

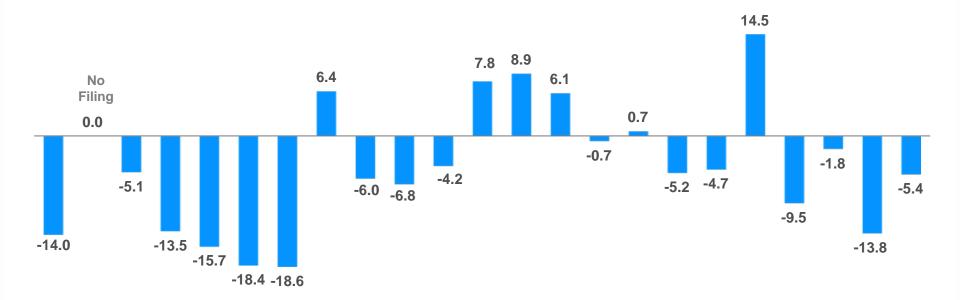
Florida January 1, 2020 Workers Compensation Rate Filing

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Florida's Historical Rate Level Changes (%)

Cumulative Change: -65.2% (Oct 2003 to Jan 2019)



Oct Jan Jan Jan Jan Jan Jan Apr Jul Jan Jul Jan Jan Jan Jul Jan Jan Jan Dec Jan Jun Jan Jan 2003 2004 2005 2006 2007 2008 2009 2009 2009 2010 2010 2011 2012 2013 2013 2014 2015 2016 2016 2018 2018 2019 2020*

Filing Effective Date

Current Average Voluntary Pure Loss Costs (\$)

Pure Loss Cost Using Florida's Payroll Distribution—All Classes

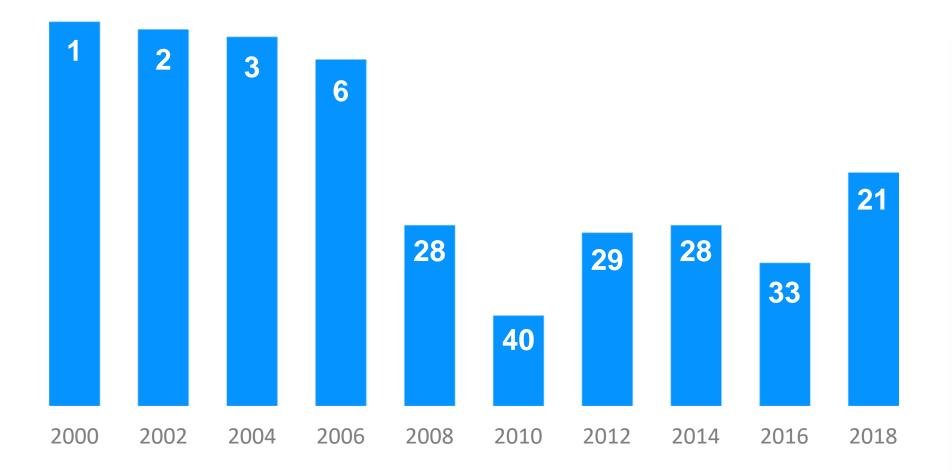


* Pending Based on the latest NCCI approved rates and loss costs in the various states



Florida's Oregon Rate Ranking by Year

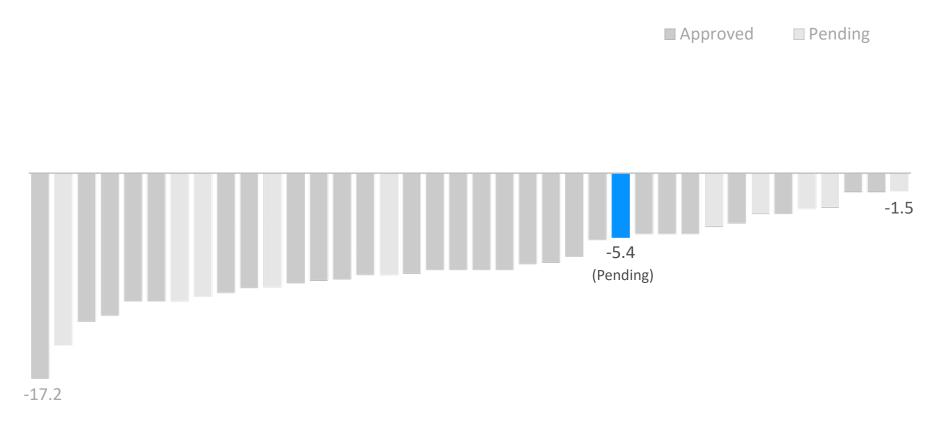
(1 is Highest Cost, 51 is Lowest Cost)





Current NCCI Voluntary Market Loss Cost/Rate Level Changes

Excludes Law-Only Filings



MT AK TX SD MS AZ VA NC DC NH TN SC KY GA NM CO OR UT NE NV RI IN ME MD LA FL IL VT OK KS ID AL AR IA CT MOWV HI

Reflects the most recent experience filing in each jurisdiction as of 9/20/2019 Due to the timing of the individual loss cost/rate filings, the figures shown may include changes from prior filing seasons



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The most recent two full policy years of financial data is used as the filing's experience period

