(1) (a) In case of total disability, adjudged to permanent sixty-six and two-thirds per centum of the average weekly wages shall be paid to the employee by the employer or insurer during the continuance of such total disability, not to exceed a maximum of one hundred per centum of the average weekly wage of the State of Maryland as determined by the Department of Employment [Security] AND TRAINING, as provided in § 36(2) of this article and not less than a minimum of twenty-five dollars per week, unless the employee's established weekly wages are less than twenty-five dollars per week at the time of injury, in which event he shall receive compensation in an amount equal to his average weekly wages but not to exceed a total of \$45,000.00; provided, however, that if the employee's total disability shall continue after a total of \$45,000.00 has been paid, then further weekly payments at the rate previously paid shall be paid to him during such disability. COMPENSATION UNDER THIS SUBSECTION SHALL SUBJECT TO AN ANNUAL COST OF LIVING ADJUSTMENT EQUAL-TO-THE. THE ADJUSTMENT IN COMPENSATION FOR THE FISCAL YEAR IN WHICH COMPENSATION IS PAYABLE SHALL BE THE INITIAL ANNUAL RATE OF COMPENSATION MULTIPLIED BY THE PERCENTAGE RATE-OF CHANGE IN THE CONSUMER PRICE INDEX, BUT THE ANNUAL RATE OF CHANGE APPLIED AS AN ADJUSTMENT MAY NOT EXCEED FIVE PER CENTUM. THIS ADJUSTMENT SHALL BE APPLIED TO THE COMPENSATION, AS ADJUSTED, PAID DURING THE PRIOR YEAR. [Loss or loss of use of both hands, or both arms, or feet or both legs, or both eyes, or of any two thereof, shall, in the absence of conclusive proof to the contrary, constitute permanent total disability. In all other permanent total disability shall be determined in accordance with the facts.] THE RATE OF CHANGE IN THE CONSUMER PRICE INDEX SHALL DETERMINED BY THE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT AND REPORTED TO THE COMMISSION BY JUNE 30 EACH YEAR FOR THE PRECEDING CALENDAR YEAR. BY JULY 31 OF OF EACH YEAR, THE THE COST OF LIVING SHALL PUBLISH THE AMOUNT OF WHICH SHALL BECOME EFFECTIVE ADJUSTMENT JANUARY IF AN EMPLOYEE ENTITLED TO COMPENSATION UNDER FOLLOWING YEAR. THIS SUBSECTION ALSO RECEIVES FEDERAL SOCIAL SECURITY DISABILITY BENEFITS, THE ADJUSTED ANNUAL COMPENSATION PAID SHALL INSURANCE BE REDUCED TO THE EXTENT TO AVOID A DIMINUTION OF NECESSARY FEDERAL SOCIAL SECURITY DISABILITY BENEFITS. WHEN FEDERAL SOCIAL DISABILITY INSURANCE BENEFITS LAW NO LONGER IMPOSES A DIMINUTION IN THE PAYMENT OF THE ADJUSTMENT IN COMPENSATION PAYMENTS SHALL BE MADE TO THE FULL EXTENT PERMITTED IN THIS SUBSECTION. AS USED IN THIS SUBSECTION, "CONSUMER PRICE INDEX" MEANS THE LOWER OF THE AVERAGE OF THE CONSUMER PRICE INDICES (ALL URBAN CONSUMERS, ALL ITEM INDEX) PUBLISHED BY THE UNITED STATES DEPARTMENT OF LABOR FOR THE BALTIMORE MSA AND FOR THE WASHINGTON, D.C. MSA ---MARYBAND---VIRGINIA OR THE U.S. CITY AVERAGE CONSUMER PRICE INDEX (ALL URBAN CONSUMERS, ALL ITEM INDEX).

(B) LOSS OR LOSS OF USE OF BOTH HANDS, OR BOTH ARMS, OR BOTH FEET OR BOTH LEGS, OR BOTH EYES, OR OF ANY TWO THEREOF, SHALL, IN THE ABSENCE OF CONCLUSIVE PROOF TO THE CONTRARY,