Summary

- The following sections will have an immediate, quantifiable impact

Section	Description	Indemnity	Medical	Total
9	Permanent Partial Disability Awards	-5.2%	-	-1.7%
10 & 29	Terminating and Reopening Medical Benefits	-	-18.1%	-12.1%
10	Medical Fee Schedule Freeze	-	-3.4%	-2.3%
13	Introduction of Retroactive Period	+1.6%	-	+0.5%
24 - 26	Choice of Treating Physician	-7.8%	-8.8%	-8.5%
	Overall Cost Impact	-11.2%	-27.8%	-22.4%
				$-92.2 M

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ECONOMIC AFFAIRS IC
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Exhibit 14