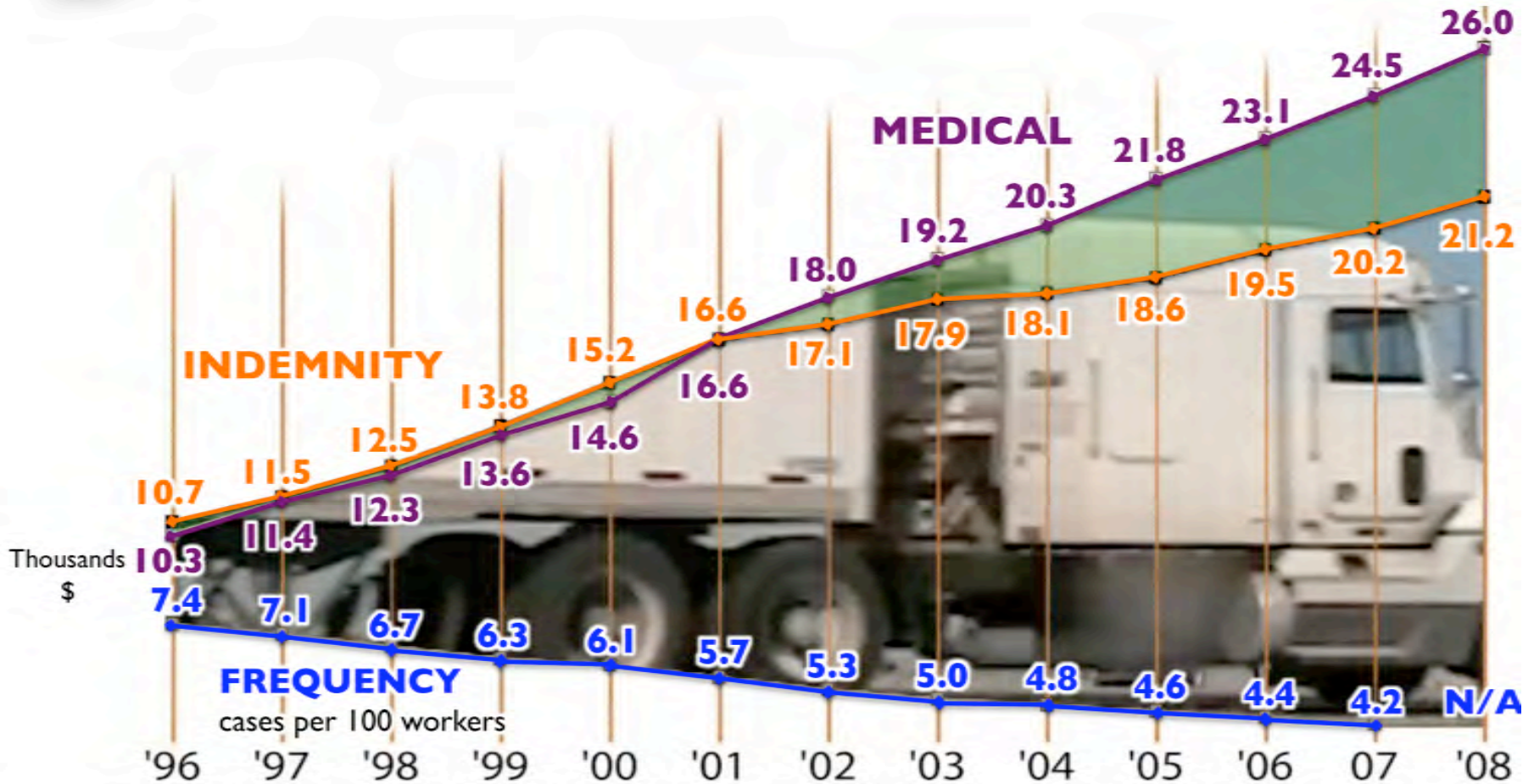




# CLAIM COSTS UP - Frequencies Down

## Countrywide Average Cost per Lost-Time Claim



Source:

1. Claim costs: NCCI AIS State of Line Report, May 2009, pages 31, 33

p = Preliminary based on data through 12/31/2008;

1991-2007 developed to ultimate through 12/31/2007 Based on states where NCCI provides ratemaking services;

Excludes the effects of deductible policies

2. Frequency: USDOL BLS reports "Workplace Injuries and Illnesses in (year)"