Exhibit 16 As Filed

## PENNSYLVANIA COMPENSATION RATING BUREAU

## Pennsylvania Certified Safety Committee Program Offset

The attached exhibit presents participation figures in the Pennsylvania Certified Safety Committee Program for policies written during policy years 1999 through 2013.

The PCRB is recommending that a factor of 1.17% be applied to loss costs to offset the credits offered by this program. This is a decrease from last year's value of 1.22%.

## PENNSYLVANIA CERTIFIED SAFETY COMMITTEE PROGRAM

Policy Year	Category of Risk	#Risks	Standard Premium	Average Risk Size	Relative Ave Size	Safety Credit	Average Credit
1999	Eligible Participating	222,990 2,496	2,437,068,760 290,272,431	10,929 116,295	10.641	13,904,049 13,904,049	0.57% 4.79%
	Non-Participating	2,490	2,146,796,329	9,736	0.891	-	0.00%
2000	Eligible Participating	224,382 2,626	2,420,318,955 306,447,416	10,787 116,697	10.818	14,249,805 14,249,805	0.59% 4.65%
	Non-Participating	221,756	2,113,871,539	9,532	0.884	-	0.00%
2001	Eligible Participating	222,560 2,146	2,489,495,492 259,407,030	11,186 120,879	10.806	11,803,020 11,803,020	0.47% 4.55%
	Non-Participating	220,414	2,230,088,462	10,118	0.905	-	0.00%
2002	Eligible Participating	236,318 1,716	2,896,618,223 234,332,143	12,257 136,557	11.141	12,443,037 12,443,037	0.43% 5.31%
	Non-Participating	234,602	2,662,286,080	11,348	0.926	-	0.00%
2003	Eligible Participating	219,944 2,864	2,644,756,944 363,432,498	12,025 126,897	10.553	18,644,087 18,644,087	0.70% 5.13%
	Non-Participating	217,080	2,281,324,446	10,509	0.874	-	0.00%
2004	Eligible Participating	224,251 3,322	2,875,269,409 461,633,132	12,822 138,962	10.838	24,004,923 24,004,923	0.83% 5.20%
	Non-Participating	220,929	2,413,636,277	10,925	0.852	-	0.00%
2005	Eligible Participating	245,423 3,934	3,425,354,852 566,859,225	13,957 144,092	10.324	28,399,647 28,399,647	0.83% 5.01%
	Non-Participating	241,489	2,858,495,627	11,837	0.848	-	0.00%
2006	Eligible Participating	231,436 4,311	3,097,319,984 617,071,757	13,383 143,139	10.696	30,483,345 30,483,345	0.98% 4.94%
	Non-Participating	227,125	2,480,248,227	10,920	0.816	-	0.00%
2007	Eligible Participating	234,664 4,716	3,205,688,892 631,838,527	13,661 133,978	9.807	32,223,765 32,223,765	1.01% 5.10%
	Non-Participating	229,948	2,573,850,365	11,193	0.819	-	0.00%
2008	Eligible Participating	238,043 5,233	2,943,969,665 591,016,785	12,367 112,940	9.132	30,378,263 30,378,263	1.03% 5.14%
	Non-Participating	232,810	2,352,952,880	10,107	0.817	-	0.00%
2009	Eligible	247,955	2,704,410,748	10,907	0 507	29,608,248	1.09%
	Participating Non-Participating	5,435 242,520	568,296,505 2,136,114,243	104,562 8,808	9.587 0.808	29,608,248 -	5.21% 0.00%
2010	Eligible	244,866 5,769	2,805,549,021	11,457	0.020	31,065,188	1.11%
	Participating Non-Participating	239,097	597,407,463 2,208,141,558	103,555 9,235	9.039 0.806	31,065,188 -	5.20% 0.00%
2011	Eligible	244,423	3,023,604,945	12,370	9 405	32,584,766	1.08%
	Participating Non-Participating	6,021 238,402	632,713,895 2,390,891,050	105,085 10,029	8.495 0.811	32,584,766 -	5.15% 0.00%
2012	Eligible	250,015	2,954,856,471	11,819	0.000	33,140,085	1.12%
	Participating Non-Participating	6,043 243,972	636,086,078 2,318,770,393	105,260 9,504	8.906 0.804	33,140,085 -	5.21% 0.00%
2013	Eligible	259,384	2,890,709,170	11,145	0 700	31,532,257	1.09%
	Participating Non-Participating	6,227 253,157	609,908,266 2,280,800,904	97,946 9,009	8.788 0.808	31,532,257 -	5.17% 0.00%