

PENNSYLVANIA COMPENSATION RATING BUREAU
F CLASS FILING

U. S. Longshore and Harbor Workers' Coverage Factor

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 decreased from 77.46% to 74.43%.

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 were compiled from the PCRB's own data for the ten most recent policy years. All annuity values are derived from the 2011 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> % Rate of Compensation	<u>U.S.L.</u>	<u>Pennsylvania</u>
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%	52%
Two Parents	50%	52%
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%
Wage for 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	\$3,000
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 / 13
 <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)	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 10/1/2015 \$ 703.00
 50% NAWW \$ 351.50
 200% NAWW \$ 1,406.00

(b) SAWW, Effective 1/1/2016 \$ 978.00

(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

<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>	(1) Pre-Act 57 Weights State Act Benefit Level	(2) Ratio	(3) (1) * (2) Benefit Level Reflecting Federal Act	(4) Act 57 Factors	(5) (1) * (4) Post-Act 57 Benefit Level Reflecting State Act
Death	1,124,241	0.0114	0.9383	0.0121	0.0116	2.061	0.0239	0.9383	0.0109
Permanent Total	1,201,116	0.0122	0.4310	0.0283	0.0271	1.893	0.0513	0.4310	0.0117
Major Permanent Partial	22,020,405	0.2240	0.9383	0.2387	0.2283	2.012	0.4593	0.9383	0.2142
Minor Permanent Partial	10,368,271	0.1055	0.9382	0.1124	0.1075	2.621	0.2818	0.9382	0.1009
Temporary Total	10,461,108	0.1064	0.9383	0.1134	0.1085	1.064	0.1154	0.9383	0.1018
Medical	53,141,616	0.5405	1.0000	0.5405	0.5170	1.425 *	0.7367	1.0000	0.5170
Total Effect	98,316,757	1.0000		1.0454	1.0000		1.6684		0.9565
OVERALL BENEFIT CHANGE (3 Total) / (5 Total)								1.7443	

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

EXHIBIT III

CALCULATION OF DIFFERENCE IN BENEFITS FOR FATAL CASES

	Pennsylvania	U.S.L.
1. Cost of Dependency (Exhibits III-A, III-B)	402,409,869	835,468,792
2. Remarriage Award (a), (b)	5,588,402	8,033,979
3. Burial Cost (Allowance * 1,000 Cases)	3,000,000	3,000,000
4. Second Injury Fund (147 Cases * \$5,000)	-	735,000
5. Total Cost { (1)+(2)+(3)+(4) }	410,998,271	847,237,771
6. Ratio U.S.L. to Pennsylvania		2.061

(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)	0.0828	0.1142
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C, III-D)	0.1838	0.2553
5. Average Weekly Benefit (Exhibit VII, VIII)	497.73	516.14
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	5,588,402	8,033,979

(a) US L& H Includes 4.0% escalation

(b) From 2011 US Life Tables for Total Female Population.

Remarriage Values from 1982 Remarriage Table, PCAS Vol. LXIX, pg. 56

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	52	$\bar{a}_{52:\overline{life}}$	906.88	497.73	160,691,772
136	Widow with child	1	40	$8.5 \mid \bar{a}_{40:\overline{life}}$	621.04	497.73	42,038,993
		1	11	a_{442}	383.37	571.96	29,821,034
129	Widow with children	1	40	$8.5 \mid \bar{a}_{40:\overline{life}}$	621.04	497.73	39,875,221
		2	11	a_{442}	383.37	620.90	30,706,442
82	Widow with children	1	40	$8.5 \mid \bar{a}_{40:\overline{life}}$	621.04	497.73	25,347,040
		3	11	a_{442}	383.37	620.90	19,518,824
42	Widow with children	1	40	$8.5 \mid \bar{a}_{40:\overline{life}}$	621.04	497.73	12,982,630
		4	11	a_{442}	383.37	620.90	9,997,446
22	Widow with children	1	40	$8.5 \mid \bar{a}_{40:\overline{life}}$	621.04	497.73	6,800,425
		5	11	a_{442}	383.37	620.90	5,236,758
16	Widow with children (>5)	1	40	$8.5 \mid \bar{a}_{40:\overline{life}}$	621.04	497.73	4,945,764
		7 (a)	11	a_{442}	383.37	620.90	3,808,551
16	Orphan	1	12	a_{390}	343.86	318.72	1,753,521
10	Orphans	2	12	a_{390}	343.86	415.77	1,429,667
7	Orphans	3	12	a_{390}	343.86	506.37	1,218,843
3	Orphans	4	12	a_{390}	343.86	587.02	605,558
1	Orphans (more than 4)	5 (a)	12	a_{390}	343.86	601.82	206,942
13	Parent	1	58	$\bar{a}_{58:\overline{400}}$	336.70	506.37	2,216,432
17	Parents	2	48	$\bar{a}_{48:\overline{400}}$	345.90	506.37	2,977,608
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{400}}$	350.12	219.33	76,792
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{400}}$	350.17	219.33	153,606
1000	Total						402,409,869

(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	52	$\bar{a}_{52:\overline{\text{life}}}$	1,659.16	516.14	304,864,483
136	Widow with child	1	40	$8.5 \mid \bar{a}'_{40:\overline{\text{life}}}$	1,672.22	516.14	117,381,550
		1	11	a_{442}	451.16	673.19	41,305,430
129	Widow with children	1	40	$8.5 \mid \bar{a}'_{40:\overline{\text{life}}}$	1,672.22	516.14	111,339,852
		2	11	a_{442}	451.16	673.19	39,179,416
82	Widow with children	1	40	$8.5 \mid \bar{a}'_{40:\overline{\text{life}}}$	1,672.22	516.14	70,774,170
		3	11	a_{442}	451.16	673.19	24,904,745
42	Widow with children	1	40	$8.5 \mid \bar{a}'_{40:\overline{\text{life}}}$	1,672.22	516.14	36,250,184
		4	11	a_{442}	451.16	673.19	12,756,089
22	Widow with children	1	40	$8.5 \mid \bar{a}'_{40:\overline{\text{life}}}$	1,672.22	516.14	18,988,192
		5	11	a_{442}	451.16	673.19	6,681,761
16	Widow with children (>5)	1	40	$8.5 \mid \bar{a}'_{40:\overline{\text{life}}}$	1,672.22	516.14	13,809,594
		7 (a)	11	a_{442}	451.16	673.19	4,859,462
16	Orphan	1	12	a_{390}	397.12	516.14	3,279,512
10	Orphans	2	12	a_{390}	397.12	673.19	2,673,372
7	Orphans	3	12	a_{390}	397.12	673.19	1,871,360
3	Orphans	4	12	a_{390}	397.12	673.19	802,012
1	Orphans (more than 4)	5 (a)	12	a_{390}	397.12	673.19	267,337
13	Parent	1	58	$\bar{a}_{58:\overline{400}}$	1,366.55	260.81	4,633,329
17	Parents	2	48	$\bar{a}_{48:\overline{400}}$	1,897.41	516.14	16,648,596
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{400}}$	3,421.06	208.84	714,454
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{400}}$	3,552.70	208.84	1,483,892
1000	Total						835,468,792

(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) $\frac{R[x]}{D[x]}$ (b)	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children			
17	1	-	0.77118	0.77118	-
22	5	8	0.53646	2.68230	4.29168
27	10	23	0.39252	3.92520	9.02796
32	14	30	0.27363	3.83082	8.20890
37	18	39	0.18379	3.30822	7.16781
42	44	48	0.12044	5.29936	5.78112
47	57	35	0.07768	4.42776	2.71880
52	66	17	0.04925	3.25050	0.83725
57	80	6	0.03043	2.43440	0.18258
62	30	-	0.01807	0.54210	-
67	25	-	0.01011	0.25275	-
72	12	2	0.00526	0.06312	0.01052
77	9	-	0.00254	0.02286	-
82	-	-	0.00112	-	-
87	1	-	0.00045	0.00045	-
Total	372	208	2.47293	30.81102	38.22662

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.0828
Widow with children = (6 Total) / (3 Total) =	0.1838

- (a) Present value of percent of distribution remarrying
- (b) From 2011 US Life Tables for Total Female Population.
Remarriage Values from 1982 Remarriage Table, PCAS Vol. LXIX, pg. 56

EXHIBIT III-D

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

(1) Average Age x	(2) # of Cases		(3)	(4) R[x] D[x] (b)	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children				
17	1	-		0.97249	0.97249	-
22	5	8		0.71787	3.58935	5.74296
27	10	23		0.54060	5.40600	12.43380
32	14	30		0.38297	5.36158	11.48910
37	18	39		0.25895	4.66110	10.09905
42	44	48		0.16944	7.45536	8.13312
47	57	35		0.10827	6.17139	3.78945
52	66	17		0.06754	4.45764	1.14818
57	80	6		0.04083	3.26640	0.24498
62	30	-		0.02363	0.70890	-
67	25	-		0.01287	0.32175	-
72	12	2		0.00652	0.07824	0.01304
77	9	-		0.00306	0.02754	-
82	-	-		0.00131	-	-
87	1	-		0.00051	0.00051	-
Total	372	208		3.30686	42.47825	53.09368

Remarriage Values (a)

Widow alone = (5 Total) / (2 Total) =	0.1142
Widow with children = (6 Total) / (3 Total) =	0.2553

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

(b) From 2011 US Life Tables for Total Female Population.

Remarriage Values from 1982 Remarriage Table, PCAS Vol. LXIX, pg. 56

EXHIBIT IV

CALCULATION OF DIFFERENCE IN BENEFITS
PERMANENT TOTAL DISABILITY CASES

	Pennsylvania	U.S.L.
1. Annuity Symbol	$\bar{a}_{51:\overline{\text{life}}}$	$\bar{a}_{51:\overline{\text{life}}}$
2. Annuity Value (b)	940.45	1,736.17 (a)
3. Average Weekly Benefit (Exhibits IX, X)	637.38	653.70
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	599,424,021	1,134,934,329
5. Ratio U.S.L. to Pennsylvania		1.893

(a) Includes 4.0% escalation per annum

(b) From 2011 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	661.55 (b)	6,291,341
Healing Period	146	21.32	3,113	637.38 (c)	1,984,164
Other (Loss of Use)	119	352.87	41,992	661.55	27,779,808
Non-Schedule	497 (d)	500.00	248,500	260.81 (f)	64,811,285
Total Cost					100,866,598
U.S.L. Benefit Level:					
Dismemberment	27	245.85	6,638	643.87 (b)	4,274,009
Healing Period	503	25.76	12,957	653.70 (e)	8,469,991
Other (Loss of Use)	476	141.87	67,530	643.87	43,480,541
Non-Schedule	497 (d)	1,131.71 (g)	562,460	260.83 (f)	146,706,442
Total Cost					202,930,983
Ratio U.S.L. to Pennsylvania					2.012

B. Minor Permanent

Pennsylvania Benefit Level:					
Dismemberment	204	32.02	6,532	661.55	4,321,245
Healing Period	204	6.83	1,393	637.38	887,870
Non-Schedule	1,120 (d)	500.00	560,000	163.03 (f)	91,296,800
Total Cost					96,505,915
U.S.L. Benefit Level:					
Dismemberment	194	24.69	4,790	643.87	3,084,137
Healing Period	2,196	7.30	16,031	653.70	10,479,465
Other (Loss of Use)	2,002	25.38	50,811	643.87	32,715,679
Non-Schedule	1,120 (d)	1,131.71 (g)	1,267,515	163.03 (f)	206,642,970
Total Cost					252,922,251
Ratio U.S.L. to Pennsylvania					2.621

(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) $(\bar{N} 37 / D 37) * 52$, no escalation, from 2011
US Life Table for Total Population (est for 100+)

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	13	14
3. Total Days Disability Based on #1 (a)	2,495,765	2,776,360
4. Additional Days Disability Based on #2 (a), (b)	294,735	117,735
5. Cost in Units of Weeks Wages $[(\#3+\#4)/7]$	398,643	413,442
6. Average Weekly Benefit (Exhibits IX,X)	637.38	653.70
7. Total Monetary Cost $(\#5*\#6)$	254,087,075	270,267,035
8. Ratio U.S.L. to Pennsylvania		1.064

(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

	1/1/2016				
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)	107.58	156.48	205.38	249.39	254.28
4. Maximum Weekly Benefit (SAWW)	978.00	978.00	978.00	978.00	978.00
5. Effective Wage for #3 (#3 / #2)	489.00	489.00	489.00	489.00	489.00
6. Effective Wage for #4 (#4 / #2)	4,445.45	3,056.25	2,328.57	1,917.65	1,880.77
7. Average Weekly Wage	978.00	978.00	978.00	978.00	978.00
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	9.18	9.18	9.18	9.18	9.18
13. B for #11	99.99	99.60	97.10	92.01	91.24
14. #13 - #12	90.82	90.42	87.92	82.83	82.06
15. A for #10	22.22	22.22	22.22	22.22	22.22
16. A for #11	100.00	99.90	99.08	97.02	96.67
17. #8 * #15	11.11	11.11	11.11	11.11	11.11
18. #9 * (100 - #16)	0.01	0.31	2.19	5.85	6.40
19. Limit Factor as % (#14 + #17 + #18)	101.94	101.84	101.22	99.79	99.57
20. Effective Average Weekly Wage (#19 * #7 / 100)	996.97	996.00	989.93	975.95	973.79
21. Average Weekly Benefit (#20 * #2)	219.33	318.72	415.77	497.73	506.37

	1/1/2016			
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)	293.40	303.18	312.96	326.00
4. Maximum Weekly Benefit (SAWW)	978.00	978.00	978.00	978.00
5. Effective Wage for #3 (#3/#2)	489.00	489.00	489.00	489.00
6. Effective Wage for #4 (#4/#2)	1,630.00	1,577.42	1,528.13	1,467.00
7. Average Weekly Wage	978.00	978.00	978.00	978.00
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	1.563	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	9.18	9.18	9.18	9.18
13. B for #11	84.78	82.74	80.86	78.40
14. #13 - #12	75.60	73.56	71.68	69.22
15. A for #10	22.22	22.22	22.22	22.22
16. A for #11	93.55	92.47	91.45	90.06
17. #8 * #15	11.11	11.11	11.11	11.11
18. #9 * (100-#16)	10.76	12.14	13.36	14.90
19. Limit Factor as % (#14+#17+#18)	97.47	96.81	96.15	95.23
20. Effective Average Weekly Wage (#19*#7/100)	953.26	946.80	940.35	931.35
21. Average Weekly Benefit (#20*#2)	571.96	587.02	601.82	620.90

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT VIII

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

		10/1/2015		
1. Effective Date of Comp Law				
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)	1,406.00	1,406.00	1,406.00	1,406.00
5. Effective Wage for #3 (NAWW)	703.00	703.00	703.00	703.00
6. Effective Wage for #4 (#4 / #2)	7,030.00	5,624.00	2,812.00	2,109.00
7. Average Weekly Wage	978.00	978.00	978.00	978.00
8. Ratio to Average for #3 (#2 * #5 / #7)	0.144	0.180	0.359	0.479
9. Ratio to Average for #5 (#5 / #7)	0.719	0.719	0.719	0.719
10. Ratio to Average for #6 (#6 / #7)	7.188	5.751	2.875	2.156
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	7.19	5.75	2.88	2.16
14. B for #11	0.13	0.28	2.92	8.00
15. B for #12	26.43	26.43	26.43	26.43
16. B for #13	100.00	100.00	99.21	95.02
17. #16 - #15	73.57	73.57	72.78	68.59
18. #14 / #2	0.67	1.14	5.83	12.00
19. A for #11	1.29	2.07	9.91	20.16
20. A for #12	46.53	46.53	46.53	46.53
21. A for #13	100.00	100.00	99.79	98.28
22. #9 * (#20 - #19)	32.53	31.96	26.33	18.96
23. #10 * (100 - #21)	0.00	0.00	0.61	3.70
24. Limit Factor as % (#17 + #18 + #22 + #23)	106.77	106.67	105.55	103.25
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,044.21	1,043.23	1,032.28	1,009.79
26. Average Weekly Benefit (#25 * #2)	208.84	260.81	516.14	673.19

(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	978.00
2. Statewide Average Weekly Wage	978.00
3. Minimum Wage to Receive Maximum Benefits	1,467.01
4. Ratio #3 / #2	1.500
5. #4 to Nearest 0.01	1.50
6. A for #5	90.06
7. 100 - #6	9.94
8. #1 * #7 / 100	97.1748
(II) Workers at 2/3 Wages	
9. Maximum Wage	1,467.00
10. Minimum Wage	733.51
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	78.40
16. B for #14	28.90
17. #15 - #16	49.51
18. (2/3 * #17 * #2) / 100	322.7773
(III) Workers at 1/2 Maximum	
19. Maximum Wage	733.50
20. Minimum Wage	543.34
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	49.42
26. A for #24	28.81
27. #25 - #26	20.60
28. #27 * 1/2 * #1 / 100	100.7480
(IV) Workers at 90% of Wages	
29. Maximum Wage	543.33
30. #29 / #2	0.556
31. #30 to Nearest 0.01	0.56
32. B for #31	13.26
33. #32 * #2 * 0.90 / 100	116.6792
34. #8 + #18 + #28 + #33	637.38

EXHIBIT X

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

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,406.00
2. Statewide Average Weekly Wage	978.00
3. Minimum Wage to Receive Maximum Benefits	2,109.01
4. Ratio #3 / #2	2.156
5. #4 to Nearest 0.01	2.16
6. A for #5	98.28
7. 100 - #6	1.72
8. #1 * #7 / 100	24.1530
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,109.00
10. Minimum Wage	527.26
11. #9 / #2	2.156
12. #10 / #2	0.539
13. #11 to Nearest 0.01	2.16
14. #12 to Nearest 0.01	0.54
15. B for #13	95.02
16. B for #14	11.81
17. #15 - #16	83.20
18. (2/3 * #17 * #2) / 100	542.4786
(III) Workers at 1/2 NAWW	
19. Maximum Wage	527.25
20. Minimum Wage	351.51
21. #19 / #2	0.539
22. #20 / #2	0.359
23. #21 to Nearest 0.01	0.54
24. #22 to Nearest 0.01	0.36
25. A for #23	26.56
26. A for #24	9.91
27. #25 - #26	16.66
28. #27 * 1/2 NAWW / 100	58.5464
(IV) Workers at 100% of Wages	
29. Maximum Wage	351.50
30. #29 / #2	0.359
31. #30 to Nearest 0.01	0.36
32. B for #31	2.92
33. #32 * #2 / 100	28.5256
34. #8 + #18 + #28 + #33	653.70

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) % in Wage Bracket <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under	733.50 (a)		0.00 - 0.75	49.08	28.70	571.89	489.00	(Min)
Between	733.50 and 1,467.00 (b)		0.75 - 1.50	40.91	49.64	1186.7	791.13	[(5)*.6667]
Over	1,467.00		Over 1.50	10.01	21.66	2116.23	978.00	(Max)
$\frac{\text{SUM OF ((3) * (6))}}{100} = 661.55$								

(a) $1/2 \text{ AWW} / (.6667) = 489.00 / 0.6667 = 733.50$
 (b) $\text{AWW} / (.6667) = 978.00 / 0.6667 = 1,467.00$

U. S. L.

	(1) <u>Wage Interval</u>		(2) % of Avg. Wage <u>(1) / AWW</u>	(3) % in Wage Bracket <u>Workers</u>	(4) <u>Wages</u>	(5) Avg. Wage <u>AWW*((4)/(3))</u>	(6) Avg. Weekly <u>Benefit</u>	
Under	2,109.00 (a)		0.00 - 2.16	98.32	95.13	946.28	630.85	[(5)*.6667]
Over	2,109.00		Over 2.16	1.68	4.87	2834.51	1406.00	(Max)
2.17								
$\frac{\text{SUM OF ((3) * (6))}}{100} = 643.87$								

(a) $2 \text{ NAWW} / (.6667) = 1,406.00 / 0.6667 = 2,109.00$

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	1/1/2016		10/1/2015	
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	978.00	978.00	1,406.00	1,406.00
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	3,667.04	5,866.83	5,271.84	8,434.31
8. Average Weekly Wage	978.00	978.00	978.00	978.00
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	5.390	8.624
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	5.39	8.62
13. B for #11	0.00	0.00	0.00	0.00
14. B for #12	99.93	100.00	100.00	100.00
15. #14 - #13	99.93	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	0.06	0.00	0.00	0.00
21. Limit Factor as % (#15 + #19 + #20)	99.99	100.00	100.00	100.00
22. Effective Average Weekly Wage (#21 * #8 / 100)	977.90	978.00	978.00	978.00
23. Average Weekly Benefit (#22 * #3)	260.81	163.03	260.83	163.03

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	0.0442	0.0005	0.61	34.5352	17.1581	1.21	80.1411	62.9707
0.02	0.0935	0.0017	0.62	35.6799	17.9783	1.22	80.5886	63.6017
0.03	0.1484	0.0036	0.63	36.8197	18.8081	1.23	81.0277	64.2258
0.04	0.2094	0.0064	0.64	37.9525	19.6460	1.24	81.4584	64.8429
0.05	0.2771	0.0103	0.65	39.0763	20.4902	1.25	81.8808	65.4532
0.06	0.3520	0.0155	0.66	40.1891	21.3389	1.26	82.2950	66.0564
0.07	0.4347	0.0222	0.67	41.2889	22.1905	1.27	82.7013	66.6526
0.08	0.5260	0.0306	0.68	42.3739	23.0432	1.28	83.0995	67.2417
0.09	0.6265	0.0411	0.69	43.4423	23.8952	1.29	83.4899	67.8238
0.10	0.7369	0.0538	0.70	44.4924	24.7446	1.30	83.8726	68.3987
0.11	0.8580	0.0692	0.71	45.5225	25.5899	1.31	84.2476	68.9665
0.12	0.9905	0.0876	0.72	46.5313	26.4293	1.32	84.6151	69.5271
0.13	1.1354	0.1094	0.73	47.5172	27.2611	1.33	84.9752	70.0806
0.14	1.2933	0.1349	0.74	48.4791	28.0837	1.34	85.3280	70.6268
0.15	1.4653	0.1647	0.75	49.4158	28.8956	1.35	85.6735	71.1660
0.16	1.6522	0.1993	0.76	50.3261	29.6952	1.36	86.0120	71.6979
0.17	1.8549	0.2391	0.77	51.2094	30.4811	1.37	86.3434	72.2227
0.18	2.0743	0.2848	0.78	52.0646	31.2521	1.38	86.6680	72.7403
0.19	2.3115	0.3368	0.79	52.9124	32.0261	1.39	86.9857	73.2508
0.20	2.5672	0.3959	0.80	53.7521	32.8024	1.40	87.2968	73.7541
0.21	2.8425	0.4628	0.81	54.5836	33.5808	1.41	87.6014	74.2504
0.22	3.1384	0.5380	0.82	55.4067	34.3609	1.42	87.8994	74.7395
0.23	3.4557	0.6223	0.83	56.2213	35.1422	1.43	88.1912	75.2216
0.24	3.7955	0.7166	0.84	57.0271	35.9244	1.44	88.4766	75.6967
0.25	4.1585	0.8214	0.85	57.8240	36.7072	1.45	88.7559	76.1647
0.26	4.5457	0.9378	0.86	58.6118	37.4903	1.46	89.0292	76.6258
0.27	4.9580	1.0664	0.87	59.3905	38.2732	1.47	89.2965	77.0800
0.28	5.3961	1.2082	0.88	60.1599	39.0557	1.48	89.5580	77.5272
0.29	5.8608	1.3639	0.89	60.9200	39.8374	1.49	89.8138	77.9677
0.30	6.3527	1.5345	0.90	61.6705	40.6181	1.50	90.0639	78.4013
0.31	6.8726	1.7208	0.91	62.4115	41.3974	1.51	90.3085	78.8281
0.32	7.4209	1.9235	0.92	63.1429	42.1750	1.52	90.5477	79.2482
0.33	7.9983	2.1437	0.93	63.8646	42.9507	1.53	90.7815	79.6617
0.34	8.6050	2.3821	0.94	64.5766	43.7241	1.54	91.0101	80.0686
0.35	9.2414	2.6395	0.95	65.2788	44.4951	1.55	91.2336	80.4688
0.36	9.9076	2.9167	0.96	65.9712	45.2632	1.56	91.4520	80.8626
0.37	10.6039	3.2145	0.97	66.6537	46.0284	1.57	91.6655	81.2499
0.38	11.3302	3.5334	0.98	67.3264	46.7903	1.58	91.8741	81.6309
0.39	12.0864	3.8742	0.99	67.9892	47.5486	1.59	92.0779	82.0054
0.40	12.8722	4.2375	1.00	68.6422	48.3033	1.60	92.2771	82.3737
0.41	13.6873	4.6237	1.01	69.2854	49.0540	1.61	92.4717	82.7358
0.42	14.5313	5.0334	1.02	69.9187	49.8005	1.62	92.6618	83.0918
0.43	15.4034	5.4668	1.03	70.5421	50.5427	1.63	92.8475	83.4416
0.44	16.3031	5.9243	1.04	71.1558	51.2803	1.64	93.0289	83.7854
0.45	17.2294	6.4060	1.05	71.7598	52.0131	1.65	93.2061	84.1232
0.46	18.1814	6.9121	1.06	72.3540	52.7411	1.66	93.3791	84.4552
0.47	19.1579	7.4425	1.07	72.9385	53.4639	1.67	93.5481	84.7813
0.48	20.1577	7.9971	1.08	73.5135	54.1815	1.68	93.7131	85.1016
0.49	21.1796	8.5758	1.09	74.0788	54.8936	1.69	93.8742	85.4162
0.50	22.2219	9.1781	1.10	74.6346	55.6002	1.70	94.0314	85.7252
0.51	23.2832	9.8036	1.11	75.1810	56.3011	1.71	94.1850	86.0286
0.52	24.3618	10.4518	1.12	75.7180	56.9962	1.72	94.3349	86.3266
0.53	25.4559	11.1220	1.13	76.2457	57.6853	1.73	94.4811	86.6190
0.54	26.5638	11.8133	1.14	76.7641	58.3683	1.74	94.6239	86.9062
0.55	27.6834	12.5250	1.15	77.2734	59.0451	1.75	94.7633	87.1880
0.56	28.8129	13.2560	1.16	77.7736	59.7157	1.76	94.8993	87.4646
0.57	29.9502	14.0051	1.17	78.2647	60.3798	1.77	95.0320	87.7361
0.58	31.0931	14.7713	1.18	78.7470	61.0375	1.78	95.1615	88.0024
0.59	32.2397	15.5531	1.19	79.2204	61.6886	1.79	95.2878	88.2638
0.60	33.3878	16.3492	1.20	79.6851	62.3330	1.80	95.4111	88.5202

* 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	95.5313	88.7717	2.41	99.1553	97.3122	3.01	99.8564	99.4457
1.82	95.6486	89.0184	2.42	99.1793	97.3792	3.02	99.8607	99.4606
1.83	95.7630	89.2604	2.43	99.2026	97.4447	3.03	99.8648	99.4751
1.84	95.8746	89.4977	2.44	99.2253	97.5086	3.04	99.8689	99.4893
1.85	95.9834	89.7303	2.45	99.2473	97.5711	3.05	99.8728	99.5030
1.86	96.0896	89.9585	2.46	99.2687	97.6321	3.06	99.8766	99.5165
1.87	96.1931	90.1822	2.47	99.2896	97.6916	3.07	99.8802	99.5295
1.88	96.2940	90.4015	2.48	99.3099	97.7497	3.08	99.8838	99.5423
1.89	96.3924	90.6164	2.49	99.3296	97.8064	3.09	99.8873	99.5547
1.90	96.4884	90.8271	2.50	99.3488	97.8618	3.10	99.8907	99.5667
1.91	96.5819	91.0336	2.51	99.3674	97.9159	3.11	99.8939	99.5785
1.92	96.6731	91.2360	2.52	99.3855	97.9687	3.12	99.8971	99.5899
1.93	96.7620	91.4343	2.53	99.4032	98.0202	3.13	99.9002	99.6011
1.94	96.8487	91.6286	2.54	99.4203	98.0705	3.14	99.9032	99.6120
1.95	96.9331	91.8189	2.55	99.4369	98.1196	3.15	99.9061	99.6225
1.96	97.0155	92.0054	2.56	99.4531	98.1675	3.16	99.9089	99.6328
1.97	97.0957	92.1881	2.57	99.4689	98.2142	3.17	99.9116	99.6428
1.98	97.1739	92.3670	2.58	99.4842	98.2598	3.18	99.9143	99.6526
1.99	97.2501	92.5422	2.59	99.4990	98.3043	3.19	99.9169	99.6621
2.00	97.3243	92.7138	2.60	99.5135	98.3478	3.20	99.9194	99.6713
2.01	97.3967	92.8819	2.61	99.5275	98.3901	3.21	99.9218	99.6803
2.02	97.4672	93.0465	2.62	99.5412	98.4315	3.22	99.9242	99.6891
2.03	97.5359	93.2076	2.63	99.5545	98.4718	3.23	99.9264	99.6976
2.04	97.6028	93.3653	2.64	99.5674	98.5112	3.24	99.9287	99.7059
2.05	97.6679	93.5197	2.65	99.5799	98.5496	3.25	99.9308	99.7140
2.06	97.7314	93.6709	2.66	99.5921	98.5870	3.26	99.9329	99.7219
2.07	97.7933	93.8189	2.67	99.6039	98.6235	3.27	99.9349	99.7295
2.08	97.8535	93.9637	2.68	99.6154	98.6592	3.28	99.9369	99.7370
2.09	97.9122	94.1054	2.69	99.6266	98.6939	3.29	99.9388	99.7442
2.10	97.9694	94.2441	2.70	99.6375	98.7278	3.30	99.9406	99.7513
2.11	98.0250	94.3798	2.71	99.6480	98.7609	3.31	99.9424	99.7582
2.12	98.0792	94.5126	2.72	99.6583	98.7931	3.32	99.9442	99.7649
2.13	98.1320	94.6425	2.73	99.6682	98.8245	3.33	99.9459	99.7714
2.14	98.1834	94.7696	2.74	99.6779	98.8552	3.34	99.9475	99.7777
2.15	98.2334	94.8940	2.75	99.6873	98.8851	3.35	99.9491	99.7839
2.16	98.2821	95.0156	2.76	99.6965	98.9142	3.36	99.9507	99.7899
2.17	98.3296	95.1346	2.77	99.7053	98.9427	3.37	99.9522	99.7957
2.18	98.3758	95.2509	2.78	99.7140	98.9704	3.38	99.9536	99.8014
2.19	98.4207	95.3647	2.79	99.7223	98.9974	3.39	99.9550	99.8069
2.20	98.4645	95.4760	2.80	99.7305	99.0237	3.40	99.9564	99.8123
2.21	98.5071	95.5848	2.81	99.7384	99.0494	3.41	99.9577	99.8175
2.22	98.5486	95.6912	2.82	99.7461	99.0744	3.42	99.9590	99.8226
2.23	98.5889	95.7952	2.83	99.7535	99.0988	3.43	99.9602	99.8275
2.24	98.6282	95.8969	2.84	99.7608	99.1226	3.44	99.9615	99.8323
2.25	98.6665	95.9964	2.85	99.7678	99.1458	3.45	99.9626	99.8370
2.26	98.7037	96.0936	2.86	99.7746	99.1684	3.46	99.9638	99.8416
2.27	98.7399	96.1886	2.87	99.7813	99.1904	3.47	99.9649	99.8460
2.28	98.7751	96.2814	2.88	99.7877	99.2119	3.48	99.9659	99.8503
2.29	98.8094	96.3722	2.89	99.7940	99.2328	3.49	99.9670	99.8545
2.30	98.8428	96.4609	2.90	99.8001	99.2532	3.50	99.9680	99.8586
2.31	98.8753	96.5476	2.91	99.8060	99.2730	3.51	99.9690	99.8626
2.32	98.9069	96.6323	2.92	99.8117	99.2924	3.52	99.9699	99.8664
2.33	98.9376	96.7151	2.93	99.8173	99.3112	3.53	99.9708	99.8702
2.34	98.9675	96.7960	2.94	99.8227	99.3296	3.54	99.9717	99.8738
2.35	98.9966	96.8750	2.95	99.8279	99.3475	3.55	99.9726	99.8774
2.36	99.0249	96.9522	2.96	99.8330	99.3650	3.56	99.9734	99.8808
2.37	99.0525	97.0276	2.97	99.8380	99.3820	3.57	99.9743	99.8842
2.38	99.0792	97.1013	2.98	99.8428	99.3985	3.58	99.9750	99.8875
2.39	99.1053	97.1732	2.99	99.8475	99.4146	3.59	99.9758	99.8906
2.40	99.1306	97.2435	3.00	99.8520	99.4304	3.60	99.9766	99.8937

* 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	99.9773	99.8967	4.21	99.9966	99.9821	4.81	99.9995	99.9971
3.62	99.9780	99.8996	4.22	99.9967	99.9826	4.82	99.9995	99.9972
3.63	99.9786	99.9025	4.23	99.9968	99.9832	4.83	99.9995	99.9972
3.64	99.9793	99.9052	4.24	99.9969	99.9836	4.84	99.9996	99.9973
3.65	99.9799	99.9079	4.25	99.9970	99.9841	4.85	99.9996	99.9974
3.66	99.9806	99.9105	4.26	99.9971	99.9846	4.86	99.9996	99.9975
3.67	99.9812	99.9131	4.27	99.9972	99.9850	4.87	99.9996	99.9976
3.68	99.9817	99.9155	4.28	99.9973	99.9855	4.88	99.9996	99.9976
3.69	99.9823	99.9179	4.29	99.9974	99.9859	4.89	99.9996	99.9977
3.70	99.9828	99.9203	4.30	99.9974	99.9863	4.90	99.9996	99.9978
3.71	99.9834	99.9225	4.31	99.9975	99.9867	4.91	99.9996	99.9978
3.72	99.9839	99.9248	4.32	99.9976	99.9871	4.92	99.9997	99.9979
3.73	99.9844	99.9269	4.33	99.9977	99.9875	4.93	99.9997	99.9980
3.74	99.9849	99.9290	4.34	99.9977	99.9879	4.94	99.9997	99.9980
3.75	99.9853	99.9310	4.35	99.9978	99.9882	4.95	99.9997	99.9981
3.76	99.9858	99.9330	4.36	99.9979	99.9886	4.96	99.9997	99.9982
3.77	99.9862	99.9349	4.37	99.9980	99.9889	4.97	99.9997	99.9982
3.78	99.9867	99.9368	4.38	99.9980	99.9892	4.98	99.9997	99.9983
3.79	99.9871	99.9386	4.39	99.9981	99.9896	4.99	99.9997	99.9983
3.80	99.9875	99.9403	4.40	99.9981	99.9899	5.00	99.9997	99.9984
3.81	99.9879	99.9420	4.41	99.9982	99.9902	5.01	99.9997	99.9984
3.82	99.9882	99.9437	4.42	99.9983	99.9905	5.02	99.9998	99.9985
3.83	99.9886	99.9453	4.43	99.9983	99.9907	5.03	99.9998	99.9985
3.84	99.9889	99.9469	4.44	99.9984	99.9910	5.04	99.9998	99.9986
3.85	99.9893	99.9484	4.45	99.9984	99.9913	5.05	99.9998	99.9986
3.86	99.9896	99.9499	4.46	99.9985	99.9915	5.06	99.9998	99.9986
3.87	99.9899	99.9513	4.47	99.9985	99.9918	5.07	99.9998	99.9987
3.88	99.9903	99.9527	4.48	99.9986	99.9920	5.08	99.9998	99.9987
3.89	99.9906	99.9541	4.49	99.9986	99.9923	5.09	99.9998	99.9988
3.90	99.9909	99.9554	4.50	99.9987	99.9925	5.10	99.9998	99.9988
3.91	99.9911	99.9567	4.51	99.9987	99.9927	5.11	99.9998	99.9988
3.92	99.9914	99.9579	4.52	99.9987	99.9929	5.12	99.9998	99.9989
3.93	99.9917	99.9591	4.53	99.9988	99.9931	5.13	99.9998	99.9989
3.94	99.9919	99.9603	4.54	99.9988	99.9934	5.14	99.9998	99.9989
3.95	99.9922	99.9615	4.55	99.9989	99.9935	5.15	99.9998	99.9990
3.96	99.9924	99.9626	4.56	99.9989	99.9937	5.16	99.9998	99.9990
3.97	99.9927	99.9637	4.57	99.9989	99.9939	5.17	99.9998	99.9990
3.98	99.9929	99.9647	4.58	99.9990	99.9941	5.18	99.9999	99.9991
3.99	99.9931	99.9657	4.59	99.9990	99.9943	5.19	99.9999	99.9991
4.00	99.9933	99.9667	4.60	99.9990	99.9945	5.20	99.9999	99.9991
4.01	99.9935	99.9677	4.61	99.9991	99.9946	5.21	99.9999	99.9991
4.02	99.9937	99.9686	4.62	99.9991	99.9948	5.22	99.9999	99.9992
4.03	99.9939	99.9695	4.63	99.9991	99.9949	5.23	99.9999	99.9992
4.04	99.9941	99.9704	4.64	99.9991	99.9951	5.24	99.9999	99.9992
4.05	99.9943	99.9713	4.65	99.9992	99.9952	5.25	99.9999	99.9992
4.06	99.9945	99.9721	4.66	99.9992	99.9954	5.26	99.9999	99.9993
4.07	99.9947	99.9729	4.67	99.9992	99.9955	5.27	99.9999	99.9993
4.08	99.9948	99.9737	4.68	99.9992	99.9957	5.28	99.9999	99.9993
4.09	99.9950	99.9745	4.69	99.9993	99.9958	5.29	99.9999	99.9993
4.10	99.9951	99.9752	4.70	99.9993	99.9959	5.30	99.9999	99.9994
4.11	99.9953	99.9759	4.71	99.9993	99.9960	5.31	99.9999	99.9994
4.12	99.9954	99.9766	4.72	99.9993	99.9961	5.32	99.9999	99.9994
4.13	99.9956	99.9773	4.73	99.9994	99.9963	5.33	99.9999	99.9994
4.14	99.9957	99.9780	4.74	99.9994	99.9964	5.34	99.9999	99.9994
4.15	99.9959	99.9786	4.75	99.9994	99.9965	5.35	99.9999	99.9994
4.16	99.9960	99.9793	4.76	99.9994	99.9966	5.36	99.9999	99.9995
4.17	99.9961	99.9799	4.77	99.9994	99.9967	5.37	99.9999	99.9995
4.18	99.9962	99.9805	4.78	99.9995	99.9968	5.38	99.9999	99.9995
4.19	99.9964	99.9810	4.79	99.9995	99.9969	5.39	99.9999	99.9995
4.20	99.9965	99.9816	4.80	99.9995	99.9970	5.40	99.9999	99.9995

* 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	99.9995	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	99.9999	99.9996	6.01	100.0000	99.9999	6.55	100.0000	100.0000
5.48	99.9999	99.9996	6.02	100.0000	99.9999	6.56	100.0000	100.0000
5.49	99.9999	99.9996	6.03	100.0000	99.9999	6.57	100.0000	100.0000
5.50	99.9999	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	99.9997	6.13	100.0000	100.0000	6.67	100.0000	100.0000
5.60	100.0000	99.9997	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	99.9998	6.29	100.0000	100.0000	6.83	100.0000	100.0000
5.76	100.0000	99.9998	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.