



Pennsylvania Compensation Rating Bureau

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April 7, 2000

BUREAU CIRCULAR NO. 1408

To All Members of the Bureau:

Re: **STATISTICAL PLAN REVISIONS** **EFFECTIVE VARIOUS DATES AS INDICATED**

The Bureau has filed and the Insurance Commissioner has approved amendments and additions to the Pennsylvania Workers Compensation Statistical Plan, to be **effective on various dates and bases as set forth in the body of this circular**. The various subjects included in these revisions and their corresponding Statistical Plan Manual revisions are shown below.

Statistical Plan Manual Language

This revision is necessary to remedy an error in language contained in the Statistical Plan Manual (Manual), as it addresses volunteer hazardous materials response teams and is **EFFECTIVE JULY 1, 2000**. The Manual language amendments are shown below with new wording underlined and deleted wording bracketed.

SECTION II - REPORTING REQUIREMENTS

B. Exposure Information

5. Exposure - Other Than Payroll

f. *Per Company - Volunteer Hazardous Materials Response Team - Class 996.*

Where the policy provides coverage of a [v]Volunteer[s of a] Hazardous Materials Response Team, enter the number of [volunteers on a per]such company/teams [basis] in the space provided for the exposure amount, carried to the nearest tenth. [The premium derived is not subject to experience or retrospective rating. The exposure and premium shall be entered on lines "D", "E" or "F".]

Premium Algorithm

This general area requires an addition to the Statistical Plan Manual (Manual) to be **EFFECTIVE on an optional basis JULY 1, 2000** and **on a mandatory basis** for new and renewal policies with normal anniversary rating dates on or after **JANUARY 1, 2002**. The purpose of this addition is to develop a premium algorithm that will set forth specifically the sequence and arithmetic calculation of workers compensation premium. Such calculations have become increasingly detailed and complex by virtue of the growing number and variety of special pricing programs applicable to workers compensation insurance created by virtue of both legislative enactment and competitive initiative, which has increased an interest in accounting for and analyzing the impacts of certain of these available programs.

The revisions to the Manual are shown below with new wording underlined and deleted wording bracketed. **Please note that all references to Delaware are pending filing with and approval by the Delaware Insurance Commissioner.**

SECTION X
[NOTES]PREMIUM CALCULATION ALGORITHM

Pennsylvania and Delaware Premium Algorithm Preface:

Optional use upon July 1, 2000. Mandatory use for policies effective on or after January 1, 2002.

The computation of workers compensation premium includes a broad complement of potential rating values, pricing programs and other similar or related variables. To the extent that these component parts of premium determination may be applied in a prescribed sequence and using defined formulas and/or relationships, several potential benefits arise including the following:

- Competitive differences within the marketplace can be more clearly defined and consistently applied;
- Similarly situated risks can receive comparable treatment with respect to specific rating values, pricing programs or other factors, increasing the equity of the marketplace;
- Analysis of the effects of various components of overall premium determination can be better understood and more intelligently compared across carriers, states and/or time;
- In the event that new pricing programs or other factors are introduced in the future, the defined existing formulas can provide a consistent basis for the development of programs and system procedures within the workers compensation industry.

Pennsylvania and Delaware Workers Compensation Premium Algorithm

Premium Calculation Algorithm

<u>Line #</u>	<u>Item Name</u>	<u>Associated Statistical Code</u>	<u>Line #</u>	<u>Source & Derivation</u>
(1)	<u>Classification</u>	<u>XXXX</u>	(1)	<u>Carrier value</u>
(2)	<u>Exposure</u>	<u>XXXX</u>	(2)	<u>Risk characteristic</u>
(3)	<u>Carrier Rating Value</u>	<u>XXXX</u>	(3)	<u>Carrier value</u>
(4)	<u>Classification Manual Premium</u>		(4)	<u>(2)/100x(3) if classification has payroll exposure. Special procedures apply to non-payroll classes</u>
(5)	<u>Total Policy Manual Premium</u>		(5)	<u>Sum of (4) for all classifications on the policy</u>
(6)	<u>Employer Liability Increased Limits Factor</u>	<u>9807</u>	(6)	<u>Carrier value</u>
(7)	<u>Employer Liability Increased Limits Premium Charge</u>	<u>9807</u>	(7)	<u>(5)x[(6) expressed as a decimal]</u>
(8)	<u>Minimum Premium Employer Liability Increased Limits</u>	<u>9848</u>	(8)	<u>Carrier value</u>
(9)	<u>Minimum Premium Employer Liability Increased Limits Premium Charge</u>	<u>9848</u>	(9)	<u>[(8)-(7)] if (7)<(8) and (6),>0, otherwise zero</u>
(10)	<u>Subject Deductible Credit Percentage</u>	<u>9664</u>	(10)	<u>Carrier value</u>
(11)	<u>Subject Deductible Premium Credit</u>	<u>9664</u>	(11)	<u>[(5)+(7)+(9)]x(-10) expressed as a decimal</u>
(12)	<u>Waiver of Subrogation Charge (DE)</u>	<u>0930</u>	(12)	<u>Carrier value - subject to experience modification</u>
(13)	<u>Waiver of Subrogation Premium (DE)</u>	<u>0930</u>	(13)	<u>Value from Line (12)</u>
(14)	<u>Total Subject Premium</u>		(14)	<u>[(5)+(7)+(9)+(11)+(13)]</u>
(15)	<u>Experience Modification</u>	<u>9898</u>	(15)	<u>Zero for non-experience-rated risks</u>
(16)	<u>Modified Premium</u>		(16)	<u>(14)x(15)</u>
(17)	<u>Merit Rating Credit Factor</u>	<u>9885</u>	(17)	<u>Zero if Merit Rating Credit does not apply</u>
(18)	<u>Merit Rating Credit</u>	<u>9885</u>	(18)	<u>(14)x[(-17) expressed as a decimal]</u>
(19)	<u>Merit Rating Neutral Factor</u>	<u>9884</u>	(19)	<u>Zero if Merit Rating Neutral Adjustment (no credit or debit) does not apply</u>
(20)	<u>Merit Rating Neutral Factor</u>	<u>9884</u>	(20)	<u>(14)x(19)[expressed as a decimal]</u>
(21)	<u>Merit Rating Debit Factor</u>	<u>9886</u>	(21)	<u>Zero if Merit Rating Debit does not apply</u>
(22)	<u>Merit Rating Charge</u>	<u>9886</u>	(22)	<u>(14)x(21)[expressed as a decimal]</u>
(23)	<u>Premium After Experience Modification or Merit Rating</u>		(23)	<u>(16) if Experience-Rated, (14)+[(18) or (20) or (22)] if Merit-Rated, (14) if Non-Rated</u>
(24)	<u>Occupational Disease Exposure</u>	<u>0067</u>	(24)	<u>Portion of payroll exposure subject to OD hazard</u>
(25)	<u>Occupational Disease Loading</u>	<u>0067</u>	(25)	<u>Carrier value</u>

<u>Line #</u>	<u>Item Name</u>	<u>Associated Statistical Code</u>	<u>Line #</u>	<u>Source & Derivation</u>
(26)	<u>Occupational Disease Premium</u>	<u>0067</u>	(26)	<u>(24)/100x(25) [based on applicable OD exposure]</u>
(27)	<u>Supplemental Radiation Exposure</u>	<u>9985</u>	(27)	<u>Portion of payroll exposure subject to radiation hazard</u>
(28)	<u>Supplemental Radiation Loading</u>	<u>9985</u>	(28)	<u>Carrier value</u>
(29)	<u>Supplemental Radiation Premium</u>	<u>9985</u>	(29)	<u>(27)/100x(28) [based on applicable radiation exposure]</u>
(30)	<u>Occupational Disease Increased Limits Factor</u>	<u>9807</u>	(30)	<u>Carrier value</u>
(31)	<u>Occupational Disease Increased Limits Premium Charge</u>	<u>9807</u>	(31)	<u>[(26)+(29)]x(30) expressed as a decimal</u>
(32)	<u>Occupational Disease Increased Limits Minimum Premium</u>	<u>9848</u>	(32)	<u>Carrier value</u>
(33)	<u>Occupational Disease Increased Limits Minimum Premium Charge</u>	<u>9848</u>	(33)	<u>[(32)-(31)] if (31) < (32) and (30) > 0, otherwise zero</u>
(34)	<u>Aircraft Seat Surcharge</u>	<u>9108</u>	(34)	<u>Carrier value</u>
(35)	<u>Aircraft Seat Surcharge Exposure (# of seats)</u>	<u>9108</u>	(35)	<u>Actual number of seats for insured risk</u>
(36)	<u>Aircraft Seat Surcharge Indicated Premium</u>	<u>9108</u>	(36)	<u>(34)x(35)</u>
(37)	<u>Aircraft Seat Surcharge Maximum Premium</u>	<u>9108</u>	(37)	<u>Carrier value</u>
(38)	<u>Aircraft Seat Surcharge Premium Charge</u>	<u>9108</u>	(38)	<u>(37) if (36) > (37), otherwise (36)</u>
(39)	<u>Premium Before Schedule Rating</u>		(39)	<u>(23)+(26)+(29)+(31)+(33)+(38)</u>
(40)	<u>Schedule Rating Plan Adjustment Factor</u>	<u>9887/9889</u>	(40)	<u>Carrier value - use 9887 for schedule credits and 9889 for schedule debits.</u>
(41)	<u>Schedule Rating Plan Premium Adjustment</u>	<u>9887/9889</u>	(41)	<u>(39)x(40) expressed as a decimal. For schedule credits Line (40) will be negative.</u>
(42)	<u>Certified Safety Committee Credit Factor (PA)</u>	<u>9890</u>	(42)	<u>Credit applies if insured is certified and has remaining year(s) of eligibility</u>
(43)	<u>Certified Safety Committee Premium Credit (PA)</u>	<u>9890</u>	(43)	<u>[(39)+(41)]x(-42) expressed as a decimal</u>
(44)	<u>Workplace Safety Program Credit Factor (DE)</u>	<u>9880</u>	(44)	<u>Credit applies if insured qualifies</u>
(45)	<u>Workplace Safety Program Premium Credit (DE)</u>	<u>9880</u>	(45)	<u>[(39)+(41)]x(-44) expressed as a decimal</u>
(46)	<u>Construction Classification Premium Adjustment Program Credit Factor</u>	<u>9046</u>	(46)	<u>Based on wage level(s), application to rating organization</u>
(47)	<u>Construction Classification Premium Adjustment Program Premium Credit</u>	<u>9046</u>	(47)	<u>[(39)+(41)]x(-46) expressed as a decimal</u>
(48)	<u>Drug-Free Workplace Factor (DE)</u>	<u>9846</u>	(48)	<u>Carrier value</u>
(49)	<u>Drug-Free Workplace Credit (DE)</u>	<u>9846</u>	(49)	<u>[(39)+(41)+(45)+(47)]x(-48) expressed as a decimal</u>
(50)	<u>Managed Care Factor (DE)</u>	<u>9874</u>	(50)	<u>Carrier value</u>
(51)	<u>Managed Care Credit (DE)</u>	<u>9874</u>	(51)	<u>[(39)+(41)+(45)+(47)+(49)]x(-50) expressed as a decimal</u>
(52)	<u>Package Credit Factor (DE)</u>	<u>9721</u>	(52)	<u>Carrier value</u>
(53)	<u>Package Credit (DE)</u>	<u>9721</u>	(53)	<u>[(39)+(41)+(45)+(47)+(49)+(51)]x(-52) expressed as a decimal</u>
(54)	<u>Premium After Managed Care and Package Credit If Applicable</u>		(54)	<u>[(39)+(41)+(43)+(45)+(47)+(49)+(51)+(53)]</u>
(55)	<u>Assigned Risk Surcharge Factor (DE)</u>	<u>0277</u>	(55)	<u>May apply to some or all assigned risks based on plan and characteristics of individual insured</u>
(56)	<u>Assigned Risk Premium Surcharge (DE)</u>	<u>0277</u>	(56)	<u>(54)x(55) expressed as a decimal</u>
(57)	<u>Deductible Credit Factor</u>	<u>9663</u>	(57)	<u>Carrier value</u>
(58)	<u>Deductible Premium Credit</u>	<u>9663</u>	(58)	<u>[(54)+(56)]x(-57) expressed as a decimal</u>
(59)	<u>Loss Constant</u>	<u>0032</u>	(59)	<u>Carrier value - may vary based on risk premium size</u>
(60)	<u>Loss Constant Charge</u>	<u>0032</u>	(60)	<u>Line (59) if applicable</u>
(61)	<u>Short Rate Cancellation Factor</u>	<u>0931</u>	(61)	<u>Carrier value - zero if short rate cancellation does not apply</u>
(62)	<u>Short Rate Premium</u>	<u>0931</u>	(62)	<u>[(54)+(56)+(58)+(60)]x[(61)-1.0000] if (61) > 0, otherwise zero</u>

<u>Line #</u>	<u>Item Name</u>	<u>Associated Statistical Code</u>	<u>Line #</u>	<u>Source & Derivation</u>
<u>(63)</u>	<u>Expense Constant</u>	<u>0900</u>	<u>(63)</u>	<u>Carrier value</u>
<u>(64)</u>	<u>Expense Constant Charge</u>	<u>0900</u>	<u>(64)</u>	<u>Line (63) if applicable</u>
<u>(65)</u>	<u>Minimum Premium</u>	<u>0990</u>	<u>(65)</u>	<u>Carrier value</u>
<u>(66)</u>	<u>Minimum Premium Charge</u>	<u>0990</u>	<u>(66)</u>	<u>If (65)>([(54)+(56)+(58)+(60)+(62)+(64)]. (65)-[(54)+(56)+(58)+(60)+(62)+(64)]. otherwise zero</u>
<u>(67)</u>	<u>Unit Statistical Report Total Standard Premium</u>		<u>(67)</u>	<u>[(54)+(56)+(58)+(60)+(62)+(66)]</u>
<u>(68)</u>	<u>Premium Discount Amount</u>	<u>0063/0064</u>	<u>(68)</u>	<u>Carrier value based on [(54)+(56)+(58)+(60)+(62)+(64)+(66)]</u>
<u>(69)</u>	<u>Total Premium</u>		<u>(69)</u>	<u>(64)+(67)-(68)</u>
<u>(70)</u>	<u>Employer Assessment Factor Pursuant to Act 57 of 1997 (PA)</u>	<u>0938</u>	<u>(70)</u>	<u>Bureau value for the specific purpose of computing employer assessments</u>
<u>(71)</u>	<u>Employer Assessment Amount Pursuant to Act 57 of 1997 (PA)</u>	<u>0938</u>	<u>(71)</u>	<u>[(69)-(11)-(58)]x(70) NOTE: Cells (11) and (58) are credits. Subtracting these credits as shown effectively adds the premium reduction given for deductible coverage back into the premium for purposes of calculating employer assessments.</u>

Pension Tables

These tables are periodically updated to incorporate various provisions, and this revision adopts recent changes in pension table values in use in other jurisdictions nationally, allowing Pennsylvania writers who also provide insurance in other states to use a consistent set of pension tables for multiple jurisdictions. The PCRB has reached an agreement with the National Council on Compensation Insurance, Inc. (NCCI) which provides for the PCRB's filing and its members' use of these tables in Pennsylvania with appropriate attribution to NCCI. These tables, which are **EFFECTIVE on a mandatory basis JULY 1, 2000**, amend the Statistical Plan Manual in Section V - Tables and are attached to this circular as Exhibit 1.

Housekeeping Updates

The housekeeping revisions to the Statistical Plan Manual appear in Sections I, II, III, IV and VI and are **EFFECTIVE on a mandatory basis JULY 1, 2000**. The changes include revisions in coding and terminology which are generally intended to bring the approved Statistical Plan Manual up-to-date with Advisory Statistical Work Group (ASWG) recommendations and current practices. Bureau staff believes that this coding is consistent with most carriers' practice in Pennsylvania, as well as other jurisdictions.

One of the more substantive changes involves requiring the reporting of a Fraudulent Claim Indicator, which would apply only in instances where a finding of fraud has been issued by a court of proper jurisdiction and authority. This does not require carriers to attempt to identify potential or suspected fraud by way of this indicator. However, given the special emphasis and broad interest attached to fraud issued in the workers compensation environment, it is imperative that Bureau statistics be capable of reporting activity in this area on a meaningful and objective basis.

The Manual language revisions are shown below with new wording underlined and deleted wording bracketed.

SECTION I

GENERAL RULES/DEFINITIONS

L. Loss Rules.

10. Incurred Losses.

Enter the total of all paid and outstanding compensation in the field captioned Indemnity and the total of all paid and outstanding medical in the field captioned Medical. The outstanding costs shall be the company's individual case estimates of future payments as of the date of valuation. [For special instructions regarding the reporting of Employers' Liability claims, refer to Item L.7. of this Section.]

All paid compensation and paid medical shall be reported on a gross (first-dollar) basis and shall not be reduced by any amount(s) reimbursed or reimbursable under any applicable deductible program(s).

All case estimates of future payments reported as outstanding compensation and medical shall be reported on a gross (first-dollar) basis and shall not be reduced by any amount(s) reimbursed or reimbursable under any applicable deductible program(s).

For special instructions regarding the reporting of Employers' Liability claims, refer to Item L.7. of this Section.

SECTION II

REPORTING REQUIREMENTS

A. Rules Common to Premiums and Losses

8. Policy Type ID Code.

Identifies..... policy.

Type of Coverage

Code	Description
01	Standard Workers Compensation Policy
<u>09</u>	<u>Non-Standard Policy</u>

Plan Type

Code	Description
01	Voluntary Policy
02	Normal Assigned Risk Policy

Non-Standard Type

Code	Description
01	Non-Standard Code Does Not Apply
<u>08</u>	<u>Exclusion of Executive Officers</u>
[02] <u>09</u>	Voluntary Coverage Not Mandated by State Act

9. Deductible Type/

Report..... reported.

First Two Positions

Code	Description
00	No Deductible Applies

Balance of this portion remains unchanged.

Second Two Positions

Code	Description
00	No Deductible Applies

Balance of this portion remains unchanged.

Balance of A. remains unchanged.

B. Exposure Information.

2. Exposure Coverage.

Report..... associated.

Code	Description
01	State or Federal Act, excl. USL&HW
02	USL&HW "F" or non "F" Coverage
10	Voluntary Coverage Not Mandatory by State Act

Items 3. through 8. remain unchanged.

9. Miscellaneous Premium and Credits.

a. Premium Subject..... left blank.

[(4) Rate Deviation Applied to Manual Premium before Application of Experience Modification.

For a carrier using a deviation, report the premium adjustment resulting from the application of the deviation to the Manual premium (before application of the experience modification) under the appropriate code.

Code 9037 - Downward Deviation (to be subtracted when computing Total Subject Premium)

Code 9039 - Upward Deviation

NOTE: USE ONLY POSITIVE VALUES]

b. Premium Not..... Report.

[(1) Rate Deviation Applied to Manual Premium After the Application of Experience Modification.

For a carrier using a deviation, report the premium adjustment resulting from the application of the deviation to the Manual premium (after application of the experience modification) under the appropriate code.

Code 9034 - Downward Deviation (to be subtracted when computing the Total Standard Premium)

Code 9036 - Upward Deviation

NOTE: USE ONLY POSITIVE VALUES]

- [(2)](1) Loss Constant..... industry groups.
- [(3)](2) Aircraft..... Section.
- [(4)](3) Short Rate..... Section VI.).
- [(5)](4) Pennsylvania..... **Code 9046.**
- [(6)](5) Certified Safety..... **Code 9890.**

(6) Merit Rating Plan Adjustments - Applicable on Lines D, E or F (on the paper copy of the unit statistical report) in lieu of experience modification.

Code 9884 - Neutral Adjustment - no credit or debit.

Code 9885 - 5% Credit Adjustment - to be subtracted when calculating standard premium.

Code 9886 - 5% Debit Adjustment - to be added when calculating standard premium.

Merit Rating Adjustments are applicable to manual premium before application of any schedule rating, Pennsylvania Safety Committee Credit or Pennsylvania Construction Classification Premium Adjustment Program.

(7) Schedule Rating Plan Adjustments

Schedule Rating Plan Adjustments must be applied as a percentage factor applicable to manual premium after application of experience/merit rating but prior to any other credit (i.e., Pennsylvania Safety Committee credit, Pennsylvania Construction Classification Premium Adjustment Program.)

Code 9887 - Schedule Rating Credit - to be subtracted when calculating standard premium.

Code 9889 - Schedule Rating Debit - to be added when calculating standard premium.

NOTE: USE ONLY POSITIVE VALUES

- c. Premium..... Standard Premium.
- d. Employer Assessment Not Subject to Experience Rating, to be reported on Line "K" on the hard copy unit statistical report.
Employer Assessment Factor - Code 0938 Calculation of Employer Assessment Premium Base proceeds by adding back to the total policy premium the amount of any deductible credits.

Balance of this item remains unchanged.

C. Loss Information.

9. Loss Conditions.

Report conditions.

Act..... Type of Coverage

Type of Settlement

Code	Description
00	Claim Not Subject to Settlement
03	Stipulated Award (Carrier/Claimant Settlement)
04	Findings and Award (Judicial Award)
05	Dismissal (Non-Compensable)
<u>06</u>	<u>Compromise Settlement</u>
09	All Other Settlements

Items 10. through 16. remain unchanged.

17. [Paid Indemnity.]Fraudulent Claim Code.

[Report the whole dollar amount of paid indemnity expenses for the claim as of the loss valuation date. These losses consist of all paid benefits due to an employee's lost wage or inability to work, including compensation paid to a deceased prior to death, burial expense, claimant's attorney fees, vocational rehabilitation benefits, payments top the state and employers liability losses and expenses.] Report the 2-position code that indicates the claim status as respects occurrence of fraud. Code to be determined based on entry or filing of an order or other formal finding by a court or other judicial authority having jurisdiction over the case.

18. [Paid Medical.]Paid Indemnity.

[Report the whole dollar amount of medical losses paid for the claim as of the loss valuation date.] Report the whole dollar amount of paid indemnity expenses for the claim as of the loss valuation date. These losses consist of all paid benefits due to an employee's lost wage or inability to work, including compensation paid to a deceased prior to death, burial expense, claimant's attorney fees, vocational rehabilitation benefits, payments top the state and employers liability losses and expenses.

19. [Claimant's Attorney Fees Incurred. (Optional)]Paid Medical.

[Report the whole dollar amount paid plus outstanding reserves for claimant's legal representation during the settlement of the claim as of the loss valuation date.] Report the whole dollar amount of medical losses paid for the claim as of the loss valuation date.

20. [Employer's Attorney Fees.]Claimant's Attorney Fees Incurred. (Optional)

[Report the whole dollar amount paid plus outstanding reserves for employer's legal representation during the settlement of the claim as of he loss valuation date.] Report the whole dollar amount paid plus outstanding reserves for claimant's legal representation during the settlement of the claim as of the loss valuation date.

21. [Allocated Loss Adjustment Paid (ALAE)]Employer's Attorney Fees.

[Report the whole dollar amount of loss adjustment expense allocated and paid for this claim as of the loss valuation date.] Report the whole dollar amount paid plus outstanding reserves for employer's legal representation during the settlement of the claim as of he loss valuation date.

22. [Allocated Loss Adjustment Incurred (ALAE) (Optional)]Allocated Loss Adjustment Paid (ALAE).

[Report the whole dollar amount of loss adjustment expense allocated and paid or reserved for this claim as of the loss valuation.] Report the whole dollar amount of loss adjustment expense allocated and paid for this claim as of the loss valuation date.

23. Allocated Loss Adjustment Incurred (ALAE) (Optional).

Report the whole dollar amount of loss adjustment expense allocated and paid or reserved for this claim as of the loss valuation.

The balance of this item remains unchanged.

SECTION III

INDIVIDUAL CASE REPORTS

A. Individual Case Reports Rules.

2. General Instructions..... UNIT REPORT.

d. Transaction Type Code

- (3) Revised Report - Code 3. Individual Case Report filed [when the carrier discovers a need for change on an Individual Case Report previously filed for the particular claim.]due to the rejection by the Bureau Unit Review System of a previous Individual Case Report filed for a particular claim. All data on the correction report must be identical to the data on the original report except for Transaction Type and the data elements being corrected.
- (4) Correction Report - Code 4. Individual Case Report filed [due to the rejection by the Bureau Unit Review System of a previous Individual Case Report filed for a particular claim. All data on the correction report must be identical to the data on the original report except for Transaction Type and the data elements being corrected.]when the carrier discovers a need for change on an Individual Case Report previously filed for the particular claim.

Subtopics "e" through "dd" remain unchanged.

- ee. *Lump Sum Indicator.* Report whether or not the claim was settled with a payment of a specified amount to the claimant. Report ["1"]Y for a lump sum payment and ["2"]N for other than a lump sum payment.

Subtopics "ff" through "jj" remain unchanged.

- kk. *Date of Hire. (Not applicable in Pennsylvania)*

Items "3" and "4" remain unchanged.

5. Totals.

- d. *Social Security or Other Offset Amount.* [This field is not required in Pennsylvania.] Enter the whole dollar amount of any social security or other offset paid as of the valuation date.

Subtopics "e" through "v" remain unchanged.

SECTION IV

CODES

B. Exposure Information Codes.

3. Premium Codes.

- b. Premium Not Subject to Experience Modification (Reported on lines "D", "E" or "F")

<u>(11) Merit Rating Plan Adjustment - Neutral</u>	<u>Code 9884</u>
<u>(12) Merit Rating Plan Adjustment - 5% Credit Adjustment</u>	<u>Code 9885</u>
<u>(13) Merit Rating Plan Adjustment - 5% Debit Adjustment</u>	<u>Code 9886</u>
<u>(14) Schedule Rating Plan Credit</u>	<u>Code 9887</u>
<u>(15) Schedule Rating Plan Debit</u>	<u>Code 9889</u>

D. Individual Case Report Codes

9. Lump Sum Indicator.

Code	Description
[1]Y	Lump Sum
[2]N	Other than Lump Sum

10. Fraudulent Claim Indicator.

Code	Description
0	Not Fraudulent
1	Partially Fraudulent
2	Fully Fraudulent

Balance of this subtopic remains unchanged.

E. Employer Assessment Surcharge

1. Employer Assessment Surcharge Code 0938

The revised codes for Part of Body, Nature of Injury, Cause of Injury are attached as Exhibit 2.

*** **

Questions concerning these revisions should be directed to Bruce E. Decker, Vice President - Public Information & Statistical Reporting, Extension 223, or bdecker@pcrb.com.

Statistical Plan Manual reprints will be available at a later date.

Timothy L. Wisecarver
President

kg
D
Attachments

Remember to visit our web site at www.pcrb.com for more information about this and other topics.

PENSION TABLES

TABLE I-A
Surviving Spouse Pension Table*

Age at Widowhood (X)	— a [x]	— a [x]+1	— a [x]+2	— a [x]+3	— a [x]+4	— a [x]+5	Attained Age** (X+5)
16	8.097	7.926	8.595	9.524	10.439	11.252	21
17	8.798	8.642	9.319	10.245	11.152	11.956	22
18	9.504	9.361	10.036	10.951	11.840	12.625	23
19	10.208	10.076	10.741	11.635	12.499	13.257	24
20	10.906	10.781	11.431	12.296	13.128	13.855	25
21	11.592	11.472	12.099	12.930	13.725	14.417	26
22	12.262	12.145	12.746	13.538	14.292	14.946	27
23	12.912	12.796	13.336	14.116	14.826	15.439	28
24	13.535	13.419	13.954	14.659	15.323	15.894	29
25	14.127	14.009	14.508	15.165	15.782	16.310	30
26	14.686	14.564	15.025	15.633	16.202	16.686	31
27	15.209	15.082	15.503	16.061	16.582	17.023	32
28	15.692	15.560	15.941	16.450	16.922	17.319	33
29	16.137	15.998	16.339	16.798	17.223	17.577	34
30	16.542	16.396	16.698	17.108	17.485	17.797	35
31	16.906	16.753	17.015	17.377	17.709	17.979	36
32	17.230	17.069	17.293	17.609	17.896	18.126	37
33	17.515	17.345	17.531	17.802	18.046	18.238	38
34	17.759	17.582	17.731	17.959	18.161	18.315	39
35	17.966	17.780	17.894	18.080	18.243	18.361	40
36	18.135	17.940	18.021	18.167	18.292	18.376	41
37	18.268	18.065	18.113	18.222	18.311	18.362	42
38	18.367	18.155	18.173	18.246	18.301	18.320	43
39	18.434	18.212	18.201	18.240	18.262	18.253	44
40	18.469	18.239	18.200	18.207	18.198	18.161	45
41	18.474	18.235	18.170	18.146	18.110	18.046	46
42	18.451	18.204	18.115	18.063	18.999	17.911	47
43	18.402	18.146	18.034	17.956	17.867	17.757	48
44	18.327	18.064	17.930	17.828	17.716	17.583	49
45	18.229	17.958	17.805	17.680	17.546	17.393	50
46	18.109	17.831	17.659	17.513	17.358	17.186	51
47	17.968	17.684	17.495	17.328	17.154	16.964	52
48	17.809	17.518	17.312	17.126	16.934	16.728	53
49	17.632	17.334	17.112	16.910	16.701	16.479	54
50	17.437	17.132	16.897	16.679	16.454	16.218	55
51	17.226	16.916	16.667	16.434	16.194	15.944	56
52	17.001	16.685	16.424	16.176	15.923	15.659	57
53	16.762	16.440	16.167	15.906	15.639	15.364	58
54	16.509	16.182	15.898	15.624	15.346	15.060	59
55	16.245	15.912	15.617	15.332	15.044	14.748	60
56	15.968	15.630	15.326	15.031	14.733	14.429	61
57	15.681	15.337	15.026	14.722	14.415	14.101	62
58	15.383	15.036	14.717	14.404	14.088	13.766	63
59	15.077	14.726	14.400	14.079	13.754	13.424	64
60	14.763	14.408	14.074	13.745	13.413	13.075	65

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE I-A
Surviving Spouse Pension Table*

Age at Widowhood (X)	— a [x]	— a [x]+1	— a [x]+2	— a [x]+3	— a [x]+4	— a [x]+5	Attained Age** (X+5)
61	14.441	14.082	13.741	13.405	13.065	12.720	66
62	14.111	13.748	13.401	13.058	12.711	12.358	67
63	13.774	13.407	13.054	12.704	12.350	11.991	68
64	13.430	13.059	12.701	12.343	11.983	11.618	69
65	13.080	12.705	12.340	11.977	11.610	11.242	70
66	12.723	12.344	11.974	11.605	11.235	10.864	71
67	12.360	11.977	11.602	11.230	10.857	10.484	72
68	11.991	11.605	11.227	10.852	10.478	10.104	73
69	11.617	11.229	10.850	10.473	10.098	9.724	74
70	11.240	10.851	10.471	10.094	9.718	9.342	75
71	10.861	10.472	10.092	9.714	9.337	8.959	76
72	10.481	10.093	9.712	9.334	8.955	8.574	77
73	10.101	9.714	9.332	8.951	8.570	8.189	78
74	9.720	9.333	8.949	8.567	8.185	7.807	79
75	9.338	8.950	8.565	8.182	7.803	7.431	80
76	8.955	8.566	8.181	7.801	7.427	7.062	81
77	8.570	8.181	7.799	7.425	7.059	6.701	82
78	8.185	7.800	7.424	7.057	6.699	6.349	83
79	7.803	7.424	7.056	6.697	6.347	6.005	84
80	7.427	7.056	6.696	6.345	6.003	5.670	85
81	7.058	6.696	6.344	6.002	5.668	5.346	86
82	6.698	6.345	6.001	5.667	5.344	5.035	87
83	6.346	6.001	5.666	5.343	5.034	4.738	88
84	6.003	5.667	5.343	5.033	4.737	4.454	89
85	5.668	5.343	5.033	4.736	4.453	4.183	90
86	5.344	5.033	4.736	4.452	4.182	3.928	91
87	5.034	4.736	4.452	4.181	3.927	3.695	92
88	4.737	4.452	4.181	3.927	3.695	3.482	93
89	4.453	4.181	3.926	3.694	3.482	3.285	94
90	4.181	3.927	3.694	3.481	3.284	3.100	95
91	3.927	3.694	3.481	3.284	3.099	2.927	96
92	3.694	3.481	3.284	3.099	2.926	2.768	97
93	3.482	3.284	3.099	2.926	2.767	2.621	98
94	3.284	3.099	2.926	2.767	2.620	2.481	99
95	3.099	2.926	2.767	2.620	2.481	2.346	100
96	2.926	2.767	2.620	2.480	2.345	2.215	101
97	2.767	2.620	2.480	2.345	2.214	2.088	102
98	2.620	2.481	2.345	2.214	2.088	1.962	103
99	2.481	2.345	2.214	2.088	1.962	1.840	104
100	2.345	2.214	2.088	1.962	1.840	1.720	105
101	2.214	2.088	1.962	1.840	1.719	1.590	106
102	2.088	1.962	1.840	1.719	1.589	1.438	107
103	1.962	1.840	1.719	1.589	1.438	1.254	108
104	1.840	1.719	1.589	1.438	1.254	0.983	109
105	1.720	1.589	1.438	1.254	0.983	0.500	110

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE I-A
Surviving Spouse Pension Table*

Age at Widowhood (X)	\bar{a} [x]	\bar{a} [x]+1	\bar{a} [x]+2	\bar{a} [x]+3	\bar{a} [x]+4	\bar{a} [x]+5	Attained Age** (X+5)
106	1.589	1.438	1.254	0.983	0.500	0.000	111
107	1.438	1.254	0.983	0.500	0.000	0.000	112
108	1.254	0.983	0.500	0.000	0.000	0.000	113
109	0.983	0.500	0.000	0.000	0.000	0.000	114
110	0.500	0.000	0.000	0.000	0.000	0.000	115

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE II-A
Present Value of Remarriage Dowry*

Age at Attained Widowhood	A'	A'	A'	A'	A'	A'	Age**
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)
16	0.7006	0.7047	0.6771	0.6392	0.6012	0.5666	21
17	0.6722	0.6754	0.6471	0.6087	0.5705	0.5357	22
18	0.6430	0.6456	0.6168	0.5783	0.5402	0.5056	23
19	0.6135	0.6154	0.5865	0.5482	0.5105	0.4763	24
20	0.5837	0.5851	0.5563	0.5185	0.4815	0.4479	25
21	0.5539	0.5548	0.5263	0.4893	0.4531	0.4204	26
22	0.5241	0.5247	0.4967	0.4606	0.4254	0.3936	27
23	0.4947	0.4949	0.4676	0.4326	0.3985	0.3678	28
24	0.4657	0.4656	0.4392	0.4054	0.3726	0.3430	29
25	0.4374	0.4371	0.4116	0.3791	0.3477	0.3193	30
26	0.4099	0.4095	0.3850	0.3539	0.3238	0.2967	31
27	0.3833	0.3828	0.3594	0.3298	0.3012	0.2753	32
28	0.3577	0.3571	0.3349	0.3068	0.2796	0.2551	33
29	0.3333	0.3326	0.3115	0.2850	0.2593	0.2361	34
30	0.3099	0.3093	0.2894	0.2643	0.2401	0.2181	35
31	0.2878	0.2871	0.2684	0.2448	0.2220	0.2013	36
32	0.2668	0.2661	0.2486	0.2264	0.2050	0.1855	37
33	0.2470	0.2464	0.2300	0.2092	0.1891	0.1708	38
34	0.2284	0.2278	0.2125	0.1931	0.1743	0.1572	39
35	0.2109	0.2104	0.1961	0.1781	0.1605	0.1445	40
36	0.1946	0.1941	0.1809	0.1641	0.1477	0.1327	41
37	0.1794	0.1790	0.1667	0.1510	0.1358	0.1218	42
38	0.1652	0.1648	0.1534	0.1389	0.1248	0.1117	43
39	0.1520	0.1516	0.1411	0.1277	0.1145	0.1024	44
40	0.1397	0.1394	0.1297	0.1173	0.1051	0.0938	45
41	0.1283	0.1281	0.1191	0.1077	0.0963	0.0859	46
42	0.1178	0.1176	0.1093	0.0987	0.0883	0.0785	47
43	0.1080	0.1078	0.1003	0.0905	0.0808	0.0718	48
44	0.0990	0.0988	0.0919	0.0829	0.0739	0.0656	49
45	0.0906	0.0905	0.0841	0.0759	0.0676	0.0598	50
46	0.0829	0.0828	0.0770	0.0694	0.0617	0.0546	51
47	0.0758	0.0758	0.0704	0.0634	0.0563	0.0497	52
48	0.0692	0.0692	0.0643	0.0579	0.0514	0.0452	53
49	0.0632	0.0632	0.0587	0.0528	0.0468	0.0411	54
50	0.0576	0.0577	0.0536	0.0481	0.0426	0.0373	55
51	0.0525	0.0526	0.0488	0.0438	0.0387	0.0339	56
52	0.0478	0.0479	0.0444	0.0398	0.0352	0.0307	57
53	0.0435	0.0435	0.0404	0.0362	0.0319	0.0277	58
54	0.0395	0.0396	0.0367	0.0329	0.0289	0.0250	59
55	0.0359	0.0360	0.0333	0.0298	0.0261	0.0226	60
56	0.0325	0.0326	0.0302	0.0270	0.0236	0.0203	61
57	0.0294	0.0295	0.0274	0.0244	0.0213	0.0182	62
58	0.0266	0.0267	0.0248	0.0220	0.0191	0.0163	63
59	0.0241	0.0242	0.0224	0.0198	0.0172	0.0146	64
60	0.0217	0.0218	0.0202	0.0179	0.0154	0.0130	65

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

**TABLE II-A
Present Value of Remarriage Dowry***

Age at Attained Widowhood	A'	A'	A'	A'	A'	A'	Age**
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)
61	0.0196	0.0197	0.0182	0.0160	0.0138	0.0116	66
62	0.0176	0.0177	0.0163	0.0144	0.0123	0.0103	67
63	0.0158	0.0159	0.0147	0.0129	0.0110	0.0091	68
64	0.0142	0.0143	0.0132	0.0115	0.0097	0.0080	69
65	0.0128	0.0129	0.0118	0.0103	0.0087	0.0070	70
66	0.0114	0.0115	0.0106	0.0092	0.0077	0.0062	71
67	0.0102	0.0103	0.0094	0.0082	0.0068	0.0054	72
68	0.0092	0.0092	0.0084	0.0073	0.0060	0.0047	73
69	0.0082	0.0083	0.0075	0.0065	0.0053	0.0041	74
70	0.0073	0.0074	0.0067	0.0057	0.0047	0.0035	75
71	0.0065	0.0066	0.0060	0.0051	0.0041	0.0031	76
72	0.0058	0.0059	0.0053	0.0045	0.0036	0.0026	77
73	0.0052	0.0053	0.0048	0.0040	0.0032	0.0023	78
74	0.0046	0.0047	0.0042	0.0036	0.0028	0.0019	79
75	0.0041	0.0042	0.0038	0.0031	0.0024	0.0017	80
76	0.0037	0.0037	0.0034	0.0028	0.0021	0.0014	81
77	0.0033	0.0033	0.0030	0.0025	0.0019	0.0012	82
78	0.0029	0.0030	0.0027	0.0022	0.0016	0.0010	83
79	0.0026	0.0026	0.0024	0.0019	0.0014	0.0009	84
80	0.0023	0.0024	0.0021	0.0017	0.0012	0.0007	85
81	0.0020	0.0021	0.0019	0.0015	0.0011	0.0006	86
82	0.0018	0.0019	0.0017	0.0013	0.0010	0.0005	87
83	0.0016	0.0017	0.0015	0.0012	0.0008	0.0004	88
84	0.0014	0.0015	0.0013	0.0011	0.0007	0.0004	89
85	0.0012	0.0013	0.0012	0.0009	0.0006	0.0003	90
86	0.0011	0.0012	0.0011	0.0008	0.0006	0.0002	91
87	0.0010	0.0010	0.0010	0.0008	0.0005	0.0002	92
88	0.0009	0.0009	0.0008	0.0007	0.0004	0.0002	93
89	0.0007	0.0008	0.0008	0.0006	0.0004	0.0001	94
90	0.0007	0.0007	0.0007	0.0006	0.0004	0.0001	95
91	0.0006	0.0007	0.0006	0.0005	0.0003	0.0001	96
92	0.0005	0.0006	0.0006	0.0004	0.0003	0.0001	97
93	0.0004	0.0005	0.0005	0.0004	0.0003	0.0001	98
94	0.0004	0.0005	0.0004	0.0004	0.0002	0.0001	99
95	0.0003	0.0004	0.0004	0.0003	0.0002	0.0000	100
96	0.0003	0.0004	0.0004	0.0003	0.0002	0.0000	101
97	0.0003	0.0003	0.0003	0.0003	0.0002	0.0000	102
98	0.0002	0.0003	0.0003	0.0002	0.0002	0.0000	103
99	0.0002	0.0003	0.0003	0.0002	0.0001	0.0000	104
100	0.0002	0.0002	0.0002	0.0002	0.0001	0.0000	105
101	0.0002	0.0002	0.0002	0.0002	0.0001	0.0000	106
102	0.0001	0.0002	0.0002	0.0002	0.0001	0.0000	107
103	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	108
104	0.0001	0.0001	0.0002	0.0001	0.0001	0.0000	109
105	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	110

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE II-A
Present Value of Remarriage Dowry*

Age at Attained Widowhood	A'	A'	A'	A'	A'	A'	Age** (X+5)
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	
106	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	111
107	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	112
108	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	113
109	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	114
110	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	115

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 0.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE III-M-A
Pension Table* (Other than Surviving Spouse)
(Present Value of \$1 per Annum Payable Until Death)
Male

Age	Present Value	Age	Present Value	Age	Present Value
11	24.906	41	19.192	71	8.930
12	24.765	42	18.910	72	8.584
13	24.620	43	18.621	73	8.243
14	24.475	44	18.324	74	7.909
15	24.330	45	18.020	75	7.578
16	24.186	46	17.710	76	7.252
17	24.043	47	17.394	77	6.930
18	23.898	48	17.072	78	6.612
19	23.752	49	16.745	79	6.300
20	23.601	50	16.412	80	5.995
21	23.447	51	16.073	81	5.701
22	23.288	52	15.730	82	5.420
23	23.125	53	15.383	83	5.153
24	22.957	54	15.032	84	4.894
25	22.783	55	14.679	85	4.638
26	22.603	56	14.323	86	4.388
27	22.417	57	13.964	87	4.148
28	22.225	58	13.604	88	3.920
29	22.028	59	13.244	89	3.702
30	21.825	60	12.885	90	3.496
31	21.617	61	12.526	91	3.302
32	21.403	62	12.166	92	3.125
33	21.183	63	11.805	93	2.966
34	20.957	64	11.444	94	2.822
35	20.725	65	11.084	95	2.687
36	20.487	66	10.723	96	2.559
37	20.242	67	10.362	97	2.441
38	19.991	68	10.000	98	2.327
39	19.733	69	9.640	99	2.218
40	19.467	70	9.282	100	2.108

* 89-91 U.S. Decennial Life Table for Male Population
 Annual Rate of Interest = 3.5%
 Annual Rate of Escalation = 0.0%

Florida: For Permanent Total Disabilities, Supplemental Benefits are an additional 5% of the insured worker's weekly benefit multiplied by the number of calendar years since the date of injury. The sum of the Supplemental Benefits and the Workers Compensation Benefit is limited to the current maximum benefit. Effective July 1, 1990, as a result of legislative changes, Supplemental Benefits are allowed only until age 62 if Social Security Benefits become applicable.

The calculation of the present value for the Supplemental Benefits is highly technical in nature. Because of the incrementing schedule of the benefits, one of the following actuarial formulas should be utilized:

Effective for Claims with accident dates July 1, 1984 through June 30, 1990:

$$\overline{a}_x + \overline{.05(la)}_x \quad \text{Florida Supplemental Benefits (Table V-A)}$$

Effective for Claims with accident dates after July 1, 1990

$$\overline{a}_x + \overline{.05(la)}_{x62-x} \quad \text{Florida Supplemental Benefits (Table V-A)}$$

where x = age of claimant.

TABLE III-F-A
Pension Table* (Other than Surviving Spouse)
(Present Value of \$1 per Annum Payable Until Death)
Female

Age	Present Value	Age	Present Value
11	25.891	56	16.421
12	25.783	57	16.081
13	25.673	58	15.736
14	25.560	59	15.388
15	25.444	60	15.037
16	25.326	61	14.681
17	25.205	62	14.321
18	25.082	63	13.958
19	24.955	64	13.590
20	24.823	65	13.219
21	24.688	66	12.844
22	24.548	67	12.465
23	24.403	68	12.082
24	24.254	69	11.695
25	24.100	70	11.307
26	23.940	71	10.919
27	23.775	72	10.530
28	23.605	73	10.143
29	23.429	74	9.756
30	23.248	75	9.369
31	23.062	76	8.981
32	22.871	77	8.592
33	22.673	78	8.204
34	22.470	79	7.819
35	22.261	80	7.440
36	22.045	81	7.070
37	21.823	82	6.708
38	21.595	83	6.354
39	21.360	84	6.010
40	21.119	85	5.674
41	20.871	86	5.348
42	20.616	87	5.037
43	20.355	88	4.740
44	20.087	89	4.455
45	19.812	90	4.184
46	19.532	91	3.929
47	19.246	92	3.696
48	18.954	93	3.483
49	18.657	94	3.285
50	18.353	95	3.100
51	18.044	96	2.927
52	17.730	97	2.768
53	17.411	98	2.621
54	17.086	99	2.481
55	16.757	100	2.346

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
- Annual Rate of Interest = 3.5%
- Annual Rate of Escalation = 0.0%

TABLE I-B
Surviving Spouse Pension Table*

Age at Widowhood (X)	— a [x]	— a [x]+1	— a [x]+2	— a [x]+3	— a [x]+4	— a [x]+5	Attained Age** (X+5)
16	16.455	16.515	18.360	20.765	23.122	25.219	21
17	18.357	18.419	20.277	22.670	24.990	27.034	22
18	20.275	20.326	22.167	24.515	26.767	28.731	23
19	22.179	22.209	24.005	26.280	28.437	30.300	24
20	24.052	24.051	25.778	27.953	29.997	31.743	25
21	25.870	25.831	27.469	29.525	31.439	33.055	26
22	27.621	27.536	29.070	30.991	32.762	34.241	27
23	29.285	29.150	30.565	32.340	33.961	35.297	28
24	30.843	30.654	31.941	33.561	35.026	36.218	29
25	32.283	32.037	33.190	34.649	35.957	37.003	30
26	33.595	33.291	34.305	35.603	36.752	37.654	31
27	34.773	34.410	35.284	36.420	37.414	38.174	32
28	35.812	35.392	36.127	37.104	37.945	38.568	33
29	36.712	36.236	36.836	37.656	38.350	38.841	34
30	37.474	36.945	37.413	38.083	38.635	38.999	35
31	38.101	37.521	37.861	38.387	38.805	39.050	36
32	38.595	37.967	38.186	38.576	38.866	38.999	37
33	38.962	38.288	38.392	38.654	38.824	38.852	38
34	39.206	38.491	38.487	38.628	38.688	38.618	39
35	39.335	38.582	38.477	38.507	38.463	38.304	40
36	39.356	38.567	38.371	38.297	38.158	37.915	41
37	39.275	38.455	38.173	38.005	37.779	37.460	42
38	39.102	38.253	37.894	37.639	37.333	36.945	43
39	38.842	37.969	37.539	37.204	36.827	36.377	44
40	38.505	37.610	37.115	36.710	36.268	35.762	45
41	38.096	37.182	36.631	36.161	35.661	35.106	46
42	37.623	36.693	36.090	35.564	35.013	34.415	47
43	37.093	36.149	35.502	34.926	34.330	33.694	48
44	36.510	35.556	34.870	34.251	33.616	32.947	49
45	35.882	34.921	34.202	33.545	32.875	32.176	50
46	35.215	34.249	33.502	32.811	32.111	31.388	51
47	34.514	33.545	32.773	32.054	31.329	30.585	52
48	33.783	32.814	32.021	31.277	30.531	29.771	53
49	33.028	32.058	31.248	30.485	29.722	28.947	54
50	32.250	31.283	30.460	29.681	28.903	28.117	55
51	31.454	30.491	29.658	28.866	28.077	27.282	56
52	30.645	29.687	28.846	28.044	27.246	26.444	57
53	29.825	28.873	28.027	27.216	26.411	25.606	58
54	28.996	28.051	27.201	26.384	25.576	24.772	59
55	28.160	27.222	26.371	25.552	24.745	23.942	60
56	27.320	26.391	25.541	24.723	23.917	23.116	61
57	26.478	25.559	24.713	23.897	23.094	22.296	62
58	25.635	24.728	23.888	23.076	22.276	21.482	63
59	24.796	23.902	23.068	22.260	21.463	20.676	64
60	23.962	23.080	22.252	21.449	20.659	19.878	65

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE I-B
Surviving Spouse Pension Table*

Age at Widowhood (X)	— a [x]	— a [x]+1	— a [x]+2	— a [x]+3	— a [x]+4	— a [x]+5	Attained Age** (X+5)
61	23.134	22.263	21.442	20.646	19.862	19.088	66
62	22.310	21.452	20.640	19.850	19.074	18.307	67
63	21.494	20.648	19.845	19.063	18.294	17.535	68
64	20.684	19.852	19.057	18.284	17.523	16.774	69
65	19.883	19.064	18.279	17.514	16.763	16.026	70
66	19.091	18.284	17.509	16.754	16.016	15.293	71
67	18.308	17.513	16.750	16.008	15.283	14.575	72
68	17.534	16.753	16.004	15.276	14.567	13.874	73
69	16.771	16.007	15.272	14.560	13.866	13.190	74
70	16.022	15.274	14.556	13.860	13.182	12.520	75
71	15.288	14.558	13.857	13.177	12.513	11.864	76
72	14.570	13.859	13.174	12.508	11.858	11.221	77
73	13.868	13.175	12.505	11.853	11.216	10.594	78
74	13.184	12.506	11.851	11.211	10.589	9.986	79
75	12.514	11.851	11.209	10.585	9.981	9.399	80
76	11.858	11.210	10.583	9.978	9.395	8.836	81
77	11.215	10.584	9.976	9.392	8.833	8.297	82
78	10.588	9.976	9.391	8.830	8.294	7.781	83
79	9.980	9.391	8.829	8.291	7.778	7.286	84
80	9.394	8.829	8.290	7.775	7.283	6.813	85
81	8.832	8.290	7.774	7.281	6.811	6.363	86
82	8.293	7.775	7.281	6.809	6.361	5.940	87
83	7.777	7.281	6.808	6.360	5.938	5.542	88
84	7.283	6.808	6.359	5.937	5.540	5.166	89
85	6.810	6.359	5.936	5.539	5.165	4.813	90
86	6.361	5.937	5.538	5.164	4.812	4.487	91
87	5.938	5.539	5.164	4.811	4.486	4.192	92
88	5.540	5.164	4.811	4.485	4.191	3.924	93
89	5.165	4.811	4.485	4.190	3.923	3.678	94
90	4.812	4.485	4.190	3.923	3.677	3.450	95
91	4.486	4.190	3.923	3.677	3.449	3.239	96
92	4.191	3.923	3.677	3.449	3.238	3.046	97
93	3.923	3.677	3.449	3.238	3.046	2.869	98
94	3.677	3.449	3.238	3.046	2.869	2.703	99
95	3.449	3.238	3.046	2.869	2.702	2.542	100
96	3.238	3.046	2.869	2.702	2.542	2.388	101
97	3.046	2.869	2.702	2.542	2.388	2.241	102
98	2.869	2.702	2.542	2.388	2.241	2.095	103
99	2.702	2.542	2.388	2.240	2.095	1.954	104
100	2.542	2.388	2.240	2.095	1.954	1.816	105
101	2.388	2.241	2.095	1.954	1.816	1.668	106
102	2.241	2.095	1.954	1.816	1.668	1.498	107
103	2.095	1.954	1.816	1.668	1.498	1.295	108
104	1.954	1.816	1.668	1.498	1.294	1.002	109
105	1.816	1.668	1.498	1.294	1.002	0.500	110

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE I-B
Surviving Spouse Pension Table*

Age at Widowhood (X)	\bar{a} [x]	\bar{a} [x]+1	\bar{a} [x]+2	\bar{a} [x]+3	\bar{a} [x]+4	\bar{a} [x]+5	Attained Age** (X+5)
106	1.668	1.498	1.294	1.002	0.500	0.000	111
107	1.498	1.294	1.002	0.500	0.000	0.000	112
108	1.294	1.002	0.500	0.000	0.000	0.000	113
109	1.002	0.500	0.000	0.000	0.000	0.000	114
110	0.500	0.000	0.000	0.000	0.000	0.000	115

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE II-B
Present Value of Remarriage Dowry*

Age at Attained Widowhood	A'	A'	A'	A'	A'	A'	Age**
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)
16	0.8834	0.8711	0.8435	0.8090	0.7727	0.7370	21
17	0.8566	0.8436	0.8140	0.7774	0.7395	0.7026	22
18	0.8277	0.8141	0.7829	0.7447	0.7056	0.6679	23
19	0.7971	0.7830	0.7505	0.7113	0.6714	0.6333	24
20	0.7650	0.7506	0.7173	0.6773	0.6370	0.5988	25
21	0.7318	0.7173	0.6833	0.6430	0.6027	0.5648	26
22	0.6976	0.6831	0.6490	0.6087	0.5687	0.5312	27
23	0.6629	0.6485	0.6145	0.5745	0.5351	0.4983	28
24	0.6281	0.6138	0.5802	0.5408	0.5022	0.4664	29
25	0.5933	0.5794	0.5463	0.5078	0.4703	0.4355	30
26	0.5589	0.5453	0.5131	0.4757	0.4394	0.4059	31
27	0.5251	0.5120	0.4808	0.4447	0.4097	0.3775	32
28	0.4921	0.4796	0.4495	0.4148	0.3813	0.3504	33
29	0.4601	0.4482	0.4193	0.3862	0.3541	0.3247	34
30	0.4293	0.4179	0.3904	0.3588	0.3284	0.3004	35
31	0.3997	0.3890	0.3628	0.3328	0.3039	0.2775	36
32	0.3715	0.3613	0.3366	0.3082	0.2809	0.2559	37
33	0.3446	0.3351	0.3118	0.2850	0.2593	0.2357	38
34	0.3192	0.3103	0.2883	0.2632	0.2390	0.2168	39
35	0.2951	0.2868	0.2663	0.2427	0.2200	0.1992	40
36	0.2725	0.2648	0.2456	0.2235	0.2023	0.1829	41
37	0.2513	0.2442	0.2263	0.2057	0.1858	0.1677	42
38	0.2315	0.2249	0.2082	0.1890	0.1705	0.1536	43
39	0.2129	0.2068	0.1913	0.1735	0.1563	0.1405	44
40	0.1956	0.1900	0.1757	0.1591	0.1431	0.1285	45
41	0.1795	0.1744	0.1611	0.1458	0.1310	0.1173	46
42	0.1646	0.1599	0.1476	0.1334	0.1197	0.1070	47
43	0.1507	0.1464	0.1351	0.1220	0.1093	0.0976	48
44	0.1379	0.1339	0.1235	0.1114	0.0997	0.0888	49
45	0.1260	0.1224	0.1128	0.1017	0.0908	0.0808	50
46	0.1150	0.1117	0.1030	0.0927	0.0827	0.0734	51
47	0.1049	0.1019	0.0939	0.0844	0.0752	0.0666	52
48	0.0956	0.0929	0.0855	0.0768	0.0683	0.0604	53
49	0.0869	0.0845	0.0777	0.0698	0.0619	0.0547	54
50	0.0790	0.0768	0.0706	0.0633	0.0561	0.0494	55
51	0.0718	0.0698	0.0641	0.0574	0.0508	0.0446	56
52	0.0651	0.0633	0.0581	0.0520	0.0459	0.0402	57
53	0.0590	0.0574	0.0526	0.0470	0.0414	0.0362	58
54	0.0534	0.0519	0.0476	0.0425	0.0373	0.0325	59
55	0.0482	0.0469	0.0430	0.0383	0.0336	0.0291	60
56	0.0435	0.0424	0.0388	0.0345	0.0302	0.0261	61
57	0.0392	0.0382	0.0350	0.0310	0.0271	0.0233	62
58	0.0353	0.0344	0.0315	0.0278	0.0242	0.0208	63
59	0.0318	0.0309	0.0283	0.0250	0.0216	0.0185	64
60	0.0285	0.0278	0.0254	0.0223	0.0193	0.0164	65

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

**TABLE II-B
Present Value of Remarriage Dowry***

Age at Attained Widowhood	A'	A'	A'	A'	A'	A'	Age**
(X)	[x]	[x]+1	[x]+2	[x]+3	[x]+4	[x]+5	(X+5)
61	0.0256	0.0249	0.0227	0.0200	0.0172	0.0145	66
62	0.0229	0.0223	0.0203	0.0178	0.0152	0.0128	67
63	0.0204	0.0200	0.0181	0.0158	0.0135	0.0112	68
64	0.0183	0.0178	0.0162	0.0141	0.0119	0.0098	69
65	0.0163	0.0159	0.0144	0.0125	0.0105	0.0086	70
66	0.0145	0.0142	0.0128	0.0111	0.0093	0.0075	71
67	0.0129	0.0126	0.0114	0.0098	0.0081	0.0065	72
68	0.0115	0.0112	0.0101	0.0087	0.0071	0.0057	73
69	0.0102	0.0100	0.0090	0.0077	0.0063	0.0049	74
70	0.0091	0.0089	0.0080	0.0067	0.0055	0.0042	75
71	0.0080	0.0079	0.0071	0.0059	0.0048	0.0036	76
72	0.0071	0.0070	0.0062	0.0052	0.0042	0.0031	77
73	0.0063	0.0062	0.0055	0.0046	0.0036	0.0027	78
74	0.0056	0.0055	0.0049	0.0041	0.0032	0.0023	79
75	0.0050	0.0049	0.0043	0.0036	0.0028	0.0019	80
76	0.0044	0.0043	0.0038	0.0031	0.0024	0.0016	81
77	0.0039	0.0038	0.0034	0.0028	0.0021	0.0014	82
78	0.0034	0.0034	0.0030	0.0024	0.0018	0.0012	83
79	0.0030	0.0030	0.0027	0.0021	0.0016	0.0010	84
80	0.0027	0.0027	0.0024	0.0019	0.0014	0.0008	85
81	0.0024	0.0024	0.0021	0.0017	0.0012	0.0007	86
82	0.0021	0.0021	0.0018	0.0015	0.0010	0.0006	87
83	0.0018	0.0019	0.0016	0.0013	0.0009	0.0005	88
84	0.0016	0.0016	0.0015	0.0011	0.0008	0.0004	89
85	0.0014	0.0014	0.0013	0.0010	0.0007	0.0003	90
86	0.0012	0.0013	0.0011	0.0009	0.0006	0.0003	91
87	0.0011	0.0012	0.0010	0.0008	0.0005	0.0002	92
88	0.0010	0.0010	0.0009	0.0007	0.0005	0.0002	93
89	0.0008	0.0009	0.0008	0.0006	0.0004	0.0002	94
90	0.0007	0.0008	0.0007	0.0006	0.0004	0.0001	95
91	0.0006	0.0007	0.0007	0.0005	0.0003	0.0001	96
92	0.0006	0.0006	0.0006	0.0005	0.0003	0.0001	97
93	0.0005	0.0006	0.0005	0.0004	0.0003	0.0001	98
94	0.0004	0.0005	0.0005	0.0004	0.0002	0.0001	99
95	0.0004	0.0004	0.0004	0.0003	0.0002	0.0001	100
96	0.0003	0.0004	0.0004	0.0003	0.0002	0.0000	101
97	0.0003	0.0004	0.0003	0.0003	0.0002	0.0000	102
98	0.0003	0.0003	0.0003	0.0002	0.0002	0.0000	103
99	0.0002	0.0003	0.0003	0.0002	0.0001	0.0000	104
100	0.0002	0.0003	0.0002	0.0002	0.0001	0.0000	105
101	0.0002	0.0002	0.0002	0.0002	0.0001	0.0000	106
102	0.0002	0.0002	0.0002	0.0002	0.0001	0.0000	107
103	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	108
104	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	109
105	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	110

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage rates based on 1979 NCCI study
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%

- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE II-B
Present Value of Remarriage Dowry*

Age at Attained Widowhood (X)	A' [x]	A' [x]+1	A' [x]+2	A' [x]+3	A' [x]+4	A' [x]+5	Age** (X+5)
106	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	111
107	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	112
108	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	113
109	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	114
110	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	115

Notes:

- * 89-91 U.S. Decennial Life Table for Female Population
Remarriage Rates based on 1979 NCCI study
Annual rate of Interest = 3.5%

- ** Annual Rate of Escalation = 4.0%
- ** For durations beyond 5 years from death of claimant, use the annuity value in the column for age (X+5) corresponding to the beneficiary's attained age.

TABLE III-M-C
Pension Table* (Other than Surviving Spouse)
(Present Value of \$1 per Annum Payable Until Death)
Male

Age	Present Value	Age	Present Value
11	72.819	56	22.950
12	71.484	57	22.088
13	70.161	58	21.245
14	68.855	59	20.421
15	67.570	60	19.618
16	66.307	61	18.834
17	65.064	62	18.067
18	63.838	63	17.317
19	62.623	64	16.584
20	61.416	65	15.869
21	60.216	66	15.171
22	59.026	67	14.488
23	57.841	68	13.821
24	56.663	69	13.171
25	55.490	70	12.541
26	54.321	71	11.931
27	53.157	72	11.343
28	51.998	73	10.777
29	50.846	74	10.231
30	49.702	75	9.703
31	48.566	76	9.190
32	47.438	77	8.695
33	46.318	78	8.216
34	45.205	79	7.754
35	44.099	80	7.311
36	43.001	81	6.891
37	41.911	82	6.495
38	40.828	83	6.123
39	39.753	84	5.767
40	38.683	85	5.423
41	37.620	86	5.091
42	36.563	87	4.778
43	35.513	88	4.483
44	34.473	89	4.205
45	33.442	90	3.946
46	32.422	91	3.706
47	31.415	92	3.488
48	30.420	93	3.293
49	29.437	94	3.117
50	28.465	95	2.954
51	27.508	96	2.800
52	26.564	97	2.660
53	25.636	98	2.525
54	24.724	99	2.396
55	23.829	100	2.268

Notes:

- * 89-91 U.S. Decennial Life Table for Male Population
- Annual Rate of Interest = 3.5%
- Annual Rate of Escalation = 4.0%

TABLE III-F-C
Pension Table* (Other than Surviving Spouse)
(Present Value of \$1 per Annum Payable Until Death)
Female

Age	Present Value	Age	Present Value
11	82.071	56	28.237
12	80.691	57	27.275
13	79.320	58	26.328
14	77.958	59	25.397
15	76.607	60	24.482
16	75.267	61	23.582
17	73.938	62	22.696
18	72.618	63	21.825
19	71.307	64	20.968
20	70.002	65	20.127
21	68.704	66	19.299
22	67.413	67	18.485
23	66.128	68	17.685
24	64.849	69	16.900
25	63.577	70	16.131
26	62.311	71	15.380
27	61.051	72	14.647
28	59.797	73	13.934
29	58.551	74	13.239
30	57.313	75	12.560
31	56.082	76	11.897
32	54.860	77	11.248
33	53.644	78	10.615
34	52.436	79	10.003
35	51.236	80	9.413
36	50.043	81	8.847
37	48.858	82	8.306
38	47.681	83	7.787
39	46.512	84	7.291
40	45.351	85	6.817
41	44.199	86	6.367
42	43.055	87	5.943
43	41.921	88	5.544
44	40.797	89	5.168
45	39.682	90	4.815
46	38.579	91	4.488
47	37.488	92	4.192
48	36.409	93	3.925
49	35.343	94	3.678
50	34.288	95	3.450
51	33.245	96	3.239
52	32.216	97	3.047
53	31.202	98	2.869
54	30.200	99	2.703
55	29.212	100	2.542

Notes:

- * 89-91 U.S. Decennial Life Table for Male Population
- Annual Rate of Interest = 3.5%
- Annual Rate of Escalation = 4.0%

TABLE IV-A
Present Value of Survivorship Benefits*
Age Difference (Spouse's Age Minus Claimant's Age)**

Age	-5	-4	-3	-2	-1	-0
16	15.591	14.788	14.008	13.253	12.524	11.823
17	15.519	14.719	13.943	13.192	12.467	11.766
18	15.448	14.652	13.879	13.131	12.407	11.708
19	15.378	14.585	13.816	13.070	12.347	11.648
20	15.309	14.520	13.752	13.006	12.285	11.587
21	15.241	14.453	13.686	12.942	12.220	11.523
22	15.172	14.385	13.619	12.875	12.154	11.458
23	15.101	14.315	13.550	12.806	12.086	11.390
24	15.029	14.243	13.478	12.736	12.016	11.320
25	14.955	14.170	13.406	12.663	11.944	11.249
26	14.879	14.095	13.331	12.589	11.870	11.176
27	14.802	14.018	13.255	12.513	11.796	11.102
28	14.722	13.939	13.176	12.436	11.719	11.026
29	14.640	13.857	13.096	12.356	11.640	10.948
30	14.556	13.774	13.012	12.274	11.559	10.868
31	14.468	13.687	12.927	12.189	11.475	10.787
32	14.378	13.598	12.839	12.102	11.390	10.703
33	14.286	13.506	12.749	12.014	11.303	10.617
34	14.191	13.413	12.656	11.923	11.214	10.529
35	14.094	13.317	12.562	11.830	11.123	10.440
36	13.995	13.219	12.465	11.735	11.029	10.349
37	13.893	13.118	12.367	11.638	10.934	10.256
38	13.789	13.016	12.266	11.539	10.837	10.161
39	13.682	12.911	12.163	11.438	10.739	10.065
40	13.573	12.805	12.058	11.336	10.639	9.967
41	13.463	12.696	11.952	11.232	10.538	9.869
42	13.351	12.586	11.845	11.127	10.435	9.769
43	13.236	12.474	11.735	11.021	10.331	9.668
44	13.119	12.359	11.623	10.912	10.226	9.566
45	12.998	12.241	11.508	10.800	10.117	9.460
46	12.873	12.119	11.389	10.684	10.005	9.352
47	12.744	11.993	11.266	10.565	9.889	9.241
48	12.610	11.863	11.139	10.442	9.771	9.126
49	12.471	11.728	11.009	10.315	9.648	9.008
50	12.329	11.589	10.875	10.186	9.523	8.888
51	12.182	11.447	10.737	10.053	9.395	8.764
52	12.031	11.300	10.595	9.915	9.262	8.635
53	11.874	11.148	10.447	9.772	9.124	8.503
54	11.712	10.991	10.295	9.625	8.982	8.367
55	11.544	10.828	10.138	9.474	8.836	8.226
56	11.372	10.661	9.977	9.318	8.686	8.081
57	11.194	10.490	9.811	9.158	8.531	7.932
58	11.011	10.312	9.639	8.992	8.371	7.778
59	10.821	10.128	9.461	8.820	8.206	7.619

Notes:

* 89-91 U.S. Decennial Life Table for Total Population and Female Population

100.0% of Remarriage Rates based on the 1979 study

Annual Rate of Interest applied prior to claimant's death = 3.5%

Annual Rate of Interest applied after claimant's death = 3.5%

Annual Rate of Escalation applied prior to claimant's death = 4.0%

Annual Rate of Escalation applied after claimant's death = 4.0%

** When spouse's age exceeds claimant's age, the 0 age difference value is to be used. Where claimant's age exceeds spouse's age by more than 5, the -5 age difference is to be used.

TABLE IV-A
Present Value of Survivorship Benefits*
Age Difference (Spouse's Age Minus Claimant's Age)**

Age	-5	-4	-3	-2	-1	-0
60	10.624	9.937	9.276	8.642	8.035	7.455
61	10.421	9.741	9.087	8.459	7.859	7.286
62	10.213	9.540	8.894	8.274	7.681	7.114
63	10.002	9.337	8.698	8.085	7.499	6.940
64	9.788	9.130	8.499	7.893	7.314	6.762
65	9.570	8.920	8.296	7.698	7.126	6.581
66	9.350	8.707	8.090	7.500	6.936	6.398
67	9.127	8.493	7.884	7.301	6.744	6.214
68	8.903	8.276	7.675	7.100	6.551	6.028
69	8.676	8.058	7.465	6.897	6.356	5.841
70	8.445	7.835	7.250	6.691	6.158	5.652
71	8.210	7.608	7.031	6.480	5.957	5.461
72	7.969	7.375	6.807	6.266	5.753	5.267
73	7.722	7.138	6.580	6.050	5.547	5.071
74	7.473	6.899	6.352	5.832	5.340	4.875
75	7.223	6.660	6.124	5.616	5.134	4.679
76	6.974	6.423	5.899	5.401	4.930	4.485
77	6.728	6.189	5.676	5.189	4.728	4.292
78	6.485	5.957	5.454	4.978	4.527	4.102
79	6.242	5.725	5.233	4.767	4.327	3.915
80	5.998	5.492	5.010	4.556	4.129	3.731
81	5.750	5.255	4.786	4.345	3.932	3.549
82	5.499	5.016	4.561	4.135	3.738	3.369
83	5.246	4.778	4.339	3.928	3.547	3.193
84	4.997	4.545	4.122	3.727	3.361	3.022
85	4.754	4.319	3.912	3.534	3.182	2.857
86	4.517	4.099	3.709	3.346	3.009	2.700
87	4.285	3.883	3.509	3.162	2.842	2.549
88	4.057	3.672	3.314	2.984	2.681	2.405
89	3.834	3.467	3.126	2.814	2.528	2.268
90	3.618	3.268	2.947	2.652	2.383	2.138
91	3.406	3.076	2.774	2.496	2.243	2.016
92	3.199	2.889	2.604	2.344	2.110	1.903
93	2.997	2.706	2.439	2.198	1.985	1.796
94	2.803	2.530	2.283	2.064	1.870	1.694
95	2.618	2.366	2.142	1.942	1.762	1.600
96	2.446	2.217	2.013	1.829	1.662	1.510
97	2.288	2.080	1.891	1.721	1.566	1.427
98	2.144	1.951	1.777	1.618	1.476	1.347
99	2.012	1.834	1.672	1.526	1.394	1.272
100	1.891	1.725	1.577	1.442	1.316	1.198
101	1.780	1.628	1.490	1.362	1.241	1.128
102	1.680	1.539	1.408	1.285	1.168	1.058
103	1.587	1.454	1.328	1.209	1.096	0.988
104	1.504	1.375	1.253	1.139	1.028	0.921
105	1.416	1.292	1.175	1.061	0.952	0.845

Notes:

* 89-91 U.S. Decennial Life Table for Total Population and Female Population

100.0% of Remarriage Rates based on the 1979 study

Annual Rate of Interest applied prior to claimant's death = 3.5%

Annual Rate of Interest applied after claimant's death = 3.5%

Annual Rate of Escalation applied prior to claimant's death = 4.0%

Annual Rate of Escalation applied after claimant's death = 4.0%

** When spouse's age exceeds claimant's age, the 0 age difference value is to be used. Where claimant's age exceeds spouse's age by more than 5, the -5 age difference is to be used.

Section IV ASWG Injury Description Coding
Part of Body

<u>Code</u>	<u>Narrative Description</u>	<u>Code</u>	<u>Narrative Description</u>
I. Head		32. Elbow	<u>Radial Head</u>
10. Multiple Head Injury	<u>Any Combination of Below Parts</u>	33. Lower Arm	<u>Fore Arm - Radius, Ulna and Corresponding Muscles</u>
11. Skull		34. Wrist	<u>Carpals and Corresponding Muscles</u>
12. Brain		35. Hand	<u>Metacarpals and Corresponding Muscles - Excluding Wrist or Fingers</u>
13. Ear(s)	<u>Includes: Hearing, Inside Eardrum</u>	36. Finger(s)	<u>Other than Thumb and Corresponding Muscles</u>
14. Eye(s)	<u>Includes: Optic Nerves, Vision, Eye Lids</u>	37. Thumb	
15. Nose	<u>Includes: Nasal Passage, Sinus, Sense of Smell</u>	38. Shoulder(s)	<u>Armpit, Rotator Cuff, Trapezius, Clavicle, Scapula</u>
16. Teeth		39. Wrist (s) & Hand(s)	
17. Mouth	<u>Includes: Lips, Tongue, Throat, Taste</u>	IV. Trunk	
18. Soft Tissue		40. Multiple Trunk	<u>Any Combination of Below Parts</u>
19. Facial Bones	<u>Includes: Jaw</u>	41. Upper Back Area	<u>(Thoracic Area) Upper Back Muscles, Excluding, Vertebrae, Disc, Spinal Cord</u>
II. Neck		42. Lower Back Area	<u>(Lumbar Area and Lumbo Sacral) Lower Back Muscles, Excluding Sacrum, Coccyx, Pelvis, Vertebrae, Disc, Spinal Cord</u>
20. Multiple Neck Injury	<u>Any Combination of Below Parts</u>	43. Disc	<u>Spinal Column Cartilage Other than Cervical Segment</u>
21. Vertebrae	<u>Includes: Spinal Column Bone, "Cervical Segment"</u>	44. Chest	<u>Including Ribs, Sternum, Soft Tissue</u>
22. Disc	<u>Includes: Spinal Column Cartilage, "Cervical Segment"</u>	45. Sacrum and Coccyx	<u>Final Nine Vertebrae-Fused</u>
23. Spinal Cord	<u>Includes: Nerve Tissue, "Cervical Segment"</u>	46. Pelvis	
24. Larynx	<u>Includes: Cartilage and Vocal Cords</u>	47. Spinal Cord	<u>Nerve Tissue Other than Cervical Segment</u>
25. Soft Tissue	<u>Other than Larynx or Trachea</u>	48. Internal Organs	<u>Other than Heart and Lungs</u>
26. Trachea		49. Heart	
III. Upper Extremities		60. Lungs	
30. Multiple Upper Extremities	<u>Any Combination of Below Parts, Excluding Hands and Wrists Combined</u>		
31. Upper Arm	<u>Humerus and Corresponding Muscles, Excluding Clavicle and Scapula</u>		

Section IV ASWG Injury Description Coding
Part of Body

<u>Code</u>	<u>Narrative Description</u>	<u>Code</u>	<u>Narrative Description</u>
61. <u>Abdomen</u> <u>Including Groin</u>	<u>Excluding Injury to Internal Organs</u>	91. <u>Body Systems</u> <u>and Multiple</u> <u>Body Systems</u>	<u>Applies to the Functioning of an Entire Body System Has Been Affected Without Specific Injury to Any Other Part, as in the Case of Poisoning, Corrosive Action, Inflammation, Affecting Internal Organs, Damage to Nerve Centers, Etc. Does NOT Apply When the Systemic Damage Results from an External Injury Affecting an External Part Such as a Back Injury Which Includes Damage to the Nerves of the Spinal Cord.</u>
62. <u>Buttocks</u>	<u>Soft Tissue</u>		
63. <u>Lumbar & or</u> <u>Sacral Vertebrae</u> <u>(Vertebra NOC</u> <u>Trunk)</u>	<u>Bone Portion of the Spinal Column</u>		
V. Lower Extremities			
50. <u>Multiple Lower Extremities</u>	<u>Any Combination of Below Parts</u>		
51. <u>Hip</u>			
52. <u>Upper Leg</u>	<u>Femur and Corresponding Muscles</u>		
53. <u>Knee</u>	<u>Patella</u>		
54. <u>Lower Leg</u>	<u>Tibia, Fibula and Corresponding Muscles</u>		
55. <u>Ankle</u>	<u>Tarsals</u>		
56. <u>Foot</u>	<u>Metatarsals, Heel, Achilles Tendon and Corresponding Muscles - Excluding Ankle or Toes</u>		
57. <u>Toes</u>			
58. <u>Great Toe</u>			
VI. Multiple Body Parts			
64. <u>Artificial Appliance</u>	<u>Braces, Etc.</u>		
65. <u>Insufficient Info to Properly Identify - Unclassified</u>	<u>Insufficient Information to Identify Part Affected</u>		
66. <u>No Physical Injury</u>	<u>Mental Disorder</u>		
90. <u>Multiple Body Parts (Including Body Systems & Body Parts)</u>	<u>Applies when More than One Major Body Part has been Affected, Such as an Arm and a Leg and Multiple Internal Organs</u>		

ASWG Injury Description Coding
Nature of Injury

<u>Code</u>	<u>Narrative Description</u>	<u>Code</u>	<u>Narrative Description</u>
I. Specific Injury		32. Heat Prostration	<u>Heat Stroke, Sun Stroke, Heat Exhaustion, Heat Cramps and Other Effects of Environmental Heat. Does not Include Sunburn</u>
01. <u>No Physical Injury</u>	<u>i.e., Glasses, Contact Lenses, Artificial Appliance, Replacement of Artificial Appliance</u>	34. Hernia	<u>The Abnormal Protrusion of an Organ or Part Through the Containing Wall of its Cavity</u>
02. Amputation	<u>Cut Off Extremity, Digit, Protruding Part of Body, Usually by Surgery, i.e. Leg, Arm</u>	36. Infection	<u>The Invasion of a Host by Organisms such as Bacteria, Fungi, Viruses, Protozoa or Insects. With or Without Manifest Disease.</u>
03. Angina Pectoris	<u>Chest Pain</u>	37. Inflammation	<u>The Reaction of Tissue to Injury Characterized Clinically by Heat, Swelling, Redness and Pain</u>
04. Burn	<u>(Heat) Burns or Scald. The Effect of Contact with Hot Substances. (Chemical) Burns. Tissue Damage Resulting from the Corrosive Action Chemicals, Fume, Etc. (Acids, Alkalies)</u>	40. Laceration	<u>Cut, Scratches, Abrasions, Superficial Wounds, Calluses. Wound by Tearing</u>
07. Concussion	<u>Brain, Cerebral</u>	41. Myocardial Infarction	<u>Heart Attack, Heart Conditions, Hypertension. The Inadequate Blood Flow to the Muscular Tissue of the Heart.</u>
10. Contusion	<u>Bruise - Intact Skin Surface. Hematoma</u>		
13. Crushing	<u>To Grind, Pound or Break into Small Bits</u>		
16. Dislocation	<u>Pinched Nerve, Slipped/Ruptured Disc, Herniated Disc, Sciatica, Complete Tear, HNP Subluxion, MD Dislocation</u>		
19. Electric Shock	<u>Electrocution</u>		
22. Eucleation	<u>Removal of Organ or Tumor</u>		
25. Foreign Body			
28. Fracture	<u>Breaking of a Bone or Cartilage</u>		
30. Freezing	<u>Frostbite and Other Effects of Exposure to Low Temperature</u>		
31. <u>Hearing Loss or Impairment</u>	<u>Traumatic Only. A separate Injury, Not the Sequelae of Another Injury</u>		

ASWG Injury Description Coding Nature of Injury

<u>Code</u>	<u>Narrative Description</u>	<u>Code</u>	<u>Narrative Description</u>
42. <u>Poisoning - General (Not OD or Cumulative Injury)</u>	<u>A Systemic Morbid Condition Resulting from the Inhalation, Ingestion, or Skin Absorption of a Toxic Substance Affecting the Metabolic System, the Nervous System, the Circulatory System, the Digestive System, the Respiratory System, the Excretory System, the Musculoskeletal System, Etc. Includes Chemical or Drug Poisoning, Metal Poisoning, Organic Diseases, and Venomous Reptile and Insect Bites. Does NOT Include Effects of Radiation, Pneumoconiosis, Corrosive Effects of Chemicals; Skin Surface Irritations, Sepsicemia or Infected Wounds.</u>	55. Vascular	<u>Cerebrovascular and Other Conditions of Circulatory Systems, NOC. Excludes, Heart and Hemorrhoids. Includes, Strokes, Varicose Veins - Non Toxic</u>
43. Puncture	<u>A Hole Made by the Piercing of a Pointed Instrument</u>	58. Vision Loss	
46. Rupture		59. <u>All Other Specific Injuries, NOC</u>	
47. Severance	<u>To Separate, Divide or Take Off</u>	II. Occupational Disease or Cumulative Injury	
49. Sprain	<u>Internal Derangement, A Trauma or Wrenching of a Joint, Producing Pain and Disability Depending Upon Degree of Injury to Ligaments.</u>	60. Dust Disease, NOC	<u>All Other Pneumoconiosis</u>
52. Strain	<u>Internal Derangement, The Trauma to the Muscle or the Musculotendinous Unit from Violent Contraction or Excessive Forcible Stretch.</u>	61. Asbestosis	<u>Lung Disease, A Form Of Pneumoconiosis, Resulting from Protracted Inhalation of Asbestos Particles.</u>
53. Syncope	<u>Swooning, Fainting, Passing Out, No Other Injury</u>	62. Black Lung	<u>The Chronic Lung Disease or Pneumoconiosis Found in Coal Miners</u>
54. Asphyxiation	<u>Strangulation, Drowning</u>	63. Byssinosis	<u>Pneumoconiosis of Cotton, Flax and Hemp Workers.</u>
		64. Silicosis	<u>Pneumoconiosis Resulting from Inhalation of Silica (Quartz) Dust.</u>
		65. Respiratory Disorders	<u>Gases, Fumes, Chemicals, Etc.</u>
		66. <u>Poisoning - Chemical, (Other Than Metals)</u>	<u>Man Made or Organic</u>
		67. <u>Poisoning - Metal</u>	<u>Man Made</u>

ASWG Injury Description Coding
Nature of Injury

<u>Code</u>	<u>Narrative Description</u>	<u>Code</u>	<u>Narrative Description</u>
68. Dermatitis	<u>Rash, Skin or Tissue Inflammation including Boils, Etc. Generally Resulting from Direct Contact with Irritants or Sensitizing Chemicals such as Drugs, Oils, Biologic Agents, Plants, Woods or Metals Which May be in the Form of Solids, Pastes, Liquids or Vapors and which may be Contacted in the Pure State or in Compounds or in Combination with Other Materials. Do NOT Include Skin Tissue Damage Resulting from Corrosive Action of Chemicals, Burns from Contact with Hot Substances, Effects of Exposure to Radiation, Effects of Exposure to Low Temperatures or Inflammation or Irritation Resulting from Friction or Impact.</u>	75. AIDS	
		76. VDT - Related Diseases	<u>Video Display Terminal Diseases Other than Carpal Tunnel Syndrome</u>
		77. Mental Stress	
		78. Carpal Tunnel Syndrome	<u>Soreness, Tenderness and Weakness of the Muscles of the Thumb Caused by Pressure on the Median Nerve at the Point at which it Goes Through the Carpal Tunnel of the Wrist</u>
		80. All Other Cumulative Injury, NOC	
		<u>III. Multiple Injuries</u>	
		<u>90. Multiple Physical Injuries Only</u>	
		<u>91. Multiple Injuries Including Both Physical and Psychological</u>	
69. Mental Disorder	<u>A Clinically Significant Behavioral or Psychological Syndrome or Pattern Typically Associated with either a Distressing Symptom or Impairment of Function. i.e. Acute Anxiety, Neurosis, Stress, Non-Toxic Depression</u>		
70. Radiation	<u>All Forms of Damage to Tissue, Bones or Body Fluids Produced by Exposure to Radiation</u>		
71. All Other Occupational Disease Injury, NOC			
72. Loss of Hearing			
73. Contagious Disease			
74. Cancer			

ASWG Injury Description Coding
Cause of Injury

<u>Code</u>	<u>Narrative Description</u>	<u>Code</u>	<u>Narrative Description</u>
I. Burn or Scald - Heat or Cold Exposures - Contact With		15. Broken Glass	
01. Chemicals		16. Hand Tool, Utensil; Not Powered	
02. Hot Objects or Substances		17. <u>Object Being Lifted or Handled</u>	
03. Temperature Extremes		18. Powered Hand Tool, Appliance	
04. Fire or Flame		19. <u>Caught, Puncture, Scrape, NOC.</u>	
05. Steam or Hot Fluids		IV. Fall, Slip or Trip Injury	
06. Dust, Gases, Fumes or Vapors		25. From Different Level (Elevation)	<u>Off Wall, Catwalk, Bridge, Etc.</u>
07. Welding Operation		26. From Ladder or Scaffolding	
08. Radiation		27. From Liquid or Grease Spills	
09. <u>Contact With, NOC.</u>		28. <u>Into Openings</u>	<u>Shafts, Excavations, Floor Openings, Etc.</u>
11. <u>Cold Objects or Substances</u>		29. On Same Level	
14. <u>Abnormal Air Pressure</u>		30. Slipped, Do Not Fall	
84. <u>Electrical Current</u>		31. Fall, Slip or Trip, NOC.	
II. Caught In, Under or Between		32. <u>On Ice or Snow</u>	
10. Machine or Machinery		33. <u>On Stairs</u>	
12. Object Handled		V. Motor Vehicle	
13. <u>Caught In, Under or Between, NOC.</u>		40. <u>Crash of Water Vehicle</u>	
20. Collapsing Materials (Slides of Earth)	<u>Either Man Made or Natural</u>	41. <u>Crash of Rail Vehicle</u>	
III. Cut, Puncture, Scrape Injured By		45. <u>Collision or Sideswipe With Another Vehicle</u>	<u>Both Vehicles in Motion</u>
		46. Collision with a Fixed Object	<u>Standing Vehicle or Stationary Object</u>

ASWG Injury Description Coding
Cause of Injury

<u>Code</u>	<u>Narrative Description</u>	<u>Code</u>	<u>Narrative Description</u>
47. Crash of Airplane		70. Striking Against or Stepping On, NOC.	
48. Vehicle Upset	<u>Overtuned or Jackknifed</u>		
50. Motor Vehicle, NOC.		<u>VIII. Struck or Injured By</u>	<u>Includes Kicked, Stabbed, Bit, Etc.</u>
<u>VI. Strain or Injury By</u>		74. Fellow Worker; Patient	<u>Not in Act of a Crime</u>
52. Continual Noise		75. Falling or Flying Object	
53. Twisting		76. Hand Tool or Machine in Use	
54. Jumping		77. Motor Vehicle	
55. Holding or Carrying		78. Moving Parts of Machine	
56. Lifting		79. Object Being Lifted or Handled	
57. Pushing or Pulling		80. Object Handled By Others	
58. Reaching		<u>81. Struck or Injured, NOC.</u>	<u>Includes Kicked, Stabbed, Bit, Etc.</u>
59. Using Tool or Machinery		85. Animal or Insect	
60. Strain or Injury By, NOC.		86. Explosion or Flare Back	
61. Wielding or Throwing			
97. Repetitive Motion	<u>Carpel Tunnel Syndrome</u>	<u>IX. Rubbed or Abraded By</u>	
<u>VII. Striking Against or Stepping On</u>		<u>94. Repetitive Motion</u>	<u>Callous, Blister, Etc.</u>
65. Moving Part of Machine		<u>95. Rubbed or Abraded, NOC.</u>	
66. Object Being Lifted or Handled			
67. Sanding, Scraping, Cleaning Operation		<u>X. Miscellaneous Causes</u>	
68. Stationary Object		<u>82. Absorption, Ingestion or Inhalation, NOC</u>	
69. Stepping on Sharp Object		<u>87. Foreign Matter (Body) in Eye(s)</u>	
		<u>89. Person in Act of a Crime</u>	<u>Robbery or Criminal Assault</u>

ASWG Injury Description Coding
Cause of Injury

<u>Code</u>	<u>Narrative Description</u>	<u>Code</u>	<u>Narrative Description</u>
<u>90. Other Than</u> <u>Physical Cause</u> <u>of Injury</u>			
<u>98. Cumulative,</u> <u>NOC</u>	<u>All Other</u>		
<u>99. Other -</u> <u>Miscellaneous,</u> <u>NOC</u>			