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**Current Status of the Workers' Compensation Market
and Future Trends
Outline**

I. Overview of Presentation

II. What Drives Market Behavior?

- A. Costs
- B. Competition
- C. Regulation
- D. Psychology
- E. Other Factors

III. The Market Past and Present

- A. Structure
- B. Costs and Reserves
- C. Pricing and Profitability
- D. Service Innovations
- E. Influential Factors

IV. Where is the Market Headed?

- A. Cost Trends
- B. Facing the Bottom Line
- C. Competitive Influences
- D. Regulation and Public Policy
- E. Two Possible Scenarios