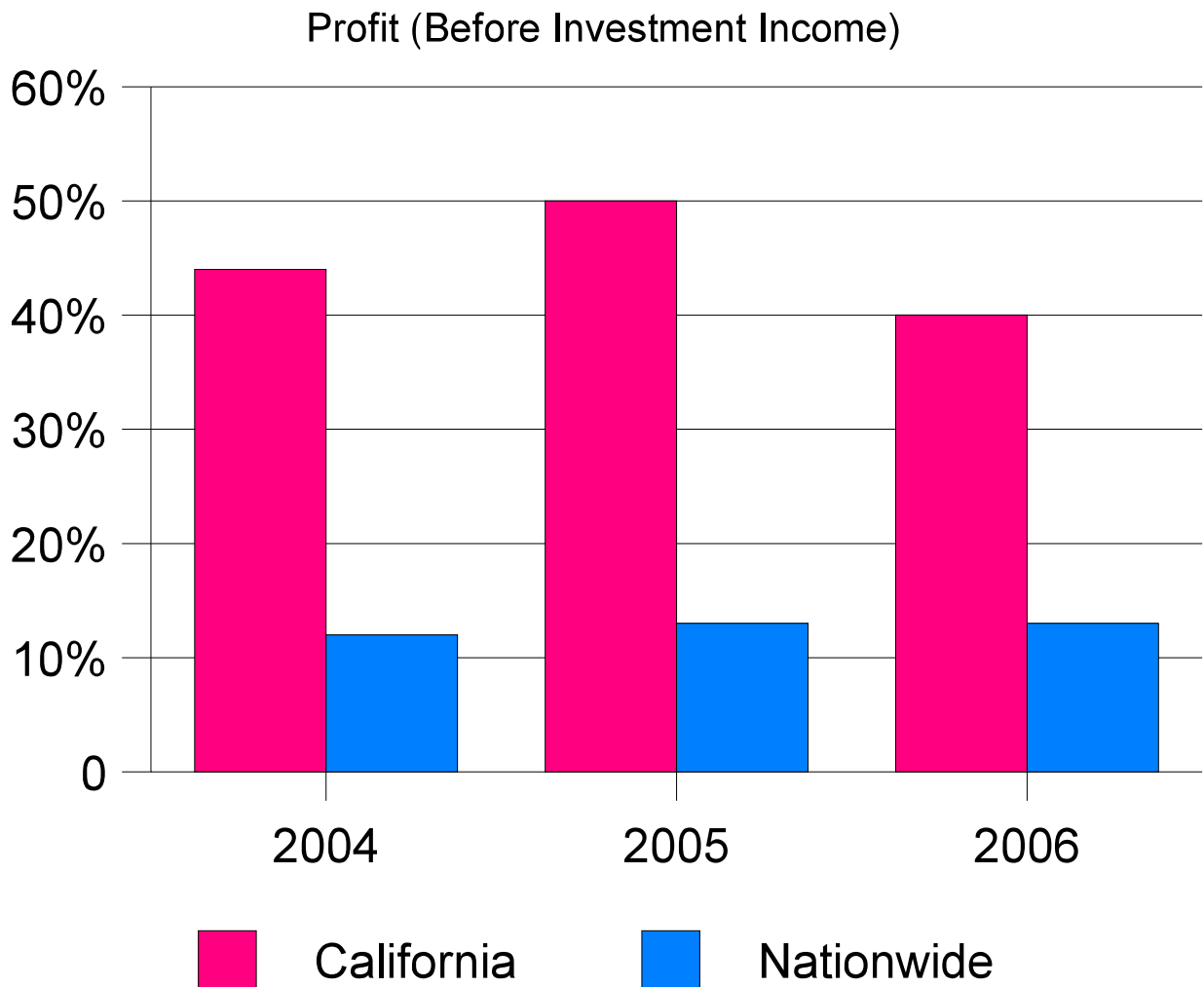


Insurers' Profits Soar in California

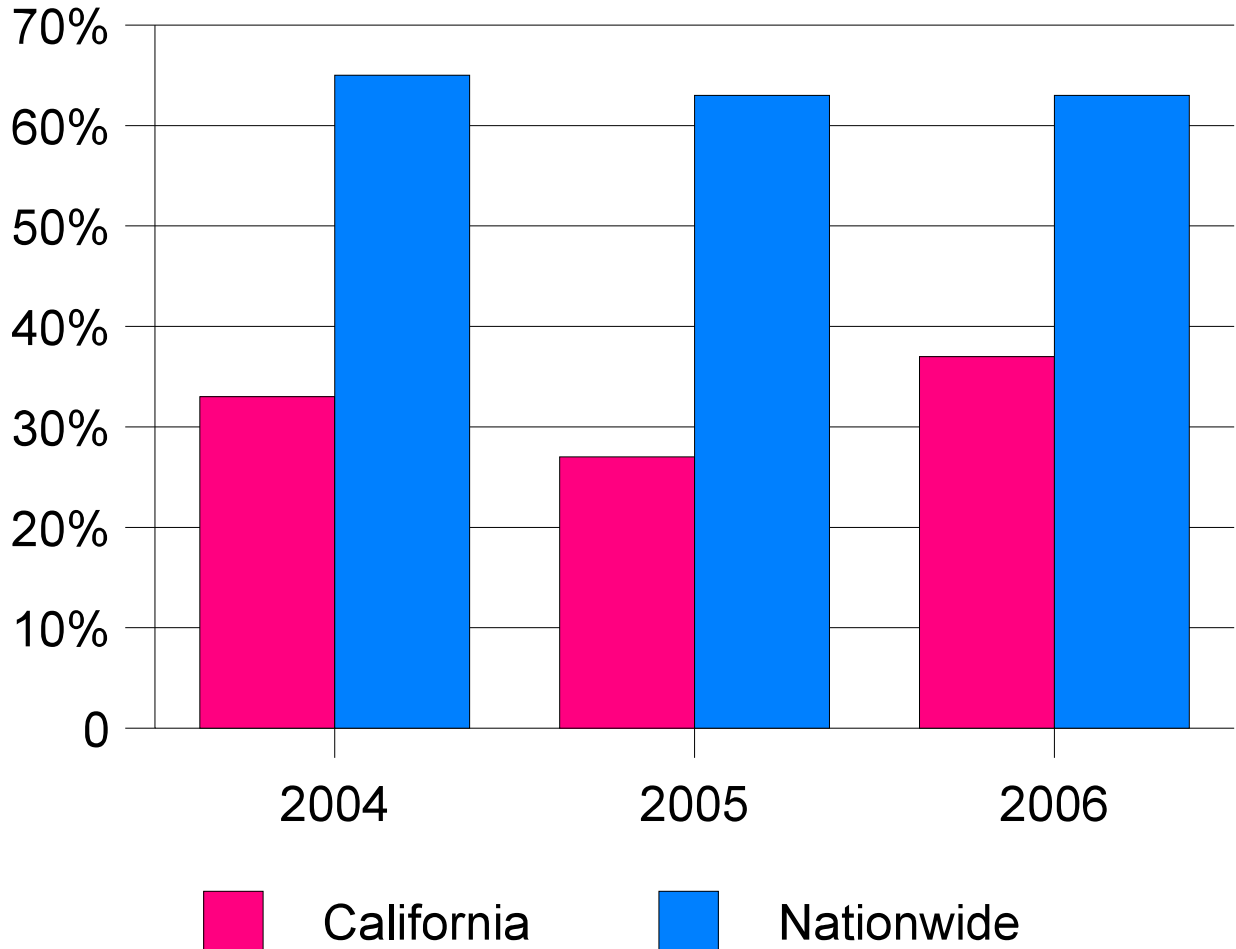


Record high profits for workers' compensation insurers in California are more than triple the profits earned in other states over the past three years.



Low Benefit Payout in California

Percent of Premium Paid Out As Benefits to Injured Workers



On average, only about one-third of worker's compensation insurance premium is paid out as benefits to injured workers in California, a much lower portion than in other states.

