

IBI Health and Productivity Benchmarking

Integrated Benefits Institute
595 Market St., Suite 810
San Francisco, CA 94105
(415) 222-7280

Family and Medical Leave Program

Calendar-Year Data: 2017

SIC: All employers

Based exclusively on claims active during the calendar year

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Results

SIC: All employers

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Total new leaves per 100 eligible employees	10.5	8.3	2.2	4.7	14.3	21.0	1,892	1,094,668
Total active leaves per 100 eligible employees	11.9	9.4	2.7	5.4	16.2	24.2	1,892	1,094,668
New concurrent leaves per 100 eligible employees	3.4	2.4	0.0	0.0	5.7	8.9	1,873	944,611
Active concurrent leaves per 100 eligible employees	3.7	2.6	0.0	0.0	6.1	9.5	1,892	1,094,668
New stand-alone leaves per 100 eligible employees	7.0	4.6	0.8	2.0	9.3	16.7	1,873	944,611
Active stand-alone leaves per 100 eligible employees	8.0	5.2	0.9	2.3	10.7	19.5	1,892	1,094,668
New intermittent leaves per 100 eligible employees	2.5	1.2	0.0	0.3	3.5	6.9	1,869	943,784
Active intermittent leaves per 100 eligible employees	3.2	1.7	0.0	0.4	4.4	8.7	1,883	1,092,814
New reduced schedule leaves per 100 eligible employees	0.1	0.0	0.0	0.0	0.1	0.3	1,533	792,829
Active reduced schedule leaves per 100 eligible employees	0.1	0.0	0.0	0.0	0.1	0.3	1,547	915,282
New continuous leaves per 100 eligible employees	7.8	6.9	2.0	4.1	10.4	15.2	1,869	943,784
Active continuous leaves per 100 eligible employees	8.4	7.4	2.1	4.3	11.2	16.2	1,883	1,092,814
Denied leave requests per 100 eligible employees	2.4	1.6	0.1	0.6	3.5	6.1	1,592	207,641
% of leaves for employee's own health condition	64.9%	---	---	---	---	---	2,323	1,462,346
% of leaves for maternity/bonding with child - female	13.7%	---	---	---	---	---	2,323	1,462,346
% of leaves for maternity/bonding with child - male	6.0%	---	---	---	---	---	2,323	1,462,346

Results

SIC: All employers

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
% of leaves for care for a family member	15.2%	---	---	---	---	---	2,323	1,462,346
% of leaves for military service	0.3%	---	---	---	---	---	2,323	1,462,346
Lost workdays per leave	19.7	14.0	2.0	5.0	30.0	50.0	2,266	1,265,190
Lost workdays per concurrent leave	26.5	23.0	5.0	10.2	40.0	60.0	1,629	518,501
Lost workdays per stand-alone leave	15.2	9.0	1.1	3.4	22.0	40.0	2,234	761,736
Lost workdays per intermittent leave	8.6	4.0	1.0	1.8	10.3	22.1	1,951	288,717
Lost workdays per reduced schedule leave	12.9	6.0	0.7	2.0	18.0	37.7	753	7,915
Lost workdays per continuous leave	23.1	18.6	4.0	8.0	34.0	56.0	2,250	968,558
Lost workdays per 100 eligible employees	207.3	179.7	43.3	100.4	280.5	396.8	1,836	987,167
Lost intermittent workdays per 100 eligible employees	19.7	8.3	0.6	2.4	24.4	51.7	1,582	980,470
Lost reduced schedule workdays per 100 eligible employees	2.2	1.0	0.1	0.3	2.8	5.8	646	674,965
Lost continuous workdays per 100 eligible employees	189.2	165.9	42.6	94.0	259.2	355.3	1,823	987,095
Lost concurrent workdays per 100 eligible employees	140.4	119.1	12.5	52.7	208.5	287.2	1,267	878,868
Lost stand-alone workdays per 100 eligible employees	112.6	71.8	10.9	27.7	156.1	270.2	1,814	987,035

Results

SIC: All employers

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Lost workdays per 100 eligible employees - employee's own health condition	143.1	117.9	23.2	57.0	199.8	293.0	1,807	634,341
Lost workdays per 100 eligible employees - maternity/bonding - female	48.0	31.9	5.5	14.0	67.9	113.5	1,627	138,178
Lost workdays per 100 eligible employees - maternity/bonding - male	10.8	5.3	0.8	2.0	12.5	26.9	1,350	62,248
Lost workdays per 100 eligible employees - care for a family member	16.2	10.3	1.4	3.9	22.0	38.1	1,583	148,406
Lost workdays per 100 eligible employees - military service	3.1	2.0	0.1	0.6	4.1	7.2	166	3,620

Results by state

SIC: All employers

State	Lost workdays per leave	Lost workdays per intermittent leave	Lost workdays per reduced schedule leave	Lost workdays per continuous leave	Number of leaves
Alabama	19.7	9.5	8.6	22.9	10,362
Alaska	19.0	9.9	9.8	21.4	822
Arizona	19.3	9.6	9.7	23.2	26,710
Arkansas	19.1	10.2	9.0	22.9	4,980
California	23.8	8.4	11.0	25.9	91,958
Colorado	19.5	8.0	14.9	22.1	13,831
Connecticut	21.9	10.0	24.8	25.4	17,188
Delaware	22.9	7.3	21.5	26.4	3,011
Florida	20.6	9.9	10.2	24.5	45,502
Georgia	21.5	8.7	7.1	24.6	22,602
Hawaii	13.7	7.7	2.8	18.8	3,136
Idaho	18.8	10.2	8.1	21.5	3,728
Illinois	20.4	8.2	9.3	23.7	33,626
Indiana	16.0	5.7	9.5	21.5	24,144
Iowa	18.8	8.7	13.2	22.7	12,072
Kansas	19.9	9.9	22.9	23.7	10,164

Results by state

SIC: All employers

State	Lost workdays per leave	Lost workdays per intermittent leave	Lost workdays per reduced schedule leave	Lost workdays per continuous leave	Number of leaves
Kentucky	18.3	7.2	8.4	22.4	19,141
Louisiana	22.5	7.2	6.3	24.6	5,563
Maine	22.9	7.3	11.6	25.0	17,775
Maryland	20.3	7.5	15.4	23.8	18,949
Massachusetts	21.5	7.9	18.2	25.7	3,413
Michigan	20.3	8.5	12.1	24.0	16,136
Minnesota	22.6	9.3	13.1	25.2	16,837
Mississippi	16.9	6.1	12.7	20.8	4,337
Missouri	18.5	7.6	8.4	22.2	23,399
Montana	24.2	7.7	5.5	27.4	1,159
Nebraska	---	---	---	---	---
Nevada	17.7	6.2	4.5	21.2	6,282
New Hampshire	24.6	6.7	12.7	27.6	3,484
New Jersey	25.1	8.3	16.1	27.1	19,331
New Mexico	20.6	17.2	5.1	22.1	2,879
New York	23.5	8.1	18.3	26.6	40,428

Results by state

SIC: All employers

State	Lost workdays per leave	Lost workdays per intermittent leave	Lost workdays per reduced schedule leave	Lost workdays per continuous leave	Number of leaves
North Carolina	20.6	8.3	10.8	24.2	31,423
North Dakota	20.8	7.4	33.3	23.0	1,227
Ohio	18.7	7.9	9.6	23.0	50,816
Oklahoma	16.5	5.7	6.7	19.0	5,529
Oregon	15.3	6.8	4.0	20.0	17,434
Pennsylvania	19.5	6.5	11.0	23.4	36,228
Rhode Island	23.2	12.8	5.4	25.9	2,991
South Carolina	20.2	11.4	13.0	23.5	20,463
South Dakota	17.4	8.8	11.1	19.4	3,769
Tennessee	19.2	10.0	16.5	22.7	19,548
Texas	22.1	8.7	14.3	25.4	76,591
Utah	20.9	11.8	11.3	23.7	6,940
Vermont	19.4	5.1	6.3	24.4	696
Virginia	20.1	7.6	13.1	23.7	16,563
Washington	15.7	5.0	5.1	19.4	17,978
West Virginia	17.2	7.1	15.0	21.6	5,472

Results by state

SIC: All employers

State	Lost workdays per leave	Lost workdays per intermittent leave	Lost workdays per reduced schedule leave	Lost workdays per continuous leave	Number of leaves
Wisconsin	18.2	6.7	12.2	22.7	21,532
Wyoming	23.6	6.6	---	24.9	882

Term

Definition

Employer information

Eligible employees Number of employees eligible to take FMLA leave

Leave type

Concurrent leave Leave run concurrently with another benefits program
Stand-alone leave Leave not run concurrently with another benefits program
Intermittent leave Leave with lost time taken intermittently
Continuous leave Leave with all lost workdays taken consecutively
Reduced schedule leave Leave with time taken as a reduction in hours worked per day or per week

Leave reason

Leave for employee's own health condition Leave related to an employee's health condition
Leave for maternity/bonding with child Leave related to a pregnancy and/or bonding with a child
Leave for care for a family member Leave related to caring for a family member
Leave for military service Leave related to military service

Term

Definition

Timing of leave

New leaves

Leaves that began during the reporting year

Active leaves

All leaves open during the reporting year, including those which began prior to the reporting year

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Long-Term Disability Program

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Results

SIC: All employers

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
New claims per 1,000 covered lives	7.4	2.1	0.0	0.0	6.6	16.1	17,908	303,303
Active claims less than 24 months old per 1,000 covered lives	13.3	5.8	0.0	0.0	13.1	28.9	17,908	303,303
New claims per closed claim	0.7	0.3	0.0	0.0	1.0	2.0	19,306	440,012
Calendar year payments per active claim	\$13,660	\$7,295	\$1,000	\$2,515	\$16,900	\$31,852	38,204	420,631
Calendar year payments per covered life	\$328	\$80	\$8	\$26	\$212	\$548	24,920	340,857
Payments per closed claim	\$37,020	\$11,933	\$933	\$3,311	\$36,274	\$86,376	19,214	142,309
Claims for which SSDI was awarded as a percentage of active claims	45.4%	---	---	---	---	---	32,484	358,871
Claimants returning to work as a percentage of closed claims	33.3%	---	---	---	---	---	15,070	104,798
Claimants returning to work as a percentage of closed claims less than 24 months old	47.1%	---	---	---	---	---	10,150	73,256

Results by plan type

SIC: All employers

Elimination period	Wage replacement rate	Calendar year payments per active claim	Claims for which SSDI was awarded as a percentage of active claims	Claimants returning to work as a percentage of closed claims	Claimants returning to work as a percentage of closed claims less than 24 months old	Number of Claims
90 days	41-55	\$12,993	51.2%	43.7%	53.4%	11,593
90 days	56-70	\$13,543	35.3%	40.0%	52.0%	62,924
90 days	71-85	\$14,684	47.1%	16.7%	25.0%	18
90 days	86-100	\$16,528	42.9%	54.5%	56.3%	91
180 days	41-55	\$11,502	57.2%	25.6%	34.1%	26,476
180 days	56-70	\$15,497	44.3%	23.5%	34.5%	83,799
180 days	71-85	\$23,308	39.4%	33.3%	33.3%	97
180 days	86-100	\$9,912	75.4%	1.2%	14.3%	200
Other	41-55	\$13,738	66.4%	12.1%	17.9%	7,321
Other	56-70	\$15,529	36.3%	11.7%	18.2%	5,026
Other	71-85	\$13,101	12.5%	0.0%	0.0%	17
Other	86-100	\$16,098	45.2%	0.0%	0.0%	148

Condition-specific results

SIC: All employers

	% New claims	% Payments for new claims	Calendar year payments per active claim	Claimants returning to work as a percentage of closed claims	Claimants returning to work as a percentage of closed claims less than 24 months old	Number of Claims
Certain infectious and parasitic diseases	0.5%	0.6%	\$16,125	25.5%	50.6%	6,119
Neoplasms	14.8%	17.8%	\$13,335	29.6%	36.3%	52,058
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	0.3%	0.4%	\$15,460	25.3%	37.8%	1,749
Endocrine, nutritional and metabolic diseases	1.4%	1.5%	\$13,885	21.3%	41.9%	8,841
Mental, behavioral, and neurodevelopmental disorders	8.6%	10.4%	\$16,681	26.0%	34.5%	34,396
Diseases of the nervous system	6.3%	9.4%	\$17,560	13.9%	30.2%	55,909
Diseases of the eye and adnexa	1.0%	1.3%	\$17,660	20.6%	44.5%	7,308
Diseases of the ear and mastoid process	0.4%	0.7%	\$20,195	16.9%	28.0%	2,754
Diseases of the circulatory system	8.1%	9.9%	\$13,747	20.6%	38.2%	50,884
Diseases of the respiratory system	2.0%	2.2%	\$10,850	16.1%	31.4%	12,796
Diseases of the digestive system	2.5%	2.3%	\$13,800	43.4%	58.9%	10,561

Condition-specific results

SIC: All employers

	% New claims	% Payments for new claims	Calendar year payments per active claim	Claimants returning to work as a percentage of closed claims	Claimants returning to work as a percentage of closed claims less than 24 months old	Number of Claims
Diseases of the skin and subcutaneous tissue	0.8%	0.8%	\$12,661	33.5%	51.1%	3,913
Diseases of the musculoskeletal system and connective tissue	29.7%	27.7%	\$13,052	32.0%	47.7%	140,044
Diseases of the genitourinary system	2.0%	1.7%	\$10,246	37.8%	56.8%	10,571
Pregnancy, childbirth and the puerperium	7.1%	2.5%	\$3,058	73.8%	74.0%	11,208
Certain conditions originating in the perinatal period	---	---	---	---	---	---
Congenital malformations, deformations and chromosomal abnormalities	0.2%	0.3%	\$15,648	22.4%	47.8%	1,758
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	1.9%	2.0%	\$16,067	24.5%	38.1%	8,988
Injury, poisoning and certain other consequences of external causes	12.3%	8.5%	\$11,104	49.0%	60.0%	38,675

Condition-specific results

SIC: All employers

	% Male	% Female	% Claimant age 20-29	% Claimant age 30-39	% Claimant age 40-49	% Claimant age 50-59	% Claimant age 60-69	Number of Claims
Certain infectious and parasitic diseases	60.06%	39.94%	2.79%	20.35%	31.18%	33.78%	11.34%	6,119
Neoplasms	41.63%	58.37%	1.66%	7.39%	19.77%	44.20%	24.94%	52,058
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	40.88%	59.12%	4.17%	16.87%	28.24%	34.59%	15.09%	1,749
Endocrine, nutritional and metabolic diseases	55.15%	44.85%	2.07%	11.43%	29.08%	43.65%	13.34%	8,841
Mental, behavioral, and neurodevelopmental disorders	35.57%	64.43%	6.52%	23.26%	30.31%	30.91%	8.65%	34,396
Diseases of the nervous system	44.50%	55.50%	3.55%	15.87%	30.68%	37.94%	11.47%	55,909
Diseases of the eye and adnexa	54.60%	45.40%	2.65%	11.12%	26.12%	42.97%	16.23%	7,308
Diseases of the ear and mastoid process	48.95%	51.05%	1.49%	10.32%	27.32%	45.88%	14.13%	2,754
Diseases of the circulatory system	61.09%	38.91%	1.22%	6.46%	23.19%	47.18%	20.17%	50,884
Diseases of the respiratory system	47.05%	52.95%	1.07%	5.31%	17.50%	50.13%	24.24%	12,796
Diseases of the digestive system	45.14%	54.86%	3.65%	13.43%	27.48%	39.59%	14.61%	10,561

Condition-specific results

SIC: All employers

	% Male	% Female	% Claimant age 20-29	% Claimant age 30-39	% Claimant age 40-49	% Claimant age 50-59	% Claimant age 60-69	Number of Claims
Diseases of the skin and subcutaneous tissue	49.63%	50.37%	2.99%	11.35%	27.37%	42.75%	14.46%	3,913
Diseases of the musculoskeletal system and connective tissue	46.06%	53.94%	2.14%	10.81%	26.94%	42.88%	16.32%	140,044
Diseases of the genitourinary system	51.19%	48.81%	2.51%	13.05%	29.34%	39.80%	14.41%	10,571
Pregnancy, childbirth and the puerperium	0.39%	99.61%	31.00%	63.90%	4.75%	0.19%	0.09%	11,208
Certain conditions originating in the perinatal period	---	---	---	---	---	---	---	---
Congenital malformations, deformations and chromosomal abnormalities	46.13%	53.87%	6.66%	21.39%	28.73%	34.47%	8.36%	1,758
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	44.93%	55.07%	4.45%	15.15%	24.88%	38.64%	15.48%	8,988
Injury, poisoning and certain other consequences of external causes	51.55%	48.45%	7.09%	15.41%	24.57%	36.11%	15.33%	38,675

Term	Definition
Employer information	
Covered lives	Number of employees covered by an employer's LTD program.
Timing of claim	
Active claims	Claims that were opened, closed, or had any payment or lost workday activity during the reporting year.
Closed claims	Claims with a closing date during the reporting year.
Open claims	Claims that had no closing date by the end of the reporting year.
New claims	Claims with a benefit start date during the reporting year.
Payments	
Payments	Dollar value of claim payments.
Plan type	
Elimination period	The period of time between date of disability and the date LTD benefits become payable.
Wage replacement rate	The percentage of an employee's wages paid as LTD benefits.

Term

Definition

Other

SSDI

Social Security Disability

IBI Health and Productivity Benchmarking

Integrated Benefits Institute
595 Market St., Suite 810
San Francisco, CA 94105
(415) 222-7280

Short-Term Disability Program

Calendar-Year Data: 2017

SIC: All employers

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Results

SIC: All employers

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
New claims per 100 covered lives	6.0	4.5	1.2	2.4	7.5	11.4	20,248	1,314,641
New claims per 100 covered lives, excluding pregnancy	5.0	3.6	1.0	1.9	6.2	9.8	17,350	1,308,970
Active claims per 100 covered lives	6.8	5.1	1.6	2.8	8.3	12.6	20,257	1,314,672
New claims as percentage of active claims	87.9%	100.0%	66.7%	86.2%	100.0%	100.0%	25,061	1,686,438
Pregnancy claims as a percentage of new claims	28.6%	18.2%	0.0%	0.0%	50.0%	100.0%	23,871	1,480,556
Calendar year payments per covered life	\$292	\$151	\$26	\$67	\$302	\$585	19,059	1,129,869
Payments per closed claim	\$4,694	\$2,636	\$430	\$1,127	\$5,585	\$10,756	22,514	1,040,072
Calendar year lost workdays per 100 covered lives	216.7	145.3	33.7	74.0	258.3	422.2	20,096	1,277,992
Calendar year lost calendar days per 100 covered lives	380.7	259.7	65.9	134.8	456.1	737.3	20,247	1,314,640
Calendar year lost workdays per active claim	33.3	25.0	6.0	12.0	42.0	69.0	24,897	1,555,388
Lost calendar days per closed claim	62.4	46.0	16.0	29.0	77.0	128.0	24,392	1,463,920
Lost calendar days per closed claim, excluding pregnancy	64.0	45.0	14.0	25.0	85.0	149.0	21,881	1,140,812
Lost workdays per closed claim	38.0	28.0	6.0	15.0	47.0	82.0	24,358	1,388,390
Lost workdays per closed claim, excluding pregnancy	39.4	26.0	6.0	12.0	54.0	95.0	21,839	1,083,264
Claims reaching maximum benefit duration as a percentage of closed claims	5.4%	---	---	---	---	---	22,599	1,135,793
Percentage of closed claims converted to LTD	5.3%	---	---	---	---	---	6,777	559,035

ALL PLAN SUMMARY

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I
ELIMINATION PERIOD	Up to 1 day	Up to 1 day	Up to 1 day	1 week	1 week	1 week	2 weeks	2 weeks	2 weeks
DURATION OF BENEFITS	13 weeks	6 months	1 year	13 weeks	6 months	1 year	13 weeks	6 months	1 year
# of SIC employers with plan type	1,522	2,802	205	6,957	8,684	399	3,549	2,327	95
% of SIC employers with plan type	7.12%	13.10%	0.96%	32.52%	40.60%	1.87%	16.59%	10.88%	0.44%
% of all employers with plan type	5.73%	10.56%	0.77%	26.21%	32.72%	1.50%	13.37%	8.77%	0.36%

Results by plan type

SIC: All employers

PLAN TYPE A

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	0.17%
Maximum benefit duration: 13 weeks	41-50%	4.12%
	51-60%	29.29%
	61-70%	21.60%
	71-80%	2.54%
	81-90%	0.42%
	91-100%	41.86%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$5,039	\$3,473	\$775	\$1,750	\$6,521	\$11,209	1,270	14,905
Lost calendar days per closed claim	50.6	45.0	16.0	30.0	69.0	90.0	1,458	22,128
Lost calendar days per closed claim, excluding pregnancy	50.1	44.0	14.0	26.0	76.0	91.0	1,230	17,085
Claims reaching maximum benefit duration as a percentage of closed claims	8.5%	---	---	---	---	---	1,458	22,133
Percentage of closed claims converted to LTD	4.6%	---	---	---	---	---	169	8,077

Results by plan type

SIC: All employers

PLAN TYPE B

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	2.28%
Maximum benefit duration: 6 months	41-50%	10.83%
	51-60%	16.48%
	61-70%	23.65%
	71-80%	3.15%
	81-90%	0.66%
	91-100%	42.95%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$5,668	\$3,326	\$542	\$1,387	\$7,232	\$13,290	2,150	80,749
Lost calendar days per closed claim	57.3	43.0	12.0	24.0	71.0	127.0	2,663	140,375
Lost calendar days per closed claim, excluding pregnancy	57.5	41.0	11.0	20.0	76.0	142.0	2,463	115,183
Claims reaching maximum benefit duration as a percentage of closed claims	4.4%	---	---	---	---	---	2,664	140,463
Percentage of closed claims converted to LTD	3.1%	---	---	---	---	---	604	74,101

Results by plan type

SIC: All employers

PLAN TYPE C

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	0.09%
Maximum benefit duration: 1 year	41-50%	0.98%
	51-60%	15.61%
	61-70%	2.59%
	71-80%	1.69%
	81-90%	0.41%
	91-100%	78.63%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$6,716	\$3,521	\$596	\$1,409	\$8,176	\$16,055	112	5,830
Lost calendar days per closed claim	86.3	48.0	13.0	27.0	101.0	224.0	194	8,778
Lost calendar days per closed claim, excluding pregnancy	87.8	48.0	12.0	25.0	104.0	234.2	187	8,267
Claims reaching maximum benefit duration as a percentage of closed claims	2.6%	---	---	---	---	---	194	8,781
Percentage of closed claims converted to LTD	0.5%	---	---	---	---	---	51	6,678

Results by plan type

SIC: All employers

PLAN TYPE D

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.59%
Maximum benefit duration: 13 weeks	41-50%	10.25%
	51-60%	40.37%
	61-70%	30.62%
	71-80%	3.40%
	81-90%	0.69%
	91-100%	14.08%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$3,428	\$2,386	\$245	\$950	\$4,550	\$7,596	6,188	106,080
Lost calendar days per closed claim	49.1	43.0	16.0	28.0	66.0	90.0	6,721	132,626
Lost calendar days per closed claim, excluding pregnancy	48.5	42.0	14.0	23.0	75.0	91.0	5,821	98,401
Claims reaching maximum benefit duration as a percentage of closed claims	8.8%	---	---	---	---	---	6,721	132,632
Percentage of closed claims converted to LTD	10.0%	---	---	---	---	---	1,603	46,453

Results by plan type

SIC: All employers

PLAN TYPE E

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.73%
Maximum benefit duration: 6 months	41-50%	18.20%
	51-60%	25.72%
	61-70%	26.13%
	71-80%	2.28%
	81-90%	0.45%
	91-100%	26.50%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$4,590	\$2,571	\$418	\$1,050	\$5,680	\$10,849	7,466	398,194
Lost calendar days per closed claim	60.1	44.0	14.0	27.0	74.0	139.0	8,454	539,467
Lost calendar days per closed claim, excluding pregnancy	61.2	43.0	13.0	22.0	82.0	160.0	7,785	432,523
Claims reaching maximum benefit duration as a percentage of closed claims	3.8%	---	---	---	---	---	8,454	539,515
Percentage of closed claims converted to LTD	5.2%	---	---	---	---	---	2,408	206,905

Results by plan type

SIC: All employers

PLAN TYPE F

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.05%
Maximum benefit duration: 1 year	41-50%	7.00%
	51-60%	36.48%
	61-70%	17.60%
	71-80%	2.18%
	81-90%	1.66%
	91-100%	35.04%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$8,092	\$3,897	\$367	\$1,242	\$9,800	\$20,687	308	34,063
Lost calendar days per closed claim	81.4	49.0	13.0	25.0	92.0	194.0	386	37,186
Lost calendar days per closed claim, excluding pregnancy	83.3	46.0	12.0	22.0	98.0	212.0	369	32,035
Claims reaching maximum benefit duration as a percentage of closed claims	4.5%	---	---	---	---	---	386	37,208
Percentage of closed claims converted to LTD	3.5%	---	---	---	---	---	104	25,366

Results by plan type

SIC: All employers

PLAN TYPE G

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	0.68%
Maximum benefit duration: 13 weeks	41-50%	8.26%
	51-60%	58.30%
	61-70%	29.12%
	71-80%	0.65%
	81-90%	0.49%
	91-100%	2.49%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$3,104	\$2,402	\$579	\$1,319	\$4,033	\$6,286	3,296	52,116
Lost calendar days per closed claim	55.0	49.0	26.0	41.0	74.0	90.0	3,438	57,640
Lost calendar days per closed claim, excluding pregnancy	56.8	52.0	22.0	33.0	88.0	91.0	2,915	39,662
Claims reaching maximum benefit duration as a percentage of closed claims	8.8%	---	---	---	---	---	3,438	57,640
Percentage of closed claims converted to LTD	15.9%	---	---	---	---	---	644	11,052

Results by plan type

SIC: All employers

PLAN TYPE H

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	1.02%
Maximum benefit duration: 6 months	41-50%	16.63%
	51-60%	42.17%
	61-70%	32.22%
	71-80%	0.87%
	81-90%	0.36%
	91-100%	6.73%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$3,851	\$2,418	\$498	\$1,214	\$4,620	\$8,676	2,056	72,142
Lost calendar days per closed claim	64.8	49.0	24.0	40.0	76.0	137.0	2,238	83,200
Lost calendar days per closed claim, excluding pregnancy	69.0	51.0	21.0	32.0	88.0	172.0	1,997	59,924
Claims reaching maximum benefit duration as a percentage of closed claims	2.8%	---	---	---	---	---	2,238	83,201
Percentage of closed claims converted to LTD	5.2%	---	---	---	---	---	450	15,468

Results by plan type

SIC: All employers

PLAN TYPE I

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	0.00%
Maximum benefit duration: 1 year	41-50%	2.54%
	51-60%	41.27%
	61-70%	37.78%
	71-80%	0.32%
	81-90%	0.00%
	91-100%	18.10%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$7,410	\$3,995	\$753	\$1,714	\$9,857	\$20,904	84	2,127
Lost calendar days per closed claim	122.6	75.0	27.0	42.0	155.3	376.0	92	2,178
Lost calendar days per closed claim, excluding pregnancy	123.1	77.0	26.0	42.0	161.0	375.8	87	1,691
Claims reaching maximum benefit duration as a percentage of closed claims	11.9%	---	---	---	---	---	92	2,178
Percentage of closed claims converted to LTD	0.4%	---	---	---	---	---	24	1,550

Condition-specific results

SIC: All employers

	% New claims	% Closed claims	% Payments for closed claims	Lost calendar days per closed claim	Lost workdays per closed claim	Payments per closed claim	Claims reaching max duration, % closed claims	Percentage of closed claims converted to LTD	Number of Claims
Certain infectious and parasitic diseases	1.06%	1.04%	0.71%	46.1	26.9	\$3,258	4.22%	3.91%	16,800
Neoplasms	5.99%	6.07%	8.47%	78.7	49.4	\$6,515	12.94%	12.49%	99,779
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	0.24%	0.24%	0.24%	65.7	40.6	\$4,651	8.27%	7.49%	4,053
Endocrine, nutritional and metabolic diseases	2.09%	2.07%	1.34%	46.6	26.9	\$3,076	3.72%	3.28%	32,889
Mental, behavioral, and neurodevelopmental disorders	7.13%	7.14%	9.12%	73.2	45.1	\$6,032	7.10%	6.63%	121,482
Diseases of the nervous system	2.83%	2.85%	3.54%	76.3	47.9	\$5,744	11.05%	10.15%	48,124
Diseases of the eye and adnexa	1.12%	1.10%	0.79%	46.8	27.8	\$3,470	4.94%	4.94%	17,454
Diseases of the ear and mastoid process	0.40%	0.40%	0.34%	53.6	32.2	\$4,028	5.64%	5.12%	6,369
Diseases of the circulatory system	4.57%	4.60%	5.50%	72.4	45.7	\$5,454	10.48%	9.94%	74,848
Diseases of the respiratory system	3.58%	3.42%	1.60%	36.6	20.6	\$2,396	3.55%	3.16%	55,819
Diseases of the digestive system	7.78%	7.75%	4.35%	39.8	22.6	\$2,641	1.89%	1.80%	119,621

Condition-specific results

SIC: All employers

	% New claims	% Closed claims	% Payments for closed claims	Lost calendar days per closed claim	Lost workdays per closed claim	Payments per closed claim	Claims reaching max duration, % closed claims	Percentage of closed claims converted to LTD	Number of Claims
Diseases of the skin and subcutaneous tissue	1.14%	1.14%	0.81%	50.9	30.1	\$3,287	4.73%	4.58%	17,936
Diseases of the musculoskeletal system and connective tissue	19.89%	20.12%	24.72%	77.3	48.6	\$5,689	8.78%	7.92%	336,822
Diseases of the genitourinary system	4.83%	4.80%	3.03%	44.8	25.4	\$2,926	2.27%	2.40%	75,461
Pregnancy, childbirth and the puerperium	22.06%	22.15%	21.11%	56.7	32.9	\$4,327	1.04%	0.77%	343,581
Certain conditions originating in the perinatal period	0.02%	0.02%	0.01%	62.5	33.8	\$3,571	6.67%	3.95%	291
Congenital malformations, deformations and chromosomal abnormalities	0.17%	0.17%	0.20%	70.6	43.1	\$5,607	9.49%	7.35%	2,948
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	3.48%	3.28%	2.46%	54.7	32.5	\$3,800	6.15%	4.59%	60,769
Injury, poisoning and certain other consequences of external causes	11.62%	11.65%	11.68%	68.2	42.4	\$4,615	6.06%	5.55%	190,656

Condition-specific results

SIC: All employers

	% Claimants male	% Claimants female	% Claimants age 20-29	% Claimants age 30-39	% Claimants age 40-49	% Claimants age 50-59	% Claimants age 60-69	Number of Claims
Certain infectious and parasitic diseases	46.25%	53.75%	12.88%	19.39%	22.30%	28.88%	14.76%	16,800
Neoplasms	33.31%	66.69%	3.13%	12.89%	26.75%	34.83%	20.38%	99,779
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	35.80%	64.20%	11.93%	21.77%	26.88%	24.46%	12.98%	4,053
Endocrine, nutritional and metabolic diseases	31.46%	68.54%	8.43%	24.51%	30.64%	26.49%	9.22%	32,889
Mental, behavioral, and neurodevelopmental disorders	37.41%	62.59%	17.10%	30.48%	26.46%	20.09%	5.41%	121,482
Diseases of the nervous system	38.98%	61.02%	8.20%	19.98%	25.62%	31.23%	13.77%	48,124
Diseases of the eye and adnexa	50.26%	49.74%	5.78%	10.50%	16.57%	34.68%	29.15%	17,454
Diseases of the ear and mastoid process	42.92%	57.08%	8.10%	18.97%	24.79%	31.95%	15.01%	6,369
Diseases of the circulatory system	63.94%	36.06%	2.80%	8.48%	19.93%	39.24%	26.27%	74,848
Diseases of the respiratory system	41.06%	58.94%	11.07%	18.15%	21.82%	30.03%	16.84%	55,819
Diseases of the digestive system	51.06%	48.94%	9.97%	20.00%	25.08%	29.76%	13.86%	119,621

Condition-specific results

SIC: All employers

	% Claimants male	% Claimants female	% Claimants age 20-29	% Claimants age 30-39	% Claimants age 40-49	% Claimants age 50-59	% Claimants age 60-69	Number of Claims
Diseases of the skin and subcutaneous tissue	55.45%	44.55%	11.78%	19.06%	24.80%	29.41%	13.36%	17,936
Diseases of the musculoskeletal system and connective tissue	47.25%	52.75%	5.74%	13.44%	22.57%	36.12%	20.44%	336,822
Diseases of the genitourinary system	19.62%	80.38%	7.21%	22.34%	34.19%	24.01%	11.23%	75,461
Pregnancy, childbirth and the puerperium	0.35%	99.65%	36.20%	59.02%	4.30%	0.07%	0.02%	343,581
Certain conditions originating in the perinatal period	15.17%	84.83%	29.23%	44.01%	12.32%	8.10%	5.63%	291
Congenital malformations, deformations and chromosomal abnormalities	41.38%	58.62%	16.91%	25.19%	21.54%	24.23%	10.57%	2,948
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	38.64%	61.36%	13.83%	22.95%	22.96%	25.37%	12.78%	60,769
Injury, poisoning and certain other consequences of external causes	51.87%	48.13%	14.55%	19.85%	22.63%	28.30%	13.08%	190,656

Term	Definition
Employer information	
Covered lives	Number of employees covered by an employer's STD program.
Timing of claim	
Active claims	Claims that were opened, closed, or had any payment or lost workday activity during the reporting year.
Closed claims	Claims with a closing date during the reporting year.
Open claims	Claims that had no closing date by the end of the reporting year.
New claims	Claims with a benefit start date during the reporting year.
Claims reaching maximum benefit duration	Claims in which days lost met or exceeded a plan's maximum benefits duration.
Claim type	
Pregnancy claim	Claims for any pregnancy-related disability. Note: pregnancy need not end in childbirth to be included.
Payments	
Payments	Dollar value of claim payments.

Term

Definition

Lost time

Calendar days	Lost days, including elimination period and non-workdays.
Workdays	Lost workdays, not including elimination period.
Calendar year lost workdays	Lost workdays, not including elimination period, claimed during the reporting year.

Plan type

Elimination period	The period of time between date of disability and the date STD benefits become payable.
Maximum benefits duration	The amount of time a disabled employee is eligible to receive STD benefits.

IBI Health and Productivity Benchmarking

Integrated Benefits Institute
595 Market St., Suite 810
San Francisco, CA 94105
(415) 222-7280

Workers' Compensation Program

Calendar-Year Data: 2017

SIC: All employers

Based exclusively on claims active during the calendar year

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Section I. Results

Glossary

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Claim type

Loss year	% Medical Only	% Indemnity	# Medical Only Claims	# Indemnity Claims	# Total Claims
2012	73.8%	26.2%	343,786	122,220	466,006
2013	73.8%	26.2%	318,342	113,027	431,369
2014	73.8%	26.2%	317,764	112,940	430,704
2015	74.4%	25.6%	317,490	109,153	426,643
2016	76.0%	24.0%	314,953	99,715	414,668
2017	79.3%	20.7%	222,553	57,982	280,535

Results

SIC: All employers

Claim closures - Medical Only

	% Claims closed within 6 months	% Claims closed between 6 and 12 months	% Claims closed between 12 and 18 months	% Claims closed between 18 and 24 months	% Claims closed between 24 and 30 months	% Claims closed between 30 and 36 months	% Claims closed between 36 and 42 months	% Claims closed between 42 and 48 months	% Claims closed between 48 and 54 months	% Claims closed between 54 and 60 months
2012	86.08%	8.15%	2.56%	1.05%	0.43%	0.25%	0.18%	0.13%	0.09%	0.07%
2013	87.32%	7.36%	1.84%	0.82%	0.51%	0.29%	0.19%	0.12%	0.09%	0.03%
2014	87.81%	6.58%	1.84%	0.85%	0.47%	0.27%	0.18%	0.07%		
2015	87.05%	6.87%	1.82%	0.87%	0.49%	0.15%				
2016	86.66%	6.93%	1.76%	0.43%						
2017	85.89%	4.61%								

Claim closures - Indemnity

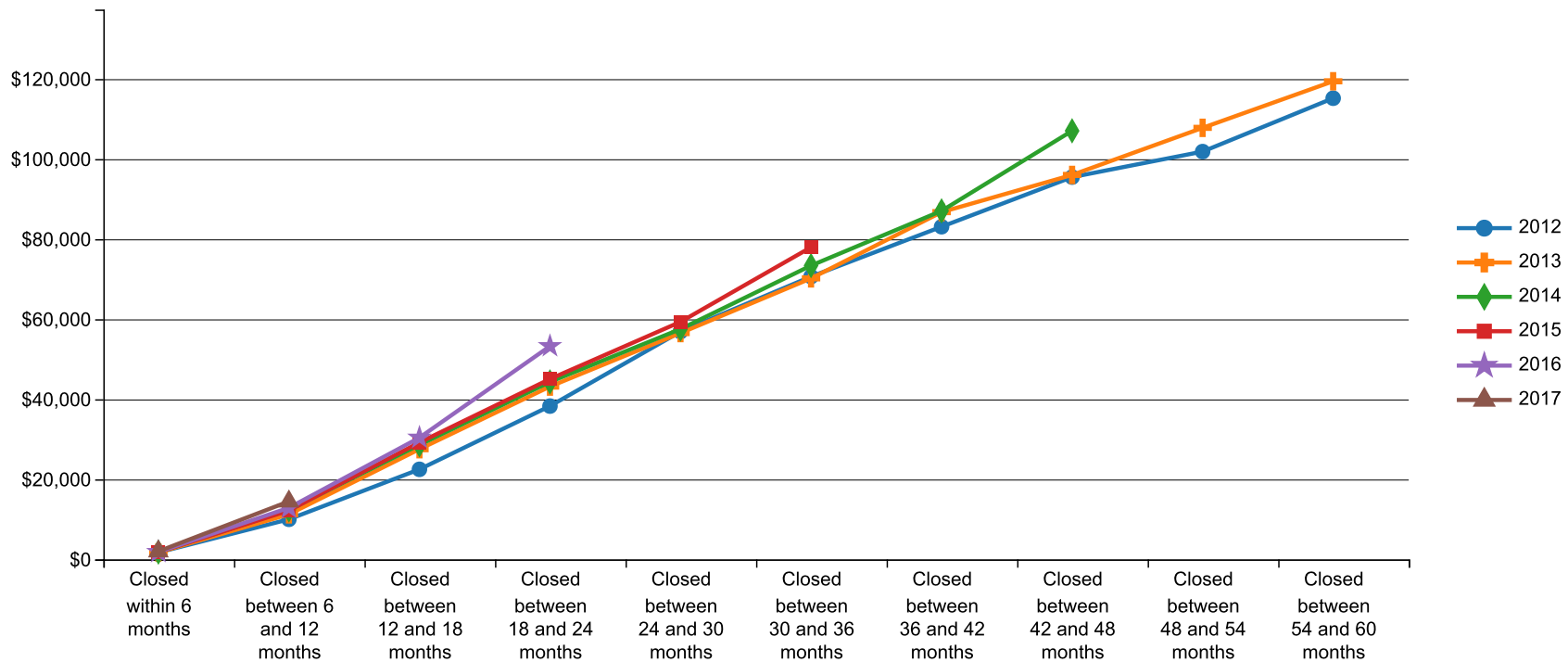
	% Claims closed within 6 months	% Claims closed between 6 and 12 months	% Claims closed between 12 and 18 months	% Claims closed between 18 and 24 months	% Claims closed between 24 and 30 months	% Claims closed between 30 and 36 months	% Claims closed between 36 and 42 months	% Claims closed between 42 and 48 months	% Claims closed between 48 and 54 months	% Claims closed between 54 and 60 months
2012	34.56%	19.21%	11.52%	8.09%	5.99%	4.41%	3.35%	2.60%	2.08%	1.70%
2013	30.25%	19.68%	12.64%	9.11%	6.75%	5.05%	3.84%	3.13%	2.11%	0.77%
2014	31.15%	19.75%	13.01%	9.17%	6.78%	5.32%	3.53%	1.28%		
2015	32.39%	20.17%	13.13%	9.72%	6.12%	2.18%				
2016	35.05%	22.64%	12.35%	4.24%						
2017	43.32%	15.02%								

Results

SIC: All employers

Average incurred per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$1,743	\$10,026	\$22,508	\$38,302	\$56,905	\$70,648	\$83,105	\$95,498	\$101,873	\$115,203
2013	\$1,734	\$11,272	\$27,537	\$43,179	\$56,547	\$70,209	\$86,751	\$96,036	\$107,804	\$119,433
2014	\$1,832	\$12,378	\$28,624	\$44,339	\$57,544	\$73,399	\$87,065	\$107,061		
2015	\$1,816	\$12,222	\$29,208	\$45,064	\$59,343	\$77,977				
2016	\$1,858	\$12,901	\$30,413	\$53,275						
2017	\$2,019	\$14,490								

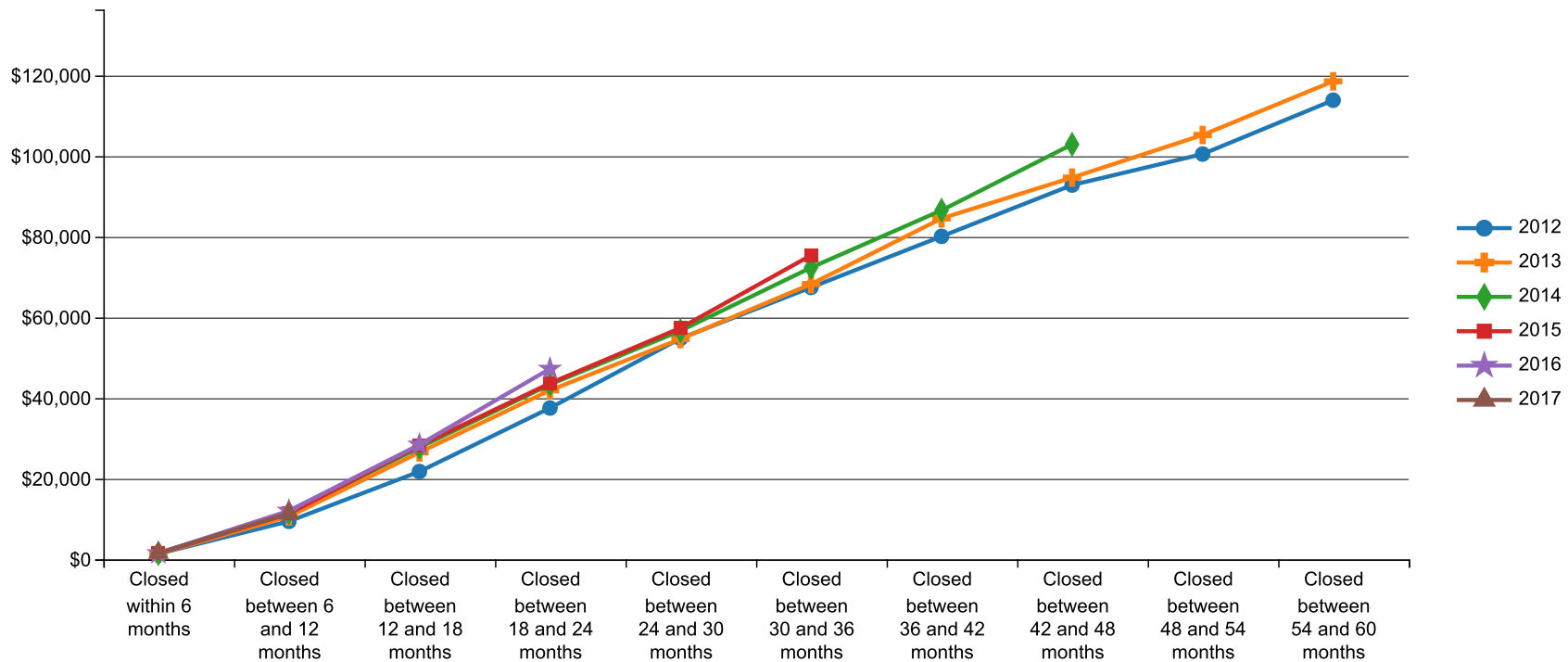


Results

SIC: All employers

Average paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$1,413	\$9,456	\$21,796	\$37,548	\$54,806	\$67,459	\$80,113	\$92,840	\$100,525	\$113,873
2013	\$1,397	\$10,635	\$26,547	\$41,938	\$54,674	\$68,279	\$84,563	\$94,691	\$105,257	\$118,572
2014	\$1,479	\$11,608	\$27,761	\$43,386	\$56,700	\$72,377	\$86,573	\$102,926		
2015	\$1,470	\$11,358	\$28,234	\$43,681	\$57,404	\$75,415				
2016	\$1,520	\$12,059	\$28,463	\$47,277						
2017	\$1,631	\$11,396								

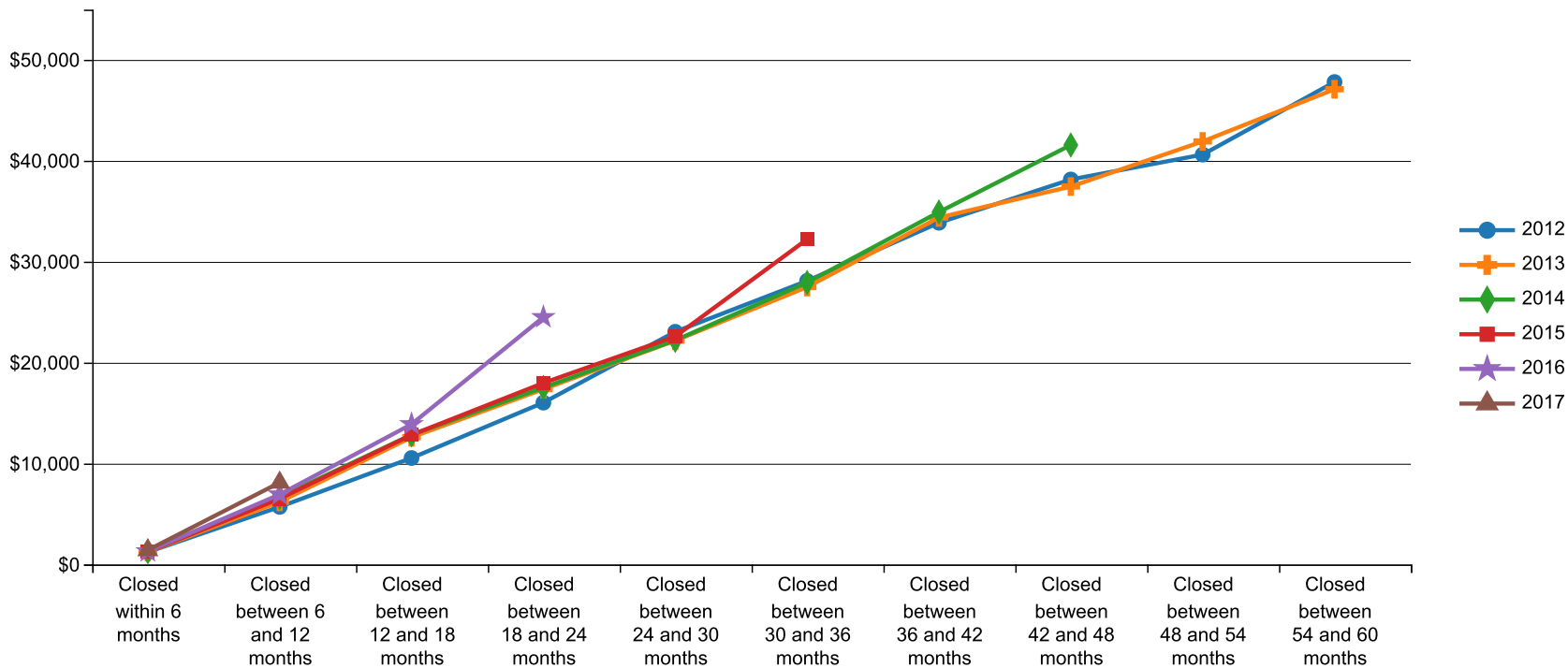


Results

SIC: All employers

Average medical incurred per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$1,225	\$5,709	\$10,550	\$16,036	\$23,054	\$28,094	\$33,856	\$38,142	\$40,609	\$47,798
2013	\$1,247	\$6,209	\$12,608	\$17,367	\$22,175	\$27,486	\$34,373	\$37,446	\$41,913	\$47,081
2014	\$1,280	\$6,666	\$12,858	\$17,529	\$22,212	\$27,930	\$34,914	\$41,558		
2015	\$1,266	\$6,519	\$12,835	\$17,981	\$22,595	\$32,221				
2016	\$1,304	\$6,939	\$13,896	\$24,503						
2017	\$1,425	\$8,117								

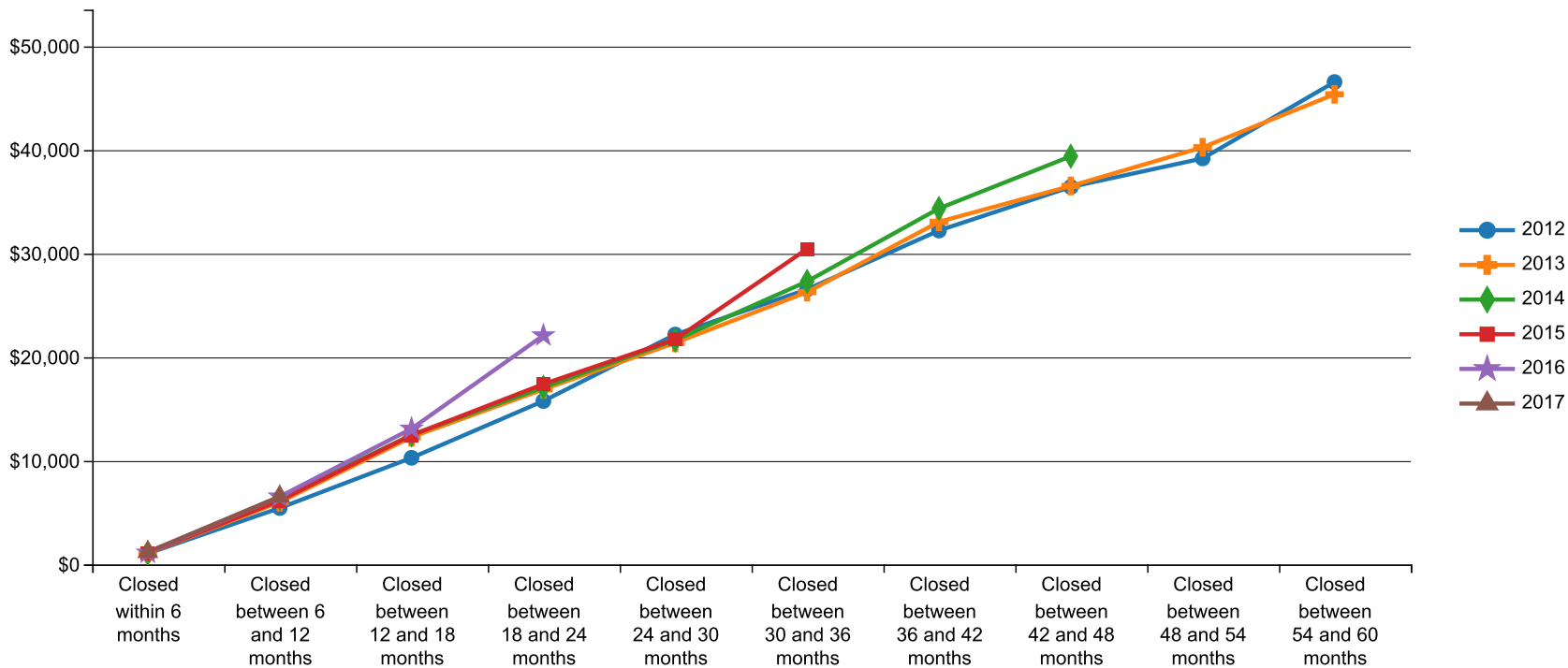


Results

SIC: All employers

Average medical paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$1,061	\$5,453	\$10,296	\$15,779	\$22,196	\$26,554	\$32,234	\$36,439	\$39,194	\$46,567
2013	\$1,084	\$6,016	\$12,293	\$16,902	\$21,393	\$26,290	\$33,072	\$36,536	\$40,269	\$45,381
2014	\$1,113	\$6,386	\$12,506	\$17,102	\$21,663	\$27,321	\$34,364	\$39,402		
2015	\$1,100	\$6,167	\$12,474	\$17,412	\$21,735	\$30,463				
2016	\$1,136	\$6,551	\$13,106	\$22,110						
2017	\$1,211	\$6,557								

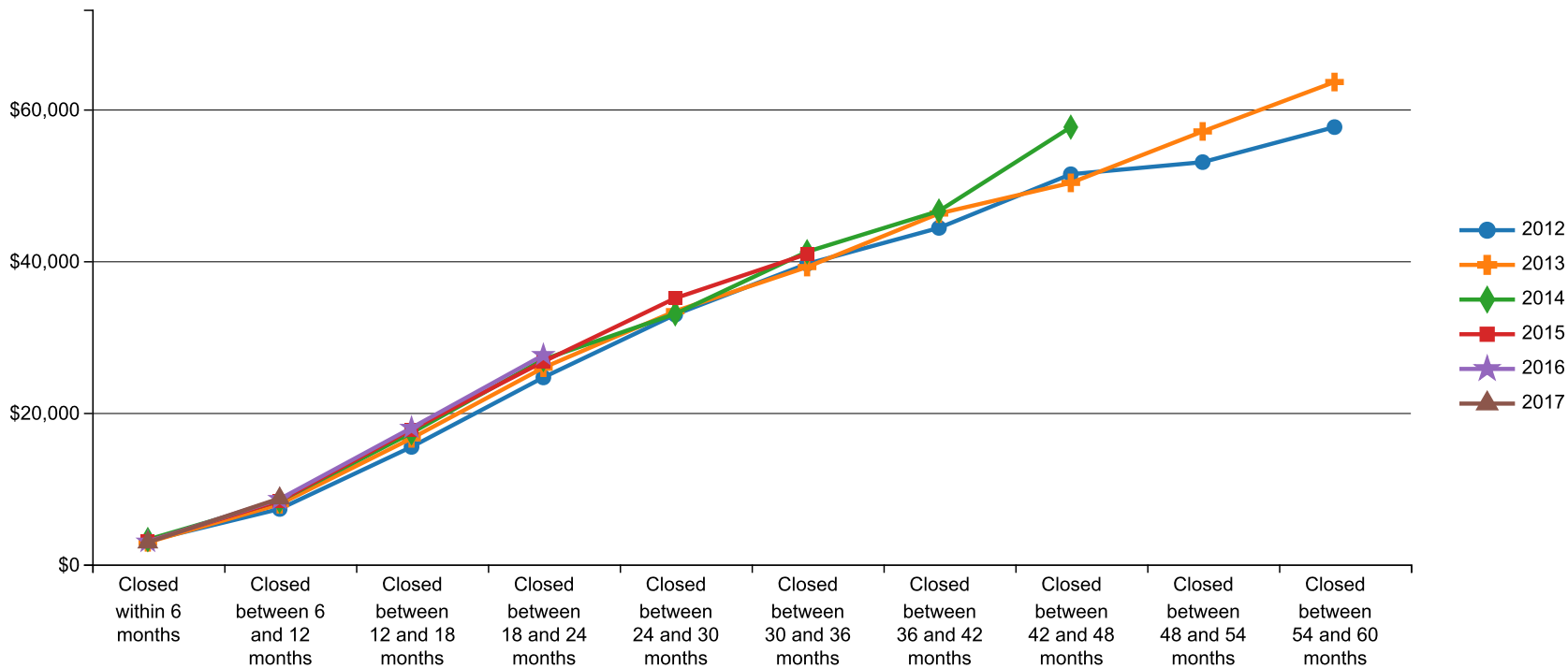


Results

SIC: All employers

Average indemnity incurred per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$3,109	\$7,323	\$15,504	\$24,662	\$32,946	\$39,634	\$44,375	\$51,446	\$53,043	\$57,662
2013	\$2,927	\$7,945	\$16,629	\$25,943	\$33,397	\$39,213	\$46,271	\$50,309	\$57,093	\$63,604
2014	\$3,286	\$8,379	\$17,349	\$27,029	\$33,046	\$41,229	\$46,601	\$57,656		
2015	\$3,052	\$8,403	\$17,795	\$26,739	\$35,108	\$40,933				
2016	\$3,006	\$8,625	\$18,014	\$27,609						
2017	\$2,920	\$8,718								

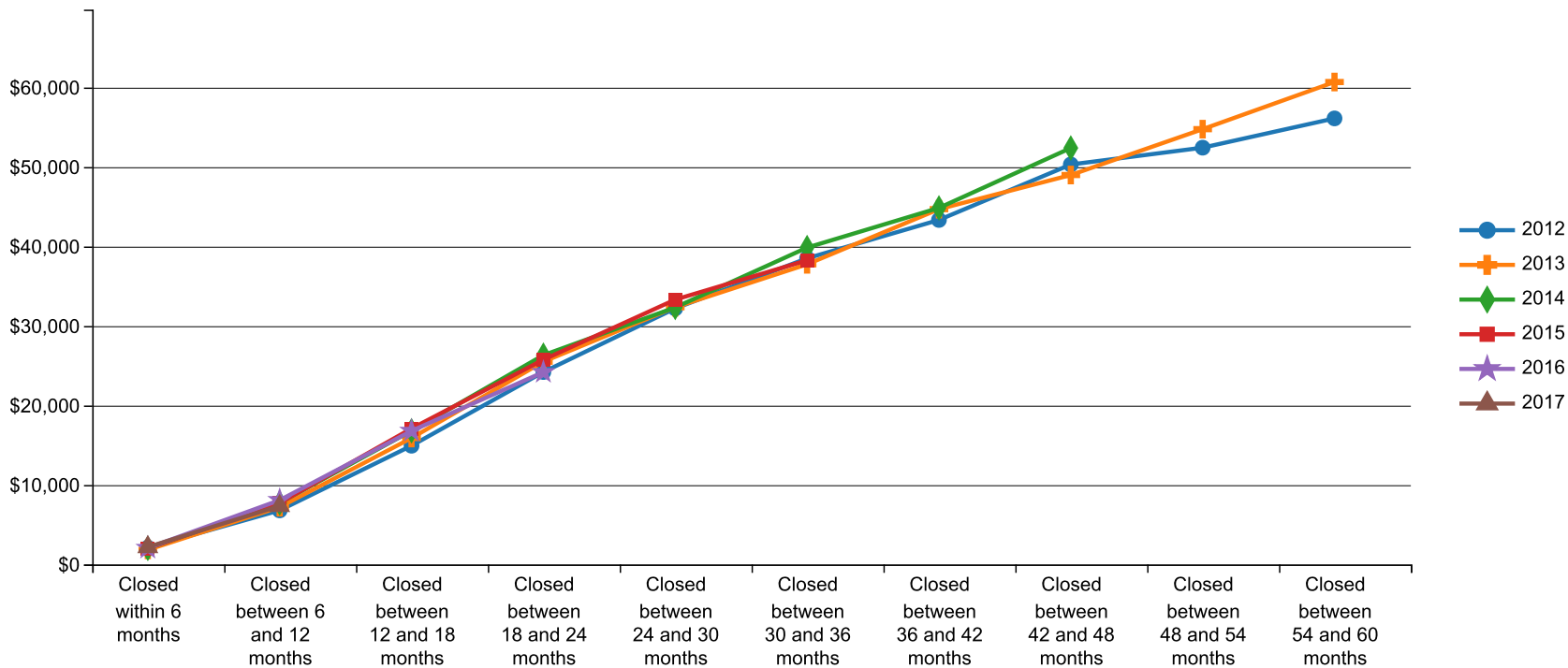


Results

SIC: All employers

Average indemnity paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$2,125	\$6,812	\$14,944	\$24,215	\$32,216	\$38,520	\$43,346	\$50,321	\$52,437	\$56,119
2013	\$1,843	\$7,221	\$15,908	\$25,513	\$32,363	\$37,765	\$44,703	\$48,998	\$54,765	\$60,696
2014	\$2,029	\$7,748	\$16,825	\$26,334	\$32,338	\$39,866	\$44,860	\$52,395		
2015	\$2,041	\$7,741	\$17,105	\$25,762	\$33,324	\$38,273				
2016	\$2,079	\$8,095	\$16,809	\$24,201						
2017	\$2,196	\$7,366								

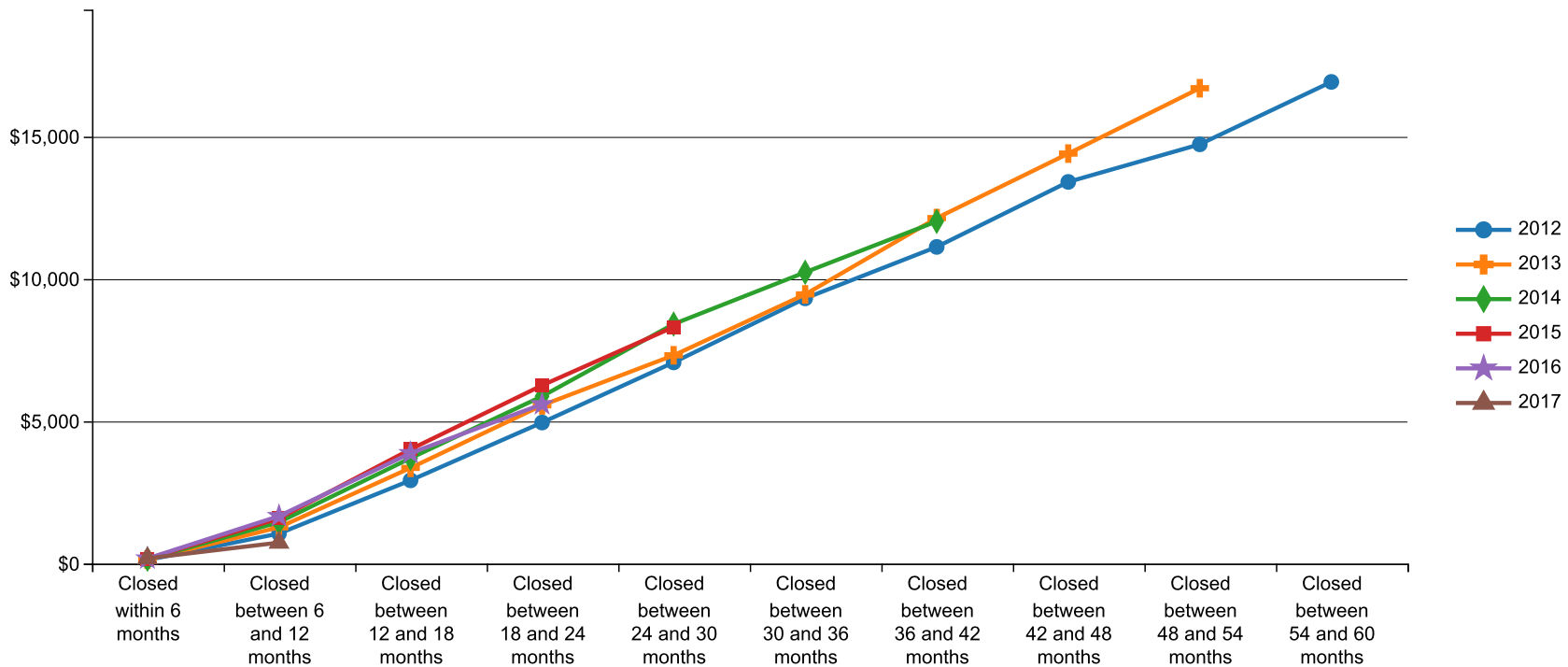


Results

SIC: All employers

Average expenses incurred per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$129	\$1,058	\$2,928	\$4,959	\$7,071	\$9,321	\$11,129	\$13,413	\$14,733	\$16,926
2013	\$142	\$1,276	\$3,365	\$5,563	\$7,321	\$9,460	\$12,142	\$14,408	\$16,705	---
2014	\$157	\$1,458	\$3,707	\$5,881	\$8,418	\$10,237	\$12,026	---		
2015	\$171	\$1,591	\$4,018	\$6,264	\$8,315	---				
2016	\$181	\$1,671	\$3,883	\$5,602						
2017	\$188	\$740								

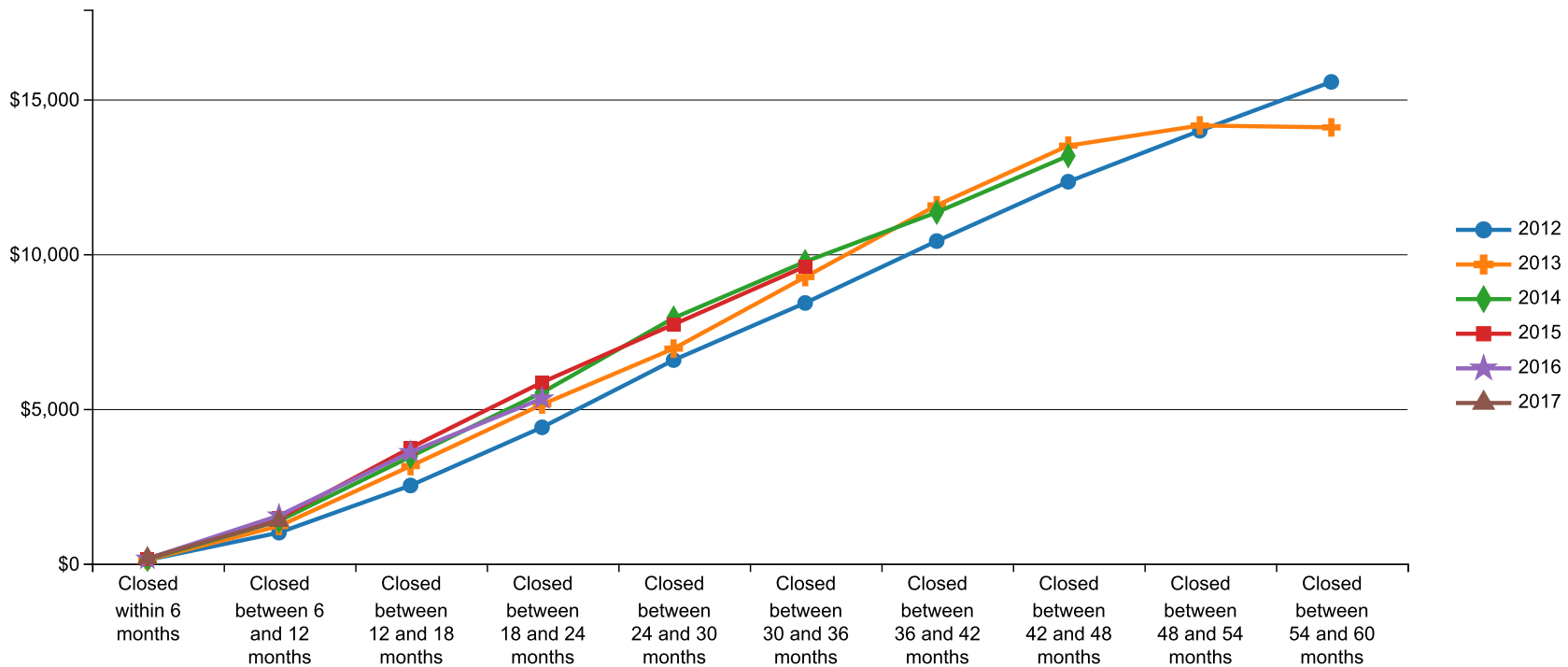


Results

SIC: All employers

Average expenses paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$118	\$1,003	\$2,525	\$4,404	\$6,577	\$8,422	\$10,421	\$12,339	\$13,985	\$15,563
2013	\$124	\$1,216	\$3,152	\$5,144	\$6,948	\$9,259	\$11,577	\$13,503	\$14,155	\$14,093
2014	\$139	\$1,382	\$3,457	\$5,528	\$7,935	\$9,755	\$11,350	\$13,177		
2015	\$152	\$1,467	\$3,744	\$5,858	\$7,729	\$9,600				
2016	\$159	\$1,554	\$3,603	\$5,336						
2017	\$174	\$1,386								

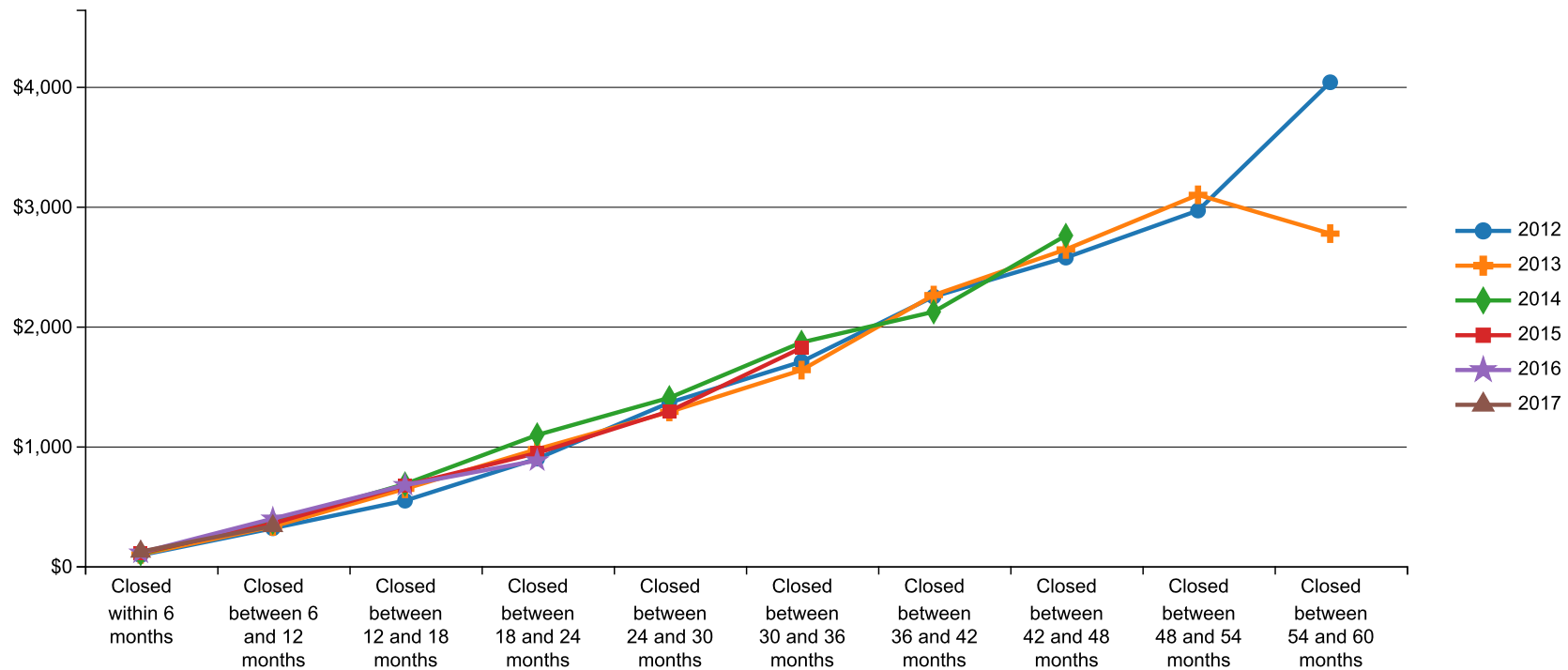


Results

SIC: All employers

Average prescription drug payments per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$92	\$316	\$547	\$897	\$1,364	\$1,706	\$2,249	\$2,574	\$2,967	\$4,037
2013	\$99	\$331	\$645	\$976	\$1,287	\$1,636	\$2,262	\$2,643	\$3,098	\$2,774
2014	\$105	\$366	\$685	\$1,095	\$1,405	\$1,867	\$2,122	\$2,759		
2015	\$111	\$356	\$674	\$944	\$1,293	\$1,821				
2016	\$113	\$397	\$676	\$882						
2017	\$122	\$335								

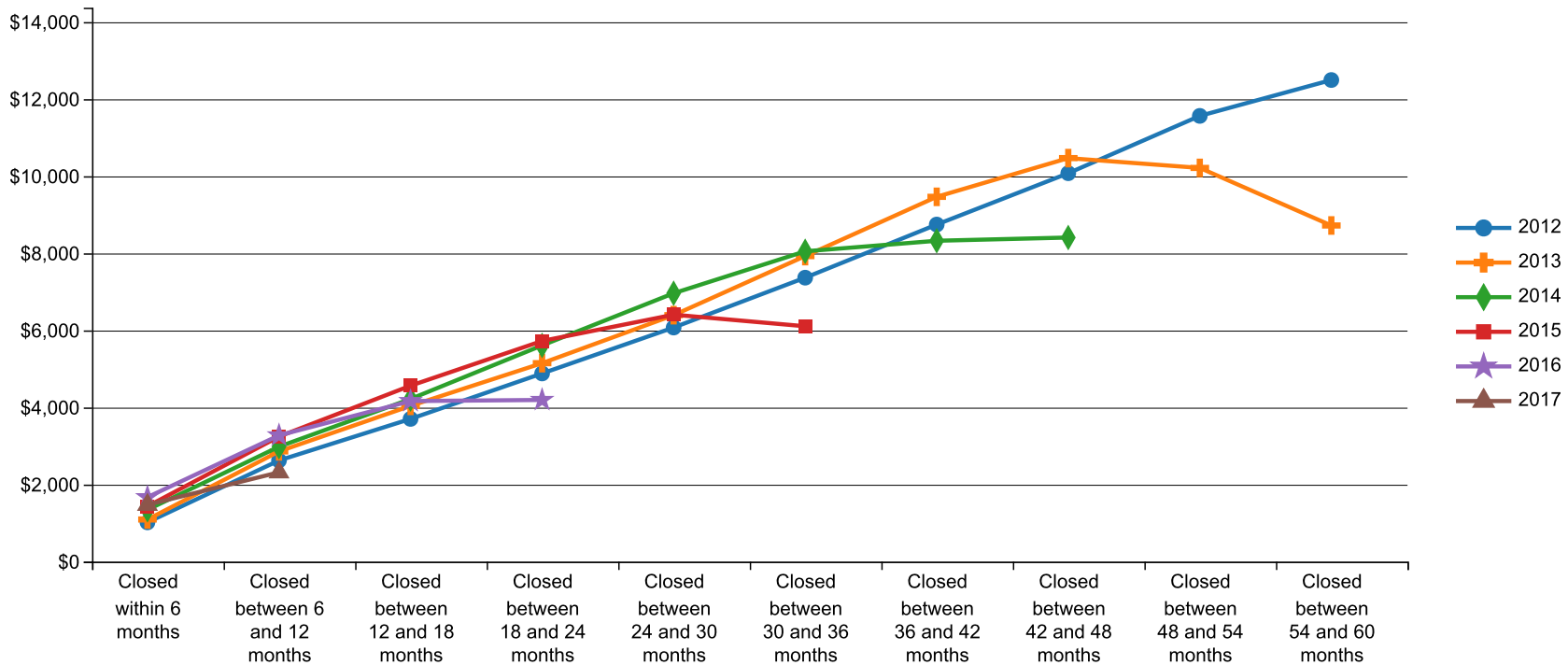


Results

SIC: All employers

Average legal fees paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$1,020	\$2,627	\$3,705	\$4,884	\$6,076	\$7,369	\$8,748	\$10,079	\$11,567	\$12,497
2013	\$1,095	\$2,861	\$4,042	\$5,150	\$6,396	\$7,929	\$9,467	\$10,471	\$10,217	\$8,723
2014	\$1,348	\$2,984	\$4,222	\$5,611	\$6,965	\$8,053	\$8,327	\$8,411		
2015	\$1,436	\$3,246	\$4,566	\$5,727	\$6,409	\$6,108				
2016	\$1,673	\$3,277	\$4,168	\$4,196						
2017	\$1,476	\$2,319								

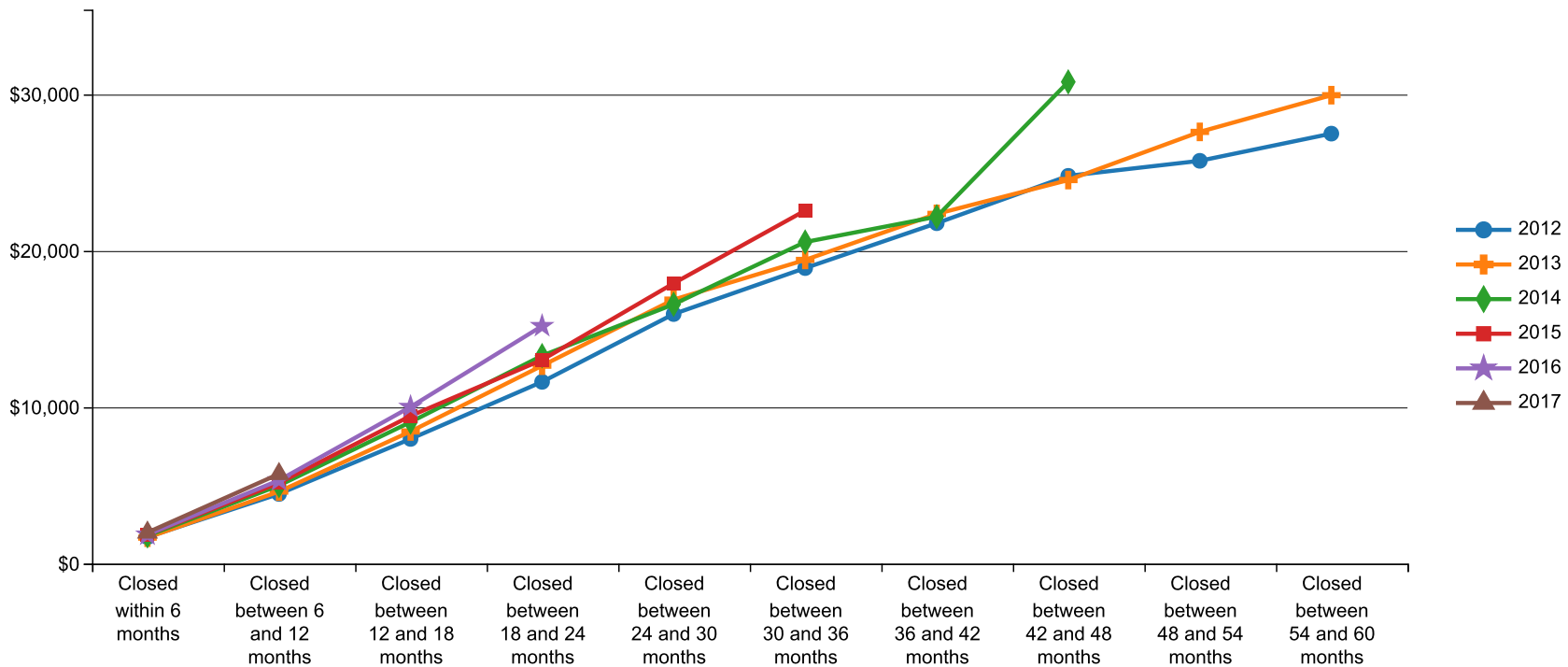


Results

SIC: All employers

Average TTD payments per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	\$1,696	\$4,458	\$7,977	\$11,625	\$15,961	\$18,900	\$21,769	\$24,796	\$25,757	\$27,496
2013	\$1,663	\$4,608	\$8,453	\$12,658	\$16,883	\$19,421	\$22,364	\$24,528	\$27,607	\$29,954
2014	\$1,784	\$4,996	\$9,055	\$13,299	\$16,584	\$20,566	\$22,185	\$30,804		
2015	\$1,853	\$5,161	\$9,446	\$13,029	\$17,925	\$22,579				
2016	\$1,859	\$5,331	\$10,023	\$15,194						
2017	\$1,994	\$5,737								

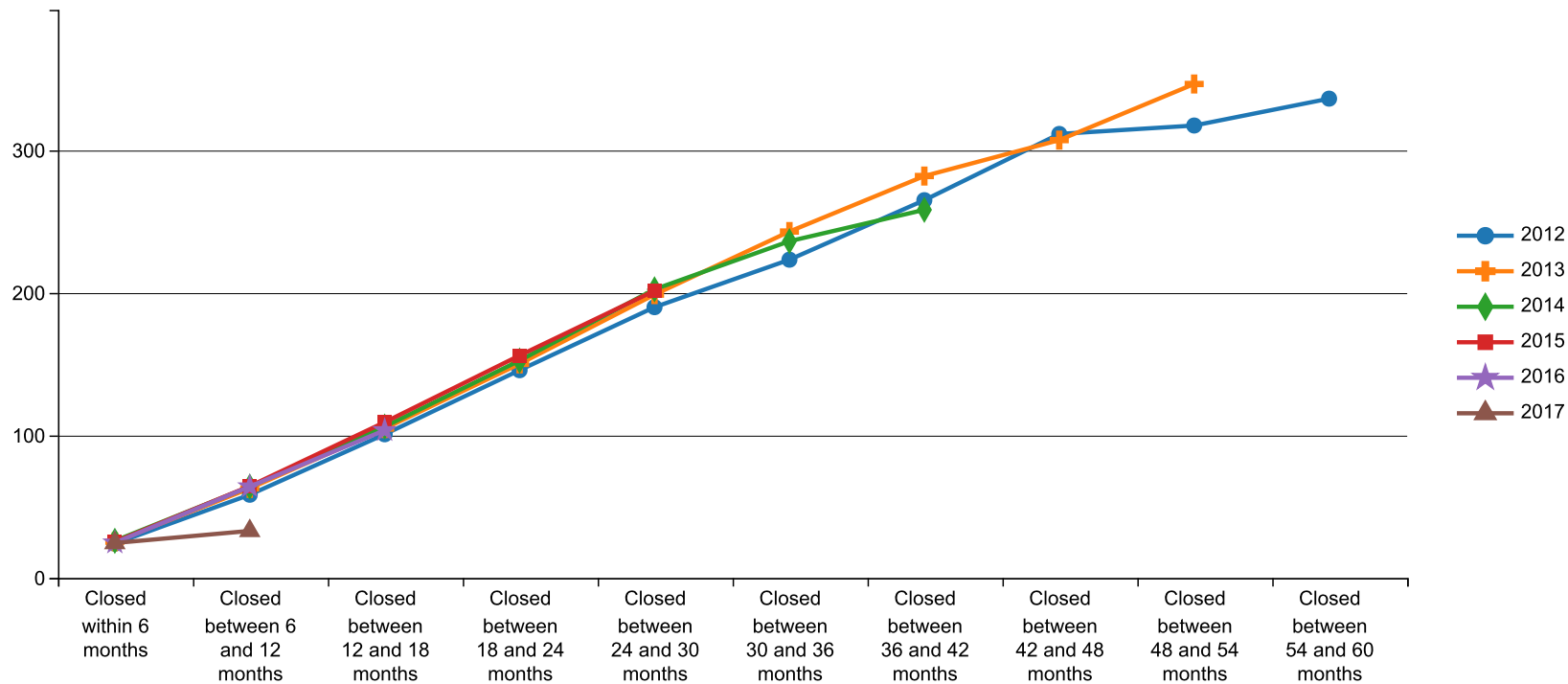


Results

SIC: All employers

Average TTD days per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2012	24.2	58.4	100.9	145.8	190.0	223.3	265.1	311.6	317.5	336.3
2013	25.5	62.9	104.9	150.2	198.8	243.1	282.0	307.2	346.6	---
2014	26.1	64.1	106.2	152.6	202.5	236.3	258.3	---	[Greyed out]	
2015	25.4	64.4	109.3	156.1	201.5	---	[Greyed out]			
2016	24.8	64.2	103.7	---	[Greyed out]					
2017	24.6	33.1	[Greyed out]							



Term

Definition

Timing of claim

Loss year	Year in which a WC incident initially occurred
Closed claims	Claims with a closing date that occurred during the reporting timeframe

Claim type

Medical only	Claims with only medical payments and no indemnity payments made over the life of the claim
Indemnity	Claims for which any indemnity payments (temporary and permanent disability pay, vocational rehab, and/or death benefits) were made over the life of the claim. Indemnity claims may also have associated medical payments.
TTD	Claims with any temporary total disability payments

Term	Definition
Payments	
Incurred	Amounts paid to date and expected to be paid for the estimated life of the claim
Paid	Amounts paid to date
Medical	Costs for medical treatments such as hospitalization, physician fees, equipment, rehabilitation, etc. Also include all allocations made to medical losses from settlement payments. Excludes payments for prescription drugs.
Indemnity	Costs for temporary disability, permanent disability, death and vocational rehabilitation. Also includes all allocations made to indemnity losses from settlement payments.
Expenses	Cost for all other workers compensation claim expenses
Prescription drug	Costs for prescription drugs under workers' compensation
Legal fees	Costs of legal fees for indemnity claims with attorney representation
TTD	Wage replacements for lost workdays due to temporary total disability
Lost time	
TTD days	Lost workdays claimed during the life of the claim