

CAS 2008 Spring Meeting June 16th, 2008 Fairmont Le Chateau Frontenac Quebec City, Quebec

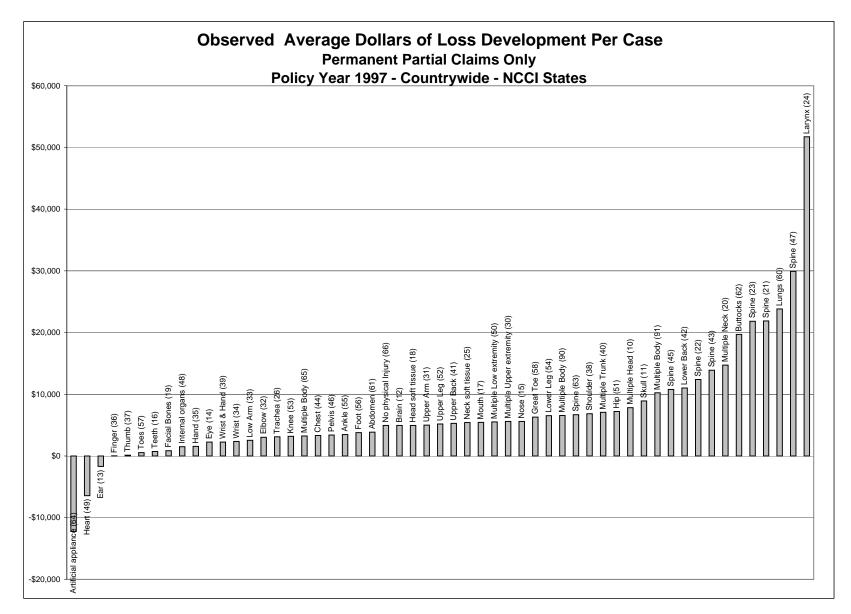
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# Illustration of Critical Value "Crossover" Permanent Partial Claims Only

			olicy Year 1997 ywide - NCCI S					
		(1)	(2)	(3) (2)/(1)		(4) Link Ratio	(5)	
Status of Claim	Status of Claim	Indemnity \$	Indemnity \$	Indemnity		Based on Status	Link Ratio	
<u>@ 1st</u> Major	<u>@ 4th</u> Major	<u>@ 1st</u> 613,981,619	<u>@ 4th</u> 820,980,453	Link Ratio 1.337	٦	<u>@ 1st</u>	Incl. Crossover 2.033	*
Major	minor	149,179,971	60,947,235	0.409	}	1.156	2.000	
minor	Major minor	207,820,368 1,186,650,173	730,279,392 1,137,543,165	3.514 0.959	}	1.339	0.859	**
		(1)	(2)	(3) (2)/(1)		(4) Link Ratio	(5)	
Status of Claim	Status of Claim	Medical \$	Medical \$	Medical		Based on Status	Link Ratio	
<u>@ 1st</u> Major	<u>@ 4th</u> Major	<u>@ 1st</u> 420,359,014	<u>@ 4th</u> 500,436,333	Link Ratio 1.190		<u>@ 1st</u>	Incl. Crossover 1.743	
Major	minor	92,457,889	63,417,464	0.686	}	1.100	1.740	
minor	Major minor	211,613,060 1,154,460,758	393,182,703 1,074,742,398	1.858 0.931	}	1.075	0.833	

\* 2.033=(820,980,453+730,279,392)/(613,981,619+149,179,971) \*\* 0.859=(60,947,235+1,137,543,165)/(207,820,368+1,186,650,173)

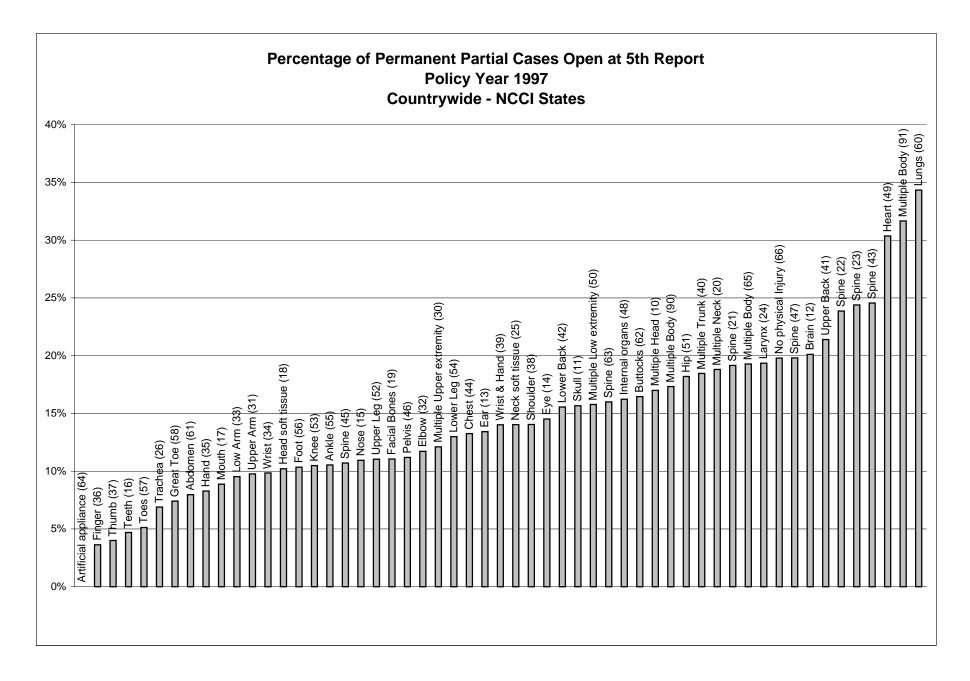
Range of Critical Values across NCCI states = [\$20K, \$90K]



Source: NCCI WCSP Data (##) - Part of Body code

Policy Year 1997 Countrywide					
		% Open @			
Injured Body Part (code)	Cases	5th Report			
Artificial appliance (64)	4	0.0%			
Finger (36)	14,638	3.6%			
Thumb (37)	3,427	4.0%			
Teeth (16)	234	4.7%			
Toes (57)	975	5.1%			
Trachea (26)	29	6.9%			
Great Toe (58)	108	7.4%			
Abdomen (61)	640	8.0%			
Hand (35)	9,314	8.3%			
Mouth (17)	214	8.9%			
Low Arm (33)	4,502	9.5%			
Upper Arm (31)	11,259	9.8%			
Wrist (34)	12,583	9.9%			
Head soft tissue (18)	1,009				
Foot (56)	5,073	10.3%			
Knee (53)	20,363	10.5%			
Ankle (55)	5,680				
Spine (45)	299				
Nose (15)	265				
Upper Leg (52)	797				
Facial Bones (19)	344				
Pelvis (46)	1,072				
Elbow (32)	4,095				
Multiple Upper extremity (30)	5,123				
Lower Leg (54)	3,787				
Chest (44)	1,245				
Ear (13)	939				
Wrist & Hand (39)	778				
Neck soft tissue (25)	798				
Shoulder (38)	4,843				
Eye (14)	1,240				
	32,287				
Lower Back (42)		15.0%			
Skull (11)	862				
Multiple Low extremity (50)	1,914				
Spine (63)	150				
Internal organs (48)	930	16.2%			
Buttocks (62)	79	16.5%			
Multiple Head (10)	1,607				
Multiple Body (90)	17,372	17.3%			
Hip (51) Multin I. Truck (40)	1,505	18.2%			
Multiple Trunk (40)	2,768	18.5%			
Multiple Neck (20)	1,930	18.8%			
Spine (21)	402	19.2%			
Multiple Body (65)	830	19.3%			
Larynx (24)	31	19.4%			
No physical Injury (66)	96	19.8%			
Spine (47)	202	19.8%			
Brain (12)	348	20.1%			
Upper Back (41)	3,309	21.4%			
Spine (22)	905	23.9%			
Spine (23)	82	24.4%			
Spine (43)	2,154	24.6%			
Heart (49)	168	30.4%			
Multiple Body (91)	300	31.7%			
Lungs (60)	201	34.3%			
TOTAL	186,109				

Permanent Partial Cases Open at 5th Report



## ANALYSIS OF LOSS DEVELOPMENT BY INJURY TYPE, PART OF BODY TYPE, AND OPEN/CLOSED (at 1st report) STATISTICAL PLAN DATA - CLASS RATEMAKING

Summary Results

#### Analysis of Claim Status:

Claims Lo	cked at 1st		Developr	nent 1st to	o x (1:x)		ncurred Lo	osses
			Ind	Ind	Med	Med	I+M	I+M
Injury Type			1999	2000	1999	2000	1999	2000
Category	Description		1:6	1:5	1:6	1:5	1:6	1:5
TTLO	TT Likely Body Part, Open at 1st		1.680	1.670	1.268	1.277	1.467	1.467
TTLC	TT Likely Body Part, Closed at 1st	$\geq$	1.196	1.184	1.125	1.116	1.158	1.147
TTNO	TT Not Likely Body Part, Open at 1st		1.475	1.465	1.089	1.085	1.267	1.260
TTNC	TT Not Likely Body Part, Closed at 1st		1.140	1.124	1.085	1.074	1.108	1.095
TTL	TT Likely Body Part		1.577	1.569	1.235	1.241	1.398	1.398
TTN	TT Not Likely Body Part	4	1.378	1.370	1.088	1.082	1.218	1.212
PPLO	PP Likely Body Part, Open at 1st		1.483	1.494	1.252	1.266	1.375	1.388
PPLC	PP Likely Body Part, Closed at 1st	$\rightarrow$	1.100	1.064	1.125	1.101	1.110	1.078
PPNO	PP Not Likely Body Part, Open at 1st		1.325	1.324	1.047	1.058	1.188	1.192
PPNC	PP Not Likely Body Part, Closed at 1st		1.068	1.061	1.071	1.063	1.069	1.062
PPL	PP Likely Body Part		1.425	1.428	1.237	1.246	1.339	1.345
PPN	PP Not Likely Body Part	4	1.270	1.268	1.052	1.059	1.163	1.165
MoLO	Mo Likely Body Part, Open at 1st				,→1.552	1.592	2.629	2.822
MoLC	Mo Likely Body Part, Closed at 1st	$\rightarrow$			→1.204	1.175	1.428	1.379
MoNO	Mo Not Likely Body Part, Open at 1st	1			1.188	1.265	1.914	2.082
MoNC	Mo Not Likely Body Part, Closed at 1st				1.111	1.118	1.232	1.230
MoL	Mo Likely Body Part				1.270	1.252	1.668	1.645
MoN	Mo Not Likely Body Part	5			1.120	1.135	1.318	1.333
			0.004		0 740			
FaLO	Fa Likely Body Part, Open at 1st		0.884	0.914	0.710	0.829	0.868	0.906
FaLC	Fa Likely Body Part, Closed at 1st		1.047	1.089	1.051	0.997	1.047	1.073
FaNO	Fa Not Likely Body Part, Open at 1st		0.948	0.933	0.847	0.994	0.928	0.942
FaNC	Fa Not Likely Body Part, Closed at 1st		1.018	0.999	1.095	1.018	1.040	
FaL	Fa Likely Body Part		0.899	0.926	0.750	0.852	0.885	0.919
FaN	Fa Not Likely Body Part		0.953	0.937	0.875	0.996	0.937	0.947
PTLO	PT Likely Body Part, Open at 1st		0.895	0.900	0.942	0.966	0.922	0.937
PTLC	PT Likely Body Part, Closed at 1st		0.994	0.989	0.984	1.008	0.990	0.997
PTNO	PT Not Likely Body Part, Open at 1st		0.937	0.960	0.957	0.873	0.948	0.915
PTNC	PT Not Likely Body Part, Closed at 1st		1.015	0.981	1.048	0.985	1.029	0.983
PTL	PT Likely Body Part		0.904	0.906	0.944	0.967	0.926	0.940
PTN	PT Not Likely Body Part		0.949	0.962	0.967	0.882	0.958	0.920

Notes: Injury Type Category = Injury Type + Body Part category + Claim Status at 1st

Injury Types:Body Part Categories:Fa = FatalN = Not likely body partPT = Permanent TotalL = Likely body partPP = Permanent PartialClaim Status:TT = Temporary TotalClaim Status:Mo = Medical OnlyC = Closed at 1stO = Open at 1st

Data: All NCCI ratemaking states

Excludes carriers not reporting in URE format Applies the single claim loss limitation at \$500K

## ANALYSIS OF LOSS DEVELOPMENT BY INJURY TYPE, PART OF BODY TYPE, AND OPEN/CLOSED (at 1st report) STATISTICAL PLAN DATA - CLASS RATEMAKING

#### **Summary Results**

#### Analysis of Development Combinations:

Claims Lo	ocked at 1st		Development 1st to x (1:x) Limited Incurred Losses									
			Ind	Ind	Med	Med	I+M	I+M	I+M	%	I+M	%
	Devel.		1999	2000	1999	2000	1999	2000	1999	Total \$	2000	Total \$
Options	Category	Injury Type Categories Included	1:6	1:5	1:6	1:5	1:6	1:5	\$M	Move	\$M	Move
Current	Likely	Fa + PT + PPL + TTL	1.443	1.444	1.221	1.229	1.337	1.341	4,977		5,128	
	Not Likely	All Other	1.459	1.454	1.105	1.106	1.242	1.241	5,594		5,771	
Opt 1	Likely	Fa + PT + PPLO + TTLO	1.500	1.504	1.242	1.253	1.377	1.385	4,127	-8%	4,264	-8%
	Not Likely	All Other	1.409	1.402	1.107	1.106	1.229	1.225	6,444		6,635	
Opt 2	Likely	Fa -Fa1 + PT + PPLO + TTLO	1.556	1.561	1.247	1.258	1.403	1.411	3,918	-10%	4,041	-10%
	Not Likely	All Other	1.375	1.369	1.105	1.105	1.218	1.216	6,654		6,859	

#### **Claims Not Locked**

-- Includes Crossover and Arisings on Subs Development 1st to x (1:x) -- Limited Incurred Losses

		Berelepine				200000				
			Ind	Ind	Med	Med	I+M	I+M	I+M	I+M
	Devel.		1999	2000	1999	2000	1999	2000	1999	2000
Options	Category	Injury Type Categories Included	1:6	1:5	1:6	1:5	1:6	1:5	\$M	\$M
Current	Likely	Fa + PT + PPL + TTL	1.694	1.678	1.394	1.384	1.550	1.538	4,977	5,128
	Not Likely	All Other	1.411	1.426	1.096	1.106	1.218	1.230	5,594	5,771
Opt 1	Likely	Fa + PT + PPLO + TTLO	1.771	1.757	1.426	1.419	1.607	1.596	4,127	4,264
	Not Likely	All Other	1.394	1.402	1.113	1.118	1.226	1.233	6,444	6,635
Opt 2	Likely	Fa -Fa1 + PT + PPLO + TTLO	1.832	1.826	1.426	1.421	1.631	1.625	3,918	4,041
	Not Likely	All Other	1.375	1.377	1.114	1.119	1.223	1.227	6,654	6,859

Body Part Categories:

L = Likely body part

O = Open at 1st

Claim Status: C = Closed at 1st

N = Not likely body part

Notes: Injury Type Category = Injury Type + Body Part category + Claim Status at 1st

Injury Types:

Fa = Fatal PT = Permanent Total PP = Permanent Partial TT = Temporary Total Mo = Medical Only

Fa1 = Fatal at 1st LO = Likely body part, open at 1st

Data: All NCCI ratemaking states

Excludes carriers not reporting in URE format Applies the single claim loss limitation at \$500K

## ANALYSIS OF LOSS DEVELOPMENT BY INJURY TYPE, PART OF BODY, AND OPEN/CLOSED (at 1st report) STATISTICAL PLAN DATA - CLASS RATEMAKING

#### Summary - Fatal and PT Development

Category at 1st     Ind+Med at 1st     Ind+Me	FATAL						FATAL					
Category     Ind+Med     <	PY 1999						PY 2000					
at ist bys in light     at ist bys in light <th>_</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>-</th> <th></th> <th></th> <th></th> <th></th> <th></th>	_						-					
Stays in Injury Type     Fal.     <	• •											
aLO   Fal.   T12,831,888   149,614,886   -23,217,012   -23,217,012   Fal.   Fal. <td></td> <td></td> <td>at 1st</td> <td>at 6th</td> <td>Development</td> <td>Development</td> <td></td> <td></td> <td>at 1st</td> <td>at 5th</td> <td>Development</td> <td>Developmer</td>			at 1st	at 6th	Development	Development			at 1st	at 5th	Development	Developmer
aiLC   FaiL   FaiLC   F			170 001 000	140 614 996	00 017 010	00 017 010			196 769 690	160 500 600	17 000 060	17 000 0
PaNC     FaN     11,01,64,066     1,400,701     39,065     30,065     39,065     39,065     39,065     39,065     39,065     30,035     30,037     30,036     30,037     30,036     30,037     30,036     30,037     30,036     30,037     30,036     30,037     30,036     30,037     30,036     30,037     30,												
Fan     1.010.646     1.140.701     33.055     39.055     730.723     Fan     1.056.062     1.060.164     2.102     2.1       Foral Fato Fa     204.396.278     181.203.539     -23.192.739     -23.192.739     -73.192.739     1.001 Fato Fa     1.005.062     1.060.164     2.102     2.1       Moves into Injury Type     TUO     Fat.     2.67.675     1.59.0657     1.150.270     1.58.0657     1.001 Fat.     3.968.358     3.810.262     -147.066     3.810.2       VPLO     Fat.     1.35.19.271     1.59.667     4.27.200     1.85.057     MoU.0     Fat.     61.445     1.18.03.18     1.18.833     1.100.2        Fat.     0     1.25.83.421     1.28.83.421      Fat.     0     1.186.788     11.867.878     1.186.787     1.77.778     7.374.787     7.374.789     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378     7.37.378					,	,			, ,			, ,
Fortal Fa to Fa     204,396,278     181,203,539     -23,192,739     -23,192,739       Verves into Injury Type     Moves into Injury Type     Moves into Injury Type     Moves into Injury Type       TILD     FaL     12,678,675     16,050,679     4272,004     16,050,679     1710     FaL     3,966,358     3,819,282     -147,096     3,819,282       PILD     FaL     12,583,421     1,283,421     1,283,421     1,283,421      FaL     6,166,446     1,180,318     1,180,333     1,180,333     1,180,333     1,180,333     1,180,335     1,182,335     1,182,335     1,182,355     <					,	,						
Noves into Injury Type     Moves into Injury Type     Moves into Injury Type       PTLO     FaL     2548628     5.110.187     -838.441     5.110.187     PTLO     FaL     3.966.358     3.819.282     .147.096     3.819.282       Val.Do     FaL     215.376     1.569.667     4.126.770     48.858.16     PLO     FaL     6.169.446     7.374.389     .753.789     7.374.383     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.186.733     1.223.851     1.223.851     1.223.851     1.223.851     1.223.851     1.223.851     1.223.851     1.223.851     1.223.851     1.223.852     1.000.000     0     5.57       PLC     FaL     2.356.858     979.851     957.958     710.07     783.851     2.227.70     PPLC     FaL     5.000     5.000     0     5.57     5.000     5.000     5.000     5.00			, ,		,	,			, ,	, ,	,	,
TLO   Fal.   5,948,628   5,110,187   -438,441   5,110,187   PTLO   Fal.   3,366,358   3,312,922   -147,096   3,311     MolD   Fal.   1,267,667   1,560,679   1,156,281   1,369,657   MolD   Fal.   6,168,445   1,160,318   1,118,833   1,180,318   1,188,33   1,180,318   1,188,33   1,180,318   1,188,33   1,180,318   1,188,33   1,180,318   1,188,33   1,180,318   1,188,33   1,180,318   1,188,33   1,180,318   1,188,33   1,180,318   1,182,351   1,623,351   1,603,661   1	ι σται Γα τ	lu fa	204,390,278	161,203,559	-23,192,739	-23,192,139	TUtal Fai	ισγα	217,020,030	199,765,467	-17,243,349	-17,243,3
TLO   FaL   12,673,675   16,950,679   4,272,004   16,950,679   TLO   FaL   6,169,446   7,229,697   1,060,251   7,229,677     PLO   FaL   13,519,287   15,965,816   2,446,520   15,965,816   PLO   FaL   6,148,178   7,374,389   -7,537,89   7,374,378     PLO   FaL   0   1,2583,811,856,294   11,967,834   11,867,836   11,8	Noves in	to Injury Typ	e				Moves in	to Injury Typ	e			
MoLO     Fal.     213,376     1.369,657     1.162,381     1.369,657     MoLO     Fal.     61,485     1.180,318     1.118,033     1.180,33       m-     Fal.     0     1.2583,421     1.2583,421     1.2583,421     1.2583,421     1.2583,421     1.2583,421     1.2583,421     1.2583,421     1.2583,421     1.2583,421     1.2583,421     1.262,351     1.1867,836     1.1867,836     1.1867,836     1.1867,836     1.1867,836     1.1867,836     1.1867,836     1.1867,836     1.1867,836     1.1867,836     1.1867,836     1.623,951     1.6	PTLO	FaL	5,948,628	5,110,187	-838,441	5,110,187	PTLO	FaL	3,966,358	3,819,262	-147,096	3,819,2
PPLO     Fal.     13,519,287     15,965,816     2,446,529     15,965,816     PPLO     Fal.     8,128,178     7,27,439     -753,789     7,73,74        FaN     0     12,683,421     12,513,41     43,52,421     32,512     13,049,121     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,414     12,591,515     13,911,511     13,911,511	TTLO	FaL	12,678,675	16,950,679	4,272,004	16,950,679	TTLO	FaL	6,169,446	7,229,697	1,060,251	7,229,69
Fal.     0     12,583,421     12,583,421     12,583,421      Fal.     0     11,867,836     12,837,73     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     16,633,867     31,636     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836     11,867,836	MoLO	FaL	213,376	1,369,657	1,156,281	1,369,657	MoLO	FaL	61,485	1,180,318	1,118,833	1,180,3 <sup>,</sup>
Fan     0     1,366,094     1,366,094     1,366,094      Fan     0     1,623,951     1,661     916,61     916,61     916,634     916,61     916,634     916,634     916,634     916,634     916,634     916,634     916,61     916,634     916,634     916,61     916,634     916,634     916,61     916,634     916,634     916,61     916,634     916,634     916,61     916,634     916,934     1,369,937     716,555     716,555     716,555	PPLO	FaL	13,519,287	15,965,816	2,446,529	15,965,816	PPLO	FaL	8,128,178	7,374,389	-753,789	7,374,38
TTLC   Fal.   339.998   520.788   100.700   520.788   TTLC   Fal.   583.054   522.786   243.732   522.786     MoLC   Fal.   265,121   226,770   -38.351   226,770   PPLC   Fal.   92,349   463.387   371.038   463.372     PLC   Fal.   266,712   326,770   -38.351   226,770   PPLC   Fal.   9,000   -300,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,000,000   -390,720   1,200,813   -320,813   -370,811   -320,836   -370,813   -360,813   -390,816   TITLS   -590,761   -500,716,53   -500,716,53   -500,716,53   -500,716,53   -500,716,53   -500,716,53   -500,716,53   -43,86,584   6,370,543   1,980,956   -1,825,776		FaL	0	12,583,421	12,583,421	12,583,421		FaL	0	11,867,836	11,867,836	11,867,83
Malc   Fal.   23 692   979 881   955 292   979 881   Malc   Fal.   92 349   463 387   371,038   463 387     PPLC   Fal.   266,121   226,770   38,351   226,770   PPLC   Fal.   5,000   5,000   0   5,000     VINO   FaN   1,226,750   38,351   226,770   938,698   TINO   FaN   1,390,720   1,000,000   390,720   1,000,000		FaN	0	1,366,094	1,366,094	1,366,094		FaN	0	1,623,951	1,623,951	1,623,9
PPLC   FaL   265,770   338,351   226,770   FaL   5,000   5,000   0   5,000     TNO   FaN   1,285,655   1,498,696   233,041   1,498,696   PTNO   FaN   1,390,720   1,000,000   -390,720   1,000,000     NONO   FaN   1,321,388   2,025,430   704,042   2,025,430   MNO   FaN   1,431,739   1,560,24   129,065   1,600,0     PNO   FaN   6,722   38,582   31,860   38,582   TNO   FaN   768,723   1,238,737   470,014   1,238,734     AlonC   FaN   5,704,202   59,701,639   23,974,43   59,701,639   71,656   MoNC   FaN   15,095   78,620   63,525   78,6     Otal Other to Fa   3,239,966   39,396,339   7046,337   39,396,339   Other LO to Fa   18,325,467   19,603,666   1,278,199   19,603,666   1,278,199   19,603,666   1,278,199   19,603,666   1,278,199   19,603,666   1,278,199   19,603,666   1,278,199   19,603,666   1,278,199   19,603,666   1,278,199   19,603,678 <t< td=""><td>TLC</td><td>FaL</td><td>339,998</td><td>520,788</td><td>180,790</td><td>520,788</td><td>TTLC</td><td>FaL</td><td>583,054</td><td>826,786</td><td>243,732</td><td>826,7</td></t<>	TLC	FaL	339,998	520,788	180,790	520,788	TTLC	FaL	583,054	826,786	243,732	826,7
TTNO   FaN   1,285,655   1,408,696   233,041   1,498,696   PTNO   FaN   1,307,720   1,000,000   -390,720   1,000,000     AbNO   FaN   3,30,128   938,698   908,670   938,698   TTNO   FaN   1,431,739   1,560,824   129,085   1,560,824   961,661   916,342   961,661   916,342   961,661   916,342   9961,661   916,342   9961,661   916,342   9961,661   916,342   9961,661   916,342   936,393   938,693   937,761   957,761   957,701,639   971,056   71,656   71,656   71,656   716,56   716,56   710,073,943   939,6339   Other LO to Fa   13,22,467   946,55   98,659   66,752,945   39,465,5   916,93,665   916,93,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,197   13,491,787 <th< td=""><td>NoLC</td><td>FaL</td><td>23,952</td><td>979,881</td><td>955,929</td><td>979,881</td><td>MoLC</td><td>FaL</td><td>92,349</td><td>463,387</td><td>371,038</td><td>463,3</td></th<>	NoLC	FaL	23,952	979,881	955,929	979,881	MoLC	FaL	92,349	463,387	371,038	463,3
TTNO   FaN   1,285,655   1,408,696   233,041   1,498,696   PTNO   FaN   1,307,720   1,000,000   -390,720   1,000,000     AbNO   FaN   3,30,128   938,698   908,670   938,698   TTNO   FaN   1,431,739   1,560,824   129,085   1,560,824   961,661   916,342   961,661   916,342   961,661   916,342   9961,661   916,342   9961,661   916,342   9961,661   916,342   9961,661   916,342   936,393   938,693   937,761   957,761   957,701,639   971,056   71,656   71,656   71,656   716,56   716,56   710,073,943   939,6339   Other LO to Fa   13,22,467   946,55   98,659   66,752,945   39,465,5   916,93,665   916,93,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,199   919,603,666   1,278,197   13,491,787 <th< td=""><td>PPLC</td><td>FaL</td><td>265,121</td><td>226,770</td><td>-38,351</td><td>226,770</td><td>PPLC</td><td>FaL</td><td>5,000</td><td>5.000</td><td>0</td><td>5,0</td></th<>	PPLC	FaL	265,121	226,770	-38,351	226,770	PPLC	FaL	5,000	5.000	0	5,0
MoNO     FaN     30,028     938,698     906,670     938,698     TNO     FaN     1,431,739     1,560,824     129,085     1,660,8       PPNO     FaN     1,321,388     2,025,430     704,042     2,025,430     MoNO     FaN     45,319     961,661     916,342     961,671       MONO     FaN     53,961     71,656     17,695     71,656     716,656     MONO     FaN     53,961     71,656     71,656     716,656     MONO     FaN     53,961     716,73,945     39,365,325     78.6       Fotal Other to Fa     32,359,966     39,396,339     7,036,373     39,396,339     7,036,373     39,396,339     7,036,575     All other to Fa     0     13,491,787     13,491,73     13,491,73											-390,720	1,000,0
PPNO     FaN     1,321,388     2,025,430     704,042     2,025,430     MoNO     FaN     45,319     961,661     916,342     961,611       TTNC     FaN     37,411     55,284     17,873     55,284     PPNO     FaN     766,723     1,238,737     470,014     1,238,73     470,014     1,238,73     470,014     1,238,737     470,402     48,417,737     1,441,787     13,491,787     13,491,787     13,491,787     13,491,787	<b>NONO</b>	FaN				, ,	TTNO					1,560,8
TTNC   FaN   37,411   55,284   17,873   55,284   PPNO   FaN   768,723   1,238,737   470,014   1,238,737     MoNC   FaN   6,722   38,582   31,860   38,582   TINC   FaN   54,585   235,528   180,943   235,778     Fotal Other to Fa   32,359,966   39,396,339   70,365,373   39,396,339   Oher Lo to Fa   18,325,467   19,603,666   1,278,199   19,603,465   13,491,787	PPNO	FaN	,	,	,	,	MoNO	FaN	, ,		,	, ,
Monc     Fan     6,722     38,582     31,660     38,582     TINC     Fan     54,585     235,528     180,943     235,578       PPNC     Fan     53,961     71,656     17,695     71,656     71,656     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,620     63,525     78,630     78,620     63,525     78,630     78,620     63,525     78,630     78,620     63,75,761     94,945,15     13,949,515     13,949,515     13,949,515     13,949,515     41,949,178     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787     13,491,787				, ,	,	, ,			,	,	,	,
PPNC     FaN     53,961     71,656     17,695     71,656     17,695     71,656     17,695     78,620     63,525     78,620       fotal Other to Fa     35,704,202     59,701,639     23,997,437     59,701,639     23,997,437     59,701,639     39,396,339     70,363,73     39,396,339     Other LO to Fa     22,712,051     39,465,996     16,753,945     39,465,59       Anising to Fa     0     13,491,57     13,491,55     13,949,515     13,949,515     13,949,515     13,491,787     13,297,71     28,082     1,071,727     13,23,71,77     13,23,71     1,250,01     28,285     55,675,63     56,795,			,	,	,	,			,		,	, ,
Dther LO to Fa     32,359,966     39,396,339     7,036,373     39,396,339     Other LO to Fa     18,325,467     19,603,666     1,278,199     19,603,6       Arising to Fa     0     13,949,515     13,949,515     13,949,515     13,949,515     Arising to Fa     0     13,491,787	PPNC			,		,					,	78,62
Arising to Fa   0   13,949,515   13,949,515   13,949,515   13,949,515   Arising to Fa   0   13,491,787 <th< td=""><td>Fotal Oth</td><td>er to Fa</td><td>35,704,202</td><td>59,701,639</td><td>23,997,437</td><td>59,701,639</td><td>Total Oth</td><td>er to Fa</td><td>22,712,051</td><td>39,465,996</td><td>16,753,945</td><td>39,465,9</td></th<>	Fotal Oth	er to Fa	35,704,202	59,701,639	23,997,437	59,701,639	Total Oth	er to Fa	22,712,051	39,465,996	16,753,945	39,465,9
Arising to Fa   0   13,949,515   13,949,515   13,949,515   13,949,515   Arising to Fa   0   13,491,787 <th< td=""><td>Other LO</td><td>to Fa</td><td>32,359,966</td><td>39,396,339</td><td>7,036,373</td><td>39,396,339</td><td>Other LO</td><td>to Fa</td><td>18,325,467</td><td>19,603,666</td><td>1,278,199</td><td>19,603,6</td></th<>	Other LO	to Fa	32,359,966	39,396,339	7,036,373	39,396,339	Other LO	to Fa	18,325,467	19,603,666	1,278,199	19,603,6
Moves out of Injury Type     Moves out of Injury Type       FaLO     PTL     597,761     954,391     356,630     -597,761     FaLO     PTL     1,238,018     1,105,647     -132,371     -1,238,018       raLO     TTL     3,373,971     3,034,733     -339,238     -3,373,971     FaLO     TTL     1,500,046     1,697,990     197,944     -1,500,016       raLO     Mol     254,232     32,821     -221,411     -254,232     FaLO     TTL     1,500,046     1,697,990     197,944     -1,500,016       raLO     PPL     208,664     205,713     -2,951     -208,664     FaLO     PPL     2,088,289     1,71,727     -371,016     -2,088,2       raLC     TTL     3,3168     58,565     25,397     -33,168     FaLC     TTL     5,536     11,226     5,700     -52,783       raLO     Mol     21,257     1,255     -20,002     -21,257     FaLO     PPL     239,984     240,284     300     -239,69     -249,245     687,510     394,565     -292,2	Arising to	Fa	0	13,949,515	13,949,515	13,949,515	Arising to	Fa		13,491,787	13,491,787	13,491,7
Fall   PTL   597,761   954,391   356,630   -597,761   Fall   PTL   1,238,018   1,105,647   -132,371   -1,238,018     Fall   TTL   3,373,971   3,034,733   -339,238   -3,373,971   Fall   TTL   1,500,046   1,697,990   197,944   -1,500,07     Fall   MoL   254,232   32,821   -221,411   -254,232   Fall   MoL   579,712   25,285   -554,427   -579,7     Fall   PPL   208,664   205,713   -2,951   -208,664   Fall   PPL   2,088,289   1,17,273   -371,016   -2,088,2     Fall   TTL   33,168   58,565   25,397   -33,168   Fall   CTIL   5,536   11,236   5,700   -5,536     Fall   Mol   21,257   1,255   -20,002   -21,257   Fall   PPL   239,984   240,284   300   -239,936     FaNO   TN   383,884   403,289   19,405   -383,884   FaNO   TN   292,945   687,510   394,565   -22,027   -55,55   3,478   -52,027	All other to	o Fa	3,344,236	6,355,785	3,011,549	6,355,785	All other to	o Fa	4,386,584	6,370,543	1,983,959	6,370,54
Fall   PTL   597,761   954,391   356,630   -597,761   Fall   PTL   1,238,018   1,105,647   -132,371   -1,238,018     Fall   TTL   3,373,971   3,034,733   -339,238   -3,373,971   Fall   TTL   1,500,046   1,697,990   197,944   -1,500,07     Fall   MoL   254,232   32,821   -221,411   -254,232   Fall   MoL   579,712   25,285   -554,427   -579,7     Fall   PPL   208,664   205,713   -2,951   -208,664   Fall   PPL   2,088,289   1,17,273   -371,016   -2,088,2     Fall   TTL   33,168   58,565   25,397   -33,168   Fall   CTIL   5,536   11,236   5,700   -5,536     Fall   Mol   21,257   1,255   -20,002   -21,257   Fall   PPL   239,984   240,284   300   -239,936     FaNO   TN   383,884   403,289   19,405   -383,884   FaNO   TN   292,945   687,510   394,565   -22,027   -55,55   3,478   -52,027							Ma	st of lains T				
Falo   TTL   3,373,971   3,034,733   -339,238   -3,373,971   Falo   TTL   1,500,046   1,697,990   197,944   -1,500,046     Falo   Mol   254,232   32,821   -221,411   -254,232   Falo   Mol   579,712   25,285   -554,427   -579,7     Falo   PPL   208,664   205,713   -2.951   -228,88   Falo   PPL   2,088,289   1,717,273   -371,01   -2.088,289     Falo   TTL   3,168   58,565   25,397   -33,168   Falo   Mol   2,591   2,553   -38   -2,51     Falo   Mol   21,257   1,255   -20,002   -21,257   Falo   PPL   239,984   240,284   300   -239,95     FaNO   TTN   383,884   403,289   19,405   -338,884   FaNO   TTN   292,945   687,510   394,565   -292,55   -20,002   -21,257   FaNO   TN   292,945   687,510   394,565   -292,55   -20,550   3,478   -52,027   -55,550   -55,433   -27,89,55   -23,176   23,176				054.004	250 020	F07 704				4 405 647	400.074	4 000 0
Falo   Mol.   254,232   32,821   -221,411   -254,232   Falo   Mol.   579,712   25,285   -554,427   -579,712     Falo   PPL   208,664   205,713   -2,951   -208,664   Falo   PPL   2,088,289   1,717,273   -371,016   -2,088,273     Falc   PTL   2,888   2,888   0   -2,888   Falc   TTL   5,536   11,236   5,700   -5,5     Falc   TTL   33,168   58,565   25,397   -33,168   Falc   Mol.   2,591   2,553   -38   -2,75     Falc   Mol   2,1257   1,255   -20,002   -21,257   Falc   PPL   239,984   240,284   300   -239,25     FaNO   TTN   383,884   403,289   19,405   -383,884   FaNO   TTN   292,945   687,510   394,565   -292,5   5     FaNO   PPN   183,853   155,381   -28,472   -183,853   FaNO   PPN   306,629   334,433   27,804   -306,629     FaNC   PPN   5,650   <			,	,					, ,			, ,
FaLO   PPL   208,664   205,713   -2,951   -208,664   FaLO   PPL   2,088,289   1,717,273   -371,016   -2,088,289     FaLC   PTL   2,888   2,888   0   -2,888   FaLC   TTL   5,536   11,236   5,700   -5,5     FaLC   TTL   33,168   58,565   25,397   -33,168   FaLC   MoL   2,591   2,553   -38   -2,5     FaLC   MoL   21,257   1,255   -20,002   -21,257   FaLC   PPL   239,984   240,284   300   -239,984     FaNO   TTN   383,884   403,289   19,405   -383,884   FaNO   TTN   292,945   687,510   394,565   -292,62   -255,55   3,478   -52,027   -55,55   -53,478   -52,027   -55,55   -53,478   -52,027   -55,55   -26,027   -55,55   -26,274   -36,650   -202,68   -202,68   -202,68   -202,68   -203,176   -203,176   -25,341   2,165   -232,42   -23,176   -25,341   2,551,030   -481,401   -6,332,431   5,851,030			- , , -	, ,	,	, ,			, ,	, ,		, , -
FaLC   PTL   2,888   2,888   2,888   0   -2,888   FaLC   TTL   5,536   11,236   5,700   -5,53     FaLC   TTL   33,168   58,565   25,397   -33,168   FaLC   MoL   2,591   2,553   -38   -2,6     FaLC   MoL   21,257   1,255   -20,002   -21,257   FaLC   PPL   239,984   240,284   300   -239,5     FaNO   TTN   383,884   403,289   19,405   -383,884   FaNO   TTN   292,945   687,510   394,565   -292,97   -55,57     FaNO   MoN   6,500   0   -6,500   FaNO   MoN   55,505   3,478   -52,027   -55,55     FaNO   PPN   186,17   22,089   3,472   -18,617   FaNO   PN   306,629   334,433   27,804   -306,629     FaNO   PPN   5,650   8,364   2,714   -5,650   -23,403,695   -23,403,695   -23,403,695   -23,403,695   -23,403,695   -23,403,695   -23,403,695   0.5   -23,403,695   0.5				,	,	,			,			,
FaLC   TTL   33,168   58,565   25,397   -33,168   FaLC   MoL   2,591   2,553   -38   -2,5     FaLC   MoL   21,257   1,255   -20,002   -21,257   FaLC   PPL   239,984   240,284   300   -239,5     FaNO   TTN   383,884   403,289   19,405   -383,884   FaNO   TTN   292,945   687,510   394,565   -292,6     FaNO   MoN   6,500   0   -6,500   FaNO   MoN   55,505   3,478   -52,027   -55,5     FaNO   PPN   183,853   155,381   -28,472   -183,853   FaNO   PPN   306,629   334,433   27,804   -306,629     FaNO   PPN   18,617   EANC   TTN   23,176   25,341   2,165   -23,1     FaNC   PPN   5,650   8,364   2,714   -5,650   -5,090,445   4,879,489   -210,956   -5,090,445   Total Fa to Other   6,332,431   5,851,030   -481,401   -6,332,465     cocked Injury Type Development   209,486,723   186,083,028 <td></td> <td></td> <td>,</td> <td></td> <td>,</td> <td>,</td> <td></td> <td></td> <td>, ,</td> <td></td> <td>,</td> <td>, ,</td>			,		,	,			, ,		,	, ,
Falc   Mol.   21,257   1,255   -20,002   -21,257   Falc   PPL   239,984   240,284   300   -239,5     FaNO   TTN   383,884   403,289   19,405   -383,884   FaNO   TTN   292,945   687,510   394,565   -292,5     FaNO   MoN   6,500   0   -6,500   -6,500   FaNO   MoN   55,505   3,478   -52,027   -55,55     FaNO   PPN   183,853   155,381   -28,472   -183,853   FaNO   PPN   306,629   334,433   27,804   -306,67     FaNC   PPN   18,617   22,089   3,472   -18,617   FaNO   TN   23,176   25,341   2,165   -23,17     FaNC   PPN   5,650   8,364   2,714   -5,650   -5,090,445   4,879,489   -210,956   -5,090,445   Total Fa to Other   6,332,431   5,851,030   -481,401   -6,332,4     Locked Injury Type Development   223,403,695   223,403,695   223,403,695   0.888   0.888   0.888   0.888   0.888   0.888   0.888			,	,	-	,			,		,	
FaNO   TTN   383,884   403,289   19,405  383,884   FaNO   TTN   292,945   687,510   394,565  292,5     FaNO   MoN   6,500   0   -6,500   -6,500   FaNO   MoN   55,505   3,478   -52,027   -55,5     FaNO   PPN   183,853   155,381   -28,472   -183,853   FaNO   PPN   306,629   334,433   27,804   -306,62     FaNC   TTN   18,617   22,089   3,472   -183,853   FaNO   PPN   306,629   334,433   27,804   -306,62     FaNC   TTN   18,617   22,089   3,472   -186,67   FaNO   TTN   23,176   25,341   2,165   -32,4     FaNC   PPN   5,650   8,364   2,714   -5,650   -5,090,445   Total Fa to Other   6,332,431   5,851,030   -481,401   -6,332,445     Locked Injury Type Development   209,486,723   186,083,028   -23,403,695   223,403,695   223,361,267   205,636,517   -17,724,7     Cross Over Injury Type Development   209,486,723   240,905												
FaNO   MoN   6,500   0   -6,500   -6,500   FaNO   MoN   55,505   3,478   -52,027   -55,5     FaNO   PPN   183,853   155,381   -28,472   -183,853   FaNO   PPN   306,629   334,433   27,804   -306,629     FaNO   PPN   18,617   22,089   3,472   -18,617   FaNO   PPN   306,629   334,433   27,804   -306,629     FaNO   PPN   5,650   8,364   2,714   -5,650   -23,176   25,341   2,165   -23,176     Fotal Fa to Other   5,090,445   4,879,489   -210,956   -5,090,445   -5,090,445   -481,401   -6,332,431   5,851,030   -481,401   -6,332,431     Locked Injury Type Development   209,486,723   186,083,028   -23,403,695   0.888   0.5   0.5   0.5   0.5     Cross Over Injury Type Development   209,486,723   240,905,178   31,418,454   223,361,267   239,251,483   15,890,2					,	,			,			,
FaNO   PPN   183,853   155,381   -28,472   -183,853   FaNO   PPN   306,629   334,433   27,804   -306,629     FaNC   TTN   18,617   22,089   3,472   -18,617   FaNO   PPN   306,629   334,433   27,804   -306,629			,	,	,	,			,	,	,	,
FaNC   TTN   18,617   22,089   3,472   -18,617   FaNC   TTN   23,176   25,341   2,165   -23,176     FaNC   PPN   5,650   8,364   2,714   -5,650   -5,090,445   4,879,489   -210,956   -5,090,445   Total Fa to Other   6,332,431   5,851,030   -481,401   -6,332,431     Locked Injury Type Development   Locked Injury Type Development   Locked Injury Type Development   Cross Over Injury Type Development   Cross Over Injury Type Development   0.888     209,486,723   240,905,178   31,418,454   223,361,267   239,251,483   15,890,2			,	-	,	,			,	,	,	,
FaNC     PPN     5,650     8,364     2,714     -5,650       Fotal Fa to Other     5,090,445     4,879,489     -210,956     -5,090,445     Total Fa to Other     6,332,431     5,851,030     -481,401     -6,332,431       Locked Injury Type Development     209,486,723     186,083,028     -23,403,695     223,361,267     205,636,517     -17,724,7       0.8888     0.8888     0.888			,		,	,			,	,	,	,
Total Fa to Other     5,090,445     4,879,489     -210,956     -5,090,445     Total Fa to Other     6,332,431     5,851,030     -481,401     -6,332,431       Locked Injury Type Development     Locked Injury Type Development     Locked Injury Type Development     0.888     -23,403,695     0.888     0.888     0.5 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>FaNC</td> <td>IIN</td> <td>23,176</td> <td>25,341</td> <td>2,165</td> <td>-23,1</td>							FaNC	IIN	23,176	25,341	2,165	-23,1
Locked Injury Type Development Locked Injury Type Development 209,486,723 186,083,028 -23,403,695 223,361,267 205,636,517 -17,724,7 0.888 0.5 Cross Over Injury Type Development Cross Over Injury Type Development 209,486,723 240,905,178 31,418,454 223,361,267 239,251,483 15,890,2			,	,			Total Fact	o Other	0 000 404	E 0.54 0.20	404 404	C 222 4
209,486,723 186,083,028 -23,403,695 223,361,267 205,636,517 -17,724,7 0.888 0.5 Cross Over Injury Type Development Cross Over Injury Type Development 209,486,723 240,905,178 31,418,454 223,361,267 239,251,483 15,890,2	otal Fa t	to Other	5,090,445	4,879,489	-210,956	-5,090,445	i otal Fa t	to Other	6,332,431	5,851,030	-481,401	-6,332,4
209,486,723 186,083,028 -23,403,695 223,361,267 205,636,517 -17,724,7 0.888 0.5 Cross Over Injury Type Development Cross Over Injury Type Development 209,486,723 240,905,178 31,418,454 223,361,267 239,251,483 15,890,2	Locked Ir	njury Type Do	evelopment				Locked Ir	njury Type D	evelopment			
Cross Over Injury Type Development     Cross Over Injury Type Development       209,486,723     240,905,178     31,418,454     223,361,267     239,251,483     15,890,2				186,083,028				=		205,636,517		-17,724,75
209,486,723 240,905,178 31,418,454 223,361,267 239,251,483 15,890,2						0.888						0.92
	Cross Ov	er Injury Typ	e Development				Cross Ov	er Injury Typ	be Development			
1.150 1.0			209,486,723	240,905,178					223,361,267	239,251,483		15,890,21
						1.150						1.07

Notes: Injury Type Category = Injury Type + Body Part category + Claim Status at 1st

Injury Types:	Body Part Categories:
Fa = Fatal	N = Not likely body part
PT = Permanent Total	L = Likely body part
PP = Permanent Partial	
TT = Temporary Total	Claim Status:
Mo = Medical Only	C = Closed at 1st
	O = Open at 1st

LO = Likely body part, open at 1st

Data: All NCCI ratemaking states

Excludes carriers not reporting in URE format Applies the single claim loss limitation at \$500K

### ANALYSIS OF LOSS DEVELOPMENT BY INJURY TYPE, PART OF BODY, AND OPEN/CLOSED (at 1st report) STATISTICAL PLAN DATA - CLASS RATEMAKING

### Summary - Fatal and PT Development

### PERMANENT TOTAL

PY 1999	NITOTAL				
					Ind+Med
Category	Category	Ind+Med	Ind+Med	Ind+Med	Injury Type
at 1st	at 6th	at 1st	at 6th	Development	Development
Stays in Ir					
PTLO	PTL	83,291,688	81,330,910	-1,960,778	-1,960,778
PTLC	PTL	7,474,144	7,494,083	19,939	19,939
PTNO	PTN	24,646,111	24,954,711	308,600	308,600
PTNC	PTN	4,647,731	4,751,566	103,835	103,835
Total PT to	o PT	120,059,674	118,531,270	-1,528,404	-1,528,404
Moves inte	o Injury Ty	pe			
FaLO	PTL	597,761	954,391	356,630	954,391
TTLO	PTL	58,296,074	180,949,875	122,653,801	180,949,875
MoLO	PTL	1,350,219	12,210,680	10,860,461	12,210,680
PPLO	PTL	90,115,408	271,054,396	180,938,988	271,054,396
	PTL	0	38,971,217	38,971,217	38,971,217
	PTN	0	17,518,210	17,518,210	17,518,210
FaLC	PTL	2,888	2,888	0	2,888
TTLC	PTL	779,756	4,115,315	3,335,559	4,115,315
MoLC	PTL	50,962	6,193,259	6,142,297	6,193,259
PPLC	PTL	503,709	3,619,431	3,115,722	3,619,431
TTNO	PTN	27,315,144	94,919,491	67,604,347	94,919,491
MoNO	PTN	218,603	4,241,846	4,023,243	4,241,846
PPNO	PTN	35,247,948	111,113,846	75,865,898	111,113,846
TTNC	PTN	452,656	2,778,277	2,325,621	2,778,277
MoNC	PTN	38,566	2,329,502	2,290,936	2,329,502
PPNC	PTN	679,326	3,250,047	2,570,721	3,250,047
Total Othe	er to PT	215,649,020	754,222,671	538,573,651	754,222,671
Other LO t	o PT	150,359,462	465,169,342	314,809,880	465,169,342
Arising to F	РΤ	0	56,489,427	56,489,427	56,489,427
All other to	PT	65,289,558	232,563,902	167,274,344	232,563,902
Moves out	t of Injury T	vpe			
PTLO	FaL	5,948,628	5,110,187	-838,441	-5,948,628
PTLO	TTL	4,953,081	3,961,440	-991,641	-4,953,081
PTLO	MoL	1,363,527	27,013	-1,336,514	-1,363,527
PTLO	PPL	16,564,439	12,898,826	-3,665,613	-16,564,439
PTLC	TTL	336,156	193,243	-142,913	-336,156
PTLC	MoL	5,760	5,756	-4	-5,760
PTLC	PPL	237,237	278,250	41,013	-237,237
PTNO	TTN	2,660,188	2,452,291	-207,897	-2,660,188
PTNO	MoN	155,104	51,436	-103,668	-155,104
PTNO	PPN	7,046,099	5,241,309	-1,804,790	-7,046,099
PTNC	TTN	187,636	201,725	14,089	-187,636
PTNC	MoN	9,936	7,836	-2,100	-9,936
PTNC	PPN	19,788	44,490	24,702	-19,788
Total PT to		39,487,579	30,473,802	-9,013,777	-39,487,579
Locked In	iury Type D	Development			
		159,547,253	149,005,072		-10,542,181
		,200	,		0.934
Cross Ove	er Injury Ty	pe Development			
		159,547,253	872,753,941		713,206,688
					5.470

PTLC F PTNO F Total PT to Moves into FaLO F MoLO F TTLO F MoLO F PPLO F F TTLC F MOLC F TTNO F MONC F PPLC F TTNO F MONC F PPNO F TTNC F TOTAL Other O Arising to PT All other to F MONC F PTLO T PTLO M PTLO F	PTL PTN PTN PTN PTN PTN PTL PTL PTL PTL PTL PTL PTL PTN PTN PTN PTN PTN PTN PTN PTN	Ind+Med @1st 76,210,396 5,739,227 25,918,704 3,480,736 111,349,063 96 1,238,018 54,534,730 271,881 81,150,562 0 0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279 162,571	Ind+Med @5th 80,732,133 5,690,608 25,534,009 3,415,996 115,372,746 115,372,746 115,372,746 115,372,746 117,542,7796 117,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535 1,232,692	Development 4,521,737 -48,619 -384,695 -64,740 4,023,683 -132,371 108,435,533 9,690,884 160,262,633 35,827,796 17,544,736 2,375,317 5,367,815 342,468 55,958,946 3,693,933 73,649,999 1,522,976 1,849,256 1,070,121	Development 4,521,737 -48,619 -64,740 4,023,683 1,105,647 162,970,265 9,962,765 241,413,199 35,827,796 17,544,737 3,055,005 5,425,788 1,387,697 777,574,737 3,759,852 109,426,811 2,442,622 1,874,538 1,232,692
PTLO F PTLC F PTNC F PTNC F Total PT to Moves into FaLO F TTLO F MoLC F PPLO F TTLC F MoLC F PPLC F TTNC F MoNC F PPNC F TTNC F TOTAL Other to F TTLO T PTLO T PTLO F	PTL PTN PTN PTN PTN PTN PTL PTL PTL PTL PTL PTL PTL PTN PTN PTN PTN PTN PTN PTN PTN	5,739,227 25,918,704 3,480,736 111,349,063 111,349,063 1,238,018 54,534,730 271,881 81,150,562 0 0 0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	5,690,608 25,534,009 3,415,996 115,372,746 1,105,647 162,970,263 9,962,765 241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	-48,619 -384,695 -64,740 4,023,683 -132,371 108,435,533 9,690,884 160,262,633 35,827,796 17,544,736 2,375,317 5,367,815 342,468 55,958,946 3,693,933 73,649,993 1,522,976 1,849,256	-48,619 -384,699 -64,740 <b>4,023,683</b> 1,105,647 162,970,266 9,962,769 241,413,199 35,827,790 17,544,733 3,055,000 5,425,788 1,387,699 77,574,733 3,759,855 109,426,811 2,442,629 1,874,533
PTNO F PTNC F Total PT to FaLO F TTLO F MoLO F PPLO F PPLO F PPLO F TTLC F MoLC F PPLC F TTNC F MONC F PPNO F TTNC F TTNC F MONC F PPNO F TTNC F TTNC F TTNC F MONC F PPNO F TTNC F TTLO F FTLO T PTLC F	PTN PT PT Injury Typ PTL PTL PTL PTL PTL PTL PTL PTL PTL PTL	5,739,227 25,918,704 3,480,736 111,349,063 111,349,063 1,238,018 54,534,730 271,881 81,150,562 0 0 0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	5,690,608 25,534,009 3,415,996 115,372,746 1,105,647 162,970,263 9,962,765 241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	-48,619 -384,695 -64,740 4,023,683 -132,371 108,435,533 9,690,884 160,262,633 35,827,796 17,544,736 2,375,317 5,367,815 342,468 55,958,946 3,693,933 73,649,993 1,522,976 1,849,256	-48,619 -384,699 -64,740 <b>4,023,683</b> 1,105,647 162,970,266 9,962,769 241,413,199 35,827,790 17,544,733 3,055,000 5,425,788 1,387,699 77,574,733 3,759,855 109,426,811 2,442,629 1,874,533
PTNC F   Total PT to   Moves into   FaLO F   TTLO F   MOLO F   PPLO F   TTLC F   MoLC F   PPLC F   TTNC F   MONO F   PPNC F   TTNC F   MoNC F   PPNC F   Total Other O   All other to F T   Moves out a F   PTLO T   PTLO T   PTLO T   PTLO T   PTLO T   PTLO T	PTN PT Injury Typ PTL PTL PTL PTL PTL PTL PTL PTL	3,480,736 111,349,063 111,349,063 1,238,018 54,534,730 271,881 81,150,562 0 0 0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	3,415,996 115,372,746 1,105,647 162,970,263 9,962,765 241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	-64,740 4,023,683 -132,371 108,435,533 9,690,884 160,262,633 35,827,796 17,544,736 2,375,317 5,367,815 342,468 55,958,946 3,693,933 73,649,999 1,522,976 1,849,256	-64,74 4,023,68 1,105,64 162,970,26 9,962,76 241,413,19 35,827,79 17,544,73 3,055,00 5,425,78 1,387,69 77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
Total PT to     Moves into     FaLO   F     FALO   F     TTLO   F     MoLO   F     PPLO   F     TTLC   F     MoLC   F     PPLC   F     TTNC   F     MoNC   F     PPNC   F     TOTAL Other   Other LO to     Arising to PT   All other to F     Moves out c   PTLO     PTLO   T     PTLC   F	PT Injury Typ PTL PTL PTL PTL PTL PTL PTL PTL PTN PTN PTN PTN PTN PTN	111,349,063 pe 1,238,018 54,534,730 271,881 81,150,562 0 0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	115,372,746 1,105,647 162,970,263 9,962,765 241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	4,023,683 -132,371 108,435,533 9,690,884 160,262,633 35,827,796 17,544,736 2,375,317 5,367,815 342,468 55,958,946 3,693,933 73,649,999 1,522,976 1,849,256	4,023,68: 1,105,64' 162,970,26: 9,962,76: 241,413,19: 35,827,79 17,544,73: 3,055,000 5,425,78: 1,387,69 77,574,73: 3,759,85: 109,426,81: 2,442,62' 1,874,53: 1,874,53:
Moves into FaLO F TTLO F MoLO F PPLO F F TTLC F MoLC F PPLC F TTNC F MoNC F PPNC F TTNC F MoNC F PPNC F TOtal Other Other LO to Arising to PT Other LO to Arising to PT All other to F MOVES out C PTLO T PTLO T PTLO F	Injury Typ PTL PTL PTL PTL PTL PTL PTL PTL PTN PTN PTN PTN PTN PTN	pe 1,238,018 54,534,730 271,881 81,150,562 0 0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	1,105,647 162,970,263 9,962,765 241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	-132,371 108,435,533 9,690,884 160,262,633 35,827,796 17,544,736 2,375,317 5,367,815 342,468 55,958,946 3,693,933 73,649,999 1,522,976 1,849,256	1,105,64 162,970,26 9,962,76 241,413,19 35,827,79 17,544,73 3,055,00 5,425,78 1,387,69 77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
FaLO     F       TTLO     F       MoLO     F       PPLO     F       TTLC     F       TTLC     F       MoLC     F       PPLO     F       TTLC     F       MoLC     F       PPLC     F       TTNO     F       MONO     F       PNO     F       TTNC     F       MONC     F       PPNC     F       Total Other     O       All other to F     O       PTLO     T       PTLO     T       PTLO     N       PTLO     T       PTLO     T       PTLC     T       PTLC     F	PTL PTL PTL PTL PTL PTL PTN PTN PTN PTN PTN PTN PTN PTN	1,238,018 54,534,730 271,881 81,150,562 0 679,688 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	162,970,263 9,962,765 241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	$\begin{array}{c} 108,435,533\\ 9,690,884\\ 160,262,633\\ 35,827,796\\ 17,544,736\\ 2,375,317\\ 5,367,815\\ 342,468\\ 55,958,946\\ 3,693,933\\ 73,649,999\\ 1,522,976\\ 1,849,256\end{array}$	162,970,263 9,962,764 241,413,199 35,827,799 17,544,736 5,425,783 1,387,693 77,574,733 3,759,855 109,426,819 2,442,629 1,874,538
TTLO     F       MoLO     F       PPLO     F        F       TTLC     F       MoLC     F       PPLC     F       TTNC     F       MONO     F       PPNO     F       TTNC     F       MoNC     F       PPNC     F       Total Other     Other to to       Arising to PT     All other to F       Moves out c     PTLO       PTLO     T       PTLC     F	PTL PTL PTL PTL PTL PTN PTN PTN PTN PTN PTN PTN PTN PTN	54,534,730 271,881 81,150,562 0 0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	162,970,263 9,962,765 241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	$\begin{array}{c} 108,435,533\\ 9,690,884\\ 160,262,633\\ 35,827,796\\ 17,544,736\\ 2,375,317\\ 5,367,815\\ 342,468\\ 55,958,946\\ 3,693,933\\ 73,649,999\\ 1,522,976\\ 1,849,256\end{array}$	162,970,26 9,962,76 241,413,19 35,827,79 17,544,73 3,055,00 5,425,78 1,387,69 77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
MoLO     F       PPLO     F        F        F       TTLC     F       MoLO     F       PPLC     F       TTNO     F       MONO     F       PPNO     F       MONC     F       PPNC     F       Total Other     O to       All other to To     F       MONC     F       PTLO     T       PTLC     T	PTL PTL PTN PTL PTL PTL PTN PTN PTN PTN PTN PTN PTN	271,881 81,150,562 0 0 679,688 5,7,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	9,962,765 241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	9,690,884 160,262,633 35,827,796 17,544,736 2,375,317 5,367,815 342,468 55,958,946 3,693,933 73,649,999 1,522,976 1,849,256	9,962,76 241,413,19 35,827,79 17,544,73 3,055,00 5,425,78 1,387,69 77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
PPLO     F        F        F       TTLC     F       MoLC     F       PPLC     F       TTNO     F       MONO     F       PPNO     F       TTNC     F       MONC     F       PPNC     F       Total Other     Other LO to       Arising to PT     All other to F       Moves out a     F       PTLO     T       PTLO     N       PTLO     T       PTLO     T       PTLO     T       PTLO     T       PTLO     F       PTLO     F       PTLC     F	PTL PTN PTN PTL PTL PTN PTN PTN PTN PTN PTN PTN	81,150,562 0 679,688 5,7,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	241,413,195 35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	$\begin{array}{c} 160,262,633\\ 35,827,796\\ 17,544,736\\ 2,375,317\\ 5,367,815\\ 342,468\\ 55,958,946\\ 3,693,933\\ 73,649,999\\ 1,522,976\\ 1,849,256\end{array}$	241,413,19 35,827,79 17,544,73 3,055,00 5,425,78 1,387,69 77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
TTLC F MoLC F PPLC F TTNO F MONO F PPNO F TTNC F MONO F PPNO F TTNC F MONC F PPNC F TOtal Other Other LO to Arising to PT All other to F MOVES out C PTLO F PTLO T PTLO F PTLC F	PTL PTN PTL PTL PTN PTN PTN PTN PTN PTN PTN	0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	35,827,796 17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	$\begin{array}{c} 35,827,796\\ 17,544,736\\ 2,375,317\\ 5,367,815\\ 342,468\\ 55,958,946\\ 3,693,933\\ 73,649,999\\ 1,522,976\\ 1,849,256\end{array}$	35,827,79 17,544,73 3,055,08 5,425,78 1,387,69 77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
TTLC F MoLC F PPLC F TTNO F MoNO F PPNO F TTNC F MoNC F PPNC F TOtal Other Other LO to Arising to PT All other to F Moves out c PTLO F PTLO T PTLO F PTLC F	PTN PTL PTL PTN PTN PTN PTN PTN PTN PTN	0 679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	17,544,736 3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	$17,544,736\\2,375,317\\5,367,815\\342,468\\55,958,946\\3,693,933\\73,649,999\\1,522,976\\1,849,256\\$	17,544,736 3,055,005 5,425,785 1,387,697 77,574,737 3,759,852 109,426,811 2,442,625 1,874,535
TTLC F MoLC F PPLC F PPLC F MoNO F PPNO F TTNC F MoNC F PPNC F Total Other Other LO to Arising to PT All other to F Moves out c PTLO F PTLO M PTLO F	PTL PTL PTN PTN PTN PTN PTN PTN PTN	679,688 57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	3,055,005 5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	2,375,317 5,367,815 342,468 55,958,946 3,693,933 73,649,999 1,522,976 1,849,256	3,055,00 5,425,78 1,387,69 77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
MoLC F PPLC F TTNO F MoNO F PPNO F TTNC F MoNC F PPNC F <b>Total Other</b> Other LO to Arising to PT Arising to PT All other to F PTLO F PTLO T PTLO F PTLC F	PTL PTN PTN PTN PTN PTN PTN PTN	57,968 1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	5,425,783 1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	5,367,815 342,468 55,958,946 3,693,933 73,649,999 1,522,976 1,849,256	5,425,783 1,387,69 77,574,73 3,759,852 109,426,819 2,442,629 1,874,533
PPLC F TTNO F MoNO F PPNO F TTNC F MoNC F PPNC F PPNC F Total Other Other LO to Arising to PT All other to F Moves out c PTLO F PTLO F PTLC F	PTL PTN PTN PTN PTN PTN PTN	1,045,229 21,615,791 65,919 35,776,820 919,653 25,279	1,387,697 77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	5,367,815 342,468 55,958,946 3,693,933 73,649,999 1,522,976 1,849,256	5,425,78 1,387,69 77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
TTNO F MoNO F PPNO F TTNC F MoNC F PPNC F Total Other Other LO to Arising to PT All other to F Moves out c PTLO F PTLO T PTLO M PTLO F	PTN PTN PTN PTN PTN PTN	21,615,791 65,919 35,776,820 919,653 25,279	77,574,737 3,759,852 109,426,819 2,442,629 1,874,535	55,958,946 3,693,933 73,649,999 1,522,976 1,849,256	77,574,73 3,759,85 109,426,81 2,442,62 1,874,53
MoNO F PPNO F TTNC F PPNC F Total Other Other LO to Other LO to Arising to PT All other to F Moves out c PTLO F PTLO T PTLO M PTLO F PTLC F	PTN PTN PTN PTN PTN	65,919 35,776,820 919,653 25,279	3,759,852 109,426,819 2,442,629 1,874,535	3,693,933 73,649,999 1,522,976 1,849,256	3,759,85 109,426,81 2,442,62 1,874,53
PPNO F TTNC F MoNC F PPNC F Total Other Other LO to Arising to PT All other to F Moves out c PTLO F PTLO T PTLO F PTLC F	PTN PTN PTN PTN	35,776,820 919,653 25,279	109,426,819 2,442,629 1,874,535	73,649,999 1,522,976 1,849,256	109,426,81 2,442,62 1,874,53
TTNC P MoNC P PPNC P Total Other Other LO to Arising to PT All other to F Moves out c PTLO T PTLO T PTLO T PTLC T PTLC F	PTN PTN PTN	919,653 25,279	2,442,629 1,874,535	1,522,976 1,849,256	2,442,62 1,874,53
MoNC F PPNC F Total Other Other LO to Arising to PT All other to F Moves out o PTLO F PTLO T PTLO M PTLO F PTLC F	PTN PTN	25,279	2,442,629 1,874,535	1,849,256	2,442,62 1,874,53
PPNC F Total Other LO to Other LO to Arising to PT All other to F Moves out c PTLO F PTLO T PTLO M PTLO F PTLC F	PTN	25,279	1,874,535	1,849,256	1,874,53
Total Other Other LO to Arising to PT All other to P PTLO F PTLO T PTLO M PTLO P PTLC T PTLC F					
Other LO to Arising to PT All other to F PTLO F PTLO F PTLO N PTLO F PTLC T PTLC F					
Arising to PT All other to F PTLO F PTLO T PTLO M PTLO M PTLO F PTLC T PTLC F	to PT	197,544,109	675,004,151	477,460,042	675,004,15
All other to F Moves out o PTLO F PTLO T PTLO M PTLO F PTLC F PTLC F	PT	137,195,191	415,451,870	278,256,679	415,451,87
Moves out of PTLO F PTLO T PTLO M PTLO F PTLC T PTLC F	Т	0	53,372,532	53,372,532	53,372,53
PTLO F PTLO T PTLO M PTLO F PTLC T PTLC F	PT	60,348,918	206,179,749	145,830,831	206,179,74
PTLO T PTLO M PTLO F PTLC T PTLC F					
PTLO M PTLO F PTLC T PTLC F	FaL	3,966,358	3,819,262	-147,096	-3,966,35
PTLO F PTLC T PTLC F	TTL	6,349,440	4,749,108	-1,600,332	-6,349,44
PTLC T PTLC F	MoL	1,892,978	1,092,058	-800,920	-1,892,97
PTLC P	PPL	27,503,897	18,239,496	-9,264,401	-27,503,89
	TTL	210,089	243,128	33,039	-210,08
PTNO F	PPL	151,118	148,666	-2,452	-151,11
	FaN	1,390,720	1,000,000	-390,720	-1,390,72
	TTN	3,649,969	2,458,285	-1,191,684	-3,649,96
	MoN	605,065	81,494	-523,571	-605,06
	PPN	7,684,122	6,825,909	-858,213	-7,684,12
	TTN	126,692	128,622	1,930	-126,69
PTNC N	MoN	934	417	-517	-93
PTNC F	PPN	65,145	64,953	-192	-65,14
Total PT to		53,596,527	38,851,398	-14,745,129	-53,596,52
Locked Inju	Other				

PERMANENT TOTAL

PY2000

107,373,	330	134,224,144	-10,721,440
			0.935
Cross Over Injury Type Developmer	nt		
164,945,	590	790,376,898	625,431,308
			4.792

Injury Type Category = Injury Type + Body Part category + Claim Status at 1st Notes:

Injury Types: Fa = Fatal PT = Permanent Total PP = Permanent Partial	Body Part Categories: N = Not likely body part L = Likely body part				
TT = Temporary Total	Claim Status:				
Mo = Medical Only	C = Closed at 1st				
	O = Open at 1st				
LO = Likely body part, open at 1st					

Data:

All NCCI ratemaking states Excludes carriers not reporting in URE format Applies the single claim loss limitation at \$500K Exhibit 7

# URE WORKERS COMPENSATION STATISTICAL PLAN Part of Body—Injury Codes and Descriptions

	Code*	Narrative Description
I.	Head	
10	Multiple Head Injury	Any combination of Head injuries
11	Skull	
12	Brain	
13	Ear(s)	Includes: Hearing, Inside Eardrum
14	Eye(s)	Includes: Optic Nerves, Vision, Eyelids
15	Nose	Includes: Nasal Passage, Sinus, Sense of Smell
16	Teeth	
17	Mouth	Includes: Lips, Tongue, Throat, Taste
18	Soft tissue	
19	Facial Bones	Includes: Jaw
П.	Neck	
20	Multiple Neck Injury	Any combination of Neck injuries
21	Vertebrae	Includes: Spinal Column Bone, "Cervical Segment"
22	Disc	Includes: Spinal Column cartilage, "Cervical Segment"
23	Spinal Cord	Includes: Nerve Tissue, "Cervical Segment"
24	Larynx	Includes: Cartilage and Vocal Cords
25	Soft Tissue	Other than Larynx or Trachea
26	Trachea	
III.	Upper Extremities	
30	Multiple Upper Extremities	Any combination of Upper Extremity injuries, excluding
31		Hands and Wrists combined
31	Upper Arm	Humerus and Corresponding Muscles, excluding Clavicle and Scapula
32	Elbow	Radial Head
33	Lower Arm	Forearm—Radius, Ulna and Corresponding Muscles
34	Wrist	Carpals and Corresponding Muscles
35	Hand	Metacarpals and Corresponding Muscles
		Wrist or Fingers
36	Finger(s)	Other than Thumb and Corresponding Muscles
37	Thumb	
38	Shoulder(s)	Armpit, Rotator Cuff, Trapezius, Clavicle, Scapula
39	Wrist(s) & Hand(s)	
IV.	Trunk	
40	Multiple Trunk	Any combination of Trunk injuries
41	Upper Back Area	(Thoracic Area) Upper Back Muscles, excluding Vertebrae, Disc, Spinal Cord
42	Lower Back Area	(Lumbar Area and Lumbo Sacral) Lower Back Muscles, excluding Sacrum, Coccyx, Pelvis, Vertebrae, Disc, Spinal

\* Shaded areas are part of body codes considered "likely to develop."

# URE WORKERS COMPENSATION STATISTICAL PLAN Part of Body—Injury Codes and Descriptions

Code*		Narrative Description
		Cord
43	Disc	Spinal Column Cartilage other than Cervical Segment
44	Chest	Including Ribs, Sternum, Soft Tissue
45	Sacrum and Coccyx	Final Nine Vertebrae - Fused
46	Pelvis	
47	Spinal Cord	Nerve Tissue other than Cervical Segment
48	Internal Organs	Other than Heart and Lungs
49	Heart	
60	Lungs	
61	Abdomen	Excluding Injury to Internal Organs Including Groin
62	Buttocks	Soft Tissue
63	Lumbar and/or Sacral Vertebrae (Vertebra NOC Trunk	Bone Portion of the Spinal Column
V.	Lower Extremities	
50	Multiple Lower Extremities	Any combination of Lower Extremity injuries
51	Нір	
52	Upper Leg	Femur and Corresponding Muscles
53	Knee	Patella
54	Lower Leg	Tibia, Fibula and Corresponding Muscles
55	Ankle	Tarsals
56	Foot	Metatarsals, Heel, Achilles Tendon and Corresponding Muscles - excluding Ankle or Toes
57	Toes	
58	Great Toe	
VI.	Multiple Body Parts	
64	Artificial Appliance	Braces, etc.
65	Insufficient Info to Properly Identify - Unclassified	Insufficient information to identify part affected
66	No Physical Injury	Mental Disorder
90	Multiple Body Parts (Including Body Systems & Body Parts)	Applies when more than one Major Body Part has been affected, such as an Arm and a Leg and Multiple Internal Organs
91	Body Systems and Multiple Body Systems	Applies when functioning of an Entire Body System has been affected without specific injury to any other part, as in the case of Poisoning, Corrosive Action, Inflammation, Affecting Internal Organs, Damage to Nerve Centers, etc.; does NOT apply when the systemic damage results from an External Injury affecting an External Part such as a Back Injury that includes damage to the Nerves of the Spinal Cord

\* Shaded areas are part of body codes considered "likely to develop."