	0.2418	0.1666	0.0908	0.0574	0.0464	0.0375	0.0289	0.0198	0.0135	0.0105	0.0081	0.0059	0.0044	0.0034	0.0026	0.0019
9.42	0.5348	0.4626	0.3896	0.3159	0.2413	0.1662	0.0902	0.0572	0.0463	0.0374	0.0287	0.0197	0.0135	0.0105	0.0081	0.0058	0.0044	0.0034	0.0025	0.0019
9.43	0.5345	0.4622	0.3892	0.3154	0.2408	0.1655	0.0896	0.0571	0.0461	0.0373	0.0286	0.0196	0.0134	0.0104	0.0080	0.0058	0.0043	0.0033	0.0025	0.0019
9.44	0.5342	0.4618	0.3888	0.3150	0.2404	0.1650	0.0891	0.0569	0.0460	0.0371	0.0285	0.0195	0.0134	0.0104	0.0080	0.0058	0.0043	0.0033	0.0025	0.0019
9.45	0.5339	0.4615	0.3884	0.3146	0.2399	0.1645	0.0885	0.0568	0.0459	0.0370	0.0284	0.0194	0.0133	0.0103	0.0079	0.0057	0.0043	0.0033	0.0025	0.0019
9.46	0.5336	0.4611	0.3880	0.3141	0.2394	0.1639	0.0879	0.0566	0.0458	0.0369	0.0283	0.0193	0.0132	0.0103	0.0079	0.0057	0.0043	0.0033	0.0025	0.0019
9.47	0.5333	0.4608	0.3877	0.3137	0.2389	0.1634	0.0873	0.0565	0.0456	0.0368	0.0282	0.0192	0.0132	0.0102	0.0079	0.0057	0.0042	0.0033	0.0025	0.0019
9.48	0.5330	0.4605	0.3873	0.3133	0.2384	0.1629	0.0868	0.0563	0.0455	0.0367	0.0281	0.0190	0.0131	0.0102	0.0078	0.0056	0.0042	0.0032	0.0024	0.0019
9.49	0.5327	0.4601	0.3869	0.3128	0.2380	0.1624	0.0862	0.0561	0.0454	0.0366	0.0279	0.0189	0.0131	0.0101	0.0078	0.0056	0.0042	0.0032	0.0024	0.0018
9.50	0.5324	0.4598	0.3865	0.3124	0.2375	0.1619	0.0856	0.0560	0.0453	0.0365	0.0278	0.0188	0.0130	0.0101	0.0077	0.0056	0.0042	0.0032	0.0024	0.0018
9.51	0.5321	0.4594	0.3861	0.3120	0.2370	0.1613	0.0851	0.0558	0.0452	0.0363	0.0277	0.0187	0.0129	0.0100	0.0077	0.0055	0.0041	0.0032	0.0024	0.0018
9.52	0.5318	0.4591	0.3857	0.3116	0.2366	0.1608	0.0845	0.0557	0.0450	0.0362	0.0276	0.0186	0.0129	0.0100	0.0076	0.0055	0.0041	0.0032	0.0024	0.0018
9.53	0.5315	0.4587	0.3853	0.3111	0.2361	0.1603	0.0839													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**EXHIBIT 5B-RULE****RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																												
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	47
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9932	0.9929	0.9927	0.9925	0.9923	0.9922	0.9920	0.9918	0.9917	0.9915	0.9914	0.9913	0.9912	0.9911	0.9910	0.9909	0.9908	0.9907	0.9906	0.9905	0.9904	0.9903	0.9902	0.9901	0.9900	0.9899	0.9898	0.9897
0.02	0.9864	0.9860	0.9855	0.9852	0.9848	0.9844	0.9841	0.9838	0.9835	0.9832	0.9830	0.9827	0.9825	0.9823	0.9821	0.9819	0.9817	0.9815	0.9814	0.9812	0.9810	0.9808	0.9806	0.9804	0.9802	0.9800	0.9798	0.9796
0.03	0.9797	0.9791	0.9785	0.9779	0.9774	0.9768	0.9764	0.9759	0.9755	0.9751	0.9747	0.9743	0.9740	0.9736	0.9733	0.9730	0.9727	0.9725	0.9722	0.9720	0.9718	0.9716	0.9714	0.9712	0.9710	0.9708	0.9706	0.9704
0.04	0.9731	0.9723	0.9715	0.9708	0.9701	0.9694	0.9687	0.9681	0.9676	0.9670	0.9665	0.9660	0.9656	0.9651	0.9647	0.9643	0.9639	0.9636	0.9632	0.9629	0.9627	0.9625	0.9623	0.9621	0.9619	0.9617	0.9615	0.9613
0.05	0.9667	0.9657	0.9647	0.9638	0.9629	0.9620	0.9613	0.9605	0.9598	0.9591	0.9585	0.9579	0.9573	0.9567	0.9562	0.9557	0.9552	0.9548	0.9543	0.9539	0.9537	0.9535	0.9533	0.9531	0.9529	0.9527	0.9525	0.9523
0.06	0.9603	0.9591	0.9580	0.9569	0.9558	0.9548	0.9539	0.9530	0.9522	0.9514	0.9506	0.9499	0.9492	0.9485	0.9478	0.9472	0.9466	0.9461	0.9456	0.9451	0.9447	0.9443	0.9439	0.9435	0.9431	0.9427	0.9423	0.9419
0.07	0.9541	0.9527	0.9513	0.9501	0.9489	0.9477	0.9466	0.9456	0.9446	0.9437	0.9428	0.9419	0.9411	0.9403	0.9396	0.9388	0.9381	0.9375	0.9369	0.9363	0.9357	0.9351	0.9345	0.9339	0.9333	0.9327	0.9321	0.9315
0.08	0.9479	0.9463	0.9448	0.9434	0.9420	0.9407	0.9395	0.9383	0.9372	0.9361	0.9351	0.9341	0.9332	0.9323	0.9314	0.9305	0.9297	0.9290	0.9282	0.9275	0.9268	0.9261	0.9254	0.9247	0.9240	0.9233	0.9226	0.9219
0.09	0.9418	0.9401	0.9384	0.9368	0.9353	0.9338	0.9324	0.9311	0.9299	0.9287	0.9275	0.9264	0.9253	0.9243	0.9233	0.9223	0.9214	0.9206	0.9197	0.9189	0.9182	0.9175	0.9168	0.9161	0.9154	0.9147	0.9140	0.9133
0.10	0.9358	0.9339	0.9320	0.9303	0.9286	0.9270	0.9255	0.9240	0.9226	0.9213	0.9200	0.9188	0.9176	0.9164	0.9153	0.9142	0.9132	0.9122	0.9113	0.9103	0.9095	0.9087	0.9079	0.9071	0.9063	0.9055	0.9047	0.9039
0.11	0.9299	0.9278	0.9258	0.9239	0.9220	0.9203	0.9186	0.9170	0.9155	0.9140	0.9126	0.9112	0.9099	0.9086	0.9074	0.9062	0.9051	0.9039	0.9029	0.9019	0.9010	0.9001	0.8992	0.8983	0.8974	0.8965	0.8956	0.8947
0.12	0.9241	0.9218	0.9196	0.9176	0.9156	0.9137	0.9118	0.9101	0.9084	0.9068	0.9053	0.9038	0.9023	0.9009	0.8996	0.8982	0.8970	0.8957	0.8946	0.8934	0.8923	0.8911	0.8900	0.8889	0.8878	0.8867	0.8856	0.8845
0.13	0.9183	0.9159	0.9135	0.9113	0.9091	0.9071	0.9051	0.9032	0.9014	0.8997	0.8980	0.8964	0.8948	0.8933	0.8918	0.8904	0.8890	0.8876	0.8863	0.8851	0.8839	0.8827	0.8815	0.8803	0.8791	0.8779	0.8767	0.8755
0.14	0.9126	0.9100	0.9075	0.9051	0.9028	0.9006	0.8985	0.8965	0.8945	0.8926	0.8908	0.8891	0.8874	0.8857	0.8841	0.8825	0.8810	0.8795	0.8781	0.8768	0.8755	0.8742	0.8729	0.8716	0.8703	0.8690	0.8677	0.8664
0.15	0.9070	0.9042	0.9016	0.8990	0.8965	0.8942	0.8919	0.8897	0.8877	0.8857	0.8837	0.8818	0.8800	0.8782	0.8764	0.8748	0.8731	0.8715	0.8700	0.8685	0.8670	0.8655	0.8640	0.8625	0.8610	0.8595	0.8580	0.8565
0.16	0.9015	0.8985	0.8957	0.8929	0.8903	0.8878	0.8854	0.8831	0.8809	0.8787	0.8767	0.8746	0.8727	0.8707	0.8689	0.8671	0.8653	0.8636	0.8619	0.8603	0.8587	0.8570	0.8553	0.8536	0.8519	0.8502	0.8485	0.8468
0.17	0.8960	0.8928	0.8898	0.8870	0.8842	0.8815	0.8790	0.8765	0.8742	0.8719	0.8697	0.8675	0.8654	0.8634	0.8614	0.8594	0.8575	0.8557	0.8539	0.8522	0.8504	0.8487	0.8469	0.8451	0.8433	0.8415	0.8397	0.8379
0.18	0.8905	0.8872	0.8841	0.8811	0.8781	0.8753	0.8726	0.8700	0.8675	0.8651	0.8628	0.8605	0.8582	0.8561	0.8539	0.8518	0.8498	0.8478	0.8459	0.8441	0.8423	0.8404	0.8386	0.8367	0.8348	0.8329	0.8310	0.8291
0.19	0.8852	0.8817	0.8784	0.8752	0.8721	0.8692	0.8664	0.8636	0.8610	0.8584	0.8559	0.8535	0.8511	0.8488	0.8465	0.8443	0.8422	0.8401	0.8380	0.8360	0.8340	0.8320	0.8300	0.8280	0.8260	0.8240	0.8220	0.8200
0.20	0.8799	0.8762	0.8728	0.8694	0.8662	0.8631	0.8601	0.8573	0.8545	0.8518	0.8492	0.8466	0.8441	0.8416	0.8392	0.8369	0.8346	0.8324	0.8302	0.8281	0.8260	0.8239	0.8218	0.8197	0.8176	0.8155	0.8134	0.8113
0.21	0.8746	0.8708	0.8672	0.8637	0.8604	0.8571	0.8540	0.8509	0.8480	0.8452	0.8424	0.8397	0.8371	0.8345	0.8320	0.8295	0.8270	0.8247	0.8224	0.8201	0.8178	0.8155	0.8132	0.8109	0.8086	0.8063	0.8040	0.8017
0.22	0.8694	0.8655	0.8617	0.8580	0.8545	0.8511	0.8479	0.8447	0.8416	0.8387	0.8358	0.8329	0.8299	0.8274	0.8247	0.8221	0.8195	0.8171	0.8146	0.8122	0.8097	0.8072	0.8047	0.8022	0.7997	0.7972	0.7947	0.7922
0.23	0.8642	0.8602	0.8562	0.8524	0.8488	0.8452	0.8418	0.8385	0.8353	0.8322	0.8291	0.8262	0.8232	0.8204	0.8176	0.8148	0.8121	0.8095	0.8069	0.8044	0.8018	0.7992	0.7966	0.7940	0.7914	0.7888	0.7862	0.7836
0.24	0.8591	0.8549	0.8506	0.8469	0.8430	0.8394	0.8358	0.8323	0.8290	0.8257	0.8226	0.8194	0.8164	0.8134	0.8104	0.8075	0.8047	0.8019	0.7992	0.7966	0.7939	0.7912	0.7885	0.7858	0.7831	0.7804	0.7777	0.7750
0.25	0.8541	0.8497	0.8454	0.8413	0.8374	0.8335	0.8298	0.8262	0.8227	0.8194	0.8160	0.8128	0.8096	0.8064	0.8033	0.8003	0.7973	0.7944	0.7916	0.7888	0.7860	0.7832	0.7804	0.7776	0.7748	0.7720	0.7692	0.7664
0.26	0.8491	0.8445	0.8401	0.8359	0.8317	0.8278	0.8239	0.8202	0.8165	0.8130	0.8096	0.8062	0.8028	0.7995	0.7963	0.7931	0.7900	0.7870	0.7840	0.7811	0.7782	0.7752	0.7722	0.7692	0.7662	0.7632	0.7602	0.7572
0.27	0.8441	0.8394	0.8348	0.8304	0.8262	0.8220	0.8180	0.8142	0.8104	0.8067	0.8031	0.7996	0.7961	0.7927	0.7893	0.7860	0.7828	0.7796	0.7764	0.7732	0.7700	0.7668	0.7636	0.7604	0.7572	0.7540	0.7508	0.7476
0.28	0.8392	0.8343	0.8296	0.8251	0.8206	0.8164	0.8122	0.8082	0.8043	0.8005	0.7968	0.7931	0.7894	0.7859	0.7824	0.7789	0.7755	0.7722	0.7689	0.7657	0.7624	0.7591	0.7558	0.7525	0.7492	0.7459	0.7426	0.7393
0.29	0.8343	0.8293	0.8244	0.8197	0.8152	0.8108	0.8065	0.8023	0.7982	0.7943	0.7904	0.7866	0.7828	0.7791	0.7755	0.7719	0.7683	0.7649	0.7615	0.7581	0.7547	0.7513	0.7479	0.7445	0.7411	0.7377	0.7343	0.7309
0.30	0.8295	0.8243	0.8193	0.8144	0.8097	0.8052	0.8008	0.7964	0.7922	0.7882	0.7841	0.7802	0.7763	0.7724	0.7686	0.7649	0.7612	0.7576	0.7540	0.7504	0.7468	0.7432	0.7396	0.7360	0.7324	0.7288	0.7252	0.7216
0.31	0.8247	0.8194	0.8142	0.8092	0.8044	0.7997	0.7951	0.7906	0.7863	0.7821	0.7779	0.7738	0.7697	0.7657	0.7618	0.7579	0.7541	0.7503	0.7465	0.7427	0.7389	0.7351	0.7313	0.7275	0.7237	0.7199	0.7161	0.7123
0.32	0.8199	0.8144	0.8091	0.8040	0.7990	0.7942	0.7894	0.7848	0.7804	0.7761	0.7717	0.7674	0.7632	0.7591	0.7550	0.7510	0.7470	0.7431	0.7392	0.7353	0.7314	0.7275	0.7236	0.7197	0.7158			

APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																											
Entry	101	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55						
1.01	0.5528	0.5379	0.5231	0.5084	0.4938	0.4793	0.4647	0.4506	0.4399	0.4302	0.4221	0.4146	0.4072	0.3999	0.3925	0.3849	0.3778	0.3712	0.3649	0.3587							
1.02	0.5495	0.5345	0.5196	0.5047	0.4900	0.4753	0.4606	0.4466	0.4355	0.4265	0.4185	0.4109	0.4035	0.3962	0.3887	0.3811	0.3740	0.3674	0.3611	0.3549							
1.03	0.5463	0.5315	0.5166	0.5011	0.4862	0.4714	0.4566	0.4426	0.4318	0.4229	0.4148	0.4073	0.3999	0.3925	0.3849	0.3773	0.3703	0.3637	0.3573	0.3511							
1.04	0.5430	0.5277	0.5125	0.4974	0.4824	0.4675	0.4525	0.4387	0.4281	0.4192	0.4112	0.4037	0.3962	0.3888	0.3811	0.3736	0.3665	0.3599	0.3536	0.3473							
1.05	0.5397	0.5243	0.5090	0.4938	0.4786	0.4636	0.4485	0.4349	0.4244	0.4157	0.4077	0.4001	0.3926	0.3851	0.3774	0.3698	0.3628	0.3563	0.3499	0.3436							
1.06	0.5365	0.5210	0.5055	0.4902	0.4749	0.4597	0.4445	0.4311	0.4208	0.4121	0.4041	0.3965	0.3890	0.3815	0.3737	0.3662	0.3592	0.3526	0.3462	0.3399							
1.07	0.5333	0.5176	0.5020	0.4866	0.4711	0.4558	0.4405	0.4274	0.4173	0.4086	0.4006	0.3930	0.3855	0.3779	0.3701	0.3625	0.3556	0.3490	0.3426	0.3362							
1.08	0.5301	0.5143	0.4986	0.4829	0.4674	0.4519	0.4366	0.4237	0.4137	0.4051	0.3971	0.3895	0.3820	0.3743	0.3664	0.3589	0.3520	0.3454	0.3390	0.3326							
1.09	0.5269	0.5109	0.4951	0.4794	0.4637	0.4481	0.4327	0.4201	0.4101	0.4016	0.3937	0.3861	0.3785	0.3708	0.3628	0.3553	0.3484	0.3419	0.3354	0.3291							
1.10	0.5237	0.5076	0.4917	0.4758	0.4600	0.4442	0.4288	0.4165	0.4068	0.3982	0.3903	0.3826	0.3750	0.3672	0.3592	0.3518	0.3449	0.3383	0.3319	0.3255							
1.11	0.5205	0.5045	0.4882	0.4722	0.4563	0.4403	0.4250	0.4130	0.4033	0.3948	0.3869	0.3792	0.3715	0.3637	0.3557	0.3483	0.3414	0.3349	0.3284	0.3220							
1.12	0.5173	0.5017	0.4854	0.4687	0.4526	0.4365	0.4212	0.4095	0.3999	0.3915	0.3836	0.3759	0.3681	0.3602	0.3522	0.3449	0.3380	0.3314	0.3249	0.3185							
1.13	0.5141	0.4987	0.4824	0.4651	0.4489	0.4327	0.4176	0.4061	0.3966	0.3882	0.3802	0.3725	0.3647	0.3568	0.3488	0.3414	0.3344	0.3274	0.3205	0.3151							
1.14	0.5110	0.4958	0.4794	0.4621	0.4458	0.4295	0.4143	0.4028	0.3933	0.3849	0.3769	0.3692	0.3613	0.3534	0.3454	0.3380	0.3312	0.3245	0.3178	0.3145							
1.15	0.5078	0.4912	0.4746	0.4581	0.4416	0.4251	0.4104	0.3993	0.3900	0.3816	0.3736	0.3659	0.3579	0.3500	0.3420	0.3347	0.3279	0.3213	0.3147	0.3084							
1.16	0.5047	0.4879	0.4712	0.4545	0.4380	0.4213	0.4069	0.3960	0.3867	0.3784	0.3704	0.3626	0.3547	0.3465	0.3386	0.3314	0.3246	0.3179	0.3114	0.3050							
1.17	0.5016	0.4847	0.4678	0.4510	0.4343	0.4176	0.4034	0.3927	0.3835	0.3751	0.3672	0.3594	0.3514	0.3432	0.3353	0.32											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.2715	0.2572	0.2453	0.2348	0.2249	0.2152	0.2054	0.1953	0.1862	0.1785	0.1714	0.1646	0.1578	0.1515	0.1455	0.1398	0.1342	0.1289	0.1238	0.1189
2.02	0.2696	0.2554	0.2436	0.2331	0.2232	0.2135	0.2036	0.1936	0.1846	0.1769	0.1699	0.1631	0.1563	0.1500	0.1440	0.1383	0.1328	0.1276	0.1225	0.1176
2.03	0.2677	0.2536	0.2419	0.2315	0.2216	0.2118	0.2019	0.1919	0.1830	0.1753	0.1683	0.1615	0.1548	0.1485	0.1426	0.1369	0.1314	0.1262	0.1211	0.1163
2.04	0.2658	0.2519	0.2403	0.2298	0.2199	0.2102	0.2002	0.1902	0.1814	0.1738	0.1668	0.1600	0.1533	0.1471	0.1412	0.1355	0.1300	0.1248	0.1198	0.1150
2.05	0.2639	0.2501	0.2386	0.2282	0.2183	0.2085	0.1986	0.1886	0.1798	0.1722	0.1653	0.1585	0.1519	0.1456	0.1398	0.1341	0.1287	0.1235	0.1185	0.1137
2.06	0.2620	0.2484	0.2369	0.2265	0.2166	0.2069	0.1969	0.1869	0.1782	0.1707	0.1638	0.1570	0.1504	0.1442	0.1384	0.1327	0.1273	0.1222	0.1172	0.1124
2.07	0.2602	0.2467	0.2353	0.2249	0.2150	0.2052	0.1952	0.1853	0.1766	0.1692	0.1623	0.1556	0.1489	0.1428	0.1370	0.1314	0.1260	0.1208	0.1159	0.1111
2.08	0.2584	0.2450	0.2336	0.2233	0.2134	0.2036	0.1936	0.1836	0.1751	0.1677	0.1608	0.1541	0.1475	0.1414	0.1356	0.1300	0.1247	0.1196	0.1146	0.1099
2.09	0.2566	0.2433	0.2320	0.2217	0.2118	0.2020	0.1920	0.1820	0.1736	0.1662	0.1594	0.1526	0.1461	0.1400	0.1342	0.1287	0.1234	0.1183	0.1134	0.1087
2.10	0.2548	0.2417	0.2304	0.2201	0.2102	0.2004	0.1903	0.1805	0.1720	0.1648	0.1579	0.1512	0.1447	0.1386	0.1329	0.1273	0.1221	0.1170	0.1121	0.1074
2.11	0.2530	0.2400	0.2288	0.2186	0.2087	0.1988	0.1887	0.1789	0.1705	0.1633	0.1565	0.1498	0.1433	0.1373	0.1316	0.1260	0.1208	0.1157	0.1109	0.1062
2.12	0.2513	0.2384	0.2272	0.2170	0.2071	0.1972	0.1871	0.1773	0.1691	0.1618	0.1551	0.1484	0.1419	0.1359	0.1302	0.1247	0.1195	0.1145	0.1097	0.1050
2.13	0.2496	0.2368	0.2257	0.2155	0.2056	0.1957	0.1855	0.1758	0.1676	0.1604	0.1537	0.1470	0.1405	0.1346	0.1289	0.1235	0.1182	0.1133	0.1085	0.1039
2.14	0.2478	0.2352	0.2241	0.2139	0.2040	0.1941	0.1839	0.1743	0.1661	0.1590	0.1523	0.1456	0.1392	0.1333	0.1276	0.1222	0.1170	0.1120	0.1073	0.1027
2.15	0.2462	0.2336	0.2226	0.2124	0.2025	0.1925	0.1824	0.1727	0.1647	0.1576	0.1509	0.1442	0.1378	0.1319	0.1263	0.1209	0.1158	0.1108	0.1061	0.1015
2.16	0.2445	0.2320	0.2210	0.2109	0.2009	0.1910	0.1808	0.1712	0.1633	0.1562	0.1495	0.1428	0.1365	0.1307	0.1251	0.1197	0.1145	0.1096	0.1049	0.1004
2.17	0.2428	0.2304	0.2195	0.2093	0.1994	0.1895	0.1792	0.1698	0.1618	0.1548	0.1481	0.1415	0.1352	0.1294	0.1238	0.1184	0.1133	0.1085	0.1038	0.0993
2.18	0.2412	0.2289	0.2180	0.2078	0.1979	0.1879	0.1777	0.1683	0.1604	0.1534	0.1468	0.1401	0.1339	0.1281	0.1226	0.1172	0.1121	0.1073	0.1026	0.0981
2.19	0.2396	0.2273	0.2165	0.2064	0.1964	0.1864	0.1761	0.1668	0.1590	0.1521	0.1454	0.1388	0.1326	0.1268	0.1213	0.1160	0.1110	0.1061	0.1015	0.0970
2.20	0.2380	0.2258	0.2150	0.2049	0.1949	0.1849	0.1746	0.1654	0.1577	0.1507	0.1441	0.1375	0.1313	0.1256	0.1201	0.1148	0.1098	0.1050	0.1004	0.0959
2.21	0.2364	0.2243	0.2135	0.2034	0.1935	0.1834	0.1731	0.1640	0.1563	0.1494	0.1428	0.1362	0.1301	0.1244	0.1189	0.1136	0.1086	0.1038	0.0993	0.0948
2.22	0.2348	0.2228	0.2121	0.2020	0.1920	0.1819	0.1716	0.1626	0.1549	0.1481	0.1415	0.1349	0.1288	0.1231	0.1177	0.1125	0.1075	0.1027	0.0982	0.0938
2.23	0.2332	0.2213	0.2106	0.2005	0.1905	0.1804	0.1701	0.1612	0.1536	0.1468	0.1402	0.1336	0.1276	0.1219	0.1165	0.1113	0.1064	0.1016	0.0971	0.0927
2.24	0.2317	0.2198	0.2092	0.1991	0.1891	0.1789	0.1687	0.1598	0.1523	0.1455	0.1389	0.1324	0.1264	0.1207	0.1153	0.1101	0.1052	0.1005	0.0960	0.0917
2.25	0.2302	0.2184	0.2077	0.1976	0.1876	0.1774	0.1672	0.1584	0.1510	0.1442	0.1376	0.1311	0.1251	0.1195	0.1141	0.1090	0.1041	0.0994	0.0949	0.0906
2.26	0.2286	0.2169	0.2063	0.1962	0.1862	0.1760	0.1658	0.1571	0.1496	0.1429	0.1363	0.1299	0.1239	0.1184	0.1130	0.1079	0.1030	0.0984	0.0939	0.0896
2.27	0.2271	0.2154	0.2049	0.1948	0.1848	0.1745	0.1644	0.1557	0.1483	0.1416	0.1351	0.1287	0.1227	0.1172	0.1119	0.1068	0.1019	0.0973	0.0929	0.0886
2.28	0.2256	0.2140	0.2035	0.1934	0.1834	0.1731	0.1630	0.1544	0.1471	0.1404	0.1338	0.1274	0.1216	0.1160	0.1107	0.1057	0.1009	0.0962	0.0918	0.0876
2.29	0.2241	0.2126	0.2021	0.1920	0.1819	0.1716	0.1616	0.1531	0.1458	0.1391	0.1326	0.1262	0.1204	0.1149	0.1096	0.1046	0.0998	0.0952	0.0908	0.0866
2.30	0.2227	0.2112	0.2007	0.1906	0.1805	0.1702	0.1602	0.1518	0.1445	0.1379	0.1313	0.1250	0.1192	0.1138	0.1085	0.1035	0.0987	0.0942	0.0898	0.0856
2.31	0.2212	0.2098	0.1993	0.1892	0.1791	0.1688	0.1588	0.1505	0.1433	0.1367	0.1301	0.1239	0.1181	0.1126	0.1074	0.1024	0.0977	0.0932	0.0888	0.0847
2.32	0.2198	0.2084	0.1979	0.1878	0.1778	0.1674	0.1575	0.1492	0.1420	0.1354	0.1289	0.1227	0.1169	0.1115	0.1063	0.1014	0.0967	0.0921	0.0878	0.0837
2.33	0.2183	0.2070	0.1966	0.1865	0.1764	0.1660	0.1561	0.1479	0.1408	0.1342	0.1277	0.1215	0.1158	0.1104	0.1052	0.1003	0.0956	0.0911	0.0869	0.0828
2.34	0.2169	0.2056	0.1952	0.1851	0.1750	0.1646	0.1548	0.1467	0.1396	0.1330	0.1265	0.1204	0.1147	0.1093	0.1042	0.0993	0.0946	0.0902	0.0859	0.0818
2.35	0.2155	0.2042	0.1939	0.1838	0.1736	0.1632	0.1535	0.1454	0.1384	0.1318	0.1254	0.1192	0.1136	0.1083	0.1031	0.0983	0.0936	0.0892	0.0850	0.0809
2.36	0.2141	0.2029	0.1925	0.1824	0.1723	0.1618	0.1522	0.1442	0.1372	0.1307	0.1242	0.1181	0.1125	0.1072	0.1021	0.0972	0.0926	0.0882	0.0840	0.0800
2.37	0.2127	0.2015	0.1912	0.1811	0.1709	0.1605	0.1509	0.1430	0.1360	0.1295	0.1231	0.1170	0.1114	0.1061	0.1010	0.0962	0.0916	0.0873	0.0831	0.0791
2.38	0.2113	0.2002	0.1899	0.1798	0.1696	0.1591	0.1496	0.1417	0.1348	0.1283	0.1219	0.1159	0.1103	0.1051	0.1000	0.0952	0.0907	0.0863	0.0822	0.0782
2.39	0.2100	0.1989	0.1886	0.1785	0.1683	0.1578	0.1483	0.1405	0.1337	0.1272	0.1208	0.1148	0.1093	0.1040	0.0990	0.0942	0.0897	0.0854	0.0812	0.0773
2.40	0.2086	0.1976	0.1873	0.1771	0.1669	0.1564	0.1471	0.1394	0.1325	0.1260	0.1197	0.1137	0.1082	0.1030	0.0980	0.0933	0.0888	0.0845	0.0803	0.0764
2.41	0.2073	0.1963	0.1860	0.1758	0.1656	0.1551	0.1458	0.1382	0.1314	0.1249	0.1185	0.1126	0.1072	0.1020	0.0970	0.0923	0.0878	0.0835	0.0795	0.0755
2.42	0.2059	0.1950	0.1847	0.1745	0.1643	0.1538	0.1446	0.1370	0.1302	0.1238	0.1174	0.1116	0.1062	0.1010	0.0960	0.0913	0.0869	0.0826	0.0786	0.0747
2.43	0.2046	0.1937	0.1834	0.1733	0.1630	0.1525	0.1434	0.1359	0.1291	0.1227	0.1163	0.1105	0.1051	0.1000	0.0950	0.0904	0.0860	0.0817	0.0777	0.0738
2.44	0.2033	0.1924	0.1821	0.1720	0.1616	0.1512	0.1422	0.1347	0.1280	0.1216	0.1153	0.1095	0.1041	0.0990	0.0941	0.0895	0.0851	0.0809	0.0768	0.0730
2.45	0.2020	0.1911	0.1809	0.1707	0.1603	0.1499	0.1410	0.1336	0.1269	0.1205	0.1142	0.1084	0.1031	0.0980	0.0931	0.0885	0.0842	0.0800	0.0760	0.0722
2.46	0.2007	0.1899	0.1796	0.1694	0.1591	0.1487	0.13.													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.1412	0.1308	0.1201	0.1097	0.1016	0.0948	0.0886	0.0827	0.0771	0.0723	0.0678	0.0636	0.0596	0.0559	0.0525	0.0492	0.0461	0.0432	0.0405	0.0379	
3.02	0.1402	0.1298	0.1191	0.1088	0.1008	0.0940	0.0879	0.0819	0.0764	0.0716	0.0672	0.0630	0.0590	0.0554	0.0519	0.0487	0.0456	0.0428	0.0400	0.0375	
3.03	0.1393	0.1289	0.1182	0.1080	0.1000	0.0933	0.0871	0.0812	0.0757	0.0710	0.0666	0.0624	0.0585	0.0548	0.0514	0.0482	0.0451	0.0423	0.0396	0.0370	
3.04	0.1384	0.1280	0.1173	0.1071	0.0992	0.0925	0.0864	0.0805	0.0751	0.0703	0.0659	0.0618	0.0579	0.0543	0.0509	0.0477	0.0447	0.0418	0.0391	0.0366	
3.05	0.1375	0.1271	0.1163	0.1063	0.0985	0.0918	0.0857	0.0798	0.0744	0.0697	0.0653	0.0612	0.0573	0.0537	0.0503	0.0472	0.0442	0.0414	0.0387	0.0362	
3.06	0.1366	0.1262	0.1154	0.1054	0.0977	0.0911	0.0850	0.0791	0.0737	0.0691	0.0647	0.0606	0.0568	0.0532	0.0498	0.0467	0.0437	0.0409	0.0383	0.0358	
3.07	0.1357	0.1253	0.1145	0.1046	0.0969	0.0903	0.0843	0.0784	0.0731	0.0684	0.0641	0.0600	0.0562	0.0527	0.0493	0.0462	0.0432	0.0405	0.0378	0.0354	
3.08	0.1349	0.1244	0.1136	0.1038	0.0962	0.0896	0.0836	0.0777	0.0724	0.0678	0.0635	0.0594	0.0557	0.0521	0.0488	0.0457	0.0428	0.0400	0.0374	0.0349	
3.09	0.1340	0.1235	0.1127	0.1030	0.0954	0.0889	0.0829	0.0770	0.0718	0.0672	0.0629	0.0589	0.0551	0.0516	0.0483	0.0452	0.0423	0.0396	0.0370	0.0345	
3.10	0.1331	0.1226	0.1118	0.1022	0.0947	0.0882	0.0822	0.0764	0.0712	0.0666	0.0623	0.0583	0.0546	0.0511	0.0478	0.0447	0.0419	0.0391	0.0366	0.0341	
3.11	0.1322	0.1217	0.1109	0.1014	0.0939	0.0875	0.0815	0.0757	0.0705	0.0660	0.0617	0.0577	0.0540	0.0506	0.0473	0.0443	0.0414	0.0387	0.0362	0.0338	
3.12	0.1314	0.1209	0.1101	0.1006	0.0932	0.0868	0.0808	0.0750	0.0699	0.0654	0.0612	0.0572	0.0535	0.0501	0.0468	0.0438	0.0410	0.0383	0.0358	0.0334	
3.13	0.1305	0.1200	0.1092	0.0998	0.0925	0.0861	0.0801	0.0744	0.0693	0.0648	0.0606	0.0566	0.0530	0.0496	0.0464	0.0433	0.0405	0.0379	0.0353	0.0330	
3.14	0.1296	0.1191	0.1083	0.0990	0.0917	0.0854	0.0795	0.0737	0.0687	0.0642	0.0600	0.0561	0.0525	0.0491	0.0459	0.0429	0.0401	0.0374	0.0349	0.0326	
3.15	0.1288	0.1183	0.1075	0.0983	0.0910	0.0847	0.0788	0.0731	0.0682	0.0636	0.0595	0.0556	0.0520	0.0486	0.0454	0.0424	0.0397	0.0370	0.0346	0.0322	
3.16	0.1279	0.1174	0.1066	0.0975	0.0903	0.0840	0.0781	0.0724	0.0674	0.0630	0.0589	0.0550	0.0515	0.0481	0.0449	0.0420	0.0392	0.0366	0.0342	0.0319	
3.17	0.1271	0.1165	0.1057	0.0967	0.0896	0.0833	0.0775	0.0718	0.0669	0.0625	0.0584	0.0545	0.0509	0.0476	0.0445	0.0416	0.0388	0.0362	0.0338	0.0315	
3.18	0.1262	0.1157	0.1049	0.0960	0.0889	0.0827	0.0768	0.0712	0.0663	0.0619	0.0578	0.0540	0.0504	0.0471	0.0440	0.0411	0.0384	0.0358	0.0334	0.0311	
3.19	0.1254	0.1148	0.1041	0.0953	0.0882	0.0820	0.0762	0.0706	0.0657	0.0613	0.0573	0.0535	0.0500	0.0467	0.0436	0.0407	0.0380	0.0354	0.0330	0.0308	
3.20	0.1246	0.1140	0.1032	0.0945	0.0875	0.0814	0.0756	0.0699	0.0651	0.0608	0.0567	0.0530	0.0495	0.0462	0.0431	0.0403	0.0376	0.0350	0.0327	0.0304	
3.21	0.1237	0.1131	0.1024	0.0938	0.0868	0.0807	0.0749	0.0693	0.0645	0.0602	0.0562	0.0524	0.0490	0.0457	0.0427	0.0398	0.0372	0.0346	0.0323	0.0301	
3.22	0.1229	0.1123	0.1016	0.0931	0.0862	0.0801	0.0742	0.0687	0.0639	0.0597	0.0557	0.0519	0.0485	0.0453	0.0422	0.0394	0.0368	0.0343	0.0319	0.0297	
3.23	0.1221	0.1115	0.1008	0.0924	0.0855	0.0794	0.0736	0.0681	0.0634	0.0591	0.0552	0.0514	0.0480	0.0448	0.0418	0.0390	0.0364	0.0339	0.0316	0.0294	
3.24	0.1213	0.1106	0.1000	0.0916	0.0848	0.0788	0.0730	0.0675	0.0628	0.0586	0.0546	0.0510	0.0476	0.0444	0.0414	0.0386	0.0360	0.0335	0.0312	0.0290	
3.25	0.1205	0.1098	0.0992	0.0909	0.0842	0.0781	0.0724	0.0669	0.0623	0.0581	0.0541	0.0505	0.0471	0.0439	0.0410	0.0382	0.0356	0.0331	0.0308	0.0287	
3.26	0.1196	0.1090	0.0985	0.0902	0.0835	0.0775	0.0717	0.0664	0.0617	0.0575	0.0536	0.0500	0.0466	0.0435	0.0405	0.0378	0.0352	0.0328	0.0305	0.0284	
3.27	0.1188	0.1082	0.0977	0.0896	0.0829	0.0769	0.0711	0.0658	0.0612	0.0570	0.0531	0.0495	0.0462	0.0430	0.0401	0.0374	0.0348	0.0324	0.0302	0.0280	
3.28	0.1180	0.1073	0.0969	0.0889	0.0822	0.0763	0.0705	0.0652	0.0606	0.0565	0.0526	0.0490	0.0457	0.0426	0.0397	0.0370	0.0344	0.0321	0.0298	0.0277	
3.29	0.1172	0.1065	0.0962	0.0882	0.0816	0.0756	0.0699	0.0646	0.0601	0.0560	0.0521	0.0486	0.0453	0.0422	0.0393	0.0366	0.0341	0.0317	0.0295	0.0274	
3.30	0.1164	0.1057	0.0954	0.0875	0.0810	0.0750	0.0693	0.0641	0.0595	0.0555	0.0516	0.0481	0.0448	0.0417	0.0389	0.0362	0.0337	0.0314	0.0291	0.0271	
3.31	0.1156	0.1049	0.0947	0.0868	0.0803	0.0744	0.0687	0.0635	0.0590	0.0550	0.0511	0.0476	0.0444	0.0413	0.0385	0.0358	0.0333	0.0310	0.0288	0.0268	
3.32	0.1149	0.1041	0.0939	0.0862	0.0797	0.0738	0.0681	0.0630	0.0585	0.0545	0.0507	0.0472	0.0439	0.0409	0.0381	0.0355	0.0330	0.0307	0.0285	0.0264	
3.33	0.1141	0.1033	0.0932	0.0855	0.0791	0.0732	0.0676	0.0624	0.0580	0.0540	0.0502	0.0467	0.0435	0.0405	0.0377	0.0351	0.0326	0.0303	0.0282	0.0261	
3.34	0.1133	0.1025	0.0925	0.0849	0.0785	0.0726	0.0670	0.0619	0.0575	0.0535	0.0497	0.0463	0.0431	0.0401	0.0373	0.0347	0.0323	0.0300	0.0279	0.0258	
3.35	0.1125	0.1017	0.0918	0.0842	0.0779	0.0720	0.0664	0.0613	0.0570	0.0530	0.0493	0.0458	0.0427	0.0397	0.0369	0.0343	0.0319	0.0297	0.0275	0.0255	
3.36	0.1117	0.1009	0.0911	0.0836	0.0773	0.0715	0.0658	0.0608	0.0565	0.0525	0.0488	0.0454	0.0422	0.0393	0.0365	0.0340	0.0316	0.0293	0.0272	0.0252	
3.37	0.1110	0.1001	0.0904	0.0830	0.0767	0.0709	0.0653	0.0603	0.0560	0.0520	0.0483	0.0450	0.0418	0.0389	0.0362	0.0336	0.0312	0.0290	0.0269	0.0250	
3.38	0.1102	0.0994	0.0897	0.0823	0.0761	0.0703	0.0647	0.0597	0.0555	0.0515	0.0479	0.0445	0.0414	0.0385	0.0358	0.0333	0.0309	0.0287	0.0266	0.0247	
3.39	0.1094	0.0986	0.0890	0.0817	0.0755	0.0697	0.0642	0.0592	0.0550	0.0511	0.0474	0.0441	0.0410	0.0381	0.0354	0.0329	0.0306	0.0284	0.0263	0.0244	
3.40	0.1087	0.0978	0.0883	0.0811	0.0749	0.0691	0.0636	0.0587	0.0545	0.0506	0.0470	0.0437	0.0406	0.0377	0.0351	0.0326	0.0302	0.0281	0.0260	0.0241	
3.41	0.1079	0.0970	0.0877	0.0805	0.0743	0.0686	0.0631	0.0582	0.0540	0.0501	0.0466	0.0433	0.0402	0.0374	0.0347	0.0322	0.0299	0.0277	0.0257	0.0238	
3.42	0.1072	0.0963	0.0870	0.0799	0.0737	0.0680	0.0625	0.0577	0.0535	0.0497	0.0461	0.0429	0.0398	0.0370	0.0343	0.0319	0.0296	0.0274	0.0254	0.0235	
3.43	0.1064	0.0955	0.0864	0.0793	0.0732	0.0675	0.0620	0.0572	0.0530	0.0492	0.0457	0.0424	0.0394	0.0366	0.0340	0.0315	0.0293	0.0271	0.0251	0.0233	
3.44	0.1057	0.0948	0.0857	0.0787	0.0726	0.0669	0.0614	0.0567	0.0526	0.0488	0.0453	0.0420	0.0390	0.0362	0.0336	0.0312	0.0290	0.0268	0.0249	0.0230	
3.45	0.1049	0.0940	0.0851	0.0781	0.0720	0.0664	0.0609	0.0562	0.0521	0.0483	0.0448	0.0416	0.0386	0.0359	0.0333	0.0309	0.0286	0.0265	0.0246	0.0227	
3.46	0.1042	0.0933	0.0844	0.0775	0.0715	0.0658	0.0604	0.0557	0.0516	0.											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55		
4.01	0.0691	0.0621	0.0563	0.0510	0.0460	0.0415	0.0378	0.0345	0.0315	0.0288	0.0264	0.0242	0.0222	0.0203	0.0186	0.0170	0.0155	0.0142	0.0129	0.0118		
4.02	0.0686	0.0617	0.0559	0.0506	0.0456	0.0412	0.0375	0.0342	0.0312	0.0286	0.0262	0.0240	0.0220	0.0201	0.0184	0.0168	0.0154	0.0140	0.0128	0.0117		
4.03	0.0682	0.0612	0.0555	0.0503	0.0452	0.0409	0.0372	0.0339	0.0309	0.0283	0.0259	0.0237	0.0217	0.0199	0.0182	0.0166	0.0152	0.0139	0.0127	0.0115		
4.04	0.0677	0.0608	0.0551	0.0499	0.0449	0.0405	0.0369	0.0336	0.0306	0.0280	0.0257	0.0235	0.0215	0.0197	0.0180	0.0165	0.0150	0.0137	0.0125	0.0114		
4.05	0.0672	0.0604	0.0547	0.0495	0.0445	0.0402	0.0366	0.0333	0.0304	0.0278	0.0254	0.0233	0.0213	0.0195	0.0178	0.0163	0.0149	0.0136	0.0124	0.0113		
4.06	0.0667	0.0599	0.0543	0.0491	0.0441	0.0399	0.0363	0.0330	0.0301	0.0275	0.0252	0.0231	0.0211	0.0193	0.0176	0.0161	0.0147	0.0134	0.0122	0.0111		
4.07	0.0662	0.0595	0.0539	0.0487	0.0438	0.0395	0.0359	0.0327	0.0298	0.0273	0.0250	0.0228	0.0209	0.0191	0.0175	0.0159	0.0146	0.0133	0.0121	0.0110		
4.08	0.0658	0.0591	0.0535	0.0483	0.0434	0.0392	0.0356	0.0324	0.0295	0.0270	0.0247	0.0226	0.0207	0.0189	0.0173	0.0158	0.0144	0.0131	0.0119	0.0109		
4.09	0.0653	0.0587	0.0531	0.0480	0.0431	0.0389	0.0353	0.0321	0.0293	0.0268	0.0245	0.0224	0.0205	0.0187	0.0171	0.0156	0.0142	0.0130	0.0118	0.0107		
4.10	0.0648	0.0582	0.0527	0.0476	0.0427	0.0386	0.0350	0.0319	0.0290	0.0265	0.0243	0.0222	0.0203	0.0185	0.0169	0.0154	0.0141	0.0128	0.0117	0.0106		
4.11	0.0644	0.0578	0.0523	0.0472	0.0424	0.0382	0.0347	0.0316	0.0288	0.0263	0.0240	0.0220	0.0201	0.0183	0.0167	0.0153	0.0139	0.0127	0.0115	0.0105		
4.12	0.0639	0.0574	0.0519	0.0469	0.0420	0.0379	0.0345	0.0313	0.0285	0.0260	0.0238	0.0217	0.0199	0.0181	0.0166	0.0151	0.0138	0.0125	0.0114	0.0104		
4.13	0.0635	0.0570	0.0516	0.0465	0.0417	0.0376	0.0342	0.0310	0.0282	0.0258	0.0236	0.0215	0.0197	0.0180	0.0164	0.0150	0.0136	0.0124	0.0113	0.0102		
4.14	0.0630	0.0566	0.0512	0.0461	0.0413	0.0373	0.0339	0.0308	0.0280	0.0256	0.0233	0.0213	0.0195	0.0178	0.0162	0.0148	0.0135	0.0123	0.0112	0.0101		
4.15	0.0626	0.0562	0.0508	0.0458	0.0410	0.0370	0.0336	0.0305	0.0277	0.0253	0.0231	0.0211	0.0193	0.0176	0.0161	0.0146	0.0133	0.0121	0.0110	0.0100		
4.16	0.0621	0.0558	0.0504	0.0454	0.0407	0.0367	0.0333	0.0302	0.0275	0.0251	0.0229	0.0209	0.0191	0.0174	0.0159	0.0145	0.0132	0.0120	0.0109	0.0099		
4.17	0.0617	0.0554	0.0501	0.0451	0.0403	0.0364	0.0330	0.0300	0.0272	0.0249	0.0227	0.0207	0.0189	0.0172	0.0157	0.0143	0.0130	0.0119	0.0108	0.0098		
4.18	0.0613	0.0551	0.0497	0.0447	0.0400	0.0361	0.0327	0.0297	0.0270	0.0246	0.0225	0.0205	0.0187	0.0171	0.0156	0.0142	0.0129	0.0117	0.0107	0.0097		
4.19	0.0608	0.0547	0.0493	0.0443	0.0397	0.0358	0.0325	0.0294	0.0268	0.0244	0.0223	0.0203	0.0185	0.0169	0.0154	0.0140	0.0128	0.0116	0.0105	0.0095		
4.20	0.0604	0.0543	0.0490	0.0440	0.0393	0.0355	0.0322	0.0292	0.0265	0.0242	0.0221	0.0201	0.0183	0.0167	0.0152	0.0139	0.0126	0.0115	0.0104	0.0094		
4.21	0.0600	0.0539	0.0486	0.0437	0.0390	0.0352	0.0319	0.0289	0.0263	0.0240	0.0218	0.0199	0.0182	0.0166	0.0151	0.0137	0.0125	0.0113	0.0103	0.0093		
4.22	0.0596	0.0535	0.0483	0.0433	0.0387	0.0349	0.0316	0.0287	0.0260	0.0237	0.0216	0.0197	0.0180	0.0164	0.0149	0.0136	0.0123	0.0112	0.0102	0.0092		
4.23	0.0592	0.0531	0.0479	0.0430	0.0384	0.0346	0.0314	0.0284	0.0258	0.0235	0.0214	0.0195	0.0178	0.0162	0.0148	0.0134	0.0122	0.0111	0.0101	0.0091		
4.24	0.0587	0.0528	0.0476	0.0426	0.0381	0.0343	0.0311	0.0282	0.0256	0.0233	0.0212	0.0193	0.0176	0.0161	0.0146	0.0133	0.0121	0.0110	0.0099	0.0090		
4.25	0.0583	0.0524	0.0472	0.0423	0.0378	0.0341	0.0308	0.0279	0.0253	0.0231	0.0210	0.0192	0.0175	0.0159	0.0145	0.0132	0.0119	0.0108	0.0098	0.0089		
4.26	0.0579	0.0520	0.0469	0.0420	0.0375	0.0338	0.0306	0.0277	0.0251	0.0229	0.0208	0.0190	0.0173	0.0157	0.0143	0.0130	0.0118	0.0107	0.0097	0.0088		
4.27	0.0575	0.0517	0.0465	0.0416	0.0372	0.0335	0.0303	0.0274	0.0249	0.0227	0.0206	0.0188	0.0171	0.0156	0.0142	0.0129	0.0117	0.0106	0.0096	0.0087		
4.28	0.0571	0.0513	0.0462	0.0413	0.0369	0.0332	0.0301	0.0272	0.0247	0.0225	0.0204	0.0186	0.0169	0.0154	0.0140	0.0127	0.0116	0.0105	0.0095	0.0086		
4.29	0.0567	0.0510	0.0458	0.0410	0.0366	0.0330	0.0298	0.0269	0.0244	0.0222	0.0202	0.0184	0.0168	0.0153	0.0139	0.0126	0.0114	0.0104	0.0094	0.0085		
4.30	0.0564	0.0506	0.0455	0.0406	0.0363	0.0327	0.0296	0.0267	0.0242	0.0220	0.0201	0.0183	0.0166	0.0151	0.0137	0.0125	0.0113	0.0102	0.0093	0.0084		
4.31	0.0560	0.0502	0.0452	0.0403	0.0360	0.0324	0.0293	0.0265	0.0240	0.0218	0.0199	0.0181	0.0164	0.0149	0.0136	0.0123	0.0112	0.0101	0.0092	0.0083		
4.32	0.0556	0.0499	0.0448	0.0400	0.0357	0.0322	0.0291	0.0263	0.0238	0.0216	0.0197	0.0179	0.0163	0.0148	0.0134	0.0122	0.0111	0.0100	0.0091	0.0082		
4.33	0.0552	0.0495	0.0445	0.0397	0.0354	0.0319	0.0288	0.0260	0.0236	0.0214	0.0195	0.0177	0.0161	0.0146	0.0133	0.0121	0.0109	0.0099	0.0090	0.0081		
4.34	0.0548	0.0492	0.0442	0.0394	0.0351	0.0316	0.0286	0.0258	0.0234	0.0212	0.0193	0.0176	0.0160	0.0145	0.0132	0.0119	0.0108	0.0098	0.0089	0.0080		
4.35	0.0544	0.0488	0.0438	0.0390	0.0348	0.0314	0.0283	0.0255	0.0232	0.0210	0.0191	0.0174	0.0158	0.0143	0.0130	0.0118	0.0107	0.0097	0.0088	0.0079		
4.36	0.0541	0.0485	0.0435	0.0387	0.0346	0.0311	0.0281	0.0253	0.0230	0.0208	0.0189	0.0172	0.0156	0.0142	0.0129	0.0117	0.0106	0.0096	0.0087	0.0078		
4.37	0.0537	0.0482	0.0432	0.0384	0.0343	0.0309	0.0278	0.0251	0.0227	0.0207	0.0188	0.0170	0.0155	0.0141	0.0128	0.0116	0.0105	0.0095	0.0086	0.0077		
4.38	0.0533	0.0478	0.0429	0.0381	0.0340	0.0306	0.0276	0.0249	0.0225	0.0205	0.0186	0.0169	0.0153	0.0139	0.0126	0.0114	0.0104	0.0094	0.0085	0.0076		
4.39	0.0530	0.0475	0.0426	0.0378	0.0337	0.0304	0.0274	0.0247	0.0223	0.0203	0.0184	0.0167	0.0152	0.0138	0.0125	0.0113	0.0102	0.0093	0.0084	0.0075		
4.40	0.0526	0.0472	0.0422	0.0375	0.0335	0.0301	0.0271	0.0244	0.0221	0.0201	0.0182	0.0166	0.0150	0.0136	0.0124	0.0112	0.0101	0.0092	0.0083	0.0074		
4.41	0.0523	0.0468	0.0419	0.0372	0.0332	0.0299	0.0269	0.0242	0.0219	0.0199	0.0181	0.0164	0.0149	0.0135	0.0122	0.0111	0.0100	0.0091	0.0082	0.0073		
4.42	0.0519	0.0465	0.0416	0.0369	0.0329	0.0296	0.0267	0.0240	0.0217	0.0197	0.0179	0.0162	0.0147	0.0134	0.0121	0.0110	0.0099	0.0090	0.0081	0.0073		
4.43	0.0515	0.0462	0.0413	0.0366	0.0327	0.0294	0.0264	0.0238	0.0215	0.0195	0.0177	0.0161	0.0146	0.0132	0.0120	0.0108	0.0098	0.0089	0.0080	0.0072		
4.44	0.0512	0.0459	0.0410	0.0363	0.0324	0.0291	0.0262	0.0236	0.0214	0.0194	0.0176	0.0159	0.0144	0.0131	0.0119	0.0107	0.0097	0.0088	0.0079	0.0071		
4.45	0.0508	0.0455	0.0407	0.0360	0.0321	0.0289	0.0260	0.0234	0.0212	0.0192	0.0174	0.0158	0.0143	0.0129	0.0117	0.0106	0.0096	0.0087	0.0078	0.0070		
4.46	0.0505	0.0452	0.0404	0.0358	0.0319	0.0286	0.0258	0.0232	0.0210	0.0190	0.0172	0.0156	0.0142	0.0128	0.0116	0.01051						

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																									
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55						
6.01	0.0170	0.0145	0.0124	0.0106	0.0091	0.0078	0.0068	0.0059	0.0051	0.0045	0.0039	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011						
6.02	0.0169	0.0144	0.0123	0.0105	0.0090	0.0078	0.0067	0.0058	0.0051	0.0044	0.0039	0.0034	0.0029	0.0026	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011						
6.03	0.0168	0.0142	0.0122	0.0104	0.0089	0.0077	0.0066	0.0058	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011						
6.04	0.0166	0.0141	0.0121	0.0103	0.0088	0.0076	0.0066	0.0057	0.0050	0.0043	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0011						
6.05	0.0165	0.0140	0.0120	0.0102	0.0088	0.0076	0.0065	0.0057	0.0049	0.0043	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010						
6.06	0.0164	0.0139	0.0119	0.0102	0.0087	0.0075	0.0065	0.0056	0.0049	0.0043	0.0037	0.0032	0.0028	0.0025	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010						
6.07	0.0163	0.0138	0.0118	0.0101	0.0086	0.0074	0.0064	0.0056	0.0048	0.0042	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010						
6.08	0.0162	0.0137	0.0117	0.0100	0.0086	0.0074	0.0064	0.0055	0.0048	0.0042	0.0036	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010						
6.09	0.0160	0.0136	0.0117	0.0099	0.0085	0.0073	0.0063	0.0055	0.0047	0.0041	0.0036	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0013	0.0012	0.0010						
6.10	0.0159	0.0135	0.0116	0.0098	0.0084	0.0072	0.0062	0.0054	0.0047	0.0041	0.0036	0.0031	0.0027	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0010						
6.11	0.0158	0.0134	0.0115	0.0098	0.0084	0.0072	0.0062	0.0054	0.0047	0.0041	0.0035	0.0031	0.0027	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010						
6.12	0.0157	0.0133	0.0114	0.0097	0.0083	0.0071	0.0061	0.0053	0.0046	0.0040	0.0035	0.0031	0.0027	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0010						
6.13	0.0156	0.0133	0.0113	0.0096	0.0082	0.0071	0.0061	0.0053	0.0046	0.0040	0.0035	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009						
6.14	0.0155	0.0132	0.0112	0.0095	0.0082	0.0070	0.0060	0.0052	0.0045	0.0040	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009						
6.15	0.0154	0.0131	0.0111	0.0094	0.0081	0.0069	0.0060	0.0052	0.0045	0.0039	0.0034	0.0030	0.0026	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009						
6.16	0.0153	0.0130	0.0110	0.0094	0.0080	0.0069	0.0059	0.0051	0.0045	0.0039	0.0034	0.0029	0.0026	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009						
6.17	0.0152	0.0129	0.0110	0.0093	0.0080	0.0068	0.0059	0.0051	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0011	0.0009						
6.18	0.0150	0.0128	0.0109	0.0092	0.0079	0.0068	0.0058	0.0050	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009						
6.19	0.0149	0.0127	0.0108	0.0092	0.0078	0.0067	0.0058	0.0050	0.0043	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009						
6.20	0.0148	0.0126	0.0107	0.0091	0.0078	0.0067	0.0057	0.0049	0.0043	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009						
6.21	0.0147	0.0125	0.0106	0.0090	0.0077	0.0066	0.0057	0.0049	0.0043	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009						
6.22	0.0146	0.0124	0.0105	0.0089	0.0076	0.0065	0.0056	0.0049	0.0042	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0013	0.0012	0.0010	0.0009						
6.23	0.0145	0.0123	0.0105	0.0089	0.0076	0.0065	0.0056	0.0048	0.0042	0.0036	0.0032	0.0027	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008						
6.24	0.0144	0.0122	0.0104	0.0088	0.0075	0.0064	0.0055	0.0048	0.0041	0.0036	0.0031	0.0027	0.0024	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008						
6.25	0.0143	0.0121	0.0103	0.0087	0.0075	0.0064	0.0055	0.0047	0.0041	0.0036	0.0031	0.0027	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008						
6.26	0.0142	0.0121	0.0102	0.0087	0.0074	0.0063	0.0054	0.0047	0.0041	0.0035	0.0031	0.0027	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008						
6.27	0.0141	0.0120	0.0102	0.0086	0.0073	0.0063	0.0054	0.0046	0.0040	0.0035	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008						
6.28	0.0140	0.0119	0.0101	0.0085	0.0073	0.0062	0.0053	0.0046	0.0040	0.0035	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008						
6.29	0.0139	0.0118	0.0100	0.0085	0.0072	0.0062	0.0053	0.0046	0.0040	0.0034	0.0030	0.0026	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009	0.0008						
6.30	0.0138	0.0117	0.0099	0.0084	0.0072	0.0061	0.0053	0.0045	0.0039	0.0034	0.0030	0.0026	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009	0.0008						
6.31	0.0137	0.0116	0.0098	0.0083	0.0071	0.0061	0.0052	0.0045	0.0039	0.0034	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008						
6.32	0.0136	0.0115	0.0098	0.0083	0.0070	0.0060	0.0052	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008						
6.33	0.0135	0.0115	0.0097	0.0082	0.0070	0.0060	0.0051	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008						
6.34	0.0134	0.0114	0.0096	0.0081	0.0069	0.0059	0.0051	0.0044	0.0038	0.0033	0.0028	0.0025	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007						
6.35	0.0133	0.0113	0.0095	0.0081	0.0069	0.0059	0.0050	0.0043	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007						
6.36	0.0132	0.0112	0.0095	0.0080	0.0068	0.0058	0.0050	0.0043	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0013	0.0012	0.0010	0.0008	0.0007						
6.37	0.0132	0.0111	0.0094	0.0079	0.0068	0.0058	0.0049	0.0043	0.0037	0.0032	0.0028	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007						
6.38	0.0131	0.0111	0.0093	0.0079	0.0067	0.0057	0.0049	0.0042	0.0036	0.0032	0.0027	0.0024	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007						
6.39	0.0130	0.0110	0.0093	0.0078	0.0067	0.0057	0.0049	0.0042	0.0036	0.0031	0.0027	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007						
6.40	0.0129	0.0109	0.0092	0.0077	0.0066	0.0056	0.0048	0.0041	0.0035	0.0031	0.0027	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007						
6.41	0.0128	0.0108	0.0091	0.0077	0.0065	0.0056	0.0048	0.0041	0.0035	0.0031	0.0027	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007						
6.42	0.0127	0.0107	0.0090	0.0076	0.0065	0.0055	0.0047	0.0041	0.0035	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007						
6.43	0.0126	0.0107	0.0090	0.0076	0.0064	0.0055	0.0047	0.0040	0.0035	0.0030	0.0026	0.0023	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007						
6.44	0.0125	0.0106	0.0089	0.0075	0.0064	0.0054	0.0047	0.0040	0.0034	0.0030	0.0026	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007						
6.45	0.0124	0.0105	0.0088	0.0074	0.0063	0.0054	0.0046	0.0040	0.0034	0.0030	0.0026	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008	0.0006						
6.46	0.0123	0.0104	0.0088	0.0074	0.0063	0.0053	0.0046	0.0039	0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
7.01	0.0084	0.0069	0.0057	0.0048	0.0040	0.0034	0.0028	0.0024	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003
7.02	0.0083	0.0069	0.0057	0.0047	0.0040	0.0033	0.0028	0.0024	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003
7.03	0.0083	0.0068	0.0056	0.0047	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0015	0.0012	0.0011	0.0009	0.0008	0.0006	0.0005	0.0005	0.0004	0.0003
7.04	0.0082	0.0068	0.0056	0.0047	0.0039	0.0033	0.0028	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0008	0.0006	0.0005	0.0005	0.0004	0.0003
7.05	0.0082	0.0067	0.0056	0.0046	0.0039	0.0032	0.0027	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003
7.06	0.0081	0.0067	0.0055	0.0046	0.0038	0.0032	0.0027	0.0023	0.0019	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003
7.07	0.0081	0.0066	0.0055	0.0046	0.0038	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003
7.08	0.0080	0.0066	0.0054	0.0045	0.0038	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003
7.09	0.0079	0.0065	0.0054	0.0045	0.0037	0.0031	0.0026	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003
7.10	0.0079	0.0065	0.0054	0.0045	0.0037	0.0031	0.0026	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003
7.11	0.0078	0.0064	0.0053	0.0044	0.0037	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003
7.12	0.0078	0.0064	0.0053	0.0044	0.0037	0.0031	0.0026	0.0022	0.0018	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003
7.13	0.0077	0.0063	0.0052	0.0044	0.0036	0.0030	0.0025	0.0022	0.0018	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003
7.14	0.0077	0.0063	0.0052	0.0043	0.0036	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003
7.15	0.0076	0.0062	0.0051	0.0042	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003
7.16	0.0076	0.0062	0.0051	0.0042	0.0035	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003
7.17	0.0075	0.0061	0.0051	0.0042	0.0035	0.0029	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003
7.18	0.0075	0.0061	0.0050	0.0042	0.0035	0.0029	0.0024	0.0021	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0005	0.0005	0.0004	0.0003	0.0003
7.19	0.0074	0.0061	0.0050	0.0041	0.0034	0.0029	0.0024	0.0020	0.0017	0.0015	0.0012	0.0011	0.0009	0.0008	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003
7.20	0.0074	0.0060	0.0050	0.0041	0.0034	0.0029	0.0024	0.0020	0.0017	0.0015	0.0012	0.0010	0.0009	0.0008	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003
7.21	0.0073	0.0060	0.0049	0.0041	0.0034	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003
7.22	0.0072	0.0059	0.0049	0.0041	0.0034	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003
7.23	0.0072	0.0059	0.0048	0.0040	0.0033	0.0028	0.0023	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003
7.24	0.0071	0.0058	0.0048	0.0040	0.0033	0.0028	0.0023	0.0020	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003
7.25	0.0071	0.0058	0.0048	0.0040	0.0033	0.0027	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002
7.26	0.0070	0.0057	0.0047	0.0039	0.0033	0.0027	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002
7.27	0.0070	0.0057	0.0047	0.0039	0.0032	0.0027	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002
7.28	0.0069	0.0057	0.0047	0.0039	0.0032	0.0027	0.0022	0.0019	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002
7.29	0.0069	0.0056	0.0046	0.0038	0.0032	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002
7.30	0.0068	0.0056	0.0046	0.0038	0.0031	0.0026	0.0022	0.0018	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002
7.31	0.0068	0.0055	0.0046	0.0038	0.0031	0.0026	0.0022	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002
7.32	0.0068	0.0055	0.0045	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002
7.33	0.0067	0.0055	0.0045	0.0037	0.0031	0.0026	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002
7.34	0.0067	0.0054	0.0045	0.0037	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002
7.35	0.0066	0.0054	0.0044	0.0037	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002
7.36	0.0066	0.0053	0.0044	0.0036	0.0030	0.0025	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002
7.37	0.0065	0.0053	0.0044	0.0036	0.0030	0.0025	0.0021	0.0017	0.0015	0.0012	0.0011	0.0009	0.0008	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002
7.38	0.0065	0.0053	0.0043	0.0036	0.0029	0.0025	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002
7.39	0.0064	0.0052	0.0043	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002
7.40	0.0064	0.0052	0.0043	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002
7.41	0.0063	0.0051	0.0042	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002
7.42	0.0063	0.0051	0.0042	0.0035	0.0029	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002
7.43	0.0062	0.0051	0.0042	0.0034	0.0028	0.0024	0.0020	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002
7.44	0.0062	0.0050	0.0041	0.0034	0.0028	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002
7.45	0.0061	0.0050	0.0041	0.0034	0.0028	0.0023	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002
7.46	0.0061	0.0049	0.0041	0.0033	0.0028															

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																						
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35		
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		
0.01	0.9905	0.9904	0.9903	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900		
0.02	0.9811	0.9809	0.9808	0.9807	0.9806	0.9805	0.9805	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801	0.9801	0.9801	0.9800	0.9800		
0.03	0.9718	0.9716	0.9714	0.9712	0.9711	0.9709	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	0.9702	0.9701	0.9701	0.9701	0.9701	0.9701		
0.04	0.9626	0.9624	0.9621	0.9619	0.9616	0.9614	0.9612	0.9611	0.9609	0.9608	0.9607	0.9606	0.9606	0.9605	0.9604	0.9603	0.9602	0.9602	0.9601	0.9601		
0.05	0.9536	0.9532	0.9529	0.9526	0.9523	0.9520	0.9517	0.9515	0.9513	0.9511	0.9510	0.9508	0.9507	0.9505	0.9504	0.9504	0.9503	0.9502	0.9502	0.9501		
0.06	0.9446	0.9441	0.9437	0.9433	0.9430	0.9426	0.9423	0.9420	0.9417	0.9415	0.9413	0.9411	0.9409	0.9407	0.9406	0.9405	0.9404	0.9403	0.9402	0.9402		
0.07	0.9357	0.9352	0.9346	0.9342	0.9337	0.9333	0.9329	0.9326	0.9322	0.9319	0.9316	0.9314	0.9312	0.9310	0.9308	0.9307	0.9305	0.9304	0.9303	0.9303		
0.08	0.9269	0.9262	0.9256	0.9251	0.9246	0.9241	0.9236	0.9232	0.9228	0.9224	0.9221	0.9218	0.9215	0.9212	0.9210	0.9209	0.9207	0.9206	0.9205	0.9204		
0.09	0.9181	0.9174	0.9167	0.9161	0.9154	0.9149	0.9143	0.9138	0.9133	0.9129	0.9125	0.9121	0.9118	0.9115	0.9113	0.9111	0.9109	0.9108	0.9106	0.9105		
0.10	0.9095	0.9086	0.9078	0.9071	0.9064	0.9057	0.9051	0.9045	0.9039	0.9034	0.9030	0.9025	0.9022	0.9019	0.9016	0.9014	0.9012	0.9010	0.9008	0.9007		
0.11	0.9009	0.8999	0.8990	0.8982	0.8974	0.8966	0.8959	0.8952	0.8946	0.8940	0.8935	0.8930	0.8926	0.8922	0.8919	0.8917	0.8914	0.8912	0.8910	0.8908		
0.12	0.8923	0.8913	0.8903	0.8893	0.8884	0.8875	0.8867	0.8859	0.8853	0.8846	0.8841	0.8835	0.8831	0.8827	0.8823	0.8820	0.8817	0.8815	0.8812	0.8810		
0.13	0.8839	0.8827	0.8816	0.8805	0.8795	0.8785	0.8776	0.8768	0.8760	0.8753	0.8747	0.8741	0.8736	0.8732	0.8728	0.8724	0.8721	0.8718	0.8715	0.8713		
0.14	0.8754	0.8742	0.8730	0.8718	0.8707	0.8695	0.8685	0.8676	0.8668	0.8661	0.8654	0.8648	0.8642	0.8637	0.8632	0.8628	0.8625	0.8621	0.8618	0.8616		
0.15	0.8671	0.8657	0.8644	0.8631	0.8619	0.8606	0.8595	0.8586	0.8577	0.8569	0.8561	0.8554	0.8548	0.8543	0.8538	0.8533	0.8529	0.8525	0.8522	0.8519		
0.16	0.8587	0.8572	0.8558	0.8544	0.8531	0.8518	0.8506	0.8495	0.8486	0.8477	0.8469	0.8462	0.8455	0.8449	0.8444	0.8439	0.8434	0.8430	0.8426	0.8422		
0.17	0.8505	0.8489	0.8473	0.8458	0.8444	0.8429	0.8417	0.8406	0.8396	0.8387	0.8378	0.8370	0.8363	0.8356	0.8350	0.8344	0.8339	0.8335	0.8330	0.8326		
0.18	0.8423	0.8405	0.8389	0.8372	0.8357	0.8342	0.8329	0.8317	0.8306	0.8296	0.8287	0.8279	0.8271	0.8264	0.8257	0.8251	0.8245	0.8240	0.8235	0.8231		
0.19	0.8341	0.8323	0.8304	0.8287	0.8270	0.8255	0.8241	0.8228	0.8217	0.8207	0.8197	0.8188	0.8179	0.8171	0.8164	0.8158	0.8151	0.8146	0.8140	0.8136		
0.20	0.8260	0.8240	0.8221	0.8202	0.8185	0.8168	0.8153	0.8141	0.8129	0.8118	0.8107	0.8098	0.8088	0.8080	0.8072	0.8065	0.8058	0.8052	0.8046	0.8041		
0.21	0.8179	0.8158	0.8137	0.8118	0.8099	0.8082	0.8067	0.8054	0.8041	0.8029	0.8018	0.8008	0.7998	0.7989	0.7980	0.7973	0.7965	0.7958	0.7952	0.7946		
0.22	0.8099	0.8076	0.8054	0.8034	0.8014	0.7997	0.7982	0.7968	0.7954	0.7942	0.7930	0.7919	0.7908	0.7899	0.7889	0.7881	0.7873	0.7866	0.7859	0.7852		
0.23	0.8019	0.7994	0.7972	0.7951	0.7931	0.7913	0.7897	0.7882	0.7868	0.7855	0.7842	0.7830	0.7819	0.7809	0.7799	0.7790	0.7781	0.7773	0.7766	0.7759		
0.24	0.7940	0.7914	0.7890	0.7868	0.7848	0.7829	0.7813	0.7797	0.7783	0.7768	0.7755	0.7743	0.7731	0.7720	0.7709	0.7700	0.7690	0.7682	0.7674	0.7666		
0.25	0.7861	0.7833	0.7809	0.7786	0.7765	0.7747	0.7729	0.7713	0.7698	0.7683	0.7669	0.7655	0.7643	0.7631	0.7620	0.7610	0.7600	0.7591	0.7582	0.7574		
0.26	0.7782	0.7754	0.7728	0.7705	0.7684	0.7664	0.7647	0.7630	0.7613	0.7598	0.7583	0.7569	0.7556	0.7543	0.7532	0.7521	0.7510	0.7500	0.7491	0.7482		
0.27	0.7704	0.7674	0.7648	0.7625	0.7603	0.7583	0.7565	0.7547	0.7529	0.7513	0.7498	0.7483	0.7469	0.7456	0.7444	0.7432	0.7421	0.7411	0.7401	0.7391		
0.28	0.7626	0.7596	0.7569	0.7545	0.7523	0.7502	0.7483	0.7465	0.7446	0.7429	0.7413	0.7398	0.7383	0.7369	0.7356	0.7344	0.7332	0.7321	0.7311	0.7301		
0.29	0.7548	0.7518	0.7491	0.7466	0.7444	0.7422	0.7402	0.7383	0.7364	0.7346	0.7329	0.7313	0.7298	0.7283	0.7270	0.7257	0.7244	0.7233	0.7221	0.7211		
0.30	0.7471	0.7440	0.7413	0.7388	0.7365	0.7343	0.7322	0.7302	0.7282	0.7263	0.7246	0.7229	0.7213	0.7198	0.7184	0.7170	0.7157	0.7144	0.7133	0.7121		
0.31	0.7395	0.7364	0.7336	0.7311	0.7287	0.7265	0.7243	0.7221	0.7201	0.7182	0.7163	0.7146	0.7129	0.7113	0.7098	0.7084	0.7070	0.7057	0.7044	0.7032		
0.32	0.7319	0.7288	0.7260	0.7234	0.7210	0.7186	0.7164	0.7141	0.7120	0.7100	0.7081	0.7063	0.7046	0.7029	0.7013	0.6998	0.6984	0.6970	0.6957	0.6944		
0.33	0.7244	0.7213	0.7185	0.7158	0.7133	0.7109	0.7085	0.7062	0.7040	0.7020	0.7000	0.6981	0.6963	0.6946	0.6929	0.6914	0.6898	0.6884	0.6870	0.6857		
0.34	0.7171	0.7139	0.7110	0.7083	0.7057	0.7032	0.7008	0.6984	0.6961	0.6940	0.6920	0.6900	0.6881	0.6863	0.6846	0.6829	0.6814	0.6798	0.6784	0.6770		
0.35	0.7097	0.7066	0.7036	0.7009	0.6982	0.6956	0.6931	0.6906	0.6883	0.6861	0.6840	0.6819	0.6800	0.6781	0.6763	0.6746	0.6730	0.6714	0.6698	0.6684		
0.36	0.7025	0.6993	0.6963	0.6935	0.6907	0.6880	0.6854	0.6829	0.6805	0.6782	0.6761	0.6740	0.6719	0.6700	0.6681	0.6663	0.6646	0.6630	0.6614	0.6598		
0.37	0.6953	0.6921	0.6891	0.6862	0.6833	0.6805	0.6778	0.6753	0.6728	0.6705	0.6682	0.6660	0.6639	0.6619	0.6600	0.6581	0.6563	0.6546	0.6529	0.6513		
0.38	0.6883	0.6850	0.6819	0.6789	0.6760	0.6731	0.6703	0.6677	0.6652	0.6628	0.6604	0.6582	0.6560	0.6539	0.6519	0.6500	0.6481	0.6463	0.6446	0.6429		
0.39	0.6813	0.6779	0.6748	0.6717	0.6687	0.6657	0.6627	0.6602	0.6576	0.6551	0.6527	0.6504	0.6482	0.6460	0.6439	0.6419	0.6400	0.6381	0.6363	0.6345		
0.40	0.6743	0.6709	0.6677	0.6646	0.6615	0.6584	0.6552	0.6527	0.6501	0.6475	0.6450	0.6427	0.6404	0.6381	0.6359	0.6338	0.6319	0.6300	0.6281	0.6263		
0.41	0.6675	0.6640	0.6607	0.6575	0.6543	0.6511	0.6482	0.6454	0.6426	0.6400	0.6375	0.6350	0.6326	0.6303	0.6281	0.6260	0.6239	0.6219	0.6199	0.6180		
0.42	0.6607	0.6572	0.6538	0.6504	0.6472	0.6440	0.6409	0.6381	0.6353	0.6326	0.6299	0.6274	0.6250	0.6226	0.6203	0.6181	0.6160	0.6139	0.6118	0.6099		
0.43	0.6539	0.6504	0.6469	0.6435	0.6401	0.6368	0.6338	0.6308	0.6280	0.6252	0.6225	0.6199	0.6174	0.6150	0.6126	0.6103	0.6081	0.6059	0.6038	0.6018		
0.44	0.6473	0.6436	0.6401	0.6366	0.6331	0.6298	0.6267	0.6236	0.6207	0.6179	0.6151	0.6125	0.6099	0.6074	0.6050	0.6026	0.6003	0.5981	0.5959	0.5938		
0.45	0.6407	0.6370	0.6333	0.6297	0.6262	0.6228	0.6196	0.6165	0.6135	0.6106	0.6078	0.6051										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
1.01	0.3526	0.3466	0.3409	0.3352	0.3297	0.3243	0.3190	0.3138	0.3086	0.3036	0.2986	0.2936	0.2887	0.2838	0.2790	0.2742	0.2694	0.2646	0.2598	0.2550	
1.02	0.3487	0.3428	0.3370	0.3314	0.3258	0.3204	0.3151	0.3099	0.3047	0.2996	0.2946	0.2897	0.2847	0.2799	0.2750	0.2702	0.2654	0.2605	0.2557	0.2509	
1.03	0.3449	0.3390	0.3332	0.3275	0.3220	0.3166	0.3112	0.3060	0.3008	0.2958	0.2907	0.2858	0.2808	0.2759	0.2711	0.2662	0.2614	0.2566	0.2517	0.2469	
1.04	0.3411	0.3352	0.3294	0.3238	0.3182	0.3128	0.3074	0.3022	0.2970	0.2919	0.2869	0.2819	0.2770	0.2721	0.2672	0.2623	0.2575	0.2527	0.2478	0.2430	
1.05	0.3374	0.3315	0.3257	0.3200	0.3145	0.3090	0.3037	0.2984	0.2932	0.2881	0.2831	0.2781	0.2731	0.2682	0.2633	0.2585	0.2536	0.2488	0.2440	0.2391	
1.06	0.3337	0.3278	0.3220	0.3163	0.3107	0.3053	0.2999	0.2947	0.2895	0.2844	0.2793	0.2743	0.2694	0.2645	0.2596	0.2547	0.2498	0.2450	0.2401	0.2353	
1.07	0.3301	0.3241	0.3183	0.3126	0.3071	0.3016	0.2963	0.2910	0.2858	0.2807	0.2756	0.2706	0.2656	0.2607	0.2558	0.2509	0.2461	0.2412	0.2364	0.2315	
1.08	0.3265	0.3205	0.3147	0.3090	0.3034	0.2980	0.2926	0.2873	0.2821	0.2770	0.2719	0.2669	0.2620	0.2570	0.2521	0.2473	0.2424	0.2375	0.2327	0.2278	
1.09	0.3229	0.3169	0.3111	0.3054	0.2998	0.2944	0.2890	0.2837	0.2785	0.2734	0.2683	0.2633	0.2583	0.2534	0.2485	0.2436	0.2387	0.2339	0.2290	0.2241	
1.10	0.3194	0.3134	0.3076	0.3019	0.2963	0.2908	0.2854	0.2802	0.2750	0.2698	0.2647	0.2597	0.2547	0.2498	0.2449	0.2400	0.2351	0.2303	0.2254	0.2205	
1.11	0.3159	0.3099	0.3041	0.2984	0.2928	0.2873	0.2819	0.2766	0.2714	0.2663	0.2612	0.2562	0.2512	0.2463	0.2413	0.2365	0.2316	0.2267	0.2218	0.2169	
1.12	0.3124	0.3064	0.3006	0.2949	0.2893	0.2838	0.2784	0.2732	0.2679	0.2628	0.2577	0.2527	0.2477	0.2428	0.2378	0.2330	0.2281	0.2232	0.2183	0.2134	
1.13	0.3090	0.3030	0.2972	0.2914	0.2859	0.2804	0.2750	0.2697	0.2645	0.2594	0.2543	0.2492	0.2443	0.2393	0.2344	0.2295	0.2246	0.2197	0.2149	0.2100	
1.14	0.3056	0.2996	0.2938	0.2880	0.2825	0.2770	0.2716	0.2663	0.2611	0.2560	0.2509	0.2458	0.2409	0.2359	0.2310	0.2261	0.2212	0.2163	0.2114	0.2066	
1.15	0.3022	0.2962	0.2904	0.2847	0.2791	0.2736	0.2682	0.2629	0.2577	0.2525	0.2475	0.2425	0.2375	0.2325	0.2276	0.2227	0.2178	0.2130	0.2082	0.2034	
1.16	0.2989	0.2929	0.2871	0.2814	0.2758	0.2703	0.2649	0.2596	0.2544	0.2493	0.2442	0.2392	0.2342	0.2292	0.2243	0.2194	0.2145	0.2096	0.2048	0.1999	
1.17	0.2956	0.2896	0.2838	0.2781	0.2725	0.2670	0.2616	0.2563	0.2511	0.2460	0.2409	0.2359	0.2309	0.2259	0.2210	0.2161	0.2113	0.2064	0.2015	0.1966	
1.18	0.2924	0.2864	0.2805	0.2748	0.2692	0.2638	0.2584	0.2531	0.2479	0.2427	0.2377	0.2326	0.2277	0.2227	0.2178	0.2129	0.2080	0.2032	0.1983	0.1934	
1.19	0.2891	0.2832	0.2773	0.2716	0.2660	0.2606	0.2552	0.2499	0.2447	0.2395	0.2345	0.2294	0.2245	0.2195	0.2146	0.2097	0.2048	0.2000	0.1951	0.1902	
1.20	0.2859	0.2800	0.2741	0.2684	0.2628	0.2574	0.2520	0.2467	0.2415	0.2364	0.2313	0.2263	0.2213	0.2164	0.2115	0.2066	0.2017	0.1968	0.1920	0.1871	
1.21	0.2828	0.2768	0.2710	0.2653	0.2597	0.2542	0.2489	0.2436	0.2384	0.2332	0.2282	0.2232	0.2182	0.2133	0.2084	0.2035	0.1986	0.1938	0.1889	0.1840	
1.22	0.2797	0.2737	0.2679	0.2622	0.2566	0.2511	0.2458	0.2405	0.2353	0.2302	0.2251	0.2201	0.2151	0.2102	0.2053	0.2004	0.1956	0.1907	0.1859	0.1810	
1.23	0.2766	0.2706	0.2648	0.2591	0.2535	0.2481	0.2427	0.2374	0.2322	0.2271	0.2220	0.2170	0.2121	0.2072	0.2023	0.1974	0.1925	0.1877	0.1829	0.1780	
1.24	0.2735	0.2675	0.2617	0.2560	0.2505	0.2450	0.2397	0.2344	0.2292	0.2241	0.2190	0.2140	0.2091	0.2042	0.1993	0.1944	0.1896	0.1847	0.1799	0.1751	
1.25	0.2705	0.2645	0.2587	0.2530	0.2475	0.2420	0.2367	0.2314	0.2262	0.2211	0.2161	0.2111	0.2061	0.2012	0.1963	0.1915	0.1867	0.1818	0.1770	0.1722	
1.26	0.2675	0.2615	0.2557	0.2501	0.2445	0.2391	0.2337	0.2283	0.2233	0.2182	0.2131	0.2082	0.2032	0.1983	0.1934	0.1886	0.1838	0.1790	0.1741	0.1693	
1.27	0.2645	0.2586	0.2528	0.2471	0.2416	0.2361	0.2308	0.2255	0.2204	0.2153	0.2102	0.2053	0.2003	0.1954	0.1906	0.1857	0.1809	0.1761	0.1713	0.1665	
1.28	0.2616	0.2557	0.2499	0.2442	0.2387	0.2332	0.2279	0.2227	0.2175	0.2124	0.2074	0.2024	0.1975	0.1926	0.1878	0.1829	0.1781	0.1733	0.1685	0.1638	
1.29	0.2587	0.2528	0.2470	0.2413	0.2358	0.2304	0.2251	0.2198	0.2147	0.2096	0.2046	0.1996	0.1947	0.1898	0.1850	0.1802	0.1754	0.1706	0.1658	0.1610	
1.30	0.2558	0.2499	0.2441	0.2385	0.2330	0.2275	0.2222	0.2170	0.2119	0.2068	0.2018	0.1968	0.1919	0.1871	0.1822	0.1774	0.1726	0.1679	0.1631	0.1583	
1.31	0.2530	0.2471	0.2413	0.2357	0.2302	0.2247	0.2194	0.2142	0.2091	0.2040	0.1990	0.1941	0.1892	0.1843	0.1795	0.1747	0.1700	0.1652	0.1604	0.1557	
1.32	0.2502	0.2443	0.2385	0.2329	0.2274	0.2220	0.2167	0.2115	0.2064	0.2013	0.1963	0.1914	0.1865	0.1817	0.1768	0.1721	0.1673	0.1626	0.1578	0.1531	
1.33	0.2474	0.2415	0.2357	0.2301	0.2246	0.2192	0.2140	0.2088	0.2037	0.1986	0.1936	0.1887	0.1838	0.1790	0.1742	0.1694	0.1647	0.1600	0.1552	0.1505	
1.34	0.2446	0.2388	0.2330	0.2274	0.2219	0.2165	0.2113	0.2061	0.2010	0.1960	0.1910	0.1861	0.1812	0.1764	0.1716	0.1669	0.1621	0.1574	0.1527	0.1480	
1.35	0.2419	0.2360	0.2303	0.2247	0.2192	0.2139	0.2086	0.2034	0.1983	0.1933	0.1884	0.1835	0.1786	0.1738	0.1691	0.1643	0.1596	0.1549	0.1502	0.1455	
1.36	0.2392	0.2334	0.2276	0.2221	0.2166	0.2112	0.2060	0.2008	0.1957	0.1907	0.1858	0.1809	0.1761	0.1713	0.1665	0.1618	0.1571	0.1524	0.1477	0.1431	
1.37	0.2366	0.2307	0.2250	0.2194	0.2140	0.2086	0.2034	0.1982	0.1932	0.1882	0.1832	0.1784	0.1736	0.1688	0.1640	0.1593	0.1546	0.1500	0.1453	0.1407	
1.38	0.2339	0.2281	0.2224	0.2168	0.2114	0.2061	0.2008	0.1957	0.1906	0.1856	0.1807	0.1759	0.1711	0.1663	0.1616	0.1569	0.1522	0.1476	0.1429	0.1383	
1.39	0.2313	0.2255	0.2198	0.2142	0.2088	0.2035	0.1983	0.1932	0.1881	0.1831	0.1782	0.1734	0.1686	0.1639	0.1592	0.1545	0.1498	0.1452	0.1406	0.1359	
1.40	0.2287	0.2229	0.2172	0.2117	0.2063	0.2010	0.1958	0.1907	0.1856	0.1807	0.1758	0.1710	0.1662	0.1615	0.1568	0.1521	0.1475	0.1428	0.1382	0.1336	
1.41	0.2262	0.2203	0.2147	0.2092	0.2038	0.1983	0.1930	0.1878	0.1826	0.1775	0.1726	0.1677	0.1628	0.1580	0.1534	0.1487	0.1440	0.1393	0.1347	0.1301	
1.42	0.2236	0.2177	0.2121	0.2066	0.2012	0.1957	0.1903	0.1850	0.1798	0.1746	0.1695	0.1645	0.1596	0.1547	0.1501	0.1452	0.1405	0.1358	0.1312	0.1266	
1.43	0.2211	0.2154	0.2097	0.2042	0.1989	0.1936	0.1884	0.1834	0.1784	0.1735	0.1686	0.1638	0.1591	0.1544	0.1498	0.1452	0.1406	0.1360	0.1315	0.1270	
1.44	0.2187	0.2129	0.2073	0.2018	0.1965	0.1912	0.1861	0.1810	0.1760	0.1711	0.1663	0.1615	0.1568	0.1522	0.1475	0.1429	0.1384	0.1338	0.1293	0.1248	
1.45	0.2162	0.2105	0.2049	0.1994	0.1941	0.1888	0.1837	0.1787	0.1737	0.1688	0.1640	0.1593	0.1546	0.1499	0.1453	0.1407	0.1362	0.1317	0.1272	0.1227	
1.46	0.2138	0.2081	0.2025	0.1970	0.1917	0.1865	0.1814	0.1763	0.1714	0.1665	0.1617	0.1570	0.1523	0.1477	0.1431	0.1386	0.1340	0.1295	0.1250	0.1206	
1.47	0.2114	0.2057	0.2001	0.1947	0.1894	0.1842	0.1791	0.1741	0.1691	0.1643	0.1595	0.1548	0.1501	0.1455	0.1409	0.1364	0.1319	0.1274	0.1230	0.1185	
1.48	0.2090	0.2033	0.1978	0.1924	0.1871	0.1819	0.1768	0.1718	0.1669	0.1621	0.1573	0.1526	0.1480	0.1434	0.1388	0.1343	0.1298	0.1254	0.1209	0.1165	
1.49	0.2067	0.2010	0.1955	0.1901	0.1848	0.1796	0.1745	0.1696	0.1647	0.1599	0.1551	0.1504	0.1458	0.1412	0.1367	0.1322	0.1278	0.1233	0.1189	0.1145	
1.50	0.2044	0.1987	0.1932	0.1878	0.1825	0.1774	0.1723	0.1674	0.1625	0.1577	0.1530	0.1483	0.1437	0.1391	0.1346	0.1302	0.1257	0.1213	0.1169	0.1125	
1.51	0.2021	0.1964	0.1909	0.1855	0.1803	0.1752	0.1701	0.1652	0.1603	0.1556	0.1508	0.1462	0.1416	0.1371	0.1326	0.1281	0.1237	0.1193	0.1150	0.1106	
1.52	0.1998	0.1942	0.1887	0.1833	0.1781	0.1730	0.1680	0.1630	0.1582	0.1534	0.1487	0.1441	0.1396	0.1350	0.1306	0.1261	0.1217	0.1174	0.1130	0.1087	
1.53	0.1976	0.1920	0.1865	0.1811	0.1759	0.1708	0.1658														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
2.01	0.1142	0.1096	0.1052	0.1009	0.0968	0.0927	0.0888	0.0850	0.0812	0.0776	0.0740	0.0706	0.0672	0.0639	0.0606	0.0575	0.0544	0.0513	0.0483	0.0454
2.02	0.1129	0.1083	0.1039	0.0997	0.0955	0.0915	0.0876	0.0838	0.0801	0.0765	0.0730	0.0695	0.0662	0.0629	0.0597	0.0565	0.0535	0.0504	0.0475	0.0446
2.03	0.1116	0.1071	0.1027	0.0985	0.0943	0.0904	0.0865	0.0827	0.0790	0.0754	0.0719	0.0685	0.0652	0.0619	0.0587	0.0556	0.0526	0.0496	0.0466	0.0438
2.04	0.1103	0.1058	0.1015	0.0972	0.0932	0.0892	0.0853	0.0816	0.0779	0.0744	0.0709	0.0675	0.0642	0.0610	0.0578	0.0547	0.0517	0.0487	0.0458	0.0430
2.05	0.1090	0.1046	0.1002	0.0961	0.0920	0.0880	0.0842	0.0805	0.0769	0.0733	0.0699	0.0665	0.0632	0.0600	0.0569	0.0538	0.0508	0.0479	0.0450	0.0422
2.06	0.1078	0.1033	0.0990	0.0949	0.0908	0.0869	0.0831	0.0794	0.0758	0.0723	0.0689	0.0655	0.0623	0.0591	0.0560	0.0529	0.0500	0.0471	0.0442	0.0414
2.07	0.1066	0.1021	0.0979	0.0937	0.0897	0.0858	0.0820	0.0783	0.0748	0.0713	0.0679	0.0646	0.0613	0.0582	0.0551	0.0521	0.0491	0.0463	0.0434	0.0407
2.08	0.1053	0.1009	0.0967	0.0926	0.0886	0.0847	0.0809	0.0773	0.0737	0.0703	0.0669	0.0636	0.0604	0.0573	0.0542	0.0512	0.0483	0.0455	0.0427	0.0400
2.09	0.1041	0.0997	0.0955	0.0914	0.0875	0.0836	0.0799	0.0763	0.0727	0.0693	0.0659	0.0627	0.0595	0.0564	0.0534	0.0504	0.0475	0.0447	0.0419	0.0392
2.10	0.1029	0.0986	0.0944	0.0903	0.0864	0.0825	0.0788	0.0752	0.0717	0.0683	0.0650	0.0618	0.0586	0.0555	0.0525	0.0496	0.0467	0.0439	0.0412	0.0385
2.11	0.1017	0.0974	0.0932	0.0892	0.0853	0.0815	0.0778	0.0742	0.0707	0.0674	0.0641	0.0608	0.0577	0.0547	0.0517	0.0488	0.0459	0.0432	0.0405	0.0378
2.12	0.1006	0.0963	0.0921	0.0881	0.0842	0.0804	0.0768	0.0732	0.0698	0.0664	0.0631	0.0599	0.0568	0.0538	0.0509	0.0480	0.0452	0.0424	0.0397	0.0371
2.13	0.0994	0.0951	0.0910	0.0870	0.0831	0.0794	0.0758	0.0722	0.0688	0.0655	0.0622	0.0591	0.0560	0.0530	0.0500	0.0472	0.0444	0.0417	0.0390	0.0364
2.14	0.0983	0.0940	0.0899	0.0859	0.0821	0.0784	0.0748	0.0713	0.0679	0.0645	0.0613	0.0582	0.0551	0.0522	0.0492	0.0464	0.0437	0.0410	0.0383	0.0358
2.15	0.0971	0.0929	0.0888	0.0849	0.0811	0.0774	0.0738	0.0703	0.0669	0.0636	0.0604	0.0573	0.0543	0.0513	0.0485	0.0457	0.0429	0.0403	0.0377	0.0351
2.16	0.0960	0.0918	0.0878	0.0838	0.0800	0.0764	0.0728	0.0694	0.0660	0.0627	0.0596	0.0565	0.0535	0.0505	0.0477	0.0449	0.0422	0.0396	0.0370	0.0345
2.17	0.0949	0.0907	0.0867	0.0828	0.0790	0.0754	0.0719	0.0684	0.0651	0.0618	0.0587	0.0556	0.0527	0.0498	0.0469	0.0442	0.0415	0.0389	0.0363	0.0339
2.18	0.0938	0.0897	0.0857	0.0818	0.0780	0.0744	0.0709	0.0675	0.0642	0.0610	0.0579	0.0548	0.0519	0.0490	0.0462	0.0435	0.0408	0.0382	0.0357	0.0332
2.19	0.0927	0.0886	0.0846	0.0808	0.0771	0.0735	0.0700	0.0666	0.0633	0.0601	0.0570	0.0540	0.0511	0.0482	0.0454	0.0427	0.0401	0.0375	0.0351	0.0326
2.20	0.0917	0.0876	0.0836	0.0798	0.0761	0.0725	0.0690	0.0657	0.0624	0.0593	0.0562	0.0532	0.0503	0.0475	0.0447	0.0420	0.0394	0.0369	0.0344	0.0320
2.21	0.0906	0.0865	0.0826	0.0788	0.0751	0.0716	0.0681	0.0648	0.0616	0.0584	0.0554	0.0524	0.0495	0.0467	0.0440	0.0413	0.0388	0.0363	0.0338	0.0314
2.22	0.0896	0.0855	0.0816	0.0778	0.0742	0.0706	0.0672	0.0639	0.0607	0.0576	0.0546	0.0516	0.0488	0.0460	0.0433	0.0407	0.0381	0.0356	0.0332	0.0309
2.23	0.0885	0.0845	0.0806	0.0769	0.0732	0.0697	0.0663	0.0631	0.0599	0.0568	0.0538	0.0509	0.0480	0.0453	0.0426	0.0400	0.0375	0.0350	0.0326	0.0303
2.24	0.0875	0.0835	0.0796	0.0759	0.0723	0.0688	0.0655	0.0622	0.0590	0.0560	0.0530	0.0501	0.0473	0.0446	0.0419	0.0393	0.0368	0.0344	0.0320	0.0297
2.25	0.0865	0.0825	0.0787	0.0750	0.0714	0.0679	0.0646	0.0614	0.0582	0.0552	0.0522	0.0494	0.0466	0.0439	0.0412	0.0387	0.0362	0.0338	0.0315	0.0292
2.26	0.0855	0.0815	0.0777	0.0740	0.0705	0.0671	0.0637	0.0605	0.0574	0.0544	0.0515	0.0486	0.0459	0.0432	0.0406	0.0381	0.0356	0.0332	0.0309	0.0287
2.27	0.0845	0.0806	0.0768	0.0731	0.0696	0.0662	0.0629	0.0597	0.0566	0.0536	0.0507	0.0479	0.0452	0.0425	0.0399	0.0374	0.0350	0.0326	0.0303	0.0281
2.28	0.0835	0.0796	0.0759	0.0722	0.0687	0.0653	0.0621	0.0589	0.0558	0.0529	0.0500	0.0472	0.0445	0.0418	0.0393	0.0368	0.0344	0.0321	0.0298	0.0276
2.29	0.0826	0.0787	0.0749	0.0713	0.0679	0.0645	0.0612	0.0581	0.0551	0.0521	0.0493	0.0465	0.0438	0.0412	0.0387	0.0362	0.0338	0.0315	0.0293	0.0271
2.30	0.0816	0.0778	0.0740	0.0705	0.0670	0.0637	0.0604	0.0573	0.0543	0.0514	0.0485	0.0458	0.0431	0.0405	0.0380	0.0356	0.0332	0.0310	0.0287	0.0266
2.31	0.0807	0.0768	0.0731	0.0696	0.0662	0.0628	0.0596	0.0565	0.0535	0.0506	0.0478	0.0451	0.0425	0.0399	0.0374	0.0350	0.0327	0.0304	0.0282	0.0261
2.32	0.0797	0.0759	0.0723	0.0687	0.0653	0.0620	0.0588	0.0558	0.0528	0.0499	0.0471	0.0444	0.0418	0.0393	0.0368	0.0344	0.0321	0.0299	0.0277	0.0256
2.33	0.0788	0.0750	0.0714	0.0679	0.0645	0.0612	0.0581	0.0550	0.0521	0.0492	0.0464	0.0438	0.0412	0.0387	0.0362	0.0339	0.0316	0.0294	0.0272	0.0252
2.34	0.0779	0.0741	0.0705	0.0670	0.0637	0.0604	0.0573	0.0543	0.0513	0.0485	0.0458	0.0431	0.0405	0.0381	0.0356	0.0333	0.0310	0.0289	0.0267	0.0247
2.35	0.0770	0.0733	0.0697	0.0662	0.0629	0.0596	0.0565	0.0535	0.0506	0.0478	0.0451	0.0425	0.0399	0.0375	0.0351	0.0328	0.0305	0.0283	0.0263	0.0242
2.36	0.0761	0.0724	0.0688	0.0654	0.0621	0.0589	0.0558	0.0528	0.0499	0.0471	0.0444	0.0418	0.0393	0.0369	0.0345	0.0322	0.0300	0.0279	0.0258	0.0238
2.37	0.0752	0.0715	0.0680	0.0646	0.0613	0.0581	0.0550	0.0521	0.0492	0.0465	0.0438	0.0412	0.0387	0.0363	0.0339	0.0317	0.0295	0.0274	0.0253	0.0233
2.38	0.0744	0.0707	0.0672	0.0638	0.0605	0.0574	0.0543	0.0514	0.0485	0.0458	0.0432	0.0406	0.0381	0.0357	0.0334	0.0312	0.0290	0.0269	0.0249	0.0229
2.39	0.0735	0.0698	0.0663	0.0630	0.0597	0.0566	0.0536	0.0507	0.0479	0.0452	0.0425	0.0400	0.0375	0.0352	0.0329	0.0306	0.0285	0.0264	0.0244	0.0225
2.40	0.0726	0.0690	0.0655	0.0622	0.0590	0.0559	0.0529	0.0500	0.0472	0.0445	0.0419	0.0394	0.0370	0.0346	0.0323	0.0301	0.0280	0.0260	0.0240	0.0221
2.41	0.0682	0.0647	0.0614	0.0582	0.0551	0.0522	0.0493	0.0464	0.0438	0.0413	0.0388	0.0364	0.0341	0.0319	0.0297	0.0274	0.0253	0.0232	0.0212	0.0193
2.42	0.0710	0.0674	0.0640	0.0606	0.0574	0.0543	0.0514	0.0486	0.0459	0.0433	0.0407	0.0382	0.0357	0.0333	0.0310	0.0287	0.0265	0.0244	0.0224	0.0205
2.43	0.0701	0.0666	0.0632	0.0599	0.0568	0.0537	0.0508	0.0480	0.0453	0.0426	0.0401	0.0376	0.0353	0.0330	0.0308	0.0286	0.0266	0.0246	0.0227	0.0209
2.44	0.0693	0.0658	0.0624	0.0592	0.0560	0.0530	0.0501	0.0473	0.0446	0.0420	0.0395	0.0371	0.0347	0.0325	0.0303	0.0282	0.0261	0.0242	0.0223	0.0205
2.45	0.0685	0.0650	0.0617	0.0584	0.0553	0.0523	0.0494	0.0467	0.0440	0.0414	0.0389	0.0365	0.0342	0.0320	0.0298	0.0277	0.0257	0.0238	0.0219	0.0201
2.46	0.0677	0.0642	0.0609	0.0577	0.0546	0.0516	0.0488	0.0460	0.0434	0.0408	0.0384	0.0360	0.0337	0.0314	0.0293	0.0272	0.0253	0.0233	0.0215	0.0197
2.47	0.0669	0.0635	0.0602	0.0570	0.0539	0.0510	0.0481	0.0454	0.0428	0.0402	0.0378	0.0354	0.0331	0.0310	0.0288	0.0268	0.0248	0.0229	0.0211	0.0193
2.48	0.0662	0.0629	0.0594	0.0563	0.0532	0.0503	0.0475	0.0448	0.0422	0.0397	0.0372	0.0349	0.0326	0.0305	0.0284	0.0263	0.0244	0.0225	0.0207	0.0190
2.49	0.0654	0.0620	0.0587	0.0556	0.0526	0.0497	0.0469	0.0442	0.0416	0.0391	0.0367	0.0344	0.0321	0.0300	0.0279	0.0259	0.0240	0.0221	0.0203	0.0186
2.50	0.0646	0.0612	0.0580	0.0549	0.0519	0.0490	0.0462	0.0436	0.0410	0.0385	0.0361	0.0339	0.0316	0.0295	0.0274	0.0255	0.0236	0.0217	0.0200	0.0183
2.51	0.0639	0.0605	0.0573	0.0542	0.0512	0.0484	0.0456	0.0430	0.0404	0.0380	0.0356	0.0333	0.0312	0.0290	0.0270	0.0250	0.0232	0.0213	0.0196	0.0179
2.52	0.0631	0.0598	0.0566	0.0535	0.0506	0.0477	0.0450	0.0424	0.0399	0.0374	0.0351	0.0328	0.0307	0.0286	0.0266	0.0246	0.0228	0.0210	0.0193	0.0176
2.53	0.0624	0.0591	0.0559	0.0529	0.0499	0.0471	0.0444													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																		
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35															
3.01	0.0354	0.0331	0.0309	0.0288	0.0268	0.0250	0.0232	0.0215	0.0199	0.0183	0.0169	0.0155	0.0142	0.0130	0.0118	0.0107	0.0096	0.0087	0.0077	0.0069															
3.02	0.0350	0.0327	0.0305	0.0285	0.0265	0.0246	0.0229	0.0212	0.0196	0.0181	0.0166	0.0153	0.0140	0.0127	0.0116	0.0105	0.0095	0.0085	0.0076	0.0068															
3.03	0.0346	0.0323	0.0302	0.0281	0.0262	0.0243	0.0226	0.0209	0.0193	0.0178	0.0164	0.0150	0.0137	0.0125	0.0114	0.0103	0.0093	0.0084	0.0075	0.0066															
3.04	0.0342	0.0319	0.0298	0.0278	0.0258	0.0240	0.0222	0.0206	0.0190	0.0175	0.0161	0.0148	0.0135	0.0123	0.0112	0.0101	0.0091	0.0082	0.0073	0.0065															
3.05	0.0338	0.0316	0.0294	0.0274	0.0255	0.0237	0.0219	0.0203	0.0188	0.0173	0.0159	0.0146	0.0133	0.0121	0.0110	0.0100	0.0090	0.0081	0.0072	0.0064															
3.06	0.0334	0.0312	0.0291	0.0271	0.0252	0.0234	0.0216	0.0200	0.0185	0.0170	0.0157	0.0143	0.0131	0.0119	0.0108	0.0098	0.0088	0.0079	0.0071	0.0063															
3.07	0.0330	0.0308	0.0287	0.0267	0.0248	0.0230	0.0214	0.0197	0.0182	0.0168	0.0154	0.0141	0.0129	0.0117	0.0107	0.0096	0.0087	0.0078	0.0069	0.0061															
3.08	0.0326	0.0304	0.0283	0.0264	0.0245	0.0227	0.0211	0.0195	0.0180	0.0165	0.0152	0.0139	0.0127	0.0116	0.0105	0.0095	0.0085	0.0076	0.0068	0.0060															
3.09	0.0322	0.0301	0.0280	0.0260	0.0242	0.0224	0.0208	0.0192	0.0177	0.0163	0.0150	0.0137	0.0125	0.0114	0.0103	0.0093	0.0084	0.0075	0.0067	0.0059															
3.10	0.0319	0.0297	0.0277	0.0257	0.0239	0.0221	0.0205	0.0189	0.0175	0.0161	0.0147	0.0135	0.0123	0.0112	0.0101	0.0091	0.0082	0.0074	0.0065	0.0058															
3.11	0.0315	0.0293	0.0273	0.0254	0.0236	0.0218	0.0202	0.0187	0.0172	0.0158	0.0145	0.0133	0.0121	0.0110	0.0100	0.0090	0.0081	0.0072	0.0064	0.0057															
3.12	0.0311	0.0290	0.0270	0.0251	0.0233	0.0216	0.0199	0.0184	0.0170	0.0156	0.0143	0.0131	0.0119	0.0108	0.0098	0.0088	0.0079	0.0071	0.0063	0.0056															
3.13	0.0307	0.0286	0.0266	0.0247	0.0230	0.0213	0.0197	0.0182	0.0167	0.0154	0.0141	0.0129	0.0117	0.0107	0.0096	0.0087	0.0078	0.0070	0.0062	0.0055															
3.14	0.0303	0.0283	0.0263	0.0244	0.0227	0.0210	0.0194	0.0179	0.0165	0.0151	0.0139	0.0127	0.0115	0.0105	0.0095	0.0086	0.0077	0.0069	0.0061	0.0054															
3.15	0.0300	0.0279	0.0260	0.0241	0.0224	0.0207	0.0191	0.0177	0.0162	0.0149	0.0137	0.0125	0.0114	0.0103	0.0093	0.0084	0.0075	0.0067	0.0059	0.0051															
3.16	0.0297	0.0276	0.0257	0.0238	0.0221	0.0204	0.0189	0.0174	0.0160	0.0147	0.0135	0.0123	0.0112	0.0101	0.0092	0.0082	0.0074	0.0066	0.0058	0.0051															
3.17	0.0293	0.0273	0.0253	0.0235	0.0218	0.0202	0.0186	0.0172	0.0158	0.0145	0.0133	0.0121	0.0110	0.0100	0.0090	0.0081	0.0073	0.0065	0.0057	0.0050															
3.18	0.0290	0.0269	0.0250	0.0232	0.0215	0.0199	0.0184	0.0169	0.0156	0.0143	0.0131	0.0119	0.0108	0.0098	0.0088	0.0079	0.0071	0.0063	0.0056	0.0049															
3.19	0.0286	0.0266	0.0247	0.0229	0.0212	0.0196	0.0181	0.0167	0.0153	0.0141	0.0129	0.0117	0.0107	0.0097	0.0087	0.0078	0.0070	0.0062	0.0055	0.0048															
3.20	0.0283	0.0263	0.0244	0.0226	0.0210	0.0194	0.0179	0.0165	0.0151	0.0139	0.0127	0.0115	0.0105	0.0095	0.0086	0.0077	0.0069	0.0061	0.0054	0.0048															
3.21	0.0280	0.0260	0.0241	0.0223	0.0207	0.0191	0.0176	0.0162	0.0149	0.0137	0.0125	0.0114	0.0103	0.0093	0.0084	0.0076	0.0068	0.0060	0.0053	0.0047															
3.22	0.0276	0.0257	0.0238	0.0221	0.0204	0.0189	0.0174	0.0160	0.0147	0.0135	0.0123	0.0112	0.0102	0.0092	0.0083	0.0074	0.0066	0.0059	0.0052	0.0046															
3.23	0.0273	0.0254	0.0235	0.0218	0.0202	0.0186	0.0172	0.0158	0.0145	0.0133	0.0121	0.0110	0.0100	0.0090	0.0081	0.0073	0.0065	0.0058	0.0051	0.0045															
3.24	0.0270	0.0250	0.0232	0.0215	0.0199	0.0184	0.0169	0.0156	0.0143	0.0131	0.0119	0.0108	0.0098	0.0088	0.0079	0.0071	0.0063	0.0056	0.0049	0.0043															
3.25	0.0267	0.0247	0.0229	0.0212	0.0196	0.0181	0.0167	0.0153	0.0141	0.0129	0.0117	0.0107	0.0097	0.0087	0.0079	0.0071	0.0063	0.0056	0.0049	0.0043															
3.26	0.0263	0.0244	0.0227	0.0210	0.0194	0.0179	0.0165	0.0151	0.0139	0.0127	0.0116	0.0105	0.0095	0.0086	0.0077	0.0069	0.0061	0.0054	0.0048	0.0042															
3.27	0.0260	0.0241	0.0224	0.0207	0.0191	0.0176	0.0162	0.0149	0.0137	0.0125	0.0114	0.0104	0.0094	0.0085	0.0076	0.0068	0.0061	0.0054	0.0047	0.0041															
3.28	0.0257	0.0239	0.0221	0.0204	0.0189	0.0174	0.0160	0.0147	0.0135	0.0123	0.0112	0.0102	0.0092	0.0083	0.0075	0.0067	0.0060	0.0053	0.0047	0.0041															
3.29	0.0254	0.0236	0.0218	0.0202	0.0186	0.0172	0.0158	0.0145	0.0133	0.0121	0.0110	0.0100	0.0091	0.0082	0.0074	0.0066	0.0059	0.0052	0.0046	0.0040															
3.30	0.0251	0.0233	0.0216	0.0199	0.0184	0.0169	0.0156	0.0143	0.0131	0.0120	0.0109	0.0099	0.0089	0.0081	0.0072	0.0065	0.0058	0.0051	0.0045	0.0039															
3.31	0.0248	0.0230	0.0213	0.0197	0.0182	0.0167	0.0154	0.0141	0.0129	0.0118	0.0107	0.0097	0.0088	0.0079	0.0071	0.0064	0.0057	0.0050	0.0044	0.0038															
3.32	0.0245	0.0227	0.0210	0.0194	0.0179	0.0165	0.0152	0.0139	0.0127	0.0116	0.0106	0.0096	0.0087	0.0078	0.0070	0.0062	0.0056	0.0049	0.0043	0.0037															
3.33	0.0242	0.0224	0.0208	0.0192	0.0177	0.0163	0.0150	0.0137	0.0125	0.0114	0.0104	0.0094	0.0085	0.0077	0.0069	0.0061	0.0055	0.0048	0.0042	0.0037															
3.34	0.0240	0.0222	0.0205	0.0189	0.0175	0.0161	0.0147	0.0135	0.0124	0.0113	0.0102	0.0093	0.0084	0.0075	0.0068	0.0060	0.0054	0.0047	0.0042	0.0036															
3.35	0.0237	0.0219	0.0202	0.0187	0.0172	0.0158	0.0145	0.0133	0.0122	0.0111	0.0101	0.0091	0.0083	0.0074	0.0066	0.0059	0.0053	0.0046	0.0041	0.0035															
3.36	0.0234	0.0216	0.0200	0.0185	0.0170	0.0156	0.0143	0.0131	0.0120	0.0109	0.0099	0.0090	0.0081	0.0073	0.0065	0.0058	0.0052	0.0046	0.0040	0.0035															
3.37	0.0231	0.0214	0.0197	0.0182	0.0168	0.0154	0.0142	0.0130	0.0118	0.0108	0.0098	0.0089	0.0080	0.0072	0.0064	0.0057	0.0051	0.0045	0.0040	0.0034															
3.38	0.0228	0.0211	0.0195	0.0180	0.0166	0.0152	0.0140	0.0128	0.0117	0.0106	0.0096	0.0087	0.0079	0.0071	0.0063	0.0056	0.0050	0.0044	0.0038	0.0033															
3.39	0.0226	0.0209	0.0193	0.0178	0.0163	0.0150	0.0138	0.0126	0.0115	0.0105	0.0095	0.0086	0.0077	0.0069	0.0062	0.0055	0.0049	0.0043	0.0038	0.0033															
3.40	0.0223	0.0206	0.0190	0.0175	0.0161	0.0148	0.0136	0.0124	0.0113	0.0103	0.0093	0.0085	0.0076	0.0068	0.0061	0.0054	0.0048	0.0042	0.0037	0.0032															
3.41	0.0220	0.0203	0.0188	0.0173	0.0159	0.0146	0.0134	0.0122	0.0111	0.0101	0.0092	0.0083	0.0075	0.0067	0.0060	0.0053	0.0047	0.0041	0.0036	0.0031															
3.42	0.0217	0.0201	0.0186	0.0171	0.0157	0.0145	0.0132	0.0121	0.0110	0.0100	0.0091	0.0082	0.0074	0.0066	0.0059	0.0052	0.0046	0.0041	0.0035	0.0030															
3.43	0.0215	0.0199	0.0183	0.0169	0.0155	0.0142	0.0130	0.0119	0.0108	0.0099	0.0089	0.0081	0.0073	0.0066	0.0059	0.0052	0.0046	0.0040	0.0035	0.0030															
3.44	0.0213	0.0196	0.0181	0.0167	0.0153	0.0140	0.0128	0.0117	0.0107	0.0097	0.0088	0.0079	0.0071	0.0064	0.0057	0.0051	0.0045	0.0039	0.0034	0.0030															
3.45	0.0210	0.0194	0.0179	0.0164	0.0151	0.0139	0.0127	0.0116	0.0105	0.0096	0.0087	0.0078	0.0070	0.0063	0.0056	0.0050	0.0044	0.0039	0.0034	0.0029															
3.46	0.0208	0.0191	0.0176	0.0162	0.0149	0.0137	0.0125	0.0114	0.0104	0.0094	0.0085	0.0077	0.0069	0.0062	0.0055	0.0049	0.0043	0.0038	0.0033	0.0029															
3.47	0.0205	0.0189	0.0174	0.0160	0.0147	0.0135	0.0123	0.0112	0.0102	0.0093	0.0084	0.0076	0.0068	0.0061	0.0054	0.0048	0.0042	0.0037	0.0032	0.0028															
3.48	0.0203	0.0187	0.0172	0.0158	0.0145	0.0133	0.0122	0.0111	0.0101	0.0092	0.0083	0.0075	0.0067	0.0060	0.0053	0.0047	0.0042	0.0036	0.0032	0.0027															
3.49	0.0200	0.0185	0.0170	0.0156	0.0143	0.0131	0.0120	0.0109	0.0099	0.0090	0.0081	0.0073	0.0066	0.0059	0.0052	0.0046	0.0041	0.0036	0.0031	0.0027															
3.50	0.0198	0.0182	0.0168	0.0154	0.0141	0.0130	0.0118	0.0108	0.0098	0.0089	0.0080	0.0072	0.0065	0.0058	0.0052	0.0046	0.0040	0.0035	0.0031	0.0026															
3.51	0.0196	0.0180	0.0166	0.0152	0.0140	0.0128	0.0117	0.0106	0.0097	0.0088	0.0079	0.0071																							

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
4.01	0.0107	0.0097	0.0088	0.0080	0.0072	0.0065	0.0058	0.0052	0.0047	0.0041	0.0037	0.0032	0.0028	0.0025	0.0022	0.0019	0.0016	0.0014	0.0011	0.0010	
4.02	0.0106	0.0096	0.0087	0.0079	0.0071	0.0064	0.0058	0.0051	0.0046	0.0041	0.0036	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0013	0.0011	0.0009	
4.03	0.0105	0.0095	0.0086	0.0078	0.0070	0.0063	0.0057	0.0051	0.0045	0.0040	0.0036	0.0031	0.0027	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	
4.04	0.0104	0.0094	0.0085	0.0077	0.0069	0.0062	0.0056	0.0050	0.0045	0.0040	0.0035	0.0031	0.0027	0.0024	0.0020	0.0018	0.0015	0.0013	0.0011	0.0009	
4.05	0.0102	0.0093	0.0084	0.0076	0.0068	0.0062	0.0055	0.0049	0.0044	0.0039	0.0034	0.0030	0.0027	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	
4.06	0.0101	0.0092	0.0083	0.0075	0.0068	0.0061	0.0054	0.0049	0.0043	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0012	0.0010	0.0009	
4.07	0.0100	0.0090	0.0082	0.0074	0.0067	0.0060	0.0054	0.0048	0.0043	0.0038	0.0033	0.0029	0.0026	0.0022	0.0019	0.0017	0.0014	0.0012	0.0010	0.0008	
4.08	0.0099	0.0089	0.0081	0.0073	0.0066	0.0059	0.0053	0.0047	0.0042	0.0037	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	
4.09	0.0097	0.0088	0.0080	0.0072	0.0065	0.0058	0.0052	0.0047	0.0041	0.0037	0.0032	0.0028	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	
4.10	0.0096	0.0087	0.0079	0.0071	0.0064	0.0057	0.0051	0.0046	0.0041	0.0036	0.0032	0.0028	0.0025	0.0021	0.0018	0.0016	0.0014	0.0011	0.0010	0.0008	
4.11	0.0095	0.0086	0.0078	0.0070	0.0063	0.0057	0.0051	0.0045	0.0040	0.0036	0.0031	0.0028	0.0024	0.0021	0.0018	0.0016	0.0013	0.0011	0.0009	0.0008	
4.12	0.0094	0.0085	0.0077	0.0069	0.0062	0.0056	0.0050	0.0045	0.0040	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	
4.13	0.0093	0.0084	0.0076	0.0068	0.0062	0.0055	0.0049	0.0044	0.0039	0.0035	0.0030	0.0027	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	
4.14	0.0092	0.0083	0.0075	0.0068	0.0061	0.0054	0.0049	0.0043	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	
4.15	0.0091	0.0082	0.0074	0.0067	0.0060	0.0054	0.0048	0.0043	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	
4.16	0.0090	0.0081	0.0073	0.0066	0.0059	0.0053	0.0047	0.0042	0.0037	0.0033	0.0029	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	
4.17	0.0088	0.0080	0.0072	0.0065	0.0058	0.0052	0.0047	0.0042	0.0037	0.0033	0.0029	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	
4.18	0.0087	0.0079	0.0071	0.0064	0.0058	0.0052	0.0046	0.0041	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	
4.19	0.0086	0.0078	0.0070	0.0063	0.0057	0.0051	0.0045	0.0040	0.0036	0.0032	0.0028	0.0024	0.0021	0.0018	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	
4.20	0.0085	0.0077	0.0069	0.0062	0.0056	0.0050	0.0045	0.0040	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	
4.21	0.0084	0.0076	0.0069	0.0062	0.0055	0.0049	0.0044	0.0039	0.0035	0.0031	0.0027	0.0024	0.0020	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	
4.22	0.0083	0.0075	0.0068	0.0061	0.0055	0.0049	0.0044	0.0039	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	
4.23	0.0082	0.0074	0.0067	0.0060	0.0054	0.0048	0.0043	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0007	0.0006	
4.24	0.0081	0.0073	0.0066	0.0059	0.0053	0.0047	0.0042	0.0038	0.0033	0.0029	0.0026	0.0022	0.0019	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	
4.25	0.0080	0.0072	0.0065	0.0059	0.0052	0.0047	0.0042	0.0037	0.0033	0.0029	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	
4.26	0.0079	0.0072	0.0064	0.0058	0.0052	0.0046	0.0041	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	
4.27	0.0078	0.0071	0.0064	0.0057	0.0051	0.0046	0.0041	0.0036	0.0032	0.0028	0.0025	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	
4.28	0.0077	0.0070	0.0063	0.0056	0.0050	0.0045	0.0040	0.0035	0.0031	0.0028	0.0024	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	
4.29	0.0077	0.0069	0.0062	0.0056	0.0050	0.0044	0.0039	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	
4.30	0.0076	0.0068	0.0061	0.0055	0.0049	0.0044	0.0039	0.0034	0.0030	0.0027	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	
4.31	0.0075	0.0067	0.0060	0.0054	0.0048	0.0043	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	
4.32	0.0074	0.0066	0.0060	0.0053	0.0048	0.0043	0.0038	0.0033	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	
4.33	0.0073	0.0066	0.0059	0.0053	0.0047	0.0042	0.0037	0.0033	0.0029	0.0026	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009	0.0007	0.0006	0.0005	
4.34	0.0072	0.0065	0.0058	0.0052	0.0047	0.0041	0.0037	0.0033	0.0029	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	
4.35	0.0071	0.0064	0.0057	0.0051	0.0046	0.0041	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	
4.36	0.0070	0.0063	0.0057	0.0051	0.0045	0.0040	0.0036	0.0032	0.0028	0.0024	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	
4.37	0.0069	0.0062	0.0056	0.0050	0.0045	0.0040	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	
4.38	0.0069	0.0062	0.0055	0.0049	0.0044	0.0039	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	
4.39	0.0068	0.0061	0.0055	0.0049	0.0044	0.0039	0.0034	0.0030	0.0027	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0005	0.0004	
4.40	0.0067	0.0060	0.0054	0.0048	0.0043	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	0.0004	
4.41	0.0066	0.0059	0.0053	0.0048	0.0042	0.0038	0.0033	0.0029	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	0.0004	
4.42	0.0065	0.0058	0.0053	0.0047	0.0043	0.0039	0.0035	0.0031	0.0027	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	0.0004	
4.43	0.0065	0.0058	0.0052	0.0046	0.0041	0.0037	0.0032	0.0029	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	
4.44	0.0064	0.0057	0.0051	0.0046	0.0041	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004	
4.45	0.0063	0.0057	0.0051	0.0045	0.0040	0.0036	0.0032	0.0028	0.0024	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	
4.46	0.0062	0.0056	0.0050	0.0045	0.0040	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	
4.47	0.0062	0.0055	0.0049	0.0044	0.0039	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	
4.48	0.0061	0.0054	0.0049	0.0044	0.0039	0.0034	0.0030	0.0027	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	
4.49	0.0060	0.0054	0.0048	0.0043	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	
4.50	0.0059	0.0053	0.0047	0.0042	0.0038	0.0033	0.0029	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	
4.51	0.0059	0.0052	0.0047	0.0042	0.0037	0.0033	0.0029	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005	0.0004	0.0004	
4.52	0.0058	0.0052	0.0046	0.0041	0.0037	0.0032	0.0029	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009	0.0007	0.0006	0.0005	0.0004	0.0003	
4.53	0.0057	0.0051	0.0046	0.0041	0.0036	0.0032															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9601	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9501	0.9501	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9402	0.9401	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9302	0.9302	0.9301	0.9301	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9203	0.9202	0.9202	0.9201	0.9201	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9104	0.9103	0.9103	0.9102	0.9102	0.9102	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9005	0.9004	0.9004	0.9003	0.9003	0.9002	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8907	0.8906	0.8905	0.8904	0.8903	0.8902	0.8902	0.8901	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8809	0.8807	0.8806	0.8805	0.8804	0.8803	0.8802	0.8802	0.8801	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8711	0.8709	0.8707	0.8706	0.8705	0.8704	0.8703	0.8702	0.8702	0.8701	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8613	0.8611	0.8609	0.8608	0.8606	0.8605	0.8604	0.8603	0.8602	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8516	0.8514	0.8512	0.8511	0.8509	0.8508	0.8507	0.8505	0.8504	0.8503	0.8502	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8419	0.8417	0.8414	0.8414	0.8412	0.8410	0.8408	0.8407	0.8405	0.8404	0.8403	0.8402	0.8402	0.8401	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400
0.17	0.8323	0.8320	0.8317	0.8314	0.8312	0.8310	0.8308	0.8307	0.8305	0.8304	0.8303	0.8302	0.8302	0.8301	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8227	0.8223	0.8220	0.8217	0.8214	0.8212	0.8210	0.8208	0.8207	0.8205	0.8204	0.8203	0.8202	0.8202	0.8201	0.8201	0.8200	0.8200	0.8200	0.8200
0.19	0.8131	0.8127	0.8123	0.8120	0.8117	0.8114	0.8112	0.8110	0.8108	0.8106	0.8105	0.8104	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100	0.8100
0.20	0.8036	0.8031	0.8027	0.8023	0.8020	0.8017	0.8014	0.8012	0.8010	0.8008	0.8006	0.8005	0.8004	0.8003	0.8002	0.8001	0.8001	0.8000	0.8000	0.8000
0.21	0.7941	0.7936	0.7931	0.7927	0.7923	0.7920	0.7917	0.7914	0.7912	0.7909	0.7907	0.7906	0.7904	0.7903	0.7902	0.7902	0.7901	0.7900	0.7900	0.7900
0.22	0.7846	0.7841	0.7836	0.7831	0.7827	0.7823	0.7820	0.7817	0.7814	0.7811	0.7809	0.7807	0.7805	0.7804	0.7803	0.7802	0.7801	0.7800	0.7800	0.7800
0.23	0.7753	0.7747	0.7741	0.7736	0.7731	0.7727	0.7723	0.7719	0.7716	0.7713	0.7711	0.7709	0.7707	0.7705	0.7704	0.7702	0.7701	0.7701	0.7700	0.7700
0.24	0.7659	0.7653	0.7647	0.7641	0.7636	0.7631	0.7627	0.7623	0.7619	0.7616	0.7613	0.7610	0.7608	0.7606	0.7605	0.7603	0.7602	0.7601	0.7601	0.7600
0.25	0.7567	0.7559	0.7553	0.7547	0.7541	0.7536	0.7531	0.7526	0.7522	0.7519	0.7515	0.7512	0.7510	0.7508	0.7506	0.7504	0.7503	0.7502	0.7501	0.7501
0.26	0.7474	0.7467	0.7460	0.7453	0.7447	0.7441	0.7435	0.7430	0.7426	0.7422	0.7418	0.7415	0.7412	0.7409	0.7407	0.7405	0.7404	0.7402	0.7401	0.7401
0.27	0.7383	0.7374	0.7367	0.7359	0.7353	0.7346	0.7340	0.7335	0.7330	0.7325	0.7321	0.7317	0.7314	0.7311	0.7308	0.7306	0.7304	0.7302	0.7301	0.7301
0.28	0.7291	0.7283	0.7274	0.7266	0.7259	0.7252	0.7246	0.7240	0.7234	0.7229	0.7224	0.7220	0.7216	0.7213	0.7210	0.7207	0.7205	0.7204	0.7202	0.7201
0.29	0.7201	0.7191	0.7182	0.7174	0.7166	0.7158	0.7151	0.7145	0.7139	0.7133	0.7128	0.7123	0.7119	0.7115	0.7112	0.7109	0.7106	0.7104	0.7103	0.7102
0.30	0.7111	0.7100	0.7091	0.7082	0.7073	0.7065	0.7057	0.7050	0.7044	0.7037	0.7032	0.7026	0.7022	0.7017	0.7014	0.7010	0.7007	0.7005	0.7003	0.7002
0.31	0.7021	0.7010	0.7000	0.6990	0.6981	0.6972	0.6964	0.6956	0.6949	0.6942	0.6936	0.6930	0.6925	0.6920	0.6916	0.6912	0.6909	0.6906	0.6904	0.6902
0.32	0.6932	0.6921	0.6910	0.6899	0.6890	0.6880	0.6871	0.6863	0.6855	0.6848	0.6841	0.6834	0.6828	0.6823	0.6818	0.6814	0.6810	0.6807	0.6805	0.6802
0.33	0.6844	0.6832	0.6820	0.6809	0.6799	0.6789	0.6779	0.6770	0.6761	0.6753	0.6746	0.6739	0.6732	0.6727	0.6721	0.6716	0.6712	0.6709	0.6706	0.6704
0.34	0.6756	0.6744	0.6731	0.6720	0.6708	0.6698	0.6687	0.6678	0.6668	0.6659	0.6652	0.6644	0.6637	0.6630	0.6624	0.6619	0.6614	0.6610	0.6607	0.6605
0.35	0.6670	0.6656	0.6643	0.6631	0.6619	0.6607	0.6596	0.6586	0.6576	0.6567	0.6558	0.6550	0.6542	0.6535	0.6528	0.6522	0.6517	0.6512	0.6509	0.6506
0.36	0.6583	0.6569	0.6555	0.6542	0.6530	0.6517	0.6506	0.6495	0.6484	0.6474	0.6465	0.6456	0.6447	0.6439	0.6432	0.6426	0.6420	0.6415	0.6410	0.6406
0.37	0.6498	0.6483	0.6468	0.6454	0.6441	0.6428	0.6416	0.6404	0.6393	0.6382	0.6372	0.6362	0.6353	0.6344	0.6336	0.6329	0.6323	0.6317	0.6312	0.6308
0.38	0.6413	0.6397	0.6382	0.6367	0.6353	0.6340	0.6327	0.6314	0.6302	0.6290	0.6279	0.6269	0.6259	0.6250	0.6241	0.6233	0.6226	0.6220	0.6214	0.6210
0.39	0.6328	0.6312	0.6296	0.6281	0.6266	0.6252	0.6238	0.6224	0.6212	0.6199	0.6188	0.6176	0.6166	0.6156	0.6146	0.6138	0.6130	0.6123	0.6116	0.6111
0.40	0.6245	0.6228	0.6211	0.6195	0.6179	0.6164	0.6150	0.6135	0.6122	0.6109	0.6096	0.6084	0.6073	0.6062	0.6052	0.6042	0.6034	0.6026	0.6019	0.6013
0.41	0.6162	0.6144	0.6127	0.6110	0.6093	0.6077	0.6062	0.6047	0.6033	0.6019	0.6005	0.5993	0.5980	0.5969	0.5958	0.5947	0.5938	0.5929	0.5922	0.5915
0.42	0.6080	0.6061	0.6043	0.6025	0.6008	0.5991	0.5975	0.5959	0.5944	0.5930	0.5915	0.5902	0.5889	0.5876	0.5864	0.5853	0.5843	0.5835	0.5825	0.5818
0.43	0.5998	0.5979	0.5960	0.5941	0.5923	0.5906	0.5889	0.5873	0.5856	0.5841	0.5826	0.5811	0.5797	0.5784	0.5771	0.5759	0.5748	0.5738	0.5728	0.5720
0.44	0.5917	0.5897	0.5877	0.5858	0.5840	0.5821	0.5804	0.5786	0.5769	0.5753	0.5737	0.5722	0.5707	0.5693	0.5679	0.5666	0.5654	0.5643	0.5632	0.5623
0.45	0.5837	0.5816	0.5796	0.5776	0.5757	0.5737														

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APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																		
Entry	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17
1.01	0.2501	0.2453	0.2404	0.2355	0.2305	0.2255	0.2204	0.2152	0.2099	0.2045	0.1990	0.1934	0.1876	0.1816	0.1754	0.1689	0.1622	0.1552
1.02	0.2461	0.2412	0.2363	0.2314	0.2264	0.2213	0.2162	0.2110	0.2057	0.2003	0.1948	0.1892	0.1833	0.1773	0.1711	0.1646	0.1579	0.1508
1.03	0.2421	0.2372	0.2323	0.2273	0.2223	0.2173	0.2122	0.2069	0.2016	0.1962	0.1907	0.1850	0.1792	0.1732	0.1669	0.1605	0.1537	0.1462
1.04	0.2381	0.2332	0.2283	0.2234	0.2184	0.2133	0.2081	0.2029	0.1976	0.1922	0.1866	0.1810	0.1751	0.1691	0.1628	0.1563	0.1496	0.1425
1.05	0.2342	0.2293	0.2244	0.2194	0.2144	0.2093	0.2042	0.1990	0.1936	0.1882	0.1827	0.1770	0.1711	0.1651	0.1588	0.1523	0.1456	0.1380
1.06	0.2304	0.2255	0.2206	0.2156	0.2106	0.2055	0.2003	0.1951	0.1898	0.1843	0.1788	0.1731	0.1672	0.1611	0.1549	0.1484	0.1416	0.1340
1.07	0.2266	0.2217	0.2168	0.2118	0.2068	0.2017	0.1965	0.1913	0.1859	0.1805	0.1749	0.1692	0.1633	0.1573	0.1510	0.1445	0.1378	0.1302
1.08	0.2229	0.2180	0.2130	0.2080	0.2030	0.1979	0.1927	0.1875	0.1822	0.1767	0.1711	0.1654	0.1596	0.1535	0.1473	0.1408	0.1340	0.1269
1.09	0.2192	0.2143	0.2094	0.2044	0.1993	0.1942	0.1890	0.1838	0.1785	0.1730	0.1674	0.1617	0.1559	0.1498	0.1436	0.1371	0.1303	0.1232
1.10	0.2156	0.2107	0.2057	0.2007	0.1957	0.1906	0.1854	0.1802	0.1748	0.1694	0.1638	0.1581	0.1522	0.1462	0.1399	0.1335	0.1267	0.1192
1.11	0.2120	0.2071	0.2022	0.1972	0.1921	0.1870	0.1818	0.1766	0.1712	0.1658	0.1602	0.1545	0.1487	0.1426	0.1364	0.1299	0.1232	0.1161
1.12	0.2085	0.2036	0.1986	0.1936	0.1886	0.1835	0.1783	0.1731	0.1677	0.1623	0.1567	0.1510	0.1452	0.1391	0.1329	0.1265	0.1197	0.1124
1.13	0.2051	0.2001	0.1952	0.1902	0.1851	0.1800	0.1749	0.1696	0.1643	0.1588	0.1533	0.1476	0.1418	0.1357	0.1295	0.1231	0.1164	0.1094
1.14	0.2017	0.1967	0.1918	0.1868	0.1817	0.1766	0.1715	0.1662	0.1609	0.1555	0.1499	0.1442	0.1384	0.1324	0.1262	0.1198	0.1131	0.1061
1.15	0.1983	0.1934	0.1884	0.1834	0.1784	0.1733	0.1681	0.1629	0.1576	0.1521	0.1466	0.1409	0.1351	0.1291	0.1230	0.1165	0.1099	0.1031
1.16	0.1950	0.1901	0.1851	0.1801	0.1751	0.1700	0.1648	0.1596	0.1543	0.1489	0.1434	0.1377	0.1319	0.1259	0.1198	0.1134	0.1068	0.1000
1.17	0.1917	0.1868	0.1819	0.1769	0.1719	0.1668	0.1616	0.1564	0.1511	0.1457	0.1402	0.1345	0.1288	0.1228	0.1167	0.1103	0.1037	0.0968
1.18	0.1885	0.1836	0.1787	0.1737	0.1687	0.1636	0.1585	0.1532	0.1479	0.1426	0.1371	0.1314	0.1257	0.1197	0.1136	0.1073	0.1007	0.0938
1.19	0.1854	0.1805	0.1755	0.1705	0.1655	0.1605	0.1553	0.1501	0.1449	0.1395	0.1340	0.1284	0.1226	0.1167	0.1106	0.1044	0.0978	0.0910
1.20	0.1822	0.1773	0.1724	0.1675	0.1624	0.1574	0.1523	0.1471	0.1418	0.1365	0.1310	0.1254	0.1197	0.1138	0.1077	0.1015	0.0950	0.0882
1.21	0.1792	0.1743	0.1694	0.1644	0.1594	0.1544	0.1493	0.1441	0.1388	0.1335	0.1280	0.1225	0.1168	0.1109	0.1049	0.0987	0.0922	0.0855
1.22	0.1761	0.1713	0.1664	0.1614	0.1564	0.1514	0.1463	0.1411	0.1359	0.1306	0.1252	0.1196	0.1139	0.1081	0.1021	0.0959	0.0895	0.0826
1.23	0.1732	0.1683	0.1634	0.1585	0.1535	0.1485	0.1434	0.1383	0.1330	0.1277	0.1223	0.1168	0.1112	0.1054	0.0994	0.0933	0.0869	0.0803
1.24	0.1702	0.1654	0.1605	0.1556	0.1506	0.1456	0.1405	0.1354	0.1302	0.1249	0.1195	0.1141	0.1084	0.1027	0.0968	0.0906	0.0843	0.0775
1.25	0.1674	0.1625	0.1576	0.1527	0.1478	0.1428	0.1377	0.1326	0.1274	0.1222	0.1168	0.1114	0.1058	0.1000	0.0942	0.0881	0.0818	0.0754
1.26	0.1645	0.1597	0.1548	0.1499	0.1450	0.1400	0.1350	0.1299	0.1247	0.1195	0.1142	0.1087	0.1032	0.0975	0.0916	0.0856	0.0794	0.0729
1.27	0.1617	0.1569	0.1520	0.1472	0.1422	0.1373	0.1323	0.1272	0.1221	0.1169	0.1116	0.1061	0.1006	0.0950	0.0892	0.0832	0.0770	0.0704
1.28	0.1590	0.1541	0.1493	0.1444	0.1396	0.1346	0.1296	0.1246	0.1195	0.1143	0.1090	0.1036	0.0981	0.0925	0.0868	0.0808	0.0747	0.0681
1.29	0.1562	0.1514	0.1466	0.1418	0.1369	0.1320	0.1270	0.1220	0.1169	0.1117	0.1065	0.1011	0.0957	0.0901	0.0844	0.0785	0.0725	0.0659
1.30	0.1536	0.1488	0.1440	0.1392	0.1343	0.1294	0.1244	0.1194	0.1144	0.1092	0.1040	0.0987	0.0933	0.0878	0.0821	0.0763	0.0703	0.0637
1.31	0.1509	0.1462	0.1414	0.1366	0.1317	0.1269	0.1219	0.1170	0.1119	0.1068	0.1016	0.0963	0.0910	0.0855	0.0798	0.0741	0.0682	0.0615
1.32	0.1484	0.1436	0.1388	0.1340	0.1292	0.1244	0.1195	0.1145	0.1095	0.1044	0.0993	0.0940	0.0887	0.0832	0.0777	0.0719	0.0661	0.0595
1.33	0.1458	0.1411	0.1363	0.1315	0.1267	0.1219	0.1170	0.1121	0.1071	0.1021	0.0970	0.0917	0.0864	0.0810	0.0755	0.0699	0.0641	0.0575
1.34	0.1433	0.1386	0.1338	0.1291	0.1243	0.1195	0.1147	0.1098	0.1048	0.0998	0.0947	0.0895	0.0843	0.0789	0.0734	0.0678	0.0621	0.0554
1.35	0.1408	0.1361	0.1314	0.1267	0.1219	0.1171	0.1123	0.1074	0.1025	0.0975	0.0925	0.0874	0.0821	0.0768	0.0714	0.0659	0.0602	0.0534
1.36	0.1384	0.1337	0.1290	0.1243	0.1196	0.1148	0.1100	0.1052	0.1003	0.0953	0.0903	0.0852	0.0801	0.0748	0.0694	0.0639	0.0583	0.0516
1.37	0.1360	0.1313	0.1267	0.1220	0.1173	0.1125	0.1078	0.1030	0.0981	0.0932	0.0882	0.0831	0.0780	0.0728	0.0675	0.0621	0.0565	0.0498
1.38	0.1337	0.1290	0.1244	0.1197	0.1150	0.1103	0.1056	0.1008	0.0959	0.0911	0.0861	0.0811	0.0760	0.0709	0.0656	0.0602	0.0548	0.0482
1.39	0.1313	0.1267	0.1221	0.1175	0.1128	0.1081	0.1034	0.0986	0.0938	0.0890	0.0841	0.0791	0.0741	0.0690	0.0638	0.0585	0.0531	0.0465
1.40	0.1291	0.1245	0.1199	0.1152	0.1106	0.1059	0.1013	0.0965	0.0918	0.0870	0.0821	0.0772	0.0722	0.0671	0.0620	0.0567	0.0514	0.0448
1.41	0.1268	0.1222	0.1177	0.1131	0.1085	0.1038	0.0992	0.0945	0.0897	0.0850	0.0801	0.0753	0.0703	0.0653	0.0602	0.0550	0.0498	0.0432
1.42	0.1246	0.1201	0.1155	0.1109	0.1063	0.1017	0.0971	0.0925	0.0878	0.0830	0.0782	0.0734	0.0685	0.0635	0.0585	0.0534	0.0482	0.0416
1.43	0.1224	0.1179	0.1134	0.1088	0.1043	0.0997	0.0951	0.0905	0.0858	0.0811	0.0764	0.0716	0.0667	0.0618	0.0568	0.0518	0.0467	0.0401
1.44	0.1203	0.1158	0.1113	0.1068	0.1022	0.0977	0.0931	0.0885	0.0839	0.0793	0.0746	0.0698	0.0650	0.0601	0.0552	0.0502	0.0451	0.0385
1.45	0.1182	0.1137	0.1092	0.1047	0.1002	0.0957	0.0912	0.0866	0.0820	0.0774	0.0728	0.0681	0.0633	0.0585	0.0537	0.0487	0.0438	0.0372
1.46	0.1161	0.1117	0.1072	0.1028	0.0983	0.0938	0.0893	0.0848	0.0802	0.0756	0.0710	0.0664	0.0617	0.0569	0.0521	0.0473	0.0424	0.0358
1.47	0.1141	0.1097	0.1052	0.1008	0.0964	0.0919	0.0874	0.0829	0.0784	0.0739	0.0693	0.0647	0.0601	0.0554	0.0506	0.0458	0.0410	0.0344
1.48	0.1121	0.1077	0.1032	0.0988	0.0943	0.0898	0.0853	0.0808	0.0762	0.0717	0.0672	0.0626	0.0581	0.0535	0.0487	0.0440	0.0391	0.0325
1.49	0.1101	0.1057	0.1014	0.0970	0.0926	0.0882	0.0838	0.0794	0.0750	0.0705	0.0660	0.0615	0.0569	0.0524	0.0477	0.0431	0.0384	0.0318
1.50	0.1082	0.1038	0.0995	0.0951	0.0908	0.0864	0.0821	0.0777	0.0733	0.0689	0.0644	0.0599	0.0554	0.0509	0.0464	0.0418	0.0372	0.0306
1.51	0.1063	0.1019	0.0976	0.0933	0.0890													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0425	0.0397	0.0370	0.0343	0.0317	0.0291	0.0266	0.0242	0.0218	0.0195	0.0173	0.0152	0.0132	0.0112	0.0094	0.0077	0.0061	0.0047	0.0035	0.0024
2.02	0.0418	0.0390	0.0363	0.0336	0.0310	0.0285	0.0260	0.0236	0.0213	0.0190	0.0169	0.0148	0.0128	0.0109	0.0091	0.0074	0.0059	0.0045	0.0033	0.0023
2.03	0.0410	0.0382	0.0355	0.0329	0.0304	0.0279	0.0254	0.0231	0.0208	0.0186	0.0164	0.0144	0.0124	0.0106	0.0088	0.0072	0.0057	0.0044	0.0032	0.0022
2.04	0.0402	0.0375	0.0348	0.0322	0.0297	0.0272	0.0248	0.0225	0.0203	0.0181	0.0160	0.0140	0.0120	0.0102	0.0085	0.0069	0.0055	0.0042	0.0031	0.0021
2.05	0.0395	0.0368	0.0341	0.0316	0.0291	0.0267	0.0243	0.0220	0.0198	0.0176	0.0156	0.0136	0.0117	0.0099	0.0083	0.0067	0.0053	0.0040	0.0029	0.0020
2.06	0.0387	0.0361	0.0335	0.0309	0.0285	0.0261	0.0237	0.0215	0.0193	0.0172	0.0151	0.0132	0.0114	0.0096	0.0080	0.0065	0.0051	0.0039	0.0028	0.0019
2.07	0.0380	0.0354	0.0328	0.0303	0.0279	0.0255	0.0232	0.0210	0.0188	0.0167	0.0147	0.0128	0.0110	0.0093	0.0077	0.0062	0.0049	0.0037	0.0027	0.0018
2.08	0.0373	0.0347	0.0322	0.0297	0.0273	0.0249	0.0227	0.0205	0.0183	0.0163	0.0143	0.0125	0.0107	0.0090	0.0075	0.0060	0.0047	0.0036	0.0026	0.0017
2.09	0.0366	0.0340	0.0315	0.0291	0.0267	0.0244	0.0222	0.0200	0.0179	0.0159	0.0140	0.0121	0.0104	0.0087	0.0072	0.0058	0.0046	0.0034	0.0025	0.0016
2.10	0.0359	0.0334	0.0309	0.0285	0.0261	0.0239	0.0216	0.0195	0.0175	0.0155	0.0136	0.0118	0.0101	0.0085	0.0070	0.0056	0.0044	0.0033	0.0023	0.0015
2.11	0.0352	0.0327	0.0303	0.0279	0.0256	0.0233	0.0212	0.0191	0.0170	0.0151	0.0132	0.0115	0.0098	0.0082	0.0068	0.0054	0.0042	0.0032	0.0022	0.0015
2.12	0.0346	0.0321	0.0297	0.0273	0.0250	0.0228	0.0207	0.0186	0.0166	0.0147	0.0129	0.0111	0.0095	0.0080	0.0065	0.0052	0.0041	0.0031	0.0021	0.0014
2.13	0.0339	0.0315	0.0291	0.0268	0.0245	0.0223	0.0202	0.0182	0.0162	0.0143	0.0125	0.0108	0.0092	0.0077	0.0063	0.0051	0.0039	0.0029	0.0021	0.0014
2.14	0.0333	0.0309	0.0285	0.0262	0.0240	0.0218	0.0197	0.0177	0.0158	0.0139	0.0122	0.0105	0.0089	0.0075	0.0061	0.0049	0.0038	0.0028	0.0020	0.0013
2.15	0.0327	0.0303	0.0279	0.0257	0.0235	0.0213	0.0193	0.0173	0.0154	0.0136	0.0119	0.0102	0.0087	0.0072	0.0059	0.0047	0.0036	0.0027	0.0019	0.0012
2.16	0.0320	0.0297	0.0274	0.0251	0.0230	0.0209	0.0188	0.0169	0.0150	0.0132	0.0115	0.0099	0.0084	0.0070	0.0057	0.0045	0.0035	0.0026	0.0018	0.0012
2.17	0.0314	0.0291	0.0268	0.0246	0.0225	0.0204	0.0184	0.0165	0.0147	0.0129	0.0112	0.0097	0.0082	0.0068	0.0055	0.0044	0.0034	0.0025	0.0017	0.0011
2.18	0.0309	0.0285	0.0263	0.0241	0.0220	0.0200	0.0180	0.0161	0.0143	0.0126	0.0109	0.0094	0.0079	0.0066	0.0053	0.0042	0.0032	0.0024	0.0016	0.0011
2.19	0.0303	0.0280	0.0258	0.0236	0.0215	0.0195	0.0176	0.0157	0.0139	0.0122	0.0106	0.0091	0.0077	0.0064	0.0052	0.0041	0.0031	0.0023	0.0016	0.0010
2.20	0.0297	0.0274	0.0252	0.0231	0.0211	0.0191	0.0172	0.0153	0.0136	0.0119	0.0103	0.0089	0.0075	0.0062	0.0050	0.0039	0.0030	0.0022	0.0015	0.0010
2.21	0.0291	0.0269	0.0247	0.0226	0.0206	0.0187	0.0168	0.0150	0.0132	0.0116	0.0101	0.0086	0.0072	0.0060	0.0048	0.0038	0.0029	0.0021	0.0014	0.0009
2.22	0.0286	0.0264	0.0242	0.0222	0.0202	0.0182	0.0164	0.0146	0.0129	0.0113	0.0098	0.0084	0.0070	0.0058	0.0047	0.0037	0.0028	0.0020	0.0014	0.0009
2.23	0.0280	0.0259	0.0237	0.0217	0.0197	0.0178	0.0160	0.0143	0.0126	0.0110	0.0095	0.0081	0.0068	0.0056	0.0045	0.0035	0.0027	0.0019	0.0013	0.0008
2.24	0.0275	0.0254	0.0233	0.0213	0.0193	0.0174	0.0156	0.0139	0.0123	0.0107	0.0093	0.0079	0.0066	0.0054	0.0044	0.0034	0.0026	0.0018	0.0013	0.0008
2.25	0.0270	0.0249	0.0228	0.0208	0.0189	0.0170	0.0153	0.0136	0.0120	0.0104	0.0090	0.0077	0.0064	0.0053	0.0042	0.0033	0.0025	0.0018	0.0012	0.0007
2.26	0.0265	0.0244	0.0223	0.0204	0.0185	0.0167	0.0149	0.0133	0.0117	0.0102	0.0088	0.0074	0.0062	0.0051	0.0041	0.0032	0.0024	0.0017	0.0011	0.0007
2.27	0.0260	0.0239	0.0219	0.0200	0.0181	0.0163	0.0146	0.0129	0.0114	0.0099	0.0085	0.0072	0.0060	0.0049	0.0039	0.0030	0.0023	0.0016	0.0010	0.0006
2.28	0.0255	0.0234	0.0214	0.0195	0.0177	0.0159	0.0142	0.0126	0.0111	0.0096	0.0083	0.0070	0.0058	0.0048	0.0038	0.0029	0.0022	0.0016	0.0010	0.0006
2.29	0.0250	0.0230	0.0210	0.0191	0.0173	0.0156	0.0139	0.0123	0.0108	0.0094	0.0081	0.0068	0.0057	0.0046	0.0037	0.0028	0.0021	0.0015	0.0010	0.0006
2.30	0.0245	0.0225	0.0206	0.0187	0.0169	0.0152	0.0136	0.0120	0.0105	0.0092	0.0078	0.0066	0.0055	0.0045	0.0036	0.0027	0.0020	0.0014	0.0010	0.0006
2.31	0.0241	0.0221	0.0202	0.0183	0.0166	0.0149	0.0133	0.0117	0.0103	0.0089	0.0076	0.0064	0.0053	0.0043	0.0034	0.0026	0.0019	0.0014	0.0009	0.0006
2.32	0.0236	0.0216	0.0198	0.0180	0.0162	0.0145	0.0130	0.0115	0.0100	0.0087	0.0074	0.0062	0.0052	0.0042	0.0033	0.0025	0.0019	0.0013	0.0009	0.0005
2.33	0.0232	0.0212	0.0194	0.0176	0.0159	0.0142	0.0127	0.0112	0.0098	0.0084	0.0072	0.0061	0.0050	0.0041	0.0032	0.0024	0.0018	0.0013	0.0008	0.0005
2.34	0.0227	0.0208	0.0190	0.0172	0.0155	0.0139	0.0124	0.0109	0.0095	0.0082	0.0070	0.0059	0.0049	0.0039	0.0031	0.0024	0.0017	0.0012	0.0008	0.0005
2.35	0.0223	0.0204	0.0186	0.0168	0.0152	0.0136	0.0121	0.0106	0.0093	0.0080	0.0068	0.0057	0.0047	0.0038	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005
2.36	0.0219	0.0200	0.0182	0.0165	0.0149	0.0133	0.0118	0.0104	0.0090	0.0078	0.0066	0.0056	0.0046	0.0037	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.37	0.0214	0.0196	0.0178	0.0161	0.0145	0.0130	0.0115	0.0101	0.0088	0.0076	0.0065	0.0054	0.0044	0.0036	0.0028	0.0021	0.0015	0.0011	0.0007	0.0004
2.38	0.0210	0.0192	0.0175	0.0158	0.0142	0.0127	0.0112	0.0099	0.0086	0.0074	0.0063	0.0052	0.0043	0.0034	0.0027	0.0020	0.0015	0.0010	0.0007	0.0004
2.39	0.0206	0.0188	0.0171	0.0155	0.0139	0.0124	0.0110	0.0096	0.0084	0.0072	0.0061	0.0051	0.0042	0.0033	0.0026	0.0020	0.0014	0.0010	0.0006	0.0004
2.40	0.0202	0.0185	0.0168	0.0151	0.0136	0.0121	0.0107	0.0094	0.0082	0.0070	0.0059	0.0049	0.0040	0.0032	0.0025	0.0019	0.0014	0.0009	0.0006	0.0004
2.41	0.0198	0.0181	0.0164	0.0148	0.0133	0.0119	0.0105	0.0092	0.0080	0.0068	0.0058	0.0048	0.0039	0.0031	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004
2.42	0.0195	0.0177	0.0161	0.0145	0.0130	0.0116	0.0102	0.0090	0.0078	0.0066	0.0056	0.0047	0.0038	0.0030	0.0023	0.0018	0.0013	0.0009	0.0006	0.0004
2.43	0.0191	0.0174	0.0158	0.0142	0.0127	0.0113	0.0100	0.0087	0.0076	0.0065	0.0055	0.0045	0.0037	0.0029	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.44	0.0187	0.0170	0.0154	0.0139	0.0124	0.0111	0.0098	0.0085	0.0074	0.0063	0.0053	0.0044	0.0036	0.0028	0.0022	0.0016	0.0012	0.0008	0.0005	0.0003
2.45	0.0184	0.0167	0.0151	0.0136	0.0122	0.0108	0.0095	0.0083	0.0072	0.0061	0.0052	0.0043	0.0035	0.0027	0.0021	0.0016	0.0011	0.0008	0.0005	0.0003
2.46	0.0180	0.0164	0.0148																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 17

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0061	0.0053	0.0047	0.0040	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0060	0.0052	0.0046	0.0039	0.0034	0.0028	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0058	0.0051	0.0045	0.0038	0.0033	0.0028	0.0023	0.0019	0.0015	0.0012	0.0010	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0057	0.0050	0.0044	0.0038	0.0032	0.0027	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0056	0.0049	0.0043	0.0037	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0055	0.0048	0.0042	0.0036	0.0031	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0054	0.0047	0.0041	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0053	0.0046	0.0040	0.0034	0.0029	0.0025	0.0020	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.09	0.0052	0.0045	0.0039	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.10	0.0051	0.0044	0.0038	0.0033	0.0028	0.0024	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.11	0.0050	0.0043	0.0038	0.0032	0.0027	0.0023	0.0019	0.0016	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.12	0.0049	0.0043	0.0037	0.0032	0.0027	0.0022	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0048	0.0042	0.0036	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0047	0.0041	0.0035	0.0030	0.0026	0.0021	0.0018	0.0014	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0046	0.0040	0.0034	0.0029	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0045	0.0039	0.0034	0.0029	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0016	0.0013	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0043	0.0038	0.0032	0.0028	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0042	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0042	0.0036	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.21	0.0041	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.22	0.0040	0.0035	0.0030	0.0025	0.0021	0.0018	0.0014	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.23	0.0039	0.0034	0.0029	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.24	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0038	0.0032	0.0028	0.0024	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0036	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0035	0.0030	0.0025	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0033	0.0029	0.0024	0.0021	0.0017	0.0014	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0032	0.0027	0.0023	0.0020	0.0016	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.36	0.0030	0.0026	0.0022	0.0018	0.0015	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.37	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.38	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0028	0.0024	0.0021	0.0017	0.0014	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0027	0.0023	0.0020	0.0016	0.0014	0.0011	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0026	0.0022	0.0018	0.0015	0.0013	0.0010	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0													

EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

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[illegible]

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MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0.01	0.9991	0.9988	0.9985	0.9983	0.9980	0.9976	0.9973	0.9970	0.9966	0.9963	0.9960	0.9957	0.9953	0.9950	0.9947	0.9944	0.9942	0.9939	0.9936	0.9934	
0.02	0.9981	0.9976	0.9971	0.9965	0.9959	0.9953	0.9946	0.9940	0.9933	0.9926	0.9920	0.9913	0.9907	0.9901	0.9895	0.9889	0.9883	0.9878	0.9873	0.9868	
0.03	0.9972	0.9964	0.9956	0.9948	0.9939	0.9929	0.9919	0.9909	0.9899	0.9889	0.9889	0.9879	0.9870	0.9860	0.9851	0.9842	0.9833	0.9825	0.9817	0.9810	0.9803
0.04	0.9962	0.9953	0.9942	0.9930	0.9918	0.9905	0.9892	0.9879	0.9866	0.9852	0.9839	0.9826	0.9814	0.9802	0.9790	0.9779	0.9768	0.9757	0.9747	0.9738	
0.05	0.9953	0.9941	0.9927	0.9913	0.9898	0.9882	0.9865	0.9849	0.9832	0.9816	0.9799	0.9783	0.9768	0.9753	0.9738	0.9724	0.9711	0.9698	0.9686	0.9674	
0.06	0.9944	0.9929	0.9913	0.9896	0.9877	0.9858	0.9839	0.9819	0.9799	0.9779	0.9759	0.9740	0.9722	0.9704	0.9687	0.9670	0.9654	0.9639	0.9624	0.9611	
0.07	0.9934	0.9917	0.9898	0.9878	0.9857	0.9835	0.9812	0.9788	0.9765	0.9742	0.9720	0.9698	0.9676	0.9656	0.9636	0.9617	0.9598	0.9581	0.9564	0.9548	
0.08	0.9925	0.9905	0.9884	0.9861	0.9836	0.9811	0.9785	0.9758	0.9732	0.9706	0.9680	0.9656	0.9631	0.9608	0.9585	0.9564	0.9543	0.9523	0.9504	0.9486	
0.09	0.9915	0.9893	0.9869	0.9843	0.9816	0.9787	0.9758	0.9728	0.9699	0.9670	0.9641	0.9614	0.9587	0.9560	0.9535	0.9511	0.9488	0.9466	0.9445	0.9425	
0.10	0.9906	0.9882	0.9855	0.9826	0.9795	0.9764	0.9731	0.9699	0.9666	0.9634	0.9603	0.9572	0.9542	0.9513	0.9486	0.9459	0.9434	0.9409	0.9386	0.9364	
0.11	0.9897	0.9870	0.9840	0.9808	0.9775	0.9740	0.9705	0.9669	0.9634	0.9598	0.9564	0.9531	0.9498	0.9467	0.9436	0.9407	0.9380	0.9353	0.9328	0.9304	
0.12	0.9887	0.9858	0.9826	0.9791	0.9755	0.9717	0.9678	0.9640	0.9601	0.9563	0.9526	0.9490	0.9454	0.9420	0.9388	0.9356	0.9326	0.9298	0.9270	0.9244	
0.13	0.9878	0.9846	0.9811	0.9774	0.9734	0.9693	0.9652	0.9610	0.9569	0.9528	0.9488	0.9449	0.9411	0.9374	0.9339	0.9306	0.9274	0.9243	0.9213	0.9185	
0.14	0.9868	0.9834	0.9797	0.9756	0.9714	0.9670	0.9626	0.9581	0.9537	0.9493	0.9450	0.9408	0.9368	0.9329	0.9291	0.9256	0.9221	0.9188	0.9157	0.9127	
0.15	0.9859	0.9822	0.9782	0.9739	0.9694	0.9647	0.9600	0.9552	0.9505	0.9458	0.9413	0.9368	0.9325	0.9284	0.9244	0.9206	0.9169	0.9134	0.9101	0.9069	
0.16	0.9850	0.9811	0.9768	0.9722	0.9674	0.9624	0.9574	0.9523	0.9473	0.9424	0.9375	0.9328	0.9283	0.9239	0.9197	0.9156	0.9118	0.9081	0.9045	0.9012	
0.17	0.9840	0.9799	0.9753	0.9704	0.9654	0.9601	0.9548	0.9495	0.9441	0.9389	0.9338	0.9289	0.9241	0.9195	0.9150	0.9108	0.9067	0.9028	0.8990	0.8955	
0.18	0.9831	0.9787	0.9739	0.9687	0.9634	0.9578	0.9522	0.9466	0.9410	0.9355	0.9301	0.9249	0.9199	0.9150	0.9104	0.9059	0.9016	0.8975	0.8936	0.8898	
0.19	0.9821	0.9775	0.9724	0.9670	0.9614	0.9555	0.9497	0.9437	0.9379	0.9321	0.9265	0.9210	0.9158	0.9107	0.9058	0.9011	0.8966	0.8923	0.8882	0.8843	
0.20	0.9812	0.9763	0.9710	0.9653	0.9594	0.9533	0.9471	0.9409	0.9348	0.9288	0.9229	0.9172	0.9116	0.9063	0.9012	0.8963	0.8916	0.8871	0.8828	0.8787	
0.21	0.9803	0.9751	0.9695	0.9636	0.9574	0.9510	0.9446	0.9381	0.9317	0.9254	0.9193	0.9133	0.9076	0.9020	0.8967	0.8916	0.8867	0.8820	0.8775	0.8732	
0.22	0.9793	0.9739	0.9681	0.9619	0.9554	0.9488	0.9420	0.9353	0.9286	0.9221	0.9157	0.9095	0.9035	0.8978	0.8922	0.8869	0.8818	0.8769	0.8723	0.8678	
0.23	0.9784	0.9728	0.9666	0.9602	0.9535	0.9465	0.9395	0.9325	0.9256	0.9188	0.9121	0.9057	0.8995	0.8935	0.8878	0.8822	0.8770	0.8719	0.8670	0.8624	
0.24	0.9774	0.9716	0.9652	0.9585	0.9515	0.9443	0.9370	0.9297	0.9225	0.9155	0.9086	0.9019	0.8955	0.8893	0.8833	0.8776	0.8721	0.8669	0.8619	0.8570	
0.25	0.9765	0.9704	0.9638	0.9568	0.9496	0.9421	0.9345	0.9270	0.9195	0.9122	0.9051	0.8982	0.8915	0.8851	0.8790	0.8730	0.8674	0.8619	0.8567	0.8517	
0.26	0.9755	0.9692	0.9624	0.9552	0.9476	0.9399	0.9321	0.9242	0.9165	0.9090	0.9016	0.8945	0.8876	0.8810	0.8746	0.8685	0.8626	0.8570	0.8516	0.8464	
0.27	0.9746	0.9681	0.9610	0.9535	0.9457	0.9377	0.9296	0.9215	0.9135	0.9057	0.8982	0.8908	0.8837	0.8769	0.8703	0.8640	0.8579	0.8521	0.8465	0.8412	
0.28	0.9737	0.9669	0.9596	0.9518	0.9437	0.9355	0.9271	0.9188	0.9106	0.9025	0.8947	0.8871	0.8798	0.8728	0.8660	0.8595	0.8532	0.8473	0.8415	0.8360	
0.29	0.9727	0.9657	0.9582	0.9502	0.9418	0.9333	0.9247	0.9161	0.9076	0.8994	0.8913	0.8835	0.8760	0.8687	0.8617	0.8550	0.8486	0.8424	0.8365	0.8308	
0.30	0.9718	0.9646	0.9568	0.9485	0.9399	0.9311	0.9222	0.9134	0.9047	0.8962	0.8879	0.8799	0.8721	0.8647	0.8575	0.8506	0.8440	0.8377	0.8316	0.8257	
0.31	0.9708	0.9634	0.9554	0.9468	0.9380	0.9289	0.9198	0.9107	0.9018	0.8930	0.8845	0.8763	0.8683	0.8607	0.8533	0.8462	0.8394	0.8329	0.8266	0.8206	
0.32	0.9699	0.9622	0.9540	0.9452	0.9361	0.9268	0.9174	0.9081	0.8989	0.8899	0.8812	0.8727	0.8645	0.8567	0.8491	0.8419	0.8349	0.8282	0.8218	0.8156	
0.33	0.9690	0.9611	0.9526	0.9436	0.9342	0.9246	0.9150	0.9054	0.8960	0.8868	0.8778	0.8692	0.8608	0.8527	0.8450	0.8375	0.8304	0.8235	0.8169	0.8106	
0.34	0.9680	0.9599	0.9512	0.9419	0.9323	0.9225	0.9126	0.9028	0.8931	0.8837	0.8745	0.8656	0.8571	0.8488	0.8409	0.8332	0.8259	0.8189	0.8121	0.8056	
0.35	0.9671	0.9588	0.9498	0.9403	0.9304	0.9204	0.9102	0.9002	0.8903	0.8806	0.8712	0.8621	0.8533	0.8449	0.8368	0.8290	0.8215	0.8142	0.8073	0.8006	
0.36	0.9662	0.9576	0.9484	0.9387	0.9285	0.9182	0.9079	0.8976	0.8874	0.8776	0.8679	0.8586	0.8497	0.8410	0.8327	0.8247	0.8170	0.8096	0.8025	0.7957	
0.37	0.9653	0.9565	0.9470	0.9370	0.9267	0.9161	0.9055	0.8950	0.8846	0.8745	0.8647	0.8552	0.8460	0.8372	0.8287	0.8205	0.8126	0.8051	0.7978	0.7908	
0.38	0.9643	0.9554	0.9456	0.9354	0.9248	0.9140	0.9032	0.8924	0.8818	0.8715	0.8614	0.8517	0.8424	0.8333	0.8247	0.8163	0.8083	0.8005	0.7931	0.7859	
0.39	0.9634	0.9542	0.9442	0.9338	0.9229	0.9119	0.9008	0.8898	0.8790	0.8685	0.8582	0.8483	0.8388	0.8295	0.8207	0.8121	0.8039	0.7960	0.7884	0.7811	
0.40	0.9625	0.9531	0.9429	0.9322	0.9211	0.9098	0.8985	0.8873	0.8762	0.8655	0.8550	0.8449	0.8352	0.8258	0.8167	0.8079	0.7993	0.7916	0.7838	0.7763	
0.41	0.9616	0.9519	0.9415	0.9306	0.9193	0.9077	0.8962	0.8847	0.8735	0.8625	0.8519	0.8415	0.8316	0.8220	0.8128	0.8039	0.7954	0.7871	0.7792	0.7715	
0.42	0.9607	0.9508	0.9402	0.9290	0.9174	0.9057	0.8939	0.8822	0.8707	0.8595	0.8487	0.8382	0.8280	0.8183	0.8089	0.7998	0.7911	0.7827	0.7746	0.7668	
0.43	0.9598	0.9497	0.9388	0.9274	0.9156	0.9036	0.8916	0.8797	0.8680	0.8566	0.8455	0.8348	0.8245	0.8146	0.8050	0.7958	0.7869	0.7783	0.7701	0.7621	
0.44	0.9588	0.9485	0.9375	0.9258	0.9138	0.9015	0.8893	0.8772	0.8653	0.8537	0.8424	0.8315	0.8210	0.8109	0.8011	0.7917	0.7827	0.7739	0.7655	0.7574	
0.45	0.9579	0.9474	0.9361	0.9242	0.9119	0.8995	0.88														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
1.01	0.9091	0.8877	0.8654	0.8424	0.8192	0.7960	0.7731	0.7506	0.7287	0.7074	0.6867	0.6666	0.6471	0.6282	0.6098	0.5919	0.5745	0.5575	0.5408	0.5245
1.02	0.9082	0.8867	0.8642	0.8411	0.8177	0.7943	0.7713	0.7487	0.7266	0.7051	0.6843	0.6640	0.6444	0.6254	0.6069	0.5888	0.5712	0.5541	0.5373	0.5209
1.03	0.9074	0.8857	0.8630	0.8397	0.8162	0.7927	0.7694	0.7467	0.7245	0.7029	0.6819	0.6615	0.6417	0.6226	0.6039	0.5857	0.5680	0.5507	0.5338	0.5173
1.04	0.9066	0.8847	0.8619	0.8384	0.8147	0.7910	0.7676	0.7447	0.7223	0.7006	0.6795	0.6590	0.6391	0.6197	0.6010	0.5827	0.5648	0.5474	0.5304	0.5137
1.05	0.9057	0.8837	0.8607	0.8371	0.8132	0.7893	0.7658	0.7427	0.7202	0.6983	0.6771	0.6564	0.6364	0.6169	0.5980	0.5796	0.5616	0.5441	0.5269	0.5101
1.06	0.9049	0.8827	0.8595	0.8357	0.8117	0.7877	0.7640	0.7408	0.7181	0.6961	0.6747	0.6539	0.6337	0.6142	0.5951	0.5765	0.5584	0.5408	0.5235	0.5065
1.07	0.9041	0.8818	0.8584	0.8344	0.8102	0.7860	0.7622	0.7388	0.7160	0.6939	0.6723	0.6514	0.6311	0.6114	0.5922	0.5735	0.5553	0.5375	0.5200	0.5029
1.08	0.9033	0.8808	0.8572	0.8331	0.8087	0.7844	0.7604	0.7369	0.7139	0.6916	0.6699	0.6489	0.6285	0.6086	0.5893	0.5705	0.5521	0.5342	0.5166	0.4994
1.09	0.9024	0.8798	0.8561	0.8318	0.8072	0.7828	0.7586	0.7350	0.7119	0.6894	0.6676	0.6464	0.6258	0.6058	0.5864	0.5674	0.5490	0.5309	0.5132	0.4958
1.10	0.9016	0.8788	0.8549	0.8304	0.8057	0.7811	0.7568	0.7330	0.7098	0.6872	0.6652	0.6439	0.6232	0.6031	0.5835	0.5644	0.5458	0.5276	0.5098	0.4923
1.11	0.9008	0.8778	0.8538	0.8291	0.8043	0.7795	0.7551	0.7311	0.7077	0.6850	0.6629	0.6414	0.6206	0.6004	0.5807	0.5614	0.5427	0.5243	0.5064	0.4888
1.12	0.9000	0.8768	0.8526	0.8278	0.8028	0.7779	0.7533	0.7292	0.7057	0.6828	0.6606	0.6390	0.6180	0.5976	0.5778	0.5584	0.5396	0.5211	0.5030	0.4852
1.13	0.8992	0.8758	0.8515	0.8265	0.8013	0.7762	0.7515	0.7273	0.7036	0.6806	0.6582	0.6365	0.6154	0.5949	0.5749	0.5555	0.5365	0.5179	0.4996	0.4817
1.14	0.8983	0.8748	0.8503	0.8252	0.7999	0.7746	0.7497	0.7254	0.7016	0.6784	0.6559	0.6341	0.6128	0.5922	0.5721	0.5525	0.5334	0.5146	0.4963	0.4783
1.15	0.8975	0.8739	0.8492	0.8239	0.7984	0.7729	0.7478	0.7230	0.6995	0.6762	0.6536	0.6316	0.6103	0.5895	0.5693	0.5495	0.5303	0.5114	0.4929	0.4748
1.16	0.8967	0.8729	0.8480	0.8226	0.7969	0.7714	0.7462	0.7216	0.6985	0.6741	0.6513	0.6292	0.6077	0.5868	0.5664	0.5466	0.5272	0.5082	0.4896	0.4713
1.17	0.8959	0.8719	0.8469	0.8213	0.7955	0.7698	0.7445	0.7197	0.6955	0.6719	0.6490	0.6268	0.6051	0.5841	0.5636	0.5436	0.5241	0.5050	0.4862	0.4678
1.18	0.8951	0.8709	0.8458	0.8200	0.7940	0.7682	0.7427	0.7178	0.6934	0.6697	0.6467	0.6243	0.6026	0.5814	0.5608	0.5407	0.5210	0.5018	0.4829	0.4644
1.19	0.8943	0.8700	0.8446	0.8187	0.7926	0.7666	0.7410	0.7159	0.6914	0.6676	0.6444	0.6219	0.6001	0.5788	0.5580	0.5378	0.5180	0.4986	0.4796	0.4610
1.20	0.8935	0.8690	0.8435	0.8174	0.7912	0.7650	0.7393	0.7140	0.6894	0.6655	0.6422	0.6195	0.5975	0.5761	0.5552	0.5349	0.5150	0.4955	0.4763	0.4575
1.21	0.8927	0.8680	0.8424	0.8161	0.7897	0.7635	0.7376	0.7122	0.6874	0.6633	0.6399	0.6171	0.5950	0.5735	0.5525	0.5320	0.5119	0.4923	0.4730	0.4541
1.22	0.8918	0.8671	0.8412	0.8149	0.7883	0.7619	0.7358	0.7103	0.6854	0.6612	0.6376	0.6147	0.5925	0.5708	0.5497	0.5291	0.5089	0.4891	0.4698	0.4507
1.23	0.8910	0.8661	0.8401	0.8136	0.7869	0.7603	0.7341	0.7085	0.6834	0.6591	0.6354	0.6124	0.5900	0.5682	0.5469	0.5262	0.5059	0.4860	0.4665	0.4473
1.24	0.8902	0.8651	0.8390	0.8123	0.7855	0.7587	0.7324	0.7066	0.6814	0.6570	0.6331	0.6100	0.5875	0.5656	0.5442	0.5233	0.5029	0.4829	0.4632	0.4439
1.25	0.8894	0.8642	0.8379	0.8110	0.7840	0.7572	0.7307	0.7048	0.6795	0.6549	0.6309	0.6076	0.5850	0.5629	0.5414	0.5204	0.4999	0.4798	0.4600	0.4405
1.26	0.8886	0.8632	0.8368	0.8098	0.7826	0.7556	0.7290	0.7029	0.6775	0.6528	0.6287	0.6053	0.5825	0.5603	0.5387	0.5176	0.4969	0.4766	0.4567	0.4372
1.27	0.8878	0.8623	0.8357	0.8085	0.7812	0.7541	0.7273	0.7011	0.6755	0.6507	0.6265	0.6029	0.5800	0.5577	0.5360	0.5147	0.4939	0.4735	0.4535	0.4338
1.28	0.8870	0.8613	0.8346	0.8073	0.7798	0.7525	0.7256	0.6993	0.6736	0.6486	0.6242	0.6006	0.5776	0.5551	0.5333	0.5119	0.4910	0.4704	0.4503	0.4305
1.29	0.8862	0.8604	0.8334	0.8060	0.7784	0.7510	0.7239	0.6975	0.6716	0.6465	0.6220	0.5982	0.5751	0.5525	0.5306	0.5090	0.4880	0.4674	0.4471	0.4271
1.30	0.8854	0.8594	0.8323	0.8047	0.7770	0.7494	0.7222	0.6956	0.6697	0.6444	0.6198	0.5959	0.5726	0.5500	0.5278	0.5062	0.4850	0.4643	0.4439	0.4238
1.31	0.8846	0.8585	0.8312	0.8035	0.7756	0.7479	0.7206	0.6938	0.6677	0.6423	0.6176	0.5936	0.5702	0.5474	0.5252	0.5034	0.4821	0.4612	0.4407	0.4205
1.32	0.8838	0.8575	0.8301	0.8022	0.7742	0.7463	0.7189	0.6920	0.6658	0.6403	0.6154	0.5913	0.5678	0.5448	0.5225	0.5006	0.4792	0.4581	0.4375	0.4171
1.33	0.8831	0.8566	0.8290	0.8010	0.7728	0.7448	0.7172	0.6902	0.6639	0.6382	0.6133	0.5890	0.5653	0.5423	0.5198	0.4978	0.4762	0.4551	0.4343	0.4138
1.34	0.8823	0.8556	0.8279	0.7998	0.7714	0.7433	0.7156	0.6884	0.6620	0.6362	0.6111	0.5867	0.5629	0.5397	0.5171	0.4950	0.4733	0.4521	0.4311	0.4105
1.35	0.8815	0.8547	0.8269	0.7985	0.7700	0.7418	0.7139	0.6866	0.6600	0.6341	0.6089	0.5844	0.5605	0.5372	0.5145	0.4922	0.4704	0.4490	0.4280	0.4073
1.36	0.8807	0.8537	0.8258	0.7973	0.7687	0.7402	0.7123	0.6849	0.6581	0.6321	0.6068	0.5821	0.5581	0.5347	0.5118	0.4894	0.4675	0.4460	0.4248	0.4040
1.37	0.8799	0.8528	0.8247	0.7960	0.7673	0.7387	0.7106	0.6831	0.6562	0.6301	0.6046	0.5798	0.5557	0.5321	0.5092	0.4867	0.4646	0.4430	0.4217	0.4007
1.38	0.8791	0.8519	0.8236	0.7948	0.7659	0.7372	0.7090	0.6813	0.6543	0.6280	0.6024	0.5775	0.5533	0.5296	0.5065	0.4839	0.4617	0.4400	0.4186	0.3975
1.39	0.8783	0.8509	0.8225	0.7936	0.7645	0.7357	0.7073	0.6795	0.6524	0.6260	0.6003	0.5753	0.5509	0.5271	0.5039	0.4811	0.4589	0.4370	0.4154	0.3942
1.40	0.8775	0.8500	0.8214	0.7924	0.7632	0.7342	0.7057	0.6778	0.6505	0.6240	0.5982	0.5730	0.5485	0.5246	0.5013	0.4784	0.4560	0.4340	0.4123	0.3910
1.41	0.8768	0.8491	0.8204	0.7911	0.7618	0.7327	0.7041	0.6760	0.6486	0.6220	0.5960	0.5708	0.5461	0.5221	0.4986	0.4757	0.4531	0.4310	0.4092	0.3877
1.42	0.8760	0.8481	0.8193	0.7899	0.7605	0.7312	0.7024	0.6743	0.6468	0.6200	0.5939	0.5685	0.5438	0.5196	0.4960	0.4729	0.4503	0.4280	0.4061	0.3845
1.43	0.8752	0.8472	0.8182	0.7887	0.7591	0.7297	0.7008	0.6725	0.6449	0.6180	0.5918	0.5663	0.5414	0.5171	0.4934	0.4702	0.4474	0.4251	0.4030	0.3813
1.44	0.8744	0.8463	0.8171	0.7875	0.7578	0.7282	0.6992	0.6708	0.6430	0.6160	0.5897	0.5640	0.5391	0.5147	0.4908	0.4675	0.4446	0.4221	0.3999	0.3781
1.45	0.8736	0.8454	0.8161	0.7863	0.7564	0.7268	0.6976	0.6690	0.6412	0.6140	0.5876	0.5618	0.5367	0.5122	0.4883	0.4648	0.4418	0.4191	0.3969	0.3749
1.46	0.8729	0.8444	0.8150	0.7851																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
2.01	0.8320	0.7961	0.7595	0.7225	0.6857	0.6492	0.6135	0.5784	0.5441	0.5106	0.4779	0.4458	0.4144	0.3835	0.3532	0.3233	0.2938	0.2728	0.2589	0.2469
2.02	0.8312	0.7953	0.7585	0.7214	0.6845	0.6479	0.6120	0.5769	0.5425	0.5089	0.4760	0.4439	0.4123	0.3814	0.3509	0.3209	0.2913	0.2710	0.2572	0.2452
2.03	0.8305	0.7944	0.7575	0.7204	0.6833	0.6467	0.6106	0.5754	0.5409	0.5072	0.4742	0.4419	0.4103	0.3792	0.3487	0.3185	0.2890	0.2691	0.2555	0.2435
2.04	0.8298	0.7936	0.7566	0.7193	0.6821	0.6454	0.6092	0.5739	0.5393	0.5055	0.4724	0.4400	0.4083	0.3771	0.3464	0.3162	0.2866	0.2673	0.2537	0.2418
2.05	0.8291	0.7928	0.7556	0.7182	0.6809	0.6441	0.6079	0.5724	0.5377	0.5037	0.4706	0.4381	0.4062	0.3750	0.3442	0.3138	0.2843	0.2655	0.2520	0.2402
2.06	0.8284	0.7920	0.7547	0.7172	0.6798	0.6428	0.6065	0.5709	0.5361	0.5020	0.4688	0.4362	0.4042	0.3728	0.3419	0.3115	0.2821	0.2638	0.2503	0.2385
2.07	0.8277	0.7911	0.7537	0.7161	0.6786	0.6415	0.6051	0.5694	0.5345	0.5003	0.4669	0.4343	0.4022	0.3707	0.3397	0.3091	0.2799	0.2620	0.2486	0.2369
2.08	0.8270	0.7903	0.7528	0.7150	0.6774	0.6402	0.6037	0.5679	0.5329	0.4986	0.4651	0.4323	0.4002	0.3686	0.3375	0.3068	0.2778	0.2602	0.2470	0.2352
2.09	0.8263	0.7895	0.7519	0.7140	0.6762	0.6389	0.6023	0.5664	0.5313	0.4969	0.4633	0.4304	0.3982	0.3665	0.3352	0.3045	0.2757	0.2585	0.2453	0.2336
2.10	0.8256	0.7886	0.7509	0.7129	0.6751	0.6377	0.6009	0.5649	0.5297	0.4952	0.4615	0.4285	0.3962	0.3643	0.3330	0.3021	0.2736	0.2568	0.2437	0.2320
2.11	0.8249	0.7878	0.7500	0.7119	0.6739	0.6364	0.5995	0.5634	0.5281	0.4935	0.4597	0.4266	0.3942	0.3622	0.3308	0.2998	0.2716	0.2551	0.2420	0.2304
2.12	0.8242	0.7870	0.7490	0.7108	0.6727	0.6351	0.5982	0.5619	0.5265	0.4919	0.4580	0.4247	0.3921	0.3601	0.3286	0.2975	0.2696	0.2534	0.2404	0.2288
2.13	0.8235	0.7862	0.7481	0.7098	0.6716	0.6339	0.5968	0.5605	0.5249	0.4902	0.4562	0.4228	0.3902	0.3580	0.3264	0.2951	0.2676	0.2517	0.2388	0.2272
2.14	0.8228	0.7853	0.7472	0.7087	0.6704	0.6326	0.5954	0.5590	0.5233	0.4885	0.4544	0.4210	0.3882	0.3559	0.3242	0.2928	0.2657	0.2501	0.2372	0.2256
2.15	0.8221	0.7845	0.7462	0.7077	0.6693	0.6313	0.5940	0.5575	0.5218	0.4868	0.4526	0.4191	0.3862	0.3538	0.3220	0.2905	0.2639	0.2484	0.2355	0.2241
2.16	0.8214	0.7837	0.7453	0.7066	0.6681	0.6301	0.5927	0.5560	0.5202	0.4851	0.4508	0.4172	0.3842	0.3517	0.3198	0.2882	0.2620	0.2468	0.2341	0.2225
2.17	0.8207	0.7829	0.7444	0.7056	0.6670	0.6288	0.5913	0.5546	0.5186	0.4835	0.4491	0.4153	0.3822	0.3497	0.3176	0.2859	0.2602	0.2452	0.2325	0.2210
2.18	0.8200	0.7821	0.7434	0.7045	0.6658	0.6276	0.5900	0.5531	0.5171	0.4818	0.4473	0.4134	0.3802	0.3476	0.3154	0.2836	0.2585	0.2436	0.2310	0.2195
2.19	0.8193	0.7813	0.7425	0.7035	0.6647	0.6263	0.5886	0.5517	0.5155	0.4801	0.4455	0.4116	0.3783	0.3455	0.3132	0.2813	0.2567	0.2420	0.2294	0.2180
2.20	0.8186	0.7804	0.7416	0.7025	0.6635	0.6251	0.5873	0.5502	0.5140	0.4785	0.4438	0.4097	0.3763	0.3434	0.3110	0.2790	0.2550	0.2404	0.2279	0.2165
2.21	0.8179	0.7796	0.7406	0.7014	0.6624	0.6238	0.5859	0.5488	0.5124	0.4768	0.4420	0.4079	0.3743	0.3414	0.3089	0.2767	0.2534	0.2389	0.2264	0.2150
2.22	0.8172	0.7788	0.7397	0.7004	0.6612	0.6226	0.5846	0.5473	0.5108	0.4752	0.4402	0.4060	0.3724	0.3393	0.3067	0.2745	0.2517	0.2373	0.2249	0.2135
2.23	0.8165	0.7780	0.7388	0.6994	0.6601	0.6213	0.5832	0.5459	0.5093	0.4735	0.4385	0.4041	0.3704	0.3372	0.3045	0.2723	0.2501	0.2358	0.2234	0.2120
2.24	0.8158	0.7772	0.7379	0.6983	0.6590	0.6201	0.5819	0.5444	0.5078	0.4719	0.4367	0.4023	0.3685	0.3352	0.3023	0.2701	0.2485	0.2343	0.2219	0.2105
2.25	0.8151	0.7764	0.7370	0.6973	0.6578	0.6188	0.5805	0.5430	0.5062	0.4702	0.4350	0.4004	0.3665	0.3331	0.3002	0.2679	0.2469	0.2327	0.2204	0.2091
2.26	0.8144	0.7756	0.7360	0.6963	0.6567	0.6176	0.5792	0.5415	0.5047	0.4686	0.4333	0.3986	0.3646	0.3311	0.2980	0.2658	0.2453	0.2312	0.2190	0.2076
2.27	0.8137	0.7748	0.7351	0.6952	0.6556	0.6164	0.5779	0.5401	0.5031	0.4670	0.4315	0.3968	0.3626	0.3290	0.2959	0.2638	0.2437	0.2297	0.2175	0.2062
2.28	0.8130	0.7740	0.7342	0.6942	0.6544	0.6151	0.5765	0.5387	0.5016	0.4653	0.4298	0.3949	0.3607	0.3270	0.2937	0.2617	0.2421	0.2283	0.2161	0.2047
2.29	0.8123	0.7732	0.7333	0.6932	0.6533	0.6139	0.5752	0.5372	0.5001	0.4637	0.4281	0.3931	0.3587	0.3249	0.2916	0.2597	0.2406	0.2268	0.2146	0.2033
2.30	0.8117	0.7724	0.7324	0.6922	0.6522	0.6127	0.5739	0.5358	0.4985	0.4621	0.4263	0.3913	0.3568	0.3229	0.2894	0.2578	0.2391	0.2253	0.2132	0.2019
2.31	0.8110	0.7716	0.7315	0.6912	0.6511	0.6115	0.5725	0.5344	0.4970	0.4604	0.4246	0.3894	0.3549	0.3209	0.2873	0.2558	0.2375	0.2239	0.2118	0.2005
2.32	0.8103	0.7708	0.7306	0.6902	0.6499	0.6102	0.5712	0.5330	0.4955	0.4588	0.4229	0.3876	0.3530	0.3188	0.2852	0.2540	0.2365	0.2224	0.2104	0.1991
2.33	0.8096	0.7700	0.7297	0.6891	0.6488	0.6090	0.5699	0.5315	0.4940	0.4572	0.4212	0.3858	0.3510	0.3168	0.2830	0.2521	0.2345	0.2210	0.2090	0.1977
2.34	0.8089	0.7692	0.7288	0.6881	0.6477	0.6078	0.5686	0.5301	0.4925	0.4556	0.4194	0.3840	0.3491	0.3148	0.2809	0.2503	0.2330	0.2196	0.2076	0.1963
2.35	0.8082	0.7684	0.7279	0.6871	0.6466	0.6066	0.5673	0.5287	0.4910	0.4540	0.4177	0.3822	0.3472	0.3128	0.2788	0.2485	0.2316	0.2182	0.2062	0.1950
2.36	0.8076	0.7676	0.7270	0.6861	0.6455	0.6054	0.5660	0.5273	0.4894	0.4524	0.4160	0.3804	0.3453	0.3108	0.2767	0.2467	0.2301	0.2168	0.2049	0.1936
2.37	0.8069	0.7668	0.7261	0.6851	0.6444	0.6042	0.5646	0.5259	0.4879	0.4508	0.4143	0.3786	0.3434	0.3088	0.2746	0.2450	0.2287	0.2154	0.2035	0.1923
2.38	0.8062	0.7660	0.7252	0.6841	0.6433	0.6030	0.5633	0.5245	0.4864	0.4492	0.4126	0.3768	0.3415	0.3067	0.2725	0.2433	0.2272	0.2140	0.2022	0.1909
2.39	0.8055	0.7652	0.7243	0.6831	0.6422	0.6018	0.5620	0.5231	0.4849	0.4476	0.4109	0.3750	0.3396	0.3047	0.2704	0.2416	0.2258	0.2127	0.2008	0.1896
2.40	0.8049	0.7645	0.7234	0.6821	0.6411	0.6006	0.5607	0.5217	0.4834	0.4460	0.4092	0.3732	0.3377	0.3027	0.2683	0.2400	0.2244	0.2113	0.1995	0.1882
2.41	0.8042	0.7637	0.7225	0.6811	0.6400	0.5994	0.5594	0.5203	0.4819	0.4444	0.4075	0.3714	0.3358	0.2998	0.2651	0.2384	0.2230	0.2100	0.1982	0.1869
2.42	0.8035	0.7629	0.7216	0.6801	0.6389	0.5982	0.5581	0.5189	0.4804	0.4428	0.4059	0.3696	0.3339	0.2988	0.2639	0.2369	0.2216	0.2086	0.1968	0.1856
2.43	0.8028	0.7621	0.7207	0.6791	0.6378	0.5970	0.5568	0.5175	0.4790	0.4412	0.4042	0.3678	0.3320	0.2968	0.2618	0.2354	0.2202	0.2073	0.1955	0.1843
2.44	0.8022	0.7613	0.7198	0.6781	0.6367	0.5958	0.5556	0.5161	0.4775	0.4396	0.4025	0.3660	0.3301	0.2948	0.2598	0.2339	0.2189	0.2060	0.1942	0.1830
2.45	0.8015	0.7605	0.7189	0.6771	0.6356	0.5946	0.5543	0.5147	0.4760	0.4380	0.4008	0.3642	0.3283	0.2928	0.2577	0.2324	0.2175	0.2047	0.1929	0.1817
2.46	0.8008	0.7598	0.7180	0.6761	0.6345															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
3.01	0.7652	0.7185	0.6713	0.6241	0.5773	0.5310	0.4855	0.4408	0.3969	0.3537	0.3112	0.2693	0.2275	0.1962	0.1801	0.1666	0.1544	0.1428	0.1312	0.1193
3.02	0.7646	0.7178	0.6705	0.6232	0.5763	0.5300	0.4844	0.4396	0.3955	0.3523	0.3097	0.2676	0.2255	0.1951	0.1791	0.1657	0.1535	0.1418	0.1302	0.1183
3.03	0.7639	0.7170	0.6697	0.6223	0.5753	0.5289	0.4832	0.4383	0.3942	0.3508	0.3081	0.2660	0.2236	0.1940	0.1781	0.1647	0.1526	0.1409	0.1293	0.1174
3.04	0.7633	0.7163	0.6689	0.6214	0.5743	0.5278	0.4820	0.4371	0.3929	0.3494	0.3066	0.2644	0.2217	0.1929	0.1771	0.1638	0.1516	0.1400	0.1283	0.1164
3.05	0.7627	0.7156	0.6680	0.6205	0.5733	0.5267	0.4809	0.4358	0.3915	0.3480	0.3051	0.2628	0.2198	0.1918	0.1761	0.1628	0.1507	0.1390	0.1274	0.1155
3.06	0.7621	0.7149	0.6672	0.6196	0.5723	0.5256	0.4797	0.4346	0.3902	0.3465	0.3036	0.2612	0.2180	0.1908	0.1752	0.1619	0.1498	0.1381	0.1265	0.1146
3.07	0.7615	0.7142	0.6664	0.6187	0.5713	0.5246	0.4785	0.4333	0.3888	0.3451	0.3020	0.2596	0.2162	0.1897	0.1742	0.1610	0.1489	0.1372	0.1255	0.1137
3.08	0.7608	0.7135	0.6656	0.6178	0.5703	0.5235	0.4774	0.4321	0.3875	0.3437	0.3005	0.2580	0.2144	0.1886	0.1732	0.1600	0.1480	0.1363	0.1246	0.1127
3.09	0.7602	0.7127	0.6648	0.6169	0.5694	0.5224	0.4762	0.4308	0.3862	0.3423	0.2990	0.2563	0.2127	0.1876	0.1722	0.1591	0.1471	0.1354	0.1237	0.1119
3.10	0.7596	0.7120	0.6640	0.6160	0.5684	0.5214	0.4751	0.4296	0.3848	0.3408	0.2975	0.2547	0.2110	0.1866	0.1713	0.1582	0.1462	0.1345	0.1228	0.1110
3.11	0.7590	0.7113	0.6632	0.6151	0.5674	0.5203	0.4739	0.4283	0.3835	0.3394	0.2960	0.2531	0.2093	0.1855	0.1703	0.1573	0.1453	0.1336	0.1219	0.1101
3.12	0.7584	0.7106	0.6624	0.6142	0.5664	0.5192	0.4728	0.4271	0.3822	0.3380	0.2945	0.2515	0.2077	0.1845	0.1694	0.1564	0.1444	0.1327	0.1210	0.1092
3.13	0.7577	0.7099	0.6616	0.6133	0.5654	0.5182	0.4716	0.4259	0.3809	0.3366	0.2930	0.2500	0.2061	0.1835	0.1685	0.1555	0.1435	0.1318	0.1201	0.1084
3.14	0.7571	0.7092	0.6608	0.6124	0.5645	0.5171	0.4705	0.4246	0.3795	0.3352	0.2915	0.2484	0.2046	0.1825	0.1675	0.1546	0.1426	0.1309	0.1192	0.1075
3.15	0.7565	0.7085	0.6600	0.6115	0.5635	0.5160	0.4693	0.4233	0.3782	0.3338	0.2900	0.2468	0.2030	0.1815	0.1666	0.1537	0.1417	0.1300	0.1183	0.1067
3.16	0.7559	0.7078	0.6592	0.6107	0.5625	0.5150	0.4682	0.4222	0.3769	0.3324	0.2885	0.2452	0.2015	0.1805	0.1657	0.1528	0.1408	0.1292	0.1174	0.1059
3.17	0.7553	0.7071	0.6584	0.6098	0.5615	0.5139	0.4670	0.4209	0.3756	0.3310	0.2870	0.2436	0.2001	0.1795	0.1648	0.1519	0.1400	0.1283	0.1165	0.1050
3.18	0.7547	0.7064	0.6576	0.6089	0.5606	0.5129	0.4659	0.4197	0.3743	0.3296	0.2855	0.2420	0.1986	0.1785	0.1639	0.1510	0.1391	0.1274	0.1156	0.1042
3.19	0.7541	0.7056	0.6568	0.6080	0.5596	0.5118	0.4647	0.4185	0.3730	0.3282	0.2840	0.2404	0.1972	0.1775	0.1630	0.1502	0.1382	0.1266	0.1147	0.1034
3.20	0.7534	0.7049	0.6560	0.6071	0.5586	0.5108	0.4636	0.4172	0.3716	0.3268	0.2825	0.2388	0.1959	0.1766	0.1621	0.1493	0.1374	0.1257	0.1139	0.1026
3.21	0.7528	0.7042	0.6552	0.6062	0.5577	0.5097	0.4625	0.4160	0.3703	0.3254	0.2810	0.2373	0.1947	0.1756	0.1612	0.1485	0.1365	0.1248	0.1130	0.1019
3.22	0.7522	0.7035	0.6544	0.6054	0.5567	0.5087	0.4613	0.4148	0.3690	0.3240	0.2795	0.2357	0.1936	0.1747	0.1603	0.1476	0.1357	0.1240	0.1121	0.1011
3.23	0.7516	0.7028	0.6536	0.6045	0.5557	0.5076	0.4602	0.4136	0.3677	0.3226	0.2781	0.2341	0.1924	0.1737	0.1594	0.1467	0.1349	0.1231	0.1113	0.1003
3.24	0.7510	0.7021	0.6528	0.6036	0.5548	0.5066	0.4591	0.4124	0.3664	0.3212	0.2766	0.2325	0.1913	0.1728	0.1585	0.1459	0.1340	0.1223	0.1104	0.0996
3.25	0.7504	0.7014	0.6521	0.6027	0.5538	0.5055	0.4579	0.4111	0.3651	0.3198	0.2751	0.2310	0.1902	0.1719	0.1577	0.1451	0.1332	0.1215	0.1095	0.0988
3.26	0.7498	0.7007	0.6513	0.6019	0.5529	0.5045	0.4568	0.4099	0.3638	0.3184	0.2736	0.2294	0.1891	0.1710	0.1568	0.1442	0.1323	0.1206	0.1087	0.0981
3.27	0.7492	0.7000	0.6505	0.6010	0.5519	0.5034	0.4557	0.4087	0.3625	0.3170	0.2722	0.2278	0.1880	0.1700	0.1559	0.1434	0.1315	0.1198	0.1079	0.0973
3.28	0.7486	0.6993	0.6497	0.6001	0.5509	0.5024	0.4546	0.4075	0.3612	0.3156	0.2707	0.2263	0.1869	0.1691	0.1551	0.1426	0.1307	0.1190	0.1076	0.0966
3.29	0.7480	0.6986	0.6489	0.5992	0.5500	0.5013	0.4534	0.4063	0.3599	0.3142	0.2692	0.2247	0.1858	0.1682	0.1542	0.1417	0.1299	0.1181	0.1062	0.0959
3.30	0.7474	0.6980	0.6481	0.5984	0.5490	0.5003	0.4523	0.4051	0.3586	0.3129	0.2677	0.2232	0.1848	0.1673	0.1534	0.1409	0.1291	0.1173	0.1054	0.0952
3.31	0.7468	0.6973	0.6473	0.5975	0.5481	0.4993	0.4512	0.4039	0.3573	0.3115	0.2663	0.2216	0.1837	0.1664	0.1526	0.1401	0.1283	0.1165	0.1045	0.0944
3.32	0.7462	0.6966	0.6466	0.5966	0.5471	0.4982	0.4501	0.4027	0.3560	0.3101	0.2648	0.2201	0.1827	0.1655	0.1517	0.1393	0.1275	0.1157	0.1037	0.0937
3.33	0.7456	0.6959	0.6458	0.5958	0.5462	0.4972	0.4490	0.4015	0.3548	0.3087	0.2633	0.2185	0.1817	0.1647	0.1509	0.1385	0.1267	0.1149	0.1029	0.0930
3.34	0.7450	0.6952	0.6450	0.5949	0.5452	0.4962	0.4478	0.4003	0.3535	0.3074	0.2619	0.2169	0.1807	0.1638	0.1501	0.1377	0.1259	0.1141	0.1021	0.0923
3.35	0.7444	0.6945	0.6442	0.5941	0.5443	0.4951	0.4467	0.3991	0.3522	0.3060	0.2604	0.2154	0.1797	0.1629	0.1492	0.1369	0.1251	0.1133	0.1013	0.0917
3.36	0.7438	0.6938	0.6435	0.5932	0.5433	0.4941	0.4456	0.3979	0.3509	0.3046	0.2590	0.2139	0.1787	0.1621	0.1484	0.1361	0.1243	0.1125	0.1005	0.0910
3.37	0.7432	0.6931	0.6427	0.5923	0.5423	0.4931	0.4445	0.3967	0.3496	0.3033	0.2575	0.2123	0.1777	0.1612	0.1476	0.1353	0.1235	0.1117	0.0997	0.0903
3.38	0.7426	0.6924	0.6419	0.5915	0.5415	0.4921	0.4434	0.3955	0.3483	0.3019	0.2561	0.2108	0.1767	0.1604	0.1468	0.1345	0.1227	0.1109	0.0990	0.0896
3.39	0.7420	0.6917	0.6411	0.5906	0.5405	0.4910	0.4423	0.3943	0.3471	0.3005	0.2546	0.2092	0.1758	0.1595	0.1460	0.1337	0.1219	0.1101	0.0982	0.0889
3.40	0.7414	0.6910	0.6404	0.5898	0.5396	0.4900	0.4412	0.3931	0.3458	0.2992	0.2532	0.2077	0.1748	0.1587	0.1452	0.1330	0.1211	0.1093	0.0974	0.0883
3.41	0.7408	0.6904	0.6396	0.5889	0.5386	0.4890	0.4401	0.3919	0.3445	0.2978	0.2517	0.2061	0.1739	0.1578	0.1444	0.1322	0.1204	0.1085	0.0966	0.0876
3.42	0.7402	0.6897	0.6388	0.5880	0.5377	0.4880	0.4390	0.3907	0.3433	0.2965	0.2503	0.2046	0.1730	0.1570	0.1436	0.1314	0.1196	0.1078	0.0959	0.0870
3.43	0.7396	0.6890	0.6380	0.5872	0.5368	0.4870	0.4379	0.3896	0.3420	0.2951	0.2488	0.2031	0.1721	0.1562	0.1429	0.1306	0.1188	0.1070	0.0952	0.0864
3.44	0.7390	0.6883	0.6373	0.5863	0.5358	0.4859	0.4368	0.3884	0.3407	0.2937	0.2474	0.2016	0.1711	0.1554	0.1421	0.1299	0.1181	0.1062	0.0944	0.0857
3.45	0.7384	0.6876	0.6365	0.5855	0.5349	0.4849	0.4357	0.3872	0.3394	0.2924	0.2459	0.2001	0.1702	0.1546	0.1413	0.1291	0.1173	0.1055	0.0937	0.0851
3.46	0.7378	0.6869	0.6357	0.5846	0.5340	0.483														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
4.01	0.7061	0.6507	0.5950	0.5395	0.4845	0.4301	0.3764	0.3234	0.2711	0.2193	0.1683	0.1436	0.1286	0.1157	0.1037	0.0918	0.0797	0.0696	0.0625	0.0564
4.02	0.7056	0.6501	0.5943	0.5387	0.4837	0.4292	0.3754	0.3223	0.2699	0.2181	0.1671	0.1429	0.1280	0.1151	0.1031	0.0912	0.0791	0.0691	0.0621	0.0560
4.03	0.7050	0.6494	0.5936	0.5380	0.4828	0.4282	0.3744	0.3212	0.2687	0.2168	0.1660	0.1422	0.1274	0.1145	0.1025	0.0906	0.0785	0.0687	0.0616	0.0556
4.04	0.7045	0.6488	0.5929	0.5372	0.4819	0.4273	0.3733	0.3201	0.2675	0.2156	0.1649	0.1415	0.1267	0.1140	0.1019	0.0901	0.0780	0.0682	0.0612	0.0552
4.05	0.7039	0.6481	0.5922	0.5364	0.4811	0.4263	0.3723	0.3190	0.2664	0.2143	0.1638	0.1409	0.1261	0.1134	0.1014	0.0895	0.0774	0.0677	0.0608	0.0548
4.06	0.7034	0.6475	0.5915	0.5356	0.4802	0.4254	0.3713	0.3179	0.2652	0.2131	0.1627	0.1402	0.1255	0.1128	0.1008	0.0889	0.0768	0.0673	0.0603	0.0544
4.07	0.7028	0.6469	0.5907	0.5348	0.4793	0.4245	0.3703	0.3168	0.2640	0.2118	0.1616	0.1395	0.1249	0.1122	0.1002	0.0883	0.0762	0.0668	0.0599	0.0540
4.08	0.7022	0.6462	0.5900	0.5340	0.4785	0.4235	0.3693	0.3157	0.2628	0.2105	0.1606	0.1389	0.1243	0.1116	0.0996	0.0878	0.0757	0.0663	0.0595	0.0536
4.09	0.7017	0.6456	0.5893	0.5332	0.4776	0.4226	0.3683	0.3147	0.2617	0.2093	0.1595	0.1382	0.1237	0.1110	0.0991	0.0872	0.0751	0.0659	0.0591	0.0532
4.10	0.7011	0.6450	0.5886	0.5324	0.4767	0.4217	0.3673	0.3136	0.2605	0.2080	0.1585	0.1376	0.1231	0.1105	0.0985	0.0866	0.0745	0.0654	0.0587	0.0528
4.11	0.7006	0.6443	0.5879	0.5317	0.4759	0.4207	0.3663	0.3125	0.2593	0.2068	0.1575	0.1369	0.1225	0.1099	0.0979	0.0860	0.0740	0.0650	0.0582	0.0524
4.12	0.7000	0.6437	0.5872	0.5309	0.4750	0.4198	0.3652	0.3114	0.2582	0.2056	0.1565	0.1363	0.1219	0.1093	0.0974	0.0855	0.0734	0.0645	0.0578	0.0520
4.13	0.6995	0.6431	0.5865	0.5301	0.4742	0.4189	0.3642	0.3103	0.2570	0.2043	0.1555	0.1356	0.1213	0.1088	0.0968	0.0849	0.0729	0.0641	0.0574	0.0516
4.14	0.6989	0.6424	0.5858	0.5293	0.4733	0.4179	0.3632	0.3092	0.2547	0.2018	0.1546	0.1350	0.1208	0.1082	0.0963	0.0844	0.0723	0.0636	0.0570	0.0512
4.15	0.6984	0.6418	0.5851	0.5285	0.4725	0.4170	0.3622	0.3081	0.2547	0.2018	0.1536	0.1344	0.1202	0.1076	0.0957	0.0837	0.0718	0.0632	0.0566	0.0508
4.16	0.6978	0.6412	0.5844	0.5278	0.4716	0.4161	0.3612	0.3071	0.2535	0.2006	0.1527	0.1337	0.1195	0.1071	0.0952	0.0832	0.0712	0.0628	0.0562	0.0505
4.17	0.6973	0.6406	0.5837	0.5270	0.4708	0.4151	0.3602	0.3060	0.2524	0.1993	0.1518	0.1331	0.1190	0.1065	0.0946	0.0827	0.0707	0.0623	0.0558	0.0501
4.18	0.6967	0.6399	0.5830	0.5262	0.4699	0.4142	0.3592	0.3049	0.2512	0.1981	0.1509	0.1325	0.1184	0.1060	0.0941	0.0821	0.0701	0.0619	0.0554	0.0497
4.19	0.6962	0.6393	0.5823	0.5254	0.4691	0.4133	0.3582	0.3038	0.2501	0.1969	0.1500	0.1319	0.1179	0.1054	0.0935	0.0816	0.0696	0.0615	0.0551	0.0494
4.20	0.6956	0.6387	0.5816	0.5247	0.4682	0.4124	0.3572	0.3027	0.2489	0.1956	0.1492	0.1313	0.1173	0.1049	0.0930	0.0810	0.0691	0.0611	0.0547	0.0490
4.21	0.6951	0.6381	0.5809	0.5239	0.4674	0.4115	0.3562	0.3017	0.2477	0.1944	0.1484	0.1307	0.1168	0.1043	0.0924	0.0805	0.0686	0.0606	0.0543	0.0486
4.22	0.6945	0.6374	0.5802	0.5231	0.4665	0.4105	0.3552	0.3006	0.2466	0.1932	0.1475	0.1301	0.1162	0.1038	0.0919	0.0800	0.0681	0.0602	0.0539	0.0483
4.23	0.6940	0.6368	0.5795	0.5223	0.4657	0.4096	0.3542	0.2995	0.2454	0.1919	0.1468	0.1295	0.1156	0.1033	0.0914	0.0794	0.0676	0.0598	0.0535	0.0479
4.24	0.6934	0.6362	0.5788	0.5216	0.4648	0.4087	0.3532	0.2984	0.2443	0.1907	0.1460	0.1289	0.1151	0.1027	0.0908	0.0789	0.0671	0.0594	0.0532	0.0476
4.25	0.6929	0.6356	0.5781	0.5208	0.4640	0.4078	0.3522	0.2974	0.2431	0.1895	0.1452	0.1283	0.1145	0.1022	0.0903	0.0783	0.0666	0.0590	0.0528	0.0472
4.26	0.6924	0.6349	0.5774	0.5200	0.4631	0.4069	0.3512	0.2963	0.2420	0.1882	0.1445	0.1277	0.1140	0.1017	0.0898	0.0778	0.0662	0.0586	0.0524	0.0468
4.27	0.6918	0.6343	0.5767	0.5193	0.4623	0.4059	0.3503	0.2952	0.2408	0.1870	0.1438	0.1271	0.1134	0.1011	0.0892	0.0773	0.0657	0.0582	0.0520	0.0465
4.28	0.6913	0.6337	0.5760	0.5185	0.4615	0.4050	0.3493	0.2942	0.2397	0.1858	0.1431	0.1265	0.1129	0.1006	0.0887	0.0767	0.0652	0.0578	0.0517	0.0461
4.29	0.6907	0.6331	0.5753	0.5177	0.4606	0.4041	0.3483	0.2931	0.2386	0.1846	0.1424	0.1259	0.1123	0.1001	0.0882	0.0762	0.0648	0.0574	0.0513	0.0458
4.30	0.6902	0.6325	0.5746	0.5170	0.4598	0.4032	0.3473	0.2920	0.2374	0.1833	0.1417	0.1253	0.1118	0.0995	0.0877	0.0757	0.0643	0.0570	0.0509	0.0455
4.31	0.6896	0.6318	0.5739	0.5162	0.4589	0.4023	0.3463	0.2910	0.2363	0.1821	0.1410	0.1248	0.1113	0.0990	0.0872	0.0752	0.0639	0.0566	0.0506	0.0451
4.32	0.6891	0.6312	0.5732	0.5154	0.4581	0.4014	0.3453	0.2899	0.2351	0.1809	0.1404	0.1242	0.1107	0.0985	0.0866	0.0746	0.0635	0.0563	0.0502	0.0448
4.33	0.6886	0.6306	0.5725	0.5147	0.4573	0.4005	0.3443	0.2889	0.2340	0.1797	0.1397	0.1236	0.1102	0.0980	0.0861	0.0741	0.0630	0.0559	0.0499	0.0444
4.34	0.6880	0.6300	0.5718	0.5139	0.4564	0.3996	0.3433	0.2878	0.2329	0.1785	0.1391	0.1231	0.1097	0.0975	0.0856	0.0736	0.0626	0.0555	0.0495	0.0441
4.35	0.6875	0.6294	0.5712	0.5131	0.4556	0.3986	0.3424	0.2867	0.2317	0.1773	0.1385	0.1225	0.1091	0.0970	0.0851	0.0731	0.0622	0.0551	0.0492	0.0438
4.36	0.6869	0.6288	0.5705	0.5124	0.4548	0.3977	0.3414	0.2857	0.2306	0.1760	0.1379	0.1219	0.1086	0.0965	0.0846	0.0726	0.0618	0.0548	0.0488	0.0434
4.37	0.6864	0.6282	0.5698	0.5116	0.4539	0.3968	0.3404	0.2846	0.2294	0.1748	0.1373	0.1214	0.1081	0.0959	0.0841	0.0720	0.0614	0.0544	0.0485	0.0431
4.38	0.6859	0.6275	0.5691	0.5109	0.4531	0.3959	0.3394	0.2836	0.2283	0.1736	0.1368	0.1208	0.1076	0.0954	0.0836	0.0715	0.0610	0.0540	0.0481	0.0428
4.39	0.6853	0.6269	0.5684	0.5101	0.4523	0.3950	0.3384	0.2825	0.2272	0.1724	0.1362	0.1203	0.1071	0.0949	0.0831	0.0710	0.0606	0.0537	0.0478	0.0424
4.40	0.6848	0.6263	0.5677	0.5093	0.4514	0.3941	0.3375	0.2815	0.2261	0.1712	0.1357	0.1197	0.1066	0.0944	0.0826	0.0705	0.0602	0.0533	0.0475	0.0421
4.41	0.6842	0.6257	0.5670	0.5086	0.4506	0.3932	0.3365	0.2804	0.2249	0.1698	0.1351	0.1192	0.1060	0.0939	0.0821	0.0700	0.0598	0.0529	0.0471	0.0418
4.42	0.6837	0.6251	0.5663	0.5078	0.4498	0.3923	0.3355	0.2794	0.2238	0.1684	0.1345	0.1187	0.1055	0.0934	0.0816	0.0694	0.0594	0.0526	0.0468	0.0415
4.43	0.6832	0.6245	0.5657	0.5071	0.4489	0.3914	0.3345	0.2783	0.2227	0.1670	0.1338	0.1181	0.1050	0.0929	0.0811	0.0689	0.0590	0.0522	0.0465	0.0412
4.44	0.6826	0.6239	0.5650	0.5063	0.4481	0.3905	0.3336	0.2773	0.2215	0.1657	0.1332	0.1176	0.1045	0.0924	0.0806	0.0684	0.0586	0.0519	0.0461	0.0408
4.45	0.6821	0.6233	0.5643	0.5056	0.4473	0.3896	0.3326	0.2762	0.2204	0.1643	0.1326	0.1170	0.1040	0.0920	0.0801	0.0679	0.0582	0.0515	0.0458	0.0405
4.46	0.6816	0.6227	0.5636	0.5048	0.4465															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
5.01	0.6530	0.5901	0.5272	0.4646	0.4024	0.3408	0.2797	0.2192	0.1592	0.1199	0.1040	0.0910	0.0791	0.0673	0.0552	0.0464	0.0404	0.0352	0.0304	0.0263
5.02	0.6525	0.5896	0.5266	0.4639	0.4017	0.3400	0.2788	0.2182	0.1581	0.1194	0.1036	0.0906	0.0787	0.0669	0.0548	0.0461	0.0401	0.0350	0.0301	0.0261
5.03	0.6520	0.5890	0.5260	0.4632	0.4009	0.3391	0.2779	0.2172	0.1571	0.1189	0.1032	0.0902	0.0783	0.0665	0.0544	0.0458	0.0398	0.0347	0.0299	0.0259
5.04	0.6514	0.5884	0.5253	0.4625	0.4001	0.3383	0.2770	0.2162	0.1560	0.1184	0.1027	0.0898	0.0779	0.0661	0.0540	0.0455	0.0396	0.0345	0.0297	0.0257
5.05	0.6509	0.5878	0.5247	0.4618	0.3993	0.3374	0.2761	0.2153	0.1550	0.1179	0.1023	0.0894	0.0775	0.0657	0.0537	0.0452	0.0393	0.0342	0.0295	0.0255
5.06	0.6504	0.5873	0.5240	0.4611	0.3986	0.3366	0.2752	0.2143	0.1539	0.1174	0.1019	0.0890	0.0771	0.0653	0.0533	0.0450	0.0391	0.0340	0.0292	0.0253
5.07	0.6499	0.5867	0.5234	0.4604	0.3978	0.3357	0.2742	0.2133	0.1528	0.1169	0.1015	0.0886	0.0767	0.0649	0.0529	0.0447	0.0388	0.0338	0.0290	0.0251
5.08	0.6494	0.5861	0.5228	0.4597	0.3970	0.3349	0.2733	0.2123	0.1518	0.1165	0.1010	0.0882	0.0763	0.0645	0.0526	0.0444	0.0386	0.0335	0.0288	0.0249
5.09	0.6489	0.5855	0.5221	0.4590	0.3962	0.3340	0.2724	0.2113	0.1507	0.1160	0.1006	0.0878	0.0759	0.0641	0.0522	0.0441	0.0383	0.0333	0.0286	0.0247
5.10	0.6484	0.5850	0.5215	0.4583	0.3955	0.3332	0.2715	0.2103	0.1497	0.1155	0.1002	0.0874	0.0755	0.0637	0.0519	0.0438	0.0381	0.0331	0.0284	0.0245
5.11	0.6479	0.5844	0.5208	0.4576	0.3947	0.3324	0.2706	0.2094	0.1486	0.1150	0.0998	0.0870	0.0752	0.0634	0.0515	0.0436	0.0378	0.0328	0.0281	0.0244
5.12	0.6474	0.5838	0.5202	0.4569	0.3939	0.3315	0.2697	0.2084	0.1476	0.1145	0.0994	0.0866	0.0748	0.0630	0.0512	0.0433	0.0376	0.0326	0.0279	0.0242
5.13	0.6469	0.5833	0.5196	0.4561	0.3932	0.3307	0.2688	0.2074	0.1465	0.1141	0.0990	0.0863	0.0744	0.0626	0.0508	0.0430	0.0374	0.0324	0.0277	0.0240
5.14	0.6464	0.5827	0.5189	0.4554	0.3924	0.3299	0.2679	0.2064	0.1455	0.1136	0.0985	0.0859	0.0740	0.0622	0.0505	0.0428	0.0371	0.0322	0.0275	0.0238
5.15	0.6459	0.5821	0.5183	0.4549	0.3919	0.3290	0.2670	0.2054	0.1444	0.1131	0.0981	0.0855	0.0736	0.0618	0.0501	0.0425	0.0369	0.0319	0.0273	0.0236
5.16	0.6454	0.5816	0.5177	0.4540	0.3909	0.3282	0.2661	0.2045	0.1433	0.1127	0.0977	0.0851	0.0733	0.0615	0.0498	0.0422	0.0366	0.0317	0.0271	0.0235
5.17	0.6449	0.5810	0.5170	0.4533	0.3901	0.3273	0.2652	0.2035	0.1423	0.1122	0.0973	0.0847	0.0729	0.0611	0.0495	0.0420	0.0364	0.0315	0.0269	0.0233
5.18	0.6444	0.5804	0.5164	0.4526	0.3893	0.3265	0.2643	0.2025	0.1413	0.1117	0.0969	0.0843	0.0725	0.0607	0.0491	0.0417	0.0362	0.0313	0.0267	0.0231
5.19	0.6439	0.5799	0.5158	0.4519	0.3886	0.3257	0.2633	0.2015	0.1402	0.1113	0.0965	0.0840	0.0721	0.0603	0.0488	0.0414	0.0359	0.0311	0.0265	0.0229
5.20	0.6434	0.5793	0.5151	0.4512	0.3878	0.3248	0.2624	0.2006	0.1392	0.1108	0.0961	0.0836	0.0718	0.0600	0.0485	0.0412	0.0357	0.0308	0.0263	0.0228
5.21	0.6429	0.5787	0.5145	0.4506	0.3870	0.3240	0.2615	0.1996	0.1382	0.1104	0.0957	0.0832	0.0714	0.0596	0.0482	0.0409	0.0355	0.0306	0.0261	0.0226
5.22	0.6424	0.5782	0.5139	0.4499	0.3863	0.3232	0.2606	0.1986	0.1372	0.1099	0.0953	0.0828	0.0710	0.0592	0.0479	0.0407	0.0352	0.0304	0.0259	0.0224
5.23	0.6419	0.5776	0.5133	0.4492	0.3855	0.3224	0.2597	0.1977	0.1363	0.1095	0.0949	0.0824	0.0707	0.0588	0.0475	0.0404	0.0350	0.0302	0.0257	0.0223
5.24	0.6414	0.5770	0.5126	0.4485	0.3847	0.3215	0.2588	0.1967	0.1353	0.1090	0.0945	0.0821	0.0703	0.0585	0.0472	0.0402	0.0348	0.0300	0.0255	0.0221
5.25	0.6409	0.5765	0.5120	0.4478	0.3840	0.3207	0.2580	0.1957	0.1344	0.1086	0.0941	0.0817	0.0699	0.0581	0.0469	0.0399	0.0346	0.0298	0.0253	0.0219
5.26	0.6404	0.5759	0.5114	0.4471	0.3832	0.3199	0.2571	0.1947	0.1335	0.1082	0.0937	0.0813	0.0696	0.0577	0.0466	0.0397	0.0343	0.0296	0.0251	0.0218
5.27	0.6399	0.5753	0.5107	0.4464	0.3825	0.3190	0.2562	0.1938	0.1326	0.1077	0.0934	0.0810	0.0692	0.0574	0.0463	0.0394	0.0341	0.0293	0.0249	0.0216
5.28	0.6394	0.5748	0.5101	0.4457	0.3817	0.3182	0.2553	0.1928	0.1318	0.1073	0.0930	0.0806	0.0688	0.0570	0.0460	0.0392	0.0339	0.0291	0.0247	0.0214
5.29	0.6390	0.5742	0.5095	0.4450	0.3809	0.3174	0.2544	0.1918	0.1309	0.1069	0.0926	0.0802	0.0685	0.0567	0.0457	0.0389	0.0337	0.0289	0.0246	0.0213
5.30	0.6385	0.5737	0.5089	0.4443	0.3802	0.3166	0.2535	0.1909	0.1301	0.1064	0.0922	0.0799	0.0681	0.0563	0.0454	0.0387	0.0335	0.0287	0.0244	0.0211
5.31	0.6380	0.5731	0.5083	0.4436	0.3794	0.3157	0.2526	0.1899	0.1293	0.1060	0.0918	0.0795	0.0678	0.0559	0.0451	0.0385	0.0332	0.0285	0.0242	0.0210
5.32	0.6375	0.5725	0.5076	0.4429	0.3787	0.3149	0.2517	0.1890	0.1285	0.1056	0.0914	0.0791	0.0674	0.0556	0.0448	0.0382	0.0330	0.0283	0.0240	0.0208
5.33	0.6370	0.5720	0.5070	0.4422	0.3779	0.3141	0.2508	0.1880	0.1277	0.1052	0.0911	0.0788	0.0671	0.0552	0.0445	0.0380	0.0328	0.0281	0.0238	0.0206
5.34	0.6365	0.5714	0.5064	0.4416	0.3772	0.3133	0.2499	0.1870	0.1269	0.1047	0.0907	0.0784	0.0667	0.0549	0.0442	0.0378	0.0326	0.0279	0.0237	0.0205
5.35	0.6360	0.5709	0.5057	0.4409	0.3764	0.3125	0.2490	0.1861	0.1262	0.1043	0.0903	0.0781	0.0663	0.0545	0.0440	0.0375	0.0324	0.0277	0.0235	0.0203
5.36	0.6355	0.5703	0.5051	0.4402	0.3757	0.3116	0.2481	0.1851	0.1254	0.1039	0.0899	0.0777	0.0660	0.0541	0.0437	0.0373	0.0322	0.0275	0.0233	0.0202
5.37	0.6350	0.5697	0.5045	0.4395	0.3749	0.3108	0.2472	0.1842	0.1247	0.1035	0.0896	0.0774	0.0656	0.0538	0.0434	0.0371	0.0320	0.0273	0.0232	0.0200
5.38	0.6345	0.5692	0.5039	0.4388	0.3742	0.3100	0.2464	0.1832	0.1240	0.1031	0.0892	0.0770	0.0653	0.0534	0.0431	0.0368	0.0317	0.0271	0.0230	0.0199
5.39	0.6340	0.5686	0.5033	0.4381	0.3734	0.3092	0.2455	0.1822	0.1233	0.1027	0.0888	0.0767	0.0650	0.0531	0.0429	0.0366	0.0315	0.0269	0.0228	0.0197
5.40	0.6335	0.5681	0.5026	0.4374	0.3727	0.3084	0.2446	0.1813	0.1226	0.1023	0.0885	0.0763	0.0646	0.0527	0.0426	0.0364	0.0313	0.0267	0.0226	0.0196
5.41	0.6330	0.5675	0.5020	0.4367	0.3719	0.3075	0.2437	0.1803	0.1219	0.1019	0.0881	0.0760	0.0643	0.0524	0.0423	0.0362	0.0311	0.0265	0.0225	0.0194
5.42	0.6326	0.5670	0.5014	0.4361	0.3712	0.3067	0.2428	0.1794	0.1212	0.1015	0.0877	0.0756	0.0639	0.0520	0.0421	0.0359	0.0309	0.0263	0.0223	0.0193
5.43	0.6321	0.5664	0.5008	0.4354	0.3704	0.3059	0.2419	0.1784	0.1205	0.1011	0.0874	0.0753	0.0636	0.0517	0.0418	0.0357	0.0307	0.0261	0.0222	0.0191
5.44	0.6316	0.5659	0.5002	0.4347	0.3697	0.3051	0.2410	0.1775	0.1198	0.1007	0.0870	0.0749	0.0632	0.0513	0.0416	0.0355	0.0305	0.0260	0.0220	0.0190
5.45	0.6311	0.5653	0.4995	0.4340	0.3689	0.3043	0.2402	0.1765	0.1192	0.1003	0.0867	0.0746	0.0629	0.0510	0.0413	0.0353	0.0303	0.0258	0.0218	0.0189
5.46	0.6306	0.5648	0.4989	0.4333	0.368.															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
6.01	0.6044	0.5351	0.4658	0.3968	0.3281	0.2598	0.1919	0.1245	0.0950	0.0808	0.0687	0.0571	0.0454	0.0353	0.0296	0.0249	0.0207	0.0171	0.0145	0.0123
6.02	0.6039	0.5346	0.4652	0.3961	0.3274	0.2591	0.1911	0.1237	0.0947	0.0805	0.0684	0.0568	0.0451	0.0351	0.0294	0.0248	0.0206	0.0170	0.0144	0.0122
6.03	0.6035	0.5340	0.4647	0.3955	0.3267	0.2583	0.1903	0.1229	0.0943	0.0802	0.0681	0.0565	0.0449	0.0349	0.0292	0.0246	0.0204	0.0169	0.0143	0.0121
6.04	0.6030	0.5335	0.4641	0.3949	0.3260	0.2575	0.1894	0.1221	0.0940	0.0799	0.0678	0.0563	0.0446	0.0347	0.0291	0.0245	0.0203	0.0168	0.0142	0.0120
6.05	0.6026	0.5330	0.4635	0.3942	0.3253	0.2567	0.1886	0.1213	0.0936	0.0796	0.0675	0.0560	0.0443	0.0345	0.0289	0.0243	0.0202	0.0167	0.0141	0.0119
6.06	0.6021	0.5325	0.4629	0.3936	0.3246	0.2560	0.1877	0.1205	0.0933	0.0793	0.0672	0.0557	0.0440	0.0343	0.0287	0.0242	0.0200	0.0165	0.0140	0.0119
6.07	0.6016	0.5319	0.4623	0.3929	0.3239	0.2552	0.1869	0.1198	0.0930	0.0790	0.0669	0.0554	0.0437	0.0341	0.0286	0.0240	0.0199	0.0164	0.0139	0.0118
6.08	0.6012	0.5314	0.4617	0.3923	0.3232	0.2544	0.1861	0.1190	0.0926	0.0787	0.0667	0.0551	0.0434	0.0339	0.0284	0.0239	0.0197	0.0163	0.0138	0.0117
6.09	0.6007	0.5309	0.4612	0.3916	0.3224	0.2536	0.1852	0.1183	0.0923	0.0784	0.0664	0.0549	0.0432	0.0337	0.0282	0.0237	0.0196	0.0162	0.0137	0.0116
6.10	0.6002	0.5304	0.4606	0.3910	0.3217	0.2529	0.1844	0.1175	0.0919	0.0781	0.0661	0.0546	0.0429	0.0335	0.0281	0.0236	0.0195	0.0161	0.0136	0.0115
6.11	0.5998	0.5299	0.4600	0.3903	0.3210	0.2521	0.1836	0.1168	0.0916	0.0778	0.0658	0.0543	0.0426	0.0333	0.0279	0.0234	0.0193	0.0160	0.0135	0.0114
6.12	0.5993	0.5293	0.4594	0.3897	0.3203	0.2513	0.1827	0.1161	0.0913	0.0775	0.0655	0.0540	0.0423	0.0332	0.0277	0.0233	0.0192	0.0159	0.0134	0.0113
6.13	0.5989	0.5288	0.4588	0.3891	0.3196	0.2506	0.1819	0.1153	0.0909	0.0772	0.0653	0.0538	0.0421	0.0330	0.0276	0.0231	0.0190	0.0157	0.0133	0.0112
6.14	0.5984	0.5283	0.4582	0.3884	0.3189	0.2498	0.1811	0.1146	0.0906	0.0769	0.0650	0.0535	0.0418	0.0328	0.0274	0.0230	0.0189	0.0156	0.0132	0.0111
6.15	0.5979	0.5278	0.4577	0.3878	0.3182	0.2490	0.1802	0.1139	0.0903	0.0766	0.0647	0.0532	0.0415	0.0326	0.0273	0.0228	0.0188	0.0155	0.0131	0.0111
6.16	0.5975	0.5272	0.4571	0.3871	0.3175	0.2483	0.1794	0.1133	0.0900	0.0763	0.0644	0.0529	0.0412	0.0324	0.0271	0.0227	0.0186	0.0154	0.0130	0.0110
6.17	0.5970	0.5267	0.4565	0.3865	0.3168	0.2475	0.1786	0.1126	0.0896	0.0761	0.0642	0.0527	0.0410	0.0322	0.0269	0.0225	0.0185	0.0153	0.0129	0.0109
6.18	0.5966	0.5262	0.4559	0.3858	0.3161	0.2467	0.1777	0.1119	0.0893	0.0758	0.0639	0.0524	0.0407	0.0320	0.0268	0.0224	0.0184	0.0152	0.0128	0.0108
6.19	0.5961	0.5257	0.4553	0.3852	0.3154	0.2460	0.1769	0.1112	0.0890	0.0755	0.0636	0.0521	0.0404	0.0318	0.0266	0.0223	0.0182	0.0151	0.0127	0.0107
6.20	0.5956	0.5252	0.4548	0.3846	0.3147	0.2452	0.1761	0.1106	0.0887	0.0752	0.0633	0.0519	0.0401	0.0317	0.0265	0.0221	0.0181	0.0150	0.0126	0.0106
6.21	0.5952	0.5247	0.4542	0.3839	0.3140	0.2444	0.1752	0.1098	0.0883	0.0749	0.0631	0.0516	0.0398	0.0315	0.0263	0.0220	0.0180	0.0149	0.0125	0.0106
6.22	0.5947	0.5241	0.4536	0.3833	0.3133	0.2437	0.1744	0.1091	0.0880	0.0746	0.0628	0.0513	0.0395	0.0313	0.0262	0.0218	0.0178	0.0148	0.0125	0.0105
6.23	0.5943	0.5236	0.4530	0.3827	0.3126	0.2429	0.1736	0.1084	0.0877	0.0743	0.0625	0.0511	0.0393	0.0311	0.0260	0.0217	0.0177	0.0147	0.0124	0.0104
6.24	0.5938	0.5231	0.4525	0.3820	0.3119	0.2422	0.1728	0.1077	0.0874	0.0741	0.0623	0.0508	0.0390	0.0310	0.0259	0.0216	0.0176	0.0146	0.0123	0.0103
6.25	0.5933	0.5226	0.4519	0.3814	0.3112	0.2414	0.1719	0.1070	0.0871	0.0738	0.0620	0.0505	0.0387	0.0308	0.0257	0.0214	0.0175	0.0145	0.0122	0.0102
6.26	0.5929	0.5221	0.4513	0.3807	0.3105	0.2406	0.1711	0.1064	0.0868	0.0735	0.0617	0.0503	0.0384	0.0306	0.0256	0.0213	0.0173	0.0144	0.0121	0.0101
6.27	0.5924	0.5215	0.4507	0.3801	0.3098	0.2399	0.1703	0.1057	0.0865	0.0732	0.0615	0.0500	0.0381	0.0304	0.0254	0.0212	0.0172	0.0143	0.0120	0.0101
6.28	0.5920	0.5210	0.4501	0.3795	0.3091	0.2391	0.1695	0.1051	0.0862	0.0730	0.0612	0.0497	0.0379	0.0303	0.0253	0.0210	0.0171	0.0142	0.0119	0.0100
6.29	0.5915	0.5205	0.4496	0.3788	0.3084	0.2384	0.1686	0.1046	0.0859	0.0727	0.0609	0.0495	0.0376	0.0301	0.0251	0.0209	0.0170	0.0141	0.0118	0.0099
6.30	0.5911	0.5200	0.4490	0.3782	0.3077	0.2376	0.1678	0.1040	0.0855	0.0724	0.0607	0.0492	0.0373	0.0299	0.0250	0.0207	0.0168	0.0140	0.0118	0.0098
6.31	0.5906	0.5195	0.4484	0.3776	0.3070	0.2368	0.1670	0.1035	0.0852	0.0721	0.0604	0.0490	0.0371	0.0297	0.0248	0.0206	0.0167	0.0139	0.0117	0.0098
6.32	0.5902	0.5190	0.4479	0.3769	0.3063	0.2361	0.1662	0.1029	0.0849	0.0719	0.0601	0.0487	0.0368	0.0296	0.0247	0.0205	0.0166	0.0138	0.0116	0.0097
6.33	0.5897	0.5185	0.4473	0.3763	0.3056	0.2353	0.1653	0.1024	0.0846	0.0716	0.0599	0.0484	0.0366	0.0294	0.0245	0.0203	0.0165	0.0137	0.0115	0.0096
6.34	0.5892	0.5179	0.4467	0.3757	0.3050	0.2346	0.1645	0.1020	0.0843	0.0713	0.0596	0.0482	0.0363	0.0292	0.0244	0.0202	0.0164	0.0136	0.0114	0.0095
6.35	0.5888	0.5174	0.4461	0.3750	0.3043	0.2338	0.1637	0.1015	0.0840	0.0710	0.0594	0.0479	0.0361	0.0291	0.0242	0.0201	0.0163	0.0135	0.0113	0.0095
6.36	0.5883	0.5169	0.4456	0.3744	0.3036	0.2331	0.1629	0.1010	0.0837	0.0708	0.0591	0.0477	0.0358	0.0289	0.0241	0.0200	0.0161	0.0134	0.0112	0.0094
6.37	0.5879	0.5164	0.4450	0.3738	0.3029	0.2323	0.1621	0.1006	0.0834	0.0705	0.0589	0.0474	0.0356	0.0288	0.0240	0.0198	0.0160	0.0133	0.0112	0.0093
6.38	0.5874	0.5159	0.4444	0.3732	0.3022	0.2316	0.1612	0.1002	0.0831	0.0702	0.0586	0.0472	0.0353	0.0286	0.0238	0.0197	0.0159	0.0132	0.0111	0.0092
6.39	0.5870	0.5154	0.4439	0.3725	0.3015	0.2308	0.1604	0.0997	0.0829	0.0700	0.0583	0.0469	0.0351	0.0284	0.0237	0.0196	0.0158	0.0131	0.0110	0.0092
6.40	0.5865	0.5149	0.4433	0.3719	0.3008	0.2300	0.1596	0.0993	0.0826	0.0697	0.0581	0.0467	0.0349	0.0283	0.0235	0.0194	0.0157	0.0130	0.0109	0.0091
6.41	0.5861	0.5144	0.4427	0.3713	0.3001	0.2293	0.1588	0.0994	0.0823	0.0694	0.0578	0.0464	0.0347	0.0281	0.0234	0.0193	0.0156	0.0129	0.0108	0.0090
6.42	0.5856	0.5139	0.4421	0.3706	0.2994	0.2285	0.1580	0.0986	0.0820	0.0692	0.0576	0.0461	0.0345	0.0280	0.0233	0.0192	0.0155	0.0129	0.0108	0.0090
6.43	0.5852	0.5133	0.4416	0.3700	0.2987	0.2278	0.1572	0.0983	0.0817	0.0689	0.0573	0.0459	0.0343	0.0278	0.0231	0.0191	0.0154	0.0128	0.0107	0.0089
6.44	0.5847	0.5128	0.4410	0.3694	0.2981	0.2270	0.1564	0.0979	0.0814	0.0687	0.0571	0.0456	0.0341	0.0276	0.0230	0.0189	0.0153	0.0127	0.0106	0.0088
6.45	0.5843	0.5123	0.4404	0.3688	0.2974	0.2263	0.1555	0.0976	0.0811	0.0684	0.0568	0.0454	0.0339	0.0275	0.0229	0.0188	0.0152	0.0126	0.0105	0.0088
6.46	0.5838	0.5118	0.4399	0.3681	0.2967															

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
7.01	0.5596	0.4844	0.4094	0.3344	0.2597	0.1852	0.1109	0.0804	0.0668	0.0551	0.0439	0.0324	0.0247	0.0202	0.0163	0.0128	0.0104	0.0085	0.0069	0.0057	
7.02	0.5592	0.4840	0.4088	0.3338	0.2590	0.1844	0.1101	0.0801	0.0666	0.0549	0.0437	0.0322	0.0246	0.0200	0.0162	0.0127	0.0103	0.0084	0.0069	0.0057	
7.03	0.5587	0.4835	0.4083	0.3332	0.2584	0.1837	0.1093	0.0799	0.0663	0.0547	0.0435	0.0320	0.0245	0.0199	0.0161	0.0127	0.0102	0.0084	0.0068	0.0056	
7.04	0.5583	0.4830	0.4077	0.3326	0.2577	0.1830	0.1085	0.0796	0.0661	0.0545	0.0433	0.0318	0.0243	0.0198	0.0160	0.0126	0.0102	0.0083	0.0068	0.0056	
7.05	0.5579	0.4825	0.4072	0.3320	0.2571	0.1823	0.1077	0.0793	0.0659	0.0543	0.0431	0.0316	0.0242	0.0197	0.0159	0.0125	0.0101	0.0083	0.0067	0.0055	
7.06	0.5574	0.4820	0.4066	0.3314	0.2564	0.1816	0.1069	0.0791	0.0657	0.0541	0.0429	0.0314	0.0241	0.0196	0.0158	0.0124	0.0100	0.0082	0.0067	0.0055	
7.07	0.5570	0.4815	0.4061	0.3308	0.2557	0.1809	0.1062	0.0788	0.0654	0.0539	0.0427	0.0312	0.0240	0.0195	0.0157	0.0123	0.0100	0.0081	0.0066	0.0054	
7.08	0.5566	0.4810	0.4056	0.3302	0.2551	0.1801	0.1054	0.0786	0.0652	0.0537	0.0424	0.0310	0.0238	0.0194	0.0156	0.0122	0.0099	0.0081	0.0066	0.0054	
7.09	0.5561	0.4806	0.4050	0.3296	0.2544	0.1794	0.1046	0.0783	0.0650	0.0534	0.0422	0.0308	0.0237	0.0193	0.0155	0.0122	0.0098	0.0080	0.0065	0.0054	
7.10	0.5557	0.4801	0.4045	0.3290	0.2538	0.1787	0.1038	0.0781	0.0648	0.0532	0.0420	0.0306	0.0236	0.0192	0.0154	0.0121	0.0098	0.0080	0.0065	0.0053	
7.11	0.5553	0.4796	0.4039	0.3284	0.2531	0.1780	0.1031	0.0778	0.0645	0.0530	0.0418	0.0304	0.0234	0.0191	0.0154	0.0120	0.0097	0.0079	0.0064	0.0053	
7.12	0.5548	0.4791	0.4034	0.3278	0.2525	0.1773	0.1023	0.0775	0.0643	0.0528	0.0416	0.0302	0.0233	0.0190	0.0153	0.0119	0.0096	0.0079	0.0064	0.0052	
7.13	0.5544	0.4786	0.4029	0.3272	0.2518	0.1766	0.1015	0.0773	0.0641	0.0526	0.0414	0.0300	0.0232	0.0189	0.0152	0.0118	0.0096	0.0078	0.0063	0.0052	
7.14	0.5540	0.4781	0.4023	0.3266	0.2512	0.1758	0.1007	0.0770	0.0639	0.0524	0.0412	0.0298	0.0231	0.0188	0.0151	0.0118	0.0095	0.0078	0.0063	0.0052	
7.15	0.5536	0.4776	0.4018	0.3261	0.2505	0.1751	0.0999	0.0768	0.0637	0.0522	0.0410	0.0297	0.0230	0.0187	0.0150	0.0117	0.0094	0.0077	0.0062	0.0051	
7.16	0.5531	0.4772	0.4012	0.3255	0.2498	0.1744	0.0992	0.0765	0.0634	0.0520	0.0408	0.0295	0.0228	0.0186	0.0149	0.0116	0.0094	0.0076	0.0062	0.0051	
7.17	0.5527	0.4767	0.4007	0.3249	0.2492	0.1737	0.0984	0.0763	0.0632	0.0518	0.0406	0.0293	0.0227	0.0184	0.0148	0.0115	0.0093	0.0076	0.0061	0.0050	
7.18	0.5523	0.4762	0.4002	0.3243	0.2485	0.1730	0.0976	0.0760	0.0630	0.0516	0.0404	0.0291	0.0226	0.0183	0.0147	0.0114	0.0093	0.0075	0.0061	0.0050	
7.19	0.5519	0.4757	0.3996	0.3237	0.2479	0.1723	0.0969	0.0758	0.0628	0.0514	0.0402	0.0289	0.0225	0.0182	0.0146	0.0114	0.0092	0.0075	0.0060	0.0050	
7.20	0.5514	0.4752	0.3991	0.3231	0.2472	0.1716	0.0961	0.0756	0.0626	0.0512	0.0400	0.0287	0.0224	0.0181	0.0145	0.0113	0.0091	0.0074	0.0060	0.0049	
7.21	0.5510	0.4748	0.3986	0.3225	0.2466	0.1709	0.0955	0.0753	0.0624	0.0510	0.0398	0.0285	0.0222	0.0180	0.0144	0.0112	0.0091	0.0074	0.0060	0.0049	
7.22	0.5506	0.4743	0.3980	0.3219	0.2459	0.1702	0.0950	0.0751	0.0621	0.0507	0.0396	0.0283	0.0221	0.0179	0.0143	0.0111	0.0090	0.0073	0.0059	0.0049	
7.23	0.5501	0.4738	0.3975	0.3213	0.2453	0.1694	0.0945	0.0748	0.0619	0.0505	0.0394	0.0282	0.0220	0.0178	0.0142	0.0111	0.0090	0.0073	0.0059	0.0048	
7.24	0.5497	0.4733	0.3970	0.3207	0.2446	0.1687	0.0940	0.0746	0.0617	0.0503	0.0392	0.0280	0.0219	0.0177	0.0141	0.0110	0.0089	0.0072	0.0058	0.0048	
7.25	0.5493	0.4728	0.3964	0.3201	0.2440	0.1680	0.0936	0.0743	0.0615	0.0501	0.0390	0.0278	0.0218	0.0176	0.0140	0.0109	0.0088	0.0072	0.0058	0.0047	
7.26	0.5489	0.4724	0.3959	0.3195	0.2433	0.1673	0.0931	0.0741	0.0613	0.0499	0.0388	0.0276	0.0217	0.0175	0.0140	0.0109	0.0088	0.0071	0.0057	0.0047	
7.27	0.5484	0.4719	0.3954	0.3189	0.2427	0.1666	0.0927	0.0739	0.0611	0.0497	0.0386	0.0274	0.0216	0.0175	0.0139	0.0108	0.0087	0.0071	0.0057	0.0047	
7.28	0.5480	0.4714	0.3948	0.3184	0.2420	0.1659	0.0923	0.0736	0.0609	0.0495	0.0384	0.0273	0.0214	0.0174	0.0138	0.0107	0.0087	0.0070	0.0057	0.0046	
7.29	0.5476	0.4709	0.3943	0.3178	0.2414	0.1652	0.0919	0.0734	0.0607	0.0493	0.0382	0.0271	0.0213	0.0173	0.0137	0.0106	0.0086	0.0070	0.0056	0.0046	
7.30	0.5472	0.4704	0.3938	0.3172	0.2408	0.1645	0.0916	0.0732	0.0605	0.0491	0.0380	0.0269	0.0212	0.0172	0.0136	0.0106	0.0085	0.0069	0.0056	0.0046	
7.31	0.5468	0.4700	0.3932	0.3166	0.2401	0.1638	0.0912	0.0729	0.0603	0.0489	0.0378	0.0268	0.0211	0.0171	0.0135	0.0105	0.0085	0.0069	0.0055	0.0045	
7.32	0.5463	0.4695	0.3927	0.3160	0.2395	0.1631	0.0909	0.0727	0.0600	0.0487	0.0376	0.0266	0.0210	0.0170	0.0134	0.0104	0.0084	0.0068	0.0055	0.0045	
7.33	0.5459	0.4690	0.3922	0.3154	0.2388	0.1624	0.0905	0.0725	0.0598	0.0486	0.0374	0.0264	0.0209	0.0169	0.0133	0.0104	0.0084	0.0068	0.0054	0.0045	
7.34	0.5455	0.4685	0.3916	0.3148	0.2382	0.1617	0.0902	0.0722	0.0596	0.0484	0.0372	0.0263	0.0208	0.0168	0.0133	0.0103	0.0083	0.0067	0.0054	0.0044	
7.35	0.5451	0.4681	0.3911	0.3142	0.2375	0.1610	0.0899	0.0720	0.0594	0.0482	0.0370	0.0261	0.0207	0.0167	0.0132	0.0102	0.0083	0.0067	0.0054	0.0044	
7.36	0.5446	0.4676	0.3906	0.3137	0.2369	0.1603	0.0896	0.0718	0.0592	0.0480	0.0368	0.0260	0.0206	0.0166	0.0131	0.0102	0.0082	0.0066	0.0053	0.0044	
7.37	0.5442	0.4671	0.3900	0.3131	0.2362	0.1596	0.0893	0.0715	0.0590	0.0478	0.0366	0.0258	0.0205	0.0165	0.0130	0.0101	0.0082	0.0066	0.0053	0.0043	
7.38	0.5438	0.4666	0.3895	0.3125	0.2356	0.1589	0.0891	0.0713	0.0588	0.0476	0.0364	0.0257	0.0203	0.0164	0.0129	0.0100	0.0081	0.0065	0.0053	0.0043	
7.39	0.5434	0.4662	0.3890	0.3119	0.2350	0.1582	0.0888	0.0711	0.0586	0.0474	0.0362	0.0255	0.0202	0.0163	0.0128	0.0100	0.0080	0.0065	0.0052	0.0043	
7.40	0.5430	0.4657	0.3884	0.3113	0.2343	0.1574	0.0886	0.0709	0.0584	0.0472	0.0360	0.0254	0.0201	0.0162	0.0127	0.0099	0.0080	0.0064	0.0052	0.0042	
7.41	0.5425	0.4652	0.3879	0.3107	0.2337	0.1567	0.0883	0.0706	0.0582	0.0470	0.0358	0.0253	0.0200	0.0161	0.0127	0.0098	0.0079	0.0064	0.0052	0.0042	
7.42	0.5421	0.4648	0.3874	0.3101	0.2330	0.1560	0.0879	0.0704	0.0580	0.0468	0.0357	0.0251	0.0199	0.0160	0.0126	0.0098	0.0079	0.0063	0.0051	0.0042	
7.43	0.5417	0.4643	0.3869	0.3096	0.2324	0.1553	0.0876	0.0702	0.0578	0.0466	0.0355	0.0250	0.0198	0.0160	0.0125	0.0097	0.0078	0.0063	0.0051	0.0041	
7.44	0.5413	0.4638	0.3863	0.3090	0.2317	0.1546	0.0873	0.0700	0.0576	0.0464	0.0353	0.0249	0.0197	0.0159	0.0124	0.0097	0.0078	0.0062	0.0050	0.0041	
7.45	0.5409	0.4633	0.3858	0.3084	0.2311	0.1539	0.0869	0.0697	0.0574	0.0462	0.0351	0.0247	0.0196	0.0158	0.0123	0.0096	0.0077	0.0062	0.0050	0.0041	
7.46	0.5404	0.4628	0.3853	0.3078	0.2305	0.1532	0.0866	0.0695	0.0572	0.0460	0.0349	0.0246	0.0195	0.0157	0.0122	0.0095	0.0077	0.0062	0.0049	0.0040	
7.47	0.5400	0.4624	0.3848	0.3072	0.2298	0.1525	0.0863	0.0693	0.0570	0.0458	0.0347	0.0245	0.0194	0.0156	0.0122	0.0095	0.0076	0.0061	0.0049	0.0040	
7.48	0.5396	0.4619	0.3842	0.3066	0.2292	0.1519	0.0860	0.0691	0.0568	0.0457	0.0345	0.0243	0.0193	0.0155	0.0121	0.0094	0.0076	0.0061	0.0049	0.0040	
7.49	0.5392	0.4614	0.3837	0.3061	0.2285	0.1512	0.0856	0.0689	0.0566	0.0455	0.0343	0.0242	0.0192	0.0154	0.0120	0.0093	0.0075	0.0060	0.0048	0.0039	
7.50	0.5388	0.4610	0.3832	0.3055	0.2279	0.1505	0.0853	0.0686	0.0564	0.0453	0.0341	0.0241	0.0191	0.0153	0.0119	0.0093	0.0075	0.0060	0.0048	0.0039	
7.51	0.5383	0.4605	0.3826	0.3049	0.2273	0.1498	0.0850	0.0684	0.0562	0.0451	0.0340	0.0240	0.0190	0.0152	0.0118	0.0092	0.0074	0.0059	0.0048	0.0039	
7.52	0.5379	0.4600	0.3821	0.3043	0.2266	0.1491	0.0847	0.0682	0.0560	0.0449	0.0338	0.0238	0.0189	0.0152	0.0118	0.0092	0.0074	0.0059	0.0047	0.0039	
7.53	0.5375	0.4595	0.3816	0.3037	0.2260	0.1484	0.0844														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75
8.01	0.5178	0.4373	0.3568	0.2764	0.1959	0.1155	0.0722	0.0585	0.0472	0.0363	0.0251	0.0186	0.0147	0.0114	0.0085	0.0067	0.0053	0.0041	0.0033	0.0026
8.02	0.5174	0.4369	0.3563	0.2758	0.1953	0.1148	0.0719	0.0584	0.0470	0.0362	0.0250	0.0185	0.0146	0.0113	0.0085	0.0067	0.0052	0.0041	0.0033	0.0026
8.03	0.5170	0.4364	0.3558	0.2752	0.1947	0.1141	0.0717	0.0582	0.0469	0.0360	0.0248	0.0184	0.0145	0.0112	0.0084	0.0066	0.0052	0.0041	0.0032	0.0026
8.04	0.5166	0.4359	0.3553	0.2747	0.1940	0.1134	0.0715	0.0580	0.0467	0.0358	0.0247	0.0183	0.0144	0.0112	0.0084	0.0066	0.0052	0.0040	0.0032	0.0026
8.05	0.5162	0.4355	0.3548	0.2741	0.1934	0.1128	0.0713	0.0578	0.0465	0.0357	0.0245	0.0182	0.0144	0.0111	0.0083	0.0065	0.0051	0.0040	0.0032	0.0026
8.06	0.5158	0.4350	0.3543	0.2735	0.1928	0.1121	0.0711	0.0577	0.0464	0.0355	0.0244	0.0181	0.0143	0.0110	0.0083	0.0065	0.0051	0.0040	0.0032	0.0025
8.07	0.5154	0.4346	0.3538	0.2730	0.1922	0.1114	0.0709	0.0575	0.0462	0.0353	0.0243	0.0180	0.0142	0.0110	0.0082	0.0064	0.0051	0.0040	0.0032	0.0025
8.08	0.5150	0.4341	0.3533	0.2724	0.1916	0.1107	0.0707	0.0573	0.0460	0.0352	0.0241	0.0179	0.0141	0.0109	0.0082	0.0064	0.0050	0.0039	0.0031	0.0025
8.09	0.5146	0.4337	0.3528	0.2719	0.1910	0.1101	0.0704	0.0571	0.0459	0.0350	0.0240	0.0179	0.0141	0.0108	0.0081	0.0064	0.0050	0.0039	0.0031	0.0025
8.10	0.5142	0.4332	0.3523	0.2713	0.1904	0.1094	0.0702	0.0569	0.0457	0.0349	0.0238	0.0178	0.0140	0.0108	0.0081	0.0063	0.0050	0.0039	0.0031	0.0025
8.11	0.5138	0.4328	0.3518	0.2708	0.1897	0.1087	0.0700	0.0568	0.0455	0.0347	0.0237	0.0177	0.0139	0.0107	0.0080	0.0063	0.0049	0.0038	0.0031	0.0024
8.12	0.5134	0.4323	0.3513	0.2702	0.1891	0.1080	0.0698	0.0566	0.0454	0.0345	0.0236	0.0176	0.0138	0.0106	0.0080	0.0062	0.0049	0.0038	0.0030	0.0024
8.13	0.5130	0.4319	0.3508	0.2696	0.1885	0.1074	0.0696	0.0564	0.0452	0.0344	0.0234	0.0175	0.0138	0.0106	0.0079	0.0062	0.0049	0.0038	0.0030	0.0024
8.14	0.5126	0.4314	0.3502	0.2691	0.1879	0.1067	0.0694	0.0562	0.0451	0.0342	0.0233	0.0174	0.0137	0.0105	0.0079	0.0062	0.0048	0.0038	0.0030	0.0024
8.15	0.5122	0.4310	0.3497	0.2685	0.1873	0.1060	0.0692	0.0561	0.0449	0.0341	0.0232	0.0173	0.0136	0.0104	0.0078	0.0061	0.0048	0.0037	0.0030	0.0024
8.16	0.5118	0.4305	0.3492	0.2680	0.1867	0.1054	0.0690	0.0559	0.0447	0.0339	0.0230	0.0173	0.0136	0.0104	0.0078	0.0061	0.0048	0.0037	0.0029	0.0023
8.17	0.5114	0.4301	0.3487	0.2674	0.1861	0.1047	0.0688	0.0557	0.0446	0.0337	0.0229	0.0172	0.0135	0.0103	0.0077	0.0060	0.0047	0.0037	0.0029	0.0023
8.18	0.5110	0.4296	0.3482	0.2668	0.1854	0.1040	0.0686	0.0556	0.0444	0.0336	0.0228	0.0171	0.0134	0.0103	0.0077	0.0060	0.0047	0.0037	0.0029	0.0023
8.19	0.5106	0.4292	0.3477	0.2663	0.1848	0.1034	0.0684	0.0554	0.0442	0.0334	0.0227	0.0170	0.0133	0.0102	0.0076	0.0060	0.0047	0.0036	0.0029	0.0023
8.20	0.5102	0.4287	0.3472	0.2657	0.1842	0.1027	0.0682	0.0552	0.0441	0.0333	0.0225	0.0169	0.0133	0.0101	0.0076	0.0059	0.0046	0.0036	0.0029	0.0023
8.21	0.5098	0.4283	0.3467	0.2652	0.1836	0.1020	0.0680	0.0550	0.0439	0.0331	0.0224	0.0168	0.0132	0.0101	0.0075	0.0059	0.0046	0.0036	0.0028	0.0023
8.22	0.5094	0.4278	0.3462	0.2646	0.1830	0.1014	0.0678	0.0549	0.0438	0.0329	0.0223	0.0168	0.0131	0.0100	0.0075	0.0059	0.0046	0.0036	0.0028	0.0022
8.23	0.5090	0.4274	0.3457	0.2641	0.1824	0.1007	0.0676	0.0547	0.0436	0.0328	0.0221	0.0167	0.0131	0.0099	0.0074	0.0058	0.0045	0.0035	0.0028	0.0022
8.24	0.5086	0.4269	0.3452	0.2635	0.1818	0.1000	0.0674	0.0545	0.0435	0.0326	0.0220	0.0166	0.0130	0.0099	0.0074	0.0058	0.0045	0.0035	0.0028	0.0022
8.25	0.5082	0.4265	0.3447	0.2630	0.1812	0.0994	0.0672	0.0544	0.0433	0.0325	0.0219	0.0165	0.0129	0.0098	0.0074	0.0057	0.0045	0.0035	0.0028	0.0022
8.26	0.5078	0.4260	0.3442	0.2624	0.1806	0.0987	0.0670	0.0542	0.0431	0.0323	0.0218	0.0164	0.0129	0.0097	0.0073	0.0057	0.0044	0.0035	0.0027	0.0022
8.27	0.5074	0.4256	0.3437	0.2619	0.1800	0.0980	0.0668	0.0540	0.0430	0.0322	0.0216	0.0163	0.0128	0.0097	0.0073	0.0057	0.0044	0.0034	0.0027	0.0022
8.28	0.5070	0.4251	0.3432	0.2613	0.1793	0.0974	0.0666	0.0539	0.0428	0.0320	0.0215	0.0163	0.0127	0.0096	0.0072	0.0056	0.0044	0.0034	0.0027	0.0021
8.29	0.5066	0.4247	0.3427	0.2608	0.1787	0.0967	0.0664	0.0537	0.0427	0.0319	0.0214	0.0162	0.0127	0.0096	0.0072	0.0056	0.0043	0.0034	0.0027	0.0021
8.30	0.5062	0.4242	0.3422	0.2602	0.1781	0.0960	0.0662	0.0535	0.0425	0.0317	0.0213	0.0161	0.0126	0.0095	0.0071	0.0056	0.0043	0.0034	0.0027	0.0021
8.31	0.5058	0.4238	0.3417	0.2596	0.1775	0.0954	0.0660	0.0534	0.0424	0.0315	0.0211	0.0160	0.0125	0.0094	0.0071	0.0055	0.0043	0.0033	0.0026	0.0021
8.32	0.5054	0.4233	0.3412	0.2591	0.1769	0.0947	0.0658	0.0532	0.0422	0.0314	0.0210	0.0160	0.0125	0.0094	0.0070	0.0055	0.0042	0.0033	0.0026	0.0021
8.33	0.5050	0.4229	0.3407	0.2585	0.1763	0.0940	0.0656	0.0530	0.0420	0.0312	0.0209	0.0159	0.0124	0.0093	0.0070	0.0055	0.0042	0.0033	0.0026	0.0021
8.34	0.5046	0.4224	0.3402	0.2580	0.1757	0.0934	0.0655	0.0529	0.0419	0.0311	0.0208	0.0158	0.0123	0.0093	0.0070	0.0054	0.0042	0.0033	0.0026	0.0020
8.35	0.5042	0.4220	0.3397	0.2574	0.1751	0.0927	0.0653	0.0527	0.0417	0.0309	0.0206	0.0157	0.0123	0.0092	0.0069	0.0054	0.0042	0.0032	0.0026	0.0020
8.36	0.5038	0.4215	0.3392	0.2569	0.1745	0.0920	0.0651	0.0525	0.0416	0.0308	0.0205	0.0156	0.0122	0.0092	0.0069	0.0054	0.0041	0.0032	0.0025	0.0020
8.37	0.5034	0.4211	0.3387	0.2563	0.1739	0.0914	0.0649	0.0524	0.0414	0.0306	0.0204	0.0156	0.0121	0.0091	0.0068	0.0053	0.0041	0.0032	0.0025	0.0020
8.38	0.5030	0.4206	0.3382	0.2558	0.1733	0.0907	0.0647	0.0522	0.0413	0.0305	0.0203	0.0155	0.0121	0.0090	0.0068	0.0053	0.0041	0.0032	0.0025	0.0020
8.39	0.5026	0.4202	0.3377	0.2552	0.1727	0.0901	0.0645	0.0521	0.0411	0.0303	0.0202	0.0154	0.0120	0.0090	0.0067	0.0053	0.0040	0.0032	0.0025	0.0020
8.40	0.5022	0.4198	0.3372	0.2547	0.1721	0.0894	0.0643	0.0519	0.0410	0.0302	0.0200	0.0153	0.0119	0.0089	0.0067	0.0052	0.0040	0.0031	0.0025	0.0019
8.41	0.5018	0.4193	0.3368	0.2541	0.1715	0.0888	0.0641	0.0518	0.0408	0.0301	0.0199	0.0152	0.0118	0.0089	0.0067	0.0052	0.0040	0.0031	0.0025	0.0019
8.42	0.5014	0.4189	0.3363	0.2536	0.1711	0.0881	0.0639	0.0516	0.0407	0.0299	0.0198	0.0152	0.0118	0.0088	0.0066	0.0051	0.0040	0.0031	0.0024	0.0019
8.43	0.5010	0.4184	0.3358	0.2530	0.1703	0.0877	0.0638	0.0514	0.0405	0.0297	0.0197	0.0151	0.0118	0.0088	0.0066	0.0051	0.0039	0.0031	0.0024	0.0019
8.44	0.5007	0.4180	0.3353	0.2525	0.1697	0.0872	0.0636	0.0513	0.0404	0.0296	0.0196	0.0151	0.0117	0.0087	0.0065	0.0051	0.0039	0.0030	0.0024	0.0019
8.45	0.5003	0.4175	0.3348	0.2520	0.1691	0.0867	0.0634	0.0511	0.0402	0.0294	0.0195	0.0150	0.0116	0.0086	0.0065	0.0051	0.0039	0.0030	0.0024	0.0019
8.46	0.4999	0.4171	0.3343	0.2514	0.1685	0.0861	0.0632	0.0509	0.0401	0.0293	0.0194	0.0149	0.0116	0.0086	0.0065	0.0050	0.0038	0.0030	0.0024	0.0019
8.47	0.4995	0.4166	0.3338	0.2509	0.1679	0.0856	0.0631	0.0508	0.0399	0.0291	0.0193	0.0148	0.0115	0.0085	0.0064	0.0050	0.0038	0.0030	0.0023	0.0018
8.48	0.4991	0.4162	0.3333	0.2503	0.1673	0.0851	0.0629	0.0506	0.0398	0.0290	0.0192	0.0148	0.0114	0.0085	0.0064	0.0050	0.0038	0.0030	0.0023	0.0018
8.49	0.4987	0.4158	0.3328	0.2498	0.1667	0.0846	0.0627	0.0505	0.0396	0.0288	0.0191	0.0147	0.0114	0.0084	0.0063	0.0049	0.0038	0.0029	0.0023	0.0018
8.50	0.4983	0.4153	0.3323	0.2492	0.1661	0.0842	0.0625	0.0503	0.0395	0.0287	0.0190	0.0146	0.0113	0.0084	0.0063	0.0049	0.0037	0.0029	0.0023	0.0018
8.51	0.4979	0.4149	0.3318	0.2487	0.1655	0.0837	0.0623	0.0502	0.0393	0.0285	0.0189	0.0145	0.0113	0.0083	0.0063	0.0049	0.0037	0.0029	0.0023	0.0018
8.52	0.4975	0.4144	0.3313	0.2481	0.1649	0.0832	0.0622	0.0500	0.0392	0.0284	0.0188	0.0145	0.0112	0.0083	0.0062	0.0048	0.0037	0.0029	0.0023	0.0018
8.53	0.4971	0.4140	0.3308	0.2476	0.1643	0.0828	0.0620													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	94	93	92	91	90	89	88	87	86	85	84	83	82	81	80	79	78	77	76	75	
9.01	0.4786	0.3931	0.3075	0.2218	0.1359	0.0687	0.0542	0.0429	0.0324	0.0216	0.0149	0.0114	0.0085	0.0061	0.0046	0.0035	0.0026	0.0020	0.0016	0.0012	
9.02	0.4782	0.3927	0.3070	0.2213	0.1353	0.0685	0.0540	0.0428	0.0322	0.0214	0.0149	0.0114	0.0085	0.0060	0.0046	0.0035	0.0026	0.0020	0.0015	0.0012	
9.03	0.4778	0.3922	0.3066	0.2207	0.1347	0.0683	0.0539	0.0426	0.0321	0.0213	0.0148	0.0113	0.0084	0.0060	0.0046	0.0034	0.0026	0.0020	0.0015	0.0012	
9.04	0.4774	0.3918	0.3061	0.2202	0.1341	0.0681	0.0537	0.0425	0.0320	0.0211	0.0147	0.0112	0.0084	0.0060	0.0045	0.0034	0.0026	0.0020	0.0015	0.0012	
9.05	0.4771	0.3914	0.3056	0.2197	0.1335	0.0679	0.0536	0.0424	0.0319	0.0210	0.0147	0.0112	0.0083	0.0059	0.0045	0.0034	0.0026	0.0020	0.0015	0.0012	
9.06	0.4767	0.3910	0.3051	0.2191	0.1330	0.0677	0.0534	0.0422	0.0317	0.0209	0.0146	0.0111	0.0083	0.0059	0.0045	0.0034	0.0025	0.0020	0.0015	0.0012	
9.07	0.4763	0.3905	0.3047	0.2186	0.1324	0.0675	0.0533	0.0421	0.0316	0.0207	0.0145	0.0111	0.0082	0.0059	0.0045	0.0033	0.0025	0.0019	0.0015	0.0012	
9.08	0.4759	0.3901	0.3042	0.2181	0.1318	0.0673	0.0531	0.0420	0.0315	0.0206	0.0145	0.0110	0.0082	0.0058	0.0044	0.0033	0.0025	0.0019	0.0015	0.0012	
9.09	0.4755	0.3897	0.3037	0.2176	0.1312	0.0671	0.0530	0.0418	0.0313	0.0205	0.0144	0.0110	0.0081	0.0058	0.0044	0.0033	0.0025	0.0019	0.0015	0.0011	
9.10	0.4752	0.3892	0.3032	0.2170	0.1306	0.0670	0.0528	0.0417	0.0312	0.0203	0.0143	0.0109	0.0081	0.0058	0.0044	0.0033	0.0025	0.0019	0.0015	0.0011	
9.11	0.4748	0.3888	0.3027	0.2165	0.1300	0.0668	0.0527	0.0416	0.0311	0.0202	0.0143	0.0109	0.0080	0.0057	0.0043	0.0033	0.0025	0.0019	0.0014	0.0011	
9.12	0.4744	0.3884	0.3023	0.2160	0.1295	0.0666	0.0525	0.0414	0.0309	0.0201	0.0142	0.0108	0.0080	0.0057	0.0043	0.0032	0.0024	0.0019	0.0014	0.0011	
9.13	0.4740	0.3880	0.3018	0.2154	0.1289	0.0664	0.0524	0.0413	0.0308	0.0200	0.0141	0.0108	0.0079	0.0057	0.0043	0.0032	0.0024	0.0019	0.0014	0.0011	
9.14	0.4737	0.3875	0.3013	0.2149	0.1283	0.0662	0.0522	0.0412	0.0307	0.0199	0.0141	0.0107	0.0079	0.0056	0.0043	0.0032	0.0024	0.0018	0.0014	0.0011	
9.15	0.4733	0.3871	0.3008	0.2144	0.1277	0.0660	0.0521	0.0411	0.0306	0.0197	0.0140	0.0107	0.0078	0.0056	0.0042	0.0032	0.0024	0.0018	0.0014	0.0011	
9.16	0.4729	0.3867	0.3004	0.2139	0.1271	0.0658	0.0520	0.0409	0.0304	0.0196	0.0139	0.0106	0.0078	0.0056	0.0042	0.0031	0.0024	0.0018	0.0014	0.0011	
9.17	0.4725	0.3863	0.2999	0.2133	0.1266	0.0657	0.0518	0.0408	0.0303	0.0195	0.0139	0.0106	0.0077	0.0055	0.0042	0.0031	0.0024	0.0018	0.0014	0.0011	
9.18	0.4721	0.3858	0.2994	0.2128	0.1260	0.0655	0.0517	0.0407	0.0302	0.0194	0.0138	0.0105	0.0077	0.0055	0.0042	0.0031	0.0023	0.0018	0.0014	0.0011	
9.19	0.4718	0.3854	0.2989	0.2123	0.1254	0.0653	0.0515	0.0405	0.0301	0.0193	0.0137	0.0105	0.0077	0.0055	0.0041	0.0031	0.0023	0.0018	0.0014	0.0011	
9.20	0.4714	0.3850	0.2985	0.2118	0.1248	0.0651	0.0514	0.0404	0.0299	0.0192	0.0137	0.0104	0.0076	0.0054	0.0041	0.0031	0.0023	0.0018	0.0014	0.0010	
9.21	0.4710	0.3846	0.2980	0.2112	0.1243	0.0649	0.0512	0.0403	0.0298	0.0191	0.0136	0.0103	0.0076	0.0054	0.0041	0.0030	0.0023	0.0018	0.0013	0.0010	
9.22	0.4706	0.3841	0.2975	0.2107	0.1237	0.0648	0.0511	0.0401	0.0297	0.0190	0.0136	0.0103	0.0075	0.0054	0.0041	0.0030	0.0023	0.0017	0.0013	0.0010	
9.23	0.4703	0.3837	0.2971	0.2102	0.1231	0.0646	0.0510	0.0400	0.0296	0.0189	0.0135	0.0102	0.0075	0.0053	0.0040	0.0030	0.0023	0.0017	0.0013	0.0010	
9.24	0.4699	0.3833	0.2966	0.2097	0.1225	0.0644	0.0508	0.0399	0.0294	0.0188	0.0134	0.0102	0.0074	0.0053	0.0040	0.0030	0.0022	0.0017	0.0013	0.0010	
9.25	0.4695	0.3829	0.2961	0.2091	0.1219	0.0642	0.0507	0.0398	0.0293	0.0187	0.0134	0.0101	0.0074	0.0053	0.0040	0.0030	0.0022	0.0017	0.0013	0.0010	
9.26	0.4691	0.3824	0.2956	0.2086	0.1214	0.0641	0.0505	0.0396	0.0292	0.0186	0.0133	0.0101	0.0073	0.0053	0.0040	0.0029	0.0022	0.0017	0.0013	0.0010	
9.27	0.4688	0.3820	0.2952	0.2081	0.1208	0.0639	0.0504	0.0395	0.0291	0.0185	0.0133	0.0100	0.0073	0.0052	0.0039	0.0029	0.0022	0.0017	0.0013	0.0010	
9.28	0.4684	0.3816	0.2947	0.2076	0.1202	0.0637	0.0503	0.0394	0.0289	0.0184	0.0132	0.0100	0.0072	0.0052	0.0039	0.0029	0.0022	0.0017	0.0013	0.0010	
9.29	0.4680	0.3812	0.2942	0.2071	0.1196	0.0635	0.0501	0.0393	0.0288	0.0183	0.0131	0.0099	0.0072	0.0052	0.0039	0.0029	0.0022	0.0017	0.0013	0.0010	
9.30	0.4676	0.3808	0.2937	0.2065	0.1191	0.0634	0.0500	0.0391	0.0287	0.0182	0.0131	0.0099	0.0072	0.0051	0.0039	0.0029	0.0022	0.0016	0.0013	0.0010	
9.31	0.4673	0.3803	0.2933	0.2060	0.1185	0.0632	0.0499	0.0390	0.0286	0.0181	0.0130	0.0099	0.0071	0.0051	0.0038	0.0028	0.0021	0.0016	0.0012	0.0010	
9.32	0.4669	0.3799	0.2928	0.2055	0.1179	0.0630	0.0497	0.0389	0.0284	0.0180	0.0130	0.0098	0.0071	0.0051	0.0038	0.0028	0.0021	0.0016	0.0012	0.0010	
9.33	0.4665	0.3795	0.2923	0.2050	0.1173	0.0629	0.0496	0.0387	0.0283	0.0179	0.0129	0.0098	0.0070	0.0050	0.0038	0.0028	0.0021	0.0016	0.0012	0.0009	
9.34	0.4661	0.3791	0.2919	0.2044	0.1168	0.0627	0.0494	0.0386	0.0282	0.0178	0.0128	0.0097	0.0070	0.0050	0.0038	0.0028	0.0021	0.0016	0.0012	0.0009	
9.35	0.4658	0.3786	0.2914	0.2039	0.1162	0.0625	0.0493	0.0385	0.0281	0.0177	0.0128	0.0097	0.0069	0.0050	0.0038	0.0028	0.0021	0.0016	0.0012	0.0009	
9.36	0.4654	0.3782	0.2909	0.2034	0.1156	0.0624	0.0492	0.0384	0.0280	0.0177	0.0127	0.0096	0.0069	0.0050	0.0037	0.0028	0.0021	0.0016	0.0012	0.0009	
9.37	0.4650	0.3778	0.2905	0.2029	0.1150	0.0622	0.0490	0.0383	0.0278	0.0176	0.0127	0.0096	0.0069	0.0049	0.0037	0.0027	0.0021	0.0016	0.0012	0.0009	
9.38	0.4646	0.3774	0.2900	0.2024	0.1145	0.0620	0.0489	0.0381	0.0277	0.0175	0.0126	0.0095	0.0068	0.0049	0.0037	0.0027	0.0020	0.0016	0.0012	0.0009	
9.39	0.4643	0.3770	0.2895	0.2018	0.1139	0.0619	0.0488	0.0380	0.0276	0.0174	0.0126	0.0095	0.0068	0.0049	0.0037	0.0027	0.0020	0.0015	0.0012	0.0009	
9.40	0.4639	0.3765	0.2890	0.2013	0.1133	0.0617	0.0486	0.0379	0.0275	0.0173	0.0125	0.0094	0.0067	0.0048	0.0036	0.0027	0.0020	0.0015	0.0012	0.0009	
9.41	0.4635	0.3761	0.2886	0.2008	0.1128	0.0615	0.0485	0.0378	0.0273	0.0172	0.0124	0.0094	0.0067	0.0048	0.0036	0.0027	0.0020	0.0015	0.0012	0.0009	
9.42	0.4632	0.3757	0.2881	0.2003	0.1122	0.0614	0.0484	0.0376	0.0272	0.0171	0.0124	0.0093	0.0066	0.0048	0.0036	0.0026	0.0020	0.0015	0.0011	0.0009	
9.43	0.4628	0.3753	0.2876	0.1998	0.1116	0.0612	0.0482	0.0375	0.0271	0.0170	0.0123	0.0093	0.0066	0.0048	0.0036	0.0026	0.0020	0.0015	0.0011	0.0009	
9.44	0.4624	0.3749	0.2872	0.1992	0.1110	0.0610	0.0481	0.0374	0.0270	0.0169	0.0123	0.0092	0.0066	0.0047	0.0036	0.0026	0.0020	0.0015	0.0011	0.0009	
9.45	0.4620	0.3744	0.2867	0.1987	0.1105	0.0609	0.0480	0.0373	0.0269	0.0168	0.0122	0.0092	0.0065	0.0047	0.0035	0.0026	0.0019	0.0015	0.0011	0.0009	
9.46	0.4617	0.3740	0.2862	0.1982	0.1099	0.0607	0.0478	0.0371													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9932	0.9929	0.9927	0.9925	0.9923	0.9922	0.9920	0.9918	0.9917	0.9915	0.9914	0.9913	0.9911	0.9910	0.9909	0.9908	0.9907	0.9907	0.9906	0.9905
0.02	0.9863	0.9859	0.9855	0.9851	0.9847	0.9844	0.9840	0.9837	0.9834	0.9831	0.9829	0.9826	0.9824	0.9822	0.9820	0.9818	0.9816	0.9814	0.9813	0.9811
0.03	0.9796	0.9789	0.9783	0.9777	0.9772	0.9767	0.9762	0.9757	0.9753	0.9748	0.9745	0.9741	0.9737	0.9734	0.9731	0.9728	0.9725	0.9723	0.9720	0.9718
0.04	0.9729	0.9720	0.9712	0.9705	0.9697	0.9690	0.9684	0.9678	0.9672	0.9667	0.9661	0.9657	0.9652	0.9647	0.9643	0.9639	0.9636	0.9632	0.9629	0.9626
0.05	0.9663	0.9652	0.9642	0.9633	0.9624	0.9615	0.9607	0.9600	0.9592	0.9586	0.9579	0.9573	0.9567	0.9562	0.9557	0.9552	0.9547	0.9543	0.9538	0.9535
0.06	0.9597	0.9585	0.9573	0.9562	0.9551	0.9541	0.9531	0.9522	0.9514	0.9506	0.9498	0.9491	0.9484	0.9477	0.9471	0.9465	0.9459	0.9454	0.9449	0.9444
0.07	0.9533	0.9518	0.9505	0.9491	0.9479	0.9467	0.9456	0.9446	0.9436	0.9427	0.9418	0.9409	0.9401	0.9393	0.9386	0.9379	0.9372	0.9366	0.9360	0.9354
0.08	0.9469	0.9452	0.9437	0.9422	0.9408	0.9395	0.9382	0.9370	0.9359	0.9348	0.9338	0.9328	0.9319	0.9310	0.9302	0.9293	0.9286	0.9278	0.9271	0.9265
0.09	0.9405	0.9387	0.9370	0.9353	0.9338	0.9323	0.9309	0.9295	0.9283	0.9271	0.9259	0.9248	0.9238	0.9228	0.9218	0.9209	0.9200	0.9192	0.9184	0.9176
0.10	0.9343	0.9323	0.9304	0.9285	0.9268	0.9252	0.9236	0.9221	0.9207	0.9194	0.9181	0.9169	0.9157	0.9146	0.9135	0.9125	0.9115	0.9106	0.9097	0.9088
0.11	0.9281	0.9259	0.9238	0.9218	0.9199	0.9181	0.9164	0.9148	0.9133	0.9119	0.9104	0.9091	0.9078	0.9065	0.9053	0.9042	0.9031	0.9020	0.9010	0.9001
0.12	0.9219	0.9196	0.9173	0.9152	0.9131	0.9112	0.9093	0.9076	0.9059	0.9043	0.9027	0.9013	0.8998	0.8985	0.8972	0.8959	0.8947	0.8935	0.8924	0.8914
0.13	0.9159	0.9133	0.9109	0.9086	0.9064	0.9043	0.9023	0.9004	0.8985	0.8968	0.8951	0.8935	0.8920	0.8905	0.8891	0.8877	0.8864	0.8851	0.8839	0.8827
0.14	0.9098	0.9071	0.9045	0.9020	0.8997	0.8974	0.8953	0.8932	0.8913	0.8894	0.8876	0.8859	0.8842	0.8826	0.8810	0.8796	0.8781	0.8767	0.8754	0.8742
0.15	0.9039	0.9009	0.8982	0.8955	0.8930	0.8906	0.8883	0.8861	0.8840	0.8820	0.8801	0.8783	0.8765	0.8747	0.8731	0.8715	0.8699	0.8684	0.8670	0.8656
0.16	0.8979	0.8949	0.8919	0.8891	0.8864	0.8839	0.8814	0.8791	0.8769	0.8748	0.8727	0.8707	0.8688	0.8669	0.8651	0.8634	0.8617	0.8601	0.8586	0.8571
0.17	0.8921	0.8888	0.8857	0.8827	0.8799	0.8772	0.8746	0.8721	0.8698	0.8675	0.8653	0.8632	0.8612	0.8592	0.8573	0.8554	0.8536	0.8519	0.8502	0.8486
0.18	0.8863	0.8828	0.8796	0.8764	0.8735	0.8706	0.8679	0.8652	0.8627	0.8603	0.8580	0.8558	0.8536	0.8515	0.8495	0.8475	0.8456	0.8437	0.8420	0.8402
0.19	0.8805	0.8769	0.8735	0.8702	0.8670	0.8640	0.8612	0.8584	0.8558	0.8532	0.8508	0.8484	0.8461	0.8439	0.8417	0.8396	0.8376	0.8356	0.8337	0.8319
0.20	0.8748	0.8710	0.8674	0.8640	0.8607	0.8575	0.8545	0.8516	0.8488	0.8462	0.8436	0.8411	0.8386	0.8363	0.8340	0.8318	0.8296	0.8275	0.8255	0.8236
0.21	0.8691	0.8652	0.8614	0.8578	0.8544	0.8511	0.8479	0.8449	0.8420	0.8392	0.8364	0.8338	0.8312	0.8287	0.8263	0.8240	0.8217	0.8195	0.8173	0.8152
0.22	0.8635	0.8594	0.8555	0.8517	0.8481	0.8447	0.8414	0.8382	0.8351	0.8322	0.8293	0.8266	0.8239	0.8212	0.8187	0.8162	0.8138	0.8115	0.8091	0.8070
0.23	0.8580	0.8537	0.8496	0.8455	0.8419	0.8383	0.8349	0.8315	0.8283	0.8253	0.8223	0.8194	0.8165	0.8138	0.8111	0.8085	0.8060	0.8035	0.8010	0.7988
0.24	0.8524	0.8480	0.8437	0.8397	0.8358	0.8320	0.8284	0.8249	0.8216	0.8184	0.8153	0.8122	0.8093	0.8064	0.8036	0.8008	0.7982	0.7956	0.7930	0.7907
0.25	0.8469	0.8423	0.8379	0.8337	0.8296	0.8257	0.8220	0.8184	0.8149	0.8115	0.8083	0.8051	0.8020	0.7990	0.7961	0.7932	0.7904	0.7877	0.7850	0.7826
0.26	0.8415	0.8367	0.8322	0.8278	0.8236	0.8195	0.8156	0.8119	0.8082	0.8048	0.8014	0.7981	0.7948	0.7917	0.7886	0.7856	0.7827	0.7799	0.7771	0.7747
0.27	0.8361	0.8312	0.8264	0.8219	0.8175	0.8133	0.8093	0.8054	0.8016	0.7980	0.7945	0.7910	0.7877	0.7844	0.7812	0.7781	0.7750	0.7720	0.7692	0.7668
0.28	0.8307	0.8256	0.8207	0.8160	0.8115	0.8072	0.8030	0.7990	0.7951	0.7913	0.7876	0.7841	0.7806	0.7771	0.7738	0.7705	0.7674	0.7643	0.7614	0.7589
0.29	0.8254	0.8201	0.8151	0.8102	0.8056	0.8011	0.7967	0.7926	0.7885	0.7846	0.7808	0.7771	0.7735	0.7699	0.7665	0.7631	0.7598	0.7565	0.7537	0.7512
0.30	0.8201	0.8147	0.8095	0.8045	0.7997	0.7950	0.7906	0.7862	0.7821	0.7780	0.7741	0.7702	0.7665	0.7628	0.7592	0.7556	0.7522	0.7488	0.7460	0.7435
0.31	0.8148	0.8093	0.8039	0.7988	0.7938	0.7890	0.7844	0.7799	0.7756	0.7714	0.7674	0.7634	0.7595	0.7556	0.7518	0.7482	0.7446	0.7413	0.7385	0.7359
0.32	0.8096	0.8039	0.7984	0.7931	0.7880	0.7830	0.7783	0.7737	0.7692	0.7649	0.7607	0.7565	0.7525	0.7485	0.7445	0.7407	0.7372	0.7338	0.7310	0.7284
0.33	0.8044	0.7986	0.7929	0.7874	0.7822	0.7771	0.7722	0.7674	0.7628	0.7584	0.7540	0.7498	0.7456	0.7415	0.7373	0.7334	0.7298	0.7264	0.7236	0.7210
0.34	0.7993	0.7933	0.7874	0.7818	0.7764	0.7712	0.7661	0.7612	0.7565	0.7519	0.7474	0.7430	0.7387	0.7344	0.7301	0.7261	0.7225	0.7191	0.7163	0.7136
0.35	0.7942	0.7880	0.7820	0.7762	0.7707	0.7653	0.7601	0.7551	0.7502	0.7455	0.7408	0.7363	0.7318	0.7274	0.7229	0.7190	0.7153	0.7119	0.7091	0.7063
0.36	0.7891	0.7827	0.7766	0.7707	0.7650	0.7595	0.7541	0.7489	0.7439	0.7390	0.7343	0.7296	0.7250	0.7205	0.7158	0.7118	0.7082	0.7047	0.7019	0.6991
0.37	0.7840	0.7775	0.7713	0.7652	0.7593	0.7537	0.7482	0.7428	0.7377	0.7327	0.7278	0.7229	0.7182	0.7135	0.7088	0.7048	0.7011	0.6977	0.6948	0.6919
0.38	0.7790	0.7724	0.7661	0.7597	0.7537	0.7479	0.7423	0.7368	0.7315	0.7263	0.7213	0.7163	0.7114	0.7066	0.7018	0.6978	0.6941	0.6907	0.6877	0.6848
0.39	0.7740	0.7672	0.7607	0.7543	0.7481	0.7422	0.7364	0.7308	0.7253	0.7200	0.7148	0.7097	0.7047	0.6998	0.6948	0.6908	0.6872	0.6838	0.6806	0.6778
0.40	0.7691	0.7621	0.7554	0.7489	0.7426	0.7364	0.7305	0.7248	0.7192	0.7138	0.7084	0.7032	0.6980	0.6929	0.6879	0.6840	0.6804	0.6771	0.6739	0.6708
0.41	0.7642	0.7570	0.7502	0.7435	0.7370	0.7308	0.7247	0.7188	0.7131	0.7075	0.7020	0.6967	0.6912	0.6861	0.6812	0.6773	0.6737	0.6703	0.6670	0.6639
0.42	0.7593	0.7520	0.7450	0.7381	0.7315	0.7251	0.7189	0.7129	0.7070	0.7013	0.6957	0.6902	0.6845	0.6794	0.6746	0.6706	0.6670	0.6635	0.6602	0.6570
0.43	0.7544	0.7470	0.7398	0.7328	0.7261	0.7195	0.7132	0.7070	0.7010	0.6951	0.6894	0.6837	0.6779	0.6727	0.6680	0.6640	0.6604	0.6569	0.6535	0.6502
0.44	0.7496	0.7420	0.7346	0.7275	0.7206	0.7139	0.7074	0.7011	0.6950	0.6890	0.6831	0.6773	0.6713	0.6662	0.6615	0.6575	0.6538	0.6503	0.6468	0.6434
0.45	0.7448	0.7370	0.7295	0.7223	0.7152	0.7084	0.7017	0.6953	0.6890	0.68282</										

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Rate	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
1.01	0.5085	0.4928	0.4774	0.4621	0.4486	0.4390	0.4305	0.4229	0.4156	0.4086	0.4016	0.3943	0.3873	0.3810	0.3749	0.3691	0.3633	0.3576	0.3522	0.3469	
1.02	0.5048	0.4889	0.4733	0.4580	0.4447	0.4353	0.4269	0.4192	0.4119	0.4049	0.3978	0.3905	0.3835	0.3772	0.3712	0.3653	0.3594	0.3538	0.3484	0.3430	
1.03	0.5010	0.4850	0.4693	0.4539	0.4409	0.4316	0.4232	0.4156	0.4083	0.4012	0.3940	0.3867	0.3797	0.3734	0.3674	0.3615	0.3557	0.3500	0.3446	0.3392	
1.04	0.4973	0.4812	0.4653	0.4498	0.4372	0.4280	0.4196	0.4120	0.4047	0.3975	0.3903	0.3829	0.3760	0.3697	0.3637	0.3578	0.3519	0.3463	0.3408	0.3355	
1.05	0.4936	0.4773	0.4613	0.4458	0.4335	0.4244	0.4161	0.4084	0.4011	0.3939	0.3866	0.3792	0.3723	0.3660	0.3600	0.3541	0.3482	0.3426	0.3371	0.3317	
1.06	0.4898	0.4735	0.4573	0.4419	0.4299	0.4208	0.4126	0.4049	0.3975	0.3903	0.3829	0.3755	0.3687	0.3624	0.3564	0.3504	0.3445	0.3389	0.3334	0.3281	
1.07	0.4861	0.4696	0.4534	0.4379	0.4263	0.4173	0.4090	0.4013	0.3939	0.3867	0.3793	0.3718	0.3651	0.3588	0.3528	0.3468	0.3409	0.3353	0.3298	0.3244	
1.08	0.4824	0.4658	0.4494	0.4341	0.4228	0.4138	0.4056	0.3979	0.3904	0.3831	0.3757	0.3682	0.3615	0.3552	0.3492	0.3432	0.3373	0.3317	0.3262	0.3208	
1.09	0.4788	0.4620	0.4454	0.4302	0.4194	0.4104	0.4021	0.3944	0.3869	0.3796	0.3721	0.3646	0.3580	0.3517	0.3456	0.3396	0.3337	0.3281	0.3226	0.3172	
1.10	0.4751	0.4582	0.4415	0.4264	0.4160	0.4070	0.3987	0.3910	0.3835	0.3761	0.3685	0.3611	0.3545	0.3482	0.3421	0.3361	0.3302	0.3246	0.3191	0.3137	
1.11	0.4714	0.4544	0.4376	0.4228	0.4126	0.4036	0.3954	0.3876	0.3801	0.3726	0.3650	0.3576	0.3510	0.3447	0.3386	0.3326	0.3267	0.3211	0.3156	0.3102	
1.12	0.4678	0.4506	0.4337	0.4193	0.4092	0.4002	0.3920	0.3842	0.3767	0.3691	0.3614	0.3541	0.3475	0.3413	0.3352	0.3291	0.3233	0.3176	0.3121	0.3067	
1.13	0.4642	0.4468	0.4298	0.4158	0.4058	0.3969	0.3887	0.3809	0.3733	0.3657	0.3580	0.3507	0.3441	0.3379	0.3318	0.3257	0.3199	0.3142	0.3087	0.3033	
1.14	0.4605	0.4431	0.4260	0.4120	0.4025	0.3936	0.3854	0.3775	0.3699	0.3623	0.3545	0.3473	0.3408	0.3345	0.3284	0.3223	0.3165	0.3109	0.3053	0.2999	
1.15	0.4569	0.4393	0.4223	0.4083	0.3992	0.3903	0.3821	0.3743	0.3666	0.3589	0.3511	0.3440	0.3374	0.3312	0.3250	0.3190	0.3131	0.3075	0.3020	0.2966	
1.16	0.4533	0.4356	0.4186	0.4056	0.3960	0.3871	0.3789	0.3710	0.3633	0.3555	0.3477	0.3406	0.3341	0.3279	0.3217	0.3156	0.3098	0.3042	0.2987	0.2933	
1.17	0.4497	0.4319	0.4149	0.4004	0.3927	0.3839	0.3756	0.3677	0.3600	0.3522	0.3444	0.3373	0.3308	0.3246	0.3184	0.3123	0.3065	0.3009	0.2954	0.2900	
1.18	0.4461	0.4282	0.4113	0.3962	0.3885	0.3807	0.3725	0.3645	0.3567	0.3489	0.3411	0.3341	0.3276	0.3213	0.3152	0.3091	0.3033	0.2977	0.2921	0.2868	
1.19	0.4426	0.4245	0.4077	0.3926	0.3853	0.3775	0.3693	0.3613	0.3535	0.3456	0.3378	0.3309	0.3244	0.3181	0.3119	0.3059	0.3001	0.2944	0.2889	0.2835	
1.20	0.4390	0.4208	0.4042	0.3892	0.3829	0.3744	0.3662	0.3582	0.3503	0.3423	0.3346	0.3277	0.3212	0.3149	0.3087	0.3027	0.2969	0.2913	0.2857	0.2804	
1.21	0.4355	0.4171	0.4008	0.3857	0.3801	0.3713	0.3630	0.3550	0.3471	0.3391	0.3314	0.3245	0.3181	0.3118	0.3055	0.2995	0.2937	0.2881	0.2826	0.2772	
1.22	0.4319	0.4134	0.3975	0.3826	0.3770	0.3682	0.3599	0.3519	0.3439	0.3358	0.3282	0.3214	0.3149	0.3087	0.3024	0.2964	0.2906	0.2850	0.2795	0.2741	
1.23	0.4284	0.4097	0.3943	0.3835	0.3739	0.3652	0.3569	0.3488	0.3408	0.3326	0.3251	0.3183	0.3118	0.3056	0.2993	0.2933	0.2875	0.2819	0.2764	0.2710	
1.24	0.4249	0.4062	0.3911	0.3804	0.3709	0.3622	0.3538	0.3457	0.3376	0.3295	0.3220	0.3152	0.3088	0.3025	0.2962	0.2902	0.2845	0.2788	0.2733	0.2680	
1.25	0.4214	0.4026	0.3879	0.3774	0.3679	0.3592	0.3508	0.3427	0.3345	0.3264	0.3189	0.3122	0.3057	0.2994	0.2932	0.2872	0.2815	0.2758	0.2703	0.2650	
1.26	0.4179	0.3991	0.3848	0.3744	0.3649	0.3562	0.3478	0.3396	0.3315	0.3233	0.3159	0.3091	0.3027	0.2964	0.2902	0.2842	0.2785	0.2728	0.2673	0.2620	
1.27	0.4144	0.3957	0.3818	0.3714	0.3620	0.3532	0.3448	0.3366	0.3284	0.3202	0.3129	0.3062	0.2997	0.2934	0.2872	0.2812	0.2755	0.2699	0.2644	0.2590	
1.28	0.4109	0.3922	0.3788	0.3684	0.3590	0.3503	0.3419	0.3336	0.3254	0.3172	0.3099	0.3032	0.2968	0.2905	0.2842	0.2783	0.2726	0.2669	0.2615	0.2561	
1.29	0.4074	0.3889	0.3759	0.3655	0.3561	0.3474	0.3390	0.3307	0.3223	0.3141	0.3069	0.3003	0.2939	0.2875	0.2813	0.2754	0.2696	0.2640	0.2586	0.2532	
1.30	0.4040	0.3855	0.3730	0.3626	0.3533	0.3445	0.3360	0.3277	0.3193	0.3112	0.3040	0.2974	0.2910	0.2846	0.2784	0.2725	0.2668	0.2612	0.2557	0.2504	
1.31	0.4004	0.3823	0.3701	0.3597	0.3504	0.3416	0.3332	0.3248	0.3163	0.3082	0.3011	0.2945	0.2881	0.2817	0.2755	0.2696	0.2639	0.2583	0.2529	0.2476	
1.32	0.3969	0.3792	0.3671	0.3569	0.3476	0.3388	0.3303	0.3219	0.3134	0.3053	0.2983	0.2917	0.2852	0.2788	0.2727	0.2668	0.2611	0.2555	0.2501	0.2448	
1.33	0.3934	0.3761	0.3643	0.3541	0.3448	0.3360	0.3274	0.3190	0.3104	0.3025	0.2954	0.2888	0.2824	0.2760	0.2699	0.2640	0.2583	0.2527	0.2473	0.2420	
1.34	0.3900	0.3731	0.3614	0.3513	0.3420	0.3332	0.3246	0.3161	0.3075	0.2996	0.2926	0.2860	0.2796	0.2732	0.2671	0.2613	0.2555	0.2500	0.2446	0.2393	
1.35	0.3866	0.3702	0.3586	0.3485	0.3392	0.3304	0.3218	0.3133	0.3046	0.2968	0.2898	0.2833	0.2768	0.2704	0.2644	0.2585	0.2528	0.2473	0.2418	0.2366	
1.36	0.3832	0.3672	0.3558	0.3457	0.3365	0.3276	0.3190	0.3104	0.3018	0.2940	0.2871	0.2805	0.2741	0.2677	0.2616	0.2558	0.2501	0.2446	0.2392	0.2339	
1.37	0.3799	0.3644	0.3531	0.3430	0.3337	0.3249	0.3163	0.3076	0.2989	0.2913	0.2844	0.2778	0.2714	0.2650	0.2589	0.2531	0.2474	0.2419	0.2365	0.2312	
1.38	0.3767	0.3616	0.3503	0.3403	0.3310	0.3222	0.3135	0.3048	0.2961	0.2885	0.2817	0.2751	0.2687	0.2623	0.2563	0.2505	0.2448	0.2392	0.2339	0.2286	
1.39	0.3734	0.3588	0.3476	0.3376	0.3284	0.3195	0.3108	0.3021	0.2933	0.2858	0.2790	0.2724	0.2660	0.2596	0.2536	0.2478	0.2421	0.2366	0.2313	0.2260	
1.40	0.3703	0.3561	0.3449	0.3350	0.3257	0.3168	0.3081	0.2993	0.2906	0.2831	0.2763	0.2698	0.2633	0.2570	0.2510	0.2452	0.2395	0.2341	0.2287	0.2235	
1.41	0.3672	0.3533	0.3422	0.3323	0.3231	0.3142	0.3054	0.2966	0.2879	0.2805	0.2737	0.2672	0.2607	0.2544	0.2484	0.2426	0.2370	0.2315	0.2262	0.2209	
1.42	0.3642	0.3506	0.3396	0.3297	0.3204	0.3115	0.3027	0.2938	0.2852	0.2779	0.2711	0.2646	0.2581	0.2518	0.2458	0.2401	0.2344	0.2290	0.2236	0.2184	
1.43	0.3613	0.3479	0.3370	0.3271	0.3178	0.3089	0.3001	0.2911	0.2826	0.2753	0.2685	0.2620	0.2555	0.2492	0.2433	0.2375	0.2319	0.2265	0.2211	0.2160	
1.44	0.3584	0.3453	0.3344	0.3245	0.3153	0.3063	0.2974	0.2885	0.2800	0.2727	0.2660	0.2594	0.2530	0.2467	0.2408	0.2350	0.2294	0.2240	0.2187	0.2135	
1.45	0.3555	0.3426	0.3318	0.3220	0.3127	0.3037	0.2948	0.2858	0.2774	0.2701	0.2634	0.2569	0.2504	0.2442	0.2383	0.2326	0.2270	0.2215	0.2162	0.2111	
1.46	0.3527	0.3400	0.3293	0.3194	0.3102	0.3012	0.2922	0.2832	0.2748	0.2											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
2.01	0.2359	0.2253	0.2148	0.2043	0.1940	0.1856	0.1782	0.1714	0.1648	0.1586	0.1528	0.1474	0.1421	0.1371	0.1323	0.1276	0.1231	0.1187	0.1145	0.1104
2.02	0.2342	0.2236	0.2131	0.2026	0.1923	0.1840	0.1766	0.1698	0.1632	0.1570	0.1514	0.1459	0.1407	0.1357	0.1309	0.1262	0.1217	0.1174	0.1132	0.1091
2.03	0.2325	0.2219	0.2114	0.2008	0.1907	0.1824	0.1751	0.1683	0.1617	0.1555	0.1499	0.1445	0.1393	0.1343	0.1295	0.1249	0.1204	0.1161	0.1119	0.1078
2.04	0.2308	0.2202	0.2097	0.1991	0.1890	0.1808	0.1735	0.1667	0.1602	0.1541	0.1484	0.1431	0.1378	0.1329	0.1281	0.1235	0.1191	0.1148	0.1106	0.1066
2.05	0.2292	0.2186	0.2080	0.1974	0.1874	0.1792	0.1720	0.1652	0.1587	0.1526	0.1470	0.1416	0.1364	0.1315	0.1268	0.1222	0.1178	0.1135	0.1093	0.1053
2.06	0.2275	0.2169	0.2064	0.1957	0.1857	0.1777	0.1705	0.1637	0.1572	0.1511	0.1456	0.1402	0.1351	0.1301	0.1254	0.1209	0.1165	0.1122	0.1081	0.1041
2.07	0.2259	0.2153	0.2047	0.1940	0.1841	0.1761	0.1689	0.1622	0.1557	0.1497	0.1441	0.1388	0.1337	0.1288	0.1241	0.1196	0.1152	0.1110	0.1069	0.1029
2.08	0.2242	0.2136	0.2030	0.1923	0.1826	0.1746	0.1674	0.1607	0.1542	0.1482	0.1427	0.1374	0.1323	0.1275	0.1228	0.1183	0.1139	0.1097	0.1056	0.1017
2.09	0.2226	0.2120	0.2014	0.1907	0.1810	0.1731	0.1660	0.1592	0.1528	0.1468	0.1413	0.1361	0.1310	0.1261	0.1215	0.1170	0.1127	0.1085	0.1044	0.1005
2.10	0.2210	0.2104	0.1998	0.1890	0.1794	0.1716	0.1645	0.1578	0.1513	0.1454	0.1400	0.1347	0.1296	0.1248	0.1202	0.1157	0.1114	0.1073	0.1032	0.0993
2.11	0.2194	0.2088	0.1981	0.1874	0.1779	0.1701	0.1630	0.1563	0.1499	0.1440	0.1386	0.1334	0.1283	0.1235	0.1189	0.1145	0.1102	0.1061	0.1020	0.0982
2.12	0.2178	0.2072	0.1965	0.1858	0.1764	0.1686	0.1616	0.1549	0.1485	0.1427	0.1372	0.1320	0.1270	0.1223	0.1177	0.1132	0.1090	0.1049	0.1009	0.0970
2.13	0.2163	0.2056	0.1949	0.1842	0.1749	0.1672	0.1601	0.1535	0.1471	0.1413	0.1359	0.1307	0.1257	0.1210	0.1164	0.1120	0.1078	0.1037	0.0997	0.0959
2.14	0.2147	0.2040	0.1933	0.1826	0.1734	0.1657	0.1587	0.1520	0.1457	0.1399	0.1346	0.1294	0.1245	0.1197	0.1152	0.1108	0.1066	0.1025	0.0986	0.0948
2.15	0.2132	0.2024	0.1917	0.1810	0.1719	0.1643	0.1573	0.1506	0.1443	0.1386	0.1333	0.1281	0.1232	0.1185	0.1140	0.1096	0.1054	0.1014	0.0975	0.0937
2.16	0.2116	0.2009	0.1901	0.1794	0.1704	0.1629	0.1559	0.1493	0.1429	0.1373	0.1320	0.1268	0.1219	0.1173	0.1128	0.1084	0.1043	0.1002	0.0963	0.0926
2.17	0.2101	0.1993	0.1885	0.1779	0.1690	0.1614	0.1545	0.1479	0.1416	0.1360	0.1307	0.1256	0.1207	0.1160	0.1116	0.1073	0.1031	0.0991	0.0952	0.0915
2.18	0.2085	0.1978	0.1870	0.1763	0.1676	0.1601	0.1531	0.1465	0.1403	0.1347	0.1294	0.1243	0.1195	0.1148	0.1104	0.1061	0.1020	0.0980	0.0941	0.0904
2.19	0.2070	0.1963	0.1854	0.1748	0.1661	0.1587	0.1518	0.1452	0.1389	0.1334	0.1281	0.1231	0.1182	0.1136	0.1092	0.1050	0.1009	0.0969	0.0931	0.0893
2.20	0.2055	0.1947	0.1839	0.1733	0.1647	0.1573	0.1504	0.1438	0.1376	0.1321	0.1269	0.1218	0.1170	0.1125	0.1081	0.1038	0.0997	0.0958	0.0920	0.0883
2.21	0.2040	0.1932	0.1823	0.1718	0.1633	0.1559	0.1491	0.1425	0.1363	0.1308	0.1256	0.1206	0.1158	0.1113	0.1069	0.1027	0.0986	0.0947	0.0909	0.0873
2.22	0.2025	0.1917	0.1808	0.1703	0.1620	0.1546	0.1477	0.1412	0.1350	0.1296	0.1244	0.1194	0.1147	0.1101	0.1058	0.1016	0.0975	0.0937	0.0899	0.0862
2.23	0.2011	0.1902	0.1793	0.1689	0.1606	0.1532	0.1464	0.1398	0.1338	0.1283	0.1232	0.1182	0.1135	0.1090	0.1046	0.1005	0.0965	0.0926	0.0889	0.0852
2.24	0.1996	0.1888	0.1778	0.1674	0.1592	0.1519	0.1451	0.1386	0.1325	0.1271	0.1220	0.1170	0.1123	0.1078	0.1035	0.0994	0.0954	0.0916	0.0878	0.0842
2.25	0.1981	0.1873	0.1763	0.1660	0.1579	0.1506	0.1438	0.1373	0.1313	0.1259	0.1208	0.1159	0.1112	0.1067	0.1024	0.0983	0.0944	0.0905	0.0868	0.0833
2.26	0.1967	0.1858	0.1748	0.1646	0.1565	0.1493	0.1425	0.1360	0.1300	0.1247	0.1196	0.1147	0.1101	0.1056	0.1013	0.0973	0.0933	0.0895	0.0858	0.0823
2.27	0.1952	0.1843	0.1733	0.1632	0.1552	0.1480	0.1412	0.1347	0.1288	0.1235	0.1184	0.1135	0.1089	0.1045	0.1003	0.0962	0.0923	0.0885	0.0848	0.0813
2.28	0.1938	0.1829	0.1718	0.1619	0.1539	0.1467	0.1400	0.1335	0.1276	0.1223	0.1173	0.1124	0.1078	0.1034	0.0992	0.0952	0.0913	0.0875	0.0839	0.0804
2.29	0.1924	0.1814	0.1704	0.1605	0.1526	0.1454	0.1387	0.1322	0.1264	0.1211	0.1161	0.1113	0.1067	0.1023	0.0982	0.0941	0.0902	0.0865	0.0829	0.0794
2.30	0.1909	0.1800	0.1689	0.1592	0.1513	0.1442	0.1375	0.1310	0.1252	0.1200	0.1150	0.1102	0.1056	0.1013	0.0971	0.0931	0.0893	0.0855	0.0819	0.0785
2.31	0.1895	0.1786	0.1675	0.1578	0.1500	0.1429	0.1362	0.1298	0.1240	0.1188	0.1138	0.1091	0.1046	0.1002	0.0961	0.0921	0.0883	0.0846	0.0810	0.0776
2.32	0.1881	0.1771	0.1661	0.1565	0.1487	0.1417	0.1350	0.1286	0.1229	0.1177	0.1127	0.1080	0.1035	0.0992	0.0951	0.0911	0.0873	0.0836	0.0801	0.0766
2.33	0.1867	0.1757	0.1647	0.1552	0.1475	0.1404	0.1338	0.1274	0.1217	0.1165	0.1116	0.1069	0.1024	0.0981	0.0940	0.0901	0.0863	0.0827	0.0791	0.0757
2.34	0.1853	0.1743	0.1633	0.1539	0.1462	0.1392	0.1326	0.1262	0.1206	0.1154	0.1105	0.1058	0.1014	0.0971	0.0930	0.0891	0.0854	0.0817	0.0782	0.0749
2.35	0.1840	0.1729	0.1619	0.1526	0.1450	0.1380	0.1314	0.1250	0.1194	0.1143	0.1094	0.1048	0.1003	0.0961	0.0921	0.0882	0.0844	0.0808	0.0773	0.0740
2.36	0.1826	0.1715	0.1605	0.1514	0.1438	0.1368	0.1302	0.1239	0.1183	0.1132	0.1083	0.1037	0.0993	0.0951	0.0911	0.0872	0.0835	0.0799	0.0764	0.0731
2.37	0.1812	0.1701	0.1592	0.1501	0.1425	0.1356	0.1290	0.1227	0.1172	0.1121	0.1073	0.1027	0.0983	0.0941	0.0901	0.0863	0.0826	0.0790	0.0756	0.0722
2.38	0.1799	0.1688	0.1578	0.1489	0.1413	0.1344	0.1278	0.1216	0.1161	0.1111	0.1062	0.1016	0.0973	0.0931	0.0891	0.0853	0.0816	0.0781	0.0747	0.0714
2.39	0.1785	0.1674	0.1565	0.1477	0.1401	0.1333	0.1267	0.1205	0.1150	0.1100	0.1052	0.1006	0.0963	0.0922	0.0882	0.0844	0.0807	0.0772	0.0738	0.0706
2.40	0.1772	0.1660	0.1551	0.1464	0.1390	0.1321	0.1255	0.1194	0.1139	0.1089	0.1041	0.0996	0.0953	0.0912	0.0873	0.0835	0.0798	0.0763	0.0730	0.0697
2.41	0.1759	0.1647	0.1538	0.1452	0.1378	0.1309	0.1244	0.1183	0.1128	0.1079	0.1031	0.0986	0.0943	0.0902	0.0863	0.0826	0.0790	0.0755	0.0721	0.0689
2.42	0.1745	0.1633	0.1525	0.1440	0.1366	0.1298	0.1232	0.1172	0.1118	0.1068	0.1021	0.0976	0.0934	0.0893	0.0854	0.0817	0.0781	0.0746	0.0713	0.0681
2.43	0.1732	0.1620	0.1513	0.1428	0.1355	0.1287	0.1221	0.1161	0.1107	0.1058	0.1011	0.0966	0.0924	0.0884	0.0845	0.0808	0.0772	0.0738	0.0705	0.0673
2.44	0.1719	0.1606	0.1500	0.1417	0.1343	0.1275	0.1210	0.1150	0.1097	0.1048	0.1001	0.0957	0.0915	0.0874	0.0836	0.0799	0.0764	0.0729	0.0697	0.0665
2.45	0.1706	0.1593	0.1488	0.1405	0.1332	0.1264	0.1199	0.1139	0.1087	0.1038	0.0991	0.0947	0.0905	0.0865	0.0827	0.0790	0.0755	0.0721	0.0689	0.0657
2.46	0.1693	0.1580	0.1475	0.1393	0.1321	0.1253	0.118													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
3.01	0.1092	0.1014	0.0945	0.0881	0.0820	0.0766	0.0719	0.0676	0.0637	0.0601	0.0568	0.0536	0.0507	0.0479	0.0452	0.0427	0.0403	0.0380	0.0358	0.0337	
3.02	0.1083	0.1006	0.0937	0.0873	0.0812	0.0759	0.0713	0.0670	0.0631	0.0595	0.0562	0.0531	0.0501	0.0474	0.0447	0.0422	0.0398	0.0375	0.0353	0.0333	
3.03	0.1075	0.0998	0.0930	0.0866	0.0805	0.0753	0.0706	0.0663	0.0625	0.0590	0.0557	0.0526	0.0496	0.0469	0.0442	0.0417	0.0394	0.0371	0.0349	0.0329	
3.04	0.1067	0.0990	0.0922	0.0859	0.0798	0.0746	0.0700	0.0657	0.0619	0.0584	0.0551	0.0520	0.0491	0.0464	0.0437	0.0413	0.0389	0.0367	0.0345	0.0325	
3.05	0.1059	0.0982	0.0915	0.0851	0.0791	0.0739	0.0693	0.0651	0.0613	0.0578	0.0546	0.0515	0.0486	0.0459	0.0433	0.0408	0.0385	0.0362	0.0341	0.0321	
3.06	0.1051	0.0975	0.0907	0.0844	0.0784	0.0733	0.0687	0.0645	0.0607	0.0572	0.0540	0.0510	0.0481	0.0454	0.0428	0.0404	0.0380	0.0358	0.0337	0.0317	
3.07	0.1042	0.0967	0.0900	0.0837	0.0777	0.0726	0.0681	0.0639	0.0601	0.0567	0.0535	0.0505	0.0476	0.0449	0.0423	0.0399	0.0376	0.0354	0.0333	0.0313	
3.08	0.1034	0.0960	0.0893	0.0830	0.0771	0.0720	0.0675	0.0633	0.0595	0.0561	0.0529	0.0499	0.0471	0.0444	0.0419	0.0395	0.0372	0.0350	0.0329	0.0310	
3.09	0.1027	0.0952	0.0886	0.0823	0.0764	0.0714	0.0669	0.0627	0.0590	0.0556	0.0524	0.0494	0.0466	0.0440	0.0414	0.0390	0.0368	0.0346	0.0325	0.0306	
3.10	0.1019	0.0945	0.0879	0.0816	0.0757	0.0707	0.0662	0.0621	0.0584	0.0550	0.0519	0.0489	0.0461	0.0435	0.0410	0.0386	0.0364	0.0342	0.0322	0.0302	
3.11	0.1011	0.0937	0.0871	0.0809	0.0751	0.0701	0.0656	0.0615	0.0578	0.0545	0.0514	0.0484	0.0457	0.0430	0.0405	0.0382	0.0359	0.0338	0.0318	0.0299	
3.12	0.1003	0.0930	0.0864	0.0802	0.0744	0.0695	0.0650	0.0610	0.0573	0.0540	0.0509	0.0479	0.0452	0.0426	0.0401	0.0378	0.0355	0.0334	0.0314	0.0295	
3.13	0.0995	0.0923	0.0857	0.0795	0.0738	0.0689	0.0644	0.0604	0.0567	0.0534	0.0504	0.0475	0.0447	0.0421	0.0397	0.0374	0.0351	0.0330	0.0310	0.0291	
3.14	0.0988	0.0916	0.0850	0.0788	0.0731	0.0682	0.0639	0.0598	0.0562	0.0529	0.0499	0.0470	0.0442	0.0417	0.0392	0.0369	0.0347	0.0327	0.0307	0.0288	
3.15	0.0980	0.0908	0.0843	0.0781	0.0724	0.0676	0.0633	0.0593	0.0557	0.0524	0.0494	0.0465	0.0438	0.0412	0.0388	0.0365	0.0344	0.0323	0.0303	0.0284	
3.16	0.0973	0.0901	0.0837	0.0775	0.0718	0.0670	0.0627	0.0587	0.0551	0.0519	0.0489	0.0460	0.0433	0.0408	0.0384	0.0361	0.0340	0.0319	0.0300	0.0281	
3.17	0.0965	0.0894	0.0830	0.0768	0.0712	0.0664	0.0621	0.0582	0.0546	0.0514	0.0484	0.0456	0.0429	0.0404	0.0380	0.0357	0.0336	0.0316	0.0296	0.0278	
3.18	0.0958	0.0887	0.0823	0.0761	0.0706	0.0659	0.0616	0.0576	0.0541	0.0509	0.0479	0.0451	0.0424	0.0399	0.0376	0.0353	0.0332	0.0312	0.0293	0.0274	
3.19	0.0951	0.0880	0.0816	0.0755	0.0700	0.0653	0.0610	0.0571	0.0536	0.0504	0.0474	0.0446	0.0420	0.0395	0.0372	0.0349	0.0328	0.0308	0.0289	0.0271	
3.20	0.0944	0.0874	0.0810	0.0748	0.0694	0.0647	0.0604	0.0565	0.0531	0.0499	0.0469	0.0442	0.0416	0.0391	0.0368	0.0346	0.0325	0.0305	0.0286	0.0268	
3.21	0.0936	0.0867	0.0803	0.0742	0.0688	0.0641	0.0599	0.0560	0.0526	0.0494	0.0465	0.0437	0.0411	0.0387	0.0364	0.0342	0.0321	0.0301	0.0282	0.0265	
3.22	0.0929	0.0860	0.0797	0.0736	0.0682	0.0635	0.0593	0.0555	0.0520	0.0489	0.0460	0.0433	0.0407	0.0383	0.0360	0.0338	0.0317	0.0298	0.0279	0.0261	
3.23	0.0922	0.0853	0.0790	0.0729	0.0676	0.0630	0.0588	0.0550	0.0516	0.0484	0.0456	0.0428	0.0403	0.0379	0.0356	0.0334	0.0314	0.0294	0.0276	0.0258	
3.24	0.0915	0.0847	0.0784	0.0723	0.0670	0.0624	0.0582	0.0544	0.0511	0.0480	0.0451	0.0424	0.0399	0.0375	0.0352	0.0331	0.0310	0.0291	0.0273	0.0255	
3.25	0.0908	0.0840	0.0777	0.0717	0.0664	0.0619	0.0577	0.0539	0.0506	0.0475	0.0447	0.0420	0.0394	0.0371	0.0348	0.0327	0.0307	0.0288	0.0269	0.0252	
3.26	0.0902	0.0834	0.0771	0.0711	0.0658	0.0613	0.0572	0.0534	0.0501	0.0470	0.0442	0.0415	0.0390	0.0367	0.0344	0.0323	0.0303	0.0284	0.0266	0.0249	
3.27	0.0895	0.0827	0.0764	0.0705	0.0653	0.0608	0.0567	0.0529	0.0496	0.0466	0.0438	0.0411	0.0386	0.0363	0.0341	0.0320	0.0300	0.0281	0.0263	0.0246	
3.28	0.0888	0.0821	0.0758	0.0698	0.0647	0.0602	0.0561	0.0524	0.0491	0.0461	0.0433	0.0407	0.0382	0.0359	0.0337	0.0316	0.0297	0.0278	0.0260	0.0243	
3.29	0.0881	0.0814	0.0752	0.0693	0.0642	0.0597	0.0556	0.0519	0.0487	0.0457	0.0429	0.0403	0.0378	0.0355	0.0333	0.0313	0.0293	0.0275	0.0257	0.0240	
3.30	0.0875	0.0808	0.0746	0.0687	0.0636	0.0592	0.0551	0.0515	0.0482	0.0452	0.0425	0.0399	0.0374	0.0351	0.0330	0.0309	0.0290	0.0271	0.0254	0.0237	
3.31	0.0868	0.0801	0.0739	0.0681	0.0630	0.0586	0.0546	0.0510	0.0477	0.0446	0.0420	0.0395	0.0370	0.0346	0.0326	0.0306	0.0287	0.0268	0.0251	0.0235	
3.32	0.0861	0.0795	0.0733	0.0675	0.0625	0.0581	0.0541	0.0505	0.0473	0.0443	0.0416	0.0391	0.0367	0.0344	0.0323	0.0303	0.0283	0.0265	0.0248	0.0232	
3.33	0.0855	0.0789	0.0727	0.0669	0.0620	0.0576	0.0536	0.0500	0.0468	0.0439	0.0412	0.0387	0.0363	0.0340	0.0319	0.0299	0.0280	0.0262	0.0245	0.0229	
3.34	0.0848	0.0783	0.0721	0.0663	0.0614	0.0571	0.0531	0.0496	0.0464	0.0435	0.0408	0.0383	0.0359	0.0337	0.0316	0.0296	0.0277	0.0259	0.0242	0.0226	
3.35	0.0842	0.0777	0.0715	0.0658	0.0609	0.0566	0.0526	0.0491	0.0459	0.0431	0.0404	0.0379	0.0355	0.0333	0.0312	0.0293	0.0274	0.0256	0.0239	0.0223	
3.36	0.0836	0.0771	0.0709	0.0652	0.0604	0.0561	0.0521	0.0486	0.0455	0.0426	0.0400	0.0375	0.0352	0.0330	0.0309	0.0289	0.0271	0.0253	0.0237	0.0221	
3.37	0.0829	0.0764	0.0703	0.0646	0.0598	0.0556	0.0517	0.0482	0.0451	0.0422	0.0396	0.0371	0.0348	0.0326	0.0306	0.0286	0.0268	0.0250	0.0234	0.0218	
3.38	0.0823	0.0758	0.0698	0.0641	0.0593	0.0551	0.0512	0.0477	0.0446	0.0418	0.0392	0.0367	0.0344	0.0323	0.0302	0.0283	0.0265	0.0247	0.0231	0.0216	
3.39	0.0817	0.0753	0.0692	0.0635	0.0588	0.0546	0.0507	0.0473	0.0442	0.0414	0.0388	0.0364	0.0341	0.0319	0.0299	0.0280	0.0262	0.0245	0.0228	0.0213	
3.40	0.0811	0.0747	0.0686	0.0630	0.0583	0.0541	0.0502	0.0468	0.0438	0.0410	0.0384	0.0360	0.0337	0.0316	0.0296	0.0277	0.0259	0.0242	0.0226	0.0210	
3.41	0.0805	0.0741	0.0680	0.0625	0.0578	0.0536	0.0498	0.0464	0.0434	0.0406	0.0380	0.0356	0.0334	0.0312	0.0292	0.0274	0.0256	0.0239	0.0223	0.0208	
3.42	0.0799	0.0735	0.0675	0.0619	0.0573	0.0531	0.0493	0.0460	0.0429	0.0402	0.0376	0.0353	0.0330	0.0309	0.0289	0.0271	0.0253	0.0236	0.0220	0.0205	
3.43	0.0793	0.0729	0.0669	0.0614	0.0568	0.0527	0.0489	0.0455	0.0425	0.0398	0.0373	0.0349	0.0327	0.0306	0.0286	0.0268	0.0250	0.0233	0.0218	0.0203	
3.44	0.0787	0.0723	0.0663	0.0609	0.0563	0.0522	0.0484	0.0451	0.0421	0.0394	0.0369	0.0345	0.0323	0.0303	0.0283	0.0265	0.0247	0.0231	0.0215	0.0200	
3.45	0.0781	0.0718	0.0658	0.0604	0.0558	0.0517	0.0480	0.0447	0.0417	0.0390	0.0365	0.0342	0.0320	0.0299	0.0280	0.0262	0.0244	0.0228	0.0213	0.0198	
3.46	0.0775	0.0712	0.0652	0.0599	0.0553	0.0513	0.0475	0.0443	0.0413	0.											

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									</

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55
5.01	0.0231	0.0203	0.0179	0.0158	0.0141	0.0126	0.0113	0.0101	0.0091	0.0083	0.0075	0.0068	0.0062	0.0056	0.0050	0.0045	0.0041	0.0037	0.0033	0.0029
5.02	0.0229	0.0201	0.0177	0.0157	0.0139	0.0124	0.0112	0.0100	0.0091	0.0082	0.0074	0.0067	0.0061	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0029
5.03	0.0227	0.0200	0.0176	0.0156	0.0138	0.0123	0.0110	0.0099	0.0090	0.0081	0.0074	0.0067	0.0060	0.0054	0.0049	0.0044	0.0040	0.0036	0.0032	0.0029
5.04	0.0225	0.0198	0.0174	0.0154	0.0137	0.0122	0.0109	0.0098	0.0089	0.0080	0.0073	0.0066	0.0060	0.0054	0.0049	0.0044	0.0039	0.0035	0.0032	0.0028
5.05	0.0224	0.0196	0.0173	0.0153	0.0136	0.0121	0.0108	0.0097	0.0088	0.0080	0.0072	0.0065	0.0059	0.0053	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028
5.06	0.0222	0.0195	0.0171	0.0152	0.0135	0.0120	0.0107	0.0097	0.0087	0.0079	0.0071	0.0065	0.0058	0.0053	0.0047	0.0043	0.0038	0.0034	0.0031	0.0028
5.07	0.0220	0.0193	0.0170	0.0150	0.0133	0.0119	0.0106	0.0096	0.0086	0.0078	0.0071	0.0064	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0031	0.0027
5.08	0.0218	0.0192	0.0168	0.0149	0.0132	0.0118	0.0105	0.0095	0.0085	0.0077	0.0070	0.0063	0.0057	0.0052	0.0046	0.0042	0.0038	0.0034	0.0030	0.0027
5.09	0.0217	0.0190	0.0167	0.0148	0.0131	0.0117	0.0104	0.0094	0.0085	0.0076	0.0069	0.0063	0.0056	0.0051	0.0046	0.0041	0.0037	0.0033	0.0030	0.0027
5.10	0.0215	0.0188	0.0166	0.0146	0.0130	0.0116	0.0103	0.0093	0.0084	0.0076	0.0068	0.0062	0.0055	0.0050	0.0045	0.0041	0.0037	0.0033	0.0029	0.0026
5.11	0.0213	0.0187	0.0164	0.0145	0.0129	0.0115	0.0102	0.0092	0.0083	0.0075	0.0068	0.0061	0.0055	0.0050	0.0045	0.0040	0.0036	0.0033	0.0029	0.0026
5.12	0.0212	0.0185	0.0163	0.0144	0.0128	0.0114	0.0102	0.0091	0.0082	0.0074	0.0067	0.0061	0.0055	0.0049	0.0044	0.0040	0.0036	0.0032	0.0029	0.0026
5.13	0.0210	0.0184	0.0161	0.0143	0.0126	0.0113	0.0101	0.0090	0.0081	0.0073	0.0066	0.0060	0.0054	0.0049	0.0044	0.0039	0.0035	0.0032	0.0028	0.0025
5.14	0.0208	0.0182	0.0160	0.0141	0.0125	0.0112	0.0100	0.0089	0.0080	0.0073	0.0066	0.0060	0.0054	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028	0.0025
5.15	0.0207	0.0181	0.0159	0.0140	0.0124	0.0111	0.0099	0.0089	0.0080	0.0072	0.0065	0.0059	0.0053	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028	0.0025
5.16	0.0205	0.0179	0.0157	0.0139	0.0123	0.0110	0.0098	0.0088	0.0079	0.0071	0.0064	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0031	0.0027	0.0024
5.17	0.0204	0.0178	0.0156	0.0138	0.0122	0.0109	0.0097	0.0087	0.0078	0.0071	0.0064	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0027	0.0024
5.18	0.0202	0.0176	0.0155	0.0137	0.0121	0.0108	0.0096	0.0086	0.0077	0.0070	0.0063	0.0057	0.0051	0.0046	0.0042	0.0037	0.0033	0.0030	0.0027	0.0024
5.19	0.0200	0.0175	0.0153	0.0135	0.0120	0.0107	0.0095	0.0085	0.0077	0.0069	0.0062	0.0056	0.0051	0.0046	0.0041	0.0037	0.0033	0.0030	0.0026	0.0023
5.20	0.0199	0.0174	0.0152	0.0134	0.0119	0.0106	0.0094	0.0084	0.0076	0.0068	0.0062	0.0056	0.0050	0.0045	0.0041	0.0036	0.0033	0.0029	0.0026	0.0023
5.21	0.0197	0.0172	0.0151	0.0133	0.0118	0.0105	0.0093	0.0084	0.0075	0.0068	0.0061	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0029	0.0026	0.0023
5.22	0.0196	0.0171	0.0150	0.0132	0.0117	0.0104	0.0092	0.0083	0.0074	0.0067	0.0061	0.0055	0.0049	0.0044	0.0040	0.0036	0.0032	0.0029	0.0025	0.0023
5.23	0.0194	0.0169	0.0148	0.0131	0.0116	0.0103	0.0092	0.0082	0.0074	0.0066	0.0060	0.0054	0.0049	0.0044	0.0039	0.0035	0.0032	0.0028	0.0025	0.0022
5.24	0.0193	0.0168	0.0147	0.0130	0.0115	0.0102	0.0091	0.0081	0.0073	0.0066	0.0059	0.0053	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028	0.0025	0.0022
5.25	0.0191	0.0167	0.0146	0.0129	0.0114	0.0101	0.0090	0.0080	0.0072	0.0065	0.0059	0.0053	0.0048	0.0043	0.0038	0.0034	0.0031	0.0028	0.0025	0.0022
5.26	0.0190	0.0165	0.0145	0.0127	0.0113	0.0100	0.0089	0.0080	0.0072	0.0064	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0027	0.0024	0.0022
5.27	0.0188	0.0164	0.0143	0.0126	0.0112	0.0099	0.0088	0.0079	0.0071	0.0064	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021
5.28	0.0187	0.0162	0.0142	0.0125	0.0111	0.0098	0.0087	0.0078	0.0070	0.0063	0.0057	0.0051	0.0046	0.0041	0.0037	0.0033	0.0030	0.0027	0.0024	0.0021
5.29	0.0185	0.0161	0.0141	0.0124	0.0110	0.0097	0.0087	0.0077	0.0069	0.0063	0.0056	0.0051	0.0046	0.0041	0.0037	0.0033	0.0029	0.0026	0.0023	0.0021
5.30	0.0184	0.0160	0.0140	0.0123	0.0109	0.0096	0.0086	0.0077	0.0069	0.0062	0.0056	0.0050	0.0045	0.0041	0.0036	0.0033	0.0029	0.0026	0.0023	0.0021
5.31	0.0182	0.0159	0.0139	0.0122	0.0108	0.0095	0.0085	0.0076	0.0068	0.0061	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0029	0.0026	0.0023	0.0020
5.32	0.0181	0.0157	0.0138	0.0121	0.0107	0.0095	0.0084	0.0075	0.0067	0.0061	0.0055	0.0049	0.0044	0.0040	0.0036	0.0032	0.0028	0.0025	0.0023	0.0020
5.33	0.0180	0.0156	0.0136	0.0120	0.0106	0.0094	0.0083	0.0074	0.0067	0.0060	0.0054	0.0049	0.0044	0.0039	0.0035	0.0031	0.0028	0.0025	0.0022	0.0020
5.34	0.0178	0.0155	0.0135	0.0119	0.0105	0.0093	0.0083	0.0074	0.0066	0.0060	0.0054	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028	0.0025	0.0022	0.0020
5.35	0.0177	0.0153	0.0134	0.0118	0.0104	0.0092	0.0082	0.0073	0.0065	0.0059	0.0053	0.0048	0.0043	0.0038	0.0034	0.0031	0.0027	0.0024	0.0022	0.0019
5.36	0.0175	0.0152	0.0133	0.0117	0.0103	0.0091	0.0081	0.0072	0.0065	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021	0.0019
5.37	0.0174	0.0151	0.0132	0.0116	0.0102	0.0090	0.0080	0.0072	0.0064	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021	0.0019
5.38	0.0173	0.0150	0.0131	0.0115	0.0101	0.0090	0.0080	0.0071	0.0064	0.0057	0.0051	0.0046	0.0041	0.0037	0.0033	0.0030	0.0027	0.0024	0.0021	0.0019
5.39	0.0171	0.0148	0.0130	0.0114	0.0100	0.0089	0.0079	0.0070	0.0063	0.0057	0.0051	0.0046	0.0041	0.0037	0.0033	0.0029	0.0026	0.0023	0.0021	0.0018
5.40	0.0170	0.0147	0.0129	0.0113	0.0099	0.0088	0.0078	0.0070	0.0062	0.0056	0.0050	0.0045	0.0041	0.0036	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018
5.41	0.0169	0.0146	0.0128	0.0112	0.0098	0.0087	0.0077	0.0069	0.0062	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0029	0.0026	0.0023	0.0020	0.0018
5.42	0.0167	0.0145	0.0127	0.0111	0.0098	0.0086	0.0077	0.0068	0.0061	0.0055	0.0049	0.0044	0.0040	0.0036	0.0032	0.0028	0.0025	0.0023	0.0020	0.0018
5.43	0.0166	0.0144	0.0125	0.0110	0.0097	0.0086	0.0076	0.0068	0.0061	0.0054	0.0049	0.0044	0.0039	0.0035	0.0031	0.0028	0.0025	0.0022	0.0020	0.0017
5.44	0.0165	0.0142	0.0124	0.0109	0.0096	0.0085	0.0075	0.0067	0.0060	0.0054	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028	0.0025	0.0022	0.0019	0.0017
5.45	0.0163	0.0141	0.0123	0.0108	0.0095	0.0084	0.0074	0.0066	0.0059	0.0053	0.0048	0.0043	0.0038	0.0034	0.0031	0.0027	0.0024	0.0022	0.0019	0.0017
5.46	0.0162	0.0140	0.0122	0.0107	0.0094	0.0083	0.0074	0.0066	0.0059	0.0053	0.0047	0								

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	59	58	57	56	55	
6.01	0.0104	0.0089	0.0077	0.0066	0.0058	0.0050	0.0044	0.0039	0.0034	0.0030	0.0027	0.0024	0.0021	0.0019	0.0016	0.0015	0.0013	0.0011	0.0010	0.0009	
6.02	0.0104	0.0089	0.0076	0.0066	0.0057	0.0050	0.0044	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	
6.03	0.0103	0.0088	0.0076	0.0065	0.0057	0.0049	0.0043	0.0038	0.0034	0.0030	0.0026	0.0023	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0010	0.0008	
6.04	0.0102	0.0087	0.0075	0.0065	0.0056	0.0049	0.0043	0.0038	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	
6.05	0.0101	0.0087	0.0074	0.0064	0.0056	0.0048	0.0042	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	
6.06	0.0100	0.0086	0.0074	0.0064	0.0055	0.0048	0.0042	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	
6.07	0.0100	0.0085	0.0073	0.0063	0.0055	0.0048	0.0042	0.0037	0.0033	0.0029	0.0025	0.0022	0.0020	0.0017	0.0015	0.0014	0.0012	0.0010	0.0009	0.0008	
6.08	0.0099	0.0084	0.0072	0.0062	0.0054	0.0047	0.0041	0.0036	0.0032	0.0028	0.0025	0.0022	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	
6.09	0.0098	0.0084	0.0072	0.0062	0.0054	0.0047	0.0041	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	
6.10	0.0097	0.0083	0.0071	0.0061	0.0053	0.0046	0.0040	0.0035	0.0031	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0008	
6.11	0.0096	0.0082	0.0071	0.0061	0.0053	0.0046	0.0040	0.0035	0.0031	0.0027	0.0024	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0008	
6.12	0.0096	0.0082	0.0070	0.0060	0.0052	0.0045	0.0040	0.0035	0.0031	0.0027	0.0024	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	
6.13	0.0095	0.0081	0.0069	0.0060	0.0052	0.0045	0.0039	0.0034	0.0030	0.0027	0.0024	0.0021	0.0019	0.0017	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	
6.14	0.0094	0.0080	0.0069	0.0059	0.0051	0.0045	0.0039	0.0034	0.0030	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0010	0.0008	0.0007	
6.15	0.0093	0.0080	0.0068	0.0059	0.0051	0.0044	0.0039	0.0034	0.0030	0.0026	0.0023	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	
6.16	0.0093	0.0079	0.0068	0.0058	0.0050	0.0044	0.0038	0.0033	0.0030	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	
6.17	0.0092	0.0078	0.0067	0.0058	0.0050	0.0043	0.0038	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	
6.18	0.0091	0.0078	0.0067	0.0057	0.0049	0.0043	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	
6.19	0.0091	0.0077	0.0066	0.0057	0.0049	0.0043	0.0037	0.0033	0.0029	0.0025	0.0022	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	
6.20	0.0090	0.0077	0.0065	0.0056	0.0049	0.0042	0.0037	0.0032	0.0028	0.0025	0.0022	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	
6.21	0.0089	0.0076	0.0065	0.0056	0.0048	0.0042	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	
6.22	0.0088	0.0075	0.0064	0.0055	0.0048	0.0041	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0008	0.0007	
6.23	0.0088	0.0075	0.0064	0.0055	0.0047	0.0041	0.0036	0.0031	0.0028	0.0024	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	
6.24	0.0087	0.0074	0.0063	0.0054	0.0047	0.0041	0.0035	0.0031	0.0027	0.0024	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	
6.25	0.0086	0.0073	0.0063	0.0054	0.0046	0.0040	0.0035	0.0031	0.0027	0.0024	0.0021	0.0019	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	
6.26	0.0086	0.0073	0.0062	0.0053	0.0046	0.0040	0.0035	0.0030	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0010	0.0008	0.0007	0.0006	
6.27	0.0085	0.0072	0.0062	0.0053	0.0046	0.0040	0.0034	0.0030	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	
6.28	0.0084	0.0072	0.0061	0.0052	0.0045	0.0039	0.0034	0.0030	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	
6.29	0.0084	0.0071	0.0061	0.0052	0.0045	0.0039	0.0034	0.0030	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	
6.30	0.0083	0.0071	0.0060	0.0052	0.0044	0.0038	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0015	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	
6.31	0.0082	0.0070	0.0060	0.0051	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	
6.32	0.0082	0.0069	0.0059	0.0051	0.0044	0.0038	0.0033	0.0029	0.0025	0.0022	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	
6.33	0.0081	0.0069	0.0059	0.0050	0.0043	0.0037	0.0033	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	
6.34	0.0080	0.0068	0.0058	0.0050	0.0043	0.0037	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	
6.35	0.0080	0.0068	0.0058	0.0049	0.0042	0.0037	0.0032	0.0028	0.0024	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	0.0005	
6.36	0.0079	0.0067	0.0057	0.0049	0.0042	0.0036	0.0032	0.0028	0.0024	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	0.0005	
6.37	0.0079	0.0067	0.0057	0.0048	0.0042	0.0036	0.0031	0.0027	0.0024	0.0021	0.0019	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	
6.38	0.0078	0.0066	0.0056	0.0048	0.0041	0.0036	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	
6.39	0.0077	0.0065	0.0056	0.0048	0.0041	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	
6.40	0.0077	0.0065	0.0055	0.0047	0.0041	0.0035	0.0030	0.0027	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	
6.41	0.0076	0.0064	0.0055	0.0047	0.0040	0.0035	0.0030	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	
6.42	0.0075	0.0064	0.0054	0.0046	0.0040	0.0034	0.0030	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	
6.43	0.0075	0.0063	0.0054	0.0046	0.0040	0.0034	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	
6.44	0.0074	0.0063	0.0053	0.0046	0.0039	0.0034	0.0029	0.0026	0.0022	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	
6.45	0.0074	0.0062	0.0053	0.0045	0.0039	0.0033	0.0029	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	
6.46	0.0073	0.0062	0.0052	0.0045	0.0038	0.0033															

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																																
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35													
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000													
0.01	0.9904	0.9904	0.9903	0.9903	0.9902	0.9902	0.9902	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900													
0.02	0.9810	0.9809	0.9807	0.9806	0.9806	0.9805	0.9804	0.9803	0.9803	0.9802	0.9802	0.9801	0.9801	0.9801	0.9801	0.9800	0.9800	0.9800	0.9800	0.9800													
0.03	0.9716	0.9714	0.9712	0.9711	0.9709	0.9708	0.9707	0.9706	0.9705	0.9704	0.9703	0.9703	0.9702	0.9702	0.9701	0.9701	0.9701	0.9701	0.9701	0.9700													
0.04	0.9623	0.9621	0.9618	0.9616	0.9614	0.9612	0.9610	0.9609	0.9608	0.9606	0.9605	0.9604	0.9604	0.9603	0.9602	0.9602	0.9601	0.9601	0.9601	0.9601													
0.05	0.9531	0.9528	0.9525	0.9522	0.9519	0.9517	0.9514	0.9512	0.9511	0.9509	0.9508	0.9506	0.9505	0.9504	0.9503	0.9503	0.9502	0.9502	0.9501	0.9501													
0.06	0.9440	0.9435	0.9432	0.9428	0.9425	0.9422	0.9419	0.9416	0.9414	0.9412	0.9410	0.9408	0.9407	0.9406	0.9405	0.9404	0.9403	0.9403	0.9402	0.9402													
0.07	0.9349	0.9344	0.9339	0.9335	0.9331	0.9327	0.9324	0.9321	0.9318	0.9315	0.9313	0.9311	0.9309	0.9308	0.9306	0.9305	0.9304	0.9304	0.9303	0.9302													
0.08	0.9259	0.9253	0.9247	0.9242	0.9238	0.9233	0.9229	0.9225	0.9222	0.9219	0.9216	0.9214	0.9212	0.9210	0.9208	0.9207	0.9206	0.9205	0.9204	0.9203													
0.09	0.9169	0.9162	0.9156	0.9150	0.9145	0.9140	0.9135	0.9130	0.9126	0.9123	0.9120	0.9117	0.9115	0.9113	0.9111	0.9109	0.9108	0.9106	0.9105	0.9104													
0.10	0.9080	0.9073	0.9065	0.9059	0.9052	0.9046	0.9041	0.9036	0.9031	0.9027	0.9024	0.9021	0.9018	0.9016	0.9013	0.9011	0.9010	0.9008	0.9007	0.9006													
0.11	0.8992	0.8983	0.8975	0.8967	0.8960	0.8953	0.8947	0.8942	0.8937	0.8932	0.8928	0.8925	0.8922	0.8919	0.8916	0.8914	0.8912	0.8910	0.8909	0.8907													
0.12	0.8894	0.8884	0.8874	0.8866	0.8858	0.8851	0.8844	0.8848	0.8843	0.8838	0.8833	0.8830	0.8826	0.8823	0.8820	0.8817	0.8815	0.8813	0.8811	0.8809													
0.13	0.8816	0.8806	0.8795	0.8786	0.8778	0.8769	0.8762	0.8755	0.8749	0.8744	0.8739	0.8735	0.8731	0.8727	0.8724	0.8721	0.8718	0.8716	0.8713	0.8711													
0.14	0.8729	0.8718	0.8706	0.8696	0.8686	0.8677	0.8670	0.8663	0.8657	0.8651	0.8645	0.8641	0.8636	0.8632	0.8628	0.8625	0.8622	0.8619	0.8616	0.8614													
0.15	0.8643	0.8630	0.8617	0.8606	0.8597	0.8588	0.8579	0.8572	0.8564	0.8558	0.8552	0.8547	0.8542	0.8537	0.8533	0.8529	0.8526	0.8523	0.8520	0.8517													
0.16	0.8557	0.8543	0.8529	0.8518	0.8507	0.8498	0.8489	0.8481	0.8473	0.8466	0.8460	0.8454	0.8448	0.8443	0.8438	0.8434	0.8430	0.8427	0.8423	0.8420													
0.17	0.8471	0.8457	0.8442	0.8430	0.8419	0.8409	0.8399	0.8390	0.8382	0.8375	0.8368	0.8361	0.8355	0.8350	0.8344	0.8340	0.8335	0.8331	0.8327	0.8324													
0.18	0.8386	0.8370	0.8355	0.8342	0.8331	0.8320	0.8310	0.8301	0.8292	0.8284	0.8276	0.8269	0.8263	0.8256	0.8251	0.8245	0.8241	0.8236	0.8232	0.8228													
0.19	0.8301	0.8284	0.8269	0.8255	0.8243	0.8232	0.8222	0.8212	0.8202	0.8193	0.8185	0.8178	0.8170	0.8164	0.8158	0.8152	0.8146	0.8142	0.8137	0.8133													
0.20	0.8217	0.8199	0.8183	0.8169	0.8156	0.8145	0.8134	0.8123	0.8113	0.8103	0.8095	0.8087	0.8079	0.8072	0.8065	0.8059	0.8053	0.8047	0.8042	0.8038													
0.21	0.8133	0.8114	0.8098	0.8084	0.8071	0.8058	0.8046	0.8035	0.8024	0.8014	0.8005	0.7996	0.7988	0.7980	0.7973	0.7966	0.7960	0.7954	0.7948	0.7943													
0.22	0.8050	0.8031	0.8014	0.7999	0.7986	0.7972	0.7960	0.7948	0.7936	0.7926	0.7916	0.7906	0.7897	0.7889	0.7881	0.7874	0.7867	0.7860	0.7854	0.7849													
0.23	0.7967	0.7948	0.7931	0.7916	0.7901	0.7887	0.7874	0.7861	0.7849	0.7838	0.7827	0.7817	0.7808	0.7799	0.7790	0.7782	0.7775	0.7768	0.7761	0.7755													
0.24	0.7886	0.7866	0.7849	0.7833	0.7817	0.7803	0.7789	0.7775	0.7763	0.7751	0.7739	0.7729	0.7719	0.7709	0.7700	0.7692	0.7684	0.7676	0.7669	0.7662													
0.25	0.7805	0.7784	0.7767	0.7750	0.7734	0.7719	0.7704	0.7690	0.7677	0.7664	0.7652	0.7641	0.7630	0.7620	0.7610	0.7601	0.7593	0.7585	0.7577	0.7570													
0.26	0.7725	0.7704	0.7686	0.7668	0.7652	0.7635	0.7620	0.7605	0.7591	0.7578	0.7566	0.7554	0.7542	0.7532	0.7521	0.7512	0.7503	0.7494	0.7486	0.7478													
0.27	0.7645	0.7624	0.7605	0.7587	0.7570	0.7553	0.7537	0.7521	0.7507	0.7493	0.7480	0.7467	0.7455	0.7444	0.7433	0.7423	0.7413	0.7404	0.7395	0.7386													
0.28	0.7567	0.7545	0.7526	0.7507	0.7489	0.7471	0.7454	0.7438	0.7423	0.7408	0.7394	0.7381	0.7369	0.7357	0.7345	0.7334	0.7324	0.7314	0.7304	0.7295													
0.29	0.7489	0.7467	0.7447	0.7427	0.7408	0.7389	0.7372	0.7355	0.7339	0.7324	0.7310	0.7296	0.7283	0.7270	0.7258	0.7246	0.7235	0.7225	0.7215	0.7205													
0.30	0.7412	0.7390	0.7369	0.7348	0.7328	0.7309	0.7290	0.7273	0.7257	0.7241	0.7226	0.7211	0.7197	0.7184	0.7171	0.7159	0.7147	0.7136	0.7126	0.7115													
0.31	0.7333	0.7310	0.7289	0.7268	0.7248	0.7229	0.7210	0.7192	0.7175	0.7158	0.7142	0.7127	0.7112	0.7099	0.7086	0.7073	0.7060	0.7047	0.7036	0.7025													
0.32	0.7256	0.7233	0.7212	0.7191	0.7170	0.7149	0.7130	0.7111	0.7093	0.7076	0.7060	0.7044	0.7029	0.7014	0.7000	0.6987	0.6974	0.6961	0.6949	0.6937													
0.33	0.7185	0.7161	0.7137	0.7114	0.7092	0.7071	0.7050	0.7031	0.7013	0.6995	0.6978	0.6961	0.6945	0.6930	0.6915	0.6901	0.6887	0.6875	0.6862	0.6850													
0.34	0.7111	0.7086	0.7061	0.7037	0.7014	0.6993	0.6972	0.6952	0.6933	0.6914	0.6896	0.6879	0.6863	0.6847	0.6832	0.6817	0.6803	0.6789	0.6775	0.6763													
0.35	0.7037	0.7011	0.6986	0.6961	0.6938	0.6915	0.6894	0.6873	0.6853	0.6834	0.6816	0.6798	0.6781	0.6764	0.6748	0.6733	0.6718	0.6704	0.6690	0.6676													
0.36	0.6964	0.6937	0.6911	0.6886	0.6862	0.6839	0.6817	0.6795	0.6775	0.6755	0.6736	0.6718	0.6700	0.6683	0.6666	0.6650	0.6634	0.6619	0.6604	0.6590													
0.37	0.6891	0.6864	0.6837	0.6811	0.6786	0.6763	0.6740	0.6718	0.6697	0.6677	0.6657	0.6638	0.6619	0.6601	0.6584	0.6567	0.6551	0.6535	0.6520	0.6505													
0.38	0.6820	0.6791	0.6763	0.6737	0.6712	0.6687	0.6664	0.6641	0.6620	0.6599	0.6578	0.6559	0.6539	0.6521	0.6503	0.6485	0.6469	0.6452	0.6436	0.6421													
0.39	0.6748	0.6719	0.6690	0.6663	0.6638	0.6613	0.6589	0.6566	0.6543	0.6521	0.6500	0.6480	0.6460	0.6441	0.6422	0.6404	0.6387	0.6370	0.6353	0.6337													
0.40	0.6678	0.6648	0.6618	0.6591	0.6565	0.6539	0.6514	0.6490	0.6467	0.6445	0.6423	0.6402	0.6382	0.6362	0.6343	0.6324	0.6305	0.6288	0.6270	0.6253													
0.41	0.6607	0.6576	0.6547	0.6518	0.6492	0.6466	0.6440	0.6416	0.6392	0.6369	0.6347	0.6325	0.6304	0.6283	0.6263	0.6244	0.6225	0.6207	0.6188	0.6171													
0.42	0.6538	0.6506	0.6476	0.6447	0.6420	0.6393	0.6367	0.6342	0.6317	0.6294	0.6271	0.6248	0.6227	0.6206	0.6185	0.6165	0.6145	0.6126	0.6107	0.6089													
0.43	0.6469	0.6436	0.6406	0.6376	0.6348	0.6321	0.6294	0.6268	0.6244	0.6219	0.6196	0.6173	0.6150	0.6129	0.6107	0.6087	0.6066	0.6046	0.6027	0.6008													
0.44	0.6400	0.6367	0.6336	0.6306	0.6278	0.6250	0.6222	0.6196	0.6170	0.6146	0.6121	0.6098	0.6075	0.6052	0.6030	0.6009	0.5988	0.5967	0.5947	0.5928													
0.45	0.6332	0.6299	0.6267	0.6237	0.6207	0.6179	0.6151	0.6124	0.6098	0.6072	0.6048	0.6023	0.6000	0.5977	0.5954	0.5932	0.5910	0.5889	0.5868	0.5848													
0.46	0.6265	0.6231	0.6199	0.6168	0.6138	0.6109	0.6080	0.6053	0.6026	0.6000	0.5975	0.5950	0.5925	0.5902	0.5879	0.5856	0.5834	0.5812	0.5790	0.5769													
0.47	0.6198	0.6163	0.6130	0.6099	0.6068	0.6037	0.6008	0.5978	0.5948	0.5918	0.5887	0.5857	0.5828	0.5798	0.5768	0.5738	0.5708	0.5678	0.5648	0.5618													
0.48	0.6132	0.6098	0.6064	0.6032	0.6001	0.5971	0.5941	0.5912	0.5885	0.5857	0.5831	0.5805	0.5779	0.5754	0.5729	0.5706	0.5682	0.5659	0.5636	0.5614													
0.49	0.6067	0.6032	0.5998	0.5966	0.5934	0.5903	0.5873	0.5843	0.5815	0.5787	0.5760	0.5733	0.5707	0.5681	0.5656	0.5631	0.5607	0.5583	0.5560	0.5536													
0.50	0.6002	0.5966	0.5932	0.5899	0.5867	0.5835	0.5805	0.5775	0.5746	0.5717	0.5689	0.5662	0.5635	0.5609	0.5583	0.5558	0.5533	0.5509	0.5484	0.5461													
0.51	0.5938	0.5902	0.5867	0.5833	0.5800	0.5768	0.5737	0.5707	0.5677	0.5648	0.5620	0.5592	0.5564	0.5538	0.5511	0.5485	0.5460	0.5435	0.5410	0.5385													
0.52	0.5874	0.5838	0.5803	0.5768	0.5735	0.5702	0.5670																										

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																					
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
2.01	0.1064	0.1025	0.0987	0.0950	0.0914	0.0878	0.0844	0.0810	0.0777	0.0744	0.0712	0.0680	0.0649	0.0618	0.0588	0.0559	0.0530	0.0501	0.0473	0.0445	
2.02	0.1051	0.1013	0.0975	0.0938	0.0902	0.0867	0.0833	0.0799	0.0766	0.0733	0.0701	0.0670	0.0639	0.0609	0.0579	0.0550	0.0521	0.0492	0.0464	0.0437	
2.03	0.1039	0.1000	0.0963	0.0926	0.0891	0.0856	0.0821	0.0788	0.0755	0.0723	0.0691	0.0660	0.0629	0.0599	0.0570	0.0541	0.0512	0.0484	0.0456	0.0429	
2.04	0.1026	0.0988	0.0951	0.0915	0.0879	0.0844	0.0810	0.0777	0.0744	0.0712	0.0681	0.0650	0.0620	0.0590	0.0561	0.0532	0.0503	0.0475	0.0448	0.0421	
2.05	0.1014	0.0976	0.0939	0.0903	0.0868	0.0833	0.0799	0.0766	0.0734	0.0702	0.0671	0.0640	0.0610	0.0581	0.0552	0.0523	0.0495	0.0467	0.0440	0.0413	
2.06	0.1002	0.0964	0.0928	0.0892	0.0857	0.0822	0.0789	0.0756	0.0724	0.0692	0.0661	0.0631	0.0601	0.0572	0.0543	0.0514	0.0486	0.0459	0.0432	0.0406	
2.07	0.0990	0.0953	0.0916	0.0880	0.0846	0.0811	0.0778	0.0746	0.0714	0.0682	0.0651	0.0621	0.0592	0.0563	0.0534	0.0506	0.0478	0.0451	0.0424	0.0398	
2.08	0.0978	0.0941	0.0905	0.0869	0.0835	0.0801	0.0768	0.0735	0.0704	0.0672	0.0642	0.0612	0.0583	0.0554	0.0525	0.0498	0.0470	0.0443	0.0417	0.0391	
2.09	0.0967	0.0930	0.0893	0.0858	0.0824	0.0790	0.0757	0.0725	0.0694	0.0663	0.0633	0.0603	0.0574	0.0545	0.0517	0.0489	0.0462	0.0436	0.0410	0.0384	
2.10	0.0955	0.0918	0.0882	0.0847	0.0813	0.0780	0.0747	0.0715	0.0684	0.0653	0.0623	0.0594	0.0565	0.0536	0.0509	0.0481	0.0454	0.0428	0.0402	0.0377	
2.11	0.0944	0.0907	0.0871	0.0837	0.0803	0.0770	0.0737	0.0705	0.0674	0.0644	0.0614	0.0585	0.0556	0.0528	0.0500	0.0473	0.0447	0.0421	0.0395	0.0370	
2.12	0.0933	0.0896	0.0861	0.0826	0.0792	0.0759	0.0727	0.0696	0.0665	0.0635	0.0605	0.0576	0.0548	0.0520	0.0492	0.0465	0.0439	0.0413	0.0388	0.0363	
2.13	0.0922	0.0885	0.0850	0.0816	0.0782	0.0749	0.0717	0.0686	0.0656	0.0626	0.0596	0.0567	0.0539	0.0512	0.0484	0.0458	0.0432	0.0406	0.0381	0.0356	
2.14	0.0911	0.0875	0.0839	0.0805	0.0772	0.0740	0.0708	0.0677	0.0646	0.0617	0.0587	0.0559	0.0531	0.0503	0.0477	0.0450	0.0424	0.0399	0.0374	0.0350	
2.15	0.0900	0.0864	0.0829	0.0795	0.0762	0.0730	0.0698	0.0667	0.0637	0.0608	0.0579	0.0551	0.0523	0.0496	0.0469	0.0443	0.0417	0.0392	0.0367	0.0343	
2.16	0.0889	0.0853	0.0819	0.0785	0.0752	0.0720	0.0689	0.0658	0.0628	0.0599	0.0570	0.0542	0.0515	0.0488	0.0461	0.0435	0.0410	0.0385	0.0361	0.0337	
2.17	0.0878	0.0843	0.0809	0.0775	0.0742	0.0711	0.0680	0.0649	0.0619	0.0590	0.0562	0.0534	0.0507	0.0480	0.0454	0.0428	0.0403	0.0378	0.0354	0.0331	
2.18	0.0868	0.0833	0.0799	0.0765	0.0733	0.0701	0.0670	0.0640	0.0611	0.0582	0.0554	0.0526	0.0499	0.0472	0.0447	0.0421	0.0396	0.0372	0.0348	0.0325	
2.19	0.0858	0.0823	0.0789	0.0756	0.0723	0.0692	0.0661	0.0631	0.0602	0.0573	0.0545	0.0518	0.0491	0.0465	0.0439	0.0414	0.0389	0.0365	0.0342	0.0319	
2.20	0.0847	0.0813	0.0779	0.0746	0.0714	0.0683	0.0652	0.0623	0.0594	0.0565	0.0537	0.0510	0.0484	0.0458	0.0432	0.0407	0.0383	0.0359	0.0336	0.0313	
2.21	0.0837	0.0803	0.0769	0.0737	0.0705	0.0674	0.0644	0.0614	0.0585	0.0557	0.0529	0.0503	0.0476	0.0450	0.0425	0.0400	0.0376	0.0353	0.0330	0.0307	
2.22	0.0827	0.0793	0.0760	0.0727	0.0696	0.0665	0.0635	0.0606	0.0577	0.0549	0.0522	0.0495	0.0469	0.0443	0.0418	0.0394	0.0370	0.0347	0.0324	0.0301	
2.23	0.0817	0.0783	0.0750	0.0718	0.0687	0.0656	0.0626	0.0597	0.0569	0.0541	0.0514	0.0487	0.0462	0.0436	0.0411	0.0387	0.0364	0.0340	0.0318	0.0296	
2.24	0.0807	0.0774	0.0741	0.0709	0.0678	0.0647	0.0618	0.0589	0.0561	0.0533	0.0506	0.0480	0.0454	0.0429	0.0405	0.0381	0.0357	0.0334	0.0312	0.0290	
2.25	0.0798	0.0764	0.0732	0.0700	0.0669	0.0639	0.0609	0.0581	0.0553	0.0526	0.0499	0.0473	0.0447	0.0423	0.0398	0.0374	0.0351	0.0329	0.0307	0.0285	
2.26	0.0788	0.0755	0.0722	0.0691	0.0660	0.0630	0.0601	0.0573	0.0545	0.0518	0.0492	0.0466	0.0440	0.0416	0.0392	0.0368	0.0345	0.0323	0.0301	0.0280	
2.27	0.0779	0.0746	0.0713	0.0682	0.0652	0.0622	0.0593	0.0565	0.0537	0.0510	0.0484	0.0459	0.0434	0.0409	0.0385	0.0362	0.0339	0.0317	0.0296	0.0274	
2.28	0.0770	0.0737	0.0705	0.0673	0.0643	0.0614	0.0585	0.0557	0.0530	0.0503	0.0477	0.0452	0.0427	0.0403	0.0379	0.0356	0.0334	0.0312	0.0290	0.0269	
2.29	0.0760	0.0728	0.0696	0.0665	0.0635	0.0606	0.0577	0.0549	0.0522	0.0496	0.0470	0.0445	0.0420	0.0396	0.0373	0.0350	0.0328	0.0306	0.0285	0.0264	
2.30	0.0751	0.0719	0.0687	0.0656	0.0627	0.0598	0.0569	0.0542	0.0515	0.0489	0.0463	0.0438	0.0414	0.0390	0.0367	0.0344	0.0322	0.0301	0.0280	0.0259	
2.31	0.0742	0.0710	0.0679	0.0648	0.0618	0.0590	0.0562	0.0534	0.0508	0.0482	0.0456	0.0432	0.0407	0.0384	0.0361	0.0339	0.0317	0.0295	0.0275	0.0255	
2.32	0.0733	0.0701	0.0670	0.0640	0.0610	0.0582	0.0554	0.0527	0.0500	0.0475	0.0449	0.0425	0.0401	0.0378	0.0355	0.0333	0.0311	0.0290	0.0270	0.0250	
2.33	0.0725	0.0693	0.0662	0.0632	0.0602	0.0574	0.0546	0.0519	0.0493	0.0468	0.0443	0.0419	0.0395	0.0372	0.0349	0.0327	0.0306	0.0285	0.0265	0.0245	
2.34	0.0716	0.0684	0.0653	0.0624	0.0595	0.0566	0.0539	0.0512	0.0486	0.0461	0.0436	0.0412	0.0389	0.0366	0.0344	0.0322	0.0301	0.0280	0.0260	0.0241	
2.35	0.0707	0.0676	0.0645	0.0616	0.0587	0.0559	0.0532	0.0505	0.0479	0.0454	0.0430	0.0406	0.0383	0.0360	0.0338	0.0316	0.0295	0.0275	0.0255	0.0236	
2.36	0.0699	0.0667	0.0637	0.0608	0.0579	0.0551	0.0524	0.0498	0.0473	0.0448	0.0423	0.0400	0.0377	0.0354	0.0332	0.0311	0.0290	0.0270	0.0251	0.0232	
2.37	0.0690	0.0659	0.0629	0.0600	0.0572	0.0544	0.0517	0.0491	0.0466	0.0441	0.0417	0.0394	0.0371	0.0349	0.0327	0.0306	0.0285	0.0266	0.0246	0.0227	
2.38	0.0682	0.0651	0.0621	0.0592	0.0564	0.0537	0.0510	0.0484	0.0459	0.0435	0.0411	0.0388	0.0365	0.0343	0.0322	0.0301	0.0281	0.0261	0.0242	0.0223	
2.39	0.0674	0.0643	0.0614	0.0585	0.0557	0.0530	0.0503	0.0478	0.0453	0.0428	0.0405	0.0382	0.0359	0.0338	0.0316	0.0296	0.0276	0.0256	0.0237	0.0219	
2.40	0.0666	0.0635	0.0606	0.0577	0.0550	0.0523	0.0496	0.0471	0.0446	0.0422	0.0399	0.0376	0.0354	0.0332	0.0311	0.0291	0.0271	0.0252	0.0233	0.0215	
2.41	0.0658	0.0628	0.0598	0.0569	0.0542	0.0515	0.0489	0.0464	0.0439	0.0414	0.0390	0.0367	0.0344	0.0322	0.0301	0.0281	0.0262	0.0243	0.0224	0.0206	
2.42	0.0650	0.0620	0.0591	0.0562	0.0535	0.0508	0.0483	0.0458	0.0434	0.0410	0.0387	0.0365	0.0343	0.0321	0.0301	0.0281	0.0262	0.0243	0.0225	0.0207	
2.43	0.0642	0.0612	0.0583	0.0555	0.0528	0.0502	0.0476	0.0452	0.0427	0.0404	0.0381	0.0359	0.0337	0.0316	0.0296	0.0276	0.0257	0.0239	0.0220	0.0203	
2.44	0.0634	0.0605	0.0576	0.0548	0.0521	0.0495	0.0470	0.0445	0.0421	0.0398	0.0376	0.0354	0.0332	0.0311	0.0291	0.0272	0.0253	0.0234	0.0216	0.0199	
2.45	0.0627	0.0597	0.0569	0.0541	0.0515	0.0489	0.0464	0.0439	0.0415	0.0392	0.0370	0.0348	0.0327	0.0306	0.0286	0.0267	0.0248	0.0230	0.0213	0.0195	
2.46	0.0619	0.0590	0.0562	0.0534	0.0508	0.0482	0.0457	0.0433	0.0409	0.0387	0.0364	0.0343	0.0322	0.0302	0.0282	0.0263	0.0244	0.0226	0.0209	0.0192	
2.47	0.0612	0.0583	0.0555	0.0528	0.0501	0.0476	0.0451	0.0427	0.0404	0.0381	0.0359	0.0338	0.0317	0.0297	0.0277	0.0258	0.0240	0.0222	0.0205	0.0188	
2.48	0.0604	0.0576	0.0548	0.0521	0.0495	0.0469	0.0445	0.0421	0.0398	0.0375	0.0354	0.0332	0.0312	0.0292	0.0273	0.0254	0.0236	0.0218	0.0201	0.0185	
2.49	0.0597	0.0569	0.0541	0.0514	0.0488	0.0463	0.0439	0.0415	0.0392	0.0370	0.0348	0.0327	0.0307	0.0287	0.0268	0.0250	0.0232	0.0214	0.0197	0.0181	
2.50	0.0590	0.0562	0.0534	0.0508	0.0482	0.0457	0.0433	0.0409	0.0387	0.0365	0.0343	0.0322	0.0302	0.0283	0.0264	0.0245	0.0228	0.0210	0.0194	0.0178	
2.51	0.0583	0.0555	0.0527	0.0501	0.0476	0.0451	0.0427	0.0404	0.0381	0.0359	0.0338	0.0317	0.0297	0.0278	0.0259	0.0241	0.0224	0.0207	0.0190	0.0174	
2.52	0.0576	0.0548	0.0521	0.0495	0.0469	0.0445	0.0421	0.0398	0.0376	0.0354	0.0333	0.0313	0.0293	0.0274	0.0255	0.0237	0.0220	0.0203	0.0187	0.0171	
2.53	0.0569	0.0541	0.0514	0.0488	0.0463	0.0439	0.0415														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	
3.01	0.0317	0.0298	0.0279	0.0262	0.0245	0.0229	0.0213	0.0199	0.0185	0.0171	0.0158	0.0146	0.0134	0.0123	0.0112	0.0102	0.0092	0.0083	0.0075	0.0066	
3.02	0.0313	0.0294	0.0276	0.0258	0.0242	0.0226	0.0210	0.0196	0.0182	0.0168	0.0156	0.0143	0.0132	0.0121	0.0110	0.0100	0.0091	0.0082	0.0073	0.0065	
3.03	0.0309	0.0290	0.0272	0.0255	0.0238	0.0223	0.0208	0.0193	0.0179	0.0166	0.0153	0.0141	0.0130	0.0119	0.0108	0.0098	0.0089	0.0080	0.0072	0.0064	
3.04	0.0305	0.0287	0.0269	0.0252	0.0235	0.0220	0.0205	0.0190	0.0177	0.0163	0.0151	0.0139	0.0128	0.0117	0.0106	0.0097	0.0087	0.0079	0.0070	0.0063	
3.05	0.0302	0.0283	0.0265	0.0248	0.0232	0.0217	0.0202	0.0188	0.0174	0.0161	0.0149	0.0137	0.0126	0.0115	0.0105	0.0095	0.0086	0.0077	0.0069	0.0061	
3.06	0.0298	0.0279	0.0262	0.0245	0.0229	0.0214	0.0199	0.0185	0.0171	0.0159	0.0146	0.0135	0.0124	0.0113	0.0103	0.0093	0.0084	0.0076	0.0068	0.0060	
3.07	0.0294	0.0276	0.0259	0.0242	0.0226	0.0211	0.0196	0.0182	0.0169	0.0156	0.0144	0.0133	0.0122	0.0111	0.0101	0.0092	0.0083	0.0074	0.0067	0.0059	
3.08	0.0291	0.0273	0.0255	0.0239	0.0223	0.0208	0.0193	0.0180	0.0167	0.0154	0.0142	0.0131	0.0120	0.0109	0.0099	0.0090	0.0081	0.0073	0.0065	0.0058	
3.09	0.0287	0.0269	0.0252	0.0236	0.0220	0.0205	0.0191	0.0177	0.0164	0.0152	0.0140	0.0128	0.0118	0.0108	0.0098	0.0089	0.0080	0.0072	0.0064	0.0057	
3.10	0.0284	0.0266	0.0249	0.0233	0.0217	0.0202	0.0188	0.0175	0.0162	0.0149	0.0138	0.0126	0.0116	0.0106	0.0096	0.0087	0.0079	0.0070	0.0063	0.0056	
3.11	0.0280	0.0262	0.0246	0.0230	0.0214	0.0200	0.0186	0.0172	0.0159	0.0147	0.0136	0.0125	0.0114	0.0104	0.0095	0.0086	0.0077	0.0069	0.0062	0.0055	
3.12	0.0277	0.0259	0.0243	0.0227	0.0211	0.0197	0.0183	0.0170	0.0157	0.0145	0.0133	0.0123	0.0112	0.0102	0.0093	0.0084	0.0076	0.0068	0.0060	0.0054	
3.13	0.0273	0.0256	0.0239	0.0224	0.0209	0.0194	0.0180	0.0167	0.0155	0.0143	0.0131	0.0121	0.0110	0.0101	0.0091	0.0083	0.0074	0.0067	0.0059	0.0053	
3.14	0.0270	0.0253	0.0236	0.0221	0.0206	0.0192	0.0178	0.0165	0.0153	0.0141	0.0129	0.0119	0.0109	0.0099	0.0090	0.0081	0.0073	0.0065	0.0058	0.0052	
3.15	0.0267	0.0250	0.0233	0.0218	0.0203	0.0189	0.0175	0.0163	0.0150	0.0139	0.0127	0.0117	0.0107	0.0097	0.0088	0.0080	0.0072	0.0064	0.0057	0.0050	
3.16	0.0263	0.0246	0.0230	0.0215	0.0200	0.0186	0.0173	0.0160	0.0148	0.0137	0.0126	0.0115	0.0105	0.0096	0.0087	0.0078	0.0070	0.0063	0.0056	0.0050	
3.17	0.0260	0.0243	0.0227	0.0212	0.0198	0.0184	0.0171	0.0158	0.0146	0.0135	0.0124	0.0113	0.0103	0.0094	0.0085	0.0077	0.0069	0.0062	0.0055	0.0049	
3.18	0.0257	0.0240	0.0225	0.0209	0.0195	0.0181	0.0168	0.0156	0.0144	0.0132	0.0122	0.0111	0.0102	0.0093	0.0084	0.0076	0.0068	0.0061	0.0054	0.0048	
3.19	0.0254	0.0237	0.0222	0.0207	0.0192	0.0179	0.0166	0.0153	0.0142	0.0131	0.0120	0.0110	0.0100	0.0091	0.0082	0.0074	0.0067	0.0060	0.0053	0.0047	
3.20	0.0251	0.0234	0.0219	0.0204	0.0190	0.0176	0.0164	0.0151	0.0140	0.0129	0.0118	0.0108	0.0098	0.0090	0.0081	0.0073	0.0066	0.0059	0.0052	0.0046	
3.21	0.0248	0.0231	0.0216	0.0201	0.0187	0.0174	0.0161	0.0149	0.0138	0.0127	0.0116	0.0106	0.0097	0.0088	0.0080	0.0072	0.0064	0.0057	0.0051	0.0045	
3.22	0.0245	0.0229	0.0213	0.0199	0.0185	0.0172	0.0159	0.0147	0.0136	0.0125	0.0114	0.0105	0.0095	0.0087	0.0078	0.0071	0.0063	0.0056	0.0050	0.0044	
3.23	0.0242	0.0226	0.0211	0.0196	0.0182	0.0169	0.0157	0.0145	0.0134	0.0123	0.0113	0.0103	0.0094	0.0085	0.0077	0.0069	0.0062	0.0055	0.0049	0.0043	
3.24	0.0239	0.0223	0.0208	0.0194	0.0180	0.0167	0.0155	0.0143	0.0132	0.0121	0.0111	0.0101	0.0092	0.0084	0.0076	0.0068	0.0061	0.0054	0.0048	0.0042	
3.25	0.0236	0.0220	0.0205	0.0191	0.0178	0.0165	0.0152	0.0141	0.0130	0.0119	0.0109	0.0100	0.0091	0.0082	0.0074	0.0067	0.0060	0.0053	0.0047	0.0042	
3.26	0.0233	0.0217	0.0203	0.0189	0.0175	0.0162	0.0150	0.0139	0.0128	0.0117	0.0108	0.0098	0.0089	0.0081	0.0073	0.0066	0.0059	0.0052	0.0046	0.0041	
3.27	0.0230	0.0215	0.0200	0.0186	0.0173	0.0160	0.0148	0.0137	0.0126	0.0116	0.0106	0.0097	0.0088	0.0080	0.0072	0.0065	0.0058	0.0051	0.0045	0.0040	
3.28	0.0227	0.0212	0.0197	0.0183	0.0171	0.0158	0.0146	0.0135	0.0124	0.0114	0.0104	0.0095	0.0087	0.0078	0.0071	0.0064	0.0057	0.0050	0.0045	0.0039	
3.29	0.0224	0.0209	0.0195	0.0181	0.0168	0.0156	0.0144	0.0133	0.0122	0.0112	0.0103	0.0094	0.0085	0.0077	0.0070	0.0062	0.0056	0.0050	0.0044	0.0038	
3.30	0.0222	0.0207	0.0192	0.0179	0.0166	0.0154	0.0142	0.0131	0.0121	0.0111	0.0101	0.0092	0.0084	0.0076	0.0068	0.0061	0.0055	0.0049	0.0043	0.0038	
3.31	0.0219	0.0204	0.0190	0.0177	0.0164	0.0152	0.0140	0.0129	0.0119	0.0109	0.0100	0.0091	0.0082	0.0074	0.0067	0.0060	0.0054	0.0048	0.0042	0.0037	
3.32	0.0216	0.0202	0.0188	0.0174	0.0162	0.0150	0.0138	0.0127	0.0117	0.0107	0.0098	0.0089	0.0081	0.0073	0.0066	0.0059	0.0053	0.0047	0.0041	0.0036	
3.33	0.0214	0.0199	0.0185	0.0172	0.0159	0.0148	0.0136	0.0126	0.0115	0.0106	0.0097	0.0088	0.0080	0.0072	0.0065	0.0058	0.0052	0.0046	0.0040	0.0035	
3.34	0.0211	0.0197	0.0183	0.0170	0.0157	0.0146	0.0134	0.0124	0.0114	0.0104	0.0095	0.0087	0.0079	0.0071	0.0064	0.0057	0.0051	0.0045	0.0040	0.0035	
3.35	0.0208	0.0194	0.0180	0.0167	0.0155	0.0144	0.0132	0.0122	0.0112	0.0103	0.0094	0.0085	0.0077	0.0070	0.0063	0.0056	0.0050	0.0044	0.0039	0.0034	
3.36	0.0206	0.0192	0.0178	0.0165	0.0153	0.0142	0.0131	0.0120	0.0110	0.0101	0.0092	0.0084	0.0076	0.0069	0.0062	0.0055	0.0049	0.0043	0.0038	0.0033	
3.37	0.0203	0.0189	0.0176	0.0163	0.0151	0.0140	0.0129	0.0118	0.0109	0.0099	0.0091	0.0083	0.0075	0.0067	0.0061	0.0054	0.0048	0.0043	0.0037	0.0033	
3.38	0.0201	0.0187	0.0174	0.0161	0.0149	0.0138	0.0127	0.0117	0.0107	0.0098	0.0089	0.0081	0.0074	0.0066	0.0060	0.0053	0.0047	0.0042	0.0037	0.0032	
3.39	0.0198	0.0184	0.0171	0.0159	0.0147	0.0136	0.0125	0.0115	0.0106	0.0097	0.0088	0.0080	0.0072	0.0065	0.0059	0.0052	0.0047	0.0041	0.0036	0.0031	
3.40	0.0196	0.0182	0.0169	0.0157	0.0145	0.0134	0.0123	0.0113	0.0104	0.0095	0.0087	0.0079	0.0071	0.0064	0.0058	0.0051	0.0046	0.0040	0.0035	0.0031	
3.41	0.0193	0.0180	0.0167	0.0155	0.0143	0.0132	0.0122	0.0112	0.0103	0.0094	0.0085	0.0077	0.0070	0.0063	0.0057	0.0050	0.0045	0.0040	0.0034	0.0030	
3.42	0.0191	0.0178	0.0165	0.0153	0.0141	0.0130	0.0120	0.0110	0.0101	0.0092	0.0084	0.0076	0.0069	0.0062	0.0056	0.0050	0.0044	0.0039	0.0034	0.0030	
3.43	0.0189	0.0175	0.0163	0.0151	0.0139	0.0129	0.0118	0.0109	0.0100	0.0091	0.0083	0.0075	0.0068	0.0061	0.0055	0.0049	0.0044	0.0039	0.0034	0.0030	
3.44	0.0186	0.0173	0.0161	0.0149	0.0137	0.0127	0.0117	0.0107	0.0098	0.0089	0.0081	0.0074	0.0067	0.0060	0.0054	0.0048	0.0042	0.0037	0.0033	0.0028	
3.45	0.0184	0.0171	0.0159	0.0147	0.0136	0.0125	0.0115	0.0106	0.0097	0.0088	0.0080	0.0073	0.0066	0.0059	0.0053	0.0047	0.0042	0.0037	0.0032	0.0028	
3.46	0.0182	0.0169	0.0157	0.0145	0.0134	0.0123	0.0113	0.0104	0.0095	0.0087	0.0079	0.0072	0.0065	0.0058	0.0052	0.0046	0.0041	0.0036	0.0032	0.0027	
3.47	0.0180	0.0167	0.0155	0.0143	0.0132	0.0122	0.0112	0.0103	0.0094	0.0086	0.0078	0.0070	0.0064	0.0057	0.0051	0.0045	0.0040	0.0035	0.0031	0.0027	
3.48	0.0177	0.0165	0.0153	0.0141	0.0130	0.0120	0.0110	0.0101	0.0092	0.0084	0.0077	0.0069	0.0062	0.0056	0.0050	0.0045	0.0039	0.0035	0.0030	0.0026	
3.49	0.0175	0.0163	0.0151	0.0139	0.0129	0.0118	0.0109	0.0100	0.0091	0.0083	0.0075	0.0068	0.0061	0.0055	0.0049	0.0044	0.0039	0.0034	0.0030	0.0026	
3.50	0.0173	0.0161	0.0149	0.0137	0.0127	0.0117	0.0107	0.0098	0.0090	0.0082	0.0074	0.0067	0.0060	0.0054	0.0048	0.0043	0.0038	0.0033	0.0029	0.0025	
3.51	0.0171	0.0159	0.0147	0.0136	0.0125	0.0115	0.0106	0.0097	0.0088	0.0080	0.0073	0.0066	0.0059	0.0053	0.0048	0.0042	0.0037	0.0033	0.0029	0.0025	
3.52	0.0169	0.0157	0.0145	0.0134	0.0123	0.0114	0.0104	0.0095	0.0087	0.0079	0.0072	0.0065	0.0059	0.0052	0.0047	0.0042	0.0037	0.0032	0.0028	0.0024	
3.53	0.0167	0.0155	0.0143	0.0132	0.0122	0.0112	0.														

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Rate	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
4.01	0.0092	0.0084	0.0077	0.0070	0.0063	0.0058	0.0052	0.0047	0.0042	0.0038	0.0033	0.0030	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009
4.02	0.0091	0.0083	0.0076	0.0069	0.0063	0.0057	0.0051	0.0046	0.0041	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009
4.03	0.0090	0.0082	0.0075	0.0068	0.0062	0.0056	0.0051	0.0045	0.0041	0.0036	0.0032	0.0029	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0010	0.0009
4.04	0.0088	0.0081	0.0074	0.0067	0.0061	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009
4.05	0.0087	0.0080	0.0073	0.0066	0.0060	0.0054	0.0049	0.0044	0.0040	0.0035	0.0031	0.0028	0.0024	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0008
4.06	0.0086	0.0079	0.0072	0.0065	0.0059	0.0054	0.0048	0.0044	0.0039	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0008
4.07	0.0085	0.0078	0.0071	0.0064	0.0058	0.0053	0.0048	0.0043	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021	0.0018	0.0016	0.0013	0.0011	0.0010	0.0008
4.08	0.0084	0.0077	0.0070	0.0064	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0009	0.0008
4.09	0.0083	0.0076	0.0069	0.0063	0.0057	0.0051	0.0046	0.0042	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008
4.10	0.0082	0.0075	0.0068	0.0062	0.0056	0.0051	0.0046	0.0041	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008
4.11	0.0081	0.0074	0.0067	0.0061	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0029	0.0025	0.0022	0.0019	0.0017	0.0015	0.0012	0.0011	0.0009	0.0007
4.12	0.0080	0.0073	0.0066	0.0060	0.0055	0.0049	0.0044	0.0040	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0010	0.0009	0.0007
4.13	0.0079	0.0072	0.0066	0.0060	0.0054	0.0049	0.0044	0.0039	0.0035	0.0031	0.0028	0.0024	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007
4.14	0.0078	0.0071	0.0065	0.0059	0.0053	0.0048	0.0043	0.0039	0.0035	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007
4.15	0.0077	0.0070	0.0064	0.0058	0.0052	0.0047	0.0043	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021	0.0018	0.0016	0.0013	0.0012	0.0010	0.0008	0.0007
4.16	0.0076	0.0069	0.0063	0.0057	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0026	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007
4.17	0.0075	0.0068	0.0062	0.0056	0.0051	0.0046	0.0041	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007
4.18	0.0074	0.0068	0.0061	0.0056	0.0050	0.0045	0.0041	0.0036	0.0033	0.0029	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006
4.19	0.0073	0.0067	0.0061	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006
4.20	0.0072	0.0066	0.0060	0.0054	0.0049	0.0044	0.0040	0.0035	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009	0.0007	0.0006
4.21	0.0072	0.0065	0.0059	0.0054	0.0048	0.0044	0.0039	0.0035	0.0031	0.0028	0.0024	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006
4.22	0.0071	0.0064	0.0058	0.0053	0.0048	0.0043	0.0038	0.0034	0.0031	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006
4.23	0.0070	0.0063	0.0058	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006
4.24	0.0069	0.0063	0.0057	0.0051	0.0046	0.0042	0.0037	0.0033	0.0030	0.0026	0.0023	0.0020	0.0018	0.0016	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006
4.25	0.0068	0.0062	0.0056	0.0051	0.0046	0.0041	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006
4.26	0.0067	0.0061	0.0055	0.0050	0.0045	0.0041	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006
4.27	0.0066	0.0060	0.0054	0.0049	0.0045	0.0040	0.0036	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0005
4.28	0.0065	0.0060	0.0054	0.0049	0.0044	0.0039	0.0035	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0006	0.0005
4.29	0.0065	0.0059	0.0053	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028	0.0024	0.0022	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005
4.30	0.0064	0.0058	0.0053	0.0047	0.0043	0.0038	0.0034	0.0031	0.0027	0.0024	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005
4.31	0.0063	0.0057	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005
4.32	0.0062	0.0057	0.0051	0.0046	0.0042	0.0037	0.0033	0.0030	0.0026	0.0023	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005
4.33	0.0062	0.0056	0.0051	0.0046	0.0041	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005
4.34	0.0061	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0029	0.0026	0.0023	0.0020	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005
4.35	0.0060	0.0054	0.0049	0.0044	0.0040	0.0036	0.0032	0.0028	0.0025	0.0022	0.0020	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005
4.36	0.0059	0.0054	0.0049	0.0044	0.0039	0.0035	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005
4.37	0.0059	0.0053	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028	0.0024	0.0022	0.0019	0.0017	0.0014	0.0012	0.0011	0.0009	0.0008	0.0006	0.0005	0.0004
4.38	0.0058	0.0052	0.0047	0.0043	0.0038	0.0034	0.0031	0.0027	0.0024	0.0021	0.0019	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008	0.0006	0.0005	0.0004
4.39	0.0057	0.0052	0.0047	0.0042	0.0038	0.0034	0.0030	0.0027	0.0024	0.0021	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004
4.40	0.0056	0.0051	0.0046	0.0041	0.0037	0.0033	0.0030	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004
4.41	0.0056	0.0050	0.0045	0.0041	0.0037	0.0033	0.0029	0.0026	0.0023	0.0020	0.0018	0.0016	0.0013	0.0012	0.0010	0.0009	0.0007	0.0006	0.0005	0.0004
4.42	0.0055	0.0050	0.0045	0.0040	0.0036	0.0032	0.0029	0.0026	0.0023	0.0020	0.0018	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004
4.43	0.0054	0.0049	0.0044	0.0040	0.0036	0.0032	0.0028	0.0025	0.0022	0.0020	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004
4.44	0.0054	0.0048	0.0044	0.0039	0.0035	0.0032	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004
4.45	0.0053	0.0048	0.0043	0.0039	0.0035	0.0031	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004
4.46	0.0052	0.0047	0.0043	0.0038																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35
5.01	0.0026	0.0023	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001
5.02	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001
5.03	0.0026	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001
5.04	0.0025	0.0022	0.0020	0.0018	0.0015	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001
5.05	0.0025	0.0022	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0006	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001
5.06	0.0025	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001
5.07	0.0024	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001
5.08	0.0024	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001
5.09	0.0024	0.0021	0.0019	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001
5.10	0.0023	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001
5.11	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001
5.12	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001
5.13	0.0023	0.0020	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001
5.14	0.0023	0.0019	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
5.15	0.0022	0.0019	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
5.16	0.0022	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
5.17	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
5.18	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
5.19	0.0021	0.0018	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001
5.20	0.0021	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001
5.21	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001
5.22	0.0020	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001
5.23	0.0020	0.0018	0.0015	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001
5.24	0.0020	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001
5.25	0.0019	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.26	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.27	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001
5.28	0.0019	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001
5.29	0.0018	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.30	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.31	0.0018	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.32	0.0018	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.33	0.0017	0.0015	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.34	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.35	0.0017	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.36	0.0017	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001
5.37	0.0017	0.0015	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001
5.38	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001
5.39	0.0016	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001
5.40	0.0016	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001
5.41	0.0016	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001
5.42	0.0016	0.0014	0.0012	0.0010	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
5.43	0.0015	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.44	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.45	0.0015	0.0013	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.46	0.0015	0.0013	0.0011	0.0010	0.0009	0.0008	0.0006	0.0006	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.47	0.0015	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.48	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.49	0.0014	0.0013	0.0011	0.0010	0.0008	0.0007	0.0006	0.0005	0.0005	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.50	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.51	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.52	0.0014	0.0012	0.0011	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0004	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000
5.53	0.0014	0.0012	0.0010	0.0009	0.0008	0.0007	0.0006													

**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
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EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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**EXHIBIT 5B-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)
APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE

RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
0.00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0.01	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
0.02	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
0.04	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9501	0.9501	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500
0.06	0.9401	0.9401	0.9401	0.9401	0.9401	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400	0.9400
0.07	0.9302	0.9301	0.9301	0.9301	0.9301	0.9301	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9203	0.9202	0.9202	0.9201	0.9201	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.09	0.9104	0.9103	0.9102	0.9102	0.9101	0.9101	0.9101	0.9101	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100	0.9100
0.10	0.9005	0.9004	0.9003	0.9003	0.9002	0.9002	0.9001	0.9001	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8906	0.8905	0.8904	0.8903	0.8903	0.8902	0.8902	0.8901	0.8901	0.8901	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8808	0.8806	0.8805	0.8804	0.8803	0.8803	0.8802	0.8802	0.8801	0.8801	0.8801	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
0.13	0.8710	0.8708	0.8707	0.8706	0.8704	0.8704	0.8703	0.8702	0.8702	0.8701	0.8701	0.8701	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
0.14	0.8612	0.8610	0.8608	0.8607	0.8606	0.8605	0.8604	0.8603	0.8602	0.8602	0.8601	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8515	0.8511	0.8511	0.8510	0.8509	0.8508	0.8507	0.8506	0.8505	0.8504	0.8503	0.8502	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8418	0.8415	0.8413	0.8411	0.8409	0.8408	0.8406	0.8405	0.8404	0.8403	0.8402	0.8402	0.8401	0.8401	0.8401	0.8400	0.8400	0.8400	0.8400	0.8400
0.17	0.8321	0.8318	0.8316	0.8313	0.8311	0.8309	0.8308	0.8306	0.8305	0.8304	0.8303	0.8302	0.8302	0.8301	0.8301	0.8301	0.8300	0.8300	0.8300	0.8300
0.18	0.8225	0.8222	0.8219	0.8216	0.8214	0.8211	0.8210	0.8208	0.8206	0.8205	0.8204	0.8203	0.8202	0.8202	0.8201	0.8201	0.8200	0.8200	0.8200	0.8200
0.19	0.8129	0.8125	0.8122	0.8119	0.8116	0.8114	0.8112	0.8110	0.8108	0.8106	0.8105	0.8104	0.8103	0.8102	0.8101	0.8101	0.8100	0.8100	0.8100	0.8100
0.20	0.8033	0.8029	0.8025	0.8022	0.8019	0.8016	0.8014	0.8011	0.8009	0.8008	0.8006	0.8005	0.8004	0.8003	0.8002	0.8001	0.8000	0.8000	0.8000	0.8000
0.21	0.7938	0.7934	0.7929	0.7926	0.7922	0.7919	0.7916	0.7913	0.7911	0.7909	0.7907	0.7906	0.7904	0.7903	0.7902	0.7901	0.7901	0.7900	0.7900	0.7900
0.22	0.7843	0.7838	0.7834	0.7830	0.7826	0.7822	0.7819	0.7816	0.7813	0.7811	0.7809	0.7807	0.7805	0.7804	0.7803	0.7802	0.7801	0.7801	0.7800	0.7800
0.23	0.7749	0.7744	0.7739	0.7734	0.7730	0.7726	0.7722	0.7719	0.7716	0.7713	0.7711	0.7708	0.7706	0.7705	0.7704	0.7702	0.7701	0.7701	0.7700	0.7700
0.24	0.7656	0.7650	0.7644	0.7639	0.7634	0.7630	0.7626	0.7622	0.7619	0.7615	0.7613	0.7610	0.7608	0.7606	0.7604	0.7603	0.7602	0.7601	0.7601	0.7600
0.25	0.7563	0.7556	0.7550	0.7545	0.7539	0.7534	0.7530	0.7526	0.7522	0.7518	0.7515	0.7512	0.7510	0.7507	0.7506	0.7504	0.7503	0.7502	0.7501	0.7501
0.26	0.7470	0.7463	0.7457	0.7451	0.7445	0.7439	0.7434	0.7430	0.7425	0.7421	0.7418	0.7414	0.7411	0.7409	0.7407	0.7405	0.7403	0.7402	0.7401	0.7401
0.27	0.7378	0.7371	0.7364	0.7357	0.7351	0.7345	0.7339	0.7334	0.7329	0.7325	0.7321	0.7317	0.7314	0.7311	0.7308	0.7306	0.7304	0.7303	0.7302	0.7301
0.28	0.7287	0.7279	0.7271	0.7264	0.7257	0.7250	0.7244	0.7239	0.7233	0.7228	0.7224	0.7220	0.7216	0.7213	0.7210	0.7207	0.7205	0.7204	0.7202	0.7201
0.29	0.7196	0.7187	0.7179	0.7171	0.7164	0.7156	0.7150	0.7144	0.7138	0.7132	0.7127	0.7123	0.7119	0.7115	0.7112	0.7109	0.7106	0.7104	0.7103	0.7102
0.30	0.7106	0.7096	0.7087	0.7079	0.7071	0.7063	0.7056	0.7049	0.7043	0.7037	0.7031	0.7026	0.7021	0.7017	0.7013	0.7010	0.7007	0.7005	0.7003	0.7002
0.31	0.7016	0.7006	0.6996	0.6987	0.6978	0.6970	0.6962	0.6955	0.6948	0.6941	0.6935	0.6930	0.6925	0.6920	0.6916	0.6912	0.6909	0.6906	0.6904	0.6902
0.32	0.6927	0.6916	0.6906	0.6896	0.6887	0.6878	0.6869	0.6861	0.6854	0.6847	0.6840	0.6834	0.6828	0.6823	0.6818	0.6814	0.6810	0.6807	0.6805	0.6802
0.33	0.6838	0.6827	0.6816	0.6806	0.6796	0.6786	0.6777	0.6768	0.6760	0.6752	0.6745	0.6738	0.6732	0.6726	0.6721	0.6716	0.6712	0.6709	0.6706	0.6704
0.34	0.6750	0.6738	0.6727	0.6716	0.6705	0.6695	0.6685	0.6676	0.6667	0.6659	0.6651	0.6643	0.6636	0.6630	0.6624	0.6619	0.6614	0.6610	0.6607	0.6605
0.35	0.6663	0.6651	0.6638	0.6627	0.6615	0.6605	0.6594	0.6584	0.6575	0.6566	0.6557	0.6549	0.6541	0.6534	0.6528	0.6522	0.6517	0.6512	0.6509	0.6506
0.36	0.6577	0.6563	0.6551	0.6538	0.6526	0.6515	0.6504	0.6493	0.6483	0.6473	0.6464	0.6455	0.6447	0.6439	0.6432	0.6425	0.6420	0.6415	0.6410	0.6406
0.37	0.6491	0.6477	0.6463	0.6450	0.6438	0.6425	0.6413	0.6402	0.6391	0.6381	0.6371	0.6361	0.6352	0.6344	0.6336	0.6329	0.6323	0.6317	0.6312	0.6308
0.38	0.6406	0.6391	0.6377	0.6363	0.6349	0.6337	0.6324	0.6312	0.6300	0.6289	0.6278	0.6268	0.6258	0.6249	0.6241	0.6233	0.6226	0.6220	0.6214	0.6210
0.39	0.6321	0.6306	0.6291	0.6276	0.6262	0.6248	0.6235	0.6222	0.6210	0.6198	0.6186	0.6175	0.6165	0.6155	0.6146	0.6136	0.6120	0.6123	0.6116	0.6111
0.40	0.6237	0.6221	0.6205	0.6190	0.6175	0.6161	0.6147	0.6133	0.6120	0.6107	0.6095	0.6083	0.6072	0.6061	0.6051	0.6042	0.6033	0.6026	0.6019	0.6013
0.41	0.6154	0.6137	0.6121	0.6105	0.6089	0.6074	0.6059	0.6045	0.6031	0.6017	0.6004	0.5992	0.5980	0.5968	0.5957	0.5947	0.5938	0.5929	0.5922	0.5915
0.42	0.6071	0.6054	0.6037	0.6020	0.6004	0.5988	0.5972	0.5957	0.5942	0.5928	0.5914	0.5901	0.5888	0.5875	0.5864	0.5853	0.5843	0.5835	0.5825	0.5817
0.43	0.5989	0.5971	0.5953	0.5936	0.5919	0.5902	0.5886	0.5870	0.5854	0.5839	0.5825	0.5810	0.5797	0.5783	0.5771	0.5759	0.5748	0.5738	0.5728	0.5720
0.44	0.5908	0.5889	0.5871	0.5853	0.5835	0.5817	0.5800	0.5784	0.5767	0.5751	0.5736	0.5721	0.5706	0.5692	0.5678	0.5666	0.5654	0.5642	0.5632	0.5623
0.45	0.5828	0.5808	0.5789	0.5770	0.5752	0.5733	0.5715</													

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																				
Entry	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
1.01	0.2485	0.2438	0.2391	0.2344	0.2295	0.2246	0.2196	0.2146	0.2094	0.2041	0.1987	0.1931	0.1873	0.1814	0.1752	0.1688	0.1621	0.1551	0.1477	0.1399
1.02	0.2444	0.2398	0.2350	0.2303	0.2254	0.2205	0.2155	0.2104	0.2052	0.1999	0.1945	0.1889	0.1831	0.1771	0.1710	0.1645	0.1578	0.1508	0.1434	0.1355
1.03	0.2404	0.2357	0.2310	0.2262	0.2214	0.2164	0.2114	0.2063	0.2011	0.1958	0.1903	0.1847	0.1789	0.1730	0.1668	0.1603	0.1536	0.1465	0.1391	0.1313
1.04	0.2365	0.2318	0.2270	0.2222	0.2174	0.2124	0.2074	0.2023	0.1971	0.1917	0.1863	0.1807	0.1749	0.1689	0.1627	0.1562	0.1495	0.1424	0.1350	0.1271
1.05	0.2326	0.2279	0.2231	0.2183	0.2135	0.2085	0.2035	0.1984	0.1931	0.1878	0.1823	0.1767	0.1709	0.1649	0.1587	0.1522	0.1455	0.1384	0.1310	0.1231
1.06	0.2288	0.2241	0.2193	0.2145	0.2096	0.2046	0.1996	0.1945	0.1892	0.1839	0.1784	0.1727	0.1669	0.1609	0.1547	0.1483	0.1415	0.1344	0.1270	0.1192
1.07	0.2250	0.2203	0.2155	0.2107	0.2058	0.2008	0.1958	0.1906	0.1854	0.1800	0.1745	0.1689	0.1631	0.1571	0.1509	0.1444	0.1377	0.1306	0.1232	0.1153
1.08	0.2213	0.2165	0.2118	0.2069	0.2020	0.1971	0.1920	0.1869	0.1816	0.1763	0.1708	0.1651	0.1593	0.1533	0.1471	0.1406	0.1339	0.1268	0.1194	0.1116
1.09	0.2176	0.2129	0.2081	0.2033	0.1984	0.1934	0.1883	0.1832	0.1779	0.1726	0.1671	0.1614	0.1556	0.1496	0.1434	0.1369	0.1302	0.1232	0.1158	0.1080
1.10	0.2140	0.2093	0.2045	0.1996	0.1947	0.1898	0.1847	0.1795	0.1743	0.1689	0.1634	0.1578	0.1520	0.1460	0.1398	0.1333	0.1266	0.1196	0.1122	0.1044
1.11	0.2104	0.2057	0.2009	0.1961	0.1912	0.1862	0.1811	0.1760	0.1707	0.1654	0.1599	0.1542	0.1484	0.1424	0.1362	0.1298	0.1231	0.1161	0.1087	0.1009
1.12	0.2069	0.2022	0.1974	0.1925	0.1876	0.1827	0.1776	0.1725	0.1672	0.1619	0.1564	0.1507	0.1449	0.1390	0.1328	0.1263	0.1196	0.1126	0.1053	0.0976
1.13	0.2035	0.1987	0.1939	0.1891	0.1842	0.1792	0.1742	0.1690	0.1638	0.1584	0.1529	0.1473	0.1415	0.1355	0.1294	0.1230	0.1163	0.1092	0.1020	0.0943
1.14	0.1997	0.1950	0.1902	0.1854	0.1805	0.1756	0.1706	0.1655	0.1603	0.1549	0.1494	0.1437	0.1380	0.1322	0.1260	0.1197	0.1129	0.1060	0.0988	0.0911
1.15	0.1967	0.1920	0.1872	0.1823	0.1774	0.1725	0.1674	0.1623	0.1571	0.1517	0.1462	0.1406	0.1349	0.1289	0.1228	0.1164	0.1098	0.1029	0.0957	0.0887
1.16	0.1934	0.1887	0.1839	0.1790	0.1742	0.1692	0.1641	0.1590	0.1538	0.1485	0.1430	0.1374	0.1317	0.1257	0.1196	0.1133	0.1067	0.0998	0.0926	0.0851
1.17	0.1901	0.1854	0.1806	0.1758	0.1709	0.1660	0.1609	0.1558	0.1506	0.1453	0.1398	0.1342	0.1285	0.1226	0.1165	0.1102	0.1036	0.0968	0.0896	0.0822
1.18	0.1869	0.1822	0.1774	0.1726	0.1677	0.1628	0.1578	0.1526	0.1474	0.1421	0.1367	0.1311	0.1254	0.1195	0.1135	0.1072	0.1007	0.0938	0.0867	0.0793
1.19	0.1838	0.1791	0.1743	0.1695	0.1646	0.1597	0.1546	0.1495	0.1444	0.1391	0.1336	0.1281	0.1224	0.1165	0.1105	0.1042	0.0977	0.0910	0.0839	0.0766
1.20	0.1807	0.1759	0.1712	0.1664	0.1615	0.1566	0.1516	0.1465	0.1413	0.1360	0.1306	0.1251	0.1194	0.1136	0.1076	0.1014	0.0949	0.0882	0.0812	0.0739
1.21	0.1776	0.1729	0.1681	0.1633	0.1585	0.1536	0.1486	0.1435	0.1383	0.1331	0.1277	0.1222	0.1165	0.1107	0.1047	0.0986	0.0921	0.0855	0.0785	0.0713
1.22	0.1746	0.1699	0.1651	0.1604	0.1555	0.1506	0.1456	0.1406	0.1354	0.1302	0.1248	0.1193	0.1137	0.1079	0.1020	0.0958	0.0894	0.0826	0.0760	0.0688
1.23	0.1716	0.1669	0.1622	0.1574	0.1526	0.1477	0.1427	0.1377	0.1325	0.1273	0.1220	0.1165	0.1109	0.1052	0.0993	0.0931	0.0868	0.0803	0.0734	0.0664
1.24	0.1687	0.1640	0.1593	0.1545	0.1497	0.1448	0.1399	0.1348	0.1297	0.1245	0.1192	0.1138	0.1082	0.1025	0.0966	0.0905	0.0843	0.0777	0.0710	0.0640
1.25	0.1658	0.1611	0.1564	0.1517	0.1469	0.1420	0.1371	0.1321	0.1270	0.1218	0.1165	0.1111	0.1055	0.0999	0.0940	0.0880	0.0818	0.0753	0.0686	0.0617
1.26	0.1630	0.1583	0.1536	0.1489	0.1441	0.1392	0.1343	0.1293	0.1243	0.1191	0.1138	0.1084	0.1029	0.0973	0.0915	0.0855	0.0793	0.0729	0.0663	0.0595
1.27	0.1602	0.1555	0.1509	0.1461	0.1414	0.1365	0.1316	0.1266	0.1216	0.1165	0.1112	0.1059	0.1004	0.0948	0.0890	0.0831	0.0770	0.0706	0.0641	0.0573
1.28	0.1574	0.1528	0.1481	0.1434	0.1387	0.1338	0.1290	0.1240	0.1190	0.1139	0.1087	0.1033	0.0979	0.0923	0.0866	0.0807	0.0747	0.0682	0.0617	0.0549
1.29	0.1547	0.1501	0.1455	0.1408	0.1360	0.1312	0.1264	0.1214	0.1164	0.1113	0.1062	0.1009	0.0955	0.0899	0.0843	0.0784	0.0724	0.0662	0.0598	0.0532
1.30	0.1521	0.1475	0.1428	0.1381	0.1334	0.1286	0.1238	0.1189	0.1139	0.1089	0.1037	0.0984	0.0931	0.0876	0.0820	0.0762	0.0702	0.0641	0.0578	0.0513
1.31	0.1494	0.1449	0.1402	0.1355	0.1309	0.1261	0.1213	0.1164	0.1115	0.1064	0.1013	0.0961	0.0907	0.0853	0.0797	0.0740	0.0681	0.0620	0.0558	0.0494
1.32	0.1469	0.1423	0.1377	0.1330	0.1284	0.1236	0.1188	0.1140	0.1090	0.1040	0.0989	0.0938	0.0885	0.0831	0.0775	0.0718	0.0660	0.0600	0.0539	0.0475
1.33	0.1443	0.1398	0.1352	0.1306	0.1259	0.1212	0.1164	0.1116	0.1067	0.1017	0.0966	0.0915	0.0862	0.0809	0.0754	0.0698	0.0640	0.0581	0.0520	0.0458
1.34	0.1418	0.1373	0.1327	0.1281	0.1235	0.1188	0.1140	0.1092	0.1043	0.0994	0.0944	0.0893	0.0841	0.0787	0.0733	0.0677	0.0620	0.0562	0.0502	0.0441
1.35	0.1394	0.1348	0.1303	0.1257	0.1211	0.1164	0.1117	0.1069	0.1021	0.0972	0.0922	0.0871	0.0819	0.0767	0.0713	0.0658	0.0601	0.0543	0.0484	0.0424
1.36	0.1369	0.1324	0.1279	0.1233	0.1187	0.1141	0.1094	0.1047	0.0998	0.0950	0.0900	0.0850	0.0798	0.0746	0.0693	0.0638	0.0583	0.0526	0.0467	0.0408
1.37	0.1346	0.1301	0.1256	0.1210	0.1164	0.1118	0.1072	0.1024	0.0977	0.0928	0.0879	0.0829	0.0778	0.0726	0.0674	0.0620	0.0565	0.0508	0.0451	0.0393
1.38	0.1322	0.1277	0.1233	0.1187	0.1142	0.1096	0.1049	0.1003	0.0955	0.0907	0.0858	0.0809	0.0758	0.0707	0.0655	0.0601	0.0547	0.0491	0.0435	0.0378
1.39	0.1299	0.1255	0.1210	0.1165	0.1120	0.1074	0.1028	0.0981	0.0934	0.0886	0.0838	0.0789	0.0739	0.0688	0.0636	0.0584	0.0530	0.0475	0.0420	0.0363
1.40	0.1276	0.1232	0.1188	0.1143	0.1098	0.1052	0.1007	0.0960	0.0913	0.0866	0.0818	0.0769	0.0720	0.0670	0.0618	0.0566	0.0513	0.0459	0.0405	0.0349
1.41	0.1254	0.1210	0.1166	0.1121	0.1076	0.1031	0.0986	0.0940	0.0893	0.0846	0.0799	0.0750	0.0701	0.0652	0.0601	0.0549	0.0497	0.0443	0.0389	0.0332
1.42	0.1232	0.1188	0.1144	0.1100	0.1055	0.1011	0.0965	0.0920	0.0873	0.0827	0.0780	0.0732	0.0683	0.0634	0.0584	0.0533	0.0481	0.0429	0.0376	0.0319
1.43	0.1210	0.1167	0.1123	0.1079	0.1035	0.0990	0.0945	0.0900	0.0854	0.0808	0.0761	0.0713	0.0665	0.0617	0.0567	0.0517	0.0466	0.0415	0.0362	0.0310
1.44	0.1189	0.1146	0.1102	0.1059	0.1014	0.0970	0.0926	0.0880	0.0835	0.0789	0.0743	0.0696	0.0648	0.0600	0.0551	0.0502	0.0451	0.0401	0.0349	0.0298
1.45	0.1168	0.1125	0.1082	0.1038	0.0995	0.0951	0.0906	0.0862	0.0816	0.0771	0.0725	0.0678	0.0631	0.0584	0.0535	0.0487	0.0437	0.0387	0.0337	0.0286
1.46	0.1148	0.1105	0.1062	0																

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION (Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
2.01	0.0417	0.0391	0.0364	0.0338	0.0313	0.0288	0.0263	0.0239	0.0216	0.0194	0.0172	0.0151	0.0131	0.0112	0.0094	0.0077	0.0061	0.0047	0.0035	0.0024
2.02	0.0410	0.0383	0.0357	0.0331	0.0306	0.0281	0.0257	0.0234	0.0211	0.0189	0.0167	0.0147	0.0127	0.0108	0.0091	0.0074	0.0059	0.0045	0.0033	0.0023
2.03	0.0402	0.0376	0.0350	0.0324	0.0300	0.0275	0.0251	0.0228	0.0206	0.0184	0.0163	0.0143	0.0123	0.0105	0.0088	0.0072	0.0057	0.0044	0.0032	0.0022
2.04	0.0394	0.0368	0.0343	0.0318	0.0293	0.0269	0.0246	0.0223	0.0201	0.0179	0.0159	0.0139	0.0120	0.0102	0.0085	0.0069	0.0055	0.0042	0.0030	0.0021
2.05	0.0387	0.0361	0.0336	0.0311	0.0287	0.0263	0.0240	0.0218	0.0196	0.0175	0.0154	0.0135	0.0116	0.0099	0.0082	0.0067	0.0053	0.0040	0.0029	0.0020
2.06	0.0380	0.0354	0.0329	0.0305	0.0281	0.0257	0.0235	0.0213	0.0191	0.0170	0.0150	0.0131	0.0113	0.0096	0.0079	0.0065	0.0051	0.0039	0.0028	0.0019
2.07	0.0373	0.0347	0.0323	0.0298	0.0275	0.0252	0.0229	0.0208	0.0186	0.0166	0.0146	0.0128	0.0110	0.0093	0.0077	0.0062	0.0049	0.0037	0.0027	0.0018
2.08	0.0366	0.0341	0.0316	0.0292	0.0269	0.0246	0.0224	0.0203	0.0182	0.0162	0.0142	0.0124	0.0106	0.0090	0.0074	0.0060	0.0047	0.0036	0.0026	0.0017
2.09	0.0359	0.0334	0.0310	0.0286	0.0263	0.0241	0.0219	0.0198	0.0177	0.0158	0.0139	0.0120	0.0103	0.0087	0.0072	0.0058	0.0045	0.0034	0.0024	0.0016
2.10	0.0352	0.0328	0.0304	0.0280	0.0258	0.0236	0.0214	0.0193	0.0173	0.0154	0.0135	0.0117	0.0100	0.0084	0.0070	0.0056	0.0044	0.0033	0.0023	0.0016
2.11	0.0345	0.0321	0.0298	0.0275	0.0252	0.0230	0.0209	0.0189	0.0169	0.0150	0.0131	0.0114	0.0097	0.0082	0.0067	0.0054	0.0042	0.0031	0.0022	0.0015
2.12	0.0339	0.0315	0.0292	0.0269	0.0247	0.0225	0.0204	0.0184	0.0165	0.0146	0.0128	0.0111	0.0094	0.0079	0.0065	0.0052	0.0040	0.0030	0.0021	0.0014
2.13	0.0332	0.0309	0.0286	0.0263	0.0242	0.0220	0.0200	0.0180	0.0160	0.0142	0.0124	0.0107	0.0092	0.0077	0.0063	0.0050	0.0039	0.0029	0.0021	0.0014
2.14	0.0326	0.0303	0.0280	0.0258	0.0236	0.0215	0.0195	0.0175	0.0156	0.0138	0.0121	0.0104	0.0089	0.0074	0.0061	0.0049	0.0038	0.0028	0.0020	0.0013
2.15	0.0320	0.0297	0.0274	0.0253	0.0231	0.0211	0.0191	0.0171	0.0153	0.0135	0.0118	0.0102	0.0086	0.0072	0.0059	0.0047	0.0036	0.0027	0.0019	0.0012
2.16	0.0314	0.0291	0.0269	0.0247	0.0226	0.0206	0.0186	0.0167	0.0149	0.0131	0.0115	0.0099	0.0084	0.0070	0.0057	0.0045	0.0035	0.0026	0.0018	0.0012
2.17	0.0308	0.0285	0.0264	0.0242	0.0221	0.0201	0.0182	0.0163	0.0145	0.0128	0.0111	0.0096	0.0081	0.0068	0.0055	0.0044	0.0033	0.0025	0.0017	0.0011
2.18	0.0302	0.0280	0.0258	0.0237	0.0217	0.0197	0.0178	0.0159	0.0141	0.0125	0.0108	0.0093	0.0079	0.0065	0.0053	0.0042	0.0032	0.0024	0.0016	0.0011
2.19	0.0296	0.0274	0.0253	0.0232	0.0212	0.0192	0.0174	0.0155	0.0138	0.0121	0.0105	0.0090	0.0076	0.0063	0.0051	0.0041	0.0031	0.0023	0.0016	0.0010
2.20	0.0291	0.0269	0.0248	0.0227	0.0207	0.0188	0.0170	0.0152	0.0135	0.0118	0.0103	0.0088	0.0074	0.0061	0.0050	0.0039	0.0030	0.0022	0.0015	0.0010
2.21	0.0285	0.0264	0.0243	0.0223	0.0203	0.0184	0.0166	0.0148	0.0131	0.0115	0.0100	0.0085	0.0072	0.0059	0.0048	0.0038	0.0029	0.0021	0.0014	0.0009
2.22	0.0280	0.0259	0.0238	0.0218	0.0199	0.0180	0.0162	0.0144	0.0128	0.0112	0.0097	0.0083	0.0070	0.0058	0.0046	0.0036	0.0028	0.0020	0.0014	0.0009
2.23	0.0274	0.0253	0.0233	0.0213	0.0194	0.0176	0.0158	0.0141	0.0125	0.0109	0.0094	0.0081	0.0068	0.0056	0.0045	0.0035	0.0027	0.0019	0.0013	0.0008
2.24	0.0269	0.0248	0.0228	0.0209	0.0190	0.0172	0.0154	0.0138	0.0122	0.0106	0.0092	0.0078	0.0066	0.0054	0.0043	0.0034	0.0026	0.0018	0.0012	0.0008
2.25	0.0264	0.0244	0.0224	0.0205	0.0186	0.0168	0.0151	0.0134	0.0119	0.0104	0.0089	0.0076	0.0064	0.0052	0.0042	0.0033	0.0025	0.0018	0.0012	0.0007
2.26	0.0259	0.0239	0.0219	0.0200	0.0182	0.0164	0.0147	0.0131	0.0116	0.0101	0.0087	0.0074	0.0062	0.0051	0.0041	0.0032	0.0024	0.0017	0.0011	0.0007
2.27	0.0254	0.0234	0.0215	0.0196	0.0178	0.0161	0.0144	0.0128	0.0113	0.0098	0.0085	0.0072	0.0060	0.0049	0.0039	0.0030	0.0023	0.0016	0.0011	0.0007
2.28	0.0249	0.0229	0.0210	0.0192	0.0174	0.0157	0.0141	0.0125	0.0110	0.0096	0.0082	0.0070	0.0058	0.0047	0.0038	0.0029	0.0022	0.0016	0.0010	0.0006
2.29	0.0244	0.0225	0.0206	0.0188	0.0170	0.0153	0.0137	0.0122	0.0107	0.0093	0.0080	0.0068	0.0056	0.0046	0.0037	0.0028	0.0021	0.0015	0.0010	0.0006
2.30	0.0240	0.0221	0.0202	0.0184	0.0167	0.0150	0.0134	0.0119	0.0104	0.0091	0.0078	0.0066	0.0055	0.0044	0.0035	0.0027	0.0020	0.0014	0.0009	0.0006
2.31	0.0235	0.0216	0.0198	0.0180	0.0163	0.0147	0.0131	0.0116	0.0102	0.0088	0.0076	0.0064	0.0053	0.0043	0.0034	0.0026	0.0019	0.0014	0.0009	0.0006
2.32	0.0231	0.0212	0.0194	0.0176	0.0160	0.0143	0.0128	0.0113	0.0099	0.0086	0.0074	0.0062	0.0051	0.0042	0.0033	0.0025	0.0019	0.0013	0.0009	0.0005
2.33	0.0226	0.0208	0.0190	0.0173	0.0156	0.0140	0.0125	0.0110	0.0097	0.0084	0.0072	0.0060	0.0050	0.0040	0.0032	0.0024	0.0018	0.0013	0.0008	0.0005
2.34	0.0222	0.0204	0.0186	0.0169	0.0153	0.0137	0.0122	0.0108	0.0094	0.0081	0.0070	0.0058	0.0048	0.0039	0.0031	0.0024	0.0017	0.0012	0.0008	0.0005
2.35	0.0218	0.0200	0.0182	0.0165	0.0149	0.0134	0.0119	0.0105	0.0092	0.0079	0.0068	0.0057	0.0047	0.0038	0.0030	0.0023	0.0017	0.0012	0.0008	0.0005
2.36	0.0213	0.0196	0.0178	0.0162	0.0146	0.0131	0.0116	0.0103	0.0089	0.0077	0.0066	0.0055	0.0045	0.0037	0.0029	0.0022	0.0016	0.0011	0.0007	0.0004
2.37	0.0209	0.0192	0.0175	0.0159	0.0143	0.0128	0.0114	0.0100	0.0087	0.0075	0.0064	0.0054	0.0044	0.0035	0.0028	0.0021	0.0015	0.0011	0.0007	0.0004
2.38	0.0205	0.0188	0.0171	0.0155	0.0140	0.0125	0.0111	0.0098	0.0085	0.0073	0.0062	0.0052	0.0043	0.0034	0.0027	0.0020	0.0015	0.0010	0.0007	0.0004
2.39	0.0201	0.0184	0.0168	0.0152	0.0137	0.0122	0.0108	0.0095	0.0083	0.0071	0.0060	0.0050	0.0041	0.0033	0.0026	0.0020	0.0014	0.0010	0.0006	0.0004
2.40	0.0197	0.0181	0.0164	0.0149	0.0134	0.0119	0.0106	0.0093	0.0081	0.0069	0.0059	0.0049	0.0040	0.0032	0.0025	0.0019	0.0014	0.0009	0.0006	0.0004
2.41	0.0194	0.0177	0.0161	0.0146	0.0131	0.0117	0.0103	0.0091	0.0079	0.0068	0.0057	0.0048	0.0039	0.0031	0.0024	0.0018	0.0013	0.0009	0.0006	0.0004
2.42	0.0190	0.0173	0.0158	0.0142	0.0128	0.0114	0.0101	0.0088	0.0077	0.0066	0.0056	0.0046	0.0038	0.0030	0.0023	0.0017	0.0013	0.0009	0.0006	0.0004
2.43	0.0186	0.0170	0.0154	0.0139	0.0125	0.0111	0.0098	0.0086	0.0075	0.0064	0.0054	0.0045	0.0037	0.0029	0.0023	0.0017	0.0012	0.0008	0.0005	0.0003
2.44	0.0183	0.0167	0.0151	0.0136	0.0122	0.0109	0.0096	0.0084	0.0073	0.0062	0.0052	0.0044	0.0035	0.0028	0.0022	0.0016	0.0012	0.0008	0.0005	0.0003
2.45	0.0179	0.0163	0.0148	0.0134	0.0120	0.0106	0.0094	0.0082	0.0071	0.0061	0.0051	0.0042	0.0034	0.0027	0.0021	0.0016	0.0011	0.0008	0.0005	0.0003
2.46	0.0176	0.0160	0.0																	

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

EXHIBIT 5B-RULE RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

APPENDIX B

Table of Aggregate Loss Factors: Sub-Table 18

	Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)																			
Entry Ratio	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15
3.01	0.0059	0.0052	0.0045	0.0039	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.02	0.0058	0.0051	0.0044	0.0038	0.0033	0.0028	0.0023	0.0019	0.0016	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.03	0.0057	0.0050	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.04	0.0055	0.0049	0.0042	0.0037	0.0031	0.0027	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.05	0.0054	0.0048	0.0042	0.0036	0.0031	0.0026	0.0022	0.0018	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.06	0.0053	0.0047	0.0041	0.0035	0.0030	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.07	0.0052	0.0046	0.0040	0.0034	0.0029	0.0025	0.0021	0.0017	0.0014	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
3.08	0.0051	0.0045	0.0039	0.0034	0.0029	0.0024	0.0020	0.0016	0.0013	0.0011	0.0008	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.09	0.0050	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.10	0.0049	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.11	0.0048	0.0042	0.0037	0.0031	0.0027	0.0022	0.0019	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.12	0.0047	0.0041	0.0036	0.0031	0.0026	0.0022	0.0018	0.0015	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.13	0.0046	0.0040	0.0035	0.0030	0.0025	0.0021	0.0018	0.0014	0.0012	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.14	0.0045	0.0040	0.0034	0.0029	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.15	0.0044	0.0039	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.16	0.0044	0.0038	0.0033	0.0028	0.0024	0.0020	0.0016	0.0013	0.0011	0.0008	0.0006	0.0005	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.17	0.0043	0.0037	0.0032	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.18	0.0042	0.0036	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
3.19	0.0041	0.0036	0.0031	0.0026	0.0022	0.0019	0.0015	0.0012	0.0010	0.0008	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
3.20	0.0040	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.21	0.0039	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.22	0.0039	0.0033	0.0029	0.0025	0.0021	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.23	0.0038	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.24	0.0037	0.0032	0.0028	0.0023	0.0020	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.25	0.0036	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.26	0.0036	0.0031	0.0026	0.0022	0.0019	0.0016	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.27	0.0035	0.0030	0.0026	0.0022	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.28	0.0034	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.29	0.0033	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.30	0.0033	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.31	0.0032	0.0028	0.0024	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.32	0.0031	0.0027	0.0023	0.0020	0.0016	0.0014	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.33	0.0031	0.0027	0.0023	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.34	0.0030	0.0026	0.0022	0.0019	0.0016	0.0013	0.0010	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000
3.35	0.0030	0.0025	0.0022	0.0018	0.0015	0.0013	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.36	0.0029	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.37	0.0028	0.0024	0.0021	0.0017	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.38	0.0028	0.0024	0.0020	0.0017	0.0014	0.0012	0.0009	0.0008	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.39	0.0027	0.0023	0.0020	0.0017	0.0014	0.0011	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.40	0.0027	0.0023	0.0019	0.0016	0.0014	0.0011	0.0009	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.41	0.0027	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000
3.42	0.0026	0.0022	0.0019	0.0016	0.0013	0.0011	0.0009	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.43	0.0025	0.0021	0.0018	0.0015	0.0013	0.0010	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.44	0.0025	0.0021	0.0018	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.45	0.0024	0.0021	0.0017	0.0015	0.0012	0.0010	0.0008	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.46	0.0024	0.0020	0.0017	0.0014	0.0012	0.0010	0													

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APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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APPENDIX B**

Aggregate Excess Loss Factors by Expected Claim Count Group (ECG)

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**ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE
RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS****EXHIBIT 6-RULE
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D****(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)****BASIC PREMIUM FACTOR CALCULATION EXAMPLE**

The following example is for illustrative purposes only. It is not intended as a recommendation and is not to be interpreted as a recommendation. The values used in the example are hypothetical. Refer to the rules and appendices in this manual or other NCCI manuals for the filed formulas and factors.

For this example, assume the Retrospective Rating Plan Agreement provides:

Retrospective Rating Factors		
a.	Estimated Standard Premium	\$500,000
b.	Maximum Retrospective Premium Factor	130%
c.	Minimum Retrospective Premium Factor	60%
d.	Loss Conversion Factor	1.120
e.	Tax Multiplier	1.070
f.	Loss Limit	\$50,000
g.	Expense Not Covered in (e)	.201

Example Calculation of the Basic Premium Factor

To establish the Basic Premium Factor, use Appendix B—Table of Aggregate Loss Factors, or the methodology underlying **ALFs on Demand**. The following example uses the Table of Aggregate Loss Factors. By policy excess ratio and expected claim count groups, it indicates the factors to establish the net aggregate loss factor that is vital to the determination of the Basic Premium Factor.

1.	Estimated Standard Premium (a)	\$500,000
2.	Expected Losses	\$306,500
3.	Expected Loss Ratio (unlimited)	.613
4.	Policy Excess Ratio	.582
5.	Excess Loss Factor (3) x (4)	.357
6.	Expected Limited Loss Ratio (3) – (5)	.256
7.	Expected Number of Claims	20.95
8.	Expense and Profit and Contingency (Excluding Taxes) (1) x (g)	\$100,500
9.	Expected Loss Plus Expense Ratio [(2) + (8)] ÷ (1)	.814
10.	Loss and Expense in Converted Losses (3) x (d)	.687
11.	Expense and Profit and Contingency (Excluding Expense in Converted Losses) (9) – (10)	.127
12.	Minimum Retrospective Premium Excluding Taxes [(c) ÷ (e)]	.561
13.	Maximum Retrospective Premium Excluding Taxes [(b) ÷ (e)]	1.215
14.	Table of Aggregate Loss Factors Value Difference [(9) – (12)] ÷ [(d) x (6)]	.8824

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**EXHIBIT 6-RULE (CONT'D)
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15.	Table of Aggregate Loss Factors Entry Difference $[(13) - (12)] \div [(d) \times (6)]$	2.28
16.	Ratio of Losses for Minimum Retrospective Premium to Expected Limited Losses	.05
17.	Ratio of Losses for Maximum Retrospective Premium to Expected Limited Losses	2.33
18.	Table of Aggregate Loss Factors—Aggregate Excess Loss Factor for (17)	.07237
19.	Table of Aggregate Loss Factors—Aggregate Minimum Loss Factor for (16)	.00278
20.	Net Aggregate Loss Factor $[(18) - (19)] \times (6) \times (d)$	.020
21.	Basic Premium Factor $(20) + (11)$	.147

The use of the Table of Aggregate Loss Factors is accounted for in the following explanations and illustrations of how to determine the factors and other elements needed for the operation of the Plan.

Note: The procedures described here are designed exclusively for workers compensation and employers liability insurance. Rules for the application of a retrospective rating plan to a combination of workers compensation and employers liability insurance and other lines of casualty insurance are in the Retrospective Rating Plan Manual issued by the Insurance Services Office (ISO).

Note: The above calculations are based on the 2019 Table of Aggregate Loss Factors in Appendix B.

The procedure for establishing the values and factors in the above examples follows:

Line 1. Estimated Standard Premium: This is the annual standard premium. *Refer to Rule 1-B-1-f for the definition of standard premium.* For three-year retrospective rating plans, multiply the annual standard premium times three (3).

Line 2. Expected Losses: For an intrastate risk, the expected losses equal the estimated standard premium (Line 1) multiplied by the expected loss ratio for the state (Line 3).

For an interstate risk, the expected losses equal the sum of the products of the estimated standard premium for each state and the corresponding expected loss ratio for each state. The expected loss ratio for the risk (Line 3) is obtained by dividing the total expected losses for all states covered by the Retrospective Rating Plan (Line 2) by the total standard premium (Line 1). For the purpose of this example, it has been assumed that the risk is an interstate risk with an expected loss ratio of .613, which produces expected losses of \$306,500 (\$500,000 x .613).

Line 3. Expected Loss Ratio: See the discussion for Line 2.

Line 4. Policy Excess Ratio: This value is calculated as the total expected excess loss divided by total expected loss. Expected excess loss can be calculated at the state-hazard group level by multiplying expected losses by the expected excess ratio, and then taking a sum to get the total:

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

**EXHIBIT 6-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

State	HG	Modified Expected Loss	Excess Ratio at Loss Limit ^{1, 2}	Expected Excess Loss	Policy Excess Ratio
X	C	106,500	0.5	53,250	
X	G	150,000	0.7	105,000	
Y	A	50,000	0.4	20,000	
Total		306,500		178,250	0.582

¹ The Excess Ratio values corresponding to the applicable loss limit can be obtained from Exhibit 9 of NCCI's **Excess Loss Factor Calculations**. The appropriate column depends on whether the loss limit is applied on a per-claim or per-occurrence basis, and should be limited to \$50M.

² Footnote 1 does not apply in Virginia. For Virginia, the Excess Ratio values corresponding to the applicable loss limit can be obtained from the annual update to the retrospective rating plan parameters. The appropriate value depends on whether the loss limit is applied on a per-claim or per-accident basis.

Line 5. Excess Loss Factor: This factor is calculated by multiplying the policy excess ratio by the expected loss ratio.

Line 6. Expected Limited Loss Ratio: This ratio is determined by subtracting the excess loss factor from the expected loss ratio.

Line 7. Expected Number of Claims: The expected number of claims can be calculated by first determining the expected number of claims at the state-hazard group level, and then taking a sum to get the total. At the state-hazard group level, the expected number of claims is calculated by dividing the modified expected loss by the average cost per case (average cost per claim).

Modified expected loss at the state-hazard group level is calculated by multiplying the manual premium by the experience modification and the expected loss ratio. The applicable average cost per case for each state-hazard group can be obtained from the ~~annual update to the retrospective rating plan parameters~~ State Special Rating Values pages. The calculation is demonstrated in the following table:

State	HG	Manual Premium	Experience Modification	Expected Loss Ratio	Modified Expected Loss	Average Cost per Case	Expected Number of Claims
X	C	217,170			106,500	12,000	8.88
X	G	305,873			150,000	23,000	6.52
Y	A	101,958			50,000	9,000	5.56
Total			0.8	0.613			20.95

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS

**EXHIBIT 6-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Line 8. Expense and Profit and Contingency—Excluding Taxes: The expense and profit and contingency (excluding taxes) is determined, by multiplying the standard premium by the expense ratio.

For a three-year plan, values are determined similarly for each of the years based on each annual estimated standard premium, and the sum of these values is the provision for expense and profit and contingency. The value for expenses shown in this example is equal to \$100,500 (\$500,000 x .201).

Line 9. Expected Loss Plus Expense Ratio: This ratio is obtained by dividing the expected losses plus the expenses and profit and contingency (excluding taxes) by the standard premium. In this illustration, it is 0.814.

Line 10. Loss and Expense in Converted Losses: This factor, which expresses the ratio of expected losses and expense included in the loss conversion factor to estimated standard premium, is the product of the expected loss ratio and the loss conversion factor.

Line 11. Expense and Profit and Contingency in Basic Premium: The difference between the factor in Line 9, representing the total net premium provision excluding taxes for the insured under the Retrospective Rating Plan, and the factor in Line 10, representing expected losses and expense in converted losses, is the expense and contingency amount, and must be included in the basic premium.

Line 12. Minimum Premium Retrospective Factor—Excluding Taxes: This factor is the ratio of the minimum retrospective premium factor to the tax multiplier.

Line 13. Maximum Premium Retrospective Factor—Excluding Taxes: This factor is the ratio of the maximum retrospective premium factor to the tax multiplier.

Line 14. Table of Aggregate Loss Factors—Value Difference: This value is calculated as the difference between lines (9) and (12), divided by the product of lines (6) and (d). This equals the difference between the aggregate excess loss factors that correspond to the entry ratios computed in Line 15. An entry ratio is defined as a ratio to expected aggregate limited losses for the policy.

Line 15. Table of Aggregate Loss Factors—Entry Difference: This value is calculated as the difference between lines (13) and (12), divided by the product of lines (6) and (d). This equals the difference between the entry ratios that determine the aggregate minimum loss factor for the minimum premium and the aggregate excess loss factor for the maximum premium.

To use the Table of Aggregate Loss Factors, find the subtable in the Table of Policy Excess Ratio Ranges containing the policy excess ratio in line (4), as well as the Expected Claim Count Group in the Table of Expected Claim Count Ranges containing line (7), the expected number of claims for the policy. In this example, the corresponding subtable and Expected Claim Count Group are Subtable 15 and Group 48.

Then, choose two entry ratios from the Expected Claim Count Group in the subtable with a difference equal to Line 15 (i.e., 2.28). Make this choice so that the difference in the aggregate excess loss factor for the Expected Claim Count Group for the selected entry ratios most closely approximates Line 14 (i.e., 0.8824).

To illustrate this testing procedure, several entry ratios and their corresponding aggregate excess loss factors in Subtable 15 and Expected Claim Count Group 48 have been reproduced from the Table:

ITEM R-1414-A—AMENDMENT TO ITEM R-1414—REVISIONS TO RETROSPECTIVE RATING PLAN MANUAL APPENDIX B AND ALL RELATED RULES AND ENDORSEMENTS**EXHIBIT 6-RULE (CONT'D)
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Entry Ratio	Aggregate Excess Loss Factors (Group 48)
.04	.9619
.05	.95278
.06	.9437

Entry Ratio	Aggregate Excess Loss Factors (Group 48)
2.32	.07326
2.33	.07237
2.34	.07148

Choose and list pairs of entry ratios with a difference equal to Line 15, in this case 2.28, and note the respective difference in the corresponding aggregate excess loss factors:

Entry Ratio₁	Entry Ratio₂	Aggregate Excess Loss Factor₁	Aggregate Excess Loss Factor₂	Aggregate Excess Loss Factor Difference
0.04	2.32	0.9619	0.07326	0.88873
0.05	2.33	0.95278	0.07237	0.88041
0.06	2.34	0.9437	0.07148	0.872319

The pair of entry ratios whose Aggregate Excess Loss Factor difference most closely approximates Line 14, .8824, is recorded under Lines 16 and 17. In this case, Line 16 is .05 and Line 17 is 2.33.

Line 16. Ratio of Losses for Minimum Retrospective Premium to Expected Limited Losses: This value is used for determining the Aggregate Minimum Loss Factor in Line 19. Its derivation is shown in Line 15.

Line 17. Ratio of Losses for Maximum Retrospective Premium to Expected Limited Losses: This is the entry ratio corresponding to the Aggregate Excess Loss Factor in Line 18. Its derivation is shown in Line 15.

Line 18. Table of Aggregate Loss Factors—Aggregate Excess Loss Factor for (17): This is the The aggregate excess loss factor accounts for possible losses in excess of those provided by the maximum retrospective premium. It is obtained by reading from the table as shown in Line 15 (i.e., 0.07237).

Line 19. Table of Aggregate Loss Factors—Aggregate Minimum Loss Factor for (16): This is the The aggregate minimum loss factor accounts for possible losses less than those that would produce the minimum retrospective premium. It is calculated based on the entry ratio in line 16 and the corresponding aggregate excess loss factor, using the identity:

$$\text{Aggregate Minimum Loss Factor} = \text{Aggregate Excess Loss Factor} + \text{Entry Ratio} - 1$$

In this example, the resulting Aggregate Minimum Loss Factor is equal to .00278 (.95278 + .05 – 1).

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**EXHIBIT 6-RULE (CONT'D)
RETROSPECTIVE RATING PLAN MANUAL—2009 EDITION
APPENDIX D**

(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MN, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV)

Line 20. Net Aggregate Loss Factor: The net aggregate loss factor is determined by calculating the difference between the aggregate excess loss factor (0.07237) for possible losses that might produce more than the maximum retrospective premium and the aggregate minimum loss factor (0.00278) for losses that might produce less than the minimum retrospective premium, and then multiplying that difference by the product of the expected limited loss ratio (0.256) and the loss conversion factor (1.120). The net aggregate loss factor may be less than zero, as long as the basic premium factor is not negative.

Here, the net aggregate loss factor is equal to $(0.07237 - 0.00278) \times 0.256 \times 1.120$, or 0.020.

Line 21. Basic Premium Factor: The basic premium factor is the sum of the net aggregate loss factor (0.020) and the expenses and profit and contingencies in the basic premium expressed as a percentage of the standard premium (0.127). The standard premium multiplied by the basic premium factor produces the basic premium used in computing the retrospective rating plan premium. For this illustration, the basic premium amount is $0.147 \times \$500,000$ or \$73,500.

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Informational Exhibit 3**Introduction - Table of Aggregate Loss Factors**

The real-time calculations and output generated by ***Aggregate Loss Factors on Demand*** represent a paradigm shift from the current approach, whereby values are obtained via lookups within a precomputed table. In recognition of this, a special case of the proposed methodology is used to create a countrywide Table of Aggregate Loss Factors.

The Table of Aggregate Loss Factors is conceptually similar to the current approach, in that it is a precomputed countrywide table of values used in conjunction with a lookup procedure, rather than an application that performs real-time calculations. Even so, the proposed table implements several significant improvements over the current Table of Insurance Charges.

The values contained in the Table of Aggregate Loss Factors are consistent with the general methodology underlying ***Aggregate Loss Factors on Demand***, as output from that application is leveraged when creating the table. However, due to its countrywide nature, the Table of Aggregate Loss Factors does not reflect the state and hazard group differences in severity distributions that are incorporated by ***Aggregate Loss Factors on Demand***. Furthermore, because the Table of Aggregate Loss Factors is pre-computed, additional supplemental tables and calculations are required to facilitate the use of the table.

The purpose of this document is to provide a detailed explanation of the calculations and methodology underlying the proposed Table of Aggregate Loss Factors.

What is the Table of Aggregate Loss Factors

The Table of Aggregate Loss Factors provides aggregate excess loss factors (AELFs) at entry ratios ranging from 0.01 to 10.00, for use with policies of various sizes and loss limits.

The values contained in the Table of Aggregate Loss Factors are generated using the general methodology underlying ***Aggregate Loss Factors on Demand***, in conjunction with certain differences that arise because:

- The Table of Aggregate Loss Factors is a countrywide table intended for use with policies having:
 - Exposure from any combination of state(s) and hazard group(s)
 - Loss limits of any size
 - Any number of expected claims
- When publishing values in tabular form, a balance must be struck between:
 - Ensuring that the table contains enough values so that calculations performed using the table will be sufficiently accurate for any given policy
 - Limiting the table to a practical size

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- o Limiting the number and complexity of calculations that the user is required to perform

Organizing the Table of Aggregate Loss Factors

Before understanding how the Table of Aggregate Loss Factors was created, it is necessary to first understand how the table is organized.

The Table of Aggregate Loss Factors consists of 18 separate sub-tables, each corresponding to a distinct range of policy excess ratios. A policy excess ratio is defined as the expected percentage of total loss (or loss plus allocated loss adjustment expense) that will exceed the applicable loss limit for the policy.

The use of the policy excess ratio is a natural choice for sub-dividing the Table of Aggregate Loss Factors, because, in general, aggregate excess loss factors vary by loss limit. All else equal, increasing the loss limit (and consequently decreasing the excess ratio) for a policy places upward pressure on aggregate excess loss factors.

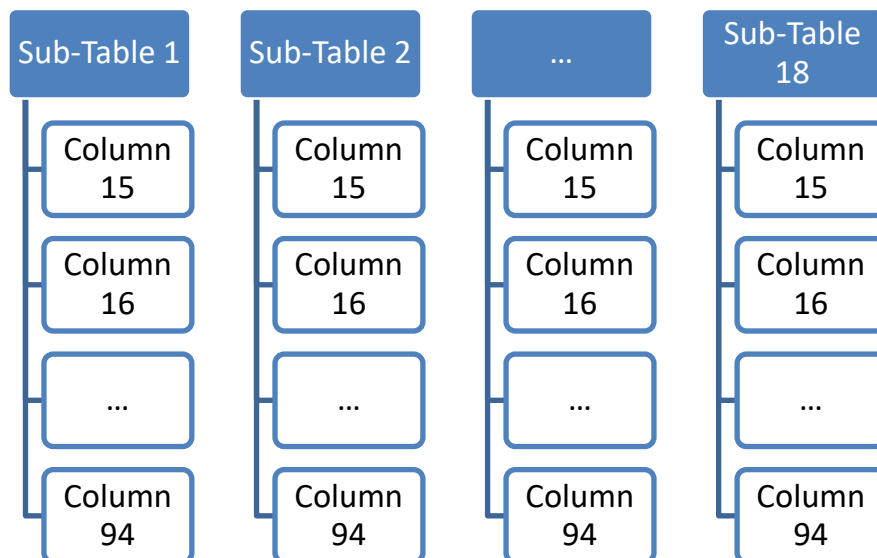
Within each sub-table, the aggregate loss factors are grouped by columns, ranging from 15 to 94, based on risk size as measured by expected claim count. Each column contains 1,001 rows, with each row displaying an entry ratio (ranging from 0.00 to 10.00) and a corresponding AELF. Expected claim count is also a natural choice for further dividing each sub-table, because for a given loss limit, increasing the expected number of claims puts downward pressure on AELFs at each entry ratio. This is because there is less loss ratio variation as risk size increases.

The 18 sub-tables are used to customize the calculation to any loss limitation applicable to the retro policy agreement, while the columns within each sub-table further customize the calculation to the size of the policy.

Since expected claim count is not stated in dollar terms, the ranges of expected claim counts that are used to map to the various columns within a sub-table do not require updating on a regular basis. Additionally, the policy excess ratio ranges used for mapping a policy to the appropriate sub-table do not do not require regular updates; while inflation may impact the policy excess ratio for any given policy, the proposed methodology will automatically adjust for this by mapping a given policy to the appropriate sub-table based on the policy excess ratio.

The following graphic illustrates the organizational structure of the Table of Aggregate Loss Factors:

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Calculating Policy Excess Ratio Ranges

Although each of the 18 sub-tables is represented by a policy excess ratio range, in the original calculation of the ranges underlying each sub-table, a single countrywide loss limit was used as the starting point. The policy excess ratio points corresponding to each of the countrywide loss limits were then expanded to ranges extending half-way to the excess ratio at adjacent loss limits. In this way, the selection of policy excess ratio ranges began with single points of countrywide loss limits, and were then expanded to be able to handle various loss limits that correspond to different excess ratio values (depending on the state and hazard group).

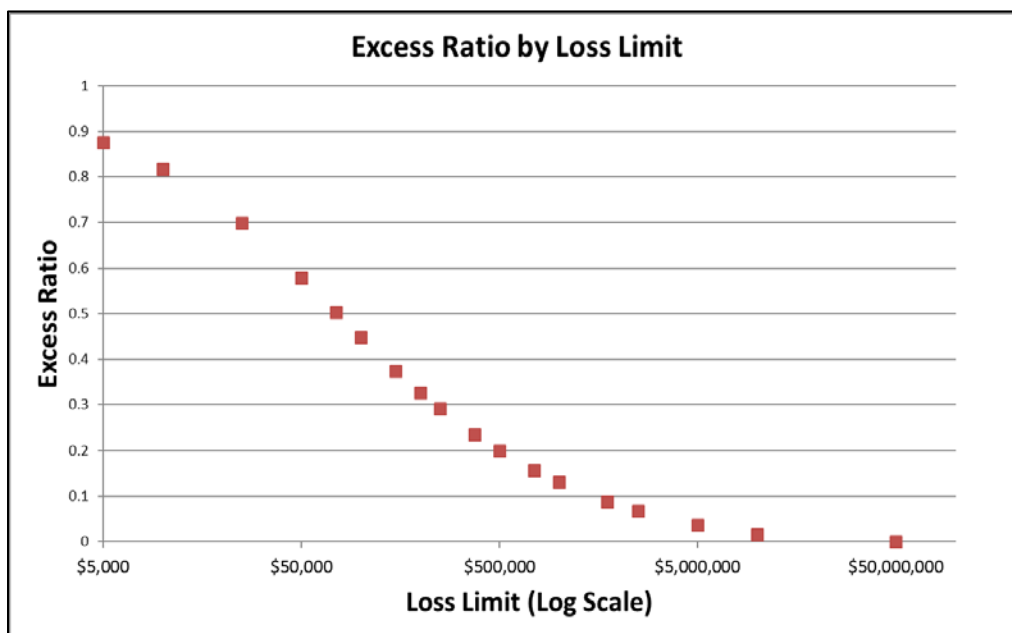
The selected loss limits and corresponding policy excess ratio ranges for each sub-table are contained in the Table of Policy Excess Ratio Ranges, shown below.

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Table of Policy Excess Ratio Ranges				
Sub-Table	Starting Point Loss Limit	Policy Excess Ratio Range		
Sub-Table 1	\$50,000,000	0.000	-	0.008
Sub-Table 2	\$10,000,000	0.009	-	0.026
Sub-Table 3	\$5,000,000	0.027	-	0.051
Sub-Table 4	\$2,500,000	0.052	-	0.077
Sub-Table 5	\$1,750,000	0.078	-	0.109
Sub-Table 6	\$1,000,000	0.110	-	0.143
Sub-Table 7	\$750,000	0.144	-	0.178
Sub-Table 8	\$500,000	0.179	-	0.217
Sub-Table 9	\$375,000	0.218	-	0.264
Sub-Table 10	\$250,000	0.265	-	0.309
Sub-Table 11	\$200,000	0.310	-	0.351
Sub-Table 12	\$150,000	0.352	-	0.412
Sub-Table 13	\$100,000	0.413	-	0.475
Sub-Table 14	\$75,000	0.476	-	0.541
Sub-Table 15	\$50,000	0.542	-	0.639
Sub-Table 16	\$25,000	0.640	-	0.758
Sub-Table 17	\$10,000	0.759	-	0.847
Sub-Table 18	\$5,000	0.848	-	1.000

A total of 18 sub-tables were selected in order to keep the size of the published Table of Aggregate Loss at a reasonable level, while also including enough sub-tables such that the Table of AELFs is sufficiently accurate for any given policy excess ratio within the corresponding range for each sub-table. The following chart illustrates the excess ratios which correspond to each Starting Point Loss Limit.

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Calculating Expected Claim Count Groups

Every sub-table contains 80 Columns, each corresponding to a range of expected claim counts ($E[N]^{PC}$), known as an Expected Claim Count Group (ECG).

The next step in the creation of the Table of Aggregate Loss Factors is to determine the expected claim count ranges that apply for each ECG. To do this, it is first necessary to compile a database of AELF values, referred to as the “Grid.” This Grid contains AELF values over a wide range of risk sizes based on expected occurrences ($E[N]^{PO}$), loss limits and entry ratios:

- Risk Size $E[N]^{PO}$: 245 values ranging from 0.1 to 500,000
- Loss Limit L : 18 values ranging from \$5,000 to \$50,000,000, corresponding to the sub-tables shown above
- Entry ratio r : 1,001 values ranging from 0 to 10 in uniform increments of 0.01

The AELF values in the Grid are computed using the proposed methodology described in Information Exhibit 1,¹ with certain exceptions due to the countrywide nature of the Table of Aggregate Loss Factors:

- The parameters underlying the unlimited claim group per-claim excess ratio function, used in calculating the severity distribution, do not vary by state or hazard group. Rather, they are based on the countrywide parameters provided in Exhibit V of **Excess Loss Factor Parameters and Tables**

¹ For purposes of computing the AELFs in the Grid, an *MSI* of 10 was used

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- The claim count weights used to combine the limited average severities for each claim group are based on expected claim counts across all hazard groups in states where NCCI performs ratemaking services². The source data is the same as that which underlies the excess loss pure premium factors in National Item **R-1415**.

The $E[N]^{PC}$ ranges for each ECG are computed based upon the AELF values at an entry ratio of 1.0 with a loss limit equal to the NCCI catastrophe threshold of \$50M, and those same ranges are applied to all 18 sub-tables.

Specifically, we determine a corresponding range of $E[N]^{PC}$ for each ECG (15 – 94) such that for all $E[N]^{PC}$ within a given ECG range, the applicable ECG is the two-digit AELF value at entry ratio 1, multiplied by 100. Because the Grid only contains AELFs for certain discrete values of $E[N]^{PO}$, these values are converted to $E[N]^{PC}$ by multiplying by the Per-Occurrence Constant $\alpha = 1.01278$,³ and then linear interpolation is used to estimate $E[N]^{PC}$ values for AELFs that are not within the Grid.

Due to the nature of how AELFs relate to risk size, lower ECGs correspond to larger $E[N]^{PC}$ values.

Populating the Table of Aggregate Loss Factors

After the Policy Excess Ratio and ECG ranges have been determined, the remaining step is to calculate the AELF values that will be published in the Table of Aggregate Loss Factors.

This is done by first using the Grid to define a piecewise exponential parametric form, and then using this parametric form to compute the AELF values that are published within the table.

The AELF values produced by the parametric form:

- Are based on AELFs for a subset of the Grid values, known as the “Lattice”
- Accurately determine AELFs computed using the methodology underlying the Grid values outside of the Lattice
- Are used to calculate AELFs for all entry ratios from 0 to 10

The AELFs produced using the form must be sufficiently accurate, without making the form itself unnecessarily complicated.

² AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT and WV

³ Additional information regarding the Per-Occurrence Constant is contained in Informational Exhibit 1

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Defining the Parametric Form

For an aggregate loss distribution Z , we denote the Piecewise Exponential Parametric Representation as $PEPR = PEPR(Z; r)$, where $r = \frac{Z}{E[Z]}$ is an entry ratio and $PEPR(Z; r)$ is the approximation to the excess ratio function $R_{Z/E[Z]}$ on the entry ratio interval $[0,10]$. $PEPR(Z; r)$ is defined piecewise as:

- Interval endpoints, r_i :

$$\{r_i\}=\{0,0.01,0.02,...,0.09,0.1,0.2,...1.9,2,2.2,2.4,...,9.6,9.8,10\}, \text{ i.e.,}$$

$$r_i = \begin{cases} \frac{i}{100} & i = 0, 1, \dots, 9 \\ \frac{i-9}{10} & i = 10, 11, \dots, 29 \\ \frac{i-19}{5} & i = 30, 31, \dots, 69 \end{cases} \quad (1)$$

- Parameters:

- $y_i = R_{Z/E[Z]}(r_i)$, the AELFs within the Grid corresponding to r_i
- $m_i = -S_{Z/E[Z]}(r_i)$, the negative of the survival probability⁴ at r_i

For $i = 0, 1, \dots, 69$

- The parametric formula uses two interpolation formulas, exponential (1) and linear (2), for $i = 0, 1, \dots, 68$:

- For $(-m_{i+1} > 0.001)$ and $(m_{i+1} - m_i > 0.0001)$:

$$PEPR(Z; r) = ae^{br} + c \text{ for } r_i \leq r \leq r_{i+1}, \text{ where} \quad (2)$$

$$b = \frac{\ln\left(\frac{m_{i+1}}{m_i}\right)}{r_{i+1} - r_i}, \quad a = \frac{y_{i+1} - y_i}{e^{br_{i+1}} - e^{br_i}}, \quad c = y_i - ae^{br_i}$$

- Otherwise:

$$PEPR(Z; r) = (1 - w)y_i + wy_{i+1}, \text{ where } w = \frac{r - r_i}{r_{i+1} - r_i} \quad (3)$$

The linear form is included to avoid division by numbers near 0 in the exponential formulas. The linear form is used when the cumulative distribution function does not change much – near entry ratio 0 – and where it is flat (survival probability < 0.001).

Note that the r_i values make up the Lattice, where the AELFs produced using the parametric form equal the Grid values. For entry ratios between r_i , AELFs are determined based on interpolation.

⁴ The survival probability refers to the complement of the cumulative distribution function at a given point in the aggregate loss distribution

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We use the arrow notation to denote a vector of values. For example, we can denote a vector of 70 values as $\vec{x} = \langle x_0, x_1, \dots, x_{69} \rangle$.

When referring only to the parameters y_i and m_i rather than the aggregate loss distribution Z , we denote the above defined $PEPR$ function for $0 \leq r \leq 10$ as $PEPF = PEPF(\vec{y}, \vec{m}; r)$:

$$PEPF(\vec{y}, \vec{m}; r) = \begin{cases} ae^{br} + c & \text{for } (-m_{i+1} > 0.001) \text{ and } (m_{i+1} - m_i > 0.0001) \\ (1-w)y_i + wy_{i+1} & \text{Otherwise} \end{cases} \quad (4)$$

for $r_i \leq r \leq r_{i+1}$, where a, b, c and w are as before, and $i = 0, 1, \dots, 68$

Therefore, we have $PEPR(Z; r) = PEPF(\vec{y}, \vec{m}; r)$ when the parameter vectors $\vec{y}$ and $\vec{m}$ are defined in terms of the aggregate excess ratio and survival functions of the entry ratio distribution $Z/E[Z]$:

- $y_i = R_{Z/E[Z]}(r_i)$
- $m_i = -S_{Z/E[Z]}(r_i)$

For $i = 0, 1, \dots, 69$.

The coordinates of the parameter vector $\vec{y}$ are the AELFs (excess ratios) at the entry ratio interval endpoints, and the coordinates of the parameter vector $\vec{m}$ are the negative of the survival probabilities at r_i .

Since both the survival and excess ratio are monotonic functions of the entry ratio, the parameters themselves are natural candidates for linear interpolation. However, no curve fitting is needed to find parameter vectors $\vec{y}$ and $\vec{m}$ used to produce the Table of Aggregate Loss Factors because their coordinates are all on the Grid.

Applying the Parametric Form for Various ECGs and Loss Limits

Now that we have defined the parametric form $PEPF(\vec{y}, \vec{m}; r)$, we will expand on this to represent the AELF function for an ECG.

Consider AELFs corresponding to loss limit L . For now, assume that $L = \$50M$, the NCCI catastrophe threshold.

For each ECG value x in $\{15, 16, 17, \dots, 94\}$ we look in the Grid output for two consecutive values $E[N_1]$ and $E[N_2]$ such that the ECG divided by 100 is between the parametric representation of the AELF at entry ratio 1 for the adjacent Grid points:

$$PEPF(E[N_1], 1) < x / 100 \leq PEPF(E[N_2], 1) \quad (5)$$

Let $Z_1 = Z(E[N_1], L)/E[Z(E[N_1], L)]$ and $Z_2 = Z(E[N_2], L)/E[Z(E[N_2], L)]$, and consider the four parameter vectors $\vec{y}_1, \vec{y}_2, \vec{m}_1$ and $\vec{m}_2$:

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- $y_{j,i} = R_{Z_j}(r_i)$
- $m_{j,i} = -S_{Z_j}(r_i)$

For $j = 1, 2$ and $i = 0, 1, \dots, 69$.

Then, when $r = 1$, we have:

$$PEPF(E[N_1], 1) = y_{1,19} < x/100 \leq y_{2,19} = PEPF(E[N_2], 1) \quad (6)$$

Note: the 19 subscript in $y_{1,19}$ refers to the 19th entry ratio interval endpoint, which corresponds to entry ratio $r_{19} = 1$.

We determine the interpolation weight, w , using the formula:

$$w = (x - y_{1,19}) / (y_{2,19} - y_{1,19}) \quad (7)$$

and set $\vec{y} = (1 - w)\vec{y}_1 + w\vec{y}_2$ and $\vec{m} = (1 - w)\vec{m}_1 + w\vec{m}_2$.

Then the AELF representation for ECG x at loss limit $L = \$50M$ is the parametric form:

$$\aleph_{L,x}(r) = PEPF(\vec{y}; \vec{m}; r) \text{ for } 0 \leq r \leq 10 \quad (8)$$

Note that:

$$\aleph_{\$50M,x}(1) = y_{19} = (1 - w)y_{1,19} + wy_{2,19} = x/100 \quad (9)$$

With the same ECG, x , we next consider all values of the per claim limit L . We want to keep the risk size ECG ranges for all sub-tables the same as for Sub-Table 1 (i.e., \$50M threshold), but adjust the parameter vectors $\vec{y}$ and $\vec{m}$ by the loss limit.

Let $Z_1 = Z(E[N_1], L) / E[Z(E[N_1], L)]$, and $Z_2 = Z(E[N_2], L) / E[Z(E[N_2], L)]$, where the claim counts N_1 and N_2 are those determined above for the case $L = \$50M$.

Again, consider the four parameter vectors $\vec{y}_1$, $\vec{y}_2$, $\vec{m}_1$ and $\vec{m}_2$ as defined above for the \$50M limit but now using the limited loss distributions Z_1 and Z_2 which vary depending on the loss limit L .

We now set $\vec{y}_L = (1 - w)\vec{y}_1 + w\vec{y}_2$ and $\vec{m}_L = (1 - w)\vec{m}_1 + w\vec{m}_2$, where the weight w is the same as determined above for the case $L = \$50M$.

Then the AELF function for ECG x and loss limit L is the parametric form:

$$\aleph_{L,x}(r) = PEPF(\vec{y}_L; \vec{m}_L; r), \text{ for } 0 \leq r \leq 10 \quad (10)$$

$\aleph_{L,x}(r)$ is used to calculate the AELFs that populate the proposed Table of Aggregate Loss Factors for all 18 loss limits associated with the policy excess ratio table and ECGs.

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Several mathematical tests were performed on the final AELF values in the Table of Aggregate Loss Factors to ensure that certain desirable properties hold. In general, these properties are:

- AELFs should be monotonically decreasing with respect to entry ratio
- The rate of decrease of AELFs should be monotonically decreasing with respect to entry ratio
- AELFs should be monotonically increasing with respect to loss limit
- AELFs at a given entry ratio should be monotonically decreasing with respect to risk size
- The rate of decrease of AELFs at a given entry ratio is expected to be monotonically decreasing with respect to risk size

These AELF properties were tested while noting that for the Table of Aggregate Loss Factors, ECG is the risk size dimension and sub-table corresponds to the loss limit dimension.

Handling of ALAE and Loss Limit Type

Similar to the approach for the current Table of Insurance Charges, a single set of AELF values is included for use with all policies, whether the applicable loss limit is on a per-claim or per-occurrence basis, and regardless of whether ALAE is included with ratable losses for purposes of computing the retrospective premium.

This is based on an analysis observing that the relative change in the AELFs based on including versus excluding ALAE with losses, or for applying a loss limit on a per-occurrence versus per claim basis was immaterial. The small relative differences are further offset within the calculation of the net aggregate loss factors, applicable when there is a minimum and maximum aggregate loss limitation.

The values contained in the Grid used to populate the Table of Aggregate Loss Factors are based on losses excluding ALAE, and loss limits applied on a per-occurrence basis.

Benefits of the Table of Aggregate Loss Factors

- Because the proposed table contains values that are based on a *limited* aggregate loss distribution, the table eliminates the need for an adjustment to account for overlap between the loss limit and aggregate loss limitation. AELFs obtained from the proposed table are more accurate for policies with a loss limit than is produced under the current methodology
- The proposed Table of Aggregate Loss Factors does not need periodic updates for claim inflation, as the introduction of policy excess ratio lookup ranges incorporates any and all loss limitations
- The parametric form $\aleph_{L,x}(r)$ provides users with a convenient method for calculating AELFs that are consistent with the values in the Table of Aggregate Loss Factors
- The values contained in the Table of Aggregate Loss Factors are calculated in a manner that is consistent with the proposed methodology underlying ***Aggregate Loss Factors on Demand***, with certain exceptions due to the countrywide nature of the table

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- The Table of Aggregate Loss Factors leverages NCCI's 2014 Excess Loss Methodology, and replaces the current Table of Insurance Charges, which was created in the 1990's