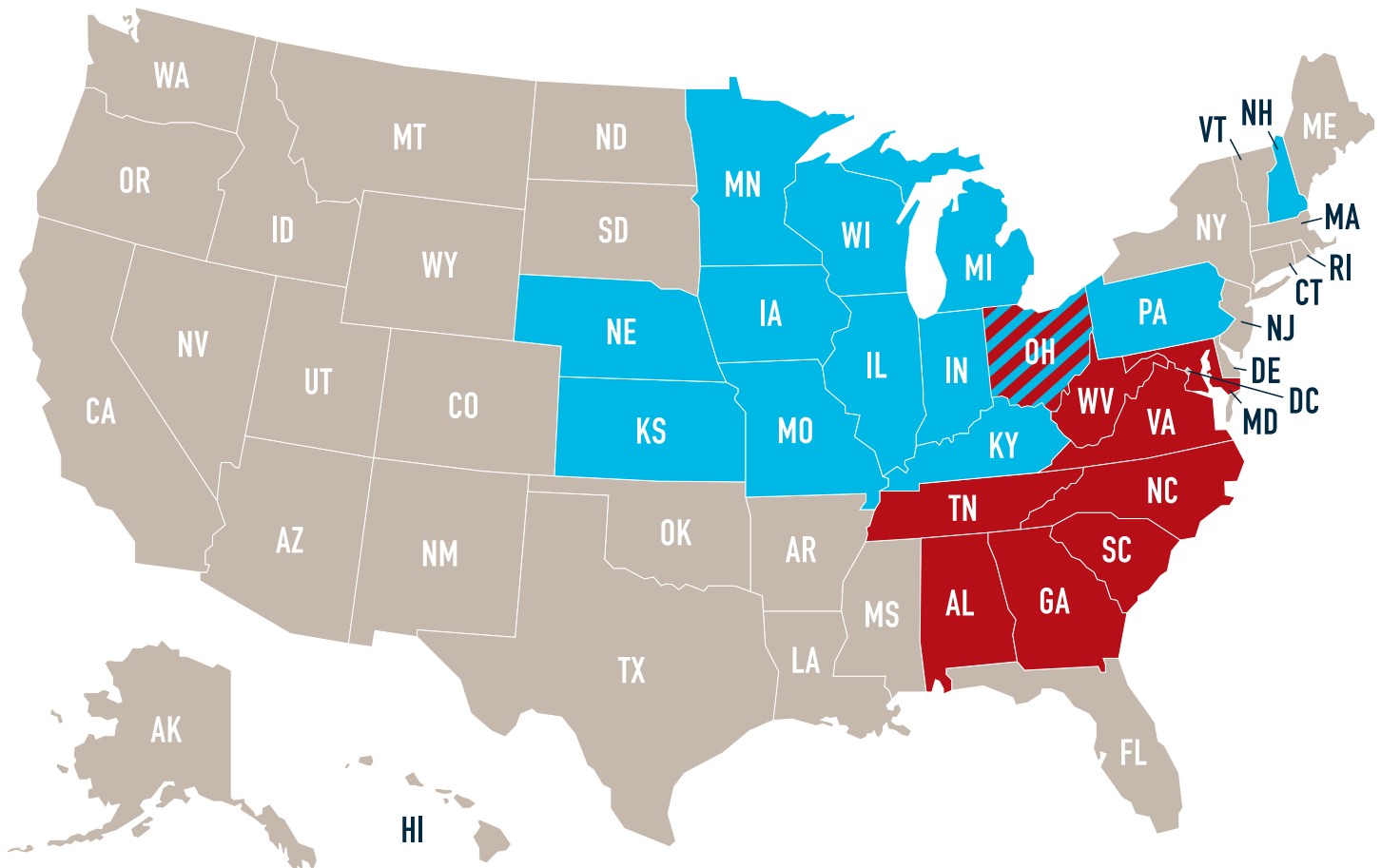


WORKERS' COMPENSATION TERRITORIES



Standard Accounts North

Standard Accounts South

Ohio: Agencies in Ohio will be split between Standard Accounts North and Standard Accounts South. Agencies previously working with the WV Standard Team will be handled by Standard Accounts South for both new business and renewals. All other agencies in Ohio will be handled by Standard Accounts North for both new business and renewals.