



December 12, 2024

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Workers Compensation Insurance

Countrywide Mega Claims: Accident Years 2001-2021

Summary:

This report contains claims trends for “mega claims” valued at two million, five million and ten million dollars. These trends include frequency, stages of development, cause and nature of injury, among other things.

The attached report is for informational purposes only, no action is required.

The North Carolina Rate Bureau, in collaboration with several other workers compensation rating bureaus, has released its report on Countrywide Mega Claims: Accident Years 2001-2021.

This study is an update of a 2020 analysis produced in response to stakeholder concerns about the relative frequency and cost of mega claims. For this update, each of the participating ten bureaus compiled information based on 2022 cost levels for Accident Years 2001-2021 for incurred claim counts more than two million, five million, and ten million dollars. As an enhancement to the 2020 study, the bureaus collected information on both counts and loss dollars for claims above the two-million-dollar threshold, as well as earned pure premium adjusted to 2022 wage and premium levels.

With reported losses above two million dollars each, mega claims are far less than one percent of total workers compensation claims, yet account for over two percent of total loss dollars at more than one billion dollars to the industry each year.

Key findings in the report include:

- As of December 31, 2022, 11,330 mega claims were reported, which is approximately one out of every 1,295 reported indemnity claims.
- Claims in the highest severity categories are among the fastest to emerge.
- Office clerical, lower back, and “strain or injury by” claims continue to be a small share of claims more than two million dollars at ultimate.
- Claims exceeding the two-million-dollar threshold are slower to emerge.
- Historically, 40% of mega claims reach the two-million-dollar threshold by 18 months from policy inception; 82% reach that threshold by 126 months from policy inception. Emergence patterns are faster, but similar at the three-million, five-million and ten-million-dollar thresholds.

Learn more about the study and hear insights from the rating bureaus that led the collaborative effort in a free webinar on Thursday, January 16, 2025, at 2:00pm EST.

Register here: <https://www.ncci.com/Articles/Pages/Intermediate-Registration.aspx>

Sincerely,

Jarred Chappell

A handwritten signature in black ink, appearing to read 'JC', with a long horizontal flourish extending to the right.

Chief Operating Officer

JC:ko
C-24-14
Attachment

WORKERS' COMPENSATION INSURANCE

COUNTRYWIDE MEGA CLAIMS

ACCIDENT YEARS 2001-2021

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I. EXECUTIVE SUMMARY

Background and Objectives

Mega claims, with reported losses above \$2 million (\$2M), represent less than 0.1% of total workers' compensation (WC) claims but account for over 2% of total loss dollars, in excess of \$1 billion each year. Mega claims typically have significant medical expenses, stemming from severe injuries with prolonged recovery and time away from work. In response to stakeholder concerns about the relative frequency of mega claims, several WC rating bureaus, the Workers' Compensation Insurance Rating Bureau of California, Delaware Compensation Rating Bureau, Indiana Compensation Rating Bureau, Compensation Advisory Organization of Michigan, Minnesota Workers' Compensation Insurers Association, National Council on Compensation Insurance, New Jersey Compensation Rating and Inspection Bureau, New York Compensation Insurance Rating Board, North Carolina Rate Bureau and Pennsylvania Compensation Rating Bureau produced a countrywide analysis of mega claims in 2020.¹ The same bureaus have collaborated again to conduct an updated and enhanced analysis of the trends in frequency, characteristics, loss size, and emergence of countrywide mega claims.²

Some drivers related to the cost of mega claims include medical advances which improve patient outcomes and provide life-saving measures. Mega claim costs could be influenced by innovative rehabilitation technology, such as robotics and virtual reality, rising home health care costs, extended recovery times, and inflationary trends on services not explicitly included in a state's medical fee schedule. Other innovations in the workplace, like safety technology and automation, may reduce the number of mega claims.

With four additional accident years, the research team revisits some questions from the previous study, such as whether mega claims are becoming more common or being recognized more quickly than in the past. The study analyzes the emergence of mega claims, defined as claims with incurred loss at 2022 cost levels of at least \$2M, unless a different threshold of \$3M, \$5M or \$10M is specified. The updated analysis includes more granular industry group and claim characteristics for claims above \$2M and calculates frequency relative to premium and ground-up claims. A section on severity is also included, analyzing patterns for mega claims above \$2M.

Principal Findings

1. A total of 11,330 mega claims from accident years 2001 through 2021 were reported as of December 31, 2022, with incurred loss in excess of \$2M at 2022 cost levels, which is approximately one out of every 1,295 reported indemnity claims. Of those, 53% were between \$2M and \$3M, 27% were between \$3M and \$5M, 15% were between \$5M and \$10M, and 4% were in excess of \$10M (Chart 1).
2. Since 2013, the estimated ultimate frequency of mega claims per 100,000 indemnity claims has been steadily increasing (Chart 2). This trend is less pronounced when counts of mega claims are compared to premium (Chart 3). Earlier recognition of mega claims has complicated the estimation of ultimate frequency as emergence of mega claims more than 18 months after policy inception has slowed down, consistent with the hypothesis of earlier recognition of mega claims (Chart 15).

¹ [Countrywide Mega Claims, 2020](#) (ncci.com).

² For this paper, all references to "countrywide" exclude Massachusetts, North Dakota, Ohio, Texas, Washington, Wisconsin, and Wyoming.

3. Frequency has increased across all industries with the largest increase in construction (Chart 4). Mega claims are being recognized earlier across industries (Chart 16).
4. The share of claims greater than \$5M is higher than claims in the \$2M to \$5M range for injuries in Construction (Chart 6), to the head and brain (Chart 8), and from motor vehicles (Chart 10). Claims with these characteristics also represent a larger share of loss in excess of \$2M (Charts 24, 27, 30).
5. Claims in the highest severity categories are also the fastest to emerge. The categories with slowest emergence are office and clerical, lower back, and strain or injury by (strains) (Charts 19, 20, 21). Despite emerging slowly, office and clerical, lower back, and strains continue to represent a relatively small share of claims in excess of \$2M at ultimate (Charts 7, 9, 11).
6. Burn and electric shock mega claims have the fastest emergence. Almost all burn and electric shock mega claims are recognized within the first 18 months of policy inception (Chart 22).
7. Claims take longer to exceed the \$2M threshold than higher thresholds. Based on historic emergence, around 40% of mega claims reach the \$2M threshold by 18 months from policy inception and 82% of mega claims reach that threshold by 126 months from policy inception. Emergence patterns are similar at the \$3M, \$5M, and \$10M thresholds (Chart 14). Emergence is speeding up across all mega claims thresholds (Chart 15).
8. Since 2017, the share of reported loss over \$2M at 18 months after policy inception has increased. This is consistent with both faster emergence of mega claims and an increase in the relative frequency of mega claims (Chart 23). The share has increased across all industry groups (Chart 25).
9. As in the rest of the country, the ultimate frequency of claims greater than \$2M from construction workers is increasing in California. This is concentrated in claims from falls and slips (Chart 42). The share of loss greater than \$2M has also increased for fall and slip claims (Chart 41).

II. RESEARCH QUESTIONS

Key research questions for the study include:

- How frequent are mega claims and have they become more or less frequent in recent years?
- What are the common characteristics of mega claims and have the characteristics changed over time?
- Have the relative sizes of mega claims changed over time?
- How quickly are mega claims recognized as such, and with better analytic tools available, are mega claims being recognized more quickly in recent years?
- Do the patterns of mega claim emergence vary by claim characteristic?
- Has the relationship between excess and total loss changed over time?
- How does the relationship between excess and total loss vary by claim characteristic? Has this changed over time?
- Are there significant differences in mega claim characteristics and patterns for the largest states?

III. STUDY APPROACH

Each of the participating rating bureaus compiled information on the count of claims in excess of \$2M, \$3M, \$5M and \$10M incurred losses at 2022 cost levels for accident years 2001 through 2021.³ As an enhancement to the prior study, the bureaus collected information on both counts and loss dollars for claims above the \$2M threshold, as well as earned premium adjusted to 2022 wage and pure premium levels. Premium is provided in total and by industry group for the same accident years. To reduce volatility in estimates, this study primarily relies on multi-year moving averages rather than single year measures and is noted respectively in results.

Specifically, the claim counts and loss dollars for incurred losses in excess of each threshold were provided for 10 annual unit statistical valuations starting 18 months from policy inception to 126 months from policy inception.⁴ Separate summaries were provided for several claim characteristic categories including industry group, part of body, cause of injury, nature of injury and whether the claim involved employers' liability.

Incurred loss amounts for each jurisdiction were adjusted to a current 2022 cost level by the respective rating bureau. Using the information provided by each participating rating bureau, separate triangles of reported claim counts with incurred cost more than \$2M, \$3M, \$5M, and \$10M were compiled by categories of industry group, part of body, nature of injury and cause of injury on a countrywide basis. Triangles for incurred loss dollars in excess of \$2M were compiled in the same way. Information was also compiled relating to mega claims involving employers' liability.

The mega claim counts and losses provided by each participating rating bureau were then compared to counts and losses of all indemnity claims for the same time periods. Claim count development triangles were generated by claim characteristic from the countrywide analysis. Ultimate claim counts by year were estimated from the mega claim development triangles using standard actuarial age-to-age claim count development methods. Mega claim count growth beyond the tenth report was projected from the historical counts using the Generalized Bondy Method.⁵

The research team modeled the countrywide database to identify and analyze trends in patterns and characteristics of mega claims. Claim information in the study was evaluated through December 31, 2022. The research team did not evaluate the impact of the COVID-19 pandemic on mega claim characteristics.

The research team also analyzed patterns to assess whether mega claims have unique trends or characteristics in California and New York, by far the largest states in the study.

The appendix to this report contains accident year summaries of the reported mega claim counts used in the study.

³ Not all bureaus were able to provide complete information for all the earlier accident years.

⁴ Unit statistical reports are submitted at annual intervals for up to 10 years with the first annual report submitted with losses valued at 18 months from policy inception and the 10th and final at 126 months from policy inception. Policies effective at year end of 2021 would reach their first annual unit statistical valuation midyear of 2023.

⁵ [The Estimation of Loss Development Tail Factors: A Summary Report, 2013](#) (casact.org).

IV. RESULTS

A. Frequency

In total, 11,330 claims with total incurred losses at 2022 cost levels in excess of \$2M are reported on a countrywide basis for accident years 2001 through 2021. No individual accident year has more than 710 claims. This constitutes about 0.08% for claims excess of \$2M of the approximately 15 million indemnity claims reported over that same time.

Chart 1 illustrates the distribution of mega claims by size interval for both reported and estimated ultimate claims. Notably, claims in the \$2M to \$3M range constitute slightly over 50% of reported mega claims and claims above \$10M constitute just 4% of reported mega claims. Claims in the \$2M to \$3M range emerge more slowly than claims above \$3M and represent over 60% of mega claims at ultimate.

Chart 1: Distribution of Mega Claims by Size Interval Based on Reported and Estimated Ultimate Claims
(Accident Years 2001–2021)

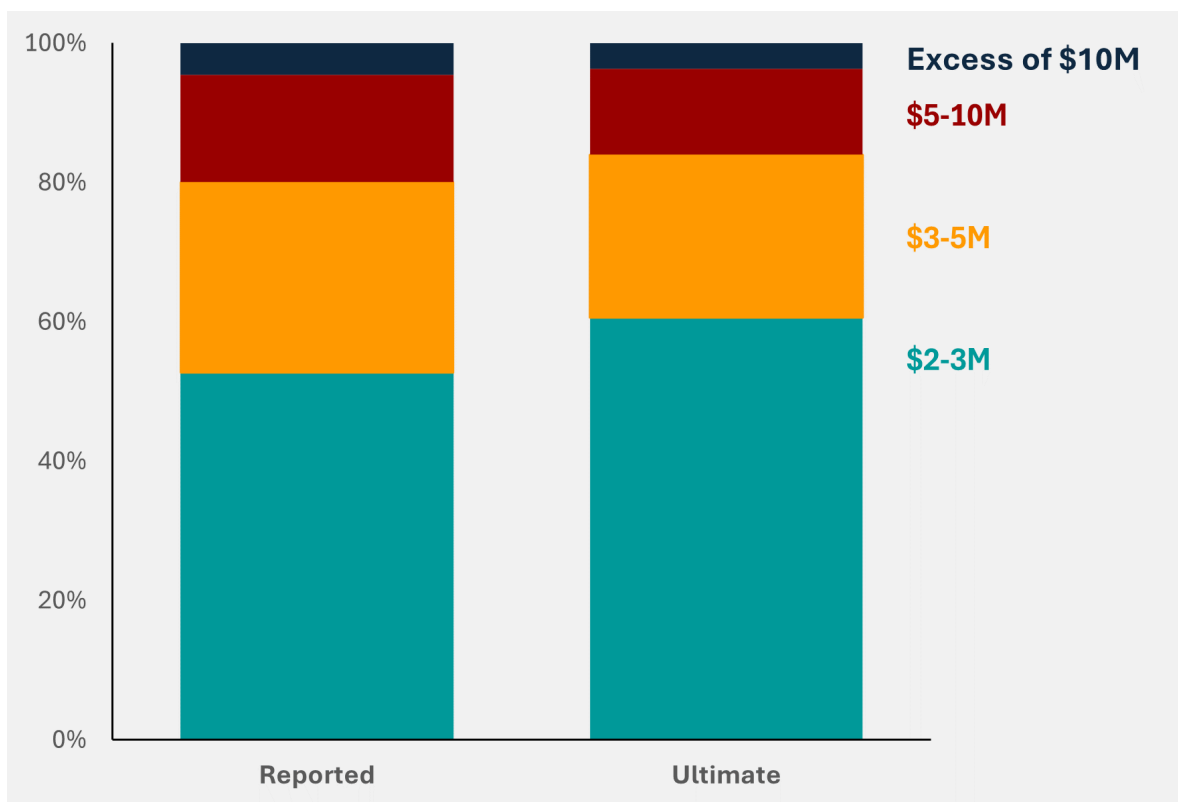


Chart 2 presents the relative frequency of claims by threshold per 100,000 lost time claims at ultimate. To reduce volatility over time, frequency is shown relative to its base three-year moving average. For example, 2003 represents the average of 2001-2003. Similar to the prior study, the frequency of claims above \$3M decreased prior to 2013 and a similar trend is observed for claims above \$2M.

Since 2013, claims in excess of \$2M have increased relative to total claims per 100,000. A similar increase is evident for claims exceeding \$3M, \$5M, and \$10M, consistent with previous findings. One possible reason for increases in frequency of mega claims is the earlier recognition of serious injuries. In the event claim identification has accelerated, our estimates of ultimate claim frequency may be overstated for the most recent years.

Chart 2: Indexed Estimated Frequency of Mega Claims per 100,000 Indemnity Claims by Threshold (3-Year Moving Average)

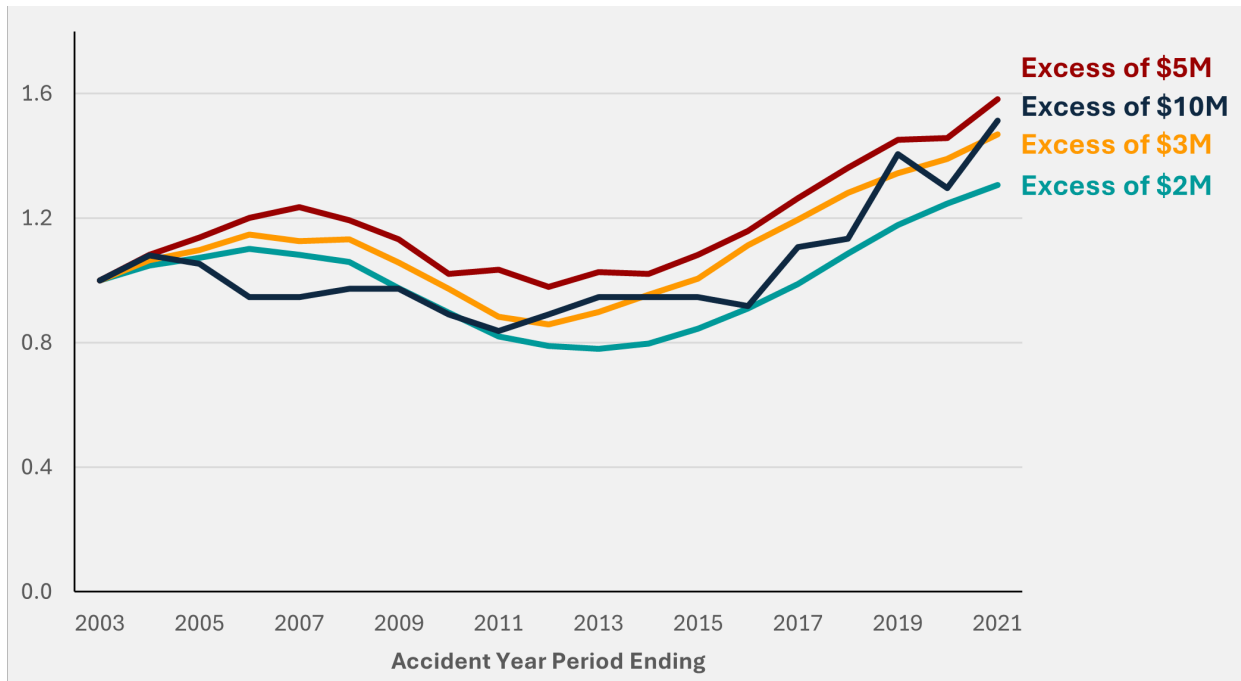
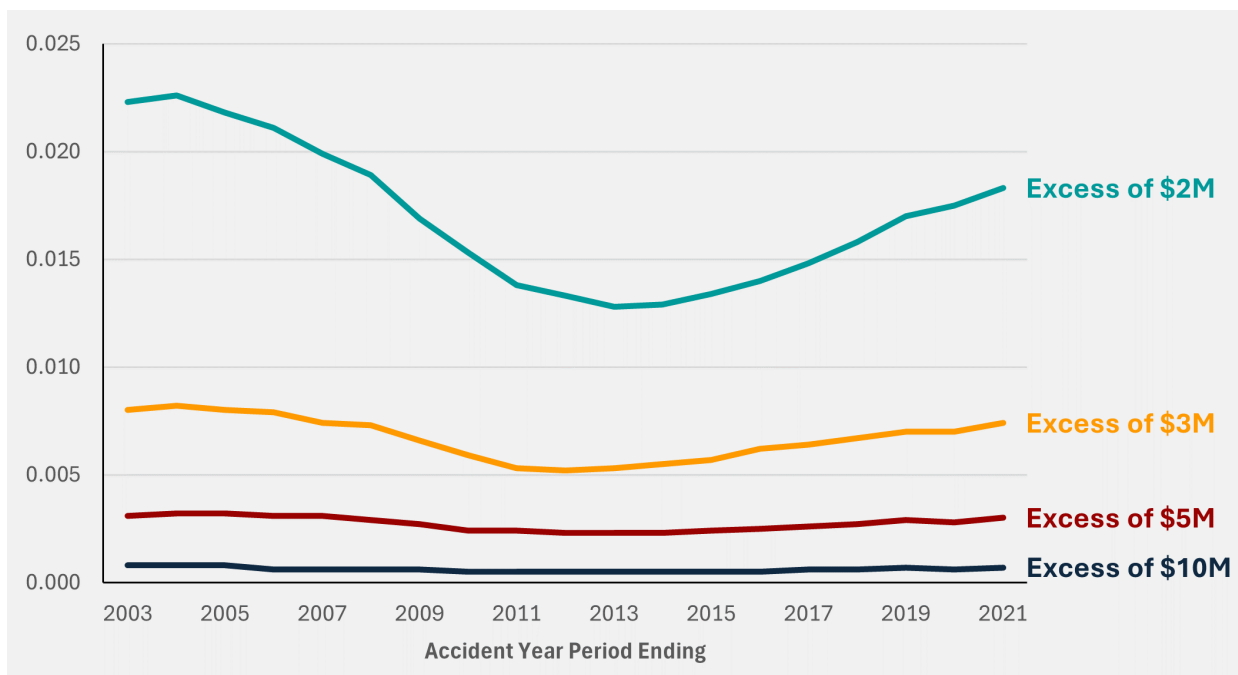


Chart 3 illustrates the estimated ultimate frequency of claims by threshold per \$1M of premium. Frequency of mega claims relative to premium by threshold displays a concave pattern similar to what is observed for frequency per 100,000 claims. The concave pattern is more prominent for the lower thresholds and has a steeper decline around the 2009 and 2010 period of recession.

As a ratio to premium, the estimated frequency for claims between \$2M and \$3M decreases when accident year 2021 is compared to 2001. Claims in excess of \$3M have similar frequency and remain more flat over the same time period. A long-term decline in the number of claims below \$2M since 2001 accounts for some of the increase in the frequency of mega claims relative to total claims. While claim frequency overall decreased during the COVID-19 pandemic, at early periods, reporting of mega claims does not follow the same decrease.

Chart 3: Estimated Frequency of Mega Claims per \$1 Million of Premium by Threshold
(3-Year Moving Average)

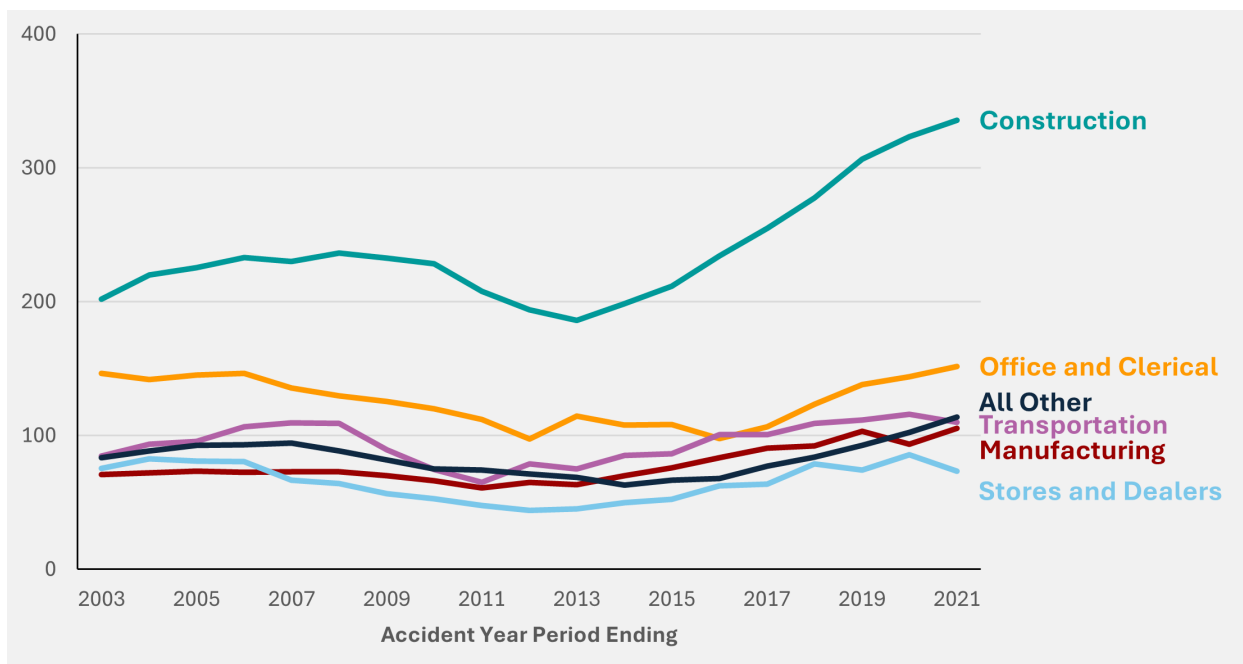


Charts 4 and 5 show industry level frequency per 100,000 indemnity counts and premium, respectively. In both charts, the frequency of construction claims is roughly twice that of manufacturing, stores and dealers, transportation, and all other industries throughout the study period.

Between 2003 and roughly 2013, all industry groups show a small decline in the frequency of mega claims. Of all the industry groups, manufacturing remains the most stable through this period. Between 2013 and 2021, as the economy rebounded from the Great Recession, the share of excess claims increases across all industry groups. However, the magnitude of the increase is substantially larger for construction compared to other industry groups. One reason for this difference is more significant declines in all sizes of construction claims compared to other industry groups in recent years.⁶

Chart 4: Estimated Frequency of Claims in Excess of \$2 Million per 100,000 Indemnity Claims by Industry Group

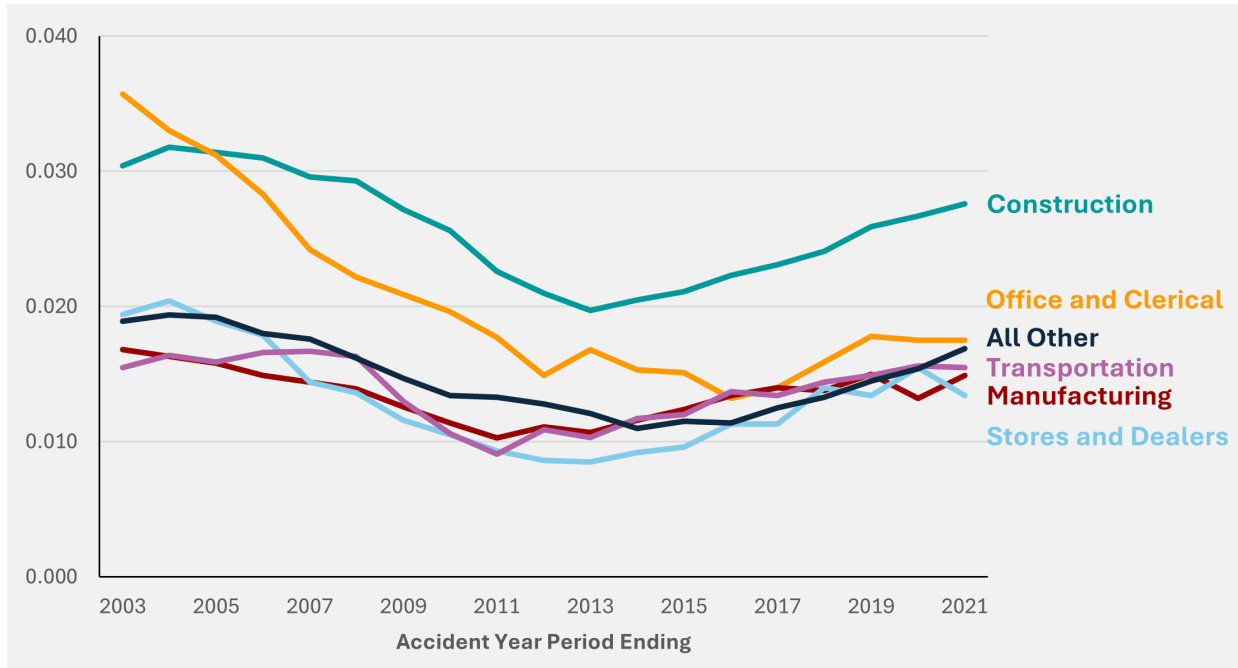
(3-Year Moving Average)



⁶ [Industry Drill Down—The Next Level, 2024 \(ncci.com\)](https://www.ncci.com/industry-drill-down-the-next-level-2024).

The frequency for all industries follows a similar concave pattern in Chart 5. The observed frequency increase for construction per 100,000 claims is dampened when looking at frequency per \$1M in premium, reflecting the relatively higher premium for construction. When compared to premium, there is a significant decline in the frequency of office and clerical claims from 2003 to 2016. Since 2016, office and clerical is slowly increasing in frequency, but remains substantially below the level prior to the Great Recession.

Chart 5: Estimated Frequency of Claims in Excess of \$2 Million per \$1 Million in Premium by Industry Group (3-Year Moving Average)



B. Mega Claim Characteristics

Industry Group

For thresholds above \$2M, the assigned industry groups are less specific, with manufacturing, stores and dealers, and transportation being combined with all other industry groups due to the lower number of claims in excess of \$3M. Chart 6 illustrates the shares of mega claims by industry group and loss size intervals. With the expansion of additional years in this study, construction continues to be a more significant portion of the largest claims. Office and clerical claims represent around 8% to 10% for all claim sizes.

Chart 6: Share of Mega Claims by Industry Group

(Accident Years 2001–2021)

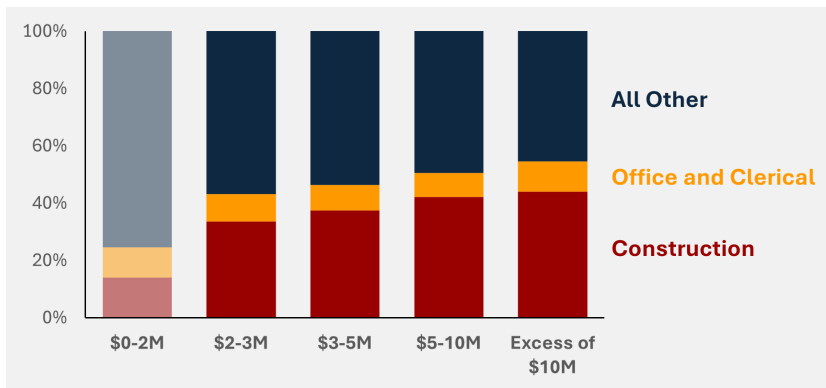
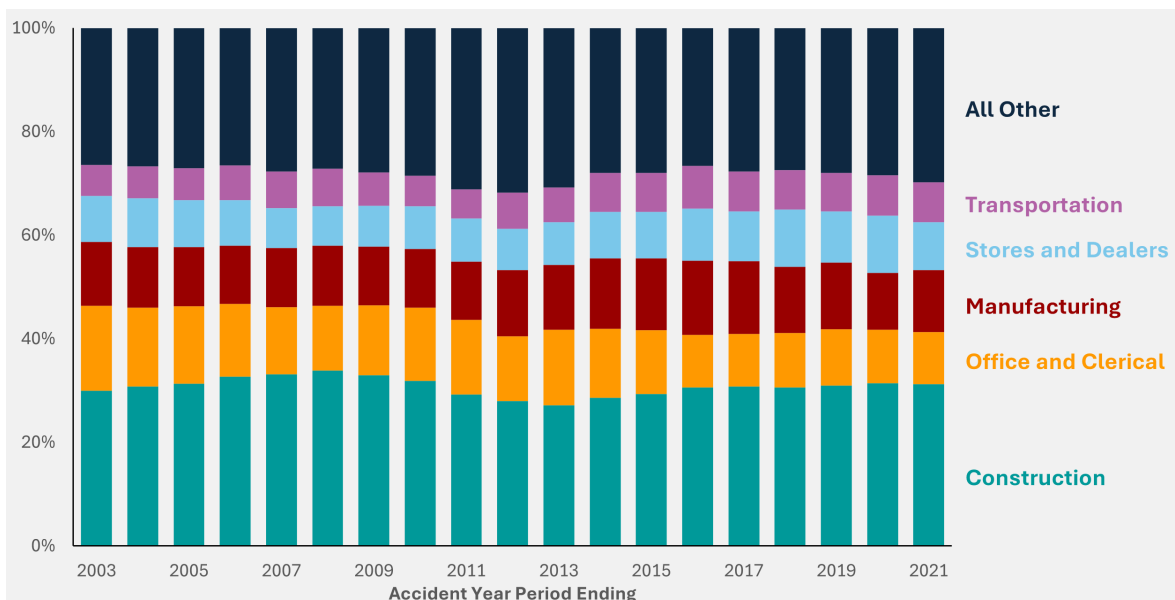


Chart 7 illustrates the shares of ultimate claims in excess of \$2M by industry group and accident year. Following construction and office and clerical, claims from manufacturing and stores and dealers represent the next largest groups, and their shares increase slightly. Over time, there is a noticeable decrease in the percentage of mega claims within the office and clerical group.

Chart 7: Shares of Ultimate Claims in Excess of \$2 Million by Industry and Accident Year

(3-Year Moving Average)

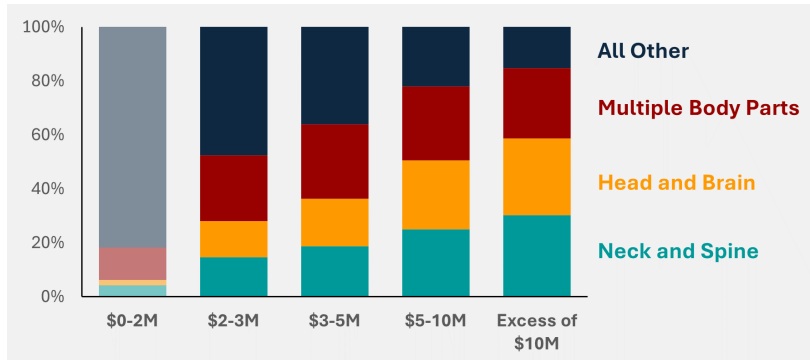


Part of Body Injured

Chart 8 illustrates the distribution of claim shares by part of body for the mega claim loss sizes. Claims in the \$2M to \$3M range involving injuries to multiple parts of body, head and brain, and neck and spine constitute roughly 50% of mega claims. At higher loss size intervals, head and brain and neck and spine injuries represent a larger share of mega claims, together accounting for nearly 60% of claims over \$10M.

Chart 8: Shares of Mega Claims by Part of Body

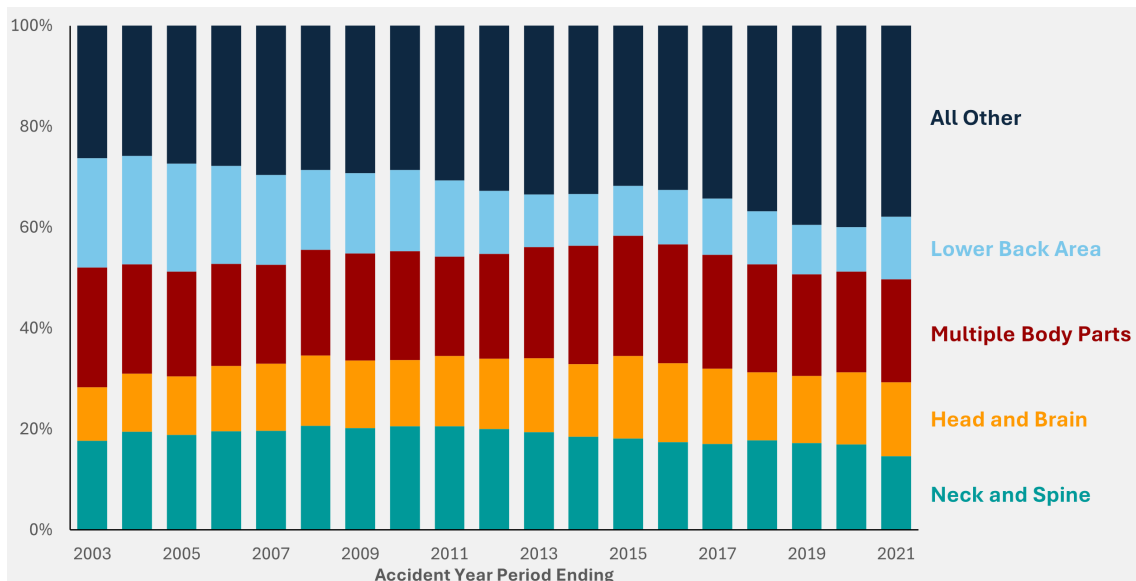
(Accident Years 2001-2021)



In Chart 9, lower back claims are separated out from the all other parts of body group for claims in excess of \$2M. There is a noticeable and consistent decrease in the share of lower back claims over the period from 2003 to 2020. Decreasing use of opioids for back claims may contribute to this decline.⁷ The share of neck and spine claims is also decreasing, starting around 2011. The share of all other claims is increasing, making up roughly 35% of mega claims in recent years.

Chart 9: Share of Ultimate Claims in Excess of \$2 Million by Part of Body and Accident Year

(3-Year Moving Average)



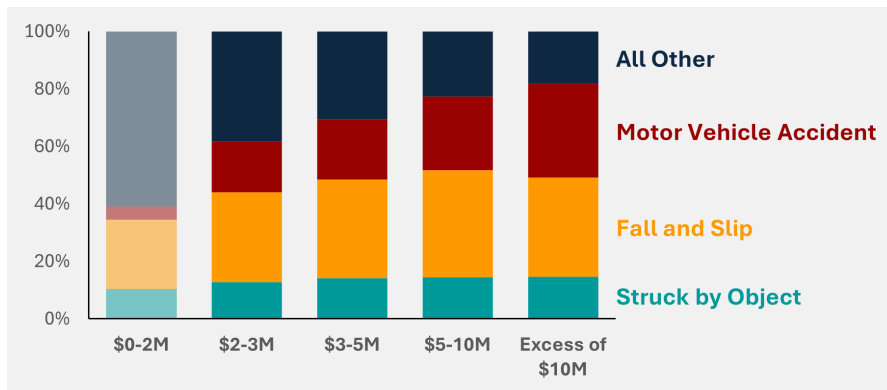
⁷ [NCCI's Industry Webinar: Opioid Utilization—Looking Into the Future, 2024](#) (ncci.com).

Cause of Injury

Chart 10 illustrates the distribution of causes of injury by mega claim size. The shares of claims from motor vehicles and falls and slips increase from 5% and 25%, respectively, for claims below \$2M to 35% each for claims above \$10M.

Chart 10: Shares of Mega Claims by Cause of Injury

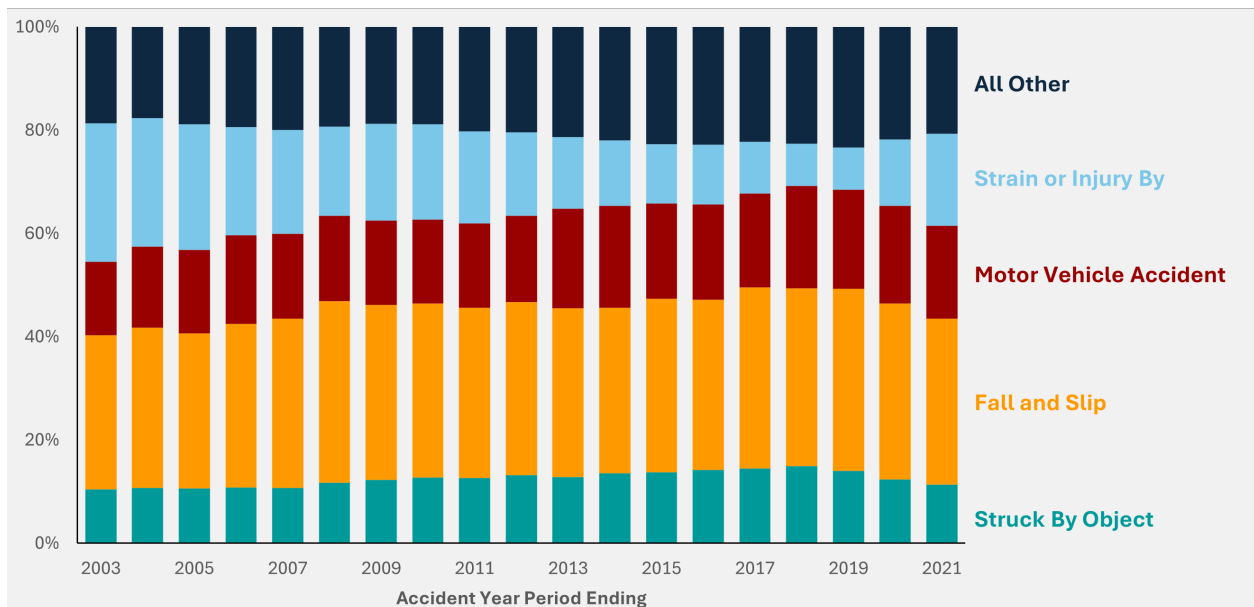
(Accident Years 2001-2021)



In Chart 11, claims from strains are split out from the all other causes of injury group for claims in excess of \$2M. Like lower back injuries, the share of claims from strains decreases between 2003 and 2019. In contrast, the share of motor vehicle claims grows over the 2003 to 2021 period. On average motor vehicle claims represents approximately 15% of mega claims annually between 2001 and 2006, increasing to 20% of mega claims between 2016 and 2021.

Chart 11: Shares of Ultimate Claims in Excess of \$2 Million by Cause of Injury and Accident Year

(3-Year Moving Average)



Nature of Injury

Chart 12 displays the distribution of mega claims by nature of injury. Concussion and contusion claims account for 10% of all claims valued between \$0 and \$2M and represent over 10% of claims over \$10M, but represent a lower share of claims valued between \$2M and \$10M. Similar to the pattern seen in motor vehicle claims, multiple injuries represent a much larger portion of mega claims compared to the share of claims with losses below \$2M.

Chart 12: Shares of Mega Claims by Nature of Injury

(Accident Years 2001-2021)

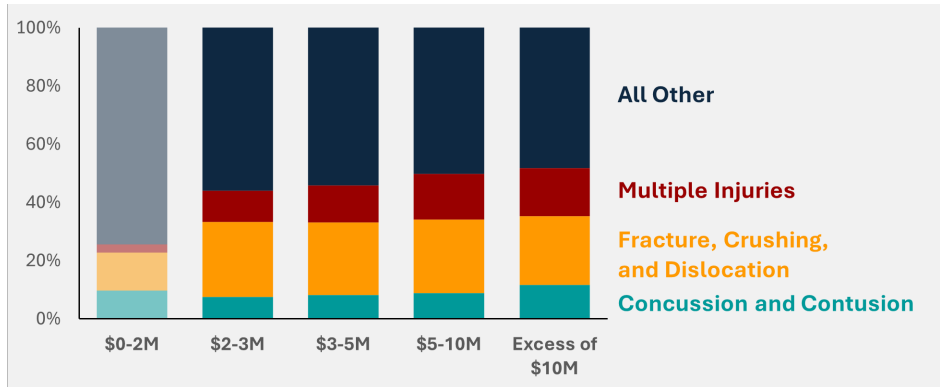
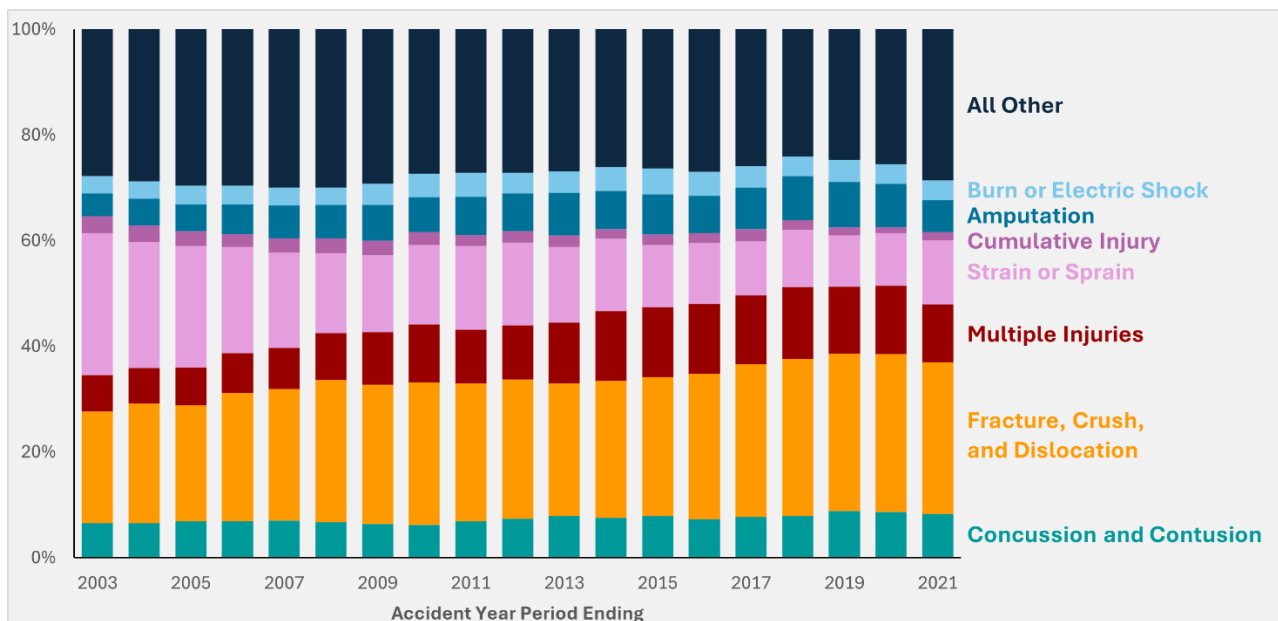


Chart 13 shows the share of ultimate claims in excess of \$2M by nature of injury over time. For claims in excess of \$2M, additional groupings of burn and electric shock, amputation, cumulative injury, and strain and sprain are split out of the all other natures of injury group and are shown separately. The share of strain and sprain mega claims decreases over time. The shares of both multiple injuries and fracture, crushing, and dislocation injuries increase by over 4% and 8%, respectively, between 2003 and 2021.

Chart 13: Shares of Ultimate Claims in Excess of \$2 Million by Nature of Injury and Accident Year

(3-Year Moving Average)

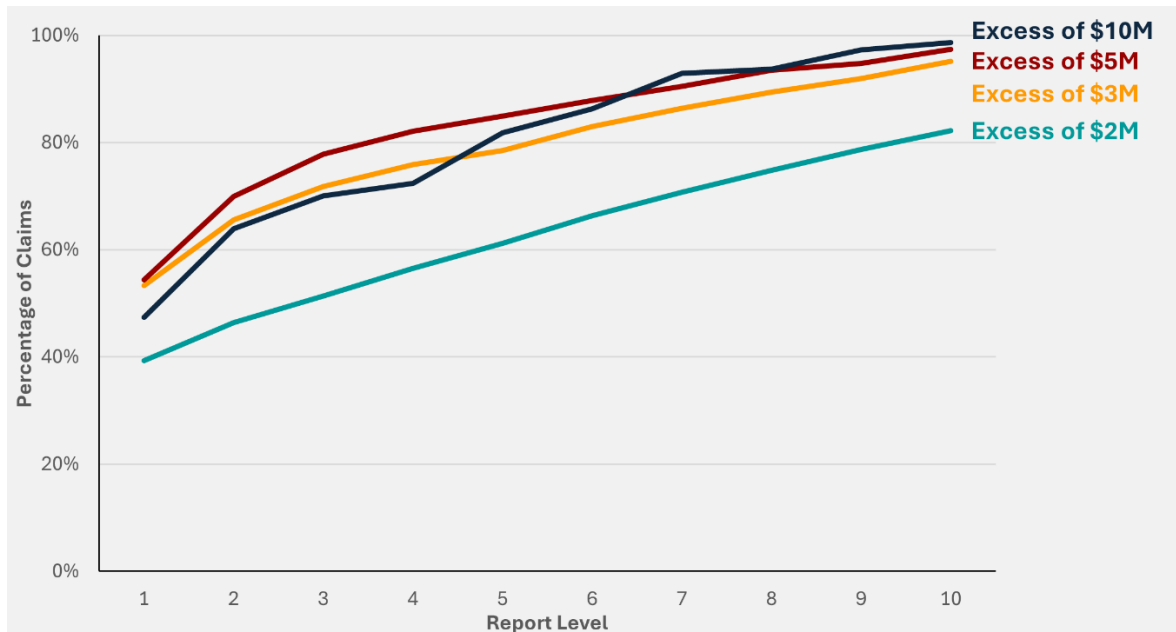


C. Recognition of Mega Claims

Typically, after a large or catastrophic claim occurs, some are fast emerging and recognized very quickly. However, some claims emerge more slowly and are not realized as mega claims right away.

Chart 14 illustrates that claims tend to emerge more slowly at the \$2M threshold compared to higher thresholds, reflecting the different mix of claims seen at higher thresholds. For example, construction claims emerge more quickly than claims from other industries and represent a larger share of claims at higher layers.

Chart 14: Mega Claims Reported as a Percentage of Ultimate by Threshold



The emergence of claims since first report generally decreases from calendar year 2013 across thresholds and industry groups. This further suggests that claims are identified earlier through predictive analysis and other strategies.

Chart 15: Calendar Year Emergence by Threshold

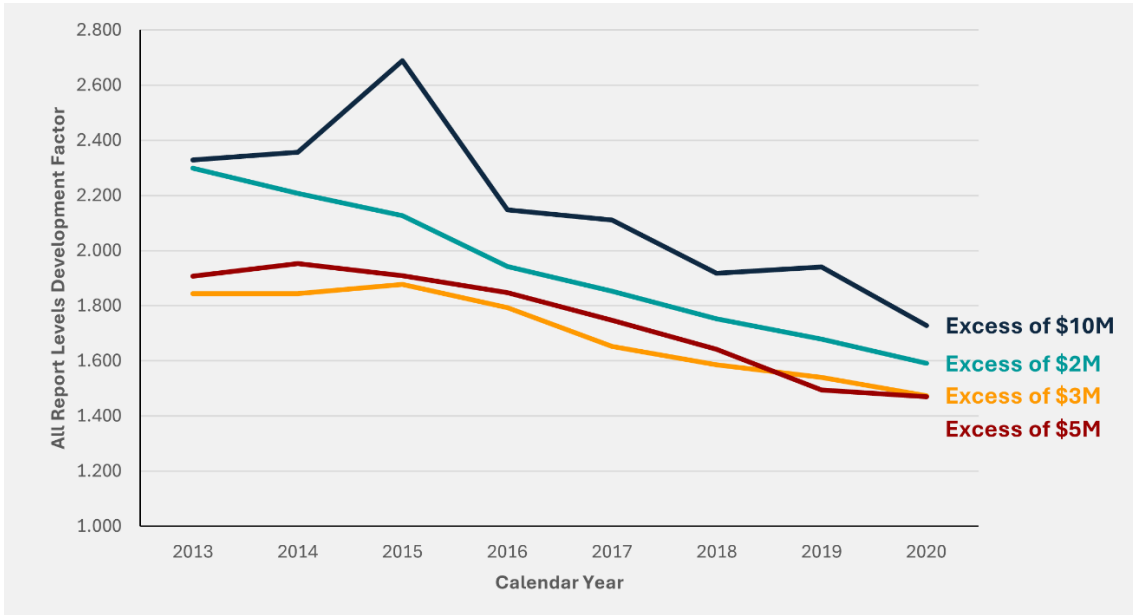
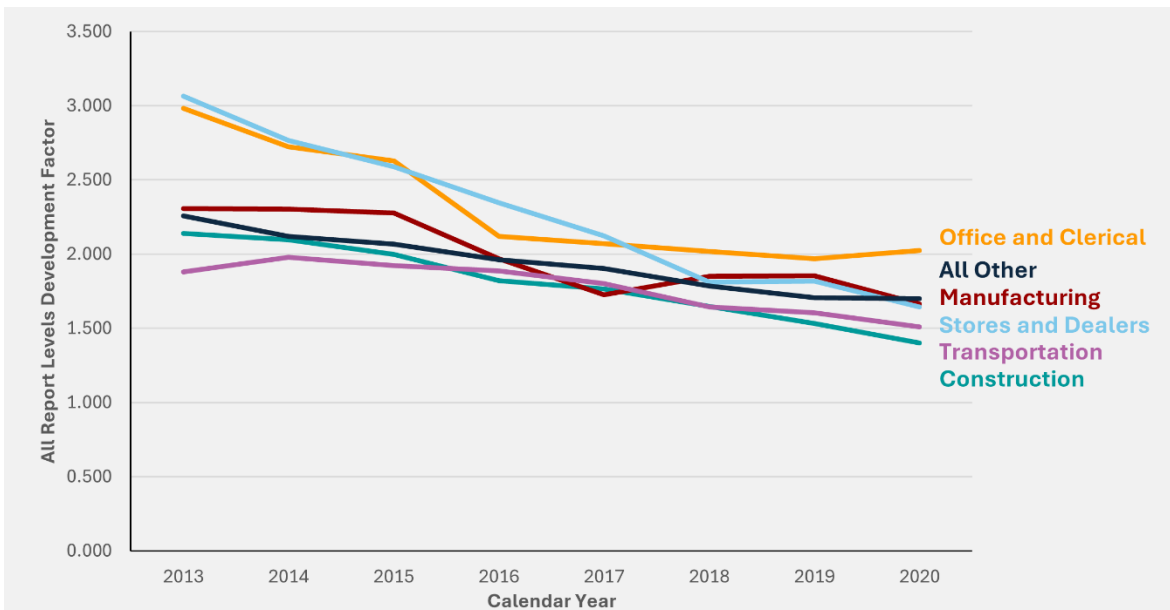


Chart 16: Calendar Year Emergence by Industry Group

(5-Year Moving Average)



Charts 17 and 18 depict five-year moving average development factors over time for claims in excess of \$2M. The charts indicate that the recognition of claims exceeding \$2M is accelerating, namely mega claims are being recognized earlier, over time and for each development period. The most rapid acceleration is observed from the first to the second report level, from the third to the fourth report level, from the fifth to the sixth report level, and from the sixth to the seventh report level.

Chart 17: Early Development Factors Over Time for Claims in Excess of \$2 Million
(5-Year Moving Average)

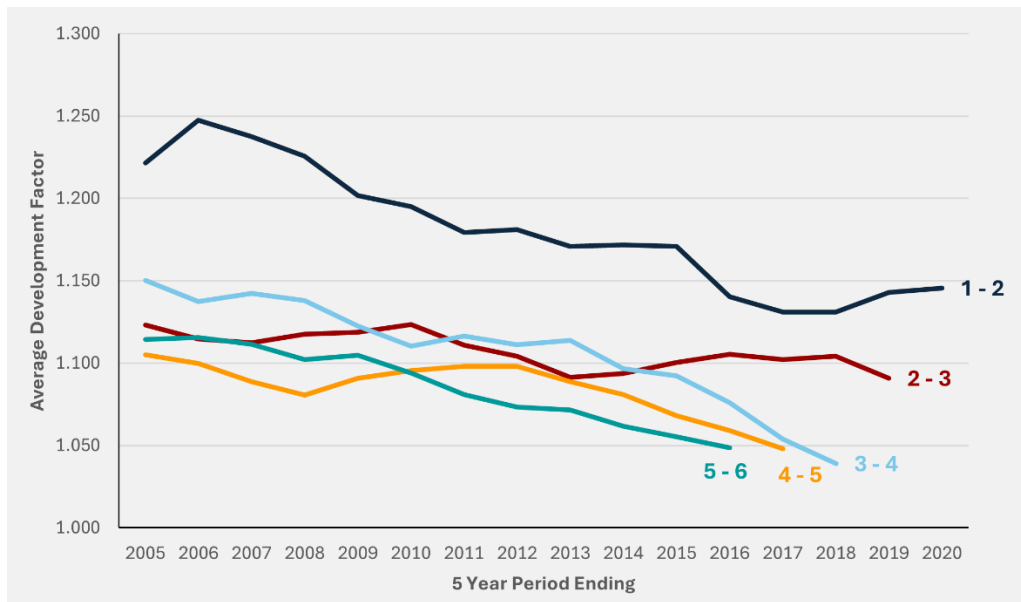


Chart 18: Late Development Factors Over Time for Claims in Excess of \$2 Million
(5-Year Moving Average)

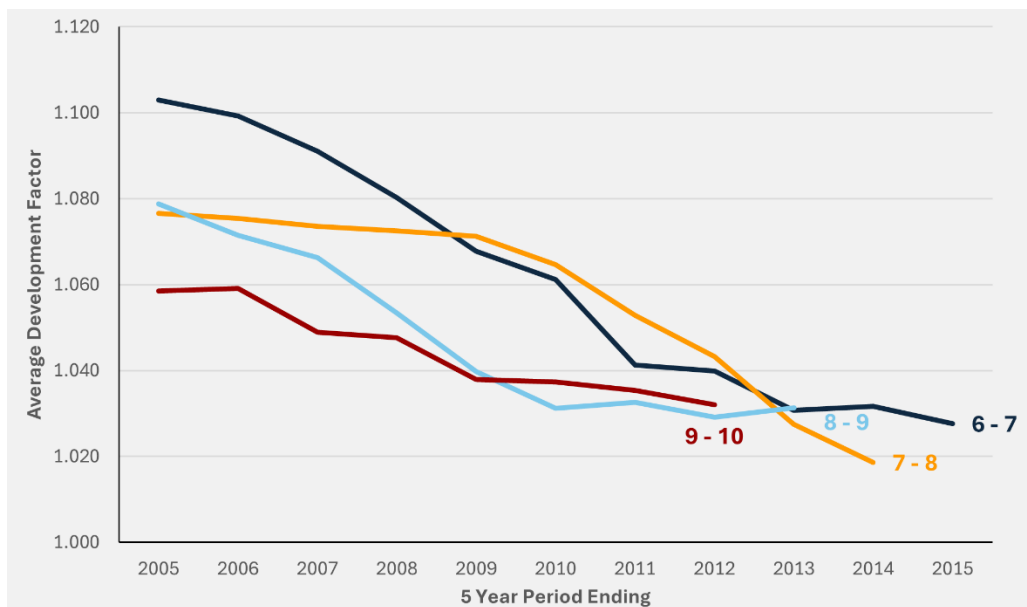
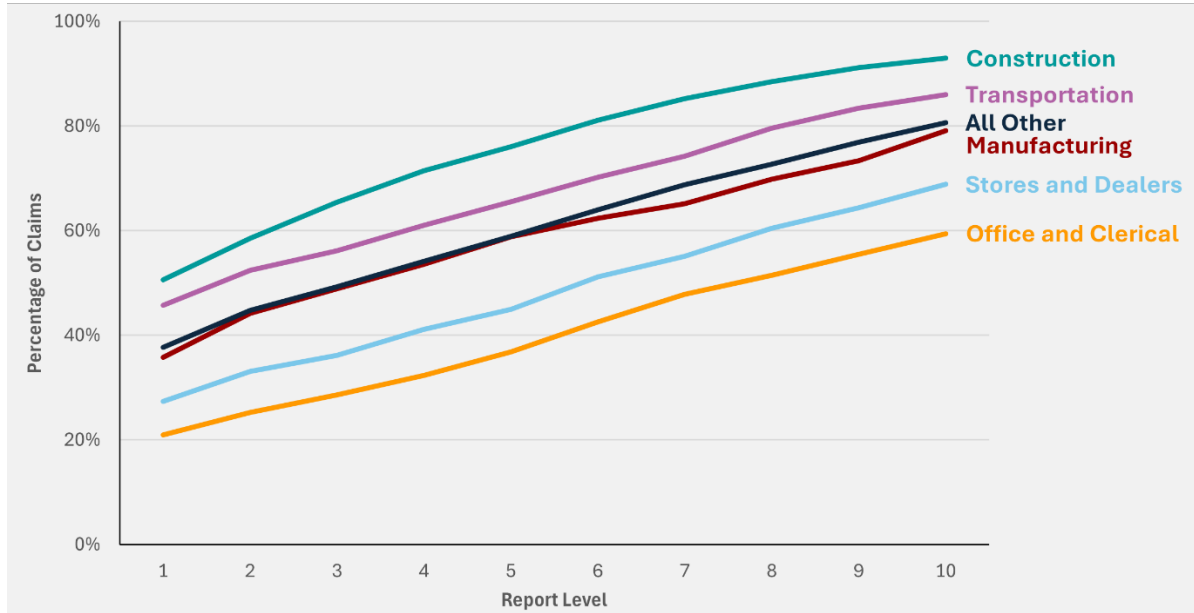


Chart 19 shows distinct reporting patterns by industry with construction claims emerging the fastest and office and clerical emerging the slowest.

Chart 19: Mega Claims in Excess of \$2 Million Reported as a Percentage of Ultimate by Industry Group

(Accident Years 2001–2020)



While they comprise a small portion of mega claims overall, lower back claims are reported the slowest, whereas injuries to the head and brain, as well as multiple body parts, emerge most quickly.

Chart 20: Mega Claims in Excess of \$2 Million Reported as a Percentage of Ultimate by Part of Body

(Accident Years 2001–2020)

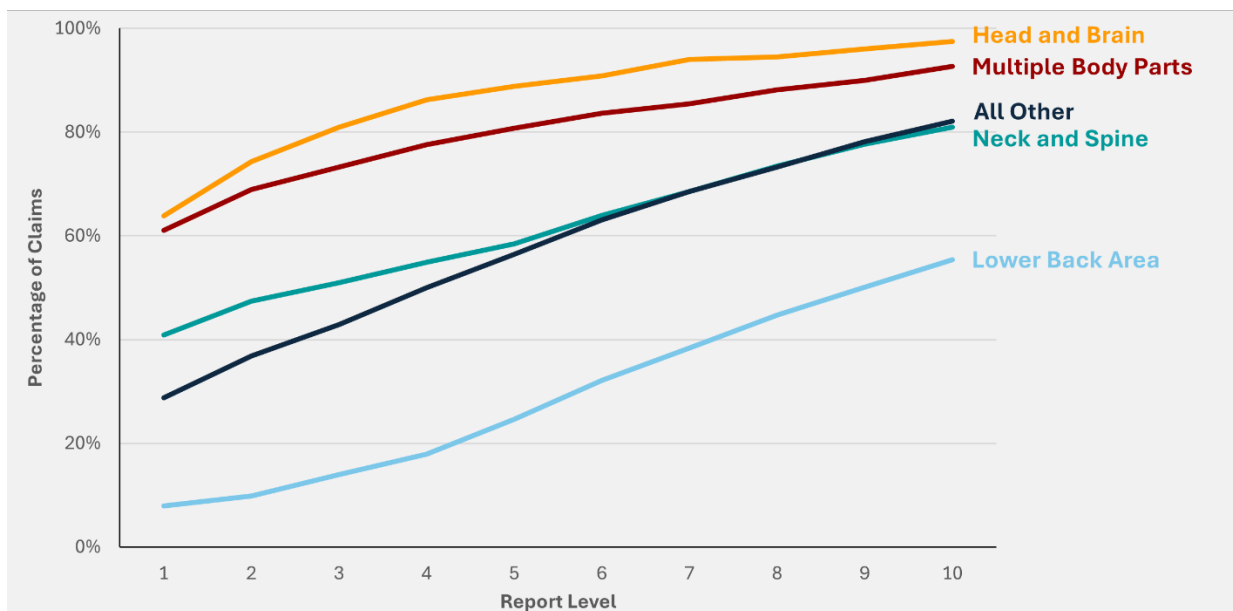


Chart 21 indicates that motor vehicle accidents emerge more quickly than claims from any other causes of injury. Claims resulting from strains emerge much more slowly than claims from other causes of injury. Despite the slower emergence, they represent a small share of claims at ultimate.

Chart 21: Mega Claims in Excess of \$2 Million Reported as a Percentage of Ultimate by Cause of Injury
(Accident Years 2001–2020)

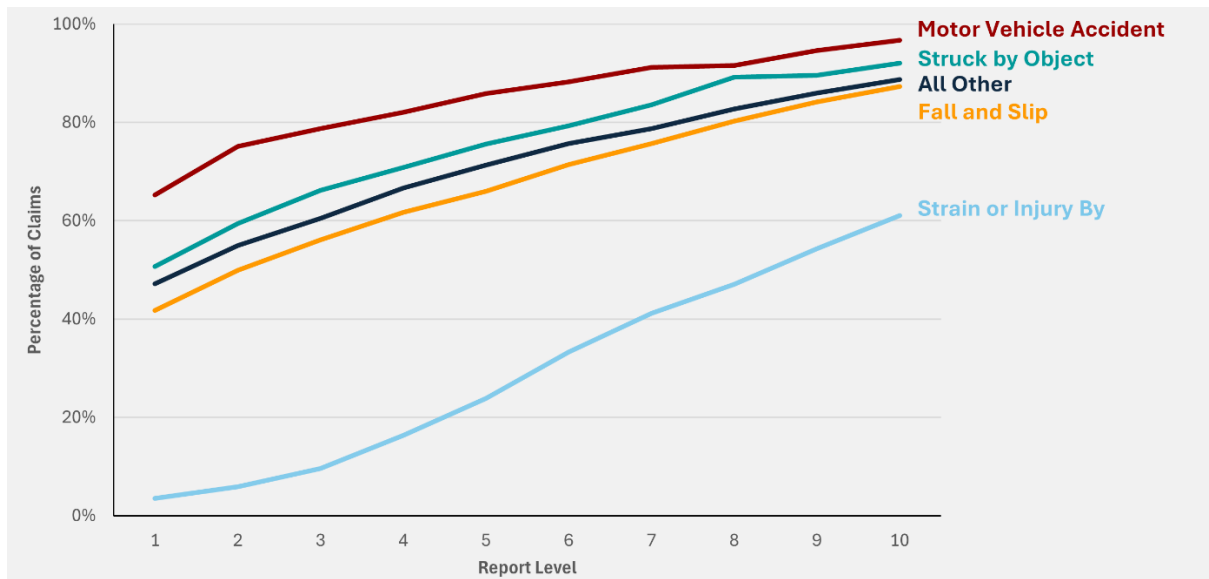
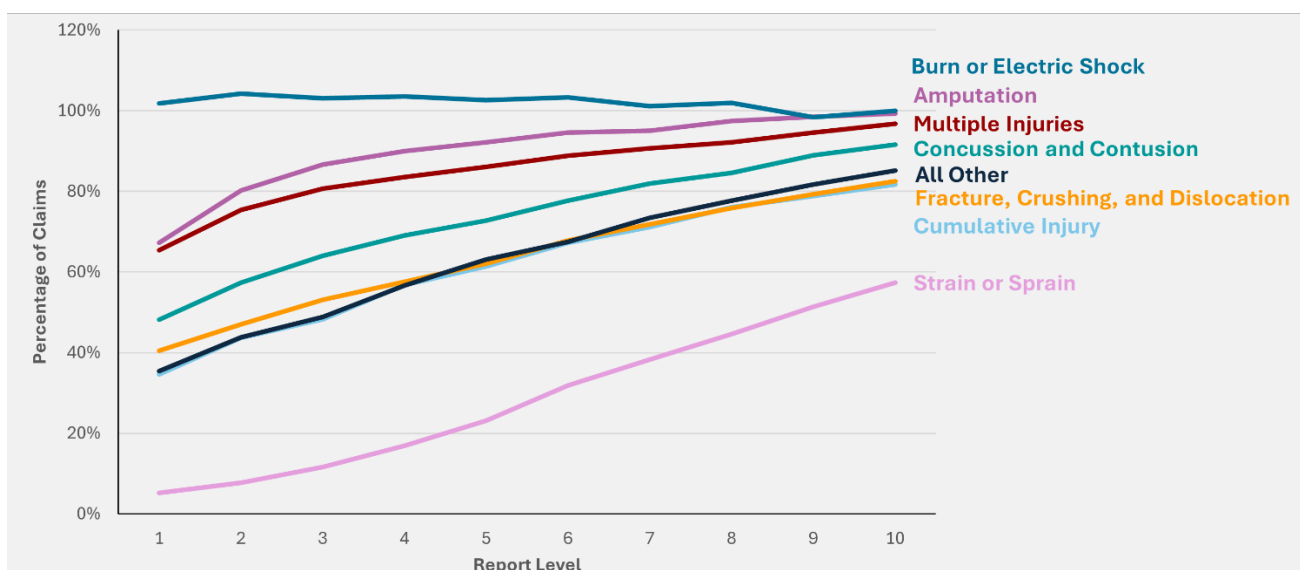


Chart 22 displays the various natures of injury; mega claims resulting from burns or electric shocks emerge very quickly with some closing for less than initial estimates. Burn and electric shock injuries are often severe and require immediate and costly medical attention, which prompts earlier recognition of high expected claims' costs. Mega claims from amputation or severance, as well as claims involving multiple natures of injury, also emerge faster than average.

Chart 22: Mega Claims in Excess of \$2 Million Reported as a Percentage of Ultimate by Nature of Injury
(Accident Years 2001–2020)



D. Severity of Mega Claims

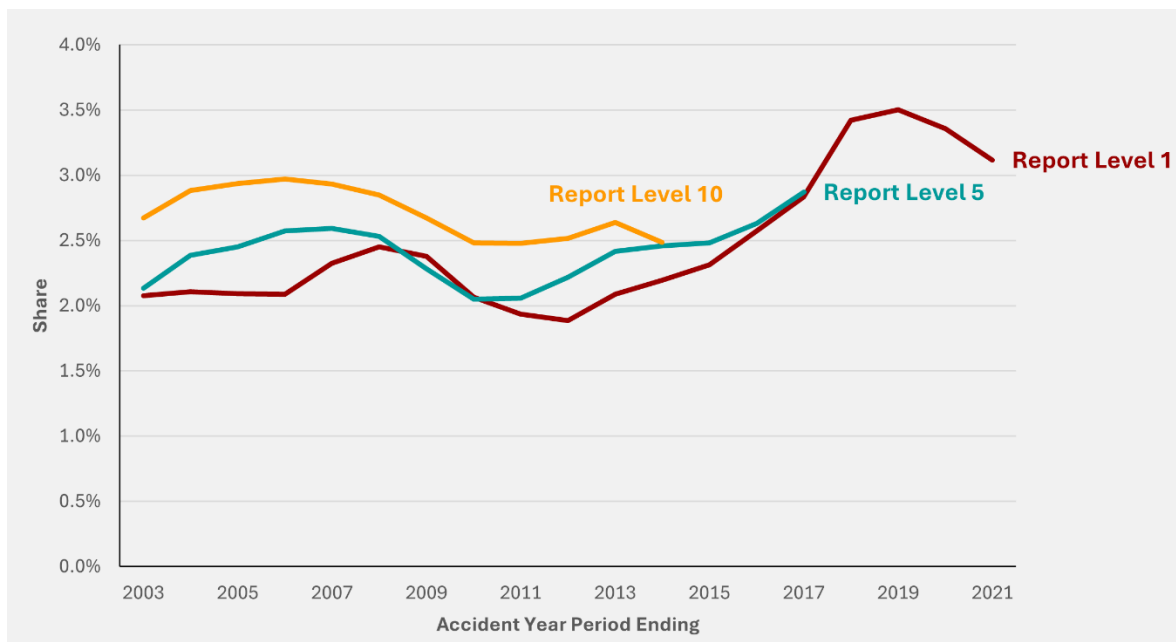
Overall Loss Patterns

The following charts focus on claims where losses exceed \$2M. This is the only excess layer analyzed for severity given the lower claim volume at higher thresholds.

Chart 23 examines the reported loss in excess of \$2M as a share of total reported loss at three different report levels. From accident year 2001 through accident year 2012, the share of all reported losses greater than \$2M at first, fifth, and tenth report levels remain relatively flat. However, since accident year 2013, the shares at first and fifth report levels increase. While some of this increase may be attributed to faster emergence, the shares of mega claim losses at first report level since accident year 2016 are higher than the shares at tenth report level for accident years 2001 through 2012.

Chart 23: Share of Reported Loss for Claims in Excess of \$2 Million by Report Level

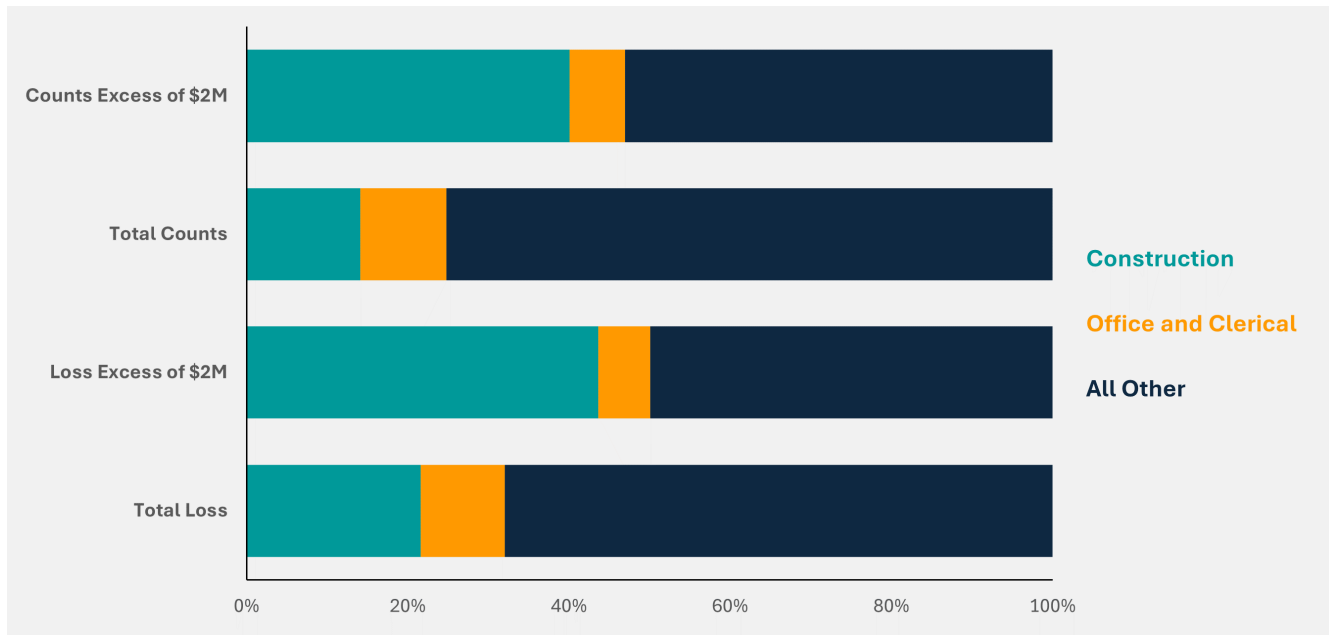
(3-Year Moving Average)



Industry Group

Chart 24 displays the distribution of losses and claim counts across industry groups at the first report level for both ground-up and mega claims. Construction as a share of claims greater than \$2M is nearly three times larger than the respective share of all claims. Comparatively, the share of construction losses exceeding \$2M is two times larger, reflecting the higher average severity of construction claims less than \$2M. The share of claims and losses in excess of \$2M from office and clerical are similar, and both are lower than office and clerical as a share of total claims and loss.

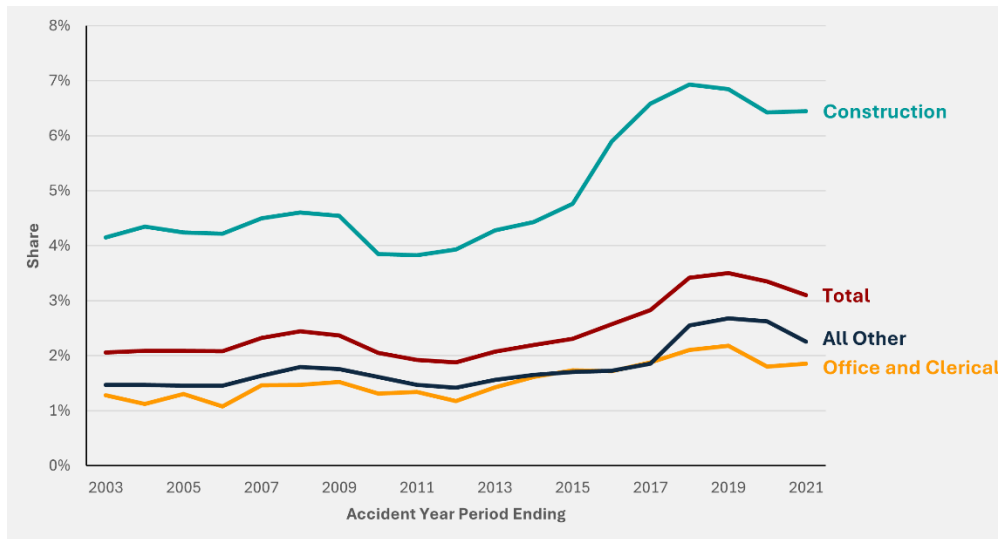
Chart 24: Distribution of Claims and Losses in Excess of \$2 Million by Industry Group at First Report
(Accident Years 2001–2021)



Charts 25 and 26 illustrate the three-year moving average share of losses exceeding \$2M as a percentage of total industry group losses at the first and tenth report levels. At both report levels, the construction industry represents the largest share of losses over \$2M. Mega claims are a lower percentage of total losses for office and clerical and all other industry groups compared to the average for all industries.

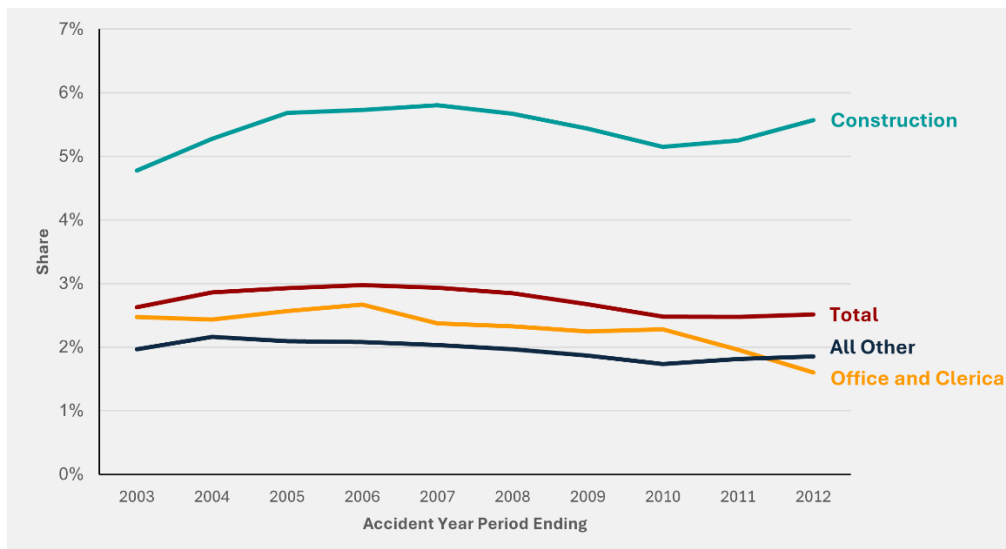
Since 2012, mega claims are increasing as a share of total losses at the first report level across all industries, with the most significant increase observed in the construction industry. Earlier recognition and reserving for such claims could be contributing to this increase.

Chart 25: Loss in Excess of \$2 Million as a Share of Total Loss by Industry Group at First Report
(3-Year Moving Average)



Through accident year 2012, the share of excess losses at tenth report remains consistent across all industries, similar to the pattern observed at the first report level for the same accident years.

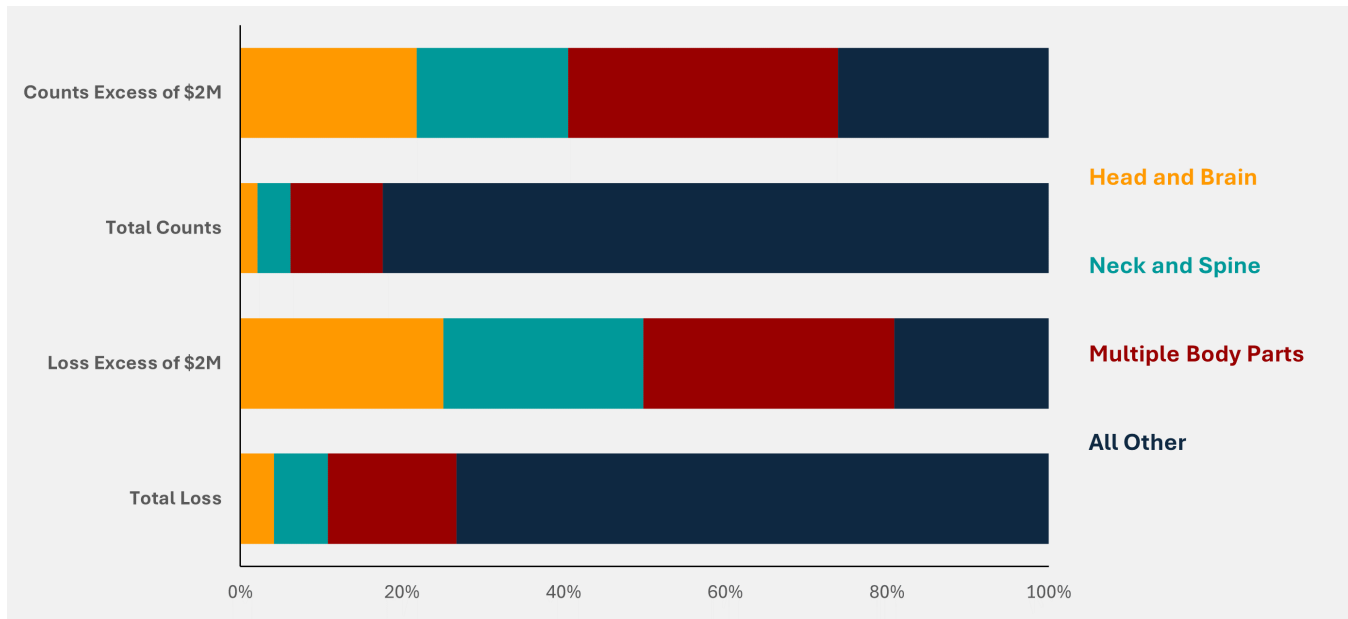
Chart 26: Loss in Excess of \$2 Million as a Share of Total Loss by Industry Group at Tenth Report
(3-Year Moving Average)



Part of Body

Chart 27 shows injuries to the head and brain, neck and spine, and multiple body parts represent a notably larger share of mega claim counts and loss dollars compared to total claims and losses represented by these same parts of the body. While claims from all other parts of the body represent over 70% of all loss dollars, they account for less than 20% of mega claim losses.

Chart 27: Distribution of Claims and Losses in Excess of \$2 Million by Part of Body at First Report
(Accident Years 2001–2021)



Whether focusing on results at first report (Chart 28) or at tenth report (Chart 29), head and brain injuries have the largest share of losses, over 10%, attributed to mega claims. All other parts of the body make up the smallest portion of losses in excess of \$2M. As seen by industry groups, distributions remain stable through accident year 2012. Beginning in 2014, an increase is observed in the share of losses in excess of \$2M, and is seen consistently across all parts of body at a first report. At the tenth report, the share of losses exceeding \$2M for head and brain injuries shows an increase while other parts of the body have a more consistent share for the time period observed from accident year 2003 to 2012.

Chart 28: Loss in Excess of \$2 Million as a Share of Total Loss by Part of Body at First Report
(3-Year Moving Average)

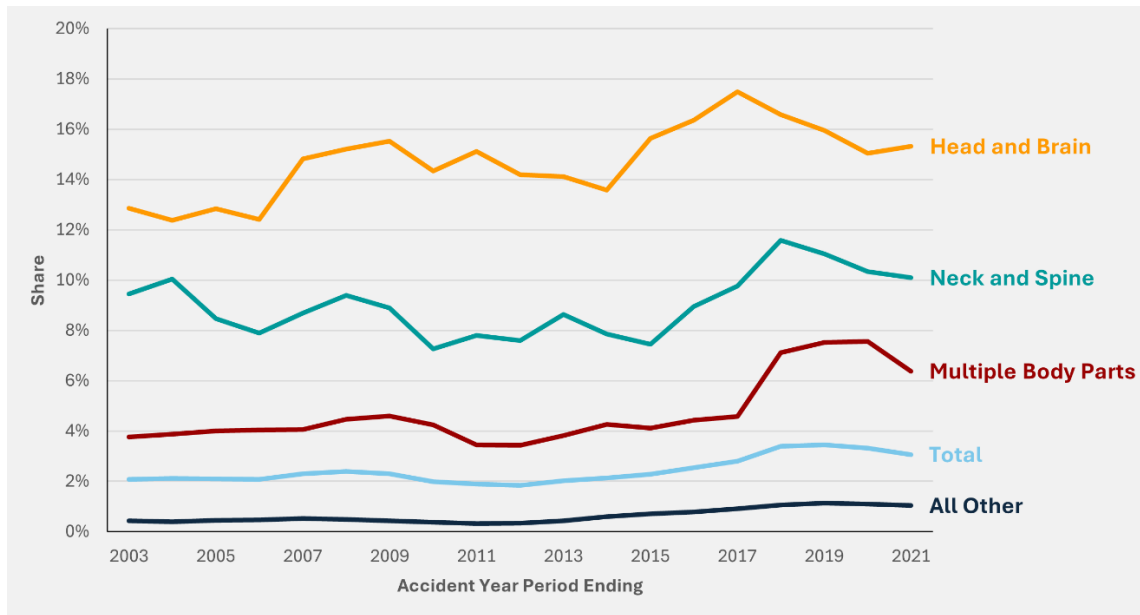
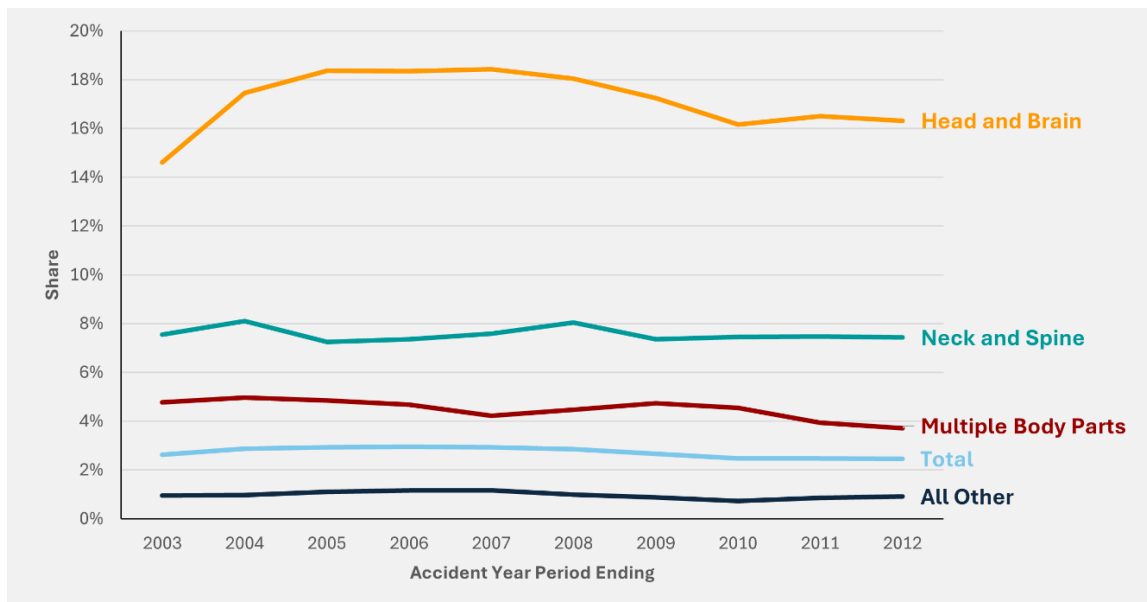


Chart 29: Loss in Excess of \$2 Million as a Share of Total Loss by Part of Body at Tenth Report
(3-Year Moving Average)



Cause of Injury

Chart 30 displays the distribution of losses and claims at first report across causes of injury groupings. In the distribution of mega claims and losses, motor vehicle and fall and slip claims represent a higher percentage of both compared to their respective portions of total claims and losses.

Chart 30: Distribution of Loss in Excess of \$2 Million by Cause of Injury at First Report

(Accident Years 2001–2021)

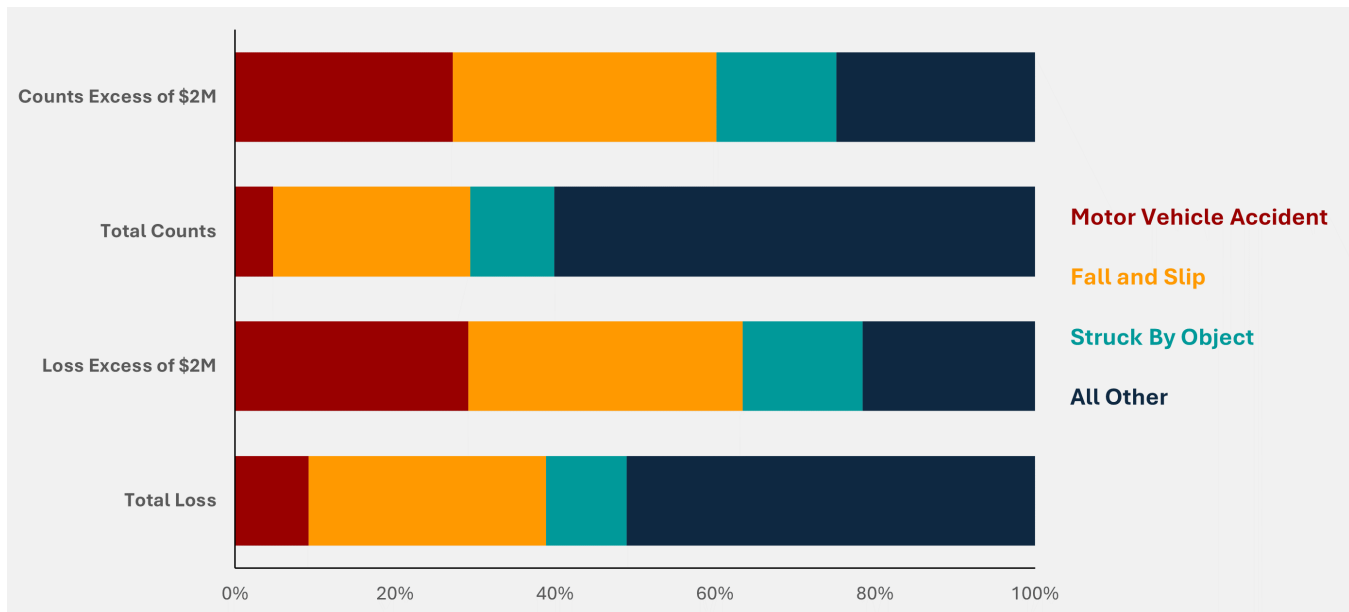
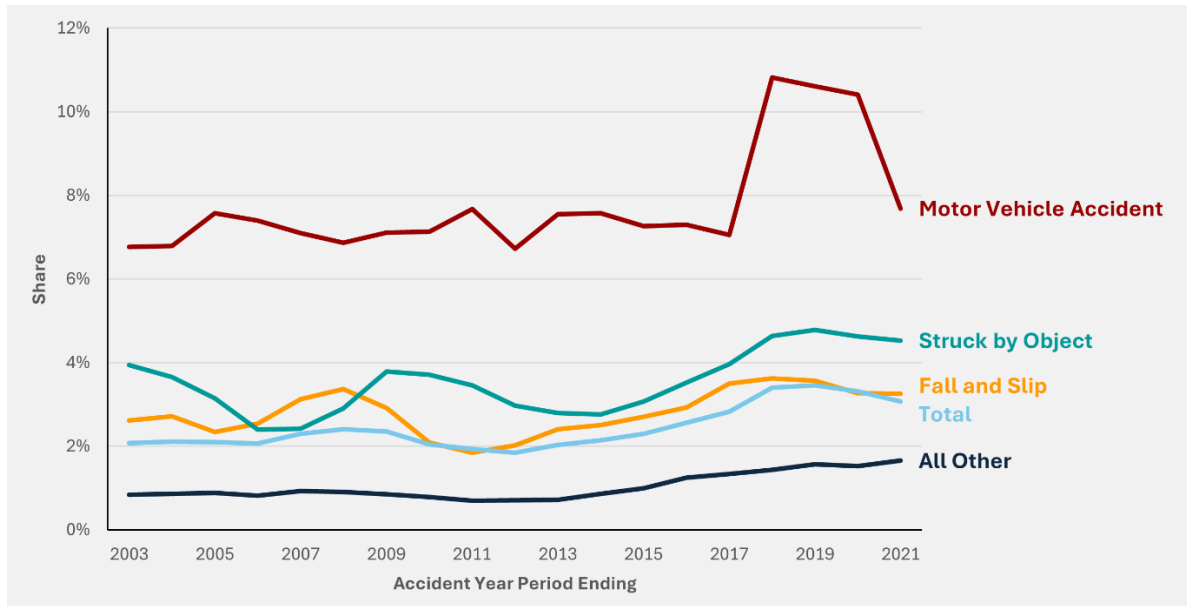


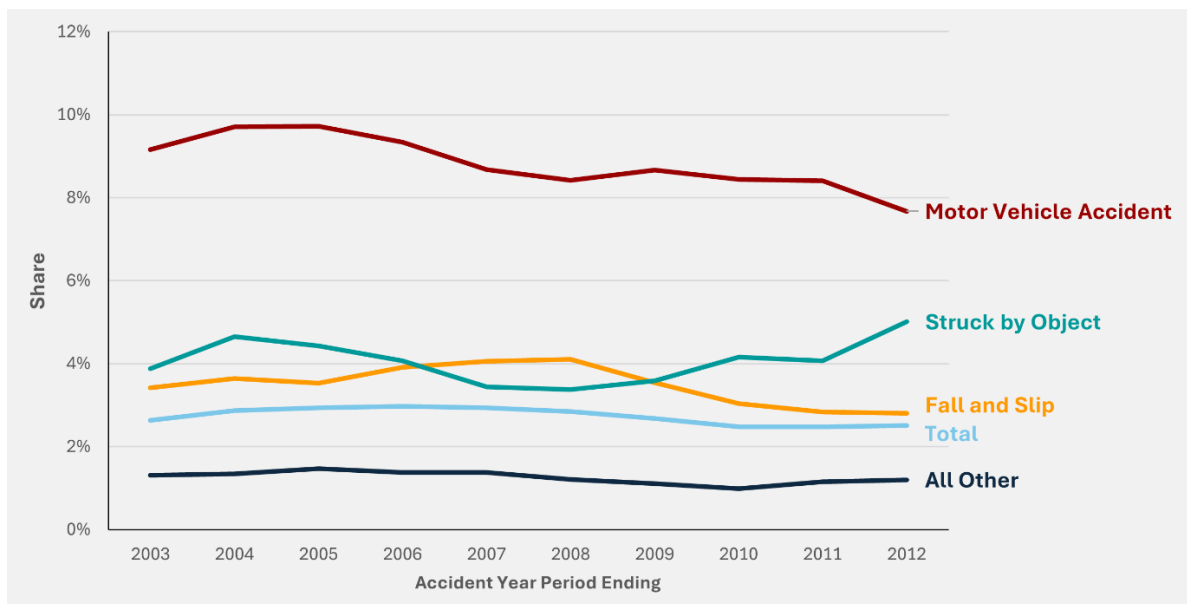
Chart 31 shows that the share of motor vehicle injury losses exceeding \$2M is approximately two times larger than the average share of mega claim losses within any other cause of injury. The share of mega claim losses for motor vehicle injuries is increasing since accident year 2017 with a sharp decline observed in the latest year.

Chart 31: Loss in Excess of \$2 Million as a Share of Total Loss by Cause of Injury at First Report
(3-Year Moving Average)



At a tenth report level, the pattern across causes of injury remains similar. The share of motor vehicle injuries decreases slightly through accident year 2012, whereas the share remains stable at a slightly lower level during the same time period at first report. The share of mega losses in struck by injuries is increasing slightly since 2008.

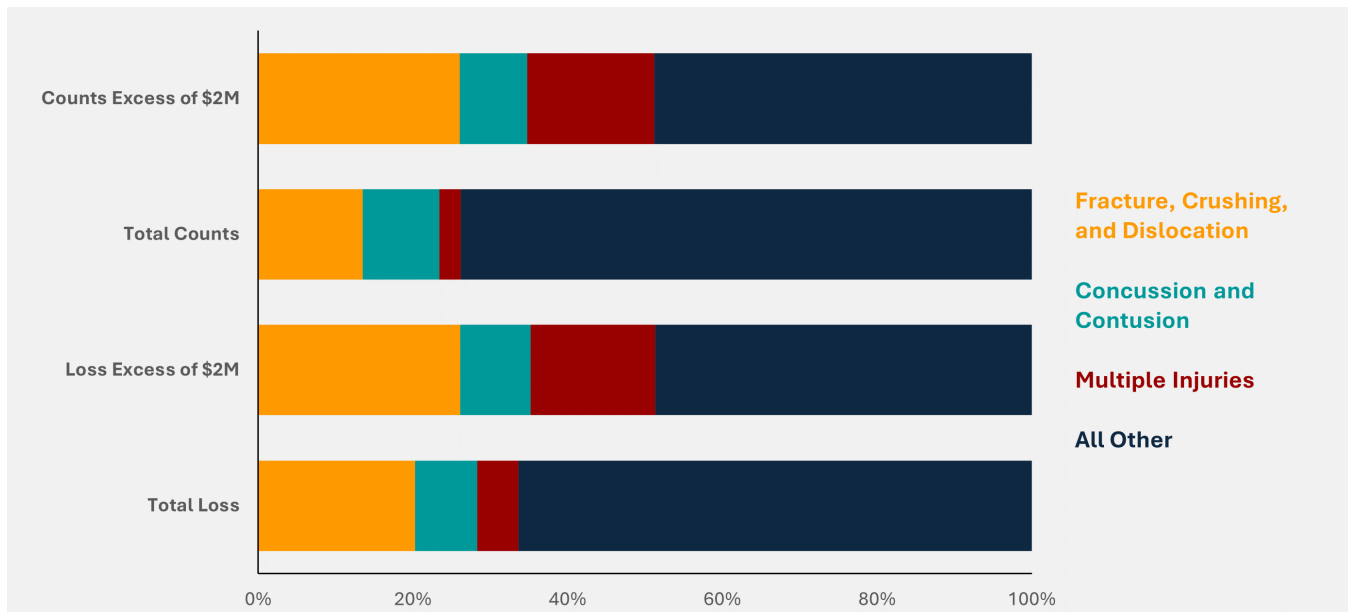
Chart 32: Loss in Excess of \$2 Million as a Share of Total Loss by Cause of Injury at Tenth Report
(3-Year Moving Average)



Nature of Injury

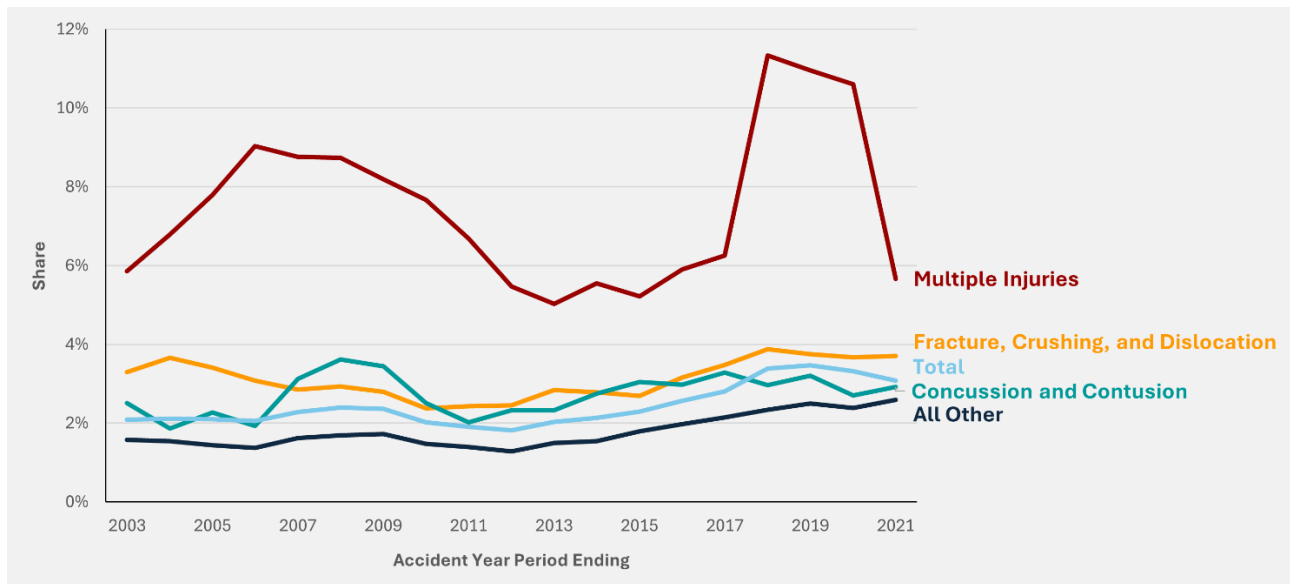
Chart 33 displays the distribution of losses and claims across natures of injury for ground-up and mega claims. The mega claim distributions indicate fracture, crushing and dislocation claims and multiple injury claims represent a larger percentage of mega claims compared to their respective portions of total claims and losses.

Chart 33: Distribution of Counts and Loss in Excess of \$2 Million by Nature of Injury at First Report
(Accident Years 2001–2021)



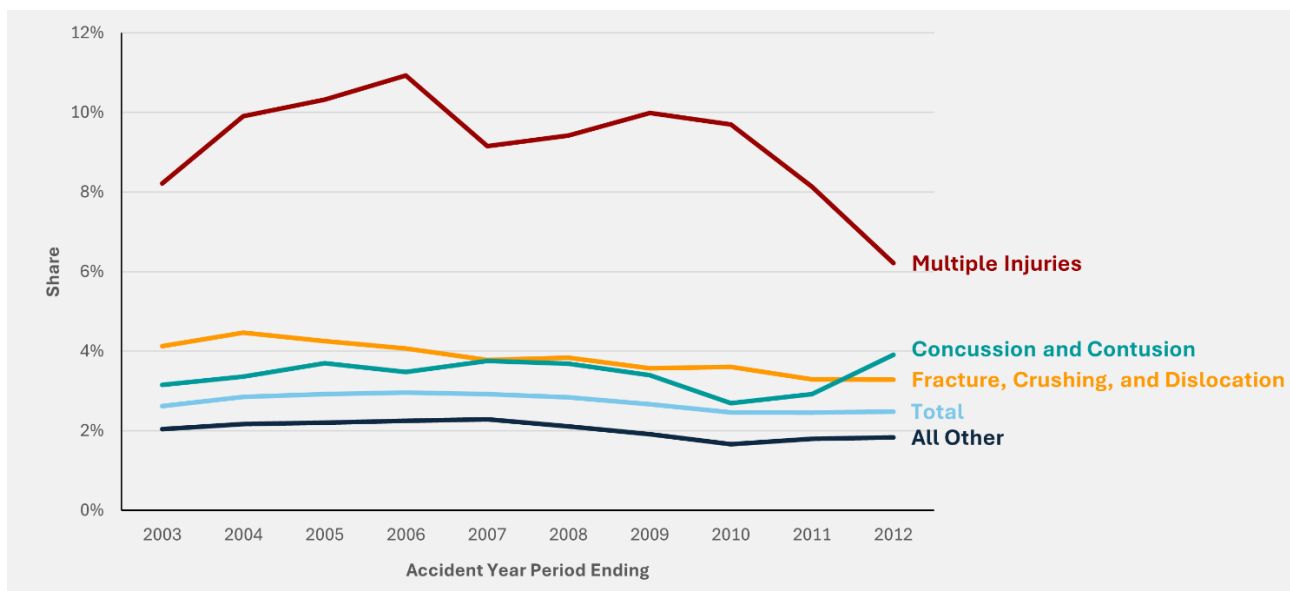
Claims involving multiple injuries show the share of losses in excess of \$2M is two to three times larger than share of mega claim losses from other remaining natures of injury. The share of losses above \$2M for multiple injury claims at the first report level increases starting accident year 2017 but decreases in accident year 2021. Generally, the share of loss in excess of \$2M from the remaining natures of injury increases from 2012.

Chart 34: Loss in Excess of \$2 Million as a Share of Total Loss by Nature of Injury at First Report
(3-Year Moving Average)



Greater differences are seen in the share of losses in excess of \$2M between multiple injuries and remaining natures of injury at the tenth report level compared to the first report level. Generally, the share of losses above \$2M increases over later report levels.

Chart 35: Loss in Excess of \$2 Million as a Share of Total Loss by Nature of Injury at Tenth Report
(3-Year Moving Average)



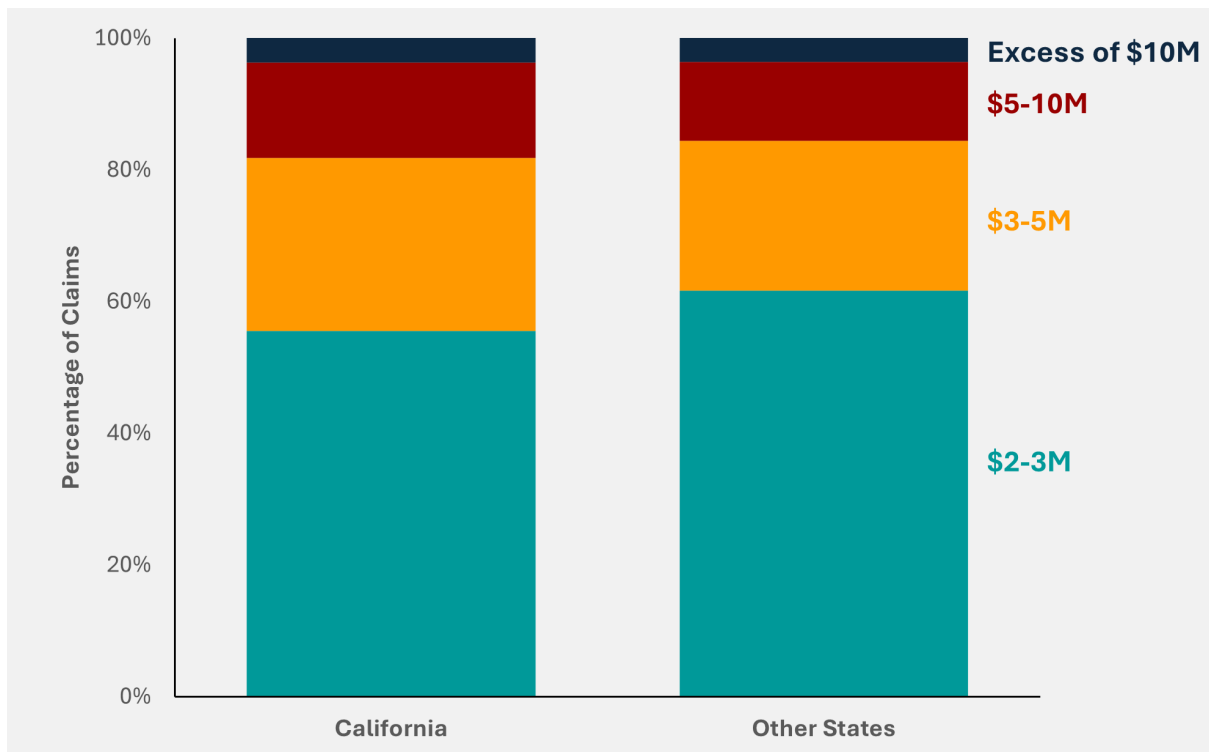
E. State Mega Claim Characteristics

California

Although California indemnity claims comprise 23% of indemnity claims below \$2M, California’s proportion of mega claims is lower for the \$2M to \$3M loss size interval. One potential driver of the lower share of mega claims may be the higher prevalence of permanent partial disability claims than in the rest of the country.⁸

Chart 36 demonstrates that a higher share of California mega claims are between \$3M and \$10M compared to the rest of the country. The share of mega claims above \$3M represents a decrease since the last mega claim study, where California’s proportion of mega claims exceeded 20% in the layers above \$3M. The share of claims above \$3M from California shows decreases since the reforms of the early 2000s.

Chart 36: Distribution of Estimated Ultimate Mega Claims by Loss Layer in California vs. Other States
(Accident Years 2001–2021)



⁸ [WCIRB 2024 State of the System](https://www.wcirb.com/2024/01/24/state-of-the-system/) (wcirb.com).

Chart 37 shows the distribution of reported mega claims by industry group for California and all other states. Claims from workers in construction and all other industries represent a larger portion of reported claims in excess of \$2M in California. Claims from office and clerical workers represent a smaller share of all claims above \$2M compared to other states.

Chart 37: Distribution of Reported Mega Claims by Industry Group in California vs. Other States
(Accident Years 2001–2021)

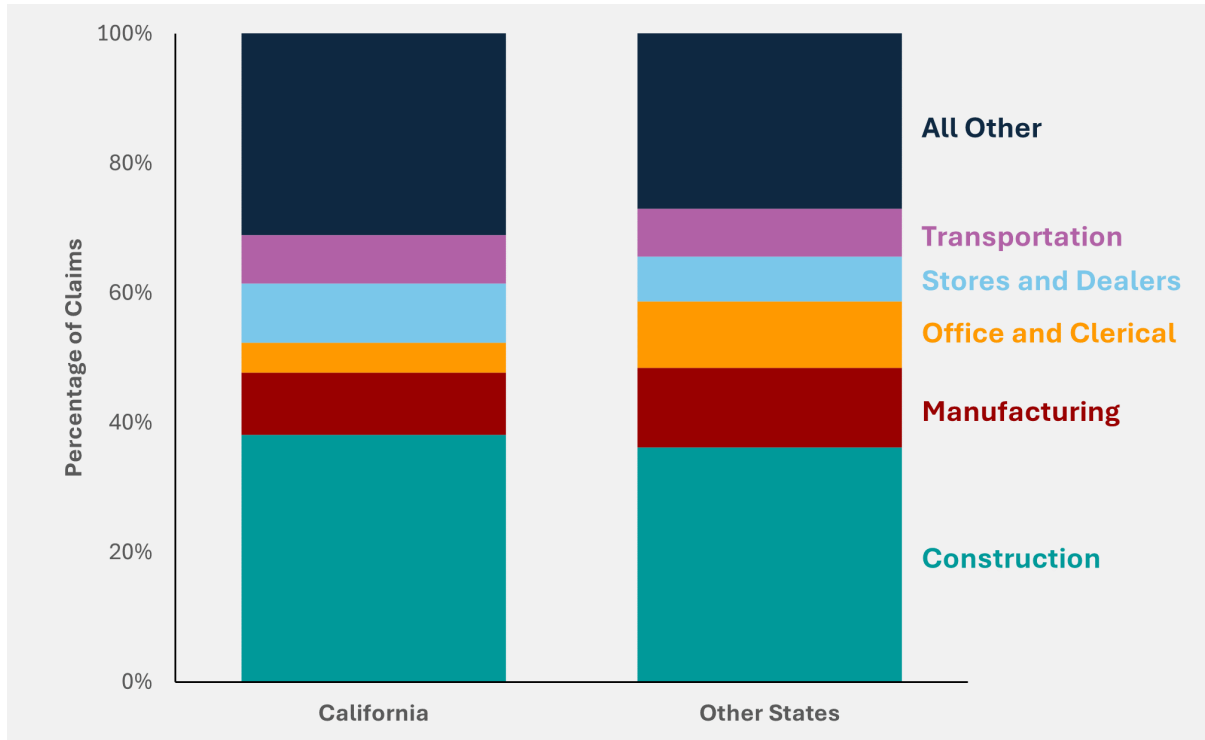


Chart 38 shows that claims exceeding \$2M in California are more likely to result from injuries to the head and brain or from all other parts of the body. Conversely, California claims above \$2M are less likely to stem from injuries to multiple parts of the body and somewhat less likely to be from injuries to the neck and spine.

Chart 38: Distribution of Reported Mega Claims by Part of Body in California vs. Other States
(Accident Years 2001–2021)

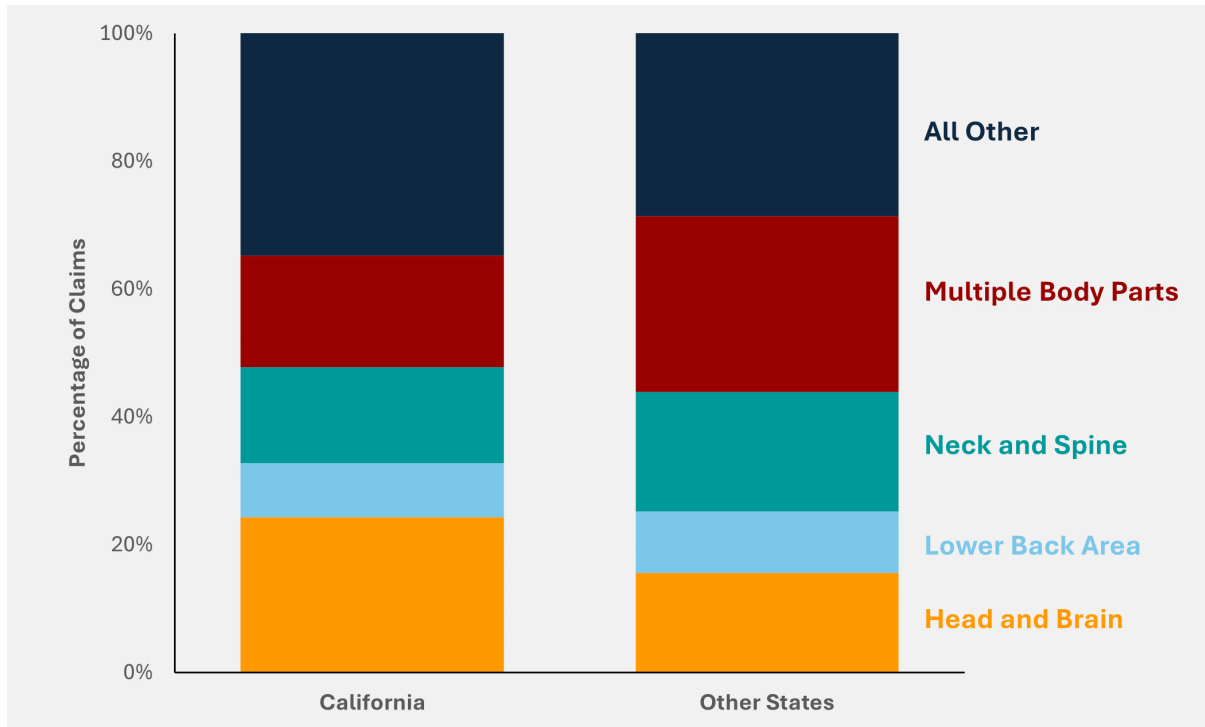


Chart 39 compares the distribution of causes of loss for claims exceeding \$2M in California to all other states and shows California mega claims are more likely to result from fall and slip injuries, while motor vehicle injuries make up a smaller portion of mega claims.

Chart 39: Distribution of Reported Mega Claims by Cause of Injury in California vs. Other States
(Accident Years 2001–2021)

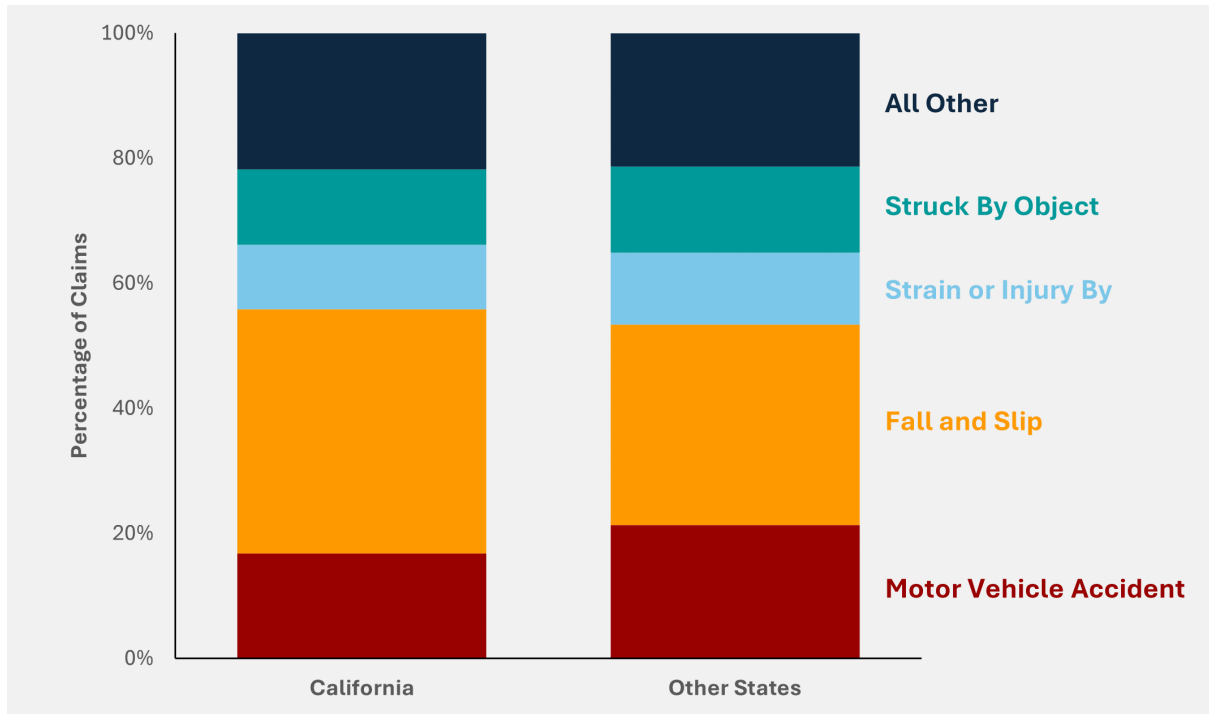


Chart 40 illustrates claims exceeding \$2M in California are more likely to result from cumulative injuries, as well as strains and sprains, compared to the other states. Conversely, claims above \$2M are less likely to stem from burns, electric shocks, or amputations.

Chart 40: Distribution of Reported Mega Claims by Nature of Injury in California vs. Other States
(Accident Years 2001–2021)

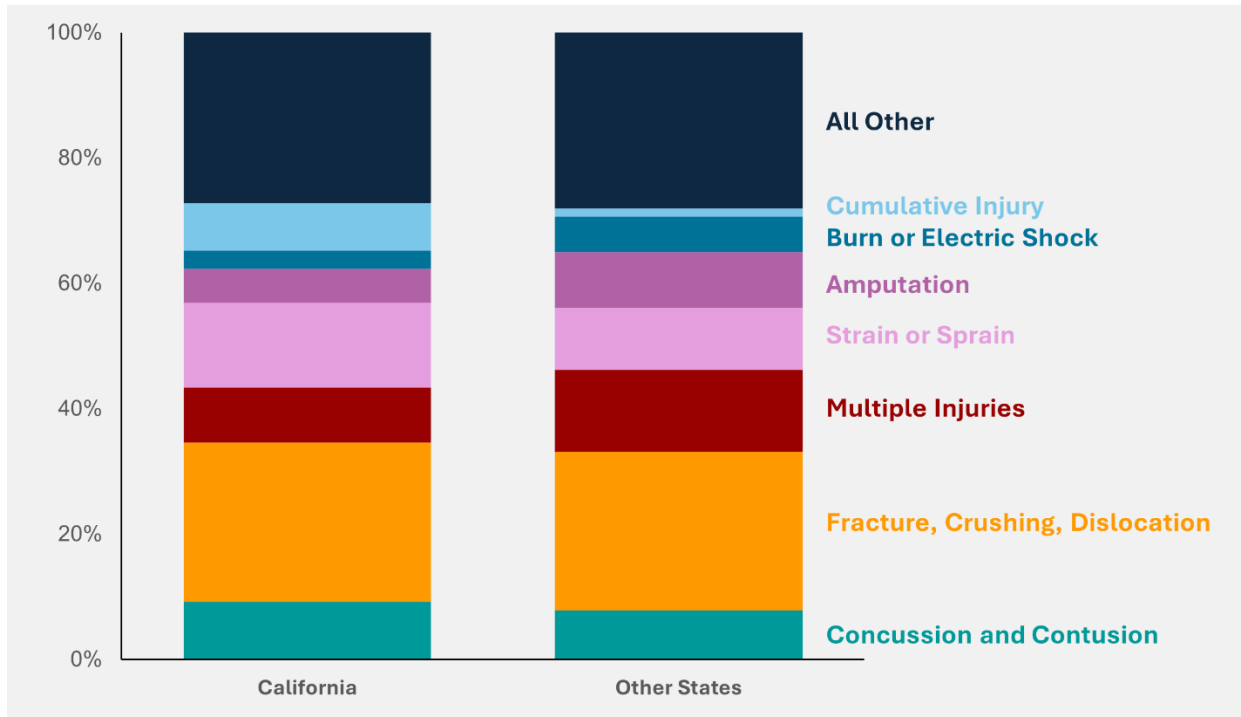


Chart 41 shows the five-year moving average share of reported loss in excess of \$2M for California construction claims, at first report, which steadily increases since 2010. This is due to the increase in excess loss share of construction claims from fall and slip, which represents about 66% of construction mega claim counts at first report. The share of all loss from construction fall and slip claims which are above \$2M is the lowest in 2010 and increases significantly since 2015. The share of excess loss from causes of injury excluding fall and slip for construction claims increases only slightly during the same time period. This can largely be attributed to the increase in the frequency of fall and slip mega claims. This pattern is not seen in other states.

Chart 41: Loss in Excess of \$2 Million as a Share of Total Loss in California for Construction Industry Group (5-Year Moving Average)

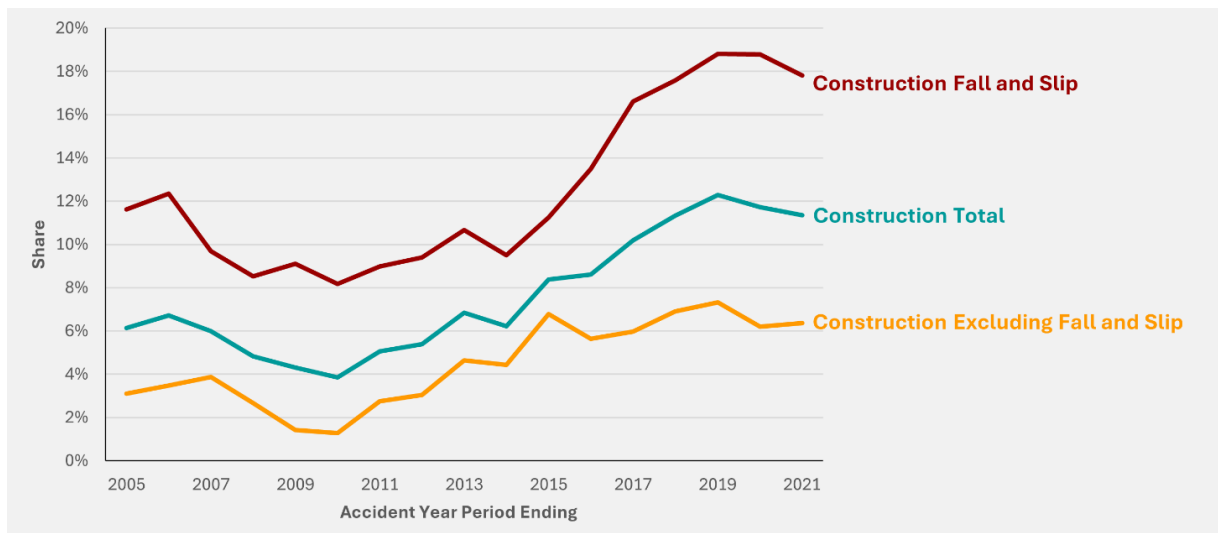


Chart 42 shows the frequency of construction mega claims per 100,000 construction indemnity claims at first report, where claims caused by falls and slips are separated from all other causes of injury which are increasing at a slower rate.

Chart 42: Frequency of Claims in Excess of \$2 Million per 100,000 Construction Indemnity Claims at First Report (5-Year Moving Average)

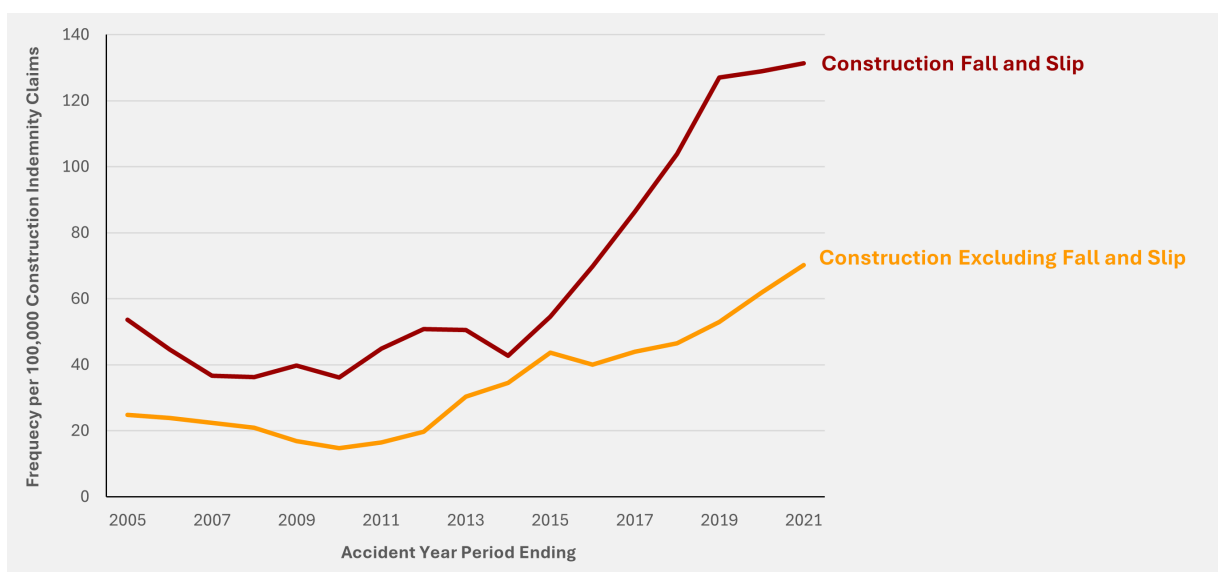
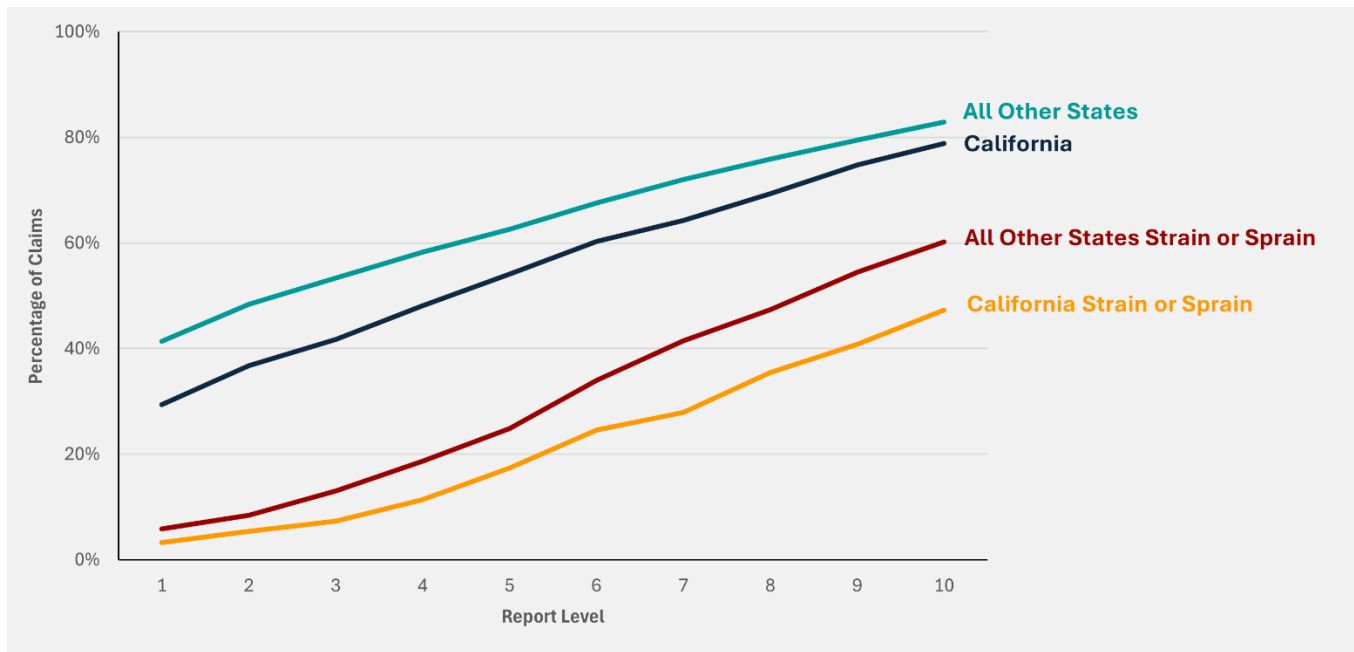


Chart 43 compares mega claims reported as a percent of ultimate in California with other states. Mega claims in California emerge more slowly than in the rest of the country. As noted earlier, mega claims from strains and sprains emerge more slowly than claims from other causes of injury. As with total claims, strain and sprain claims emerge more slowly in California. California’s higher share of strain and sprain claims contributes to the slower overall emergence of mega claims.

Chart 43: Mega Claims Reported as a Percentage of Ultimate in California vs. Other States

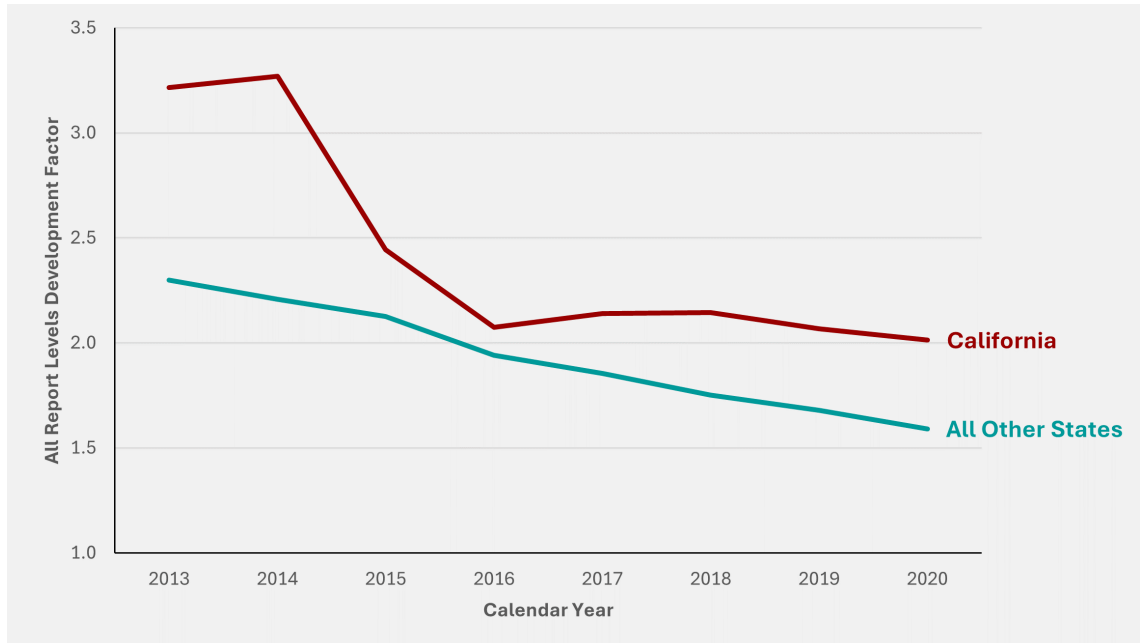
(Accident Years 2001–2020)



Since calendar year 2013, the emergence of mega claims in California has accelerated significantly, with the most notable decreases apparent in the five-year averages ending in 2015 and 2016. This trend is depicted in Chart 44 and is likely attributable in part to reforms such as SB 863.⁹ Countrywide, excluding California, the emergence of mega claims has also sped up, though more gradually than in California.

Chart 44: Calendar Year Emergence in California vs. Other States

(5-Year Moving Average)



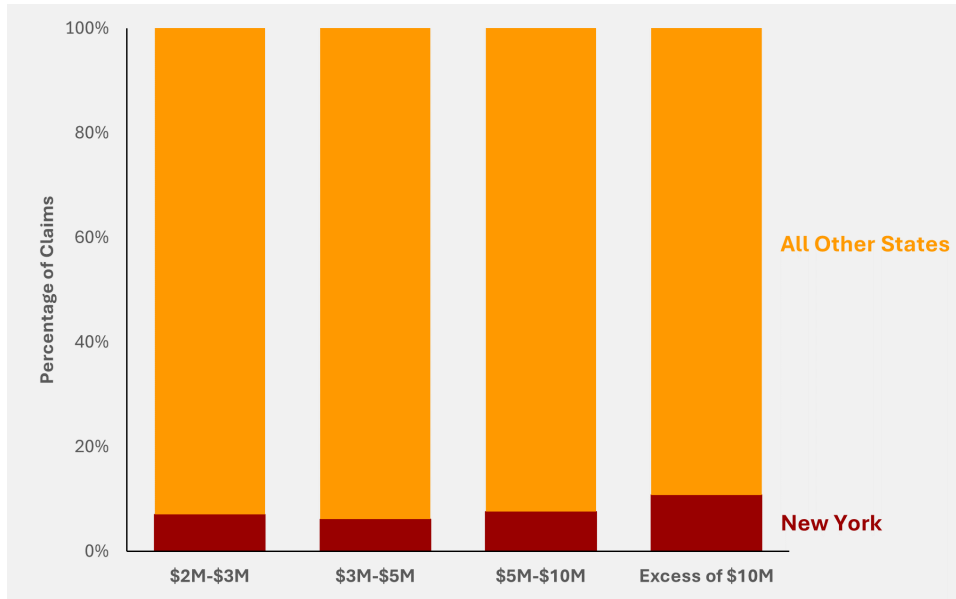
⁹ [WCIRB Research Brief—Senate Bill 863 Cost Monitoring Update, 2019](#) (wcirb.com).

New York

New York's share of mega claims varies by threshold. New York accounts for slightly over 9% of claims greater than \$10M, due in part to the unlimited nature of claims with an Employers' Liability (EL) component in the state.

Chart 45: Distribution of Mega Claims in New York vs. Other States

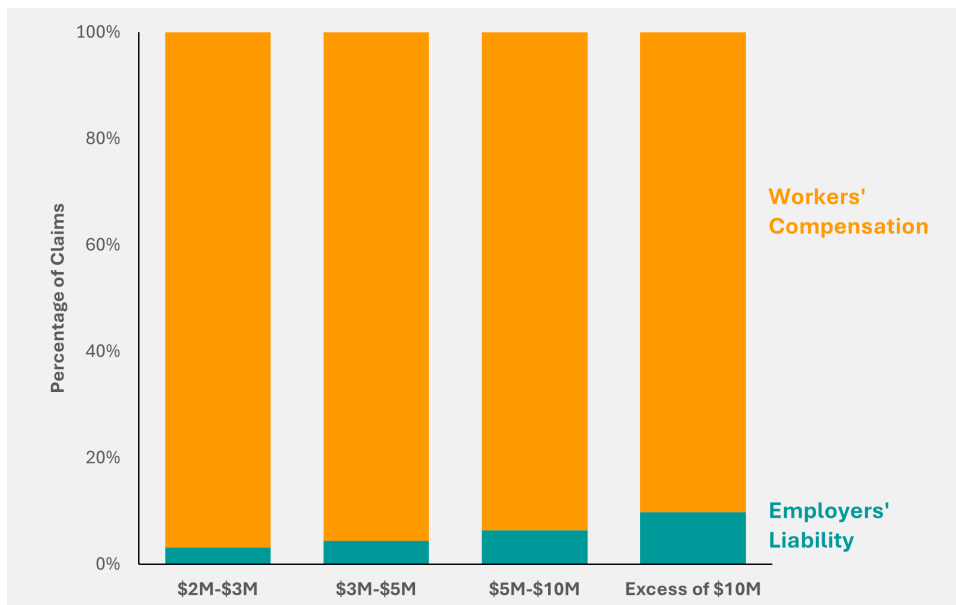
(Accident Years 2001–2021)



Claims with an EL component make up roughly 3.9% of mega claims between \$2M and \$3M, but account for about 8.6% of mega claims above \$10M.

Chart 46: Countrywide Shares of Mega Claims by Type of Coverage

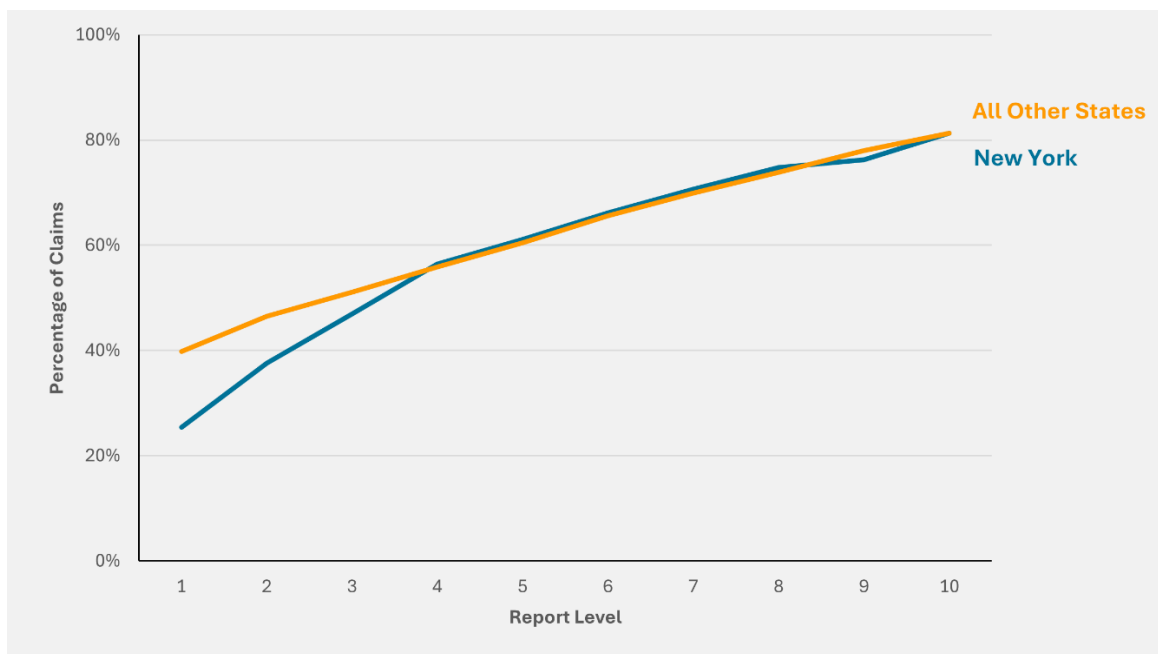
(Accident Years 2001–2021)



Recognition of claims above \$2M in New York is slower than the national average at the first three report levels. At fourth and subsequent reporting levels, New York converges to the national pattern. This is a change from the New York findings in the 2020 mega claim study, where New York claim emergence was significantly slower than the rest of the country at all report levels. There are several contributing factors to this difference. With additional data, the slower emergence seen prior to the 2007 reforms has a smaller impact on the overall estimates. There is an observed increase in earlier claim settlements, as well as earlier large claim recognition by carriers.¹⁰ These factors have sped up mega claim recognition at middle reporting levels and decreased claim emergence at later report levels in New York.

Chart 47: New York Development Patterns vs. Other States

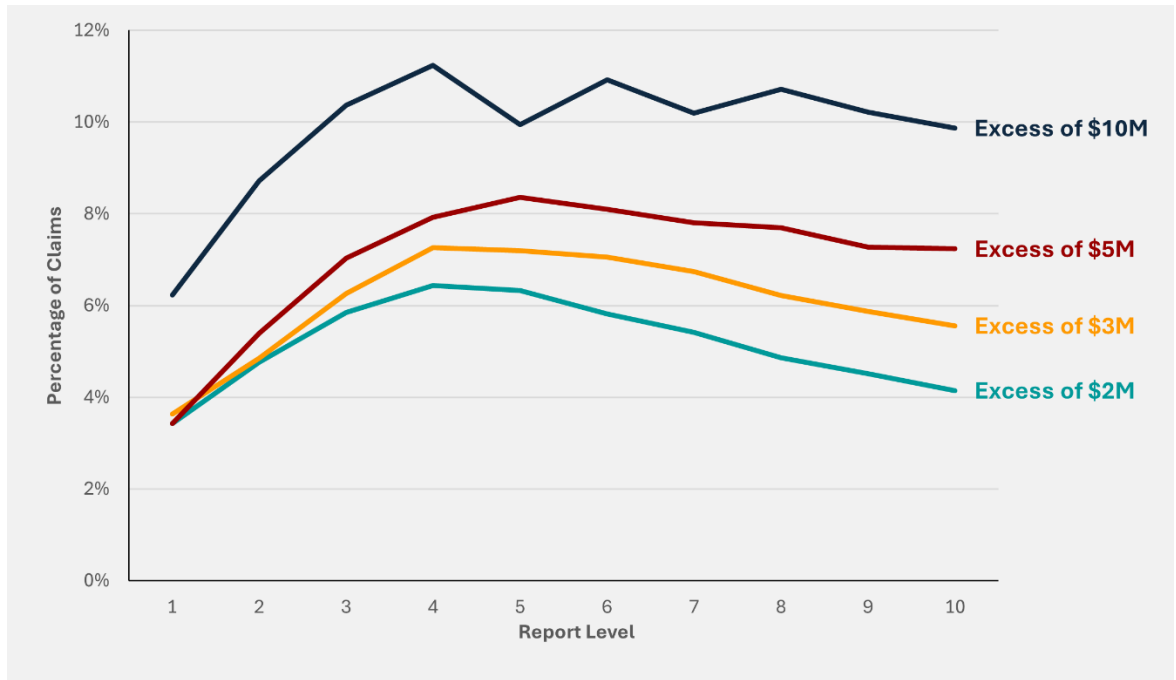
(Accident Years 2001–2020)



¹⁰ [NYCIRB Research Brief: Claim Frequency and the New York State Economy, 2024](#) (nycirb.org).

The share of mega claims involving an EL component is highest for claims above \$10M. Mega claims at lower thresholds have similar proportions of claims with an EL component for the first three reports. As claims mature, the higher thresholds have a larger share of claims involving an EL component, which is driven primarily by two factors. First, claims with EL exposure tend to be recognized early in the life of a claim, but don't always involve EL payments at claim closure. The second driver is some non-EL claims in excess of \$2M or \$3M take longer to develop compared to higher thresholds.

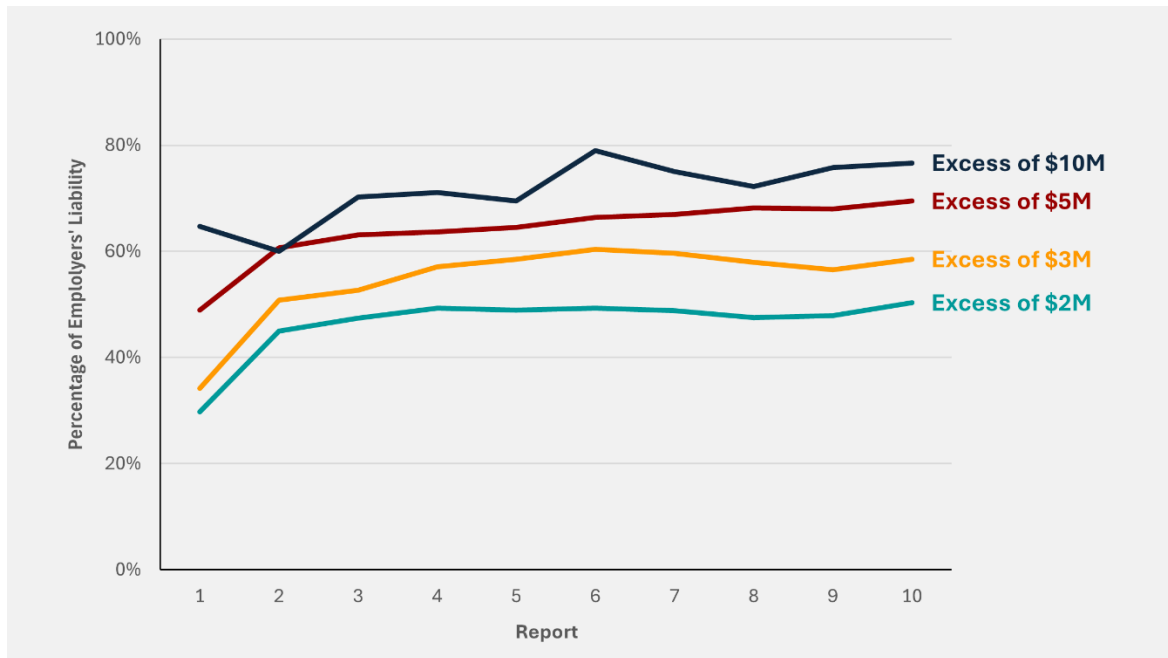
Chart 48: Countrywide Share of Mega Claims Involving an Employers' Liability Component
(Accident Years 2001–2021)



While New York accounts for roughly 9.1% of all claims above \$10M dollars, New York accounts for roughly three quarters of EL claims above \$10M. The absence of liability limits for EL coverage in New York contributes to the large share of claims that breach the \$10M threshold.

New York’s share of mega claims with an EL component is generally stable from report 2 through 10, with some slight upward development in the higher thresholds. The majority of EL claims in excess of \$10M occur in New York, where there is no cap on EL. The lower share of EL claims at first report is consistent with the slower emergence of mega claims seen from early reports in New York.

Chart 49: Share of Employers’ Liability Claims from New York by Report Level and Size
(Accident Years 2001–2021)



Strain and sprain claims, in particular, develop slowly and contribute to the slower emergence of mega claims in New York, especially at the \$2M threshold. These mega claims typically emerge after third report and are unlikely to have an EL component. They are more likely to be valued below \$3M than other mega claims.

Chart 50: New York Average Number of Mega Claims Reported per Report Level per Year
(Accident Years 2003-2012)

Unit Report Period	1-3	4-6	7-9	10
Strain and Sprain	0.6	2.6	5.6	7.8
All Mega Claims	18.8	30.4	36.3	40.5
% Strain and Sprain Reported	8.1%	33.8%	71.4%	100.0%
% of reported Mega Claims	46.3%	75.1%	89.5%	100.0%
Strain and Sprain % of Reported in Period	3.4%	8.7%	15.3%	19.3%

V. CONCLUSIONS

Mega claims with reported losses in excess of \$2M at 2022 cost levels comprise 0.08% of all indemnity claims in WC but add over \$1 billion in losses every year. The estimated frequency of mega claims per 100,000 indemnity claims (Chart 4) has continued to increase since 2013, with a particularly strong increase within the construction industry.

Mega claims are often not recognized as such for some time. At 18 months from policy inception, less than 50% of mega claims reach \$2M or more in total incurred losses, and by 126 months from policy inception, only about 80% of mega claims reach \$2M. While mega claims with a \$2M threshold emerge more slowly than claims at higher layers, the recognition of mega claims at all thresholds has accelerated over time and in each development period.

At the time of the previous study, the relative ultimate share of mega claims occurring in 2016 and 2017 was projected at its highest level for the study period. The three-year moving averages of projected frequency of claims above \$2M for accident years 2016 and 2017 remain high and has continued to increase in relation to both total indemnity claims and premium. However, if development continues to decrease, the ultimate frequency for the recent years may be lower. Comparing mega claims to premium shows a flatter trend. The steeper trend when comparing mega claims per 100,000 indemnity claims is due to the overall decrease in the number of total WC claims in recent years.

Construction, head and brain, and motor vehicle claims generate a disproportionate share of the most severe claims. These categories represent an increasingly larger share of claim counts and losses with increasing loss layers (Charts 6, 8, 10). These high severity categories also have the fastest emergence. The categories with slowest emergence, such as office and clerical, lower back, and strains (Charts 19, 20, 21), also comprise a relatively small and generally decreasing share of ultimate mega claims (Charts 7, 9, 11). By nature of injury, fewer claims are stemming from strain and sprain injuries and cumulative injuries, but more claims are coming from fracture, crushing and dislocation, as well as multiple injuries.

From accident year 2001 through accident year 2012, the share of all reported losses greater than \$2M at first, fifth, and tenth report levels remained relatively flat. However, since accident year 2013, the shares at first and fifth report levels have increased. While some of this increase may be attributed to faster emergence, since accident year 2016 the shares of losses greater than \$2M at first report are higher than the shares reported at a tenth report level for accident years 2001 through 2012.

Since 2017, the share of reported losses over \$2M has increased at 18 months after policy inception. This is consistent with both faster emergence and increased frequency of mega claims. The share has increased across all industry groups (Chart 25).

VI. CONDITIONS AND LIMITATIONS

The data collected that forms the basis of this study was compiled and adjusted to a current cost level by the rating bureau providing ratemaking services for each state. While data sources and on-leveling and trending methodologies are generally similar across jurisdictions, they are not always identical, and results could differ somewhat based on the methodology used and which adjustments were applied.

WC statistical reporting data is the basis for the incurred loss data used in this report. Loss information is first reported at a valuation of eighteen months after policy inception. Updated values are reported annually until either the claim closes or the tenth report for the claim. The incurred loss information for each jurisdiction was adjusted to the 2022 cost level. However, no attempt was made to adjust for differences in benefit levels or medical fee schedules across jurisdictions. The premiums for each jurisdiction were adjusted to the 2022 wage and pure premium levels. For the details of the on-leveling process used for each jurisdiction, contact the rating bureau providing services in that jurisdiction.

Mega claim counts were developed to an ultimate level based on historical claim development patterns and standard actuarial techniques. For some of the groupings for which the volume of data was not sufficient for claim count development projections, the development patterns of larger groupings were used.

The “countrywide” data included in this study did not include claims from Massachusetts, North Dakota, Ohio, Washington, Wisconsin, and Wyoming. This study also excluded claims from Texas due to data limitations for states with less than 10 reports for accident years prior to 2012. Similarly, only the experience of insured employers was reflected, and no experience of self-insured employers was included. The research team made no attempt to validate the applicability of the results for the states not included in the study or the experience of the self-insured employers.

The distribution of the claims by state reflected in the study has changed over time due to changes in the relative size of state WC systems as well as changes in state level claim costs.

The loss information contained in this study included only case incurred indemnity and medical losses. No loss adjustment expense experience is reflected.

No attempt was made to evaluate the impact of the COVID-19 pandemic on mega claim patterns.

The data in this report reflects information on claims submitted by insurers to each participating rating bureau. While the individual insurer data submissions are regularly checked for consistency and comparability with other data submitted by the insurer as well, as with data submitted by other insurers, the source information underlying each insurer’s data submission was relied upon by the participating rating bureaus.

APPENDIX

The triangles below represent reported claim counts exceeding the listed threshold when adjusted to a current cost level basis relying on the methodology used by the reporting rating bureau. Claims are included only for states that collect 10 annual evaluations. States may be included in some years and not for others based on the availability of the data. The distribution of claims by state reflected in the study has changed over time due to changes in the relative size of state WC systems as well as changes in the state level claims costs.

Total

Accident Year	Claim Counts Having Incurred in Excess of \$0 as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	777,860	814,068	827,220	830,472	832,820	834,549	835,338	836,597	836,936	837,101
2002	738,120	775,203	783,031	786,615	789,564	791,843	793,635	799,332	799,560	799,741
2003	722,572	744,455	750,448	754,436	756,668	758,574	763,718	766,019	768,114	769,247
2004	688,459	705,524	711,435	714,272	716,466	721,352	723,706	726,770	729,474	730,591
2005	673,798	691,057	697,138	700,035	704,797	707,369	710,583	713,364	714,583	715,480
2006	677,174	695,024	701,301	705,932	708,554	712,034	715,282	716,766	717,583	718,057
2007	690,051	710,807	719,912	723,948	728,136	732,384	734,527	735,472	736,052	736,466
2008	648,644	672,296	680,749	687,938	693,863	696,691	697,873	698,537	699,019	699,356
2009	616,403	639,412	650,700	659,649	663,140	664,704	665,590	666,123	666,602	666,907
2010	633,120	660,471	674,490	679,618	681,615	682,838	683,649	684,267	684,611	684,838
2011	631,895	663,355	674,143	677,427	679,163	680,119	680,871	681,281	681,670	681,894
2012	628,405	657,630	665,676	668,717	670,437	671,488	671,952	672,420	672,738	673,006
2013	641,616	664,697	672,314	675,203	676,911	677,768	678,423	678,902	679,223	
2014	650,944	673,728	680,961	684,171	685,712	686,788	687,140	687,479		
2015	647,435	671,098	678,178	681,150	682,846	683,261	683,811			
2016	640,301	663,352	669,921	672,377	673,320	673,936				
2017	638,708	659,993	666,266	668,450	669,602					
2018	655,928	678,141	684,031	686,149						
2019	653,064	675,084	681,445							
2020	566,686	586,759								
2021	621,797									

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	262	303	363	415	464	512	575	616	660	686
2002	267	328	371	416	468	522	569	617	658	708
2003	256	318	350	392	443	495	555	601	655	687
2004	247	317	356	434	453	496	549	587	641	690
2005	278	334	357	410	456	520	559	601	646	680
2006	281	361	414	450	492	546	603	643	667	695
2007	306	363	406	465	498	546	574	617	642	658
2008	297	352	397	437	474	507	540	582	596	621
2009	241	276	312	355	389	432	448	475	483	495
2010	238	277	301	325	373	404	419	434	449	474
2011	256	310	337	375	415	434	438	439	460	475
2012	243	291	316	356	378	401	420	433	444	445
2013	274	312	334	371	385	408	418	421	435	
2014	281	324	368	389	412	437	455	463		
2015	292	339	379	403	433	455	463			
2016	344	369	410	425	451	458				
2017	376	428	462	470	476					
2018	387	440	479	493						
2019	363	438	467							
2020	329	386								
2021	375									

Accident Year	Claim Counts Having Incurred in Excess of \$3 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	137	166	184	202	201	211	238	245	272	280
2002	135	179	194	203	226	236	245	283	293	300
2003	141	186	190	203	215	232	252	256	268	283
2004	133	186	192	203	216	242	255	258	271	297
2005	141	190	214	219	231	257	262	268	281	294
2006	145	186	218	233	242	258	276	295	299	302
2007	167	209	230	249	245	252	270	285	280	283
2008	166	192	211	228	231	244	247	265	275	290
2009	127	147	162	174	187	206	219	225	227	225
2010	125	151	162	171	181	181	186	189	189	200
2011	122	166	182	198	213	217	221	218	218	219
2012	120	152	159	188	190	199	196	198	204	210
2013	159	176	197	206	209	222	220	219	220	
2014	161	185	207	222	229	240	248	245		
2015	144	191	206	212	217	225	230			
2016	185	213	241	253	257	268				
2017	208	242	266	264	260					
2018	207	224	258	255						
2019	213	262	273							
2020	166	215								
2021	202									

Accident Year	Claim Counts Having Incurred in Excess of \$5 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	51	67	74	75	72	74	88	95	98	102
2002	71	84	98	93	107	113	112	120	124	124
2003	58	88	85	92	91	99	107	109	111	111
2004	55	78	86	98	107	102	104	108	113	115
2005	61	85	98	103	107	111	114	120	119	128
2006	53	86	93	97	107	105	110	112	117	123
2007	72	86	96	102	110	119	123	124	128	127
2008	67	87	92	99	97	100	103	109	112	112
2009	50	64	70	71	76	83	89	94	93	95
2010	32	61	70	74	76	81	78	84	79	87
2011	63	79	92	98	104	105	108	111	113	114
2012	47	56	69	78	83	77	76	76	76	80
2013	67	77	88	101	102	101	100	99	97	
2014	64	75	91	108	102	113	110	109		
2015	60	77	86	86	84	88	92			
2016	76	86	103	106	103	109				
2017	94	111	118	114	123					
2018	88	98	106	108						
2019	87	113	120							
2020	68	92								
2021	88									

Accident Year	Claim Counts Having Incurred in Excess of \$10 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	11	12	10	10	17	20	21	21	20	22
2002	14	18	20	23	26	28	32	32	32	33
2003	10	14	16	22	24	28	29	30	34	33
2004	8	13	15	18	24	27	27	26	28	27
2005	7	13	21	17	20	20	27	27	26	26
2006	13	23	27	26	25	21	20	24	24	22
2007	22	24	23	17	22	26	28	27	28	29
2008	16	14	18	16	19	23	25	29	27	27
2009	11	15	14	15	16	17	19	18	18	19
2010	7	10	13	16	18	20	18	16	21	21
2011	12	18	20	19	15	15	20	21	23	24
2012	7	7	13	17	21	20	21	22	21	23
2013	5	13	10	18	18	18	18	20	23	
2014	12	14	16	16	22	26	28	23		
2015	12	20	20	18	20	19	20			
2016	23	26	26	22	23	20				
2017	14	20	27	30	32					
2018	18	20	18	18						
2019	24	32	30							
2020	9	18								
2021	18									

Industry

CONSTRUCTION

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	111	114	139	162	172	180	209	213	219	221
2002	119	138	162	178	191	204	215	229	238	244
2003	103	132	149	175	188	196	210	227	245	248
2004	108	135	155	172	175	190	207	216	230	245
2005	129	148	160	184	202	223	236	236	242	251
2006	140	170	192	193	210	240	258	272	272	279
2007	129	149	164	181	191	203	208	224	240	240
2008	114	133	159	179	197	208	225	230	237	242
2009	88	94	111	130	140	157	169	186	189	189
2010	85	101	106	116	134	144	148	146	145	152
2011	88	109	126	136	143	140	142	144	144	146
2012	86	101	113	124	133	145	148	154	154	148
2013	86	102	113	127	132	137	131	132	134	
2014	111	128	146	155	165	174	174	171		
2015	114	132	139	153	162	170	171			
2016	140	142	157	160	168	170				
2017	140	164	186	190	186					
2018	150	175	181	189						
2019	155	178	188							
2020	141	158								
2021	142									

OFFICE AND CLERICAL

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	34	41	47	54	62	75	81	81	88	93
2002	21	26	30	40	46	53	59	72	80	82
2003	22	24	25	26	36	49	55	62	68	75
2004	15	22	23	30	33	38	50	59	70	76
2005	20	24	25	33	40	47	54	62	69	75
2006	14	25	27	33	35	41	51	52	56	63
2007	17	22	30	35	37	41	48	51	51	54
2008	25	33	38	36	41	46	53	61	61	63
2009	18	25	32	39	45	48	50	52	52	57
2010	18	21	25	24	23	30	38	40	44	46
2011	22	28	27	32	36	42	46	46	47	50
2012	9	14	19	19	23	28	29	28	30	33
2013	35	35	42	45	48	51	53	53	60	
2014	19	20	21	22	26	32	33	34		
2015	21	21	19	21	25	25	26			
2016	18	19	24	27	33	35				
2017	26	25	26	27	29					
2018	20	22	25	28						
2019	21	28	32							
2020	14	18								
2021	18									

MANUFACTURING

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	27	37	45	47	52	56	66	80	89	91
2002	29	32	39	40	48	59	66	70	67	78
2003	27	39	39	41	48	56	63	66	72	80
2004	28	35	40	51	55	58	67	72	72	81
2005	21	32	38	41	46	53	61	69	75	73
2006	22	32	36	45	51	51	54	66	69	73
2007	35	45	52	57	62	69	68	67	70	80
2008	40	43	42	46	50	53	50	53	57	67
2009	21	28	29	33	39	47	46	47	51	51
2010	38	40	46	50	56	58	50	55	54	58
2011	22	33	36	38	44	43	41	38	47	51
2012	32	43	48	56	56	54	54	61	63	65
2013	38	45	41	46	46	47	52	52	50	
2014	25	37	46	49	56	61	61	61		
2015	39	50	57	63	67	64	66			
2016	45	45	51	57	60	58				
2017	49	54	54	58	62					
2018	39	45	58	55						
2019	46	59	60							
2020	26	28								
2021	48									

TRANSPORTATION

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	15	19	23	26	32	35	36	38	40	44
2002	19	22	20	26	33	38	38	41	43	46
2003	16	17	21	23	26	27	34	40	41	42
2004	25	30	31	40	40	40	40	44	47	48
2005	17	25	26	28	30	32	34	36	39	45
2006	22	26	31	35	34	40	46	48	47	53
2007	27	27	27	34	38	42	43	49	55	54
2008	22	27	28	30	32	36	41	42	45	43
2009	18	16	15	15	18	18	20	22	24	24
2010	17	19	18	19	21	23	27	28	32	33
2011	20	22	23	26	31	31	32	34	33	30
2012	29	32	32	36	37	38	39	41	42	41
2013	20	23	23	26	26	29	28	28	27	
2014	30	31	31	34	34	35	38	41		
2015	35	40	43	40	40	44	41			
2016	28	33	38	38	39	39				
2017	29	31	34	32	35					
2018	31	36	44	44						
2019	23	34	38							
2020	31	34								
2021	34									

STORES AND DEALERS

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	12	17	23	25	29	37	38	44	47	53
2002	13	20	21	23	27	30	33	41	47	54
2003	18	22	23	24	30	39	41	41	45	50
2004	11	16	21	31	30	37	41	48	54	63
2005	17	19	14	15	23	30	29	37	45	45
2006	9	13	18	23	27	28	37	38	43	47
2007	20	18	21	27	29	35	35	41	41	40
2008	16	22	24	28	28	34	38	42	40	41
2009	19	22	28	31	32	33	35	36	35	36
2010	9	14	17	15	24	26	28	30	31	34
2011	20	23	19	24	24	30	30	30	35	34
2012	13	15	17	23	23	24	26	27	28	28
2013	18	21	21	28	29	29	33	37	33	
2014	22	25	32	37	34	36	39	38		
2015	16	16	19	19	24	27	28			
2016	30	39	38	38	42	43				
2017	28	33	35	33	31					
2018	39	37	39	44						
2019	17	26	27							
2020	27	35								
2021	19									

ALL OTHER INDUSTRIES

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	63	75	86	101	117	126	139	154	161	167
2002	66	90	99	109	123	138	158	164	173	189
2003	70	84	93	103	115	128	152	165	182	190
2004	60	79	86	110	120	133	144	148	168	177
2005	74	86	94	109	115	135	145	161	176	191
2006	73	94	108	120	134	145	156	165	178	178
2007	78	101	110	129	139	153	170	183	184	189
2008	80	94	106	117	126	130	133	153	155	164
2009	77	91	97	107	115	129	128	132	132	138
2010	71	82	89	101	115	122	127	135	143	151
2011	83	94	105	118	136	147	146	145	152	162
2012	74	86	86	97	105	111	123	121	125	127
2013	77	86	94	99	104	114	120	118	129	
2014	74	83	92	92	97	99	109	116		
2015	67	80	102	107	115	125	130			
2016	83	91	102	105	109	113				
2017	104	121	127	129	132					
2018	108	124	131	132						
2019	101	113	122							
2020	90	113								
2021	113									

Part of Body

HEAD AND BRAIN

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	51	49	55	66	73	71	79	79	79	82
2002	46	59	68	79	82	87	92	94	95	97
2003	47	59	65	68	71	82	90	82	86	85
2004	57	74	82	88	92	95	102	103	108	107
2005	54	62	68	76	82	86	91	89	94	96
2006	46	68	85	94	97	102	105	112	112	115
2007	69	88	95	99	105	105	106	107	108	109
2008	65	79	81	85	88	92	92	96	96	100
2009	48	47	52	57	63	68	71	72	71	72
2010	62	66	65	70	74	74	71	74	72	74
2011	64	76	85	90	90	93	91	92	94	92
2012	40	49	54	61	63	59	60	58	60	62
2013	67	72	70	72	73	73	76	76	78	
2014	67	77	82	85	85	87	93	91		
2015	76	90	93	104	106	104	104			
2016	90	88	93	92	86	82				
2017	75	89	101	97	94					
2018	73	83	94	96						
2019	72	87	95							
2020	85	98								
2021	90									

NECK AND SPINE

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	42	45	52	55	58	68	75	84	92	94
2002	66	71	78	81	89	103	113	125	130	134
2003	56	69	71	77	91	95	100	115	130	133
2004	51	62	67	76	84	93	100	106	120	138
2005	48	56	65	71	80	98	98	102	112	116
2006	66	82	89	91	99	106	123	135	139	147
2007	70	77	83	91	92	99	112	121	129	130
2008	62	77	80	89	88	92	98	111	116	121
2009	49	54	58	71	83	87	96	102	100	101
2010	33	44	52	59	61	66	78	92	91	99
2011	57	65	67	77	80	90	89	83	90	92
2012	52	60	65	70	76	79	81	79	80	80
2013	52	59	67	77	75	76	78	79	82	
2014	51	53	58	61	65	73	76	76		
2015	46	56	61	61	63	73	75			
2016	57	61	64	67	71	74				
2017	70	75	75	74	74					
2018	72	86	87	88						
2019	56	67	72							
2020	46	59								
2021	49									

MULTIPLE BODY PARTS

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	118	139	157	168	177	181	188	204	209	207
2002	103	126	132	140	142	154	162	170	169	178
2003	94	110	116	130	135	138	149	156	159	173
2004	91	108	121	144	135	135	143	156	160	165
2005	110	126	119	123	129	132	140	141	145	152
2006	91	107	113	121	126	134	133	143	154	157
2007	90	95	104	117	124	134	133	144	139	141
2008	108	119	135	139	143	149	152	156	160	168
2009	86	102	100	104	106	114	109	109	113	113
2010	83	91	96	100	109	116	113	104	104	105
2011	80	89	94	97	101	103	101	103	102	103
2012	88	93	96	99	103	107	111	111	112	116
2013	89	95	101	107	110	110	108	105	113	
2014	93	97	112	114	119	124	128	126		
2015	84	101	107	117	126	126	130			
2016	94	104	112	116	128	128				
2017	108	119	127	121	128					
2018	112	126	129	136						
2019	102	117	123							
2020	103	111								
2021	128									

LOWER BACK AREA

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	7	10	22	28	41	53	71	80	89	100
2002	13	18	22	29	41	54	60	74	84	97
2003	9	14	17	29	40	48	58	80	94	107
2004	9	14	17	27	38	46	61	67	86	102
2005	10	11	11	21	33	47	58	75	83	92
2006	9	13	16	22	34	48	63	66	71	78
2007	8	10	21	27	34	47	55	63	71	72
2008	7	12	18	23	36	41	52	57	57	59
2009	8	10	17	28	32	39	42	49	53	59
2010	5	6	6	6	15	27	31	39	49	54
2011	7	8	16	16	23	25	28	32	29	34
2012	9	8	12	14	19	24	29	33	32	29
2013	5	7	10	13	15	22	23	24	29	
2014	9	12	14	18	18	24	26	27		
2015	10	6	12	10	16	23	22			
2016	11	15	18	18	23	28				
2017	15	13	17	19	21					
2018	7	10	14	12						
2019	6	10	13							
2020	7	6								
2021	14									

ALL OTHER

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	43	57	73	91	108	129	149	156	168	178
2002	36	50	66	84	111	121	139	151	166	184
2003	49	65	80	87	104	130	156	166	182	185
2004	39	59	69	99	104	126	142	154	166	177
2005	46	71	81	106	117	139	154	173	191	207
2006	58	79	98	111	125	145	166	172	184	191
2007	65	89	100	128	139	158	165	179	192	203
2008	51	61	80	97	116	129	141	157	163	168
2009	50	63	84	95	104	122	127	140	143	146
2010	55	69	80	89	113	119	124	123	131	140
2011	48	72	75	95	121	123	129	129	145	154
2012	54	81	89	112	117	132	139	152	160	158
2013	61	79	86	102	112	127	133	137	133	
2014	61	85	102	111	125	128	131	143		
2015	76	86	106	111	122	129	132			
2016	92	100	122	131	142	145				
2017	108	132	142	159	159					
2018	123	135	155	161						
2019	126	156	163							
2020	87	111								
2021	93									

Cause

MOTOR VEHICLE ACCIDENT

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	77	84	89	90	95	90	90	95	97	100
2002	59	75	83	97	102	111	117	118	124	126
2003	68	80	82	83	87	97	106	105	111	113
2004	76	87	97	107	106	108	115	124	132	138
2005	83	97	95	108	113	119	121	122	124	132
2006	71	92	96	105	109	115	122	126	132	134
2007	74	83	90	99	106	109	112	113	113	111
2008	77	96	101	102	108	110	109	113	115	122
2009	72	77	77	79	85	84	88	87	91	95
2010	56	61	65	71	75	77	77	74	74	77
2011	76	85	86	89	95	97	99	93	97	95
2012	54	70	71	74	80	90	93	91	95	91
2013	92	105	103	107	107	109	110	106	108	
2014	82	95	95	98	100	100	103	100		
2015	75	81	87	76	84	80	84			
2016	92	98	115	112	119	120				
2017	92	100	104	105	105					
2018	99	111	122	125						
2019	101	123	124							
2020	91	105								
2021	107									

FALL AND SLIP

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	73	86	102	115	129	150	171	186	192	194
2002	89	110	126	138	148	171	185	199	213	226
2003	84	113	125	138	151	166	187	201	212	223
2004	77	108	121	140	142	160	170	184	207	223
2005	78	93	106	126	135	153	159	170	188	195
2006	107	136	154	165	179	204	219	227	237	252
2007	115	128	141	162	172	185	200	224	230	235
2008	105	122	138	157	169	180	196	214	218	220
2009	68	82	102	119	129	145	152	161	161	160
2010	74	93	105	117	137	142	146	151	158	168
2011	86	108	117	133	146	144	137	143	153	161
2012	83	96	113	122	127	136	140	143	149	148
2013	78	93	106	122	128	133	139	140	139	
2014	89	99	120	121	127	135	144	144		
2015	108	129	141	160	168	174	173			
2016	111	122	127	133	135	136				
2017	136	152	167	164	170					
2018	128	147	157	163						
2019	113	138	153							
2020	112	138								
2021	116									

STRUCK BY OBJECT

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	41	43	56	61	75	75	79	81	80	83
2002	41	53	59	57	63	62	66	78	75	80
2003	35	41	46	49	52	54	62	73	73	75
2004	39	51	54	66	71	76	83	87	88	91
2005	43	55	58	64	69	71	76	73	75	73
2006	29	39	50	53	60	66	73	83	76	76
2007	40	44	52	60	67	76	74	82	82	86
2008	48	57	65	69	73	76	78	80	82	86
2009	37	38	45	42	45	52	59	67	67	64
2010	47	51	51	49	56	57	60	61	64	68
2011	36	45	53	59	55	57	58	60	61	64
2012	32	45	49	59	60	58	62	63	64	65
2013	32	41	40	45	45	49	51	52	57	
2014	40	49	56	58	63	70	71	76		
2015	49	55	58	64	69	71	70			
2016	52	57	65	68	69	71				
2017	63	71	81	82	80					
2018	71	75	76	81						
2019	47	56	62							
2020	46	51								
2021	57									

STRAIN OR INURY BY

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	3	9	24	43	58	79	100	106	122	136
2002	10	15	22	37	54	73	88	103	114	138
2003	3	8	11	22	38	50	68	91	116	130
2004	4	5	10	25	40	48	68	74	90	112
2005	3	8	10	15	33	55	70	91	104	122
2006	1	3	10	18	31	39	52	62	71	76
2007	4	10	15	24	33	47	60	70	89	94
2008	5	7	15	22	31	42	55	63	67	74
2009	3	7	12	29	34	50	56	58	64	70
2010	3	3	2	9	20	33	41	50	61	65
2011	7	11	16	20	29	42	47	42	45	48
2012	4	6	10	18	26	33	42	51	47	49
2013	2	4	9	13	21	32	28	27	33	
2014	3	6	8	15	17	23	28	30		
2015	7	8	13	16	15	27	29			
2016	6	7	8	12	19	25				
2017	5	7	9	12	12					
2018	3	3	6	7						
2019	5	8	9							
2020	6	10								
2021	7									

ALL OTHER

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	67	78	88	99	100	108	122	135	146	148
2002	65	71	76	84	98	102	110	116	118	120
2003	65	75	85	99	114	127	131	130	140	143
2004	51	66	74	96	94	104	113	118	124	126
2005	61	73	75	84	92	105	116	125	135	142
2006	62	79	91	98	102	111	124	130	144	151
2007	69	94	105	117	116	126	125	125	125	129
2008	58	66	75	83	90	95	97	107	110	114
2009	61	72	75	86	95	99	90	99	97	102
2010	58	69	78	79	85	94	94	97	91	95
2011	51	61	65	74	90	94	97	101	104	107
2012	70	74	73	83	85	84	83	85	89	92
2013	70	69	76	84	84	85	90	96	98	
2014	67	75	89	97	105	109	109	113		
2015	53	66	80	87	97	103	107			
2016	83	85	95	100	109	106				
2017	80	98	101	107	109					
2018	86	104	118	117						
2019	97	113	119							
2020	73	81								
2021	88									

Nature

FRACTURE, CRUSHING, AND DISLOCATION

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	64	74	88	97	96	109	119	132	138	138
2002	64	71	86	91	107	123	132	148	158	166
2003	54	72	82	93	102	119	127	127	137	143
2004	68	87	94	110	115	136	138	146	155	172
2005	64	78	85	94	106	120	127	133	134	143
2006	75	86	95	108	117	135	150	162	170	187
2007	77	88	108	129	135	146	158	165	171	173
2008	63	77	98	102	117	120	135	154	156	163
2009	51	55	67	78	86	95	106	115	123	123
2010	60	74	85	93	108	109	116	122	127	135
2011	64	78	83	93	103	107	108	104	113	112
2012	74	87	94	105	110	110	113	120	121	116
2013	63	74	80	92	98	99	100	102	106	
2014	72	82	104	104	109	118	118	116		
2015	81	86	98	96	104	117	121			
2016	96	100	113	117	122	130				
2017	110	121	124	129	132					
2018	111	125	139	136						
2019	101	122	128							
2020	90	109								
2021	103									

CONCUSSION AND CONTUSION

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	25	27	30	33	41	41	46	45	48	51
2002	17	25	27	33	35	37	42	45	47	51
2003	25	24	29	37	39	46	48	47	51	51
2004	23	31	30	34	34	36	43	44	51	52
2005	24	29	33	38	41	43	49	48	52	55
2006	21	33	35	35	38	38	40	46	49	51
2007	35	35	37	38	42	46	45	45	48	50
2008	29	38	39	41	44	50	47	48	46	44
2009	15	11	21	21	22	26	27	28	28	28
2010	18	17	17	22	25	26	28	30	33	36
2011	17	28	35	38	39	42	41	45	45	45
2012	24	30	28	28	32	33	31	32	33	33
2013	25	28	31	32	32	35	38	38	38	
2014	25	24	26	30	32	35	39	41		
2015	26	33	33	36	35	37	38			
2016	32	32	34	35	33	32				
2017	29	40	52	49	47					
2018	26	32	42	44						
2019	33	45	48							
2020	34	37								
2021	34									

MULTIPLE INJURIES

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	44	47	49	55	58	56	55	57	62	61
2002	33	44	47	49	45	47	47	51	53	54
2003	37	45	43	39	45	47	49	52	53	57
2004	33	42	45	49	50	51	52	53	55	55
2005	39	51	48	53	52	55	57	57	61	61
2006	47	53	57	58	62	65	63	66	68	66
2007	36	40	43	48	49	52	50	55	54	55
2008	50	57	62	61	68	67	74	76	77	81
2009	40	52	54	56	60	64	63	65	64	66
2010	47	52	49	47	50	52	51	48	49	52
2011	42	47	53	51	50	52	51	51	52	51
2012	35	34	40	50	48	52	59	56	56	61
2013	48	56	60	64	66	66	66	65	68	
2014	59	67	72	75	70	75	79	78		
2015	43	47	55	62	66	65	67			
2016	51	62	68	70	75	78				
2017	73	76	83	81	83					
2018	75	86	94	91						
2019	54	64	71							
2020	72	82								
2021	53									

STRAIN OR SPRAIN

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	8	9	25	42	63	91	113	123	131	149
2002	6	13	19	27	43	57	69	81	95	119
2003	5	10	15	23	38	49	73	96	116	126
2004	8	13	18	27	33	39	56	75	96	106
2005	2	9	12	22	34	53	58	73	88	102
2006	8	11	14	20	30	39	56	59	71	80
2007	10	12	17	26	29	46	48	57	67	71
2008	8	11	19	25	30	40	48	53	54	54
2009	8	11	16	23	28	35	37	43	51	53
2010	2	5	5	6	18	32	38	46	48	57
2011	4	5	14	17	23	30	33	33	39	47
2012	3	6	12	18	23	37	42	47	48	45
2013	9	11	16	21	20	28	32	33	38	
2014	10	11	14	20	21	27	28	33		
2015	4	5	8	11	15	22	21			
2016	7	9	13	16	25	27				
2017	4	7	9	13	15					
2018	6	8	10	14						
2019	6	10	9							
2020	4	6								
2021	8									

AMPUTATION

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	17	22	24	20	21	22	21	22	23	23
2002	35	37	40	45	44	46	46	48	47	47
2003	33	40	42	36	39	40	43	41	43	42
2004	25	25	30	38	35	38	40	42	42	43
2005	22	28	34	40	40	41	41	41	43	45
2006	25	37	44	44	43	49	50	53	53	52
2007	38	46	49	54	57	58	57	58	58	57
2008	22	27	31	31	34	35	34	39	41	41
2009	29	36	34	37	41	43	42	45	44	45
2010	28	31	31	37	38	41	38	39	39	39
2011	30	41	35	38	41	41	43	41	41	42
2012	22	30	31	30	32	31	34	35	38	40
2013	37	44	46	49	50	51	51	50	48	
2014	26	31	35	32	31	30	31	31		
2015	38	42	52	49	49	51	49			
2016	40	42	47	49	50	45				
2017	41	47	49	50	51					
2018	54	59	66	68						
2019	43	56	59							
2020	33	41								
2021	22									

BURN OR ELECTRIC SHOCK

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	21	22	25	27	26	25	25	25	26	29
2002	29	28	27	24	24	24	26	25	25	24
2003	20	24	25	28	29	28	28	29	29	30
2004	25	26	27	30	27	31	31	32	30	31
2005	37	37	33	31	34	34	33	35	31	30
2006	23	28	27	25	23	24	25	26	24	25
2007	26	27	29	28	28	28	27	26	25	26
2008	39	36	34	37	33	30	28	26	26	26
2009	33	34	29	30	31	32	31	33	32	32
2010	29	28	33	31	29	30	26	28	27	27
2011	21	22	21	23	21	21	20	19	20	20
2012	25	22	21	23	22	22	21	20	20	20
2013	31	25	26	27	26	27	26	28	25	
2014	25	27	29	30	34	33	33	31		
2015	25	30	29	28	30	30	30			
2016	31	29	29	24	25	26				
2017	27	29	27	26	26					
2018	29	34	32	33						
2019	39	42	41							
2020	20	18								
2021	39									

CUMULATIVE INJURY

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	3	5	5	7	14	13	17	20	21	20
2002	14	18	19	22	25	24	23	27	29	29
2003	10	12	12	13	12	12	15	17	18	19
2004	6	6	10	11	12	14	14	17	18	19
2005	5	8	8	10	11	11	16	17	18	20
2006	8	9	9	11	10	13	15	14	15	14
2007	5	8	11	13	15	16	19	20	21	21
2008	12	13	10	15	14	21	18	19	18	20
2009	1	1	2	3	3	4	4	4	4	5
2010	4	5	9	10	8	11	12	12	12	12
2011	8	8	10	11	11	10	9	11	11	12
2012	1	2	3	5	5	6	6	6	5	6
2013	5	8	10	10	13	15	11	10	11	
2014	3	5	4	5	6	7	9	7		
2015	7	9	7	10	10	9	9			
2016	4	5	7	8	9	9				
2017	8	10	11	11	11					
2018	5	6	6	5						
2019	4	5	5							
2020	2	2								
2021	8									

ALL OTHER

Accident Year	Claim Counts Having Incurred in Excess of \$2 Million as of Report Level									
	1	2	3	4	5	6	7	8	9	10
2001	79	94	113	127	138	145	166	179	188	190
2002	66	88	101	122	142	161	181	189	190	200
2003	71	90	101	122	138	153	171	191	205	216
2004	59	87	102	135	147	151	175	178	194	212
2005	75	86	91	109	124	146	161	177	199	208
2006	63	92	120	138	158	172	191	202	210	214
2007	75	103	109	126	139	151	167	188	195	202
2008	70	89	101	121	131	140	151	162	174	187
2009	64	76	88	107	117	131	135	139	134	139
2010	50	65	72	79	97	102	109	108	113	115
2011	70	81	86	104	127	131	133	135	139	146
2012	59	80	87	97	106	110	114	117	123	124
2013	56	66	65	76	80	87	94	95	101	
2014	61	77	84	93	109	112	118	126		
2015	68	87	97	111	124	124	128			
2016	83	90	99	106	112	111				
2017	84	98	107	111	111					
2018	81	90	90	102						
2019	83	94	106							
2020	73	90								
2021	108									

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