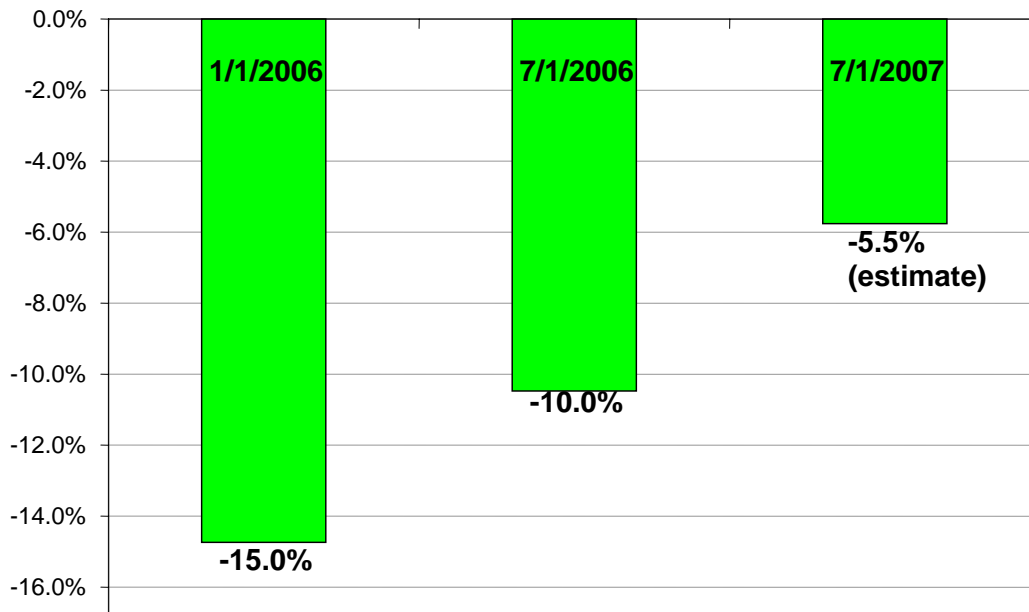
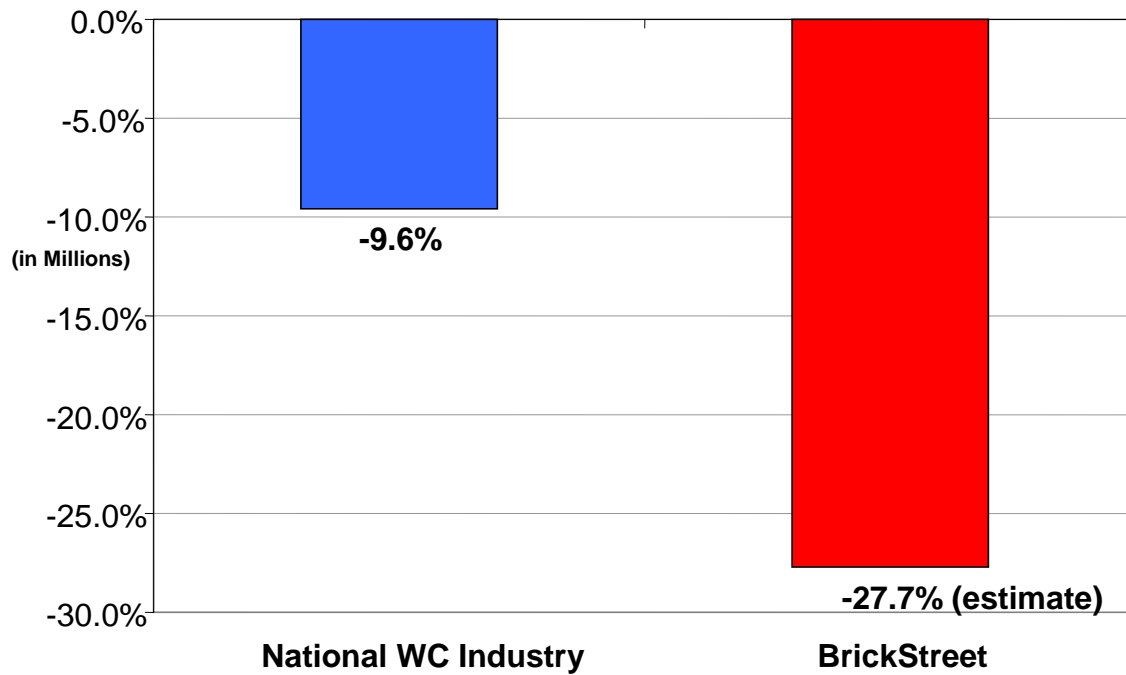


Average WV Rate Changes Since Privatization



Aggregate Rate Change 2006 - 2007



Source: BrickStreet Mutual Insurance, June 2007