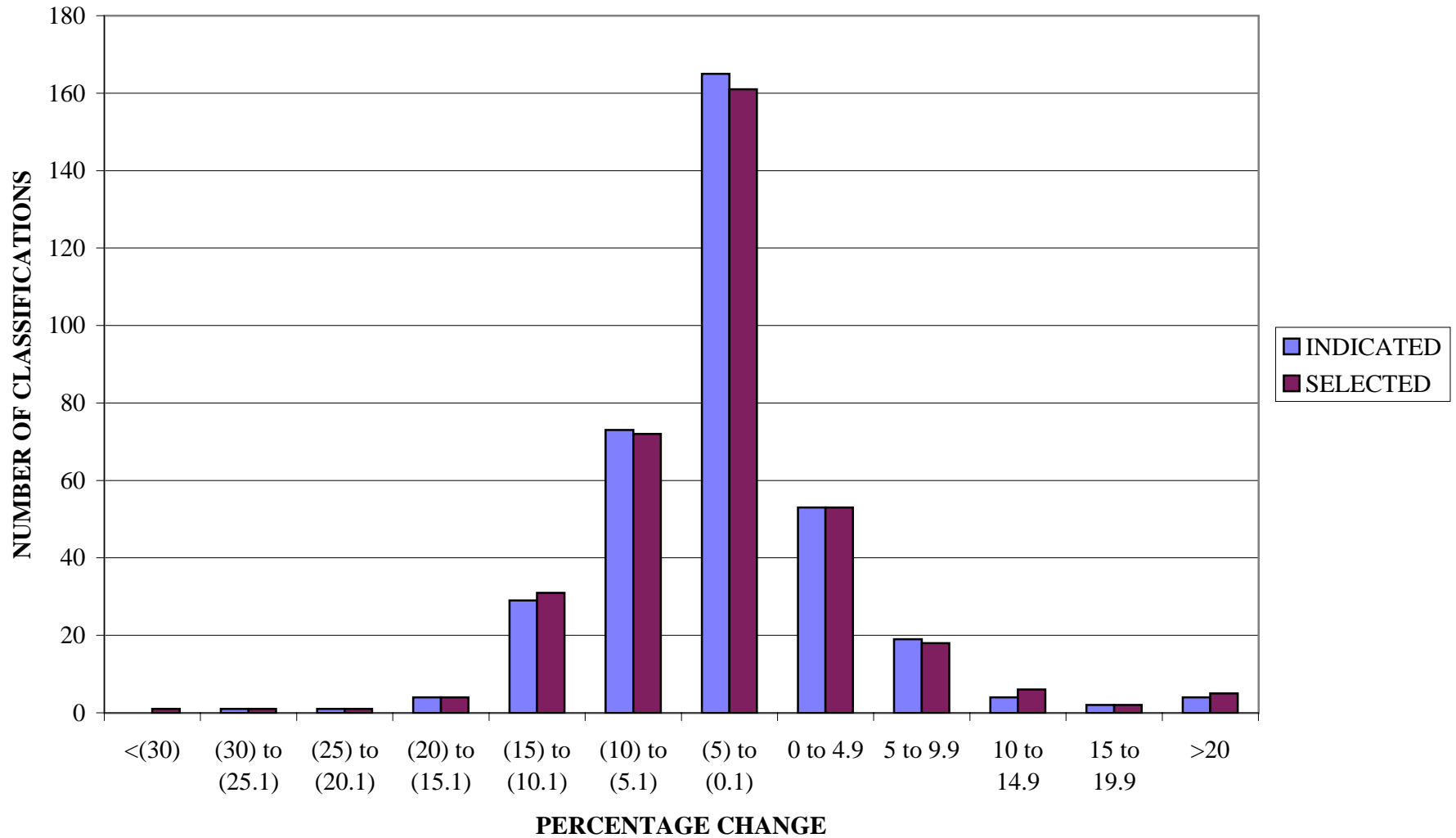


PENNSYLVANIA COMPENSATION RATING BUREAU

Distribution of Loss Cost % Changes

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

**PENNSYLVANIA COMPENSATION RATING BUREAU
DISTRIBUTION OF LOSS COST CHANGES (PERCENT)**



CLASSES CAPPED AT LOWER BOUND

CLASS		PRE-CAPPED % CHANGE	POST-CAPPED % CHANGE
555	+	-13.4	-3.1
0771		-31.6	-27.0
984	+	-27.5	-12.5

CLASSES CAPPED AT UPPER BOUND

CLASS		PRE-CAPPED % CHANGE	POST-CAPPED % CHANGE
0775		135.1	22.8
882		10.3	-3.1
4775		52.0	23.0
7405	+	16.8	0.0
7445	+	16.2	0.0

+ Classes capped due to oscillating swings