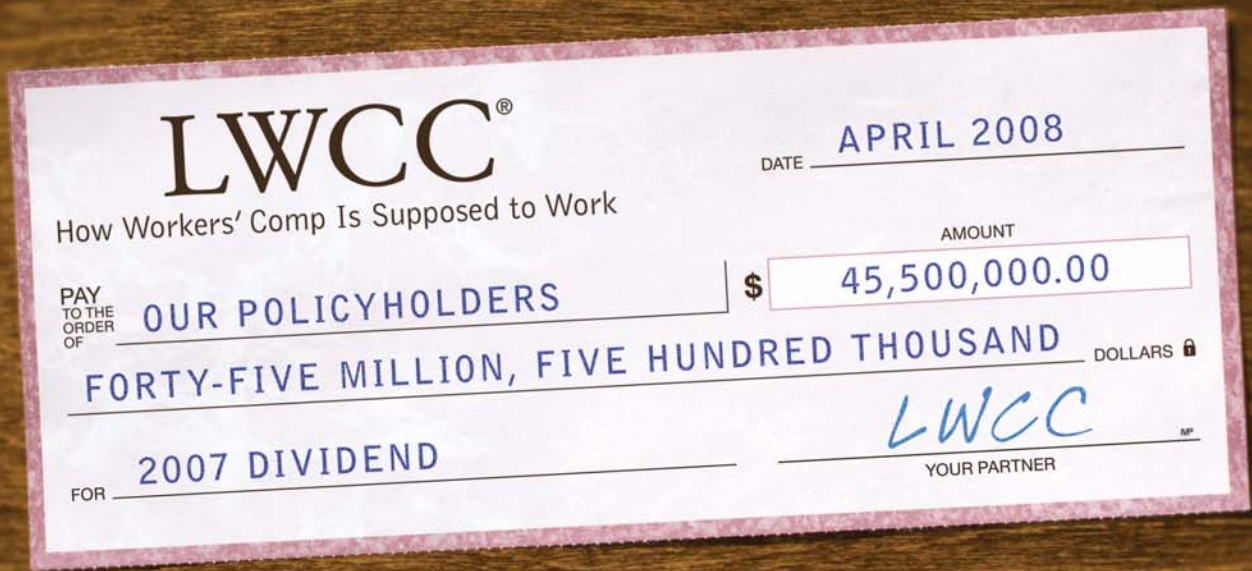


**WE'VE RETURNED STABILITY, PERFORMANCE, AND
VALUE TO WORKERS' COMP INSURANCE IN LOUISIANA.**



TO PROVE IT, WE'RE ALSO RETURNING THIS.

In the past five years, LWCC has returned over \$114 million in dividends to qualifying policyholders. We've also lowered rates overall by more than 40% since 1992. Performance like this is the product of our commitment to policyholders and agents, to workers, and to our state's economy. And it has earned us a reputation as the workers' comp insurer that employers can count on for quality and value in Louisiana.