



**September 11th
Victim Compensation Fund**

annual report





**September 11th
Victim Compensation Fund**

annual report 2020

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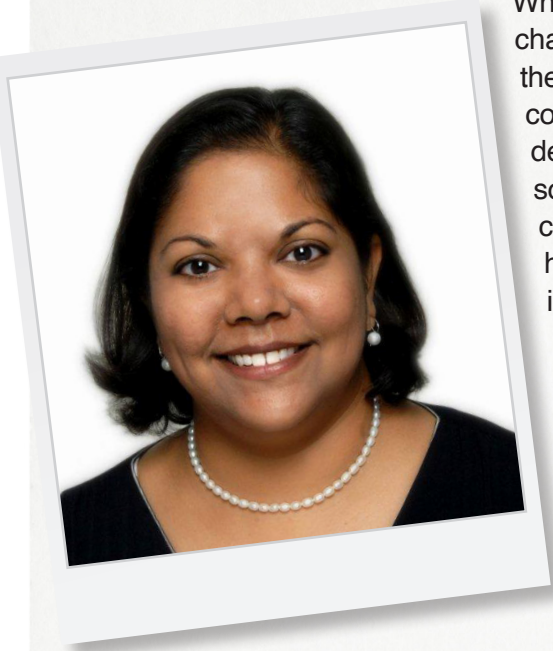
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Executive Summary

In a year that will forever be associated with the COVID-19 pandemic, the September 11th Victim Compensation Fund (“VCF”) persevered in 2020, adapting quickly to a completely new working structure and successfully adjusting operations to continue serving the 9/11 community. Re-invigorated by the 2019 passage of legislation to provide sufficient funding to pay all eligible claims, the VCF began the year encouraged by its progress, and enthusiastic about creating a clear path for the program to transition to its new long-term status. Despite the unexpected challenges of 2020, the VCF has recorded another successful year, in which VCF operations continued apace with very little disruption, and over \$1.6 billion was awarded.

A Message from the Special Master



While it is impossible to review the past year without mention of the enormous challenges presented by COVID-19, and its particularly severe impact on the 9/11 community, I am proud to report that the VCF's work on their behalf continued with almost no disruption throughout 2020. Because this report is designed to summarize the year, it includes details of how the VCF overcame some specific impacts of COVID-19, but more importantly, it provides a comprehensive review of a very successful 2020, which ended with the VCF having communicated awards totaling nearly \$7.76 billion to over 34,400 individuals over the course of its ten years in operation.

We began the year energized and inspired by the opportunities provided by the July 2019 passage of the Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act ("VCF Permanent Authorization Act"). Relieved to have what we thought was a very challenging year of unprecedented change behind us, we set ambitious internal goals for 2020 and focused on what needed to happen to transition the program to reflect its new permanent status.

That transition continues apace, focused on the operational sustainability of the program, providing enhanced service to claimants that lead to timely and equitable awards, and, as always, reducing the time it takes for an award to be made. At the same time, we remain committed to enhancing our outreach efforts to ensure that every person who might be eligible for a VCF award is aware of the program and has the resources and support they need to register and file a claim. There is more information on our efforts to expand and enhance the accessibility of information about the VCF – including our newly redesigned website – in the pages ahead.

I am particularly pleased to report on our overall productivity this year. In early March, given the emergence of COVID-19, the VCF team transitioned to a nearly all-remote workforce in a matter of days, with almost no interruptions to our work. As [The Year in Numbers](#) on the next page confirms, we maintained or exceeded all measures of productivity, with the exception of our Appeals process, which slowed down in our effort to protect vulnerable claimants in the New York area, but came back strong through the ingenuity of our hearings team, and the cooperation of claimants and their representatives. ([See page 14 for details.](#))

As we look to 2021, it is worth noting that we began 2019 with great uncertainty about the future of the VCF as funds were being expended much more quickly than expected, and yet, against all odds, we ended that year with the best possible outcome. With funding assured, we began 2020 with great optimism, ready to chart a strong and sustainable course for the future of the VCF, and despite COVID-19, we have persevered. And while some uncertainty remains as we begin this New Year, I am confident that whatever comes our way, the VCF team is well-prepared and well-positioned to continue advancing our vital mission on behalf of the 9/11 community we so proudly serve.

Sincerely,

- *Rupa*

Rupa Bhattacharyya



**September 11th
Victim Compensation Fund**

The Year in Numbers



31,056

Pieces of mail
received
& processed



179,758

Letters
sent



379

Appeal
hearings held



47,153

Inbound calls
to Helpline



22

New members
added to the
VCF team



8,273

Approved eligibility
determinations
rendered



9,129

Payments
processed



8,813

Initial award
letters



454

Claims
expedited

2020

Dollar amount awarded in 2020:

\$1,597,762,389.38

Total

Total Dollars awarded by VCF:

\$7,758,313,266.43



Outreach Efforts

Throughout 2020, the VCF worked to develop a comprehensive outreach strategy, participating in events with external groups and partners to reach potential claimants, and increase awareness about the VCF, how it works, and who is eligible. Outreach activities also included regular conversations with the World Trade Center (“WTC”) Health Program and 9/11 advocacy groups, and a targeted effort to identify opportunities for establishing relationships with unions, community organizations, associations, and corporations that may be able help the VCF raise awareness with new audiences.

Before traditional outreach was put on hold due to COVID-19, VCF team members participated in a Manhattan Community Board One (“CB1”) Committee Meeting, and an overview session with retired members of the Civil Service Employees Association (“CSEA”), Local 1000 AFSCME, AFL-CIO, that included an extensive question and answer period. At a final in-person event held in early March and coordinated with the WTC Health Program’s Mt. Sinai Clinical Center of Excellence (“CCE”), the VCF reached hundreds of CCE patients with important program information which was simultaneously translated into both Spanish and Polish.

As the world shifted to a new model for communication, the VCF engaged with the 9/11 community through a variety of virtual events, including the 9/11 Memorial’s May 30 Virtual Ceremony to commemorate the 18th anniversary of the end of the rescue and recovery operations at the World Trade Center, and an information webinar for the New York Committee for Occupational Safety and Health (“NYCOSH”) and Mt. Sinai CCE members. As she has for the past several years, Special Master Rupa Bhattacharyya provided an update on the VCF and answered questions from the community as a panelist at the VOICES Center for Resilience Annual Symposium, held virtually.

The VCF will continue to build on existing relationships and further expand outreach efforts in 2021, with plans already underway as we prepare to commemorate the 20th Anniversary of the September 11th attacks.

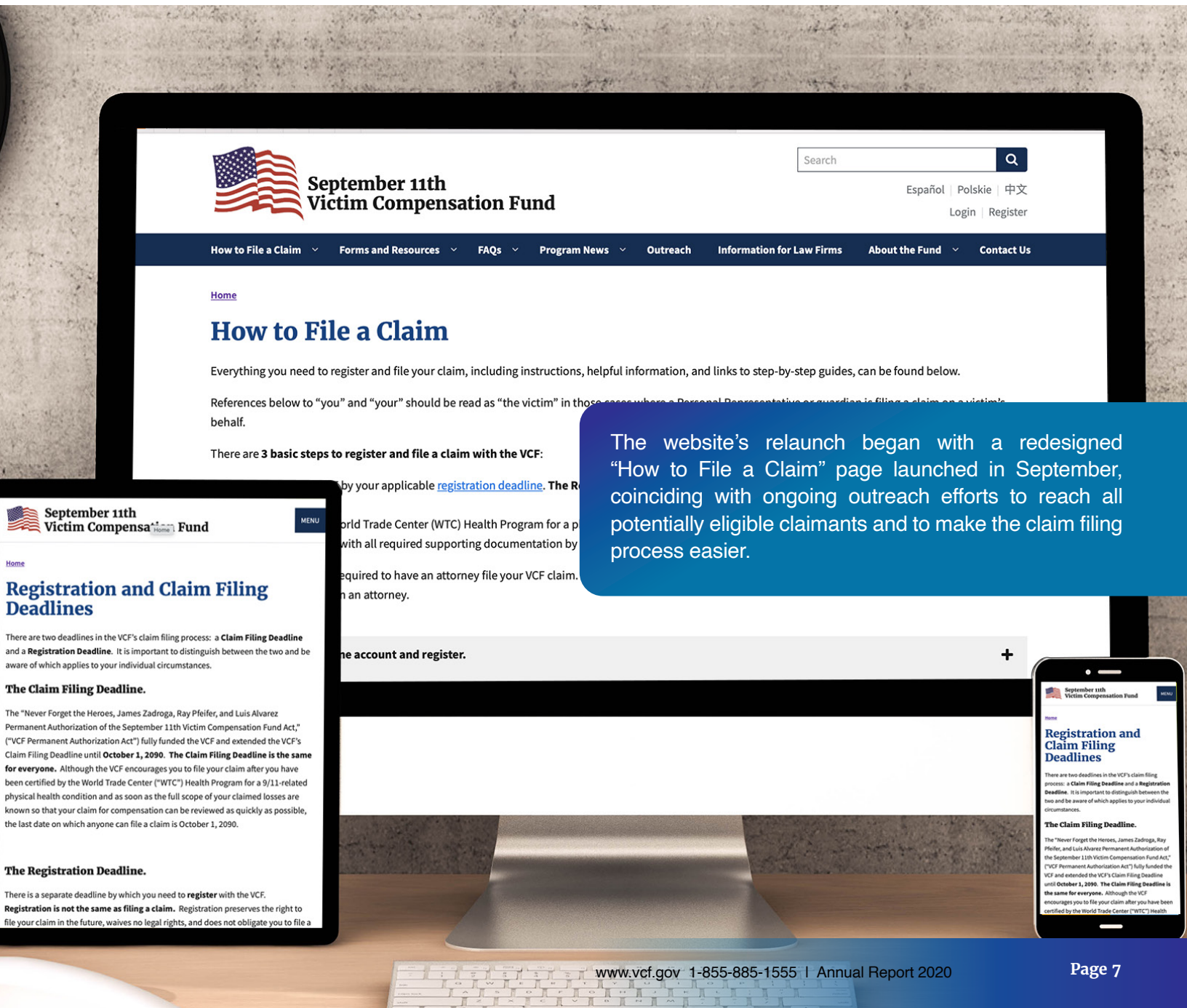


On September 10, 2020, Deputy Special Master Stefanie Langsam took part in the VOICES Symposium Candle Lighting Ceremony, which honored the legacies of those who advocated for the permanent authorization of the VCF.

VCF's New Website Launched

As a result of legislation passed in 2018 designed to improve the digital experience on federal government websites, in the fall of 2020, the VCF relaunched its website to make information more accessible to the 9/11 community. With more than 320,000 visitors in 2020 alone, the VCF website is a vital resource for claimants, potential claimants, and the general public.

The new website features clear and easy to follow step-by-step instructions on how to register and file a claim, COVID-19 updates, and resources to help claimants understand how to prove that they were present at one of the 9/11 sites, which is a key eligibility requirement for compensation. The new website also includes outreach materials and website content in English, Spanish, Polish, and Chinese, designed to reach diverse populations. Additional website enhancements and updates are planned for 2021.



September 11th
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How to File a Claim

Everything you need to register and file your claim, including instructions, helpful information, and links to step-by-step guides, can be found below.

References below to "you" and "your" should be read as "the victim" in those cases where a Personal Representative or guardian is filing a claim on a victim's behalf.

There are **3 basic steps to register and file a claim with the VCF:**

1. Determine your applicable [registration deadline](#). The R

2. World Trade Center (WTC) Health Program for a p
with all required supporting documentation by

3. You are required to have an attorney file your VCF claim.
with an attorney.

The website's relaunch began with a redesigned "How to File a Claim" page launched in September, coinciding with ongoing outreach efforts to reach all potentially eligible claimants and to make the claim filing process easier.

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MENU

[Home](#)

Registration and Claim Filing Deadlines

There are two deadlines in the VCF's claim filing process: a **Claim Filing Deadline** and a **Registration Deadline**. It is important to distinguish between the two and be aware of which applies to your individual circumstances.

The Claim Filing Deadline.

The "Never Forget the Heroes, James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act," ("VCF Permanent Authorization Act") fully funded the VCF and extended the VCF's Claim Filing Deadline until **October 1, 2020**. **The Claim Filing Deadline is the same for everyone.** Although the VCF encourages you to file your claim after you have been certified by the World Trade Center ("WTC") Health Program for a 9/11-related physical health condition and as soon as the full scope of your claimed losses are known so that your claim for compensation can be reviewed as quickly as possible, the last date on which anyone can file a claim is October 1, 2020.

The Registration Deadline.

There is a separate deadline by which you need to **register** with the VCF. **Registration is not the same as filing a claim.** Registration preserves the right to file your claim in the future, waives no legal rights, and does not obligate you to file a

4. Create an account and register.



Do You Have Online Access to Your Claim?

The VCF online claims system is used by claimants throughout the lifecycle of their claim for activities such as filing a claim and uploading relevant documents. Claimants can have access to their own claims regardless of whether they are working with an attorney and can use the online system to check on the status of their claim, and view correspondence from the VCF, which has been particularly important in 2020 as the VCF stopped the printing and mailing of hard copy letters due to safety procedures instituted as a result of COVID-19. Do you have online access to your claim? If not, you may request access to your claim in the online claims management system by calling the VCF Helpline for assistance or following these step-by-step guides below, for detailed instructions on how to log into the system, view your claim status and documents submitted to the VCF, and access letters from the VCF that have been posted to your claim. .

Need Online Access to Your Claim?

Call the VCF Helpline at 1-855-885-1555 and request online access to your claim or
Follow this step-by-step guide for detailed instructions.

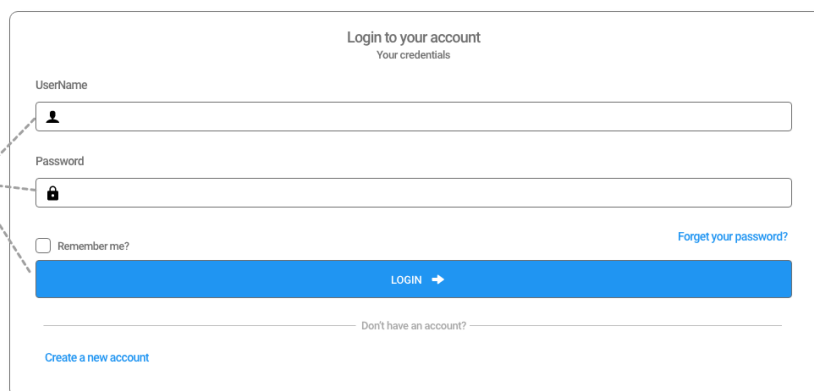
Step 1

Go to <http://www.claims.vcf.gov/Account/Login>

<http://www.claims.vcf.gov/Account/Login>

Step 2

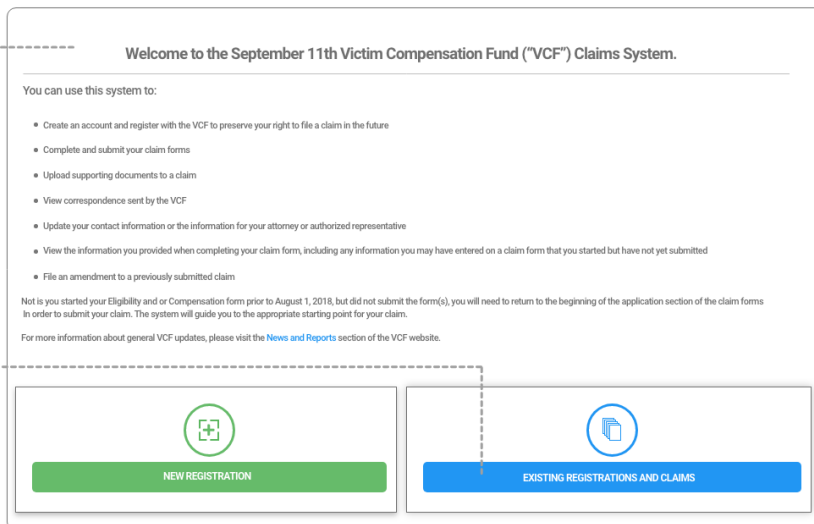
Enter Username and password and click LOGIN



The screenshot shows the 'Login to your account' page. It has a title 'Login to your account' and subtitle 'Your credentials'. There are two input fields: 'UserName' with a person icon and 'Password' with a lock icon. Below the password field is a checkbox for 'Remember me?' and a link 'Forget your password?'. A large blue 'LOGIN' button with a right arrow is centered. At the bottom, there is a link 'Create a new account' and a text 'Don't have an account?'.

Step 3

Read the DOJ Warning box and click Accept



The screenshot shows the 'Welcome to the September 11th Victim Compensation Fund ("VCF") Claims System.' page. It lists the system's capabilities: 'You can use this system to:' followed by a bulleted list: 'Create an account and register with the VCF to preserve your right to file a claim in the future', 'Complete and submit your claim forms', 'Upload supporting documents to a claim', 'View correspondence sent by the VCF', 'Update your contact information or the information for your attorney or authorized representative', 'View the information you provided when completing your claim form, including any information you may have entered on a claim form that you started but have not yet submitted', and 'File an amendment to a previously submitted claim'. Below this is a disclaimer: 'Not is you started your Eligibility and/or Compensation form prior to August 1, 2018, but did not submit the form(s), you will need to return to the beginning of the application section of the claim forms in order to submit your claim. The system will guide you to the appropriate starting point for your claim.' and a link 'For more information about general VCF updates, please visit the News and Reports section of the VCF website.' At the bottom, there are two buttons: 'NEW REGISTRATION' (green) and 'EXISTING REGISTRATIONS AND CLAIMS' (blue).


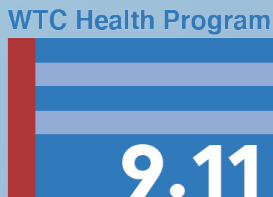
Step 4

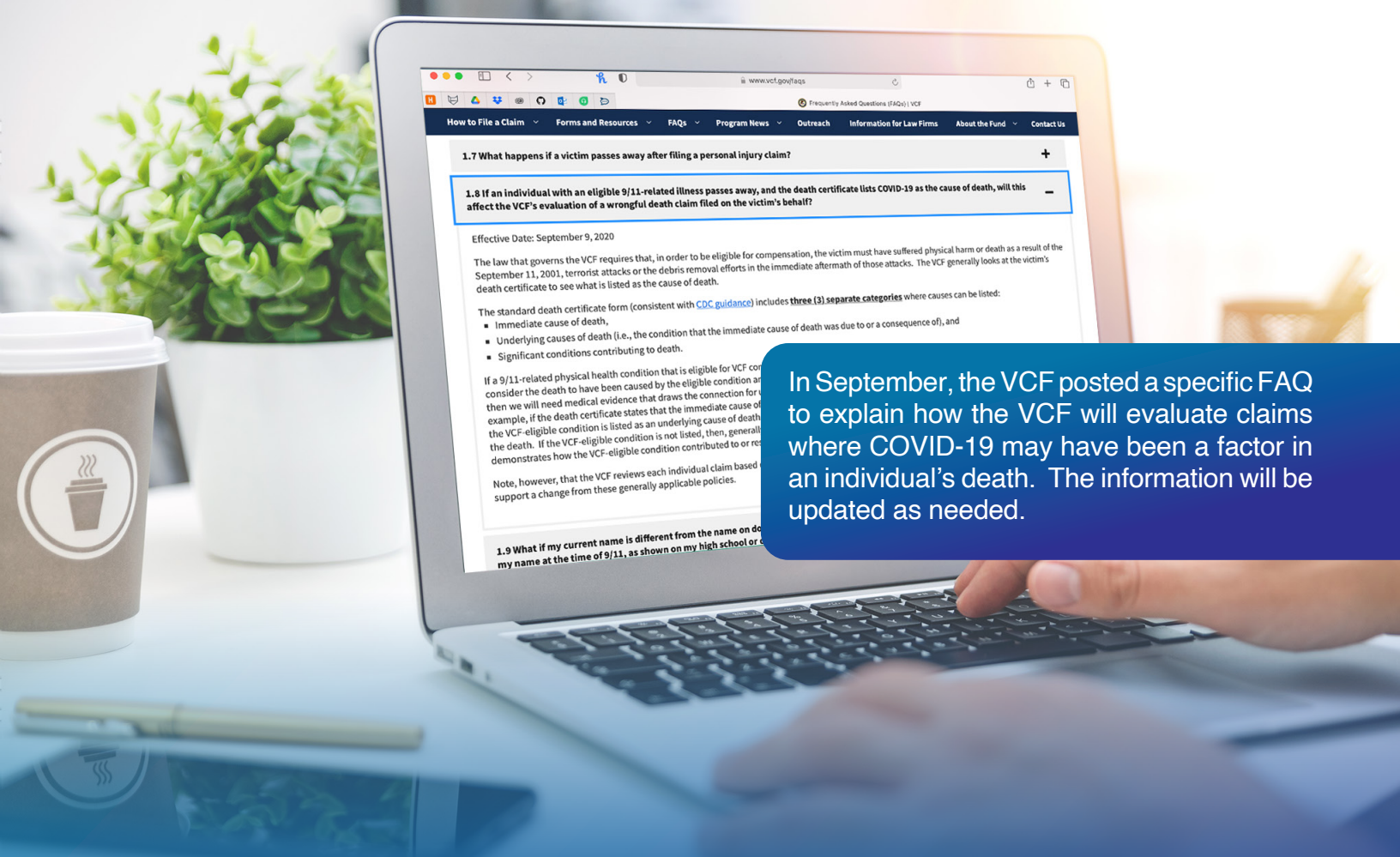
Click on Existing Registrations and Claims

World Trade Center Health Program Partnership

The unique partnership forged by the VCF, the National Institute for Occupational Safety and Health (“NIOSH”), and the World Trade Center (“WTC”) Health Program, is based on a shared dedication to serving the needs of the 9/11 community, and is successful in large part due to a shared commitment to collaborating on their behalf.

The VCF leadership attends monthly meetings of the WTC Health Program’s Responder Steering Committee to report on progress and outreach efforts and attends meetings of the WTC Health Program’s Survivor Steering Committee on request to answer questions as they arise. In 2020, the VCF participated in several in-person and virtual events for members of the WTC Health Program’s Clinical Centers of Excellence (“CCEs”). The WTC Health Program was quick to include important VCF information in a NIOSH 9/11 anniversary mailing sent to all enrollees, and in August, the VCF hosted a call with representatives from NIOSH and the many lawyers who represent VCF claimants so that NIOSH could provide clarification on its policies and procedures. Planning efforts for further collaboration on joint outreach activities in 2021 are ongoing.

How The Programs Differ	 September 11th Victim Compensation Fund	 WTC Health Program 9.11 Monitoring and Treatment
Illnesses Covered	Physical Only	Physical and Psychological
Geographic <u>Zone</u> – <i>where were you?</i>	For “presence at the site”: South of Canal Street (Manhattan only)	For exposure: South of Houston Street and parts of Brooklyn
Presence/Exposure <u>Timeframe</u> – <i>when were you there?</i>	September 11, 2001 – May 30, 2002	September 11, 2001 – July 31, 2002
Presence/Exposure <u>Duration</u> – <i>how long were you there?</i>	No minimum time required – just need to have been in the zone during the timeframe	Minimum time requirements apply
<p>While the VCF and the WTC Health Program work together very closely, they are two separate programs with several important distinctions, some detailed here. It is important to note that an individual must register with the VCF and enroll in the WTC Health Program separately.</p>		



COVID-19 Frequently Asked Question

The law that governs the VCF requires that, in order to be eligible for compensation, the victim must have suffered physical harm or death as a result of the September 11, 2001, terrorist attacks or the debris removal efforts in the immediate aftermath of those attacks. The VCF generally looks at the victim's death certificate to see what is listed as the cause of death.

The standard death certificate form (consistent with CDC guidance) includes **three (3) separate categories** where causes can be listed:

- Immediate cause of death,
- Underlying causes of death (i.e., the condition that the immediate cause of death was due to or a consequence of), and
- Significant conditions contributing to death.

If a 9/11-related physical health condition that is eligible for VCF compensation is listed in any of those three (3) categories then, generally, the VCF will consider the death to have been caused by the eligible condition and will award wrongful death compensation. If the VCF-eligible condition is not listed, then we will need medical evidence that draws the connection for us, and demonstrates how the VCF-eligible condition resulted in the death. For example, if the death certificate states that the immediate cause of death was an infection – pneumonia, for example, or sepsis – then we will look to see if the VCF-eligible condition is listed as an underlying cause of death or a condition contributing to death. If it is, then, generally, the VCF will compensate for the death. If the VCF-eligible condition is not listed, then, generally, we will need additional medical evidence that draws the connection and demonstrates how the VCF-eligible condition contributed to or resulted in the death.

Note, however, that the VCF reviews each individual claim based on its own facts. For this reason, there may be circumstances in particular claims that support a change from these generally applicable policies.

Registration Deadline Clarification

Registration is the first step in the VCF claim filing process and claimants must register by their applicable registration deadline. The registration deadline is not the same for everyone – it varies according to individual circumstances, but with the July 29, 2019, passage of the VCF Permanent Authorization Act, the VCF had an opportunity to clarify its policy regarding the date by which a claimant needs to have registered with the VCF in order to preserve their ability to file a claim. A new website page was created to provide essential information to claimants, clarifying that all claims registered within two years of July 29, 2019, would be considered timely, and explaining the requirements for claimants whose conditions are certified after July 29, 2019. The VCF also coordinated with the World Trade Center Health Program to include information about registration deadlines in its 9/11 anniversary mailing to WTC Health Program enrollees, and conducted outreach to health advocates and partners in the 9/11 community to spread the word about this important clarification.



September 11th Victim Compensation Fund

The July 29, 2021, Registration Deadline, which is two years from the date of the enactment of the VCF Permanent Authorization Act, provides an opportunity to register for claimants with conditions certified prior to that date who may have missed prior deadlines.

You are only required to register with the VCF by July 29, 2021, if you meet the following circumstances:

- Your only certification(s) with the WTC Health Program for a 9/11-related physical health condition was done on or before July 29, 2019.

–OR–

- You are registering to file a claim for an individual who died on or before July 29, 2019, and the death is believed to be caused by a 9/11-related physical health condition.

Individual Registration Deadlines

- If you have not yet been certified by the WTC Health Program for a 9/11-related physical health condition, or if any condition is certified after July 29, 2019, you may register by July 29, 2021, but you are not required to do so.
- If in the future the WTC Health Program certifies you for a 9/11-related physical health condition, you are required to register within two (2) years of the latest date on which the WTC Health Program certifies a physical health condition as 9/11-related.
- If you are registering on behalf of an individual who died of a 9/11-related physical health condition after July 29, 2019, you have two (2) years from the date of death to register.

Detailed information on registration deadlines is available on www.vcf.gov/deadlines.

Questions about your individual registration deadline?
Call our Helpline at 1-855-885-1555.

Zadroga Act Tenth Anniversary

As 2021 was ushered in, the VCF and the 9/11 community marked an important milestone. Ten years ago, on January 2, 2011, President Obama signed into law the James Zadroga 9/11 Health and Compensation Act of 2010, which established the World Trade Center Health Program and reactivated the VCF. This ensured that the tens of thousands of individuals and families impacted by the terrorist attacks of that day, and the subsequent clean-up and debris removal efforts, would have access to the medical care and compensation they desperately need.

It set the stage for the VCF's long-term authorization, via the Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act, which President Trump signed into law on July 29, 2019.

During its first five years, as operations got up and running, the VCF issued over 9,000 awards totaling \$1.8 billion in compensation.

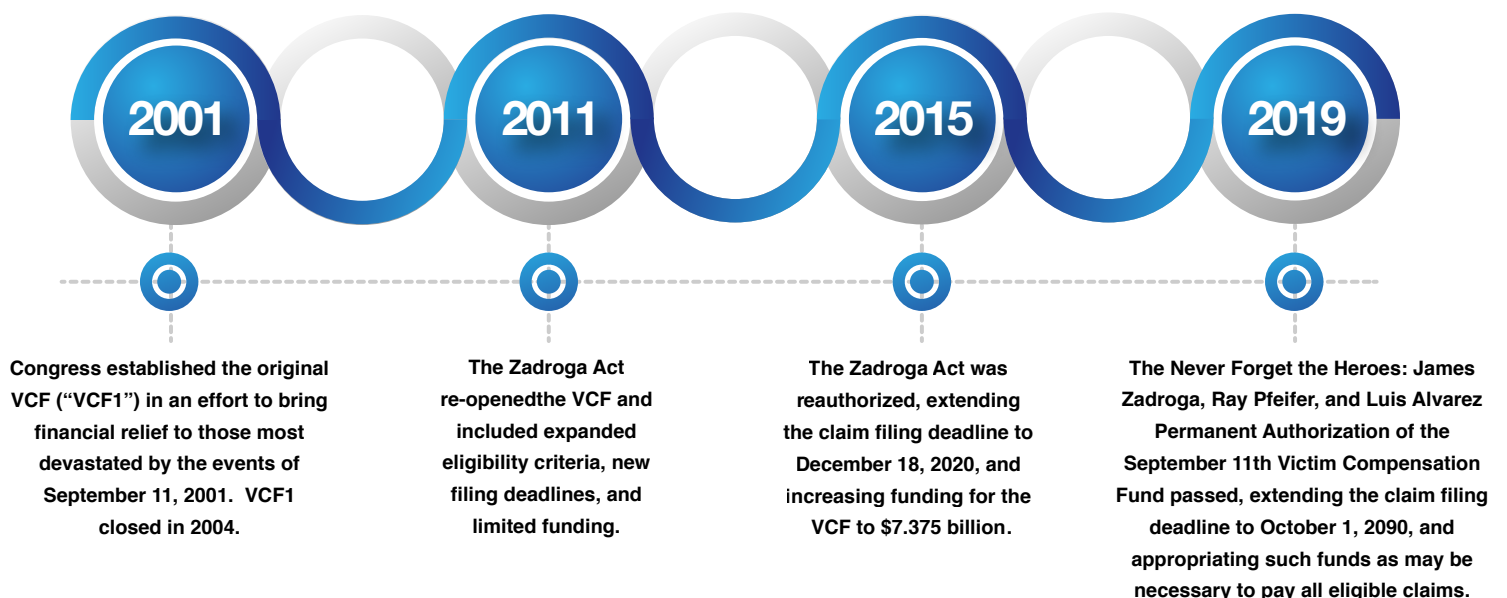
Over the past five years, the VCF issued awards to over 25,000 additional claimants, worth nearly \$6 billion more.

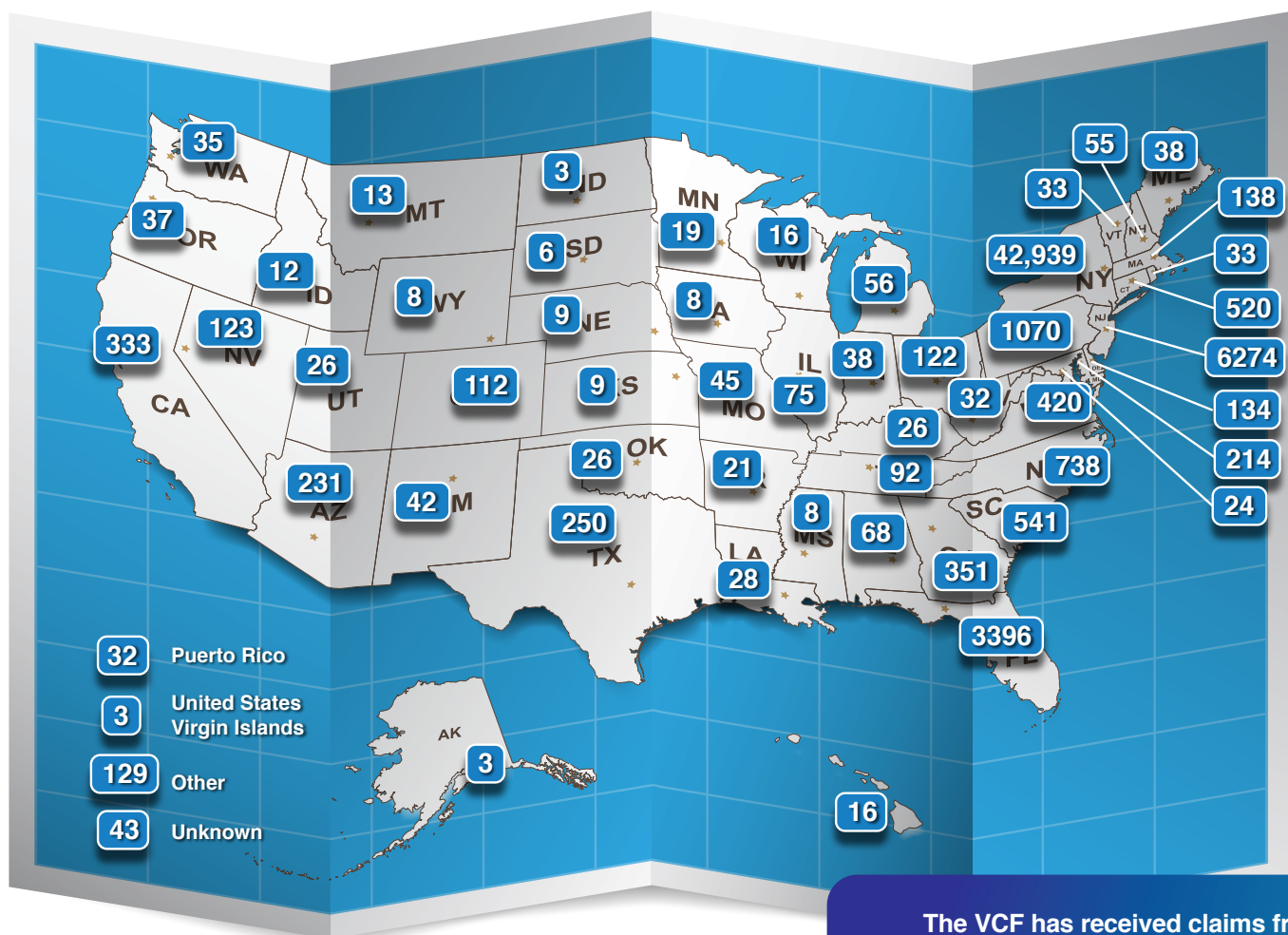
In total, in the ten years since the passage of the Zadroga Act, the VCF has awarded \$7.76 billion to over 34,400 eligible claimants.

"I am in equal parts proud of the progress that has been made over the past 10 years, and humbled by the number of people who have been helped, the number who remain in need, and the unknown number whose health may still be impacted in the years to come. Our mission remains as vital today as it was when we began. My team and I remain deeply committed to the 9/11 community, and devoted to ensuring that the intent of the Zadroga Act endures, so that all those who need assistance will receive it."

Special Master Rupa Bhattacharyya

HISTORY OF THE VCF





The VCF has received claims from individuals in every state in the nation, as well as Puerto Rico, the U.S. Virgin Islands, and abroad.

Administrative Costs

Administrative funding for the VCF comes from the VCF's total appropriation. While the VCF Permanent Authorization Act guarantees sufficient funding, the VCF remains committed to keeping the costs needed to operate the Fund to only what is reasonably necessary to minimize the burden placed on claimants, while maximizing claims processing speed and efficiency. As of December 31, 2020, the VCF's administrative costs remain less than three percent of total awards issued. Administrative costs include salaries for staff who run all areas of VCF operations, answer calls to the Helpline, and work with claimants to complete unfinished and inactive claims, as well as attorneys who review claims for eligibility and compensation and render decisions on claims. In response to the increase in the number of claims filed, and in an effort to continue to reduce the overall processing time for claims, the VCF added 22 new team members in 2020, bringing the total team to 181 staff.

Appeals Process Adapted


While most VCF operations were not heavily impacted by safety measures instituted as a result of COVID-19, the appeals process experienced a significant slowdown, but continued without interruption at a reduced level. Claimants may appeal the decision on their claim if they are determined to be ineligible for compensation, or if they believe that their award was not properly calculated. Appeal hearings are generally held in-person, but due to concerns about COVID-19 and its potential impacts both on VCF claimants and VCF staff, the last in-person hearings took place on March 10, 2020. The process was transitioned to phone hearings the next day, but the number of hearings that could be accommodated each day was reduced. Because eligibility hearings in particular benefit from the in-person format, the Special Master decided to temporarily place eligibility hearings on hold, with the exception of expedited claims, and to focus on compensation hearings.

While phone hearings were continuing on compensation appeals, the VCF explored different options, making sure that claimants and their attorneys would be comfortable with any proposed solution. With a secure, reliable, and technologically appropriate format tested and approved, video hearings for compensation appeals began on October 6, and eligibility hearings resumed, also in video format, on November 3. Despite these considerable obstacles, the VCF conducted nearly 400 hearings in 2020.



Program Results

As 2020 began, the VCF anticipated a productive and uneventful year, having come through the funding uncertainties of early 2019, and the passage of the VCF Permanent Authorization Act in July 2019. Despite a year that proved to be anything but uneventful, the VCF team rose to the occasion, and continued to prove its unwavering commitment to the 9/11 community by increasing the number of decisions rendered on claims, enhancing services to claimants, and awarding more dollars in compensation than in any other year. This success represents the coordinated efforts of the entire VCF team, whose various functions support the claimant population and every aspect of claims processing. As detailed on [page 5](#), the number of letters sent, payments processed, and calls to the VCF Helpline, all increased in 2020.



In a year when the VCF notified claimants of over 10,000 award determinations (8,813 initial award determinations and more than 1,500 awards on amended claims), it is worth noting that the \$1.6 billion awarded by the VCF in 2020 put the total dollars awarded at \$7.76 billion. This success would not have been attainable had the VCF Permanent Authorization Act not eliminated the original funding limit of \$7.375 billion. In addition to the significant number of award determinations rendered, the VCF also found 8,273 individuals eligible for compensation, a nearly 50% increase over 2019 eligibility determinations.

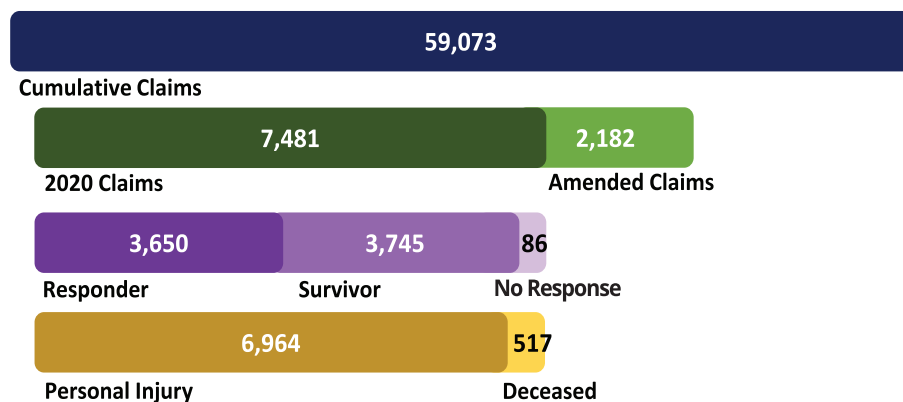
Additional detailed 2020 year-end and cumulative claim statistics appear beginning on page 17, [VCF Program Statistics](#), with a series of charts reporting on key data points and important trends, including VCF registrations, claims filed, and award determinations by claim type and claimant type.

Annual Reassessment

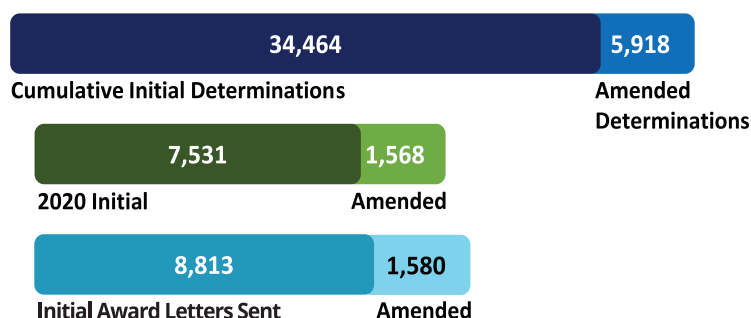
The VCF Permanent Authorization Act maintains the requirement that the Special Master annually reassess whether VCF policies and procedures are appropriate to meet its twin statutory mandates: 1) prioritizing funding for claimants who are suffering from the most debilitating conditions, and 2) ensuring that expenditures do not exceed available funding. The question of adequate funding has been resolved by the passage of the VCF Permanent Authorization Act, and the Special Master continues to ensure the VCF focuses on policies and procedures that prioritize funding for the claimants with the most debilitating conditions, and has exercised the “special circumstances” authority granted by the Permanent Authorization Act to increase awards in a handful of cases for claimants whose non-cancer conditions presented as exceptionally severe. The VCF is committed to reserving higher awards for those claimants who demonstrate that their conditions severely impact the activities of daily living. The VCF also continues to provide expedited processing to claimants who are suffering from terminal illness (as well as those facing significant financial hardship), making awards in nearly 400 expedited cases this year, and continually reassessing its policies and procedures to ensure that those who suffer most are adequately compensated.

2020 VCF At-A-Glance

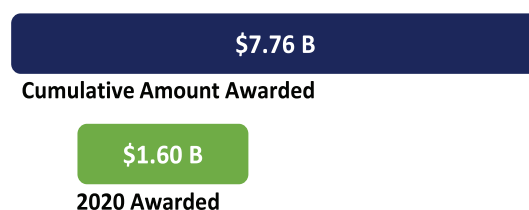
CLAIMS SUBMITTED



DETERMINATIONS RENDERED

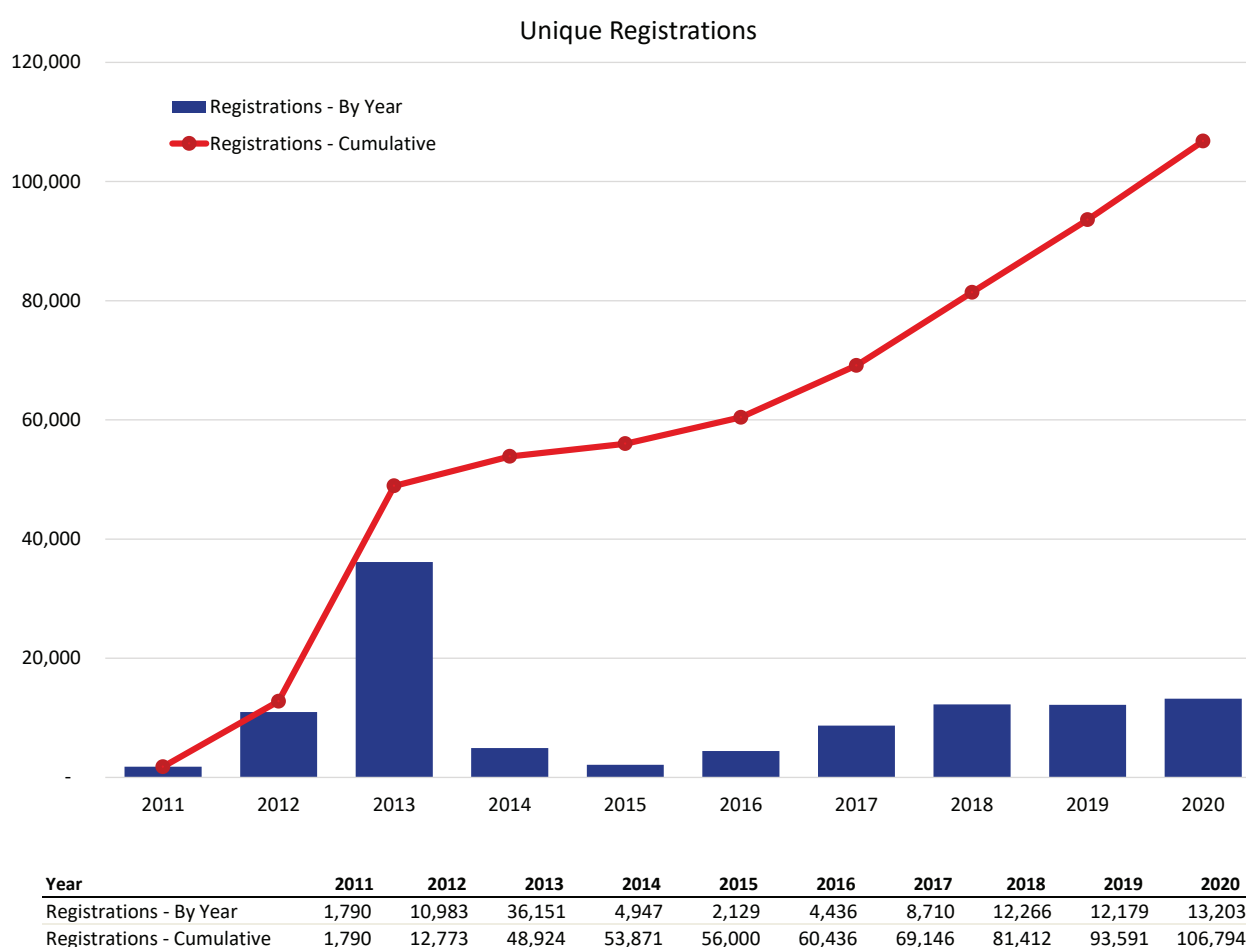


DOLLARS AWARDED



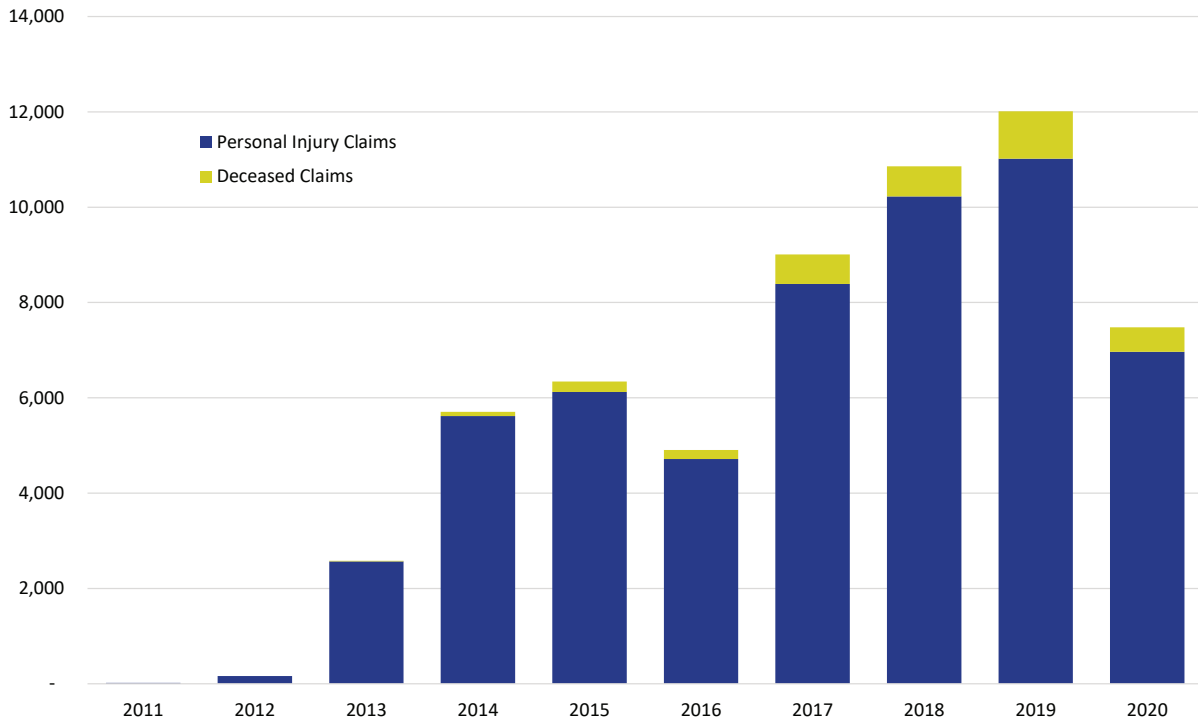
VCF Program Statistics

The mission of the VCF is grounded in transparency and accountability to taxpayers and the 9/11 community, and is demonstrated by its commitment to accessible and thorough public reporting. The charts and graphs on the following pages continue the reporting format that began with the VCF 2019 Annual Report, issued in February 2020*, as the VCF transitioned into its permanent status. They include key program statistics and data that provide a comprehensive recap of 2020 efforts, as well as the program's cumulative progress to date.



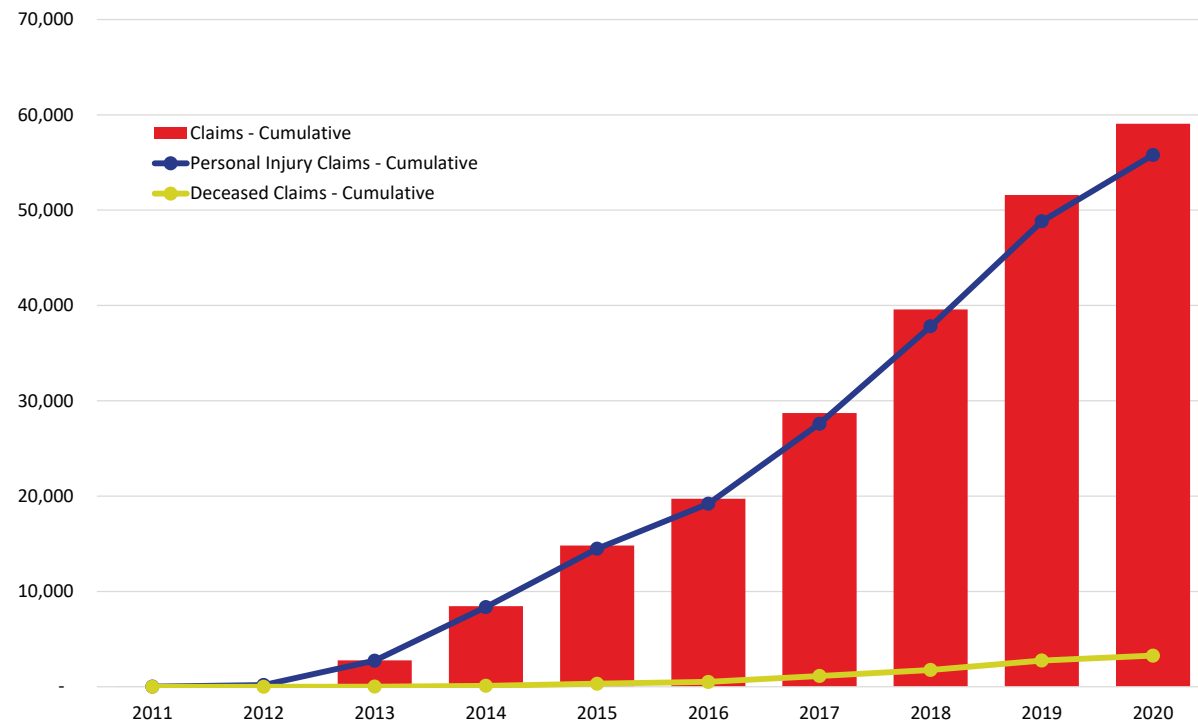
*The changes implemented in the VCF 2019 Annual Report modified many elements of reporting. For this reason, statistics reported here cannot be accurately compared to any reports issued by the VCF prior to 2020, even if the label describing the data element is the same. A list of [definitions](#) associated with these charts is available .

Claims Submitted by Year: Personal Injury & Deceased



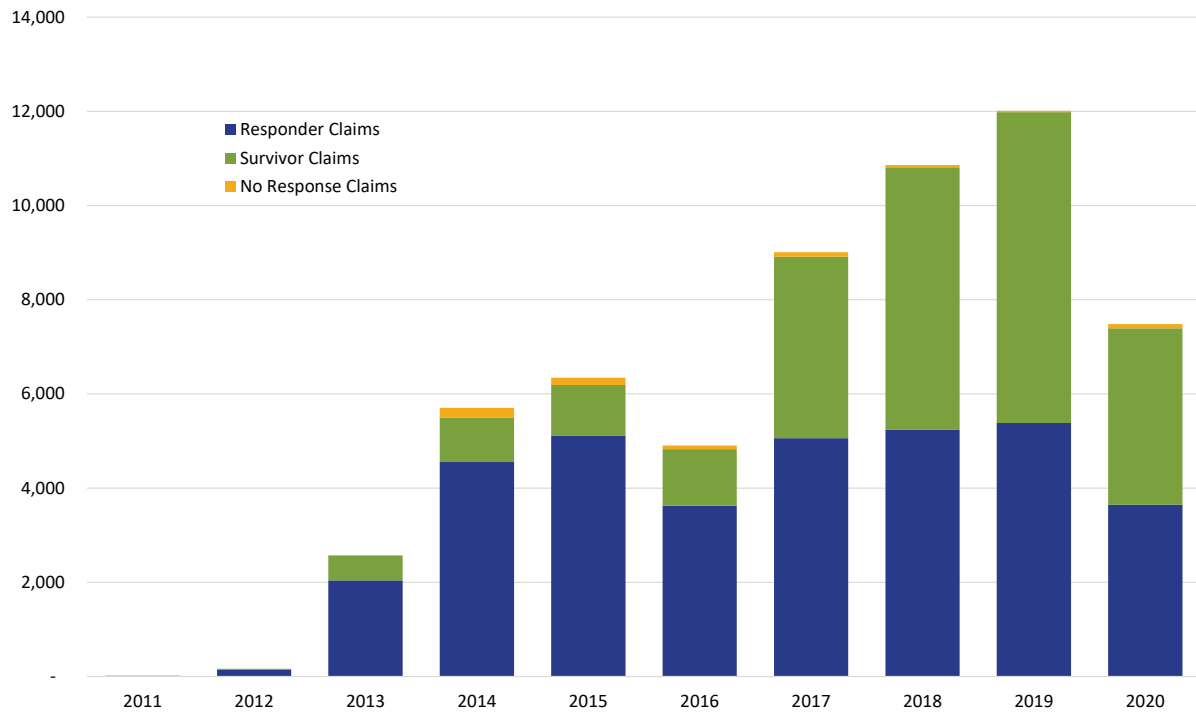
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Personal Injury Claims	19	162	2,566	5,618	6,124	4,714	8,390	10,227	11,016	6,964
Deceased Claims	-	-	15	86	219	191	617	632	996	517

Cumulative Claims Submitted: Personal Injury & Deceased



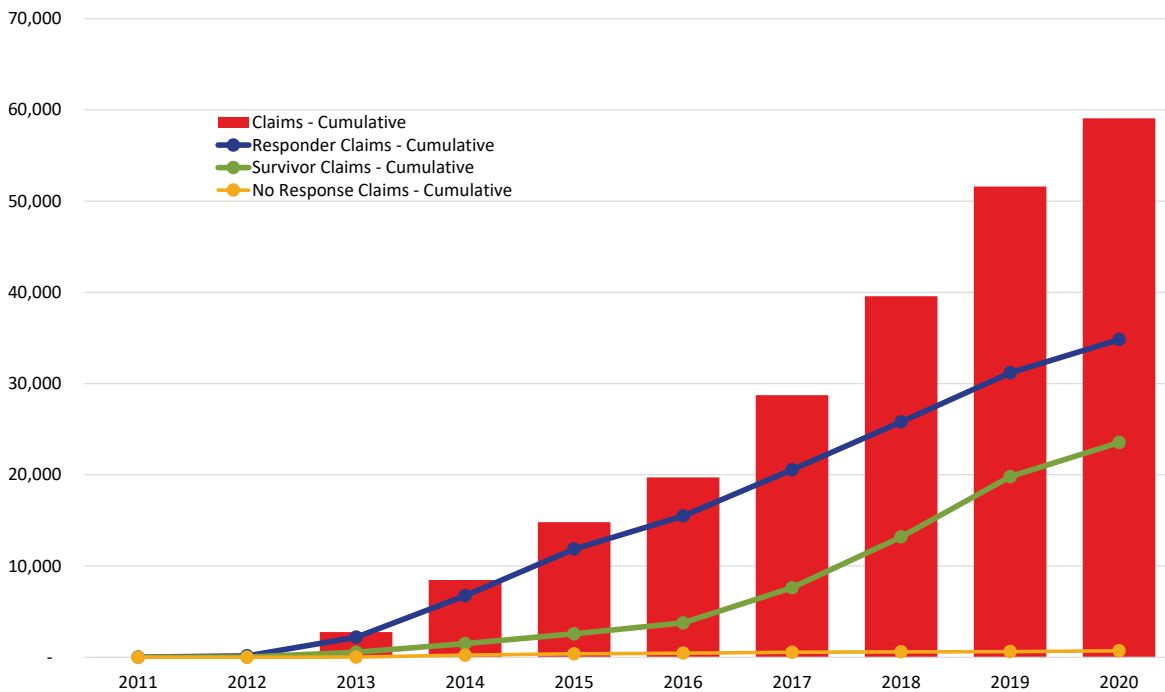
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Claims - Cumulative	19	181	2,762	8,466	14,809	19,714	28,721	39,580	51,592	59,073
Personal Injury Claims - Cumulative	19	181	2,747	8,365	14,489	19,203	27,593	37,820	48,836	55,800
Deceased Claims - Cumulative	-	-	15	101	320	511	1,128	1,760	2,756	3,273

Claims Submitted by Year: Responder & Survivor



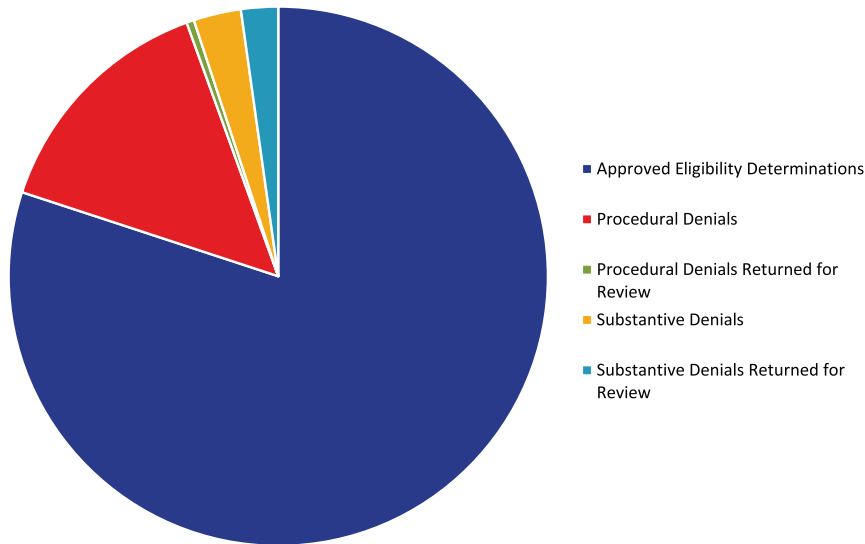
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Responder Claims	12	147	2,041	4,552	5,108	3,628	5,061	5,243	5,381	3,650
Survivor Claims	7	15	526	941	1,082	1,200	3,854	5,568	6,603	3,745
No Response Claims	-	-	14	211	153	77	92	48	28	86

Cumulative Claims Submitted: Responder & Survivor



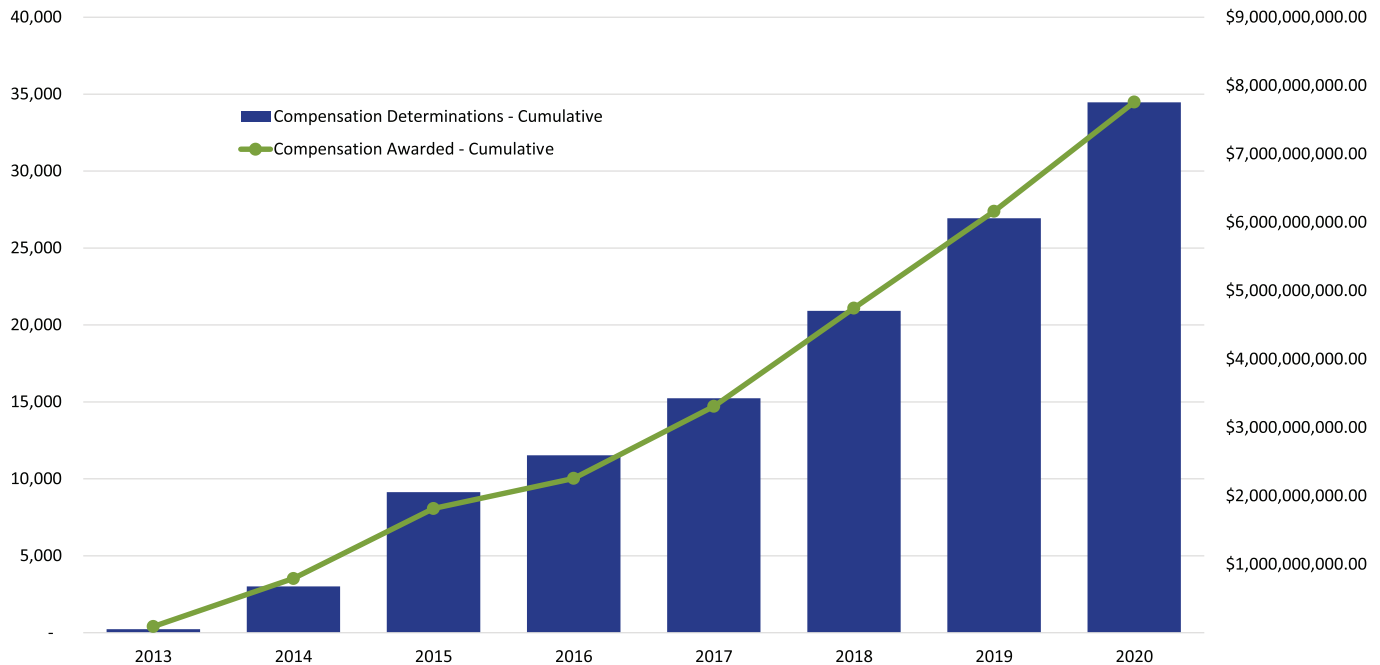
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Claims - Cumulative	19	181	2,762	8,466	14,809	19,714	28,721	39,580	51,592	59,073
Responder Claims - Cumulative	12	159	2,200	6,752	11,860	15,488	20,549	25,792	31,173	34,823
Survivor Claims - Cumulative	7	22	548	1,489	2,571	3,771	7,625	13,193	19,796	23,541
No Response Claims - Cumulative	-	-	14	225	378	455	547	595	623	709

Eligibility



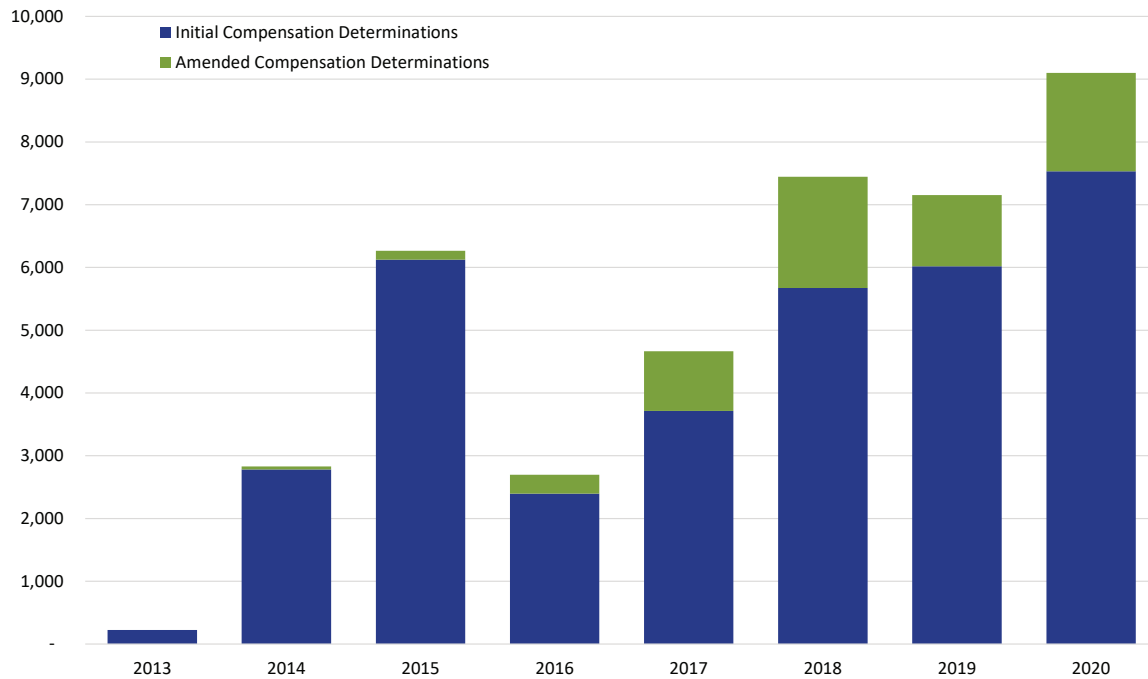
Approved Eligibility Determinations	36,095	80%
Procedural Denials	6,510	14%
Procedural Denials Returned for Review	204	0%
Substantive Denials	1,284	3%
Substantive Denials Returned for Review	1,001	2%

Cumulative Determinations and Compensation Awarded



Year	2013	2014	2015	2016	2017	2018	2019	2020
Compensation Awarded - Cumulative	\$ 90,384,578	\$ 792,380,981	\$ 1,816,329,986	\$ 2,256,233,329	\$ 3,309,308,069	\$ 4,746,315,571	\$ 6,160,550,877	\$ 7,758,313,266
Compensation Determinations - Cumulative	225	3,007	9,132	11,527	15,240	20,913	26,933	34,464

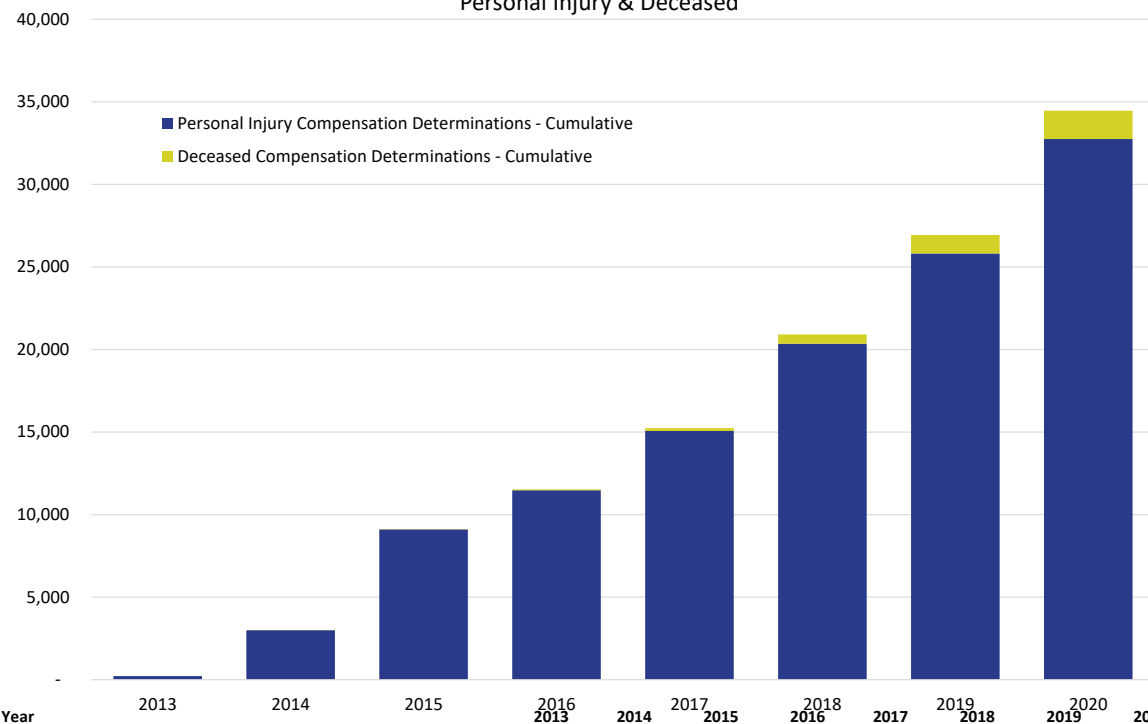
Compensation Determinations by Year: Initial & Amended



Year	2013	2014	2015	2016	2017	2018	2019	2020
Initial Compensation Determinations	225	2,782	6,125	2,395	3,713	5,673	6,020	7,531
Amended Compensation Determinations	-	48	142	302	952	1,772	1,134	1,568

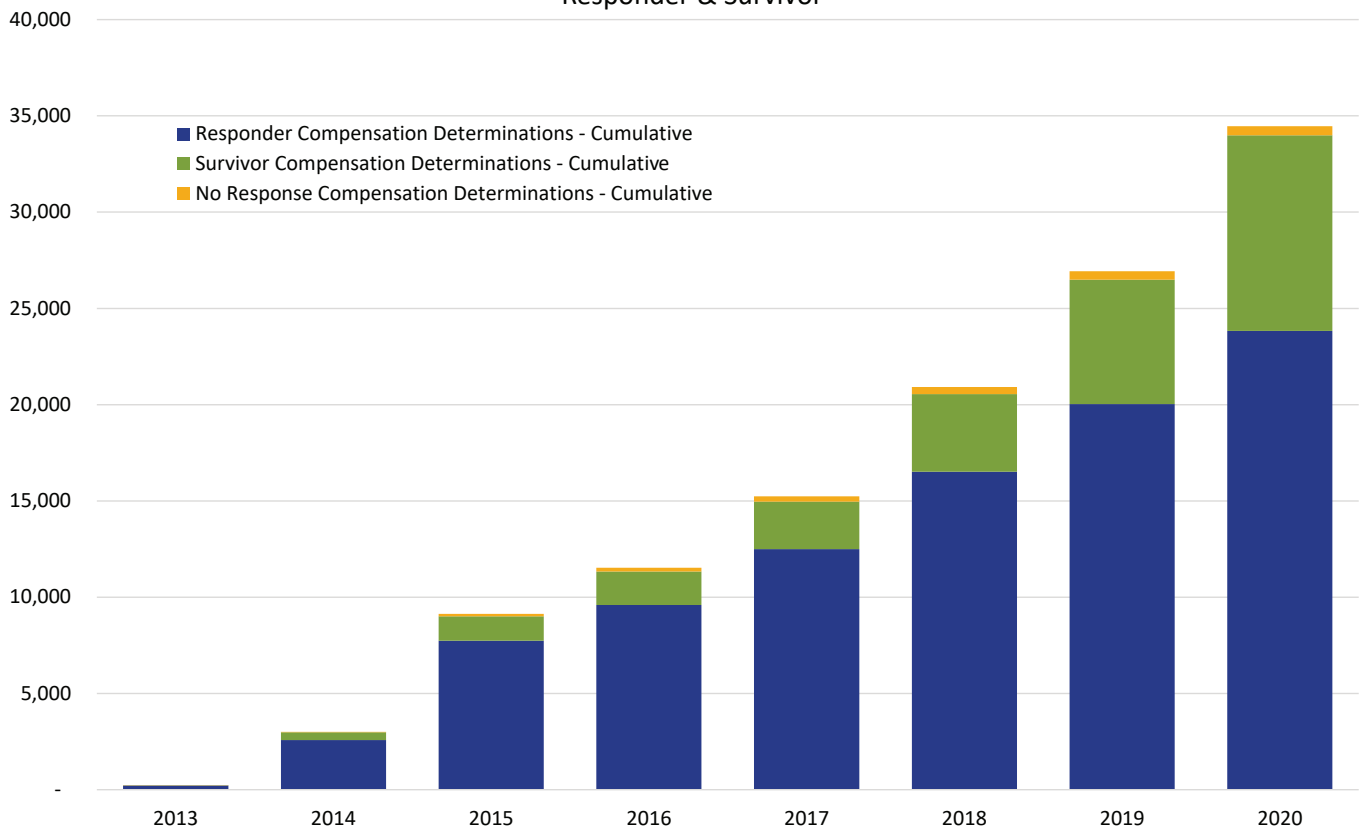
NOTE: This chart includes only those compensation determinations for which the claimant has been notified by the VCF in writing of the amount of their award. Once a claimant is notified, the determination is counted on this chart, but it is reflected in the year in which the award was finalized and deemed ready for final quality checks, which may not be the same year in which the claimant received the award letter. The VCF process includes a series of quality checks that are completed before a claimant is notified of the amount of their award, and these quality checks may take several weeks or longer. "Counting across years" occurs when claims completed in the final months of one year finish the VCF quality check process in the early months of the following year, and the claimant is then notified of the award. As a result, numbers shown here may change from one report to the next depending on the timing of the award letter.

Cumulative Claims with Compensation Determinations Personal Injury & Deceased



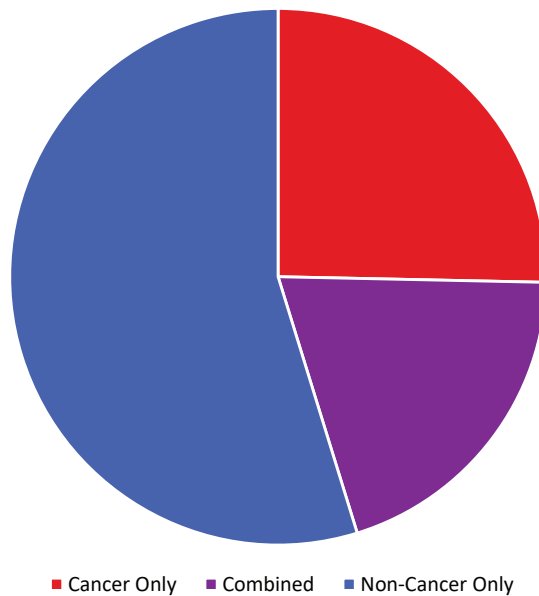
Year	2013	2014	2015	2016	2017	2018	2019	2020
Personal Injury Compensation Determinations - Cumulative	225	2,999	9,112	11,475	15,066	20,346	25,820	32,749
Deceased Compensation Determinations - Cumulative	-	8	20	52	174	567	1,113	1,715

Cumulative Claims with Compensation Determinations Responder & Survivor



Year	2013	2014	2015	2016	2017	2018	2019	2020
Responder Compensation Determinations - Cumulative	218	2,579	7,739	9,595	12,491	16,512	20,031	23,830
Survivor Compensation Determinations - Cumulative	6	403	1,263	1,740	2,465	4,032	6,461	10,163
No Response Compensation Determinations - Cumulative	1	25	130	192	284	369	441	471

Cancer vs Non-Cancer Compensation Determinations



Cancer Only	8,731	25%
Non-Cancer Only	18,875	55%
Combined	6,858	20%