

## Appendix D: Summary of PA Large Deductible Premium Credits

| Summary of PA Large Deductible Premium Credits |                  |           |            |            |                                       |           |            |            |
|--|------------------|-----------|------------|------------|---------------------------------------|-----------|------------|------------|
| Hazard Group A                                 |                  |           |            |            |                                       |           |            |            |
| Premium Size                                   | Deductible Level |           |            |            | Deductible Level with Aggregate Limit |           |            |            |
|  | \$ 25,000        | \$ 50,000 | \$ 100,000 | \$ 200,000 | \$ 25,000                             | \$ 50,000 | \$ 100,000 | \$ 200,000 |
| \$ 62,500                                      | 41%              |           |            |            | 41%                                   |           |            |            |
| \$ 75,000                                      | 41%              |           |            |            | 40%                                   |           |            |            |
| \$ 100,000                                     | 41%              |           |            |            | 38%                                   |           |            |            |
| \$ 125,000                                     | 41%              | 53%       |            |            | 36%                                   | 51%       |            |            |
| \$ 150,000                                     | 41%              | 53%       |            |            | 34%                                   | 50%       |            |            |
| \$ 175,000                                     | 41%              | 53%       |            |            | 31%                                   | 48%       |            |            |
| \$ 200,000                                     | 41%              | 53%       |            |            | 28%                                   | 45%       |            |            |
| \$ 250,000                                     | 41%              | 53%       | 65%        |            | 23%                                   | 40%       | 59%        |            |
| \$ 300,000                                     | 41%              | 53%       | 65%        |            | 21%                                   | 38%       | 58%        |            |
| \$ 400,000                                     | 41%              | 53%       | 65%        |            | 16%                                   | 30%       | 51%        |            |
| \$ 500,000                                     | 41%              | 53%       | 65%        | 77%        | 13%                                   | 25%       | 45%        | 68%        |
| \$ 600,000                                     | 41%              | 53%       | 65%        | 77%        | 11%                                   | 21%       | 40%        | 65%        |
| \$ 700,000                                     | 41%              | 53%       | 65%        | 77%        | 10%                                   | 19%       | 35%        | 61%        |
| \$ 800,000                                     | 41%              | 53%       | 65%        | 77%        | 8%                                    | 16%       | 31%        | 56%        |
| \$ 900,000                                     | 41%              | 53%       | 65%        | 77%        | 8%                                    | 15%       | 28%        | 52%        |
| \$ 1,000,000                                   | 41%              | 53%       | 65%        | 77%        | 7%                                    | 14%       | 26%        | 48%        |
| Hazard Group B                                 |                  |           |            |            |                                       |           |            |            |
| Premium Size                                   | Deductible Level |           |            |            | Deductible Level with Aggregate Limit |           |            |            |
|  | \$ 25,000        | \$ 50,000 | \$ 100,000 | \$ 200,000 | \$ 25,000                             | \$ 50,000 | \$ 100,000 | \$ 200,000 |
| \$ 62,500                                      | 32%              |           |            |            | 32%                                   |           |            |            |
| \$ 75,000                                      | 32%              |           |            |            | 32%                                   |           |            |            |
| \$ 100,000                                     | 32%              |           |            |            | 31%                                   |           |            |            |
| \$ 125,000                                     | 32%              | 44%       |            |            | 29%                                   | 43%       |            |            |
| \$ 150,000                                     | 32%              | 44%       |            |            | 26%                                   | 40%       |            |            |
| \$ 175,000                                     | 32%              | 44%       |            |            | 24%                                   | 39%       |            |            |
| \$ 200,000                                     | 32%              | 44%       |            |            | 22%                                   | 37%       |            |            |
| \$ 250,000                                     | 32%              | 44%       | 57%        |            | 19%                                   | 34%       | 51%        |            |
| \$ 300,000                                     | 32%              | 44%       | 57%        |            | 17%                                   | 30%       | 49%        |            |
| \$ 400,000                                     | 32%              | 44%       | 57%        |            | 13%                                   | 24%       | 42%        |            |
| \$ 500,000                                     | 32%              | 44%       | 57%        | 71%        | 11%                                   | 21%       | 37%        | 60%        |
| \$ 600,000                                     | 32%              | 44%       | 57%        | 71%        | 9%                                    | 17%       | 33%        | 55%        |
| \$ 700,000                                     | 32%              | 44%       | 57%        | 71%        | 8%                                    | 15%       | 29%        | 51%        |
| \$ 800,000                                     | 32%              | 44%       | 57%        | 71%        | 7%                                    | 14%       | 26%        | 48%        |
| \$ 900,000                                     | 32%              | 44%       | 57%        | 71%        | 7%                                    | 13%       | 24%        | 45%        |
| \$ 1,000,000                                   | 32%              | 44%       | 57%        | 71%        | 6%                                    | 12%       | 22%        | 42%        |

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| Hazard Group C |                  |           |            |            |                                       |           |            |            |
|----------------|------------------|-----------|------------|------------|---------------------------------------|-----------|------------|------------|
| Premium Size   | Deductible Level |           |            |            | Deductible Level with Aggregate Limit |           |            |            |
|                | \$ 25,000        | \$ 50,000 | \$ 100,000 | \$ 200,000 | \$ 25,000                             | \$ 50,000 | \$ 100,000 | \$ 200,000 |
| \$ 62,500      | 31%              |           |            |            | 30%                                   |           |            |            |
| \$ 75,000      | 31%              |           |            |            | 29%                                   |           |            |            |
| \$ 100,000     | 31%              |           |            |            | 28%                                   |           |            |            |
| \$ 125,000     | 31%              | 42%       |            |            | 27%                                   | 40%       |            |            |
| \$ 150,000     | 31%              | 42%       |            |            | 25%                                   | 39%       |            |            |
| \$ 175,000     | 31%              | 42%       |            |            | 25%                                   | 39%       |            |            |
| \$ 200,000     | 31%              | 42%       |            |            | 22%                                   | 36%       |            |            |
| \$ 250,000     | 31%              | 42%       | 55%        |            | 19%                                   | 34%       | 51%        |            |
| \$ 300,000     | 31%              | 42%       | 55%        |            | 17%                                   | 30%       | 48%        |            |
| \$ 400,000     | 31%              | 42%       | 55%        |            | 13%                                   | 25%       | 43%        |            |
| \$ 500,000     | 31%              | 42%       | 55%        | 69%        | 11%                                   | 21%       | 38%        | 60%        |
| \$ 600,000     | 31%              | 42%       | 55%        | 69%        | 9%                                    | 18%       | 33%        | 55%        |
| \$ 700,000     | 31%              | 42%       | 55%        | 69%        | 8%                                    | 16%       | 30%        | 52%        |
| \$ 800,000     | 31%              | 42%       | 55%        | 69%        | 8%                                    | 15%       | 28%        | 50%        |
| \$ 900,000     | 31%              | 42%       | 55%        | 69%        | 7%                                    | 13%       | 25%        | 45%        |
| \$ 1,000,000   | 31%              | 42%       | 55%        | 69%        | 6%                                    | 12%       | 23%        | 43%        |
| Hazard Group D |                  |           |            |            |                                       |           |            |            |
| Premium Size   | Deductible Level |           |            |            | Deductible Level with Aggregate Limit |           |            |            |
|                | \$ 25,000        | \$ 50,000 | \$ 100,000 | \$ 200,000 | \$ 25,000                             | \$ 50,000 | \$ 100,000 | \$ 200,000 |
| \$ 62,500      | 29%              |           |            |            | 29%                                   |           |            |            |
| \$ 75,000      | 29%              |           |            |            | 27%                                   |           |            |            |
| \$ 100,000     | 29%              |           |            |            | 27%                                   |           |            |            |
| \$ 125,000     | 29%              | 39%       |            |            | 24%                                   | 35%       |            |            |
| \$ 150,000     | 29%              | 39%       |            |            | 24%                                   | 34%       |            |            |
| \$ 175,000     | 29%              | 39%       |            |            | 23%                                   | 34%       |            |            |
| \$ 200,000     | 29%              | 39%       |            |            | 21%                                   | 34%       |            |            |
| \$ 250,000     | 29%              | 39%       | 51%        |            | 18%                                   | 32%       | 47%        |            |
| \$ 300,000     | 29%              | 39%       | 51%        |            | 16%                                   | 29%       | 46%        |            |
| \$ 400,000     | 29%              | 39%       | 51%        |            | 13%                                   | 24%       | 41%        |            |
| \$ 500,000     | 29%              | 39%       | 51%        | 64%        | 10%                                   | 20%       | 36%        | 56%        |
| \$ 600,000     | 29%              | 39%       | 51%        | 64%        | 9%                                    | 17%       | 32%        | 52%        |
| \$ 700,000     | 29%              | 39%       | 51%        | 64%        | 8%                                    | 15%       | 29%        | 50%        |
| \$ 800,000     | 29%              | 39%       | 51%        | 64%        | 7%                                    | 14%       | 26%        | 46%        |
| \$ 900,000     | 29%              | 39%       | 51%        | 64%        | 7%                                    | 13%       | 25%        | 44%        |
| \$ 1,000,000   | 29%              | 39%       | 51%        | 64%        | 6%                                    | 12%       | 23%        | 42%        |

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| Hazard Group E |                  |           |            |            |                                       |           |            |            |
|----------------|------------------|-----------|------------|------------|---------------------------------------|-----------|------------|------------|
| Premium Size   | Deductible Level |           |            |            | Deductible Level with Aggregate Limit |           |            |            |
|                | \$ 25,000        | \$ 50,000 | \$ 100,000 | \$ 200,000 | \$ 25,000                             | \$ 50,000 | \$ 100,000 | \$ 200,000 |
| \$ 62,500      | 22%              |           |            |            | 22%                                   |           |            |            |
| \$ 75,000      | 22%              |           |            |            | 22%                                   |           |            |            |
| \$ 100,000     | 22%              |           |            |            | 22%                                   |           |            |            |
| \$ 125,000     | 22%              | 32%       |            |            | 21%                                   | 31%       |            |            |
| \$ 150,000     | 22%              | 32%       |            |            | 20%                                   | 29%       |            |            |
| \$ 175,000     | 22%              | 32%       |            |            | 19%                                   | 29%       |            |            |
| \$ 200,000     | 22%              | 32%       |            |            | 18%                                   | 29%       |            |            |
| \$ 250,000     | 22%              | 32%       | 43%        |            | 16%                                   | 26%       | 39%        |            |
| \$ 300,000     | 22%              | 32%       | 43%        |            | 14%                                   | 24%       | 38%        |            |
| \$ 400,000     | 22%              | 32%       | 43%        |            | 12%                                   | 21%       | 35%        |            |
| \$ 500,000     | 22%              | 32%       | 43%        | 56%        | 10%                                   | 19%       | 32%        | 49%        |
| \$ 600,000     | 22%              | 32%       | 43%        | 56%        | 9%                                    | 17%       | 30%        | 47%        |
| \$ 700,000     | 22%              | 32%       | 43%        | 56%        | 8%                                    | 15%       | 27%        | 45%        |
| \$ 800,000     | 22%              | 32%       | 43%        | 56%        | 7%                                    | 13%       | 25%        | 42%        |
| \$ 900,000     | 22%              | 32%       | 43%        | 56%        | 6%                                    | 13%       | 24%        | 41%        |
| \$ 1,000,000   | 22%              | 32%       | 43%        | 56%        | 6%                                    | 12%       | 22%        | 39%        |
| Hazard Group F |                  |           |            |            |                                       |           |            |            |
| Premium Size   | Deductible Level |           |            |            | Deductible Level with Aggregate Limit |           |            |            |
|                | \$ 25,000        | \$ 50,000 | \$ 100,000 | \$ 200,000 | \$ 25,000                             | \$ 50,000 | \$ 100,000 | \$ 200,000 |
| \$ 62,500      | 20%              |           |            |            | 19%                                   |           |            |            |
| \$ 75,000      | 20%              |           |            |            | 19%                                   |           |            |            |
| \$ 100,000     | 20%              |           |            |            | 19%                                   |           |            |            |
| \$ 125,000     | 20%              | 28%       |            |            | 19%                                   | 28%       |            |            |
| \$ 150,000     | 20%              | 28%       |            |            | 19%                                   | 28%       |            |            |
| \$ 175,000     | 20%              | 28%       |            |            | 18%                                   | 27%       |            |            |
| \$ 200,000     | 20%              | 28%       |            |            | 17%                                   | 27%       |            |            |
| \$ 250,000     | 20%              | 28%       | 39%        |            | 16%                                   | 26%       | 38%        |            |
| \$ 300,000     | 20%              | 28%       | 39%        |            | 15%                                   | 25%       | 37%        |            |
| \$ 400,000     | 20%              | 28%       | 39%        |            | 13%                                   | 22%       | 35%        |            |
| \$ 500,000     | 20%              | 28%       | 39%        | 52%        | 11%                                   | 20%       | 33%        | 49%        |
| \$ 600,000     | 20%              | 28%       | 39%        | 52%        | 10%                                   | 19%       | 32%        | 48%        |
| \$ 700,000     | 20%              | 28%       | 39%        | 52%        | 9%                                    | 17%       | 30%        | 46%        |
| \$ 800,000     | 20%              | 28%       | 39%        | 52%        | 9%                                    | 16%       | 28%        | 45%        |
| \$ 900,000     | 20%              | 28%       | 39%        | 52%        | 8%                                    | 16%       | 28%        | 45%        |
| \$ 1,000,000   | 20%              | 28%       | 39%        | 52%        | 8%                                    | 15%       | 27%        | 44%        |

## Appendix D: Summary of PA Large Deductible Premium Credits

| Hazard Group G           |                  |           |            |            |                                       |           |            |            |
|--------------------------|------------------|-----------|------------|------------|---------------------------------------|-----------|------------|------------|
| Premium Size             | Deductible Level |           |            |            | Deductible Level with Aggregate Limit |           |            |            |
|                          | \$ 25,000        | \$ 50,000 | \$ 100,000 | \$ 200,000 | \$ 25,000                             | \$ 50,000 | \$ 100,000 | \$ 200,000 |
| \$ 62,500                | 16%              |           |            |            | 16%                                   |           |            |            |
| \$ 75,000                | 16%              |           |            |            | 16%                                   |           |            |            |
| \$ 100,000               | 16%              |           |            |            | 15%                                   |           |            |            |
| \$ 125,000               | 16%              | 23%       |            |            | 15%                                   | 23%       |            |            |
| \$ 150,000               | 16%              | 23%       |            |            | 14%                                   | 23%       |            |            |
| \$ 175,000               | 16%              | 23%       |            |            | 14%                                   | 23%       |            |            |
| \$ 200,000               | 16%              | 23%       |            |            | 14%                                   | 22%       |            |            |
| \$ 250,000               | 16%              | 23%       | 32%        |            | 13%                                   | 21%       | 31%        |            |
| \$ 300,000               | 16%              | 23%       | 32%        |            | 13%                                   | 21%       | 31%        |            |
| \$ 400,000               | 16%              | 23%       | 32%        |            | 11%                                   | 19%       | 29%        |            |
| \$ 500,000               | 16%              | 23%       | 32%        | 44%        | 11%                                   | 18%       | 29%        | 42%        |
| \$ 600,000               | 16%              | 23%       | 32%        | 44%        | 10%                                   | 17%       | 27%        | 41%        |
| \$ 700,000               | 16%              | 23%       | 32%        | 44%        | 9%                                    | 17%       | 27%        | 40%        |
| \$ 800,000               | 16%              | 23%       | 32%        | 44%        | 9%                                    | 16%       | 26%        | 40%        |
| \$ 900,000               | 16%              | 23%       | 32%        | 44%        | 9%                                    | 16%       | 26%        | 40%        |
| \$ 1,000,000             | 16%              | 23%       | 32%        | 44%        | 9%                                    | 16%       | 26%        | 40%        |
| Effective Date: 2/1/2010 |                  |           |            |            |                                       |           |            |            |