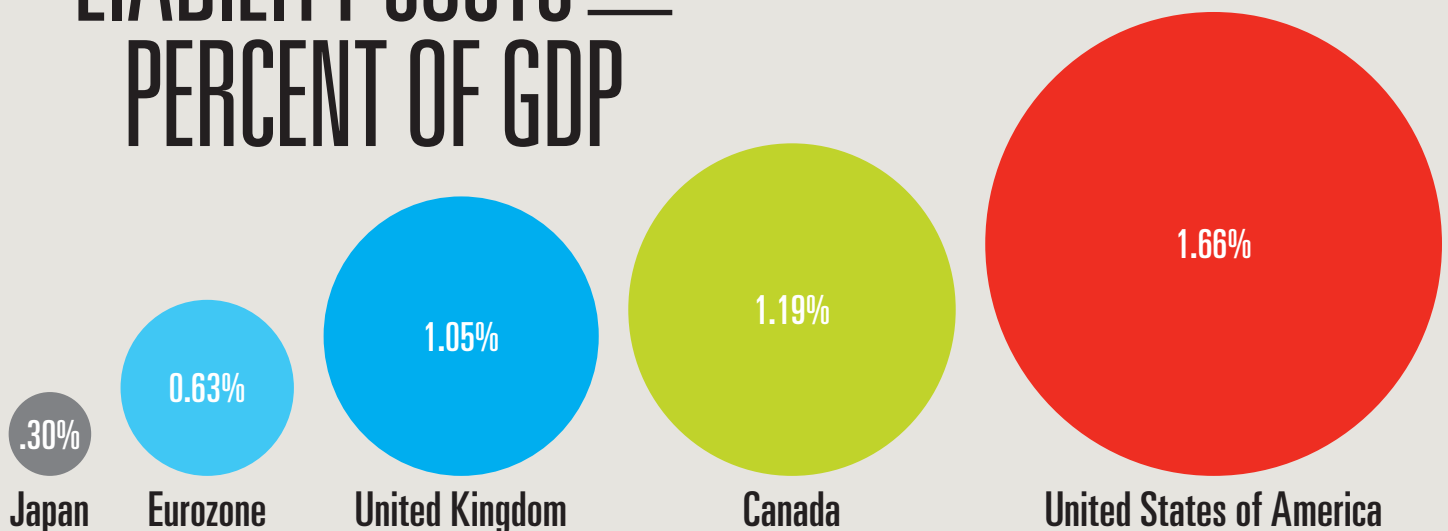


Comparing Litigation Costs

Canada, Europe, Japan, and the United States*

LIABILITY COSTS ASA PERCENT OF GDP



*Reflects 2011 data.



GROWING LITIGATION COSTS

From 2008 to 2011, the UK saw a

47%

increase in litigation costs.

The U.S. has the highest liability costs as a percentage of GDP of the countries surveyed, with liability costs at 2.6 times the average level of the Eurozone economies.

* McKnight, David L., and Paul J. Hinton. International Comparison of Litigation Costs; Canada, Europe, Japan and the United States. Washington, DC: June 2013.