

**Statement of Health Care and Rehabilitation Expenses**  
**For the Year Ended December 31, 2001 (\$ thousands)**

**Schedule 3**  
**Unaudited**

| <b>Health Care</b>                                   | <b>2001</b>    | <b>2000</b>    |
|--|----------------|----------------|
| External rehabilitation treatment                    | 32,607         | 34,025         |
| Physicians   | 37,541         | 36,581         |
| Rehabilitation center expense                        | 9,305          | 10,296         |
| Claimant costs                                       | 30,711         | 29,967         |
| Hospitals  | 19,402         | 22,408         |
| Drugs and supplies                                   | 22,253         | 20,257         |
| Physiotherapists                                     | 14,425         | 14,179         |
| Other practitioners                                  | 12,141         | 10,268         |
| Expedited services - facilities                      | 6,316          | 4,816          |
| Other benefits                                       | 2,829          | 2,860          |
| Total payments                                       | 187,530        | 185,657        |
| Change in health care benefit actuarial liabilities  | 33,819         | 44,374         |
| <b>Total cost charged to statement of operations</b> | <b>221,349</b> | <b>230,031</b> |

| <b>Vocational Rehabilitation</b>                                  | <b>2001</b>    | <b>2000</b>   |
|---|----------------|---------------|
| Job search allowance  | 14,356         | 15,611        |
| Formal training   | 29,088         | 25,416        |
| Work assessment   | 2,757          | 2,685         |
| Planning  | 20,875         | 28,289        |
| Business start-ups and third-party contracts                      | 3,769          | 6,488         |
| Vocational rehabilitation - administration                        | 10,815         | 9,950         |
| Other benefits  | 8,042          | 6,477         |
| Total payments  | 89,702         | 94,915        |
| Change in vocational rehabilitation benefit actuarial liabilities | 27,628         | 929           |
| <b>Total cost charged to statement of operations</b>              | <b>117,330</b> | <b>95,844</b> |