

IBI Health and Productivity Benchmarking

Integrated Benefits Institute
1901 Harrison Street, Suite 1100
Oakland, CA 94612
(415) 222-7280

Workers' Compensation Program

Calendar-Year Data: 2018

SIC: All employers

Based exclusively on claims active during the calendar year

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Family and Medical Leave 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
Total new leaves per 100 eligible employees	10.9	8.5	2.1	4.7	14.8	23.0	2,065	1,204,209
Total active leaves per 100 eligible employees	12.6	9.8	2.4	5.4	16.8	26.9	2,065	1,204,209
New concurrent leaves per 100 eligible employees	4.0	3.0	0.0	0.4	5.9	9.9	2,037	1,038,533
Active concurrent leaves per 100 eligible employees	4.3	3.3	0.0	0.4	6.4	10.7	2,065	1,204,209
New stand-alone leaves per 100 eligible employees	6.9	4.5	1.0	2.2	9.1	16.8	2,037	1,038,533
Active stand-alone leaves per 100 eligible employees	8.0	5.0	1.1	2.4	10.4	20.0	2,065	1,204,209
New intermittent leaves per 100 eligible employees	2.4	1.3	0.0	0.4	3.2	6.4	2,037	1,038,533
Active intermittent leaves per 100 eligible employees	3.2	1.6	0.1	0.5	4.2	8.6	2,064	1,204,199
New reduced schedule leaves per 100 eligible employees	0.1	0.0	0.0	0.0	0.1	0.3	1,642	902,887
Active reduced schedule leaves per 100 eligible employees	0.1	0.0	0.0	0.0	0.1	0.3	1,666	1,040,780
New continuous leaves per 100 eligible employees	8.3	6.9	1.9	4.0	11.0	16.5	2,037	1,038,533
Active continuous leaves per 100 eligible employees	8.9	7.4	2.0	4.3	11.9	17.8	2,064	1,204,199
Denied leave requests per 100 eligible employees	3.2	2.2	0.2	0.7	4.8	8.1	1,787	251,319
% of leaves for employee's own health condition	63.5%	---	---	---	---	---	2,560	1,693,688
% of leaves for maternity/bonding with child - female	14.0%	---	---	---	---	---	2,560	1,693,688
% of leaves for maternity/bonding with child - male	7.2%	---	---	---	---	---	2,560	1,693,688

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	15.0%	---	---	---	---	---	2,560	1,693,688
% of leaves for military service	0.3%	---	---	---	---	---	2,560	1,693,688
Lost workdays per leave	21.1	15.0	2.0	5.0	31.0	59.0	2,515	1,470,028
Lost workdays per concurrent leave	27.4	23.0	5.0	10.0	41.0	60.0	2,064	614,956
Lost workdays per stand-alone leave	16.4	10.0	1.0	3.3	24.0	46.0	2,452	891,956
Lost workdays per intermittent leave	9.2	4.6	1.0	2.0	11.0	23.0	2,212	325,787
Lost workdays per reduced schedule leave	15.1	8.0	1.0	3.0	20.0	46.0	866	8,347
Lost workdays per continuous leave	24.6	20.0	4.0	8.5	37.0	60.0	2,505	1,135,893
Lost workdays per 100 eligible employees	239.7	197.4	47.9	110.0	322.2	485.2	2,019	1,088,714
Lost intermittent workdays per 100 eligible employees	22.7	10.3	0.8	3.3	28.1	61.3	1,784	1,084,687
Lost reduced schedule workdays per 100 eligible employees	2.4	1.1	0.1	0.4	3.0	6.4	745	812,009
Lost continuous workdays per 100 eligible employees	218.3	181.5	47.6	102.4	289.6	435.0	2,012	1,088,677
Lost concurrent workdays per 100 eligible employees	146.6	120.6	12.2	49.8	211.1	310.5	1,651	1,043,634
Lost stand-alone workdays per 100 eligible employees	124.8	80.8	14.2	34.3	167.7	303.0	1,985	1,088,280

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	158.9	125.3	25.9	64.0	216.5	335.1	1,994	675,735
Lost workdays per 100 eligible employees - maternity/bonding - female	58.8	39.3	7.3	17.0	81.9	144.5	1,801	158,911
Lost workdays per 100 eligible employees - maternity/bonding - male	15.8	8.6	1.2	3.4	20.1	41.2	1,516	86,013
Lost workdays per 100 eligible employees - care for a family member	18.9	12.0	1.6	4.9	25.4	43.4	1,776	163,654
Lost workdays per 100 eligible employees - military service	2.3	1.2	0.1	0.4	2.9	6.2	294	4,052

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	20.6	8.4	17.5	24.2	12,327
Alaska	22.2	9.9	21.7	24.9	934
Arizona	20.0	9.4	12.0	23.9	26,508
Arkansas	19.7	7.5	11.4	23.4	5,101
California	24.6	9.4	11.5	26.8	120,247
Colorado	21.5	9.6	16.8	24.0	14,106
Connecticut	27.6	14.7	31.2	31.1	19,590
Delaware	23.8	10.2	25.7	27.1	3,150
Florida	20.4	9.4	14.1	24.5	55,083
Georgia	21.7	8.5	13.5	24.9	25,155
Hawaii	14.4	7.6	4.5	19.0	3,839
Idaho	18.9	8.8	9.6	21.7	3,688
Illinois	21.1	8.2	14.2	24.7	40,908
Indiana	17.4	7.5	10.5	21.8	29,019
Iowa	19.3	9.8	15.8	22.9	14,991
Kansas	20.5	8.9	17.5	24.3	10,628

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	17.9	8.2	10.2	21.8	22,688
Louisiana	24.4	9.0	1.5	26.6	5,513
Maine	27.1	10.9	19.2	31.2	3,184
Maryland	19.8	6.9	11.6	24.9	26,960
Massachusetts	23.7	7.6	12.1	26.1	20,942
Michigan	20.4	8.9	11.6	24.6	23,821
Minnesota	24.6	9.4	12.5	26.9	18,197
Mississippi	18.3	7.2	5.0	21.6	5,159
Missouri	19.9	8.8	14.4	23.1	27,457
Montana	23.3	7.8	27.9	26.4	1,447
Nebraska	---	---	---	---	---
Nevada	18.4	7.4	10.6	22.1	6,935
New Hampshire	23.0	6.4	12.3	25.4	2,779
New Jersey	26.4	11.1	18.0	28.2	25,091
New Mexico	23.6	11.4	9.5	27.2	2,521
New York	25.8	11.0	18.9	29.1	53,845

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	20.9	7.5	14.6	24.7	39,141
North Dakota	22.0	9.1	14.1	25.0	1,305
Ohio	18.5	7.5	11.9	23.2	59,767
Oklahoma	19.7	8.3	15.7	21.9	7,216
Oregon	15.7	6.0	7.6	20.7	20,501
Pennsylvania	20.2	8.4	12.4	23.8	47,093
Rhode Island	24.7	8.6	7.6	27.0	2,375
South Carolina	20.8	9.1	14.1	24.3	19,631
South Dakota	21.1	9.6	34.4	26.4	2,998
Tennessee	19.8	8.6	18.5	23.2	20,583
Texas	21.8	9.1	12.8	25.4	91,039
Utah	22.8	13.0	17.0	26.2	7,552
Vermont	30.3	9.2	8.3	34.6	1,562
Virginia	20.9	8.7	13.7	24.8	22,693
Washington	18.8	7.1	10.0	22.3	23,591
West Virginia	21.6	10.6	19.3	26.5	5,637

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	21.3	8.7	11.4	25.7	32,225
Wyoming	22.9	6.2	10.8	25.1	1,102

Term

Definition

Employer information

Eligible employees	Number of employees eligible to take FMLA leave
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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	8.1	1.3	0.0	0.0	7.0	21.1	27,390	320,602
Active claims less than 24 months old per 1,000 covered lives	14.0	5.1	0.0	0.0	14.3	36.4	27,390	320,602
New claims per closed claim	0.7	0.0	0.0	0.0	1.0	2.0	26,184	477,279
Calendar year payments per active claim	\$13,797	\$7,399	\$1,039	\$2,596	\$17,059	\$32,141	58,277	483,491
Calendar year payments per covered life	\$354	\$91	\$9	\$29	\$261	\$738	34,216	354,116
Payments per closed claim	\$36,720	\$11,327	\$959	\$3,257	\$34,774	\$85,560	26,834	153,572
Claims for which SSDI was awarded as a percentage of active claims	49.9%	---	---	---	---	---	47,765	374,753
Claimants returning to work as a percentage of closed claims	34.5%	---	---	---	---	---	23,742	120,890
Claimants returning to work as a percentage of closed claims less than 24 months old	48.0%	---	---	---	---	---	15,179	85,617

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	\$13,818	51.3%	36.0%	49.7%	12,158
90 days	56-70	\$14,079	45.2%	32.5%	45.9%	63,891
90 days	71-85	\$18,773	40.0%	100.0%	100.0%	10
90 days	86-100	\$14,802	45.1%	45.7%	45.7%	84
180 days	41-55	\$12,538	56.9%	21.4%	31.2%	18,138
180 days	56-70	\$15,804	54.0%	19.0%	31.7%	82,294
180 days	71-85	\$27,142	84.8%	0.0%	---	83
180 days	86-100	\$11,213	24.1%	22.2%	20.0%	65
Other	41-55	\$11,141	59.3%	27.9%	47.3%	25,653
Other	56-70	\$16,132	67.4%	18.3%	36.2%	33,446
Other	71-85	\$16,606	71.6%	0.0%	0.0%	90
Other	86-100	\$14,115	56.7%	0.0%	0.0%	235

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	0.6%	0.7%	\$15,815	29.1%	51.9%	4,972
Neoplasms	15.2%	18.1%	\$13,452	30.3%	37.3%	60,416
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	0.4%	0.5%	\$15,273	28.8%	42.7%	2,340
Endocrine, nutritional and metabolic diseases	1.4%	1.5%	\$13,541	25.5%	48.0%	10,868
Mental, behavioral, and neurodevelopmental disorders	8.3%	10.0%	\$16,515	28.5%	37.3%	38,693
Diseases of the nervous system	6.5%	9.3%	\$17,608	17.3%	36.6%	65,431
Diseases of the eye and adnexa	1.1%	1.4%	\$16,686	23.9%	49.7%	8,693
Diseases of the ear and mastoid process	0.5%	0.6%	\$20,212	21.5%	38.2%	3,101
Diseases of the circulatory system	8.6%	10.2%	\$13,792	22.4%	40.4%	58,883
Diseases of the respiratory system	2.2%	2.2%	\$11,003	18.1%	35.5%	14,774
Diseases of the digestive system	2.6%	2.4%	\$13,744	44.1%	58.4%	11,964

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%	\$13,215	37.2%	55.2%	4,546
Diseases of the musculoskeletal system and connective tissue	28.9%	26.7%	\$13,216	34.8%	50.4%	154,616
Diseases of the genitourinary system	2.1%	1.7%	\$10,206	39.8%	60.3%	12,611
Pregnancy, childbirth and the puerperium	6.9%	2.6%	\$3,219	64.8%	64.9%	11,948
Certain conditions originating in the perinatal period	0.0%	0.0%	\$12,705	26.7%	44.4%	70
Congenital malformations, deformations and chromosomal abnormalities	0.2%	0.3%	\$14,787	26.7%	45.3%	2,027
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	2.0%	2.1%	\$16,255	25.2%	38.5%	11,001
Injury, poisoning and certain other consequences of external causes	11.5%	8.7%	\$11,295	51.3%	61.2%	42,482

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	59.49%	40.51%	3.72%	20.62%	31.32%	32.58%	11.00%	4,972
Neoplasms	41.84%	58.16%	1.64%	7.64%	19.73%	42.02%	26.59%	60,416
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	39.91%	60.09%	3.42%	16.88%	28.08%	34.49%	15.64%	2,340
Endocrine, nutritional and metabolic diseases	55.96%	44.04%	1.87%	10.49%	28.50%	43.40%	15.12%	10,868
Mental, behavioral, and neurodevelopmental disorders	35.39%	64.61%	5.95%	23.06%	30.67%	30.68%	9.26%	38,693
Diseases of the nervous system	45.01%	54.99%	3.35%	15.72%	30.31%	37.38%	12.64%	65,431
Diseases of the eye and adnexa	54.54%	45.46%	2.55%	11.20%	26.15%	41.92%	17.23%	8,693
Diseases of the ear and mastoid process	50.82%	49.18%	1.52%	10.61%	26.09%	43.53%	17.45%	3,101
Diseases of the circulatory system	61.18%	38.82%	1.20%	6.59%	22.96%	45.27%	22.00%	58,883
Diseases of the respiratory system	47.62%	52.38%	1.05%	5.44%	17.44%	47.53%	26.47%	14,774
Diseases of the digestive system	45.76%	54.24%	3.41%	13.41%	27.08%	38.86%	15.87%	11,964

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	49.91%	50.09%	2.29%	12.38%	26.88%	40.92%	16.23%	4,546
Diseases of the musculoskeletal system and connective tissue	46.38%	53.62%	2.01%	10.63%	26.47%	41.84%	17.96%	154,616
Diseases of the genitourinary system	51.71%	48.29%	2.42%	12.86%	29.11%	39.57%	14.88%	12,611
Pregnancy, childbirth and the puerperium	0.00%	100.00%	27.65%	65.48%	6.69%	0.11%	0.03%	11,948
Certain conditions originating in the perinatal period	52.86%	47.14%	8.57%	15.71%	25.71%	34.29%	15.71%	70
Congenital malformations, deformations and chromosomal abnormalities	44.65%	55.35%	6.96%	21.26%	29.90%	32.51%	8.83%	2,027
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	45.24%	54.76%	3.99%	14.40%	25.09%	37.75%	17.20%	11,001
Injury, poisoning and certain other consequences of external causes	52.28%	47.72%	6.48%	14.71%	24.60%	35.51%	16.92%	42,482

Term

Definition

Employer information

Covered lives	Number of employees covered by an employer's LTD program.
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Timing of claim

Active claims	Claims that were opened, closed, or had any payment or lost workday activity during the reporting year.
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Closed claims	Claims with a closing date during the reporting year.
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Open claims	Claims that had no closing date by the end of the reporting year.
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New claims	Claims with a benefit start date during the reporting year.
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Payments

Payments	Dollar value of claim payments.
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Plan type

Elimination period	The period of time between date of disability and the date LTD benefits become payable.
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Wage replacement rate	The percentage of an employee's wages paid as LTD benefits.
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Term

Definition

Other

SSDI	Social Security Disability
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IBI Health and Productivity Benchmarking

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Short-Term Disability Program

Calendar-Year Data: 2018

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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	6.7	4.1	0.7	2.1	7.4	12.5	31,803	1,512,511
New claims per 100 covered lives, excluding pregnancy	5.7	3.4	0.8	1.7	6.3	10.7	26,165	1,502,392
Active claims per 100 covered lives	7.8	4.8	1.2	2.5	8.3	14.3	32,086	1,512,836
New claims as percentage of active claims	84.7%	100.0%	50.0%	83.3%	100.0%	100.0%	41,164	1,912,654
Pregnancy claims as a percentage of new claims	29.9%	17.6%	0.0%	0.0%	50.0%	100.0%	38,388	1,659,068
Calendar year payments per covered life	\$250	\$128	\$20	\$55	\$263	\$511	29,826	1,313,581
Payments per closed claim	\$4,672	\$2,718	\$453	\$1,183	\$5,643	\$10,714	38,174	1,253,137
Calendar year lost workdays per 100 covered lives	247.6	135.2	27.1	64.2	258.3	479.5	31,454	1,482,917
Calendar year lost calendar days per 100 covered lives	417.9	236.3	50.6	116.0	443.6	799.0	31,803	1,512,511
Calendar year lost workdays per active claim	33.6	26.0	6.0	13.0	43.0	69.0	40,731	1,785,511
Lost calendar days per closed claim	62.5	47.0	16.0	30.0	77.0	127.0	40,072	1,661,284
Lost calendar days per closed claim, excluding pregnancy	64.2	46.0	14.0	25.0	86.0	148.0	35,136	1,289,012
Lost workdays per closed claim	38.3	29.0	7.0	16.0	48.0	83.0	40,038	1,611,424
Lost workdays per closed claim, excluding pregnancy	39.8	27.0	6.0	13.0	54.0	96.0	35,093	1,248,072
Claims reaching maximum benefit duration as a percentage of closed claims	5.4%	---	---	---	---	---	28,335	1,273,504
Percentage of closed claims converted to LTD	5.1%	---	---	---	---	---	11,341	600,722

Results by plan type

SIC: All employers

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	1,774	2,869	193	9,448	11,065	424	3,842	2,183	83
% of SIC employers with plan type	6.67%	10.79%	0.73%	35.52%	41.60%	1.59%	14.44%	8.21%	0.31%
% of all employers with plan type	5.56%	9.00%	0.61%	29.64%	34.71%	1.33%	12.05%	6.85%	0.26%

Results by plan type

SIC: All employers

PLAN TYPE A

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	0.07%
Maximum benefit duration: 13 weeks	41-50%	3.60%
	51-60%	31.04%
	61-70%	14.32%
	71-80%	3.31%
	81-90%	0.13%
	91-100%	47.53%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$5,546	\$3,863	\$859	\$1,900	\$7,009	\$12,058	1,528	16,013
Lost calendar days per closed claim	51.5	46.0	16.0	30.0	70.0	90.0	1,694	23,787
Lost calendar days per closed claim, excluding pregnancy	50.7	45.0	14.0	25.0	78.0	91.0	1,524	18,128
Claims reaching maximum benefit duration as a percentage of closed claims	10.0%	---	---	---	---	---	1,694	23,812
Percentage of closed claims converted to LTD	5.7%	---	---	---	---	---	502	10,008

Results by plan type

SIC: All employers

PLAN TYPE B

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	1.91%
Maximum benefit duration: 6 months	41-50%	9.09%
	51-60%	13.48%
	61-70%	18.56%
	71-80%	2.59%
	81-90%	0.22%
	91-100%	54.16%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$6,243	\$3,649	\$556	\$1,474	\$8,015	\$14,646	2,275	92,140
Lost calendar days per closed claim	59.0	45.0	13.0	25.0	74.0	131.0	2,768	149,747
Lost calendar days per closed claim, excluding pregnancy	59.1	42.0	12.0	21.0	78.0	145.0	2,642	122,920
Claims reaching maximum benefit duration as a percentage of closed claims	4.6%	---	---	---	---	---	2,768	149,905
Percentage of closed claims converted to LTD	3.1%	---	---	---	---	---	1,136	90,225

Results by plan type

SIC: All employers

PLAN TYPE C

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	0.02%
Maximum benefit duration: 1 year	41-50%	1.13%
	51-60%	22.66%
	61-70%	6.91%
	71-80%	3.79%
	81-90%	1.26%
	91-100%	64.23%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$7,515	\$4,189	\$526	\$1,521	\$9,622	\$17,880	146	6,154
Lost calendar days per closed claim	78.8	47.0	9.0	23.0	90.0	196.0	187	9,215
Lost calendar days per closed claim, excluding pregnancy	80.1	45.0	8.0	21.0	93.3	207.0	180	8,426
Claims reaching maximum benefit duration as a percentage of closed claims	2.6%	---	---	---	---	---	187	9,216
Percentage of closed claims converted to LTD	0.6%	---	---	---	---	---	88	7,916

Results by plan type

SIC: All employers

PLAN TYPE D

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.47%
Maximum benefit duration: 13 weeks	41-50%	7.91%
	51-60%	48.24%
	61-70%	28.11%
	71-80%	2.98%
	81-90%	0.37%
	91-100%	11.91%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$3,445	\$2,507	\$291	\$1,037	\$4,648	\$7,460	8,525	126,483
Lost calendar days per closed claim	49.3	43.0	16.0	28.0	65.0	90.0	9,048	156,854
Lost calendar days per closed claim, excluding pregnancy	48.8	42.0	14.0	23.0	76.0	91.0	7,698	115,726
Claims reaching maximum benefit duration as a percentage of closed claims	8.9%	---	---	---	---	---	9,048	156,867
Percentage of closed claims converted to LTD	10.4%	---	---	---	---	---	3,879	56,600

Results by plan type

SIC: All employers

PLAN TYPE E

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.93%
Maximum benefit duration: 6 months	41-50%	17.42%
	51-60%	28.14%
	61-70%	24.83%
	71-80%	2.63%
	81-90%	0.66%
	91-100%	25.38%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$4,666	\$2,654	\$420	\$1,078	\$5,823	\$10,994	9,459	458,325
Lost calendar days per closed claim	60.1	45.0	14.0	27.0	74.0	138.0	10,628	626,711
Lost calendar days per closed claim, excluding pregnancy	61.2	43.0	13.0	22.0	82.0	159.0	9,704	500,808
Claims reaching maximum benefit duration as a percentage of closed claims	3.7%	---	---	---	---	---	10,628	626,837
Percentage of closed claims converted to LTD	5.0%	---	---	---	---	---	4,301	223,111

Results by plan type

SIC: All employers

PLAN TYPE F

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.27%
Maximum benefit duration: 1 year	41-50%	3.15%
	51-60%	51.59%
	61-70%	13.59%
	71-80%	9.75%
	81-90%	1.40%
	91-100%	20.26%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$5,994	\$2,762	\$176	\$870	\$7,122	\$15,368	318	25,291
Lost calendar days per closed claim	74.2	44.0	11.0	21.0	85.0	176.0	399	29,122
Lost calendar days per closed claim, excluding pregnancy	75.5	42.0	11.0	19.0	89.0	183.0	375	25,437
Claims reaching maximum benefit duration as a percentage of closed claims	3.4%	---	---	---	---	---	399	29,127
Percentage of closed claims converted to LTD	3.1%	---	---	---	---	---	128	16,178

Results by plan type

SIC: All employers

PLAN TYPE G

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	0.05%
Maximum benefit duration: 13 weeks	41-50%	5.83%
	51-60%	81.00%
	61-70%	11.53%
	71-80%	0.50%
	81-90%	0.16%
	91-100%	0.94%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$3,214	\$2,536	\$643	\$1,418	\$4,221	\$6,423	3,565	43,646
Lost calendar days per closed claim	56.3	51.0	27.0	41.0	77.0	91.0	3,671	49,465
Lost calendar days per closed claim, excluding pregnancy	58.7	55.0	23.0	35.0	90.0	91.0	3,052	34,326
Claims reaching maximum benefit duration as a percentage of closed claims	13.6%	---	---	---	---	---	3,671	49,467
Percentage of closed claims converted to LTD	13.5%	---	---	---	---	---	1,780	20,790

Results by plan type

SIC: All employers

PLAN TYPE H

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	1.25%
Maximum benefit duration: 6 months	41-50%	13.34%
	51-60%	64.25%
	61-70%	12.42%
	71-80%	2.92%
	81-90%	1.01%
	91-100%	4.82%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$4,423	\$2,685	\$571	\$1,352	\$5,392	\$10,200	1,946	59,494
Lost calendar days per closed claim	69.9	55.0	26.0	41.0	84.0	164.0	2,061	68,354
Lost calendar days per closed claim, excluding pregnancy	75.3	56.0	22.0	34.0	98.0	181.0	1,834	48,913
Claims reaching maximum benefit duration as a percentage of closed claims	4.3%	---	---	---	---	---	2,061	68,361
Percentage of closed claims converted to LTD	5.5%	---	---	---	---	---	1,034	21,354

Results by plan type

SIC: All employers

PLAN TYPE I

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	0.24%
Maximum benefit duration: 1 year	41-50%	4.08%
	51-60%	58.82%
	61-70%	32.41%
	71-80%	0.12%
	81-90%	0.00%
	91-100%	4.32%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$6,501	\$3,463	\$742	\$1,686	\$8,213	\$18,748	73	2,095
Lost calendar days per closed claim	117.1	72.0	27.0	43.0	140.8	364.0	79	2,176
Lost calendar days per closed claim, excluding pregnancy	116.8	74.0	26.0	42.0	142.0	364.0	73	1,919
Claims reaching maximum benefit duration as a percentage of closed claims	9.4%	---	---	---	---	---	79	2,177
Percentage of closed claims converted to LTD	0.4%	---	---	---	---	---	38	1,577

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	1.03%	1.03%	0.68%	44.6	25.7	\$3,229	3.63%	3.69%	19,192
Neoplasms	6.00%	6.04%	8.41%	77.7	49.3	\$6,445	12.61%	12.02%	116,776
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	0.26%	0.26%	0.26%	63.5	39.4	\$4,624	7.74%	8.01%	5,039
Endocrine, nutritional and metabolic diseases	2.07%	2.05%	1.30%	46.3	27.0	\$2,974	3.89%	3.26%	38,308
Mental, behavioral, and neurodevelopmental disorders	7.08%	7.05%	9.00%	72.4	44.6	\$5,848	6.49%	6.29%	141,653
Diseases of the nervous system	2.87%	2.90%	3.55%	74.9	47.0	\$5,561	10.49%	10.19%	57,153
Diseases of the eye and adnexa	1.14%	1.13%	0.80%	46.6	27.6	\$3,392	4.63%	4.33%	20,981
Diseases of the ear and mastoid process	0.40%	0.40%	0.32%	54.0	32.1	\$3,808	5.97%	5.89%	7,584
Diseases of the circulatory system	4.60%	4.63%	5.54%	73.0	46.5	\$5,441	10.50%	9.88%	88,935
Diseases of the respiratory system	3.72%	3.68%	1.64%	35.4	19.7	\$2,272	3.37%	2.97%	69,359
Diseases of the digestive system	7.61%	7.59%	4.24%	39.8	22.7	\$2,603	1.88%	1.81%	137,358

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%	1.15%	0.80%	51.4	30.8	\$3,178	5.17%	4.11%	21,199
Diseases of the musculoskeletal system and connective tissue	19.28%	19.46%	23.16%	76.6	48.5	\$5,471	8.36%	7.49%	383,551
Diseases of the genitourinary system	4.92%	4.89%	3.15%	44.6	25.7	\$2,963	2.08%	2.06%	90,466
Pregnancy, childbirth and the puerperium	22.62%	22.54%	22.68%	56.2	33.2	\$4,523	0.81%	0.68%	408,324
Certain conditions originating in the perinatal period	0.02%	0.02%	0.02%	63.2	37.2	\$4,084	10.42%	3.64%	361
Congenital malformations, deformations and chromosomal abnormalities	0.19%	0.19%	0.22%	69.4	43.5	\$5,316	10.50%	8.21%	3,697
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	3.56%	3.47%	2.89%	56.3	33.7	\$4,006	7.08%	5.06%	74,019
Injury, poisoning and certain other consequences of external causes	11.50%	11.53%	11.35%	68.2	42.9	\$4,527	6.10%	5.55%	222,368

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	46.08%	53.92%	11.09%	19.50%	21.53%	28.94%	16.73%	19,192
Neoplasms	34.05%	65.95%	2.89%	12.34%	25.59%	33.89%	22.81%	116,776
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	34.57%	65.43%	9.60%	21.47%	27.57%	25.19%	14.38%	5,039
Endocrine, nutritional and metabolic diseases	31.09%	68.91%	7.74%	24.07%	30.06%	27.05%	10.44%	38,308
Mental, behavioral, and neurodevelopmental disorders	37.54%	62.46%	15.97%	30.80%	26.31%	20.25%	6.30%	141,653
Diseases of the nervous system	39.71%	60.29%	7.37%	19.25%	25.13%	30.90%	16.09%	57,153
Diseases of the eye and adnexa	50.69%	49.31%	4.89%	10.68%	15.65%	32.54%	32.22%	20,981
Diseases of the ear and mastoid process	42.83%	57.17%	6.97%	17.60%	24.56%	31.97%	17.23%	7,584
Diseases of the circulatory system	64.08%	35.92%	2.25%	7.95%	18.99%	37.65%	29.29%	88,935
Diseases of the respiratory system	41.73%	58.27%	9.62%	17.36%	21.14%	29.93%	19.32%	69,359
Diseases of the digestive system	50.94%	49.06%	9.08%	19.74%	24.80%	29.30%	15.60%	137,358

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	52.51%	47.49%	10.25%	19.71%	24.72%	28.47%	15.35%	21,199
Diseases of the musculoskeletal system and connective tissue	46.79%	53.21%	5.24%	12.58%	21.08%	35.31%	23.71%	383,551
Diseases of the genitourinary system	19.27%	80.73%	6.60%	21.57%	34.45%	24.03%	12.08%	90,466
Pregnancy, childbirth and the puerperium	0.00%	100.00%	31.83%	62.57%	5.31%	0.07%	0.02%	408,324
Certain conditions originating in the perinatal period	16.99%	83.01%	15.00%	34.41%	18.24%	19.41%	11.47%	361
Congenital malformations, deformations and chromosomal abnormalities	38.92%	61.08%	16.06%	26.07%	21.65%	22.50%	12.37%	3,697
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	39.12%	60.88%	10.77%	23.54%	23.22%	25.89%	14.67%	74,019
Injury, poisoning and certain other consequences of external causes	51.08%	48.92%	13.43%	19.75%	22.09%	27.69%	15.33%	222,368

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.

Claim type

Loss year	% Medical Only	% Indemnity	# Medical Only Claims	# Indemnity Claims	# Total Claims
2013	75.8%	24.2%	588,766	188,005	776,771
2014	75.7%	24.3%	599,736	192,298	792,034
2015	76.2%	23.8%	611,503	190,666	802,169
2016	76.8%	23.2%	620,285	187,222	807,507
2017	78.0%	22.0%	635,276	179,692	814,968
2018	79.9%	20.1%	491,428	123,398	614,826

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
2013	81.10%	6.95%	2.31%	1.23%	0.78%	0.49%	0.35%	0.25%	0.20%	0.16%
2014	81.27%	6.53%	2.35%	1.27%	0.75%	0.49%	0.37%	0.27%	0.20%	0.08%
2015	80.83%	6.79%	2.21%	1.20%	0.79%	0.53%	0.34%	0.14%		
2016	81.49%	6.51%	2.27%	1.26%	0.76%	0.28%				
2017	80.56%	6.66%	2.28%	0.69%						
2018	78.97%	4.61%								

Claim closures - Indemnity

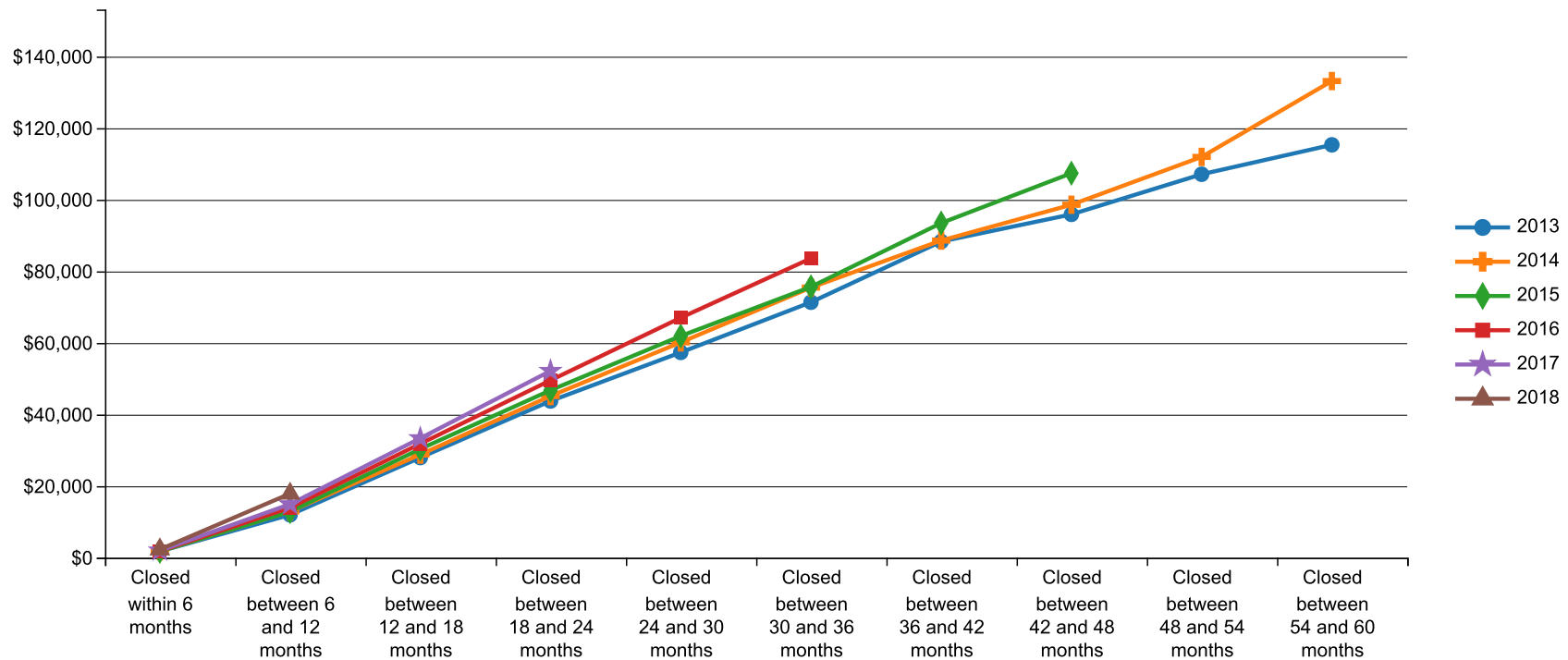
	% Claims closed within 6 months	% Claims closed between 6 and 12 months	% Claims closed between 12 and 18 months	% Claims closed between 18 and 24 months	% Claims closed between 24 and 30 months	% Claims closed between 30 and 36 months	% Claims closed between 36 and 42 months	% Claims closed between 42 and 48 months	% Claims closed between 48 and 54 months	% Claims closed between 54 and 60 months
2013	31.46%	19.02%	12.16%	8.74%	6.46%	4.82%	3.63%	2.93%	2.35%	1.77%
2014	32.07%	18.80%	12.40%	8.87%	6.61%	5.05%	3.84%	3.02%	1.87%	0.70%
2015	32.91%	19.05%	12.51%	9.20%	6.82%	5.03%	3.16%	1.13%		
2016	34.95%	20.19%	13.07%	9.47%	5.69%	1.80%				
2017	38.12%	21.32%	11.62%	3.61%						
2018	44.75%	12.44%								

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
2013	\$1,775	\$11,996	\$27,987	\$43,781	\$57,362	\$71,378	\$88,335	\$95,917	\$107,121	\$115,341
2014	\$1,828	\$12,936	\$28,831	\$45,177	\$60,169	\$75,477	\$88,612	\$98,609	\$111,974	\$133,163
2015	\$1,811	\$12,913	\$30,387	\$46,787	\$61,948	\$75,675	\$93,492	\$107,416		
2016	\$1,882	\$13,984	\$31,842	\$49,557	\$67,044	\$83,623				
2017	\$2,006	\$14,956	\$33,381	\$52,189						
2018	\$2,325	\$17,915								

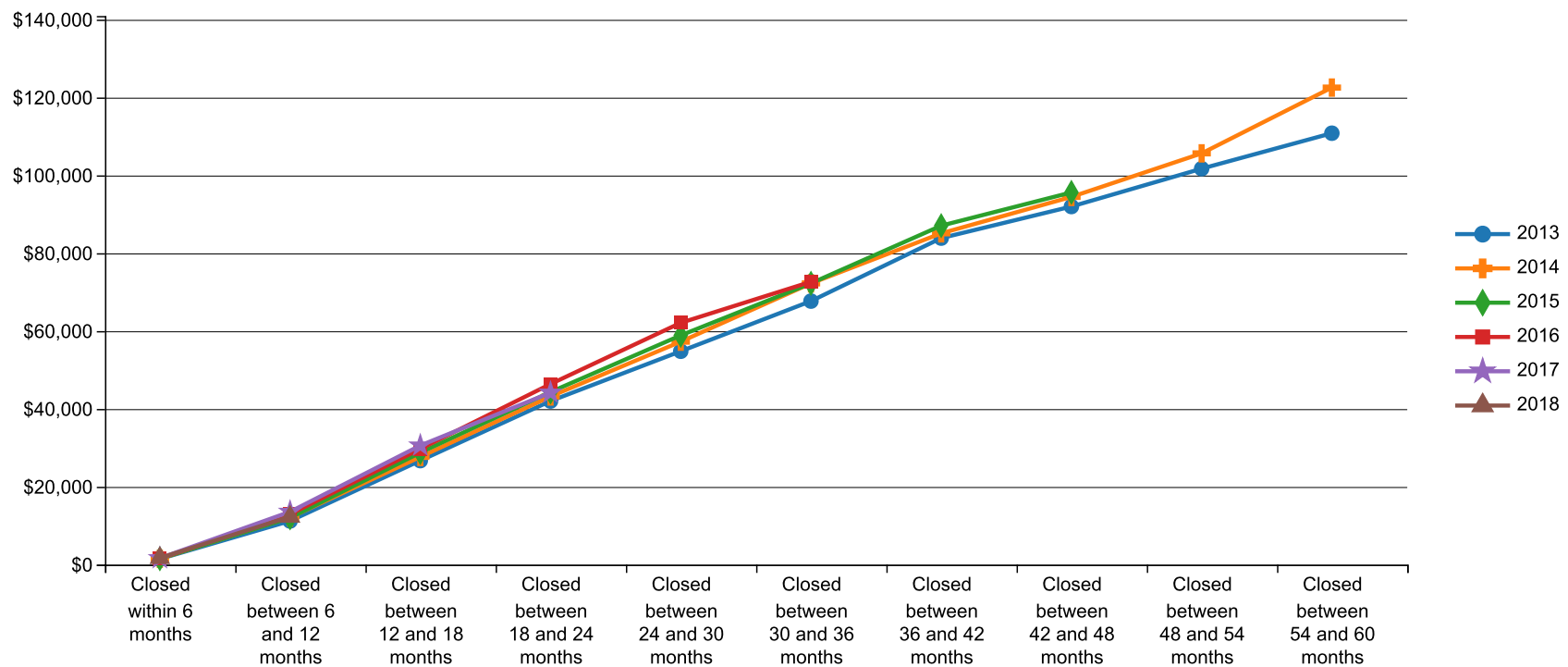


Results

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
2013	\$1,473	\$11,226	\$26,733	\$42,031	\$54,825	\$67,709	\$83,888	\$92,002	\$101,726	\$110,835
2014	\$1,527	\$12,127	\$27,688	\$43,210	\$57,288	\$72,259	\$85,116	\$94,472	\$105,656	\$122,556
2015	\$1,522	\$12,045	\$28,784	\$44,354	\$58,901	\$72,274	\$87,083	\$95,628		
2016	\$1,570	\$12,952	\$29,746	\$46,402	\$62,129	\$72,674				
2017	\$1,666	\$13,585	\$30,610	\$44,191						
2018	\$1,720	\$12,315								

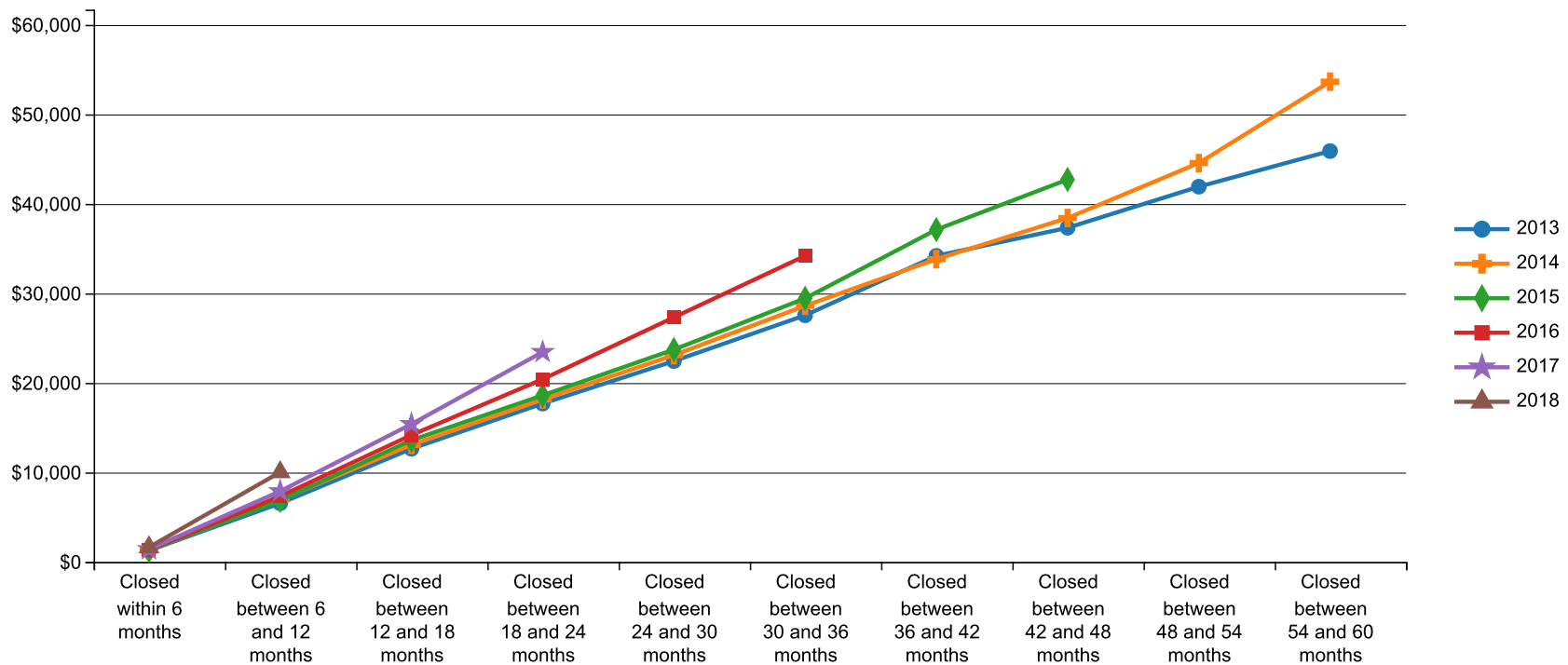


Results

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
2013	\$1,285	\$6,554	\$12,644	\$17,695	\$22,442	\$27,555	\$34,197	\$37,332	\$41,924	\$45,904
2014	\$1,314	\$6,965	\$13,083	\$18,155	\$23,107	\$28,616	\$33,827	\$38,419	\$44,565	\$53,656
2015	\$1,298	\$6,880	\$13,600	\$18,612	\$23,724	\$29,449	\$37,125	\$42,721		
2016	\$1,340	\$7,345	\$14,176	\$20,416	\$27,324	\$34,200				
2017	\$1,418	\$7,902	\$15,403	\$23,455						
2018	\$1,645	\$10,034								

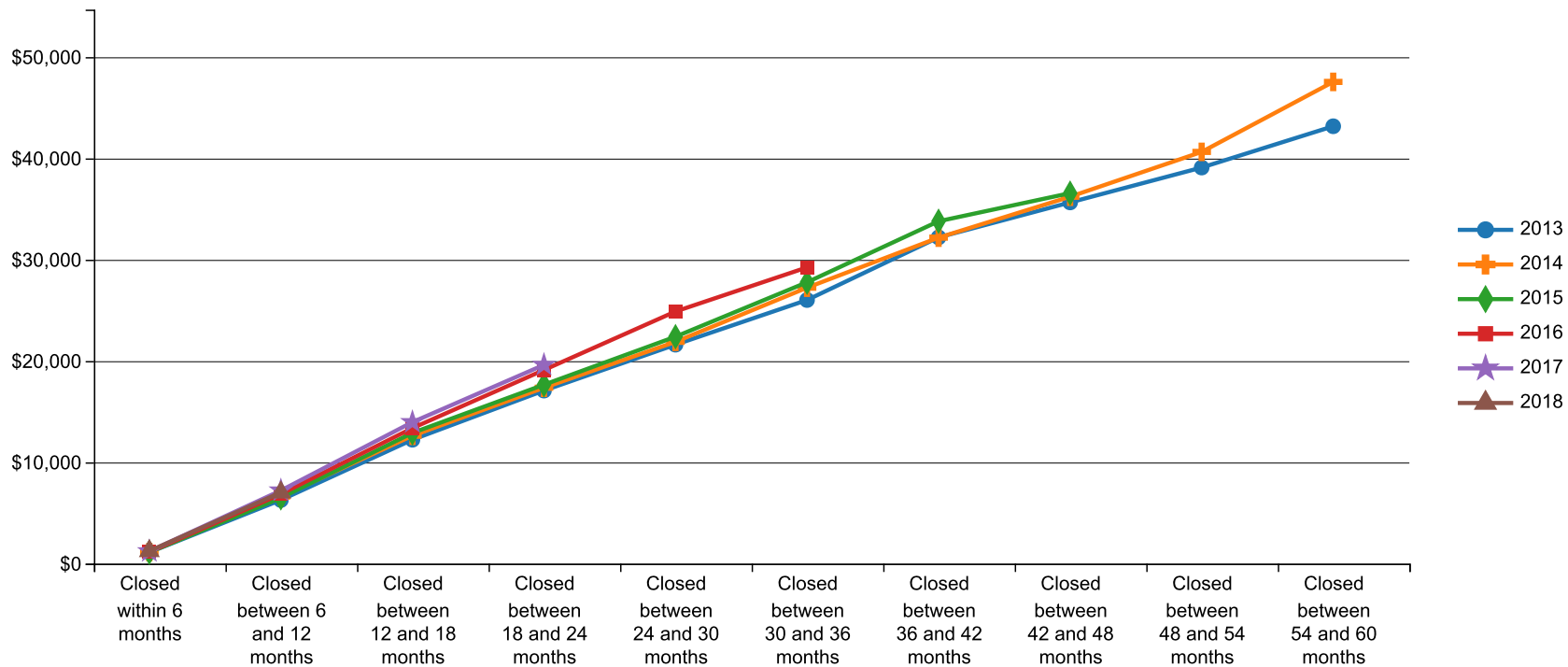


Results

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
2013	\$1,117	\$6,282	\$12,234	\$17,086	\$21,617	\$26,024	\$32,205	\$35,658	\$39,101	\$43,175
2014	\$1,140	\$6,626	\$12,629	\$17,365	\$21,897	\$27,241	\$32,182	\$36,220	\$40,644	\$47,554
2015	\$1,127	\$6,498	\$12,907	\$17,664	\$22,404	\$27,776	\$33,800	\$36,573		
2016	\$1,156	\$6,869	\$13,380	\$19,117	\$24,892	\$29,245				
2017	\$1,218	\$7,221	\$13,969	\$19,621						
2018	\$1,246	\$7,034								

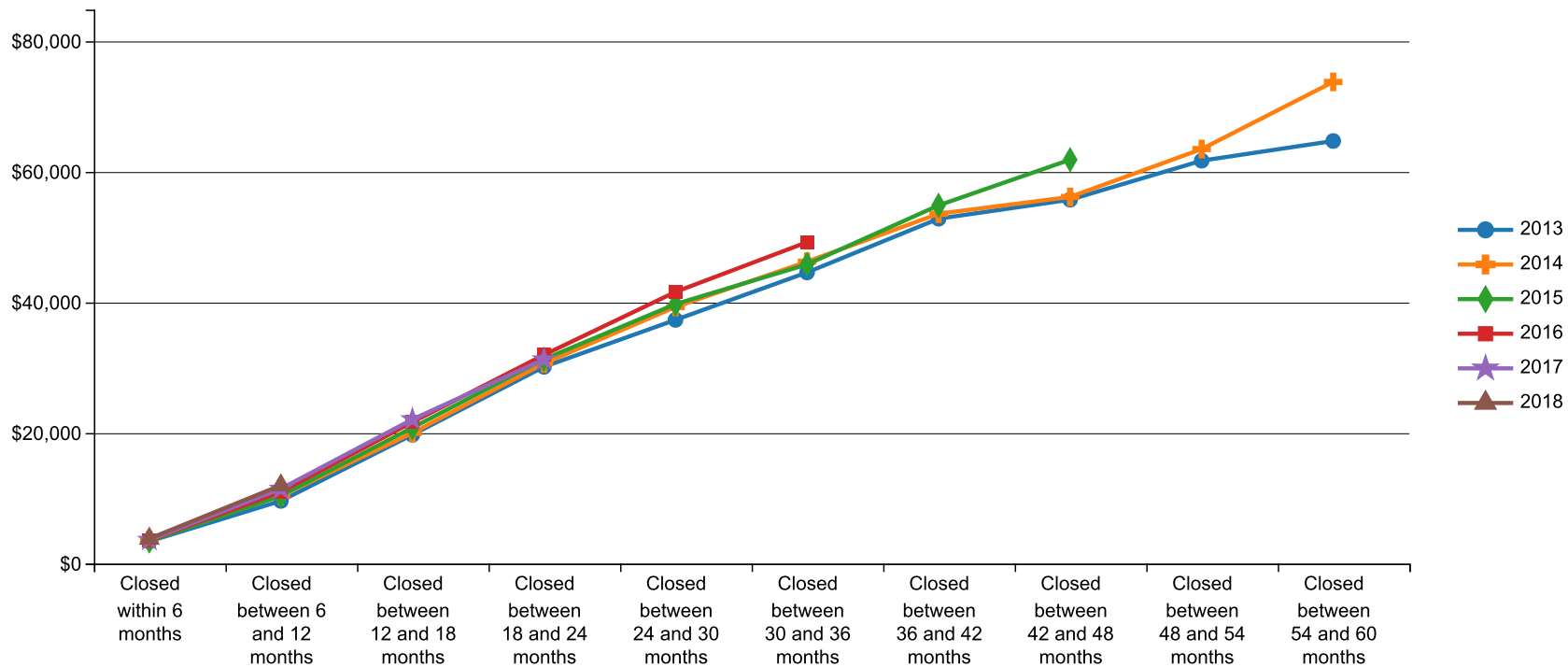


Results

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
2013	\$3,414	\$9,613	\$19,742	\$30,146	\$37,337	\$44,599	\$52,835	\$55,740	\$61,716	\$64,730
2014	\$3,623	\$10,377	\$20,014	\$30,657	\$39,304	\$46,254	\$53,589	\$56,165	\$63,496	\$73,780
2015	\$3,470	\$10,409	\$20,817	\$31,309	\$39,753	\$45,834	\$54,873	\$61,865		
2016	\$3,573	\$11,014	\$21,672	\$31,973	\$41,620	\$49,230				
2017	\$3,640	\$11,468	\$22,101	\$31,282						
2018	\$3,829	\$11,999								

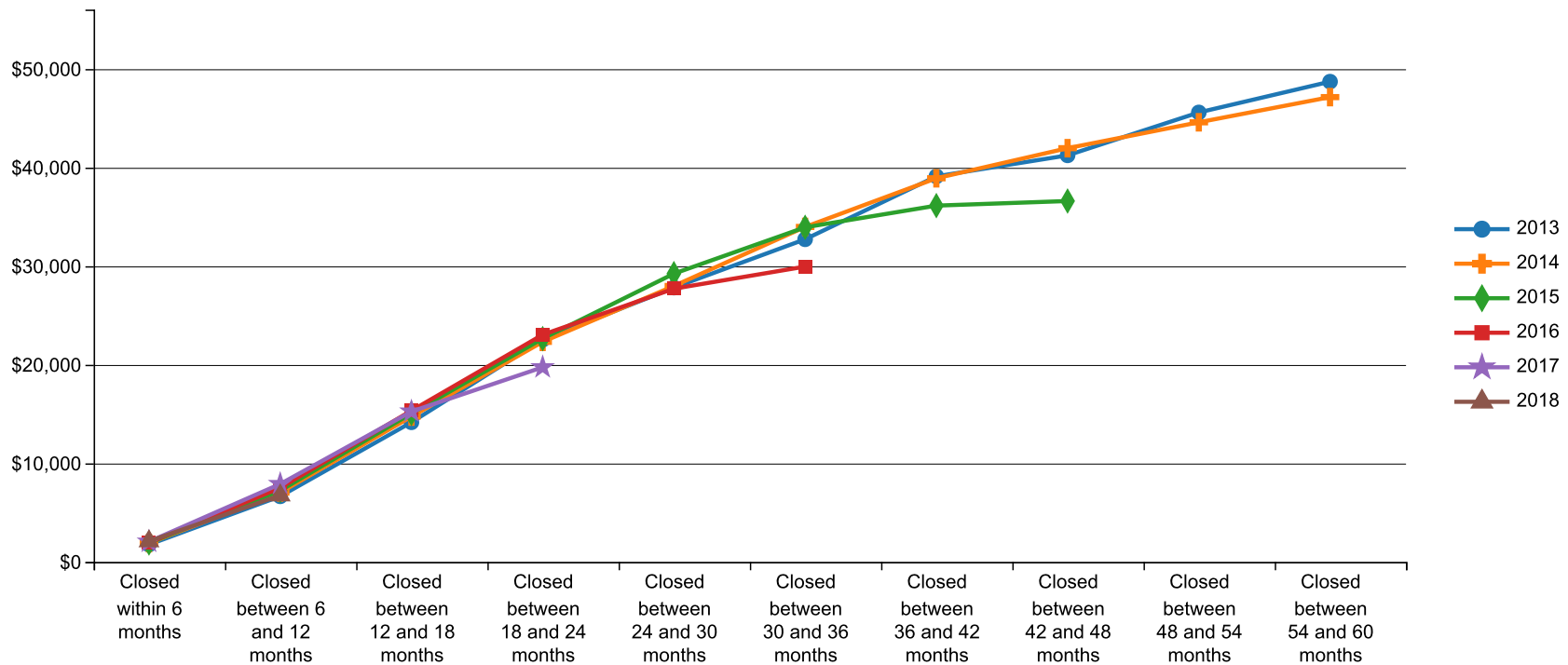


Results

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
2013	\$1,763	\$6,662	\$14,171	\$22,550	\$27,834	\$32,735	\$39,117	\$41,250	\$45,600	\$48,724
2014	\$1,904	\$7,038	\$14,749	\$22,329	\$27,998	\$33,986	\$38,922	\$41,975	\$44,601	\$47,156
2015	\$1,929	\$7,234	\$15,070	\$22,656	\$29,247	\$33,949	\$36,149	\$36,616		
2016	\$1,962	\$7,522	\$15,347	\$23,051	\$27,724	\$29,964				
2017	\$2,059	\$7,909	\$15,262	\$19,753						
2018	\$2,105	\$6,761								

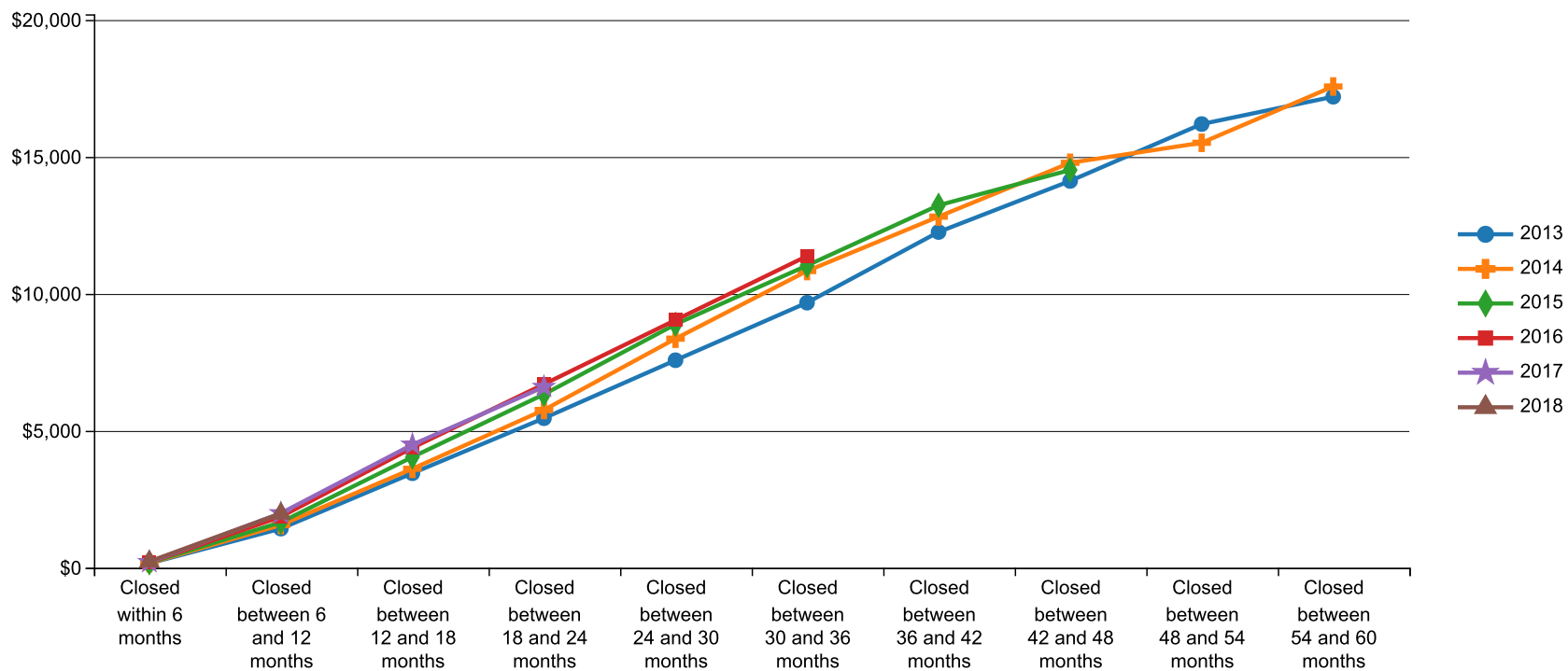


Results

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
2013	\$159	\$1,430	\$3,452	\$5,460	\$7,577	\$9,678	\$12,258	\$14,121	\$16,198	\$17,196
2014	\$169	\$1,560	\$3,614	\$5,761	\$8,363	\$10,833	\$12,818	\$14,783	\$15,514	\$17,570
2015	\$181	\$1,662	\$4,043	\$6,332	\$8,888	\$11,034	\$13,234	\$14,521		
2016	\$194	\$1,864	\$4,382	\$6,701	\$9,043	\$11,380				
2017	\$206	\$1,991	\$4,495	\$6,603						
2018	\$230	\$1,982								

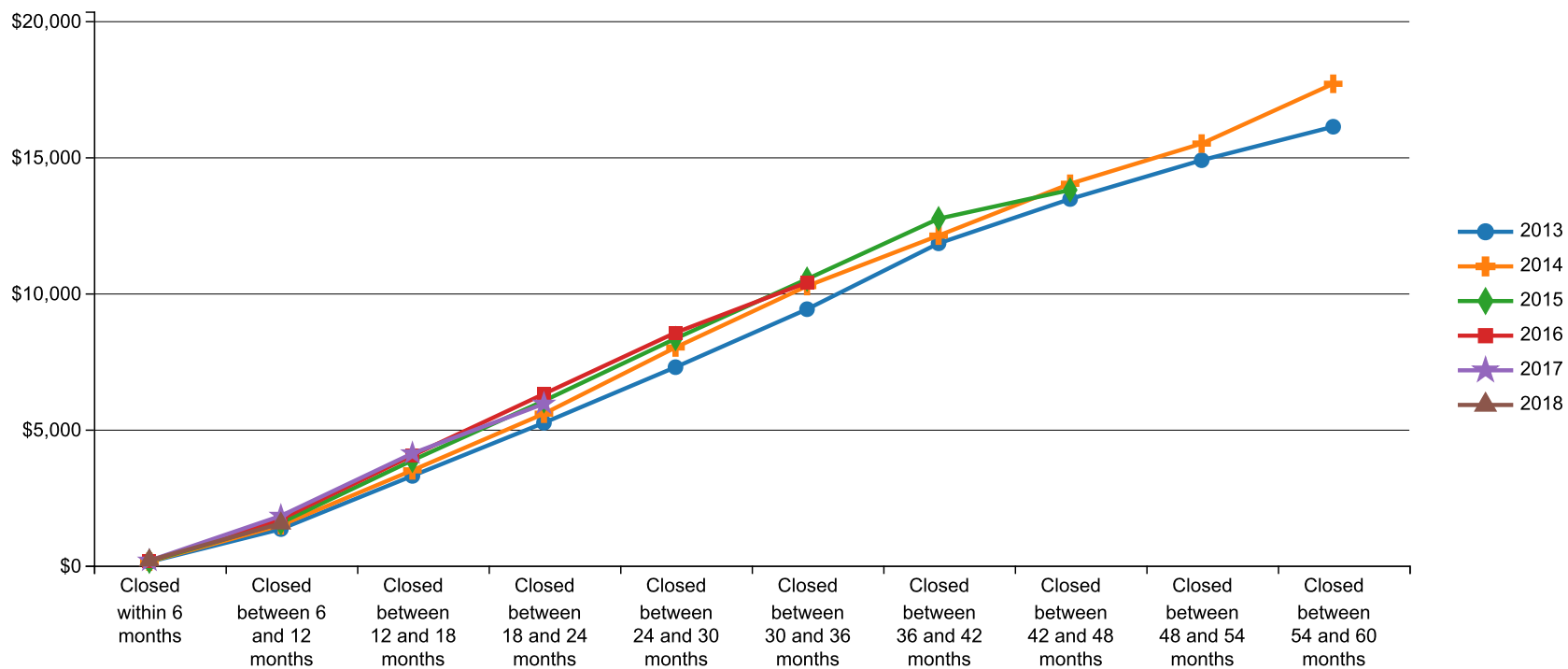


Results

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
2013	\$135	\$1,343	\$3,296	\$5,246	\$7,287	\$9,417	\$11,835	\$13,463	\$14,888	\$16,117
2014	\$149	\$1,483	\$3,500	\$5,580	\$8,011	\$10,267	\$12,120	\$14,022	\$15,499	\$17,694
2015	\$160	\$1,570	\$3,868	\$6,053	\$8,338	\$10,522	\$12,741	\$13,795		
2016	\$168	\$1,708	\$4,046	\$6,307	\$8,555	\$10,398				
2017	\$181	\$1,828	\$4,122	\$5,945						
2018	\$192	\$1,549								

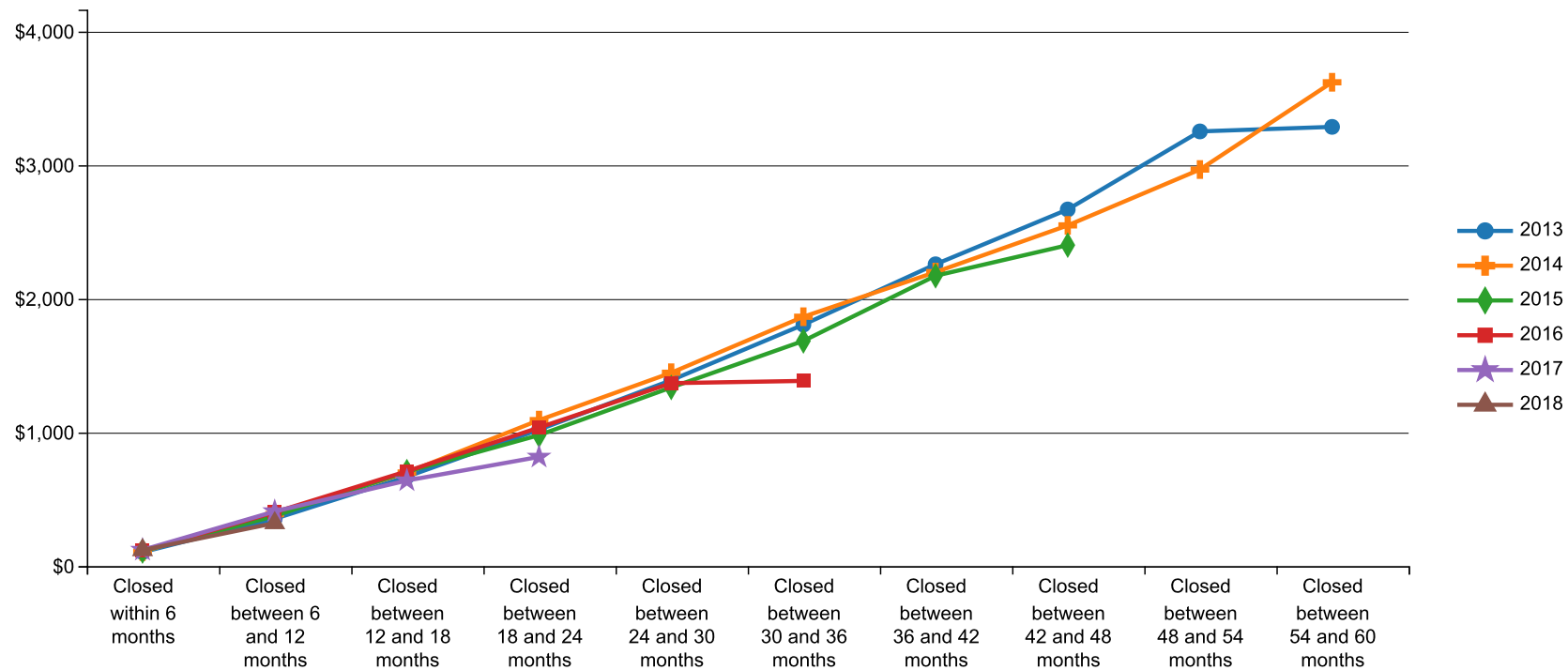


Results

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
2013	\$105	\$355	\$670	\$1,022	\$1,391	\$1,807	\$2,259	\$2,669	\$3,253	\$3,287
2014	\$110	\$389	\$701	\$1,093	\$1,448	\$1,867	\$2,201	\$2,550	\$2,968	\$3,621
2015	\$114	\$376	\$707	\$981	\$1,337	\$1,686	\$2,173	\$2,402		
2016	\$115	\$404	\$711	\$1,037	\$1,370	\$1,386				
2017	\$122	\$410	\$641	\$818						
2018	\$120	\$323								

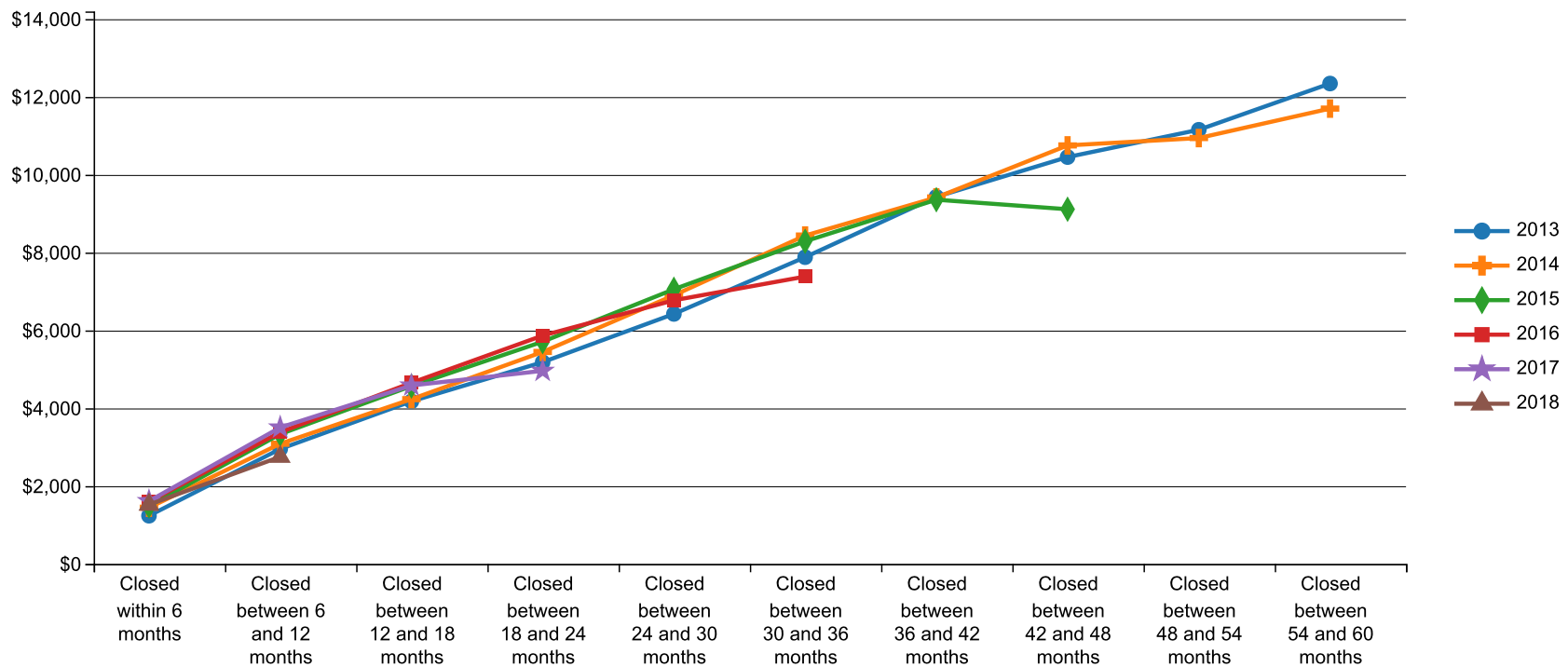


Results

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
2013	\$1,239	\$2,954	\$4,179	\$5,185	\$6,424	\$7,882	\$9,433	\$10,455	\$11,156	\$12,344
2014	\$1,445	\$3,089	\$4,234	\$5,448	\$6,903	\$8,438	\$9,417	\$10,754	\$10,943	\$11,700
2015	\$1,491	\$3,336	\$4,571	\$5,712	\$7,058	\$8,290	\$9,359	\$9,114		
2016	\$1,598	\$3,386	\$4,654	\$5,868	\$6,775	\$7,384				
2017	\$1,615	\$3,507	\$4,586	\$4,963						
2018	\$1,524	\$2,754								

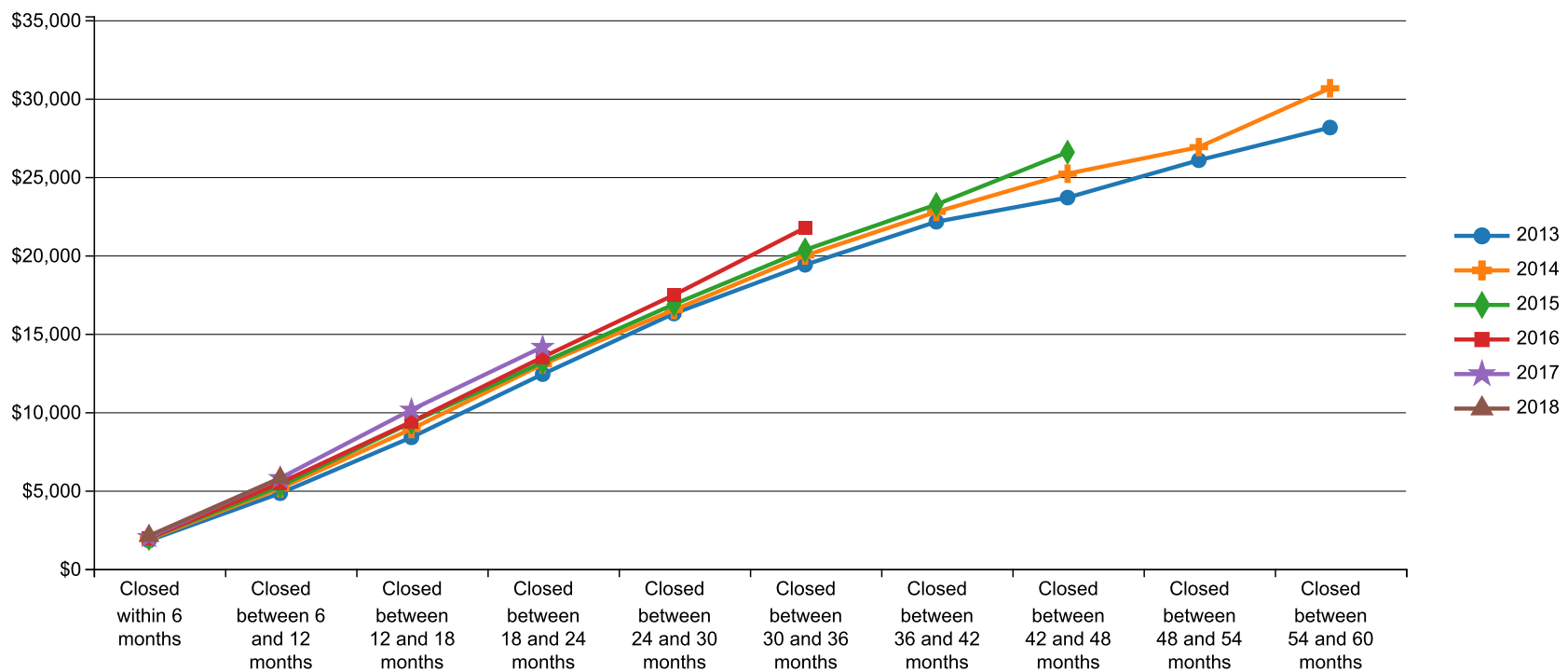


Results

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
2013	\$1,808	\$4,827	\$8,390	\$12,421	\$16,285	\$19,394	\$22,140	\$23,681	\$26,063	\$28,148
2014	\$1,905	\$5,139	\$8,921	\$13,046	\$16,517	\$19,985	\$22,769	\$25,204	\$26,899	\$30,655
2015	\$1,952	\$5,278	\$9,340	\$13,173	\$16,874	\$20,345	\$23,240	\$26,575		
2016	\$1,958	\$5,489	\$9,385	\$13,503	\$17,471	\$21,752				
2017	\$2,029	\$5,790	\$10,150	\$14,156						
2018	\$2,112	\$5,793								



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
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