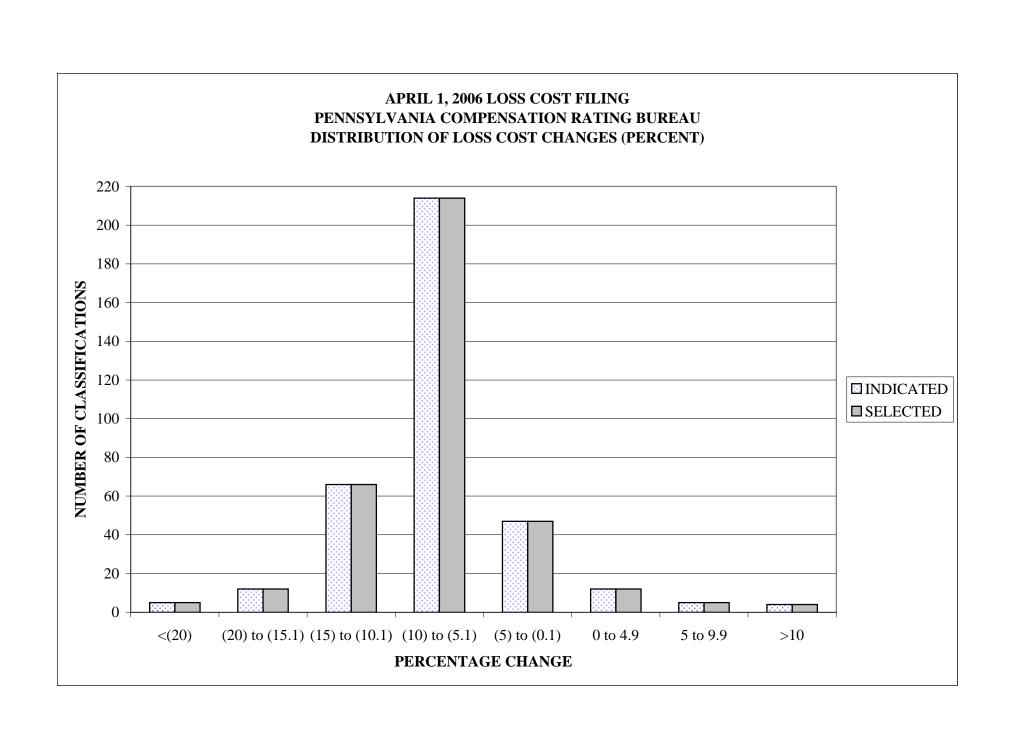
PENNSYLVANIA COMPENSATION RATING BUREAU

Distribution of Loss Cost % Changes

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



CLASSES CAPPED AT LOWER BOUND

| CLASS | PRE-CAPPED % CHANGE | POST-CAPPED % CHANGE |
|-------|------------------------|-------------------------|
| 442 + | 0.90 | -2.60 |
| 443 + | -3.00 | -4.30 |
| 993 | -6.50 | -13.40 |

⁺ New class at 10/1/05