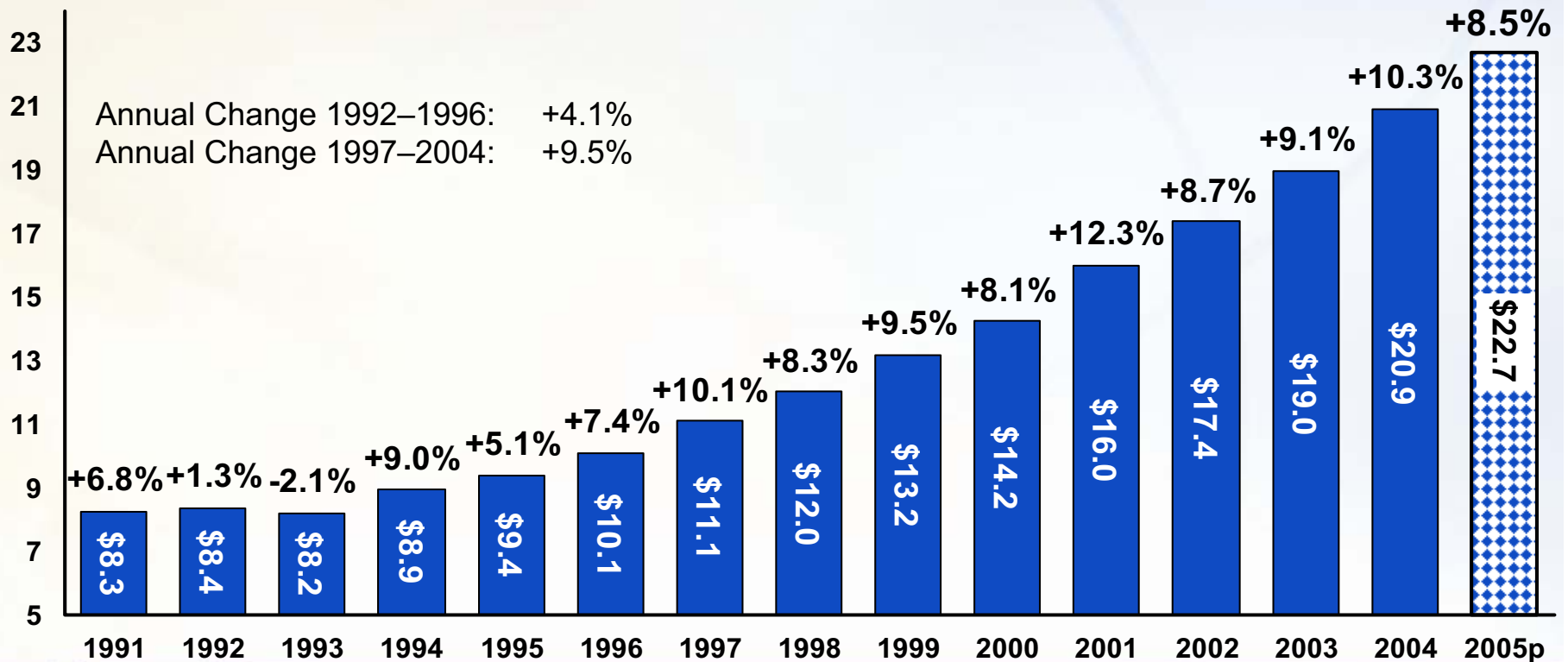


# WC Medical Claim Cost Trends— Growth Continued in 2005

Medical  
Claim Cost (000s)

Lost-Time Claims



Accident Year

2005p: Preliminary based on data valued as of 12/31/2005  
1991-2004: Based on data through 12/31/2004, developed to ultimate  
Based on the states where NCCI provides ratemaking services  
Excludes the effects of deductible policies

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2006