

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

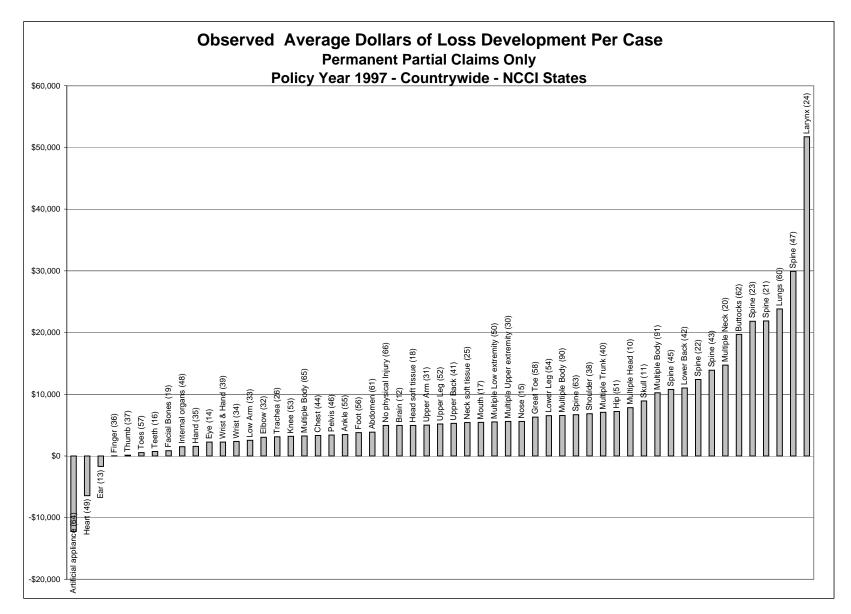
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Illustration of Critical Value "Crossover" Permanent Partial Claims Only

			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)

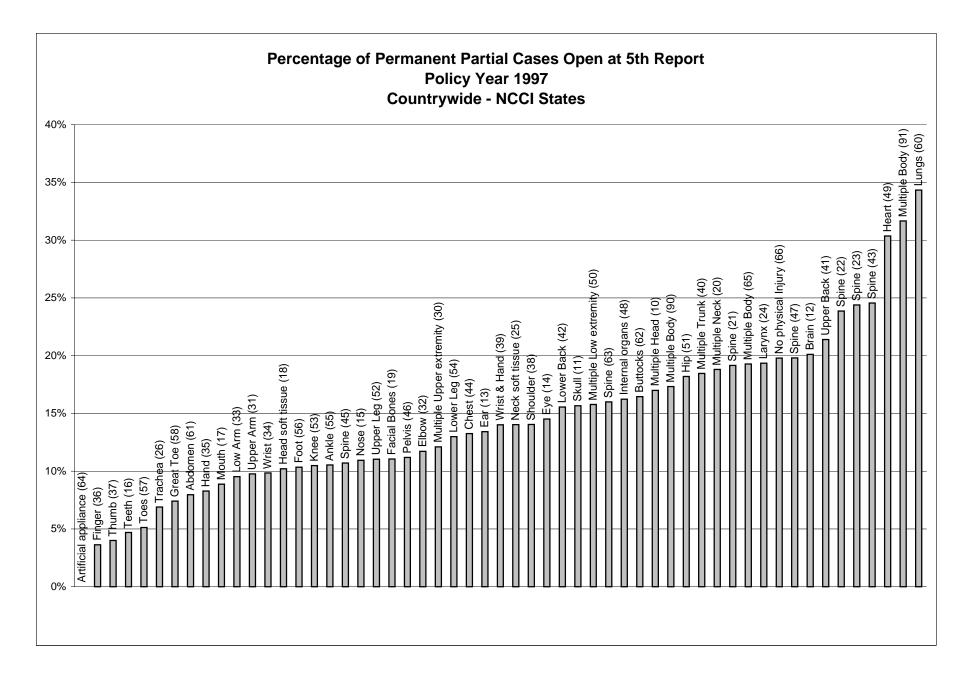
Range of Critical Values across NCCI states = [\$20K, \$90K]



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 [,]
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	NONO	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 4,023,683 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 4,023,683 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 Total Other 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."