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 1994 through 2004.

The Bureau is recommending that a factor of 1.02% be applied to loss costs to offset the credits offered by this program. This is an increase from last year's value of 0.75%.

PENNSYLVANIA CERTIFIED SAFETY COMMITTEE PROGRAM

Policy Year	Category of Risk	#Risks	Standard Premium	Safety Credit	Average Credit
1994	Eligible	212,753	3,103,881,964	2,693,796	0.09%
	Participating	292	58,560,773	2,693,796	4.60%
	Non-Participating	212,461	3,045,321,191	-	0.00%
1995	Eligible	214,167	3,014,689,150	6,519,185	0.22%
	Participating	742	147,159,942	6,519,185	4.43%
	Non-Participating	213,425	2,867,529,208	-	0.00%
1996	Eligible	215,564	3,025,242,109	5,502,967	0.18%
	Participating	801	118,598,423	5,502,967	4.64%
	Non-Participating	214,763	2,906,643,686	-	0.00%
1997	Eligible	218,290	2,480,366,727	10,503,181	0.42%
	Participating	1,783	216,560,436	10,503,181	4.85%
	Non-Participating	216,507	2,263,806,291	-	0.00%
1998	Eligible	220,898	2,360,941,094	12,094,160	0.51%
	Participating	2,188	257,871,218	12,094,160	4.69%
	Non-Participating	218,710	2,103,069,876	-	0.00%
1999	Eligible	222,990	2,437,068,760	13,904,049	0.57%
	Participating	2,496	290,272,431	13,904,049	4.79%
	Non-Participating	220,494	2,146,796,329	-	0.00%
2000	Eligible	224,382	2,420,318,955	14,249,805	0.59%
	Participating	2,626	306,447,416	14,249,805	4.65%
	Non-Participating	221,756	2,113,871,539	-	0.00%
2001	Eligible	222,560	2,489,495,492	11,803,020	0.47%
	Participating	2,146	259,407,030	11,803,020	4.55%
	Non-Participating	220,414	2,230,088,462	-	0.00%
2002	Eligible	236,318	2,896,618,223	12,443,037	0.43%
	Participating	1,716	234,332,143	12,443,037	5.31%
	Non-Participating	234,602	2,662,286,080	-	0.00%
2003	Eligible	219,944	2,644,756,944	18,644,087	0.70%
	Participating	2,864	363,432,498	18,644,087	5.13%
	Non-Participating	217,080	2,281,324,446	-	0.00%
2004	Eligible	224,342	2,822,492,898	23,443,440	0.83%
	Participating	3,305	454,330,235	23,443,440	5.16%
	Non-Participating	221,037	2,368,162,663	-	0.00%