



## OFFICE OF THE AUDITOR

RELEASE DATE: November 15, 2016

### REQUEST FOR PROPOSALS No. RFP-16-01

### SEALED OFFERS FOR A STUDY ON CLOSED CLAIMS IN THE STATE OF HAWAII'S WORKERS' COMPENSATION SYSTEM

### STATE OF HAWAII OFFICE OF THE AUDITOR

WILL BE RECEIVED UP TO 12:00 p.m. (HST) ON  
December 15, 2016

IN THE OFFICE OF THE AUDITOR, STATE OF HAWAII, KEKŪANAŌ'A BUILDING,  
ROOM 500, 465 SOUTH KING STREET, HONOLULU, HAWAII 96813-2917. DIRECT  
QUESTIONS RELATING TO THIS SOLICITATION TO MR. RON SHIIGI, ADMINISTRATIVE  
DEPUTY AUDITOR, TELEPHONE (808) 587-0800, FACSIMILE (808) 587-0830 OR E-MAIL AT  
LAO.AUDITORS@HAWAII.GOV.

Ron Shiigi  
Procurement Officer  
Office of the Auditor, State of Hawaii

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**SECTION ONE**  
**INTRODUCTION, TERMS AND ACRONYMS, KEY DATES**

**1.1 INTRODUCTION**

The Office of the Auditor, State of Hawai'i (Auditor) is requesting proposals for a study on closed claims in the State of Hawai'i's (State) workers' compensation system. An award will result in a contract for these services with the Auditor.

**1.2 CANCELLATION**

The Request for Proposals (RFP) may be cancelled and any or all proposals rejected in whole or in part, without liability to the State or to the Auditor, when it is determined to be in the best interest of the State.

**1.3 TERMS AND ACRONYMS USED THROUGHOUT THE SOLICITATION**

Auditor	=	Office of the Auditor, State of Hawai'i
BAFO	=	Best and Final Offer
CPO	=	Chief Procurement Officer
DAGS	=	Department of Accounting and General Services, State of Hawai'i
GC	=	General Conditions, issued by the Department of the Attorney General, State of Hawai'i
GET	=	General Excise Tax
Procurement Officer	=	Contracting Officer for the Office of the Auditor
State	=	State of Hawai'i, including its departments, agencies, and political subdivisions
SPO	=	State Procurement Office, State of Hawai'i
TBD	=	To Be Determined

#### 1.4 RFP SCHEDULE AND SIGNIFICANT DATES

The schedule represents the Auditor's best estimate of the schedule that will be followed. All times indicated are Hawai'i Standard Time (HST). If a component of this schedule, such as "Proposal Due Date/Time" is delayed, the rest of the schedule will likely be shifted by the same number of days. Any change to the RFP schedule and Significant Dates shall be reflected in and issued in an addendum. The approximate schedule is as follows:

Release of Request for Proposals	November 15, 2016
Deadline for Submission of Written Questions	November 29, 2016
Auditor's Response to Written Questions Due	December 7, 2016
Proposals Due Date/Time	December 15, 2016 / 12:00 p.m.
Proposal Evaluations	December 15, 2016, through December 16, 2016
Discussion with Priority Listed Offerors (if necessary)	December 19, 2016, through December 30, 2016
Best and Final Offers Due (if necessary)	January 13, 2017
Notice of Award	January 25, 2017
Approximate Start Date	February 1, 2017

#### 1.5 QUESTIONS AND ANSWERS PRIOR TO OPENING OF PROPOSALS

All questions shall be submitted by the due date specified in Section 1.4 *RFP Schedule and Significant Dates* herein, as such due dates may be amended as provided herein.

The Auditor will respond to written questions through Addenda/Amendments by the date specified in Section 1.4 *RFP Schedule and Significant Dates* herein, as such due dates may be amended as provided herein.

**SECTION TWO**  
**BACKGROUND AND SCOPE OF WORK**

**2.1 BACKGROUND**

Act 188 (Jul. 1, 2016) (Act 188) (**Attachment 1**), requires the Auditor to contract with an actuarial firm that has experience conducting workers' compensation closed claims studies in the United States to perform a study of:

- (1) Closed claims in the private employment sector in the State; and
- (2) Closed claims involving state employees, including those employed by the Hawai'i Department of Human Resources Development, the Hawai'i Department of Education, and the University of Hawai'i system.

The study must be completed by November 30, 2017, and must be submitted to the Legislature no later than twenty (20) days prior to the convening of the regular session of 2018.

The State Workers' Compensation Law, chapter 386, Hawai'i Revised Statutes (HRS), was enacted in 1915, and its purpose is to provide wage loss compensation and medical care to those employees who suffer a work-related injury or illness. Pursuant to HRS section 386-121, employers, except the State, any county or political subdivision of the State, or other public entity within the State, are required to secure compensation to their employees by either obtaining coverage from any authorized insurer approved to provide such coverage in the State or through self-insurance, by providing proof to the director of labor and industrial relations of the employer's solvency and financial ability to pay compensation.

Act 188 states in relevant part:

SECTION 1. The legislature finds that although workers' compensation premiums in Hawaii have dropped significantly since the reforms in the mid-1990s and are now ranked twenty-seven from the top nationwide, legislation is introduced every year alleging unfair treatment of injured workers, including slow processes. In 2015, the legislature adopted House Concurrent Resolution No. 168, H.D. 2, S.D. 1, which required the department of labor and industrial relations to convene a working group to streamline the State's workers' compensation process, of which results are due to the 2017 legislature. Despite this action, a closed claims study is warranted to objectively review whether specific statutory changes are necessary. The last closed claims study done in Hawaii on workers' compensation was in 1993 by Tillinghast.

The purpose of this Act is to increase employee health and safety in the workplace and to provide timely and appropriate services for employees injured on the job in a supportive and non-confrontational environment by requiring the auditor to conduct a

study on closed claims in the State's workers' compensation system.

## 2.2 SCOPE OF WORK

All services for the Auditor shall be in accordance with this RFP, including its attachments and any addenda.

2.2.1 Contractor Defined. Contractor is defined as an actuarial or other firm that has experience conducting workers' compensation closed claims studies in the United States.

2.2.2 Objectives. The objectives of the services are to conduct a study of:

- a. Closed claims in the private employment sector in the State; and
- b. Closed claims involving state employees, including those employed by the Hawai'i Department of Human Services, the Hawai'i Department of Education and the University of Hawai'i system.

2.2.3 Scope. The study encompasses workers' compensation claims filed from January 1, 2010, through December 31, 2015, for both the private employment sector and state employees employed by the agencies described in Section 2.2.2 b herein. The tasks and responsibilities for data collection and analyses are described in Section 2.2.4 herein.

### 2.2.4 Data Collection and Analyses

Contractor is to identify closed claims for claims filed for the period January 1, 2010, through December 31, 2015, from the various insurance carriers and the state agencies described in Section 2.2.2 b herein.

Contractor will take a representative sample of closed claims (not less than 1,000 closed claims) during the period January 1, 2010, through December 31, 2015, from the various insurance carriers and the applicable state agencies and generally examine the following:

- Claim information about the incident, claimant, employer and claim administration details;
- Benefit payment information such as medical, indemnity, vocational rehabilitation and expenses; and
- Legal information such as claimant attorney involvement.

Contractor must provide general analyses of average costs associated with these claims (e.g., indemnity, lump sum, medical and vocational rehabilitation costs); data by accident year and closure year; reporting lags; payments by type of benefit (e.g., temporary total, permanent partial scheduled, permanent partial unscheduled, fatal) and costs by primary care provider (e.g., nonsurgical MD,

surgical MD, orthopedist, osteopath, chiropractor, psychologist, mental health practitioner, podiatrist).

At a minimum, Contractor must also provide analyses of the following:

- Total number of claims, indemnity and allocated expense payments on closed claims, by closure year;
- Length of time from date of injury to date of closure;
- Number of claims closed during each 180-day interval;
- Indemnity by time interval between dates of injury and case closure;
- Claims by accident year and closure year;
- Claims by type of resolution;
- Claims by insurance coverage type;
- Claims by source of medical expense payment;
- Claims by cause of injury/nature of complaint;
- Claims by body part injured;
- Claims by severity of injury;
- Claims by profession;
- Claims by sex;
- Claims by age;
- Claims by race;
- Claims by marital status;
- Claims by employment status;
- Claims by time of day of injury;
- Claims by day of week of injury;
- Claims by time worked before injury;
- Claims by day of week of report to employer;
- Claims by method of closure;
- Claims by reason of controversy;

- Claims relating to aggravation of previous occupational injury;
- Claims relating to aggravation of previous nonoccupational injury;
- Whether a modified duty program was offered to the claimant;
- Claims by number of days hospitalized;
- Claims by number of days missed from work;
- Claims by number of days temporary total disability (TTD) was paid;
- Claims by number of changes in primary physician;
- Claims by whether treatment was approved by insurer;
- Payments (e.g., indemnity, lump sum, vocational rehabilitation, medical) made by accident year and closure year;
- Lag (processing) time in days between the date of incident and other dates of interest (e.g., date disability began, date of first medical treatment, date reported to employer, date reported to insurer, date of admitted valid claim, date of first indemnity payment, date of original return to work, date of Maximum Medical Improvement (MMI), date of controversion, date first hearing begins, date of second hearing application, date second hearing begins, date second hearing order issued, date of denial pending investigation, date claim closed, date claimant attorney retained, and date insurer attorney retained);
- Indemnity, lump sum and vocational rehabilitation payments by category;
- Indemnity counts and payments by type of benefit payment;
- Lump sum payments by type of payment;
- Claims with lump sum release payments;
- Medical expenses paid by type of provider;
- Claim counts tabulated by cases with other provider type involved in claim;
- Average medical claim costs by type and number of providers;
- Claims by impairment rating;
- Allocated expenses by time interval between dates of injury and case closure;
- Claims by attorney involvement;

- Payments by type of attorney involvement;
- Payments by level of attorney involvement;
- Level of attorney involvement by type of settlement;
- Analyses of legal costs;
- Summary of Hawai'i judicial decisions on workers' compensation claims;
- Data and graphs indicating any identifiable trends from 2010 to 2015; and
- Identify problems, if any, with the quality of the data reported.

Contractor will compare closed claims with industry standards, if information is available.

Contractor will compare the results of this study with the results of the 1993 closed claims study conducted in Hawai'i on workers' compensation by Tillinghast (**Attachment 2**).

Contractor must provide analysis of where the cost drivers exist and where the backlogs on closing claims exist in both the private and public sector.

Contractor will recommend, if applicable, on how to improve the process in closing workers compensation claims in a timely manner.

The selected insurance carriers and the applicable state agencies will work collaboratively with Contractor to obtain any available data which Contractor deems necessary to perform the study.

#### 2.2.5 Time Limitations

The timetable set forth below shall be followed to the closest extent possible. This timetable, however, may be modified by the Auditor based on justifiable reasons submitted in writing by Contractor; such modifications cannot jeopardize the successful completion of the engagement and must be approved in writing by the Auditor.

Expected date of preliminary findings and recommendations, project report outline, and draft of introductory chapter..... **September 15, 2017**

Expected date for preliminary findings and recommendations meeting..... **September 29, 2017**

Expected date for submittal of preliminary draft ..... **October 31, 2017**

Expected date for submittal of final draft..... **November 15, 2017**

## 2.2.6 Engagement Activities

- a. Progress reports. Contractor shall submit monthly progress reports to the Auditor. The progress reports shall indicate whether the project is on schedule, and identify outstanding issues and problems.

No representation as to the findings or the engagement or information in connection therewith shall be released to any agency or person, except upon the prior written approval of the Auditor.

- b. Outline and introductory chapter of the report. Prior to the preparation of the preliminary draft of the report, Contractor shall prepare an outline and draft of the introductory chapter of the report and submit it to and discuss the same with the Auditor. The outline should include the major points of the preliminary findings and recommendations.
- c. Preliminary and final draft of the report. Contractor shall prepare a preliminary draft of the report based on the outline approved by the Auditor and in such number of copies as requested by the Auditor and submit it to discuss the same with the Auditor by the date set forth above.

Electronic versions of the draft and final reports shall be submitted along with printed copies of the reports.

Contractor shall perform additional fieldwork, as required, to clarify statements made in the preliminary draft of the report. Contractor shall be considered to have completed the work required under the contract only upon the review and acceptance of the Auditor of the final draft of the report.

- d. Consultation on report findings and recommendations. Upon completion of the work required, Contractor shall be available to attend legislative hearings, as may be necessary, to testify on or to discuss the data and analyses contained in the final report.

- 2.2.7 Preliminary Draft of Report. Reports shall be written in plain language for the public, in accordance with Article XVI, Section 13, of the Hawai'i State Constitution, which states that insofar as practicable, all governmental writing meant for the public shall be plainly worded, avoiding the use of technical terms.

## 2.3 **TERM OF THE CONTRACT**

The contract shall be for a period of approximately twenty-three (23) months and is intended to begin approximately on February 1, 2017, and end on or about December 31, 2018.

When interests of the Auditor or Contractor so require, the Auditor or Contractor may terminate the contract for convenience by providing six (6) weeks prior written notice to the other party.

## **2.4 CONTRACT ADMINISTRATOR**

For the purposes of this contract, Mr. Ron Shiigi, Administrative Deputy Auditor, (808) 587-0800, or authorized representative, is designated the Contract Administrator.

**SECTION THREE**  
**PROPOSAL FORMAT AND CONTENT**

**3.1 OFFEROR'S AUTHORITY TO SUBMIT AN OFFER**

The Auditor will not participate in determinations regarding Offeror's authority to sell a product or service. If there is a question or doubt regarding Offeror's right or ability to obtain and sell a product or service, Offeror shall resolve that question prior to submitting an offer.

**3.2 REQUIRED REVIEW**

3.2.1. Before submitting a proposal, each Offeror must thoroughly and carefully examine this RFP, any attachment, addendum, and other relevant document, to ensure Offeror understands the requirements of the RFP. Offeror must also become familiar with State, local, and Federal laws, statutes, ordinances, rules, and regulations that may in any manner affect cost, progress, or performance of the work required.

3.2.2. Should Offeror find defects and questionable or objectionable items in the RFP, Offeror shall notify the Auditor in writing prior to the deadline for written questions as stated in the RFP *Schedule and Significant Dates*, as such due dates may be amended as provided herein. This will allow the issuance of any necessary corrections and/or amendments to the RFP by addendum, and mitigate reliance of a defective solicitation and exposure of proposal(s) upon which award could not be made.

**3.3 PROPOSAL PREPARATION COSTS**

Any and all costs incurred by Offeror in preparing or submitting a proposal shall be Offeror's sole responsibility whether or not any award results from this RFP. Neither the State nor the Auditor shall not reimburse such costs.

**3.4 TAX LIABILITY**

3.4.1. Work to be performed under this solicitation is a business activity taxable under HRS chapter 237, and if applicable, taxable under HRS chapter 238. Contractor is advised that they are liable for the Hawai'i GET at the current 4.712% for sales made on O'ahu, and at the 4.166% rate for the islands of Hawai'i, Maui, Moloka'i, and Kaua'i. If, however, Offeror is a person exempt by the HRS from paying the GET and therefore not liable for the taxes on this solicitation, Offeror shall state its tax exempt status and cite the HRS chapter or section allowing the exemption.

3.4.2. Offeror shall submit its current Federal I.D. No. and Hawai'i General Excise Tax License I.D. number in the space provided on Offer Form, OF-1 (**Attachment 3**), thereby attesting that Offeror is doing business in the State and that Offeror will pay such taxes on all sales made to the State.

### **3.5 PROPERTY OF OFFICE OF THE AUDITOR**

All proposals become the property of the Auditor.

### **3.6 CONFIDENTIAL INFORMATION**

- 3.6.1. If Offeror believes that any portion of a proposal, offer, specification, protest, or correspondence contains information that should be withheld from disclosure as confidential, then Offeror shall inform the Procurement Officer named on the cover of this RFP in writing and provide justification to support Offeror's confidentiality claim. Price is not considered confidential and will not be withheld.
- 3.6.2. Offeror shall request in writing nondisclosure of information such as designated trade secrets or other proprietary data Offeror considers to be confidential. Such requests for nondisclosure shall accompany the proposal, be clearly marked, and be readily separable from the proposal in order to facilitate eventual public inspection of the non-confidential portion of the proposal. It is the sole responsibility of Offeror to establish that a document or information contained therein may be withheld from public disclosure under one or more of the exceptions in the Uniform Information Practices Act (Modified), chapter 92F, HRS.

### **3.7 EXCEPTIONS**

Should Offeror take any exception to the terms, conditions, specifications, or other requirements listed in the RFP, Offeror shall list such exceptions in this section of Offeror's proposal. Offeror shall reference the RFP section where exception is taken, a description of the exception taken, and the proposed alternative, if any. The Auditor reserves the right to accept or not accept any exceptions.

No exceptions to statutory requirements of the Attorney General General Conditions shall be considered.

### **3.8 PROPOSAL OBJECTIVES**

- 3.8.1 One of the objectives of this RFP is to make proposal preparation easy and efficient, while giving Offerors ample opportunity to highlight their proposals. The evaluation process must also be manageable and effective.
- 3.8.2 Proposals shall be prepared in a straightforward and concise manner, in a format that is reasonably consistent and appropriate for the purpose. Emphasis will be on completeness and clarity and content.
- 3.8.3. When Offeror submits a proposal, it shall be considered a complete plan for accomplishing the tasks described in this RFP and any supplemental tasks Offeror has identified as necessary to successfully complete the obligations outlined in this RFP.
- 3.8.4. The proposal shall describe in detail Offeror's ability and availability of services to meet the goals and objectives of this RFP as stated in Section 2.2 *SCOPE OF WORK* herein.

- 3.8.5. Offeror shall submit a proposal that includes an overall strategy, timeline and plan for the work proposed, as well as expected results and possible shortfalls. Offeror's submittal to include: Methodology: the plan for the study; and the approach, method, and procedure that Offeror intends to take in performing the study. The proposed phases and steps to be followed and the tests and standards to be used in performing the work required shall be outlined.

### 3.9 PROPOSAL FORMS

- 3.9.1. To be considered responsive, Offeror's proposal shall respond to and include all items specified in this RFP and any subsequent addendum. Any proposal offering and any other set of terms and conditions that conflict with the terms and conditions provided in the RFP or in any subsequent addendum may be rejected without further consideration.

- 3.9.2. Offer Form, OF-1. Offer Form, OF-1 is required to be completed using Offeror's exact legal name as registered with the Hawai'i Department of Commerce and Consumer Affairs, if applicable, in the appropriate space on Offer Form, OF-1 (**Attachment 3**). Failure to do so may delay proper execution of the Contract.

Offeror's authorized signature on the Offer Form, OF-1 shall be an original signature in ink, which shall be required before an award, if any, can be made. The submission of the proposal shall indicate Offeror's intent to be bound.

- 3.9.3. Offer Form, OF-2. Proposal Objectives as described in Section 3.8 herein and pricing shall be submitted on Offer Form, OF-2 (**Attachment 4**). The price shall be the all-inclusive cost, including the GET. No other costs will be honored. Any unit prices shall be inclusive.

### 3.10 PROPOSAL CONTENTS

Proposals must:

- 3.10.1 Include a transmittal letter to confirm that Offeror shall comply with the requirements, provisions, terms, and conditions specified in this RFP.
- 3.10.2 Include a signed Offer Form, OF-1 (**Attachment 3**), with the complete name and address of Offeror's firm and the name, mailing address, telephone number, and fax number of the person the Auditor should contact regarding Offeror's proposal.
- 3.10.3 If subcontractor(s) will be used, append a statement to the transmittal letter from each subcontractor, signed by an individual authorized to legally bind the subcontractor and stating:
- a. The general scope of work to be performed by the subcontractor; and
  - b. The subcontractor's willingness to perform for the indicated.
- 3.10.4 Provide all of the information requested in this RFP in the order specified.

- 3.10.5 Be organized into sections, following the exact format using all titles, subtitles, and numbering, with tabs separating each section described below. Each section must be addressed individually and pages must be numbered.
- a. Transmittal Letter (See Attachment 3, Offer Form, OF-1).
  - b. Experience and Capabilities.
    - 1) A complete, relevant, and current client listing.
    - 2) The number of years Offeror has been in business and the number of years Offeror has performed services specified by this RFP.
    - 3) A list of key personnel and associated resumes for those who will be dedicated to this project.
    - 4) A list of at least three (3) references from Offeror's client listing that may be contacted by the Auditor as to Offeror's past and current job performance. Offeror shall provide names, titles, organizations, telephone numbers, email and postal addresses.
    - 5) A summary listing of judgments or pending lawsuits or actions against; adverse contract actions, including termination(s), suspension, imposition of penalties, or other actions relating to failure to perform or deficiencies in fulfilling contractual obligations against your firm. If none, so state.
    - 6) A list of sample projects and/or examples of written plans.
  - c. Proposal Objectives including an overall strategy, timeline and plan.
  - d. Pricing (See Attachment 4, Offer Form, OF-2).
  - e. Exceptions.

### **3.11 SUBMISSION, RECEIPT AND REGISTER OF PROPOSALS**

Offerors may submit proposals by mail or email. Email submissions are strongly preferred. Note that the maximum allowable file size for email attachments is 25 MB, so an Offeror may need to send the complete proposal in multiple parts. If submitting by mail, please include the original and three (3) copies. It is the responsibility of Offeror to confirm that the Auditor has received its proposal prior to the Proposal Due Date/Time.

Address, if submitting by mail:

Mr. Ron Shiigi  
Administrative Deputy Auditor  
Office of the Auditor, State of Hawai'i  
465 South King Street, Room 500  
Honolulu, Hawai'i 96813-2971

Address, if submitting by email:

LAO.AUDITORS@HAWAII.GOV

Proposals will be received and receipt verified by two or more procurement officials on or after the date and time specified in Section 1 herein, or as amended.

The register of proposals and proposals of Offeror(s) shall be open to the public inspection upon posting of award pursuant to HRS section 103D-105.

### **3.12 BEST AND FINAL OFFER (BAFO)**

If the Auditor determines a BAFO is necessary, it shall request one from Offeror. Offeror shall submit its BAFO and any BAFO received after the deadline or not received shall not be considered.

### **3.13 MODIFICATION PRIOR TO SUBMITTAL DEADLINE OR WITHDRAWAL OF OFFERS**

3.13.1 Offeror may modify or withdraw a proposal before the proposal due date and time.

3.13.2 Any change, addition, deletion of attachment(s) or data entry of an Offer may be made prior to the deadline for submittal of offers.

### **3.14 MISTAKES IN PROPOSALS**

3.14.1 Mistakes shall not be corrected after award of contract.

3.14.2 When the Procurement Officer knows or has reason to conclude before award that a mistake has been made, the Procurement Officer should request Offeror to confirm the proposal. If Offeror alleges mistakes, the proposal may be corrected or withdrawn pursuant to this section.

3.14.3 Once discussions are commenced or after BAFOs are requested, any priority-listed Offeror may freely correct any mistake by modifying or withdrawing the proposal until the time and date set for receipt of BAFOs.

3.14.4 If discussions are not held, or if the BAFOs upon which award will be made have been received, mistakes shall be corrected to the intended correct offer whenever the mistake and the intended correct offer are clearly evident on the face of the proposal, in which event the proposal may not be withdrawn.

3.14.5 If discussions are not held, or if the BAFOs upon which award will be made have been received, Offeror alleging a material mistake of fact which makes a proposal non-responsive may be permitted to withdraw the proposal if: the mistake is clearly evident on the face of the proposal but the intended correct offer is not; or Offeror submits evidence which clearly and convincingly demonstrates that a mistake was made.

Technical irregularities are matters of form rather than substance evident from the proposal document, or insignificant mistakes that can be waived or corrected without

prejudice to other Offerors; that is, when there is no effect on price, quality, or quantity. If discussions are not held or if BAFOs upon which award will be made have been received, the Procurement Officer may waive such irregularities or allow Offeror to correct them if either is in the best interest of the Auditor. Examples include the failure of Offeror to: return the number of signed proposals required by the request for proposals; sign the proposal, but only if the unsigned proposal is accompanied by other material indicating Offeror's intent to be bound; or to acknowledge receipt of an amendment to the request for proposal, but only if it is clear from the proposal that Offeror received the amendment and intended to be bound by its terms; or the amendment involved had no effect on price, quality, or quantity.

**SECTION FOUR**  
**EVALUATION CRITERIA**

Evaluation criteria and the associated points are listed below. The award will be made to the responsible Offeror whose proposal is determined to be the most advantageous to the Auditor based on the evaluation criteria listed in this section.

**The total number of points used to score this contract is 100.**

- 1) Cost of services **(40)**
- 2) Previous experience, capability and proficiency in the workers' compensation industry, and report writing **(15)**
  - a. Number of years in the business and number of years performing services specified in this RFP
  - b. Reference and client listings
- 3) Sample projects and/or examples of written plans for services specified in this RFP, organizational charts, contacts, etc. **(10)**
- 4) Knowledge and expertise in claims, particularly analyzing closed claims in the workers' compensation industry **(15)**
- 5) Project Proposal **(20)**
  - a. Methodology
  - b. Timeline
  - c. Expected Results
  - d. Possible Shortfalls

**SECTION FIVE**  
**CONTRACTOR SELECTION AND CONTRACT AWARD**

**5.1 EVALUATION OF PROPOSALS**

The Procurement Officer, or an evaluation committee of at least three (3) qualified state employees selected by the Procurement Officer, shall evaluate proposals. The evaluation will be based solely on the evaluation criteria set out in Section 4 herein.

Prior to holding any discussion, a priority list shall be generated consisting of offers determined to be acceptable or potentially acceptable. However, proposals may be accepted without such discussions.

If numerous acceptable and potentially acceptable proposals are submitted, the evaluation committee may limit the priority list to the three highest ranked, responsible Offerors.

**5.2 DISCUSSION WITH PRIORITY LISTED OFFERORS**

The Auditor may invite priority listed Offerors to discuss with their proposals to ensure thorough, mutual understanding. The Auditor in its sole discretion shall schedule the time and location for these discussions, generally within the timeframe indicated in Section 1.4 *RFP Schedule and Significant Dates* herein. The Auditor may also conduct discussions with priority listed Offerors to clarify issues regarding the proposals before requesting BAFOs, if necessary.

**5.3 AWARD OF CONTRACT**

**Method of Award.** Award will be made to the responsible Offeror whose proposal is determined to be the most advantageous to the Auditor based on the evaluation criteria set forth in the RFP.

**5.4 RESPONSIBILITY OF OFFERORS**

Offeror is advised that, in order to be awarded a contract under this solicitation, Offeror will be required to be compliant with all laws governing entities doing business in the State including the following HRS chapters and pursuant to HRS section 103D-310(c):

1. Chapter 237, General Excise Tax Law;
2. Chapter 383, Hawai'i Employment Security Law;
3. Chapter 386, Workers' Compensation Law;
4. Chapter 392, Temporary Disability Insurance;
5. Chapter 393, Prepaid Health Care Act; and
6. Section 103D-310(c), Certificate of Good Standing (COGS) for entities doing business in the State.

The Auditor will verify compliance on Hawai'i Compliance Express (HCE).

**Hawai'i Compliance Express.** HCE is an electronic system that allows vendors/contractors/service providers doing business with the State to quickly and easily demonstrate compliance with applicable laws. It is an online system that replaces the necessity of obtaining paper compliance certificates from the Hawai'i Department of Taxation, Federal Internal Revenue Service; Hawai'i Department of Labor and Industrial Relations, and Hawai'i Department of Commerce and Consumer Affairs.

Vendors/contractors/service providers should register with HCE prior to submitting an offer at <https://vendors.ehawaii.gov>. The annual registration fee is \$12.00 and the 'Certificate of Vendor Compliance' is accepted for the execution of contract and final payment.

**Timely Registration on HCE.** Vendors/contractors/service providers are advised to register on HCE soon as possible. If a vendor/contractor/service provider is not compliant on HCE at the time of award, Offeror will not receive the award.

## **5.5 PROPOSAL AS PART OF THE CONTRACT**

This RFP and all or part of the successful proposal may be incorporated into the contract.

## **5.6 PUBLIC EXAMINATION OF PROPOSALS**

Except for confidential portions, the proposals shall be made available for public inspection upon posting of award pursuant to HRS section 103D-105.

If a person is denied access to a State procurement record, the person may appeal the denial to the Hawai'i Office of Information Practices in accordance with HRS section 92F-42(12).

## **5.7 DEBRIEFING**

Pursuant to section 3-122-60, Hawai'i Administrative Rules (HAR), a non-selected Offeror may request a debriefing to understand the basis for award. A written request for debriefing shall be made within three (3) working days after the posting of the award of the contract. The Procurement Officer or designee shall hold the debriefing within seven (7) working days to the extent practicable from the receipt date of written request.

Any protest by the requestor following a debriefing shall be fined within five (5) working days, as specified in HRS section 103D-303(h).

## **5.8 PROTEST PROCEDURES**

Pursuant to HRS section 103D-701 and HAR section 3-126-3, an actual or prospective Offeror who is aggrieved in connection with the solicitation or award of contract may submit a protest.

Any protest shall be submitted in writing to the Procurement Officer at:

Mr. Ron Shiigi  
Administrative Deputy Auditor  
Office of the Auditor, State of Hawaii  
465 South King Street, Room 500  
Honolulu, Hawai'i 96813-2917

A protest shall be submitted in writing within five (5) working days after the aggrieved person knows or should have known of the facts giving rise thereto; provided that a protest based upon the content of the solicitation shall be submitted in writing prior to the date set for receipt of offers. Further provided that a protest of an award or proposed award shall be submitted within five (5) working days after the posting of award or if requested, within five (5) working days after the Procurement Officer's debriefing was completed.

The notice of award, if any, resulting from this solicitation shall be posted on the Procurement Awards, Notices and Solicitations (PANS), which is available on the SPO website: <http://www.hawaii.gov/spo2/source/>.

## **5.9 APPROVALS**

Any agreement arising out of this offer may be subject to the approval of the President of the Senate and Speaker of the House of Representatives, as required by statute, regulation, rule, order or other directive.

## **5.10 CONTRACT EXECUTION**

Successful Offeror receiving award shall enter into a formal written contract in the form as in Exhibit C. No performance or payment bond is required for this contract.

No work is to be undertaken by Contractor prior to the effective date of contract. Neither the State nor the Auditor shall be liable for any work, contract, costs, expenses, loss of profits, or any damages whatsoever incurred by Contractor prior to the official starting date.

If an option to extend is mutually agreed upon, Contractor shall be required to execute a supplement to the contract for the additional extension period.

## **5.11 INSURANCE**

5.11.1 Prior to the contract start date, Contractor shall procure at its sole expense and maintain insurance coverage acceptable to the State in full force and effect throughout the term of the Contract. Offeror shall provide proof of insurance for the following minimum insurance coverage(s) and limit(s) in order to be awarded a contract. The type of insurance coverage is listed as follows:

### **1. Commercial General Liability Insurance**

Commercial general liability insurance coverage against claims for bodily injury and property damage arising out of all operations, activities or contractual liability by Contractor, its employees and subcontractors during the term of the Contract. This insurance shall include the following coverage and limits specified or required by any applicable law: bodily injury and property damage coverage with a minimum of \$1,000,000 per occurrence; personal and advertising injury of \$1,000,000 per occurrence; broadcasters' liability insurance of \$1,000,000 per occurrence; and with an aggregated limit of \$2,000,000. The commercial general liability policy shall be written on an occurrence basis and the policy shall provide legal defense costs and expenses in addition to the limits of liability stated above. Contractor shall be responsible for payment of any deductible applicable to this policy.

### **2. Automobile Liability Insurance**

Automobile liability insurance covering owned, non-owned, and leased, and hired vehicles with a minimum of \$1,000,000 for bodily injury for each person, \$1,000,000 for bodily injury for each accident, and \$1,000,000 for property damage for each accident.

### **3. Appropriate levels of per occurrence insurance coverage for workers' compensation and any other insurance coverage required by Federal or State law.**

5.11.2 Contractor shall deposit with the SPO, on or before the effective date of the Contract, certificate(s) of insurance necessary to satisfy the SPO that the provisions of the Contract have been complied with, and to keep such insurance in effect and provide the certificate(s) of insurance to the SPO during the entire

term of the Contract. Upon request by the SPO, Contractor shall furnish a copy of the policy or policies.

5.11.3 Contractor will immediately provide written notice to the SPO and contracting department or agency should any of the insurance policies evidenced on its certificate of insurance form be cancelled, limited in scope, or not renewed up expiration.

5.11.4 The certificates of insurance shall contain the following clauses:

- a. "The State of Hawai'i is added as an additional insured as respects to operations performed for the State of Hawai'i."
- b. "It is agreed that any insurance maintained by the State of Hawai'i will apply in excess of, and not contribute with, insurance provided by this policy."

5.11.5 Failure of Contractor to provide and keep in force such insurance shall constitute a material default under the Contract, entitling the State to exercise any or all of the remedies provided in the Contract (including without limitation terminating the Contract). The procuring of any required policy or policies of insurance shall not be construed to limit Contractor's liability hereunder, or to fulfill the indemnification provisions of the Contract. Notwithstanding said policy or policies or insurance, Contractor shall be responsible for the full and total amount of any damage, injury, or loss caused by Contractor's negligence or neglect in the provision of services under the Contract.

## **5.12 PAYMENT**

The method of payment for services shall be monthly billings and Contractor shall itemize the cost of services as follows:

- a. Staff and other technical services, including the fee rates and amounts by staff classification;
- b. Travel;
- c. Report printing; and
- d. Other costs not otherwise allocable to the above.

The final payment shall not be made except upon: (1) the delivery of the final draft of the report acceptable to the Auditor; and (2) Contractor's compliance with HCE (<https://vendors.ehawaii.gov/hce/splash/welcome.html>).

The Auditor reserves the right to determine and prescribe such other conditions as are appropriate under which progress payments shall be allowed.

### **5.13 CONTRACT INVALIDATION**

If any provision of this contract is found to be invalid, such invalidation will not be construed to invalidate the entire contract.

**SECTION SIX**  
**SPECIAL PROVISIONS**

**6.1 INTELLECTUAL PROPERTY RIGHTS**

The Auditor reserves the right to unlimited, irrevocable, worldwide, perpetual, royalty-free, non-exclusive licenses to use, modify, reproduce, perform, release, display, create derivative works from, and disclose the work product, and to transfer the intellectual property to third parties for State purposes.

**6.2 CERTIFICATION OF OFFEROR CONCERNING WAGES, HOURS AND WORKING CONDITIONS OF EMPLOYEES SUPPLYING SERVICES**

All Offerors for service contracts shall comply with HRS section 103-55, which provides as follows:

Wages, hours and working conditions of employees of CONTRACTOR supplying services: Before any prospective Offeror is entitled to submit any offer for the performance of any contract to supply services in excess of \$25,000 to any governmental agency, Offeror shall certify that the services to be performed will be performed under the following conditions:

Wages: The services to be rendered shall be performed by employees paid at wages or salaries not less than the wages paid to public officers and employees for similar work.

Compliance with labor laws: All applicable laws of the Federal and State governments relating to workers compensation, unemployment compensation, payment of wages, and safety will be fully complied with.

No contract to perform services for any governmental contracting agency in excess of \$25,000 shall be granted unless all the conditions of this section are met. Failure to comply with the conditions of this section during the period of the contract to perform services shall result in cancellation of the contract.

It shall be the duty of the governmental contracting agency awarding the contract to perform services in excess of \$25,000 to enforce this section.

This section shall apply to all contracts to perform services in excess of \$25,000, including contracts to supply ambulance service and janitorial service.

This section shall not apply to:

- (1) Managerial, supervisory, or clerical personnel.
- (2) Contracts for supplies, materials, or printing.
- (3) Contracts for utility services.

- (4) Contracts to perform personal services under paragraphs (2), (3), (12), and (15) of section 76-16, paragraphs (7), (8), and (9) of section 46-33, and paragraphs (7), (8), and (12) of section 76-77, HRS.
- (5) Contracts for professional services.
- (6) Contracts to operate refreshment concessions in public parks, or to provide food services to educational institutions.
- (7) Contracts with nonprofit institutions.

**SECTION SEVEN**  
**ATTACHMENTS AND EXHIBITS**

- Attachment 1: Act 188 (Jul. 1, 2016)
- Attachment 2: Hawai'i Workers Compensation Closed Claim Study (1993)
- Attachment 3: OFFER FORM, OF-1
- Attachment 4: OFFER FORM, OF-2
- Exhibit A: OVERVIEW OF THE RFP PROCESS
- Exhibit B: GENERAL CONDITIONS
- Exhibit C: CONTRACT FOR PROFESSIONAL SERVICES



GOV. MSG. NO. 1290

EXECUTIVE CHAMBERS  
HONOLULU

DAVID Y. IGE  
GOVERNOR

July 1, 2016

The Honorable Ronald D. Kouchi,  
President  
and Members of the Senate  
Twenty-Eighth State Legislature  
State Capitol, Room 409  
Honolulu, Hawai'i 96813

The Honorable Joseph M. Souki,  
Speaker and Members of the  
House of Representatives  
Twenty-Eighth State Legislature  
State Capitol, Room 431  
Honolulu, Hawai'i 96813

Dear President Kouchi, Speaker Souki, and Members of the Legislature:

This is to inform you that on July 1, 2016, the following bill was signed into law:

HB2715 HD2 SD1 CD1

RELATING TO WORKERS' COMPENSATION  
**ACT 188 (16)**

Sincerely,

A handwritten signature in black ink that reads "David Y. Ige".

DAVID Y. IGE  
Governor, State of Hawai'i

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# A BILL FOR AN ACT

RELATING TO WORKERS' COMPENSATION.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1 SECTION 1. The legislature finds that although workers'  
2 compensation premiums in Hawaii have dropped significantly since  
3 the reforms in the mid-1990s and are now ranked twenty-seven  
4 from the top nationwide, legislation is introduced every year  
5 alleging unfair treatment of injured workers, including slow  
6 processes. In 2015, the legislature adopted House Concurrent  
7 Resolution No. 168, H.D. 2, S.D. 1, which required the  
8 department of labor and industrial relations to convene a  
9 working group to streamline the State's workers' compensation  
10 process, of which results are due to the 2017 legislature.  
11 Despite this action, a closed claims study is warranted to  
12 objectively review whether specific statutory changes are  
13 necessary. The last closed claims study done in Hawaii on  
14 workers' compensation was in 1993 by Tillinghast.

15 The purpose of this Act is to increase employee health and  
16 safety in the workplace and to provide timely and appropriate  
17 services for employees injured on the job in a supportive and  
18 non-confrontational environment by requiring the auditor to



1 conduct a study on closed claims in the State's workers'  
2 compensation system.

3 SECTION 2. (a) The auditor shall contract with an  
4 actuarial firm that has experience conducting workers'  
5 compensation closed claims studies in the United States to  
6 perform a study of:

7 (1) Closed claims in the private employment sector in the  
8 State; and

9 (2) Closed claims involving state employees, including  
10 those employed by the department of human resources  
11 development, the department of education, and the  
12 University of Hawaii system.

13 (b) Of the total cost of the study, a portion equal to the  
14 appropriation provided for in section 3 of this Act shall be  
15 paid for by an assessment to the workers' compensation insurers,  
16 workers' compensation captive insurers, and workers'  
17 compensation self-insureds in the State to be determined  
18 according to market share of premiums or, in the case of  
19 workers' compensation self-insureds, using the current basis to  
20 determine special compensation fund assessments.



1 (c) The auditor shall require the study to be completed by  
2 November 30, 2017, and the study shall be submitted to the  
3 legislature no later than twenty days prior to the convening of  
4 the regular session of 2018.

5 (d) Prior to contracting with an actuarial firm to perform  
6 the study required by this Act, the auditor shall consult and  
7 confer with two members of the legislature, one member selected  
8 by the president of the senate and one selected by the speaker  
9 of the house of representatives. The two members shall ensure  
10 that the actuarial firm selected and parameters of the study are  
11 not biased and do not have an appearance of bias toward any of  
12 the numerous stakeholders in the workers' compensation system,  
13 including the department of labor and industrial relations,  
14 department of human resources development, insurers, attorneys  
15 representing employers and employees, mutual benefit societies,  
16 health maintenance organizations, and health care providers.

17 SECTION 3. There is appropriated out of the general  
18 revenues of the State of Hawaii the sum of \$150,000 or so much  
19 thereof as may be necessary for fiscal year 2016-2017 for the  
20 auditor to contract with an actuarial firm to produce a study of  
21 closed claims in the State's workers' compensation system;

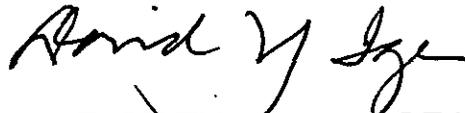


1 provided that no moneys shall be released unless matched dollar-  
2 for-dollar by the fees assessed pursuant to section 2(b) of this  
3 Act.

4 The sum appropriated shall be expended by the auditor for  
5 the purposes of this Act.

6 SECTION 4. This Act shall take effect on July 1, 2016.

APPROVED this 1 day of JUL , 2016



GOVERNOR OF THE STATE OF HAWAII



***Hawaii Workers Compensation  
Closed Claim Study***

**1993**

Prepared by:

Martin A. Lewis, FCAS, MAAA  
Tillinghast, a Towers Perrin Company  
One Tabor Center, Suite 1200  
1200 Seventeenth Street  
Denver, CO 80202-5812  
(303) 628-4000  
FAX: (303) 628-4090

December 20, 1993

# *Tillinghast*

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*A Towers Perrin Company*

December 20, 1993

Mr. Tom Cleary  
Director, Government Consumer & Industry  
National Council on Compensation Insurance  
30501 Agoura Rd.  
Agoura Hills, CA 91301

Dear Mr. Cleary:

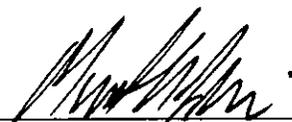
1993 HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

We have prepared the attached report regarding a closed claim study of permanent injury cases in Hawaii. It begins with an outline of the general purpose of the Study, and is followed by an analysis of the findings of this Study (Section II). Section III contains the exhibits.

It was a pleasure working with the NCCI and the participants on this project. Please call if you have any questions regarding this report.

Sincerely,

Tillinghast, a Towers Perrin Company

By:   
\_\_\_\_\_  
Martin A. Lewis, FCAS, MAAA

MAL:elb

# HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

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## ANALYSIS OF THE HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

### SECTION I: INTRODUCTION

#### Purpose

The National Council on Compensation Insurance (NCCI) contracted with Tillinghast, a Towers Perrin Company, to prepare a Hawaii Workers Compensation Closed Claim Study (Study). The Study consists of collecting, compiling, and analyzing data on a sample of closed permanent injury claims in Hawaii.

#### Distribution and Use

The Study is being provided to the NCCI for presentation to the Hawaii Insurance Commissioner as well as to the participating companies, all of which are commercial carriers as listed in the Reliances and Limitations Section. We understand that the Study may be distributed publicly. We require that the entire report be distributed rather than any excerpts, and that all recipients be made aware that Tillinghast is available to answer any questions regarding the report.

#### Reliances and Limitations

In developing this report, Tillinghast has relied, without audit or independent verification, on historical data and other quantitative and qualitative information provided by the following participating companies: AIG Hawaii Insurance Co., Inc., Argonaut Insurance Co., Fireman's Fund Insurance Co., First Insurance Co. of Hawaii, Ltd., Travelers Insurance Co., Industrial

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Insurance Co. of Hawaii, Ltd., Island Insurance Co., Ltd., Pacific Insurance Co., Ltd., and Transamerica Insurance Co.. We did, however, review this information for reasonableness and internal consistency. The accuracy of our results is dependent upon the accuracy and completeness of this underlying data; therefore, any material discrepancies discovered in this data by the NCCI, or the above participating groups or their representatives should be reported to us and this report amended accordingly, if warranted.

The NCCI has performed closed claim studies in other states. A comparison of the indications in this report with indications from NCCI studies in other states is beyond the scope of the Study. However, this report will occasionally compare the Hawaii results with indications from previous Tillinghast studies performed in Colorado and Kansas. (Comparisons should be evaluated cautiously, since each state has its own unique workers compensation environment.)

## SECTION II: ANALYSIS

The Study data consisted of 1,000 closed claims of a permanent injury nature (permanent partial disability, permanent total disability, and fatal cases). The total indemnity and medical costs associated with these claims is \$41,477,369, plus \$1,412,074 of vocational rehabilitation (voc-rehab) costs. Nine company groups participated in the Study by providing the claim data:

Data Source	Number of Claims
<b>AIG HAWAII INSURANCE CO., INC.</b>	89
<b>ARGONAUT INSURANCE CO.</b>	49
<b>FIREMAN'S FUND INSURANCE CO.</b>	75
<b>FIRST INSURANCE CO. OF HAWAII, LTD.</b>	212
<b>TRAVELERS INSURANCE CO.</b>	55
<b>INDUSTRIAL INSURANCE CO. OF HAWAII, LTD.</b>	142
<b>ISLAND INSURANCE CO., LTD.</b>	137
<b>PACIFIC INSURANCE CO., LTD.</b>	128
<b>TRANSAMERICA INSURANCE CO.</b>	113
<b>Total</b>	<b>1,000</b>

The data gathering process was overseen by Tillinghast with the cooperation of the participants and the NCCI. Editing was performed by the NCCI. The claims selected for the Study were drawn from claims closed during the period 9/1/92 through 8/31/93 without regard to date of injury. "Closed" was defined as "resolved" where resolved cases were either finally and totally closed, or cases where final settlements had been reached but

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payments were still being made with final reserves established (however, only seven claims had reserves for future payments, which reserves were all medical totalling \$118,506). The data for each claim was reviewed by the NCCI in an attempt to resolve obvious discrepancies. The participants were contacted by the NCCI to correct data where problems were found.

The following sections present the results and observations from our analysis, grouped by the major factors being analyzed and is organized as follows:

- A. General Analyses**
- B. Analyses by Body Part Injured**
- C. Analyses by Age Group and Sex of Claimant**
- D. Analyses by Attorney Involvement**
- E. Analyses for Back Injuries**
- F. Analyses by Impairment Rating**
- G. Analyses of Legal Costs**

## A. General Analyses

This section (Section A) of the exhibits contains a number of tables and exhibits of either a high-level summary nature as regards the data, or that tabulate the data on coding parameters which are not studied in further detail in the later exhibits. The former category includes tabulations of overall average claim sizes for medical and indemnity, accident year summaries, etc. In the latter category are tabulations by day of week of injury, time of day of injury, marital status, employment status, etc., for which analysis in greater depth was not considered warranted based on the summary findings.

### I. Average Costs

The following table displays average costs per claim for the 1,000 claims (Exhibit I):

Type of Claim	Average
Average Indemnity	\$15,911
Average Lump Sum	13,530
Average Voc-Rehab	1,412
Average Medical	12,036
Average Indemnity, Medical, & Lump Sum	41,477
Average Indemnity, Medical, Lump Sum, & Voc-Rehab	42,889

The claim counts and costs exceeding \$50,000 in total indemnity and medical costs, and those exceeding \$100,000, are as follows (Exhibit I):

Counts		Dollars	
Claims > \$50,000	Claims > \$100,000	Medical + Indemnity Costs > \$50,000	Medical + Indemnity Costs > \$100,000
29.7%	6.7%	65.9%	27.5%

Throughout the remainder of this analysis, "Total Cost" refers only to indemnity and medical costs, including lump sum, unless otherwise stated, i.e., "Total Cost" excludes voc-rehab.

**II. Data by Accident and Closure Year**

The following table shows the percent of claim counts used in this Study by the year in which the accident occurred (Exhibit II):

Accident Year	% of Claim Counts
1978 & Prior	1.1%
1979	0.0
1980	0.2
1981	0.0
1982	1.0
1983	0.0
1984	0.6
1985	1.2
1986	1.6
1987	3.0
1988	5.5
1989	9.8
1990	23.0
1991	34.5
1992	17.1
1993	1.4

It is important to note that it is the nature of a closed claim study that only the less severe claims will have closed for the more recent accident years, thereby creating an illusion that costs are decreasing, whereas actual accrued costs truly show an increasing pattern. Therefore, it is possible to misinterpret the average cost change by accident year (Exhibit II).

### III. Reporting Lags

The lag time from date of injury to the date the claim is reported to the employer indicates that 84.8% of the cases were coded as being reported within 10 days of injury, and 97.3% within 6 months (Exhibit III, Page 1). Approximately 18% of all cases were coded as having the disability beginning more than 10 days after date of injury (Exhibit III, Page 1). Reporting delays of more than 10 days most probably are associated with claims that do not result in immediate lost time, but rather have the full extent of the injury become apparent at a later date, or where the actual date of injury cannot be readily determined.

### IV. Payments by Type of Benefit

Data was gathered regarding indemnity payments on these permanent injury claims by type of payment, e.g., temporary total, permanent partial scheduled, permanent partial unscheduled, fatal, etc. Lump sum benefits are also allocated to specific payment categories. Of the indemnity costs, 57.6% were coded as temporary total benefits, 19.7% as scheduled permanent partial, and 18.4% as unscheduled permanent partial amounts. Of the lump sum payments, 9.1% were coded as temporary total benefits, 19.1% as scheduled permanent partial, and 36.3% as unscheduled permanent partial amounts (Exhibit IV, Page 1). With regard to lump sum release payments, it is considered that a minimum of \$15,000 combined indemnity and medical release payments must be offered in order to obtain approval for the release. The data supports this, showing an average indemnity and medical release of \$15,463 (Exhibit IV, Page 1). The frequency of lump sum

payments on claims (675 of the 1,000 cases) is also observed to be substantially higher than has been the case in similar studies performed in other jurisdictions.

Voc-rehab costs are also separated by type. The majority of costs for voc-rehab were coded as evaluation expenses: 73.4% (Exhibit IV, Page 1). Only 302 cases had voc-rehab costs coded.

#### V. Costs by Primary Care Provider

Eight types of primary medical care providers were selected for analysis of medical costs (Exhibit V, Page 1). They were (1) nonsurgical MD, (2) surgical MD, (3) orthopedist, (4) osteopath, (5) chiropractor, (6) psychologist, (7) mental health practitioner, and (8) podiatrist. The eight primary types of providers receive 39.2% of total medical costs. Physical therapy and pain rehab/work hardening receive 24.2% of total medical costs. Of the total medical costs, 14.8% go to hospitals. The remaining medical costs go to acupuncturists, massage therapists, independent medical examiners (IMEs), prescriptions, housekeeping, home modification/equipment, prosthetics, funeral expenses, other medical, and reserve for future payments. The Other Medical category received 10.5% of the total costs. The Other Medical category includes all costs that were not classified elsewhere.

Among the eight primary types of providers, nonsurgical MDs and chiropractors account for the greatest amount of costs in total for the sample. The highest average total cost is indicated for chiropractors at \$6,387 per case (229 claims) in which they are involved. (Chiropractors also exhibited the highest average costs

in other Tillinghast closed claim studies.) Interestingly, the average is \$1,649 for osteopaths (26 claims) who provide some services which are similar to those provided by chiropractors. The difference between osteopath and chiropractor average costs appears significant. We are informed that chiropractors receive a three to four times higher fee per visit when the case is classified as occupational than for nonoccupational treatments. This could influence both the cost and determination of the nature of the case (occupational vs. otherwise). In addition, we have been informed that the injured party is initially approved for a specific number of chiropractic visits allocated over a specified timeframe. However, it is our understanding that the injured party may be able to have visits reinstated upon a change in chiropractors. These two situations could contribute to the high average cost of cases involving chiropractors. The second highest average cost is for psychologists at \$4,389 per case for 50 claims. The low cost averages are \$1,542 for orthopedists (357 claims) and \$1,541 for podiatrists (10 claims). Surgical MD costs averaged \$2,910 on the 285 sample cases in which they had involvement. Hospital costs averaged \$3,807 for the 468 cases having hospital involvement.

The averages above are only broad indications. Further investigation of individual case costs would be necessary to determine if the cost differences are truly significant by type of provider, and the reasons for the substantial indicated differences. For example, when some types of providers are involved, such as mental health practitioners, the high average total costs for such cases may well be due to the nature of the case (extensive pain rehabilitation, loss of limb, brain injury, etc.), rather than being indicative of any excessive therapy or treatments.

**B. Analyses by Body Part Injured (Exhibit VI, Page 1)**

Substantial data and exhibits were generated in this area. The information developed in this section is probably of most interest to the participating companies for comparison of their own results to the sample average.

The most frequent cause of injury is "strain," and this is primarily related to trunk injuries. Second highest is "fall or slip," primarily related to trunk and lower extremity injuries.

With respect to body part injured, the trunk of the body has the highest frequency of injury at 33.3% of total claims. This category includes back injuries, which are separately analyzed later in this report. Trunk injuries account for 43.2% of total costs, exceeding all other "known" body parts injured. Again, back injuries are the greatest contributor by type of injury to the high average costs.

The following table indicates percentage distribution of claim counts by body part injured:

Body Part Injured	Distribution
Head	3.2%
Neck	4.9
Upper Extremities	31.2
Trunk	33.3
Lower Extremities	15.4
Multiple Parts	9.0
Unknown	3.0
Total	100.0%

The average severities by body part injured are as follows:

Body Part Injured	Severity
Head	\$21,172
Neck	53,953
Upper Extremities	23,218
Trunk	53,792
Lower Extremities	45,045
Multiple Parts	50,203
Unknown	51,475
Overall Severity	\$41,477

**C. Analyses by Age Group and Sex of Claimant**

Generally, average claim costs appear to increase with age of the injured claimant. The age group 51 to 60 had the highest average cost at \$53,430 (Exhibit IX, Page 1).

Age group 31 to 40 had the highest number of cases with 322, while the 22 to 30 age group contained 232 cases. However, without exposure numbers by age group, it cannot be determined whether the claim frequency actually varies significantly by age (Exhibit IX, Page 1).

There was a 4% difference in average claim cost between male and female groupings (male average was 96% of female average), with the lower medical cost for males being the major contributor to the difference (Exhibit IX, Page 1).

There is a slightly faster return to work by persons injured at the younger ages (30 and under). This is accompanied by a faster closing of claims and by reaching maximum medical improvement (MMI) at a faster rate (within two years) in these age groups (specifically 22-30) (Exhibit X).

Other lags do not seem to be related in any significant manner to the age of the injured party.

**D. Analyses by Attorney Involvement**

Attorneys (claimant and/or insurer) were involved in 43.2% of the 1,000 claims (Exhibit XII, Page 1). If claims coded as "unknown" involvement (65 cases) are excluded, 46.2% of cases involved an attorney. Insurer attorneys were involved in 25.2% of all cases, while the claimants had attorneys involved in 35.1% of all cases (Exhibit XI, Page 1). Of all cases, 17.1% involved both claimant and insurer attorneys. While the Study involved only permanent type cases, which are usually of a serious nature, the rate of attorney involvement on both sides appears to be high for what is intended to be a no-fault form of coverage.

Claims with attorney involvement (either side) involved 43.2% of the claim counts and 63.6% of the claim costs (derived from Exhibit XI, Page 2). Cases with any attorney involvement had costs averaging \$61,332, versus only \$25,336 for cases with no attorney involvement. This differential in costs is greater than the differential indicated in similar studies performed by Tillinghast in Colorado and Kansas. Medical cost averages were \$20,809 with attorney involvement, versus \$9,064 without, while indemnity averages were \$40,873 with attorney involvement, and \$16,638 without. Obviously there is a significant difference in claim costs depending on whether or not attorneys are involved. It is to be noted that regardless of whether there are attorneys retained by the claimant or by the insurer, the claim costs are very similar. However, claim costs are significantly higher if both the claimant and the insurer have attorneys. Either (1) attorneys become involved only in the more serious cases, (2) attorney involvement creates a significant increase in claim costs, or (3) there exists a combination of these two factors. While opinions may be strong on both (or all three) sides, the answer is not readily determinable from the data.

Impairment rating averages might provide some insight into the above questions. The average impairment rating (including 0.0% ratings) is 14.9% with an attorney (Exhibit XXVI, Page 1) and 10.9% with no attorney (Exhibit XXVI, Page 2). This is a relative difference of 36.7% greater rating for attorney involvement. However, as can be seen

below, claims with attorney involvement appear to generally have a higher average total cost for the same impairment rating than do claims with no attorney involvement (Exhibit XXVI, Pages 1 and 2).

Impairment Rating	Average Total Cost		
	With Attorney	Without Attorney	Ratio
0%	\$47,525	\$4,960	9.58
1	54,059	68,379	.79
2	54,080	17,054	3.17
3	67,767	16,819	4.03
4	34,550	22,194	1.56
5	40,966	22,823	1.80
6	28,872	25,280	1.14
7	38,688	28,336	1.37
8	58,666	27,815	2.11
9	54,642	24,979	2.19
10	59,766	26,262	2.28
11	50,076	29,930	1.67
12	54,410	48,013	1.13
13	60,935	22,886	2.66
14	75,683	44,104	1.72
15	70,911	40,372	1.76
16	60,170	34,424	1.75
17	109,616	46,533	2.36
18	74,562	33,344	2.24
19	47,712	54,639	.87
20	72,951	50,721	1.44
21	66,134	42,453	1.56
22	81,687	39,820	2.05
23	58,761	41,512	1.42
24	78,167	38,512	2.03
25	114,229	69,128	1.65
26%-50%	105,330	79,921	1.32
50%-100%	135,678	53,313	2.55
Total (Excluding 0%)	\$67,073	\$37,332	1.80
Total (Including 0%)	\$65,765	\$33,523	1.96

Attorneys were involved in the sample cases by type of settlement, as follows (Exhibit XIII, Page 3):

- 50.8% of cases closed by negotiated settlements,
- 22.6% of cases closed by admission,
- 35.8% of cases closed by order,
- 33.3% of cases coded "other" closure method, and
- 43.2% of all claims.

Attorney involvement is highly correlated with the length of time from date of injury to date of closure of claim (Exhibit XIV). Only 1.9% of claims with attorney involvement were closed in one year versus 20.7% of the cases without attorney involvement. The corresponding figures for claims closed within two years are 26.2% and 64.0%, respectively. Similar ratios are observed for lag from the date of injury to the date of maximum medical improvement; 7.5% versus 33.1% at six months, 27.5% versus 59.1% at one year, and 67.1% versus 88.0% at two years, with the slower progression to maximum medical improvement on cases with attorney involvement.

The lag time from date of injury to date of claim admitted by insurer was only slightly slower with attorney involvement. The lag from date of injury to date of first indemnity payment was also only marginally slower with attorney involvement. With attorney involvement, however, an increase is noted in the lag from date of injury to return to work. This would be expected based on the patterns observed in time to close cases

and time to maximum medical improvement. An increase is also noted in the lag from date of injury to date of controversion.

Approximately 62% of the cases with claimant attorney involvement did not retain the attorney until more than six months after the date of injury.

Again, the extended lag times under attorney involvement could result from attorney involvement, or it may be that more serious cases have greater attorney involvement, or both.

### E. Analyses for Back Injuries

The Study examined back injury claims separately due to the high frequency and high average cost of these injuries (Exhibit XV, Page 1). Back injuries account for 28.2% of the total cases by count and 37.8% of total costs of the 1,000 sample cases. The average cost of a back case in the sample is \$55,654 versus an average for all other cases of \$35,909, a differential of 55.0%.

Of the 282 total back cases, 166, or 58.9%, were a result of "strain," with another 19.1% resulting from "slips and falls."

Involvement by type of provider varies for back claims vs. all other claims. Chiropractors had a significantly greater involvement in back cases than in nonback cases, while surgical MDs had significantly less involvement in back cases than in nonback cases.

The following chart displays these differences (Exhibit XVI, Page 1):

Primary Medical Provider	Back Claim Distribution	All Other Claim Distribution
Non-Surgical MD	71.6%	73.9%
Surgical MD	18.1	33.0
Orthopedist	33.3	37.0
Osteopath	2.5	2.7
Chiropractor	45.7	14.1
Psychologist	6.7	4.4
Mental Health Practitioner	1.8	1.3
Podiatrist	0.4	1.3

Similar to the results for all types of cases, chiropractors had the highest average medical cost per case for back injuries at \$7,054 (Exhibit XVI, Page 3). Mental health

practitioners had the second highest at \$6,307 (but on only five back cases). The lowest average cost was for osteopaths at \$1,148 per case (seven back cases).

Physical therapy consumed 25.4% of the total medical costs spent on backs, with hospitals accounting for 7.7%, and the primary medical providers (8 categories) receiving 40.3% in total (Exhibit XVI, Page 2).

Back claims close at a slower rate than do nonback cases (Exhibit XVII):

5.7% closed for backs vs. 15.1% for other cases within one year, and  
35.8% vs. 50.6% within two years.

A similar comparison is seen in the lag time to maximum medical improvement at the one-year mark.

Of the 282 back claims, 119 (42.2%) had greater than \$50,000 of medical and indemnity combined costs (Exhibit XVIII, Page 3). These cases represent 69.9% of all costs for back cases. Twenty-eight cases (9.9%) had indemnity costs alone exceeding \$50,000 (Exhibit XVIII, Page 1). Fourteen cases (5.0%) had medical costs in excess of \$50,000 for the back claims. The comparable figures for all claims are 29.7% with indemnity and medical costs greater than \$50,000 (Exhibit I, Page 3); 6.2% indemnity costs (Exhibit I, Page 1); and 2.3% medical costs greater than \$50,000 (Exhibit I, Page 2).

The aspects of attorney involvement for back claims exhibit patterns similar to those for all claims.

**F. Analyses by Impairment Rating**

The impairment rating for each claim is either a scheduled rating, unscheduled rating, or a combination of the two. Scheduled ratings are coded as the percentage of disability of the particular body part injured. Unscheduled ratings are the percentage of disability assigned on the basis of a "whole person" rating. Loss of sight in one eye, deafness, and disability or dismemberment of appendages are examples of schedule rated injuries. Back injuries, body system injuries, and other major injury claims have unscheduled "whole person" ratings.

Exhibits XXIII through XXVII display scheduled and unscheduled claims using the following descriptions:

- Scheduled injuries include all injuries with a type of rating coding equal to 1 (data entry field 114);
- Unscheduled injuries include all injuries with a type of rating coding equal to 2 and with no scheduled rating body part code (data entry field 115).

Scheduled injury claims (including those for which the body part is unknown) comprise 419 of the 1,000 cases and \$14,019,278 (Exhibit XXIII, Page 1). Unscheduled claims comprise 452 (Exhibit XXIV, Page 1) of the 1,000 cases and \$23,683,208 (Exhibit XXIV, Page 3). The comparisons include claims with a 0% impairment rating.

Scheduled rating claims are less costly, on average, than unscheduled rating claims, although they do often involve loss of a body part or its use. The average scheduled injury case cost is \$33,459 (Exhibit XXIII, Page 1).

Unscheduled ratings are not significantly concentrated at any particular impairment level, although the two highest are the 10% impairment level with 7.0% of the total cases and the 5% impairment level with 6.3% of the total cases (Exhibit XXIV, Page 1). Approximately 50% of the total counts is made up of impairment ratings from 0% to 11% (233 of 452 cases). The number of cases that have ratings above 25% (36 of 452) comprise 8.0% of the cases.

The average unscheduled ratings by body part injured were highest for the categories lower extremities and neck (23.6% and 17.2%, respectively) (Exhibit XXIV, Page 1). The lowest average rating (2.9%) was for head injuries.

As the average impairment rating increases, there is a general increase in average indemnity, medical, and combined costs of the cases. However, there are discontinuities in the pattern, e.g., cases with a 17% rating had an average indemnity of \$51,319 on 18 cases, while 11 cases at 23% rating had an average indemnity of \$36,779 (Exhibit XXIV, Page 6). These discontinuities are not unexpected due to the relatively small number of claim counts at many of the impairment levels.

There is not a major difference in medical cost averages with increase in impairment ratings until the 25% rating. The impairment ratings below 25% have an average

medical cost of \$18,182, while ratings of 25% and higher have an average medical cost of \$32,651 (Exhibit XXIV, Page 8). This higher average for these higher impairment ratings might be expected as these are presumably the more serious cases.

Analyses with regard to unscheduled impairment ratings produce observations for back claims similar to those for all claims. Average indemnity and/or medical costs generally increase with impairment. Average costs for back claims are higher than for all other (i.e., nonback) claims (Exhibit XXV, Pages 1 - 3):

	Back Claims Only	Other Claims	Percent Difference
Average Indemnity	\$35,258	\$31,246	12.8%
Average Medical	20,757	16,751	23.9
Average Indemnity & Medical	56,015	47,997	16.7

For unscheduled claims, the average impairment rating is 14.9% with attorney involvement (Exhibit XXVI, Page 1) and 10.9% without attorney involvement (Exhibit XXVI, Page 2). Unscheduled injuries having attorney participation have significantly higher indemnity costs and medical costs per case than do those without attorney involvement (Indemnity: \$42,713 vs. \$20,347; Medical: \$23,052 vs. \$13,177) (Exhibit XXVI, Pages 1 and 2). The average total medical and indemnity costs are \$65,765 with, and \$33,523 without attorney involvement. The indemnity and medical variations by attorney involvement are observed fairly consistently for all impairment rating groupings. The variation for back claims is similar to, though not quite as dramatic as, the variation for all claims and applies to all groups of ratings.

For unscheduled back claims only, the average impairment rating is 13.2% with attorney involvement (Exhibit XXVI, Page 4) and 11.2% without attorney involvement (Exhibit XXVI, Page 5). The average total costs are similarly \$64,577 with, and \$41,701 without attorney involvement.

**G. Analyses of Legal Costs**

Three types of legal costs were used for the insurer, but for the claimant, only total legal costs were available for the analysis. Of the three types of insurer legal costs, legal fees account for 71.6% of costs, expert witness costs account for 16.3% of costs, and other legal costs were coded as 12.1% of the dollars (Exhibit XXVIII).

Average insurer and claimant combined legal costs were highest for multiple body parts (\$3,171) and lowest for head injuries (\$1,222) (Exhibit XXIX).

Further analysis of this section is limited due to the sparsity of coding in the legal costs area.

\* \* \*

**HAWAII WORKERS COMPENSATION  
CLOSED CLAIM STUDY**

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Table B		Claims by Employment Status
Table C		Claims by Time of Day of Injury
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Table E		Claims by Time Worked Before Injury
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**SECTION G - ANALYSES OF LEGAL COSTS**

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- Exhibit A - Input Form for Data Collection
- Exhibit B - Input Fields Description
- Table 1 - Scheduled Injuries
- Table 2 - Part of Body Codes
- Table 3 - Nature of Injury Codes
- Table 4 - Cause of Injury Codes

### SECTION III: EXHIBITS

#### SECTION A - GENERAL ANALYSES

This section begins documentation of the analysis of the data collected. To begin, a brief summary is displayed in Tables A - N of some miscellaneous data compilations of interest.

**Table A** depicts the number and average total cost for each of the marital status categories.

**Table B** summarizes the claim counts and average indemnity and medical cost by employment status of the claimant. The percentage of claimants who were full-time employees at the time of injury is 86.0%.

**Table C** displays the time of the day the injury occurred. A slightly greater percentage of injuries occurred from 1:00 a.m. through 12:00 noon vs. from 1:00 p.m. through 12:00 midnight (52.0% vs. 48.0%). The greatest concentration of time of injury is at 11:00 a.m. (14.0%). These percentages are based on 798 claims because 202 claims did not have time of injury coded.

**Table D** depicts the distribution of claims by day of the week when the injury occurred. Of the weekdays, Wednesdays had the lowest occurrence of injuries (15.1%) while Monday and Friday both had 18.0%.

**Table E** displays, in groups, the months on the job for this employer before injury and indicates counts and average costs. Over 38.9% of injuries occurred with less than 12 months on the job. Disregarding unknown claims, this figure would be

43.6%. However, part of this difference could result from varying exposure distribution.

**Table F** depicts the distribution of claims by day of the week when the claim was reported to the employer. The number of claims reported on Tuesday and Thursday are slightly higher than the number of claims reported on Wednesday and Friday. However, Monday reports are higher than those reported any other day of the week.

**Table G** displays the method of closure coded for the 1,000 claims in the Study. Approximately 63.2% of claims were closed using a negotiated settlement at an average cost of \$47,697. Claims closed by admission were 13.7% at \$31,280.

**Table H** indicates that 362 claims were controverted. The basis of the controversion is indicated for 58 of these claims.

**Table I** addresses three miscellaneous questions relating to aggravation of previous injuries and modified duty programs. There were 82, or 8.2%, claims coded as aggravations of previous occupational injuries, and 107, or 10.7%, claims coded as aggravations of previous nonoccupational injuries. Costs of claims are indicated as higher with an aggravation of a previous injury.

**Table J** identifies the number of claims coded as injuries requiring hospitalization. Of the total claim sample, 15.2% of injuries required some hospital stay. Those hospitalized for 1-10 days accounted for 12.9%, and 2.3% were hospitalized for

more than 10 days. The claims with unknown or zero days of hospitalization were included in the "Y=0" category.

**Table K** summarizes the number of days missed from work. The summary indicates that 57.1% of those injured missed more than 60 days of work, and 23.2% missed more than 360 days of work. The claims with unknown or zero days missed from work were included in the "Y=0" category.

**Table L** displays the number of days for which temporary total disability (TTD) benefits were paid. Benefits for more than 60 days were received by 56.9% of the injured, while 23.6% were paid for more than 360 days. This is consistent with the days missed from work indications in Table K. The claims with unknown or zero days of TTD paid were included in the Y=O category.

**Table M** displays counts, amounts, and averages for all claims tabulated by the number of times (0, 1, 2, or 3+) the primary physician on the case was changed. Costs increase significantly as the number of primary physician changes increase.

**Table N** displays counts, amounts, and averages for all claims by whether or not the treatment was approved by the insurer. Cases with treatment approved have higher average costs than for no approval, which would be expected since smaller cases would often not be submitted for approval.

We were unable to utilize the miscellaneous data categories of maximum benefit rate and claimant benefit rate (data entry fields 111 and 112) because it appears as though most participants coded weekly benefits, while others appear to have coded monthly or annual benefits.

Exhibit I presents the data by cost layer. For each of the eight cost layers, the number of claims, total cost of those claims, and the average claim costs are illustrated. Indemnity, lump sum, voc-rehab, medical, total indemnity and medical (including lump sum), and the total of all costs are displayed on Pages 1 - 3, respectively. Also, on Pages 4 and 5, costs by layer are displayed tabulated by number of physician changes and treatment approvals, respectively.

The following chart summarizes the data without regard to cost layer:

Type of Claim	Average
Average Indemnity	\$15,911
Average Lump Sum	13,530
Average Voc-Rehab	1,412
Average Medical	12,036
Average Indemnity, Medical, & Lump Sum	41,477
Average Indemnity, Medical, Lump Sum, & Voc-Rehab	42,899

Exhibit II of this section displays the data by accident year. The accident year of a claim is the calendar year in which the injury occurred, while closure year is the calendar year in which the claim was closed. Counts, indemnity cost, medical cost, total cost and average total cost are given. The earlier comments regarding the expected decrease of average costs for the most recent accident years under a closed claim study should be well noted so as to avoid the misconception that costs have improved for the more recent years.

Exhibit III analyzes the data using lag (processing) times. The starting point for 19 of the 24 lag groups studied is the accident date (date of injury). The lag times between the date of

injury and the various other dates of interest are calculated and grouped into the nineteen lag categories as displayed in Exhibit III.

Nineteen different dates of interest which have been compared to the date of injury are:

- (1) Date disability began
- (2) Date of first medical treatment
- (3) Date reported to employer
- (4) Date reported to insurer
- (5) Date of admitted valid claim
- (6) Date of first indemnity payment
- (7) Date of original return to work
- (8) Date of Maximum Medical Improvement (MMI)
- (9) Date of controversion
- (10) Date of first hearing application
- (11) Date first hearing begins
- (12) Date of first hearing decision
- (13) Date of second hearing application
- (14) Date second hearing begins
- (15) Date second hearing order issued
- (16) Date of denial pending investigation
- (17) Date claim closed
- (18) Date claimant attorney retained
- (19) Date insurer attorney retained

Five additional lag times are analyzed, (1) date of report to employer to date of first indemnity payment, (2) date of report to insurer to date of first indemnity payment, (3) date of disability to date of first indemnity payment, (4) date of disability to date of MMI, and (5) date of MMI to date claim is closed.

For each of these lag categories, the claim is assigned to a lag time grouping, based on the calculated time for the particular type of lag. The number of claims falling into each group,

as well as a cumulative percentage of total claims, is shown. Paid indemnity and medical costs, and the average total cost, are also summarized.

It should be noted that not all lag types contain a total of 1,000 claims. Many claims would not have an applicable date for all 24 lag types. Below is a summary of the number of claims associated with those claims for the 24 lag types:

Lag Type Date of Injury to:	Count	% of Total
Date disability began	900	90.0%
Date of first medical treatment	974	97.4
Date reported to employer	987	98.7
Date reported to insurer	993	99.3
Date of admitted valid claim	866	86.6
Date of first indemnity payment	893	89.3
Date of original return to work	780	78.0
Date of Maximum Medical Improvement (MMI)	775	77.5
Date of controversion	78	7.8
Date of first hearing application	176	17.6
Date first hearing begins	250	25.0
Date of first hearing decision	260	26.0
Date of second hearing application	40	4.0
Date second hearing begins	41	4.1
Date second hearing order issued	68	6.8
Date of denial pending investigation	88	8.8
Date claim closed	1,000	100.0
Date claimant attorney retained	281*	28.1
Date insurer attorney retained	162*	16.2
* These numbers are lower than the number of attorneys involved shown on other exhibits since, in many cases, the date of attorney hire was not coded.		

Lag Type	Count	% of Total
Date of report to employer to date of first indemnity payment	868	86.8%
Date of report to insurer to date of first indemnity payment	771	77.1
Date of disability to date of first indemnity payment	859	85.9
Date of disability to date of MMI	699	69.9
Date of MMI to date claim closed	769	76.9

Exhibit IV, Page 1 displays the breakdown by type of indemnity payment, type of lump sum payment, and type of voc-rehab payment. The counts, paid indemnity, and average indemnity are indicated for each type. The percentage of total counts and total indemnity costs are also indicated for each payment type. The payment categories included on this exhibit are as follows:

#### Indemnity Payment Type

- Fatal
- Permanent total
- Permanent partial scheduled
- Permanent partial unscheduled
- Temporary total
- Temporary partial
- Disfigurement
- Reserved/Future payments
- Other payments

**Lump Sum Payment Type**

- Fatal
- Permanent total
- Permanent partial scheduled
- Permanent partial unscheduled
- Temporary total
- Temporary partial
- Disfigurement
- Reserved/Future payments
- Other payments
- Total lump sum indemnity
- Total lump sum medical
- Lump sum release indemnity
- Lump sum release medical
- Release indemnity and medical

**Voc-Rehab Payment Type**

- Evaluation expense
- Maintenance benefit
- Education expense
- Other expense

Page 2 of Exhibit IV provides a comparison of lump sum indemnity payments to regular indemnity payments by type of payment. Pages 3 - 5 cross-tabulate the counts and payments by the differing types of payments occurring on a single claim. Page 6 compares lump sum release payments to other lump sum payments for specific categories of payment. Lump sum payments for permanent partial unscheduled injuries are displayed separately due to the size and frequency of this type of payment.

Exhibit V, Page 1, displays a breakdown similar to that of Exhibit IV by type of medical provider and other medical cost categories.

**Primary Medical Provider**

- Non-Surgical MD
- Surgical MD
- Orthopedist
- Osteopath
- Chiropractor
- Psychologist
- Mental Health Practitioner
- Podiatrist

**Other Medical Providers**

- Physical Therapy
- Pain Rehab/Work Hardening
- Acupuncturist
- Massage Therapist
- IME's
- Hospital
- Prescriptions
- Housekeeping
- Home Modif./Equip.
- Prosthetics
- Funeral Expenses
- Other Medical
- Reserve Future Payments

**SECTION A (Continued)**

36.

Page 2 of Exhibit V cross-tabulates claim counts by all types of providers involved in a single claim. Page 3 tabulates claim counts and costs by type of provider and total number of providers involved in a claim.

Section A, in summary, provides a general overview of the sample data.

# HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

## Summary of Coded Fields Not Otherwise Analyzed

Table A – Claims by Marital Status

Marital Status	Count	Average Paid Medical & Indemnity
Single	410	\$40,544
Married	505	42,976
Separated	2	24,499
Divorced	6	72,798
Unknown	77	34,621
Total/Average	1,000	\$41,477

Table B – Claims by Employment Status

Employment Status	Count	Average Paid Medical & Indemnity
Full-time	860	\$41,629
Part-time	81	35,348
Unemployed	4	59,931
On Strike	1	112,563
Disabled	0	0
Retired	0	0
Other	54	45,578
Total/Average	1,000	\$41,477

# HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

## Summary of Coded Fields Not Otherwise Analyzed

Table C – Claims by Time of Day of Injury

Time of Day of Injury	Count	% of 798 Claims	Average Paid Medical & Indemnity
Unknown	202	---	\$45,181
1 A.M.	5	0.6%	13,045
2 A.M.	6	0.8	49,650
3 A.M.	9	1.1	34,833
4 A.M.	3	0.4	20,084
5 A.M.	5	0.6	9,809
6 A.M.	11	1.4	45,518
7 A.M.	14	1.8	44,282
8 A.M.	35	4.4	43,426
9 A.M.	61	7.6	36,143
10 A.M.	75	9.4	37,314
11 A.M.	112	14.0	40,353
12 Noon	79	9.9	42,377
1 P.M.	61	7.6	28,893
2 P.M.	76	9.5	44,089
3 P.M.	67	8.4	41,776
4 P.M.	47	5.9	45,742
5 P.M.	36	4.5	43,423
6 P.M.	27	3.4	37,299
7 P.M.	20	2.5	48,970
8 P.M.	16	2.0	61,333
9 P.M.	12	1.5	43,264
10 P.M.	8	1.0	57,743
11 P.M.	5	0.6	31,415
12 Midnight	8	1.0	40,303
Total/Average	1,000	---	\$41,477

Table D – Claims by Day of Week of Injury

Day of Week of Injury	Count	% of Total	Average Paid Medical & Indemnity
Sunday	57	5.7%	\$33,996
Monday	180	18.0	45,907
Tuesday	178	17.8	37,385
Wednesday	151	15.1	40,872
Thursday	164	16.4	42,784
Friday	180	18.0	44,982
Saturday	90	9.0	37,077
Total/Average	1,000	---	\$41,477

# HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

## Summary of Coded Fields Not Otherwise Analyzed

Table E – Claims by Time Worked for this Employer Before Injury

Time Worked (Y) Prior to Injury	Count	% of 892 Claims	Average Paid Medical & Indemnity
Unknown	108	---	\$41,193
Y < 4 Months	137	15.4%	46,611
4 < Y < 7 Months	107	12.0	46,192
6 < Y < 12 Months	145	16.3	36,339
1 < Y < 2 Years	100	11.2	46,682
2 < Y < 3 Years	76	8.5	37,282
3 < Y < 4 Years	74	8.3	50,186
4 < Y < 5 Years	32	3.6	33,705
5 < Y < 6 Years	31	3.5	29,255
6 < Y < 7 Years	20	2.2	33,716
7 < Y < 8 Years	15	1.7	27,999
8 < Y < 9 Years	13	1.5	31,454
9 < Y < 10 Years	13	1.5	49,916
10 < Y < 11 Years	16	1.8	29,167
11 < Y < 12 Years	17	1.9	26,275
12 < Y < 13 Years	7	0.8	41,301
13 < Y < 14 Years	8	0.9	30,911
14 < Y < 15 Years	7	0.8	26,286
15 < Y < 16 Years	10	1.1	43,872
16 < Y < 17 Years	6	0.7	31,271
17 < Y < 18 Years	9	1.0	116,442
18 < Y < 19 Years	3	0.3	32,057
19 < Y < 20 Years	4	0.4	61,866
20 < Y Years	42	4.7	33,961
Total/Average	1,000	---	\$41,477

# HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

## Summary of Coded Fields Not Otherwise Analyzed

Table F – Claims by Day of Week of Report to Employer

Day of Week of Report to Employer	Count	Average Paid Medical & Indemnity
Unknown	13	\$42,600
Sunday	42	34,614
Monday	196	45,229
Tuesday	178	38,901
Wednesday	166	37,209
Thursday	176	43,602
Friday	161	46,920
Saturday	68	33,470
Total/Average	1,000	\$41,477

Table G – Claims by Method of Closure

Method of Closure	Count	Average Paid Medical & Indemnity
Negotiated Settlement	632	\$47,697
Admission	137	31,280
Order	123	31,304
Other	108	29,602
Total/Average	1,000	\$41,477

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

Summary of Coded Fields Not Otherwise Analyzed

Table H – Claims by Reason for Controversion

Reason for Controversion	Count	Average Paid Medical & Indemnity
Claim Not Controverted	638	\$39,926
Injury Occurred After The Cancellation Date Of Policy	7	54,326
Injury Occurred Before The Effective Date Of Policy	0	0
Injury Did Not Occur From An Accident Which Arose Out Of And In The Course Of Employment	18	38,317
Injury Occurred From Not Performing Services Arising Out Of And In The Course Of Employment	8	53,602
Injury Was Not Proximately Caused By Accident Arising Out Of And In The Course Of Employment	22	47,541
Not An Employee At Time Of Injury	2	70,504
Outside Statute Of Limitations	1	13,254
Other Reasons	304	43,768
Total/Average	1,000	\$41,477

Table I – Miscellaneous Question Responses

Was There Aggravation Of A Previous Occupational Injury?	Count	Average Paid Medical & Indemnity
Yes	82	\$50,218
No	804	40,826
Unknown	114	39,782
Total/Average	1,000	\$41,477

Was There Aggravation Of A Previous Nonoccupational Injury?	Count	Average Paid Medical & Indemnity
Yes	107	\$59,646
No	771	39,233
Unknown	122	39,728
Total/Average	1,000	\$41,477

Was A Modified Duty Program Offered To The Claimant?	Count	Average Paid Medical & Indemnity
Yes	261	\$50,642
No	441	37,368
Unknown	298	39,531
Total/Average	1,000	\$41,477

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

Summary of Coded Fields Not Otherwise Analyzed

Table J – Claims by Number of Days Hospitalized

Number of Days Hospitalized	Count	Average Days	Average Paid Medical & Indemnity
Y = 0 or Unknown	848	0.0	\$36,460
0 < Y <=2	61	1.3	46,735
2 < Y <=5	46	3.6	66,963
5 < Y <=10	22	7.8	79,531
10 < Y <=15	9	12.6	108,185
15 < Y <=30	6	20.7	105,416
30 < Y <=60	3	46.3	291,496
60 < Y <=90	1	68.0	175,993
90 < Y <=180	2	150.5	4,999
180 < Y <=360	2	223.0	106,089
360 < Y <=720	0	0.0	0
720 < Y	0	0.0	0
Total/Average	1,000	1.6	\$41,477

Table K – Claims by Number of Days Off Work

Number of Days Off Work	Count	Average Days	Average Paid Medical & Indemnity
Y = 0 or Unknown	126	0.0	\$24,163
0 < Y <=2	16	1.5	8,429
2 < Y <=5	35	4.1	14,014
5 < Y <=10	46	7.7	12,765
10 < Y <=15	32	12.8	19,561
15 < Y <=30	76	22.3	16,592
30 < Y <=60	98	44.7	27,430
60 < Y <=90	66	74.8	22,834
90 < Y <=180	130	131.6	35,176
180 < Y <=360	143	268.5	46,005
360 < Y <=720	148	521.8	68,752
720 < Y	84	1030.4	116,800
Total/Average	1,000	231.2	\$41,477

Table L – Claims by Number of Days TTD Was Paid

Number of Days TTD Was Paid	Count	Average Days	Average Paid Medical & Indemnity
Y = 0 or Unknown	142	0.0	\$20,840
0 < Y <=2	25	1.5	8,114
2 < Y <=5	33	3.7	14,976
5 < Y <=10	34	7.9	14,654
10 < Y <=15	29	12.7	23,634
15 < Y <=30	74	22.2	28,097
30 < Y <=60	94	44.6	18,907
60 < Y <=90	61	74.4	22,712
90 < Y <=180	130	130.9	35,297
180 < Y <=360	142	268.4	46,614
360 < Y <=720	149	516.2	68,717
720 < Y	87	1062.7	114,355
Total/Average	1,000	235.7	\$41,477

# HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

## Summary of Coded Fields Not Otherwise Analyzed

Table M – Claims by Number of Changes in Primary Physician

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	385	38.5%	\$12,004,860	\$31,181
1	295	29.5%	14,423,778	48,894
2	118	11.8%	6,596,426	55,902
3+	40	4.0%	2,968,439	74,211
Unknown	162	16.2%	6,895,940	42,568
Total	1,000	100.0%	\$42,889,443	\$42,889

Table N – Claims by Whether Treatment Was Approved by Insurer

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	717	71.7%	\$33,325,127	\$46,479
No	95	9.5%	2,882,825	30,346
Unknown	188	18.8%	6,681,491	35,540
Total	1,000	100.0%	\$42,889,443	\$42,889

Cost Layer Related to Indemnity Payments:

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	82	8.2%	\$0	0.0%	\$0
>0-500	76	15.8%	17,331	0.1%	228
501-1,000	43	20.1%	31,986	0.3%	744
1,001-2,500	89	29.0%	148,408	1.2%	1,668
2,501-5,000	78	36.8%	300,027	3.1%	3,847
5,001-10,000	129	49.7%	956,950	9.1%	7,418
10,001-50,000	441	93.8%	9,691,085	70.1%	21,975
50,001-100,000	57	99.5%	3,406,349	91.5%	59,761
100,001+	5	100.0%	1,358,531	100.0%	271,706
TOTAL	1,000	100.0%	\$15,910,667	100.0%	\$15,911
TOTAL(Excl \$0)	918	---	\$15,910,667	---	\$17,332

Cost Layer Related to Lump Sum Payments:

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	325	32.5%	\$0	0.0%	\$0
>0-500	56	38.1%	13,808	0.1%	247
501-1,000	21	40.2%	15,522	0.2%	739
1,001-2,500	45	44.7%	73,230	0.8%	1,627
2,501-5,000	57	50.4%	222,693	2.4%	3,907
5,001-10,000	73	57.7%	574,284	6.6%	7,867
10,001-50,000	371	94.8%	8,762,260	71.4%	23,618
50,001-100,000	47	99.5%	2,973,691	93.4%	63,270
100,001+	5	100.0%	894,859	100.0%	178,972
TOTAL	1,000	100.0%	\$13,530,347	100.0%	\$13,530
TOTAL(Excl \$0)	675	---	\$13,530,347	---	\$20,045

Cost Layer Related to Vocational Rehabilitation Payments:

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	698	69.8%	\$0	0.0%	\$0
>0-500	33	73.1%	8,414	0.6%	255
501-1,000	28	75.9%	20,331	2.0%	726
1,001-2,500	66	82.5%	115,736	10.2%	1,754
2,501-5,000	80	90.5%	296,136	31.2%	3,702
5,001-10,000	61	96.6%	436,091	62.1%	7,149
10,001-50,000	34	100.0%	535,366	100.0%	15,746
50,001-100,000	0	100.0%	0	100.0%	0
100,001+	0	100.0%	0	100.0%	0
TOTAL	1,000	100.0%	\$1,412,074	100.0%	\$1,412
TOTAL(Excl \$0)	302	---	\$1,412,074	---	\$4,676

Cost Layer Related to Medical Payments:

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	8	0.8%	\$0	0.0%	\$0
>0-500	63	7.1%	16,441	0.1%	261
501-1,000	76	14.7%	56,796	0.6%	747
1,001-2,500	118	26.5%	198,702	2.3%	1,684
2,501-5,000	126	39.1%	467,739	6.1%	3,712
5,001-10,000	205	59.6%	1,499,283	18.6%	7,314
10,001-50,000	381	97.7%	7,714,565	82.7%	20,248
50,001-100,000	19	99.6%	1,200,745	92.7%	63,197
100,001+	4	100.0%	882,084	100.0%	220,521
TOTAL	1,000	100.0%	\$12,036,355	100.0%	\$12,036
TOTAL(Excl \$0)	992	---	\$12,036,355	---	\$12,133

Cost Layer Related to Indemnity, Medical, and Lump Sum Payments:

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	0	0.0%	\$0	0.0%	\$0
>0-500	18	1.8%	5,958	0.0%	331
501-1,000	27	4.5%	18,679	0.1%	692
1,001-2,500	52	9.7%	87,503	0.3%	1,683
2,501-5,000	55	15.2%	202,833	0.8%	3,688
5,001-10,000	68	22.0%	484,377	1.9%	7,123
10,001-50,000	483	70.3%	13,341,479	34.1%	27,622
50,001-100,000	230	93.3%	15,937,543	72.5%	69,294
100,001+	67	100.0%	11,398,997	100.0%	170,134
TOTAL	1,000	100.0%	\$41,477,369	100.0%	\$41,477
TOTAL(Excl \$0)	1,000	---	\$41,477,369	---	\$41,477

Cost Layer Related to Indemnity, Medical, Lump Sum, and Vocational Rehabilitation Payments

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	0	0.0%	\$0	0.0%	\$0
>0-500	18	1.8%	5,958	0.0%	331
501-1,000	27	4.5%	18,679	0.1%	692
1,001-2,500	52	9.7%	87,503	0.3%	1,683
2,501-5,000	55	15.2%	202,833	0.7%	3,688
5,001-10,000	68	22.0%	484,377	1.9%	7,123
10,001-50,000	467	68.7%	12,763,828	31.6%	27,332
50,001-100,000	234	92.1%	16,257,703	69.5%	69,477
100,001+	79	100.0%	13,068,562	100.0%	165,425
TOTAL	1,000	100.0%	\$42,889,443	100.0%	\$42,889
TOTAL(Excl \$0)	1,000	---	\$42,889,443	---	\$42,889

Claim Counts by Cost Layer Related to Number of Changes in Primary Physician:

Indemnity, Medical & Voc-Rehab Cost Layer	No Physician Changes	One Physician Change	Two Physician Changes	Three + Physician Changes	Unknown Physician Changes	Total Claims
<=500	15	1	0	0	2	18
501 to 1,000	18	3	0	0	6	27
1,001 to 5,000	73	20	0	0	14	107
5,001 to 10,000	47	10	2	0	9	68
10,001 to 25,000	81	73	25	5	41	225
25,001 to 50,000	79	84	31	10	38	242
50,001 to 75,000	38	49	33	9	26	155
75,001 to 100,000	18	26	16	6	13	79
100,001 to 250,000	12	28	10	9	12	71
250,000 to 500,000	3	0	1	1	1	6
500,001 to 1 million	1	1	0	0	0	2
Total	385	295	118	40	162	1,000

Percentage of Claim Counts by Cost Layer Related to Number of Changes in Primary Physician:

Indemnity, Medical & Voc-Rehab Cost Layer	No Physician Changes	One Physician Change	Two Physician Changes	Three + Physician Changes	Unknown Physician Changes	Total Claims
<=500	3.9%	0.3%			1.2%	1.8%
501 to 1,000	4.7%	1.0%			3.7%	2.7%
1,001 to 5,000	19.0%	6.8%			8.6%	10.7%
5,001 to 10,000	12.2%	3.4%	1.7%		5.6%	6.8%
10,001 to 25,000	21.0%	24.7%	21.2%	12.5%	25.3%	22.5%
25,001 to 50,000	20.5%	28.5%	26.3%	25.0%	23.5%	24.2%
50,001 to 75,000	9.9%	16.6%	28.0%	22.5%	16.0%	15.5%
75,001 to 100,000	4.7%	8.8%	13.6%	15.0%	8.0%	7.9%
100,001 to 250,000	3.1%	9.5%	8.5%	22.5%	7.4%	7.1%
250,000 to 500,000	0.8%		0.8%	2.5%	0.6%	0.6%
500,001 to 1 million	0.3%	0.3%				0.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Claim Counts by Cost Layer Related to Whether Treatment Was Approved by Insurer:

Indemnity, Medical & Voc-Rehab Cost Layer	Treatment Approved	Treatment Not Approved	Unknown	Total Claims
<=500	16	0	2	18
501 to 1,000	21	2	4	27
1,001 to 5,000	60	20	27	107
5,001 to 10,000	41	12	15	68
10,001 to 25,000	157	22	46	225
25,001 to 50,000	181	18	43	242
50,001 to 75,000	118	9	28	155
75,001 to 100,000	59	7	13	79
100,001 to 250,000	56	5	10	71
250,000 to 500,000	6	0	0	6
500,001 to 1 million	2	0	0	2
Total	717	95	188	1,000

Percentage of Claim Counts by Cost Layer Related to Whether Treatment Was Approved by Insurer:

Indemnity, Medical & Voc-Rehab Cost Layer	Treatment Approved	Treatment Not Approved	Unknown	Total Claims
<=500	88.9%		11.1%	100.0%
501 to 1,000	77.8%	7.4%	14.8%	100.0%
1,001 to 5,000	56.1%	18.7%	25.2%	100.0%
5,001 to 10,000	60.3%	17.6%	22.1%	100.0%
10,001 to 25,000	69.8%	9.8%	20.4%	100.0%
25,001 to 50,000	74.8%	7.4%	17.8%	100.0%
50,001 to 75,000	76.1%	5.8%	18.1%	100.0%
75,001 to 100,000	74.7%	8.9%	16.5%	100.0%
100,001 to 250,000	78.9%	7.0%	14.1%	100.0%
250,000 to 500,000	100.0%			100.0%
500,001 to 1 million	100.0%			100.0%
Total	71.7%	9.5%	18.8%	100.0%

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Payments by Accident Year and Closure Year

Accident Year	<u>All Closure Years</u>					
	Count	% of Total	Indemnity	Medical	Total	Average
1978	11	1.1%	\$421,806	\$249,829	\$671,635	\$61,058
1979	0	0.0	0	0	0	0
1980	2	0.2	170,838	44,521	215,359	107,680
1981	0	0.0	0	0	0	0
1982	10	1.0	262,130	120,838	382,968	38,297
1983	0	0.0	0	0	0	0
1984	6	0.6	159,000	86,807	245,807	40,968
1985	12	1.2	657,768	222,309	880,077	73,340
1986	16	1.6	455,093	248,525	703,618	43,976
1987	30	3.0	1,313,379	743,849	2,057,228	68,574
1988	55	5.5	2,160,992	1,206,811	3,367,803	61,233
1989	98	9.8	3,520,112	2,129,850	5,649,962	57,653
1990	230	23.0	7,186,104	3,612,328	10,798,432	46,950
1991	345	34.5	8,183,849	4,509,047	12,692,896	36,791
1992	171	17.1	2,651,346	1,054,875	3,706,221	21,674
1993	14	1.4	51,751	53,612	105,363	7,526
TOTAL	1,000	---	\$27,194,168	\$14,283,201	\$41,477,369	\$41,477

Note: It is the nature of a closed claim study that only the less severe claims will have closed for the more recent accident years, thereby creating an illusion that costs are decreasing, whereas actual accrued costs will show an increasing pattern. Therefore, it is possible to misinterpret the average cost change by accident year.

Date of Injury to Date Disability Began

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	735	81.7%	\$32,251,172	\$43,879
11-30	16	49	87.1	1,932,571	39,440
31-180	76	68	94.7	3,289,467	48,375
181-365	244	20	96.9	835,991	41,800
366-730	461	14	98.4	588,684	42,049
731+	1,524	14	100.0	524,736	37,481
TOTAL	44	900	100.0%	\$39,422,621	\$43,803

Date of Injury to Date of First Medical Treatment

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	818	84.0%	\$33,637,584	\$41,122
11-30	17	77	91.9	3,429,785	44,543
31-180	68	58	97.8	2,328,552	40,147
181-365	241	9	98.8	361,716	40,191
366-730	437	5	99.3	162,063	32,413
731+	1,988	7	100.0	341,746	48,821
TOTAL	25	974	100.0%	\$40,261,446	\$41,336

Date of Injury to Date Reported to Employer

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	837	84.8%	\$34,552,272	\$41,281
11-30	17	75	92.4	3,438,761	45,850
31-180	70	48	97.3	2,163,873	45,081
181-365	238	9	98.2	189,327	21,036
366-730	499	11	99.3	314,201	28,564
731+	1,846	7	100.0	265,140	37,877
TOTAL	27	987	100.0%	\$40,923,574	\$41,463

Date of Injury to Date Reported to Insurer

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	396	39.9%	\$16,209,458	\$40,933
11-30	17	362	76.3	15,891,519	43,899
31-180	65	173	93.8	6,698,253	38,718
181-365	249	20	95.8	645,240	32,262
366-730	538	20	97.8	783,848	39,192
731+	1,451	22	100.0	1,005,351	45,698
TOTAL	68	993	100.0%	\$41,233,669	\$41,524

Date of Injury to Date of Admitted Valid Claim

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	326	37.6%	\$14,212,752	\$43,597
11-30	18	292	71.4	12,052,058	41,274
31-180	66	164	90.3	6,747,966	41,146
181-365	253	33	94.1	1,486,230	45,037
366-730	478	24	96.9	936,441	39,018
731+	1,593	27	100.0	1,226,059	45,410
TOTAL	93	866	100.0%	\$36,661,506	\$42,334

Date of Injury to Date of First Indemnity Payment

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	164	18.4%	\$7,490,226	\$45,672
11-30	19	311	53.2	14,709,416	47,297
31-180	68	279	84.4	12,029,644	43,117
181-365	261	61	91.3	2,104,327	34,497
366-730	491	46	96.4	1,447,206	31,461
731+	1,409	32	100.0	1,163,638	36,364
TOTAL	122	893	100.0%	\$38,944,457	\$43,611

Date of Injury to Date of Original Return to Work

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	153	19.6%	\$3,814,421	\$24,931
11-30	20	120	35.0	3,281,210	27,343
31-180	86	280	70.9	9,627,084	34,382
181-365	264	107	84.6	4,491,213	41,974
366-730	491	85	95.5	4,869,160	57,284
731+	1,216	35	100.0	3,529,494	100,843
TOTAL	179	780	100.0%	\$29,612,582	\$37,965

Date of Injury to Date of Maximum Medical Improvement

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	37	4.8%	\$258,282	\$6,981
11-30	19	27	8.3	271,793	10,066
31-180	99	105	21.8	2,128,461	20,271
181-365	277	177	44.6	6,406,025	36,192
366-730	514	264	78.7	12,458,719	47,192
731+	1,296	165	100.0	10,958,889	66,418
TOTAL	529	775	100.0%	\$32,482,169	\$41,912

Date of Injury to Date of Controversion

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	5	6.4%	\$173,182	\$34,636
11-30	20	21	33.3	1,278,979	60,904
31-180	75	28	69.2	1,074,804	38,386
181-365	257	9	80.8	212,475	23,608
366-730	613	7	89.7	439,699	62,814
731+	1,295	8	100.0	401,974	50,247
TOTAL	250	78	100.0%	\$3,581,113	\$45,912

Date of Injury to Date of First Hearing Application

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	2	1.1%	\$218,287	\$109,144
11-30	17	3	2.8	277,434	92,478
31-180	95	28	18.8	1,358,587	48,521
181-365	285	27	34.1	936,387	34,681
366-730	527	62	69.3	2,779,403	44,829
731+	1,309	54	100.0	2,653,120	49,132
TOTAL	647	176	100.0%	\$8,223,218	\$46,723

Date of Injury to Date First Hearing Begins

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	133	12	4.8	509,933	42,494
181-365	282	38	20.0	1,836,441	48,327
366-730	539	94	57.6	3,918,627	41,688
731+	1,364	106	100.0	6,026,424	56,853
TOTAL	830	250	100.0%	\$12,291,425	\$49,166

Date of Injury to Date of First Hearing Decision

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	130	5	1.9	288,591	57,718
181-365	283	39	16.9	1,307,043	33,514
366-730	537	103	56.5	4,068,927	39,504
731+	1,268	113	100.0	6,314,779	55,883
TOTAL	809	260	100.0%	\$11,979,340	\$46,074

Date of Injury to Date of Second Hearing Application

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	298	4	10.0	43,579	10,895
366-730	562	13	42.5	781,990	60,153
731+	1,375	23	100.0	1,373,588	59,721
TOTAL	1,003	40	100.0%	\$2,199,157	\$54,979

Date of Injury to Date Second Hearing Begins

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	289	4	9.8	23,189	5,797
366-730	585	13	41.5	768,954	59,150
731+	2,119	24	100.0	1,522,026	63,418
TOTAL	1,454	41	100.0%	\$2,314,169	\$56,443

Date of Injury to Date Second Hearing Order Issued

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	282	9	13.2	446,972	49,664
366-730	564	17	38.2	781,207	45,953
731+	1,876	42	100.0	3,131,778	74,566
TOTAL	1,337	68	100.0%	\$4,359,957	\$64,117

Date of Injury to Date of Denial Pending Investigation

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	6	6.8%	\$228,069	\$38,012
11-30	21	20	29.5	1,117,657	55,883
31-180	72	42	77.3	1,737,377	41,366
181-365	245	8	86.4	146,029	18,254
366-730	586	5	92.0	226,449	45,290
731+	1,339	7	100.0	314,750	44,964
TOTAL	201	88	100.0%	\$3,770,331	\$42,845

Date of Injury to Date Claim Closed

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	1	0.1%	\$247	\$247
11-30	0	0	0.1	0	0
31-180	123	18	1.9	166,444	9,247
181-365	281	104	12.3	1,845,607	17,746
366-730	546	339	46.2	11,642,700	34,344
731+	1,453	538	100.0	27,822,376	51,714
TOTAL	998	1,000	100.0%	\$41,477,374	\$41,477

Date of Injury to Date Claimant Attorney Retained

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	4	1.4%	\$550,713	\$137,678
11-30	25	10	5.0	811,829	81,183
31-180	100	92	37.7	5,388,303	58,569
181-365	270	78	65.5	4,214,344	54,030
366-730	504	58	86.1	4,235,704	73,029
731+	1,253	39	100.0	2,325,347	59,624
TOTAL	387	281	100.0%	\$17,526,240	\$62,371

Date of Injury to Date Insurer Attorney Retained

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	21	3	1.9	236,158	78,719
31-180	104	15	11.1	1,191,756	79,450
181-365	283	25	26.5	1,208,122	48,325
366-730	552	53	59.3	3,411,516	64,368
731+	1,268	66	100.0	5,543,033	83,985
TOTAL	751	162	100.0%	\$11,590,585	\$71,547

Date of Report to Employer to Date of First Indemnity Payment

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	192	22.1%	\$8,932,181	\$46,522
11-30	19	316	58.5	15,087,675	47,746
31-180	69	245	86.8	9,867,993	40,278
181-365	268	52	92.7	1,728,123	33,233
366-730	494	41	97.5	1,437,294	35,056
731+	1,256	22	100.0	867,172	39,417
TOTAL	99	868	100.0%	\$37,920,438	\$43,687

Date of Report to Insurer to Date of First Indemnity Payment

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	343	44.5%	\$15,701,475	\$45,777
11-30	18	180	67.8	8,741,161	48,562
31-180	78	146	86.8	5,245,497	35,928
181-365	267	50	93.3	2,109,281	42,186
366-730	514	36	97.9	1,052,692	29,241
731+	1,303	16	100.0	643,973	40,248
<b>TOTAL</b>	<b>89</b>	<b>771</b>	<b>100.0%</b>	<b>\$33,494,079</b>	<b>\$43,442</b>

Date of Disability to Date of First Indemnity Payment

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	232	27.0%	\$10,182,748	\$43,891
11-30	18	321	64.4	15,486,337	48,244
31-180	62	229	91.0	9,682,055	42,280
181-365	265	37	95.3	1,398,579	37,799
366-730	490	26	98.4	787,431	30,286
731+	1,222	14	100.0	512,233	36,588
<b>TOTAL</b>	<b>71</b>	<b>859</b>	<b>100.0%</b>	<b>\$38,049,383</b>	<b>\$44,295</b>

Date of Disability to Date of Maximum Medical Improvement

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	24	3.4%	\$185,369	\$7,724
11-30	17	24	6.9	228,908	9,538
31-180	102	101	21.3	2,351,627	23,283
181-365	277	180	47.1	6,203,931	34,466
366-730	514	232	80.3	11,776,333	50,760
731+	1,243	138	100.0	9,966,462	72,221
<b>TOTAL</b>	<b>503</b>	<b>699</b>	<b>100.0%</b>	<b>\$30,712,630</b>	<b>\$43,938</b>

Date of Maximum Medical Improvement to Date Claim Closed

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Total	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	11	1.4%	\$424,887	\$38,626
11-30	23	3	1.8	57,978	19,326
31-180	115	225	31.1	9,882,421	43,922
181-365	265	214	58.9	8,637,880	40,364
366-730	517	204	85.4	8,215,231	40,271
731+	1,287	112	100.0	5,027,247	44,886
<b>TOTAL</b>	<b>432</b>	<b>769</b>	<b>100.0%</b>	<b>\$32,245,644</b>	<b>\$41,932</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Indemnity, Lump Sum, and Vocational Rehabilitation Payments by Category

Indemnity Payment Type	Count	% Of 1000 Cases	Paid	% Of Total	Average Indemnity
Fatal	4	0.4%	\$193,083	1.2%	\$48,271
Permanent Total	1	0.1%	37,091	0.2%	37,091
Perm. Partial Scheduled	257	25.7%	3,127,390	19.7%	12,169
Perm. Part. Unscheduled	209	20.9%	2,920,859	18.4%	13,975
Temporary Total	854	85.4%	9,160,986	57.6%	10,727
Temporary Partial	113	11.3%	235,914	1.5%	2,088
Disfigurement	205	20.5%	129,747	0.8%	633
Reserved/Future Payments	0	0.0%	0	0.0%	0
Other Payments	22	2.2%	105,597	0.7%	4,800
<b>TOTAL</b>	<b>918</b>	<b>91.8%</b>	<b>\$15,910,667</b>	<b>100.0%</b>	<b>\$17,332</b>

Lump Sum Payment Type	Count	% Of 1000 Cases	Paid	% Of Total	Average Indemnity
Fatal	3	0.3%	\$74,519	0.6%	\$24,840
Permanent Total	4	0.4%	82,366	0.6%	20,592
Perm. Partial Scheduled	258	25.8%	2,586,195	19.1%	10,024
Perm. Part. Unscheduled	293	29.3%	4,908,979	36.3%	16,754
Temporary Total	85	8.5%	1,227,388	9.1%	14,440
Temporary Partial	13	1.3%	33,223	0.2%	2,556
Disfigurement	218	21.8%	176,123	1.3%	808
Reserved/Future Payments	0	0.0%	0	0.0%	0
Other Payments	32	3.2%	405,600	3.0%	12,675
<b>Subtotal Lump Sum Indemnity</b>	<b>623</b>	<b>62.3%</b>	<b>9,494,393</b>	<b>70.2%</b>	<b>15,240</b>
Total Lump Sum Medical	39	3.9%	414,539	3.1%	10,629
Lump Sum Release Indemnity	234	23.4%	1,789,108	13.2%	7,646
Lump Sum Release Medical	210	21.0%	1,832,307	13.5%	8,725
Release Indemnity & Medical	199	19.9%	3,077,142	22.7%	15,463
<b>TOTAL</b>	<b>675</b>	<b>67.5%</b>	<b>\$13,530,347</b>	<b>100.0%</b>	<b>\$20,045</b>

Voc--Rehab Payment Type	Count	% Of 1000 Cases	Paid	% Of Total	Average Indemnity
Evaluation Expense	292	29.2%	\$1,036,467	73.4%	\$3,550
Maintenance Benefit	29	2.9%	51,779	3.7%	1,785
Education Expense	9	0.9%	14,180	1.0%	1,576
Other Expense	68	6.8%	309,648	21.9%	4,554
<b>TOTAL</b>	<b>302</b>	<b>30.2%</b>	<b>\$1,412,074</b>	<b>100.0%</b>	<b>\$4,676</b>

Regular Indemnity Payments:

Indemnity Payment Type	Count	Paid Indemnity	Average Indemnity
Fatal	4	\$193,083	\$48,271
Permanent Total	1	37,091	37,091
Perm. Partial Scheduled	257	3,127,390	12,169
Perm. Part. Unscheduled	209	2,920,859	13,975
Temporary Total	854	9,160,986	10,727
Temporary Partial	113	235,914	2,088
Disfigurement	205	129,747	633
Reserved/Future Payments	0	0	0
Other Payments	22	105,597	4,800
Indemnity Release	---	---	
<b>TOTAL</b>	<b>918</b>	<b>\$15,910,667</b>	<b>\$17,332</b>

Lump Sum Indemnity Payments:

Indemnity Payment Type	Count	Paid Indemnity	Average Indemnity
Fatal	3	\$74,519	\$24,840
Permanent Total	4	82,366	20,592
Perm. Partial Scheduled	258	2,586,195	10,024
Perm. Part. Unscheduled	293	4,908,979	16,754
Temporary Total	85	1,227,388	14,440
Temporary Partial	13	33,223	2,556
Disfigurement	218	176,123	808
Reserved/Future Payments	0	0	0
Other Payments	32	405,600	12,675
Indemnity Release	234	1,789,108	7,646
<b>TOTAL</b>	<b>665</b>	<b>\$11,283,501</b>	<b>\$16,968</b>

Total Indemnity Payments:

Indemnity Payment Type	Count	Paid Indemnity	Average Indemnity
Fatal	6	\$267,602	\$44,600
Permanent Total	4	119,457	29,864
Perm. Partial Scheduled	456	5,713,585	12,530
Perm. Part. Unscheduled	449	7,829,838	17,438
Temporary Total	864	10,388,374	12,024
Temporary Partial	116	269,137	2,320
Disfigurement	381	305,870	803
Reserved/Future Payments	0	0	0
Other Payments	49	511,197	10,433
Indemnity Release	234	1,789,108	7,646
<b>TOTAL</b>	<b>986</b>	<b>\$27,194,168</b>	<b>\$27,580</b>

Ratio of Lump Sum Payments to Total Indemnity Payments:

Indemnity Payment Type	Count	Paid Indemnity
Fatal	0.50	0.28
Permanent Total	1.00	0.69
Perm. Partial Scheduled	0.57	0.45
Perm. Part. Unscheduled	0.65	0.63
Temporary Total	0.10	0.12
Temporary Partial	0.11	0.12
Disfigurement	0.57	0.58
Reserved/Future Payments		
Other Payments	0.65	0.79
Indemnity Release	1.00	1.00
<b>TOTAL</b>	<b>0.67</b>	<b>0.41</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Claim Counts for Lump Sum Payments by Type of Payment

	(FATAL)	(PT)	(PPS)	(PPUNS)	(TT)	(TP)	(DISFIG)	(OTHER)	(MEDTOT)	(INDREL)	(MEDREL)
Fatal	3										
Permanent Total	0	4									
Perm. Partial Scheduled	0	0	258								
Perm. Part. Unscheduled	0	1	33	293							
Temporary Total	0	1	36	34	85						
Temporary Partial	0	0	6	7	10	13					
Disfigurement	0	3	131	48	23	2	218				
Other Payments	0	0	0	3	0	0	1	32			
Medical Lump Sum Total	0	0	12	9	14	0	8	4	39		
Indemnity Release	0	0	72	129	29	4	34	7	6	234	
Medical Release	0	0	65	123	23	3	27	4	6	199	210

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lump Sum Payments by Type of Payment

	(FATAL)	(PT)	(PPS)	(PPUNS)	(TT)	(TP)	(DISFIG)	(OTHER)	(MEDTOT)	(INDREL)	(MEDREL)
Fatal	\$74,519										
Permanent Total	\$0	\$82,366									
Perm. Partial Scheduled	\$0	\$0	\$2,586,195								
Perm. Part. Unscheduled	\$0	\$10	\$408,545	\$4,908,979							
Temporary Total	\$0	\$37,091	\$527,947	\$590,044	\$1,227,388						
Temporary Partial	\$0	\$0	\$45,002	\$77,933	\$145,513	\$33,223					
Disfigurement	\$0	\$59,440	\$1,159,240	\$833,729	\$302,423	\$7,217	\$176,123				
Other Payments	\$0	\$0	\$0	\$40,928	\$0	\$0	\$150	\$405,600			
Medical Lump Sum Total	\$0	\$0	\$279,314	\$157,671	\$156,465	\$0	\$12,100	\$18,557	\$414,539		
Indemnity Release	\$0	\$0	\$1,047,445	\$2,414,624	\$540,674	\$9,573	\$34,574	\$139,165	\$41,500	\$1,789,108	
Medical Release	\$0	\$0	\$914,662	\$2,373,770	\$428,174	\$4,245	\$23,774	\$99,165	\$41,500	\$1,438,835	\$1,832,307

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Average Lump Sum Payments by Type of Payment

	(FATAL)	(PT)	(PPS)	(PPUNS)	(TT)	(TP)	(DISFIG)	(OTHER)	(MEDTOT)	(INDREL)	(MEDREL)
Fatal	\$24,840										
Permanent Total		\$20,592									
Perm. Partial Scheduled			\$10,024								
Perm. Part. Unscheduled		\$10	\$12,380	\$16,754							
Temporary Total		\$37,091	\$14,665	\$17,354	\$14,440						
Temporary Partial			\$7,500	\$11,133	\$14,551	\$2,556					
Disfigurement		\$19,813	\$8,849	\$17,369	\$13,149	\$3,609	\$808				
Other Payments				\$13,643				\$150	\$12,675		
Medical Lump Sum Total			\$23,276	\$17,519	\$11,176		\$1,513	\$4,639	\$10,629		
Indemnity Release			\$14,548	\$18,718	\$18,644	\$2,393	\$1,017	\$19,881	\$6,917	\$7,646	
Medical Release			\$14,072	\$19,299	\$18,616	\$1,415	\$881	\$24,791	\$6,917	\$7,230	\$8,725

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Claims with Lump Sum Release Payments

All Claims with Lump Sum Payments:

Count	Any Lump Sum Indemnity Payments		Average:
	Lump Sum Indemnity Payments	Total Indemnity Payments	
665	\$9,494,393	\$1,789,108	\$11,283,501
	\$14,277	\$2,690	\$16,968

Count	Any Lump Sum Medical Payments		Average:
	Lump Sum Medical Payments	Total Medical Payments	
243	\$414,539	\$1,832,307	\$2,246,846
	\$1,706	\$7,540	\$9,246

Count	Any Lump Sum Payment		Average:
	Lump Sum Non-Release Payments	Total Release Payments	
675	\$9,908,932	\$3,621,415	\$13,530,347
	\$14,680	\$5,365	\$20,045

All Claims with Lump Sum Indemnity or Medical Release Payments:

Count	Indemnity Releases		Average:
	Lump Sum Indemnity Release Payments	Total Indemnity Payments	
234	\$4,186,055	\$1,789,108	\$5,975,163
	\$17,889	\$7,646	\$25,535

Count	Medical Releases		Average:
	Lump Sum Medical Payments	Total Medical Payments	
210	\$41,500	\$1,832,307	\$1,873,807
	\$198	\$8,725	\$8,923

Count	Indemnity or Medical Releases		Average:
	Lump Sum Non-Release Payments	Total Release Payments	
245	\$4,412,802	\$3,621,415	\$8,034,217
	\$18,011	\$14,781	\$32,793

Permanent Partial Unscheduled Lump Sum Payments With Indemnity or Medical Release Lump Sum Payments:

Count	Indemnity Releases		Average:
	Lump Sum Indemnity Release Payments	Total Indemnity Payments	
129	\$2,414,624	\$796,167	\$3,210,791
	\$18,718	\$6,172	\$24,890

Count	Medical Releases		Average:
	Lump Sum Medical Payments	Total Medical Payments	
123	\$2,373,770	\$706,815	\$3,080,585
	\$19,299	\$5,746	\$25,045

Count	Indemnity or Medical Releases		Average:
	Lump Sum Non-Release Payments	Total Release Payments	
135	\$2,506,899	\$1,877,608	\$4,384,507
	\$18,570	\$13,908	\$32,478

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Medical Expenses Paid by Type of Provider

Medical Provider	Count	% Of Cases	Paid Medical	% Of Total	Average Medical For Provider	Average Medical For 1000 Cases
Non-Surgical MD	727	72.7%	\$1,536,047	12.8%	\$2,113	\$1,536
Surgical MD	285	28.5%	829,256	6.9%	2,910	829
Orthopedist	357	35.7%	550,367	4.6%	1,542	550
Osteopath	26	2.6%	42,868	0.4%	1,649	43
Chiropractor	229	22.9%	1,462,561	12.2%	6,387	1,463
Psychologist	50	5.0%	219,446	1.8%	4,389	219
Mental Health Practitioner	14	1.4%	49,617	0.4%	3,544	50
Podiatrist	10	1.0%	15,407	0.1%	1,541	15
<b>Other Medical Providers</b>						
Physical Therapy	526	52.6%	2,654,509	22.1%	5,047	2,655
Pain Rehab./Work Hardening	76	7.6%	248,245	2.1%	3,266	248
Acupuncturist	29	2.9%	70,179	0.6%	2,420	70
Massage Therapist	109	10.9%	309,983	2.6%	2,844	310
IME's	577	57.7%	579,961	4.8%	1,005	580
Hospital	468	46.8%	1,781,908	14.8%	3,807	1,782
Prescriptions	406	40.6%	259,224	2.2%	638	259
Housekeeping	3	0.3%	11,471	0.1%	3,824	11
Home Modif./Equip.	3	0.3%	9,406	0.1%	3,135	9
Prosthetics	36	3.6%	18,385	0.2%	511	18
Funeral Expenses	3	0.3%	5,383	0.0%	1,794	5
Other Medical	616	61.6%	1,263,626	10.5%	2,051	1,264
Reserve Future Payments	15	1.5%	118,506	1.0%	7,900	119
<b>TOTAL</b>	<b>992</b>	<b>99.2%</b>	<b>\$12,036,355</b>	<b>100.0%</b>	<b>\$12,133</b>	<b>\$12,036</b>
Claims Without Medical	8	---	\$0	---	\$0	\$0
<b>TOTAL ALL CLAIMS</b>	<b>1,000</b>	<b>---</b>	<b>\$12,036,355</b>	<b>---</b>	<b>\$12,036</b>	<b>\$12,036</b>

Claim Counts Tabulated by Cases with Other Provider Type Involved in Claim

Provider	Provider											
	NSMD	SMD	ORTH	OSTEO	MHP	CHIR	PHYS	PODIA	PSYCH	ACUP	MASST	HOSP
NSMD	727											
SMD	213	285										
ORTH	241	132	357									
OSTEO	17	3	11	26								
MHP	10	6	6	3	14							
CHIR	142	36	60	6	7	229						
PHYS	393	187	245	21	12	151	526					
PODIA	8	3	6	0	0	2	4	10				
PSYCH	45	17	26	2	3	15	37	2	50			
ACUP	20	5	9	1	2	25	21	2	6	29		
MASST	73	16	31	7	2	92	70	1	11	21	109	
HOSP	369	235	227	13	8	67	289	5	23	8	32	468

Legend:  
 NSMD = Non-surgical MD  
 SMD = Surgical MD  
 ORTH = Orthopedist  
 OSTEO = Osteopath  
 MHP = Mental Health Practitioner  
 CHIR = Chiropractor  
 PHYS = Physical Therapy  
 PODIA = Podiatrist  
 PSYCH = Psychologist  
 ACUP = Acupuncturist  
 MASST = Massage Therapist  
 HOSP = Hospital

Medical Provider		Total Number of Providers Involved in Claim						Total
		No Providers	One Provider	Two Providers	Three Providers	Four Providers	> Four Providers	
Non-Surgical MD	# Claims	0	134	132	173	148	140	727
	Average Without	\$1,688	\$4,892	\$16,028	\$14,627	\$16,461	\$48,290	\$12,229
	Average With	0	3,136	5,183	10,323	15,406	25,197	11,964
	Average Only	0	2,608	1,601	2,191	1,930	2,218	2,113
Surgical MD	# Claims	0	9	24	58	100	94	285
	Average Without	\$1,688	\$3,665	\$9,682	\$10,934	\$15,243	\$23,673	\$9,734
	Average With	0	4,637	7,411	11,977	16,008	27,252	17,813
	Average Only	0	4,211	2,229	2,629	2,612	3,449	2,910
Orthopedist	# Claims	0	23	47	70	103	114	357
	Average Without	\$1,688	\$4,029	\$8,852	\$13,048	\$19,353	\$28,010	\$10,524
	Average With	0	1,265	11,523	7,328	12,474	25,445	14,760
	Average Only	0	1,124	2,428	1,263	1,365	1,591	1,542
Osteopath	# Claims	0	0	5	5	6	10	26
	Average Without	\$1,688	\$3,709	\$9,586	\$11,326	\$15,783	\$25,360	\$11,886
	Average With	0		2,857	6,349	11,326	34,539	17,668
	Average Only	0		721	1,043	3,893	1,069	1,649
Chiropractor	# Claims	0	15	40	62	53	59	229
	Average Without	\$1,688	\$3,389	\$7,143	\$10,598	\$14,881	\$24,907	\$10,100
	Average With	0	7,635	19,556	12,757	17,628	27,576	18,555
	Average Only	0	6,450	7,439	5,793	6,539	6,145	6,387
Psychologist	# Claims	0	2	2	6	13	27	50
	Average Without	\$1,688	\$3,539	\$9,391	\$10,902	\$14,856	\$23,717	\$11,075
	Average With	0	20,486	13,721	22,170	26,427	35,941	30,308
	Average Only	0	14,226	10,720	2,071	3,783	3,998	4,389
Mental Health Practitioner	# Claims	0	0	1	1	1	11	14
	Average Without	\$1,688	\$3,709	\$9,436	\$11,220	\$15,643	\$24,884	\$11,733
	Average With	0		8,335	9,438	15,761	39,504	33,434
	Average Only	0		561	34	785	4,385	3,544
Podiatrist	# Claims	0	0	4	1	1	4	10
	Average Without	\$1,688	\$3,709	\$9,586	\$11,224	\$15,652	\$25,328	\$11,931
	Average With	0		1,181	8,473	14,024	49,438	22,497
	Average Only	0		121	1,687	2,120	2,779	1,541
Acupuncturist	# Claims	0	0	1	2	8	18	29
	Average Without	\$1,688	\$3,709	\$9,434	\$11,128	\$15,248	\$23,812	\$11,374
	Average With	0		8,718	20,288	24,698	41,387	34,202
	Average Only	0		4,394	2,922	3,867	1,612	2,420
Massage Therapist	# Claims	0	0	8	27	34	40	109
	Average Without	\$1,688	\$3,709	\$9,410	\$10,896	\$14,569	\$24,072	\$10,832
	Average With	0		9,989	13,446	20,606	31,038	21,881
	Average Only	0		2,246	1,944	2,786	3,620	2,844
Physical Therapy	# Claims	0	3	101	128	155	139	526
	Average Without	\$1,688	\$3,489	\$5,225	\$8,980	\$14,552	\$21,194	\$5,907
	Average With	0	18,090	14,262	12,780	15,897	26,201	17,560
	Average Only	0	10,621	7,843	3,621	4,108	5,254	5,047
Hospital	# Claims	0	13	69	121	142	123	468
	Average Without	\$1,688	\$3,768	\$11,643	\$11,530	\$19,180	\$22,431	\$9,448
	Average With	0	2,875	4,686	10,957	14,423	26,631	14,979
	Average Only	0	2,040	2,077	2,800	4,011	5,721	3,807

Note : "Average Without" shows averages for claims that do not include this provider type.  
 "Average With" shows averages for claims including at least this provider type.  
 "Average Only" shows the average medical costs for only this provider type.

**SECTION B - ANALYSES BY BODY PART INJURED**

This section provides analyses of costs by part of the body injured. The injuries have been grouped into six major categories (based on the categories in Table 2 of Section H). The six groups are (1) head; (2) neck; (3) upper extremities; (4) trunk; (5) lower extremities; and (6) multiple body parts. An "unknown" category has been included to depict claims lacking coding for body part and/or cause of injury. Exhibit VI, Page 1 summarizes the data for the six body part groups by nine causes of injury. Each cause of injury is described in Section H, Table 4. The counts, indemnity and medical costs, and average cost for each type are illustrated on Page 1 of Exhibit VI. The percentages of total counts, dollars, and average cost for each body part are also depicted and can be summarized as follows:

<b>Body Part</b>	<b>Percentage of Counts</b>	<b>Percentage of Dollars</b>	<b>Total Average Cost</b>
Head	3.2%	1.6%	\$21,172
Neck	4.9	6.4	53,953
Upper Extremities	31.2	17.5	23,218
Trunk	33.3	43.2	53,792
Lower Extremities	15.4	16.7	45,045
Multiple Parts	9.0	10.9	50,203
Unknown	3.0	3.7	51,475
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$41,477</b>

Exhibit VI also displays the body part breakdown for nature of injury as specified in Table 3 (Section H). This summary is contained on Exhibit VI, Page 2. Note that mental stress and carpal tunnel syndrome injuries comprise a relatively low percentage of claim counts in this Study.

Exhibit VII provides a summary of the six body part groups mentioned previously, categorized by the types of medical providers and costs associated with the claim for that medical provider. Page 1 displays counts for each type. Totals are displayed for each provider, indicating the number of the 1,000 claims which involved costs for that type of provider. The percentage of the total number of cases involving each type of provider is also determined on Page 1. Page 2 similarly summarizes the medical payments, and Page 3 has the average medical payments. Primary providers are separately subtotaled from other providers for comparison.

Exhibit VIII, Pages 1 - 24, contains a lag analysis similar to that of Section A, relating to injured body part. This exhibit excludes those injuries for which the injured body part is unknown or if the lag time is unknown.

Body Part Group Indemnity and Medical Counts

Cause of Injury	Unknown	Head	Neck	Upper		Trunk	Lower		Multiple Parts	TOTAL
				Extremities	Extremities					
Burn, Scald-Heat, Cold	1	2	0	11		0	1		3	18
Caught in or Between	1	1	1	32		3	4		3	45
Cut, Puncture, Scrape	1	1	0	51		0	2		1	56
Fall or Slip Injury	3	4	9	48		69	68		33	234
Motor Vehicle	0	0	5	3		21	2		11	42
Strain or Injury by ...	8	2	19	78		180	19		22	328
Striking Against or Stepping on	1	2	8	29		26	20		1	87
Struck or Injured by ...	1	9	6	28		11	30		7	92
Miscellaneous Causes	3	10	1	27		15	5		6	67
Unknown Causes	11	1	0	5		8	3		3	31
<b>TOTAL</b>	<b>30</b>	<b>32</b>	<b>49</b>	<b>312</b>		<b>333</b>	<b>154</b>		<b>90</b>	<b>1,000</b>
<b>PERCENT OF TOTAL</b>	<b>3.0%</b>	<b>3.2%</b>	<b>4.9%</b>	<b>31.2%</b>		<b>33.3%</b>	<b>15.4%</b>		<b>9.0%</b>	<b>100.0%</b>

Body Part Group Indemnity and Medical Payments

Cause of Injury	Unknown	Head	Neck	Upper		Trunk	Lower		Multiple Parts	TOTAL
				Extremities	Extremities					
Burn, Scald-Heat, Cold	\$25,855	\$9,893	\$0	\$421,611		\$0	\$572		\$182,653	\$640,584
Caught in or Between	11,943	39,441	71,250	552,307		202,060	245,559		285,950	1,408,510
Cut, Puncture, Scrape	18,197	1,613	0	373,895		0	85,442		1,143	480,290
Fall or Slip Injury	139,635	39,736	514,366	1,441,689		4,560,158	3,814,969		1,757,576	12,268,129
Motor Vehicle	0	0	378,795	62,920		854,184	29,037		594,354	1,919,290
Strain or Injury by ...	486,973	46,202	991,210	2,331,408		9,351,657	731,090		1,107,710	15,046,250
Striking Against or Stepping on	8,702	15,232	378,162	489,034		1,358,532	1,104,200		37,653	3,391,515
Struck or Injured by ...	5,317	164,853	293,015	784,642		410,559	745,135		146,182	2,549,703
Miscellaneous Causes	294,174	358,706	16,878	668,438		653,002	100,248		207,311	2,298,757
Unknown Causes	553,442	1,840	0	118,106		522,494	80,694		197,765	1,474,341
<b>TOTAL</b>	<b>\$1,544,238</b>	<b>\$677,516</b>	<b>\$2,643,676</b>	<b>\$7,244,050</b>		<b>\$17,912,646</b>	<b>\$6,936,946</b>		<b>\$4,518,297</b>	<b>\$41,477,369</b>
<b>PERCENT OF TOTAL</b>	<b>3.7%</b>	<b>1.6%</b>	<b>6.4%</b>	<b>17.5%</b>		<b>43.2%</b>	<b>16.7%</b>		<b>10.9%</b>	<b>100.0%</b>

Body Part Group Average Indemnity and Medical Payments

Cause of Injury	Unknown	Head	Neck	Upper		Trunk	Lower		Multiple Parts	TOTAL
				Extremities	Extremities					
Burn, Scald-Heat, Cold	\$25,855	\$4,947	\$0	\$38,328		\$0	\$572		\$60,884	\$35,588
Caught in or Between	11,943	39,441	71,250	17,260		67,353	61,390		95,317	31,300
Cut, Puncture, Scrape	18,197	1,613	0	7,331		0	42,721		1,143	8,577
Fall or Slip Injury	46,545	9,934	57,152	30,035		66,089	56,102		53,260	52,428
Motor Vehicle	0	0	75,759	20,973		40,675	14,519		54,032	45,697
Strain or Injury by ...	60,872	23,101	52,169	29,890		51,954	38,478		50,350	45,873
Striking Against or Stepping on	8,702	7,616	47,270	16,863		52,251	55,210		37,653	38,983
Struck or Injured by ...	5,317	18,317	48,836	28,023		37,324	24,838		20,883	27,714
Miscellaneous Causes	98,058	35,871	16,878	24,757		43,533	20,050		34,552	34,310
Unknown Causes	50,313	1,840	0	23,621		65,312	26,898		65,922	47,559
<b>TOTAL</b>	<b>\$51,475</b>	<b>\$21,172</b>	<b>\$53,953</b>	<b>\$23,218</b>		<b>\$53,792</b>	<b>\$45,045</b>		<b>\$50,203</b>	<b>\$41,477</b>

Body Part Group Indemnity and Medical Counts

Nature of Injury	Unknown	Head	Neck	Upper		Trunk	Lower		Multiple Parts	TOTAL
				Extremities	Extremities					
Strain	2	1	27	41		221	25		29	346
All Other Specific Injuries	10	28	21	243		96	123		48	569
All Occupational Disease	1	1	0	2		0	1		3	8
Mental Stress	1	0	0	0		0	0		1	2
Carpal Tunnel Syndrome	1	0	0	16		0	0		0	17
All Other Cumulative Injuries	0	0	1	7		2	3		5	18
Unknown Nature	15	2	0	3		14	2		4	40
<b>TOTAL</b>	<b>30</b>	<b>32</b>	<b>49</b>	<b>312</b>		<b>333</b>	<b>154</b>		<b>90</b>	<b>1,000</b>
<b>PERCENT OF TOTAL</b>	<b>3.0%</b>	<b>3.2%</b>	<b>4.9%</b>	<b>31.2%</b>		<b>33.3%</b>	<b>15.4%</b>		<b>9.0%</b>	<b>100.0%</b>

Body Part Group Indemnity and Medical Payments

Nature of Injury	Unknown	Head	Neck	Upper		Trunk	Lower		Multiple Parts	TOTAL
				Extremities	Extremities					
Strain	\$131,733	\$336	\$1,596,501	\$1,073,193		\$11,149,851	\$1,204,351		\$1,297,515	\$16,453,480
All Other Specific Injuries	386,141	628,343	1,021,131	5,222,451		5,775,923	5,210,498		2,626,351	20,870,838
All Occupational Disease	185,086	39,441	0	66,360		0	37,363		140,920	469,170
Mental Stress	77,371	0	0	0		0	0		44,865	122,236
Carpal Tunnel Syndrome	60,142	0	0	443,409		0	0		0	503,551
All Other Cumulative Injuries	0	0	26,044	306,079		75,057	178,140		177,567	762,887
Unknown Nature	703,765	9,396	0	132,558		911,815	306,594		231,079	2,295,207
<b>TOTAL</b>	<b>\$1,544,238</b>	<b>\$677,516</b>	<b>\$2,643,676</b>	<b>\$7,244,050</b>		<b>\$17,912,646</b>	<b>\$6,936,946</b>		<b>\$4,518,297</b>	<b>\$41,477,369</b>
<b>PERCENT OF TOTAL</b>	<b>3.7%</b>	<b>1.6%</b>	<b>6.4%</b>	<b>17.5%</b>		<b>43.2%</b>	<b>16.7%</b>		<b>10.9%</b>	<b>100.0%</b>

Body Part Group Average Indemnity and Medical Payments

Nature of Injury	Unknown	Head	Neck	Upper		Trunk	Lower		Multiple Parts	TOTAL
				Extremities	Extremities					
Strain	\$65,867	\$336	\$59,130	\$26,175		\$50,452	\$48,174		\$44,742	\$47,553
All Other Specific Injuries	38,614	22,441	48,625	21,492		60,166	42,362		54,716	36,680
All Occupational Disease	185,086	39,441	0	33,180		0	37,363		46,973	58,646
Mental Stress	77,371	0	0	0		0	0		44,865	61,118
Carpal Tunnel Syndrome	60,142	0	0	27,713		0	0		0	29,621
All Other Cumulative Injuries	0	0	26,044	43,726		37,529	59,380		35,513	42,383
Unknown Nature	46,918	4,698	0	44,186		65,130	153,297		57,770	57,380
<b>TOTAL</b>	<b>\$51,475</b>	<b>\$21,172</b>	<b>\$53,953</b>	<b>\$23,218</b>		<b>\$53,792</b>	<b>\$45,045</b>		<b>\$50,203</b>	<b>\$41,477</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Medical Payments by Type of Provider

Primary Medical Provider	Body Part Group Counts							TOTAL	% OF 1000 CASES
	Unknown	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts		
Non-Surgical MD	18	22	37	234	239	116	61	727	72.7%
Surgical MD	8	6	14	99	59	79	20	285	28.5%
Orthopedist	9	2	19	114	102	83	28	357	35.7%
Osteopath	0	0	1	7	8	4	6	26	2.6%
Chiropractor	3	1	20	15	140	12	38	229	22.9%
Psychologist	4	1	5	8	21	3	8	50	5.0%
Mental Health Practitioner	1	0	4	2	5	1	1	14	1.4%
Podiatrist	0	0	0	0	2	8	0	10	1.0%
<b>Other Medical Providers</b>									
Physical Therapy	14	2	32	138	213	76	51	526	52.6%
Pain Rehab/Work Hardening	4	0	8	17	37	3	7	76	7.6%
Acupuncturist	1	0	3	2	20	1	2	29	2.9%
Massage Therapist	2	0	11	6	63	6	21	109	10.9%
IME's	14	10	36	171	211	86	49	577	57.7%
Hospital	8	15	20	161	120	107	37	468	46.8%
Prescriptions	11	9	19	121	136	67	43	406	40.6%
Housekeeping	0	0	0	0	1	2	0	3	0.3%
Home Modif./Equip.	1	0	0	0	1	1	0	3	0.3%
Prosthetics	2	1	3	7	9	10	4	36	3.6%
Funeral Expenses	0	0	0	0	2	0	1	3	0.3%
Other Medical	15	15	35	160	228	97	66	616	61.6%
Reserve Future Payments	0	0	1	3	6	2	3	15	1.5%
<b>TOTAL MEDICAL</b>	<b>29</b>	<b>31</b>	<b>49</b>	<b>312</b>	<b>331</b>	<b>154</b>	<b>86</b>	<b>992</b>	<b>99.2%</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Medical Payments by Type of Provider

Primary Medical Provider	Body Part Group Medical Payments							TOTAL	% OF 1000 CASES
	Unknown	Head	Upper		Lower		Multiple Parts		
			Neck	Extremities	Trunk	Extremities			
Non-Surgical MD	\$100,636	\$26,455	\$76,968	\$279,069	\$694,801	\$205,603	\$152,515	\$1,536,047	32.6%
Surgical MD	33,593	12,868	46,739	231,364	218,650	202,075	83,967	829,256	17.6%
Orthopedist	16,179	1,509	16,655	163,208	136,915	178,605	37,296	550,367	11.7%
Osteopath	0	0	542	5,536	9,214	5,280	22,296	42,868	0.9%
Chiropractor	32,132	5,327	136,171	56,053	969,873	49,251	213,754	1,462,561	31.1%
Psychologist	31,463	1,968	16,042	37,789	64,496	19,155	48,533	219,446	3.0%
Mental Health	785	0	8,507	7,731	31,534	866	194	49,617	1.1%
Podiatrist	0	0	0	0	3,072	12,335	0	15,407	0.2%
<b>SUBTOTAL</b>	<b>\$214,788</b>	<b>\$48,127</b>	<b>\$301,624</b>	<b>\$780,750</b>	<b>\$2,128,555</b>	<b>\$673,170</b>	<b>\$558,555</b>	<b>\$4,705,569</b>	<b>39.1%</b>
<b>PERCENT OF TOTAL</b>	<b>47.2%</b>	<b>37.2%</b>	<b>39.5%</b>	<b>38.0%</b>	<b>40.0%</b>	<b>34.2%</b>	<b>41.4%</b>	<b>39.1%</b>	
<b>Other Medical Providers</b>									
Physical Therapy	97,473	1,048	134,349	406,878	1,346,452	457,984	210,325	2,654,509	36.2%
Pain Rehab/Work Hardening	17,905	0	50,438	34,437	129,473	859	15,133	248,245	3.4%
Acupuncturist	2,965	0	7,440	3,202	50,974	1,875	3,723	70,179	1.0%
Massage Therapist	4,603	0	12,566	12,396	204,464	18,564	57,390	309,983	4.2%
<b>IME's</b>	<b>16,752</b>	<b>11,065</b>	<b>41,655</b>	<b>97,860</b>	<b>238,181</b>	<b>102,690</b>	<b>71,758</b>	<b>579,961</b>	<b>7.9%</b>
Hospital	53,166	45,148	102,805	426,105	462,573	469,204	222,907	1,781,908	24.3%
Prescriptions	8,664	1,292	11,404	37,092	130,329	39,188	31,255	259,224	3.5%
Housekeeping	0	0	0	0	376	11,095	0	11,471	0.2%
Home Modif./Equip.	251	0	0	0	4,282	4,873	0	9,406	0.1%
Prosthetics	566	37	506	5,750	3,223	5,850	2,453	18,385	0.3%
Funeral Expenses	0	0	0	0	3,000	0	2,383	5,383	0.1%
Other Medical	38,235	22,658	96,348	223,379	554,292	165,235	163,479	1,263,626	17.2%
Reserve Future Payments	0	0	3,676	24,082	66,734	15,390	8,624	118,506	1.6%
<b>SUBTOTAL</b>	<b>\$240,580</b>	<b>\$81,248</b>	<b>\$461,187</b>	<b>\$1,271,181</b>	<b>\$3,194,353</b>	<b>\$1,292,807</b>	<b>\$789,430</b>	<b>\$7,330,786</b>	<b>60.9%</b>
<b>PERCENT OF TOTAL</b>	<b>52.8%</b>	<b>62.8%</b>	<b>60.5%</b>	<b>62.0%</b>	<b>60.0%</b>	<b>65.8%</b>	<b>58.6%</b>	<b>60.9%</b>	
<b>TOTAL</b>	<b>\$455,368</b>	<b>\$129,375</b>	<b>\$762,811</b>	<b>\$2,051,931</b>	<b>\$5,322,908</b>	<b>\$1,965,977</b>	<b>\$1,347,985</b>	<b>\$12,036,355</b>	
<b>PERCENT OF TOTAL</b>	<b>3.8%</b>	<b>1.1%</b>	<b>6.3%</b>	<b>17.0%</b>	<b>44.2%</b>	<b>16.3%</b>	<b>11.2%</b>	<b>100.0%</b>	

Primary Medical Provider	Body Part Group Average Medical Payments							TOTAL
	Unknown	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	
Non-Surgical MD	\$5,591	\$1,203	\$2,080	\$1,193	\$2,907	\$1,772	\$2,500	\$2,113
Surgical MD	4,199	2,145	3,339	2,337	3,706	2,558	4,198	2,910
Orthopedist	1,798	755	877	1,432	1,342	2,152	1,332	1,542
Osteopath	0	0	542	791	1,152	1,320	3,716	1,649
Chiropractor	10,711	5,327	6,809	3,737	6,928	4,104	5,625	6,387
Psychologist	7,866	1,968	3,208	4,724	3,071	6,385	6,067	4,389
Mental Health Practitioner	785	0	2,127	3,866	6,307	866	194	3,544
Podiatrist	0	0	0	0	1,536	1,542	0	1,541
<b>Other Medical Providers</b>								
Physical Therapy	6,962	524	4,198	2,948	6,321	6,026	4,124	5,047
Pain Rehab/Work Hardening	4,476	0	6,305	2,026	3,499	286	2,162	3,266
Acupuncturist	2,965	0	2,480	1,601	2,549	1,875	1,862	2,420
Massage Therapist	2,302	0	1,142	2,066	3,245	3,094	2,733	2,844
IME's	1,197	1,107	1,157	572	1,129	1,194	1,464	1,005
Hospital	6,646	3,010	5,140	2,647	3,855	4,385	6,025	3,807
Prescriptions	788	144	600	307	958	585	727	638
Housekeeping	0	0	0	0	376	5,548	0	3,824
Home Modif./Equip.	251	0	0	0	4,282	4,873	0	3,135
Prosthetics	283	37	169	821	358	585	613	511
Funeral Expenses	0	0	0	0	1,500	0	2,383	1,794
Other Medical	2,549	1,511	2,753	1,396	2,431	1,703	2,477	2,051
Reserve Future Payments	0	0	3,676	8,027	11,122	7,695	2,875	7,900
<b>TOTAL MEDICAL</b>	<b>\$15,702</b>	<b>\$4,173</b>	<b>\$15,568</b>	<b>\$6,577</b>	<b>\$16,081</b>	<b>\$12,766</b>	<b>\$15,674</b>	<b>\$12,133</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Disability Began

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	20	37	221	252	115	70	715
11-30	0	2	14	17	10	4	47
31-180	0	3	21	23	10	6	63
181-365	0	1	8	3	5	1	18
366-730	0	0	5	7	1	1	14
731+	1	0	4	4	3	2	14
<b>TOTAL</b>	<b>21</b>	<b>43</b>	<b>273</b>	<b>306</b>	<b>144</b>	<b>84</b>	<b>871</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	95.2%	86.0%	81.0%	82.4%	79.9%	83.3%	82.1%
11-30	95.2	90.7	86.1	87.9	86.8	88.1	87.5
31-180	95.2	97.7	93.8	95.4	93.8	95.2	94.7
181-365	95.2	100.0	96.7	96.4	97.2	96.4	96.8
366-730	95.2	100.0	98.5	98.7	97.9	97.6	98.4
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$407,269	\$2,010,188	\$5,438,264	\$13,719,420	\$6,010,411	\$3,712,975	\$31,298,527
11-30	0	149,308	369,169	932,500	305,110	79,374	1,835,461
31-180	0	245,058	728,703	1,401,141	358,206	362,077	3,095,185
181-365	0	24,932	227,986	179,516	82,030	61,035	575,499
366-730	0	0	138,370	399,409	6,040	44,865	588,684
731+	39,441	0	77,295	204,014	90,968	113,018	524,736
<b>TOTAL</b>	<b>\$446,710</b>	<b>\$2,429,486</b>	<b>\$6,979,787</b>	<b>\$16,836,000</b>	<b>\$6,852,765</b>	<b>\$4,373,344</b>	<b>\$37,918,092</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$20,363	\$54,329	\$24,608	\$54,442	\$52,264	\$53,043	\$43,774
11-30	0	74,654	26,369	54,853	30,511	19,844	39,052
31-180	0	81,686	34,700	60,919	35,821	60,346	49,130
181-365	0	24,932	28,498	59,839	16,406	61,035	31,972
366-730	0	0	27,674	57,058	6,040	44,865	42,049
731+	39,441	0	19,324	51,004	30,323	56,509	37,481
<b>TOTAL</b>	<b>\$21,272</b>	<b>\$56,500</b>	<b>\$25,567</b>	<b>\$55,020</b>	<b>\$47,589</b>	<b>\$52,064</b>	<b>\$43,534</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Medical Treatment

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	28	39	258	272	128	73	798
11-30	1	4	17	31	13	7	73
31-180	1	2	24	15	8	5	55
181-365	0	1	6	1	1	0	9
366-730	0	0	0	4	1	0	5
731+	0	1	2	2	1	1	7
<b>TOTAL</b>	<b>30</b>	<b>47</b>	<b>307</b>	<b>325</b>	<b>152</b>	<b>86</b>	<b>947</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	93.3%	83.0%	84.0%	83.7%	84.2%	84.9%	84.3%
11-30	96.7	91.5	89.6	93.2	92.8	93.0	92.0
31-180	100.0	95.7	97.4	97.8	98.0	98.8	97.8
181-365	100.0	97.9	99.3	98.2	98.7	98.8	98.7
366-730	100.0	97.9	99.3	99.4	99.3	98.8	99.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$616,260	\$2,009,661	\$5,763,791	\$14,456,899	\$5,864,120	\$3,914,594	\$32,625,325
11-30	5,034	291,733	360,436	1,666,548	539,775	229,520	3,093,046
31-180	336	148,321	736,340	928,466	191,769	200,029	2,205,261
181-365	0	24,932	157,495	132,255	47,034	0	361,716
366-730	0	0	0	156,023	6,040	0	162,063
731+	0	99,608	79,098	135,892	13,894	13,254	341,746
<b>TOTAL</b>	<b>\$621,630</b>	<b>\$2,574,255</b>	<b>\$7,097,160</b>	<b>\$17,476,083</b>	<b>\$6,662,632</b>	<b>\$4,357,397</b>	<b>\$38,789,157</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$22,009	\$51,530	\$22,340	\$53,150	\$45,813	\$53,625	\$40,884
11-30	5,034	72,933	21,202	53,760	41,521	32,789	42,370
31-180	336	74,161	30,681	61,898	23,971	40,006	40,096
181-365	0	24,932	26,249	132,255	47,034	0	40,191
366-730	0	0	0	39,006	6,040	0	32,413
731+	0	99,608	39,549	67,946	13,894	13,254	48,821
<b>TOTAL</b>	<b>\$20,721</b>	<b>\$54,771</b>	<b>\$23,118</b>	<b>\$53,773</b>	<b>\$43,833</b>	<b>\$50,667</b>	<b>\$40,960</b>

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	27	40	267	277	128	79	818
11-30	1	6	19	26	12	6	70
31-180	0	2	20	16	5	1	44
181-365	1	1	2	2	3	0	9
366-730	0	0	2	5	2	1	10
731+	2	0	1	1	2	1	7
TOTAL	31	49	311	327	152	88	958

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	87.1%	81.6%	85.9%	84.7%	84.2%	89.8%	85.4%
11-30	90.3	93.9	92.0	92.7	92.1	96.6	92.7
31-180	90.3	98.0	98.4	97.6	95.4	97.7	97.3
181-365	93.5	100.0	99.0	98.2	97.4	97.7	98.2
366-730	93.5	100.0	99.7	99.7	98.7	98.9	99.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$524,260	\$1,974,900	\$5,968,391	\$14,842,274	\$6,224,390	\$4,095,987	\$33,630,202
11-30	2,466	415,664	589,256	1,676,857	330,411	227,513	3,242,167
31-180	0	228,180	610,893	813,771	84,374	62,959	1,800,177
181-365	4,904	24,932	51,394	49,488	58,609	0	189,327
366-730	0	0	5,406	173,424	77,136	36,066	292,032
731+	55,886	0	18,334	60,564	85,491	44,865	265,140
TOTAL	\$587,516	\$2,643,676	\$7,243,674	\$17,616,378	\$6,860,411	\$4,467,390	\$39,419,045

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$19,417	\$49,373	\$22,354	\$53,582	\$48,628	\$51,848	\$41,113
11-30	2,466	69,277	31,013	64,495	27,534	37,919	46,317
31-180	0	114,090	30,545	50,861	16,875	62,959	40,913
181-365	4,904	24,932	25,697	24,744	19,536	0	21,036
366-730	0	0	2,703	34,685	38,568	36,066	29,203
731+	27,943	0	18,334	60,564	42,746	44,865	37,877
TOTAL	\$18,952	\$53,953	\$23,292	\$53,873	\$45,134	\$50,766	\$41,147

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	11	20	148	110	67	32	388
11-30	7	19	98	140	49	38	351
31-180	7	3	56	62	25	11	164
181-365	1	3	3	6	6	1	20
366-730	1	2	3	6	4	3	19
731+	4	2	3	6	3	4	22
TOTAL	31	49	311	330	154	89	964

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	35.5%	40.8%	47.6%	33.3%	43.5%	36.0%	40.2%
11-30	58.1	79.6	79.1	75.8	75.3	78.7	76.7
31-180	80.6	85.7	97.1	94.5	91.6	91.0	93.7
181-365	83.9	91.8	98.1	96.4	95.5	92.1	95.7
366-730	87.1	95.9	99.0	98.2	98.1	95.5	97.7
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$119,609	\$1,032,890	\$3,339,183	\$6,611,061	\$3,331,880	\$1,383,221	\$15,817,844
11-30	195,300	979,615	2,408,852	7,085,707	2,274,576	2,391,533	15,335,583
31-180	149,259	163,078	1,297,366	3,228,716	975,727	349,297	6,163,443
181-365	4,904	167,717	71,470	193,038	144,708	63,403	645,240
366-730	90,000	88,128	51,572	272,454	128,454	131,071	761,679
731+	109,999	212,248	69,197	345,788	81,601	186,518	1,005,351
TOTAL	\$669,071	\$2,643,676	\$7,237,640	\$17,736,764	\$6,936,946	\$4,505,043	\$39,729,140

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$10,874	\$51,645	\$22,562	\$60,101	\$49,730	\$43,226	\$40,768
11-30	27,900	51,559	24,580	50,612	46,420	62,935	43,691
31-180	21,323	54,359	23,167	52,076	39,029	31,754	37,582
181-365	4,904	55,906	23,823	32,173	24,118	63,403	32,262
366-730	90,000	44,064	17,191	45,409	32,114	43,690	40,088
731+	27,500	106,124	23,066	57,631	27,200	46,630	45,698
TOTAL	\$21,583	\$53,953	\$23,272	\$53,748	\$45,045	\$50,618	\$41,213

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Admitted Valid Claim

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	10	15	134	84	57	19	319
11-30	8	18	73	124	36	27	286
31-180	4	4	50	62	30	9	159
181-365	0	2	10	9	6	5	32
366-730	1	3	2	9	3	5	23
731+	4	2	4	10	3	4	27
TOTAL	27	44	273	298	135	69	846

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	37.0%	34.1%	49.1%	28.2%	42.2%	27.5%	37.7%
11-30	66.7	75.0	75.8	69.8	68.9	66.7	71.5
31-180	81.5	84.1	94.1	90.6	91.1	79.7	90.3
181-365	81.5	88.6	97.8	93.6	95.6	87.0	94.1
366-730	85.2	95.5	98.5	96.6	97.8	94.2	96.8
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$157,053	\$829,996	\$3,168,908	\$5,634,275	\$2,977,349	\$1,023,468	\$13,791,049
11-30	153,805	969,509	1,698,333	5,621,788	1,768,767	1,608,234	11,820,436
31-180	49,473	216,020	1,328,775	3,456,049	1,135,792	320,462	6,506,571
181-365	0	156,375	263,102	422,205	238,666	310,513	1,390,861
366-730	4,904	99,470	48,877	508,452	55,274	210,762	927,739
731+	119,298	212,248	79,978	570,326	83,621	160,588	1,226,059
TOTAL	\$484,533	\$2,483,618	\$6,587,973	\$16,213,095	\$6,259,469	\$3,634,027	\$35,662,715

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$15,705	\$55,333	\$23,649	\$67,075	\$52,234	\$53,867	\$43,232
11-30	19,226	53,862	23,265	45,337	49,132	59,564	41,330
31-180	12,368	54,005	26,576	55,743	37,860	35,607	40,922
181-365	0	78,188	26,310	46,912	39,778	62,103	43,464
366-730	4,904	33,157	24,439	56,495	18,425	42,152	40,336
731+	29,825	106,124	19,995	57,033	27,874	40,147	45,410
TOTAL	\$17,946	\$56,446	\$24,132	\$54,406	\$46,366	\$52,667	\$42,155

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Indemnity Payment

Exhibit VIII  
Page 6

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	2	8	56	51	32	11	160
11-30	7	16	91	113	43	33	303
31-180	8	12	78	103	48	20	269
181-365	0	0	28	16	9	4	57
366-730	1	3	15	15	5	6	45
731+	2	3	7	11	3	6	32
TOTAL	20	42	275	309	140	80	866

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	10.0%	19.0%	20.4%	16.5%	22.9%	13.8%	18.5%
11-30	45.0	57.1	53.5	53.1	53.6	55.0	53.5
31-180	85.0	85.7	81.8	86.4	87.9	80.0	84.5
181-365	85.0	85.7	92.0	91.6	94.3	85.0	91.1
366-730	90.0	92.9	97.5	96.4	97.9	92.5	96.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$24,250	\$338,744	\$1,214,120	\$3,130,075	\$2,083,386	\$482,732	\$7,273,307
11-30	133,612	1,069,431	2,651,142	6,204,097	2,069,682	2,160,504	14,288,468
31-180	251,619	684,239	2,101,522	5,439,579	2,178,539	906,440	11,561,938
181-365	0	0	466,617	822,241	278,428	171,106	1,738,392
366-730	4,904	68,692	213,567	709,485	78,095	363,761	1,438,504
731+	55,886	124,483	104,412	669,030	71,662	138,165	1,163,638
TOTAL	\$470,271	\$2,285,589	\$6,751,380	\$16,974,507	\$6,759,792	\$4,222,708	\$37,464,247

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$12,125	\$42,343	\$21,681	\$61,374	\$65,106	\$43,885	\$45,458
11-30	19,087	66,839	29,133	54,904	48,132	65,470	47,157
31-180	31,452	57,020	26,943	52,811	45,386	45,322	42,981
181-365	0	0	16,665	51,390	30,936	42,777	30,498
366-730	4,904	22,897	14,238	47,299	15,619	60,627	31,967
731+	27,943	41,494	14,916	60,821	23,887	23,028	36,364
TOTAL	\$23,514	\$54,419	\$24,550	\$54,934	\$48,284	\$52,784	\$43,261

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Original Return to Work

Exhibit VIII  
Page 7

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	14	12	60	37	20	10	153
11-30	4	7	41	43	12	10	117
31-180	5	11	93	85	52	21	267
181-365	1	2	28	40	23	11	105
366-730	0	3	24	34	13	9	83
731+	0	2	10	13	6	2	33
<b>TOTAL</b>	<b>24</b>	<b>37</b>	<b>256</b>	<b>252</b>	<b>126</b>	<b>63</b>	<b>758</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	58.3%	32.4%	23.4%	14.7%	15.9%	15.9%	20.2%
11-30	75.0	51.4	39.5	31.7	25.4	31.7	35.6
31-180	95.8	81.1	75.8	65.5	66.7	65.1	70.8
181-365	100.0	86.5	86.7	81.3	84.9	82.5	84.7
366-730	100.0	94.6	96.1	94.8	95.2	96.8	95.6
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$64,079	\$581,415	\$433,481	\$2,074,986	\$366,447	\$294,013	\$3,814,421
11-30	31,195	320,382	536,148	1,642,343	234,482	276,606	3,041,156
31-180	115,085	470,574	1,773,587	3,397,419	2,690,412	855,338	9,302,415
181-365	72,861	110,272	1,029,618	1,755,144	808,172	579,598	4,355,665
366-730	0	164,433	1,078,376	2,128,218	657,335	660,767	4,689,129
731+	0	231,051	533,430	1,715,119	695,362	120,624	3,295,586
<b>TOTAL</b>	<b>\$283,220</b>	<b>\$1,878,127</b>	<b>\$5,384,640</b>	<b>\$12,713,229</b>	<b>\$5,452,210</b>	<b>\$2,786,946</b>	<b>\$28,498,372</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$4,577	\$48,451	\$7,225	\$56,081	\$18,322	\$29,401	\$24,931
11-30	7,799	45,769	13,077	38,194	19,540	27,661	25,993
31-180	23,017	42,779	19,071	39,970	51,739	40,730	34,841
181-365	72,861	55,136	36,772	43,879	35,138	52,691	41,483
366-730	0	54,811	44,932	62,595	50,564	73,419	56,496
731+	0	115,526	53,343	131,932	115,894	60,312	99,866
<b>TOTAL</b>	<b>\$11,801</b>	<b>\$50,760</b>	<b>\$21,034</b>	<b>\$50,449</b>	<b>\$43,272</b>	<b>\$44,237</b>	<b>\$37,597</b>

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	6	0	20	5	4	2	37
11-30	2	0	16	6	2	1	27
31-180	2	2	49	24	19	5	101
181-365	6	7	50	53	40	15	171
366-730	6	16	73	96	39	27	257
731+	0	15	37	76	20	13	161
<b>TOTAL</b>	<b>22</b>	<b>40</b>	<b>245</b>	<b>260</b>	<b>124</b>	<b>63</b>	<b>754</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	27.3%	0.0%	8.2%	1.9%	3.2%	3.2%	4.9%
11-30	36.4	0.0	14.7	4.2	4.8	4.8	8.5
31-180	45.5	5.0	34.7	13.5	20.2	12.7	21.9
181-365	72.7	22.5	55.1	33.8	52.4	36.5	44.6
366-730	100.0	62.5	84.9	70.8	83.9	79.4	78.6
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$32,978	\$0	\$78,020	\$79,679	\$4,270	\$63,335	\$258,282
11-30	17,292	0	48,100	107,413	91,854	7,134	271,793
31-180	2,946	27,796	375,701	775,359	548,775	266,837	1,997,414
181-365	166,160	292,798	1,185,550	2,337,573	1,441,637	713,442	6,137,160
366-730	215,298	811,979	2,702,284	5,210,235	1,400,415	1,695,348	12,035,559
731+	0	1,105,290	1,740,976	5,744,493	1,283,305	667,458	10,541,522
<b>TOTAL</b>	<b>\$434,674</b>	<b>\$2,237,863</b>	<b>\$6,130,631</b>	<b>\$14,254,752</b>	<b>\$4,770,256</b>	<b>\$3,413,554</b>	<b>\$31,241,730</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$5,496	\$0	\$3,901	\$15,936	\$1,068	\$31,668	\$6,981
11-30	8,646	0	3,006	17,902	45,927	7,134	10,066
31-180	1,473	13,898	7,667	32,307	28,883	53,367	19,776
181-365	27,693	41,828	23,711	44,105	36,041	47,563	35,890
366-730	35,883	50,749	37,018	54,273	35,908	62,791	46,831
731+	0	73,686	47,053	75,585	64,165	51,343	65,475
<b>TOTAL</b>	<b>\$19,758</b>	<b>\$55,947</b>	<b>\$25,023</b>	<b>\$54,826</b>	<b>\$38,470</b>	<b>\$54,183</b>	<b>\$41,435</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Controversion

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	3	1	1	5
11-30	0	1	2	8	5	5	21
31-180	0	0	8	10	3	4	25
181-365	1	0	1	3	2	1	8
366-730	1	0	0	3	1	1	6
731+	2	0	1	3	0	2	8
<b>TOTAL</b>	<b>4</b>	<b>1</b>	<b>12</b>	<b>30</b>	<b>12</b>	<b>14</b>	<b>73</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	10.0%	8.3%	7.1%	6.8%
11-30	0.0	100.0	16.7	36.7	50.0	42.9	35.6
31-180	0.0	100.0	83.3	70.0	75.0	71.4	69.9
181-365	25.0	100.0	91.7	80.0	91.7	78.6	80.8
366-730	50.0	100.0	91.7	90.0	100.0	85.7	89.0
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$58,086	\$71,096	\$44,000	\$173,182
11-30	0	52,418	123,898	479,928	284,421	338,314	1,278,979
31-180	0	0	180,654	534,651	107,310	145,968	968,583
181-365	4,904	0	10,971	62,443	52,416	55,437	186,171
366-730	90,000	0	0	161,152	152,655	13,723	417,530
731+	55,886	0	9,618	278,351	0	58,119	401,974
<b>TOTAL</b>	<b>\$150,790</b>	<b>\$52,418</b>	<b>\$325,141</b>	<b>\$1,574,611</b>	<b>\$667,898</b>	<b>\$655,561</b>	<b>\$3,426,419</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$19,362	\$71,096	\$44,000	\$34,636
11-30	0	52,418	61,949	59,991	56,884	67,663	60,904
31-180	0	0	22,582	53,465	35,770	36,492	38,743
181-365	4,904	0	10,971	20,814	26,208	55,437	23,271
366-730	90,000	0	0	53,717	152,655	13,723	69,588
731+	27,943	0	9,618	92,784	0	29,060	50,247
<b>TOTAL</b>	<b>\$37,698</b>	<b>\$52,418</b>	<b>\$27,095</b>	<b>\$52,487</b>	<b>\$55,658</b>	<b>\$46,826</b>	<b>\$46,937</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Hearing Application

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	2	0	0	2
11-30	0	0	0	2	1	0	3
31-180	2	1	4	10	4	6	27
181-365	0	0	10	10	2	4	26
366-730	4	2	18	20	11	6	61
731+	0	2	19	23	4	6	54
TOTAL	6	5	51	67	22	22	173

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	3.0%	0.0%	0.0%	1.2%
11-30	0.0	0.0	0.0	6.0	4.5	0.0	2.9
31-180	33.3	20.0	7.8	20.9	22.7	27.3	18.5
181-365	33.3	20.0	27.5	35.8	31.8	45.5	33.5
366-730	100.0	60.0	62.7	65.7	81.8	72.7	68.8
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$218,287	\$0	\$0	\$218,287
11-30	0	0	0	226,906	50,528	0	277,434
31-180	56,296	36,792	99,804	533,026	128,024	409,276	1,263,218
181-365	0	0	277,108	416,422	84,855	131,698	910,083
366-730	113,700	51,178	565,677	1,084,212	570,400	352,288	2,737,455
731+	0	97,907	646,489	1,251,860	414,842	242,022	2,653,120
TOTAL	\$169,996	\$185,877	\$1,589,078	\$3,730,713	\$1,248,649	\$1,135,284	\$8,059,597

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$109,144	\$0	\$0	\$109,144
11-30	0	0	0	113,453	50,528	0	92,478
31-180	28,148	36,792	24,951	53,303	32,006	68,213	46,786
181-365	0	0	27,711	41,642	42,428	32,925	35,003
366-730	28,425	25,589	31,427	54,211	51,855	58,715	44,876
731+	0	48,954	34,026	54,429	103,711	40,337	49,132
TOTAL	\$28,333	\$37,175	\$31,158	\$55,682	\$56,757	\$51,604	\$46,587

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date First Hearing Begins

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0
31-180	0	0	2	4	1	4	11
181-365	0	2	11	15	2	5	35
366-730	3	3	26	36	16	7	91
731+	2	8	32	42	13	9	106
TOTAL	5	13	71	97	32	25	243

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	0.0	2.8	4.1	3.1	16.0	4.5
181-365	0.0	15.4	18.3	19.6	9.4	36.0	18.9
366-730	60.0	38.5	54.9	56.7	59.4	64.0	56.4
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	39,294	220,545	51,008	196,936	507,783
181-365	0	133,529	258,142	930,038	64,573	319,784	1,706,066
366-730	27,132	77,222	746,994	1,833,244	658,856	426,879	3,770,327
731+	12,569	652,549	1,515,118	2,447,771	990,578	407,839	6,026,424
TOTAL	\$39,701	\$863,300	\$2,559,548	\$5,431,598	\$1,765,015	\$1,351,438	\$12,010,600

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	19,647	55,136	51,008	49,234	46,162
181-365	0	66,765	23,467	62,003	32,287	63,957	48,745
366-730	9,044	25,741	28,731	50,923	41,179	60,983	41,432
731+	6,285	81,569	47,347	58,280	76,198	45,315	56,853
TOTAL	\$7,940	\$66,408	\$36,050	\$55,996	\$55,157	\$54,058	\$49,426

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	4	0	1	5
181-365	1	1	14	10	5	6	37
366-730	3	3	30	36	18	8	98
731+	2	7	39	43	13	9	113
<b>TOTAL</b>	<b>6</b>	<b>11</b>	<b>83</b>	<b>93</b>	<b>36</b>	<b>24</b>	<b>253</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	4.3	0.0	4.2	2.0
181-365	16.7	9.1	16.9	15.1	13.9	29.2	16.6
366-730	66.7	36.4	53.0	53.8	63.9	62.5	55.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	253,037	0	35,554	288,591
181-365	1,733	36,792	271,337	381,219	119,095	399,348	1,209,524
366-730	33,793	147,077	878,362	1,869,894	561,493	395,002	3,885,621
731+	42,615	427,241	1,431,021	2,998,661	978,223	437,018	6,314,779
<b>TOTAL</b>	<b>\$78,141</b>	<b>\$611,110</b>	<b>\$2,580,720</b>	<b>\$5,502,811</b>	<b>\$1,658,811</b>	<b>\$1,266,922</b>	<b>\$11,698,515</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	63,259	0	35,554	57,718
181-365	1,733	36,792	19,381	38,122	23,819	66,558	32,690
366-730	11,264	49,026	29,279	51,942	31,194	49,375	39,649
731+	21,308	61,034	36,693	69,736	75,248	48,558	55,883
<b>TOTAL</b>	<b>\$13,024</b>	<b>\$55,555</b>	<b>\$31,093</b>	<b>\$59,170</b>	<b>\$46,078</b>	<b>\$52,788</b>	<b>\$46,239</b>

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	0	0	1	1	1	0	3
366-730	0	1	5	1	1	4	12
731+	0	1	5	11	2	4	23
TOTAL	0	2	11	13	4	8	38

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0	0.0	0.0	0.0
181-365	0.0	0.0	9.1	7.7	25.0	0.0	7.9
366-730	0.0	50.0	54.5	15.4	50.0	50.0	39.5
731+	0.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	0.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	0	0	10,971	6,686	23,772	0	41,429
366-730	0	96,737	157,115	27,509	83,658	321,602	686,621
731+	0	26,657	379,402	639,168	190,972	137,389	1,373,588
TOTAL	\$0	\$123,394	\$547,488	\$673,363	\$298,402	\$458,991	\$2,101,638

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	0	0	10,971	6,686	23,772	0	13,810
366-730	0	96,737	31,423	27,509	83,658	80,401	57,218
731+	0	26,657	75,880	58,106	95,486	34,347	59,721
TOTAL	\$0	\$61,697	\$49,772	\$51,797	\$74,601	\$57,374	\$55,306

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Second Hearing Begins

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	0	0	1	2	0	0	3
366-730	0	0	2	4	2	3	11
731+	2	2	5	11	1	3	24
TOTAL	2	2	8	17	3	6	38

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0	0.0	0.0	0.0
181-365	0.0	0.0	12.5	11.8	0.0	0.0	7.9
366-730	0.0	0.0	37.5	35.3	66.7	50.0	36.8
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	0	0	12,349	8,690	0	0	21,039
366-730	0	0	36,201	222,200	107,430	281,450	647,281
731+	12,569	123,394	302,440	893,454	95,359	94,810	1,522,026
TOTAL	\$12,569	\$123,394	\$350,990	\$1,124,344	\$202,789	\$376,260	\$2,190,346

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	0	0	12,349	4,345	0	0	7,013
366-730	0	0	18,101	55,550	53,715	93,817	58,844
731+	6,285	61,697	60,488	81,223	95,359	31,603	63,418
TOTAL	\$6,285	\$61,697	\$43,874	\$66,138	\$67,596	\$62,710	\$57,641

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	1	0	4	2	2	0	9
366-730	0	0	5	5	2	3	15
731+	2	2	11	22	2	2	41
TOTAL	3	2	20	29	6	5	65

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0	0.0	0.0	0.0
181-365	33.3	0.0	20.0	6.9	33.3	0.0	13.8
366-730	33.3	0.0	45.0	24.1	66.7	60.0	36.9
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	1,733	0	32,327	100,095	312,817	0	446,972
366-730	0	0	72,843	409,536	121,206	50,536	654,121
731+	12,569	123,926	588,844	1,738,993	382,357	100,003	2,946,692
TOTAL	\$14,302	\$123,926	\$694,014	\$2,248,624	\$816,380	\$150,539	\$4,047,785

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0
181-365	1,733	0	8,082	50,048	156,409	0	49,664
366-730	0	0	14,569	81,907	60,603	16,845	43,608
731+	6,285	61,963	53,531	79,045	191,179	50,002	71,871
TOTAL	\$4,767	\$61,963	\$34,701	\$77,539	\$136,063	\$30,108	\$62,274

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Denial Pending Investigation

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	4	1	1	6
11-30	0	1	3	8	4	4	20
31-180	1	0	13	17	3	4	38
181-365	1	1	1	2	2	1	8
366-730	1	1	0	2	0	0	4
731+	1	0	3	1	0	2	7
TOTAL	4	3	20	34	10	12	83

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	11.8%	10.0%	8.3%	7.2%
11-30	0.0	33.3	15.0	35.3	50.0	41.7	31.3
31-180	25.0	33.3	80.0	85.3	80.0	75.0	77.1
181-365	50.0	66.7	85.0	91.2	100.0	83.3	86.7
366-730	75.0	100.0	85.0	97.1	100.0	83.3	91.6
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$112,973	\$71,096	\$44,000	\$228,069
11-30	0	52,418	149,128	582,957	210,178	122,976	1,117,657
31-180	48,740	0	288,866	849,101	82,633	327,588	1,596,928
181-365	4,904	24,932	10,929	37,298	52,416	15,550	146,029
366-730	90,000	16,878	0	97,402	0	0	204,280
731+	27,943	0	70,401	158,287	0	58,119	314,750
TOTAL	\$171,587	\$94,228	\$519,324	\$1,838,018	\$416,323	\$568,233	\$3,607,713

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$28,243	\$71,096	\$44,000	\$38,012
11-30	0	52,418	49,709	72,870	52,545	30,744	55,883
31-180	48,740	0	22,220	49,947	27,544	81,897	42,024
181-365	4,904	24,932	10,929	18,649	26,208	15,550	18,254
366-730	90,000	16,878	0	48,701	0	0	51,070
731+	27,943	0	23,467	158,287	0	29,060	44,964
TOTAL	\$42,897	\$31,409	\$25,966	\$54,059	\$41,632	\$47,353	\$43,466

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Claim Closed

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	0	1	0	1
11-30	0	0	0	0	0	0	0
31-180	3	1	7	5	1	1	18
181-365	4	0	55	22	11	9	101
366-730	8	11	121	99	62	28	329
731+	17	37	129	207	79	52	521
TOTAL	32	49	312	333	154	90	970

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.1%
11-30	0.0	0.0	0.0	0.0	0.6	0.0	0.1
31-180	9.4	2.0	2.2	1.5	1.3	1.1	2.0
181-365	21.9	2.0	19.9	8.1	8.4	11.1	12.4
366-730	46.9	24.5	58.7	37.8	48.7	42.2	46.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$247	\$0	\$247
11-30	0	0	0	0	0	0	0
31-180	12,359	3,500	20,915	10,120	83,996	35,554	166,444
181-365	5,122	0	215,036	721,960	507,454	294,706	1,744,278
366-730	138,061	500,371	2,218,282	4,258,788	2,759,370	1,419,570	11,294,442
731+	521,974	2,139,805	4,789,817	12,921,778	3,585,879	2,768,467	26,727,720
TOTAL	\$677,516	\$2,643,676	\$7,244,050	\$17,912,646	\$6,936,946	\$4,518,297	\$39,933,131

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$247	\$0	\$247
11-30	0	0	0	0	0	0	0
31-180	4,120	3,500	2,988	2,024	83,996	35,554	9,247
181-365	1,281	0	3,910	32,816	46,132	32,745	17,270
366-730	17,258	45,488	18,333	43,018	44,506	50,699	34,330
731+	30,704	57,833	37,130	62,424	45,391	53,240	51,301
TOTAL	\$21,172	\$53,953	\$23,218	\$53,792	\$45,045	\$50,203	\$41,168

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	3	1	0	4
11-30	0	1	0	6	0	3	10
31-180	3	6	16	34	10	16	85
181-365	1	4	11	37	15	6	74
366-730	3	4	11	24	6	6	54
731+	0	3	5	23	2	5	38
<b>TOTAL</b>	<b>7</b>	<b>18</b>	<b>43</b>	<b>127</b>	<b>34</b>	<b>36</b>	<b>265</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	2.4%	2.9%	0.0%	1.5%
11-30	0.0	5.6	0.0	7.1	2.9	8.3	5.3
31-180	42.9	38.9	37.2	33.9	32.4	52.8	37.4
181-365	57.1	61.1	62.8	63.0	76.5	69.4	65.3
366-730	100.0	83.3	88.4	81.9	94.1	86.1	85.7
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$508,299	\$42,414	\$0	\$550,713
11-30	0	67,937	0	625,598	0	118,294	811,829
31-180	146,755	458,878	687,451	1,983,395	596,290	1,138,791	5,011,560
181-365	72,861	152,966	504,441	2,143,099	853,520	300,949	4,027,836
366-730	99,028	287,911	635,413	2,088,648	497,223	357,311	3,965,534
731+	0	226,370	189,178	1,280,759	63,428	380,526	2,140,261
<b>TOTAL</b>	<b>\$318,644</b>	<b>\$1,194,062</b>	<b>\$2,016,483</b>	<b>\$8,629,798</b>	<b>\$2,052,875</b>	<b>\$2,295,871</b>	<b>\$16,507,733</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$169,433	\$42,414	\$0	\$137,678
11-30	0	67,937	0	104,266	0	39,431	81,183
31-180	48,918	76,480	42,966	58,335	59,629	71,174	58,960
181-365	72,861	38,242	45,858	57,922	56,901	50,158	54,430
366-730	33,009	71,978	57,765	87,027	82,871	59,552	73,436
731+	0	75,457	37,836	55,685	31,714	76,105	56,323
<b>TOTAL</b>	<b>\$45,521</b>	<b>\$66,337</b>	<b>\$46,895</b>	<b>\$67,951</b>	<b>\$60,379</b>	<b>\$63,774</b>	<b>\$62,293</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Insurer Attorney Retained

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	0	0	0	0	0
11-30	0	0	0	1	0	1	2
31-180	0	0	1	7	1	4	13
181-365	0	0	5	10	3	4	22
366-730	1	1	9	26	9	4	50
731+	2	5	14	34	2	7	64
<b>TOTAL</b>	<b>3</b>	<b>6</b>	<b>29</b>	<b>78</b>	<b>15</b>	<b>20</b>	<b>151</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	1.3	0.0	5.0	1.3
31-180	0.0	0.0	3.4	10.3	6.7	25.0	9.9
181-365	0.0	0.0	20.7	23.1	26.7	45.0	24.5
366-730	33.3	16.7	51.7	56.4	86.7	65.0	57.6
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	158,287	0	24,254	182,541
31-180	0	0	17,687	521,539	51,008	480,298	1,070,532
181-365	0	0	144,081	427,167	158,867	263,346	993,461
366-730	48,740	96,737	573,835	1,627,125	640,550	278,393	3,265,380
731+	15,561	407,420	940,675	3,225,607	390,546	300,767	5,280,576
<b>TOTAL</b>	<b>\$64,301</b>	<b>\$504,157</b>	<b>\$1,676,278</b>	<b>\$5,959,725</b>	<b>\$1,240,971</b>	<b>\$1,347,058</b>	<b>\$10,792,490</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	158,287	0	24,254	91,271
31-180	0	0	17,687	74,506	51,008	120,075	82,349
181-365	0	0	28,816	42,717	52,956	65,837	45,157
366-730	48,740	96,737	63,759	62,582	71,172	69,598	65,308
731+	7,781	81,484	67,191	94,871	195,273	42,967	82,509
<b>TOTAL</b>	<b>\$21,434</b>	<b>\$84,026</b>	<b>\$57,803</b>	<b>\$76,407</b>	<b>\$82,731</b>	<b>\$67,353</b>	<b>\$71,473</b>

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	2	7	64	64	34	13	184
11-30	7	18	93	113	44	34	309
31-180	8	9	76	86	42	17	238
181-365	1	1	21	12	9	4	48
366-730	2	2	12	14	4	6	40
731+	0	3	5	9	1	4	22
<b>TOTAL</b>	<b>20</b>	<b>40</b>	<b>271</b>	<b>298</b>	<b>134</b>	<b>78</b>	<b>841</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	10.0%	17.5%	23.6%	21.5%	25.4%	16.7%	21.9%
11-30	45.0	62.5	57.9	59.4	58.2	60.3	58.6
31-180	85.0	85.0	86.0	88.3	89.6	82.1	86.9
181-365	90.0	87.5	93.7	92.3	96.3	87.2	92.6
366-730	100.0	92.5	98.2	97.0	99.3	94.9	97.4
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$24,250	\$366,434	\$1,378,227	\$3,863,633	\$2,128,518	\$721,785	\$8,482,847
11-30	133,612	1,128,081	2,996,013	6,305,957	2,018,928	2,100,773	14,683,364
31-180	251,619	512,022	1,712,691	4,444,177	1,945,957	749,599	9,616,065
181-365	27,943	24,932	339,451	502,158	296,598	171,106	1,362,188
366-730	32,847	43,760	183,358	717,779	78,288	372,560	1,428,592
731+	0	124,483	85,574	566,335	10,734	80,046	867,172
<b>TOTAL</b>	<b>\$470,271</b>	<b>\$2,199,712</b>	<b>\$6,695,314</b>	<b>\$16,400,039</b>	<b>\$6,479,023</b>	<b>\$4,195,869</b>	<b>\$36,440,228</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$12,125	\$52,348	\$21,535	\$60,369	\$62,603	\$55,522	\$46,102
11-30	19,087	62,671	32,215	55,805	45,885	61,787	47,519
31-180	31,452	56,891	22,535	51,676	46,332	44,094	40,404
181-365	27,943	24,932	16,164	41,847	32,955	42,777	28,379
366-730	16,424	21,880	15,280	51,270	19,572	62,093	35,715
731+	0	41,494	17,115	62,926	10,734	20,012	39,417
<b>TOTAL</b>	<b>\$23,514</b>	<b>\$54,993</b>	<b>\$24,706</b>	<b>\$55,034</b>	<b>\$48,351</b>	<b>\$53,793</b>	<b>\$43,330</b>

## Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	5	13	108	129	50	28	333
11-30	4	12	50	55	32	22	175
31-180	5	7	50	50	23	8	143
181-365	2	1	18	13	7	5	46
366-730	1	2	11	13	4	4	35
731+	0	2	3	7	1	3	16
TOTAL	17	37	240	267	117	70	748

## Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	29.4%	35.1%	45.0%	48.3%	42.7%	40.0%	44.5%
11-30	52.9	67.6	65.8	68.9	70.1	71.4	67.9
31-180	82.4	86.5	86.7	87.6	89.7	82.9	87.0
181-365	94.1	89.2	94.2	92.5	95.7	90.0	93.2
366-730	100.0	94.6	98.8	97.4	99.1	95.7	97.9
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$109,209	\$780,545	\$2,938,590	\$7,503,285	\$1,976,981	\$1,842,350	\$15,150,960
11-30	82,172	798,259	1,618,365	3,372,658	1,631,637	1,017,830	8,520,921
31-180	145,464	282,311	956,306	2,374,959	1,008,685	386,176	5,153,901
181-365	55,886	24,932	387,817	649,777	257,038	367,896	1,743,346
366-730	4,904	52,926	128,604	633,601	78,288	145,667	1,043,990
731+	0	98,439	29,574	472,981	10,734	32,245	643,973
TOTAL	\$397,635	\$2,037,412	\$6,059,256	\$15,007,261	\$4,963,363	\$3,792,164	\$32,257,091

## Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$21,842	\$60,042	\$27,209	\$58,165	\$39,540	\$65,798	\$45,498
11-30	20,543	66,522	32,367	61,321	50,989	46,265	48,691
31-180	29,093	40,330	19,126	47,499	43,856	48,272	36,041
181-365	27,943	24,932	21,545	49,983	36,720	73,579	37,899
366-730	4,904	26,463	11,691	48,739	19,572	36,417	29,828
731+	0	49,220	9,858	67,569	10,734	10,748	40,248
TOTAL	\$23,390	\$55,065	\$25,247	\$56,207	\$42,422	\$54,174	\$43,124

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Disability to Date of First Indemnity Payment

Exhibit VIII  
Page 22

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	3	8	79	76	40	17	223
11-30	5	17	95	116	47	33	313
31-180	8	10	64	82	42	16	222
181-365	0	1	14	13	5	2	35
366-730	1	1	6	7	4	6	25
731+	1	2	4	2	0	5	14
TOTAL	18	39	262	296	138	79	832

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	16.7%	20.5%	30.2%	25.7%	29.0%	21.5%	26.8%
11-30	44.4	64.1	66.4	64.9	63.0	63.3	64.4
31-180	88.9	89.7	90.8	92.6	93.5	83.5	91.1
181-365	88.9	92.3	96.2	97.0	97.1	86.1	95.3
366-730	94.4	94.9	98.5	99.3	100.0	93.7	98.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$79,150	\$356,886	\$1,765,207	\$4,434,435	\$2,347,723	\$720,708	\$9,704,109
11-30	39,271	1,173,569	3,056,707	6,285,125	2,241,422	2,208,114	15,004,208
31-180	251,619	528,500	1,543,500	4,421,710	1,850,686	680,743	9,276,758
181-365	0	24,932	152,759	818,680	202,964	93,801	1,293,136
366-730	4,904	16,878	48,829	270,673	73,684	363,761	778,729
731+	27,943	53,233	67,433	273,260	0	90,364	512,233
TOTAL	\$402,887	\$2,153,998	\$6,634,435	\$16,503,883	\$6,716,479	\$4,157,491	\$36,569,173

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$26,383	\$44,611	\$22,344	\$58,348	\$58,693	\$42,395	\$43,516
11-30	7,854	69,033	32,176	54,182	47,690	66,913	47,937
31-180	31,452	52,850	24,117	53,923	44,064	42,546	41,787
181-365	0	24,932	10,911	62,975	40,593	46,901	36,947
366-730	4,904	16,878	8,138	38,668	18,421	60,627	31,149
731+	27,943	26,617	16,858	136,630	0	18,073	36,588
TOTAL	\$22,383	\$55,231	\$25,322	\$55,756	\$48,670	\$52,626	\$43,953

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	2	0	15	2	4	1	24
11-30	2	0	13	6	2	1	24
31-180	1	2	44	25	19	5	96
181-365	5	6	58	48	39	17	173
366-730	5	16	61	87	33	24	226
731+	0	11	30	67	17	10	135
TOTAL	15	35	221	235	114	58	678

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	13.3%	0.0%	6.8%	0.9%	3.5%	1.7%	3.5%
11-30	26.7	0.0	12.7	3.4	5.3	3.4	7.1
31-180	33.3	5.7	32.6	14.0	21.9	12.1	21.2
181-365	66.7	22.9	58.8	34.5	56.1	41.4	46.8
366-730	100.0	68.6	86.4	71.5	85.1	82.8	80.1
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$27,020	\$0	\$60,193	\$56,497	\$11,556	\$30,103	\$185,369
11-30	17,292	0	47,004	59,600	97,878	7,134	228,908
31-180	315	27,796	429,410	846,773	569,529	266,837	2,140,660
181-365	126,719	265,916	1,326,003	1,966,866	1,439,963	782,396	5,907,863
366-730	124,839	798,440	2,508,126	4,893,396	1,389,232	1,561,177	11,275,210
731+	0	980,888	1,602,188	5,418,122	1,173,407	559,576	9,734,181
TOTAL	\$296,185	\$2,073,040	\$5,972,924	\$13,241,254	\$4,681,565	\$3,207,223	\$29,472,191

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$13,510	\$0	\$4,013	\$28,249	\$2,889	\$30,103	\$7,724
11-30	8,646	0	3,616	9,933	48,939	7,134	9,538
31-180	315	13,898	9,759	33,871	29,975	53,367	22,299
181-365	25,344	44,319	22,862	40,976	36,922	46,023	34,149
366-730	24,968	49,903	41,117	56,246	42,098	65,049	49,890
731+	0	89,172	53,406	80,867	69,024	55,958	72,105
TOTAL	\$19,746	\$59,230	\$27,027	\$56,346	\$41,066	\$55,297	\$43,469

Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0	0	1	5	1	4	11
11-30	0	0	1	1	1	0	3
31-180	4	10	79	79	33	15	220
181-365	3	13	77	65	34	13	205
366-730	12	11	65	61	35	15	199
731+	3	5	21	46	19	16	110
<b>TOTAL</b>	<b>22</b>	<b>39</b>	<b>244</b>	<b>257</b>	<b>123</b>	<b>63</b>	<b>748</b>

Cumulative Percentage of Counts :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	0.0%	0.0%	0.4%	1.9%	0.8%	6.3%	1.5%
11-30	0.0	0.0	0.8	2.3	1.6	6.3	1.9
31-180	18.2	25.6	33.2	33.1	28.5	30.2	31.3
181-365	31.8	59.0	64.8	58.4	56.1	50.8	58.7
366-730	86.4	87.2	91.4	82.1	84.6	74.6	85.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$19,124	\$265,386	\$247	\$140,130	\$424,887
11-30	0	0	199	579	57,200	0	57,978
31-180	110,659	471,123	1,789,456	4,762,212	1,606,581	776,255	9,516,286
181-365	4,786	1,093,791	1,710,762	3,169,281	1,303,309	875,000	8,156,929
366-730	297,802	489,975	1,954,631	3,524,315	971,437	727,909	7,966,069
731+	21,427	146,706	642,972	2,387,010	790,681	894,260	4,883,056
<b>TOTAL</b>	<b>\$434,674</b>	<b>\$2,201,595</b>	<b>\$6,117,144</b>	<b>\$14,108,783</b>	<b>\$4,729,455</b>	<b>\$3,413,554</b>	<b>\$31,005,205</b>

Average Paid Indemnity and Medical :

Lag Time (Days)	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	TOTAL
0-10	\$0	\$0	\$19,124	\$53,077	\$247	\$35,033	\$38,626
11-30	0	0	199	579	57,200	0	19,326
31-180	27,665	47,112	22,651	60,281	48,684	51,750	43,256
181-365	1,595	84,138	22,218	48,758	38,333	67,308	39,790
366-730	24,817	44,543	30,071	57,776	27,755	48,527	40,030
731+	7,142	29,341	30,618	51,892	41,615	55,891	44,391
<b>TOTAL</b>	<b>\$19,758</b>	<b>\$56,451</b>	<b>\$25,070</b>	<b>\$54,898</b>	<b>\$38,451</b>	<b>\$54,183</b>	<b>\$41,451</b>

**SECTION C - ANALYSES BY AGE GROUP AND SEX OF CLAIMANT**

The exhibits in this section show a breakdown by age of the claimant at the time of injury. Exhibit IX displays a breakdown of the data by age group and sex of the claimant. The seven age groupings used in the Study are as follows: 0-21, 22-30, 31-40, 41-50, 51-60, 61-65, and older than 65. The counts, indemnity, medical, and total costs, as well as average costs, are displayed for each age group by sex and in total. Of the 1,000 claims analyzed, 25 did not specify the age of the claimant, and 44 did not specify the sex of the claimant.

Exhibit X, Pages 1 - 24 in this section summarize data by lag type and age group.

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Payments by Age Group and Sex of Claimant

Age Group	Sex	Count	Indemnity	Medical	Indemnity & Medical	Average Indemnity & Medical
0 – 21	Male	29	\$596,780	\$393,852	\$990,632	\$34,160
	Female	16	297,473	151,616	449,089	28,068
	Unknown	1	33,711	23,180	56,891	56,891
	TOTAL	46	927,964	568,648	1,496,612	32,535
22 – 30	Male	176	4,072,409	2,409,305	6,481,714	36,828
	Female	46	1,042,421	600,840	1,643,261	35,723
	Unknown	10	245,246	141,411	386,657	38,666
	TOTAL	232	5,360,076	3,151,556	8,511,632	36,688
31 – 40	Male	226	6,096,077	3,259,807	9,355,884	41,398
	Female	88	2,019,837	1,304,740	3,324,577	37,779
	Unknown	8	197,300	116,867	314,167	39,271
	TOTAL	322	8,313,214	4,681,414	12,994,628	40,356
41 – 50	Male	112	2,966,004	1,487,532	4,453,536	39,764
	Female	69	2,081,815	1,093,683	3,175,498	46,022
	Unknown	12	284,601	127,015	411,616	34,301
	TOTAL	193	5,332,420	2,708,230	8,040,650	41,661
51 – 60	Male	73	2,885,706	1,028,976	3,914,682	53,626
	Female	46	1,829,757	859,722	2,689,479	58,467
	Unknown	10	208,268	80,070	288,338	28,834
	TOTAL	129	4,923,731	1,968,768	6,892,499	53,430
61 – 65	Male	24	595,481	185,763	781,244	32,552
	Female	10	221,986	139,069	361,055	36,106
	Unknown	3	147,861	60,065	207,926	69,309
	TOTAL	37	965,328	384,897	1,350,225	36,493
Older than 65	Male	13	434,646	231,609	666,255	51,250
	Female	3	81,862	68,484	150,346	50,115
	Unknown	0	0	0	0	0
	TOTAL	16	516,508	300,093	816,601	51,038
Total	Male	653	17,647,103	8,996,844	26,643,947	40,802
	Female	278	7,575,151	4,218,154	11,793,305	42,422
	Unknown	44	1,116,987	548,608	1,665,595	37,854
GRAND TOTAL		975	\$26,339,241	\$13,763,606	\$40,102,847	\$41,131

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Disability Began

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	55	185	228	148	87	23	9	735
11-30	3	8	16	9	7	3	3	49
31-180	2	13	22	13	12	4	2	68
181-365	2	2	7	3	4	2	0	20
366-730	1	3	3	5	2	0	0	14
731+	1	1	7	4	1	0	0	14
TOTAL	64	212	283	182	113	32	14	900

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	85.9%	87.3%	80.6%	81.3%	77.0%	71.9%	64.3%	81.7%
11-30	90.6	91.0	86.2	86.3	83.2	81.3	85.7	87.1
31-180	93.8	97.2	94.0	93.4	93.8	93.8	100.0	94.7
181-365	96.9	98.1	96.5	95.1	97.3	100.0	100.0	96.9
366-730	98.4	99.5	97.5	97.8	99.1	100.0	100.0	98.4
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$2,382,713	\$6,897,858	\$9,992,862	\$6,074,507	\$5,448,194	\$867,402	\$587,636	\$32,251,172
11-30	201,370	311,455	733,061	283,659	220,723	38,379	143,924	1,932,571
31-180	39,081	464,460	1,005,012	774,937	706,625	242,647	56,705	3,289,467
181-365	71,769	144,630	175,012	241,587	113,282	89,711	0	835,991
366-730	7,307	100,082	187,882	272,905	20,508	0	0	588,684
731+	60,564	60,884	244,545	145,445	13,298	0	0	524,736
TOTAL	\$2,762,804	\$7,979,369	\$12,338,374	\$7,793,040	\$6,522,630	\$1,238,139	\$788,265	\$39,422,621

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$43,322	\$37,286	\$43,828	\$41,044	\$62,623	\$37,713	\$65,293	\$43,879
11-30	67,123	38,932	45,816	31,518	31,532	12,793	47,975	39,440
31-180	19,541	35,728	45,682	59,611	58,885	60,662	28,353	48,375
181-365	35,885	72,315	25,002	80,529	28,321	44,856	0	41,800
366-730	7,307	33,361	62,627	54,581	10,254	0	0	42,049
731+	60,564	60,884	34,935	36,361	13,298	0	0	37,481
TOTAL	\$43,169	\$37,639	\$43,598	\$42,819	\$57,722	\$38,692	\$56,305	\$43,803

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Medical Treatment

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	57	207	260	158	99	25	12	818
11-30	5	14	26	16	11	3	2	77
31-180	5	6	19	11	11	5	1	58
181-365	0	1	3	2	2	1	0	9
366-730	0	0	2	1	2	0	0	5
731+	1	0	2	3	0	0	1	7
TOTAL	68	228	312	191	125	34	16	974

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	83.8%	90.8%	83.3%	82.7%	79.2%	73.5%	75.0%	84.0%
11-30	91.2	96.9	91.7	91.1	88.0	82.4	87.5	91.9
31-180	98.5	99.6	97.8	96.9	96.8	97.1	93.8	97.8
181-365	98.5	100.0	98.7	97.9	98.4	100.0	93.8	98.8
366-730	98.5	100.0	99.4	98.4	100.0	100.0	93.8	99.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$2,218,799	\$7,443,392	\$10,017,373	\$6,513,627	\$5,891,591	\$950,819	\$601,980	\$33,637,581
11-30	364,964	509,136	1,331,121	701,470	387,234	63,727	72,133	3,429,785
31-180	85,881	218,847	772,787	603,320	427,340	177,497	42,880	2,328,552
181-365	0	38,096	210,859	11,944	38,230	62,587	0	361,716
366-730	0	0	85,059	56,496	20,508	0	0	162,063
731+	60,564	0	89,222	92,352	0	0	99,608	341,746
TOTAL	\$2,730,208	\$8,209,471	\$12,506,421	\$7,979,209	\$6,764,903	\$1,254,630	\$816,601	\$40,261,443

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$38,926	\$35,958	\$38,528	\$41,225	\$59,511	\$38,033	\$50,165	\$41,122
11-30	72,993	36,367	51,197	43,842	35,203	21,242	36,067	44,543
31-180	17,176	36,475	40,673	54,847	38,849	35,499	42,880	40,147
181-365	0	38,096	70,286	5,972	19,115	62,587	0	40,191
366-730	0	0	42,530	56,496	10,254	0	0	32,413
731+	60,564	0	44,611	30,784	0	0	99,608	48,821
TOTAL	\$40,150	\$36,006	\$40,085	\$41,776	\$54,119	\$36,901	\$51,038	\$41,336

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Reported to Employer

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	65	204	260	163	102	28	15	837
11-30	4	13	29	15	12	1	1	75
31-180	1	11	16	9	8	3	0	48
181-365	0	2	3	0	4	0	0	9
366-730	0	1	5	3	2	0	0	11
731+	1	0	3	1	0	2	0	7
TOTAL	71	231	316	191	128	34	16	987

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	91.5%	88.3%	82.3%	85.3%	79.7%	82.4%	93.8%	84.8%
11-30	97.2	93.9	91.5	93.2	89.1	85.3	100.0	92.4
31-180	98.6	98.7	96.5	97.9	95.3	94.1	100.0	97.3
181-365	98.6	99.6	97.5	97.9	98.4	94.1	100.0	98.2
366-730	98.6	100.0	99.1	99.5	100.0	94.1	100.0	99.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$2,554,859	\$7,454,094	\$10,027,058	\$6,635,849	\$5,996,613	\$1,068,652	\$815,147	\$34,552,272
11-30	235,565	481,903	1,716,384	547,626	393,242	62,587	1,454	3,438,761
31-180	20,146	371,539	629,602	703,943	377,043	61,600	0	2,163,873
181-365	0	43,000	58,609	0	87,718	0	0	189,327
366-730	0	71,096	138,606	83,991	20,508	0	0	314,201
731+	60,564	0	130,356	18,334	0	55,886	0	265,140
TOTAL	\$2,871,134	\$8,421,632	\$12,700,615	\$7,989,743	\$6,875,124	\$1,248,725	\$816,601	\$40,923,574

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$39,306	\$36,540	\$38,566	\$40,711	\$58,790	\$38,166	\$54,343	\$41,281
11-30	58,891	37,069	59,186	36,508	32,770	62,587	1,454	45,850
31-180	20,146	33,776	39,350	78,216	47,130	20,533	0	45,081
181-365	0	21,500	19,536	0	21,930	0	0	21,036
366-730	0	71,096	27,721	27,997	10,254	0	0	28,564
731+	60,564	0	43,452	18,334	0	27,943	0	37,877
TOTAL	\$40,439	\$36,457	\$40,192	\$41,831	\$53,712	\$36,727	\$51,038	\$41,463

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Reported to Insurer

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	36	107	126	69	45	10	3	396
11-30	19	86	103	78	53	14	9	362
31-180	14	31	59	34	23	8	4	173
181-365	0	4	10	1	4	1	0	20
366-730	0	2	10	4	3	1	0	20
731+	2	1	12	4	1	2	0	22
TOTAL	71	231	320	190	129	36	16	993

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	50.7%	46.3%	39.4%	36.3%	34.9%	27.8%	18.8%	39.9%
11-30	77.5	83.5	71.6	77.4	76.0	66.7	75.0	76.3
31-180	97.2	97.0	90.0	95.3	93.8	88.9	100.0	93.8
181-365	97.2	98.7	93.1	95.8	96.9	91.7	100.0	95.8
366-730	97.2	99.6	96.3	97.9	99.2	94.4	100.0	97.8
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$1,418,671	\$3,887,869	\$4,489,600	\$2,751,903	\$3,257,474	\$254,840	\$149,101	\$16,209,458
11-30	923,858	3,062,346	4,627,106	3,506,737	2,482,985	745,978	542,509	15,891,519
31-180	453,667	1,269,223	2,578,347	1,191,031	911,593	169,401	124,991	6,698,253
181-365	0	89,299	385,311	63,403	87,718	19,509	0	645,240
366-730	0	161,096	286,894	168,714	102,242	64,902	0	783,848
731+	74,938	33,354	579,234	211,452	50,487	55,886	0	1,005,351
TOTAL	\$2,871,134	\$8,503,187	\$12,946,492	\$7,893,240	\$6,892,499	\$1,310,516	\$816,601	\$41,233,669

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$39,408	\$36,335	\$35,632	\$39,883	\$72,388	\$25,484	\$49,700	\$40,933
11-30	48,624	35,609	44,923	44,958	46,849	53,284	60,279	43,899
31-180	32,405	40,943	43,701	35,030	39,634	21,175	31,248	38,718
181-365	0	22,325	38,531	63,403	21,930	19,509	0	32,262
366-730	0	80,548	28,689	42,179	34,081	64,902	0	39,192
731+	37,469	33,354	48,270	52,863	50,487	27,943	0	45,698
TOTAL	\$40,439	\$36,810	\$40,458	\$41,543	\$53,430	\$36,403	\$51,038	\$41,524

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Admitted Valid Claim

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	34	87	97	59	37	10	2	326
11-30	13	75	88	59	41	11	5	292
31-180	12	27	65	30	21	6	3	164
181-365	0	9	17	3	4	0	0	33
366-730	0	4	9	4	5	1	1	24
731+	2	2	13	6	1	3	0	27
TOTAL	61	204	289	161	109	31	11	866

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	55.7%	42.6%	33.6%	36.6%	33.9%	32.3%	18.2%	37.6%
11-30	77.0	79.4	64.0	73.3	71.6	67.7	63.6	71.4
31-180	96.7	92.6	86.5	91.9	90.8	87.1	90.9	90.3
181-365	96.7	97.1	92.4	93.8	94.5	87.1	90.9	94.1
366-730	96.7	99.0	95.5	96.3	99.1	90.3	100.0	96.9
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$1,380,448	\$3,132,824	\$3,738,258	\$2,292,388	\$3,140,849	\$404,216	\$123,769	\$14,212,752
11-30	643,542	2,503,557	3,692,359	2,667,410	2,017,669	393,465	134,056	12,052,058
31-180	403,939	1,397,510	2,843,784	1,096,542	739,714	190,770	75,707	6,747,966
181-365	0	311,443	745,329	182,089	247,369	0	0	1,486,230
366-730	0	123,936	215,240	168,176	145,865	64,902	218,322	936,441
731+	79,499	49,748	610,368	329,288	52,530	104,626	0	1,226,059
TOTAL	\$2,507,428	\$7,519,018	\$11,845,338	\$6,735,893	\$6,343,996	\$1,157,979	\$551,854	\$36,661,506

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$40,601	\$36,009	\$38,539	\$38,854	\$84,888	\$40,422	\$61,885	\$43,597
11-30	49,503	33,381	41,959	45,210	49,211	35,770	26,811	41,274
31-180	33,662	51,760	43,751	36,551	35,224	31,795	25,236	41,146
181-365	0	34,605	43,843	60,696	61,842	0	0	45,037
366-730	0	30,984	23,916	42,044	29,173	64,902	218,322	39,018
731+	39,750	24,874	46,951	54,881	52,530	34,875	0	45,410
TOTAL	\$41,105	\$36,858	\$40,987	\$41,838	\$58,202	\$37,354	\$50,169	\$42,334

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Indemnity Payment

Counts :

Lag Time (Days)	Age Group							0-65+
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	
0-10	13	40	59	30	19	2	1	164
11-30	22	80	91	66	38	11	3	311
31-180	19	66	85	53	41	10	5	279
181-365	1	9	26	11	7	5	2	61
366-730	0	11	11	14	7	1	2	46
731+	6	5	9	5	2	3	2	32
TOTAL	61	211	281	179	114	32	15	893

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							0-65+
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	
0-10	21.3%	19.0%	21.0%	16.8%	16.7%	6.3%	6.7%	18.4%
11-30	57.4	56.9	53.4	53.6	50.0	40.6	26.7	53.2
31-180	88.5	88.2	83.6	83.2	86.0	71.9	60.0	84.4
181-365	90.2	92.4	92.9	89.4	92.1	87.5	73.3	91.3
366-730	90.2	97.6	96.8	97.2	98.2	90.6	86.7	96.4
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							0-65+
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	
0-10	\$445,241	\$1,650,446	\$1,780,357	\$1,230,604	\$2,216,191	\$67,779	\$99,608	\$7,490,226
11-30	1,338,715	3,192,658	4,523,931	3,088,631	1,898,101	497,991	169,389	14,709,416
31-180	700,160	2,346,630	4,267,754	2,260,323	1,841,157	391,198	222,422	12,029,644
181-365	61,035	311,774	826,827	454,340	243,435	185,233	21,683	2,104,327
366-730	0	317,700	206,039	565,399	299,151	30,132	28,785	1,447,206
731+	106,705	158,400	249,686	164,732	112,838	98,017	273,260	1,163,638
TOTAL	\$2,651,856	\$7,977,608	\$11,854,594	\$7,764,029	\$6,610,873	\$1,270,350	\$815,147	\$38,944,457

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							0-65+
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	
0-10	\$34,249	\$41,261	\$30,176	\$41,020	\$116,642	\$33,890	\$99,608	\$45,672
11-30	60,851	39,908	49,714	46,797	49,950	45,272	56,463	47,297
31-180	36,851	35,555	50,209	42,648	44,906	39,120	44,484	43,117
181-365	61,035	34,642	31,801	41,304	34,776	37,047	10,842	34,497
366-730	0	28,882	18,731	40,386	42,736	30,132	14,393	31,461
731+	17,784	31,680	27,743	32,946	56,419	32,672	136,630	36,364
TOTAL	\$43,473	\$37,809	\$42,187	\$43,374	\$57,990	\$39,698	\$54,343	\$43,611

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Original Return to Work

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	9	42	49	31	15	4	3	153
11-30	11	27	41	25	12	3	1	120
31-180	23	57	87	55	43	10	5	280
181-365	6	28	34	17	20	2	0	107
366-730	7	21	27	19	8	3	0	85
731+	1	5	12	9	5	2	1	35
TOTAL	57	180	250	156	103	24	10	780

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	15.8%	23.3%	19.6%	19.9%	14.6%	16.7%	30.0%	19.6%
11-30	35.1	38.3	36.0	35.9	26.2	29.2	40.0	35.0
31-180	75.4	70.0	70.8	71.2	68.0	70.8	90.0	70.9
181-365	86.0	85.6	84.4	82.1	87.4	79.2	90.0	84.6
366-730	98.2	97.2	95.2	94.2	95.1	91.7	90.0	95.5
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$44,640	\$1,177,091	\$1,294,648	\$861,097	\$314,729	\$22,495	\$99,721	\$3,814,421
11-30	624,045	745,726	1,225,542	424,045	171,098	82,896	7,858	3,281,210
31-180	762,883	1,470,219	2,899,130	1,734,465	2,327,910	289,375	143,102	9,627,084
181-365	227,808	1,038,703	1,352,223	796,869	1,011,958	63,652	0	4,491,213
366-730	313,323	1,182,825	1,648,895	1,160,953	438,177	124,987	0	4,869,160
731+	60,564	476,542	824,471	998,016	958,850	111,443	99,608	3,529,494
TOTAL	\$2,033,263	\$6,091,106	\$9,244,909	\$5,975,445	\$5,222,722	\$694,848	\$350,289	\$29,612,582

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$4,960	\$28,026	\$26,421	\$27,777	\$20,982	\$5,624	\$33,240	\$24,931
11-30	56,731	27,619	29,891	16,962	14,258	27,632	7,858	27,343
31-180	33,169	25,793	33,323	31,536	54,137	28,938	28,620	34,382
181-365	37,968	37,097	39,771	46,875	50,598	31,826	0	41,974
366-730	44,760	56,325	61,070	61,103	54,772	41,662	0	57,284
731+	60,564	95,308	68,706	110,891	191,770	55,722	99,608	100,843
TOTAL	\$35,671	\$33,839	\$36,980	\$38,304	\$50,706	\$28,952	\$35,029	\$37,965

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Maximum Medical Improvement

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	3	7	19	7	0	1	0	37
11-30	0	8	9	5	3	1	1	27
31-180	8	28	28	24	11	4	2	105
181-365	14	49	56	27	22	3	6	177
366-730	18	61	80	52	34	17	2	264
731+	15	27	57	36	24	3	3	165
TOTAL	58	180	249	151	94	29	14	775

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	5.2%	3.9%	7.6%	4.6%	0.0%	3.4%	0.0%	4.8%
11-30	5.2	8.3	11.2	7.9	3.2	6.9	7.1	8.3
31-180	19.0	23.9	22.5	23.8	14.9	20.7	21.4	21.8
181-365	43.1	51.1	45.0	41.7	38.3	31.0	64.3	44.6
366-730	74.1	85.0	77.1	76.2	74.5	89.7	78.6	78.7
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$2,720	\$62,728	\$136,231	\$55,831	\$0	\$772	\$0	\$258,282
11-30	0	55,033	168,194	15,043	22,870	2,795	7,858	271,793
31-180	365,828	285,197	497,496	452,636	442,230	64,305	20,769	2,128,461
181-365	406,276	2,156,346	1,837,421	852,988	827,544	90,675	234,775	6,406,025
366-730	637,084	2,599,953	4,137,017	2,545,425	1,550,095	881,396	107,749	12,458,719
731+	922,472	1,661,686	3,147,074	2,557,642	2,162,927	134,220	372,868	10,958,889
TOTAL	\$2,334,380	\$6,820,943	\$9,923,433	\$6,479,565	\$5,005,666	\$1,174,163	\$744,019	\$32,482,169

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$907	\$8,961	\$7,170	\$7,976	\$0	\$772	\$0	\$6,981
11-30	0	6,879	18,688	3,009	7,623	2,795	7,858	10,066
31-180	45,729	10,186	17,768	18,860	40,203	16,076	10,385	20,271
181-365	29,020	44,007	32,811	31,592	37,616	30,225	39,129	36,192
366-730	35,394	42,622	51,713	48,950	45,591	51,847	53,875	47,192
731+	61,498	61,544	55,212	71,046	90,122	44,740	124,289	66,418
TOTAL	\$40,248	\$37,894	\$39,853	\$42,911	\$53,252	\$40,488	\$53,144	\$41,912

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Controversion

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	1	1	1	1	0	1	0	5
11-30	2	1	11	1	5	0	1	21
31-180	2	4	13	6	1	2	0	28
181-365	0	2	4	1	2	0	0	9
366-730	0	3	3	1	0	0	0	7
731+	0	0	3	3	0	2	0	8
TOTAL	5	11	35	13	8	5	1	78

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	20.0%	9.1%	2.9%	7.7%	0.0%	20.0%	0.0%	6.4%
11-30	60.0	18.2	34.3	15.4	62.5	20.0	100.0	33.3
31-180	100.0	54.5	71.4	61.5	75.0	60.0	100.0	69.2
181-365	100.0	72.7	82.9	69.2	100.0	60.0	100.0	80.8
366-730	100.0	100.0	91.4	76.9	100.0	60.0	100.0	89.7
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$25,000	\$71,096	\$44,000	\$2,954	\$0	\$30,132	\$0	\$173,182
11-30	79,072	53,347	507,475	40,801	379,962	0	218,322	1,278,979
31-180	39,081	189,311	656,444	117,771	24,903	47,294	0	1,074,804
181-365	0	60,341	81,316	25,145	45,673	0	0	212,475
366-730	0	164,304	238,574	36,821	0	0	0	439,699
731+	0	0	164,929	181,159	0	55,886	0	401,974
TOTAL	\$143,153	\$538,399	\$1,692,738	\$404,651	\$450,538	\$133,312	\$218,322	\$3,581,113

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$25,000	\$71,096	\$44,000	\$2,954	\$0	\$30,132	\$0	\$34,636
11-30	39,536	53,347	46,134	40,801	75,992	0	218,322	60,904
31-180	19,541	47,328	50,496	19,629	24,903	23,647	0	38,386
181-365	0	30,171	20,329	25,145	22,837	0	0	23,608
366-730	0	54,768	79,525	36,821	0	0	0	62,814
731+	0	0	54,976	60,386	0	27,943	0	50,247
TOTAL	\$28,631	\$48,945	\$48,364	\$31,127	\$56,317	\$26,662	\$218,322	\$45,912

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Hearing Application

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0	0	0	1	1	0	0	2
11-30	0	0	3	0	0	0	0	3
31-180	0	4	14	6	1	2	1	28
181-365	3	6	11	3	4	0	0	27
366-730	5	15	17	13	8	2	2	62
731+	3	6	14	16	11	3	1	54
TOTAL	11	31	59	39	25	7	4	176

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0.0%	0.0%	0.0%	2.6%	4.0%	0.0%	0.0%	1.1%
11-30	0.0	0.0	5.1	2.6	4.0	0.0	0.0	2.8
31-180	0.0	12.9	28.8	17.9	8.0	28.6	25.0	18.8
181-365	27.3	32.3	47.5	25.6	24.0	28.6	25.0	34.1
366-730	72.7	80.6	76.3	59.0	56.0	57.1	75.0	69.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$158,287	\$60,000	\$0	\$0	\$218,287
11-30	0	0	277,434	0	0	0	0	277,434
31-180	0	195,224	421,414	257,927	196,790	68,910	218,322	1,358,587
181-365	58,954	316,079	422,279	56,799	82,276	0	0	936,387
366-730	94,634	641,208	906,910	560,372	450,812	38,116	87,351	2,779,403
731+	153,179	225,046	762,795	909,935	375,274	171,953	54,938	2,653,120
TOTAL	\$306,767	\$1,377,557	\$2,790,832	\$1,943,320	\$1,165,152	\$278,979	\$360,611	\$8,223,218

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$158,287	\$60,000	\$0	\$0	\$109,144
11-30	0	0	92,478	0	0	0	0	92,478
31-180	0	48,806	30,101	42,988	196,790	34,455	218,322	48,521
181-365	19,651	52,680	38,389	18,933	20,569	0	0	34,681
366-730	18,927	42,747	53,348	43,106	56,352	19,058	43,676	44,829
731+	51,060	37,508	54,485	56,871	34,116	57,318	54,938	49,132
TOTAL	\$27,888	\$44,437	\$47,302	\$49,829	\$46,606	\$39,854	\$90,153	\$46,723

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date First Hearing Begins

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0	0
31-180	0	2	7	2	0	1	0	12
181-365	3	7	15	7	5	0	1	38
366-730	5	29	30	13	12	3	2	94
731+	9	11	37	28	18	2	1	106
TOTAL	17	49	89	50	35	6	4	250

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	4.1	7.9	4.0	0.0	16.7	0.0	4.8
181-365	17.6	18.4	24.7	18.0	14.3	16.7	25.0	20.0
366-730	47.1	77.6	58.4	44.0	48.6	66.7	75.0	57.6
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	63,063	355,440	71,260	0	20,170	0	509,933
181-365	121,292	297,215	498,576	307,046	393,990	0	218,322	1,836,441
366-730	132,127	1,172,974	1,148,221	819,969	480,160	77,825	87,351	3,918,627
731+	333,038	604,951	2,476,832	1,530,740	918,874	107,051	54,938	6,026,424
TOTAL	\$586,457	\$2,138,203	\$4,479,069	\$2,729,015	\$1,793,024	\$205,046	\$360,611	\$12,291,425

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	31,532	50,777	35,630	0	20,170	0	42,494
181-365	40,431	42,459	33,238	43,864	78,798	0	218,322	48,327
366-730	26,425	40,447	38,274	63,075	40,013	25,942	43,676	41,688
731+	37,004	54,996	66,941	54,669	51,049	53,526	54,938	56,853
TOTAL	\$34,497	\$43,637	\$50,327	\$54,580	\$51,229	\$34,174	\$90,153	\$49,166

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Hearing Decision

Counts :

Lag Time (Days)	Age Group							0-65+
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	
0-10	0	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0	0
31-180	0	1	4	0	0	0	0	5
181-365	3	8	17	10	1	0	0	39
366-730	4	28	30	17	19	3	2	103
731+	12	17	33	30	17	3	1	113
TOTAL	19	54	84	57	37	6	3	260

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							0-65+
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	1.9	4.8	0.0	0.0	0.0	0.0	1.9
181-365	15.8	16.7	25.0	17.5	2.7	0.0	0.0	16.9
366-730	36.8	68.5	60.7	47.4	54.1	50.0	66.7	56.5
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							0-65+
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	35,554	253,037	0	0	0	0	288,591
181-365	40,482	324,517	448,342	296,912	196,790	0	0	1,307,043
366-730	88,386	1,118,569	997,235	814,433	665,062	106,451	278,791	4,068,927
731+	407,793	735,847	1,875,541	1,509,630	1,596,036	134,994	54,938	6,314,779
TOTAL	\$536,661	\$2,214,487	\$3,574,155	\$2,620,975	\$2,457,888	\$241,445	\$333,729	\$11,979,340

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							0-65+
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	35,554	63,259	0	0	0	0	57,718
181-365	13,494	40,565	26,373	29,691	196,790	0	0	33,514
366-730	22,097	39,949	33,241	47,908	35,003	35,484	139,396	39,504
731+	33,983	43,285	56,835	50,321	93,884	44,998	54,938	55,883
TOTAL	\$28,245	\$41,009	\$42,549	\$45,982	\$66,429	\$40,241	\$111,243	\$46,074

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Second Hearing Application

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	0	0	2	2	0	0	0	4
366-730	0	3	3	3	4	0	0	13
731+	1	2	7	9	4	0	0	23
TOTAL	1	5	12	14	8	0	0	40

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
181-365	0.0	0.0	16.7	14.3	0.0	0.0	0.0	10.0
366-730	0.0	60.0	41.7	35.7	50.0	0.0	0.0	42.5
731+	100.0	100.0	100.0	100.0	100.0	0.0	0.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	0.0%	0.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	0	0	17,657	25,922	0	0	0	43,579
366-730	0	148,108	105,628	232,409	295,845	0	0	781,990
731+	66,043	121,563	402,286	497,145	286,551	0	0	1,373,588
TOTAL	\$66,043	\$269,671	\$525,571	\$755,476	\$582,396	\$0	\$0	\$2,199,157

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	0	0	8,829	12,961	0	0	0	10,895
366-730	0	49,369	35,209	77,470	73,961	0	0	60,153
731+	66,043	60,782	57,469	55,238	71,638	0	0	59,721
TOTAL	\$66,043	\$53,934	\$43,798	\$53,963	\$72,800	\$0	\$0	\$54,979

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Second Hearing Begins

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	0	0	1	2	1	0	0	4
366-730	0	4	4	2	3	0	0	13
731+	0	3	6	10	4	0	1	24
TOTAL	0	7	11	14	8	0	1	41

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
181-365	0.0	0.0	9.1	14.3	12.5	0.0	0.0	9.8
366-730	0.0	57.1	45.5	28.6	50.0	0.0	0.0	41.5
731+	0.0	100.0	100.0	100.0	100.0	0.0	100.0	100.0
TOTAL	0.0%	100.0%	100.0%	100.0%	100.0%	0.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	0	0	6,686	4,154	12,349	0	0	23,189
366-730	0	215,282	154,038	92,882	306,752	0	0	768,954
731+	0	130,008	372,714	655,779	145,203	0	218,322	1,522,026
TOTAL	\$0	\$345,290	\$533,438	\$752,815	\$464,304	\$0	\$218,322	\$2,314,169

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	0	0	6,686	2,077	12,349	0	0	5,797
366-730	0	53,821	38,510	46,441	102,251	0	0	59,150
731+	0	43,336	62,119	65,578	36,301	0	218,322	63,418
TOTAL	\$0	\$49,327	\$48,494	\$53,773	\$58,038	\$0	\$218,322	\$56,443

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Second Hearing Order Issued

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0	0	0	0	0	0	0	0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	1	1	4	2	1	0	0	9
366-730	0	4	5	2	6	0	0	17
731+	1	8	12	13	6	1	1	42
TOTAL	2	13	21	17	13	1	1	68

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
181-365	50.0	7.7	19.0	11.8	7.7	0.0	0.0	13.2
366-730	50.0	38.5	42.9	23.5	53.8	0.0	0.0	38.2
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	1,733	615	33,379	100,095	311,150	0	0	446,972
366-730	0	133,068	278,242	26,992	342,905	0	0	781,207
731+	60,564	480,963	866,441	1,203,706	239,195	62,587	218,322	3,131,778
TOTAL	\$62,297	\$614,646	\$1,178,062	\$1,330,793	\$893,250	\$62,587	\$218,322	\$4,359,957

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	0	0	0	0	0	0
31-180	0	0	0	0	0	0	0	0
181-365	1,733	615	8,345	50,048	311,150	0	0	49,664
366-730	0	33,267	55,648	13,496	57,151	0	0	45,953
731+	60,564	60,120	72,203	92,593	39,866	62,587	218,322	74,566
TOTAL	\$31,149	\$47,280	\$56,098	\$78,282	\$68,712	\$62,587	\$218,322	\$64,117

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Denial Pending Investigation

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	1	1	1	1	1	1	0	6
11-30	1	4	10	2	2	0	1	20
31-180	1	7	19	5	5	4	1	42
181-365	0	2	4	0	2	0	0	8
366-730	0	2	2	1	0	0	0	5
731+	0	0	1	4	1	1	0	7
TOTAL	3	16	37	13	11	6	2	88

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	33.3%	6.3%	2.7%	7.7%	9.1%	16.7%	0.0%	6.8%
11-30	66.7	31.3	29.7	23.1	27.3	16.7	50.0	29.5
31-180	100.0	75.0	81.1	61.5	72.7	83.3	100.0	77.3
181-365	100.0	87.5	91.9	61.5	90.9	83.3	100.0	86.4
366-730	100.0	100.0	97.3	69.2	90.9	83.3	100.0	92.0
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$25,000	\$71,096	\$44,000	\$57,072	\$769	\$30,132	\$0	\$228,069
11-30	73,972	137,440	537,723	65,946	84,254	0	218,322	1,117,657
31-180	20,146	272,597	827,252	93,026	389,498	115,543	19,315	1,737,377
181-365	0	15,833	85,895	0	44,301	0	0	146,029
366-730	0	150,581	39,047	36,821	0	0	0	226,449
731+	0	0	44,865	199,493	42,449	27,943	0	314,750
TOTAL	\$119,118	\$647,547	\$1,578,782	\$452,358	\$561,271	\$173,618	\$237,637	\$3,770,331

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$25,000	\$71,096	\$44,000	\$57,072	\$769	\$30,132	\$0	\$38,012
11-30	73,972	34,360	53,772	32,973	42,127	0	218,322	55,883
31-180	20,146	38,942	43,540	18,605	77,900	28,886	19,315	41,366
181-365	0	7,917	21,474	0	22,151	0	0	18,254
366-730	0	75,291	19,524	36,821	0	0	0	45,290
731+	0	0	44,865	49,873	42,449	27,943	0	44,964
TOTAL	\$39,706	\$40,472	\$42,670	\$34,797	\$51,025	\$28,936	\$118,819	\$42,845

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Claim Closed

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	1	0	0	0	0	0	0	1
11-30	0	0	0	0	0	0	0	0
31-180	0	5	8	2	3	0	0	18
181-365	7	28	34	20	12	3	0	104
366-730	18	98	103	60	46	8	6	339
731+	45	101	177	111	68	26	10	538
TOTAL	71	232	322	193	129	37	16	1,000

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
11-30	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.1
31-180	1.4	2.2	2.5	1.0	2.3	0.0	0.0	1.9
181-365	11.3	14.2	13.0	11.4	11.6	8.1	0.0	12.3
366-730	36.6	56.5	45.0	42.5	47.3	29.7	37.5	46.2
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$247	\$0	\$0	\$0	\$0	\$0	\$0	\$247
11-30	0	0	0	0	0	0	0	0
31-180	0	46,537	87,486	11,041	21,380	0	0	166,444
181-365	295,018	370,354	368,852	380,515	423,446	7,422	0	1,845,607
366-730	661,187	3,378,277	3,239,201	1,736,432	2,210,000	247,860	169,743	11,642,700
731+	1,914,682	4,716,464	9,299,089	5,912,662	4,237,673	1,094,943	646,858	27,822,371
TOTAL	\$2,871,134	\$8,511,632	\$12,994,628	\$8,040,650	\$6,892,499	\$1,350,225	\$816,601	\$41,477,369

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$247	\$0	\$0	\$0	\$0	\$0	\$0	\$247
11-30	0	0	0	0	0	0	0	0
31-180	0	9,307	10,936	5,521	7,127	0	0	9,247
181-365	42,145	13,227	10,849	19,026	35,287	2,474	0	17,746
366-730	36,733	34,472	31,449	28,941	48,043	30,983	28,291	34,344
731+	42,548	46,698	52,537	53,267	62,319	42,113	64,686	51,714
TOTAL	\$40,439	\$36,688	\$40,356	\$41,661	\$53,430	\$36,493	\$51,038	\$41,477

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Claimant Attorney Retained

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0	2	0	1	0	0	1	4
11-30	1	2	4	2	1	0	0	10
31-180	3	27	35	16	8	2	1	92
181-365	8	20	24	13	9	2	2	78
366-730	3	8	21	17	7	1	1	58
731+	4	5	13	11	5	1	0	39
TOTAL	19	64	97	60	30	6	5	281

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0.0%	3.1%	0.0%	1.7%	0.0%	0.0%	20.0%	1.4%
11-30	5.3	6.3	4.1	5.0	3.3	0.0	20.0	5.0
31-180	21.1	48.4	40.2	31.7	30.0	33.3	40.0	37.7
181-365	63.2	79.7	64.9	53.3	60.0	66.7	80.0	65.5
366-730	78.9	92.2	86.6	81.7	83.3	83.3	100.0	86.1
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$174,104	\$0	\$158,287	\$0	\$0	\$218,322	\$550,713
11-30	56,891	77,983	401,926	93,824	181,205	0	0	811,829
31-180	234,282	1,472,264	2,070,638	780,542	662,059	68,910	99,608	5,388,303
181-365	342,760	1,096,686	1,102,335	1,143,785	346,577	84,640	97,561	4,214,344
366-730	206,406	482,142	1,489,476	829,128	1,136,980	7,984	83,588	4,235,704
731+	197,092	265,719	743,900	752,387	301,347	64,902	0	2,325,347
TOTAL	\$1,037,431	\$3,568,898	\$5,808,275	\$3,757,953	\$2,628,168	\$226,436	\$499,079	\$17,526,240

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$87,052	\$0	\$158,287	\$0	\$0	\$218,322	\$137,678
11-30	56,891	38,992	100,482	46,912	181,205	0	0	81,183
31-180	78,094	54,528	59,161	48,784	82,757	34,455	99,608	58,569
181-365	42,845	54,834	45,931	87,983	38,509	42,320	48,781	54,030
366-730	68,802	60,268	70,927	48,772	162,426	7,984	83,588	73,029
731+	49,273	53,144	57,223	68,399	60,269	64,902	0	59,624
TOTAL	\$54,602	\$55,764	\$59,879	\$62,633	\$87,606	\$37,739	\$99,816	\$62,371

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Insurer Attorney Retained

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0	0	0	0	0	0	0	0
11-30	0	0	1	1	1	0	0	3
31-180	1	3	6	3	1	0	1	15
181-365	2	6	11	3	2	1	0	25
366-730	2	8	15	16	7	2	3	53
731+	1	12	21	18	11	1	2	66
TOTAL	6	29	54	41	22	4	6	162

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	1.9	2.4	4.5	0.0	0.0	1.9
31-180	16.7	10.3	13.0	9.8	9.1	0.0	16.7	11.1
181-365	50.0	31.0	33.3	17.1	18.2	25.0	16.7	26.5
366-730	83.3	58.6	61.1	56.1	50.0	75.0	66.7	59.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	53,617	158,287	24,254	0	0	236,158
31-180	175,993	194,546	347,460	58,645	196,790	0	218,322	1,191,756
181-365	150,475	463,329	388,092	131,822	44,272	30,132	0	1,208,122
366-730	104,781	368,474	1,005,647	1,088,030	458,004	177,136	209,444	3,411,516
731+	29,339	873,592	1,509,932	1,257,511	1,653,211	64,902	154,546	5,543,033
TOTAL	\$460,588	\$1,899,941	\$3,304,748	\$2,694,295	\$2,376,531	\$272,170	\$582,312	\$11,590,585

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
11-30	0	0	53,617	158,287	24,254	0	0	78,719
31-180	175,993	64,849	57,910	19,548	196,790	0	218,322	79,450
181-365	75,238	77,222	35,281	43,941	22,136	30,132	0	48,325
366-730	52,391	46,059	67,043	68,002	65,429	88,568	69,815	64,368
731+	29,339	72,799	71,902	69,862	150,292	64,902	77,273	83,985
TOTAL	\$76,765	\$65,515	\$61,199	\$65,715	\$108,024	\$68,043	\$97,052	\$71,547

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Report to Employer to Date of First Indemnity Payment

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	12	45	71	36	23	4	1	192
11-30	26	85	87	65	40	10	3	316
31-180	16	54	76	49	38	7	5	245
181-365	1	8	18	11	6	6	2	52
366-730	0	10	13	11	2	3	2	41
731+	5	5	5	3	2	0	2	22
TOTAL	60	207	270	175	111	30	15	868

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	20.0%	21.7%	26.3%	20.6%	20.7%	13.3%	6.7%	22.1%
11-30	63.3	62.8	58.5	57.7	56.8	46.7	26.7	58.5
31-180	90.0	88.9	86.7	85.7	91.0	70.0	60.0	86.8
181-365	91.7	92.8	93.3	92.0	96.4	90.0	73.3	92.7
366-730	91.7	97.6	98.1	98.3	98.2	100.0	86.7	97.5
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$428,354	\$1,842,265	\$2,419,720	\$1,690,662	\$2,372,119	\$79,453	\$99,608	\$8,932,181
11-30	1,538,967	3,523,616	4,463,072	2,996,319	1,895,028	501,284	169,389	15,087,675
31-180	560,472	1,722,210	3,456,211	1,840,828	1,751,410	314,440	222,422	9,867,993
181-365	61,035	267,879	546,100	472,510	145,740	213,176	21,683	1,728,123
366-730	0	305,691	297,938	483,630	221,044	100,206	28,785	1,437,294
731+	46,141	158,400	143,389	133,144	112,838	0	273,260	867,172
TOTAL	\$2,634,969	\$7,820,061	\$11,326,430	\$7,617,093	\$6,498,179	\$1,208,559	\$815,147	\$37,920,438

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$35,696	\$40,939	\$34,081	\$46,963	\$103,136	\$19,863	\$99,608	\$46,522
11-30	59,191	41,454	51,300	46,097	47,376	50,128	56,463	47,746
31-180	35,030	31,893	45,476	37,568	46,090	44,920	44,484	40,278
181-365	61,035	33,485	30,339	42,955	24,290	35,529	10,842	33,233
366-730	0	30,569	22,918	43,966	110,522	33,402	14,393	35,056
731+	9,228	31,680	28,678	44,381	56,419	0	136,630	39,417
TOTAL	\$43,916	\$37,778	\$41,950	\$43,526	\$58,542	\$40,285	\$54,343	\$43,687

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Report to Insurer to Date of First Indemnity Payment

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	26	93	102	66	46	7	3	343
11-30	15	45	53	33	27	4	3	180
31-180	6	33	45	29	21	9	3	146
181-365	1	8	16	12	6	5	2	50
366-730	1	11	10	7	3	2	2	36
731+	4	3	5	2	0	0	2	16
TOTAL	53	193	231	149	103	27	15	771

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	49.1%	48.2%	44.2%	44.3%	44.7%	25.9%	20.0%	44.5%
11-30	77.4	71.5	67.1	66.4	70.9	40.7	40.0	67.8
31-180	88.7	88.6	86.6	85.9	91.3	74.1	60.0	86.8
181-365	90.6	92.7	93.5	94.0	97.1	92.6	73.3	93.3
366-730	92.5	98.4	97.8	98.7	100.0	100.0	86.7	97.9
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$1,216,979	\$3,669,946	\$4,225,022	\$2,976,856	\$2,947,718	\$411,079	\$253,875	\$15,701,475
11-30	911,841	2,046,071	2,941,974	1,340,105	1,242,664	107,318	151,188	8,741,161
31-180	178,627	841,202	1,801,444	1,129,093	865,533	343,242	86,356	5,245,497
181-365	61,035	283,781	684,729	544,503	315,802	197,748	21,683	2,109,281
366-730	3,162	326,993	233,028	251,369	137,092	72,263	28,785	1,052,692
731+	42,979	99,002	143,389	85,343	0	0	273,260	643,973
TOTAL	\$2,414,623	\$7,266,995	\$10,029,586	\$6,327,269	\$5,508,809	\$1,131,650	\$815,147	\$33,494,079

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$46,807	\$39,462	\$41,422	\$45,104	\$64,081	\$58,726	\$84,625	\$45,777
11-30	60,789	45,468	55,509	40,609	46,025	26,830	50,396	48,562
31-180	29,771	25,491	40,032	38,934	41,216	38,138	28,785	35,928
181-365	61,035	35,473	42,796	45,375	52,634	39,550	10,842	42,186
366-730	3,162	29,727	23,303	35,910	45,697	36,132	14,393	29,241
731+	10,745	33,001	28,678	42,672	0	0	136,630	40,248
TOTAL	\$45,559	\$37,653	\$43,418	\$42,465	\$53,484	\$41,913	\$54,343	\$43,442

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Disability to Date of First Indemnity Payment

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	13	55	79	53	26	5	1	232
11-30	23	84	93	58	49	9	5	321
31-180	19	51	69	45	29	12	4	229
181-365	0	8	16	7	3	2	1	37
366-730	1	4	7	9	3	1	1	26
731+	4	3	2	1	1	1	2	14
TOTAL	60	205	266	173	111	30	14	859

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	21.7%	26.8%	29.7%	30.6%	23.4%	16.7%	7.1%	27.0%
11-30	60.0	67.8	64.7	64.2	67.6	46.7	42.9	64.4
31-180	91.7	92.7	90.6	90.2	93.7	86.7	71.4	91.0
181-365	91.7	96.6	96.6	94.2	96.4	93.3	78.6	95.3
366-730	93.3	98.5	99.2	99.4	99.1	96.7	85.7	98.4
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$445,241	\$2,267,912	\$2,520,064	\$2,284,551	\$2,405,957	\$159,415	\$99,608	\$10,182,748
11-30	1,412,118	3,453,832	4,695,348	2,715,824	2,456,829	446,931	305,455	15,486,337
31-180	741,049	1,581,900	3,507,278	2,001,585	1,269,153	480,909	100,181	9,682,055
181-365	0	451,918	591,122	209,362	83,373	54,946	7,858	1,398,579
366-730	10,734	80,314	99,522	324,413	240,413	30,132	1,903	787,431
731+	35,407	64,162	45,369	13,254	52,838	27,943	273,260	512,233
TOTAL	\$2,644,549	\$7,900,038	\$11,458,703	\$7,548,989	\$6,508,563	\$1,200,276	\$788,265	\$38,049,383

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$34,249	\$41,235	\$31,900	\$43,105	\$92,537	\$31,883	\$99,608	\$43,891
11-30	61,396	41,117	50,488	46,825	50,139	49,659	61,091	48,244
31-180	39,003	31,018	50,830	44,480	43,764	40,076	25,045	42,280
181-365	0	56,490	36,945	29,909	27,791	27,473	7,858	37,799
366-730	10,734	20,079	14,217	36,046	80,138	30,132	1,903	30,286
731+	8,852	21,387	22,685	13,254	52,838	27,943	136,630	36,588
TOTAL	\$44,076	\$38,537	\$43,078	\$43,636	\$58,636	\$40,009	\$56,305	\$44,295

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Disability to Date of Maximum Medical Improvement

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	2	4	10	7	0	0	1	24
11-30	0	7	8	5	3	1	0	24
31-180	7	28	25	26	11	3	1	101
181-365	14	50	55	26	24	6	5	180
366-730	16	56	71	46	28	13	2	232
731+	14	22	45	30	21	3	3	138
TOTAL	53	167	214	140	87	26	12	699

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	3.8%	2.4%	4.7%	5.0%	0.0%	0.0%	8.3%	3.4%
11-30	3.8	6.6	8.4	8.6	3.4	3.8	8.3	6.9
31-180	17.0	23.4	20.1	27.1	16.1	15.4	16.7	21.3
181-365	43.4	53.3	45.8	45.7	43.7	38.5	58.3	47.1
366-730	73.6	86.8	79.0	78.6	75.9	88.5	75.0	80.3
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$987	\$59,906	\$76,243	\$40,375	\$0	\$0	\$7,858	\$185,369
11-30	0	54,801	120,182	28,260	22,870	2,795	0	228,908
31-180	372,084	321,162	545,512	578,823	451,957	62,774	19,315	2,351,627
181-365	463,219	1,839,906	1,810,983	810,291	924,591	147,048	207,893	6,203,931
366-730	619,043	2,488,806	3,896,028	2,530,701	1,351,114	782,892	107,749	11,776,333
731+	861,908	1,536,292	2,845,726	2,141,022	2,074,426	134,220	372,868	9,966,462
TOTAL	\$2,317,241	\$6,300,873	\$9,294,674	\$6,129,472	\$4,824,958	\$1,129,729	\$715,683	\$30,712,630

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$494	\$14,977	\$7,624	\$5,768	\$0	\$0	\$7,858	\$7,724
11-30	0	7,829	15,023	5,652	7,623	2,795	0	9,538
31-180	53,155	11,470	21,820	22,262	41,087	20,925	19,315	23,283
181-365	33,087	36,798	32,927	31,165	38,525	24,508	41,579	34,466
366-730	38,690	44,443	54,874	55,015	48,254	60,222	53,875	50,760
731+	61,565	69,831	63,238	71,367	98,782	44,740	124,289	72,221
TOTAL	\$43,722	\$37,730	\$43,433	\$43,782	\$55,459	\$43,451	\$59,640	\$43,938

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Maximum Medical Improvement to Date Claim Closed

Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	1	3	3	2	2	0	0	11
11-30	0	0	2	1	0	0	0	3
31-180	14	50	74	47	36	4	0	225
181-365	22	56	69	39	21	5	2	214
366-730	13	54	54	37	20	15	11	204
731+	8	16	45	22	15	5	1	112
TOTAL	58	179	247	148	94	29	14	769

Cumulative Percentage of Counts :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	1.7%	1.7%	1.2%	1.4%	2.1%	0.0%	0.0%	1.4%
11-30	1.7	1.7	2.0	2.0	2.1	0.0	0.0	1.8
31-180	25.9	29.6	32.0	33.8	40.4	13.8	0.0	31.1
181-365	63.8	60.9	59.9	60.1	62.8	31.0	14.3	58.9
366-730	86.2	91.1	81.8	85.1	84.0	82.8	92.9	85.4
731+	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$247	\$157,344	\$107,878	\$53,356	\$106,062	\$0	\$0	\$424,887
11-30	0	0	778	57,200	0	0	0	57,978
31-180	965,487	1,835,593	2,961,962	1,840,200	2,112,417	166,762	0	9,882,421
181-365	874,567	1,855,353	2,961,555	1,882,843	708,390	275,960	79,212	8,637,880
366-730	277,859	2,253,301	2,020,284	1,424,309	1,037,221	545,308	656,949	8,215,231
731+	216,220	677,165	1,791,664	1,106,631	1,041,576	186,133	7,858	5,027,247
TOTAL	\$2,334,380	\$6,778,756	\$9,844,121	\$6,364,539	\$5,005,666	\$1,174,163	\$744,019	\$32,245,644

Average Paid Indemnity and Medical :

Lag Time (Days)	Age Group							
	0-21	22-30	31-40	41-50	51-60	61-65	Over 65	0-65+
0-10	\$247	\$52,448	\$35,959	\$26,678	\$53,031	\$0	\$0	\$38,626
11-30	0	0	389	57,200	0	0	0	19,326
31-180	68,963	36,712	40,027	39,153	58,678	41,691	0	43,922
181-365	39,753	33,131	42,921	48,278	33,733	55,192	39,606	40,364
366-730	21,374	41,728	37,413	38,495	51,861	36,354	59,723	40,271
731+	27,028	42,323	39,815	50,301	69,438	37,227	7,858	44,886
TOTAL	\$40,248	\$37,870	\$39,855	\$43,004	\$53,252	\$40,488	\$53,144	\$41,932

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Hearing Decision

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	122	4	2.8	253,037	63,259
181-365	288	23	19.0	990,118	43,049
366-730	524	48	52.8	2,707,818	56,413
731+	1,339	67	100.0	4,840,509	72,246
TOTAL	859	142	100.0%	\$8,791,482	\$61,912

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	161	1	1.0	35,554	35,554
181-365	272	14	15.0	176,139	12,581
366-730	547	45	60.0	969,254	21,539
731+	1,152	40	100.0	1,139,496	28,487
TOTAL	746	100	100.0%	\$2,320,443	\$23,204

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	293	2	11.1	140,786	70,393
366-730	562	10	66.7	391,855	39,186
731+	1,243	6	100.0	334,774	55,796
TOTAL	759	18	100.0	\$867,415	\$48,190

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	130	5	1.9	288,591	57,718
181-365	283	39	16.9	1,307,043	33,514
366-730	537	103	56.5	4,068,927	39,504
731+	1,268	113	100.0	6,314,779	55,883
TOTAL	809	260	100.0%	\$11,979,340	\$46,074

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	298	4	11.4	43,579	10,895
366-730	555	11	42.9	766,593	69,690
731+	1,415	20	100.0	1,262,031	63,102
TOTAL	1,017	35	100.0%	\$2,072,203	\$59,206

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	601	2	50.0	15,397	7,699
731+	1,126	2	100.0	76,947	38,474
TOTAL	863	4	100.0%	\$92,344	\$23,086

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	1,081	1	100.0	34,610	34,610
TOTAL	1,081	1	100.0	\$34,610	\$34,610

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	298	4	10.0	43,579	10,895
366-730	562	13	42.5	781,990	60,153
731+	1,375	23	100.0	1,373,588	59,721
TOTAL	1,003	40	100.0%	\$2,199,157	\$54,979

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	303	3	8.8	10,840	3,613
366-730	585	13	47.1	768,954	59,150
731+	1,854	18	100.0	1,396,216	77,568
<b>TOTAL</b>	<b>1,232</b>	<b>34</b>	<b>100.0%</b>	<b>\$2,176,010</b>	<b>\$64,000</b>

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	245	1	16.7	12,349	12,349
366-730	0	0	16.7	0	0
731+	3,195	5	100.0	91,200	18,240
<b>TOTAL</b>	<b>2,703</b>	<b>6</b>	<b>100.0%</b>	<b>\$103,549</b>	<b>\$17,258</b>

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	1,515	1	100.0	34,610	34,610
<b>TOTAL</b>	<b>1,515</b>	<b>1</b>	<b>100.0</b>	<b>\$34,610</b>	<b>\$34,610</b>

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	289	4	9.8	23,189	5,797
366-730	585	13	41.5	768,954	59,150
731+	2,119	24	100.0	1,522,026	63,418
<b>TOTAL</b>	<b>1,454</b>	<b>41</b>	<b>100.0%</b>	<b>\$2,314,169</b>	<b>\$56,443</b>

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	342	2	4.9	100,095	50,048
366-730	589	8	24.4	604,113	75,514
731+	1,812	31	100.0	2,730,132	88,069
TOTAL	1,502	41	100.0%	\$3,434,340	\$83,764

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	265	7	28.0	346,877	49,554
366-730	531	8	60.0	169,960	21,245
731+	2,169	10	100.0	339,059	33,906
TOTAL	1,111	25	100.0%	\$855,896	\$34,236

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	634	1	50.0	7,134	7,134
731+	952	1	100.0	62,587	62,587
TOTAL	793	2	100.0	\$69,721	\$34,861

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	282	9	13.2	446,972	49,664
366-730	564	17	38.2	781,207	45,953
731+	1,876	42	100.0	3,131,778	74,566
TOTAL	1,337	68	100.0%	\$4,359,957	\$64,117

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	4	5.7%	\$183,300	\$45,825
11-30	21	18	31.4	1,076,675	59,815
31-180	72	29	72.9	1,513,245	52,181
181-365	245	8	84.3	146,029	18,254
366-730	578	4	90.0	136,449	34,112
731+	1,339	7	100.0	314,750	44,964
TOTAL	230	70	100.0%	\$3,370,448	\$48,149

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	2	13.3%	\$44,769	\$22,385
11-30	19	2	26.7	40,982	20,491
31-180	75	11	100.0	183,539	16,685
181-365	0	0	100.0	0	0
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	58	15	100.0%	\$269,290	\$17,953

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	57	2	66.7	40,593	20,297
181-365	0	0	66.7	0	0
366-730	621	1	100.0	90,000	90,000
731+	0	0	100.0	0	0
TOTAL	245	3	100.0	\$130,593	\$43,531

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	6	6.8%	\$228,069	\$38,012
11-30	21	20	29.5	1,117,657	55,883
31-180	72	42	77.3	1,737,377	41,366
181-365	245	8	86.4	146,029	18,254
366-730	586	5	92.0	226,449	45,290
731+	1,339	7	100.0	314,750	44,964
TOTAL	201	88	100.0%	\$3,770,331	\$42,845

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Claim Closed

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	308	8	1.9	338,173	42,272
366-730	557	105	26.2	5,318,158	50,649
731+	1,501	319	100.0	20,705,224	64,907
TOTAL	1,249	432	100.0%	\$26,361,555	\$61,022

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	1	0.2%	\$247	\$247
11-30	0	0	0.2	0	0
31-180	132	14	3.0	155,153	11,082
181-365	279	89	20.7	1,314,057	14,765
366-730	540	218	64.0	5,865,284	26,905
731+	1,381	181	100.0	5,409,190	29,885
TOTAL	784	503	100.0%	\$12,743,931	\$25,336

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	91	4	6.2	11,291	2,823
181-365	278	7	16.9	193,377	27,625
366-730	565	16	41.5	459,258	28,704
731+	1,387	38	100.0	1,707,954	44,946
TOTAL	985	65	100.0	\$2,371,880	\$36,490

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	1	0.1%	\$247	\$247
11-30	0	0	0.1	0	0
31-180	123	18	1.9	166,444	9,247
181-365	281	104	12.3	1,845,607	17,746
366-730	546	339	46.2	11,642,700	34,344
731+	1,453	538	100.0	27,822,368	51,714
TOTAL	998	1,000	100.0%	\$41,477,366	\$41,477

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	4	1.5%	\$550,713	\$137,678
11-30	25	10	5.1	811,829	81,183
31-180	99	90	38.2	5,268,876	58,543
181-365	268	72	64.7	3,818,070	53,029
366-730	500	57	85.7	4,145,704	72,732
731+	1,253	39	100.0	2,325,347	59,624
TOTAL	389	272	100.0%	\$16,920,539	\$62,208

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	335	2	100.0	219,933	109,967
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	335	2	100.0%	\$219,933	\$109,967

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	173	2	28.6	119,427	59,714
181-365	273	4	85.7	176,341	44,085
366-730	719	1	100.0	90,000	90,000
731+	0	0	100.0	0	0
TOTAL	308	7	100.0	\$385,768	\$55,110

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	4	1.4%	\$550,713	\$137,678
11-30	25	10	5.0	811,829	81,183
31-180	100	92	37.7	5,388,303	58,569
181-365	270	78	65.5	4,214,344	54,030
366-730	504	58	86.1	4,235,704	73,029
731+	1,253	39	100.0	2,325,347	59,624
TOTAL	387	281	100.0%	\$17,526,240	\$62,371

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	21	3	1.9	236,158	78,719
31-180	104	15	11.3	1,191,756	79,450
181-365	280	24	26.4	1,183,219	49,301
366-730	554	51	58.5	3,309,573	64,894
731+	1,268	66	100.0	5,543,033	83,985
TOTAL	756	159	100.0%	\$11,463,739	\$72,099

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	511	2	100.0	101,943	50,972
731+	0	0	100.0	0	0
TOTAL	511	2	100.0%	\$101,943	\$50,972

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	359	1	100.0	24,903	24,903
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	359	1	100.0	\$24,903	\$24,903

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	21	3	1.9	236,158	78,719
31-180	104	15	11.1	1,191,756	79,450
181-365	283	25	26.5	1,208,122	48,325
366-730	552	53	59.3	3,411,516	64,368
731+	1,268	66	100.0	5,543,033	83,985
TOTAL	751	162	100.0%	\$11,590,585	\$71,547

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	79	20.1%	\$5,255,839	\$66,530
11-30	19	142	56.1	9,703,403	68,334
31-180	71	114	85.0	6,574,447	57,671
181-365	285	23	90.9	1,103,196	47,965
366-730	497	24	97.0	1,205,602	50,233
731+	1,324	12	100.0	551,838	45,987
TOTAL	116	394	100.0%	\$24,394,325	\$61,915

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	100	23.7%	\$3,316,043	\$33,160
11-30	19	149	59.0	4,330,024	29,061
31-180	67	121	87.7	2,840,823	23,478
181-365	254	26	93.8	480,524	18,482
366-730	491	17	97.9	231,692	13,629
731+	1,110	9	100.0	281,980	31,331
TOTAL	86	422	100.0%	\$11,481,086	\$27,206

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	13	25.0%	\$360,299	\$27,715
11-30	19	25	73.1	1,054,248	42,170
31-180	69	10	92.3	452,723	45,272
181-365	266	3	98.1	144,403	48,134
366-730	0	0	98.1	0	0
731+	1,758	1	100.0	33,354	33,354
TOTAL	73	52	100.0	\$2,045,027	\$39,327

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	192	22.1%	\$8,932,181	\$46,522
11-30	19	316	58.5	15,087,675	47,746
31-180	69	245	86.8	9,867,993	40,278
181-365	268	52	92.7	1,728,123	33,233
366-730	494	41	97.5	1,437,294	35,056
731+	1,256	22	100.0	867,172	39,417
TOTAL	99	868	100.0%	\$37,920,438	\$43,687

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Report to Insurer to Date of First Indemnity Payment

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	143	40.2%	\$10,135,529	\$70,878
11-30	18	89	65.2	5,860,276	65,846
31-180	79	67	84.0	3,439,568	51,337
181-365	280	28	91.9	1,594,306	56,940
366-730	518	19	97.2	798,582	42,031
731+	1,358	10	100.0	488,676	48,868
TOTAL	109	356	100.0%	\$22,316,937	\$62,688

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	173	46.8%	\$4,597,427	\$26,575
11-30	19	80	68.4	2,263,875	28,298
31-180	78	75	88.6	1,698,641	22,649
181-365	253	20	94.1	376,982	18,849
366-730	515	16	98.4	220,756	13,797
731+	1,212	6	100.0	155,297	25,883
TOTAL	77	370	100.0%	\$9,312,978	\$25,170

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	27	60.0%	\$968,519	\$35,871
11-30	16	11	84.4	617,010	56,092
31-180	61	4	93.3	107,288	26,822
181-365	222	2	97.8	137,993	68,997
366-730	419	1	100.0	33,354	33,354
731+	0	0	100.0	0	0
TOTAL	31	45	100.0	\$1,864,164	\$41,426

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	343	44.5%	\$15,701,475	\$45,777
11-30	18	180	67.8	8,741,161	48,562
31-180	78	146	86.8	5,245,497	35,928
181-365	267	50	93.3	2,109,281	42,186
366-730	514	36	97.9	1,052,692	29,241
731+	1,303	16	100.0	643,973	40,248
TOTAL	89	771	100.0%	\$33,494,079	\$43,442

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	95	24.1%	\$5,895,410	\$62,057
11-30	18	142	60.0	9,856,697	69,413
31-180	66	109	87.6	6,676,750	61,255
181-365	268	22	93.2	1,165,501	52,977
366-730	485	17	97.5	683,422	40,201
731+	1,352	10	100.0	413,912	41,391
TOTAL	96	395	100.0%	\$24,691,692	\$62,511

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	120	29.1%	\$3,859,703	\$32,164
11-30	18	156	66.8	4,456,536	28,568
31-180	58	110	93.5	2,631,609	23,924
181-365	260	15	97.1	233,078	15,539
366-730	479	8	99.0	67,943	8,493
731+	898	4	100.0	98,321	24,580
TOTAL	51	413	100.0%	\$11,347,190	\$27,475

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	17	33.3%	\$427,635	\$25,155
11-30	21	23	78.4	1,173,104	51,005
31-180	67	10	98.0	373,696	37,370
181-365	0	0	98.0	0	0
366-730	668	1	100.0	36,066	36,066
731+	0	0	100.0	0	0
TOTAL	38	51	100.0	\$2,010,501	\$39,422

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	232	27.0%	\$10,182,748	\$43,891
11-30	18	321	64.4	15,486,337	48,244
31-180	62	229	91.0	9,682,055	42,280
181-365	265	37	95.3	1,398,579	37,799
366-730	490	26	98.4	787,431	30,286
731+	1,222	14	100.0	512,233	36,588
TOTAL	71	859	100.0%	\$38,049,383	\$44,295

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Disability to Date of Maximum Medical Improvement

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	7	4	1.3%	\$46,652	\$11,663
11-30	20	2	1.9	42,021	21,011
31-180	123	22	8.8	753,052	34,230
181-365	278	68	30.1	3,104,947	45,661
366-730	535	125	69.3	7,844,650	62,757
731+	1,241	98	100.0	8,500,918	86,744
TOTAL	659	319	100.0%	\$20,292,240	\$63,612

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	19	5.6%	\$82,960	\$4,366
11-30	17	17	10.5	153,571	9,034
31-180	96	75	32.5	1,453,602	19,381
181-365	276	106	63.5	2,741,181	25,860
366-730	487	91	90.1	3,289,256	36,146
731+	1,295	34	100.0	1,217,827	35,818
TOTAL	366	342	100.0%	\$8,938,397	\$26,136

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	1	2.6%	\$55,757	\$55,757
11-30	20	5	15.8	33,316	6,663
31-180	89	4	26.3	144,973	36,243
181-365	278	6	42.1	357,803	59,634
366-730	504	16	84.2	642,427	40,152
731+	978	6	100.0	247,717	41,286
TOTAL	423	38	100.0	\$1,481,993	\$39,000

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	24	3.4%	\$185,369	\$7,724
11-30	17	24	6.9	228,908	9,538
31-180	102	101	21.3	2,351,627	23,283
181-365	277	180	47.1	6,203,931	34,466
366-730	514	232	80.3	11,776,333	50,760
731+	1,243	138	100.0	9,966,462	72,221
TOTAL	503	699	100.0%	\$30,712,630	\$43,938

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Maximum Medical Improvement to Date Claim Closed

Exhibit XIV  
Page 24

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	5	1.5%	\$265,386	\$53,077
11-30	18	1	1.8	57,200	57,200
31-180	124	77	25.0	5,904,026	76,676
181-365	268	86	50.9	5,605,356	65,179
366-730	523	95	79.5	5,293,738	55,724
731+	1,276	68	100.0	3,716,256	54,651
TOTAL	509	332	100.0%	\$20,841,962	\$62,777

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	6	1.5%	\$159,501	\$26,584
11-30	20	1	1.8	199	199
31-180	110	137	36.5	3,733,368	27,251
181-365	265	118	66.3	2,631,705	22,303
366-730	514	97	90.9	2,388,872	24,628
731+	1,304	36	100.0	948,450	26,346
TOTAL	363	395	100.0%	\$9,862,095	\$24,967

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	30	1	2.4	579	579
31-180	116	11	28.6	245,027	22,275
181-365	243	10	52.4	400,819	40,082
366-730	485	12	81.0	532,621	44,385
731+	1,306	8	100.0	362,541	45,318
TOTAL	476	42	100.0	\$1,541,587	\$36,704

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	11	1.4%	\$424,887	\$38,626
11-30	23	3	1.8	57,978	19,326
31-180	115	225	31.1	9,882,421	43,922
181-365	265	214	58.9	8,637,880	40,364
366-730	517	204	85.4	8,215,231	40,271
731+	1,287	112	100.0	5,027,247	44,886
TOTAL	432	769	100.0%	\$32,245,644	\$41,932

## **SECTION D - ANALYSES BY ATTORNEY INVOLVEMENT**

This section summarizes the data by level of attorney involvement. Throughout this section, "attorney involvement" will include involvement of any of (1) claimant attorney, (2) insurer attorney, (3) or both, unless otherwise specified. "Unknown" on Page 2 of this section indicates that if the coding for either type of attorney involvement was "unknown," then the claim was coded as "unknown." For all other pages, "unknown" means that both claimant and insurer attorney involvement were coded as unknown, or the particular type of attorney involvement was unknown. Page 1 of Exhibit XI presents a summary of claim counts by type of attorney involvement: claimant, insurer, or unknown.

Exhibit XI, Page 2, presents a summary of claims with indemnity payments, medical payments, and indemnity and/or medical payments. Note that 986 of the 1,000 claims had indemnity payments and 994 had medical payments. In order for a claim to qualify for the Study, some type of indemnity payment must have been made. The 14 claims in the Study which appear not to have indemnity payments actually had only lump sum indemnity payments. Page 2 of this exhibit depicts counts, costs and average costs for each level of attorney involvement. The five levels of involvement in this exhibit are (1) claimant attorney only; (2) insurer attorney only; (3) both a claimant and an insurer attorney; (4) no attorney involvement; and (5) unknown attorney involvement.

The following is a summary of average costs of claims with indemnity and/or medical payments:

Claimant Attorney Only	Insurer Attorney Only	Claimant and Insurer Attorney	No Attorney	Unknown
\$52,416	\$49,285	\$75,305	\$25,336	\$40,514

Exhibit XII, Page 1, provides an analysis similar to Exhibit XI; however, there is no distinction as to the type (insurer or claimant or both) of attorney involved, only that there was attorney involvement. Pages 2 - 5 tabulate counts and amounts by number of physician changes (or treatment approved by insurer) and claimant attorney involvement.

Exhibit XIII summarizes the data by attorney involvement (either claimant, insurer, or both) and method of settlement of the claim. There are four types of settlements considered: (1) negotiated settlement; (2) settlement by admission; (3) settlement by order; and (4) other types of settlements.

Finally, Exhibit XIV indicates the 24 types of lag analyses by attorney involvement. Each lag is summarized for average lag time in each group, counts, cumulative percent of counts at a given lag, and total and average cost by lag group.

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Claim Counts by Type of Attorney Involvement

Claim Counts:

Claimant Attorney	Insurer Attorney			Total
	Yes	No	Unknown	
Yes	171	168	12	351
No	74	503	16	593
Unknown	7	25	24	56
Total	252	696	52	1,000

Percent of Total:

Claimant Attorney	Insurer Attorney			Total
	Yes	No	Unknown	
Yes	17.1%	16.8%	1.2%	35.1%
No	7.4%	50.3%	1.6%	59.3%
Unknown	0.7%	2.5%	2.4%	5.6%
Total	25.2%	69.6%	5.2%	100.0%

Percent of Claims With Other Attorney Involvement:

Claimant Attorney	Insurer Attorney – Yes		Insurer Attorney	Claimant Attorney – Yes	
	Counts	Percent		Counts	Percent
Yes	171	67.9%	Yes	171	48.7%
No	74	29.4%	No	168	47.9%
Unknown	7	2.8%	Unknown	12	3.4%
Total	252	100.0%	Total	351	100.0%

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Payments by Type of Attorney Involvement

Claims with Indemnity Payments :

Attorney Involvement	Count	% Of Total	Paid Indemnity	% Of Total	Average Indemnity
Claimant Only	168	17.0%	\$5,829,951	21.4%	\$34,702
Insurer Only	74	7.5%	2,446,016	9.0%	33,054
Claimant & Insurer	169	17.1%	8,522,672	31.3%	50,430
No Attorney	493	50.0%	8,202,675	30.2%	16,638
Other	82	8.3%	2,192,854	8.1%	26,742
<b>TOTAL</b>	<b>986</b>	<b>100.0%</b>	<b>\$27,194,168</b>	<b>100.0%</b>	<b>\$27,580</b>

Claims with Medical Payments :

Attorney Involvement	Count	% Of Total	Paid Medical	% Of Total	Average Medical
Claimant Only	167	16.8%	\$2,975,964	20.8%	\$17,820
Insurer Only	74	7.4%	1,201,101	8.4%	16,231
Claimant & Insurer	169	17.0%	4,354,564	30.5%	25,767
No Attorney	501	50.4%	4,541,256	31.8%	9,064
Other	83	8.4%	1,210,316	8.5%	14,582
<b>TOTAL</b>	<b>994</b>	<b>100.0%</b>	<b>\$14,283,201</b>	<b>100.0%</b>	<b>\$14,369</b>

Claims with Indemnity and/or Medical Payments :

Attorney Involvement	Count	% Of Total	Indemnity & Medical	% Of Total	Average Indemnity & Medical
Claimant Only	168	16.8%	\$8,805,915	21.2%	\$52,416
Insurer Only	74	7.4%	3,647,117	8.8%	49,285
Claimant & Insurer	171	17.1%	12,877,236	31.0%	75,305
No Attorney	503	50.3%	12,743,931	30.7%	25,336
Other	84	8.4%	3,403,170	8.2%	40,514
<b>TOTAL</b>	<b>1,000</b>	<b>100.0%</b>	<b>\$41,477,369</b>	<b>100.0%</b>	<b>\$41,477</b>

Claims with Indemnity Payments :

Attorney Involvement	Count	% Of Total	Paid Indemnity	% Of Total	Average Indemnity
Attorney	430	43.6%	\$17,439,656	64.1%	\$40,557
No Attorney	493	50.0%	8,202,675	30.2%	16,638
Unknown	63	6.4%	1,551,835	5.7%	24,632
TOTAL	986	100.0%	\$27,194,166	100.0%	\$27,580

Claims with Medical Payments :

Attorney Involvement	Count	% Of Total	Paid Medical	% Of Total	Average Medical
Attorney	429	43.2%	\$8,921,900	62.5%	\$20,797
No Attorney	501	50.4%	4,541,256	31.8%	9,064
Unknown	64	6.4%	820,045	5.7%	12,813
TOTAL	994	100.0%	\$14,283,201	100.0%	\$14,369

Claims with Indemnity and/or Medical Payments :

Attorney Involvement	Count	% Of Total	Paid Indemnity & Medical	% Of Total	Average Indemnity & Medical
Attorney	432	43.2%	\$26,361,556	63.6%	\$61,022
No Attorney	503	50.3%	12,743,931	30.7%	25,336
Unknown	65	6.5%	2,371,880	5.7%	36,490
TOTAL	1,000	100.0%	\$41,477,367	100.0%	\$41,477

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Payments by Level of Claimant Attorney Involvement and  
 Number of Changes in Primary Physician

Exhibit XII  
 Page 2

With Attorney Involvement:

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	107	30.5%	\$5,530,457	\$51,687
1	107	30.5%	7,825,379	73,134
2	64	18.2%	4,267,674	66,682
3+	25	7.1%	1,974,566	78,983
Unknown	48	13.7%	3,740,758	77,932
Total	351	100.0%	\$23,338,834	\$66,492

No Attorney Involvement:

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	257	43.3%	\$6,038,145	\$23,495
1	173	29.2%	5,986,497	34,604
2	49	8.3%	1,985,454	40,519
3+	11	1.9%	693,795	63,072
Unknown	103	17.4%	2,549,763	24,755
Total	593	100.0%	\$17,253,654	\$29,096

Unknown Attorney Involvement:

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	21	37.5%	\$436,258	\$20,774
1	15	26.8%	611,902	40,793
2	5	8.9%	343,298	68,660
3+	4	7.1%	300,078	75,020
Unknown	11	19.6%	605,419	55,038
Total	56	100.0%	\$2,296,955	\$41,017

With or Without Attorney Involvement:

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	385	38.5%	\$12,004,860	\$31,181
1	295	29.5%	14,423,778	48,894
2	118	11.8%	6,596,426	55,902
3+	40	4.0%	2,968,439	74,211
Unknown	162	16.2%	6,895,940	42,568
Total	1,000	100.0%	\$42,889,443	\$42,889

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Payments by Level of Claimant Attorney Involvement and  
 Number of Changes in Primary Physician for Claims With Final Impairment Rating  
 Greater Than Zero

Exhibit XII  
 Page 3

With Attorney Involvement:

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	96	30.5%	\$5,172,893	\$53,884
1	94	29.8%	7,390,209	78,619
2	59	18.7%	3,797,548	64,365
3+	23	7.3%	1,684,639	73,245
Unknown	43	13.7%	3,581,452	83,290
<b>Total</b>	<b>315</b>	<b>100.0%</b>	<b>\$21,626,741</b>	<b>\$68,656</b>

No Attorney Involvement:

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	194	39.4%	\$5,902,677	\$30,426
1	157	31.9%	5,571,487	35,487
2	46	9.3%	1,915,338	41,638
3+	11	2.2%	693,795	63,072
Unknown	84	17.1%	2,215,005	26,369
<b>Total</b>	<b>492</b>	<b>100.0%</b>	<b>\$16,298,302</b>	<b>\$33,127</b>

Unknown Attorney Involvement:

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	14	31.1%	\$381,805	\$27,272
1	13	28.9%	536,432	41,264
2	5	11.1%	343,298	68,660
3+	4	8.9%	300,078	75,020
Unknown	9	20.0%	504,987	56,110
<b>Total</b>	<b>45</b>	<b>100.0%</b>	<b>\$2,066,600</b>	<b>\$45,924</b>

With or Without Attorney Involvement:

# of Changes	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
0	304	35.7%	\$11,457,375	\$37,689
1	264	31.0%	13,498,128	51,129
2	110	12.9%	6,056,184	55,056
3+	38	4.5%	2,678,512	70,487
Unknown	136	16.0%	6,301,444	46,334
<b>Total</b>	<b>852</b>	<b>100.0%</b>	<b>\$39,991,643</b>	<b>\$46,939</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Payments by Level of Claimant Attorney Involvement and  
 Whether Treatment Was Approved by Insurer

With Attorney Involvement:

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	253	72.1%	\$17,996,613	\$71,133
No	34	9.7%	1,608,525	47,310
Unknown	64	18.2%	3,733,696	58,339
Total	351	100.0%	\$23,338,834	\$66,492

No Attorney Involvement:

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	422	71.2%	\$13,434,966	\$31,836
No	58	9.8%	1,127,923	19,447
Unknown	113	19.1%	2,690,765	23,812
Total	593	100.0%	\$17,253,654	\$29,096

Unknown Attorney Involvement:

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	42	75.0%	\$1,893,548	\$45,084
No	3	5.4%	146,377	48,792
Unknown	11	19.6%	257,030	23,366
Total	56	100.0%	\$2,296,955	\$41,017

With or Without Attorney Involvement:

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	717	71.7%	\$33,325,127	\$46,479
No	95	9.5%	2,882,825	30,346
Unknown	188	18.8%	6,681,491	35,540
Total	1,000	100.0%	\$42,889,443	\$42,889

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Payments by Level of Claimant Attorney Involvement and  
 Whether Treatment Was Approved by Insurer for Claims With Final Impairment Rating  
 Greater Than Zero

Exhibit XII

Page 5

With Attorney Involvement:

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	234	74.3%	\$16,796,971	\$71,782
No	21	6.7%	1,202,693	57,271
Unknown	60	19.0%	3,627,077	60,451
Total	315	100.0%	\$21,626,741	\$68,656

No Attorney Involvement:

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	353	71.7%	\$12,830,600	\$36,347
No	50	10.2%	1,024,378	20,488
Unknown	89	18.1%	2,443,324	27,453
Total	492	100.0%	\$16,298,302	\$33,127

Unknown Attorney Involvement:

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	33	73.3%	\$1,779,497	\$53,924
No	1	2.2%	30,073	30,073
Unknown	11	24.4%	257,030	23,366
Total	45	100.0%	\$2,066,600	\$45,924

With or Without Attorney Involvement:

Treatment Approved	Claim Count	Percent of Total	Indemnity, Medical & Voc-Rehab Costs	Average Claim Cost
Yes	620	72.8%	\$31,407,068	\$50,657
No	72	8.5%	2,257,144	31,349
Unknown	160	18.8%	6,327,431	39,546
Total	852	100.0%	\$39,991,643	\$46,939

Claims with Indemnity Payments

Negotiated Settlement :

Attorney Involvement	Count	% Of Total	Paid Indemnity	% Of Total	Average Indemnity
Attorney	320	50.7%	\$13,787,902	69.1%	\$43,087
No Attorney	277	43.9%	5,178,841	26.0%	18,696
Unknown	34	5.4%	987,020	4.9%	29,030
TOTAL	631	100.0%	\$19,953,763	100.0%	\$31,622

Admission :

Attorney Involvement	Count	% Of Total	Paid Indemnity	% Of Total	Average Indemnity
Attorney	31	24.4%	\$844,652	32.2%	\$27,247
No Attorney	87	68.5%	1,617,376	61.8%	18,591
Unknown	9	7.1%	157,136	6.0%	17,460
TOTAL	127	100.0%	\$2,619,164	100.0%	\$20,623

Order :

Attorney Involvement	Count	% Of Total	Paid Indemnity	% Of Total	Average Indemnity
Attorney	43	35.5%	\$1,646,054	62.0%	\$38,280
No Attorney	68	56.2%	780,513	29.4%	11,478
Unknown	10	8.3%	226,517	8.5%	22,652
TOTAL	121	100.0%	\$2,653,084	100.0%	\$21,926

Other :

Attorney Involvement	Count	% Of Total	Paid Indemnity	% Of Total	Average Indemnity
Attorney	36	33.6%	\$1,161,050	59.0%	\$32,251
No Attorney	61	57.0%	625,945	31.8%	10,261
Unknown	10	9.3%	181,162	9.2%	18,116
TOTAL	107	100.0%	\$1,968,157	100.0%	\$18,394

Total :

Attorney Involvement	Count	% Of Total	Paid Indemnity	% Of Total	Average Indemnity
Attorney	430	43.6%	\$17,439,658	64.1%	\$40,557
No Attorney	493	50.0%	8,202,675	30.2%	16,638
Unknown	63	6.4%	1,551,835	5.7%	24,632
TOTAL	986	100.0%	\$27,194,168	100.0%	\$27,580

Claims with Medical Payments

Negotiated Settlement :

Attorney Involvement	Count	% Of Total	Paid Medical	% Of Total	Average Medical
Attorney	319	50.7%	\$7,162,902	70.3%	\$22,454
No Attorney	276	43.9%	2,547,405	25.0%	9,230
Unknown	34	5.4%	480,520	4.7%	14,133
TOTAL	629	100.0%	\$10,190,827	100.0%	\$16,202

Admission :

Attorney Involvement	Count	% Of Total	Paid Medical	% Of Total	Average Medical
Attorney	31	22.8%	\$347,762	20.9%	\$11,218
No Attorney	95	69.9%	1,265,730	76.0%	13,323
Unknown	10	7.4%	52,656	3.2%	5,266
TOTAL	136	100.0%	\$1,666,148	100.0%	\$12,251

Order :

Attorney Involvement	Count	% Of Total	Paid Medical	% Of Total	Average Medical
Attorney	44	36.1%	\$698,784	58.4%	\$15,881
No Attorney	68	55.7%	383,600	32.0%	5,641
Unknown	10	8.2%	114,935	9.6%	11,494
TOTAL	122	100.0%	\$1,197,319	100.0%	\$9,814

Other :

Attorney Involvement	Count	% Of Total	Paid Medical	% Of Total	Average Medical
Attorney	35	32.7%	\$712,452	58.0%	\$20,356
No Attorney	62	57.9%	344,521	28.0%	5,557
Unknown	10	9.3%	171,934	14.0%	17,193
TOTAL	107	100.0%	\$1,228,907	100.0%	\$11,485

Total :

Attorney Involvement	Count	% Of Total	Paid Medical	% Of Total	Average Medical
Attorney	429	43.2%	\$8,921,900	62.5%	\$20,797
No Attorney	501	50.4%	4,541,256	31.8%	9,064
Unknown	64	6.4%	820,045	5.7%	12,813
TOTAL	994	100.0%	\$14,283,201	100.0%	\$14,369

Claims with Indemnity and/or Medical Payments

Negotiated Settlement :

Attorney Involvement	Count	% Of Total	Paid	% Of Total	Average
Attorney	321	50.8%	\$20,950,804	69.5%	\$65,267
No Attorney	277	43.8%	7,726,246	25.6%	27,893
Unknown	34	5.4%	1,467,540	4.9%	43,163
TOTAL	632	100.0%	\$30,144,590	100.0%	\$47,697

Admission :

Attorney Involvement	Count	% Of Total	Paid	% Of Total	Average
Attorney	31	22.6%	\$1,192,414	27.8%	\$38,465
No Attorney	95	69.3%	2,883,106	67.3%	30,348
Unknown	11	8.0%	209,792	4.9%	19,072
TOTAL	137	100.0%	\$4,285,312	100.0%	\$31,280

Order :

Attorney Involvement	Count	% Of Total	Paid	% Of Total	Average
Attorney	44	35.8%	\$2,344,838	60.9%	\$53,292
No Attorney	69	56.1%	1,164,113	30.2%	16,871
Unknown	10	8.1%	341,452	8.9%	34,145
TOTAL	123	100.0%	\$3,850,403	100.0%	\$31,304

Other :

Attorney Involvement	Count	% Of Total	Paid	% Of Total	Average
Attorney	36	33.3%	\$1,873,502	58.6%	\$52,042
No Attorney	62	57.4%	970,466	30.4%	15,653
Unknown	10	9.3%	353,096	11.0%	35,310
TOTAL	108	100.0%	\$3,197,064	100.0%	\$29,602

Total :

Attorney Involvement	Count	% Of Total	Paid	% Of Total	Average
Attorney	432	43.2%	\$26,361,558	63.6%	\$61,022
No Attorney	503	50.3%	12,743,931	30.7%	25,336
Unknown	65	6.5%	2,371,880	5.7%	36,490
TOTAL	1,000	100.0%	\$41,477,369	100.0%	\$41,477

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Disability Began

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	332	79.6%	\$20,850,356	\$62,802
11-30	16	27	86.1	1,510,168	55,932
31-180	69	36	94.7	2,225,230	61,812
181-365	271	6	96.2	402,266	67,044
366-730	421	8	98.1	480,845	60,106
731+	1,826	8	100.0	326,941	40,868
TOTAL	55	417	100.0%	\$25,795,806	\$61,860

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	356	83.0%	\$9,668,375	\$27,158
11-30	16	19	87.4	376,929	19,838
31-180	87	30	94.4	891,286	29,710
181-365	236	12	97.2	295,732	24,644
366-730	513	6	98.6	107,839	17,973
731+	1,121	6	100.0	197,795	32,966
TOTAL	38	429	100.0%	\$11,537,956	\$26,895

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	47	87.0%	\$1,732,432	\$36,860
11-30	20	3	92.6	45,474	15,158
31-180	44	2	96.3	172,951	86,476
181-365	209	2	100.0	137,993	68,997
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	13	54	100.0	\$2,088,850	\$38,682

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	735	81.7%	\$32,251,163	\$43,879
11-30	16	49	87.1	1,932,571	39,440
31-180	76	68	94.7	3,289,467	48,375
181-365	244	20	96.9	835,991	41,800
366-730	461	14	98.4	588,684	42,049
731+	1,524	14	100.0	524,736	37,481
TOTAL	44	900	100.0%	\$39,422,612	\$43,803

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Medical Treatment

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	343	81.9%	\$21,182,860	\$61,758
11-30	17	35	90.2	2,278,098	65,089
31-180	58	28	96.9	1,531,844	54,709
181-365	228	6	98.3	287,185	47,864
366-730	431	1	98.6	58,098	58,098
731+	2,192	6	100.0	327,852	54,642
TOTAL	42	419	100.0%	\$25,665,937	\$61,255

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	423	86.0%	\$10,588,938	\$25,033
11-30	17	33	92.7	827,687	25,081
31-180	77	29	98.6	771,805	26,614
181-365	278	2	99.0	11,944	5,972
366-730	439	4	99.8	103,965	25,991
731+	766	1	100.0	13,894	13,894
TOTAL	13	492	100.0%	\$12,318,233	\$25,037

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	52	82.5%	\$1,865,776	\$35,880
11-30	17	9	96.8	324,000	36,000
31-180	88	1	98.4	24,903	24,903
181-365	241	1	100.0	62,587	62,587
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	9	63	100.0	\$2,277,266	\$36,147

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	818	84.0%	\$33,637,574	\$41,122
11-30	17	77	91.9	3,429,785	44,543
31-180	68	58	97.8	2,328,552	40,147
181-365	241	9	98.8	361,716	40,191
366-730	437	5	99.3	162,063	32,413
731+	1,988	7	100.0	341,746	48,821
TOTAL	25	974	100.0%	\$40,261,436	\$41,336

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Reported to Employer

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	351	82.4%	\$21,747,332	\$61,958
11-30	17	29	89.2	1,973,725	68,059
31-180	62	27	95.5	1,681,672	62,284
181-365	233	8	97.4	183,134	22,892
366-730	513	5	98.6	221,158	44,232
731+	2,032	6	100.0	251,246	41,874
TOTAL	45	426	100.0%	\$26,058,267	\$61,170

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	437	87.9%	\$11,257,848	\$25,762
11-30	18	35	95.0	830,314	23,723
31-180	86	18	98.6	418,190	23,233
181-365	277	1	98.8	6,193	6,193
366-730	477	5	99.8	56,977	11,395
731+	731	1	100.0	13,894	13,894
TOTAL	12	497	100.0%	\$12,583,416	\$25,319

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	49	76.6%	\$1,547,081	\$31,573
11-30	18	11	93.8	634,722	57,702
31-180	47	3	98.4	64,011	21,337
181-365	0	0	98.4	0	0
366-730	543	1	100.0	36,066	36,066
731+	0	0	100.0	0	0
TOTAL	15	64	100.0	\$2,281,880	\$35,654

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	837	84.8%	\$34,552,261	\$41,281
11-30	17	75	92.4	3,438,761	45,850
31-180	70	48	97.3	2,163,873	45,081
181-365	238	9	98.2	189,327	21,036
366-730	499	11	99.3	314,201	28,564
731+	1,846	7	100.0	265,140	37,877
TOTAL	27	987	100.0%	\$40,923,563	\$41,463

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	153	35.7%	\$9,853,900	\$64,405
11-30	18	161	73.2	10,130,241	62,921
31-180	63	81	92.1	4,629,486	57,154
181-365	245	12	94.9	480,984	40,082
366-730	521	9	97.0	447,785	49,754
731+	1,575	13	100.0	661,075	50,852
TOTAL	86	429	100.0%	\$26,203,471	\$61,080

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	224	44.8%	\$5,839,186	\$26,068
11-30	17	170	78.8	4,434,848	26,087
31-180	65	83	95.4	1,804,355	21,739
181-365	254	8	97.0	164,256	20,532
366-730	526	9	98.8	209,997	23,333
731+	1,189	6	100.0	212,086	35,348
TOTAL	47	500	100.0%	\$12,664,728	\$25,329

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	19	29.7%	\$516,372	\$27,177
11-30	17	31	78.1	1,326,430	42,788
31-180	71	9	92.2	264,412	29,379
181-365	0	0	92.2	0	0
366-730	670	2	95.3	126,066	63,033
731+	1,433	3	100.0	132,190	44,063
TOTAL	108	64	100.0	\$2,365,470	\$36,960

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	396	39.9%	\$16,209,458	\$40,933
11-30	17	362	76.3	15,891,519	43,899
31-180	65	173	93.8	6,698,253	38,718
181-365	249	20	95.8	645,240	32,262
366-730	538	20	97.8	783,848	39,192
731+	1,451	22	100.0	1,005,351	45,698
TOTAL	68	993	100.0%	\$41,233,669	\$41,524

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	128	34.0%	\$8,826,600	\$68,958
11-30	17	127	67.6	7,440,256	58,585
31-180	65	70	86.2	4,106,149	58,659
181-365	262	23	92.3	1,246,264	54,185
366-730	476	13	95.8	679,451	52,265
731+	1,808	16	100.0	872,512	54,532
TOTAL	129	377	100.0%	\$23,171,232	\$61,462

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	184	42.3%	\$4,994,724	\$27,145
11-30	18	142	74.9	3,773,886	26,577
31-180	67	81	93.6	2,140,515	26,426
181-365	234	10	95.9	239,966	23,997
366-730	457	10	98.2	220,924	22,092
731+	1,222	8	100.0	221,357	27,670
TOTAL	59	435	100.0%	\$11,591,372	\$26,647

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	14	25.9%	\$391,428	\$27,959
11-30	18	23	68.5	837,916	36,431
31-180	70	13	92.6	501,302	38,562
181-365	0	0	92.6	0	0
366-730	719	1	94.4	36,066	36,066
731+	1,433	3	100.0	132,190	44,063
TOTAL	119	54	100.0	\$1,898,902	\$35,165

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	326	37.6%	\$14,212,752	\$43,597
11-30	18	292	71.4	12,052,058	41,274
31-180	66	164	90.3	6,747,966	41,146
181-365	253	33	94.1	1,486,230	45,037
366-730	478	24	96.9	936,441	39,018
731+	1,593	27	100.0	1,226,059	45,410
TOTAL	93	866	100.0%	\$36,661,506	\$42,334

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	67	16.4%	\$4,302,148	\$64,211
11-30	19	139	50.5	9,544,854	68,668
31-180	71	133	83.1	8,092,197	60,844
181-365	279	25	89.2	1,281,919	51,277
366-730	498	25	95.3	1,184,160	47,366
731+	1,631	19	100.0	791,775	41,672
TOTAL	154	408	100.0%	\$25,197,053	\$61,757

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	88	20.5%	\$2,973,506	\$33,790
11-30	18	144	54.0	4,020,304	27,919
31-180	65	133	84.9	3,411,559	25,651
181-365	246	33	92.6	678,005	20,546
366-730	473	20	97.2	226,980	11,349
731+	1,023	12	100.0	338,509	28,209
TOTAL	97	430	100.0%	\$11,648,863	\$27,090

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	9	16.4%	\$214,572	\$23,841
11-30	20	28	67.3	1,144,258	40,866
31-180	63	13	90.9	525,888	40,453
181-365	277	3	96.4	144,403	48,134
366-730	668	1	98.2	36,066	36,066
731+	1,799	1	100.0	33,354	33,354
TOTAL	86	55	100.0	\$2,098,541	\$38,155

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	164	18.4%	\$7,490,226	\$45,672
11-30	19	311	53.2	14,709,416	47,297
31-180	68	279	84.4	12,029,644	43,117
181-365	261	61	91.3	2,104,327	34,497
366-730	491	46	96.4	1,447,206	31,461
731+	1,409	32	100.0	1,163,638	36,364
TOTAL	122	893	100.0%	\$38,944,457	\$43,611

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	43	14.1%	\$2,189,960	\$50,929
11-30	21	34	25.2	1,718,307	50,538
31-180	93	98	57.4	4,421,274	45,115
181-365	264	55	75.4	2,859,684	51,994
366-730	507	48	91.1	3,189,789	66,454
731+	1,287	27	100.0	3,167,935	117,331
TOTAL	274	305	100.0%	\$17,546,949	\$57,531

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	99	23.5%	\$1,467,056	\$14,819
11-30	19	77	41.7	1,370,505	17,799
31-180	82	164	80.6	4,757,810	29,011
181-365	260	45	91.2	1,338,844	29,752
366-730	471	31	98.6	1,338,040	43,163
731+	1,003	6	100.0	243,215	40,536
TOTAL	113	422	100.0%	\$10,515,470	\$24,918

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	11	20.8%	\$157,405	\$14,310
11-30	19	9	37.7	192,398	21,378
31-180	79	18	71.7	448,000	24,889
181-365	296	7	84.9	292,685	41,812
366-730	472	6	96.2	341,331	56,889
731+	900	2	100.0	118,344	59,172
TOTAL	157	53	100.0	\$1,550,163	\$29,248

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	153	19.6%	\$3,814,421	\$24,931
11-30	20	120	35.0	3,281,210	27,343
31-180	86	280	70.9	9,627,084	34,382
181-365	264	107	84.6	4,491,213	41,974
366-730	491	85	95.5	4,869,160	57,284
731+	1,216	35	100.0	3,529,494	100,843
TOTAL	179	780	100.0%	\$29,612,582	\$37,965

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	4	1.2%	\$72,026	\$18,007
11-30	20	3	2.1	49,879	16,626
31-180	122	18	7.5	594,122	33,007
181-365	276	67	27.5	3,147,738	46,981
366-730	530	132	67.1	7,957,668	60,285
731+	1,316	110	100.0	9,104,374	82,767
TOTAL	705	334	100.0%	\$20,925,807	\$62,652

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	30	7.5%	\$112,538	\$3,751
11-30	19	20	12.5	203,711	10,186
31-180	95	82	33.1	1,374,253	16,759
181-365	277	104	59.1	2,967,611	28,535
366-730	495	115	88.0	3,783,218	32,898
731+	1,291	48	100.0	1,573,444	32,780
TOTAL	391	399	100.0%	\$10,014,775	\$25,100

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	3	7.1%	\$73,718	\$24,573
11-30	20	4	16.7	18,203	4,551
31-180	81	5	28.6	160,086	32,017
181-365	285	6	42.9	290,676	48,446
366-730	518	17	83.3	717,833	42,225
731+	1,034	7	100.0	281,071	40,153
TOTAL	434	42	100.0	\$1,541,587	\$36,704

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	37	4.8%	\$258,282	\$6,981
11-30	19	27	8.3	271,793	10,066
31-180	99	105	21.8	2,128,461	20,271
181-365	277	177	44.6	6,406,025	36,192
366-730	514	264	78.7	12,458,719	47,192
731+	1,296	165	100.0	10,958,889	66,418
TOTAL	529	775	100.0%	\$32,482,169	\$41,912

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	7	3	4.8%	\$126,228	\$42,076
11-30	20	16	30.6	1,085,732	67,858
31-180	71	21	64.5	939,827	44,754
181-365	257	9	79.0	212,475	23,608
366-730	603	5	87.1	335,976	67,195
731+	1,295	8	100.0	401,974	50,247
TOTAL	282	62	100.0%	\$3,102,212	\$50,036

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	1	9.1%	\$44,000	\$44,000
11-30	19	4	45.5	95,098	23,775
31-180	98	5	90.9	94,384	18,877
181-365	0	0	90.9	0	0
366-730	656	1	100.0	13,723	13,723
731+	0	0	100.0	0	0
TOTAL	111	11	100.0%	\$247,205	\$22,473

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	1	20.0%	\$2,954	\$2,954
11-30	12	1	40.0	98,149	98,149
31-180	57	2	80.0	40,593	20,297
181-365	0	0	80.0	0	0
366-730	621	1	100.0	90,000	90,000
731+	0	0	100.0	0	0
TOTAL	149	5	100.0	\$231,696	\$46,339

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	5	6.4%	\$173,182	\$34,636
11-30	20	21	33.3	1,278,979	60,904
31-180	75	28	69.2	1,074,804	38,386
181-365	257	9	80.8	212,475	23,608
366-730	613	7	89.7	439,699	62,814
731+	1,295	8	100.0	401,974	50,247
TOTAL	250	78	100.0%	\$3,581,113	\$45,912

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	2	1.7%	\$218,287	\$109,144
11-30	12	2	3.3	187,099	93,550
31-180	95	24	23.1	1,192,793	49,700
181-365	281	19	38.8	794,083	41,794
366-730	526	38	70.2	2,037,899	53,629
731+	1,346	36	100.0	2,195,201	60,978
<b>TOTAL</b>	<b>629</b>	<b>121</b>	<b>100.0%</b>	<b>\$6,625,362</b>	<b>\$54,755</b>

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	26	1	2.1	90,335	90,335
31-180	96	4	10.4	165,794	41,449
181-365	288	7	25.0	103,681	14,812
366-730	522	20	66.7	512,785	25,639
731+	1,235	16	100.0	368,096	23,006
<b>TOTAL</b>	<b>680</b>	<b>48</b>	<b>100.0%</b>	<b>\$1,240,691</b>	<b>\$25,848</b>

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	353	1	14.3	38,623	38,623
366-730	569	4	71.4	228,719	57,180
731+	1,227	2	100.0	89,823	44,912
<b>TOTAL</b>	<b>726</b>	<b>7</b>	<b>100.0</b>	<b>\$357,165</b>	<b>\$51,024</b>

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	2	1.1%	\$218,287	\$109,144
11-30	17	3	2.8	277,434	92,478
31-180	95	28	18.8	1,358,587	48,521
181-365	285	27	34.1	936,387	34,681
366-730	527	62	69.3	2,779,403	44,829
731+	1,309	54	100.0	2,653,120	49,132
<b>TOTAL</b>	<b>647</b>	<b>176</b>	<b>100.0%</b>	<b>\$8,223,218</b>	<b>\$46,723</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date First Hearing Begins

Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	129	9	5.7	441,234	49,026
181-365	273	30	24.7	1,548,747	51,625
366-730	528	54	58.9	2,810,292	52,042
731+	1,314	65	100.0	4,305,896	66,245
TOTAL	780	158	100.0%	\$9,106,169	\$57,634

No Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	145	3	4.0	68,699	22,900
181-365	317	8	14.7	287,694	35,962
366-730	556	30	54.7	776,664	25,889
731+	1,495	34	100.0	1,223,235	35,978
TOTAL	940	75	100.0%	\$2,356,292	\$31,417

Unknown Attorney Involvement :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	546	10	58.8	331,671	33,167
731+	1,181	7	100.0	497,293	71,042
TOTAL	807	17	100.0	\$828,964	\$48,763

Total :

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	133	12	4.8	509,933	42,494
181-365	282	38	20.0	1,836,441	48,327
366-730	539	94	57.6	3,918,627	41,688
731+	1,364	106	100.0	6,026,424	56,853
TOTAL	830	250	100.0%	\$12,291,425	\$49,166

### **SECTION E - ANALYSES FOR BACK INJURIES**

This section of exhibits summarizes the data in a similar manner to that of Section B. However, here the emphasis is on back injuries only. Back injuries are those indicated in Table 2, Section H, by the codes 41, 42, 43, 45, and 47. Exhibit XV shows counts and costs for the three groups; (1) back injuries; (2) other trunk injuries; (3) all other body parts injured, by the cause of injury. The exhibit displays the number of claims, total indemnity and medical payments, and average total costs for each category.

The following table depicts (1) back claims as a percentage of total claim counts, (2) back claim costs as a percentage of total costs, and (3) the average cost of a back claim:

Percentage of Total Claim Counts	Percentage of Total Indemnity & Medical Costs	Back Claim Average Cost	All Claim Average Cost
28.2%	37.8%	\$55,654	\$41,477

Exhibit XVI provides a summary of the data categorized by the types of medical providers involved in the claim. Totals are displayed for each provider indicating the number of cases which involved costs for that type of provider. As displayed in these exhibits, a total of 282 of the 1,000 claims involved injury of the back.

Exhibit XVII displays the back, other trunk, and all other body parts summarized by each of the 24 lag categories used in this report. Counts, cumulative percent of counts, total indemnity and medical paid, and average total paid are depicted for each lag.

The remaining exhibits in this section study only claims related to back injuries. Exhibit XVIII indicates the cost layer breakdown for back claims only. Indemnity, medical, lump sum, and voc-rehab payments are determined separately and in total. The "other trunk," "all other body parts," and "unknown" categories have been excluded.

Exhibit XIX displays the categories of indemnity payments, lump sum payments, and voc-rehab payments. Counts, indemnity payments, and average indemnity payments are illustrated for each category.

A similar summary is depicted in Exhibit XX; however, the breakdown is by medical provider category. Again, these exhibits display only claims involving the back.

Exhibit XXI displays back claims categorized by level of attorney involvement. Counts and costs are summarized. The five categories of attorney involvement for this exhibit are: (1) Claimant Only, (2) Insurer Only, (3) Claimant and Insurer, (4) No Attorney Involvement, and (5) Unknown Attorney Involvement.

Exhibits XXII illustrates the 24 lag categories by attorney involvement. These lags are calculated for back claims only, and attorney involvement refers to claimant and/or insurer attorney involvement.

Body Part Group Indemnity and Medical Counts

Cause of Injury	Back	Other Trunk	All Other Body Parts	Unknown	TOTAL
Burn, Scald—Heat, Cold	0	0	17	1	18
Caught in or Between	2	1	41	1	45
Cut, Puncture, Scrape	0	0	55	1	56
Fall or Slip Injury	54	15	162	3	234
Motor Vehicle	15	6	21	0	42
Strain or Injury by ...	166	14	140	8	328
Striking Against or Stepping on	25	1	60	1	87
Struck or Injured by ...	6	5	80	1	92
Miscellaneous Causes	7	8	49	3	67
Unknown Causes	7	1	12	11	31
TOTAL	282	51	637	30	1,000
PERCENT OF TOTAL	28.2%	5.1%	63.7%	3.0%	100.0%

Body Part Group Indemnity and Medical Payments

Cause of Injury	Back	Other Trunk	All Other Body Parts	Unknown	TOTAL
Burn, Scald—Heat, Cold	\$0	\$0	\$614,729	\$25,855	\$640,584
Caught in or Between	111,725	90,335	1,194,507	11,943	1,408,510
Cut, Puncture, Scrape	0	0	462,093	18,197	480,290
Fall or Slip Injury	3,418,547	1,141,611	7,568,336	139,635	12,268,129
Motor Vehicle	584,015	270,169	1,065,106	0	1,919,290
Strain or Injury by ...	9,166,372	185,285	5,207,620	486,973	15,046,250
Striking Against or Stepping on	1,357,063	1,469	2,024,281	8,702	3,391,515
Struck or Injured by ...	254,170	156,389	2,133,827	5,317	2,549,703
Miscellaneous Causes	322,748	330,254	1,351,581	294,174	2,298,757
Unknown Causes	479,924	42,570	398,405	553,442	1,474,341
TOTAL	\$15,694,564	\$2,218,082	\$22,020,485	\$1,544,238	\$41,477,369
PERCENT OF TOTAL	37.8%	5.3%	53.1%	3.7%	100.0%

Body Part Group Average Indemnity and Medical Payments

Cause of Injury	Back	Other Trunk	All Other Body Parts	Unknown	TOTAL
Burn, Scald—Heat, Cold	\$0	\$0	\$36,161	\$25,855	\$35,588
Caught in or Between	55,863	90,335	29,134	11,943	31,300
Cut, Puncture, Scrape	0	0	8,402	18,197	8,577
Fall or Slip Injury	63,306	76,107	46,718	46,545	52,428
Motor Vehicle	38,934	45,028	50,719	0	45,697
Strain or Injury by ...	55,219	13,235	37,197	60,872	45,873
Striking Against or Stepping on	54,283	1,469	33,738	8,702	38,983
Struck or Injured by ...	42,362	31,278	26,673	5,317	27,714
Miscellaneous Causes	46,107	41,282	27,583	98,058	34,310
Unknown Causes	68,561	42,570	33,200	50,313	47,559
TOTAL	\$55,654	\$43,492	\$34,569	\$51,475	\$41,477

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Medical Provider by Backs and Other Body Parts Injured

Body Part Group Counts

Primary Medical Provider	% OF 282			Other			All Other			% OF 992		TOTAL		% OF 710
	Back	CASES	%	Trunk	Body Parts	Unknown	Backs	Other	Parts	Unknown	TOTAL	Excl. Backs	CASES	
Non - Surgical MD	202	71.6%		37	470	18	727				525	73.9%	73.9%	
Surgical MD	51	18.1%		8	218	8	285				234	28.7%	33.0%	
Orthopedist	94	33.3%		8	246	9	357				263	36.0%	37.0%	
Osteopath	7	2.5%		1	18	0	26				19	2.6%	2.7%	
Chiropractor	129	45.7%		11	86	3	229				100	23.1%	14.1%	
Psychologist	19	6.7%		2	25	4	50				31	5.0%	4.4%	
Mental Health Practitioner	5	1.8%		0	8	1	14				9	1.4%	1.3%	
Podiatrist	1	0.4%		1	8	0	10				9	1.0%	1.3%	
<b>Other Medical Providers</b>														
Physical Therapy	195	69.1%		18	299	14	526				331	53.0%	46.6%	
Pain Rehab./Work Hardening	36	12.8%		1	35	4	76				40	7.7%	5.6%	
Acupuncturist	18	6.4%		2	8	1	29				11	2.9%	1.5%	
Massage Therapist	56	19.9%		7	44	2	109				53	11.0%	7.5%	
IME's	192	68.1%		19	352	14	577				385	58.2%	54.2%	
Hospital	103	36.5%		17	340	8	468				365	47.2%	51.4%	
Prescriptions	124	44.0%		12	259	11	406				282	40.9%	39.7%	
Housekeeping	1	0.4%		0	2	0	3				2	0.3%	0.3%	
Home Modif./Equip.	1	0.4%		0	1	1	3				2	0.3%	0.3%	
Prosthetics	6	2.1%		3	25	2	36				30	3.6%	4.2%	
Funeral Expenses	0	0.0%		2	1	0	3				3	0.3%	0.4%	
Other Medical Payments	199	70.6%		29	373	15	616				417	62.1%	58.7%	
Reserve Future Payments	4	1.4%		2	9	0	15				11	1.5%	1.5%	
<b>TOTAL</b>	<b>282</b>	<b>100.0%</b>		<b>49</b>	<b>632</b>	<b>29</b>	<b>992</b>				<b>710</b>	<b>100.0%</b>	<b>100.0%</b>	

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Medical Provider by Backs and Other Body Parts Injured

Body Part Group Medical Payments

Primary Medical Provider	Back	% OF BACK	Other Trunk	All Other Body Parts	Unknown	TOTAL	% OF TOTAL	TOTAL Excl. Backs	% OF TOTAL Excl. Backs
Non - Surgical MD	\$628,287	13.0%	\$66,514	\$740,610	\$100,636	\$1,536,047	12.8%	\$907,760	12.6%
Surgical MD	177,995	3.7%	40,655	577,013	33,593	829,256	6.9%	651,261	9.0%
Orthopedist	125,277	2.6%	11,638	397,273	16,179	550,367	4.6%	425,090	5.9%
Osteopath	8,036	0.2%	1,178	33,654	0	42,868	0.4%	34,832	0.5%
Chiropractor	909,997	18.9%	59,876	460,556	32,132	1,462,561	12.2%	552,564	7.7%
Psychologist	59,411	1.2%	5,085	123,487	31,463	219,446	1.8%	160,035	2.2%
Mental Health Practitioner	31,534	0.7%	0	17,298	785	49,617	0.4%	18,083	0.3%
Podiatrist	2,120	0.0%	952	12,335	0	15,407	0.1%	13,287	0.2%
<b>SUBTOTAL</b>	<b>\$1,942,657</b>	<b>40.3%</b>	<b>\$185,898</b>	<b>\$2,362,226</b>	<b>\$214,788</b>	<b>\$4,705,569</b>	<b>39.1%</b>	<b>\$2,762,912</b>	<b>38.3%</b>
<b>PERCENT OF TOTAL</b>	<b>40.3%</b>	<b>---</b>	<b>37.2%</b>	<b>37.7%</b>	<b>47.2%</b>	<b>39.1%</b>	<b>---</b>	<b>38.3%</b>	<b>---</b>
<b>Other Medical Providers</b>									
Physical Therapy	1,226,023	25.4%	120,429	1,210,584	97,473	2,654,509	22.1%	1,428,486	19.8%
Pain Rehab./Work Hardening	129,386	2.7%	87	100,867	17,905	248,245	2.1%	118,859	1.6%
Acupuncturist	47,853	1.0%	3,121	16,240	2,965	70,179	0.6%	22,326	0.3%
Massage Therapist	193,336	4.0%	11,128	100,916	4,603	309,983	2.6%	116,647	1.6%
IME's	217,939	4.5%	20,242	325,028	16,752	579,961	4.8%	362,022	5.0%
Hospital	\$369,119	7.7%	\$93,454	\$1,266,169	\$53,166	\$1,781,908	14.8%	1,412,789	19.6%
Prescriptions	122,241	2.5%	8,088	120,231	8,664	259,224	2.2%	136,983	1.9%
Housekeeping	376	0.0%	0	11,095	0	11,471	0.1%	11,095	0.2%
Home Modif./Equip.	4,282	0.1%	0	4,873	251	9,406	0.1%	5,124	0.1%
Prosthetics	2,128	0.0%	1,095	14,596	566	18,385	0.2%	16,257	0.2%
Funeral Expenses	0	0.0%	3,000	2,383	0	5,383	0.0%	5,383	0.1%
Other Medical Payments	522,537	10.8%	31,755	671,099	38,235	1,263,626	10.5%	741,089	10.3%
Reserve Future Payments	45,968	1.0%	20,766	51,772	0	118,506	1.0%	72,538	1.0%
<b>SUBTOTAL</b>	<b>\$2,881,188</b>	<b>59.7%</b>	<b>\$313,165</b>	<b>\$3,895,853</b>	<b>\$240,580</b>	<b>\$7,330,786</b>	<b>60.9%</b>	<b>\$4,449,598</b>	<b>61.7%</b>
<b>PERCENT OF TOTAL</b>	<b>59.7%</b>	<b>---</b>	<b>62.8%</b>	<b>62.3%</b>	<b>52.8%</b>	<b>60.9%</b>	<b>---</b>	<b>61.7%</b>	<b>---</b>
<b>TOTAL</b>	<b>\$4,823,845</b>	<b>100.0%</b>	<b>\$499,063</b>	<b>\$6,258,079</b>	<b>\$455,368</b>	<b>\$12,036,355</b>	<b>100.0%</b>	<b>\$7,212,510</b>	<b>100.0%</b>
<b>PERCENT OF TOTAL</b>	<b>40.1%</b>	<b>---</b>	<b>4.1%</b>	<b>52.0%</b>	<b>3.8%</b>	<b>100.0%</b>	<b>---</b>	<b>100.0%</b>	<b>---</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Medical Provider by Backs and Other Body Parts Injured

Body Part Group Average Medical Payments

Primary Medical Provider	Body Part Group Average Medical Payments				TOTAL
	Back	Other Trunk	All Other Body Parts	Unknown	
Non - Surgical MD	\$3,110	\$1,798	\$1,576	\$5,591	\$2,113
Surgical MD	3,490	5,082	2,647	4,199	2,910
Orthopedist	1,333	1,455	1,615	1,798	1,542
Osteopath	1,148	1,178	1,870	0	1,649
Chiropractor	7,054	5,443	5,355	10,711	6,387
Psychologist	3,127	2,543	4,939	7,866	4,389
Mental Health Practitioner	6,307	0	2,162	785	3,544
Podiatrist	2,120	952	1,542	0	1,541
<b>Other Medical Providers</b>					
Physical Therapy	6,287	6,691	4,049	6,962	5,047
Pain Rehab./Work Hardening	3,594	87	2,882	4,476	3,266
Acupuncturist	2,659	1,561	2,030	2,965	2,420
Massage Therapist	3,452	1,590	2,294	2,302	2,844
IME's	1,135	1,065	923	1,197	1,005
Hospital	3,584	5,497	3,724	6,646	3,807
Prescriptions	986	674	464	788	638
Housekeeping	376	0	5,548	0	3,824
Home Modif./Equip.	4,282	0	4,873	251	3,135
Prosthetics	355	365	584	283	511
Funeral Expenses	0	1,500	2,383	0	1,794
Other Medical Payments	2,626	1,095	1,799	2,549	2,051
Reserve Future Payments	11,492	10,383	5,752	0	7,900
<b>TOTAL</b>	<b>\$17,106</b>	<b>\$10,185</b>	<b>\$9,902</b>	<b>\$15,702</b>	<b>\$12,133</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Disability Began

Exhibit XVII  
Page 1

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	218	34	463	715
11-30	14	3	30	47
31-180	19	4	40	63
181-365	2	1	15	18
366-730	6	1	7	14
731+	3	1	10	14
TOTAL	262	44	565	871

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	83.2%	77.3%	81.9%	82.1%
11-30	88.5	84.1	87.3	87.5
31-180	95.8	93.2	94.3	94.7
181-365	96.6	95.5	97.0	96.8
366-730	98.9	97.7	98.2	98.4
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$11,998,632	\$1,720,788	\$17,579,104	\$31,298,524
11-30	827,494	105,006	902,961	1,835,461
31-180	1,346,146	54,995	1,694,044	3,095,185
181-365	154,390	25,126	395,983	575,499
366-730	384,941	14,468	189,275	588,684
731+	143,450	60,564	320,722	524,736
TOTAL	\$14,855,053	\$1,980,947	\$21,082,089	\$37,918,089

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$55,040	\$50,611	\$37,968	\$43,774
11-30	59,107	35,002	30,099	39,052
31-180	70,850	13,749	42,351	49,130
181-365	77,195	25,126	26,399	31,972
366-730	64,157	14,468	27,039	42,049
731+	47,817	60,564	32,072	37,481
TOTAL	\$56,699	\$45,022	\$37,313	\$43,534

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Medical Treatment

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	229	43	526	798
11-30	27	4	42	73
31-180	14	1	40	55
181-365	1	0	8	9
366-730	3	1	1	5
731+	1	1	5	7
TOTAL	275	50	622	947

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	83.3%	86.0%	84.6%	84.3%
11-30	93.1	94.0	91.3	92.0
31-180	98.2	96.0	97.7	97.8
181-365	98.5	96.0	99.0	98.7
366-730	99.6	98.0	99.2	99.3
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$12,524,167	\$1,932,732	\$18,168,428	\$32,625,327
11-30	1,598,820	67,728	1,426,498	3,093,046
31-180	876,211	52,255	1,276,795	2,205,261
181-365	132,255	0	229,461	361,716
366-730	141,555	14,468	6,040	162,063
731+	75,328	60,564	205,854	341,746
TOTAL	\$15,348,336	\$2,127,747	\$21,313,076	\$38,789,159

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$54,691	\$44,947	\$34,541	\$40,884
11-30	59,216	16,932	33,964	42,370
31-180	62,587	52,255	31,920	40,096
181-365	132,255	0	28,683	40,191
366-730	47,185	14,468	6,040	32,413
731+	75,328	60,564	41,171	48,821
TOTAL	\$55,812	\$42,555	\$34,265	\$40,960

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Reported to Employer

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	233	44	541	818
11-30	23	3	44	70
31-180	15	1	28	44
181-365	2	0	7	9
366-730	3	2	5	10
731+	0	1	6	7
TOTAL	276	51	631	958

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	84.4%	86.3%	85.7%	85.4%
11-30	92.8	92.2	92.7	92.7
31-180	98.2	94.1	97.1	97.3
181-365	98.9	94.1	98.3	98.2
366-730	100.0	98.0	99.0	99.3
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$12,841,039	\$2,001,235	\$18,787,936	\$33,630,210
11-30	1,641,362	35,495	1,565,310	3,242,167
31-180	771,201	42,570	986,406	1,800,177
181-365	49,488	0	139,839	189,327
366-730	95,206	78,218	118,608	292,032
731+	0	60,564	204,576	265,140
TOTAL	\$15,398,296	\$2,218,082	\$21,802,675	\$39,419,053

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$55,112	\$45,483	\$34,728	\$41,113
11-30	71,364	11,832	35,575	46,317
31-180	51,413	42,570	35,229	40,913
181-365	24,744	0	19,977	21,036
366-730	31,735	39,109	23,722	29,203
731+	0	60,564	34,096	37,877
TOTAL	\$55,791	\$43,492	\$34,553	\$41,147

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Reported to Insurer

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	90	20	278	388
11-30	121	19	211	351
31-180	54	8	102	164
181-365	5	1	14	20
366-730	4	2	13	19
731+	5	1	16	22
TOTAL	279	51	634	964

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	32.3%	39.2%	43.8%	40.2%
11-30	75.6	76.5	77.1	76.7
31-180	95.0	92.2	93.2	93.7
181-365	96.8	94.1	95.4	95.7
366-730	98.2	98.0	97.5	97.7
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$5,334,647	\$1,276,414	\$9,206,783	\$15,817,844
11-30	6,562,609	523,098	8,249,876	15,335,583
31-180	3,017,314	211,402	2,934,727	6,163,443
181-365	124,652	68,386	452,202	645,240
366-730	194,236	78,218	489,225	761,679
731+	285,224	60,564	659,563	1,005,351
TOTAL	\$15,518,682	\$2,218,082	\$21,992,376	\$39,729,140

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$59,274	\$63,821	\$33,118	\$40,768
11-30	54,236	27,531	39,099	43,691
31-180	55,876	26,425	28,772	37,582
181-365	24,930	68,386	32,300	32,262
366-730	48,559	39,109	37,633	40,088
731+	57,045	60,564	41,223	45,698
TOTAL	\$55,623	\$43,492	\$34,688	\$41,213

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Admitted Valid Claim

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	75	9	235	319
11-30	104	20	162	286
31-180	55	7	97	159
181-365	7	2	23	32
366-730	7	2	14	23
731+	7	3	17	27
TOTAL	255	43	548	846

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	29.4%	20.9%	42.9%	37.7%
11-30	70.2	67.4	72.4	71.5
31-180	91.8	83.7	90.1	90.3
181-365	94.5	88.4	94.3	94.1
366-730	97.3	93.0	96.9	96.8
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$4,665,968	\$968,307	\$8,156,774	\$13,791,049
11-30	5,062,010	559,778	6,198,648	11,820,436
31-180	3,201,796	254,253	3,050,522	6,506,571
181-365	311,249	110,956	968,656	1,390,861
366-730	489,620	18,832	419,287	927,739
731+	388,940	181,386	655,733	1,226,059
TOTAL	\$14,119,583	\$2,093,512	\$19,449,620	\$35,662,715

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$62,213	\$107,590	\$34,710	\$43,232
11-30	48,673	27,989	38,263	41,330
31-180	58,214	36,322	31,449	40,922
181-365	44,464	55,478	42,115	43,464
366-730	69,946	9,416	29,949	40,336
731+	55,563	60,462	38,573	45,410
TOTAL	\$55,371	\$48,686	\$35,492	\$42,155

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Indemnity Payment

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	45	6	109	160
11-30	101	12	190	303
31-180	88	15	166	269
181-365	11	5	41	57
366-730	12	3	30	45
731+	9	2	21	32
TOTAL	266	43	557	866

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	16.9%	14.0%	19.6%	18.5%
11-30	54.9	41.9	53.7	53.5
31-180	88.0	76.7	83.5	84.5
181-365	92.1	88.4	90.8	91.1
366-730	96.6	95.3	96.2	96.3
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$2,284,321	\$845,754	\$4,143,232	\$7,273,307
11-30	5,880,647	323,450	8,084,371	14,288,468
31-180	4,905,457	534,122	6,122,359	11,561,938
181-365	658,503	163,738	916,151	1,738,392
366-730	660,521	48,964	729,019	1,438,504
731+	548,466	120,564	494,608	1,163,638
TOTAL	\$14,937,915	\$2,036,592	\$20,489,740	\$37,464,247

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$50,763	\$140,959	\$38,011	\$45,458
11-30	58,224	26,954	42,549	47,157
31-180	55,744	35,608	36,882	42,981
181-365	59,864	32,748	22,345	30,498
366-730	55,043	16,321	24,301	31,967
731+	60,941	60,282	23,553	36,364
TOTAL	\$56,158	\$47,363	\$36,786	\$43,261

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Original Return to Work

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	32	5	116	153
11-30	40	3	74	117
31-180	66	19	182	267
181-365	37	3	65	105
366-730	29	5	49	83
731+	11	2	20	33
TOTAL	215	37	506	758

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	14.9%	13.5%	22.9%	20.2%
11-30	33.5	21.6	37.5	35.6
31-180	64.2	73.0	73.5	70.8
181-365	81.4	81.1	86.4	84.7
366-730	94.9	94.6	96.0	95.6
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$2,024,546	\$50,440	\$1,739,435	\$3,814,421
11-30	1,636,653	5,690	1,398,813	3,041,156
31-180	3,040,191	357,228	5,904,996	9,302,415
181-365	1,587,336	167,808	2,600,521	4,355,665
366-730	1,863,236	264,982	2,560,911	4,689,129
731+	904,821	810,298	1,580,467	3,295,586
TOTAL	\$11,056,783	\$1,656,446	\$15,785,143	\$28,498,372

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$63,267	\$10,088	\$14,995	\$24,931
11-30	40,916	1,897	18,903	25,993
31-180	46,064	18,801	32,445	34,841
181-365	42,901	55,936	40,008	41,483
366-730	64,250	52,996	52,263	56,496
731+	82,256	405,149	79,023	99,866
TOTAL	\$51,427	\$44,769	\$31,196	\$37,597

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of MMI

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	2	3	32	37
11-30	6	0	21	27
31-180	17	7	77	101
181-365	45	8	118	171
366-730	89	7	161	257
731+	68	8	85	161
TOTAL	227	33	494	754

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.9%	9.1%	6.5%	4.9%
11-30	3.5	9.1	10.7	8.5
31-180	11.0	30.3	26.3	21.9
181-365	30.8	54.5	50.2	44.6
366-730	70.0	75.8	82.8	78.6
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$75,397	\$4,282	\$178,603	\$258,282
11-30	107,413	0	164,380	271,793
31-180	703,501	71,858	1,222,055	1,997,414
181-365	2,106,688	230,885	3,799,587	6,137,160
366-730	4,967,435	242,800	6,825,324	12,035,559
731+	4,560,552	1,183,941	4,797,029	10,541,522
TOTAL	\$12,520,986	\$1,733,766	\$16,986,978	\$31,241,730

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$37,699	\$1,427	\$5,581	\$6,981
11-30	17,902	0	7,828	10,066
31-180	41,382	10,265	15,871	19,776
181-365	46,815	28,861	32,200	35,890
366-730	55,814	34,686	42,393	46,831
731+	67,067	147,993	56,436	65,475
TOTAL	\$55,159	\$52,538	\$34,387	\$41,435

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Controversion

Exhibit XVII  
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Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	3	2	5
11-30	6	2	13	21
31-180	9	1	15	25
181-365	2	1	5	8
366-730	2	1	3	6
731+	3	0	5	8
TOTAL	22	8	43	73

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	37.5%	4.7%	6.8%
11-30	27.3	62.5	34.9	35.6
31-180	68.2	75.0	69.8	69.9
181-365	77.3	87.5	81.4	80.8
366-730	86.4	100.0	88.4	89.0
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$58,086	\$115,096	\$173,182
11-30	419,159	60,769	799,051	1,278,979
31-180	532,647	2,004	433,932	968,583
181-365	37,298	25,145	123,728	186,171
366-730	97,402	63,750	256,378	417,530
731+	278,351	0	123,623	401,974
TOTAL	\$1,364,857	\$209,754	\$1,851,808	\$3,426,419

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$19,362	\$57,548	\$34,636
11-30	69,860	30,385	61,465	60,904
31-180	59,183	2,004	28,929	38,743
181-365	18,649	25,145	24,746	23,271
366-730	48,701	63,750	85,459	69,588
731+	92,784	0	24,725	50,247
TOTAL	\$62,039	\$26,219	\$43,065	\$46,937

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Hearing Application

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	1	1	0	2
11-30	1	1	1	3
31-180	8	2	17	27
181-365	9	1	16	26
366-730	17	3	41	61
731+	22	1	31	54
TOTAL	58	9	106	173

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	1.7%	11.1%	0.0%	1.2%
11-30	3.4	22.2	0.9	2.9
31-180	17.2	44.4	17.0	18.5
181-365	32.8	55.6	32.1	33.5
366-730	62.1	88.9	70.8	68.8
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$158,287	\$60,000	\$0	\$218,287
11-30	136,571	90,335	50,528	277,434
31-180	505,877	27,149	730,192	1,263,218
181-365	373,852	42,570	493,661	910,083
366-730	984,925	99,287	1,653,243	2,737,455
731+	1,222,183	29,677	1,401,260	2,653,120
TOTAL	\$3,381,695	\$349,018	\$4,328,884	\$8,059,597

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$158,287	\$60,000	\$0	\$109,144
11-30	136,571	90,335	50,528	92,478
31-180	63,235	13,575	42,952	46,786
181-365	41,539	42,570	30,854	35,003
366-730	57,937	33,096	40,323	44,876
731+	55,554	29,677	45,202	49,132
TOTAL	\$58,305	\$38,780	\$40,839	\$46,587

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date First Hearing Begins

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Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	0	0	0
11-30	0	0	0	0
31-180	4	0	7	11
181-365	10	5	20	35
366-730	33	3	55	91
731+	39	3	64	106
TOTAL	86	11	146	243

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0
31-180	4.7	0.0	4.8	4.5
181-365	16.3	45.5	18.5	18.9
366-730	54.7	72.7	56.2	56.4
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	220,545	0	287,238	507,783
181-365	744,984	185,054	776,028	1,706,066
366-730	1,733,957	99,287	1,937,083	3,770,327
731+	2,315,682	132,089	3,578,653	6,026,424
TOTAL	\$5,015,168	\$416,430	\$6,579,002	\$12,010,600

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	55,136	0	41,034	46,162
181-365	74,498	37,011	38,801	48,745
366-730	52,544	33,096	35,220	41,432
731+	59,376	44,030	55,916	56,853
TOTAL	\$58,316	\$37,857	\$45,062	\$49,426

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Hearing Decision

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	0	0	0
11-30	0	0	0	0
31-180	4	0	1	5
181-365	6	4	27	37
366-730	32	4	62	98
731+	38	5	70	113
TOTAL	80	13	160	253

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0
31-180	5.0	0.0	0.6	2.0
181-365	12.5	30.8	17.5	16.6
366-730	52.5	61.5	56.3	55.3
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	253,037	0	35,554	288,591
181-365	279,528	101,691	828,305	1,209,524
366-730	1,685,404	184,490	2,015,727	3,885,621
731+	2,071,313	927,348	3,316,118	6,314,779
TOTAL	\$4,289,282	\$1,213,529	\$6,195,704	\$11,698,515

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	63,259	0	35,554	57,718
181-365	46,588	25,423	30,678	32,690
366-730	52,669	46,123	32,512	39,649
731+	54,508	185,470	47,373	55,883
TOTAL	\$53,616	\$93,348	\$38,723	\$46,239

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Second Hearing Application

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	0	0	0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	1	0	2	3
366-730	1	0	11	12
731+	10	1	12	23
TOTAL	12	1	25	38

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0
181-365	8.3	0.0	8.0	7.9
366-730	16.7	0.0	52.0	39.5
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	6,686	0	34,743	41,429
366-730	27,509	0	659,112	686,621
731+	627,716	11,452	734,420	1,373,588
TOTAL	\$661,911	\$11,452	\$1,428,275	\$2,101,638

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	6,686	0	17,372	13,810
366-730	27,509	0	59,919	57,218
731+	62,772	11,452	61,202	59,721
TOTAL	\$55,159	\$11,452	\$57,131	\$55,306

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Second Hearing Begins

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	0	0	0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	1	1	1	3
366-730	4	0	7	11
731+	9	2	13	24
TOTAL	14	3	21	38

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0
181-365	7.1	33.3	4.8	7.9
366-730	35.7	33.3	38.1	36.8
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	6,686	2,004	12,349	21,039
366-730	222,200	0	425,081	647,281
731+	818,252	75,202	628,572	1,522,026
TOTAL	\$1,047,138	\$77,206	\$1,066,002	\$2,190,346

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	6,686	2,004	12,349	7,013
366-730	55,550	0	60,726	58,844
731+	90,917	37,601	48,352	63,418
TOTAL	\$74,796	\$25,735	\$50,762	\$57,641

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Second Hearing Order Issued

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	0	0	0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	1	1	7	9
366-730	5	0	10	15
731+	19	3	19	41
TOTAL	25	4	36	65

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%
11-30	0.0	0.0	0.0	0.0
31-180	0.0	0.0	0.0	0.0
181-365	4.0	25.0	19.4	13.8
366-730	24.0	25.0	47.2	36.9
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	43,023	57,072	346,877	446,972
366-730	409,536	0	244,585	654,121
731+	1,603,227	135,766	1,207,699	2,946,692
TOTAL	\$2,055,786	\$192,838	\$1,799,161	\$4,047,785

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	0	0	0	0
31-180	0	0	0	0
181-365	43,023	57,072	49,554	49,664
366-730	81,907	0	24,459	43,608
731+	84,380	45,255	63,563	71,871
TOTAL	\$82,231	\$48,210	\$49,977	\$62,274

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of Denial Pending Investigation

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	4	2	6
11-30	6	2	12	20
31-180	15	2	21	38
181-365	2	0	6	8
366-730	2	0	2	4
731+	1	0	6	7
TOTAL	26	8	49	83

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	50.0%	4.1%	7.2%
11-30	23.1	75.0	28.6	31.3
31-180	80.8	100.0	71.4	77.1
181-365	88.5	100.0	83.7	86.7
366-730	96.2	100.0	87.8	91.6
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$112,973	\$115,096	\$228,069
11-30	497,812	85,145	534,700	1,117,657
31-180	804,527	44,574	747,827	1,596,928
181-365	37,298	0	108,731	146,029
366-730	97,402	0	106,878	204,280
731+	158,287	0	156,463	314,750
TOTAL	\$1,595,326	\$242,692	\$1,769,695	\$3,607,713

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$28,243	\$57,548	\$38,012
11-30	82,969	42,573	44,558	55,883
31-180	53,635	22,287	35,611	42,024
181-365	18,649	0	18,122	18,254
366-730	48,701	0	53,439	51,070
731+	158,287	0	26,077	44,964
TOTAL	\$61,359	\$30,337	\$36,116	\$43,466

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Claim Closed

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Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	0	1	1
11-30	0	0	0	0
31-180	2	3	13	18
181-365	14	8	79	101
366-730	85	14	230	329
731+	181	26	314	521
TOTAL	282	51	637	970

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	0.0%	0.2%	0.1%
11-30	0.0	0.0	0.2	0.1
31-180	0.7	5.9	2.2	2.0
181-365	5.7	21.6	14.6	12.4
366-730	35.8	49.0	50.7	46.3
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$247	\$247
11-30	0	0	0	0
31-180	3,973	6,147	156,324	166,444
181-365	626,944	95,016	1,022,318	1,744,278
366-730	3,981,659	277,129	7,035,654	11,294,442
731+	11,081,988	1,839,790	13,805,942	26,727,720
TOTAL	\$15,694,564	\$2,218,082	\$22,020,485	\$39,933,131

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$247	\$247
11-30	0	0	0	0
31-180	1,987	2,049	12,025	9,247
181-365	44,782	11,877	12,941	17,270
366-730	46,843	19,795	30,590	34,330
731+	61,226	70,761	43,968	51,301
TOTAL	\$55,654	\$43,492	\$34,569	\$41,168

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Claimant Attorney Retained

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	3	0	1	4
11-30	6	0	4	10
31-180	31	3	51	85
181-365	32	5	37	74
366-730	23	1	30	54
731+	18	5	15	38
TOTAL	113	14	138	265

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	2.7%	0.0%	0.7%	1.5%
11-30	8.0	0.0	3.6	5.3
31-180	35.4	21.4	40.6	37.4
181-365	63.7	57.1	67.4	65.3
366-730	84.1	64.3	89.1	85.7
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$508,299	\$0	\$42,414	\$550,713
11-30	625,598	0	186,231	811,829
31-180	1,870,435	112,960	3,028,165	5,011,560
181-365	1,903,381	239,718	1,884,737	4,027,836
366-730	1,338,914	749,734	1,876,886	3,965,534
731+	1,099,635	181,124	859,502	2,140,261
TOTAL	\$7,346,262	\$1,283,536	\$7,877,935	\$16,507,733

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$169,433	\$0	\$42,414	\$137,678
11-30	104,266	0	46,558	81,183
31-180	60,337	37,653	59,376	58,960
181-365	59,481	47,944	50,939	54,430
366-730	58,214	749,734	62,563	73,436
731+	61,091	36,225	57,300	56,323
TOTAL	\$65,011	\$91,681	\$57,086	\$62,293

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Insurer Attorney Retained

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0	0	0	0
11-30	1	0	1	2
31-180	5	2	6	13
181-365	7	3	12	22
366-730	24	2	24	50
731+	31	3	30	64
TOTAL	68	10	73	151

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.0%	0.0%	0.0%	0.0%
11-30	1.5	0.0	1.4	1.3
31-180	8.8	20.0	9.6	9.9
181-365	19.1	50.0	26.0	24.5
366-730	54.4	70.0	58.9	57.6
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	158,287	0	24,254	182,541
31-180	494,390	27,149	548,993	1,070,532
181-365	286,549	140,618	566,294	993,461
366-730	1,498,856	128,269	1,638,255	3,265,380
731+	2,373,461	852,146	2,054,969	5,280,576
TOTAL	\$4,811,543	\$1,148,182	\$4,832,765	\$10,792,490

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$0	\$0	\$0	\$0
11-30	158,287	0	24,254	91,271
31-180	98,878	13,575	91,499	82,349
181-365	40,936	46,873	47,191	45,157
366-730	62,452	64,135	68,261	65,308
731+	76,563	284,049	68,499	82,509
TOTAL	\$70,758	\$114,818	\$66,202	\$71,473

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Report to Employer to Date of 1st Indemnity Payment

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Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	57	7	120	184
11-30	100	13	196	309
31-180	70	16	152	238
181-365	8	4	36	48
366-730	12	2	26	40
731+	8	1	13	22
TOTAL	255	43	543	841

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	22.4%	16.3%	22.1%	21.9%
11-30	61.6	46.5	58.2	58.6
31-180	89.0	83.7	86.2	86.9
181-365	92.2	93.0	92.8	92.6
366-730	96.9	97.7	97.6	97.4
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$3,003,411	\$860,222	\$4,619,214	\$8,482,847
11-30	5,921,943	384,014	8,377,407	14,683,364
31-180	3,867,485	576,692	5,171,888	9,616,065
181-365	380,990	121,168	860,030	1,362,188
366-730	683,283	34,496	710,813	1,428,592
731+	506,335	60,000	300,837	867,172
TOTAL	\$14,363,447	\$2,036,592	\$20,040,189	\$36,440,228

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$52,691	\$122,889	\$38,493	\$46,102
11-30	59,219	29,540	42,742	47,519
31-180	55,250	36,043	34,026	40,404
181-365	47,624	30,292	23,890	28,379
366-730	56,940	17,248	27,339	35,715
731+	63,292	60,000	23,141	39,417
TOTAL	\$56,327	\$47,363	\$36,906	\$43,330

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Report to Insurer to Date of 1st Indemnity Payment

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	117	12	204	333
11-30	45	10	120	175
31-180	41	9	93	143
181-365	9	4	33	46
366-730	10	3	22	35
731+	7	0	9	16
TOTAL	229	38	481	748

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	51.1%	31.6%	42.4%	44.5%
11-30	70.7	57.9	67.4	67.9
31-180	88.6	81.6	86.7	87.0
181-365	92.6	92.1	93.6	93.2
366-730	96.9	100.0	98.1	97.9
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$6,293,823	\$1,209,462	\$7,647,675	\$15,150,960
11-30	3,108,290	264,368	5,148,263	8,520,921
31-180	2,088,143	286,816	2,778,942	5,153,901
181-365	528,609	121,168	1,093,569	1,743,346
366-730	539,105	94,496	410,389	1,043,990
731+	472,981	0	170,992	643,973
TOTAL	\$13,030,951	\$1,976,310	\$17,249,830	\$32,257,091

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$53,793	\$100,789	\$37,489	\$45,498
11-30	69,073	26,437	42,902	48,691
31-180	50,930	31,868	29,881	36,041
181-365	58,734	30,292	33,138	37,899
366-730	53,911	31,499	18,654	29,828
731+	67,569	0	18,999	40,248
TOTAL	\$56,904	\$52,008	\$35,862	\$43,124

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Disability to Date of First Indemnity Payment

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	68	8	147	223
11-30	101	15	197	313
31-180	71	11	140	222
181-365	10	3	22	35
366-730	5	2	18	25
731+	2	0	12	14
TOTAL	257	39	536	832

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	26.5%	20.5%	27.4%	26.8%
11-30	65.8	59.0	64.2	64.4
31-180	93.4	87.2	90.3	91.1
181-365	97.3	94.9	94.4	95.3
366-730	99.2	100.0	97.8	98.3
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$3,566,775	\$867,660	\$5,269,674	\$9,704,109
11-30	5,866,501	418,624	8,719,083	15,004,208
31-180	4,002,394	419,316	4,855,048	9,276,758
181-365	693,893	124,787	474,456	1,293,136
366-730	236,177	34,496	508,056	778,729
731+	273,260	0	238,973	512,233
TOTAL	\$14,639,000	\$1,864,883	\$20,065,290	\$36,569,173

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$52,453	\$108,458	\$35,848	\$43,516
11-30	58,084	27,908	44,259	47,937
31-180	56,372	38,120	34,679	41,787
181-365	69,389	41,596	21,566	36,947
366-730	47,235	17,248	28,225	31,149
731+	136,630	0	19,914	36,588
TOTAL	\$56,961	\$47,818	\$37,435	\$43,953

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Disability to Date of Maximum Medical Improvement

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	1	1	22	24
11-30	6	0	18	24
31-180	16	9	71	96
181-365	42	6	125	173
366-730	81	6	139	226
731+	60	7	68	135
TOTAL	206	29	443	678

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	0.5%	3.4%	5.0%	3.5%
11-30	3.4	3.4	9.0	7.1
31-180	11.2	34.5	25.1	21.2
181-365	31.6	55.2	53.3	46.8
366-730	70.9	75.9	84.7	80.1
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$55,757	\$740	\$128,872	\$185,369
11-30	59,600	0	169,308	228,908
31-180	688,388	158,385	1,293,887	2,140,660
181-365	1,768,835	198,031	3,940,997	5,907,863
366-730	4,665,064	228,332	6,381,814	11,275,210
731+	4,294,745	1,123,377	4,316,059	9,734,181
TOTAL	\$11,532,389	\$1,708,865	\$16,230,937	\$29,472,191

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$55,757	\$740	\$5,858	\$7,724
11-30	9,933	0	9,406	9,538
31-180	43,024	17,598	18,224	22,299
181-365	42,115	33,005	31,528	34,149
366-730	57,593	38,055	45,912	49,890
731+	71,579	160,482	63,471	72,105
TOTAL	\$55,982	\$58,926	\$36,639	\$43,469

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Maximum Medical Improvement to Date Claim Closed

Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	5	0	6	11
11-30	1	0	2	3
31-180	68	11	141	220
181-365	57	8	140	205
366-730	54	7	138	199
731+	40	6	64	110
TOTAL	225	32	491	748

Cumulative Percentage of Counts :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	2.2%	0.0%	1.2%	1.5%
11-30	2.7	0.0	1.6	1.9
31-180	32.9	34.4	30.3	31.3
181-365	58.2	59.4	58.9	58.7
366-730	82.2	81.3	87.0	85.3
731+	100.0	100.0	100.0	100.0
TOTAL	100.0%	100.0%	100.0%	100.0%

Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$265,386	\$0	\$159,501	\$424,887
11-30	579	0	57,399	57,978
31-180	3,804,146	958,066	4,754,074	9,516,286
181-365	2,986,341	182,940	4,987,648	8,156,929
366-730	3,304,569	219,746	4,441,754	7,966,069
731+	2,056,183	330,827	2,496,046	4,883,056
TOTAL	\$12,417,204	\$1,691,579	\$16,896,422	\$31,005,205

Average Paid Indemnity and Medical :

Lag Time (Days)	Back	Other Trunk	All Other Body parts	TOTAL
0-10	\$53,077	\$0	\$26,584	\$38,626
11-30	579	0	28,700	19,326
31-180	55,943	87,097	33,717	43,256
181-365	52,392	22,868	35,626	39,790
366-730	61,196	31,392	32,187	40,030
731+	51,405	55,138	39,001	44,391
TOTAL	\$55,188	\$52,862	\$34,412	\$41,451

## Cost Layer Related to Indemnity Payments on Back Claims Only

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	17	6.0%	\$0	0.0%	\$0
>0-500	15	11.3%	4,120	0.1%	275
501-1,000	5	13.1%	3,896	0.1%	779
1,001-2,500	11	17.0%	17,638	0.5%	1,603
2,501-5,000	13	21.6%	56,404	1.5%	4,339
5,001-10,000	33	33.3%	250,451	5.9%	7,589
10,001-50,000	160	90.1%	3,621,746	70.1%	22,636
50,001-100,000	28	100.0%	1,687,929	100.0%	60,283
100,001+	0	100.0%	0	100.0%	0
TOTAL	282	100.0%	\$5,642,184	100.0%	\$20,008
TOTAL(Excl \$0)	265	---	5,642,184	---	21,291

## Cost Layer Related to Medical Payments on Back Claims Only

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	0	0.0%	\$0	0.0%	\$0
>0-500	5	1.8%	1,196	0.0%	239
501-1,000	2	2.5%	1,536	0.1%	768
1,001-2,500	15	7.8%	27,909	0.6%	1,861
2,501-5,000	39	21.6%	147,193	3.7%	3,774
5,001-10,000	65	44.7%	479,932	13.6%	7,384
10,001-50,000	142	95.0%	2,936,971	74.5%	20,683
50,001-100,000	11	98.9%	612,024	87.2%	55,639
100,001+	3	100.0%	617,084	100.0%	205,695
TOTAL	282	100.0%	\$4,823,845	100.0%	\$17,106
TOTAL(Excl \$0)	282	---	4,823,845	---	17,106

## Cost Layer Related to Lump Sum Payments on Back Claims Only

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	81	28.7%	\$0	0.0%	\$0
>0-500	2	29.4%	550	0.0%	275
501-1,000	1	29.8%	1,000	0.0%	1,000
1,001-2,500	2	30.5%	3,365	0.1%	1,683
2,501-5,000	3	31.6%	13,613	0.4%	4,538
5,001-10,000	19	38.3%	158,356	3.4%	8,335
10,001-50,000	153	92.6%	3,681,501	73.8%	24,062
50,001-100,000	19	99.3%	1,140,822	95.6%	60,043
100,001+	2	100.0%	229,328	100.0%	114,664
TOTAL	282	100.0%	\$5,228,535	100.0%	\$18,541
TOTAL(Excl \$0)	201	---	5,228,535	---	26,013

## Cost Layer Related to Vocational Rehabilitation Payments on Back Claims Only

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	150	53.2%	\$0	0.0%	\$0
>0-500	10	56.7%	2,388	0.4%	239
501-1,000	10	60.3%	7,370	1.4%	737
1,001-2,500	30	70.9%	53,748	9.3%	1,792
2,501-5,000	36	83.7%	128,554	28.2%	3,571
5,001-10,000	28	93.6%	199,988	57.5%	7,142
10,001-50,000	18	100.0%	289,736	100.0%	16,096
50,001-100,000	0	100.0%	0	100.0%	0
100,001+	0	100.0%	0	100.0%	0
TOTAL	282	100.0%	\$681,784	100.0%	\$2,418
TOTAL(Excl \$0)	132	---	681,784	---	5,165

## Cost Layer Related to Indemnity, Medical, and Lump Sum Payments on Back Claims Only

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	0	0.0%	\$0	0.0%	\$0
>0-500	0	0.0%	0	0.0%	0
501-1,000	2	0.7%	1,264	0.0%	632
1,001-2,500	2	1.4%	3,698	0.0%	1,849
2,501-5,000	2	2.1%	7,135	0.1%	3,568
5,001-10,000	3	3.2%	18,768	0.2%	6,256
10,001-50,000	154	57.8%	4,689,685	30.1%	30,453
50,001-100,000	85	87.9%	5,883,762	67.6%	69,221
100,001+	34	100.0%	5,090,252	100.0%	149,713
TOTAL	282	100.0%	\$15,694,564	100.0%	\$55,654
TOTAL(Excl \$0)	282	---	15,694,564	---	55,654

## Cost Layer Related to Indemnity, Medical, Lump Sum and Voc-Rehab Payments on Back Claims Only

Cost Layer	Count	Cumulative Percentage	Paid	Cumulative Percentage	Average
0	0	0.0%	\$0	0.0%	\$0
>0-500	0	0.0%	0	0.0%	0
501-1,000	2	0.7%	1,264	0.0%	632
1,001-2,500	2	1.4%	3,698	0.0%	1,849
2,501-5,000	2	2.1%	7,135	0.1%	3,568
5,001-10,000	3	3.2%	18,768	0.2%	6,256
10,001-50,000	145	54.6%	4,358,530	26.8%	30,059
50,001-100,000	90	86.5%	6,208,525	64.7%	68,984
100,001+	38	100.0%	5,778,428	100.0%	152,064
TOTAL	282	100.0%	\$16,376,348	100.0%	\$58,072
TOTAL(Excl \$0)	282	---	16,376,348	---	58,072

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Indemnity Payments on Back Claims Only

Indemnity Payment Type	Count	% Of 265		Paid Indemnity	% Of Total	Average Indemnity
		Cases				
Fatal	0	0.0%		\$0	0.0%	\$0
Permanent Total	1	0.4%		37,091	0.7%	37,091
Perm. Partial Scheduled	22	8.3%		221,782	3.9%	10,081
Perm. Part. Unscheduled	125	47.2%		1,774,409	31.4%	14,195
Temporary Total	252	95.1%		3,461,061	61.3%	13,734
Temporary Partial	35	13.2%		77,074	1.4%	2,202
Disfigurement	16	6.0%		6,775	0.1%	423
Reserved/Future Indemnity	0	0.0%		0	0.0%	0
Other Indemnity Payments	15	5.7%		63,992	1.1%	4,266
<b>TOTAL</b>	<b>265</b>	<b>100.0%</b>		<b>\$5,642,184</b>	<b>100.0%</b>	<b>\$21,291</b>

Lump Sum Payments on Back Claims Only

Payment Type	Count	% Of 201		Paid	% Of Total	% Of Ind.	Average Claim Cost
		(Total)Cases	(Ind)Cases				
Fatal	0	0.0%	0.0%	\$0	0.0%	0.0%	\$0
Permanent Total	2	1.0%	1.1%	60,017	1.1%	1.7%	30,009
Perm. Partial Scheduled	20	10.0%	11.2%	279,295	5.3%	7.9%	13,965
Perm. Part. Non - Scheduled	148	73.6%	82.7%	2,532,448	48.4%	71.2%	17,111
Temporary Total	28	13.9%	15.6%	512,394	9.8%	14.4%	18,300
Temporary Partial	6	3.0%	3.4%	11,838	0.2%	0.3%	1,973
Disfigurement	19	9.5%	10.6%	10,537	0.2%	0.3%	555
Reserved/Future Indemnity	0	0.0%	0.0%	0	0.0%	0.0%	0
Other Indemnity Payments	14	7.0%	7.8%	150,337	2.9%	4.2%	10,738
<b>SUBTOTAL</b>	<b>179</b>	<b>89.1%</b>	<b>100.0%</b>	<b>\$3,556,866</b>	<b>68.0%</b>	<b>100.0%</b>	<b>\$19,871</b>
Total Lump Sum Medical	9	4.5%	---	\$66,222	1.3%	---	\$7,358
Lump Sum Release Indemnity	97	48.3%	---	780,501	14.9%	---	8,046
Lump Sum Release Medical	92	45.8%	---	824,946	15.8%	---	8,967
<b>TOTAL</b>	<b>201</b>	<b>100.0%</b>	<b>---</b>	<b>\$5,228,535</b>	<b>100.0%</b>	<b>---</b>	<b>\$26,013</b>

Vocational Rehabilitation Payments on Back Claims Only

Indemnity Payment Type	Count	% Of 132		Paid Indemnity	% Of Total	Average Indemnity
		Cases				
Voc Rehab Evaluation Expense	129	97.7%		\$533,839	78.3%	\$4,138
Voc Rehab Maintenance Benefit	17	12.9%		33,546	4.9%	1,973
Voc Rehab Education Expense	5	3.8%		8,117	1.2%	1,623
Other Voc Rehab Expenses	25	18.9%		106,282	15.6%	4,251
<b>TOTAL</b>	<b>132</b>	<b>100.0%</b>		<b>\$681,784</b>	<b>100.0%</b>	<b>\$5,165</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Medical Payments on Back Claims Only

Primary Medical Provider	Count	% Of 282 Cases	Paid Medical	% Of Total	Average Medical
Non-Surgical MD	202	71.6%	\$628,287	13.0%	\$3,110
Surgical MD	51	18.1%	177,995	3.7%	3,490
Orthopedist	94	33.3%	125,277	2.6%	1,333
Osteopath	7	2.5%	8,036	0.2%	1,148
Chiropractor	129	45.7%	909,997	18.9%	7,054
Psychologist	19	6.7%	59,411	1.2%	3,127
Mental Health Practitioner	5	1.8%	31,534	0.7%	6,307
Podiatrist	1	0.4%	2,120	0.0%	2,120
<b>Other Medical Providers</b>					
Physical Therapy	195	69.1%	1,226,023	25.4%	6,287
Pain Rehab./Work Hardening	36	12.8%	129,386	2.7%	3,594
Acupuncturist	18	6.4%	47,853	1.0%	2,659
Massage Therapist	56	19.9%	193,336	4.0%	3,452
IME's	192	68.1%	217,939	4.5%	1,135
Hospital	103	36.5%	369,119	7.7%	3,584
Prescriptions	124	44.0%	122,241	2.5%	986
Housekeeping	1	0.4%	376	0.0%	376
Home Modification Equipment	1	0.4%	4,282	0.1%	4,282
Prosthetics	6	2.1%	2,128	0.0%	355
Funeral Expenses	0	0.0%	0	0.0%	0
Other Medical Payments	199	70.6%	522,537	10.8%	2,626
Reserve Future Payments	4	1.4%	45,968	1.0%	11,492
<b>TOTAL</b>	<b>282</b>	<b>100.0%</b>	<b>\$4,823,845</b>	<b>100.0%</b>	<b>\$17,106</b>

Claims with Indemnity Payments :

Attorney Involvement	Count	% Of Total	Paid Indemnity	% Of Total	Average Indemnity
Claimant Only	65	23.2%	\$2,411,225	24.2%	\$37,096
Insurer Only	27	9.6%	907,134	9.1%	33,598
Claimant & Insurer	60	21.4%	3,184,747	31.9%	53,079
No Attorney	98	35.0%	2,476,737	24.8%	25,273
Unknown	30	10.7%	999,708	10.0%	33,324
<b>TOTAL</b>	<b>280</b>	<b>100.0%</b>	<b>\$9,979,551</b>	<b>100.0%</b>	<b>\$35,641</b>

Claims with Medical Payments :

Attorney Involvement	Count	% Of Total	Paid Medical	% Of Total	Average Medical
Claimant Only	65	23.0%	\$1,337,013	23.4%	\$20,569
Insurer Only	27	9.6%	538,635	9.4%	19,949
Claimant & Insurer	60	21.3%	1,571,125	27.5%	26,185
No Attorney	100	35.5%	1,682,375	29.4%	16,824
Unknown	30	10.6%	585,865	10.3%	19,529
<b>TOTAL</b>	<b>282</b>	<b>100.0%</b>	<b>\$5,715,013</b>	<b>100.0%</b>	<b>\$20,266</b>

Claims with Indemnity and/or Medical Payments :

Attorney Involvement	Count	% Of Total	Indemnity & Medical	% Of Total	Average Indemnity & Medical
Claimant Only	65	23.0%	\$3,748,238	23.9%	\$57,665
Insurer Only	27	9.6%	1,445,769	9.2%	53,547
Claimant & Insurer	60	21.3%	4,755,872	30.3%	79,265
No Attorney	100	35.5%	4,159,112	26.5%	41,591
Unknown	30	10.6%	1,585,573	10.1%	52,852
<b>TOTAL</b>	<b>282</b>	<b>100.0%</b>	<b>\$15,694,564</b>	<b>100.0%</b>	<b>\$55,654</b>

Attorney Involvement -- Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	124	79.5%	\$8,153,869	\$65,757
11-30	16	10	85.9	729,458	72,946
31-180	68	14	94.9	962,568	68,755
181-365	299	2	96.2	154,390	77,195
366-730	413	5	99.4	328,445	65,689
731+	1,023	1	100.0	60,884	60,884
TOTAL	32	156	100.0%	\$10,389,614	\$66,600

No Attorney Involvement -- Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	77	87.5%	\$3,098,124	\$40,235
11-30	15	4	92.0	98,036	24,509
31-180	100	4	96.6	221,059	55,265
181-365	0	0	96.6	0	0
366-730	449	1	97.7	56,496	56,496
731+	1,244	2	100.0	82,566	41,283
TOTAL	41	88	100.0%	\$3,556,281	\$40,412

Unknown Attorney Involvement -- Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	17	94.4%	\$746,639	\$43,920
11-30	0	0	94.4	0	0
31-180	49	1	100.0	162,519	162,519
181-365	0	0	100.0	0	0
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	6	18	100.0%	\$909,158	\$50,509

Total -- Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	218	83.2%	\$11,998,632	\$55,040
11-30	16	14	88.5	827,494	59,107
31-180	74	19	95.8	1,346,146	70,850
181-365	299	2	96.6	154,390	77,195
366-730	419	6	98.9	384,941	64,157
731+	1,170	3	100.0	143,450	47,817
TOTAL	33	262	100.0%	\$14,855,053	\$56,699

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	131	82.4%	\$8,417,690	\$64,257
11-30	17	14	91.2	1,034,471	73,891
31-180	49	11	98.1	657,310	59,755
181-365	283	1	98.7	132,255	132,255
366-730	431	1	99.4	58,098	58,098
731+	735	1	100.0	75,328	75,328
<b>TOTAL</b>	<b>16</b>	<b>159</b>	<b>100.0%</b>	<b>\$10,375,152</b>	<b>\$65,253</b>

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	80	82.5%	\$3,319,782	\$41,497
11-30	17	12	94.8	401,830	33,486
31-180	38	3	97.9	218,901	72,967
181-365	0	0	97.9	0	0
366-730	409	2	100.0	83,457	41,729
731+	0	0	100.0	0	0
<b>TOTAL</b>	<b>13</b>	<b>97</b>	<b>100.0%</b>	<b>\$4,023,970</b>	<b>\$41,484</b>

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	18	94.7%	\$786,695	\$43,705
11-30	17	1	100.0	162,519	162,519
31-180	0	0	100.0	0	0
181-365	0	0	100.0	0	0
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
<b>TOTAL</b>	<b>4</b>	<b>19</b>	<b>100.0%</b>	<b>\$949,214</b>	<b>\$49,959</b>

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	229	83.3%	\$12,524,167	\$54,691
11-30	17	27	93.1	1,598,820	59,216
31-180	47	14	98.2	876,211	62,587
181-365	283	1	98.5	132,255	132,255
366-730	416	3	99.6	141,555	47,185
731+	735	1	100.0	75,328	75,328
<b>TOTAL</b>	<b>14</b>	<b>275</b>	<b>100.0%</b>	<b>\$15,348,336</b>	<b>\$55,812</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Reported to Employer

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	130	82.3%	\$8,496,080	\$65,354
11-30	17	13	90.5	1,099,353	84,566
31-180	56	11	97.5	604,322	54,938
181-365	213	2	98.7	49,488	24,744
366-730	468	2	100.0	64,143	32,072
731+	0	0	100.0	0	0
TOTAL	15	158	100.0%	\$10,313,386	\$65,275

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	87	88.8%	\$3,696,379	\$42,487
11-30	21	7	95.9	241,375	34,482
31-180	68	3	99.0	133,525	44,508
181-365	0	0	99.0	0	0
366-730	372	1	100.0	31,063	31,063
731+	0	0	100.0	0	0
TOTAL	9	98	100.0%	\$4,102,342	\$41,861

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	3	16	80.0%	\$648,580	\$40,536
11-30	19	3	95.0	300,634	100,211
31-180	41	1	100.0	33,354	33,354
181-365	0	0	100.0	0	0
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	7	20	100.0%	\$982,568	\$49,128

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	233	84.4%	\$12,841,039	\$55,112
11-30	19	23	92.8	1,641,362	71,364
31-180	58	15	98.2	771,201	51,413
181-365	213	2	98.9	49,488	24,744
366-730	436	3	100.0	95,206	31,735
731+	0	0	100.0	0	0
TOTAL	12	276	100.0%	\$15,398,296	\$55,791

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	48	30.0%	\$3,380,767	\$70,433
11-30	18	67	71.9	4,334,561	64,695
31-180	65	37	95.0	2,398,329	64,820
181-365	235	3	96.9	84,106	28,035
366-730	498	3	98.8	137,740	45,913
731+	1,447	2	100.0	72,548	36,274
TOTAL	56	160	100.0%	\$10,408,051	\$65,050

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	36	36.4%	\$1,684,391	\$46,789
11-30	19	44	80.8	1,814,845	41,246
31-180	55	15	96.0	434,821	28,988
181-365	276	2	98.0	40,546	20,273
366-730	456	1	99.0	56,496	56,496
731+	2,464	1	100.0	96,964	96,964
TOTAL	54	99	100.0%	\$4,128,063	\$41,698

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	7	6	30.0%	\$269,489	\$44,915
11-30	16	10	80.0	413,203	41,320
31-180	87	2	90.0	184,164	92,082
181-365	0	0	90.0	0	0
366-730	0	0	90.0	0	0
731+	1,536	2	100.0	115,712	57,856
TOTAL	172	20	100.0%	\$982,568	\$49,128

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	90	32.3%	\$5,334,647	\$59,274
11-30	18	121	75.6	6,562,609	54,236
31-180	63	54	95.0	3,017,314	55,876
181-365	251	5	96.8	124,652	24,930
366-730	488	4	98.2	194,236	48,559
731+	1,686	5	100.0	285,224	57,045
TOTAL	64	279	100.0%	\$15,518,682	\$55,623

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	40	27.2%	\$3,023,792	\$75,595
11-30	17	59	67.3	3,436,273	58,242
31-180	71	35	91.2	2,278,348	65,096
181-365	246	4	93.9	173,608	43,402
366-730	426	6	98.0	433,124	72,187
731+	1,297	3	100.0	146,991	48,997
TOTAL	76	147	100.0%	\$9,492,136	\$64,572

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	31	34.4%	\$1,457,994	\$47,032
11-30	20	36	74.4	1,277,407	35,484
31-180	62	17	93.3	695,290	40,899
181-365	264	3	96.7	137,641	45,880
366-730	456	1	97.8	56,496	56,496
731+	1,970	2	100.0	126,237	63,119
TOTAL	79	90	100.0%	\$3,751,065	\$41,679

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	7	4	22.2%	\$184,182	\$46,046
11-30	19	9	72.2	348,330	38,703
31-180	88	3	88.9	228,158	76,053
181-365	0	0	88.9	0	0
366-730	0	0	88.9	0	0
731+	1,536	2	100.0	115,712	57,856
TOTAL	196	18	100.0%	\$876,382	\$48,688

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	75	29.4%	\$4,665,968	\$62,213
11-30	18	104	70.2	5,062,010	48,673
31-180	69	55	91.8	3,201,796	58,214
181-365	254	7	94.5	311,249	44,464
366-730	430	7	97.3	489,620	69,946
731+	1,557	7	100.0	388,940	55,563
TOTAL	85	255	100.0%	\$14,119,583	\$55,371

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date of First Indemnity Payment

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0–10	6	28	17.8%	\$1,573,859	\$56,209
11–30	19	50	49.7	3,543,725	70,875
31–180	78	58	86.6	3,873,055	66,777
181–365	290	8	91.7	458,840	57,355
366–730	495	9	97.5	575,002	63,889
731+	1,790	4	100.0	355,264	88,816
<b>TOTAL</b>	<b>124</b>	<b>157</b>	<b>100.0%</b>	<b>\$10,379,745</b>	<b>\$66,113</b>

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0–10	7	14	15.6%	\$588,099	\$42,007
11–30	19	41	61.1	1,829,798	44,629
31–180	70	25	88.9	752,731	30,109
181–365	251	3	92.2	199,663	66,554
366–730	504	3	95.6	85,519	28,506
731+	1,074	4	100.0	159,848	39,962
<b>TOTAL</b>	<b>102</b>	<b>90</b>	<b>100.0%</b>	<b>\$3,615,658</b>	<b>\$40,174</b>

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0–10	8	3	15.8%	\$122,363	\$40,788
11–30	22	10	68.4	507,124	50,712
31–180	70	5	94.7	279,671	55,934
181–365	0	0	94.7	0	0
366–730	0	0	94.7	0	0
731+	1,799	1	100.0	33,354	33,354
<b>TOTAL</b>	<b>126</b>	<b>19</b>	<b>100.0%</b>	<b>\$942,512</b>	<b>\$49,606</b>

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0–10	6	45	16.9%	\$2,284,321	\$50,763
11–30	19	101	54.9	5,880,647	58,224
31–180	75	88	88.0	4,905,457	55,744
181–365	280	11	92.1	658,503	59,864
366–730	497	12	96.6	660,521	55,043
731+	1,473	9	100.0	548,466	60,941
<b>TOTAL</b>	<b>117</b>	<b>266</b>	<b>100.0%</b>	<b>\$14,937,915</b>	<b>\$56,158</b>

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	19	16.1%	\$1,320,461	\$69,498
11-30	23	16	29.7	814,520	50,908
31-180	91	31	55.9	1,820,850	58,737
181-365	285	26	78.0	1,199,571	46,137
366-730	503	19	94.1	1,274,400	67,074
731+	991	7	100.0	722,328	103,190
TOTAL	230	118	100.0%	\$7,152,130	\$60,611

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	10	12.2%	\$630,096	\$63,010
11-30	19	21	37.8	765,004	36,429
31-180	86	31	75.6	1,065,096	34,358
181-365	240	10	87.8	346,452	34,645
366-730	525	7	96.3	400,665	57,238
731+	1,110	3	100.0	126,736	42,245
TOTAL	153	82	100.0%	\$3,334,049	\$40,659

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	3	20.0%	\$73,989	\$24,663
11-30	20	3	40.0	57,129	19,043
31-180	90	4	66.7	154,245	38,561
181-365	303	1	73.3	41,313	41,313
366-730	494	3	93.3	188,171	62,724
731+	853	1	100.0	55,757	55,757
TOTAL	205	15	100.0%	\$570,604	\$38,040

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	32	14.9%	\$2,024,546	\$63,267
11-30	21	40	33.5	1,636,653	40,916
31-180	89	66	64.2	3,040,191	46,064
181-365	273	37	81.4	1,587,336	42,901
366-730	507	29	94.9	1,863,236	64,250
731+	1,011	11	100.0	904,821	82,256
TOTAL	199	215	100.0%	\$11,056,783	\$51,427

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	22	2	1.6	42,021	21,011
31-180	138	7	7.1	257,554	36,793
181-365	302	17	20.6	793,332	46,667
366-730	534	52	61.9	3,494,135	67,195
731+	1,228	48	100.0	3,794,246	79,047
<b>TOTAL</b>	<b>737</b>	<b>126</b>	<b>100.0%</b>	<b>\$8,381,288</b>	<b>\$66,518</b>

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	1	1	1.1%	\$19,640	\$19,640
11-30	24	3	4.5	64,813	21,604
31-180	121	9	14.8	430,834	47,870
181-365	273	26	44.3	1,189,732	45,759
366-730	504	33	81.8	1,338,789	40,569
731+	1,289	16	100.0	566,780	35,424
<b>TOTAL</b>	<b>517</b>	<b>88</b>	<b>100.0%</b>	<b>\$3,610,588</b>	<b>\$41,029</b>

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	1	7.7%	\$55,757	\$55,757
11-30	29	1	15.4	579	579
31-180	32	1	23.1	15,113	15,113
181-365	259	2	38.5	123,624	61,812
366-730	469	4	69.2	134,511	33,628
731+	955	4	100.0	199,526	49,882
<b>TOTAL</b>	<b>483</b>	<b>13</b>	<b>100.0%</b>	<b>\$529,110</b>	<b>\$40,701</b>

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	5	2	0.9%	\$75,397	\$37,699
11-30	24	6	3.5	107,413	17,902
31-180	122	17	11.0	703,501	41,382
181-365	283	45	30.8	2,106,688	46,815
366-730	520	89	70.0	4,967,435	55,814
731+	1,226	68	100.0	4,560,552	67,067
<b>TOTAL</b>	<b>637</b>	<b>227</b>	<b>100.0%</b>	<b>\$12,520,986</b>	<b>\$55,159</b>

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	21	5	26.3	392,198	78,440
31-180	75	7	63.2	487,898	69,700
181-365	191	2	73.7	37,298	18,649
366-730	544	2	84.2	97,402	48,701
731+	1,252	3	100.0	278,351	92,784
TOTAL	308	19	100.0%	\$1,293,147	\$68,060

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	19	1	33.3	26,961	26,961
31-180	62	2	100.0	44,749	22,375
181-365	0	0	100.0	0	0
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	48	3	100.0%	\$71,710	\$23,903

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	0	0	0.0	0	0
TOTAL	0	0	0.0%	\$0	\$0

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	21	6	27.3	419,159	69,860
31-180	72	9	68.2	532,647	59,183
181-365	191	2	77.3	37,298	18,649
366-730	544	2	86.4	97,402	48,701
731+	1,252	3	100.0	278,351	92,784
TOTAL	273	22	100.0%	\$1,364,857	\$62,039

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	1	2.3%	\$158,287	\$158,287
11-30	11	1	4.7	136,571	136,571
31-180	76	7	20.9	408,782	58,397
181-365	268	7	37.2	322,550	46,079
366-730	503	12	65.1	783,697	65,308
731+	1,469	15	100.0	989,834	65,989
TOTAL	709	43	100.0%	\$2,799,721	\$65,110

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	60	1	8.3	97,095	97,095
181-365	227	1	16.7	12,679	12,679
366-730	499	4	50.0	179,583	44,896
731+	1,455	6	100.0	167,429	27,905
TOTAL	918	12	100.0%	\$456,786	\$38,066

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	353	1	33.3	38,623	38,623
366-730	424	1	66.7	21,645	21,645
731+	860	1	100.0	64,920	64,920
TOTAL	546	3	100.0%	\$125,188	\$41,729

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	1	1.7%	\$158,287	\$158,287
11-30	11	1	3.4	136,571	136,571
31-180	74	8	17.2	505,877	63,235
181-365	273	9	32.8	373,852	41,539
366-730	497	17	62.1	984,925	57,937
731+	1,437	22	100.0	1,222,183	55,554
TOTAL	744	58	100.0%	\$3,381,695	\$58,305

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	107	4	7.1	220,545	55,136
181-365	261	8	21.4	625,938	78,242
366-730	524	22	60.7	1,321,273	60,058
731+	1,442	22	100.0	1,336,415	60,746
TOTAL	817	56	100.0%	\$3,504,171	\$62,574

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	256	2	10.0	119,046	59,523
366-730	562	5	35.0	221,119	44,224
731+	1,349	13	100.0	634,860	48,835
TOTAL	1,043	20	100.0%	\$975,025	\$48,751

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	547	6	60.0	191,565	31,928
731+	1,202	4	100.0	344,407	86,102
TOTAL	809	10	100.0%	\$535,972	\$53,597

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	107	4	4.7	220,545	55,136
181-365	260	10	16.3	744,984	74,498
366-730	534	33	54.7	1,733,957	52,544
731+	1,386	39	100.0	2,315,682	59,376
TOTAL	869	86	100.0%	\$5,015,168	\$58,316

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	122	4	7.8	253,037	63,259
181-365	283	4	15.7	160,482	40,121
366-730	526	21	56.9	1,335,245	63,583
731+	1,551	22	100.0	1,332,510	60,569
TOTAL	917	51	100.0%	\$3,081,274	\$60,417

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	299	2	9.5	119,046	59,523
366-730	569	6	38.1	154,039	25,673
731+	1,309	13	100.0	556,915	42,840
TOTAL	1,001	21	100.0%	\$830,000	\$39,524

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	547	5	62.5	196,120	39,224
731+	1,289	3	100.0	181,888	60,629
TOTAL	826	8	100.0%	\$378,008	\$47,251

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	122	4	5.0	253,037	63,259
181-365	288	6	12.5	279,528	46,588
366-730	537	32	52.5	1,685,404	52,669
731+	1,448	38	100.0	2,071,313	54,508
TOTAL	930	80	100.0%	\$4,289,282	\$53,616

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	262	1	10.0	6,686	6,686
366-730	639	1	20.0	27,509	27,509
731+	1,474	8	100.0	530,180	66,273
TOTAL	1,269	10	100.0%	\$564,375	\$56,438

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	1,457	1	100.0	62,926	62,926
TOTAL	1,457	1	100.0%	\$62,926	\$62,926

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	1,081	1	100.0	34,610	34,610
TOTAL	1,081	1	100.0%	\$34,610	\$34,610

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	262	1	8.3	6,686	6,686
366-730	639	1	16.7	27,509	27,509
731+	1,433	10	100.0	627,716	62,772
TOTAL	1,269	12	100.0%	\$661,911	\$55,159

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	289	1	8.3	6,686	6,686
366-730	666	4	41.7	222,200	55,550
731+	1,984	7	100.0	720,716	102,959
<b>TOTAL</b>	<b>1,403</b>	<b>12</b>	<b>100.0%</b>	<b>\$949,602</b>	<b>\$79,134</b>

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	1,485	1	100.0	62,926	62,926
<b>TOTAL</b>	<b>1,485</b>	<b>1</b>	<b>100.0%</b>	<b>\$62,926</b>	<b>\$62,926</b>

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	1,515	1	100.0	34,610	34,610
<b>TOTAL</b>	<b>1,515</b>	<b>1</b>	<b>100.0%</b>	<b>\$34,610</b>	<b>\$34,610</b>

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	289	1	7.1	6,686	6,686
366-730	666	4	35.7	222,200	55,550
731+	1,876	9	100.0	818,252	90,917
<b>TOTAL</b>	<b>1,417</b>	<b>14</b>	<b>100.0%</b>	<b>\$1,047,138</b>	<b>\$74,796</b>

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	357	1	4.8	43,023	43,023
366-730	608	5	28.6	409,536	81,907
731+	1,469	15	100.0	1,400,949	93,397
TOTAL	1,211	21	100.0%	\$1,853,508	\$88,262

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	1,021	4	100.0	202,278	50,570
TOTAL	1,021	4	100.0%	\$202,278	\$50,570

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	0	0	0.0	0	0
TOTAL	0	0	0.0%	\$0	\$0

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	357	1	4.0	43,023	43,023
366-730	608	5	24.0	409,536	81,907
731+	1,375	19	100.0	1,603,227	84,380
TOTAL	1,181	25	100.0%	\$2,055,786	\$82,231

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	20	5	22.7	470,851	94,170
31-180	75	12	77.3	753,651	62,804
181-365	210	2	86.4	37,298	18,649
366-730	544	2	95.5	97,402	48,701
731+	1,899	1	100.0	158,287	158,287
TOTAL	200	22	100.0%	\$1,517,489	\$68,977

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	19	1	25.0	26,961	26,961
31-180	54	3	100.0	50,876	16,959
181-365	0	0	100.0	0	0
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	46	4	100.0%	\$77,837	\$19,459

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	0	0	0.0	0	0
TOTAL	0	0	0.0%	\$0	\$0

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	20	6	23.1	497,812	82,969
31-180	71	15	80.8	804,527	53,635
181-365	210	2	88.5	37,298	18,649
366-730	544	2	96.2	97,402	48,701
731+	1,899	1	100.0	158,287	158,287
TOTAL	176	26	100.0%	\$1,595,326	\$61,359

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Claim Closed

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	335	2	1.2	74,587	37,294
366-730	576	39	25.3	2,053,421	52,652
731+	1,567	121	100.0	8,424,876	69,627
TOTAL	1,313	162	100.0%	\$10,552,884	\$65,141

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	86	1	1.0	3,394	3,394
181-365	291	11	12.0	511,091	46,463
366-730	571	41	53.0	1,664,486	40,597
731+	1,360	47	100.0	1,980,141	42,131
TOTAL	906	100	100.0%	\$4,159,112	\$41,591

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	59	1	5.0	579	579
181-365	316	1	10.0	41,266	41,266
366-730	642	5	35.0	263,752	52,750
731+	1,350	13	100.0	676,971	52,075
TOTAL	1,057	20	100.0%	\$982,568	\$49,128

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	73	2	0.7	3,973	1,987
181-365	299	14	5.7	626,944	44,782
366-730	578	85	35.8	3,981,659	46,843
731+	1,498	181	100.0	11,081,988	61,226
TOTAL	1,151	282	100.0%	\$15,694,564	\$55,654

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	3	2.8%	\$508,299	\$169,433
11-30	26	6	8.3	625,598	104,266
31-180	101	31	36.7	1,870,435	60,337
181-365	270	28	62.4	1,600,831	57,173
366-730	513	23	83.5	1,338,914	58,214
731+	1,044	18	100.0	1,099,635	61,091
<b>TOTAL</b>	<b>380</b>	<b>109</b>	<b>100.0%</b>	<b>\$7,043,712</b>	<b>\$64,621</b>

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	335	2	100.0	219,933	109,967
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
<b>TOTAL</b>	<b>335</b>	<b>2</b>	<b>100.0%</b>	<b>\$219,933</b>	<b>\$109,967</b>

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	282	2	100.0	82,617	41,309
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
<b>TOTAL</b>	<b>282</b>	<b>2</b>	<b>100.0%</b>	<b>\$82,617</b>	<b>\$41,309</b>

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	3	2.7%	\$508,299	\$169,433
11-30	26	6	8.0	625,598	104,266
31-180	101	31	35.4	1,870,435	60,337
181-365	275	32	63.7	1,903,381	59,481
366-730	513	23	84.1	1,338,914	58,214
731+	1,044	18	100.0	1,099,635	61,091
<b>TOTAL</b>	<b>378</b>	<b>113</b>	<b>100.0%</b>	<b>\$7,346,262</b>	<b>\$65,011</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Injury to Date Insurer Attorney Retained

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	20	1	1.5	158,287	158,287
31-180	68	5	8.8	494,390	98,878
181-365	309	7	19.1	286,549	40,936
366-730	555	24	54.4	1,498,856	62,452
731+	1,216	31	100.0	2,373,461	76,563
TOTAL	787	68	100.0%	\$4,811,543	\$70,758

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	0	0	0.0	0	0
TOTAL	0	0	0.0%	\$0	\$0

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	0	0	0.0	0	0
181-365	0	0	0.0	0	0
366-730	0	0	0.0	0	0
731+	0	0	0.0	0	0
TOTAL	0	0	0.0%	\$0	\$0

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	20	1	1.5	158,287	158,287
31-180	68	5	8.8	494,390	98,878
181-365	309	7	19.1	286,549	40,936
366-730	555	24	54.4	1,498,856	62,452
731+	1,216	31	100.0	2,373,461	76,563
TOTAL	787	68	100.0%	\$4,811,543	\$70,758

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	34	22.8%	\$2,075,352	\$61,040
11-30	19	50	56.4	3,577,382	71,548
31-180	79	47	87.9	3,067,778	65,272
181-365	293	6	91.9	261,701	43,617
366-730	496	8	97.3	555,633	69,454
731+	1,663	4	100.0	355,264	88,816
TOTAL	115	149	100.0%	\$9,893,110	\$66,397

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	18	20.7%	\$708,225	\$39,346
11-30	20	41	67.8	1,895,737	46,237
31-180	76	19	89.7	559,207	29,432
181-365	282	2	92.0	119,289	59,645
366-730	560	4	96.6	127,650	31,913
731+	1,185	3	100.0	117,717	39,239
TOTAL	100	87	100.0%	\$3,527,825	\$40,550

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	5	26.3%	\$219,834	\$43,967
11-30	20	9	73.7	448,824	49,869
31-180	71	4	94.7	240,500	60,125
181-365	0	0	94.7	0	0
366-730	0	0	94.7	0	0
731+	1,758	1	100.0	33,354	33,354
TOTAL	119	19	100.0%	\$942,512	\$49,606

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	57	22.4%	\$3,003,411	\$52,691
11-30	19	100	61.6	5,921,943	59,219
31-180	77	70	89.0	3,867,485	55,250
181-365	290	8	92.2	380,990	47,624
366-730	517	12	96.9	683,283	56,940
731+	1,496	8	100.0	506,335	63,292
TOTAL	110	255	100.0%	\$14,363,447	\$56,327

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Report to Insurer to Date of First Indemnity Payment

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	63	47.4%	\$4,172,401	\$66,229
11-30	21	25	66.2	2,093,068	83,723
31-180	79	27	86.5	1,612,783	59,733
181-365	251	8	92.5	431,514	53,939
366-730	487	6	97.0	434,597	72,433
731+	1,590	4	100.0	355,264	88,816
TOTAL	107	133	100.0%	\$9,099,627	\$68,418

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	45	57.0%	\$1,714,339	\$38,096
11-30	17	15	75.9	666,954	44,464
31-180	79	12	91.1	419,024	34,919
181-365	254	1	92.4	97,095	97,095
366-730	550	3	96.2	71,154	23,718
731+	1,169	3	100.0	117,717	39,239
TOTAL	86	79	100.0%	\$3,086,283	\$39,067

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	9	52.9%	\$407,083	\$45,231
11-30	15	5	82.4	348,268	69,654
31-180	46	2	94.1	56,336	28,168
181-365	0	0	94.1	0	0
366-730	419	1	100.0	33,354	33,354
731+	0	0	100.0	0	0
TOTAL	37	17	100.0%	\$845,041	\$49,708

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	4	117	51.1%	\$6,293,823	\$53,793
11-30	19	45	70.7	3,108,290	69,073
31-180	78	41	88.6	2,088,143	50,930
181-365	251	9	92.6	528,609	58,734
366-730	499	10	96.9	539,105	53,911
731+	1,410	7	100.0	472,981	67,569
TOTAL	95	229	100.0%	\$13,030,951	\$56,904

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	40	26.1%	\$2,451,973	\$61,299
11-30	18	50	58.8	3,332,935	66,659
31-180	74	48	90.2	3,351,540	69,824
181-365	281	8	95.4	574,604	71,826
366-730	464	5	98.7	236,177	47,235
731+	2,000	2	100.0	273,260	136,630
TOTAL	87	153	100.0%	\$10,220,489	\$66,801

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	23	26.7%	\$910,684	\$39,595
11-30	20	41	74.4	1,906,507	46,500
31-180	65	20	97.7	572,873	28,644
181-365	281	2	100.0	119,289	59,645
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	33	86	100.0%	\$3,509,353	\$40,806

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	7	5	27.8%	\$204,118	\$40,824
11-30	22	10	83.3	627,059	62,706
31-180	79	3	100.0	77,981	25,994
181-365	0	0	100.0	0	0
366-730	0	0	100.0	0	0
731+	0	0	100.0	0	0
TOTAL	27	18	100.0%	\$909,158	\$50,509

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	6	68	26.5%	\$3,566,775	\$52,453
11-30	19	101	65.8	5,866,501	58,084
31-180	72	71	93.4	4,002,394	56,372
181-365	281	10	97.3	693,893	69,389
366-730	464	5	99.2	236,177	47,235
731+	2,000	2	100.0	273,260	136,630
TOTAL	64	257	100.0%	\$14,639,000	\$56,961

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	20	2	1.7	42,021	21,011
31-180	136	7	7.5	257,554	36,793
181-365	295	17	21.7	782,977	46,057
366-730	531	49	62.5	3,349,281	68,353
731+	1,207	45	100.0	3,679,609	81,769
TOTAL	719	120	100.0%	\$8,111,442	\$67,595

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	18	2	2.7	1,887	944
31-180	116	9	14.9	430,834	47,870
181-365	267	23	45.9	862,234	37,488
366-730	505	28	83.8	1,181,272	42,188
731+	1,341	12	100.0	448,964	37,414
TOTAL	506	74	100.0%	\$2,925,191	\$39,530

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	1	8.3%	\$55,757	\$55,757
11-30	26	2	25.0	15,692	7,846
31-180	0	0	25.0	0	0
181-365	254	2	41.7	123,624	61,812
366-730	466	4	75.0	134,511	33,628
731+	819	3	100.0	166,172	55,391
TOTAL	408	12	100.0%	\$495,756	\$41,313

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	9	1	0.5%	\$55,757	\$55,757
11-30	21	6	3.4	59,600	9,933
31-180	125	16	11.2	688,388	43,024
181-365	278	42	31.6	1,768,835	42,115
366-730	519	81	70.9	4,665,064	57,593
731+	1,214	60	100.0	4,294,745	71,579
TOTAL	625	206	100.0%	\$11,532,389	\$55,982

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Lag Time in Days from Date of Maximum Medical Improvement to Date Claim Closed

Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	5	4.0%	\$265,386	\$53,077
11-30	0	0	4.0	0	0
31-180	123	31	28.8	2,399,350	77,398
181-365	266	31	53.6	2,032,397	65,561
366-730	537	32	79.2	2,288,696	71,522
731+	1,539	26	100.0	1,352,415	52,016
TOTAL	554	125	100.0%	\$8,338,244	\$66,706

No Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	0	0	0.0	0	0
31-180	109	35	40.2	1,296,888	37,054
181-365	247	23	66.7	860,746	37,424
366-730	502	20	89.7	909,640	45,482
731+	1,444	9	100.0	482,576	53,620
TOTAL	374	87	100.0%	\$3,549,850	\$40,803

Unknown Attorney Involvement – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	0	0	0.0%	\$0	\$0
11-30	30	1	7.7	579	579
31-180	117	2	23.1	107,908	53,954
181-365	222	3	46.2	93,198	31,066
366-730	419	2	61.5	106,233	53,117
731+	1,442	5	100.0	221,192	44,238
TOTAL	690	13	100.0%	\$529,110	\$40,701

Total – Back Claims Only

Lag Time (Days)	Average Lag (Days)	Count	Cumulative Percentage of Counts	Paid Medical & Indemnity	Average Medical & Indemnity
0-10	2	5	2.2%	\$265,386	\$53,077
11-30	30	1	2.7	579	579
31-180	116	68	32.9	3,804,146	55,943
181-365	256	57	58.2	2,986,341	52,392
366-730	520	54	82.2	3,304,569	61,196
731+	1,506	40	100.0	2,056,183	51,405
TOTAL	492	225	100.0%	\$12,417,204	\$55,188

## **SECTION F - ANALYSES BY IMPAIRMENT RATING**

This section summarizes the sample data by level of impairment. The impairment ratings used follow the American Medical Association (AMA) guidelines for impairment ratings. In the event that a claim contained two or more conflicting ratings, the following defines which rating was used:

- (1) Cases closed by admission used the final rating that was admitted to by the insurer.
- (2) Cases closed by order used the rating issued by the administrative law judge, if available; otherwise the rating issued by the treating physician was used.
- (3) Cases closed by negotiated settlement used the rating issued by the authorized treating physician.

These guidelines were followed in order to standardize the ratings given on each case.

Two types of impairment ratings may be issued on a claim for permanent partial disability: scheduled or unscheduled. An unscheduled rating was stated in working units and can be thought of as percentage of a "whole person" rating. A scheduled rating will be stated as a percentage of loss of use of the part of the body as described on the schedule. Table 1, depicting ratings for scheduled injuries, is included in Section H.

The following table summarizes the counts and total costs for the 1,000 claims included in the Study by type of rating:

Scheduled Rating		Unscheduled Rating	
Count	Average	Count	Average
419	\$33,459	452	\$52,396

Exhibit XXIII displays scheduled rating claims with a type of rating code equal to 1 (data entry field 114). Counts, total indemnity and medical costs, and average costs are determined . An average rating by scheduled body part is also illustrated.

The remaining exhibits in this section pertain to unscheduled rating claims with a type of rating code equal to 2 and with no scheduled rating body part code (data entry field 115).

Exhibit XXIV summarizes the unscheduled rating claims (carrying impairment ratings stated in working units). These claims are grouped by part of body injured and percentage rating given. Counts, costs, and average costs are displayed with costs and averages split into indemnity, medical, and totals. "Percentage of Total" columns are determined on all count and cost exhibits in order to give some indication of the distribution of claims by impairment rating issued. An average rating is also given for each body part group and in total.

Exhibit XXV, Page 1 illustrates counts, costs, and average costs by the impairment rating issued on back claims. An average rating weighted on counts is also given. The minimum

total case cost, and the maximum total case cost by impairment percentage are determined. Page 2 displays this same breakdown for all claims.

Exhibit XXVI is similar to Exhibit XXV, however, a further breakdown by attorney involvement is illustrated. This exhibit summarizes all claims on Pages 1 - 3 and back claims only on Pages 4 - 6. The breakdown by attorney involvement for scheduled injuries is illustrated in Exhibit XXIII, Pages 2 - 4.

Exhibit XXVII depicts again the same summary as Exhibit XXVI, but the impairment ratings are grouped into the following categories; (1) 1%-4%; (2) 5%; (3) 6%-9%; (4) 10%, (5) 11%-15%; (6) 16%-25%; and (7) 26%-100%. Claims coded with a zero impairment rating have been excluded.

To summarize, this section analyzes those claims coded with either a scheduled or an unscheduled impairment rating.

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Impairment Rating by Scheduled Body Part Injured

Scheduled Body Part Injured	Indemnity & Medical Counts	Average Rating	Indemnity & Medical Payments	Average Indemnity & Medical	Indemnity Payments	Average Indemnity	Medical Payments	Average Medical
Unknown	118	12.9	\$3,587,255	\$30,400	\$2,398,087	\$20,323	\$1,189,168	\$10,078
Arm at Shoulder	41	10.8	1,619,284	39,495	1,080,396	26,351	538,888	13,144
Forearm at elbow	14	8.1	359,946	25,710	234,245	16,732	125,701	8,979
Hand at Wrist	56	11.0	1,707,642	30,494	1,224,376	21,864	483,266	8,630
Thumb and Metacarpal Bone	3	6.0	24,047	8,016	14,562	4,854	9,485	3,162
Thumb at Proximal Joint	3	38.0	116,845	38,948	84,052	28,017	32,793	10,931
Thumb at Second or Distal Joint	8	4.9	44,904	5,613	30,313	3,789	14,591	1,824
Index Finger and Metacarpal Bone	2	14.0	7,981	3,991	4,933	2,467	3,048	1,524
Index Finger at Proximal Joint	6	41.8	93,317	15,553	66,453	11,076	26,864	4,477
Index Finger at Second joint	2	9.0	5,267	2,634	4,418	2,209	849	425
Index Finger at Distal Joint	6	6.0	11,660	1,943	7,170	1,195	4,490	748
Second Finger and Metacarpal Bone	1	0.0	465	465	0	0	465	465
Middle Finger at proximal joint	5	12.2	19,558	3,912	13,805	2,761	5,753	1,151
Middle Finger at Second Joint	7	16.3	171,870	24,553	135,140	19,306	36,730	5,247
Middle Finger at Distal Joint	9	26.6	91,236	10,137	60,126	6,681	31,110	3,457
Third or Ring Finger Met. Bone	3	28.3	23,931	7,977	7,765	2,588	16,166	5,389
Ring Finger at Proximal Joint	3	5.7	9,278	3,093	4,917	1,639	4,361	1,454
Ring Finger at Second Joint	1	3.0	39,441	39,441	29,598	29,598	9,843	9,843
Ring Finger at Distal Joint	6	12.2	25,799	4,300	17,260	2,877	8,539	1,423
Little Finger and Metacarpal Bone	2	53.0	17,332	8,766	6,708	3,354	10,824	5,412
Little Finger at Proximal Joint	5	36.6	61,628	12,326	36,187	7,237	25,441	5,088
Little Finger at Second Joint	1	8.0	6,393	6,393	5,075	5,075	1,318	1,318
Little Finger at Distal Joint	3	36.7	28,135	9,378	16,209	5,403	11,926	3,975
Leg at Hip Joint	9	20.8	1,260,530	140,059	851,997	94,666	408,533	45,393
Leg at or Above Knee	53	16.1	2,261,079	42,662	1,522,342	28,723	738,737	13,938
Foot at Ankle	28	13.6	1,852,698	66,168	1,283,440	45,837	569,258	20,331
Great Toe with Metatarsal Bone	1	17.0	5,382	5,382	5,000	5,000	382	382
Great Toe at Proximal Joint	3	16.0	40,412	13,471	18,732	6,244	21,680	7,227
Great Toe at Second or Distal Joint	0	0.0	0	0	0	0	0	0
Other Toe with Metatarsal Bone	4	43.3	29,022	7,256	21,324	5,331	7,698	1,925
Other Toe at Proximal Joint	3	5.3	164,775	54,925	116,775	38,925	48,000	16,000
Other Toe at Second or Distal Joint	3	42.7	88,862	29,621	68,324	22,775	20,538	6,846
Eye by Enucleation	2	4.0	33,195	16,598	16,395	8,198	16,800	8,400
Total Blindness of One Eye	3	19.0	65,529	21,843	48,018	16,006	17,511	5,837
Total Deafness of Both Ears	4	10.8	86,579	21,645	57,505	14,376	29,074	7,269
Total Deafness of One Ear	1	47.0	57,801	57,801	38,259	38,259	19,542	19,542
Total Hearing in Remaining Ear	301	15.4	\$10,432,023	\$34,658	\$7,131,819	\$23,694	\$3,300,204	\$10,964
TOTAL (Excl. Unknown)	419	14.7	\$14,019,278	\$33,459	\$9,529,906	\$22,744	\$4,489,372	\$10,714

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Scheduled Body Part Injured by Level of Attorney Involvement

Attorney Involvement

Scheduled Body Part Injured	Indemnity & Medical Counts	Average Rating	Indemnity & Medical Payments	Average Indemnity & Medical	Indemnity Payments	Average Indemnity	Medical Payments	Average Medical
Unknown Body Part	53	13.3	\$2,013,277	\$37,986	\$1,391,669	\$26,258	\$621,608	\$11,728
Arm at Shoulder	14	11.6	688,962	49,212	461,766	32,983	227,196	16,228
Forearm at elbow	4	11.0	181,524	45,381	106,631	26,658	74,893	18,723
Hand at Wrist	16	17.9	995,140	62,196	718,608	44,913	276,532	17,283
Thumb and Metacarpal Bone	0	0.0	0	0	0	0	0	0
Thumb at Proximal Joint	1	78.0	91,164	91,164	65,976	65,976	25,188	25,188
Thumb at Second or Distal Joint	0	0.0	0	0	0	0	0	0
Index Finger and Metacarpal Bone	0	0.0	0	0	0	0	0	0
Index Finger at Proximal Joint	2	54.5	55,640	27,820	40,033	20,017	15,607	7,804
Index Finger at Second Joint	0	0.0	0	0	0	0	0	0
Index Finger at Distal Joint	0	0.0	0	0	0	0	0	0
Second Finger and Metacarpal Bone	0	0.0	0	0	0	0	0	0
Middle Finger at proximal joint	0	0.0	0	0	0	0	0	0
Middle Finger at Second Joint	3	10.3	142,431	47,477	116,592	38,864	25,839	8,613
Middle Finger at Distal Joint	0	0.0	0	0	0	0	0	0
Third or Ring Finger Met. Bone	0	0.0	0	0	0	0	0	0
Ring Finger at Proximal Joint	0	0.0	0	0	0	0	0	0
Ring Finger at Second Joint	0	0.0	0	0	0	0	0	0
Ring Finger at Distal Joint	1	2.0	1,153	1,153	512	512	641	641
Little Finger and Metacarpal Bone	0	0.0	0	0	0	0	0	0
Little Finger at Proximal Joint	0	0.0	0	0	0	0	0	0
Little Finger at Second Joint	0	0.0	0	0	0	0	0	0
Little Finger at Distal Joint	1	54.0	16,393	16,393	10,114	10,114	6,279	6,279
Leg at Hip Joint	5	25.6	338,755	67,751	208,482	41,696	130,273	26,055
Leg at or Above Knee	19	19.5	1,295,718	68,196	890,815	46,885	404,903	21,311
Foot at Ankle	12	22.5	1,245,113	103,759	780,432	65,036	464,681	38,723
Great Toe with Metatarsal Bone	1	17.0	5,382	5,382	5,000	5,000	382	382
Great Toe at Proximal Joint	0	0.0	0	0	0	0	0	0
Great Toe at Second or Distal Joint	0	0.0	0	0	0	0	0	0
Other Toe with Metatarsal Bone	0	0.0	0	0	0	0	0	0
Other Toe at Proximal Joint	0	0.0	0	0	0	0	0	0
Other Toe at Second or Distal Joint	1	6.0	110,106	110,106	88,696	88,696	21,410	21,410
Eye by Enucleation	2	57.5	80,417	40,209	64,824	32,412	15,593	7,797
Total Blindness of One Eye	0	0.0	0	0	0	0	0	0
Total Deafness of Both Ears	2	28.5	55,097	27,549	45,582	22,791	9,515	4,758
Total Deafness of One Ear	1	14.0	19,356	19,356	13,562	13,562	5,794	5,794
Total Hearing in Remaining Ear	0	0.0	0	0	0	0	0	0
TOTAL (Excl. Unknown)	85	20.5	\$5,322,351	\$62,616	\$3,617,625	\$42,560	\$1,704,726	\$20,056
TOTAL (Incl. Unknown)	138	17.7	\$7,335,628	\$53,157	\$5,009,294	\$36,299	\$2,326,334	\$16,857

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Scheduled Body Part Injured by Level of Attorney Involvement

No Attorney Involvement

Scheduled Body Part Injured	Indemnity & Medical Counts	Average Rating	Indemnity & Medical Payments	Average Indemnity & Medical	Indemnity Payments	Average Indemnity	Medical Payments	Average Medical
Unknown Body Part	60	12.7	\$1,401,760	\$23,363	\$897,383	\$14,956	\$504,377	\$8,406
Arm at Shoulder	25	8.1	741,967	29,679	466,851	18,674	275,116	11,005
Forearm at elbow	8	6.9	150,026	18,753	102,035	12,754	47,991	5,999
Hand at Wrist	37	8.4	649,531	17,555	467,415	12,633	182,116	4,922
Thumb and Metacarpal Bone	3	6.0	24,047	8,016	14,562	4,854	9,485	3,162
Thumb at Proximal Joint	2	18.0	25,681	12,841	18,076	9,038	7,605	3,803
Thumb at Second or Distal Joint	6	3.8	32,690	5,448	20,552	3,425	12,138	2,023
Index Finger and Metacarpal Bone	2	14.0	7,981	3,991	4,933	2,467	3,048	1,524
Index Finger at Proximal Joint	4	35.5	37,677	9,419	26,420	6,605	11,257	2,814
Index Finger at Second Joint	2	9.0	5,267	2,634	4,418	2,209	849	425
Index Finger at Distal Joint	6	6.0	11,660	1,943	7,170	1,195	4,490	748
Second Finger and Metacarpal Bone	1	0.0	465	465	0	0	465	465
Middle Finger at proximal joint	5	12.2	19,558	3,912	13,805	2,761	5,753	1,151
Middle Finger at Second Joint	4	20.8	29,439	7,360	18,548	4,637	10,891	2,723
Middle Finger at Distal Joint	9	26.6	91,236	10,137	60,126	6,681	31,110	3,457
Third or Ring Finger Met. Bone	2	25.5	5,672	2,836	3,908	1,954	1,764	882
Ring Finger at Proximal Joint	3	5.7	9,278	3,093	4,917	1,639	4,361	1,454
Ring Finger at Second Joint	1	3.0	39,441	39,441	29,598	29,598	9,843	9,843
Ring Finger at Distal Joint	4	16.0	21,989	5,497	15,565	3,891	6,424	1,606
Little Finger and Metacarpal Bone	1	30.0	2,786	2,786	1,707	1,707	1,079	1,079
Little Finger at Proximal Joint	5	36.6	61,628	12,326	36,187	7,237	25,441	5,088
Little Finger at Second Joint	1	8.0	6,393	6,393	5,075	5,075	1,318	1,318
Little Finger at Distal Joint	2	28.0	11,742	5,871	6,095	3,048	5,647	2,824
Leg at Hip Joint	4	14.8	921,775	230,444	643,515	160,879	278,260	69,565
Leg at or Above Knee	31	14.6	903,500	29,145	599,499	19,339	304,001	9,806
Foot at Ankle	15	6.9	550,804	36,720	462,782	30,852	88,022	5,868
Great Toe with Metatarsal Bone	0	0.0	0	0	0	0	0	0
Great Toe at Proximal Joint	3	16.0	40,412	13,471	18,732	6,244	21,680	7,227
Great Toe at Second or Distal Joint	0	0.0	0	0	0	0	0	0
Other Toe with Metatarsal Bone	0	0.0	0	0	0	0	0	0
Other Toe at Proximal Joint	4	43.3	29,022	7,256	21,324	5,331	7,698	1,925
Other Toe at Second or Distal Joint	2	5.0	54,669	27,335	28,079	14,040	26,590	13,295
Eye by Enucleation	1	13.0	8,445	8,445	3,500	3,500	4,945	4,945
Total Blindness of One Eye	2	4.0	33,195	16,598	16,395	8,198	16,800	8,400
Total Deafness of Both Ears	0	0.0	0	0	0	0	0	0
Total Deafness of One Ear	2	6.0	31,017	15,509	19,259	9,630	11,758	5,879
Total Hearing in Remaining Ear	1	47.0	57,801	57,801	38,259	38,259	19,542	19,542
TOTAL (Excl. Unknown)	198	13.1	\$4,616,794	\$23,317	\$3,179,307	\$16,057	\$1,437,487	\$7,260
TOTAL (Incl. Unknown)	258	13.0	\$6,018,554	\$23,328	\$4,076,690	\$15,801	\$1,941,864	\$7,527

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Scheduled Body Part Injured by Level of Attorney Involvement

Unknown Attorney Involvement

Scheduled Body Part Injured	Indemnity & Medical Counts	Average Rating	Indemnity & Medical Payments	Average Indemnity & Medical	Indemnity Payments	Average Indemnity	Medical Payments	Average Medical
Unknown Body Part	5	11.8	\$172,218	\$34,444	\$109,035	\$21,807	\$63,183	\$12,637
Arm at Shoulder	2	38.5	188,355	94,178	151,779	75,890	36,576	18,288
Forearm at elbow	2	7.5	28,396	14,198	25,579	12,790	2,817	1,409
Hand at Wrist	3	6.3	62,971	20,990	38,353	12,784	24,618	8,206
Thumb and Metacarpal Bone	0	0.0	0	0	0	0	0	0
Thumb at Proximal Joint	0	0.0	0	0	0	0	0	0
Thumb at Second or Distal Joint	2	8.0	12,214	6,107	9,761	4,881	2,453	1,227
Index Finger and Metacarpal Bone	0	0.0	0	0	0	0	0	0
Index Finger at Proximal Joint	0	0.0	0	0	0	0	0	0
Index Finger at Second Joint	0	0.0	0	0	0	0	0	0
Index Finger at Distal Joint	0	0.0	0	0	0	0	0	0
Second Finger and Metacarpal Bone	0	0.0	0	0	0	0	0	0
Middle Finger at proximal joint	0	0.0	0	0	0	0	0	0
Middle Finger at Second Joint	0	0.0	0	0	0	0	0	0
Middle Finger at Distal Joint	0	0.0	0	0	0	0	0	0
Third or Ring Finger Met. Bone	1	34.0	18,259	18,259	3,857	3,857	14,402	14,402
Ring Finger at Proximal Joint	0	0.0	0	0	0	0	0	0
Ring Finger at Second Joint	0	0.0	0	0	0	0	0	0
Ring Finger at Distal Joint	1	7.0	2,657	2,657	1,183	1,183	1,474	1,474
Little Finger and Metacarpal Bone	1	76.0	14,746	14,746	5,001	5,001	9,745	9,745
Little Finger at Proximal Joint	0	0.0	0	0	0	0	0	0
Little Finger at Second Joint	0	0.0	0	0	0	0	0	0
Little Finger at Distal Joint	0	0.0	0	0	0	0	0	0
Leg at Hip Joint	0	0.0	0	0	0	0	0	0
Leg at or Above Knee	3	10.7	61,861	20,620	32,028	10,676	29,833	9,944
Foot at Ankle	1	6.0	56,781	56,781	40,226	40,226	16,555	16,555
Great Toe with Metatarsal Bone	0	0.0	0	0	0	0	0	0
Great Toe at Proximal Joint	0	0.0	0	0	0	0	0	0
Great Toe at Second or Distal Joint	0	0.0	0	0	0	0	0	0
Other Toe with Metatarsal Bone	0	0.0	0	0	0	0	0	0
Other Toe at Proximal Joint	0	0.0	0	0	0	0	0	0
Other Toe at Second or Distal Joint	0	0.0	0	0	0	0	0	0
Eye by Enucleation	0	0.0	0	0	0	0	0	0
Total Blindness of One Eye	0	0.0	0	0	0	0	0	0
Total Deafness of Both Ears	1	0.0	10,432	10,432	2,436	2,436	7,996	7,996
Total Deafness of One Ear	1	17.0	36,206	36,206	24,684	24,684	11,522	11,522
Total Hearing in Remaining Ear	0	0.0	0	0	0	0	0	0
TOTAL (Excl. Unknown)	18	16.6	\$492,878	\$27,382	\$334,887	\$18,605	\$157,991	\$8,777
TOTAL (Incl. Unknown)	23	15.6	\$665,096	\$28,917	\$443,922	\$19,301	\$221,174	\$9,616

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Body Part Injured

Impairment Rating Percentage	Body Part Group Indemnity and Medical Counts										TOTAL	% OF TOTAL
	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	Unknown	TOTAL	% OF TOTAL			
0.0%	7	0	8	17	0	6	0	38	---	---		
1.0%	3	1	0	9	0	2	0	15	3.6%	---		
2.0%	1	1	1	5	1	0	0	9	2.2%	---		
3.0%	0	1	1	7	2	2	2	15	3.6%	---		
4.0%	1	0	0	9	0	0	0	10	2.4%	---		
5.0%	1	3	2	15	0	4	1	26	6.3%	---		
6.0%	1	1	0	8	1	2	0	13	3.1%	---		
7.0%	0	4	3	16	0	1	0	24	5.8%	---		
8.0%	0	2	2	16	0	3	0	23	5.6%	---		
9.0%	0	1	0	11	0	3	1	16	3.9%	---		
10.0%	0	3	2	21	1	1	1	29	7.0%	---		
11.0%	0	1	0	9	0	5	0	15	3.6%	---		
12.0%	0	1	0	18	0	3	0	22	5.3%	---		
13.0%	0	1	0	17	1	1	0	20	4.8%	---		
14.0%	0	1	1	11	0	2	0	15	3.6%	---		
15.0%	0	1	1	17	0	4	2	25	6.0%	---		
16.0%	0	3	0	11	0	0	0	14	3.4%	---		
17.0%	0	0	0	11	0	0	1	12	2.9%	---		
18.0%	0	3	0	5	0	1	0	9	2.2%	---		
19.0%	0	1	1	6	0	1	2	11	2.7%	---		
20.0%	0	3	3	4	0	2	1	13	3.1%	---		
21.0%	0	1	2	4	1	2	0	10	2.4%	---		
22.0%	0	2	0	6	1	3	1	13	3.1%	---		
23.0%	0	0	0	5	1	0	1	7	1.7%	---		
24.0%	1	0	0	4	0	0	1	6	1.4%	---		
25.0%	0	0	0	4	0	2	0	6	1.4%	---		
26% - 50%	0	6	0	13	4	6	1	30	7.2%	---		
50% - 100%	0	1	1	2	1	1	0	6	1.4%	---		
TOTAL(Excl. 0)	8	42	20	264	14	51	15	414	100.0%	---		
% OF TOTAL	1.9%	10.1%	4.8%	63.8%	3.4%	12.3%	3.6%	100.0%	---	---		
AVG RATING	5.5%	17.2%	14.9%	13.3%	23.6%	16.4%	16.1%	14.5%	---	---		
TOTAL(Incl. 0)	15	42	28	281	14	57	15	452	---	---		
% OF TOTAL	3.3%	9.3%	6.2%	62.2%	3.1%	12.6%	3.3%	100.0%	---	---		
AVG RATING	2.9%	17.2%	10.6%	12.5%	23.6%	14.7%	16.1%	13.2%	---	---		

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Body Part Injured

Impairment Rating Percentage	Body Part Group Indemnity and Medical Counts – Cumulative %									
	Head	Neck	Upper Extremities		Trunk	Lower Extremities	Multiple Parts		Unknown	TOTAL
0.0%	46.7%	0.0%	28.6%	6.0%	0.0%	10.5%	0.0%	0.0%	8.4%	
1.0%	66.7%	2.4%	28.6%	9.3%	0.0%	14.0%	0.0%	0.0%	11.7%	
2.0%	73.3%	4.8%	32.1%	11.0%	7.1%	14.0%	0.0%	0.0%	13.7%	
3.0%	73.3%	7.1%	35.7%	13.5%	21.4%	17.5%	13.3%	13.3%	17.0%	
4.0%	80.0%	7.1%	35.7%	16.7%	21.4%	17.5%	13.3%	13.3%	19.2%	
5.0%	86.7%	14.3%	42.9%	22.1%	21.4%	24.6%	20.0%	20.0%	25.0%	
6.0%	93.3%	16.7%	42.9%	24.9%	28.6%	28.1%	20.0%	20.0%	27.9%	
7.0%	93.3%	26.2%	53.6%	30.6%	28.6%	29.8%	20.0%	20.0%	33.2%	
8.0%	93.3%	31.0%	60.7%	36.3%	28.6%	35.1%	20.0%	20.0%	38.3%	
9.0%	93.3%	33.3%	60.7%	40.2%	28.6%	40.4%	26.7%	26.7%	41.8%	
10.0%	93.3%	40.5%	67.9%	47.7%	35.7%	42.1%	33.3%	33.3%	48.2%	
11.0%	93.3%	42.9%	67.9%	50.9%	35.7%	50.9%	33.3%	33.3%	51.5%	
12.0%	93.3%	45.2%	67.9%	57.3%	35.7%	56.1%	33.3%	33.3%	56.4%	
13.0%	93.3%	47.6%	67.9%	63.3%	42.9%	57.9%	33.3%	33.3%	60.8%	
14.0%	93.3%	50.0%	71.4%	67.3%	42.9%	61.4%	33.3%	33.3%	64.2%	
15.0%	93.3%	52.4%	75.0%	73.3%	42.9%	68.4%	46.7%	46.7%	69.7%	
16.0%	93.3%	59.5%	75.0%	77.2%	42.9%	68.4%	46.7%	46.7%	72.8%	
17.0%	93.3%	59.5%	75.0%	81.1%	42.9%	68.4%	53.3%	53.3%	75.4%	
18.0%	93.3%	66.7%	75.0%	82.9%	42.9%	70.2%	53.3%	53.3%	77.4%	
19.0%	93.3%	69.0%	78.6%	85.1%	42.9%	71.9%	66.7%	66.7%	79.9%	
20.0%	93.3%	76.2%	89.3%	86.5%	42.9%	75.4%	73.3%	73.3%	82.7%	
21.0%	93.3%	78.6%	96.4%	87.9%	50.0%	78.9%	73.3%	73.3%	85.0%	
22.0%	93.3%	83.3%	96.4%	90.0%	57.1%	84.2%	80.0%	80.0%	87.8%	
23.0%	93.3%	83.3%	96.4%	91.8%	64.3%	84.2%	86.7%	86.7%	89.4%	
24.0%	100.0%	83.3%	96.4%	93.2%	64.3%	84.2%	93.3%	93.3%	90.7%	
25.0%	100.0%	83.3%	96.4%	94.7%	64.3%	87.7%	93.3%	93.3%	92.0%	
26% – 50%	100.0%	97.6%	96.4%	99.3%	92.9%	98.2%	100.0%	100.0%	98.7%	
50% – 100%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Body Part Injured

Impairment Rating Percentage	Body Part Group Indemnity and Medical Payments										TOTAL	% OF TOTAL
	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	Unknown	TOTAL	% OF TOTAL			
0.0%	\$71,581	\$0	\$15,370	\$646,833	\$0	\$182,925	\$0	\$916,709	---	---		
1.0%	21,164	54,310	0	782,608	0	59,215	0	917,297	4.0%	---		
2.0%	45,866	16,478	69,633	175,248	67,841	0	0	375,066	1.6%	---		
3.0%	0	33,459	61,260	347,171	105,200	127,921	58,934	733,945	3.2%	---		
4.0%	11,437	0	0	297,192	0	0	0	308,629	1.4%	---		
5.0%	7,714	71,525	135,660	364,640	0	140,780	36,364	756,683	3.3%	---		
6.0%	25,580	14,379	0	221,288	27,753	54,012	0	343,012	1.5%	---		
7.0%	0	125,240	52,241	598,961	0	27,852	0	804,294	3.5%	---		
8.0%	0	37,999	95,257	851,020	0	59,470	0	1,043,746	4.6%	---		
9.0%	0	48,427	0	495,370	0	50,530	60,142	654,469	2.9%	---		
10.0%	0	217,919	144,173	792,823	14,663	37,267	75,406	1,282,251	5.6%	---		
11.0%	0	19,081	0	354,281	0	177,278	0	550,640	2.4%	---		
12.0%	0	56,794	0	999,003	0	82,093	0	1,137,890	5.0%	---		
13.0%	0	71,250	0	945,197	23,772	21,111	0	1,061,330	4.7%	---		
14.0%	0	125,012	66,484	675,139	0	163,128	0	1,029,763	4.5%	---		
15.0%	0	36,792	60,764	948,775	0	256,692	280,455	1,583,478	7.0%	---		
16.0%	0	89,194	0	624,458	0	0	0	713,652	3.1%	---		
17.0%	0	0	0	793,892	0	0	79,920	873,812	3.8%	---		
18.0%	0	245,706	0	314,872	0	69,265	0	629,843	2.8%	---		
19.0%	0	41,880	62,341	344,478	0	47,801	170,845	667,345	2.9%	---		
20.0%	0	289,403	242,429	178,530	0	129,360	41,948	881,670	3.9%	---		
21.0%	0	39,307	69,522	287,804	31,108	121,323	0	549,064	2.4%	---		
22.0%	0	135,278	0	456,299	87,565	221,686	77,371	978,199	4.3%	---		
23.0%	0	0	0	250,857	53,347	0	96,222	400,426	1.8%	---		
24.0%	34,893	0	0	288,157	0	0	66,643	389,693	1.7%	---		
25.0%	0	0	0	335,789	0	259,384	0	595,173	2.6%	---		
26% - 50%	0	539,786	0	1,301,857	378,882	509,793	125,475	2,855,793	12.5%	---		
50% - 100%	0	83,635	69,439	243,053	56,419	196,790	0	649,336	2.9%	---		
TOTAL(Excl. 0)	\$146,654	\$2,392,854	\$1,129,203	\$14,268,762	\$846,550	\$2,812,751	\$1,169,725	\$22,766,499	100.0%	---		
% OF TOTAL	0.6%	10.5%	5.0%	62.7%	3.7%	12.4%	5.1%	100.0%	---	---		
TOTAL(Incl. 0)	\$218,235	\$2,392,854	\$1,144,573	\$14,915,595	\$846,550	\$2,995,676	\$1,169,725	\$23,683,208	---	---		
% OF TOTAL	0.9%	10.1%	4.8%	63.0%	3.6%	12.6%	4.9%	100.0%	---	---		

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Body Part Injured

Impairment Rating Percentage	Body Part Group Average Indemnity and Medical Payments										TOTAL
	Upper			Lower			Multiple		Unknown	TOTAL	
	Head	Neck	Extremities	Trunk	Extremities	Parts	Unknown				
0.0%	\$10,226	\$0	\$1,921	\$38,049	\$0	\$30,488	\$0	\$24,124	\$0	\$24,124	
1.0%	7,055	54,310	0	86,956	0	29,608	0	61,153	0	61,153	
2.0%	45,866	16,478	69,633	35,050	67,841	0	0	41,674	0	41,674	
3.0%	0	33,459	61,260	49,596	52,600	63,961	29,467	48,930	29,467	48,930	
4.0%	11,437	0	0	33,021	0	0	0	30,863	0	30,863	
5.0%	7,714	23,842	67,830	24,309	0	35,195	36,364	29,103	36,364	29,103	
6.0%	25,580	14,379	0	27,661	27,753	27,006	0	26,386	0	26,386	
7.0%	0	31,310	17,414	37,435	0	27,852	0	33,512	0	33,512	
8.0%	0	19,000	47,629	53,189	0	19,823	0	45,380	0	45,380	
9.0%	0	48,427	0	45,034	0	16,843	60,142	40,904	60,142	40,904	
10.0%	0	72,640	72,087	37,753	14,663	37,267	75,406	44,216	75,406	44,216	
11.0%	0	19,081	0	39,365	0	35,456	0	36,709	0	36,709	
12.0%	0	56,794	0	55,500	0	27,364	0	51,722	0	51,722	
13.0%	0	71,250	0	55,600	23,772	21,111	0	53,067	0	53,067	
14.0%	0	125,012	66,484	61,376	0	81,564	0	68,651	0	68,651	
15.0%	0	36,792	60,764	55,810	0	64,173	140,228	63,339	140,228	63,339	
16.0%	0	29,731	0	56,769	0	0	0	50,975	0	50,975	
17.0%	0	0	0	72,172	0	0	79,920	72,818	79,920	72,818	
18.0%	0	81,902	0	62,974	0	69,265	0	69,983	0	69,983	
19.0%	0	41,880	62,341	57,413	0	47,801	85,423	60,668	85,423	60,668	
20.0%	0	96,468	80,810	44,633	0	64,680	41,948	67,821	41,948	67,821	
21.0%	0	39,307	34,761	71,951	31,108	60,662	0	54,906	0	54,906	
22.0%	0	67,639	0	76,050	87,565	73,895	77,371	75,246	77,371	75,246	
23.0%	0	0	0	50,171	53,347	0	96,222	57,204	96,222	57,204	
24.0%	34,893	0	0	72,039	0	0	66,643	64,949	66,643	64,949	
25.0%	0	0	0	83,947	0	129,692	0	99,196	0	99,196	
26% - 50%	0	89,964	0	100,143	94,721	84,966	125,475	95,193	94,721	95,193	
50% - 100%	0	83,635	69,439	121,527	56,419	196,790	0	108,223	0	108,223	
TOTAL(Excl. 0)	\$18,332	\$56,973	\$56,460	\$54,048	\$60,468	\$55,152	\$77,982	\$54,992	\$77,982	\$54,992	
TOTAL(Incl. 0)	\$14,549	\$56,973	\$40,878	\$53,080	\$60,468	\$52,556	\$77,982	\$52,396	\$77,982	\$52,396	

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Body Part Injured

Impairment Rating Percentage	Body Part Group Indemnity Payments										TOTAL	% OF TOTAL
	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	Unknown					
0.0%	\$39,780	\$0	\$6,190	\$336,943	\$0	\$103,827	\$0				\$486,740	---
1.0%	7,168	39,014	0	224,852	0	32,262	0				303,296	2.1%
2.0%	24,114	6,821	38,827	61,903	43,215	0	0				174,880	1.2%
3.0%	0	24,404	27,877	236,551	66,685	86,799	27,627				469,943	3.2%
4.0%	9,960	0	0	159,970	0	0	0				169,930	1.2%
5.0%	6,819	24,951	88,359	221,722	0	58,953	18,813				419,617	2.9%
6.0%	21,924	10,090	0	116,662	19,224	28,442	0				196,342	1.3%
7.0%	0	67,202	36,331	361,514	0	19,089	0				484,136	3.3%
8.0%	0	16,585	62,011	501,099	0	35,284	0				614,979	4.2%
9.0%	0	31,902	0	318,754	0	42,694	45,607				438,957	3.0%
10.0%	0	139,614	102,603	555,135	13,889	22,114	38,559				871,914	6.0%
11.0%	0	12,287	0	206,580	0	114,542	0				333,409	2.3%
12.0%	0	25,151	0	630,676	0	55,407	0				711,234	4.9%
13.0%	0	40,716	0	631,227	15,778	16,013	0				703,734	4.8%
14.0%	0	74,691	45,090	461,077	0	115,295	0				696,153	4.8%
15.0%	0	22,604	33,549	647,561	0	148,368	206,202				1,058,284	7.2%
16.0%	0	63,350	0	434,436	0	0	0				497,786	3.4%
17.0%	0	0	0	571,789	0	0	0				615,825	4.2%
18.0%	0	180,611	0	211,756	0	52,397	0				444,764	3.0%
19.0%	0	26,785	39,476	251,847	0	29,961	106,358				454,427	3.1%
20.0%	0	185,820	202,590	131,159	0	92,805	26,187				638,561	4.4%
21.0%	0	27,684	53,122	211,129	23,845	71,560	0				387,340	2.6%
22.0%	0	94,397	0	306,851	67,751	157,967	57,691				684,657	4.7%
23.0%	0	0	0	162,038	32,626	0	62,791				257,455	1.8%
24.0%	32,214	0	0	205,065	0	0	37,598				274,877	1.9%
25.0%	0	0	0	260,601	0	163,732	0				424,333	2.9%
26% - 50%	0	366,680	0	859,046	225,433	367,904	92,136				1,911,199	13.1%
50% - 100%	0	55,027	45,491	131,431	41,800	119,690	0				393,439	2.7%
TOTAL(Excl. 0)	\$102,199	\$1,536,386	\$775,326	\$9,072,431	\$550,246	\$1,831,278	\$763,605	\$14,631,471				100.0%
% OF TOTAL	0.7%	10.5%	5.3%	62.0%	3.8%	12.5%	5.2%	100.0%				---
TOTAL(Incl. 0)	\$141,979	\$1,536,386	\$781,516	\$9,409,374	\$550,246	\$1,935,105	\$763,605	\$15,118,211				---
% OF TOTAL	0.9%	10.2%	5.2%	62.2%	3.6%	12.8%	5.1%	100.0%				---

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Body Part Injured

Impairment Rating Percentage	Body Part Group Average Indemnity Payments										TOTAL
	Head	Neck	Extremities	Upper	Trunk	Extremities	Lower	Multiple	Parts	Unknown	
0.0%	\$5,683	\$0	\$774	\$19,820	\$0	\$17,305	\$0	\$0	\$0	\$12,809	
1.0%	2,389	39,014	0	24,984	0	16,131	0	0	0	20,220	
2.0%	24,114	6,821	38,827	12,381	43,215	0	0	0	0	19,431	
3.0%	0	24,404	27,877	33,793	33,343	43,400	13,814	0	0	31,330	
4.0%	9,960	0	0	17,774	0	0	0	0	0	16,993	
5.0%	6,819	8,317	44,180	14,781	0	14,738	18,813	0	0	16,139	
6.0%	21,924	10,090	0	14,583	19,224	14,221	0	0	0	15,103	
7.0%	0	16,801	12,110	22,595	0	19,089	0	0	0	20,172	
8.0%	0	8,293	31,006	31,319	0	11,761	0	0	0	26,738	
9.0%	0	31,902	0	28,978	0	14,231	45,607	0	0	27,435	
10.0%	0	46,538	51,302	26,435	13,889	22,114	38,559	0	0	30,066	
11.0%	0	12,287	0	22,953	0	22,908	0	0	0	22,227	
12.0%	0	25,151	0	35,038	0	18,469	0	0	0	32,329	
13.0%	0	40,716	0	37,131	15,778	16,013	0	0	0	35,187	
14.0%	0	74,691	45,090	41,916	0	57,648	0	0	0	46,410	
15.0%	0	22,604	33,549	38,092	0	37,092	103,101	0	0	42,331	
16.0%	0	21,117	0	39,494	0	0	0	0	0	35,556	
17.0%	0	0	0	51,981	0	0	44,036	0	0	51,319	
18.0%	0	60,204	0	42,351	0	52,397	0	0	0	49,418	
19.0%	0	26,785	39,476	41,975	0	29,961	53,179	0	0	41,312	
20.0%	0	61,940	67,530	32,790	0	46,403	26,187	0	0	49,120	
21.0%	0	27,684	26,561	52,782	23,845	35,780	0	0	0	38,734	
22.0%	0	47,199	0	51,142	67,751	52,656	57,691	0	0	52,666	
23.0%	0	0	0	32,408	32,626	0	62,791	0	0	36,779	
24.0%	32,214	0	0	51,266	0	0	37,598	0	0	45,813	
25.0%	0	0	0	65,150	0	81,866	0	0	0	70,722	
26% - 50%	0	61,113	0	66,080	56,358	61,317	92,136	0	0	63,707	
50% - 100%	0	55,027	45,491	65,716	41,800	119,690	0	0	0	65,573	
TOTAL(Excl. 0)	\$12,775	\$36,581	\$38,766	\$34,365	\$39,303	\$35,907	\$50,907	\$35,907	\$50,907	\$35,342	
TOTAL(Incl. 0)	\$9,465	\$36,581	\$27,911	\$33,485	\$39,303	\$33,949	\$50,907	\$33,949	\$50,907	\$33,447	

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Body Part Injured

Impairment Rating Percentage	Body Part Group Medical Payments										TOTAL	% OF TOTAL
	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	Unknown	TOTAL	% OF TOTAL			
0.0%	\$31,801	\$0	\$9,180	\$309,890	\$0	\$79,098	\$0	\$429,969	7.5%			
1.0%	13,996	15,296	0	557,756	0	26,953	0	614,001	2.5%			
2.0%	21,752	9,657	30,806	113,345	24,626	0	0	200,186	3.2%			
3.0%	0	9,055	33,383	110,620	38,515	41,122	31,307	264,002	1.7%			
4.0%	1,477	0	0	137,222	0	0	0	138,699	4.1%			
5.0%	895	46,574	47,301	142,918	0	81,827	17,551	337,066	1.8%			
6.0%	3,656	4,289	0	104,626	8,529	25,570	0	146,670	3.9%			
7.0%	0	58,038	15,910	237,447	0	8,763	0	320,158	5.3%			
8.0%	0	21,414	33,246	349,921	0	24,186	0	428,767	2.6%			
9.0%	0	16,525	0	176,616	0	7,836	14,535	215,512	5.0%			
10.0%	0	78,305	41,570	237,688	774	15,153	36,847	410,337	2.7%			
11.0%	0	6,794	0	147,701	0	62,736	0	217,231	5.2%			
12.0%	0	31,643	0	368,327	0	26,686	0	426,656	4.4%			
13.0%	0	30,534	0	313,970	7,994	5,098	0	357,596	4.1%			
14.0%	0	50,321	21,394	214,062	0	47,833	0	333,610	6.5%			
15.0%	0	14,188	27,215	301,214	0	108,324	74,253	525,194	2.7%			
16.0%	0	25,844	0	190,022	0	0	0	215,866	3.2%			
17.0%	0	0	0	222,103	0	0	35,884	257,987	2.3%			
18.0%	0	65,095	0	103,116	0	16,868	0	185,079	2.6%			
19.0%	0	15,095	22,865	92,631	0	17,840	64,487	212,918	3.0%			
20.0%	0	103,583	39,839	47,371	0	36,555	15,761	243,109	2.0%			
21.0%	0	11,623	16,400	76,675	7,263	49,763	0	161,724	3.6%			
22.0%	0	40,881	0	149,448	19,814	63,719	19,680	293,542	1.8%			
23.0%	0	0	0	88,819	20,721	0	33,431	142,971	1.4%			
24.0%	2,679	0	0	83,092	0	0	29,045	114,816	2.1%			
25.0%	0	0	0	75,188	0	95,652	0	170,840	11.6%			
26% - 50%	0	173,106	0	442,811	153,449	141,889	33,339	944,594	3.1%			
50% - 100%	0	28,608	23,948	111,622	14,619	77,100	0	255,897	100.0%			
TOTAL(Excl. 0)	\$44,455	\$856,468	\$353,877	\$5,196,331	\$296,304	\$981,473	\$406,120	\$8,135,028	---			
% OF TOTAL	0.5%	10.5%	4.4%	63.9%	3.6%	12.1%	5.0%	100.0%	---			
TOTAL(Incl. 0)	\$76,256	\$856,468	\$363,057	\$5,506,221	\$296,304	\$1,060,571	\$406,120	\$8,564,997	---			
% OF TOTAL	0.9%	10.0%	4.2%	64.3%	3.5%	12.4%	4.7%	100.0%	---			

**HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY**  
 Whole Person Impairment Rating by Body Part Injured

Impairment Rating Percentage	Body Part Group Average Medical Payments										TOTAL	
	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple	Unknown					
0.0%	\$4,543	\$0	\$1,148	\$18,229	\$0	\$13,183	\$0				\$0	\$11,315
1.0%	4,665	15,296	0	61,973	0	13,477	0				0	40,933
2.0%	21,752	9,657	30,806	22,669	24,626	0	0				0	22,243
3.0%	0	9,055	33,383	15,803	19,258	20,561	15,654				0	17,600
4.0%	1,477	0	0	15,247	0	0	0				0	13,870
5.0%	895	15,525	23,651	9,528	0	20,457	17,551				0	12,964
6.0%	3,656	4,289	0	13,078	8,529	12,785	0				0	11,282
7.0%	0	14,510	5,303	14,840	0	8,763	0				0	13,340
8.0%	0	10,707	16,623	21,870	0	8,062	0				0	18,642
9.0%	0	16,525	0	16,056	0	2,612	14,535				0	13,470
10.0%	0	26,102	20,785	11,318	774	15,153	36,847				0	14,150
11.0%	0	6,794	0	16,411	0	12,547	0				0	14,482
12.0%	0	31,643	0	20,463	0	8,895	0				0	19,393
13.0%	0	30,534	0	18,469	7,994	5,098	0				0	17,880
14.0%	0	50,321	21,394	19,460	0	23,917	0				0	22,241
15.0%	0	14,188	27,215	17,718	0	27,081	37,127				0	21,008
16.0%	0	8,615	0	17,275	0	0	0				0	15,419
17.0%	0	0	0	20,191	0	0	35,884				0	21,499
18.0%	0	21,698	0	20,623	0	16,868	0				0	20,564
19.0%	0	15,095	22,865	15,439	0	17,840	32,244				0	19,356
20.0%	0	34,528	13,280	11,843	0	18,278	15,761				0	18,701
21.0%	0	11,623	8,200	19,169	7,263	24,882	0				0	16,172
22.0%	0	20,441	0	24,908	19,814	21,240	19,680				0	22,580
23.0%	0	0	0	17,764	20,721	0	33,431				0	20,424
24.0%	2,679	0	0	20,773	0	0	29,045				0	19,136
25.0%	0	0	0	18,797	0	47,826	0				0	28,473
26% - 50%	0	28,851	0	34,062	38,362	23,648	33,339				0	31,486
50% - 100%	0	28,608	23,948	55,811	14,619	77,100	0				0	42,650
<b>TOTAL(Excl. 0)</b>	<b>\$5,557</b>	<b>\$20,392</b>	<b>\$17,694</b>	<b>\$19,683</b>	<b>\$21,165</b>	<b>\$19,245</b>	<b>\$27,075</b>				<b>\$27,075</b>	<b>\$19,650</b>
<b>TOTAL(Incl. 0)</b>	<b>\$5,084</b>	<b>\$20,392</b>	<b>\$12,966</b>	<b>\$19,595</b>	<b>\$21,165</b>	<b>\$18,607</b>	<b>\$27,075</b>				<b>\$27,075</b>	<b>\$18,949</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Ratings -- Back Claims Only

Impairment Rating Percentage	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
0.0%	13	\$311,795	\$23,984	\$305,450	\$23,496	\$617,245	\$47,480	\$685	\$241,471
1.0%	5	215,687	43,137	555,661	111,132	771,348	154,270	30,398	341,640
2.0%	4	56,930	14,233	103,850	25,963	160,780	40,195	19,640	60,581
3.0%	5	209,242	41,848	86,665	17,333	295,907	59,181	13,805	132,255
4.0%	9	159,970	17,774	137,222	15,247	297,192	33,021	10,033	91,801
5.0%	14	213,098	15,221	137,717	9,837	350,815	25,058	10,224	59,837
6.0%	8	116,662	14,583	104,626	13,078	221,288	27,661	10,622	49,920
7.0%	15	350,249	23,350	218,163	14,544	568,412	37,894	12,679	76,276
8.0%	16	501,099	31,319	349,921	21,870	851,020	53,189	15,703	167,105
9.0%	7	241,019	34,431	122,996	17,571	364,015	52,002	6,686	114,489
10.0%	19	526,294	27,700	235,663	12,403	761,957	40,103	16,168	110,591
11.0%	9	206,580	22,953	147,701	16,411	354,281	39,365	21,741	116,034
12.0%	17	590,698	34,747	347,741	20,455	938,439	55,202	18,800	145,668
13.0%	15	559,183	37,279	280,623	18,708	839,806	55,987	20,141	94,076
14.0%	11	461,077	41,916	214,062	19,460	675,139	61,376	25,225	131,690
15.0%	14	559,590	39,971	269,598	19,257	829,188	59,228	21,591	138,775
16.0%	10	382,821	38,282	161,148	16,115	543,969	54,397	26,961	77,389
17.0%	11	571,789	51,981	222,103	20,191	793,892	72,172	24,977	218,322
18.0%	5	211,756	42,351	103,116	20,623	314,872	62,974	33,344	146,625
19.0%	6	251,847	41,975	92,631	15,439	344,478	57,413	24,603	162,519
20.0%	4	131,159	32,790	47,371	11,843	178,530	44,633	34,618	56,496
21.0%	4	211,129	52,782	76,675	19,169	287,804	71,951	37,886	91,903
22.0%	4	238,180	59,545	115,707	28,927	353,887	88,472	29,273	181,205
23.0%	4	134,690	33,673	86,490	21,623	221,180	55,295	41,726	82,358
24.0%	4	205,065	51,266	83,092	20,773	288,157	72,039	42,131	119,504
25.0%	3	230,601	76,867	75,056	25,019	305,657	101,886	86,481	130,587
26% - 50%	11	792,252	72,023	377,469	34,315	1,169,721	106,338	44,036	158,287
50% - 100%	1	103,629	103,629	89,218	89,218	192,847	192,847	192,847	192,847
TOTAL(Excl. 0)	235	\$8,432,296	\$35,882	\$4,842,285	\$20,605	\$13,274,581	\$56,488	\$6,686	\$341,640
AVG RATING	13.1%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL(Incl. 0)	248	\$8,744,091	\$35,258	\$5,147,735	\$20,757	\$13,891,826	\$56,015	\$685	\$341,640
AVG RATING	12.5%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Ratings -- All Claims

Impairment Rating Percentage	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
0.0%	38	\$486,740	\$12,809	\$429,969	\$11,315	\$916,709	\$24,124	\$258	\$241,471
1.0%	15	303,296	20,220	614,001	40,933	917,297	61,153	1,454	341,640
2.0%	9	174,880	19,431	200,186	22,243	375,066	41,674	14,468	69,633
3.0%	15	469,943	31,330	264,002	17,600	733,945	48,930	2,877	132,255
4.0%	10	169,930	16,993	138,699	13,870	308,629	30,863	10,033	91,801
5.0%	26	419,617	16,139	337,066	12,964	756,683	29,103	7,714	119,889
6.0%	13	196,342	15,103	146,670	11,282	343,012	26,386	10,622	49,920
7.0%	24	484,136	20,172	320,158	13,340	804,294	33,512	12,090	76,276
8.0%	23	614,979	26,738	428,767	18,642	1,043,746	45,380	11,342	167,105
9.0%	16	438,957	27,435	215,512	13,470	654,469	40,904	6,686	114,489
10.0%	29	871,914	30,066	410,337	14,150	1,282,251	44,216	14,406	113,567
11.0%	15	333,409	22,227	217,231	14,482	550,640	36,709	16,270	116,034
12.0%	22	711,234	32,329	426,656	19,393	1,137,890	51,722	18,800	145,668
13.0%	20	703,734	35,187	357,596	17,880	1,061,330	53,067	19,905	94,076
14.0%	15	696,153	46,410	333,610	22,241	1,029,763	68,651	25,225	131,690
15.0%	25	1,058,284	42,331	525,194	21,008	1,583,478	63,339	21,591	185,086
16.0%	14	497,786	35,556	215,866	15,419	713,652	50,975	26,044	80,489
17.0%	12	615,825	51,319	257,987	21,499	873,812	72,818	24,977	218,322
18.0%	9	444,764	49,418	185,079	20,564	629,843	69,983	33,344	146,625
19.0%	11	454,427	41,312	212,918	19,356	667,345	60,668	24,603	162,519
20.0%	13	638,561	49,120	243,109	18,701	881,670	67,821	34,618	128,396
21.0%	10	387,340	38,734	161,724	16,172	549,064	54,906	24,903	91,903
22.0%	13	684,657	52,666	293,542	22,580	978,199	75,246	27,029	181,205
23.0%	7	257,455	36,779	142,971	20,424	400,426	57,204	29,677	96,222
24.0%	6	274,877	45,813	114,816	19,136	389,693	64,949	34,893	119,504
25.0%	6	424,333	70,722	170,840	28,473	595,173	99,196	30,132	207,609
26% - 50%	30	1,911,199	63,707	944,594	31,486	2,855,793	95,193	30,073	219,919
50% - 100%	6	393,439	65,573	255,897	42,650	649,336	108,223	50,206	196,790
TOTAL(Excl. 0)	414	\$14,631,471	\$35,342	\$8,135,028	\$19,650	\$22,766,499	\$54,992	\$1,454	\$341,640
AVG RATING	14.5%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL(Incl. 0)	452	\$15,118,211	\$33,447	\$8,564,997	\$18,949	\$23,683,208	\$52,396	\$258	\$341,640
AVG RATING	13.2%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY**  
**Whole Person Impairment Ratings – All Claims Excluding Back Claims**

Exhibit XXV  
Page 3

Impairment Rating Percentage	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity
0.0%	25	\$174,945	\$6,998	\$124,519	\$4,981	\$299,464	\$11,979
1.0%	10	87,609	8,761	58,340	5,834	145,949	14,595
2.0%	5	117,950	23,590	96,336	19,267	214,286	42,857
3.0%	10	260,701	26,070	177,337	17,734	438,038	43,804
4.0%	1	9,960	9,960	1,477	1,477	11,437	11,437
5.0%	12	206,519	17,210	199,349	16,612	405,868	33,822
6.0%	5	79,680	15,936	42,044	8,409	121,724	24,345
7.0%	9	133,887	14,876	101,995	11,333	235,882	26,209
8.0%	7	113,880	16,269	78,846	11,264	192,726	27,532
9.0%	9	197,938	21,993	92,516	10,280	290,454	32,273
10.0%	10	345,620	34,562	174,674	17,467	520,294	52,029
11.0%	6	126,829	21,138	69,530	11,588	196,359	32,727
12.0%	5	120,536	24,107	78,915	15,783	199,451	39,890
13.0%	5	144,551	28,910	76,973	15,395	221,524	44,305
14.0%	4	235,076	58,769	119,548	29,887	354,624	88,656
15.0%	11	498,694	45,336	255,596	23,236	754,290	68,572
16.0%	4	114,965	28,741	54,718	13,680	169,683	42,421
17.0%	1	44,036	44,036	35,884	35,884	79,920	79,920
18.0%	4	233,008	58,252	81,963	20,491	314,971	78,743
19.0%	5	202,580	40,516	120,287	24,057	322,867	64,573
20.0%	9	507,402	56,378	195,738	21,749	703,140	78,127
21.0%	6	176,211	29,369	85,049	14,175	261,260	43,543
22.0%	9	446,477	49,609	177,835	19,759	624,312	69,368
23.0%	3	122,765	40,922	56,481	18,827	179,246	59,749
24.0%	2	69,812	34,906	31,724	15,862	101,536	50,768
25.0%	3	193,732	64,577	95,784	31,928	289,516	96,505
26% – 50%	19	1,118,947	58,892	567,125	29,849	1,686,072	88,741
50% – 100%	5	289,810	57,962	166,679	33,336	456,489	91,298
<b>TOTAL(Excl. 0)</b>	<b>179</b>	<b>\$6,199,175</b>	<b>\$34,632</b>	<b>\$3,292,743</b>	<b>\$18,395</b>	<b>\$9,491,918</b>	<b>\$53,027</b>
<b>AVG RATING</b>	<b>16.2%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>TOTAL(Incl. 0)</b>	<b>204</b>	<b>\$6,374,120</b>	<b>\$31,246</b>	<b>\$3,417,262</b>	<b>\$16,751</b>	<b>\$9,791,382</b>	<b>\$47,997</b>
<b>AVG RATING</b>	<b>14.2%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Level of Attorney Involvement

Attorney Involvement

Impairment Rating Percentage	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
0.0%	17	\$441,281	\$25,958	\$366,642	\$21,567	\$807,923	\$47,525	\$2,004	\$241,471
1.0%	3	76,705	25,568	85,473	28,491	162,178	54,059	43,023	74,711
2.0%	6	160,894	26,816	163,586	27,264	324,480	54,080	21,120	69,633
3.0%	8	339,292	42,412	202,846	25,356	542,138	67,767	16,703	132,255
4.0%	8	149,456	18,682	126,946	15,868	276,402	34,550	11,437	91,801
5.0%	9	217,942	24,216	150,750	16,750	368,692	40,966	12,192	119,889
6.0%	4	58,206	14,552	57,283	14,321	115,489	28,872	10,622	49,457
7.0%	12	289,244	24,104	175,016	14,585	464,260	38,688	13,997	76,276
8.0%	11	357,081	32,462	288,244	26,204	645,325	58,666	15,703	167,105
9.0%	6	207,947	34,658	119,903	19,984	327,850	54,642	6,686	114,489
10.0%	14	534,113	38,151	302,611	21,615	836,724	59,766	18,377	113,567
11.0%	5	144,251	28,850	106,128	21,226	250,379	50,076	24,254	116,034
12.0%	14	494,466	35,319	267,274	19,091	761,740	54,410	19,369	145,668
13.0%	15	584,118	38,941	329,911	21,994	914,029	60,935	19,905	94,076
14.0%	12	637,634	53,136	270,567	22,547	908,201	75,683	25,225	131,690
15.0%	19	896,829	47,202	450,471	23,709	1,347,300	70,911	21,591	185,086
16.0%	9	380,772	42,308	160,762	17,862	541,534	60,170	26,882	80,489
17.0%	5	377,815	75,563	170,263	34,053	548,078	109,616	46,091	218,322
18.0%	8	419,380	52,423	177,119	22,140	596,499	74,562	44,147	146,625
19.0%	6	223,930	37,322	62,342	10,390	286,272	47,712	29,738	87,036
20.0%	10	545,534	54,553	183,974	18,397	729,508	72,951	34,618	128,396
21.0%	6	275,747	45,958	121,056	20,176	396,803	66,134	39,307	91,903
22.0%	11	633,689	57,608	264,870	24,079	898,559	81,687	27,029	181,205
23.0%	4	159,338	39,835	75,706	18,927	235,044	58,761	41,726	96,222
24.0%	4	211,524	52,881	101,145	25,286	312,669	78,167	58,699	119,504
25.0%	4	315,591	78,898	141,326	35,332	456,917	114,229	30,132	207,609
26% - 50%	20	1,392,570	69,629	714,033	35,702	2,106,603	105,330	37,325	219,919
50% - 100%	4	323,837	80,959	218,874	54,719	542,711	135,678	69,439	196,790
TOTAL(Excl. 0)	237	\$10,407,905	\$43,915	\$5,488,479	\$23,158	\$15,896,384	\$67,073	\$6,686	\$219,919
AVG RATING	15.9%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL(Incl. 0)	254	\$10,849,186	\$42,713	\$5,855,121	\$23,052	\$16,704,307	\$65,765	\$2,004	\$241,471
AVG RATING	14.9%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Level of Attorney Involvement

No Attorney Involvement

Impairment Rating Percentage	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
0.0%	20	\$36,763	\$1,838	\$62,445	\$3,122	\$99,208	\$4,960	\$258	\$54,900
1.0%	11	224,486	20,408	527,679	47,971	752,165	68,379	1,454	341,640
2.0%	2	7,165	3,583	26,943	13,472	34,108	17,054	14,468	19,640
3.0%	3	38,977	12,992	11,481	3,827	50,458	16,819	2,877	33,776
4.0%	1	13,142	13,142	9,052	9,052	22,194	22,194	22,194	22,194
5.0%	17	201,675	11,863	186,316	10,960	387,991	22,823	7,714	49,151
6.0%	9	138,136	15,348	89,387	9,932	227,523	25,280	14,081	49,920
7.0%	12	194,892	16,241	145,142	12,095	340,034	28,336	12,090	70,619
8.0%	9	151,001	16,778	99,335	11,037	250,336	27,815	11,342	59,273
9.0%	8	147,346	18,418	52,489	6,561	199,835	24,979	14,145	48,427
10.0%	12	265,888	22,157	49,252	4,104	315,140	26,262	14,406	86,525
11.0%	9	173,361	19,262	96,010	10,668	269,371	29,930	16,270	65,712
12.0%	7	192,342	27,477	143,752	20,536	336,094	48,013	18,800	97,095
13.0%	4	69,632	17,408	21,912	5,478	91,544	22,886	20,141	27,258
14.0%	2	40,323	20,162	47,885	23,943	88,208	44,104	25,282	62,926
15.0%	4	118,085	29,521	43,404	10,851	161,489	40,372	22,472	54,664
16.0%	5	117,014	23,403	55,104	11,021	172,118	34,424	26,044	47,829
17.0%	7	238,010	34,001	87,724	12,532	325,734	46,533	24,977	80,374
18.0%	1	25,384	25,384	7,960	7,960	33,344	33,344	33,344	33,344
19.0%	4	133,071	33,268	85,483	21,371	218,554	54,639	24,603	83,809
20.0%	3	93,027	31,009	59,135	19,712	152,162	50,721	46,201	56,496
21.0%	3	92,800	30,933	34,558	11,519	127,358	42,453	31,108	58,364
22.0%	2	50,968	25,484	28,672	14,336	79,640	39,820	29,273	50,367
23.0%	2	59,974	29,987	23,050	11,525	83,024	41,512	29,677	53,347
24.0%	2	63,353	31,677	13,671	6,836	77,024	38,512	34,893	42,131
25.0%	2	108,742	54,371	29,514	14,757	138,256	69,128	51,775	86,481
26% - 50%	7	393,777	56,254	165,668	23,667	559,445	79,921	46,343	147,151
50% - 100%	2	69,602	34,801	37,023	18,512	106,625	53,313	50,206	56,419
<b>TOTAL(Excl. 0)</b>	<b>150</b>	<b>\$3,422,173</b>	<b>\$22,814</b>	<b>\$2,177,601</b>	<b>\$14,517</b>	<b>\$5,599,774</b>	<b>\$37,332</b>	<b>\$1,454</b>	<b>\$341,640</b>
<b>AVG RATING</b>	<b>12.4%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>TOTAL(Incl. 0)</b>	<b>170</b>	<b>\$3,458,936</b>	<b>\$20,347</b>	<b>\$2,240,046</b>	<b>\$13,177</b>	<b>\$5,698,982</b>	<b>\$33,523</b>	<b>\$258</b>	<b>\$341,640</b>
<b>AVG RATING</b>	<b>10.9%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Level of Attorney Involvement

Unknown Attorney Involvement

Impairment Rating Percentage	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
0.0%	1	\$8,696	\$8,696	\$882	\$882	\$9,578	\$9,578	\$9,578	\$9,578
1.0%	1	2,105	2,105	849	849	2,954	2,954	2,954	2,954
2.0%	1	6,821	6,821	9,657	9,657	16,478	16,478	16,478	16,478
3.0%	4	91,674	22,919	49,675	12,419	141,349	35,337	5,317	61,260
4.0%	1	7,332	7,332	2,701	2,701	10,033	10,033	10,033	10,033
5.0%	0	0	0	0	0	0	0	0	0
6.0%	0	0	0	0	0	0	0	0	0
7.0%	0	0	0	0	0	0	0	0	0
8.0%	3	106,897	35,632	41,188	13,729	148,085	49,362	39,171	64,920
9.0%	2	83,664	41,832	43,120	21,560	126,784	63,392	60,142	66,642
10.0%	3	71,913	23,971	58,474	19,491	130,387	43,462	20,371	75,406
11.0%	1	15,797	15,797	15,093	15,093	30,890	30,890	30,890	30,890
12.0%	1	24,426	24,426	15,630	15,630	40,056	40,056	40,056	40,056
13.0%	1	49,984	49,984	5,773	5,773	55,757	55,757	55,757	55,757
14.0%	1	18,196	18,196	15,158	15,158	33,354	33,354	33,354	33,354
15.0%	2	43,370	21,685	31,319	15,660	74,689	37,345	36,066	38,623
16.0%	0	0	0	0	0	0	0	0	0
17.0%	0	0	0	0	0	0	0	0	0
18.0%	0	0	0	0	0	0	0	0	0
19.0%	1	97,426	97,426	65,093	65,093	162,519	162,519	162,519	162,519
20.0%	0	0	0	0	0	0	0	0	0
21.0%	1	18,793	18,793	6,110	6,110	24,903	24,903	24,903	24,903
22.0%	0	0	0	0	0	0	0	0	0
23.0%	1	38,143	38,143	44,215	44,215	82,358	82,358	82,358	82,358
24.0%	0	0	0	0	0	0	0	0	0
25.0%	0	0	0	0	0	0	0	0	0
26% - 50%	3	124,852	41,617	64,893	21,631	189,745	63,248	30,073	101,908
50% - 100%	0	0	0	0	0	0	0	0	0
TOTAL(Excl. 0)	27	\$801,393	\$29,681	\$468,948	\$17,368	\$1,270,341	\$47,050	\$0	\$162,519
AVG RATING	12.9%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL(Incl. 0)	28	\$810,089	\$28,932	\$469,830	\$16,780	\$1,279,919	\$45,711	\$0	\$162,519
AVG RATING	12.4%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Level of Attorney Involvement

Back Claims Only – Attorney Involvement

Impairment Rating Percentage	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
0.0%	9	\$309,454	\$34,384	\$286,848	\$31,872	\$596,302	\$66,256	\$27,122	\$241,471
1.0%	2	51,415	25,708	66,319	33,160	117,734	58,867	43,023	74,711
2.0%	3	54,738	18,246	86,402	28,801	141,140	47,047	21,120	60,581
3.0%	3	161,530	53,843	79,259	26,420	240,789	80,263	16,703	132,255
4.0%	7	139,496	19,928	125,469	17,924	264,965	37,852	16,944	91,801
5.0%	6	103,827	17,305	53,745	8,958	157,572	26,262	12,192	59,837
6.0%	3	39,880	13,293	35,678	11,893	75,558	25,186	10,622	49,457
7.0%	8	235,786	29,473	125,828	15,729	361,614	45,202	20,863	76,276
8.0%	8	285,948	35,744	237,463	29,683	523,411	65,426	15,703	167,105
9.0%	4	164,553	41,138	81,218	20,305	245,771	61,443	6,686	114,489
10.0%	8	269,782	33,723	167,583	20,948	437,365	54,671	18,377	110,591
11.0%	3	104,514	34,838	81,459	27,153	185,973	61,991	27,509	116,034
12.0%	10	391,614	39,161	201,065	20,107	592,679	59,268	19,369	145,668
13.0%	10	439,567	43,957	252,938	25,294	692,505	69,251	37,489	94,076
14.0%	8	402,558	50,320	151,019	18,877	553,577	69,197	25,225	131,690
15.0%	10	442,933	44,293	228,330	22,833	671,263	67,126	21,591	138,775
16.0%	7	309,250	44,179	124,913	17,845	434,163	62,023	35,784	77,389
17.0%	4	333,779	83,445	134,379	33,595	468,158	117,040	46,091	218,322
18.0%	4	186,372	46,593	95,156	23,789	281,528	70,382	44,147	146,625
19.0%	4	131,717	32,929	25,639	6,410	157,356	39,339	29,738	54,938
20.0%	3	99,190	33,063	22,844	7,615	122,034	40,678	34,618	52,530
21.0%	3	176,816	58,939	73,102	24,367	249,918	83,306	66,420	91,903
22.0%	3	217,665	72,555	106,949	35,650	324,614	108,205	60,265	181,205
23.0%	3	96,547	32,182	42,275	14,092	138,822	46,274	41,726	52,524
24.0%	3	173,926	57,975	72,100	24,033	246,026	82,009	58,699	119,504
25.0%	2	165,990	82,995	53,186	26,593	219,176	109,588	88,589	130,587
26% – 50%	7	503,402	71,915	231,915	33,131	735,317	105,045	44,036	158,287
50% – 100%	1	103,629	103,629	89,218	89,218	192,847	192,847	192,847	192,847
TOTAL(Excl. 0)	137	\$5,786,424	\$42,237	\$3,045,451	\$22,230	\$8,831,875	\$64,466	\$6,686	\$218,322
AVG RATING	14.0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL(Incl. 0)	146	\$6,095,878	\$41,753	\$3,332,299	\$22,824	\$9,428,177	\$64,577	\$6,686	\$241,471
AVG RATING	13.2%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Level of Attorney Involvement

Back Claims Only – No Attorney Involvement

Impairment Rating Percentage	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
0.0%	4	\$2,341	\$585	\$18,602	\$4,651	\$20,943	\$5,236	\$685	\$15,662
1.0%	3	164,272	54,757	489,342	163,114	653,614	217,871	30,398	341,640
2.0%	1	2,192	2,192	17,448	17,448	19,640	19,640	19,640	19,640
3.0%	1	13,438	13,438	367	367	13,805	13,805	13,805	13,805
4.0%	1	13,142	13,142	9,052	9,052	22,194	22,194	22,194	22,194
5.0%	8	109,271	13,659	83,972	10,497	193,243	24,155	10,224	49,151
6.0%	5	76,782	15,356	68,948	13,790	145,730	29,146	14,889	49,920
7.0%	7	114,463	16,352	92,335	13,191	206,798	29,543	12,679	70,619
8.0%	5	108,254	21,651	71,270	14,254	179,524	35,905	24,081	59,273
9.0%	2	38,409	19,205	13,193	6,597	51,602	25,801	25,077	26,525
10.0%	9	223,158	24,795	46,453	5,161	269,611	29,957	16,168	86,525
11.0%	6	102,066	17,011	66,242	11,040	168,308	28,051	21,741	35,151
12.0%	6	174,658	29,110	131,046	21,841	305,704	50,951	18,800	97,095
13.0%	4	69,632	17,408	21,912	5,478	91,544	22,886	20,141	27,258
14.0%	2	40,323	20,162	47,885	23,943	88,208	44,104	25,282	62,926
15.0%	3	90,041	30,014	29,261	9,754	119,302	39,767	22,472	54,664
16.0%	3	73,571	24,524	36,235	12,078	109,806	36,602	26,961	47,829
17.0%	7	238,010	34,001	87,724	12,532	325,734	46,533	24,977	80,374
18.0%	1	25,384	25,384	7,960	7,960	33,344	33,344	33,344	33,344
19.0%	1	22,704	22,704	1,899	1,899	24,603	24,603	24,603	24,603
20.0%	1	31,969	31,969	24,527	24,527	56,496	56,496	56,496	56,496
21.0%	1	34,313	34,313	3,573	3,573	37,886	37,886	37,886	37,886
22.0%	1	20,515	20,515	8,758	8,758	29,273	29,273	29,273	29,273
23.0%	0	0	0	0	0	0	0	0	0
24.0%	1	31,139	31,139	10,992	10,992	42,131	42,131	42,131	42,131
25.0%	1	64,611	64,611	21,870	21,870	86,481	86,481	86,481	86,481
26% – 50%	3	222,119	74,040	110,377	36,792	332,496	110,832	72,782	147,151
50% – 100%	0	0	0	0	0	0	0	0	0
<b>TOTAL(Excl. 0)</b>	<b>83</b>	<b>\$2,104,436</b>	<b>\$25,355</b>	<b>\$1,502,641</b>	<b>\$18,104</b>	<b>\$3,607,077</b>	<b>\$43,459</b>	<b>\$0</b>	<b>\$341,640</b>
<b>AVG RATING</b>	<b>11.7%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>TOTAL(Incl. 0)</b>	<b>87</b>	<b>\$2,106,777</b>	<b>\$24,216</b>	<b>\$1,521,243</b>	<b>\$17,486</b>	<b>\$3,628,020</b>	<b>\$41,701</b>	<b>\$0</b>	<b>\$341,640</b>
<b>AVG RATING</b>	<b>11.2%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
Whole Person Impairment Rating by Level of Attorney Involvement

Back Claims Only – Unknown Attorney Involvement

Impairment Rating Percentage	Count	Indemnity \$	Average Indemnity \$	Medical \$	Average Medical \$	Medical & Indemnity \$	Average Medical & Indemnity \$	Minimum Medical & Indemnity \$	Maximum Medical & Indemnity \$
0.0%	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1.0%	0	0	0	0	0	0	0	0	0
2.0%	0	0	0	0	0	0	0	0	0
3.0%	1	34,274	34,274	7,039	7,039	41,313	41,313	41,313	41,313
4.0%	1	7,332	7,332	2,701	2,701	10,033	10,033	10,033	10,033
5.0%	0	0	0	0	0	0	0	0	0
6.0%	0	0	0	0	0	0	0	0	0
7.0%	0	0	0	0	0	0	0	0	0
8.0%	3	106,897	35,632	41,188	13,729	148,085	49,362	39,171	64,920
9.0%	1	38,057	38,057	28,585	28,585	66,642	66,642	66,642	66,642
10.0%	2	33,354	16,677	21,627	10,814	54,981	27,491	20,371	34,610
11.0%	0	0	0	0	0	0	0	0	0
12.0%	1	24,426	24,426	15,630	15,630	40,056	40,056	40,056	40,056
13.0%	1	49,984	49,984	5,773	5,773	55,757	55,757	55,757	55,757
14.0%	1	18,196	18,196	15,158	15,158	33,354	33,354	33,354	33,354
15.0%	1	26,616	26,616	12,007	12,007	38,623	38,623	38,623	38,623
16.0%	0	0	0	0	0	0	0	0	0
17.0%	0	0	0	0	0	0	0	0	0
18.0%	0	0	0	0	0	0	0	0	0
19.0%	1	97,426	97,426	65,093	65,093	162,519	162,519	162,519	162,519
20.0%	0	0	0	0	0	0	0	0	0
21.0%	0	0	0	0	0	0	0	0	0
22.0%	0	0	0	0	0	0	0	0	0
23.0%	1	38,143	38,143	44,215	44,215	82,358	82,358	82,358	82,358
24.0%	0	0	0	0	0	0	0	0	0
25.0%	0	0	0	0	0	0	0	0	0
26% – 50%	1	66,731	66,731	35,177	35,177	101,908	101,908	101,908	101,908
50% – 100%	0	0	0	0	0	0	0	0	0
<b>TOTAL(Excl. 0)</b>	<b>15</b>	<b>\$541,436</b>	<b>\$36,096</b>	<b>\$294,193</b>	<b>\$19,613</b>	<b>\$835,629</b>	<b>\$55,709</b>	<b>\$0</b>	<b>\$162,519</b>
<b>AVG RATING</b>	<b>12.9%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>TOTAL(Incl. 0)</b>	<b>15</b>	<b>\$541,436</b>	<b>\$36,096</b>	<b>\$294,193</b>	<b>\$19,613</b>	<b>\$835,629</b>	<b>\$55,709</b>	<b>\$0</b>	<b>\$162,519</b>
<b>AVG RATING</b>	<b>12.9%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Grouped Whole Person Impairment Ratings by Level of Attorney Involvement

All Claims

Impairment Rating Percentage	Attorney Involvement	Count	Indemnity	Average Indemnity	Medical	Average Medical Indemnity	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
1% - 4%	Attorney	25	\$726,347	\$29,054	\$578,851	\$23,154	\$1,305,198	\$52,208	\$11,437	\$132,255
	No Attorney	17	283,770	16,692	575,155	33,833	858,925	50,525	1,454	341,640
	Unknown	7	107,932	15,419	62,882	8,983	170,814	24,402	2,954	61,260
	Total	49	1,118,049	22,817	1,216,888	24,834	2,334,937	47,652	1,454	341,640
5%	Attorney	9	217,942	24,216	150,750	16,750	368,692	40,966	12,192	119,889
	No Attorney	17	201,675	11,863	186,316	10,960	387,991	22,823	7,714	49,151
	Unknown	0	0	0	0	0	0	0	0	0
	Total	26	419,617	16,139	337,066	12,964	756,683	29,103	7,714	119,889
6% - 9%	Attorney	33	912,478	27,651	640,446	19,407	1,552,924	47,058	6,686	167,105
	No Attorney	38	631,375	16,615	386,353	10,167	1,017,728	26,782	11,342	70,619
	Unknown	5	190,561	38,112	84,308	16,862	274,869	54,974	39,171	66,642
	Total	76	1,734,414	22,821	1,111,107	14,620	2,845,521	37,441	6,686	167,105
10%	Attorney	14	534,113	38,151	302,611	21,615	836,724	59,766	18,377	113,567
	No Attorney	12	265,888	22,157	49,252	4,104	315,140	26,262	14,406	86,525
	Unknown	3	71,913	23,971	58,474	19,491	130,387	43,462	20,371	75,406
	Total	29	871,914	30,066	410,337	14,150	1,282,251	44,216	14,406	113,567
11% - 15%	Attorney	65	2,757,298	42,420	1,424,351	21,913	4,181,649	64,333	19,369	185,086
	No Attorney	26	593,743	22,836	352,963	13,576	946,706	36,412	16,270	97,095
	Unknown	6	151,773	25,296	82,973	13,829	234,746	39,124	30,890	55,757
	Total	97	3,502,814	36,111	1,860,287	19,178	5,363,101	55,290	16,270	185,086
16% - 25%	Attorney	67	3,543,320	52,885	1,458,563	21,770	5,001,883	74,655	26,882	218,322
	No Attorney	31	982,343	31,688	424,871	13,706	1,407,214	45,394	24,603	86,481
	Unknown	3	154,362	51,454	115,418	38,473	269,780	89,927	24,903	162,519
	Total	101	4,680,025	46,337	1,998,852	19,791	6,678,877	66,127	24,603	218,322
26% - 100%	Attorney	24	1,716,407	71,517	932,907	38,871	2,649,314	110,388	37,325	219,919
	No Attorney	9	463,379	51,487	202,691	22,521	666,070	74,008	46,343	147,151
	Unknown	3	124,852	41,617	64,893	21,631	189,745	63,248	30,073	101,908
	Total	36	2,304,638	64,018	1,200,491	33,347	3,505,129	97,365	30,073	219,919
TOTAL (1% - 100%)	Attorney	237	10,407,905	43,915	5,488,479	23,158	15,896,384	67,073	6,686	219,919
	No Attorney	150	3,422,173	22,814	2,177,601	14,517	5,599,774	37,332	1,454	341,640
	Unknown	27	801,393	29,681	468,948	17,368	1,270,341	47,050	2,954	162,519
	Total	414	\$14,631,471	\$35,342	\$8,135,028	\$19,650	\$22,766,499	\$54,992	\$1,454	\$341,640

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Grouped Whole Person Impairment Ratings by Level of Attorney Involvement

Back Claims Only

Impairment Rating Percentage	Attorney Involvement	Count	Indemnity	Average Indemnity	Medical	Average Medical	Medical & Indemnity	Average Medical & Indemnity	Minimum Medical & Indemnity	Maximum Medical & Indemnity
1% - 4%	Attorney	15	\$407,179	\$27,145	\$357,449	\$23,830	\$764,628	\$50,975	\$16,703	\$132,255
	No Attorney	6	193,044	32,174	516,209	86,035	709,253	118,209	13,805	341,640
	Unknown	2	41,606	20,803	9,740	4,870	51,346	25,673	10,033	41,313
	Total	23	641,829	27,906	883,398	38,409	1,525,227	66,314	10,033	341,640
5%	Attorney	6	103,827	17,305	53,745	8,958	157,572	26,262	12,192	59,837
	No Attorney	8	109,271	13,659	83,972	10,497	193,243	24,155	10,224	49,151
	Unknown	0	0	0	0	0	0	0	0	0
	Total	14	213,098	15,221	137,717	9,837	350,815	25,058	10,224	59,837
6% - 9%	Attorney	23	726,167	31,572	480,187	20,878	1,206,354	52,450	6,686	167,105
	No Attorney	19	337,908	17,785	245,746	12,934	583,654	30,719	12,679	70,619
	Unknown	4	144,954	36,239	69,773	17,443	214,727	53,682	39,171	66,642
	Total	46	1,209,029	26,283	795,706	17,298	2,004,735	43,581	6,686	167,105
10%	Attorney	8	269,782	33,723	167,583	20,948	437,365	54,671	18,377	110,591
	No Attorney	9	223,158	24,795	46,453	5,161	269,611	29,957	16,168	86,525
	Unknown	2	33,354	16,677	21,627	10,814	54,981	27,491	20,371	34,610
	Total	19	526,294	27,700	235,663	12,403	761,957	40,103	16,168	110,591
11% - 15%	Attorney	41	1,781,186	43,444	914,811	22,312	2,695,997	65,756	19,369	145,668
	No Attorney	21	476,720	22,701	296,346	14,112	773,066	36,813	18,800	97,095
	Unknown	4	119,222	29,806	48,568	12,142	167,790	41,948	33,354	55,757
	Total	66	2,377,128	36,017	1,259,725	19,087	3,636,853	55,104	18,800	145,668
16% - 25%	Attorney	36	1,891,252	52,535	750,543	20,848	2,641,795	73,383	29,738	218,322
	No Attorney	17	542,216	31,895	203,538	11,973	745,754	43,868	24,603	86,481
	Unknown	2	135,569	67,785	109,308	54,654	244,877	122,439	82,358	162,519
	Total	55	2,569,037	46,710	1,063,389	19,334	3,632,426	66,044	24,603	218,322
26% - 100%	Attorney	8	607,031	75,879	321,133	40,142	928,164	116,021	44,036	192,847
	No Attorney	3	222,119	74,040	110,377	36,792	332,496	110,832	72,782	147,151
	Unknown	1	66,731	66,731	35,177	35,177	101,908	101,908	101,908	101,908
	Total	12	895,881	74,657	466,687	38,891	1,362,568	113,547	44,036	192,847
TOTAL (1% - 100%)	Attorney	137	5,786,424	42,237	3,045,451	22,230	8,831,875	64,466	6,686	218,322
	No Attorney	83	2,104,436	25,355	1,502,641	18,104	3,607,077	43,459	10,224	341,640
	Unknown	15	541,436	36,096	294,193	19,613	835,629	55,709	10,033	162,519
	Total	235	\$8,432,296	\$35,882	\$4,842,285	\$20,605	\$13,274,581	\$56,488	\$6,686	\$341,640

## **SECTION G - ANALYSES OF LEGAL COSTS**

This section summarizes the data by types of legal costs. Three categories were coded for insurer legal costs:

- Legal fees
- Expert witness costs
- Other legal costs.

The coding for claimant legal costs was done in total only.

Exhibit XXVIII illustrates counts and payments by category. Exhibit XXIX is a further breakdown of these costs by body part group using the six previously mentioned categories. Finally, Exhibit XXX singles out back injuries from other trunk injuries and groups all other injuries together while indicating counts and costs in each category.

## Legal Payments by Category

Legal Costs	Count	% Of 1000 Cases	Paid	% Of Total	Average Paid
Insurer Legal Fees	278	27.8%	\$1,125,332	71.6%	\$4,048
Insurer Expert Witness Costs	151	15.1%	255,726	16.3%	1,694
Insurer Other Legal Costs	143	14.3%	190,589	12.1%	1,333
Total Insurer Legal Costs			1,571,647	100.0%	
Claimant Legal Costs	257	25.7%	588,790	100.0%	2,291
Total Claimant Legal Costs			588,790	100.0%	
TOTAL			\$2,160,437	100.0%	

HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY  
 Legal Costs by Body Part Injured

Legal Costs	Body Part Group Legal Cost Counts						TOTAL
	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	
Insurer Legal Fees	7	18	55	113	37	39	269
Insurer Expert Witness Fees	6	10	37	48	29	17	147
Insurer Other Legal Costs	6	8	30	56	15	21	136
Claimant Legal Costs	7	19	47	106	34	34	247
<b>Total Legal Costs</b>	<b>26</b>	<b>55</b>	<b>169</b>	<b>323</b>	<b>115</b>	<b>111</b>	<b>799</b>

Legal Costs	Body Part Group Legal Cost Payments						TOTAL
	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	
Insurer Legal Fees	\$7,688	\$47,744	\$208,865	\$471,760	\$136,577	\$208,647	\$1,081,281
Insurer Expert Witness Fees	5,157	10,279	68,919	104,142	35,416	29,826	253,739
Insurer Other Legal Costs	4,998	2,734	20,026	98,562	13,069	33,458	172,847
Total Insurer Legal Costs	17,843	60,757	297,810	674,464	185,062	271,931	1,507,867
Claimant Legal Costs	13,919	39,117	90,615	256,701	87,715	80,096	568,163
Total Claimant Legal Costs	13,919	39,117	90,615	256,701	87,715	80,096	568,163
<b>TOTAL</b>	<b>\$31,762</b>	<b>\$99,874</b>	<b>\$388,425</b>	<b>\$931,165</b>	<b>\$272,777</b>	<b>\$352,027</b>	<b>\$2,076,030</b>
<b>PERCENT OF TOTAL</b>	<b>1.5%</b>	<b>4.8%</b>	<b>18.7%</b>	<b>44.9%</b>	<b>13.1%</b>	<b>17.0%</b>	<b>100.0%</b>

Legal Costs	Body Part Group Average Legal Cost Payments						TOTAL
	Head	Neck	Upper Extremities	Trunk	Lower Extremities	Multiple Parts	
Insurer Legal Fees	\$1,098	\$2,652	\$3,798	\$4,175	\$3,691	\$5,350	\$4,020
Insurer Expert Witness Fees	860	1,028	1,863	2,170	1,221	1,754	1,726
Insurer Other Legal Costs	833	342	668	1,760	871	1,593	1,271
Claimant Legal Costs	1,988	2,059	1,928	2,422	2,580	2,356	2,300
<b>Total Legal Costs</b>	<b>\$1,222</b>	<b>\$1,816</b>	<b>\$2,298</b>	<b>\$2,883</b>	<b>\$2,372</b>	<b>\$3,171</b>	<b>\$2,598</b>

Body Part Group Legal Cost Counts

Legal Costs	Back	Other Trunk	All Other Body Parts	TOTAL
Insurer Legal Fees	100	13	156	269
Insurer Expert Witness Fees	43	5	99	147
Insurer Other Legal Costs	50	6	80	136
Claimant Legal Costs	94	12	141	247

Body Part Group Legal Cost Payments

Legal Costs	Back	Other Trunk	All Other Body Parts	TOTAL
Insurer Legal Fees	\$314,686	\$157,074	\$609,521	\$1,081,281
Insurer Expert Witness Fees	94,090	10,052	149,597	253,739
Insurer Other Legal Costs	52,064	46,498	74,285	172,847
Total Insurer Legal Costs	460,840	213,624	833,403	1,507,867
Claimant Legal Fees	222,885	33,816	311,462	568,163
Claimant Expert Witness Fee	222,885	33,816	311,462	568,163
TOTAL	\$683,725	\$247,440	\$1,144,865	\$2,076,030
PERCENT OF TOTAL	32.9%	11.9%	55.1%	100.0%

Body Part Group Average Legal Cost Payments

Legal Costs	Back	Other Trunk	All Other Body Parts	TOTAL
Insurer Legal Fees	\$3,147	\$12,083	\$3,907	\$4,020
Insurer Expert Witness Fees	2,188	2,010	1,511	1,726
Insurer Other Legal Costs	1,041	7,750	929	1,271
Claimant Legal Fees	2,371	2,818	2,209	2,300



## SECTION H - SUPPORTING DOCUMENTS

The following supporting documents are included:

- Input form used for data collection (Exhibit A)
- Descriptions of fields used in the input form (Exhibit B, Pages 1-5)
- Scheduled injury table (Table 1)
- Part of body codes (Table 2)
- Nature of injury codes (Table 3)
- Cause of injury codes (Table 4)

# HAWAII WORKERS COMPENSATION CLOSED CLAIM STUDY

## Input form for Data Collection

Exhibit A

1. Coder Initials		2. Source		3. Employer Name			4. State Number			5. Policy ID Number					
6. Claim Number				7. Claimant Name Last				First			8. Claimant Social Security Number		9. HIB Code		
10. Sex	11. Age	12. Date of Birth		13. Marital	14. Employment	15. Job Title	16. Date of Injury		17. Time of Injury						
18. Date Disability Began			19. Date of First Medical Treatment			20. Date Reported to Employer			21. Date Reported to Insurer		22. Date of Admitted Valid Claim				
23. Date of First Indemnity Payment			24. Date of Original Return to Work			25. Date of Max Med Improvement			26. Date of Controversy		27. Reason for Controversy				
28. Date of Hearing Application				31. Date of Hearing Application				34. Date of Denial Prod. Investigate			35. Date Claim Closed		36. Method of Closure		
29. Date Hearing Begins		32. Date Hearing Begins		37. Aggravation of Previous Occupational Injury			38. Aggravation of Previous Non-occupational Injury		40. Cause of Injury (Table 4)		41. Nature of Injury (Table 3)				
30. Date of Decision		33. Date Order Issued		39. Modified Duty Program Offered		42. Part of Body (Table 2)		43. Pre-Injury Wage		44. Days Hospitalized		45. Days off Work		46. Days Paid TTD	
<b>Indemnity Benefits Paid to Date</b>															
47. Fatal		48. Permanent Total			49. Permanent Partial/Scheduled			50. Permanent Partial/Unscheduled		51. Temporary Total					
52. Temporary Partial		53. Disfigurement			54. Reserve for Future Indemnity			55. Other Indemnity Payments		56. Total Indemnity					
<b>Lump Sum Settlement Paid to Date</b>															
57. Fatal		58. Permanent Total			59. Permanent Partial/Scheduled			60. Permanent Partial/Unscheduled		61. Temporary Total					
62. Temporary Partial		63. Disfigurement			64. Reserve for Future Indemnity			65. Other Indemnity Payments		66. Total Lump Sum Indemnity					
67. Total Lump Sum Medical		68. Lump Sum Release Indemnity			69. Lump Sum Release Medical		70. Total Lump Sum Settlement								
<b>Vocational Rehabilitation Payments to Date</b>															
71. Voc Rehab Evaluation Expense		72. Voc Rehab Maintenance Benefit			73. Voc Rehab Education Expense			74. Other Voc Rehab Expenses		75. Total Voc Rehab					
<b>Medical Benefits by type of Provider</b>															
76. Non-Surgical MD		77. Surgical MD			78. Orthopedist			79. Osteopath		80. Mental Health Practitioner					
81. Chiropractor		82. Hospital			83. Housekeeping			84. Home Modification Equipment		85. Prosthetics					
86. Prescriptions		87. Pain Rehab, Work Hardening			88. Independent Medical Examiner			89. Funeral Expenses		90. Physical Therapy					
91. Podiatrist		92. Psychologist			93. Acupuncture			94. Massage Therapist		95. Other Medical Payments					
96. Reserve for future Medical		97. Total Medical			98. Insurer Legal Fees			99. Insurer Expert Witness Fees		100. Insurer Other Legal Costs					
101. Total Claimant Legal Fees		102. Penalties Paid to Date			103. Allocated Loss Adjust. Expense			104. Claimant Attorney		105. Attorney Retained					
106. Insurer Attorney		107. Attorney Retained			108. Special Compensation Fund			109. Subrogation		110. Deductible		111. Max Benefit Rate		112. Claimant Benefit Rate	
<b>Impairment Rating</b>															
113. Final Rating		114. Type of Rating			115. Scheduled Body Part (Table 1)			116. Hearing Officer Location		117. Hours Worked/Week		118. Primary Physicians		119. Treatment Approved	

## HAWAII CLOSED-CLAIM STUDY

Data Entry Field	Description of Field
1	At least 2 initials of party gathering information.
2	Abbreviation for company supplying data from given list: 01 AIG Hawaii Insurance Co., Inc. 02 Argonaut Insurance Co. 03 Fireman's Fund Insurance 04 First Insurance Co. of Hawaii, LTD 05 Travelers Insurance Co. 06 Industrial Insurance Co. of Hawaii, LTD 07 Island Insurance Co., LTD 08 Pacific Insurance Co., LTD 09 Transamerica Insurance Co.
3	Name of claimant's employer.
4	Number given to this claim by the State of Hawaii.
5	Policy identification number.
6	Claim number used in your system.
7	Last name and first initial of claimant. (Optional)
8	Social security number of claimant. (Enter 000-00-0000 if unknown.)
9	Employer HIB code.
10	Sex of claimant. 1 = male, 2 = female, 3 = unknown.
11	Age of claimant at time of injury. (Enter age in full years; i.e., age at last birthday)
12	Birth date of claimant. (Enter 00-00-00 if unknown.)
13	Claimant's marital status from given list: 1 = Single, 2 = Married, 3 = Separated, 4 = Divorced, 5 = Unknown

HAWAII CLOSED-CLAIM STUDY

Data Entry Field	Description of Field
14	Employment status of claimant at time of injury from given list: 1 = Full-time, 2 = Part-time, 3 = Unemployed, 4 = On Strike, 5 = Disabled, 6 = Retired, 7 = Other.
15	Number of months employee worked for this employer prior to injury.
16	Date of injury or manifestation -- restricted to prior to 8/31/93. (Select a claim from substitute list if unknown.)
17	Time of injury using military time (e.g., 3:15 p.m. equals 1515.)
18	Date disability began -- restricted to date of injury or later. (Enter 00-00-00 if unknown.)
19	Date of first medical treatment for injury. (Enter 00-00-00 if unknown.)
20	Date claimant reported injury to employer -- restricted to injury date or later. (Enter 00-00-00 if unknown.)
21	Date insurer was notified of injury. (Enter 00-00-00 if unknown.)
22	Date of admission of valid claim. (Enter 00-00-00 if unknown or not applicable.)
23	Date of first indemnity payment. (Enter 00-00-00 if unknown or not applicable.)
24	Date when claimant originally returned to work. (Enter 00-00-00 if unknown or not applicable.)
25	Date when maximum medical improvement is reached. (Enter 00-00-00 if unknown or not applicable.)
26	Date of controversy. (Enter 00-00-00 if unknown or not applicable.)
27	Reason for controversy from given list: 0 = Claim was not contested, 1 = Injury occurred after the cancellation date of Policy, 2 = Injury occurred before the effective date of Policy, 3 = Injury did not occur from an accident which arose out of and in the course of employment, 4 = Injury occurred from not performing services arising out of and in the course of employment, 5 = Injury was not proximately caused by the accident arising out of and in the course of employment, 6 = Not an employee at time of injury, 7 = Outside Statute of Limitations, or 8 = Other reasons.

HAWAII CLOSED-CLAIM STUDY

Data Entry Field	Description of Field
28	Date when application for first hearing was filed. (Enter 00-00-00 if unknown or not applicable.)
29	Date first hearing begins. (Enter 00-00-00 if unknown or not applicable.)
30	Date of decision resulting from first hearing. (Enter 00-00-00 if unknown or not applicable.)
31	Date when application for second hearing was filed. (Enter 00-00-00 if unknown or not applicable.)
32	Date second hearing begins. (Enter 00-00-00 if unknown or not applicable.)
33	Date order issued based on second hearing. (Enter 00-00-00 if unknown or not applicable.)
34	Date of denial pending investigation. (Enter 00-00-00 if unknown or not applicable.)
35	Date claim was closed or settled -- restricted to 8/31/92 - 8/31/93. (Select a claim from substitute list provided by Tillinghast if unknown.)
36	Method of closure from given list: 1 = Negotiated settlement, 2 = Admission, 3 = Order, 4 = Other.
37	Was there aggravation of a previous occupational injury. 1 = yes, 2 = no, 3 = unknown.
38	Was there aggravation of a previous nonoccupational injury. 1 = yes, 2 = no, 3 = unknown.
39	Was a modified duty program offered to the claimant. 1 = yes, 2 = no, 3 = unknown.
40	Input 2 digit cause of injury code from Table 4.
41	Input 2 digit nature of injury code from Table 3.
42	Input 2 digit part of body code from Table 2.
43	Claimant's pre-injury weekly wage in dollars.
44	Number of days in hospital -- Enter a zero if none.
45	Enter total number of work days missed by reason of this injury.
46	Enter number of days for which temporary total benefits were paid.

HAWAII CLOSED-CLAIM STUDY

Data Entry Field	Description of Field
47-56	Indemnity benefits paid to date in each category shown (excluding lump sum payments) -- Enter a zero if none.
57-70	Lump sum amounts paid to date by category -- Enter a zero if none.
71-75	Vocational rehab payments in each category -- Enter a zero if none.
76-97	Medical payments made in each category -- Enter a zero if none. (Field 97 should be the total of fields 76-96.)
98	Amount of legal fees paid to an attorney or authorized representative by the insurer.
99	Amount paid by insurer in a legal proceeding for expert testimony or opinion.
100	Other legal costs paid by insurer not included in fields 94 or 95.
101	All legal fees and other costs paid by the claimant.
102	Penalties or fines paid to claimant or administrative agency.
103	Enter amount directly attributable to a particular claim including attorneys fees and court costs. (ALAE)
104	Did claimant have an attorney? (1 = yes, 2 = no, 3 = unknown.)
105	If claimant had an attorney, state date when attorney was retained or date of first appearance. (Enter 00-00-00 if unknown.)
106	Did insurer have an attorney? (1 = yes, 2 = no, 3 = unknown.)
107	If insurer had an attorney, state date when attorney was retained. (Enter 00-00-00 if unknown.)
108	Enter benefit offset due to Special Compensation Fund.
109	Was subrogation received on the claim? (1 = yes, 2 = no, 3 = unknown.)
110	Was there a deductible associated with the claim? (1 = yes, 2 = no, 3 = unknown.)

HAWAII CLOSED-CLAIM STUDY

Data Entry Field	Description of Field
111	Enter the maximum benefit rate applicable to the year of injury.
112	Enter the rate used to calculate the claimant's benefit.
113	Final impairment rating issued (e.g., 25% = 25) using the following guidelines: (1) Case Closed by Admission -- use final rate that was admitted to by the insurer. (2) Case Closed by Order -- use impairment rating issued by order, if available, otherwise use treating physician rating. (3) Case Closed by Negotiated Settlement -- use rating issued by treating physician.
114	Type of rating. (1 - scheduled, 2 - nonscheduled or whole person, 3 = unknown.)
115	Scheduled rating body part code from Table 1 (1-36).
116	Location of hearing officer from given list: 1 = Oahu, 2 = Kauai, 3 = Maui, 4 = Hawaii-Hilo 5 = Hawaii-Kona, 6 = other or unknown.
117	Enter average number of hours worked per week prior to injury.
118	Enter the number of times the primary physician was changed. (Enter 99 if unknown.)
119	Was a treatment plan approved by the insurer? (1 = yes, 2 = no, 3 = unknown.)

TABLE 1

## WORKERS COMPENSATION CLOSED CLAIM STUDY

Code to  
be Entered

1	The loss of an arm at the shoulder	208 weeks
2	The loss of forearm at the elbow	139 weeks
3	The loss of a hand at the wrist	104 weeks
4	The loss of a thumb and the metacarpal bone thereof	50 weeks
5	The loss of a thumb at the proximal joint	35 weeks
6	The loss of a thumb at the second or distal joint	18 weeks
7	The loss of an index finger and the metacarpal bone thereof	26 weeks
8	The loss of an index finger at the proximal joint	18 weeks
9	The loss of an index finger at the second joint	13 weeks
10	The loss of an index finger at the distal joint	9 weeks
11	The loss of a second finger and the metacarpal bone thereof	18 weeks
12	The loss of a middle finger at the proximal joint	13 weeks
13	The loss of a middle finger at the second joint	9 weeks
14	The loss of a middle finger at the distal joint	5 weeks
15	The loss of a third or ring finger and the metacarpal bone thereof	11 weeks
16	The loss of a ring finger at the proximal joint	7 weeks
17	The loss of a ring finger at the second joint	7 weeks
18	The loss of a ring finger at the distal joint	4 weeks
19	The loss of a little finger and the metacarpal bone thereof	13 weeks
20	The loss of a little finger at the proximal joint	9 weeks
21	The loss of a little finger at the second joint	9 weeks
22	The loss of a little finger at the distal joint	4 weeks
23	The loss of a leg at the hip joint or so near thereto as to preclude the use of an artificial limb	208 weeks
24	The loss of a leg at or above the knee, where the stump remains sufficient to permit the use of an artificial limb	139 weeks
25	The loss of a foot at the ankle	104 weeks
26	The loss of a great toe with the metatarsal bone thereof	26 weeks
27	The loss of a great toe at the proximal joint	18 weeks
28	The loss of a great toe at the second or distal joint	9 weeks
29	The loss of any other toe with the metatarsal bone thereof	11 weeks
30	The loss of any other toe at the proximal joint	4 weeks
31	The loss of any other toe at the second or distal joint	4 weeks
32	The loss of an eye by enucleation (including disfigurement resulting therefrom)	139 weeks
33	Total blindness of one eye	104 weeks
34	Total deafness of both ears	139 weeks
35	Total deafness of one ear	35 weeks
36	Where worker prior to injury has suffered a total loss of hearing in one ear, and as a result of the accident loses total hearing in remaining ear	139 weeks

TABLE 2: PART OF BODY CODES

Code	Part of Body	Code	Part of Body
	<b>I. HEAD</b>		<b>V. LOWER EXTREMITIES</b>
10	Multiple Head Injury	50	Multiple Lower
	<b>Extremities</b>		
11	Skull	51	Hip
12	Brain	52	Thigh
13	Ear(s)	53	Knee
14	Eye(s)	54	Lower Leg
15	Nose	55	Ankle
16	Teeth	56	Foot
17	Mouth	57	Toe(s)
18	Other Facial Soft Tissue		<b>VI. MULTIPLE BODY PARTS</b>
19	Facial Bones	90	Multiple Body Parts
	<b>II. NECK</b>		
20	Multiple Injury		
21	Vertebrae		
22	Disc		
23	Spinal Cord		
24	Larynx		
25	Soft Tissue		
26	Trachea		
	<b>III. UPPER EXTREMITIES</b>		
30	Multiple Upper Extremities		
31	Upper Arm (inc:Clavicle and Scapula)		
32	Elbow		
33	Lower Arm		
34	Wrist		
35	hand		
36	Finger(s)		
37	Thumb		
	<b>IV. TRUNK</b>		
40	Multiple Trunk		
41	Upper Back Area (Thoracic Area)		
42	Low Back Area (inc:Lumbar and Lumbo-Sacral)		
43	Disc		
44	Chest (inc:Ribs, Sternum and Soft Tissue)		
45	Sacrum and Coccyx		
46	Pelvis		
47	Spinal Cord		
48	Internal Organs		
49	Heart		

TABLE 3: NATURE OF INJURY CODES

CODE	NATURE OF INJURY	CODE	NATURE OF INJURY
	<b>I. SPECIFIC INJURY</b>		<b>II. OCCUP. DISEASE OR CUM. INJURY</b>
02	Amputation	60	Dust Disease NOC (All Other Pneumoconiosis)
03	Angina Pectoris (Condition Associated with Heart Disease)	61	Asbestosis
04	Burn	62	Black Lung
07	Concussion	63	Byssinosis
10	Contusion	64	Silicosis
13	Crushing	65	Respiratory Disorders (Gases, Fumes, Chemicals, etc.)
16	Dislocation		Poisoning-Chemical
19	Electric Shock	66	Poisoning-Metal
22	Enucleation (To Remove, Ex: Tumor, Eye, etc.)	67	Dermatis
25	Foreign Body	68	Mental Disorder
28	Fracture	69	Radiation
30	Freezing	70	All Other Occupational Disease
31	Hearing Loss (Traumatic Only)	71	Loss of Hearing
32	Heat prostration	72	Contagious Disease
34	hernia	73	Cancer
36	Infection	74	AIDS*
37	Inflammation	75	VDT-Related Disease*
40	Laceration	76	Mental Stress
41	Myocardial Infarction (Heart Attack)	77	Carpal Tunnel Syndrome*
43	Puncture	78	All Other Cumulative Injuries
46	Rupture	80	
47	Severance		
49	Sprain		
52	Strain		
54	Asphyxiation		
55	Vascular Loss		
58	Vision Loss		
59	All Other		

\* Effective for claims having accident dates of 1/1/90 and subsequent.

**TABLE 4: CAUSE OF INJURY CODES**

CODE	CAUSE OF INJURY	CODE	CAUSE OF INJURY
	<b>I. BURN OR SCALD-HEAT OR COLD EXPOSURE</b>		<b>VII. STRIKING AGAINST OR STEPPING ON</b>
01	Acid Chemicals	65	Moving Parts of
Machine			
02	Contact with Hot Object	66	Object Being Lifted or Handled
03	Temperature Extremes	67	Sanding, Scraping, Cleaning Operations
04	Fire or Flame	68	Stationary Object
05	Steam or Hot Fluids	69	Stepping on Sharp Object
06	Dust, Gases, Fumes or Vapors	70	Miscellaneous
07	Welding Operations		
08	Radiation		
09	Miscellaneous		
	<b>II. CAUGHT IN OR BETWEEN</b>	75	<b>STRUCK OR INJURED BY</b>
10	Machine or Machinery		Falling or Flying Object
12	Object Handled	76	Hand Tool or Machine in Use
13	Miscellaneous	77	Motor Vehicle
	<b>III. CUT, PUNCTURE, SCRAPE INJURED BY</b>	78	Moving Parts of Machine
15	Broken Glass	79	Object Being Lifted or Handled
16	Hand Tool, Utensil; Not Powered	80	Object Handled by Others
18	Powered Hand Tool, Appliance	81	Miscellaneous
19	Miscellaneous		
	<b>IV. FALL OR SLIP INJURY</b>	84	<b>IX. MISCELLANEOUS CAUSES</b>
25	From Different Level		Contact with Electric Current
26	From ladder or Scaffolding	85	Animal or Insect
27	From Liquid or Grease Spills	86	Explosion or Flare Back
29	On Same Level	87	Foreign Body in Eye
30	Slipped, Did Not Fall	89	Robbery or Criminal Assault
31	Miscellaneous	98	Cumulative (All Other)
	<b>V. MOTOR VEHICLE</b>	99	Other
45	Collision with Another Vehicle		
46	Collision with a Fixed Object		
47	Crash of Airplane		
48	Vehicle Upset		
50	Miscellaneous		
	<b>VI. STRAIN OR INJURY BY</b>		
54	Jumping		
55	Holding or Carrying		
56	Lifting		
57	Pushing or Pulling		
58	Reaching		
59	Using Tool or Machine		
60	Miscellaneous		

**OFFER FORM  
OF-1**

REQUEST FOR PROPOSALS  
STATE OF HAWAI'I  
OFFICE OF THE AUDITOR  
RFP-16-01

Procurement Officer  
Office of the Auditor  
State of Hawai'i  
Honolulu, Hawai'i 96813-2917

Dear Procurement Officer:

The undersigned has carefully read and understands the terms and conditions specified in the Specifications and Special Provisions attached hereto, and in the General Conditions, by reference made a part hereof and available upon request; and hereby submits the following offer to perform the work specified herein, all in accordance with the true intent and meaning thereof. The undersigned further understands and agrees that by submitting this offer, 1) he/she is declaring his/her offer is not in violation of chapter 84, Hawaii Revised Statutes, concerning prohibited State contracts, and 2) he/she is certifying that the price(s) submitted was (were) independently arrived at without collusion.

Offeror is:

- Sole Proprietor     Partnership     \*Corporation     Joint Venture
- Other \_\_\_\_\_

\*State of incorporation: \_\_\_\_\_

Hawaii General Excise Tax License I.D. No. \_\_\_\_\_

Federal I.D. No. \_\_\_\_\_

Payment address (other than street address below): \_\_\_\_\_  
City, State, Zip Code: \_\_\_\_\_

Business address (street address): \_\_\_\_\_  
City, State, Zip Code: \_\_\_\_\_

Respectfully submitted:

Date: \_\_\_\_\_ (x) \_\_\_\_\_

Authorized (Original) Signature

Telephone No.: \_\_\_\_\_

Fax No.: \_\_\_\_\_ Name and Title (Please Type or Print)

E-mail Address: \_\_\_\_\_  
\*\* \_\_\_\_\_  
**Exact Legal Name of Company (Offeror)**

\*\*If Offeror is a "dba" or a "division" of a corporation, furnish the exact legal name of the corporation under which the awarded contract will be executed:

\_\_\_\_\_

**OFFER FORM  
OF-2**

Total contract cost for accomplishing the development and delivery of the services.

\$ \_\_\_\_\_

**Note:** Pricing shall include labor (*including estimated number of hours by professional level and hourly rates by professional level*), materials, supplies, all applicable taxes, and any other costs incurred to provide the specified services (e.g., travel-related costs, out-of-pocket costs, etc.).

Offeror \_\_\_\_\_  
Name of Company

**OVERVIEW OF THE RFP PROCESS**

1. The RFP is issued pursuant to subchapter 6 of HAR chapter 3-122, implementing HRS section 103D-303.
2. The procurement process begins with the issuance of the RFP and the formal response to any written questions or inquiries regarding the RFP. Changes to the RFP will be made only by addendum.
3. Proposals shall be received by mail or email. The register of proposals and Offerors' proposals shall be open to public inspection after posting of the award.

All proposals and other material submitted by Offerors become the property of the State and may be returned only at the State's option.

4. The Procurement Officer, or an evaluation committee approved by the Procurement Officer, shall evaluate the proposals in accordance with the evaluation criteria in Section 4 of the RFP.
5. Proposals may be accepted on evaluation without discussion. However, if deemed necessary, prior to entering into discussions, a "priority list" of responsible Offerors submitting acceptable and potentially acceptable proposals shall be generated. The priority list may be limited to a minimum of three (3) responsible Offerors who submitted the highest-ranked proposals. The objective of these discussions is to clarify issues regarding the Offeror's proposal before the BAFO is tendered.
6. If during discussions there is a need for any substantial clarification or change in the RFP, the RFP shall be amended by an addendum to incorporate such clarification or change. Addenda to the RFP shall be distributed only to priority listed Offerors who submit acceptable or potentially acceptable proposals.
7. Following any discussions, Priority Listed Offerors will be invited to submit their BAFO, if required. The Procurement Officer or an evaluation committee reserves the right to have additional rounds of discussions with the top three (3) Priority Listed Offerors prior to the submission of the BAFO.
8. The date and time for Offerors to submit their BAFO, if any, is indicated in Section 1.4, *RFP Schedule and Significant Dates*. If Offeror does not submit a notice of withdrawal or a BAFO, the Offeror's immediate previous offer shall be construed as its BAFO.
9. After receipt and evaluation of the BAFOs in accordance with the evaluation criteria in Section 4 of the RFP, the Procurement Officer or an evaluation committee will make its recommendation. The Procurement Officer will award the contract to the Offeror whose proposal is determined to be the most advantageous to the State taking into consideration price and the evaluation factors set forth in Section 4 of the RFP.
10. The contents of any proposal shall not be disclosed during the review, evaluation, or discussion. Once award notice is posted, all proposals, successful and unsuccessful, become available for public inspection. Those sections that the Offeror and the State

agree are confidential and/or proprietary should be identified by the Offerors and shall be excluded from access.

11. The Procurement Officer or an evaluation committee reserves the right to determine what is in the best interest of the State for purposes of reviewing and evaluating proposals submitted in response to the RFP. The Procurement Officer or an evaluation committee will conduct a comprehensive, fair and impartial evaluation of proposals received in response to the RFP.
12. The RFP, any addenda issued, and the successful Offeror's proposal shall become a part of the contract. All proposals shall become the property of the State.

**GENERAL CONDITIONS**

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## GENERAL CONDITIONS

1. Coordination of Services by the STATE. The head of the purchasing agency ("HOPA") (which term includes the designee of the HOPA) shall coordinate the services to be provided by the CONTRACTOR in order to complete the performance required in the Contract. The CONTRACTOR shall maintain communications with HOPA at all stages of the CONTRACTOR'S work, and submit to HOPA for resolution any questions which may arise as to the performance of this Contract. "Purchasing agency" as used in these General Conditions means and includes any governmental body which is authorized under chapter 103D, HRS, or its implementing rules and procedures, or by way of delegation, to enter into contracts for the procurement of goods or services or both.
2. Relationship of Parties: Independent Contractor Status and Responsibilities, Including Tax Responsibilities.
  - a. In the performance of services required under this Contract, the CONTRACTOR is an "independent contractor," with the authority and responsibility to control and direct the performance and details of the work and services required under this Contract; however, the STATE shall have a general right to inspect work in progress to determine whether, in the STATE'S opinion, the services are being performed by the CONTRACTOR in compliance with this Contract. Unless otherwise provided by special condition, it is understood that the STATE does not agree to use the CONTRACTOR exclusively, and that the CONTRACTOR is free to contract to provide services to other individuals or entities while under contract with the STATE.
  - b. The CONTRACTOR and the CONTRACTOR'S employees and agents are not by reason of this Contract, agents or employees of the State for any purpose, and the CONTRACTOR and the CONTRACTOR'S employees and agents shall not be entitled to claim or receive from the State any vacation, sick leave, retirement, workers' compensation, unemployment insurance, or other benefits provided to state employees.
  - c. The CONTRACTOR shall be responsible for the accuracy, completeness, and adequacy of the CONTRACTOR'S performance under this Contract. Furthermore, the CONTRACTOR intentionally, voluntarily, and knowingly assumes the sole and entire liability to the CONTRACTOR'S employees and agents, and to any individual not a party to this Contract, for all loss, damage, or injury caused by the CONTRACTOR, or the CONTRACTOR'S employees or agents in the course of their employment.
  - d. The CONTRACTOR shall be responsible for payment of all applicable federal, state, and county taxes and fees which may become due and owing by the CONTRACTOR by reason of this Contract, including but not limited to: (i) income taxes, (ii) employment related fees, assessments, and taxes, and (iii) general excise taxes. The CONTRACTOR also is responsible for obtaining all licenses, permits, and certificates that may be required in order to perform this Contract.
  - e. The CONTRACTOR shall obtain a general excise tax license from the Department of Taxation, State of Hawaii, in accordance with section 237-9, HRS, and shall comply with all requirements thereof. The CONTRACTOR shall obtain a tax clearance certificate from the Director of Taxation, State of Hawaii, and the Internal Revenue Service, U.S. Department of the Treasury, showing that all delinquent taxes, if any, levied or accrued under state law and the Internal Revenue Code of 1986, as amended, against the CONTRACTOR have been paid and submit the same to the STATE prior to commencing any performance under this Contract. The CONTRACTOR shall also be solely responsible for meeting all requirements necessary to obtain the tax clearance certificate required for final payment under sections 103-53 and 103D-328, HRS, and paragraph 17 of these General Conditions.
  - f. The CONTRACTOR is responsible for securing all employee-related insurance coverage for the CONTRACTOR and the CONTRACTOR'S employees and agents that is or may be required by law, and for payment of all premiums, costs, and other liabilities associated with securing the insurance coverage.

- g. The CONTRACTOR shall obtain a certificate of compliance issued by the Department of Labor and Industrial Relations, State of Hawaii, in accordance with section 103D-310, HRS, and section 3-122-112, HAR, that is current within six months of the date of issuance.
- h. The CONTRACTOR shall obtain a certificate of good standing issued by the Department of Commerce and Consumer Affairs, State of Hawaii, in accordance with section 103D-310, HRS, and section 3-122-112, HAR, that is current within six months of the date of issuance.
- i. In lieu of the above certificates from the Department of Taxation, Labor and Industrial Relations, and Commerce and Consumer Affairs, the CONTRACTOR may submit proof of compliance through the State Procurement Office's designated certification process.

3. Personnel Requirements.

- a. The CONTRACTOR shall secure, at the CONTRACTOR'S own expense, all personnel required to perform this Contract.
- b. The CONTRACTOR shall ensure that the CONTRACTOR'S employees or agents are experienced and fully qualified to engage in the activities and perform the services required under this Contract, and that all applicable licensing and operating requirements imposed or required under federal, state, or county law, and all applicable accreditation and other standards of quality generally accepted in the field of the activities of such employees and agents are complied with and satisfied.

4. Nondiscrimination. No person performing work under this Contract, including any subcontractor, employee, or agent of the CONTRACTOR, shall engage in any discrimination that is prohibited by any applicable federal, state, or county law.

5. Conflicts of Interest. The CONTRACTOR represents that neither the CONTRACTOR, nor any employee or agent of the CONTRACTOR, presently has any interest, and promises that no such interest, direct or indirect, shall be acquired, that would or might conflict in any manner or degree with the CONTRACTOR'S performance under this Contract.

6. Subcontracts and Assignments. The CONTRACTOR shall not assign or subcontract any of the CONTRACTOR'S duties, obligations, or interests under this Contract and no such assignment or subcontract shall be effective unless: (i) the CONTRACTOR obtains the prior written consent of the STATE, and (ii) the CONTRACTOR'S assignee or subcontractor submits to the STATE a tax clearance certificate from the Director of Taxation, State of Hawaii, and the Internal Revenue Service, U.S. Department of Treasury, showing that all delinquent taxes, if any, levied or accrued under state law and the Internal Revenue Code of 1986, as amended, against the CONTRACTOR'S assignee or subcontractor have been paid. Additionally, no assignment by the CONTRACTOR of the CONTRACTOR'S right to compensation under this Contract shall be effective unless and until the assignment is approved by the Comptroller of the State of Hawaii, as provided in section 40-58, HRS.

a. Recognition of a successor in interest. When in the best interest of the State, a successor in interest may be recognized in an assignment contract in which the STATE, the CONTRACTOR and the assignee or transferee (hereinafter referred to as the "Assignee") agree that:

- (1) The Assignee assumes all of the CONTRACTOR'S obligations;
- (2) The CONTRACTOR remains liable for all obligations under this Contract but waives all rights under this Contract as against the STATE; and
- (3) The CONTRACTOR shall continue to furnish, and the Assignee shall also furnish, all required bonds.

b. Change of name. When the CONTRACTOR asks to change the name in which it holds this Contract with the STATE, the procurement officer of the purchasing agency (hereinafter referred to as the "Agency procurement officer") shall, upon receipt of a document acceptable or satisfactory to the

Agency procurement officer indicating such change of name (for example, an amendment to the CONTRACTOR'S articles of incorporation), enter into an amendment to this Contract with the CONTRACTOR to effect such a change of name. The amendment to this Contract changing the CONTRACTOR'S name shall specifically indicate that no other terms and conditions of this Contract are thereby changed.

- c. Reports. All assignment contracts and amendments to this Contract effecting changes of the CONTRACTOR'S name or novations hereunder shall be reported to the chief procurement officer (CPO) as defined in section 103D-203(a), HRS, within thirty days of the date that the assignment contract or amendment becomes effective.
  - d. Actions affecting more than one purchasing agency. Notwithstanding the provisions of subparagraphs 6a through 6c herein, when the CONTRACTOR holds contracts with more than one purchasing agency of the State, the assignment contracts and the novation and change of name amendments herein authorized shall be processed only through the CPO's office.
7. Indemnification and Defense. The CONTRACTOR shall defend, indemnify, and hold harmless the State of Hawaii, the contracting agency, and their officers, employees, and agents from and against all liability, loss, damage, cost, and expense, including all attorneys' fees, and all claims, suits, and demands therefore, arising out of or resulting from the acts or omissions of the CONTRACTOR or the CONTRACTOR'S employees, officers, agents, or subcontractors under this Contract. The provisions of this paragraph shall remain in full force and effect notwithstanding the expiration or early termination of this Contract.
  8. Cost of Litigation. In case the STATE shall, without any fault on its part, be made a party to any litigation commenced by or against the CONTRACTOR in connection with this Contract, the CONTRACTOR shall pay all costs and expenses incurred by or imposed on the STATE, including attorneys' fees.
  9. Liquidated Damages. When the CONTRACTOR is given notice of delay or nonperformance as specified in paragraph 13 (Termination for Default) and fails to cure in the time specified, it is agreed the CONTRACTOR shall pay to the STATE the amount, if any, set forth in this Contract per calendar day from the date set for cure until either: (i) the STATE reasonably obtains similar goods or services, or both, if the CONTRACTOR is terminated for default, or (ii) until the CONTRACTOR provides the goods or services, or both, if the CONTRACTOR is not terminated for default. To the extent that the CONTRACTOR'S delay or nonperformance is excused under paragraph 13d (Excuse for Nonperformance or Delay Performance), liquidated damages shall not be assessable against the CONTRACTOR. The CONTRACTOR remains liable for damages caused other than by delay.
  10. STATE'S Right of Offset. The STATE may offset against any monies or other obligations the STATE owes to the CONTRACTOR under this Contract, any amounts owed to the State of Hawaii by the CONTRACTOR under this Contract or any other contracts, or pursuant to any law or other obligation owed to the State of Hawaii by the CONTRACTOR, including, without limitation, the payment of any taxes or levies of any kind or nature. The STATE will notify the CONTRACTOR in writing of any offset and the nature of such offset. For purposes of this paragraph, amounts owed to the State of Hawaii shall not include debts or obligations which have been liquidated, agreed to by the CONTRACTOR, and are covered by an installment payment or other settlement plan approved by the State of Hawaii, provided, however, that the CONTRACTOR shall be entitled to such exclusion only to the extent that the CONTRACTOR is current with, and not delinquent on, any payments or obligations owed to the State of Hawaii under such payment or other settlement plan.
  11. Disputes. Disputes shall be resolved in accordance with section 103D-703, HRS, and chapter 3-126, Hawaii Administrative Rules ("HAR"), as the same may be amended from time to time.
  12. Suspension of Contract. The STATE reserves the right at any time and for any reason to suspend this Contract for any reasonable period, upon written notice to the CONTRACTOR in accordance with the provisions herein.
    - a. Order to stop performance. The Agency procurement officer may, by written order to the CONTRACTOR, at any time, and without notice to any surety, require the CONTRACTOR to stop all or any part of the performance called for by this Contract. This order shall be for a specified

period not exceeding sixty (60) days after the order is delivered to the CONTRACTOR, unless the parties agree to any further period. Any such order shall be identified specifically as a stop performance order issued pursuant to this section. Stop performance orders shall include, as appropriate: (1) A clear description of the work to be suspended; (2) Instructions as to the issuance of further orders by the CONTRACTOR for material or services; (3) Guidance as to action to be taken on subcontracts; and (4) Other instructions and suggestions to the CONTRACTOR for minimizing costs. Upon receipt of such an order, the CONTRACTOR shall forthwith comply with its terms and suspend all performance under this Contract at the time stated, provided, however, the CONTRACTOR shall take all reasonable steps to minimize the occurrence of costs allocable to the performance covered by the order during the period of performance stoppage. Before the stop performance order expires, or within any further period to which the parties shall have agreed, the Agency procurement officer shall either:

- (1) Cancel the stop performance order; or
- (2) Terminate the performance covered by such order as provided in the termination for default provision or the termination for convenience provision of this Contract.

b. Cancellation or expiration of the order. If a stop performance order issued under this section is cancelled at any time during the period specified in the order, or if the period of the order or any extension thereof expires, the CONTRACTOR shall have the right to resume performance. An appropriate adjustment shall be made in the delivery schedule or contract price, or both, and the Contract shall be modified in writing accordingly, if:

- (1) The stop performance order results in an increase in the time required for, or in the CONTRACTOR'S cost properly allocable to, the performance of any part of this Contract; and
- (2) The CONTRACTOR asserts a claim for such an adjustment within thirty (30) days after the end of the period of performance stoppage; provided that, if the Agency procurement officer decides that the facts justify such action, any such claim asserted may be received and acted upon at any time prior to final payment under this Contract.

c. Termination of stopped performance. If a stop performance order is not cancelled and the performance covered by such order is terminated for default or convenience, the reasonable costs resulting from the stop performance order shall be allowable by adjustment or otherwise.

d. Adjustment of price. Any adjustment in contract price made pursuant to this paragraph shall be determined in accordance with the price adjustment provision of this Contract.

### 13. Termination for Default.

a. Default. If the CONTRACTOR refuses or fails to perform any of the provisions of this Contract with such diligence as will ensure its completion within the time specified in this Contract, or any extension thereof, otherwise fails to timely satisfy the Contract provisions, or commits any other substantial breach of this Contract, the Agency procurement officer may notify the CONTRACTOR in writing of the delay or non-performance and if not cured in ten (10) days or any longer time specified in writing by the Agency procurement officer, such officer may terminate the CONTRACTOR'S right to proceed with the Contract or such part of the Contract as to which there has been delay or a failure to properly perform. In the event of termination in whole or in part, the Agency procurement officer may procure similar goods or services in a manner and upon the terms deemed appropriate by the Agency procurement officer. The CONTRACTOR shall continue performance of the Contract to the extent it is not terminated and shall be liable for excess costs incurred in procuring similar goods or services.

b. CONTRACTOR'S duties. Notwithstanding termination of the Contract and subject to any directions from the Agency procurement officer, the CONTRACTOR shall take timely, reasonable, and

necessary action to protect and preserve property in the possession of the CONTRACTOR in which the STATE has an interest.

- c. Compensation. Payment for completed goods and services delivered and accepted by the STATE shall be at the price set forth in the Contract. Payment for the protection and preservation of property shall be in an amount agreed upon by the CONTRACTOR and the Agency procurement officer. If the parties fail to agree, the Agency procurement officer shall set an amount subject to the CONTRACTOR'S rights under chapter 3-126, HAR. The STATE may withhold from amounts due the CONTRACTOR such sums as the Agency procurement officer deems to be necessary to protect the STATE against loss because of outstanding liens or claims and to reimburse the STATE for the excess costs expected to be incurred by the STATE in procuring similar goods and services.
- d. Excuse for nonperformance or delayed performance. The CONTRACTOR shall not be in default by reason of any failure in performance of this Contract in accordance with its terms, including any failure by the CONTRACTOR to make progress in the prosecution of the performance hereunder which endangers such performance, if the CONTRACTOR has notified the Agency procurement officer within fifteen (15) days after the cause of the delay and the failure arises out of causes such as: acts of God; acts of a public enemy; acts of the State and any other governmental body in its sovereign or contractual capacity; fires; floods; epidemics; quarantine restrictions; strikes or other labor disputes; freight embargoes; or unusually severe weather. If the failure to perform is caused by the failure of a subcontractor to perform or to make progress, and if such failure arises out of causes similar to those set forth above, the CONTRACTOR shall not be deemed to be in default, unless the goods and services to be furnished by the subcontractor were reasonably obtainable from other sources in sufficient time to permit the CONTRACTOR to meet the requirements of the Contract. Upon request of the CONTRACTOR, the Agency procurement officer shall ascertain the facts and extent of such failure, and, if such officer determines that any failure to perform was occasioned by any one or more of the excusable causes, and that, but for the excusable cause, the CONTRACTOR'S progress and performance would have met the terms of the Contract, the delivery schedule shall be revised accordingly, subject to the rights of the STATE under this Contract. As used in this paragraph, the term "subcontractor" means subcontractor at any tier.
- e. Erroneous termination for default. If, after notice of termination of the CONTRACTOR'S right to proceed under this paragraph, it is determined for any reason that the CONTRACTOR was not in default under this paragraph, or that the delay was excusable under the provisions of subparagraph 13d, "Excuse for nonperformance or delayed performance," the rights and obligations of the parties shall be the same as if the notice of termination had been issued pursuant to paragraph 14.
- f. Additional rights and remedies. The rights and remedies provided in this paragraph are in addition to any other rights and remedies provided by law or under this Contract.

#### 14. Termination for Convenience.

- a. Termination. The Agency procurement officer may, when the interests of the STATE so require, terminate this Contract in whole or in part, for the convenience of the STATE. The Agency procurement officer shall give written notice of the termination to the CONTRACTOR specifying the part of the Contract terminated and when termination becomes effective.
- b. CONTRACTOR'S obligations. The CONTRACTOR shall incur no further obligations in connection with the terminated performance and on the date(s) set in the notice of termination the CONTRACTOR will stop performance to the extent specified. The CONTRACTOR shall also terminate outstanding orders and subcontracts as they relate to the terminated performance. The CONTRACTOR shall settle the liabilities and claims arising out of the termination of subcontracts and orders connected with the terminated performance subject to the STATE'S approval. The Agency procurement officer may direct the CONTRACTOR to assign the CONTRACTOR'S right, title, and interest under terminated orders or subcontracts to the STATE. The CONTRACTOR must still complete the performance not terminated by the notice of termination and may incur obligations as necessary to do so.

- c. Right to goods and work product. The Agency procurement officer may require the CONTRACTOR to transfer title and deliver to the STATE in the manner and to the extent directed by the Agency procurement officer:

- (1) Any completed goods or work product; and
- (2) The partially completed goods and materials, parts, tools, dies, jigs, fixtures, plans, drawings, information, and contract rights (hereinafter called "manufacturing material") as the CONTRACTOR has specifically produced or specially acquired for the performance of the terminated part of this Contract.

The CONTRACTOR shall, upon direction of the Agency procurement officer, protect and preserve property in the possession of the CONTRACTOR in which the STATE has an interest. If the Agency procurement officer does not exercise this right, the CONTRACTOR shall use best efforts to sell such goods and manufacturing materials. Use of this paragraph in no way implies that the STATE has breached the Contract by exercise of the termination for convenience provision.

- d. Compensation.

- (1) The CONTRACTOR shall submit a termination claim specifying the amounts due because of the termination for convenience together with the cost or pricing data, submitted to the extent required by chapter 3-122, HAR, bearing on such claim. If the CONTRACTOR fails to file a termination claim within one year from the effective date of termination, the Agency procurement officer may pay the CONTRACTOR, if at all, an amount set in accordance with subparagraph 14d(3) below.
- (2) The Agency procurement officer and the CONTRACTOR may agree to a settlement provided the CONTRACTOR has filed a termination claim supported by cost or pricing data submitted as required and that the settlement does not exceed the total Contract price plus settlement costs reduced by payments previously made by the STATE, the proceeds of any sales of goods and manufacturing materials under subparagraph 14c, and the Contract price of the performance not terminated.
- (3) Absent complete agreement under subparagraph 14d(2) the Agency procurement officer shall pay the CONTRACTOR the following amounts, provided payments agreed to under subparagraph 14d(2) shall not duplicate payments under this subparagraph for the following:
  - (A) Contract prices for goods or services accepted under the Contract;
  - (B) Costs incurred in preparing to perform and performing the terminated portion of the performance plus a fair and reasonable profit on such portion of the performance, such profit shall not include anticipatory profit or consequential damages, less amounts paid or to be paid for accepted goods or services; provided, however, that if it appears that the CONTRACTOR would have sustained a loss if the entire Contract would have been completed, no profit shall be allowed or included and the amount of compensation shall be reduced to reflect the anticipated rate of loss;
  - (C) Costs of settling and paying claims arising out of the termination of subcontracts or orders pursuant to subparagraph 14b. These costs must not include costs paid in accordance with subparagraph 14d(3)(B);
  - (D) The reasonable settlement costs of the CONTRACTOR, including accounting, legal, clerical, and other expenses reasonably necessary for the preparation of settlement claims and supporting data with respect to the terminated portion of the Contract and for the termination of subcontracts thereunder, together with reasonable storage, transportation, and other costs incurred in connection with the protection or disposition of property allocable to the terminated portion of this Contract. The total sum to be paid the CONTRACTOR under this subparagraph shall not exceed the

total Contract price plus the reasonable settlement costs of the CONTRACTOR reduced by the amount of payments otherwise made, the proceeds of any sales of supplies and manufacturing materials under subparagraph 14d(2), and the contract price of performance not terminated.

- (4) Costs claimed, agreed to, or established under subparagraphs 14d(2) and 14d(3) shall be in accordance with Chapter 3-123 (Cost Principles) of the Procurement Rules.

15. Claims Based on the Agency Procurement Officer's Actions or Omissions.

a. Changes in scope. If any action or omission on the part of the Agency procurement officer (which term includes the designee of such officer for purposes of this paragraph 15) requiring performance changes within the scope of the Contract constitutes the basis for a claim by the CONTRACTOR for additional compensation, damages, or an extension of time for completion, the CONTRACTOR shall continue with performance of the Contract in compliance with the directions or orders of such officials, but by so doing, the CONTRACTOR shall not be deemed to have prejudiced any claim for additional compensation, damages, or an extension of time for completion; provided:

- (1) Written notice required. The CONTRACTOR shall give written notice to the Agency procurement officer:

- (A) Prior to the commencement of the performance involved, if at that time the CONTRACTOR knows of the occurrence of such action or omission;

- (B) Within thirty (30) days after the CONTRACTOR knows of the occurrence of such action or omission, if the CONTRACTOR did not have such knowledge prior to the commencement of the performance; or

- (C) Within such further time as may be allowed by the Agency procurement officer in writing.

- (2) Notice content. This notice shall state that the CONTRACTOR regards the act or omission as a reason which may entitle the CONTRACTOR to additional compensation, damages, or an extension of time. The Agency procurement officer, upon receipt of such notice, may rescind such action, remedy such omission, or take such other steps as may be deemed advisable in the discretion of the Agency procurement officer;

- (3) Basis must be explained. The notice required by subparagraph 15a(1) describes as clearly as practicable at the time the reasons why the CONTRACTOR believes that additional compensation, damages, or an extension of time may be remedies to which the CONTRACTOR is entitled; and

- (4) Claim must be justified. The CONTRACTOR must maintain and, upon request, make available to the Agency procurement officer within a reasonable time, detailed records to the extent practicable, and other documentation and evidence satisfactory to the STATE, justifying the claimed additional costs or an extension of time in connection with such changes.

b. CONTRACTOR not excused. Nothing herein contained, however, shall excuse the CONTRACTOR from compliance with any rules or laws precluding any state officers and CONTRACTOR from acting in collusion or bad faith in issuing or performing change orders which are clearly not within the scope of the Contract.

c. Price adjustment. Any adjustment in the price made pursuant to this paragraph shall be determined in accordance with the price adjustment provision of this Contract.

16. Costs and Expenses. Any reimbursement due the CONTRACTOR for per diem and transportation expenses under this Contract shall be subject to chapter 3-123 (Cost Principles), HAR, and the following guidelines:

- a. Reimbursement for air transportation shall be for actual cost or coach class air fare, whichever is less.
- b. Reimbursement for ground transportation costs shall not exceed the actual cost of renting an intermediate-sized vehicle.
- c. Unless prior written approval of the HOPA is obtained, reimbursement for subsistence allowance (i.e., hotel and meals, etc.) shall not exceed the applicable daily authorized rates for inter-island or out-of-state travel that are set forth in the current Governor's Executive Order authorizing adjustments in salaries and benefits for state officers and employees in the executive branch who are excluded from collective bargaining coverage.

17. Payment Procedures; Final Payment; Tax Clearance.

- a. Original invoices required. All payments under this Contract shall be made only upon submission by the CONTRACTOR of original invoices specifying the amount due and certifying that services requested under the Contract have been performed by the CONTRACTOR according to the Contract.
- b. Subject to available funds. Such payments are subject to availability of funds and allotment by the Director of Finance in accordance with chapter 37, HRS. Further, all payments shall be made in accordance with and subject to chapter 40, HRS.
- c. Prompt payment.
  - (1) Any money, other than retainage, paid to the CONTRACTOR shall be disbursed to subcontractors within ten (10) days after receipt of the money in accordance with the terms of the subcontract; provided that the subcontractor has met all the terms and conditions of the subcontract and there are no bona fide disputes; and
  - (2) Upon final payment to the CONTRACTOR, full payment to the subcontractor, including retainage, shall be made within ten (10) days after receipt of the money; provided that there are no bona fide disputes over the subcontractor's performance under the subcontract.
- d. Final payment. Final payment under this Contract shall be subject to sections 103-53 and 103D-328, HRS, which require a tax clearance from the Director of Taxation, State of Hawaii, and the Internal Revenue Service, U.S. Department of Treasury, showing that all delinquent taxes, if any, levied or accrued under state law and the Internal Revenue Code of 1986, as amended, against the CONTRACTOR have been paid. Further, in accordance with section 3-122-112, HAR, CONTRACTOR shall provide a certificate affirming that the CONTRACTOR has remained in compliance with all applicable laws as required by this section.

18. Federal Funds. If this Contract is payable in whole or in part from federal funds, CONTRACTOR agrees that, as to the portion of the compensation under this Contract to be payable from federal funds, the CONTRACTOR shall be paid only from such funds received from the federal government, and shall not be paid from any other funds. Failure of the STATE to receive anticipated federal funds shall not be considered a breach by the STATE or an excuse for nonperformance by the CONTRACTOR.

19. Modifications of Contract.

- a. In writing. Any modification, alteration, amendment, change, or extension of any term, provision, or condition of this Contract permitted by this Contract shall be made by written amendment to this Contract, signed by the CONTRACTOR and the STATE, provided that change orders shall be made in accordance with paragraph 20 herein.
- b. No oral modification. No oral modification, alteration, amendment, change, or extension of any term, provision, or condition of this Contract shall be permitted.

- c. Agency procurement officer. By written order, at any time, and without notice to any surety, the Agency procurement officer may unilaterally order of the CONTRACTOR:
    - (A) Changes in the work within the scope of the Contract; and
    - (B) Changes in the time of performance of the Contract that do not alter the scope of the Contract work.
  - d. Adjustments of price or time for performance. If any modification increases or decreases the CONTRACTOR'S cost of, or the time required for, performance of any part of the work under this Contract, an adjustment shall be made and this Contract modified in writing accordingly. Any adjustment in contract price made pursuant to this clause shall be determined, where applicable, in accordance with the price adjustment clause of this Contract or as negotiated.
  - e. Claim barred after final payment. No claim by the CONTRACTOR for an adjustment hereunder shall be allowed if written modification of the Contract is not made prior to final payment under this Contract.
  - f. Claims not barred. In the absence of a written contract modification, nothing in this clause shall be deemed to restrict the CONTRACTOR'S right to pursue a claim under this Contract or for a breach of contract.
  - g. Head of the purchasing agency approval. If this is a professional services contract awarded pursuant to section 103D-303 or 103D-304, HRS, any modification, alteration, amendment, change, or extension of any term, provision, or condition of this Contract which increases the amount payable to the CONTRACTOR by at least \$25,000.00 and ten per cent (10%) or more of the initial contract price, must receive the prior approval of the head of the purchasing agency.
  - h. Tax clearance. The STATE may, at its discretion, require the CONTRACTOR to submit to the STATE, prior to the STATE'S approval of any modification, alteration, amendment, change, or extension of any term, provision, or condition of this Contract, a tax clearance from the Director of Taxation, State of Hawaii, and the Internal Revenue Service, U.S. Department of Treasury, showing that all delinquent taxes, if any, levied or accrued under state law and the Internal Revenue Code of 1986, as amended, against the CONTRACTOR have been paid.
  - i. Sole source contracts. Amendments to sole source contracts that would change the original scope of the Contract may only be made with the approval of the CPO. Annual renewal of a sole source contract for services should not be submitted as an amendment.
20. Change Order. The Agency procurement officer may, by a written order signed only by the STATE, at any time, and without notice to any surety, and subject to all appropriate adjustments, make changes within the general scope of this Contract in any one or more of the following:
- (1) Drawings, designs, or specifications, if the goods or services to be furnished are to be specially provided to the STATE in accordance therewith;
  - (2) Method of delivery; or
  - (3) Place of delivery.
- a. Adjustments of price or time for performance. If any change order increases or decreases the CONTRACTOR'S cost of, or the time required for, performance of any part of the work under this Contract, whether or not changed by the order, an adjustment shall be made and the Contract modified in writing accordingly. Any adjustment in the Contract price made pursuant to this provision shall be determined in accordance with the price adjustment provision of this Contract. Failure of the parties to agree to an adjustment shall not excuse the CONTRACTOR from proceeding with the Contract as changed, provided that the Agency procurement officer promptly and duly makes the provisional adjustments in payment or time for performance as may be reasonable. By

proceeding with the work, the CONTRACTOR shall not be deemed to have prejudiced any claim for additional compensation, or any extension of time for completion.

- b. Time period for claim. Within ten (10) days after receipt of a written change order under subparagraph 20a, unless the period is extended by the Agency procurement officer in writing, the CONTRACTOR shall respond with a claim for an adjustment. The requirement for a timely written response by CONTRACTOR cannot be waived and shall be a condition precedent to the assertion of a claim.
- c. Claim barred after final payment. No claim by the CONTRACTOR for an adjustment hereunder shall be allowed if a written response is not given prior to final payment under this Contract.
- d. Other claims not barred. In the absence of a change order, nothing in this paragraph 20 shall be deemed to restrict the CONTRACTOR'S right to pursue a claim under the Contract or for breach of contract.

21. Price Adjustment.

- a. Price adjustment. Any adjustment in the contract price pursuant to a provision in this Contract shall be made in one or more of the following ways:
  - (1) By agreement on a fixed price adjustment before commencement of the pertinent performance or as soon thereafter as practicable;
  - (2) By unit prices specified in the Contract or subsequently agreed upon;
  - (3) By the costs attributable to the event or situation covered by the provision, plus appropriate profit or fee, all as specified in the Contract or subsequently agreed upon;
  - (4) In such other manner as the parties may mutually agree; or
  - (5) In the absence of agreement between the parties, by a unilateral determination by the Agency procurement officer of the costs attributable to the event or situation covered by the provision, plus appropriate profit or fee, all as computed by the Agency procurement officer in accordance with generally accepted accounting principles and applicable sections of chapters 3-123 and 3-126, HAR.
- b. Submission of cost or pricing data. The CONTRACTOR shall provide cost or pricing data for any price adjustments subject to the provisions of chapter 3-122, HAR.

22. Variation in Quantity for Definite Quantity Contracts. Upon the agreement of the STATE and the CONTRACTOR, the quantity of goods or services, or both, if a definite quantity is specified in this Contract, may be increased by a maximum of ten per cent (10%); provided the unit prices will remain the same except for any price adjustments otherwise applicable; and the Agency procurement officer makes a written determination that such an increase will either be more economical than awarding another contract or that it would not be practical to award another contract.

23. Changes in Cost-Reimbursement Contract. If this Contract is a cost-reimbursement contract, the following provisions shall apply:

- a. The Agency procurement officer may at any time by written order, and without notice to the sureties, if any, make changes within the general scope of the Contract in any one or more of the following:
  - (1) Description of performance (Attachment 1);
  - (2) Time of performance (i.e., hours of the day, days of the week, etc.);
  - (3) Place of performance of services;

- (4) Drawings, designs, or specifications when the supplies to be furnished are to be specially manufactured for the STATE in accordance with the drawings, designs, or specifications;
  - (5) Method of shipment or packing of supplies; or
  - (6) Place of delivery.
- b. If any change causes an increase or decrease in the estimated cost of, or the time required for performance of, any part of the performance under this Contract, whether or not changed by the order, or otherwise affects any other terms and conditions of this Contract, the Agency procurement officer shall make an equitable adjustment in the (1) estimated cost, delivery or completion schedule, or both; (2) amount of any fixed fee; and (3) other affected terms and shall modify the Contract accordingly.
  - c. The CONTRACTOR must assert the CONTRACTOR'S rights to an adjustment under this provision within thirty (30) days from the day of receipt of the written order. However, if the Agency procurement officer decides that the facts justify it, the Agency procurement officer may receive and act upon a proposal submitted before final payment under the Contract.
  - d. Failure to agree to any adjustment shall be a dispute under paragraph 11 of this Contract. However, nothing in this provision shall excuse the CONTRACTOR from proceeding with the Contract as changed.
  - e. Notwithstanding the terms and conditions of subparagraphs 23a and 23b, the estimated cost of this Contract and, if this Contract is incrementally funded, the funds allotted for the performance of this Contract, shall not be increased or considered to be increased except by specific written modification of the Contract indicating the new contract estimated cost and, if this contract is incrementally funded, the new amount allotted to the contract.
24. Confidentiality of Material.
- a. All material given to or made available to the CONTRACTOR by virtue of this Contract, which is identified as proprietary or confidential information, will be safeguarded by the CONTRACTOR and shall not be disclosed to any individual or organization without the prior written approval of the STATE.
  - b. All information, data, or other material provided by the CONTRACTOR to the STATE shall be subject to the Uniform Information Practices Act, chapter 92F, HRS.
25. Publicity. The CONTRACTOR shall not refer to the STATE, or any office, agency, or officer thereof, or any state employee, including the HOPA, the CPO, the Agency procurement officer, or to the services or goods, or both, provided under this Contract, in any of the CONTRACTOR'S brochures, advertisements, or other publicity of the CONTRACTOR. All media contacts with the CONTRACTOR about the subject matter of this Contract shall be referred to the Agency procurement officer.
26. Ownership Rights and Copyright. The STATE shall have complete ownership of all material, both finished and unfinished, which is developed, prepared, assembled, or conceived by the CONTRACTOR pursuant to this Contract, and all such material shall be considered "works made for hire." All such material shall be delivered to the STATE upon expiration or termination of this Contract. The STATE, in its sole discretion, shall have the exclusive right to copyright any product, concept, or material developed, prepared, assembled, or conceived by the CONTRACTOR pursuant to this Contract.
27. Liens and Warranties. Goods provided under this Contract shall be provided free of all liens and provided together with all applicable warranties, or with the warranties described in the Contract documents, whichever are greater.

28. Audit of Books and Records of the CONTRACTOR. The STATE may, at reasonable times and places, audit the books and records of the CONTRACTOR, prospective contractor, subcontractor, or prospective subcontractor which are related to:
- a. The cost or pricing data, and
  - b. A state contract, including subcontracts, other than a firm fixed-price contract.

29. Cost or Pricing Data. Cost or pricing data must be submitted to the Agency procurement officer and timely certified as accurate for contracts over \$100,000 unless the contract is for a multiple-term or as otherwise specified by the Agency procurement officer. Unless otherwise required by the Agency procurement officer, cost or pricing data submission is not required for contracts awarded pursuant to competitive sealed bid procedures.

If certified cost or pricing data are subsequently found to have been inaccurate, incomplete, or noncurrent as of the date stated in the certificate, the STATE is entitled to an adjustment of the contract price, including profit or fee, to exclude any significant sum by which the price, including profit or fee, was increased because of the defective data. It is presumed that overstated cost or pricing data increased the contract price in the amount of the defect plus related overhead and profit or fee. Therefore, unless there is a clear indication that the defective data was not used or relied upon, the price will be reduced in such amount.

30. Audit of Cost or Pricing Data. When cost or pricing principles are applicable, the STATE may require an audit of cost or pricing data.

31. Records Retention.

- (1) Upon any termination of this Contract or as otherwise required by applicable law, CONTRACTOR shall, pursuant to chapter 487R, HRS, destroy all copies (paper or electronic form) of personal information received from the STATE.
- (2) The CONTRACTOR and any subcontractors shall maintain the files, books, and records that relate to the Contract, including any personal information created or received by the CONTRACTOR on behalf of the STATE, and any cost or pricing data, for at least three (3) years after the date of final payment under the Contract. The personal information shall continue to be confidential and shall only be disclosed as permitted or required by law. After the three (3) year, or longer retention period as required by law has ended, the files, books, and records that contain personal information shall be destroyed pursuant to chapter 487R, HRS or returned to the STATE at the request of the STATE.

32. Antitrust Claims. The STATE and the CONTRACTOR recognize that in actual economic practice, overcharges resulting from antitrust violations are in fact usually borne by the purchaser. Therefore, the CONTRACTOR hereby assigns to STATE any and all claims for overcharges as to goods and materials purchased in connection with this Contract, except as to overcharges which result from violations commencing after the price is established under this Contract and which are not passed on to the STATE under an escalation clause.

33. Patented Articles. The CONTRACTOR shall defend, indemnify, and hold harmless the STATE, and its officers, employees, and agents from and against all liability, loss, damage, cost, and expense, including all attorneys fees, and all claims, suits, and demands arising out of or resulting from any claims, demands, or actions by the patent holder for infringement or other improper or unauthorized use of any patented article, patented process, or patented appliance in connection with this Contract. The CONTRACTOR shall be solely responsible for correcting or curing to the satisfaction of the STATE any such infringement or improper or unauthorized use, including, without limitation: (a) furnishing at no cost to the STATE a substitute article, process, or appliance acceptable to the STATE, (b) paying royalties or other required payments to the patent holder, (c) obtaining proper authorizations or releases from the patent holder, and (d) furnishing such security to or making such arrangements with the patent holder as may be necessary to correct or cure any such infringement or improper or unauthorized use.

34. Governing Law. The validity of this Contract and any of its terms or provisions, as well as the rights and duties of the parties to this Contract, shall be governed by the laws of the State of Hawaii. Any action at law or in equity to enforce or interpret the provisions of this Contract shall be brought in a state court of competent jurisdiction in Honolulu, Hawaii.
35. Compliance with Laws. The CONTRACTOR shall comply with all federal, state, and county laws, ordinances, codes, rules, and regulations, as the same may be amended from time to time, that in any way affect the CONTRACTOR'S performance of this Contract.
36. Conflict Between General Conditions and Procurement Rules. In the event of a conflict between the General Conditions and the procurement rules, the procurement rules in effect on the date this Contract became effective shall control and are hereby incorporated by reference.
37. Entire Contract. This Contract sets forth all of the agreements, conditions, understandings, promises, warranties, and representations between the STATE and the CONTRACTOR relative to this Contract. This Contract supersedes all prior agreements, conditions, understandings, promises, warranties, and representations, which shall have no further force or effect. There are no agreements, conditions, understandings, promises, warranties, or representations, oral or written, express or implied, between the STATE and the CONTRACTOR other than as set forth or as referred to herein.
38. Severability. In the event that any provision of this Contract is declared invalid or unenforceable by a court, such invalidity or unenforceability shall not affect the validity or enforceability of the remaining terms of this Contract.
39. Waiver. The failure of the STATE to insist upon the strict compliance with any term, provision, or condition of this Contract shall not constitute or be deemed to constitute a waiver or relinquishment of the STATE'S right to enforce the same in accordance with this Contract. The fact that the STATE specifically refers to one provision of the procurement rules or one section of the Hawaii Revised Statutes, and does not include other provisions or statutory sections in this Contract shall not constitute a waiver or relinquishment of the STATE'S rights or the CONTRACTOR'S obligations under the procurement rules or statutes.
40. Pollution Control. If during the performance of this Contract, the CONTRACTOR encounters a "release" or a "threatened release" of a reportable quantity of a "hazardous substance," "pollutant," or "contaminant" as those terms are defined in section 128D-1, HRS, the CONTRACTOR shall immediately notify the STATE and all other appropriate state, county, or federal agencies as required by law. The Contractor shall take all necessary actions, including stopping work, to avoid causing, contributing to, or making worse a release of a hazardous substance, pollutant, or contaminant, and shall promptly obey any orders the Environmental Protection Agency or the state Department of Health issues in response to the release. In the event there is an ensuing cease-work period, and the STATE determines that this Contract requires an adjustment of the time for performance, the Contract shall be modified in writing accordingly.
41. Campaign Contributions. The CONTRACTOR is hereby notified of the applicability of 11-355, HRS, which states that campaign contributions are prohibited from specified state or county government contractors during the terms of their contracts if the contractors are paid with funds appropriated by a legislative body.
42. Confidentiality of Personal Information.
- a. Definitions.
- "Personal information" means an individual's first name or first initial and last name in combination with any one or more of the following data elements, when either name or data elements are not encrypted:
- (1) Social security number;
  - (2) Driver's license number or Hawaii identification card number; or

- (3) Account number, credit or debit card number, access code, or password that would permit access to an individual's financial information.

Personal information does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.

"Technological safeguards" means the technology and the policy and procedures for use of the technology to protect and control access to personal information.

b. Confidentiality of Material.

- (1) All material given to or made available to the CONTRACTOR by the STATE by virtue of this Contract which is identified as personal information, shall be safeguarded by the CONTRACTOR and shall not be disclosed without the prior written approval of the STATE.
- (2) CONTRACTOR agrees not to retain, use, or disclose personal information for any purpose other than as permitted or required by this Contract.
- (3) CONTRACTOR agrees to implement appropriate "technological safeguards" that are acceptable to the STATE to reduce the risk of unauthorized access to personal information.
- (4) CONTRACTOR shall report to the STATE in a prompt and complete manner any security breaches involving personal information.
- (5) CONTRACTOR agrees to mitigate, to the extent practicable, any harmful effect that is known to CONTRACTOR because of a use or disclosure of personal information by CONTRACTOR in violation of the requirements of this paragraph.
- (6) CONTRACTOR shall complete and retain a log of all disclosures made of personal information received from the STATE, or personal information created or received by CONTRACTOR on behalf of the STATE.

c. Security Awareness Training and Confidentiality Agreements.

- (1) CONTRACTOR certifies that all of its employees who will have access to the personal information have completed training on security awareness topics relating to protecting personal information.
- (2) CONTRACTOR certifies that confidentiality agreements have been signed by all of its employees who will have access to the personal information acknowledging that:
  - (A) The personal information collected, used, or maintained by the CONTRACTOR will be treated as confidential;
  - (B) Access to the personal information will be allowed only as necessary to perform the Contract; and
  - (C) Use of the personal information will be restricted to uses consistent with the services subject to this Contract.

d. Termination for Cause. In addition to any other remedies provided by this Contract, if the STATE learns of a material breach by CONTRACTOR of this paragraph by CONTRACTOR, the STATE may at its sole discretion:

- (1) Provide an opportunity for the CONTRACTOR to cure the breach or end the violation; or
- (2) Immediately terminate this Contract.

In either instance, the CONTRACTOR and the STATE shall follow chapter 487N, HRS, with respect to notification of a security breach of personal information.

e. Records Retention.

- (1) Upon any termination of this Contract or as otherwise required by applicable law, CONTRACTOR shall, pursuant to chapter 487R, HRS, destroy all copies (paper or electronic form) of personal information received from the STATE.
- (2) The CONTRACTOR and any subcontractors shall maintain the files, books, and records that relate to the Contract, including any personal information created or received by the CONTRACTOR on behalf of the STATE, and any cost or pricing data, for at least three (3) years after the date of final payment under the Contract. The personal information shall continue to be confidential and shall only be disclosed as permitted or required by law. After the three (3) year, or longer retention period as required by law has ended, the files, books, and records that contain personal information shall be destroyed pursuant to chapter 487R, HRS or returned to the STATE at the request of the STATE.



**STATE OF HAWAI'I**  
**CONTRACT FOR PROFESSIONAL SERVICES**

This Contract, executed on the respective dates indicated below, is effective as of \_\_\_\_\_, \_\_\_\_\_, between \_\_\_\_\_, State of Hawai'i ("STATE"), by its \_\_\_\_\_, (hereafter also referred to as the HEAD OF THE PURCHASING AGENCY or designee ("HOPA")), whose address is \_\_\_\_\_, and \_\_\_\_\_ ("CONTRACTOR"), a \_\_\_\_\_ under the laws of the State of \_\_\_\_\_, whose business address and federal and state taxpayer identification numbers are as follows: \_\_\_\_\_

**RECITALS**

- A. The STATE desires to retain and engage the CONTRACTOR to provide the services described in this Contract and its attachments, and the CONTRACTOR is agreeable to providing said services.
- B. This Contract is for professional services as defined in section 103D-104, Hawai'i Revised Statutes ("HRS").
- C. Money is available to fund this Contract pursuant to: (1) \_\_\_\_\_ or (2) \_\_\_\_\_ or both, in the following amounts: State \$ \_\_\_\_\_ Federal \$ \_\_\_\_\_
- D. Pursuant to \_\_\_\_\_, the STATE is authorized to enter into this Contract.

NOW, THEREFORE, in consideration of the promises contained in this Contract, the STATE and the CONTRACTOR agree as follows:

- 1. Scope of Services. The CONTRACTOR shall, in a proper and satisfactory manner as determined by the STATE, provide all the services set forth in Attachment-S1, which is made a part of this Contract.
- 2. Term of Contract. This Contract starts on \_\_\_\_\_, and ends on \_\_\_\_\_, with \_\_\_\_\_ option(s) to extend for \_\_\_\_\_ each.
- 3. Compensation. The CONTRACTOR shall be compensated for services rendered and costs incurred under this Contract for a total amount not to exceed \_\_\_\_\_ DOLLARS (\$ \_\_\_\_\_), including approved costs incurred and taxes according to the Compensation and Payment Schedule set forth in Attachment-S2, which is made a part of this Contract.

4. Time of Performance. The services or goods required of the CONTRACTOR under this Contract shall be performed and completed in accordance with the Time of Performance set for in Attachment-S3, which is made a part of this Contract.

5. Standards of Conduct Declaration. The Standards of Conduct Declaration by the CONTRACTOR is attached to and made a part of this Contract.

6. Other Terms and Conditions. The General Conditions and any Special Conditions are attached to and made a part of this Contract. In the event of a conflict between the General Conditions and the Special Conditions, the Special Conditions shall control.

7. Liquidated Damages. Liquidated damages shall be assessed in the amount of \_\_\_\_\_ DOLLARS (\$ \_\_\_\_\_) per day, in accordance with paragraph 9 of the General Conditions.

8. Notices. Any written notice required to be given by a party to this Contract shall be: (a) delivered personally; or (b) sent by United States first class mail, postage prepaid. Notice to the STATE shall be sent to the HOPA's address indicated in this Contract. Notice to the CONTRACTOR shall be sent to the CONTRACTOR'S address indicated in this Contract. A notice shall be deemed to have been received three (3) days after mailing or at the time of actual receipt, whichever is earlier. The CONTRACTOR is responsible for notifying the STATE in writing of any change of address.

IN VIEW OF THE ABOVE, the parties execute this Contract by their signatures, on the dates below, to be effective as of the date first above written.

**STATE**

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Print Title)

\_\_\_\_\_  
(Date)

**CONTRACTOR**

CORPORATE SEAL  
(If available)

\_\_\_\_\_  
(Name of Contractor)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Print Title) \*

\_\_\_\_\_  
(Date)

\*Evidence of authority of the CONTRACTOR'S representative to sign this Contract for the CONTRACTOR must be attached.