

2008 California Workers' Compensation Losses and Expenses

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This 2008 California Workers' Compensation Losses and Expenses was developed by the Workers' Compensation Insurance Rating Bureau of California (WCIRB) for the convenience of its users. An insurer must make an independent assessment regarding its use of this 2008 California Workers' Compensation Losses and Expenses based upon its particular facts and circumstances.

2008 California Workers' Compensation Losses and Expenses

Pursuant to Section 11759.1 of the California Insurance Code, the Workers' Compensation Insurance Rating Bureau of California (WCIRB) has prepared this report containing estimated workers' compensation costs for 2008 based on insured employer experience. The report also reflects payments made by the California Insurance Guarantee Association (CIGA) in the statewide loss payments for calendar years 2000 through 2008.¹

Hospital, Physician and Medical-Legal Costs

In 2008, \$4.1 billion, or 58% of total loss payments, were for medical services. This figure includes an estimated proportion of loss payments made by CIGA for medical benefits during calendar year 2008. (In 2007, \$3.8 billion, or 55% of total loss payments, were for analogous medical services.)

Exhibits 1.1 through 1.4 contain summaries of amounts paid for medical services in 2008. The exhibit is based on the WCIRB's Aggregate Indemnity and Medical Costs Call and Call for California Workers' Compensation Calendar Year Experience. These medical payments are segregated into category based on the type of medical provider receiving payment and not necessarily the medical procedures performed; therefore, the resulting distribution of medical payments to these categories may differ from one that would be based on the type of medical services provided. (For example, a payment made to a hospital is categorized as a hospital payment – even if the payment was made for physical therapy or pharmaceutical services.)

Table 1 summarizes the estimated total medical losses paid by category of recipient in calendar years 2007 and 2008:

Table 1. Summary of Medical Losses Paid by Recipient/Payee

Recipient/Payee	CY2007	CY2008
Physicians	\$1.5 billion	\$1.5 billion
Hospitals	\$1.0 billion	\$1.1 billion
Injured Workers	\$562 million	\$660 million
Pharmacies	\$348 million	\$368 million
Medical Cost Containment Programs	\$187 million	\$284 million
Medical-Legal Evaluations	\$150 million	\$202 million
Other	\$8 million	\$14 million
Total Medical	\$3.8 billion	\$4.1 billion

¹ The total workers' compensation benefit payments made by CIGA have been apportioned to benefit categories by assuming that CIGA calendar year benefit payments were distributed in a manner identical to the average insurer distribution for that year.

Exhibits 1.1 through 1.4 also show distributions of medical payments to physicians by physician specialty. The estimate of the statewide distribution of payments by physician specialty was based on reports of insurers who were able to provide a comprehensive breakdown of medical payments by each of the physician specialty categories requested. Table 2 summarizes the distribution by physician specialty in calendar years 2007 and 2008:

Table 2. Distribution of Medical Losses Paid by Physician Specialty

Physician Specialty	CY2007	CY2008
General and Family Practice	22.9%	22.6%
Clinics	18.6%	16.4%
Orthopedics	10.3%	10.8%
Physical Therapists	8.8%	8.5%
Physical Medicine – MDs	6.5%	7.0%
Chiropractors	6.3%	5.8%
All Others	26.6%	28.9%
Total Payments to Physicians	100.0%	100.0%

Exhibits 2.1 through 2.3 contain summaries of medical-legal costs for 2008 based on the WCIRB's Permanent Disability Claim Surveys. The exhibits show that orthopedic evaluations accounted for 62% of the cost of all medical-legal evaluations. The exhibits also show that the average cost of a medical-legal evaluation was \$1,543. Psychiatric evaluations were the most expensive, averaging \$2,792.

Indemnity Benefits

In 2008, \$3.0 billion, or 42% of total loss payments, were for indemnity benefits (including vocational rehabilitation benefits). This figure includes an estimated proportion of loss payments made by CIGA for indemnity benefits during calendar year 2008. (In 2007, payment for analogous indemnity benefits totaled \$3.2 billion, or 45% of total loss payments.)

Exhibits 3.1 and 3.2 contain summaries of paid indemnity benefits by type of benefit for calendar year 2008. The data in Exhibit 3 is derived from the WCIRB's Aggregate Indemnity and Medical Costs Call, current unit statistical report data, and the WCIRB's Call for Calendar Year Experience. The exhibit shows that, for 2008, permanent partial disability benefits (40%) and temporary disability benefits (49%) accounted for the vast majority of the indemnity payments.

Exhibits 4 through 15 contain summaries of indemnity and medical benefits by permanent disability rating interval for various types of injuries resulting in permanent disability. The exhibits are based on 2006 policy experience – the most current available data on permanent disability claims. (Note that these average claim values are based on claims evaluated as of 18 months from inception of each 2006 policy, and have not been adjusted to an ultimate value basis.) Exhibits 4 and 5 show a segregation of indemnity and medical benefits for back injury claims. Exhibits 6 and 7 show indemnity and medical benefits for slip and fall injuries. Exhibits 8 and 9 segregate indemnity and medical costs for psychiatric and mental stress injuries. Exhibits 10 and 11 show the indemnity and medical costs of carpal tunnel and repetitive motion injuries. Exhibits 12 and 13 show indemnity and medical costs for other cumulative injuries. Finally, Exhibits 14 and 15 show indemnity and medical costs for all injuries.

Exhibit 16.1 graphically shows the proportion of total loss dollars reported on permanent disability claims attributable to various types of injuries. Exhibit 16.2 shows the average cost per claim for these injuries. As shown on Exhibit 16.2, slip and fall injuries are the most costly of the injury categories summarized.

Vocational Rehabilitation Benefits

Exhibits 17.1 and 17.2 summarize the amounts estimated to be paid for vocational rehabilitation maintenance allowance, evaluation, education and training, vocational rehabilitation settlement, non-transferable education vouchers as well as other vocational rehabilitation benefits (primarily voluntary vocational rehabilitation benefits).² The exhibit is based on data derived from the WCIRB's Aggregate Indemnity and Medical Costs Call, Permanent Disability Claim Surveys, the WCIRB's 2008 study on the impact of recent reforms on loss development patterns,³ as well as the Call for Calendar Year Experience. In total, insurers paid about \$111 million in vocational rehabilitation-related benefits in calendar year 2008. This was 3.7% of all indemnity payments or 1.6% of all benefit payments in 2008, of which 27% was for maintenance allowance, 11% was for evaluation, 18% was for education and training, 10% was for vocational rehabilitation settlements, 32% was for non-transferable education vouchers, and 2% was for other vocational rehabilitation benefits. (For comparison purposes, in 2007, vocational rehabilitation benefits paid was \$152 million or 4.8% of all indemnity payments, of which 38% was for maintenance allowance, 16% was for evaluation, 25% was for education and training, 15% was for vocational rehabilitation settlements, 6% was for non-transferable education vouchers, and 0.6% was for other vocational rehabilitation benefits.)

Insurer Losses, Expenses and Profits

Exhibits 18.1 and 18.2 summarize California workers' compensation underwriting experience for calendar year 2008.⁴ Calendar year 2008 earned premium (prior to the impact of deductible credits) totaled \$10.9 billion (as compared to the \$13.3 billion of premium earned in 2007). In total, paid losses in 2008, including benefit payments made by CIGA, were \$7.1 billion, or 65% of insurer calendar year earned premium.

Combining insurer paid losses (i.e., excluding payments made by CIGA) with a \$35 million increase in total insurer loss reserves resulted in a total insurer incurred losses, excluding payments made by CIGA, of \$6.9 billion, or 64% of the premium earned in 2008.⁵ (For comparison purposes, in 2007, total insurer paid losses – excluding those made by CIGA – were 51% of earned premium and, with a \$291 million increase in insurer loss reserves, total insurer incurred losses, excluding payments made by CIGA, were \$7.1 billion, or 53% of total insurer earned premium.)⁶

The 65% of earned premium stated above pertains to total insurer losses incurred during the "calendar year" 2008. This includes all insurer losses paid and insurer loss reserve changes that occurred during 2008, regardless of when the accidents occurred or to which policies these losses belonged.

² Vocational rehabilitation settlements were allowed on injuries occurring on or after January 1, 2003 pursuant to Assembly Bill No. 749. Effective on injuries occurring on or after January 1, 2004, mandatory vocational rehabilitation was repealed and a system of non-transferable education vouchers created with the passage of Assembly Bill No. 227 and Senate Bill No. 228.

³ *Impact of Recent Reform Legislation on Loss Development Patterns—2008 Update* contained in WCIRB Bulletin No. 2008-04.

⁴ Total statewide calendar year 2008 premiums, losses and expenses were estimated based on the experience of insurers that reported premium, loss and expense information to the WCIRB.

⁵ Premiums and losses in Exhibit 18 differ from Annual Statement information in that premiums and losses in Exhibit 18 are gross of any deductible credits or recoveries, are prior to any dividends or retrospective rating plan adjustments, and do not reflect any non-standard California workers' compensation business, such as excess or USL&H coverages.

⁶ Benefit payments made by CIGA during calendar years 2000 to 2008 are also shown as paid loss percentages to earned premium for those calendar years.

Incurred loss adjustment expenses (allocated and unallocated) in 2008 were \$1.8 billion, or 17% of earned premium. (This includes the full cost to insurers of administering, adjudicating and settling claims.) Incurred loss adjustment expenses include \$607 million in defense attorney expenses incurred in 2008. In total, California insurers have incurred about \$4.1 billion in expenses in 2008, or 37% of 2008 earned premium. (For comparison purposes, in 2007, incurred loss adjustment expenses were \$1.8 billion, or 14% of earned premium, including \$594 million in defense expenses, resulting in total expenses incurred of about \$4.3 billion, or 32% of earned premium.)

In total, incurred losses and expenses in calendar year 2008 were \$11.0 billion, or 100.5% of earned premium. Based on insurer statutory Annual Statement information, the WCIRB estimates policyholder dividends incurred in 2008 to be 0.2% of 2008 earned premium, resulting in an underwriting loss of \$84 million, or -0.8% of premium. (For 2007, the underwriting gain was about 14% of earned premium, or \$1.9 billion.)

Fees Paid to Applicant Attorneys

Although generally part of incurred indemnity losses rather than expenses, the amount paid in 2008 to applicant attorneys was derived from the WCIRB's Annual Expense Call. In 2008, applicant attorneys were paid \$276 million. (In 2007, applicant attorneys were paid \$306 million.)

Workers' Compensation Costs by Type of Injury

Exhibits 19 through 21 summarize loss experience by type of injury for the most current policy year available. Exhibit 19 shows the number and proportion of claims and incurred losses by cause of accident (e.g., fall, repetitive motion, etc.). Exhibit 20 shows the number and proportion of claims and incurred losses by the nature of the injury sustained (e.g., strain, fracture, etc.). Exhibit 21 shows the number and proportion of claims and incurred losses by the part of body injured.

The information in Exhibits 19 through 21 is based on unit statistical reports submitted on the more serious policy year 2006 claims (primarily death and permanent disability claims, and temporary disability claims in excess of \$5,000). For policy year 2006, these claims accounted for approximately 19% of total claims, but approximately 90% of the total losses.

Conditions and Limitations

1. The information contained in this report is a summary of historical data provided to the WCIRB by over 120 insurer groups. While numerous detailed data quality checks are performed, the WCIRB can make no warranty with respect to the information provided by third parties.
2. This report is based on data reported to the WCIRB through June 12, 2009. Subsequent revisions to the data could impact the analysis reflected in this report.
3. Some of the cost distributions have been estimated based on less than 100% of the total market.
4. Premium information is prior to reinsurance assumed or ceded, gross of any credits for deductibles and does not reflect retrospective rating plan adjustments, policyholder dividends, or any premiums resulting from non-standard California workers' compensation coverage such as excess or USL&H. Similarly, losses and expenses shown are prior to reinsurance and do not reflect any deductible recoveries or any losses from non-standard coverages.

5. The report has been based on the reported experience of insured employers. No self-insured data has been included.
6. The information contained in this report has been based on data submitted to date by insurers to the WCIRB. To the extent that insurers who are in rehabilitation or liquidation and are no longer reporting data to the WCIRB, the information contained in this report will not reflect the experience of the entire California workers' compensation insurance market. However, loss payments made by CIGA during calendar years 2000 through 2008 have been included in this report with the distributions of these payments based on those derived from WCIRB data call sources.

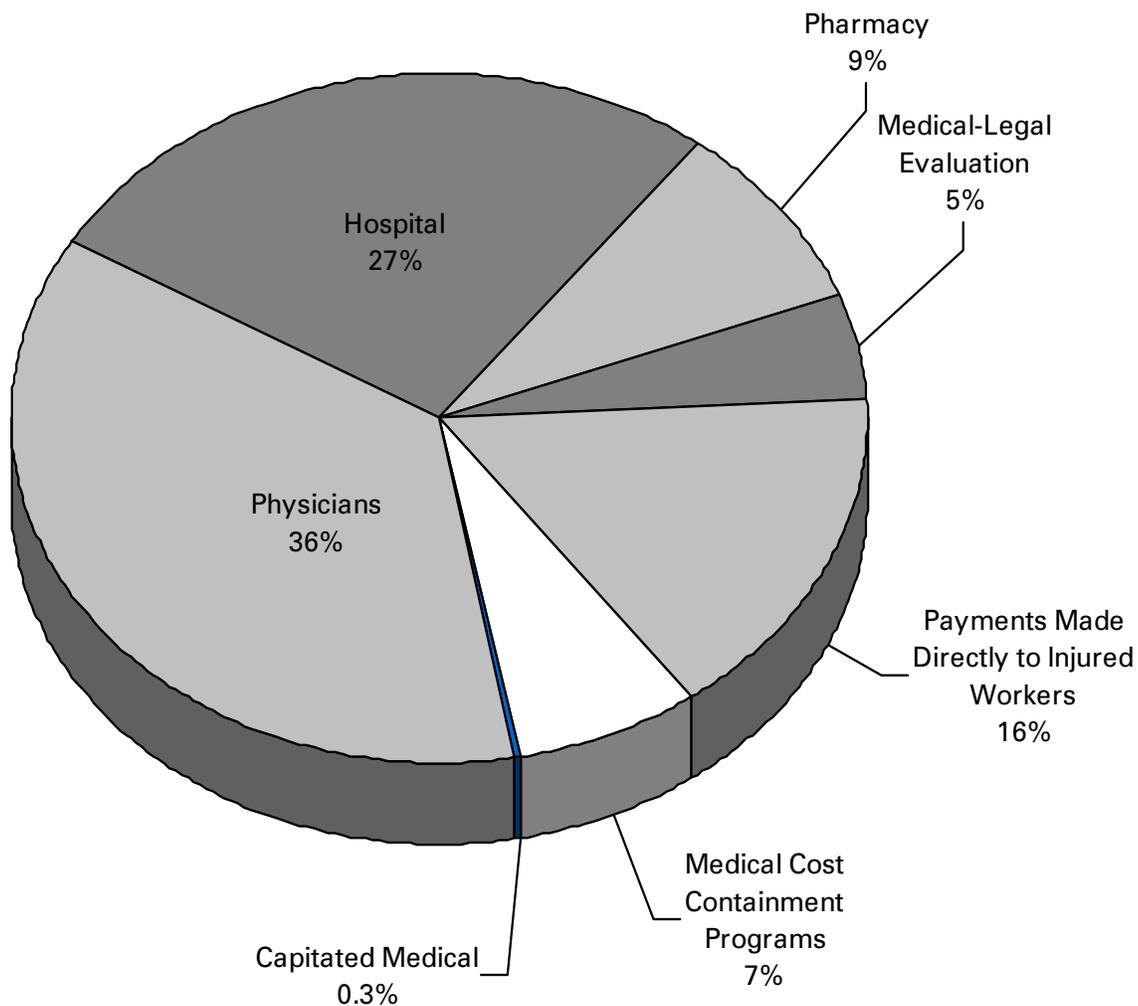
Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Paid Medical Costs for Calendar Year 2008**

	Physician Specialty	Total Medical Paid (000s)	% of Classified Physician Costs	% of All Physician Costs	% of Total Medical Paid
1	General & Family Practice	276,456	22.6%	18.4%	6.7%
2	Clinics	200,939	16.4%	13.3%	4.9%
3	Orthopedics	131,732	10.8%	8.7%	3.2%
4	Physical Therapists	104,281	8.5%	6.9%	2.5%
5	Physical Medicine - MDs	85,223	7.0%	5.7%	2.1%
6	Chiropractor	71,244	5.8%	4.7%	1.7%
7	General Surgery	63,456	5.2%	4.2%	1.5%
8	Radiology	55,068	4.5%	3.7%	1.3%
9	Anesthesiology	34,492	2.8%	2.3%	0.8%
10	Occupational Medicine	31,101	2.5%	2.1%	0.8%
11	Psychiatry	22,825	1.9%	1.5%	0.6%
12	Psychologist	22,122	1.8%	1.5%	0.5%
13	Osteopaths	19,776	1.6%	1.3%	0.5%
14	Neurology	19,572	1.6%	1.3%	0.5%
15	Emergency	14,055	1.1%	0.9%	0.3%
16	Internal Medicine	13,884	1.1%	0.9%	0.3%
17	Dentist	13,131	1.1%	0.9%	0.3%
18	Acupuncture	9,758	0.8%	0.6%	0.2%
19	Hand Surgery	7,812	0.6%	0.5%	0.2%
20	Neurosurgery	5,954	0.5%	0.4%	0.1%
21	Podiatrist	4,559	0.4%	0.3%	0.1%
22	Pathology	3,014	0.2%	0.2%	0.1%
23	Plastic Surgery	2,672	0.2%	0.2%	0.1%
24	Ophthalmology	2,377	0.2%	0.2%	0.1%
25	Marriage, Family and Child Counselors	1,938	0.2%	0.1%	0.0%
26	Chest Diseases	1,595	0.1%	0.1%	0.0%
27	Dermatology	1,169	0.1%	0.1%	0.0%
28	Pulmonary Diseases	1,005	0.1%	0.1%	0.0%
29	Optometrist	729	0.1%	0.0%	0.0%
30	Clinical Social Workers	207	0.0%	0.0%	0.0%
31	Infectious Diseases	189	0.0%	0.0%	0.0%
32	Unknown or Not Otherwise Classified	283,203		18.8%	6.9%
	Total Payments to Physicians	1,505,538	100.0%	100.0%	36.5%
33	Hospital	1,097,426			26.6%
34	Payments Made Directly to Injured Workers	659,817			16.0%
35	Pharmacy	367,745			8.9%
36	Medical Cost Containment Programs*	283,750			6.9%
37	Medical - Legal Evaluation	202,176			4.9%
38	Capitated Medical	13,827			0.3%
	Total Medical Payments	4,130,279			100.0%

* Figures for medical cost containment programs are based on a sample of insurers who reported medical cost containment expenses to the WCIRB.

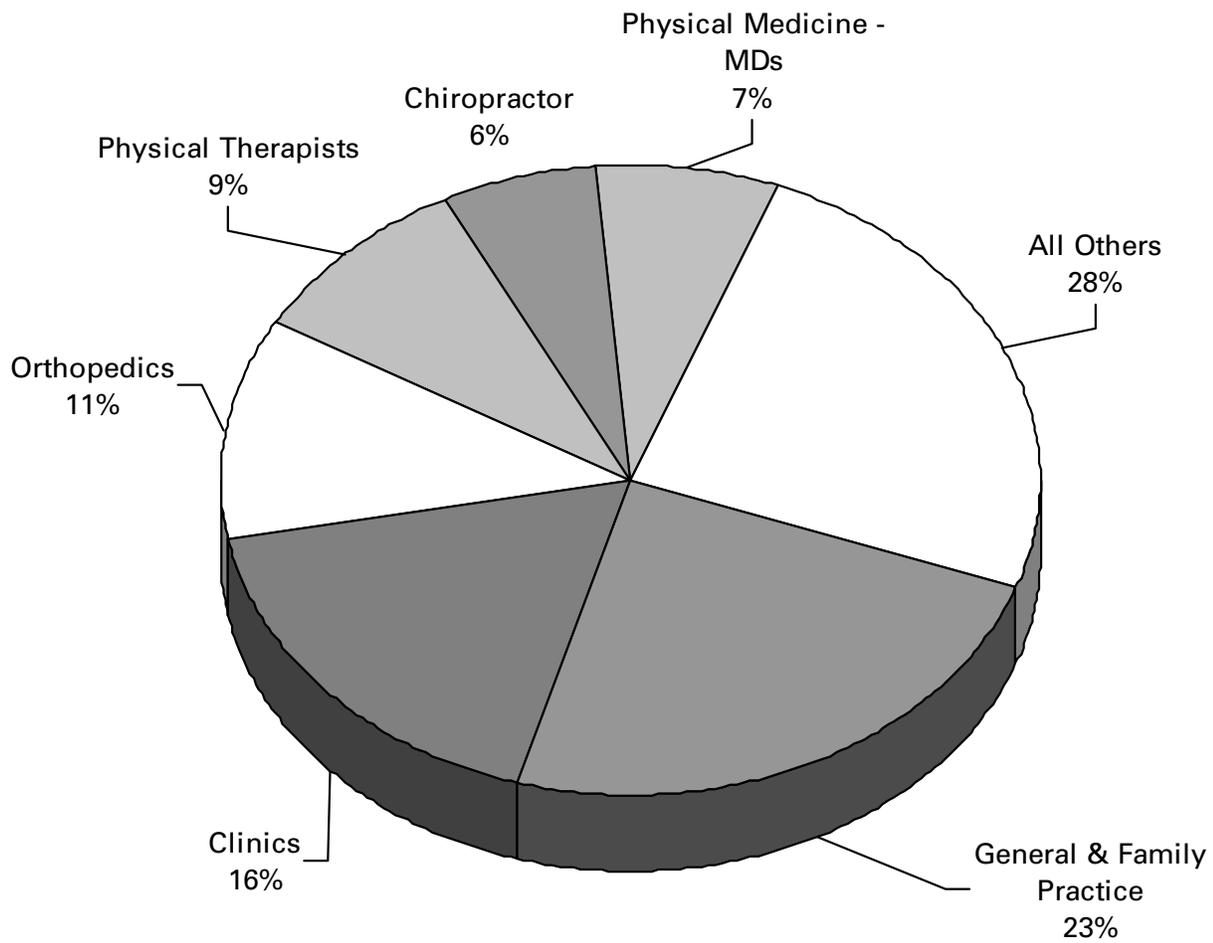
Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Paid Medical Costs for Calendar Year 2008



Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Paid Medical Costs by Physician Specialty for Calendar Year 2008



Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Distributions of Medical Costs Paid

A. BY PROVIDER TYPE:	Calendar Year 2008	Calendar Year 2007	Calendar Year 2006	Calendar Year 2005	Calendar Year 2004	Calendar Year 2003	Calendar Year 2002	Calendar Year 2001	Calendar Year 2000	Calendar Year 1999	Calendar Year 1998	Calendar Year 1997
1 Total Payments to Physicians	36.5%	41.0%	42.4%	45.0%	52.0%	52.6%	50.2%	56.7%	56.6%	57.4%	56.5%	53.9%
2 Hospital	26.6%	25.7%	21.7%	25.0%	27.4%	27.5%	26.2%	27.2%	26.7%	26.3%	26.5%	
3 Payments Made Directly to Injured Workers	16.0%	14.9%	16.7%	12.5%	3.2%	3.7%	5.8%	7.3%	5.7%	6.1%	7.1%	7.9%
4 Pharmacy	8.9%	9.2%	10.1%	10.2%	10.4%	9.3%	7.2%	6.7%	6.6%	6.0%	5.3%	4.5%
5 Medical Cost Containment Programs*	6.9%	5.0%	4.6%	2.3%	3.4%	4.0%	7.0%	N/A	N/A	N/A	N/A	N/A
6 Medical - Legal Evaluation	4.9%	4.0%	4.3%	4.4%	3.5%	2.6%	2.2%	3.0%	3.6%	3.7%	4.6%	5.4%
7 Capitated Medical	0.3%	0.2%	0.2%	0.6%	0.2%	0.2%	0.2%	0.2%	0.3%	0.1%	0.1%	1.9%
Total Medical Payments	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

B. BY PHYSICIAN TYPE: (IDENTIFIED PHYSICIAN COSTS ONLY)	Calendar Year 2008	Calendar Year 2007	Calendar Year 2006	Calendar Year 2005	Calendar Year 2004	Calendar Year 2003	Calendar Year 2002	Calendar Year 2001	Calendar Year 2000	Calendar Year 1999	Calendar Year 1998	Calendar Year 1997
1 General & Family Practice	22.6%	22.9%	23.8%	21.2%	18.4%	13.5%	14.5%	10.7%	9.7%	7.9%	8.8%	9.4%
2 Clinics	16.4%	18.6%	17.2%	24.4%	24.1%	16.8%	14.4%	12.8%	11.7%	12.1%	14.2%	14.2%
3 Orthopedics	10.8%	10.3%	11.2%	6.8%	4.4%	6.6%	6.7%	10.9%	13.4%	13.8%	13.1%	14.3%
4 Physical Therapists	8.5%	8.8%	8.7%	7.9%	8.8%	11.8%	12.5%	15.8%	16.7%	16.6%	17.9%	16.7%
5 Physical Medicine - MDs	7.0%	6.5%	6.8%	3.1%	1.7%	3.2%	3.9%	4.1%	3.7%	4.3%	4.5%	3.1%
6 Chiropractor	5.8%	6.3%	6.9%	10.9%	20.0%	21.6%	17.8%	17.0%	15.1%	13.6%	12.3%	11.8%
7 General Surgery	5.2%	4.7%	2.4%	5.6%	4.2%	4.9%	6.9%	2.6%	2.7%	3.4%	3.8%	2.6%
8 Radiology	4.5%	4.4%	4.5%	3.9%	3.3%	3.3%	3.6%	4.5%	4.9%	5.0%	5.1%	5.3%
9 Anesthesiology	2.8%	2.8%	3.2%	2.5%	1.8%	1.7%	2.1%	2.7%	2.4%	2.6%	2.5%	2.6%
10 Occupational Medicine	2.5%	1.8%	1.6%	1.3%	0.8%	1.5%	1.8%	2.4%	3.2%	3.2%	2.6%	3.6%
11 Psychiatry	1.9%	1.8%	1.5%	1.4%	1.1%	1.1%	1.2%	1.4%	1.4%	1.6%	1.6%	1.5%
12 Psychologist	1.8%	1.8%	1.7%	1.8%	1.8%	1.6%	1.8%	1.8%	1.5%	1.5%	1.6%	1.5%
13 Osteopaths	1.6%	1.5%	1.4%	1.5%	1.3%	1.2%	0.7%	0.7%	0.7%	0.8%	0.5%	0.5%
14 Neurology	1.6%	1.4%	1.4%	1.1%	0.9%	1.1%	1.3%	1.8%	1.9%	1.6%	1.6%	1.8%
15 Emergency	1.1%	0.9%	1.3%	0.9%	0.6%	2.0%	2.4%	2.6%	3.1%	3.3%	2.2%	2.2%
16 Internal Medicine	1.1%	1.2%	1.1%	1.0%	2.4%	2.5%	2.9%	1.8%	1.6%	1.5%	1.5%	1.3%
17 Dentist	1.1%	1.0%	0.8%	0.8%	0.7%	0.6%	0.7%	0.7%	0.6%	0.7%	0.9%	0.8%
18 Acupuncture	0.8%	0.6%	0.5%	1.0%	1.4%	1.4%	1.2%	1.1%	0.9%	1.1%	0.8%	0.8%
19 Hand Surgery	0.6%	0.6%	0.5%	0.5%	0.3%	0.3%	0.4%	0.6%	0.7%	1.3%	0.8%	2.1%
20 Neurosurgery	0.5%	0.6%	0.6%	0.6%	0.4%	0.5%	0.5%	0.8%	0.9%	1.0%	1.0%	1.1%
21 Podiatrist	0.4%	0.4%	0.4%	0.4%	0.3%	0.8%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%
22 Pathology	0.2%	0.2%	0.3%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%	0.5%	0.5%	0.5%
23 Plastic Surgery	0.2%	0.2%	0.4%	0.2%	0.2%	0.3%	0.4%	0.4%	0.5%	0.6%	0.5%	0.7%
24 Ophthalmology	0.2%	0.2%	0.9%	0.2%	0.1%	0.2%	0.1%	0.2%	0.3%	0.2%	0.2%	0.3%
25 Marriage, Family and Child Counselors	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
26 Chest Diseases	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%	0.8%	0.3%	0.3%	0.3%	0.4%
27 Dermatology	0.1%	0.1%	0.1%	0.3%	0.2%	0.3%	0.3%	0.3%	0.4%	0.3%	0.4%	0.3%
28 Pulmonary Diseases	0.1%	0.2%	0.4%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%
29 Optometrist	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%
30 Clinical Social Workers	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%
31 Infectious Diseases	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%
TOTAL PAYMENTS TO PHYSICIANS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

* Figures for medical cost containment programs are based on a sample of insurers who reported medical cost containment expenses to the WCIRB. The reporting of this data was voluntary for calendar year 2002 but mandatory beginning with calendar year 2003 payments.

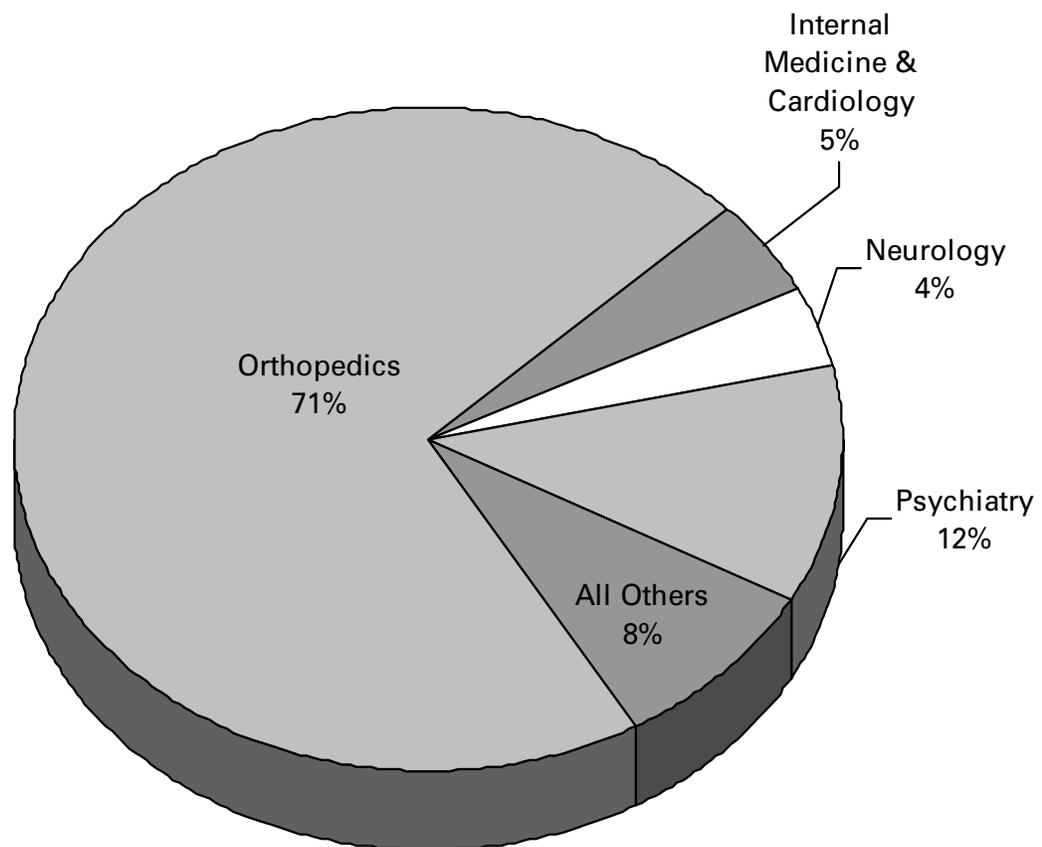
Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Paid Medical-Legal Costs**

<u>Physician Specialty</u>	<u>Year of Service = 2008</u>			<u>Year of Service = 2007</u>			<u>Year of Service = 2006</u>			<u>Year of Service = 2005</u>		
	<u>Number of Reports</u>	<u>Cost of Reports</u>	<u>Average Cost Per Report</u>	<u>Number of Reports</u>	<u>Cost of Reports</u>	<u>Average Cost Per Report</u>	<u>Number of Reports</u>	<u>Cost of Reports</u>	<u>Average Cost Per Report</u>	<u>Number of Reports</u>	<u>Cost of Reports</u>	<u>Average Cost Per Report</u>
Orthopedics	71.0%	62.1%	\$1,351	73.0%	66.0%	\$1,232	73.8%	64.7%	\$931	78.2%	71.4%	\$801
Internal Medicine & Cardiology	4.8%	5.9%	\$1,898	3.5%	5.4%	\$2,096	3.9%	5.1%	\$1,381	2.7%	3.2%	\$1,058
Neurology	3.9%	3.8%	\$1,497	4.8%	4.2%	\$1,209	4.6%	4.8%	\$1,117	3.5%	3.6%	\$898
Psychiatry	11.8%	21.4%	\$2,792	9.2%	16.4%	\$2,444	8.3%	16.8%	\$2,151	6.4%	13.6%	\$1,860
All Others	<u>8.5%</u>	<u>6.8%</u>	<u>\$1,224</u>	<u>9.5%</u>	<u>8.0%</u>	<u>\$1,149</u>	<u>9.4%</u>	<u>8.6%</u>	<u>\$969</u>	<u>9.2%</u>	<u>8.2%</u>	<u>\$787</u>
TOTAL/AVERAGE	100.0%	100.0%	\$1,543	100.0%	100.0%	\$1,365	100.0%	100.0%	\$1,061	100.0%	100.0%	\$878

Note: Figures for service years 2005, 2006 and 2007 have been updated from those in last year's report based on more complete information received subsequent to the publication of last year's report.

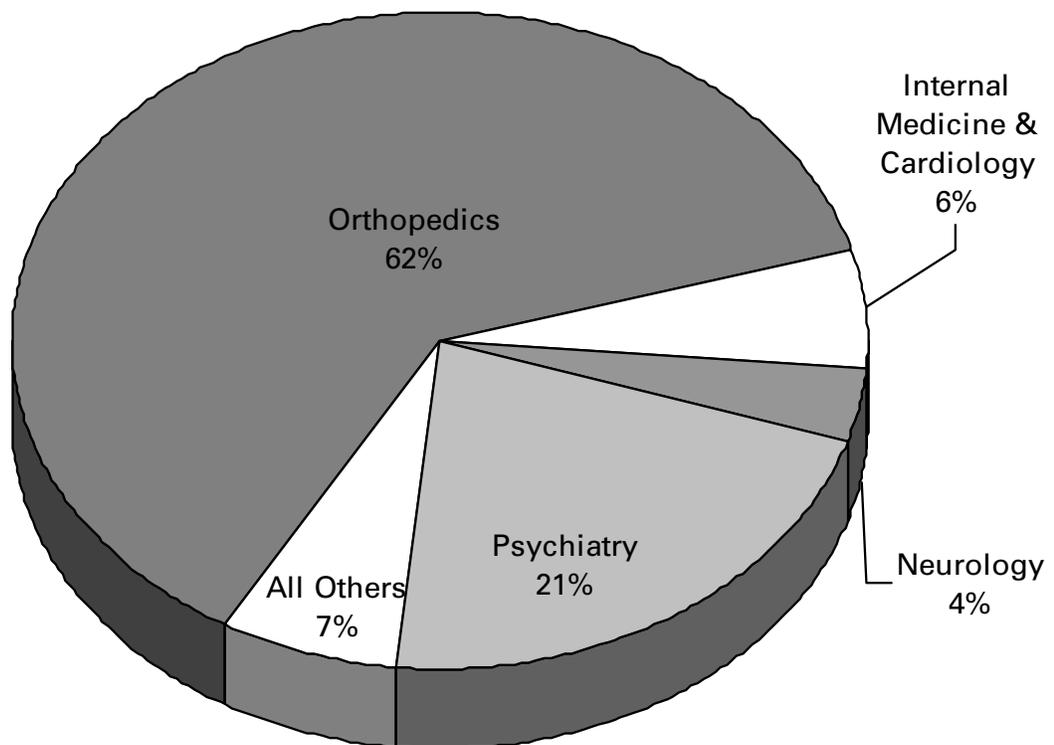
Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Number of Medical-Legal Reports by Physician Specialty for Calendar Year 2008



Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Paid Medical-Legal Costs by Physician Specialty for Calendar Year 2008



Section 11759.1 - Summary of 2008 Workers' Compensation Costs

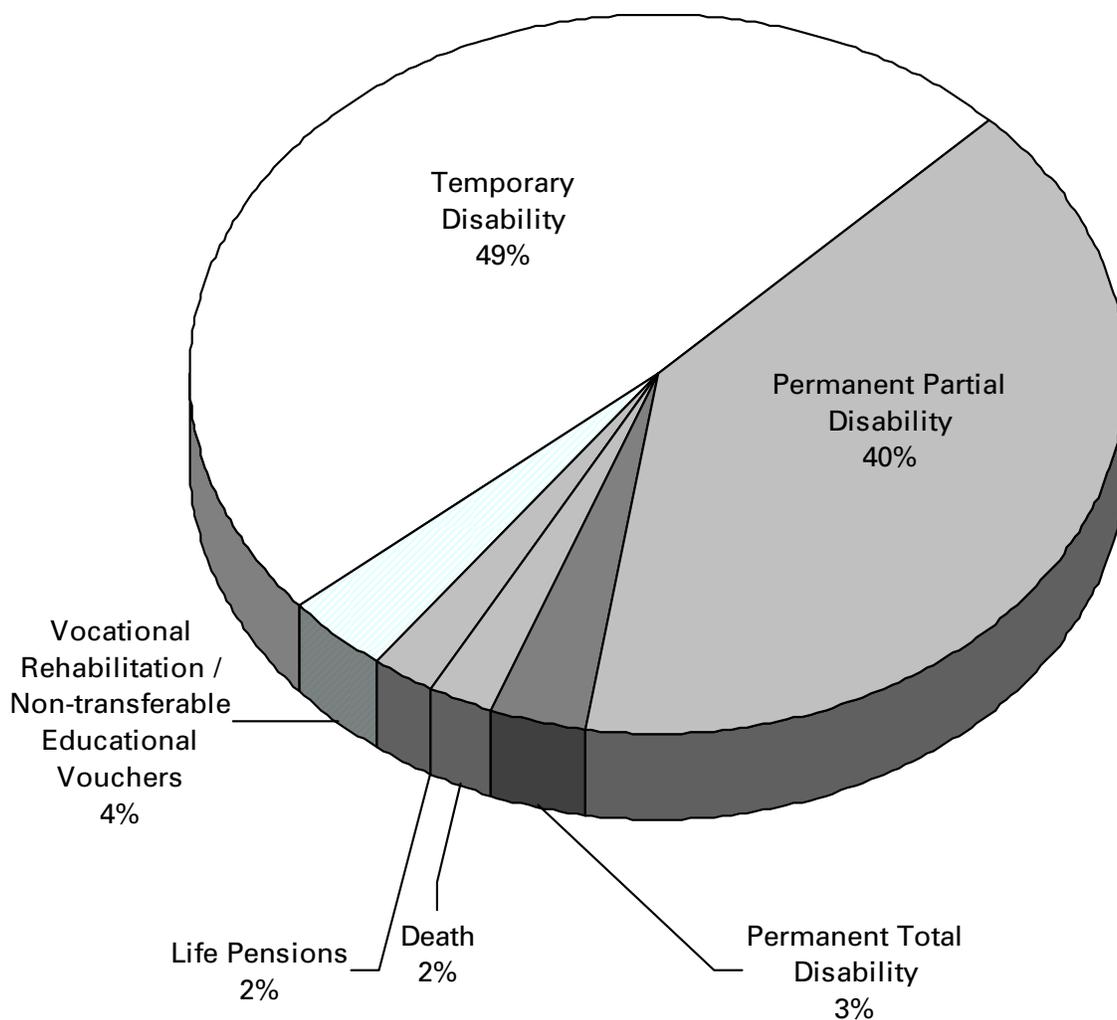
Paid Indemnity Benefits for Calendar Year 2008

BENEFIT TYPE	INDEMNITY PAID (000's)	PERCENTAGE OF TOTAL INDEMNITY PAID
Temporary Disability *	\$1,451,380	48.6%
Permanent Total Disability *	102,665	3.4%
<u>Permanent Partial Disability</u>		
0.25% - 24.75%	427,558	14.3%
25.00% - 69.75%	695,363	23.3%
70.00% - 99.75%	<u>69,377</u>	<u>2.3%</u>
Total Permanent Partial Disability *	1,192,298	39.9%
Death *	69,454	2.3%
Funeral Expenses	1,550	0.1%
Life Pensions	58,492	2.0%
Vocational Rehabilitation/ Non-transferable Education Vouchers *	110,659	3.7%
Total Indemnity Paid	\$2,986,498	100.0%

Note: Single Sum Settlement and Other Indemnity payments have been allocated to the benefit categories shown with an asterisk (*).

Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Paid Indemnity Benefits for Calendar Year 2008



Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Back Injuries****Indemnity****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher / Voc. Rehab.</u>	<u>Paid Indemnity</u>	<u>Incurred Indemnity</u>
Minor				
1 - 4	1,425	\$393,513	\$7,638,003	\$13,418,873
5 - 9	2,642	1,994,951	20,058,403	38,629,460
10 - 14	1,888	1,987,931	18,736,573	38,374,569
15 - 19	1,196	1,720,459	14,130,172	30,765,949
20 - 24	661	1,157,735	9,269,352	20,432,104
Unknown	82	19,089	891,156	1,618,939
Minor Total	7,894	\$7,273,678	\$70,723,659	\$143,239,894
Major				
25 - 29	369	\$859,530	\$6,341,648	\$14,780,564
30 - 34	202	415,851	3,464,816	8,925,646
35 - 39	139	325,968	2,625,410	6,645,212
40 - 44	81	177,030	1,708,288	4,334,547
45 - 49	66	177,836	1,518,267	3,738,696
50 - 54	50	95,400	1,201,418	3,164,288
55 - 59	29	53,267	687,578	1,892,371
60 - 64	28	32,103	680,529	2,016,148
65 - 69	8	22,000	199,351	1,068,334
70 - 74	10	26,007	262,394	698,548
75 - 79	3	4,000	95,120	291,639
80 - 84	7	0	148,481	405,366
85 - 89	1	1,519	10,845	177,338
90 - 94	1	6,000	14,122	51,959
95 - 99	6	0	4,190	25,632
Unknown	19	22,000	402,174	1,452,045
Major Total	1,019	\$2,218,511	\$19,364,631	\$49,668,333
Permanent Total	30	\$30,000	\$2,012,495	\$6,736,801
Grand Total	8,943	\$9,522,189	\$92,100,785	\$199,645,028

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Back Injuries****Medical****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical</u>	<u>Incurred Medical</u>
Minor			
1 - 4	1,425	\$7,690,213	\$17,916,492
5 - 9	2,642	18,769,299	47,784,841
10 - 14	1,888	16,445,106	43,423,945
15 - 19	1,196	12,871,046	34,304,115
20 - 24	661	8,341,914	21,576,845
Unknown	82	1,126,823	1,874,410
Minor Total	7,894	\$65,244,401	\$166,880,648
Major			
25 - 29	369	\$7,143,711	\$16,744,848
30 - 34	202	4,177,710	10,639,348
35 - 39	139	2,637,084	7,026,777
40 - 44	81	1,619,069	4,686,861
45 - 49	66	1,795,958	3,776,181
50 - 54	50	1,550,080	3,475,415
55 - 59	29	510,201	1,493,879
60 - 64	28	835,747	2,243,278
65 - 69	8	535,688	2,558,805
70 - 74	10	221,739	489,143
75 - 79	3	613,203	1,139,000
80 - 84	7	138,216	360,129
85 - 89	1	8,182	278,146
90 - 94	1	51,846	122,705
95 - 99	6	25,537	58,500
Unknown	19	793,784	1,965,894
Major Total	1,019	\$22,657,755	\$57,058,909
Permanent Total	30	\$5,253,557	\$17,158,496
Grand Total	8,943	\$93,155,713	\$241,098,053

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Slip and Fall Injuries****Indemnity****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher / Voc. Rehab.</u>	<u>Paid Indemnity</u>	<u>Incurred Indemnity</u>
Minor				
1 - 4	1,787	\$518,812	\$11,076,290	\$18,207,873
5 - 9	2,626	1,705,117	22,169,670	39,280,593
10 - 14	1,740	1,739,917	19,506,085	37,212,726
15 - 19	1,093	1,402,561	12,330,199	26,441,483
20 - 24	621	1,046,799	9,422,673	20,009,692
Unknown	74	18,339	707,497	1,373,557
Minor Total	7,941	\$6,431,545	\$75,212,414	\$142,525,924
Major				
25 - 29	362	\$802,805	\$6,452,671	\$14,855,360
30 - 34	254	464,666	4,590,070	11,394,747
35 - 39	141	315,430	2,779,206	7,225,768
40 - 44	94	209,967	2,016,429	5,164,941
45 - 49	72	158,735	1,576,318	4,235,538
50 - 54	47	99,786	1,022,982	3,468,481
55 - 59	29	88,268	691,373	1,947,829
60 - 64	25	59,652	758,810	1,767,146
65 - 69	17	35,048	463,474	2,544,176
70 - 74	12	20,000	319,798	933,094
75 - 79	7	10,000	191,607	819,437
80 - 84	8	20	124,317	667,545
85 - 89	2	10,000	75,588	191,846
90 - 94	3	6,354	55,160	561,390
95 - 99	6	10,000	37,768	873,997
Unknown	15	20,652	339,991	2,404,288
Major Total	1,094	\$2,311,383	\$21,495,562	\$59,055,583
Permanent Total	64	\$78,000	\$2,092,327	\$17,109,310
Grand Total	9,099	\$8,820,928	\$98,800,303	\$218,690,817

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Slip and Fall Injuries****Medical****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical</u>	<u>Incurred Medical</u>
Minor			
1 - 4	1,787	\$13,307,120	\$28,430,417
5 - 9	2,626	25,118,436	55,188,931
10 - 14	1,740	21,358,078	47,052,027
15 - 19	1,093	14,166,897	33,068,087
20 - 24	621	11,872,122	25,249,617
Unknown	74	881,849	1,664,785
Minor Total	7,941	\$86,704,502	\$190,653,864
Major			
25 - 29	362	\$8,113,372	\$17,777,058
30 - 34	254	5,647,249	13,794,394
35 - 39	141	4,410,953	9,654,327
40 - 44	94	4,290,274	8,663,876
45 - 49	72	2,112,650	4,841,147
50 - 54	47	3,278,379	6,952,994
55 - 59	29	1,008,680	1,989,620
60 - 64	25	1,419,012	2,510,634
65 - 69	17	2,121,638	26,676,497
70 - 74	12	773,376	1,543,331
75 - 79	7	1,045,762	2,145,769
80 - 84	8	888,551	1,176,524
85 - 89	2	275,408	374,928
90 - 94	3	439,424	1,140,068
95 - 99	6	513,157	2,618,995
Unknown	15	2,507,373	5,862,775
Major Total	1,094	\$38,845,258	\$107,722,937
Permanent Total	64	\$8,769,348	\$47,099,562
Grand Total	9,099	\$134,319,108	\$345,476,363

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Psychiatric and Mental Stress Injuries****Indemnity****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher / Voc. Rehab.</u>	<u>Paid Indemnity</u>	<u>Incurred Indemnity</u>
Minor				
1 - 4	117	\$14,000	\$147,468	\$566,817
5 - 9	146	33,152	662,405	1,647,919
10 - 14	109	93,986	724,551	1,808,038
15 - 19	105	66,240	506,268	1,732,070
20 - 24	50	59,781	571,226	1,415,325
Unknown	12	0	129,857	224,207
Minor Total	539	\$267,159	\$2,741,775	\$7,394,376
Major				
25 - 29	26	\$55,160	\$373,100	\$1,007,008
30 - 34	15	36,000	259,820	723,838
35 - 39	9	8,000	170,830	383,472
40 - 44	11	28,000	246,597	570,489
45 - 49	4	8,000	55,223	250,927
50 - 54	3	0	49,826	227,203
55 - 59	3	16,000	85,438	242,698
60 - 64	3	8,765	73,146	235,452
65 - 69	2	390	17,486	129,241
70 - 74	3	0	44,255	131,679
75 - 79	0	0	0	0
80 - 84	0	0	0	0
85 - 89	0	0	0	0
90 - 94	0	0	0	0
95 - 99	0	0	0	0
Unknown	1	0	18	15,000
Major Total	80	\$160,315	\$1,375,739	\$3,917,007
Permanent Total	5	\$0	\$167,058	\$1,010,464
Grand Total	624	\$427,474	\$4,284,572	\$12,321,847

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Psychiatric and Mental Stress Injuries****Medical****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical</u>	<u>Incurred Medical</u>
Minor			
1 - 4	117	\$223,608	\$920,235
5 - 9	146	383,148	1,533,268
10 - 14	109	726,042	1,852,297
15 - 19	105	463,450	1,641,231
20 - 24	50	365,394	1,210,276
Unknown	12	70,709	163,092
Minor Total	539	\$2,232,351	\$7,320,399
Major			
25 - 29	26	\$203,126	\$626,298
30 - 34	15	95,645	373,286
35 - 39	9	82,462	214,868
40 - 44	11	190,579	497,787
45 - 49	4	22,636	78,276
50 - 54	3	41,901	75,632
55 - 59	3	104,029	201,175
60 - 64	3	20,348	61,081
65 - 69	2	20,494	64,091
70 - 74	3	96,592	335,633
75 - 79	0	0	0
80 - 84	0	0	0
85 - 89	0	0	0
90 - 94	0	0	0
95 - 99	0	0	0
Unknown	1	586,616	1,200,000
Major Total	80	\$1,464,428	\$3,728,127
Permanent Total	5	\$560,741	\$1,829,435
Grand Total	624	\$4,257,520	\$12,877,961

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Carpal Tunnel / Repetitive Motion Injuries****Indemnity****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher / Voc. Rehab.</u>	<u>Paid Indemnity</u>	<u>Incurred Indemnity</u>
Minor				
1 - 4	505	\$154,793	\$2,243,389	\$4,689,225
5 - 9	860	496,514	5,271,380	12,027,027
10 - 14	485	386,277	4,046,966	9,279,306
15 - 19	247	223,480	2,233,349	5,584,318
20 - 24	120	170,949	1,337,141	3,435,846
Unknown	52	6,991	296,702	854,089
Minor Total	2,269	\$1,439,004	\$15,428,927	\$35,869,811
Major				
25 - 29	69	\$96,570	\$851,264	\$2,308,068
30 - 34	44	58,426	643,046	1,543,527
35 - 39	26	46,300	302,722	1,008,409
40 - 44	17	24,000	362,279	791,182
45 - 49	7	5,000	80,392	347,095
50 - 54	5	6,000	120,951	323,955
55 - 59	3	8,000	71,015	211,878
60 - 64	4	0	84,479	263,379
65 - 69	1	0	4,955	62,620
70 - 74	0	0	0	0
75 - 79	2	0	41,289	133,296
80 - 84	0	0	0	0
85 - 89	0	0	0	0
90 - 94	0	0	0	0
95 - 99	0	0	0	0
Unknown	2	0	46,227	416,577
Major Total	180	\$244,296	\$2,608,619	\$7,409,986
Permanent Total	2	\$0	\$27,725	\$93,666
Grand Total	2,451	\$1,683,300	\$18,065,271	\$43,373,463

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Permanent Disability Summary Carpal Tunnel / Repetitive Motion Injuries

Medical

Policy Year 2006

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical</u>	<u>Incurred Medical</u>
Minor			
1 - 4	505	\$2,703,714	\$7,317,408
5 - 9	860	6,032,959	16,990,406
10 - 14	485	3,892,508	11,341,768
15 - 19	247	2,302,383	6,516,773
20 - 24	120	1,151,730	3,454,284
Unknown	52	422,399	1,198,161
Minor Total	2,269	\$16,505,693	\$46,818,800
Major			
25 - 29	69	\$693,656	\$2,059,760
30 - 34	44	577,424	1,616,377
35 - 39	26	209,471	911,483
40 - 44	17	202,174	531,628
45 - 49	7	104,421	347,893
50 - 54	5	78,116	225,339
55 - 59	3	24,250	123,615
60 - 64	4	36,884	253,014
65 - 69	1	11,677	22,500
70 - 74	0	0	0
75 - 79	2	8,561	64,000
80 - 84	0	0	0
85 - 89	0	0	0
90 - 94	0	0	0
95 - 99	0	0	0
Unknown	2	425,026	882,295
Major Total	180	\$2,371,660	\$7,037,904
Permanent Total	2	\$56,105	\$97,000
Grand Total	2,451	\$18,933,458	\$53,953,704

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Other Cumulative Injuries****Indemnity****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher / Voc. Rehab.</u>	<u>Paid Indemnity</u>	<u>Incurred Indemnity</u>
Minor				
1 - 4	837	\$161,549	\$2,646,790	\$5,209,683
5 - 9	959	458,262	4,359,398	10,395,978
10 - 14	696	562,309	4,670,874	11,507,527
15 - 19	366	447,436	3,364,185	8,015,408
20 - 24	223	276,361	2,370,757	6,009,212
Unknown	41	18,650	130,540	463,456
Minor Total	3,122	\$1,924,567	\$17,542,544	\$41,601,264
Major				
25 - 29	122	\$278,820	\$1,313,465	\$4,140,294
30 - 34	52	147,393	767,458	2,352,793
35 - 39	35	124,600	449,382	1,574,301
40 - 44	19	38,000	181,347	779,930
45 - 49	17	54,045	233,977	918,751
50 - 54	6	0	74,809	308,740
55 - 59	3	10,586	60,811	227,809
60 - 64	4	18,000	80,502	348,235
65 - 69	12	18,392	239,919	1,026,762
70 - 74	4	10,000	111,147	311,945
75 - 79	2	14,600	0	93,330
80 - 84	1	0	28,901	286,551
85 - 89	0	0	0	0
90 - 94	0	0	0	0
95 - 99	2	10,000	708	471,580
Unknown	2	0	15,948	152,270
Major Total	281	\$724,436	\$3,558,374	\$12,993,291
Permanent Total	13	\$50,000	\$340,902	\$7,440,610
Grand Total	3,416	\$2,699,003	\$21,441,820	\$62,035,165

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
Other Cumulative Injuries****Medical****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical</u>	<u>Incurred Medical</u>
Minor			
1 - 4	837	\$2,553,002	\$8,145,753
5 - 9	959	3,992,580	13,233,483
10 - 14	696	3,855,870	12,711,306
15 - 19	366	2,480,650	7,942,302
20 - 24	223	2,373,369	5,950,253
Unknown	41	157,264	541,965
Minor Total	3,122	\$15,412,735	\$48,525,062
Major			
25 - 29	122	\$1,218,042	\$3,607,850
30 - 34	52	741,570	2,373,912
35 - 39	35	338,981	1,365,403
40 - 44	19	271,332	772,944
45 - 49	17	180,325	680,361
50 - 54	6	285,750	1,450,769
55 - 59	3	42,358	157,132
60 - 64	4	174,709	460,165
65 - 69	12	848,632	2,325,128
70 - 74	4	301,641	379,963
75 - 79	2	1,184	35,465
80 - 84	1	763,261	840,531
85 - 89	0	0	0
90 - 94	0	0	0
95 - 99	2	0	36,905
Unknown	2	8,413	197,004
Major Total	281	\$5,176,198	\$14,683,532
Permanent Total	13	\$3,556,157	\$23,069,864
Grand Total	3,416	\$24,145,090	\$86,278,458

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
All Injuries****Indemnity****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher / Voc. Rehab.</u>	<u>Paid Indemnity</u>	<u>Incurred Indemnity</u>
Minor				
1 - 4	9,137	\$2,418,475	\$46,387,914	\$79,964,567
5 - 9	12,675	7,569,050	92,506,731	176,408,787
10 - 14	7,936	7,254,916	77,247,486	156,628,962
15 - 19	5,172	5,846,086	55,411,757	121,115,500
20 - 24	2,601	3,803,011	34,901,776	77,624,365
Unknown	475	95,968	3,772,965	7,950,524
Minor Total	37,996	\$26,987,506	\$310,228,629	\$619,692,705
Major				
25 - 29	1,456	\$2,851,691	\$23,837,202	\$56,277,637
30 - 34	943	1,799,002	15,138,921	38,547,238
35 - 39	522	1,087,663	10,021,080	25,428,439
40 - 44	405	778,762	8,448,584	21,565,831
45 - 49	251	552,264	5,455,740	14,575,673
50 - 54	217	385,013	4,879,706	14,368,687
55 - 59	134	264,158	3,296,745	9,277,702
60 - 64	111	173,266	2,976,954	8,268,299
65 - 69	89	156,179	1,876,688	9,371,827
70 - 74	56	95,495	1,652,210	5,289,565
75 - 79	34	82,600	742,436	3,595,447
80 - 84	23	10,020	474,669	2,354,643
85 - 89	8	55,794	229,431	1,292,740
90 - 94	9	12,354	271,095	1,613,452
95 - 99	29	35,878	1,842,877	5,454,032
Unknown	63	41,304	1,799,358	7,682,587
Major Total	4,350	\$8,381,443	\$82,943,696	\$224,963,799
Permanent Total	182	\$244,359	\$6,531,051	\$48,869,468
Grand Total	42,528	\$35,613,308	\$399,703,376	\$893,525,972

Based on first level unit statistical reports.

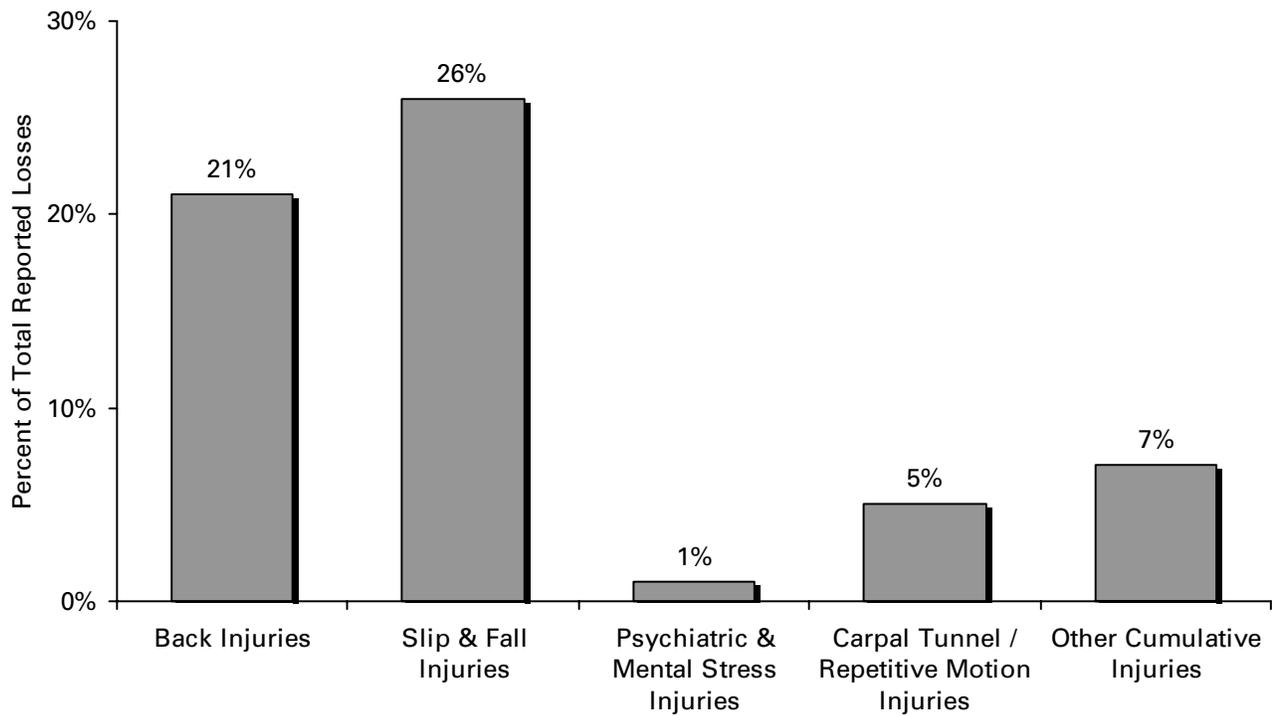
Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Permanent Disability Summary
All Injuries****Medical****Policy Year 2006**

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical</u>	<u>Incurred Medical</u>
Minor			
1 - 4	9,137	\$55,469,568	\$125,602,424
5 - 9	12,675	101,018,319	240,717,444
10 - 14	7,936	79,406,394	191,343,165
15 - 19	5,172	58,437,329	143,869,654
20 - 24	2,601	37,224,118	88,612,656
Unknown	475	5,139,824	10,599,687
Minor Total	37,996	\$336,695,552	\$800,745,030
Major			
25 - 29	1,456	\$29,125,787	\$66,770,556
30 - 34	943	18,475,829	46,490,216
35 - 39	522	12,615,310	31,839,297
40 - 44	405	14,307,452	31,049,078
45 - 49	251	6,984,298	16,199,262
50 - 54	217	10,068,878	22,408,627
55 - 59	134	5,427,687	11,768,117
60 - 64	111	5,171,532	13,444,779
65 - 69	89	7,515,117	43,243,561
70 - 74	56	4,283,631	10,599,803
75 - 79	34	2,964,824	7,636,914
80 - 84	23	1,792,662	4,141,290
85 - 89	8	1,292,284	3,255,982
90 - 94	9	1,731,662	4,651,239
95 - 99	29	2,446,820	10,723,938
Unknown	63	6,132,379	13,559,309
Major Total	4,350	\$130,336,152	\$337,781,968
Permanent Total	182	\$23,688,170	\$121,117,652
Grand Total	42,528	\$490,719,874	\$1,259,644,650

Based on first level unit statistical reports.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Total Reported Losses* by Type of Injury
for Policy Year 2006**

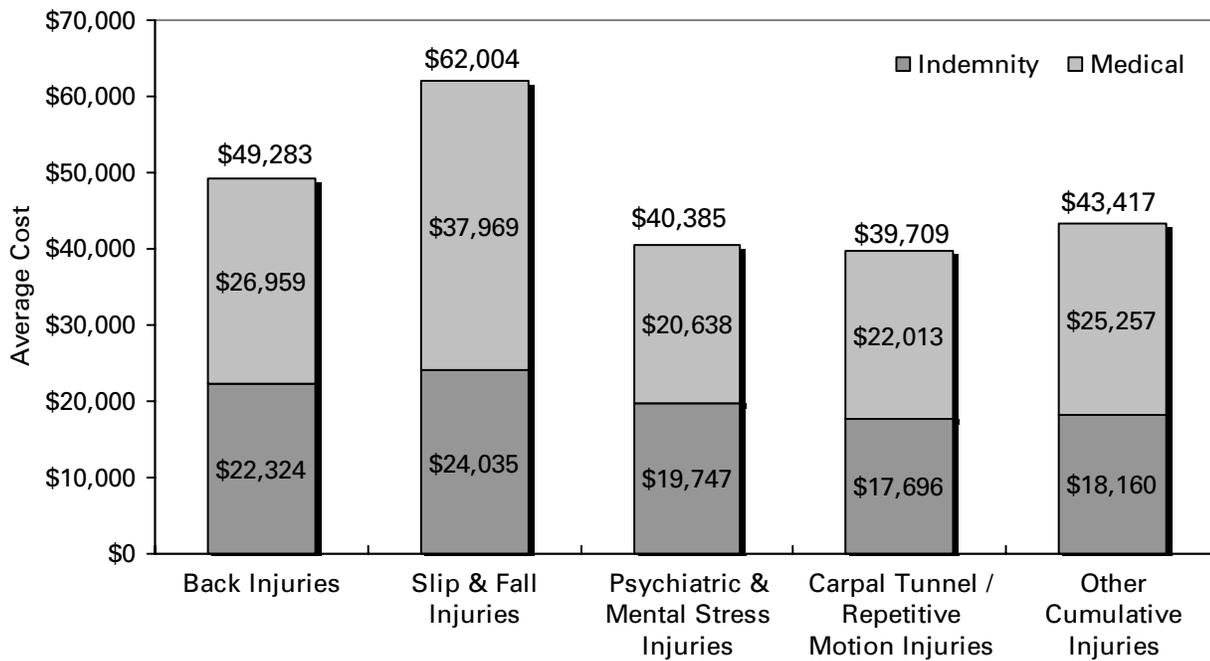


* For permanent disability claims.

** These categories are not mutually exclusive. For example, some back injuries result from slips and falls.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Average Cost (Undeveloped)* Per Permanent Disability Claim by Type of Injury** for Policy Year 2006



* These costs are based on claim data evaluated as of 18 months from inception of each 2006 policy, and are not developed to an ultimate basis.

** These categories are not mutually exclusive. For example, some back injuries result from slips and falls.

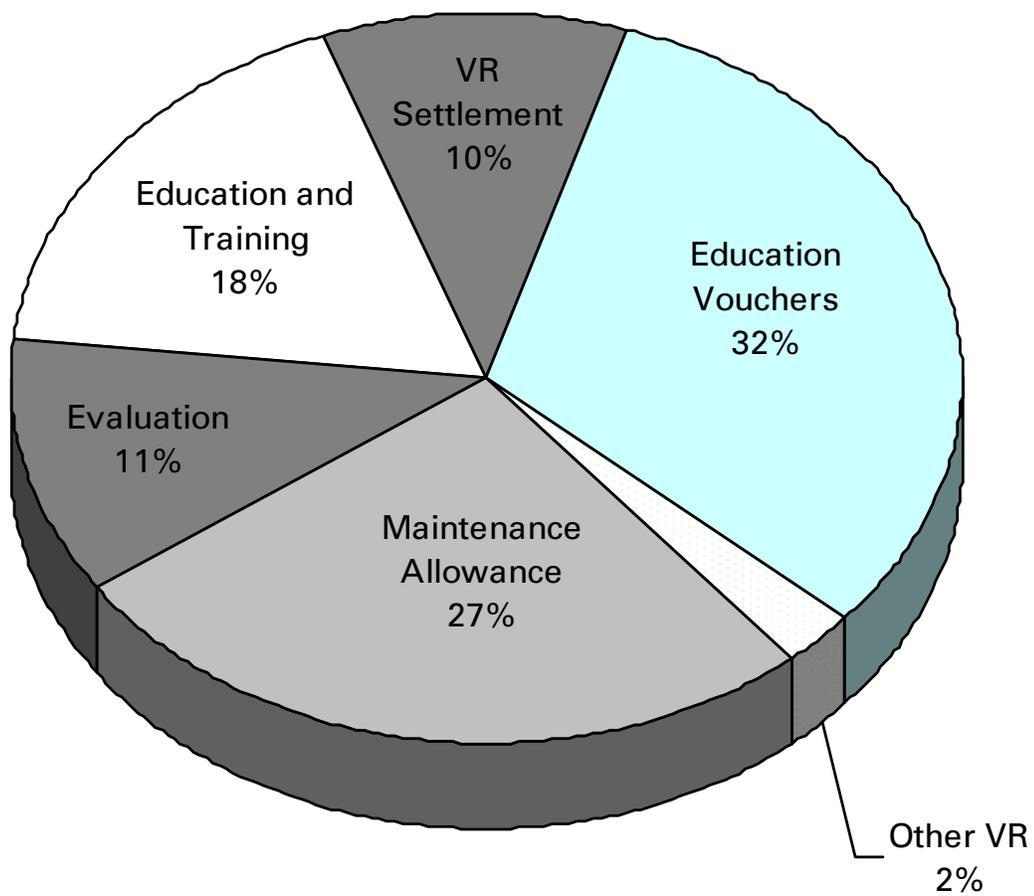
Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Paid Vocational Rehabilitation by Calendar Year

Category	2008			2007			2006			2005			2004		
	Voc. Rehab. Paid (000's)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid (000's)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid (000's)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid (000's)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid (000's)	% of Total Voc. Rehab.	% of Total Paid Indemnity
Maintenance Allowance	29,274	26.5%	1.0%	\$57,131	37.6%	1.8%	\$94,025	38.7%	2.6%	\$189,050	40.2%	4.3%	\$256,572	43.8%	5.3%
Evaluation	12,542	11.3%	0.4%	24,476	16.1%	0.8%	40,282	16.6%	1.1%	94,033	20.0%	2.2%	126,562	21.6%	2.7%
Education & Training	19,549	17.7%	0.7%	38,151	25.1%	1.2%	62,789	25.9%	1.8%	134,594	28.6%	3.1%	190,894	32.6%	4.0%
VR Settlement	11,524	10.4%	0.4%	22,490	14.8%	0.7%	37,014	15.2%	1.0%	53,039	11.3%	1.2%	12,232	2.1%	0.3%
Education Vouchers	35,054	31.7%	1.2%	8,598	5.7%	0.3%	8,004	3.3%	0.2%	N/A	N/A	N/A	N/A	N/A	N/A
Other Voc. Rehab.	<u>2,716</u>	<u>2.5%</u>	<u>0.1%</u>	<u>949</u>	<u>0.6%</u>	<u>0.0%</u>	<u>612</u>	<u>0.3%</u>	<u>0.0%</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
Total Vocational Rehabilitation	\$110,659	100.0%	3.7%	\$151,795	100.0%	4.8%	\$242,726	100.0%	6.8%	\$470,716	100.0%	10.8%	\$586,260	100.0%	12.3%

Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Vocational Rehabilitation Costs Paid for Calendar Year 2008



Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Insurer Underwriting Experience by Calendar Year

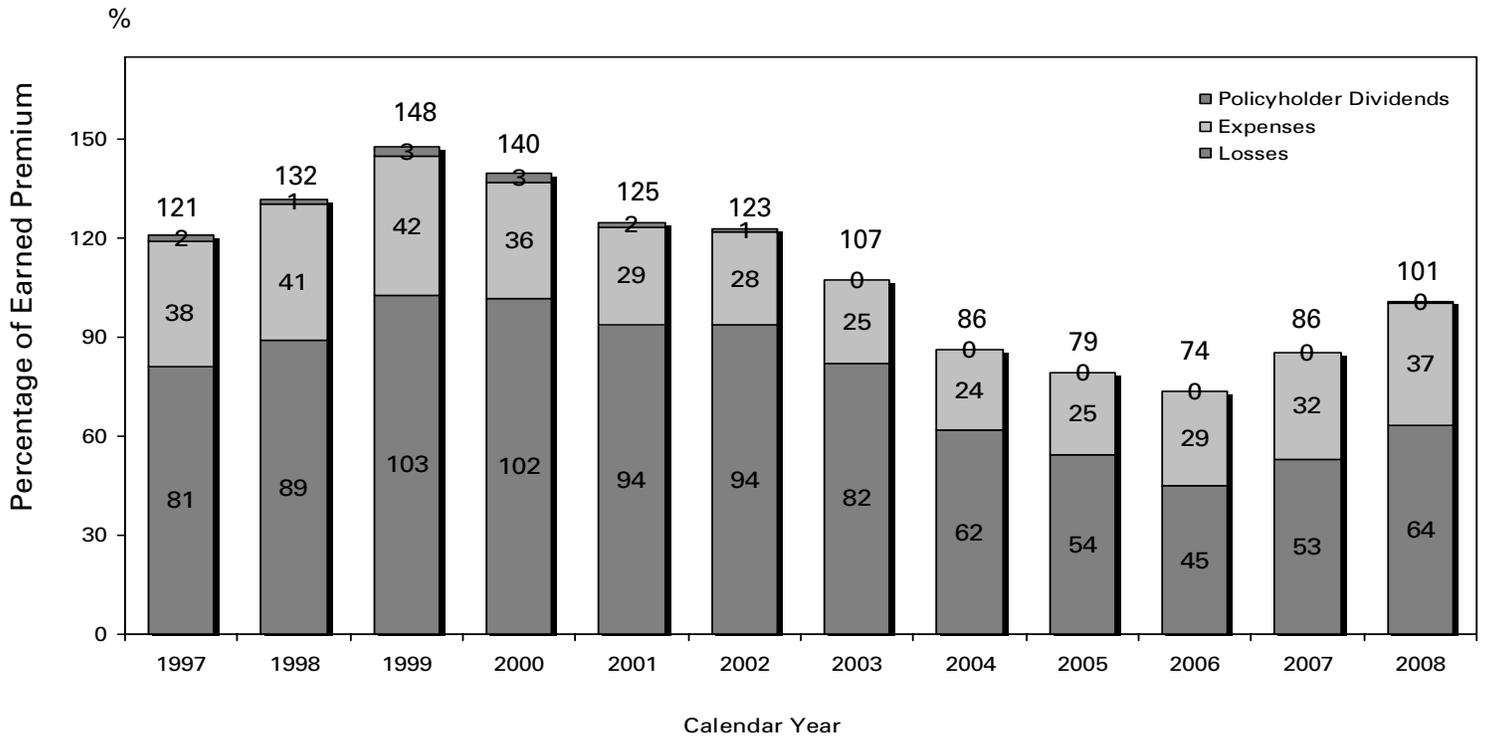
	<u>2008</u>	<u>2007 (a)</u>	<u>2006 (a)</u>	<u>2005 (a)</u>	<u>2004 (a)</u>	<u>2003 (a)</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>
Earned Premium (in Millions)	\$10,934	\$13,271	\$17,148	\$21,477	\$23,251	\$20,298	\$14,814	\$11,459	\$8,633	\$7,006	\$6,470	\$6,211
Loss & Expense Component	Dollars (in Millions)	% of Earned Premium										
1a(i). Insurer Paid Indemnity	\$2,897	26.5%	23.1%	19.9%	19.2%	19.2%	21.7%	27.0%	31.3%	40.5%	43.9%	44.5%
1a(ii). CIGA Paid Indemnity	\$89	0.8%	0.7%	1.0%	1.1%	1.3%	1.8%	2.0%	2.2%	2.9%	N/A	N/A
1a. Total Paid Indemnity Including CIGA Payments	\$2,986	27.3%	23.9%	20.8%	20.2%	20.5%	23.5%	29.0%	33.4%	43.9%	44.5%	43.9%
1b(i). Insurer Paid Medical	\$4,007	36.6%	27.9%	20.8%	17.2%	18.7%	22.9%	27.7%	28.3%	34.3%	36.2%	34.8%
1b(ii). CIGA Paid Medical	\$123	1.1%	0.9%	1.0%	0.9%	1.3%	1.9%	2.1%	2.0%	2.5%	N/A	N/A
1b. Total Paid Medical Including CIGA Payments	\$4,130	37.8%	28.7%	21.8%	18.1%	19.9%	24.8%	29.8%	30.3%	36.8%	36.2%	34.8%
1(i) Insurer Total Losses Paid [1a(i) + 1b(i)]	\$6,904	63.1%	51.0%	40.7%	36.4%	37.9%	44.6%	54.7%	59.6%	74.8%	80.1%	79.2%
1(ii) CIGA Total Losses Paid [1a(ii) + 1b(ii)]	\$213	1.9%	1.6%	2.0%	2.0%	2.5%	3.7%	4.1%	4.2%	5.4%	N/A	N/A
1. Total Losses Paid Including CIGA Payments [1(i) + 1(ii)]	\$7,117	65.1%	52.6%	42.6%	38.3%	40.4%	48.3%	58.9%	64.1%	80.2%	80.1%	79.2%
2. Change in Insurer Reserves	\$35	0.3%	2.2%	4.4%	17.8%	23.9%	37.4%	39.1%	34.4%	26.8%	22.5%	10.1%
3. Insurer Losses Incurred (Excluding CIGA) [1(i) + 2]	\$6,939	63.5%	53.2%	45.0%	54.2%	61.8%	82.0%	93.8%	94.0%	101.6%	102.6%	89.3%
4(i). Allocated Loss Adjustment Expense	\$836	7.7%	5.7%	5.8%	5.1%	5.2%	4.9%	5.6%	4.1%	7.4%	10.3%	7.4%
4(ii). Unallocated Loss Adjustment Expense	\$988	9.0%	8.1%	6.9%	5.8%	5.3%	6.0%	6.3%	7.6%	8.7%	9.9%	11.9%
4. Insurer Total Loss Adjustment Expense [4(i) + 4(ii)]	\$1,824	16.7%	13.7%	12.7%	10.8%	10.5%	10.9%	11.9%	11.7%	16.1%	20.2%	19.3%
5. Commissions & Brokerage	\$853	7.8%	7.1%	6.0%	5.0%	5.9%	6.5%	7.1%	7.6%	7.2%	7.9%	7.6%
6. Other Acquisition Expenses	\$468	4.3%	3.4%	3.4%	2.9%	2.6%	2.5%	2.8%	3.2%	4.0%	4.7%	5.4%
7. General Expenses	\$689	6.3%	5.3%	4.2%	3.7%	3.1%	3.0%	3.9%	4.5%	5.6%	6.9%	6.3%
8. Premium & Other Taxes	\$219	2.0%	2.7%	2.4%	2.5%	2.3%	2.5%	2.5%	2.3%	2.7%	2.6%	2.5%
9. Insurer Total Expenses [4 + 5 + 6 + 7 + 8]	\$4,053	37.1%	32.2%	28.7%	24.9%	24.4%	25.4%	28.2%	29.3%	35.6%	42.3%	41.2%
10. Insurer Total Losses & Expenses [3 + 9]	\$10,992	100.5%	85.4%	73.7%	79.1%	86.2%	107.4%	122.0%	123.3%	137.2%	144.9%	130.5%
11. Insurer Policyholder Dividends	\$26	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	1.1%	1.7%	2.5%	2.8%	1.4%
12. Insurer Pre-Tax Underwriting Profit (Loss) [100% - 10 - 11]	(\$84)	-0.8%	14.4%	26.2%	20.8%	13.8%	-7.4%	-23.1%	-25.0%	-39.7%	-47.7%	-31.9%
x Earned Premium (in Millions)			\$1,915	\$4,495	\$4,476	\$3,213	(\$1,511)	(\$3,421)	(\$2,868)	(\$3,430)	(\$3,342)	(\$2,063)

(a) Figures have been updated since the issuance of last year's report.

Note: CIGA loss payments are shown above for informational purposes only, and are not included in the Insurer Pre-Tax Underwriting Profit (Loss) (line 12).

Section 11759.1 - Summary of 2008 Workers' Compensation Costs

Underwriting Experience



Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Summary of Claims by Cause of Accident****Policy Year 2006**

Cause of Accident	Number of Claims	Percentage of Claims	Incurred Losses	Percentage of Total Losses
56 Strain by - Lifting	10,746	12.85%	\$336,382,748	10.85%
60 Strain or Injury By, NOC	7,109	8.50%	227,358,882	7.33%
31 Fall, Slip or Trip Injury, NOC	5,435	6.50%	217,659,836	7.02%
98 Cumulative, NOC	4,485	5.36%	129,450,266	4.17%
97 Strain by - Repetitive Motion	4,304	5.15%	126,237,157	4.07%
29 Fall - On Same Level	4,007	4.79%	136,739,821	4.41%
57 Strain by - Pushing or Pulling	3,628	4.34%	119,181,129	3.84%
25 Fall - From Different Level (Elevation)	2,704	3.23%	195,966,994	6.32%
26 Fall - From Ladder or Scaffolding	2,617	3.13%	140,869,462	4.54%
75 Struck or Injured By - Falling or Flying Object	2,399	2.87%	102,753,902	3.31%
55 Strain by - Holding or Carrying	1,518	1.82%	49,594,046	1.60%
45 Motor Vehicle - Collision or Sideswipe with Another Vehicle	1,430	1.71%	83,640,166	2.70%
81 Struck or Injured By, NOC	1,419	1.70%	55,259,060	1.78%
53 Strain by - Twisting	1,381	1.65%	47,680,227	1.54%
27 Fall - From Liquid or Grease Spills	1,365	1.63%	47,954,764	1.55%
79 Struck or Injured By - Object Being Lifted or Handled	1,259	1.51%	39,021,921	1.26%
50 Motor Vehicle, NOC	1,145	1.37%	76,290,409	2.46%
10 Caught in - Machine or Machinery	1,139	1.36%	48,492,783	1.56%
18 Cut or Puncture by - Powered Hand Tool, Appliance	1,042	1.25%	31,346,901	1.01%
19 Cut, Puncture, Scrape or Injured By, NOC	1,037	1.24%	25,877,829	0.83%
68 Struck or Stepped On - Stationary Object	1,011	1.21%	35,024,714	1.13%
13 Caught In, Under or Between, NOC	979	1.17%	36,301,315	1.17%
12 Caught in - Object Handled	870	1.04%	24,597,225	0.79%
30 Slipped But Did Not Fall	831	0.99%	28,098,446	0.91%
58 Strain by - Reaching	830	0.99%	28,021,845	0.90%
59 Strain by - Using Tool or Machinery	830	0.99%	27,809,656	0.90%
33 Fall - On Stairs	808	0.97%	31,369,150	1.01%
17 Cut or Puncture by - Object Being Lifted or Handled	762	0.91%	18,573,915	0.60%
70 Striking Against or Stepping On, NOC	719	0.86%	22,331,962	0.72%
77 Struck or Injured By - Motor Vehicle	639	0.76%	42,741,950	1.38%
54 Strain by - Jumping	622	0.74%	21,420,527	0.69%
90 Other than Physical Cause of Injury	520	0.62%	13,371,836	0.43%
89 Person in Act of a Crime	514	0.61%	27,282,685	0.88%
16 Cut or Puncture by - Hand Tool, Utensils; Not Powered	508	0.61%	10,904,762	0.35%
74 Struck or Injured By - Fellow Workers, Patient	454	0.54%	13,144,640	0.42%
66 Struck or Stepped On - Object Being Lifted or Handled	444	0.53%	12,344,174	0.40%
76 Struck or Injured By - Hand Tool or Machine in Use	438	0.52%	14,358,708	0.46%
94 Rubbed or Abraded By - Repetitive Motion	437	0.52%	12,502,137	0.40%
85 Struck or Injured By - Animal or Insect	387	0.46%	10,500,902	0.34%
80 Struck or Injured By - Object Handled by Others	378	0.45%	13,452,073	0.43%
28 Fall - Into Openings	320	0.38%	16,064,642	0.52%
78 Struck or Injured By - Moving Parts of Machine	235	0.28%	10,427,888	0.34%
87 Foreign Matter (Body) in Eye(s)	218	0.26%	5,420,848	0.17%
48 Motor Vehicle - Vehicle Upset	211	0.25%	28,342,524	0.91%
82 Absorption, Ingestion or Inhalation, NOC	197	0.24%	5,552,037	0.18%
65 Struck or Stepped On - Moving Part of Machine	187	0.22%	7,238,669	0.23%
02 Burn or Scald - Hot Objects or Substances	180	0.22%	9,808,711	0.32%
46 Motor Vehicle - Collision with a Fixed Object	158	0.19%	9,889,019	0.32%
32 Fall - On Ice or Snow	156	0.19%	6,082,237	0.20%
15 Cut or Puncture by - Broken Glass	151	0.18%	3,682,133	0.12%
69 Struck or Stepped On - Stepping on Sharp Object	138	0.17%	4,847,268	0.16%
01 Burn or Scald - Chemicals	134	0.16%	4,242,206	0.14%
09 Burn or Scald - Contact With, NOC	125	0.15%	3,659,797	0.12%
05 Burn or Scald - Steam or Hot Fluids	119	0.14%	7,997,062	0.26%
84 Burn or Scald - Electrical Current	101	0.12%	11,539,466	0.37%
06 Burn or Scald - Dusts, Gases, Fumes or Vapors	82	0.10%	2,109,452	0.07%
61 Strain by - Welding or Throwing	73	0.09%	2,675,692	0.09%
20 Caught in - Collapsing Materials (Slides of Earth)	64	0.08%	3,811,448	0.12%
04 Burn or Scald - Fire or Flame	59	0.07%	4,480,203	0.14%
03 Burn or Scald - Temperature Extremes	46	0.06%	3,862,592	0.12%
86 Struck or Injured By - Explosion or Flare Back	42	0.05%	6,244,342	0.20%
11 Burn or Scald - Cold Objects or Substances	38	0.05%	1,528,516	0.05%
52 Strain by - Continual Noise	37	0.04%	749,922	0.02%
95 Rubbed or Abraded By, NOC	32	0.04%	808,000	0.03%
67 Struck or Stepped On - Sanding, Scraping, Cleaning Operation	20	0.02%	812,675	0.03%
07 Burn or Scald - Welding Operations	12	0.01%	458,824	0.01%
47 Motor Vehicle - Crash of Airplane	11	0.01%	1,607,664	0.05%
40 Motor Vehicle - Crash of Water Vehicle	9	0.01%	333,849	0.01%
14 Burn or Scald - Abnormal Air Pressure	8	0.01%	596,678	0.02%
08 Burn or Scald - Radiation	5	0.01%	129,145	0.00%
41 Motor Vehicle - Crash of Rail Vehicle	5	0.01%	406,344	0.01%
99 Other - Miscellaneous, NOC	7,277	8.70%	253,955,848	8.19%
Totals	83,600	100.00%	\$3,101,276,626	100.00%

Based on first unit statistical report level of (1) all Death claims, (2) all Permanent Disability claims, and (3) Temporary Only claims exceeding \$5,000 in total incurred losses.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Summary of Claims by Nature of Injury****Policy Year 2006**

Nature of Injury	Number of Claims	Percentage of Claims	Incurred Losses	Percentage of Total Losses
52 Strain	26,711	31.73%	\$885,334,182	28.41%
49 Sprain	8,321	9.88%	273,255,242	8.77%
28 Fracture	7,649	9.09%	412,527,610	13.24%
10 Contusion	5,772	6.86%	198,708,245	6.38%
40 Laceration	4,174	4.96%	124,250,493	3.99%
37 Inflammation	2,400	2.85%	73,215,065	2.35%
34 Hernia	1,866	2.22%	27,700,671	0.89%
90 Multiple Physical Injuries Only	1,701	2.02%	98,042,857	3.15%
78 Carpal Tunnel Syndrome	1,461	1.74%	51,369,461	1.65%
16 Dislocation	1,176	1.40%	58,957,747	1.89%
77 Mental Stress	1,101	1.31%	28,359,433	0.91%
13 Crushing	911	1.08%	40,313,280	1.29%
02 Amputation	664	0.79%	40,537,724	1.30%
43 Puncture	578	0.69%	17,279,553	0.55%
04 Burn	554	0.66%	37,005,782	1.19%
91 Multiple Injuries Including Both Physical and Psychological	366	0.43%	12,462,672	0.40%
46 Rupture	317	0.38%	15,654,467	0.50%
07 Concussion	284	0.34%	18,241,734	0.59%
25 Foreign Body	264	0.31%	6,431,517	0.21%
41 Myocardial Infarction	248	0.29%	11,868,861	0.38%
36 Infection	221	0.26%	6,058,679	0.19%
69 Mental Disorder	192	0.23%	8,584,241	0.28%
01 No Physical Injury	168	0.20%	4,335,034	0.14%
71 All Other Occupational Disease Injury, NOC	151	0.18%	3,961,438	0.13%
47 Severance	131	0.16%	14,240,862	0.46%
68 Dermatitis	120	0.14%	2,992,034	0.10%
65 Respiratory Disorders	112	0.13%	3,327,460	0.11%
72 Loss of Hearing	91	0.11%	1,410,239	0.05%
19 Electric Shock	61	0.07%	3,882,436	0.12%
31 Hearing Loss or Impairment	49	0.06%	1,133,654	0.04%
53 Syncope	34	0.04%	2,081,428	0.07%
66 Poisoning - Chemical	33	0.04%	624,548	0.02%
32 Heat Prostration	29	0.03%	851,654	0.03%
55 Vascular	23	0.03%	721,151	0.02%
73 Contagious Disease	21	0.02%	472,577	0.02%
42 Poisoning - General	16	0.02%	424,551	0.01%
58 Vision Loss	16	0.02%	503,632	0.02%
60 Dust Disease, NOC	16	0.02%	656,336	0.02%
03 Angina Pectoris	13	0.02%	654,022	0.02%
61 Asbestosis	10	0.01%	590,982	0.02%
74 Cancer	10	0.01%	651,205	0.02%
30 Freezing	9	0.01%	358,237	0.01%
22 Eucleation	7	0.01%	158,708	0.01%
54 Asphyxiation	7	0.01%	734,369	0.02%
70 Radiation	4	0.00%	80,713	0.00%
67 Poisoning - Metal	2	0.00%	36,824	0.00%
62 Black Lung	1	0.00%	70,183	0.00%
59 All Other Specific Injuries, NOC	10,706	12.72%	413,123,527	13.26%
80 All Other Cumulative Injury, NOC	5,416	6.43%	212,397,755	6.81%
Totals	84,187	100.00%	\$3,116,635,075	100.00%

Based on first unit statistical report level of (1) all Death claims, (2) all Permanent Disability claims, and (3) Temporary Only claims exceed \$5,000 in total incurred losses.

Section 11759.1 - Summary of 2008 Workers' Compensation Costs**Summary of Claims by Part of Body****Policy Year 2006**

Part of Body	Number of Claims	Percentage of Claims	Incurred Losses	Percentage of Total Losses
42 Trunk - Lower Back Area	12,618	14.99%	\$460,443,478	14.78%
53 Lower Extremities - Knee	7,684	9.13%	275,814,295	8.85%
34 Upper Extremities - Wrist	5,545	6.59%	161,013,615	5.17%
38 Upper Extremities - Shoulder(s)	4,935	5.86%	194,701,174	6.25%
36 Upper Extremities - Finger(s)	4,549	5.40%	107,199,508	3.44%
35 Upper Extremities - Hand	3,474	4.13%	101,600,523	3.26%
55 Lower Extremities - Ankle	2,939	3.49%	113,905,987	3.66%
30 Upper Extremities - Multiple Upper Extremities	2,464	2.93%	84,558,733	2.71%
56 Lower Extremities - Foot	2,256	2.68%	70,196,981	2.25%
61 Trunk - Abdomen Including Groin	2,229	2.65%	37,207,087	1.19%
31 Upper Extremities - Upper Arm	1,747	2.08%	65,879,093	2.11%
32 Upper Extremities - Elbow	1,704	2.02%	53,934,388	1.73%
33 Upper Extremities - Lower Arm	1,654	1.97%	58,971,099	1.89%
54 Lower Extremities - Lower Leg	1,464	1.74%	75,637,796	2.43%
37 Upper Extremities - Thumb	1,337	1.59%	30,985,258	0.99%
41 Trunk - Upper Back Area	1,193	1.42%	43,981,519	1.41%
39 Upper Extremities - Wrist(s) & Hand(s)	1,001	1.19%	32,520,199	1.04%
65 Multiple Body Parts - Insufficient Info to Classify	914	1.09%	44,632,300	1.43%
10 Head - Multiple Head Injury	887	1.05%	72,811,526	2.34%
63 Trunk - Lumbar and /or Sacral Vertebrae	879	1.04%	37,456,078	1.20%
50 Lower Extremities - Multiple Lower Extremities	780	0.93%	36,340,933	1.17%
44 Trunk - Chest	749	0.89%	25,916,888	0.83%
25 Neck - Soft Tissue	706	0.84%	24,216,178	0.78%
51 Lower Extremities - Hip	693	0.82%	34,439,172	1.11%
40 Trunk - Multiple Trunk	644	0.77%	21,225,950	0.68%
18 Head - Soft Tissue	630	0.75%	25,471,282	0.82%
66 Multiple Body Parts - No Physical Injury	623	0.74%	14,764,643	0.47%
48 Trunk - Internal Organs	600	0.71%	20,794,965	0.67%
12 Head - Brain	564	0.67%	39,061,098	1.25%
20 Neck - Multiple Neck Injury	537	0.64%	21,802,660	0.70%
14 Head - Eye(s)	529	0.63%	15,035,837	0.48%
91 Multiple Body Parts - Body Systems and Multiple Body	457	0.54%	19,525,040	0.63%
22 Neck - Disc	428	0.51%	18,615,273	0.60%
52 Lower Extremities - Upper Leg	408	0.48%	17,580,377	0.56%
57 Lower Extremities - Toe	362	0.43%	10,517,818	0.34%
11 Head - Skull	337	0.40%	40,578,527	1.30%
43 Trunk - Disc	277	0.33%	17,722,857	0.57%
46 Trunk - Pelvis	268	0.32%	15,452,636	0.50%
13 Head - Ear(s)	224	0.27%	4,451,185	0.14%
15 Head - Nose	176	0.21%	3,931,480	0.13%
47 Trunk - Spinal Cord	163	0.19%	17,413,808	0.56%
19 Head - Facial Bones	145	0.17%	6,363,786	0.20%
60 Trunk - Lungs	145	0.17%	4,551,798	0.15%
21 Neck - Vertebrae	136	0.16%	10,373,419	0.33%
23 Neck - Spinal Cord	107	0.13%	30,697,915	0.99%
49 Trunk - Heart	107	0.13%	6,856,902	0.22%
62 Trunk - Buttocks	93	0.11%	3,540,109	0.11%
16 Head - Teeth	90	0.11%	1,977,931	0.06%
58 Lower Extremities - Great Toe	85	0.10%	1,469,259	0.05%
45 Trunk - Sacrum and Coccyx	84	0.10%	1,997,517	0.06%
17 Head - Mouth	80	0.10%	2,479,014	0.08%
24 Neck - Larynx	17	0.02%	693,069	0.02%
64 Multiple Body Parts - Artificial Appliance	2	0.00%	33,020	0.00%
26 Neck - Trachea	1	0.00%	6,038	0.00%
90 Multiple Body Parts - Multiple Body Parts	11,444	13.60%	476,524,971	15.29%
Totals	84,164	100.00%	\$3,115,873,992	100.00%

Based on first unit statistical report level of (1) all Death claims, (2) all Permanent Disability claims, and (3) Temporary Only claims exceeding \$5,000 in total incurred losses.

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