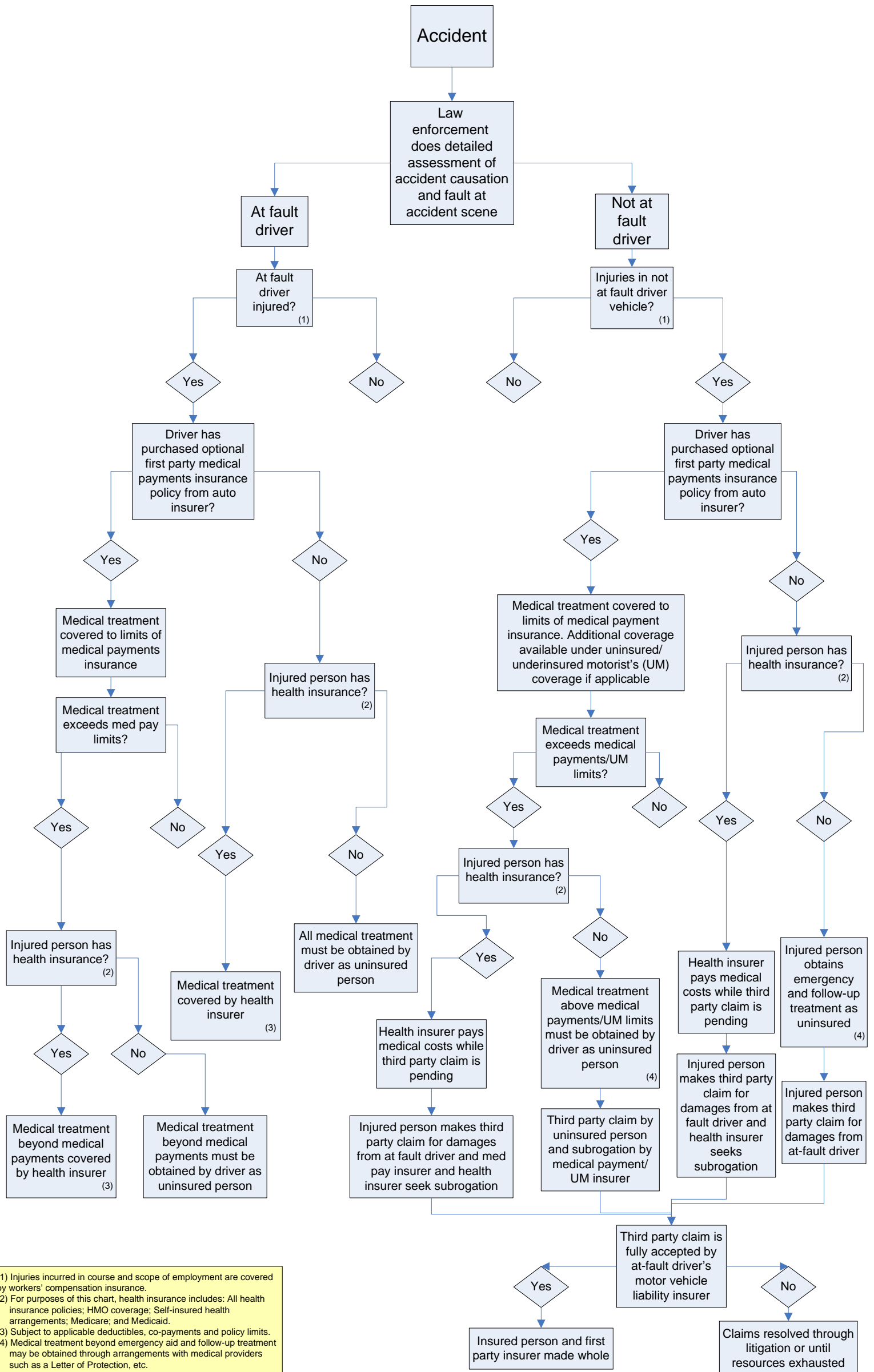


# Personal Injury Scenarios for Post No-Fault Accidents (Medical Only)



(1) Injuries incurred in course and scope of employment are covered by workers' compensation insurance.  
 (2) For purposes of this chart, health insurance includes: All health insurance policies; HMO coverage; Self-insured health arrangements; Medicare; and Medicaid.  
 (3) Subject to applicable deductibles, co-payments and policy limits.  
 (4) Medical treatment beyond emergency aid and follow-up treatment may be obtained through arrangements with medical providers such as a Letter of Protection, etc.