## Summary

• The following sections will have an immediate, quantifiable impact

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