

**Comparison of NCCI and LMAC/ERD
(\$millions)**

	NCCI	LMAC/ERD
No Pricing by NCCI—Priced by LMAC/ERD		
Sections 36 Settlement	---	-5.8% -\$23.5
Section 28 U&T guidelines	---	-20.4% -\$83.2
Section 28 Fee Schedules	---	-11.0% -\$44.7
Priced by NCCI & ERD		
Section 1-13 SAW/RTW---VR	-1.3% to -0.3%	-1.1% -\$4.4
Sections 16, 21 & 25 Terminate TTD @21 days	-1.1% to -0.3%	-0.5% -\$2.1
Sections 22- 24 Attorney fees	+0.2% to +0.5%	+0.1% +\$0.3
Section 27 Changes to PPD calculations and maximum benefits	+0.9% to +4.2%	+1.4% +\$5.8
Section 34 Retro TTD after 21 days	+0.3% to +0.5%	+0.4% +\$1.7
NCCI & LMAC/ERD estimate small to no impact		
Section 14 Claim closure	--	---
Section 26 PTD	---	
Section 17 & 19 Course and Scope	---	----
Section 20 Insurer accept/deny 21 days	---	---