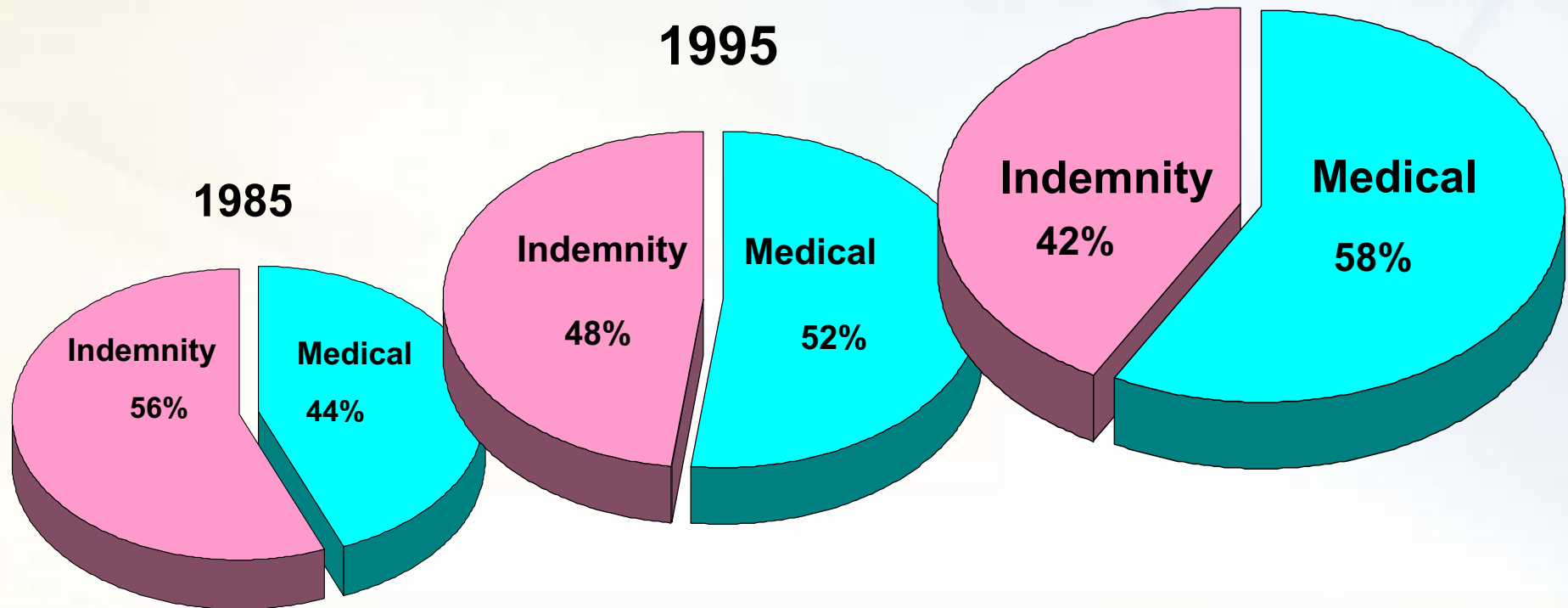


Workers Compensation Medical Losses Are More Than Half of Total Losses

All Claims—NCCI States

2005p



2005p: Preliminary based on data valued as of 12/31/2005
1985, 1995: 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