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Accounting Manager**March 10, 2000****CIRCULAR LETTER TO ALL MEMBER COMPANIES****Re: Workers Compensation Insurance
Item U-1355-WCSP Pension Table Revisions**

The Bureau has adopted and the North Carolina Commissioner of Insurance has approved a proposal to update the Pension Tables in the *Workers Compensation Statistical Plan*.

The attached Filing Memorandum describes the changes which have been approved to become effective for all evaluations on or after April 1, 2000.

Very truly yours,

Jerry G. Hamrick

Workers Compensation Manager

JGH:dg

Enclosure

C-00-1

FILING MEMORANDUM**ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)**

(To be effective 12:01 a.m., April 1, 2000, applicable to all evaluations.)

PURPOSE

The purpose of this filing is to update the pension tables contained in the *Workers Compensation Statistical Plan* (Part XII) using data from the 1989-1991 U.S. Decennial Life Tables. In addition, four examples contained in the Pension Table Guide will be modified to reflect this new data.

Upon approval, the guide and new tables will be incorporated into the *Workers Compensation Statistical Plan* (Part XII).

BACKGROUND

The current tables contained in the *Workers Compensation Statistical Plan* are outdated as they are based on 1979-1981 U.S. Decennial Life Tables. These tables are updated every 10 years.

PROPOSAL

The proposal is to eliminate the current pension table section and replace it with a new section containing the updated data.

Although the major types of pension tables do not change, this is not simply a replacement of values within the same tables. Certain tables are replaced, certain tables are deleted and additional tables are included. All proposed tables contain updated data.

There are five types of tables contained in the current version:

- (1) Surviving Spouse Pension Tables
- (2) Present Value of Remarriage Dowry Tables
- (3) Pension Tables (Other than Surviving Spouse)
- (4) Present Value of Survivorship Benefits
- (5) Basic and Supplemental Benefits for Florida

The last of these, Basic and Supplemental Benefits for Florida, contains a single table.

These five basic types of tables remain constant.

ITEM U-1355—WCSP PENSION TABLE REVISIONS (89-91 MORTALITY)**Surviving Spouse Pension Tables**

Current Table		New Table

I-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation	I-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation
I-B:	3.5% Annual Interest Rate 6.0% Annual Rate of Escalation	I-B:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation
I-C:	3.5% Annual Interest Rate	I-C:	3.5% Annual Interest Rate
	4.9% Annual Rate of Escalation		5.0% Annual Rate of Escalation
I-D:	3.5% Annual Interest Rate 4.7% Annual Rate of Escalation		
I-E:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation		
I-F:	3.5% Annual Interest Rate 5.0% Annual Rate of Escalation		
Present Value of Remarriage Dowry Tables			
Current Table			New Table
II-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation	II-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation
II-B:	3.5% Annual Interest Rate 4.9% Annual Rate of Escalation	II-B:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation

Pension Tables (Other than Surviving Spouse)			
Current Table		New Table	
III-A:	3.5% Annual Interest Rate	III-M-A:	3.5% Annual Interest Rate
	0.0% Annual Rate of Escalation		0.0% Annual Rate of Escalation
	Total Population		Male Population

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III-B:	3.5% Annual Interest Rate	III-M-B:	3.5% Annual Interest Rate
	6.0% Annual Rate of Escalation		3.0% Annual Rate of Escalation
	Total Population		Male Population
III-C:	3.5% Annual Interest Rate	III-M-C:	3.5% Annual Interest Rate
	4.9% Annual Rate of Escalation		4.0% Annual Rate of Escalation
	Total Population		Male Population
III-D:	3.5% Annual Interest Rate	III-M-D:	3.5% Annual Interest Rate
	4.7% Annual Rate of Escalation		5.0% Annual Rate of Escalation
	Total Population		Male Population To Age 65
III-E:	3.5% Annual Interest Rate	III-F-A:	3.5% Annual Interest Rate
	4.3% Annual Rate of Escalation		0.0% Annual Rate of Escalation
	Total Population		Female Population

III-F:	3.5% Annual Interest Rate	II-F-B:	3.5% Annual Interest Rate
	5.0% Annual Rate of Escalation		3.0% Annual Rate of Escalation
	Total Population		Female Population
III-G:	3.5% Annual Interest Rate	III-F-C:	3.5% Annual Interest Rate
	3.0% Annual Rate of Escalation		4.0% Annual Rate of Escalation
	Total Population		Female Population
III-H:	3.5% Annual Interest Rate	III-F-D:	3.5% Annual Interest Rate
	2.0% Annual Rate of Escalation		5.0% Annual Rate of Escalation
	Total Population		Female Population
Present Value of Survivorship Benefits			
Current Table		New Table	
IV-A:	3.5% Annual Interest Rate	IV-A:	3.5% Annual Interest Rate
	0.0% Annual Rate of Escalation		0.0% Annual Rate of Escalation
IV-B:	3.5% Annual Interest Rate	IV-B:	3.5% Annual Interest Rate
	4.9% Annual Rate of Escalation		4.0% Annual Rate of Escalation

ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

Basic and Supplemental Benefits for Florida

Current Table

New Table

V-A: 3.5% Annual Interest Rate

V-A: 3.5% Annual Interest Rate

5.0% Annual Rate of Escalation

5.0% Annual Rate of Escalation

Additionally, there are four examples in the Pension Table Section that demonstrate the use of the tables. The proposal is to replace these four examples with the four attached examples that reflect the updated data.

There are also references to the current tables scattered throughout the *Workers Compensation Statistical Plan*. For example, Page 20 of the *Workers Compensation Statistical Plan* includes references to specific tables. These references would have to be altered to reference the proper proposed tables.

Additionally, the Table of Contents will have to be altered to correspond to the new tables.

Also, the Pension Table Guide for Part XII of the *Workers Compensation Statistical Plan* will have to be altered to correspond to the new tables.

IMPACT

Updating the Pension Tables using the 1989–91 U.S. Decennial Life Tables will alter the level of losses and claim reserves used in ratemaking and experience rating. The tables reflect more recent mortality studies.

IMPLEMENTATION

It is proposed that the new tables become effective for all evaluations on or after April 1, 2000. Attached exhibits are copies of the new pension tables and Pension Table Guide. Upon approval, the guide and new

tables will be incorporated in the *Workers Compensation Statistical Plan* (Part XII).

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PART XII

PENSION TABLES

PENSION TABLE GUIDE

I. SURVIVING SPOUSE PENSION TABLES

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I-A	All states excluding Connecticut, District of Columbia, Maine, Rhode Island, USL&HW, Vermont, and Virginia		102
I-B	Connecticut	Accidents on or after 07/26/82	105
	District of Columbia	Accidents prior to 01/01/93	
	Maine	Accidents on or after 10/01/72	
	Rhode Island	Accidents on or after 07/01/83	
	USL&HW Act	Lifetime Benefits only	
	Vermont		
I-C	Virginia	Accidents on or after 07/01/75, If the workers compensation benefit plus Social Security Benefit is less than 80% of the employee's average monthly wage	108

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ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)**PENSION TABLE GUIDE****III. PENSION TABLE (OTHER THAN SURVIVING SPOUSE)**

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		Permanent Total (PT) injuries only	
		Accidents on or after 07/01/88	
		Permanent Total (PT) injuries only	
III-M-C & III-F-	Connecticut	Permanent Total (PT) injuries only	119 and

C	District of Columbia	Accidents on or after 07/26/82	123
	Idaho	Accidents on or after 04/03/74	
	Maine	Permanent Total (PT) injuries only	
	Maryland	Accidents prior to 01/01/93	
	New Hampshire	Accidents on or after 01/01/88	
		Accidents on or after 07/01/63	
		Permanent Total (PT) injuries only	
		Only if employee is not entitled to benefits under the federal	
	Rhode Island	Social Security Act	
	USL&HW Act	Permanent Total (PT) injuries only	
	Vermont	Accidents on or after 10/01/72	
		Accidents on or after 07/01/83	
		Lifetime Benefits only	
III-M-D & III-F- D	Virginia	Accidents on or after 07/01/75	120
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PENSION TABLE GUIDE

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ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)

TABLE I-A

Surviving Spouse Pension Table*

	– a	– a	– a	– a	– a	– a	Attained Age**
Widowhood	[x]	[x] + 1	[x] + 2	[x] + 3	[x] + 4	[x] + 5	(X + 5)
(X)	8.097	7.926	8.595	9.524	10.439	11.252	21
16	8.798	8.642	9.319	10.245	11.152	11.956	22
17	9.504	9.361	10.036	10.951	11.840	12.625	23
18	10.208	10.076	10.741	11.635	12.499	13.257	24
19	10.906	10.781	11.431	12.296	13.128	13.855	25
20	11.592	11.472	12.099	12.930	13.725	14.417	26

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

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 State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

** 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.

ITEM U-1355—WCSP PENSION TABLE REVISION (89-91 MORTALITY)

TABLE I-A

Surviving Spouse Pension Table*

Age at Widowhood (X)	—	—	—	—	—	a	Attained
	a	a	a	a	a	a	Age** (X + 5)
	[x]	[x] + 1	[x] + 2	[x] + 3	[x] + 4	[x] + 5	
	14.441	14.082	13.741	13.405	13.065	12.720	66
61	14.111	13.748	13.401	13.058	12.711	12.358	67
62	13.774	13.407	13.054	12.704	12.350	11.991	68
63	13.430	13.059	12.701	12.343	11.983	11.618	69
64	13.080	12.705	12.340	11.977	11.610	11.242	70
65	12.723	12.344	11.974	11.605	11.235	10.864	71
66	12.360	11.977	11.602	11.230	10.857	10.484	72
67	11.991	11.605	11.227	10.852	10.478	10.104	73
68	11.617	11.229	10.850	10.473	10.098	9.724	74
69	11.240	10.851	10.471	10.094	9.718	9.342	75
70	10.861	10.472	10.092	9.714	9.337	8.959	76
71	10.481	10.093	9.712	9.334	8.955	8.574	77
72	10.101	9.714	9.332	8.951	8.570	8.189	78
73	9.720	9.333	8.949	8.567	8.185	7.807	79

74	9.338	8.950	8.565	8.182	7.803	7.431	80
75	8.955	8.566	8.181	7.801	7.427	7.062	81
76	8.570	8.181	7.799	7.425	7.059	6.701	82
77	8.185	7.800	7.424	7.057	6.699	6.349	83
78	7.803	7.424	7.056	6.697	6.347	6.005	84
79	7.427	7.056	6.696	6.345	6.003	5.670	85
80	7.058	6.696	6.344	6.002	5.668	5.346	86
81	6.698	6.345	6.001	5.667	5.344	5.035	87
82	6.346	6.001	5.666	5.343	5.034	4.738	88
83	6.003	5.667	5.343	5.033	4.737	4.454	89
84	5.668	5.343	5.033	4.736	4.453	4.183	90
85	5.344	5.033	4.736	4.452	4.182	3.928	91
86	5.034	4.736	4.452	4.181	3.927	3.695	92
87	4.737	4.452	4.181	3.927	3.695	3.482	93
88	4.453	4.181	3.926	3.694	3.482	3.285	94
89	4.181	3.927	3.694	3.481	3.284	3.100	95
90	3.927	3.694	3.481	3.284	3.099	2.927	96
91	3.694	3.481	3.284	3.099	2.926	2.768	97
92	3.482	3.284	3.099	2.926	2.767	2.621	98
93	3.284	3.099	2.926	2.767	2.620	2.481	99
94	3.099	2.926	2.767	2.620	2.481	2.346	100
95	2.926	2.767	2.620	2.480	2.345	2.215	101
96	2.767	2.620	2.480	2.345	2.214	2.088	102
97	2.620	2.481	2.345	2.214	2.088	1.962	103
98	2.481	2.345	2.214	2.088	1.962	1.840	104
99	2.345	2.214	2.088	1.962	1.840	1.720	105
100	2.214	2.088	1.962	1.840	1.719	1.590	106
101	2.088	1.962	1.840	1.719	1.589	1.438	107
102	1.962	1.840	1.719	1.589	1.438	1.254	108
103	1.840	1.719	1.589	1.438	1.254	0.983	109
104	1.720	1.589	1.438	1.254	0.983	0.500	110
105							

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 State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)

TABLE I-A

Surviving Spouse Pension Table*

Age at Widowhood (X)	— a	— a	— a	— a	— a	a	Attained Age** (X + 5)
	[x]	[x] + 1	[x] + 2	[x] + 3	[x] + 4	[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 State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)

TABLE I-B

Surviving Spouse Pension Table*

Age at Widowhood (X)	a	a	a	a	a	a	Attained Age** (X + 5)
	[x]	[x] + 1	[x] + 2	[x] + 3	[x] + 4	[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 State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

** 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.

ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)

TABLE I-B

Surviving Spouse Pension Table*

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	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 State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

** 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.

ITEM U-1355—WCSP PENSION TABLE REVISION (89-91 MORTALITY)

TABLE I-B

Surviving Spouse Pension Table*

	-	-	-	-	-		Attained
Age at	a	a	a	a	a	a	Age**

Widowhood	[x]	[x] + 1	[x] + 2	[x] + 3	[x] + 4	[x] + 5	(X + 5)
(X)							
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 State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISION (89-91 MORTALITY)

TABLE I-C

Surviving Spouse Pension Table*

Age at Widowhood (X)	—						Attained Age** (X + 5)
	a	a	a	a	a	a	
	[X]	[X] + 1	[X] + 2	[X] + 3	[X] + 4	[X] + 5	
16	21.498	21.679	24.204	27.454	30.620	33.418	21
17	24.104	24.269	26.798	30.017	33.113	35.817	22
18	26.719	26.849	29.338	32.478	35.462	38.036	23
19	29.301	29.382	31.791	34.810	37.646	40.063	24
20	31.821	31.839	34.135	37.000	39.660	41.898	25
21	34.250	34.194	36.349	39.031	41.495	43.538	26
22	36.565	36.428	38.420	40.899	43.151	44.991	27
23	38.742	38.516	40.329	42.591	44.622	46.253	28
24	40.755	40.437	42.058	44.092	45.896	47.318	29
25	42.588	42.176	43.597	45.398	46.976	48.189	30
26	44.229	43.723	44.941	46.510	47.862	48.872	31

27	45.671	45.072	46.088	47.426	48.559	49.372	32
28	46.909	46.223	47.040	48.154	49.074	49.697	33
29	47.948	47.177	47.801	48.698	49.415	49.858	34
30	48.789	47.939	48.379	49.068	49.592	49.865	35
31	49.439	48.515	48.779	49.272	49.615	49.729	36
32	49.904	48.911	49.010	49.320	49.494	49.460	37
33	50.194	49.138	49.082	49.222	49.239	49.069	38
34	50.317	49.205	49.007	48.988	48.861	48.568	39
35	50.285	49.124	48.794	48.631	48.372	47.966	40
36	50.111	48.905	48.456	48.162	47.783	47.274	41
37	49.803	48.560	48.003	47.589	47.104	46.503	42
38	49.378	48.102	47.449	46.928	46.345	45.664	43
39	48.843	47.541	46.801	46.184	45.517	44.763	44
40	48.212	46.888	46.072	45.371	44.628	43.812	45
41	47.495	46.153	45.271	44.496	43.688	42.818	46
42	46.701	45.347	44.408	43.568	42.704	41.789	47
43	45.841	44.478	43.490	42.597	41.685	40.732	48
44	44.923	43.556	42.528	41.589	40.638	39.652	49
45	43.955	42.589	41.529	40.551	39.566	38.554	50
46	42.948	41.585	40.498	39.489	38.476	37.444	51
47	41.906	40.550	39.442	38.407	37.373	36.325	52
48	40.838	39.490	38.366	37.311	36.261	35.203	53
49	39.748	38.411	37.276	36.206	35.145	34.080	54
50	38.641	37.316	36.175	35.096	34.028	32.959	55
51	37.521	36.212	35.069	33.983	32.911	31.842	56
52	36.395	35.103	33.960	32.872	31.799	30.731	57
53	35.266	33.991	32.852	31.764	30.693	29.630	58
54	34.135	32.879	31.746	30.661	29.596	28.543	59
55	33.008	31.771	30.645	29.567	28.511	27.470	60
56	31.885	30.668	29.554	28.486	27.442	26.412	61
57	30.769	29.574	28.474	27.419	26.387	25.370	62
58	29.663	28.492	27.408	26.366	25.346	24.343	63
59	28.571	27.424	26.357	25.328	24.322	23.334	64
60	27.493	26.371	25.319	24.305	23.315	22.343	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 State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)

TABLE I-C

Surviving Spouse Pension Table*

Age at Widowhood (X)	—						Attained Age** (X + 5)
	a	a	a	a	a	a	
	[x]	[x] + 1	[x] + 2	[x] + 3	[x] + 4	[x] + 5	
61	26.432	25.332	24.298	23.300	22.325	21.369	66
62	25.385	24.308	23.293	22.312	21.353	20.414	67
63	24.355	23.302	22.305	21.341	20.400	19.477	68
64	23.343	22.313	21.335	20.388	19.464	18.560	69
65	22.348	21.342	20.382	19.453	18.548	17.665	70
66	21.372	20.388	19.448	18.538	17.654	16.794	71
67	20.415	19.453	18.533	17.645	16.783	15.947	72
68	19.476	18.537	17.640	16.775	15.937	15.125	73
69	18.557	17.643	16.771	15.930	15.116	14.327	74
70	17.661	16.773	15.926	15.109	14.319	13.552	75
71	16.788	15.928	15.106	14.313	13.545	12.798	76
72	15.941	15.107	14.310	13.539	12.791	12.063	77
73	15.118	14.311	13.536	12.786	12.057	11.351	78
74	14.320	13.537	12.783	12.053	11.346	10.665	79
75	13.545	12.784	12.050	11.342	10.660	10.007	80
76	12.791	12.051	11.340	10.657	10.003	9.379	81
77	12.057	11.340	10.655	10.000	9.376	8.781	82
78	11.345	10.655	9.998	9.373	8.777	8.211	83
79	10.659	9.998	9.371	8.775	8.207	7.667	84
80	10.002	9.371	8.773	8.205	7.664	7.150	85

81	9.374	8.774	8.204	7.663	7.148	6.661	86
82	8.776	8.204	7.662	7.146	6.659	6.203	87
83	8.206	7.662	7.145	6.658	6.201	5.773	88
84	7.664	7.145	6.657	6.200	5.771	5.370	89
85	7.147	6.657	6.199	5.770	5.369	4.993	90
86	6.658	6.199	5.770	5.368	4.991	4.645	91
87	6.200	5.770	5.367	4.990	4.644	4.331	92
88	5.771	5.367	4.990	4.643	4.330	4.047	93
89	5.368	4.990	4.643	4.329	4.046	3.787	94
90	4.991	4.643	4.329	4.046	3.786	3.547	95
91	4.644	4.329	4.046	3.786	3.546	3.325	96
92	4.330	4.046	3.786	3.546	3.324	3.122	97
93	4.046	3.786	3.545	3.324	3.122	2.937	98
94	3.786	3.546	3.324	3.122	2.936	2.762	99
95	3.546	3.324	3.121	2.936	2.762	2.595	100
96	3.324	3.122	2.936	2.762	2.594	2.434	101
97	3.122	2.936	2.762	2.594	2.434	2.281	102
98	2.936	2.762	2.594	2.434	2.281	2.130	103
99	2.762	2.594	2.434	2.281	2.130	1.984	104
100	2.595	2.434	2.281	2.130	1.984	1.841	105
101	2.434	2.281	2.130	1.984	1.841	1.689	106
102	2.281	2.130	1.984	1.841	1.688	1.513	107
103	2.130	1.984	1.841	1.688	1.513	1.305	108
104	1.984	1.841	1.688	1.513	1.305	1.007	109
105	1.841	1.688	1.513	1.305	1.007	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 = 5.0%

For State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

** 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.

ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)

TABLE I-C

Surviving Spouse Pension Table*

	-	-	-	-	-		Attained
Age at	a	a	a	a	a	a	Age**
Widowhood	[x]	[x] + 1	[x] + 2	[x] + 3	[x] + 4	[x] + 5	(X + 5)
(X)							
106	1.688	1.513	1.305	1.007	0.500	0.000	111
107	1.513	1.305	1.007	0.500	0.000	0.000	112
108	1.305	1.007	0.500	0.000	0.000	0.000	113
109	1.007	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%

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** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISION (89-91 MORTALITY)

TABLE II-A

Present Value of Remarriage Dowry*

Attained

Age at Widowhood (X)	A' [x]	A' [x] + 1	A' [x] + 2	A' [x] + 3	A' [x] + 4	A' [x] + 5	Age** (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 = 5.0%

For State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

** 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.

ITEM U-1355—WCSP PENSION TABLE REVISION (89-91 MORTALITY)

TABLE II-A

Present Value of Remarriage Dowry*

Age at Widhood (X)	A'	A'	A'	A'	A'	A'	Attained Age** (X + 5)
	[x]	[x] + 1	[x] + 2	[x] + 3	[x] + 4	[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 State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISION (89-91 MORTALITY)

TABLE II-A

Present Value of Remarriage Dowry*

Age at Widowhood (X)	A'	A'	A'	A'	A'	A'	Attained Age** (X + 5)
	[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 State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

** 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.

ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)

TABLE II-B

Present Value of Remarriage Dowry*

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	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 = 0.0%

For State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISION (89–91 MORTALITY)

TABLE II-B

Present Value of Remarriage Dowry*

Age at Widhood (X)	A'	A'	A'	A'	A'	A'	Attained Age**
	[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 State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

** 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.

ITEM U-1355—WCSP PENSION TABLE REVISION (89-91 MORTALITY)

TABLE II-B

Present Value of Remarriage Dowry*

Age at Widowhood (X)	A'	A'	A'	A'	A'	A'	Attained Age** (X + 5)
	[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 = 4.0%

For State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

TABLE III-M-A

Pension Table* (Other than Surviving Spouse)

(Present Value of \$1 per Annum Payable Until Death)

Male

	Present		Present		Present
	Value	Age	Value	Age	Value
Age	24.906	41	19.192	71	8.930
11	24.765	42	18.910	72	8.584
12	24.620	43	18.621	73	8.243
13	24.475	44	18.324	74	7.909
14	24.330	45	18.020	75	7.578
15	24.186	46	17.710	76	7.252
16	24.043	47	17.394	77	6.930
17	23.898	48	17.072	78	6.612

18	23.752	49	16.745	79	6.300
19	23.601	50	16.412	80	5.995
20	23.447	51	16.073	81	5.701
21	23.288	52	15.730	82	5.420
22	23.125	53	15.383	83	5.153
23	22.957	54	15.032	84	4.894
24	22.783	55	14.679	85	4.638
25	22.603	56	14.323	86	4.388
26	22.417	57	13.964	87	4.148
27	22.225	58	13.604	88	3.920
28	22.028	59	13.244	89	3.702
29	21.825	60	12.885	90	3.496
30	21.617	61	12.526	91	3.302
31	21.403	62	12.166	92	3.125
32	21.183	63	11.805	93	2.966
33	20.957	64	11.444	94	2.822
34	20.725	65	11.084	95	2.687
35	20.487	66	10.723	96	2.559
36	20.242	67	10.362	97	2.441
37	19.991	68	10.000	98	2.327
38	19.733	69	9.640	99	2.218
39	19.467	70	9.282	100	2.108
40					

89-91 U.S. Decennial Life Table for Male Population

* Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 0.0%

For State/Act applicability, refer to Pension Table Guide on pages 99-101 .

Florida: For Permanent Total Disabilities, Supplemental Benefits are an additional 5% of the insured worker's 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 values 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

$$|a_x| + |.05(la)_x|$$

Basic Benefits (Table III-A) Florida Supplemental Benefits (Table V-A)

Effective for Claims with accident dates after July 1, 1990

$$|a_x| + |.05(la)_{x:62-x}|$$

Basic Benefits (Table III-A) Florida Supplemental Benefits (Table V-A)

where x = age of claimant.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

TABLE III-M-B

Pension Table* (Other than Surviving Spouse)
(Present Value of \$1 per Annum Payable Until Death)

Male

Age	Present Value	Age	Present Value
	52.958	56	20.206
11	52.221	57	19.520
12	51.486	58	18.844
13	50.754	59	18.179
14	50.031	60	17.527
15	49.316	61	16.887
16	48.608	62	16.256
17	47.905	63	15.636
18	47.202	64	15.026
19	46.499	65	14.427
20	45.793	66	13.838
21	45.087	67	13.258
22	44.378	68	12.689
23	43.666	69	12.131
24	42.951	70	11.586
25	42.231	71	11.057
26	41.508	72	10.543
27	40.781	73	10.047
	40.052	74	9.565

28	39.323	75	9.097
29	38.591	76	8.640
30	37.858	77	8.197
31	37.124	78	7.766
32	36.388	79	7.348
33	35.651	80	6.945
34	34.913	81	6.561
35	34.173	82	6.199
36	33.432	83	5.856
37	32.690	84	5.529
38	31.945	85	5.209
39	31.197	86	4.901
40	30.448	87	4.608
41	29.697	88	4.331
42	28.946	89	4.070
43	28.196	90	3.826
44	27.449	91	3.598
45	26.704	92	3.392
46	25.962	93	3.206
47	25.224	94	3.039
48	24.489	95	2.884
49	23.759	96	2.737
50	23.033	97	2.603
51	22.315	98	2.473
52	21.604	99	2.349
53	20.901	100	2.226
54			
55			

Notes:

- * 89–91 U.S. Decennial Life Table for Male Population
 Annual Rate of Interest = 3.5%
 Annual Rate of Escalation = 3.0%
 For State/Act Applicability, refer to Pension Table Guide on pp. 99–101.
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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

TABLE III-M-C

Pension Table* (Other than Surviving Spouse)
(Present Value of \$1 per Annum Payable Until Death)

Male

Age	Present	Age	Present
	Value		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%

For State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89-91 MORTALITY)

TABLE III-M-D

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

	Present		Present
	Value	Age	Value
Age			
11	103.810	56	26.242
12	101.350	57	25.154
13	98.933	58	24.096
14	96.567	59	23.070
15	94.256	60	22.076
16	92.000	61	21.112
17	89.794	62	20.175
18	87.633	63	19.265
19	85.510	64	18.382
20	83.420	65	17.525
21	81.361	66	16.694
22	79.335	67	15.887
23	77.338	68	15.103
24	75.370	69	14.344
25	73.428	70	13.612
26	71.512	71	12.908
27	69.621	72	12.233
28	67.756	73	11.586
29	65.919	74	10.966
30	64.112	75	10.368
31	62.332	76	9.793
32	60.579	77	9.239
33	58.854	78	8.706
34	57.156	79	8.195
35	55.483	80	7.706
36	53.838	81	7.245
37	52.218	82	6.812
38	50.623	83	6.407
39	49.053	84	6.021
40	47.505	85	5.649
41	45.980	86	5.293
42	44.478	87	4.957
43	42.999	88	4.642
44	41.546	89	4.347
45	40.118	90	4.072
46	38.717	91	3.818

47	37.344	92	3.588
48	35.999	93	3.383
49	34.681	94	3.198
50	33.389	95	3.027
51	32.125	96	2.866
52	30.889	97	2.719
53	29.683	98	2.578
54	28.506	99	2.443
55	27.359	100	2.310

Notes:

* 89–91 U.S. Decennial Life Table for Male Population

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 5.0%

For State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

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%

For State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89-91 MORTALITY)

TABLE III-F-B

Pension Table* (Other than Surviving Spouse)
(Present Value of \$1 per Annum Payable Until Death)

Female

Age	Present Value	Age	Present Value
11	58.060	56	24.367
12	57.349	57	23.632
13	56.635	58	22.902
14	55.919	59	22.180
15	55.204	60	21.465
16	54.489	61	20.757
17	53.773	62	20.055
18	53.056	63	19.360
19	52.337	64	18.671
20	51.615	65	17.989
21	50.889	66	17.314
22	50.162	67	16.645
23	49.430	68	15.983

24	48.696	69	15.329
25	47.958	70	14.684
26	47.216	71	14.050
27	46.471	72	13.428
28	45.723	73	12.817
29	44.973	74	12.219
30	44.220	75	11.631
31	43.466	76	11.053
32	42.709	77	10.484
33	41.950	78	9.926
34	41.189	79	9.382
35	40.425	80	8.855
36	39.660	81	8.347
37	38.892	82	7.859
38	38.123	83	7.388
39	37.352	84	6.936
40	36.580	85	6.502
41	35.806	86	6.087
42	35.032	87	5.695
43	34.258	88	5.325
44	33.483	89	4.975
45	32.708	90	4.644
46	31.935	91	4.338
47	31.165	92	4.060
48	30.397	93	3.807
49	29.631	94	3.574
50	28.867	95	3.358
51	28.107	96	3.157
52	27.350	97	2.973
53	26.598	98	2.804
54	25.850	99	2.645
55	25.106	100	2.491

Notes:

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

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 3.0%

For State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89-91 MORTALITY)

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 Female Population

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 4.0%

For State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

TABLE III-F-D

Pension Table* (Other than Surviving Spouse)
(Present Value of \$1 per Annum Payable Until Death)

Female

Age	Present Value	Age	Present Value
11	120.860	56	32.995
12	118.160	57	31.730
13	115.500	58	30.493
14	112.880	59	29.287
15	110.310	60	28.110
16	107.780	61	26.962
17	105.290	62	25.839
18	102.840	63	24.744
19	100.430	64	23.674
20	98.049	65	22.631
21	95.705	66	21.613
22	93.396	67	20.619
23	91.119	68	19.649
24	88.876	69	18.703
25	86.664	70	17.784
26	84.483	71	16.892
27	82.333	72	16.028
28	80.214	73	15.192
29	78.127	74	14.382
30	76.072	75	13.596
31	74.049	76	12.834
32	72.057	77	12.093
33	70.094	78	11.375
34	68.162	79	10.684
35	66.259	80	10.023
36	64.385	81	9.391
37	62.540	82	8.790

38	60.724	83	8.218
39	58.937	84	7.673
40	57.178	85	7.155
41	55.448	86	6.665
42	53.746	87	6.206
43	52.073	88	5.775
44	50.428	89	5.372
45	48.812	90	4.994
46	47.226	91	4.646
47	45.670	92	4.332
48	44.145	93	4.048
49	42.648	94	3.787
50	41.181	95	3.547
51	39.743	96	3.325
52	38.335	97	3.123
53	36.957	98	2.937
54	35.608	99	2.762
55	34.288	100	2.595

Notes:

* 89–91 U.S. Decennial Life Table for Female Population

Annual Rate of Interest = 3.5%

Annual Rate of Escalation = 5.0%

For State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

TABLE IV-A

Present Value of Survivorship Benefits*

Age Difference (Spouse's Age Minus Claimant's Age)**

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

53	11.712	10.991	10.295	9.625	8.982	8.367
54	11.544	10.828	10.138	9.474	8.836	8.226
55	11.372	10.661	9.977	9.318	8.686	8.081
56	11.194	10.490	9.811	9.158	8.531	7.932
57	11.011	10.312	9.639	8.992	8.371	7.778
58	10.821	10.128	9.461	8.820	8.206	7.619
59						

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%

For State/Act Applicability, refer to Pension Table Guide on pp. 99–101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

TABLE IV-A

Present Value of Survivorship Benefits*

Age Difference (Spouse's Age Minus Claimant's Age)**

	–5	–4	–3	–2	–1	–0
Age	10.624	9.937	9.276	8.642	8.035	7.455
60	10.421	9.741	9.087	8.459	7.859	7.286
61	10.213	9.540	8.894	8.274	7.681	7.114
62	10.002	9.337	8.698	8.085	7.499	6.940

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

103	1.504	1.375	1.253	1.139	1.028	0.921
104	1.416	1.292	1.175	1.061	0.952	0.845
105						

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%

For State/Act Applicability, refer to Pension Table Guide on pp. 99-101.

** 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.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89-91 MORTALITY)

TABLE V-A

**Annuity Values for Florida Basic and Supplemental Benefits
(Present Value of \$1.00 Per Annum Payable Until Death)**

Age	Basic Benefit	Supplemental Benefit		Basic Benefit Payable to Age 62
		On or After 7/1/90	Prior to 7/1/90	
-	-	-	-	-
a	.05(la)	.05(la)	.05(la)	a
x	x	x:62 - x	x	x:62 - x

11	25.401	21.693	27.669	23.453
12	25.276	21.242	27.328	23.260
13	25.149	20.786	26.982	23.061
14	25.020	20.327	26.633	22.859
15	24.890	19.865	26.283	22.652
16	24.760	19.400	25.931	22.442
17	24.628	18.932	25.577	22.227
18	24.495	18.461	25.220	22.008
19	24.359	17.986	24.860	21.782
20	24.219	17.506	24.494	21.549
21	24.074	17.021	24.123	21.309
22	23.926	16.532	23.747	21.060
23	23.773	16.039	23.366	20.804
24	23.615	15.541	22.980	20.539
25	23.452	15.040	22.589	20.264
26	23.283	14.535	22.192	19.980
27	23.109	14.026	21.789	19.685
28	22.928	13.515	21.382	19.381
29	22.743	13.001	20.970	19.067
30	22.552	12.486	20.555	18.742
31	22.356	11.970	20.135	18.407
32	22.154	11.453	19.712	18.061
33	21.947	10.936	19.285	17.704
34	21.733	10.420	18.855	17.335
35	21.514	9.904	18.421	16.954
36	21.288	9.390	17.985	16.560
37	21.056	8.878	17.546	16.153
38	20.818	8.370	17.104	15.733
39	20.573	7.865	16.660	15.299
40	20.320	7.364	16.214	14.851
41	20.061	6.869	15.765	14.387
42	19.794	6.380	15.316	13.907
43	19.520	5.899	14.865	13.412
44	19.239	5.426	14.414	12.900
45	18.952	4.963	13.964	12.372
46	18.659	4.511	13.515	11.826
47	18.360	4.071	13.068	11.264
48	18.056	3.644	12.623	10.683
49	17.746	3.232	12.181	10.083
50	17.430	2.836	11.742	9.463
51	17.109	2.458	11.306	8.823

52	16.783	2.099	10.875	8.161
53	16.453	1.760	10.448	7.476
54	16.119	1.444	10.028	6.767
55	15.780	1.153	9.612	6.033

Note: The Supplemental Benefits in Florida are 5.0% times the number of calendar years since date of injury. For accident dates on or after July 1, 1990, Supplemental Benefits are allowed only until age 62 if the individual is eligible for Social Security benefits (regardless if benefits have been applied for). The weekly compensation and the additional benefits, when combined, shall not exceed the maximum weekly compensation rate in effect at the time of payment. Supplemental Benefits for accident dates prior to 7/1/84 are payable from Workers Compensation Trust Fund; for accident dates after 7/1/84, Supplemental Benefits are payable by the employer/carrier. The above present values are based on the 1989-1991 U.S. Decennial Tables with an interest rate of 3.5%.

Basic Benefits present value = ax: Supplemental Benefit P.V. = $.05 \cdot (1a)x$ for dates prior to 7/1/90; Supplemental Benefit P.V. = $.05 \cdot (1a)x:62 - x$ for accidents on or after 7/1/90.

For cases where the evaluation year is not the same as the accident year and accident date is prior to 7/1/90, the present value of the supplemental benefit should be calculated as follows: $[(\text{evaluation year} - \text{accident year} - 1) \cdot (.05)^{(\text{ax})}] + [(1a)x \cdot (.05)]$ where x is the age at evaluation.

For cases where the evaluation year is not the same as the accident year and accident date is after 7/1/90, the present value of the supplemental benefit should be calculated as follows: $[(\text{evaluation year} - \text{accident year} - 1) \cdot (.05)^{(\text{ax}:62 - x)}] + [(1a):62 - x \cdot (.05)]$ where x is the age at evaluation.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89-91 MORTALITY)

TABLE V-A

Annuity Values for Florida Basic and Supplemental Benefits
(Present Value of \$1.00 Per Annum Payable Until Death)

Age	Basic Benefit	Supplemental Benefit	
		On or After 7/1/90	Prior to 7/1/90
		Basic Benefit Payable to Age 62	
	-	-	-
	a	$.05(1a)$	$.05(1a)$
	x	x	$x:62 - x$
56	15.439	0.888	9.203
57	15.093	0.652	8.801
58	14.745	0.447	8.406
59	14.395	0.276	8.019
60	14.045	0.142	7.640

61	13.692	0.049	7.269	0.977
62	13.338		6.907	
63	12.981		6.553	
64	12.623		6.207	
65	12.263		5.871	
66	11.901		5.543	
67	11.537		5.223	
68	11.171		4.914	
69	10.804		4.613	
70	10.438		4.324	
71	10.074		4.045	
72	9.713		3.778	
73	9.356		3.522	
74	9.002		3.277	
75	8.650		3.042	
76	8.298		2.817	
77	7.947		2.602	
78	7.598		2.398	
79	7.252		2.204	
80	6.913		2.022	
81	6.582		1.851	
82	6.260		1.691	
83	5.948		1.543	
84	5.643		1.404	
85	5.343		1.275	
86	5.051		1.155	
87	4.771		1.045	
88	4.502		0.945	
89	4.244		0.853	
90	3.997		0.770	
91	3.765		0.695	
92	3.551		0.629	
93	3.355		0.570	
94	3.174		0.518	
95	3.002		0.470	
96	2.842		0.428	
97	2.695		0.390	
98	2.557		0.355	
99	2.424		0.323	
100	2.295		0.293	

Note: The Supplemental Benefits in Florida are 5.0% times the number of calendar years since date of injury. For accident dates on or after July 1, 1990, Supplemental Benefits are allowed only until age 62 if the individual is eligible for Social Security benefits (regardless if benefits have been applied for). The weekly compensation and the additional benefits, when combined, shall not exceed the maximum weekly compensation rate in effect at the time of payment. Supplemental Benefits for accident dates prior to 7/1/84 are payable from Workers Compensation Trust Fund; for accident dates after 7/1/84, Supplemental Benefits are payable by the employer/carrier. The above present values are based on the 1989-1991 U.S. Decennial Tables with an interest rate of 3.5%.

Basic Benefits present value = ax: Supplemental Benefit P.V. = .05*(1a)x for dates prior to 7/1/90; Supplemental Benefit P.V. = .05*(1a)x:62 - x for accidents on or after 7/1/90.

For cases where the evaluation year is not the same as the accident year and accident date is prior to 7/1/90, the present value of the supplemental benefit should be calculated as follows: [(evaluation year-accident year - 1)*(.05)*(ax)] + [(1ax)(.05)] where x is the age at evaluation.

For cases where the evaluation year is not the same as the accident year and accident date is after 7/1/90, the present value of the supplemental benefit should be calculated as follows: [(evaluation year-accident year - 1)*(.05)*(ax:62 - x)] + [(1ax:62 - x)(.05)] where x is the age at evaluation.

ITEM U-1355—WCSP PENSION TABLE REVISIONS (89-91 MORTALITY)

Example I
Usage of: Surviving Spouse Pension Table
(Table I-A)
and
Present Value of Remarriage Dowry
(Table II-A)

Find the incurred indemnity loss to be reported when benefits are payable to a surviving spouse until death or remarriage and when, upon remarriage, a lump sum, two-year benefit is paid.

09/19/94 Policy Effective: 01/01/94-12/31/94
 Date of Accident: \$125 Spouse's Birth Date: 02/18/62
 Weekly Benefit Payable:

Calculation	1st Report	2nd Report	7th Report*
1. Valuation Date	07/01/95	07/01/96	07/01/01
2. Spouse's age nearest accident date.	33	33	33
3. Duration since accident date (last whole year).	0	1	6
4. Annual Benefit (\$125.00 x 52 weeks).	\$6,500	\$6,500	\$6,500
5. Present Value of \$1.00 per year (from Table I-A)	17.515	17.345	18.315

6.	Present Value of future payments (4) x (5).....	\$113,848	\$112,743	\$119,048
7.	Two-Year lump sum remarriage payment (4) x 2	\$13,000	\$13,000	\$13,000
8.	Present Value of \$1.00 (from Table II-A).....	0.2470	0.2464	0.1572
9.	Present Value of future remarriage payment (7) x (8).....	\$3,211	\$3,203	\$2,044
10.	Payments since 9/19/94 at \$125	\$5,000	\$11,625	\$44,125
11.	Funeral Allowance.....	\$2,000	\$2,000	\$2,000
12.	Total Incurred Indemnity Loss (6) + (9) + (10) + (11).....	\$124,059	\$129,571	\$167,216

Unit plan reporting ceases at 5th report; however, this example is included to assist companies in computing

reserves beyond 5th report for internal purposes.

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ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

Example II

Usage of: Pension Table—Other than Surviving Spouse

(Table III-M-A, III-F-A)

Find the incurred loss to be reported when benefits are payable to an injured male employee for life due to a permanent total disability.

	06/01/94	Policy Effective:	01/01/94–12/31/94
Date of Accident:	\$140	Employee's Birth Date:	10/21/60
Weekly Benefit Payable:			
Calculations			2nd
		1st	Report
		Report	
1.	Valuation Date.....		
	. 07/01/95		07/01/96
	Employee's age nearest valuation date.....		

2.	. . . .35	36
3.	Annual Benefit (\$140 x 52 weeks).	\$7,280
4.	. . \$7,280	20.487
5.	Present Value of \$1.00 per year (from Table III-M-A).	\$149,145
6.	.20.725	
6.	Present Value of future payments (3) x (4).	\$15,120
7.	.\$150,878	\$164,265
	Payments since 06/01/94 at \$140.00 per week.	
	\$7,840	
	Total Incurred Indemnity Loss (5) + (6).	
	.\$158,718	

Note: This example is for a male employee and an escalation rate of 0.0%. If a different gender or escalation clause is to be used, the weekly and annual benefit amounts must be adjusted.

ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

Example III

Usage of: Surviving Spouse Pension Table

(Tables I-B, I-C)

Present Value of Remarriage Dowry

(Table II-B)

Find the incurred indemnity loss to be reported when benefits escalated annually at a rate of 4.0% are payable to a surviving spouse until death or remarriage and when, upon remarriage, a lump sum, two-year benefit (104 x current weekly benefit) is paid.

Date of Accident:	09/16/94	Policy Effective:	01/01/94–12/31/94	
Weekly Benefit Payable:	\$125	Spouse's Birth Date:	02/18/62	
Calculation		1st Report	2nd Report	7th Report*

1.	Valuation Date.		07/01/01
	. . . . .07/01/95		
2.		07/01/96	33
	Spouse's age nearest accident date.		
3.	. . . . .33	33	6
4.	Duration since accident date (last whole year).	1	\$164
	. . . . .0		
5.		\$135	\$8,528
	Weekly Benefits.		
6.	. . . . . \$130	\$7,020	38.618
7.	Annual Benefit (Weekly Benefit x 52 weeks).	38.288	\$329,334
	. . . . \$6,760		
8.		\$268,782	\$17,056
9.	Present Value of \$1.00 per year (from Table I-B).	\$14,040	0.2168
	. . . . .38.962		
10.	Present Value of future payments (4) x (5).	0.3351	\$3,698
	. . . \$263,383		
11.		\$4,705	\$51,063
11.	Two-Year lump sum remarriage payment (5) x 2	\$12,145	\$2,000
	. . . \$13,520		
12.	Present Value of \$1.00 (from Table II-B).	\$2,000	\$386,095
	. . . . .0.3446		
		\$287,632	
	Present Value of future remarriage payment (8) x (9).		
	. . . \$4,659		
	Payments since 9/17/94		
	. . . . . \$5,255		
	Funeral Allowance		
	. . . . . \$2,000		
	Total Incurred Indemnity Loss (7) + (10) + (11) + (12).		\$275,297

NOTE: This example is based on an escalation rate of 4.0%. If a different rate of escalation is to be used, the weekly and annual benefit amounts must be adjusted. In addition, present values must be determined based on the tables at the desired escalation rate (e.g., use Table I-C for the present value of surviving spouse's benefits using an escalation rate of 5.0%).

Unit plan reporting ceases at 5th report; however, this example is included to assist companies in computing reserves beyond 5th report for internal purposes.

ITEM U-1355—WCSP PENSION TABLE REVISIONS (89–91 MORTALITY)

Example IV

Usage of: Pension Table—Other than Surviving Spouse
(Tables III-M-B, III-M-C, III-M-D, III-F-B, III-F-C, and III-F-D)
and
Present Value of Survivorship Benefits
(Table IV-A)

Find the incurred loss to be reported when benefits escalated annually at a rate of 4.0% are payable to a male injured employee for life due to a permanent total disability, and, when upon the death of the employee, benefits are payable to the surviving spouse.

Employee's Wage Before Injury: 300
 Date of Accident: 5/30/94
 Date of Compensation—Total Disability: 6.67%
 Date of Compensation—Death: 50%
 Employee's Birth Date: 10/21/60
 Spouse's Birth Date: 07/16/62

Calculations	1st Report	2nd Report
1. Valuation Date.	7/1/95	7/1/96
2.		36
3. Employee's age nearest valuation date.	35	-2
4. Difference in ages (Spouse-Employee).	-2	216
5.		\$11,232
6. Weekly Benefit	\$208	43.001
7. Annual Benefit (Weekly benefit x 52 weeks).		\$482,987
8.	\$10,817	\$7,800
9. Present Value of \$1.00 per year escalated (from Table III-M-C). . . . .	.44.099	11.735
10. Present Value of future payments (5) x (6).		\$91,533
11.	\$476,998	\$22,649
12. Initial annual survivorship benefit (\$300 x 50% x 52 weeks).	\$7,800	\$597,169
Present Value of \$1.00 per year escalated survivorship (Table IV-A). . . . .	.11.830	

Present Value of survivorship benefits (8) x (9) . . . . .	.\$92,274
Payments since 05/30/94. . . . .	..\$11,408
Total Incurred Loss (7) + (10) + (11).	\$580,680

NOTE: This example is based on a male worker and an escalation rate of 4.0%. If a different gender or escalation rate is to be used, the weekly and annual annual benefit amounts must be adjusted. In addition, present values must be determined based on the tables at the desired gender and escalation rate (e.g., use Tables I-C and III-F-D for a female worker in a state with an escalation clause of 5.0%).