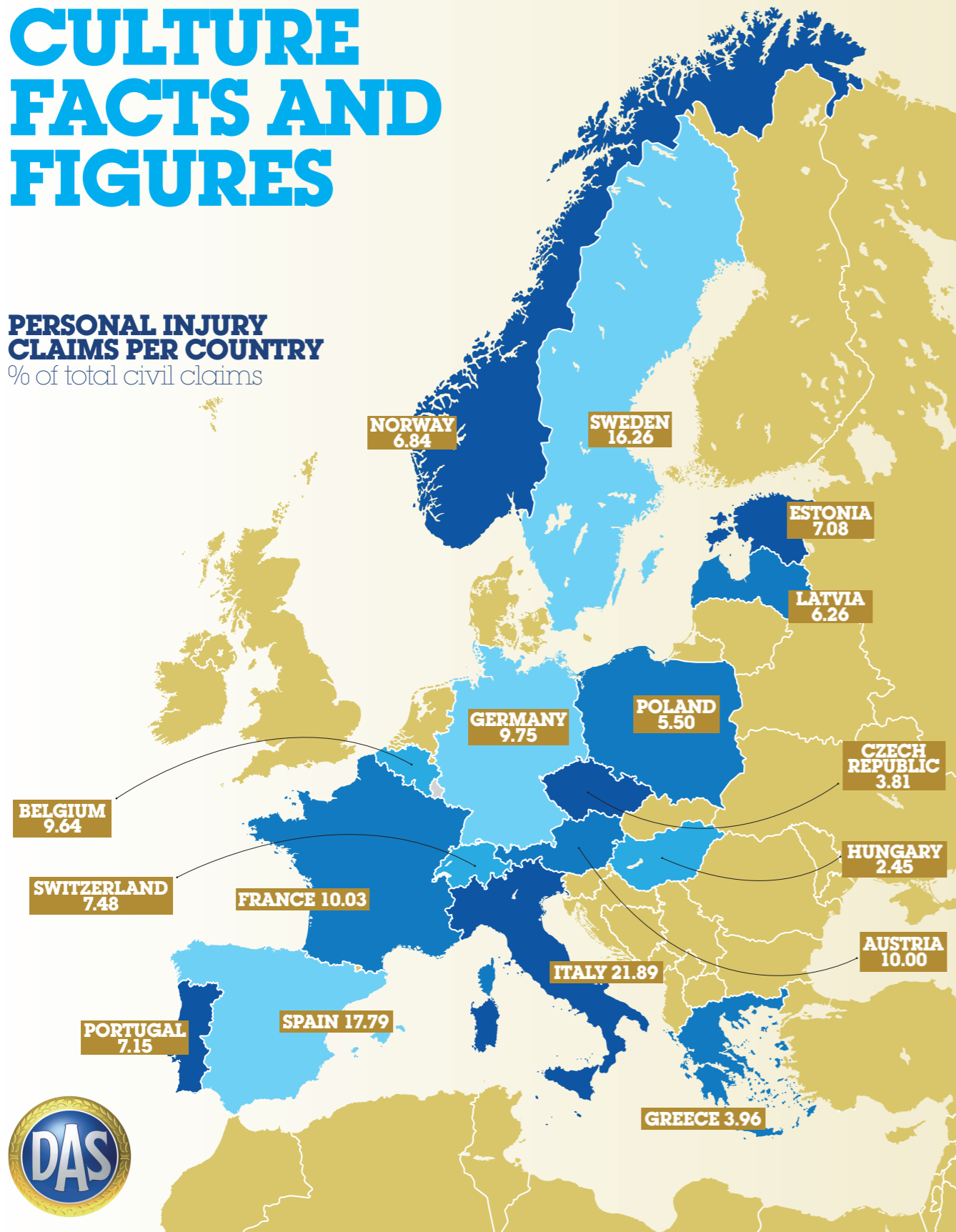


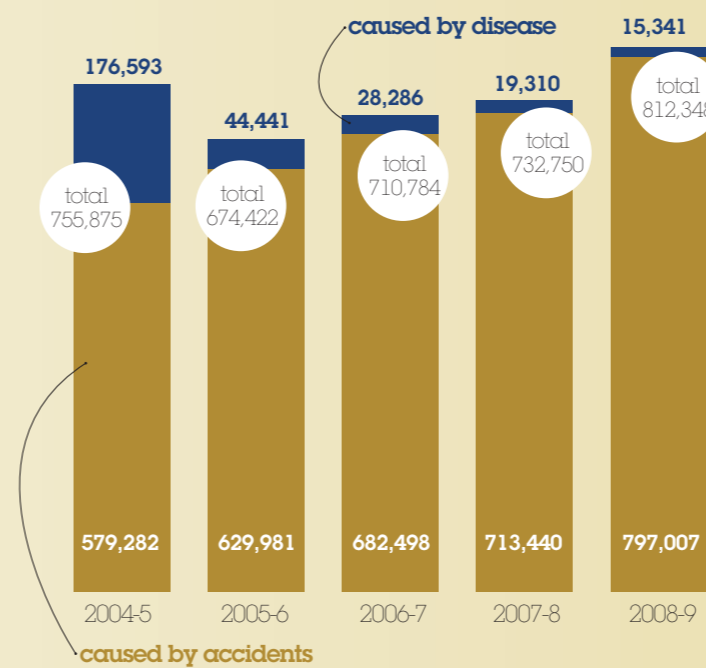
COMPENSATION CULTURE FACTS AND FIGURES

PERSONAL INJURY CLAIMS PER COUNTRY % of total civil claims

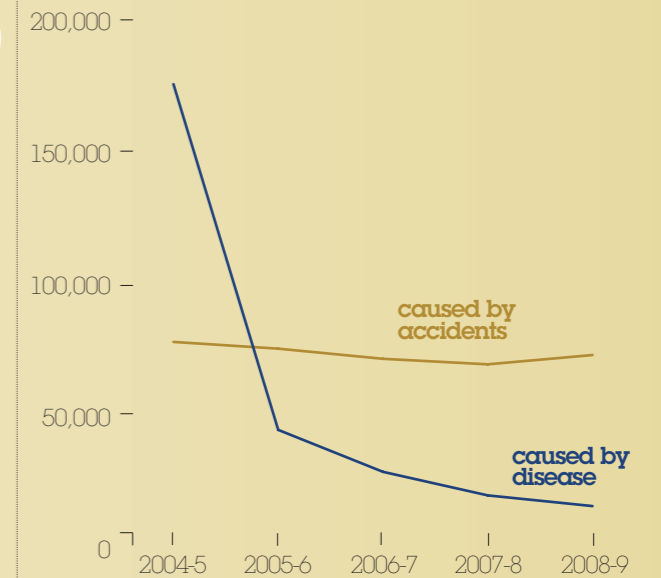


Source: CEA Statistics ND38, The European Motor Insurance Market, Feb 2010

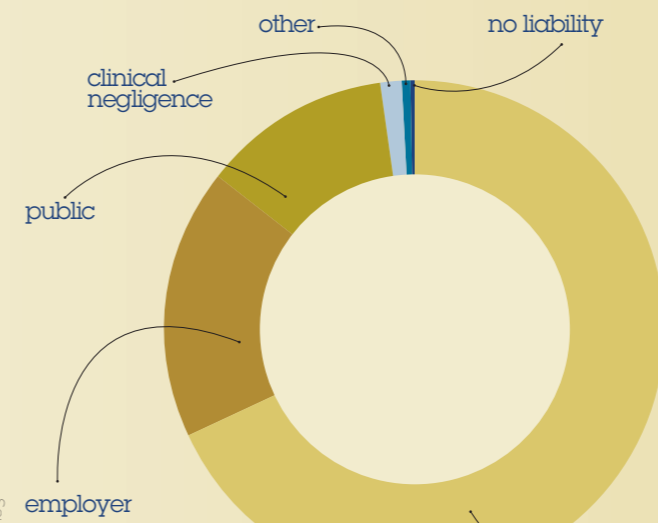
TOTAL PERSONAL INJURY CLAIMS



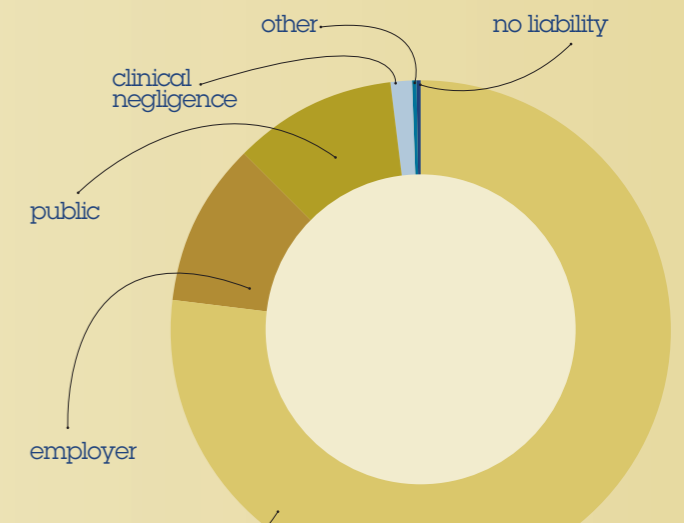
NUMBER OF EMPLOYERS' LIABILITY PERSONAL INJURY CLAIMS



TOTAL PERSONAL INJURY CLAIMS 2005/6



TOTAL PERSONAL INJURY CLAIMS 2008/9



Source: UK Personal Injury Litigation 2009, Datamonitor

EMPLOYERS' LIABILITY GROSS CLAIMS COSTS (£M)

