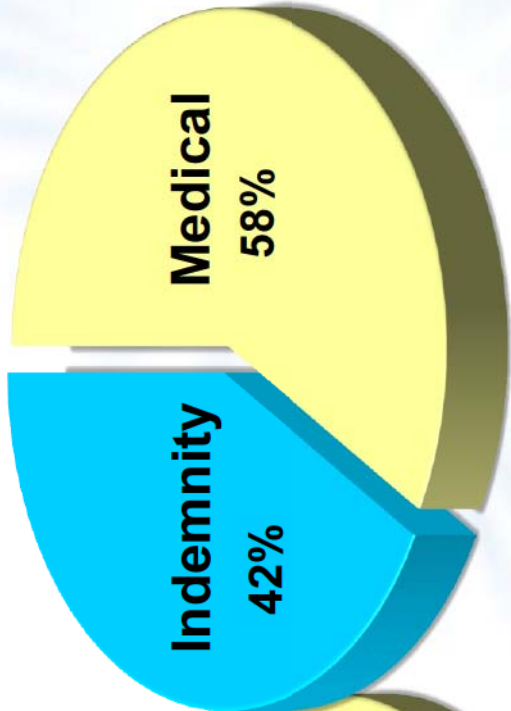


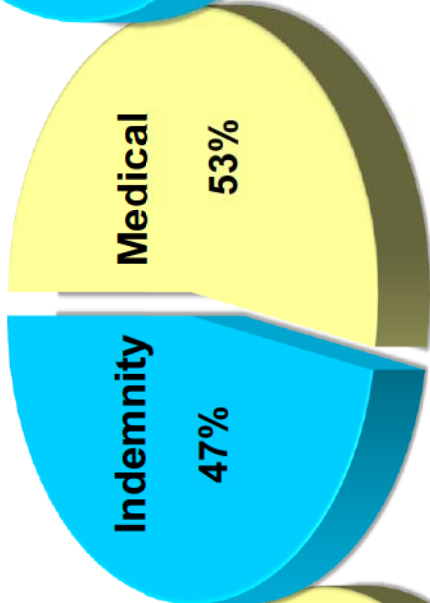
Workers Compensation Medical Losses Are More Than Half of Total Losses

All Claims—NCCI States

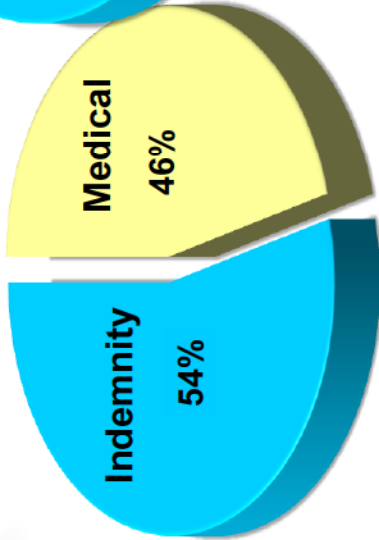
2008p



1998



1988



Accident Year

2008p: Preliminary based on data valued as of 12/31/2008
1988, 1998: Based on data through 12/31/2007, developed to ultimate
Based on the states where NCCI provides ratemaking services, including state funds
Excludes high deductible policies