

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, benefit levels as prescribed under Pennsylvania law are compared to those given by the Federal law. For brevity, PA and USL will be used 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 PCRB proposes that the USL percentage be increased from 73.3% to 73.6%.

Starting with Exhibit III and proceeding through Exhibit XII, factors are developed that are used in Exhibit II. For each type of injury, the PCRB first develops 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)	3.8%	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)	3.8%	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 10/1/2023 \$ 963.29
 50% NAWW \$ 481.65
 200% NAWW \$ 1,926.58

(b) SAWW, Effective 1/1/2024 \$ 1,325.00

(c) AWW = Average Weekly Wage

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

(e) From October 1st 2024, adjusted annually by
 the increase in NAWW, limited to 5%.

EXHIBIT II

OVERALL DIFFERENCE IN BENEFITS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		(1) / (1 Total)			(2) / [(3) * (4)]	(5) / (5 Total)		(6) * (7)	(3) * (4)	(5) * (8)
<u>Type of Injury</u>	<u>Losses</u>	<u>Post-HB1840 Weights</u>	<u>Act 57 Factors</u>	<u>Protz and HB1840 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, Protz, HB1840 Factors</u>	<u>Post-HB1840 Benefit Level Reflecting State Act</u>
Death	1,215,342	0.0152	0.9383	1.0140	0.0160	0.0154	2.015	0.0311	0.9514	0.0147
Permanent Total	247,792	0.0031	0.4310	3.2270	0.0022	0.0022	1.929	0.0041	1.3908	0.0030
Major Permanent Partial	14,614,763	0.1827	0.9383	0.9825	0.1982	0.1914	2.028	0.3882	0.9219	0.1764
Minor Permanent Partial	11,815,707	0.1477	0.9382	0.9980	0.1577	0.1524	2.625	0.3999	0.9364	0.1427
Temporary Total	12,161,559	0.1520	0.9383	0.9999	0.1620	0.1565	1.060	0.1659	0.9382	0.1468
Medical	39,938,464	0.4993	1.0000	1.0000	0.4993	0.4822	1.425 *	0.6871	1.0000	0.4822
Total	79,993,628	1.0000			1.0354	1.0000		1.6763		0.9658
OVERALL BENEFIT CHANGE =								1.736	=	73.6%
(10 Total) / (8 Total)										

* 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) based on 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)	539,630,724	1,099,959,386
2. Remarriage Award (a), (b)	3,751,012	5,328,817
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) }	550,381,736	1,109,023,203
6. Ratio U.S.L. to Pennsylvania		2.015

(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)	0.0358	0.0486
3. Number of Cases, Widow w/ children	427	427
4. Remarriage Value (Exhibit III-C, III-D)	0.0964	0.1346
5. Average Weekly Benefit (Exhibit VII, VIII)	669.06	685.23
6. Award: ((#1 * #2) + (#3 * #4)) * #5 * 104 weeks	3,751,012	5,328,817

(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	$\bar{a}'_{53:\overline{\text{life}}}$	895.86	669.06	213,379,784
136	Widow	1	41	$8.5 \mid \bar{a}'_{41:\overline{\text{life}}}$	621.97	669.06	56,594,576
	with child	1	11	a_{442}	383.37	771.39	40,218,979
129	Widow	1	41	$8.5 \mid \bar{a}'_{41:\overline{\text{life}}}$	621.97	669.06	53,681,620
	with children	2	11	a_{442}	383.37	839.96	41,539,995
82	Widow	1	41	$8.5 \mid \bar{a}'_{41:\overline{\text{life}}}$	621.97	669.06	34,123,200
	with children	3	11	a_{442}	383.37	839.96	26,405,268
42	Widow	1	41	$8.5 \mid \bar{a}'_{41:\overline{\text{life}}}$	621.97	669.06	17,477,737
	with children	4	11	a_{442}	383.37	839.96	13,524,650
22	Widow	1	41	$8.5 \mid \bar{a}'_{41:\overline{\text{life}}}$	621.97	669.06	9,155,005
	with children	5	11	a_{442}	383.37	839.96	7,084,340
16	Widow	1	41	$8.5 \mid \bar{a}'_{41:\overline{\text{life}}}$	621.97	669.06	6,658,185
	with children (>5)	7 (a)	11	a_{442}	383.37	839.96	5,152,247
16	Orphan	1	10	a_{494}	421.54	426.80	2,878,612
10	Orphans	2	10	a_{494}	421.54	557.56	2,350,338
7	Orphans	3	10	a_{494}	421.54	680.87	2,009,098
3	Orphans	4	10	a_{494}	421.54	792.34	1,002,009
1	Orphans (more than 4)	5 (a)	10	a_{494}	421.54	812.98	342,704
13	Parent	1	58	$\bar{a}_{58:\overline{400}}$	339.98	557.56	2,464,270
17	Parents	2	48	$\bar{a}_{48:\overline{400}}$	346.01	557.56	3,279,663
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{400}}$	350.12	293.60	102,795
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{400}}$	350.22	293.60	205,649
1000	Total						539,630,724

(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	$\bar{a}_{53:\overline{\text{life}}}$	1,617.46	685.23	394,566,233
136	Widow	1	41	$8.5 \mid \bar{a}_{41:\overline{\text{life}}}$	1,656.20	685.23	154,343,398
	with child	1	11	a_{442}	451.16	905.15	55,537,976
129	Widow	1	41	$8.5 \mid \bar{a}_{41:\overline{\text{life}}}$	1,656.20	685.23	146,399,252
	with children	2	11	a_{442}	451.16	905.15	52,679,404
82	Widow	1	41	$8.5 \mid \bar{a}_{41:\overline{\text{life}}}$	1,656.20	685.23	93,059,990
	with children	3	11	a_{442}	451.16	905.15	33,486,133
42	Widow	1	41	$8.5 \mid \bar{a}_{41:\overline{\text{life}}}$	1,656.20	685.23	47,664,873
	with children	4	11	a_{442}	451.16	905.15	17,151,434
22	Widow	1	41	$8.5 \mid \bar{a}_{41:\overline{\text{life}}}$	1,656.20	685.23	24,967,314
	with children	5	11	a_{442}	451.16	905.15	8,984,084
16	Widow	1	41	$8.5 \mid \bar{a}_{41:\overline{\text{life}}}$	1,656.20	685.23	18,158,047
	with children (>5)	7 (a)	11	a_{442}	451.16	905.15	6,533,880
16	Orphan	1	10	a_{494}	505.46	685.23	5,541,702
10	Orphans	2	10	a_{494}	505.46	905.15	4,575,171
7	Orphans	3	10	a_{494}	505.46	905.15	3,202,620
3	Orphans	4	10	a_{494}	505.46	905.15	1,372,551
1	Orphans (more than 4)	5 (a)	10	a_{494}	505.46	905.15	457,517
13	Parent	1	58	$\bar{a}_{58:\overline{400}}$	1,387.04	344.24	6,207,170
17	Parents	2	48	$\bar{a}_{48:\overline{400}}$	1,902.64	685.23	22,163,682
1	Brother or Sister	1	23	$\bar{a}_{23:\overline{400}}$	3,426.95	275.68	944,742
2	Other Dependents	1 (a)	21	$\bar{a}_{21:\overline{400}}$	3,558.86	275.68	1,962,213
1000	Total						1,099,959,386

(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	-	0.77122	0.77122	-
22	-	-	0.53645	-	-
27	2	1	0.39252	0.78504	0.39252
32	7	9	0.27364	1.91548	2.46276
37	6	25	0.18380	1.10280	4.59500
42	6	28	0.12047	0.72282	3.37316
47	13	23	0.07770	1.01010	1.78710
52	27	22	0.04925	1.32975	1.08350
57	31	24	0.03044	0.94364	0.73056
62	43	15	0.01810	0.77830	0.27150
67	66	5	0.01014	0.66924	0.05070
72	44	1	0.00527	0.23188	0.00527
77	24	-	0.00255	0.06120	-
82	14	-	0.00112	0.01568	-
87	5	-	0.00045	0.00225	-
Total	289	153	2.47312	10.33940	14.75207

Remarriage Values (a)

$$\begin{aligned} \text{Widow alone} &= (5 \text{ Total}) / (2 \text{ Total}) = && 0.0358 \\ \text{Widow with children} &= (6 \text{ Total}) / (3 \text{ Total}) = && 0.0964 \end{aligned}$$

(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		(3)	(4) $\frac{R[x]}{D[x]}$ (b)	(5) (2)x(4)	(6) (3)x(4)
	Widow Alone	Widow w/ children				
17	1	-		0.97254	0.97254	-
22	-	-		0.71788	-	-
27	2	1		0.54062	1.08124	0.54062
32	7	9		0.38301	2.68107	3.44709
37	6	25		0.25899	1.55394	6.47475
42	6	28		0.16951	1.01706	4.74628
47	13	23		0.10830	1.40790	2.49090
52	27	22		0.06756	1.82412	1.48632
57	31	24		0.04086	1.26666	0.98064
62	43	15		0.02368	1.01824	0.35520
67	66	5		0.01291	0.85206	0.06455
72	44	1		0.00654	0.28776	0.00654
77	24	-		0.00307	0.07368	-
82	14	-		0.00132	0.01848	-
87	5	-		0.00051	0.00255	-
Total	289	153		3.30730	14.05730	20.59289

Remarriage Values (a)

$$\begin{aligned} \text{Widow alone} &= (5 \text{ Total}) / (2 \text{ Total}) = && 0.0486 \\ \text{Widow with children} &= (6 \text{ Total}) / (3 \text{ Total}) = && 0.1346 \end{aligned}$$

(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	$\bar{a}_{49:\overline{life}}$	$\bar{a}_{49:\overline{life}}$
2. Annuity Value (b)	971.92	1,848.04 (a)
3. Average Weekly Benefit (Exhibits IX, X)	865.95	878.65
4. Cost of 1,000 Cases { (2)x(3)x1,000 }	841,634,008	1,623,783,782
5. Ratio U.S.L. to Pennsylvania		1.929

(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	877.86 (b)	8,348,449
Healing Period	146	21.32	3,113	865.95 (c)	2,695,702
Other (Loss of Use)	119	352.87	41,992	877.86	36,863,097
Non-Schedule	497 (d)	500.00	248,500	353.34 (f)	<u>87,804,990</u>
Total Cost					135,712,238
U.S.L. Benefit Level:					
Dismemberment	27	245.85	6,638	874.99 (b)	5,808,184
Healing Period	503	25.76	12,957	878.65 (e)	11,384,668
Other (Loss of Use)	476	141.87	67,530	874.99	59,088,075
Non-Schedule	497 (d)	1,132.54 (g)	562,872	353.38 (f)	<u>198,907,707</u>
Total Cost					275,188,634
Ratio U.S.L. to Pennsylvania					2.028

B. Minor Permanent

Pennsylvania Benefit Level:					
Dismemberment	204	32.02	6,532	877.86	5,734,182
Healing Period	204	6.83	1,393	865.95	1,206,268
Non-Schedule	1,120 (d)	500.00	560,000	220.88 (f)	<u>123,692,800</u>
Total Cost					130,633,250
U.S.L. Benefit Level:					
Dismemberment	194	24.69	4,790	874.99	4,191,202
Healing Period	2,196	7.30	16,031	878.65	14,085,638
Other (Loss of Use)	2,002	25.38	50,811	874.99	44,459,117
Non-Schedule	1,120 (d)	1,132.54 (g)	1,268,445	220.88 (f)	<u>280,174,132</u>
Total Cost					342,910,089
Ratio U.S.L. to Pennsylvania					2.625

(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 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)	865.95	878.65
7. Total Monetary Cost $(\#5*\#6)$	342,728,289	363,270,813
8. Ratio U.S.L. to Pennsylvania		1.060

(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. Effective Date of Comp Law			1/1/2024		
2. Rate of Compensation (a)	0.2200	0.3200	0.4200	0.5100	0.5200
3. Minimum Weekly Benefit (SAWW * #2)	145.75	212.00	278.25	337.88	344.50
4. Maximum Weekly Benefit (SAWW)	1,325.00	1,325.00	1,325.00	1,325.00	1,325.00
5. Effective Wage for #3 (#3 / #2)	662.50	662.50	662.50	662.50	662.50
6. Effective Wage for #4 (#4 / #2)	6,022.73	4,140.63	3,154.76	2,598.04	2,548.08
7. Average Weekly Wage	1,325.00	1,325.00	1,325.00	1,325.00	1,325.00
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	14.05	14.05	14.05	14.05	14.05
13. B for #11	100.00	99.82	98.45	95.30	94.80
14. #13 - #12	85.95	85.77	84.40	81.26	80.76
15. A for #10	29.54	29.54	29.54	29.54	29.54
16. A for #11	100.00	99.96	99.57	98.48	98.29
17. #8 * #15	14.77	14.77	14.77	14.77	14.77
18. #9 * (100 - #16)	0.00	0.12	1.02	2.98	3.29
19. Limit Factor as % (#14 + #17 + #18)	100.72	100.66	100.19	99.01	98.82
20. Effective Average Weekly Wage (#19 * #7 / 100)	1,334.54	1,333.75	1,327.52	1,311.88	1,309.37
21. Average Weekly Benefit (#20 * #2)	293.60	426.80	557.56	669.06	680.87

1. Effective Date of Comp Law			1/1/2024	
2. Rate of Compensation (a)	0.6000	0.6200	0.6400	0.6667
3. Minimum Weekly Benefit (SAWW * #2)	397.50	410.75	424.00	441.67
4. Maximum Weekly Benefit (SAWW)	1,325.00	1,325.00	1,325.00	1,325.00
5. Effective Wage for #3 (#3/#2)	662.50	662.50	662.50	662.50
6. Effective Wage for #4 (#4/#2)	2,208.33	2,137.10	2,070.31	1,987.50
7. Average Weekly Wage	1,325.00	1,325.00	1,325.00	1,325.00
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	14.05	14.05	14.05	14.05
13. B for #11	90.44	89.01	87.67	85.88
14. #13 - #12	76.40	74.96	73.62	71.84
15. A for #10	29.54	29.54	29.54	29.54
16. A for #11	96.48	95.83	95.21	94.35
17. #8 * #15	14.77	14.77	14.77	14.77
18. #9 * (100-#16)	5.86	6.72	7.48	8.48
19. Limit Factor as % (#14+#17+#18)	97.03	96.45	95.87	95.09
20. Effective Average Weekly Wage (#19*#7/100)	1,285.65	1,277.96	1,270.28	1,259.94
21. Average Weekly Benefit (#20*#2)	771.39	792.34	812.98	839.96

(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		10/1/2023		
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)	1,926.58	1,926.58	1,926.58	1,926.58
5. Effective Wage for #3 (NAWW)	963.29	963.29	963.29	963.29
6. Effective Wage for #4 (#4 / #2)	9,632.90	7,706.32	3,853.16	2,889.87
7. Average Weekly Wage	1,325.00	1,325.00	1,325.00	1,325.00
8. Ratio to Average for #3 (#2 * #5 / #7)	0.145	0.182	0.364	0.485
9. Ratio to Average for #5 (#5 / #7)	0.727	0.727	0.727	0.727
10. Ratio to Average for #6 (#6 / #7)	7.270	5.816	2.908	2.181
11. Line #8 Adjusted to Nearest .01	0.15	0.18	0.36	0.49
12. Line #9 Adjusted to Nearest .01	0.73	0.73	0.73	0.73
13. Line #10 Adjusted to Nearest .01	7.27	5.82	2.91	2.18
14. B for #11	0.28	0.48	4.65	13.16
15. B for #12	39.50	39.50	39.50	39.50
16. B for #13	100.00	100.00	99.65	97.34
17. #16 - #15	60.50	60.50	60.15	57.84
18. #14 / #2	1.40	1.92	9.30	19.74
19. A for #11	2.16	3.03	13.69	28.22
20. A for #12	60.11	60.11	60.11	60.11
21. A for #13	100.00	100.00	99.92	99.21
22. #9 * (#20 - #19)	42.13	41.50	33.75	23.18
23. #10 * (100 - #21)	0.00	0.00	0.23	1.71
24. Limit Factor as % (#17 + #18 + #22 + #23)	104.03	103.92	103.43	102.47
25. Effective Average Weekly Wage (#24 * #7 / 100)	1,378.40	1,376.94	1,370.45	1,357.73
26. Average Weekly Benefit (#25 * #2)	275.68	344.24	685.23	905.15

(a) From Fatal Benefit Levels, Exhibit I

EXHIBIT IX

CALCULATION OF AVERAGE WEEKLY BENEFIT - TOTAL DISABILITY
PENNSYLVANIA ACT

<hr/>	
(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,325.00
2. Statewide Average Weekly Wage	1,325.00
3. Minimum Wage to Receive Maximum Benefits	1,987.51
4. Ratio #3 / #2	1.500
5. #4 to Nearest 0.01	1.50
6. A for #5	94.35
7. 100 - #6	5.65
8. #1 * #7 / 100	74.8903
<hr/>	
(II) Workers at 2/3 Wages	
9. Maximum Wage	1,987.50
10. Minimum Wage	993.76
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	85.88
16. B for #14	41.71
17. #15 - #16	44.17
18. (2/3 * #17 * #2) / 100	390.1701
<hr/>	
(III) Workers at 1/2 Maximum	
19. Maximum Wage	993.75
20. Minimum Wage	736.12
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	62.31
26. A for #24	37.73
27. #25 - #26	24.58
28. #27 * 1/2 * #1 / 100	162.8259
<hr/>	
(IV) Workers at 90% of Wages	
29. Maximum Wage	736.11
30. #29 / #2	0.556
31. #30 to Nearest 0.01	0.56
32. B for #31	19.96
33. #32 * #2 * 0.90 / 100	238.0647
34. #8 + #18 + #28 + #33	865.95
<hr/>	

EXHIBIT X

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

(I) Workers at Maximum	
1. Maximum Weekly Compensation	1,926.58
2. Statewide Average Weekly Wage	1,325.00
3. Minimum Wage to Receive Maximum Benefits	2,889.88
4. Ratio #3 / #2	2.181
5. #4 to Nearest 0.01	2.18
6. A for #5	99.21
7. 100 - #6	0.79
8. #1 * #7 / 100	15.1468
(II) Workers at 2/3 Wages	
9. Maximum Wage	2,889.87
10. Minimum Wage	722.47
11. #9 / #2	2.181
12. #10 / #2	0.545
13. #11 to Nearest 0.01	2.18
14. #12 to Nearest 0.01	0.55
15. B for #13	97.34
16. B for #14	18.91
17. #15 - #16	78.43
18. (2/3 * #17 * #2) / 100	692.7913
(III) Workers at 1/2 NAWW	
19. Maximum Wage	722.46
20. Minimum Wage	481.65
21. #19 / #2	0.545
22. #20 / #2	0.364
23. #21 to Nearest 0.01	0.55
24. #22 to Nearest 0.01	0.36
25. A for #23	36.34
26. A for #24	13.69
27. #25 - #26	22.65
28. #27 * 1/2 NAWW / 100	109.0911
(IV) Workers at 100% of Wages	
29. Maximum Wage	481.64
30. #29 / #2	0.364
31. #30 to Nearest 0.01	0.36
32. B for #31	4.65
33. #32 * #2 / 100	61.6191
34. #8 + #18 + #28 + #33	878.65

EXHIBIT XI

CALCULATION OF AVERAGE WEEKLY BENEFIT - SCHEDULE PERMANENT PARTIAL DISABILITY

Pennsylvania

	(1) Wage Interval		(2) % of Avg. Wage (1) / AWW	(3) % in Wage Bracket Workers	(4) Wages	(5) Avg. Wage AWW*((4)/(3))	(6) Avg. Weekly Benefit	
Under	993.75 (a)		0.00 - 0.75	62.31	41.71	887.01	662.50	(Min)
Between	993.75 and 1,987.50 (b)		0.75 - 1.50	32.04	44.17	1826.71	1217.81	[(5)*.6667]
Over	1,987.50		Over 1.50	5.65	14.12	3309.46	1325.00	(Max)
				<u>SUM OF ((3) * (6))</u>		=	877.86	
				100				

(a) $1/2 \text{ AWW} / (.6667) = 662.50 / 0.6667 = 993.75$
 (b) $\text{AWW} / (.6667) = 1,325.00 / 0.6667 = 1,987.50$

U.S.L.

	(1) Wage Interval		(2) % of Avg. Wage (1) / AWW	(3) % in Wage Bracket Workers	(4) Wages	(5) Avg. Wage AWW*((4)/(3))	(6) Avg. Weekly Benefit	
Under	2,889.87 (a)		0.00 - 2.18	99.21	97.34	1299.99	866.66	[(5)*.6667]
Over	2,889.87		Over 2.18	0.79	2.66	4481.61	1926.58	(Max)
				<u>SUM OF ((3) * (6))</u>		=	874.99	
				100				

(a) $2 \text{ NAWW} / (.6667) = 1,926.58 / 0.6667 = 2,889.87$

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	1/1/2024		10/1/2023	
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	1,325.00	1,325.00	1,926.58	1,926.58
6. Effective Weekly Wage for Min. (#4 / #3)	0.00	0.00	0.00	0.00
7. Effective Weekly Wage for Max. (#5 / #3)	4,968.13	7,948.41	7,223.77	11,557.17
8. Average Weekly Wage	1,325.00	1,325.00	1,325.00	1,325.00
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	5.452	8.722
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	5.45	8.72
13. B for #11	0.00	0.00	0.00	0.00
14. B for #12	99.97	100.00	100.00	100.00
15. #14 - #13	99.97	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	0.02	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)	1,324.87	1,325.00	1,325.00	1,325.00
23. Average Weekly Benefit (#22 * #3)	353.34	220.88	353.38	220.88

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	0.0675	0.0009	0.61	44.7122	25.5201	1.21	87.8128	74.0370
0.02	0.1424	0.0029	0.62	46.0943	26.6763	1.22	88.1195	74.5420
0.03	0.2255	0.0063	0.63	47.4657	27.8421	1.23	88.4195	75.0399
0.04	0.3174	0.0113	0.64	48.8243	29.0152	1.24	88.7128	75.5305
0.05	0.4189	0.0181	0.65	50.1674	30.1931	1.25	88.9995	76.0141
0.06	0.5307	0.0272	0.66	51.4930	31.3735	1.26	89.2798	76.4905
0.07	0.6538	0.0388	0.67	52.7987	32.5539	1.27	89.5536	76.9599
0.08	0.7891	0.0534	0.68	54.0826	33.7319	1.28	89.8213	77.4221
0.09	0.9373	0.0714	0.69	55.3426	34.9050	1.29	90.0828	77.8773
0.10	1.0995	0.0933	0.70	56.5770	36.0708	1.30	90.3384	78.3255
0.11	1.2766	0.1196	0.71	57.7840	37.2271	1.31	90.5880	78.7667
0.12	1.4698	0.1508	0.72	58.9621	38.3715	1.32	90.8318	79.2010
0.13	1.6800	0.1877	0.73	60.1098	39.5020	1.33	91.0699	79.6283
0.14	1.9083	0.2308	0.74	61.2259	40.6163	1.34	91.3025	80.0487
0.15	2.1558	0.2809	0.75	62.3092	41.7125	1.35	91.5295	80.4623
0.16	2.4237	0.3387	0.76	63.3587	42.7888	1.36	91.7512	80.8692
0.17	2.7130	0.4051	0.77	64.3737	43.8433	1.37	91.9677	81.2692
0.18	3.0250	0.4809	0.78	65.3535	44.8744	1.38	92.1790	81.6626
0.19	3.3608	0.5670	0.79	66.2975	45.8806	1.39	92.3852	82.0494
0.20	3.7216	0.6643	0.80	67.2053	46.8605	1.40	92.5865	82.4296
0.21	4.1084	0.7739	0.81	68.0768	47.8130	1.41	92.7829	82.8033
0.22	4.5224	0.8968	0.82	68.9119	48.7369	1.42	92.9745	83.1705
0.23	4.9646	1.0341	0.83	69.7106	49.6313	1.43	93.1615	83.5312
0.24	5.4363	1.1868	0.84	70.4731	50.4955	1.44	93.3439	83.8857
0.25	5.9383	1.3561	0.85	71.1996	51.3288	1.45	93.5219	84.2339
0.26	6.4716	1.5432	0.86	71.8907	52.1306	1.46	93.6955	84.5758
0.27	7.0373	1.7493	0.87	72.5468	52.9008	1.47	93.8648	84.9116
0.28	7.6360	1.9755	0.88	73.1685	53.6390	1.48	94.0299	85.2413
0.29	8.2686	2.2230	0.89	73.7566	54.3452	1.49	94.1909	85.5650
0.30	8.9357	2.4930	0.90	74.3357	55.0484	1.50	94.3479	85.8827
0.31	9.6380	2.7868	0.91	74.9051	55.7475	1.51	94.5010	86.1946
0.32	10.3760	3.1054	0.92	75.4648	56.4423	1.52	94.6502	86.5006
0.33	11.1499	3.4500	0.93	76.0149	57.1326	1.53	94.7957	86.8009
0.34	11.9602	3.8217	0.94	76.5554	57.8181	1.54	94.9375	87.0956
0.35	12.8068	4.2215	0.95	77.0864	58.4987	1.55	95.0757	87.3846
0.36	13.6899	4.6505	0.96	77.6079	59.1742	1.56	95.2104	87.6681
0.37	14.6093	5.1094	0.97	78.1200	59.8444	1.57	95.3416	87.9462
0.38	15.5647	5.5993	0.98	78.6227	60.5092	1.58	95.4695	88.2188
0.39	16.5557	6.1208	0.99	79.1162	61.1683	1.59	95.5942	88.4862
0.40	17.5818	6.6745	1.00	79.6005	61.8217	1.60	95.7156	88.7483
0.41	18.6421	7.2611	1.01	80.0756	62.4692	1.61	95.8339	89.0053
0.42	19.7360	7.8810	1.02	80.5417	63.1107	1.62	95.9491	89.2572
0.43	20.8622	8.5344	1.03	80.9989	63.7461	1.63	96.0614	89.5040
0.44	22.0197	9.2216	1.04	81.4472	64.3752	1.64	96.1707	89.7460
0.45	23.2072	9.9426	1.05	81.8868	64.9979	1.65	96.2772	89.9830
0.46	24.4231	10.6972	1.06	82.3177	65.6142	1.66	96.3809	90.2153
0.47	25.6658	11.4853	1.07	82.7400	66.2239	1.67	96.4819	90.4428
0.48	26.9336	12.3064	1.08	83.1539	66.8270	1.68	96.5802	90.6657
0.49	28.2247	13.1599	1.09	83.5594	67.4234	1.69	96.6759	90.8840
0.50	29.5370	14.0452	1.10	83.9567	68.0129	1.70	96.7691	91.0978
0.51	30.8684	14.9614	1.11	84.3458	68.5957	1.71	96.8599	91.3072
0.52	32.2167	15.9074	1.12	84.7268	69.1715	1.72	96.9482	91.5122
0.53	33.5796	16.8820	1.13	85.0999	69.7404	1.73	97.0342	91.7129
0.54	34.9547	17.8839	1.14	85.4652	70.3023	1.74	97.1179	91.9094
0.55	36.3396	18.9116	1.15	85.8228	70.8571	1.75	97.1994	92.1017
0.56	37.7317	19.9635	1.16	86.1728	71.4049	1.76	97.2787	92.2900
0.57	39.1286	21.0378	1.17	86.5153	71.9456	1.77	97.3558	92.4743
0.58	40.5277	22.1327	1.18	86.8505	72.4792	1.78	97.4309	92.6546
0.59	41.9264	23.2461	1.19	87.1783	73.0056	1.79	97.5039	92.8310
0.60	43.3221	24.3760	1.20	87.4991	73.5249	1.80	97.5750	93.0037

* 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	97.6442	93.1726	2.41	99.6113	98.5674	3.01	99.9417	99.7387
1.82	97.7115	93.3378	2.42	99.6231	98.6061	3.02	99.9435	99.7463
1.83	97.7769	93.4994	2.43	99.6346	98.6438	3.03	99.9453	99.7536
1.84	97.8406	93.6575	2.44	99.6458	98.6805	3.04	99.9471	99.7607
1.85	97.9025	93.8121	2.45	99.6566	98.7163	3.05	99.9488	99.7676
1.86	97.9628	93.9633	2.46	99.6671	98.7511	3.06	99.9504	99.7743
1.87	98.0214	94.1111	2.47	99.6773	98.7851	3.07	99.9520	99.7809
1.88	98.0784	94.2557	2.48	99.6872	98.8182	3.08	99.9535	99.7872
1.89	98.1338	94.3970	2.49	99.6968	98.8504	3.09	99.9550	99.7934
1.90	98.1877	94.5351	2.50	99.7061	98.8818	3.10	99.9564	99.7994
1.91	98.2401	94.6702	2.51	99.7151	98.9123	3.11	99.9578	99.8052
1.92	98.2910	94.8022	2.52	99.7238	98.9421	3.12	99.9591	99.8109
1.93	98.3406	94.9312	2.53	99.7323	98.9711	3.13	99.9604	99.8164
1.94	98.3887	95.0573	2.54	99.7406	98.9993	3.14	99.9617	99.8217
1.95	98.4356	95.1805	2.55	99.7485	99.0268	3.15	99.9629	99.8269
1.96	98.4811	95.3009	2.56	99.7563	99.0535	3.16	99.9641	99.8320
1.97	98.5253	95.4185	2.57	99.7638	99.0796	3.17	99.9653	99.8369
1.98	98.5683	95.5334	2.58	99.7711	99.1050	3.18	99.9664	99.8417
1.99	98.6102	95.6457	2.59	99.7782	99.1297	3.19	99.9674	99.8463
2.00	98.6508	95.7553	2.60	99.7850	99.1537	3.20	99.9685	99.8508
2.01	98.6903	95.8624	2.61	99.7917	99.1771	3.21	99.9695	99.8552
2.02	98.7287	95.9671	2.62	99.7981	99.1999	3.22	99.9705	99.8594
2.03	98.7660	96.0692	2.63	99.8044	99.2221	3.23	99.9714	99.8635
2.04	98.8022	96.1690	2.64	99.8104	99.2437	3.24	99.9723	99.8675
2.05	98.8375	96.2665	2.65	99.8163	99.2647	3.25	99.9732	99.8714
2.06	98.8717	96.3616	2.66	99.8220	99.2852	3.26	99.9741	99.8752
2.07	98.9050	96.4545	2.67	99.8275	99.3051	3.27	99.9749	99.8789
2.08	98.9373	96.5452	2.68	99.8329	99.3244	3.28	99.9757	99.8824
2.09	98.9687	96.6337	2.69	99.8381	99.3433	3.29	99.9765	99.8859
2.10	98.9992	96.7201	2.70	99.8431	99.3617	3.30	99.9772	99.8893
2.11	99.0288	96.8045	2.71	99.8480	99.3795	3.31	99.9780	99.8925
2.12	99.0576	96.8868	2.72	99.8527	99.3969	3.32	99.9787	99.8957
2.13	99.0855	96.9672	2.73	99.8573	99.4138	3.33	99.9794	99.8988
2.14	99.1127	97.0456	2.74	99.8618	99.4303	3.34	99.9800	99.9018
2.15	99.1391	97.1221	2.75	99.8661	99.4463	3.35	99.9807	99.9047
2.16	99.1647	97.1968	2.76	99.8703	99.4618	3.36	99.9813	99.9075
2.17	99.1896	97.2697	2.77	99.8743	99.4770	3.37	99.9819	99.9103
2.18	99.2138	97.3408	2.78	99.8783	99.4917	3.38	99.9825	99.9129
2.19	99.2372	97.4101	2.79	99.8821	99.5061	3.39	99.9831	99.9155
2.20	99.2600	97.4778	2.80	99.8858	99.5200	3.40	99.9836	99.9180
2.21	99.2822	97.5438	2.81	99.8894	99.5336	3.41	99.9841	99.9204
2.22	99.3036	97.6081	2.82	99.8928	99.5468	3.42	99.9846	99.9228
2.23	99.3245	97.6709	2.83	99.8962	99.5596	3.43	99.9851	99.9251
2.24	99.3448	97.7322	2.84	99.8994	99.5721	3.44	99.9856	99.9273
2.25	99.3645	97.7919	2.85	99.9026	99.5843	3.45	99.9861	99.9295
2.26	99.3836	97.8502	2.86	99.9057	99.5961	3.46	99.9865	99.9316
2.27	99.4021	97.9070	2.87	99.9086	99.6076	3.47	99.9870	99.9336
2.28	99.4201	97.9623	2.88	99.9115	99.6187	3.48	99.9874	99.9356
2.29	99.4376	98.0163	2.89	99.9143	99.6296	3.49	99.9878	99.9375
2.30	99.4545	98.0690	2.90	99.9170	99.6402	3.50	99.9882	99.9394
2.31	99.4710	98.1203	2.91	99.9196	99.6504	3.51	99.9886	99.9412
2.32	99.4870	98.1704	2.92	99.9221	99.6604	3.52	99.9890	99.9430
2.33	99.5025	98.2191	2.93	99.9246	99.6701	3.53	99.9893	99.9447
2.34	99.5176	98.2667	2.94	99.9270	99.6796	3.54	99.9897	99.9463
2.35	99.5322	98.3130	2.95	99.9293	99.6888	3.55	99.9900	99.9480
2.36	99.5464	98.3582	2.96	99.9315	99.6977	3.56	99.9903	99.9495
2.37	99.5602	98.4022	2.97	99.9337	99.7064	3.57	99.9906	99.9510
2.38	99.5735	98.4451	2.98	99.9358	99.7148	3.58	99.9909	99.9525
2.39	99.5865	98.4870	2.99	99.9378	99.7230	3.59	99.9912	99.9539
2.40	99.5991	98.5277	3.00	99.9398	99.7310	3.60	99.9915	99.9553

* 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	99.9918	99.9567	4.21	99.9989	99.9933	4.81	99.9999	99.9990
3.62	99.9921	99.9580	4.22	99.9989	99.9935	4.82	99.9999	99.9990
3.63	99.9923	99.9592	4.23	99.9990	99.9937	4.83	99.9999	99.9991
3.64	99.9926	99.9605	4.24	99.9990	99.9939	4.84	99.9999	99.9991
3.65	99.9928	99.9617	4.25	99.9990	99.9941	4.85	99.9999	99.9991
3.66	99.9930	99.9628	4.26	99.9991	99.9943	4.86	99.9999	99.9992
3.67	99.9933	99.9639	4.27	99.9991	99.9944	4.87	99.9999	99.9992
3.68	99.9935	99.9650	4.28	99.9991	99.9946	4.88	99.9999	99.9992
3.69	99.9937	99.9661	4.29	99.9992	99.9948	4.89	99.9999	99.9992
3.70	99.9939	99.9671	4.30	99.9992	99.9949	4.90	99.9999	99.9993
3.71	99.9941	99.9681	4.31	99.9992	99.9951	4.91	99.9999	99.9993
3.72	99.9943	99.9691	4.32	99.9992	99.9953	4.92	99.9999	99.9993
3.73	99.9945	99.9700	4.33	99.9993	99.9954	4.93	99.9999	99.9993
3.74	99.9947	99.9709	4.34	99.9993	99.9956	4.94	99.9999	99.9994
3.75	99.9948	99.9718	4.35	99.9993	99.9957	4.95	99.9999	99.9994
3.76	99.9950	99.9727	4.36	99.9993	99.9958	4.96	99.9999	99.9994
3.77	99.9952	99.9735	4.37	99.9994	99.9960	4.97	99.9999	99.9994
3.78	99.9953	99.9743	4.38	99.9994	99.9961	4.98	99.9999	99.9994
3.79	99.9955	99.9751	4.39	99.9994	99.9962	4.99	99.9999	99.9994
3.80	99.9956	99.9758	4.40	99.9994	99.9963	5.00	99.9999	99.9995
3.81	99.9958	99.9766	4.41	99.9994	99.9964	5.01	99.9999	99.9995
3.82	99.9959	99.9773	4.42	99.9995	99.9965	5.02	99.9999	99.9995
3.83	99.9960	99.9780	4.43	99.9995	99.9967	5.03	99.9999	99.9995
3.84	99.9962	99.9786	4.44	99.9995	99.9968	5.04	99.9999	99.9995
3.85	99.9963	99.9793	4.45	99.9995	99.9969	5.05	99.9999	99.9995
3.86	99.9964	99.9799	4.46	99.9995	99.9970	5.06	99.9999	99.9996
3.87	99.9965	99.9805	4.47	99.9995	99.9971	5.07	99.9999	99.9996
3.88	99.9967	99.9811	4.48	99.9996	99.9972	5.08	99.9999	99.9996
3.89	99.9968	99.9817	4.49	99.9996	99.9972	5.09	99.9999	99.9996
3.90	99.9969	99.9823	4.50	99.9996	99.9973	5.10	99.9999	99.9996
3.91	99.9970	99.9828	4.51	99.9996	99.9974	5.11	99.9999	99.9996
3.92	99.9971	99.9833	4.52	99.9996	99.9975	5.12	100.0000	99.9996
3.93	99.9972	99.9839	4.53	99.9996	99.9976	5.13	100.0000	99.9997
3.94	99.9973	99.9843	4.54	99.9996	99.9976	5.14	100.0000	99.9997
3.95	99.9974	99.9848	4.55	99.9997	99.9977	5.15	100.0000	99.9997
3.96	99.9974	99.9853	4.56	99.9997	99.9978	5.16	100.0000	99.9997
3.97	99.9975	99.9857	4.57	99.9997	99.9979	5.17	100.0000	99.9997
3.98	99.9976	99.9862	4.58	99.9997	99.9979	5.18	100.0000	99.9997
3.99	99.9977	99.9866	4.59	99.9997	99.9980	5.19	100.0000	99.9997
4.00	99.9978	99.9870	4.60	99.9997	99.9981	5.20	100.0000	99.9997
4.01	99.9978	99.9874	4.61	99.9997	99.9981	5.21	100.0000	99.9997
4.02	99.9979	99.9878	4.62	99.9997	99.9982	5.22	100.0000	99.9997
4.03	99.9980	99.9882	4.63	99.9997	99.9982	5.23	100.0000	99.9997
4.04	99.9980	99.9885	4.64	99.9997	99.9983	5.24	100.0000	99.9998
4.05	99.9981	99.9889	4.65	99.9998	99.9983	5.25	100.0000	99.9998
4.06	99.9982	99.9892	4.66	99.9998	99.9984	5.26	100.0000	99.9998
4.07	99.9982	99.9896	4.67	99.9998	99.9984	5.27	100.0000	99.9998
4.08	99.9983	99.9899	4.68	99.9998	99.9985	5.28	100.0000	99.9998
4.09	99.9983	99.9902	4.69	99.9998	99.9985	5.29	100.0000	99.9998
4.10	99.9984	99.9905	4.70	99.9998	99.9986	5.30	100.0000	99.9998
4.11	99.9985	99.9908	4.71	99.9998	99.9986	5.31	100.0000	99.9998
4.12	99.9985	99.9911	4.72	99.9998	99.9987	5.32	100.0000	99.9998
4.13	99.9986	99.9914	4.73	99.9998	99.9987	5.33	100.0000	99.9998
4.14	99.9986	99.9916	4.74	99.9998	99.9988	5.34	100.0000	99.9998
4.15	99.9986	99.9919	4.75	99.9998	99.9988	5.35	100.0000	99.9998
4.16	99.9987	99.9921	4.76	99.9998	99.9988	5.36	100.0000	99.9998
4.17	99.9987	99.9924	4.77	99.9998	99.9989	5.37	100.0000	99.9998
4.18	99.9988	99.9926	4.78	99.9998	99.9989	5.38	100.0000	99.9998
4.19	99.9988	99.9928	4.79	99.9998	99.9989	5.39	100.0000	99.9999
4.20	99.9989	99.9931	4.80	99.9999	99.9990	5.40	100.0000	99.9999

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

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