



Circular

JULY 1, 2008

ANNOUNCEMENT

CIF-2008-10

Countrywide—Item R-1397—2008 Update to Retrospective Rating Plan Parameters—Excess Loss Factors

**ACTION
NEEDED**

Please review the changes outlined in the attachments to this circular. Also review the *Status of Item Filings* circular for state approval of this item.

Caution: When this filing circular was published, the proposed changes filed with the regulator were **not yet approved**. This information is provided for your convenience and analysis. Please use the information “as is,” and do not rely on the data until the filings have been approved by the regulator.

BACKGROUND

The purpose of this item is to update the Excess Loss Factors (ELFs) in NCCI’s *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance*. It has been proposed that the update for ELFs be effective 12:01 a.m. concurrent with each state’s approved rate/loss cost filing for the 2009 filing cycle, applicable to new and renewal voluntary policies in all states except Hawaii and Virginia. In Hawaii, the effective date is determined upon regulatory approval of the individual carrier’s election to adopt this change. In Virginia, this item will be implemented for policies effective on or after 12:01 a.m. on April 1, 2009. If there is no rate/loss cost filing for a state in a given year, this item will take effect on that state’s “normal” rate effective date.

IMPACT

The proposed ELFs are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELFs were not updated, there would be a natural slippage caused by inflation acting over time to increase the percentage of losses over any fixed loss limit. The proposed ELFs also reflect the updated mix of injury types. These changes are expected to have no impact on overall premium levels. In states for which loss costs are developed rather than final rates, this filing updates the ELFs that are used with an optional loss limitation in the Retrospective Rating Plan.

The proposed ELF’s for the loss cost states are found in Exhibit 1 and Exhibit 2. For states where final rates are developed, updated ELFs will be included in the state’s next rate filing.

NCCI ACTION

NCCI will release updated national and state special pages for the *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance* upon individual state approval.

**PERSON TO
CONTACT**

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FILING MEMORANDUM

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS-EXCESS LOSS FACTORS

PURPOSE

This item proposes to update the Excess Loss Factors in NCCI's ***Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance***.

BACKGROUND

Retrospective rating is a plan for adjusting premium according to the loss experience during the effective period of a policy.

The Retrospective Rating Plan contains an optional provision—an individual loss limitation—which limits the amount of loss arising out of any one accident that will be used in the calculation of retrospective premium adjustments. The charge for limiting losses is determined by application of an Excess Loss Factor (ELF).

The ELFs vary by loss limitation and hazard group. The variation in ELFs across hazard groups reflects the varying degrees of severity exposure to occupational hazards inherent to operations associated with each classification. ELFs need to be updated periodically for two reasons:

1. ELFs are computed from excess ratios, giving the percentage of losses expected to be above a given limit. For any fixed limit, inflation will increase the percentage of losses above that limit. Therefore, excess ratios and ELFs are periodically updated to accurately reflect the effect of inflation on those losses.
2. Overall excess ratios are computed as a weighted average of injury type excess ratios. Thus, excess ratios, and consequently ELFs, need to be updated regularly for changes in the mix of injury types.

The proposed state ELFs are based on the data underlying the currently approved NCCI loss cost filing. This data was trended forward to the effective date of the next anticipated NCCI loss cost filing. The proposed ELFs were then computed in the same way as the currently approved ELFs.

PROPOSAL

In states for which loss costs are developed rather than final rates, this filing proposes to update the ELFs that are used with an optional loss limitation in the Retrospective Rating Plan. The proposed ELFs for loss cost states are found in Exhibit 1 and Exhibit 2. For states where final rates are developed, updated ELFs will be included in the state's next rate filing.

IMPACT

The proposed ELFs are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELFs were not updated, there would be a natural slippage caused by inflation acting over time to increase the percentage of losses over any fixed loss limit. The proposed ELFs also reflect the updated mix of injury types. These changes are not expected to have any impact on overall premium levels.

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FILING MEMORANDUM

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS-EXCESS LOSS FACTORS

IMPLEMENTATION

In order to implement this item, the attached Exhibits detail the changes required in NCCI's *Retrospective Rating Plan Manual*.

This item is applicable to new and renewal voluntary policies and will become effective concurrently with each state's approved rate/loss cost filing for the 2009 filing cycle. For example, this item will be effective January 1, 2009 for approved rate/loss cost filings that have a January 1, 2009 effective date. Similarly, this item will be effective July 1, 2009 for approved rate/loss filings that have a July 1, 2009 effective date. If there is no rate/loss cost filing for a state in a given year, this item will take effect on that state's "normal" rate effective date. (The "normal" rate effective date is the anniversary date of the state's previous year's rate effective date.)

The following chart shows the proposed effective dates for each state:

State	Anticipated Effective Date
Alabama	01-Mar-2009
Alaska	01-Jan-2009
Arizona	01-Oct-2009
Arkansas	01-Jul-2009
Colorado	01-Jan-2009
Connecticut	01-Jan-2009
District of Columbia	01-Nov-2009
Florida	01-Jan-2009
Georgia	01-May-2009
Hawaii	Effective date is determined upon regulatory approval of the individual carrier's election to adopt this change.
Idaho	01-Jan-2009
Illinois	01-Jan-2009
Indiana	01-Jan-2009
Iowa	01-Jan-2009
Kansas	01-Jan-2009
Kentucky	01-Oct-2009
Louisiana	01-May-2009
Maine	01-Jan-2009

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ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN PARAMETERS-EXCESS LOSS FACTORS

Maryland	01-Jan-2009
Mississippi	01-Mar-2009
Missouri	01-Jan-2009
Montana	01-Jul-2009
Nebraska	01-Feb-2009
Nevada	01-Mar-2009
New Hampshire	01-Jan-2009
New Mexico	01-Jan-2009
North Carolina	01-Apr-2009
Oklahoma	01-Jan-2009
Oregon	01-Jan-2009
Rhode Island	01-Jun-2009
South Carolina	01-Dec-2009
South Dakota	01-Jul-2009
Tennessee	01-Mar-2009
Utah	01-Dec-2009
Vermont	01-Apr-2009
Virginia	In Virginia, these changes will become effective for policies effective on or after 12:01 a.m. on April 1, 2009.

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ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ALABAMA
ALABAMA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.660	0.692	0.711	0.727	0.744	0.767	0.785
\$15,000 †	0.624	0.661	0.683	0.701	0.720	0.748	0.770
\$20,000 †	0.594	0.634	0.658	0.678	0.700	0.731	0.757
\$25,000	0.568	0.611	0.637	0.658	0.682	0.716	0.745
\$30,000	0.545	0.590	0.618	0.640	0.666	0.702	0.734
\$35,000	0.525	0.572	0.600	0.624	0.651	0.689	0.724
\$40,000	0.507	0.555	0.584	0.609	0.638	0.677	0.715
\$50,000	0.476	0.525	0.556	0.582	0.613	0.655	0.697
\$75,000	0.414	0.466	0.499	0.527	0.562	0.610	0.660
\$100,000	0.369	0.420	0.456	0.484	0.522	0.573	0.629
\$125,000	0.334	0.384	0.420	0.450	0.488	0.542	0.603
\$150,000	0.307	0.355	0.392	0.421	0.461	0.517	0.580
\$175,000	0.284	0.330	0.367	0.396	0.437	0.493	0.560
\$200,000	0.264	0.309	0.346	0.375	0.415	0.473	0.541
\$225,000	0.248	0.291	0.328	0.356	0.396	0.454	0.525
\$250,000	0.234	0.276	0.312	0.340	0.380	0.438	0.510
\$275,000	0.221	0.262	0.298	0.325	0.365	0.423	0.496
\$300,000	0.209	0.249	0.285	0.311	0.351	0.409	0.483
\$325,000	0.199	0.237	0.273	0.299	0.338	0.396	0.471
\$350,000	0.190	0.227	0.262	0.288	0.327	0.384	0.460
\$375,000	0.182	0.218	0.252	0.278	0.316	0.373	0.449
\$400,000	0.174	0.209	0.243	0.268	0.306	0.363	0.439
\$425,000	0.167	0.201	0.235	0.259	0.296	0.353	0.430
\$450,000	0.161	0.194	0.227	0.251	0.288	0.344	0.421
\$475,000	0.155	0.187	0.220	0.243	0.279	0.335	0.412
\$500,000	0.149	0.181	0.213	0.236	0.272	0.327	0.404
\$600,000	0.131	0.159	0.191	0.212	0.245	0.299	0.376
\$700,000	0.117	0.143	0.173	0.192	0.224	0.275	0.352
\$800,000	0.107	0.131	0.159	0.177	0.208	0.257	0.332
\$900,000	0.097	0.120	0.147	0.164	0.193	0.240	0.315
\$1,000,000	0.090	0.111	0.137	0.153	0.180	0.226	0.300
\$2,000,000	0.052	0.064	0.083	0.093	0.112	0.145	0.207
\$3,000,000	0.038	0.047	0.062	0.070	0.084	0.110	0.163
\$4,000,000	0.030	0.038	0.051	0.057	0.068	0.090	0.137
\$5,000,000	0.025	0.032	0.043	0.048	0.058	0.077	0.119
\$6,000,000	0.021	0.026	0.036	0.041	0.050	0.067	0.104
\$7,000,000	0.018	0.023	0.032	0.036	0.044	0.060	0.094
\$8,000,000	0.016	0.021	0.029	0.033	0.040	0.054	0.086
\$9,000,000	0.015	0.019	0.026	0.030	0.036	0.050	0.079
\$10,000,000	0.014	0.017	0.024	0.027	0.033	0.046	0.073

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ALABAMA
ALABAMA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.749	0.783	0.802	0.819	0.836	0.859	0.869
\$15,000 †	0.711	0.750	0.773	0.792	0.812	0.840	0.855
\$20,000 †	0.680	0.723	0.748	0.769	0.792	0.823	0.843
\$25,000	0.654	0.699	0.726	0.749	0.774	0.808	0.831
\$30,000	0.630	0.678	0.707	0.730	0.757	0.794	0.821
\$35,000	0.609	0.659	0.689	0.714	0.742	0.781	0.811
\$40,000	0.590	0.641	0.672	0.698	0.728	0.769	0.802
\$50,000	0.557	0.610	0.643	0.670	0.703	0.747	0.785
\$75,000	0.491	0.547	0.583	0.613	0.650	0.700	0.748
\$100,000	0.442	0.498	0.536	0.567	0.607	0.662	0.717
\$125,000	0.403	0.458	0.498	0.530	0.572	0.629	0.690
\$150,000	0.372	0.426	0.467	0.499	0.543	0.602	0.667
\$175,000	0.346	0.399	0.440	0.472	0.516	0.577	0.645
\$200,000	0.324	0.375	0.416	0.448	0.493	0.555	0.626
\$225,000	0.305	0.354	0.395	0.427	0.472	0.535	0.608
\$250,000	0.288	0.337	0.378	0.409	0.454	0.518	0.593
\$275,000	0.273	0.321	0.361	0.392	0.437	0.501	0.578
\$300,000	0.260	0.306	0.346	0.377	0.421	0.485	0.564
\$325,000	0.248	0.292	0.333	0.363	0.407	0.471	0.551
\$350,000	0.237	0.280	0.320	0.350	0.394	0.458	0.538
\$375,000	0.227	0.269	0.309	0.338	0.381	0.445	0.527
\$400,000	0.218	0.259	0.298	0.327	0.370	0.434	0.516
\$425,000	0.209	0.249	0.288	0.317	0.359	0.423	0.505
\$450,000	0.202	0.241	0.279	0.307	0.349	0.412	0.496
\$475,000	0.194	0.233	0.271	0.298	0.340	0.403	0.486
\$500,000	0.188	0.225	0.263	0.290	0.331	0.393	0.478
\$600,000	0.165	0.199	0.236	0.261	0.300	0.361	0.446
\$700,000	0.148	0.179	0.214	0.238	0.275	0.334	0.419
\$800,000	0.135	0.164	0.198	0.220	0.255	0.312	0.397
\$900,000	0.124	0.151	0.183	0.204	0.238	0.293	0.377
\$1,000,000	0.114	0.139	0.171	0.190	0.223	0.276	0.359
\$2,000,000	0.066	0.081	0.104	0.117	0.139	0.179	0.251
\$3,000,000	0.048	0.060	0.078	0.087	0.104	0.136	0.199
\$4,000,000	0.038	0.048	0.064	0.071	0.085	0.112	0.167
\$5,000,000	0.032	0.040	0.054	0.060	0.073	0.096	0.145
\$6,000,000	0.027	0.034	0.046	0.052	0.063	0.084	0.129
\$7,000,000	0.024	0.030	0.041	0.046	0.056	0.075	0.116
\$8,000,000	0.021	0.027	0.037	0.042	0.050	0.068	0.106
\$9,000,000	0.019	0.024	0.034	0.038	0.046	0.062	0.098
\$10,000,000	0.017	0.022	0.031	0.035	0.042	0.057	0.091

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ALABAMA
ALABAMA EXCESS LOSS PURE PREMIUM FACTORS

Per Accident Limitation	Excess Loss Pure Premium Factors			
	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.685	0.716	0.754	0.785
\$15,000 †	0.652	0.688	0.733	0.770
\$20,000 †	0.625	0.664	0.714	0.757
\$25,000	0.601	0.644	0.698	0.745
\$30,000	0.580	0.625	0.682	0.734
\$35,000	0.561	0.608	0.669	0.724
\$40,000	0.544	0.592	0.656	0.715
\$50,000	0.514	0.564	0.632	0.697
\$75,000	0.454	0.508	0.584	0.660
\$100,000	0.408	0.465	0.545	0.629
\$125,000	0.372	0.430	0.513	0.603
\$150,000	0.344	0.401	0.486	0.580
\$175,000	0.319	0.376	0.462	0.560
\$200,000	0.299	0.355	0.441	0.541
\$225,000	0.281	0.336	0.422	0.525
\$250,000	0.266	0.321	0.406	0.510
\$275,000	0.252	0.306	0.391	0.496
\$300,000	0.239	0.293	0.377	0.483
\$325,000	0.228	0.281	0.364	0.471
\$350,000	0.218	0.270	0.352	0.460
\$375,000	0.209	0.260	0.341	0.449
\$400,000	0.200	0.251	0.331	0.439
\$425,000	0.193	0.242	0.322	0.430
\$450,000	0.186	0.234	0.313	0.421
\$475,000	0.179	0.227	0.304	0.412
\$500,000	0.173	0.220	0.296	0.404
\$600,000	0.152	0.197	0.269	0.376
\$700,000	0.137	0.179	0.247	0.352
\$800,000	0.125	0.165	0.229	0.332
\$900,000	0.114	0.152	0.214	0.315
\$1,000,000	0.105	0.142	0.201	0.300
\$2,000,000	0.061	0.086	0.126	0.207
\$3,000,000	0.045	0.065	0.095	0.163
\$4,000,000	0.036	0.052	0.078	0.137
\$5,000,000	0.030	0.044	0.067	0.119
\$6,000,000	0.025	0.038	0.058	0.104
\$7,000,000	0.022	0.034	0.051	0.094
\$8,000,000	0.020	0.030	0.046	0.086
\$9,000,000	0.018	0.027	0.042	0.079
\$10,000,000	0.016	0.025	0.039	0.073

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ALABAMA
ALABAMA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.775	0.808	0.846	0.869
\$15,000 †	0.741	0.779	0.825	0.855
\$20,000 †	0.713	0.755	0.806	0.843
\$25,000	0.689	0.733	0.789	0.831
\$30,000	0.667	0.714	0.774	0.821
\$35,000	0.647	0.697	0.760	0.811
\$40,000	0.629	0.680	0.747	0.802
\$50,000	0.598	0.651	0.723	0.785
\$75,000	0.534	0.592	0.673	0.748
\$100,000	0.485	0.546	0.632	0.717
\$125,000	0.445	0.508	0.598	0.690
\$150,000	0.414	0.477	0.570	0.667
\$175,000	0.386	0.450	0.544	0.645
\$200,000	0.363	0.426	0.521	0.626
\$225,000	0.342	0.405	0.500	0.608
\$250,000	0.325	0.388	0.483	0.593
\$275,000	0.309	0.371	0.466	0.578
\$300,000	0.295	0.356	0.450	0.564
\$325,000	0.282	0.342	0.436	0.551
\$350,000	0.270	0.329	0.422	0.538
\$375,000	0.259	0.318	0.410	0.527
\$400,000	0.249	0.307	0.398	0.516
\$425,000	0.240	0.297	0.388	0.505
\$450,000	0.231	0.288	0.378	0.496
\$475,000	0.223	0.279	0.368	0.486
\$500,000	0.216	0.271	0.359	0.478
\$600,000	0.191	0.243	0.327	0.446
\$700,000	0.172	0.221	0.301	0.419
\$800,000	0.157	0.204	0.281	0.397
\$900,000	0.144	0.189	0.262	0.377
\$1,000,000	0.133	0.177	0.246	0.359
\$2,000,000	0.077	0.108	0.157	0.251
\$3,000,000	0.057	0.081	0.119	0.199
\$4,000,000	0.045	0.066	0.097	0.167
\$5,000,000	0.038	0.056	0.083	0.145
\$6,000,000	0.032	0.048	0.072	0.129
\$7,000,000	0.028	0.043	0.064	0.116
\$8,000,000	0.025	0.038	0.058	0.106
\$9,000,000	0.023	0.035	0.053	0.098
\$10,000,000	0.021	0.032	0.049	0.091

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ALASKA
ALASKA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.626	0.667	0.686	0.704	0.722	0.748	0.767
\$15,000 †	0.577	0.624	0.646	0.667	0.689	0.720	0.744
\$20,000 †	0.538	0.589	0.612	0.636	0.662	0.696	0.723
\$25,000	0.505	0.559	0.584	0.609	0.637	0.675	0.705
\$30,000	0.476	0.532	0.558	0.585	0.615	0.655	0.689
\$35,000	0.451	0.508	0.535	0.563	0.595	0.637	0.674
\$40,000	0.428	0.486	0.514	0.543	0.577	0.621	0.659
\$50,000	0.387	0.447	0.476	0.507	0.543	0.591	0.633
\$75,000	0.313	0.372	0.402	0.435	0.475	0.528	0.577
\$100,000	0.261	0.317	0.347	0.381	0.422	0.478	0.531
\$125,000	0.223	0.275	0.305	0.337	0.379	0.436	0.493
\$150,000	0.194	0.243	0.272	0.303	0.345	0.402	0.460
\$175,000	0.170	0.216	0.244	0.274	0.315	0.372	0.431
\$200,000	0.150	0.193	0.220	0.250	0.289	0.346	0.405
\$225,000	0.134	0.174	0.200	0.229	0.267	0.322	0.382
\$250,000	0.121	0.159	0.184	0.211	0.249	0.303	0.363
\$275,000	0.110	0.145	0.169	0.195	0.231	0.285	0.344
\$300,000	0.100	0.133	0.156	0.181	0.216	0.268	0.327
\$325,000	0.091	0.122	0.144	0.168	0.202	0.253	0.312
\$350,000	0.084	0.113	0.134	0.157	0.190	0.239	0.298
\$375,000	0.078	0.105	0.125	0.147	0.179	0.227	0.284
\$400,000	0.072	0.097	0.117	0.138	0.168	0.215	0.272
\$425,000	0.067	0.091	0.110	0.130	0.159	0.205	0.261
\$450,000	0.063	0.085	0.103	0.122	0.151	0.195	0.250
\$475,000	0.059	0.080	0.098	0.116	0.143	0.186	0.240
\$500,000	0.055	0.075	0.092	0.109	0.136	0.177	0.231
\$600,000	0.044	0.060	0.075	0.090	0.113	0.150	0.200
\$700,000	0.036	0.050	0.063	0.076	0.096	0.128	0.176
\$800,000	0.032	0.043	0.055	0.066	0.083	0.113	0.157
\$900,000	0.028	0.038	0.048	0.057	0.073	0.100	0.141
\$1,000,000	0.025	0.033	0.043	0.051	0.065	0.089	0.128
\$2,000,000	0.012	0.015	0.020	0.023	0.030	0.041	0.065
\$3,000,000	0.008	0.011	0.014	0.016	0.020	0.027	0.044
\$4,000,000	0.007	0.008	0.011	0.012	0.015	0.020	0.033
\$5,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.027
\$6,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.022
\$7,000,000	0.005	0.005	0.006	0.007	0.008	0.011	0.018
\$8,000,000	0.004	0.005	0.006	0.006	0.007	0.010	0.016
\$9,000,000	0.004	0.005	0.006	0.006	0.007	0.009	0.014
\$10,000,000	0.004	0.005	0.005	0.006	0.006	0.008	0.013

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ALASKA
ALASKA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.712	0.755	0.774	0.793	0.812	0.839	0.850
\$15,000 †	0.662	0.711	0.734	0.756	0.779	0.811	0.828
\$20,000 †	0.621	0.675	0.700	0.725	0.751	0.786	0.809
\$25,000	0.587	0.644	0.670	0.697	0.726	0.765	0.791
\$30,000	0.557	0.616	0.644	0.673	0.704	0.745	0.775
\$35,000	0.530	0.591	0.620	0.650	0.683	0.727	0.760
\$40,000	0.505	0.568	0.598	0.629	0.664	0.710	0.746
\$50,000	0.462	0.527	0.559	0.592	0.630	0.679	0.720
\$75,000	0.381	0.446	0.480	0.516	0.558	0.614	0.664
\$100,000	0.323	0.386	0.420	0.456	0.502	0.562	0.617
\$125,000	0.279	0.339	0.372	0.409	0.455	0.517	0.576
\$150,000	0.245	0.302	0.335	0.371	0.417	0.480	0.542
\$175,000	0.217	0.271	0.303	0.338	0.384	0.447	0.511
\$200,000	0.194	0.245	0.276	0.310	0.355	0.418	0.483
\$225,000	0.174	0.222	0.252	0.286	0.330	0.392	0.458
\$250,000	0.158	0.204	0.233	0.265	0.308	0.370	0.436
\$275,000	0.144	0.187	0.215	0.246	0.288	0.349	0.415
\$300,000	0.131	0.172	0.200	0.229	0.270	0.330	0.396
\$325,000	0.121	0.159	0.186	0.214	0.254	0.313	0.379
\$350,000	0.111	0.147	0.173	0.201	0.240	0.297	0.363
\$375,000	0.103	0.137	0.162	0.188	0.226	0.282	0.348
\$400,000	0.096	0.128	0.152	0.177	0.214	0.269	0.334
\$425,000	0.089	0.120	0.143	0.167	0.203	0.256	0.321
\$450,000	0.083	0.112	0.135	0.158	0.192	0.245	0.308
\$475,000	0.078	0.106	0.127	0.150	0.183	0.234	0.297
\$500,000	0.074	0.100	0.121	0.142	0.174	0.224	0.286
\$600,000	0.059	0.080	0.099	0.117	0.145	0.190	0.249
\$700,000	0.049	0.067	0.083	0.099	0.124	0.164	0.220
\$800,000	0.042	0.057	0.072	0.086	0.108	0.145	0.197
\$900,000	0.037	0.050	0.063	0.075	0.095	0.128	0.178
\$1,000,000	0.032	0.044	0.056	0.067	0.085	0.115	0.162
\$2,000,000	0.015	0.020	0.026	0.030	0.039	0.053	0.083
\$3,000,000	0.010	0.013	0.018	0.020	0.025	0.035	0.056
\$4,000,000	0.008	0.010	0.014	0.015	0.019	0.026	0.042
\$5,000,000	0.007	0.009	0.011	0.013	0.015	0.021	0.034
\$6,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.027
\$7,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.023
\$8,000,000	0.005	0.006	0.007	0.008	0.009	0.012	0.020
\$9,000,000	0.005	0.006	0.007	0.007	0.008	0.011	0.018
\$10,000,000	0.005	0.005	0.006	0.007	0.008	0.010	0.016

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ALASKA
ALASKA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.655	0.690	0.736	0.767
\$15,000 †	0.610	0.651	0.706	0.744
\$20,000 †	0.573	0.618	0.680	0.723
\$25,000	0.542	0.590	0.657	0.705
\$30,000	0.515	0.565	0.637	0.689
\$35,000	0.490	0.542	0.618	0.674
\$40,000	0.468	0.521	0.601	0.659
\$50,000	0.429	0.484	0.569	0.633
\$75,000	0.353	0.410	0.503	0.577
\$100,000	0.299	0.355	0.452	0.531
\$125,000	0.258	0.312	0.410	0.493
\$150,000	0.227	0.279	0.375	0.460
\$175,000	0.201	0.251	0.345	0.431
\$200,000	0.179	0.227	0.319	0.405
\$225,000	0.161	0.207	0.296	0.382
\$250,000	0.146	0.190	0.277	0.363
\$275,000	0.133	0.175	0.259	0.344
\$300,000	0.122	0.161	0.243	0.327
\$325,000	0.112	0.150	0.229	0.312
\$350,000	0.103	0.139	0.216	0.298
\$375,000	0.096	0.130	0.204	0.284
\$400,000	0.089	0.122	0.193	0.272
\$425,000	0.083	0.114	0.183	0.261
\$450,000	0.077	0.108	0.174	0.250
\$475,000	0.073	0.102	0.165	0.240
\$500,000	0.068	0.096	0.157	0.231
\$600,000	0.055	0.079	0.132	0.200
\$700,000	0.045	0.066	0.112	0.176
\$800,000	0.039	0.057	0.099	0.157
\$900,000	0.034	0.050	0.087	0.141
\$1,000,000	0.030	0.045	0.078	0.128
\$2,000,000	0.014	0.021	0.036	0.065
\$3,000,000	0.010	0.014	0.024	0.044
\$4,000,000	0.008	0.011	0.018	0.033
\$5,000,000	0.007	0.009	0.014	0.027
\$6,000,000	0.005	0.007	0.011	0.022
\$7,000,000	0.005	0.007	0.010	0.018
\$8,000,000	0.005	0.006	0.009	0.016
\$9,000,000	0.005	0.006	0.008	0.014
\$10,000,000	0.004	0.005	0.007	0.013

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ALASKA
ALASKA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.742	0.779	0.827	0.850
\$15,000 †	0.696	0.739	0.796	0.828
\$20,000 †	0.659	0.706	0.770	0.809
\$25,000	0.626	0.677	0.747	0.791
\$30,000	0.598	0.651	0.726	0.775
\$35,000	0.572	0.627	0.707	0.760
\$40,000	0.549	0.605	0.689	0.746
\$50,000	0.507	0.566	0.657	0.720
\$75,000	0.426	0.488	0.588	0.664
\$100,000	0.366	0.428	0.534	0.617
\$125,000	0.320	0.381	0.489	0.576
\$150,000	0.284	0.343	0.451	0.542
\$175,000	0.254	0.311	0.417	0.511
\$200,000	0.228	0.284	0.388	0.483
\$225,000	0.207	0.260	0.363	0.458
\$250,000	0.189	0.240	0.341	0.436
\$275,000	0.173	0.222	0.320	0.415
\$300,000	0.159	0.206	0.302	0.396
\$325,000	0.146	0.192	0.285	0.379
\$350,000	0.135	0.179	0.270	0.363
\$375,000	0.126	0.168	0.256	0.348
\$400,000	0.117	0.158	0.243	0.334
\$425,000	0.109	0.148	0.231	0.321
\$450,000	0.103	0.140	0.220	0.308
\$475,000	0.096	0.132	0.210	0.297
\$500,000	0.091	0.125	0.200	0.286
\$600,000	0.073	0.103	0.169	0.249
\$700,000	0.060	0.087	0.145	0.220
\$800,000	0.052	0.075	0.127	0.197
\$900,000	0.045	0.066	0.112	0.178
\$1,000,000	0.040	0.058	0.100	0.162
\$2,000,000	0.018	0.027	0.046	0.083
\$3,000,000	0.012	0.018	0.030	0.056
\$4,000,000	0.010	0.014	0.023	0.042
\$5,000,000	0.008	0.012	0.018	0.034
\$6,000,000	0.007	0.009	0.014	0.027
\$7,000,000	0.006	0.008	0.012	0.023
\$8,000,000	0.006	0.007	0.011	0.020
\$9,000,000	0.005	0.007	0.010	0.018
\$10,000,000	0.005	0.006	0.009	0.016

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ARKANSAS
ARKANSAS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.531	0.580	0.610	0.636	0.664	0.704	0.737
\$15,000 †	0.474	0.528	0.561	0.590	0.622	0.668	0.709
\$20,000 †	0.432	0.487	0.522	0.553	0.589	0.639	0.686
\$25,000	0.397	0.453	0.490	0.522	0.560	0.613	0.665
\$30,000	0.368	0.424	0.462	0.495	0.535	0.591	0.646
\$35,000	0.344	0.399	0.438	0.471	0.512	0.570	0.629
\$40,000	0.323	0.377	0.417	0.450	0.492	0.552	0.614
\$50,000	0.289	0.341	0.381	0.414	0.458	0.519	0.586
\$75,000	0.233	0.278	0.318	0.350	0.394	0.457	0.532
\$100,000	0.197	0.238	0.276	0.306	0.349	0.412	0.491
\$125,000	0.173	0.209	0.246	0.274	0.316	0.378	0.459
\$150,000	0.156	0.188	0.224	0.251	0.291	0.351	0.433
\$175,000	0.142	0.171	0.206	0.231	0.270	0.329	0.411
\$200,000	0.131	0.158	0.192	0.215	0.252	0.310	0.392
\$225,000	0.122	0.147	0.180	0.202	0.237	0.293	0.375
\$250,000	0.115	0.139	0.171	0.191	0.225	0.280	0.362
\$275,000	0.108	0.131	0.162	0.181	0.214	0.267	0.349
\$300,000	0.102	0.124	0.154	0.173	0.205	0.256	0.337
\$325,000	0.098	0.118	0.148	0.165	0.196	0.246	0.326
\$350,000	0.093	0.113	0.142	0.159	0.188	0.237	0.317
\$375,000	0.089	0.108	0.136	0.153	0.182	0.229	0.308
\$400,000	0.086	0.104	0.132	0.147	0.175	0.222	0.300
\$425,000	0.083	0.100	0.127	0.143	0.170	0.215	0.293
\$450,000	0.080	0.097	0.123	0.138	0.165	0.209	0.286
\$475,000	0.077	0.094	0.120	0.134	0.160	0.203	0.279
\$500,000	0.075	0.091	0.116	0.130	0.155	0.198	0.273
\$600,000	0.067	0.082	0.105	0.118	0.140	0.180	0.253
\$700,000	0.062	0.074	0.097	0.108	0.129	0.166	0.236
\$800,000	0.058	0.070	0.091	0.101	0.121	0.155	0.223
\$900,000	0.054	0.065	0.085	0.095	0.113	0.146	0.211
\$1,000,000	0.051	0.061	0.080	0.089	0.107	0.138	0.200
\$2,000,000	0.031	0.039	0.052	0.059	0.071	0.093	0.140
\$3,000,000	0.022	0.029	0.039	0.044	0.054	0.072	0.110
\$4,000,000	0.017	0.022	0.031	0.035	0.043	0.059	0.091
\$5,000,000	0.014	0.018	0.025	0.029	0.036	0.049	0.078
\$6,000,000	0.011	0.015	0.021	0.024	0.030	0.042	0.067
\$7,000,000	0.009	0.013	0.018	0.021	0.026	0.036	0.059
\$8,000,000	0.008	0.011	0.016	0.018	0.023	0.032	0.053
\$9,000,000	0.008	0.010	0.014	0.016	0.020	0.028	0.047
\$10,000,000	0.007	0.009	0.013	0.015	0.018	0.026	0.043

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ARKANSAS
ARKANSAS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.618	0.671	0.703	0.730	0.759	0.801	0.829
\$15,000 †	0.559	0.616	0.652	0.683	0.717	0.765	0.801
\$20,000 †	0.513	0.573	0.612	0.645	0.682	0.734	0.778
\$25,000	0.476	0.537	0.578	0.612	0.652	0.708	0.758
\$30,000	0.444	0.506	0.548	0.584	0.626	0.685	0.739
\$35,000	0.418	0.479	0.522	0.558	0.602	0.664	0.722
\$40,000	0.394	0.455	0.499	0.536	0.581	0.644	0.707
\$50,000	0.356	0.415	0.460	0.497	0.544	0.610	0.679
\$75,000	0.291	0.344	0.389	0.425	0.474	0.543	0.622
\$100,000	0.249	0.297	0.341	0.375	0.424	0.494	0.578
\$125,000	0.219	0.262	0.306	0.338	0.386	0.455	0.543
\$150,000	0.198	0.237	0.279	0.310	0.356	0.425	0.514
\$175,000	0.180	0.217	0.257	0.287	0.331	0.399	0.489
\$200,000	0.166	0.200	0.240	0.267	0.310	0.376	0.468
\$225,000	0.155	0.186	0.225	0.251	0.292	0.357	0.448
\$250,000	0.146	0.176	0.213	0.238	0.278	0.341	0.432
\$275,000	0.138	0.166	0.202	0.226	0.265	0.326	0.417
\$300,000	0.131	0.157	0.193	0.215	0.253	0.313	0.404
\$325,000	0.124	0.150	0.185	0.206	0.242	0.301	0.391
\$350,000	0.119	0.143	0.177	0.198	0.233	0.290	0.380
\$375,000	0.114	0.137	0.171	0.191	0.225	0.281	0.370
\$400,000	0.109	0.132	0.165	0.184	0.217	0.272	0.360
\$425,000	0.105	0.127	0.159	0.178	0.210	0.264	0.352
\$450,000	0.102	0.123	0.154	0.172	0.204	0.256	0.344
\$475,000	0.099	0.119	0.150	0.167	0.198	0.249	0.336
\$500,000	0.096	0.115	0.146	0.162	0.193	0.243	0.329
\$600,000	0.086	0.103	0.132	0.147	0.174	0.221	0.305
\$700,000	0.078	0.094	0.121	0.135	0.160	0.204	0.285
\$800,000	0.073	0.088	0.113	0.126	0.150	0.191	0.269
\$900,000	0.068	0.082	0.106	0.118	0.140	0.180	0.255
\$1,000,000	0.064	0.077	0.100	0.111	0.132	0.170	0.243
\$2,000,000	0.040	0.050	0.066	0.074	0.088	0.115	0.171
\$3,000,000	0.029	0.037	0.050	0.056	0.068	0.090	0.136
\$4,000,000	0.022	0.029	0.040	0.045	0.055	0.074	0.114
\$5,000,000	0.018	0.024	0.033	0.038	0.046	0.063	0.098
\$6,000,000	0.014	0.019	0.027	0.031	0.039	0.053	0.085
\$7,000,000	0.012	0.017	0.024	0.027	0.034	0.047	0.075
\$8,000,000	0.011	0.015	0.021	0.024	0.030	0.041	0.067
\$9,000,000	0.010	0.013	0.019	0.021	0.026	0.037	0.061
\$10,000,000	0.009	0.012	0.017	0.019	0.024	0.033	0.056

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ARKANSAS
ARKANSAS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.570	0.619	0.685	0.737
\$15,000 †	0.517	0.571	0.646	0.709
\$20,000 †	0.475	0.532	0.615	0.686
\$25,000	0.441	0.500	0.588	0.665
\$30,000	0.412	0.473	0.564	0.646
\$35,000	0.387	0.449	0.542	0.629
\$40,000	0.366	0.428	0.523	0.614
\$50,000	0.330	0.392	0.490	0.586
\$75,000	0.268	0.328	0.426	0.532
\$100,000	0.229	0.286	0.381	0.491
\$125,000	0.201	0.255	0.348	0.459
\$150,000	0.181	0.233	0.322	0.433
\$175,000	0.165	0.214	0.300	0.411
\$200,000	0.152	0.199	0.281	0.392
\$225,000	0.142	0.187	0.265	0.375
\$250,000	0.134	0.177	0.253	0.362
\$275,000	0.126	0.168	0.241	0.349
\$300,000	0.119	0.160	0.231	0.337
\$325,000	0.114	0.153	0.221	0.326
\$350,000	0.109	0.147	0.213	0.317
\$375,000	0.104	0.142	0.206	0.308
\$400,000	0.100	0.137	0.199	0.300
\$425,000	0.096	0.132	0.193	0.293
\$450,000	0.093	0.128	0.187	0.286
\$475,000	0.090	0.124	0.182	0.279
\$500,000	0.087	0.121	0.177	0.273
\$600,000	0.078	0.109	0.161	0.253
\$700,000	0.072	0.100	0.148	0.236
\$800,000	0.067	0.094	0.138	0.223
\$900,000	0.063	0.088	0.130	0.211
\$1,000,000	0.059	0.083	0.123	0.200
\$2,000,000	0.037	0.054	0.082	0.140
\$3,000,000	0.027	0.041	0.063	0.110
\$4,000,000	0.021	0.032	0.051	0.091
\$5,000,000	0.017	0.027	0.043	0.078
\$6,000,000	0.014	0.022	0.036	0.067
\$7,000,000	0.012	0.019	0.031	0.059
\$8,000,000	0.010	0.017	0.027	0.053
\$9,000,000	0.009	0.015	0.024	0.047
\$10,000,000	0.009	0.013	0.022	0.043

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ARKANSAS
ARKANSAS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.660	0.712	0.781	0.829
\$15,000 †	0.605	0.662	0.742	0.801
\$20,000 †	0.561	0.622	0.709	0.778
\$25,000	0.525	0.589	0.681	0.758
\$30,000	0.494	0.559	0.657	0.739
\$35,000	0.467	0.534	0.634	0.722
\$40,000	0.443	0.511	0.614	0.707
\$50,000	0.403	0.472	0.578	0.679
\$75,000	0.333	0.400	0.510	0.622
\$100,000	0.287	0.352	0.460	0.578
\$125,000	0.253	0.316	0.421	0.543
\$150,000	0.229	0.289	0.391	0.514
\$175,000	0.209	0.267	0.366	0.489
\$200,000	0.193	0.248	0.344	0.468
\$225,000	0.179	0.233	0.325	0.448
\$250,000	0.169	0.221	0.310	0.432
\$275,000	0.160	0.210	0.296	0.417
\$300,000	0.151	0.200	0.283	0.404
\$325,000	0.144	0.191	0.272	0.391
\$350,000	0.138	0.184	0.262	0.380
\$375,000	0.132	0.177	0.253	0.370
\$400,000	0.127	0.171	0.245	0.360
\$425,000	0.122	0.165	0.237	0.352
\$450,000	0.118	0.160	0.231	0.344
\$475,000	0.114	0.155	0.224	0.336
\$500,000	0.111	0.151	0.218	0.329
\$600,000	0.099	0.136	0.198	0.305
\$700,000	0.091	0.125	0.183	0.285
\$800,000	0.085	0.117	0.171	0.269
\$900,000	0.079	0.110	0.160	0.255
\$1,000,000	0.074	0.104	0.151	0.243
\$2,000,000	0.048	0.069	0.102	0.171
\$3,000,000	0.035	0.052	0.079	0.136
\$4,000,000	0.028	0.042	0.065	0.114
\$5,000,000	0.023	0.035	0.055	0.098
\$6,000,000	0.018	0.029	0.046	0.085
\$7,000,000	0.016	0.025	0.040	0.075
\$8,000,000	0.014	0.022	0.036	0.067
\$9,000,000	0.012	0.019	0.032	0.061
\$10,000,000	0.011	0.018	0.029	0.056

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN COLORADO
COLORADO EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.551	0.599	0.627	0.653	0.679	0.719	0.748
\$15,000 †	0.496	0.548	0.579	0.609	0.639	0.684	0.720
\$20,000 †	0.453	0.507	0.540	0.571	0.605	0.654	0.696
\$25,000	0.417	0.473	0.507	0.540	0.576	0.628	0.674
\$30,000	0.386	0.443	0.478	0.512	0.550	0.604	0.654
\$35,000	0.360	0.416	0.453	0.487	0.526	0.583	0.636
\$40,000	0.337	0.393	0.430	0.464	0.505	0.563	0.620
\$50,000	0.298	0.353	0.390	0.425	0.467	0.528	0.589
\$75,000	0.230	0.280	0.317	0.351	0.394	0.458	0.528
\$100,000	0.186	0.230	0.267	0.298	0.342	0.406	0.481
\$125,000	0.157	0.196	0.230	0.260	0.302	0.365	0.443
\$150,000	0.137	0.171	0.204	0.232	0.271	0.333	0.412
\$175,000	0.121	0.152	0.184	0.209	0.247	0.306	0.385
\$200,000	0.108	0.137	0.168	0.191	0.227	0.284	0.363
\$225,000	0.098	0.125	0.154	0.176	0.211	0.265	0.344
\$250,000	0.091	0.115	0.144	0.164	0.198	0.250	0.328
\$275,000	0.084	0.107	0.134	0.154	0.185	0.236	0.313
\$300,000	0.079	0.100	0.126	0.144	0.175	0.224	0.301
\$325,000	0.074	0.093	0.119	0.136	0.165	0.213	0.289
\$350,000	0.070	0.088	0.113	0.129	0.157	0.203	0.278
\$375,000	0.067	0.084	0.107	0.123	0.150	0.195	0.269
\$400,000	0.063	0.080	0.102	0.117	0.143	0.187	0.260
\$425,000	0.061	0.076	0.098	0.112	0.137	0.179	0.251
\$450,000	0.058	0.073	0.094	0.108	0.132	0.173	0.244
\$475,000	0.056	0.070	0.091	0.104	0.127	0.167	0.236
\$500,000	0.054	0.067	0.088	0.100	0.122	0.161	0.230
\$600,000	0.047	0.059	0.078	0.088	0.108	0.142	0.207
\$700,000	0.043	0.053	0.070	0.079	0.097	0.128	0.189
\$800,000	0.040	0.049	0.065	0.073	0.089	0.118	0.176
\$900,000	0.036	0.045	0.060	0.068	0.082	0.109	0.164
\$1,000,000	0.034	0.042	0.056	0.063	0.077	0.102	0.153
\$2,000,000	0.021	0.026	0.034	0.038	0.046	0.062	0.097
\$3,000,000	0.016	0.020	0.026	0.029	0.035	0.046	0.073
\$4,000,000	0.013	0.016	0.021	0.024	0.028	0.038	0.060
\$5,000,000	0.010	0.013	0.018	0.020	0.024	0.032	0.051
\$6,000,000	0.008	0.011	0.014	0.016	0.020	0.027	0.043
\$7,000,000	0.007	0.009	0.012	0.014	0.017	0.024	0.038
\$8,000,000	0.006	0.008	0.011	0.012	0.015	0.021	0.034
\$9,000,000	0.006	0.007	0.010	0.011	0.014	0.019	0.030
\$10,000,000	0.005	0.007	0.009	0.010	0.012	0.017	0.027

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN COLORADO
COLORADO EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.630	0.681	0.711	0.738	0.765	0.806	0.830
\$15,000 †	0.573	0.629	0.662	0.693	0.725	0.771	0.803
\$20,000 †	0.527	0.586	0.621	0.654	0.690	0.741	0.779
\$25,000	0.489	0.550	0.587	0.621	0.660	0.714	0.758
\$30,000	0.456	0.518	0.556	0.592	0.632	0.690	0.738
\$35,000	0.428	0.490	0.529	0.565	0.608	0.667	0.720
\$40,000	0.402	0.464	0.504	0.541	0.585	0.647	0.703
\$50,000	0.359	0.421	0.462	0.499	0.545	0.610	0.672
\$75,000	0.282	0.339	0.381	0.418	0.467	0.536	0.608
\$100,000	0.231	0.283	0.324	0.360	0.409	0.479	0.558
\$125,000	0.196	0.242	0.282	0.316	0.364	0.434	0.517
\$150,000	0.172	0.213	0.251	0.283	0.329	0.398	0.484
\$175,000	0.153	0.190	0.227	0.256	0.300	0.367	0.454
\$200,000	0.138	0.172	0.207	0.235	0.277	0.342	0.429
\$225,000	0.125	0.157	0.191	0.217	0.257	0.320	0.407
\$250,000	0.116	0.145	0.179	0.203	0.242	0.302	0.389
\$275,000	0.107	0.135	0.167	0.190	0.228	0.286	0.372
\$300,000	0.100	0.126	0.157	0.179	0.215	0.272	0.358
\$325,000	0.094	0.118	0.148	0.169	0.204	0.259	0.344
\$350,000	0.089	0.111	0.140	0.160	0.194	0.248	0.332
\$375,000	0.084	0.105	0.134	0.153	0.185	0.237	0.321
\$400,000	0.080	0.100	0.128	0.146	0.177	0.228	0.311
\$425,000	0.077	0.096	0.122	0.140	0.170	0.219	0.301
\$450,000	0.073	0.091	0.117	0.134	0.163	0.211	0.292
\$475,000	0.071	0.088	0.113	0.129	0.157	0.204	0.284
\$500,000	0.068	0.085	0.109	0.124	0.151	0.197	0.276
\$600,000	0.060	0.074	0.096	0.109	0.133	0.174	0.249
\$700,000	0.053	0.066	0.087	0.098	0.120	0.157	0.228
\$800,000	0.050	0.061	0.080	0.091	0.110	0.144	0.212
\$900,000	0.046	0.056	0.074	0.084	0.102	0.133	0.198
\$1,000,000	0.042	0.052	0.069	0.078	0.094	0.124	0.186
\$2,000,000	0.026	0.032	0.042	0.047	0.057	0.076	0.118
\$3,000,000	0.020	0.024	0.032	0.036	0.043	0.057	0.089
\$4,000,000	0.016	0.020	0.026	0.029	0.035	0.047	0.073
\$5,000,000	0.013	0.017	0.022	0.025	0.030	0.040	0.062
\$6,000,000	0.010	0.014	0.018	0.021	0.025	0.034	0.054
\$7,000,000	0.009	0.012	0.016	0.018	0.022	0.030	0.047
\$8,000,000	0.008	0.010	0.014	0.016	0.019	0.026	0.042
\$9,000,000	0.007	0.009	0.012	0.014	0.017	0.024	0.038
\$10,000,000	0.006	0.008	0.011	0.013	0.016	0.021	0.035

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN COLORADO
COLORADO EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.587	0.635	0.698	0.748
\$15,000 †	0.535	0.589	0.661	0.720
\$20,000 †	0.494	0.550	0.629	0.696
\$25,000	0.459	0.518	0.601	0.674
\$30,000	0.429	0.489	0.576	0.654
\$35,000	0.402	0.463	0.553	0.636
\$40,000	0.379	0.441	0.532	0.620
\$50,000	0.339	0.401	0.496	0.589
\$75,000	0.267	0.328	0.424	0.528
\$100,000	0.219	0.277	0.372	0.481
\$125,000	0.186	0.239	0.331	0.443
\$150,000	0.163	0.213	0.300	0.412
\$175,000	0.144	0.192	0.274	0.385
\$200,000	0.130	0.175	0.253	0.363
\$225,000	0.118	0.161	0.236	0.344
\$250,000	0.109	0.150	0.222	0.328
\$275,000	0.101	0.140	0.209	0.313
\$300,000	0.094	0.131	0.197	0.301
\$325,000	0.088	0.124	0.187	0.289
\$350,000	0.083	0.118	0.178	0.278
\$375,000	0.079	0.112	0.170	0.269
\$400,000	0.075	0.107	0.163	0.260
\$425,000	0.072	0.102	0.157	0.251
\$450,000	0.069	0.098	0.151	0.244
\$475,000	0.066	0.095	0.145	0.236
\$500,000	0.064	0.092	0.140	0.230
\$600,000	0.056	0.081	0.124	0.207
\$700,000	0.050	0.073	0.111	0.189
\$800,000	0.047	0.067	0.103	0.176
\$900,000	0.043	0.062	0.095	0.164
\$1,000,000	0.040	0.058	0.088	0.153
\$2,000,000	0.024	0.035	0.053	0.097
\$3,000,000	0.019	0.027	0.040	0.073
\$4,000,000	0.015	0.022	0.033	0.060
\$5,000,000	0.013	0.019	0.028	0.051
\$6,000,000	0.010	0.015	0.023	0.043
\$7,000,000	0.009	0.013	0.020	0.038
\$8,000,000	0.008	0.011	0.018	0.034
\$9,000,000	0.007	0.010	0.016	0.030
\$10,000,000	0.006	0.009	0.014	0.027

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN COLORADO
COLORADO EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.669	0.719	0.785	0.830
\$15,000 †	0.615	0.672	0.747	0.803
\$20,000 †	0.572	0.632	0.714	0.779
\$25,000	0.535	0.598	0.685	0.758
\$30,000	0.503	0.568	0.660	0.738
\$35,000	0.475	0.541	0.636	0.720
\$40,000	0.449	0.516	0.614	0.703
\$50,000	0.405	0.474	0.576	0.672
\$75,000	0.325	0.393	0.499	0.608
\$100,000	0.270	0.335	0.442	0.558
\$125,000	0.231	0.293	0.396	0.517
\$150,000	0.203	0.261	0.361	0.484
\$175,000	0.181	0.236	0.331	0.454
\$200,000	0.163	0.216	0.307	0.429
\$225,000	0.149	0.199	0.286	0.407
\$250,000	0.138	0.186	0.270	0.389
\$275,000	0.128	0.174	0.255	0.372
\$300,000	0.119	0.164	0.241	0.358
\$325,000	0.112	0.155	0.230	0.344
\$350,000	0.105	0.147	0.219	0.332
\$375,000	0.100	0.139	0.209	0.321
\$400,000	0.095	0.133	0.200	0.311
\$425,000	0.090	0.128	0.192	0.301
\$450,000	0.087	0.122	0.185	0.292
\$475,000	0.083	0.118	0.179	0.284
\$500,000	0.080	0.114	0.172	0.276
\$600,000	0.070	0.100	0.152	0.249
\$700,000	0.063	0.090	0.137	0.228
\$800,000	0.058	0.083	0.126	0.212
\$900,000	0.053	0.077	0.116	0.198
\$1,000,000	0.050	0.072	0.108	0.186
\$2,000,000	0.030	0.044	0.066	0.118
\$3,000,000	0.023	0.033	0.049	0.089
\$4,000,000	0.019	0.027	0.040	0.073
\$5,000,000	0.016	0.023	0.034	0.062
\$6,000,000	0.013	0.019	0.029	0.054
\$7,000,000	0.011	0.017	0.026	0.047
\$8,000,000	0.010	0.015	0.023	0.042
\$9,000,000	0.009	0.013	0.020	0.038
\$10,000,000	0.008	0.012	0.018	0.035

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN CONNECTICUT
CONNECTICUT EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.654	0.692	0.709	0.726	0.744	0.767	0.785
\$15,000 †	0.611	0.653	0.673	0.693	0.714	0.742	0.765
\$20,000 †	0.575	0.621	0.643	0.665	0.689	0.720	0.746
\$25,000	0.544	0.593	0.616	0.640	0.666	0.700	0.730
\$30,000	0.517	0.567	0.592	0.617	0.646	0.682	0.715
\$35,000	0.492	0.545	0.570	0.597	0.627	0.666	0.701
\$40,000	0.470	0.524	0.551	0.578	0.609	0.650	0.687
\$50,000	0.433	0.487	0.515	0.544	0.578	0.622	0.663
\$75,000	0.362	0.416	0.446	0.476	0.514	0.563	0.611
\$100,000	0.312	0.364	0.394	0.425	0.464	0.516	0.569
\$125,000	0.274	0.324	0.354	0.385	0.424	0.478	0.533
\$150,000	0.246	0.293	0.322	0.353	0.392	0.446	0.504
\$175,000	0.222	0.267	0.296	0.325	0.365	0.418	0.478
\$200,000	0.201	0.245	0.273	0.302	0.341	0.394	0.455
\$225,000	0.184	0.226	0.254	0.282	0.320	0.373	0.434
\$250,000	0.170	0.210	0.237	0.265	0.303	0.355	0.416
\$275,000	0.157	0.195	0.222	0.249	0.286	0.338	0.400
\$300,000	0.146	0.182	0.209	0.235	0.272	0.323	0.384
\$325,000	0.136	0.171	0.197	0.222	0.258	0.309	0.371
\$350,000	0.127	0.160	0.186	0.211	0.246	0.296	0.358
\$375,000	0.119	0.151	0.176	0.200	0.234	0.284	0.346
\$400,000	0.112	0.143	0.167	0.190	0.224	0.273	0.334
\$425,000	0.106	0.135	0.159	0.182	0.214	0.262	0.324
\$450,000	0.100	0.128	0.151	0.173	0.206	0.253	0.314
\$475,000	0.094	0.122	0.144	0.166	0.197	0.244	0.305
\$500,000	0.089	0.116	0.138	0.159	0.190	0.235	0.296
\$600,000	0.074	0.096	0.117	0.136	0.164	0.206	0.265
\$700,000	0.062	0.082	0.101	0.118	0.144	0.184	0.241
\$800,000	0.054	0.071	0.089	0.105	0.129	0.166	0.221
\$900,000	0.047	0.063	0.079	0.093	0.116	0.151	0.204
\$1,000,000	0.042	0.056	0.071	0.084	0.105	0.138	0.190
\$2,000,000	0.021	0.026	0.036	0.042	0.054	0.073	0.112
\$3,000,000	0.016	0.019	0.026	0.030	0.038	0.052	0.084
\$4,000,000	0.013	0.016	0.022	0.025	0.031	0.042	0.069
\$5,000,000	0.012	0.014	0.019	0.022	0.027	0.036	0.059
\$6,000,000	0.010	0.012	0.016	0.018	0.023	0.031	0.052
\$7,000,000	0.009	0.011	0.015	0.017	0.021	0.028	0.047
\$8,000,000	0.008	0.010	0.014	0.016	0.019	0.026	0.044
\$9,000,000	0.008	0.009	0.013	0.014	0.018	0.024	0.040
\$10,000,000	0.007	0.009	0.012	0.013	0.017	0.022	0.038

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN CONNECTICUT
CONNECTICUT EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.729	0.768	0.786	0.803	0.821	0.845	0.856
\$15,000 †	0.685	0.729	0.750	0.770	0.792	0.820	0.837
\$20,000 †	0.648	0.696	0.719	0.741	0.766	0.798	0.819
\$25,000	0.615	0.667	0.691	0.716	0.743	0.778	0.803
\$30,000	0.587	0.640	0.666	0.693	0.722	0.760	0.788
\$35,000	0.562	0.617	0.644	0.671	0.703	0.743	0.774
\$40,000	0.538	0.595	0.623	0.652	0.685	0.727	0.761
\$50,000	0.498	0.556	0.586	0.616	0.652	0.698	0.737
\$75,000	0.422	0.480	0.512	0.545	0.585	0.636	0.684
\$100,000	0.367	0.424	0.456	0.490	0.532	0.587	0.641
\$125,000	0.325	0.380	0.413	0.446	0.489	0.546	0.604
\$150,000	0.293	0.345	0.378	0.411	0.454	0.513	0.573
\$175,000	0.266	0.316	0.348	0.381	0.424	0.483	0.545
\$200,000	0.243	0.292	0.323	0.355	0.398	0.456	0.520
\$225,000	0.223	0.270	0.301	0.333	0.375	0.433	0.498
\$250,000	0.207	0.252	0.283	0.314	0.355	0.413	0.479
\$275,000	0.192	0.235	0.266	0.296	0.337	0.394	0.460
\$300,000	0.179	0.220	0.250	0.280	0.321	0.377	0.444
\$325,000	0.167	0.207	0.236	0.265	0.305	0.362	0.428
\$350,000	0.156	0.195	0.224	0.252	0.292	0.347	0.414
\$375,000	0.147	0.184	0.212	0.240	0.279	0.334	0.401
\$400,000	0.138	0.174	0.202	0.229	0.267	0.321	0.389
\$425,000	0.131	0.165	0.192	0.219	0.256	0.310	0.377
\$450,000	0.124	0.157	0.184	0.209	0.246	0.299	0.366
\$475,000	0.117	0.150	0.175	0.200	0.236	0.289	0.356
\$500,000	0.111	0.143	0.168	0.192	0.228	0.279	0.346
\$600,000	0.092	0.119	0.143	0.165	0.198	0.246	0.312
\$700,000	0.078	0.102	0.124	0.144	0.174	0.220	0.284
\$800,000	0.068	0.089	0.110	0.128	0.156	0.199	0.261
\$900,000	0.059	0.078	0.098	0.114	0.141	0.181	0.242
\$1,000,000	0.053	0.070	0.088	0.103	0.128	0.166	0.225
\$2,000,000	0.025	0.032	0.044	0.051	0.066	0.089	0.134
\$3,000,000	0.019	0.023	0.031	0.036	0.046	0.062	0.099
\$4,000,000	0.015	0.018	0.026	0.029	0.037	0.050	0.081
\$5,000,000	0.014	0.016	0.023	0.025	0.032	0.042	0.070
\$6,000,000	0.011	0.014	0.019	0.022	0.027	0.037	0.061
\$7,000,000	0.010	0.013	0.018	0.020	0.025	0.033	0.056
\$8,000,000	0.010	0.012	0.016	0.018	0.023	0.030	0.051
\$9,000,000	0.009	0.011	0.015	0.017	0.021	0.028	0.048
\$10,000,000	0.008	0.010	0.014	0.016	0.020	0.026	0.044

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN CONNECTICUT
CONNECTICUT EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.685	0.714	0.754	0.785
\$15,000 †	0.646	0.679	0.727	0.765
\$20,000 †	0.613	0.650	0.703	0.746
\$25,000	0.584	0.623	0.682	0.730
\$30,000	0.558	0.600	0.662	0.715
\$35,000	0.535	0.578	0.644	0.701
\$40,000	0.514	0.559	0.628	0.687
\$50,000	0.477	0.524	0.598	0.663
\$75,000	0.406	0.455	0.536	0.611
\$100,000	0.354	0.403	0.487	0.569
\$125,000	0.315	0.363	0.448	0.533
\$150,000	0.284	0.331	0.416	0.504
\$175,000	0.258	0.305	0.388	0.478
\$200,000	0.237	0.282	0.364	0.455
\$225,000	0.218	0.262	0.343	0.434
\$250,000	0.202	0.246	0.326	0.416
\$275,000	0.188	0.230	0.309	0.400
\$300,000	0.175	0.217	0.294	0.384
\$325,000	0.164	0.204	0.280	0.371
\$350,000	0.154	0.193	0.268	0.358
\$375,000	0.145	0.183	0.256	0.346
\$400,000	0.137	0.174	0.245	0.334
\$425,000	0.129	0.165	0.235	0.324
\$450,000	0.122	0.158	0.226	0.314
\$475,000	0.116	0.151	0.217	0.305
\$500,000	0.111	0.144	0.209	0.296
\$600,000	0.092	0.122	0.182	0.265
\$700,000	0.078	0.106	0.161	0.241
\$800,000	0.068	0.094	0.145	0.221
\$900,000	0.060	0.083	0.131	0.204
\$1,000,000	0.053	0.075	0.119	0.190
\$2,000,000	0.025	0.038	0.062	0.112
\$3,000,000	0.018	0.027	0.044	0.084
\$4,000,000	0.015	0.023	0.036	0.069
\$5,000,000	0.013	0.020	0.031	0.059
\$6,000,000	0.011	0.017	0.027	0.052
\$7,000,000	0.010	0.016	0.024	0.047
\$8,000,000	0.010	0.014	0.022	0.044
\$9,000,000	0.009	0.013	0.020	0.040
\$10,000,000	0.008	0.012	0.019	0.038

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN CONNECTICUT
CONNECTICUT EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.761	0.791	0.832	0.856
\$15,000 †	0.721	0.756	0.804	0.837
\$20,000 †	0.687	0.726	0.780	0.819
\$25,000	0.657	0.699	0.759	0.803
\$30,000	0.631	0.674	0.739	0.788
\$35,000	0.607	0.652	0.721	0.774
\$40,000	0.585	0.632	0.704	0.761
\$50,000	0.546	0.595	0.673	0.737
\$75,000	0.470	0.522	0.608	0.684
\$100,000	0.413	0.467	0.557	0.641
\$125,000	0.370	0.423	0.515	0.604
\$150,000	0.336	0.388	0.480	0.573
\$175,000	0.307	0.358	0.450	0.545
\$200,000	0.283	0.333	0.423	0.520
\$225,000	0.261	0.311	0.400	0.498
\$250,000	0.244	0.292	0.381	0.479
\$275,000	0.227	0.275	0.362	0.460
\$300,000	0.213	0.259	0.346	0.444
\$325,000	0.199	0.245	0.330	0.428
\$350,000	0.188	0.232	0.316	0.414
\$375,000	0.177	0.221	0.303	0.401
\$400,000	0.167	0.210	0.291	0.389
\$425,000	0.159	0.200	0.279	0.377
\$450,000	0.151	0.191	0.269	0.366
\$475,000	0.143	0.183	0.259	0.356
\$500,000	0.136	0.175	0.250	0.346
\$600,000	0.114	0.149	0.219	0.312
\$700,000	0.097	0.130	0.194	0.284
\$800,000	0.085	0.115	0.175	0.261
\$900,000	0.074	0.103	0.158	0.242
\$1,000,000	0.066	0.092	0.144	0.225
\$2,000,000	0.031	0.046	0.076	0.134
\$3,000,000	0.022	0.033	0.053	0.099
\$4,000,000	0.018	0.027	0.043	0.081
\$5,000,000	0.016	0.023	0.036	0.070
\$6,000,000	0.013	0.020	0.031	0.061
\$7,000,000	0.012	0.018	0.028	0.056
\$8,000,000	0.011	0.017	0.026	0.051
\$9,000,000	0.010	0.016	0.024	0.048
\$10,000,000	0.010	0.015	0.023	0.044

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN THE DISTRICT OF COLUMBIA
DISTRICT OF COLUMBIA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.669	0.705	0.722	0.739	0.756	0.777	0.795
\$15,000 †	0.626	0.668	0.688	0.707	0.728	0.753	0.777
\$20,000 †	0.592	0.637	0.659	0.681	0.704	0.733	0.760
\$25,000	0.563	0.611	0.635	0.658	0.684	0.715	0.745
\$30,000	0.538	0.587	0.613	0.637	0.665	0.699	0.732
\$35,000	0.516	0.566	0.593	0.618	0.648	0.684	0.719
\$40,000	0.496	0.547	0.575	0.601	0.633	0.670	0.708
\$50,000	0.461	0.514	0.543	0.571	0.604	0.645	0.686
\$75,000	0.394	0.448	0.479	0.509	0.547	0.593	0.641
\$100,000	0.346	0.398	0.430	0.462	0.501	0.551	0.603
\$125,000	0.309	0.360	0.391	0.423	0.464	0.515	0.570
\$150,000	0.280	0.329	0.361	0.392	0.434	0.485	0.543
\$175,000	0.255	0.303	0.334	0.365	0.406	0.459	0.518
\$200,000	0.235	0.281	0.311	0.342	0.383	0.435	0.495
\$225,000	0.217	0.261	0.291	0.321	0.361	0.414	0.475
\$250,000	0.202	0.245	0.275	0.304	0.344	0.395	0.457
\$275,000	0.188	0.230	0.259	0.287	0.327	0.378	0.440
\$300,000	0.176	0.217	0.245	0.273	0.311	0.362	0.424
\$325,000	0.166	0.205	0.232	0.259	0.297	0.347	0.409
\$350,000	0.156	0.194	0.221	0.247	0.284	0.334	0.395
\$375,000	0.147	0.184	0.210	0.236	0.273	0.321	0.382
\$400,000	0.140	0.175	0.200	0.225	0.261	0.310	0.370
\$425,000	0.133	0.166	0.192	0.216	0.251	0.299	0.359
\$450,000	0.126	0.159	0.183	0.207	0.242	0.288	0.348
\$475,000	0.120	0.152	0.176	0.199	0.233	0.279	0.338
\$500,000	0.115	0.146	0.169	0.191	0.224	0.270	0.328
\$600,000	0.098	0.124	0.146	0.165	0.196	0.238	0.294
\$700,000	0.085	0.108	0.128	0.145	0.173	0.213	0.266
\$800,000	0.076	0.097	0.114	0.130	0.156	0.192	0.243
\$900,000	0.068	0.087	0.103	0.118	0.141	0.175	0.223
\$1,000,000	0.062	0.079	0.094	0.107	0.129	0.160	0.206
\$2,000,000	0.033	0.042	0.049	0.056	0.068	0.085	0.112
\$3,000,000	0.022	0.028	0.034	0.038	0.046	0.058	0.077
\$4,000,000	0.016	0.021	0.025	0.029	0.035	0.044	0.059
\$5,000,000	0.013	0.017	0.020	0.023	0.028	0.035	0.047
\$6,000,000	0.010	0.013	0.015	0.018	0.022	0.028	0.038
\$7,000,000	0.008	0.011	0.013	0.015	0.018	0.024	0.033
\$8,000,000	0.007	0.009	0.011	0.013	0.016	0.021	0.028
\$9,000,000	0.006	0.008	0.010	0.011	0.014	0.018	0.025
\$10,000,000	0.005	0.007	0.008	0.010	0.012	0.016	0.022

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN THE DISTRICT OF COLUMBIA
DISTRICT OF COLUMBIA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.742	0.779	0.797	0.814	0.831	0.853	0.866
\$15,000 †	0.699	0.742	0.762	0.782	0.803	0.829	0.848
\$20,000 †	0.663	0.710	0.733	0.755	0.779	0.809	0.832
\$25,000	0.633	0.683	0.708	0.732	0.758	0.791	0.817
\$30,000	0.607	0.659	0.685	0.710	0.739	0.774	0.804
\$35,000	0.584	0.637	0.665	0.691	0.722	0.759	0.792
\$40,000	0.563	0.617	0.646	0.674	0.706	0.745	0.780
\$50,000	0.526	0.582	0.612	0.642	0.677	0.719	0.759
\$75,000	0.454	0.512	0.545	0.577	0.617	0.665	0.713
\$100,000	0.402	0.459	0.493	0.527	0.569	0.621	0.674
\$125,000	0.361	0.417	0.451	0.486	0.529	0.583	0.641
\$150,000	0.329	0.383	0.417	0.452	0.496	0.552	0.612
\$175,000	0.301	0.354	0.388	0.422	0.467	0.523	0.585
\$200,000	0.278	0.329	0.363	0.396	0.441	0.498	0.561
\$225,000	0.258	0.307	0.341	0.374	0.418	0.475	0.540
\$250,000	0.241	0.289	0.322	0.354	0.398	0.455	0.520
\$275,000	0.225	0.272	0.304	0.336	0.379	0.435	0.502
\$300,000	0.211	0.257	0.289	0.320	0.362	0.418	0.485
\$325,000	0.199	0.243	0.274	0.304	0.347	0.402	0.469
\$350,000	0.188	0.231	0.261	0.291	0.332	0.387	0.454
\$375,000	0.178	0.219	0.249	0.278	0.319	0.373	0.440
\$400,000	0.168	0.209	0.238	0.266	0.307	0.360	0.426
\$425,000	0.160	0.199	0.228	0.255	0.295	0.348	0.414
\$450,000	0.153	0.191	0.219	0.245	0.285	0.337	0.402
\$475,000	0.146	0.182	0.210	0.236	0.274	0.326	0.391
\$500,000	0.139	0.175	0.202	0.227	0.265	0.316	0.380
\$600,000	0.119	0.150	0.175	0.198	0.233	0.280	0.343
\$700,000	0.103	0.131	0.153	0.174	0.207	0.251	0.311
\$800,000	0.092	0.117	0.138	0.157	0.187	0.228	0.286
\$900,000	0.083	0.105	0.124	0.141	0.169	0.208	0.263
\$1,000,000	0.075	0.096	0.113	0.129	0.155	0.191	0.243
\$2,000,000	0.040	0.050	0.060	0.068	0.082	0.102	0.135
\$3,000,000	0.027	0.035	0.041	0.047	0.056	0.070	0.093
\$4,000,000	0.020	0.026	0.031	0.035	0.042	0.053	0.071
\$5,000,000	0.016	0.020	0.024	0.028	0.034	0.043	0.057
\$6,000,000	0.012	0.016	0.019	0.022	0.027	0.035	0.047
\$7,000,000	0.010	0.013	0.016	0.019	0.023	0.029	0.040
\$8,000,000	0.008	0.011	0.014	0.016	0.019	0.025	0.034
\$9,000,000	0.007	0.010	0.012	0.014	0.017	0.022	0.030
\$10,000,000	0.007	0.009	0.010	0.012	0.015	0.020	0.027

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN THE DISTRICT OF COLUMBIA
DISTRICT OF COLUMBIA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.692	0.726	0.766	0.795
\$15,000 †	0.653	0.692	0.740	0.777
\$20,000 †	0.621	0.664	0.718	0.760
\$25,000	0.594	0.640	0.699	0.745
\$30,000	0.570	0.618	0.681	0.732
\$35,000	0.549	0.599	0.665	0.719
\$40,000	0.529	0.581	0.650	0.708
\$50,000	0.495	0.549	0.623	0.686
\$75,000	0.429	0.486	0.568	0.641
\$100,000	0.380	0.438	0.524	0.603
\$125,000	0.341	0.399	0.488	0.570
\$150,000	0.311	0.368	0.457	0.543
\$175,000	0.286	0.341	0.431	0.518
\$200,000	0.264	0.318	0.407	0.495
\$225,000	0.245	0.298	0.385	0.475
\$250,000	0.229	0.281	0.367	0.457
\$275,000	0.215	0.265	0.350	0.440
\$300,000	0.202	0.251	0.334	0.424
\$325,000	0.190	0.238	0.320	0.409
\$350,000	0.180	0.227	0.307	0.395
\$375,000	0.170	0.216	0.295	0.382
\$400,000	0.162	0.206	0.283	0.370
\$425,000	0.154	0.197	0.273	0.359
\$450,000	0.147	0.189	0.263	0.348
\$475,000	0.140	0.181	0.254	0.338
\$500,000	0.134	0.174	0.245	0.328
\$600,000	0.114	0.150	0.215	0.294
\$700,000	0.099	0.132	0.191	0.266
\$800,000	0.089	0.118	0.172	0.243
\$900,000	0.080	0.106	0.156	0.223
\$1,000,000	0.072	0.097	0.143	0.206
\$2,000,000	0.038	0.051	0.075	0.112
\$3,000,000	0.026	0.035	0.052	0.077
\$4,000,000	0.019	0.026	0.039	0.059
\$5,000,000	0.015	0.021	0.031	0.047
\$6,000,000	0.011	0.016	0.025	0.038
\$7,000,000	0.010	0.013	0.021	0.033
\$8,000,000	0.008	0.011	0.018	0.028
\$9,000,000	0.007	0.010	0.016	0.025
\$10,000,000	0.006	0.009	0.014	0.022

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN THE DISTRICT OF COLUMBIA
DISTRICT OF COLUMBIA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.766	0.801	0.841	0.866
\$15,000 †	0.726	0.767	0.816	0.848
\$20,000 †	0.694	0.738	0.793	0.832
\$25,000	0.665	0.713	0.774	0.817
\$30,000	0.641	0.691	0.756	0.804
\$35,000	0.618	0.671	0.739	0.792
\$40,000	0.598	0.652	0.724	0.780
\$50,000	0.562	0.619	0.697	0.759
\$75,000	0.492	0.552	0.639	0.713
\$100,000	0.439	0.501	0.593	0.674
\$125,000	0.397	0.459	0.554	0.641
\$150,000	0.364	0.425	0.522	0.612
\$175,000	0.335	0.396	0.493	0.585
\$200,000	0.311	0.370	0.467	0.561
\$225,000	0.289	0.348	0.444	0.540
\$250,000	0.272	0.329	0.424	0.520
\$275,000	0.255	0.312	0.405	0.502
\$300,000	0.240	0.296	0.388	0.485
\$325,000	0.227	0.281	0.372	0.469
\$350,000	0.215	0.268	0.357	0.454
\$375,000	0.204	0.256	0.344	0.440
\$400,000	0.194	0.244	0.331	0.426
\$425,000	0.185	0.234	0.319	0.414
\$450,000	0.176	0.225	0.308	0.402
\$475,000	0.169	0.216	0.298	0.391
\$500,000	0.162	0.207	0.288	0.380
\$600,000	0.138	0.180	0.254	0.343
\$700,000	0.120	0.158	0.227	0.311
\$800,000	0.108	0.142	0.205	0.286
\$900,000	0.097	0.128	0.187	0.263
\$1,000,000	0.088	0.117	0.171	0.243
\$2,000,000	0.046	0.062	0.091	0.135
\$3,000,000	0.031	0.042	0.062	0.093
\$4,000,000	0.023	0.032	0.047	0.071
\$5,000,000	0.019	0.025	0.038	0.057
\$6,000,000	0.014	0.020	0.030	0.047
\$7,000,000	0.012	0.016	0.026	0.040
\$8,000,000	0.010	0.014	0.022	0.034
\$9,000,000	0.009	0.012	0.019	0.030
\$10,000,000	0.008	0.011	0.017	0.027

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN GEORGIA
GEORGIA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.762	0.807	0.829	0.850	0.871	0.900	0.922
\$15,000 †	0.709	0.760	0.786	0.810	0.835	0.870	0.898
\$20,000 †	0.666	0.721	0.749	0.776	0.805	0.844	0.876
\$25,000	0.629	0.688	0.718	0.746	0.778	0.821	0.857
\$30,000	0.597	0.658	0.689	0.720	0.754	0.799	0.839
\$35,000	0.568	0.631	0.664	0.695	0.731	0.779	0.822
\$40,000	0.542	0.607	0.640	0.673	0.711	0.761	0.806
\$50,000	0.497	0.563	0.599	0.633	0.674	0.727	0.778
\$75,000	0.411	0.478	0.516	0.553	0.598	0.658	0.717
\$100,000	0.350	0.415	0.453	0.491	0.539	0.603	0.668
\$125,000	0.304	0.365	0.404	0.442	0.491	0.558	0.627
\$150,000	0.269	0.327	0.365	0.402	0.452	0.520	0.592
\$175,000	0.240	0.294	0.331	0.368	0.417	0.485	0.560
\$200,000	0.216	0.267	0.303	0.338	0.387	0.455	0.531
\$225,000	0.195	0.244	0.279	0.312	0.360	0.428	0.505
\$250,000	0.179	0.225	0.259	0.291	0.338	0.405	0.482
\$275,000	0.165	0.207	0.240	0.272	0.317	0.383	0.460
\$300,000	0.152	0.192	0.224	0.254	0.298	0.363	0.440
\$325,000	0.141	0.179	0.210	0.239	0.281	0.344	0.422
\$350,000	0.131	0.167	0.197	0.225	0.266	0.328	0.405
\$375,000	0.123	0.157	0.186	0.212	0.252	0.313	0.389
\$400,000	0.116	0.148	0.176	0.201	0.240	0.299	0.375
\$425,000	0.109	0.139	0.167	0.191	0.228	0.286	0.361
\$450,000	0.103	0.132	0.158	0.181	0.218	0.274	0.349
\$475,000	0.098	0.125	0.151	0.173	0.208	0.263	0.337
\$500,000	0.093	0.119	0.144	0.165	0.199	0.253	0.326
\$600,000	0.078	0.100	0.122	0.140	0.170	0.218	0.288
\$700,000	0.067	0.086	0.106	0.122	0.148	0.192	0.258
\$800,000	0.061	0.077	0.095	0.109	0.132	0.172	0.235
\$900,000	0.054	0.069	0.085	0.098	0.119	0.156	0.216
\$1,000,000	0.050	0.062	0.078	0.089	0.108	0.142	0.199
\$2,000,000	0.026	0.032	0.042	0.048	0.058	0.078	0.117
\$3,000,000	0.018	0.022	0.030	0.033	0.041	0.055	0.086
\$4,000,000	0.014	0.018	0.023	0.026	0.032	0.043	0.068
\$5,000,000	0.012	0.015	0.019	0.022	0.026	0.035	0.057
\$6,000,000	0.010	0.012	0.016	0.018	0.022	0.029	0.048
\$7,000,000	0.009	0.010	0.014	0.016	0.019	0.026	0.043
\$8,000,000	0.008	0.010	0.013	0.014	0.017	0.023	0.038
\$9,000,000	0.007	0.009	0.012	0.013	0.015	0.021	0.035
\$10,000,000	0.007	0.008	0.011	0.012	0.014	0.019	0.032

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN GEORGIA
GEORGIA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.797	0.835	0.885	0.922
\$15,000 †	0.748	0.793	0.852	0.898
\$20,000 †	0.709	0.757	0.824	0.876
\$25,000	0.674	0.726	0.798	0.857
\$30,000	0.644	0.698	0.775	0.839
\$35,000	0.617	0.673	0.754	0.822
\$40,000	0.592	0.650	0.735	0.806
\$50,000	0.548	0.609	0.699	0.778
\$75,000	0.462	0.527	0.627	0.717
\$100,000	0.399	0.464	0.569	0.668
\$125,000	0.351	0.415	0.523	0.627
\$150,000	0.313	0.375	0.484	0.592
\$175,000	0.281	0.342	0.449	0.560
\$200,000	0.254	0.313	0.419	0.531
\$225,000	0.232	0.288	0.392	0.505
\$250,000	0.214	0.268	0.369	0.482
\$275,000	0.197	0.249	0.347	0.460
\$300,000	0.182	0.233	0.328	0.440
\$325,000	0.170	0.218	0.310	0.422
\$350,000	0.158	0.205	0.295	0.405
\$375,000	0.148	0.193	0.280	0.389
\$400,000	0.140	0.183	0.267	0.375
\$425,000	0.132	0.173	0.255	0.361
\$450,000	0.125	0.165	0.243	0.349
\$475,000	0.118	0.157	0.233	0.337
\$500,000	0.113	0.150	0.224	0.326
\$600,000	0.094	0.127	0.192	0.288
\$700,000	0.081	0.110	0.168	0.258
\$800,000	0.072	0.099	0.150	0.235
\$900,000	0.065	0.089	0.136	0.216
\$1,000,000	0.059	0.081	0.124	0.199
\$2,000,000	0.031	0.044	0.067	0.117
\$3,000,000	0.021	0.031	0.047	0.086
\$4,000,000	0.017	0.024	0.037	0.068
\$5,000,000	0.014	0.020	0.030	0.057
\$6,000,000	0.011	0.016	0.025	0.048
\$7,000,000	0.010	0.014	0.022	0.043
\$8,000,000	0.009	0.013	0.020	0.038
\$9,000,000	0.008	0.012	0.018	0.035
\$10,000,000	0.008	0.011	0.016	0.032

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN HAWAII
HAWAII EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.592	0.632	0.647	0.664	0.682	0.705	0.724
\$15,000 †	0.538	0.584	0.602	0.621	0.643	0.671	0.694
\$20,000 †	0.494	0.544	0.564	0.585	0.610	0.642	0.668
\$25,000	0.456	0.510	0.530	0.554	0.581	0.616	0.645
\$30,000	0.423	0.479	0.501	0.526	0.555	0.592	0.624
\$35,000	0.393	0.451	0.474	0.500	0.531	0.570	0.604
\$40,000	0.367	0.426	0.449	0.476	0.509	0.550	0.586
\$50,000	0.323	0.382	0.406	0.435	0.469	0.513	0.552
\$75,000	0.247	0.301	0.325	0.354	0.391	0.439	0.482
\$100,000	0.201	0.248	0.270	0.298	0.335	0.383	0.428
\$125,000	0.169	0.211	0.232	0.258	0.293	0.340	0.385
\$150,000	0.147	0.184	0.204	0.228	0.261	0.307	0.351
\$175,000	0.129	0.163	0.181	0.204	0.235	0.279	0.322
\$200,000	0.115	0.146	0.163	0.184	0.214	0.255	0.297
\$225,000	0.104	0.133	0.148	0.168	0.196	0.236	0.275
\$250,000	0.095	0.122	0.136	0.155	0.181	0.219	0.258
\$275,000	0.087	0.112	0.126	0.143	0.168	0.204	0.241
\$300,000	0.080	0.103	0.116	0.133	0.157	0.191	0.227
\$325,000	0.074	0.096	0.108	0.124	0.147	0.180	0.214
\$350,000	0.069	0.089	0.101	0.116	0.138	0.169	0.203
\$375,000	0.064	0.084	0.095	0.109	0.130	0.160	0.192
\$400,000	0.060	0.079	0.089	0.103	0.122	0.152	0.183
\$425,000	0.057	0.074	0.084	0.097	0.116	0.144	0.174
\$450,000	0.054	0.070	0.080	0.092	0.110	0.137	0.166
\$475,000	0.051	0.066	0.075	0.087	0.104	0.131	0.159
\$500,000	0.049	0.063	0.072	0.083	0.100	0.125	0.152
\$600,000	0.041	0.053	0.060	0.069	0.084	0.106	0.130
\$700,000	0.036	0.046	0.052	0.060	0.072	0.091	0.113
\$800,000	0.033	0.042	0.047	0.054	0.064	0.081	0.101
\$900,000	0.031	0.038	0.043	0.048	0.057	0.072	0.091
\$1,000,000	0.029	0.035	0.039	0.044	0.052	0.066	0.082
\$2,000,000	0.018	0.022	0.024	0.026	0.030	0.036	0.045
\$3,000,000	0.014	0.017	0.018	0.020	0.023	0.028	0.034
\$4,000,000	0.011	0.013	0.015	0.017	0.019	0.023	0.028
\$5,000,000	0.009	0.011	0.012	0.014	0.016	0.020	0.024
\$6,000,000	0.007	0.008	0.010	0.011	0.013	0.016	0.020
\$7,000,000	0.006	0.007	0.008	0.009	0.011	0.014	0.018
\$8,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.016
\$9,000,000	0.005	0.006	0.006	0.007	0.009	0.011	0.014
\$10,000,000	0.004	0.005	0.006	0.006	0.008	0.010	0.013

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN HAWAII
HAWAII EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.695	0.737	0.754	0.771	0.790	0.815	0.825
\$15,000 †	0.638	0.688	0.707	0.728	0.751	0.780	0.796
\$20,000 †	0.592	0.646	0.667	0.691	0.717	0.750	0.771
\$25,000	0.552	0.610	0.632	0.658	0.687	0.723	0.748
\$30,000	0.516	0.577	0.601	0.628	0.660	0.699	0.727
\$35,000	0.484	0.548	0.572	0.601	0.634	0.676	0.707
\$40,000	0.456	0.521	0.546	0.576	0.611	0.655	0.689
\$50,000	0.407	0.473	0.500	0.531	0.569	0.617	0.654
\$75,000	0.320	0.383	0.410	0.443	0.485	0.538	0.583
\$100,000	0.264	0.321	0.348	0.380	0.422	0.477	0.525
\$125,000	0.225	0.277	0.302	0.333	0.374	0.429	0.478
\$150,000	0.197	0.244	0.267	0.297	0.337	0.390	0.440
\$175,000	0.175	0.218	0.239	0.268	0.305	0.357	0.406
\$200,000	0.156	0.196	0.217	0.243	0.279	0.329	0.377
\$225,000	0.141	0.178	0.198	0.223	0.257	0.305	0.352
\$250,000	0.130	0.164	0.183	0.206	0.239	0.285	0.331
\$275,000	0.119	0.151	0.169	0.191	0.222	0.267	0.311
\$300,000	0.110	0.140	0.157	0.178	0.208	0.251	0.294
\$325,000	0.102	0.131	0.146	0.166	0.195	0.236	0.278
\$350,000	0.095	0.122	0.137	0.156	0.183	0.223	0.264
\$375,000	0.089	0.114	0.129	0.147	0.173	0.211	0.251
\$400,000	0.083	0.108	0.121	0.139	0.164	0.201	0.239
\$425,000	0.079	0.102	0.115	0.131	0.156	0.191	0.228
\$450,000	0.074	0.096	0.109	0.125	0.148	0.182	0.218
\$475,000	0.070	0.091	0.103	0.119	0.141	0.174	0.209
\$500,000	0.067	0.087	0.098	0.113	0.135	0.167	0.201
\$600,000	0.056	0.072	0.082	0.095	0.113	0.142	0.173
\$700,000	0.049	0.062	0.071	0.082	0.098	0.123	0.151
\$800,000	0.044	0.056	0.063	0.073	0.087	0.109	0.135
\$900,000	0.041	0.051	0.057	0.065	0.078	0.098	0.121
\$1,000,000	0.038	0.046	0.052	0.059	0.070	0.088	0.110
\$2,000,000	0.023	0.028	0.031	0.034	0.039	0.047	0.059
\$3,000,000	0.018	0.022	0.024	0.026	0.030	0.035	0.043
\$4,000,000	0.014	0.018	0.020	0.022	0.025	0.029	0.036
\$5,000,000	0.012	0.015	0.017	0.018	0.021	0.025	0.031
\$6,000,000	0.009	0.012	0.013	0.015	0.018	0.021	0.026
\$7,000,000	0.008	0.010	0.011	0.013	0.015	0.019	0.023
\$8,000,000	0.007	0.009	0.010	0.011	0.013	0.017	0.021
\$9,000,000	0.006	0.008	0.009	0.010	0.012	0.015	0.019
\$10,000,000	0.005	0.007	0.008	0.009	0.011	0.014	0.017

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN HAWAII
HAWAII EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.621	0.652	0.692	0.724
\$15,000 †	0.572	0.607	0.655	0.694
\$20,000 †	0.531	0.570	0.623	0.668
\$25,000	0.495	0.537	0.596	0.645
\$30,000	0.464	0.508	0.570	0.624
\$35,000	0.435	0.481	0.547	0.604
\$40,000	0.410	0.457	0.526	0.586
\$50,000	0.366	0.414	0.487	0.552
\$75,000	0.286	0.333	0.410	0.482
\$100,000	0.235	0.278	0.354	0.428
\$125,000	0.199	0.239	0.312	0.385
\$150,000	0.174	0.210	0.279	0.351
\$175,000	0.154	0.187	0.252	0.322
\$200,000	0.138	0.169	0.230	0.297
\$225,000	0.124	0.153	0.211	0.275
\$250,000	0.114	0.141	0.196	0.258
\$275,000	0.105	0.130	0.182	0.241
\$300,000	0.097	0.121	0.170	0.227
\$325,000	0.090	0.112	0.159	0.214
\$350,000	0.083	0.105	0.150	0.203
\$375,000	0.078	0.099	0.141	0.192
\$400,000	0.073	0.093	0.134	0.183
\$425,000	0.069	0.087	0.127	0.174
\$450,000	0.065	0.083	0.120	0.166
\$475,000	0.062	0.079	0.115	0.159
\$500,000	0.059	0.075	0.109	0.152
\$600,000	0.049	0.063	0.092	0.130
\$700,000	0.043	0.054	0.079	0.113
\$800,000	0.039	0.049	0.070	0.101
\$900,000	0.036	0.044	0.063	0.091
\$1,000,000	0.033	0.041	0.057	0.082
\$2,000,000	0.021	0.025	0.032	0.045
\$3,000,000	0.016	0.019	0.025	0.034
\$4,000,000	0.013	0.015	0.021	0.028
\$5,000,000	0.010	0.013	0.018	0.024
\$6,000,000	0.008	0.010	0.014	0.020
\$7,000,000	0.007	0.009	0.012	0.018
\$8,000,000	0.006	0.007	0.011	0.016
\$9,000,000	0.005	0.007	0.010	0.014
\$10,000,000	0.005	0.006	0.009	0.013

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN HAWAII
HAWAII EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.726	0.759	0.800	0.825
\$15,000 †	0.675	0.713	0.763	0.796
\$20,000 †	0.632	0.674	0.731	0.771
\$25,000	0.594	0.640	0.702	0.748
\$30,000	0.561	0.609	0.676	0.727
\$35,000	0.531	0.580	0.652	0.707
\$40,000	0.503	0.555	0.629	0.689
\$50,000	0.455	0.509	0.588	0.654
\$75,000	0.365	0.419	0.506	0.583
\$100,000	0.305	0.357	0.444	0.525
\$125,000	0.262	0.310	0.396	0.478
\$150,000	0.231	0.275	0.358	0.440
\$175,000	0.205	0.247	0.326	0.406
\$200,000	0.185	0.224	0.299	0.377
\$225,000	0.168	0.204	0.276	0.352
\$250,000	0.155	0.189	0.257	0.331
\$275,000	0.142	0.175	0.240	0.311
\$300,000	0.132	0.163	0.224	0.294
\$325,000	0.122	0.152	0.211	0.278
\$350,000	0.114	0.142	0.199	0.264
\$375,000	0.107	0.134	0.188	0.251
\$400,000	0.101	0.126	0.178	0.239
\$425,000	0.095	0.119	0.169	0.228
\$450,000	0.090	0.113	0.161	0.218
\$475,000	0.085	0.107	0.154	0.209
\$500,000	0.081	0.102	0.147	0.201
\$600,000	0.068	0.086	0.124	0.173
\$700,000	0.058	0.074	0.107	0.151
\$800,000	0.053	0.066	0.095	0.135
\$900,000	0.048	0.059	0.085	0.121
\$1,000,000	0.044	0.054	0.077	0.110
\$2,000,000	0.027	0.032	0.042	0.059
\$3,000,000	0.021	0.025	0.032	0.043
\$4,000,000	0.017	0.020	0.027	0.036
\$5,000,000	0.014	0.017	0.023	0.031
\$6,000,000	0.011	0.014	0.019	0.026
\$7,000,000	0.009	0.012	0.017	0.023
\$8,000,000	0.008	0.010	0.015	0.021
\$9,000,000	0.007	0.009	0.013	0.019
\$10,000,000	0.006	0.008	0.012	0.017

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ILLINOIS
ILLINOIS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.758	0.801	0.822	0.843	0.863	0.893	0.913
\$15,000 †	0.701	0.751	0.775	0.799	0.824	0.859	0.885
\$20,000 †	0.655	0.709	0.735	0.762	0.791	0.830	0.861
\$25,000	0.615	0.673	0.701	0.730	0.761	0.804	0.838
\$30,000	0.580	0.641	0.670	0.700	0.734	0.779	0.817
\$35,000	0.549	0.611	0.642	0.674	0.709	0.757	0.798
\$40,000	0.521	0.585	0.616	0.649	0.686	0.737	0.780
\$50,000	0.473	0.539	0.571	0.606	0.645	0.699	0.748
\$75,000	0.384	0.449	0.483	0.520	0.563	0.623	0.679
\$100,000	0.322	0.385	0.419	0.455	0.500	0.563	0.625
\$125,000	0.277	0.336	0.370	0.405	0.450	0.514	0.579
\$150,000	0.243	0.299	0.331	0.366	0.411	0.474	0.542
\$175,000	0.216	0.268	0.300	0.333	0.377	0.440	0.509
\$200,000	0.194	0.242	0.273	0.306	0.349	0.410	0.479
\$225,000	0.175	0.221	0.251	0.282	0.324	0.385	0.454
\$250,000	0.160	0.204	0.233	0.263	0.304	0.363	0.433
\$275,000	0.147	0.188	0.217	0.246	0.285	0.344	0.412
\$300,000	0.135	0.174	0.202	0.230	0.269	0.326	0.394
\$325,000	0.125	0.162	0.189	0.216	0.254	0.310	0.378
\$350,000	0.115	0.151	0.177	0.203	0.241	0.295	0.363
\$375,000	0.107	0.141	0.167	0.192	0.228	0.282	0.349
\$400,000	0.100	0.133	0.157	0.182	0.217	0.269	0.336
\$425,000	0.093	0.125	0.148	0.172	0.207	0.258	0.324
\$450,000	0.088	0.117	0.140	0.163	0.197	0.247	0.312
\$475,000	0.082	0.111	0.133	0.155	0.188	0.238	0.302
\$500,000	0.077	0.105	0.126	0.148	0.180	0.228	0.292
\$600,000	0.062	0.085	0.104	0.123	0.152	0.197	0.257
\$700,000	0.052	0.071	0.088	0.105	0.130	0.171	0.229
\$800,000	0.045	0.061	0.077	0.091	0.115	0.152	0.207
\$900,000	0.040	0.054	0.067	0.080	0.101	0.135	0.187
\$1,000,000	0.036	0.048	0.060	0.071	0.090	0.122	0.171
\$2,000,000	0.017	0.022	0.029	0.034	0.043	0.059	0.089
\$3,000,000	0.012	0.015	0.020	0.023	0.029	0.040	0.062
\$4,000,000	0.009	0.012	0.015	0.018	0.022	0.030	0.048
\$5,000,000	0.008	0.010	0.013	0.015	0.018	0.025	0.040
\$6,000,000	0.006	0.008	0.010	0.012	0.015	0.020	0.033
\$7,000,000	0.006	0.007	0.009	0.011	0.013	0.017	0.029
\$8,000,000	0.006	0.007	0.009	0.010	0.012	0.015	0.026
\$9,000,000	0.005	0.006	0.008	0.009	0.011	0.014	0.023
\$10,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.021

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN ILLINOIS
ILLINOIS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.794	0.830	0.876	0.913
\$15,000 †	0.743	0.785	0.840	0.885
\$20,000 †	0.700	0.746	0.808	0.861
\$25,000	0.663	0.712	0.780	0.838
\$30,000	0.630	0.682	0.754	0.817
\$35,000	0.601	0.654	0.730	0.798
\$40,000	0.574	0.629	0.709	0.780
\$50,000	0.527	0.585	0.669	0.748
\$75,000	0.438	0.498	0.589	0.679
\$100,000	0.374	0.433	0.528	0.625
\$125,000	0.325	0.383	0.478	0.579
\$150,000	0.289	0.345	0.438	0.542
\$175,000	0.258	0.312	0.404	0.509
\$200,000	0.234	0.286	0.376	0.479
\$225,000	0.213	0.263	0.351	0.454
\$250,000	0.196	0.245	0.330	0.433
\$275,000	0.181	0.228	0.311	0.412
\$300,000	0.167	0.213	0.294	0.394
\$325,000	0.155	0.199	0.278	0.378
\$350,000	0.145	0.187	0.264	0.363
\$375,000	0.135	0.176	0.251	0.349
\$400,000	0.127	0.166	0.240	0.336
\$425,000	0.119	0.157	0.229	0.324
\$450,000	0.112	0.149	0.219	0.312
\$475,000	0.105	0.142	0.209	0.302
\$500,000	0.100	0.135	0.201	0.292
\$600,000	0.081	0.111	0.171	0.257
\$700,000	0.067	0.094	0.148	0.229
\$800,000	0.058	0.082	0.130	0.207
\$900,000	0.051	0.072	0.115	0.187
\$1,000,000	0.045	0.064	0.103	0.171
\$2,000,000	0.021	0.031	0.050	0.089
\$3,000,000	0.014	0.021	0.034	0.062
\$4,000,000	0.011	0.016	0.026	0.048
\$5,000,000	0.010	0.014	0.021	0.040
\$6,000,000	0.008	0.011	0.017	0.033
\$7,000,000	0.007	0.010	0.015	0.029
\$8,000,000	0.006	0.009	0.013	0.026
\$9,000,000	0.006	0.008	0.012	0.023
\$10,000,000	0.006	0.008	0.011	0.021

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN INDIANA
INDIANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.476	0.529	0.556	0.587	0.615	0.663	0.695
\$15,000 †	0.408	0.466	0.495	0.528	0.560	0.614	0.652
\$20,000 †	0.358	0.416	0.447	0.481	0.516	0.573	0.616
\$25,000	0.318	0.377	0.407	0.442	0.478	0.537	0.585
\$30,000	0.287	0.344	0.374	0.408	0.446	0.506	0.557
\$35,000	0.261	0.317	0.347	0.380	0.418	0.480	0.532
\$40,000	0.239	0.293	0.323	0.356	0.394	0.456	0.510
\$50,000	0.204	0.255	0.284	0.315	0.354	0.415	0.472
\$75,000	0.151	0.193	0.218	0.247	0.283	0.341	0.400
\$100,000	0.120	0.156	0.179	0.204	0.238	0.291	0.351
\$125,000	0.101	0.131	0.152	0.175	0.206	0.256	0.315
\$150,000	0.087	0.114	0.134	0.155	0.184	0.231	0.288
\$175,000	0.077	0.101	0.119	0.138	0.166	0.210	0.265
\$200,000	0.068	0.090	0.108	0.125	0.151	0.193	0.247
\$225,000	0.062	0.082	0.098	0.115	0.139	0.179	0.231
\$250,000	0.057	0.075	0.091	0.106	0.130	0.168	0.219
\$275,000	0.053	0.069	0.084	0.099	0.121	0.157	0.207
\$300,000	0.049	0.064	0.078	0.092	0.113	0.148	0.196
\$325,000	0.046	0.060	0.073	0.086	0.106	0.140	0.187
\$350,000	0.043	0.056	0.069	0.081	0.100	0.132	0.179
\$375,000	0.040	0.053	0.065	0.077	0.095	0.126	0.171
\$400,000	0.038	0.050	0.062	0.073	0.090	0.120	0.164
\$425,000	0.037	0.048	0.059	0.069	0.086	0.115	0.158
\$450,000	0.035	0.046	0.056	0.066	0.082	0.110	0.152
\$475,000	0.034	0.044	0.054	0.063	0.079	0.105	0.147
\$500,000	0.032	0.042	0.052	0.061	0.075	0.101	0.142
\$600,000	0.028	0.036	0.045	0.053	0.065	0.088	0.125
\$700,000	0.025	0.032	0.040	0.047	0.058	0.078	0.113
\$800,000	0.023	0.030	0.037	0.043	0.054	0.072	0.104
\$900,000	0.022	0.027	0.034	0.040	0.049	0.066	0.097
\$1,000,000	0.020	0.025	0.032	0.037	0.046	0.061	0.090
\$2,000,000	0.012	0.015	0.019	0.022	0.027	0.037	0.058
\$3,000,000	0.009	0.011	0.014	0.016	0.020	0.028	0.044
\$4,000,000	0.008	0.009	0.012	0.013	0.016	0.023	0.037
\$5,000,000	0.007	0.008	0.010	0.012	0.014	0.019	0.032
\$6,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.027
\$7,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.024
\$8,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.022
\$9,000,000	0.005	0.006	0.007	0.008	0.009	0.012	0.021
\$10,000,000	0.005	0.005	0.007	0.007	0.008	0.011	0.019

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN INDIANA
INDIANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.532	0.590	0.619	0.651	0.681	0.731	0.749
\$15,000 †	0.462	0.525	0.556	0.591	0.626	0.682	0.709
\$20,000 †	0.409	0.473	0.506	0.543	0.580	0.640	0.674
\$25,000	0.367	0.432	0.465	0.502	0.542	0.604	0.644
\$30,000	0.333	0.397	0.430	0.468	0.509	0.573	0.617
\$35,000	0.305	0.367	0.401	0.438	0.480	0.545	0.593
\$40,000	0.281	0.342	0.375	0.412	0.454	0.520	0.571
\$50,000	0.243	0.301	0.333	0.369	0.411	0.478	0.533
\$75,000	0.183	0.232	0.261	0.294	0.335	0.398	0.460
\$100,000	0.148	0.190	0.217	0.246	0.285	0.345	0.408
\$125,000	0.125	0.161	0.186	0.213	0.249	0.306	0.369
\$150,000	0.109	0.142	0.165	0.189	0.224	0.277	0.340
\$175,000	0.097	0.126	0.148	0.170	0.203	0.253	0.315
\$200,000	0.087	0.113	0.134	0.155	0.186	0.234	0.294
\$225,000	0.078	0.103	0.123	0.142	0.172	0.218	0.276
\$250,000	0.073	0.095	0.114	0.133	0.161	0.204	0.262
\$275,000	0.067	0.088	0.106	0.123	0.150	0.192	0.249
\$300,000	0.062	0.082	0.099	0.115	0.141	0.182	0.237
\$325,000	0.058	0.076	0.092	0.108	0.133	0.172	0.226
\$350,000	0.054	0.072	0.087	0.102	0.125	0.163	0.216
\$375,000	0.051	0.067	0.082	0.096	0.119	0.156	0.207
\$400,000	0.049	0.064	0.078	0.091	0.113	0.149	0.199
\$425,000	0.046	0.061	0.074	0.087	0.108	0.142	0.192
\$450,000	0.044	0.058	0.071	0.083	0.103	0.136	0.185
\$475,000	0.042	0.055	0.068	0.080	0.099	0.131	0.179
\$500,000	0.041	0.053	0.065	0.076	0.095	0.126	0.173
\$600,000	0.035	0.046	0.057	0.066	0.082	0.110	0.153
\$700,000	0.032	0.041	0.051	0.059	0.073	0.097	0.138
\$800,000	0.029	0.038	0.047	0.054	0.067	0.089	0.127
\$900,000	0.027	0.034	0.043	0.050	0.061	0.082	0.118
\$1,000,000	0.025	0.032	0.040	0.046	0.057	0.076	0.110
\$2,000,000	0.014	0.018	0.023	0.027	0.034	0.046	0.070
\$3,000,000	0.011	0.014	0.018	0.020	0.025	0.034	0.054
\$4,000,000	0.009	0.011	0.015	0.017	0.020	0.028	0.045
\$5,000,000	0.008	0.010	0.013	0.014	0.017	0.024	0.039
\$6,000,000	0.007	0.008	0.010	0.012	0.014	0.020	0.033
\$7,000,000	0.006	0.007	0.009	0.011	0.013	0.018	0.030
\$8,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.027
\$9,000,000	0.006	0.006	0.008	0.009	0.011	0.015	0.025
\$10,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.023

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ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN INDIANA
INDIANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.519	0.567	0.638	0.695
\$15,000 †	0.455	0.506	0.585	0.652
\$20,000 †	0.405	0.458	0.542	0.616
\$25,000	0.365	0.419	0.506	0.585
\$30,000	0.333	0.386	0.474	0.557
\$35,000	0.306	0.358	0.447	0.532
\$40,000	0.282	0.334	0.423	0.510
\$50,000	0.245	0.294	0.382	0.472
\$75,000	0.184	0.228	0.309	0.400
\$100,000	0.148	0.187	0.262	0.351
\$125,000	0.125	0.160	0.229	0.315
\$150,000	0.109	0.141	0.205	0.288
\$175,000	0.096	0.126	0.186	0.265
\$200,000	0.086	0.113	0.170	0.247
\$225,000	0.078	0.103	0.157	0.231
\$250,000	0.072	0.096	0.147	0.219
\$275,000	0.066	0.089	0.137	0.207
\$300,000	0.061	0.083	0.129	0.196
\$325,000	0.057	0.077	0.121	0.187
\$350,000	0.054	0.073	0.115	0.179
\$375,000	0.051	0.069	0.109	0.171
\$400,000	0.048	0.065	0.104	0.164
\$425,000	0.045	0.062	0.099	0.158
\$450,000	0.043	0.059	0.094	0.152
\$475,000	0.042	0.057	0.091	0.147
\$500,000	0.040	0.055	0.087	0.142
\$600,000	0.035	0.048	0.076	0.125
\$700,000	0.031	0.042	0.067	0.113
\$800,000	0.029	0.039	0.062	0.104
\$900,000	0.026	0.036	0.057	0.097
\$1,000,000	0.024	0.034	0.053	0.090
\$2,000,000	0.014	0.020	0.032	0.058
\$3,000,000	0.011	0.015	0.024	0.044
\$4,000,000	0.009	0.012	0.019	0.037
\$5,000,000	0.008	0.011	0.017	0.032
\$6,000,000	0.006	0.009	0.014	0.027
\$7,000,000	0.006	0.008	0.012	0.024
\$8,000,000	0.006	0.008	0.011	0.022
\$9,000,000	0.005	0.007	0.010	0.021
\$10,000,000	0.005	0.007	0.010	0.019

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

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ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN INDIANA
INDIANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.579	0.630	0.704	0.749
\$15,000 †	0.513	0.568	0.652	0.709
\$20,000 †	0.461	0.518	0.608	0.674
\$25,000	0.419	0.478	0.571	0.644
\$30,000	0.385	0.443	0.538	0.617
\$35,000	0.355	0.413	0.510	0.593
\$40,000	0.330	0.387	0.485	0.571
\$50,000	0.289	0.345	0.442	0.533
\$75,000	0.222	0.272	0.364	0.460
\$100,000	0.181	0.226	0.312	0.408
\$125,000	0.154	0.195	0.275	0.369
\$150,000	0.135	0.173	0.248	0.340
\$175,000	0.120	0.155	0.226	0.315
\$200,000	0.108	0.141	0.208	0.294
\$225,000	0.098	0.129	0.193	0.276
\$250,000	0.091	0.120	0.181	0.262
\$275,000	0.084	0.112	0.169	0.249
\$300,000	0.078	0.104	0.159	0.237
\$325,000	0.073	0.098	0.151	0.226
\$350,000	0.068	0.092	0.143	0.216
\$375,000	0.064	0.087	0.136	0.207
\$400,000	0.061	0.082	0.129	0.199
\$425,000	0.058	0.078	0.123	0.192
\$450,000	0.055	0.075	0.118	0.185
\$475,000	0.053	0.072	0.113	0.179
\$500,000	0.050	0.069	0.109	0.173
\$600,000	0.044	0.060	0.094	0.153
\$700,000	0.039	0.053	0.084	0.138
\$800,000	0.036	0.049	0.077	0.127
\$900,000	0.033	0.045	0.071	0.118
\$1,000,000	0.030	0.042	0.065	0.110
\$2,000,000	0.017	0.025	0.039	0.070
\$3,000,000	0.013	0.018	0.029	0.054
\$4,000,000	0.011	0.015	0.024	0.045
\$5,000,000	0.009	0.013	0.020	0.039
\$6,000,000	0.008	0.011	0.017	0.033
\$7,000,000	0.007	0.010	0.015	0.030
\$8,000,000	0.007	0.009	0.014	0.027
\$9,000,000	0.006	0.008	0.013	0.025
\$10,000,000	0.006	0.008	0.012	0.023

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN KANSAS
KANSAS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.559	0.606	0.629	0.654	0.678	0.712	0.736
\$15,000 †	0.496	0.549	0.576	0.603	0.632	0.673	0.703
\$20,000 †	0.445	0.502	0.530	0.561	0.593	0.638	0.674
\$25,000	0.404	0.462	0.491	0.523	0.558	0.607	0.647
\$30,000	0.369	0.427	0.458	0.490	0.527	0.579	0.623
\$35,000	0.339	0.397	0.428	0.461	0.500	0.553	0.600
\$40,000	0.314	0.371	0.402	0.436	0.475	0.530	0.580
\$50,000	0.273	0.328	0.358	0.392	0.432	0.489	0.543
\$75,000	0.205	0.253	0.282	0.314	0.354	0.411	0.471
\$100,000	0.164	0.205	0.233	0.262	0.301	0.356	0.418
\$125,000	0.136	0.172	0.199	0.226	0.263	0.316	0.378
\$150,000	0.117	0.149	0.174	0.199	0.234	0.285	0.347
\$175,000	0.102	0.131	0.154	0.177	0.210	0.259	0.320
\$200,000	0.090	0.116	0.138	0.160	0.191	0.238	0.299
\$225,000	0.081	0.104	0.125	0.145	0.175	0.220	0.280
\$250,000	0.075	0.096	0.116	0.134	0.162	0.205	0.264
\$275,000	0.069	0.088	0.107	0.124	0.151	0.192	0.250
\$300,000	0.064	0.081	0.100	0.116	0.141	0.180	0.237
\$325,000	0.060	0.076	0.093	0.108	0.132	0.170	0.226
\$350,000	0.056	0.071	0.088	0.102	0.125	0.161	0.215
\$375,000	0.053	0.067	0.083	0.096	0.118	0.153	0.206
\$400,000	0.050	0.063	0.079	0.091	0.112	0.145	0.198
\$425,000	0.048	0.060	0.075	0.087	0.107	0.139	0.190
\$450,000	0.046	0.057	0.072	0.083	0.102	0.133	0.183
\$475,000	0.044	0.055	0.069	0.080	0.098	0.128	0.177
\$500,000	0.042	0.053	0.066	0.076	0.094	0.123	0.171
\$600,000	0.037	0.045	0.058	0.066	0.082	0.107	0.152
\$700,000	0.032	0.040	0.052	0.059	0.073	0.096	0.138
\$800,000	0.030	0.037	0.048	0.054	0.067	0.088	0.128
\$900,000	0.028	0.034	0.044	0.050	0.061	0.081	0.119
\$1,000,000	0.026	0.031	0.041	0.046	0.057	0.075	0.111
\$2,000,000	0.015	0.018	0.025	0.028	0.034	0.046	0.073
\$3,000,000	0.012	0.014	0.019	0.021	0.026	0.035	0.058
\$4,000,000	0.010	0.012	0.016	0.018	0.022	0.029	0.049
\$5,000,000	0.010	0.011	0.014	0.016	0.019	0.025	0.043
\$6,000,000	0.008	0.009	0.013	0.014	0.016	0.022	0.037
\$7,000,000	0.008	0.009	0.012	0.013	0.015	0.020	0.034
\$8,000,000	0.007	0.008	0.011	0.012	0.014	0.019	0.032
\$9,000,000	0.007	0.008	0.010	0.011	0.013	0.018	0.030
\$10,000,000	0.007	0.007	0.010	0.011	0.013	0.017	0.028

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN KANSAS
KANSAS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.646	0.696	0.721	0.746	0.771	0.807	0.824
\$15,000 †	0.581	0.638	0.666	0.695	0.725	0.767	0.792
\$20,000 †	0.527	0.588	0.619	0.651	0.685	0.732	0.763
\$25,000	0.482	0.545	0.577	0.612	0.649	0.700	0.737
\$30,000	0.443	0.508	0.541	0.577	0.617	0.671	0.712
\$35,000	0.411	0.476	0.510	0.546	0.587	0.644	0.690
\$40,000	0.383	0.447	0.481	0.518	0.561	0.620	0.669
\$50,000	0.336	0.399	0.433	0.471	0.515	0.576	0.631
\$75,000	0.258	0.314	0.347	0.383	0.429	0.492	0.555
\$100,000	0.210	0.259	0.291	0.324	0.368	0.431	0.498
\$125,000	0.176	0.220	0.250	0.282	0.324	0.385	0.453
\$150,000	0.152	0.191	0.221	0.250	0.291	0.349	0.418
\$175,000	0.133	0.169	0.196	0.224	0.263	0.320	0.388
\$200,000	0.118	0.150	0.177	0.203	0.240	0.295	0.363
\$225,000	0.106	0.136	0.161	0.185	0.221	0.273	0.341
\$250,000	0.098	0.125	0.149	0.171	0.205	0.256	0.323
\$275,000	0.090	0.114	0.138	0.159	0.191	0.240	0.306
\$300,000	0.083	0.106	0.128	0.148	0.179	0.226	0.291
\$325,000	0.078	0.099	0.120	0.139	0.168	0.213	0.277
\$350,000	0.073	0.092	0.113	0.130	0.159	0.202	0.265
\$375,000	0.069	0.087	0.107	0.123	0.150	0.192	0.254
\$400,000	0.065	0.082	0.101	0.117	0.143	0.183	0.244
\$425,000	0.062	0.078	0.096	0.111	0.136	0.175	0.235
\$450,000	0.059	0.074	0.092	0.106	0.130	0.168	0.227
\$475,000	0.057	0.071	0.088	0.102	0.125	0.161	0.219
\$500,000	0.054	0.068	0.085	0.098	0.120	0.155	0.212
\$600,000	0.047	0.058	0.074	0.084	0.104	0.135	0.188
\$700,000	0.042	0.052	0.066	0.075	0.092	0.120	0.171
\$800,000	0.039	0.047	0.060	0.069	0.084	0.110	0.158
\$900,000	0.035	0.043	0.055	0.063	0.077	0.101	0.146
\$1,000,000	0.033	0.040	0.051	0.058	0.072	0.094	0.137
\$2,000,000	0.019	0.023	0.031	0.035	0.043	0.058	0.090
\$3,000,000	0.015	0.017	0.024	0.026	0.033	0.044	0.071
\$4,000,000	0.013	0.015	0.020	0.022	0.027	0.036	0.060
\$5,000,000	0.012	0.013	0.018	0.019	0.023	0.031	0.052
\$6,000,000	0.010	0.011	0.015	0.017	0.020	0.027	0.046
\$7,000,000	0.009	0.010	0.014	0.015	0.018	0.025	0.042
\$8,000,000	0.009	0.010	0.013	0.014	0.017	0.023	0.039
\$9,000,000	0.008	0.009	0.013	0.014	0.016	0.021	0.036
\$10,000,000	0.008	0.009	0.012	0.013	0.015	0.020	0.034

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN KANSAS
KANSAS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.598	0.638	0.694	0.736
\$15,000 †	0.540	0.585	0.652	0.703
\$20,000 †	0.492	0.541	0.615	0.674
\$25,000	0.452	0.503	0.582	0.647
\$30,000	0.417	0.469	0.552	0.623
\$35,000	0.387	0.440	0.525	0.600
\$40,000	0.361	0.414	0.501	0.580
\$50,000	0.318	0.370	0.459	0.543
\$75,000	0.244	0.293	0.381	0.471
\$100,000	0.198	0.243	0.327	0.418
\$125,000	0.166	0.208	0.287	0.378
\$150,000	0.143	0.182	0.258	0.347
\$175,000	0.125	0.162	0.233	0.320
\$200,000	0.111	0.145	0.213	0.299
\$225,000	0.100	0.132	0.196	0.280
\$250,000	0.092	0.122	0.182	0.264
\$275,000	0.084	0.113	0.170	0.250
\$300,000	0.078	0.105	0.159	0.237
\$325,000	0.073	0.098	0.150	0.226
\$350,000	0.068	0.093	0.141	0.215
\$375,000	0.064	0.087	0.134	0.206
\$400,000	0.061	0.083	0.128	0.198
\$425,000	0.058	0.079	0.122	0.190
\$450,000	0.055	0.076	0.116	0.183
\$475,000	0.053	0.073	0.112	0.177
\$500,000	0.051	0.070	0.107	0.171
\$600,000	0.044	0.061	0.094	0.152
\$700,000	0.039	0.054	0.084	0.138
\$800,000	0.036	0.050	0.077	0.128
\$900,000	0.033	0.046	0.070	0.119
\$1,000,000	0.030	0.043	0.065	0.111
\$2,000,000	0.018	0.026	0.040	0.073
\$3,000,000	0.014	0.020	0.030	0.058
\$4,000,000	0.012	0.017	0.025	0.049
\$5,000,000	0.011	0.015	0.022	0.043
\$6,000,000	0.009	0.013	0.019	0.037
\$7,000,000	0.008	0.012	0.017	0.034
\$8,000,000	0.008	0.011	0.016	0.032
\$9,000,000	0.008	0.011	0.015	0.030
\$10,000,000	0.007	0.010	0.014	0.028

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN KANSAS
KANSAS EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.688	0.730	0.789	0.824
\$15,000 †	0.628	0.676	0.745	0.792
\$20,000 †	0.577	0.630	0.708	0.763
\$25,000	0.534	0.589	0.673	0.737
\$30,000	0.497	0.554	0.643	0.712
\$35,000	0.464	0.522	0.615	0.690
\$40,000	0.436	0.494	0.589	0.669
\$50,000	0.387	0.446	0.544	0.631
\$75,000	0.304	0.360	0.459	0.555
\$100,000	0.250	0.302	0.398	0.498
\$125,000	0.212	0.261	0.353	0.453
\$150,000	0.184	0.231	0.318	0.418
\$175,000	0.162	0.206	0.290	0.388
\$200,000	0.144	0.186	0.266	0.363
\$225,000	0.130	0.169	0.245	0.341
\$250,000	0.120	0.156	0.229	0.323
\$275,000	0.110	0.145	0.214	0.306
\$300,000	0.102	0.135	0.201	0.291
\$325,000	0.095	0.126	0.189	0.277
\$350,000	0.089	0.119	0.179	0.265
\$375,000	0.083	0.112	0.170	0.254
\$400,000	0.079	0.106	0.162	0.244
\$425,000	0.075	0.101	0.154	0.235
\$450,000	0.071	0.097	0.148	0.227
\$475,000	0.068	0.093	0.142	0.219
\$500,000	0.065	0.089	0.136	0.212
\$600,000	0.056	0.077	0.118	0.188
\$700,000	0.050	0.069	0.105	0.171
\$800,000	0.046	0.063	0.096	0.158
\$900,000	0.042	0.058	0.088	0.146
\$1,000,000	0.039	0.054	0.082	0.137
\$2,000,000	0.022	0.032	0.050	0.090
\$3,000,000	0.017	0.025	0.038	0.071
\$4,000,000	0.014	0.021	0.031	0.060
\$5,000,000	0.013	0.018	0.027	0.052
\$6,000,000	0.011	0.016	0.023	0.046
\$7,000,000	0.010	0.015	0.021	0.042
\$8,000,000	0.010	0.014	0.020	0.039
\$9,000,000	0.009	0.013	0.019	0.036
\$10,000,000	0.009	0.012	0.018	0.034

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN KENTUCKY
KENTUCKY EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.794	0.835	0.856	0.874	0.893	0.919	0.939
\$15,000 †	0.753	0.798	0.823	0.844	0.866	0.896	0.921
\$20,000 †	0.719	0.769	0.795	0.818	0.844	0.877	0.906
\$25,000	0.691	0.743	0.771	0.796	0.824	0.860	0.892
\$30,000	0.666	0.720	0.750	0.776	0.806	0.845	0.880
\$35,000	0.644	0.700	0.731	0.758	0.790	0.831	0.869
\$40,000	0.625	0.681	0.713	0.742	0.775	0.818	0.858
\$50,000	0.590	0.648	0.682	0.712	0.748	0.794	0.838
\$75,000	0.522	0.582	0.618	0.651	0.691	0.744	0.796
\$100,000	0.470	0.530	0.568	0.603	0.646	0.702	0.761
\$125,000	0.427	0.487	0.527	0.562	0.607	0.667	0.730
\$150,000	0.393	0.452	0.492	0.529	0.575	0.637	0.703
\$175,000	0.363	0.421	0.462	0.498	0.545	0.609	0.678
\$200,000	0.338	0.394	0.435	0.471	0.519	0.584	0.656
\$225,000	0.315	0.370	0.411	0.446	0.495	0.561	0.635
\$250,000	0.296	0.350	0.390	0.426	0.474	0.541	0.616
\$275,000	0.279	0.331	0.371	0.406	0.454	0.521	0.598
\$300,000	0.263	0.314	0.353	0.388	0.435	0.503	0.581
\$325,000	0.249	0.298	0.337	0.371	0.418	0.486	0.565
\$350,000	0.236	0.284	0.323	0.356	0.403	0.470	0.551
\$375,000	0.225	0.271	0.309	0.342	0.388	0.455	0.537
\$400,000	0.214	0.259	0.297	0.329	0.375	0.441	0.523
\$425,000	0.205	0.248	0.286	0.317	0.362	0.428	0.511
\$450,000	0.196	0.238	0.275	0.306	0.350	0.416	0.499
\$475,000	0.188	0.229	0.265	0.295	0.339	0.405	0.487
\$500,000	0.181	0.220	0.256	0.285	0.329	0.394	0.476
\$600,000	0.156	0.191	0.225	0.252	0.293	0.355	0.438
\$700,000	0.137	0.169	0.201	0.226	0.264	0.324	0.406
\$800,000	0.124	0.152	0.183	0.206	0.242	0.299	0.380
\$900,000	0.112	0.138	0.167	0.188	0.223	0.277	0.357
\$1,000,000	0.102	0.126	0.154	0.174	0.206	0.258	0.337
\$2,000,000	0.056	0.068	0.088	0.099	0.120	0.156	0.220
\$3,000,000	0.040	0.049	0.064	0.072	0.087	0.115	0.170
\$4,000,000	0.032	0.039	0.052	0.058	0.070	0.093	0.141
\$5,000,000	0.028	0.033	0.044	0.049	0.060	0.079	0.122
\$6,000,000	0.024	0.028	0.038	0.043	0.051	0.069	0.108
\$7,000,000	0.022	0.025	0.035	0.038	0.046	0.062	0.098
\$8,000,000	0.020	0.023	0.032	0.035	0.042	0.057	0.091
\$9,000,000	0.018	0.022	0.030	0.033	0.039	0.053	0.085
\$10,000,000	0.017	0.020	0.028	0.031	0.037	0.049	0.080

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN KENTUCKY
KENTUCKY EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.828	0.862	0.906	0.939
\$15,000 †	0.791	0.830	0.881	0.921
\$20,000 †	0.761	0.803	0.860	0.906
\$25,000	0.735	0.780	0.842	0.892
\$30,000	0.712	0.759	0.825	0.880
\$35,000	0.691	0.740	0.810	0.869
\$40,000	0.672	0.723	0.796	0.858
\$50,000	0.639	0.692	0.770	0.838
\$75,000	0.572	0.630	0.717	0.796
\$100,000	0.520	0.580	0.673	0.761
\$125,000	0.477	0.539	0.636	0.730
\$150,000	0.443	0.505	0.605	0.703
\$175,000	0.412	0.474	0.576	0.678
\$200,000	0.385	0.447	0.550	0.656
\$225,000	0.361	0.423	0.527	0.635
\$250,000	0.341	0.402	0.506	0.616
\$275,000	0.322	0.383	0.486	0.598
\$300,000	0.305	0.365	0.468	0.581
\$325,000	0.290	0.349	0.451	0.565
\$350,000	0.276	0.334	0.435	0.551
\$375,000	0.263	0.320	0.420	0.537
\$400,000	0.251	0.308	0.407	0.523
\$425,000	0.241	0.296	0.394	0.511
\$450,000	0.231	0.286	0.382	0.499
\$475,000	0.222	0.276	0.370	0.487
\$500,000	0.213	0.266	0.360	0.476
\$600,000	0.185	0.234	0.323	0.438
\$700,000	0.163	0.210	0.293	0.406
\$800,000	0.147	0.191	0.269	0.380
\$900,000	0.133	0.175	0.248	0.357
\$1,000,000	0.122	0.161	0.231	0.337
\$2,000,000	0.066	0.092	0.137	0.220
\$3,000,000	0.047	0.067	0.100	0.170
\$4,000,000	0.037	0.054	0.081	0.141
\$5,000,000	0.032	0.046	0.069	0.122
\$6,000,000	0.027	0.040	0.060	0.108
\$7,000,000	0.025	0.036	0.054	0.098
\$8,000,000	0.023	0.033	0.049	0.091
\$9,000,000	0.021	0.031	0.046	0.085
\$10,000,000	0.020	0.029	0.043	0.080

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN LOUISIANA
LOUISIANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.717	0.758	0.777	0.795	0.813	0.838	0.857
\$15,000 †	0.665	0.713	0.736	0.757	0.779	0.810	0.834
\$20,000 †	0.623	0.676	0.701	0.725	0.750	0.785	0.814
\$25,000	0.587	0.644	0.670	0.696	0.725	0.763	0.795
\$30,000	0.555	0.615	0.643	0.671	0.702	0.743	0.778
\$35,000	0.527	0.589	0.619	0.648	0.681	0.724	0.763
\$40,000	0.502	0.566	0.596	0.626	0.661	0.707	0.748
\$50,000	0.458	0.524	0.556	0.588	0.626	0.676	0.721
\$75,000	0.375	0.441	0.476	0.512	0.554	0.611	0.665
\$100,000	0.315	0.380	0.415	0.452	0.498	0.558	0.617
\$125,000	0.270	0.331	0.366	0.403	0.450	0.513	0.577
\$150,000	0.236	0.294	0.328	0.364	0.412	0.476	0.542
\$175,000	0.208	0.262	0.295	0.331	0.378	0.442	0.510
\$200,000	0.184	0.235	0.268	0.302	0.348	0.413	0.482
\$225,000	0.165	0.213	0.244	0.277	0.323	0.386	0.455
\$250,000	0.150	0.195	0.225	0.257	0.301	0.364	0.433
\$275,000	0.136	0.178	0.207	0.238	0.281	0.342	0.411
\$300,000	0.124	0.164	0.192	0.221	0.263	0.323	0.392
\$325,000	0.113	0.151	0.178	0.206	0.246	0.305	0.373
\$350,000	0.104	0.140	0.166	0.193	0.232	0.289	0.357
\$375,000	0.096	0.130	0.155	0.180	0.218	0.274	0.341
\$400,000	0.089	0.121	0.145	0.169	0.206	0.261	0.327
\$425,000	0.083	0.113	0.136	0.160	0.195	0.248	0.314
\$450,000	0.078	0.106	0.128	0.151	0.185	0.237	0.301
\$475,000	0.073	0.099	0.121	0.142	0.175	0.226	0.290
\$500,000	0.068	0.094	0.114	0.135	0.167	0.216	0.279
\$600,000	0.055	0.075	0.093	0.111	0.139	0.183	0.242
\$700,000	0.045	0.062	0.078	0.093	0.118	0.157	0.212
\$800,000	0.039	0.054	0.068	0.081	0.103	0.138	0.190
\$900,000	0.034	0.047	0.060	0.071	0.090	0.122	0.171
\$1,000,000	0.030	0.041	0.053	0.063	0.080	0.110	0.156
\$2,000,000	0.014	0.019	0.025	0.029	0.037	0.052	0.081
\$3,000,000	0.011	0.013	0.018	0.020	0.025	0.035	0.056
\$4,000,000	0.009	0.011	0.014	0.016	0.020	0.027	0.044
\$5,000,000	0.008	0.009	0.012	0.014	0.017	0.022	0.036
\$6,000,000	0.006	0.007	0.010	0.011	0.013	0.018	0.030
\$7,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.027
\$8,000,000	0.005	0.006	0.008	0.009	0.011	0.014	0.024
\$9,000,000	0.005	0.006	0.008	0.008	0.010	0.013	0.022
\$10,000,000	0.005	0.006	0.007	0.008	0.009	0.012	0.020

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN LOUISIANA
LOUISIANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.747	0.783	0.826	0.857
\$15,000 †	0.700	0.743	0.795	0.834
\$20,000 †	0.662	0.709	0.768	0.814
\$25,000	0.628	0.680	0.744	0.795
\$30,000	0.599	0.653	0.723	0.778
\$35,000	0.572	0.629	0.703	0.763
\$40,000	0.548	0.607	0.685	0.748
\$50,000	0.506	0.568	0.652	0.721
\$75,000	0.423	0.489	0.583	0.665
\$100,000	0.361	0.428	0.528	0.617
\$125,000	0.314	0.380	0.483	0.577
\$150,000	0.277	0.341	0.444	0.542
\$175,000	0.246	0.308	0.410	0.510
\$200,000	0.221	0.280	0.381	0.482
\$225,000	0.199	0.256	0.355	0.455
\$250,000	0.182	0.236	0.332	0.433
\$275,000	0.166	0.218	0.311	0.411
\$300,000	0.152	0.202	0.293	0.392
\$325,000	0.140	0.188	0.276	0.373
\$350,000	0.129	0.175	0.260	0.357
\$375,000	0.120	0.164	0.246	0.341
\$400,000	0.111	0.153	0.233	0.327
\$425,000	0.104	0.144	0.221	0.314
\$450,000	0.097	0.136	0.210	0.301
\$475,000	0.091	0.128	0.200	0.290
\$500,000	0.086	0.121	0.191	0.279
\$600,000	0.069	0.099	0.160	0.242
\$700,000	0.057	0.084	0.137	0.212
\$800,000	0.049	0.073	0.120	0.190
\$900,000	0.043	0.064	0.106	0.171
\$1,000,000	0.038	0.057	0.095	0.156
\$2,000,000	0.017	0.027	0.045	0.081
\$3,000,000	0.012	0.019	0.030	0.056
\$4,000,000	0.010	0.015	0.023	0.044
\$5,000,000	0.009	0.013	0.019	0.036
\$6,000,000	0.007	0.010	0.016	0.030
\$7,000,000	0.006	0.009	0.014	0.027
\$8,000,000	0.006	0.008	0.013	0.024
\$9,000,000	0.006	0.008	0.012	0.022
\$10,000,000	0.005	0.007	0.011	0.020

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MAINE
MAINE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.634	0.678	0.699	0.720	0.740	0.770	0.790
\$15,000 †	0.591	0.640	0.663	0.687	0.710	0.743	0.768
\$20,000 †	0.558	0.611	0.635	0.660	0.685	0.722	0.750
\$25,000	0.532	0.586	0.612	0.638	0.665	0.703	0.734
\$30,000	0.509	0.565	0.591	0.618	0.647	0.687	0.720
\$35,000	0.489	0.547	0.574	0.601	0.631	0.673	0.708
\$40,000	0.471	0.530	0.557	0.586	0.617	0.660	0.696
\$50,000	0.440	0.500	0.529	0.558	0.592	0.636	0.676
\$75,000	0.381	0.443	0.473	0.504	0.540	0.589	0.634
\$100,000	0.339	0.399	0.430	0.462	0.501	0.552	0.600
\$125,000	0.307	0.366	0.396	0.428	0.468	0.521	0.571
\$150,000	0.282	0.339	0.369	0.401	0.442	0.496	0.547
\$175,000	0.261	0.315	0.345	0.377	0.418	0.473	0.526
\$200,000	0.242	0.295	0.324	0.356	0.398	0.452	0.506
\$225,000	0.226	0.277	0.306	0.338	0.379	0.434	0.488
\$250,000	0.213	0.262	0.291	0.322	0.363	0.418	0.472
\$275,000	0.201	0.248	0.276	0.307	0.347	0.402	0.457
\$300,000	0.189	0.235	0.263	0.293	0.333	0.388	0.443
\$325,000	0.179	0.224	0.250	0.280	0.320	0.374	0.429
\$350,000	0.169	0.213	0.239	0.268	0.307	0.362	0.416
\$375,000	0.161	0.203	0.229	0.257	0.296	0.350	0.404
\$400,000	0.153	0.194	0.219	0.247	0.285	0.339	0.393
\$425,000	0.145	0.185	0.210	0.237	0.275	0.328	0.382
\$450,000	0.139	0.178	0.202	0.229	0.266	0.318	0.372
\$475,000	0.133	0.170	0.194	0.220	0.257	0.309	0.362
\$500,000	0.127	0.163	0.187	0.212	0.248	0.300	0.353
\$600,000	0.108	0.140	0.162	0.185	0.219	0.268	0.320
\$700,000	0.093	0.122	0.142	0.164	0.195	0.242	0.292
\$800,000	0.083	0.109	0.127	0.147	0.176	0.220	0.269
\$900,000	0.074	0.097	0.114	0.133	0.160	0.202	0.249
\$1,000,000	0.066	0.088	0.104	0.120	0.146	0.186	0.232
\$2,000,000	0.033	0.043	0.052	0.061	0.075	0.100	0.135
\$3,000,000	0.023	0.030	0.037	0.042	0.052	0.069	0.097
\$4,000,000	0.019	0.023	0.029	0.033	0.041	0.054	0.078
\$5,000,000	0.016	0.019	0.024	0.028	0.034	0.045	0.066
\$6,000,000	0.013	0.016	0.020	0.023	0.029	0.038	0.058
\$7,000,000	0.011	0.014	0.018	0.021	0.025	0.034	0.052
\$8,000,000	0.010	0.013	0.016	0.018	0.023	0.031	0.047
\$9,000,000	0.009	0.011	0.015	0.017	0.021	0.028	0.043
\$10,000,000	0.009	0.011	0.014	0.016	0.019	0.026	0.040

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MAINE
MAINE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.690	0.736	0.757	0.778	0.798	0.828	0.838
\$15,000 †	0.647	0.697	0.721	0.745	0.768	0.802	0.818
\$20,000 †	0.614	0.668	0.693	0.718	0.744	0.781	0.801
\$25,000	0.587	0.643	0.669	0.696	0.724	0.763	0.786
\$30,000	0.564	0.622	0.649	0.676	0.706	0.747	0.773
\$35,000	0.543	0.603	0.631	0.659	0.690	0.732	0.762
\$40,000	0.525	0.586	0.615	0.644	0.676	0.719	0.751
\$50,000	0.493	0.556	0.586	0.616	0.650	0.696	0.732
\$75,000	0.433	0.497	0.529	0.561	0.599	0.649	0.691
\$100,000	0.389	0.453	0.485	0.518	0.559	0.611	0.658
\$125,000	0.355	0.417	0.450	0.484	0.526	0.580	0.630
\$150,000	0.328	0.389	0.421	0.456	0.499	0.554	0.606
\$175,000	0.305	0.364	0.396	0.431	0.474	0.531	0.585
\$200,000	0.285	0.343	0.374	0.409	0.452	0.510	0.565
\$225,000	0.267	0.323	0.355	0.389	0.433	0.491	0.546
\$250,000	0.253	0.307	0.338	0.372	0.415	0.474	0.530
\$275,000	0.238	0.291	0.322	0.355	0.399	0.457	0.514
\$300,000	0.226	0.277	0.307	0.340	0.384	0.442	0.500
\$325,000	0.214	0.264	0.294	0.326	0.369	0.428	0.486
\$350,000	0.203	0.252	0.281	0.313	0.356	0.414	0.472
\$375,000	0.193	0.241	0.270	0.301	0.343	0.401	0.459
\$400,000	0.184	0.231	0.259	0.290	0.332	0.389	0.447
\$425,000	0.176	0.221	0.249	0.279	0.321	0.378	0.436
\$450,000	0.168	0.212	0.239	0.269	0.310	0.367	0.425
\$475,000	0.161	0.204	0.231	0.260	0.300	0.357	0.414
\$500,000	0.154	0.196	0.222	0.251	0.291	0.347	0.404
\$600,000	0.132	0.170	0.194	0.221	0.258	0.312	0.368
\$700,000	0.114	0.149	0.171	0.196	0.231	0.283	0.338
\$800,000	0.102	0.133	0.154	0.176	0.210	0.259	0.313
\$900,000	0.091	0.119	0.138	0.160	0.191	0.238	0.290
\$1,000,000	0.082	0.107	0.126	0.145	0.175	0.220	0.271
\$2,000,000	0.040	0.052	0.064	0.074	0.091	0.121	0.160
\$3,000,000	0.028	0.036	0.044	0.051	0.062	0.083	0.115
\$4,000,000	0.022	0.028	0.035	0.040	0.048	0.064	0.091
\$5,000,000	0.019	0.023	0.029	0.033	0.040	0.053	0.077
\$6,000,000	0.015	0.019	0.024	0.028	0.034	0.045	0.067
\$7,000,000	0.013	0.017	0.021	0.024	0.030	0.040	0.060
\$8,000,000	0.012	0.015	0.019	0.022	0.027	0.036	0.055
\$9,000,000	0.011	0.014	0.018	0.020	0.024	0.033	0.051
\$10,000,000	0.010	0.013	0.016	0.018	0.022	0.030	0.047

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MAINE
MAINE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.670	0.705	0.755	0.790
\$15,000 †	0.631	0.670	0.727	0.768
\$20,000 †	0.601	0.642	0.704	0.750
\$25,000	0.576	0.619	0.684	0.734
\$30,000	0.554	0.599	0.667	0.720
\$35,000	0.536	0.581	0.652	0.708
\$40,000	0.519	0.565	0.639	0.696
\$50,000	0.489	0.537	0.614	0.676
\$75,000	0.431	0.481	0.565	0.634
\$100,000	0.388	0.439	0.526	0.600
\$125,000	0.354	0.405	0.495	0.571
\$150,000	0.328	0.378	0.469	0.547
\$175,000	0.305	0.354	0.446	0.526
\$200,000	0.285	0.333	0.425	0.506
\$225,000	0.267	0.315	0.406	0.488
\$250,000	0.253	0.299	0.390	0.472
\$275,000	0.239	0.284	0.375	0.457
\$300,000	0.226	0.271	0.360	0.443
\$325,000	0.215	0.258	0.347	0.429
\$350,000	0.204	0.247	0.334	0.416
\$375,000	0.195	0.236	0.322	0.404
\$400,000	0.186	0.227	0.312	0.393
\$425,000	0.178	0.217	0.301	0.382
\$450,000	0.170	0.209	0.291	0.372
\$475,000	0.163	0.201	0.282	0.362
\$500,000	0.156	0.194	0.274	0.353
\$600,000	0.134	0.168	0.243	0.320
\$700,000	0.116	0.148	0.218	0.292
\$800,000	0.104	0.132	0.198	0.269
\$900,000	0.092	0.119	0.180	0.249
\$1,000,000	0.083	0.108	0.165	0.232
\$2,000,000	0.041	0.055	0.087	0.135
\$3,000,000	0.028	0.038	0.060	0.097
\$4,000,000	0.022	0.030	0.047	0.078
\$5,000,000	0.019	0.025	0.039	0.066
\$6,000,000	0.015	0.021	0.033	0.058
\$7,000,000	0.013	0.019	0.030	0.052
\$8,000,000	0.012	0.017	0.027	0.047
\$9,000,000	0.011	0.015	0.024	0.043
\$10,000,000	0.010	0.014	0.022	0.040

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MAINE
MAINE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.727	0.763	0.814	0.838
\$15,000 †	0.688	0.728	0.786	0.818
\$20,000 †	0.657	0.700	0.763	0.801
\$25,000	0.632	0.677	0.744	0.786
\$30,000	0.611	0.657	0.727	0.773
\$35,000	0.592	0.639	0.712	0.762
\$40,000	0.575	0.623	0.698	0.751
\$50,000	0.544	0.595	0.674	0.732
\$75,000	0.485	0.538	0.624	0.691
\$100,000	0.441	0.494	0.585	0.658
\$125,000	0.406	0.459	0.553	0.630
\$150,000	0.378	0.431	0.527	0.606
\$175,000	0.353	0.406	0.503	0.585
\$200,000	0.332	0.384	0.481	0.565
\$225,000	0.313	0.364	0.462	0.546
\$250,000	0.297	0.347	0.445	0.530
\$275,000	0.281	0.331	0.428	0.514
\$300,000	0.267	0.316	0.413	0.500
\$325,000	0.255	0.303	0.399	0.486
\$350,000	0.243	0.290	0.385	0.472
\$375,000	0.232	0.278	0.372	0.459
\$400,000	0.222	0.268	0.360	0.447
\$425,000	0.213	0.257	0.349	0.436
\$450,000	0.204	0.248	0.339	0.425
\$475,000	0.196	0.239	0.329	0.414
\$500,000	0.188	0.230	0.319	0.404
\$600,000	0.162	0.201	0.285	0.368
\$700,000	0.142	0.178	0.257	0.338
\$800,000	0.126	0.160	0.234	0.313
\$900,000	0.113	0.144	0.214	0.290
\$1,000,000	0.102	0.131	0.197	0.271
\$2,000,000	0.050	0.066	0.105	0.160
\$3,000,000	0.034	0.046	0.072	0.115
\$4,000,000	0.027	0.036	0.056	0.091
\$5,000,000	0.022	0.030	0.047	0.077
\$6,000,000	0.018	0.025	0.040	0.067
\$7,000,000	0.016	0.022	0.035	0.060
\$8,000,000	0.014	0.020	0.031	0.055
\$9,000,000	0.013	0.018	0.029	0.051
\$10,000,000	0.012	0.017	0.026	0.047

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MARYLAND
MARYLAND EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.786	0.825	0.843	0.860	0.878	0.902	0.922
\$15,000 †	0.737	0.782	0.802	0.822	0.844	0.872	0.897
\$20,000 †	0.698	0.746	0.768	0.790	0.815	0.847	0.875
\$25,000	0.665	0.716	0.740	0.763	0.790	0.825	0.856
\$30,000	0.636	0.689	0.714	0.739	0.768	0.805	0.839
\$35,000	0.610	0.665	0.691	0.717	0.748	0.787	0.824
\$40,000	0.587	0.643	0.670	0.697	0.730	0.771	0.809
\$50,000	0.546	0.604	0.632	0.661	0.696	0.741	0.783
\$75,000	0.469	0.528	0.558	0.589	0.628	0.678	0.727
\$100,000	0.414	0.471	0.503	0.535	0.575	0.628	0.682
\$125,000	0.372	0.427	0.459	0.491	0.533	0.588	0.644
\$150,000	0.338	0.392	0.424	0.456	0.498	0.554	0.613
\$175,000	0.310	0.362	0.393	0.425	0.468	0.524	0.585
\$200,000	0.285	0.336	0.367	0.399	0.441	0.498	0.559
\$225,000	0.265	0.313	0.344	0.375	0.417	0.474	0.537
\$250,000	0.248	0.295	0.325	0.355	0.397	0.454	0.517
\$275,000	0.232	0.277	0.307	0.337	0.378	0.435	0.498
\$300,000	0.217	0.261	0.290	0.320	0.360	0.417	0.481
\$325,000	0.205	0.247	0.276	0.304	0.344	0.401	0.464
\$350,000	0.193	0.234	0.262	0.291	0.330	0.385	0.449
\$375,000	0.183	0.223	0.250	0.278	0.316	0.371	0.435
\$400,000	0.174	0.212	0.239	0.266	0.304	0.358	0.422
\$425,000	0.165	0.202	0.229	0.255	0.292	0.346	0.410
\$450,000	0.157	0.193	0.220	0.245	0.282	0.335	0.398
\$475,000	0.150	0.185	0.211	0.236	0.272	0.324	0.387
\$500,000	0.143	0.177	0.203	0.227	0.262	0.314	0.377
\$600,000	0.121	0.151	0.175	0.197	0.230	0.280	0.341
\$700,000	0.105	0.132	0.154	0.174	0.205	0.252	0.312
\$800,000	0.093	0.117	0.138	0.157	0.185	0.230	0.289
\$900,000	0.083	0.105	0.124	0.141	0.168	0.210	0.268
\$1,000,000	0.076	0.095	0.113	0.129	0.154	0.194	0.250
\$2,000,000	0.042	0.050	0.062	0.070	0.084	0.109	0.153
\$3,000,000	0.033	0.038	0.047	0.052	0.062	0.080	0.115
\$4,000,000	0.028	0.032	0.040	0.043	0.051	0.065	0.096
\$5,000,000	0.024	0.028	0.035	0.038	0.045	0.057	0.084
\$6,000,000	0.021	0.024	0.031	0.034	0.039	0.050	0.075
\$7,000,000	0.019	0.022	0.028	0.031	0.036	0.046	0.069
\$8,000,000	0.017	0.020	0.026	0.028	0.033	0.042	0.064
\$9,000,000	0.016	0.019	0.024	0.026	0.031	0.040	0.060
\$10,000,000	0.015	0.017	0.022	0.025	0.029	0.037	0.057

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MARYLAND
MARYLAND EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.816	0.848	0.889	0.922
\$15,000 †	0.771	0.808	0.857	0.897
\$20,000 †	0.735	0.775	0.829	0.875
\$25,000	0.704	0.747	0.806	0.856
\$30,000	0.677	0.722	0.784	0.839
\$35,000	0.652	0.700	0.765	0.824
\$40,000	0.630	0.679	0.748	0.809
\$50,000	0.590	0.642	0.716	0.783
\$75,000	0.514	0.568	0.650	0.727
\$100,000	0.458	0.513	0.598	0.682
\$125,000	0.414	0.469	0.557	0.644
\$150,000	0.379	0.434	0.523	0.613
\$175,000	0.349	0.404	0.492	0.585
\$200,000	0.324	0.377	0.466	0.559
\$225,000	0.302	0.354	0.442	0.537
\$250,000	0.283	0.334	0.422	0.517
\$275,000	0.266	0.316	0.402	0.498
\$300,000	0.250	0.300	0.385	0.481
\$325,000	0.237	0.285	0.368	0.464
\$350,000	0.224	0.271	0.353	0.449
\$375,000	0.213	0.259	0.340	0.435
\$400,000	0.203	0.248	0.327	0.422
\$425,000	0.193	0.237	0.315	0.410
\$450,000	0.184	0.228	0.304	0.398
\$475,000	0.176	0.219	0.294	0.387
\$500,000	0.169	0.210	0.284	0.377
\$600,000	0.144	0.182	0.251	0.341
\$700,000	0.125	0.160	0.225	0.312
\$800,000	0.111	0.144	0.204	0.289
\$900,000	0.099	0.129	0.186	0.268
\$1,000,000	0.090	0.118	0.171	0.250
\$2,000,000	0.048	0.065	0.095	0.153
\$3,000,000	0.036	0.049	0.069	0.115
\$4,000,000	0.031	0.041	0.057	0.096
\$5,000,000	0.027	0.036	0.050	0.084
\$6,000,000	0.023	0.032	0.044	0.075
\$7,000,000	0.021	0.029	0.040	0.069
\$8,000,000	0.019	0.027	0.037	0.064
\$9,000,000	0.018	0.025	0.035	0.060
\$10,000,000	0.017	0.023	0.033	0.057

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MISSISSIPPI
MISSISSIPPI EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.597	0.639	0.658	0.677	0.696	0.723	0.743
\$15,000 †	0.545	0.593	0.615	0.637	0.660	0.691	0.717
\$20,000 †	0.503	0.555	0.579	0.603	0.629	0.664	0.694
\$25,000	0.468	0.523	0.548	0.573	0.602	0.640	0.673
\$30,000	0.438	0.494	0.520	0.547	0.578	0.619	0.655
\$35,000	0.411	0.469	0.496	0.523	0.556	0.599	0.638
\$40,000	0.387	0.446	0.474	0.502	0.536	0.581	0.622
\$50,000	0.347	0.406	0.435	0.465	0.501	0.548	0.593
\$75,000	0.275	0.332	0.361	0.392	0.431	0.483	0.533
\$100,000	0.226	0.279	0.308	0.339	0.378	0.432	0.486
\$125,000	0.192	0.240	0.268	0.298	0.337	0.391	0.446
\$150,000	0.167	0.211	0.238	0.266	0.304	0.358	0.414
\$175,000	0.148	0.187	0.213	0.239	0.277	0.329	0.385
\$200,000	0.132	0.169	0.192	0.217	0.253	0.305	0.360
\$225,000	0.120	0.153	0.176	0.199	0.233	0.283	0.338
\$250,000	0.111	0.142	0.163	0.185	0.217	0.265	0.319
\$275,000	0.102	0.131	0.151	0.172	0.202	0.248	0.302
\$300,000	0.095	0.122	0.141	0.160	0.189	0.234	0.286
\$325,000	0.089	0.114	0.132	0.150	0.178	0.221	0.271
\$350,000	0.084	0.107	0.124	0.142	0.168	0.209	0.258
\$375,000	0.079	0.101	0.117	0.134	0.159	0.198	0.247
\$400,000	0.075	0.096	0.111	0.127	0.151	0.189	0.236
\$425,000	0.071	0.091	0.106	0.121	0.144	0.180	0.226
\$450,000	0.068	0.087	0.101	0.115	0.137	0.172	0.217
\$475,000	0.065	0.083	0.097	0.110	0.131	0.165	0.209
\$500,000	0.062	0.079	0.093	0.106	0.126	0.159	0.201
\$600,000	0.053	0.068	0.080	0.091	0.108	0.137	0.176
\$700,000	0.047	0.060	0.070	0.080	0.095	0.121	0.157
\$800,000	0.043	0.054	0.064	0.072	0.086	0.109	0.142
\$900,000	0.039	0.049	0.058	0.066	0.078	0.099	0.130
\$1,000,000	0.036	0.045	0.053	0.060	0.072	0.091	0.120
\$2,000,000	0.021	0.027	0.031	0.035	0.041	0.051	0.069
\$3,000,000	0.016	0.020	0.023	0.026	0.030	0.038	0.051
\$4,000,000	0.013	0.016	0.019	0.021	0.024	0.031	0.041
\$5,000,000	0.010	0.013	0.015	0.018	0.021	0.026	0.034
\$6,000,000	0.008	0.010	0.012	0.014	0.017	0.021	0.029
\$7,000,000	0.007	0.009	0.010	0.012	0.014	0.019	0.025
\$8,000,000	0.006	0.008	0.009	0.010	0.013	0.016	0.022
\$9,000,000	0.005	0.007	0.008	0.009	0.011	0.015	0.020
\$10,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.018

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MISSISSIPPI
MISSISSIPPI EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.686	0.730	0.750	0.769	0.789	0.817	0.827
\$15,000 †	0.632	0.683	0.706	0.728	0.752	0.785	0.802
\$20,000 †	0.588	0.643	0.669	0.694	0.721	0.758	0.780
\$25,000	0.551	0.610	0.637	0.664	0.694	0.733	0.760
\$30,000	0.519	0.580	0.608	0.637	0.669	0.712	0.742
\$35,000	0.491	0.553	0.583	0.612	0.646	0.691	0.726
\$40,000	0.466	0.529	0.560	0.590	0.626	0.673	0.710
\$50,000	0.423	0.488	0.519	0.551	0.589	0.639	0.681
\$75,000	0.343	0.407	0.440	0.474	0.516	0.571	0.622
\$100,000	0.288	0.349	0.381	0.416	0.460	0.518	0.573
\$125,000	0.248	0.304	0.336	0.370	0.414	0.474	0.532
\$150,000	0.218	0.270	0.302	0.334	0.378	0.438	0.498
\$175,000	0.194	0.242	0.272	0.304	0.347	0.406	0.467
\$200,000	0.174	0.219	0.248	0.278	0.320	0.378	0.440
\$225,000	0.159	0.200	0.227	0.256	0.296	0.354	0.415
\$250,000	0.146	0.185	0.211	0.238	0.277	0.333	0.394
\$275,000	0.135	0.172	0.196	0.222	0.259	0.314	0.374
\$300,000	0.126	0.160	0.183	0.207	0.243	0.296	0.356
\$325,000	0.118	0.150	0.172	0.195	0.229	0.280	0.339
\$350,000	0.111	0.141	0.162	0.184	0.217	0.266	0.323
\$375,000	0.104	0.133	0.153	0.174	0.205	0.253	0.309
\$400,000	0.099	0.126	0.145	0.165	0.195	0.241	0.297
\$425,000	0.094	0.120	0.138	0.157	0.186	0.231	0.285
\$450,000	0.089	0.114	0.132	0.150	0.178	0.221	0.274
\$475,000	0.085	0.109	0.126	0.144	0.170	0.212	0.264
\$500,000	0.082	0.104	0.121	0.138	0.163	0.204	0.254
\$600,000	0.070	0.089	0.104	0.118	0.141	0.176	0.223
\$700,000	0.061	0.078	0.092	0.104	0.124	0.156	0.199
\$800,000	0.056	0.071	0.083	0.094	0.112	0.141	0.181
\$900,000	0.051	0.064	0.075	0.085	0.101	0.128	0.165
\$1,000,000	0.047	0.059	0.069	0.078	0.093	0.117	0.152
\$2,000,000	0.028	0.034	0.040	0.045	0.052	0.066	0.088
\$3,000,000	0.021	0.026	0.030	0.033	0.039	0.048	0.065
\$4,000,000	0.017	0.021	0.024	0.027	0.031	0.039	0.052
\$5,000,000	0.014	0.017	0.020	0.023	0.026	0.033	0.044
\$6,000,000	0.011	0.014	0.016	0.019	0.022	0.028	0.037
\$7,000,000	0.009	0.012	0.014	0.016	0.019	0.024	0.032
\$8,000,000	0.008	0.010	0.012	0.014	0.017	0.021	0.029
\$9,000,000	0.007	0.009	0.011	0.012	0.015	0.019	0.026
\$10,000,000	0.006	0.008	0.009	0.011	0.013	0.017	0.023

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MISSISSIPPI
MISSISSIPPI EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.631	0.664	0.710	0.743
\$15,000 †	0.583	0.622	0.676	0.717
\$20,000 †	0.544	0.586	0.647	0.694
\$25,000	0.511	0.556	0.621	0.673
\$30,000	0.482	0.529	0.598	0.655
\$35,000	0.457	0.505	0.578	0.638
\$40,000	0.434	0.483	0.558	0.622
\$50,000	0.394	0.445	0.524	0.593
\$75,000	0.320	0.371	0.457	0.533
\$100,000	0.268	0.318	0.405	0.486
\$125,000	0.230	0.277	0.364	0.446
\$150,000	0.201	0.246	0.331	0.414
\$175,000	0.179	0.221	0.303	0.385
\$200,000	0.161	0.200	0.279	0.360
\$225,000	0.146	0.183	0.258	0.338
\$250,000	0.135	0.169	0.241	0.319
\$275,000	0.125	0.157	0.225	0.302
\$300,000	0.116	0.147	0.211	0.286
\$325,000	0.108	0.138	0.199	0.271
\$350,000	0.102	0.130	0.188	0.258
\$375,000	0.096	0.122	0.178	0.247
\$400,000	0.091	0.116	0.169	0.236
\$425,000	0.086	0.111	0.161	0.226
\$450,000	0.082	0.105	0.154	0.217
\$475,000	0.079	0.101	0.148	0.209
\$500,000	0.075	0.097	0.142	0.201
\$600,000	0.064	0.083	0.122	0.176
\$700,000	0.057	0.073	0.108	0.157
\$800,000	0.051	0.066	0.097	0.142
\$900,000	0.047	0.060	0.088	0.130
\$1,000,000	0.043	0.055	0.081	0.120
\$2,000,000	0.025	0.032	0.046	0.069
\$3,000,000	0.019	0.024	0.034	0.051
\$4,000,000	0.015	0.019	0.027	0.041
\$5,000,000	0.013	0.016	0.023	0.034
\$6,000,000	0.010	0.013	0.019	0.029
\$7,000,000	0.008	0.011	0.016	0.025
\$8,000,000	0.007	0.009	0.014	0.022
\$9,000,000	0.006	0.008	0.013	0.020
\$10,000,000	0.006	0.007	0.011	0.018

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MISSISSIPPI
MISSISSIPPI EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.721	0.756	0.803	0.827
\$15,000 †	0.672	0.713	0.769	0.802
\$20,000 †	0.632	0.677	0.740	0.780
\$25,000	0.598	0.645	0.714	0.760
\$30,000	0.567	0.617	0.691	0.742
\$35,000	0.540	0.592	0.669	0.726
\$40,000	0.516	0.569	0.650	0.710
\$50,000	0.474	0.529	0.615	0.681
\$75,000	0.393	0.450	0.544	0.622
\$100,000	0.336	0.392	0.489	0.573
\$125,000	0.292	0.347	0.444	0.532
\$150,000	0.259	0.312	0.408	0.498
\$175,000	0.232	0.282	0.376	0.467
\$200,000	0.209	0.257	0.349	0.440
\$225,000	0.191	0.236	0.325	0.415
\$250,000	0.177	0.219	0.305	0.394
\$275,000	0.164	0.204	0.286	0.374
\$300,000	0.152	0.191	0.269	0.356
\$325,000	0.143	0.179	0.254	0.339
\$350,000	0.134	0.169	0.241	0.323
\$375,000	0.127	0.160	0.229	0.309
\$400,000	0.120	0.152	0.218	0.297
\$425,000	0.114	0.144	0.208	0.285
\$450,000	0.109	0.138	0.199	0.274
\$475,000	0.104	0.132	0.191	0.264
\$500,000	0.099	0.126	0.183	0.254
\$600,000	0.085	0.109	0.158	0.223
\$700,000	0.074	0.095	0.139	0.199
\$800,000	0.067	0.086	0.126	0.181
\$900,000	0.061	0.078	0.114	0.165
\$1,000,000	0.056	0.072	0.105	0.152
\$2,000,000	0.033	0.041	0.059	0.088
\$3,000,000	0.025	0.031	0.043	0.065
\$4,000,000	0.020	0.025	0.035	0.052
\$5,000,000	0.016	0.021	0.030	0.044
\$6,000,000	0.013	0.017	0.025	0.037
\$7,000,000	0.011	0.015	0.022	0.032
\$8,000,000	0.010	0.013	0.019	0.029
\$9,000,000	0.008	0.011	0.017	0.026
\$10,000,000	0.008	0.010	0.015	0.023

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MISSOURI
MISSOURI EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.545	0.592	0.615	0.638	0.663	0.697	0.723
\$15,000	0.478	0.531	0.557	0.584	0.614	0.654	0.688
\$20,000	0.424	0.480	0.509	0.538	0.572	0.617	0.657
\$25,000	0.380	0.437	0.467	0.499	0.535	0.584	0.628
\$30,000	0.343	0.401	0.432	0.464	0.502	0.554	0.603
\$35,000	0.312	0.369	0.401	0.434	0.473	0.527	0.579
\$40,000	0.286	0.342	0.374	0.407	0.447	0.503	0.558
\$50,000	0.244	0.297	0.329	0.362	0.403	0.460	0.520
\$75,000	0.179	0.222	0.253	0.283	0.324	0.381	0.447
\$100,000	0.142	0.178	0.206	0.234	0.272	0.327	0.395
\$125,000	0.118	0.149	0.175	0.200	0.236	0.288	0.356
\$150,000	0.102	0.129	0.154	0.177	0.210	0.259	0.327
\$175,000	0.090	0.114	0.137	0.158	0.190	0.236	0.304
\$200,000	0.081	0.102	0.124	0.144	0.173	0.217	0.284
\$225,000	0.073	0.092	0.114	0.132	0.160	0.202	0.268
\$250,000	0.068	0.085	0.106	0.123	0.150	0.190	0.254
\$275,000	0.063	0.079	0.099	0.115	0.140	0.179	0.242
\$300,000	0.059	0.074	0.093	0.108	0.132	0.169	0.232
\$325,000	0.055	0.069	0.088	0.102	0.125	0.161	0.222
\$350,000	0.052	0.065	0.083	0.096	0.119	0.153	0.214
\$375,000	0.049	0.061	0.079	0.092	0.113	0.147	0.206
\$400,000	0.046	0.058	0.075	0.088	0.109	0.141	0.199
\$425,000	0.044	0.055	0.072	0.084	0.104	0.135	0.193
\$450,000	0.042	0.053	0.069	0.081	0.100	0.130	0.188
\$475,000	0.041	0.051	0.067	0.078	0.097	0.126	0.182
\$500,000	0.039	0.049	0.064	0.075	0.093	0.122	0.177
\$600,000	0.034	0.042	0.057	0.066	0.082	0.108	0.161
\$700,000	0.031	0.038	0.051	0.059	0.074	0.098	0.149
\$800,000	0.029	0.035	0.048	0.055	0.069	0.091	0.139
\$900,000	0.027	0.032	0.044	0.051	0.064	0.085	0.131
\$1,000,000	0.025	0.030	0.042	0.048	0.060	0.079	0.124
\$2,000,000	0.016	0.019	0.027	0.031	0.038	0.052	0.085
\$3,000,000	0.013	0.015	0.022	0.024	0.030	0.041	0.068
\$4,000,000	0.012	0.013	0.019	0.021	0.026	0.034	0.058
\$5,000,000	0.011	0.012	0.017	0.019	0.023	0.030	0.051
\$6,000,000	0.009	0.010	0.015	0.016	0.020	0.026	0.045
\$7,000,000	0.008	0.010	0.013	0.015	0.018	0.024	0.041
\$8,000,000	0.008	0.009	0.013	0.014	0.017	0.022	0.038
\$9,000,000	0.007	0.009	0.012	0.013	0.016	0.021	0.036
\$10,000,000	0.007	0.008	0.011	0.012	0.015	0.020	0.033

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MISSOURI
MISSOURI EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.639	0.689	0.714	0.739	0.765	0.800	0.819
\$15,000	0.568	0.625	0.653	0.683	0.714	0.756	0.784
\$20,000	0.510	0.571	0.602	0.634	0.670	0.718	0.753
\$25,000	0.461	0.525	0.558	0.592	0.631	0.683	0.725
\$30,000	0.421	0.486	0.520	0.555	0.597	0.652	0.699
\$35,000	0.386	0.451	0.486	0.522	0.566	0.624	0.675
\$40,000	0.357	0.420	0.456	0.493	0.537	0.598	0.653
\$50,000	0.309	0.369	0.406	0.443	0.489	0.552	0.613
\$75,000	0.231	0.282	0.318	0.353	0.400	0.465	0.535
\$100,000	0.185	0.229	0.262	0.295	0.340	0.403	0.478
\$125,000	0.155	0.193	0.224	0.254	0.297	0.357	0.434
\$150,000	0.135	0.168	0.198	0.226	0.265	0.323	0.400
\$175,000	0.119	0.148	0.177	0.203	0.240	0.295	0.372
\$200,000	0.106	0.133	0.160	0.184	0.220	0.273	0.349
\$225,000	0.096	0.121	0.147	0.169	0.203	0.254	0.329
\$250,000	0.089	0.112	0.137	0.158	0.190	0.239	0.313
\$275,000	0.083	0.103	0.128	0.147	0.178	0.225	0.298
\$300,000	0.077	0.096	0.120	0.138	0.168	0.213	0.285
\$325,000	0.072	0.090	0.113	0.131	0.159	0.202	0.274
\$350,000	0.068	0.085	0.107	0.124	0.151	0.193	0.264
\$375,000	0.064	0.080	0.102	0.118	0.144	0.185	0.254
\$400,000	0.061	0.076	0.097	0.112	0.138	0.177	0.246
\$425,000	0.058	0.072	0.093	0.108	0.133	0.170	0.238
\$450,000	0.056	0.069	0.089	0.103	0.128	0.164	0.231
\$475,000	0.053	0.066	0.086	0.099	0.123	0.159	0.225
\$500,000	0.051	0.064	0.083	0.096	0.119	0.153	0.219
\$600,000	0.044	0.055	0.073	0.084	0.105	0.137	0.199
\$700,000	0.040	0.049	0.065	0.076	0.094	0.124	0.183
\$800,000	0.037	0.045	0.061	0.070	0.087	0.115	0.172
\$900,000	0.034	0.041	0.056	0.065	0.081	0.106	0.162
\$1,000,000	0.032	0.039	0.053	0.060	0.075	0.100	0.153
\$2,000,000	0.020	0.024	0.034	0.038	0.048	0.064	0.105
\$3,000,000	0.016	0.019	0.027	0.030	0.038	0.051	0.084
\$4,000,000	0.014	0.017	0.023	0.026	0.032	0.043	0.072
\$5,000,000	0.013	0.015	0.021	0.023	0.028	0.038	0.064
\$6,000,000	0.011	0.013	0.018	0.020	0.025	0.033	0.056
\$7,000,000	0.010	0.012	0.017	0.019	0.023	0.030	0.052
\$8,000,000	0.010	0.011	0.016	0.017	0.021	0.028	0.048
\$9,000,000	0.009	0.011	0.015	0.016	0.020	0.026	0.044
\$10,000,000	0.009	0.010	0.014	0.015	0.019	0.025	0.042

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MISSOURI
MISSOURI EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000	0.582	0.622	0.678	0.723
\$15,000	0.519	0.565	0.632	0.688
\$20,000	0.468	0.517	0.592	0.657
\$25,000	0.425	0.477	0.557	0.628
\$30,000	0.388	0.441	0.525	0.603
\$35,000	0.357	0.410	0.497	0.579
\$40,000	0.330	0.383	0.472	0.558
\$50,000	0.285	0.338	0.429	0.520
\$75,000	0.213	0.261	0.349	0.447
\$100,000	0.170	0.214	0.296	0.395
\$125,000	0.142	0.182	0.259	0.356
\$150,000	0.123	0.160	0.232	0.327
\$175,000	0.108	0.143	0.210	0.304
\$200,000	0.097	0.130	0.193	0.284
\$225,000	0.088	0.119	0.178	0.268
\$250,000	0.081	0.111	0.167	0.254
\$275,000	0.075	0.104	0.157	0.242
\$300,000	0.070	0.097	0.148	0.232
\$325,000	0.066	0.092	0.141	0.222
\$350,000	0.062	0.087	0.134	0.214
\$375,000	0.058	0.083	0.128	0.206
\$400,000	0.055	0.079	0.123	0.199
\$425,000	0.053	0.076	0.118	0.193
\$450,000	0.050	0.073	0.113	0.188
\$475,000	0.048	0.070	0.109	0.182
\$500,000	0.046	0.067	0.106	0.177
\$600,000	0.040	0.059	0.094	0.161
\$700,000	0.036	0.053	0.085	0.149
\$800,000	0.034	0.050	0.079	0.139
\$900,000	0.031	0.046	0.073	0.131
\$1,000,000	0.029	0.043	0.068	0.124
\$2,000,000	0.018	0.028	0.044	0.085
\$3,000,000	0.015	0.022	0.035	0.068
\$4,000,000	0.013	0.019	0.030	0.058
\$5,000,000	0.012	0.017	0.026	0.051
\$6,000,000	0.010	0.015	0.023	0.045
\$7,000,000	0.009	0.014	0.021	0.041
\$8,000,000	0.009	0.013	0.019	0.038
\$9,000,000	0.008	0.012	0.018	0.036
\$10,000,000	0.008	0.011	0.017	0.033

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MISSOURI
MISSOURI EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000	0.679	0.721	0.781	0.819
\$15,000	0.613	0.662	0.733	0.784
\$20,000	0.558	0.612	0.692	0.753
\$25,000	0.512	0.568	0.655	0.725
\$30,000	0.472	0.530	0.622	0.699
\$35,000	0.437	0.497	0.592	0.675
\$40,000	0.406	0.467	0.565	0.653
\$50,000	0.356	0.416	0.517	0.613
\$75,000	0.271	0.328	0.429	0.535
\$100,000	0.219	0.272	0.368	0.478
\$125,000	0.184	0.233	0.323	0.434
\$150,000	0.160	0.206	0.291	0.400
\$175,000	0.142	0.184	0.264	0.372
\$200,000	0.127	0.167	0.243	0.349
\$225,000	0.115	0.153	0.225	0.329
\$250,000	0.107	0.143	0.211	0.313
\$275,000	0.099	0.133	0.199	0.298
\$300,000	0.092	0.125	0.188	0.285
\$325,000	0.086	0.118	0.178	0.274
\$350,000	0.081	0.112	0.170	0.264
\$375,000	0.076	0.106	0.162	0.254
\$400,000	0.073	0.102	0.155	0.246
\$425,000	0.069	0.097	0.149	0.238
\$450,000	0.066	0.093	0.144	0.231
\$475,000	0.063	0.090	0.139	0.225
\$500,000	0.061	0.086	0.134	0.219
\$600,000	0.052	0.076	0.119	0.199
\$700,000	0.047	0.068	0.107	0.183
\$800,000	0.043	0.063	0.099	0.172
\$900,000	0.040	0.059	0.092	0.162
\$1,000,000	0.037	0.055	0.086	0.153
\$2,000,000	0.023	0.035	0.055	0.105
\$3,000,000	0.019	0.028	0.044	0.084
\$4,000,000	0.016	0.024	0.037	0.072
\$5,000,000	0.015	0.022	0.033	0.064
\$6,000,000	0.012	0.019	0.028	0.056
\$7,000,000	0.012	0.017	0.026	0.052
\$8,000,000	0.011	0.016	0.024	0.048
\$9,000,000	0.010	0.015	0.023	0.044
\$10,000,000	0.010	0.014	0.021	0.042

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MONTANA
MONTANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.690	0.726	0.745	0.762	0.779	0.803	0.822
\$15,000 †	0.645	0.686	0.708	0.728	0.750	0.778	0.803
\$20,000 †	0.608	0.653	0.678	0.700	0.724	0.756	0.785
\$25,000	0.577	0.624	0.651	0.674	0.702	0.737	0.770
\$30,000	0.549	0.599	0.627	0.652	0.681	0.719	0.756
\$35,000	0.525	0.576	0.605	0.631	0.663	0.703	0.742
\$40,000	0.503	0.554	0.585	0.612	0.645	0.688	0.730
\$50,000	0.464	0.517	0.550	0.578	0.614	0.660	0.707
\$75,000	0.389	0.443	0.478	0.509	0.549	0.602	0.658
\$100,000	0.336	0.388	0.424	0.456	0.498	0.555	0.617
\$125,000	0.296	0.346	0.382	0.414	0.457	0.515	0.582
\$150,000	0.265	0.312	0.349	0.380	0.423	0.483	0.552
\$175,000	0.239	0.284	0.321	0.351	0.394	0.454	0.526
\$200,000	0.217	0.260	0.296	0.326	0.368	0.428	0.502
\$225,000	0.199	0.240	0.275	0.304	0.346	0.406	0.481
\$250,000	0.184	0.223	0.258	0.286	0.327	0.386	0.463
\$275,000	0.171	0.208	0.242	0.269	0.310	0.368	0.445
\$300,000	0.159	0.194	0.228	0.254	0.294	0.352	0.429
\$325,000	0.148	0.182	0.215	0.240	0.279	0.337	0.414
\$350,000	0.139	0.171	0.203	0.228	0.266	0.323	0.401
\$375,000	0.131	0.162	0.193	0.217	0.254	0.310	0.388
\$400,000	0.123	0.153	0.184	0.207	0.243	0.298	0.376
\$425,000	0.117	0.145	0.175	0.198	0.233	0.287	0.365
\$450,000	0.111	0.138	0.167	0.189	0.224	0.277	0.354
\$475,000	0.105	0.131	0.160	0.181	0.215	0.267	0.345
\$500,000	0.100	0.125	0.154	0.174	0.207	0.259	0.335
\$600,000	0.085	0.106	0.132	0.150	0.180	0.228	0.303
\$700,000	0.073	0.092	0.116	0.132	0.160	0.204	0.277
\$800,000	0.066	0.082	0.104	0.119	0.144	0.186	0.256
\$900,000	0.059	0.073	0.095	0.108	0.131	0.170	0.238
\$1,000,000	0.054	0.067	0.087	0.099	0.120	0.157	0.223
\$2,000,000	0.028	0.036	0.049	0.056	0.068	0.091	0.140
\$3,000,000	0.020	0.026	0.036	0.040	0.050	0.067	0.106
\$4,000,000	0.016	0.020	0.029	0.032	0.040	0.053	0.086
\$5,000,000	0.014	0.017	0.024	0.027	0.034	0.045	0.073
\$6,000,000	0.011	0.014	0.020	0.023	0.028	0.038	0.063
\$7,000,000	0.010	0.013	0.018	0.020	0.025	0.034	0.056
\$8,000,000	0.009	0.011	0.016	0.018	0.022	0.030	0.050
\$9,000,000	0.008	0.011	0.015	0.017	0.020	0.027	0.046
\$10,000,000	0.008	0.010	0.014	0.015	0.019	0.025	0.042

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MONTANA
MONTANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.725	0.761	0.780	0.797	0.815	0.838	0.853
\$15,000 †	0.680	0.721	0.744	0.764	0.785	0.814	0.835
\$20,000 †	0.643	0.688	0.713	0.735	0.760	0.792	0.818
\$25,000	0.611	0.659	0.686	0.710	0.737	0.773	0.803
\$30,000	0.583	0.633	0.662	0.687	0.717	0.755	0.789
\$35,000	0.558	0.610	0.640	0.666	0.698	0.739	0.776
\$40,000	0.535	0.588	0.620	0.647	0.680	0.724	0.764
\$50,000	0.495	0.550	0.583	0.613	0.649	0.696	0.741
\$75,000	0.418	0.474	0.510	0.542	0.583	0.637	0.692
\$100,000	0.363	0.417	0.455	0.488	0.531	0.589	0.651
\$125,000	0.321	0.373	0.411	0.444	0.488	0.548	0.615
\$150,000	0.288	0.338	0.376	0.409	0.453	0.515	0.585
\$175,000	0.261	0.308	0.346	0.378	0.423	0.485	0.558
\$200,000	0.238	0.283	0.321	0.352	0.396	0.458	0.534
\$225,000	0.218	0.261	0.299	0.329	0.373	0.435	0.512
\$250,000	0.202	0.244	0.280	0.310	0.353	0.415	0.493
\$275,000	0.187	0.227	0.263	0.292	0.334	0.396	0.475
\$300,000	0.174	0.212	0.248	0.276	0.318	0.378	0.459
\$325,000	0.163	0.199	0.234	0.261	0.302	0.363	0.443
\$350,000	0.153	0.188	0.222	0.248	0.288	0.348	0.429
\$375,000	0.144	0.177	0.211	0.236	0.276	0.335	0.415
\$400,000	0.136	0.168	0.201	0.226	0.264	0.322	0.403
\$425,000	0.128	0.159	0.191	0.216	0.253	0.310	0.391
\$450,000	0.122	0.151	0.183	0.206	0.243	0.300	0.380
\$475,000	0.116	0.144	0.175	0.198	0.234	0.290	0.370
\$500,000	0.111	0.138	0.168	0.190	0.226	0.280	0.360
\$600,000	0.093	0.117	0.145	0.164	0.197	0.248	0.326
\$700,000	0.081	0.101	0.127	0.145	0.174	0.222	0.299
\$800,000	0.072	0.090	0.114	0.130	0.158	0.202	0.276
\$900,000	0.065	0.081	0.104	0.118	0.143	0.185	0.257
\$1,000,000	0.059	0.073	0.095	0.108	0.132	0.171	0.241
\$2,000,000	0.031	0.039	0.053	0.061	0.075	0.099	0.151
\$3,000,000	0.022	0.028	0.039	0.044	0.054	0.073	0.115
\$4,000,000	0.018	0.022	0.031	0.035	0.044	0.058	0.094
\$5,000,000	0.015	0.019	0.026	0.030	0.037	0.049	0.080
\$6,000,000	0.012	0.016	0.022	0.025	0.031	0.042	0.069
\$7,000,000	0.011	0.014	0.020	0.022	0.027	0.037	0.061
\$8,000,000	0.010	0.013	0.018	0.020	0.025	0.033	0.055
\$9,000,000	0.009	0.011	0.016	0.018	0.022	0.030	0.050
\$10,000,000	0.009	0.011	0.015	0.017	0.020	0.028	0.046

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MONTANA
MONTANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.716	0.750	0.793	0.822
\$15,000 †	0.675	0.715	0.766	0.803
\$20,000 †	0.641	0.685	0.743	0.785
\$25,000	0.611	0.659	0.722	0.770
\$30,000	0.585	0.635	0.704	0.756
\$35,000	0.561	0.614	0.686	0.742
\$40,000	0.540	0.594	0.670	0.730
\$50,000	0.502	0.559	0.641	0.707
\$75,000	0.428	0.488	0.580	0.658
\$100,000	0.373	0.434	0.531	0.617
\$125,000	0.331	0.392	0.491	0.582
\$150,000	0.299	0.359	0.458	0.552
\$175,000	0.271	0.330	0.428	0.526
\$200,000	0.248	0.306	0.403	0.502
\$225,000	0.228	0.284	0.380	0.481
\$250,000	0.212	0.267	0.361	0.463
\$275,000	0.197	0.250	0.343	0.445
\$300,000	0.184	0.236	0.327	0.429
\$325,000	0.172	0.223	0.312	0.414
\$350,000	0.161	0.211	0.299	0.401
\$375,000	0.152	0.200	0.286	0.388
\$400,000	0.144	0.191	0.275	0.376
\$425,000	0.136	0.182	0.264	0.365
\$450,000	0.129	0.174	0.254	0.354
\$475,000	0.123	0.167	0.245	0.345
\$500,000	0.118	0.160	0.237	0.335
\$600,000	0.099	0.138	0.208	0.303
\$700,000	0.086	0.121	0.185	0.277
\$800,000	0.077	0.109	0.168	0.256
\$900,000	0.069	0.099	0.153	0.238
\$1,000,000	0.063	0.091	0.141	0.223
\$2,000,000	0.033	0.051	0.081	0.140
\$3,000,000	0.024	0.037	0.060	0.106
\$4,000,000	0.019	0.030	0.048	0.086
\$5,000,000	0.016	0.025	0.040	0.073
\$6,000,000	0.013	0.021	0.034	0.063
\$7,000,000	0.012	0.019	0.030	0.056
\$8,000,000	0.011	0.017	0.027	0.050
\$9,000,000	0.010	0.015	0.025	0.046
\$10,000,000	0.009	0.014	0.022	0.042

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN MONTANA
MONTANA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.751	0.786	0.829	0.853
\$15,000 †	0.710	0.750	0.802	0.835
\$20,000 †	0.675	0.720	0.779	0.818
\$25,000	0.646	0.694	0.758	0.803
\$30,000	0.619	0.670	0.739	0.789
\$35,000	0.595	0.648	0.722	0.776
\$40,000	0.573	0.629	0.706	0.764
\$50,000	0.535	0.593	0.676	0.741
\$75,000	0.458	0.521	0.614	0.692
\$100,000	0.402	0.465	0.565	0.651
\$125,000	0.358	0.421	0.523	0.615
\$150,000	0.324	0.386	0.489	0.585
\$175,000	0.295	0.356	0.459	0.558
\$200,000	0.270	0.331	0.432	0.534
\$225,000	0.249	0.308	0.409	0.512
\$250,000	0.231	0.289	0.389	0.493
\$275,000	0.215	0.272	0.370	0.475
\$300,000	0.201	0.257	0.353	0.459
\$325,000	0.189	0.243	0.337	0.443
\$350,000	0.177	0.230	0.323	0.429
\$375,000	0.167	0.219	0.310	0.415
\$400,000	0.158	0.208	0.297	0.403
\$425,000	0.150	0.199	0.286	0.391
\$450,000	0.143	0.190	0.276	0.380
\$475,000	0.136	0.182	0.266	0.370
\$500,000	0.130	0.175	0.257	0.360
\$600,000	0.109	0.151	0.226	0.326
\$700,000	0.095	0.133	0.202	0.299
\$800,000	0.084	0.119	0.183	0.276
\$900,000	0.076	0.108	0.167	0.257
\$1,000,000	0.069	0.099	0.154	0.241
\$2,000,000	0.036	0.056	0.089	0.151
\$3,000,000	0.026	0.041	0.065	0.115
\$4,000,000	0.021	0.033	0.052	0.094
\$5,000,000	0.018	0.028	0.044	0.080
\$6,000,000	0.014	0.023	0.037	0.069
\$7,000,000	0.013	0.020	0.033	0.061
\$8,000,000	0.012	0.018	0.030	0.055
\$9,000,000	0.011	0.017	0.027	0.050
\$10,000,000	0.010	0.015	0.025	0.046

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEBRASKA
NEBRASKA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.606	0.650	0.674	0.697	0.720	0.753	0.776
\$15,000 †	0.551	0.601	0.628	0.654	0.682	0.720	0.749
\$20,000 †	0.507	0.560	0.589	0.618	0.649	0.691	0.725
\$25,000	0.470	0.526	0.556	0.587	0.620	0.666	0.704
\$30,000	0.438	0.495	0.526	0.558	0.594	0.643	0.684
\$35,000	0.411	0.468	0.500	0.533	0.570	0.621	0.666
\$40,000	0.386	0.444	0.477	0.510	0.549	0.602	0.649
\$50,000	0.346	0.403	0.436	0.471	0.511	0.566	0.619
\$75,000	0.272	0.326	0.360	0.394	0.437	0.496	0.556
\$100,000	0.223	0.273	0.306	0.340	0.382	0.442	0.507
\$125,000	0.188	0.234	0.266	0.298	0.340	0.400	0.467
\$150,000	0.163	0.205	0.236	0.266	0.307	0.366	0.435
\$175,000	0.143	0.181	0.211	0.240	0.280	0.337	0.406
\$200,000	0.127	0.162	0.191	0.218	0.257	0.312	0.382
\$225,000	0.114	0.147	0.174	0.200	0.237	0.291	0.361
\$250,000	0.104	0.134	0.161	0.186	0.222	0.274	0.344
\$275,000	0.095	0.123	0.149	0.173	0.207	0.258	0.327
\$300,000	0.088	0.114	0.139	0.161	0.195	0.244	0.312
\$325,000	0.081	0.106	0.130	0.151	0.184	0.231	0.299
\$350,000	0.076	0.099	0.122	0.143	0.174	0.220	0.287
\$375,000	0.071	0.093	0.115	0.135	0.165	0.210	0.276
\$400,000	0.067	0.087	0.109	0.128	0.157	0.200	0.266
\$425,000	0.063	0.082	0.103	0.121	0.150	0.192	0.257
\$450,000	0.060	0.078	0.098	0.116	0.143	0.184	0.248
\$475,000	0.057	0.074	0.094	0.111	0.137	0.177	0.240
\$500,000	0.054	0.071	0.090	0.106	0.131	0.170	0.233
\$600,000	0.046	0.060	0.077	0.091	0.113	0.148	0.208
\$700,000	0.040	0.052	0.068	0.080	0.100	0.132	0.188
\$800,000	0.036	0.047	0.062	0.072	0.091	0.120	0.173
\$900,000	0.033	0.043	0.056	0.066	0.083	0.109	0.160
\$1,000,000	0.030	0.039	0.052	0.061	0.076	0.101	0.149
\$2,000,000	0.016	0.021	0.029	0.034	0.043	0.058	0.091
\$3,000,000	0.012	0.015	0.021	0.024	0.031	0.042	0.068
\$4,000,000	0.009	0.012	0.016	0.019	0.024	0.033	0.054
\$5,000,000	0.008	0.010	0.014	0.016	0.020	0.027	0.045
\$6,000,000	0.007	0.008	0.011	0.013	0.017	0.023	0.038
\$7,000,000	0.006	0.007	0.010	0.012	0.015	0.020	0.034
\$8,000,000	0.006	0.007	0.009	0.011	0.013	0.018	0.030
\$9,000,000	0.005	0.006	0.009	0.010	0.012	0.016	0.027
\$10,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.025

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEBRASKA
NEBRASKA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.666	0.713	0.737	0.761	0.784	0.817	0.834
\$15,000 †	0.610	0.662	0.690	0.718	0.746	0.785	0.808
\$20,000 †	0.564	0.620	0.650	0.681	0.712	0.756	0.785
\$25,000	0.525	0.584	0.616	0.648	0.683	0.730	0.764
\$30,000	0.492	0.553	0.585	0.619	0.656	0.706	0.745
\$35,000	0.463	0.524	0.558	0.593	0.632	0.684	0.727
\$40,000	0.437	0.499	0.534	0.569	0.610	0.664	0.710
\$50,000	0.394	0.455	0.491	0.528	0.570	0.628	0.679
\$75,000	0.314	0.373	0.409	0.447	0.492	0.554	0.615
\$100,000	0.260	0.315	0.351	0.388	0.434	0.498	0.564
\$125,000	0.221	0.272	0.307	0.342	0.388	0.452	0.522
\$150,000	0.192	0.239	0.273	0.307	0.352	0.416	0.488
\$175,000	0.169	0.213	0.246	0.278	0.322	0.384	0.458
\$200,000	0.151	0.191	0.223	0.254	0.297	0.357	0.432
\$225,000	0.136	0.173	0.204	0.234	0.275	0.334	0.409
\$250,000	0.125	0.160	0.189	0.217	0.257	0.315	0.390
\$275,000	0.114	0.147	0.176	0.202	0.241	0.297	0.372
\$300,000	0.105	0.136	0.164	0.190	0.227	0.281	0.356
\$325,000	0.098	0.126	0.153	0.178	0.214	0.267	0.341
\$350,000	0.091	0.118	0.144	0.168	0.203	0.255	0.328
\$375,000	0.085	0.111	0.136	0.159	0.193	0.243	0.315
\$400,000	0.080	0.104	0.129	0.151	0.184	0.233	0.304
\$425,000	0.076	0.099	0.122	0.143	0.175	0.223	0.294
\$450,000	0.072	0.093	0.117	0.137	0.168	0.214	0.284
\$475,000	0.068	0.089	0.111	0.131	0.161	0.206	0.276
\$500,000	0.065	0.085	0.107	0.125	0.155	0.199	0.267
\$600,000	0.055	0.071	0.091	0.107	0.133	0.173	0.239
\$700,000	0.048	0.062	0.080	0.094	0.118	0.154	0.217
\$800,000	0.043	0.056	0.073	0.085	0.107	0.140	0.199
\$900,000	0.039	0.051	0.066	0.078	0.097	0.128	0.184
\$1,000,000	0.036	0.046	0.061	0.071	0.089	0.118	0.172
\$2,000,000	0.019	0.025	0.034	0.040	0.051	0.068	0.106
\$3,000,000	0.014	0.017	0.024	0.028	0.036	0.049	0.079
\$4,000,000	0.011	0.014	0.019	0.022	0.029	0.039	0.063
\$5,000,000	0.009	0.012	0.016	0.019	0.024	0.032	0.053
\$6,000,000	0.008	0.010	0.013	0.016	0.020	0.027	0.045
\$7,000,000	0.007	0.009	0.012	0.014	0.017	0.024	0.040
\$8,000,000	0.006	0.008	0.011	0.012	0.016	0.021	0.035
\$9,000,000	0.006	0.007	0.010	0.011	0.014	0.019	0.032
\$10,000,000	0.006	0.007	0.009	0.011	0.013	0.018	0.029

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEBRASKA
NEBRASKA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.642	0.680	0.735	0.776
\$15,000 †	0.592	0.634	0.700	0.749
\$20,000 †	0.551	0.596	0.669	0.725
\$25,000	0.515	0.564	0.641	0.704
\$30,000	0.484	0.534	0.617	0.684
\$35,000	0.458	0.509	0.594	0.666
\$40,000	0.434	0.485	0.573	0.649
\$50,000	0.392	0.445	0.537	0.619
\$75,000	0.316	0.369	0.464	0.556
\$100,000	0.264	0.315	0.410	0.507
\$125,000	0.225	0.274	0.368	0.467
\$150,000	0.196	0.243	0.334	0.435
\$175,000	0.173	0.218	0.306	0.406
\$200,000	0.155	0.198	0.282	0.382
\$225,000	0.140	0.181	0.262	0.361
\$250,000	0.128	0.167	0.245	0.344
\$275,000	0.118	0.155	0.230	0.327
\$300,000	0.109	0.144	0.217	0.312
\$325,000	0.101	0.135	0.205	0.299
\$350,000	0.094	0.127	0.195	0.287
\$375,000	0.088	0.120	0.185	0.276
\$400,000	0.083	0.113	0.177	0.266
\$425,000	0.078	0.108	0.169	0.257
\$450,000	0.074	0.103	0.162	0.248
\$475,000	0.071	0.098	0.155	0.240
\$500,000	0.067	0.094	0.149	0.233
\$600,000	0.057	0.080	0.129	0.208
\$700,000	0.050	0.071	0.114	0.188
\$800,000	0.045	0.064	0.104	0.173
\$900,000	0.041	0.059	0.095	0.160
\$1,000,000	0.037	0.054	0.087	0.149
\$2,000,000	0.020	0.030	0.050	0.091
\$3,000,000	0.014	0.021	0.036	0.068
\$4,000,000	0.011	0.017	0.028	0.054
\$5,000,000	0.010	0.014	0.024	0.045
\$6,000,000	0.008	0.012	0.020	0.038
\$7,000,000	0.007	0.011	0.017	0.034
\$8,000,000	0.007	0.010	0.016	0.030
\$9,000,000	0.006	0.009	0.014	0.027
\$10,000,000	0.006	0.008	0.013	0.025

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEBRASKA
NEBRASKA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.704	0.743	0.800	0.834
\$15,000 †	0.653	0.697	0.764	0.808
\$20,000 †	0.610	0.658	0.733	0.785
\$25,000	0.573	0.624	0.705	0.764
\$30,000	0.541	0.594	0.680	0.745
\$35,000	0.513	0.567	0.656	0.727
\$40,000	0.488	0.543	0.635	0.710
\$50,000	0.444	0.500	0.597	0.679
\$75,000	0.362	0.419	0.521	0.615
\$100,000	0.305	0.360	0.463	0.564
\$125,000	0.262	0.316	0.417	0.522
\$150,000	0.230	0.282	0.381	0.488
\$175,000	0.204	0.254	0.350	0.458
\$200,000	0.183	0.231	0.324	0.432
\$225,000	0.166	0.211	0.302	0.409
\$250,000	0.153	0.196	0.283	0.390
\$275,000	0.140	0.182	0.266	0.372
\$300,000	0.130	0.170	0.252	0.356
\$325,000	0.121	0.160	0.238	0.341
\$350,000	0.113	0.150	0.226	0.328
\$375,000	0.106	0.142	0.216	0.315
\$400,000	0.099	0.134	0.206	0.304
\$425,000	0.094	0.128	0.197	0.294
\$450,000	0.089	0.122	0.189	0.284
\$475,000	0.085	0.116	0.181	0.276
\$500,000	0.081	0.111	0.174	0.267
\$600,000	0.068	0.095	0.151	0.239
\$700,000	0.059	0.084	0.134	0.217
\$800,000	0.054	0.076	0.122	0.199
\$900,000	0.048	0.069	0.111	0.184
\$1,000,000	0.044	0.063	0.102	0.172
\$2,000,000	0.023	0.035	0.059	0.106
\$3,000,000	0.017	0.025	0.042	0.079
\$4,000,000	0.013	0.020	0.033	0.063
\$5,000,000	0.011	0.017	0.028	0.053
\$6,000,000	0.009	0.014	0.023	0.045
\$7,000,000	0.008	0.012	0.020	0.040
\$8,000,000	0.008	0.011	0.018	0.035
\$9,000,000	0.007	0.010	0.017	0.032
\$10,000,000	0.007	0.010	0.015	0.029

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEVADA
NEVADA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.613	0.657	0.682	0.704	0.727	0.758	0.784
\$15,000 †	0.563	0.611	0.639	0.664	0.692	0.729	0.761
\$20,000 †	0.523	0.574	0.605	0.632	0.662	0.703	0.741
\$25,000	0.490	0.542	0.575	0.604	0.637	0.681	0.724
\$30,000	0.462	0.515	0.549	0.579	0.614	0.661	0.707
\$35,000	0.437	0.491	0.526	0.557	0.594	0.643	0.693
\$40,000	0.415	0.469	0.505	0.537	0.575	0.626	0.679
\$50,000	0.379	0.432	0.470	0.502	0.542	0.597	0.654
\$75,000	0.314	0.363	0.402	0.435	0.478	0.537	0.603
\$100,000	0.270	0.316	0.355	0.387	0.431	0.492	0.563
\$125,000	0.238	0.281	0.320	0.351	0.394	0.455	0.530
\$150,000	0.214	0.254	0.292	0.322	0.365	0.426	0.504
\$175,000	0.195	0.232	0.269	0.298	0.340	0.400	0.480
\$200,000	0.179	0.213	0.250	0.278	0.319	0.379	0.459
\$225,000	0.165	0.198	0.234	0.261	0.300	0.359	0.441
\$250,000	0.154	0.186	0.221	0.247	0.285	0.343	0.426
\$275,000	0.145	0.174	0.209	0.233	0.271	0.328	0.411
\$300,000	0.136	0.164	0.198	0.222	0.259	0.315	0.397
\$325,000	0.128	0.155	0.189	0.212	0.248	0.303	0.385
\$350,000	0.122	0.148	0.180	0.202	0.238	0.292	0.374
\$375,000	0.116	0.141	0.173	0.194	0.228	0.282	0.364
\$400,000	0.111	0.134	0.166	0.186	0.220	0.272	0.354
\$425,000	0.106	0.129	0.160	0.180	0.212	0.264	0.345
\$450,000	0.102	0.123	0.154	0.173	0.205	0.256	0.337
\$475,000	0.098	0.119	0.149	0.167	0.199	0.248	0.329
\$500,000	0.094	0.114	0.144	0.162	0.193	0.241	0.322
\$600,000	0.083	0.100	0.128	0.144	0.173	0.218	0.296
\$700,000	0.074	0.090	0.116	0.131	0.157	0.199	0.275
\$800,000	0.068	0.083	0.107	0.121	0.145	0.185	0.259
\$900,000	0.063	0.076	0.100	0.112	0.135	0.173	0.244
\$1,000,000	0.059	0.071	0.093	0.105	0.126	0.162	0.231
\$2,000,000	0.036	0.044	0.059	0.066	0.080	0.105	0.159
\$3,000,000	0.027	0.033	0.045	0.051	0.061	0.081	0.125
\$4,000,000	0.022	0.027	0.037	0.042	0.051	0.067	0.105
\$5,000,000	0.019	0.023	0.032	0.036	0.043	0.058	0.091
\$6,000,000	0.015	0.019	0.027	0.031	0.037	0.050	0.080
\$7,000,000	0.014	0.017	0.024	0.027	0.033	0.045	0.072
\$8,000,000	0.012	0.016	0.022	0.025	0.030	0.041	0.066
\$9,000,000	0.011	0.014	0.020	0.022	0.027	0.037	0.060
\$10,000,000	0.011	0.013	0.019	0.021	0.025	0.034	0.056

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEVADA
NEVADA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.680	0.725	0.750	0.773	0.796	0.828	0.852
\$15,000 †	0.628	0.678	0.707	0.733	0.761	0.798	0.829
\$20,000 †	0.587	0.640	0.672	0.700	0.731	0.773	0.809
\$25,000	0.553	0.607	0.641	0.671	0.705	0.751	0.792
\$30,000	0.523	0.579	0.615	0.646	0.682	0.730	0.776
\$35,000	0.497	0.554	0.591	0.623	0.661	0.712	0.761
\$40,000	0.474	0.531	0.569	0.602	0.642	0.695	0.747
\$50,000	0.435	0.492	0.532	0.566	0.608	0.664	0.722
\$75,000	0.364	0.418	0.460	0.495	0.540	0.602	0.670
\$100,000	0.316	0.366	0.408	0.443	0.490	0.554	0.628
\$125,000	0.280	0.327	0.369	0.403	0.450	0.515	0.594
\$150,000	0.253	0.297	0.339	0.372	0.418	0.484	0.565
\$175,000	0.230	0.272	0.313	0.345	0.390	0.456	0.540
\$200,000	0.211	0.251	0.291	0.322	0.367	0.432	0.517
\$225,000	0.196	0.233	0.273	0.303	0.346	0.411	0.498
\$250,000	0.183	0.219	0.258	0.287	0.330	0.393	0.481
\$275,000	0.172	0.206	0.244	0.272	0.314	0.376	0.465
\$300,000	0.162	0.194	0.232	0.259	0.300	0.361	0.450
\$325,000	0.153	0.184	0.221	0.247	0.287	0.348	0.436
\$350,000	0.145	0.175	0.211	0.236	0.276	0.335	0.424
\$375,000	0.138	0.167	0.203	0.227	0.265	0.324	0.413
\$400,000	0.132	0.159	0.195	0.218	0.256	0.314	0.402
\$425,000	0.126	0.153	0.188	0.210	0.247	0.304	0.392
\$450,000	0.121	0.147	0.181	0.203	0.239	0.295	0.383
\$475,000	0.117	0.141	0.175	0.196	0.231	0.287	0.374
\$500,000	0.112	0.136	0.169	0.190	0.225	0.279	0.366
\$600,000	0.099	0.119	0.151	0.169	0.201	0.252	0.338
\$700,000	0.088	0.107	0.136	0.153	0.183	0.231	0.315
\$800,000	0.081	0.098	0.126	0.141	0.169	0.215	0.296
\$900,000	0.075	0.090	0.117	0.131	0.157	0.200	0.280
\$1,000,000	0.070	0.084	0.109	0.123	0.147	0.188	0.265
\$2,000,000	0.043	0.052	0.070	0.078	0.094	0.123	0.183
\$3,000,000	0.032	0.039	0.053	0.060	0.072	0.095	0.145
\$4,000,000	0.026	0.032	0.044	0.049	0.060	0.079	0.122
\$5,000,000	0.022	0.027	0.038	0.042	0.051	0.068	0.106
\$6,000,000	0.018	0.023	0.032	0.036	0.044	0.059	0.093
\$7,000,000	0.016	0.020	0.029	0.032	0.039	0.053	0.084
\$8,000,000	0.015	0.019	0.026	0.029	0.036	0.048	0.077
\$9,000,000	0.014	0.017	0.024	0.027	0.033	0.044	0.071
\$10,000,000	0.013	0.016	0.022	0.025	0.030	0.041	0.066

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEVADA
NEVADA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.647	0.688	0.743	0.784
\$15,000 †	0.600	0.647	0.710	0.761
\$20,000 †	0.562	0.613	0.683	0.741
\$25,000	0.530	0.583	0.659	0.724
\$30,000	0.502	0.558	0.638	0.707
\$35,000	0.478	0.535	0.619	0.693
\$40,000	0.456	0.515	0.601	0.679
\$50,000	0.419	0.479	0.570	0.654
\$75,000	0.351	0.412	0.508	0.603
\$100,000	0.305	0.364	0.461	0.563
\$125,000	0.270	0.329	0.424	0.530
\$150,000	0.244	0.301	0.395	0.504
\$175,000	0.223	0.278	0.370	0.480
\$200,000	0.205	0.258	0.348	0.459
\$225,000	0.190	0.242	0.330	0.441
\$250,000	0.178	0.228	0.314	0.426
\$275,000	0.167	0.216	0.300	0.411
\$300,000	0.157	0.205	0.287	0.397
\$325,000	0.149	0.195	0.275	0.385
\$350,000	0.141	0.187	0.264	0.374
\$375,000	0.134	0.179	0.255	0.364
\$400,000	0.128	0.172	0.246	0.354
\$425,000	0.123	0.165	0.238	0.345
\$450,000	0.118	0.160	0.230	0.337
\$475,000	0.113	0.154	0.223	0.329
\$500,000	0.109	0.149	0.217	0.322
\$600,000	0.096	0.133	0.195	0.296
\$700,000	0.086	0.120	0.178	0.275
\$800,000	0.079	0.111	0.165	0.259
\$900,000	0.073	0.103	0.154	0.244
\$1,000,000	0.068	0.096	0.144	0.231
\$2,000,000	0.041	0.061	0.093	0.159
\$3,000,000	0.031	0.047	0.071	0.125
\$4,000,000	0.026	0.039	0.059	0.105
\$5,000,000	0.022	0.033	0.051	0.091
\$6,000,000	0.018	0.028	0.044	0.080
\$7,000,000	0.016	0.025	0.039	0.072
\$8,000,000	0.015	0.023	0.035	0.066
\$9,000,000	0.013	0.021	0.032	0.060
\$10,000,000	0.012	0.019	0.030	0.056

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEVADA
NEVADA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.714	0.757	0.812	0.852
\$15,000 †	0.666	0.715	0.780	0.829
\$20,000 †	0.627	0.680	0.752	0.809
\$25,000	0.594	0.650	0.728	0.792
\$30,000	0.566	0.624	0.706	0.776
\$35,000	0.540	0.600	0.687	0.761
\$40,000	0.518	0.579	0.669	0.747
\$50,000	0.478	0.542	0.636	0.722
\$75,000	0.405	0.470	0.571	0.670
\$100,000	0.354	0.418	0.522	0.628
\$125,000	0.315	0.379	0.482	0.594
\$150,000	0.286	0.348	0.450	0.565
\$175,000	0.262	0.322	0.423	0.540
\$200,000	0.241	0.300	0.399	0.517
\$225,000	0.224	0.282	0.378	0.498
\$250,000	0.210	0.266	0.361	0.481
\$275,000	0.197	0.252	0.345	0.465
\$300,000	0.186	0.240	0.330	0.450
\$325,000	0.176	0.229	0.317	0.436
\$350,000	0.167	0.219	0.305	0.424
\$375,000	0.159	0.210	0.294	0.413
\$400,000	0.152	0.201	0.284	0.402
\$425,000	0.146	0.194	0.275	0.392
\$450,000	0.140	0.187	0.267	0.383
\$475,000	0.135	0.181	0.259	0.374
\$500,000	0.130	0.175	0.251	0.366
\$600,000	0.114	0.156	0.226	0.338
\$700,000	0.102	0.141	0.207	0.315
\$800,000	0.094	0.130	0.192	0.296
\$900,000	0.086	0.121	0.179	0.280
\$1,000,000	0.080	0.113	0.168	0.265
\$2,000,000	0.049	0.072	0.108	0.183
\$3,000,000	0.037	0.055	0.084	0.145
\$4,000,000	0.030	0.046	0.069	0.122
\$5,000,000	0.026	0.039	0.060	0.106
\$6,000,000	0.022	0.033	0.052	0.093
\$7,000,000	0.019	0.030	0.046	0.084
\$8,000,000	0.017	0.027	0.042	0.077
\$9,000,000	0.016	0.025	0.038	0.071
\$10,000,000	0.015	0.023	0.035	0.066

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEW HAMPSHIRE
NEW HAMPSHIRE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.637	0.675	0.692	0.710	0.727	0.751	0.768
\$15,000 †	0.597	0.641	0.661	0.681	0.701	0.729	0.750
\$20,000 †	0.566	0.613	0.635	0.657	0.679	0.710	0.734
\$25,000	0.540	0.589	0.612	0.636	0.660	0.694	0.720
\$30,000	0.517	0.568	0.592	0.617	0.643	0.679	0.708
\$35,000	0.496	0.549	0.574	0.600	0.628	0.665	0.696
\$40,000	0.478	0.532	0.558	0.584	0.614	0.652	0.685
\$50,000	0.445	0.501	0.528	0.556	0.588	0.629	0.665
\$75,000	0.383	0.440	0.469	0.499	0.535	0.581	0.623
\$100,000	0.336	0.393	0.423	0.454	0.492	0.542	0.587
\$125,000	0.300	0.355	0.384	0.417	0.456	0.509	0.557
\$150,000	0.271	0.324	0.353	0.386	0.426	0.480	0.530
\$175,000	0.246	0.297	0.326	0.358	0.399	0.454	0.506
\$200,000	0.224	0.274	0.303	0.334	0.375	0.430	0.483
\$225,000	0.206	0.254	0.282	0.313	0.353	0.408	0.462
\$250,000	0.191	0.237	0.264	0.295	0.334	0.389	0.444
\$275,000	0.177	0.221	0.248	0.277	0.316	0.371	0.426
\$300,000	0.165	0.207	0.233	0.262	0.300	0.355	0.410
\$325,000	0.154	0.194	0.219	0.248	0.285	0.339	0.394
\$350,000	0.144	0.183	0.207	0.235	0.271	0.325	0.380
\$375,000	0.135	0.173	0.196	0.223	0.259	0.311	0.366
\$400,000	0.127	0.163	0.186	0.212	0.247	0.299	0.354
\$425,000	0.120	0.155	0.177	0.202	0.236	0.287	0.342
\$450,000	0.113	0.147	0.169	0.193	0.226	0.276	0.330
\$475,000	0.107	0.140	0.161	0.185	0.217	0.266	0.320
\$500,000	0.102	0.133	0.154	0.177	0.209	0.257	0.310
\$600,000	0.084	0.111	0.130	0.150	0.179	0.224	0.275
\$700,000	0.071	0.095	0.111	0.130	0.156	0.198	0.246
\$800,000	0.062	0.083	0.098	0.115	0.139	0.177	0.224
\$900,000	0.054	0.073	0.087	0.102	0.124	0.160	0.204
\$1,000,000	0.048	0.065	0.078	0.091	0.112	0.145	0.187
\$2,000,000	0.020	0.028	0.035	0.041	0.052	0.071	0.098
\$3,000,000	0.013	0.017	0.022	0.026	0.033	0.045	0.065
\$4,000,000	0.009	0.012	0.016	0.019	0.023	0.032	0.048
\$5,000,000	0.008	0.010	0.012	0.014	0.018	0.025	0.038
\$6,000,000	0.006	0.007	0.010	0.011	0.014	0.019	0.030
\$7,000,000	0.005	0.007	0.008	0.009	0.012	0.016	0.025
\$8,000,000	0.005	0.006	0.007	0.008	0.010	0.014	0.022
\$9,000,000	0.005	0.005	0.007	0.008	0.009	0.012	0.019
\$10,000,000	0.004	0.005	0.006	0.007	0.008	0.011	0.017

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEW HAMPSHIRE
NEW HAMPSHIRE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.692	0.731	0.749	0.767	0.784	0.809	0.819
\$15,000 †	0.652	0.697	0.718	0.738	0.759	0.787	0.802
\$20,000 †	0.621	0.669	0.691	0.714	0.737	0.768	0.787
\$25,000	0.594	0.645	0.669	0.693	0.718	0.751	0.774
\$30,000	0.570	0.624	0.649	0.674	0.701	0.736	0.762
\$35,000	0.549	0.604	0.630	0.656	0.685	0.723	0.751
\$40,000	0.531	0.587	0.613	0.641	0.671	0.710	0.740
\$50,000	0.497	0.556	0.583	0.612	0.645	0.687	0.721
\$75,000	0.432	0.492	0.522	0.554	0.591	0.638	0.679
\$100,000	0.383	0.443	0.474	0.508	0.547	0.598	0.644
\$125,000	0.344	0.403	0.435	0.469	0.510	0.564	0.613
\$150,000	0.313	0.370	0.402	0.436	0.479	0.535	0.586
\$175,000	0.285	0.341	0.372	0.407	0.450	0.508	0.561
\$200,000	0.262	0.316	0.347	0.381	0.424	0.483	0.538
\$225,000	0.241	0.294	0.324	0.358	0.401	0.460	0.516
\$250,000	0.224	0.275	0.305	0.338	0.381	0.440	0.497
\$275,000	0.208	0.257	0.286	0.319	0.361	0.420	0.478
\$300,000	0.194	0.242	0.270	0.302	0.344	0.402	0.461
\$325,000	0.182	0.227	0.255	0.286	0.327	0.386	0.444
\$350,000	0.170	0.215	0.242	0.272	0.312	0.370	0.429
\$375,000	0.160	0.203	0.229	0.259	0.298	0.356	0.414
\$400,000	0.151	0.192	0.218	0.247	0.286	0.342	0.401
\$425,000	0.143	0.183	0.208	0.236	0.274	0.329	0.388
\$450,000	0.135	0.174	0.198	0.225	0.263	0.318	0.376
\$475,000	0.128	0.165	0.189	0.216	0.252	0.306	0.364
\$500,000	0.122	0.158	0.181	0.207	0.243	0.296	0.353
\$600,000	0.101	0.132	0.154	0.177	0.210	0.259	0.315
\$700,000	0.086	0.113	0.133	0.154	0.184	0.230	0.283
\$800,000	0.075	0.099	0.117	0.136	0.164	0.207	0.258
\$900,000	0.065	0.087	0.104	0.121	0.147	0.187	0.236
\$1,000,000	0.058	0.078	0.093	0.109	0.132	0.170	0.217
\$2,000,000	0.025	0.034	0.042	0.050	0.063	0.084	0.116
\$3,000,000	0.015	0.021	0.026	0.031	0.039	0.053	0.077
\$4,000,000	0.011	0.015	0.019	0.022	0.028	0.038	0.057
\$5,000,000	0.009	0.012	0.015	0.017	0.022	0.030	0.045
\$6,000,000	0.007	0.009	0.011	0.013	0.017	0.023	0.036
\$7,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.030
\$8,000,000	0.006	0.007	0.008	0.010	0.012	0.017	0.026
\$9,000,000	0.005	0.006	0.008	0.009	0.011	0.014	0.023
\$10,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.020

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEW HAMPSHIRE
NEW HAMPSHIRE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.668	0.697	0.738	0.768
\$15,000 †	0.633	0.667	0.714	0.750
\$20,000 †	0.605	0.641	0.694	0.734
\$25,000	0.580	0.619	0.676	0.720
\$30,000	0.559	0.599	0.660	0.708
\$35,000	0.540	0.581	0.645	0.696
\$40,000	0.522	0.565	0.631	0.685
\$50,000	0.491	0.536	0.607	0.665
\$75,000	0.430	0.477	0.556	0.623
\$100,000	0.382	0.431	0.515	0.587
\$125,000	0.345	0.393	0.480	0.557
\$150,000	0.314	0.362	0.451	0.530
\$175,000	0.288	0.335	0.424	0.506
\$200,000	0.265	0.311	0.399	0.483
\$225,000	0.245	0.290	0.378	0.462
\$250,000	0.228	0.272	0.359	0.444
\$275,000	0.213	0.255	0.341	0.426
\$300,000	0.199	0.240	0.324	0.410
\$325,000	0.186	0.227	0.309	0.394
\$350,000	0.175	0.214	0.295	0.380
\$375,000	0.165	0.203	0.282	0.366
\$400,000	0.156	0.193	0.270	0.354
\$425,000	0.148	0.184	0.259	0.342
\$450,000	0.140	0.175	0.248	0.330
\$475,000	0.133	0.167	0.239	0.320
\$500,000	0.127	0.160	0.230	0.310
\$600,000	0.106	0.135	0.199	0.275
\$700,000	0.090	0.116	0.174	0.246
\$800,000	0.079	0.102	0.155	0.224
\$900,000	0.069	0.091	0.139	0.204
\$1,000,000	0.061	0.081	0.126	0.187
\$2,000,000	0.026	0.036	0.060	0.098
\$3,000,000	0.016	0.023	0.038	0.065
\$4,000,000	0.012	0.016	0.027	0.048
\$5,000,000	0.009	0.013	0.021	0.038
\$6,000,000	0.007	0.010	0.016	0.030
\$7,000,000	0.006	0.009	0.014	0.025
\$8,000,000	0.006	0.008	0.012	0.022
\$9,000,000	0.005	0.007	0.010	0.019
\$10,000,000	0.005	0.006	0.009	0.017

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEW HAMPSHIRE
NEW HAMPSHIRE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.724	0.754	0.795	0.819
\$15,000 †	0.689	0.723	0.772	0.802
\$20,000 †	0.660	0.698	0.751	0.787
\$25,000	0.636	0.675	0.733	0.774
\$30,000	0.614	0.655	0.717	0.762
\$35,000	0.594	0.637	0.702	0.751
\$40,000	0.577	0.621	0.689	0.740
\$50,000	0.545	0.591	0.664	0.721
\$75,000	0.481	0.531	0.612	0.679
\$100,000	0.432	0.484	0.570	0.644
\$125,000	0.392	0.444	0.535	0.613
\$150,000	0.360	0.411	0.504	0.586
\$175,000	0.331	0.382	0.476	0.561
\$200,000	0.306	0.356	0.451	0.538
\$225,000	0.284	0.333	0.427	0.516
\$250,000	0.265	0.314	0.407	0.497
\$275,000	0.248	0.295	0.388	0.478
\$300,000	0.233	0.279	0.370	0.461
\$325,000	0.219	0.264	0.353	0.444
\$350,000	0.206	0.250	0.338	0.429
\$375,000	0.195	0.237	0.324	0.414
\$400,000	0.184	0.226	0.311	0.401
\$425,000	0.175	0.215	0.298	0.388
\$450,000	0.166	0.205	0.287	0.376
\$475,000	0.158	0.196	0.276	0.364
\$500,000	0.151	0.188	0.266	0.353
\$600,000	0.126	0.160	0.231	0.315
\$700,000	0.108	0.138	0.204	0.283
\$800,000	0.094	0.122	0.182	0.258
\$900,000	0.083	0.108	0.164	0.236
\$1,000,000	0.074	0.097	0.149	0.217
\$2,000,000	0.032	0.044	0.072	0.116
\$3,000,000	0.019	0.027	0.045	0.077
\$4,000,000	0.014	0.020	0.033	0.057
\$5,000,000	0.011	0.015	0.025	0.045
\$6,000,000	0.008	0.012	0.020	0.036
\$7,000,000	0.007	0.010	0.016	0.030
\$8,000,000	0.007	0.009	0.014	0.026
\$9,000,000	0.006	0.008	0.012	0.023
\$10,000,000	0.006	0.007	0.011	0.020

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEW MEXICO
NEW MEXICO EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.561	0.610	0.634	0.659	0.683	0.719	0.744
\$15,000 †	0.506	0.560	0.587	0.614	0.643	0.683	0.714
\$20,000 †	0.463	0.520	0.548	0.577	0.609	0.653	0.689
\$25,000	0.428	0.486	0.516	0.546	0.580	0.627	0.666
\$30,000	0.398	0.457	0.487	0.519	0.554	0.603	0.646
\$35,000	0.372	0.432	0.463	0.495	0.531	0.582	0.627
\$40,000	0.351	0.409	0.441	0.473	0.511	0.563	0.610
\$50,000	0.314	0.372	0.403	0.436	0.475	0.529	0.580
\$75,000	0.252	0.305	0.335	0.368	0.408	0.464	0.520
\$100,000	0.213	0.260	0.289	0.320	0.360	0.416	0.474
\$125,000	0.185	0.228	0.256	0.285	0.324	0.378	0.437
\$150,000	0.165	0.204	0.231	0.259	0.296	0.349	0.408
\$175,000	0.148	0.185	0.210	0.236	0.272	0.324	0.382
\$200,000	0.134	0.169	0.193	0.218	0.252	0.302	0.360
\$225,000	0.123	0.155	0.178	0.202	0.235	0.284	0.341
\$250,000	0.115	0.145	0.167	0.189	0.221	0.269	0.325
\$275,000	0.107	0.135	0.156	0.177	0.208	0.254	0.309
\$300,000	0.100	0.126	0.147	0.167	0.197	0.241	0.296
\$325,000	0.094	0.119	0.139	0.158	0.187	0.229	0.283
\$350,000	0.088	0.112	0.131	0.150	0.177	0.219	0.272
\$375,000	0.083	0.106	0.125	0.142	0.169	0.209	0.261
\$400,000	0.079	0.101	0.119	0.136	0.161	0.201	0.251
\$425,000	0.075	0.096	0.113	0.130	0.155	0.193	0.242
\$450,000	0.072	0.092	0.109	0.124	0.148	0.185	0.234
\$475,000	0.069	0.088	0.104	0.119	0.142	0.178	0.226
\$500,000	0.066	0.084	0.100	0.115	0.137	0.172	0.219
\$600,000	0.057	0.073	0.086	0.099	0.119	0.151	0.195
\$700,000	0.050	0.064	0.076	0.088	0.106	0.135	0.176
\$800,000	0.046	0.058	0.070	0.080	0.096	0.123	0.161
\$900,000	0.042	0.053	0.063	0.073	0.087	0.112	0.149
\$1,000,000	0.039	0.049	0.059	0.067	0.080	0.103	0.138
\$2,000,000	0.022	0.028	0.034	0.039	0.047	0.060	0.083
\$3,000,000	0.015	0.020	0.024	0.028	0.034	0.044	0.063
\$4,000,000	0.012	0.015	0.019	0.022	0.026	0.035	0.050
\$5,000,000	0.010	0.012	0.015	0.018	0.022	0.029	0.042
\$6,000,000	0.007	0.009	0.012	0.014	0.017	0.024	0.035
\$7,000,000	0.006	0.008	0.010	0.012	0.015	0.020	0.031
\$8,000,000	0.006	0.007	0.009	0.010	0.013	0.018	0.027
\$9,000,000	0.005	0.007	0.008	0.009	0.011	0.016	0.024
\$10,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.022

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEW MEXICO
NEW MEXICO EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.607	0.657	0.682	0.707	0.732	0.768	0.785
\$15,000 †	0.551	0.606	0.634	0.662	0.691	0.732	0.757
\$20,000 †	0.507	0.566	0.595	0.625	0.657	0.702	0.733
\$25,000	0.470	0.531	0.562	0.593	0.628	0.676	0.711
\$30,000	0.439	0.501	0.533	0.566	0.602	0.652	0.691
\$35,000	0.413	0.475	0.507	0.541	0.579	0.631	0.673
\$40,000	0.390	0.452	0.485	0.519	0.558	0.611	0.656
\$50,000	0.352	0.413	0.446	0.481	0.522	0.577	0.626
\$75,000	0.286	0.342	0.375	0.409	0.452	0.510	0.566
\$100,000	0.243	0.294	0.326	0.359	0.401	0.460	0.519
\$125,000	0.212	0.259	0.289	0.321	0.362	0.420	0.482
\$150,000	0.190	0.233	0.262	0.292	0.332	0.389	0.451
\$175,000	0.171	0.212	0.239	0.268	0.307	0.362	0.424
\$200,000	0.156	0.194	0.220	0.248	0.285	0.339	0.400
\$225,000	0.143	0.179	0.204	0.230	0.267	0.319	0.380
\$250,000	0.133	0.167	0.191	0.216	0.251	0.303	0.362
\$275,000	0.124	0.156	0.179	0.203	0.237	0.287	0.346
\$300,000	0.116	0.146	0.169	0.191	0.224	0.273	0.331
\$325,000	0.109	0.138	0.160	0.181	0.213	0.260	0.317
\$350,000	0.103	0.130	0.151	0.172	0.202	0.248	0.305
\$375,000	0.097	0.123	0.144	0.164	0.193	0.238	0.293
\$400,000	0.092	0.117	0.137	0.156	0.185	0.228	0.283
\$425,000	0.088	0.112	0.131	0.149	0.177	0.219	0.273
\$450,000	0.084	0.107	0.125	0.143	0.170	0.211	0.264
\$475,000	0.080	0.102	0.120	0.137	0.163	0.203	0.255
\$500,000	0.077	0.098	0.116	0.132	0.157	0.196	0.248
\$600,000	0.066	0.085	0.100	0.115	0.137	0.173	0.221
\$700,000	0.058	0.074	0.089	0.102	0.122	0.154	0.200
\$800,000	0.053	0.067	0.080	0.092	0.111	0.141	0.183
\$900,000	0.049	0.061	0.073	0.084	0.101	0.129	0.169
\$1,000,000	0.045	0.056	0.068	0.077	0.093	0.119	0.157
\$2,000,000	0.026	0.032	0.039	0.045	0.053	0.069	0.095
\$3,000,000	0.018	0.023	0.028	0.032	0.039	0.051	0.071
\$4,000,000	0.014	0.018	0.022	0.025	0.031	0.040	0.058
\$5,000,000	0.011	0.014	0.018	0.020	0.025	0.033	0.048
\$6,000,000	0.009	0.011	0.014	0.016	0.020	0.027	0.041
\$7,000,000	0.007	0.009	0.012	0.014	0.017	0.024	0.036
\$8,000,000	0.007	0.008	0.011	0.012	0.015	0.021	0.032
\$9,000,000	0.006	0.007	0.010	0.011	0.013	0.018	0.028
\$10,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.026

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEW MEXICO
NEW MEXICO EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.596	0.641	0.701	0.744
\$15,000 †	0.545	0.595	0.663	0.714
\$20,000 †	0.504	0.557	0.631	0.689
\$25,000	0.469	0.525	0.604	0.666
\$30,000	0.440	0.497	0.579	0.646
\$35,000	0.414	0.472	0.557	0.627
\$40,000	0.392	0.450	0.537	0.610
\$50,000	0.355	0.413	0.503	0.580
\$75,000	0.289	0.345	0.436	0.520
\$100,000	0.246	0.298	0.388	0.474
\$125,000	0.215	0.264	0.351	0.437
\$150,000	0.193	0.239	0.322	0.408
\$175,000	0.174	0.218	0.298	0.382
\$200,000	0.158	0.200	0.277	0.360
\$225,000	0.146	0.185	0.259	0.341
\$250,000	0.136	0.173	0.245	0.325
\$275,000	0.126	0.162	0.231	0.309
\$300,000	0.118	0.153	0.219	0.296
\$325,000	0.111	0.144	0.208	0.283
\$350,000	0.105	0.137	0.198	0.272
\$375,000	0.100	0.130	0.189	0.261
\$400,000	0.095	0.124	0.181	0.251
\$425,000	0.090	0.118	0.173	0.242
\$450,000	0.086	0.113	0.166	0.234
\$475,000	0.082	0.108	0.160	0.226
\$500,000	0.079	0.104	0.154	0.219
\$600,000	0.068	0.090	0.135	0.195
\$700,000	0.060	0.080	0.120	0.176
\$800,000	0.054	0.072	0.109	0.161
\$900,000	0.050	0.066	0.099	0.149
\$1,000,000	0.046	0.061	0.092	0.138
\$2,000,000	0.026	0.035	0.053	0.083
\$3,000,000	0.018	0.025	0.039	0.063
\$4,000,000	0.014	0.020	0.031	0.050
\$5,000,000	0.011	0.016	0.025	0.042
\$6,000,000	0.009	0.013	0.020	0.035
\$7,000,000	0.008	0.011	0.017	0.031
\$8,000,000	0.007	0.010	0.015	0.027
\$9,000,000	0.006	0.009	0.014	0.024
\$10,000,000	0.006	0.008	0.012	0.022

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NEW MEXICO
NEW MEXICO EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.643	0.689	0.750	0.785
\$15,000 †	0.591	0.643	0.712	0.757
\$20,000 †	0.549	0.604	0.680	0.733
\$25,000	0.514	0.571	0.652	0.711
\$30,000	0.484	0.543	0.628	0.691
\$35,000	0.458	0.517	0.605	0.673
\$40,000	0.434	0.495	0.585	0.656
\$50,000	0.395	0.457	0.550	0.626
\$75,000	0.326	0.385	0.481	0.566
\$100,000	0.279	0.335	0.431	0.519
\$125,000	0.246	0.299	0.391	0.482
\$150,000	0.221	0.271	0.361	0.451
\$175,000	0.200	0.248	0.334	0.424
\$200,000	0.183	0.228	0.312	0.400
\$225,000	0.168	0.212	0.293	0.380
\$250,000	0.157	0.199	0.277	0.362
\$275,000	0.146	0.186	0.262	0.346
\$300,000	0.137	0.175	0.248	0.331
\$325,000	0.129	0.166	0.236	0.317
\$350,000	0.122	0.157	0.225	0.305
\$375,000	0.116	0.150	0.215	0.293
\$400,000	0.110	0.143	0.206	0.283
\$425,000	0.105	0.136	0.198	0.273
\$450,000	0.100	0.131	0.190	0.264
\$475,000	0.096	0.125	0.183	0.255
\$500,000	0.092	0.120	0.176	0.248
\$600,000	0.079	0.104	0.155	0.221
\$700,000	0.069	0.092	0.138	0.200
\$800,000	0.063	0.084	0.125	0.183
\$900,000	0.057	0.076	0.114	0.169
\$1,000,000	0.053	0.070	0.105	0.157
\$2,000,000	0.030	0.041	0.061	0.095
\$3,000,000	0.021	0.030	0.045	0.071
\$4,000,000	0.016	0.023	0.035	0.058
\$5,000,000	0.013	0.019	0.029	0.048
\$6,000,000	0.010	0.015	0.024	0.041
\$7,000,000	0.009	0.013	0.020	0.036
\$8,000,000	0.008	0.011	0.018	0.032
\$9,000,000	0.007	0.010	0.016	0.028
\$10,000,000	0.006	0.009	0.014	0.026

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NORTH CAROLINA
NORTH CAROLINA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.701	0.734	0.750	0.766	0.781	0.802	0.818
\$15,000 †	0.660	0.699	0.718	0.736	0.755	0.780	0.800
\$20,000 †	0.626	0.669	0.691	0.711	0.732	0.761	0.784
\$25,000	0.597	0.643	0.666	0.687	0.711	0.743	0.770
\$30,000	0.571	0.619	0.643	0.666	0.692	0.726	0.756
\$35,000	0.547	0.597	0.623	0.647	0.675	0.711	0.743
\$40,000	0.526	0.578	0.604	0.629	0.658	0.697	0.731
\$50,000	0.488	0.542	0.570	0.597	0.629	0.670	0.709
\$75,000	0.416	0.472	0.503	0.532	0.568	0.615	0.661
\$100,000	0.365	0.419	0.451	0.481	0.520	0.570	0.622
\$125,000	0.325	0.378	0.410	0.441	0.480	0.533	0.588
\$150,000	0.294	0.346	0.378	0.408	0.448	0.502	0.560
\$175,000	0.267	0.317	0.350	0.380	0.420	0.475	0.534
\$200,000	0.244	0.293	0.325	0.355	0.395	0.451	0.511
\$225,000	0.225	0.272	0.303	0.333	0.373	0.429	0.491
\$250,000	0.209	0.254	0.285	0.314	0.354	0.410	0.473
\$275,000	0.194	0.238	0.268	0.297	0.336	0.392	0.456
\$300,000	0.181	0.223	0.253	0.281	0.320	0.375	0.439
\$325,000	0.170	0.210	0.239	0.266	0.305	0.360	0.424
\$350,000	0.159	0.198	0.227	0.253	0.291	0.345	0.410
\$375,000	0.150	0.188	0.215	0.241	0.278	0.332	0.397
\$400,000	0.142	0.178	0.205	0.230	0.266	0.320	0.384
\$425,000	0.135	0.169	0.196	0.220	0.256	0.308	0.372
\$450,000	0.128	0.161	0.187	0.211	0.245	0.297	0.361
\$475,000	0.121	0.154	0.179	0.202	0.236	0.287	0.351
\$500,000	0.116	0.147	0.172	0.194	0.227	0.277	0.341
\$600,000	0.097	0.125	0.147	0.167	0.198	0.244	0.305
\$700,000	0.083	0.108	0.128	0.147	0.174	0.218	0.277
\$800,000	0.073	0.095	0.114	0.131	0.156	0.197	0.254
\$900,000	0.065	0.085	0.102	0.117	0.141	0.179	0.233
\$1,000,000	0.058	0.076	0.092	0.106	0.128	0.164	0.216
\$2,000,000	0.026	0.036	0.045	0.053	0.065	0.086	0.121
\$3,000,000	0.016	0.022	0.029	0.034	0.042	0.057	0.084
\$4,000,000	0.012	0.016	0.021	0.025	0.031	0.042	0.063
\$5,000,000	0.010	0.013	0.016	0.019	0.024	0.033	0.050
\$6,000,000	0.008	0.010	0.013	0.015	0.019	0.026	0.041
\$7,000,000	0.007	0.008	0.011	0.013	0.016	0.022	0.034
\$8,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.030
\$9,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.026
\$10,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.023

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NORTH CAROLINA
NORTH CAROLINA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.760	0.794	0.811	0.826	0.842	0.863	0.872
\$15,000 †	0.719	0.759	0.778	0.797	0.816	0.841	0.855
\$20,000 †	0.684	0.728	0.750	0.771	0.793	0.822	0.840
\$25,000	0.654	0.701	0.725	0.747	0.772	0.804	0.825
\$30,000	0.627	0.677	0.702	0.726	0.752	0.787	0.812
\$35,000	0.603	0.655	0.681	0.706	0.735	0.772	0.800
\$40,000	0.581	0.635	0.662	0.688	0.718	0.757	0.788
\$50,000	0.542	0.598	0.627	0.655	0.688	0.730	0.766
\$75,000	0.466	0.525	0.557	0.588	0.625	0.674	0.719
\$100,000	0.411	0.470	0.503	0.535	0.575	0.628	0.679
\$125,000	0.369	0.426	0.460	0.492	0.534	0.589	0.645
\$150,000	0.335	0.391	0.425	0.458	0.500	0.557	0.616
\$175,000	0.306	0.361	0.395	0.427	0.470	0.528	0.589
\$200,000	0.281	0.334	0.369	0.401	0.444	0.502	0.565
\$225,000	0.260	0.311	0.345	0.377	0.420	0.479	0.544
\$250,000	0.242	0.292	0.325	0.357	0.400	0.459	0.525
\$275,000	0.225	0.274	0.307	0.338	0.381	0.440	0.507
\$300,000	0.211	0.257	0.290	0.321	0.363	0.422	0.490
\$325,000	0.198	0.243	0.275	0.305	0.347	0.406	0.474
\$350,000	0.186	0.230	0.261	0.290	0.331	0.390	0.459
\$375,000	0.176	0.218	0.249	0.277	0.318	0.376	0.445
\$400,000	0.166	0.207	0.237	0.265	0.305	0.363	0.431
\$425,000	0.158	0.197	0.227	0.254	0.293	0.350	0.419
\$450,000	0.150	0.188	0.217	0.243	0.281	0.338	0.407
\$475,000	0.143	0.180	0.208	0.234	0.271	0.327	0.395
\$500,000	0.136	0.172	0.200	0.225	0.261	0.316	0.384
\$600,000	0.115	0.146	0.172	0.194	0.228	0.280	0.346
\$700,000	0.098	0.127	0.150	0.171	0.202	0.250	0.315
\$800,000	0.087	0.112	0.134	0.153	0.182	0.227	0.289
\$900,000	0.077	0.100	0.120	0.137	0.164	0.207	0.266
\$1,000,000	0.069	0.090	0.108	0.124	0.149	0.190	0.247
\$2,000,000	0.032	0.043	0.054	0.062	0.076	0.100	0.140
\$3,000,000	0.020	0.027	0.034	0.040	0.050	0.067	0.097
\$4,000,000	0.014	0.019	0.025	0.029	0.036	0.049	0.074
\$5,000,000	0.011	0.015	0.019	0.023	0.028	0.039	0.059
\$6,000,000	0.009	0.012	0.015	0.018	0.022	0.031	0.048
\$7,000,000	0.008	0.010	0.013	0.015	0.019	0.026	0.040
\$8,000,000	0.007	0.009	0.011	0.013	0.016	0.022	0.035
\$9,000,000	0.006	0.008	0.010	0.012	0.014	0.019	0.031
\$10,000,000	0.006	0.007	0.009	0.011	0.013	0.017	0.027

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NORTH CAROLINA
NORTH CAROLINA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.727	0.755	0.793	0.818
\$15,000 †	0.691	0.724	0.770	0.800
\$20,000 †	0.661	0.697	0.748	0.784
\$25,000	0.634	0.672	0.729	0.770
\$30,000	0.609	0.650	0.712	0.756
\$35,000	0.587	0.630	0.695	0.743
\$40,000	0.567	0.612	0.680	0.731
\$50,000	0.531	0.579	0.653	0.709
\$75,000	0.461	0.511	0.595	0.661
\$100,000	0.408	0.460	0.548	0.622
\$125,000	0.367	0.420	0.510	0.588
\$150,000	0.335	0.387	0.479	0.560
\$175,000	0.307	0.359	0.451	0.534
\$200,000	0.283	0.334	0.426	0.511
\$225,000	0.262	0.312	0.404	0.491
\$250,000	0.244	0.294	0.386	0.473
\$275,000	0.228	0.277	0.367	0.456
\$300,000	0.214	0.261	0.351	0.439
\$325,000	0.201	0.247	0.335	0.424
\$350,000	0.190	0.235	0.321	0.410
\$375,000	0.180	0.223	0.308	0.397
\$400,000	0.170	0.213	0.296	0.384
\$425,000	0.162	0.203	0.285	0.372
\$450,000	0.154	0.194	0.274	0.361
\$475,000	0.147	0.186	0.264	0.351
\$500,000	0.140	0.178	0.255	0.341
\$600,000	0.119	0.153	0.223	0.305
\$700,000	0.102	0.134	0.198	0.277
\$800,000	0.090	0.119	0.179	0.254
\$900,000	0.080	0.107	0.162	0.233
\$1,000,000	0.072	0.096	0.148	0.216
\$2,000,000	0.034	0.047	0.076	0.121
\$3,000,000	0.021	0.030	0.050	0.084
\$4,000,000	0.015	0.022	0.037	0.063
\$5,000,000	0.012	0.017	0.029	0.050
\$6,000,000	0.009	0.013	0.023	0.041
\$7,000,000	0.008	0.012	0.019	0.034
\$8,000,000	0.007	0.010	0.016	0.030
\$9,000,000	0.007	0.009	0.015	0.026
\$10,000,000	0.006	0.008	0.013	0.023

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN NORTH CAROLINA
NORTH CAROLINA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.787	0.816	0.854	0.872
\$15,000 †	0.751	0.784	0.830	0.855
\$20,000 †	0.720	0.757	0.809	0.840
\$25,000	0.692	0.732	0.790	0.825
\$30,000	0.667	0.710	0.772	0.812
\$35,000	0.645	0.689	0.756	0.800
\$40,000	0.624	0.670	0.740	0.788
\$50,000	0.587	0.636	0.712	0.766
\$75,000	0.513	0.566	0.653	0.719
\$100,000	0.457	0.513	0.605	0.679
\$125,000	0.414	0.470	0.565	0.645
\$150,000	0.379	0.435	0.532	0.616
\$175,000	0.349	0.405	0.503	0.589
\$200,000	0.323	0.378	0.477	0.565
\$225,000	0.300	0.355	0.453	0.544
\$250,000	0.281	0.335	0.433	0.525
\$275,000	0.263	0.316	0.414	0.507
\$300,000	0.248	0.299	0.396	0.490
\$325,000	0.233	0.284	0.380	0.474
\$350,000	0.221	0.270	0.364	0.459
\$375,000	0.209	0.257	0.350	0.445
\$400,000	0.198	0.245	0.337	0.431
\$425,000	0.189	0.235	0.324	0.419
\$450,000	0.180	0.225	0.313	0.407
\$475,000	0.172	0.215	0.302	0.395
\$500,000	0.164	0.207	0.292	0.384
\$600,000	0.139	0.178	0.257	0.346
\$700,000	0.120	0.156	0.229	0.315
\$800,000	0.106	0.139	0.207	0.289
\$900,000	0.095	0.125	0.188	0.266
\$1,000,000	0.085	0.113	0.172	0.247
\$2,000,000	0.040	0.056	0.089	0.140
\$3,000,000	0.025	0.036	0.059	0.097
\$4,000,000	0.018	0.026	0.043	0.074
\$5,000,000	0.014	0.020	0.034	0.059
\$6,000,000	0.011	0.016	0.027	0.048
\$7,000,000	0.009	0.014	0.022	0.040
\$8,000,000	0.008	0.012	0.019	0.035
\$9,000,000	0.008	0.011	0.017	0.031
\$10,000,000	0.007	0.010	0.015	0.027

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN OKLAHOMA
OKLAHOMA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.606	0.647	0.666	0.686	0.706	0.732	0.752
\$15,000 †	0.547	0.595	0.618	0.641	0.666	0.698	0.724
\$20,000 †	0.499	0.551	0.576	0.602	0.631	0.668	0.699
\$25,000	0.458	0.513	0.540	0.568	0.600	0.640	0.676
\$30,000	0.423	0.480	0.508	0.538	0.572	0.615	0.654
\$35,000	0.393	0.450	0.479	0.510	0.546	0.592	0.635
\$40,000	0.366	0.424	0.454	0.486	0.523	0.571	0.616
\$50,000	0.321	0.378	0.409	0.442	0.482	0.534	0.583
\$75,000	0.244	0.295	0.326	0.360	0.402	0.459	0.515
\$100,000	0.195	0.241	0.271	0.303	0.345	0.402	0.463
\$125,000	0.161	0.202	0.230	0.261	0.301	0.357	0.421
\$150,000	0.137	0.174	0.201	0.229	0.268	0.322	0.386
\$175,000	0.118	0.151	0.177	0.204	0.241	0.293	0.357
\$200,000	0.103	0.133	0.158	0.183	0.218	0.268	0.332
\$225,000	0.092	0.119	0.142	0.165	0.199	0.247	0.311
\$250,000	0.083	0.108	0.130	0.152	0.184	0.230	0.293
\$275,000	0.075	0.098	0.119	0.140	0.170	0.215	0.277
\$300,000	0.069	0.090	0.110	0.129	0.158	0.201	0.262
\$325,000	0.064	0.083	0.103	0.121	0.148	0.189	0.249
\$350,000	0.059	0.077	0.096	0.113	0.139	0.178	0.238
\$375,000	0.055	0.072	0.090	0.106	0.131	0.169	0.227
\$400,000	0.051	0.067	0.085	0.100	0.124	0.160	0.218
\$425,000	0.048	0.063	0.080	0.095	0.118	0.153	0.209
\$450,000	0.046	0.060	0.076	0.090	0.112	0.146	0.201
\$475,000	0.043	0.056	0.073	0.086	0.107	0.139	0.194
\$500,000	0.041	0.054	0.069	0.082	0.103	0.134	0.187
\$600,000	0.035	0.045	0.059	0.070	0.088	0.115	0.165
\$700,000	0.030	0.039	0.051	0.061	0.077	0.102	0.148
\$800,000	0.027	0.035	0.047	0.055	0.070	0.092	0.136
\$900,000	0.025	0.031	0.042	0.050	0.063	0.083	0.125
\$1,000,000	0.022	0.029	0.039	0.046	0.058	0.077	0.116
\$2,000,000	0.012	0.015	0.022	0.025	0.032	0.043	0.070
\$3,000,000	0.010	0.012	0.016	0.018	0.024	0.031	0.052
\$4,000,000	0.008	0.010	0.013	0.015	0.019	0.025	0.042
\$5,000,000	0.008	0.009	0.012	0.013	0.016	0.021	0.035
\$6,000,000	0.006	0.007	0.010	0.011	0.013	0.018	0.030
\$7,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.026
\$8,000,000	0.005	0.006	0.008	0.009	0.011	0.014	0.024
\$9,000,000	0.005	0.006	0.008	0.009	0.010	0.013	0.022
\$10,000,000	0.005	0.006	0.007	0.008	0.010	0.012	0.020

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN OKLAHOMA
OKLAHOMA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.705	0.748	0.768	0.788	0.809	0.835	0.845
\$15,000 †	0.644	0.695	0.718	0.742	0.768	0.801	0.816
\$20,000 †	0.593	0.649	0.675	0.702	0.732	0.770	0.792
\$25,000	0.549	0.609	0.637	0.667	0.700	0.742	0.770
\$30,000	0.512	0.573	0.603	0.635	0.671	0.717	0.750
\$35,000	0.479	0.541	0.573	0.606	0.644	0.693	0.731
\$40,000	0.449	0.513	0.545	0.580	0.620	0.671	0.712
\$50,000	0.399	0.463	0.497	0.533	0.576	0.631	0.679
\$75,000	0.310	0.370	0.405	0.443	0.490	0.551	0.609
\$100,000	0.252	0.306	0.340	0.377	0.425	0.488	0.553
\$125,000	0.210	0.259	0.293	0.328	0.375	0.438	0.507
\$150,000	0.180	0.225	0.257	0.291	0.336	0.398	0.469
\$175,000	0.156	0.197	0.228	0.260	0.303	0.364	0.435
\$200,000	0.137	0.174	0.204	0.234	0.276	0.335	0.407
\$225,000	0.122	0.156	0.184	0.213	0.253	0.310	0.382
\$250,000	0.111	0.142	0.169	0.196	0.235	0.289	0.361
\$275,000	0.100	0.129	0.155	0.181	0.218	0.271	0.342
\$300,000	0.092	0.119	0.144	0.168	0.203	0.254	0.324
\$325,000	0.085	0.109	0.134	0.156	0.190	0.239	0.309
\$350,000	0.078	0.102	0.125	0.146	0.179	0.226	0.295
\$375,000	0.073	0.095	0.117	0.137	0.169	0.214	0.282
\$400,000	0.068	0.089	0.110	0.130	0.160	0.204	0.271
\$425,000	0.064	0.083	0.105	0.123	0.152	0.194	0.260
\$450,000	0.061	0.079	0.099	0.117	0.145	0.186	0.251
\$475,000	0.057	0.075	0.094	0.111	0.138	0.178	0.242
\$500,000	0.055	0.071	0.090	0.106	0.132	0.170	0.234
\$600,000	0.046	0.059	0.076	0.090	0.113	0.147	0.206
\$700,000	0.039	0.051	0.067	0.079	0.099	0.130	0.186
\$800,000	0.036	0.046	0.060	0.071	0.090	0.117	0.170
\$900,000	0.032	0.041	0.055	0.064	0.081	0.106	0.157
\$1,000,000	0.029	0.037	0.050	0.059	0.074	0.098	0.146
\$2,000,000	0.016	0.020	0.028	0.032	0.041	0.055	0.088
\$3,000,000	0.012	0.015	0.020	0.023	0.030	0.040	0.065
\$4,000,000	0.010	0.012	0.017	0.019	0.024	0.032	0.052
\$5,000,000	0.009	0.011	0.015	0.016	0.020	0.027	0.044
\$6,000,000	0.007	0.009	0.012	0.014	0.017	0.022	0.038
\$7,000,000	0.007	0.008	0.011	0.012	0.015	0.020	0.033
\$8,000,000	0.007	0.008	0.010	0.011	0.014	0.018	0.030
\$9,000,000	0.006	0.007	0.009	0.011	0.013	0.017	0.027
\$10,000,000	0.006	0.007	0.009	0.010	0.012	0.015	0.025

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ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN OKLAHOMA
OKLAHOMA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.639	0.672	0.717	0.752
\$15,000 †	0.586	0.624	0.680	0.724
\$20,000 †	0.541	0.583	0.647	0.699
\$25,000	0.502	0.548	0.617	0.676
\$30,000	0.468	0.516	0.591	0.654
\$35,000	0.438	0.488	0.567	0.635
\$40,000	0.412	0.462	0.544	0.616
\$50,000	0.366	0.418	0.505	0.583
\$75,000	0.284	0.336	0.427	0.515
\$100,000	0.231	0.279	0.369	0.463
\$125,000	0.193	0.239	0.325	0.421
\$150,000	0.166	0.208	0.291	0.386
\$175,000	0.144	0.184	0.263	0.357
\$200,000	0.127	0.164	0.239	0.332
\$225,000	0.113	0.148	0.219	0.311
\$250,000	0.102	0.136	0.203	0.293
\$275,000	0.093	0.125	0.189	0.277
\$300,000	0.085	0.115	0.176	0.262
\$325,000	0.078	0.107	0.165	0.249
\$350,000	0.073	0.100	0.155	0.238
\$375,000	0.068	0.094	0.147	0.227
\$400,000	0.064	0.089	0.139	0.218
\$425,000	0.060	0.084	0.132	0.209
\$450,000	0.056	0.080	0.126	0.201
\$475,000	0.054	0.076	0.121	0.194
\$500,000	0.051	0.073	0.116	0.187
\$600,000	0.043	0.062	0.099	0.165
\$700,000	0.037	0.054	0.087	0.148
\$800,000	0.033	0.049	0.079	0.136
\$900,000	0.030	0.044	0.072	0.125
\$1,000,000	0.027	0.041	0.066	0.116
\$2,000,000	0.015	0.023	0.037	0.070
\$3,000,000	0.011	0.017	0.027	0.052
\$4,000,000	0.009	0.014	0.022	0.042
\$5,000,000	0.008	0.012	0.018	0.035
\$6,000,000	0.007	0.010	0.015	0.030
\$7,000,000	0.006	0.009	0.014	0.026
\$8,000,000	0.006	0.008	0.013	0.024
\$9,000,000	0.006	0.008	0.012	0.022
\$10,000,000	0.006	0.007	0.011	0.020

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN OKLAHOMA
OKLAHOMA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.740	0.774	0.820	0.845
\$15,000 †	0.684	0.725	0.783	0.816
\$20,000 †	0.637	0.683	0.749	0.792
\$25,000	0.597	0.645	0.719	0.770
\$30,000	0.561	0.612	0.691	0.750
\$35,000	0.529	0.582	0.666	0.731
\$40,000	0.500	0.555	0.642	0.712
\$50,000	0.450	0.507	0.600	0.679
\$75,000	0.357	0.415	0.516	0.609
\$100,000	0.294	0.350	0.452	0.553
\$125,000	0.249	0.302	0.402	0.507
\$150,000	0.215	0.266	0.362	0.469
\$175,000	0.188	0.236	0.329	0.435
\$200,000	0.166	0.212	0.301	0.407
\$225,000	0.149	0.192	0.277	0.382
\$250,000	0.135	0.176	0.258	0.361
\$275,000	0.123	0.162	0.240	0.342
\$300,000	0.113	0.150	0.224	0.324
\$325,000	0.104	0.140	0.211	0.309
\$350,000	0.096	0.131	0.199	0.295
\$375,000	0.090	0.123	0.188	0.282
\$400,000	0.084	0.116	0.178	0.271
\$425,000	0.079	0.109	0.170	0.260
\$450,000	0.075	0.104	0.162	0.251
\$475,000	0.071	0.099	0.155	0.242
\$500,000	0.067	0.094	0.148	0.234
\$600,000	0.056	0.080	0.127	0.206
\$700,000	0.048	0.070	0.112	0.186
\$800,000	0.043	0.063	0.101	0.170
\$900,000	0.039	0.057	0.092	0.157
\$1,000,000	0.035	0.052	0.084	0.146
\$2,000,000	0.019	0.029	0.047	0.088
\$3,000,000	0.014	0.021	0.034	0.065
\$4,000,000	0.012	0.017	0.027	0.052
\$5,000,000	0.010	0.015	0.023	0.044
\$6,000,000	0.008	0.012	0.019	0.038
\$7,000,000	0.008	0.011	0.017	0.033
\$8,000,000	0.007	0.010	0.016	0.030
\$9,000,000	0.007	0.010	0.014	0.027
\$10,000,000	0.007	0.009	0.013	0.025

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN OREGON
OREGON EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.675	0.729	0.761	0.789	0.818	0.859	0.894
\$15,000 †	0.615	0.674	0.709	0.740	0.775	0.822	0.865
\$20,000 †	0.570	0.630	0.668	0.701	0.739	0.792	0.840
\$25,000	0.533	0.594	0.634	0.668	0.709	0.765	0.819
\$30,000	0.503	0.564	0.605	0.640	0.683	0.741	0.800
\$35,000	0.476	0.537	0.579	0.615	0.659	0.720	0.782
\$40,000	0.452	0.513	0.556	0.593	0.638	0.701	0.766
\$50,000	0.412	0.473	0.517	0.554	0.602	0.667	0.737
\$75,000	0.342	0.398	0.443	0.481	0.531	0.600	0.680
\$100,000	0.294	0.346	0.391	0.428	0.478	0.550	0.636
\$125,000	0.260	0.307	0.352	0.388	0.438	0.510	0.600
\$150,000	0.235	0.278	0.323	0.357	0.406	0.478	0.572
\$175,000	0.215	0.255	0.298	0.331	0.379	0.450	0.546
\$200,000	0.198	0.235	0.278	0.309	0.356	0.427	0.524
\$225,000	0.184	0.219	0.261	0.291	0.337	0.406	0.505
\$250,000	0.173	0.206	0.248	0.276	0.321	0.389	0.489
\$275,000	0.163	0.194	0.235	0.262	0.306	0.373	0.473
\$300,000	0.154	0.183	0.224	0.250	0.293	0.359	0.459
\$325,000	0.146	0.174	0.214	0.240	0.281	0.346	0.447
\$350,000	0.139	0.166	0.205	0.230	0.271	0.335	0.436
\$375,000	0.133	0.158	0.197	0.221	0.261	0.324	0.425
\$400,000	0.127	0.152	0.190	0.213	0.253	0.315	0.416
\$425,000	0.122	0.146	0.183	0.206	0.245	0.306	0.407
\$450,000	0.117	0.140	0.177	0.199	0.237	0.298	0.398
\$475,000	0.113	0.135	0.172	0.193	0.231	0.290	0.391
\$500,000	0.109	0.131	0.167	0.188	0.224	0.283	0.383
\$600,000	0.097	0.116	0.150	0.169	0.203	0.259	0.358
\$700,000	0.088	0.104	0.137	0.154	0.186	0.240	0.337
\$800,000	0.082	0.097	0.128	0.144	0.174	0.225	0.321
\$900,000	0.076	0.090	0.120	0.134	0.163	0.212	0.306
\$1,000,000	0.072	0.084	0.114	0.127	0.154	0.200	0.293
\$2,000,000	0.047	0.056	0.078	0.086	0.104	0.139	0.217
\$3,000,000	0.036	0.044	0.062	0.068	0.083	0.111	0.178
\$4,000,000	0.030	0.036	0.052	0.057	0.070	0.094	0.154
\$5,000,000	0.025	0.031	0.045	0.050	0.060	0.082	0.135
\$6,000,000	0.021	0.027	0.039	0.043	0.052	0.072	0.120
\$7,000,000	0.019	0.024	0.035	0.038	0.047	0.065	0.109
\$8,000,000	0.017	0.021	0.031	0.035	0.042	0.059	0.100
\$9,000,000	0.015	0.020	0.029	0.032	0.039	0.054	0.092
\$10,000,000	0.014	0.018	0.026	0.029	0.036	0.050	0.086

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN OREGON
OREGON EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.716	0.771	0.842	0.894
\$15,000 †	0.659	0.721	0.803	0.865
\$20,000 †	0.615	0.680	0.770	0.840
\$25,000	0.579	0.647	0.741	0.819
\$30,000	0.548	0.618	0.717	0.800
\$35,000	0.522	0.592	0.695	0.782
\$40,000	0.498	0.570	0.674	0.766
\$50,000	0.457	0.531	0.639	0.737
\$75,000	0.383	0.457	0.571	0.680
\$100,000	0.332	0.404	0.519	0.636
\$125,000	0.295	0.365	0.479	0.600
\$150,000	0.267	0.335	0.447	0.572
\$175,000	0.244	0.310	0.420	0.546
\$200,000	0.225	0.289	0.396	0.524
\$225,000	0.210	0.272	0.376	0.505
\$250,000	0.197	0.258	0.360	0.489
\$275,000	0.186	0.245	0.344	0.473
\$300,000	0.176	0.233	0.331	0.459
\$325,000	0.167	0.223	0.318	0.447
\$350,000	0.159	0.214	0.307	0.436
\$375,000	0.151	0.206	0.297	0.425
\$400,000	0.145	0.198	0.288	0.416
\$425,000	0.139	0.191	0.280	0.407
\$450,000	0.134	0.185	0.272	0.398
\$475,000	0.129	0.180	0.265	0.391
\$500,000	0.125	0.174	0.258	0.383
\$600,000	0.110	0.157	0.235	0.358
\$700,000	0.100	0.143	0.217	0.337
\$800,000	0.093	0.134	0.203	0.321
\$900,000	0.086	0.125	0.191	0.306
\$1,000,000	0.081	0.118	0.180	0.293
\$2,000,000	0.053	0.081	0.124	0.217
\$3,000,000	0.041	0.064	0.099	0.178
\$4,000,000	0.034	0.054	0.084	0.154
\$5,000,000	0.029	0.046	0.073	0.135
\$6,000,000	0.025	0.040	0.064	0.120
\$7,000,000	0.022	0.036	0.057	0.109
\$8,000,000	0.020	0.033	0.052	0.100
\$9,000,000	0.018	0.030	0.048	0.092
\$10,000,000	0.017	0.027	0.044	0.086

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN RHODE ISLAND
RHODE ISLAND EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.518	0.572	0.594	0.617	0.642	0.675	0.704
\$15,000 †	0.459	0.517	0.541	0.566	0.595	0.633	0.667
\$20,000 †	0.414	0.475	0.500	0.527	0.559	0.599	0.637
\$25,000	0.378	0.440	0.466	0.495	0.529	0.571	0.613
\$30,000	0.349	0.411	0.437	0.467	0.503	0.547	0.591
\$35,000	0.326	0.386	0.413	0.443	0.480	0.526	0.571
\$40,000	0.306	0.365	0.391	0.423	0.461	0.507	0.554
\$50,000	0.273	0.330	0.356	0.388	0.427	0.475	0.524
\$75,000	0.219	0.269	0.294	0.325	0.364	0.414	0.466
\$100,000	0.183	0.228	0.252	0.282	0.320	0.370	0.422
\$125,000	0.158	0.199	0.221	0.249	0.286	0.334	0.386
\$150,000	0.140	0.177	0.198	0.224	0.260	0.306	0.357
\$175,000	0.125	0.159	0.179	0.204	0.237	0.282	0.332
\$200,000	0.113	0.145	0.163	0.187	0.219	0.261	0.311
\$225,000	0.104	0.133	0.150	0.172	0.203	0.244	0.292
\$250,000	0.096	0.124	0.140	0.161	0.190	0.230	0.276
\$275,000	0.090	0.115	0.131	0.151	0.178	0.216	0.262
\$300,000	0.084	0.108	0.123	0.142	0.168	0.204	0.249
\$325,000	0.079	0.101	0.116	0.134	0.159	0.194	0.237
\$350,000	0.074	0.096	0.109	0.127	0.151	0.185	0.227
\$375,000	0.070	0.091	0.104	0.121	0.144	0.176	0.217
\$400,000	0.067	0.087	0.099	0.115	0.138	0.169	0.209
\$425,000	0.064	0.083	0.095	0.110	0.132	0.162	0.201
\$450,000	0.061	0.079	0.091	0.106	0.127	0.156	0.194
\$475,000	0.058	0.076	0.087	0.102	0.122	0.150	0.187
\$500,000	0.056	0.073	0.084	0.098	0.118	0.145	0.181
\$600,000	0.049	0.063	0.073	0.085	0.103	0.127	0.161
\$700,000	0.043	0.056	0.065	0.076	0.092	0.114	0.146
\$800,000	0.040	0.051	0.059	0.070	0.085	0.105	0.134
\$900,000	0.036	0.047	0.054	0.064	0.078	0.096	0.124
\$1,000,000	0.034	0.043	0.050	0.059	0.072	0.089	0.116
\$2,000,000	0.019	0.025	0.030	0.036	0.044	0.054	0.072
\$3,000,000	0.014	0.018	0.022	0.026	0.033	0.041	0.055
\$4,000,000	0.010	0.014	0.017	0.021	0.026	0.033	0.045
\$5,000,000	0.008	0.011	0.014	0.017	0.022	0.028	0.039
\$6,000,000	0.006	0.008	0.011	0.013	0.018	0.023	0.033
\$7,000,000	0.005	0.007	0.009	0.011	0.015	0.020	0.029
\$8,000,000	0.005	0.006	0.008	0.010	0.013	0.018	0.026
\$9,000,000	0.004	0.006	0.007	0.009	0.012	0.016	0.023
\$10,000,000	0.004	0.005	0.007	0.008	0.011	0.014	0.021

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN RHODE ISLAND
RHODE ISLAND EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.597	0.655	0.677	0.702	0.728	0.762	0.782
\$15,000 †	0.536	0.598	0.623	0.650	0.681	0.719	0.748
\$20,000 †	0.489	0.555	0.581	0.610	0.644	0.686	0.720
\$25,000	0.452	0.519	0.546	0.577	0.613	0.658	0.696
\$30,000	0.422	0.489	0.517	0.549	0.587	0.633	0.675
\$35,000	0.396	0.462	0.491	0.524	0.563	0.611	0.656
\$40,000	0.375	0.440	0.469	0.503	0.543	0.592	0.639
\$50,000	0.339	0.402	0.431	0.466	0.508	0.559	0.609
\$75,000	0.277	0.334	0.363	0.397	0.441	0.495	0.550
\$100,000	0.235	0.287	0.315	0.349	0.392	0.447	0.503
\$125,000	0.204	0.252	0.278	0.311	0.353	0.408	0.464
\$150,000	0.181	0.226	0.250	0.282	0.322	0.376	0.432
\$175,000	0.162	0.204	0.227	0.257	0.296	0.348	0.404
\$200,000	0.147	0.186	0.208	0.236	0.274	0.324	0.379
\$225,000	0.135	0.171	0.192	0.219	0.255	0.303	0.357
\$250,000	0.125	0.159	0.179	0.205	0.240	0.286	0.339
\$275,000	0.117	0.149	0.167	0.192	0.225	0.270	0.322
\$300,000	0.109	0.139	0.157	0.181	0.213	0.256	0.307
\$325,000	0.103	0.131	0.148	0.171	0.201	0.243	0.293
\$350,000	0.097	0.124	0.141	0.162	0.192	0.232	0.281
\$375,000	0.092	0.118	0.134	0.154	0.183	0.222	0.269
\$400,000	0.087	0.112	0.127	0.147	0.175	0.212	0.259
\$425,000	0.083	0.107	0.122	0.141	0.168	0.204	0.250
\$450,000	0.080	0.102	0.117	0.135	0.161	0.196	0.241
\$475,000	0.076	0.098	0.112	0.130	0.155	0.189	0.233
\$500,000	0.073	0.094	0.108	0.125	0.150	0.182	0.226
\$600,000	0.063	0.082	0.094	0.109	0.131	0.161	0.201
\$700,000	0.056	0.072	0.083	0.098	0.118	0.144	0.182
\$800,000	0.051	0.066	0.076	0.089	0.108	0.132	0.167
\$900,000	0.047	0.060	0.070	0.082	0.099	0.122	0.155
\$1,000,000	0.044	0.056	0.065	0.076	0.092	0.113	0.145
\$2,000,000	0.025	0.033	0.038	0.045	0.055	0.068	0.090
\$3,000,000	0.018	0.023	0.028	0.033	0.042	0.052	0.069
\$4,000,000	0.014	0.018	0.022	0.027	0.034	0.042	0.057
\$5,000,000	0.011	0.015	0.018	0.022	0.028	0.035	0.049
\$6,000,000	0.008	0.011	0.014	0.018	0.023	0.030	0.041
\$7,000,000	0.007	0.010	0.012	0.015	0.020	0.026	0.037
\$8,000,000	0.006	0.008	0.010	0.013	0.018	0.023	0.033
\$9,000,000	0.006	0.007	0.009	0.012	0.016	0.020	0.030
\$10,000,000	0.005	0.007	0.008	0.010	0.014	0.018	0.027

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN RHODE ISLAND
RHODE ISLAND EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.560	0.601	0.659	0.704
\$15,000 †	0.504	0.548	0.615	0.667
\$20,000 †	0.461	0.508	0.580	0.637
\$25,000	0.427	0.475	0.551	0.613
\$30,000	0.397	0.446	0.525	0.591
\$35,000	0.373	0.422	0.504	0.571
\$40,000	0.352	0.401	0.484	0.554
\$50,000	0.317	0.366	0.451	0.524
\$75,000	0.258	0.303	0.390	0.466
\$100,000	0.218	0.261	0.345	0.422
\$125,000	0.190	0.229	0.310	0.386
\$150,000	0.169	0.206	0.283	0.357
\$175,000	0.151	0.186	0.259	0.332
\$200,000	0.138	0.170	0.240	0.311
\$225,000	0.126	0.157	0.223	0.292
\$250,000	0.117	0.146	0.210	0.276
\$275,000	0.109	0.137	0.197	0.262
\$300,000	0.102	0.128	0.186	0.249
\$325,000	0.096	0.121	0.176	0.237
\$350,000	0.091	0.115	0.168	0.227
\$375,000	0.086	0.109	0.160	0.217
\$400,000	0.082	0.104	0.153	0.209
\$425,000	0.078	0.099	0.147	0.201
\$450,000	0.075	0.095	0.141	0.194
\$475,000	0.072	0.091	0.136	0.187
\$500,000	0.069	0.088	0.131	0.181
\$600,000	0.060	0.077	0.115	0.161
\$700,000	0.053	0.068	0.103	0.146
\$800,000	0.049	0.062	0.095	0.134
\$900,000	0.044	0.057	0.087	0.124
\$1,000,000	0.041	0.053	0.081	0.116
\$2,000,000	0.024	0.032	0.049	0.072
\$3,000,000	0.017	0.023	0.037	0.055
\$4,000,000	0.013	0.018	0.030	0.045
\$5,000,000	0.010	0.015	0.025	0.039
\$6,000,000	0.008	0.012	0.020	0.033
\$7,000,000	0.007	0.010	0.018	0.029
\$8,000,000	0.006	0.009	0.015	0.026
\$9,000,000	0.005	0.008	0.014	0.023
\$10,000,000	0.005	0.007	0.012	0.021

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN RHODE ISLAND
RHODE ISLAND EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.642	0.685	0.745	0.782
\$15,000 †	0.585	0.632	0.701	0.748
\$20,000 †	0.540	0.590	0.665	0.720
\$25,000	0.504	0.556	0.636	0.696
\$30,000	0.474	0.527	0.610	0.675
\$35,000	0.448	0.501	0.588	0.656
\$40,000	0.425	0.479	0.568	0.639
\$50,000	0.388	0.442	0.534	0.609
\$75,000	0.322	0.373	0.469	0.550
\$100,000	0.276	0.325	0.420	0.503
\$125,000	0.242	0.288	0.380	0.464
\$150,000	0.216	0.260	0.349	0.432
\$175,000	0.195	0.236	0.322	0.404
\$200,000	0.177	0.216	0.299	0.379
\$225,000	0.163	0.200	0.279	0.357
\$250,000	0.152	0.187	0.262	0.339
\$275,000	0.141	0.175	0.247	0.322
\$300,000	0.132	0.164	0.234	0.307
\$325,000	0.125	0.155	0.222	0.293
\$350,000	0.118	0.147	0.211	0.281
\$375,000	0.112	0.140	0.202	0.269
\$400,000	0.106	0.133	0.193	0.259
\$425,000	0.101	0.127	0.185	0.250
\$450,000	0.097	0.122	0.178	0.241
\$475,000	0.093	0.117	0.172	0.233
\$500,000	0.089	0.113	0.166	0.226
\$600,000	0.077	0.099	0.146	0.201
\$700,000	0.069	0.088	0.131	0.182
\$800,000	0.063	0.080	0.120	0.167
\$900,000	0.057	0.073	0.110	0.155
\$1,000,000	0.053	0.068	0.102	0.145
\$2,000,000	0.031	0.040	0.062	0.090
\$3,000,000	0.022	0.030	0.047	0.069
\$4,000,000	0.017	0.023	0.038	0.057
\$5,000,000	0.014	0.019	0.032	0.049
\$6,000,000	0.011	0.015	0.026	0.041
\$7,000,000	0.009	0.013	0.023	0.037
\$8,000,000	0.008	0.011	0.020	0.033
\$9,000,000	0.007	0.010	0.018	0.030
\$10,000,000	0.006	0.009	0.016	0.027

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN SOUTH CAROLINA
SOUTH CAROLINA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.670	0.703	0.720	0.735	0.751	0.773	0.790
\$15,000 †	0.624	0.664	0.684	0.702	0.721	0.748	0.771
\$20,000 †	0.585	0.630	0.653	0.673	0.695	0.726	0.753
\$25,000	0.552	0.600	0.625	0.647	0.672	0.706	0.737
\$30,000	0.522	0.573	0.599	0.623	0.650	0.687	0.721
\$35,000	0.495	0.548	0.576	0.601	0.630	0.670	0.707
\$40,000	0.470	0.526	0.555	0.581	0.612	0.653	0.694
\$50,000	0.428	0.486	0.516	0.544	0.578	0.624	0.669
\$75,000	0.349	0.407	0.441	0.471	0.509	0.561	0.616
\$100,000	0.295	0.351	0.385	0.416	0.457	0.512	0.573
\$125,000	0.257	0.308	0.342	0.373	0.414	0.472	0.537
\$150,000	0.229	0.277	0.310	0.340	0.381	0.439	0.507
\$175,000	0.207	0.251	0.284	0.312	0.353	0.410	0.481
\$200,000	0.189	0.230	0.262	0.290	0.329	0.386	0.457
\$225,000	0.174	0.213	0.244	0.271	0.309	0.365	0.437
\$250,000	0.162	0.200	0.230	0.255	0.292	0.347	0.419
\$275,000	0.152	0.187	0.216	0.241	0.277	0.331	0.403
\$300,000	0.142	0.176	0.205	0.228	0.264	0.316	0.388
\$325,000	0.134	0.166	0.194	0.217	0.252	0.303	0.374
\$350,000	0.127	0.158	0.185	0.207	0.241	0.291	0.362
\$375,000	0.121	0.150	0.177	0.198	0.231	0.280	0.351
\$400,000	0.115	0.143	0.169	0.190	0.222	0.270	0.340
\$425,000	0.110	0.137	0.162	0.182	0.213	0.261	0.330
\$450,000	0.105	0.131	0.156	0.175	0.205	0.252	0.321
\$475,000	0.101	0.126	0.150	0.169	0.198	0.244	0.312
\$500,000	0.097	0.121	0.145	0.163	0.192	0.236	0.304
\$600,000	0.084	0.105	0.127	0.143	0.169	0.211	0.275
\$700,000	0.074	0.093	0.113	0.128	0.152	0.190	0.252
\$800,000	0.068	0.085	0.103	0.117	0.139	0.175	0.234
\$900,000	0.062	0.077	0.095	0.107	0.128	0.161	0.217
\$1,000,000	0.057	0.071	0.088	0.099	0.118	0.150	0.204
\$2,000,000	0.032	0.041	0.052	0.059	0.070	0.091	0.129
\$3,000,000	0.024	0.030	0.038	0.043	0.052	0.068	0.099
\$4,000,000	0.019	0.024	0.031	0.035	0.042	0.055	0.081
\$5,000,000	0.015	0.020	0.026	0.030	0.036	0.047	0.070
\$6,000,000	0.012	0.016	0.021	0.025	0.030	0.040	0.061
\$7,000,000	0.010	0.014	0.019	0.022	0.027	0.035	0.054
\$8,000,000	0.009	0.012	0.016	0.019	0.024	0.032	0.049
\$9,000,000	0.008	0.011	0.015	0.017	0.021	0.029	0.044
\$10,000,000	0.007	0.010	0.013	0.016	0.019	0.026	0.041

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN SOUTH CAROLINA
SOUTH CAROLINA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.758	0.793	0.811	0.827	0.843	0.866	0.883
\$15,000 †	0.712	0.754	0.774	0.793	0.813	0.841	0.864
\$20,000 †	0.672	0.719	0.742	0.764	0.787	0.818	0.846
\$25,000	0.637	0.688	0.714	0.737	0.763	0.798	0.829
\$30,000	0.606	0.660	0.688	0.713	0.741	0.779	0.814
\$35,000	0.578	0.635	0.664	0.690	0.721	0.761	0.800
\$40,000	0.552	0.611	0.642	0.669	0.702	0.745	0.786
\$50,000	0.507	0.569	0.602	0.631	0.667	0.715	0.761
\$75,000	0.422	0.486	0.522	0.555	0.596	0.651	0.708
\$100,000	0.362	0.424	0.462	0.496	0.540	0.599	0.663
\$125,000	0.318	0.377	0.415	0.449	0.495	0.557	0.626
\$150,000	0.286	0.341	0.378	0.412	0.458	0.522	0.594
\$175,000	0.260	0.311	0.348	0.381	0.426	0.490	0.566
\$200,000	0.238	0.287	0.323	0.355	0.400	0.463	0.540
\$225,000	0.221	0.267	0.302	0.333	0.377	0.439	0.518
\$250,000	0.206	0.250	0.285	0.315	0.358	0.419	0.498
\$275,000	0.193	0.235	0.270	0.298	0.340	0.401	0.480
\$300,000	0.182	0.222	0.256	0.283	0.324	0.384	0.463
\$325,000	0.172	0.210	0.243	0.270	0.310	0.369	0.448
\$350,000	0.163	0.200	0.232	0.258	0.297	0.355	0.434
\$375,000	0.155	0.190	0.222	0.247	0.286	0.343	0.421
\$400,000	0.147	0.182	0.213	0.237	0.275	0.331	0.409
\$425,000	0.141	0.174	0.204	0.228	0.265	0.320	0.398
\$450,000	0.135	0.167	0.196	0.220	0.256	0.310	0.387
\$475,000	0.129	0.161	0.189	0.212	0.247	0.300	0.377
\$500,000	0.124	0.154	0.183	0.205	0.239	0.291	0.368
\$600,000	0.108	0.135	0.160	0.180	0.212	0.261	0.335
\$700,000	0.096	0.119	0.143	0.162	0.191	0.236	0.308
\$800,000	0.087	0.109	0.131	0.148	0.174	0.217	0.286
\$900,000	0.079	0.099	0.120	0.135	0.160	0.201	0.267
\$1,000,000	0.073	0.091	0.111	0.125	0.149	0.187	0.250
\$2,000,000	0.042	0.052	0.066	0.074	0.089	0.114	0.160
\$3,000,000	0.030	0.038	0.048	0.055	0.066	0.085	0.122
\$4,000,000	0.024	0.031	0.039	0.044	0.053	0.069	0.101
\$5,000,000	0.020	0.026	0.033	0.037	0.045	0.058	0.086
\$6,000,000	0.016	0.021	0.028	0.032	0.038	0.050	0.075
\$7,000,000	0.014	0.018	0.024	0.028	0.034	0.044	0.067
\$8,000,000	0.012	0.016	0.021	0.025	0.030	0.040	0.061
\$9,000,000	0.010	0.014	0.019	0.022	0.028	0.036	0.056
\$10,000,000	0.009	0.013	0.017	0.020	0.025	0.033	0.051

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN SOUTH CAROLINA
SOUTH CAROLINA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.696	0.725	0.762	0.790
\$15,000 †	0.655	0.690	0.735	0.771
\$20,000 †	0.620	0.659	0.711	0.753
\$25,000	0.589	0.632	0.689	0.737
\$30,000	0.562	0.607	0.669	0.721
\$35,000	0.536	0.584	0.650	0.707
\$40,000	0.513	0.563	0.632	0.694
\$50,000	0.473	0.525	0.601	0.669
\$75,000	0.394	0.451	0.535	0.616
\$100,000	0.338	0.395	0.484	0.573
\$125,000	0.296	0.352	0.443	0.537
\$150,000	0.265	0.320	0.409	0.507
\$175,000	0.241	0.293	0.381	0.481
\$200,000	0.221	0.271	0.357	0.457
\$225,000	0.204	0.253	0.336	0.437
\$250,000	0.191	0.238	0.319	0.419
\$275,000	0.179	0.224	0.303	0.403
\$300,000	0.168	0.212	0.289	0.388
\$325,000	0.159	0.201	0.277	0.374
\$350,000	0.150	0.192	0.265	0.362
\$375,000	0.143	0.183	0.255	0.351
\$400,000	0.136	0.175	0.245	0.340
\$425,000	0.130	0.168	0.236	0.330
\$450,000	0.125	0.162	0.228	0.321
\$475,000	0.120	0.156	0.220	0.312
\$500,000	0.115	0.150	0.213	0.304
\$600,000	0.100	0.132	0.189	0.275
\$700,000	0.089	0.118	0.170	0.252
\$800,000	0.081	0.107	0.156	0.234
\$900,000	0.074	0.099	0.144	0.217
\$1,000,000	0.068	0.091	0.133	0.204
\$2,000,000	0.039	0.054	0.080	0.129
\$3,000,000	0.028	0.040	0.060	0.099
\$4,000,000	0.023	0.032	0.048	0.081
\$5,000,000	0.019	0.027	0.041	0.070
\$6,000,000	0.015	0.022	0.035	0.061
\$7,000,000	0.013	0.020	0.031	0.054
\$8,000,000	0.011	0.017	0.028	0.049
\$9,000,000	0.010	0.015	0.025	0.044
\$10,000,000	0.009	0.014	0.023	0.041

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN SOUTH CAROLINA
SOUTH CAROLINA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.786	0.816	0.854	0.883
\$15,000 †	0.744	0.781	0.827	0.864
\$20,000 †	0.708	0.749	0.803	0.846
\$25,000	0.677	0.721	0.780	0.829
\$30,000	0.648	0.696	0.760	0.814
\$35,000	0.622	0.672	0.741	0.800
\$40,000	0.598	0.651	0.723	0.786
\$50,000	0.555	0.611	0.691	0.761
\$75,000	0.472	0.533	0.623	0.708
\$100,000	0.410	0.473	0.570	0.663
\$125,000	0.363	0.426	0.526	0.626
\$150,000	0.328	0.389	0.489	0.594
\$175,000	0.299	0.359	0.458	0.566
\$200,000	0.276	0.333	0.431	0.540
\$225,000	0.256	0.312	0.407	0.518
\$250,000	0.240	0.295	0.388	0.498
\$275,000	0.226	0.279	0.370	0.480
\$300,000	0.213	0.264	0.353	0.463
\$325,000	0.201	0.252	0.339	0.448
\$350,000	0.191	0.240	0.326	0.434
\$375,000	0.182	0.230	0.313	0.421
\$400,000	0.174	0.220	0.302	0.409
\$425,000	0.166	0.212	0.292	0.398
\$450,000	0.159	0.204	0.282	0.387
\$475,000	0.153	0.196	0.273	0.377
\$500,000	0.147	0.190	0.264	0.368
\$600,000	0.128	0.167	0.236	0.335
\$700,000	0.114	0.149	0.213	0.308
\$800,000	0.103	0.136	0.195	0.286
\$900,000	0.094	0.125	0.180	0.267
\$1,000,000	0.087	0.115	0.167	0.250
\$2,000,000	0.050	0.068	0.101	0.160
\$3,000,000	0.036	0.050	0.075	0.122
\$4,000,000	0.029	0.041	0.061	0.101
\$5,000,000	0.024	0.034	0.052	0.086
\$6,000,000	0.020	0.029	0.044	0.075
\$7,000,000	0.017	0.025	0.039	0.067
\$8,000,000	0.015	0.022	0.035	0.061
\$9,000,000	0.013	0.020	0.032	0.056
\$10,000,000	0.012	0.018	0.029	0.051

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN SOUTH DAKOTA
SOUTH DAKOTA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.648	0.706	0.737	0.768	0.799	0.844	0.879
\$15,000 †	0.588	0.650	0.685	0.719	0.755	0.805	0.848
\$20,000 †	0.542	0.606	0.643	0.679	0.718	0.773	0.822
\$25,000	0.505	0.570	0.608	0.646	0.688	0.745	0.799
\$30,000	0.473	0.540	0.579	0.618	0.661	0.721	0.779
\$35,000	0.446	0.513	0.553	0.592	0.637	0.699	0.760
\$40,000	0.422	0.489	0.529	0.570	0.616	0.679	0.743
\$50,000	0.383	0.448	0.489	0.531	0.579	0.644	0.713
\$75,000	0.313	0.375	0.416	0.457	0.508	0.576	0.653
\$100,000	0.266	0.324	0.365	0.405	0.455	0.525	0.607
\$125,000	0.233	0.286	0.326	0.365	0.415	0.484	0.570
\$150,000	0.209	0.258	0.297	0.335	0.384	0.452	0.540
\$175,000	0.189	0.235	0.273	0.309	0.358	0.425	0.514
\$200,000	0.173	0.216	0.253	0.288	0.336	0.402	0.491
\$225,000	0.160	0.201	0.237	0.270	0.317	0.381	0.471
\$250,000	0.150	0.188	0.224	0.256	0.302	0.365	0.454
\$275,000	0.141	0.177	0.211	0.243	0.287	0.349	0.438
\$300,000	0.132	0.167	0.201	0.231	0.275	0.335	0.424
\$325,000	0.125	0.158	0.191	0.221	0.263	0.323	0.411
\$350,000	0.119	0.151	0.183	0.211	0.253	0.311	0.399
\$375,000	0.113	0.144	0.175	0.203	0.244	0.301	0.388
\$400,000	0.108	0.138	0.168	0.195	0.235	0.291	0.378
\$425,000	0.103	0.132	0.162	0.188	0.227	0.282	0.369
\$450,000	0.099	0.127	0.156	0.182	0.220	0.274	0.360
\$475,000	0.095	0.122	0.151	0.176	0.214	0.266	0.352
\$500,000	0.092	0.118	0.146	0.170	0.207	0.259	0.344
\$600,000	0.080	0.103	0.130	0.152	0.186	0.235	0.317
\$700,000	0.071	0.092	0.117	0.137	0.170	0.216	0.295
\$800,000	0.066	0.084	0.108	0.127	0.157	0.201	0.277
\$900,000	0.060	0.077	0.100	0.117	0.146	0.187	0.261
\$1,000,000	0.056	0.072	0.093	0.109	0.137	0.176	0.248
\$2,000,000	0.032	0.041	0.056	0.067	0.085	0.112	0.168
\$3,000,000	0.024	0.030	0.042	0.050	0.064	0.085	0.132
\$4,000,000	0.019	0.025	0.034	0.040	0.052	0.070	0.110
\$5,000,000	0.017	0.021	0.030	0.035	0.044	0.060	0.095
\$6,000,000	0.014	0.018	0.025	0.029	0.038	0.051	0.083
\$7,000,000	0.013	0.016	0.023	0.026	0.034	0.046	0.075
\$8,000,000	0.012	0.014	0.021	0.024	0.031	0.042	0.069
\$9,000,000	0.011	0.013	0.019	0.022	0.028	0.039	0.063
\$10,000,000	0.010	0.013	0.018	0.021	0.026	0.036	0.059

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN SOUTH DAKOTA
SOUTH DAKOTA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.693	0.746	0.823	0.879
\$15,000 †	0.636	0.694	0.781	0.848
\$20,000 †	0.592	0.653	0.747	0.822
\$25,000	0.556	0.619	0.718	0.799
\$30,000	0.525	0.590	0.693	0.779
\$35,000	0.498	0.564	0.670	0.760
\$40,000	0.474	0.541	0.649	0.743
\$50,000	0.434	0.501	0.613	0.713
\$75,000	0.361	0.427	0.543	0.653
\$100,000	0.311	0.376	0.491	0.607
\$125,000	0.274	0.337	0.451	0.570
\$150,000	0.247	0.307	0.420	0.540
\$175,000	0.224	0.283	0.393	0.514
\$200,000	0.206	0.263	0.370	0.491
\$225,000	0.191	0.246	0.350	0.471
\$250,000	0.180	0.233	0.334	0.454
\$275,000	0.169	0.220	0.319	0.438
\$300,000	0.159	0.209	0.306	0.424
\$325,000	0.151	0.199	0.294	0.411
\$350,000	0.143	0.191	0.283	0.399
\$375,000	0.137	0.183	0.273	0.388
\$400,000	0.131	0.176	0.264	0.378
\$425,000	0.125	0.169	0.256	0.369
\$450,000	0.120	0.163	0.248	0.360
\$475,000	0.116	0.158	0.241	0.352
\$500,000	0.112	0.153	0.234	0.344
\$600,000	0.098	0.136	0.211	0.317
\$700,000	0.087	0.123	0.193	0.295
\$800,000	0.080	0.113	0.180	0.277
\$900,000	0.073	0.105	0.167	0.261
\$1,000,000	0.068	0.097	0.157	0.248
\$2,000,000	0.039	0.059	0.099	0.168
\$3,000,000	0.029	0.044	0.075	0.132
\$4,000,000	0.023	0.036	0.061	0.110
\$5,000,000	0.020	0.031	0.052	0.095
\$6,000,000	0.017	0.026	0.045	0.083
\$7,000,000	0.015	0.024	0.040	0.075
\$8,000,000	0.014	0.022	0.037	0.069
\$9,000,000	0.013	0.020	0.034	0.063
\$10,000,000	0.012	0.019	0.031	0.059

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN TENNESSEE
TENNESSEE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.596	0.638	0.659	0.681	0.701	0.732	0.754
\$15,000 †	0.541	0.590	0.615	0.639	0.664	0.700	0.728
\$20,000 †	0.497	0.549	0.576	0.603	0.631	0.671	0.704
\$25,000	0.459	0.514	0.542	0.571	0.602	0.646	0.683
\$30,000	0.425	0.482	0.512	0.542	0.575	0.622	0.663
\$35,000	0.396	0.454	0.485	0.516	0.551	0.600	0.644
\$40,000	0.369	0.428	0.460	0.492	0.529	0.580	0.627
\$50,000	0.325	0.384	0.417	0.449	0.488	0.543	0.595
\$75,000	0.248	0.302	0.335	0.367	0.409	0.468	0.528
\$100,000	0.200	0.247	0.279	0.310	0.351	0.411	0.476
\$125,000	0.168	0.210	0.240	0.268	0.308	0.367	0.434
\$150,000	0.147	0.183	0.212	0.238	0.276	0.332	0.400
\$175,000	0.130	0.162	0.189	0.213	0.249	0.304	0.372
\$200,000	0.118	0.146	0.172	0.194	0.228	0.280	0.348
\$225,000	0.108	0.134	0.158	0.178	0.210	0.260	0.327
\$250,000	0.100	0.124	0.147	0.166	0.197	0.244	0.310
\$275,000	0.094	0.116	0.138	0.155	0.184	0.230	0.294
\$300,000	0.088	0.108	0.130	0.146	0.173	0.217	0.280
\$325,000	0.083	0.102	0.123	0.138	0.164	0.206	0.268
\$350,000	0.079	0.097	0.117	0.131	0.156	0.196	0.257
\$375,000	0.076	0.092	0.111	0.125	0.149	0.188	0.247
\$400,000	0.073	0.088	0.107	0.120	0.142	0.180	0.239
\$425,000	0.070	0.085	0.103	0.115	0.137	0.173	0.231
\$450,000	0.067	0.082	0.099	0.111	0.132	0.166	0.223
\$475,000	0.065	0.079	0.096	0.107	0.127	0.161	0.216
\$500,000	0.063	0.076	0.092	0.103	0.123	0.155	0.210
\$600,000	0.057	0.068	0.083	0.092	0.109	0.138	0.190
\$700,000	0.052	0.062	0.076	0.084	0.099	0.126	0.174
\$800,000	0.049	0.058	0.071	0.078	0.092	0.117	0.163
\$900,000	0.046	0.054	0.066	0.073	0.086	0.109	0.153
\$1,000,000	0.043	0.051	0.063	0.069	0.081	0.103	0.145
\$2,000,000	0.030	0.035	0.043	0.047	0.055	0.070	0.101
\$3,000,000	0.024	0.028	0.035	0.038	0.045	0.056	0.082
\$4,000,000	0.020	0.024	0.030	0.033	0.038	0.049	0.071
\$5,000,000	0.017	0.021	0.026	0.029	0.034	0.043	0.063
\$6,000,000	0.014	0.017	0.022	0.025	0.029	0.038	0.057
\$7,000,000	0.012	0.015	0.020	0.022	0.026	0.034	0.052
\$8,000,000	0.010	0.014	0.017	0.020	0.024	0.031	0.047
\$9,000,000	0.009	0.012	0.016	0.018	0.022	0.029	0.044
\$10,000,000	0.008	0.011	0.014	0.016	0.020	0.026	0.040

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN TENNESSEE
TENNESSEE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.686	0.731	0.754	0.776	0.798	0.829	0.842
\$15,000 †	0.630	0.682	0.708	0.733	0.760	0.796	0.817
\$20,000 †	0.583	0.639	0.668	0.696	0.726	0.768	0.794
\$25,000	0.543	0.602	0.633	0.663	0.696	0.742	0.773
\$30,000	0.507	0.569	0.601	0.633	0.669	0.718	0.754
\$35,000	0.475	0.539	0.573	0.606	0.643	0.695	0.736
\$40,000	0.447	0.512	0.546	0.580	0.620	0.674	0.718
\$50,000	0.398	0.463	0.499	0.535	0.578	0.636	0.686
\$75,000	0.310	0.372	0.409	0.446	0.492	0.556	0.618
\$100,000	0.254	0.310	0.346	0.381	0.428	0.495	0.563
\$125,000	0.216	0.265	0.300	0.333	0.379	0.445	0.517
\$150,000	0.189	0.233	0.266	0.298	0.342	0.406	0.480
\$175,000	0.168	0.207	0.239	0.268	0.311	0.373	0.448
\$200,000	0.151	0.187	0.218	0.245	0.285	0.346	0.421
\$225,000	0.139	0.171	0.200	0.225	0.264	0.322	0.397
\$250,000	0.129	0.159	0.187	0.210	0.247	0.303	0.377
\$275,000	0.120	0.148	0.175	0.197	0.231	0.286	0.359
\$300,000	0.113	0.139	0.164	0.185	0.218	0.270	0.343
\$325,000	0.107	0.131	0.155	0.175	0.206	0.257	0.328
\$350,000	0.101	0.124	0.148	0.166	0.196	0.245	0.315
\$375,000	0.097	0.118	0.141	0.158	0.187	0.234	0.303
\$400,000	0.092	0.112	0.135	0.151	0.179	0.224	0.292
\$425,000	0.089	0.108	0.129	0.145	0.172	0.215	0.283
\$450,000	0.086	0.103	0.125	0.140	0.165	0.207	0.274
\$475,000	0.083	0.100	0.120	0.135	0.159	0.200	0.265
\$500,000	0.080	0.096	0.116	0.130	0.154	0.194	0.258
\$600,000	0.071	0.085	0.104	0.115	0.136	0.172	0.233
\$700,000	0.065	0.077	0.094	0.105	0.124	0.156	0.213
\$800,000	0.061	0.072	0.088	0.098	0.115	0.145	0.199
\$900,000	0.057	0.067	0.082	0.091	0.107	0.135	0.187
\$1,000,000	0.054	0.063	0.078	0.086	0.100	0.127	0.177
\$2,000,000	0.037	0.043	0.053	0.058	0.067	0.085	0.123
\$3,000,000	0.030	0.035	0.043	0.047	0.055	0.069	0.100
\$4,000,000	0.025	0.030	0.037	0.041	0.047	0.059	0.087
\$5,000,000	0.022	0.026	0.033	0.036	0.042	0.053	0.077
\$6,000,000	0.018	0.022	0.028	0.031	0.037	0.047	0.069
\$7,000,000	0.015	0.020	0.025	0.028	0.033	0.043	0.063
\$8,000,000	0.014	0.018	0.023	0.025	0.030	0.039	0.059
\$9,000,000	0.012	0.016	0.020	0.023	0.027	0.036	0.054
\$10,000,000	0.011	0.014	0.018	0.021	0.025	0.033	0.051

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN TENNESSEE
TENNESSEE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.630	0.667	0.718	0.754
\$15,000 †	0.581	0.623	0.684	0.728
\$20,000 †	0.539	0.585	0.654	0.704
\$25,000	0.503	0.552	0.626	0.683
\$30,000	0.472	0.522	0.601	0.663
\$35,000	0.443	0.495	0.578	0.644
\$40,000	0.417	0.471	0.557	0.627
\$50,000	0.372	0.428	0.519	0.595
\$75,000	0.291	0.345	0.441	0.528
\$100,000	0.238	0.289	0.384	0.476
\$125,000	0.201	0.249	0.340	0.434
\$150,000	0.176	0.220	0.306	0.400
\$175,000	0.156	0.197	0.279	0.372
\$200,000	0.140	0.179	0.256	0.348
\$225,000	0.128	0.165	0.237	0.327
\$250,000	0.119	0.153	0.222	0.310
\$275,000	0.111	0.143	0.209	0.294
\$300,000	0.104	0.135	0.197	0.280
\$325,000	0.098	0.128	0.187	0.268
\$350,000	0.093	0.121	0.178	0.257
\$375,000	0.089	0.116	0.170	0.247
\$400,000	0.085	0.111	0.162	0.239
\$425,000	0.082	0.107	0.156	0.231
\$450,000	0.079	0.103	0.150	0.223
\$475,000	0.076	0.099	0.145	0.216
\$500,000	0.073	0.096	0.140	0.210
\$600,000	0.065	0.086	0.125	0.190
\$700,000	0.060	0.078	0.114	0.174
\$800,000	0.056	0.073	0.106	0.163
\$900,000	0.052	0.069	0.099	0.153
\$1,000,000	0.049	0.065	0.093	0.145
\$2,000,000	0.034	0.044	0.063	0.101
\$3,000,000	0.028	0.036	0.051	0.082
\$4,000,000	0.023	0.031	0.044	0.071
\$5,000,000	0.020	0.027	0.039	0.063
\$6,000,000	0.017	0.023	0.034	0.057
\$7,000,000	0.015	0.020	0.031	0.052
\$8,000,000	0.013	0.018	0.028	0.047
\$9,000,000	0.011	0.016	0.025	0.044
\$10,000,000	0.010	0.015	0.023	0.040

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN TENNESSEE
TENNESSEE EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.723	0.761	0.815	0.842
\$15,000 †	0.672	0.716	0.780	0.817
\$20,000 †	0.629	0.678	0.749	0.794
\$25,000	0.591	0.643	0.722	0.773
\$30,000	0.558	0.612	0.696	0.754
\$35,000	0.527	0.584	0.672	0.736
\$40,000	0.500	0.558	0.650	0.718
\$50,000	0.451	0.511	0.610	0.686
\$75,000	0.360	0.421	0.528	0.618
\$100,000	0.299	0.358	0.464	0.563
\$125,000	0.255	0.311	0.415	0.517
\$150,000	0.224	0.277	0.377	0.480
\$175,000	0.199	0.249	0.345	0.448
\$200,000	0.180	0.227	0.318	0.421
\$225,000	0.165	0.208	0.295	0.397
\$250,000	0.153	0.194	0.277	0.377
\$275,000	0.142	0.182	0.260	0.359
\$300,000	0.133	0.171	0.246	0.343
\$325,000	0.126	0.162	0.233	0.328
\$350,000	0.119	0.153	0.222	0.315
\$375,000	0.113	0.146	0.212	0.303
\$400,000	0.108	0.140	0.203	0.292
\$425,000	0.104	0.134	0.195	0.283
\$450,000	0.100	0.129	0.188	0.274
\$475,000	0.096	0.125	0.181	0.265
\$500,000	0.093	0.121	0.175	0.258
\$600,000	0.083	0.107	0.156	0.233
\$700,000	0.075	0.098	0.141	0.213
\$800,000	0.070	0.091	0.131	0.199
\$900,000	0.065	0.085	0.122	0.187
\$1,000,000	0.062	0.080	0.115	0.177
\$2,000,000	0.042	0.055	0.077	0.123
\$3,000,000	0.034	0.045	0.062	0.100
\$4,000,000	0.029	0.039	0.054	0.087
\$5,000,000	0.025	0.034	0.048	0.077
\$6,000,000	0.021	0.029	0.042	0.069
\$7,000,000	0.019	0.026	0.038	0.063
\$8,000,000	0.017	0.023	0.035	0.059
\$9,000,000	0.015	0.021	0.032	0.054
\$10,000,000	0.014	0.019	0.030	0.051

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN UTAH
UTAH EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.527	0.580	0.610	0.640	0.669	0.713	0.748
\$15,000 †	0.473	0.529	0.562	0.594	0.627	0.676	0.719
\$20,000 †	0.432	0.490	0.525	0.558	0.594	0.646	0.695
\$25,000	0.399	0.458	0.494	0.528	0.566	0.621	0.674
\$30,000	0.372	0.431	0.468	0.503	0.543	0.599	0.656
\$35,000	0.349	0.408	0.445	0.481	0.522	0.580	0.640
\$40,000	0.329	0.388	0.425	0.461	0.504	0.563	0.625
\$50,000	0.296	0.354	0.392	0.428	0.472	0.533	0.599
\$75,000	0.240	0.294	0.331	0.367	0.412	0.475	0.549
\$100,000	0.203	0.253	0.289	0.324	0.370	0.433	0.511
\$125,000	0.177	0.222	0.258	0.292	0.338	0.400	0.480
\$150,000	0.158	0.200	0.235	0.268	0.313	0.375	0.456
\$175,000	0.142	0.181	0.215	0.247	0.291	0.352	0.434
\$200,000	0.128	0.166	0.199	0.229	0.272	0.333	0.415
\$225,000	0.117	0.153	0.185	0.214	0.256	0.316	0.399
\$250,000	0.109	0.142	0.173	0.202	0.243	0.301	0.384
\$275,000	0.101	0.132	0.163	0.190	0.231	0.288	0.370
\$300,000	0.094	0.124	0.153	0.180	0.219	0.276	0.358
\$325,000	0.088	0.116	0.145	0.171	0.209	0.264	0.346
\$350,000	0.083	0.109	0.138	0.162	0.200	0.254	0.336
\$375,000	0.079	0.104	0.131	0.155	0.192	0.245	0.326
\$400,000	0.074	0.098	0.125	0.148	0.184	0.236	0.316
\$425,000	0.071	0.094	0.120	0.142	0.177	0.228	0.308
\$450,000	0.068	0.089	0.115	0.136	0.171	0.220	0.300
\$475,000	0.065	0.085	0.111	0.131	0.165	0.213	0.292
\$500,000	0.062	0.082	0.106	0.126	0.159	0.207	0.285
\$600,000	0.054	0.071	0.093	0.111	0.141	0.185	0.260
\$700,000	0.048	0.062	0.083	0.099	0.127	0.167	0.239
\$800,000	0.044	0.057	0.077	0.091	0.116	0.154	0.224
\$900,000	0.040	0.052	0.071	0.083	0.107	0.143	0.210
\$1,000,000	0.037	0.048	0.066	0.077	0.099	0.133	0.197
\$2,000,000	0.023	0.029	0.041	0.047	0.061	0.083	0.131
\$3,000,000	0.019	0.023	0.032	0.037	0.047	0.064	0.104
\$4,000,000	0.016	0.020	0.028	0.031	0.039	0.054	0.089
\$5,000,000	0.015	0.018	0.025	0.028	0.035	0.048	0.079
\$6,000,000	0.013	0.015	0.022	0.024	0.031	0.042	0.071
\$7,000,000	0.012	0.014	0.020	0.023	0.028	0.039	0.065
\$8,000,000	0.011	0.013	0.019	0.021	0.026	0.036	0.060
\$9,000,000	0.011	0.013	0.018	0.020	0.024	0.033	0.057
\$10,000,000	0.010	0.012	0.017	0.019	0.023	0.031	0.053

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN UTAH
UTAH EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.580	0.635	0.666	0.697	0.727	0.772	0.794
\$15,000 †	0.524	0.583	0.618	0.651	0.685	0.735	0.768
\$20,000 †	0.481	0.544	0.580	0.615	0.652	0.706	0.745
\$25,000	0.447	0.511	0.548	0.584	0.624	0.681	0.726
\$30,000	0.419	0.483	0.522	0.559	0.600	0.659	0.709
\$35,000	0.395	0.459	0.498	0.536	0.579	0.639	0.694
\$40,000	0.375	0.438	0.478	0.516	0.561	0.622	0.680
\$50,000	0.340	0.403	0.443	0.482	0.528	0.592	0.655
\$75,000	0.280	0.338	0.379	0.418	0.467	0.533	0.605
\$100,000	0.240	0.294	0.334	0.372	0.422	0.489	0.567
\$125,000	0.211	0.262	0.301	0.338	0.387	0.454	0.536
\$150,000	0.189	0.237	0.275	0.312	0.360	0.427	0.511
\$175,000	0.171	0.216	0.253	0.289	0.337	0.403	0.489
\$200,000	0.156	0.198	0.235	0.269	0.317	0.382	0.469
\$225,000	0.143	0.183	0.219	0.252	0.299	0.364	0.451
\$250,000	0.133	0.171	0.206	0.239	0.284	0.348	0.436
\$275,000	0.123	0.160	0.194	0.226	0.271	0.333	0.421
\$300,000	0.115	0.150	0.184	0.214	0.258	0.320	0.408
\$325,000	0.108	0.141	0.174	0.203	0.247	0.307	0.395
\$350,000	0.102	0.133	0.165	0.194	0.236	0.296	0.384
\$375,000	0.096	0.126	0.158	0.185	0.227	0.286	0.373
\$400,000	0.091	0.120	0.151	0.177	0.218	0.276	0.363
\$425,000	0.087	0.114	0.144	0.170	0.210	0.267	0.353
\$450,000	0.083	0.109	0.139	0.163	0.203	0.258	0.344
\$475,000	0.080	0.104	0.133	0.157	0.196	0.251	0.336
\$500,000	0.076	0.100	0.129	0.152	0.189	0.243	0.328
\$600,000	0.066	0.086	0.113	0.133	0.168	0.218	0.300
\$700,000	0.058	0.076	0.101	0.119	0.151	0.198	0.278
\$800,000	0.054	0.069	0.092	0.109	0.139	0.183	0.260
\$900,000	0.049	0.063	0.085	0.100	0.128	0.169	0.244
\$1,000,000	0.045	0.058	0.079	0.093	0.119	0.158	0.230
\$2,000,000	0.028	0.035	0.049	0.056	0.073	0.099	0.153
\$3,000,000	0.022	0.027	0.038	0.044	0.055	0.076	0.121
\$4,000,000	0.019	0.023	0.033	0.037	0.046	0.063	0.103
\$5,000,000	0.017	0.021	0.029	0.033	0.041	0.056	0.091
\$6,000,000	0.015	0.018	0.026	0.029	0.036	0.049	0.082
\$7,000,000	0.014	0.017	0.024	0.026	0.033	0.045	0.075
\$8,000,000	0.013	0.015	0.022	0.025	0.030	0.042	0.070
\$9,000,000	0.012	0.015	0.021	0.023	0.028	0.039	0.066
\$10,000,000	0.012	0.014	0.020	0.022	0.027	0.037	0.062

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN UTAH
UTAH EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.570	0.620	0.691	0.748
\$15,000 †	0.518	0.573	0.652	0.719
\$20,000 †	0.479	0.536	0.621	0.695
\$25,000	0.446	0.506	0.595	0.674
\$30,000	0.419	0.480	0.572	0.656
\$35,000	0.396	0.457	0.552	0.640
\$40,000	0.376	0.438	0.534	0.625
\$50,000	0.343	0.404	0.503	0.599
\$75,000	0.283	0.343	0.445	0.549
\$100,000	0.242	0.301	0.402	0.511
\$125,000	0.213	0.270	0.370	0.480
\$150,000	0.191	0.246	0.344	0.456
\$175,000	0.173	0.226	0.322	0.434
\$200,000	0.158	0.209	0.303	0.415
\$225,000	0.145	0.195	0.287	0.399
\$250,000	0.135	0.183	0.273	0.384
\$275,000	0.126	0.172	0.260	0.370
\$300,000	0.117	0.162	0.248	0.358
\$325,000	0.110	0.154	0.237	0.346
\$350,000	0.104	0.146	0.227	0.336
\$375,000	0.098	0.139	0.219	0.326
\$400,000	0.093	0.133	0.210	0.316
\$425,000	0.089	0.127	0.203	0.308
\$450,000	0.085	0.122	0.196	0.300
\$475,000	0.081	0.117	0.189	0.292
\$500,000	0.078	0.113	0.183	0.285
\$600,000	0.067	0.099	0.163	0.260
\$700,000	0.059	0.089	0.147	0.239
\$800,000	0.054	0.081	0.135	0.224
\$900,000	0.049	0.075	0.125	0.210
\$1,000,000	0.046	0.070	0.116	0.197
\$2,000,000	0.028	0.043	0.072	0.131
\$3,000,000	0.022	0.034	0.056	0.104
\$4,000,000	0.019	0.029	0.047	0.089
\$5,000,000	0.017	0.026	0.041	0.079
\$6,000,000	0.015	0.023	0.036	0.071
\$7,000,000	0.014	0.021	0.033	0.065
\$8,000,000	0.013	0.020	0.031	0.060
\$9,000,000	0.012	0.018	0.029	0.057
\$10,000,000	0.011	0.017	0.027	0.053

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN UTAH
UTAH EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000 †	0.624	0.677	0.750	0.794
\$15,000 †	0.572	0.629	0.711	0.768
\$20,000 †	0.531	0.592	0.680	0.745
\$25,000	0.498	0.561	0.653	0.726
\$30,000	0.470	0.534	0.631	0.709
\$35,000	0.446	0.511	0.610	0.694
\$40,000	0.425	0.491	0.592	0.680
\$50,000	0.390	0.456	0.561	0.655
\$75,000	0.326	0.392	0.501	0.605
\$100,000	0.283	0.347	0.456	0.567
\$125,000	0.251	0.314	0.421	0.536
\$150,000	0.227	0.288	0.394	0.511
\$175,000	0.206	0.265	0.371	0.489
\$200,000	0.189	0.247	0.350	0.469
\$225,000	0.175	0.231	0.332	0.451
\$250,000	0.163	0.217	0.317	0.436
\$275,000	0.152	0.205	0.302	0.421
\$300,000	0.143	0.194	0.289	0.408
\$325,000	0.134	0.184	0.278	0.395
\$350,000	0.127	0.175	0.267	0.384
\$375,000	0.120	0.167	0.257	0.373
\$400,000	0.114	0.160	0.247	0.363
\$425,000	0.108	0.153	0.239	0.353
\$450,000	0.104	0.147	0.231	0.344
\$475,000	0.099	0.141	0.223	0.336
\$500,000	0.095	0.136	0.217	0.328
\$600,000	0.082	0.120	0.193	0.300
\$700,000	0.072	0.107	0.175	0.278
\$800,000	0.066	0.098	0.161	0.260
\$900,000	0.060	0.090	0.149	0.244
\$1,000,000	0.055	0.084	0.139	0.230
\$2,000,000	0.033	0.051	0.086	0.153
\$3,000,000	0.026	0.040	0.066	0.121
\$4,000,000	0.022	0.034	0.055	0.103
\$5,000,000	0.020	0.030	0.048	0.091
\$6,000,000	0.017	0.027	0.043	0.082
\$7,000,000	0.016	0.025	0.039	0.075
\$8,000,000	0.015	0.023	0.036	0.070
\$9,000,000	0.014	0.021	0.034	0.066
\$10,000,000	0.013	0.020	0.032	0.062

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN VERMONT
VERMONT EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.655	0.694	0.713	0.731	0.749	0.775	0.793
\$15,000	0.607	0.653	0.674	0.695	0.717	0.747	0.771
\$20,000	0.568	0.618	0.641	0.665	0.689	0.723	0.751
\$25,000	0.535	0.588	0.613	0.638	0.665	0.702	0.733
\$30,000	0.506	0.561	0.587	0.614	0.643	0.683	0.717
\$35,000	0.480	0.537	0.564	0.592	0.623	0.665	0.702
\$40,000	0.457	0.515	0.543	0.572	0.604	0.648	0.687
\$50,000	0.416	0.476	0.505	0.535	0.571	0.618	0.661
\$75,000	0.340	0.400	0.431	0.463	0.503	0.555	0.606
\$100,000	0.288	0.344	0.376	0.408	0.450	0.505	0.561
\$125,000	0.249	0.302	0.333	0.365	0.407	0.464	0.523
\$150,000	0.221	0.271	0.301	0.332	0.373	0.431	0.492
\$175,000	0.198	0.244	0.273	0.304	0.345	0.401	0.464
\$200,000	0.179	0.222	0.251	0.280	0.320	0.376	0.440
\$225,000	0.163	0.204	0.232	0.260	0.299	0.355	0.418
\$250,000	0.151	0.189	0.216	0.243	0.282	0.336	0.400
\$275,000	0.139	0.176	0.202	0.228	0.265	0.319	0.382
\$300,000	0.130	0.164	0.189	0.215	0.251	0.303	0.367
\$325,000	0.121	0.154	0.178	0.202	0.238	0.289	0.352
\$350,000	0.113	0.144	0.168	0.192	0.226	0.276	0.339
\$375,000	0.106	0.136	0.159	0.182	0.215	0.265	0.327
\$400,000	0.100	0.129	0.151	0.173	0.205	0.254	0.316
\$425,000	0.095	0.122	0.144	0.165	0.196	0.244	0.305
\$450,000	0.090	0.116	0.137	0.157	0.188	0.234	0.295
\$475,000	0.085	0.110	0.131	0.151	0.180	0.226	0.286
\$500,000	0.081	0.105	0.125	0.144	0.173	0.218	0.278
\$600,000	0.067	0.088	0.107	0.124	0.150	0.191	0.248
\$700,000	0.057	0.076	0.093	0.108	0.132	0.169	0.224
\$800,000	0.050	0.067	0.083	0.096	0.118	0.153	0.206
\$900,000	0.045	0.059	0.074	0.086	0.106	0.139	0.190
\$1,000,000	0.040	0.053	0.066	0.078	0.096	0.127	0.176
\$2,000,000	0.019	0.025	0.033	0.038	0.048	0.066	0.101
\$3,000,000	0.013	0.017	0.022	0.026	0.032	0.045	0.071
\$4,000,000	0.010	0.013	0.017	0.020	0.025	0.034	0.055
\$5,000,000	0.009	0.011	0.014	0.016	0.020	0.027	0.045
\$6,000,000	0.007	0.009	0.012	0.013	0.016	0.022	0.038
\$7,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.033
\$8,000,000	0.006	0.007	0.009	0.010	0.013	0.017	0.029
\$9,000,000	0.005	0.007	0.008	0.009	0.011	0.015	0.026
\$10,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.024

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN VERMONT
VERMONT EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.714	0.755	0.774	0.793	0.811	0.837	0.846
\$15,000	0.666	0.714	0.735	0.757	0.779	0.810	0.823
\$20,000	0.627	0.678	0.702	0.726	0.751	0.786	0.805
\$25,000	0.592	0.648	0.673	0.699	0.727	0.764	0.788
\$30,000	0.563	0.620	0.647	0.675	0.705	0.745	0.772
\$35,000	0.536	0.596	0.624	0.652	0.685	0.727	0.758
\$40,000	0.512	0.573	0.602	0.632	0.666	0.710	0.744
\$50,000	0.470	0.533	0.563	0.595	0.631	0.680	0.719
\$75,000	0.389	0.453	0.486	0.520	0.561	0.616	0.664
\$100,000	0.332	0.394	0.427	0.462	0.506	0.564	0.619
\$125,000	0.291	0.349	0.382	0.417	0.461	0.522	0.581
\$150,000	0.259	0.314	0.346	0.381	0.425	0.486	0.549
\$175,000	0.233	0.285	0.317	0.350	0.394	0.455	0.520
\$200,000	0.212	0.261	0.292	0.324	0.368	0.428	0.495
\$225,000	0.194	0.240	0.270	0.302	0.345	0.405	0.472
\$250,000	0.180	0.223	0.253	0.283	0.325	0.385	0.452
\$275,000	0.167	0.208	0.237	0.266	0.307	0.366	0.433
\$300,000	0.155	0.194	0.223	0.251	0.291	0.349	0.416
\$325,000	0.145	0.182	0.210	0.237	0.277	0.333	0.401
\$350,000	0.136	0.172	0.198	0.225	0.263	0.319	0.386
\$375,000	0.128	0.162	0.188	0.214	0.251	0.306	0.373
\$400,000	0.121	0.153	0.179	0.204	0.240	0.294	0.361
\$425,000	0.114	0.146	0.170	0.194	0.230	0.283	0.349
\$450,000	0.108	0.138	0.163	0.186	0.221	0.272	0.338
\$475,000	0.103	0.132	0.156	0.178	0.212	0.263	0.328
\$500,000	0.098	0.126	0.149	0.171	0.204	0.254	0.319
\$600,000	0.082	0.106	0.127	0.147	0.177	0.223	0.286
\$700,000	0.070	0.091	0.111	0.128	0.156	0.198	0.259
\$800,000	0.062	0.081	0.099	0.115	0.140	0.180	0.238
\$900,000	0.054	0.072	0.089	0.103	0.126	0.164	0.220
\$1,000,000	0.048	0.064	0.080	0.093	0.115	0.150	0.204
\$2,000,000	0.023	0.030	0.039	0.046	0.058	0.079	0.119
\$3,000,000	0.016	0.020	0.027	0.031	0.039	0.053	0.084
\$4,000,000	0.012	0.015	0.021	0.023	0.029	0.040	0.065
\$5,000,000	0.010	0.013	0.017	0.019	0.024	0.033	0.053
\$6,000,000	0.008	0.010	0.014	0.016	0.019	0.027	0.045
\$7,000,000	0.007	0.009	0.012	0.014	0.017	0.023	0.039
\$8,000,000	0.007	0.008	0.011	0.012	0.015	0.020	0.034
\$9,000,000	0.006	0.008	0.010	0.011	0.013	0.018	0.031
\$10,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.028

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN VERMONT
VERMONT EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000	0.688	0.717	0.762	0.793
\$15,000	0.645	0.679	0.733	0.771
\$20,000	0.610	0.647	0.707	0.751
\$25,000	0.579	0.619	0.684	0.733
\$30,000	0.552	0.594	0.664	0.717
\$35,000	0.527	0.571	0.645	0.702
\$40,000	0.505	0.550	0.627	0.687
\$50,000	0.466	0.513	0.595	0.661
\$75,000	0.390	0.439	0.530	0.606
\$100,000	0.334	0.384	0.478	0.561
\$125,000	0.293	0.341	0.436	0.523
\$150,000	0.262	0.308	0.402	0.492
\$175,000	0.236	0.281	0.373	0.464
\$200,000	0.215	0.258	0.349	0.440
\$225,000	0.197	0.239	0.327	0.418
\$250,000	0.183	0.223	0.309	0.400
\$275,000	0.169	0.208	0.292	0.382
\$300,000	0.158	0.195	0.277	0.367
\$325,000	0.148	0.184	0.263	0.352
\$350,000	0.139	0.174	0.251	0.339
\$375,000	0.131	0.165	0.240	0.327
\$400,000	0.123	0.156	0.230	0.316
\$425,000	0.117	0.149	0.220	0.305
\$450,000	0.111	0.142	0.211	0.295
\$475,000	0.106	0.136	0.203	0.286
\$500,000	0.101	0.130	0.195	0.278
\$600,000	0.084	0.111	0.170	0.248
\$700,000	0.072	0.096	0.150	0.224
\$800,000	0.064	0.086	0.135	0.206
\$900,000	0.056	0.077	0.122	0.190
\$1,000,000	0.050	0.069	0.112	0.176
\$2,000,000	0.024	0.034	0.057	0.101
\$3,000,000	0.016	0.023	0.038	0.071
\$4,000,000	0.012	0.018	0.029	0.055
\$5,000,000	0.010	0.015	0.024	0.045
\$6,000,000	0.008	0.012	0.019	0.038
\$7,000,000	0.007	0.011	0.017	0.033
\$8,000,000	0.007	0.009	0.015	0.029
\$9,000,000	0.006	0.009	0.013	0.026
\$10,000,000	0.006	0.008	0.012	0.024

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN VERMONT
VERMONT EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss and Allocated Expense Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
1*	2*	3*	4*	
\$10,000	0.748	0.779	0.825	0.846
\$15,000	0.706	0.741	0.795	0.823
\$20,000	0.670	0.708	0.769	0.805
\$25,000	0.639	0.680	0.747	0.788
\$30,000	0.611	0.654	0.726	0.772
\$35,000	0.586	0.631	0.707	0.758
\$40,000	0.563	0.609	0.689	0.744
\$50,000	0.522	0.571	0.656	0.719
\$75,000	0.442	0.494	0.589	0.664
\$100,000	0.383	0.436	0.536	0.619
\$125,000	0.339	0.390	0.492	0.581
\$150,000	0.304	0.355	0.456	0.549
\$175,000	0.276	0.325	0.425	0.520
\$200,000	0.252	0.300	0.398	0.495
\$225,000	0.232	0.278	0.375	0.472
\$250,000	0.216	0.260	0.355	0.452
\$275,000	0.201	0.244	0.337	0.433
\$300,000	0.187	0.230	0.320	0.416
\$325,000	0.176	0.217	0.305	0.401
\$350,000	0.165	0.205	0.291	0.386
\$375,000	0.156	0.194	0.279	0.373
\$400,000	0.148	0.185	0.267	0.361
\$425,000	0.140	0.176	0.256	0.349
\$450,000	0.133	0.168	0.246	0.338
\$475,000	0.127	0.161	0.237	0.328
\$500,000	0.121	0.154	0.229	0.319
\$600,000	0.102	0.132	0.200	0.286
\$700,000	0.087	0.115	0.177	0.259
\$800,000	0.077	0.103	0.160	0.238
\$900,000	0.068	0.092	0.145	0.220
\$1,000,000	0.061	0.083	0.132	0.204
\$2,000,000	0.029	0.041	0.068	0.119
\$3,000,000	0.019	0.028	0.046	0.084
\$4,000,000	0.015	0.021	0.035	0.065
\$5,000,000	0.012	0.018	0.028	0.053
\$6,000,000	0.010	0.014	0.023	0.045
\$7,000,000	0.009	0.012	0.020	0.039
\$8,000,000	0.008	0.011	0.018	0.034
\$9,000,000	0.007	0.010	0.016	0.031
\$10,000,000	0.007	0.009	0.014	0.028

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN VIRGINIA
VIRGINIA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.665	0.703	0.722	0.740	0.758	0.783	0.801
\$15,000 †	0.625	0.668	0.690	0.710	0.731	0.761	0.783
\$20,000 †	0.593	0.640	0.663	0.686	0.709	0.741	0.767
\$25,000	0.567	0.616	0.641	0.664	0.690	0.725	0.753
\$30,000	0.543	0.595	0.620	0.645	0.672	0.709	0.740
\$35,000	0.523	0.576	0.602	0.628	0.657	0.695	0.729
\$40,000	0.505	0.558	0.586	0.613	0.642	0.683	0.718
\$50,000	0.473	0.528	0.557	0.585	0.617	0.660	0.698
\$75,000	0.411	0.468	0.498	0.529	0.564	0.612	0.657
\$100,000	0.365	0.421	0.453	0.485	0.523	0.574	0.623
\$125,000	0.329	0.385	0.417	0.449	0.488	0.541	0.593
\$150,000	0.301	0.355	0.387	0.419	0.459	0.514	0.568
\$175,000	0.276	0.329	0.360	0.392	0.433	0.489	0.545
\$200,000	0.255	0.306	0.338	0.369	0.410	0.466	0.524
\$225,000	0.237	0.286	0.317	0.348	0.389	0.446	0.504
\$250,000	0.222	0.270	0.300	0.331	0.371	0.428	0.487
\$275,000	0.208	0.254	0.284	0.314	0.354	0.410	0.470
\$300,000	0.196	0.240	0.269	0.299	0.338	0.394	0.455
\$325,000	0.184	0.228	0.256	0.285	0.324	0.379	0.440
\$350,000	0.175	0.216	0.244	0.272	0.310	0.365	0.426
\$375,000	0.166	0.206	0.233	0.260	0.298	0.352	0.413
\$400,000	0.157	0.196	0.223	0.249	0.286	0.340	0.401
\$425,000	0.150	0.188	0.213	0.239	0.275	0.329	0.389
\$450,000	0.143	0.180	0.205	0.230	0.265	0.318	0.378
\$475,000	0.137	0.172	0.197	0.222	0.256	0.308	0.368
\$500,000	0.131	0.166	0.190	0.214	0.247	0.299	0.358
\$600,000	0.113	0.143	0.165	0.186	0.218	0.266	0.323
\$700,000	0.099	0.126	0.146	0.165	0.194	0.239	0.294
\$800,000	0.089	0.113	0.131	0.149	0.176	0.218	0.270
\$900,000	0.080	0.102	0.119	0.136	0.160	0.199	0.250
\$1,000,000	0.073	0.093	0.109	0.124	0.147	0.184	0.232
\$2,000,000	0.042	0.052	0.061	0.069	0.082	0.103	0.136
\$3,000,000	0.030	0.038	0.045	0.051	0.059	0.075	0.099
\$4,000,000	0.024	0.030	0.036	0.040	0.048	0.060	0.080
\$5,000,000	0.020	0.025	0.030	0.034	0.040	0.050	0.067
\$6,000,000	0.016	0.021	0.025	0.028	0.033	0.042	0.057
\$7,000,000	0.014	0.018	0.022	0.025	0.029	0.037	0.051
\$8,000,000	0.012	0.016	0.019	0.022	0.026	0.033	0.045
\$9,000,000	0.011	0.014	0.017	0.020	0.023	0.030	0.041
\$10,000,000	0.010	0.013	0.015	0.018	0.021	0.027	0.037

† This loss limit is not applicable for retrospective rating in this state.

ITEM R-1397—2008 UPDATE TO RETROSPECTIVE RATING PLAN EXCESS LOSS FACTORS

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
APPLIES IN VIRGINIA
VIRGINIA EXCESS LOSS PURE PREMIUM FACTORS

Excess Loss Pure Premium Factors				
Per Accident Limitation	4 Hazard Group Option			
	Hazard Groups			
	1*	2*	3*	4*
\$10,000 †	0.694	0.728	0.772	0.801
\$15,000 †	0.658	0.697	0.747	0.783
\$20,000 †	0.629	0.671	0.726	0.767
\$25,000	0.604	0.648	0.708	0.753
\$30,000	0.582	0.629	0.692	0.740
\$35,000	0.563	0.611	0.677	0.729
\$40,000	0.545	0.595	0.664	0.718
\$50,000	0.514	0.566	0.640	0.698
\$75,000	0.454	0.508	0.590	0.657
\$100,000	0.408	0.464	0.550	0.623
\$125,000	0.371	0.427	0.516	0.593
\$150,000	0.341	0.397	0.488	0.568
\$175,000	0.316	0.371	0.463	0.545
\$200,000	0.293	0.348	0.440	0.524
\$225,000	0.274	0.327	0.419	0.504
\$250,000	0.258	0.310	0.401	0.487
\$275,000	0.243	0.294	0.383	0.470
\$300,000	0.229	0.279	0.367	0.455
\$325,000	0.217	0.265	0.353	0.440
\$350,000	0.205	0.253	0.339	0.426
\$375,000	0.195	0.242	0.326	0.413
\$400,000	0.186	0.231	0.315	0.401
\$425,000	0.178	0.222	0.303	0.389
\$450,000	0.170	0.213	0.293	0.378
\$475,000	0.163	0.205	0.283	0.368
\$500,000	0.157	0.197	0.274	0.358
\$600,000	0.135	0.172	0.242	0.323
\$700,000	0.118	0.152	0.217	0.294
\$800,000	0.106	0.137	0.197	0.270
\$900,000	0.096	0.124	0.180	0.250
\$1,000,000	0.088	0.114	0.166	0.232
\$2,000,000	0.049	0.064	0.093	0.136
\$3,000,000	0.036	0.047	0.067	0.099
\$4,000,000	0.029	0.037	0.054	0.080
\$5,000,000	0.024	0.031	0.045	0.067
\$6,000,000	0.020	0.026	0.038	0.057
\$7,000,000	0.017	0.023	0.033	0.051
\$8,000,000	0.015	0.020	0.030	0.045
\$9,000,000	0.014	0.018	0.027	0.041
\$10,000,000	0.012	0.016	0.024	0.037

* The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

† This loss limit is not applicable for retrospective rating in this state.