



# Minnesota Statistical Plan Manual

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**INTRODUCTION**

This Plan contains the necessary instructions for the reporting of experience on the direct Workers' Compensation and Employers' Liability Insurance business (voluntary and assigned risk) written in Minnesota. These instructions apply to all policies and contracts of coverage.

The Minnesota Workers' Compensation Insurers Association, Inc. shall hereinafter be referred to as the "MWCIA." As the only licensed Data Service Organization (DSO) in Minnesota, the MWCIA is required to collect, compile, summarize and distribute data from members or other sources pursuant to a statistical plan approved by the Minnesota Department of Commerce.

Under Minnesota Statute 79 insurers are required to:

- A. Maintain membership in and report loss experience data to a licensed DSO in accordance with the statistical plan and rules of the organization as approved by the Minnesota Department of Commerce; and
- B. Keep a record of the premiums and losses paid under each workers' compensation policy written in Minnesota in the form required by the Minnesota Department of Commerce

This Manual contains only Minnesota statistical data reporting rules and does not apply to other jurisdictions.

**PART 1 — GENERAL INSTRUCTIONS**

**1. Scope of Report**

A Unit Statistical Report (USR) must be filed for every Workers' Compensation and Employers' Liability policy including experience under any Voluntary Compensation Endorsement. USRs are not required for policies providing coverage under the National Defense Projects Rating Plan or on Nuclear Regulatory Commission Projects. USRs are not required for Employers' Liability Insurance on residence and farm employees provided in conjunction with other Liability Insurance and Workers' Compensation on domestics provided in conjunction with Homeowners Insurance.

A USR must be filed for every policy written with estimated exposure including those on which no exposure was developed. USRs are also required for policies written on an 'If Any' basis that do not develop exposure, provided that the policy was not cancelled flat.

All USRs required by this Plan shall be filed directly with:

Minnesota Workers' Compensation Insurers Association, Inc.  
7701 France Avenue South, Suite 450  
Minneapolis, Minnesota 55435-3203

An additional copy of the USRs must be filed with the National Council on Compensation Insurance (NCCI) in those instances where interstate rating is applicable. The MWCIA does not forward USR information to the NCCI.

**2. Submission of Data**

Unit statistical data should be submitted electronically and in WCSTAT format. The specifications for electronic unit statistical submission are provided in the Workers Compensation Insurance Organizations (WCIO) Data Specifications Manual, under Workers Compensation Statistical Reporting Specifications (WCSTAT). This manual can be found at [www.wcio.org](http://www.wcio.org).

**3. Date of Valuation and Filing**

Losses included in the first report of a USR shall be valued during the 18th month after the month in which the policy became effective, and the USR shall be filed no later than 20 months after the effective month of the policy. Subsequent reporting of loss data (2nd-10th) must be valued every 12th month after the valuation of the preceding USR and filed no later than 2 months from that date. The following table displays, on a monthly basis, the correct valuation and filing dates for all first reports. Refer to Part I, Item 13, for instructions on filing USRs on policies covering more than one year. Refer to Part 1, Item 12, for reporting of experience incurred under three-year fixed rate policies. Refer to Part 7, Header Record Codes, Item 1, for a listing of correct valuation dates for filing subsequent USRs.

**VALUATION AND FILING DATES**

| <u>Effective Month</u> | <u>Valuation Month</u><br>(18 months after policy effective month) | <u>Reporting Month</u><br>(20 months after policy effective month) |
|------------------------|--|--|
| January                | July   | September  |
| February               | August   | October  |
| March                  | September  | November   |
| April                  | October  | December   |
| May                    | November   | January  |
| June                   | December   | February   |
| July                   | January  | March  |
| August                 | February   | April  |
| September              | March  | May  |
| October                | April  | June   |
| November               | May  | July   |
| December               | June   | August   |

**4. Fine System for Late/Missing USRs**

The MWCIA will provide fine invoices via the Manage Unit Statistical Reporting System (MUSR) found on the MWCIA’s website at [www.mwcia.org](http://www.mwcia.org). Member carriers are required to access MUSR to obtain their fine invoices. Failure to submit timely USR data and failure to respond to these invoices will result in additional fines. See Part 9 for complete details regarding the MWCIA fining program.

**5. Uncollectible Premiums**

Report all earned premiums for those policies on which an audit has been conducted and the earned premium is known, but uncollectible. Likewise, report the corresponding exposure and losses. Report the estimated earned premium and exposure corresponding to the term of coverage for those policies on which a final audit is not possible and the audited earned premium and exposure is not known. Likewise, report the losses for the corresponding term of coverage.

**6. Reinsurance**

No deductions shall be made from premiums and losses for or as a result of reinsurance ceded. Premiums and losses arising from reinsurance received by the reporting carrier shall be excluded from the experience. This includes all reinsurance transactions with the Minnesota Workers’ Compensation Reinsurance Association (WCRA).

**7. Deductible Coverage**

Losses incurred on policies written with deductible coverage are to be reported on a gross basis prior to the application of the deductible.

**8. Radiation Exposure**

Operations involving research, manufacturing, handling, transportation, use of or exposure to radioactive materials, where such operations are not performed for or under the direction of any government agency shall be reported under Statistical Code 9985. The payroll reported for Statistical Code 9985 shall not be added to payrolls shown for other manual classifications in determining the employer payroll total. The payroll, rate and premium shall be entered and only the premium shall be included in the employer total. Similarly, radiation losses on employers where a supplemental loading has been applied shall be assigned to Statistical Code 9985. If no supplemental radiation loading has been applied, any radiation losses shall be assigned to



the appropriate classification. Note, however, that any radiation loss, whether reported under Statistical Code 9985 or a regular classification, must be identified as a disease loss in the Loss Record under Type of Loss Code.

**9. National Defense Projects**

The experience of policies written under the National Defense Projects Rating Plan shall not be reported on USRs.

**10. Reporting of Incidental Foundry Abrasive or Sandblasting Data**

The payroll of all employees exposed to a foundry hazard (except payrolls properly assigned to specific codes) or an abrasive or sandblasting hazard (except for employees rated under a classification code where the authorized rate provides coverage for silicosis) must be identified separately. If a supplementary disease rate is charged in addition to the authorized rate, then the corresponding premium must be assigned to the appropriate statistical code. The premium resulting from the application of such supplementary disease rates must be included in the total premium subject to experience modification and the standard premium total.

Dust disease losses must be assigned to the same statistical code as the corresponding premium and must be further identified by the appropriate Type of Loss Code. These losses must be included in the total losses reported.

Refer to Part 7, Exposure Information Codes, 3.A.1. and Part 7, Loss Information Codes, Item 3. Type of Loss Code, for specific coding information.

**11. Excess Policies**

Experience in connection with excess policies shall not be reported.

**12. Three-Year Fixed Rate Policies**

Three-year fixed rate policies written in accordance with Rule R40 of the *Minnesota Basic Manual* must be reported as one complete policy. Losses included in the reporting must be valued as of the 42nd month after the month in which the policy became effective, and the reports shall be filed no later than 44 months after the month in which the policy became effective. These reports must be specifically identified as three-year fixed rate policies in the Three-Year Fixed Rate Policy Indicator field of the Header Record.

Second reports shall be filed only on policies where losses or changes of exposure have occurred during the last year of the three-year fixed rate policy period under the following circumstances:

- A. Open Claims
- B. Reopened Claims
- C. Previously Unreported Claims
- D. Changes in Valuation or Exposure

Such second reports shall be filed twelve months after the filing of the original reports. Third and subsequent reports are not required on three-year fixed rate policies.

**13. Multiple Year Policies other than Three-Year Fixed Rate**

Multiple year policies other than three-year fixed rate shall be considered as made up of separate annual policies for reporting purposes and USRs for each unit of 12 months, or less, shall be filed at the time all other USRs on policies with the same effective date are being filed. Losses shall be valued during the 18th month after the effective date of each unit of experience and at annual periods thereafter.

Examples:

- A. The USRs on a three-year policy effective July 1, 2014 shall be filed with the regular USRs on policies effective in July 2014, July 2015 and July 2016. Losses shall be valued January 2016, January 2017 and January 2018, respectively.
- B. The USRs on a policy covering the period July 1, 2014 to January 1, 2016 with the first six months considered as a unit, shall be filed with the regular USRs on policies effective in July 2014 and January 2015. Losses shall be valued January 2016 and July 2016, respectively.
- C. The USRs on a policy covering the period July 1, 2014 to January 1, 2017 with the last six months considered as a unit, shall be filed with the regular USRs on policies effective in July 2014, July 2015 and July 2016. Losses shall be valued January 2016, January 2017 and January 2018, respectively.

Note: A policy issued for a period no longer than one year and sixteen days is treated as a one-year policy.

**14. Self-Insured Experience**

Parties who wish to report self-insured data pursuant to Minnesota Statute 79A.32, Subd. 1, shall report data in a manner consistent with this Manual.

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**PART 2 — REPORTING INSTRUCTIONS — HEADER/POLICY IDENTIFICATION DATA**

**1. Report Level Code/Report Number**

Report the code that corresponds to the report level. This code indicates whether the USR is a first or subsequent report. Losses included in the first reporting of a given policy must be valued as of 18 months after the month in which the policy became effective. Subsequent reporting of loss data (2nd-10th) must be valued 12 months after the valuation date of the preceding USR. Each report level must be filed no later than two months after the respective valuation date. Refer to Part 7, Header Record Codes, Item 1, for specific coding information.

Note: If the unit is rejected it will be removed from our system after 90 days.

**2. Correction Sequence Number**

Report the number that corresponds to the number of correction USRs submitted within a particular report level. Exposure and loss corrections on the same report level must be numbered consecutively. For non-corrections, report "0". Example: Third correction to a first report = Report Level Code 1, Correction Sequence Number 3.

**3. Correction Type Code**

Report the code that indicates the type of correction USR being submitted. Refer to Part 7, Header Record Codes, Item 2, for specific coding information.

**4. Replacement Report Code**

Report an "R" if the USR is replacing a previously submitted USR that was rejected.

**5. Carrier Code**

Report the code assigned to the reporting carrier by the NCCI.

**6. Policy Number Identifier**

Report the code that uniquely identifies the policy under which experience occurred excluding blanks, punctuation marks and special characters. This number must be identical to the number as reported on the Policy Information Page or as endorsed. The complete Policy Number Identifier including prefixes or suffixes, if used, must remain the same throughout the life of the policy, and the reporting of experience under that policy.

**7. Policy Effective Date**

Report the date that the policy became effective. This date must be identical to the date reported on the Policy Information Page or as endorsed. For interstate policies endorsed after the Policy Effective Date to provide coverage for an additional state, report the effective date of the policy. For the second period of extended-term policies, report the effective date as the date the second period began as shown on the Policy Period Endorsement.

**8. Policy Expiration or Cancellation Date**

Report the date the policy expired or was cancelled. For policies issued no longer than one year and sixteen days (considered standard one-year term policies), report the expiration date as shown on the Policy Information Page. For the first period of extended-term policies, report the expiration date equal to the expiration date of the first period as shown on the Policy Period Endorsement.

**9. Exposure State**

Report code "22" for Minnesota.

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- 10. State Effective Date**  
Report the endorsement effective date if the state coverage was endorsed mid-term. This date should be within the policy period.
- 11. Risk ID Number (Optional)**  
Report the Risk Identification Number assigned to the employer by the MWCIA. For interstate rated policies, a carrier may report the NCCI assigned number.
- 12. Name of Insured**  
Report the name of the person or business with whom an insurance contract is made and who is specifically designated by name on the Policy Information Page or as endorsed.
- 13. Address of Insured (Optional)**  
Report the street address, city, state and zip code of the insured as shown on the Policy Information Page or as endorsed.
- 14. Federal Employer Identification Number (FEIN) (Optional)**  
Report the FEIN for the insured as shown on the Policy Information Page.
- 15. Policy Condition Indicators**  
Indicate with a “Y” or “N” for each applicable indicator that applies to the statistical data being reported: Three-Year Fixed Rate Policy Indicator, Multi-State Policy Indicator, Interstate Rated Policy Indicator, Estimated Audit Code, Retrospective Rated Policy Indicator, Cancelled Mid-Term Policy Indicator and Managed Care Organization (MCO) Policy Indicator.
- 16. Type of Coverage ID Code**  
Report the code that indicates the type of coverage. Refer to Part 7, Header Record Codes, Item 5, for specific coding information.
- 17. Type of Plan ID Code**  
Report the code that defines the type of plan used to underwrite the coverage. Refer to Part 7, Header Record Codes, Item 5, for specific coding information.
- 18. Type of Non-Standard ID Code**  
Report the code that indicates the type of workers’ compensation policy. Refer to Part 7, Header Record Codes, Item 5, for specific coding information.
- 19. Losses Subject to Deductible Code**  
Report the code that identifies the type of deductible being reported. Refer to Part 7, Header Record Codes, Item 6, for specific coding information.
- 20. Basis of Deductible Calculation Code**  
Report the code that identifies the type of deductible being reported. Refer to Part 7, Header Record Codes, Item 7, for specific coding information.
- 21. Deductible Percentage**  
Report the whole percentage of the deductible to be paid by the insured. This field is applicable only when the Basis of Deductible Calculation Code is “04” or “05”.
- 22. Deductible Amount Per Claim/Accident**  
Report the loss amount by claim/accident to be paid by the insured, if applicable, as defined by the carrier’s deductible program.

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**23. Deductible Amount—Aggregate**

Report the maximum loss amount for all claims to be paid by the insured, if applicable, as defined by the carrier's deductible program. This field is applicable only when the Basis of Deductible Calculation Code is "03".

PART 3 — REPORTING INSTRUCTIONS — EXPOSURE AND PREMIUM

1. **Split Period Code**

Report when indicating changes in experience modification during a policy period. Valid values are “0-9,” where “0” is reported for the first effective period, “1” is reported for the second effective period, and so on through the ninth effective period (if applicable). Report “0” for policies with no changes in experience modification.

2. **Experience Modification Effective Date**

Report the effective date of the applicable experience modification. This field is required on all Exposure Records. If no experience modification applies, the Experience Modification Effective Date should equal the Policy Effective Date. In accordance with Minnesota Rule R3.A.2. on page R26 of the *Minnesota Basic Manual*, the anniversary rating date applies only to the application of experience modifications. If the modification changes during the term of the policy, the date must be within the policy period. When multiple split periods exist, they must be reported in chronological order.

3. **Rate Effective Date**

Report the effective date of the applicable rate. This field is required on all Exposure Records. No mid-term rate adjustments are allowed.

4. **Experience Modification Factor**

Report the Experience Modification Factor used to develop the charged premium. If a change in experience modification occurs subsequent to the inception date of the policy, the payrolls and corresponding premium should be split and reported separately. The inception date of each period covered should be reported in the Experience Modification Effective Date field. Report “0000” for policies not subject to experience modification.

5. **Update Type Code**

Report the code that identifies the activity of an Exposure Record. On original first reports, this field is always reported as “R”. Refer to Part 7, Exposure Information Codes, Item 1, for specific coding information.

6. **Exposure Act/Exposure Coverage Code**

Report the code that identifies the type of exposure coverage. An Exposure Act/Exposure Coverage Code is required for all Exposure Records. Statistical codes can be reported as “00”. Refer to Part 7, Exposure Information Codes, Item 2, for specific coding information.

7. **Classification Code**

Report the codes corresponding to the employers’ classifications determined according to the rules of the *Minnesota Basic Manual*. A carrier may report data on USRs under the classification code used to rate the employer if, and only if, the following two conditions are met:

- A. The numeric classification code used to rate the employer must be valid in Minnesota, and
- B. The classification definition contained in the *Minnesota Basic Manual* for the classification code being reported must include, either generally or specifically, the definition used by the carrier to rate the employer under that classification code.

If a carrier deviates from the standard classification plan and the above two conditions are not met, the carrier must convert the data back to the applicable classification codes as contained in the *Minnesota Basic Manual* when reporting data to the MWCIA.

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No claim may be assigned to any classification code unless premium has also been reported for that class. On losses, report the classification code under which the injured employee's premium is assigned, even if, at the time of injury, the employee may have been involved in an activity that would be classified differently.

### 8. Exposure Amount

Report the amount that represents the basis for determining premium on a per classification level. Exposures are required for all classification codes. The exposure reported shall be the audited exposure corresponding to the charged premium amount. When a final audit has not been made at the time of filing a USR, the Policy Condition Indicator for Estimated Exposure should be reported as "Y" and without further request must be replaced by a correction report as soon as audited payrolls are available. When the exposure reported on the 1st report includes Statistical Code 9757—Audit Noncompliance Charge, report the Estimated Exposure Code as an "N" in the applicable Policy Condition Indicator field. If subsequent to reporting Statistical Code 9757, and the final policy premium is determined in accordance with *Minnesota Basic Manual Rule 3.A.13*, the statistical code and its accompanying charge must be removed. Additionally, the Estimated Exposure Policy Condition Indicator must continue to be reported as "N," and the exposure and premium must reflect the final audit. Refer to Part 6, 2. and 3. For instructions on submitting correction reports.

For split unit reports, payrolls must be appropriately separated whenever there is a change in experience modification.

For a number of classifications, the *Minnesota Basic Manual* provides bases of exposure other than payroll. The following method of reporting shall be used in such instances:

**A. Per Capita Classifications.** Exposure on per capita classifications shall be reported in the Exposure Amount field with the number of persons. An employee covered under a per capita classification for a period of one year shall be reported as an exposure of 10 (there is an assumed decimal between the last two digits). Similarly, if coverage is terminated before the expiration of a year, the exposure reported per person shall be that decimal part of a year, expressed to the nearest tenth, for which the coverage was in effect. Per capita exposure shall not be included in the exposure totals.

**B. Aircraft Operation—Passenger Seat Surcharge.** For policies effective January 1, 2015 and after, Aircraft Operations—Passenger Seat Surcharge no longer applies because the separate surcharge and Statistical Code 9108 for nonflying crew employees were discontinued.

If applicable, report all exposure and any losses for members of a flying crew to Classification Code 7421—Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew.

For all other employees covered on the policy, all exposure and any losses are reported to the classification code to which the injured worker's payroll is assigned.

For policies effective prior to January 1, 2015, report the number of seats as 10 per seat.

**C. Volunteer Firefighters.** Report the population to the nearest hundred as determined in accordance with the procedure for Classification Code 7708 in the Classification pages of the *Minnesota Basic Manual*. For example, a population of 425 would be reported as 400 and 450 would be reported as 500. The total exposure for the classification shall not be included in the exposure totals. The premium and losses shall be included in the appropriate totals.

**D. Increased Limits.** Report any additional premium for increased limits of liability to the appropriate statistical code. When there are increased limits of liability that do not correspond to the limits of a specific statistical code displayed in Part 7, Exposure Information Codes, 3. Statistical Codes, Item 2, one of the following statistical codes must be used based on the described condition:

**1. Workers' Compensation and Employers' Liability**

When the claim limits or policy limits are less than \$1,000,000/1,000,000/10,000,000 and none are greater than these limits, use Statistical Code 9837—Increased Limits—All Other Limits of Liability.

- a. When the claim limits or policy limits are greater than or equal to 1,000,000/1,000,000/10,000,000 use Statistical Code 9816—Increased Limits With Workers' Compensation Coverage over \$1,000,000/1,000,000/10,000,000.

**2. Employers' Liability Only**

- a. When the claim limits or policy limits are less than \$1,000,000/1,000,000/10,000,000 and none are greater than these limits, use Statistical Code 9837—Increased Limits—All Other Limits of Liability.

- b. When the claim limits or policy limits are greater than or equal to 1,000,000/1,000,000/10,000,000 use Statistical Code 9836—Increased Limits Without Workers' Compensation Coverage over \$1,000,000/1,000,000/10,000,000.

**3. Admiralty or FELA**

- a. When the accident limits are over \$500,000, use Statistical Code 9840—Increased Limits for Admiralty or FELA Risks over \$500,000.

- E. **Audit Noncompliance Charge.** Report the Audit Noncompliance Charge to Statistical Code 9757. Refer to the Minnesota Basic Manual Rule 3.A.13 for the method of determining the Audit Noncompliance Charge. Refer to Part 3, 8. For reporting the Estimated Audit Code.

If subsequent to reporting Statistical Code 9757, and the final policy premium is determined in accordance with Minnesota Basic Manual Rule 3.A.13, the statistical code and its accompanying charge must be removed. Additionally, the Estimated Exposure Policy Condition Indicator must continue to be reported as "N," and the exposure and premium must reflect the final audit. Refer to Part 6, 2. and 3. for instructions on submitting correction reports.

- F. **Paid Furloughed Employees.** Statistical Code 0012—Paid Furloughed Employees and its associated rules are not applicable for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2023.

Statistical Code 0012—Paid Furloughed Employees and its associated rules are applicable for new, renewal, and in-force policies effective March 1, 2020 through June 30, 2023.

Paid furloughed employees means employees who continue to receive payments during a temporary layoff or an involuntary leave and are not performing any work duties for an employer. Payments by an employer or any public governmental entity to paid furloughed employees as a result of federal, state, and/or local emergency orders, laws or regulations, issued due to the COVID-19 (coronavirus) pandemic which impact an employer's staffing or business operations must be reported to Statistical Code 0012—Paid Furloughed Employees. Such payments do not include any appropriated funds or loans received by an employer as authorized by any law or regulation, or public governmental entity, that are used by an employer specifically to retain or hire working employees.

Code 0012 may be used as a statistical code to report the payments only; or it may be used as a classification code to report the payments with a zero rate and zero premium.

Payments reported to Code 0012 are excluded from premium and experience rating calculations only if the employer keeps separate, accurate, and verifiable records.

- G. **COVID-19.** COVID-19 final premium rule is not applicable for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2023.



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COVID-19 final premium rule is applicable for new, renewal, and in-force policies effective March 1, 2020 through June 30, 2023.

If final premium based on audited exposure cannot be reported due to federal, state, and/or local emergency orders, laws, or regulations issued due to the COVID-19 (coronavirus) pandemic which impact an employer's staffing or business operations, report the applicable exposure and premium in the class code(s) and the Estimated Audit Code as an "N."

### 9. Manual/Charged Rate

Report the applicable carrier rate (charge per unit of exposure) for each classification.

- A. In the case of split rates due to a flat increase or decrease on an outstanding policy, the additional premium resulting from a flat increase may be reported under Classification Code 0998. The premium credit resulting from a flat decrease may be reported under Classification Code 0994.
- B. In accordance with Minnesota Rule 3.A.2. of the *Minnesota Basic Manual*, the anniversary rating date applies only to the application of experience modifications.

### 10. Premium Subject to Experience Modification

Report the premium by classification code as determined by:

- A. **Extension of Payroll.** The premium amount for payroll classifications is the result of multiplying the exposure by the Manual/Charged Rate divided by 100 and shall be reported under the appropriate classification code.
- B. **Other Than Extension of Payroll.** This premium does not vary by exposure and shall be reported under the appropriate statistical code. Refer to Part 7, Exposure Information Codes, Item 3. A, for specific coding information

### 11. Premium Not Subject to Experience Modification

Report the statistical codes, corresponding exposures, rates (if applicable) and premium amounts for those codes not subject to experience modification. Refer to Part 7, Exposure Information Codes, Item 3. B, for specific coding information.

### 12. Premium Not Part of Standard Premium

Report the premium credit or debit amount that is not part of standard premium. This premium should be reported separately from classification code exposure premium under the designated classification code or statistical code. This premium would include Premium Discount, Expense Constant and Terrorism. Refer to Part 7, Exposure Information Codes, Item 3. C, for specific coding information.

### 13. Total Subject Premium Amount

Report the sum of premium subject to experience modification. This is the sum of classification code premium and statistical code premium that is subject to experience rating.

### 14. Total Standard Exposure Amount

Report the sum of all payroll exposures.

### 15. Total Standard Premium Amount

Report the sum of all premium, both subject and not subject to experience modification, which are to be included in standard premium. This total must exclude the amounts reported for Premium Discount, Terrorism and Expense Constant.

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**PART 4 — REPORTING INSTRUCTIONS — LOSSES****1. Update Type Code**

Report the code that identifies the activity of a Loss Record. On original first reports, this field should always be reported as “R”. Refer to Part 6, Item 3.C. of this Plan for details regarding subsequent and correction reports.

**2. Claim Number**

Report the claim number that uniquely identifies the specific claim, excluding blanks, punctuation marks and special characters, which will make it possible to locate the claim records in the carrier files. The complete claim number including suffixes and prefixes, if used, should remain the same throughout the life of the claim. The claim number cannot be changed on subsequent reports. If a change is necessary, a correction to all applicable reports must be submitted.

**3. Accident Date**

Report the accident date by reporting the month, day and year on which the injury occurred. The accident date cannot be changed on subsequent reports. If a change is necessary, a correction to all applicable reports must be submitted. The accident date must fall within the policy period, but not on the policy expiration date.

**4. Number of Claims**

Report a “1” for claims which a payment has been made or a reserve established in connection with an indemnity and/or medical loss.

**5. Incurred Losses**

**A. Incurred Indemnity Amount.** Report the amount of incurred indemnity costs as of the loss valuation date. These losses consist of all paid and outstanding benefits, including compensation paid to the deceased prior to death, burial expenses, payments to the state, employers’ liability losses and related expenses. Allocated loss adjustment expenses for other than employers’ liability coverage must be excluded from reported incurred indemnity losses.

If a deductible program applies, losses are to be reported on a gross basis prior to the application of the deductible.

1. **Death and Permanent Disability Claims.** The outstanding costs shall be the carrier’s individual claim estimates of future payments, with the following exceptions:

- a. The portion of the reserve for death claims where there is no surviving spouse, but a parent, brother or sister receives lifetime benefits must be calculated using Tables A, B, C or D in Part 8.
- b. The disabled life portion of the reserve for a permanent total claim where benefits are payable for life must be calculated using Tables A or B in Part 8.
- c. Tables C or D in Part 8 must be used to calculate the disabled life portion of the reserve for a permanent total claim where benefits are payable until age 67, and Table E in Part 8 must be used for permanent total benefits payable until age 72.

**B. Incurred Medical Amount.** Report the amount of incurred medical costs associated with each claim as of the loss valuation date. These losses consist of all paid and outstanding benefits.

Incurred medical losses shall include all payments to doctors and hospitals, as well as physical rehabilitation costs and reserves for future payments, but shall not include any claim expense.

If a deductible program applies, losses are to be reported on a gross basis prior to the application of the deductible.

**C. Expenses Included in Losses**

1. **Medical or Legal Expenses Incurred for the Benefit of the Claimant.** Medical or legal court expenses incurred for the benefit of the claimant, or that the carrier is required to produce for the benefit of the claimant, shall be reported as either an indemnity or medical loss depending on the nature of the expense.
2. **Employers' Liability Loss Adjustment Expenses.** Employers' liability losses must include allocated loss adjustment expenses. The entire amount of losses and allocated loss adjustment expenses must be reported as incurred losses on the USR. If a deductible program applies, both losses and loss adjustment expense must be reported on a gross basis.
3. **Awards.** When an award to a claimant includes the cost of witness fees, attorney fees and other court costs or expert medical witness fees, the amount so awarded shall be considered as part of the cost of benefit and shall be included with the incurred indemnity reported. With respect to claims brought by persons against whom an employee has brought a third party common law action, such special costs shall be reported as an incurred indemnity loss whether or not a recovery is made against the third party by the employee.
4. **Vocational Rehabilitation Evaluation/Testing Expenses.** Vocational Rehabilitation is the prospect of returning an injured worker to gainful employment. Vocational rehabilitation includes all activities performed when acquiring re-employment of a disabled person, such as evaluation, testing, training, job placement, schooling, job modification and part-time employment.

Vocational rehabilitation costs, including evaluation and testing, incurred due to the purchase of vocational rehabilitation services from outside vendors, must be reported as part of incurred indemnity losses. Evaluation expenses are defined as costs incurred in testing and evaluating the claimant's ability, aptitude, or attitude in determining suitability for vocational rehabilitation or placement. The cost of the schooling is a vocational rehabilitation cost and is reported as part of the incurred indemnity loss and paid indemnity loss as appropriate.

Evaluation expenses incurred by carrier personnel may be reported as incurred loss if such expenses are related to the activities of individuals (other than claims supervisors or claims adjusters engaged in efforts to return an injured worker to gainful employment) that, at a minimum, satisfy the qualifications established by the state having jurisdiction over the particular claim.

5. **Physical Rehabilitation.** Physical rehabilitation costs incurred due to the purchase of physical rehabilitation services from outside vendors shall be reported as part of incurred medical losses. For the purposes of this rule, physical rehabilitation includes all medical activities performed and/or services rendered, in the treatment of an industrial injury or disease to achieve maximum recovery, relief and/or cure. The following physical rehabilitation activities by medically trained persons, including registered nurses, performed by outside vendors shall be reported as incurred medical losses:

- a. Various necessary evaluations and therapies including physical, occupational, speech and hearing.
- b. Coordination of services such as necessary medical equipment or special nursing care in a facility or the home.
- c. Necessary consultation(s) with physician(s).
- d. Monitoring the treatment and progress of a claimant's medical condition.
- e. Coordination of family, agency and community services to provide optimal recovery.

Additionally, expenses associated with the above activities performed by carrier personnel (other than claims supervisors' or claims adjusters' efforts to return an injured worker to gainful employment) may also be reported as part of medical losses if the carrier personnel are medically trained as one of the following:

- a. Physicians
- b. Licensed registered nurses
- c. Licensed speech therapists
- d. Registered physical therapists
- e. Dentists and dental technicians
- f. Occupational therapists
- g. Chiropractors
- h. Podiatrists
- i. Licensed physician assistants
- j. Licensed cardio-pulmonary technicians

**D. Expenses Excluded from Losses.** Expenses must be excluded from reported losses except as noted in Section C above. Medical or legal expenses incurred for the benefit of the carrier shall be treated as loss adjustment expenses. For expenses developed for the benefit of the claimant, refer to Section C. ALAE expenses must be reported as noted in Section 17 below.

- 1. **Allocated Loss Adjustment Expenses (ALAE)** encompass the costs of a carrier which can be directly allocated to a particular claim. See Section 17 below for the expenses defined as ALAE.
- 2. **Unallocated Loss Adjustment Expenses (ULAE)** are loss adjustment expenses that are not defined above. These include, but are not limited to:
  - a. Carrier employees' salaries, overhead and traveling expenses which are considered loss adjustment expenses and are not included while performing activities previously listed as allocated expenses.
  - b. Fees paid to independent claims professionals or attorneys (hired to perform the function of claim investigation normally performed by claim adjusters) for developing and investigating a claim so that a determination can be made of the cause, extent of

responsibility for the injury or disease, including evaluation and settlement of covered claims.

**E. Special Compensation Fund (SCF) Reporting.** Where the Minnesota Workers' Compensation Law specifies that, in connection with certain types of injury, a specified amount shall be paid into the SCF, the following procedure is to be followed:

1. On no dependent or partial dependent death claims, the law requires payment into the SCF of specific amounts on a case-by-case basis. Include such amounts as incurred indemnity on a case-by-case basis on the USR.
2. In any case where reimbursement has been authorized from the SCF in conjunction with subsequent disability (second injury) claims, only the net indemnity and net medical that the carrier is required to pay shall be reported on the USR. If reimbursement from the SCF has not been authorized, the full incurred indemnity and medical losses shall be reported. When the reimbursement is authorized, the carrier shall file a correction report on the net basis.
3. Supplementary benefit awards in updating permanent total claims are fully reimbursable from the SCF. Exclude such awards from the USR.

Assessments payable to the SCF on paid indemnity losses are to be excluded from the USR.

**F. Penalties for Delays in Making Compensation Payments.** Penalties for which the carrier is liable for reasons beyond its control and that accrue as benefits to the injured worker or his or her dependents, such as for interest on awards or for penalties imposed upon the employer for improper controversion of awards, shall be chargeable to indemnity losses and so reported. Other penalties shall be chargeable to ULAE. Whenever the reason for a penalty is within the carrier's control, it should be charged to ULAE and not be reported as loss.

**G. Subrogation and Third Party Cases.**

In all cases where there has been recovery of loss due to subrogation, or where the injured worker or his dependents have recovered from a third party, the amount of loss reported shall be the net incurred losses.

For subrogation cases, the net incurred loss is defined as the gross incurred loss (i.e., the gross evaluation of the claim prior to any actual or expected recovery on which the award was based, whether the claim is still open or not) minus the amount recovered less recovery expenses. When the recovery expenses exceed the amount recovered, report the gross incurred loss instead of the net incurred loss. When the allocation of the recovery to indemnity and medical is not known, the net incurred loss must be divided between indemnity and medical losses in the same proportion as the original gross incurred indemnity and medical amounts.

For cases involving recovery by the injured employee or his dependents, the net incurred loss should be:

1. the deficiency, if any, between the outstanding compensation provided by the Workers' Compensation Law and the net amount of recovery actually collected by the claimant, and
2. any other incurred indemnity and medical losses not recovered by the carrier's lien on the proceeds of the claimant's third party recovery or by a third party action pursued by the insurance carrier.

When there is a recovery by an injured worker or his dependents which relieves the carrier of the liability for further compensation benefits as, for example, in the case involving recovery without the consent of the carrier, or where the recovery exceeds all future compensation benefits due, the net incurred loss shall be the sum of all amounts paid and any amounts payable into Special Funds, less

the net reimbursements, if any, received from the claimant or third party. Where reimbursement is received by the carrier, and the allocation of the reimbursement to indemnity and medical is not known, the net liability incurred shall be apportioned to indemnity and medical in the same proportion as existed in the amounts paid and/or payable by the carrier as defined above.

When the carrier is (1) relieved of liability for death benefits to dependents who have made a compromise settlement with a third party without the consent of the carrier, but (2) is liable for payments to the dependents not involved in such settlement, the sum of the net liabilities for dependency groups (1) and (2), each calculated separately in accordance with the foregoing rules, shall be added to any other indemnity and medical losses to determine the total net liability for the case.

When reimbursement by a third party or a subrogation recovery is received by the carrier subsequent to the first reporting of the claim, a correction report must be filed with the MWCIA revising the incurred cost on the claim to the net incurred loss as defined above. This should be done for all reports which would impact any experience modifications in which the claim has been used. If fourth or any subsequent USRs have been previously filed, corrections of those reports must also be submitted. Refer to Part 6, Items 2, 3 and 4 for further instructions regarding correction reports.

- H. **Lump-Sum Claims.** When the claim involves a lump sum representing the discounted or commuted value of a specific award or benefit, report the actual loss payment.
- I. **Carrier's Obligation to Report Wage Loss Benefits.** Pursuant to Minnesota Statutes 79.61, Subd. 2. and 179.221, Subd. 9., if an employer elects to pay full wages to an injured employee, outside of its insurance policy, the carrier is required under the Minnesota Statistical Plan to report the full amount of wage loss benefits due to the injured worker under that claim.
- J. **Other.** Expenses and any other general allowance for contingencies shall be excluded.

## 6. Classification Code

- A. Report the codes corresponding to the employer's classifications determined according to the rules of the Minnesota Basic Manual. A carrier may report data on USRs under the classification code used to rate the employer if, and only if, the following two conditions are met:
  1. The classification code used to rate the employer must be valid in Minnesota, and
  2. The classification definition contained in the *Minnesota Basic Manual* for the classification code being reported must include, either generally or specifically, the definition used by the carrier to rate the employer under that classification code.

If a carrier deviates from the standard classification plan and the above two conditions are not met, the carrier must convert the data back to the applicable classification codes as contained in the Minnesota Basic Manual when reporting data to the MWCIA.

No claim may be assigned to any classification code unless premium has also been reported for that class. On losses, report the classification code under which the injured employee's premium is assigned, even if, at the time of injury, the employee may have been involved in an activity that would be classified differently.

- B. **Paid Furloughed Employees.** Statistical Code 0012—Paid Furloughed Employees and its associated rules are not applicable for new and renewal policies with effective dates on and after 12:01 a.m. on July 1, 2023.

Statistical Code 0012—Paid Furloughed Employees and its associated rules are applicable for new, renewal, and in-force policies effective March 1, 2020 through June 30, 2023.

For any claims attributable to an employee occurring prior to or after a temporary layoff or an involuntary leave, report losses to the classification for work normally performed by the employee that corresponds to the employee's payroll. No claim can be reported to Code 0012—Paid Furloughed Employees.

## 7. Injury Code (Injury Type)

Report the code that identifies under which provision of the Workers' Compensation Law benefits are paid or are expected to be paid. The injury code must correspond to the carrier's estimate, as of the valuation date, of the ultimate injury type of the claim; it does not have to correspond to the type of benefit being paid on the valuation date. Refer to Part 7, Loss Information Codes, Item 1, for specific coding information.

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- A. Death.** Enter each death claim unless it has been established that the carrier has incurred no liability. The amount entered as indemnity incurred shall include all paid and outstanding benefits, including compensation paid to the deceased prior to death, burial expenses and payments to the SCF as set forth in Part 4. Item 5.E.
- B. Permanent Total Disability.** Enter as permanent total each case which has been determined to constitute permanent total disability or which is defined as such under the law, or which in the judgment of the carrier, will result in permanent total disability. In general, permanent total disability includes cases involving the loss, or loss of use of both hands, both arms, both feet, both legs, or both eyes. If a lump sum settlement is made, or in the judgment of the carrier, will be received to settle future benefits, the injury code should be changed from a permanent total to a permanent partial. In establishing reserves on permanent total cases Annuity Tables A, B, C, D or E shall be used, as found in Part 8.
- C. Temporary Total or Temporary Partial Disability.** Enter as temporary every case that involves or is expected to involve indemnity benefits but which does not constitute a case of death, permanent total, or permanent partial as defined herein.
- D. Medical Only.** Cases that involve medical costs, and for which no indemnity costs have been incurred or are expected to be incurred as of the valuation date, shall be considered as medical only claims. When reporting claims involving medical only losses, make no entry in the Incurred Indemnity Amount field.
- E. Contract Medical or Hospital Allowance.** Contract medical refers to medical costs that have a predetermined total price and are not directly related to services rendered for medical services performed. This may occur when a medical care provider (MCP) and a carrier agree that the MCP will directly treat injured workers for a predetermined fee and amount of time. The contract price is the same regardless of the number of claims that actually occur. The contract price may be determined on a per person or capitated basis, a percentage of premium, or on some other basis. If the medical contract covers more than one policy, report the contract amount allocated to each policyholder, deriving the contract amount in the same manner as the contract is priced.
- Contract medical costs that cannot be allocated to individual claims shall be reported in the aggregate as paid and incurred medical. These medical costs must be designated by the appropriate injury code. Contract medical costs allocated to individual claims must be reported in connection with these claims and must not be included in the amount reported as contract medical. This amount reported as contract medical must be the contract amount and the actual incurred costs to the carrier for such medical contracts, including payment to physicians and hospitals under contract. Bonus or return-to-work incentives paid by the carrier to the MCP must also be reported as medical loss by claim, if available, otherwise, report the contract amount.
- F. Permanent Partial Disability.** A permanent partial loss is defined as:
1. Any permanent injury that does not involve permanent total disability.
  2. Any temporary injury that satisfies any one of the following criteria:
    - a. The duration of disability benefits exceeds or is expected to exceed 130 weeks. No loss is to be reported as temporary total if the duration of total disability exceeds or is expected to exceed 130 weeks.
    - b. A lump sum settlement is made or, in the judgment of the carrier, will be required to settle future benefits.



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- c. The extent of the liability for future payments cannot be determined. The amount entered as incurred indemnity shall include specific benefits and compensation for temporary disability as well as loss of earning capacity.

### 8. Claim/Status Code

Report the code that indicates the status of the claim as of the valuation date. Refer to Part 7, Loss Information Codes, Item 2, for specific coding information.

### 9. Loss Conditions

Report the loss conditions which include the Loss Coverage Act Code, Type of Loss Code, Type of Recovery Code, Type of Claim Code and Type of Settlement Code for each individual claim. Refer to Part 7, Loss Information Codes, Item 3, for specific coding information.

### 10. Jurisdiction State Code

Report the state code of the governing jurisdiction that will administer the claim and whose statutes will apply to the claim adjustment process when that state is not Minnesota.

For Minnesota administered claims, report “22” or “00”.

### 11. Catastrophe Number

Report the number used for reporting all claims (two or more) resulting from one accident.

- A. **Non-extraordinary Loss Event Claims.** A Non-extraordinary Loss Event catastrophe is defined as any accident (one occurrence) resulting in two or more reportable claims. If there are more than one catastrophe under the policy, each succeeding catastrophe number must be increased by one. A separate series of catastrophe numbers (01-10) must be used for each policy on which a catastrophe occurred.

After number “10” is assigned, the next number in the sequence will reprocess to number “01”. A separate series of catastrophe numbers, beginning with “01”, shall be used for each policy. Each succeeding catastrophe number shall be increased by one.

- B. **Extraordinary Loss Event (ELE) Claims.** An ELE catastrophe is a significant loss event from a workers’ compensation perspective, which is determined by the MWCIA on a case-by-case basis. When an ELE catastrophe number has been established and identified by the MWCIA, report the specific catastrophe number for each claim. The series of ELE catastrophe numbers are 11-99.

1. **ELE Catastrophe Number 12—COVID-19 (Coronavirus) Pandemic**

ELE Catastrophe Number 12 must be reported for claims attributable to the COVID-19 (coronavirus) pandemic with Accident Dates of 12/1/2019 through 6/30/2023. For claims reported with Catastrophe Number 12, the Nature of Injury Code 83—COVID-19 and Cause of Injury Code 83—Pandemic must also be reported.

For claims attributable to COVID-19 (coronavirus) with Accident Dates on and after 7/1/2023, ELE Catastrophe Number 12 must not be reported. These claims must only be reported with Nature of Injury Code 83—COVID-19, and if applicable, these claims are also reported with Cause of Injury Code 83—Pandemic when the description of Pandemic applies to these claims, as described in Part 7 of the *Minnesota Statistical Plan Manual*.

### 12. Managed Care Organization (MCO) Type Code

Report the code that corresponds to the type of organization which will administer the applicable medical losses. Refer to Part 7, Loss Information Codes, Item 4, for specific coding information.

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**13. Injury Description**

Report the Part of Body Code, the Nature of Injury Code and the Cause of Injury Code for a given claim. Refer to Part 7, Loss Information Codes, Items 5, 6 and 7, for specific coding information.

**14. Vocational Rehabilitation Indicator**

Report the code that identifies the inclusion of vocational rehabilitation costs in the losses. Refer to Part 7, Loss Information Codes, Item 8, for specific coding information.

**15. Paid Indemnity Amount**

Report the whole dollar amount of paid indemnity expenses for the claim as of the loss valuation date. These losses consist of all paid benefits due to an employee's lost wages or inability to work, including compensation paid to a deceased prior to death, burial expenses, claimant's attorney fees, vocational rehabilitation benefits, payments to the state and employers' liability losses and expenses.

**16. Paid Medical Amount**

Report the whole dollar amount of medical losses paid for the claim as of the loss valuation date.

**17. ALAE Paid Amount**

Report the whole dollar amount of Allocated Loss Adjustment Expense (ALAE) that has been allocated and paid for each claim as of the loss valuation date. Employers Liability ALAE and claimant attorney fees are excluded from ALAE Paid Amount and must be included in the indemnity loss. ALAE encompasses the following costs to a carrier, which can be directly allocated to a particular claim:

- A. Fees of attorneys or other authorized representatives (other than claimant attorney fees) where permitted for legal services, whether by outside vendors or staff representatives.
- B. Court, Alternate Dispute Resolution, and other specific items of expense such as:
  - Medical examinations of a claimant to determine the extent of the carrier's liability, degree of permanency, or length of disability
  - Expert medical or other testimony
  - Autopsy
  - Witnesses and summonses
  - Copies of documents such as birth and death certificates, and medical treatment records
  - Arbitration fees
  - Surveillance
  - Appeal Bond Costs and appeal filing fees
- C. Medical cost containment expenses incurred with respect to a particular claim, whether by an outside vendor or done internally by a staff representative for the purpose of controlling losses, to ensure that only reasonable and necessary costs of services are paid. The expenses include:
  - Bill-auditing expenses for any medical or vocational services rendered, including hospital bills (inpatient or outpatient), nursing home bills, physician bills, chiropractic bills, medical equipment charges, pharmacy charges, physical therapy bills, and medical or vocational rehabilitation vendor bills
  - Hospital and other treatment utilization reviews, including precertification/preadmission, and concurrent or retrospective reviews
  - Preferred provider network/organization expenses
  - Medical fee review panel expenses

- D. Expenses that are not defined as losses and are directly related to are directly allocated to the handling of a particular claim for services that are required to be performed by statute or regulation.

**18. ALAE Incurred Amount**

Report the whole dollar amount of ALAE Paid and reserved for this claim as of the loss valuation date. Employers Liability ALAE and claimant attorney fees are excluded from ALAE Incurred and must be included in the indemnity loss.

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**PART 5 — REPORTING INSTRUCTIONS — LOSS TOTALS****1. Total Number of Claims**

Report the total number of claims reported for the policy. In the case of corrections and subsequent reports, this must be the revised total. Contract medical claims are to be included in this total. A case closed without loss payment should not be counted as a claim. A claim on which more than one payment is made shall be counted only once. An accident resulting in two or more reported claims shall have each claim counted separately.

**2. Total Incurred Indemnity**

Report the total of the incurred indemnity amounts reported for the policy. In the case of corrections and subsequent reports, this must be the revised total.

**3. Total Incurred Medical**

Report the total of the incurred medical amounts reported for the policy. In the case of corrections and subsequent reports, this must be the revised total.

**4. Total Paid Indemnity**

Report the total of the paid indemnity amounts reported for the policy. In the case of corrections and subsequent reports, this must be the revised total.

**5. Total Paid Medical**

Report the total of the paid medical amounts reported for the policy. In the case of corrections and subsequent reports, this must be the revised total.

**6. Total ALAE Paid Amount**

Report the total of the ALAE paid amounts reported for the policy. In the case of corrections and subsequent reports, this must be the revised total.

**7. Total ALAE Incurred Amount**

Report the total of the ALAE incurred amounts reported for the policy. In the case of corrections and subsequent reports, this must be the revised total.

PART 6 — REPORTING INSTRUCTIONS — SUBSEQUENT AND CORRECTION REPORTS

1. **Subsequent Reports - When Required**

Subsequent reports must be filed with the MWCIA in accordance with the valuation schedule set forth in Part 7, Header Record Codes, Item 1, of this Manual for each policy where one or more claims have either been:

- A. Reported as open on the previous report
- B. Previously reported as closed but are now open
- C. Previously unreported
- D. Previously reported and the current valuation differs in any manner from the previously submitted data

2. **Correction Reports - When Required**

Correction reports must be filed whenever an error of any kind is discovered on a previously filed report. Correction reports must be filed as soon as the changes are known.

Note: If the unit is rejected it will be removed from our system after 90 days.

**A. Header Corrections.** Corrections to a Header Record are allowed on a first report only.

**B. Exposure Corrections.** A correction to an Exposure Record must be filed when any of the following occur:

- 1. A final audit has been made of previously reported estimated exposures.
- 2. A clerical error in a classification, exposure amount, premium amount, or experience modification has been discovered.
- 3. The experience modification has been revised.
- 4. The exposure of the claimant has been reassigned to another classification through the revision of an audit.
- 5. Any other adjustment affecting a classification, exposure amount, or premium amount.

**C. Loss Corrections.** A correction to a Loss Record must be filed when any of the following occur between valuation dates:

- 1. Loss values are found to have been included or excluded through a mistake other than error of judgment.
- 2. One or more claims, or any part thereof, are declared non-compensable as defined in the *Minnesota Experience Rating Plan Manual*.
  - a. Non-compensable Claims Reporting

When a claim has been ruled or declared to be non-compensable, the entire cost of the claim must be net down for unit statistical reporting as follows:

- If non-compensable prior to the 1st USR, the claim is not to be reported.
- If non-compensable after the 1st reporting, correction report(s) must be filed. Reduce the incurred cost on the claim to zero.

The reporting of correction reports may impact experience modification(s) pursuant to the rules of the *Minnesota Experience Rating Plan Manual*.

3. The carrier of the claimant has obtained a subrogation recovery in an action against a third party or has received, or anticipates to receive, reimbursement from the Second Injury Fund.
4. A clerical error in either the classification assignment or the injury code assignment of a given claim has been discovered.
5. The determination of an experience modification factor revision for certain closed claims has occurred. Refer to the *Minnesota Experience Rating Plan Manual* Rule 4.B.2. for reporting instructions.

Correction reports shall not be filed to revise values because of developments in the claim amounts and/or injury type between two valuation dates except in cases involving an aggravated inequity. Such developments shall be reported as described in Subsequent Reports above.

### 3. Correction Reports - Method of Reporting

#### A. Policy Information

1. Report Number, Carrier Code, Policy Number Identifier and Policy Effective Date cannot be changed via the correction process. These policy elements submitted incorrectly will result in a rejection of the entire USR.
2. When correcting other Header Record data elements, all required policy information, including data not changing, must be reported.
3. When changing the Experience Modification Effective Date, Rate Effective Date, Policy Condition Indicators, Type of Coverage ID Code, Type of Plan ID Code, Type of Non-Standard ID Code, Losses Subject to Deductible Code, or Basis of Deductible Calculation Code, only the revised data shall be reported.

#### B. Exposure Information

1. **Exposures.** When there is a change in any of the data previously reported for a particular classification code, the corrected report must include all of the data previously reported for the classification code (indicated by the Update Type Code "P"), as well as all of the revised data, including those data which do not change, on the correction report (indicated by the Update Type Code "R").

In the case of split period reports, both the changed and unchanged data must always be reported for all split periods.

2. **Experience Modification.** If the exposure does not change but the employer's total standard premium previously reported is revised due solely to a change in the experience modification, it is necessary to submit a correction report showing only each item affected by the modification change on a previously reported and revised basis. Data not subject to experience modification does not have to be reported unless changes are reported in that section.

In the case of split periods, only report the previously reported and revised data elements being changed.

3. **Statistical Codes.** Revised values for applicable statistical codes (e.g., premium discount, flat increase on outstanding policies) as a result of changes in exposure information must be reported. The correction report must include all of the data previously reported for the statistical code (indicated by the Update Type Code "P"), as well as all of the revised data, on the correction report (indicated by the Update Type Code "R").

- C. **Loss Information.** When there is a change in any of the data previously reported for a particular claim number, the correction report must include all of the data previously reported for the claim record (indicated by the Update Type Code “P”), and all of the revised data, including the data which does not change, on the correction report (indicated by the Update Type Code “R”).
- D. **Totals.** Report the revised insured’s totals resulting from any changes to the exposure and/or loss information.

**4. Procedure for Correction of USRs after Subsequent Reports have been Filed**

When submitting a correction to a USR for which a subsequent report has been filed, it is also necessary to submit a correction report for each associated USR with a higher report level.

**PART 7 — CODING VALUES AND STATISTICAL CODES**

**Header Record Codes**

**1. Report Number and Valuation Date**

| <u>Code</u> | <u>Report Level</u> | <u>Description</u>  |
|-------------|---------------------|---|
| 1           | 1 <sup>st</sup>     | Valued 18 months after the month in which the policy became effective.  |
| 2           | 2 <sup>nd</sup>     | Valued 30 months after the month in which the policy became effective.  |
| 3           | 3 <sup>rd</sup>     | Valued 42 months after the month in which the policy became effective.  |
| 4           | 4 <sup>th</sup>     | Valued 54 months after the month in which the policy became effective.  |
| 5           | 5 <sup>th</sup>     | Valued 66 months after the month in which the policy became effective.  |
| 6           | 6 <sup>th</sup>     | Valued 78 months after the month in which the policy became effective.  |
| 7           | 7 <sup>th</sup>     | Valued 90 months after the month in which the policy became effective.  |
| 8           | 8 <sup>th</sup>     | Valued 102 months after the month in which the policy became effective. |
| 9           | 9 <sup>th</sup>     | Valued 114 months after the month in which the policy became effective. |
| A           | 10 <sup>th</sup>    | Valued 126 months after the month in which the policy became effective. |

**2. Correction Type Code**

| <u>Code</u> | <u>Description</u>   |
|-------------|--|
| H           | Header Record Correction – First Reports Only (Link Data Corrections are not allowed in Minnesota) |
| E           | Exposure Record Correction (First Reports Only)  |
| L           | Loss Record Correction (Not due to Aggravated Inequity)  |
| T           | Total Record Correction  |
| M           | Corrections to Multiple Record Types (Not due to Aggravated Inequity)                              |
| A           | Loss Record Corrections due to Aggravated Inequity   |

**3. Exposure State**

Report state code “22” for Minnesota.

**4. Policy Condition Indicators**

Report “Y” or “N” for each the policy condition indicators.

**A. Three-Year Fixed Rate Policy Indicator**

- Y Policy is a three-year fixed rate policy.
- N Policy is not a three-year fixed rate policy.

**B. Multi-state Policy Indicator**

- Y Policy is a multi-state policy.
- N Policy is not a multi-state policy.

**C. Interstate Rated Policy Indicator**

- Y Policy is interstate rated.
- N Policy is not interstate rated.



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**D. Estimated Exposure Indicator**

- Y Exposures expressed on USR are estimated.
- N Exposures expressed on USR are result of the audit.

**E. Retrospective Rated Policy Indicator**

- Y Policy is retrospective rated.
- N Policy is not retrospective rated.

**F. Cancelled Mid-Term Policy Indicator**

- Y Policy has been cancelled mid-term.
- N Policy has not been cancelled mid-term.

**G. Managed Care Organization (MCO) Policy Indicator**

- Y Policy has provisions for the administration of losses under a certified MCO.
- N Policy does not have provisions for the administration of losses by a certified MCO.

**5. Policy Type ID Code**

Identifies the type of coverage, plan indicator and non-standard provisions of the policy.

**Type of Coverage ID Code**

| <u>Code</u> | <u>Description</u>                    | <u>Definition</u>   |
|-------------|---------------------------------------|---|
| 01          | Standard Workers' Compensation Policy | Coverage contemplated by the manual rate and classification to which the exposure has been assigned under the provisions of the standard Workers' Compensation and Employers' Liability policy. |
| 09          | Non-Standard Policy                   | The standard Workers' Compensation and Employers' Liability policy has been endorsed to either provide additional coverage or to limit the coverage.  |

**Type of Plan ID Code**

| <u>Code</u> | <u>Description</u> | <u>Definition</u>   |
|-------------|--------------------|---|
| 01          | Voluntary          | Policy was written voluntarily by the carrier.  |
| 02          | Assigned Risk      | The insured was unable to secure Workers' Compensation insurance in the voluntary market, and obtains coverage under the Minnesota Workers' Compensation Assigned Risk Plan. The Plan assigns the policy to a servicing carrier who issues the policy and administers the claims. |

**Type of Non-Standard ID Code**

| <u>Code</u> | <u>Description</u>               | <u>Definition</u>   |
|-------------|----------------------------------|---|
| 01          | Non-Standard Code Does Not Apply | Coverage as described under the standard Workers' Compensation and Employers' Liability policy without Non-Standard exclusions, endorsements or exceptions. |

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**6. Losses Subject to Deductible Code**

Report the code that identifies the losses subject to deductible.

| <u>Code</u> | <u>Description</u>           |
|-------------|------------------------------|
| 00          | No Deductible                |
| 01          | Medical Losses Only          |
| 02          | Indemnity Losses Only        |
| 03          | Medical and Indemnity Losses |

**7. Basis of Deductible Calculation Code**

Report the code that identifies the type of deductible being reported.

| <u>Code</u> | <u>Description</u>  |
|-------------|---|
| 00          | No Deductible   |
| 01          | Per Claim Deductible Amount   |
| 02          | Per Accident Deductible Amount  |
| 03          | Per Policy Deductible Aggregate Limit   |
| 04          | Percent of Claim Cost   |
| 05          | Percent of Premium  |
| 06          | Coinsurance Only Percent with Per Claim Amount Limit  |
| 07          | Coinsurance Percent with Per Claim Deductible Amount and Coinsurance Limit  |
| 08          | Coinsurance Percent with Per Accident Deductible Amount and Coinsurance Limit   |
| 09          | Per Accident Deductible Amount with Per Policy Deductible Aggregate Limit   |
| 12          | Variable—as per the Advisory Statistical Work Group (ASWG) decision to allow flexibility for reporting deductible programs not otherwise defined. |

**Exposure Information Codes**

**1. Update Type Code**

Report the code that identifies the activity of an exposure record.

| <u>Code</u> | <u>Description</u>  |
|-------------|---------------------|
| P           | Previously Reported |
| R           | Revised             |

**2. Exposure Act/Exposure Coverage Code**

Report the code indicating the Act (Law) which is associated with the class code's Exposure Record.

| <u>Code</u> | <u>Description</u>                                   |
|-------------|--|
| 00          | For Use with Statistical Codes Only                  |
| 01          | State Act or Federal Act, Excluding USL&HW           |
| 02          | USL&HW F Classes and USL&H Coverage on Non F Classes |

3. Statistical Codes

A. Premium Subject to Experience Modification

1. Disease Experience

|  |           |
|--|-----------|
| In Connection with Abrasive Sand Blasting                  | Code 0059 |
| In Connection with Incidental Foundries—Iron               | Code 0067 |
| In Connection with Incidental Foundries—Non-Ferrous Metals | Code 0066 |
| In Connection with Incidental Foundries—Steel              | Code 0065 |

2. Employers' Liability Increased Limits (in 000's)

With Workers' Compensation

|                           |           |
|---------------------------|-----------|
| \$100/100/1,000           | Code 9803 |
| \$100/100/2,500           | Code 9804 |
| \$100/100/5,000           | Code 9805 |
| \$100/100/10,000          | Code 9806 |
| \$500/500/500             | Code 9807 |
| \$500/500/1,000           | Code 9808 |
| \$500/500/2,500           | Code 9809 |
| \$500/500/5,000           | Code 9810 |
| \$500/500/10,000          | Code 9811 |
| \$1,000/1,000/1,000       | Code 9812 |
| \$1,000/1,000/2,500       | Code 9813 |
| \$1,000/1,000/5,000       | Code 9814 |
| \$1,000/1,000/10,000      | Code 9815 |
| Over \$1,000/1,000/10,000 | Code 9816 |

Without Workers' Compensation

|                            |           |
|----------------------------|-----------|
| \$100/100/1,000            | Code 9823 |
| \$100/100/2,500            | Code 9824 |
| \$100/100/5,000            | Code 9825 |
| \$100/100/10,000           | Code 9826 |
| \$500/500/500              | Code 9827 |
| \$500/500/1,000            | Code 9828 |
| \$500/500/2,500            | Code 9829 |
| \$500/500/5,000            | Code 9830 |
| \$500/500/10,000           | Code 9831 |
| \$1,000/1,000/1,000        | Code 9832 |
| \$1,000/1,000/2,500        | Code 9833 |
| \$1,000/1,000/5,000        | Code 9834 |
| \$1,000/1,000/10,000       | Code 9835 |
| Over \$1,000/1,000/10,000  | Code 9836 |
| All Other Increased Limits | Code 9837 |

|            |   |           |
|------------|---|-----------|
|            | Admiralty or FELA   |           |
|            | \$50,000  | Code 9817 |
|            | \$100,000   | Code 9818 |
|            | \$200,000   | Code 9819 |
|            | \$300,000   | Code 9820 |
|            | \$400,000   | Code 9821 |
|            | \$500,000   | Code 9822 |
|            | Over \$500,000  | Code 9840 |
|            | Additional Premium to Balance Increased<br>Limits to Minimum Premium  | Code 9848 |
| <b>3.</b>  | <b>Additional Premium From Mandated Flat Increase on Outstanding Policies</b>   |           |
|            | Premium Credit  | Code 0994 |
|            | Premium Debit   | Code 0998 |
| <b>4.</b>  | <b>Deductible Applied to Premium Before Experience Modification</b>   | Code 9664 |
| <b>5.</b>  | <b>Independent Carrier Filing – Premium Applied Before Experience Modification</b>  |           |
|            | Credit  | Code 9721 |
|            | Debit   | Code 9723 |
| <b>6.</b>  | <b>No Exposure Unit Reports</b>   | Code 1111 |
|            | When no exposure is developed, the premium must be reported as 0.   |           |
| <b>7.</b>  | <b>Rate Deviation Premium Adjustment</b>  |           |
|            | Credit  | Code 9037 |
|            | Debit   | Code 9039 |
| <b>8.</b>  | <b>Waiver of Subrogation</b>  | Code 0930 |
| <b>9.</b>  | <b>Short Rate Penalty Premium</b>   | Code 0931 |
| <b>10.</b> | <b>Paid Furloughed Employees</b>  | Code 0012 |
|            | Refer to Part 4-8-F for details on Paid Furloughed Employees. Code 0012 may be used as a Statistical Code to report the payments only; or it may be used as a Classification Code to report the payments with a zero rate and zero premium. |           |
| <b>B.</b>  | <b>Premium Not Subject to Experience Modification</b>   |           |
| <b>1.</b>  | <b>Admiralty and/or FELA Coverage</b>   |           |
|            | Additional Premium – Balance to Minimum Premium   | Code 9849 |
| <b>2.</b>  | <b>Atomic Energy</b>  |           |
|            | Radiation Exposure NOC: Operations Involving Research, Manufacture, Handling, Transportation, Use of or Exposure to Radioactive Materials—Other than Government Agency Atomic Energy Project  | Code 9985 |
| <b>3.</b>  | <b>Collective Bargaining Program Credit</b>   | Code 9742 |

|           |   |           |
|-----------|---|-----------|
| 4.        | <b>Deductible Applied to Premium After Experience Modification</b>                | Code 9663 |
| 5.        | <b>Drug Free Workplace Premium Credit</b>   | Code 9846 |
| 6.        | <b>Independent Carrier Filing – Premium Applied After Experience Modification</b> |           |
|           | Credit  | Code 9722 |
|           | Debit   | Code 9724 |
| 7.        | <b>Individual Risk Rating Plan Premium Adjustment</b>                             |           |
|           | Credit  | Code 9887 |
|           | Debit   | Code 9889 |
| 8.        | <b>Managed Care Premium Credit</b>  | Code 9874 |
| 9.        | <b>Merit Rating Credit - Minnesota Assigned Risk Only</b>                         |           |
|           | 10% Credit  | Code 9885 |
|           | 33% Credit  | Code 9680 |
|           | 10% Debit   | Code 9886 |
| 10.       | <b>Minimum Premium</b>  | Code 0990 |
| 11.       | <b>Minnesota Contractors Premium Adjustment Program</b>                           | Code 9046 |
| 12.       | <b>Minnesota Special Compensation Fund Assessment Premium</b>                     | Code 0174 |
| 13.       | <b>Payroll Limitation Transition Program Credit</b>                               | Code 0076 |
| 14.       | <b>Pulpwood Transition Program</b>  |           |
|           | Credit  | Code 0147 |
|           | Debit   | Code 0148 |
| 15.       | <b>Rate Deviation Premium Adjustment</b>  |           |
|           | Credit  | Code 9034 |
|           | Debit   | Code 9036 |
| 16.       | <b>Return to Work Credit</b>  | Code 9743 |
| 17.       | <b>Supplemental Disease Experience</b>  |           |
|           | In Connection with Asbestos Experience  | Code 0133 |
|           | Not Otherwise Classified (NOC)  | Code 0179 |
| 18.       | <b>Workplace Safety Premium</b>   |           |
|           | Credit  | Code 9880 |
|           | Debit   | Code 9879 |
| <b>C.</b> | <b>Premium Not Included in Standard Premium</b>                                   |           |
| 1.        | <b>Expense Constant</b>   | Code 0900 |
| 2.        | <b>Premium Discount</b>   |           |
|           | Stock   | Code 0063 |
|           | Non-Stock   | Code 0064 |
| 3.        | <b>Terrorism</b>  | Code 9740 |
| 4.        | <b>Audit Noncompliance Charge</b>   | Code 9757 |

**Loss Information Codes**

**1. Injury Code (Injury Type)**

Report the code that identifies under which provisions of the laws benefits are paid or expected to be paid.

| <u>Code</u> | <u>Description</u>                              |
|-------------|---|
| 01          | Death   |
| 02          | Permanent Total Disability                      |
| 05          | Temporary Total or Temporary Partial Disability |
| 06          | Medical Only Claims                             |
| 07          | Contract Medical or Hospital Allowance          |
| 09          | Permanent Partial Disability                    |

**2. Claim/Status Code**

Report the code that indicates the status of the claim.

| <u>Code</u> | <u>Description</u> |
|-------------|--------------------|
| 0           | Open               |
| 1           | Closed             |
| 2           | Reopened           |

**3. Loss Condition Codes**

Report the code for each loss condition.

**Loss Coverage Act Code**

Report the code that identifies the basis for liability for the claim.

| <u>Code</u> | <u>Description</u>                                   |
|-------------|--|
| 01          | State or Federal Act, Excluding USL&HW               |
| 02          | USL&HW F Classes and USL&H Coverage on Non F Classes |

**Type of Loss Code**

Report the code that identifies the circumstances of the injury.

| <u>Code</u> | <u>Description</u>                   |
|-------------|--------------------------------------|
| 01          | Trauma                               |
| 02          | Occupational Disease (OD)            |
| 03          | Cumulative Injury other than Disease |

**Type of Recovery Code**

Report the code that corresponds to the type of recovery received or anticipated.

| <u>Code</u> | <u>Description</u>                                |
|-------------|---|
| 01          | No Recovery                                       |
| 02          | Second Injury Fund Only                           |
| 03          | Subrogation Only (Third Party)                    |
| 04          | Subrogation with Second Injury Fund (Third Party) |

**Type of Claim Code**

Report the code that corresponds to the type of claim.

| <u>Code</u> | <u>Description</u>                                   |
|-------------|--|
| 01          | Workers' Compensation Only                           |
| 02          | Employers' Liability Only                            |
| 03          | Workers' Compensation Including Employers' Liability |
| 04          | Liability Over                                       |

**Type of Settlement Code**

| <u>Code</u> | <u>Description</u>                             |
|-------------|--|
| 00          | Claim Not Subject to Settlement                |
| 03          | Stipulated Award (Insurer/Claimant Settlement) |
| 04          | Findings and Award (Judicial Award)            |
| 05          | Dismissal or Take Nothing (Non-Compensable)    |
| 06          | Compromise Settlement                          |
| 09          | All Other Settlements                          |

**4. Managed Care Organization Type Code**

Report the code that corresponds to the type of organization which will administer the applicable medical losses of this claim.

| <u>Code</u> | <u>Description</u>   |
|-------------|--|
| 00          | The claim is not administrated by an approved certified MCO.               |
| 01          | The claim's medical losses are administrated by an approved certified MCO. |

**5. Part of Body Code**

Report the code that identifies the injured body part for a given claim.

|  |   |  |           |   |
|--|---|--|-----------|---|
| <b>HEAD</b>                                |   |  | 32. Elbow | 63. Lumbar & or Sacral Vertebrae (Vertebra NOC Trunk)         |
| 10. Multiple Head Injury                   | 33. Lower Arm                                       |  |           |   |
| 11. Skull                                  | 34. Wrist   |  |           |   |
| 12. Brain                                  | 35. Hand  |  |           | <b>LOWER EXTREMITIES</b>                                      |
| 13. Ear(s)                                 | 36. Finger(s)                                       |  |           | 50. Multiple Lower Extremities                                |
| 14. Eye(s)                                 | 37. Thumb   |  |           | 51. Hip   |
| 15. Nose                                   | 38. Shoulder(s)                                     |  |           | 52. Thigh   |
| 16. Teeth                                  | 39. Wrist(s) and Hand(s)                            |  |           | 53. Knee  |
| 17. Mouth                                  |   |  |           | 54. Lower Leg   |
| 18. Other Facial Soft Tissue               | <b>TRUNK</b>  |  |           | 55. Ankle   |
| 19. Facial Bones                           | 40. Multiple Trunk                                  |  |           | 56. Foot  |
|  | 41. Upper Back Area (Thoracic Area)                 |  |           | 57. Toes  |
|  | 42. Lower Back Area (Incl: Lumbar and Lumbo—Sacral) |  |           | 58. Great Toe   |
|  | 43. Disc  |  |           | <b>MULTIPLE BODY PARTS</b>                                    |
| <b>NECK</b>                                | 44. Chest (Incl: Ribs, Sternum and Soft Tissue)     |  |           | 64. Artificial Appliance                                      |
| 20. Multiple Neck Injury                   | 45. Sacrum and Coccyx                               |  |           | 65. Insufficient Info to Properly Identify - Unclassified     |
| 21. Vertebrae                              | 46. Pelvis  |  |           | 66. No Physical Injury  |
| 22. Disc                                   | 47. Spinal Cord                                     |  |           | 90. Multiple Body Parts (Including Body Systems & Body Parts) |
| 23. Spinal Cord                            | 48. Internal Organs                                 |  |           | 91. Body Systems and Multiple Body Systems                    |
| 24. Larynx                                 | 49. Heart   |  |           | 99. Whole Body  |
| 25. Soft Tissue                            | 60. Lungs   |  |           |   |
| 26. Trachea                                | 61. Abdomen Including Groin                         |  |           |   |
|  | 62. Buttocks Soft Tissue                            |  |           |   |
| <b>UPPER EXTREMITIES</b>                   |   |  |           |   |
| 30. Multiple Upper Extremities             |   |  |           |   |
| 31. Upper Arm (Incl: Clavicle and Scapula) |   |  |           |   |

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**6. Nature of Injury Code**

Report the code that represents the nature of injury for a given claim.

**SPECIFIC INJURY**

- 01. No Physical Injury
- 02. Amputation
- 03. Angina Pectoris
- 04. Burn
- 07. Concussion
- 10. Contusion
- 13. Crushing
- 16. Dislocation
- 19. Electric Shock
- 22. Enucleation
- 25. Foreign Body
- 28. Fracture
- 30. Freezing
- 31. Hearing Loss (Traumatic Only)
- 32. Heat Prostration
- 34. Hernia
- 36. Infection
- 37. Inflammation
- 38. Adverse reaction to a vaccination or inoculation
- 40. Laceration
- 41. Myocardial Infarction

- 42. Poisoning-General
- 43. Puncture
- 46. Rupture
- 47. Severance
- 49. Sprain
- 52. Strain
- 53. Syncope
- 54. Asphyxiation
- 55. Vascular
- 58. Vision Loss
- 59. All Other

**OCCUPATIONAL DISEASE OR CUMULATIVE INJURY**

- 60. Dust Disease, NOC (All Other Pneumoconiosis)
- 61. Asbestosis
- 62. Black Lung
- 63. Byssinosis
- 64. Silicosis
- 65. Respiratory Disorders (Gases, Fumes, Chemicals, Etc.)
- 66. Poisoning-Chemical

- 67. Poisoning-Metal
- 68. Dermatitis
- 69. Mental Disorder
- 70. Radiation
- 71. All Other OD
- 72. Loss of Hearing
- 73. Contagious Disease
- 74. Cancer
- 75. AIDS
- 76. VDT - Related Diseases (Other Than Carpal Tunnel Syndrome)
- 77. Psychiatric or Mental Stress
- 78. Carpal Tunnel Syndrome
- 79. Hepatitis C
- 80. All Other Cumulative Injury, NOC
- 83. COVID-19 (Policy Valuation Effective 8-1-2020)

**MULTIPLE INJURIES**

- 90. Multiple Physical Injuries Only
- 91. Multiple Injuries Including Both Physical and Physiological

**7. Cause of Injury Code**

Report the code that represents the cause of injury for a given claim.

**BURN OR SCALD-HEAT OR COLD EXPOSURES—CONTACT WITH**

- 01. Chemicals
- 02. Contact with Hot Object
- 03. Temperature Extremes
- 04. Fire or Flame
- 05. Steam or Hot Fluids
- 06. Dust, Gases, Fumes or Vapors
- 07. Welding Operations
- 08. Radiation
- 09. Contact With, NOC
- 11. Cold Objects or Substances
- 14. Abnormal Air Pressure
- 84. Contact with Electrical Current

**CAUGHT IN, UNDER OR BETWEEN**

- 10. Machine or Machinery
- 12. Object Handled
- 13. Caught In, Under or Between, NOC
- 20. Collapsing Materials (Slides of Earth)

**CUT, PUNCTURE, SCRAPE, INJURED BY**

- 15. Broken Glass
- 16. Hand Tool, Utensil; Not Powered
- 17. Object Being Lifted or Handled
- 18. Powered Hand Tool, Appliance
- 19. Caught, Puncture, Scrape, NOC

**FALL, SLIP OR TRIP INJURY**

- 25. From Different Level (Elevation)
- 26. From Ladder or Scaffolding
- 27. From Liquid or Grease Spills
- 28. Into Openings
- 29. On Same Level
- 30. Slipped, Did Not Fall
- 31. Fall, Slip or Trip
- 32. Ice or Snow
- 33. On Stairs

**MOTOR VEHICLE**

- 40. Crash of Water Vehicle
- 41. Crash of Rail Vehicle
- 45. Collision with Another Vehicle
- 46. Collision with a Fixed Object
- 47. Crash of Airplane
- 48. Vehicle Upset
- 50. Motor Vehicle

**STRAIN OR INJURY BY**

- 52. Continual Noise
- 53. Twisting
- 54. Jumping
- 55. Holding or Carrying
- 56. Lifting
- 57. Pushing or Pulling
- 58. Reaching
- 59. Using Tool or Machinery
- 60. Strain or Injury By
- 61. Wielding or Throwing
- 97. Repetitive Motion

**STRIKING AGAINST OR STEPPING ON**

- 65. Moving Part of Machine
- 66. Object Being Lifted or Handled
- 67. Sanding, Scraping, Cleaning Operation
- 68. Stationary Object
- 69. Stepping on Sharp Object
- 70. Striking Against or Stepping On

**STRUCK OR INJURED BY (INCLUDES KICKED, STABBED, BIT, ETC.)**

- 74. Fellow Worker; Patient
- 75. Falling or Flying Object
- 76. Hand Tool or Machine in Use
- 77. Motor Vehicle
- 78. Moving Parts of Machine
- 79. Object Being Lifted or Handled
- 80. Object Handled by Others
- 81. Struck or Injured, NOC
- 85. Animal or Insect
- 86. Explosion or Flare Back

**RUBBED OR ABRADED BY**

- 94. Repetitive Motion
- 95. Rubbed or Abraded, NOC



**MISCELLANEOUS CAUSES**

- 82. Absorption, Ingestion or Inhalation, NOC
- 83. Pandemic (Policy Valuation Effective 8-1-2020)
- 87. Foreign Body in Eye
- 88. Natural Disaster
- 89. Crime, Gunshot not Included
- 90. Other Than Physical Cause of Injury
- 91. Mold
- 93. Gunshot
- 96. Terrorism
- 98. Cumulative, (All Other)
- 99. Other

**8. Vocational Rehabilitation Indicator**

Report the applicable indicator that identifies the inclusion of vocational rehabilitation costs in the losses.

| <u>Code</u> | <u>Description</u>                                      |
|-------------|---|
| Y           | Claim includes Vocational Rehabilitation Costs.         |
| N           | Claim does not include Vocational Rehabilitation Costs. |

---

**PART 8 — ANNUITY TABLES****1. Accidents Prior to October 1, 1992**

|           |  |
|-----------|--|
| Table A-1 | Permanent Total Benefits—Male Lives        |
| Table A-2 | Permanent Total Benefits—Female Lives      |
| Table A-3 | Fatal Dependency Benefits—Total Population |

**2. Accidents Between October 1, 1992 and September 30, 1995**

|           |  |
|-----------|--|
| Table B-1 | Permanent Total Benefits—Male Lives        |
| Table B-2 | Permanent Total Benefits—Female Lives      |
| Table B-3 | Fatal Dependency Benefits—Total Population |

**3. Accidents Between October 1, 1995 and September 30, 2013**

|           |  |
|-----------|--|
| Table C-1 | Permanent Total Benefits—Male Lives        |
| Table C-2 | Permanent Total Benefits—Female Lives      |
| Table C-3 | Fatal Dependency Benefits—Total Population |

**4. Accidents Between October 1, 2013 and September 30, 2018**

|           |                                       |
|-----------|---------------------------------------|
| Table D-1 | Permanent Total Benefits—Male Lives   |
| Table D-2 | Permanent Total Benefits—Female Lives |

**5. Accidents on or After October 1, 2013**

|           |  |
|-----------|--|
| Table D-3 | Fatal Dependency Benefits—Total Population |
|-----------|--|

**6. Accidents on or After October 1, 2018**

|           |                                       |
|-----------|---------------------------------------|
| Table E-1 | Permanent Total Benefits—Male Lives   |
| Table E-2 | Permanent Total Benefits—Female Lives |

Table A-1—Male

Annuity Table +  
Permanent Total Benefits

Accidents Prior to October 1, 1992

| <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> |
|------------|----------------------|------------|----------------------|------------|----------------------|------------|----------------------|------------|----------------------|
| 11         | 166.194              | 31         | 89.450               | 51         | 42.635               | 71         | 16.334               | 91         | 4.010                |
| 12         | 161.329              | 32         | 86.502               | 52         | 40.914               | 72         | 15.408               | 92         | 3.719                |
| 13         | 156.585              | 33         | 83.623               | 53         | 39.244               | 73         | 14.515               | 93         | 3.451                |
| 14         | 151.968              | 34         | 80.812               | 54         | 37.622               | 74         | 13.657               | 94         | 3.206                |
| 15         | 147.477              | 35         | 78.068               | 55         | 36.047               | 75         | 12.833               | 95         | 2.982                |
| 16         | 143.110              | 36         | 75.389               | 56         | 34.517               | 76         | 12.040               | 96         | 2.776                |
| 17         | 138.860              | 37         | 72.776               | 57         | 33.031               | 77         | 11.279               | 97         | 2.588                |
| 18         | 134.725              | 38         | 70.226               | 58         | 31.588               | 78         | 10.550               | 98         | 2.415                |
| 19         | 130.701              | 39         | 67.741               | 59         | 30.187               | 79         | 9.856                | 99         | 2.255                |
| 20         | 126.784              | 40         | 65.318               | 60         | 28.825               | 80         | 9.194                | 100        | 2.105                |
| 21         | 122.971              | 41         | 62.957               | 61         | 27.502               | 81         | 8.563                | 101        | 1.966                |
| 22         | 119.260              | 42         | 60.658               | 62         | 26.216               | 82         | 7.962                | 102        | 1.836                |
| 23         | 115.641              | 43         | 58.421               | 63         | 24.968               | 83         | 7.392                | 103        | 1.711                |
| 24         | 112.106              | 44         | 56.246               | 64         | 23.757               | 84         | 6.852                | 104        | 1.597                |
| 25         | 108.648              | 45         | 54.130               | 65         | 22.584               | 85         | 6.342                | 105        | 1.490                |
| 26         | 105.265              | 46         | 52.073               | 66         | 21.451               | 86         | 5.877                | 106        | 1.390                |
| 27         | 101.956              | 47         | 50.073               | 67         | 20.358               | 87         | 5.444                | 107        | 1.313                |
| 28         | 98.720               | 48         | 48.128               | 68         | 19.302               | 88         | 5.043                | 108        | 1.197                |
| 29         | 95.558               | 49         | 46.240               | 69         | 18.281               | 89         | 4.671                | 109        | 1.032                |
| 30         | 92.468               | 50         | 44.410               | 70         | 17.292               | 90         | 4.327                | 110        | 0.532                |

- + Based on 2009 U.S. Life Tables for male population
- 3.5% annual interest rate
- 6.0% annual escalation beginning on first anniversary of accident

Table A-2—Female

Annuity Table +  
Permanent Total Benefits

Accidents Prior to October 1, 1992

| <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> |
|------------|----------------------|------------|----------------------|------------|----------------------|------------|----------------------|------------|----------------------|
| 11         | 189.065              | 31         | 102.719              | 51         | 50.107               | 71         | 19.567               | 91         | 4.801                |
| 12         | 183.664              | 32         | 99.406               | 52         | 48.140               | 72         | 18.483               | 92         | 4.432                |
| 13         | 178.393              | 33         | 96.173               | 53         | 46.225               | 73         | 17.437               | 93         | 4.093                |
| 14         | 173.252              | 34         | 93.019               | 54         | 44.360               | 74         | 16.429               | 94         | 3.781                |
| 15         | 168.239              | 35         | 89.941               | 55         | 42.543               | 75         | 15.459               | 95         | 3.495                |
| 16         | 163.352              | 36         | 86.938               | 56         | 40.771               | 76         | 14.525               | 96         | 3.234                |
| 17         | 158.585              | 37         | 84.009               | 57         | 39.045               | 77         | 13.625               | 97         | 2.994                |
| 18         | 153.935              | 38         | 81.153               | 58         | 37.366               | 78         | 12.760               | 98         | 2.773                |
| 19         | 149.398              | 39         | 78.368               | 59         | 35.733               | 79         | 11.933               | 99         | 2.570                |
| 20         | 144.970              | 40         | 75.654               | 60         | 34.147               | 80         | 11.142               | 100        | 2.381                |
| 21         | 140.648              | 41         | 73.009               | 61         | 32.608               | 81         | 10.386               | 101        | 2.206                |
| 22         | 136.431              | 42         | 70.432               | 62         | 31.114               | 82         | 9.661                | 102        | 2.043                |
| 23         | 132.314              | 43         | 67.922               | 63         | 29.664               | 83         | 8.973                | 103        | 1.893                |
| 24         | 128.295              | 44         | 65.480               | 64         | 28.256               | 84         | 8.322                | 104        | 1.750                |
| 25         | 124.373              | 45         | 63.103               | 65         | 26.890               | 85         | 7.708                | 105        | 1.616                |
| 26         | 120.543              | 46         | 60.788               | 66         | 25.568               | 86         | 7.131                | 106        | 1.487                |
| 27         | 116.804              | 47         | 58.535               | 67         | 24.288               | 87         | 6.595                | 107        | 1.341                |
| 28         | 113.155              | 48         | 56.341               | 68         | 23.050               | 88         | 6.096                | 108        | 1.171                |
| 29         | 109.592              | 49         | 54.206               | 69         | 21.851               | 89         | 5.631                | 109        | 0.929                |
| 30         | 106.114              | 50         | 52.128               | 70         | 20.690               | 90         | 5.200                | 110        | 0.491                |

- + Based on 2009 U.S. Life Tables for female population
- 3.5% annual interest rate
- 6.0% annual escalation beginning on first anniversary of accident

Table A-3—Total Population

**Annuity Table +  
Fatal Dependency Benefits  
Accidents Prior to October 1, 1992**

| <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> | <u>Age</u> | <u>Annuity Value</u> |
|------------|----------------------|------------|----------------------|------------|----------------------|------------|----------------------|------------|----------------------|
| 0          | 241.663              | 25         | 116.797              | 50         | 48.487               | 75         | 14.364               | 100        | 2.346                |
| 1          | 236.514              | 26         | 113.189              | 51         | 46.588               | 76         | 13.500               | 101        | 2.182                |
| 2          | 230.070              | 27         | 109.663              | 52         | 44.743               | 77         | 12.669               | 102        | 2.031                |
| 3          | 223.745              | 28         | 106.217              | 53         | 42.950               | 78         | 11.873               | 103        | 1.888                |
| 4          | 217.554              | 29         | 102.851              | 54         | 41.207               | 79         | 11.111               | 104        | 1.751                |
| 5          | 211.497              | 30         | 99.564               | 55         | 39.510               | 80         | 10.384               | 105        | 1.623                |
| 6          | 205.580              | 31         | 96.355               | 56         | 37.859               | 81         | 9.689                | 106        | 1.495                |
| 7          | 199.799              | 32         | 93.221               | 57         | 36.253               | 82         | 9.025                | 107        | 1.344                |
| 8          | 194.151              | 33         | 90.162               | 58         | 34.692               | 83         | 8.394                | 108        | 1.165                |
| 9          | 188.633              | 34         | 87.176               | 59         | 33.175               | 84         | 7.796                | 109        | 0.937                |
| 10         | 183.241              | 35         | 84.261               | 60         | 31.702               | 85         | 7.232                | 110        | 0.472                |
| 11         | 177.975              | 36         | 81.417               | 61         | 30.271               | 86         | 6.707                |            |                      |
| 12         | 172.834              | 37         | 78.643               | 62         | 28.881               | 87         | 6.216                |            |                      |
| 13         | 167.820              | 38         | 75.937               | 63         | 27.532               | 88         | 5.759                |            |                      |
| 14         | 162.933              | 39         | 73.298               | 64         | 26.223               | 89         | 5.334                |            |                      |
| 15         | 158.175              | 40         | 70.727               | 65         | 24.954               | 90         | 4.940                |            |                      |
| 16         | 153.542              | 41         | 68.221               | 66         | 23.726               | 91         | 4.575                |            |                      |
| 17         | 149.029              | 42         | 65.780               | 67         | 22.540               | 92         | 4.238                |            |                      |
| 18         | 144.632              | 43         | 63.404               | 68         | 21.393               | 93         | 3.927                |            |                      |
| 19         | 140.348              | 44         | 61.093               | 69         | 20.283               | 94         | 3.641                |            |                      |
| 20         | 136.172              | 45         | 58.844               | 70         | 19.208               | 95         | 3.378                |            |                      |
| 21         | 132.103              | 46         | 56.656               | 71         | 18.168               | 96         | 3.137                |            |                      |
| 22         | 128.137              | 47         | 54.527               | 72         | 17.163               | 97         | 2.915                |            |                      |
| 23         | 124.267              | 48         | 52.456               | 73         | 16.194               | 98         | 2.712                |            |                      |
| 24         | 120.489              | 49         | 50.443               | 74         | 15.260               | 99         | 2.523                |            |                      |

+ Based on 2009 U.S. Life Tables for total population

3.5% annual interest rate

6.0% annual escalation beginning on first anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table B-1—Male  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 1992 through September 30, 1995**

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 11              | 11          | 73.553                      | 12  | 75.117                     |
| 12              | 12          | 72.266                      | 13  | 73.788                     |
| 13              | 13          | 70.988                      | 14  | 72.472                     |
| 14              | 14          | 69.722                      | 15  | 71.171                     |
| 15              | 15          | 68.471                      | 16  | 69.885                     |
| 16              | 16          | 67.235                      | 17  | 68.613                     |
| 17              | 17          | 66.012                      | 18  | 67.355                     |
| 18              | 18          | 64.802                      | 19  | 66.110                     |
| 19              | 19          | 63.605                      | 20  | 64.879                     |
| 20              | 20          | 62.421                      | 21  | 63.660                     |
| 21              | 21          | 61.249                      | 22  | 62.454                     |
| 22              | 22          | 60.089                      | 23  | 61.257                     |
| 23              | 23          | 58.939                      | 24  | 60.066                     |
| 24              | 24          | 57.793                      | 25  | 58.879                     |
| 25              | 25          | 56.652                      | 26  | 57.694                     |
| 26              | 26          | 55.513                      | 27  | 56.513                     |
| 27              | 27          | 54.377                      | 28  | 55.335                     |
| 28              | 28          | 53.244                      | 29  | 54.162                     |
| 29              | 29          | 52.117                      | 30  | 52.995                     |
| 30              | 30          | 50.994                      | 31  | 51.833                     |
| 31              | 31          | 49.877                      | 32  | 50.677                     |
| 32              | 32          | 48.766                      | 33  | 49.527                     |
| 33              | 33          | 47.660                      | 34  | 48.384                     |
| 34              | 34          | 46.561                      | 35  | 47.247                     |
| 35              | 35          | 45.467                      | 36  | 46.116                     |
| 36              | 36          | 44.380                      | 37  | 44.993                     |
| 37              | 37          | 43.301                      | 38  | 43.879                     |
| 38              | 38          | 42.229                      | 39  | 42.772                     |
| 39              | 39          | 41.165                      | 40  | 41.674                     |
| 40              | 40          | 40.109                      | 41  | 40.586                     |

- + Based on 2009 U.S. Life Tables for male population
- 3.5% annual interest rate
- 4.0% annual escalation beginning on second anniversary of accident date

**Table B-1—Male  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 1992 through September 30, 1995**

| Age at<br>Accident | Initial        |                                   | 1st and Subsequent Accident<br>Anniversaries |                                  |
|--------------------|----------------|-----------------------------------|--|----------------------------------|
|                    | Current<br>Age | Escalation<br>Deferred<br>2 Years | Current<br>Age                               | Escalation<br>Deferred<br>1 Year |
| 41                 | 41             | 39.063                            | 42   | 39.508                           |
| 42                 | 42             | 38.027                            | 43   | 38.442                           |
| 43                 | 43             | 37.001                            | 44   | 37.387                           |
| 44                 | 44             | 35.986                            | 45   | 36.344                           |
| 45                 | 45             | 34.984                            | 46   | 35.313                           |
| 46                 | 46             | 33.993                            | 47   | 34.294                           |
| 47                 | 47             | 33.013                            | 48   | 33.287                           |
| 48                 | 48             | 32.045                            | 49   | 32.294                           |
| 49                 | 49             | 31.090                            | 50   | 31.316                           |
| 50                 | 50             | 30.150                            | 51   | 30.354                           |
| 51                 | 51             | 29.224                            | 52   | 29.406                           |
| 52                 | 52             | 28.313                            | 53   | 28.472                           |
| 53                 | 53             | 27.415                            | 54   | 27.551                           |
| 54                 | 54             | 26.529                            | 55   | 26.642                           |
| 55                 | 55             | 25.655                            | 56   | 25.746                           |
| 56                 | 56             | 24.793                            | 57   | 24.862                           |
| 57                 | 57             | 23.943                            | 58   | 23.990                           |
| 58                 | 58             | 23.105                            | 59   | 23.130                           |
| 59                 | 59             | 22.278                            | 60   | 22.282                           |
| 60                 | 60             | 21.462                            | 61   | 21.444                           |
| 61                 | 61             | 20.657                            | 62   | 20.618                           |
| 62                 | 62             | 19.863                            | 63   | 19.803                           |
| 63                 | 63             | 19.079                            | 64   | 19.002                           |
| 64                 | 64             | 18.308                            | 65   | 18.214                           |
| 65                 | 65             | 17.551                            | 66   | 17.442                           |
| 66                 | 66             | 16.809                            | 67   | 16.687                           |
| 67                 | 67             | 16.082                            | 68   | 15.948                           |
| 68                 | 68             | 15.372                            | 69   | 15.223                           |
| 69                 | 69             | 14.675                            | 70   | 14.510                           |
| 70                 | 70             | 13.990                            | 71   | 13.811                           |

- + Based on 2009 U.S. Life Tables for male population
- 3.5% annual interest rate
- 4.0% annual escalation beginning on second anniversary of accident date

**Table B-1—Male**  
**Annuity Table +**  
**Permanent Total Benefits**  
**Accidents From October 1, 1992 through September 30, 1995**

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 71              | 71          | 13.317                      | 72  | 13.126                     |
| 72              | 72          | 12.658                      | 73  | 12.455                     |
| 73              | 73          | 12.013                      | 74  | 11.803                     |
| 74              | 74          | 11.386                      | 75  | 11.169                     |
| 75              | 75          | 10.777                      | 76  | 10.551                     |
| 76              | 76          | 10.183                      | 77  | 9.951                      |
| 77              | 77          | 9.605                       | 78  | 9.369                      |
| 78              | 78          | 9.046                       | 79  | 8.808                      |
| 79              | 79          | 8.506                       | 80  | 8.268                      |
| 80              | 80          | 7.986                       | 81  | 7.747                      |
| 81              | 81          | 7.485                       | 82  | 7.245                      |
| 82              | 82          | 7.003                       | 83  | 6.764                      |
| 83              | 83          | 6.540                       | 84  | 6.304                      |
| 84              | 84          | 6.098                       | 85  | 5.865                      |
| 85              | 85          | 5.675                       | 86  | 5.462                      |
| 86              | 86          | 5.287                       | 87  | 5.083                      |
| 87              | 87          | 4.923                       | 88  | 4.729                      |
| 88              | 88          | 4.582                       | 89  | 4.399                      |
| 89              | 89          | 4.265                       | 90  | 4.091                      |
| 90              | 90          | 3.969                       | 91  | 3.806                      |
| 91              | 91          | 3.694                       | 92  | 3.542                      |
| 92              | 92          | 3.440                       | 93  | 3.299                      |
| 93              | 93          | 3.206                       | 94  | 3.074                      |
| 94              | 94          | 2.989                       | 95  | 2.867                      |
| 95              | 95          | 2.790                       | 96  | 2.677                      |
| 96              | 96          | 2.607                       | 97  | 2.503                      |
| 97              | 97          | 2.439                       | 98  | 2.341                      |
| 98              | 98          | 2.283                       | 99  | 2.191                      |
| 99              | 99          | 2.138                       | 100                                       | 2.049                      |
| 100             | 100         | 2.002                       | 101                                       | 1.918                      |

- + Based on 2009 U.S. Life Tables for male population
- 3.5% annual interest rate
- 4.0% annual escalation beginning on second anniversary of accident date



**Table B-1—Male  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 1992 through September 30, 1995**

| Age at<br>Accident | Initial        |                                   | 1st and Subsequent Accident<br>Anniversaries |                                  |
|--------------------|----------------|-----------------------------------|--|----------------------------------|
|                    | Current<br>Age | Escalation<br>Deferred<br>2 Years | Current<br>Age                               | Escalation<br>Deferred<br>1 Year |
| 101                | 101            | 1.875                             | 102  | 1.795                            |
| 102                | 102            | 1.757                             | 103  | 1.677                            |
| 103                | 103            | 1.642                             | 104  | 1.568                            |
| 104                | 104            | 1.537                             | 105  | 1.465                            |
| 105                | 105            | 1.437                             | 106  | 1.370                            |
| 106                | 106            | 1.345                             | 107  | 1.297                            |
| 107                | 107            | 1.275                             | 108  | 1.185                            |
| 108                | 108            | 1.167                             | 109  | 1.027                            |
| 109                | 109            | 1.016                             | 110  | 0.532                            |
| 110                | 110            | 0.532                             |  |                                  |

- + Based on 2009 U.S. Life Tables for male population
- 3.5% annual interest rate
- 4.0% annual escalation beginning on second anniversary of accident date

**Table B-2—Female  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 1992 through September 30, 1995**

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 11              | 11          | 79.775                      | 12  | 81.558                     |
| 12              | 12          | 78.459                      | 13  | 80.197                     |
| 13              | 13          | 77.150                      | 14  | 78.845                     |
| 14              | 14          | 75.850                      | 15  | 77.503                     |
| 15              | 15          | 74.560                      | 16  | 76.171                     |
| 16              | 16          | 73.279                      | 17  | 74.848                     |
| 17              | 17          | 72.007                      | 18  | 73.534                     |
| 18              | 18          | 70.744                      | 19  | 72.228                     |
| 19              | 19          | 69.488                      | 20  | 70.930                     |
| 20              | 20          | 68.239                      | 21  | 69.639                     |
| 21              | 21          | 66.998                      | 22  | 68.356                     |
| 22              | 22          | 65.764                      | 23  | 67.080                     |
| 23              | 23          | 64.538                      | 24  | 65.811                     |
| 24              | 24          | 63.318                      | 25  | 64.549                     |
| 25              | 25          | 62.104                      | 26  | 63.294                     |
| 26              | 26          | 60.897                      | 27  | 62.046                     |
| 27              | 27          | 59.697                      | 28  | 60.804                     |
| 28              | 28          | 58.503                      | 29  | 59.569                     |
| 29              | 29          | 57.316                      | 30  | 58.341                     |
| 30              | 30          | 56.135                      | 31  | 57.120                     |
| 31              | 31          | 54.961                      | 32  | 55.907                     |
| 32              | 32          | 53.794                      | 33  | 54.700                     |
| 33              | 33          | 52.634                      | 34  | 53.502                     |
| 34              | 34          | 51.482                      | 35  | 52.310                     |
| 35              | 35          | 50.336                      | 36  | 51.127                     |
| 36              | 36          | 49.198                      | 37  | 49.951                     |
| 37              | 37          | 48.068                      | 38  | 48.784                     |
| 38              | 38          | 46.946                      | 39  | 47.626                     |
| 39              | 39          | 45.832                      | 40  | 46.477                     |
| 40              | 40          | 44.727                      | 41  | 45.337                     |

- + Based on 2009 U.S. Life Tables for female population
- 3.5% annual interest rate
- 4.0% annual escalation beginning on second anniversary of accident date

**Table B-2—Female  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 1992 through September 30, 1995**

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 41              | 41          | 43.631                      | 42  | 44.206                     |
| 42              | 42          | 42.544                      | 43  | 43.087                     |
| 43              | 43          | 41.467                      | 44  | 41.978                     |
| 44              | 44          | 40.401                      | 45  | 40.881                     |
| 45              | 45          | 39.346                      | 46  | 39.794                     |
| 46              | 46          | 38.301                      | 47  | 38.717                     |
| 47              | 47          | 37.266                      | 48  | 37.651                     |
| 48              | 48          | 36.241                      | 49  | 36.596                     |
| 49              | 49          | 35.226                      | 50  | 35.552                     |
| 50              | 50          | 34.222                      | 51  | 34.519                     |
| 51              | 51          | 33.229                      | 52  | 33.497                     |
| 52              | 52          | 32.246                      | 53  | 32.485                     |
| 53              | 53          | 31.273                      | 54  | 31.482                     |
| 54              | 54          | 30.309                      | 55  | 30.488                     |
| 55              | 55          | 29.353                      | 56  | 29.503                     |
| 56              | 56          | 28.406                      | 57  | 28.526                     |
| 57              | 57          | 27.467                      | 58  | 27.560                     |
| 58              | 58          | 26.538                      | 59  | 26.605                     |
| 59              | 59          | 25.619                      | 60  | 25.663                     |
| 60              | 60          | 24.713                      | 61  | 24.733                     |
| 61              | 61          | 23.820                      | 62  | 23.817                     |
| 62              | 62          | 22.938                      | 63  | 22.913                     |
| 63              | 63          | 22.069                      | 64  | 22.022                     |
| 64              | 64          | 21.212                      | 65  | 21.144                     |
| 65              | 65          | 20.368                      | 66  | 20.280                     |
| 66              | 66          | 19.538                      | 67  | 19.432                     |
| 67              | 67          | 18.722                      | 68  | 18.599                     |
| 68              | 68          | 17.921                      | 69  | 17.781                     |
| 69              | 69          | 17.134                      | 70  | 16.976                     |
| 70              | 70          | 16.361                      | 71  | 16.187                     |

- + Based on 2009 U.S. Life Tables for female population
- 3.5% annual interest rate
- 4.0% annual escalation beginning on second anniversary of accident date

**Table B-2—Female  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 1992 through September 30, 1995**

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 71              | 71          | 15.602                      | 72  | 15.413                     |
| 72              | 72          | 14.858                      | 73  | 14.656                     |
| 73              | 73          | 14.130                      | 74  | 13.917                     |
| 74              | 74          | 13.419                      | 75  | 13.196                     |
| 75              | 75          | 12.726                      | 76  | 12.492                     |
| 76              | 76          | 12.049                      | 77  | 11.804                     |
| 77              | 77          | 11.387                      | 78  | 11.135                     |
| 78              | 78          | 10.744                      | 79  | 10.486                     |
| 79              | 79          | 10.120                      | 80  | 9.859                      |
| 80              | 80          | 9.517                       | 81  | 9.251                      |
| 81              | 81          | 8.932                       | 82  | 8.661                      |
| 82              | 82          | 8.365                       | 83  | 8.095                      |
| 83              | 83          | 7.820                       | 84  | 7.554                      |
| 84              | 84          | 7.300                       | 85  | 7.037                      |
| 85              | 85          | 6.803                       | 86  | 6.548                      |
| 86              | 86          | 6.332                       | 87  | 6.088                      |
| 87              | 87          | 5.890                       | 88  | 5.656                      |
| 88              | 88          | 5.474                       | 89  | 5.250                      |
| 89              | 89          | 5.084                       | 90  | 4.871                      |
| 90              | 90          | 4.719                       | 91  | 4.517                      |
| 91              | 91          | 4.379                       | 92  | 4.188                      |
| 92              | 92          | 4.062                       | 93  | 3.883                      |
| 93              | 93          | 3.769                       | 94  | 3.601                      |
| 94              | 94          | 3.497                       | 95  | 3.341                      |
| 95              | 95          | 3.246                       | 96  | 3.101                      |
| 96              | 96          | 3.015                       | 97  | 2.880                      |
| 97              | 97          | 2.802                       | 98  | 2.676                      |
| 98              | 98          | 2.606                       | 99  | 2.487                      |
| 99              | 99          | 2.424                       | 100                                       | 2.310                      |
| 100             | 100         | 2.253                       | 101                                       | 2.146                      |

- + Based on 2009 U.S. Life Tables for female population
- 3.5% annual interest rate
- 4.0% annual escalation beginning on second anniversary of accident date

**Table B-2—Female  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 1992 through September 30, 1995**

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 101             | 101         | 2.095                       | 102                                       | 1.993                      |
| 102             | 102         | 1.947                       | 103                                       | 1.850                      |
| 103             | 103         | 1.809                       | 104                                       | 1.715                      |
| 104             | 104         | 1.679                       | 105                                       | 1.587                      |
| 105             | 105         | 1.556                       | 106                                       | 1.464                      |
| 106             | 106         | 1.437                       | 107                                       | 1.324                      |
| 107             | 107         | 1.302                       | 108                                       | 1.161                      |
| 108             | 108         | 1.144                       | 109                                       | 0.924                      |
| 109             | 109         | 0.916                       | 110                                       | 0.491                      |
| 110             | 110         | 0.491                       |   |                            |

Based on 2009 U.S. Life Tables for female population

3.5% annual interest rate

4.0% annual escalation beginning on second anniversary of accident date

**Table B-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
Accidents From October 1, 1992 through September 30, 1995

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 0               | 0           | 90.828                      | 1   | 93.589                     |
| 1               | 1           | 90.027                      | 2   | 92.198                     |
| 2               | 2           | 88.690                      | 3   | 90.802                     |
| 3               | 3           | 87.347                      | 4   | 89.406                     |
| 4               | 4           | 86.005                      | 5   | 88.012                     |
| 5               | 5           | 84.665                      | 6   | 86.624                     |
| 6               | 6           | 83.330                      | 7   | 85.241                     |
| 7               | 7           | 82.000                      | 8   | 83.863                     |
| 8               | 8           | 80.675                      | 9   | 82.491                     |
| 9               | 9           | 79.356                      | 10  | 81.124                     |
| 10              | 10          | 78.041                      | 11  | 79.762                     |
| 11              | 11          | 76.732                      | 12  | 78.408                     |
| 12              | 12          | 75.430                      | 13  | 77.063                     |
| 13              | 13          | 74.137                      | 14  | 75.729                     |
| 14              | 14          | 72.854                      | 15  | 74.407                     |
| 15              | 15          | 71.583                      | 16  | 73.099                     |
| 16              | 16          | 70.325                      | 17  | 71.802                     |
| 17              | 17          | 69.078                      | 18  | 70.516                     |
| 18              | 18          | 67.842                      | 19  | 69.242                     |
| 19              | 19          | 66.617                      | 20  | 67.978                     |
| 20              | 20          | 65.401                      | 21  | 66.725                     |
| 21              | 21          | 64.196                      | 22  | 65.482                     |
| 22              | 22          | 63.001                      | 23  | 64.247                     |
| 23              | 23          | 61.814                      | 24  | 63.019                     |
| 24              | 24          | 60.633                      | 25  | 61.796                     |
| 25              | 25          | 59.457                      | 26  | 60.578                     |
| 26              | 26          | 58.286                      | 27  | 59.364                     |
| 27              | 27          | 57.119                      | 28  | 58.156                     |
| 28              | 28          | 55.957                      | 29  | 56.953                     |
| 29              | 29          | 54.801                      | 30  | 55.757                     |

+ Based on 2009 U.S. Life Tables for total population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table B-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
Accidents From October 1, 1992 through September 30, 1995

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 30              | 30          | 53.650                      | 31  | 54.566                     |
| 31              | 31          | 52.505                      | 32  | 53.383                     |
| 32              | 32          | 51.367                      | 33  | 52.205                     |
| 33              | 33          | 50.235                      | 34  | 51.035                     |
| 34              | 34          | 49.110                      | 35  | 49.872                     |
| 35              | 35          | 47.991                      | 36  | 48.715                     |
| 36              | 36          | 46.880                      | 37  | 47.567                     |
| 37              | 37          | 45.775                      | 38  | 46.427                     |
| 38              | 38          | 44.679                      | 39  | 45.295                     |
| 39              | 39          | 43.591                      | 40  | 44.172                     |
| 40              | 40          | 42.511                      | 41  | 43.059                     |
| 41              | 41          | 41.441                      | 42  | 41.956                     |
| 42              | 42          | 40.380                      | 43  | 40.864                     |
| 43              | 43          | 39.330                      | 44  | 39.783                     |
| 44              | 44          | 38.290                      | 45  | 38.714                     |
| 45              | 45          | 37.262                      | 46  | 37.656                     |
| 46              | 46          | 36.245                      | 47  | 36.609                     |
| 47              | 47          | 35.239                      | 48  | 35.574                     |
| 48              | 48          | 34.243                      | 49  | 34.551                     |
| 49              | 49          | 33.260                      | 50  | 33.541                     |
| 50              | 50          | 32.289                      | 51  | 32.545                     |
| 51              | 51          | 31.331                      | 52  | 31.562                     |
| 52              | 52          | 30.386                      | 53  | 30.591                     |
| 53              | 53          | 29.452                      | 54  | 29.631                     |
| 54              | 54          | 28.529                      | 55  | 28.682                     |
| 55              | 55          | 27.617                      | 56  | 27.743                     |
| 56              | 56          | 26.714                      | 57  | 26.815                     |
| 57              | 57          | 25.822                      | 58  | 25.898                     |
| 58              | 58          | 24.940                      | 59  | 24.993                     |
| 59              | 59          | 24.070                      | 60  | 24.100                     |

+ Based on 2009 U.S. Life Tables for total population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table B-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
Accidents From October 1, 1992 through September 30, 1995

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 60              | 60          | 23.211                      | 61  | 23.219                     |
| 61              | 61          | 22.364                      | 62  | 22.350                     |
| 62              | 62          | 21.528                      | 63  | 21.494                     |
| 63              | 63          | 20.705                      | 64  | 20.650                     |
| 64              | 64          | 19.893                      | 65  | 19.819                     |
| 65              | 65          | 19.094                      | 66  | 19.004                     |
| 66              | 66          | 18.310                      | 67  | 18.204                     |
| 67              | 67          | 17.542                      | 68  | 17.421                     |
| 68              | 68          | 16.788                      | 69  | 16.652                     |
| 69              | 69          | 16.049                      | 70  | 15.896                     |
| 70              | 70          | 15.322                      | 71  | 15.153                     |
| 71              | 71          | 14.608                      | 72  | 14.427                     |
| 72              | 72          | 13.909                      | 73  | 13.715                     |
| 73              | 73          | 13.225                      | 74  | 13.022                     |
| 74              | 74          | 12.558                      | 75  | 12.347                     |
| 75              | 75          | 11.909                      | 76  | 11.688                     |
| 76              | 76          | 11.276                      | 77  | 11.046                     |
| 77              | 77          | 10.659                      | 78  | 10.423                     |
| 78              | 78          | 10.059                      | 79  | 9.820                      |
| 79              | 79          | 9.479                       | 80  | 9.238                      |
| 80              | 80          | 8.919                       | 81  | 8.674                      |
| 81              | 81          | 8.378                       | 82  | 8.129                      |
| 82              | 82          | 7.853                       | 83  | 7.606                      |
| 83              | 83          | 7.350                       | 84  | 7.106                      |
| 84              | 84          | 6.869                       | 85  | 6.627                      |
| 85              | 85          | 6.409                       | 86  | 6.179                      |
| 86              | 86          | 5.977                       | 87  | 5.756                      |
| 87              | 87          | 5.571                       | 88  | 5.359                      |
| 88              | 88          | 5.189                       | 89  | 4.987                      |
| 89              | 89          | 4.830                       | 90  | 4.638                      |

+ Based on 2009 U.S. Life Tables for total population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.



**Table B-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
Accidents From October 1, 1992 through September 30, 1995

| Age at Accident | Initial     |                             | 1st and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 90              | 90          | 4.495                       | 91  | 4.314                      |
| 91              | 91          | 4.183                       | 92  | 4.012                      |
| 92              | 92          | 3.892                       | 93  | 3.732                      |
| 93              | 93          | 3.622                       | 94  | 3.472                      |
| 94              | 94          | 3.373                       | 95  | 3.232                      |
| 95              | 95          | 3.142                       | 96  | 3.011                      |
| 96              | 96          | 2.929                       | 97  | 2.807                      |
| 97              | 97          | 2.732                       | 98  | 2.618                      |
| 98              | 98          | 2.550                       | 99  | 2.442                      |
| 99              | 99          | 2.381                       | 100                                       | 2.277                      |
| 100             | 100         | 2.222                       | 101                                       | 2.123                      |
| 101             | 101         | 2.073                       | 102                                       | 1.980                      |
| 102             | 102         | 1.935                       | 103                                       | 1.846                      |
| 103             | 103         | 1.805                       | 104                                       | 1.716                      |
| 104             | 104         | 1.680                       | 105                                       | 1.594                      |
| 105             | 105         | 1.562                       | 106                                       | 1.472                      |
| 106             | 106         | 1.445                       | 107                                       | 1.327                      |
| 107             | 107         | 1.304                       | 108                                       | 1.155                      |
| 108             | 108         | 1.138                       | 109                                       | 0.933                      |
| 109             | 109         | 0.924                       | 110                                       | 0.472                      |
| 110             | 110         | 0.472                       |   |                            |

+ Based on 2009 U.S. Life Tables for total population  
3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table C-1—Male  
Annuity Table +  
Permanent Total Benefits \***  
Accidents From October 1, 1995 through September 30, 2013

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 11              | 11          | 34.325                      | 12                          | 34.512                      | 13                          | 34.708                      | 14  | 34.912                     |
| 12              | 12          | 33.891                      | 13                          | 34.065                      | 14                          | 34.247                      | 15  | 34.439                     |
| 13              | 13          | 33.453                      | 14                          | 33.613                      | 15                          | 33.783                      | 16  | 33.961                     |
| 14              | 14          | 33.010                      | 15                          | 33.158                      | 16                          | 33.315                      | 17  | 33.480                     |
| 15              | 15          | 32.564                      | 16                          | 32.699                      | 17                          | 32.843                      | 18  | 32.996                     |
| 16              | 16          | 32.114                      | 17                          | 32.237                      | 18                          | 32.368                      | 19  | 32.508                     |
| 17              | 17          | 31.661                      | 18                          | 31.771                      | 19                          | 31.890                      | 20  | 32.018                     |
| 18              | 18          | 31.204                      | 19                          | 31.303                      | 20                          | 31.410                      | 21  | 31.525                     |
| 19              | 19          | 30.745                      | 20                          | 30.832                      | 21                          | 30.926                      | 22  | 31.027                     |
| 20              | 20          | 30.283                      | 21                          | 30.357                      | 22                          | 30.438                      | 23  | 30.525                     |
| 21              | 21          | 29.818                      | 22                          | 29.879                      | 23                          | 29.946                      | 24  | 30.016                     |
| 22              | 22          | 29.349                      | 23                          | 29.396                      | 24                          | 29.447                      | 25  | 29.500                     |
| 23              | 23          | 28.876                      | 24                          | 28.908                      | 25                          | 28.941                      | 26  | 28.976                     |
| 24              | 24          | 28.396                      | 25                          | 28.411                      | 26                          | 28.428                      | 27  | 28.445                     |
| 25              | 25          | 27.910                      | 26                          | 27.908                      | 27                          | 27.906                      | 28  | 27.905                     |
| 26              | 26          | 27.417                      | 27                          | 27.397                      | 28                          | 27.377                      | 29  | 27.358                     |
| 27              | 27          | 26.915                      | 28                          | 26.878                      | 29                          | 26.841                      | 30  | 26.803                     |
| 28              | 28          | 26.407                      | 29                          | 26.352                      | 30                          | 26.296                      | 31  | 26.240                     |
| 29              | 29          | 25.891                      | 30                          | 25.819                      | 31                          | 25.744                      | 32  | 25.668                     |
| 30              | 30          | 25.368                      | 31                          | 25.277                      | 32                          | 25.184                      | 33  | 25.089                     |
| 31              | 31          | 24.838                      | 32                          | 24.728                      | 33                          | 24.616                      | 34  | 24.501                     |
| 32              | 32          | 24.299                      | 33                          | 24.171                      | 34                          | 24.040                      | 35  | 23.904                     |
| 33              | 33          | 23.753                      | 34                          | 23.606                      | 35                          | 23.455                      | 36  | 23.299                     |
| 34              | 34          | 23.199                      | 35                          | 23.033                      | 36                          | 22.862                      | 37  | 22.686                     |
| 35              | 35          | 22.637                      | 36                          | 22.451                      | 37                          | 22.260                      | 38  | 22.064                     |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table C-1—Male  
Annuity Table +  
Permanent Total Benefits \***  
Accidents From October 1, 1995 through September 30, 2013

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 36              | 36          | 22.067                      | 37                          | 21.861                      | 38                          | 21.650                      | 39  | 21.433                     |
| 37              | 37          | 21.488                      | 38                          | 21.264                      | 39                          | 21.032                      | 40  | 20.794                     |
| 38              | 38          | 20.902                      | 39                          | 20.658                      | 40                          | 20.406                      | 41  | 20.147                     |
| 39              | 39          | 20.308                      | 40                          | 20.043                      | 41                          | 19.771                      | 42  | 19.491                     |
| 40              | 40          | 19.706                      | 41                          | 19.421                      | 42                          | 19.128                      | 43  | 18.827                     |
| 41              | 41          | 19.096                      | 42                          | 18.791                      | 43                          | 18.477                      | 44  | 18.155                     |
| 42              | 42          | 18.478                      | 43                          | 18.153                      | 44                          | 17.819                      | 45  | 17.476                     |
| 43              | 43          | 17.852                      | 44                          | 17.507                      | 45                          | 17.153                      | 46  | 16.789                     |
| 44              | 44          | 17.219                      | 45                          | 16.854                      | 46                          | 16.479                      | 47  | 16.095                     |
| 45              | 45          | 16.579                      | 46                          | 16.194                      | 47                          | 15.798                      | 48  | 15.393                     |
| 46              | 46          | 15.932                      | 47                          | 15.526                      | 48                          | 15.111                      | 49  | 14.685                     |
| 47              | 47          | 15.277                      | 48                          | 14.852                      | 49                          | 14.416                      | 50  | 13.970                     |
| 48              | 48          | 14.616                      | 49                          | 14.171                      | 50                          | 13.715                      | 51  | 13.247                     |
| 49              | 49          | 13.949                      | 50                          | 13.484                      | 51                          | 13.006                      | 52  | 12.516                     |
| 50              | 50          | 13.275                      | 51                          | 12.789                      | 52                          | 12.289                      | 53  | 11.776                     |
| 51              | 51          | 12.594                      | 52                          | 12.086                      | 53                          | 11.564                      | 54  | 11.027                     |
| 52              | 52          | 11.905                      | 53                          | 11.375                      | 54                          | 10.830                      | 55  | 10.269                     |
| 53              | 53          | 11.207                      | 54                          | 10.655                      | 55                          | 10.086                      | 56  | 9.500                      |
| 54              | 54          | 10.501                      | 55                          | 9.926                       | 56                          | 9.333                       | 57  | 8.721                      |
| 55              | 55          | 9.787                       | 56                          | 9.188                       | 57                          | 8.569                       | 58  | 7.929                      |
| 56              | 56          | 9.063                       | 57                          | 8.438                       | 58                          | 7.792                       | 59  | 7.123                      |
| 57              | 57          | 8.328                       | 58                          | 7.677                       | 59                          | 7.003                       | 60  | 6.303                      |
| 58              | 58          | 7.582                       | 59                          | 6.903                       | 60                          | 6.198                       | 61  | 5.466                      |
| 59              | 59          | 6.823                       | 60                          | 6.114                       | 61                          | 5.378                       | 62  | 4.611                      |
| 60              | 60          | 6.049                       | 61                          | 5.310                       | 62                          | 4.540                       | 63  | 3.737                      |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table C-1—Male  
Annuity Table +  
Permanent Total Benefits \***  
Accidents From October 1, 1995 through September 30, 2013

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 61              | 61          | 5.260                       | 62                          | 4.488                       | 63                          | 3.683                       | 64  | 2.841                      |
| 62              | 62          | 4.455                       | 63                          | 3.648                       | 64                          | 2.804                       | 65  | 1.921                      |
| 63              | 63          | 3.631                       | 64                          | 2.787                       | 65                          | 1.902                       | 66  | 0.975                      |
| 64              | 64          | 2.787                       | 65                          | 1.902                       | 66                          | 0.975                       |   |                            |
| 65              | 65          | 1.902                       | 66                          | 0.975                       |                             |                             |   |                            |
| 66              | 66          | 0.975                       |                             |                             |                             |                             |   |                            |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Table C-2—Female

**Annuity Table +  
Permanent Total Benefits \***

**Accidents From October 1, 1995 through September 30, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 11              | 11          | 34.976                      | 12                          | 35.186                      | 13                          | 35.404                      | 14  | 35.630                     |
| 12              | 12          | 34.552                      | 13                          | 34.748                      | 14                          | 34.951                      | 15  | 35.163                     |
| 13              | 13          | 34.122                      | 14                          | 34.304                      | 15                          | 34.492                      | 16  | 34.689                     |
| 14              | 14          | 33.687                      | 15                          | 33.854                      | 16                          | 34.028                      | 17  | 34.210                     |
| 15              | 15          | 33.246                      | 16                          | 33.399                      | 17                          | 33.558                      | 18  | 33.725                     |
| 16              | 16          | 32.800                      | 17                          | 32.938                      | 18                          | 33.083                      | 19  | 33.233                     |
| 17              | 17          | 32.348                      | 18                          | 32.472                      | 19                          | 32.601                      | 20  | 32.736                     |
| 18              | 18          | 31.891                      | 19                          | 32.000                      | 20                          | 32.113                      | 21  | 32.232                     |
| 19              | 19          | 31.428                      | 20                          | 31.522                      | 21                          | 31.620                      | 22  | 31.722                     |
| 20              | 20          | 30.959                      | 21                          | 31.038                      | 22                          | 31.120                      | 23  | 31.205                     |
| 21              | 21          | 30.485                      | 22                          | 30.547                      | 23                          | 30.613                      | 24  | 30.682                     |
| 22              | 22          | 30.004                      | 23                          | 30.050                      | 24                          | 30.099                      | 25  | 30.151                     |
| 23              | 23          | 29.517                      | 24                          | 29.547                      | 25                          | 29.579                      | 26  | 29.612                     |
| 24              | 24          | 29.023                      | 25                          | 29.037                      | 26                          | 29.051                      | 27  | 29.067                     |
| 25              | 25          | 28.523                      | 26                          | 28.519                      | 27                          | 28.516                      | 28  | 28.514                     |
| 26              | 26          | 28.016                      | 27                          | 27.995                      | 28                          | 27.974                      | 29  | 27.953                     |
| 27              | 27          | 27.502                      | 28                          | 27.463                      | 29                          | 27.424                      | 30  | 27.385                     |
| 28              | 28          | 26.981                      | 29                          | 26.924                      | 30                          | 26.867                      | 31  | 26.808                     |
| 29              | 29          | 26.452                      | 30                          | 26.378                      | 31                          | 26.302                      | 32  | 26.224                     |
| 30              | 30          | 25.917                      | 31                          | 25.824                      | 32                          | 25.729                      | 33  | 25.632                     |
| 31              | 31          | 25.374                      | 32                          | 25.263                      | 33                          | 25.149                      | 34  | 25.033                     |
| 32              | 32          | 24.823                      | 33                          | 24.694                      | 34                          | 24.561                      | 35  | 24.425                     |
| 33              | 33          | 24.266                      | 34                          | 24.117                      | 35                          | 23.965                      | 36  | 23.809                     |
| 34              | 34          | 23.700                      | 35                          | 23.533                      | 36                          | 23.361                      | 37  | 23.185                     |
| 35              | 35          | 23.127                      | 36                          | 22.941                      | 37                          | 22.750                      | 38  | 22.554                     |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table C-2—Female  
Annuity Table +  
Permanent Total Benefits \***  
**Accidents From October 1, 1995 through September 30, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 36              | 36          | 22.547                      | 37                          | 22.342                      | 38                          | 22.131                      | 39  | 21.914                     |
| 37              | 37          | 21.960                      | 38                          | 21.735                      | 39                          | 21.504                      | 40  | 21.266                     |
| 38              | 38          | 21.364                      | 39                          | 21.120                      | 40                          | 20.869                      | 41  | 20.610                     |
| 39              | 39          | 20.762                      | 40                          | 20.497                      | 41                          | 20.225                      | 42  | 19.946                     |
| 40              | 40          | 20.151                      | 41                          | 19.867                      | 42                          | 19.574                      | 43  | 19.273                     |
| 41              | 41          | 19.533                      | 42                          | 19.228                      | 43                          | 18.914                      | 44  | 18.591                     |
| 42              | 42          | 18.907                      | 43                          | 18.581                      | 44                          | 18.246                      | 45  | 17.901                     |
| 43              | 43          | 18.272                      | 44                          | 17.926                      | 45                          | 17.569                      | 46  | 17.203                     |
| 44              | 44          | 17.630                      | 45                          | 17.263                      | 46                          | 16.884                      | 47  | 16.495                     |
| 45              | 45          | 16.980                      | 46                          | 16.591                      | 47                          | 16.191                      | 48  | 15.779                     |
| 46              | 46          | 16.322                      | 47                          | 15.911                      | 48                          | 15.489                      | 49  | 15.055                     |
| 47              | 47          | 15.655                      | 48                          | 15.223                      | 49                          | 14.779                      | 50  | 14.323                     |
| 48              | 48          | 14.980                      | 49                          | 14.527                      | 50                          | 14.061                      | 51  | 13.581                     |
| 49              | 49          | 14.298                      | 50                          | 13.823                      | 51                          | 13.334                      | 52  | 12.830                     |
| 50              | 50          | 13.608                      | 51                          | 13.110                      | 52                          | 12.598                      | 53  | 12.069                     |
| 51              | 51          | 12.909                      | 52                          | 12.388                      | 53                          | 11.851                      | 54  | 11.297                     |
| 52              | 52          | 12.201                      | 53                          | 11.657                      | 54                          | 11.095                      | 55  | 10.515                     |
| 53              | 53          | 11.484                      | 54                          | 10.915                      | 55                          | 10.328                      | 56  | 9.721                      |
| 54              | 54          | 10.757                      | 55                          | 10.163                      | 56                          | 9.549                       | 57  | 8.915                      |
| 55              | 55          | 10.019                      | 56                          | 9.400                       | 57                          | 8.759                       | 58  | 8.096                      |
| 56              | 56          | 9.271                       | 57                          | 8.625                       | 58                          | 7.956                       | 59  | 7.263                      |
| 57              | 57          | 8.511                       | 58                          | 7.838                       | 59                          | 7.140                       | 60  | 6.416                      |
| 58              | 58          | 7.740                       | 59                          | 7.038                       | 60                          | 6.309                       | 61  | 5.554                      |
| 59              | 59          | 6.955                       | 60                          | 6.223                       | 61                          | 5.464                       | 62  | 4.675                      |
| 60              | 60          | 6.157                       | 61                          | 5.394                       | 62                          | 4.603                       | 63  | 3.780                      |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table C-2—Female  
Annuity Table +  
Permanent Total Benefits \***  
**Accidents From October 1, 1995 through September 30, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 61              | 61          | 5.344                       | 62                          | 4.550                       | 63                          | 3.725                       | 64  | 2.866                      |
| 62              | 62          | 4.516                       | 63                          | 3.689                       | 64                          | 2.829                       | 65  | 1.932                      |
| 63              | 63          | 3.672                       | 64                          | 2.811                       | 65                          | 1.914                       | 66  | 0.978                      |
| 64              | 64          | 2.811                       | 65                          | 1.914                       | 66                          | 0.978                       |   |                            |
| 65              | 65          | 1.914                       | 66                          | 0.978                       |                             |                             |   |                            |
| 66              | 66          | 0.978                       |                             |                             |                             |                             |   |                            |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table C-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
Accidents From October 1, 1995 through September 30, 2013

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 0               | 0           | 43.141                      | 1                           | 43.893                      | 2                           | 44.428                      | 3   | 44.977                     |
| 1               | 1           | 43.088                      | 2                           | 43.595                      | 3                           | 44.115                      | 4   | 44.650                     |
| 2               | 2           | 42.796                      | 3                           | 43.288                      | 4                           | 43.793                      | 5   | 44.316                     |
| 3               | 3           | 42.495                      | 4                           | 42.973                      | 5                           | 43.466                      | 6   | 43.977                     |
| 4               | 4           | 42.186                      | 5                           | 42.652                      | 6                           | 43.134                      | 7   | 43.631                     |
| 5               | 5           | 41.871                      | 6                           | 42.326                      | 7                           | 42.795                      | 8   | 43.281                     |
| 6               | 6           | 41.552                      | 7                           | 41.994                      | 8                           | 42.451                      | 9   | 42.924                     |
| 7               | 7           | 41.226                      | 8                           | 41.657                      | 9                           | 42.102                      | 10  | 42.562                     |
| 8               | 8           | 40.896                      | 9                           | 41.314                      | 10                          | 41.747                      | 11  | 42.194                     |
| 9               | 9           | 40.560                      | 10                          | 40.966                      | 11                          | 41.386                      | 12  | 41.821                     |
| 10              | 10          | 40.219                      | 11                          | 40.613                      | 12                          | 41.021                      | 13  | 41.444                     |
| 11              | 11          | 39.872                      | 12                          | 40.254                      | 13                          | 40.651                      | 14  | 41.063                     |
| 12              | 12          | 39.521                      | 13                          | 39.891                      | 14                          | 40.277                      | 15  | 40.679                     |
| 13              | 13          | 39.165                      | 14                          | 39.525                      | 15                          | 39.901                      | 16  | 40.292                     |
| 14              | 14          | 38.806                      | 15                          | 39.156                      | 16                          | 39.521                      | 17  | 39.902                     |
| 15              | 15          | 38.444                      | 16                          | 38.784                      | 17                          | 39.139                      | 18  | 39.509                     |
| 16              | 16          | 38.079                      | 17                          | 38.409                      | 18                          | 38.753                      | 19  | 39.114                     |
| 17              | 17          | 37.712                      | 18                          | 38.031                      | 19                          | 38.366                      | 20  | 38.716                     |
| 18              | 18          | 37.342                      | 19                          | 37.652                      | 20                          | 37.976                      | 21  | 38.315                     |
| 19              | 19          | 36.969                      | 20                          | 37.269                      | 21                          | 37.583                      | 22  | 37.912                     |
| 20              | 20          | 36.594                      | 21                          | 36.884                      | 22                          | 37.188                      | 23  | 37.505                     |
| 21              | 21          | 36.217                      | 22                          | 36.497                      | 23                          | 36.789                      | 24  | 37.093                     |
| 22              | 22          | 35.837                      | 23                          | 36.105                      | 24                          | 36.385                      | 25  | 36.675                     |
| 23              | 23          | 35.453                      | 24                          | 35.709                      | 25                          | 35.975                      | 26  | 36.252                     |
| 24              | 24          | 35.065                      | 25                          | 35.308                      | 26                          | 35.560                      | 27  | 35.822                     |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.



**Table C-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
Accidents From October 1, 1995 through September 30, 2013

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 25              | 25          | 34.671                      | 26                          | 34.901                      | 27                          | 35.139                      | 28  | 35.388                     |
| 26              | 26          | 34.272                      | 27                          | 34.488                      | 28                          | 34.713                      | 29  | 34.947                     |
| 27              | 27          | 33.868                      | 28                          | 34.070                      | 29                          | 34.281                      | 30  | 34.500                     |
| 28              | 28          | 33.458                      | 29                          | 33.647                      | 30                          | 33.843                      | 31  | 34.048                     |
| 29              | 29          | 33.043                      | 30                          | 33.217                      | 31                          | 33.400                      | 32  | 33.590                     |
| 30              | 30          | 32.622                      | 31                          | 32.783                      | 32                          | 32.951                      | 33  | 33.126                     |
| 31              | 31          | 32.196                      | 32                          | 32.342                      | 33                          | 32.496                      | 34  | 32.656                     |
| 32              | 32          | 31.764                      | 33                          | 31.896                      | 34                          | 32.035                      | 35  | 32.180                     |
| 33              | 33          | 31.327                      | 34                          | 31.444                      | 35                          | 31.568                      | 36  | 31.698                     |
| 34              | 34          | 30.884                      | 35                          | 30.987                      | 36                          | 31.096                      | 37  | 31.211                     |
| 35              | 35          | 30.435                      | 36                          | 30.524                      | 37                          | 30.618                      | 38  | 30.718                     |
| 36              | 36          | 29.981                      | 37                          | 30.056                      | 38                          | 30.135                      | 39  | 30.220                     |
| 37              | 37          | 29.522                      | 38                          | 29.582                      | 39                          | 29.647                      | 40  | 29.717                     |
| 38              | 38          | 29.058                      | 39                          | 29.103                      | 40                          | 29.153                      | 41  | 29.208                     |
| 39              | 39          | 28.588                      | 40                          | 28.619                      | 41                          | 28.654                      | 42  | 28.694                     |
| 40              | 40          | 28.114                      | 41                          | 28.130                      | 42                          | 28.151                      | 43  | 28.176                     |
| 41              | 41          | 27.635                      | 42                          | 27.637                      | 43                          | 27.643                      | 44  | 27.654                     |
| 42              | 42          | 27.151                      | 43                          | 27.139                      | 44                          | 27.131                      | 45  | 27.128                     |
| 43              | 43          | 26.662                      | 44                          | 26.637                      | 45                          | 26.615                      | 46  | 26.598                     |
| 44              | 44          | 26.170                      | 45                          | 26.131                      | 46                          | 26.096                      | 47  | 26.066                     |
| 45              | 45          | 25.675                      | 46                          | 25.622                      | 47                          | 25.574                      | 48  | 25.531                     |
| 46              | 46          | 25.175                      | 47                          | 25.110                      | 48                          | 25.050                      | 49  | 24.996                     |
| 47              | 47          | 24.674                      | 48                          | 24.597                      | 49                          | 24.525                      | 50  | 24.459                     |
| 48              | 48          | 24.170                      | 49                          | 24.082                      | 50                          | 23.999                      | 51  | 23.922                     |
| 49              | 49          | 23.665                      | 50                          | 23.566                      | 51                          | 23.472                      | 52  | 23.383                     |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table C-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
Accidents From October 1, 1995 through September 30, 2013

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 50              | 50          | 23.160                      | 51                          | 23.050                      | 52                          | 22.944                      | 53  | 22.843                     |
| 51              | 51          | 22.653                      | 52                          | 22.532                      | 53                          | 22.414                      | 54  | 22.302                     |
| 52              | 52          | 22.145                      | 53                          | 22.013                      | 54                          | 21.884                      | 55  | 21.761                     |
| 53              | 53          | 21.636                      | 54                          | 21.493                      | 55                          | 21.353                      | 56  | 21.219                     |
| 54              | 54          | 21.127                      | 55                          | 20.972                      | 56                          | 20.823                      | 57  | 20.677                     |
| 55              | 55          | 20.617                      | 56                          | 20.452                      | 57                          | 20.291                      | 58  | 20.135                     |
| 56              | 56          | 20.106                      | 57                          | 19.931                      | 58                          | 19.759                      | 59  | 19.590                     |
| 57              | 57          | 19.595                      | 58                          | 19.409                      | 59                          | 19.225                      | 60  | 19.045                     |
| 58              | 58          | 19.084                      | 59                          | 18.886                      | 60                          | 18.690                      | 61  | 18.497                     |
| 59              | 59          | 18.571                      | 60                          | 18.361                      | 61                          | 18.154                      | 62  | 17.949                     |
| 60              | 60          | 18.057                      | 61                          | 17.836                      | 62                          | 17.617                      | 63  | 17.400                     |
| 61              | 61          | 17.541                      | 62                          | 17.309                      | 63                          | 17.078                      | 64  | 16.849                     |
| 62              | 62          | 17.024                      | 63                          | 16.781                      | 64                          | 16.538                      | 65  | 16.297                     |
| 63              | 63          | 16.507                      | 64                          | 16.251                      | 65                          | 15.996                      | 66  | 15.742                     |
| 64              | 64          | 15.987                      | 65                          | 15.720                      | 66                          | 15.453                      | 67  | 15.186                     |
| 65              | 65          | 15.467                      | 66                          | 15.187                      | 67                          | 14.908                      | 68  | 14.630                     |
| 66              | 66          | 14.944                      | 67                          | 14.653                      | 68                          | 14.362                      | 69  | 14.075                     |
| 67              | 67          | 14.420                      | 68                          | 14.118                      | 69                          | 13.818                      | 70  | 13.523                     |
| 68              | 68          | 13.896                      | 69                          | 13.584                      | 70                          | 13.277                      | 71  | 12.976                     |
| 69              | 69          | 13.372                      | 70                          | 13.054                      | 71                          | 12.741                      | 72  | 12.435                     |
| 70              | 70          | 12.852                      | 71                          | 12.528                      | 72                          | 12.211                      | 73  | 11.900                     |
| 71              | 71          | 12.337                      | 72                          | 12.008                      | 73                          | 11.686                      | 74  | 11.371                     |
| 72              | 72          | 11.827                      | 73                          | 11.494                      | 74                          | 11.167                      | 75  | 10.847                     |
| 73              | 73          | 11.322                      | 74                          | 10.985                      | 75                          | 10.654                      | 76  | 10.328                     |
| 74              | 74          | 10.823                      | 75                          | 10.481                      | 76                          | 10.145                      | 77  | 9.816                      |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table C-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
**Accidents From October 1, 1995 through September 30, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 75              | 75          | 10.329                      | 76                          | 9.983                       | 77                          | 9.643                       | 78  | 9.313                      |
| 76              | 76          | 9.840                       | 77                          | 9.490                       | 78                          | 9.150                       | 79  | 8.821                      |
| 77              | 77          | 9.357                       | 78                          | 9.007                       | 79                          | 8.667                       | 80  | 8.341                      |
| 78              | 78          | 8.882                       | 79                          | 8.533                       | 80                          | 8.196                       | 81  | 7.875                      |
| 79              | 79          | 8.418                       | 80                          | 8.072                       | 81                          | 7.739                       | 82  | 7.421                      |
| 80              | 80          | 7.965                       | 81                          | 7.623                       | 82                          | 7.294                       | 83  | 6.979                      |
| 81              | 81          | 7.525                       | 82                          | 7.186                       | 83                          | 6.860                       | 84  | 6.552                      |
| 82              | 82          | 7.096                       | 83                          | 6.761                       | 84                          | 6.442                       | 85  | 6.141                      |
| 83              | 83          | 6.679                       | 84                          | 6.351                       | 85                          | 6.039                       | 86  | 5.746                      |
| 84              | 84          | 6.276                       | 85                          | 5.956                       | 86                          | 5.652                       | 87  | 5.370                      |
| 85              | 85          | 5.888                       | 86                          | 5.575                       | 87                          | 5.283                       | 88  | 5.015                      |
| 86              | 86          | 5.514                       | 87                          | 5.214                       | 88                          | 4.934                       | 89  | 4.679                      |
| 87              | 87          | 5.159                       | 88                          | 4.871                       | 89                          | 4.605                       | 90  | 4.363                      |
| 88              | 88          | 4.822                       | 89                          | 4.548                       | 90                          | 4.295                       | 91  | 4.066                      |
| 89              | 89          | 4.504                       | 90                          | 4.243                       | 91                          | 4.004                       | 92  | 3.789                      |
| 90              | 90          | 4.205                       | 91                          | 3.958                       | 92                          | 3.732                       | 93  | 3.530                      |
| 91              | 91          | 3.924                       | 92                          | 3.691                       | 93                          | 3.478                       | 94  | 3.290                      |
| 92              | 92          | 3.661                       | 93                          | 3.441                       | 94                          | 3.243                       | 95  | 3.067                      |
| 93              | 93          | 3.415                       | 94                          | 3.210                       | 95                          | 3.024                       | 96  | 2.860                      |
| 94              | 94          | 3.187                       | 95                          | 2.994                       | 96                          | 2.821                       | 97  | 2.669                      |
| 95              | 95          | 2.975                       | 96                          | 2.795                       | 97                          | 2.634                       | 98  | 2.492                      |
| 96              | 96          | 2.778                       | 97                          | 2.611                       | 98                          | 2.460                       | 99  | 2.327                      |
| 97              | 97          | 2.596                       | 98                          | 2.439                       | 99                          | 2.297                       | 100                                       | 2.171                      |
| 98              | 98          | 2.427                       | 99                          | 2.280                       | 100                         | 2.144                       | 101                                       | 2.025                      |
| 99              | 99          | 2.269                       | 100                         | 2.129                       | 101                         | 2.002                       | 102                                       | 1.889                      |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table C-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \***  
Accidents From October 1, 1995 through September 30, 2013

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd Anniversary of Accident |                             | 3rd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 4 Years | Current Age                 | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 100             | 100         | 2.120                       | 101                         | 1.988                       | 102                         | 1.868                       | 103                                       | 1.761                      |
| 101             | 101         | 1.981                       | 102                         | 1.856                       | 103                         | 1.742                       | 104                                       | 1.641                      |
| 102             | 102         | 1.850                       | 103                         | 1.732                       | 104                         | 1.624                       | 105                                       | 1.530                      |
| 103             | 103         | 1.727                       | 104                         | 1.616                       | 105                         | 1.514                       | 106                                       | 1.419                      |
| 104             | 104         | 1.612                       | 105                         | 1.507                       | 106                         | 1.406                       | 107                                       | 1.304                      |
| 105             | 105         | 1.504                       | 106                         | 1.400                       | 107                         | 1.293                       | 108                                       | 1.154                      |
| 106             | 106         | 1.398                       | 107                         | 1.289                       | 108                         | 1.146                       | 109                                       | 0.901                      |
| 107             | 107         | 1.288                       | 108                         | 1.144                       | 109                         | 0.897                       | 110                                       | 0.482                      |
| 108             | 108         | 1.144                       | 109                         | 0.897                       | 110                         | 0.482                       |   |                            |
| 109             | 109         | 0.897                       | 110                         | 0.482                       |                             |                             |   |                            |
| 110             | 110         | 0.482                       |                             |                             |                             |                             |   |                            |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table D-1—Male  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 2013 through September 30, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 11              | 11          | 43.413                      | 12                          | 43.920                      | 13  | 44.446                     |
| 12              | 12          | 42.697                      | 13                          | 43.180                      | 14  | 43.683                     |
| 13              | 13          | 41.979                      | 14                          | 42.440                      | 15  | 42.921                     |
| 14              | 14          | 41.260                      | 15                          | 41.699                      | 16  | 42.158                     |
| 15              | 15          | 40.541                      | 16                          | 40.959                      | 17  | 41.396                     |
| 16              | 16          | 39.822                      | 17                          | 40.219                      | 18  | 40.634                     |
| 17              | 17          | 39.104                      | 18                          | 39.479                      | 19  | 39.874                     |
| 18              | 18          | 38.386                      | 19                          | 38.741                      | 20  | 39.115                     |
| 19              | 19          | 37.669                      | 20                          | 38.005                      | 21  | 38.358                     |
| 20              | 20          | 36.954                      | 21                          | 37.269                      | 22  | 37.600                     |
| 21              | 21          | 36.240                      | 22                          | 36.534                      | 23  | 36.842                     |
| 22              | 22          | 35.526                      | 23                          | 35.797                      | 24  | 36.081                     |
| 23              | 23          | 34.811                      | 24                          | 35.058                      | 25  | 35.316                     |
| 24              | 24          | 34.093                      | 25                          | 34.316                      | 26  | 34.547                     |
| 25              | 25          | 33.372                      | 26                          | 33.569                      | 27  | 33.773                     |
| 26              | 26          | 32.647                      | 27                          | 32.818                      | 28  | 32.996                     |
| 27              | 27          | 31.919                      | 28                          | 32.064                      | 29  | 32.215                     |
| 28              | 28          | 31.186                      | 29                          | 31.306                      | 30  | 31.431                     |
| 29              | 29          | 30.450                      | 30                          | 30.544                      | 31  | 30.642                     |
| 30              | 30          | 29.710                      | 31                          | 29.779                      | 32  | 29.850                     |
| 31              | 31          | 28.967                      | 32                          | 29.009                      | 33  | 29.054                     |
| 32              | 32          | 28.221                      | 33                          | 28.236                      | 34  | 28.254                     |
| 33              | 33          | 27.470                      | 34                          | 27.460                      | 35  | 27.450                     |
| 34              | 34          | 26.716                      | 35                          | 26.679                      | 36  | 26.642                     |
| 35              | 35          | 25.958                      | 36                          | 25.894                      | 37  | 25.830                     |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table D-1—Male  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 2013 through September 30, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 36              | 36          | 25.196                      | 37                          | 25.106                      | 38  | 25.015                     |
| 37              | 37          | 24.431                      | 38                          | 24.315                      | 39  | 24.196                     |
| 38              | 38          | 23.663                      | 39                          | 23.520                      | 40  | 23.375                     |
| 39              | 39          | 22.891                      | 40                          | 22.722                      | 41  | 22.550                     |
| 40              | 40          | 22.117                      | 41                          | 21.921                      | 42  | 21.722                     |
| 41              | 41          | 21.339                      | 42                          | 21.118                      | 43  | 20.891                     |
| 42              | 42          | 20.559                      | 43                          | 20.312                      | 44  | 20.059                     |
| 43              | 43          | 19.776                      | 44                          | 19.503                      | 45  | 19.225                     |
| 44              | 44          | 18.991                      | 45                          | 18.693                      | 46  | 18.389                     |
| 45              | 45          | 18.205                      | 46                          | 17.882                      | 47  | 17.551                     |
| 46              | 46          | 17.417                      | 47                          | 17.069                      | 48  | 16.713                     |
| 47              | 47          | 16.628                      | 48                          | 16.255                      | 49  | 15.874                     |
| 48              | 48          | 15.837                      | 49                          | 15.440                      | 50  | 15.034                     |
| 49              | 49          | 15.046                      | 50                          | 14.625                      | 51  | 14.193                     |
| 50              | 50          | 14.255                      | 51                          | 13.809                      | 52  | 13.351                     |
| 51              | 51          | 13.462                      | 52                          | 12.990                      | 53  | 12.505                     |
| 52              | 52          | 12.668                      | 53                          | 12.170                      | 54  | 11.658                     |
| 53              | 53          | 11.871                      | 54                          | 11.347                      | 55  | 10.807                     |
| 54              | 54          | 11.072                      | 55                          | 10.521                      | 56  | 9.954                      |
| 55              | 55          | 10.271                      | 56                          | 9.692                       | 57  | 9.096                      |
| 56              | 56          | 9.466                       | 57                          | 8.859                       | 58  | 8.232                      |
| 57              | 57          | 8.657                       | 58                          | 8.021                       | 59  | 7.362                      |
| 58              | 58          | 7.843                       | 59                          | 7.176                       | 60  | 6.484                      |
| 59              | 59          | 7.023                       | 60                          | 6.323                       | 61  | 5.597                      |
| 60              | 60          | 6.195                       | 61                          | 5.462                       | 62  | 4.700                      |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table D-1—Male  
Annuity Table +  
Permanent Total Benefits  
Accidents From October 1, 2013 through September 30, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 61              | 61          | 5.359                       | 62                          | 4.591                       | 63  | 3.791                      |
| 62              | 62          | 4.513                       | 63                          | 3.709                       | 64  | 2.868                      |
| 63              | 63          | 3.656                       | 64                          | 2.813                       | 65  | 1.930                      |
| 64              | 64          | 2.787                       | 65                          | 1.902                       | 66  | 0.975                      |
| 65              | 65          | 1.902                       | 66                          | 0.975                       |   |                            |
| 66              | 66          | 0.975                       |                             |                             |   |                            |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table D-2—Female  
Annuity Table +  
Permanent Total Benefits \*  
Accidents From October 1, 2013 through September 30, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 11              | 11          | 44.378                      | 12                          | 44.918                      | 13  | 45.478                     |
| 12              | 12          | 43.666                      | 13                          | 44.182                      | 14  | 44.717                     |
| 13              | 13          | 42.951                      | 14                          | 43.443                      | 15  | 43.953                     |
| 14              | 14          | 42.234                      | 15                          | 42.701                      | 16  | 43.187                     |
| 15              | 15          | 41.514                      | 16                          | 41.958                      | 17  | 42.419                     |
| 16              | 16          | 40.792                      | 17                          | 41.212                      | 18  | 41.648                     |
| 17              | 17          | 40.068                      | 18                          | 40.464                      | 19  | 40.875                     |
| 18              | 18          | 39.341                      | 19                          | 39.713                      | 20  | 40.100                     |
| 19              | 19          | 38.613                      | 20                          | 38.960                      | 21  | 39.322                     |
| 20              | 20          | 37.882                      | 21                          | 38.205                      | 22  | 38.541                     |
| 21              | 21          | 37.149                      | 22                          | 37.447                      | 23  | 37.757                     |
| 22              | 22          | 36.413                      | 23                          | 36.686                      | 24  | 36.970                     |
| 23              | 23          | 35.674                      | 24                          | 35.922                      | 25  | 36.180                     |
| 24              | 24          | 34.932                      | 25                          | 35.155                      | 26  | 35.387                     |
| 25              | 25          | 34.188                      | 26                          | 34.385                      | 27  | 34.591                     |
| 26              | 26          | 33.440                      | 27                          | 33.612                      | 28  | 33.791                     |
| 27              | 27          | 32.689                      | 28                          | 32.835                      | 29  | 32.987                     |
| 28              | 28          | 31.935                      | 29                          | 32.055                      | 30  | 32.181                     |
| 29              | 29          | 31.178                      | 30                          | 31.272                      | 31  | 31.371                     |
| 30              | 30          | 30.418                      | 31                          | 30.486                      | 32  | 30.558                     |
| 31              | 31          | 29.654                      | 32                          | 29.696                      | 33  | 29.741                     |
| 32              | 32          | 28.888                      | 33                          | 28.904                      | 34  | 28.922                     |
| 33              | 33          | 28.118                      | 34                          | 28.108                      | 35  | 28.099                     |
| 34              | 34          | 27.345                      | 35                          | 27.309                      | 36  | 27.273                     |
| 35              | 35          | 26.570                      | 36                          | 26.508                      | 37  | 26.445                     |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)



**Table D-2—Female  
Annuity Table +  
Permanent Total Benefits \*  
Accidents From October 1, 2013 through September 30, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 36              | 36          | 25.792                      | 37                          | 25.703                      | 38  | 25.614                     |
| 37              | 37          | 25.011                      | 38                          | 24.896                      | 39  | 24.780                     |
| 38              | 38          | 24.227                      | 39                          | 24.087                      | 40  | 23.943                     |
| 39              | 39          | 23.441                      | 40                          | 23.274                      | 41  | 23.103                     |
| 40              | 40          | 22.653                      | 41                          | 22.459                      | 42  | 22.261                     |
| 41              | 41          | 21.861                      | 42                          | 21.641                      | 43  | 21.416                     |
| 42              | 42          | 21.067                      | 43                          | 20.821                      | 44  | 20.568                     |
| 43              | 43          | 20.270                      | 44                          | 19.997                      | 45  | 19.717                     |
| 44              | 44          | 19.471                      | 45                          | 19.172                      | 46  | 18.864                     |
| 45              | 45          | 18.669                      | 46                          | 18.343                      | 47  | 18.008                     |
| 46              | 46          | 17.865                      | 47                          | 17.512                      | 48  | 17.150                     |
| 47              | 47          | 17.058                      | 48                          | 16.679                      | 49  | 16.290                     |
| 48              | 48          | 16.250                      | 49                          | 15.844                      | 50  | 15.428                     |
| 49              | 49          | 15.439                      | 50                          | 15.008                      | 51  | 14.564                     |
| 50              | 50          | 14.627                      | 51                          | 14.168                      | 52  | 13.697                     |
| 51              | 51          | 13.812                      | 52                          | 13.326                      | 53  | 12.826                     |
| 52              | 52          | 12.994                      | 53                          | 12.481                      | 54  | 11.951                     |
| 53              | 53          | 12.173                      | 54                          | 11.632                      | 55  | 11.073                     |
| 54              | 54          | 11.349                      | 55                          | 10.779                      | 56  | 10.190                     |
| 55              | 55          | 10.521                      | 56                          | 9.921                       | 57  | 9.302                      |
| 56              | 56          | 9.688                       | 57                          | 9.059                       | 58  | 8.408                      |
| 57              | 57          | 8.851                       | 58                          | 8.192                       | 59  | 7.509                      |
| 58              | 58          | 8.009                       | 59                          | 7.318                       | 60  | 6.602                      |
| 59              | 59          | 7.161                       | 60                          | 6.438                       | 61  | 5.688                      |
| 60              | 60          | 6.307                       | 61                          | 5.551                       | 62  | 4.766                      |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table D-2—Female  
Annuity Table +  
Permanent Total Benefits \*  
Accidents From October 1, 2013 through September 30, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 61              | 61          | 5.445                       | 62                          | 4.655                       | 63  | 3.834                      |
| 62              | 62          | 4.576                       | 63                          | 3.751                       | 64  | 2.894                      |
| 63              | 63          | 3.698                       | 64                          | 2.838                       | 65  | 1.942                      |
| 64              | 64          | 2.811                       | 65                          | 1.914                       | 66  | 0.978                      |
| 65              | 65          | 1.914                       | 66                          | 0.978                       |   |                            |
| 66              | 66          | 0.978                       |                             |                             |   |                            |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Table D-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \*  
Accidents On or After October 1, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 0               | 0           | 60.550                      | 1                           | 62.016                      | 2   | 63.193                     |
| 1               | 1           | 60.266                      | 2                           | 61.381                      | 3   | 62.528                     |
| 2               | 2           | 59.650                      | 3                           | 60.735                      | 4   | 61.855                     |
| 3               | 3           | 59.022                      | 4                           | 60.082                      | 5   | 61.177                     |
| 4               | 4           | 58.388                      | 5                           | 59.424                      | 6   | 60.495                     |
| 5               | 5           | 57.750                      | 6                           | 58.762                      | 7   | 59.809                     |
| 6               | 6           | 57.107                      | 7                           | 58.095                      | 8   | 59.118                     |
| 7               | 7           | 56.460                      | 8                           | 57.425                      | 9   | 58.423                     |
| 8               | 8           | 55.809                      | 9                           | 56.750                      | 10  | 57.725                     |
| 9               | 9           | 55.154                      | 10                          | 56.072                      | 11  | 57.022                     |
| 10              | 10          | 54.495                      | 11                          | 55.390                      | 12  | 56.317                     |
| 11              | 11          | 53.833                      | 12                          | 54.705                      | 13  | 55.609                     |
| 12              | 12          | 53.168                      | 13                          | 54.018                      | 14  | 54.901                     |
| 13              | 13          | 52.501                      | 14                          | 53.330                      | 15  | 54.192                     |
| 14              | 14          | 51.833                      | 15                          | 52.642                      | 16  | 53.483                     |
| 15              | 15          | 51.165                      | 16                          | 51.954                      | 17  | 52.775                     |
| 16              | 16          | 50.497                      | 17                          | 51.266                      | 18  | 52.066                     |
| 17              | 17          | 49.829                      | 18                          | 50.579                      | 19  | 51.359                     |
| 18              | 18          | 49.162                      | 19                          | 49.892                      | 20  | 50.653                     |
| 19              | 19          | 48.495                      | 20                          | 49.206                      | 21  | 49.947                     |
| 20              | 20          | 47.829                      | 21                          | 48.521                      | 22  | 49.241                     |
| 21              | 21          | 47.164                      | 22                          | 47.835                      | 23  | 48.534                     |
| 22              | 22          | 46.498                      | 23                          | 47.149                      | 24  | 47.826                     |
| 23              | 23          | 45.832                      | 24                          | 46.461                      | 25  | 47.114                     |
| 24              | 24          | 45.164                      | 25                          | 45.770                      | 26  | 46.399                     |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table D-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \*  
Accidents On or After October 1, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 25              | 25          | 44.493                      | 26                          | 45.076                      | 27  | 45.681                     |
| 26              | 26          | 43.820                      | 27                          | 44.379                      | 28  | 44.961                     |
| 27              | 27          | 43.143                      | 28                          | 43.680                      | 29  | 44.237                     |
| 28              | 28          | 42.464                      | 29                          | 42.977                      | 30  | 43.511                     |
| 29              | 29          | 41.782                      | 30                          | 42.272                      | 31  | 42.781                     |
| 30              | 30          | 41.097                      | 31                          | 41.564                      | 32  | 42.049                     |
| 31              | 31          | 40.410                      | 32                          | 40.853                      | 33  | 41.315                     |
| 32              | 32          | 39.720                      | 33                          | 40.140                      | 34  | 40.577                     |
| 33              | 33          | 39.027                      | 34                          | 39.424                      | 35  | 39.837                     |
| 34              | 34          | 38.332                      | 35                          | 38.706                      | 36  | 39.095                     |
| 35              | 35          | 37.635                      | 36                          | 37.985                      | 37  | 38.351                     |
| 36              | 36          | 36.935                      | 37                          | 37.263                      | 38  | 37.606                     |
| 37              | 37          | 36.234                      | 38                          | 36.539                      | 39  | 36.858                     |
| 38              | 38          | 35.531                      | 39                          | 35.813                      | 40  | 36.109                     |
| 39              | 39          | 34.826                      | 40                          | 35.086                      | 41  | 35.359                     |
| 40              | 40          | 34.121                      | 41                          | 34.358                      | 42  | 34.609                     |
| 41              | 41          | 33.414                      | 42                          | 33.629                      | 43  | 33.858                     |
| 42              | 42          | 32.706                      | 43                          | 32.900                      | 44  | 33.107                     |
| 43              | 43          | 31.998                      | 44                          | 32.171                      | 45  | 32.357                     |
| 44              | 44          | 31.290                      | 45                          | 31.443                      | 46  | 31.608                     |
| 45              | 45          | 30.583                      | 46                          | 30.716                      | 47  | 30.860                     |
| 46              | 46          | 29.877                      | 47                          | 29.990                      | 48  | 30.116                     |
| 47              | 47          | 29.173                      | 48                          | 29.267                      | 49  | 29.376                     |
| 48              | 48          | 28.471                      | 49                          | 28.549                      | 50  | 28.640                     |
| 49              | 49          | 27.773                      | 50                          | 27.834                      | 51  | 27.908                     |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table D-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \*  
Accidents On or After October 1, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 50              | 50          | 27.079                      | 51                          | 27.123                      | 52  | 27.179                     |
| 51              | 51          | 26.389                      | 52                          | 26.416                      | 53  | 26.454                     |
| 52              | 52          | 25.703                      | 53                          | 25.712                      | 54  | 25.734                     |
| 53              | 53          | 25.019                      | 54                          | 25.013                      | 55  | 25.018                     |
| 54              | 54          | 24.340                      | 55                          | 24.318                      | 56  | 24.307                     |
| 55              | 55          | 23.665                      | 56                          | 23.627                      | 57  | 23.600                     |
| 56              | 56          | 22.995                      | 57                          | 22.941                      | 58  | 22.897                     |
| 57              | 57          | 22.329                      | 58                          | 22.259                      | 59  | 22.198                     |
| 58              | 58          | 21.667                      | 59                          | 21.580                      | 60  | 21.503                     |
| 59              | 59          | 21.008                      | 60                          | 20.905                      | 61  | 20.810                     |
| 60              | 60          | 20.352                      | 61                          | 20.232                      | 62  | 20.121                     |
| 61              | 61          | 19.699                      | 62                          | 19.564                      | 63  | 19.436                     |
| 62              | 62          | 19.050                      | 63                          | 18.899                      | 64  | 18.755                     |
| 63              | 63          | 18.404                      | 64                          | 18.237                      | 65  | 18.076                     |
| 64              | 64          | 17.761                      | 65                          | 17.578                      | 66  | 17.400                     |
| 65              | 65          | 17.121                      | 66                          | 16.922                      | 67  | 16.727                     |
| 66              | 66          | 16.484                      | 67                          | 16.269                      | 68  | 16.059                     |
| 67              | 67          | 15.850                      | 68                          | 15.620                      | 69  | 15.397                     |
| 68              | 68          | 15.220                      | 69                          | 14.977                      | 70  | 14.743                     |
| 69              | 69          | 14.596                      | 70                          | 14.342                      | 71  | 14.099                     |
| 70              | 70          | 13.979                      | 71                          | 13.717                      | 72  | 13.467                     |
| 71              | 71          | 13.373                      | 72                          | 13.103                      | 73  | 12.846                     |
| 72              | 72          | 12.776                      | 73                          | 12.500                      | 74  | 12.235                     |
| 73              | 73          | 12.191                      | 74                          | 11.907                      | 75  | 11.634                     |
| 74              | 74          | 11.614                      | 75                          | 11.323                      | 76  | 11.042                     |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table D-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \*  
Accidents On or After October 1, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 75              | 75          | 11.048                      | 76                          | 10.749                      | 77  | 10.462                     |
| 76              | 76          | 10.490                      | 77                          | 10.186                      | 78  | 9.896                      |
| 77              | 77          | 9.943                       | 78                          | 9.636                       | 79  | 9.344                      |
| 78              | 78          | 9.409                       | 79                          | 9.100                       | 80  | 8.811                      |
| 79              | 79          | 8.889                       | 80                          | 8.582                       | 81  | 8.294                      |
| 80              | 80          | 8.386                       | 81                          | 8.081                       | 82  | 7.794                      |
| 81              | 81          | 7.898                       | 82                          | 7.595                       | 83  | 7.310                      |
| 82              | 82          | 7.427                       | 83                          | 7.125                       | 84  | 6.845                      |
| 83              | 83          | 6.970                       | 84                          | 6.673                       | 85  | 6.400                      |
| 84              | 84          | 6.531                       | 85                          | 6.241                       | 86  | 5.973                      |
| 85              | 85          | 6.111                       | 86                          | 5.827                       | 87  | 5.570                      |
| 86              | 86          | 5.708                       | 87                          | 5.435                       | 88  | 5.189                      |
| 87              | 87          | 5.327                       | 88                          | 5.065                       | 89  | 4.831                      |
| 88              | 88          | 4.967                       | 89                          | 4.717                       | 90  | 4.495                      |
| 89              | 89          | 4.629                       | 90                          | 4.391                       | 91  | 4.181                      |
| 90              | 90          | 4.311                       | 91                          | 4.086                       | 92  | 3.889                      |
| 91              | 91          | 4.015                       | 92                          | 3.802                       | 93  | 3.617                      |
| 92              | 92          | 3.738                       | 93                          | 3.538                       | 94  | 3.365                      |
| 93              | 93          | 3.481                       | 94                          | 3.293                       | 95  | 3.132                      |
| 94              | 94          | 3.242                       | 95                          | 3.066                       | 96  | 2.917                      |
| 95              | 95          | 3.021                       | 96                          | 2.857                       | 97  | 2.718                      |
| 96              | 96          | 2.817                       | 97                          | 2.664                       | 98  | 2.534                      |
| 97              | 97          | 2.629                       | 98                          | 2.485                       | 99  | 2.363                      |
| 98              | 98          | 2.454                       | 99                          | 2.318                       | 100                                       | 2.202                      |
| 99              | 99          | 2.291                       | 100                         | 2.162                       | 101                                       | 2.052                      |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table D-3—Total Population  
Annuity Table +  
Lifetime Fatal Dependency Benefits \*  
Accidents On or After October 1, 2013**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 100             | 100         | 2.138                       | 101                         | 2.016                       | 102                                       | 1.912                      |
| 101             | 101         | 1.996                       | 102                         | 1.879                       | 103                                       | 1.780                      |
| 102             | 102         | 1.862                       | 103                         | 1.751                       | 104                                       | 1.658                      |
| 103             | 103         | 1.737                       | 104                         | 1.632                       | 105                                       | 1.543                      |
| 104             | 104         | 1.619                       | 105                         | 1.520                       | 106                                       | 1.430                      |
| 105             | 105         | 1.510                       | 106                         | 1.410                       | 107                                       | 1.312                      |
| 106             | 106         | 1.402                       | 107                         | 1.296                       | 108                                       | 1.159                      |
| 107             | 107         | 1.290                       | 108                         | 1.147                       | 109                                       | 0.903                      |
| 108             | 108         | 1.144                       | 109                         | 0.897                       | 110                                       | 0.482                      |
| 109             | 109         | 0.897                       | 110                         | 0.482                       |   |                            |
| 110             | 110         | 0.482                       |                             |                             |   |                            |

+ Based on 2014 U.S. Life Tables for total population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Table E-1—Male  
Annuity Table +  
Permanent Total Benefits\*  
Accidents On or After October 1, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 11              | 11          | 46.035                      | 12                          | 46.633                      | 13  | 47.255                     |
| 12              | 12          | 45.331                      | 13                          | 45.907                      | 14  | 46.506                     |
| 13              | 13          | 44.626                      | 14                          | 45.180                      | 15  | 45.758                     |
| 14              | 14          | 43.920                      | 15                          | 44.454                      | 16  | 45.010                     |
| 15              | 15          | 43.215                      | 16                          | 43.728                      | 17  | 44.263                     |
| 16              | 16          | 42.510                      | 17                          | 43.003                      | 18  | 43.517                     |
| 17              | 17          | 41.806                      | 18                          | 42.278                      | 19  | 42.773                     |
| 18              | 18          | 41.103                      | 19                          | 41.556                      | 20  | 42.031                     |
| 19              | 19          | 40.402                      | 20                          | 40.836                      | 21  | 41.291                     |
| 20              | 20          | 39.702                      | 21                          | 40.117                      | 22  | 40.551                     |
| 21              | 21          | 39.004                      | 22                          | 39.398                      | 23  | 39.810                     |
| 22              | 22          | 38.307                      | 23                          | 38.680                      | 24  | 39.068                     |
| 23              | 23          | 37.609                      | 24                          | 37.958                      | 25  | 38.321                     |
| 24              | 24          | 36.909                      | 25                          | 37.234                      | 26  | 37.571                     |
| 25              | 25          | 36.205                      | 26                          | 36.505                      | 27  | 36.817                     |
| 26              | 26          | 35.498                      | 27                          | 35.773                      | 28  | 36.058                     |
| 27              | 27          | 34.787                      | 28                          | 35.037                      | 29  | 35.297                     |
| 28              | 28          | 34.073                      | 29                          | 34.297                      | 30  | 34.532                     |
| 29              | 29          | 33.355                      | 30                          | 33.554                      | 31  | 33.763                     |
| 30              | 30          | 32.633                      | 31                          | 32.808                      | 32  | 32.991                     |
| 31              | 31          | 31.909                      | 32                          | 32.059                      | 33  | 32.215                     |
| 32              | 32          | 31.181                      | 33                          | 31.305                      | 34  | 31.435                     |
| 33              | 33          | 30.450                      | 34                          | 30.548                      | 35  | 30.652                     |
| 34              | 34          | 29.715                      | 35                          | 29.788                      | 36  | 29.865                     |
| 35              | 35          | 28.976                      | 36                          | 29.023                      | 37  | 29.074                     |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* Benefits terminate at the later of age 72 or five years from when Permanent Total benefit payments begin



**Table E-1—Male  
Annuity Table +  
Permanent Total Benefits\*  
Accidents On or After October 1, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 36              | 36          | 28.234                      | 37                          | 28.256                      | 38  | 28.281                     |
| 37              | 37          | 27.489                      | 38                          | 27.486                      | 39  | 27.485                     |
| 38              | 38          | 26.742                      | 39                          | 26.713                      | 40  | 26.686                     |
| 39              | 39          | 25.991                      | 40                          | 25.937                      | 41  | 25.884                     |
| 40              | 40          | 25.238                      | 41                          | 25.159                      | 42  | 25.080                     |
| 41              | 41          | 24.482                      | 42                          | 24.378                      | 43  | 24.274                     |
| 42              | 42          | 23.724                      | 43                          | 23.596                      | 44  | 23.467                     |
| 43              | 43          | 22.965                      | 44                          | 22.812                      | 45  | 22.659                     |
| 44              | 44          | 22.204                      | 45                          | 22.028                      | 46  | 21.851                     |
| 45              | 45          | 21.442                      | 46                          | 21.243                      | 47  | 21.042                     |
| 46              | 46          | 20.680                      | 47                          | 20.457                      | 48  | 20.233                     |
| 47              | 47          | 19.918                      | 48                          | 19.673                      | 49  | 19.426                     |
| 48              | 48          | 19.156                      | 49                          | 18.889                      | 50  | 18.620                     |
| 49              | 49          | 18.395                      | 50                          | 18.106                      | 51  | 17.815                     |
| 50              | 50          | 17.635                      | 51                          | 17.325                      | 52  | 17.010                     |
| 51              | 51          | 16.876                      | 52                          | 16.543                      | 53  | 16.204                     |
| 52              | 52          | 16.117                      | 53                          | 15.761                      | 54  | 15.399                     |
| 53              | 53          | 15.358                      | 54                          | 14.979                      | 55  | 14.594                     |
| 54              | 54          | 14.599                      | 55                          | 14.198                      | 56  | 13.789                     |
| 55              | 55          | 13.840                      | 56                          | 13.416                      | 57  | 12.982                     |
| 56              | 56          | 13.081                      | 57                          | 12.633                      | 58  | 12.174                     |
| 57              | 57          | 12.320                      | 58                          | 11.848                      | 59  | 11.362                     |
| 58              | 58          | 11.558                      | 59                          | 11.060                      | 60  | 10.546                     |
| 59              | 59          | 10.793                      | 60                          | 10.268                      | 61  | 9.726                      |
| 60              | 60          | 10.024                      | 61                          | 9.471                       | 62  | 8.900                      |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* Benefits terminate at the later of age 72 or five years from when Permanent Total benefit payments begin

**Table E-1—Male  
Annuity Table +  
Permanent Total Benefits\*  
Accidents On or After October 1, 2018  
1st Anniversary  
of Accident**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 61              | 61          | 9.251                       | 62                          | 8.670                       | 63  | 8.068                      |
| 62              | 62          | 8.473                       | 63                          | 7.861                       | 64  | 7.227                      |
| 63              | 63          | 7.688                       | 64                          | 7.045                       | 65  | 6.375                      |
| 64              | 64          | 6.895                       | 65                          | 6.218                       | 66  | 5.512                      |
| 65              | 65          | 6.092                       | 66                          | 5.380                       | 67  | 4.636                      |
| 66              | 66          | 5.279                       | 67                          | 4.530                       | 68  | 3.746                      |
| 67              | 67          | 4.453                       | 68                          | 3.665                       | 69  | 2.840                      |
| 68              | 68          | 3.614                       | 69                          | 2.786                       | 70  | 1.916                      |
| 69              | 69          | 2.760                       | 70                          | 1.888                       | 71  | 0.971                      |
| 70              | 70          | 1.888                       | 71                          | 0.971                       |   |                            |
| 71              | 71          | 0.971                       |                             |                             |   |                            |

+ Based on 2014 U.S. Life Tables for male population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* Benefits terminate at the later of age 72 or five years from when Permanent Total benefit payments begin

**Table E-2—Female  
Annuity Table +  
Permanent Total Benefits \*  
Accidents On or After October 1, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 11              | 11          | 47.317                      | 12                          | 47.960                      | 13  | 48.626                     |
| 12              | 12          | 46.619                      | 13                          | 47.238                      | 14  | 47.880                     |
| 13              | 13          | 45.919                      | 14                          | 46.514                      | 15  | 47.133                     |
| 14              | 14          | 45.216                      | 15                          | 45.788                      | 16  | 46.383                     |
| 15              | 15          | 44.511                      | 16                          | 45.060                      | 17  | 45.631                     |
| 16              | 16          | 43.804                      | 17                          | 44.330                      | 18  | 44.877                     |
| 17              | 17          | 43.095                      | 18                          | 43.598                      | 19  | 44.120                     |
| 18              | 18          | 42.385                      | 19                          | 42.864                      | 20  | 43.362                     |
| 19              | 19          | 41.672                      | 20                          | 42.127                      | 21  | 42.601                     |
| 20              | 20          | 40.957                      | 21                          | 41.389                      | 22  | 41.837                     |
| 21              | 21          | 40.239                      | 22                          | 40.647                      | 23  | 41.071                     |
| 22              | 22          | 39.520                      | 23                          | 39.903                      | 24  | 40.302                     |
| 23              | 23          | 38.797                      | 24                          | 39.157                      | 25  | 39.530                     |
| 24              | 24          | 38.072                      | 25                          | 38.407                      | 26  | 38.754                     |
| 25              | 25          | 37.345                      | 26                          | 37.654                      | 27  | 37.976                     |
| 26              | 26          | 36.614                      | 27                          | 36.899                      | 28  | 37.195                     |
| 27              | 27          | 35.880                      | 28                          | 36.140                      | 29  | 36.410                     |
| 28              | 28          | 35.144                      | 29                          | 35.378                      | 30  | 35.622                     |
| 29              | 29          | 34.404                      | 30                          | 34.613                      | 31  | 34.831                     |
| 30              | 30          | 33.661                      | 31                          | 33.846                      | 32  | 34.038                     |
| 31              | 31          | 32.916                      | 32                          | 33.075                      | 33  | 33.241                     |
| 32              | 32          | 32.168                      | 33                          | 32.301                      | 34  | 32.441                     |
| 33              | 33          | 31.417                      | 34                          | 31.525                      | 35  | 31.638                     |
| 34              | 34          | 30.663                      | 35                          | 30.745                      | 36  | 30.833                     |
| 35              | 35          | 29.906                      | 36                          | 29.964                      | 37  | 30.025                     |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* Benefits terminate at the later of age 72 or five years from when Permanent Total benefit payments begin

**Table E-2—Female  
Annuity Table +  
Permanent Total Benefits \*  
Accidents On or After October 1, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 36              | 36          | 29.147                      | 37                          | 29.180                      | 38  | 29.216                     |
| 37              | 37          | 28.386                      | 38                          | 28.393                      | 39  | 28.403                     |
| 38              | 38          | 27.623                      | 39                          | 27.605                      | 40  | 27.589                     |
| 39              | 39          | 26.857                      | 40                          | 26.814                      | 41  | 26.772                     |
| 40              | 40          | 26.089                      | 41                          | 26.021                      | 42  | 25.952                     |
| 41              | 41          | 25.319                      | 42                          | 25.225                      | 43  | 25.131                     |
| 42              | 42          | 24.547                      | 43                          | 24.428                      | 44  | 24.308                     |
| 43              | 43          | 23.772                      | 44                          | 23.628                      | 45  | 23.482                     |
| 44              | 44          | 22.996                      | 45                          | 22.827                      | 46  | 22.655                     |
| 45              | 45          | 22.218                      | 46                          | 22.024                      | 47  | 21.826                     |
| 46              | 46          | 21.438                      | 47                          | 21.219                      | 48  | 20.995                     |
| 47              | 47          | 20.657                      | 48                          | 20.412                      | 49  | 20.164                     |
| 48              | 48          | 19.874                      | 49                          | 19.606                      | 50  | 19.333                     |
| 49              | 49          | 19.091                      | 50                          | 18.798                      | 51  | 18.500                     |
| 50              | 50          | 18.307                      | 51                          | 17.990                      | 52  | 17.665                     |
| 51              | 51          | 17.522                      | 52                          | 17.179                      | 53  | 16.829                     |
| 52              | 52          | 16.735                      | 53                          | 16.367                      | 54  | 15.990                     |
| 53              | 53          | 15.947                      | 54                          | 15.553                      | 55  | 15.149                     |
| 54              | 54          | 15.156                      | 55                          | 14.737                      | 56  | 14.306                     |
| 55              | 55          | 14.364                      | 56                          | 13.918                      | 57  | 13.459                     |
| 56              | 56          | 13.568                      | 57                          | 13.096                      | 58  | 12.609                     |
| 57              | 57          | 12.770                      | 58                          | 12.271                      | 59  | 11.755                     |
| 58              | 58          | 11.969                      | 59                          | 11.441                      | 60  | 10.896                     |
| 59              | 59          | 11.164                      | 60                          | 10.607                      | 61  | 10.032                     |
| 60              | 60          | 10.354                      | 61                          | 9.768                       | 62  | 9.162                      |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* Benefits terminate at the later of age 72 or five years from when Permanent Total benefit payments begin

**Table E-2—Female  
Annuity Table +  
Permanent Total Benefits \*  
Accidents On or After October 1, 2018**

| Age at Accident | Initial     |                             | 1st Anniversary of Accident |                             | 2nd and Subsequent Accident Anniversaries |                            |
|-----------------|-------------|-----------------------------|-----------------------------|-----------------------------|---|----------------------------|
|                 | Current Age | Escalation Deferred 3 Years | Current Age                 | Escalation Deferred 2 Years | Current Age                               | Escalation Deferred 1 Year |
| 61              | 61          | 9.540                       | 62                          | 8.924                       | 63  | 8.287                      |
| 62              | 62          | 8.720                       | 63                          | 8.074                       | 64  | 7.405                      |
| 63              | 63          | 7.895                       | 64                          | 7.218                       | 65  | 6.517                      |
| 64              | 64          | 7.064                       | 65                          | 6.355                       | 66  | 5.620                      |
| 65              | 65          | 6.226                       | 66                          | 5.485                       | 67  | 4.714                      |
| 66              | 66          | 5.381                       | 67                          | 4.606                       | 68  | 3.799                      |
| 67              | 67          | 4.527                       | 68                          | 3.716                       | 69  | 2.871                      |
| 68              | 68          | 3.664                       | 69                          | 2.816                       | 70  | 1.931                      |
| 69              | 69          | 2.790                       | 70                          | 1.903                       | 71  | 0.975                      |
| 70              | 70          | 1.903                       | 71                          | 0.975                       |   |                            |
| 71              | 71          | 0.975                       |                             |                             |   |                            |

+ Based on 2014 U.S. Life Tables for female population

3.5% annual interest rate

3.0% annual escalation beginning on third anniversary of accident

\* Benefits terminate at the later of age 72 or five years from when Permanent Total benefit payments begin

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**PART 9 — FINE SYSTEM FOR LATE USRs****1. Policy Verification Report – 14 Month Report**

The MWCIA makes available through MUSR a monthly report to all carriers showing policy identification information for those policies recorded in the Manage Policy System (MPS). This report will include all policies with an effective date 14 months prior to the date of the report. This report is intended to assist carriers in the identification of items due for filing in our office. The carrier should review this report and advise the MWCIA via MPS of any discrepancies, such as policies which have been cancelled flat and no cancellation filed with the MWCIA, changes in policy number, or any other appropriate information. All changes should be reported to the MWCIA within 60 days.

**2. USR Expected Report – 18 Month Report**

This report is available through MUSR and lists all policies with effective dates 18 months prior to the date of report. All corrections received from the carrier in response to the verification report will be included. This report serves as a reminder that USRs are due in the MWCIA offices during the 20th month after the policy effective date.

**3. Overdue USR Report – 21 Month Report**

This report is available through MUSR at the end of the 20th month during which USRs were due in the MWCIA offices. This report lists all USRs not received which will be subject to a \$100 fine if not received within the next 30 days. Note: Rejected unit reports will be removed from our system after 90 days, and will not appear on any list. Once they have been removed, they may become finable. If an insured is included on the list that the carrier feels should not have been included because the USR was filed, the policy was cancelled flat, or other changes, the carrier should notify MWCIA prior to the issuance of any fines.

**4. Carrier Fines Unpaid – Notice of Fines Invoice**

All missing USRs, including rejected USRs that are removed from our system, that are not received within 30 days after issuance of the Overdue USR Report will be subject to a \$100 fine payable monthly. Furthermore, all delinquent USRs will continue to incur a \$100 fine for each additional 30 day period that it remains outstanding. Payment of fines does not negate the carrier's obligation to submit the missing data, nor does submitting the missing data negate the carrier's obligation to pay outstanding fines. Notices will be issued and will include delinquent USRs for each group/carrier that are subject to fines. These notices are available through MUSR.

**5. Late USRs Report**

This report is available through MUSR and shows all late USRs for the most current data up to the 10<sup>th</sup> report. It includes all missing reports, rejected USRs and unedited reports.

Note: If the unit is rejected it will be removed from our system after 90 days.

**6. Fine Notification Schedule**

To further assist carriers in the timely submission of USRs, the MWCIA displays a schedule through MUSR outlining the dates when notification reports are available and when USRs are due.

**PART 10 — SUBMISSION OF DATA****1. Introduction**

USRs should be submitted electronically to the MWCIA. MUSR is the MWCIA web application used by member carriers and the MWCIA staff to manage carrier USR data. This system allows registered carriers to create and submit new USRs, replacements, corrections, subsequent reports and make revisions to any unsubmitted USR data. Carriers may also use MUSR to view information on expected and overdue USRs and fine invoices. Access to MUSR for carriers is provided through the MWCIA's Web Membership system. For more information on MUSR or Web Membership, visit the MWCIA's website at [www.mwcia.org](http://www.mwcia.org).

The carrier may create, load and submit USRs in MUSR as stated above, or they may choose to use CDX to submit USRs to the MWCIA. Compensation Data Exchange (CDX) is a secure internet application that provides the ability for carriers and DCOs to exchange data electronically. For more information on CDX, please visit [www.cdxworkcomp.org](http://www.cdxworkcomp.org).

The WCIO publishes a standard for its member organizations to use when exchanging USR data, called Workers' Compensation Statistical Reporting Specifications (WCSTAT). CDX uses the WCSTAT format for USR data. Complete WCSTAT requirements for electronic USR submissions are provided in the WCIO Data Specifications Manual, under WCSTAT. This manual can be found at [www.wcio.org](http://www.wcio.org).

**2. Testing**

Complete testing is required when:

- A. The carrier commences Unit Statistical reporting.
- B. The carrier makes significant changes to their internal computer system.

Partial testing is required when:

- A. The carrier changes from one electronic reporting method to another.
- B. The carrier makes changes which could affect data quality.

For specific testing requirements, please refer to the WCSTAT Testing Requirements document found on the MWCIA's website at [www.mwcia.org](http://www.mwcia.org).

**3. General Record Specifications**

All records associated with a single policy must be grouped together in the file. If multiple reports for the same policy appear in the same file, such as first and second reports for a single policy, the reports must appear in the file in ascending order by report number.

All records for a particular policy report must appear in ascending order by record type.

The file must be in a test format and record length must adhere to WCSTAT standards.

The file must include a Transmittal Record as the first record in the file.

The file must include a Submission Control Record as the last record in the file.

The file must include all records for the selected USRs, sorted by link data and record type. Link data fields must be populated for every record.

No special or unprintable characters are allowed.

**4. Required Record Types**

The type of records required on each USR depends on the type of report.

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- A. First Reports or Exposure Corrections.** The minimum records required for a first report or exposure correction are:

Record Type 1—Header Record

Record Type 2—Name Record

Record Type 4—Exposure Record

Record Type 6—Unit Total Record

Note: A Record Type 5 – Loss Record is not included in the minimum records required as there may be no losses applicable to a given USR.

- B. Subsequent Reports or Loss Corrections.** The minimum records required for subsequent reports or loss corrections are:

Record Type 1—Header Record

Record Type 2—Name Record

Record Type 5—Loss Record

Record Type 6—Unit Total Record

**5. Link Data**

All link data is required and must be present on every record for Record Types 1 through 6. Link data must be identical on all record types for a particular policy. Link data corrections are not allowed in Minnesota. Link data consists of Carrier Code, Policy Number Identifier, State Code, Policy Effective Date, Report Number and Correction Sequence Number.



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