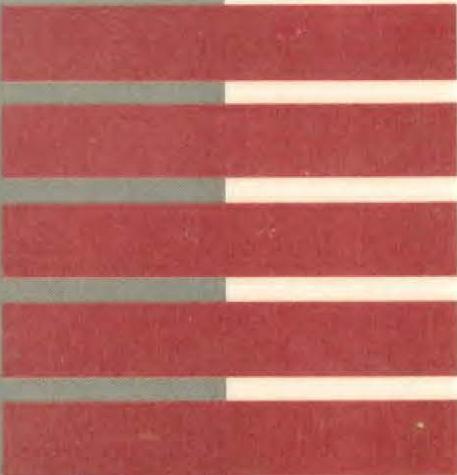


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# Blue Ribbon Commission on Workers' Compensation of the Maine State Legislature

## Actuarial Report on the Evaluation of Workers' Compensation Law Changes

September 1992

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September 30, 1992

Mr. Richard B. Dalbeck  
Mr. William D. Hathaway  
Mr. Emilien Levesque  
Dr. Harvey Picker  
Maine Blue Ribbon Commission on Workers Compensation

Gentlemen:

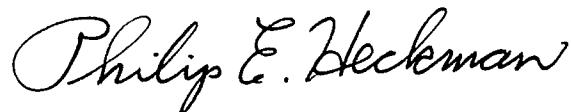
Attached you will find our final report on actuarial valuation of the changes in the Maine Workers Compensation laws. We have evaluated changes incorporated in the version dated August 27, 1992, as amended, with respect to existing law.

We have enjoyed working on this project, and are grateful for the opportunity to serve the Commission and the Legislature. Please call us on 312/879-2156 (Smith) or 312/879-2143 (Heckman) if you have any questions or require anything further.

Very truly yours,



Lee M. Smith, FCAS, MAAA, FCIA  
Partner



Philip E. Heckman, Ph.D., ACAS, MAAA  
Senior Consulting Actuary

Copies to: Ms. Jane Orbeton, Maine Legislature

# **Actuarial Report on the Evaluation of Workers' Compensation Law Changes**

## **I. Executive Summary**

### **A. Introduction and Scope of Engagement**

Ernst & Young has been engaged by the Blue Ribbon Commission on Workers' Compensation of the Maine State Legislature (BRC) to perform an independent actuarial valuation of proposed changes to Maine's Workers' Compensation law. Our detailed review is limited to those items which lend themselves to direct costing. Other items are omitted from direct consideration because the uncertainties in their effects are, in our judgment, larger than the probable effects themselves. We have agreed to express an opinion as to which of the indirect items ("soft costs") are worth examining for their potential impact on rate level. In particular we have done a detailed valuation under the assumption that Temporary Total Benefit durations will revert to the national average following enactment of the legislation.

We have had access to the findings of the Commission's other consulting actuary, John Herzfeld of Milliman and Robertson (M&R), and to certain findings and technical resources of the National Council on Compensation Insurance (NCCI); but the judgments presented here are entirely our own.

## B. Conditions and Limitations

This report represents a summary of our findings and recommendations. It has been prepared for use by the BRC and the Maine Legislature. The information employed in our analysis was provided by the BRC, the NCCI and the Maine Bureau of Insurance. The data have not been audited by Ernst & Young and any errors in the data will affect the accuracy of the report.

The scope of our review was limited to items mentioned herein. We express no opinion regarding other aspects of the Maine Workers' Compensation laws.

## C. Methods

Standard actuarial techniques were used in evaluating the financial impact of proposed changes to the Maine Workers' Compensation Laws. These techniques primarily involved the estimation of expected duration and benefit cost for different injury types under the current and proposed laws. Our techniques are similar to those used by the NCCI in its Law Amendment evaluation process.

In general outline, this process consists of evaluating losses payable on claims involving changed benefits under new and existing provisions. From these valuations, one can find the fractional change in cost for each type of benefit. These are then weighted by the percentage of total payments ascribed to each benefit type under existing law and summed. The result is the overall percentage change in loss costs attributable to the changes in benefit provisions, other things being equal. This overall

change is a point-in-time estimate which is independent of inflationary trend and long-term changes in benefit utilization and may never be observed directly - isolated from other effects - in any rate review. The overall result of -13.7% of benefits is shown in Table I.

We have also employed other techniques and assumptions that we believe are appropriate. We further believe the conclusions presented herein are reasonable, given information currently available. However, it should be recognized that many subjective elements influence the estimates of changes in ultimate loss costs due to law changes. The techniques used in this investigation are designed to produce the most appropriate results at a point in time. As additional information becomes available, these results may require revision.

#### **D. Findings**

The present valuation represents our independent findings, although - as noted above - we have relied on certain findings of the NCCI after subjecting them to detailed review.

Table I on page 5 presents our estimates for the effect of the proposed law in comparison to existing law. A more detailed summary is given in Exhibit I.

Table II provides a listing of specific provisions which we have been able to cost on a quantitative basis.

One effect of the law changes is a sharp reduction in the attractiveness of Temporary Total Benefits paid during the "Healing Period". As noted above, we have done a benefit valuation under the assumption that the average duration of these benefits will decrease dramatically to the national average. Under the old law, these benefits start to escalate in proportion to the State Average Weekly Wage (SAWW) on the third anniversary of the injury . The NCCI estimates the average Duration of Healing Period Benefits at 120 weeks. It is reasonable to expect that the removal of escalation will reduce benefit utilization at the longer durations, causing earlier recovery or transition to Permanent Partial (wage loss) or formal Permanent Total Benefits. Since all loss-of-time claimants (32% of all cases) receive Temporary Total Benefits until their condition stabilizes, the effect is potentially important. We cannot estimate it directly, but we have studied the effect on benefit levels if durations revert to values in line with the national average, estimated by NCCI at 36 weeks.

The changes in the medical benefit system are also difficult to value directly, consisting, as they do, of modifications to administrative procedure.

Our techniques and findings are detailed in Sections II and III of the report.

#### **E. Acknowledgments**

In the execution of this work, we have benefited from conversations and communications with Mr. John Lewis, the BRC's primary consultant, Mr. John Herzfeld, FCAS, MAAA, of M&R, Boston, and Mr. Barry Llewellyn, FCAS, MAAA, of the NCCI.

This report has undergone critical review by Art Cohen, ACAS, MAAA, Al Weller, FCAS, MAAA, and John Dawson, FCAS, MAAA of Ernst & Young Actuarial Services.

**Table I**  
**Summary of Quantitative Results**

<b>Benefit Type</b>	<b>Percent of Benefits</b>	<b>Percentage Effect</b>	<b>Overall Effect</b>
Fatal	1.8%	-75.41%	-1.34%
Permanent Total	1.9%	-54.42%	-1.05%
Permanent Partial	44.6%	-12.22%	-5.46%
Temporary Total	6.2%	-7.10%	-0.44%
Medical	45.4%	-6.50%	-2.95%
Total All Benefits	100.0%		-11.2%
Loss Adjustment Expenses	5.0%	-50.0%	-2.5%
Overall Effect as Ratio to Benefits	105.0%		-13.7%
Overall Effect as Ratio to LALAE	100.0%		-13.1%

## Table II

### **Digest of Costable Benefit Changes in New Law.**

(Labeling follows organization of Legislative text.)

- §209** Declared legislative intent is to replace current medical fee schedule with one like that used in Michigan. This is not explicit in the law itself.
- §211** **Maximum benefit levels.** Maximum weekly compensation will be the larger of \$441 or 90% of SAWW. (Was 136% of SAWW.)
- §212** **1. Total incapacity.**  
Weekly compensation shall be 80% of after-tax AWW (Was 2/3 of gross AWW.)  
Benefits will no longer be adjusted annually in proportion to the change in SAWW capped at 5%.
- §213** **Compensation for partial incapacity.**  
New Wage loss Formula: 80% of difference of pre-injury and post-injury after-tax AWW. (Was 2/3 of difference of gross AWW.)  
Term of benefits: Disabilities with 15% whole-body impairment or less will be compensated for a maximum of 260 weeks. Otherwise compensation will be for the duration of the disability. (Was 520 weeks for all cases.)
- §215** **Death benefits.**  
Benefits run for 500 weeks or to age 18 (or duration of full-time student status). (spouse's benefits were for life unremarried.)  
Benefits will no longer be adjusted annually in proportion to the change in SAWW capped at 5%.  
Survivorship benefits shall also be limited accordingly.
- §217** **Employment rehabilitation.**  
5. Limitation. Term is limited to 52 weeks except by special order. (Was 156 weeks.)
- §325** **1. Costs and attorney's fees.** Each party shall be responsible for its own attorney's fees. (Employer paid both under the old law.)

### Table III

#### **Maine Workers' Compensation Law Reform Documents Received as of 9/29/92 12:26 PM**

From Blue Ribbon Commission:

*Report of the Blue Ribbon Commission... , August 31, 1992 (9/2/92)*

*Report to the Blue Ribbon Commission (M&R), Executive Summary (9/2/92)*

From Maine Bureau of Insurance:

*An Act to Reform the Workers' Compensation Act and Workers' Compensation Insurance Laws, 8/27/92, 202 pages.(9/5/92).*

From Milliman & Robertson, Wakefield, MA:

Copy of FAX from Maine Bureau of Insurance: Legal Expense. (9/4/92)

From NCCI, NY: (9/9/92)

- Memorandum from Stephen Searle to George Phillips: 8/17/92  
"Maine versus Michigan comparison - Permanent Partial limited to 260 weeks"
- Copy of 8/7/92 FAX to Mark Mulvaney (M&R)  
Maine Versus Michigan with expected wage & benefit calculations .
- Memorandum from Barry Llewellyn, NCCI, to Mark Mulvaney (M&R), 8/3/92  
"Maine/Michigan Benefit Cost Analysis".
- Memorandum from Barry Llewellyn, NCCI, to Blue Ribbon Commission, 7/2/92,  
with attachments.
- FAX from Joyce Lopez, NCCI, 9/9/92  
"The 1992 Injured Worker Wage Distribution".

From Abby Holman, Governor's Office, State of Maine (9/10/92):

- *Maine Workers' Compensation Act..., 1991.*
- A Comparative Analysis of the Maine Workers' Compensation Law, John H. Lewis, 6/28/92.

From Joyce Lopez, NCCI, NY: (9/11/92):

FAX of "WC Injury Table: Fatal Disability".

From John Dawson, E&Y Boston(9/14/92):

- FAX copy of letter from Emilien Levesque to John Herzfeld and John Dawson (9/11/92).
- FAX copy of Letter of Understanding from Maine Legislature with cover: Sarah Tubbesing to John Dawson.(9/9/92).

From Richard Johnson, Maine Bureau of Insurance(9/15/92):

FAX copy of 9/4/92 memorandum from Lisa Copenhagen and Jane Orbeton to BRC on technical changes in legislation.

## **II. Actuarial Approach**

### **A. Introduction**

This section will provide a description of the data and procedures used in the report. Our procedures were selected to provide an actuarial analysis most appropriate given the data available.

### **B. Data**

The data employed in our analysis were somewhat limited. Among the sources were the NCCI, Maine Bureau of Insurance, and industry publications. A list of data used in the report, as well as all other documents received in the course on the engagement, is given in Table III.

### **C. Description of Procedures**

Our methodology for evaluating law changes is listed by category and follows.

#### **1. Benefit Weights and General Summary**

The general summary and the benefit statistics used to weight the results are shown in Exhibit I. The general summary shows the percentage effect of changes in each benefit type and applies weights reflecting the proportion of dollars in each category under existing law. Two scenarios are shown: the "Select", which assumes that short-term benefit utilization will remain the same or change slowly after enactment, and the "Decreased Utilization", which assumes that Temporary Total and Healing Period

durations will rapidly approach the national average. The statistics shown on Page 2 of Exhibit I come from successive issues of the NCCI *Annual Statistical Bulletin*. Indemnity weights ( at fifth report ) have been summarized across years and the relative weights of indemnity and medical have been trended from the 10/17/91 law enactment date to mid-1993. The overall results are shown as a percentage of benefits under current law and as a percentage of loss and loss adjustment expense since the attorney's fees change is outside the benefit framework. A column is also included which shows the M&R results for comparison.

## **2. Changes in Maximum Benefit and Weekly Compensation**

These are key changes which affect all indemnity related benefits. The effect of the redefinitions are shown in Exhibit II. Our approach is essentially a confirmation of the NCCI approach, using the NCCI standard wage distribution (details in Part 6 of the Exhibit). We have made an independent estimate of the State Average Weekly Wage as of mid 1993 (Part 5). This is carried to Parts 1 - 4 of Exhibit II which shows the calculation of average weekly compensation amount under the old law and the new law. Two comparisons are shown, one for Permanent Partial benefits and one for all other due to differing minimum compensation amounts under the old law. Our calculations reproduced NCCI findings exactly when we did comparisons.

## **3. Fatal Benefits**

Our calculations for fatal benefits are shown in Exhibit III. We have treated the change in duration and the repeal of escalation together, comparing approximate annuity

values weighted by case frequencies from the NCCI Injury Table. Where joint status annuities are involved, we have used the larger of the two annuity values as an approximation. We have ignored mortality for minor dependent annuities. All values are discounted at 3.5% *per annum*, and the escalation rate is 4.6% based on Exhibit II Part 5..

### **3. Permanent Total**

The most important change to Permanent Total Benefits is the repeal of escalation. Exhibit IV shows our calculations which resemble those for fatal benefits. We have compared straight annuity values at 3.5% with mixed annuities, also at 3.5%, which begin escalating at 4.6% after three years from date of injury. Temporary Total Benefits received before the Permanent Total award are treated as part of the total. Schedule benefits, which are unchanged under the new law are added in separately. We have assumed, in the absence of more detailed information that the Social Security offset reduces benefits by half after age 65 under the old law and will reduce them to nothing after age 65 under the new law.

### **4. Permanent Partial**

Calculations for Permanent Partial Benefits are shown in Exhibit V. The only material effect, aside from compensation formula changes, is that due to the changes in duration by whole-body impairment percentage. These changes cut both ways, lengthening durations for serious cases and shortening them for milder cases. A crucial assumption is the claimant population above and below the 15% cutoff. We

have reviewed the NCCI's findings in the preliminary work on the Maine/Michigan comparison, and selected a 75%/25% split. This number is assumed to be static, although it will be under forensic pressure in the actual administration of benefits. "Healing Period" (Temporary Total) Benefits are a significant component of the total, as are Schedule Benefits. In order to combine these with wage loss to obtain an overall effect, we have had to assume an average wage loss percentage of 80%. This is a soft number, and we hope to obtain a better estimate in the near future. We have further assumed that wage loss benefits are insignificant after retirement due to the Social Security offset. Hence the wage loss annuities all terminate at age 65.

Excluding the effect of compensation formula changes, benefits are reduced by the factor **.90** under our select assumptions. Changing the 75%/25% assumption to 65%/35% makes this **.98**. Assuming that Healing Period durations will revert to the national average gives **.71**. Keeping durations for serious (> 15% impairment) cases limited to 520 weeks gives **.79**.

## 5. Temporary Total

These benefits apply to cases which involve lost time but eventuate in complete recovery. Apart from compensation formula changes, the only change to Temporary Total Benefits is the increase in the waiting period from three to seven days. We have calculated this effect using the NCCI Short-Term Disability Table. Calculations are shown in Exhibit VI. The table itself is shown graphically on Page 2.

## **6. Medical Benefits**

The only material change in Medical Benefits is the announced intention to go over to a maximum fee schedule of the kind used in Michigan. At this time we have no independent basis for assessing the effect of this change. NCCI estimates a reduction of 5% to 10% in medical costs. We have selected -6.50% as a mid-range estimate, but we have no new evidence at this time. We judge that this matter is worth pursuing in detail since medical costs are a rapidly growing portion of the total benefits.

## **7. Attorney's Fees**

Our treatment of the exclusion of claimant attorney's fees is given in Exhibit VII. We have used data on payments and case incurred broken out by category for accident years 1988 to 1991. We have estimated an ultimate allocated expense ratio and an ultimate ratio of claimant fees to all loss adjustment. The effect is likely to be substantial in its own right, and it may also lead to reductions in benefit costs by discouraging litigation. We expect that the magnitude of this indirect effect will be worth researching.

### III. Conclusions

An examination of Exhibit I shows that our results, obtained without reference or access to M&R's calculations, do not differ materially from M&R's results except in the matter of attorney's fees. We have given full weight to this change first, because it involves a significant amount of money under the present law, second, because it may have further substantial ,though unquantified, effects on benefit amounts and utilization by making litigation much less attractive.

Our examination of the "Decreased Utilization Scenario" suggests how large such unquantified effects may be. This scenario, while not defensible as a basis for pricing the benefit changes. does give a reasonable indication of the kind of savings which can be achieved given the will to administer the law in a strict fashion. This point has already been noted in the report of the Blue Ribbon Commission to the Legislature. The benefit costing shown in this report assumes that benefit administration after enactment may be much like that before enactment. In fact it can change in the direction of laxity, vitiating the savings designed into the benefit changes, or it can become stricter, more attentive to the injured worker's genuine needs, magnifying the savings.

It remains to address the question of Medical Benefits. It is regrettable that we have not been able to cost the changes in this system independently. The data and time requirements of such an undertaking put it clearly beyond the reach of this investigation. Medical is a large and rapidly growing portion of total benefits. The numbers in the NCCI *Annual Statistical Bulletins* present a bleak picture of medical cost per claim rising at roughly 18% per year against 5% wage inflation. This is worthy of

notice because a rate of increase that large has to be susceptible to control, though how and how much remain questions. This is clearly a worthwhile, even urgent area for future efforts in controlling benefit costs.

For present purposes, we are limited to the question of what immediate change in benefit levels will result from the present enactments. Our best estimate is the -13.7% of total benefits from the Select Scenario.

## Maine Workers' Compensation Law Reform

### Comparison of Old and New Benefit Provisions

Benefit Type	Old Law (effective 7/14/90)	New Law	Select Scenario			Decreased Utilization Scenario		
			Percent of Benefits (Old Law)	Effect on Benefits	Effect on All Benefits	M&R Estimate	Percent of Benefits (Old Law)	Effect on Benefits
<b>Fatal</b>			1.8%	-75.41%	-1.34%	-1%	1.8%	-75.41%
Rate of Compensation	66.67% of Pre-tax AWW	80.00% of After-tax AWW						
Min/Max Weekly Benefit	\$25.00/136% SAWW	\$0.00/Max(\$441.90% SAWW)						
Duration	Life unmarried (age 18)	500 weeks or life unmarried (age 18)						
Escalation	5% cap	none						
Funeral & Incidental	\$3,000	\$3,000						
Second Injury Fund	100 X SAWW	100 X SAWW						
<b>Permanent Total</b>			1.9%	-54.42%	-1.05%	-1%	1.9%	-54.42%
Rate of Compensation	66.67% of Pre-tax AWW	80.00% of After-tax AWW						
Min/Max Weekly Benefit	\$25.00/136% SAWW	\$0.00/Max(\$441.90% SAWW)						
Duration	Length of disability	Length of disability						
Escalation	5% cap from 3rd anniv.	none						
Additional Schedule Benefit	TT benefit X schedule duration	TT benefit X schedule duration						
Social Security Offset	50% of retirement benefit	50% of retirement benefit						
<b>Permanent Partial</b>			44.6%	-12.22%	-5.46%	-5%	44.6%	-30.66%
Rate of Compensation	66.67% of difference of pre- and post-injury gross wage	80.00% of difference of pre- and post-injury net wage						
Max Weekly Benefit	136% SAWW	Max(\$441.90% SAWW)						
Duration	520 weeks less Temp. Total	Duration of wage loss (260 weeks if impairment < 15%)						
Impairment basis	AMA guidelines	AMA guidelines						
Additional Schedule Benefit	2/3 SAWW	none						
Social Security Offset	50% of retirement benefit	50% of retirement benefit						
Rehabilitation								
<b>Temporary Total</b>			6.2%	-7.10%	-0.44%	-1%	6.2%	-7.10%
Rate of Compensation	66.67% of Pre-tax AWW	80.00% of After-tax AWW						
Min/Max Weekly Benefit	\$25.00/136% SAWW	\$0.00/Max(\$441.90% SAWW)						
Duration	Length of disability	Length of disability						
Escalation	5% cap from 3rd anniversary.	none						
Waiting/Retro periods	3/14 weeks	7/14 weeks						
Social Security Offset	50% of retirement benefit	50% of retirement benefit						
<b>Medical</b>			45.4%	-6.50%	-2.95%	-3%	45.4%	-6.50%
Reimbursement basis	Fee Schedule	Michigan-type Fee Schedule						
<b>Total All Benefits</b>			100.0%		-11.2%	-11%	100.0%	-19.5%
<b>Loss Adjustment Expenses</b>								
<b>Claimant Attorney Fees</b>			2.5%	0.0%			2.5%	0.0%
<b>All Loss Adjustment</b>	Employer pays.	Employee pays.	5.0%	-50.0%	-2.5%	-1%	5.0%	-50.0%
<b>Overall Effect as Ratio to Benefits</b>			105.0%		-13.7%	-12%	105.0%	-22.0%
<b>Overall Effect as Ratio to LALAE</b>			100.0%		-13.1%	-11%	100.0%	-20.9%

**Maine Workers' Compensation Law Reform**  
**Historical Benefit Statistics**

Distribution of Incurred Benefits by Injury Type

Average Cost per Case by Injury Type

Frequency (per 100,000 Workers) by Injury Type

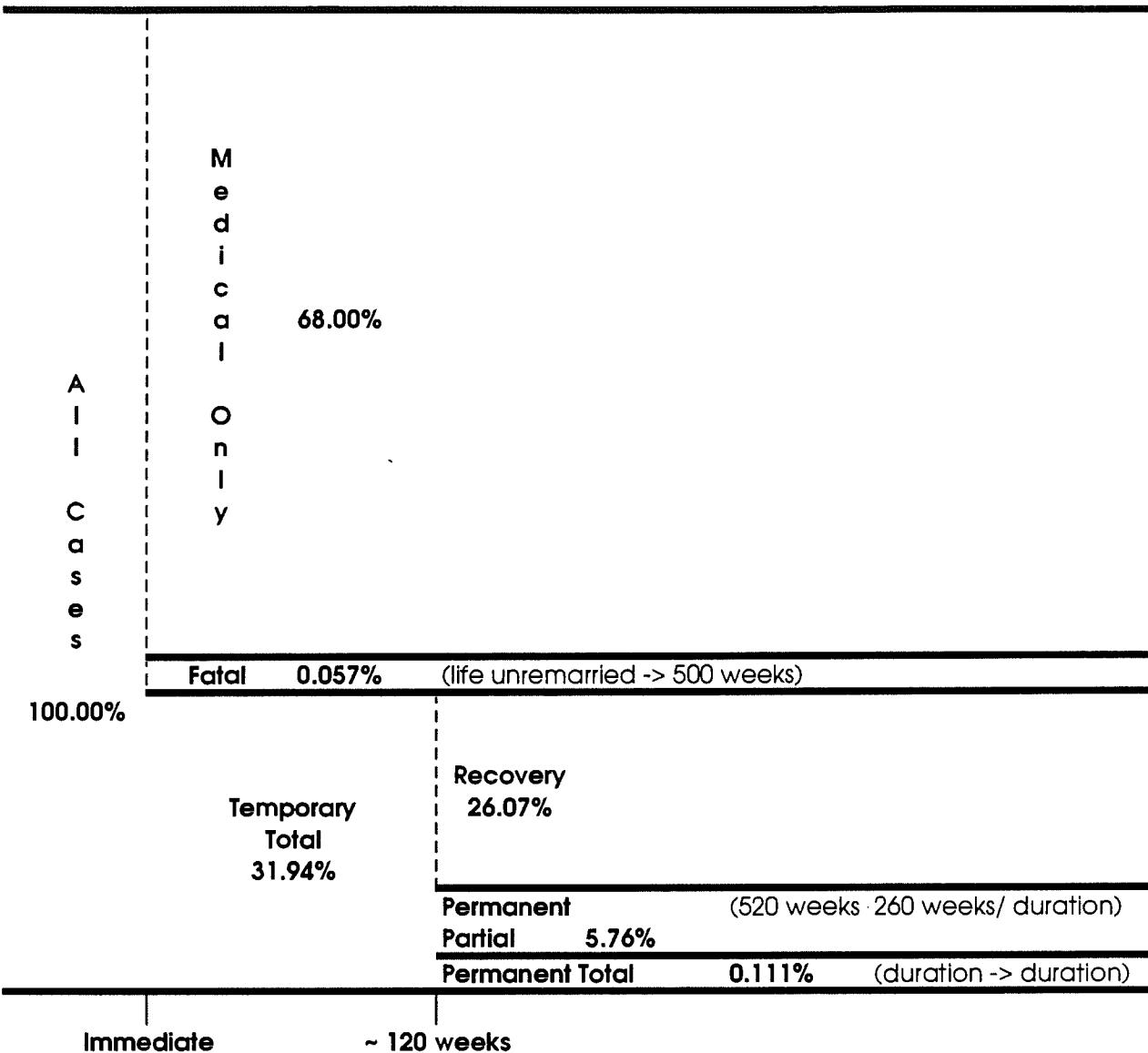
Policy Period	Law Level	Fatal	Permanent			All Medical	% Increase Med LT Med Only
			Total	Partial	Temporary		
<b>1992 NCCI Annual Statistical Bulletin</b>							
6/87-5/89	10/17/91	1.60%	2.70%	44.50%	10.90%	40.30%	20.14%
6/88-5/89		\$146,854	\$79,511	\$104,798	\$2,225	\$1,987	\$5,855
6/88-5/89		6	41	773	3,498	14,169	\$294
<b>1991 NCCI Annual Statistical Bulletin</b>							
6/86-5/88	7/14/90	0.90%	5.70%	61.00%	7.10%	25.30%	26.07%
6/87-5/88		\$95,320	\$150,664	\$89,026	\$1,709	\$1,654	N/A
6/87-5/88		11	27	905	4,182	15,514	N/A
<b>1990 NCCI Annual Statistical Bulletin</b>							
6/84-5/86	7/1/89	4.20%	2.70%	56.20%	7.90%	29.00%	12.81%
6/85-5/86		\$392,074	\$450,975	\$84,366	\$1,634	\$1,312	N/A
6/85-5/86		4	4	831	3,532	12,957	N/A
<b>1989 NCCI Annual Statistical Bulletin</b>							
6/83-5/85	7/1/88	3.60%	1.30%	56.40%	8.60%	30.10%	19.16%
6/84-5/85		\$181,669	\$315,952	\$84,027	\$1,273	\$1,163	N/A
6/84-5/85		4	4	831	3,532	12,957	N/A
<b>1988 NCCI Annual Statistical Bulletin</b>							
6/82-5/84	7/1/87	1.40%	1.40%	71.50%	6.30%	19.40%	13.23%
6/83-5/84		\$149,219	\$256,386	\$74,130	\$1,306	\$976	N/A
6/83-5/84		11	3	720	3,589	13,827	N/A
<b>1987 NCCI Annual Statistical Bulletin</b>							
12/80-5/83	7/1/86	2.30%	1.40%	70.70%	7.70%	17.90%	-
6/82-5/83		\$216,932	\$330,153	\$58,368	\$1,297	\$862	N/A
6/82-5/83		11	12	659	3,039	12,494	N/A

Incurred Benefits As Percentage of Indemnity

Policy Period	Law Level	Fatal	PT	PP	TT	Inflation: 10/91 to 6/93	
						Average Medical Inflation Rate	
6/87-5/89	10/17/91	2.68%	4.52%	74.54%	18.26%		
6/86-5/88	7/14/90	1.20%	7.63%	81.66%	9.50%	18.18% per Year	
6/84-5/86	7/1/89	5.92%	3.80%	79.15%	11.13%	Factor: 1.3210	
6/83-5/85	7/1/88	5.15%	1.86%	80.69%	12.30%	Average Wage	
6/82-5/84	7/1/87	1.74%	1.74%	88.71%	7.82%	Inflation Rate	
12/80-5/83	7/1/86	2.80%	1.71%	86.11%	9.38%	4.92% per Year	
Averages:		3.25%	3.54%	81.81%	11.40%	Factor: 1.0713	
As % of All Benefits:		1.77%	1.93%	44.65%	6.22%	Medical	Total
Average Frequencies:		8	15	787	3,562	45.43%	100.00%

**Maine Workers' Compensation Law Reform  
Benefit System**

**Average Cohort History by Percentage of Cases**



**Maine Workers Compensation Law Reform**  
**Compensable Wage Calculation (New Law)**  
(Review of NCCI)

I. Benefit Provisions	Type of Benefit: Not Permanent Partial	Benefit Amount	Scaled to Wage	Wage Break	Wage Break /AWW
Minimum Weekly Benefit:		\$25.00	\$31.25	33.84	0.081841
Maximum Weekly Benefit:		\$441.00	\$551.25	706.01	1.707547
Rate of Compensation:		80%			
Weekly Dependency Allowance:		\$0.00			
Average Injured Worker's Wage:		\$413.47			

II. Tax Withholdings Excluded from Compensable Wage

Assumed Number of Exemptions: 3	Federal Tax Table	Cumulative w. Exemp.	Ratio to AWW	Expected Weekly Tax
	Gross Wages	Tax Rate		
	First \$71.00	0%	\$203.69	0.4926
	Next \$689.00	15%	\$892.69	2.1590
	Next \$975.00	28%	\$1,867.69	4.5172
	Above \$1,735.00	31%		\$0.02
	Allowance per Exemption:		\$2,300 /year	\$33.45
			\$44.23 /week	

State Tax Table	Cumulative w. Exemp.	Ratio to AWW	Expected Weekly Tax
Gross Wages	Tax Rate		
First \$69.23	0.000%	\$190.38	0.4605
Next \$158.65	2.100%	\$349.03	0.8442
Next \$158.65	4.725%	\$507.68	1.2279
Next \$317.31	7.350%	\$824.99	1.9953
Next \$807.69	8.925%	\$1,632.68	3.9488
Above \$1,511.53	9.890%		\$0.02
Allowance per Exemption:		\$2,100 /year	\$9.34
		\$40.38 /week	

Social Security Tax Rate:	6.20%	Expected
Social Security Tax Base:	\$55,500 /year	Weekly Tax
Ratio to AWW:	2.5814	\$25.48

Medicare Tax Rate:	1.45%	Expected
Medicare Tax Base:	\$130,200 /year	Weekly Tax
Ratio to AWW:	6.0557	\$6.00

III. Fringe Benefits Excluded from Compensable Wage  
None Applicable

IV. Benefit Offsets  
50% of Social Security Retirement Benefits

Average Compensable Wage: \$339.21

Maine Workers Compensation Law Reform  
Compensable Wage Calculation (New Law) (continued)

Benefit Break-points	Sorted Break-points	Dollar Break-points	After-Tax Wage	Weekly Benefit	Slopes	Benefit Increments
0.081841	0.081841	33.84	31.25	25.00	0.00	25.00
0.492646	0.460458	190.38	175.82	140.66	305.47	-3.85
2.159045	0.492646	203.69	187.83	150.26	298.52	-26.08
4.517158	0.844165	349.03	297.20	237.76	248.91	-2.42
0.460458	1.227873	507.68	412.42	329.94	240.22	-1.09
0.844165	1.707547	706.01	551.25	441.00	231.54	-9.97
1.227873	1.995311	824.99	634.54	441.00	0.00	0.00
1.995311	2.159045	892.69	680.86	441.00	0.00	0.00
3.948772	2.581366	1,067.31	777.64	441.00	0.00	0.00
2.581366	3.948772	1,632.68	1,126.05	441.00	0.00	0.00
6.055745	4.517158	1,867.69	1,268.61	441.00	0.00	0.00
1.707547	6.055745	2,503.85	1,635.42	441.00	0.00	0.00
Average Weekly Benefit:						262.09
Average Weekly Benefit under Old Law:						270.05
Ratio New to Old:						0.9705

Wage Break-points	Compensable Wage	Inverse Slopes	Incre-mental Slopes	Argu-ments	Inverse Function
0.00	0.00	0.000000	0.000000	0.00	0.00
190.38	175.82	1.082837	1.082837	175.82	190.38
203.69	187.83	1.108033	0.025196	187.83	203.69
349.03	297.20	1.328904	0.220870	297.20	349.03
507.68	412.42	1.376936	0.048033	412.42	507.68
824.99	634.54	1.428571	0.051635	634.54	824.99
892.69	680.86	1.461454	0.032883	680.86	892.69
1,067.31	777.64	1.804240	0.342786	777.64	1,067.31
1,632.68	1,126.05	1.622718	-0.181522	1,126.05	1,632.68
1,867.69	1,268.61	1.648533	0.025815	1,268.61	1,867.69

**Maine Workers Compensation Law Reform**  
**Compensable Wage Calculation (Old Law)**  
(Based on NCCI wage distribution)

I. Benefit Provisions	Type of Benefit: <input type="checkbox"/> Not Permanent Partial	Scaled to Wage	Wage Break	Wage Break /AWW
Minimum Weekly Benefit:	\$25.00	\$37.50	37.50	0.090697
Maximum Weekly Benefit:	\$562.31	\$843.47	843.47	2.040000
Rate of Compensation:	67%			
Weekly Dependency Allowance:	\$0.00			
Average Injured Worker's Wage:	\$413.47			

**II. Tax Withholdings Excluded from Compensable Wage**

Assumed Number of Exemptions:  0

Federal Tax Table	Gross Wages	Tax Rate	Cumulative w. Exemp.	Ratio to AWW	Expected Weekly Tax
First	\$71.00	0%	\$71.00	0.1717	
Next	\$689.00	0%	\$760.00	1.8381	\$0.00
Next	\$975.00	0%	\$1,735.00	4.1962	\$0.00
Above	\$1,735.00	0%			\$0.00
Allowance per Exemption:			\$2,300 /year		<input type="checkbox"/> \$0.00
			\$44.23 /week		

State Tax Table	Gross Wages	Tax Rate	Cumulative w. Exemp.	Ratio to AWW	Expected Weekly Tax
First	\$69.23	0.000%	\$69.23	0.1674	
Next	\$158.65	0.000%	\$227.88	0.5511	\$0.00
Next	\$158.65	0.000%	\$386.53	0.9349	\$0.00
Next	\$317.31	0.000%	\$703.84	1.7023	\$0.00
Next	\$807.69	0.000%	\$1,511.53	3.6558	\$0.00
Above	\$1,511.53	0.000%			\$0.00
Allowance per Exemption:			\$2,100 /year		<input type="checkbox"/> \$0.00
			\$40.38 /week		

Social Security Tax Rate:	0.00%	Expected
Social Security Tax Base:	\$55,500 /year	Weekly Tax
Ratio to AWW:	2.5814	<input type="checkbox"/> \$0.00

Medicare Tax Rate:	0.00%	Expected
Medicare Tax Base:	\$130,200 /year	Weekly Tax
Ratio to AWW:	6.0557	<input type="checkbox"/> \$0.00

**III. Fringe Benefits Excluded from Compensable Wage**

None Applicable

**IV. Benefit Offsets**

50% of Social Security Retirement Benefits

Average Compensable Wage:  \$413.47

**Maine Workers Compensation Law Reform**  
**Compensable Wage Calculation (Old Law) (continued)**

Break-points	Sorted Break-points	Dollar Break-points	After-Tax Wage	Weekly Benefit	Slopes	Benefit Increments
0.090697	0.090697	37.50	37.50	25.00	0.00	250.67
0.171719	0.167438	69.23	69.23	46.15	275.64	0.00
1.838119	0.171719	71.00	71.00	47.33	275.64	0.00
4.196231	0.551145	227.88	227.88	151.92	275.64	0.00
0.167438	0.934853	386.53	386.53	257.69	275.64	0.00
0.551145	1.702291	703.84	703.84	469.23	275.64	0.00
0.934853	1.838119	760.00	760.00	506.67	275.64	0.00
1.702291	2.040000	843.47	843.47	562.31	275.64	-5.62
3.655752	2.581366	1,067.31	1,067.31	562.31	0.00	0.00
2.581366	3.655752	1,511.53	1,511.53	562.31	0.00	0.00
6.055745	4.196231	1,735.00	1,735.00	562.31	0.00	0.00
2.040000	6.055745	2,503.85	2,503.85	562.31	0.00	0.00
Average Weekly Benefit:						270.05

Wage Break-points	Compensable Wage	Inverse Slopes	Incre-mental Slopes	Argu-ments	Inverse Function
0.00	0.00	0.000000	0.000000	0.00	0.00
69.23	69.23	1.000000	1.000000	69.23	69.23
71.00	71.00	1.000000	0.000000	71.00	71.00
227.88	227.88	1.000000	0.000000	227.88	227.88
386.53	386.53	1.000000	0.000000	386.53	386.53
703.84	703.84	1.000000	0.000000	703.84	703.84
760.00	760.00	1.000000	0.000000	760.00	760.00
1,067.31	1,067.31	1.000000	0.000000	1,067.31	1,067.31
1,511.53	1,511.53	1.000000	0.000000	1,511.53	1,511.53
1,735.00	1,735.00	1.000000	0.000000	1,735.00	1,735.00

**Maine Workers Compensation Law Reform**  
**Compensable Wage Calculation (New Law)**  
 (Review of NCCI)

I. Benefit Provisions	Type of Benefit:	Benefit Amount	Scaled to Wage	Wage Break	Wage /AWW
	Only Permanent Partial				
Minimum Weekly Benefit:		\$0.00	\$0.00	0.00	0.000000
Maximum Weekly Benefit:		\$441.00	\$551.25	706.01	1.707547
Rate of Compensation:		80%			
Weekly Dependency Allowance:		\$0.00			
Average Injured Worker's Wage:		\$413.47			

**II. Tax Withholdings Excluded from Compensable Wage**

Assumed Number of Exemptions:	3	Federal Tax Table	Cumulative w. Exemp.	Ratio to AWW	Expected Weekly Tax
		Gross Wages	Tax Rate		
First		\$71.00	0%	\$203.69	0.4926
Next		\$689.00	15%	\$892.69	2.1590 \$31.63
Next		\$975.00	28%	\$1,867.69	4.5172 \$1.79
Above		\$1,735.00	31%		\$0.02
Allowance per Exemption:				\$2,300 /year	\$33.45
				\$44.23 /week	

State Tax Table	Gross Wages	Tax Rate	Cumulative w. Exemp.	Ratio to AWW	Expected Weekly Tax
		Gross Wages	Tax Rate		
First		\$69.23	0.000%	\$190.38	0.4605
Next		\$158.65	2.100%	\$349.03	0.8442 \$2.39
Next		\$158.65	4.725%	\$507.68	1.2279 \$2.99
Next		\$317.31	7.350%	\$824.99	1.9953 \$3.13
Next		\$807.69	8.925%	\$1,632.68	3.9488 \$0.82
Above		\$1,511.53	9.890%		\$0.02
Allowance per Exemption:				\$2,100 /year	\$9.34
				\$40.38 /week	

Social Security Tax Rate:	6.20%	Expected
Social Security Tax Base:	\$55,500 /year	Weekly Tax
Ratio to AWW:	2.5814	\$25.48

Medicare Tax Rate:	1.45%	Expected
Medicare Tax Base:	\$130,200 /year	Weekly Tax
Ratio to AWW:	6.0557	\$6.00

**III. Fringe Benefits Excluded from Compensable Wage**

None Applicable

**IV. Benefit Offsets**

50% of Social Security Retirement Benefits

Average Compensable Wage: \$339.21

**Maine Workers Compensation Law Reform**  
**Compensable Wage Calculation (New Law) (continued)**

Benefit Break-points	Sorted Break-points	Dollar Break-points	After-Tax Wage	Weekly Benefit	Slopes	Benefit Increments
0.000000	0.000000	0.00	0.00	0.00	0.00	305.47
0.492646	0.460458	190.38	175.82	140.66	305.47	-3.85
2.159045	0.492646	203.69	187.83	150.26	298.52	-26.08
4.517158	0.844165	349.03	297.20	237.76	248.91	-2.42
0.460458	1.227873	507.68	412.42	329.94	240.22	-1.09
0.844165	1.707547	706.01	551.25	441.00	231.54	-9.97
1.227873	1.995311	824.99	634.54	441.00	0.00	0.00
1.995311	2.159045	892.69	680.86	441.00	0.00	0.00
3.948772	2.581366	1,067.31	777.64	441.00	0.00	0.00
2.581366	3.948772	1,632.68	1,126.05	441.00	0.00	0.00
6.055745	4.517158	1,867.69	1,268.61	441.00	0.00	0.00
1.707547	6.055745	2,503.85	1,635.42	441.00	0.00	0.00
Average Weekly Benefit:						262.06
Average Weekly Benefit under Old Law:						270.05
Ratio New to Old:						0.9704

Wage Break-points	Compensable Wage	Inverse Slopes	Incre-mental Slopes	Argu-ments	Inverse Function
0.00	0.00	0.000000	0.000000	0.00	0.00
190.38	175.82	1.082837	1.082837	175.82	190.38
203.69	187.83	1.108033	0.025196	187.83	203.69
349.03	297.20	1.328904	0.220870	297.20	349.03
507.68	412.42	1.376936	0.048033	412.42	507.68
824.99	634.54	1.428571	0.051635	634.54	824.99
892.69	680.86	1.461454	0.032883	680.86	892.69
1,067.31	777.64	1.804240	0.342786	777.64	1,067.31
1,632.68	1,126.05	1.622718	-0.181522	1,126.05	1,632.68
1,867.69	1,268.61	1.648533	0.025815	1,268.61	1,867.69

**Maine Workers Compensation Law Reform**  
**Compensable Wage Calculation (Old Law)**  
 (Review of NCCI)

I. Benefit Provisions

Type of Benefit:	Only Permanent Partial	Scaled to Wage	Wage Break	Wage Break /AWW
Minimum Weekly Benefit:	\$0.00	\$0.00	0.00	0.000000
Maximum Weekly Benefit:	\$562.31	\$843.47	843.47	2.040000
Rate of Compensation:	67%			
Weekly Dependency Allowance:	\$0.00			
Average Injured Worker's Wage:	\$413.47			

II. Tax Withholdings Excluded from Compensable Wage

Assumed Number of Exemptions:

Federal Tax Table		Cumulative	Ratio	Expected	
	Gross Wages	Tax Rate	w. Exemp.	to AWW	Weekly Tax
First	\$71.00	0%	\$71.00	0.1717	
Next	\$689.00	0%	\$760.00	1.8381	\$0.00
Next	\$975.00	0%	\$1,735.00	4.1962	\$0.00
Above	\$1,735.00	0%			\$0.00
Allowance per Exemption:			\$2,300 /year		<input type="text" value="\$0.00"/>
			\$44.23 /week		

State Tax Table		Cumulative	Ratio	Expected	
	Gross Wages	Tax Rate	w. Exemp.	to AWW	Weekly Tax
First	\$69.23	0.000%	\$69.23	0.1674	
Next	\$158.65	0.000%	\$227.88	0.5511	\$0.00
Next	\$158.65	0.000%	\$386.53	0.9349	\$0.00
Next	\$317.31	0.000%	\$703.84	1.7023	\$0.00
Next	\$807.69	0.000%	\$1,511.53	3.6558	\$0.00
Above	\$1,511.53	0.000%			\$0.00
Allowance per Exemption:			\$2,100 /year		<input type="text" value="\$0.00"/>
			\$40.38 /week		

Social Security Tax Rate:	0.00%	Expected
Social Security Tax Base:	\$55,500 /year	Weekly Tax
Ratio to AWW:	2.5814	<input type="text" value="\$0.00"/>

Medicare Tax Rate:	0.00%	Expected
Medicare Tax Base:	\$130,200 /year	Weekly Tax
Ratio to AWW:	6.0557	<input type="text" value="\$0.00"/>

III. Fringe Benefits Excluded from Compensable Wage

None Applicable

IV. Benefit Offsets

50% of Social Security Retirement Benefits

Average Compensable Wage:

**Maine Workers Compensation Law Reform**  
**Compensable Wage Calculation (Old Law) (continued)**

Break-points	Sorted Break-points	Dollar Break-points	After-Tax Wage	Weekly Benefit	Slopes	Benefit Increments
0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
0.171719	0.167438	69.23	69.23	46.15	275.64	0.00
1.838119	0.171719	71.00	71.00	47.33	275.64	0.00
4.196231	0.551145	227.88	227.88	151.92	275.64	0.00
0.167438	0.934853	386.53	386.53	257.69	275.64	0.00
0.551145	1.702291	703.84	703.84	469.23	275.64	0.00
0.934853	1.838119	760.00	760.00	506.67	275.64	0.00
1.702291	2.040000	843.47	843.47	562.31	275.64	-5.62
3.655752	2.581366	1,067.31	1,067.31	562.31	0.00	0.00
2.581366	3.655752	1,511.53	1,511.53	562.31	0.00	0.00
6.055745	4.196231	1,735.00	1,735.00	562.31	0.00	0.00
2.040000	6.055745	2,503.85	2,503.85	562.31	0.00	0.00
Average Weekly Benefit:						270.02

Wage Break-points	Compensable Wage	Inverse Slopes	Incre-mental Slopes	Argu-ments	Inverse Function
0.00	0.00	0.000000	0.000000	0.00	0.00
69.23	69.23	1.000000	1.000000	69.23	69.23
71.00	71.00	1.000000	0.000000	71.00	71.00
227.88	227.88	1.000000	0.000000	227.88	227.88
386.53	386.53	1.000000	0.000000	386.53	386.53
703.84	703.84	1.000000	0.000000	703.84	703.84
760.00	760.00	1.000000	0.000000	760.00	760.00
1,067.31	1,067.31	1.000000	0.000000	1,067.31	1,067.31
1,511.53	1,511.53	1.000000	0.000000	1,511.53	1,511.53
1,735.00	1,735.00	1.000000	0.000000	1,735.00	1,735.00

**Maine Workers Compensation Law Reform**  
**Average Weekly Wage History**

Data			Uncapped			Capped at 5%		
Effective Date	State AWW	Log AWW	Difference Log AWW	Weights	Log AWW Deviation Squared	Capped Difference Log AWW	Weights	Log AWW Deviation Squared
7/1/83	\$255.86	5.54463						
7/1/84	\$268.75	5.59378	0.04915	1.00	1.3448E-06	0.04879	1.00	1.1625E-05
7/1/85	\$282.43	5.64343	0.04965	1.00	2.7478E-06	0.04879	1.00	1.1625E-05
7/1/86	\$293.33	5.68130	0.03787	1.00	0.00010249	0.03787	1.00	5.6448E-05
7/1/87	\$310.87	5.73937	0.05808	1.00	0.00010171	0.04879	1.00	1.1625E-05
7/1/88	\$329.32	5.79703	0.05766	1.00	9.3385E-05	0.04879	1.00	1.1625E-05
7/1/89	\$346.90	5.84904	0.05201	1.00	1.6121E-05	0.04879	1.00	1.1625E-05
7/1/90	\$362.67	5.89349	0.04446	1.00	1.2494E-05	0.04446	1.00	8.5362E-07
7/1/91	\$381.15	5.94319	0.04970	1.00	2.9178E-06	0.04879	1.00	1.1625E-05
7/1/92	\$394.08	5.97655	0.03336	1.00	0.00021405	0.03336	1.00	0.00014447
Average Change:			0.04799	Mean Rate:	0.04799	Mean Rate:	0.04538	
				Annual Standard Deviation:	0.00780			0.00549
				Mean Percent Change:	4.92%	Escalation Rate:		4.64%

Projected to

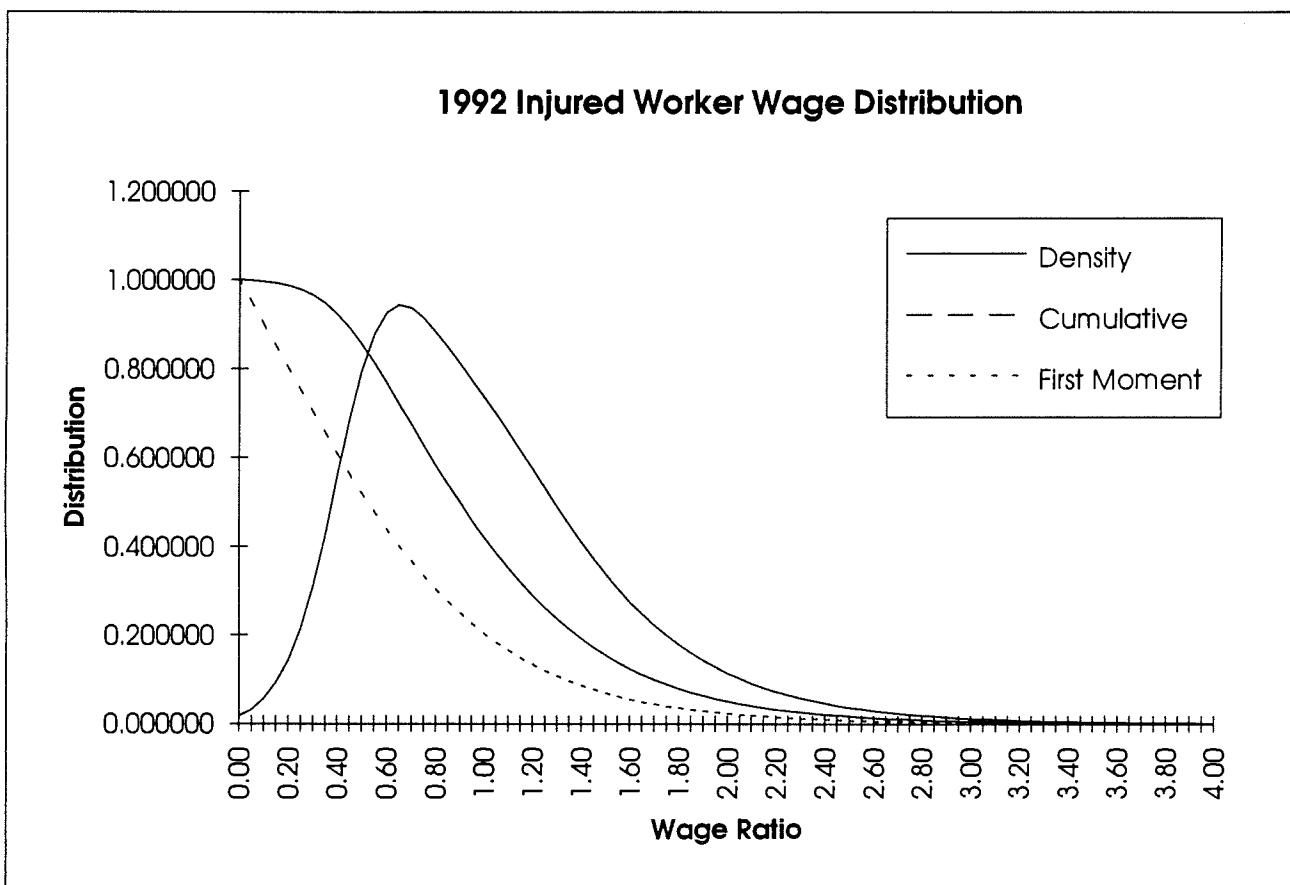
7/1/93      **\$413.47**

**Maine Workers Compensation Law Reform**  
**The NCCI 1992 Injured Worker Wage Distribution**

Mixture of Truncated Normal and Lognormal Densities

Left-Truncated Normal		Lognormal	
NCCI Parameters	Standard Parameters	NCCI Parameters	Standard Parameters
$\alpha = 3.677212236$	$\mu = 0.496435855$	$\alpha = 0.959655762$	$\mu = 0.04118064$
$\beta = -1.8255$	$\sigma = 0.192294253$	$\beta = 2.720843506$	$\sigma = 0.428679999$
$\delta = 0.461378691$	Weight= 0.221295856	$\delta = 0.695448223$	Weight= 0.778704136
norm= 0.995083462	mean= 0.499188512		mean= 1.142323003

Combined Mean=



**Maine Workers Compensation Law Reform**  
**The NCCI 1992 Injured Worker Wage Distribution**

Wage Ratio	Density Function	Downward Cumulative Distribution	Moment Distribution	Wage Ratio	Density Function	Downward Cumulative Distribution	Moment Distribution
0.00	0.016474	1.000000	1.000000	2.00	0.113985	0.049951	0.022297
0.05	0.031163	0.998841	0.950026	2.05	0.101709	0.044564	0.019937
0.10	0.055100	0.996730	0.900132	2.10	0.090713	0.039759	0.017831
0.15	0.091220	0.993128	0.850378	2.15	0.080878	0.035474	0.015953
0.20	0.142797	0.987351	0.800855	2.20	0.072089	0.031654	0.014276
0.25	0.214298	0.978516	0.751693	2.25	0.064243	0.028249	0.012780
0.30	0.309377	0.965525	0.703073	2.30	0.057243	0.025215	0.011445
0.35	0.426453	0.947208	0.655230	2.35	0.051003	0.022512	0.010253
0.40	0.556418	0.922662	0.608456	2.40	0.045443	0.020103	0.009189
0.45	0.684595	0.891595	0.563073	2.45	0.040491	0.017957	0.008239
0.50	0.795488	0.854493	0.519398	2.50	0.036081	0.016045	0.007389
0.55	0.877601	0.812530	0.477705	2.55	0.032156	0.014341	0.006631
0.60	0.926245	0.767294	0.438199	2.60	0.028663	0.012823	0.005952
0.65	0.943577	0.720430	0.401002	2.65	0.025554	0.011469	0.005346
0.70	0.936449	0.673345	0.366159	2.70	0.022787	0.010261	0.004803
0.75	0.913347	0.627051	0.333654	2.75	0.020325	0.009185	0.004317
0.80	0.881742	0.582151	0.303431	2.80	0.018135	0.008224	0.003882
0.85	0.846657	0.538933	0.275411	2.85	0.016185	0.007367	0.003493
0.90	0.810515	0.497501	0.249508	2.90	0.014449	0.006602	0.003144
0.95	0.773856	0.457890	0.225631	2.95	0.012904	0.005919	0.002831
1.00	0.736309	0.420131	0.203688	3.00	0.011528	0.005309	0.002551
1.05	0.697388	0.384282	0.183586	3.05	0.010303	0.004764	0.002299
1.10	0.656921	0.350418	0.165227	3.10	0.009211	0.004277	0.002073
1.15	0.615148	0.318612	0.148510	3.15	0.008238	0.003841	0.001871
1.20	0.572615	0.288916	0.133330	3.20	0.007371	0.003451	0.001689
1.25	0.530016	0.261351	0.119583	3.25	0.006598	0.003102	0.001525
1.30	0.488049	0.235904	0.107160	3.30	0.005908	0.002790	0.001378
1.35	0.447321	0.212526	0.095958	3.35	0.005293	0.002510	0.001245
1.40	0.408313	0.191143	0.085874	3.40	0.004744	0.002260	0.001126
1.45	0.371367	0.171660	0.076812	3.45	0.004253	0.002035	0.001019
1.50	0.336706	0.153968	0.068678	3.50	0.003815	0.001833	0.000922
1.55	0.304446	0.137949	0.061387	3.55	0.003424	0.001653	0.000835
1.60	0.274623	0.123483	0.054858	3.60	0.003074	0.001490	0.000757
1.65	0.247212	0.110447	0.049015	3.65	0.002761	0.001345	0.000686
1.70	0.222140	0.098723	0.043791	3.70	0.002481	0.001214	0.000622
1.75	0.199303	0.088196	0.039123	3.75	0.002230	0.001096	0.000564
1.80	0.178577	0.078757	0.034953	3.80	0.002006	0.000990	0.000512
1.85	0.159826	0.070305	0.031231	3.85	0.001805	0.000895	0.000465
1.90	0.142905	0.062744	0.027908	3.90	0.001625	0.000809	0.000423
1.95	0.127672	0.055986	0.024943	3.95	0.001463	0.000732	0.000384
2.00	0.113985	0.049951	0.022297	4.00	0.001319	0.000663	0.000349

**Maine Workers' Compensation  
Comparison of Old and New Benefit Provisions**

**Fatal Benefits**

Percent of Old Benefit Level

Rate of Compensation	97.05%
----------------------	--------

Duration and Escalation of Benefits	<b>25.34%</b>
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Total Effect on Old Benefit Level	24.59%
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**Maine Workers' Compensation  
Comparison of Old and New Benefit Provisions**

**Fatal Benefits - Escalation and Duration - Old Benefit Provisions**

Total Average Annuity	32.65
<u>Funeral and Incidentals</u>	0.50
<u>Total</u>	33.14

**Fatal Benefits - Escalation and Duration - New Benefit Provisions**

Total Average Annuity	7.89
<u>Funeral and Incidentals</u>	0.51
<u>Total</u>	8.40

**Percent of Old Benefit Level**      **25.34%**

**Exhibit III**

**Maine Workers' Compensation  
Comparison of Old and New Benefit Provisions**

**Fatal Benefits - Escalation and Duration - Old Benefit Provisions**

NCCI - Age Distribution of Widows - Fatal Disability

Age Group	Widow	Widow +1	Widow +2	Widow +3	Widow +4	Widow +5	Widow +>5
Under 15	13	4	1				
15-19	84	90	34	3	3		
20-24	124	180	194	54	24	8	2
25-29	81	127	192	116	46	31	10
30-34	67	74	121	140	98	39	22
35-39	124	97	139	145	71	48	34
40-44	258	174	179	96	71	30	22
45-49	563	173	115	65	23	10	12
50-54	779	344	56	15	7	4	7
55-59	806	68	7	6	2	1	
60-64	431	10	2		2		
65-69	151	2	3				
70-74	68						
75-79	13						
80-84	6						
85-89	1						
Total	3,569	1,343	1,043	640	347	171	109

Estimated Average Annuity Values

Age Group	Widow	Widow +1	Widow +2	Widow +3	Widow +4	Widow +5	Widow +>5
Under 15	18.00	18.00	18.00	18.00	18.00	18.00	18.00
15-19	20.44	20.44	20.44	20.44	20.44	20.44	20.44
20-24	30.62	30.62	30.62	30.62	30.62	30.62	30.62
25-29	38.07	38.07	38.07	38.07	38.07	38.07	38.07
30-34	41.56	41.56	41.56	41.56	41.56	41.56	41.56
35-39	41.53	41.53	41.53	41.53	41.53	41.53	41.53
40-44	39.04	39.04	39.04	39.04	39.04	39.04	39.04
45-49	35.15	35.15	35.15	35.15	35.15	35.15	35.15
50-54	30.61	30.61	30.61	30.61	30.61	30.61	30.61
55-59	25.90	25.90	25.90	25.90	25.90	25.90	25.90
60-64	21.29	21.29	21.29	21.29	21.29	21.29	21.29
65-69	16.96	16.96	16.96	16.96	16.96	16.96	16.96
70-74	13.09	13.09	13.09	13.09	13.09	13.09	13.09
75-79	9.79	9.79	9.79	9.79	9.79	9.79	9.79
80-84	7.17	9.78	9.78	9.78	9.78	9.78	9.78
85-89	5.18	9.78	9.78	9.78	9.78	9.78	9.78
Average Annuity	29.18	33.34	36.23	38.47	38.78	39.24	39.11

**Total Average Annuity**

**32.65**

**Maine Workers' Compensation**  
**Comparison of Old and New Benefit Provisions**

**Fatal Benefits - Escalation and Duration - New Benefit Provisions**

NCCI - Age Distribution of Widows - Fatal Disability

Age Group	Widow	Widow +1	Widow +2	Widow +3	Widow +4	Widow +5	Widow +>5
Under 15	13	4	1				
15-19	84	90	34	3	3		
20-24	124	180	194	54	24	8	2
25-29	81	127	192	116	46	31	10
30-34	67	74	121	140	98	39	22
35-39	124	97	139	145	71	48	34
40-44	258	174	179	96	71	30	22
45-49	563	173	115	65	23	10	12
50-54	779	344	56	15	7	4	7
55-59	806	68	7	6	2	1	
60-64	431	10	2		2		
65-69	151	2	3				
70-74	68						
75-79	13						
80-84	6						
85-89	1						
Total	3,569	1,343	1,043	640	347	171	109

Estimated Average Annuity Values

Age Group	Widow	Widow +1	Widow +2	Widow +3	Widow +4	Widow +5	Widow +>5
Under 15 *	4.00	8.08	8.08	8.08	8.08	8.08	8.08
15-19	5.15	8.08	8.08	8.08	8.08	8.08	8.08
20-24	6.11	8.08	8.08	8.08	8.08	8.08	8.08
25-29	6.85	8.08	8.08	8.08	8.08	8.08	8.08
30-34	7.36	8.08	8.08	8.08	8.08	8.08	8.08
35-39	7.70	8.08	8.08	8.08	8.08	8.08	8.08
40-44	7.89	8.08	8.08	8.08	8.08	8.08	8.08
45-49	7.98	8.08	8.08	8.08	8.08	8.08	8.08
50-54	7.99	8.08	8.08	8.08	8.08	8.08	8.08
55-59	7.92	8.08	8.08	8.08	8.08	8.08	8.08
60-64	7.76	8.08	8.08	8.08	8.08	8.08	8.08
65-69	7.45	8.08	8.08	8.08	8.08	8.08	8.08
70-74	6.93	8.08	8.08	8.08	8.08	8.08	8.08
75-79	6.16	8.08	8.08	8.08	8.08	8.08	8.08
80-84	5.19	8.08	8.08	8.08	8.08	8.08	8.08
85-89	4.14	8.08	8.08	8.08	8.08	8.08	8.08
Average Annuity	7.69	8.08	8.08	8.08	8.08	8.08	8.08

**Total Average Annuity**

**7.89**

**Maine Workers' Compensation  
Comparison of Old and New Benefit Provisions**

**Permanent Total Benefits**

Percent of Old Benefit Level

Rate of Compensation	97.05%
----------------------	--------

Effect of Escalation of Benefits	<b>46.96%</b>
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Total Effect on Old Benefit Level	45.58%
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**Exhibit IV**

**Maine Workers' Compensation Law Reform  
Comparison of Old and New Benefit Provisions**

**Permanent Disability Benefits - Escalation**

<u>Age Group</u>	<u>No. of Cases *</u>	Old Benefit Provisions			New Benefit Provisions
		<u>3-year Annuity</u>	<u>Deferred Escalating Annuity</u>	<u>Total Annuity</u>	<u>Total Annuity</u>
Under 15	4	2.85	62.60	65.45	23.27
15-19	128	2.85	56.66	59.50	22.48
20-24	307	2.84	49.71	52.56	21.41
25-29	410	2.84	43.12	45.96	20.14
30-34	494	2.84	36.82	39.66	18.62
35-39	571	2.84	30.88	33.72	16.85
40-44	697	2.83	25.34	28.17	14.80
45-49	771	2.83	20.20	23.02	12.45
50-54	794	2.81	15.46	18.27	9.74
55-59	818	2.79	11.10	13.89	6.58
60-64	621	2.77	7.06	9.82	2.77
65-69	187	1.36	5.37	6.73	0.00
70-74	95	1.33	3.91	5.25	0.00
75-79	35	1.29	2.71	4.00	0.00
80-84	7	1.22	1.77	3.00	0.00
85-89	3	1.13	1.09	2.21	0.00

Schedule Benefits*	0.1523	0.1523
Arithmetic Average Annuity	25.7468	12.01
Total	25.8991	12.1635
<b>Percent of Old Benefit Level</b>	<b>46.96%</b>	

Assumed Social Security offset after age 65: 50%

\* Per NCCI Permanent Total Injury Table

**Maine Workers' Compensation Law Reform  
Permanent Partial Benefits: Effect of Duration Changes**

Select Scenario

Impairment Status	Probability Weight	Age Averaged Annuities to Age 65	
		Old Law	New Law
<= 15%	75%	520 weeks @ 3.5%	260 weeks @ 3.5%
		342.58	202.53
> 15%	25%	520 weeks @ 3.5%	Duration @ 3.5%
		342.58	573.07
Average:		342.58	295.17
Average wage loss percentage:		80.00%	80.00%
Wage loss per full weekly benefit:		274.06	236.13
Temporary Total* @ 3.5%		115.32	115.32
Schedule Benefits **		7.92	7.92
Total		397.31	359.37
Effect of Change:		<b>0.9045</b>	

\* Average 120 weeks per NCCI, to 120 weeks after passage.

\*\* 66 weeks average on 12% of cases per NCCI.

**Maine Workers' Compensation Law Reform**  
**Permanent Partial Benefits: Effect of Duration Changes**

Select Scenario

Wage Loss Annuities under New Law

Age Offset	Age Group	Number of Cases *	Estimated Annuities to Age 65				
			2	Annuity Deferred by Offset	Annuity 5 Years Deferred	Annuity 10 Years Deferred	Annuity Deferred to Age 65
10 15		4	23.08	18.49	14.66	1.41	
15 20		128	22.07	17.49	13.67	1.68	
20 25		307	20.93	16.35	12.52	2.01	
25 30		410	19.56	14.98	11.17	2.40	
30 35		494	17.94	13.37	9.58	2.88	
35 40		571	16.06	11.50	7.75	3.46	
40 45		697	13.90	9.36	5.66	4.18	
45 50		771	11.42	6.91	3.29	5.10	
50 55		794	8.54	4.08	0.59	6.31	
55 60		818	5.15	0.75	0.00	7.97	
60 65		621	0.97	0.00	0.00	10.39	
65 70		187	0.00	0.00	0.00	14.16	
70 75		95	0.00	0.00	0.00	20.61	
75 80		35	0.00	0.00	0.00	33.52	
80 85		7	0.00	0.00	0.00	64.40	
85 90		3	0.00	0.00	0.00	160.85	
		5,942	11.02	7.13	4.43	6.19	

\* From NCCI Injury Table

**Maine Workers' Compensation Law Reform  
Permanent Partial Benefits: Effect of Duration Changes**

Select Scenario

Wage Loss Annuities under New Law

Age Offset	Estimated Annuities to Age 65				
	Number of Cases *	Offset	Annuity Deferred by 5 Years Deferred	Annuity 10 Years Deferred	Annuity <u>Deferred</u> <u>to Age 65</u>
2					
Age Group					
10 15	4	23.08	18.49	14.66	1.41
15 20	128	22.07	17.49	13.67	1.68
20 25	307	20.93	16.35	12.52	2.01
25 30	410	19.56	14.98	11.17	2.40
30 35	494	17.94	13.37	9.58	2.88
35 40	571	16.06	11.50	7.75	3.46
40 45	697	13.90	9.36	5.66	4.18
45 50	771	11.42	6.91	3.29	5.10
50 55	794	8.54	4.08	0.59	6.31
55 60	818	5.15	0.75	0.00	7.97
60 65	621	0.97	0.00	0.00	10.39
65 70	187	0.00	0.00	0.00	14.16
70 75	95	0.00	0.00	0.00	20.61
75 80	35	0.00	0.00	0.00	33.52
80 85	7	0.00	0.00	0.00	64.40
85 90	3	0.00	0.00	0.00	160.85
	5,942	11.02	7.13	4.43	6.19

\* From NCCI Injury Table

**Maine Workers' Compensation Law Reform  
Permanent Partial Benefits: Effect of Duration Changes**

Decreased Utilization Scenario

Impairment Status	Probability Weight	Age Averaged Annuities to Age 65	
		Old Law	New Law
<= 15%	75%	520 weeks @ 3.5%	260 weeks @ 3.5%
		363.86	212.80
> 15%	25%	520 weeks @ 3.5%	Duration @ 3.5%
		363.86	624.59
Average:		363.86	315.75
Average wage loss percentage:		80.00%	80.00%
Wage loss per full weekly benefit:		291.09	252.60
Temporary Total* @ 3.5%		115.32	35.56
Schedule Benefits **		7.92	7.92
Total		414.33	296.08
Effect of Change:		<b>0.7146</b>	

\* Average 120 weeks per NCCI, to 36 weeks after passage.

\*\* 66 weeks average on 12% of cases per NCCI.

**Maine Workers' Compensation Law Reform**  
**Permanent Partial Benefits: Effect of Duration Changes**

Decreased Utilization Scenario

Wage Loss Annuities under New Law

Age Offset	Estimated Annuities to Age 65				
	0	Number of Cases *	Annuity Deferred by Offset	Annuity 5 Years Deferred	Annuity 10 Years Deferred
10 15	4	23.46	18.87	15.02	1.31
15 20	128	22.48	17.90	14.07	1.56
20 25	307	21.41	16.83	13.00	1.87
25 30	410	20.14	15.56	11.74	2.24
30 35	494	18.62	14.04	10.24	2.68
35 40	571	16.85	12.28	8.51	3.21
40 45	697	14.80	10.25	6.53	3.87
45 50	771	12.45	7.93	4.28	4.70
50 55	794	9.75	5.26	1.72	5.78
55 60	818	6.58	2.15	0.00	7.24
60 65	621	2.76	0.00	0.00	9.31
65 70	187	0.00	0.00	0.00	12.43
70 75	95	0.00	0.00	0.00	17.56
75 80	35	0.00	0.00	0.00	27.13
80 85	7	0.00	0.00	0.00	48.38
85 90	3	0.00	0.00	0.00	107.05
	5,942	12.01	7.92	5.01	5.57

\* From NCCI Injury Table

**Maine Workers' Compensation Law Reform  
Permanent Partial Benefits: Effect of Duration Changes**

Decreased Utilization Scenario

Wage Loss Annuities under New Law

Age Offset	Estimated Annuities to Age 65				
	Number of Cases *	Annuity Deferred by Offset	Annuity 5 Years Deferred	Annuity 10 Years Deferred	Annuity <u>Deferred</u> to Age 65
2					
Age Group					
10 15	4	23.46	18.87	15.02	1.31
15 20	128	22.48	17.90	14.07	1.56
20 25	307	21.41	16.83	13.00	1.87
25 30	410	20.14	15.56	11.74	2.24
30 35	494	18.62	14.04	10.24	2.68
35 40	571	16.85	12.28	8.51	3.21
40 45	697	14.80	10.25	6.53	3.87
45 50	771	12.45	7.93	4.28	4.70
50 55	794	9.75	5.26	1.72	5.78
55 60	818	6.58	2.15	0.00	7.24
60 65	621	2.76	0.00	0.00	9.31
65 70	187	0.00	0.00	0.00	12.43
70 75	95	0.00	0.00	0.00	17.56
75 80	35	0.00	0.00	0.00	27.13
80 85	7	0.00	0.00	0.00	48.38
85 90	3	0.00	0.00	0.00	107.05
	5,942	12.01	7.92	5.01	5.57

\* From NCCI Injury Table

**Maine Workers' Compensation Law Reform  
Temporary Total Benefits: Change in Waiting Period**

Disability days based on 100,000 cases.

**Old Law**

1. Waiting Period (days)	3
2. Retroactive After (days)	14
3. Days Disability Based on (1)	2,776,360
4. Total Cases Based on (2)	39,245
5. Additional Days Based on (2) ( $(4) \times (1)$ )	117,735
6. Cost in Days ((3) + (5))	2,894,095

**New Law**

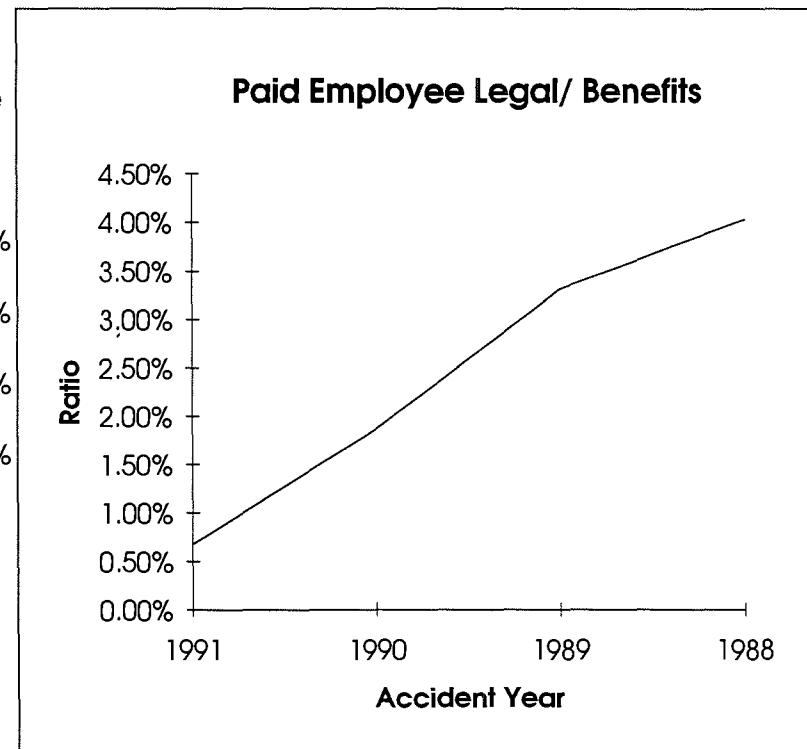
1. Waiting Period (days)	7
2. Retroactive After (days)	14
3. Days Disability Based on (1)	2,495,765
4. Total Cases Based on (2)	39,245
5. Additional Days Based on (2)	274,715
6. Cost in Days ((3) + (5))	2,770,480

  
| 7. Effect of Waiting Period Change ((6) new / (6) old) | **0.9573** |

**Maine Workers' Compensation Law Reform  
Employee Legal Expenses**

Accident Year	Paid Benefits @ 1/92	Paid Employee Legal	Ratio Employee Legal to Paid	Incurred Benefits @ 1/92	Ratio Employee Legal to Incurred
1991	6,230,611	41,936	0.67%	48,975,908	0.09%
1990	50,519,183	944,407	1.87%	184,270,598	0.51%
1989	92,889,181	3,072,166	3.31%	251,047,512	1.22%
1988	97,270,338	3,912,497	4.02%	229,047,848	1.71%

**Assumed Mature Ratios:**  
 Employee Legal/Benefits 2.50%  
 LAE/Benefits 5.00%



**Maine Workers' Compensation Law Reform**  
**Payments by Category**

Data as of January, 1992 for Insureds and Self-Insureds by Accident Year

<b>Paid</b>	1988	1,989	1990	1991
Weekly Indemnity	45,628,420	43,563,462	25,528,149	2,848,077
PI	864,118	577,496	162,061	2,036
Death	16,239	41,297	29,912	17,958
Funeral	1,500	5,850	115	0
<u>Employee Legal</u>	3,912,497	3,072,166	944,407	41,936
<u>Employer Legal</u>	2,303,441	1,790,047	616,532	12,509
Lump Sum	23,515,949	18,968,648	6,096,902	318,102
Physician	8,822,917	10,417,732	6,742,806	1,118,181
Hospital	8,852,857	9,554,952	6,539,890	1,277,889
Other Medical	7,697,088	7,705,124	4,468,214	564,331
Other Payments	1,871,250	2,054,620	951,134	84,037
<u>Witness Fees</u>	25,593	31,980	55,635	3,572
<u>Penalties</u>	42,334	81,145	118,820	70,890
Total	103,554,203	97,864,519	52,254,577	6,359,518
<u>Loss Adjustment</u>	6,283,865	4,975,338	1,735,394	128,907
Benefits Only	97,270,338	92,889,181	50,519,183	6,230,611
Employee Legal/Benefits	4.02%	1.2162	0	1.7692
LAE/Benefits	6.46%	1.2061	0	1.5592
Developed Ratios	4.89% 7.79%		0	5.19% 5.70%
<b>Case Incurred</b>				
Indemnity	167,578,716	173,513,616	118,234,788	27,962,100
Medical	56,268,395	69,951,521	59,682,565	19,386,441
Rehabilitation	5,200,737	7,582,375	6,353,245	1,627,367
Other	11,628,048	13,717,395	10,314,575	2,749,167
Total	240,675,896	264,764,907	194,585,173	51,725,075
Benefits Only	229,047,848	251,047,512	184,270,598	48,975,908
Paid Clmt Atty Fees/Bens	1.71%	1.3959	0	2.3877
Paid LAE/ Benefits	2.74%	1.3843	0	2.1044

## **Appendix A**

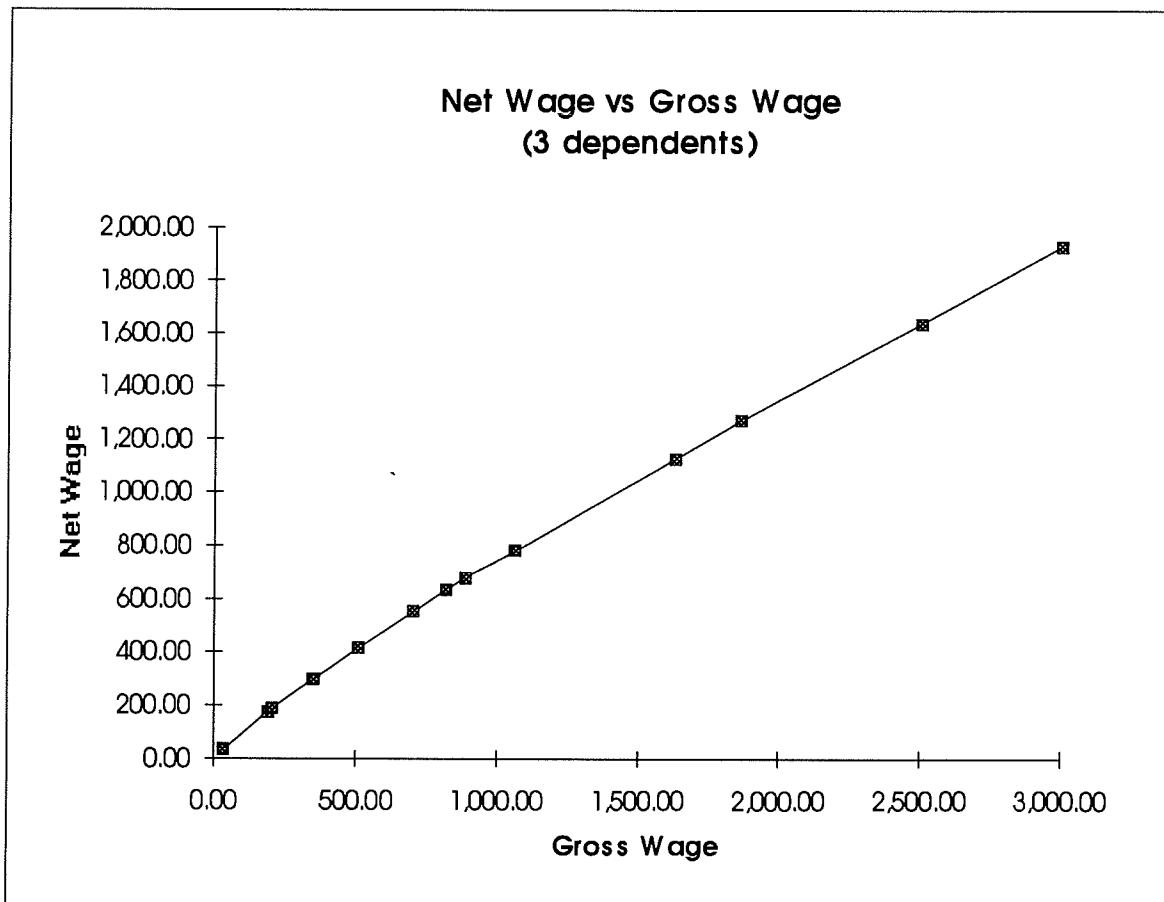
### **Technical Detail**

#### **1. Calculation of Average Weekly Compensation**

This calculation, shown in Exhibit II, is somewhat intricate. We have recapitulated the NCCI's calculations and have independently confirmed their results in certain of the documents which they provided to M&R and the BRC. The new legislation prescribes that the compensable wage shall be net of all taxes levied on income, including Federal and State Income Tax, and the FICA deductions for OASDI and Medicare. The current rates and brackets for these imposts are shown, for instance, in Exhibit II, Part 1. The desired result of the calculation is the ratio of average weekly compensation under the new law to that under the old law. This is achieved by constructing a mathematical expression for the compensation amount as a function of gross wages, assuming some typical number of dependents (3 in Exhibit II, following NCCI), and averaging it over the NCCI Standard Wage Distribution scaled to the Maine Average Weekly Wage (AWW). This distribution will be described in the next section.

It is easier to describe the compensable wage function and then to obtain the weekly compensation by applying the multiplier, maximum and minimum, if any. The compensable wage function is piecewise linear with breakpoints at the edges of the various tax brackets. The change in slope at each breakpoint is just the difference in marginal tax rate above and below the break. The expected net income can then be found by taking the mean gross wage (the projected SAWW) and subtracting at each

breakpoint the change in marginal tax rate (usually positive) times the expected gross earnings in excess of that breakpoint.



This can be expressed in a formula:

$$NW = GW - \sum_i \Delta T_i \text{Max}(0, (GW - GW_i))$$

The weekly compensation amount under the new law is then

$$WC_{\text{new}} = \text{Median}(WC_{\text{min}}, R_{\text{new}} \cdot NW, WC_{\text{max}}),$$

where  $R$  is the rate of compensation (80% under the new law).

Under the old law the weekly compensation amount is

$$WC_{\text{old}} = \text{Median}( WC_{\text{min}}, R_{\text{old}} \cdot GW, WC_{\text{max}} ),$$

where  $R_{\text{old}}$  is 136% for injuries occurring currently.

Evaluating the mean of the new formula is an awkward computation which involves inverting the expression for net wage, calculating the breakpoints corresponding to the minimum and maximum compensation amounts, and sorting them in with the other breakpoints. It is this procedure which necessitates the sorting and accumulation of slopes which is seen in Exhibit II, Parts 1 and 3. Once all this has been done, the probability calculation reduces to evaluating the excess first moment of the gross weekly wage at zero (the mean) and at each of the breakpoints.

The calculation for the old formula is simpler. We have done it in Exhibit II, Parts 2 and 4, simply by setting all tax rates to zero. The ratio of the two results gives the factor needed in the benefit calculation (about 97%, reflecting the fact that the Michigan formula was chosen to produce rough balance rather than to reduce benefits overall).

## 2. The NCCI Standard Wage Distribution

The nationwide standard wage distribution now being used at the NCCI is a mixture of two familiar distributions, a left-truncated normal and a lognormal. The distribution is scaled to a mean of unity so that it actually describes the distribution of the ratio of an individual worker's wage to the statewide average. We have not had access to the underlying data, so that we cannot comment on identification and goodness of fit. We have, however verified the normalizations and used our own parametrization to

reproduce samples of NCCI's calculations. One general comment is *à propos*. When a distribution mixture is required to describe a body of data, it often means that there are two or more distinct populations (say, wage-earners and salaried employees) represented in the data, each of which may have a relatively simple description. Furthermore, the proportions of said populations may vary from state to state, so that one may achieve a more accurate description of a given state's wage distribution by considering these populations explicitly. This may be a worthwhile research topic.

In terms of the standard functions,

$$Z(x) = \frac{1}{\sqrt{2\pi}} \exp\left(-\frac{x^2}{2}\right),$$

and

$$\Phi_c(x) = \int_x^\infty Z(y) dy ,$$

we can express the combined density function as

$$f_w(x) = p \frac{1}{\sigma_1} Z\left(\frac{x - \mu_1}{\sigma_1}\right) / \Phi_c\left(\frac{-\mu_1}{\sigma_1}\right) + (1 - p) \frac{1}{\sigma_2 x} Z\left(\frac{\ln(x) - \mu_2}{\sigma_2}\right), x > 0,$$

where  $p$  is the mixing probability for the truncated normal component.

The downward cumulative probability distribution,  $\int_x^\infty f_w(y) dy$ , is

$$G_w(x) = p \frac{1}{\sigma_1} \Phi_c\left(\frac{x - \mu_1}{\sigma_1}\right) / \Phi_c\left(\frac{-\mu_1}{\sigma_1}\right) + (1 - p) \frac{1}{\sigma_2} \Phi_c\left(\frac{\ln(x) - \mu_2}{\sigma_2}\right), x > 0.$$

Finally the first moment excess distribution,  $\int_x^\infty (y - x) f_w(y) dy = \int_x^\infty G_w(y) dy$ , is

$$M_w(x) = p \left[ \sigma_1 Z\left(\frac{x - \mu_1}{\sigma_1}\right) - (x - \mu_1) \Phi_c\left(\frac{x - \mu_1}{\sigma_1}\right) \right] / \Phi_c\left(\frac{-\mu_1}{\sigma_1}\right) + \\ (1 - p) \left[ e^{\mu_2 + \sigma_2^2/2} \Phi_c\left(\frac{\ln x - \mu_2}{\sigma_2} - \sigma_2\right) - x \Phi_c\left(\frac{\ln x - \mu_2}{\sigma_2}\right) \right], x > 0.$$

The relationship between NCCI's parametrization and our own is shown in Exhibit II, Part 6. Ours is chosen for ease of interpretation and validation and for more convenient entry to standard probability functions. The numerical results are identical.

# Maine Workers Compensation

# Appendix B.1

MORTALITY RATES : U S LIFE TABLES 1969-71

<u>AGE</u>	<u>TOT FEM</u>	<u>TOT POP</u>	<u>AGE</u>	<u>TOT FEM</u>	<u>TOT POP</u>
0	0.01750	0.02000	55	0.00770	0.01140
1	0.00120	0.00130	56	0.00830	0.01240
2	0.00080	0.00090	57	0.00890	0.01340
3	0.00060	0.00070	58	0.00960	0.01450
4	0.00050	0.00060	59	0.01040	0.01570
5	0.00040	0.00050	60	0.01110	0.01700
6	0.00040	0.00050	61	0.01200	0.01830
7	0.00030	0.00040	62	0.01300	0.01970
8	0.00030	0.00040	63	0.01410	0.02130
9	0.00030	0.00030	64	0.01540	0.02310
10	0.00030	0.00030	65	0.01680	0.02500
11	0.00030	0.00030	66	0.01830	0.02700
12	0.00030	0.00040	67	0.02000	0.02920
13	0.00030	0.00050	68	0.02200	0.03150
14	0.00040	0.00060	69	0.02410	0.03400
15	0.00050	0.00080	70	0.02630	0.03660
16	0.00060	0.00100	71	0.02880	0.03940
17	0.00070	0.00120	72	0.03170	0.04270
18	0.00070	0.00130	73	0.03500	0.04640
19	0.00070	0.00130	74	0.03890	0.05080
20	0.00070	0.00140	75	0.04330	0.05550
21	0.00070	0.00150	76	0.04790	0.06060
22	0.00080	0.00150	77	0.05300	0.06600
23	0.00080	0.00150	78	0.05840	0.07150
24	0.00080	0.00150	79	0.06430	0.07740
25	0.00080	0.00150	80	0.07100	0.08390
26	0.00080	0.00140	81	0.07830	0.09120
27	0.00090	0.00140	82	0.08610	0.09890
28	0.00090	0.00140	83	0.09420	0.10700
29	0.00100	0.00150	84	0.10280	0.11550
30	0.00100	0.00160	85	0.11280	0.12560
31	0.00110	0.00160	86	0.12460	0.13750
32	0.00120	0.00170	87	0.13690	0.14980
33	0.00130	0.00180	88	0.14860	0.16160
34	0.00140	0.00200	89	0.16010	0.17290
35	0.00150	0.00210	90	0.17260	0.18500
36	0.00170	0.00230	91	0.18720	0.19890
37	0.00180	0.00240	92	0.20240	0.21360
38	0.00200	0.00270	93	0.21750	0.22870
39	0.00220	0.00290	94	0.23190	0.24340
40	0.00230	0.00310	95	0.24580	0.25750
41	0.00250	0.00340	96	0.25850	0.26960
42	0.00270	0.00370	97	0.26980	0.28020
43	0.00300	0.00400	98	0.28000	0.28980
44	0.00330	0.00440	99	0.28950	0.29870
45	0.00350	0.00480	100	0.29840	0.30700
46	0.00380	0.00530	101	0.30660	0.31460
47	0.00420	0.00570	102	0.31420	0.32170
48	0.00450	0.00620	103	0.32120	0.32820
49	0.00480	0.00680	104	0.32770	0.33410
50	0.00520	0.00740	105	0.33360	0.33960
51	0.00570	0.00800	106	0.33900	0.34460
52	0.00610	0.00880	107	0.34400	0.34920
53	0.00660	0.00960	108	0.34860	0.35330
54	0.00710	0.01040	109	0.35270	0.35710

Maine Workers Compensation

Appendix B.1

SELECT ABSOLUTE RATES OF REMARRIAGE

<u>Age</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>Age</u>
16	0.0664	0.1546	0.1637	0.1458	0.1242	0.1060	21
17	0.0602	0.1413	0.1501	0.1340	0.1143	0.0961	22
18	0.0546	0.1291	0.1376	0.1230	0.1052	0.0873	23
19	0.0495	0.1179	0.1260	0.1129	0.0968	0.0797	24
20	0.0448	0.1076	0.1154	0.1036	0.0890	0.0728	25
21	0.0406	0.0982	0.1056	0.0951	0.0819	0.0669	26
22	0.0368	0.0896	0.0966	0.0872	0.0753	0.0614	27
23	0.0333	0.0817	0.0884	0.0799	0.0692	0.0562	28
24	0.0302	0.0744	0.0808	0.0733	0.0636	0.0515	29
25	0.0273	0.0678	0.0739	0.0672	0.0584	0.0472	30
26	0.0247	0.0618	0.0675	0.0616	0.0537	0.0432	31
27	0.0224	0.0563	0.0617	0.0564	0.0494	0.0395	32
28	0.0203	0.0513	0.0564	0.0517	0.0453	0.0361	33
29	0.0183	0.0467	0.0515	0.0474	0.0417	0.0331	34
30	0.0166	0.0426	0.0471	0.0434	0.0383	0.0303	35
31	0.0150	0.0388	0.0430	0.0398	0.0352	0.0277	36
32	0.0136	0.0353	0.0393	0.0365	0.0323	0.0253	37
33	0.0123	0.0321	0.0359	0.0334	0.0297	0.0231	38
34	0.0111	0.0293	0.0328	0.0306	0.0273	0.0211	39
35	0.0101	0.0266	0.0300	0.0280	0.0251	0.0193	40
36	0.0091	0.0243	0.0274	0.0257	0.0230	0.0176	41
37	0.0083	0.0221	0.0250	0.0236	0.0212	0.0161	42
38	0.0075	0.0201	0.0229	0.0216	0.0195	0.0147	43
39	0.0068	0.0183	0.0209	0.0198	0.0179	0.0134	44
40	0.0061	0.0167	0.0191	0.0181	0.0164	0.0123	45
41	0.0055	0.0152	0.0174	0.0166	0.0151	0.0112	46
42	0.0050	0.0139	0.0159	0.0152	0.0139	0.0103	47
43	0.0045	0.0126	0.0146	0.0140	0.0128	0.0094	48
44	0.0041	0.0115	0.0133	0.0128	0.0117	0.0086	49
45	0.0037	0.0105	0.0122	0.0117	0.0108	0.0079	50
46	0.0034	0.0095	0.0111	0.0108	0.0099	0.0072	51
47	0.0031	0.0087	0.0102	0.0099	0.0091	0.0066	52
48	0.0028	0.0079	0.0093	0.0091	0.0084	0.0061	53
49	0.0025	0.0072	0.0085	0.0083	0.0077	0.0055	54
50	0.0023	0.0066	0.0078	0.0076	0.0071	0.0051	55
51	0.0021	0.0060	0.0071	0.0070	0.0065	0.0047	56
52	0.0019	0.0055	0.0065	0.0064	0.0060	0.0043	57
53	0.0017	0.0050	0.0060	0.0059	0.0055	0.0039	58
54	0.0015	0.0046	0.0055	0.0054	0.0051	0.0036	59
55	0.0014	0.0042	0.0050	0.0050	0.0047	0.0033	60
56	0.0013	0.0038	0.0046	0.0046	0.0043	0.0030	61
57	0.0011	0.0035	0.0042	0.0042	0.0040	0.0027	62
58	0.0010	0.0032	0.0038	0.0038	0.0037	0.0025	63
59	0.0009	0.0029	0.0035	0.0035	0.0034	0.0023	64
60	0.0009	0.0026	0.0032	0.0032	0.0031	0.0021	65

# Maine Workers Compensation

# Appendix B.1

## SELECT ABSOLUTE RATES OF REMARRIAGE

<u>Age</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>Age</u>
61	0.0008	0.0024	0.0030	0.0030	0.0028	0.0019	66
62	0.0007	0.0022	0.0027	0.0027	0.0026	0.0017	67
63	0.0006	0.0020	0.0025	0.0025	0.0024	0.0015	68
64	0.0006	0.0018	0.0023	0.0023	0.0022	0.0014	69
65	0.0005	0.0017	0.0021	0.0021	0.0021	0.0012	70
66	0.0005	0.0015	0.0019	0.0020	0.0019	0.0011	71
67	0.0004	0.0014	0.0018	0.0018	0.0017	0.0010	72
68	0.0004	0.0013	0.0016	0.0017	0.0016	0.0009	73
69	0.0004	0.0012	0.0015	0.0015	0.0015	0.0008	74
70	0.0003	0.0011	0.0014	0.0014	0.0014	0.0007	75
71	0.0003	0.0010	0.0012	0.0013	0.0013	0.0006	76
72	0.0003	0.0009	0.0011	0.0012	0.0012	0.0005	77
73	0.0002	0.0008	0.0010	0.0011	0.0011	0.0005	78
74	0.0002	0.0008	0.0010	0.0010	0.0010	0.0004	79
75	0.0002	0.0007	0.0009	0.0009	0.0009	0.0004	80
76	0.0002	0.0006	0.0008	0.0008	0.0008	0.0003	81
77	0.0002	0.0006	0.0007	0.0008	0.0008	0.0003	82
78	0.0002	0.0005	0.0007	0.0007	0.0007	0.0003	83
79	0.0001	0.0005	0.0006	0.0007	0.0007	0.0002	84
80	0.0001	0.0004	0.0006	0.0006	0.0006	0.0002	85
81	0.0001	0.0004	0.0005	0.0006	0.0006	0.0002	86
82	0.0001	0.0004	0.0005	0.0005	0.0005	0.0001	87
83	0.0001	0.0003	0.0004	0.0005	0.0005	0.0001	88
84	0.0001	0.0003	0.0004	0.0004	0.0004	0.0001	89
85	0.0001	0.0003	0.0004	0.0004	0.0004	0.0001	90
86	0.0001	0.0003	0.0003	0.0004	0.0004	0.0001	91
87	0.0001	0.0002	0.0003	0.0003	0.0003	0.0001	92
88	0.0001	0.0002	0.0003	0.0003	0.0003	0.0001	93
89	0.0001	0.0002	0.0003	0.0003	0.0003	0.0001	94
90	0.0001	0.0002	0.0003	0.0003	0.0003	0.0001	95
91	0.0000	0.0002	0.0002	0.0002	0.0003	0.0000	96
92	0.0000	0.0002	0.0002	0.0002	0.0002	0.0000	97
93	0.0000	0.0001	0.0002	0.0002	0.0002	0.0000	98
94	0.0000	0.0001	0.0002	0.0002	0.0002	0.0000	99
95	0.0000	0.0001	0.0002	0.0002	0.0002	0.0000	100
96	0.0000	0.0001	0.0002	0.0002	0.0002	0.0000	101
97	0.0000	0.0001	0.0001	0.0002	0.0002	0.0000	102
98	0.0000	0.0001	0.0001	0.0001	0.0001	0.0000	103
99	0.0000	0.0001	0.0001	0.0001	0.0001	0.0000	104
100	0.0000	0.0001	0.0001	0.0001	0.0001	0.0000	105
101	0.0000	0.0001	0.0001	0.0001	0.0001	0.0000	106
102	0.0000	0.0001	0.0001	0.0001	0.0001	0.0000	107
103	0.0000	0.0001	0.0001	0.0001	0.0001	0.0000	108
104	0.0000	0.0001	0.0001	0.0001	0.0001	0.0000	109
105	0.0000	0.0001	0.0001	0.0001	0.0001	0.0000	110

# Maine Workers Compensation

# Appendix B.1

SELECT DX FOR LIFE UNREMARRIED @ 3.5% / 4.6%

<u>Age</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>Age</u>
16	100,000.0	94,296.5	80,516.7	68,002.7	58,662.7	51,884.1	21
17	84,754.0	80,444.1	69,764.0	59,878.3	52,370.6	46,841.1	22
18	73,042.9	69,742.1	61,340.8	53,425.4	47,316.9	42,756.1	23
19	63,895.3	61,337.0	54,641.7	48,228.2	43,204.7	39,407.0	24
20	56,629.7	54,627.6	49,231.5	43,981.0	39,812.2	36,624.4	25
21	50,780.4	49,200.9	44,808.2	40,471.3	36,984.3	34,289.7	26
22	46,007.8	44,753.7	41,147.3	37,537.3	34,601.0	32,310.0	27
23	42,077.2	41,076.9	38,093.6	35,068.0	32,580.6	30,622.5	28
24	38,818.0	38,017.8	35,533.2	32,981.6	30,862.8	29,181.1	29
25	36,096.2	35,455.3	33,373.8	31,209.9	29,396.2	27,945.6	30
26	33,808.2	33,295.5	31,542.3	29,698.2	28,138.8	26,883.2	31
27	31,874.6	31,465.7	29,982.4	28,403.7	27,058.2	25,967.7	32
28	30,232.5	29,908.1	28,648.0	27,291.9	26,126.9	25,177.4	33
29	28,831.4	28,576.3	27,502.7	26,333.7	25,322.4	24,493.7	34
30	27,631.2	27,433.5	26,516.2	25,506.0	24,626.1	23,901.7	35
31	26,600.4	26,450.3	25,665.0	24,790.1	24,023.3	23,389.1	36
32	25,713.1	25,602.7	24,929.6	24,170.6	23,501.4	22,945.7	37
33	24,948.3	24,871.2	24,293.8	23,634.6	23,050.0	22,562.7	38
34	24,288.4	24,239.3	23,744.0	23,171.0	22,659.9	22,232.1	39
35	23,718.6	23,693.0	23,268.4	22,770.1	22,322.8	21,947.2	40
36	23,226.5	23,220.9	22,857.1	22,423.4	22,032.0	21,702.6	41
37	22,801.7	22,812.7	22,501.3	22,124.1	21,781.9	21,493.4	42
38	22,435.1	22,459.7	22,193.9	21,866.2	21,567.5	21,314.4	43
39	22,118.9	22,155.0	21,929.0	21,644.8	21,383.7	21,161.7	44
40	21,846.5	21,892.4	21,701.2	21,454.6	21,226.4	21,031.0	45
41	21,612.7	21,666.7	21,505.3	21,291.4	21,091.4	20,919.4	46
42	21,412.7	21,472.8	21,337.0	21,151.2	20,975.8	20,824.2	47
43	21,241.5	21,306.3	21,192.0	21,030.5	20,876.8	20,742.8	48
44	21,095.5	21,162.9	21,067.2	20,926.9	20,791.7	20,672.9	49
45	20,970.7	21,039.8	20,960.0	20,837.8	20,718.6	20,612.7	50
46	20,864.1	20,934.0	20,867.4	20,760.8	20,655.1	20,559.5	51
47	20,773.5	20,843.0	20,787.6	20,694.1	20,599.2	20,511.7	52
48	20,696.0	20,764.4	20,718.0	20,634.8	20,548.4	20,466.9	53
49	20,629.8	20,696.2	20,656.4	20,581.3	20,501.2	20,423.5	54
50	20,573.0	20,635.9	20,600.8	20,531.4	20,455.5	20,380.1	55
51	20,523.1	20,581.6	20,549.1	20,483.4	20,410.0	20,334.9	56
52	20,478.1	20,530.9	20,499.3	20,435.6	20,362.6	20,285.9	57
53	20,436.2	20,482.4	20,450.1	20,386.4	20,311.9	20,231.8	58
54	20,395.6	20,434.3	20,399.5	20,333.8	20,256.1	20,171.4	59
55	20,354.8	20,384.9	20,345.8	20,276.4	20,194.0	20,103.0	60
56	20,312.2	20,332.3	20,287.5	20,213.0	20,124.2	20,025.2	61
57	20,265.8	20,275.0	20,223.1	20,141.8	20,045.1	19,935.8	62
58	20,214.3	20,211.8	20,151.3	20,061.6	19,954.5	19,832.3	63
59	20,156.4	20,140.9	20,070.4	19,969.9	19,849.9	19,711.4	64
60	20,090.5	20,061.0	19,978.2	19,864.3	19,728.0	19,570.4	65

## Maine Workers Compensation

## Appendix B.1

SELECT DX FOR LIFE UNREMARRIED @ 3.5% / 4.6%

<u>AGE</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>Age</u>
61	20,015.0	19,969.6	19,872.0	19,741.5	19,586.0	19,406.6	66
62	19,927.9	19,864.5	19,748.9	19,598.7	19,421.4	19,217.8	67
63	19,826.8	19,742.3	19,605.9	19,433.6	19,231.9	19,000.8	68
64	19,708.3	19,600.2	19,440.5	19,243.4	19,014.2	18,752.7	69
65	19,569.8	19,435.8	19,250.3	19,025.4	18,765.6	18,470.7	70
66	19,408.4	19,246.3	19,031.9	18,776.1	18,482.8	18,153.3	71
67	19,221.8	19,028.7	18,782.5	18,492.9	18,164.9	17,798.5	72
68	19,007.0	18,780.1	18,499.2	18,174.6	17,809.5	17,401.3	73
69	18,760.9	18,497.4	18,180.7	17,818.8	17,411.8	16,955.4	74
70	18,480.4	18,179.4	17,824.6	17,420.4	16,965.2	16,455.7	75
71	18,164.5	17,823.9	17,426.1	16,973.4	16,464.9	15,900.3	76
72	17,810.8	17,425.8	16,978.9	16,472.6	15,908.9	15,290.2	77
73	17,414.4	16,978.9	16,477.8	15,916.2	15,298.2	14,626.6	78
74	16,968.9	16,478.0	15,921.0	15,304.9	14,633.9	13,912.1	79
75	16,469.4	15,921.5	15,309.5	14,640.1	13,918.8	13,150.1	80
76	15,914.1	15,310.1	14,644.3	13,924.4	13,156.2	12,342.1	81
77	15,303.7	14,645.0	13,928.3	13,161.2	12,347.5	11,492.3	82
78	14,639.7	13,929.2	13,164.8	12,352.1	11,497.2	10,611.3	83
79	13,924.6	13,165.7	12,355.4	11,501.3	10,615.5	9,711.5	84
80	13,161.8	12,356.2	11,504.2	10,619.1	9,715.2	8,804.3	85
81	12,353.0	11,505.0	10,621.6	9,718.3	8,807.5	7,892.5	86
82	11,502.3	10,622.4	9,720.5	8,810.2	7,895.2	6,981.2	87
83	10,620.3	9,721.3	8,812.1	7,897.5	6,983.5	6,089.0	88
84	9,719.5	8,812.8	7,899.2	6,985.4	6,090.9	5,238.7	89
85	8,811.3	7,899.7	6,986.8	6,092.4	5,240.2	4,446.5	90
86	7,898.6	6,987.3	6,093.6	5,241.5	4,447.7	3,717.6	91
87	6,986.4	6,094.1	5,242.4	4,448.7	3,718.5	3,053.6	92
88	6,093.4	5,242.8	4,449.5	3,719.4	3,054.3	2,461.2	93
89	5,242.3	4,449.8	3,719.9	3,055.0	2,461.7	1,946.2	94
90	4,449.4	3,720.2	3,055.4	2,462.2	1,946.6	1,510.8	95
91	3,719.9	3,055.6	2,462.5	1,947.0	1,511.1	1,151.4	96
92	3,055.4	2,462.7	1,947.2	1,511.3	1,151.6	862.8	97
93	2,462.5	1,947.3	1,511.5	1,151.8	862.9	636.7	98
94	1,947.2	1,511.6	1,152.0	863.1	636.8	463.3	99
95	1,511.5	1,152.0	863.1	636.9	463.4	332.7	100
96	1,152.0	863.2	636.9	463.4	332.7	235.9	101
97	863.1	637.0	463.5	332.7	235.9	165.3	102
98	636.9	463.5	332.8	235.9	165.3	114.6	103
99	463.5	332.8	236.0	165.3	114.6	78.6	104
100	332.8	236.0	165.3	114.6	78.6	53.4	105
101	236.0	165.4	114.6	78.6	53.4	36.0	106
102	165.4	114.6	78.6	53.4	36.0	24.0	107
103	114.6	78.6	53.4	36.0	24.0	15.9	108
104	78.6	53.4	36.0	24.0	15.9	10.5	109
105	53.4	36.0	24.0	15.9	10.5	6.9	110

## Maine Workers Compensation

## Appendix B.1

SELECT NX FOR LIFE UNREMARRIED @ 3.5% / 4.6%

<u>AGE</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>Age</u>
16	1,830,839	1,733,691	1,646,284	1,572,024	1,508,692	1,453,418	21
17	1,732,310	1,649,711	1,574,607	1,509,786	1,453,661	1,404,056	22
18	1,648,982	1,577,589	1,512,048	1,454,665	1,404,293	1,359,257	23
19	1,577,238	1,514,622	1,456,633	1,405,198	1,359,481	1,318,175	24
20	1,514,439	1,458,810	1,406,881	1,360,275	1,318,378	1,280,160	25
21	1,458,702	1,408,712	1,361,707	1,319,067	1,280,340	1,244,703	26
22	1,408,601	1,363,220	1,320,270	1,280,927	1,244,858	1,211,403	27
23	1,363,105	1,321,528	1,281,943	1,245,362	1,211,538	1,179,936	28
24	1,321,430	1,283,012	1,246,236	1,211,979	1,180,057	1,150,035	29
25	1,282,927	1,247,152	1,212,737	1,180,445	1,150,142	1,121,471	30
26	1,247,078	1,213,526	1,181,107	1,150,486	1,121,568	1,094,057	31
27	1,213,463	1,181,792	1,151,068	1,121,875	1,094,144	1,067,631	32
28	1,181,739	1,151,668	1,122,390	1,094,420	1,067,711	1,042,059	33
29	1,151,621	1,122,917	1,094,878	1,067,959	1,042,131	1,017,223	34
30	1,122,874	1,095,341	1,068,367	1,042,356	1,017,290	993,026	35
31	1,095,304	1,068,778	1,042,721	1,017,493	993,086	969,380	36
32	1,068,746	1,043,089	1,017,822	993,272	969,436	946,213	37
33	1,043,064	1,018,154	993,571	969,607	946,265	923,459	38
34	1,018,136	993,872	969,880	946,423	923,507	901,061	39
35	993,859	970,153	946,672	923,653	901,106	878,971	40
36	970,144	946,921	923,882	901,242	879,014	857,147	41
37	946,916	924,109	901,452	879,139	857,186	835,549	42
38	924,107	901,659	879,332	857,302	835,586	814,145	43
39	901,659	879,523	857,481	835,694	814,179	792,907	44
40	879,524	857,654	835,857	814,280	792,939	771,810	45
41	857,656	836,016	814,430	793,032	771,841	750,835	46
42	836,019	814,576	793,171	771,927	750,863	729,963	47
43	814,577	793,304	772,054	750,943	729,990	709,180	48
44	793,305	772,176	751,061	730,064	709,204	688,472	49
45	772,177	751,172	730,172	709,273	688,495	667,829	50
46	751,172	730,273	709,372	688,558	667,850	647,243	51
47	730,274	709,465	688,650	667,909	647,263	626,707	52
48	709,465	688,735	667,994	647,317	626,726	606,218	53
49	688,735	668,072	647,395	626,776	606,235	585,773	54
50	668,071	647,467	626,848	606,282	585,789	565,371	55
51	647,467	626,914	606,349	585,833	565,386	545,014	56
52	626,913	606,409	585,894	565,426	545,027	524,703	57
53	606,409	585,950	565,483	545,065	524,716	504,444	58
54	585,950	565,535	545,118	524,751	504,456	484,243	59
55	565,535	545,166	524,800	504,489	484,254	464,105	60
56	545,167	524,845	504,535	484,285	464,116	444,041	61
57	524,847	504,576	484,327	464,145	444,051	424,061	62
58	504,579	484,366	464,185	444,078	424,070	404,177	63
59	484,370	464,221	444,116	424,096	404,186	384,405	64
60	464,226	444,150	424,131	404,209	384,413	364,764	65

# Maine Workers Compensation

# Appendix B.1

SELECT NX FOR LIFE UNREMARRIED @ 3.5% / 4.6%

<u>Age</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>Age</u>
61	444,156	424,163	404,242	384,436	364,772	345,276	66
62	424,170	404,274	384,467	364,793	345,283	325,963	67
63	404,282	384,497	364,823	345,303	325,970	306,854	68
64	384,506	364,852	345,331	325,990	306,861	287,977	69
65	364,863	345,360	326,017	306,879	287,984	269,366	70
66	345,371	326,044	306,905	288,001	269,372	251,054	71
67	326,057	306,931	288,026	269,388	251,059	233,078	72
68	306,945	288,052	269,412	251,075	233,083	215,478	73
69	288,066	269,437	251,098	233,098	215,483	198,299	74
70	269,452	251,122	233,120	215,497	198,304	181,594	75
71	251,137	233,142	215,517	198,318	181,599	165,416	76
72	233,157	215,539	198,337	181,611	165,420	149,821	77
73	215,554	198,357	181,629	165,432	149,825	134,862	78
74	198,371	181,648	165,448	149,835	134,866	120,593	79
75	181,661	165,466	149,850	134,876	120,596	107,062	80
76	165,479	149,867	134,889	120,605	107,065	94,316	81
77	149,878	134,904	120,617	107,073	94,318	82,398	82
78	134,915	120,631	107,084	94,326	82,401	71,347	83
79	120,641	107,096	94,335	82,407	71,349	61,185	84
80	107,105	94,346	82,416	71,354	61,187	51,927	85
81	94,354	82,425	71,362	61,192	51,929	43,579	86
82	82,432	71,370	61,198	51,933	43,580	36,142	87
83	71,376	61,205	51,938	43,584	36,143	29,607	88
84	61,210	51,944	43,588	36,146	29,608	23,943	89
85	51,948	43,593	36,150	29,610	23,944	19,100	90
86	43,597	36,154	29,613	23,946	19,101	15,018	91
87	36,157	29,616	23,948	19,102	15,019	11,633	92
88	29,619	23,951	19,104	15,020	11,633	8,875	93
89	23,952	19,106	15,021	11,634	8,876	6,672	94
90	19,108	15,023	11,635	8,876	6,672	4,943	95
91	15,024	11,636	8,877	6,672	4,943	3,612	96
92	11,637	8,878	6,673	4,944	3,612	2,605	97
93	8,878	6,674	4,944	3,612	2,605	1,855	98
94	6,674	4,945	3,613	2,605	1,855	1,305	99
95	4,945	3,613	2,605	1,855	1,305	907	100
96	3,613	2,606	1,856	1,305	907	623	101
97	2,606	1,856	1,305	907	623	422	102
98	1,856	1,306	907	623	422	283	103
99	1,306	908	623	422	283	186	104
100	908	623	423	283	186	120	105
101	623	423	283	186	120	75	106
102	423	283	186	120	75	45	107
103	283	186	120	75	45	25	108
104	186	120	75	45	25	12	109
105	120	75	45	25	12	3	110

## Maine Workers Compensation

## Appendix B.1

SELECT ANNUITY FOR LIFE UNREMARRIED @ 3.5% / 4.6%

<u>Age</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>Age</u>
16	18.308	18.386	20.446	23.117	25.718	28.013	21
17	20.439	20.508	22.570	25.214	27.757	29.975	22
18	22.576	22.620	24.650	27.228	29.678	31.791	23
19	24.685	24.693	26.658	29.136	31.466	33.450	24
20	26.743	26.705	28.577	30.929	33.115	34.954	25
21	28.726	28.632	30.390	32.593	34.618	36.300	26
22	30.617	30.460	32.086	34.124	35.978	37.493	27
23	32.395	32.172	33.652	35.513	37.186	38.532	28
24	34.042	33.748	35.072	36.747	38.236	39.410	29
25	35.542	35.175	36.338	37.823	39.126	40.131	30
26	36.887	36.447	37.445	38.739	39.858	40.697	31
27	38.070	37.558	38.392	39.497	40.437	41.114	32
28	39.088	38.507	39.179	40.101	40.866	41.389	33
29	39.943	39.295	39.810	40.555	41.154	41.530	34
30	40.638	39.927	40.291	40.867	41.309	41.546	35
31	41.176	40.407	40.628	41.044	41.338	41.446	36
32	41.564	40.741	40.828	41.094	41.250	41.237	37
33	41.809	40.937	40.898	41.025	41.053	40.929	38
34	41.919	41.003	40.847	40.845	40.755	40.530	39
35	41.902	40.947	40.685	40.564	40.367	40.049	40
36	41.769	40.779	40.420	40.192	39.897	39.495	41
37	41.528	40.509	40.062	39.737	39.353	38.875	42
38	41.190	40.146	39.620	39.207	38.743	38.197	43
39	40.764	39.699	39.103	38.609	38.075	37.469	44
40	40.259	39.176	38.517	37.954	37.356	36.699	45
41	39.683	38.585	37.871	37.247	36.595	35.892	46
42	39.043	37.935	37.174	36.496	35.797	35.054	47
43	38.348	37.233	36.431	35.707	34.967	34.189	48
44	37.605	36.487	35.651	34.886	34.110	33.303	49
45	36.822	35.702	34.836	34.038	33.231	32.399	50
46	36.003	34.885	33.994	33.166	32.333	31.481	51
47	35.154	34.039	33.128	32.275	31.422	30.554	52
48	34.280	33.169	32.242	31.370	30.500	29.620	53
49	33.385	32.280	31.341	30.454	29.571	28.681	54
50	32.473	31.376	30.428	29.530	28.637	27.741	55
51	31.548	30.460	29.507	28.600	27.701	26.802	56
52	30.614	29.536	28.581	27.669	26.766	25.865	57
53	29.673	28.607	27.652	26.737	25.833	24.933	58
54	28.729	27.676	26.722	25.807	24.904	24.006	59
55	27.784	26.744	25.794	24.881	23.980	23.086	60
56	26.839	25.813	24.869	23.959	23.063	22.174	61
57	25.898	24.887	23.949	23.044	22.153	21.271	62
58	24.961	23.965	23.035	22.136	21.252	20.380	63
59	24.031	23.049	22.128	21.237	20.362	19.502	64
60	23.107	22.140	21.230	20.349	19.486	18.639	65

# Maine Workers Compensation

# Appendix B.1

SELECT ANNUITY FOR LIFE UNREMARRIED @ 3.5% / 4.6%

<u>AGE</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>Age</u>
61	22.191	21.240	20.342	19.473	18.624	17.792	66
62	21.285	20.352	19.468	18.613	17.778	16.962	67
63	20.391	19.476	18.608	17.768	16.949	16.150	68
64	19.510	18.615	17.764	16.940	16.139	15.357	69
65	18.644	17.769	16.936	16.130	15.346	14.583	70
66	17.795	16.941	16.126	15.339	14.574	13.830	71
67	16.963	16.130	15.335	14.567	13.821	13.095	72
68	16.149	15.338	14.563	13.815	13.088	12.383	73
69	15.355	14.566	13.811	13.082	12.376	11.695	74
70	14.580	13.814	13.079	12.370	11.689	11.035	75
71	13.826	13.080	12.367	11.684	11.029	10.403	76
72	13.091	12.369	11.681	11.025	10.398	9.798	77
73	12.378	11.683	11.023	10.394	9.794	9.220	78
74	11.690	11.024	10.392	9.790	9.216	8.668	79
75	11.030	10.393	9.788	9.213	8.664	8.142	80
76	10.398	9.789	9.211	8.661	8.138	7.642	81
77	9.794	9.212	8.660	8.135	7.639	7.170	82
78	9.216	8.660	8.134	7.636	7.167	6.724	83
79	8.664	8.134	7.635	7.165	6.721	6.300	84
80	8.138	7.636	7.164	6.719	6.298	5.898	85
81	7.638	7.164	6.719	6.297	5.896	5.522	86
82	7.167	6.719	6.296	5.895	5.520	5.177	87
83	6.721	6.296	5.894	5.519	5.175	4.862	88
84	6.298	5.894	5.518	5.174	4.861	4.570	89
85	5.896	5.518	5.174	4.860	4.569	4.296	90
86	5.520	5.174	4.860	4.568	4.295	4.040	91
87	5.175	4.860	4.568	4.294	4.039	3.810	92
88	4.861	4.568	4.294	4.038	3.809	3.606	93
89	4.569	4.294	4.038	3.808	3.605	3.428	94
90	4.294	4.038	3.808	3.605	3.427	3.272	95
91	4.039	3.808	3.605	3.427	3.271	3.137	96
92	3.809	3.605	3.427	3.271	3.137	3.019	97
93	3.605	3.427	3.271	3.136	3.019	2.914	98
94	3.427	3.271	3.136	3.019	2.914	2.817	99
95	3.271	3.136	3.019	2.913	2.817	2.727	100
96	3.137	3.019	2.913	2.817	2.727	2.641	101
97	3.019	2.913	2.817	2.727	2.641	2.556	102
98	2.914	2.817	2.727	2.641	2.555	2.466	103
99	2.817	2.727	2.641	2.555	2.466	2.366	104
100	2.727	2.641	2.555	2.466	2.366	2.246	105
101	2.641	2.555	2.466	2.366	2.246	2.093	106
102	2.555	2.466	2.366	2.246	2.093	1.885	107
103	2.466	2.366	2.246	2.093	1.885	1.589	108
104	2.366	2.246	2.093	1.885	1.589	1.154	109
105	2.246	2.093	1.885	1.589	1.154	0.500	110

# Maine Workers Compensation

# Appendix B.2

## SELECT ABSOLUTE RATES OF REMARRIAGE

AGE	Q	1	2	3	4	ULT	AGE
61	0.00077	0.00240	0.00295	0.00298	0.00284	0.00186	66
62	0.00070	0.00220	0.00270	0.00273	0.00262	0.00168	67
63	0.00063	0.00200	0.00247	0.00251	0.00241	0.00152	68
64	0.00057	0.00183	0.00227	0.00231	0.00222	0.00136	69
65	0.00052	0.00167	0.00208	0.00212	0.00205	0.00123	70
66	0.00047	0.00153	0.00191	0.00195	0.00188	0.00110	71
67	0.00043	0.00140	0.00175	0.00179	0.00174	0.00098	72
68	0.00039	0.00128	0.00160	0.00165	0.00160	0.00087	73
69	0.00035	0.00117	0.00147	0.00152	0.00147	0.00078	74
70	0.00032	0.00107	0.00135	0.00139	0.00136	0.00069	75
71	0.00029	0.00098	0.00124	0.00128	0.00125	0.00061	76
72	0.00026	0.00089	0.00113	0.00118	0.00115	0.00054	77
73	0.00024	0.00082	0.00104	0.00108	0.00106	0.00048	78
74	0.00022	0.00075	0.00095	0.00100	0.00098	0.00042	79
75	0.00020	0.00068	0.00088	0.00092	0.00090	0.00037	80
76	0.00018	0.00063	0.00080	0.00084	0.00083	0.00033	81
77	0.00016	0.00057	0.00074	0.00078	0.00077	0.00028	82
78	0.00015	0.00052	0.00068	0.00071	0.00071	0.00025	83
79	0.00013	0.00048	0.00062	0.00066	0.00065	0.00022	84
80	0.00012	0.00044	0.00057	0.00061	0.00060	0.00019	85
81	0.00011	0.00040	0.00053	0.00056	0.00055	0.00017	86
82	0.00010	0.00037	0.00048	0.00051	0.00051	0.00014	87
83	0.00009	0.00034	0.00044	0.00047	0.00047	0.00013	88
84	0.00008	0.00031	0.00041	0.00044	0.00043	0.00011	89
85	0.00008	0.00028	0.00037	0.00040	0.00040	0.00009	90
86	0.00007	0.00026	0.00034	0.00037	0.00037	0.00008	91
87	0.00006	0.00024	0.00032	0.00034	0.00034	0.00007	92
88	0.00006	0.00022	0.00029	0.00031	0.00031	0.00006	93
89	0.00005	0.00020	0.00027	0.00029	0.00029	0.00005	94
90	0.00005	0.00018	0.00025	0.00027	0.00027	0.00005	95
91	0.00004	0.00017	0.00023	0.00024	0.00025	0.00004	96
92	0.00004	0.00015	0.00021	0.00023	0.00023	0.00003	97
93	0.00004	0.00014	0.00019	0.00021	0.00021	0.00003	98
94	0.00003	0.00013	0.00018	0.00019	0.00019	0.00003	99
95	0.00003	0.00012	0.00016	0.00018	0.00018	0.00002	100
96	0.00003	0.00011	0.00015	0.00016	0.00017	0.00002	101
97	0.00002	0.00010	0.00014	0.00015	0.00015	0.00002	102
98	0.00002	0.00009	0.00013	0.00014	0.00014	0.00001	103
99	0.00002	0.00008	0.00012	0.00013	0.00013	0.00001	104
100	0.00002	0.00008	0.00011	0.00012	0.00012	0.00001	105
101	0.00002	0.00007	0.00010	0.00011	0.00011	0.00001	106
102	0.00002	0.00007	0.00009	0.00010	0.00010	0.00001	107
103	0.00001	0.00006	0.00008	0.00009	0.00009	0.00001	108
104	0.00001	0.00006	0.00008	0.00008	0.00009	0.00001	109
105	0.00001	0.00005	0.00007	0.00008	0.00008	0.00000	110

## Maine Workers Compensation

## Appendix B.2

MORTALITY RATES: U S LIFE TABLES 1969-71

<u>AGE</u>	<u>TOT FEM</u>	<u>TOT POP</u>	<u>AGE</u>	<u>TOT FEM</u>	<u>TOT POP</u>
0	0.01746	0.02002	55	0.00768	0.01136
1	0.00116	0.00125	56	0.00829	0.01236
2	0.00077	0.00086	57	0.00894	0.01341
3	0.00060	0.00069	58	0.00962	0.01452
4	0.00051	0.00057	59	0.01035	0.01570
5	0.00043	0.00051	60	0.01113	0.01695
6	0.00038	0.00046	61	0.01200	0.01829
7	0.00034	0.00043	62	0.01298	0.01974
8	0.00031	0.00039	63	0.01411	0.02133
9	0.00028	0.00034	64	0.01538	0.02306
10	0.00026	0.00031	65	0.01678	0.02495
11	0.00025	0.00030	66	0.01832	0.02699
12	0.00027	0.00035	67	0.02004	0.02918
13	0.00033	0.00046	68	0.02195	0.03152
14	0.00040	0.00063	69	0.02407	0.03400
15	0.00049	0.00082	70	0.02632	0.03661
16	0.00058	0.00101	71	0.02879	0.03943
17	0.00066	0.00117	72	0.03165	0.04266
18	0.00069	0.00128	73	0.03503	0.04644
19	0.00071	0.00134	74	0.03893	0.05075
20	0.00072	0.00140	75	0.04325	0.05552
21	0.00073	0.00147	76	0.04790	0.06060
22	0.00075	0.00152	77	0.05295	0.06596
23	0.00077	0.00153	78	0.05840	0.07153
24	0.00079	0.00151	79	0.06432	0.07741
25	0.00081	0.00147	80	0.07097	0.08394
26	0.00083	0.00143	81	0.07834	0.09122
27	0.00086	0.00142	82	0.08612	0.09892
28	0.00090	0.00144	83	0.09419	0.10695
29	0.00096	0.00149	84	0.10275	0.11548
30	0.00102	0.00155	85	0.11282	0.12561
31	0.00110	0.00163	86	0.12462	0.13748
32	0.00119	0.00172	87	0.13685	0.14979
33	0.00129	0.00183	88	0.14859	0.16158
34	0.00140	0.00195	89	0.16006	0.17292
35	0.00152	0.00209	90	0.17264	0.18502
36	0.00165	0.00225	91	0.18718	0.19888
37	0.00180	0.00244	92	0.20243	0.21363
38	0.00197	0.00266	93	0.21750	0.22870
39	0.00215	0.00290	94	0.23186	0.24336
40	0.00233	0.00314	95	0.24584	0.25745
41	0.00251	0.00341	96	0.25854	0.26959
42	0.00273	0.00370	97	0.26980	0.28024
43	0.00297	0.00404	98	0.27996	0.28977
44	0.00325	0.00443	99	0.28949	0.29869
45	0.00354	0.00484	100	0.29836	0.30696
46	0.00384	0.00528	101	0.30659	0.31461
47	0.00416	0.00574	102	0.31420	0.32167
48	0.00449	0.00624	103	0.32122	0.32817
49	0.00484	0.00678	104	0.32768	0.33414
50	0.00523	0.00738	105	0.33361	0.33960
51	0.00565	0.00804	106	0.33904	0.34460
52	0.00611	0.00876	107	0.34401	0.34917
53	0.00660	0.00957	108	0.34855	0.35333
54	0.00712	0.01043	109	0.35269	0.35712

## Maine Workers Compensation

## Appendix B.2

### SELECT ABSOLUTE RATES OF REMARRIAGE

<u>AGE</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>AGE</u>
16	0.06641	0.15455	0.16373	0.14581	0.12422	0.10604	21
17	0.06021	0.14129	0.15013	0.13396	0.11434	0.09613	22
18	0.05458	0.12909	0.13758	0.12301	0.10522	0.08732	23
19	0.04946	0.11789	0.12602	0.11292	0.09680	0.07966	24
20	0.04481	0.10761	0.11538	0.10362	0.08903	0.07284	25
21	0.04059	0.09818	0.10560	0.09506	0.08186	0.06687	26
22	0.03677	0.08955	0.09661	0.08718	0.07526	0.06139	27
23	0.03330	0.08165	0.08837	0.07994	0.06918	0.05624	28
24	0.03015	0.07443	0.08081	0.07329	0.06359	0.05150	29
25	0.02730	0.06784	0.07387	0.06718	0.05844	0.04716	30
26	0.02471	0.06181	0.06753	0.06157	0.05370	0.04316	31
27	0.02237	0.05631	0.06171	0.05643	0.04935	0.03949	32
28	0.02025	0.05129	0.05640	0.05171	0.04534	0.03614	33
29	0.01833	0.04672	0.05153	0.04738	0.04166	0.03308	34
30	0.01659	0.04255	0.04708	0.04341	0.03828	0.03026	35
31	0.01502	0.03875	0.04301	0.03978	0.03517	0.02767	36
32	0.01359	0.03529	0.03930	0.03645	0.03231	0.02528	37
33	0.01230	0.03213	0.03590	0.03340	0.02969	0.02309	38
34	0.01113	0.02926	0.03280	0.03060	0.02728	0.02109	39
35	0.01008	0.02664	0.02996	0.02804	0.02507	0.01926	40
36	0.00912	0.02426	0.02737	0.02569	0.02303	0.01759	41
37	0.00826	0.02209	0.02501	0.02355	0.02117	0.01607	42
38	0.00747	0.02012	0.02285	0.02158	0.01945	0.01468	43
39	0.00677	0.01832	0.02088	0.01978	0.01788	0.01342	44
40	0.00612	0.01669	0.01908	0.01813	0.01643	0.01227	45
41	0.00554	0.01520	0.01744	0.01662	0.01510	0.01122	46
42	0.00502	0.01385	0.01594	0.01523	0.01388	0.01027	47
43	0.00454	0.01261	0.01457	0.01396	0.01276	0.00940	48
44	0.00411	0.01149	0.01332	0.01280	0.01173	0.00860	49
45	0.00373	0.01047	0.01217	0.01174	0.01079	0.00788	50
46	0.00337	0.00954	0.01113	0.01077	0.00992	0.00721	51
47	0.00306	0.00870	0.01018	0.00987	0.00912	0.00661	52
48	0.00277	0.00793	0.00931	0.00906	0.00839	0.00605	53
49	0.00251	0.00723	0.00851	0.00831	0.00771	0.00554	54
50	0.00227	0.00659	0.00779	0.00762	0.00709	0.00507	55
51	0.00206	0.00601	0.00712	0.00699	0.00653	0.00465	56
52	0.00186	0.00548	0.00652	0.00642	0.00600	0.00425	57
53	0.00169	0.00500	0.00596	0.00589	0.00552	0.00389	58
54	0.00153	0.00456	0.00546	0.00541	0.00508	0.00356	59
55	0.00139	0.00416	0.00500	0.00496	0.00468	0.00325	60
56	0.00126	0.00379	0.00457	0.00456	0.00430	0.00297	61
57	0.00114	0.00346	0.00419	0.00418	0.00396	0.00271	62
58	0.00103	0.00316	0.00384	0.00384	0.00365	0.00247	63
59	0.00094	0.00288	0.00351	0.00353	0.00336	0.00225	64
60	0.00085	0.00263	0.00322	0.00324	0.00309	0.00205	65

## Maine Workers Compensation

## Appendix B.2

SELECT DX FOR LIFE UNREMARRIED @ 3.5%/.0%

<u>AGE</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>AGE</u>
61	2,645.0	2,523.0	2,400.2	2,279.6	2,162.2	2,048.2	66
62	2,517.7	2,399.3	2,280.5	2,163.6	2,049.7	1,939.0	67
63	2,394.8	2,279.7	2,164.4	2,051.0	1,940.5	1,832.8	68
64	2,275.8	2,163.8	2,051.7	1,941.6	1,834.1	1,729.4	69
65	2,160.4	2,051.2	1,942.3	1,835.2	1,730.5	1,628.4	70
66	2,048.4	1,941.9	1,835.8	1,731.5	1,629.5	1,530.1	71
67	1,939.5	1,835.5	1,732.1	1,630.4	1,531.1	1,434.2	72
68	1,833.4	1,731.9	1,631.0	1,531.9	1,435.1	1,340.5	73
69	1,730.1	1,630.8	1,532.4	1,435.8	1,341.3	1,248.7	74
70	1,629.3	1,532.3	1,436.3	1,342.0	1,249.5	1,158.6	75
71	1,531.0	1,436.2	1,342.4	1,250.1	1,159.3	1,070.3	76
72	1,435.2	1,342.4	1,250.5	1,159.8	1,070.9	984.0	77
73	1,341.5	1,250.5	1,160.2	1,071.4	984.5	899.9	78
74	1,249.7	1,160.2	1,071.7	984.9	900.3	818.3	79
75	1,159.6	1,071.7	985.2	900.7	818.7	739.4	80
76	1,071.2	985.2	901.0	819.0	739.8	663.5	81
77	984.8	901.0	819.2	740.1	663.8	590.6	82
78	900.7	819.3	740.3	664.0	590.9	521.4	83
79	819.0	740.3	664.2	591.1	521.6	456.2	84
80	740.1	664.2	591.2	521.8	456.4	395.4	85
81	664.1	591.3	521.9	456.5	395.5	338.8	86
82	591.1	521.9	456.6	395.6	339.0	286.5	87
83	521.8	456.6	395.7	339.1	286.6	238.9	88
84	456.6	395.8	339.1	286.7	239.0	196.5	89
85	395.7	339.2	286.8	239.1	196.6	159.5	90
86	339.1	286.8	239.1	196.6	159.5	127.5	91
87	286.8	239.1	196.7	159.5	127.5	100.1	92
88	239.1	196.7	159.6	127.5	100.1	77.1	93
89	196.7	159.6	127.5	100.1	77.1	58.3	94
90	159.6	127.6	100.2	77.2	58.3	43.3	95
91	127.5	100.2	77.2	58.3	43.3	31.5	96
92	100.2	77.2	58.3	43.3	31.5	22.6	97
93	77.2	58.3	43.3	31.5	22.6	15.9	98
94	58.3	43.3	31.5	22.6	15.9	11.1	99
95	43.3	31.5	22.6	15.9	11.1	7.6	100
96	31.5	22.6	15.9	11.1	7.6	5.2	101
97	22.6	15.9	11.1	7.6	5.2	3.5	102
98	15.9	11.1	7.6	5.2	3.5	2.3	103
99	11.1	7.6	5.2	3.5	2.3	1.5	104
100	7.6	5.2	3.5	2.3	1.5	1.0	105
101	5.2	3.5	2.3	1.5	1.0	0.6	106
102	3.5	2.3	1.5	1.0	0.6	0.4	107
103	2.3	1.5	1.0	0.6	0.4	0.3	108
104	1.5	1.0	0.6	0.4	0.3	0.2	109
105	1.0	0.6	0.4	0.3	0.2	0.1	110

## Maine Workers Compensation

## Appendix B.2

SELECT DX FOR LIFE UNREMARRIED @ 3.5%/.0%

<u>AGE</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>AGE</u>
16	100,000.0	90,149.6	73,590.7	59,419.8	49,004.4	41,435.8	21
17	81,026.7	73,524.3	60,958.8	50,019.9	41,824.4	35,763.2	22
18	66,759.7	60,939.7	51,241.6	42,666.7	36,126.5	31,208.8	23
19	55,830.8	51,238.4	43,638.1	36,822.3	31,536.2	27,499.2	24
20	47,306.2	43,626.8	37,588.3	32,102.8	27,781.9	24,433.5	25
21	40,554.3	37,564.9	32,706.6	28,241.9	24,673.6	21,869.9	26
22	35,127.1	32,666.8	28,713.6	25,042.5	22,068.4	19,701.0	27
23	30,713.2	28,664.5	25,413.7	22,366.3	19,866.0	17,850.9	28
24	27,088.2	25,363.1	22,663.0	20,110.5	17,991.0	16,262.6	29
25	24,081.1	22,613.3	20,349.6	18,193.3	16,382.5	14,889.1	30
26	21,562.8	20,301.9	18,387.1	16,550.8	14,992.1	13,693.2	31
27	19,435.5	18,342.4	16,709.1	15,133.2	13,782.4	12,645.2	32
28	17,623.6	16,667.8	15,263.4	13,901.4	12,722.8	11,721.2	33
29	16,067.7	15,225.2	14,008.8	12,823.4	11,788.7	10,901.5	34
30	14,721.6	13,973.5	12,912.3	11,874.2	10,960.4	10,170.1	35
31	13,549.2	12,880.2	11,948.2	11,033.4	10,221.9	9,514.4	36
32	12,521.3	11,919.2	11,095.4	10,284.6	9,560.0	8,923.5	37
33	11,614.6	11,069.4	10,337.0	9,614.2	8,964.1	8,388.7	38
34	10,810.1	10,313.8	9,658.7	9,011.2	8,424.8	7,902.3	39
35	10,092.2	9,638.0	9,049.0	8,465.8	7,934.5	7,457.9	40
36	9,448.2	9,030.5	8,498.1	7,970.3	7,486.8	7,050.5	41
37	8,867.5	8,481.6	7,998.0	7,518.0	7,076.3	6,675.5	42
38	8,341.2	7,983.2	7,541.8	7,103.6	6,698.5	6,328.7	43
39	7,862.0	7,528.6	7,124.0	6,722.5	6,349.3	6,007.1	44
40	7,423.7	7,112.1	6,740.0	6,370.4	6,025.4	5,707.4	45
41	7,021.3	6,729.3	6,385.4	6,043.9	5,723.8	5,427.5	46
42	6,650.4	6,375.8	6,056.8	5,740.0	5,442.1	5,165.2	47
43	6,307.1	6,048.1	5,751.1	5,456.3	5,178.2	4,918.7	48
44	5,988.3	5,743.2	5,465.8	5,190.7	4,930.3	4,686.6	49
45	5,691.1	5,458.7	5,198.9	4,941.3	4,696.9	4,467.4	50
46	5,413.1	5,192.4	4,948.3	4,706.5	4,476.6	4,260.0	51
47	5,152.6	4,942.5	4,712.6	4,485.1	4,268.2	4,063.1	52
48	4,907.6	4,707.3	4,490.2	4,275.5	4,070.4	3,876.0	53
49	4,676.8	4,485.5	4,280.0	4,076.9	3,882.5	3,697.7	54
50	4,458.8	4,275.8	4,080.8	3,888.2	3,703.4	3,527.5	55
51	4,252.4	4,077.0	3,891.5	3,708.5	3,532.7	3,364.9	56
52	4,056.5	3,888.1	3,711.4	3,537.1	3,369.5	3,209.2	57
53	3,870.1	3,708.3	3,539.6	3,373.4	3,213.3	3,059.9	58
54	3,692.6	3,536.9	3,375.6	3,216.8	3,063.5	2,916.6	59
55	3,523.2	3,373.2	3,218.7	3,066.6	2,919.8	2,778.9	60
56	3,361.2	3,216.5	3,068.3	2,922.6	2,781.8	2,646.4	61
57	3,206.0	3,066.4	2,924.1	2,784.2	2,649.0	2,518.7	62
58	3,057.2	2,922.4	2,785.5	2,651.2	2,521.1	2,395.4	63
59	2,914.4	2,784.1	2,652.3	2,523.0	2,397.6	2,276.1	64
60	2,777.1	2,651.1	2,524.1	2,399.3	2,278.0	2,160.5	65

## Maine Workers Compensation

## Appendix B.2

SELECT NX FOR LIFE UNREMARRIED @ 3.5%/.0%

<u>AGE</u>	<u>Q</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>AGE</u>
16	802,341	707,266	625,396	558,891	504,679	459,459	21
17	705,582	628,306	561,064	505,575	459,653	420,859	22
18	627,332	563,482	507,392	460,437	421,041	387,373	23
19	562,919	509,385	461,946	421,716	387,537	358,019	24
20	509,023	463,556	422,949	388,103	358,161	332,053	25
21	463,300	424,241	389,105	358,631	332,173	308,901	26
22	424,021	390,124	359,434	332,556	309,000	288,116	27
23	389,932	360,243	333,204	309,314	288,198	269,340	28
24	360,086	333,860	309,847	288,461	269,410	252,283	29
25	333,731	310,384	288,902	269,631	252,343	236,707	30
26	310,276	289,344	269,999	252,530	236,759	222,416	31
27	289,254	270,365	252,840	236,918	222,461	209,247	32
28	270,291	253,146	237,180	222,598	209,285	197,064	33
29	253,083	237,436	222,819	209,403	197,097	185,752	34
30	237,383	223,035	209,592	197,199	185,782	175,216	35
31	222,990	209,775	197,361	185,870	175,242	165,374	36
32	209,737	197,517	186,009	175,319	165,397	156,155	37
33	197,485	186,143	175,440	165,465	156,175	147,499	38
34	186,118	175,556	165,570	156,235	147,517	139,354	39
35	175,536	165,671	156,327	147,570	139,370	131,673	40
36	165,654	156,415	147,651	139,416	131,688	124,419	41
37	156,402	147,727	139,487	131,729	124,432	117,556	42
38	147,716	139,554	131,792	124,469	117,568	111,054	43
39	139,545	131,850	124,524	117,600	111,064	104,886	44
40	131,843	124,575	117,649	111,093	104,895	99,029	45
41	124,568	117,693	111,136	104,921	99,037	93,462	46
42	117,688	111,175	104,958	99,060	93,469	88,165	47
43	111,170	104,992	99,093	93,489	88,172	83,123	48
44	104,988	99,122	93,518	88,190	83,129	78,321	49
45	99,119	93,544	88,215	83,145	78,326	73,744	50
46	93,540	88,238	83,167	78,340	73,748	69,380	51
47	88,235	83,187	78,359	73,761	69,384	65,218	52
48	83,184	78,377	73,778	69,395	65,222	61,249	53
49	78,374	73,793	69,410	65,232	61,252	57,462	54
50	73,791	69,423	65,245	61,261	57,465	53,849	55
51	69,422	65,257	61,273	57,473	53,852	50,403	56
52	65,255	61,283	57,483	53,859	50,405	47,116	57
53	61,281	57,492	53,868	50,412	47,118	43,982	58
54	57,491	53,876	50,420	47,124	43,983	40,993	59
55	53,875	50,427	47,131	43,988	40,995	38,146	60
56	50,426	47,137	43,995	40,999	38,147	35,433	61
57	47,137	44,000	41,005	38,151	35,434	32,851	62
58	44,000	41,010	38,156	35,438	32,852	30,393	63
59	41,010	38,161	35,442	32,855	30,395	28,058	64
60	38,161	35,447	32,859	30,397	28,059	25,839	65

## Maine Workers Compensation

## Appendix B.2

SELECT NX FOR LIFE UNREMARRIED @ 3.5%/.0%

<u>AGE</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>AGE</u>
61	35,447	32,863	30,401	28,061	25,840	23,735	66
62	32,863	30,404	28,065	25,842	23,736	21,741	67
63	30,405	28,068	25,846	23,738	21,742	19,855	68
64	28,068	25,848	23,741	21,744	19,856	18,074	69
65	25,849	23,743	21,747	19,858	18,075	16,395	70
66	23,744	21,749	19,860	18,077	16,396	14,816	71
67	21,750	19,863	18,079	16,397	14,817	13,334	72
68	19,864	18,081	16,399	14,818	13,335	11,947	73
69	18,082	16,401	14,820	13,336	11,947	10,652	74
70	16,402	14,822	13,337	11,948	10,652	9,448	75
71	14,823	13,339	11,950	10,653	9,449	8,334	76
72	13,340	11,951	10,655	9,450	8,334	7,307	77
73	11,952	10,656	9,451	8,335	7,307	6,365	78
74	10,657	9,452	8,336	7,308	6,365	5,506	79
75	9,453	8,337	7,309	6,366	5,506	4,727	80
76	8,338	7,310	6,367	5,507	4,727	4,026	81
77	7,310	6,367	5,507	4,728	4,026	3,398	82
78	6,368	5,508	4,728	4,026	3,399	2,842	83
79	5,508	4,729	4,027	3,399	2,843	2,354	84
80	4,729	4,027	3,399	2,843	2,354	1,928	85
81	4,027	3,400	2,843	2,354	1,928	1,561	86
82	3,400	2,844	2,354	1,928	1,561	1,248	87
83	2,844	2,355	1,928	1,561	1,248	985	88
84	2,355	1,929	1,561	1,248	985	768	89
85	1,929	1,561	1,248	986	768	590	90
86	1,562	1,249	986	768	590	446	91
87	1,249	986	768	590	446	332	92
88	986	768	590	446	332	244	93
89	768	590	446	332	244	176	94
90	590	446	332	244	176	125	95
91	446	333	244	176	125	88	96
92	333	244	176	125	88	61	97
93	244	176	125	88	61	42	98
94	176	125	88	61	42	28	99
95	125	88	61	42	28	19	100
96	88	61	42	28	19	12	101
97	61	42	28	19	12	8	102
98	42	28	19	12	8	5	103
99	28	19	12	8	5	3	104
100	19	12	8	5	3	2	105
101	12	8	5	3	2	1	106
102	8	5	3	2	1	1	107
103	5	3	2	1	1	0	108
104	3	2	1	1	0	0	109
105	2	1	1	0	0	0	110

## Maine Workers Compensation

## Appendix B.2

SELECT ANNUITY FOR LIFE UNREMARRIED @ 3.5%/.0%

<u>AGE</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>AGE</u>
16	8.023	7.845	8.498	9.406	10.299	11.088	21
17	8.708	8.546	9.204	10.107	10.990	11.768	22
18	9.397	9.247	9.902	10.791	11.655	12.412	23
19	10.083	9.941	10.586	11.453	12.289	13.019	24
20	10.760	10.625	11.252	12.089	12.892	13.590	25
21	11.424	11.294	11.897	12.699	13.463	14.124	26
22	12.071	11.943	12.518	13.280	14.002	14.624	27
23	12.696	12.568	13.111	13.829	14.507	15.088	28
24	13.293	13.163	13.672	14.344	14.975	15.513	29
25	13.859	13.726	14.197	14.820	15.403	15.898	30
26	14.389	14.252	14.684	15.258	15.792	16.243	31
27	14.883	14.740	15.132	15.655	16.141	16.547	32
28	15.337	15.188	15.539	16.013	16.450	16.813	33
29	15.751	15.595	15.906	16.330	16.719	17.039	34
30	16.125	15.961	16.232	16.607	16.950	17.229	35
31	16.458	16.287	16.518	16.846	17.144	17.381	36
32	16.750	16.571	16.764	17.047	17.301	17.499	37
33	17.003	16.816	16.972	17.210	17.422	17.583	38
34	17.217	17.022	17.142	17.338	17.510	17.635	39
35	17.393	17.189	17.276	17.431	17.565	17.655	40
36	17.533	17.321	17.374	17.492	17.589	17.647	41
37	17.638	17.417	17.440	17.522	17.584	17.610	42
38	17.709	17.481	17.475	17.522	17.551	17.548	43
39	17.749	17.513	17.479	17.494	17.492	17.460	44
40	17.760	17.516	17.455	17.439	17.409	17.351	45
41	17.742	17.490	17.405	17.360	17.303	17.220	46
42	17.696	17.437	17.329	17.258	17.175	17.069	47
43	17.626	17.360	17.230	17.134	17.027	16.899	48
44	17.532	17.259	17.110	16.990	16.861	16.712	49
45	17.417	17.137	16.968	16.827	16.676	16.507	50
46	17.280	16.994	16.807	16.645	16.474	16.287	51
47	17.124	16.831	16.628	16.446	16.256	16.051	52
48	16.950	16.650	16.431	16.231	16.023	15.802	53
49	16.758	16.451	16.217	16.000	15.777	15.540	54
50	16.549	16.236	15.988	15.756	15.517	15.265	55
51	16.325	16.006	15.745	15.498	15.244	14.979	56
52	16.087	15.762	15.488	15.227	14.959	14.682	57
53	15.834	15.504	15.219	14.944	14.664	14.374	58
54	15.569	15.232	14.936	14.649	14.357	14.055	59
55	15.292	14.949	14.643	14.344	14.040	13.727	60
56	15.003	14.655	14.338	14.028	13.713	13.389	61
57	14.703	14.349	14.023	13.703	13.376	13.043	62
58	14.392	14.033	13.698	13.367	13.031	12.688	63
59	14.071	13.707	13.363	13.022	12.677	12.327	64
60	13.741	13.370	13.018	12.669	12.317	11.960	65

## Maine Workers Compensation

## Appendix B.2

SELECT ANNUITY FOR LIFE UNREMARRIED @ 3.5%/.0%

<u>AGE</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>ULT</u>	<u>AGE</u>
61	13.401	13.025	12.666	12.310	11.951	11.588	66
62	13.053	12.672	12.307	11.944	11.580	11.212	67
63	12.696	12.312	11.941	11.574	11.205	10.833	68
64	12.333	11.946	11.571	11.199	10.826	10.451	69
65	11.965	11.575	11.196	10.821	10.445	10.068	70
66	11.592	11.200	10.818	10.440	10.062	9.683	71
67	11.215	10.821	10.437	10.057	9.677	9.297	72
68	10.834	10.440	10.055	9.673	9.292	8.912	73
69	10.451	10.057	9.671	9.288	8.907	8.530	74
70	10.067	9.673	9.286	8.903	8.526	8.155	75
71	9.682	9.287	8.901	8.522	8.151	7.787	76
72	9.295	8.903	8.521	8.147	7.783	7.426	77
73	8.909	8.522	8.146	7.780	7.422	7.073	78
74	8.527	8.147	7.778	7.420	7.070	6.729	79
75	8.152	7.779	7.418	7.068	6.726	6.393	80
76	7.783	7.419	7.066	6.724	6.390	6.067	81
77	7.423	7.067	6.722	6.388	6.065	5.754	82
78	7.070	6.723	6.387	6.063	5.752	5.452	83
79	6.726	6.388	6.062	5.750	5.450	5.160	84
80	6.390	6.063	5.749	5.449	5.158	4.876	85
81	6.065	5.750	5.448	5.157	4.875	4.606	86
82	5.752	5.448	5.156	4.874	4.605	4.356	87
83	5.450	5.156	4.873	4.604	4.355	4.124	88
84	5.158	4.873	4.604	4.354	4.123	3.906	89
85	4.875	4.604	4.353	4.122	3.905	3.698	90
86	4.605	4.354	4.122	3.905	3.697	3.501	91
87	4.355	4.122	3.904	3.696	3.500	3.321	92
88	4.123	3.905	3.696	3.499	3.320	3.161	93
89	3.905	3.696	3.499	3.320	3.161	3.020	94
90	3.697	3.499	3.320	3.160	3.020	2.896	95
91	3.500	3.320	3.160	3.019	2.895	2.788	96
92	3.320	3.160	3.019	2.895	2.788	2.694	97
93	3.161	3.019	2.895	2.787	2.694	2.610	98
94	3.020	2.895	2.787	2.693	2.610	2.533	99
95	2.895	2.787	2.693	2.609	2.533	2.461	100
96	2.788	2.693	2.609	2.532	2.461	2.393	101
97	2.694	2.609	2.532	2.461	2.393	2.326	102
98	2.610	2.532	2.461	2.393	2.326	2.256	103
99	2.533	2.461	2.393	2.326	2.256	2.177	104
100	2.461	2.393	2.326	2.256	2.177	2.082	105
101	2.393	2.326	2.256	2.177	2.082	1.957	106
102	2.326	2.256	2.177	2.082	1.957	1.782	107
103	2.256	2.177	2.082	1.957	1.782	1.523	108
104	2.177	2.082	1.957	1.782	1.523	1.125	109
105	2.082	1.957	1.782	1.523	1.125	0.500	110

**Maine Workers Compensation****Appendix B.2**

SPOUSE'S ANNUITIES &amp; COMMUTATION FUNCTIONS @ 3.5%/.0%

500 WEEK MAXIMUM DURATION, REMARRIAGE, AND MORTALITY TAKEN INTO ACCOUNT

<u>Age Group</u>	<u>Median (y)</u>	<u>0 NX Y</u>	<u>10 NX Y</u>	<u>0 DX Y</u>	<u>Annuity</u>
Under 15	16	802,341	308,901	100,000.0	4.934
15-19	17	705,582	288,116	81,026.7	5.152
20-24	22	424,021	209,247	35,127.1	6.114
25-29	27	289,254	156,155	19,435.5	6.848
30-34	32	209,737	117,556	12,521.3	7.362
35-39	37	156,402	88,165	8,867.5	7.695
40-44	42	117,688	65,218	6,650.4	7.890
45-49	47	88,235	47,116	5,152.6	7.980
50-54	52	65,255	32,851	4,056.5	7.988
55-59	57	47,137	21,741	3,206.0	7.921
60-64	62	32,863	13,334	2,517.7	7.757
65-69	67	21,750	7,307	1,939.5	7.447
70-74	72	13,340	3,398	1,435.2	6.927
75-79	77	7,310	1,248	984.8	6.156
80-84	82	3,400	332	591.1	5.190
85-89	87	1,249	61	286.8	4.142

**Annuity Certain for Dependents - Children and Orphans****Old Benefit Provisions**

Arithmetic Average Age @ Dependency (1)	10.5
Duration of Benefits (yrs) (2)	7.5
Duration of Benefits (weeks) (2)	390
Annual Escalation Provision (3)	4.60%
Estimated Annual Interest Rate	3.50%
Estimated Weekly Interest Rate	0.07%
<b>Annuity Present Value (4)</b>	<b>\$9.68</b>

**New Benefit Provisions**

Arithmetic Average Age @ Dependency (1)	10.5
Duration of Benefits (yrs) (2)	7.5
Duration of Benefits (weeks) (2)	390
Escalation Provision	0.00%
Estimated Annual Interest Rate	3.50%
Estimated Weekly Interest Rate	0.07%
<b>Annuity Present Value (4)</b>	<b>\$6.59</b>

(1) Appendix B.4

(2) Minimum of 500 weeks and the number of weeks from the beginning of dependency to age 18.

(3) Based on historical statewide annual average wage level increases.

(4) Assumes benefits are paid at the end of the period.

## NCCI Workmen's Compensation Injury Table - Fatal Disability

<u>Person Recieving Compensation</u>	<u>Number of Dependents</u>	<u>No. of Cases</u>	<u>Arithmetic Average Age</u>
None	0	147	
Widow Alone	1	356	51
Widow and 1 Child	1	136	36
Widow and 2 Children	1	129	36
Widow and 2 Children	2		10
Widow and 3 Children	1	82	36
Widow and 3 Children	3		10
Widow and 4 Children	1	42	36
Widow and 4 Children	4		11
Widow and 5 Children	1	22	36
Widow and > 5 Children	5		10
Orphans	1	16	12
Orphans	2	10	12
Orphans	3	7	10
Orphans	4	3	11
Orphans	5	1	10
Parent	1	13	61
Parents	2	17	49
Brother or Sister	1	1	23
Other	1	2	21

<b>Overall Arithmetic Average Age</b>	<b>Widow</b>	<b>43</b>
	<b>All Other</b>	<b>13</b>
	<b>Children / Orphans</b>	<b>10.50</b>

<b>Arithmetic Average Number of Dependents</b>	<b>2</b>
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## Maine Workers Compensation

## Appendix C.1

CLAIMANT ANNUITIES & COMMUTATION FUNCTIONS @ 3.5% / 4.6%

<u>AGE</u>	<u>ANNUITY</u>	<u>DX</u>	<u>NX</u>	<u>AGE</u>	<u>ANNUITY</u>	<u>DX</u>	<u>NX</u>
1	109,045	100,000.0	10,904,480.0	56	24.505	153,575.5	3,763,414.0
2	107,038	100,936.5	10,804,012.0	57	23.550	153,289.3	3,609,982.0
3	105,008	101,921.5	10,702,583.0	58	22.618	152,841.0	3,456,916.0
4	102,980	102,933.7	10,600,155.0	59	21.708	152,222.6	3,304,385.0
5	100,961	103,968.3	10,496,704.0	60	20.819	151,425.1	3,152,561.0
6	98,955	105,019.7	10,392,210.0	61	19.952	150,440.6	3,001,628.0
7	96,964	106,087.1	10,286,657.0	62	19.106	149,258.6	2,851,778.0
8	94,991	107,168.4	10,180,029.0	63	18.281	147,867.3	2,703,215.0
9	93,034	108,265.2	10,072,312.0	64	17.478	146,251.3	2,556,156.0
10	91,092	109,378.6	9,963,490.0	65	16.696	144,397.3	2,410,832.0
11	89,167	110,506.9	9,853,548.0	66	15.936	142,290.9	2,267,488.0
12	87,261	111,647.8	9,742,470.0	67	15.197	139,921.9	2,126,381.0
13	85,378	112,794.9	9,630,249.0	68	14.479	137,282.7	1,987,779.0
14	83,524	113,941.3	9,516,881.0	69	13.783	134,368.6	1,851,953.0
15	81,703	115,079.7	9,402,370.0	70	13.106	131,179.6	1,719,179.0
16	79,915	116,207.4	9,286,727.0	71	12.447	127,720.2	1,589,729.0
17	78,159	117,323.8	9,169,961.0	72	11.807	123,988.1	1,463,875.0
18	76,433	118,432.0	9,052,083.0	73	11.186	119,960.3	1,341,901.0
19	74,731	119,537.5	8,933,098.0	74	10.589	115,605.1	1,224,118.0
20	73,048	120,646.1	8,813,007.0	75	10.016	110,904.4	1,110,863.0
21	71,386	121,757.6	8,691,805.0	76	9.470	105,860.3	1,002,481.0
22	69,744	122,870.8	8,569,491.0	77	8.948	100,502.1	899,300.0
23	68,120	123,987.9	8,446,061.0	78	8.450	94,870.6	801,614.0
24	66,511	125,113.9	8,321,510.0	79	7.972	89,020.7	709,668.0
25	64,916	126,252.7	8,195,827.0	80	7.514	83,002.5	623,656.0
26	63,332	127,407.0	8,068,997.0	81	7.076	76,843.4	543,733.0
27	61,761	128,576.9	7,941,005.0	82	6.660	70,575.9	470,024.0
28	60,203	129,758.9	7,811,837.0	83	6.264	64,270.4	402,601.0
29	58,660	130,949.1	7,681,483.0	84	5.887	58,006.7	341,462.0
30	57,134	132,143.7	7,549,937.0	85	5.526	51,853.4	286,532.0
31	55,626	133,341.1	7,417,195.0	86	5.187	45,822.0	237,694.0
32	54,135	134,538.6	7,283,255.0	87	4.877	39,942.4	194,812.0
33	52,662	135,734.6	7,148,118.0	88	4.594	34,320.4	157,681.0
34	51,209	136,926.2	7,011,788.0	89	4.332	29,080.7	125,980.0
35	49,773	138,111.6	6,874,269.0	90	4.085	24,307.7	99,286.0
36	48,357	139,287.7	6,735,569.0	91	3.852	20,020.8	77,122.0
37	46,961	140,451.3	6,595,700.0	92	3.640	16,209.5	59,007.0
38	45,585	141,597.7	6,454,675.0	93	3.451	12,882.2	44,461.0
39	44,229	142,722.0	6,312,515.0	94	3.286	10,041.6	32,999.0
40	42,895	143,820.5	6,169,244.0	95	3.144	7,678.6	24,139.0
41	41,582	144,892.7	6,024,887.0	96	3.023	5,762.4	17,418.0
42	40,289	145,933.3	5,879,474.0	97	2.918	4,253.6	12,410.0
43	39,017	146,938.5	5,733,039.0	98	2.824	3,094.1	8,736.0
44	37,766	147,900.3	5,585,619.0	99	2.737	2,220.9	6,079.0
45	36,538	148,810.0	5,437,264.0	100	2.656	1,574.1	4,181.0
46	35,333	149,663.7	5,288,027.0	101	2.579	1,102.5	2,843.0
47	34,149	150,455.7	5,137,967.0	102	2.501	763.7	1,910.0
48	32,988	151,181.9	4,987,149.0	103	2.419	523.5	1,266.0
49	31,848	151,835.3	4,835,640.0	104	2.326	355.5	827.0
50	30,730	152,408.6	4,683,518.0	105	2.214	239.2	530.0
51	29,634	152,891.7	4,530,868.0	106	2.068	159.6	330.0
52	28,562	153,274.3	4,377,785.0	107	1.867	105.7	197.0
53	27,512	153,546.3	4,224,375.0	108	1.578	69.6	110.0
54	26,486	153,693.2	4,070,755.0	109	1.150	45.5	52.0
55	25,484	153,706.6	3,917,055.0	110	0.500	29.5	15.0

# Maine Workers Compensation

# Appendix C.2

CLAIMANT ANNUITIES & COMMUTATION FUNCTIONS @ 3.5%/ .0%

<u>AGE</u>	<u>ANNUTY</u>	<u>DX</u>	<u>NX</u>	<u>AGE</u>	<u>ANNUTY</u>	<u>DX</u>	<u>NX</u>
1	25.988	100,000.0	2,598,811.0	56	14.164	12,944.3	183,349.0
2	25.913	96,497.6	2,500,563.0	57	13.820	12,352.0	170,701.0
3	25.825	93,154.2	2,405,737.0	58	13.473	11,774.3	158,638.0
4	25.730	89,942.0	2,314,189.0	59	13.125	11,210.9	147,145.0
5	25.628	86,850.9	2,225,792.0	60	12.775	10,661.8	136,209.0
6	25.520	83,871.1	2,140,431.0	61	12.424	10,126.6	125,815.0
7	25.408	80,997.6	2,057,997.0	62	12.071	9,605.2	115,949.0
8	25.291	78,224.9	1,978,386.0	63	11.718	9,097.2	106,598.0
9	25.169	75,550.2	1,901,498.0	64	11.363	8,602.1	97,748.0
10	25.041	72,970.5	1,827,238.0	65	11.009	8,119.5	89,387.0
11	24.908	70,481.0	1,755,512.0	66	10.655	7,649.2	81,503.0
12	24.769	68,077.2	1,686,233.0	67	10.302	7,191.1	74,083.0
13	24.628	65,752.1	1,619,318.0	68	9.950	6,745.2	67,115.0
14	24.484	63,499.3	1,554,692.0	69	9.599	6,311.7	60,586.0
15	24.339	61,313.4	1,492,286.0	70	9.249	5,890.9	54,485.0
16	24.193	59,191.4	1,432,034.0	71	8.899	5,483.3	48,798.0
17	24.047	57,132.0	1,373,872.0	72	8.550	5,089.0	43,512.0
18	23.900	55,135.4	1,317,738.0	73	8.203	4,707.1	38,614.0
19	23.750	53,202.7	1,263,569.0	74	7.861	4,336.7	34,092.0
20	23.596	51,334.7	1,211,301.0	75	7.526	3,977.4	29,935.0
21	23.438	49,529.3	1,160,869.0	76	7.200	3,629.6	26,131.0
22	23.276	47,784.1	1,112,212.0	77	6.881	3,294.3	22,669.0
23	23.109	46,098.0	1,065,271.0	78	6.571	2,973.0	19,536.0
24	22.936	44,471.0	1,019,986.0	79	6.268	2,667.0	16,716.0
25	22.756	42,902.3	976,300.0	80	5.970	2,377.3	14,193.0
26	22.569	41,390.5	934,153.0	81	5.681	2,104.1	11,953.0
27	22.374	39,933.7	893,491.0	82	5.400	1,847.5	9,977.0
28	22.172	38,528.5	854,260.0	83	5.128	1,608.5	8,249.0
29	21.963	37,172.0	816,410.0	84	4.864	1,387.9	6,751.0
30	21.747	35,861.4	779,893.0	85	4.607	1,186.1	5,464.0
31	21.525	34,595.0	744,665.0	86	4.361	1,002.0	4,370.0
32	21.297	33,370.7	710,682.0	87	4.133	835.0	3,451.0
33	21.062	32,186.7	677,903.0	88	3.923	686.0	2,691.0
34	20.820	31,041.4	646,289.0	89	3.725	555.7	2,070.0
35	20.573	29,933.2	615,802.0	90	3.536	444.0	1,570.0
36	20.319	28,860.5	586,405.0	91	3.355	349.6	1,173.0
37	20.059	27,821.8	558,064.0	92	3.189	270.6	863.0
38	19.793	26,815.4	530,746.0	93	3.039	205.6	625.0
39	19.521	25,839.7	504,418.0	94	2.907	153.2	445.0
40	19.244	24,893.5	479,051.0	95	2.793	112.0	313.0
41	18.961	23,976.1	454,617.0	96	2.696	80.4	217.0
42	18.673	23,086.3	431,085.0	97	2.611	56.7	148.0
43	18.379	22,223.1	408,431.0	98	2.536	39.4	100.0
44	18.079	21,384.9	386,627.0	99	2.466	27.1	67.0
45	17.776	20,570.2	365,649.0	100	2.402	18.3	44.0
46	17.467	19,778.4	345,475.0	101	2.341	12.3	29.0
47	17.154	19,008.6	326,081.0	102	2.280	8.1	19.0
48	16.837	18,260.4	307,447.0	103	2.215	5.3	12.0
49	16.515	17,532.8	289,550.0	104	2.143	3.5	7.0
50	16.188	16,825.1	272,371.0	105	2.054	2.2	5.0
51	15.858	16,136.1	255,891.0	106	1.935	1.4	3.0
52	15.525	15,465.1	240,090.0	107	1.766	0.9	2.0
53	15.188	14,811.3	224,952.0	108	1.513	0.6	1.0
54	14.849	14,173.4	210,460.0	109	1.121	0.4	0.0
55	14.508	13,551.3	196,597.0	110	0.500	0.2	0.0