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 2000 through 2014.

The PCRB is recommending that a factor of 1.05% be applied to loss costs to offset the credits offered by this program. This is a decrease from last year's value of 1.17%.

PENNSYLVANIA CERTIFIED SAFETY COMMITTEE PROGRAM

Policy Year	Category of Risk	#Risks	Standard Premium	Average Risk Size	Relative Ave Size	Safety Credit	Average Credit
2000	Eligible	224,382	2,420,318,955	10,787		14,249,805	0.59%
	Participating	2,626	306,447,416	116,697	10.818	14,249,805	4.65%
	Non-Participating	221,756	2,113,871,539	9,532	0.884	-	0.00%
2001	Eligible	222,560	2,489,495,492	11,186		11,803,020	0.47%
	Participating	2,146	259,407,030	120,879	10.806	11,803,020	4.55%
	Non-Participating	220,414	2,230,088,462	10,118	0.905	-	0.00%
2002	Eligible	236,318	2,896,618,223	12,257		12,443,037	0.43%
	Participating	1,716	234,332,143	136,557	11.141	12,443,037	5.31%
	Non-Participating	234,602	2,662,286,080	11,348	0.926	-	0.00%
2003	Eligible	219,944	2,644,756,944	12,025		18,644,087	0.70%
	Participating	2,864	363,432,498	126,897	10.553	18,644,087	5.13%
	Non-Participating	217,080	2,281,324,446	10,509	0.874	-	0.00%
2004	Eligible	224,251	2,875,269,409	12,822		24,004,923	0.83%
	Participating	3,322	461,633,132	138,962	10.838	24,004,923	5.20%
	Non-Participating	220,929	2,413,636,277	10,925	0.852	-	0.00%
2005	Eligible	245,423	3,425,354,852	13,957		28,399,647	0.83%
	Participating	3,934	566,859,225	144,092	10.324	28,399,647	5.01%
	Non-Participating	241,489	2,858,495,627	11,837	0.848	-	0.00%
2006	Eligible	231,436	3,097,319,984	13,383		30,483,345	0.98%
	Participating	4,311	617,071,757	143,139	10.696	30,483,345	4.94%
	Non-Participating	227,125	2,480,248,227	10,920	0.816	-	0.00%
2007	Eligible	234,664	3,205,688,892	13,661		32,223,765	1.01%
	Participating	4,716	631,838,527	133,978	9.807	32,223,765	5.10%
	Non-Participating	229,948	2,573,850,365	11,193	0.819	-	0.00%
2008	Eligible	238,043	2,943,969,665	12,367		30,378,263	1.03%
	Participating	5,233	591,016,785	112,940	9.132	30,378,263	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		29,608,248	1.09%
	Participating	5,435	568,296,505	104,562	9.587	29,608,248	5.21%
	Non-Participating	242,520	2,136,114,243	8,808	0.808	-	0.00%
2010	Eligible	244,866	2,805,549,021	11,457		31,065,188	1.11%
	Participating	5,769	597,407,463	103,555	9.039	31,065,188	5.20%
	Non-Participating	239,097	2,208,141,558	9,235	0.806	-	0.00%
2011	Eligible	244,423	3,023,604,945	12,370		32,584,766	1.08%
	Participating	6,021	632,713,895	105,085	8.495	32,584,766	5.15%
	Non-Participating	238,402	2,390,891,050	10,029	0.811	-	0.00%
2012	Eligible	250,015	2,954,856,471	11,819		33,140,085	1.12%
	Participating	6,043	636,086,078	105,260	8.906	33,140,085	5.21%
	Non-Participating	243,972	2,318,770,393	9,504	0.804	-	0.00%
2013	Eligible	259,765	2,949,314,975	11,354		31,499,837	1.07%
	Participating	6,224	617,643,872	99,236	8.740	31,499,837	5.10%
	Non-Participating	253,541	2,331,671,103	9,196	0.810	-	0.00%
2014	Eligible	245,451	2,856,030,361	11,636		32,103,688	1.12%
	Participating	6,505	615,013,184	94,545	8.125	32,103,688	5.22%
	Non-Participating	238,946	2,241,017,177	9,379	0.806	-	0.00%