



Exhibit Package for Workers Compensation: New Developments In Development

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Fairmont Le Chateau Frontenac
Quebec City, Quebec**

Illustration of Critical Value "Crossover" Permanent Partial Claims Only

Policy Year 1997
Countrywide - NCCI States

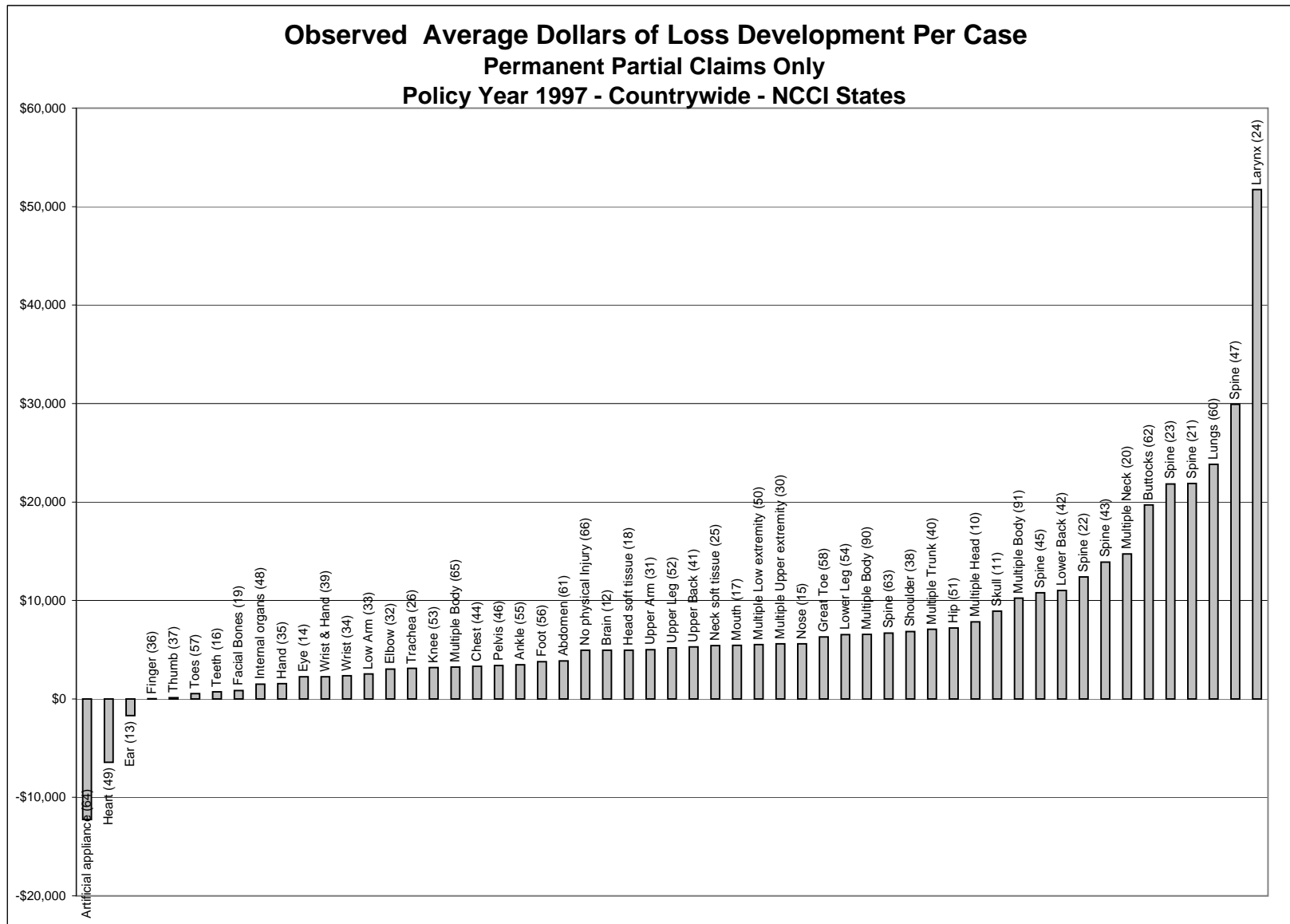
Status of Claim @ 1st	Status of Claim @ 4th	(1) Indemnity \$ @ 1st	(2) Indemnity \$ @ 4th	(3) (2)/(1) Indemnity Link Ratio	(4) Link Ratio Based on Status @ 1st	(5) Link Ratio Incl. Crossover
Major	Major	613,981,619	820,980,453	1.337	1.156	2.033 *
Major	minor	149,179,971	60,947,235	0.409		
minor	Major	207,820,368	730,279,392	3.514	1.339	0.859 **
minor	minor	1,186,650,173	1,137,543,165	0.959		

Status of Claim @ 1st	Status of Claim @ 4th	(1) Medical \$ @ 1st	(2) Medical \$ @ 4th	(3) (2)/(1) Medical Link Ratio	(4) Link Ratio Based on Status @ 1st	(5) Link Ratio Incl. Crossover
Major	Major	420,359,014	500,436,333	1.190	1.100	1.743
Major	minor	92,457,889	63,417,464	0.686		
minor	Major	211,613,060	393,182,703	1.858	1.075	0.833
minor	minor	1,154,460,758	1,074,742,398	0.931		

* 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]

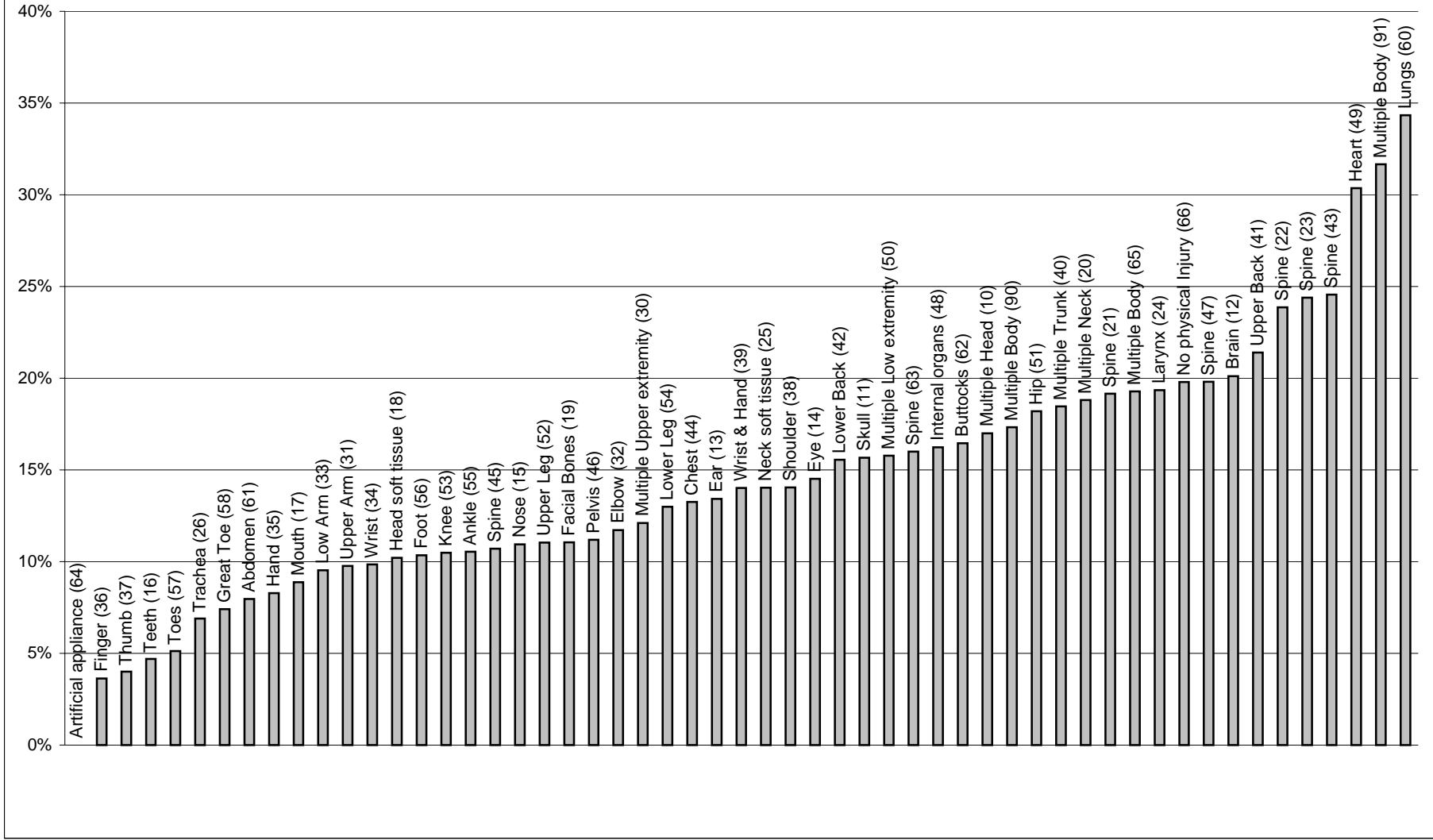


Source: NCCI WCSP Data

(##) - Part of Body code

Permanent Partial Cases Open at 5th Report Policy Year 1997 Countrywide		
Injured Body Part (code)	Cases	% Open @ 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	10.2%
Foot (56)	5,073	10.3%
Knee (53)	20,363	10.5%
Ankle (55)	5,680	10.5%
Spine (45)	299	10.7%
Nose (15)	265	10.9%
Upper Leg (52)	797	11.0%
Facial Bones (19)	344	11.0%
Pelvis (46)	1,072	11.2%
Elbow (32)	4,095	11.7%
Multiple Upper extremity (30)	5,123	12.1%
Lower Leg (54)	3,787	13.0%
Chest (44)	1,245	13.3%
Ear (13)	939	13.4%
Wrist & Hand (39)	778	14.0%
Neck soft tissue (25)	798	14.0%
Shoulder (38)	4,843	14.0%
Eye (14)	1,240	14.5%
Lower Back (42)	32,287	15.6%
Skull (11)	862	15.7%
Multiple Low extremity (50)	1,914	15.8%
Spine (63)	150	16.0%
Internal organs (48)	930	16.2%
Buttocks (62)	79	16.5%
Multiple Head (10)	1,607	17.0%
Multiple Body (90)	17,372	17.3%
Hip (51)	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	

**Percentage of Permanent Partial Cases Open at 5th Report
Policy Year 1997
Countrywide - NCCI States**



Source: NCCI WCSP Data

**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 Locked at 1st		Development 1st to x (1:x) -- Limited Incurred Losses					
Injury Type		Ind 1999	Ind 2000	Med 1999	Med 2000	I+M 1999	I+M 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	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	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	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	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	---	---	1.204	1.175	1.428	1.379
MoNO	Mo Not Likely Body Part, Open at 1st	---	---	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	---	---	1.120	1.135	1.318	1.333
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	1.004
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 = 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 |

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 Locked at 1st

Development 1st to x (1:x) -- Limited Incurred Losses

Options	Devel. Category	Injury Type Categories Included	Ind	Ind	Med	Med	I+M	I+M	I+M	%	I+M	%
			1999 1:6	2000 1:5	1999 1:6	2000 1:5	1999 1:6	2000 1:5	1999 \$M	Total \$ Move	2000 \$M	Total \$ 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

Options	Devel. Category	Injury Type Categories Included	Ind	Ind	Med	Med	I+M	I+M	I+M	I+M
			1999 1:6	2000 1:5	1999 1:6	2000 1:5	1999 1:6	2000 1:5	1999 \$M	2000 \$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

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

Body Part Categories:

N = Not likely body part
L = Likely body part

Claim Status:

C = Closed at 1st
O = Open at 1st

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

**FATAL
PY 1999**

Category at 1st	Category at 6th	Ind+Med at 1st	Ind+Med at 6th	Ind+Med Development	Ind+Med Injury Type Development
Stays in Injury Type					
FaLO	FaL	172,831,898	149,614,886	-23,217,012	-23,217,012
FaLC	FaL	18,522,409	19,393,256	870,847	870,847
FaNO	FaN	11,940,325	11,054,696	-885,629	-885,629
FaNC	FaN	1,101,646	1,140,701	39,055	39,055
Total Fa to Fa		204,396,278	181,203,539	-23,192,739	-23,192,739

Moves into Injury Type

PTLO	FaL	5,948,628	5,110,187	-838,441	5,110,187
TTLO	FaL	12,678,675	16,950,679	4,272,004	16,950,679
MoLO	FaL	213,376	1,369,657	1,156,281	1,369,657
PPLO	FaL	13,519,287	15,965,816	2,446,529	15,965,816
----	FaL	0	12,583,421	12,583,421	12,583,421
----	FaN	0	1,366,094	1,366,094	1,366,094
TTLC	FaL	339,998	520,788	180,790	520,788
MoLC	FaL	23,952	979,881	955,929	979,881
PPLC	FaL	265,121	226,770	-38,351	226,770
TTNO	FaN	1,265,655	1,498,696	233,041	1,498,696
MoNO	FaN	30,028	938,698	908,670	938,698
PPNO	FaN	1,321,388	2,025,430	704,042	2,025,430
TTNC	FaN	37,411	55,284	17,873	55,284
MoNC	FaN	6,722	38,582	31,860	38,582
PPNC	FaN	53,961	71,656	17,695	71,656
Total Other to Fa		35,704,202	59,701,639	23,997,437	59,701,639

Other LO to Fa		32,359,966	39,396,339	7,036,373	39,396,339
Arising to Fa		0	13,949,515	13,949,515	13,949,515
All other to Fa		3,344,236	6,355,785	3,011,549	6,355,785

Moves out of Injury Type

FaLO	PTL	597,761	954,391	356,630	-597,761
FaLO	TTL	3,373,971	3,034,733	-339,238	-3,373,971
FaLO	MoL	254,232	32,821	-221,411	-254,232
FaLO	PPL	208,664	205,713	-2,951	-208,664
FaLC	PTL	2,888	2,888	0	-2,888
FaLC	TTL	33,168	58,565	25,397	-33,168
FaLC	MoL	21,257	1,255	-20,002	-21,257
FaNO	TTN	383,884	403,289	19,405	-383,884
FaNO	MoN	6,500	0	-6,500	-6,500
FaNO	PPN	183,853	155,381	-28,472	-183,853
FaNC	TTN	18,617	22,089	3,472	-18,617
FaNC	PPN	5,650	8,364	2,714	-5,650
Total Fa to Other		5,090,445	4,879,489	-210,956	-5,090,445

Locked Injury Type Development

		209,486,723	186,083,028	-23,403,695	0.888
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Cross Over Injury Type Development

		209,486,723	240,905,178	31,418,454	1.150
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**FATAL
PY 2000**

Category at 1st	Category at 5th	Ind+Med at 1st	Ind+Med at 5th	Ind+Med Development	Ind+Med Injury Type Development
Stays in Injury Type					
FaLO	FaL	186,762,580	169,522,620	-17,239,960	-17,239,960
FaLC	FaL	15,910,070	17,079,627	1,169,557	1,169,557
FaNO	FaN	13,298,124	12,123,076	-1,175,048	-1,175,048
FaNC	FaN	1,058,062	1,060,164	2,102	2,102
Total Fa to Fa		217,028,836	199,785,487	-17,243,349	-17,243,349

Moves into Injury Type

PTLO	FaL	3,966,358	3,819,262	-147,096	3,819,262
TTLO	FaL	6,169,446	7,229,697	1,060,251	7,229,697
MoLO	FaL	61,485	1,180,318	1,118,833	1,180,318
PPLO	FaL	8,128,178	7,374,389	-753,789	7,374,389
----	FaL	0	11,867,836	11,867,836	11,867,836
----	FaN	0	1,623,951	1,623,951	1,623,951
TTLC	FaL	583,054	826,786	243,732	826,786
MoLC	FaL	92,349	463,387	371,038	463,387
PPLC	FaL	5,000	5,000	0	5,000
PTNO	FaN	1,390,720	1,000,000	-390,720	1,000,000
TTNO	FaN	1,431,739	1,560,824	129,085	1,560,824
MoNO	FaN	45,319	961,661	916,342	961,661
PPNO	FaN	768,723	1,238,737	470,014	1,238,737
TTNC	FaN	54,585	235,528	180,943	235,528
MoNC	FaN	15,095	78,620	63,525	78,620
Total Other to Fa		22,712,051	39,465,996	16,753,945	39,465,996

Other LO to Fa		18,325,467	19,603,666	1,278,199	19,603,666
Arising to Fa		0	13,491,787	13,491,787	13,491,787
All other to Fa		4,386,584	6,370,543	1,983,959	6,370,543

Moves out of Injury Type

FaLO	PTL	1,238,018	1,105,647	-132,371	-1,238,018
FaLO	TTL	1,500,046	1,697,990	197,944	-1,500,046
FaLO	MoL	579,712	25,285	-554,427	-579,712
FaLO	PPL	2,088,289	1,717,273	-371,016	-2,088,289
FaLC	TTL	5,536	11,236	5,700	-5,536
FaLC	MoL	2,591	2,553	-38	-2,591
FaLC	PPL	239,984	240,284	300	-239,984
FaNO	TTN	292,945	687,510	394,565	-292,945
FaNO	MoN	55,505	3,478	-52,027	-55,505
FaNO	PPN	306,629	334,433	27,804	-306,629
FaNC	TTN	23,176	25,341	2,165	-23,176
Total Fa to Other		6,332,431	5,851,030	-481,401	-6,332,431

Locked Injury Type Development

		223,361,267	205,636,517	-17,724,750	0.921
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Cross Over Injury Type Development

		223,361,267	239,251,483	15,890,216	1.071
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Notes: Injury Type Category = Injury Type + Body Part category + Claim Status at 1st

Injury Types: Fa = Fatal
PT = Permanent Total
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TT = Temporary Total
Mo = Medical Only
LO = Likely body part, open at 1st

Body Part Categories: N = Not likely body part
L = Likely body part

Claim Status: C = Closed at 1st
O = 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**

Category at 1st	Category at 6th	Ind+Med at 1st	Ind+Med at 6th	Ind+Med Development	Ind+Med Injury Type Development
Stays in Injury Type					
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 PT		120,059,674	118,531,270	-1,528,404	-1,528,404

Moves into Injury Type

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 Other to PT		215,649,020	754,222,671	538,573,651	754,222,671
Other LO to PT		150,359,462	465,169,342	314,809,880	465,169,342
Arising to PT		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 of Injury Type

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 Other		39,487,579	30,473,802	-9,013,777	-39,487,579

Locked Injury Type Development

159,547,253	149,005,072	-10,542,181
		0.934

Cross Over Injury Type Development

159,547,253	872,753,941	713,206,688
		5.470

**PERMANENT TOTAL
PY2000**

Category at 1st	Category at 5th	Ind+Med @1st	Ind+Med @5th	Ind+Med Development	Ind+Med Injury Type Development
Stays in Injury Type					
PTLO	PTL	76,210,396	80,732,133	4,521,737	4,521,737
PTLC	PTL	5,739,227	5,690,608	-48,619	-48,619
PTNO	PTN	25,918,704	25,534,009	-384,695	-384,695
PTNC	PTN	3,480,736	3,415,996	-64,740	-64,740
Total PT to PT		111,349,063	115,372,746	4,023,683	4,023,683

Moves into Injury Type

FaLO	PTL	1,238,018	1,105,647	-132,371	1,105,647
TTLO	PTL	54,534,730	162,970,263	108,435,533	162,970,263
MoLO	PTL	271,881	9,962,765	9,690,884	9,962,765
PPLO	PTL	81,150,562	241,413,195	160,262,633	241,413,195
----	PTL	0	35,827,796	35,827,796	35,827,796
----	PTN	0	17,544,736	17,544,736	17,544,736
TTLC	PTL	679,688	3,055,005	2,375,317	3,055,005
MoLC	PTL	57,968	5,425,783	5,367,815	5,425,783
PPLC	PTL	1,045,229	1,387,697	342,468	1,387,697
TTNO	PTN	21,615,791	77,574,737	55,958,946	77,574,737
MoNO	PTN	65,919	3,759,852	3,693,933	3,759,852
PPNO	PTN	35,776,820	109,426,819	73,649,999	109,426,819
TTNC	PTN	919,653	2,442,629	1,522,976	2,442,629
MoNC	PTN	25,279	1,874,535	1,849,256	1,874,535
PPNC	PTN	162,571	1,232,692	1,070,121	1,232,692
Total Other to PT		197,544,109	675,004,151	477,460,042	675,004,151
Other LO to PT		137,195,191	415,451,870	278,256,679	415,451,870
Arising to PT		0	53,372,532	53,372,532	53,372,532
All other to PT		60,348,918	206,179,749	145,830,831	206,179,749

Moves out of Injury Type

PTLO	FaL	3,966,358	3,819,262	-147,096	-3,966,358
PTLO	TTL	6,349,440	4,749,108	-1,600,332	-6,349,440
PTLO	MoL	1,892,978	1,092,058	-800,920	-1,892,978
PTLO	PPL	27,503,897	18,239,496	-9,264,401	-27,503,897
PTLC	TTL	210,089	243,128	33,039	-210,089
PTLC	PPL	151,118	148,666	-2,452	-151,118
PTNO	FaN	1,390,720	1,000,000	-390,720	-1,390,720
PTNO	TTN	3,649,969	2,458,285	-1,191,684	-3,649,969
PTNO	MoN	605,065	81,494	-523,571	-605,065
PTNO	PPN	7,684,122	6,825,909	-858,213	-7,684,122
PTNC	TTN	126,692	128,622	1,930	-126,692
PTNC	MoN	934	417	-517	-934
PTNC	PPN	65,145	64,953	-192	-65,145
Total PT to Other		53,596,527	38,851,398	-14,745,129	-53,596,527

Locked Injury Type Development

164,945,590	154,224,144	-10,721,446
		0.935

Cross Over Injury Type Development

164,945,590	790,376,898	625,431,308
		4.792

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

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
II.	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 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 - excluding 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	Hip	
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."