

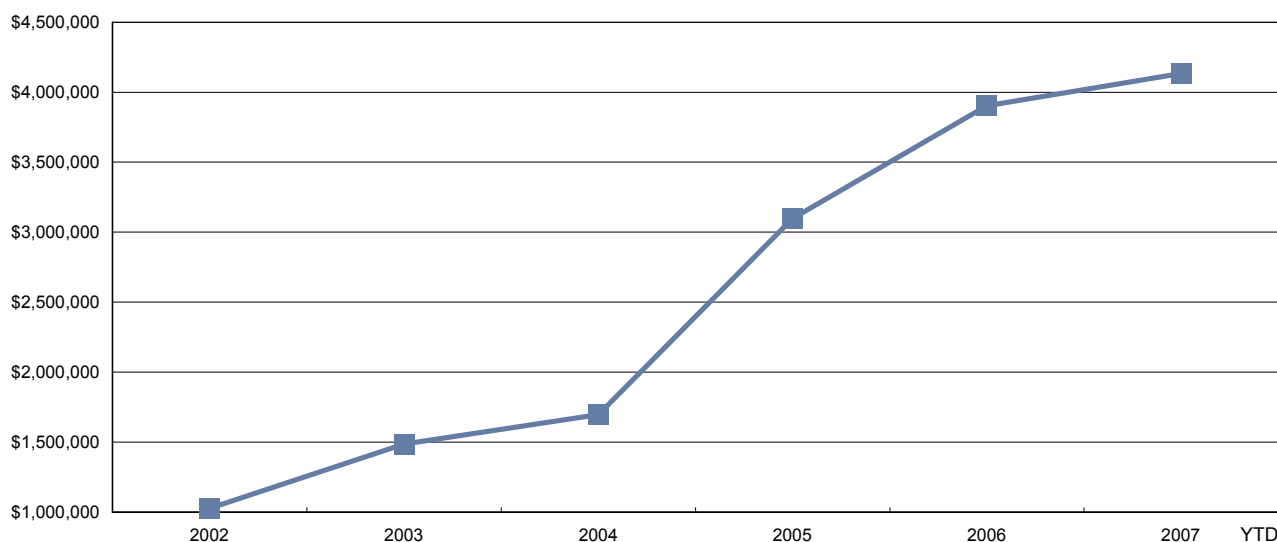
Certifying Partner Synopsis

Choose an association from a list of Certifying Partners to gain perspective on the combined financial and claims management success of all companies associated with it.

Insurable Earnings and Premiums – for Years: 2002 to 2007

Rate Year	Number of Employers with Insurable Earnings	Newly Opened Accounts	Total Insurable Earnings	Total Workers	Total Premium
2002	277	3	\$1,026,822,485	36,282	\$18,422,331
2003	463	4	\$1,486,451,294	52,122	\$30,447,327
2004	552	3	\$1,696,711,986	59,835	\$36,447,100
2005	778	15	\$3,098,830,019	100,042	\$48,377,825
2006	887	25	\$3,903,784,247	115,068	\$53,063,474
2007 YTD	896	7	\$4,134,714,572	122,821	\$54,483,391

Total Insurable Earnings (\$Thousands)



Distribution of Accounts By Insurable Earnings (\$Thousands*)

Rate Year	<= \$500,000		> \$500,000 and <= \$1 Million		> \$1 Million and <= \$5 Million		> \$5 Million and <= \$20 Million		> \$20 Million	
	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*
2002	115	\$19,431	38	\$27,183	82	\$192,874	30	\$321,185	12	\$466,150
2003	224	\$38,085	57	\$41,220	120	\$298,784	47	\$452,620	15	\$655,742
2004	273	\$43,838	74	\$51,870	130	\$332,334	56	\$491,708	19	\$776,962
2005	374	\$59,814	103	\$74,815	184	\$447,059	85	\$744,616	32	\$1,772,526
2006	413	\$63,329	112	\$81,329	220	\$527,238	105	\$962,786	37	\$2,269,102
2007 YTD	409	\$64,844	120	\$87,048	219	\$525,904	112	\$1,078,717	36	\$2,378,202

Note: The current year insurable earnings is based on estimates

Certifying Partner Synopsis

Certifying Partner:

Claim Costs – for Years: 2002 to 2007

Total Claims

Accident Year	Number of Claims	Claim Costs	Number of LTC Claims	Total LTC Claim Costs	TTD Days	Modified Work Claims	Medical Aid Claims	Disabling Injury Claims
2002	2,593	\$5,096,660	1,281	\$4,560,131	30,543	n/a	1,312	n/a
2003	3,561	\$6,532,975	1,716	\$5,767,189	32,837	n/a	1,845	n/a
2004	4,090	\$7,576,675	1,870	\$6,478,494	34,595	2159	2,220	3309
2005	5,496	\$10,669,185	2,591	\$9,273,243	45,413	2921	2,905	4391
2006	6,672	\$14,530,030	3,074	\$12,599,277	57,583	3731	3,598	5393
2007 YTD	2,688	\$3,441,788	1,272	\$2,896,052	14,982	1396	1,416	2184

Duration Bands - Total LTC Claims

Accident Year	<= 5 Days	> 5 Days and <= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2002	645	109	276	118	133	1,281
2003	859	174	397	152	134	1,716
2004	911	174	477	166	142	1,870
2005	1,285	273	619	240	174	2,591
2006	1,477	323	776	285	213	3,074
2007 YTD	685	143	308	95	41	1,272

Total Claims Costs

Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2002	\$2,628,594	\$2,354,325	\$97,164	\$16,577	\$5,096,660
2003	\$2,828,368	\$3,452,783	\$116,604	\$135,220	\$6,532,975
2004	\$3,010,187	\$4,222,031	\$62,777	\$281,680	\$7,576,675
2005	\$4,199,427	\$6,236,913	\$72,455	\$160,390	\$10,669,185
2006	\$5,483,256	\$7,963,321	\$233,602	\$849,850	\$14,530,030
2007 YTD	\$1,477,093	\$1,959,817	\$4,878	\$0	\$3,441,788

Most Expensive Lost Time Claims Analysis

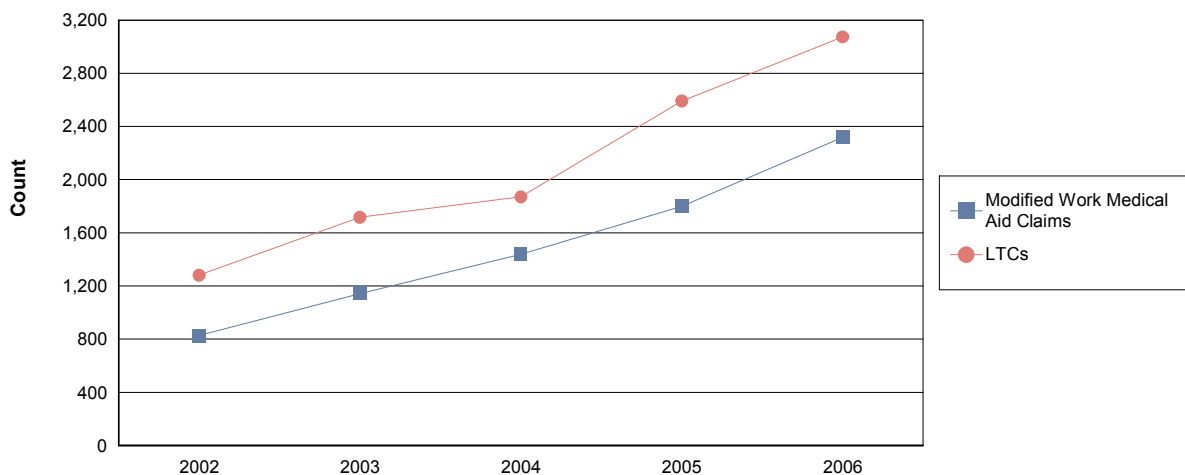
Accident Year	LTC's > \$25,000	Percentage > \$25,000	Total Cost of LTC's > \$25,000	Percentage of Total Costs
2002	28	2.2%	\$1,000,159	21.9%
2003	33	1.9%	\$1,304,613	22.6%
2004	29	1.6%	\$1,249,618	19.3%
2005	40	1.5%	\$1,572,710	17.0%
2006	56	1.8%	\$3,123,174	24.8%
2007 YTD	3	0.2%	\$98,991	3.4%

Claims and Claims Costs are based on a 15 month transaction period. For example, for claims occurring in 2003, the transaction period would be from January 1, 2003 to March 31, 2004.
YTD - January to current month.

Certifying Partner:

Claim Costs – for Years: 2002 to 2006

Disabling Claims Components

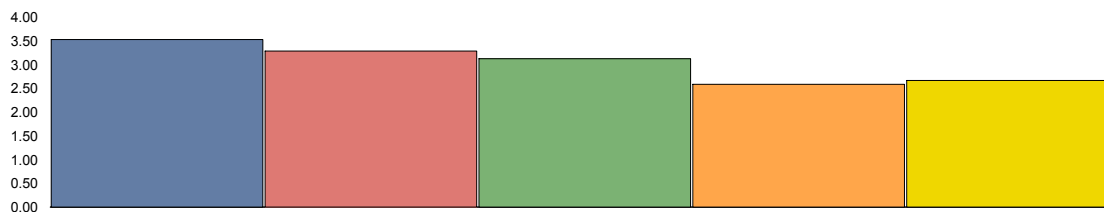


Disabling Claims include Lost Time Claims or Medical Aid Claims with Modified Work

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Claim Costs – for Years: 2002 to 2006

Frequency Rates (Lost Time Claims per 100 workers)

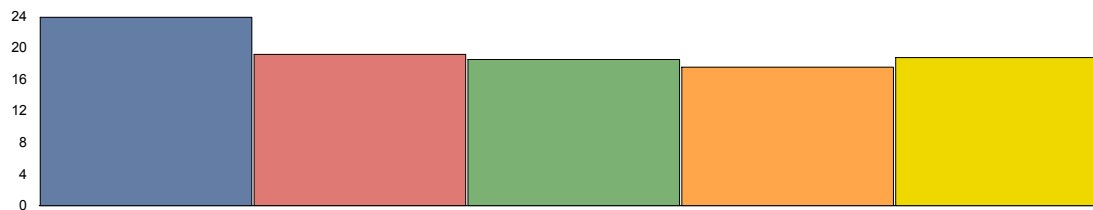


	2002	2003	2004	2005	2006
Frequency Rate	3.53	3.29	3.13	2.59	2.67

Frequency Rate = (Total Lost Time Claims * 100) / (Person Years)

Person Years = (Total Insurable Earnings) / (Avg Hourly Wage * 2000 Hours)

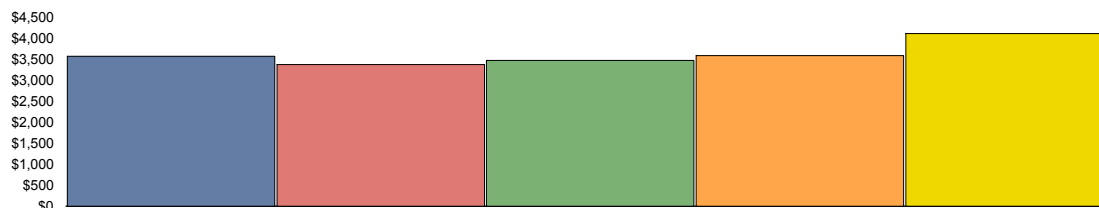
Severity Rates (Temporary Total Disability Days per Lost Time Claim)



	2002	2003	2004	2005	2006
Severity Rate	23.84	19.14	18.50	17.53	18.73

Severity Rate = (Total TTD's) / (Total LTCs)

Average Cost Per LTC



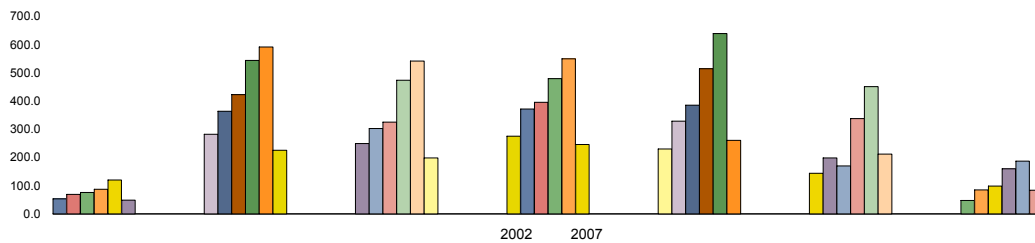
	2002	2003	2004	2005	2006
Avg Cost / Claim	\$3,559.82	\$3,360.83	\$3,464.44	\$3,579.02	\$4,098.66

Average Cost Per LTC = (Total LTC Costs) / (Total LTCs)

Certifying Partner:

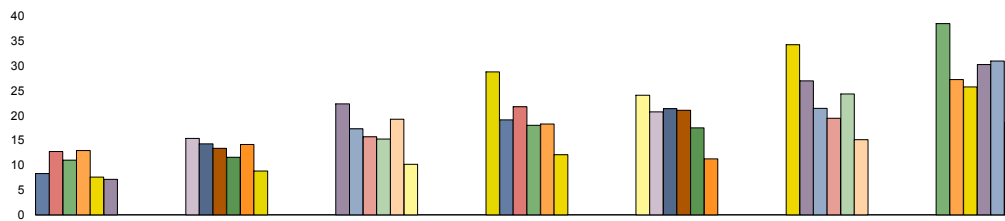
Injured Worker's Age – for Years: 2002 to 2007

Number of LTC's (by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	over 58
2002	53	281	249	275	230	144	47
2003	69	363	302	371	328	198	85
2004	75	422	325	395	385	170	98
2005	87	543	473	479	513	337	159
2006	120	590	541	549	638	450	186
2007 YTD	48	225	198	245	260	211	84

Average Severity of a Claim Temporary Total Disability Days per Lost Time Claim (by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	over 58
2002	8.28	15.36	22.36	28.80	24.11	34.28	38.51
2003	12.71	14.26	17.34	19.10	20.74	26.97	27.27
2004	11.01	13.38	15.73	21.77	21.41	21.47	25.73
2005	12.95	11.55	15.26	18.04	21.04	19.42	30.30
2006	7.58	14.13	19.23	18.30	17.54	24.31	30.97
2007 YTD	7.10	8.82	10.19	12.07	11.25	15.13	18.63

Note: LTC's with no birth date recorded are not included in band subtotals.

Claims and Claims Costs are based on a 15 month transaction period. For example, for claims occurring in 2003, the transaction period would be from January 1, 2003 to March 31, 2004.
YTD - January to current month.

Certifying Partner Synopsis

Certifying Partner:

Top 5 Comparison – for Years: 2002 to 2007

Type of Accident

Top 5 by Total LTC's

Type of Accident	2002	2003	2004	2005	2006	2007 YTD	Totals
Overexertion	289	431	483	718	776	299	2,996
Falls	199	263	285	411	473	269	1,900
Struck by Object	137	222	237	323	354	140	1,413
Bodily Reaction and Exertion	136	201	218	304	377	140	1,376
Struck against Object	97	86	95	168	166	79	691

Type of Accident	Total LTC's (2002 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	2,996	25.4%	17.3	51,743	\$3,239	\$9,704,277
Falls	1,900	16.1%	23.0	43,618	\$4,073	\$7,738,444
Struck by Object	1,413	12.0%	12.5	17,728	\$2,363	\$3,338,876
Bodily Reaction and Exertion	1,376	11.7%	19.3	26,551	\$3,480	\$4,788,986
Struck against Object	691	5.9%	14.0	9,688	\$2,173	\$1,501,778
All Others	3,428	29.0%	19.4	66,625	\$4,230	\$14,502,025
Totals:	11,804	100.0%	18.3	215,953	\$3,522	\$41,574,387

Part of Body

Top 5 by Total LTC's

Part of Body	2002	2003	2004	2005	2006	2007 YTD	Totals
Back	380	490	573	757	866	351	3,417
Trunk	110	145	187	251	320	129	1,142
Foot(Feet)/Ank(s)/Toe(s)	106	159	160	231	282	117	1,055
Hand(s)/Wrist(s)	114	150	150	224	259	90	987
Multiple Parts	108	156	133	186	236	99	918

Part of Body	Total LTC's (2002 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	3,417	28.9%	15.7	53,654	\$2,952	\$10,087,201
Trunk	1,142	9.7%	24.1	27,544	\$4,486	\$5,123,226
Foot(Feet)/Ank(s)/Toe(s)	1,055	8.9%	17.4	18,357	\$2,432	\$2,566,190
Hand(s)/Wrist(s)	987	8.4%	19.8	19,526	\$3,479	\$3,433,991
Multiple Parts	918	7.8%	22.4	20,523	\$5,228	\$4,799,516
All Others	4,285	36.3%	17.8	76,349	\$3,632	\$15,564,263
Totals:	11,804	100.0%	18.3	215,953	\$3,522	\$41,574,387

Claims and Claims Costs are based on a 15 month transaction period. For example, for claims occurring in 2003, the transaction period would be from January 1, 2003 to March 31, 2004.
YTD - January to current month.

Certifying Partner Synopsis

Certifying Partner:

Top 5 Comparison – for Years: 2002 to 2007

Nature of Injury

Top 5 by Total LTC's

Nature of Injury	2002	2003	2004	2005	2006	2007 YTD	Totals
Sprains/Strain	675	873	951	1,381	1,657	628	6,165
Superficial Wounds	141	213	233	324	372	182	1,465
Open Wound	121	137	145	188	188	93	872
Oth Traumatic Injuries	75	104	155	180	243	88	845
Fracture/Dislocation/Nerve Damage	80	107	119	159	160	83	708

Nature of injury	Total LTC's (2002 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	6,165	52.2%	17.9	110,131	\$3,307	\$20,385,640
Superficial Wounds	1,465	12.4%	11.1	16,276	\$1,962	\$2,874,700
Open Wound	872	7.4%	11.7	10,178	\$2,087	\$1,820,299
Oth Traumatic Injuries	845	7.2%	18.9	15,931	\$4,340	\$3,667,712
Fracture/Dislocation/Nerve Damage	708	6.0%	39.1	27,697	\$6,476	\$4,585,011
All Others	1,749	14.8%	20.4	35,740	\$4,712	\$8,241,024
Totals:	11,804	100.0%	18.3	215,953	\$3,522	\$41,574,387

Certifying Partner:

Appendix A

Type of Accident	Part of Body	Nature of Injury
Assaults/Violent Acts/Harassment	Abdomen	Abnormal Symptoms/Conditions
Bodily Reaction and Exertion	Arms	Burns
Contact with Objects and Equipment	Back	Cancers/Tumors
Exposure to Extreme Temperature	Body System(s)	Dermatitis
Exposure to Harmful Substances	Chest/Shoulder(s)	Ear/Hearing Condition
Exposure to Noise	Ear(s)	Environmental Condition
Falls	Eye(s)	Eye/Vision Conditions
Fires and Explosions	Fingers	Fracture/Dislocation/Nerve Damage
Highway/Non-Highway M.V. Accident	Foot(Feet)/Ank(s)/Toe(s)	Heart/Circulatory Diseases
NOT YET	Hand(s)/Wrist(s)	Infectious Diseases
Oth Events or Exposure	Head	Inflammations of Joints/Muscles
Oth Vehicle Accident	Hip/Pelvis	Intracranial Injuries
Overexertion	Knee(s)	Mental Diseases
RMI	Legs	Multiple Diseases/Disorders
Rubbed or Abraded	Multiple Parts	Multiple Trauma Injuries
Slip	Neck	Non-personal Damage
Struck against Object	Non-Personal Damage	NOT YET
Struck by Object	NOT YET	Open Wound
	Trunk	Oth Diseases/Conditions
	Unclassified	Oth System Diseases
		Oth Traumatic Injuries
		Peripheral Nerve Dmg/Carpal Tunnel
		Pneumoconiosis Including Asbestosis
		Sprains/Strain
		Superficial Wounds
		Unclassified

NOTE: Type NOT YET indicates that coding was not available