



Disability Reserve Recommendations

Reserving Disability

While the following disability reserve recommendations were developed over decades of claim experience, they should be considered as initial estimates only, subject to modification by the opinions of treating physicians and medical professionals, socio-economic variables, or extenuating circumstances

Remember: We first recommend that you consult your company's Disability Duration Guide or other similar set of guidelines for an estimate of disability.

Minor Sprains or Strains:	4 - 6 Weeks TTD 1 - 2 Weeks TPD (Light Duty) *No Impairment
Moderate/Severe Sprains/Strains:	6 - 12 Weeks TTD 3 - 4 Weeks TPD (Light Duty) *Minimal Impairment (1 - 3%)
Fractures/Torn Ligaments, etc.:	12 - 16 Weeks TTD 2 - 4 Weeks TPD (Light Duty) *Impairment: 3 - 9%
Back Strains w/Disc Involvement: (No Surgery)	16 - 26 Weeks TTD 6 - 9 Weeks TPD (Light Duty) 26 - 52 Weeks Rehab TTD *Impairment: 6 - 12%
Back Injury w/HNP Surgery:	9 - 12 Mos TTD (36 - 52 Weeks) 1 - 3 Mos TPD (Light Duty) 26 - 52 Wks T&E TTD *Impairment: 9 - 15% **LOEC Evaluation (Up to 5 yrs)

Major Joint Injury, Surgery, or Replacement: (same as above)

*Due to loss of function

**Estimate a "loss of earning capacity" evaluation using the 80% TPD formula (or 66 2/3% of the difference) for pre-injury vs. post-injury LOEC and resulting benefit if the claimant were to return to work.

***Attorney involvement will likely have an adverse impact on these guidelines. Consult your local claim expert.