Explanation of Process for Computing Presumed Economic Loss

(Revised August 27, 2002)

The calculation of presumed economic loss will use the following procedures and assumptions for death claims:

1. Establish the victim's age and compensable income.[1] Income will be determined based on the claimant's submissions. Generally, the Special Master will consider the past three years of income data. For some cases the most recent year will be the primary basis of the award -- other claims may require analysis of trends adjusted to current dollars. The Special Master adopted this approach as the one likely to be more favorable to claimants because it relies on recent salaries which were relatively high during the past few years.

2. Determine after-tax compensable income by applying the average effective combined federal, state and local income tax rate for the victim's income bracket currently applicable in the state of the victim's domicile for tax purposes, state and locality. The Special Master will consider the victim's tax returns as well as effective income tax rates derived from published Internal Revenue Service (IRS) data on selected income and tax items for Individual Income Tax Returns by state.[2] Effective income tax rates derived from IRS data for New York are attached as Table 1.

3. Add the value of employer provided benefits. These benefits will be set at actual levels if data are provided. If the claimant does not provide data, the pension is assumed at 4% of pension-eligible compensable income and medical benefits are assumed to be $2,400 per year in current year dollars and will be adjusted for applicable inflation. (To prepare the presumed award tables, the Special Master assumed that individuals would have benefits equal to 4% of compensable income and medical benefits of $2,400 per year.)

4. Determine a measure of the victim's expected remaining years of workforce participation using the tabulated work-life expectancies for the victim's age contained in the publication "A Markov Process Model of Work-Life Expectancies Based on Labor Market Activity in 1997-1998," by James Ciecka, Thomas Donley, and Jerry Goldman in the *Journal of Legal Economics*, Winter 1999-2000. These are the most recent and generally accepted tables of work-life expectancy regarding the general population available.

    Work-life expectancies are based on actual experiences and behavior of the general

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[1] Income up to the IRS 98th percentile of wage earners is considered. This income level was $231,000 for the year 2000.

[2] Average combined effective income tax rates by earnings bracket were calculated based on an analysis of IRS data for the most recent tax years available: 1997, 1998 and 1999. In consideration of future income tax rate reductions and other tax reforms included in the Economic Growth and Tax Relief Reconciliation Act of 2001 (HR 1836) signed by President Bush on June 7, 2001, the calculated average combined effective income tax rates were reduced by an estimated 5%. It is recognized that HR 1836 actually provides for smaller graduated rate reductions beginning July 2001 through 2006 and remaining in effect only through 2010. The one-time immediate reduction of 5%, assumed to remain in effect for all future years, including years beyond 2010, was applied to facilitate projections and eliminate speculation as to future tax law modifications.

population and measure the estimated remaining time in years an individual a given age will be in the labor force (either employed or actively seeking work), allowing for age-specific mortality risks and rates of workforce transitions. The Special Master will use the expected work-life for "All Active Males" to compute expected remaining years of workforce participation for both male and female victims. These work-life expectancies are attached as Table 2. Because published estimated work-life expectancies by gender are lower for women than men, this specification increases the duration of estimated foregone earnings, and thus presumed economic losses, for female victims and was implemented by the Special Master to accommodate for potential increases in labor force participation rates of women.

5. Project compensable income and benefits through the victim's expected work-life using growth rates which incorporate an annual inflationary or cost-of-living component, an annual real overall productivity or scale adjustment in excess of inflation, and an annual real life-cycle or age-specific increase derived using data on average full-time year round earnings by age bracket from the March 2001 Current Population Survey (CPS), a monthly survey of households conducted by the Bureau of the Census for the Bureau of Labor Statistics. This survey is widely recognized as the primary source of data on employment status and workforce characteristics of the civilian noninstitutional population ages 16 years and older. Because age-specific observed life-cycle increases for all males were higher than observed life-cycle increases for both men and women combined, the Special Master elected to incorporate the life-cycle increases for males into earnings growth for all victims, both male and female.[3]

Independent of life-cycle increases, inflation and real overall productivity increases of 2% and 1%, respectively, were applied each year. These rates of increase are consistent with the long-term relationship between economy-wide wage growth and risk-free interest rates, which currently reflect lowered inflationary expectations.[4] A schedule containing age-specific earnings growth rates reflecting the combined inflation, overall productivity and life-cycle increases is attached as Table 3. The Special Master has determined that individual age-specific growth rates, rather than growth dependent on a particular age bracket at death, better reflects the expected pattern of earnings over one's career[5] and results in more equitable and consistent projections for victims close to each other in age with otherwise

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[3] An examination of real life-cycle earnings growth for males by education level revealed that career real life-cycle increases computed for all males across education levels mimicked the career earnings profile of the highest educated group. For this reason, the Special Master elected to apply the growth pattern for all males for the sake of consistency and to better advantage all claimants.

[4] The assumed 1% annual real overall productivity increase also agrees with assumed ultimate long-term annual average covered real-wage differentials used by the Board of Trustees of the Social Security Trust Funds to project the financial condition of the trust funds.

[5] Real life-cycle increases are typically higher in the earlier stages of one's career, one reason being unrealized opportunities for advancement and promotion that individuals in later stages of their careers have already experienced. During the course of an individual's career, the rate of annual real life-cycle growth tends to gradually decline until a peak real earnings level is attained. Although CPS and other data used to study lifetime earnings profiles indicate that peak real earnings typically decline at some point, in calculating life-cycle earnings growth in excess of inflation and overall productivity adjustments for victims, the Special Master has assumed that peak earnings are maintained.

similar family and employment characteristics.

6. To better reflect contingencies that the victims would have faced, all future earnings amounts are adjusted for a factor to account for the risk of unemployment because lifetime jobs are not representative of the modern economy. This adjustment is made because work-life expectancies are based on years of expected workforce participation, which, as defined by the Bureau of Labor Statistics, include periods an individual is either working or seeking work. Historical unemployment rates were examined and a comparatively low reduction factor of 3% was applied to presumed earnings to account for this risk.[6]

7. Subtract from annual projected compensable income and benefits, the victim's share of household expenditures or consumption as a percentage of income, using expenditure data by income level obtained from "Table 2. Income before taxes: Average annual expenditures and characteristics, Consumer Expenditure Survey, 1999," published by the Bureau of Labor Statistics (BLS). This subtraction is a standard adjustment in evaluating loss of earnings in wrongful death claims because some amount of the income the victim would have contributed to the household would have been consumed personally by the deceased and not available to other household members. A victim's expenditures were calculated as a share, based on household size, of certain expenditure categories. For married or single with dependents, these expenditure categories include Food, Apparel & Services, Transportation, Entertainment, Personal Care Products and Services, and Miscellaneous. For single without dependents, Housing, Education and Health are also included.[7] For lower income categories where total expenditures exceed income, expenditures were scaled to income, so as not to reduce income for expenses potentially met by other forms of support. This approach was intended to avoid a penalty to the claimant. Table 4 shows calculated consumption rates by income bracket and for various household sizes.

    In determining household size, children were assumed to remain in the household through age 18. Consumption rates calculated using alternative techniques were considered but found to produce higher personal consumption rates and were not ultimately used to determine victim's household consumption offset.[8] Although the consumption rates determined from BLS data actually represent household expenditures as a percent of before-tax household income, the actual consumption reduction used to determine the victim's personal expenditures was calculated as a percent of lower after-tax income, which significantly reduces the resulting offset. In addition, the victim's consumption is determined as a share of the victim's own earnings only, rather than the standard share of total household earnings.

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[6] Application of individualized unemployment rates by age or occupation was infeasible and determined to be unnecessary. An examination of trends in unemployment rates demonstrated that the 3% adjustment factor utilized was low by historical standards.

[7] Other standard expenditure categories sometimes included in litigation, namely Reading, Cash Contributions, Alcoholic Beverages, and Tobacco Products, were excluded.

[8] These alternative techniques included an analysis of BLS data on household expenditures reported by household size, with expenditure categories allocated equally among household members or allocated according to the methodology suggested by authors Robert Patton & David Nelson in their 1991 Journal of Forensic Economics article, "Estimating Personal Consumption Costs in Wrongful Death Cases."

This further lessens the resulting subtraction, compared to personal consumption offsets typically applied in litigation, if there are other earners in the household.

8. Calculate the present value of projected compensable income and benefits using discount rates based on current yields on mid- to long-term U.S. Treasury securities, adjusted for income taxes using a mid-range effective tax rate.[9] Because the period of presumed economic losses is either longer or shorter, depending on the victim's age, the present value calculations are performed using yields on a blend of securities with longer or shorter times to maturity. For computational efficiency, three blended after-tax discount rates were used, depending on the victim's age as of date of death, and assumed to apply for all years forward. These rates are shown on Table 5, attached.[10]

9. The computation methodology adopts a number of assumptions implemented to facilitate analysis on a large scale. When viewed in total, these assumptions are designed to benefit the claimants and are more favorable than the standard assumptions typically applied in litigation. For example, the Special Master considered that over the course of their projected careers, younger victims could expect to cross into higher income brackets, and be subject to corresponding higher income tax rates, on account of experience-based real lifetime earnings growth in excess of economy-wide national wage increases. To calculate presumed economic losses, however, whatever income tax rate corresponded to the victim's determined compensable income bracket as of date of death was assumed to apply for the remainder of the victim's career, without increase. Likewise, the calculations of presumed economic losses also assume that the personal consumption percent corresponding to the victim's determined compensable income bracket as of date of death applies for the remainder of the victim's career, without decrease.   It was determined that the net effect of these and other facilitating assumptions was to increase the potential amount of presumed economic loss to the benefit of the claimant.

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[9] The tax rate used to determine after-tax interest rates is the computed combined Federal, State and Local income tax rate of 18.44% for New York for the $70,000 earnings bracket.   Although it is recognized that a different after-tax interest rate could theoretically be calculated for each age, income, and state combination, such a computation was impracticable for the large-scale valuations to be undertaken here. It was determined that the benefit to the claimants of calculating the victim's personal consumption offset as a percent of after-tax individual earnings more than outweighed the potential effect of discounting future amounts by income-specific after-tax discount rates. Moreover, computation of the after-tax discount rate using a relatively high combined New York income tax rate, compared to other states, results in a lower after-tax discount rate. The lower the after-tax discount rate, the higher the present value of presumed economic loss.

[10] The blended discount rates, before tax adjustment, shown on Table 5 imply real interest rates in excess of inflation of 3.1%, 2.8%, and 2.2%, depending on the average time to maturity consistent with the average duration of presumed losses.

Table 1

Presumed Future Effective Combined Federal, State and Local Income Tax Rates for New York

				Income				
$ 10,000	$ 20,000	$ 25,000	$ 30,000	$ 35,000	$ 40,000	$ 45,000	$ 50,000	$ 60,000
5.27%	8.50%	10.46%	12.25%	14.03%	14.72%	15.41%	16.10%	17.27%

$ 70,000	$ 80,000	$ 90,000	$ 100,000	$ 125,000	$ 150,000	$ 175,000	$ 200,000	$ 225,000
18.44%	19.50%	20.55%	21.60%	25.00%	26.35%	27.70%	29.05%	30.39%

<u>Note</u>
Calculated from data reported in United States Selected Income and Tax Items for Individual Income Tax Returns: Forms 1040, 1040A & 1040EZ for Tax Years 1997, 1998 and 1999 (files 97IN33NY.XLS, 98IN33NY.XLS and 99IN33NY.XLS obtained from the IRS website www.irs.gov). Rates shown reflect a reduction of 5% from the reported data.

Table 2

Expected Remaining Years of Workforce Participation

Age	All Active Males
25	33.63
30	29.36
35	25.04
40	20.78
45	16.65
50	12.64
55	8.97
60	5.97
65	4.20

Source:
"A Markov Process Model of Work-Life Expectancies Based on Labor Market Activity in 1997-1998,"
by James Ciecka, Thomas Donley, and Jerry Goldman in the *Journal of Legal Economics,* Winter 1999-2000.

Table 3
Presumed Age-Specific Earnings
Growth Rates
(Including Life-Cycle, Inflation, and Overall
Productivity Increases)

Age	Earnings Growth Rate
18	9.744%
19	9.580%
20	9.419%
21	9.263%
22	9.055%
23	8.847%
24	8.640%
25	8.434%
26	8.227%
27	8.021%
28	7.816%
29	7.611%
30	7.406%
31	7.201%
32	6.997%
33	6.794%
34	6.591%
35	6.388%
36	6.185%
37	5.983%
38	5.781%
39	5.580%
40	5.379%
41	5.179%
42	4.979%
43	4.779%
44	4.579%
45	4.380%
46	4.182%
47	3.984%
48	3.786%
49	3.588%
50	3.391%
51	3.194%
52+	3.000%

Note: Nominal percentage changes assume annual inflation or cost of living increases of 2.0% plus overall productivity adjustments of 1.0% per year. The underlying real life-cycle percentage change is calculated using a regression analysis of log of total earnings on experience and experience squared using earnings for full-time year-round male workers from the 2001 Current Population Survey (CPS) table PINC-04

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Table 4

Decedent's Personal Expenditures or Consumption as Percent of Income

	Income								
	$ 10,000	$ 20,000	$ 25,000	$ 30,000	$ 35,000	$ 40,000	$ 45,000	$ 50,000	$ 60,000
Single	76.4%	74.6%	73.5%	71.6%	68.0%	64.4%	63.5%	62.6%	61.7%
Single, 1 dependent child	21.6%	21.6%	21.6%	21.6%	20.6%	19.7%	19.0%	18.3%	17.8%
Married, no children	30.7%	28.3%	26.7%	26.7%	24.7%	22.8%	20.5%	18.3%	17.8%
Married, 1 dependent child	19.0%	17.6%	16.9%	16.9%	15.9%	14.9%	13.6%	12.4%	12.1%
Married, 2 dependent children	13.6%	12.8%	12.5%	12.5%	11.8%	11.1%	10.2%	9.4%	9.1%

	$ 70,000	$ 80,000	$ 90,000	$ 100,000	$ 125,000	$ 150,000	$ 175,000	$ 200,000	$ 225,000
Single	60.8%	53.5%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%
Single, 1 dependent child	17.4%	15.1%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%	13.7%
Married, no children	17.4%	14.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
Married, 1 dependent child	11.8%	9.9%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%
Married, 2 dependent children	8.9%	7.6%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%

Table 5

Assumed Before-tax and After-tax Discount Rates

Age of Victim	Before-Tax Discount Rate	After-Tax Discount Rate
35 & Under	5.1%	4.2%
36-54	4.8%	3.9%
55 & Over	4.2%	3.4%

Note:
The present value of presumed economic loss is calculated by applying the after-tax discount rate corresponding to the victim's age at death to all future periods. For example, projected earnings and benefits for a victim who was 30 years old at the time of death will be discounted to present value at 4.2% per year for all future years, and projected earnings and benefits for a 45-year-old victim will be discounted to present value at 3.9% per year for all future years.

**Presumed Economic and Non-Economic Loss For a Married Decedent With No Dependent Children
Before Any Collateral Offset**

Age	$ 10,000	$ 20,000	$ 25,000	$ 30,000	Income $ 35,000	$ 40,000	$ 45,000	$ 50,000	$ 60,000
25	$ 744,037	$ 1,064,026	$ 1,225,321	$ 1,365,861	$ 1,531,007	$ 1,712,528	$ 1,905,189	$ 2,103,921	$ 2,421,361
30	$ 640,497	$ 876,404	$ 995,315	$ 1,098,926	$ 1,220,677	$ 1,354,500	$ 1,496,537	$ 1,643,048	$ 1,877,076
35	$ 573,402	$ 754,822	$ 846,268	$ 925,948	$ 1,019,579	$ 1,122,494	$ 1,231,724	$ 1,344,396	$ 1,524,371
40	$ 528,148	$ 672,818	$ 745,741	$ 809,281	$ 883,945	$ 966,012	$ 1,053,116	$ 1,142,965	$ 1,286,483
45	$ 500,000	$ 596,622	$ 652,333	$ 700,875	$ 757,916	$ 820,612	$ 887,157	$ 955,798	$ 1,065,441
50	$ 500,000	$ 534,103	$ 575,691	$ 611,928	$ 654,509	$ 701,312	$ 750,987	$ 802,228	$ 884,076
55	$ 500,000	$ 500,000	$ 511,897	$ 537,891	$ 568,436	$ 602,010	$ 637,644	$ 674,401	$ 733,114
60	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 518,982	$ 542,875	$ 567,522	$ 606,891
65	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 521,924

Age	$ 70,000	$ 80,000	$ 90,000	$ 100,000	$ 125,000	$ 150,000	$ 175,000	$ 200,000	$ 225,000
25	$ 2,725,296	$ 3,111,644	$ 3,477,711	$ 3,770,990	$ 4,425,645	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX
30	$ 2,101,146	$ 2,385,975	$ 2,655,851	$ 2,872,066	$ 3,354,699	$ 3,877,353	$ 4,381,683	X,XXX,XXX	X,XXX,XXX
35	$ 1,696,688	$ 1,915,731	$ 2,123,275	$ 2,289,551	$ 2,660,711	$ 3,062,649	$ 3,450,495	$ 3,822,617	$ 4,179,534
40	$ 1,423,894	$ 1,598,566	$ 1,764,069	$ 1,896,663	$ 2,192,639	$ 2,513,157	$ 2,822,439	$ 3,119,181	$ 3,403,798
45	$ 1,170,418	$ 1,303,862	$ 1,430,300	$ 1,531,597	$ 1,757,713	$ 2,002,578	$ 2,238,858	$ 2,465,559	$ 2,682,997
50	$ 962,442	$ 1,062,058	$ 1,156,444	$ 1,232,062	$ 1,400,857	$ 1,583,649	$ 1,760,033	$ 1,929,265	$ 2,091,582
55	$ 789,329	$ 860,787	$ 928,494	$ 982,738	$ 1,103,822	$ 1,234,945	$ 1,361,472	$ 1,482,869	$ 1,599,306
60	$ 644,586	$ 692,501	$ 737,901	$ 774,273	$ 855,464	$ 943,387	$ 1,028,228	$ 1,109,628	$ 1,187,703
65	$ 547,151	$ 579,218	$ 609,601	$ 633,944	$ 688,280	$ 747,123	$ 803,902	$ 858,379	$ 910,631

**Presumed Economic and Non-Economic Loss For a Married Decedent With 1 Dependent Child
(Age 9 at Date of Death of Victim) Before Any Collateral Offset**

Age	$ 10,000	$ 20,000	$ 25,000	$ 30,000	Income $ 35,000	$ 40,000	$ 45,000	$ 50,000	$ 60,000
25	$ 860,866	$ 1,190,971	$ 1,354,792	$ 1,500,064	$ 1,666,008	$ 1,847,691	$ 2,039,312	$ 2,235,997	$ 2,558,103
30	$ 756,435	$ 1,001,922	$ 1,123,227	$ 1,231,319	$ 1,353,826	$ 1,487,803	$ 1,628,853	$ 1,773,427	$ 2,011,873
35	$ 688,508	$ 879,008	$ 972,723	$ 1,056,650	$ 1,150,997	$ 1,254,057	$ 1,362,353	$ 1,473,188	$ 1,657,351
40	$ 642,706	$ 796,127	$ 871,235	$ 938,868	$ 1,014,223	$ 1,096,430	$ 1,182,634	$ 1,270,712	$ 1,418,266
45	$ 599,924	$ 718,758	$ 776,544	$ 828,974	$ 886,670	$ 949,500	$ 1,015,189	$ 1,082,150	$ 1,195,625
50	$ 564,923	$ 655,438	$ 699,026	$ 739,010	$ 782,222	$ 829,154	$ 878,005	$ 927,626	$ 1,013,168
55	$ 535,148	$ 601,707	$ 633,382	$ 662,825	$ 693,952	$ 727,644	$ 762,519	$ 797,784	$ 859,898
60	$ 507,095	$ 551,725	$ 572,964	$ 592,707	$ 613,578	$ 636,170	$ 659,555	$ 683,202	$ 724,851
65	$ 500,000	$ 518,079	$ 532,293	$ 545,506	$ 559,474	$ 574,594	$ 590,244	$ 606,070	$ 633,943

Age	$ 70,000	$ 80,000	$ 90,000	$ 100,000	$ 125,000	$ 150,000	$ 175,000	$ 200,000	$ 225,000
25	$ 2,866,135	$ 3,248,888	$ 3,612,021	$ 3,908,518	$ 4,570,353	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX
30	$ 2,239,825	$ 2,521,248	$ 2,788,346	$ 3,007,608	$ 3,497,042	$ 4,027,061	$ 4,538,498	X,XXX,XXX	X,XXX,XXX
35	$ 1,833,347	$ 2,049,162	$ 2,254,072	$ 2,423,237	$ 2,800,843	$ 3,209,762	$ 3,604,344	$ 3,982,928	$ 4,346,044
40	$ 1,559,223	$ 1,730,785	$ 1,893,749	$ 2,029,126	$ 2,331,314	$ 2,658,561	$ 2,974,334	$ 3,277,304	$ 3,567,896
45	$ 1,303,970	$ 1,434,460	$ 1,558,487	$ 1,662,428	$ 1,894,443	$ 2,145,697	$ 2,388,142	$ 2,620,758	$ 2,843,870
50	$ 1,094,779	$ 1,191,548	$ 1,283,610	$ 1,361,776	$ 1,536,258	$ 1,725,207	$ 1,907,532	$ 2,082,465	$ 2,250,251
55	$ 919,101	$ 987,938	$ 1,053,506	$ 1,110,096	$ 1,236,414	$ 1,373,207	$ 1,505,205	$ 1,631,850	$ 1,753,321
60	$ 764,549	$ 810,707	$ 854,672	$ 892,617	$ 977,318	$ 1,069,043	$ 1,157,552	$ 1,242,472	$ 1,323,923
65	$ 660,511	$ 691,402	$ 720,826	$ 746,220	$ 802,906	$ 864,293	$ 923,527	$ 980,360	$ 1,034,870

Presumed Economic and Non-Economic Loss For a Married Decedent With 2 Dependent Children
(Ages Newborn and 9 at Date of Death of Victim) Before Any Collateral Offset

Age	$ 10,000	$ 20,000	$ 25,000	$ 30,000	Income $ 35,000	$ 40,000	$ 45,000	$ 50,000	$ 60,000
25	$ 987,184	$ 1,332,626	$ 1,500,699	$ 1,653,341	$ 1,820,980	$ 2,003,481	$ 2,193,816	$ 2,387,691	$ 2,717,316
30	$ 879,869	$ 1,138,985	$ 1,264,092	$ 1,378,746	$ 1,502,787	$ 1,637,524	$ 1,777,449	$ 1,919,542	$ 2,164,696
35	$ 809,426	$ 1,012,066	$ 1,109,191	$ 1,198,974	$ 1,294,714	$ 1,398,482	$ 1,505,791	$ 1,614,433	$ 1,804,594
40	$ 762,200	$ 926,921	$ 1,005,217	$ 1,078,306	$ 1,154,971	$ 1,237,855	$ 1,323,149	$ 1,409,194	$ 1,562,345
45	$ 715,430	$ 843,187	$ 903,549	$ 960,314	$ 1,019,113	$ 1,082,555	$ 1,147,567	$ 1,212,962	$ 1,330,919
50	$ 674,889	$ 771,012	$ 816,335	$ 859,097	$ 903,136	$ 950,611	$ 999,116	$ 1,047,834	$ 1,136,315
55	$ 640,846	$ 710,478	$ 743,227	$ 774,251	$ 805,974	$ 840,132	$ 874,905	$ 909,761	$ 973,617
60	$ 610,916	$ 657,606	$ 679,565	$ 700,368	$ 721,640	$ 744,544	$ 767,860	$ 791,232	$ 834,050
65	$ 590,768	$ 622,015	$ 636,711	$ 650,634	$ 664,869	$ 680,198	$ 695,802	$ 711,444	$ 740,100

Age	$ 70,000	$ 80,000	$ 90,000	$ 100,000	$ 125,000	$ 150,000	$ 175,000	$ 200,000	$ 225,000
25	$ 3,031,953	$ 3,409,264	$ 3,768,094	$ 4,069,849	$ 4,743,421	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX
30	$ 2,398,540	$ 2,675,128	$ 2,938,411	$ 3,162,368	$ 3,662,281	$ 4,203,648	$ 4,726,035	X,XXX,XXX	X,XXX,XXX
35	$ 1,985,860	$ 2,197,369	$ 2,398,889	$ 2,572,255	$ 2,959,242	$ 3,378,319	$ 3,782,703	$ 4,170,692	$ 4,542,828
40	$ 1,708,218	$ 1,875,771	$ 2,035,584	$ 2,174,885	$ 2,485,829	$ 2,822,558	$ 3,147,481	$ 3,459,231	$ 3,758,243
45	$ 1,443,201	$ 1,570,526	$ 1,692,085	$ 1,799,176	$ 2,038,224	$ 2,297,093	$ 2,546,887	$ 2,786,554	$ 3,016,428
50	$ 1,220,508	$ 1,315,291	$ 1,405,843	$ 1,486,093	$ 1,665,228	$ 1,859,217	$ 2,046,404	$ 2,226,003	$ 2,398,263
55	$ 1,034,350	$ 1,102,101	$ 1,166,885	$ 1,224,729	$ 1,353,848	$ 1,493,673	$ 1,628,597	$ 1,758,050	$ 1,882,214
60	$ 874,774	$ 920,203	$ 963,643	$ 1,002,429	$ 1,089,008	$ 1,182,766	$ 1,273,237	$ 1,360,040	$ 1,443,296
65	$ 767,354	$ 797,758	$ 826,829	$ 852,787	$ 910,730	$ 973,477	$ 1,034,024	$ 1,092,117	$ 1,147,836

Presumed Economic and Non-Economic Loss For a Single Decedent With 1 Dependent Child
(Age 9 at Date of Death of Victim) Before Any Collateral Offset

Age	$ 10,000	$ 20,000	$ 25,000	$ 30,000	$ 35,000	$ 40,000	$ 45,000	$ 50,000	$ 60,000
					Income				
25	$ 563,038	$ 736,536	$ 823,227	$ 919,043	$ 1,040,274	$ 1,177,836	$ 1,284,668	$ 1,393,213	$ 1,595,347
30	$ 523,655	$ 663,088	$ 731,916	$ 806,444	$ 898,500	$ 1,002,363	$ 1,085,505	$ 1,169,794	$ 1,327,040
35	$ 500,000	$ 613,461	$ 670,358	$ 730,810	$ 803,767	$ 885,616	$ 953,090	$ 1,021,352	$ 1,148,915
40	$ 500,000	$ 580,096	$ 628,964	$ 679,936	$ 740,022	$ 807,032	$ 863,954	$ 921,423	$ 1,028,998
45	$ 500,000	$ 547,316	$ 588,413	$ 630,332	$ 678,288	$ 731,356	$ 778,197	$ 825,367	$ 913,849
50	$ 500,000	$ 521,219	$ 556,080	$ 590,682	$ 628,761	$ 670,459	$ 709,153	$ 747,995	$ 821,044
55	$ 500,000	$ 500,000	$ 523,179	$ 550,984	$ 580,357	$ 612,147	$ 643,265	$ 674,401	$ 733,114
60	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 504,462	$ 525,779	$ 546,645	$ 567,522	$ 606,891
65	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 500,000	$ 521,924

Age	$ 70,000	$ 80,000	$ 90,000	$ 100,000	$ 125,000	$ 150,000	$ 175,000	$ 200,000	$ 225,000
25	$ 1,793,191	$ 2,166,018	$ 2,518,659	$ 2,722,011	$ 3,175,928	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX
30	$ 1,480,465	$ 1,754,921	$ 2,014,195	$ 2,170,243	$ 2,518,573	$ 2,895,786	$ 3,259,774	X,XXX,XXX	X,XXX,XXX
35	$ 1,273,011	$ 1,483,749	$ 1,682,571	$ 1,807,523	$ 2,086,441	$ 2,388,487	$ 2,679,943	$ 2,959,583	$ 3,227,797
40	$ 1,133,339	$ 1,301,101	$ 1,459,147	$ 1,563,149	$ 1,795,302	$ 2,046,706	$ 2,289,296	$ 2,522,050	$ 2,745,294
45	$ 999,357	$ 1,127,211	$ 1,247,413	$ 1,331,562	$ 1,519,397	$ 1,722,809	$ 1,919,089	$ 2,107,411	$ 2,288,038
50	$ 891,314	$ 986,413	$ 1,075,544	$ 1,143,577	$ 1,295,439	$ 1,459,894	$ 1,618,583	$ 1,770,839	$ 1,916,873
55	$ 789,329	$ 857,236	$ 920,633	$ 974,140	$ 1,093,578	$ 1,222,920	$ 1,347,728	$ 1,467,475	$ 1,582,330
60	$ 644,586	$ 690,120	$ 732,629	$ 768,508	$ 848,595	$ 935,324	$ 1,019,011	$ 1,099,306	$ 1,176,320
65	$ 547,151	$ 577,624	$ 606,074	$ 630,085	$ 683,684	$ 741,726	$ 797,734	$ 851,471	$ 903,012

Presumed Economic and Non-Economic Loss For a Single Decedent
Before Any Collateral Offset

Age	$ 10,000	$ 20,000	$ 25,000	$ 30,000	Income $ 35,000	$ 40,000	$ 45,000	$ 50,000	$ 60,000
25	$ 383,953	$ 502,525	$ 565,791	$ 643,072	$ 751,528	$ 877,423	$ 963,377	$ 1,051,593	$ 1,214,526
30	$ 348,755	$ 436,170	$ 482,811	$ 539,785	$ 619,743	$ 712,557	$ 775,925	$ 840,961	$ 961,080
35	$ 325,946	$ 393,171	$ 429,040	$ 472,854	$ 534,344	$ 605,721	$ 654,453	$ 704,468	$ 796,844
40	$ 310,562	$ 364,169	$ 392,772	$ 427,712	$ 476,746	$ 533,664	$ 572,525	$ 612,408	$ 686,071
45	$ 300,000	$ 337,221	$ 359,073	$ 385,766	$ 423,226	$ 466,709	$ 496,398	$ 526,867	$ 583,144
50	$ 300,000	$ 315,111	$ 331,423	$ 351,349	$ 379,313	$ 411,774	$ 433,936	$ 456,681	$ 498,692
55	$ 300,000	$ 300,000	$ 308,408	$ 322,702	$ 342,761	$ 366,047	$ 381,945	$ 398,261	$ 428,396
60	$ 300,000	$ 300,000	$ 300,000	$ 300,000	$ 312,200	$ 327,813	$ 338,473	$ 349,414	$ 369,621
65	$ 300,000	$ 300,000	$ 300,000	$ 300,000	$ 300,000	$ 302,076	$ 309,211	$ 316,533	$ 330,056

Age	$ 70,000	$ 80,000	$ 90,000	$ 100,000	$ 125,000	$ 150,000	$ 175,000	$ 200,000	$ 225,000
25	$ 1,376,302	$ 1,751,060	$ 2,107,059	$ 2,281,192	$ 2,669,889	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX	X,XXX,XXX
30	$ 1,080,347	$ 1,356,630	$ 1,619,085	$ 1,747,461	$ 2,034,021	$ 2,344,344	$ 2,643,787	X,XXX,XXX	X,XXX,XXX
35	$ 888,564	$ 1,101,035	$ 1,302,871	$ 1,401,596	$ 1,621,971	$ 1,860,619	$ 2,090,900	$ 2,311,844	$ 2,523,762
40	$ 759,212	$ 928,644	$ 1,089,594	$ 1,168,322	$ 1,344,055	$ 1,534,361	$ 1,717,995	$ 1,894,184	$ 2,063,174
45	$ 639,020	$ 768,460	$ 891,421	$ 951,566	$ 1,085,821	$ 1,231,208	$ 1,371,498	$ 1,506,100	$ 1,635,203
50	$ 540,404	$ 637,031	$ 728,821	$ 773,719	$ 873,940	$ 982,472	$ 1,087,198	$ 1,187,679	$ 1,284,054
55	$ 458,318	$ 527,632	$ 593,477	$ 625,684	$ 697,577	$ 775,431	$ 850,555	$ 922,634	$ 991,768
60	$ 389,685	$ 436,162	$ 480,314	$ 501,910	$ 550,116	$ 602,320	$ 652,693	$ 701,025	$ 747,381
65	$ 343,484	$ 374,589	$ 404,137	$ 418,590	$ 450,852	$ 485,789	$ 519,501	$ 551,847	$ 582,871