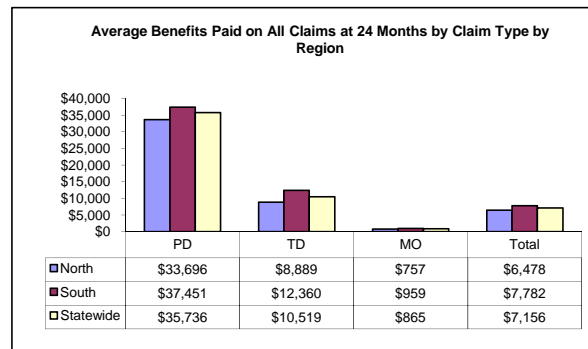
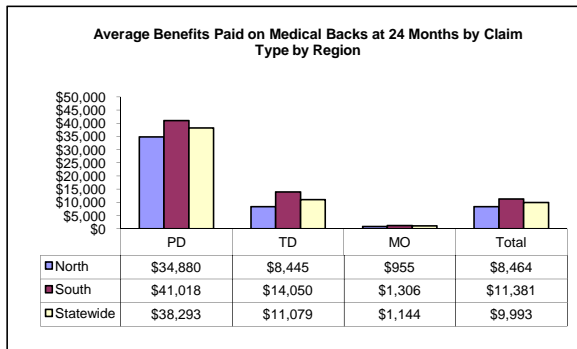
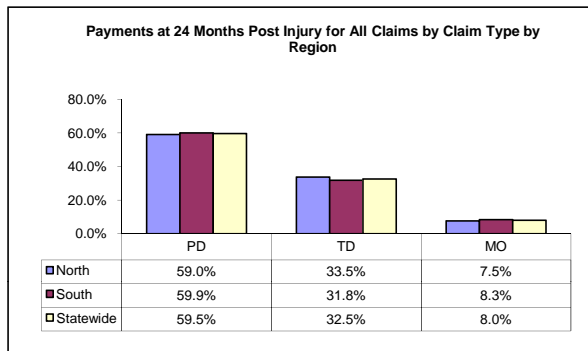
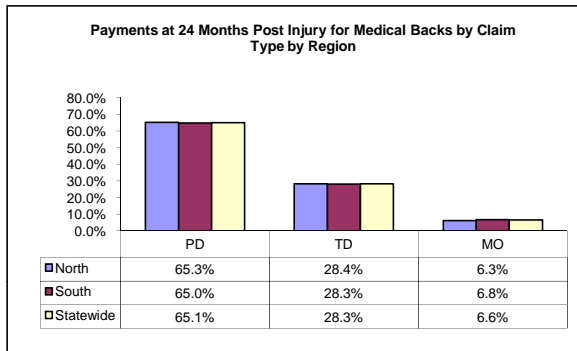
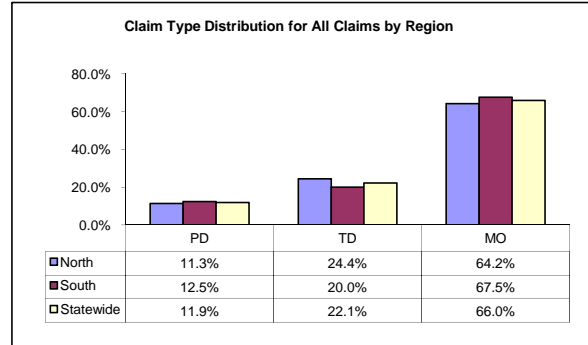
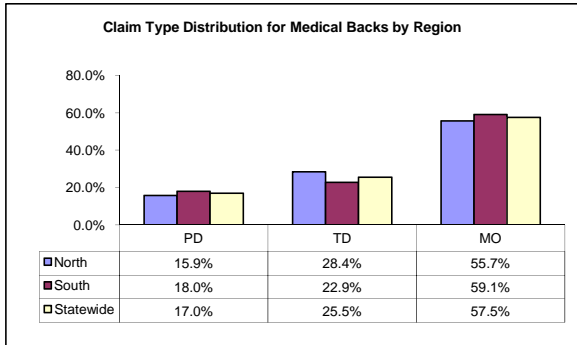


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MEDICAL BACK PROBLEMS w/o SPINAL CORD INVOLVEMENT
SUPPLEMENTAL EXHIBITS
CLAIM TYPE & PAYMENTS



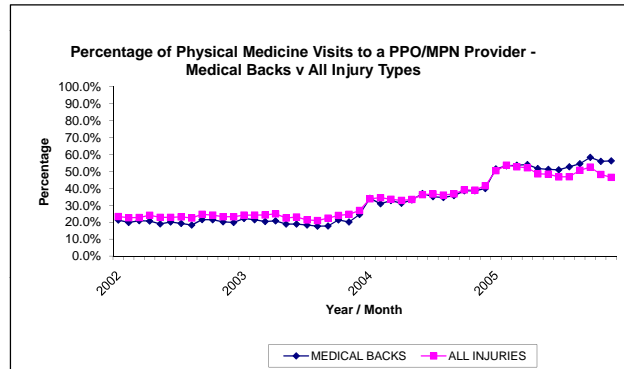
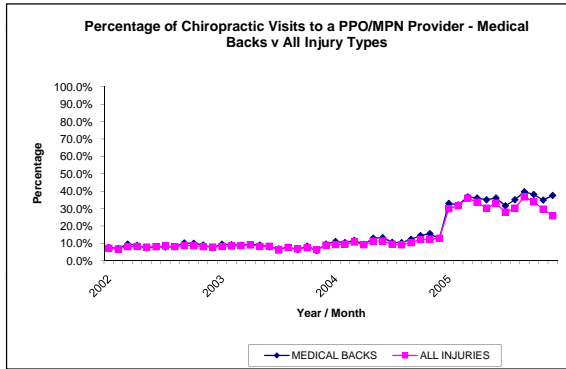
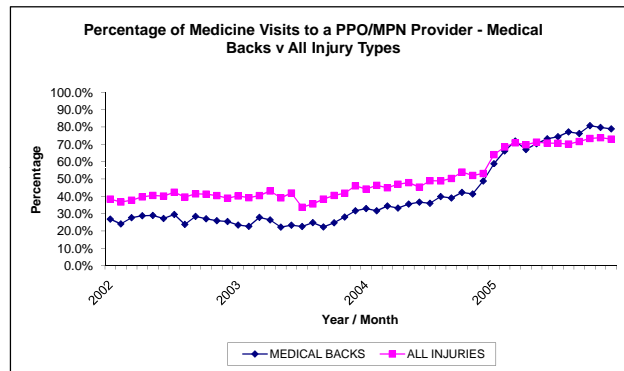
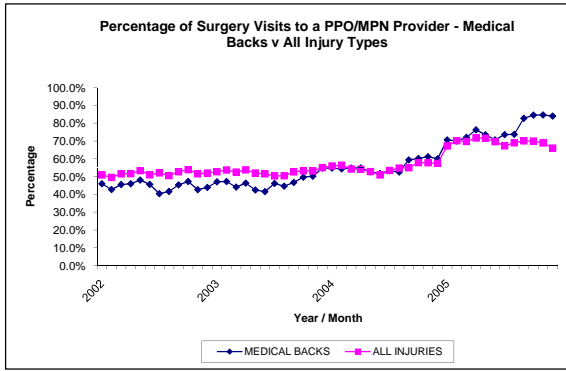
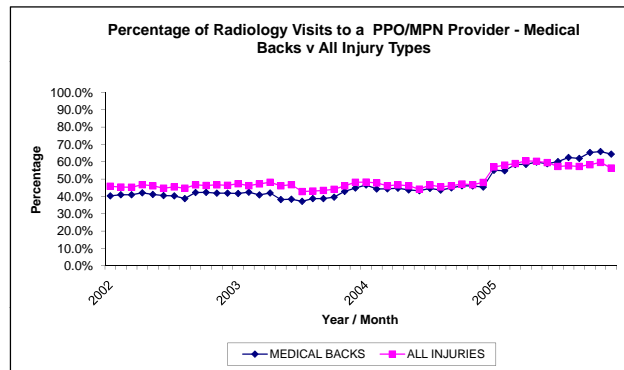
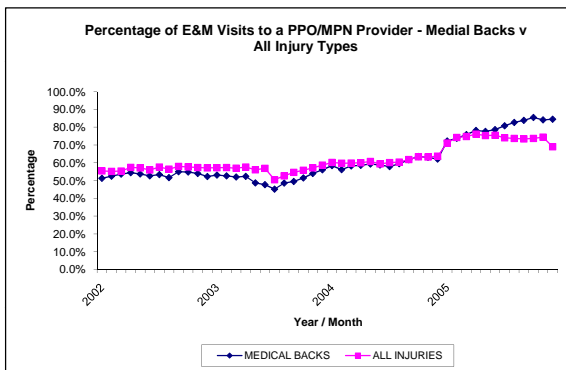
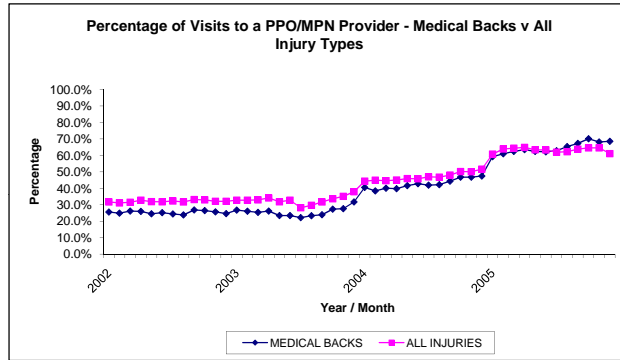
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TOP INJURY SCORECARDS
MEDICAL BACK PROBLEMS w/o SPINAL CORD INVOLVEMENT
SUPPLEMENTAL EXHIBITS
CALIFORNIA COUNTIES

County	% of Med Backs	% of All Claims	Avg Paid (Indemnity and Medical Per Claim)		Avg Paid as % of Statewide Avg	
			Med Backs	All Claims	Med Backs	All Claims
LOS ANGELES	21.8%	21.8%	\$16,783	\$11,025	126%	119%
SAN DIEGO	8.0%	8.0%	\$12,142	\$8,417	91%	91%
ORANGE	6.2%	6.2%	\$15,956	\$10,575	120%	114%
SAN BERNARDINO	5.5%	5.5%	\$14,858	\$9,872	112%	107%
RIVERSIDE	5.0%	5.0%	\$15,013	\$10,320	113%	112%
SACRAMENTO	4.2%	4.2%	\$10,223	\$7,856	77%	85%
ALAMEDA	3.8%	3.8%	\$12,899	\$10,231	97%	111%
SANTA CLARA	3.8%	3.8%	\$11,965	\$9,275	90%	100%
FRESNO	3.8%	3.8%	\$8,650	\$6,916	65%	75%
VENTURA	2.4%	2.4%	\$16,569	\$11,197	125%	121%
CONTRA COSTA	2.4%	2.4%	\$12,454	\$9,983	94%	108%
KERN	2.5%	2.5%	\$14,332	\$9,787	108%	106%
SAN JOAQUIN	2.5%	2.5%	\$9,893	\$6,689	74%	72%
SONOMA	2.3%	2.3%	\$10,908	\$7,930	82%	86%
STANISLAUS	2.3%	2.3%	\$10,656	\$7,654	80%	83%
TULARE	2.0%	2.0%	\$8,944	\$6,337	67%	68%
SAN MATEO	1.8%	1.8%	\$10,225	\$7,787	77%	84%
SAN FRANCISCO	1.7%	1.7%	\$11,208	\$7,653	84%	83%
MONTEREY	1.5%	1.5%	\$11,769	\$8,502	88%	92%
SANTA BARBARA	1.5%	1.5%	\$13,584	\$9,729	102%	105%
SOLANO	1.3%	1.3%	\$10,493	\$8,732	79%	94%
MERCED	1.2%	1.2%	\$10,071	\$6,373	76%	69%
SANTA CRUZ	1.0%	1.0%	\$12,345	\$8,696	93%	94%
SHASTA	0.9%	0.9%	\$12,310	\$8,211	93%	89%
BUTTE	0.9%	0.9%	\$9,703	\$6,135	73%	66%
SAN LUIS OBISPO	0.9%	0.9%	\$10,194	\$7,434	77%	80%
PLACER	0.7%	0.7%	\$12,022	\$8,643	90%	93%
IMPERIAL	0.6%	0.6%	\$15,106	\$11,267	114%	122%
HUMBOLDT	0.7%	0.7%	\$9,326	\$6,595	70%	71%
YOLO	0.6%	0.6%	\$9,710	\$7,524	73%	81%
MADERA	0.6%	0.6%	\$9,938	\$6,967	75%	75%
NAPA	0.6%	0.6%	\$8,073	\$5,777	61%	62%
MARIN	0.5%	0.5%	\$12,329	\$8,680	93%	94%
KINGS	0.5%	0.5%	\$10,579	\$7,062	80%	76%
MENDOCINO	0.5%	0.5%	\$12,218	\$8,818	92%	95%
EL DORADO	0.5%	0.5%	\$13,487	\$8,880	101%	96%
SUTTER	0.4%	0.4%	\$12,044	\$8,399	91%	91%
YUBA	0.3%	0.3%	\$10,165	\$7,862	76%	85%
NEVADA	0.3%	0.3%	\$11,256	\$8,932	85%	97%
LAKE	0.3%	0.3%	\$13,207	\$9,435	99%	102%
SAN BENITO	0.2%	0.2%	\$11,392	\$8,101	86%	88%
TEHAMA	0.2%	0.2%	\$14,506	\$9,355	109%	101%
TUOLUMNE	0.2%	0.2%	\$9,722	\$6,959	73%	75%
CALAVERAS	0.2%	0.2%	\$9,693	\$6,582	73%	71%
GLENN	0.2%	0.2%	\$8,447	\$5,591	64%	60%
SISKIYOU	0.2%	0.2%	\$12,166	\$7,539	91%	81%
COLUSA	0.2%	0.2%	\$9,125	\$7,339	69%	79%

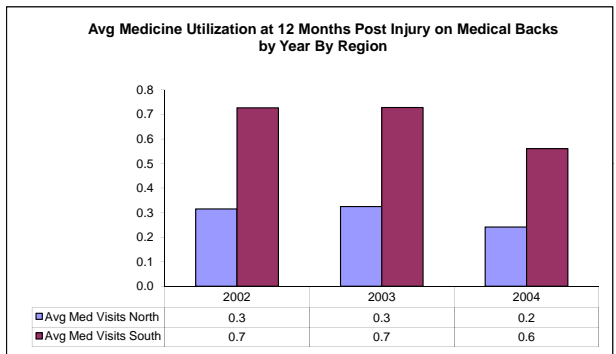
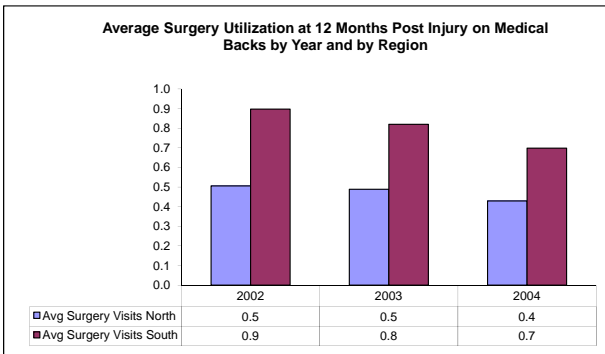
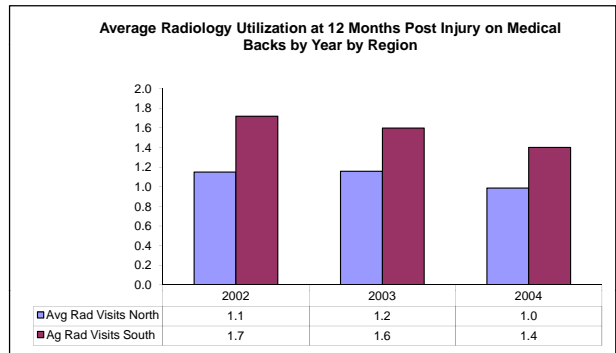
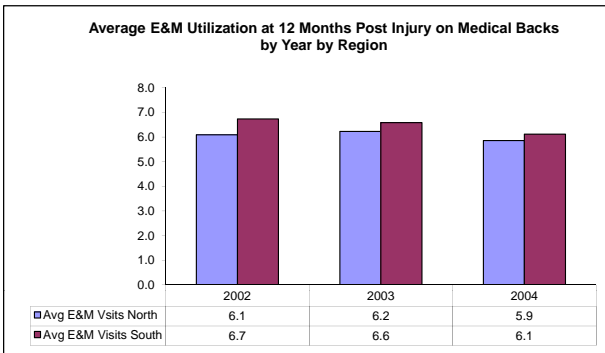
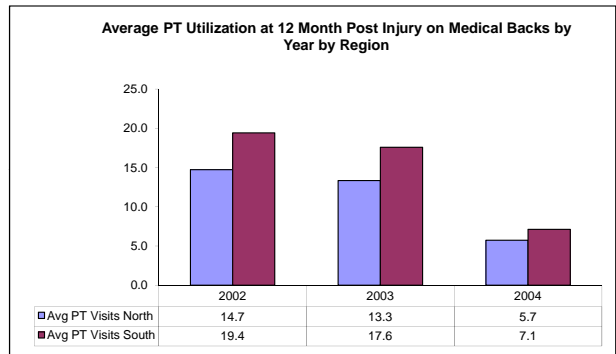
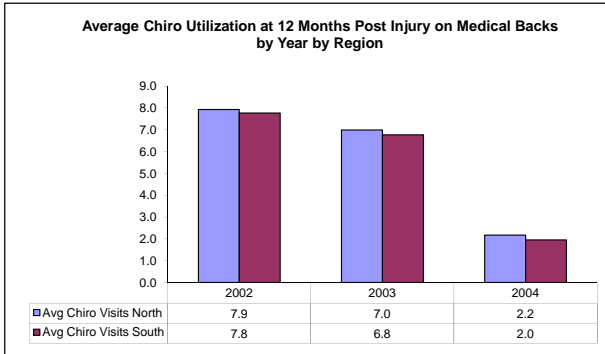
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MEDICAL BACK PROBLEMS w/o SPINAL CORD INVOLVEMENT
SUPPLEMENTAL EXHIBITS
CALIFORNIA COUNTIES

County	% of Med Backs	% of All Claims	Avg Paid (Indemnity and Medical Per Claim)		Avg Paid as % of Statewide Avg	
			Med Backs	All Claims	Med Backs	All Claims
AMADOR	0.1%	0.1%	\$11,898	\$7,649	89%	83%
PLUMAS	0.1%	0.1%	\$6,859	\$6,410	52%	69%
LASSEN	0.1%	0.1%	\$14,357	\$10,486	108%	113%
DEL NORTE	0.1%	0.1%	\$10,019	\$7,506	75%	81%
TRINITY	0.0%	0.0%	\$11,925	\$8,230	90%	89%
INYO	0.1%	0.1%	\$10,375	\$7,843	78%	85%
MARIPOSA	0.1%	0.1%	\$11,199	\$6,611	84%	71%
MODOC	0.0%	0.0%	\$7,535	\$7,165	57%	77%
MONO	0.0%	0.0%	\$11,521	\$8,252	87%	89%
SIERRA	0.0%	0.0%	\$1,388	\$23,125	10%	250%
ALPINE	0.0%	0.0%	\$1,102	\$9,620	8%	104%
Grand Total	100.0%	100.0%	\$13,299	\$9,253	100%	100%

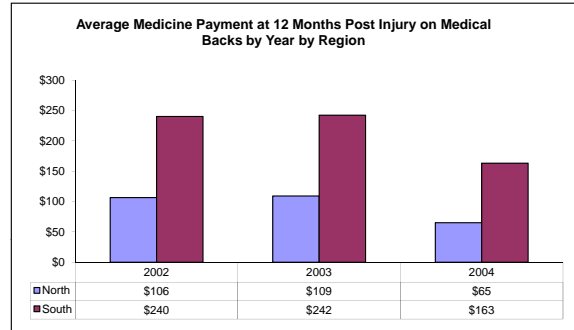
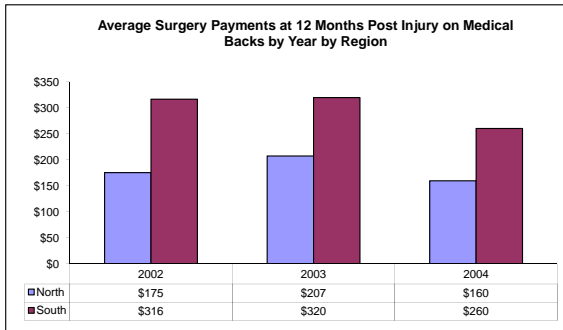
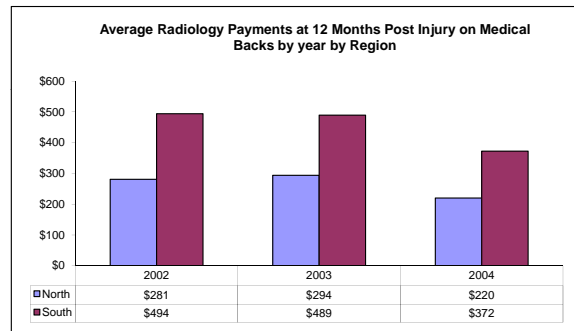
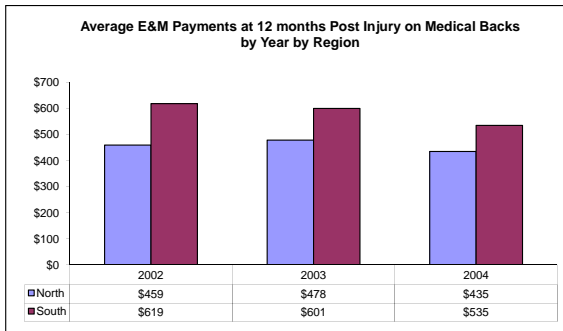
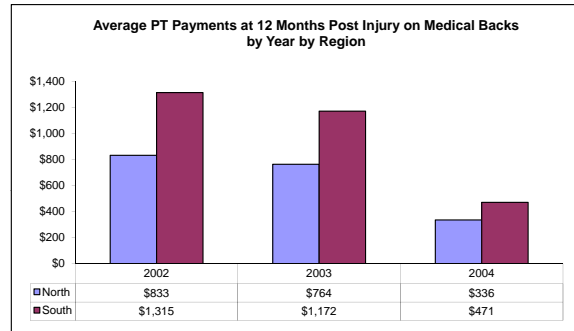
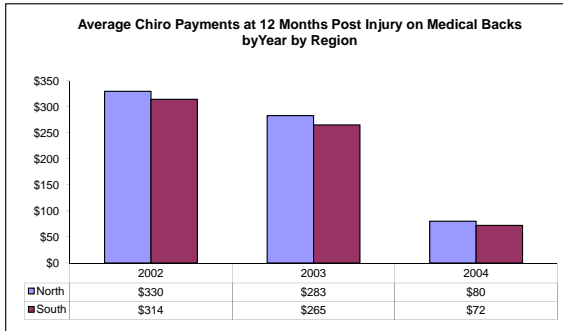
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 PHYSICIAN NETWORK UTILIZATION



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 SUPPLEMENTAL EXHIBITS
 MEDICAL SERVICE VISITS BY FEE SCHEDULE SECTION



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 MEDICAL SERVICE PAYMENTS BY FEE SCHEDULE SECTION



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MEDICAL BACK PROBLEMS w/o SPINAL CORD INVOLVEMENT
SUPPLEMENTAL EXHIBITS
DISTRIBUTION OF DRUGS BY DRUG CATEGORIES

Drug Category	% of Total Scripts		% of Total Paid	
	Medical	All	Medical	All
	Backs	Claims	Backs	Claims
NSAID	30.3%	33.7%	23.0%	27.1%
Pain - Narcotic	26.9%	28.8%	18.0%	18.7%
Muscle Relaxant	22.8%	15.6%	35.4%	27.9%
Antacid	6.9%	6.6%	14.8%	15.1%
Pain Relief Ointment	3.2%	2.9%	0.7%	0.7%
Anti-depressant	2.1%	1.8%	1.4%	1.3%
Pain - Non-Narcotic Analgesic	1.4%	2.0%	0.2%	0.3%
Anti-Anxiety	1.3%	1.2%	0.7%	0.7%
Sleep Medication	1.1%	1.2%	1.1%	1.3%
Nutritional Supplement	0.9%	0.8%	0.8%	0.8%
Local Anesthetic	0.9%	1.0%	2.0%	1.7%
Steroid	0.8%	0.9%	0.2%	0.2%
Anti-Convulsant	0.8%	0.9%	1.3%	1.5%
Antibiotic	0.3%	2.6%	0.2%	2.7%
Laxative	0.2%	0.1%	0.0%	0.0%
Grand Total	100.0%	100.0%	100.0%	100.0%

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MEDICAL BACK PROBLEMS w/o SPINAL CORD INVOLVEMENT
SUPPLEMENTAL EXHIBITS
DISTRIBUTION OF DRUGS BY DRUG NAME

Drug Groups	%of Total Scripts		% of Total Paid	
	Medical Backs	All Claims	Medical Backs	All Claims
Hydrocodone (Vicodin)	12.8%	13.3%	7.3%	7.4%
Carisoprodol (Soma)	10.7%	7.1%	23.7%	17.8%
Ibuprofen (Motrin)	9.8%	10.9%	3.0%	3.6%
Naproxen (Naprosyn)	6.6%	6.9%	5.9%	6.7%
Ranitidine (Zantac)	5.3%	4.7%	11.5%	11.1%
Cyclobenzaprine (Flexaril)	5.1%	3.2%	2.8%	2.1%
Propoxyphene (Darvon)	3.7%	3.7%	2.3%	2.3%
Tramadol (Ultram)	3.1%	2.7%	3.2%	2.9%
Banalg Liniment	2.3%	1.9%	0.5%	0.5%
Piroxicam (Feldene)	1.9%	1.8%	3.0%	3.2%
Etodolac (Lodine)	1.6%	1.5%	2.1%	2.2%
Acetaminophen w/ Codeine (Tylenol W/ Codeine)	1.5%	1.7%	0.7%	0.7%
Diclofenac (Cataflam)	1.3%	1.2%	1.4%	1.4%
Methocarbamol (Robaxin)	1.1%	0.7%	0.5%	0.3%
Acetaminophen (Tylenol)	1.1%	1.5%	0.2%	0.2%
Metaxalone (Skelaxin)	0.8%	0.5%	1.0%	0.7%
Glucosamine	0.8%	0.6%	0.7%	0.6%
Lidocaine	0.8%	0.8%	1.7%	1.3%
Nabumetone (Relafin)	0.7%	0.8%	0.7%	0.8%
Celecoxib (Celebrex)	0.7%	0.8%	1.1%	1.3%
Garbapentin	0.7%	0.6%	1.1%	1.2%
Amitriptyline	0.6%	0.5%	0.2%	0.2%
Diazepam	0.6%	0.4%	0.3%	0.2%
Ketorolac	0.5%	0.4%	0.1%	0.1%
Methylprednisolone	0.5%	0.5%	0.2%	0.1%
Ambien	0.5%	0.5%	0.6%	0.7%
Oxaprozin	0.5%	0.5%	0.4%	0.5%
Tizanidine	0.5%	0.3%	0.5%	0.4%
Trazodone	0.5%	0.3%	0.4%	0.3%
Temazepam	0.4%	0.4%	0.2%	0.2%
Ketoprofen	0.4%	0.4%	0.2%	0.2%
Analgesic Balm	0.3%	0.3%	0.0%	0.0%
Alprazolam	0.3%	0.3%	0.2%	0.2%
Nortriptyline	0.3%	0.2%	0.1%	0.1%
Cimetidine	0.3%	0.3%	0.5%	0.5%
Oxycodone	0.3%	0.3%	0.7%	0.6%
Mobic	0.2%	0.3%	0.4%	0.5%
Cephalexin	0.2%	1.9%	0.2%	2.1%
Acetaminophen and Tramadol	0.2%	0.2%	0.2%	0.2%
Clonazepam	0.2%	0.2%	0.1%	0.1%
Prednisone	0.1%	0.2%	0.0%	0.0%
Docusate	0.1%	0.1%	0.0%	0.0%
Chlorzoxazone	0.1%	0.1%	0.1%	0.1%
Triazolam	0.1%	0.1%	0.1%	0.0%
Effexor	0.1%	0.1%	0.2%	0.1%
Orphenadrine	0.1%	0.1%	0.1%	0.1%

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SUPPLEMENTAL EXHIBITS
DISTRIBUTION OF DRUGS BY DRUG NAME

Drug Groups	%of Total Scripts		% of Total Paid	
	Medical Backs	All Claims	Medical Backs	All Claims
Cymbalta	0.1%	0.1%	0.2%	0.2%
Fentanyl	0.1%	0.1%	0.3%	0.3%
Bextra	0.1%	0.1%	0.1%	0.2%
Indomethacin	0.1%	0.1%	0.0%	0.0%
Clonidine	0.0%	0.0%	0.0%	0.0%
Clinoril	0.0%	0.0%	0.0%	0.0%
Aspirin	0.0%	0.0%	0.0%	0.0%
Salsalate	0.0%	0.0%	0.0%	0.0%
Diflunisal	0.0%	0.0%	0.0%	0.0%
Nalfon	0.0%	0.0%	0.0%	0.0%
(blank)	19.1%	24.1%	18.8%	23.3%
Grand Total	100.0%	100.0%	100.0%	100.0%

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MEDICAL BACK PROBLEMS w/o SPINAL CORD INVOLVEMENT
SUPPLEMENTAL EXHIBITS
NOTIFICATION TIME LAGS

Time to Employer Notification, Carrier Notification and First Treatment

		<u>Employer Notification</u>		<u>Carrier Notification</u>		<u>Time to First Treatment</u>	
		Medical	All	Medical	All	Medical	All
		Backs	Claims	Backs	Claims	Backs	Claims
Mean	2002	8.0	8.5	19.1	20.0	37.3	29.0
	2004	6.2	6.5	16.1	16.8	30.6	24.7
Median	2002	0.0	0.0	7.0	7.0	7.0	3.0
	2004	0.0	0.0	6.0	6.0	5.0	2.0

Time to First Treatment by Service Type on Claims with Service

		<u>Any Visit Type</u>		<u>Surgery Visits</u>		<u>PT Visits</u>		<u>Chiro Visits</u>	
		Medical	All	Medical	All	Medical	All	Medical	All
		Backs	Claims	Backs	Claims	Backs	Claims	Backs	Claims
Mean	2002	37.3	29.0	74.8	39.8	33.1	42.6	69.1	79.7
	2004	30.6	24.7	54.5	31.9	31.2	40.4	60.7	66.4
Median	2002	7.0	3.0	15.0	1.0	13.0	18.0	34.0	42.0
	2004	5.0	2.0	6.0	1.0	14.0	19.0	32.0	36.0