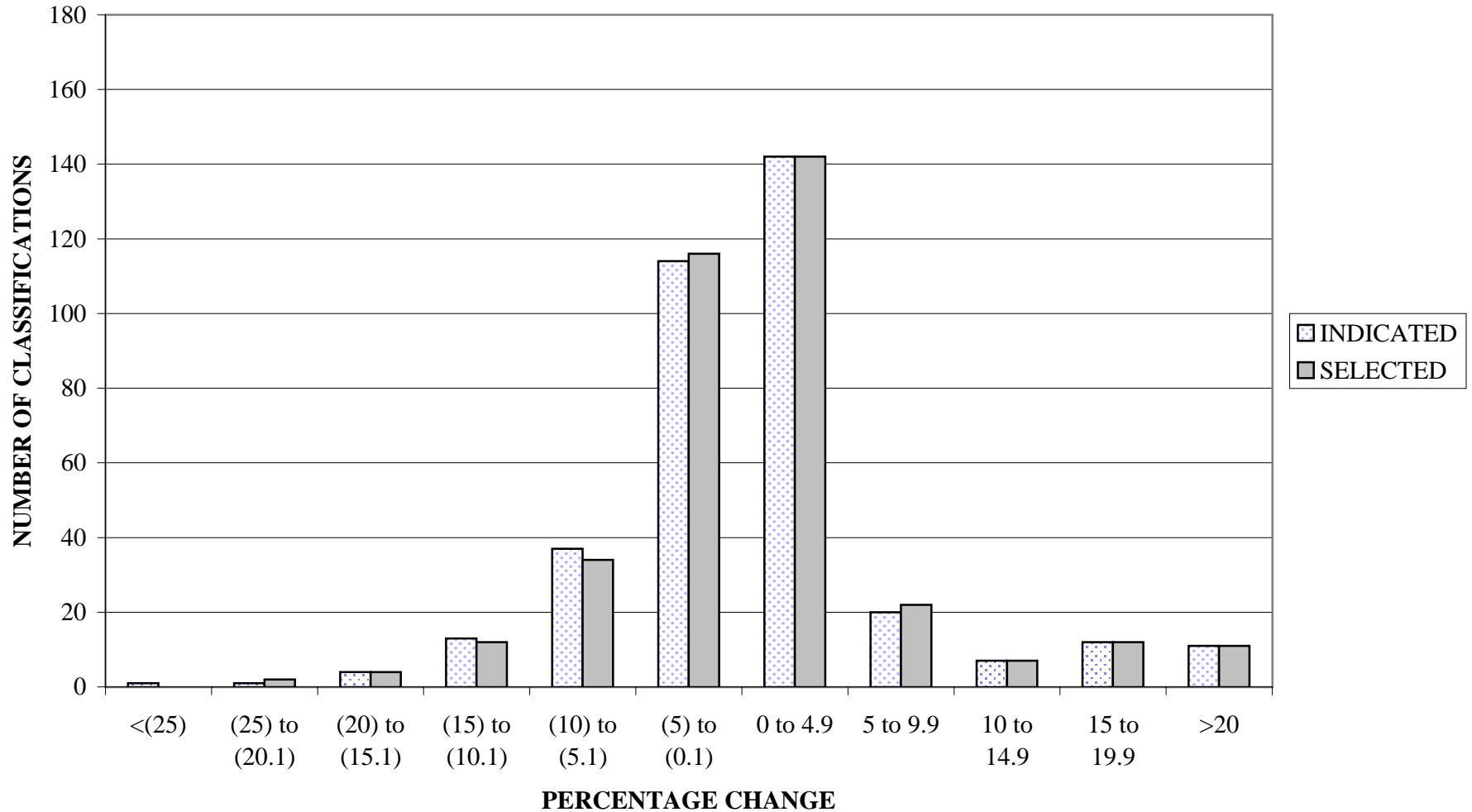


PENNSYLVANIA COMPENSATION RATING BUREAU

Distribution of Loss Cost % Changes

These percent changes are based on pre-surcharge loss costs.

**APRIL 1, 2005 LOSS COST FILING
PENNSYLVANIA COMPENSATION RATING BUREAU
DISTRIBUTION OF LOSS COST CHANGES (PERCENT)**



CLASSES CAPPED AT LOWER BOUND

CLASS	PRE-CAPPED % CHANGE	POST-CAPPED % CHANGE
189	33.5	24.8
275	29.8	24.8
297	25.1	24.9
499	31.6	24.8
775	36.7	24.4
877	26.9	23.9
879	29.4	24.0
881	24.9	24.0

CLASSES CAPPED AT UPPER BOUND

CLASS	PRE-CAPPED % CHANGE	POST-CAPPED % CHANGE
485	2.7	5.4
962	-6.3	0.0
988	-13.0	2.2