



## WORKERS' COMPENSATION EVALUATION & RESERVING WORKSHEET

### Temporary Disability

1. Catastrophic TTD \_\_\_\_ wks @ \_\_\_\_ (80%) = \_\_\_\_\_  
 Temporary Total \_\_\_\_ wks @ \_\_\_\_ (66 2/3%) = \_\_\_\_\_  
 Temporary Partial \_\_\_\_ wks @ \_\_\_\_ (80%/80%) = \_\_\_\_\_  
 Rehab TTD \_\_\_\_ wks @ \_\_\_\_ (66 2/3%) = \_\_\_\_\_  
**Total Temporary Disability** = \_\_\_\_\_

### Permanent Disability

#### 2. Impairment Benefits

- (a) Impairment Income \_\_\_\_ wks @ \_\_\_\_ (50% CR) = \_\_\_\_\_  
*(\*Pre 10/1/2003 Law: Is there a significant possibility that PPI will be > 20%? If so, go to next step and see supervisor. If not, skip to #3.)*

- (b) Impairment Income \_\_\_\_ wks @ \_\_\_\_ (75% CR) = \_\_\_\_\_  
*(\*Post 10/1/2003: If claimant RTW at =/> pre-accident AWW, this benefit is reduced by 50%.)*

3. Permanent Total Disability \_\_\_\_\_ wks @ \_\_\_\_\_ = \_\_\_\_\_  
*(\*For PTD, secure Life Expectancy from Mortality Tables and multiply by CR. This will provide a base LTR without the value of supplemental "cost of living" benefit increases.)*

4. Death Benefits \_\_\_\_\_ wks @ \_\_\_\_\_ = \_\_\_\_\_  
*(\*Pre-10/1/2003 Limit - \$100,000; Post 10/1/2003 Limit - \$150,000)*

**Total Permanent Disability** = \_\_\_\_\_

+ Paid To Date = \_\_\_\_\_

**Total Disability/Comp/Indemnity Reserve** = \_\_\_\_\_

### Rationale:

Support your TTD, TPD, CAT or Rehab TTD reserves with factual or medical information. Did you use a Disability Duration Guide (DDG), a nurse's projection, or a doctor's medical report/prognosis? Are there any additional factors that might influence (increase/decrease) normal expectations of disability (e.g., attorney involvement, liberal doctors, motivation level, complicating health factors, lack of modified/light duty work from employer, or no available work within employee's work restrictions within a reasonable geographical vicinity?)

What is the [actual/expected/anticipated] permanent impairment rating, if any? A reasonable "guesstimate" based on the injury and historical experience is appropriate. Is there more than one rating expected? Is there exposure (any at all?) to a PPI greater than (>) 20%? Could PTD be even a remote possibility, considering the injury, education, pre-existing conditions, eligibility for SSDI, etc.? If so, how? If there is, develop the Life Table Reserve (weeks of mortality x CR) and your chances (expressed as a percentage) of successfully defending such a claim, for your "reserve". Total up all disability reserves for total future reserves. Add to paids for total reserves.

Medical Benefits\*

- 1. Office Visits, P/T, Rx. Attendant Care, etc. \$ \_\_\_\_\_
  - 2. Testing & Diagnostic (X-rays, CAT scan, MRI, etc.) \$ \_\_\_\_\_
  - 4. Hospitalization, Surgery Costs, etc. \$ \_\_\_\_\_
  - 5. Other (Explain below) \$ \_\_\_\_\_
- Total Medical Reserve = \$ \_\_\_\_\_
- + Total Medical Paid to Date = \$ \_\_\_\_\_
- Total Medical Reserve = \$ \_\_\_\_\_**

Rationale:

If available, have you asked a Nurse Case Manager for an estimate?

TIPS: a) For simple medical only claims, an initial medical reserve of \$250 - \$500 is usually appropriate. Reserves should be re-evaluated if payments exceed this level of reserve, or the claim stays open or "active" for more than sixty (60) days.

b) For simple TTD/TPD cases, with expected disability less than (<) 6 weeks, medical reserves of \$2,500-\$3,000 is usually sufficient, absent complicating factors.

c) For disability claims lasting beyond 6 weeks, add approximately \$1,500 of medical reserve for each month of expected disability, unless factual/medical data would suggest otherwise.

Support your medical evaluation with facts or medical evidence.

Expense:

- 1. Litigation Expenses (Attorney's Fees) \$ \_\_\_\_\_
  - 2. Investigations/Surveillance \$ \_\_\_\_\_
  - 3. Outside Experts, Services, etc. \$ \_\_\_\_\_
  - 4. Field Case Management, Bill Review, etc. \$ \_\_\_\_\_
  - 5. Other \$ \_\_\_\_\_
- + Expenses Paid to Date \$ \_\_\_\_\_
- Total Expense Reserve \$ \_\_\_\_\_**

Rationale:

Secure an estimate of defense attorney's fees and costs (a budget) from defense counsel, based on the plan you submitted to him for the services you have requested of him. Once outside services are considered, a sufficient reserve should be established.