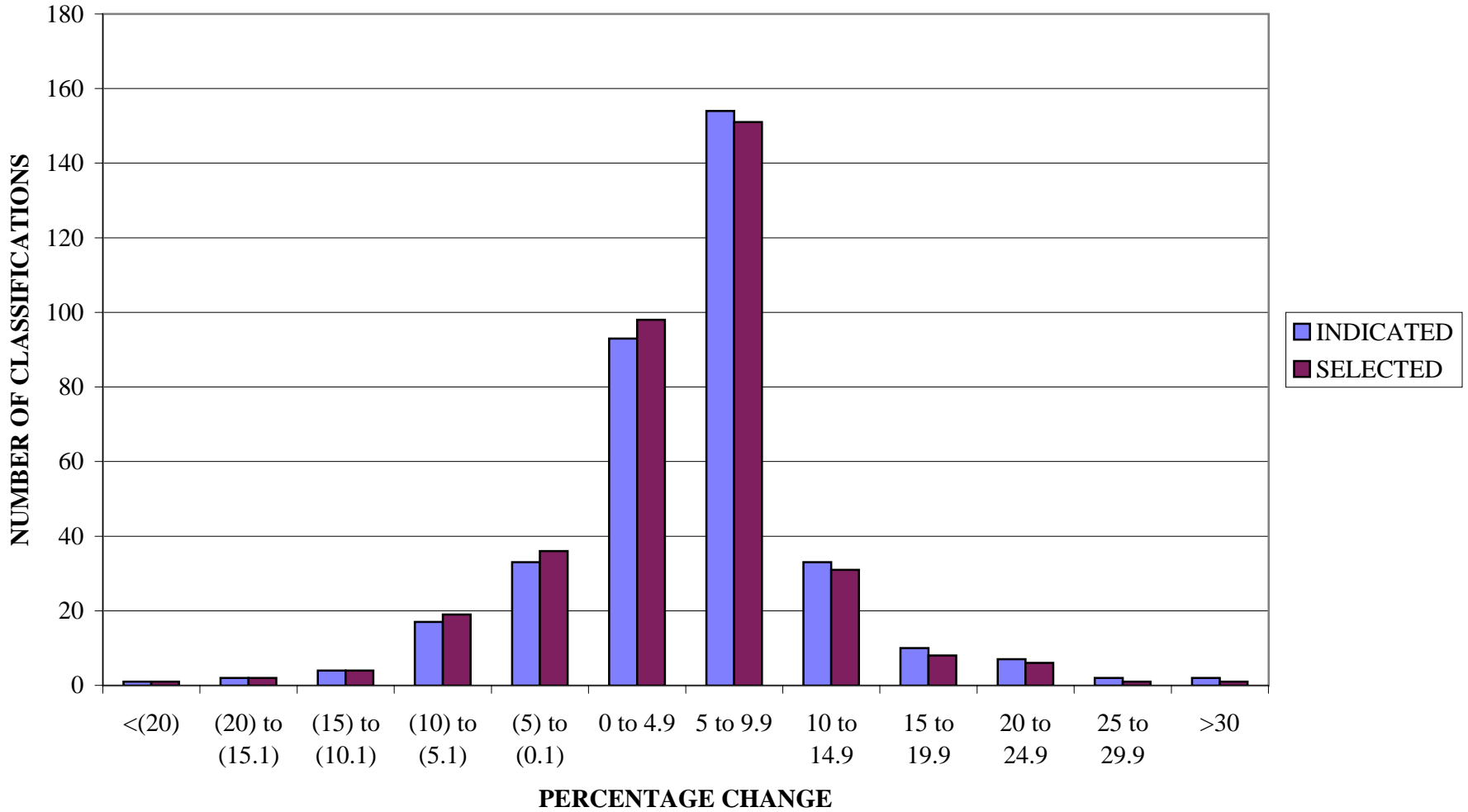


PENNSYLVANIA COMPENSATION RATING BUREAU

Distribution of Loss Cost % Changes

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

**APRIL 1, 2004 LOSS COST FILING
 PENNSYLVANIA COMPENSATION RATING BUREAU
 DISTRIBUTION OF LOSS COST CHANGES (PERCENT)**



CLASSES CAPPED AT LOWER BOUND

CLASS	PRE-CAPPED % CHANGE	POST-CAPPED % CHANGE
942 +	5.6	7.4

CLASSES CAPPED AT UPPER BOUND

CLASS	PRE-CAPPED % CHANGE	POST-CAPPED % CHANGE
0775	85.7	30.0

+ Classes capped due to oscillating swings