



June 30, 2004

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Workers Compensation Insurance

Item U-1386 – URE WCSP Pension Table Revisions

The Bureau has adopted and the North Carolina Commissioner of Insurance has approved changes which will be reflected in the *North Carolina Statistical Plan Manual* to update the pension tables.

The attached Filing Memorandum describes the changes which have been approved to become effective May 13, 2004, applicable to new and renewal business only.

Additionally, please reference the changes that have been documented in the electronic version of the North Carolina Statistical Plan Manual found on the North Carolina Rate Bureau web site at [http://www.ncrb.org/ncrb/workers_comp_services/forms/NCRB Stat Plan Manual.pdf](http://www.ncrb.org/ncrb/workers_comp_services/forms/NCRB_Stat_Plan_Manual.pdf).

Sincerely,

Sue Taylor

Director of Workers Compensation

ST:dg

C-04-4

FILING MEMORANDUM

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

(To become effective as of 12:01 a.m., May 13, 2004.)

PURPOSE

The purpose of this filing is to update the pension tables contained in the *URE Workers Compensation Statistical Plan* (Part 8) using data from the 1999 *United States Life Tables* and data contained in the 1980 *United States Railroad Retirement Board Remarriage Table*.

The changes vary by age and gender and reflect the new life expectancies and remarriage rates.

In addition, the examples contained in the Pension Table Guide will be modified to reflect this new data.

Upon approval, the Pension Table Guide and new Pension Tables will be incorporated into the *URE Workers Compensation Statistical Plan* (Part 8).

BACKGROUND

The pension tables are included in the *URE Workers Compensation Statistical Plan* manual. These tables are used to determine the present value of annuities for fatal and permanent total injuries that result in a pension. The values are used for reporting data to NCCI and for setting residual market reserves for pension claims.

All of the tables use a 3.5% discount rate. The tables for permanent total injuries allow for a selection of the gender of the injured worker, because the life expectancy for males is different than for females. The fatal injury tables assume the survivor is female and includes the probability of remarriage. Both the permanent total and fatal tables allow for a selection of different benefit escalation rates.

The current January 1, 2000 Pension Tables are based on two sources to reflect life expectancies and remarriage rates. The source used for the **life expectancies** is the 1989–91 U.S. Decennial Life Tables from the National Center for Health Statistics (U.S. Department of HHS). These decennial tables were unabridged (no grouping of ages) and go to age 110. The source for the **remarriage rates** is the New York Aggregate Trust Fund, which is based on a limited amount of data for accidents between 1904 and 1977.

PROPOSAL

The proposal is to replace the January 1, 2000 Pension Tables with the proposed January 1, 2004 Pension Tables that contain updated data for **life expectancies** and **remarriage rates**.

These Pension Tables are periodically updated to keep them relevant to changing conditions with respect to life expectancies and remarriage rates. The replacement tables incorporate the updated mortality figures, the differences in mortality due to gender, and likelihood of remarriage.

The proposed Pension Tables utilize updated source data as follows:

The updated source data for **life expectancies** in the proposed Pension Tables are based on the 1999 United States Life Tables, produced by the U.S. Department of HHS. This source is the updated version of the source used to compile the prior Pension Tables. The 1999 United States Life Tables are based on the U.S. Census Tables and is the most comprehensive source of data available for life expectancies. Starting in 1997, the National Center for Health Statistics (U.S. Department of HHS) provides annual unabridged updates that go to age 100.

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The updated source data for **remarriage rates** in the proposed Pension Tables are based on the 1980 United States Railroad Retirement Board Remarriage Table, utilizing data from 1975–1978. This new data source for remarriage rates is a broader source based on countrywide data and reflects the most current data available.

The January 2004 Pension Tables are proposed for the **URE Workers Compensation Statistical Plan** and contain replacement values within the five basic types of tables as follows:

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

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 4.0% Annual Rate of Escalation	I-B:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation
I-C:	3.5% Annual Interest Rate 5.0% Annual Rate of Escalation	I-C:	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 4.0% Annual Rate of Escalation	II-B:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation

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Pension Tables (Other than Surviving Spouse)

	Current Table		New Table
III-M-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation Male Population	III-M-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation Male Population
III-M-B:	3.5% Annual Interest Rate 3.0% Annual Rate of Escalation Male Population	III-M-B:	3.5% Annual Interest Rate 3.0% Annual Rate of Escalation Male Population
III-M-C:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation Male Population	III-M-C:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation Male Population
III-M-D:	3.5% Annual Interest Rate 5.0% Annual Rate of Escalation Male Population	III-M-D:	3.5% Annual Interest Rate 5.0% Annual Rate of Escalation Male Population
III-F-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation Female Population	III-F-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation Female Population
III-F-B:	3.5% Annual Interest Rate 3.0% Annual Rate of Escalation Female Population	III-F-B:	3.5% Annual Interest Rate 3.0% Annual Rate of Escalation Female Population
III-F-C:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation Female Population	III-F-C:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation Female Population
III-F-D:	3.5% Annual Interest Rate 5.0% Annual Rate of Escalation Female Population	III-F-D:	3.5% Annual Interest Rate 5.0% Annual Rate of Escalation Female Population

Present Value of Survivorship Benefits

	Current Table		New Table
IV-A:	None	IV-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation
IV-B:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation	IV-B:	3.5% Annual Interest Rate 4.0% Annual Rate of Escalation

Basic and Supplemental Benefits for Florida

	Current Table		New Table
V-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation	V-A:	3.5% Annual Interest Rate 0.0% Annual Rate of Escalation
V-B:	None	V-B:	3.5% Annual Interest Rate 0.0% 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.

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IMPACT

The overall impact of updating the Pension Tables varies by age and gender for the new life expectancies and remarriage rates. The following is a brief summary and quantification of the changes:

Life Expectancies—The data shows males are living slightly longer. For a male claimant, on average, the annuity value will increase by 2.7%. The female life expectancies increase slightly. For a female claimant, on average, the annuity value will increase by 0.5%.

Remarriage Rates—The remarriage rates are higher at ages between 25 and 50 than those previously used. Beyond age 50, they are very similar. The average change for the remarriage rate is a decrease of 6.3%. The result is a small decrease to the present value of a remarriage dowry.

IMPLEMENTATION

It is proposed that the new tables become effective for all unit report valuations on or after January 2004. Attached exhibits are the new Pension Table Guide and Pension Tables. Upon approval, the Pension Table Guide and new Pension Tables will be incorporated in the ***URE Workers Compensation Statistical Plan***.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

SCOPE AND EFFECTIVE DATE OF THE PENSION TABLES

The **URE Workers Compensation Statistical Plan** Pension Tables, effective January 1, ~~2000~~ 2004, apply to the reporting of statistics for the following states:

Alabama	Indiana	New Hampshire
Alaska	Iowa	New Mexico
Arizona	Kansas	Oklahoma
Arkansas	Kentucky	Oregon
Colorado	Louisiana	Rhode Island
Connecticut	Maine	South Carolina
District of Columbia	Maryland	South Dakota
Florida	Mississippi	Tennessee
Georgia	Missouri	Utah
Hawaii	Montana	Vermont
Idaho	Nebraska	
Illinois	Nevada	

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**PART 8
PENSION TABLES
PENSION TABLE GUIDE**

SURVIVING SPOUSE PENSION TABLE

TABLE	STATE/ACT APPLICABILITY	NOTES	PAGE
I-A	All states excluding Connecticut, District of Columbia, Maine, Rhode Island, Vermont, Virginia and USL&HW Act		8
I-B	Connecticut		11
	District of Columbia	Accidents on or after 7/26/82	11
	Maine	Accidents prior to 1/1/93	11
	Rhode Island		11
	USL&HW Act	Accidents on or after 10/1/72	11
	Vermont	Accidents on or after 7/1/83 Lifetime Benefits only	11
I-C	Virginia	Accidents on or after 7/1/75, if the workers compensation benefit plus Social Security Benefit is less than 80% of the employee's average monthly wage	14

PRESENT VALUE OF REMARRIAGE DOWRY TABLE

II-A	All states with provisions for remarriage dowry excluding District of Columbia and USL&HW Act		17
II-B	District of Columbia	Accidents on or after 7/26/82	19
	USL&HW Act	Accidents on or after 10/1/72	19

PENSION TABLE (OTHER THAN SURVIVING SPOUSE)

III-M-A & III-F-A	All states excluding Connecticut, District of Columbia, Hawaii, Idaho, Maine, Maryland, Montana, New Hampshire, Rhode Island, South Dakota, Vermont, Virginia and USL&HW Act. For Florida see Tables V-A and V-B.		21 & 25
III-M-B & III-F-B	Hawaii	Accidents prior to 1/1/92 Permanent Total (PT) injuries only	22 & 26
	Montana	Accidents on or after 7/1/87 Permanent Total (PT) injuries only	22 & 26
	South Dakota	Accidents on or after 7/1/88 Permanent Total (PT) injuries only	22 & 26

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PENSION TABLE GUIDE (Cont'd)

PENSION TABLE (OTHER THAN SURVIVING SPOUSE) (Cont'd)

TABLE	STATE/ACT APPLICABILITY	NOTES	PAGE
III-M-C & III-F-C	Connecticut	Permanent Total (PT) injuries only	23 & 27
	District of Columbia	Accidents on or after 7/26/82	23 & 27
	Idaho	Accidents on or after 4/3/74 Permanent Total (PT) injuries only	23 & 27
	Maine	Accidents prior to 1/1/93	23 & 27
	Maryland	Accidents on or after 1/1/88	23 & 27
	New Hampshire	Accidents on or after 7/1/63 Permanent Total (PT) injuries only Only if employee is not entitled to benefits under the federal Social Security Act	23 & 27
	Rhode Island	Permanent Total (PT) injuries only	23 & 27
	USL&HW Act	Accidents on or after 10/1/72	23 & 27
	Vermont	Accidents on or after 7/1/83 Lifetime Benefits only	23 & 27
	III-M-D & III-F-D	Virginia	Accidents on or after 7/1/75 Permanent Total (PT) injuries only

PRESENT VALUE OF SURVIVORSHIP BENEFITS

IV-A	Oregon	Permanent Total (PT) injuries only	29
IV-B	District of Columbia	Accidents on or after 7/26/82	31
	USL&HW Act	Accidents on or after 10/1/72	31

BASIC AND SUPPLEMENTAL BENEFITS FOR FLORIDA

V-A	Florida	Accidents on or after 7/1/84	33
V-B	Florida	Accidents on or after 10/1/03	35

EXAMPLES

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EXAMPLE I	Usage of:	Surviving Spouse Pension Table (I-A) and Present Value of Remarriage Dowry (II-A)	36
EXAMPLE II	Usage of:	Pension Table—Other Than Surviving Spouse (III-M-A and III-F-A)	37
EXAMPLE III	Usage of:	Surviving Spouse Pension Table (I-B and I-C) and Present Value of Remarriage Dowry (II-B)	38
EXAMPLE IV	Usage of:	Pension Table—Other Than Surviving Spouse (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 (IV-B)	39

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

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	11.510	11.837	13.022	13.691	14.240	14.742	21
17	11.579	11.915	13.115	13.796	14.358	14.873	22
18	11.654	12.000	13.216	13.911	14.486	15.015	23
19	11.735	12.091	13.324	14.034	14.624	15.168	24
20	11.823	12.189	13.442	14.167	14.772	15.334	25
21	12.012	12.365	13.611	14.330	14.941	15.512	26
22	12.224	12.551	13.781	14.489	15.108	15.691	27
23	12.453	12.746	13.952	14.643	15.269	15.866	28
24	12.688	12.955	14.140	14.825	15.446	16.036	29
25	12.924	13.166	14.328	15.015	15.626	16.204	30
26	13.157	13.371	14.507	15.199	15.804	16.374	31
27	13.387	13.568	14.675	15.370	15.977	16.548	32
28	13.616	13.758	14.835	15.532	16.149	16.729	33
29	13.851	13.952	14.997	15.694	16.324	16.920	34
30	14.101	14.162	15.177	15.872	16.512	17.120	35
31	14.376	14.404	15.393	16.086	16.722	17.326	36
32	14.685	14.692	15.660	16.353	16.961	17.534	37
33	15.049	15.052	15.982	16.677	17.226	17.735	38
34	15.450	15.461	16.347	17.041	17.505	17.920	39
35	15.863	15.888	16.721	17.408	17.771	18.079	40
36	16.255	16.286	17.059	17.725	17.993	18.204	41
37	16.602	16.623	17.327	17.952	18.150	18.291	42
38	16.879	16.867	17.495	18.060	18.215	18.338	43
39	17.107	17.046	17.593	18.083	18.221	18.344	44
40	17.291	17.174	17.640	18.047	18.186	18.309	45
41	17.442	17.272	17.655	17.979	18.115	18.234	46
42	17.556	17.356	17.655	17.904	18.021	18.121	47
43	17.646	17.440	17.657	17.841	17.920	17.972	48
44	17.721	17.516	17.652	17.781	17.809	17.791	49
45	17.776	17.570	17.629	17.708	17.679	17.583	50
46	17.790	17.580	17.570	17.602	17.518	17.350	51
47	17.751	17.534	17.464	17.449	17.319	17.097	52
48	17.643	17.414	17.295	17.233	17.066	16.827	53
49	17.503	17.257	17.099	16.992	16.797	16.544	54
50	17.333	17.067	16.880	16.733	16.517	16.252	55
51	17.134	16.852	16.642	16.460	16.228	15.954	56
52	16.907	16.615	16.388	16.177	15.932	15.650	57
53	16.656	16.356	16.119	15.887	15.631	15.342	58
54	16.389	16.082	15.836	15.590	15.325	15.029	59
55	16.109	15.796	15.543	15.286	15.014	14.711	60
56	15.821	15.502	15.242	14.976	14.696	14.388	61
57	15.525	15.201	14.934	14.660	14.374	14.060	62
58	15.223	14.893	14.620	14.338	14.047	13.729	63
59	14.914	14.579	14.299	14.011	13.715	13.392	64
60	14.599	14.258	13.974	13.679	13.377	13.051	65

* 1999 United States Life Table for Female Population
 1980 United States of America Railroad Retirement Board Remarriage Table
 Annual Rate of Interest = 3.5%
 Annual Rate of Escalation = 0.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE I-A (Cont'd)
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	14.279	13.934	13.645	13.344	13.035	12.704	66
62	13.956	13.607	13.312	13.004	12.688	12.351	67
63	13.634	13.279	12.977	12.661	12.336	11.992	68
64	13.310	12.948	12.637	12.312	11.978	11.628	69
65	12.980	12.611	12.290	11.958	11.616	11.259	70
66	12.638	12.264	11.937	11.598	11.248	10.884	71
67	12.294	11.916	11.578	11.231	10.873	10.502	72
68	11.939	11.559	11.213	10.859	10.492	10.116	73
69	11.579	11.197	10.842	10.480	10.107	9.727	74
70	11.214	10.829	10.466	10.097	9.720	9.338	75
71	10.844	10.456	10.086	9.712	9.332	8.949	76
72	10.467	10.077	9.703	9.326	8.944	8.559	77
73	10.086	9.696	9.319	8.939	8.555	8.170	78
74	9.702	9.312	8.933	8.551	8.167	7.783	79
75	9.316	8.927	8.546	8.163	7.780	7.401	80
76	8.930	8.540	8.159	7.778	7.399	7.026	81
77	8.543	8.153	7.773	7.397	7.025	6.659	82
78	8.156	7.769	7.393	7.022	6.658	6.303	83
79	7.771	7.389	7.019	6.656	6.303	5.963	84
80	7.391	7.016	6.654	6.301	5.962	5.639	85
81	7.019	6.652	6.299	5.961	5.639	5.330	86
82	6.654	6.299	5.960	5.638	5.330	5.036	87
83	6.301	5.960	5.638	5.330	5.035	4.756	88
84	5.961	5.638	5.330	5.035	4.755	4.489	89
85	5.638	5.329	5.035	4.755	4.489	4.238	90
86	5.329	5.035	4.755	4.489	4.238	4.000	91
87	5.035	4.755	4.489	4.238	4.000	3.775	92
88	4.755	4.489	4.237	4.000	3.775	3.564	93
89	4.489	4.237	3.999	3.775	3.563	3.364	94
90	4.237	3.999	3.775	3.563	3.364	3.176	95
91	3.999	3.775	3.563	3.364	3.176	2.998	96
92	3.775	3.563	3.364	3.176	2.998	2.828	97
93	3.563	3.364	3.175	2.997	2.828	2.665	98
94	3.364	3.175	2.997	2.828	2.665	2.506	99
95	3.175	2.997	2.828	2.665	2.506	2.345	100
96	2.997	2.828	2.665	2.506	2.345	2.215	101
97	2.828	2.665	2.505	2.345	2.214	2.088	102
98	2.665	2.505	2.345	2.214	2.088	1.962	103
99	2.505	2.345	2.214	2.088	1.962	1.840	104
100	2.345	2.214	2.088	1.962	1.840	1.719	105
101	2.213	2.086	1.960	1.837	1.715	1.584	106
102	2.086	1.960	1.837	1.715	1.584	1.433	107
103	1.960	1.837	1.715	1.584	1.433	1.250	108
104	1.837	1.715	1.584	1.433	1.250	0.955	109
105	1.715	1.584	1.433	1.250	0.955	0.500	110

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE I-A (Cont'd)
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	1.584	1.433	1.250	0.955	0.500		111
107	1.433	1.250	0.955	0.500			112
108	1.250	0.955	0.500				113
109	0.955	0.500					114
110	0.500						115

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**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	26.047	27.027	29.921	31.560	32.873	34.031	21
17	26.221	27.215	30.137	31.796	33.127	34.302	22
18	26.402	27.411	30.362	32.041	33.390	34.584	23
19	26.591	27.615	30.596	32.296	33.664	34.876	24
20	26.787	27.826	30.838	32.561	33.949	35.180	25
21	27.222	28.214	31.192	32.880	34.263	35.496	26
22	27.697	28.611	31.531	33.175	34.553	35.791	27
23	28.196	29.012	31.855	33.437	34.813	36.059	28
24	28.701	29.435	32.202	33.749	35.087	36.296	29
25	29.193	29.847	32.534	34.060	35.350	36.507	30
26	29.659	30.227	32.827	34.337	35.588	36.700	31
27	30.098	30.567	33.074	34.567	35.796	36.883	32
28	30.516	30.875	33.282	34.753	35.978	37.059	33
29	30.929	31.171	33.477	34.919	36.146	37.232	34
30	31.360	31.487	33.692	35.100	36.319	37.400	35
31	31.834	31.861	33.968	35.340	36.517	37.556	36
32	32.372	32.323	34.341	35.674	36.751	37.688	37
33	33.021	32.926	34.814	36.106	37.016	37.779	38
34	33.732	33.615	35.355	36.598	37.281	37.809	39
35	34.440	34.312	35.886	37.063	37.491	37.761	40
36	35.063	34.909	36.301	37.386	37.580	37.621	41
37	35.541	35.329	36.528	37.490	37.508	37.385	42
38	35.819	35.510	36.511	37.316	37.228	37.053	43
39	35.957	35.520	36.323	36.949	36.815	36.630	44
40	35.974	35.404	36.012	36.450	36.311	36.120	45
41	35.902	35.208	35.624	35.881	35.730	35.529	46
42	35.740	34.974	35.204	35.299	35.107	34.865	47
43	35.525	34.737	34.785	34.743	34.474	34.140	48
44	35.274	34.480	34.354	34.193	33.826	33.363	49
45	34.976	34.173	33.887	33.626	33.149	32.545	50
46	34.593	33.779	33.354	33.000	32.424	31.696	51
47	34.098	33.272	32.732	32.293	31.639	30.826	52
48	33.467	32.625	31.997	31.478	30.769	29.943	53
49	32.781	31.915	31.225	30.633	29.889	29.054	54
50	32.048	31.157	30.424	29.771	29.005	28.167	55
51	31.272	30.365	29.604	28.902	28.125	27.287	56
52	30.458	29.549	28.771	28.034	27.250	26.418	57
53	29.615	28.708	27.928	27.171	26.385	25.559	58
54	28.761	27.859	27.080	26.314	25.531	24.711	59
55	27.901	27.007	26.232	25.464	24.685	23.872	60
56	27.043	26.157	25.387	24.621	23.848	23.044	61
57	26.191	25.314	24.550	23.787	23.022	22.227	62
58	25.346	24.478	23.719	22.962	22.205	21.420	63
59	24.507	23.648	22.897	22.147	21.398	20.625	64
60	23.676	22.827	22.086	21.342	20.602	19.839	65

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE I-B (Cont'd)
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	22.856	22.019	21.286	20.548	19.815	19.063	66
62	22.049	21.223	20.498	19.767	19.038	18.295	67
63	21.261	20.443	19.723	18.997	18.272	17.537	68
64	20.488	19.676	18.959	18.237	17.516	16.788	69
65	19.722	18.918	18.203	17.486	16.770	16.049	70
66	18.956	18.161	17.454	16.743	16.033	15.319	71
67	18.204	17.421	16.713	16.009	15.304	14.598	72
68	17.453	16.683	15.981	15.283	14.584	13.887	73
69	16.711	15.957	15.259	14.567	13.876	13.191	74
70	15.980	15.240	14.547	13.861	13.181	12.511	75
71	15.259	14.532	13.846	13.170	12.503	11.847	76
72	14.547	13.833	13.157	12.494	11.841	11.199	77
73	13.844	13.147	12.484	11.834	11.194	10.567	78
74	13.155	12.475	11.826	11.189	10.563	9.954	79
75	12.480	11.817	11.181	10.559	9.950	9.362	80
76	11.821	11.173	10.552	9.947	9.359	8.792	81
77	11.177	10.545	9.941	9.356	8.791	8.247	82
78	10.548	9.935	9.351	8.788	8.246	7.728	83
79	9.937	9.346	8.784	8.243	7.727	7.240	84
80	9.349	8.780	8.240	7.725	7.239	6.784	85
81	8.783	8.238	7.723	7.237	6.783	6.354	86
82	8.241	7.723	7.236	6.782	6.354	5.951	87
83	7.725	7.236	6.782	6.353	5.951	5.573	88
84	7.238	6.782	6.353	5.950	5.573	5.219	89
85	6.782	6.353	5.950	5.573	5.219	4.889	90
86	6.353	5.950	5.572	5.219	4.889	4.580	91
87	5.950	5.572	5.219	4.889	4.580	4.293	92
88	5.572	5.218	4.888	4.580	4.293	4.025	93
89	5.218	4.888	4.580	4.292	4.025	3.775	94
90	4.888	4.580	4.292	4.024	3.774	3.541	95
91	4.580	4.292	4.024	3.774	3.541	3.322	96
92	4.292	4.024	3.774	3.541	3.322	3.116	97
93	4.024	3.774	3.540	3.322	3.116	2.920	98
94	3.774	3.540	3.322	3.116	2.919	2.730	99
95	3.540	3.322	3.116	2.919	2.730	2.542	100
96	3.322	3.116	2.919	2.729	2.542	2.387	101
97	3.116	2.919	2.729	2.541	2.387	2.240	102
98	2.919	2.729	2.541	2.387	2.240	2.093	103
99	2.729	2.541	2.387	2.240	2.093	1.951	104
100	2.541	2.387	2.239	2.093	1.951	1.812	105
101	2.387	2.240	2.093	1.951	1.812	1.662	106
102	2.240	2.093	1.951	1.812	1.662	1.487	107
103	2.093	1.951	1.812	1.662	1.487	1.275	108
104	1.951	1.812	1.662	1.487	1.275	0.964	109
105	1.812	1.662	1.487	1.275	0.964	0.500	110

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE I-B (Cont'd)
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	1.662	1.487	1.275	0.964	0.500		111
107	1.487	1.275	0.964	0.500			112
108	1.275	0.964	0.500				113
109	0.964	0.500					114
110	0.500						115

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE I-C
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	34.918	36.232	40.087	42.227	43.907	45.360	21
17	35.090	36.417	40.298	42.455	44.150	45.617	22
18	35.269	36.608	40.515	42.690	44.400	45.882	23
19	35.453	36.805	40.739	42.931	44.658	46.154	24
20	35.643	37.007	40.969	43.180	44.923	46.435	25
21	36.149	37.441	41.342	43.496	45.219	46.724	26
22	36.701	37.881	41.687	43.770	45.478	46.978	27
23	37.279	38.317	42.005	43.996	45.689	47.189	28
24	37.859	38.778	42.349	44.281	45.912	47.352	29
25	38.412	39.216	42.665	44.556	46.114	47.476	30
26	38.924	39.605	42.923	44.782	46.278	47.571	31
27	39.393	39.935	43.114	44.938	46.395	47.646	32
28	39.825	40.214	43.249	45.032	46.473	47.707	33
29	40.244	40.473	43.359	45.094	46.527	47.758	34
30	40.679	40.751	43.490	45.170	46.583	47.796	35
31	41.166	41.098	43.696	45.317	46.663	47.813	36
32	41.730	41.555	44.020	45.578	46.785	47.794	37
33	42.430	42.186	44.467	45.957	46.939	47.718	38
34	43.202	42.920	44.992	46.404	47.087	47.560	39
35	43.961	43.653	45.495	46.808	47.159	47.301	40
36	44.597	44.246	45.842	47.025	47.074	46.926	41
37	45.036	44.604	45.942	46.960	46.783	46.429	42
38	45.209	44.649	45.728	46.543	46.235	45.816	43
39	45.197	44.475	45.298	45.885	45.520	45.093	44
40	45.028	44.139	44.715	45.066	44.699	44.267	45
41	44.746	43.703	44.038	44.166	43.788	43.348	46
42	44.352	43.223	43.325	43.256	42.832	42.347	47
43	43.894	42.742	42.620	42.384	41.871	41.280	48
44	43.396	42.239	41.905	41.528	40.900	40.159	49
45	42.843	41.680	41.152	40.656	39.902	39.000	50
46	42.188	41.017	40.324	39.721	38.854	37.813	51
47	41.402	40.222	39.396	38.697	37.744	36.612	52
48	40.455	39.264	38.340	37.551	36.543	35.405	53
49	39.449	38.239	37.248	36.381	35.341	34.203	54
50	38.395	37.164	36.131	35.201	34.146	33.014	55
51	37.299	36.059	35.003	34.024	32.965	31.845	56
52	36.168	34.935	33.868	32.858	31.802	30.697	57
53	35.012	33.793	32.733	31.709	30.660	29.573	58
54	33.853	32.650	31.601	30.576	29.540	28.471	59
55	32.699	31.515	30.480	29.462	28.440	27.389	60
56	31.556	30.392	29.372	28.367	27.361	26.328	61
57	30.430	29.287	28.283	27.291	26.303	25.290	62
58	29.322	28.200	27.212	26.234	25.265	24.272	63
59	28.232	27.130	26.160	25.198	24.247	23.276	64
60	27.160	26.079	25.128	24.183	23.250	22.300	65

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 5.0%

For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE I-C (Cont'd)
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	26.110	25.051	24.119	23.189	22.272	21.342	66
62	25.084	24.047	23.132	22.218	21.314	20.401	67
63	24.088	23.070	22.168	21.267	20.376	19.480	68
64	23.119	22.115	21.224	20.336	19.457	18.576	69
65	22.166	21.178	20.298	19.423	18.556	17.691	70
66	21.220	20.251	19.387	18.527	17.673	16.823	71
67	20.298	19.350	18.492	17.647	16.807	15.972	72
68	19.385	18.459	17.615	16.783	15.957	15.139	73
69	18.489	17.588	16.756	15.937	15.126	14.328	74
70	17.614	16.735	15.915	15.110	14.317	13.542	75
71	16.756	15.898	15.093	14.305	13.534	12.779	76
72	15.915	15.079	14.291	13.524	12.773	12.039	77
73	15.091	14.280	13.513	12.765	12.034	11.323	78
74	14.288	13.502	12.756	12.028	11.318	10.631	79
75	13.508	12.746	12.020	11.314	10.628	9.968	80
76	12.751	12.011	11.307	10.624	9.965	9.333	81
77	12.015	11.299	10.618	9.962	9.332	8.729	82
78	11.302	10.611	9.957	9.329	8.728	8.157	83
79	10.614	9.951	9.324	8.725	8.156	7.621	84
80	9.954	9.320	8.722	8.154	7.620	7.122	85
81	9.323	8.719	8.152	7.618	7.121	6.655	86
82	8.722	8.151	7.617	7.120	6.654	6.217	87
83	8.154	7.617	7.120	6.653	6.217	5.809	88
84	7.619	7.120	6.654	6.217	5.809	5.429	89
85	7.120	6.653	6.216	5.809	5.428	5.074	90
86	6.653	6.216	5.809	5.428	5.074	4.745	91
87	6.216	5.808	5.428	5.074	4.745	4.438	92
88	5.808	5.428	5.074	4.744	4.438	4.153	93
89	5.428	5.073	4.744	4.438	4.153	3.888	94
90	5.074	4.744	4.438	4.153	3.888	3.641	95
91	4.744	4.437	4.153	3.888	3.641	3.411	96
92	4.437	4.153	3.888	3.641	3.411	3.194	97
93	4.153	3.888	3.641	3.411	3.194	2.989	98
94	3.888	3.641	3.411	3.194	2.988	2.790	99
95	3.641	3.411	3.194	2.988	2.790	2.594	100
96	3.411	3.194	2.988	2.790	2.594	2.434	101
97	3.194	2.988	2.790	2.594	2.434	2.280	102
98	2.988	2.790	2.594	2.433	2.280	2.128	103
99	2.790	2.594	2.433	2.280	2.128	1.981	104
100	2.594	2.433	2.280	2.128	1.981	1.837	105
101	2.433	2.280	2.128	1.981	1.837	1.682	106
102	2.280	2.128	1.981	1.837	1.682	1.502	107
103	2.128	1.981	1.837	1.682	1.502	1.284	108
104	1.981	1.837	1.682	1.502	1.284	0.969	109
105	1.837	1.682	1.502	1.284	0.969	0.500	110

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 5.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE I-C (Cont'd)
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	1.682	1.502	1.284	0.969	0.500		111
107	1.502	1.284	0.969	0.500			112
108	1.284	0.969	0.500				113
109	0.969	0.500					114
110	0.500						115

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 5.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

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

Age at Widowhood (X)	A' [x]	A' [x] + 1	A' [x] + 2	A' [x] + 3	A' [x] + 4	A' [x] + 5	Attained Age** (X + 5)
16	0.5698	0.5548	0.5072	0.4787	0.4544	0.4315	21
17	0.5650	0.5495	0.5009	0.4715	0.4464	0.4226	22
18	0.5599	0.5437	0.4940	0.4638	0.4377	0.4130	23
19	0.5543	0.5375	0.4866	0.4554	0.4284	0.4027	24
20	0.5484	0.5309	0.4787	0.4464	0.4183	0.3915	25
21	0.5383	0.5209	0.4684	0.4359	0.4071	0.3794	26
22	0.5270	0.5103	0.4578	0.4253	0.3957	0.3671	27
23	0.5148	0.4991	0.4469	0.4145	0.3841	0.3544	28
24	0.5020	0.4870	0.4350	0.4022	0.3716	0.3416	29
25	0.4888	0.4744	0.4227	0.3893	0.3585	0.3284	30
26	0.4755	0.4618	0.4103	0.3762	0.3451	0.3147	31
27	0.4619	0.4491	0.3981	0.3633	0.3314	0.3004	32
28	0.4479	0.4364	0.3858	0.3503	0.3174	0.2854	33
29	0.4333	0.4231	0.3731	0.3369	0.3028	0.2695	34
30	0.4177	0.4087	0.3592	0.3224	0.2872	0.2527	35
31	0.4005	0.3925	0.3433	0.3058	0.2701	0.2351	36
32	0.3813	0.3738	0.3246	0.2865	0.2513	0.2169	37
33	0.3591	0.3514	0.3030	0.2641	0.2308	0.1986	38
34	0.3347	0.3262	0.2789	0.2392	0.2090	0.1803	39
35	0.3091	0.2995	0.2537	0.2135	0.1872	0.1627	40
36	0.2837	0.2734	0.2294	0.1894	0.1667	0.1462	41
37	0.2597	0.2495	0.2077	0.1687	0.1487	0.1308	42
38	0.2384	0.2292	0.1901	0.1530	0.1344	0.1168	43
39	0.2188	0.2114	0.1752	0.1408	0.1225	0.1043	44
40	0.2006	0.1954	0.1622	0.1310	0.1120	0.0932	45
41	0.1834	0.1803	0.1503	0.1223	0.1029	0.0836	46
42	0.1674	0.1652	0.1385	0.1135	0.0944	0.0754	47
43	0.1517	0.1495	0.1261	0.1036	0.0857	0.0685	48
44	0.1361	0.1335	0.1134	0.0930	0.0770	0.0628	49
45	0.1208	0.1178	0.1009	0.0824	0.0688	0.0582	50
46	0.1069	0.1037	0.0897	0.0729	0.0616	0.0543	51
47	0.0951	0.0918	0.0804	0.0654	0.0560	0.0512	52
48	0.0864	0.0832	0.0739	0.0608	0.0529	0.0485	53
49	0.0788	0.0761	0.0683	0.0571	0.0502	0.0461	54
50	0.0722	0.0702	0.0634	0.0539	0.0477	0.0439	55
51	0.0667	0.0652	0.0592	0.0511	0.0453	0.0417	56
52	0.0623	0.0609	0.0554	0.0484	0.0430	0.0395	57
53	0.0587	0.0574	0.0520	0.0458	0.0406	0.0371	58
54	0.0556	0.0543	0.0489	0.0432	0.0382	0.0347	59
55	0.0528	0.0515	0.0462	0.0407	0.0357	0.0323	60
56	0.0502	0.0489	0.0436	0.0382	0.0332	0.0297	61
57	0.0476	0.0463	0.0410	0.0357	0.0307	0.0272	62
58	0.0451	0.0438	0.0384	0.0332	0.0281	0.0246	63
59	0.0426	0.0413	0.0359	0.0307	0.0256	0.0220	64
60	0.0402	0.0388	0.0333	0.0282	0.0231	0.0194	65

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE II-A (Cont'd)
Present Value of Remarriage Dowry Table***

Age at Widowhood (X)	A' [x]	A' [x] + 1	A' [x] + 2	A' [x] + 3	A' [x] + 4	A' [x] + 5	Attained Age** (X + 5)
61	0.0377	0.0363	0.0307	0.0256	0.0206	0.0169	66
62	0.0350	0.0336	0.0280	0.0230	0.0181	0.0145	67
63	0.0319	0.0306	0.0252	0.0203	0.0157	0.0122	68
64	0.0285	0.0275	0.0223	0.0176	0.0134	0.0101	69
65	0.0253	0.0244	0.0195	0.0151	0.0112	0.0084	70
66	0.0225	0.0218	0.0169	0.0128	0.0094	0.0069	71
67	0.0195	0.0188	0.0146	0.0109	0.0079	0.0057	72
68	0.0171	0.0164	0.0127	0.0093	0.0066	0.0048	73
69	0.0148	0.0142	0.0109	0.0079	0.0056	0.0040	74
70	0.0128	0.0122	0.0093	0.0067	0.0048	0.0034	75
71	0.0110	0.0104	0.0078	0.0056	0.0040	0.0028	76
72	0.0094	0.0088	0.0066	0.0047	0.0033	0.0023	77
73	0.0080	0.0075	0.0056	0.0039	0.0028	0.0019	78
74	0.0069	0.0064	0.0047	0.0033	0.0023	0.0015	79
75	0.0060	0.0055	0.0040	0.0027	0.0018	0.0012	80
76	0.0051	0.0047	0.0033	0.0022	0.0015	0.0010	81
77	0.0044	0.0041	0.0028	0.0018	0.0012	0.0008	82
78	0.0038	0.0035	0.0024	0.0015	0.0010	0.0007	83
79	0.0033	0.0030	0.0020	0.0013	0.0008	0.0005	84
80	0.0027	0.0025	0.0017	0.0011	0.0007	0.0005	85
81	0.0022	0.0020	0.0014	0.0009	0.0006	0.0004	86
82	0.0016	0.0015	0.0010	0.0007	0.0005	0.0003	87
83	0.0011	0.0010	0.0008	0.0006	0.0004	0.0003	88
84	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	89
85	0.0007	0.0007	0.0005	0.0004	0.0003	0.0002	90
86	0.0006	0.0006	0.0004	0.0003	0.0002	0.0002	91
87	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	92
88	0.0005	0.0005	0.0003	0.0002	0.0002	0.0001	93
89	0.0004	0.0004	0.0003	0.0002	0.0002	0.0001	94
90	0.0004	0.0004	0.0003	0.0002	0.0001	0.0001	95
91	0.0004	0.0003	0.0003	0.0002	0.0001	0.0001	96
92	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	97
93	0.0003	0.0003	0.0002	0.0002	0.0001	0.0000	98
94	0.0003	0.0003	0.0002	0.0002	0.0001	0.0000	99
95	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	100
96	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	101
97	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	102
98	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	103
99	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	104
100	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	105
101	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	106
102	0.0001	0.0002	0.0001	0.0001	0.0001	0.0000	107
103	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	108
104	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	109
105	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	110

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 0.0%

For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

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

Age at Widowhood (X)	A' [x]	A' [x] + 1	A' [x] + 2	A' [x] + 3	A' [x] + 4	A' [x] + 5	Attained Age** (X + 5)
16	0.7847	0.7634	0.7240	0.6947	0.6675	0.6408	21
17	0.7729	0.7508	0.7096	0.6790	0.6506	0.6228	22
18	0.7608	0.7377	0.6946	0.6626	0.6330	0.6041	23
19	0.7482	0.7241	0.6790	0.6457	0.6148	0.5847	24
20	0.7351	0.7101	0.6629	0.6281	0.5959	0.5645	25
21	0.7189	0.6935	0.6449	0.6093	0.5761	0.5436	26
22	0.7017	0.6763	0.6265	0.5902	0.5560	0.5224	27
23	0.6836	0.6584	0.6078	0.5710	0.5357	0.5009	28
24	0.6646	0.6396	0.5881	0.5506	0.5146	0.4792	29
25	0.6451	0.6202	0.5680	0.5295	0.4930	0.4574	30
26	0.6252	0.6006	0.5478	0.5083	0.4713	0.4351	31
27	0.6049	0.5809	0.5276	0.4871	0.4493	0.4125	32
28	0.5843	0.5611	0.5075	0.4661	0.4272	0.3894	33
29	0.5630	0.5409	0.4870	0.4448	0.4047	0.3658	34
30	0.5406	0.5196	0.4656	0.4227	0.3816	0.3416	35
31	0.5167	0.4967	0.4426	0.3990	0.3574	0.3171	36
32	0.4907	0.4714	0.4171	0.3729	0.3320	0.2924	37
33	0.4617	0.4427	0.3890	0.3443	0.3053	0.2680	38
34	0.4304	0.4113	0.3586	0.3135	0.2778	0.2442	39
35	0.3979	0.3786	0.3274	0.2823	0.2506	0.2214	40
36	0.3659	0.3466	0.2974	0.2529	0.2252	0.2000	41
37	0.3358	0.3171	0.2704	0.2271	0.2025	0.1803	42
38	0.3089	0.2918	0.2478	0.2067	0.1838	0.1623	43
39	0.2843	0.2695	0.2284	0.1901	0.1678	0.1460	44
40	0.2616	0.2493	0.2114	0.1763	0.1536	0.1316	45
41	0.2402	0.2304	0.1958	0.1640	0.1411	0.1190	46
42	0.2201	0.2118	0.1807	0.1519	0.1296	0.1080	47
43	0.2005	0.1926	0.1650	0.1390	0.1181	0.0985	48
44	0.1810	0.1732	0.1493	0.1257	0.1070	0.0905	49
45	0.1619	0.1544	0.1340	0.1125	0.0964	0.0836	50
46	0.1444	0.1372	0.1200	0.1006	0.0870	0.0777	51
47	0.1294	0.1226	0.1082	0.0908	0.0794	0.0725	52
48	0.1180	0.1117	0.0995	0.0842	0.0743	0.0680	53
49	0.1078	0.1023	0.0918	0.0785	0.0697	0.0638	54
50	0.0989	0.0942	0.0850	0.0734	0.0654	0.0599	55
51	0.0912	0.0872	0.0789	0.0688	0.0613	0.0561	56
52	0.0847	0.0809	0.0733	0.0644	0.0574	0.0523	57
53	0.0792	0.0756	0.0682	0.0602	0.0535	0.0485	58
54	0.0742	0.0708	0.0635	0.0561	0.0496	0.0448	59
55	0.0697	0.0664	0.0593	0.0522	0.0458	0.0411	60
56	0.0654	0.0622	0.0552	0.0483	0.0420	0.0374	61
57	0.0613	0.0582	0.0513	0.0446	0.0383	0.0338	62
58	0.0574	0.0544	0.0475	0.0409	0.0347	0.0302	63
59	0.0536	0.0506	0.0438	0.0373	0.0312	0.0267	64
60	0.0499	0.0470	0.0402	0.0339	0.0279	0.0234	65

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE II-B (Cont'd)
Present Value of Remarriage Dowry Table***

Age at Widowhood (X)	A' [x]	A' [x] + 1	A' [x] + 2	A' [x] + 3	A' [x] + 4	A' [x] + 5	Attained Age** (X + 5)
61	0.0462	0.0434	0.0366	0.0305	0.0246	0.0202	66
62	0.0424	0.0398	0.0331	0.0271	0.0215	0.0172	67
63	0.0384	0.0359	0.0294	0.0237	0.0185	0.0145	68
64	0.0341	0.0320	0.0259	0.0205	0.0156	0.0120	69
65	0.0300	0.0282	0.0225	0.0174	0.0131	0.0099	70
66	0.0265	0.0250	0.0194	0.0147	0.0109	0.0081	71
67	0.0229	0.0215	0.0167	0.0125	0.0091	0.0067	72
68	0.0200	0.0187	0.0144	0.0106	0.0077	0.0056	73
69	0.0173	0.0161	0.0123	0.0090	0.0065	0.0047	74
70	0.0149	0.0138	0.0105	0.0076	0.0055	0.0039	75
71	0.0127	0.0117	0.0088	0.0064	0.0045	0.0032	76
72	0.0108	0.0099	0.0074	0.0053	0.0038	0.0027	77
73	0.0092	0.0083	0.0062	0.0044	0.0031	0.0022	78
74	0.0078	0.0071	0.0052	0.0037	0.0026	0.0018	79
75	0.0068	0.0061	0.0044	0.0030	0.0021	0.0014	80
76	0.0058	0.0052	0.0037	0.0025	0.0017	0.0011	81
77	0.0050	0.0045	0.0031	0.0020	0.0013	0.0009	82
78	0.0043	0.0039	0.0026	0.0017	0.0011	0.0008	83
79	0.0037	0.0033	0.0022	0.0014	0.0009	0.0006	84
80	0.0030	0.0027	0.0018	0.0012	0.0008	0.0005	85
81	0.0024	0.0022	0.0015	0.0010	0.0007	0.0004	86
82	0.0018	0.0016	0.0011	0.0008	0.0005	0.0004	87
83	0.0013	0.0012	0.0008	0.0006	0.0004	0.0003	88
84	0.0009	0.0008	0.0006	0.0004	0.0003	0.0003	89
85	0.0008	0.0007	0.0005	0.0004	0.0003	0.0002	90
86	0.0007	0.0006	0.0005	0.0003	0.0002	0.0002	91
87	0.0006	0.0006	0.0004	0.0003	0.0002	0.0002	92
88	0.0005	0.0005	0.0004	0.0003	0.0002	0.0001	93
89	0.0005	0.0005	0.0003	0.0002	0.0002	0.0001	94
90	0.0004	0.0004	0.0003	0.0002	0.0002	0.0001	95
91	0.0004	0.0004	0.0003	0.0002	0.0001	0.0001	96
92	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	97
93	0.0003	0.0003	0.0002	0.0002	0.0001	0.0001	98
94	0.0003	0.0003	0.0002	0.0002	0.0001	0.0000	99
95	0.0003	0.0003	0.0002	0.0002	0.0001	0.0000	100
96	0.0002	0.0002	0.0002	0.0002	0.0001	0.0000	101
97	0.0002	0.0002	0.0002	0.0002	0.0001	0.0000	102
98	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	103
99	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	104
100	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	105
101	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	106
102	0.0001	0.0002	0.0002	0.0001	0.0001	0.0000	107
103	0.0001	0.0001	0.0002	0.0001	0.0001	0.0000	108
104	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	109
105	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	110

* 1999 United States Life Table for Female Population
1980 United States of America Railroad Retirement Board Remarriage Table
Annual Rate of Interest = 3.5%
Annual Rate of Escalation = 4.0%
For State/Act Applicability, refer to Pension Table Guide.

** 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE III-M-A
Pension Table* (Other Than Surviving Spouse)
(Present Value of \$1.00 per Annum Payable Until Death)**

Male					
Age	Present Value	Age	Present Value	Age	Present Value
11	25.203	41	19.632	71	9.426
12	25.071	42	19.357	72	9.069
13	24.935	43	19.076	73	8.713
14	24.799	44	18.789	74	8.359
15	24.662	45	18.496	75	8.008
16	24.524	46	18.198	76	7.660
17	24.386	47	17.896	77	7.312
18	24.247	48	17.587	78	6.966
19	24.106	49	17.273	79	6.623
20	23.961	50	16.952	80	6.286
21	23.813	51	16.624	81	5.960
22	23.662	52	16.289	82	5.647
23	23.506	53	15.948	83	5.351
24	23.345	54	15.602	84	5.067
25	23.178	55	15.252	85	4.796
26	23.005	56	14.899	86	4.538
27	22.824	57	14.544	87	4.293
28	22.637	58	14.186	88	4.061
29	22.444	59	13.826	89	3.843
30	22.244	60	13.463	90	3.636
31	22.038	61	13.097	91	3.442
32	21.826	62	12.729	92	3.260
33	21.608	63	12.360	93	3.088
34	21.383	64	11.991	94	2.927
35	21.152	65	11.622	95	2.776
36	20.915	66	11.252	96	2.633
37	20.671	67	10.883	97	2.497
38	20.421	68	10.514	98	2.365
39	20.164	69	10.148	99	2.238
40	19.901	70	9.785	100	2.108

* 1999 United States 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

TABLE III-M-B
Pension Table* (Other Than Surviving Spouse)
(Present Value of \$1.00 per Annum Payable Until Death)
Male

Age	Present Value	Age	Present Value
11	54.372	56	21.290
12	53.641	57	20.589
13	52.908	58	19.896
14	52.180	59	19.211
15	51.456	60	18.534
16	50.738	61	17.865
17	50.025	62	17.205
18	49.316	63	16.556
19	48.607	64	15.917
20	47.898	65	15.290
21	47.189	66	14.673
22	46.479	67	14.067
23	45.768	68	13.473
24	45.052	69	12.892
25	44.332	70	12.326
26	43.606	71	11.774
27	42.874	72	11.234
28	42.138	73	10.705
29	41.398	74	10.187
30	40.655	75	9.682
31	39.910	76	9.188
32	39.162	77	8.703
33	38.411	78	8.228
34	37.659	79	7.766
35	36.906	80	7.318
36	36.150	81	6.891
37	35.394	82	6.486
38	34.636	83	6.106
39	33.879	84	5.747
40	33.121	85	5.406
41	32.365	86	5.086
42	31.609	87	4.785
43	30.854	88	4.503
44	30.101	89	4.239
45	29.350	90	3.992
46	28.603	91	3.762
47	27.859	92	3.547
48	27.118	93	3.346
49	26.380	94	3.159
50	25.643	95	2.984
51	24.908	96	2.819
52	24.175	97	2.664
53	23.445	98	2.515
54	22.720	99	2.372
55	22.001	100	2.226

* 1999 United States 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

TABLE III-M-C
Pension Table* (Other Than Surviving Spouse)
(Present Value of \$1.00 per Annum Payable Until Death)
Male

Age	Present Value	Age	Present Value
11	75.314	56	24.303
12	73.964	57	23.412
13	72.624	58	22.538
14	71.301	59	21.681
15	69.995	60	20.840
16	68.708	61	20.014
17	67.438	62	19.205
18	66.183	63	18.414
19	64.940	64	17.641
20	63.706	65	16.887
21	62.482	66	16.150
22	61.268	67	15.430
23	60.061	68	14.728
24	58.860	69	14.047
25	57.661	70	13.387
26	56.465	71	12.747
27	55.273	72	12.123
28	54.083	73	11.516
29	52.900	74	10.926
30	51.722	75	10.353
31	50.551	76	9.796
32	49.387	77	9.253
33	48.229	78	8.724
34	47.080	79	8.211
35	45.937	80	7.718
36	44.803	81	7.249
37	43.677	82	6.806
38	42.559	83	6.392
39	41.450	84	6.003
40	40.351	85	5.635
41	39.262	86	5.290
42	38.184	87	4.968
43	37.115	88	4.666
44	36.059	89	4.385
45	35.013	90	4.122
46	33.981	91	3.878
47	32.961	92	3.651
48	31.954	93	3.439
49	30.957	94	3.242
50	29.971	95	3.058
51	28.995	96	2.885
52	28.030	97	2.723
53	27.076	98	2.568
54	26.136	99	2.419
55	25.211	100	2.268

* 1999 United States 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**TABLE III-M-D
Pension Table* (Other Than Surviving Spouse)
(Present Value of \$1.00 per Annum Payable Until Death)
Male**

Age	Present Value	Age	Present Value
11	108.285	56	27.938
12	105.759	57	26.801
13	103.275	58	25.695
14	100.839	59	24.617
15	98.455	60	23.565
16	96.121	61	22.541
17	93.835	62	21.545
18	91.594	63	20.578
19	89.392	64	19.639
20	87.226	65	18.728
21	85.096	66	17.844
22	83.001	67	16.987
23	80.938	68	16.156
24	78.902	69	15.354
25	76.891	70	14.582
26	74.904	71	13.837
27	72.942	72	13.116
28	71.004	73	12.419
29	69.093	74	11.745
30	67.209	75	11.094
31	65.354	76	10.465
32	63.525	77	9.855
33	61.724	78	9.264
34	59.950	79	8.695
35	58.205	80	8.150
36	56.486	81	7.634
37	54.795	82	7.150
38	53.131	83	6.699
39	51.495	84	6.276
40	49.887	85	5.878
41	48.308	86	5.507
42	46.756	87	5.161
43	45.233	88	4.838
44	43.738	89	4.538
45	42.272	90	4.259
46	40.835	91	4.000
47	39.427	92	3.759
48	38.048	93	3.536
49	36.694	94	3.328
50	35.366	95	3.135
51	34.062	96	2.954
52	32.783	97	2.784
53	31.529	98	2.622
54	30.303	99	2.467
55	29.105	100	2.310

* 1999 United States 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

TABLE III-F-A
Pension Table* (Other Than Surviving Spouse)
(Present Value of \$1.00 per Annum Payable Until Death)
Female

Age	Present Value	Age	Present Value
11	25.950	56	16.536
12	25.844	57	16.191
13	25.734	58	15.841
14	25.623	59	15.487
15	25.509	60	15.128
16	25.392	61	14.764
17	25.274	62	14.396
18	25.152	63	14.025
19	25.027	64	13.651
20	24.897	65	13.273
21	24.763	66	12.892
22	24.623	67	12.507
23	24.480	68	12.119
24	24.331	69	11.730
25	24.178	70	11.340
26	24.019	71	10.947
27	23.855	72	10.552
28	23.686	73	10.156
29	23.512	74	9.759
30	23.332	75	9.364
31	23.147	76	8.970
32	22.955	77	8.575
33	22.759	78	8.182
34	22.557	79	7.792
35	22.349	80	7.408
36	22.136	81	7.031
37	21.917	82	6.663
38	21.693	83	6.307
39	21.461	84	5.965
40	21.224	85	5.641
41	20.981	86	5.332
42	20.731	87	5.037
43	20.474	88	4.756
44	20.211	89	4.490
45	19.941	90	4.238
46	19.664	91	4.000
47	19.381	92	3.775
48	19.091	93	3.563
49	18.794	94	3.364
50	18.491	95	3.175
51	18.181	96	2.996
52	17.864	97	2.827
53	17.541	98	2.663
54	17.211	99	2.502
55	16.876	100	2.341

* 1999 United States 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

TABLE III-F-B
Pension Table* (Other Than Surviving Spouse)
(Present Value of \$1.00 per Annum Payable Until Death)
Female

Age	Present Value	Age	Present Value
11	58.350	56	24.561
12	57.637	57	23.815
13	56.923	58	23.074
14	56.208	59	22.339
15	55.493	60	21.610
16	54.778	61	20.886
17	54.063	62	20.170
18	53.346	63	19.461
19	52.627	64	18.761
20	51.905	65	18.068
21	51.178	66	17.382
22	50.448	67	16.704
23	49.715	68	16.034
24	48.978	69	15.375
25	48.237	70	14.725
26	47.494	71	14.085
27	46.747	72	13.454
28	45.998	73	12.831
29	45.246	74	12.220
30	44.491	75	11.622
31	43.733	76	11.036
32	42.973	77	10.461
33	42.211	78	9.897
34	41.448	79	9.348
35	40.684	80	8.816
36	39.918	81	8.302
37	39.152	82	7.807
38	38.384	83	7.335
39	37.616	84	6.889
40	36.846	85	6.470
41	36.075	86	6.075
42	35.304	87	5.702
43	34.532	88	5.351
44	33.759	89	5.022
45	32.987	90	4.713
46	32.214	91	4.424
47	31.442	92	4.154
48	30.670	93	3.901
49	29.899	94	3.665
50	29.130	95	3.443
51	28.362	96	3.235
52	27.596	97	3.038
53	26.832	98	2.850
54	26.071	99	2.667
55	25.314	100	2.485

* 1999 United States 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

TABLE III-F-C
Pension Table* (Other Than Surviving Spouse)
(Present Value of \$1.00 per Annum Payable Until Death)
Female

Age	Present Value	Age	Present Value
11	82.580	56	28.472
12	81.196	57	27.495
13	79.819	58	26.533
14	78.453	59	25.585
15	77.098	60	24.651
16	75.755	61	23.732
17	74.422	62	22.829
18	73.099	63	21.942
19	71.783	64	21.071
20	70.474	65	20.216
21	69.170	66	19.376
22	67.871	67	18.551
23	66.580	68	17.742
24	65.294	69	16.950
25	64.015	70	16.176
26	62.742	71	15.418
27	61.476	72	14.675
28	60.217	73	13.948
29	58.965	74	13.239
30	57.720	75	12.549
31	56.482	76	11.877
32	55.251	77	11.222
33	54.029	78	10.585
34	52.815	79	9.967
35	51.611	80	9.372
36	50.415	81	8.800
37	49.228	82	8.252
38	48.049	83	7.733
39	46.880	84	7.243
40	45.719	85	6.786
41	44.566	86	6.356
42	43.423	87	5.952
43	42.289	88	5.574
44	41.164	89	5.220
45	40.048	90	4.889
46	38.942	91	4.580
47	37.845	92	4.292
48	36.760	93	4.024
49	35.684	94	3.774
50	34.619	95	3.539
51	33.564	96	3.320
52	32.521	97	3.113
53	31.490	98	2.916
54	30.470	99	2.725
55	29.464	100	2.535

* 1999 United States 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

TABLE III-F-D
Pension Table* (Other Than Surviving Spouse)
(Present Value of \$1.00 per Annum Payable Until Death)
Female

Age	Present Value	Age	Present Value
11	121.773	56	33.281
12	119.055	57	31.995
13	116.378	58	30.739
14	113.744	59	29.511
15	111.156	60	28.311
16	108.610	61	27.139
17	106.108	62	25.995
18	103.644	63	24.880
19	101.218	64	23.793
20	98.825	65	22.734
21	96.466	66	21.700
22	94.139	67	20.693
23	91.846	68	19.712
24	89.585	69	18.759
25	87.356	70	17.834
26	85.160	71	16.934
27	82.995	72	16.058
28	80.862	73	15.207
29	78.761	74	14.382
30	76.690	75	13.584
31	74.651	76	12.812
32	72.642	77	12.065
33	70.664	78	11.342
34	68.719	79	10.646
35	66.805	80	9.979
36	64.922	81	9.341
37	63.069	82	8.735
38	61.247	83	8.162
39	59.453	84	7.624
40	57.689	85	7.124
41	55.954	86	6.656
42	54.247	87	6.219
43	52.569	88	5.810
44	50.918	89	5.429
45	49.296	90	5.074
46	47.702	91	4.744
47	46.135	92	4.437
48	44.596	93	4.152
49	43.085	94	3.887
50	41.602	95	3.640
51	40.145	96	3.409
52	38.716	97	3.192
53	37.315	98	2.985
54	35.942	99	2.785
55	34.597	100	2.587

* 1999 United States 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

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

Claimant's Age	-5	-4	-3	-2	-1	-0
16						1.195
17					1.270	1.230
18				1.348	1.307	1.266
19			1.430	1.388	1.345	1.303
20		1.517	1.473	1.428	1.384	1.340
21	1.607	1.562	1.516	1.470	1.424	1.378
22	1.655	1.608	1.560	1.512	1.465	1.417
23	1.704	1.655	1.605	1.556	1.506	1.457
24	1.755	1.704	1.652	1.601	1.549	1.497
25	1.807	1.754	1.701	1.647	1.593	1.540
26	1.861	1.806	1.751	1.695	1.639	1.583
27	1.918	1.860	1.802	1.744	1.686	1.628
28	1.976	1.916	1.856	1.795	1.735	1.675
29	2.035	1.973	1.910	1.848	1.785	1.722
30	2.096	2.032	1.967	1.901	1.836	1.771
31	2.159	2.092	2.024	1.956	1.889	1.821
32	2.223	2.154	2.083	2.013	1.942	1.871
33	2.289	2.217	2.143	2.070	1.996	1.923
34	2.356	2.281	2.205	2.128	2.052	1.975
35	2.424	2.346	2.267	2.187	2.107	2.028
36	2.494	2.412	2.330	2.247	2.164	2.080
37	2.565	2.479	2.393	2.307	2.220	2.133
38	2.636	2.547	2.458	2.367	2.277	2.187
39	2.708	2.616	2.522	2.428	2.334	2.240
40	2.781	2.685	2.587	2.489	2.391	2.293
41	2.854	2.753	2.651	2.549	2.447	2.346
42	2.927	2.822	2.716	2.610	2.504	2.398
43	3.000	2.891	2.780	2.670	2.560	2.450
44	3.073	2.959	2.844	2.730	2.615	2.501
45	3.146	3.027	2.908	2.788	2.670	2.551
46	3.217	3.094	2.970	2.846	2.723	2.600
47	3.288	3.160	3.031	2.902	2.774	2.647
48	3.357	3.224	3.090	2.956	2.824	2.692
49	3.426	3.287	3.148	3.010	2.872	2.737
50	3.493	3.349	3.205	3.062	2.920	2.780
51	3.559	3.410	3.261	3.113	2.966	2.822
52	3.624	3.469	3.315	3.162	3.011	2.862
53	3.687	3.527	3.368	3.210	3.054	2.901
54	3.747	3.582	3.418	3.255	3.095	2.937
55	3.805	3.634	3.465	3.298	3.133	2.971
56	3.858	3.683	3.509	3.337	3.168	3.002
57	3.908	3.727	3.548	3.372	3.198	3.028
58	3.953	3.767	3.583	3.402	3.224	3.050
59	3.994	3.803	3.615	3.429	3.247	3.069
60	4.031	3.835	3.642	3.452	3.266	3.084

* 1999 United States Life Tables for Total Population and Female Population
Remarriage rates based on the 1980 United States of America 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 = 0.0%
Annual Rate of Escalation applied after claimant's death = 0.0%
For State/Act applicability, refer to Pension Table Guide.

** 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

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

Claimant's Age	-5	-4	-3	-2	-1	-0
61	4.064	3.864	3.666	3.472	3.281	3.094
62	4.092	3.887	3.685	3.486	3.291	3.101
63	4.115	3.906	3.699	3.495	3.296	3.102
64	4.133	3.918	3.707	3.499	3.296	3.097
65	4.144	3.925	3.709	3.497	3.290	3.087
66	4.151	3.927	3.706	3.490	3.278	3.072
67	4.152	3.923	3.698	3.477	3.261	3.051
68	4.146	3.913	3.683	3.458	3.238	3.024
69	4.133	3.895	3.661	3.431	3.207	2.990
70	4.111	3.869	3.630	3.396	3.169	2.949
71	4.082	3.835	3.592	3.354	3.124	2.901
72	4.045	3.794	3.547	3.306	3.073	2.925
73	4.001	3.746	3.495	3.251	3.103	2.965
74	3.949	3.690	3.436	3.286	3.149	2.915
75	3.888	3.626	3.477	3.340	3.095	2.860
76	3.818	3.672	3.538	3.284	3.038	2.801
77	3.874	3.745	3.480	3.225	2.978	2.740
78	3.959	3.685	3.419	3.162	2.914	2.676
79	3.896	3.621	3.354	3.095	2.847	2.609
80	3.827	3.550	3.282	3.023	2.776	2.540
81	3.750	3.472	3.203	2.946	2.700	2.467
82	3.663	3.385	3.118	2.863	2.620	2.391
83	3.567	3.290	3.025	2.773	2.535	2.312
84	3.460	3.187	2.926	2.679	2.447	2.231
85	3.346	3.077	2.821	2.580	2.356	2.149
86	3.226	2.962	2.714	2.481	2.266	2.066
87	3.102	2.846	2.606	2.383	2.176	1.984
88	2.977	2.729	2.500	2.285	2.086	1.902
89	2.851	2.615	2.394	2.188	1.998	1.822
90	2.728	2.501	2.289	2.093	1.911	1.743
91	2.607	2.389	2.187	1.999	1.826	1.666
92	2.487	2.279	2.086	1.908	1.742	1.590
93	2.370	2.172	1.989	1.819	1.662	1.517
94	2.257	2.068	1.894	1.732	1.584	1.446
95	2.147	1.968	1.802	1.649	1.508	1.377
96	2.041	1.871	1.714	1.569	1.435	1.310
97	1.940	1.779	1.630	1.492	1.364	1.245
98	1.845	1.692	1.551	1.419	1.296	1.181
99	1.757	1.612	1.477	1.351	1.232	1.119
100	1.679	1.540	1.411	1.289	1.172	1.062
101	1.591	1.459	1.334	1.215	1.101	1.006
102	1.507	1.380	1.258	1.141	1.044	0.952
103	1.426	1.302	1.182	1.083	0.989	0.897
104	1.345	1.223	1.122	1.025	0.931	0.840
105	1.266	1.162	1.063	0.967	0.873	0.781

* 1999 United States Life Tables for Total Population and Female Population
Remarriage rates based on the 1980 United States of America 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 = 0.0%
Annual Rate of Escalation applied after claimant's death = 0.0%
For State/Act applicability, refer to Pension Table Guide.

** 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

**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						10.877
17						10.819
18				12.138	11.497	10.761
19			12.798	12.073	11.374	10.701
20		13.477	12.730	12.008	11.312	10.641
21	14.172	13.406	12.663	11.943	11.249	10.581
22	14.098	13.336	12.595	11.878	11.186	10.519
23	14.025	13.265	12.527	11.812	11.122	10.457
24	13.952	13.195	12.458	11.745	11.057	10.395
25	13.879	13.124	12.390	11.679	10.993	10.332
26	13.806	13.053	12.321	11.612	10.928	10.269
27	13.733	12.983	12.253	11.546	10.864	10.207
28	13.660	12.912	12.184	11.479	10.799	10.144
29	13.587	12.840	12.115	11.412	10.734	10.081
30	13.512	12.768	12.045	11.344	10.669	10.018
31	13.438	12.696	11.974	11.276	10.602	9.953
32	13.362	12.622	11.903	11.207	10.535	9.888
33	13.285	12.548	11.831	11.136	10.466	9.821
34	13.208	12.472	11.757	11.064	10.396	9.752
35	13.128	12.395	11.682	10.991	10.324	9.682
36	13.048	12.316	11.604	10.915	10.250	9.609
37	12.965	12.235	11.525	10.837	10.174	9.534
38	12.881	12.152	11.444	10.757	10.095	9.457
39	12.794	12.066	11.359	10.674	10.014	9.378
40	12.704	11.978	11.272	10.589	9.930	9.296
41	12.611	11.886	11.181	10.500	9.843	9.211
42	12.514	11.791	11.088	10.408	9.753	9.123
43	12.414	11.692	10.991	10.313	9.660	9.032
44	12.310	11.590	10.891	10.215	9.564	8.938
45	12.202	11.484	10.787	10.113	9.465	8.841
46	12.090	11.374	10.679	10.007	9.361	8.740
47	11.974	11.259	10.566	9.897	9.253	8.634
48	11.852	11.140	10.449	9.782	9.141	8.525
49	11.727	11.017	10.329	9.664	9.026	8.414
50	11.598	10.890	10.204	9.543	8.908	8.300
51	11.465	10.759	10.077	9.419	8.788	8.184
52	11.327	10.625	9.946	9.292	8.665	8.065
53	11.186	10.487	9.812	9.163	8.540	7.944
54	11.039	10.345	9.674	9.029	8.411	7.820
55	10.888	10.198	9.532	8.891	8.278	7.693
56	10.730	10.045	9.383	8.748	8.141	7.561
57	10.565	9.886	9.230	8.600	7.999	7.425
58	10.395	9.720	9.070	8.447	7.852	7.284
59	10.219	9.551	8.907	8.291	7.702	7.140
60	10.039	9.378	8.741	8.131	7.548	6.992

* 1999 United States Life Tables for Total Population and Female Population
Remarriage rates based on the 1980 United States of America 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%
For State/Act applicability, refer to Pension Table Guide.

** 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

TABLE IV-B (Cont'd)
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	9.856	9.201	8.571	7.967	7.391	6.841
62	9.668	9.020	8.397	7.800	7.230	6.687
63	9.475	8.834	8.218	7.628	7.065	6.529
64	9.277	8.643	8.034	7.451	6.896	6.367
65	9.074	8.448	7.847	7.271	6.723	6.200
66	8.868	8.250	7.656	7.088	6.546	6.031
67	8.659	8.048	7.462	6.901	6.367	5.859
68	8.445	7.842	7.263	6.710	6.183	5.683
69	8.226	7.631	7.060	6.514	5.996	5.504
70	8.001	7.414	6.851	6.314	5.804	5.321
71	7.771	7.193	6.638	6.110	5.609	5.135
72	7.538	6.969	6.424	5.905	5.413	5.013
73	7.303	6.743	6.207	5.698	5.291	4.906
74	7.064	6.514	5.988	5.577	5.186	4.724
75	6.822	6.282	5.868	5.473	4.994	4.542
76	6.577	6.164	5.768	5.271	4.802	4.361
77	6.464	6.071	5.558	5.072	4.614	4.183
78	6.381	5.851	5.349	4.875	4.427	4.007
79	6.150	5.633	5.142	4.679	4.242	3.834
80	5.919	5.414	4.934	4.482	4.059	3.664
81	5.686	5.192	4.725	4.286	3.876	3.496
82	5.448	4.967	4.514	4.090	3.695	3.330
83	5.206	4.740	4.302	3.894	3.515	3.167
84	4.962	4.511	4.090	3.699	3.338	3.007
85	4.716	4.283	3.879	3.506	3.164	2.853
86	4.472	4.057	3.673	3.320	2.998	2.704
87	4.232	3.838	3.474	3.142	2.838	2.560
88	3.999	3.626	3.285	2.971	2.684	2.423
89	3.775	3.425	3.102	2.807	2.537	2.291
90	3.562	3.232	2.928	2.650	2.396	2.165
91	3.358	3.047	2.761	2.500	2.262	2.045
92	3.163	2.871	2.603	2.358	2.135	1.931
93	2.978	2.703	2.452	2.223	2.014	1.824
94	2.802	2.545	2.310	2.095	1.899	1.721
95	2.635	2.395	2.175	1.974	1.791	1.623
96	2.479	2.254	2.048	1.860	1.688	1.530
97	2.332	2.122	1.929	1.752	1.590	1.440
98	2.196	1.999	1.818	1.652	1.498	1.354
99	2.071	1.886	1.716	1.558	1.411	1.273
100	1.960	1.786	1.624	1.473	1.331	1.197
101	1.842	1.677	1.523	1.378	1.241	1.127
102	1.730	1.573	1.425	1.285	1.168	1.058
103	1.624	1.473	1.329	1.210	1.097	0.988
104	1.520	1.373	1.252	1.136	1.025	0.918
105	1.420	1.295	1.178	1.063	0.953	0.845

* 1999 United States Life Tables for Total Population and Female Population
Remarriage rates based on the 1980 United States of America 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%
For State/Act applicability, refer to Pension Table Guide.

** 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.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 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 \bar{a}_x	Supplemental Benefits		Basic Benefit Payable to Age 62 $\bar{a}_{x:62-x}$
		Payable to Age 62 $.05(\bar{a})_x:62-x$	Payable for Life $.05(\bar{a})_x$	
11	25.580	21.844	28.105	23.544
12	25.461	21.393	27.768	23.354
13	25.339	20.937	27.427	23.158
14	25.215	20.477	27.083	22.957
15	25.090	20.013	26.736	22.751
16	24.963	19.546	26.387	22.542
17	24.835	19.075	26.035	22.328
18	24.706	18.601	25.679	22.108
19	24.573	18.123	25.320	21.882
20	24.436	17.639	24.955	21.649
21	24.296	17.151	24.586	21.409
22	24.151	16.659	24.211	21.160
23	24.002	16.162	23.831	20.904
24	23.849	15.661	23.446	20.638
25	23.689	15.156	23.055	20.363
26	23.524	14.647	22.657	20.078
27	23.352	14.134	22.254	19.783
28	23.175	13.618	21.845	19.477
29	22.991	13.099	21.432	19.160
30	22.802	12.579	21.013	18.833
31	22.607	12.057	20.591	18.495
32	22.406	11.535	20.164	18.145
33	22.199	11.013	19.733	17.784
34	21.987	10.491	19.299	17.411
35	21.768	9.970	18.861	17.026
36	21.544	9.452	18.421	16.629
37	21.313	8.935	17.978	16.219
38	21.077	8.422	17.533	15.795
39	20.834	7.913	17.085	15.358
40	20.585	7.409	16.636	14.907
41	20.330	6.911	16.186	14.441
42	20.068	6.420	15.734	13.960
43	19.801	5.936	15.282	13.464
44	19.527	5.461	14.830	12.952
45	19.247	4.995	14.378	12.423
46	18.961	4.541	13.927	11.877
47	18.670	4.098	13.477	11.314
48	18.372	3.669	13.028	10.732
49	18.069	3.255	12.581	10.131
50	17.758	2.856	12.136	9.509
51	17.441	2.475	11.693	8.865
52	17.117	2.112	11.253	8.199
53	16.787	1.771	10.817	7.510
54	16.452	1.453	10.384	6.796
55	16.111	1.159	9.957	6.056

Note: The Supplemental Benefits in Florida are 5.0% times the number of calendar years since the date of injury. For accident dates before July 1, 1990, Supplemental Benefits are payable for life. For accident dates on or after July 1, 1990, there have been several court cases dealing with Supplemental Benefits and whether or not they cease at age 62 if the individual is eligible for Social Security. Annuity values have been provided under both scenarios.

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 1999 United States Life Tables with an interest rate of 3.5%.

Basic benefits present value (PV) = \bar{a}_x . Supplemental benefits payable for life PV = $.05(\bar{a})_x$. Supplemental benefits payable to age 62 PV = $.05(\bar{a})_{x:62-x}$.

For cases where the evaluation year is not the same as the accident year and the supplemental benefits are payable for life, the present value of the Supplemental Benefit should be calculated as follows: [(evaluation year-accident year - 1)*(.05)*(\bar{a})_x] + [(\bar{a})_x*(.05)] where x is the age at evaluation.

For cases where the evaluation year is not the same as the accident year and the Supplemental Benefits are payable only until age 62, the present value of the Supplemental Benefit should be calculated as follows: [(evaluation year-accident year - 1)*(.05)*(\bar{a})_{x:62-x}] + [(\bar{a})_{x:62-x}*(.05)] where x is the age at evaluation.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 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 \bar{a}_x	Supplemental Benefits		Basic Benefit Payable to Age 62 $\bar{a}_{x:62-x}$
		Payable to Age 62 $.05(\bar{la})_{x:62-x}$	Payable for Life $.05(\bar{la})_x$	
56	15.767	0.892	9.536	5.289
57	15.419	0.654	9.122	4.494
58	15.069	0.448	8.714	3.668
59	14.714	0.277	8.313	2.808
60	14.356	0.142	7.920	1.912
61	13.994	0.049	7.534	0.978
62	13.630		7.156	
63	13.264		6.787	
64	12.896		6.427	
65	12.526		6.076	
66	12.155		5.735	
67	11.782		5.403	
68	11.408		5.081	
69	11.034		4.769	
70	10.662		4.469	
71	10.291		4.179	
72	9.919		3.900	
73	9.547		3.631	
74	9.176		3.373	
75	8.807		3.126	
76	8.439		2.890	
77	8.073		2.665	
78	7.707		2.451	
79	7.345		2.248	
80	6.988		2.058	
81	6.640		1.880	
82	6.303		1.715	
83	5.978		1.563	
84	5.667		1.423	
85	5.371		1.295	
86	5.088		1.178	
87	4.818		1.070	
88	4.560		0.972	
89	4.315		0.882	
90	4.082		0.800	
91	3.861		0.726	
92	3.651		0.658	
93	3.453		0.597	
94	3.265		0.541	
95	3.087		0.490	
96	2.917		0.443	
97	2.755		0.401	
98	2.598		0.361	
99	2.444		0.325	
100	2.289		0.290	

Note: The Supplemental Benefits in Florida are 5.0% times the number of calendar years since the date of injury. For accident dates before July 1, 1990, Supplemental Benefits are payable for life. For accident dates on or after July 1, 1990, there have been several court cases dealing with Supplemental Benefits and whether or not they cease at age 62 if the individual is eligible for Social Security. Annuity values have been provided under both scenarios.

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 1999 United States Life Tables with an interest rate of 3.5%.

Basic benefits present value (PV) = \bar{a}_x . Supplemental benefits payable for life PV = $.05(\bar{la})_x$. Supplemental benefits payable to age 62 PV = $.05(\bar{la})_{x:62-x}$.

For cases where the evaluation year is not the same as the accident year and the supplemental benefits are payable for life, the present value of the Supplemental Benefit should be calculated as follows: $[(\text{evaluation year} - \text{accident year} - 1) \cdot (.05)(\bar{a})_x] + [(\bar{la})_x \cdot (.05)]$ where x is the age at evaluation.

For cases where the evaluation year is not the same as the accident year and the Supplemental Benefits are payable only until age 62, the present value of the Supplemental Benefit should be calculated as follows: $[(\text{evaluation year} - \text{accident year} - 1) \cdot (.05)(\bar{a})_{x:62-x}] + [(\bar{la})_{x:62-x} \cdot (.05)]$ where x is the age at evaluation.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

TABLE V-B
Annuity Values for Florida Basic and Supplemental Benefits
(Present Value of \$1.00 per Annum Payable Until Age 75)

Age	Basic Benefit Payable to Age 75	Age	Basic Benefit Payable to Age 75	Age	Supplemental On or After 10/01/03	Age	Supplemental On or After 10/01/03
	$\bar{a}_{x:75-x}$		$\bar{a}_{x:75-x}$		$.03(\bar{a})_{x:62-x}$		$.03(\bar{a})_{x:62-x}$
11	24.953	43	17.848	11	13.107	43	3.561
12	24.812	44	17.501	12	12.836	44	3.276
13	24.667	45	17.144	13	12.562	45	2.997
14	24.519	46	16.778	14	12.286	46	2.724
15	24.369	47	16.403	15	12.008	47	2.459
16	24.217	48	16.018	16	11.727	48	2.201
17	24.063	49	15.622	17	11.445	49	1.953
18	23.905	50	15.216	18	11.161	50	1.713
19	23.744	51	14.798	19	10.874	51	1.485
20	23.577	52	14.369	20	10.583	52	1.267
21	23.406	53	13.928	21	10.291	53	1.063
22	23.230	54	13.476	22	9.995	54	0.872
23	23.048	55	13.012	23	9.697	55	0.695
24	22.859	56	12.538	24	9.397	56	0.535
25	22.664	57	12.053	25	9.094	57	0.393
26	22.462	58	11.555	26	8.788	58	0.269
27	22.252	59	11.045	27	8.480	59	0.166
28	22.035	60	10.521	28	8.171	60	0.085
29	21.811	61	9.983	29	7.860	61	0.029
30	21.579	62	9.430	30	7.547		
31	21.340	63	8.861	31	7.234		
32	21.093	64	8.275	32	6.921		
33	20.839	65	7.670	33	6.608		
34	20.577	66	7.045	34	6.295		
35	20.307	67	6.397	35	5.982		
36	20.029	68	5.724	36	5.671		
37	19.743	69	5.024	37	5.361		
38	19.449	70	4.294	38	5.053		
39	19.146	71	3.528	39	4.748		
40	18.835	72	2.723	40	4.446		
41	18.515	73	1.871	41	4.147		
42	18.186	74	0.966	42	3.852		

Note: For accident dates on or after 10/1/2003, the supplemental benefits in Florida are 3.0% times the number of calendar years since the date of injury and cease at age 62. Also, the basic benefits in Florida cease at age 75. Basic benefits present value (PV)= $\bar{a}_{x:75-x}$. Supplemental benefits PV = $.03(\bar{a})_{x:62-x}$. For cases where the evaluation year is not the same as the accident year, the PV of the supplemental benefit should be calculated as follows: [(evaluation year-accident year-1)*(.03)*(\bar{a}) $_{x:75-x}$]+[(\bar{a}) $_{x:62-x}$ *(.03)] where x is the age at evaluation. The above present values are based on 1999 United States Life Tables with an interest rate of 3.5%.

ITEM U-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 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.

Date of Accident: 9/19/1997 Policy Effective: 1/1/1997–12/31/1997
Weekly Benefit Payable: \$250.00 Spouse's Birth Date: 2/18/1965

Calculations	1st Report	2nd Report	7th Report
1. Valuation Date.....	7/1/1998	7/1/1999	7/1/2004
2. Spouse's age nearest accident date.....	33	33	33
3. Duration since accident date (last whole year).....	0	1	6
4. Annual Benefit (\$250.00 × 52 weeks)	\$13,000	\$13,000	\$13,000
5. Present Value of \$1.00 per year (from Table I-A)	15.049	15.052	17.920
6. Present Value of future payments (4) × (5).....	\$195,637	\$195,676	\$232,960
7. Two-year lump-sum remarriage payment (4) × 2	\$26,000	\$26,000	\$26,000
8. Present Value of \$1.00 (from Table II-A).....	0.3591	0.3514	0.1803
9. Present Value of future remarriage payment (7) × (8)	\$9,337	\$9,136	\$4,688
10. Payments since 9/19/1997 at \$250.00	\$10,000	\$23,000	\$88,250
11. Funeral Allowance	\$2,000	\$2,000	\$2,000
12. Total Incurred Indemnity Loss (6) + (9) + (10) + (11).....	\$216,974	\$229,812	\$327,898

NOTE: 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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

EXAMPLE II
Usage of: Pension Table—Other Than Surviving Spouse
(Table III-M-A and III-F-A)

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

Date of Accident: 6/1/1997 Policy Effective: 1/1/1997–12/31/1997
Weekly Benefit Payable: \$280.00 Employee's Birth Date: 10/21/1963

Calculations	1st Report	2nd Report
1. Valuation Date	7/1/1998	7/1/1999
2. Employee's age nearest valuation date	35	36
3. Annual Benefit (\$280.00 x 52 weeks).....	\$14,560	\$14,560
4. Present Value of \$1.00 per year (from Table III-M-A).....	21.152	20.915
5. Present Value of future payments (3) x (4).....	\$307,973	\$304,522
6. Payments since 6/1/97 at \$280.00 per week	\$15,680	\$30,240
7. Total Incurred Indemnity Loss (5) + (6).....	\$323,653	\$334,762

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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 MORTALITY)

EXAMPLE III
Usage of: Surviving Spouse Pension Table
(Table I-B, I-C)
and
Present Value of Remarriage Dowry
(Table II-B)

Find the incurred 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: 9/16/1997 Policy Effective: 1/01/1997–12/31/1997
Weekly Benefit Payable: \$250.00 Spouse's Birth Date: 2/18/1965

Calculations	1st Report	2nd Report	7th Report
1. Valuation Date.....	7/1/1998	7/1/1999	7/1/2004
2. Spouse's age nearest accident date.....	33	33	33
3. Duration since accident date (last whole year).....	0	1	6
4. Weekly Benefit (Current Weekly Benefit x 1.04)	\$260	\$270	\$329
5. Annual Benefit (Weekly Benefit x 52 weeks)	\$13,520	\$14,040	\$17,108
6. Present Value of \$1.00 per year (from Table I-B)	33.021	32.926	37.809
7. Present Value of future payments (5) x (6).....	\$446,444	\$462,281	\$646,836
8. Two-year lump-sum remarriage payment (5) x 2	\$27,040	\$28,080	\$34,216
9. Present Value of \$1.00 (from Table II-B).....	0.4617	0.4427	0.2442
10. Present Value of future remarriage payment (8) x (9).....	\$12,484	\$12,431	\$8,356
11. Payments since 9/17/1997	\$10,510	\$24,290	\$102,204
12. Funeral Allowance	\$2,000	\$2,000	\$2,000
13. Total Incurred Indemnity Loss (7) + (10) + (11) + (12).....	\$471,438	\$501,002	\$759,396

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-1386 AMENDED—URE WCSP PENSION TABLE REVISIONS (1999 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-B)

Find the incurred loss to be reported when benefits escalated annually at a rate of 4.0% are payable for life to a male injured employee 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: \$300.00
Date of Accident: 5/30/1997
Rate of Compensation—Total Disability: 66 2/3%
Rate of Compensation—Death: 50%
Employee's Birth Date: 10/21/1963
Spouse's Birth Date: 7/16/1965

Calculations	1st Report	2nd Report
1. Valuation Date.....	7/1/1998	7/1/1999
2. Employee's age nearest valuation date.....	35	36
3. Difference in ages (Spouse/Employee)	-2	-2
4. Weekly Benefit (Current Weekly Benefit x 1.04)	\$208	\$216
5. Annual Benefit (Weekly Benefit x 52 weeks)	\$10,816	\$11,232
6. Present Value of \$1.00 per year escalated (from Table III-M-C)	45.937	44.803
7. Present Value of future payments (5) x (6)	\$496,855	\$503,227
8. Initial annual survivorship benefit (\$300.00 x 50% x 52 weeks)	\$7,800	\$7,800
9. Present Value of \$1.00 per year escalated survivorship benefit (from Table IV-B)	10.991	10.915
10. Present Value of survivorship benefits (8) x (9)	\$85,730	\$85,137
11. Payments since 5/30/1997	\$11,408	\$22,432
12. Total Incurred Indemnity Loss (7) + (10) + (11)	\$593,993	\$610,796

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 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., for a female worker and an escalation rate of 4.0%, use Table III-F-C).