

PENNSYLVANIA COMPENSATION RATING BUREAU
F CLASS FILING

U. S. Longshore & Harbor Workers' Compensation Coverage Percentage

In support of a modification to the United States Longshore and Harbor Workers' Compensation Coverage Percentage, which represents a load factor applied to state act coverage rates, the PCRB presents the following exhibits. In these exhibits, we compare benefit levels as prescribed under Pennsylvania law to those given by the Federal law. For brevity, we will use PA and USL when referring to the respective jurisdictions.

Exhibit I outlines the essential features of current USL and PA workers compensation laws. Note that in footnotes on page 2 are the national and statewide average weekly wages that were used in developing the exhibits that follow.

Exhibit II summarizes the PCRB's findings. The ratios in column 2 are drawn from the subsequent exhibits. The weights representing the distribution of losses by type of injury are the same as those used in the PCRB's estimate of the effects of Act 57 of 1996. We propose that the USL percentage be increased from 60.68% to 73.00%.

Starting with Exhibit III and proceeding through Exhibit XII, we develop the factors that are used in Exhibit II. For each type of injury, we develop first the benefit level under the state act, then the corresponding benefit under the USL act. The respective ratios of these benefits are carried forward to Exhibit II.

The distribution of dependents in Exhibits III-A and III-B and of cases in Exhibits V-A and V-B are from the Workers Compensation Injury Table. The distribution of widows on Exhibits III-C and III-D was compiled from the PCRB's own data. All annuity values are derived from the 2013 United States Life Tables.

Please note that the USL&H loading factor does not include the Federal Assessment, which is shown in the Expense Loading.

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EXHIBIT I

COMPARISON OF U.S.L. AND PENNSYLVANIA BENEFITS

<u>Fatal</u>	<u>U.S.L.</u>	<u>Pennsylvania</u>
% Rate of Compensation		
Widow Alone	50%	51%
Widow and Children	66 2/3%	60% w/1 child, 66 2/3% for 2 or more
One Orphan	50%	32%
Two or more Orphans	66 2/3%	42% for 2, 52% for 3, 62% for 4 64% for 5, 66 2/3% for 6 or more
One Parent	25%	32% (partial dependency) or 52% (total dependency)
Two Parents	50%	32% (partial dependency) or 52% (total dependency)
Brother / Sister / Other dependent	20% for each	22% + 5% for each additional up to 32%
Maximum % Rate of Compensation	66 2/3%	66 2/3%
Minimum Weekly Benefit	NAWW (a)	50% SAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	SAWW (b)
Duration	Life or Remarriage; Age 18 for Child, or 23 if student	Life or Remarriage; Age 18 for Child, or 23 if student
Burial Expense	\$3,000	\$7,000
Remarriage Award	2 years lump sum	2 years lump sum
Special Fund (Non-dependency cases)	\$5,000	None
Escalation (e)	4.0%	None
<u>Permanent Total Disability</u>		
% Rate of Compensation	66 2/3%	66 2/3%
Minimum Weekly Benefit	Minimum of AWW (c) or 50% NAWW (a)	Minimum of 90% of AWW (c) or 50% SAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	100% SAWW (b)
Duration	Length of Disability	Length of Disability
Escalation (e)	4.0%	None

EXHIBIT I (CONTINUED)

COMPARISON OF U.S.L. AND PENNSYLVANIA BENEFITS

<u>Temporary Total Disability</u>	<u>U.S.L.</u>	<u>Pennsylvania</u>
% Rate of Compensation	66 2/3 %	66 2/3 %
Minimum Weekly Benefit	Minimum of AWW (c) or 50% NAWW (a)	Minimum of 90% of AWW (c) or 50% SAWW (b)
Maximum Weekly Benefit	200% NAWW (a)	100% SAWW (b)
Duration	Length of Disability	Length of Disability
Waiting Period/ Retroactive after, days	3 / 14	7 / 14
 <u>Permanent Partial Disability</u>		
<u>Scheduled Injuries :</u>		
% Rate of Compensation	66 2/3 %	66 2/3 %
Minimum / Maximum Weekly Benefit	- / 200% NAWW (a)	Minimum of 90% of AWW (c) or 50% SAWW (b) / 100% SAWW (b)
Duration	As per Schedule	As per Schedule
<u>Non-Scheduled Injuries :</u>		
% Rate of Compensation	66 2/3 % LOEC (d)	66 2/3 % LOEC (d)
Minimum / Maximum Weekly Benefit	- / 200% NAWW (a)	- / 100% SAWW (b)
Duration	Length of Disability	Length of Disability, with maximum of 500 weeks in addition to healing period

(a) NAWW, Effective 10/1/2019 \$ 780.04
 50% NAWW \$ 390.02
 200% NAWW \$ 1,560.08

(b) SAWW, Effective 1/1/2020 \$ 1,081.00

(c) AWW = Average Weekly Wage

(d) LOEC = Loss of Earning Capacity,
 Assumed to be equal to Wage Loss

(e) Adjusted annually each October 1 by increase in NAWW,
 limited to 5%.

EXHIBIT II

OVERALL DIFFERENCE IN BENEFITS

	(1)	(2) (1) / (1 Total)	(3)	(4) (2) / (3)	(5) (4) / (4 Total)	(6)	(7) (5) * (6)	(8)	(9) (5) * (8)
<u>Type of Injury</u>	<u>Losses</u>	<u>Post-Act 57 Weights</u>	<u>Act 57 Factors</u>	<u>Pre-Act 57 Weights</u>	<u>Pre-Act 57 Weights State Act Benefit Level</u>	<u>Ratio</u>	<u>Benefit Level Reflecting Federal Act</u>	<u>Act 57 Factors</u>	<u>Post-Act 57 Benefit Level Reflecting State Act</u>
Death	921,624	0.0108	0.9383	0.0115	0.0110	2.039	0.0225	0.9383	0.0103
Permanent Total	542,134	0.0063	0.4310	0.0147	0.0141	1.894	0.0268	0.4310	0.0061
Major Permanent Partial	17,052,697	0.1990	0.9383	0.2120	0.2041	2.016	0.4114	0.9383	0.1915
Minor Permanent Partial	11,519,703	0.1344	0.9382	0.1433	0.1379	2.623	0.3617	0.9382	0.1294
Temporary Total	10,494,695	0.1224	0.9383	0.1305	0.1256	1.070	0.1344	0.9383	0.1178
Medical	45,176,204	0.5271	1.0000	0.5271	0.5073	1.425 *	0.7229	1.0000	0.5073
Total	85,707,057	1.0000		1.0390	1.0000		1.6796		0.9624
		(10) sum (5)	(11) sum (7) / (10)	(12)	(13) (11) / (12)	(14) (10) * (13)	(15) sum (9)		
		<u>Pre-Act 57 Weights State Act Benefit Level</u>	<u>Ratio</u>	<u>Protz and HB1840 Factor **</u>	<u>Ratio</u>	<u>Benefit Level Reflecting Federal Act</u>	<u>Post-Act 57 Benefit Level Reflecting State Act</u>		
Total Indemnity		0.4927	1.942	1.0159	1.912	0.9421	0.4551		
Medical		0.5073	1.425	1.0000	1.425	0.7229	0.5073		
Total		1.0000				1.6649	0.9624		
		OVERALL BENEFIT CHANGE (14 Total) / (15 Total)			=	1.7300	=	73.00%	

* 1.425 = 1 / (0.7082 * 0.9908); reflects savings due to Act 44 of 1993 Medical Fee Schedule and Act 184 of 2014.

** Reflects the combined impact of the Pennsylvania Supreme Court ruling in Protz v. WCAB (*Derry Area School District*) and House Bill 1840 of 2017 (HB1840) as seen in PCRB Proposal C-377.

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	Pennsylvania	U.S.L.
1. Cost of Dependency (Exhibits III-A, III-B)	445,908,841	923,504,435
2. Remarriage Award (a), (b)	6,149,676	8,829,619
3. Burial Cost (Allowance * 1,000 Cases)	7,000,000	3,000,000
4. Second Injury Fund (147 Cases * \$5,000)	-	735,000
5. Total Cost { (1)+(2)+(3)+(4) }	459,058,517	936,069,054
6. Ratio U.S.L. to Pennsylvania		2.039

(a) Calculation of Remarriage Award	Pennsylvania	U.S.L.
1. Number of Cases, Widow Alone	356	356
2. Remarriage Value (Exhibit III-C, III-D)	0.0800	0.1102
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C, III-D)	0.1856	0.2578
5. Average Weekly Benefit (Exhibit VII, VIII)	548.88	568.61
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	6,149,676	8,829,619

(a) US L& H Includes 4.0% escalation

(b) From 2013 US Life Tables for Total Female Population.

Remarriage Values from 1979 NCCI Remarriage Table, 1982 PCAS Vol. LXIX, pg. 94

EXHIBIT III-A

VALUATION OF PENNSYLVANIA FATAL BENEFITS LAW

(1) # Of Cases	(2) Person Receiving Compensation	(3) # Of Dependents	(4) Average Pension Age	(5) Annuity Symbol	(6) Annuity Value	(7) Average Weekly Benefit (b)	(8) Monetary Cost (1)x(6)x(7)
147	None	None	xxx	xxx	xxx	xxx	xxx
356	Widow alone	1	53	$\bar{a}_{53:\overline{life}}$	895.86	548.88	175,051,409
136	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	588.90	548.88	43,960,019
	with child	1	10	a_{494}	421.54	630.83	36,165,131
129	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	588.90	548.88	41,697,371
	with children	2	10	a_{494}	421.54	684.99	37,248,838
82	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	588.90	548.88	26,505,305
	with children	3	10	a_{494}	421.54	684.99	23,677,556
42	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	588.90	548.88	13,575,888
	with children	4	10	a_{494}	421.54	684.99	12,127,529
22	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	588.90	548.88	7,111,180
	with children	5	10	a_{494}	421.54	684.99	6,352,515
16	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	588.90	548.88	5,171,767
	with children (>5)	7 (a)	10	a_{494}	421.54	684.99	4,620,011
16	Orphan	1	9	a_{546}	458.41	351.56	2,578,538
10	Orphans	2	9	a_{546}	458.41	458.51	2,101,856
7	Orphans	3	9	a_{546}	458.41	558.36	1,791,705
3	Orphans	4	9	a_{546}	458.41	647.37	890,283
1	Orphans (more than 4)	5 (a)	9	a_{546}	458.41	663.75	304,270
13	Parent	1	58	$\bar{a}_{58:\overline{400}}$	339.98	458.51	2,026,495
17	Parents	2	48	$\bar{a}_{48:\overline{400}}$	346.01	458.51	2,697,034
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{400}}$	350.12	241.91	84,698
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{400}}$	350.22	241.91	169,443
1000	Total						445,908,841

(a) Average
(b) Exhibit VII

EXHIBIT III-B

VALUATION OF U.S.L. FATAL BENEFITS LAW

(1) # Of Cases	(2) Person Receiving Compensation	(3) # Of Dependents	(4) Average Pension Age	(5) Annuity Symbol	(6) Annuity Value (b)	(7) Average Weekly Benefit (c)	(8) Monetary Cost (1)x(6)x(7)
147	None	None	xxx	xxx	xxx	xxx	xxx
356	Widow alone	1	53	$\bar{a}_{53:\overline{life}}$	1,617.46	568.61	327,414,599
136	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	1,630.72	568.61	126,105,143
	with child	1	10	a_{494}	505.46	742.86	51,066,098
129	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	1,630.72	568.61	119,614,437
	with children	2	10	a_{494}	505.46	742.86	48,437,696
82	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	1,630.72	568.61	76,033,983
	with children	3	10	a_{494}	505.46	742.86	30,789,853
42	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	1,630.72	568.61	38,944,235
	with children	4	10	a_{494}	505.46	742.86	15,770,413
22	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	1,630.72	568.61	20,399,361
	with children	5	10	a_{494}	505.46	742.86	8,260,692
16	Widow	1	40	$9.5 \mid \bar{a}_{40:\overline{life}}$	1,630.72	568.61	14,835,899
	with children (>5)	7 (a)	10	a_{494}	505.46	742.86	6,007,776
16	Orphan	1	9	a_{546}	560.02	568.61	5,094,928
10	Orphans	2	9	a_{546}	560.02	742.86	4,160,165
7	Orphans	3	9	a_{546}	560.02	742.86	2,912,115
3	Orphans	4	9	a_{546}	560.02	742.86	1,248,049
1	Orphans (more than 4)	5 (a)	9	a_{546}	560.02	742.86	416,016
13	Parent	1	58	$\bar{a}_{58:\overline{400}}$	1,387.04	287.11	5,177,030
17	Parents	2	48	$\bar{a}_{48:\overline{400}}$	1,902.64	568.61	18,391,622
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{400}}$	3,426.95	229.91	787,890
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{400}}$	3,558.86	229.91	1,636,435
1000	Total						923,504,435

(a) Average

(b) Includes 4.0% escalation

(c) Exhibit VIII

EXHIBIT III-C

CALCULATION OF REMARRIAGE VALUES - PENNSYLVANIA

(1) Average Age x	(2) # of Cases		(4) <u>R[x]</u> D[x] (b)	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children			
17	-	-	0.77122	-	-
22	6	4	0.53645	3.21870	2.14580
27	10	15	0.39252	3.92520	5.88780
32	7	22	0.27364	1.91548	6.02008
37	14	20	0.18380	2.57320	3.67600
42	28	20	0.12047	3.37316	2.40940
47	40	22	0.07770	3.10800	1.70940
52	51	13	0.04925	2.51175	0.64025
57	69	5	0.03044	2.10036	0.15220
62	29	-	0.01810	0.52490	-
67	19	-	0.01014	0.19266	-
72	13	1	0.00527	0.06851	0.00527
77	7	-	0.00255	0.01785	-
82	1	-	0.00112	0.00112	-
87	-	-	0.00045	-	-
Total	294	122	2.47312	23.53089	22.64620

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.0800
Widow with children = (6 Total) / (3 Total) =	0.1856

(a) Present value of percent of distribution remarrying

(b) From 2013 US Life Tables for Total Female Population.

Remarriage Values from 1979 NCCI Remarriage Table, 1982 PCAS Vol. LXIX, pg. 94

EXHIBIT III-D

CALCULATION OF REMARRIAGE VALUES - U.S.L. LAW

(1) Average Age x	(2) # of Cases		(4) <u>R[x]</u> D[x] (b)	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children			
17	-	-	0.97254	-	-
22	6	4	0.71788	4.30728	2.87152
27	10	15	0.54062	5.40620	8.10930
32	7	22	0.38301	2.68107	8.42622
37	14	20	0.25899	3.62586	5.17980
42	28	20	0.16951	4.74628	3.39020
47	40	22	0.10830	4.33200	2.38260
52	51	13	0.06756	3.44556	0.87828
57	69	5	0.04086	2.81934	0.20430
62	29	-	0.02368	0.68672	-
67	19	-	0.01291	0.24529	-
72	13	1	0.00654	0.08502	0.00654
77	7	-	0.00307	0.02149	-
82	1	-	0.00132	0.00132	-
87	-	-	0.00051	-	-
Total	294	122	3.30730	32.40343	31.44876

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.1102
Widow with children = (6 Total) / (3 Total) =	0.2578

(a) Present value of percent of distribution remarrying, includes 4.0% escalation

(b) From 2013 US Life Tables for Total Female Population.

Remarriage Values from 1979 NCCI Remarriage Table, 1982 PCAS Vol. LXIX, pg. 94

EXHIBIT IV

CALCULATION OF DIFFERENCE IN BENEFITS
PERMANENT TOTAL DISABILITY CASES

	Pennsylvania	U.S.L.
1. Annuity Symbol	$\bar{a}_{51:\overline{life}}$	$\bar{a}_{51:\overline{life}}$
2. Annuity Value (b)	941.32	1,740.98 (a)
3. Average Weekly Benefit (Exhibits IX, X)	704.26	721.14
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	662,934,023	1,255,490,317
5. Ratio U.S.L. to Pennsylvania		1.894

(a) Includes 4.0% escalation per annum

(b) From 2013 US Life Tables for Total Population

EXHIBIT V

COMPARISON OF PENNSYLVANIA & U.S.L. BENEFITS
MAJOR & MINOR PERMANENT PARTIAL

Type	(1) Number (a)	(2) Duration (a)	(3) (1)*(2)	(4) Average Weekly Benefit	(5) Total Cost (3)*(4)
<u>A. Major Permanent</u>					
Pennsylvania Benefit Level:					
Dismemberment	27	352.22	9,510	727.63 (b)	6,919,761
Healing Period	146	21.32	3,113	704.26 (c)	2,192,361
Other (Loss of Use)	119	352.87	41,992	727.63	30,554,639
Non-Schedule	497 (d)	500.00	248,500	288.24 (f)	71,627,640
Total Cost					111,294,401
U.S.L. Benefit Level:					
Dismemberment	27	245.85	6,638	711.33 (b)	4,721,809
Healing Period	503	25.76	12,957	721.14 (e)	9,343,811
Other (Loss of Use)	476	141.87	67,530	711.33	48,036,115
Non-Schedule	497 (d)	1,132.54 (g)	562,872	288.30 (f)	162,275,998
Total Cost					224,377,733
Ratio U.S.L. to Pennsylvania					2.016

B. Minor Permanent

Pennsylvania Benefit Level:					
Dismemberment	204	32.02	6,532	727.63	4,752,879
Healing Period	204	6.83	1,393	704.26	981,034
Non-Schedule	1,120 (d)	500.00	560,000	180.20 (f)	100,912,000
Total Cost					106,645,913
U.S.L. Benefit Level:					
Dismemberment	194	24.69	4,790	711.33	3,407,271
Healing Period	2,196	7.30	16,031	721.14	11,560,595
Other (Loss of Use)	2,002	25.38	50,811	711.33	36,143,389
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,445	180.20 (f)	228,573,789
Total Cost					279,685,044
Ratio U.S.L. to Pennsylvania					2.623

(a) Exhibits V-A, V-B

(b) Exhibit XI

(c) Exhibit IX

(d) "Workers' Compensation Injury Table,"
Published by the National Council on
Compensation Insurance, Inc.

(e) Exhibit X

(f) Exhibit XII

(g) (N 37 / D 37) * 52, no escalation, from 2013
US Life Table for Total Population

EXHIBIT V-A

SCHEDULE BENEFIT PROVISIONS - PENNSYLVANIA LAW
MAJOR & MINOR PERMANENT DISABILITY

Type of Benefit	(1) # of Cases (a)	(2) Avg. % Loss	(3) Schedule at 100%	(4) (2) * (3) Duration	(5) Healing Period
I. Major Permanent					
A. Dismemberment Cases					
Arm (at or above elbow)	4	100	410	410	20
Arm (below elbow)	3	100	370	370	20
Hand	5	100	335	335	20
Leg (at or above knee)	6	100	410	410	25
Leg (below knee)	3	100	350	350	25
Foot	3	100	250	250	25
Eye (enucleation)	3	100	275	275	10
Total or Average (c)	27			352.22	21.11
B. Other Than Dismemberment (b)					
Arm (loss of use)	20.25	100	410	410	20
Hand (loss of use)	34.75	100	335	335	20
Leg (loss of use)	36.25	100	410	410	25
Foot (loss of use)	17.25	100	250	250	25
Eye (loss of use)	9.5	100	275	275	10
Hearing (loss of hearing)	1	100	260	260	10
Total or Average (c)	119			352.87	21.37
Average Healing Period (c)					21.32
II. Minor Permanent					
Thumb - 1st phalange	23	100	50	50	10
Thumb - 2nd phalange	5	100	100	100	10
Index Finger - 1st phalange	48	100	25	25	6
Index Finger - 2nd phalange	18	100	50	50	6
Middle Finger - 1st phalange	32	100	20	20	6
Middle Finger - 2nd phalange	11	100	40	40	6
Ring Finger - 1st phalange	19	100	15	15	6
Ring Finger - 2nd phalange	8	100	30	30	6
Little Finger - 1st phalange	15	100	14	14	6
Little Finger - 2nd phalange	8	100	28	28	6
Great Toe - 1st phalange	2	100	20	20	12
Great Toe - 2nd phalange	1	100	40	40	12
Other Toes	4	100	16	16	6
Hearing - One ear	10	100	60	60	10
Total or Average (c)	204			32.02	6.83

(a) From the "Workers' Compensation Injury Table," published by National Council on Compensation Insurance, Inc.

(b) Assumed 25% of loss of use cases are considered 100% loss of use.

(c) Total for column (1), Average for columns (4) and (5) using column (1) as weights.

EXHIBIT V-B

SCHEDULE BENEFIT PROVISIONS - U.S.L. LAW
MAJOR & MINOR PERMANENT DISABILITY

Type of Benefit	(1) # of Cases (a)	(2) Avg. % Loss	(3) Schedule at 100%	(4) (2) * (3) Duration	(5) Healing Period
I. Major Permanent					
A. Dismemberment Cases					
Arm (at or above elbow)	4	100	312	312	33
Arm (below elbow)	3	100	244	244	18
Hand	5	100	244	244	29
Leg (at or above knee)	6	100	288	288	34
Leg (below knee)	3	100	205	205	39
Foot	3	100	205	205	26
Eye (enucleation)	3	100	160	160	20
Total or Average (b)	27			245.85	29.26
B. Other Than Dismemberment					
Arm (loss of use)	81	53	312	165	27
Hand (loss of use)	139	56	244	137	20
Leg (loss of use)	145	53	288	153	34
Foot (loss of use)	69	51	205	105	25
Eye (loss of use)	38	88	160	141	14
Hearing (loss of hearing)	4	56	200	112	3
Total or Average (b)	476			141.87	25.56
Average Major Member Healing Period (b)					25.76
II. Minor Permanent					
A. Dismemberment Cases					
Thumb - 1st phalange	23	100	37.50	37.50	6
Thumb - 2nd phalange	5	100	75.00	75.00	6
Index Finger - 1st phalange	48	100	23.00	23.00	5
Index Finger - 2nd phalange	18	100	46.00	46.00	8
Middle Finger - 1st phalange	32	100	15.00	15.00	3
Middle Finger - 2nd phalange	11	100	30.00	30.00	7
Ring Finger - 1st phalange	19	100	12.50	12.50	4
Ring Finger - 2nd phalange	8	100	25.00	25.00	4
Little Finger - 1st phalange	15	100	7.50	7.50	2
Little Finger - 2nd phalange	8	100	15.00	15.00	5
Great Toe - 1st phalange	2	100	19.00	19.00	6
Great Toe - 2nd phalange	1	100	38.00	38.00	12
Other Toes	4	100	16.00	16.00	9
Total or Average (b)	194			24.69	4.96
B. Other Than Dismemberment Cases					
Hearing - One ear	10	37	52	19.24	3
Thumb (loss of use)	164	25	75	18.75	4
Index Finger (loss of use)	216	32	46	14.72	4
Middle Finger (loss of use)	152	29	30	8.70	3
Ring Finger (loss of use)	98	31	25	7.75	3
Little Finger (loss of use)	95	36	15	5.40	3
Great Toe (loss of use)	50	26	38	9.88	4
Other Toes (loss of use)	21	29	16	4.64	2
Other Major Members (loss of use)	1,196			34.43	10.24
Total or Average (b)	2,002			25.38	7.53
Average Major Member Healing Period (b)					7.30

(a) From "Workers Compensation Injury Table" published by NCCI, Inc.

(b) Total for column (1), Average for columns (4) and (5) using column (1) as weights.

EXHIBIT VI

CALCULATION OF DIFFERENCE IN BENEFITS
TEMPORARY TOTAL DISABILITY CASES

	Pennsylvania	U.S.L.
1. Waiting Period	7	3
2. Retroactive After	14	14
3. Total Days Disability Based on #1 (a)	2,495,765	2,776,360
4. Additional Days Disability Based on #2 (a), (b)	274,715	117,735
5. Cost in Units of Weeks Wages [(#3+#4)/7]	395,783	413,442
6. Average Weekly Benefit (Exhibits IX,X)	704.26	721.14
7. Total Monetary Cost (#5*#6)	278,734,136	298,149,564
8. Ratio U.S.L. to Pennsylvania		1.070

(a) Exhibit VI-A

(b) #1 * Value from Exhibit VI-A based on #2

EXHIBIT VI-A

WORKERS COMPENSATION INJURY TABLE*
TEMPORARY TOTAL DISABILITY

(1) Duration (Days)	(2) # of Cases	(3) Summa. of (2) Upward	(4) Total Disability (Days)	(1) Duration (Days)	(2) # of Cases	(3) Summa. of (2) Upward	(4) Total Disability (Days)
1	8,973	103,371	3,060,329	22	854	28,879	1,909,602
2	8,198	94,398	2,956,958	23	910	28,025	1,880,723
3	6,236	86,200	2,862,560	24	961	27,115	1,852,698
4	7,077	79,964	2,776,360	25	762	26,154	1,825,583
5	6,437	72,887	2,696,396	26	590	25,392	1,799,429
6	5,156	66,450	2,623,509	27	467	24,802	1,774,037
7	4,854	61,294	2,557,059	28	1,480	24,335	1,749,235
8	2,351	56,440	2,495,765	29	532	22,855	1,724,900
9	2,407	54,089	2,439,325	30	604	22,323	1,702,045
10	2,865	51,682	2,385,236	31	655	21,719	1,679,722
11	2,665	48,817	2,333,554	32	603	21,064	1,658,003
12	2,156	46,152	2,284,737	33	437	20,461	1,636,939
13	1,891	43,996	2,238,585	34	376	20,024	1,616,478
14	2,860	42,105	2,194,589	35	894	19,648	1,596,454
15	1,563	39,245	2,152,484	36	389	18,754	1,576,806
16	1,621	37,682	2,113,239	37	390	18,365	1,558,052
17	1,703	36,061	2,075,557	38	442	17,975	1,539,687
18	1,486	34,358	2,039,496	39	424	17,533	1,521,712
19	1,096	32,872	2,005,138	40	287	17,109	1,504,179
20	888	31,776	1,972,266	41	274	16,822	1,487,070
21	2,009	30,888	1,940,490	42	1,160	16,548	1,470,248

*Excerpt from National Council on Compensation Insurance, Inc. 1976 Injury Table

EXHIBIT VII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL
PENNSYLVANIA ACT

	1/1/2020				
1. Effective Date of Comp Law					
2. Rate of Compensation (a)	0.2200	0.3200	0.4200	0.5100	0.5200
3. Minimum Weekly Benefit (SAWW * #2)	118.91	172.96	227.01	275.66	281.06
4. Maximum Weekly Benefit (SAWW)	1,081.00	1,081.00	1,081.00	1,081.00	1,081.00
5. Effective Wage for #3 (#3 / #2)	540.50	540.50	540.50	540.50	540.50
6. Effective Wage for #4 (#4 / #2)	4,913.64	3,378.13	2,573.81	2,119.61	2,078.85
7. Average Weekly Wage	1,081.00	1,081.00	1,081.00	1,081.00	1,081.00
8. Ratio to Average for #5 (#5 / #7)	0.500	0.500	0.500	0.500	0.500
9. Ratio to Average for #6 (#6 / #7)	4.545	3.125	2.381	1.961	1.923
10. Line #8 Adjusted to Nearest .01	0.50	0.50	0.50	0.50	0.50
11. Line #9 Adjusted to Nearest .01	4.55	3.13	2.38	1.96	1.92
12. B for #10	12.23	12.23	12.23	12.23	12.23
13. B for #11	99.99	99.67	97.62	93.38	92.74
14. #13 - #12	87.77	87.44	85.39	81.16	80.51
15. A for #10	27.90	27.90	27.90	27.90	27.90
16. A for #11	100.00	99.92	99.31	97.73	97.47
17. #8 * #15	13.95	13.95	13.95	13.95	13.95
18. #9 * (100 - #16)	0.00	0.24	1.65	4.45	4.87
19. Limit Factor as % (#14 + #17 + #18)	101.72	101.63	100.99	99.56	99.33
20. Effective Average Weekly Wage (#19 * #7 / 100)	1,099.59	1,098.62	1,091.70	1,076.24	1,073.76
21. Average Weekly Benefit (#20 * #2)	241.91	351.56	458.51	548.88	558.36

	1/1/2020			
1. Effective Date of Comp Law				
2. Rate of Compensation (a)	0.6000	0.6200	0.6400	0.6667
3. Minimum Weekly Benefit (SAWW * #2)	324.30	335.11	345.92	360.33
4. Maximum Weekly Benefit (SAWW)	1,081.00	1,081.00	1,081.00	1,081.00
5. Effective Wage for #3 (#3/#2)	540.50	540.50	540.50	540.50
6. Effective Wage for #4 (#4/#2)	1,801.67	1,743.55	1,689.06	1,621.50
7. Average Weekly Wage	1,081.00	1,081.00	1,081.00	1,081.00
8. Ratio to Average for #5 (#5/#7)	0.500	0.500	0.500	0.500
9. Ratio to Average for #6 (#6/#7)	1.667	1.613	1.562	1.500
10. Line #8 Adjusted to Nearest .01	0.50	0.50	0.50	0.50
11. Line #9 Adjusted to Nearest .01	1.67	1.61	1.56	1.50
12. B for #10	12.23	12.23	12.23	12.23
13. B for #11	87.25	85.49	83.87	81.73
14. #13 - #12	75.03	73.26	71.64	69.50
15. A for #10	27.90	27.90	27.90	27.90
16. A for #11	95.03	94.18	93.37	92.26
17. #8 * #15	13.95	13.95	13.95	13.95
18. #9 * (100-#16)	8.28	9.38	10.35	11.60
19. Limit Factor as % (#14+#17+#18)	97.26	96.59	95.94	95.05
20. Effective Average Weekly Wage (#19*#7/100)	1,051.38	1,044.14	1,037.11	1,027.49
21. Average Weekly Benefit (#20*#2)	630.83	647.37	663.75	684.99

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

CALCULATION OF AVERAGE WEEKLY BENEFIT - FATAL
U.S.L. ACT

1. Effective Date of Comp Law		10/1/2019		
2. Rate of Compensation (a)	0.2000	0.2500	0.5000	0.6667
3. Minimum Weekly Benefit	xx	xx	xx	xx
4. Maximum Weekly Benefit (2 * NAWW)	1,560.08	1,560.08	1,560.08	1,560.08
5. Effective Wage for #3 (NAWW)	780.04	780.04	780.04	780.04
6. Effective Wage for #4 (#4 / #2)	7,800.40	6,240.32	3,120.16	2,340.12
7. Average Weekly Wage	1,081.00	1,081.00	1,081.00	1,081.00
8. Ratio to Average for #3 (#2 * #5 / #7)	0.144	0.180	0.361	0.481
9. Ratio to Average for #5 (#5 / #7)	0.722	0.722	0.722	0.722
10. Ratio to Average for #6 (#6 / #7)	7.216	5.773	2.886	2.165
11. Line #8 Adjusted to Nearest .01	0.14	0.18	0.36	0.48
12. Line #9 Adjusted to Nearest .01	0.72	0.72	0.72	0.72
13. Line #10 Adjusted to Nearest .01	7.22	5.77	2.89	2.17
14. B for #11	0.22	0.46	4.19	10.76
15. B for #12	32.12	32.12	32.12	32.12
16. B for #13	100.00	100.00	99.37	95.99
17. #16 - #15	67.88	67.88	67.24	63.87
18. #14 / #2	1.11	1.83	8.39	16.15
19. A for #11	1.98	3.11	13.37	25.55
20. A for #12	53.71	53.71	53.71	53.71
21. A for #13	100.00	100.00	99.84	98.74
22. #9 * (#20 - #19)	37.35	36.53	29.12	20.33
23. #10 * (100 - #21)	0.00	0.00	0.45	2.73
24. Limit Factor as % (#17 + #18 + #22 + #23)	106.34	106.24	105.20	103.08
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,149.54	1,148.45	1,137.21	1,114.29
26. Average Weekly Benefit (#25 * #2)	229.91	287.11	568.61	742.86

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
PENNSYLVANIA ACT

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,081.00
2. Statewide Average Weekly Wage	1,081.00
3. Minimum Wage to Receive Maximum Benefits	1,621.51
4. Ratio #3 / #2	1.500
5. #4 to Nearest 0.01	1.50
6. A for #5	92.26
7. 100 - #6	7.74
8. #1 * #7 / 100	83.6207
(II) Workers at 2/3 Wages	
9. Maximum Wage	1,621.50
10. Minimum Wage	810.76
11. #9 / #2	1.500
12. #10 / #2	0.750
13. #11 to Nearest 0.01	1.50
14. #12 to Nearest 0.01	0.75
15. B for #13	81.73
16. B for #14	34.79
17. #15 - #16	46.94
18. $(2/3 * \#17 * \#2) / 100$	338.2712
(III) Workers at 1/2 Maximum	
19. Maximum Wage	810.75
20. Minimum Wage	600.56
21. #19 / #2	0.750
22. #20 / #2	0.556
23. #21 to Nearest 0.01	0.75
24. #22 to Nearest 0.01	0.56
25. A for #23	56.57
26. A for #24	35.22
27. #25 - #26	21.35
28. $\#27 * 1/2 * \#1 / 100$	115.3835
(IV) Workers at 90% of Wages	
29. Maximum Wage	600.55
30. #29 / #2	0.556
31. #30 to Nearest 0.01	0.56
32. B for #31	17.16
33. $\#32 * \#2 * 0.90 / 100$	166.9839
34. #8 + #18 + #28 + #33	704.26

EXHIBIT X

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
U.S.L. ACT

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,560.08
2. Statewide Average Weekly Wage	1,081.00
3. Minimum Wage to Receive Maximum Benefits	2,340.13
4. Ratio #3 / #2	2.165
5. #4 to Nearest 0.01	2.17
6. A for #5	98.74
7. 100 - #6	1.26
8. #1 * #7 / 100	19.6840
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,340.12
10. Minimum Wage	585.04
11. #9 / #2	2.165
12. #10 / #2	0.541
13. #11 to Nearest 0.01	2.17
14. #12 to Nearest 0.01	0.54
15. B for #13	95.99
16. B for #14	15.44
17. #15 - #16	80.56
18. (2/3 * #17 * #2) / 100	580.5366
(III) Workers at 1/2 NAWW	
19. Maximum Wage	585.03
20. Minimum Wage	390.03
21. #19 / #2	0.541
22. #20 / #2	0.361
23. #21 to Nearest 0.01	0.54
24. #22 to Nearest 0.01	0.36
25. A for #23	32.75
26. A for #24	13.37
27. #25 - #26	19.38
28. #27 * 1/2 NAWW / 100	75.5929
(IV) Workers at 100% of Wages	
29. Maximum Wage	390.02
30. #29 / #2	0.361
31. #30 to Nearest 0.01	0.36
32. B for #31	4.19
33. #32 * #2 / 100	45.3221
34. #8 + #18 + #28 + #33	721.14

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

Pennsylvania

	(1) <u>Wage Interval</u>		(2) % of Avg. Wage <u>(1) / AWW</u>	(3) <u>% in Wage Bracket</u> <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under	810.75 (a)		0.00 - 0.75	56.57	34.79	664.82	540.50	(Min)
Between	810.75 and 1,621.50 (b)		0.75 - 1.50	35.70	46.94	1421.35	947.57	[(5)*.6667]
Over	1,621.50		Over 1.50	7.74	18.27	2553.58	1081.00	(Max)

$$\frac{\text{SUM OF } ((3) * (6))}{100} = 727.63$$

(a) $1/2 \text{ AWW} / (.6667) = 540.50 / 0.6667 = 810.75$
 (b) $\text{AWW} / (.6667) = 1,081.00 / 0.6667 = 1,621.50$

U.S.L.

	(1) <u>Wage Interval</u>		(2) % of Avg. Wage <u>(1) / AWW</u>	(3) <u>% in Wage Bracket</u> <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under	2,340.12 (a)		0.00 - 2.16	98.70	95.89	1050.26	700.17	[(5)*.6667]
Over	2,340.12		Over 2.16	1.30	4.11	3419.22	1560.08	(Max)

$$\frac{\text{SUM OF } ((3) * (6))}{100} = 711.33$$

(a) $2 \text{ NAWW} / (.6667) = 1,560.08 / 0.6667 = 2,340.12$

EXHIBIT XII

CALCULATION OF AVERAGE WEEKLY BENEFIT
NON-SCHEDULE PERMANENT PARTIAL

	<u>Pennsylvania</u>		<u>U.S.L.</u>	
	Major	Minor	Major	Minor
1. Class of Injury				
2. Effective Date of Comp Law	1/1/2020		10/1/2019	
3. Rate of Compensation	0.2667	0.1667	0.2667	0.1667
4. Minimum Weekly Benefit	0.00	0.00	0.00	0.00
5. Maximum Weekly Benefit	1,081.00	1,081.00	1,560.08	1,560.08
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	4,053.24	6,484.70	5,849.57	9,358.61
8. Average Weekly Wage	1,081.00	1,081.00	1,081.00	1,081.00
9. Ratio to AWW for Min. (#6 / #8)	0.000	0.000	0.000	0.000
10. Ratio to AWW for Max. (#7 / #8)	3.750	5.999	5.411	8.657
11. Line #9 Adjusted to Nearest .01	0.00	0.00	0.00	0.00
12. Line #10 Adjusted to Nearest .01	3.75	6.00	5.41	8.66
13. B for #11	0.00	0.00	0.00	0.00
14. B for #12	99.94	100.00	100.00	100.00
15. #14 - #13	99.94	100.00	100.00	100.00
16. A for #11	0.00	0.00	0.00	0.00
17. A for #12	99.99	100.00	100.00	100.00
18. 100 - #17	0.01	0.00	0.00	0.00
19. #9 * #16	0.00	0.00	0.00	0.00
20. #10 * #18	0.04	0.00	0.00	0.00
21. Limit Factor as % (#15 + #19 + #20)	99.98	100.00	100.00	100.00
22. Effective Average Weekly Wage (#21 * #8 / 100)	1,080.78	1,081.00	1,081.00	1,081.00
23. Average Weekly Benefit (#22 * #3)	288.24	180.20	288.30	180.20

EXHIBIT XIII

PENNSYLVANIA WAGE DISTRIBUTION TABLE*

R = Ratio to Current SAWW

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
0.01	0.0726	0.0009	0.61	41.3676	21.7346	1.21	84.1148	67.9207
0.02	0.1528	0.0029	0.62	42.5767	22.6791	1.22	84.4901	68.4976
0.03	0.2413	0.0063	0.63	43.7739	23.6295	1.23	84.8576	69.0672
0.04	0.3388	0.0112	0.64	44.9572	24.5837	1.24	85.2175	69.6294
0.05	0.4461	0.0180	0.65	46.1246	25.5398	1.25	85.5698	70.1844
0.06	0.5638	0.0268	0.66	47.2743	26.4958	1.26	85.9147	70.7319
0.07	0.6927	0.0382	0.67	48.4044	27.4499	1.27	86.2523	71.2721
0.08	0.8337	0.0524	0.68	49.5133	28.4000	1.28	86.5827	71.8050
0.09	0.9876	0.0699	0.69	50.5995	29.3443	1.29	86.9060	72.3305
0.10	1.1554	0.0910	0.70	51.6614	30.2810	1.30	87.2224	72.8488
0.11	1.3378	0.1163	0.71	52.6978	31.2081	1.31	87.5319	73.3597
0.12	1.5359	0.1463	0.72	53.7074	32.1241	1.32	87.8348	73.8633
0.13	1.7506	0.1814	0.73	54.6892	33.0271	1.33	88.1310	74.3598
0.14	1.9828	0.2224	0.74	55.6422	33.9157	1.34	88.4207	74.8489
0.15	2.2336	0.2698	0.75	56.5656	34.7882	1.35	88.7041	75.3309
0.16	2.5039	0.3243	0.76	57.4586	35.6434	1.36	88.9812	75.8058
0.17	2.7948	0.3866	0.77	58.3208	36.4799	1.37	89.2522	76.2735
0.18	3.1072	0.4575	0.78	59.1516	37.2964	1.38	89.5171	76.7342
0.19	3.4421	0.5376	0.79	59.9508	38.0920	1.39	89.7761	77.1878
0.20	3.8005	0.6280	0.80	60.7182	38.8655	1.40	90.0293	77.6344
0.21	4.1834	0.7293	0.81	61.4951	39.6584	1.41	90.2767	78.0741
0.22	4.5917	0.8424	0.82	62.2614	40.4502	1.42	90.5186	78.5068
0.23	5.0262	0.9684	0.83	63.0171	41.2404	1.43	90.7550	78.9327
0.24	5.4878	1.1080	0.84	63.7620	42.0289	1.44	90.9860	79.3519
0.25	5.9774	1.2622	0.85	64.4963	42.8153	1.45	91.2117	79.7642
0.26	6.4957	1.4320	0.86	65.2198	43.5993	1.46	91.4322	80.1699
0.27	7.0434	1.6183	0.87	65.9326	44.3806	1.47	91.6477	80.5690
0.28	7.6211	1.8221	0.88	66.6346	45.1590	1.48	91.8581	80.9614
0.29	8.2294	2.0444	0.89	67.3258	45.9342	1.49	92.0637	81.3474
0.30	8.8686	2.2860	0.90	68.0063	46.7059	1.50	92.2645	81.7269
0.31	9.5393	2.5480	0.91	68.6761	47.4739	1.51	92.4606	82.1000
0.32	10.2416	2.8311	0.92	69.3352	48.2379	1.52	92.6521	82.4668
0.33	10.9757	3.1364	0.93	69.9837	48.9977	1.53	92.8391	82.8273
0.34	11.7417	3.4645	0.94	70.6215	49.7532	1.54	93.0218	83.1817
0.35	12.5395	3.8164	0.95	71.2488	50.5040	1.55	93.2000	83.5299
0.36	13.3690	4.1926	0.96	71.8655	51.2500	1.56	93.3741	83.8720
0.37	14.2298	4.5939	0.97	72.4718	51.9911	1.57	93.5440	84.2081
0.38	15.1214	5.0208	0.98	73.0677	52.7269	1.58	93.7099	84.5383
0.39	16.0435	5.4739	0.99	73.6534	53.4574	1.59	93.8718	84.8627
0.40	16.9952	5.9536	1.00	74.2287	54.1824	1.60	94.0298	85.1812
0.41	17.9757	6.4601	1.01	74.7939	54.9017	1.61	94.1840	85.4940
0.42	18.9842	6.9938	1.02	75.3491	55.6151	1.62	94.3345	85.8012
0.43	20.0194	7.5547	1.03	75.8942	56.3226	1.63	94.4813	86.1028
0.44	21.0802	8.1428	1.04	76.4295	57.0240	1.64	94.6246	86.3989
0.45	22.1654	8.7581	1.05	76.9549	57.7192	1.65	94.7644	86.6895
0.46	23.2733	9.4003	1.06	77.4706	58.4080	1.66	94.9008	86.9748
0.47	24.4026	10.0690	1.07	77.9768	59.0903	1.67	95.0339	87.2548
0.48	25.5514	10.7638	1.08	78.4734	59.7661	1.68	95.1637	87.5296
0.49	26.7180	11.4841	1.09	78.9606	60.4353	1.69	95.2903	87.7992
0.50	27.9006	12.2292	1.10	79.4385	61.0977	1.70	95.4138	88.0637
0.51	29.0973	12.9981	1.11	79.9073	61.7533	1.71	95.5342	88.3232
0.52	30.3059	13.7900	1.12	80.3670	62.4020	1.72	95.6517	88.5778
0.53	31.5245	14.6038	1.13	80.8177	63.0438	1.73	95.7662	88.8274
0.54	32.7508	15.4382	1.14	81.2596	63.6785	1.74	95.8779	89.0723
0.55	33.9827	16.2919	1.15	81.6927	64.3061	1.75	95.9868	89.3125
0.56	35.2180	17.1635	1.16	82.1172	64.9266	1.76	96.0930	89.5480
0.57	36.4545	18.0516	1.17	82.5333	65.5399	1.77	96.1966	89.7789
0.58	37.6899	18.9544	1.18	82.9409	66.1460	1.78	96.2975	90.0053
0.59	38.9221	19.8704	1.19	83.3403	66.7448	1.79	96.3959	90.2273
0.60	40.1487	20.7977	1.20	83.7316	67.3364	1.80	96.4918	90.4448

* Based on data from the Department of Labor and Industry.

EXHIBIT XIII (CONTINUED)

PENNSYLVANIA WAGE DISTRIBUTION TABLE*

R = Ratio to Current SAWW

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
1.81	96.5854	90.6581	2.41	99.3638	97.7923	3.01	99.8913	99.5421
1.82	96.6765	90.8671	2.42	99.3819	97.8474	3.02	99.8945	99.5543
1.83	96.7653	91.0719	2.43	99.3995	97.9013	3.03	99.8976	99.5662
1.84	96.8519	91.2726	2.44	99.4166	97.9538	3.04	99.9007	99.5778
1.85	96.9363	91.4693	2.45	99.4332	98.0052	3.05	99.9036	99.5891
1.86	97.0185	91.6620	2.46	99.4494	98.0553	3.06	99.9065	99.6001
1.87	97.0986	91.8507	2.47	99.4651	98.1042	3.07	99.9092	99.6108
1.88	97.1767	92.0357	2.48	99.4804	98.1519	3.08	99.9119	99.6213
1.89	97.2527	92.2168	2.49	99.4953	98.1985	3.09	99.9145	99.6314
1.90	97.3269	92.3942	2.50	99.5097	98.2440	3.10	99.9171	99.6413
1.91	97.3991	92.5680	2.51	99.5237	98.2884	3.11	99.9195	99.6510
1.92	97.4694	92.7382	2.52	99.5374	98.3317	3.12	99.9219	99.6604
1.93	97.5379	92.9048	2.53	99.5506	98.3740	3.13	99.9242	99.6695
1.94	97.6047	93.0680	2.54	99.5635	98.4153	3.14	99.9265	99.6784
1.95	97.6697	93.2278	2.55	99.5761	98.4556	3.15	99.9287	99.6871
1.96	97.7330	93.3842	2.56	99.5883	98.4949	3.16	99.9308	99.6956
1.97	97.7947	93.5373	2.57	99.6001	98.5332	3.17	99.9329	99.7038
1.98	97.8548	93.6872	2.58	99.6116	98.5706	3.18	99.9349	99.7118
1.99	97.9133	93.8339	2.59	99.6228	98.6071	3.19	99.9368	99.7196
2.00	97.9703	93.9775	2.60	99.6337	98.6427	3.20	99.9387	99.7272
2.01	98.0258	94.1180	2.61	99.6442	98.6774	3.21	99.9405	99.7346
2.02	98.0798	94.2555	2.62	99.6545	98.7113	3.22	99.9423	99.7418
2.03	98.1324	94.3901	2.63	99.6645	98.7444	3.23	99.9440	99.7488
2.04	98.1837	94.5218	2.64	99.6742	98.7767	3.24	99.9457	99.7556
2.05	98.2335	94.6506	2.65	99.6836	98.8081	3.25	99.9473	99.7623
2.06	98.2821	94.7767	2.66	99.6927	98.8388	3.26	99.9489	99.7688
2.07	98.3294	94.9000	2.67	99.7016	98.8687	3.27	99.9504	99.7751
2.08	98.3754	95.0206	2.68	99.7103	98.8979	3.28	99.9519	99.7812
2.09	98.4202	95.1386	2.69	99.7187	98.9264	3.29	99.9533	99.7872
2.10	98.4638	95.2540	2.70	99.7268	98.9541	3.30	99.9547	99.7930
2.11	98.5063	95.3669	2.71	99.7348	98.9812	3.31	99.9561	99.7986
2.12	98.5476	95.4773	2.72	99.7425	99.0076	3.32	99.9574	99.8041
2.13	98.5878	95.5853	2.73	99.7500	99.0334	3.33	99.9587	99.8095
2.14	98.6270	95.6908	2.74	99.7572	99.0585	3.34	99.9599	99.8147
2.15	98.6651	95.7940	2.75	99.7643	99.0830	3.35	99.9611	99.8198
2.16	98.7022	95.8950	2.76	99.7712	99.1068	3.36	99.9623	99.8247
2.17	98.7383	95.9936	2.77	99.7778	99.1301	3.37	99.9634	99.8295
2.18	98.7734	96.0901	2.78	99.7843	99.1528	3.38	99.9645	99.8342
2.19	98.8076	96.1844	2.79	99.7906	99.1749	3.39	99.9656	99.8388
2.20	98.8408	96.2766	2.80	99.7967	99.1965	3.40	99.9666	99.8432
2.21	98.8732	96.3667	2.81	99.8026	99.2175	3.41	99.9676	99.8475
2.22	98.9047	96.4548	2.82	99.8084	99.2380	3.42	99.9686	99.8517
2.23	98.9353	96.5409	2.83	99.8140	99.2580	3.43	99.9695	99.8558
2.24	98.9651	96.6250	2.84	99.8195	99.2774	3.44	99.9705	99.8598
2.25	98.9941	96.7072	2.85	99.8247	99.2964	3.45	99.9714	99.8636
2.26	99.0223	96.7875	2.86	99.8299	99.3149	3.46	99.9722	99.8674
2.27	99.0498	96.8660	2.87	99.8349	99.3330	3.47	99.9731	99.8711
2.28	99.0765	96.9427	2.88	99.8397	99.3505	3.48	99.9739	99.8746
2.29	99.1024	97.0177	2.89	99.8444	99.3677	3.49	99.9747	99.8781
2.30	99.1277	97.0909	2.90	99.8490	99.3844	3.50	99.9754	99.8815
2.31	99.1523	97.1624	2.91	99.8534	99.4006	3.51	99.9762	99.8848
2.32	99.1762	97.2323	2.92	99.8577	99.4165	3.52	99.9769	99.8880
2.33	99.1994	97.3005	2.93	99.8619	99.4319	3.53	99.9776	99.8911
2.34	99.2220	97.3672	2.94	99.8660	99.4470	3.54	99.9783	99.8941
2.35	99.2440	97.4323	2.95	99.8699	99.4616	3.55	99.9789	99.8970
2.36	99.2654	97.4959	2.96	99.8737	99.4759	3.56	99.9796	99.8999
2.37	99.2862	97.5580	2.97	99.8775	99.4899	3.57	99.9802	99.9027
2.38	99.3064	97.6187	2.98	99.8811	99.5034	3.58	99.9808	99.9054
2.39	99.3261	97.6779	2.99	99.8846	99.5166	3.59	99.9814	99.9080
2.40	99.3452	97.7358	3.00	99.8880	99.5295	3.60	99.9819	99.9106

* Based on data from the Department of Labor and Industry.

EXHIBIT XIII (CONTINUED)

PENNSYLVANIA WAGE DISTRIBUTION TABLE*

R = Ratio to Current SAWW
 A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R
 B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
3.61	99.9825	99.9131	4.21	99.9973	99.9845	4.81	99.9996	99.9974
3.62	99.9830	99.9155	4.22	99.9974	99.9850	4.82	99.9996	99.9975
3.63	99.9835	99.9179	4.23	99.9975	99.9854	4.83	99.9996	99.9975
3.64	99.9840	99.9201	4.24	99.9975	99.9858	4.84	99.9996	99.9976
3.65	99.9845	99.9224	4.25	99.9976	99.9862	4.85	99.9996	99.9977
3.66	99.9850	99.9245	4.26	99.9977	99.9866	4.86	99.9997	99.9977
3.67	99.9854	99.9267	4.27	99.9978	99.9870	4.87	99.9997	99.9978
3.68	99.9859	99.9287	4.28	99.9978	99.9874	4.88	99.9997	99.9979
3.69	99.9863	99.9307	4.29	99.9979	99.9878	4.89	99.9997	99.9979
3.70	99.9867	99.9326	4.30	99.9980	99.9881	4.90	99.9997	99.9980
3.71	99.9871	99.9345	4.31	99.9980	99.9884	4.91	99.9997	99.9981
3.72	99.9875	99.9364	4.32	99.9981	99.9888	4.92	99.9997	99.9981
3.73	99.9879	99.9382	4.33	99.9981	99.9891	4.93	99.9997	99.9982
3.74	99.9883	99.9399	4.34	99.9982	99.9894	4.94	99.9997	99.9982
3.75	99.9886	99.9416	4.35	99.9983	99.9897	4.95	99.9997	99.9983
3.76	99.9890	99.9432	4.36	99.9983	99.9900	4.96	99.9997	99.9983
3.77	99.9893	99.9448	4.37	99.9984	99.9903	4.97	99.9998	99.9984
3.78	99.9896	99.9464	4.38	99.9984	99.9906	4.98	99.9998	99.9984
3.79	99.9899	99.9479	4.39	99.9985	99.9909	4.99	99.9998	99.9985
3.80	99.9903	99.9494	4.40	99.9985	99.9911	5.00	99.9998	99.9985
3.81	99.9906	99.9508	4.41	99.9986	99.9914	5.01	99.9998	99.9986
3.82	99.9908	99.9522	4.42	99.9986	99.9916	5.02	99.9998	99.9986
3.83	99.9911	99.9535	4.43	99.9986	99.9919	5.03	99.9998	99.9986
3.84	99.9914	99.9548	4.44	99.9987	99.9921	5.04	99.9998	99.9987
3.85	99.9917	99.9561	4.45	99.9987	99.9923	5.05	99.9998	99.9987
3.86	99.9919	99.9574	4.46	99.9988	99.9926	5.06	99.9998	99.9988
3.87	99.9922	99.9586	4.47	99.9988	99.9928	5.07	99.9998	99.9988
3.88	99.9924	99.9597	4.48	99.9988	99.9930	5.08	99.9998	99.9988
3.89	99.9926	99.9609	4.49	99.9989	99.9932	5.09	99.9998	99.9989
3.90	99.9929	99.9620	4.50	99.9989	99.9934	5.10	99.9998	99.9989
3.91	99.9931	99.9631	4.51	99.9989	99.9936	5.11	99.9998	99.9989
3.92	99.9933	99.9641	4.52	99.9990	99.9938	5.12	99.9998	99.9990
3.93	99.9935	99.9651	4.53	99.9990	99.9940	5.13	99.9999	99.9990
3.94	99.9937	99.9661	4.54	99.9990	99.9941	5.14	99.9999	99.9990
3.95	99.9939	99.9671	4.55	99.9991	99.9943	5.15	99.9999	99.9991
3.96	99.9941	99.9680	4.56	99.9991	99.9945	5.16	99.9999	99.9991
3.97	99.9943	99.9689	4.57	99.9991	99.9946	5.17	99.9999	99.9991
3.98	99.9944	99.9698	4.58	99.9992	99.9948	5.18	99.9999	99.9991
3.99	99.9946	99.9707	4.59	99.9992	99.9949	5.19	99.9999	99.9992
4.00	99.9948	99.9715	4.60	99.9992	99.9951	5.20	99.9999	99.9992
4.01	99.9949	99.9723	4.61	99.9992	99.9952	5.21	99.9999	99.9992
4.02	99.9951	99.9731	4.62	99.9993	99.9954	5.22	99.9999	99.9992
4.03	99.9952	99.9739	4.63	99.9993	99.9955	5.23	99.9999	99.9993
4.04	99.9954	99.9746	4.64	99.9993	99.9956	5.24	99.9999	99.9993
4.05	99.9955	99.9753	4.65	99.9993	99.9958	5.25	99.9999	99.9993
4.06	99.9957	99.9761	4.66	99.9993	99.9959	5.26	99.9999	99.9993
4.07	99.9958	99.9767	4.67	99.9994	99.9960	5.27	99.9999	99.9993
4.08	99.9959	99.9774	4.68	99.9994	99.9961	5.28	99.9999	99.9994
4.09	99.9961	99.9780	4.69	99.9994	99.9962	5.29	99.9999	99.9994
4.10	99.9962	99.9787	4.70	99.9994	99.9964	5.30	99.9999	99.9994
4.11	99.9963	99.9793	4.71	99.9994	99.9965	5.31	99.9999	99.9994
4.12	99.9964	99.9799	4.72	99.9995	99.9966	5.32	99.9999	99.9994
4.13	99.9965	99.9805	4.73	99.9995	99.9967	5.33	99.9999	99.9995
4.14	99.9966	99.9810	4.74	99.9995	99.9968	5.34	99.9999	99.9995
4.15	99.9967	99.9816	4.75	99.9995	99.9969	5.35	99.9999	99.9995
4.16	99.9968	99.9821	4.76	99.9995	99.9970	5.36	99.9999	99.9995
4.17	99.9969	99.9826	4.77	99.9995	99.9970	5.37	99.9999	99.9995
4.18	99.9970	99.9831	4.78	99.9996	99.9971	5.38	99.9999	99.9995
4.19	99.9971	99.9836	4.79	99.9996	99.9972	5.39	99.9999	99.9995
4.20	99.9972	99.9841	4.80	99.9996	99.9973	5.40	99.9999	99.9996

* Based on data from the Department of Labor and Industry.

EXHIBIT XIII (CONTINUED)

PENNSYLVANIA WAGE DISTRIBUTION TABLE*

R = Ratio to Current SAWW

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
5.41	99.9999	99.9996	5.95	100.0000	99.9999	6.49	100.0000	100.0000
5.42	99.9999	99.9996	5.96	100.0000	99.9999	6.50	100.0000	100.0000
5.43	99.9999	99.9996	5.97	100.0000	99.9999	6.51	100.0000	100.0000
5.44	99.9999	99.9996	5.98	100.0000	99.9999	6.52	100.0000	100.0000
5.45	99.9999	99.9996	5.99	100.0000	99.9999	6.53	100.0000	100.0000
5.46	99.9999	99.9996	6.00	100.0000	99.9999	6.54	100.0000	100.0000
5.47	100.0000	99.9996	6.01	100.0000	99.9999	6.55	100.0000	100.0000
5.48	100.0000	99.9997	6.02	100.0000	99.9999	6.56	100.0000	100.0000
5.49	100.0000	99.9997	6.03	100.0000	99.9999	6.57	100.0000	100.0000
5.50	100.0000	99.9997	6.04	100.0000	99.9999	6.58	100.0000	100.0000
5.51	100.0000	99.9997	6.05	100.0000	99.9999	6.59	100.0000	100.0000
5.52	100.0000	99.9997	6.06	100.0000	99.9999	6.60	100.0000	100.0000
5.53	100.0000	99.9997	6.07	100.0000	99.9999	6.61	100.0000	100.0000
5.54	100.0000	99.9997	6.08	100.0000	99.9999	6.62	100.0000	100.0000
5.55	100.0000	99.9997	6.09	100.0000	99.9999	6.63	100.0000	100.0000
5.56	100.0000	99.9997	6.10	100.0000	100.0000	6.64	100.0000	100.0000
5.57	100.0000	99.9997	6.11	100.0000	100.0000	6.65	100.0000	100.0000
5.58	100.0000	99.9997	6.12	100.0000	100.0000	6.66	100.0000	100.0000
5.59	100.0000	99.9998	6.13	100.0000	100.0000	6.67	100.0000	100.0000
5.60	100.0000	99.9998	6.14	100.0000	100.0000	6.68	100.0000	100.0000
5.61	100.0000	99.9998	6.15	100.0000	100.0000	6.69	100.0000	100.0000
5.62	100.0000	99.9998	6.16	100.0000	100.0000	6.70	100.0000	100.0000
5.63	100.0000	99.9998	6.17	100.0000	100.0000	6.71	100.0000	100.0000
5.64	100.0000	99.9998	6.18	100.0000	100.0000	6.72	100.0000	100.0000
5.65	100.0000	99.9998	6.19	100.0000	100.0000	6.73	100.0000	100.0000
5.66	100.0000	99.9998	6.20	100.0000	100.0000	6.74	100.0000	100.0000
5.67	100.0000	99.9998	6.21	100.0000	100.0000	6.75	100.0000	100.0000
5.68	100.0000	99.9998	6.22	100.0000	100.0000	6.76	100.0000	100.0000
5.69	100.0000	99.9998	6.23	100.0000	100.0000	6.77	100.0000	100.0000
5.70	100.0000	99.9998	6.24	100.0000	100.0000	6.78	100.0000	100.0000
5.71	100.0000	99.9998	6.25	100.0000	100.0000	6.79	100.0000	100.0000
5.72	100.0000	99.9998	6.26	100.0000	100.0000	6.80	100.0000	100.0000
5.73	100.0000	99.9998	6.27	100.0000	100.0000	6.81	100.0000	100.0000
5.74	100.0000	99.9998	6.28	100.0000	100.0000	6.82	100.0000	100.0000
5.75	100.0000	99.9999	6.29	100.0000	100.0000	6.83	100.0000	100.0000
5.76	100.0000	99.9999	6.30	100.0000	100.0000	6.84	100.0000	100.0000
5.77	100.0000	99.9999	6.31	100.0000	100.0000	6.85	100.0000	100.0000
5.78	100.0000	99.9999	6.32	100.0000	100.0000	6.86	100.0000	100.0000
5.79	100.0000	99.9999	6.33	100.0000	100.0000	6.87	100.0000	100.0000
5.80	100.0000	99.9999	6.34	100.0000	100.0000	6.88	100.0000	100.0000
5.81	100.0000	99.9999	6.35	100.0000	100.0000	6.89	100.0000	100.0000
5.82	100.0000	99.9999	6.36	100.0000	100.0000	6.90	100.0000	100.0000
5.83	100.0000	99.9999	6.37	100.0000	100.0000	6.91	100.0000	100.0000
5.84	100.0000	99.9999	6.38	100.0000	100.0000	6.92	100.0000	100.0000
5.85	100.0000	99.9999	6.39	100.0000	100.0000	6.93	100.0000	100.0000
5.86	100.0000	99.9999	6.40	100.0000	100.0000	6.94	100.0000	100.0000
5.87	100.0000	99.9999	6.41	100.0000	100.0000	6.95	100.0000	100.0000
5.88	100.0000	99.9999	6.42	100.0000	100.0000	6.96	100.0000	100.0000
5.89	100.0000	99.9999	6.43	100.0000	100.0000	6.97	100.0000	100.0000
5.90	100.0000	99.9999	6.44	100.0000	100.0000	6.98	100.0000	100.0000
5.91	100.0000	99.9999	6.45	100.0000	100.0000	6.99	100.0000	100.0000
5.92	100.0000	99.9999	6.46	100.0000	100.0000	7.00	100.0000	100.0000
5.93	100.0000	99.9999	6.47	100.0000	100.0000			
5.94	100.0000	99.9999	6.48	100.0000	100.0000			

* Based on data from the Department of Labor and Industry.