



Current Workers Compensation Market Results

Ann M Bok, FCAS, MAAA
Practice Leader and Senior Actuary

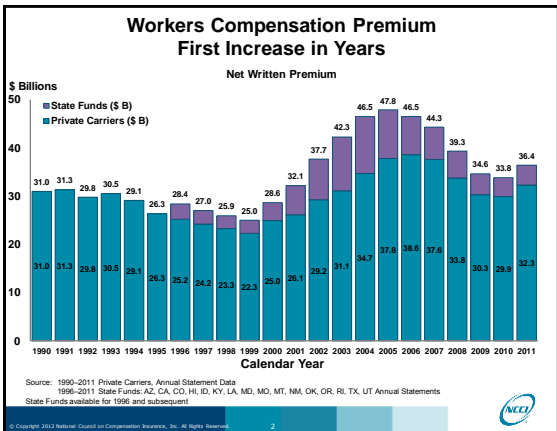
2012 CAS Annual Meeting
November 13, 2012

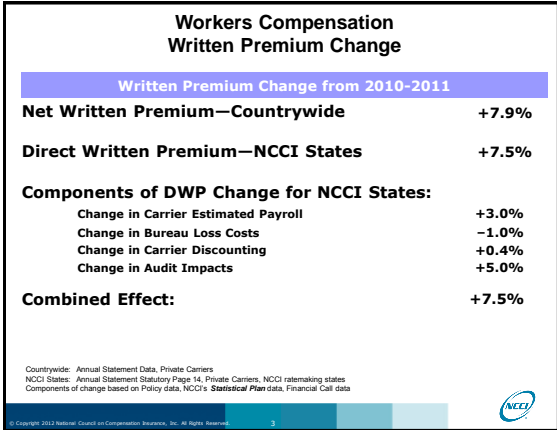
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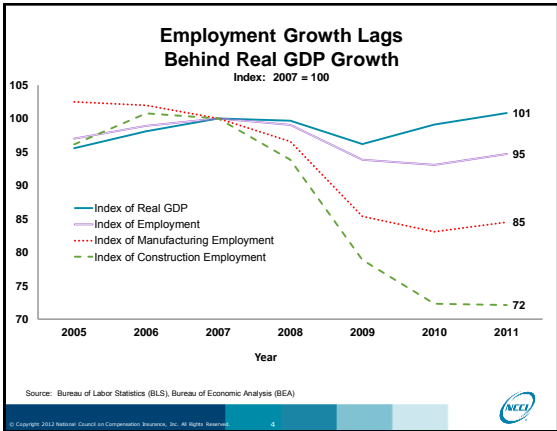
Workers Compensation Results

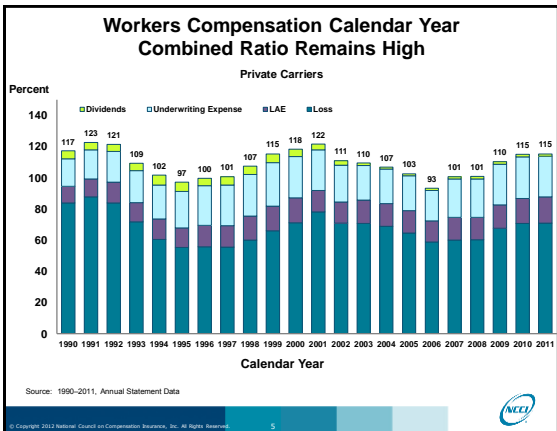


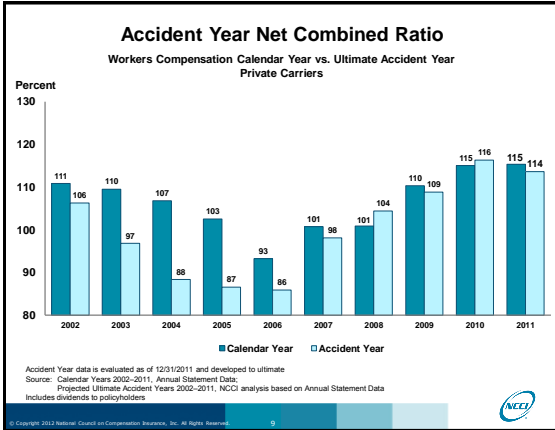
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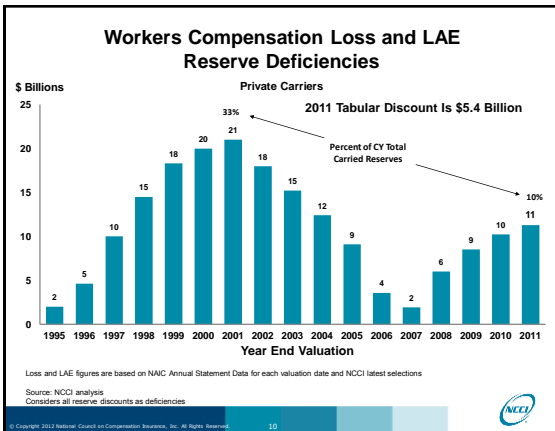


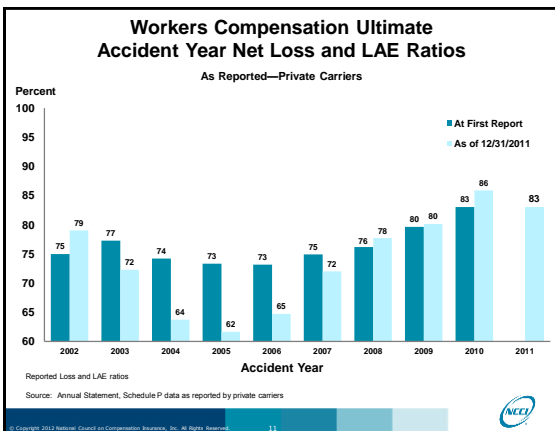


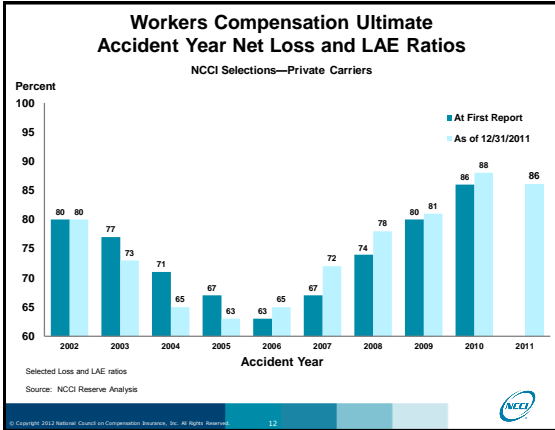


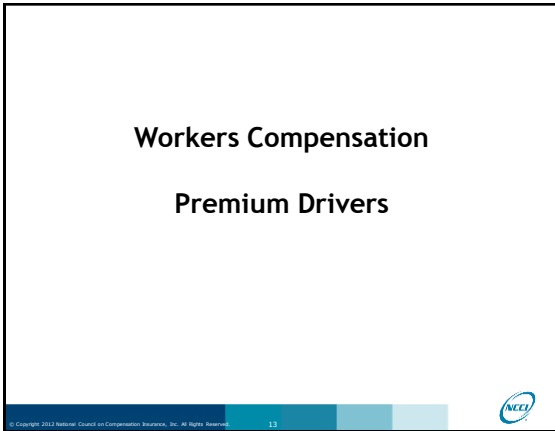


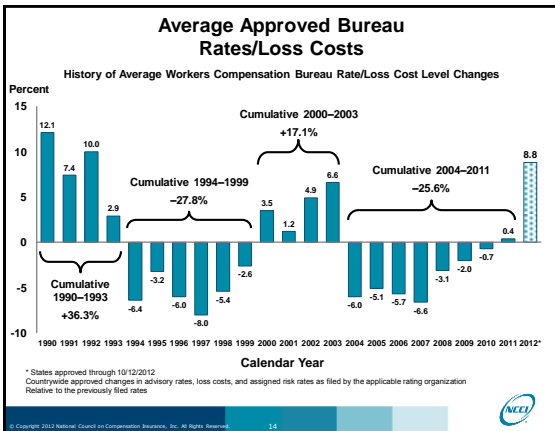


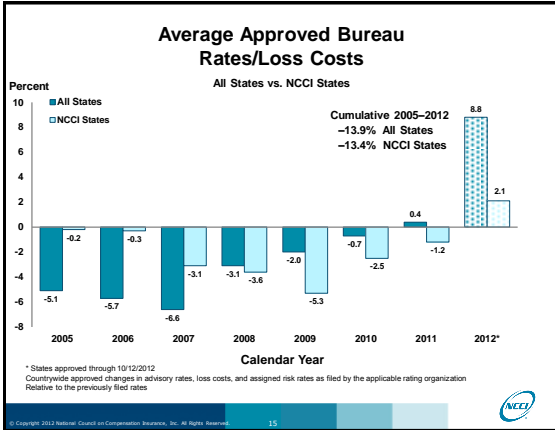


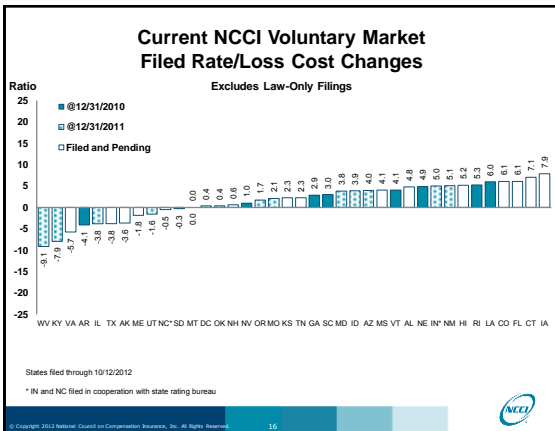


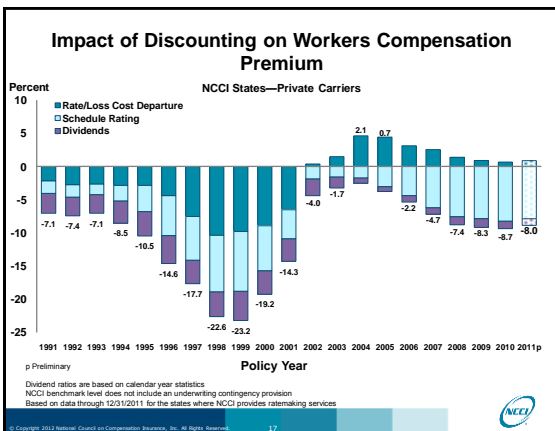









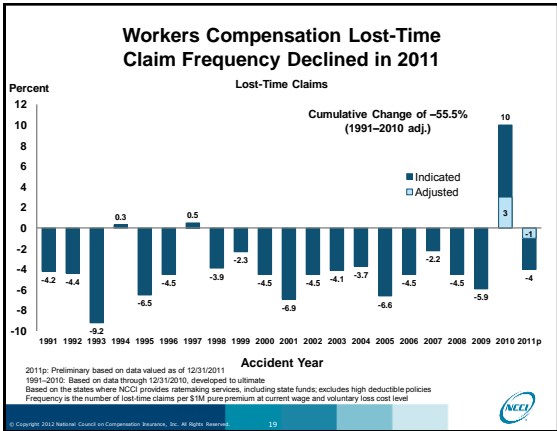


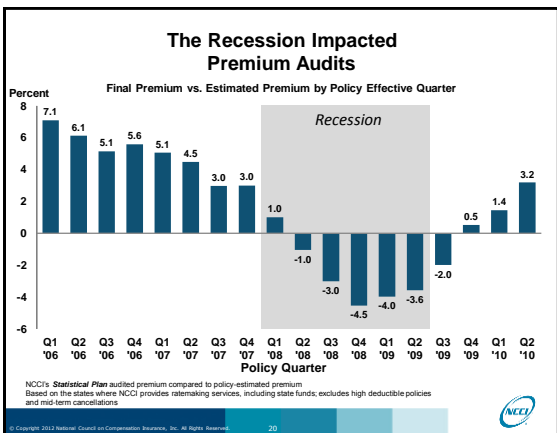


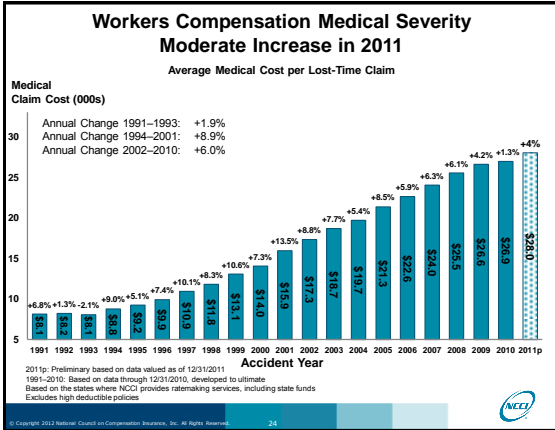
Workers Compensation Loss Drivers

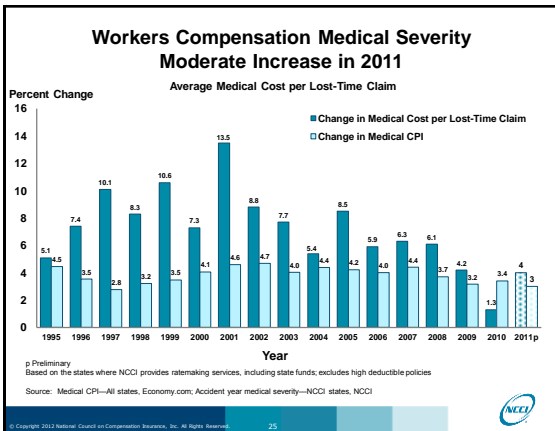


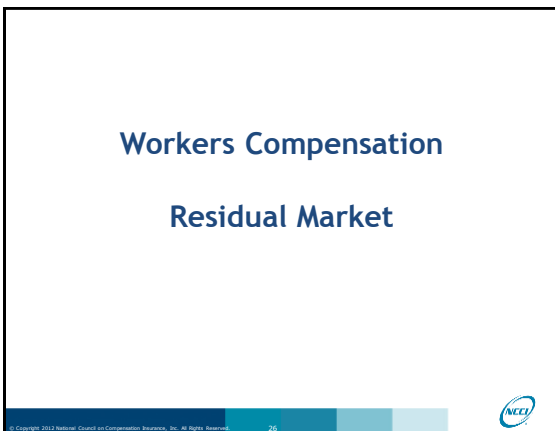
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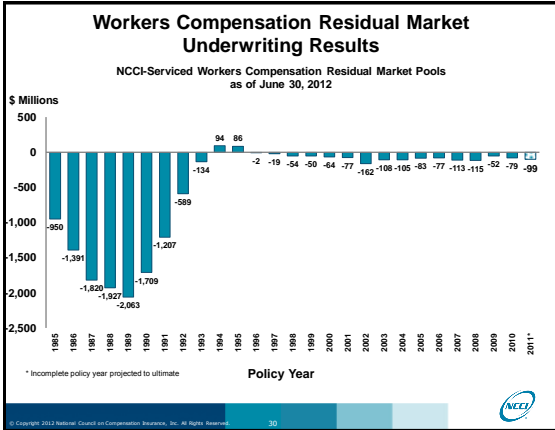












In Summary

Negatives	Positives
<ul style="list-style-type: none"> • Underwriting results • Frequency flat • Interest rates at historic lows • Pace of economic recovery 	<ul style="list-style-type: none"> • Premium increased • Severity growth moderate • Overall loss cost impact of frequency and severity minimal

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Thank You

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