



National Council on Compensation Insurance

Regulatory Services

JUNE 2, 2015

CIF-2015-17

ITEM FILING ANNOUNCEMENT

Countrywide—Announcement of Item R-1410—2015 Update to the Retrospective Rating Plan Parameters—Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors

ACTION NEEDED

Please review the changes outlined in the attachment to this circular for impact on your company's systems and procedures. Also, review the weekly *Status of Item Filings* circular for state approval of this item.

Note: Arkansas law does not permit NCCI to file rules and rates on its members' behalf. Therefore, insurance carriers must make an independent filing with the Arkansas Insurance Department electing to adopt, or not adopt, an item filing filed by NCCI and subsequently approved by the Department. When such a filing is made with the Department, make sure that the NCCI item filing number (not the NCCI circular number) is referenced.

Caution: At the time of distribution of this circular, this filing has been filed with the regulator but is **not yet approved**. This information is provided for your convenience and analysis. Please do not use this information until the regulator has approved the filing.

BACKGROUND

NCCI has submitted Item R-1410—2015 Update to the Retrospective Rating Plan Parameters—Excess Loss Pure Premium Factors and Excess Loss and Allocated Expense Pure Premium Factors to the appropriate state regulatory authority. This item is applicable to new and renewal policies, and is proposed to become effective concurrently with each state's approved loss cost/rate filing effective on and after October 1, 2015.

Additionally, this item has been submitted to the independent bureaus for their consideration.

This item proposes to update the Excess Loss Pure Premium Factors (ELPPFs) and Excess Loss and Allocated Expense Pure Premium Factors (ELAEPPFs) in NCCI's *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)*.

Refer to the attachment for details on this item, including all state-specific treatments.

IMPACT

The proposed ELPPFs and ELAEPPFs are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELPPFs and ELAEPPFs are not updated, there will be a natural erosion of rate adequacy over time caused by inflation acting to increase the percentage of losses over any fixed loss limit.

This proposal to adjust the ELPPFs and ELAEPPFs may increase or decrease premium for an employer that chooses to purchase an individual loss limitation, depending on which limit is purchased. The proposed ELPPFs and ELAEPPFs are adjusted to remove losses beyond \$50 million.

The proposed ELPPFs and ELAEPPFs also reflect an updated mix of loss weights by claim group. Because retrospectively rated policies represent a small percentage of a state's premium, changes are expected to have a negligible impact on overall statewide premium levels.

NCCI ACTION

NCCI will take the following actions for Item R-1410:

- Issue a circular notifying you when the item is approved as filed, approved with changes, disapproved, or withdrawn
- Update the weekly ***Status of Item Filings*** circular on **ncci.com** with the latest state status
- Publish updated pages for NCCI's ***Retrospective Rating Plan Manual*** prior to the effective date, if approved

If you would like to subscribe to any of our manuals, please call our Customer Service Center at 800-NCCI-123 (800-622-4123).

PERSON TO CONTACT

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FILING MEMORANDUM

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

PURPOSE

This item updates the Excess Loss Pure Premium Factors (ELPPFs) and Excess Loss and Allocated Expense Pure Premium Factors (ELAEPPFs) in NCCI's *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)*.

BACKGROUND

A retrospective rating plan adjusts the premium for an employer's policy on the basis of losses incurred during the term of that policy. The Retrospective Rating Plan contains an optional provision—an individual loss limitation—which limits the loss amount 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) or an Excess Loss and Allocated Expense Factor (ELAEF). The ELFs and ELAEFs vary by loss limitation, state, and hazard group. The variation in ELFs and ELAEFs among hazard groups reflects the varying degrees of severity exposure to occupational hazards inherent to operations associated with each classification.

In states for which loss costs are developed, NCCI files ELPPFs and ELAEPPFs instead of ELFs and ELAEFs. Carriers convert these two factors into ELFs and ELAEFs. The differences between ELPPFs and ELAEPPFs are described below:

- ELPPFs represent the expected amount of losses above a given limit (excess losses) relative to the loss cost portion of the premium. ELPPFs do not take into account the inclusion of allocated loss adjustment expense (ALAE) as part of incurred losses. Carriers convert ELPPFs to ELF.

ELPPF = Excess Losses/Loss Cost Premium

- ELAEPPFs, which apply when the definition of loss includes ALAE, represent the expected amount of losses and ALAE above a given limit (excess losses including ALAE) relative to the loss cost portion of the premium. These optional values are provided for loss cost states where permitted. Refer to the Exhibit Comments and Implementation Summary of this Filing Memorandum for a list of the states where ELAEPPFs are not provided. Carriers convert ELAEPPFs to ELAEFs.

ELAEPPF = Excess Losses and Allocated Loss Adjustment Expenses/Loss Cost Premium

ELPPFs and ELAEPPFs must be updated periodically for two reasons:

1. ELPPFs and ELAEPPFs are computed from excess ratios, which reflect the expected percentage of losses above a given loss limit. For any fixed limit, inflation will increase the percentage of losses above that limit. Therefore, ELPPFs and ELAEPPFs are periodically updated to accurately reflect the effect of inflation on those losses.
2. Overall excess ratios are computed as a weighted average of claim group excess ratios. Thus, excess ratios, and consequently ELPPFs and ELAEPPFs, must be updated regularly for changes in the mix of claim groups.

The proposed state ELPPFs and ELAEPPFs are based on the latest five years of unit statistical data. The latest five years of data generally underlies the latest approved NCCI experience filings.

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FILING MEMORANDUM

ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS

PROPOSAL

This item proposes to update the ELPPFs and ELAEPPFs that are used with an optional loss limitation in NCCI's *Retrospective Rating Plan Manual*. Exhibits 1 and 2 contain the proposed ELPPFs and ELAEPPFs.

Exhibits 1 and 2 are being filed in states where both ELPPFs and ELAEPPFs apply. Exhibit 1 is being filed in states where only ELPPFs apply.

IMPACT

The proposed ELPPFs and ELAEPPFs are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELPPFs and ELAEPPFs are not updated, there will be a natural erosion of rate adequacy over time caused by inflation acting to increase the percentage of losses over any fixed loss limit.

This proposal to adjust the ELPPFs and ELAEPPFs may increase or decrease premium for an employer that chooses to purchase an individual loss limitation, depending on which limit is purchased. The proposed ELPPFs and ELAEPPFs are adjusted to remove losses beyond \$50 million.

The proposed ELPPFs and ELAEPPFs also reflect an updated mix of loss weights by claim group. Because retrospectively rated policies represent a small percentage of a state's premium, changes are expected to have a negligible impact on overall statewide premium levels.

IMPLEMENTATION

This item is applicable to new and renewal voluntary policies only and will become effective concurrent with each state's approved loss cost/rate filing effective on and after October 1, 2015. For example, this item will be effective January 1, 2016, for approved loss cost/rate filings that have a January 1, 2016 effective date. Similarly, this item will be effective July 1, 2016, for approved loss cost/rate filings that have a July 1, 2016 effective date.

If there is no loss cost/rate filing for a state in a given year, this item will take effect on that state's anticipated rate effective date. The anticipated rate effective date is the anniversary date of the previous year's effective date in that state.

Anticipated Effective Dates by State

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

State	Anticipated Effective Date*
Alabama	March 1, 2016
Alaska	January 1, 2016

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FILING MEMORANDUM

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

Arkansas	July 1, 2016
Colorado	January 1, 2016
Connecticut	January 1, 2016
District of Columbia	November 1, 2015
Georgia	March 1, 2016
Hawaii	The effective date will be determined upon regulatory approval of the individual carrier's election to adopt this change.
Illinois	January 1, 2016
Indiana	January 1, 2016
Kansas	January 1, 2016
Kentucky	October 1, 2015
Louisiana	May 1, 2016
Maine	April 1, 2016
Maryland	January 1, 2016
Mississippi	March 1, 2016
Missouri	January 1, 2016
Montana	July 1, 2016
Nebraska	February 1, 2016
Nevada	March 1, 2016
New Hampshire	January 1, 2016
New Mexico	January 1, 2016
North Carolina	April 1, 2016
Oklahoma	January 1, 2016
Oregon	January 1, 2016
Rhode Island	August 1, 2016
South Carolina	September 1, 2016
South Dakota	July 1, 2016
Tennessee	March 1, 2016

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**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
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Texas	July 1, 2016
Utah	December 1, 2015
Vermont	April 1, 2016
West Virginia	November 1, 2015

* Subject to change, depending on the approved effective date of the loss cost/rate filing if one has been submitted for a state.

EXHIBIT COMMENTS AND IMPLEMENTATION SUMMARY

Exhibit	Exhibit Comments	Implementation Summary
1	Details the state ELPPFs, which apply for all states in this item.	Revises NCCI's <i>Retrospective Rating Plan Manual</i> .
2	Details the state ELAEPPFs, which apply for all states in this item except Georgia, Illinois, Kentucky, Louisiana, Maryland, Oregon, and South Dakota.	

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**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
ALABAMA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.639	0.669	0.684	0.708	0.729	0.747	0.764
\$15,000	0.599	0.633	0.651	0.678	0.702	0.724	0.744
\$20,000	0.567	0.604	0.624	0.653	0.680	0.703	0.727
\$25,000	0.539	0.580	0.601	0.631	0.660	0.685	0.711
\$30,000	0.516	0.558	0.580	0.612	0.643	0.669	0.698
\$35,000	0.495	0.539	0.562	0.595	0.627	0.654	0.685
\$40,000	0.476	0.522	0.545	0.579	0.612	0.641	0.673
\$50,000	0.444	0.492	0.516	0.551	0.587	0.616	0.652
\$75,000	0.384	0.434	0.461	0.497	0.536	0.568	0.609
\$100,000	0.342	0.393	0.420	0.456	0.498	0.530	0.575
\$125,000	0.310	0.360	0.388	0.424	0.467	0.499	0.547
\$150,000	0.284	0.334	0.362	0.398	0.441	0.473	0.524
\$175,000	0.263	0.312	0.340	0.375	0.419	0.451	0.504
\$200,000	0.245	0.294	0.322	0.356	0.400	0.432	0.486
\$225,000	0.230	0.278	0.306	0.340	0.384	0.415	0.470
\$250,000	0.217	0.264	0.292	0.325	0.369	0.400	0.456
\$275,000	0.205	0.252	0.280	0.312	0.356	0.386	0.443
\$300,000	0.195	0.241	0.268	0.300	0.344	0.374	0.431
\$325,000	0.186	0.231	0.258	0.289	0.333	0.363	0.420
\$350,000	0.178	0.222	0.249	0.280	0.323	0.352	0.410
\$375,000	0.170	0.214	0.241	0.271	0.314	0.343	0.401
\$400,000	0.163	0.206	0.233	0.263	0.305	0.334	0.392
\$425,000	0.157	0.200	0.226	0.255	0.298	0.326	0.384
\$450,000	0.151	0.193	0.220	0.248	0.290	0.318	0.377
\$475,000	0.146	0.187	0.213	0.241	0.283	0.311	0.370
\$500,000	0.141	0.182	0.208	0.235	0.277	0.304	0.363
\$600,000	0.124	0.163	0.188	0.214	0.255	0.281	0.340
\$700,000	0.111	0.148	0.172	0.197	0.237	0.261	0.320
\$800,000	0.101	0.135	0.159	0.182	0.221	0.245	0.304
\$900,000	0.092	0.125	0.148	0.170	0.208	0.232	0.289
\$1,000,000	0.084	0.116	0.138	0.160	0.197	0.220	0.277
\$2,000,000	0.045	0.067	0.083	0.099	0.129	0.147	0.197
\$3,000,000	0.029	0.046	0.058	0.071	0.095	0.111	0.154
\$4,000,000	0.021	0.034	0.044	0.054	0.074	0.088	0.125
\$5,000,000	0.016	0.026	0.034	0.043	0.060	0.072	0.105
\$6,000,000	0.012	0.021	0.028	0.035	0.049	0.060	0.089
\$7,000,000	0.010	0.017	0.023	0.029	0.042	0.051	0.077
\$8,000,000	0.008	0.014	0.019	0.024	0.035	0.044	0.067
\$9,000,000	0.007	0.012	0.016	0.021	0.031	0.038	0.059
\$10,000,000	0.006	0.010	0.014	0.018	0.027	0.034	0.052

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
ALABAMA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.728	0.759	0.776	0.801	0.822	0.841	0.858
\$15,000	0.686	0.722	0.741	0.769	0.794	0.817	0.838
\$20,000	0.652	0.691	0.712	0.743	0.771	0.796	0.820
\$25,000	0.623	0.665	0.687	0.720	0.750	0.777	0.804
\$30,000	0.597	0.642	0.665	0.699	0.732	0.760	0.789
\$35,000	0.575	0.622	0.646	0.681	0.715	0.744	0.776
\$40,000	0.555	0.603	0.628	0.664	0.700	0.730	0.763
\$50,000	0.521	0.571	0.597	0.635	0.672	0.704	0.741
\$75,000	0.457	0.510	0.538	0.577	0.618	0.652	0.695
\$100,000	0.411	0.465	0.494	0.533	0.577	0.612	0.659
\$125,000	0.375	0.430	0.459	0.498	0.543	0.579	0.629
\$150,000	0.347	0.401	0.431	0.470	0.516	0.551	0.604
\$175,000	0.324	0.377	0.407	0.445	0.492	0.527	0.582
\$200,000	0.304	0.357	0.387	0.425	0.471	0.506	0.562
\$225,000	0.287	0.339	0.369	0.406	0.453	0.488	0.545
\$250,000	0.272	0.324	0.354	0.390	0.437	0.471	0.530
\$275,000	0.259	0.310	0.340	0.376	0.423	0.456	0.516
\$300,000	0.247	0.298	0.327	0.362	0.409	0.443	0.503
\$325,000	0.237	0.286	0.316	0.351	0.397	0.430	0.491
\$350,000	0.227	0.276	0.305	0.340	0.386	0.419	0.480
\$375,000	0.218	0.267	0.296	0.330	0.376	0.408	0.470
\$400,000	0.210	0.258	0.287	0.320	0.367	0.399	0.460
\$425,000	0.203	0.250	0.279	0.312	0.358	0.390	0.451
\$450,000	0.196	0.243	0.271	0.304	0.350	0.381	0.443
\$475,000	0.190	0.236	0.264	0.296	0.342	0.373	0.435
\$500,000	0.184	0.230	0.258	0.289	0.335	0.365	0.428
\$600,000	0.164	0.207	0.235	0.265	0.309	0.339	0.402
\$700,000	0.148	0.190	0.216	0.245	0.288	0.317	0.380
\$800,000	0.135	0.175	0.200	0.228	0.271	0.299	0.361
\$900,000	0.124	0.162	0.187	0.214	0.256	0.283	0.345
\$1,000,000	0.114	0.151	0.175	0.201	0.242	0.269	0.330
\$2,000,000	0.063	0.090	0.108	0.127	0.161	0.183	0.238
\$3,000,000	0.042	0.062	0.076	0.092	0.120	0.139	0.187
\$4,000,000	0.031	0.047	0.058	0.071	0.094	0.111	0.153
\$5,000,000	0.024	0.036	0.046	0.056	0.076	0.091	0.128
\$6,000,000	0.019	0.029	0.037	0.046	0.063	0.077	0.109
\$7,000,000	0.015	0.024	0.031	0.038	0.053	0.065	0.094
\$8,000,000	0.012	0.020	0.026	0.033	0.046	0.056	0.082
\$9,000,000	0.011	0.017	0.022	0.028	0.039	0.049	0.072
\$10,000,000	0.009	0.015	0.019	0.024	0.034	0.043	0.064

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
ALASKA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.677	0.700	0.707	0.734	0.751	0.768	0.782
\$15,000	0.637	0.664	0.673	0.703	0.723	0.743	0.760
\$20,000	0.604	0.634	0.644	0.677	0.700	0.722	0.742
\$25,000	0.576	0.609	0.620	0.655	0.679	0.704	0.725
\$30,000	0.552	0.586	0.598	0.635	0.661	0.687	0.710
\$35,000	0.530	0.566	0.579	0.617	0.644	0.672	0.696
\$40,000	0.511	0.548	0.561	0.600	0.629	0.657	0.683
\$50,000	0.478	0.517	0.531	0.571	0.602	0.632	0.660
\$75,000	0.415	0.456	0.472	0.513	0.547	0.580	0.612
\$100,000	0.369	0.412	0.428	0.470	0.505	0.539	0.574
\$125,000	0.334	0.376	0.394	0.435	0.471	0.506	0.543
\$150,000	0.305	0.348	0.365	0.406	0.442	0.477	0.516
\$175,000	0.282	0.324	0.342	0.381	0.418	0.453	0.493
\$200,000	0.263	0.304	0.321	0.360	0.397	0.432	0.472
\$225,000	0.246	0.286	0.304	0.341	0.378	0.413	0.454
\$250,000	0.231	0.271	0.288	0.325	0.361	0.396	0.437
\$275,000	0.218	0.257	0.274	0.311	0.347	0.380	0.422
\$300,000	0.207	0.245	0.262	0.297	0.333	0.367	0.408
\$325,000	0.197	0.234	0.251	0.286	0.321	0.354	0.396
\$350,000	0.188	0.224	0.241	0.275	0.310	0.342	0.384
\$375,000	0.179	0.215	0.232	0.265	0.299	0.331	0.373
\$400,000	0.172	0.207	0.224	0.256	0.290	0.321	0.363
\$425,000	0.165	0.199	0.216	0.247	0.281	0.312	0.354
\$450,000	0.159	0.192	0.209	0.239	0.273	0.303	0.345
\$475,000	0.153	0.186	0.202	0.232	0.265	0.295	0.337
\$500,000	0.147	0.180	0.196	0.225	0.258	0.287	0.329
\$600,000	0.129	0.160	0.175	0.202	0.234	0.261	0.302
\$700,000	0.115	0.144	0.158	0.184	0.214	0.240	0.280
\$800,000	0.103	0.131	0.145	0.168	0.198	0.222	0.262
\$900,000	0.094	0.120	0.134	0.156	0.184	0.207	0.246
\$1,000,000	0.086	0.111	0.124	0.145	0.172	0.194	0.232
\$2,000,000	0.046	0.062	0.072	0.086	0.107	0.122	0.155
\$3,000,000	0.030	0.043	0.051	0.061	0.078	0.090	0.119
\$4,000,000	0.022	0.032	0.039	0.047	0.061	0.071	0.096
\$5,000,000	0.017	0.025	0.031	0.038	0.050	0.059	0.081
\$6,000,000	0.013	0.020	0.025	0.031	0.042	0.049	0.069
\$7,000,000	0.011	0.017	0.021	0.026	0.036	0.042	0.061
\$8,000,000	0.009	0.014	0.018	0.023	0.031	0.037	0.053
\$9,000,000	0.008	0.012	0.016	0.020	0.027	0.033	0.048
\$10,000,000	0.006	0.011	0.014	0.017	0.024	0.029	0.043

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
ALASKA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.757	0.781	0.788	0.817	0.834	0.851	0.865
\$15,000	0.715	0.743	0.752	0.784	0.805	0.826	0.843
\$20,000	0.680	0.712	0.722	0.757	0.780	0.804	0.823
\$25,000	0.651	0.685	0.696	0.733	0.759	0.784	0.806
\$30,000	0.625	0.661	0.673	0.712	0.740	0.767	0.790
\$35,000	0.602	0.640	0.653	0.693	0.722	0.751	0.776
\$40,000	0.582	0.621	0.635	0.676	0.706	0.736	0.762
\$50,000	0.547	0.588	0.603	0.645	0.677	0.709	0.738
\$75,000	0.479	0.524	0.540	0.584	0.619	0.654	0.687
\$100,000	0.430	0.476	0.493	0.537	0.574	0.611	0.647
\$125,000	0.392	0.438	0.456	0.500	0.538	0.575	0.614
\$150,000	0.362	0.407	0.425	0.469	0.508	0.545	0.585
\$175,000	0.337	0.382	0.400	0.443	0.481	0.519	0.560
\$200,000	0.315	0.360	0.378	0.420	0.459	0.496	0.538
\$225,000	0.297	0.341	0.359	0.400	0.439	0.476	0.519
\$250,000	0.281	0.324	0.342	0.382	0.421	0.458	0.501
\$275,000	0.267	0.309	0.327	0.366	0.405	0.441	0.485
\$300,000	0.254	0.295	0.314	0.352	0.390	0.426	0.470
\$325,000	0.243	0.283	0.301	0.339	0.377	0.412	0.456
\$350,000	0.232	0.272	0.290	0.327	0.365	0.400	0.444
\$375,000	0.223	0.262	0.280	0.316	0.353	0.388	0.432
\$400,000	0.214	0.253	0.271	0.306	0.343	0.377	0.421
\$425,000	0.207	0.245	0.262	0.297	0.333	0.367	0.411
\$450,000	0.199	0.237	0.254	0.288	0.324	0.357	0.402
\$475,000	0.193	0.230	0.247	0.280	0.316	0.348	0.393
\$500,000	0.186	0.223	0.240	0.273	0.308	0.340	0.384
\$600,000	0.165	0.199	0.216	0.247	0.281	0.311	0.354
\$700,000	0.148	0.181	0.197	0.226	0.258	0.287	0.330
\$800,000	0.134	0.166	0.181	0.208	0.240	0.267	0.310
\$900,000	0.123	0.153	0.168	0.194	0.224	0.250	0.292
\$1,000,000	0.114	0.142	0.157	0.181	0.211	0.236	0.277
\$2,000,000	0.063	0.083	0.094	0.111	0.134	0.152	0.188
\$3,000,000	0.042	0.058	0.067	0.080	0.099	0.114	0.145
\$4,000,000	0.031	0.044	0.051	0.062	0.078	0.090	0.118
\$5,000,000	0.024	0.035	0.041	0.050	0.064	0.075	0.099
\$6,000,000	0.020	0.028	0.034	0.041	0.054	0.063	0.085
\$7,000,000	0.016	0.024	0.029	0.035	0.046	0.054	0.075
\$8,000,000	0.013	0.020	0.025	0.030	0.040	0.047	0.066
\$9,000,000	0.011	0.017	0.021	0.026	0.035	0.042	0.059
\$10,000,000	0.010	0.015	0.019	0.023	0.031	0.037	0.053

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
ARKANSAS STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.556	0.597	0.616	0.655	0.695	0.723	0.738
\$15,000	0.502	0.549	0.570	0.612	0.656	0.689	0.709
\$20,000	0.459	0.509	0.532	0.577	0.624	0.659	0.684
\$25,000	0.424	0.477	0.501	0.547	0.596	0.633	0.661
\$30,000	0.395	0.449	0.474	0.520	0.571	0.609	0.641
\$35,000	0.370	0.425	0.451	0.497	0.549	0.588	0.623
\$40,000	0.349	0.403	0.430	0.477	0.529	0.569	0.606
\$50,000	0.313	0.368	0.395	0.441	0.495	0.535	0.576
\$75,000	0.252	0.305	0.333	0.377	0.431	0.471	0.519
\$100,000	0.212	0.262	0.291	0.332	0.386	0.424	0.476
\$125,000	0.184	0.232	0.261	0.299	0.352	0.388	0.443
\$150,000	0.163	0.209	0.237	0.273	0.325	0.360	0.416
\$175,000	0.147	0.191	0.219	0.253	0.304	0.336	0.394
\$200,000	0.134	0.177	0.204	0.236	0.286	0.317	0.375
\$225,000	0.123	0.164	0.192	0.222	0.271	0.300	0.359
\$250,000	0.114	0.154	0.181	0.210	0.258	0.286	0.346
\$275,000	0.107	0.146	0.172	0.200	0.247	0.274	0.334
\$300,000	0.100	0.138	0.164	0.191	0.237	0.263	0.323
\$325,000	0.095	0.131	0.157	0.183	0.228	0.253	0.313
\$350,000	0.090	0.125	0.151	0.176	0.221	0.245	0.305
\$375,000	0.085	0.120	0.146	0.170	0.214	0.237	0.297
\$400,000	0.081	0.116	0.141	0.164	0.208	0.230	0.290
\$425,000	0.078	0.111	0.136	0.159	0.202	0.223	0.284
\$450,000	0.075	0.107	0.132	0.154	0.197	0.218	0.278
\$475,000	0.072	0.104	0.129	0.150	0.192	0.212	0.272
\$500,000	0.069	0.101	0.125	0.146	0.187	0.207	0.267
\$600,000	0.060	0.090	0.114	0.133	0.173	0.191	0.250
\$700,000	0.054	0.082	0.105	0.122	0.161	0.178	0.237
\$800,000	0.049	0.076	0.098	0.114	0.152	0.167	0.226
\$900,000	0.045	0.070	0.092	0.108	0.144	0.159	0.217
\$1,000,000	0.041	0.066	0.087	0.102	0.137	0.151	0.209
\$2,000,000	0.025	0.043	0.059	0.070	0.099	0.110	0.161
\$3,000,000	0.018	0.033	0.046	0.055	0.080	0.089	0.135
\$4,000,000	0.014	0.026	0.038	0.046	0.067	0.076	0.117
\$5,000,000	0.011	0.022	0.032	0.039	0.058	0.066	0.103
\$6,000,000	0.009	0.019	0.027	0.033	0.050	0.058	0.091
\$7,000,000	0.008	0.016	0.024	0.029	0.045	0.052	0.082
\$8,000,000	0.007	0.014	0.021	0.026	0.040	0.046	0.074
\$9,000,000	0.006	0.013	0.019	0.023	0.036	0.042	0.067
\$10,000,000	0.005	0.011	0.017	0.021	0.032	0.038	0.061

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
ARKANSAS STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.637	0.681	0.701	0.742	0.785	0.815	0.830
\$15,000	0.578	0.629	0.651	0.697	0.744	0.779	0.799
\$20,000	0.532	0.586	0.610	0.658	0.709	0.747	0.772
\$25,000	0.493	0.550	0.576	0.626	0.679	0.719	0.748
\$30,000	0.461	0.519	0.546	0.597	0.652	0.693	0.726
\$35,000	0.433	0.492	0.520	0.571	0.628	0.670	0.706
\$40,000	0.409	0.469	0.497	0.549	0.606	0.649	0.688
\$50,000	0.369	0.429	0.458	0.509	0.568	0.612	0.655
\$75,000	0.299	0.357	0.388	0.437	0.496	0.540	0.591
\$100,000	0.254	0.310	0.340	0.386	0.445	0.488	0.544
\$125,000	0.221	0.275	0.306	0.349	0.407	0.448	0.506
\$150,000	0.197	0.249	0.279	0.320	0.377	0.415	0.476
\$175,000	0.178	0.228	0.258	0.296	0.352	0.389	0.451
\$200,000	0.163	0.211	0.241	0.277	0.332	0.367	0.430
\$225,000	0.151	0.197	0.226	0.261	0.314	0.348	0.412
\$250,000	0.140	0.185	0.214	0.247	0.300	0.332	0.396
\$275,000	0.131	0.174	0.203	0.235	0.287	0.318	0.382
\$300,000	0.123	0.165	0.194	0.224	0.275	0.305	0.370
\$325,000	0.116	0.158	0.186	0.215	0.265	0.294	0.359
\$350,000	0.110	0.151	0.179	0.207	0.256	0.284	0.349
\$375,000	0.105	0.144	0.172	0.200	0.248	0.275	0.340
\$400,000	0.100	0.139	0.166	0.193	0.241	0.267	0.332
\$425,000	0.096	0.134	0.161	0.187	0.234	0.259	0.325
\$450,000	0.092	0.129	0.156	0.181	0.228	0.252	0.318
\$475,000	0.088	0.125	0.152	0.176	0.223	0.246	0.311
\$500,000	0.085	0.121	0.147	0.171	0.217	0.240	0.306
\$600,000	0.074	0.108	0.134	0.156	0.200	0.221	0.286
\$700,000	0.066	0.098	0.123	0.143	0.186	0.206	0.270
\$800,000	0.060	0.090	0.114	0.133	0.175	0.193	0.257
\$900,000	0.055	0.084	0.107	0.125	0.166	0.183	0.247
\$1,000,000	0.050	0.078	0.101	0.119	0.158	0.174	0.237
\$2,000,000	0.030	0.050	0.068	0.081	0.113	0.126	0.182
\$3,000,000	0.021	0.038	0.053	0.063	0.091	0.102	0.152
\$4,000,000	0.016	0.030	0.043	0.052	0.076	0.086	0.132
\$5,000,000	0.013	0.025	0.036	0.044	0.065	0.075	0.116
\$6,000,000	0.011	0.022	0.031	0.038	0.057	0.066	0.103
\$7,000,000	0.009	0.019	0.027	0.033	0.051	0.058	0.093
\$8,000,000	0.008	0.016	0.024	0.029	0.045	0.052	0.084
\$9,000,000	0.007	0.014	0.021	0.026	0.040	0.047	0.076
\$10,000,000	0.006	0.013	0.019	0.024	0.036	0.043	0.069

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
COLORADO STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.541	0.587	0.606	0.655	0.684	0.710	0.728
\$15,000	0.484	0.534	0.556	0.608	0.641	0.672	0.694
\$20,000	0.439	0.492	0.515	0.569	0.605	0.639	0.665
\$25,000	0.402	0.457	0.480	0.535	0.574	0.609	0.639
\$30,000	0.372	0.427	0.451	0.506	0.546	0.583	0.616
\$35,000	0.345	0.401	0.425	0.480	0.522	0.560	0.595
\$40,000	0.323	0.378	0.403	0.457	0.500	0.539	0.576
\$50,000	0.286	0.340	0.365	0.418	0.462	0.502	0.542
\$75,000	0.222	0.273	0.298	0.347	0.392	0.432	0.477
\$100,000	0.181	0.228	0.253	0.298	0.342	0.381	0.430
\$125,000	0.153	0.197	0.220	0.262	0.305	0.343	0.393
\$150,000	0.133	0.173	0.196	0.235	0.277	0.312	0.364
\$175,000	0.117	0.155	0.177	0.213	0.254	0.288	0.340
\$200,000	0.104	0.140	0.162	0.195	0.235	0.267	0.319
\$225,000	0.094	0.128	0.149	0.181	0.219	0.250	0.302
\$250,000	0.086	0.118	0.138	0.168	0.205	0.235	0.287
\$275,000	0.079	0.109	0.129	0.157	0.194	0.222	0.273
\$300,000	0.072	0.102	0.121	0.148	0.183	0.210	0.262
\$325,000	0.067	0.095	0.114	0.140	0.174	0.200	0.251
\$350,000	0.063	0.090	0.108	0.133	0.166	0.191	0.242
\$375,000	0.059	0.085	0.103	0.126	0.159	0.183	0.233
\$400,000	0.055	0.080	0.098	0.120	0.153	0.175	0.225
\$425,000	0.052	0.076	0.093	0.115	0.147	0.169	0.218
\$450,000	0.049	0.073	0.089	0.110	0.141	0.163	0.212
\$475,000	0.046	0.069	0.086	0.106	0.136	0.157	0.206
\$500,000	0.044	0.066	0.082	0.102	0.132	0.152	0.200
\$600,000	0.036	0.056	0.071	0.088	0.116	0.134	0.181
\$700,000	0.031	0.049	0.063	0.078	0.104	0.121	0.166
\$800,000	0.027	0.043	0.056	0.070	0.095	0.110	0.154
\$900,000	0.023	0.039	0.051	0.064	0.087	0.101	0.144
\$1,000,000	0.021	0.035	0.046	0.058	0.081	0.094	0.135
\$2,000,000	0.009	0.017	0.024	0.031	0.046	0.055	0.086
\$3,000,000	0.005	0.011	0.015	0.020	0.031	0.038	0.062
\$4,000,000	0.003	0.007	0.011	0.014	0.023	0.029	0.048
\$5,000,000	0.002	0.005	0.008	0.011	0.018	0.022	0.038
\$6,000,000	0.002	0.004	0.006	0.008	0.014	0.018	0.031
\$7,000,000	0.001	0.003	0.005	0.007	0.011	0.015	0.026
\$8,000,000	0.001	0.002	0.004	0.005	0.009	0.012	0.022
\$9,000,000	0.001	0.002	0.003	0.004	0.008	0.010	0.018
\$10,000,000	0.001	0.002	0.003	0.004	0.006	0.009	0.016

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
COLORADO STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.604	0.653	0.673	0.725	0.755	0.783	0.800
\$15,000	0.544	0.598	0.620	0.676	0.711	0.743	0.765
\$20,000	0.496	0.553	0.577	0.635	0.673	0.708	0.735
\$25,000	0.457	0.515	0.540	0.599	0.640	0.678	0.708
\$30,000	0.424	0.483	0.509	0.568	0.611	0.650	0.684
\$35,000	0.396	0.455	0.481	0.541	0.585	0.626	0.661
\$40,000	0.371	0.431	0.457	0.516	0.561	0.603	0.641
\$50,000	0.331	0.390	0.416	0.474	0.521	0.564	0.605
\$75,000	0.261	0.316	0.343	0.397	0.445	0.488	0.536
\$100,000	0.216	0.268	0.294	0.344	0.391	0.434	0.484
\$125,000	0.185	0.233	0.258	0.304	0.351	0.392	0.445
\$150,000	0.161	0.206	0.231	0.274	0.319	0.358	0.412
\$175,000	0.143	0.185	0.209	0.250	0.294	0.331	0.386
\$200,000	0.129	0.169	0.192	0.230	0.273	0.308	0.364
\$225,000	0.117	0.155	0.177	0.213	0.255	0.289	0.344
\$250,000	0.107	0.143	0.165	0.199	0.240	0.272	0.328
\$275,000	0.098	0.133	0.155	0.187	0.227	0.258	0.313
\$300,000	0.091	0.124	0.145	0.176	0.215	0.245	0.300
\$325,000	0.085	0.117	0.137	0.167	0.205	0.234	0.288
\$350,000	0.079	0.110	0.130	0.158	0.196	0.223	0.277
\$375,000	0.074	0.104	0.124	0.151	0.187	0.214	0.268
\$400,000	0.070	0.099	0.118	0.144	0.180	0.206	0.259
\$425,000	0.066	0.094	0.113	0.138	0.173	0.198	0.251
\$450,000	0.063	0.090	0.108	0.132	0.167	0.191	0.244
\$475,000	0.059	0.086	0.104	0.127	0.161	0.185	0.237
\$500,000	0.056	0.082	0.100	0.122	0.155	0.179	0.230
\$600,000	0.047	0.070	0.086	0.107	0.138	0.158	0.209
\$700,000	0.040	0.061	0.076	0.094	0.124	0.143	0.192
\$800,000	0.035	0.054	0.068	0.085	0.112	0.130	0.178
\$900,000	0.031	0.048	0.062	0.077	0.103	0.120	0.166
\$1,000,000	0.027	0.044	0.056	0.070	0.095	0.111	0.156
\$2,000,000	0.012	0.021	0.029	0.037	0.054	0.065	0.099
\$3,000,000	0.007	0.013	0.019	0.024	0.037	0.045	0.072
\$4,000,000	0.004	0.009	0.013	0.017	0.027	0.034	0.055
\$5,000,000	0.003	0.007	0.010	0.013	0.021	0.026	0.044
\$6,000,000	0.002	0.005	0.007	0.010	0.016	0.021	0.036
\$7,000,000	0.002	0.004	0.006	0.008	0.013	0.017	0.030
\$8,000,000	0.001	0.003	0.005	0.006	0.011	0.014	0.025
\$9,000,000	0.001	0.002	0.004	0.005	0.009	0.012	0.021
\$10,000,000	0.001	0.002	0.003	0.004	0.007	0.010	0.018

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
CONNECTICUT STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	
\$10,000	0.668	0.705	0.716	0.738	0.756	0.772	0.781
\$15,000	0.626	0.667	0.680	0.705	0.726	0.746	0.758
\$20,000	0.591	0.636	0.650	0.678	0.701	0.723	0.738
\$25,000	0.562	0.608	0.624	0.654	0.679	0.703	0.720
\$30,000	0.536	0.585	0.601	0.632	0.659	0.685	0.703
\$35,000	0.514	0.563	0.580	0.613	0.641	0.668	0.688
\$40,000	0.494	0.544	0.561	0.595	0.624	0.652	0.674
\$50,000	0.460	0.511	0.529	0.564	0.595	0.625	0.649
\$75,000	0.396	0.448	0.467	0.503	0.537	0.570	0.599
\$100,000	0.352	0.403	0.422	0.459	0.494	0.527	0.559
\$125,000	0.318	0.368	0.388	0.424	0.460	0.493	0.528
\$150,000	0.292	0.340	0.360	0.396	0.432	0.465	0.501
\$175,000	0.270	0.317	0.337	0.372	0.408	0.442	0.479
\$200,000	0.252	0.298	0.318	0.352	0.388	0.421	0.459
\$225,000	0.237	0.282	0.301	0.335	0.370	0.403	0.442
\$250,000	0.224	0.267	0.287	0.319	0.355	0.387	0.426
\$275,000	0.212	0.255	0.274	0.306	0.341	0.373	0.412
\$300,000	0.202	0.243	0.263	0.294	0.329	0.360	0.400
\$325,000	0.192	0.233	0.252	0.283	0.317	0.348	0.388
\$350,000	0.184	0.224	0.243	0.273	0.307	0.337	0.378
\$375,000	0.176	0.216	0.235	0.264	0.298	0.327	0.368
\$400,000	0.170	0.208	0.227	0.255	0.289	0.318	0.359
\$425,000	0.163	0.201	0.220	0.248	0.281	0.309	0.350
\$450,000	0.157	0.195	0.213	0.241	0.274	0.302	0.342
\$475,000	0.152	0.189	0.207	0.234	0.267	0.294	0.335
\$500,000	0.147	0.183	0.201	0.228	0.260	0.287	0.328
\$600,000	0.130	0.164	0.182	0.206	0.238	0.263	0.304
\$700,000	0.117	0.149	0.166	0.190	0.220	0.244	0.284
\$800,000	0.106	0.137	0.153	0.176	0.205	0.228	0.268
\$900,000	0.098	0.127	0.143	0.164	0.192	0.214	0.254
\$1,000,000	0.090	0.118	0.134	0.154	0.182	0.203	0.242
\$2,000,000	0.051	0.071	0.083	0.098	0.120	0.135	0.170
\$3,000,000	0.035	0.051	0.061	0.072	0.092	0.104	0.135
\$4,000,000	0.027	0.040	0.049	0.058	0.074	0.085	0.113
\$5,000,000	0.021	0.032	0.040	0.048	0.063	0.071	0.097
\$6,000,000	0.017	0.027	0.034	0.041	0.054	0.062	0.086
\$7,000,000	0.014	0.023	0.029	0.035	0.047	0.054	0.076
\$8,000,000	0.012	0.020	0.026	0.031	0.042	0.048	0.068
\$9,000,000	0.011	0.018	0.023	0.027	0.037	0.043	0.062
\$10,000,000	0.009	0.015	0.020	0.024	0.034	0.039	0.056

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
CONNECTICUT STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.745	0.784	0.795	0.818	0.837	0.853	0.862
\$15,000	0.700	0.744	0.758	0.784	0.806	0.826	0.839
\$20,000	0.663	0.711	0.726	0.755	0.780	0.803	0.818
\$25,000	0.632	0.682	0.698	0.730	0.756	0.782	0.799
\$30,000	0.604	0.656	0.673	0.707	0.735	0.762	0.781
\$35,000	0.580	0.633	0.651	0.686	0.716	0.745	0.765
\$40,000	0.559	0.613	0.631	0.667	0.698	0.728	0.751
\$50,000	0.522	0.577	0.596	0.634	0.667	0.699	0.724
\$75,000	0.453	0.509	0.530	0.569	0.605	0.640	0.670
\$100,000	0.405	0.460	0.481	0.521	0.558	0.594	0.627
\$125,000	0.368	0.422	0.443	0.483	0.521	0.557	0.593
\$150,000	0.339	0.392	0.413	0.452	0.490	0.527	0.564
\$175,000	0.315	0.367	0.388	0.426	0.465	0.501	0.540
\$200,000	0.295	0.346	0.367	0.404	0.443	0.478	0.518
\$225,000	0.278	0.327	0.348	0.385	0.423	0.459	0.499
\$250,000	0.263	0.311	0.332	0.368	0.406	0.441	0.482
\$275,000	0.250	0.297	0.318	0.353	0.391	0.425	0.467
\$300,000	0.238	0.285	0.305	0.340	0.377	0.411	0.453
\$325,000	0.228	0.273	0.294	0.327	0.365	0.398	0.441
\$350,000	0.219	0.263	0.283	0.316	0.354	0.386	0.429
\$375,000	0.210	0.254	0.274	0.306	0.343	0.375	0.418
\$400,000	0.202	0.245	0.265	0.297	0.334	0.365	0.408
\$425,000	0.195	0.237	0.257	0.288	0.325	0.356	0.399
\$450,000	0.188	0.230	0.250	0.280	0.316	0.347	0.390
\$475,000	0.182	0.223	0.243	0.273	0.309	0.339	0.382
\$500,000	0.176	0.217	0.236	0.266	0.301	0.331	0.374
\$600,000	0.157	0.195	0.214	0.242	0.276	0.305	0.348
\$700,000	0.141	0.177	0.196	0.223	0.256	0.283	0.326
\$800,000	0.129	0.163	0.181	0.207	0.239	0.265	0.307
\$900,000	0.118	0.151	0.169	0.193	0.225	0.249	0.292
\$1,000,000	0.110	0.141	0.158	0.181	0.212	0.236	0.278
\$2,000,000	0.063	0.086	0.099	0.116	0.141	0.158	0.196
\$3,000,000	0.043	0.061	0.073	0.086	0.107	0.121	0.156
\$4,000,000	0.033	0.048	0.058	0.068	0.087	0.099	0.130
\$5,000,000	0.026	0.039	0.048	0.057	0.073	0.084	0.112
\$6,000,000	0.021	0.032	0.040	0.048	0.063	0.072	0.098
\$7,000,000	0.018	0.028	0.035	0.042	0.055	0.063	0.087
\$8,000,000	0.015	0.024	0.030	0.036	0.049	0.056	0.078
\$9,000,000	0.013	0.021	0.027	0.032	0.043	0.050	0.071
\$10,000,000	0.011	0.019	0.024	0.029	0.039	0.045	0.065

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
DISTRICT OF COLUMBIA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.692	0.727	0.735	0.739	0.767	0.776	0.791
\$15,000	0.654	0.692	0.702	0.709	0.741	0.753	0.771
\$20,000	0.622	0.664	0.675	0.685	0.719	0.733	0.754
\$25,000	0.595	0.639	0.652	0.663	0.700	0.715	0.738
\$30,000	0.572	0.618	0.631	0.644	0.682	0.699	0.724
\$35,000	0.551	0.599	0.613	0.627	0.666	0.685	0.711
\$40,000	0.533	0.581	0.596	0.612	0.652	0.671	0.699
\$50,000	0.501	0.551	0.567	0.584	0.626	0.647	0.678
\$75,000	0.442	0.493	0.511	0.531	0.575	0.599	0.634
\$100,000	0.399	0.451	0.470	0.491	0.537	0.562	0.600
\$125,000	0.367	0.418	0.438	0.460	0.506	0.531	0.573
\$150,000	0.341	0.391	0.411	0.434	0.480	0.506	0.549
\$175,000	0.319	0.369	0.389	0.412	0.458	0.484	0.529
\$200,000	0.301	0.350	0.370	0.393	0.439	0.465	0.511
\$225,000	0.285	0.333	0.354	0.377	0.422	0.449	0.495
\$250,000	0.271	0.319	0.339	0.362	0.407	0.433	0.481
\$275,000	0.259	0.306	0.326	0.349	0.394	0.420	0.468
\$300,000	0.248	0.294	0.314	0.337	0.381	0.408	0.456
\$325,000	0.238	0.283	0.304	0.326	0.370	0.396	0.445
\$350,000	0.229	0.273	0.294	0.316	0.360	0.386	0.435
\$375,000	0.221	0.265	0.285	0.307	0.350	0.376	0.425
\$400,000	0.213	0.256	0.276	0.298	0.342	0.367	0.416
\$425,000	0.206	0.249	0.269	0.290	0.333	0.359	0.408
\$450,000	0.199	0.242	0.261	0.283	0.325	0.351	0.400
\$475,000	0.193	0.235	0.255	0.276	0.318	0.343	0.393
\$500,000	0.188	0.229	0.248	0.269	0.311	0.336	0.386
\$600,000	0.168	0.207	0.226	0.247	0.287	0.311	0.361
\$700,000	0.153	0.190	0.208	0.228	0.267	0.291	0.340
\$800,000	0.140	0.175	0.192	0.212	0.250	0.273	0.322
\$900,000	0.129	0.163	0.179	0.198	0.235	0.258	0.306
\$1,000,000	0.120	0.152	0.168	0.187	0.223	0.245	0.292
\$2,000,000	0.068	0.091	0.102	0.116	0.144	0.163	0.203
\$3,000,000	0.047	0.063	0.071	0.083	0.105	0.121	0.154
\$4,000,000	0.035	0.047	0.054	0.063	0.080	0.095	0.122
\$5,000,000	0.027	0.037	0.042	0.050	0.064	0.077	0.100
\$6,000,000	0.022	0.030	0.034	0.041	0.053	0.064	0.083
\$7,000,000	0.018	0.025	0.028	0.034	0.044	0.054	0.070
\$8,000,000	0.015	0.021	0.024	0.029	0.037	0.046	0.060
\$9,000,000	0.013	0.018	0.020	0.025	0.032	0.040	0.052
\$10,000,000	0.011	0.016	0.018	0.022	0.028	0.035	0.046

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
DISTRICT OF COLUMBIA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.773	0.809	0.817	0.821	0.850	0.859	0.874
\$15,000	0.733	0.773	0.783	0.790	0.824	0.835	0.854
\$20,000	0.699	0.744	0.755	0.764	0.801	0.815	0.836
\$25,000	0.671	0.718	0.731	0.742	0.780	0.796	0.820
\$30,000	0.647	0.696	0.709	0.722	0.762	0.780	0.805
\$35,000	0.626	0.675	0.690	0.704	0.746	0.764	0.792
\$40,000	0.606	0.657	0.673	0.688	0.731	0.750	0.779
\$50,000	0.573	0.626	0.642	0.659	0.704	0.725	0.757
\$75,000	0.511	0.565	0.584	0.604	0.650	0.675	0.711
\$100,000	0.466	0.521	0.540	0.562	0.610	0.636	0.676
\$125,000	0.432	0.486	0.506	0.529	0.577	0.604	0.646
\$150,000	0.404	0.457	0.478	0.501	0.550	0.577	0.622
\$175,000	0.380	0.434	0.455	0.478	0.527	0.554	0.600
\$200,000	0.361	0.413	0.434	0.458	0.506	0.534	0.581
\$225,000	0.344	0.395	0.417	0.440	0.489	0.516	0.564
\$250,000	0.328	0.379	0.401	0.425	0.473	0.500	0.549
\$275,000	0.315	0.365	0.387	0.410	0.458	0.486	0.535
\$300,000	0.303	0.353	0.374	0.398	0.445	0.473	0.523
\$325,000	0.292	0.341	0.362	0.386	0.433	0.461	0.511
\$350,000	0.282	0.330	0.352	0.375	0.422	0.449	0.500
\$375,000	0.273	0.320	0.342	0.365	0.412	0.439	0.490
\$400,000	0.264	0.311	0.332	0.356	0.402	0.429	0.480
\$425,000	0.256	0.303	0.324	0.347	0.393	0.420	0.472
\$450,000	0.249	0.295	0.316	0.339	0.385	0.412	0.463
\$475,000	0.242	0.288	0.308	0.331	0.377	0.403	0.455
\$500,000	0.235	0.281	0.301	0.324	0.369	0.396	0.448
\$600,000	0.213	0.256	0.276	0.299	0.343	0.369	0.421
\$700,000	0.195	0.236	0.256	0.278	0.321	0.346	0.398
\$800,000	0.180	0.220	0.238	0.260	0.302	0.327	0.378
\$900,000	0.167	0.205	0.224	0.245	0.285	0.310	0.361
\$1,000,000	0.156	0.193	0.210	0.231	0.271	0.295	0.346
\$2,000,000	0.094	0.120	0.133	0.149	0.180	0.202	0.245
\$3,000,000	0.066	0.086	0.095	0.109	0.134	0.153	0.190
\$4,000,000	0.051	0.066	0.073	0.085	0.105	0.122	0.153
\$5,000,000	0.040	0.053	0.058	0.068	0.085	0.100	0.126
\$6,000,000	0.033	0.044	0.048	0.057	0.071	0.084	0.106
\$7,000,000	0.028	0.037	0.040	0.048	0.060	0.072	0.091
\$8,000,000	0.024	0.032	0.035	0.041	0.051	0.062	0.078
\$9,000,000	0.021	0.027	0.030	0.036	0.045	0.054	0.068
\$10,000,000	0.018	0.024	0.026	0.031	0.039	0.048	0.060

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
GEORGIA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.752	0.791	0.808	0.840	0.869	0.898	0.913
\$15,000	0.695	0.741	0.761	0.797	0.832	0.864	0.885
\$20,000	0.648	0.699	0.721	0.761	0.799	0.834	0.859
\$25,000	0.608	0.663	0.686	0.729	0.770	0.808	0.836
\$30,000	0.573	0.631	0.656	0.700	0.744	0.783	0.815
\$35,000	0.543	0.602	0.629	0.674	0.720	0.761	0.796
\$40,000	0.516	0.577	0.604	0.651	0.698	0.741	0.778
\$50,000	0.471	0.533	0.562	0.610	0.660	0.704	0.746
\$75,000	0.389	0.452	0.483	0.531	0.584	0.630	0.681
\$100,000	0.333	0.395	0.427	0.474	0.529	0.574	0.630
\$125,000	0.293	0.353	0.385	0.430	0.485	0.530	0.590
\$150,000	0.262	0.320	0.352	0.395	0.450	0.494	0.556
\$175,000	0.237	0.294	0.325	0.366	0.421	0.464	0.528
\$200,000	0.217	0.272	0.303	0.343	0.397	0.438	0.503
\$225,000	0.200	0.253	0.284	0.322	0.376	0.416	0.482
\$250,000	0.186	0.237	0.268	0.305	0.358	0.396	0.463
\$275,000	0.174	0.224	0.254	0.289	0.342	0.379	0.447
\$300,000	0.163	0.212	0.241	0.276	0.327	0.364	0.432
\$325,000	0.153	0.201	0.230	0.264	0.315	0.350	0.418
\$350,000	0.145	0.192	0.220	0.253	0.303	0.338	0.406
\$375,000	0.138	0.183	0.212	0.243	0.293	0.327	0.395
\$400,000	0.131	0.175	0.203	0.234	0.283	0.316	0.384
\$425,000	0.125	0.168	0.196	0.226	0.275	0.307	0.375
\$450,000	0.119	0.162	0.189	0.218	0.266	0.298	0.366
\$475,000	0.114	0.156	0.183	0.212	0.259	0.290	0.358
\$500,000	0.109	0.150	0.177	0.205	0.252	0.282	0.350
\$600,000	0.094	0.132	0.157	0.183	0.228	0.256	0.323
\$700,000	0.082	0.117	0.142	0.166	0.209	0.236	0.302
\$800,000	0.073	0.106	0.129	0.152	0.194	0.219	0.284
\$900,000	0.065	0.096	0.119	0.140	0.180	0.205	0.269
\$1,000,000	0.059	0.088	0.110	0.130	0.169	0.192	0.256
\$2,000,000	0.028	0.047	0.062	0.076	0.105	0.122	0.175
\$3,000,000	0.017	0.031	0.042	0.052	0.075	0.089	0.133
\$4,000,000	0.012	0.022	0.030	0.038	0.057	0.069	0.106
\$5,000,000	0.009	0.017	0.023	0.030	0.045	0.056	0.087
\$6,000,000	0.007	0.013	0.018	0.024	0.037	0.046	0.073
\$7,000,000	0.005	0.010	0.015	0.019	0.030	0.038	0.062
\$8,000,000	0.004	0.009	0.012	0.016	0.025	0.033	0.053
\$9,000,000	0.003	0.007	0.010	0.014	0.022	0.028	0.046
\$10,000,000	0.003	0.006	0.009	0.012	0.019	0.024	0.040

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
HAWAII STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.583	0.611	0.618	0.644	0.659	0.679	0.693
\$15,000	0.532	0.564	0.573	0.602	0.620	0.644	0.661
\$20,000	0.493	0.527	0.538	0.569	0.589	0.615	0.634
\$25,000	0.461	0.497	0.508	0.540	0.562	0.590	0.611
\$30,000	0.434	0.471	0.483	0.516	0.539	0.568	0.590
\$35,000	0.411	0.449	0.461	0.495	0.519	0.549	0.572
\$40,000	0.391	0.429	0.441	0.476	0.500	0.531	0.556
\$50,000	0.357	0.396	0.409	0.443	0.469	0.501	0.527
\$75,000	0.298	0.336	0.349	0.383	0.410	0.442	0.471
\$100,000	0.258	0.294	0.308	0.340	0.368	0.400	0.430
\$125,000	0.229	0.264	0.277	0.308	0.335	0.367	0.397
\$150,000	0.206	0.240	0.252	0.282	0.309	0.340	0.371
\$175,000	0.188	0.220	0.233	0.262	0.288	0.318	0.348
\$200,000	0.173	0.204	0.216	0.244	0.270	0.299	0.329
\$225,000	0.161	0.190	0.202	0.229	0.254	0.282	0.313
\$250,000	0.150	0.179	0.190	0.216	0.241	0.268	0.298
\$275,000	0.140	0.168	0.180	0.205	0.229	0.255	0.285
\$300,000	0.132	0.159	0.171	0.194	0.218	0.244	0.274
\$325,000	0.125	0.151	0.162	0.185	0.209	0.234	0.263
\$350,000	0.118	0.144	0.155	0.177	0.200	0.224	0.254
\$375,000	0.113	0.137	0.148	0.170	0.192	0.216	0.245
\$400,000	0.107	0.131	0.142	0.163	0.185	0.208	0.237
\$425,000	0.102	0.126	0.136	0.157	0.179	0.201	0.230
\$450,000	0.098	0.121	0.131	0.151	0.173	0.194	0.223
\$475,000	0.094	0.116	0.126	0.146	0.167	0.188	0.216
\$500,000	0.090	0.112	0.122	0.141	0.162	0.183	0.210
\$600,000	0.078	0.098	0.107	0.124	0.144	0.163	0.190
\$700,000	0.068	0.087	0.095	0.111	0.130	0.148	0.174
\$800,000	0.061	0.078	0.086	0.101	0.119	0.136	0.161
\$900,000	0.054	0.071	0.078	0.092	0.109	0.125	0.149
\$1,000,000	0.049	0.065	0.072	0.085	0.101	0.116	0.140
\$2,000,000	0.024	0.034	0.039	0.047	0.058	0.068	0.087
\$3,000,000	0.015	0.022	0.026	0.032	0.040	0.048	0.063
\$4,000,000	0.011	0.016	0.019	0.023	0.030	0.036	0.049
\$5,000,000	0.008	0.012	0.014	0.018	0.024	0.029	0.040
\$6,000,000	0.006	0.009	0.011	0.014	0.019	0.024	0.033
\$7,000,000	0.005	0.007	0.009	0.012	0.016	0.020	0.028
\$8,000,000	0.004	0.006	0.007	0.010	0.013	0.017	0.024
\$9,000,000	0.003	0.005	0.006	0.008	0.011	0.014	0.021
\$10,000,000	0.003	0.004	0.005	0.007	0.010	0.012	0.018

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
HAWAII STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.683	0.713	0.721	0.748	0.763	0.784	0.798
\$15,000	0.629	0.663	0.673	0.704	0.722	0.747	0.764
\$20,000	0.587	0.624	0.635	0.668	0.689	0.717	0.736
\$25,000	0.553	0.591	0.603	0.638	0.660	0.690	0.712
\$30,000	0.524	0.564	0.576	0.611	0.636	0.667	0.690
\$35,000	0.499	0.540	0.552	0.588	0.614	0.646	0.670
\$40,000	0.477	0.518	0.531	0.568	0.594	0.627	0.653
\$50,000	0.441	0.482	0.496	0.533	0.560	0.594	0.622
\$75,000	0.376	0.417	0.431	0.468	0.496	0.532	0.561
\$100,000	0.331	0.371	0.385	0.421	0.450	0.485	0.517
\$125,000	0.298	0.337	0.351	0.385	0.415	0.449	0.481
\$150,000	0.272	0.310	0.323	0.357	0.386	0.420	0.452
\$175,000	0.251	0.287	0.301	0.333	0.362	0.395	0.428
\$200,000	0.233	0.269	0.282	0.314	0.342	0.374	0.407
\$225,000	0.219	0.253	0.266	0.296	0.324	0.356	0.388
\$250,000	0.206	0.239	0.252	0.282	0.309	0.340	0.372
\$275,000	0.194	0.227	0.240	0.268	0.295	0.325	0.357
\$300,000	0.184	0.216	0.229	0.256	0.283	0.312	0.344
\$325,000	0.175	0.206	0.219	0.246	0.272	0.301	0.332
\$350,000	0.167	0.198	0.210	0.236	0.262	0.290	0.321
\$375,000	0.160	0.190	0.202	0.227	0.253	0.280	0.311
\$400,000	0.153	0.182	0.194	0.219	0.244	0.271	0.302
\$425,000	0.147	0.175	0.187	0.212	0.237	0.263	0.294
\$450,000	0.141	0.169	0.181	0.205	0.229	0.255	0.286
\$475,000	0.136	0.164	0.175	0.198	0.223	0.248	0.278
\$500,000	0.131	0.158	0.169	0.192	0.216	0.241	0.271
\$600,000	0.115	0.140	0.151	0.172	0.195	0.218	0.247
\$700,000	0.102	0.126	0.136	0.156	0.177	0.199	0.228
\$800,000	0.092	0.114	0.124	0.142	0.163	0.184	0.212
\$900,000	0.083	0.104	0.113	0.131	0.151	0.171	0.198
\$1,000,000	0.076	0.096	0.105	0.122	0.141	0.160	0.186
\$2,000,000	0.040	0.053	0.059	0.070	0.084	0.098	0.119
\$3,000,000	0.026	0.035	0.040	0.048	0.059	0.070	0.087
\$4,000,000	0.019	0.026	0.030	0.036	0.045	0.054	0.069
\$5,000,000	0.014	0.020	0.023	0.028	0.036	0.043	0.056
\$6,000,000	0.011	0.016	0.018	0.023	0.029	0.036	0.047
\$7,000,000	0.009	0.013	0.015	0.019	0.024	0.030	0.040
\$8,000,000	0.007	0.011	0.012	0.016	0.021	0.025	0.034
\$9,000,000	0.006	0.009	0.011	0.013	0.018	0.022	0.030
\$10,000,000	0.005	0.008	0.009	0.012	0.015	0.019	0.026

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
ILLINOIS STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors						
Per Accident Limitation	Hazard Groups					
	A	B	C	D	E	F
\$10,000	0.801	0.835	0.848	0.874	0.894	0.913
\$15,000	0.751	0.791	0.806	0.836	0.861	0.883
\$20,000	0.710	0.753	0.770	0.803	0.831	0.856
\$25,000	0.674	0.721	0.738	0.774	0.804	0.832
\$30,000	0.642	0.691	0.710	0.748	0.780	0.810
\$35,000	0.614	0.665	0.685	0.724	0.758	0.790
\$40,000	0.589	0.641	0.661	0.702	0.737	0.770
\$50,000	0.546	0.600	0.621	0.663	0.700	0.736
\$75,000	0.465	0.520	0.542	0.586	0.626	0.666
\$100,000	0.409	0.463	0.485	0.529	0.570	0.611
\$125,000	0.366	0.419	0.441	0.484	0.525	0.567
\$150,000	0.333	0.384	0.405	0.448	0.489	0.530
\$175,000	0.306	0.356	0.377	0.418	0.459	0.499
\$200,000	0.284	0.332	0.352	0.392	0.433	0.473
\$225,000	0.265	0.311	0.332	0.370	0.410	0.450
\$250,000	0.249	0.294	0.314	0.351	0.391	0.429
\$275,000	0.234	0.278	0.298	0.334	0.373	0.411
\$300,000	0.222	0.265	0.284	0.319	0.358	0.395
\$325,000	0.211	0.252	0.271	0.306	0.344	0.380
\$350,000	0.201	0.241	0.260	0.294	0.331	0.366
\$375,000	0.192	0.231	0.249	0.283	0.319	0.354
\$400,000	0.184	0.222	0.240	0.273	0.309	0.343
\$425,000	0.176	0.214	0.231	0.263	0.299	0.332
\$450,000	0.169	0.206	0.223	0.255	0.290	0.323
\$475,000	0.163	0.199	0.216	0.247	0.281	0.314
\$500,000	0.157	0.192	0.209	0.239	0.273	0.305
\$600,000	0.137	0.170	0.186	0.214	0.246	0.276
\$700,000	0.122	0.152	0.168	0.194	0.225	0.253
\$800,000	0.109	0.138	0.153	0.177	0.207	0.234
\$900,000	0.099	0.126	0.140	0.163	0.192	0.218
\$1,000,000	0.091	0.116	0.130	0.152	0.179	0.204
\$2,000,000	0.047	0.064	0.074	0.088	0.109	0.126
\$3,000,000	0.031	0.043	0.050	0.061	0.077	0.091
\$4,000,000	0.022	0.032	0.037	0.046	0.059	0.071
\$5,000,000	0.017	0.025	0.029	0.037	0.048	0.057
\$6,000,000	0.013	0.020	0.024	0.030	0.039	0.048
\$7,000,000	0.011	0.016	0.020	0.025	0.033	0.040
\$8,000,000	0.009	0.014	0.016	0.021	0.028	0.035
\$9,000,000	0.008	0.012	0.014	0.018	0.024	0.030
\$10,000,000	0.007	0.010	0.012	0.016	0.021	0.027
						0.037

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
INDIANA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.548	0.595	0.617	0.654	0.685	0.722	0.729
\$15,000	0.493	0.543	0.566	0.607	0.642	0.683	0.694
\$20,000	0.449	0.501	0.525	0.567	0.605	0.649	0.663
\$25,000	0.413	0.466	0.490	0.534	0.573	0.619	0.636
\$30,000	0.382	0.436	0.460	0.505	0.545	0.592	0.611
\$35,000	0.356	0.409	0.434	0.479	0.519	0.567	0.589
\$40,000	0.333	0.386	0.410	0.455	0.497	0.545	0.568
\$50,000	0.296	0.347	0.370	0.415	0.457	0.506	0.531
\$75,000	0.231	0.278	0.299	0.341	0.382	0.430	0.459
\$100,000	0.189	0.232	0.252	0.291	0.329	0.375	0.406
\$125,000	0.160	0.199	0.217	0.253	0.290	0.333	0.365
\$150,000	0.139	0.174	0.191	0.225	0.260	0.301	0.332
\$175,000	0.122	0.155	0.171	0.202	0.235	0.274	0.305
\$200,000	0.109	0.140	0.155	0.184	0.215	0.252	0.283
\$225,000	0.098	0.127	0.141	0.168	0.198	0.233	0.264
\$250,000	0.090	0.116	0.130	0.155	0.184	0.217	0.247
\$275,000	0.082	0.107	0.120	0.144	0.172	0.203	0.233
\$300,000	0.076	0.100	0.112	0.135	0.161	0.191	0.220
\$325,000	0.070	0.093	0.105	0.126	0.152	0.180	0.209
\$350,000	0.065	0.087	0.098	0.119	0.143	0.171	0.199
\$375,000	0.061	0.082	0.093	0.112	0.136	0.162	0.190
\$400,000	0.057	0.077	0.087	0.106	0.129	0.154	0.182
\$425,000	0.054	0.073	0.083	0.101	0.123	0.147	0.175
\$450,000	0.051	0.069	0.079	0.096	0.118	0.141	0.168
\$475,000	0.048	0.066	0.075	0.092	0.113	0.135	0.162
\$500,000	0.046	0.062	0.072	0.088	0.108	0.130	0.156
\$600,000	0.038	0.052	0.061	0.074	0.093	0.112	0.137
\$700,000	0.032	0.045	0.052	0.065	0.081	0.098	0.122
\$800,000	0.028	0.039	0.046	0.057	0.072	0.088	0.111
\$900,000	0.024	0.035	0.041	0.051	0.065	0.079	0.101
\$1,000,000	0.021	0.031	0.037	0.046	0.059	0.072	0.093
\$2,000,000	0.009	0.014	0.018	0.022	0.031	0.038	0.053
\$3,000,000	0.005	0.009	0.011	0.014	0.020	0.025	0.037
\$4,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.028
\$5,000,000	0.003	0.004	0.006	0.007	0.011	0.014	0.022
\$6,000,000	0.002	0.003	0.004	0.006	0.009	0.011	0.018
\$7,000,000	0.002	0.003	0.003	0.005	0.007	0.009	0.015
\$8,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.012
\$9,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.011
\$10,000,000	0.001	0.002	0.002	0.003	0.004	0.005	0.009

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
INDIANA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.605	0.654	0.677	0.716	0.749	0.788	0.794
\$15,000	0.547	0.599	0.624	0.667	0.703	0.747	0.758
\$20,000	0.500	0.555	0.581	0.626	0.665	0.711	0.726
\$25,000	0.461	0.518	0.544	0.591	0.632	0.680	0.697
\$30,000	0.429	0.486	0.512	0.559	0.602	0.652	0.672
\$35,000	0.400	0.458	0.484	0.532	0.575	0.626	0.648
\$40,000	0.376	0.433	0.458	0.507	0.551	0.603	0.626
\$50,000	0.335	0.391	0.416	0.464	0.508	0.561	0.587
\$75,000	0.264	0.316	0.339	0.384	0.428	0.480	0.510
\$100,000	0.219	0.265	0.287	0.329	0.371	0.421	0.453
\$125,000	0.187	0.229	0.249	0.288	0.328	0.375	0.408
\$150,000	0.163	0.202	0.220	0.257	0.295	0.340	0.373
\$175,000	0.144	0.181	0.198	0.232	0.268	0.310	0.343
\$200,000	0.130	0.164	0.180	0.212	0.246	0.286	0.319
\$225,000	0.118	0.149	0.165	0.195	0.228	0.265	0.298
\$250,000	0.107	0.137	0.152	0.180	0.212	0.248	0.280
\$275,000	0.099	0.127	0.141	0.168	0.198	0.232	0.264
\$300,000	0.092	0.118	0.132	0.157	0.186	0.219	0.250
\$325,000	0.085	0.111	0.123	0.148	0.176	0.207	0.238
\$350,000	0.080	0.104	0.116	0.139	0.166	0.196	0.227
\$375,000	0.075	0.098	0.110	0.132	0.158	0.187	0.217
\$400,000	0.070	0.092	0.104	0.125	0.150	0.178	0.208
\$425,000	0.066	0.087	0.099	0.119	0.144	0.170	0.200
\$450,000	0.063	0.083	0.094	0.113	0.137	0.163	0.192
\$475,000	0.059	0.079	0.090	0.108	0.132	0.157	0.185
\$500,000	0.056	0.075	0.086	0.104	0.126	0.151	0.179
\$600,000	0.047	0.064	0.073	0.088	0.109	0.130	0.157
\$700,000	0.040	0.055	0.063	0.077	0.096	0.115	0.141
\$800,000	0.035	0.048	0.055	0.068	0.085	0.103	0.128
\$900,000	0.031	0.042	0.050	0.061	0.077	0.093	0.117
\$1,000,000	0.027	0.038	0.045	0.055	0.070	0.085	0.108
\$2,000,000	0.012	0.018	0.022	0.027	0.036	0.045	0.061
\$3,000,000	0.007	0.011	0.013	0.017	0.024	0.030	0.043
\$4,000,000	0.005	0.008	0.009	0.012	0.017	0.022	0.032
\$5,000,000	0.004	0.006	0.007	0.009	0.013	0.016	0.025
\$6,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.021
\$7,000,000	0.002	0.003	0.004	0.006	0.008	0.011	0.017
\$8,000,000	0.002	0.003	0.004	0.005	0.007	0.009	0.014
\$9,000,000	0.002	0.002	0.003	0.004	0.006	0.008	0.012
\$10,000,000	0.001	0.002	0.002	0.003	0.005	0.006	0.011

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
KANSAS STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.581	0.637	0.652	0.686	0.710	0.737	0.751
\$15,000	0.527	0.588	0.605	0.643	0.672	0.702	0.721
\$20,000	0.483	0.547	0.565	0.607	0.639	0.672	0.695
\$25,000	0.446	0.511	0.531	0.575	0.609	0.645	0.671
\$30,000	0.415	0.481	0.502	0.546	0.583	0.621	0.649
\$35,000	0.388	0.454	0.475	0.521	0.559	0.598	0.629
\$40,000	0.364	0.430	0.452	0.498	0.538	0.578	0.611
\$50,000	0.324	0.389	0.412	0.458	0.500	0.542	0.578
\$75,000	0.255	0.316	0.339	0.384	0.428	0.470	0.514
\$100,000	0.210	0.266	0.290	0.333	0.376	0.418	0.465
\$125,000	0.179	0.231	0.254	0.294	0.338	0.378	0.427
\$150,000	0.156	0.204	0.227	0.264	0.307	0.345	0.396
\$175,000	0.138	0.183	0.206	0.241	0.282	0.319	0.370
\$200,000	0.124	0.167	0.189	0.221	0.262	0.297	0.349
\$225,000	0.112	0.153	0.174	0.205	0.245	0.278	0.330
\$250,000	0.103	0.141	0.162	0.192	0.230	0.262	0.314
\$275,000	0.095	0.131	0.152	0.180	0.218	0.248	0.300
\$300,000	0.088	0.123	0.143	0.170	0.207	0.236	0.288
\$325,000	0.082	0.115	0.135	0.161	0.197	0.225	0.277
\$350,000	0.076	0.109	0.129	0.153	0.188	0.215	0.267
\$375,000	0.072	0.103	0.122	0.146	0.180	0.206	0.258
\$400,000	0.068	0.098	0.117	0.139	0.173	0.198	0.250
\$425,000	0.064	0.093	0.112	0.134	0.167	0.191	0.242
\$450,000	0.061	0.089	0.108	0.128	0.161	0.185	0.235
\$475,000	0.058	0.085	0.103	0.124	0.156	0.179	0.229
\$500,000	0.055	0.082	0.100	0.119	0.151	0.173	0.223
\$600,000	0.046	0.071	0.087	0.105	0.135	0.154	0.204
\$700,000	0.040	0.062	0.078	0.094	0.122	0.140	0.188
\$800,000	0.035	0.056	0.071	0.085	0.112	0.129	0.176
\$900,000	0.031	0.050	0.065	0.078	0.104	0.119	0.165
\$1,000,000	0.028	0.046	0.060	0.072	0.097	0.112	0.157
\$2,000,000	0.014	0.025	0.034	0.042	0.060	0.070	0.107
\$3,000,000	0.009	0.017	0.024	0.030	0.044	0.052	0.082
\$4,000,000	0.006	0.012	0.018	0.022	0.034	0.041	0.067
\$5,000,000	0.004	0.009	0.014	0.018	0.028	0.034	0.056
\$6,000,000	0.003	0.008	0.011	0.014	0.023	0.028	0.047
\$7,000,000	0.003	0.006	0.009	0.012	0.019	0.024	0.041
\$8,000,000	0.002	0.005	0.008	0.010	0.016	0.021	0.035
\$9,000,000	0.002	0.004	0.006	0.009	0.014	0.018	0.031
\$10,000,000	0.002	0.004	0.006	0.007	0.012	0.016	0.027

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
KANSAS STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.665	0.725	0.740	0.777	0.802	0.829	0.843
\$15,000	0.607	0.672	0.690	0.731	0.761	0.794	0.812
\$20,000	0.559	0.628	0.648	0.692	0.726	0.762	0.785
\$25,000	0.519	0.590	0.611	0.658	0.695	0.733	0.760
\$30,000	0.485	0.557	0.579	0.627	0.667	0.707	0.737
\$35,000	0.455	0.527	0.550	0.600	0.641	0.683	0.715
\$40,000	0.428	0.501	0.525	0.575	0.618	0.661	0.696
\$50,000	0.384	0.456	0.480	0.531	0.576	0.622	0.660
\$75,000	0.306	0.374	0.399	0.449	0.497	0.544	0.589
\$100,000	0.255	0.318	0.344	0.391	0.439	0.485	0.535
\$125,000	0.219	0.278	0.303	0.348	0.395	0.440	0.492
\$150,000	0.193	0.247	0.272	0.314	0.361	0.404	0.458
\$175,000	0.172	0.223	0.247	0.287	0.332	0.374	0.429
\$200,000	0.155	0.203	0.227	0.265	0.309	0.349	0.404
\$225,000	0.141	0.187	0.211	0.246	0.290	0.327	0.383
\$250,000	0.130	0.173	0.197	0.230	0.273	0.309	0.365
\$275,000	0.120	0.162	0.185	0.216	0.258	0.293	0.349
\$300,000	0.112	0.152	0.174	0.205	0.245	0.279	0.335
\$325,000	0.104	0.143	0.165	0.194	0.234	0.266	0.322
\$350,000	0.098	0.135	0.157	0.185	0.224	0.255	0.311
\$375,000	0.092	0.128	0.149	0.176	0.215	0.245	0.300
\$400,000	0.087	0.122	0.143	0.169	0.207	0.235	0.291
\$425,000	0.083	0.116	0.137	0.162	0.199	0.227	0.282
\$450,000	0.078	0.111	0.131	0.156	0.192	0.219	0.274
\$475,000	0.075	0.106	0.126	0.150	0.186	0.212	0.267
\$500,000	0.071	0.102	0.122	0.145	0.180	0.206	0.260
\$600,000	0.060	0.088	0.107	0.127	0.161	0.184	0.237
\$700,000	0.052	0.078	0.095	0.114	0.146	0.167	0.219
\$800,000	0.046	0.069	0.086	0.103	0.134	0.153	0.205
\$900,000	0.041	0.063	0.079	0.095	0.124	0.142	0.192
\$1,000,000	0.037	0.057	0.073	0.088	0.116	0.133	0.182
\$2,000,000	0.018	0.031	0.042	0.051	0.071	0.083	0.124
\$3,000,000	0.011	0.021	0.029	0.036	0.052	0.061	0.096
\$4,000,000	0.008	0.015	0.022	0.027	0.041	0.048	0.078
\$5,000,000	0.006	0.012	0.017	0.021	0.033	0.040	0.065
\$6,000,000	0.005	0.009	0.014	0.017	0.027	0.033	0.055
\$7,000,000	0.004	0.008	0.011	0.014	0.023	0.028	0.048
\$8,000,000	0.003	0.006	0.009	0.012	0.019	0.024	0.042
\$9,000,000	0.003	0.005	0.008	0.010	0.017	0.021	0.036
\$10,000,000	0.002	0.005	0.007	0.009	0.015	0.019	0.032

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
KENTUCKY STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.693	0.746	0.769	0.807	0.840	0.871	0.896
\$15,000	0.634	0.692	0.717	0.760	0.798	0.833	0.863
\$20,000	0.586	0.647	0.675	0.720	0.762	0.800	0.835
\$25,000	0.546	0.610	0.639	0.686	0.731	0.771	0.809
\$30,000	0.513	0.578	0.607	0.656	0.703	0.745	0.786
\$35,000	0.484	0.549	0.580	0.629	0.678	0.721	0.765
\$40,000	0.458	0.525	0.556	0.606	0.655	0.700	0.746
\$50,000	0.416	0.482	0.514	0.564	0.616	0.662	0.712
\$75,000	0.341	0.406	0.438	0.488	0.541	0.588	0.645
\$100,000	0.292	0.353	0.385	0.433	0.487	0.534	0.595
\$125,000	0.256	0.315	0.346	0.392	0.446	0.491	0.555
\$150,000	0.228	0.284	0.315	0.359	0.412	0.456	0.522
\$175,000	0.206	0.260	0.291	0.332	0.385	0.428	0.494
\$200,000	0.188	0.240	0.270	0.310	0.362	0.403	0.470
\$225,000	0.173	0.223	0.253	0.291	0.342	0.382	0.449
\$250,000	0.161	0.209	0.237	0.274	0.324	0.363	0.430
\$275,000	0.150	0.196	0.224	0.260	0.309	0.346	0.414
\$300,000	0.140	0.185	0.213	0.247	0.295	0.332	0.399
\$325,000	0.132	0.175	0.202	0.235	0.283	0.318	0.385
\$350,000	0.124	0.167	0.193	0.225	0.272	0.306	0.373
\$375,000	0.117	0.159	0.184	0.215	0.261	0.295	0.361
\$400,000	0.111	0.151	0.176	0.207	0.252	0.285	0.351
\$425,000	0.106	0.145	0.169	0.199	0.243	0.276	0.341
\$450,000	0.101	0.139	0.163	0.192	0.235	0.267	0.332
\$475,000	0.096	0.133	0.157	0.185	0.228	0.259	0.323
\$500,000	0.092	0.128	0.151	0.178	0.221	0.251	0.315
\$600,000	0.078	0.111	0.132	0.157	0.197	0.225	0.287
\$700,000	0.067	0.097	0.117	0.140	0.178	0.205	0.265
\$800,000	0.059	0.087	0.105	0.126	0.163	0.188	0.246
\$900,000	0.052	0.078	0.095	0.115	0.149	0.173	0.230
\$1,000,000	0.047	0.070	0.087	0.105	0.138	0.161	0.216
\$2,000,000	0.020	0.033	0.042	0.054	0.075	0.092	0.132
\$3,000,000	0.011	0.020	0.025	0.033	0.048	0.060	0.091
\$4,000,000	0.007	0.013	0.017	0.022	0.033	0.043	0.066
\$5,000,000	0.005	0.009	0.012	0.016	0.024	0.032	0.050
\$6,000,000	0.004	0.007	0.009	0.012	0.018	0.024	0.039
\$7,000,000	0.003	0.005	0.007	0.009	0.014	0.019	0.031
\$8,000,000	0.002	0.004	0.005	0.007	0.011	0.015	0.025
\$9,000,000	0.002	0.003	0.004	0.006	0.009	0.013	0.020
\$10,000,000	0.002	0.003	0.003	0.005	0.007	0.010	0.017

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
LOUISIANA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.764	0.782	0.800	0.822	0.835	0.852	0.859
\$15,000	0.723	0.746	0.766	0.791	0.808	0.828	0.838
\$20,000	0.689	0.716	0.737	0.765	0.784	0.807	0.819
\$25,000	0.660	0.689	0.711	0.742	0.762	0.788	0.802
\$30,000	0.633	0.665	0.688	0.720	0.743	0.770	0.786
\$35,000	0.610	0.644	0.667	0.701	0.725	0.754	0.771
\$40,000	0.588	0.624	0.648	0.683	0.708	0.738	0.757
\$50,000	0.551	0.589	0.613	0.650	0.678	0.710	0.731
\$75,000	0.478	0.521	0.545	0.585	0.616	0.652	0.677
\$100,000	0.424	0.469	0.493	0.534	0.567	0.605	0.632
\$125,000	0.383	0.428	0.451	0.492	0.527	0.566	0.595
\$150,000	0.350	0.394	0.417	0.458	0.493	0.532	0.563
\$175,000	0.323	0.366	0.389	0.429	0.464	0.504	0.535
\$200,000	0.300	0.343	0.365	0.404	0.439	0.478	0.511
\$225,000	0.280	0.322	0.344	0.382	0.417	0.456	0.489
\$250,000	0.263	0.304	0.325	0.363	0.397	0.436	0.469
\$275,000	0.248	0.288	0.309	0.346	0.380	0.418	0.451
\$300,000	0.235	0.274	0.294	0.330	0.364	0.401	0.435
\$325,000	0.223	0.262	0.281	0.316	0.350	0.386	0.420
\$350,000	0.212	0.250	0.270	0.304	0.337	0.373	0.406
\$375,000	0.203	0.240	0.259	0.292	0.325	0.360	0.394
\$400,000	0.194	0.230	0.249	0.282	0.314	0.349	0.382
\$425,000	0.186	0.222	0.240	0.272	0.304	0.338	0.371
\$450,000	0.179	0.214	0.232	0.263	0.294	0.328	0.361
\$475,000	0.172	0.206	0.224	0.254	0.285	0.318	0.352
\$500,000	0.166	0.199	0.217	0.247	0.277	0.310	0.343
\$600,000	0.145	0.176	0.192	0.220	0.249	0.279	0.312
\$700,000	0.128	0.158	0.173	0.199	0.227	0.255	0.287
\$800,000	0.115	0.143	0.158	0.182	0.209	0.235	0.267
\$900,000	0.105	0.131	0.145	0.168	0.193	0.219	0.250
\$1,000,000	0.096	0.121	0.134	0.155	0.180	0.205	0.235
\$2,000,000	0.050	0.067	0.076	0.090	0.109	0.126	0.152
\$3,000,000	0.032	0.045	0.052	0.063	0.078	0.091	0.114
\$4,000,000	0.023	0.033	0.039	0.048	0.060	0.071	0.091
\$5,000,000	0.018	0.026	0.031	0.038	0.049	0.058	0.076
\$6,000,000	0.014	0.021	0.025	0.031	0.040	0.048	0.064
\$7,000,000	0.011	0.017	0.021	0.026	0.034	0.041	0.056
\$8,000,000	0.009	0.014	0.018	0.022	0.029	0.036	0.049
\$9,000,000	0.008	0.012	0.015	0.019	0.026	0.031	0.043
\$10,000,000	0.007	0.011	0.013	0.017	0.023	0.028	0.038

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
MAINE STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.629	0.645	0.660	0.708	0.736	0.764	0.771
\$15,000	0.578	0.600	0.616	0.668	0.699	0.732	0.742
\$20,000	0.538	0.564	0.581	0.634	0.668	0.703	0.717
\$25,000	0.505	0.533	0.551	0.606	0.642	0.678	0.695
\$30,000	0.477	0.507	0.526	0.581	0.618	0.656	0.675
\$35,000	0.452	0.484	0.504	0.558	0.597	0.636	0.657
\$40,000	0.431	0.464	0.484	0.538	0.578	0.617	0.640
\$50,000	0.396	0.430	0.450	0.504	0.545	0.585	0.611
\$75,000	0.333	0.368	0.389	0.441	0.482	0.523	0.554
\$100,000	0.290	0.326	0.347	0.396	0.437	0.477	0.512
\$125,000	0.260	0.295	0.316	0.362	0.403	0.442	0.479
\$150,000	0.236	0.271	0.292	0.335	0.376	0.413	0.452
\$175,000	0.217	0.251	0.272	0.313	0.354	0.390	0.430
\$200,000	0.202	0.235	0.255	0.295	0.335	0.370	0.411
\$225,000	0.188	0.221	0.241	0.280	0.319	0.353	0.394
\$250,000	0.177	0.209	0.229	0.266	0.305	0.338	0.380
\$275,000	0.167	0.199	0.219	0.254	0.292	0.324	0.367
\$300,000	0.159	0.190	0.209	0.244	0.281	0.312	0.356
\$325,000	0.151	0.181	0.201	0.234	0.272	0.302	0.345
\$350,000	0.144	0.174	0.193	0.226	0.263	0.292	0.336
\$375,000	0.138	0.167	0.186	0.218	0.255	0.283	0.327
\$400,000	0.132	0.161	0.180	0.211	0.247	0.275	0.319
\$425,000	0.127	0.156	0.174	0.205	0.240	0.268	0.312
\$450,000	0.122	0.151	0.169	0.199	0.234	0.261	0.305
\$475,000	0.118	0.146	0.164	0.193	0.228	0.254	0.299
\$500,000	0.114	0.141	0.160	0.188	0.223	0.248	0.293
\$600,000	0.101	0.127	0.144	0.170	0.204	0.228	0.272
\$700,000	0.090	0.115	0.132	0.157	0.189	0.212	0.256
\$800,000	0.082	0.105	0.122	0.145	0.176	0.198	0.242
\$900,000	0.075	0.098	0.114	0.136	0.166	0.187	0.230
\$1,000,000	0.069	0.091	0.107	0.127	0.157	0.177	0.220
\$2,000,000	0.039	0.055	0.067	0.081	0.105	0.121	0.160
\$3,000,000	0.026	0.039	0.049	0.060	0.081	0.093	0.128
\$4,000,000	0.019	0.030	0.038	0.048	0.065	0.076	0.107
\$5,000,000	0.015	0.024	0.031	0.039	0.054	0.064	0.092
\$6,000,000	0.012	0.020	0.026	0.033	0.046	0.055	0.080
\$7,000,000	0.010	0.016	0.022	0.028	0.040	0.048	0.071
\$8,000,000	0.008	0.014	0.019	0.024	0.035	0.042	0.063
\$9,000,000	0.007	0.012	0.016	0.021	0.030	0.037	0.056
\$10,000,000	0.006	0.011	0.014	0.018	0.027	0.033	0.051

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
MAINE STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.679	0.696	0.711	0.761	0.789	0.819	0.825
\$15,000	0.626	0.649	0.665	0.719	0.752	0.785	0.795
\$20,000	0.584	0.610	0.628	0.684	0.720	0.756	0.769
\$25,000	0.549	0.578	0.597	0.655	0.692	0.730	0.747
\$30,000	0.519	0.551	0.571	0.628	0.667	0.707	0.726
\$35,000	0.494	0.527	0.547	0.605	0.645	0.686	0.707
\$40,000	0.471	0.506	0.526	0.584	0.625	0.667	0.690
\$50,000	0.434	0.470	0.491	0.548	0.590	0.633	0.659
\$75,000	0.367	0.405	0.426	0.481	0.524	0.567	0.599
\$100,000	0.322	0.360	0.382	0.433	0.477	0.519	0.555
\$125,000	0.289	0.326	0.348	0.397	0.441	0.481	0.520
\$150,000	0.264	0.300	0.322	0.369	0.412	0.451	0.491
\$175,000	0.243	0.279	0.301	0.345	0.388	0.426	0.467
\$200,000	0.226	0.262	0.283	0.326	0.368	0.405	0.447
\$225,000	0.212	0.247	0.268	0.309	0.350	0.386	0.430
\$250,000	0.200	0.234	0.255	0.295	0.335	0.370	0.414
\$275,000	0.189	0.223	0.243	0.282	0.322	0.356	0.400
\$300,000	0.180	0.213	0.233	0.270	0.310	0.343	0.388
\$325,000	0.171	0.204	0.224	0.260	0.300	0.332	0.377
\$350,000	0.164	0.196	0.216	0.251	0.290	0.322	0.367
\$375,000	0.157	0.188	0.208	0.243	0.281	0.312	0.358
\$400,000	0.151	0.182	0.202	0.235	0.273	0.303	0.349
\$425,000	0.145	0.176	0.195	0.228	0.266	0.295	0.341
\$450,000	0.140	0.170	0.190	0.221	0.259	0.288	0.334
\$475,000	0.135	0.165	0.184	0.215	0.252	0.281	0.327
\$500,000	0.130	0.160	0.179	0.210	0.246	0.274	0.320
\$600,000	0.115	0.143	0.162	0.191	0.226	0.252	0.298
\$700,000	0.104	0.130	0.149	0.175	0.210	0.234	0.280
\$800,000	0.094	0.120	0.137	0.163	0.196	0.220	0.265
\$900,000	0.086	0.111	0.128	0.152	0.185	0.207	0.253
\$1,000,000	0.080	0.104	0.120	0.143	0.175	0.196	0.242
\$2,000,000	0.045	0.063	0.076	0.092	0.117	0.134	0.175
\$3,000,000	0.031	0.045	0.055	0.068	0.090	0.104	0.141
\$4,000,000	0.023	0.034	0.043	0.054	0.072	0.085	0.118
\$5,000,000	0.018	0.027	0.035	0.044	0.060	0.071	0.101
\$6,000,000	0.014	0.023	0.029	0.037	0.051	0.061	0.088
\$7,000,000	0.012	0.019	0.025	0.031	0.044	0.053	0.078
\$8,000,000	0.010	0.016	0.021	0.027	0.039	0.047	0.069
\$9,000,000	0.008	0.014	0.018	0.024	0.034	0.041	0.062
\$10,000,000	0.007	0.012	0.016	0.021	0.030	0.037	0.056

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
MARYLAND STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.804	0.832	0.846	0.872	0.892	0.906	0.916
\$15,000	0.755	0.789	0.805	0.835	0.859	0.876	0.890
\$20,000	0.714	0.753	0.771	0.804	0.830	0.851	0.868
\$25,000	0.680	0.722	0.741	0.776	0.805	0.828	0.848
\$30,000	0.650	0.694	0.714	0.751	0.782	0.807	0.829
\$35,000	0.623	0.669	0.690	0.728	0.761	0.788	0.812
\$40,000	0.599	0.647	0.669	0.708	0.743	0.770	0.797
\$50,000	0.558	0.609	0.631	0.672	0.709	0.739	0.769
\$75,000	0.482	0.535	0.560	0.602	0.643	0.675	0.712
\$100,000	0.428	0.482	0.507	0.550	0.592	0.627	0.667
\$125,000	0.387	0.441	0.466	0.509	0.552	0.587	0.631
\$150,000	0.355	0.408	0.434	0.475	0.519	0.555	0.600
\$175,000	0.328	0.380	0.406	0.447	0.492	0.527	0.574
\$200,000	0.306	0.357	0.383	0.423	0.468	0.502	0.551
\$225,000	0.287	0.337	0.363	0.402	0.447	0.481	0.531
\$250,000	0.271	0.320	0.346	0.384	0.428	0.462	0.513
\$275,000	0.257	0.305	0.330	0.368	0.412	0.445	0.496
\$300,000	0.244	0.291	0.316	0.353	0.397	0.430	0.482
\$325,000	0.232	0.279	0.304	0.340	0.383	0.416	0.468
\$350,000	0.222	0.268	0.293	0.328	0.371	0.403	0.456
\$375,000	0.213	0.258	0.282	0.317	0.360	0.391	0.444
\$400,000	0.204	0.249	0.273	0.307	0.349	0.380	0.433
\$425,000	0.197	0.240	0.264	0.297	0.340	0.370	0.424
\$450,000	0.189	0.232	0.256	0.289	0.331	0.361	0.414
\$475,000	0.183	0.225	0.249	0.281	0.322	0.352	0.406
\$500,000	0.176	0.218	0.242	0.273	0.315	0.344	0.397
\$600,000	0.156	0.195	0.218	0.247	0.287	0.315	0.369
\$700,000	0.139	0.177	0.199	0.227	0.266	0.292	0.346
\$800,000	0.126	0.162	0.183	0.210	0.247	0.273	0.326
\$900,000	0.115	0.149	0.170	0.195	0.232	0.257	0.309
\$1,000,000	0.106	0.138	0.158	0.183	0.219	0.242	0.294
\$2,000,000	0.057	0.080	0.095	0.112	0.141	0.160	0.206
\$3,000,000	0.038	0.055	0.067	0.080	0.104	0.120	0.160
\$4,000,000	0.027	0.041	0.051	0.062	0.082	0.095	0.131
\$5,000,000	0.021	0.032	0.040	0.049	0.066	0.078	0.110
\$6,000,000	0.016	0.026	0.032	0.040	0.055	0.066	0.094
\$7,000,000	0.013	0.021	0.027	0.034	0.047	0.056	0.081
\$8,000,000	0.011	0.018	0.023	0.029	0.040	0.049	0.071
\$9,000,000	0.009	0.015	0.019	0.025	0.035	0.043	0.063
\$10,000,000	0.008	0.013	0.017	0.022	0.031	0.038	0.056

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
MISSISSIPPI STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.594	0.624	0.643	0.667	0.691	0.711	0.720
\$15,000	0.544	0.579	0.600	0.628	0.656	0.679	0.692
\$20,000	0.504	0.543	0.565	0.595	0.626	0.652	0.668
\$25,000	0.471	0.512	0.535	0.567	0.600	0.628	0.647
\$30,000	0.442	0.485	0.509	0.542	0.577	0.606	0.628
\$35,000	0.418	0.462	0.486	0.520	0.556	0.586	0.611
\$40,000	0.396	0.441	0.466	0.501	0.538	0.569	0.595
\$50,000	0.361	0.406	0.431	0.467	0.505	0.537	0.567
\$75,000	0.297	0.343	0.368	0.403	0.443	0.476	0.511
\$100,000	0.255	0.299	0.324	0.358	0.399	0.432	0.470
\$125,000	0.224	0.267	0.292	0.324	0.365	0.397	0.437
\$150,000	0.201	0.242	0.266	0.298	0.337	0.369	0.411
\$175,000	0.182	0.222	0.246	0.276	0.315	0.345	0.388
\$200,000	0.167	0.206	0.229	0.258	0.296	0.326	0.369
\$225,000	0.155	0.192	0.215	0.242	0.280	0.309	0.353
\$250,000	0.144	0.180	0.202	0.229	0.267	0.294	0.339
\$275,000	0.135	0.170	0.192	0.217	0.254	0.281	0.326
\$300,000	0.127	0.161	0.182	0.207	0.244	0.269	0.315
\$325,000	0.119	0.153	0.174	0.198	0.234	0.259	0.304
\$350,000	0.113	0.145	0.166	0.190	0.225	0.250	0.295
\$375,000	0.107	0.139	0.160	0.182	0.217	0.241	0.286
\$400,000	0.102	0.133	0.154	0.176	0.210	0.233	0.279
\$425,000	0.098	0.128	0.148	0.169	0.204	0.226	0.271
\$450,000	0.093	0.123	0.143	0.164	0.197	0.219	0.265
\$475,000	0.089	0.118	0.138	0.159	0.192	0.213	0.259
\$500,000	0.086	0.114	0.134	0.154	0.186	0.208	0.253
\$600,000	0.074	0.100	0.119	0.137	0.169	0.188	0.233
\$700,000	0.065	0.090	0.107	0.124	0.154	0.173	0.217
\$800,000	0.058	0.081	0.098	0.114	0.143	0.160	0.204
\$900,000	0.052	0.074	0.090	0.105	0.133	0.150	0.192
\$1,000,000	0.047	0.068	0.083	0.098	0.125	0.141	0.183
\$2,000,000	0.024	0.037	0.048	0.058	0.078	0.090	0.125
\$3,000,000	0.015	0.025	0.034	0.041	0.057	0.066	0.096
\$4,000,000	0.011	0.019	0.025	0.031	0.044	0.053	0.078
\$5,000,000	0.008	0.015	0.020	0.025	0.036	0.043	0.065
\$6,000,000	0.006	0.012	0.016	0.020	0.030	0.036	0.056
\$7,000,000	0.005	0.010	0.014	0.017	0.026	0.031	0.048
\$8,000,000	0.004	0.008	0.011	0.014	0.022	0.027	0.042
\$9,000,000	0.004	0.007	0.010	0.012	0.019	0.023	0.037
\$10,000,000	0.003	0.006	0.009	0.011	0.017	0.021	0.033

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
MISSISSIPPI STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.698	0.730	0.750	0.775	0.801	0.822	0.830
\$15,000	0.644	0.682	0.704	0.734	0.764	0.788	0.801
\$20,000	0.601	0.642	0.666	0.699	0.732	0.759	0.775
\$25,000	0.564	0.609	0.634	0.668	0.704	0.733	0.753
\$30,000	0.533	0.579	0.605	0.641	0.679	0.710	0.732
\$35,000	0.506	0.554	0.580	0.618	0.656	0.689	0.713
\$40,000	0.483	0.531	0.558	0.596	0.636	0.670	0.696
\$50,000	0.443	0.493	0.520	0.559	0.600	0.636	0.666
\$75,000	0.372	0.422	0.450	0.489	0.532	0.569	0.605
\$100,000	0.324	0.373	0.400	0.438	0.483	0.519	0.559
\$125,000	0.289	0.337	0.364	0.400	0.445	0.480	0.523
\$150,000	0.262	0.308	0.335	0.370	0.414	0.449	0.493
\$175,000	0.240	0.285	0.311	0.345	0.389	0.423	0.468
\$200,000	0.222	0.266	0.292	0.324	0.367	0.400	0.447
\$225,000	0.207	0.250	0.275	0.307	0.349	0.381	0.428
\$250,000	0.194	0.236	0.260	0.291	0.333	0.364	0.412
\$275,000	0.183	0.223	0.248	0.278	0.319	0.349	0.397
\$300,000	0.173	0.212	0.236	0.266	0.306	0.336	0.384
\$325,000	0.164	0.203	0.226	0.255	0.295	0.324	0.372
\$350,000	0.156	0.194	0.217	0.245	0.285	0.313	0.362
\$375,000	0.149	0.186	0.209	0.236	0.275	0.303	0.352
\$400,000	0.142	0.179	0.201	0.228	0.267	0.294	0.343
\$425,000	0.136	0.172	0.194	0.220	0.259	0.285	0.334
\$450,000	0.131	0.166	0.188	0.213	0.251	0.278	0.326
\$475,000	0.126	0.160	0.182	0.207	0.245	0.270	0.319
\$500,000	0.121	0.155	0.177	0.201	0.238	0.263	0.312
\$600,000	0.105	0.137	0.158	0.180	0.216	0.240	0.289
\$700,000	0.093	0.123	0.143	0.164	0.199	0.221	0.269
\$800,000	0.084	0.112	0.131	0.151	0.184	0.206	0.253
\$900,000	0.076	0.102	0.121	0.140	0.172	0.193	0.240
\$1,000,000	0.069	0.094	0.112	0.130	0.161	0.181	0.228
\$2,000,000	0.036	0.053	0.065	0.078	0.101	0.116	0.156
\$3,000,000	0.023	0.036	0.045	0.055	0.074	0.086	0.120
\$4,000,000	0.016	0.026	0.034	0.041	0.057	0.068	0.097
\$5,000,000	0.012	0.020	0.027	0.033	0.046	0.055	0.081
\$6,000,000	0.010	0.016	0.022	0.027	0.039	0.046	0.069
\$7,000,000	0.008	0.013	0.018	0.022	0.033	0.040	0.060
\$8,000,000	0.007	0.011	0.015	0.019	0.028	0.034	0.052
\$9,000,000	0.006	0.010	0.013	0.016	0.024	0.030	0.046
\$10,000,000	0.005	0.008	0.011	0.014	0.021	0.026	0.041

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
MISSOURI STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.592	0.633	0.658	0.691	0.715	0.737	0.751
\$15,000	0.538	0.585	0.612	0.649	0.678	0.705	0.723
\$20,000	0.494	0.545	0.574	0.614	0.646	0.676	0.699
\$25,000	0.458	0.511	0.541	0.583	0.618	0.650	0.677
\$30,000	0.427	0.482	0.512	0.556	0.593	0.627	0.657
\$35,000	0.400	0.456	0.487	0.532	0.571	0.606	0.639
\$40,000	0.377	0.433	0.465	0.510	0.550	0.587	0.622
\$50,000	0.338	0.395	0.427	0.472	0.515	0.553	0.592
\$75,000	0.271	0.325	0.357	0.401	0.446	0.486	0.532
\$100,000	0.227	0.278	0.310	0.352	0.398	0.436	0.487
\$125,000	0.196	0.245	0.276	0.315	0.361	0.399	0.452
\$150,000	0.173	0.220	0.249	0.287	0.332	0.368	0.424
\$175,000	0.156	0.200	0.229	0.264	0.309	0.344	0.400
\$200,000	0.141	0.183	0.212	0.246	0.289	0.323	0.381
\$225,000	0.130	0.170	0.198	0.230	0.273	0.305	0.364
\$250,000	0.120	0.158	0.186	0.217	0.259	0.290	0.349
\$275,000	0.111	0.149	0.176	0.205	0.247	0.277	0.335
\$300,000	0.104	0.140	0.167	0.195	0.236	0.265	0.324
\$325,000	0.098	0.133	0.159	0.186	0.226	0.254	0.313
\$350,000	0.092	0.126	0.152	0.178	0.218	0.245	0.304
\$375,000	0.087	0.120	0.145	0.171	0.210	0.236	0.295
\$400,000	0.082	0.115	0.139	0.164	0.203	0.228	0.287
\$425,000	0.078	0.110	0.134	0.158	0.196	0.221	0.280
\$450,000	0.075	0.105	0.129	0.153	0.191	0.215	0.273
\$475,000	0.071	0.101	0.125	0.148	0.185	0.209	0.267
\$500,000	0.068	0.098	0.121	0.143	0.180	0.203	0.261
\$600,000	0.058	0.085	0.107	0.128	0.163	0.184	0.241
\$700,000	0.051	0.076	0.097	0.115	0.149	0.169	0.224
\$800,000	0.045	0.069	0.088	0.106	0.138	0.156	0.211
\$900,000	0.040	0.062	0.081	0.097	0.128	0.146	0.199
\$1,000,000	0.037	0.057	0.075	0.091	0.120	0.137	0.189
\$2,000,000	0.018	0.032	0.044	0.054	0.076	0.088	0.131
\$3,000,000	0.012	0.022	0.031	0.038	0.056	0.066	0.101
\$4,000,000	0.008	0.016	0.023	0.029	0.044	0.052	0.082
\$5,000,000	0.006	0.012	0.018	0.023	0.035	0.043	0.068
\$6,000,000	0.005	0.010	0.015	0.019	0.029	0.036	0.058
\$7,000,000	0.004	0.008	0.012	0.016	0.025	0.030	0.050
\$8,000,000	0.003	0.007	0.010	0.013	0.021	0.026	0.044
\$9,000,000	0.003	0.006	0.009	0.011	0.018	0.023	0.038
\$10,000,000	0.002	0.005	0.007	0.010	0.016	0.020	0.034

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
MISSOURI STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.684	0.728	0.754	0.789	0.815	0.838	0.852
\$15,000	0.625	0.676	0.705	0.745	0.776	0.804	0.823
\$20,000	0.576	0.632	0.663	0.707	0.741	0.773	0.797
\$25,000	0.536	0.595	0.627	0.673	0.711	0.746	0.773
\$30,000	0.501	0.562	0.595	0.643	0.684	0.721	0.751
\$35,000	0.471	0.533	0.567	0.616	0.659	0.698	0.731
\$40,000	0.445	0.508	0.542	0.592	0.636	0.676	0.713
\$50,000	0.401	0.464	0.499	0.549	0.596	0.638	0.680
\$75,000	0.324	0.385	0.420	0.469	0.519	0.563	0.613
\$100,000	0.274	0.331	0.366	0.413	0.464	0.507	0.562
\$125,000	0.238	0.293	0.326	0.371	0.422	0.464	0.522
\$150,000	0.212	0.263	0.296	0.339	0.389	0.430	0.490
\$175,000	0.191	0.240	0.272	0.312	0.362	0.401	0.463
\$200,000	0.174	0.221	0.253	0.291	0.340	0.378	0.441
\$225,000	0.160	0.205	0.236	0.273	0.321	0.357	0.421
\$250,000	0.148	0.192	0.222	0.257	0.305	0.340	0.404
\$275,000	0.138	0.181	0.210	0.244	0.290	0.325	0.389
\$300,000	0.129	0.171	0.200	0.232	0.278	0.311	0.376
\$325,000	0.122	0.162	0.190	0.222	0.267	0.299	0.364
\$350,000	0.115	0.154	0.182	0.212	0.257	0.288	0.353
\$375,000	0.109	0.147	0.174	0.204	0.248	0.278	0.343
\$400,000	0.103	0.140	0.168	0.196	0.240	0.269	0.333
\$425,000	0.098	0.134	0.161	0.189	0.232	0.261	0.325
\$450,000	0.094	0.129	0.156	0.183	0.225	0.253	0.317
\$475,000	0.090	0.124	0.150	0.177	0.218	0.246	0.310
\$500,000	0.086	0.120	0.145	0.171	0.212	0.239	0.303
\$600,000	0.074	0.105	0.129	0.153	0.192	0.217	0.280
\$700,000	0.064	0.093	0.116	0.138	0.176	0.199	0.261
\$800,000	0.057	0.084	0.106	0.126	0.163	0.185	0.245
\$900,000	0.051	0.077	0.098	0.117	0.152	0.172	0.232
\$1,000,000	0.046	0.070	0.090	0.108	0.142	0.162	0.220
\$2,000,000	0.023	0.039	0.052	0.064	0.089	0.104	0.152
\$3,000,000	0.015	0.026	0.036	0.045	0.065	0.077	0.117
\$4,000,000	0.010	0.019	0.027	0.034	0.051	0.060	0.094
\$5,000,000	0.008	0.015	0.021	0.027	0.041	0.049	0.079
\$6,000,000	0.006	0.012	0.017	0.022	0.034	0.041	0.067
\$7,000,000	0.005	0.010	0.014	0.018	0.028	0.035	0.057
\$8,000,000	0.004	0.008	0.012	0.015	0.024	0.030	0.050
\$9,000,000	0.003	0.007	0.010	0.013	0.021	0.026	0.044
\$10,000,000	0.003	0.006	0.008	0.011	0.018	0.023	0.039

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
MONTANA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.648	0.693	0.701	0.737	0.750	0.782	0.798
\$15,000	0.595	0.646	0.657	0.698	0.716	0.752	0.773
\$20,000	0.551	0.607	0.621	0.665	0.687	0.726	0.752
\$25,000	0.515	0.574	0.590	0.636	0.662	0.703	0.732
\$30,000	0.483	0.545	0.563	0.610	0.639	0.682	0.715
\$35,000	0.456	0.519	0.539	0.587	0.618	0.662	0.699
\$40,000	0.432	0.496	0.517	0.566	0.600	0.645	0.684
\$50,000	0.391	0.457	0.480	0.530	0.567	0.613	0.657
\$75,000	0.318	0.384	0.411	0.460	0.503	0.550	0.603
\$100,000	0.270	0.334	0.362	0.410	0.455	0.502	0.561
\$125,000	0.234	0.296	0.326	0.371	0.418	0.464	0.527
\$150,000	0.207	0.267	0.297	0.341	0.388	0.433	0.499
\$175,000	0.186	0.243	0.273	0.315	0.363	0.407	0.475
\$200,000	0.169	0.224	0.254	0.294	0.342	0.385	0.454
\$225,000	0.155	0.208	0.237	0.276	0.324	0.365	0.435
\$250,000	0.142	0.194	0.223	0.260	0.307	0.348	0.419
\$275,000	0.132	0.181	0.210	0.246	0.293	0.332	0.404
\$300,000	0.123	0.171	0.199	0.234	0.280	0.319	0.390
\$325,000	0.115	0.161	0.189	0.222	0.269	0.306	0.377
\$350,000	0.108	0.153	0.180	0.212	0.258	0.295	0.366
\$375,000	0.102	0.145	0.172	0.203	0.248	0.284	0.355
\$400,000	0.096	0.138	0.164	0.195	0.239	0.274	0.345
\$425,000	0.091	0.132	0.157	0.187	0.231	0.266	0.336
\$450,000	0.086	0.126	0.151	0.180	0.223	0.257	0.327
\$475,000	0.082	0.120	0.145	0.173	0.216	0.249	0.319
\$500,000	0.078	0.115	0.140	0.167	0.209	0.242	0.311
\$600,000	0.065	0.099	0.121	0.146	0.186	0.217	0.284
\$700,000	0.055	0.086	0.107	0.129	0.167	0.196	0.261
\$800,000	0.048	0.076	0.095	0.116	0.152	0.179	0.241
\$900,000	0.042	0.067	0.085	0.104	0.138	0.164	0.224
\$1,000,000	0.037	0.060	0.077	0.095	0.127	0.152	0.210
\$2,000,000	0.015	0.026	0.035	0.045	0.065	0.081	0.120
\$3,000,000	0.008	0.015	0.020	0.026	0.039	0.051	0.079
\$4,000,000	0.005	0.009	0.013	0.017	0.026	0.035	0.055
\$5,000,000	0.004	0.006	0.009	0.012	0.018	0.025	0.041
\$6,000,000	0.003	0.005	0.007	0.008	0.014	0.019	0.031
\$7,000,000	0.002	0.004	0.005	0.006	0.010	0.014	0.024
\$8,000,000	0.002	0.003	0.004	0.005	0.008	0.011	0.019
\$9,000,000	0.002	0.002	0.003	0.004	0.006	0.009	0.015
\$10,000,000	0.001	0.002	0.003	0.003	0.005	0.007	0.012

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
MONTANA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.683	0.729	0.736	0.773	0.786	0.819	0.835
\$15,000	0.628	0.681	0.692	0.733	0.752	0.789	0.810
\$20,000	0.584	0.641	0.655	0.699	0.722	0.762	0.788
\$25,000	0.546	0.606	0.623	0.670	0.696	0.738	0.768
\$30,000	0.514	0.577	0.595	0.643	0.672	0.717	0.750
\$35,000	0.485	0.550	0.570	0.620	0.651	0.697	0.734
\$40,000	0.460	0.526	0.548	0.598	0.632	0.679	0.718
\$50,000	0.418	0.486	0.510	0.561	0.598	0.646	0.691
\$75,000	0.343	0.411	0.438	0.489	0.532	0.581	0.635
\$100,000	0.292	0.358	0.388	0.437	0.483	0.532	0.592
\$125,000	0.255	0.319	0.349	0.397	0.445	0.493	0.557
\$150,000	0.227	0.289	0.319	0.365	0.414	0.461	0.528
\$175,000	0.205	0.264	0.295	0.339	0.388	0.433	0.503
\$200,000	0.187	0.244	0.274	0.316	0.366	0.410	0.481
\$225,000	0.171	0.227	0.257	0.297	0.347	0.390	0.462
\$250,000	0.158	0.212	0.242	0.281	0.330	0.372	0.444
\$275,000	0.147	0.199	0.229	0.266	0.315	0.356	0.429
\$300,000	0.137	0.188	0.217	0.253	0.301	0.341	0.415
\$325,000	0.129	0.177	0.206	0.241	0.289	0.328	0.402
\$350,000	0.121	0.168	0.197	0.231	0.278	0.316	0.390
\$375,000	0.114	0.160	0.188	0.221	0.268	0.305	0.378
\$400,000	0.108	0.153	0.180	0.212	0.258	0.295	0.368
\$425,000	0.102	0.146	0.173	0.204	0.250	0.286	0.358
\$450,000	0.097	0.139	0.166	0.196	0.242	0.277	0.349
\$475,000	0.093	0.134	0.160	0.189	0.234	0.269	0.341
\$500,000	0.088	0.128	0.154	0.183	0.227	0.261	0.333
\$600,000	0.074	0.110	0.134	0.160	0.202	0.235	0.304
\$700,000	0.063	0.096	0.118	0.142	0.182	0.213	0.280
\$800,000	0.055	0.085	0.105	0.128	0.166	0.195	0.259
\$900,000	0.048	0.076	0.095	0.115	0.151	0.179	0.242
\$1,000,000	0.043	0.068	0.086	0.105	0.139	0.166	0.226
\$2,000,000	0.018	0.031	0.040	0.050	0.072	0.090	0.131
\$3,000,000	0.010	0.017	0.023	0.030	0.044	0.057	0.087
\$4,000,000	0.006	0.011	0.015	0.019	0.030	0.039	0.061
\$5,000,000	0.005	0.008	0.011	0.013	0.021	0.028	0.045
\$6,000,000	0.003	0.006	0.008	0.010	0.016	0.021	0.034
\$7,000,000	0.003	0.004	0.006	0.007	0.012	0.016	0.027
\$8,000,000	0.002	0.004	0.005	0.006	0.009	0.013	0.021
\$9,000,000	0.002	0.003	0.004	0.005	0.007	0.010	0.017
\$10,000,000	0.002	0.003	0.003	0.004	0.006	0.008	0.014

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
NEBRASKA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.600	0.654	0.672	0.708	0.736	0.762	0.773
\$15,000	0.548	0.606	0.627	0.667	0.699	0.730	0.746
\$20,000	0.505	0.567	0.589	0.632	0.668	0.702	0.722
\$25,000	0.470	0.533	0.557	0.602	0.641	0.677	0.701
\$30,000	0.440	0.504	0.530	0.576	0.617	0.655	0.682
\$35,000	0.414	0.479	0.505	0.552	0.595	0.634	0.664
\$40,000	0.391	0.456	0.483	0.531	0.575	0.615	0.648
\$50,000	0.353	0.418	0.446	0.494	0.540	0.582	0.619
\$75,000	0.286	0.349	0.378	0.425	0.474	0.516	0.562
\$100,000	0.242	0.302	0.331	0.376	0.426	0.468	0.519
\$125,000	0.211	0.267	0.297	0.339	0.389	0.430	0.484
\$150,000	0.188	0.241	0.270	0.311	0.360	0.400	0.457
\$175,000	0.169	0.220	0.249	0.287	0.337	0.375	0.433
\$200,000	0.154	0.203	0.232	0.268	0.317	0.354	0.413
\$225,000	0.142	0.189	0.217	0.252	0.300	0.336	0.396
\$250,000	0.131	0.176	0.204	0.238	0.285	0.320	0.381
\$275,000	0.122	0.166	0.194	0.226	0.273	0.306	0.368
\$300,000	0.115	0.157	0.184	0.215	0.261	0.293	0.356
\$325,000	0.108	0.149	0.176	0.206	0.251	0.282	0.345
\$350,000	0.102	0.142	0.168	0.197	0.242	0.272	0.335
\$375,000	0.096	0.135	0.161	0.190	0.234	0.263	0.326
\$400,000	0.092	0.129	0.155	0.183	0.226	0.255	0.318
\$425,000	0.087	0.124	0.149	0.176	0.219	0.247	0.310
\$450,000	0.083	0.119	0.144	0.170	0.213	0.240	0.303
\$475,000	0.080	0.115	0.139	0.165	0.207	0.234	0.296
\$500,000	0.076	0.111	0.135	0.160	0.201	0.228	0.290
\$600,000	0.065	0.097	0.120	0.143	0.183	0.207	0.269
\$700,000	0.057	0.086	0.108	0.129	0.167	0.190	0.251
\$800,000	0.051	0.078	0.099	0.118	0.155	0.177	0.236
\$900,000	0.045	0.071	0.091	0.109	0.145	0.165	0.224
\$1,000,000	0.041	0.065	0.084	0.101	0.135	0.155	0.213
\$2,000,000	0.020	0.034	0.047	0.058	0.083	0.098	0.144
\$3,000,000	0.012	0.022	0.030	0.039	0.058	0.070	0.108
\$4,000,000	0.008	0.015	0.022	0.028	0.043	0.053	0.084
\$5,000,000	0.006	0.011	0.016	0.021	0.033	0.042	0.068
\$6,000,000	0.004	0.009	0.012	0.016	0.026	0.034	0.056
\$7,000,000	0.003	0.007	0.010	0.013	0.021	0.028	0.046
\$8,000,000	0.003	0.005	0.008	0.010	0.017	0.023	0.039
\$9,000,000	0.002	0.004	0.006	0.009	0.014	0.019	0.033
\$10,000,000	0.002	0.004	0.005	0.007	0.012	0.016	0.028

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
NEBRASKA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.661	0.717	0.735	0.772	0.801	0.828	0.838
\$15,000	0.605	0.666	0.688	0.730	0.763	0.795	0.811
\$20,000	0.560	0.625	0.649	0.694	0.731	0.766	0.786
\$25,000	0.523	0.590	0.615	0.662	0.702	0.740	0.764
\$30,000	0.491	0.559	0.585	0.634	0.677	0.717	0.744
\$35,000	0.463	0.532	0.559	0.609	0.654	0.695	0.725
\$40,000	0.439	0.508	0.536	0.586	0.633	0.675	0.708
\$50,000	0.398	0.467	0.496	0.547	0.596	0.640	0.678
\$75,000	0.325	0.392	0.422	0.473	0.524	0.570	0.616
\$100,000	0.277	0.341	0.372	0.420	0.473	0.517	0.570
\$125,000	0.243	0.303	0.334	0.380	0.433	0.477	0.533
\$150,000	0.217	0.274	0.305	0.349	0.401	0.444	0.503
\$175,000	0.196	0.251	0.282	0.323	0.376	0.417	0.478
\$200,000	0.180	0.232	0.263	0.302	0.354	0.394	0.456
\$225,000	0.166	0.217	0.246	0.284	0.335	0.374	0.437
\$250,000	0.154	0.203	0.233	0.269	0.319	0.357	0.421
\$275,000	0.144	0.191	0.221	0.256	0.305	0.341	0.406
\$300,000	0.135	0.181	0.210	0.244	0.293	0.328	0.393
\$325,000	0.127	0.172	0.200	0.233	0.282	0.316	0.381
\$350,000	0.121	0.164	0.192	0.224	0.272	0.305	0.371
\$375,000	0.114	0.157	0.184	0.215	0.262	0.295	0.361
\$400,000	0.109	0.150	0.177	0.207	0.254	0.286	0.352
\$425,000	0.104	0.144	0.171	0.200	0.246	0.277	0.343
\$450,000	0.099	0.139	0.165	0.194	0.239	0.269	0.335
\$475,000	0.095	0.134	0.160	0.188	0.233	0.262	0.328
\$500,000	0.091	0.129	0.155	0.182	0.227	0.255	0.321
\$600,000	0.079	0.113	0.138	0.163	0.205	0.232	0.297
\$700,000	0.069	0.101	0.124	0.147	0.189	0.214	0.278
\$800,000	0.061	0.091	0.114	0.135	0.175	0.199	0.262
\$900,000	0.055	0.083	0.104	0.125	0.163	0.186	0.248
\$1,000,000	0.050	0.076	0.097	0.116	0.153	0.175	0.236
\$2,000,000	0.024	0.041	0.054	0.067	0.094	0.111	0.161
\$3,000,000	0.015	0.026	0.036	0.045	0.066	0.080	0.121
\$4,000,000	0.010	0.018	0.025	0.032	0.049	0.061	0.095
\$5,000,000	0.008	0.014	0.019	0.025	0.038	0.048	0.077
\$6,000,000	0.006	0.011	0.015	0.019	0.030	0.039	0.063
\$7,000,000	0.005	0.008	0.012	0.015	0.024	0.032	0.053
\$8,000,000	0.004	0.007	0.009	0.012	0.020	0.026	0.045
\$9,000,000	0.003	0.006	0.008	0.010	0.017	0.022	0.038
\$10,000,000	0.003	0.005	0.006	0.008	0.014	0.019	0.033

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
NEVADA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.630	0.669	0.689	0.718	0.746	0.767	0.783
\$15,000	0.583	0.628	0.651	0.684	0.717	0.741	0.762
\$20,000	0.546	0.595	0.621	0.656	0.692	0.718	0.743
\$25,000	0.515	0.567	0.595	0.632	0.670	0.698	0.727
\$30,000	0.489	0.543	0.572	0.610	0.651	0.681	0.712
\$35,000	0.467	0.522	0.552	0.591	0.634	0.664	0.699
\$40,000	0.447	0.503	0.535	0.574	0.618	0.650	0.687
\$50,000	0.413	0.472	0.505	0.545	0.591	0.624	0.665
\$75,000	0.354	0.414	0.449	0.490	0.540	0.573	0.623
\$100,000	0.313	0.373	0.411	0.451	0.503	0.536	0.591
\$125,000	0.284	0.343	0.382	0.421	0.474	0.507	0.566
\$150,000	0.261	0.320	0.359	0.397	0.451	0.483	0.545
\$175,000	0.243	0.300	0.340	0.378	0.432	0.463	0.528
\$200,000	0.227	0.285	0.324	0.361	0.415	0.446	0.513
\$225,000	0.215	0.271	0.311	0.347	0.401	0.431	0.499
\$250,000	0.204	0.259	0.299	0.335	0.389	0.418	0.487
\$275,000	0.194	0.249	0.289	0.324	0.378	0.407	0.477
\$300,000	0.186	0.240	0.280	0.314	0.368	0.396	0.467
\$325,000	0.178	0.232	0.272	0.305	0.359	0.387	0.459
\$350,000	0.172	0.225	0.265	0.297	0.351	0.378	0.451
\$375,000	0.166	0.218	0.258	0.290	0.344	0.370	0.443
\$400,000	0.160	0.212	0.252	0.283	0.337	0.363	0.436
\$425,000	0.155	0.207	0.247	0.277	0.331	0.356	0.430
\$450,000	0.151	0.202	0.242	0.272	0.325	0.350	0.424
\$475,000	0.146	0.197	0.237	0.266	0.320	0.344	0.418
\$500,000	0.142	0.193	0.232	0.262	0.315	0.339	0.413
\$600,000	0.129	0.178	0.217	0.245	0.297	0.319	0.395
\$700,000	0.119	0.166	0.205	0.231	0.283	0.304	0.379
\$800,000	0.111	0.156	0.195	0.220	0.271	0.291	0.366
\$900,000	0.104	0.148	0.186	0.210	0.260	0.280	0.355
\$1,000,000	0.098	0.141	0.179	0.202	0.252	0.270	0.345
\$2,000,000	0.066	0.102	0.135	0.153	0.197	0.211	0.281
\$3,000,000	0.051	0.083	0.112	0.127	0.167	0.179	0.244
\$4,000,000	0.042	0.070	0.096	0.110	0.146	0.157	0.218
\$5,000,000	0.036	0.061	0.085	0.097	0.131	0.141	0.198
\$6,000,000	0.031	0.054	0.076	0.087	0.118	0.128	0.181
\$7,000,000	0.028	0.049	0.068	0.079	0.108	0.117	0.167
\$8,000,000	0.025	0.044	0.062	0.072	0.099	0.107	0.154
\$9,000,000	0.022	0.040	0.057	0.066	0.091	0.099	0.143
\$10,000,000	0.020	0.037	0.052	0.060	0.084	0.092	0.133

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
NEVADA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.695	0.736	0.757	0.788	0.817	0.840	0.855
\$15,000	0.646	0.694	0.717	0.752	0.786	0.812	0.833
\$20,000	0.607	0.659	0.685	0.723	0.760	0.788	0.814
\$25,000	0.574	0.629	0.657	0.697	0.737	0.767	0.796
\$30,000	0.546	0.603	0.633	0.674	0.717	0.748	0.781
\$35,000	0.522	0.581	0.612	0.654	0.698	0.731	0.767
\$40,000	0.501	0.561	0.593	0.636	0.682	0.715	0.754
\$50,000	0.465	0.526	0.561	0.604	0.653	0.688	0.730
\$75,000	0.401	0.464	0.501	0.545	0.598	0.634	0.685
\$100,000	0.357	0.420	0.459	0.503	0.558	0.593	0.650
\$125,000	0.325	0.388	0.428	0.470	0.526	0.562	0.623
\$150,000	0.300	0.362	0.403	0.445	0.501	0.536	0.601
\$175,000	0.280	0.341	0.383	0.423	0.481	0.515	0.582
\$200,000	0.263	0.324	0.366	0.405	0.463	0.496	0.565
\$225,000	0.249	0.309	0.351	0.390	0.447	0.480	0.551
\$250,000	0.237	0.296	0.338	0.376	0.434	0.466	0.538
\$275,000	0.226	0.285	0.327	0.364	0.422	0.453	0.526
\$300,000	0.216	0.275	0.317	0.354	0.411	0.442	0.516
\$325,000	0.208	0.266	0.308	0.344	0.402	0.432	0.506
\$350,000	0.200	0.258	0.300	0.335	0.393	0.422	0.498
\$375,000	0.194	0.250	0.292	0.327	0.385	0.413	0.490
\$400,000	0.187	0.243	0.286	0.320	0.377	0.405	0.482
\$425,000	0.182	0.237	0.279	0.313	0.370	0.398	0.475
\$450,000	0.176	0.232	0.274	0.307	0.364	0.391	0.469
\$475,000	0.171	0.226	0.268	0.301	0.358	0.384	0.462
\$500,000	0.167	0.221	0.263	0.295	0.352	0.378	0.457
\$600,000	0.152	0.204	0.246	0.276	0.332	0.357	0.436
\$700,000	0.139	0.191	0.232	0.261	0.316	0.340	0.419
\$800,000	0.130	0.180	0.220	0.248	0.303	0.325	0.405
\$900,000	0.121	0.170	0.210	0.237	0.291	0.313	0.392
\$1,000,000	0.115	0.162	0.202	0.228	0.281	0.302	0.381
\$2,000,000	0.076	0.116	0.151	0.171	0.219	0.235	0.310
\$3,000,000	0.059	0.094	0.125	0.142	0.185	0.199	0.269
\$4,000,000	0.049	0.079	0.107	0.123	0.162	0.175	0.240
\$5,000,000	0.041	0.069	0.095	0.109	0.145	0.156	0.218
\$6,000,000	0.036	0.061	0.084	0.097	0.131	0.142	0.199
\$7,000,000	0.032	0.055	0.076	0.088	0.119	0.130	0.184
\$8,000,000	0.028	0.050	0.069	0.080	0.109	0.119	0.170
\$9,000,000	0.026	0.045	0.063	0.073	0.101	0.110	0.158
\$10,000,000	0.023	0.041	0.058	0.067	0.093	0.102	0.147

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
NEW HAMPSHIRE STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.602	0.628	0.642	0.682	0.701	0.722	0.729
\$15,000	0.560	0.590	0.605	0.649	0.670	0.695	0.704
\$20,000	0.527	0.559	0.575	0.621	0.645	0.672	0.683
\$25,000	0.500	0.533	0.549	0.597	0.622	0.651	0.664
\$30,000	0.476	0.511	0.527	0.576	0.603	0.633	0.647
\$35,000	0.455	0.491	0.508	0.557	0.585	0.616	0.632
\$40,000	0.437	0.473	0.490	0.540	0.568	0.600	0.617
\$50,000	0.406	0.443	0.460	0.510	0.540	0.573	0.592
\$75,000	0.349	0.387	0.404	0.452	0.483	0.518	0.541
\$100,000	0.309	0.346	0.363	0.410	0.442	0.477	0.501
\$125,000	0.278	0.315	0.332	0.377	0.409	0.444	0.470
\$150,000	0.255	0.290	0.307	0.350	0.382	0.417	0.444
\$175,000	0.235	0.270	0.286	0.328	0.359	0.394	0.421
\$200,000	0.219	0.253	0.269	0.309	0.340	0.374	0.402
\$225,000	0.205	0.238	0.254	0.293	0.323	0.356	0.385
\$250,000	0.193	0.225	0.241	0.279	0.309	0.341	0.370
\$275,000	0.183	0.214	0.229	0.266	0.296	0.327	0.356
\$300,000	0.173	0.204	0.219	0.254	0.284	0.315	0.344
\$325,000	0.165	0.195	0.210	0.244	0.273	0.304	0.333
\$350,000	0.158	0.187	0.201	0.235	0.263	0.293	0.323
\$375,000	0.151	0.180	0.194	0.226	0.254	0.284	0.313
\$400,000	0.145	0.173	0.187	0.219	0.246	0.275	0.304
\$425,000	0.139	0.167	0.180	0.211	0.239	0.267	0.296
\$450,000	0.134	0.161	0.174	0.205	0.232	0.260	0.289
\$475,000	0.129	0.156	0.169	0.199	0.225	0.252	0.282
\$500,000	0.125	0.151	0.164	0.193	0.219	0.246	0.275
\$600,000	0.110	0.134	0.146	0.173	0.198	0.223	0.252
\$700,000	0.098	0.121	0.132	0.157	0.181	0.205	0.233
\$800,000	0.088	0.110	0.121	0.145	0.167	0.190	0.218
\$900,000	0.081	0.101	0.112	0.134	0.156	0.177	0.205
\$1,000,000	0.074	0.094	0.104	0.125	0.146	0.166	0.193
\$2,000,000	0.040	0.053	0.061	0.074	0.090	0.105	0.128
\$3,000,000	0.027	0.037	0.042	0.053	0.065	0.077	0.097
\$4,000,000	0.020	0.027	0.032	0.040	0.051	0.060	0.078
\$5,000,000	0.015	0.022	0.025	0.032	0.041	0.049	0.064
\$6,000,000	0.012	0.017	0.021	0.026	0.034	0.041	0.055
\$7,000,000	0.010	0.014	0.017	0.022	0.029	0.035	0.047
\$8,000,000	0.008	0.012	0.015	0.019	0.025	0.031	0.041
\$9,000,000	0.007	0.010	0.013	0.016	0.022	0.027	0.037
\$10,000,000	0.006	0.009	0.011	0.014	0.019	0.024	0.033

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
NEW HAMPSHIRE STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.658	0.686	0.700	0.742	0.761	0.783	0.790
\$15,000	0.614	0.645	0.661	0.708	0.730	0.755	0.764
\$20,000	0.580	0.613	0.629	0.679	0.703	0.731	0.742
\$25,000	0.551	0.586	0.603	0.654	0.680	0.710	0.723
\$30,000	0.526	0.562	0.580	0.632	0.659	0.691	0.705
\$35,000	0.504	0.542	0.559	0.612	0.640	0.673	0.689
\$40,000	0.485	0.523	0.541	0.594	0.623	0.657	0.674
\$50,000	0.452	0.491	0.510	0.562	0.593	0.628	0.648
\$75,000	0.392	0.432	0.450	0.502	0.534	0.571	0.594
\$100,000	0.349	0.389	0.407	0.457	0.490	0.528	0.553
\$125,000	0.317	0.356	0.374	0.422	0.456	0.493	0.519
\$150,000	0.292	0.330	0.347	0.394	0.427	0.464	0.492
\$175,000	0.271	0.308	0.325	0.370	0.403	0.440	0.468
\$200,000	0.253	0.290	0.307	0.350	0.383	0.419	0.448
\$225,000	0.238	0.274	0.290	0.333	0.365	0.400	0.430
\$250,000	0.225	0.260	0.276	0.317	0.349	0.384	0.413
\$275,000	0.214	0.248	0.264	0.304	0.335	0.369	0.399
\$300,000	0.204	0.237	0.253	0.292	0.323	0.356	0.386
\$325,000	0.195	0.227	0.243	0.280	0.311	0.344	0.374
\$350,000	0.186	0.218	0.234	0.270	0.301	0.333	0.363
\$375,000	0.179	0.210	0.225	0.261	0.291	0.323	0.353
\$400,000	0.172	0.203	0.218	0.253	0.282	0.313	0.344
\$425,000	0.166	0.196	0.211	0.245	0.274	0.305	0.335
\$450,000	0.160	0.190	0.204	0.238	0.266	0.296	0.327
\$475,000	0.155	0.184	0.198	0.231	0.259	0.289	0.319
\$500,000	0.150	0.178	0.192	0.225	0.253	0.282	0.312
\$600,000	0.133	0.160	0.173	0.203	0.230	0.257	0.287
\$700,000	0.119	0.145	0.157	0.185	0.211	0.237	0.267
\$800,000	0.109	0.133	0.145	0.171	0.196	0.221	0.250
\$900,000	0.100	0.123	0.134	0.159	0.183	0.207	0.235
\$1,000,000	0.092	0.114	0.125	0.149	0.172	0.195	0.223
\$2,000,000	0.051	0.067	0.075	0.091	0.108	0.125	0.149
\$3,000,000	0.035	0.047	0.053	0.065	0.079	0.093	0.114
\$4,000,000	0.026	0.035	0.040	0.050	0.062	0.073	0.092
\$5,000,000	0.020	0.028	0.032	0.040	0.051	0.060	0.077
\$6,000,000	0.016	0.023	0.026	0.033	0.042	0.051	0.065
\$7,000,000	0.013	0.019	0.022	0.028	0.036	0.044	0.057
\$8,000,000	0.011	0.016	0.019	0.024	0.031	0.038	0.050
\$9,000,000	0.010	0.014	0.016	0.021	0.027	0.033	0.044
\$10,000,000	0.008	0.012	0.014	0.018	0.024	0.029	0.039

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
NEW MEXICO STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.643	0.663	0.677	0.712	0.732	0.749	0.760
\$15,000	0.599	0.624	0.640	0.679	0.702	0.722	0.736
\$20,000	0.562	0.592	0.609	0.650	0.676	0.699	0.715
\$25,000	0.531	0.563	0.581	0.625	0.652	0.678	0.696
\$30,000	0.504	0.538	0.557	0.602	0.631	0.658	0.679
\$35,000	0.480	0.516	0.535	0.581	0.612	0.641	0.663
\$40,000	0.458	0.496	0.515	0.562	0.594	0.624	0.648
\$50,000	0.420	0.460	0.481	0.528	0.562	0.594	0.620
\$75,000	0.350	0.393	0.413	0.461	0.498	0.533	0.564
\$100,000	0.300	0.343	0.364	0.411	0.449	0.486	0.519
\$125,000	0.263	0.305	0.326	0.372	0.410	0.447	0.482
\$150,000	0.234	0.275	0.296	0.339	0.378	0.415	0.451
\$175,000	0.211	0.251	0.271	0.313	0.350	0.387	0.425
\$200,000	0.192	0.230	0.250	0.290	0.327	0.364	0.402
\$225,000	0.176	0.213	0.232	0.271	0.307	0.343	0.381
\$250,000	0.162	0.198	0.217	0.254	0.290	0.324	0.363
\$275,000	0.151	0.185	0.203	0.239	0.274	0.308	0.347
\$300,000	0.141	0.174	0.192	0.226	0.261	0.293	0.333
\$325,000	0.132	0.164	0.182	0.215	0.248	0.280	0.319
\$350,000	0.124	0.155	0.172	0.204	0.237	0.268	0.307
\$375,000	0.117	0.147	0.164	0.195	0.227	0.257	0.296
\$400,000	0.111	0.140	0.157	0.186	0.218	0.247	0.286
\$425,000	0.105	0.134	0.150	0.178	0.210	0.238	0.277
\$450,000	0.100	0.128	0.144	0.171	0.202	0.230	0.268
\$475,000	0.095	0.122	0.138	0.165	0.195	0.222	0.260
\$500,000	0.091	0.117	0.133	0.159	0.189	0.215	0.253
\$600,000	0.077	0.101	0.115	0.139	0.167	0.191	0.228
\$700,000	0.066	0.089	0.102	0.123	0.150	0.172	0.208
\$800,000	0.058	0.079	0.092	0.111	0.136	0.156	0.192
\$900,000	0.052	0.071	0.083	0.101	0.125	0.144	0.179
\$1,000,000	0.047	0.065	0.077	0.093	0.116	0.133	0.168
\$2,000,000	0.022	0.033	0.042	0.052	0.069	0.079	0.108
\$3,000,000	0.014	0.022	0.029	0.036	0.049	0.058	0.083
\$4,000,000	0.010	0.016	0.022	0.027	0.039	0.045	0.067
\$5,000,000	0.007	0.013	0.017	0.022	0.032	0.037	0.057
\$6,000,000	0.006	0.010	0.014	0.018	0.027	0.032	0.049
\$7,000,000	0.004	0.008	0.012	0.015	0.023	0.027	0.043
\$8,000,000	0.004	0.007	0.010	0.013	0.020	0.024	0.038
\$9,000,000	0.003	0.006	0.009	0.011	0.017	0.021	0.034
\$10,000,000	0.003	0.005	0.008	0.010	0.015	0.019	0.030

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
NEW MEXICO STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.710	0.730	0.745	0.782	0.802	0.820	0.831
\$15,000	0.664	0.690	0.707	0.748	0.771	0.793	0.807
\$20,000	0.626	0.656	0.674	0.718	0.744	0.769	0.785
\$25,000	0.594	0.627	0.646	0.692	0.720	0.747	0.766
\$30,000	0.565	0.601	0.621	0.668	0.698	0.727	0.748
\$35,000	0.539	0.577	0.598	0.646	0.678	0.709	0.731
\$40,000	0.517	0.556	0.577	0.626	0.660	0.691	0.715
\$50,000	0.477	0.519	0.540	0.591	0.626	0.660	0.687
\$75,000	0.402	0.447	0.469	0.520	0.559	0.596	0.627
\$100,000	0.349	0.395	0.417	0.467	0.507	0.546	0.580
\$125,000	0.309	0.354	0.376	0.425	0.466	0.505	0.542
\$150,000	0.278	0.322	0.344	0.391	0.431	0.471	0.509
\$175,000	0.253	0.295	0.317	0.362	0.402	0.442	0.481
\$200,000	0.232	0.273	0.294	0.338	0.378	0.416	0.456
\$225,000	0.214	0.254	0.275	0.317	0.356	0.394	0.434
\$250,000	0.199	0.238	0.258	0.299	0.337	0.375	0.415
\$275,000	0.186	0.224	0.243	0.283	0.321	0.357	0.397
\$300,000	0.175	0.211	0.230	0.268	0.306	0.341	0.382
\$325,000	0.165	0.200	0.219	0.256	0.292	0.327	0.367
\$350,000	0.156	0.190	0.209	0.244	0.280	0.314	0.354
\$375,000	0.147	0.181	0.199	0.234	0.269	0.302	0.343
\$400,000	0.140	0.173	0.191	0.224	0.259	0.291	0.332
\$425,000	0.134	0.166	0.183	0.216	0.250	0.281	0.321
\$450,000	0.128	0.159	0.176	0.208	0.241	0.272	0.312
\$475,000	0.122	0.153	0.170	0.200	0.233	0.263	0.303
\$500,000	0.117	0.147	0.164	0.193	0.226	0.255	0.295
\$600,000	0.100	0.128	0.144	0.170	0.201	0.228	0.267
\$700,000	0.087	0.113	0.128	0.153	0.182	0.207	0.245
\$800,000	0.077	0.101	0.116	0.138	0.166	0.189	0.227
\$900,000	0.069	0.092	0.105	0.126	0.153	0.175	0.212
\$1,000,000	0.062	0.084	0.097	0.117	0.142	0.163	0.199
\$2,000,000	0.030	0.044	0.054	0.066	0.085	0.098	0.129
\$3,000,000	0.019	0.029	0.037	0.046	0.061	0.071	0.098
\$4,000,000	0.013	0.022	0.028	0.035	0.048	0.056	0.080
\$5,000,000	0.010	0.017	0.022	0.028	0.039	0.046	0.067
\$6,000,000	0.008	0.013	0.018	0.023	0.032	0.039	0.058
\$7,000,000	0.006	0.011	0.015	0.019	0.028	0.033	0.051
\$8,000,000	0.005	0.009	0.013	0.016	0.024	0.029	0.045
\$9,000,000	0.004	0.008	0.011	0.014	0.021	0.025	0.040
\$10,000,000	0.004	0.007	0.009	0.012	0.019	0.023	0.036

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
NORTH CAROLINA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.670	0.705	0.719	0.743	0.762	0.780	0.791
\$15,000	0.626	0.666	0.683	0.711	0.734	0.755	0.770
\$20,000	0.589	0.634	0.652	0.683	0.709	0.732	0.751
\$25,000	0.558	0.606	0.625	0.658	0.686	0.712	0.733
\$30,000	0.530	0.580	0.601	0.635	0.666	0.693	0.717
\$35,000	0.506	0.558	0.580	0.615	0.648	0.676	0.702
\$40,000	0.485	0.537	0.560	0.597	0.631	0.660	0.688
\$50,000	0.448	0.502	0.526	0.564	0.600	0.632	0.663
\$75,000	0.379	0.435	0.460	0.500	0.540	0.574	0.612
\$100,000	0.332	0.387	0.413	0.452	0.494	0.529	0.571
\$125,000	0.297	0.350	0.377	0.415	0.458	0.493	0.538
\$150,000	0.269	0.322	0.348	0.385	0.428	0.463	0.511
\$175,000	0.247	0.298	0.324	0.361	0.404	0.437	0.487
\$200,000	0.229	0.278	0.305	0.340	0.383	0.416	0.466
\$225,000	0.213	0.262	0.288	0.322	0.364	0.397	0.448
\$250,000	0.200	0.247	0.273	0.306	0.348	0.380	0.432
\$275,000	0.188	0.234	0.260	0.292	0.334	0.365	0.418
\$300,000	0.178	0.223	0.249	0.280	0.321	0.351	0.405
\$325,000	0.169	0.213	0.238	0.269	0.310	0.339	0.393
\$350,000	0.161	0.204	0.229	0.259	0.300	0.328	0.382
\$375,000	0.154	0.196	0.221	0.249	0.290	0.318	0.372
\$400,000	0.147	0.189	0.213	0.241	0.281	0.309	0.363
\$425,000	0.141	0.182	0.206	0.233	0.273	0.300	0.354
\$450,000	0.135	0.175	0.199	0.226	0.266	0.292	0.346
\$475,000	0.130	0.170	0.193	0.220	0.259	0.285	0.339
\$500,000	0.126	0.164	0.188	0.214	0.252	0.278	0.332
\$600,000	0.110	0.146	0.169	0.193	0.230	0.254	0.308
\$700,000	0.097	0.132	0.154	0.176	0.213	0.235	0.288
\$800,000	0.088	0.120	0.141	0.163	0.198	0.219	0.272
\$900,000	0.080	0.111	0.131	0.151	0.186	0.206	0.258
\$1,000,000	0.073	0.102	0.122	0.142	0.175	0.195	0.246
\$2,000,000	0.039	0.059	0.074	0.088	0.114	0.130	0.175
\$3,000,000	0.026	0.041	0.053	0.064	0.086	0.098	0.138
\$4,000,000	0.019	0.031	0.041	0.050	0.068	0.079	0.114
\$5,000,000	0.014	0.025	0.033	0.040	0.056	0.066	0.097
\$6,000,000	0.011	0.020	0.027	0.033	0.047	0.056	0.083
\$7,000,000	0.009	0.017	0.023	0.028	0.041	0.048	0.073
\$8,000,000	0.008	0.014	0.019	0.024	0.035	0.042	0.064
\$9,000,000	0.007	0.012	0.017	0.021	0.031	0.037	0.057
\$10,000,000	0.006	0.011	0.015	0.019	0.027	0.033	0.051

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PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
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RETROSPECTIVE RATING PLAN MANUAL
NORTH CAROLINA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.746	0.783	0.798	0.823	0.843	0.861	0.873
\$15,000	0.700	0.743	0.760	0.789	0.813	0.835	0.851
\$20,000	0.661	0.708	0.728	0.760	0.787	0.812	0.831
\$25,000	0.628	0.678	0.699	0.734	0.764	0.791	0.812
\$30,000	0.599	0.652	0.673	0.710	0.742	0.771	0.795
\$35,000	0.573	0.628	0.650	0.688	0.723	0.753	0.780
\$40,000	0.549	0.606	0.629	0.669	0.704	0.736	0.765
\$50,000	0.510	0.568	0.593	0.634	0.672	0.706	0.738
\$75,000	0.436	0.496	0.522	0.565	0.607	0.644	0.683
\$100,000	0.384	0.444	0.471	0.513	0.558	0.595	0.640
\$125,000	0.346	0.404	0.432	0.473	0.519	0.557	0.604
\$150,000	0.316	0.372	0.401	0.441	0.487	0.524	0.574
\$175,000	0.291	0.347	0.375	0.414	0.460	0.497	0.549
\$200,000	0.271	0.325	0.353	0.391	0.437	0.473	0.526
\$225,000	0.254	0.306	0.334	0.371	0.417	0.453	0.507
\$250,000	0.239	0.290	0.318	0.354	0.400	0.434	0.489
\$275,000	0.226	0.276	0.304	0.339	0.384	0.418	0.473
\$300,000	0.214	0.264	0.291	0.325	0.370	0.403	0.459
\$325,000	0.204	0.252	0.279	0.313	0.357	0.390	0.446
\$350,000	0.195	0.242	0.269	0.302	0.346	0.378	0.434
\$375,000	0.186	0.233	0.260	0.292	0.335	0.367	0.423
\$400,000	0.179	0.225	0.251	0.282	0.326	0.356	0.413
\$425,000	0.172	0.217	0.243	0.274	0.317	0.347	0.404
\$450,000	0.165	0.210	0.236	0.266	0.308	0.338	0.395
\$475,000	0.159	0.203	0.229	0.258	0.301	0.330	0.387
\$500,000	0.154	0.197	0.222	0.251	0.293	0.322	0.379
\$600,000	0.135	0.176	0.200	0.228	0.269	0.295	0.352
\$700,000	0.121	0.159	0.183	0.209	0.249	0.274	0.331
\$800,000	0.109	0.146	0.169	0.193	0.232	0.256	0.312
\$900,000	0.100	0.135	0.157	0.180	0.218	0.241	0.297
\$1,000,000	0.091	0.125	0.147	0.169	0.206	0.228	0.283
\$2,000,000	0.050	0.073	0.089	0.106	0.135	0.153	0.202
\$3,000,000	0.033	0.051	0.064	0.077	0.101	0.116	0.159
\$4,000,000	0.024	0.039	0.049	0.060	0.081	0.094	0.132
\$5,000,000	0.019	0.031	0.040	0.048	0.066	0.078	0.112
\$6,000,000	0.015	0.025	0.033	0.040	0.056	0.066	0.097
\$7,000,000	0.012	0.021	0.028	0.034	0.048	0.057	0.085
\$8,000,000	0.010	0.018	0.024	0.029	0.042	0.050	0.075
\$9,000,000	0.009	0.015	0.020	0.026	0.037	0.044	0.067
\$10,000,000	0.007	0.013	0.018	0.022	0.032	0.039	0.060

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
OKLAHOMA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.632	0.666	0.680	0.708	0.726	0.748	0.761
\$15,000	0.581	0.621	0.637	0.670	0.692	0.718	0.735
\$20,000	0.539	0.583	0.601	0.637	0.663	0.692	0.712
\$25,000	0.504	0.550	0.570	0.608	0.636	0.668	0.692
\$30,000	0.473	0.522	0.542	0.582	0.613	0.647	0.673
\$35,000	0.446	0.496	0.518	0.559	0.592	0.627	0.656
\$40,000	0.422	0.474	0.496	0.538	0.572	0.609	0.640
\$50,000	0.382	0.434	0.457	0.501	0.538	0.577	0.611
\$75,000	0.309	0.361	0.386	0.430	0.471	0.512	0.553
\$100,000	0.260	0.311	0.335	0.379	0.421	0.463	0.508
\$125,000	0.225	0.273	0.298	0.340	0.382	0.424	0.472
\$150,000	0.199	0.244	0.268	0.309	0.351	0.392	0.442
\$175,000	0.178	0.221	0.245	0.284	0.325	0.366	0.416
\$200,000	0.161	0.202	0.226	0.263	0.303	0.343	0.394
\$225,000	0.147	0.186	0.209	0.245	0.285	0.323	0.375
\$250,000	0.135	0.173	0.195	0.230	0.269	0.306	0.358
\$275,000	0.125	0.161	0.183	0.217	0.255	0.291	0.343
\$300,000	0.116	0.151	0.173	0.205	0.242	0.278	0.330
\$325,000	0.109	0.143	0.164	0.194	0.231	0.266	0.318
\$350,000	0.102	0.135	0.155	0.185	0.221	0.255	0.307
\$375,000	0.096	0.128	0.148	0.177	0.212	0.245	0.296
\$400,000	0.091	0.121	0.141	0.169	0.204	0.236	0.287
\$425,000	0.086	0.115	0.135	0.162	0.196	0.227	0.278
\$450,000	0.082	0.110	0.129	0.156	0.189	0.220	0.270
\$475,000	0.078	0.105	0.124	0.150	0.183	0.212	0.263
\$500,000	0.074	0.101	0.119	0.144	0.177	0.206	0.256
\$600,000	0.062	0.086	0.103	0.126	0.157	0.183	0.232
\$700,000	0.053	0.075	0.091	0.112	0.141	0.165	0.212
\$800,000	0.046	0.066	0.081	0.100	0.128	0.151	0.196
\$900,000	0.041	0.059	0.073	0.091	0.117	0.138	0.182
\$1,000,000	0.036	0.054	0.067	0.083	0.108	0.128	0.170
\$2,000,000	0.016	0.025	0.033	0.043	0.059	0.072	0.103
\$3,000,000	0.009	0.015	0.021	0.027	0.039	0.048	0.072
\$4,000,000	0.006	0.011	0.014	0.019	0.028	0.036	0.054
\$5,000,000	0.004	0.008	0.011	0.014	0.021	0.027	0.043
\$6,000,000	0.003	0.006	0.008	0.011	0.017	0.022	0.035
\$7,000,000	0.002	0.004	0.006	0.009	0.013	0.018	0.029
\$8,000,000	0.002	0.004	0.005	0.007	0.011	0.015	0.024
\$9,000,000	0.002	0.003	0.004	0.006	0.009	0.012	0.020
\$10,000,000	0.001	0.002	0.004	0.005	0.008	0.011	0.017

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
OKLAHOMA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.725	0.762	0.777	0.806	0.825	0.848	0.861
\$15,000	0.671	0.713	0.731	0.766	0.789	0.817	0.834
\$20,000	0.625	0.673	0.692	0.731	0.758	0.789	0.810
\$25,000	0.586	0.637	0.658	0.699	0.730	0.764	0.788
\$30,000	0.552	0.606	0.628	0.671	0.704	0.741	0.768
\$35,000	0.522	0.578	0.601	0.646	0.681	0.720	0.749
\$40,000	0.496	0.553	0.576	0.623	0.660	0.700	0.732
\$50,000	0.450	0.509	0.534	0.582	0.622	0.665	0.700
\$75,000	0.368	0.427	0.453	0.503	0.547	0.593	0.636
\$100,000	0.312	0.369	0.396	0.445	0.491	0.538	0.586
\$125,000	0.272	0.326	0.353	0.400	0.446	0.494	0.545
\$150,000	0.241	0.293	0.319	0.365	0.411	0.458	0.511
\$175,000	0.217	0.266	0.292	0.336	0.381	0.427	0.482
\$200,000	0.197	0.244	0.270	0.312	0.357	0.401	0.457
\$225,000	0.181	0.226	0.251	0.291	0.335	0.379	0.435
\$250,000	0.167	0.210	0.235	0.274	0.317	0.359	0.416
\$275,000	0.155	0.196	0.220	0.258	0.301	0.342	0.398
\$300,000	0.144	0.184	0.208	0.244	0.286	0.326	0.383
\$325,000	0.135	0.174	0.197	0.232	0.273	0.312	0.369
\$350,000	0.127	0.165	0.187	0.221	0.262	0.300	0.356
\$375,000	0.120	0.156	0.179	0.211	0.251	0.288	0.344
\$400,000	0.113	0.149	0.171	0.202	0.242	0.277	0.333
\$425,000	0.107	0.142	0.163	0.194	0.233	0.268	0.323
\$450,000	0.102	0.135	0.157	0.187	0.224	0.259	0.314
\$475,000	0.097	0.130	0.150	0.180	0.217	0.250	0.305
\$500,000	0.093	0.124	0.145	0.173	0.210	0.243	0.297
\$600,000	0.078	0.107	0.126	0.151	0.186	0.216	0.269
\$700,000	0.067	0.093	0.111	0.134	0.167	0.195	0.246
\$800,000	0.058	0.082	0.099	0.121	0.152	0.178	0.227
\$900,000	0.052	0.074	0.089	0.109	0.139	0.163	0.211
\$1,000,000	0.046	0.067	0.081	0.100	0.128	0.151	0.198
\$2,000,000	0.020	0.032	0.041	0.052	0.070	0.085	0.120
\$3,000,000	0.012	0.020	0.026	0.033	0.047	0.058	0.084
\$4,000,000	0.008	0.013	0.018	0.023	0.034	0.042	0.064
\$5,000,000	0.006	0.010	0.013	0.017	0.026	0.033	0.050
\$6,000,000	0.004	0.007	0.010	0.014	0.020	0.026	0.041
\$7,000,000	0.003	0.006	0.008	0.011	0.016	0.021	0.034
\$8,000,000	0.003	0.005	0.006	0.009	0.013	0.018	0.028
\$9,000,000	0.002	0.004	0.005	0.007	0.011	0.015	0.024
\$10,000,000	0.002	0.003	0.004	0.006	0.009	0.013	0.021

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
OREGON STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.650	0.699	0.719	0.764	0.793	0.826	0.855
\$15,000	0.580	0.635	0.657	0.706	0.740	0.778	0.813
\$20,000	0.528	0.584	0.609	0.660	0.698	0.738	0.778
\$25,000	0.486	0.544	0.569	0.621	0.662	0.703	0.747
\$30,000	0.451	0.510	0.536	0.589	0.631	0.674	0.720
\$35,000	0.422	0.481	0.508	0.560	0.604	0.647	0.697
\$40,000	0.397	0.456	0.484	0.536	0.580	0.624	0.675
\$50,000	0.357	0.415	0.443	0.494	0.540	0.584	0.639
\$75,000	0.288	0.343	0.372	0.420	0.467	0.510	0.570
\$100,000	0.244	0.296	0.325	0.370	0.417	0.458	0.521
\$125,000	0.213	0.262	0.291	0.333	0.380	0.419	0.484
\$150,000	0.190	0.237	0.265	0.305	0.351	0.389	0.454
\$175,000	0.171	0.217	0.244	0.282	0.328	0.364	0.430
\$200,000	0.157	0.200	0.228	0.264	0.308	0.343	0.410
\$225,000	0.145	0.187	0.214	0.248	0.292	0.325	0.392
\$250,000	0.134	0.175	0.202	0.235	0.278	0.310	0.377
\$275,000	0.126	0.165	0.192	0.223	0.266	0.297	0.364
\$300,000	0.118	0.157	0.183	0.213	0.255	0.285	0.352
\$325,000	0.112	0.149	0.175	0.205	0.246	0.275	0.342
\$350,000	0.106	0.142	0.168	0.197	0.237	0.265	0.332
\$375,000	0.101	0.136	0.162	0.189	0.230	0.257	0.323
\$400,000	0.096	0.131	0.156	0.183	0.223	0.249	0.315
\$425,000	0.092	0.126	0.151	0.177	0.216	0.242	0.308
\$450,000	0.088	0.121	0.146	0.172	0.211	0.235	0.301
\$475,000	0.085	0.117	0.142	0.167	0.205	0.229	0.295
\$500,000	0.081	0.114	0.138	0.162	0.200	0.224	0.289
\$600,000	0.071	0.101	0.125	0.147	0.183	0.205	0.269
\$700,000	0.063	0.092	0.114	0.135	0.170	0.190	0.254
\$800,000	0.057	0.084	0.106	0.125	0.160	0.178	0.241
\$900,000	0.052	0.078	0.100	0.117	0.151	0.168	0.230
\$1,000,000	0.048	0.073	0.094	0.111	0.143	0.159	0.220
\$2,000,000	0.029	0.047	0.064	0.076	0.102	0.113	0.166
\$3,000,000	0.021	0.036	0.051	0.060	0.083	0.091	0.138
\$4,000,000	0.017	0.030	0.042	0.050	0.070	0.078	0.120
\$5,000,000	0.014	0.026	0.036	0.043	0.061	0.068	0.107
\$6,000,000	0.012	0.022	0.032	0.038	0.055	0.061	0.096
\$7,000,000	0.011	0.020	0.028	0.034	0.049	0.055	0.087
\$8,000,000	0.009	0.018	0.026	0.031	0.044	0.050	0.080
\$9,000,000	0.008	0.016	0.023	0.028	0.040	0.045	0.073
\$10,000,000	0.007	0.014	0.021	0.025	0.037	0.042	0.067

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
RHODE ISLAND STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.629	0.662	0.676	0.699	0.718	0.737	0.747
\$15,000	0.575	0.614	0.629	0.656	0.679	0.702	0.715
\$20,000	0.532	0.574	0.590	0.620	0.645	0.671	0.688
\$25,000	0.496	0.540	0.557	0.589	0.617	0.644	0.663
\$30,000	0.466	0.511	0.529	0.562	0.591	0.621	0.642
\$35,000	0.440	0.486	0.504	0.538	0.568	0.599	0.622
\$40,000	0.418	0.464	0.482	0.517	0.548	0.580	0.604
\$50,000	0.380	0.427	0.445	0.481	0.513	0.546	0.573
\$75,000	0.314	0.359	0.378	0.414	0.447	0.481	0.512
\$100,000	0.271	0.314	0.332	0.367	0.400	0.435	0.468
\$125,000	0.239	0.280	0.298	0.331	0.365	0.399	0.433
\$150,000	0.214	0.254	0.272	0.304	0.337	0.370	0.405
\$175,000	0.195	0.232	0.250	0.281	0.314	0.346	0.382
\$200,000	0.179	0.215	0.232	0.262	0.294	0.326	0.362
\$225,000	0.165	0.200	0.217	0.246	0.277	0.308	0.345
\$250,000	0.154	0.188	0.204	0.232	0.263	0.293	0.330
\$275,000	0.144	0.176	0.193	0.220	0.250	0.279	0.316
\$300,000	0.135	0.167	0.183	0.209	0.239	0.267	0.304
\$325,000	0.128	0.158	0.174	0.199	0.229	0.256	0.294
\$350,000	0.121	0.151	0.166	0.191	0.219	0.247	0.284
\$375,000	0.115	0.144	0.159	0.183	0.211	0.238	0.274
\$400,000	0.109	0.137	0.152	0.175	0.203	0.229	0.266
\$425,000	0.104	0.132	0.146	0.169	0.196	0.222	0.258
\$450,000	0.099	0.126	0.140	0.163	0.190	0.215	0.251
\$475,000	0.095	0.121	0.135	0.157	0.184	0.208	0.244
\$500,000	0.091	0.117	0.131	0.152	0.178	0.202	0.238
\$600,000	0.079	0.102	0.115	0.134	0.159	0.182	0.217
\$700,000	0.069	0.090	0.102	0.121	0.144	0.165	0.199
\$800,000	0.061	0.081	0.092	0.109	0.132	0.152	0.185
\$900,000	0.055	0.073	0.084	0.100	0.122	0.140	0.173
\$1,000,000	0.050	0.067	0.077	0.092	0.113	0.131	0.162
\$2,000,000	0.024	0.035	0.041	0.051	0.065	0.077	0.102
\$3,000,000	0.015	0.022	0.027	0.034	0.045	0.054	0.074
\$4,000,000	0.010	0.016	0.019	0.025	0.033	0.041	0.057
\$5,000,000	0.008	0.012	0.015	0.019	0.026	0.032	0.046
\$6,000,000	0.006	0.009	0.011	0.015	0.021	0.026	0.038
\$7,000,000	0.005	0.007	0.009	0.012	0.017	0.022	0.032
\$8,000,000	0.004	0.006	0.008	0.010	0.014	0.018	0.027
\$9,000,000	0.003	0.005	0.006	0.008	0.012	0.015	0.023
\$10,000,000	0.003	0.004	0.005	0.007	0.010	0.013	0.020

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
RHODE ISLAND STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.712	0.748	0.763	0.787	0.806	0.826	0.836
\$15,000	0.655	0.696	0.713	0.742	0.766	0.790	0.803
\$20,000	0.609	0.654	0.672	0.704	0.730	0.758	0.774
\$25,000	0.571	0.618	0.637	0.671	0.700	0.730	0.749
\$30,000	0.538	0.587	0.606	0.642	0.673	0.704	0.726
\$35,000	0.510	0.560	0.580	0.616	0.648	0.681	0.705
\$40,000	0.486	0.536	0.556	0.594	0.627	0.661	0.686
\$50,000	0.445	0.495	0.516	0.554	0.589	0.624	0.652
\$75,000	0.373	0.422	0.442	0.481	0.517	0.554	0.587
\$100,000	0.324	0.371	0.392	0.429	0.466	0.503	0.538
\$125,000	0.288	0.334	0.354	0.391	0.427	0.464	0.500
\$150,000	0.261	0.305	0.324	0.360	0.396	0.432	0.470
\$175,000	0.239	0.281	0.300	0.335	0.370	0.406	0.444
\$200,000	0.220	0.261	0.280	0.313	0.348	0.383	0.422
\$225,000	0.205	0.244	0.263	0.295	0.330	0.364	0.403
\$250,000	0.192	0.230	0.248	0.280	0.314	0.347	0.386
\$275,000	0.180	0.217	0.235	0.266	0.299	0.332	0.371
\$300,000	0.170	0.206	0.224	0.253	0.286	0.318	0.358
\$325,000	0.161	0.196	0.214	0.242	0.275	0.306	0.345
\$350,000	0.153	0.187	0.204	0.232	0.264	0.295	0.334
\$375,000	0.146	0.179	0.196	0.223	0.255	0.285	0.324
\$400,000	0.139	0.172	0.188	0.215	0.246	0.276	0.315
\$425,000	0.133	0.165	0.181	0.208	0.238	0.267	0.306
\$450,000	0.128	0.159	0.175	0.200	0.231	0.259	0.298
\$475,000	0.123	0.153	0.169	0.194	0.224	0.252	0.290
\$500,000	0.118	0.148	0.163	0.188	0.217	0.245	0.283
\$600,000	0.102	0.130	0.144	0.167	0.195	0.221	0.259
\$700,000	0.090	0.116	0.129	0.151	0.178	0.202	0.239
\$800,000	0.081	0.104	0.117	0.137	0.163	0.186	0.222
\$900,000	0.073	0.095	0.107	0.126	0.151	0.173	0.208
\$1,000,000	0.066	0.087	0.099	0.117	0.140	0.161	0.196
\$2,000,000	0.033	0.046	0.054	0.066	0.083	0.098	0.125
\$3,000,000	0.021	0.030	0.036	0.044	0.057	0.069	0.091
\$4,000,000	0.015	0.022	0.026	0.033	0.043	0.052	0.071
\$5,000,000	0.011	0.016	0.020	0.025	0.034	0.042	0.057
\$6,000,000	0.008	0.013	0.016	0.020	0.027	0.034	0.047
\$7,000,000	0.007	0.010	0.013	0.016	0.022	0.028	0.040
\$8,000,000	0.005	0.009	0.010	0.014	0.019	0.024	0.034
\$9,000,000	0.005	0.007	0.009	0.011	0.016	0.020	0.029
\$10,000,000	0.004	0.006	0.007	0.010	0.014	0.018	0.026

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
SOUTH CAROLINA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.632	0.663	0.677	0.702	0.721	0.738	0.750
\$15,000	0.579	0.617	0.633	0.663	0.686	0.707	0.723
\$20,000	0.535	0.578	0.595	0.628	0.655	0.679	0.699
\$25,000	0.499	0.544	0.563	0.598	0.627	0.654	0.677
\$30,000	0.467	0.515	0.534	0.571	0.603	0.631	0.657
\$35,000	0.439	0.489	0.509	0.547	0.580	0.610	0.638
\$40,000	0.415	0.465	0.487	0.525	0.560	0.591	0.621
\$50,000	0.375	0.426	0.448	0.487	0.524	0.557	0.591
\$75,000	0.302	0.353	0.376	0.415	0.455	0.490	0.529
\$100,000	0.255	0.303	0.326	0.364	0.404	0.440	0.482
\$125,000	0.220	0.267	0.289	0.325	0.366	0.400	0.445
\$150,000	0.194	0.238	0.260	0.295	0.335	0.369	0.415
\$175,000	0.174	0.216	0.237	0.270	0.309	0.342	0.389
\$200,000	0.157	0.197	0.218	0.250	0.288	0.320	0.367
\$225,000	0.144	0.182	0.202	0.232	0.270	0.301	0.348
\$250,000	0.132	0.169	0.189	0.217	0.254	0.284	0.331
\$275,000	0.122	0.158	0.177	0.204	0.240	0.269	0.316
\$300,000	0.114	0.148	0.166	0.193	0.228	0.256	0.303
\$325,000	0.106	0.139	0.157	0.183	0.217	0.244	0.291
\$350,000	0.099	0.131	0.149	0.174	0.207	0.234	0.280
\$375,000	0.093	0.124	0.141	0.165	0.198	0.224	0.270
\$400,000	0.088	0.118	0.135	0.158	0.190	0.215	0.261
\$425,000	0.083	0.112	0.129	0.151	0.183	0.207	0.253
\$450,000	0.079	0.107	0.123	0.145	0.176	0.200	0.245
\$475,000	0.075	0.102	0.118	0.139	0.169	0.193	0.237
\$500,000	0.071	0.098	0.113	0.134	0.164	0.187	0.231
\$600,000	0.060	0.083	0.097	0.116	0.144	0.165	0.207
\$700,000	0.051	0.072	0.085	0.102	0.128	0.148	0.189
\$800,000	0.044	0.063	0.075	0.091	0.115	0.134	0.173
\$900,000	0.039	0.056	0.067	0.082	0.105	0.123	0.160
\$1,000,000	0.034	0.050	0.061	0.074	0.096	0.113	0.149
\$2,000,000	0.014	0.023	0.028	0.036	0.049	0.060	0.086
\$3,000,000	0.008	0.013	0.017	0.022	0.031	0.039	0.057
\$4,000,000	0.005	0.009	0.011	0.015	0.021	0.028	0.042
\$5,000,000	0.003	0.006	0.008	0.011	0.016	0.020	0.032
\$6,000,000	0.003	0.005	0.006	0.008	0.012	0.016	0.025
\$7,000,000	0.002	0.004	0.005	0.006	0.009	0.012	0.020
\$8,000,000	0.002	0.003	0.004	0.005	0.007	0.010	0.016
\$9,000,000	0.001	0.002	0.003	0.004	0.006	0.008	0.013
\$10,000,000	0.001	0.002	0.003	0.003	0.005	0.007	0.011

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
SOUTH CAROLINA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.734	0.768	0.782	0.810	0.830	0.848	0.860
\$15,000	0.678	0.719	0.735	0.768	0.792	0.815	0.831
\$20,000	0.630	0.676	0.695	0.731	0.759	0.785	0.806
\$25,000	0.589	0.639	0.659	0.698	0.730	0.758	0.782
\$30,000	0.554	0.606	0.628	0.669	0.703	0.734	0.760
\$35,000	0.523	0.578	0.600	0.642	0.678	0.711	0.740
\$40,000	0.496	0.552	0.575	0.618	0.656	0.690	0.721
\$50,000	0.450	0.507	0.531	0.575	0.616	0.652	0.688
\$75,000	0.368	0.425	0.450	0.495	0.538	0.577	0.619
\$100,000	0.313	0.368	0.393	0.436	0.481	0.521	0.567
\$125,000	0.274	0.326	0.351	0.392	0.437	0.476	0.524
\$150,000	0.243	0.294	0.318	0.357	0.402	0.440	0.490
\$175,000	0.219	0.267	0.291	0.329	0.372	0.410	0.461
\$200,000	0.200	0.246	0.269	0.305	0.348	0.384	0.436
\$225,000	0.184	0.228	0.250	0.285	0.327	0.362	0.414
\$250,000	0.170	0.212	0.234	0.268	0.309	0.343	0.395
\$275,000	0.158	0.199	0.220	0.252	0.293	0.326	0.378
\$300,000	0.147	0.187	0.208	0.239	0.278	0.311	0.362
\$325,000	0.138	0.176	0.197	0.227	0.266	0.297	0.348
\$350,000	0.130	0.167	0.187	0.216	0.254	0.285	0.336
\$375,000	0.122	0.158	0.178	0.206	0.244	0.274	0.324
\$400,000	0.116	0.151	0.170	0.197	0.234	0.264	0.314
\$425,000	0.110	0.144	0.162	0.189	0.225	0.254	0.304
\$450,000	0.104	0.137	0.155	0.182	0.217	0.245	0.295
\$475,000	0.099	0.131	0.149	0.175	0.209	0.237	0.286
\$500,000	0.095	0.126	0.143	0.168	0.202	0.230	0.278
\$600,000	0.080	0.108	0.124	0.146	0.178	0.204	0.251
\$700,000	0.068	0.094	0.108	0.129	0.159	0.183	0.229
\$800,000	0.059	0.083	0.096	0.115	0.144	0.167	0.210
\$900,000	0.052	0.074	0.086	0.104	0.131	0.153	0.195
\$1,000,000	0.046	0.066	0.078	0.094	0.120	0.141	0.181
\$2,000,000	0.020	0.030	0.036	0.046	0.061	0.075	0.103
\$3,000,000	0.011	0.017	0.021	0.028	0.038	0.048	0.069
\$4,000,000	0.007	0.011	0.014	0.018	0.026	0.034	0.049
\$5,000,000	0.005	0.008	0.010	0.013	0.019	0.025	0.037
\$6,000,000	0.004	0.006	0.007	0.010	0.014	0.019	0.028
\$7,000,000	0.003	0.005	0.006	0.008	0.011	0.015	0.022
\$8,000,000	0.002	0.004	0.005	0.006	0.009	0.012	0.018
\$9,000,000	0.002	0.003	0.004	0.005	0.007	0.010	0.015
\$10,000,000	0.002	0.003	0.003	0.004	0.006	0.008	0.013

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
SOUTH DAKOTA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.689	0.746	0.769	0.813	0.852	0.885	0.900
\$15,000	0.628	0.691	0.718	0.767	0.812	0.849	0.872
\$20,000	0.579	0.646	0.676	0.729	0.778	0.818	0.847
\$25,000	0.538	0.609	0.641	0.695	0.748	0.790	0.824
\$30,000	0.504	0.576	0.611	0.666	0.721	0.766	0.804
\$35,000	0.475	0.548	0.584	0.640	0.698	0.743	0.786
\$40,000	0.449	0.524	0.561	0.617	0.677	0.723	0.769
\$50,000	0.407	0.482	0.521	0.578	0.640	0.687	0.739
\$75,000	0.334	0.408	0.449	0.504	0.570	0.618	0.681
\$100,000	0.286	0.358	0.400	0.453	0.520	0.567	0.637
\$125,000	0.252	0.321	0.364	0.415	0.483	0.528	0.603
\$150,000	0.226	0.294	0.337	0.385	0.453	0.497	0.576
\$175,000	0.206	0.272	0.315	0.361	0.428	0.471	0.552
\$200,000	0.190	0.254	0.297	0.341	0.408	0.449	0.533
\$225,000	0.177	0.239	0.282	0.324	0.391	0.430	0.515
\$250,000	0.166	0.226	0.269	0.309	0.375	0.414	0.500
\$275,000	0.156	0.215	0.257	0.297	0.362	0.400	0.487
\$300,000	0.148	0.205	0.247	0.286	0.351	0.387	0.475
\$325,000	0.140	0.197	0.239	0.276	0.340	0.375	0.464
\$350,000	0.134	0.189	0.231	0.267	0.330	0.365	0.453
\$375,000	0.128	0.182	0.223	0.259	0.322	0.355	0.444
\$400,000	0.123	0.176	0.217	0.251	0.314	0.346	0.436
\$425,000	0.118	0.170	0.211	0.244	0.307	0.338	0.428
\$450,000	0.114	0.165	0.206	0.238	0.300	0.331	0.421
\$475,000	0.110	0.161	0.200	0.232	0.294	0.324	0.414
\$500,000	0.106	0.156	0.196	0.227	0.288	0.318	0.407
\$600,000	0.094	0.141	0.180	0.209	0.268	0.295	0.385
\$700,000	0.084	0.130	0.167	0.194	0.252	0.278	0.366
\$800,000	0.077	0.120	0.156	0.182	0.238	0.263	0.351
\$900,000	0.071	0.113	0.148	0.172	0.227	0.251	0.337
\$1,000,000	0.066	0.106	0.140	0.163	0.217	0.240	0.326
\$2,000,000	0.039	0.068	0.094	0.112	0.155	0.174	0.250
\$3,000,000	0.027	0.050	0.071	0.085	0.122	0.140	0.206
\$4,000,000	0.020	0.039	0.056	0.068	0.100	0.116	0.175
\$5,000,000	0.016	0.032	0.046	0.056	0.084	0.099	0.151
\$6,000,000	0.013	0.026	0.038	0.047	0.072	0.085	0.132
\$7,000,000	0.011	0.022	0.032	0.041	0.062	0.074	0.116
\$8,000,000	0.009	0.019	0.028	0.035	0.054	0.065	0.103
\$9,000,000	0.008	0.016	0.024	0.031	0.047	0.058	0.092
\$10,000,000	0.007	0.014	0.021	0.027	0.042	0.052	0.083

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
TENNESSEE STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors						
Per Accident Limitation	Hazard Groups					
	A	B	C	D	E	F
\$10,000	0.569	0.614	0.633	0.668	0.696	0.720
\$15,000	0.517	0.566	0.587	0.626	0.658	0.686
\$20,000	0.476	0.527	0.549	0.590	0.626	0.656
\$25,000	0.442	0.495	0.518	0.560	0.597	0.630
\$30,000	0.413	0.467	0.490	0.534	0.573	0.607
\$35,000	0.388	0.443	0.466	0.510	0.550	0.586
\$40,000	0.367	0.421	0.445	0.489	0.530	0.567
\$50,000	0.331	0.385	0.409	0.453	0.496	0.533
\$75,000	0.268	0.319	0.344	0.386	0.430	0.468
\$100,000	0.226	0.275	0.299	0.339	0.383	0.420
\$125,000	0.196	0.242	0.266	0.304	0.347	0.383
\$150,000	0.174	0.217	0.240	0.276	0.318	0.353
\$175,000	0.156	0.197	0.220	0.254	0.295	0.329
\$200,000	0.142	0.181	0.203	0.236	0.275	0.308
\$225,000	0.130	0.168	0.189	0.220	0.259	0.290
\$250,000	0.120	0.156	0.177	0.206	0.245	0.275
\$275,000	0.111	0.146	0.167	0.195	0.232	0.261
\$300,000	0.104	0.137	0.157	0.185	0.221	0.249
\$325,000	0.097	0.130	0.149	0.176	0.211	0.238
\$350,000	0.091	0.123	0.142	0.167	0.203	0.229
\$375,000	0.086	0.117	0.136	0.160	0.195	0.220
\$400,000	0.082	0.111	0.130	0.154	0.187	0.212
\$425,000	0.078	0.106	0.125	0.147	0.181	0.205
\$450,000	0.074	0.102	0.120	0.142	0.175	0.198
\$475,000	0.070	0.098	0.115	0.137	0.169	0.192
\$500,000	0.067	0.094	0.111	0.132	0.164	0.186
\$600,000	0.057	0.081	0.098	0.116	0.146	0.166
\$700,000	0.049	0.072	0.087	0.104	0.133	0.151
\$800,000	0.043	0.064	0.079	0.095	0.122	0.139
\$900,000	0.039	0.058	0.072	0.087	0.112	0.129
\$1,000,000	0.035	0.053	0.066	0.080	0.105	0.120
\$2,000,000	0.017	0.028	0.037	0.045	0.063	0.074
\$3,000,000	0.010	0.018	0.025	0.031	0.045	0.053
\$4,000,000	0.007	0.013	0.018	0.023	0.034	0.041
\$5,000,000	0.005	0.010	0.014	0.018	0.027	0.033
\$6,000,000	0.004	0.008	0.011	0.015	0.023	0.028
\$7,000,000	0.003	0.006	0.009	0.012	0.019	0.023
\$8,000,000	0.003	0.005	0.008	0.010	0.016	0.020
\$9,000,000	0.002	0.004	0.007	0.009	0.014	0.017
\$10,000,000	0.002	0.004	0.006	0.007	0.012	0.015
						0.026

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
TENNESSEE STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.661	0.709	0.729	0.767	0.797	0.823	0.837
\$15,000	0.605	0.658	0.680	0.722	0.756	0.786	0.805
\$20,000	0.559	0.616	0.639	0.684	0.722	0.755	0.778
\$25,000	0.522	0.580	0.605	0.651	0.691	0.727	0.753
\$30,000	0.490	0.549	0.575	0.622	0.664	0.701	0.730
\$35,000	0.463	0.523	0.548	0.597	0.640	0.679	0.710
\$40,000	0.439	0.499	0.525	0.574	0.618	0.658	0.691
\$50,000	0.398	0.458	0.485	0.534	0.580	0.621	0.658
\$75,000	0.327	0.385	0.412	0.459	0.507	0.549	0.592
\$100,000	0.280	0.335	0.361	0.407	0.454	0.496	0.542
\$125,000	0.246	0.298	0.323	0.367	0.414	0.455	0.503
\$150,000	0.219	0.269	0.294	0.335	0.381	0.421	0.471
\$175,000	0.199	0.246	0.271	0.310	0.355	0.393	0.444
\$200,000	0.182	0.227	0.251	0.289	0.333	0.370	0.421
\$225,000	0.168	0.211	0.235	0.271	0.314	0.350	0.401
\$250,000	0.156	0.198	0.221	0.255	0.298	0.332	0.384
\$275,000	0.145	0.186	0.209	0.241	0.283	0.316	0.368
\$300,000	0.136	0.175	0.198	0.229	0.270	0.303	0.354
\$325,000	0.128	0.166	0.188	0.219	0.259	0.290	0.342
\$350,000	0.121	0.158	0.180	0.209	0.249	0.279	0.331
\$375,000	0.115	0.151	0.172	0.200	0.239	0.269	0.320
\$400,000	0.109	0.144	0.165	0.192	0.231	0.260	0.311
\$425,000	0.104	0.138	0.158	0.185	0.223	0.251	0.302
\$450,000	0.099	0.132	0.152	0.179	0.216	0.243	0.294
\$475,000	0.095	0.127	0.147	0.172	0.209	0.236	0.286
\$500,000	0.091	0.122	0.142	0.167	0.203	0.229	0.279
\$600,000	0.077	0.106	0.125	0.148	0.182	0.206	0.255
\$700,000	0.067	0.094	0.112	0.133	0.165	0.188	0.236
\$800,000	0.060	0.085	0.101	0.121	0.152	0.173	0.220
\$900,000	0.053	0.077	0.093	0.111	0.140	0.160	0.207
\$1,000,000	0.048	0.070	0.085	0.102	0.131	0.150	0.195
\$2,000,000	0.023	0.037	0.047	0.058	0.079	0.092	0.129
\$3,000,000	0.015	0.024	0.032	0.040	0.056	0.067	0.098
\$4,000,000	0.010	0.018	0.024	0.030	0.043	0.052	0.078
\$5,000,000	0.007	0.013	0.018	0.023	0.035	0.042	0.065
\$6,000,000	0.006	0.011	0.015	0.019	0.028	0.035	0.055
\$7,000,000	0.005	0.009	0.012	0.016	0.024	0.029	0.047
\$8,000,000	0.004	0.007	0.010	0.013	0.020	0.025	0.041
\$9,000,000	0.003	0.006	0.009	0.011	0.017	0.022	0.036
\$10,000,000	0.003	0.005	0.007	0.010	0.015	0.019	0.032

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
TEXAS STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

3. Excess Loss Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.530	0.579	0.605	0.632	0.659	0.696	0.728
\$15,000	0.466	0.519	0.548	0.579	0.611	0.654	0.694
\$20,000	0.417	0.472	0.503	0.535	0.571	0.618	0.664
\$25,000	0.378	0.433	0.466	0.499	0.537	0.587	0.638
\$30,000	0.347	0.401	0.434	0.468	0.508	0.560	0.615
\$35,000	0.321	0.374	0.407	0.442	0.482	0.536	0.594
\$40,000	0.299	0.351	0.384	0.419	0.460	0.515	0.576
\$50,000	0.263	0.312	0.346	0.380	0.422	0.478	0.543
\$75,000	0.206	0.249	0.281	0.313	0.355	0.410	0.482
\$100,000	0.172	0.209	0.240	0.270	0.311	0.364	0.438
\$125,000	0.149	0.182	0.212	0.240	0.279	0.330	0.406
\$150,000	0.132	0.163	0.192	0.219	0.256	0.306	0.381
\$175,000	0.119	0.148	0.176	0.201	0.237	0.285	0.360
\$200,000	0.108	0.135	0.163	0.187	0.222	0.268	0.343
\$225,000	0.100	0.125	0.152	0.175	0.209	0.254	0.328
\$250,000	0.093	0.117	0.143	0.165	0.199	0.242	0.316
\$275,000	0.087	0.110	0.135	0.157	0.189	0.232	0.305
\$300,000	0.082	0.103	0.128	0.149	0.181	0.222	0.295
\$325,000	0.077	0.097	0.122	0.142	0.173	0.214	0.286
\$350,000	0.073	0.092	0.116	0.136	0.166	0.206	0.278
\$375,000	0.069	0.088	0.111	0.130	0.160	0.199	0.270
\$400,000	0.066	0.084	0.107	0.125	0.154	0.193	0.263
\$425,000	0.063	0.080	0.103	0.120	0.149	0.187	0.256
\$450,000	0.061	0.077	0.099	0.116	0.144	0.181	0.250
\$475,000	0.058	0.074	0.096	0.112	0.140	0.176	0.244
\$500,000	0.056	0.071	0.093	0.108	0.136	0.171	0.239
\$600,000	0.049	0.062	0.082	0.096	0.122	0.155	0.220
\$700,000	0.044	0.056	0.074	0.087	0.111	0.142	0.205
\$800,000	0.041	0.051	0.069	0.081	0.103	0.132	0.192
\$900,000	0.038	0.047	0.064	0.074	0.095	0.123	0.181
\$1,000,000	0.036	0.044	0.060	0.069	0.089	0.116	0.172
\$2,000,000	0.024	0.028	0.039	0.044	0.056	0.075	0.117
\$3,000,000	0.020	0.023	0.032	0.035	0.044	0.059	0.094
\$4,000,000	0.017	0.020	0.028	0.030	0.038	0.050	0.081
\$5,000,000	0.016	0.018	0.025	0.027	0.033	0.045	0.073
\$6,000,000	0.014	0.016	0.022	0.024	0.030	0.040	0.066
\$7,000,000	0.013	0.015	0.021	0.023	0.028	0.037	0.061
\$8,000,000	0.012	0.014	0.020	0.021	0.026	0.035	0.057
\$9,000,000	0.012	0.013	0.019	0.020	0.024	0.033	0.054
\$10,000,000	0.011	0.013	0.018	0.019	0.023	0.031	0.052

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
TEXAS STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.627	0.680	0.707	0.736	0.764	0.802	0.834
\$15,000	0.559	0.617	0.649	0.681	0.715	0.760	0.800
\$20,000	0.507	0.567	0.601	0.636	0.674	0.724	0.771
\$25,000	0.464	0.526	0.561	0.598	0.639	0.692	0.745
\$30,000	0.429	0.491	0.527	0.565	0.608	0.664	0.721
\$35,000	0.399	0.460	0.498	0.536	0.581	0.639	0.700
\$40,000	0.374	0.434	0.472	0.511	0.557	0.616	0.681
\$50,000	0.332	0.390	0.428	0.468	0.515	0.577	0.646
\$75,000	0.264	0.315	0.353	0.391	0.439	0.502	0.580
\$100,000	0.222	0.268	0.304	0.340	0.387	0.449	0.531
\$125,000	0.193	0.235	0.270	0.304	0.350	0.410	0.494
\$150,000	0.173	0.211	0.246	0.278	0.322	0.380	0.465
\$175,000	0.157	0.192	0.226	0.257	0.300	0.356	0.441
\$200,000	0.144	0.177	0.210	0.239	0.281	0.335	0.420
\$225,000	0.133	0.164	0.196	0.224	0.265	0.318	0.403
\$250,000	0.124	0.154	0.186	0.213	0.253	0.304	0.389
\$275,000	0.116	0.145	0.176	0.202	0.241	0.291	0.376
\$300,000	0.109	0.136	0.167	0.192	0.231	0.280	0.364
\$325,000	0.103	0.129	0.159	0.184	0.222	0.270	0.353
\$350,000	0.098	0.123	0.152	0.176	0.213	0.260	0.343
\$375,000	0.093	0.117	0.146	0.169	0.206	0.252	0.334
\$400,000	0.089	0.112	0.140	0.163	0.199	0.244	0.326
\$425,000	0.085	0.107	0.135	0.157	0.192	0.237	0.318
\$450,000	0.082	0.103	0.131	0.152	0.186	0.231	0.311
\$475,000	0.079	0.099	0.126	0.147	0.181	0.224	0.304
\$500,000	0.076	0.096	0.122	0.142	0.176	0.219	0.298
\$600,000	0.067	0.084	0.109	0.127	0.159	0.199	0.276
\$700,000	0.060	0.075	0.099	0.115	0.145	0.183	0.257
\$800,000	0.055	0.069	0.092	0.107	0.135	0.171	0.243
\$900,000	0.051	0.063	0.085	0.099	0.125	0.160	0.229
\$1,000,000	0.048	0.059	0.080	0.092	0.117	0.150	0.218
\$2,000,000	0.031	0.037	0.051	0.058	0.074	0.098	0.150
\$3,000,000	0.025	0.029	0.041	0.046	0.058	0.076	0.120
\$4,000,000	0.022	0.025	0.036	0.039	0.049	0.065	0.103
\$5,000,000	0.020	0.023	0.032	0.035	0.043	0.057	0.092
\$6,000,000	0.018	0.020	0.029	0.031	0.038	0.051	0.083
\$7,000,000	0.017	0.019	0.027	0.029	0.035	0.047	0.077
\$8,000,000	0.016	0.018	0.025	0.027	0.033	0.044	0.072
\$9,000,000	0.015	0.017	0.024	0.026	0.031	0.042	0.068
\$10,000,000	0.014	0.016	0.023	0.025	0.030	0.040	0.065

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
UTAH STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.564	0.612	0.632	0.668	0.696	0.724	0.740
\$15,000	0.518	0.570	0.592	0.631	0.664	0.695	0.715
\$20,000	0.481	0.536	0.560	0.601	0.637	0.670	0.694
\$25,000	0.450	0.507	0.533	0.575	0.613	0.648	0.676
\$30,000	0.425	0.482	0.509	0.553	0.593	0.628	0.659
\$35,000	0.402	0.461	0.488	0.533	0.574	0.611	0.644
\$40,000	0.383	0.442	0.470	0.515	0.557	0.595	0.630
\$50,000	0.351	0.410	0.439	0.484	0.528	0.567	0.606
\$75,000	0.293	0.352	0.382	0.426	0.473	0.512	0.558
\$100,000	0.255	0.312	0.343	0.385	0.434	0.472	0.523
\$125,000	0.226	0.282	0.313	0.354	0.403	0.441	0.495
\$150,000	0.205	0.258	0.290	0.330	0.379	0.415	0.472
\$175,000	0.187	0.239	0.271	0.309	0.358	0.394	0.452
\$200,000	0.173	0.224	0.255	0.292	0.341	0.375	0.435
\$225,000	0.161	0.210	0.241	0.277	0.326	0.359	0.420
\$250,000	0.150	0.199	0.230	0.264	0.312	0.345	0.407
\$275,000	0.142	0.189	0.219	0.253	0.301	0.333	0.395
\$300,000	0.134	0.180	0.210	0.243	0.290	0.321	0.384
\$325,000	0.127	0.172	0.202	0.234	0.281	0.311	0.374
\$350,000	0.121	0.165	0.195	0.226	0.272	0.302	0.365
\$375,000	0.115	0.159	0.189	0.218	0.265	0.293	0.357
\$400,000	0.110	0.153	0.183	0.212	0.257	0.285	0.349
\$425,000	0.106	0.148	0.177	0.206	0.251	0.278	0.342
\$450,000	0.102	0.143	0.172	0.200	0.245	0.271	0.335
\$475,000	0.098	0.139	0.167	0.194	0.239	0.265	0.329
\$500,000	0.095	0.134	0.163	0.190	0.234	0.259	0.323
\$600,000	0.083	0.121	0.148	0.173	0.216	0.239	0.303
\$700,000	0.074	0.110	0.137	0.160	0.201	0.223	0.286
\$800,000	0.067	0.101	0.127	0.149	0.189	0.210	0.272
\$900,000	0.062	0.094	0.120	0.140	0.179	0.199	0.261
\$1,000,000	0.057	0.088	0.113	0.132	0.171	0.190	0.251
\$2,000,000	0.033	0.056	0.075	0.089	0.121	0.135	0.190
\$3,000,000	0.023	0.041	0.057	0.068	0.096	0.108	0.158
\$4,000,000	0.017	0.032	0.046	0.055	0.079	0.091	0.135
\$5,000,000	0.013	0.026	0.038	0.046	0.067	0.078	0.118
\$6,000,000	0.011	0.022	0.032	0.039	0.058	0.068	0.104
\$7,000,000	0.009	0.019	0.027	0.034	0.051	0.060	0.093
\$8,000,000	0.008	0.016	0.024	0.030	0.045	0.053	0.084
\$9,000,000	0.007	0.014	0.021	0.026	0.040	0.048	0.075
\$10,000,000	0.006	0.012	0.018	0.023	0.036	0.043	0.068

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
UTAH STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.639	0.690	0.711	0.748	0.778	0.808	0.824
\$15,000	0.589	0.645	0.669	0.710	0.745	0.777	0.798
\$20,000	0.550	0.609	0.634	0.678	0.716	0.751	0.776
\$25,000	0.517	0.578	0.605	0.651	0.691	0.728	0.756
\$30,000	0.489	0.551	0.579	0.626	0.669	0.707	0.739
\$35,000	0.465	0.528	0.557	0.605	0.649	0.689	0.722
\$40,000	0.444	0.508	0.537	0.586	0.631	0.671	0.708
\$50,000	0.409	0.473	0.504	0.552	0.600	0.641	0.682
\$75,000	0.346	0.409	0.442	0.490	0.540	0.582	0.630
\$100,000	0.303	0.365	0.398	0.445	0.497	0.538	0.591
\$125,000	0.272	0.332	0.365	0.411	0.463	0.504	0.561
\$150,000	0.247	0.306	0.339	0.383	0.436	0.476	0.535
\$175,000	0.227	0.285	0.318	0.361	0.413	0.453	0.514
\$200,000	0.211	0.267	0.300	0.342	0.394	0.432	0.495
\$225,000	0.197	0.252	0.285	0.325	0.377	0.415	0.478
\$250,000	0.186	0.239	0.272	0.311	0.363	0.399	0.464
\$275,000	0.175	0.228	0.260	0.298	0.350	0.385	0.451
\$300,000	0.166	0.217	0.250	0.287	0.338	0.373	0.439
\$325,000	0.158	0.208	0.241	0.277	0.327	0.361	0.428
\$350,000	0.151	0.200	0.233	0.267	0.318	0.351	0.418
\$375,000	0.145	0.193	0.225	0.259	0.309	0.341	0.409
\$400,000	0.139	0.186	0.218	0.251	0.301	0.333	0.400
\$425,000	0.133	0.180	0.212	0.244	0.294	0.325	0.392
\$450,000	0.128	0.175	0.206	0.238	0.287	0.317	0.385
\$475,000	0.124	0.169	0.200	0.231	0.280	0.310	0.378
\$500,000	0.120	0.164	0.195	0.226	0.274	0.303	0.371
\$600,000	0.106	0.148	0.178	0.206	0.253	0.280	0.348
\$700,000	0.095	0.135	0.164	0.191	0.237	0.262	0.329
\$800,000	0.086	0.125	0.153	0.178	0.223	0.247	0.314
\$900,000	0.079	0.116	0.144	0.168	0.211	0.234	0.300
\$1,000,000	0.073	0.109	0.136	0.158	0.201	0.223	0.289
\$2,000,000	0.042	0.068	0.090	0.107	0.142	0.159	0.219
\$3,000,000	0.029	0.050	0.068	0.082	0.113	0.127	0.181
\$4,000,000	0.022	0.039	0.055	0.066	0.093	0.106	0.156
\$5,000,000	0.017	0.032	0.045	0.055	0.079	0.091	0.136
\$6,000,000	0.014	0.027	0.038	0.047	0.069	0.080	0.120
\$7,000,000	0.012	0.023	0.033	0.041	0.060	0.070	0.108
\$8,000,000	0.010	0.020	0.029	0.036	0.053	0.063	0.097
\$9,000,000	0.008	0.017	0.025	0.031	0.047	0.056	0.088
\$10,000,000	0.007	0.015	0.022	0.028	0.042	0.051	0.080

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
VERMONT STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.675	0.701	0.715	0.745	0.760	0.781	0.792
\$15,000	0.630	0.661	0.677	0.710	0.729	0.754	0.768
\$20,000	0.594	0.628	0.645	0.681	0.703	0.730	0.747
\$25,000	0.563	0.599	0.617	0.655	0.679	0.708	0.727
\$30,000	0.536	0.574	0.593	0.632	0.658	0.689	0.710
\$35,000	0.512	0.552	0.571	0.612	0.639	0.671	0.694
\$40,000	0.491	0.532	0.552	0.593	0.621	0.654	0.679
\$50,000	0.455	0.498	0.518	0.560	0.590	0.625	0.652
\$75,000	0.388	0.432	0.453	0.496	0.529	0.566	0.597
\$100,000	0.341	0.385	0.406	0.448	0.483	0.520	0.555
\$125,000	0.306	0.349	0.370	0.411	0.446	0.484	0.520
\$150,000	0.278	0.321	0.341	0.381	0.416	0.454	0.492
\$175,000	0.256	0.297	0.317	0.356	0.391	0.428	0.467
\$200,000	0.237	0.277	0.297	0.335	0.370	0.406	0.446
\$225,000	0.221	0.260	0.280	0.316	0.351	0.387	0.427
\$250,000	0.207	0.246	0.265	0.300	0.335	0.369	0.410
\$275,000	0.195	0.233	0.252	0.286	0.320	0.354	0.395
\$300,000	0.185	0.221	0.240	0.273	0.307	0.340	0.382
\$325,000	0.176	0.211	0.230	0.262	0.295	0.328	0.370
\$350,000	0.167	0.202	0.220	0.252	0.285	0.317	0.358
\$375,000	0.159	0.193	0.212	0.242	0.275	0.306	0.348
\$400,000	0.153	0.186	0.204	0.234	0.266	0.297	0.338
\$425,000	0.146	0.179	0.197	0.226	0.258	0.288	0.329
\$450,000	0.140	0.172	0.190	0.218	0.250	0.279	0.321
\$475,000	0.135	0.166	0.184	0.212	0.243	0.272	0.313
\$500,000	0.130	0.161	0.178	0.205	0.236	0.264	0.306
\$600,000	0.113	0.142	0.158	0.184	0.213	0.240	0.281
\$700,000	0.101	0.128	0.143	0.166	0.195	0.220	0.261
\$800,000	0.090	0.116	0.130	0.152	0.180	0.204	0.244
\$900,000	0.082	0.106	0.120	0.141	0.167	0.190	0.230
\$1,000,000	0.075	0.098	0.111	0.131	0.157	0.178	0.217
\$2,000,000	0.038	0.054	0.063	0.076	0.096	0.112	0.145
\$3,000,000	0.025	0.036	0.043	0.053	0.069	0.081	0.110
\$4,000,000	0.017	0.026	0.032	0.040	0.053	0.063	0.088
\$5,000,000	0.013	0.020	0.025	0.031	0.042	0.051	0.072
\$6,000,000	0.010	0.016	0.020	0.025	0.034	0.042	0.061
\$7,000,000	0.008	0.013	0.016	0.021	0.029	0.036	0.052
\$8,000,000	0.007	0.011	0.013	0.017	0.024	0.031	0.045
\$9,000,000	0.006	0.009	0.011	0.015	0.021	0.026	0.040
\$10,000,000	0.005	0.008	0.010	0.012	0.018	0.023	0.035

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
VERMONT STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.735	0.761	0.776	0.807	0.823	0.845	0.856
\$15,000	0.688	0.720	0.736	0.771	0.791	0.816	0.831
\$20,000	0.650	0.685	0.703	0.741	0.763	0.791	0.808
\$25,000	0.618	0.656	0.674	0.714	0.739	0.769	0.789
\$30,000	0.590	0.630	0.649	0.690	0.717	0.749	0.770
\$35,000	0.565	0.607	0.626	0.669	0.697	0.730	0.754
\$40,000	0.543	0.586	0.606	0.649	0.679	0.713	0.738
\$50,000	0.505	0.550	0.571	0.615	0.646	0.683	0.710
\$75,000	0.435	0.481	0.503	0.548	0.582	0.621	0.653
\$100,000	0.385	0.431	0.453	0.498	0.533	0.573	0.608
\$125,000	0.348	0.393	0.415	0.459	0.495	0.535	0.572
\$150,000	0.318	0.363	0.385	0.427	0.464	0.503	0.542
\$175,000	0.294	0.338	0.359	0.400	0.437	0.476	0.516
\$200,000	0.274	0.317	0.338	0.378	0.414	0.453	0.494
\$225,000	0.257	0.299	0.319	0.358	0.395	0.432	0.474
\$250,000	0.242	0.283	0.303	0.341	0.377	0.414	0.456
\$275,000	0.229	0.269	0.289	0.326	0.362	0.398	0.441
\$300,000	0.218	0.257	0.277	0.312	0.348	0.383	0.426
\$325,000	0.207	0.246	0.265	0.300	0.335	0.370	0.413
\$350,000	0.198	0.235	0.255	0.289	0.324	0.358	0.401
\$375,000	0.189	0.226	0.246	0.279	0.313	0.347	0.390
\$400,000	0.182	0.218	0.237	0.269	0.304	0.337	0.380
\$425,000	0.175	0.210	0.229	0.261	0.295	0.327	0.370
\$450,000	0.168	0.203	0.222	0.253	0.286	0.318	0.362
\$475,000	0.162	0.197	0.215	0.245	0.279	0.310	0.353
\$500,000	0.157	0.190	0.209	0.238	0.271	0.302	0.345
\$600,000	0.138	0.170	0.187	0.215	0.246	0.275	0.318
\$700,000	0.123	0.153	0.170	0.196	0.226	0.254	0.296
\$800,000	0.111	0.140	0.155	0.180	0.210	0.236	0.278
\$900,000	0.101	0.128	0.144	0.167	0.196	0.221	0.262
\$1,000,000	0.093	0.119	0.133	0.156	0.184	0.208	0.249
\$2,000,000	0.050	0.067	0.078	0.093	0.115	0.133	0.168
\$3,000,000	0.033	0.046	0.054	0.065	0.083	0.097	0.128
\$4,000,000	0.024	0.034	0.040	0.049	0.064	0.076	0.103
\$5,000,000	0.018	0.026	0.031	0.039	0.051	0.062	0.085
\$6,000,000	0.014	0.021	0.025	0.032	0.042	0.052	0.072
\$7,000,000	0.011	0.017	0.021	0.026	0.035	0.044	0.062
\$8,000,000	0.009	0.014	0.017	0.022	0.030	0.038	0.054
\$9,000,000	0.008	0.012	0.015	0.019	0.026	0.033	0.047
\$10,000,000	0.007	0.010	0.013	0.016	0.023	0.029	0.042

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
WEST VIRGINIA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.538	0.582	0.601	0.636	0.664	0.689	0.710
\$15,000	0.482	0.531	0.552	0.591	0.624	0.654	0.680
\$20,000	0.440	0.491	0.514	0.555	0.591	0.623	0.654
\$25,000	0.406	0.458	0.482	0.524	0.563	0.597	0.632
\$30,000	0.377	0.430	0.455	0.498	0.538	0.575	0.612
\$35,000	0.353	0.407	0.431	0.475	0.517	0.554	0.594
\$40,000	0.333	0.386	0.411	0.455	0.497	0.536	0.578
\$50,000	0.299	0.351	0.377	0.421	0.465	0.505	0.551
\$75,000	0.242	0.291	0.317	0.359	0.405	0.445	0.497
\$100,000	0.206	0.251	0.277	0.317	0.363	0.403	0.458
\$125,000	0.180	0.222	0.248	0.286	0.331	0.371	0.428
\$150,000	0.160	0.201	0.225	0.262	0.307	0.345	0.404
\$175,000	0.145	0.183	0.208	0.243	0.287	0.324	0.383
\$200,000	0.132	0.169	0.193	0.227	0.270	0.307	0.366
\$225,000	0.122	0.157	0.181	0.213	0.256	0.291	0.351
\$250,000	0.113	0.147	0.170	0.202	0.243	0.278	0.337
\$275,000	0.106	0.138	0.161	0.191	0.232	0.266	0.325
\$300,000	0.099	0.131	0.153	0.182	0.223	0.256	0.314
\$325,000	0.093	0.124	0.146	0.174	0.214	0.246	0.304
\$350,000	0.088	0.118	0.139	0.167	0.206	0.237	0.295
\$375,000	0.084	0.112	0.133	0.160	0.199	0.230	0.287
\$400,000	0.080	0.107	0.128	0.154	0.192	0.222	0.279
\$425,000	0.076	0.103	0.123	0.149	0.186	0.215	0.272
\$450,000	0.072	0.099	0.119	0.143	0.180	0.209	0.265
\$475,000	0.069	0.095	0.115	0.139	0.175	0.203	0.259
\$500,000	0.066	0.092	0.111	0.134	0.170	0.198	0.253
\$600,000	0.057	0.080	0.098	0.119	0.153	0.179	0.232
\$700,000	0.050	0.071	0.088	0.107	0.139	0.163	0.214
\$800,000	0.044	0.064	0.080	0.098	0.128	0.151	0.200
\$900,000	0.039	0.058	0.073	0.089	0.119	0.140	0.187
\$1,000,000	0.036	0.053	0.067	0.083	0.111	0.130	0.176
\$2,000,000	0.017	0.028	0.037	0.046	0.065	0.078	0.110
\$3,000,000	0.011	0.018	0.025	0.031	0.046	0.055	0.080
\$4,000,000	0.008	0.013	0.019	0.023	0.035	0.042	0.062
\$5,000,000	0.006	0.010	0.014	0.018	0.028	0.034	0.051
\$6,000,000	0.004	0.008	0.012	0.015	0.023	0.028	0.042
\$7,000,000	0.004	0.007	0.010	0.012	0.019	0.024	0.036
\$8,000,000	0.003	0.006	0.008	0.010	0.016	0.020	0.031
\$9,000,000	0.002	0.005	0.007	0.009	0.014	0.018	0.027
\$10,000,000	0.002	0.004	0.006	0.008	0.012	0.015	0.024

**ITEM R-1410—2015 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—EXCESS LOSS PURE PREMIUM FACTORS AND EXCESS LOSS AND
ALLOCATED EXPENSE PURE PREMIUM FACTORS**

**EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
WEST VIRGINIA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS**

3. Excess Loss and Allocated Expense Pure Premium Factors							
Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.648	0.697	0.723	0.755	0.785	0.813	0.834
\$15,000	0.586	0.641	0.670	0.706	0.742	0.774	0.801
\$20,000	0.538	0.596	0.627	0.666	0.705	0.741	0.773
\$25,000	0.499	0.558	0.591	0.631	0.673	0.712	0.748
\$30,000	0.467	0.527	0.561	0.602	0.646	0.686	0.726
\$35,000	0.439	0.500	0.535	0.576	0.622	0.663	0.706
\$40,000	0.416	0.476	0.512	0.553	0.600	0.643	0.688
\$50,000	0.377	0.436	0.473	0.514	0.563	0.607	0.656
\$75,000	0.310	0.366	0.404	0.443	0.493	0.539	0.595
\$100,000	0.267	0.320	0.358	0.394	0.445	0.491	0.550
\$125,000	0.236	0.286	0.323	0.358	0.408	0.453	0.515
\$150,000	0.212	0.260	0.297	0.330	0.379	0.423	0.487
\$175,000	0.193	0.239	0.276	0.307	0.356	0.399	0.463
\$200,000	0.178	0.221	0.258	0.287	0.336	0.378	0.443
\$225,000	0.165	0.207	0.243	0.271	0.319	0.360	0.425
\$250,000	0.153	0.194	0.230	0.257	0.304	0.344	0.409
\$275,000	0.144	0.183	0.218	0.244	0.291	0.330	0.395
\$300,000	0.135	0.173	0.208	0.233	0.279	0.317	0.382
\$325,000	0.128	0.165	0.199	0.223	0.269	0.306	0.371
\$350,000	0.121	0.157	0.191	0.214	0.259	0.296	0.360
\$375,000	0.115	0.150	0.183	0.206	0.250	0.286	0.350
\$400,000	0.110	0.144	0.176	0.198	0.242	0.277	0.341
\$425,000	0.105	0.138	0.170	0.192	0.234	0.269	0.332
\$450,000	0.100	0.133	0.164	0.185	0.228	0.262	0.324
\$475,000	0.096	0.128	0.159	0.179	0.221	0.254	0.317
\$500,000	0.092	0.123	0.154	0.174	0.215	0.248	0.310
\$600,000	0.079	0.108	0.136	0.155	0.194	0.225	0.284
\$700,000	0.070	0.096	0.123	0.139	0.177	0.206	0.263
\$800,000	0.062	0.086	0.112	0.127	0.163	0.190	0.246
\$900,000	0.056	0.079	0.102	0.117	0.151	0.177	0.230
\$1,000,000	0.050	0.072	0.094	0.108	0.141	0.165	0.217
\$2,000,000	0.025	0.038	0.051	0.060	0.084	0.099	0.137
\$3,000,000	0.016	0.025	0.034	0.041	0.059	0.070	0.100
\$4,000,000	0.011	0.018	0.024	0.030	0.045	0.054	0.078
\$5,000,000	0.008	0.014	0.019	0.024	0.036	0.043	0.063
\$6,000,000	0.006	0.011	0.015	0.019	0.029	0.036	0.053
\$7,000,000	0.005	0.009	0.012	0.016	0.025	0.030	0.045
\$8,000,000	0.004	0.008	0.010	0.013	0.021	0.026	0.039
\$9,000,000	0.004	0.006	0.008	0.011	0.018	0.022	0.034
\$10,000,000	0.003	0.006	0.007	0.010	0.016	0.020	0.030