

January 12, 2015

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: North Carolina Workers Compensation Statistical Plan Manual  
Revised Pension Tables

The North Carolina Rate Bureau has adopted and the North Carolina Commissioner of Insurance has approved revisions to the Pension Tables included in the North Carolina Workers Compensation Statistical Plan Manual.

The revised tables reflect updated data for life expectancies and remarriage rates.

The changes are effective for all claims valued as of October 1, 2014 and subsequent to coincide with NCCI filings U-1399 and U-1399A.

Copies of the revised tables have been included with this circular, and the changes will also be reflected in the North Carolina Workers Compensation Statistical Plan Digital Edition.

If you have any questions, contact the NCRB Information Center at 919-582-1056 or via email at [wcinfo@ncrb.org](mailto:wcinfo@ncrb.org).

Sincerely,

Sue Taylor

Chief Operating Officer

ST:dms

Attachments

C-15-2

**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)
16	13.391	13.186	13.422	13.840	14.386	14.817	21
17	13.526	13.329	13.580	14.016	14.583	15.034	22
18	13.673	13.486	13.752	14.207	14.797	15.270	23
19	13.833	13.656	13.939	14.415	15.029	15.526	24
20	14.007	13.841	14.142	14.641	15.281	15.805	25
21	14.369	14.208	14.502	14.986	15.604	16.107	26
22	14.722	14.565	14.850	15.318	15.913	16.395	27
23	15.065	14.911	15.186	15.636	16.208	16.667	28
24	15.397	15.245	15.509	15.941	16.487	16.922	29
25	15.715	15.566	15.817	16.229	16.749	17.160	30
26	16.021	15.872	16.111	16.502	16.995	17.380	31
27	16.311	16.163	16.387	16.757	17.222	17.582	32
28	16.586	16.437	16.647	16.994	17.431	17.765	33
29	16.845	16.695	16.889	17.213	17.621	17.929	34
30	17.087	16.935	17.113	17.414	17.792	18.073	35
31	17.311	17.157	17.318	17.595	17.943	18.197	36
32	17.516	17.360	17.503	17.756	18.074	18.301	37
33	17.703	17.544	17.669	17.897	18.184	18.384	38
34	17.871	17.708	17.814	18.017	18.274	18.447	39
35	18.019	17.852	17.940	18.117	18.344	18.489	40
36	18.146	17.975	18.044	18.195	18.392	18.511	41
37	18.254	18.078	18.127	18.254	18.421	18.513	42
38	18.341	18.159	18.190	18.291	18.428	18.494	43
39	18.408	18.220	18.231	18.307	18.416	18.456	44
40	18.454	18.261	18.253	18.303	18.383	18.397	45
41	18.480	18.280	18.253	18.279	18.330	18.320	46
42	18.485	18.279	18.232	18.234	18.257	18.222	47
43	18.470	18.257	18.191	18.169	18.165	18.104	48
44	18.435	18.215	18.130	18.084	18.052	17.967	49
45	18.379	18.152	18.049	17.979	17.920	17.811	50
46	18.305	18.070	17.947	17.854	17.769	17.636	51
47	18.210	17.967	17.826	17.709	17.598	17.442	52
48	18.095	17.844	17.684	17.544	17.408	17.230	53
49	17.961	17.701	17.522	17.361	17.200	16.999	54
50	17.807	17.538	17.342	17.158	16.973	16.752	55
51	17.633	17.356	17.141	16.936	16.728	16.488	56
52	17.440	17.153	16.920	16.695	16.467	16.210	57
53	17.228	16.931	16.682	16.438	16.191	15.917	58
54	16.997	16.691	16.426	16.165	15.901	15.612	59
55	16.750	16.435	16.155	15.878	15.598	15.266	60
56	16.487	16.163	15.869	15.578	15.283	14.969	61
57	16.209	15.876	15.570	15.266	14.958	14.632	62
58	15.917	15.576	15.259	14.942	14.622	14.286	63
59	15.612	15.264	14.936	14.608	14.277	13.931	64
60	15.295	14.940	14.602	14.265	13.923	13.567	65

**Notes:**

\*2007 United States Life Table for Female Population  
 \*1997 U S Railroad Retirement Board Remarriage Table  
 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)
61	14.967	14.605	14.259	13.912	13.560	13.196	66
62	14.629	14.261	13.906	13.550	13.189	12.817	67
63	14.281	13.907	13.545	13.181	12.811	12.431	68
64	13.925	13.545	13.175	12.804	12.425	12.038	69
65	13.561	13.175	12.798	12.419	12.032	11.638	70
66	13.189	12.798	12.414	12.027	11.633	11.232	71
67	12.810	12.413	12.022	11.628	11.228	10.824	72
68	12.424	12.021	11.624	11.224	10.820	10.413	73
69	12.031	11.623	11.220	10.817	10.410	10.003	74
70	11.631	11.219	10.813	10.408	10.001	9.595	75
71	11.227	10.812	10.405	9.999	9.593	9.190	76
72	10.819	10.404	9.996	9.591	9.188	8.788	77
73	10.409	9.995	9.589	9.187	8.787	8.390	78
74	10.000	9.588	9.185	8.786	8.389	7.998	79
75	9.592	9.184	8.784	8.389	7.997	7.612	80
76	9.187	8.783	8.387	7.997	7.612	7.233	81
77	8.786	8.387	7.996	7.611	7.233	6.862	82
78	8.389	7.995	7.610	7.233	6.862	6.500	83
79	7.997	7.610	7.232	6.862	6.500	6.148	84
80	7.611	7.232	6.862	6.500	6.148	5.806	85
81	7.232	6.861	6.500	6.148	5.806	5.474	86
82	6.862	6.500	6.147	5.806	5.474	5.154	87
83	6.500	6.147	5.805	5.474	5.154	4.846	88
84	6.148	5.805	5.474	5.154	4.846	4.551	89
85	5.805	5.474	5.154	4.846	4.551	4.268	90
86	5.474	5.154	4.846	4.551	4.268	3.998	91
87	5.154	4.846	4.551	4.268	3.998	3.741	92
88	4.846	4.551	4.268	3.998	3.741	3.497	93
89	4.550	4.268	3.998	3.741	3.497	3.266	94
90	4.268	3.998	3.741	3.497	3.266	3.049	95
91	3.997	3.741	3.497	3.266	3.049	2.844	96
92	3.741	3.497	3.266	3.049	2.844	2.652	97
93	3.497	3.266	3.049	2.844	2.652	2.473	98
94	3.266	3.049	2.844	2.652	2.473	2.305	99
95	3.049	2.844	2.652	2.473	2.305	2.149	100
96	2.844	2.652	2.473	2.305	2.149	2.009	101
97	2.652	2.473	2.305	2.149	2.009	1.879	102
98	2.472	2.305	2.149	2.009	1.878	1.754	103
99	2.305	2.149	2.009	1.878	1.754	1.642	104
100	2.149	2.009	1.879	1.756	1.644	1.530	105
101	2.009	1.879	1.756	1.644	1.530	1.419	106
102	1.879	1.756	1.644	1.530	1.419	1.302	107
103	1.756	1.644	1.530	1.419	1.302	1.153	108
104	1.644	1.530	1.419	1.302	1.153	0.955	109
105	1.530	1.419	1.302	1.153	0.955	0.500	110

**Notes:**

\*2007 United States Life Table for Female Population  
 \*1997 U S Railroad Retirement Board Remarriage Table  
 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\***

<b>Age at Widowhood (X)</b>	$\bar{a}$ [x]	$\bar{a}$ [x] + 1	$\bar{a}$ [x] + 2	$\bar{a}$ [x] + 3	$\bar{a}$ [x] + 4	$\bar{a}$ [x] + 5	<b>Attained Age** (X + 5)</b>
106	1.419	1.302	1.153	0.955	0.500		111
107	1.302	1.153	0.955	0.500			112
108	1.153	0.955	0.500				113
109	0.955	0.500					114
110	0.500						115

**Notes:**

\*2007 United States Life Table for Female Population

\*1997 U S Railroad Retirement Board Remarriage Table

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-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)
16	31.361	31.003	31.689	32.780	34.136	35.174	21
17	31.740	31.391	32.099	33.219	34.608	35.675	22
18	32.137	31.797	32.528	33.678	35.101	36.199	23
19	32.552	32.221	32.977	34.157	35.616	36.745	24
20	32.985	32.665	33.445	34.658	36.154	37.317	25
21	33.895	33.553	34.282	35.425	36.834	37.913	26
22	34.752	34.386	35.060	36.130	37.448	38.442	27
23	35.552	35.161	35.778	36.770	37.995	38.902	28
24	36.292	35.876	36.431	37.344	38.475	39.292	29
25	36.969	36.525	37.018	37.850	38.883	39.612	30
26	37.580	37.109	37.538	38.287	39.223	39.862	31
27	38.124	37.625	37.988	38.654	34.492	40.043	32
28	38.600	38.073	38.370	38.952	39.692	40.155	33
29	39.006	38.452	38.681	39.180	39.824	40.200	34
30	39.342	38.760	38.923	39.339	39.887	40.179	35
31	39.609	38.999	39.097	39.430	39.884	40.093	36
32	39.805	39.169	39.202	39.454	39.817	39.945	37
33	39.934	39.271	39.240	39.414	39.686	39.736	38
34	39.995	39.306	39.213	39.309	39.494	39.469	39
35	39.989	39.276	39.122	39.143	39.245	39.147	40
36	39.918	39.182	38.969	38.917	38.938	38.771	41
37	39.784	39.026	38.756	38.635	38.579	38.346	42
38	39.590	38.810	38.486	38.298	38.168	37.873	43
39	39.336	38.537	38.161	37.909	37.709	37.355	44
40	39.027	38.210	37.784	37.472	37.206	36.796	45
41	38.665	37.830	37.357	36.989	36.660	36.198	46
42	38.251	37.401	36.884	36.462	36.074	35.563	47
43	37.789	36.925	36.367	35.894	35.450	34.893	48
44	37.282	36.406	35.809	35.288	34.792	34.192	49
45	36.733	35.846	35.213	36.646	34.101	33.461	50
46	36.145	35.247	34.579	33.971	33.380	32.704	51
47	35.519	34.611	33.912	33.265	32.632	31.922	52
48	34.857	33.941	33.213	32.530	31.859	31.118	53
49	34.163	33.240	32.485	31.770	31.083	30.294	54
50	33.439	32.511	31.731	30.986	30.247	29.455	55
51	32.686	31.753	30.951	30.178	29.413	28.603	56
52	31.907	30.970	30.148	29.354	28.566	27.742	57
53	31.105	30.165	29.327	28.514	27.710	26.874	58
54	30.283	29.342	28.491	27.664	26.846	26.002	59
55	29.445	28.505	27.644	26.806	25.978	25.130	60
56	28.595	27.656	26.789	25.944	25.109	24.260	61
57	27.735	26.800	25.929	25.080	24.242	23.394	62
58	26.868	25.938	25.067	24.216	23.378	22.532	63
59	25.997	25.074	24.205	23.355	22.518	21.676	64
60	25.125	24.210	23.345	22.498	21.663	20.826	65

**Notes:**

\*2007 United States Life Table for Female Population

\*1997 U S Railroad Retirement Board Remarriage Table

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-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)
61	24.254	23.349	22.488	21.645	20.814	19.985	66
62	23.385	22.490	21.636	20.799	19.974	19.152	67
63	22.522	21.637	20.790	19.961	19.142	18.328	68
64	21.664	20.790	19.952	19.131	18.319	17.514	69
65	20.814	19.951	19.122	18.310	17.506	16.710	70
66	19.972	19.121	18.302	17.498	16.703	15.919	71
67	19.139	18.300	17.490	16.696	15.913	15.143	72
68	18.316	17.489	16.690	15.907	15.138	14.384	73
69	17.502	16.688	15.901	15.133	14.380	13.644	74
70	16.700	15.899	15.128	14.376	13.641	12.926	75
71	15.910	15.126	14.371	13.638	12.923	12.229	76
72	15.135	14.370	13.634	12.920	12.227	11.554	77
73	14.378	13.633	12.917	12.225	11.553	10.902	78
74	13.639	12.916	12.222	11.551	10.901	10.272	79
75	12.921	12.221	11.549	10.900	10.271	9.666	80
76	12.226	11.548	10.898	10.271	9.665	9.083	81
77	11.551	10.897	10.269	9.665	9.083	8.524	82
78	10.900	10.268	9.664	9.082	8.524	7.989	83
79	10.270	9.663	9.081	8.524	7.989	7.478	84
80	9.664	9.081	8.523	7.989	7.478	6.991	85
81	9.082	8.522	7.988	7.478	6.991	6.528	86
82	8.523	7.988	7.477	6.991	6.528	6.089	87
83	7.988	7.477	6.991	6.528	6.089	5.673	88
84	7.478	6.991	6.528	6.089	5.673	5.280	89
85	6.991	6.528	6.088	5.673	5.280	4.909	90
86	6.528	6.088	5.672	5.280	4.909	4.561	91
87	6.088	5.672	5.279	4.909	4.561	4.234	92
88	5.672	5.279	4.909	4.561	4.234	3.929	93
89	5.279	4.909	4.561	4.234	3.929	3.643	94
90	4.909	4.561	4.234	3.929	3.643	3.377	95
91	4.561	4.234	3.929	3.643	3.377	3.130	96
92	4.234	3.929	3.643	3.377	3.130	2.901	97
93	3.928	3.643	3.377	3.130	2.901	2.688	98
94	3.643	3.377	3.130	2.901	2.688	2.492	99
95	3.377	3.130	2.901	2.688	2.492	2.311	100
96	3.130	2.901	2.688	2.492	2.311	2.150	101
97	2.901	2.688	2.492	2.311	2.150	2.001	102
98	2.688	2.492	2.311	2.150	2.001	1.861	103
99	2.492	2.311	2.150	2.001	1.860	1.734	104
100	2.311	2.150	2.001	1.860	1.734	1.606	105
101	2.150	2.001	1.860	1.734	1.606	1.483	106
102	2.001	1.860	1.734	1.606	1.483	1.350	107
103	1.860	1.734	1.606	1.483	1.350	1.192	108
104	1.734	1.606	1.483	1.350	1.192	0.969	109
105	1.606	1.483	1.350	1.192	0.969	0.500	110

**Notes:**

\*2007 United States Life Table for Female Population

\*1997 U S Railroad Retirement Board Remarriage Table

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-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	1.483	1.350	1.192	0.969	0.500		111
107	1.350	1.192	0.969	0.500			112
108	1.192	0.969	0.500				113
109	0.969	0.500					114
110	0.500						115

**Notes:**

\*2007 United States Life Table for Female Population

\*1997 U S Railroad Retirement Board Remarriage Table

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 Award 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)
16	0.4989	0.5039	0.4920	0.4729	0.4487	0.4285	21
17	0.4912	0.4957	0.4830	0.4630	0.4376	0.4163	22
18	0.4828	0.4868	0.4732	0.4522	0.4255	0.4030	23
19	0.4737	0.4771	0.4627	0.4404	0.4125	0.3886	24
20	0.4639	0.4667	0.4512	0.4278	0.3983	0.3730	25
21	0.4464	0.4488	0.4333	0.4100	0.3810	0.3561	26
22	0.4289	0.4310	0.4155	0.3925	0.3639	0.3393	27
23	0.4115	0.4133	0.3978	0.3750	0.3469	0.3228	28
24	0.3942	0.3956	0.3803	0.3578	0.3302	0.3066	29
25	0.3771	0.3782	0.3629	0.3407	0.3137	0.2907	30
26	0.3600	0.3608	0.3457	0.3239	0.2975	0.2750	31
27	0.3432	0.3438	0.3288	0.3074	0.2817	0.2597	32
28	0.3266	0.3269	0.3122	0.2913	0.2661	0.2448	33
29	0.3103	0.3103	0.2958	0.2754	0.2510	0.2303	34
30	0.2942	0.2940	0.2798	0.2599	0.2362	0.2161	35
31	0.2784	0.2780	0.2641	0.2447	0.2218	0.2024	36
32	0.2630	0.2624	0.2488	0.2300	0.2078	0.1891	37
33	0.2479	0.2472	0.2339	0.2157	0.1943	0.1763	38
34	0.2332	0.2324	0.2194	0.2018	0.1812	0.1639	39
35	0.2190	0.2179	0.2054	0.1884	0.1686	0.1521	40
36	0.2051	0.2039	0.1918	0.1754	0.1565	0.1407	41
37	0.1916	0.1904	0.1787	0.1630	0.1449	0.1298	42
38	0.1787	0.1773	0.1660	0.1510	0.1338	0.1194	43
39	0.1661	0.1648	0.1539	0.1396	0.1232	0.1096	44
40	0.1541	0.1527	0.1423	0.1286	0.1131	0.1002	45
41	0.1425	0.1411	0.1311	0.1182	0.1035	0.0914	46
42	0.1315	0.1300	0.1206	0.1083	0.0945	0.0831	47
43	0.1210	0.1195	0.1105	0.0989	0.0860	0.0753	48
44	0.1109	0.1095	0.1010	0.0901	0.0780	0.0681	49
45	0.1014	0.1000	0.0920	0.0818	0.0706	0.0614	50
46	0.0925	0.0910	0.0835	0.0741	0.0636	0.0552	51
47	0.0840	0.0826	0.0756	0.0669	0.0573	0.0495	52
48	0.0761	0.0748	0.0683	0.0602	0.0514	0.0444	53
49	0.0687	0.0674	0.0614	0.0540	0.0461	0.0398	54
50	0.0619	0.0607	0.0552	0.0484	0.0413	0.0356	55
51	0.0556	0.0545	0.0495	0.0435	0.0370	0.0318	56
52	0.0499	0.0489	0.0444	0.0389	0.0331	0.0284	57
53	0.0447	0.0438	0.0398	0.0348	0.0296	0.0254	58
54	0.0401	0.0393	0.0356	0.0311	0.0264	0.0226	59
55	0.0359	0.0351	0.0318	0.0278	0.0235	0.0201	60
56	0.0321	0.0314	0.0284	0.0248	0.0209	0.0178	61
57	0.0286	0.0280	0.0253	0.0220	0.0185	0.0157	62
58	0.0255	0.0250	0.0225	0.0195	0.0164	0.0139	63
59	0.0227	0.0222	0.0200	0.0173	0.0145	0.0122	64
60	0.0202	0.0198	0.0178	0.0154	0.0128	0.0107	65

**Notes:**

\*2007 United States Life Table for Female Population  
 \*1997 U S Railroad Retirement Board Remarriage Table  
 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 Award 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)
61	0.0180	0.0176	0.0158	0.0136	0.0113	0.0094	66
62	0.0161	0.0157	0.0141	0.0120	0.0099	0.0082	67
63	0.0143	0.0140	0.0125	0.0106	0.0087	0.0072	68
64	0.0127	0.0125	0.0110	0.0093	0.0076	0.0062	69
65	0.0113	0.0111	0.0098	0.0082	0.0067	0.0054	70
66	0.0101	0.0098	0.0086	0.0072	0.0058	0.0046	71
67	0.0089	0.0087	0.0076	0.0063	0.0050	0.0040	72
68	0.0079	0.0077	0.0067	0.0054	0.0043	0.0034	73
69	0.0069	0.0068	0.0058	0.0047	0.0037	0.0028	74
70	0.0060	0.0059	0.0050	0.0040	0.0031	0.0024	75
71	0.0052	0.0051	0.0043	0.0033	0.0026	0.0020	76
72	0.0045	0.0044	0.0037	0.0028	0.0022	0.0017	77
73	0.0039	0.0038	0.0031	0.0023	0.0018	0.0014	78
74	0.0033	0.0032	0.0026	0.0019	0.0015	0.0011	79
75	0.0028	0.0027	0.0021	0.0016	0.0012	0.0009	80
76	0.0023	0.0022	0.0017	0.0013	0.0010	0.0007	81
77	0.0019	0.0018	0.0014	0.0010	0.0008	0.0006	82
78	0.0016	0.0015	0.0012	0.0008	0.0006	0.0005	83
79	0.0013	0.0012	0.0009	0.0006	0.0005	0.0004	84
80	0.0011	0.0010	0.0007	0.0005	0.0004	0.0003	85
81	0.0009	0.0008	0.0006	0.0004	0.0003	0.0002	86
82	0.0007	0.0006	0.0004	0.0003	0.0002	0.0002	87
83	0.0006	0.0005	0.0003	0.0002	0.0001	0.0001	88
84	0.0004	0.0003	0.0002	0.0001	0.0001	0.0001	89
85	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	90
86	0.0002	0.0002	0.0001	0.0001	0.0001	0.0000	91
87	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	92
88	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	93
89	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	94
90	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	95
91	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	96
92	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	97
93	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	98
94	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	99
95	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	100
96	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	101
97	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	102
98	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	103
99	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	104
100	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	105
101	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	106
102	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	107
103	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	108
104	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	109
105	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	110

**Notes:**

\*2007 United States Life Table for Female Population  
 \*1997 U S Railroad Retirement Board Remarriage Table  
 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-B  
Present Value of Remarriage Award 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)
16	0.7294	0.7192	0.6992	0.6744	0.6461	0.6202	21
17	0.7133	0.7029	0.6819	0.6560	0.6264	0.5993	22
18	0.6966	0.6858	0.6640	0.6369	0.6059	0.5775	23
19	0.6792	0.6681	0.6452	0.6169	0.5845	0.5548	24
20	0.6611	0.6496	0.6257	0.5961	0.5621	0.5312	25
21	0.6367	0.6251	0.6011	0.5713	0.5373	0.5065	26
22	0.6120	0.6005	0.5763	0.5465	0.5126	0.4819	27
23	0.5872	0.5757	0.5515	0.5218	0.4881	0.4577	28
24	0.5623	0.5509	0.5267	0.4972	0.4637	0.4337	29
25	0.5375	0.5261	0.5021	0.4728	0.4397	0.4102	30
26	0.5127	0.5014	0.4776	0.4486	0.4161	0.3871	31
27	0.4881	0.4770	0.4534	0.4249	0.3929	0.3645	32
28	0.4637	0.4527	0.4296	0.4015	0.3702	0.3425	33
29	0.4396	0.4289	0.4061	0.3786	0.3480	0.3211	34
30	0.4159	0.4054	0.3831	0.3562	0.3265	0.3003	35
31	0.3926	0.3824	0.3606	0.3344	0.3055	0.2802	36
32	0.3698	0.3599	0.3387	0.3133	0.2853	0.2609	37
33	0.3476	0.3380	0.3174	0.2927	0.2657	0.2422	38
34	0.3260	0.3167	0.2967	0.2729	0.2469	0.2244	39
35	0.3050	0.2960	0.2768	0.2538	0.2288	0.2073	40
36	0.2847	0.2760	0.2575	0.2355	0.2116	0.1910	41
37	0.2651	0.2568	0.2390	0.2179	0.1951	0.1755	42
38	0.2462	0.2383	0.2213	0.2011	0.1794	0.1609	43
39	0.2281	0.2206	0.2043	0.1851	0.1645	0.1470	44
40	0.2108	0.2036	0.1881	0.1700	0.1505	0.1340	45
41	0.1943	0.1874	0.1728	0.1556	0.1372	0.1217	46
42	0.1785	0.1721	0.1582	0.1420	0.1248	0.1103	47
43	0.1636	0.1576	0.1445	0.1293	0.1132	0.0997	48
44	0.1495	0.1439	0.1316	0.1174	0.1023	0.0898	49
45	0.1363	0.1309	0.1195	0.1062	0.0923	0.0807	50
46	0.1238	0.1188	0.1082	0.0959	0.0830	0.0724	51
47	0.1121	0.1075	0.0976	0.0863	0.0745	0.0648	52
48	0.1013	0.0970	0.0879	0.0775	0.0667	0.0579	53
49	0.0912	0.0873	0.0789	0.0694	0.0596	0.0517	54
50	0.0819	0.0783	0.0707	0.0620	0.0532	0.0461	55
51	0.0734	0.0702	0.0632	0.0555	0.0475	0.0411	56
52	0.0657	0.0628	0.0565	0.0495	0.0423	0.0365	57
53	0.0587	0.0561	0.0505	0.0441	0.0377	0.0324	58
54	0.0525	0.0501	0.0450	0.0393	0.0334	0.0287	59
55	0.0468	0.0447	0.0401	0.0349	0.0297	0.0254	60
56	0.0417	0.0398	0.0356	0.0310	0.0262	0.0224	61
57	0.0371	0.0353	0.0316	0.0274	0.0232	0.0197	62
58	0.0329	0.0314	0.0280	0.0242	0.0204	0.0173	63
59	0.0292	0.0278	0.0248	0.0214	0.0179	0.0152	64
60	0.0258	0.0246	0.0219	0.0189	0.0158	0.0132	65

**Notes:**

\*2007 United States Life Table for Female Population  
 \*1997 U S Railroad Retirement Board Remarriage Table  
 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-B  
Present Value of Remarriage Award 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)
61	0.0229	0.0218	0.0194	0.0166	0.0138	0.0116	66
62	0.0203	0.0193	0.0171	0.0146	0.0121	0.0100	67
63	0.0180	0.0171	0.0151	0.0128	0.0105	0.0087	68
64	0.0159	0.0151	0.0133	0.0112	0.0092	0.0075	69
65	0.0140	0.0134	0.0117	0.0097	0.0080	0.0065	70
66	0.0124	0.0118	0.0102	0.0085	0.0069	0.0055	71
67	0.0109	0.0104	0.0090	0.0074	0.0059	0.0047	72
68	0.0096	0.0091	0.0078	0.0063	0.0051	0.0040	73
69	0.0084	0.0079	0.0067	0.0054	0.0043	0.0033	74
70	0.0073	0.0069	0.0058	0.0046	0.0036	0.0028	75
71	0.0062	0.0059	0.0049	0.0038	0.0030	0.0023	76
72	0.0053	0.0051	0.0042	0.0032	0.0025	0.0019	77
73	0.0045	0.0043	0.0035	0.0026	0.0021	0.0016	78
74	0.0038	0.0036	0.0029	0.0022	0.0017	0.0013	79
75	0.0032	0.0030	0.0024	0.0018	0.0014	0.0010	80
76	0.0027	0.0025	0.0020	0.0014	0.0011	0.0008	81
77	0.0022	0.0021	0.0016	0.0011	0.0009	0.0007	82
78	0.0018	0.0017	0.0013	0.0009	0.0007	0.0005	83
79	0.0015	0.0014	0.0010	0.0007	0.0005	0.0004	84
80	0.0012	0.0011	0.0008	0.0005	0.0004	0.0003	85
81	0.0010	0.0009	0.0006	0.0004	0.0003	0.0002	86
82	0.0008	0.0007	0.0005	0.0003	0.0002	0.0002	87
83	0.0006	0.0005	0.0004	0.0002	0.0002	0.0001	88
84	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	89
85	0.0003	0.0002	0.0002	0.0001	0.0001	0.0001	90
86	0.0003	0.0002	0.0001	0.0001	0.0001	0.0000	91
87	0.0002	0.0001	0.0001	0.0001	0.0000	0.0000	92
88	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000	93
89	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000	94
90	0.0001	0.0001	0.0000	0.0000	0.0000	0.0000	95
91	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	96
92	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	97
93	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	98
94	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	99
95	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	100
96	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	101
97	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	102
98	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	103
99	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	104
100	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	105
101	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	106
102	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	107
103	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	108
104	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	109
105	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	110

**Notes:**

\*2007 United States Life Table for Female Population

\*1997 U S Railroad Retirement Board Remarriage Table

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

Age	Present Value	Age	Present Value	Age	Present Value
11	25.363	41	20.024	71	9.945
12	25.236	42	19.758	72	9.553
13	25.105	43	19.486	73	9.164
14	24.973	44	19.210	74	8.779
15	24.840	45	18.928	75	8.400
16	24.706	46	18.641	76	8.027
17	24.572	47	18.349	77	7.660
18	24.436	48	18.051	78	7.300
19	24.299	49	17.749	79	6.948
20	24.160	50	17.442	80	6.604
21	24.020	51	17.132	81	6.268
22	23.878	52	16.818	82	5.943
23	23.733	53	16.499	83	5.627
24	23.583	54	16.175	84	5.321
25	23.427	55	15.846	85	5.025
26	23.263	56	15.511	86	4.741
27	23.093	57	15.170	87	4.468
28	22.917	58	14.824	88	4.206
29	22.733	59	14.473	89	3.956
30	22.543	60	14.117	90	3.718
31	22.347	61	13.755	91	3.491
32	22.144	62	13.390	92	3.275
33	21.935	63	13.020	93	3.071
34	21.719	64	12.646	94	2.878
35	21.496	65	12.268	95	2.696
36	21.266	66	11.887	96	2.523
37	21.030	67	11.504	97	2.361
38	20.787	68	11.118	98	2.206
39	20.539	69	10.729	99	2.058
40	20.284	70	10.338	100	1.914

**Notes:**

\*2007 United States Life Table for Male Population  
 Annual Rate of Interest = 3.5%  
 Annual Rate of Escalation = 0.0%

**TABLE III-M-C**  
**Pension Table\* Lifetime Benefits (Other than Surviving Spouse)**  
**Male**

Age	Present Value	Age	Present Value
11	77.228	56	25.788
12	75.866	57	24.884
13	74.514	58	23.992
14	73.178	59	23.111
15	71.857	60	22.243
16	70.555	61	21.387
17	69.269	62	20.545
18	67.998	63	19.716
19	66.742	64	18.901
20	65.500	65	18.099
21	64.271	66	17.313
22	63.054	67	16.542
23	61.848	68	15.785
24	60.647	69	15.043
25	59.448	70	14.316
26	58.249	71	13.605
27	57.052	72	12.913
28	55.859	73	12.241
29	54.668	74	11.590
30	53.483	75	10.963
31	52.303	76	10.359
32	51.128	77	9.777
33	49.959	78	9.218
34	48.796	79	8.681
35	47.639	80	8.167
36	46.489	81	7.675
37	45.347	82	7.205
38	44.212	83	6.757
39	43.088	84	6.331
40	41.973	85	5.927
41	40.869	86	5.544
42	39.776	87	5.181
43	38.694	88	4.838
44	37.624	89	4.515
45	36.567	90	4.212
46	35.522	91	3.926
47	34.489	92	3.658
48	33.467	93	3.408
49	32.459	94	3.173
50	31.465	95	2.954
51	30.486	96	2.749
52	29.521	97	2.558
53	28.570	98	2.378
54	27.631	99	2.207
55	26.704	100	2.042

**Notes:**

\*2007 United States Life Table for Male Population  
 Annual Rate of Interest = 3.5%  
 Annual Rate of Escalation = 0.0%

**TABLE III-F-A**  
**Pension Table\* Lifetime Benefits (Other than Surviving Spouse)**  
**(Female)**

Age	Present Value	Age	Present Value
11	26.053	56	16.959
12	25.950	57	16.620
13	25.844	58	16.275
14	25.735	59	15.922
15	25.623	60	15.564
16	25.510	61	15.200
17	25.393	62	14.831
18	25.274	63	14.457
19	25.152	64	14.077
20	25.025	65	13.692
21	24.895	66	13.302
22	24.760	67	12.907
23	24.622	68	12.506
24	24.478	69	12.101
25	24.331	70	11.690
26	24.178	71	11.276
27	24.020	72	10.860
28	23.857	73	10.443
29	23.689	74	10.027
30	23.515	75	9.614
31	23.335	76	9.205
32	23.150	77	8.800
33	22.960	78	8.400
34	22.764	79	8.005
35	22.562	80	7.618
36	22.355	81	7.238
37	22.141	82	6.866
38	21.922	83	6.503
39	21.697	84	6.150
40	21.466	85	5.807
41	21.230	86	5.475
42	20.988	87	5.155
43	20.739	88	4.847
44	20.486	89	4.551
45	20.227	90	4.268
46	19.962	91	3.998
47	19.691	92	3.741
48	19.414	93	3.497
49	19.130	94	3.266
50	18.840	95	3.049
51	18.544	96	2.844
52	18.241	97	2.652
53	17.931	98	2.473
54	17.614	99	2.305
55	17.290	100	2.149

**Notes:**

\*2007 United States Life Table for Female Population  
 Annual Rate of Interest = 3.5%  
 Annual Rate of Escalation = 0.0%

**TABLE III-F-C**  
**Pension Table\* Lifetime Benefits (Other than Surviving Spouse)**  
**Female**

Age	Present Value	Age	Present Value
11	83.932	56	29.544
12	82.540	57	28.549
13	81.155	58	27.565
14	79.780	59	26.593
15	78.415	60	25.633
16	77.062	61	24.687
17	75.718	62	23.755
18	74.385	63	22.837
19	73.059	64	21.932
20	71.740	65	21.041
21	70.429	66	20.164
22	69.125	67	19.301
23	67.829	68	18.452
24	66.539	69	17.616
25	65.256	70	16.795
26	63.978	71	15.988
27	62.708	72	15.199
28	61.444	73	14.429
29	60.186	74	13.680
30	58.935	75	12.954
31	57.691	76	12.251
32	56.454	77	11.572
33	55.225	78	10.915
34	54.004	79	10.283
35	52.791	80	9.674
36	51.585	81	9.089
37	50.389	82	8.529
38	49.201	83	7.992
39	48.022	84	7.480
40	46.852	85	6.993
41	45.692	86	6.529
42	44.542	87	6.089
43	43.403	88	5.673
44	42.274	89	5.280
45	41.156	90	4.910
46	40.050	91	4.561
47	38.953	92	4.234
48	37.866	93	3.929
49	36.790	94	3.643
50	35.724	95	3.377
51	34.669	96	3.130
52	33.624	97	2.901
53	32.589	98	2.688
54	31.564	99	2.492
55	30.550	100	2.311

**Notes:**

\*2007 United States Life Table for Female Population  
 Annual Rate of Interest = 3.5%  
 Annual Rate of Escalation = 0.0%

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

Claimant's Age	-5	-4	-3	-2	-1	-0
16						11.033
17					11.684	10.973
18				12.358	11.619	10.911
19			13.054	12.289	11.553	10.848
20		13.771	12.981	12.219	11.486	10.783
21	14.509	13.694	12.907	12.147	11.417	10.716
22	14.427	13.616	12.831	12.074	11.346	10.646
23	14.346	13.537	12.754	12.000	11.273	10.576
24	14.264	13.457	12.677	11.924	11.200	10.504
25	14.182	13.378	12.600	11.849	11.126	10.432
26	14.101	13.299	12.523	11.774	11.053	10.361
27	14.020	13.220	12.446	11.699	10.980	10.289
28	13.938	13.141	12.369	11.624	10.906	10.218
29	13.856	13.061	12.291	11.548	10.833	10.146
30	13.774	12.981	12.213	11.472	10.759	10.075
31	13.691	12.900	12.134	11.395	10.685	10.002
32	13.607	12.818	12.055	11.318	10.610	9.929
33	13.522	12.735	11.974	11.240	10.534	9.856
34	13.436	12.652	11.893	11.161	10.457	9.782
35	13.349	12.566	11.810	11.081	10.379	9.706
36	13.260	12.480	11.726	10.999	10.300	9.630
37	13.169	12.392	11.641	10.917	10.220	9.552
38	13.077	12.303	11.554	10.832	10.138	9.473
39	12.983	12.211	11.465	10.746	10.054	9.392
40	12.885	12.116	11.373	10.656	9.968	9.308
41	12.785	12.018	11.278	10.564	9.879	9.222
42	12.682	11.918	11.180	10.469	9.787	9.133
43	12.574	11.813	11.078	10.371	9.691	9.040
44	12.464	11.706	10.974	10.269	9.592	8.945
45	12.349	11.594	10.865	10.164	9.490	8.846
46	12.230	11.478	10.753	10.054	9.384	8.743
47	12.108	11.359	10.637	9.942	9.275	8.637
48	11.982	11.237	10.518	9.827	9.163	8.529
49	11.852	11.110	10.395	9.707	9.047	8.416
50	11.719	10.980	10.268	9.583	8.927	8.299
51	11.580	10.845	10.136	9.455	8.802	8.178
52	11.437	10.706	10.001	9.323	8.674	8.053
53	11.290	10.562	9.861	9.187	8.541	7.925
54	11.139	10.415	9.718	9.048	8.406	7.793
55	10.985	10.265	9.572	8.906	8.268	7.660
56	10.829	10.113	9.423	8.761	8.128	7.523
57	10.669	9.957	9.272	8.614	7.985	7.385
58	10.506	9.799	9.118	8.464	7.840	7.244
59	10.340	9.637	8.960	8.311	7.692	7.101
60	10.170	9.471	8.799	8.156	7.541	6.956

**Notes:**

\*2007 United States Life Tables for Total Population and Female Population  
 Remarriage rates based on the 1997 U S Railroad Retirement Board Remarriage Table  
 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. When claimant's age exceeds spouse's age by more than 5, the -5 age difference value is to be used.



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

Claimant's Age	-5	-4	-3	-2	-1	-0
61	9.996	9.301	8.635	7.996	7.387	6.808
62	9.817	9.128	8.467	7.834	7.231	6.658
63	9.634	8.951	8.295	7.669	7.073	6.506
64	9.448	8.771	8.122	7.502	6.912	6.351
65	9.259	8.588	7.946	7.333	6.749	6.195
66	9.066	8.402	7.767	7.160	6.583	6.036
67	8.871	8.214	7.586	6.986	6.416	5.876
68	8.673	8.024	7.402	6.810	6.247	5.714
69	8.474	7.831	7.218	6.633	6.077	5.551
70	8.273	7.638	7.032	6.455	5.906	5.388
71	8.069	7.443	6.844	6.274	5.734	5.223
72	7.862	7.243	6.653	6.091	5.559	5.058
73	7.650	7.039	6.457	5.904	5.382	4.890
74	7.431	6.830	6.257	5.714	5.202	4.721
75	7.206	6.614	6.052	5.520	5.020	4.551
76	6.975	6.393	5.843	5.323	4.835	4.378
77	6.739	6.169	5.631	5.125	4.650	4.206
78	6.499	5.944	5.419	4.926	4.464	4.033
79	6.258	5.716	5.206	4.727	4.278	3.860
80	6.016	5.489	4.993	4.528	4.093	3.689
81	5.773	5.261	4.780	4.329	3.909	3.518
82	5.530	5.034	4.568	4.132	3.726	3.350
83	5.289	4.808	4.358	3.937	3.546	3.184
84	5.048	4.584	4.149	3.744	3.368	3.021
85	4.810	4.362	3.943	3.554	3.194	2.861
86	4.574	4.143	3.741	3.368	3.023	2.705
87	4.342	3.928	3.543	3.186	2.856	2.553
88	4.114	3.717	3.349	3.008	2.694	2.406
89	3.891	3.512	3.160	2.835	2.537	2.263
90	3.673	3.311	2.977	2.668	2.385	2.126
91	3.461	3.117	2.799	2.507	2.239	1.995
92	3.256	2.929	2.628	2.352	2.099	1.869
93	3.058	2.748	2.463	2.203	1.965	1.749
94	2.867	2.574	2.306	2.061	1.837	1.635
95	2.683	2.408	2.155	1.925	1.716	1.527
96	2.508	2.249	2.013	1.797	1.602	1.425
97	2.341	2.098	1.877	1.676	1.494	1.330
98	2.182	1.956	1.749	1.562	1.392	1.240
99	2.032	1.820	1.628	1.454	1.297	1.156
100	1.891	1.694	1.516	1.354	1.210	1.080
101	1.755	1.572	1.407	1.258	1.125	1.008
102	1.627	1.458	1.306	1.169	1.049	0.940
103	1.508	1.352	1.212	1.089	0.978	0.875
104	1.394	1.251	1.125	1.012	0.907	0.813
105	1.295	1.166	1.050	0.942	0.846	0.751

**Notes:**

\*2007 United States Life Tables for Total Population and Female Population  
 Remarriage rates based on the 1997 U S Railroad Retirement Board Remarriage Table  
 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. When claimant's age exceeds spouse's age by more than 5, the -5 age difference value is to be used.

**Example I**

**Usage of: Surviving Spouse Pension Table  
(Table I-A)  
and  
Present Value of Remarriage Award Table\*  
(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.

Date of Accident: 09/19/14  
Weekly Benefit Payable: \$500

Policy Effective: 01/01/14–12/31/14  
Spouse's Birth Date: 02/18/82

Calculation	1st Report	2nd Report	7th Report
1. Valuation Date .....	07/01/15	07/01/16	07/01/21
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) .....	\$26,000	\$26,000	\$26,000
5. Present Value of \$1.00 per year (from Table I-A) .....	17.703	17.544	18.447
6. Present Value of future payments (4) x (5) ...	\$460,278	\$456,144	\$479,622
7. Two-Year lump sum remarriage payment (4) x 2 ...	\$52,000	\$52,000	\$52,000
8. Present Value of \$1.00 (from Table II-A) .....	0.2479	0.2472	0.1639
9. Present Value of future remarriage payment (7) x (8) ...	\$12,891	\$12,854	\$8,523
10. Payments since 9/19/14 at \$500 .....	\$20,000	\$46,500	\$176,500
11. Funeral Allowance .....	\$7,500	\$7,500	\$7,500
12. Total Incurred Indemnity Loss (6) + (9) + (10) + (11)	\$500,669	\$522,998	\$672,145

**Example II**

**Usage of: Pension Table-Lifetime Benefits (Other than Surviving Spouse)  
(Table III-M-A)**

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

Date of Accident: 06/01/14 Policy Effective: 01/01/14–12/31/14  
 Weekly Benefit Payable: \$560 Employee's Birth Date: 10/21/80

Calculations	1st Report	2nd Report
1. Valuation Date.....	07/01/15	07/01/16
2. Employee's age nearest valuation date .....	35	36
3. Annual Benefit (\$140 x 52 weeks) .....	\$29,120	\$29,120
4. Present Value of \$1.00 per year (from Table III-M-A) .....	21.496	21.266
5. Present Value of future payments (3) x (4) .....	\$625,964	\$619,266
6. Payments since 06/01/14 at \$140.00 per week .....	\$31,360	\$60,480
7. Total Incurred Indemnity Loss (5) + (6).....	\$657,324	\$679,746

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.

**Example III**

**Usage of: Surviving Spouse Pension Table  
(Tables I-B)  
Present Value of Remarriage Award Table\*  
(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 award is paid.

Date of Accident: 09/19/14 Policy Effective: 01/01/14-12/31/14  
Weekly Benefit Payable: \$500 Spouse's Birth Date: 02/18/82

Calculation	1st Report	2nd Report	7th Report
1. Valuation Date.....	07/01/15	07/01/16	07/01/21
2. Spouse's age nearest accident date.....	33	33	33
3. Duration since accident date (last whole year).....	0	1	6
4. Weekly Benefits.....	\$500	\$520	\$633
5. Annual Benefit (Weekly Benefit x 52 weeks).....	\$26,000	\$27,040	\$32,916
6. Present Value of \$1.00 per year (from Table I-B).....	39.934	39.271	39.469
7. Present Value of future payments (4) x (5).....	1,038,284	\$1,061,888	\$1,299,162
8. Two-Year lump sum remarriage payment (5) x 2 ...	\$52,000	\$54,080	\$65,832
9. Present Value of \$1.00 (from Table II-B).....	0.3476	0.3380	0.2244
10. Present Value of future remarriage payment (8) x (9)	\$18,075	\$18,279	\$14,773
11. Payments since 9/19/14.....	\$20,000	\$47,320	\$198,517
11. Funeral Allowance .....	\$7,500	\$7,500	\$7,500
12. Total Incurred Indemnity Loss (7) + (10) + (11) + (12)	\$1,083,859	\$1,134,987	\$1,519,952

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-A for the present value of surviving spouses benefits using an escalation rate of 0.0%).

**Example IV**

**Usage of: Pension Table—Other than Surviving Spouse  
(Tables III-M-A)  
and  
Present Value of Survivorship Benefits  
(Table IV-A)**

Find the incurred indemnity loss to be reported when benefits 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: \$600.00  
 Date of Accident: 5/30/14  
 Date of Compensation—Total Disability: 66.67%  
 Initial Weekly Benefit (\$600x2/3): \$400  
 Rate of Compensation—Death: 50%  
 Policy Effective: 01/01/14-12/31/14  
 Employee's Birth Date: 10/21/80  
 Spouse's Birth Date: 07/16/82

Calculations	1st Report	2nd Report
1. Valuation Date .....	7/1/15	7/1/16
2. Employee's age nearest valuation date.....	35	36
3. Difference in ages (Spouse-Employee).....	-2	-2
4. Weekly Benefit.....	\$400	\$400
5. Annual Benefit (Weekly benefit x 52 weeks) .....	\$20,800	\$20,800
6. Present Value of \$1.00 per year escalated (from Table III-M-A)..	21.496	21.266
7. Present Value of future payments (5) x (6).....	\$447,117	\$442,333
8. Initial annual survivorship benefit (\$600 x 50% x 52 weeks).....	\$15,600	\$15,600
9. Present Value of \$1.00 per year escalated survivorship (Table IV-A) 2.162		2.219
10. Present Value of survivorship benefits (8) x (9).....	\$33,727	\$34,616
11. Payments since 05/30/14.....	\$22,400	\$43,600
12. Total Incurred Loss (7) + (10) + (11) .....	\$503,244	\$520,549