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## Lump Sum Payments - Commutation

- LC 5100
- ...the appeals board, on its own motion either upon notice, or upon application of either party with due notice to the other, may commute the compensation payable under this division to a lump sum and order it to be paid forthwith or at some future time if...


## Commutations

LC 5100 allows for lump sum if:
a. It is necessary for the protection of the person entitled thereto, or for the best interest of the applicant.
b. That commutation will avoid inequity and will not cause undue expense or hardship to the applicant.

## Commutations

- LC 5101
- assuming interest at the rate of 3 percent per annum...
- taking into consideration the probability of the beneficiary s death only in estimating the present value of such life pension.
- This is built into the DWC's PV Tables 2 and 3


## Commutations

- Lump sum to injured worker
- Lump sum to applicant attorney


## Attorney Fees

- 4906
- (d) In establishing a reasonable attorney's fee, consideration shall be given to the responsibility assumed by the attorney, the care exercised in representing the applicant, the time involved, and the results obtained.


## Attorney Fees

## WCAB POLICY AND PROCEDURAL MANUAL - 1.140 ATTORNEY'S FEES

- In cases of average complexity, the WCAB believes that a reasonable fee will be in the range of 9 percent to 12 percent of the permanent disability indemnity, death benefit or compromise and release awarded.


## WCAB POLICY AND PROCEDURAL MANUAL - 1.140 ATTORNEY'S FEES

- In cases of above average complexity, a fee in excess of the normal upper limit of 12 percent applicable to all benefits described in Paragraph 1 hereof is warranted.
- the WCJ should be satisfied that there is an adequate basis for justifying the fee determination if it should be made an issue.


## WCAB POLICY AND PROCEDURAL MANUAL - 1.140 ATTORNEY'S FEES

- In cases of below average complexity, the fee applicable to all benefits described in Paragraph 1 hereof may range downward from the 9 percent - 12 percent range to as low as 1 percent.


## Attorney Fees

- Based on calculation of benefits
- COLA projections used to calculate total benefits
- Case law indicates that benefit increases should be projected at no more than $3 \%$ when used to evaluate attorney fees
- Approved by the WCAB for each case


## COLA - Summary

- COLA is calculated using Dept of Labor average weekly wage reported in $1^{\text {st }}$ quarter, compared to prior year first quarter.
- COLA increases payment on January 1 of the year after the beginning of PTD or Life Pension, and every January 1 thereafter, for dates of injury Jan 1, 2003 and later.
- Projected COLA rate needed to estimate future increases (3\%).
- Calculate beginning/ ending dates.
- Use correct Life Expectancy (Male/ Female).


## Southern California Edison v. WCAB and Elsie Martinez

"Section 5101, which governs how workers' compensation awards are to be commuted, requires discounting to present value at $3 \%$. Inflating the recovery nullifies the whole exercise of discounting to present value."

## Attorney Fees -

## Present Value of lifetime benefits?

- Southern California Edison v. WCAB and Elsie Martinez
- Second Court of Appeals $8 / 23 / 13$
not to be published B245118
- "Future Disability Payments Should Not Be Inflated Prior to Calculating Attorney Fees."
- Lifetime benefits were projected at the annual rate of $4.6 \%$.
- Commuted award of future payments of $\$ 2,005,089 \times 15 \%=$ attorney fees of $\$ 347,210.15$
- Weekly benefit was $\$ 910, \$ 339.89$ weekly deduction $=37.4 \%$ will go to attorney fees...
- "The result is an award that is excessive and produces an award of attorney fees exceeding one-third of the recovery."
$22^{\text {nd }}$ Annual DWC Educational Conference (2015)
SAWW and Commutations



## Calculating Benefits

- PPD value includes fixed number of weeks of benefits based on DOI; weekly benefit rate is based on AWE, DOI, level of PD
- Lifetime Benefits (70\% PD or greater)
- COLA applies for DOI 1/1/2003 and after
- Use a spreadsheet.
- Use some method of date calculation
- Excel has an available date calculator formula
- Use correct Life Expectancy tables.
male/ female
date of calculation/ commutation affects benefit end date


## Calculating Future Benefits

## Life Pension

- PPD award - calculate end date of PPD
- LP rate - awarded rate is paid through end of year initiated
- Life expectancy tables male/ female 2012
https://www.dir.ca.gov/osip/LifeExpectancyTables2012.pdf
2012 Life Tables were published by the CDC 11/28/16 -adopted by OSIP for projections in 2017
- Every January 1, apply COLA projections for LP for duration of life expectancy


## Calculate Future Benefits

## PTD

- Awarded benefit rate - payable through initial year of PTD
- Life expectancy tables male/ female 2012
https://www.dir.ca.gov/osip/LifeExpectancyTables2012.pdf
2012 Life Tables were published by the CDC 11/28/16 -adopted by OSIP for projections in 2017

Every January 1, apply COLA projections for PTD for duration of life expectancy

## Commutations

- The following link is to the DIR page with Commutation templates and instructions:
- http://www.dir.ca.gov/dwc/deu.html
- Disability Evaluation Unit forms
- Commutation templates and instructions .zip file
- The next link is to the DIR and 3 PV tables that are needed for the commutations. (PV is calculated using 3\%)
- https://www.dir.ca.gov/t8/10169.html


## Commutations - DEU

- https://www.dir.ca.gov/dwc/deu.html
- Templates and instructions to facilitate the calculation of life pension and permanent disability benefit commutations. When properly used, the templates assure that calculations are done in accordance with commutation calculation methods and tables that went into effect Jan. 17, 2001. The regulations and tables can be found in section 10169 and 10169.1 of Title 8, California Code of Regulations.


## Commutations - DEU

- section 10169 and 10169.1 of Title 8, California Code of Regulations.
- https://www.dir.ca.gov/t8/10169.html
- Commutation Instructions
- Table 1

Table 2
Table 3
Table 1 ("Present Value of Permanent Disability at 3\% Interest") as issued in January 2001,
Table 2 ("Present Value of Life Pension at 3\% Interest for a Male") as issued in July 2001,
Table 3 ("Present Value of Life Pension at 3\% Interest for a Female") as issued in July 2001, and "Commutation Instructions" as issued in January 2001, are hereby incorporated by reference in their entirety as though they were set forth below. The tables and instructions are available from any office of the Division of Workers' Compensation and may be accessed and printed from the Division's homepage at www.dir.ca.gov.

## Commutations

## Methods of Commutation

A - Commutation of all remaining PD
B - Commutation of PD "Off the Far End"
C - Commutation of PD by Uniform Reduction
D - Commutation of all remaining Life Pension after commencement of LP
E-Commutation of all remaining Life Pension before commencement of LP
F - Commutation of portion of remaining Life by uniform reduction of LP
G - Uniform reduction of deferred Life Pension

## Commutations

- The two most common commutations requested/ approved are:
- Off the far end
- Uniform reduction
- There may be separate commutations for a Life Pension case - one for PD, one for LP.
- If commutation of PD is "off the far end", benefits end sooner; if Life Pension applies, it results in a gap in benefits between the end of PD and beginning of Life Pension benefits

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|c|}
\hline \multicolumn{8}{|c|}{TABLE 1 - PRESENT VALUE OF PERMANENT DISABILITY} \& \& \& \& \& \& \& \& \\
\hline \multicolumn{8}{|l|}{Use this table to commute, i.e. determine the present value of permanent disability benefits. The} \& Wks \& PV \& Wks \& p \& Wks \& PV \& Wks \& PV \\
\hline \multicolumn{8}{|l|}{Wks column refers to the number of weeks of PD being commuted. The PV column contains} \& 177 \& 1683197 \& \({ }^{231}\) \& \({ }^{2164008}\) \& \({ }^{285}\) \& \({ }_{2658383}^{263033}\) \& 339 \& \begin{tabular}{l}
3082609 \\
300 \\
\hline 0
\end{tabular} \\
\hline \multicolumn{8}{|l|}{\multirow[t]{2}{*}{the present value (PV) at \(\$ 1\) per week of the corresponding number of weeks of PD. A fractional number of weeks of PD may be commuted using interpolation. See Examples A, B and C under}} \& \({ }^{178}\) \& \(\underset{\substack{169.237 \\ 1701268}}{ }\) \& \({ }^{232}\) \&  \& \({ }^{288}\) \& \({ }^{26358337}\) \& 334 \& \({ }^{3090.0557}\) \\
\hline \& \& \& \& \& \& \& \& 179
188 \& (170.1268 \({ }^{172988}\) \& \begin{tabular}{l}
233 \\
\hline 234
\end{tabular} \& \({ }_{2}^{219.029393}\) \& 287
288 \& \({ }_{265}^{264.7332}\) \& 341
342 \& 3099996
3107344 \\
\hline \multicolumn{8}{|l|}{Commutation Procedures for an illustration of various types of commutations.} \& 181 \& 171.9319 \& 235 \& 219.9042 \& 289 \& 266.4312 \& 343 \& 3115564 \\
\hline \& PV \& Wks \& PV \& Whe \& PV \& \& \& 183 \& 173.7349 \& \({ }^{237}\) \& \({ }_{221.6529}\) \& 291 \& \({ }_{2681.1272}\) \& 345 \& 3132013 \\
\hline Wks \& PV \& Wks \& PV \& Whs \& PV \& Whs \& PV \& \begin{tabular}{l}
184 \\
\hline 185
\end{tabular} \& 177.6399 \& \({ }^{238}\) \& \({ }^{222252388}\) \& \({ }_{293}^{292}\) \& \({ }^{26889747}\) \& 346
347 \& \begin{tabular}{l}
3140233 \\
314844 \\
\hline
\end{tabular} \\
\hline 1 \& 0.9989 \& 45 \& 44.4058 \& 89 \& 86.7442 \& 133 \& 128.0402 \& 185
186 \& \begin{tabular}{l}
175.5359 \\
176.439 \\
\hline
\end{tabular} \& 239
240 \& \({ }_{2224.2725}^{223}\) \& \begin{tabular}{l}
293 \\
294 \\
\hline
\end{tabular} \& 269.8213
270669 \& \begin{tabular}{l}
347 \\
348 \\
\hline
\end{tabular} \& \begin{tabular}{l}
314.844 \\
315.6655 \\
\hline
\end{tabular} \\
\hline \& 1.9977 \& 46 \& 45.3801 \& \({ }_{9}^{90}\) \& 87.6945 \& 134
135 \& 1239671
1298930 \& 187 \& 1773349 \& \({ }_{241}\) \& \({ }_{225} 22.144\) \& 295 \& 27.15135 \& \begin{tabular}{l}
349 \\
\hline
\end{tabular} \& \({ }^{31645556}\) \\
\hline \& 2.9955
3.9932 \& 47
48 \& 46.3533
47.3264 \& \({ }_{92}^{91}\) \& 88.6437
89.5929 \& 135
136 \& 129.8930
130.8188 \& \begin{tabular}{l}
188 \\
\hline 189
\end{tabular} \& \({ }^{1772339}\) \& \({ }^{242}\) \& \({ }^{226.6163}\) \& \({ }^{296}\) \& \({ }^{2725391}\) \& - 350 \& \({ }_{3}^{3173057}\) \\
\hline \& 4.9998 \& 49 \& 48.2985 \& \({ }_{93}\) \& \({ }_{90.5410}\) \& \({ }_{137}\) \& \({ }_{131} 10.7436\) \& 189
190 \& \begin{tabular}{l}
1779.1318 \\
180.028 \\
\hline
\end{tabular} \& \({ }_{2}^{243}\) \& \({ }^{22688872}\) \& \({ }^{298}\) \& 273.2038
2740455 \& - \& \({ }^{3188.1250}\) \\
\hline \& 5.9864 \& 50 \& 49.2706 \& 94 \& 91.4892 \& 138 \& 1326654 \& 191 \& 180.9267 \& 245 \& \({ }_{228} 22.6280\) \& 299 \& 274.4922 \& 333 \& \begin{tabular}{l}
3189.942 \\
3197625 \\
\hline
\end{tabular} \\
\hline \& 69819 \& 51 \& 50.2416 \& 95 \& 92.4362 \& 139 \& 1335922 \& 192 \& 181.8236 \& 246 \& 229.4979 \& 300 \& 275.7359 \& 354 \& 320.5807 \\
\hline \& 79774 \& 52 \& 51.2125 \& 96 \& \({ }^{93.3833}\) \& 140 \& 1345139 \& 193 \& \({ }_{1}^{1827796}\) \& 247 \& \({ }^{230.3669}\) \& 301 \& \({ }_{2} 27657786\) \& 355 \& \({ }^{3213981}\) \\
\hline 9 \& 8.9717 \& 53 \& 52.1824 \& 97 \& 943293 \& 141 \& 135.4386 \& 194 \& \({ }^{1836155}\) \& \({ }^{248}\) \& \({ }^{23122358}\) \& \({ }^{302}\) \& \({ }^{2774214}\) \& 336
357
357 \& \({ }_{3}^{32222155}\) \\
\hline \& 9.9661 \& 54 \& 53.1523 \& 98 \& 95.2773 \& \({ }_{1}^{142}\) \& \begin{tabular}{l}
1363613 \\
\hline 137230
\end{tabular} \& 195
196 \& \begin{tabular}{l}
1845104 \\
1854053 \\
\hline 1
\end{tabular} \& 249 \& \({ }_{2329717}^{2321037}\) \& \begin{tabular}{l}
303 \\
304 \\
\hline
\end{tabular} \& 278.2632
27901050 \& \begin{tabular}{l}
357 \\
358 \\
\hline
\end{tabular} \& \({ }_{323238483}^{323.039}\) \\
\hline \({ }_{12}^{11}\) \& 10.9593
11.9525 \& 55
56 \& 54.1210
55.0898 \& 99
100 \& \({ }_{97.1651}^{96.2202}\) \& 143
144 \& 1372830
1382047 \& 196
197 \& 185.4033
1862992 \& 250
251 \& 2329717
23 \& 304
305 \& 2799458 \& 338
359 \& \({ }_{324.6638}^{323.843}\) \\
\hline 13 \& 129446 \& 57 \& 56.0575 \& 101 \& 98.1090 \& 145 \& 1391253 \& 198 \& \({ }^{187.1931}\) \& 252 \& \({ }^{2347056}\) \& \({ }_{306}\) \& 280.7866 \& 360 \& 32254794 \\
\hline 14 \& 13.9367 \& 58 \& 57.0252 \& 102 \& 99.0529 \& 146 \& 140.0459 \& 199 \& 188.0860
1889789 \& \({ }^{253}\) \& \({ }^{23554766}\) \& \({ }^{307}\) \& \({ }^{281.62655}\) \& \({ }^{361}\) \& \({ }^{326292395}\) \\
\hline 15 \& 14.9277 \& 59 \& 57.9918 \& 103 \& 9999956 \& 147 \& 1409655 \& 200
201 \& 1889789
1898707 \& 254
255 \& \({ }_{23}^{236433766}\) \& 308
309 \& \({ }_{283}^{282.4654}\) \& 362
363 \& \({ }_{3279222}^{3371085}\) \\
\hline \({ }_{17}^{16}\) \& \({ }_{1}^{1699085}\) \& \({ }_{61}^{60}\) \& 58.9583
599238 \& \({ }_{105}^{104}\) \& - 100.9384 \& 148
149 \& \({ }_{1428036}\) \& 202 \& \({ }^{1890.7626}\) \& 256 \& \({ }_{2} 238.1676\) \& 310 \& 284.1443 \& 364 \& \({ }^{32287399}\) \\
\hline 18 \& 178984 \& 62 \& 60.8893 \& 106 \& 102.8219 \& 150 \& 143.7221 \& 204 \& \({ }^{1921.53535}\) \& \& \& \& \({ }^{28549823}\) \& \& \({ }_{3}^{32954586}\) \\
\hline \& 1888871 \& 63 \& 61.8537 \& 107 \& 103.7625 \& 151 \& 144.6396 \& 205 \& \({ }_{193.4342}\) \& 259 \& 240.7586 \& \({ }_{313}\) \& ( \({ }_{286.5573}^{2858.803}\) \& - \& \({ }_{331.1732}^{330.313}\) \\
\hline 20 \& 19.8759 \& 64 \& 62.8181 \& 108 \& 104.7032 \& 155 \& 145.5571 \& 206 \& 1943240 \& 260 \& 24.6217 \& \({ }^{314}\) \& \({ }^{2857.4944}\) \& \({ }^{368}\) \& \({ }^{331.9550}\) \\
\hline \({ }_{22}^{21}\) \& \({ }_{2}^{20.8635}\) \& 65
66 \& 63.7814
64.7447 \& 109
110 \& 105.6428
106.5823 \& 153
154
15 \& 146.4736
1473900 \& \({ }^{207}\) \& 1952129
1961017 \& \({ }_{262}^{261}\) \& \({ }_{2}^{242434388}\) \& 315
316 \& 2288.305
289.1655 \& 369
370 \& 3327959

3365058 <br>
\hline ${ }_{23}$ \& 228376 \& 67 \& 65.7069 \& 111 \& 1075209 \& 155 \& 1483054 \& 209 \& 1969996 \& ${ }_{263}^{262}$ \& ${ }_{244.2069}$ \& ${ }_{317} 317$ \& 299.0017
2906 \& 371 \& ${ }_{\text {334,4168 }}^{33}$ <br>
\hline \& 23.8241 \& 68 \& 66.6691 \& 112 \& 108.4594 \& 156 \& 1492209 \& 210 \& 197.8774 \& 264 \& 245.0680 \& 318 \& 290.8368 \& 372 \& ${ }^{33522688}$ <br>
\hline 25 \& 24.8095 \& 69 \& 67.6302 \& 113 \& 109.3968 \& 157 \& 150.1352 \& ${ }_{211}^{211}$ \& 198.7642 \& ${ }^{265}$ \& 24595281 \& ${ }^{319}$ \& ${ }^{291.6710}$ \& 373 \& ${ }^{33636358}$ <br>
\hline \& ${ }_{2} 25.7978$ \& 70 \& 68.5914 \& ${ }^{114}$ \& ${ }^{110.3343}$ \& ${ }_{159}^{158}$ \& 151.0496

1519630 \& ${ }_{213}^{212}$ \& ${ }_{200.5369}^{1996511}$ \& ${ }_{267}^{266}$ \& ${ }_{24}^{2467.78892}$ \& 320

321 \& ${ }_{293}^{29293585}$ \& | 374 |
| :--- |
| 375 | \& 3362.849

337.6530 <br>
\hline \& ${ }_{27} 27.7634$ \& 72 \& 70.5114 \& 116 \& 112.2071 \& 160 \& 1528763 \& 214 \& 201.4227 \& ${ }^{268}$ \& 2485065 \& 322 \& 294.1718 \& 376 \& 338.4612 <br>
\hline \& 28.7465 \& 73 \& 71.4704 \& 117 \& 113.1424 \& 161 \& 153.7886 \& ${ }_{2}^{215}$ \& ${ }_{2}^{2023075}$ \& ${ }_{27}^{269}$ \& (249.3647 \& 323 \& ${ }^{29558043}$ \& 377 \& ${ }^{33926584}$ <br>
\hline \& 29.7297
30717 \& 74
7 \& ${ }_{73}^{72.4293}$ \& 118 \& ${ }^{114.0778}{ }^{1150121}$ \& ${ }_{163}^{162}$ \& 154.7009
1556122 \& ${ }_{217}^{217}$ \& ${ }_{204}^{20.0762}$ \& ${ }_{271}$ \& ${ }_{251.0500}$ \& ${ }_{325}^{324}$ \& ${ }_{296.667}$ \& 379 \& ${ }_{340.8820}^{340.057}$ <br>
\hline 32 \& ${ }_{31.6937}$ \& 76 \& 73.3872
74.350 \& 120 \& ${ }_{115.9463}$ \& 163
164 \& ${ }_{1565235}^{15.122}$ \& ${ }_{219}^{218}$ \& ${ }^{2020.9600}$ \& ${ }^{272}$ \& - 251.19372 \& ${ }_{3}^{326}$ \& 2974.4911
2983295 \& 380
381
381 \& 341.6883 <br>
\hline \& 32.6747 \& 77 \& 75.3018 \& 121 \& 116.8796 \& 165 \& 1574337 \& 220 \& 206.7257 \& 274 \& 253.6497 \& 328 \& 299.1600 \& 382 \& ${ }^{343292991}$ <br>
\hline ${ }_{35}^{34}$ \& - 3 34.6536 \& 78
79 \& ${ }_{77 \text { 72143 }} 7$ \& ${ }_{123}^{122}$ \& 1117.74128 \& 166
167 \& 1583440
1592532 \& ${ }_{221}^{221}$ \& ${ }_{20}^{207.6075}$ \& ${ }_{2}^{275}$ \& 2545049

2553602 \& 329
330 \& 2999895
3008190 \&  \& ${ }^{344.1036}$ <br>
\hline \& 35.6152 \& 80 \& 78.1700 \& 124 \& 11.96771 \& 168 \& ${ }_{160.1624}$ \& ${ }^{22}$ \& ${ }_{2093701}^{209.453}$ \& ${ }_{27}^{27}$ \& ${ }_{2562145}$ \& ${ }_{331}^{330}$ \& 300.16475 \& ${ }_{385}$ \& ${ }^{3445.7177}$ <br>

\hline \& $\begin{array}{r}365939 \\ 37575 \\ \hline\end{array}$ \& 81 \& 79.1246 \& 125 \& ${ }^{120.6082}$ \& 169 \& ${ }^{161.0706}$ \& 224 \& ${ }_{2}^{210.2510}$ \& ${ }^{278}$ \& ${ }^{2577}$ \& ${ }^{332}$ \& | 302.4760 |
| :--- |
|  |
|  |
|  |
| 03637 | \&  \& ${ }_{3}^{3465153}$ <br>


\hline | 38 |
| :---: |
| 39 | \& 37.5776

38502 \& 82
83 \& ${ }_{810327}$ \& ${ }_{127}^{126}$ \& + ${ }_{\text {1212.5393 }}$ \& 1771 \& 16197788

162859 \& ${ }_{225}^{225}$ \& ${ }_{\substack{2 \\ 211.1308 \\ 2120106}}$ \& ${ }_{2}^{279}$ \& \begin{tabular}{l}
257.9221 <br>
2587754 <br>
\hline

 \& 

333 <br>
334 <br>
\hline 34
\end{tabular} \& 303.3037

3041313 \& ( 387 \& 3473180
3481207 <br>
\hline \& 3859278
3958 \& 84
88 \& ${ }_{81} 81.9562$ \& 128 \& ${ }_{1}^{1223} 39994$ \& 177 \& ${ }_{1}^{163.7931}$ \& 226
227 \& ${ }_{2}^{212} 212120694$ \& 280
281 \& ${ }_{\text {259, }}{ }_{\text {258278 }}$ \& 334
335 \& 304.1313
3045579 \& 388

389 \& | 3481207 |
| :--- |
| 3482224 | <br>

\hline ${ }_{42}^{41}$ \& 40.5043
414808 \& 85
86 \& 82,9387
838911 \& ${ }_{130}$ \& ${ }^{124} 232844$ \& ${ }^{1774}$ \& 164.6992

1656054 \& 228 \& ${ }^{213,7683}$ \& | 282 |
| :--- |
| 283 |
| 1 | \& ${ }_{260.4801}^{26315}$ \& 336

337 \& 305.7846
3066104 \& 390 \& 34977242
3505250 <br>
\hline ${ }_{43}^{42}$ \& ${ }_{42} 4.4562$ \& \& ${ }_{84.8425}$ \& ${ }_{131}^{130}$ \& \& \& ${ }_{1}^{16565105}$ \& 230 \& ${ }_{215}^{21.52396}$ \& ${ }_{284}^{284}$ \& ${ }_{2621829}^{2621}$ \& ${ }_{338}$ \& 307.4361 \& 392 \& 351.1259 <br>
\hline \& 43.4315 \& 88 \& 85.7939 \& 132 \& 127.1133 \& 176 \& 167.4156 \& \& \& \& \& \& \& \& <br>
\hline \multicolumn{4}{|l|}{Twe 8, Cal. Code of Reg, Sec. 10169 - Table 1} \& \& \& 101) \& \& Ttee 8 , \& a Code of Res \& 10169 \& Tabe 1 \& \& \& (101) \& <br>
\hline
\end{tabular}

| Wks | PV | Wks | PV | Wks | PV | Wks | PV | Wks | PV | Wks | PV | Wks | PV | Wks | PV |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 393 | 352.1259 | 447 | 394.6693 | 501 | 4359309 | 555 | 475.9494 |  |  |  |  |  |  |  |  |
| 394 | 3529298 3582724 | ${ }_{44}^{448}$ | 395.4451 | ${ }_{503}^{502}$ | ${ }^{4366.6834}$ | 556 557 | ${ }_{4}^{47676992}$ | ${ }_{610}^{609}$ | \$14.7622 | ${ }_{664}^{663}$ | 552.4057 553022 | ${ }_{718} 7$ | ${ }_{589589}$ | ${ }_{772}^{77}$ | 6243245 6249702 |
| 396 | 333.7249 354539 | ${ }_{4}^{49}$ | ${ }_{39699201}^{39651}$ | ${ }_{504}$ | ${ }_{4}^{438.1866}$ | 558 | 4778.1372 | 611 | 516.177 | 665 | 553.7779 | 719 | 5902459 | 773 | 625.6152 |
| 397 | 35553220 | 451 | 3977.7691 | 505 | 438.9374 | 559 | 478.8653 | 612 | ${ }_{5178541}$ | 666 | 554.4636 55146 | 720 | 590.9110 | 774 | ${ }_{62262602}$ |
| 398 | 356.1202 | 452 | 398.5432 | 506 | 439.6882 | 560 | 479.5935 | 613 | 5175903 | 667 | 555.1486 | 721 | 591.5733 | 775 | 6269045 |
| 399 | 35699174 | 453 | 399.3165 | 507 | 440.4381 | 561 | 4803208 | 614 | 518.2965 | 668 | 55588337 | 722 | 592.2396 | 776 | ${ }^{6275458}$ |
| 400 | 35777147 | 454 | 400.0897 | 508 | 441.1880 | 562 | 481.0481 | 615 | 519.0019 | ${ }_{67}^{669}$ | 556517 | 724 | ${ }_{59325657}$ | 778 | ${ }_{6}^{628.1924}$ |
| 401 | 358.5110 | 455 | 400.8620 | 509 | 441.9371 | 563 | 481.7746 | 616 | 51.97074 | 670 | 5572018 | 724 | 59.5667 | 779 | 6288359 |
| 402 | 359.3073 | 456 | 401.6344 | 510 | 442.6862 | 564 | 4825012 | 617 | 520.4120 | ${ }_{67} 67$ | ${ }_{5585686}$ | 726 | ${ }_{59489293}$ | ${ }_{780} 779$ | 629.4788 6301216 |
| 403 | ${ }^{360.1028}$ | 457 | 402.4058 | 511 | 443.4344 | ${ }_{565}^{565}$ | 48322268 | 619 | 521.8204 | 673 | 559.2512 | 727 | 595.5543 | 781 | ${ }_{630}^{60.7637}$ |
| 404 | 360.8982 | 458 | 403.1777 | 512 | 444.1826 | 566 | 4839525 | 620 | 52.5242 | 674 | 559.9339 | 728 | 596.2164 | 782 | 6314058 |
| 4 | ${ }^{361.6927}$ | 459 | 403.9479 | 514 | 44.9577 | 568 | 48456774 | 621 | 5232273 | 675 | 560.6157 | 729 | 596.8777 | 783 | 632.0472 |
| ${ }_{407}^{406}$ | 362.4573 3632809 | ${ }_{461}$ | ${ }_{405.4882}$ | 514 | ${ }_{4464239}$ | 568 569 | ${ }_{486.1263}$ | 622 | 523.9303 | 676 | 561.2975 | 730 | 597.5390 | 784 | 632.6886 |
| 408 | ${ }_{364.0745}$ | ${ }_{462}$ | ${ }_{406.2579}$ | 516 | 447.1704 | 570 | 486.8503 | ${ }_{623}$ | ${ }_{5254.6325}$ | 67 | ${ }_{561.9786}^{5659}$ | 731 | 598.1995 59850 | 785 | 6333292 |
| 409 | 364.8673 | 463 | 407.0268 | 517 | 447.9161 | 571 | 4875735 | 624 | ${ }_{5250362}$ | 678 | ${ }_{5622699}$ | 732 | 598.8601 | 786 | 63396999 |
| 410 | 365.6600 | 464 | 407.7956 | 518 | 448.618 | 572 | 4882968 | 626 | 5267376 | 680 | 564.0203 | 734 | 600.1797 | 788 | 6646098 6352497 |
| 411 | 366.4518 | 465 | 408.5636 | 519 | 449.4067 | 573 | 48990192 | 627 | 527.4382 | 681 | 564.6998 | ${ }^{735}$ | 600.8388 | 789 | 635.8889 |
| 413 | 368.0346 | ${ }_{467}$ | 410.0987 | 521 | 450.8955 | 575 | ${ }_{490.4632}$ | 628 | 528.1389 | 682 | 5653793 | 736 | 601.4978 | 790 | 6365281 |
| 414 | 368.8256 | 468 | 410.8658 | 522 | 451.6395 | 576 | 491.1847 | 629 | 528.8387 <br> 59.538 | ${ }^{683}$ | ${ }_{5660581}$ | 737 | 602.1561 | 791 | ${ }_{6} 6371.1666$ |
| 415 | 369.6156 | 469 | 411.6321 | 523 | 452.3827 | 577 | 491.9055 | 631 |  | 685 | 56674148 | 739 | 6023472 | 793 | ${ }_{6}^{637.8051}$ |
| 416 | 370.4056 | 470 | ${ }^{412.3983}$ | 524 | ${ }^{453.1258}$ | 578 | 4923263 | 632 | ${ }_{530.9367}$ | ${ }_{686}$ | ${ }_{568.0288}$ | 740 | 604.1296 | 793 | 6378.428 6390806 |
| 4.8 | 371.1948 | 47 | 413.637 | 525 | ${ }^{453.8681}$ | 579 | 49334662 | 633 | 531.6349 | 687 | 568.7701 | 741 | 604.7864 | 795 | 639.7176 |
| 419 | 372.7722 | 473 | ${ }_{414.6936}$ | 527 | 455.3519 | ${ }_{581}$ | ${ }_{494.7853}$ | 634 | 5323332 | 689 | 569.4473 | 742 | 605.4332 | 796 | 6403346 |
| 420 | 373.5605 | 474 | 415.4581 | 528 | 456.0934 | 582 | 4955044 | ${ }_{636} 63$ | $\begin{array}{r}533.0306 \\ 533.7281 \\ \hline\end{array}$ | 689 690 | 570.1237 570.8002 | 744 | 606.0993 606753 | ${ }_{798} 7$ | 640.9909 6416272 |
| ${ }^{421}$ | 374.3478 | 475 | ${ }^{416.22217}$ | 529 | ${ }^{456.8340}$ | ${ }_{584}$ | 4962228 | 637 | 534.4248 | 691 | 571.4759 | 745 | 6007.4107 | 799 | ${ }_{6422628}$ |
| ${ }^{422}$ | 375.1352 | 476 | 4169854 | 530 | 4575747 | ( | ${ }_{49769511}$ | 638 | 535.1215 | 692 | 572.1516 | 746 | 608.0660 | 800 | 642.8934 |
| ${ }_{424}^{423}$ | 3759217 <br> 3767081 | ${ }_{478}$ | 417.7481 4185109 | ${ }_{532} 531$ | ${ }_{459} 458583$ | ${ }_{586}$ | 4983761 | 639 | ${ }_{535.8174}$ | 693 | 572.8265 | 747 | 608.7206 | 801 | 64353333 |
| 425 | 377.4937 | 479 | 419.2728 | 533 | 459.7932 | 587 | 499.0928 | ${ }_{641}^{640}$ | ${ }_{5}^{5365133}$ | ${ }_{695}^{694}$ | 5735014 5741756 | 748 | ${ }^{609.3732}$ | 802 | ${ }_{6}^{6441682}$ |
| 426 | 378.2793 | 480 | 420.0347 | 534 | ${ }^{460.5322}$ | ${ }_{588}^{588}$ | 499.8095 | 642 | 5379035 | 696 | 574.8497 | 750 | 610.6829 | 804 | ${ }_{64543465}$ |
|  | ${ }^{379.0640}$ | 481 | ${ }^{420.79588}$ | 535 | ${ }^{461.2703}$ | 589 599 | 5005254 | 643 | 538.5978 | 697 | 577.5231 | 751 | 611.3360 | 805 | 646.0699 |
| 428 | 379.8487 | 483 | ${ }^{421.5568}$ | 536 | 462.0034 | 590 | ${ }_{5}^{501.243}$ | 644 | 539.2921 | 698 | 576.1965 | 752 | 611.9891 | 806 | 646.7033 |
| ${ }_{430}^{449}$ | 380.6325 381.463 | 484 | ${ }_{423.0772}$ | ${ }_{538} 537$ | ${ }_{465.4830}$ | 592 | (5019563 | 645 | 5399856 | ${ }^{699}$ | 576.8692 5775418 | 753 | ${ }_{612}^{6126415}$ |  |  |
| 431 | 382.1992 | 485 | 423.8365 | 539 | 464.2194 | 593 | 503.3557 | 647 | 54.13719 | 701 | 578.2137 | 755 | 613.9455 | ${ }_{809}$ | 648.6007 |
| ${ }_{433}^{432}$ | 3829821 3837641 | 486 487 | 424.4959 4253543 | 540 | 464.9559 4656915 | 594 | 5040999 | 648 | 54.20646 | 702 | 578.8855 | 756 | 614.5971 | 810 | 6492327 |
| 434 | 384.5462 | 488 | 426.1128 | 542 | 466.4271 | 596 | 5055268 | 649 650 | \$42.7566 | ${ }_{7} 704$ | 5795567 | 757 | ${ }^{615.2450}$ | S811 | ${ }_{6}^{649.8640}$ |
| 435 | (385.3273 <br> 3861055 | 489 | 426.8704 | 543 | ${ }_{4671.1619}$ | 597 598 | S062395 | 651 | 544.1397 | 705 | 580.8981 | 759 | 616.5490 | 813 | 651.1259 |
|  |  | 490 | 42.78280 | 54 | 467.8967 | 398 | 5069521 | 652 | 544.8309 | 706 | 581.5685 | 760 | 617.1992 | 814 | 651.7564 |
| 438 | 3868887 | 492 | +28.348 | 546 | 468.8306 | 599 |  | 653 | 545.5213 | 707 | 5822381 | 761 | 617.8486 | 815 | ${ }^{6523863}$ |
| 439 | 388.4484 | 493 | ${ }_{429.8974}$ | 547 | 470.0977 | 601 | ${ }^{50908568}$ | ${ }_{655}^{654}$ | 5462117 5469013 | 7098 | ${ }_{5835765}^{582907}$ | 763 | 619.4980 | ${ }_{817}^{816}$ | ${ }_{6535.0453}^{653}$ |
| 440 | 38922277 | 494 | 430.6533 | 548 | 470.8308 | 602 | 5097979 | 656 | 5475999 | 710 | 584.2453 | 764 | 619.7954 | 818 | 654.2744 |
| 41 | 390.0062 | 495 | 431.4084 | 549 | 471.5631 | 603 | 5105081 | 657 | 548.2797 | 711 | 584.9134 | 765 | 620.4334 | 819 | 6549029 |
| 443 | 390.7847 391.5623 | 497 | 432.1634 4329176 | 550 551 | 472.2954 473.0269 | ${ }_{604}^{604}$ | 5112183 | 658 | 54.99686 | 772 | 5855815 | 766 | ${ }^{621.0913}$ | ${ }^{820}$ | ${ }_{6555313} 65$ |
| 444 | 39233399 | 498 | 433.6718 | 552 | 473.7583 | 606 | 5126372 | 660 | 550.3447 | 714 | ${ }_{586.9161}$ | 768 | ${ }_{622} 621857$ | ${ }_{822}$ | ${ }_{6567867}^{63619}$ |
| 446 | ${ }_{3}^{393.1167}$ | ${ }_{5}^{490}$ | 434.4251 | ${ }_{554}^{553}$ | 474.4890 | ${ }_{607}^{607}$ | 513.3588 514054 | 661 | ${ }_{5551.0320}$ | 775 | 5875827 | 769 | 623.0322 | 823 | 657.4137 |
|  | 393.8934 |  | 435.1784 | 554 | 475.2196 |  | 514.0544 | 662 | 551.7192 | 716 | 588.2493 | 770 | 623.6787 | 824 | 658.0407 |
| Trie 8, Cal. Code of Reg, Sec. 10169 - Table 1 |  |  |  | ge 3 |  | (1010) 2017, Bradford इसbercall Cepe piffer, Sec. 10169 - Table 1 |  |  |  |  |  | Page 4 |  | (101) |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |



TABLE 2 - PRESENT VALUE OF LIFE PENSION FOR A MALE
Use this table to commute, i.e. determine the present value (PV) of life pension benefits for a male. The "Age on DOC" column refers to the age of the injured employee as of the date of the commutation. The columns labeled "0,1,2,3..." refer to the period of years between the DOC and the commencement of life pension, commonly referred to as the "deferral period". The number at the intersection of the row (representing age) and
column (representing deferral period) contains the present value at $\$ 1$ per week for that combination of age and deferral period. Fractional ages and commencement delays can be accommodated using interpolation. See Examples D, E, and F under Commutation Procedures. This table is based on the U.S. Decennial Life Tables for 1989-91.

| Age | Number of years between date of commutation (DOC) and commencement of life pension |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| DOC | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 1401.79 | 1350.43 | ${ }^{1300.62}$ | 125231 | 1205.48 | ${ }^{1160.07}$ | ${ }^{1116.06}$ | 1073.39 | ${ }^{1032.04}$ | 991.95 | ${ }_{9} 933.10$ | ${ }_{9} 915.45$ | ${ }_{869.68}^{878 .}$ | 84360 83435 | ${ }_{8}^{80032}$ |
| 16 | 1392.18 | 1340.83 |  |  |  |  |  | 1063.94 |  |  |  |  | ${ }^{8796.68}$ |  |  |
| 17 | 138260 137297 | ${ }^{133125}$ | ${ }_{1271.85}^{128.46}$ | 123320 12359 | ${ }_{11768.81}^{118641}$ | ${ }_{1131.47}^{114.05}$ | 1097.09 108753 | ${ }_{\text {l }}^{10544.94}$ | ${ }_{1003.66}^{10138}$ | ${ }_{963} 97.65$ | ${ }_{9} 934.458$ | ${ }_{88730}^{89677}$ | 860.34 850.89 | (825.04 | ${ }^{790.83}$ |
|  | 1363.21 | 1311.87 | 1262.09 | 1213.84 | ${ }^{1167} 7.08$ | 1121.75 | 1077.82 | 1035.24 | 99397 | 953.98 | 915.22 | 877.67 | 841.28 | 806.02 |  |
| 20 | 1353.22 | 1301.88 | 1252.11 | 1203.87 | 1157.11 | 111.80 | 1067.88 | 1025.31 | 984.06 | 944.08 | 905.34 | 867.80 | 831.44 | 79621 | 762.08 |
| 21 | 1343.02 | 1291.68 | 1241.91 | 1193.68 | 1146.93 | 1101.62 | 1057.71 | 1015.15 | 973.91 | 933.95 | 895.22 | 857.71 | 821.37 | 786.16 | 752.07 |
| 23 | 1332.57 13288 | ${ }_{127}^{1281.54}$ | ${ }_{1220}^{123.78}$ | ${ }_{11723}^{1185}$ | ${ }_{1125.81}^{11365}$ | ${ }_{1080.52}^{1091.20}$ | ${ }_{1036.62}^{1047}$ | 1004.74 | ${ }_{952.87}^{963.52}$ | 923.57 912.94 | 884.86 87.25 | 847.37 836.78 | 811.05 800.49 | ${ }_{7}^{775.85}$ | ${ }_{731.31}^{741.81}$ |
| 24 |  |  | 1209.78 | 1161.56 | 1114.83 | 106953 | 1025.65 | 983.12 | 94192 | 2.01 |  |  | 789.65 |  |  |
| 25 | 129958 | 24 | 8.48 | 50.26 | 1103.53 | 1058.25 | 1014.37 | 971.86 | 930.68 | 890.80 | 852.16 | 814.75 | 778.52 | 743.44 | 709.49 |
| 26 | 128793 | 123659 | ${ }^{11868.83}$ | ${ }^{11338.62}$ | 1091.89 | 1046.62 | 1002.76 | 960.28 | 919.12 | 879.26 | 840.65 | 803.27 | 767.08 | 732.04 | 698.13 |
| 28 | ${ }^{1227593}$ | 1224.45 | ${ }_{11262.54}^{1174}$ | 1126.63 | ${ }_{1067.63}^{10792}$ | 1034.67 1023 1029 | 9990.83 9785 | ${ }_{993613}^{94.36}$ | ${ }_{8}^{995} 503$ | 867.40 855 | 828.83 88670 | ${ }^{791.49}$ | 755.33 743 | 720.34 7084 |  |
|  |  |  |  |  | 106.63 |  | \%18.5 | 936.15 | S95.03 |  |  |  |  |  | 4.52 |
| 30 | ${ }_{1238.06}^{125098}$ | ${ }_{1186673}$ | 1137.00 | ${ }_{1088.82}^{110.72}$ | 1053.04 1042.16 | ${ }^{10099892}$ | ${ }_{9953.19}^{9602}$ | ${ }_{910}^{93.81}$ | 88254 869.77 | 842.78 <br> 830.04 | ${ }_{791.58}^{804.28}$ | ${ }_{754}^{76.02}$ | 730.96 718.35 | 69606 683.50 | 662.29 649.78 |
| 31 | 1224.84 | 1173.51 | 1123.79 | 1075.63 | 1028.98 | 983.80 | 940.05 | 897.70 | 856.70 | 817.01 | 778.59 | 741.42 | 705.45 | 670.65 | 636.99 |
|  | 121132 | 1160 | 1110.28 | 1062.13 | 1015.50 | 970.34 | 926.62 | 584.30 | 84333 |  | 765.31 |  | 692.2 | 657.51 | 623.92 |
| ${ }^{33}$ | 1197.48 | 1146.16 | 1096.45 | 1048.31 | 1001.70 | 956.56 | 912.87 | 870.58 | 829.65 | ${ }^{790.03}$ | 751.70 | 714.62 | 678.76 | 644.08 | 610.56 |
| ${ }_{3}^{34}$ | 118383 |  | 1082.29 | 103417 | 987.57 | 94246 | 8888.80 | 856 | 815.64 | 776.07 |  |  |  | 63035 6632 |  |
| ${ }^{35}$ | 1168.82 |  |  |  |  |  |  | 842.18 | 32 | 761.79 | 6 | 686 | 650.85 | 616.32 |  |
| ${ }^{36}$ | 115399 | ${ }^{1102.68}$ | 1052.99 | 1004.90 | 958.34 | 913.28 | ${ }^{869.68}$ | 827.48 | 786.66 | 74718 | 709.01 | 672.10 | ${ }^{636.45}$ | 60201 |  |
| 37 | 1138883 | 108752 | 1037.85 | 98977 | 943.23 | 888.19 | 854.62 | 812.46 | 771.68 |  | 694.14 6795 | ${ }^{657.32}$ | 621.75 60675 | 587.41 | ${ }_{5}^{545.28}$ |
| 38 | 1123.31 | 1072.01 | 1022.34 | 974.27 | 927.75 | 882.74 | 83920 | 797.08 | 75635 | 716.99 | ${ }^{678} 9.95$ | ${ }_{6}^{622} 21$ | 60675 | ${ }_{572}^{57.52}$ |  |
| 39 40 | ${ }_{1091.11}^{1107.41}$ | ${ }^{10565.11}$ | ${ }^{10069.45}$ | 958.40 | 9911.90 895.64 | ${ }_{850.69}^{8691}$ | 823.40 80723 | ${ }_{765.21}^{781.33}$ | ${ }_{724.62}$ | ${ }_{685} 70.41$ | ${ }_{6}^{6647.56}$ | 626.78 611.03 | ${ }_{5}^{591.43}$ | 5571.84 54 | ${ }_{509.13}^{524.46}$ |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 | 105725 | 100595 | 956.33 | 90833 | 861.92 | 817.06 | 773.72 | 731.85 | 691.43 | 652.43 | 614.81 | 578.55 | 543.63 | 510.01 | 477.69 |
| 4 | 103977 | 988.42 | 338.81 | 890.84 | 844.48 | ${ }^{799.685}$ | 756.41 | 714.63 | 67432 | ${ }^{635.44}$ | ${ }_{5}^{597.96}$ | 561.87 | 527.13 | 493 | ${ }^{461.63}$ |
| + | 1021.85 | 975.52 | 920.93 | 873.00 | 826.69 | 781.95 | 778.77 | 667.09 | 65690 | ${ }^{618.16}$ | ${ }_{50}^{580.84}$ | 54493 | 510.40 | ${ }_{4}^{477.22}$ |  |
| 45 | 1003.55 | 952.27 | 902.71 | 854.82 | 80.57 | 763.91 | 720.82 | 679.26 | 63920 | 600.61 | 363.48 | 527.77 | 493.46 | 460.33 | 428.96 |
| $4{ }_{4}^{46}$ | ${ }_{9}^{986499}$ | ${ }_{9}^{933.72}$ | 884.19 865.39 | 836.34 817.60 | ${ }_{7}^{790.15}$ | ${ }_{7}^{745.58}$ | 702.59 684.12 | ${ }_{642.15}^{661.16}$ | 621.24 603.07 | 582.83 564.86 | 54590 528.14 | ${ }_{4}^{510.41}$ | ${ }_{4}^{476.35}$ | 443.70 42676 | ${ }_{395}^{412.84}$ |
| 48 | 947.04 | 895.79 | 846.32 | 798.58 | 752.53 | 708.15 |  |  |  | 546.69 |  |  | 441.76 | 409.74 | 379.18 |
| 49 | 927.65 | 876.42 | 826.98 | 779.29 | 733.33 | 689.07 | 646.46 | 605.49 | 566.13 | 528.35 | 492.14 | 457.47 | 424.32 | 392.67 | 362.49 |
| 50 | 90798 | 836.76 | 807.36 | 759.74 | 713.88 | 669.74 | 627.30 | 586.52 | 54738 | 509.86 | 473.94 | 439.60 | 406.81 | 375.55 | 345.79 |

Ttte 8, Cal. Code of Reg., Sect. 10169-Tables 2 \& 3 © 2017, Bradford \& Barthel, LLP
(7101)

| $\begin{gathered} \text { Age } \\ \text { on } \\ \text { voc } \end{gathered}$ | Number of years between date of commutation (DOC) and commencement of life pension |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| $\begin{aligned} & \frac{3}{31} \\ & y \\ & y \\ & 4 \end{aligned}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | $\begin{aligned} & 68,51 \\ & 66.11 \\ & 624.11 \\ & 624.12\end{aligned}$ |  |  |  |  |  |  |  |  |  |  |  |  |
| 岳 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| $\begin{gathered} \stackrel{\leftrightarrow}{む} \\ \stackrel{\sim}{m} \end{gathered}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  | (107.72 |
| $\begin{aligned} & \frac{\pi}{7} \\ & \substack{0 \\ 4 \\ \hline \\ \hline} \end{aligned}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & 1639 \\ & 10.66 \\ & 0.56 \\ & 0.16 \end{aligned}$ |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  | $\begin{aligned} & 2.58 \\ & 12.5 \\ & 12.5 \\ & 10.5 \end{aligned}$ | $\begin{aligned} & 13.50 \\ & 1115 \\ & \text { B.15 } \\ & .014 \end{aligned}$ |  |  |  | $\begin{aligned} & 198 \\ & 158 \\ & 0.958 \\ & 0.55 \end{aligned}$ | $\begin{aligned} & 1.15 \\ & 0.5 \\ & 0.65 \\ & 0.27 \end{aligned}$ | $\begin{aligned} & 0.6 \\ & 0.41 \\ & 0.10 \\ & 0.10 \\ & 0.12 \end{aligned}$ | (e.35 |


| TABLE 3 - PRESENT VALUE OF LIFE PENSION FOR A FEMAL |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Use this table to commute, i.e. determine the present value ( PV ) of life pension benefits for a female. The "Age on DOC" column refers to the age of the injured employee as of the date of the commutation. The columns labeled " $0,1,2 \ldots$ " refer to the period of years between the DOC and the commencement of life pension, commonly referred to as the "deferral period". The number at the intersection of the row (representing age) and column (representing deferral period) contains the present value at $\$ 1$ per week for that combination of age and deferral period. Fractional ages and commencement delays can be accommodated using interpolation. See Examples D, E, and F under Commutation Procedures. This table is based on the U.S. Decennial Life Tables for 1989-91. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Age |  |  |  | of | betw | dat | m | n | ) and | men | nt of | pen |  |  |  |
| DOC | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| $\begin{aligned} & 15 \\ & 16 \\ & 17 \\ & 18 \\ & 19 \\ & 20 \end{aligned}$ | 1475.06 1466.1 14596.60 1450.1 144.11 1432.45 | 1423.69 141.54 14059 13923 13974 139.04 138.08 |  |  |  | 1232.92 12249 12176.5 120.50 119.93 1190.39 | 1188.70 118.59 1112.29 11238.38 115.14 1146.20 | 1145.50 113789 1129.41 1129.95 112.26 1103.32 |  |  | $\begin{aligned} & 1024.57 \\ & 1016.9 \\ & 100823 \\ & 999.78 \\ & 99.11 \\ & 982.20 \end{aligned}$ | 986.54 978.4 977.22 967.77 953.11 944.20 |  | 913.83 90578 8959 8959 88.12 88.47 871.59 | $\begin{aligned} & 879.09 \\ & 87.15 \\ & 862.83 \\ & 854.41 \\ & 845.78 \\ & 836.90 \end{aligned}$ |
| 21 32 23 24 25 | $\begin{aligned} & 1423.26 \\ & 1443.81 \\ & 14040.09 \\ & 1194+10 \\ & 1383.82 \end{aligned}$ | $\begin{aligned} & 1371.89 \\ & \begin{array}{l} 13624.9 \\ 135273 \\ 134273 \\ 1332.45 \end{array} \end{aligned}$ |  | $\begin{aligned} & 1273.67 \\ & \begin{array}{l} 126426 \\ 125452 \\ 125452 \\ 124352 \end{array} \\ & 1234.24 \end{aligned}$ | $\begin{aligned} & 1226.74 \\ & 12179 \\ & 12079.9 \\ & 1199760 \\ & 118732 \end{aligned}$ | $\begin{aligned} & 1181.20 \\ & 1171.76 \\ & 1162.75 \\ & 1152.20 \\ & 1141.79 \end{aligned}$ | $\begin{aligned} & 1137.02 \\ & 112788 \\ & 111788 \\ & 110789 \\ & 1097.63 \end{aligned}$ | $\begin{aligned} & 1094.14 \\ & 108.41 \\ & 1075.5 \\ & 10650.04 \\ & 1054.78 \end{aligned}$ | $\begin{aligned} & 1052.55 \\ & 1043.12 \\ & 1033.43 \\ & 102.46 \\ & 1013.21 \end{aligned}$ | 1012.19 10027 939 93.09 9813 972.89 | $\begin{aligned} & 973.03 \\ & 963.62 \\ & 953.5 \\ & 949.01 \\ & 943.77 \end{aligned}$ | $\begin{aligned} & 935.05 \\ & 92.65 \\ & 915.99 \\ & 996.06 \\ & \hline 995.85 \end{aligned}$ | $\begin{aligned} & 898.20 \\ & 88.81 \\ & 879.17 \\ & 869.25 \\ & 859.06 \end{aligned}$ | 862.46 853 8358 8354 83.56 823.38 | 827.79 8818.43 808.82 79894 788.78 |
| 26 3 3 28 28 30 30 |  | $\begin{aligned} & 1321.86 \\ & 13197 \\ & 112997 \\ & 129828 \\ & 12876.49 \end{aligned}$ | $\begin{aligned} & 1272.02 \\ & 1126.13 \\ & 124993 \\ & 1238.44 \\ & 1226.66 \end{aligned}$ | $\begin{aligned} & 1223.66 \\ & 112127 \\ & 120.78 \\ & 1120.50 \\ & 1190.10 \\ & 1178.32 \end{aligned}$ | 1176.74 115856 115.67 114.20 1131.43 | $\begin{aligned} & 1131.22 \\ & 1120.35 \\ & 110977 \\ & 109771 \\ & 1085.95 \end{aligned}$ | $\begin{aligned} & 1087.06 \\ & 107600 \\ & 1065.50 \\ & 1053.58 \\ & 1041.83 \end{aligned}$ | $\begin{aligned} & 1044.22 \\ & 10337 \\ & 1022.22 \\ & 1021078 \\ & 999.05 \end{aligned}$ | $\begin{aligned} & 1002.67 \\ & 91.83 \\ & 98.69 \\ & 969.27 \\ & 97.56 \end{aligned}$ | $\begin{aligned} & 962.36 \\ & 95.1 .4 \\ & 94.04 \\ & 942.42 \\ & 92.02 \\ & 917.32 \end{aligned}$ | $\begin{aligned} & 923.27 \\ & 91.26 \\ & 90.16 \\ & 989 \\ & 889.98 \\ & 878.31 \end{aligned}$ | $\begin{aligned} & 885.35 \\ & 8747 \\ & 86.49 \\ & 85.41 \\ & 840.48 \end{aligned}$ | $\begin{aligned} & 848.58 \\ & 87.82 \\ & 82.76 \\ & 815.43 \\ & 803.81 \end{aligned}$ | $\begin{aligned} & 812.93 \\ & 80.19 \\ & 79.16 \\ & 779.85 \\ & 778.27 \end{aligned}$ | 778.35 766.64 7564 74.37 733.82 |
| 31 32 33 34 35 |  |  | $\begin{aligned} & 1214.58 \\ & 1202.20 \\ & 118950 \\ & 117964 \\ & 116.41 \end{aligned}$ | $\begin{aligned} & 1166.25 \\ & 11538 \\ & 1141.18 \\ & 1121.16 \\ & 1114.88 \end{aligned}$ | $\begin{aligned} & 1119.37 \\ & 110.70 \\ & 1094.41 \\ & 108130 \\ & 106796 \end{aligned}$ |  | $\begin{aligned} & 1029.79 \\ & 10174 \\ & 1004.79 \\ & 909.1 .91 \\ & 978.50 \end{aligned}$ | $\begin{aligned} & 987.02 \\ & 974.70 \\ & 962.06 \\ & 99.10 \\ & 935.81 \end{aligned}$ | $\begin{aligned} & 945.55 \\ & 933.24 \\ & 920.62 \\ & 997.69 \\ & 894.43 \end{aligned}$ | $\begin{aligned} & 905.34 \\ & 89.35 \\ & 830.05 \\ & 86.46 \\ & 85.55 \\ & 854.32 \end{aligned}$ | 866.35 85.45 84.52 828.65 815.45 | $\begin{aligned} & 828.55 \\ & 81.32 \\ & 8039 \\ & 80.79 \\ & 799.95 \\ & 777.80 \end{aligned}$ | 791.91 77971 76722 754.43 741.32 | 756.40 74.24 71.79 719.05 706.00 | 721.99 70988 69.48 684.49 671.81 |
| 36 37 38 39 40 | $\begin{aligned} & 1250.57 \\ & 1236.51 \\ & 1222.12 \\ & 1207.37 \\ & 1192.28 \end{aligned}$ $1176.83$ | 119921 <br> 1170.76 <br> ${ }_{114093}$ <br> 1125.48 | 1149.4 1135.36 1120.97 109.15 1075.71 | 1101.11 <br> 1072.69 <br> 1057.97 10429 <br> 1027.48 | 1054.28 102589 <br> 1011.19 <br> 996.13 <br> 980.73 | 1005.87 $99+.87$ ${ }_{965.84} 950.87$ 950.82 $\qquad$ | 964.86 950.87 950.87 93656 ${ }_{921.90}$ 906.91 $\qquad$ | $\begin{aligned} & 922.19 \\ & 908.24 \\ & 893.95 \\ & 879.33 \\ & 864.38 \end{aligned}$ $849.10$ | 880.84 <br> 566.92 <br> 838.10 <br> 823.20 <br> 807.97 | 840.77 <br> 826.89 <br> 798.17 <br> 783.33 <br> 768.17 |  | 764.34 750.6 750.56 722.09 707.40 | 727.92 <br> 700.20 <br> 685.88 <br> 671.28 | 692.66 679.02 65087 650.87 636.36 62157 | 658.54 6849 64.97 6113 6027.61 581 58795 |
| 41 42 43 44 45 | $\begin{aligned} & 1176.83 \\ & 116.102 \\ & 1144.48 \\ & 1128.87 \\ & 1111.55 \end{aligned}$ | $\begin{aligned} & 1125.48 \\ & 110.98 \\ & 109654 \\ & 107504 \\ & 1060.02 \end{aligned}$ | $\begin{aligned} & 1075.71 \\ & 105992 \\ & 1043927 \\ & 1027731 \\ & 1010.51 \end{aligned}$ | $\begin{aligned} & 1027.48 \\ & 100170 \\ & 995.59 \\ & 9979 \\ & 96213 \end{aligned}$ | $\begin{aligned} & 980.73 \\ & 9649 \\ & 9499 \\ & 98924 \\ & 93158 \\ & 91575 \end{aligned}$ | $\begin{aligned} & 935.45 \\ & 999.74 \\ & 903.69 \\ & 87.31 \\ & 80.63 \end{aligned}$ | $\begin{aligned} & 891.58 \\ & 87.91 \\ & 859.92 \\ & 843.60 \\ & 826.98 \end{aligned}$ | $\begin{aligned} & 849.10 \\ & 83.9 \\ & 81.96 \\ & 80.150 \\ & 78.70 \end{aligned}$ | $\begin{aligned} & 807.97 \\ & 97.43 \\ & 776.56 \\ & 776.56 \\ & 743.94 \end{aligned}$ | $\begin{aligned} & 768.17 \\ & 75209 \\ & 73692 \\ & 72.92 \\ & 70.84 \end{aligned}$ | $\begin{aligned} & 729.65 \\ & 71427 \\ & 698.58 \\ & 68.26 .6 \\ & 66.67 \end{aligned}$ | $\begin{aligned} & 692.40 \\ & 67.71 \\ & 661.54 \\ & 64.68 \\ & 629.57 \end{aligned}$ | 656.38 64.20 625.75 610.02 594.05 | $\begin{aligned} & 621.57 \\ & 6051 \\ & 59.19 \\ & 5751 \\ & 55.61 \\ & 59.79 \end{aligned}$ |  |
| 46 47 48 49 49 50 | $\begin{aligned} & 1094.42 \\ & 107699.9 \\ & 1059.29 \\ & 1041.29 \\ & 1023.01 \end{aligned}$ | $\begin{aligned} & 1043.10 \\ & 1025.68 \\ & 100998 \\ & 98999 \\ & 971.72 \end{aligned}$ | $\begin{aligned} & 993.40 \\ & 9760 \\ & 958.32 \\ & 98.32 \\ & 92.36 \end{aligned}$ | $\begin{aligned} & 945.28 \\ & 927.72 \\ & 9.92 \\ & 89.27 \\ & 8974.14 \end{aligned}$ | $\begin{aligned} & 898.771 \\ & 88.19 \\ & 863.30 \\ & 84.50 \\ & 82.7 .78 \end{aligned}$ | $\begin{aligned} & 853.65 \\ & 83.39 \\ & 818.87 \\ & 80.07 \\ & 783.00 \end{aligned}$ | $\begin{aligned} & 810.07 \\ & 792.89 \\ & 755.44 \\ & 755.73 \\ & 79.76 \end{aligned}$ | $\begin{aligned} & 76.93 \\ & 750.94 \\ & 733.49 \\ & 775.88 \\ & 698.02 \end{aligned}$ | $\begin{aligned} & 727.20 \\ & 7102 \\ & 692.28 \\ & 6795 \\ & 657.77 \end{aligned}$ | $\begin{aligned} & 687.86 \\ & 67.100 \\ & 635.89 \\ & 635.54 \\ & 618.96 \end{aligned}$ | $\begin{aligned} & 649.88 \\ & 633.14 \\ & 616.18 \\ & 5989.9 \\ & 581.58 \end{aligned}$ | $\begin{aligned} & 613.21 \\ & 596.63 \\ & 59.63 \\ & 5793 \\ & 562.10 \\ & 545.60 \end{aligned}$ | $\begin{aligned} & 577.85 \\ & 561.43 \\ & 544.81 \\ & 57.99 \\ & 511.00 \end{aligned}$ | 543.76 52752 511.10 4945 477.74 | 510.92 44.89 478.69 462.22 445.81 |
| (Present Value of Life Pension for a Female - con't) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Ttte 8, Cal. Code of Reg., Sect. 10169 - Tables 2 \& 3 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |


| Age | Number of years between date of commutation (DOC) and commencement of life pension |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| DOC | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 51 | 1004.44 | ${ }^{953.16}$ | ${ }^{903.58}$ | ${ }^{855.66}$ | 809.37 | ${ }^{764.67}$ | 721.53 | 679.92 | 639.81 | ${ }^{601.17}$ | 563.98 | 528.21 | 493.83 | 460.82 | ${ }^{429.16}$ |
| 52 53 | ${ }_{9}^{985} 96.64$ | ${ }^{934.37} 9$ | ${ }_{8}^{884.82}$ | 836.95 818.00 | 790.73 771185 | 746.12 72734 | 703.09 684.43 | ${ }_{6}^{661.61}$ | 621.65 | S83, 5 | ${ }_{5}^{546.21}$ | ${ }^{510.66}$ | 476.52 45909 | ${ }^{4} 443.78$ | 412.41 <br> 3956 |
| 54 | ${ }_{947.30}^{966.59}$ | ${ }_{896.05}^{915.33}$ | 865.81 846.57 | 818.81 798.81 | ${ }_{7}^{771.85}$ | 727.34 708.33 | 684.43 66565 | 643.09 624.38 | ¢84.78 503.31 | ${ }_{546.72}^{565.04}$ | 528.27 <br> 510.18 <br> 5 | ${ }_{4}^{492.96}$ | ${ }^{459.09}$ | ${ }_{4}^{426.63}$ | 3995.63 3965 |
| 55 | 927.76 | 876.52 | 827.07 | 779.38 | 733.40 | 689.11 | 646.47 | 605.47 | 566.07 | 528.23 | 491.93 | 457.15 | 423.86 | 392.03 | 361.63 |
| ${ }_{5}^{56}$ | 90796 88793 | ${ }_{8}^{856.74}$ | 807.33 787.36 | 759.70 79981 | 713.82 694.04 | 669.66 650.02 | ${ }_{6}^{627.18}$ | 586.37 567.09 | 547.17 | ${ }_{490.58}^{509}$ | ${ }_{4}^{475.55}$ | ${ }_{420}^{439.06}$ | ${ }_{3}^{4068.08}$ | 374.59 357.11 | 344.47 <br> 3274 |
| 58 | ${ }_{867.69}$ | 816.50 | ${ }^{767.19}$ | 719.73 | 674.08 | ${ }_{630.21}$ | ${ }_{588.09}^{60}$ | 547.68 | 508.96 | 471.89 | 436.45 | 402.60 | ${ }_{370.33}$ | 339.61 | 310.43 |
| 59 | 847.31 | 796.14 | 746.89 | 699.52 | 653.99 | 610.28 | 568.34 | 528.16 | 489.70 | 452.92 | 417.80 | 384.31 | 352.43 | 322.14 | 293.43 |
| 60 | 826.80 | 775.65 | 726.45 | 679.17 | 633.77 | 590.23 | 548.50 | 508.55 | 470.36 | 433.88 | 399.10 | 366.00 | 334.55 | 304.73 | 276.52 |
| 61 | ${ }^{806.13}$ | 755.00 | 705.86 68510 | ${ }^{658.68}$ | ${ }_{5}^{613,42} 5$ | ${ }_{5}^{570.05}$ | S28.54 | 488.84 | ${ }^{450.93}$ | 414.79 | ${ }^{380.38}$ | 347.69 | 316.70 | 287.39 | ${ }_{2}^{259.73}$ |
| ${ }_{63}^{62}$ | 785.28 764.26 | 734.18 713.18 | ¢64.18 | 688.03 617.22 | 592.92 572.27 | 549.74 59.29 | 508.45 488 | ${ }_{449.11}^{469.02}$ | ${ }_{4}^{411.85}$ | 3976.46 | ${ }_{3}^{364.91}$ | 329.41 311.17 | ${ }_{281.22}^{298.92}$ | ${ }_{253}^{270.15}$ | ${ }_{22665}^{24.07}$ |
| ${ }_{64}$ | 743.09 | 692.03 | 643.11 | ${ }_{596.27}$ | 5551.49 | 508.72 | 467.94 | 429.13 | 392.25 | 357.29 | 324.22 | 293.01 | ${ }_{263.64}^{28.22}$ | 236.08 | ${ }_{210.28}$ |
| 65 | 721.77 | 670.74 | 621.89 | 575.19 | 530.58 | 488.05 | 447.57 | 409.11 | 372.64 | 338.15 | 305.61 | 274.97 | 246.22 | 219.32 | 194.23 |
| ${ }_{6}^{66}$ | 700.30 | ${ }^{649} 90$ | ${ }^{600.54}$ | ${ }_{553,97}$ | ${ }_{50985}$ | ${ }^{467.30}$ | ${ }^{427.14}$ | 389.07 | ${ }^{353.05}$ | 319.07 | 287.09 | 257.07 | 228.98 | 202.79 | 178.47 |
| ${ }_{68}^{67}$ |  | ${ }^{627.69} 6$ | ${ }_{5}^{579.02}$ | S32.61 S11.12 | 488.43 467.20 | ${ }^{4465.45}$ | ${ }_{386.17}^{4066}$ | 369.02 34900 | 333.50 314.02 | 300.08 28119 | ${ }_{2}^{268.70}$ | ${ }_{2}^{239.34}$ | 211.96 19521 | 186.54 <br> 170.64 | 163.06 148.07 |
|  |  |  |  |  |  | 404.67 | 3365.72 |  | 294.66 |  | 232.44 | 204.56 | 178.82 | 155.17 | 133.57 |
| 70 | 613.01 | 562.16 | 513.85 | 468.05 | 424.73 | 383.85 | 345.38 | 3399.26 | ${ }_{2}^{275.47}$ | ${ }_{243}^{26.96}$ | 214.70 | ${ }_{187.68}^{20846}$ | ${ }_{162.86}^{178.82}$ | 140.20 | 119.64 |
| 71 | 59.10 | 540.30 | 492.14 | 446.59 | ${ }^{403.61}$ | 363.15 | 325.18 | 289.65 | 256.52 | 225.76 | 197.34 | 171.24 | 147.41 | 125.80 | ${ }^{106.35}$ |
| ${ }_{73}$ | ${ }_{547.52}^{569.26}$ | ${ }_{4}^{518.52}$ | ${ }^{470.52}$ | 425.24 | 382.62 | 342.61 | 305.17 | ${ }^{270} 2.26$ | 237.85 | ${ }_{2}^{207.92}$ | 180.42 | ${ }_{1}^{155.31}$ | 132.54 | 112.05 | 93.75 |
|  | 525.89 | 475.27 | 427.64 | 382.92 | ${ }_{341.08}$ | ${ }^{302.06}$ | ${ }_{265.84}^{28, .88}$ | 221.16 | ${ }_{2}^{219.55}$ | ${ }_{1}^{1730.59}$ | ${ }_{1}^{164.00} 14$ | 139.96 125.23 | 118.32 10478 | 98.99 86.69 | 81.91 70.87 |
| 75 | 504.31 | 453.76 | 406.32 | 361.92 | 32.52 | 282.08 | 246.58 | 213.97 | 184.19 | 157.19 | 132.88 | 111.18 | 91.99 | 75.20 | 60.67 |
| ${ }_{77}^{76}$ | 482.73 46.16 | 432.25 41077 | ${ }^{386.02}$ | 340.98 320.16 | 300.09 2998 | ${ }_{242}^{26.325}$ | ${ }_{209}^{227.63}$ | 195.95 | ${ }_{\substack{167.23 \\ 150.82}}^{18.2}$ | 141.37 126.19 | 118.28 104.41 | 97.86 85.35 | 80.00 68.86 | 64.55 54.78 | ${ }_{51.35}$ |
| 78 | ${ }_{439.67}$ | 389.38 | ${ }_{342.69}$ | ${ }^{299.56}$ | 259.94 | ${ }_{223}^{24.77}$ | 190.96 | 161.43 | 135.07 | 111.75 | ${ }_{91.35}$ | 73.71 | ${ }_{58.64}$ | 45.94 | 35.43 |
| 79 | ${ }^{418.43}$ | ${ }^{3688.26}$ | 321.91 | 279.33 | 240.46 | 205.21 | 173.48 | 145.15 | 120.09 | 98.17 | 79.21 | 63.01 | 49.37 | 38.07 | 28.87 |
| 80 | 397.59 | 347.55 | 301.58 | 259.61 | 221.56 | 187.30 | 156.71 | 129.66 | 105.99 | 85.52 | 68.03 | 53.30 | 41.10 | 31.17 | 23.24 |
| ${ }_{82}^{81}$ | 377.23 <br> 3573 <br> 157 | ${ }^{327.34}$ | ${ }_{281}^{28.79}$ | ${ }^{2} 240.48$ | ${ }^{203.30}$ | ${ }^{1770.09}$ | ${ }^{140.73}$ | 115.04 | ${ }^{92} .82$ | 73.84 | 57.86 | 44.61 | 33.84 | 25.23 | 18.47 |
| ${ }_{83}^{82}$ | 337.39 338.06 | - 288.51 | ${ }_{2}^{264.89}$ | ${ }_{2}^{224.96}$ | ${ }^{1858.84}$ | ${ }^{1338.02}$ | ${ }_{1115}^{125.36}$ | 110.34 88.59 | ${ }^{80.62}$ | ${ }_{5}^{63.152}$ | ${ }_{40.59}$ | 36.94 <br> 30.26 <br> 8.20 | 27.54 | 10.16 1592 | ${ }_{1}^{14.48}$ |
| 84 | 319.25 | 269.88 | 225.81 | 186.83 | 152.72 | 123.23 | 98.03 | 76.81 | 59.22 | 44.92 | 33.49 | 24.52 | 17.61 | 12.40 | 8.56 |
| 85 | 300.95 | 251.80 | 208.33 | 170.30 | 137.41 | 109.31 | 85.65 | 66.04 | 50.09 | 37.34 | 27.34 | 19.64 | 13.83 | 9.54 | 6.44 |
|  | 283.27 <br> 26638 <br> 18 | ${ }^{234.38}$ | 191.59 17570 | 154.59 | ${ }^{122.98}$ | ${ }_{8} 96.35$ | 74.30 | 56.35 | ${ }^{42.01}$ | ${ }^{30.76}$ | 22.09 | 15.56 | 10.73 | 7.25 | 4.78 |
| 87 88 | ${ }_{250}^{265.27}$ | 217.16 201.93 | 175.70 160.64 | 139.77 125.86 | ${ }^{109.51}$ | ${ }_{\text {l }}{ }^{84.44}$ | 64.05 54.88 | 47.75 40.18 | -34.96 | ${ }_{20.32}^{25.11}$ | 17.68 14.02 1 | ${ }_{9.46}^{12.20}$ | 8.24 6.24 | 5.43 | 3.49 |
| ${ }_{89}$ | ${ }_{234.86}$ | 186.83 | 160.64 146.39 | 125.86 12.88 | 97.51 | ${ }_{6} 73.82{ }^{\text {c/ }}$ |  | 30.37 3, | ${ }_{2}^{28.64}$ | ${ }_{16.31}^{20.32}$ | ${ }_{11.01}^{14.02}$ | ${ }_{7} 9.26$ | ${ }_{6}^{6.67}$ | ${ }_{2}$ | 1.77 |
| 90 | 220.16 | 172.49 | 133.01 | 100.88 | 75.21 | 55.06 | 39.55 | 27.85 | 19.21 | 12.97 | 8.56 | 5.50 | 3.44 | 2.99 | 1.23 |
|  | 206.39 | 159.15 | ${ }^{120.71}$ |  | 65.89 | 47.33 | 33.33 | 22.99 | 15.52 | 10.24 |  | 4.12 | 2.50 | 1.47 |  |
| 92 | 193.80 | 146.99 | 109.58 | ${ }_{80.23}$ | 57.63 | 40.58 | 28.00 | 18.90 | 12.47 | 8.02 | 5.02 | ${ }^{3.04}$ | 1.79 | 1.01 | 0.54 |
| ${ }_{94}^{94}$ | 182.30 | 1159.96 125610 | +9.51 | 71.48 | 50.33 | ${ }^{34.72}$ | 23.44 19.9 | 1.4.46 | ${ }^{9.95}$ | - 6.22 | ${ }^{3.78}$ | 2.21 | 1.25 | 0.67 | 0.34 |
| 95 | 161.63 | 116.10 | 81.76 | 56.40 | 38.08 | 25.12 | 16.15 | 10.11 | 6.13 | 3.60 | 2.03 | 1.09 | 0.55 | 0.26 | 0.10 |
|  | 11 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

## Commutations

- Which Commutation template
- ExA, B, C, D, E, F, G
- Life Expectancy Tables (needed for lifetime benefit projections - PTD and Life Pension)
- http://www.dir.ca.gov/osip/LifeExpectancyTables2012.pdf
- Commutation Table 1 applies to benefits with a fixed end date (PPD)
- Commutation Table 2 or Table 3 applies to lifetime benefits


## Commutation Examples

- DOB: 2/7/1963 - currently 54 year old male
- DOI: 2/2/2013
- PD begins: 2/2/2015
- AWE = \$1500
- Date of Commutation - 5/3/17
- The DOC should be the date a check will be issued


## Examples

- \#1:40\% PD; \$10,000 lump sum to injured worker "Off the Far End"
- \#2: 60\% PD; attorney fees of 15\% "Off the Far End"
- \#3: 85\% PD (and Life Pension)
- Attorney fees of $15 \%$ of $85 \%$ PD, "Off the Far End"; or by "Uniform Reduction"
- Attorney fees of $15 \%$ of PV of Life Pension, "Uniform Reduction of LP"


## Commutation Example \# 1

- 40\% PD - 201 weeks at \$230/ week
- 2/2/2015-12/10/2018
- No attorney; no attorney fees.
- \$10,000 Lump Sum to injured worker
- "Off the Far End" (Ex B)

| W:: | Example |
| :--- | :--- |
| WCAB\#ADJ |  |
| Date: | $5 / 3 / 2017$ |

B) COMMUTATION OF PD "OFF THE FAR END"

| DOI: | 020213 |
| :--- | :--- |
| PD starts: | 0202115 |
| DOC | $05 / 03117$ |


| PD Rating: | $40.00 \%$ |
| :--- | ---: |
| \# of weeks: | 201.0000 |
| PD weekly rate: | $\$ 230.00$ |
| Amount to commut $\$ 10,000.00$ |  |



## Commutation Example 1

TABLE 1
PRESENT VALUE OF PERMANENT DISABILITY
Weeks PV

| 2a | 84 | 81.9862 |
| :--- | :--- | :--- |
| 2b | 83 | 81.0327 |

From 5c: [38.0992]
6a
39
38.5502

6b
38
37.5726

TABLE 1 - PRESENT VALUE OF PERMANENT DISABILITY Wks PV

| 82 | 80.0792 |
| :--- | :--- |
| 83 | 81.0327 |
| 84 | 81.9862 |
| 85 | 82.9387 |
| 37 | 36.5939 |
| 38 | 37.5756 |
| 39 | 38.5502 |
| 40 | 39.5278 |
| 41 | 40.5043 |

## Commutation Example \# 1

- 1c Weeks elapsed (accrued) through DOC = 117.4286 (x \$230 = \$27,008.58)
- 2a 2b; 6a 6b PV values from Table 1
- 4a 4b 4c \$10,000 lump sum commutation (10,000 $=43.4783$ weeks $\mathrm{x} \$ 230$ )
- 7c PD still owed after DOC $=\$ 8,863.90$
- 8c Weeks eliminated off far end: 45.0327 ( $x$ \$230 = $\$ 10,357.52$ )
- Interest Savings: \$10,357.52-\$10,000 = \$357.52
- PD ends: 1/28/2018 (45.0327 weeks eliminated from 12/10/18)


## Commutation Example \# 2

- 60\% PD = 351.25 weeks @ \$270/week = \$94,837.50
- 2/2/2015-10/27/2021
- Attorney fees 15\%: \$14,225.63
- "Off the Far End" Ex B

B) COMMUTATION OF PD "OFF THE FAR END"

| DOI: | $0202 / 13$ |
| :--- | :--- |
| PD starts: | 020215 |
| $D O C$ | $05 / 03 / 17$ |


| PD Rating: | $60.00 \%$ |
| :--- | ---: |
| \# of weeks: | 351.2500 |
| PD weekly rate: | $\$ 270.00$ |
| Amount to commute | $\$ 14,225.63$ |



## Commutation Example \# 2

- 1c Weeks elapsed (accrued) through DOC $=117.4286$ (x $\$ 270=\$ 31,705.72$ )
- 4abc $\$ 14,225.63$ lump sum commutation (\$14,225.63 = 52.6875 weeks $\times \$ 270$ )
- 7c PD still owed after DOC $=\$ 47,148.62$
- 8c Weeks eliminated off far end: 59.1969 ( $\mathbf{\$ 2 7 0 =}$ $\$ 15,983.16)$
- Interest Savings: \$15,983.16-\$14,225.63 = \$1,757.53
- PD ends: 9/7/2020 ( 59.1969 weeks eliminated from 10/27/21)


## Commutation Example \# 3

- $85 \%$ PD: $\$ 290 /$ week x 673.25 weeks = 2/2/2015-12/28/2027 = \$195,242.50
- Life Pension: 12/29/2027-9/12/2043 = \$204,575.58 (26.4 year life expectancy)


## Commutation Example \# 3

- Two separate awards for attorney fees:
- For PD of $85 \%=\$ 195,242.50$
$-15 \%=\$ 29,286.38$
- "Off the Far End" Ex B
- For Life Pension
- COLA projected for L/E at 3\%
$-\mathrm{PV}=\$ 138,663.15^{* *}$ workcompcentral **
$-15 \%$ of PV = $\$ 20,799.47$
- "Uniform Reduction" of Deferred Life Pension - Ex G
B) COMMUTATION OF PD "OFF THE FAR END"

| DOI: | 0202113 |
| :--- | :--- |
| PD starts: | 020215 |
| DOC | $05 / 0317$ |


| PD Rating: | $85.00 \%$ |
| :--- | ---: |
| \# of weeks: | 673.2500 |
| PD weekly rate: | $\$ 290.00$ |
| Amount to commut $\$ 29,286.38$ |  |



## Commutation Example \# 3 - PD

- Weeks elapsed (accrued) through DOC = 117.4286 ( $x \$ 290=\$ 34,054.29$ )
- PD still owed after DOC = \$122,352.36
- Weeks eliminated off far end: 133.9167 x $\$ 290=\$ 38,835.84$
- Interest Savings: $\$ 38,835.84-\$ 29,286.38=$ \$9,549.46
- PD ends: 6/4/2025


## Commutation of PD "off the far end"

- LC 4659
- If PD is at least $70 \%$...life pension is "to be paid during the remainder of life, after payment for the maximum number of weeks specified in Section 4658 has been made"


## 85\% PD - "Off the Far End"

- Life Pension begins 12/29/2027 (gap of 133.9167 weeks off the far end of the PD award
- No benefits due 6/5/2025-12/28/2027
- Life Pension: 12/29/2027-9/12/2043 = \$204,575.58


## Example \# 3-85\% PD Alternative: <br> "PD By Uniform Reduction" Ex C

C) COMMUTATION OF PD BY UNIFORM REDUCTION OF PAYMENTS

| DOI: | $02 / 02 / 13$ |
| :--- | :--- |
| PD starts: | $02 / 02 / 15$ |
| DOC | $05 / 03 / 17$ |


| PD Rating: | $85.00 \%$ |
| :--- | ---: |
| \# of weeks: | 673.2500 |
| PD weekly rate: | $\$ 290.00$ |
| Amount to commute $\$ 29,286.38$ |  |



## 85\% PD - "By Uniform Reduction"

- 1e Weeks elapsed (accrued) through DOC = 117.4286 ( $x \$ 290=\$ 34,054.29$ )
- 1f Weeks remain of $P D=555.8214$ (555.8214 = \$161,188.21)
- 3a Amount commuted $=\mathbf{\$ 2 9 , 2 8 6 . 3 8}$
- 5a Amount of PD still owed $=\mathbf{\$ 1 2 7 , 0 2 7 . 0 2}$
- Interest Savings: \$161,188.21-29,286.38 127,027.02 = \$4,874.81
- PD continues to 12/28/2027; LP begins 12/29/2027


## 85\% PD - Uniform Reduction

- 4 Determine new PD rate after reduction.
- 4a Weekly PD rate $\$ \mathbf{2 9 0 . 0 0}$
- 4b Subtract amount of reduction (3c from above)
- \$61.46
- 4c New PD rate after
\$228.54


## 85\% PD - Uniform Reduction

- Reduction applies to all PD benefits due after Date of Commutation (5/3/2017)
- "Uniform Reduction" is $\$ 61.46$ from weekly benefit
- Benefit rate from 5/4/2017 through 12/28/2027 = \$228.54
- No gap in benefits (Life Pension begins 12/29/2027)


## PV of Life Pension

- From workcompcentral PV calculator:
- PV of Life Pension, with COLA ('due for Baker') $=\$ 138,663.15$ (this includes LP calculated with COLA projected at 3\% (calculations differ re total LP)
- Attorney fee $=15 \%$ of $\operatorname{PV}=\$ 20,779.47$
G) COMMUTATION OF A PORTION OF DEFERRED LIFE PENSION BY UNIFORM REDUCTION OF LIFE PENSION

| Date of birth: | $02 / 07 / 63$ |
| :--- | :--- |
| DOI: | $02 / 02 / 13$ |
| PD start: | $02 / 02 / 15$ |
| DOC: | $05 / 03 / 17$ |


| Total weeks PD: | 673.25 |
| :--- | :---: |
| Life pension rate: | $\$ 193.27$ |
| Gender: | male |
| Amount to commutt $\$ 20,779.47$ |  |



TABLE 2
PRESENT VALUE OF LIFE PENSION FOR A MALE

- Number of years between date of commutation (DOC) and commencement of life pension Age on DOC Deferral period PV
3a 54
10
400.70

3b 55
10
382.45
$3 f \quad 54$
10
400.70
$3 \mathrm{~g} \quad 54$
11
367.93

㞓

## Commutation Example \# 3 - LP

- 2 g 10.653 years from DOC to LP commencement
- $\underline{3 a} \underline{\mathbf{3 b}} \mathbf{3 g} \quad$ PV values from Table 2 (male) or Table 3 (female)
- 4c Uniform Reduction = $\mathbf{\$ 5 5 . 4 1}$ per week


## Commutation Example \# 3 - LP

- 5 Calculate LP Rate after commutation
- 5a LP rate before commutation \$193.27
- 5c Subtract weekly reduction (4c) \$55.41
- 5c LP Rate after reduction = $\$ 137.86$
- $\$ 193.27-\$ 55.41=\$ 137.86=$ year 1 LP benefit (2027)
- COLA applies to LP Rate (before reduction) each January $1^{\text {st }}$ - in this case, beginning $1 / 1 / 2028$
- Subtract $\$ 55.41$ from current LP rate to obtain benefit rate after commutation


## Commutations

## Limitations:

- Issued in 2001
- Table 1 - PV for commutation of current benefit payment - ends at 950 weeks (18.27 years)
- Table 2 and $3-P V$ for commutation of future benefit payment (Life Pension) will project out 14 years (x 52 weeks $=728$ weeks; for DOI 2005 or later, $89 \%$ PD = 737.25 weeks)
- COLA is not included
- You can request Commutations from the DEU - https://www.dir.ca.gov/dwc/forms/DEU_CommutationRequest.xls



