

**Personal Injuries (Claims Assessment) Review
Committee Table 1**

TABLE 1-1 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	1	2	3	4	5	6	7	8	9	10	
0	1.00	2.00	3.00	3.99	4.99	5.99	6.99	7.98	8.98	9.96	0
1		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	1
2			1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	2
3				1.00	2.00	3.00	4.00	5.00	6.00	7.00	3
4					1.00	2.00	3.00	4.00	5.00	6.00	4
5						1.00	2.00	3.00	4.00	5.00	5
6							1.00	2.00	3.00	4.00	6
7								1.00	2.00	3.00	7
8									1.00	2.00	8
9										1.00	9
10											10
11											11
12											12
13											13
14											14
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TABLE 1-2 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	11	12	13	14	15	16	17	18	19	20	
0	10.88	11.73	12.53	13.26	13.97	14.66	15.32	15.97	16.60	17.21	0
1	9.98	10.90	11.76	12.55	13.28	13.99	14.68	15.35	16.00	16.63	1
2	9.00	9.98	10.90	11.76	12.55	13.28	14.00	14.68	15.35	16.00	2
3	8.00	9.00	9.98	10.90	11.76	12.55	13.29	14.00	14.69	15.35	3
4	7.00	8.00	9.00	9.98	10.90	11.76	12.55	13.29	14.00	14.69	4
5	6.00	7.00	8.00	9.00	9.98	10.90	11.76	12.55	13.29	14.00	5
6	5.00	6.00	7.00	8.00	9.00	9.98	10.90	11.76	12.55	13.29	6
7	4.00	5.00	6.00	7.00	8.00	9.00	9.98	10.90	11.76	12.55	7
8	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.98	10.90	11.76	8
9	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.98	10.90	9
10	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.98	10
11		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	11
12			1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	12
13				1.00	2.00	3.00	4.00	5.00	6.00	7.00	13
14					1.00	2.00	3.00	4.00	5.00	6.00	14
15						1.00	2.00	3.00	4.00	5.00	15
16							1.00	2.00	3.00	4.00	16
17								1.00	2.00	3.00	17
18									1.00	2.00	18
19										1.00	19
20											20
21											21
22											22
23											23
24											24
25											25
26											26
27											27
28											28
29											29
30											30
31											31
32											32
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34											34
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TABLE 1-3 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	21	22	23	24	25	26	27	28	29	30	
0	17.80	18.37	18.91	19.43	19.93	20.41	20.87	21.30	21.71	22.10	0
1	17.25	17.84	18.40	18.95	19.47	19.97	20.45	20.91	21.34	21.75	1
2	16.63	17.25	17.84	18.40	18.95	19.47	19.97	20.45	20.91	21.34	2
3	16.00	16.63	17.25	17.84	18.40	18.95	19.47	19.97	20.45	20.91	3
4	15.35	16.00	16.63	17.24	17.83	18.40	18.95	19.47	19.97	20.45	4
5	14.68	15.35	16.00	16.63	17.24	17.83	18.40	18.95	19.47	19.97	5
6	14.00	14.68	15.35	16.00	16.63	17.24	17.83	18.40	18.95	19.47	6
7	13.28	13.99	14.68	15.35	16.00	16.63	17.24	17.83	18.40	18.94	7
8	12.55	13.28	13.99	14.68	15.35	16.00	16.63	17.24	17.83	18.40	8
9	11.76	12.55	13.28	13.99	14.68	15.35	16.00	16.63	17.24	17.83	9
10	10.90	11.75	12.55	13.28	13.99	14.68	15.35	16.00	16.63	17.24	10
11	9.97	10.89	11.75	12.55	13.28	13.99	14.68	15.34	15.99	16.62	11
12	9.00	9.97	10.89	11.75	12.55	13.28	13.99	14.67	15.34	15.99	12
13	8.00	8.99	9.97	10.89	11.75	12.54	13.27	13.98	14.67	15.34	13
14	7.00	7.99	8.99	9.97	10.89	11.75	12.54	13.27	13.98	14.67	14
15	6.00	7.00	7.99	8.99	9.97	10.89	11.75	12.54	13.27	13.98	15
16	5.00	6.00	6.99	7.99	8.99	9.97	10.89	11.74	12.54	13.27	16
17	4.00	5.00	6.00	6.99	7.99	8.99	9.97	10.89	11.74	12.54	17
18	3.00	4.00	5.00	6.00	6.99	7.99	8.99	9.97	10.88	11.74	18
19	2.00	3.00	4.00	5.00	6.00	6.99	7.99	8.99	9.97	10.88	19
20	1.00	2.00	3.00	4.00	5.00	5.99	6.99	7.99	8.99	9.96	20
21		1.00	2.00	3.00	4.00	5.00	5.99	6.99	7.99	8.99	21
22			1.00	2.00	3.00	4.00	5.00	5.99	6.99	7.99	22
23				1.00	2.00	3.00	4.00	5.00	5.99	6.99	23
24					1.00	2.00	3.00	4.00	5.00	6.00	24
25						1.00	2.00	3.00	4.00	5.00	25
26							1.00	2.00	3.00	4.00	26
27								1.00	2.00	3.00	27
28									1.00	2.00	28
29										1.00	29
30											30
31											31
32											32
33											33
34											34
35											35
36											36
37											37
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TABLE 1-4 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	31	32	33	34	35	36	37	38	39	40	
0	22.48	22.83	23.16	23.48	23.78	24.07	24.34	24.59	24.83	25.06	0
1	22.15	22.52	22.87	23.21	23.53	23.83	24.11	24.38	24.64	24.88	1
2	21.75	22.15	22.52	22.87	23.21	23.53	23.83	24.11	24.38	24.64	2
3	21.34	21.75	22.15	22.52	22.87	23.21	23.52	23.83	24.11	24.38	3
4	20.90	21.34	21.75	22.14	22.52	22.87	23.21	23.52	23.82	24.11	4
5	20.45	20.90	21.34	21.75	22.14	22.51	22.87	23.20	23.52	23.82	5
6	19.97	20.45	20.90	21.34	21.75	22.14	22.51	22.87	23.20	23.52	6
7	19.47	19.97	20.44	20.90	21.33	21.75	22.14	22.51	22.86	23.20	7
8	18.94	19.46	19.96	20.44	20.90	21.33	21.74	22.13	22.51	22.86	8
9	18.39	18.94	19.46	19.96	20.44	20.89	21.33	21.74	22.13	22.50	9
10	17.82	18.39	18.94	19.46	19.96	20.43	20.89	21.32	21.73	22.13	10
11	17.23	17.82	18.39	18.93	19.45	19.95	20.43	20.89	21.32	21.73	11
12	16.62	17.23	17.82	18.38	18.93	19.45	19.95	20.43	20.88	21.31	12
13	15.99	16.62	17.23	17.81	18.38	18.92	19.45	19.95	20.42	20.88	13
14	15.34	15.98	16.61	17.22	17.81	18.38	18.92	19.44	19.94	20.42	14
15	14.67	15.33	15.98	16.61	17.22	17.81	18.37	18.92	19.44	19.94	15
16	13.98	14.66	15.33	15.98	16.61	17.22	17.80	18.37	18.91	19.43	16
17	13.27	13.98	14.66	15.33	15.98	16.61	17.21	17.80	18.37	18.91	17
18	12.53	13.27	13.97	14.66	15.33	15.98	16.60	17.21	17.80	18.36	18
19	11.74	12.53	13.26	13.97	14.66	15.33	15.97	16.60	17.21	17.80	19
20	10.88	11.74	12.53	13.26	13.97	14.66	15.33	15.97	16.60	17.21	20
21	9.96	10.88	11.74	12.53	13.26	13.97	14.66	15.32	15.97	16.60	21
22	8.99	9.96	10.88	11.74	12.53	13.26	13.97	14.66	15.32	15.97	22
23	7.99	8.99	9.96	10.88	11.74	12.53	13.26	13.97	14.66	15.32	23
24	6.99	7.99	8.99	9.96	10.88	11.74	12.53	13.26	13.97	14.66	24
25	6.00	6.99	7.99	8.99	9.96	10.88	11.74	12.53	13.26	13.97	25
26	5.00	6.00	6.99	7.99	8.99	9.96	10.88	11.74	12.53	13.26	26
27	4.00	5.00	5.99	6.99	7.99	8.99	9.96	10.88	11.74	12.53	27
28	3.00	4.00	5.00	5.99	6.99	7.99	8.99	9.96	10.88	11.74	28
29	2.00	3.00	4.00	5.00	5.99	6.99	7.99	8.99	9.96	10.88	29
30	1.00	2.00	3.00	4.00	5.00	5.99	6.99	7.99	8.98	9.96	30
31		1.00	2.00	3.00	4.00	5.00	5.99	6.99	7.99	8.98	31
32			1.00	2.00	3.00	4.00	5.00	5.99	6.99	7.99	32
33				1.00	2.00	3.00	4.00	5.00	5.99	6.99	33
34					1.00	2.00	3.00	4.00	4.99	5.99	34
35						1.00	2.00	3.00	4.00	4.99	35
36							1.00	2.00	3.00	4.00	36
37								1.00	2.00	3.00	37
38									1.00	2.00	38
39										1.00	39
40											40
41											41
42											42

TABLE 1-5 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	41	42	43	44	45	46	47	48	49	50	
0	25.27	25.48	25.67	25.85	26.02	26.18	26.33	26.48	26.61	26.74	0
1	25.11	25.32	25.53	25.72	25.90	26.07	26.23	26.38	26.53	26.66	1
2	24.88	25.11	25.32	25.52	25.72	25.90	26.07	26.23	26.38	26.52	2
3	24.63	24.88	25.10	25.32	25.52	25.71	25.89	26.06	26.23	26.38	3
4	24.38	24.63	24.87	25.10	25.32	25.52	25.71	25.89	26.06	26.22	4
5	24.11	24.37	24.63	24.87	25.10	25.31	25.51	25.71	25.89	26.06	5
6	23.82	24.10	24.37	24.63	24.87	25.09	25.31	25.51	25.70	25.88	6
7	23.51	23.81	24.10	24.37	24.62	24.86	25.09	25.30	25.51	25.70	7
8	23.19	23.51	23.81	24.09	24.36	24.62	24.86	25.08	25.30	25.50	8
9	22.85	23.19	23.51	23.81	24.09	24.36	24.61	24.85	25.08	25.29	9
10	22.50	22.85	23.18	23.50	23.80	24.08	24.35	24.60	24.84	25.07	10
11	22.12	22.49	22.84	23.18	23.49	23.79	24.08	24.35	24.60	24.84	11
12	21.72	22.12	22.49	22.84	23.17	23.49	23.79	24.07	24.34	24.59	12
13	21.31	21.72	22.11	22.48	22.83	23.17	23.48	23.78	24.06	24.33	13
14	20.87	21.30	21.71	22.10	22.47	22.83	23.16	23.47	23.77	24.05	14
15	20.41	20.87	21.30	21.71	22.10	22.47	22.82	23.15	23.47	23.77	15
16	19.93	20.41	20.86	21.29	21.70	22.09	22.46	22.81	23.15	23.46	16
17	19.43	19.93	20.40	20.86	21.29	21.70	22.09	22.46	22.81	23.14	17
18	18.91	19.43	19.93	20.40	20.85	21.29	21.69	22.08	22.45	22.80	18
19	18.36	18.91	19.43	19.92	20.40	20.85	21.28	21.69	22.08	22.45	19
20	17.80	18.36	18.90	19.42	19.92	20.40	20.85	21.28	21.69	22.07	20
21	17.21	17.79	18.36	18.90	19.42	19.92	20.39	20.84	21.27	21.68	21
22	16.60	17.21	17.79	18.36	18.90	19.42	19.92	20.39	20.84	21.27	22
23	15.97	16.60	17.20	17.79	18.36	18.90	19.42	19.91	20.39	20.84	23
24	15.32	15.97	16.60	17.20	17.79	18.35	18.89	19.41	19.91	20.38	24
25	14.66	15.32	15.97	16.59	17.20	17.79	18.35	18.89	19.41	19.90	25
26	13.97	14.65	15.32	15.97	16.59	17.20	17.78	18.35	18.89	19.40	26
27	13.26	13.97	14.65	15.32	15.96	16.59	17.19	17.78	18.34	18.88	27
28	12.53	13.26	13.96	14.65	15.31	15.96	16.58	17.19	17.77	18.34	28
29	11.73	12.53	13.26	13.96	14.65	15.31	15.96	16.58	17.18	17.77	29
30	10.88	11.73	12.52	13.25	13.96	14.64	15.31	15.95	16.57	17.18	30
31	9.96	10.88	11.73	12.52	13.25	13.96	14.64	15.30	15.95	16.57	31
32	8.98	9.96	10.87	11.73	12.52	13.25	13.95	14.64	15.30	15.94	32
33	7.99	8.98	9.96	10.87	11.73	12.52	13.24	13.95	14.63	15.29	33
34	6.99	7.98	8.98	9.95	10.87	11.72	12.51	13.24	13.94	14.62	34
35	5.99	6.99	7.98	8.98	9.95	10.87	11.72	12.51	13.23	13.94	35
36	4.99	5.99	6.99	7.98	8.98	9.95	10.86	11.72	12.50	13.23	36
37	4.00	4.99	5.99	6.99	7.98	8.97	9.95	10.86	11.71	12.50	37
38	3.00	4.00	4.99	5.99	6.98	7.98	8.97	9.94	10.86	11.71	38
39	2.00	3.00	4.00	4.99	5.99	6.98	7.98	8.97	9.94	10.85	39
40	1.00	2.00	3.00	4.00	4.99	5.99	6.98	7.97	8.96	9.93	40
41		1.00	2.00	3.00	3.99	4.99	5.99	6.98	7.97	8.96	41
42			1.00	2.00	3.00	3.99	4.99	5.98	6.98	7.97	42

Age at start of payments	Age at end of payments										Age at start of payments
	41	42	43	44	45	46	47	48	49	50	
43				1.00	2.00	3.00	3.99	4.99	5.98	6.97	43
44					1.00	2.00	3.00	3.99	4.99	5.98	44
45						1.00	2.00	3.00	3.99	4.98	45
46							1.00	2.00	3.00	3.99	46
47								1.00	2.00	2.99	47
48									1.00	2.00	48
49										1.00	49
50											50
51											51
52											52
53											53
54											54
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56											56
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61											61
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64											64
65											65
66											66
67											67
68											68
69											69

TABLE 1-6 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	51	52	53	54	55	56	57	58	59	60	
0	26.86	26.97	27.08	27.18	27.27	27.36	27.44	27.52	27.59	27.66	0
1	26.79	26.91	27.02	27.13	27.23	27.32	27.41	27.49	27.57	27.64	1
2	26.66	26.79	26.91	27.02	27.12	27.22	27.32	27.41	27.49	27.57	2
3	26.52	26.65	26.78	26.90	27.01	27.12	27.22	27.31	27.40	27.48	3
4	26.37	26.52	26.65	26.78	26.90	27.01	27.11	27.21	27.31	27.39	4
5	26.22	26.37	26.51	26.64	26.77	26.89	27.00	27.11	27.21	27.30	5
6	26.05	26.21	26.36	26.50	26.64	26.76	26.88	26.99	27.10	27.20	6
7	25.88	26.05	26.21	26.36	26.50	26.63	26.76	26.87	26.99	27.09	7
8	25.69	25.87	26.04	26.20	26.35	26.49	26.62	26.75	26.87	26.98	8
9	25.49	25.68	25.86	26.03	26.19	26.34	26.48	26.61	26.74	26.85	9
10	25.28	25.48	25.67	25.85	26.02	26.18	26.33	26.47	26.60	26.73	10
11	25.06	25.28	25.48	25.67	25.84	26.01	26.17	26.32	26.46	26.59	11
12	24.83	25.05	25.27	25.47	25.66	25.83	26.00	26.16	26.31	26.45	12
13	24.58	24.82	25.04	25.26	25.46	25.65	25.82	25.99	26.15	26.29	13
14	24.32	24.57	24.81	25.04	25.25	25.45	25.63	25.81	25.98	26.13	14
15	24.05	24.31	24.56	24.80	25.03	25.24	25.44	25.62	25.80	25.96	15
16	23.76	24.04	24.30	24.56	24.79	25.02	25.23	25.42	25.61	25.79	16
17	23.45	23.75	24.03	24.30	24.55	24.78	25.01	25.21	25.41	25.60	17
18	23.13	23.45	23.74	24.02	24.29	24.54	24.77	24.99	25.20	25.40	18
19	22.80	23.13	23.44	23.74	24.02	24.28	24.53	24.76	24.98	25.19	19
20	22.44	22.79	23.12	23.43	23.73	24.01	24.27	24.52	24.75	24.97	20
21	22.07	22.44	22.78	23.11	23.43	23.72	24.00	24.26	24.51	24.74	21
22	21.68	22.06	22.43	22.78	23.11	23.42	23.71	23.99	24.25	24.50	22
23	21.26	21.67	22.06	22.42	22.77	23.10	23.41	23.70	23.98	24.24	23
24	20.83	21.26	21.67	22.05	22.42	22.76	23.09	23.40	23.69	23.96	24
25	20.38	20.82	21.25	21.66	22.04	22.41	22.75	23.08	23.39	23.68	25
26	19.90	20.37	20.82	21.24	21.65	22.03	22.40	22.74	23.06	23.37	26
27	19.40	19.89	20.36	20.81	21.23	21.64	22.02	22.38	22.73	23.05	27
28	18.87	19.39	19.88	20.35	20.80	21.22	21.63	22.01	22.37	22.71	28
29	18.33	18.87	19.38	19.87	20.34	20.79	21.21	21.61	21.99	22.35	29
30	17.76	18.32	18.86	19.37	19.86	20.33	20.77	21.20	21.60	21.97	30
31	17.17	17.75	18.31	18.85	19.36	19.85	20.32	20.76	21.18	21.58	31
32	16.56	17.16	17.74	18.30	18.84	19.35	19.84	20.30	20.74	21.16	32
33	15.93	16.56	17.16	17.74	18.29	18.83	19.34	19.82	20.29	20.72	33
34	15.29	15.93	16.55	17.15	17.72	18.28	18.81	19.32	19.81	20.27	34
35	14.62	15.28	15.92	16.54	17.14	17.71	18.27	18.80	19.30	19.79	35
36	13.93	14.61	15.27	15.91	16.53	17.12	17.70	18.25	18.78	19.28	36
37	13.22	13.92	14.60	15.26	15.90	16.51	17.11	17.68	18.23	18.76	37
38	12.49	13.21	13.91	14.59	15.25	15.88	16.50	17.09	17.66	18.21	38
39	11.70	12.48	13.21	13.90	14.58	15.24	15.87	16.48	17.07	17.64	39
40	10.84	11.69	12.48	13.20	13.89	14.57	15.22	15.85	16.46	17.05	40
41	9.93	10.84	11.68	12.47	13.19	13.88	14.55	15.21	15.84	16.44	41
42	8.96	9.92	10.83	11.68	12.46	13.17	13.87	14.54	15.19	15.82	42

Age at start of payments	Age at end of payments										Age at start of payments
	51	52	53	54	55	56	57	58	59	60	
43	7.96	8.95	9.92	10.82	11.67	12.45	13.16	13.85	14.52	15.17	43
44	6.97	7.96	8.94	9.91	10.81	11.66	12.43	13.15	13.84	14.50	44
45	5.98	6.97	7.95	8.94	9.90	10.80	11.64	12.42	13.13	13.82	45
46	4.98	5.97	6.96	7.95	8.93	9.89	10.79	11.63	12.41	13.11	46
47	3.99	4.98	5.97	6.96	7.94	8.93	9.88	10.78	11.62	12.39	47
48	2.99	3.99	4.98	5.97	6.95	7.94	8.92	9.87	10.77	11.60	48
49	2.00	2.99	3.99	4.98	5.97	6.95	7.93	8.91	9.86	10.76	49
50	1.00	2.00	2.99	3.99	4.98	5.96	6.95	7.93	8.90	9.85	50
51		1.00	2.00	2.99	3.98	4.97	5.96	6.94	7.92	8.89	51
52			1.00	2.00	2.99	3.98	4.97	5.95	6.93	7.91	52
53				1.00	2.00	2.99	3.98	4.97	5.95	6.92	53
54					1.00	2.00	2.99	3.98	4.96	5.94	54
55						1.00	2.00	2.99	3.98	4.96	55
56							1.00	2.00	2.99	3.97	56
57								1.00	2.00	2.99	57
58									1.00	1.99	58
59										1.00	59
60											60
61											61
62											62
63											63
64											64
65											65
66											66
67											67
68											68
69											69

TABLE 1-7 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	61	62	63	64	65	66	67	68	69	70	
0	27.73	27.79	27.84	27.90	27.95	27.99	28.04	28.08	28.12	28.15	0
1	27.71	27.78	27.84	27.89	27.95	28.00	28.04	28.09	28.13	28.16	1
2	27.64	27.71	27.77	27.83	27.89	27.94	27.99	28.03	28.08	28.12	2
3	27.56	27.63	27.70	27.76	27.82	27.88	27.93	27.98	28.02	28.07	3
4	27.47	27.55	27.62	27.69	27.75	27.81	27.87	27.92	27.97	28.01	4
5	27.38	27.47	27.54	27.61	27.68	27.74	27.80	27.86	27.91	27.96	5
6	27.29	27.38	27.46	27.53	27.60	27.67	27.73	27.79	27.85	27.90	6
7	27.19	27.28	27.37	27.45	27.52	27.59	27.66	27.72	27.78	27.83	7
8	27.08	27.18	27.27	27.35	27.43	27.51	27.58	27.64	27.71	27.76	8
9	26.96	27.07	27.16	27.26	27.34	27.42	27.49	27.56	27.63	27.69	9
10	26.84	26.95	27.06	27.15	27.24	27.33	27.40	27.48	27.55	27.61	10
11	26.71	26.83	26.94	27.04	27.14	27.23	27.31	27.39	27.46	27.53	11
12	26.58	26.70	26.82	26.92	27.03	27.12	27.21	27.29	27.37	27.44	12
13	26.43	26.56	26.69	26.80	26.91	27.01	27.10	27.19	27.27	27.35	13
14	26.28	26.42	26.55	26.67	26.78	26.89	26.99	27.08	27.17	27.25	14
15	26.12	26.27	26.40	26.53	26.65	26.77	26.87	26.97	27.06	27.15	15
16	25.95	26.11	26.25	26.39	26.52	26.64	26.75	26.85	26.95	27.04	16
17	25.77	25.94	26.09	26.24	26.37	26.50	26.62	26.73	26.83	26.93	17
18	25.59	25.76	25.92	26.08	26.22	26.35	26.48	26.60	26.71	26.81	18
19	25.39	25.57	25.74	25.91	26.06	26.20	26.34	26.46	26.58	26.69	19
20	25.18	25.37	25.56	25.73	25.89	26.04	26.18	26.32	26.44	26.55	20
21	24.96	25.17	25.36	25.54	25.71	25.87	26.02	26.16	26.29	26.42	21
22	24.73	24.95	25.15	25.34	25.52	25.69	25.85	26.00	26.14	26.27	22
23	24.48	24.71	24.93	25.13	25.33	25.51	25.67	25.83	25.98	26.12	23
24	24.22	24.47	24.70	24.91	25.12	25.31	25.48	25.65	25.81	25.95	24
25	23.95	24.21	24.45	24.68	24.89	25.09	25.28	25.46	25.63	25.78	25
26	23.66	23.93	24.19	24.43	24.66	24.87	25.07	25.26	25.43	25.60	26
27	23.35	23.64	23.91	24.17	24.41	24.63	24.84	25.04	25.23	25.40	27
28	23.03	23.34	23.62	23.89	24.14	24.38	24.61	24.82	25.01	25.19	28
29	22.69	23.01	23.31	23.60	23.87	24.12	24.35	24.58	24.78	24.98	29
30	22.33	22.67	22.99	23.29	23.57	23.84	24.09	24.32	24.54	24.75	30
31	21.96	22.31	22.65	22.96	23.26	23.54	23.81	24.06	24.29	24.51	31
32	21.56	21.93	22.29	22.62	22.94	23.23	23.51	23.77	24.02	24.25	32
33	21.14	21.54	21.91	22.26	22.59	22.91	23.20	23.48	23.74	23.98	33
34	20.70	21.12	21.51	21.88	22.23	22.56	22.87	23.17	23.44	23.70	34
35	20.25	20.68	21.09	21.48	21.85	22.20	22.53	22.84	23.13	23.40	35
36	19.76	20.22	20.66	21.07	21.45	21.82	22.16	22.49	22.79	23.08	36
37	19.26	19.74	20.20	20.63	21.03	21.42	21.78	22.12	22.45	22.75	37
38	18.74	19.24	19.71	20.16	20.59	21.00	21.38	21.74	22.08	22.40	38
39	18.19	18.71	19.21	19.68	20.13	20.56	20.96	21.34	21.69	22.03	39
40	17.62	18.16	18.68	19.18	19.65	20.09	20.52	20.92	21.29	21.64	40
41	17.03	17.60	18.14	18.65	19.14	19.61	20.05	20.47	20.87	21.24	41
42	16.42	17.01	17.57	18.11	18.62	19.11	19.57	20.01	20.42	20.81	42

Age at start of payments	Age at end of payments										Age at start of payments
	61	62	63	64	65	66	67	68	69	70	
43	15.79	16.40	16.98	17.54	18.07	18.58	19.07	19.53	19.96	20.37	43
44	15.15	15.77	16.37	16.95	17.50	18.03	18.54	19.02	19.48	19.91	44
45	14.48	15.12	15.74	16.34	16.91	17.47	17.99	18.50	18.97	19.42	45
46	13.80	14.46	15.10	15.71	16.31	16.88	17.43	17.95	18.45	18.92	46
47	13.10	13.78	14.44	15.07	15.68	16.27	16.84	17.38	17.90	18.39	47
48	12.37	13.08	13.76	14.41	15.04	15.65	16.24	16.80	17.34	17.85	48
49	11.59	12.35	13.05	13.73	14.38	15.01	15.61	16.19	16.75	17.29	49
50	10.74	11.57	12.33	13.03	13.70	14.35	14.97	15.57	16.15	16.70	50
51	9.84	10.73	11.55	12.31	13.00	13.67	14.31	14.93	15.52	16.10	51
52	8.88	9.82	10.71	11.53	12.28	12.97	13.63	14.27	14.88	15.47	52
53	7.90	8.86	9.80	10.68	11.50	12.25	12.93	13.59	14.22	14.83	53
54	6.92	7.88	8.85	9.78	10.66	11.47	12.22	12.90	13.55	14.18	54
55	5.93	6.91	7.87	8.83	9.76	10.63	11.44	12.18	12.86	13.50	55
56	4.95	5.93	6.90	7.86	8.81	9.74	10.61	11.41	12.14	12.81	56
57	3.97	4.95	5.92	6.88	7.84	8.79	9.72	10.58	11.37	12.10	57
58	2.98	3.97	4.94	5.91	6.87	7.83	8.77	9.69	10.54	11.33	58
59	1.99	2.98	3.96	4.94	5.90	6.86	7.81	8.75	9.66	10.51	59
60	1.00	1.99	2.98	3.96	4.93	5.89	6.85	7.79	8.73	9.63	60
61		1.00	1.99	2.98	3.95	4.92	5.88	6.83	7.77	8.70	61
62			1.00	1.99	2.98	3.95	4.92	5.87	6.82	7.75	62
63				1.00	1.99	2.97	3.95	4.91	5.86	6.80	63
64					1.00	1.99	2.97	3.94	4.90	5.85	64
65						1.00	1.99	2.97	3.94	4.89	65
66							1.00	1.99	2.97	3.93	66
67								1.00	1.99	2.96	67
68									1.00	1.99	68
69										1.00	69

TABLE 1-8 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	71	72	73	74	75	76	77	78	79	80	
0	28.18	28.21	28.24	28.27	28.29	28.32	28.34	28.35	28.37	28.39	0
1	28.20	28.23	28.26	28.29	28.31	28.34	28.36	28.38	28.40	28.41	1
2	28.15	28.19	28.22	28.25	28.28	28.30	28.33	28.35	28.37	28.38	2
3	28.11	28.14	28.18	28.21	28.24	28.26	28.29	28.31	28.33	28.35	3
4	28.05	28.09	28.13	28.16	28.19	28.22	28.25	28.27	28.29	28.31	4
5	28.00	28.04	28.08	28.12	28.15	28.18	28.21	28.23	28.26	28.28	5
6	27.94	27.99	28.03	28.06	28.10	28.13	28.16	28.19	28.21	28.24	6
7	27.88	27.93	27.97	28.01	28.05	28.08	28.11	28.14	28.17	28.19	7
8	27.82	27.86	27.91	27.95	27.99	28.03	28.06	28.09	28.12	28.15	8
9	27.75	27.80	27.85	27.89	27.93	27.97	28.01	28.04	28.07	28.10	9
10	27.67	27.73	27.78	27.83	27.87	27.91	27.95	27.98	28.01	28.04	10
11	27.59	27.65	27.71	27.76	27.80	27.85	27.89	27.92	27.96	27.99	11
12	27.51	27.57	27.63	27.68	27.73	27.78	27.82	27.86	27.90	27.93	12
13	27.42	27.49	27.55	27.61	27.66	27.71	27.75	27.79	27.83	27.87	13
14	27.33	27.40	27.46	27.52	27.58	27.63	27.68	27.72	27.76	27.80	14
15	27.23	27.30	27.37	27.44	27.50	27.55	27.60	27.65	27.69	27.73	15
16	27.13	27.21	27.28	27.35	27.41	27.47	27.52	27.57	27.62	27.66	16
17	27.02	27.10	27.18	27.25	27.32	27.38	27.44	27.49	27.54	27.58	17
18	26.91	27.00	27.08	27.16	27.23	27.29	27.35	27.41	27.46	27.51	18
19	26.79	26.88	26.97	27.05	27.13	27.20	27.26	27.32	27.37	27.42	19
20	26.66	26.76	26.86	26.94	27.02	27.10	27.16	27.23	27.28	27.34	20
21	26.53	26.64	26.74	26.83	26.91	26.99	27.06	27.13	27.19	27.25	21
22	26.39	26.50	26.61	26.71	26.80	26.88	26.96	27.03	27.09	27.15	22
23	26.24	26.36	26.47	26.58	26.67	26.76	26.84	26.92	26.99	27.05	23
24	26.09	26.22	26.33	26.44	26.54	26.64	26.72	26.80	26.88	26.94	24
25	25.92	26.06	26.18	26.30	26.41	26.51	26.60	26.68	26.76	26.83	25
26	25.75	25.89	26.02	26.15	26.26	26.36	26.46	26.55	26.63	26.71	26
27	25.56	25.71	25.85	25.98	26.10	26.22	26.32	26.41	26.50	26.58	27
28	25.37	25.53	25.67	25.81	25.94	26.06	26.17	26.27	26.36	26.44	28
29	25.16	25.33	25.48	25.63	25.77	25.89	26.01	26.11	26.21	26.30	29
30	24.94	25.12	25.28	25.44	25.58	25.71	25.84	25.95	26.05	26.15	30
31	24.71	24.90	25.07	25.24	25.39	25.53	25.66	25.78	25.89	25.99	31
32	24.46	24.66	24.85	25.02	25.19	25.33	25.47	25.60	25.71	25.82	32
33	24.21	24.42	24.62	24.80	24.97	25.13	25.27	25.41	25.53	25.64	33
34	23.94	24.16	24.37	24.56	24.74	24.91	25.06	25.21	25.34	25.46	34
35	23.65	23.89	24.11	24.31	24.50	24.68	24.84	24.99	25.13	25.26	35
36	23.35	23.60	23.83	24.05	24.25	24.44	24.61	24.77	24.92	25.05	36
37	23.03	23.30	23.54	23.77	23.98	24.18	24.37	24.53	24.69	24.83	37
38	22.70	22.98	23.24	23.48	23.70	23.91	24.11	24.28	24.45	24.60	38
39	22.35	22.64	22.91	23.17	23.41	23.63	23.83	24.02	24.20	24.36	39
40	21.98	22.29	22.58	22.85	23.10	23.33	23.55	23.75	23.93	24.10	40
41	21.59	21.92	22.22	22.51	22.77	23.02	23.25	23.46	23.65	23.83	41
42	21.18	21.53	21.85	22.15	22.43	22.69	22.93	23.16	23.36	23.55	42

Age at start of payments	Age at end of payments										Age at start of payments
	71	72	73	74	75	76	77	78	79	80	
43	20.76	21.12	21.46	21.78	22.07	22.35	22.60	22.84	23.06	23.25	43
44	20.31	20.69	21.05	21.39	21.70	21.99	22.26	22.51	22.74	22.95	44
45	19.85	20.25	20.63	20.98	21.31	21.61	21.90	22.16	22.40	22.62	45
46	19.37	19.79	20.18	20.55	20.90	21.22	21.52	21.80	22.05	22.29	46
47	18.86	19.30	19.72	20.11	20.47	20.81	21.12	21.42	21.69	21.93	47
48	18.34	18.80	19.23	19.64	20.02	20.38	20.71	21.02	21.31	21.57	48
49	17.79	18.27	18.73	19.16	19.56	19.93	20.28	20.61	20.91	21.18	49
50	17.23	17.73	18.20	18.65	19.07	19.47	19.83	20.17	20.49	20.78	50
51	16.64	17.16	17.66	18.13	18.57	18.98	19.37	19.72	20.06	20.36	51
52	16.04	16.58	17.09	17.58	18.04	18.47	18.88	19.25	19.60	19.92	52
53	15.42	15.98	16.51	17.02	17.49	17.95	18.37	18.76	19.13	19.47	53
54	14.78	15.36	15.91	16.43	16.93	17.40	17.84	18.26	18.64	19.00	54
55	14.12	14.72	15.29	15.83	16.35	16.84	17.30	17.73	18.13	18.51	55
56	13.45	14.07	14.65	15.22	15.75	16.26	16.74	17.19	17.61	18.00	56
57	12.76	13.40	14.00	14.58	15.14	15.66	16.16	16.63	17.07	17.48	57
58	12.06	12.71	13.34	13.94	14.51	15.05	15.57	16.05	16.51	16.94	58
59	11.29	12.01	12.66	13.27	13.86	14.42	14.96	15.46	15.94	16.38	59
60	10.47	11.25	11.95	12.59	13.20	13.78	14.33	14.85	15.35	15.81	60
61	9.60	10.43	11.20	11.90	12.53	13.13	13.70	14.23	14.74	15.22	61
62	8.67	9.56	10.39	11.14	11.83	12.45	13.04	13.60	14.13	14.62	62
63	7.73	8.64	9.52	10.34	11.08	11.76	12.37	12.95	13.49	14.01	63
64	6.78	7.70	8.61	9.48	10.28	11.02	11.68	12.28	12.85	13.38	64
65	5.83	6.76	7.67	8.57	9.43	10.22	10.94	11.60	12.18	12.73	65
66	4.88	5.82	6.73	7.64	8.52	9.37	10.15	10.86	11.50	12.07	66
67	3.92	4.87	5.79	6.71	7.60	8.47	9.30	10.07	10.76	11.39	67
68	2.96	3.91	4.85	5.77	6.67	7.55	8.41	9.23	9.98	10.66	68
69	1.98	2.95	3.90	4.83	5.75	6.64	7.50	8.35	9.15	9.88	69
70	1.00	1.98	2.95	3.89	4.82	5.72	6.60	7.45	8.28	9.07	70
71		1.00	1.98	2.94	3.88	4.80	5.69	6.55	7.39	8.21	71
72			1.00	1.98	2.93	3.87	4.77	5.65	6.51	7.33	72
73				1.00	1.98	2.93	3.85	4.75	5.62	6.45	73
74					1.00	1.97	2.92	3.84	4.72	5.58	74
75						1.00	1.97	2.91	3.82	4.69	75
76							1.00	1.97	2.90	3.80	76
77								1.00	1.96	2.89	77
78									1.00	1.96	78
79										1.00	79
80											80
81											81
82											82
83											83
84											84
85											85
86											86
87											87

Actuarial Tables with Explanatory Notes for use in
Personal Injury and Death Claims

TABLE 1-9 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	81	82	83	84	85	86	87	88	89	90	
0	28.40	28.41	28.43	28.44	28.45	28.45	28.46	28.47	28.47	28.48	0
1	28.43	28.44	28.46	28.47	28.48	28.49	28.49	28.50	28.51	28.51	1
2	28.40	28.41	28.43	28.44	28.45	28.46	28.47	28.47	28.48	28.49	2
3	28.37	28.38	28.40	28.41	28.42	28.43	28.44	28.45	28.45	28.46	3
4	28.33	28.35	28.36	28.38	28.39	28.40	28.41	28.42	28.42	28.43	4
5	28.30	28.31	28.33	28.34	28.36	28.37	28.38	28.39	28.39	28.40	5
6	28.26	28.27	28.29	28.31	28.32	28.33	28.34	28.35	28.36	28.37	6
7	28.21	28.23	28.25	28.27	28.28	28.29	28.31	28.32	28.32	28.33	7
8	28.17	28.19	28.21	28.23	28.24	28.25	28.27	28.28	28.29	28.29	8
9	28.12	28.14	28.16	28.18	28.20	28.21	28.22	28.24	28.24	28.25	9
10	28.07	28.09	28.11	28.13	28.15	28.17	28.18	28.19	28.20	28.21	10
11	28.02	28.04	28.06	28.08	28.10	28.12	28.13	28.14	28.16	28.16	11
12	27.96	27.96	28.01	28.03	28.05	28.07	28.08	28.10	28.11	28.12	12
13	27.90	27.93	27.95	27.97	27.99	28.01	28.03	28.04	28.05	28.07	13
14	27.83	27.86	27.89	27.92	27.94	27.96	27.97	27.99	28.00	28.01	14
15	27.77	27.80	27.83	27.85	27.88	27.90	27.91	27.93	27.94	27.96	15
16	27.70	27.73	27.76	27.79	27.81	27.84	27.85	27.87	27.89	27.90	16
17	27.62	27.66	27.69	27.72	27.75	27.77	27.79	27.81	27.82	27.84	17
18	27.55	27.59	27.62	27.65	27.68	27.70	27.73	27.74	27.76	27.78	18
19	27.47	27.51	27.55	27.58	27.61	27.63	27.66	27.68	27.69	27.71	19
20	27.39	27.43	27.47	27.50	27.53	27.56	27.58	27.61	27.62	27.64	20
21	27.30	27.34	27.38	27.42	27.45	27.48	27.51	27.53	27.55	27.57	21
22	27.20	27.25	27.30	27.34	27.37	27.40	27.43	27.45	27.47	27.49	22
23	27.11	27.16	27.20	27.25	27.28	27.32	27.35	27.37	27.39	27.41	23
24	27.00	27.06	27.11	27.15	27.19	27.23	27.26	27.28	27.31	27.33	24
25	26.89	26.95	27.00	27.05	27.09	27.13	27.16	27.19	27.22	27.24	25
26	26.78	26.84	26.89	26.94	26.99	27.03	27.06	27.09	27.12	27.14	26
27	26.65	26.72	26.78	26.83	26.88	26.92	26.96	26.99	27.02	27.04	27
28	26.52	26.59	26.65	26.71	26.76	26.80	26.84	26.88	26.91	26.93	28
29	26.38	26.45	26.52	26.58	26.63	26.68	26.72	26.76	26.79	26.82	29
30	26.23	26.31	26.38	26.45	26.50	26.55	26.60	26.64	26.67	26.70	30
31	26.08	26.16	26.24	26.30	26.36	26.42	26.46	26.51	26.54	26.57	31
32	25.92	26.00	26.08	26.16	26.22	26.28	26.33	26.37	26.41	26.44	32
33	25.75	25.84	25.92	26.00	26.07	26.13	26.18	26.22	26.27	26.30	33
34	25.56	25.66	25.75	25.83	25.90	25.97	26.02	26.07	26.12	26.15	34
35	25.37	25.48	25.57	25.66	25.73	25.80	25.86	25.91	25.96	26.00	35
36	25.17	25.28	25.38	25.47	25.55	25.62	25.69	25.74	25.79	25.83	36
37	24.96	25.08	25.18	25.28	25.36	25.44	25.51	25.57	25.62	25.66	37
38	24.74	24.86	24.97	25.07	25.16	25.24	25.32	25.38	25.43	25.48	38
39	24.50	24.63	24.75	24.86	24.95	25.04	25.11	25.18	25.24	25.29	39
40	24.25	24.39	24.52	24.63	24.73	24.82	24.90	24.97	25.03	25.09	40
41	23.99	24.14	24.28	24.40	24.50	24.60	24.68	24.76	24.82	24.88	41
42	23.72	23.88	24.02	24.15	24.26	24.36	24.45	24.53	24.60	24.66	42

Personal Injuries (Claims Assessment) Review Committee Table 1

Age at start of payments	Age at end of payments										Age at start of payments
	81	82	83	84	85	86	87	88	89	90	
43	23.44	23.60	23.75	23.89	24.01	24.11	24.21	24.29	24.36	24.43	43
44	23.14	23.31	23.47	23.61	23.74	23.85	23.95	24.04	24.12	24.19	44
45	22.83	23.01	23.18	23.33	23.46	23.58	23.69	23.78	23.87	23.94	45
46	22.50	22.70	22.87	23.03	23.18	23.30	23.42	23.51	23.60	23.67	46
47	22.16	22.37	22.55	22.72	22.87	23.01	23.13	23.23	23.32	23.40	47
48	21.81	22.02	22.22	22.40	22.56	22.70	22.83	22.94	23.04	23.12	48
49	21.44	21.67	21.88	22.06	22.23	22.38	22.52	22.63	22.74	22.83	49
50	21.05	21.29	21.51	21.71	21.89	22.05	22.19	22.32	22.42	22.52	50
51	20.64	20.90	21.13	21.34	21.53	21.70	21.85	21.98	22.10	22.20	51
52	20.22	20.49	20.74	20.96	21.16	21.34	21.50	21.63	21.76	21.86	52
53	19.78	20.07	20.32	20.56	20.77	20.96	21.13	21.27	21.40	21.51	53
54	19.32	19.62	19.90	20.14	20.37	20.57	20.74	20.90	21.03	21.15	54
55	18.85	19.17	19.45	19.71	19.95	20.16	20.35	20.51	20.65	20.78	55
56	18.36	18.69	19.00	19.27	19.52	19.74	19.94	20.11	20.26	20.39	56
57	17.85	18.20	18.52	18.81	19.07	19.30	19.51	19.70	19.86	20.00	57
58	17.33	17.70	18.03	18.33	18.61	18.86	19.07	19.27	19.44	19.58	58
59	16.79	17.17	17.52	17.84	18.13	18.39	18.62	18.83	19.01	19.16	59
60	16.24	16.64	17.00	17.34	17.64	17.92	18.16	18.37	18.56	18.73	60
61	15.67	16.09	16.47	16.82	17.14	17.42	17.68	17.91	18.11	18.28	61
62	15.09	15.52	15.92	16.28	16.62	16.92	17.19	17.43	17.64	17.82	62
63	14.49	14.93	15.35	15.73	16.08	16.40	16.68	16.93	17.15	17.35	63
64	13.87	14.34	14.77	15.17	15.53	15.86	16.16	16.42	16.65	16.86	64
65	13.25	13.73	14.17	14.59	14.97	15.31	15.62	15.90	16.14	16.36	65
66	12.60	13.10	13.56	13.99	14.38	14.74	15.07	15.38	15.61	15.84	66
67	11.94	12.46	12.94	13.39	13.79	14.16	14.50	14.80	15.07	15.31	67
68	11.26	11.80	12.30	12.76	13.18	13.57	13.92	14.24	14.52	14.76	68
69	10.54	11.13	11.65	12.12	12.56	12.97	13.33	13.66	13.95	14.21	69
70	9.78	10.42	10.98	11.48	11.94	12.36	12.74	13.08	13.38	13.65	70
71	8.97	9.66	10.28	10.83	11.30	11.74	12.13	12.49	12.80	13.09	71
72	8.12	8.87	9.54	10.13	10.65	11.11	11.52	11.89	12.22	12.51	72
73	7.26	8.03	8.75	9.39	9.96	10.46	10.89	11.27	11.61	11.92	73
74	6.40	7.18	7.93	8.62	9.24	9.78	10.25	10.65	11.01	11.32	74
75	5.53	6.33	7.09	7.82	8.48	9.07	9.58	10.02	10.40	10.72	75
76	4.66	5.48	6.26	7.00	7.69	8.33	8.89	9.37	9.78	10.12	76
77	3.78	4.62	5.42	6.18	6.89	7.55	8.16	8.68	9.13	9.51	77
78	2.88	3.75	4.58	5.36	6.09	6.77	7.40	7.97	8.46	8.88	78
79	1.95	2.86	3.72	4.53	5.29	5.99	6.64	7.24	7.78	8.23	79
80	1.00	1.95	2.85	3.69	4.48	5.21	5.89	6.51	7.08	7.57	80
81		1.00	1.94	2.83	3.66	4.43	5.14	5.78	6.37	6.90	81
82			1.00	1.94	2.81	3.62	4.37	5.05	5.67	6.22	82
83				1.00	1.93	2.79	3.58	4.31	4.96	5.54	83
84					1.00	1.92	2.77	3.54	4.24	4.86	84
85						1.00	1.92	2.75	3.50	4.16	85
86							1.00	1.91	2.72	3.45	86
87								1.00	1.90	2.69	87

Actuarial Tables with Explanatory Notes for use in
Personal Injury and Death Claims

Age at start of payments	Age at end of payments										Age at start of payments
	81	82	83	84	85	86	87	88	89	90	
88									1.00	1.89	88
89										1.00	89
90											90
91											91
92											92
93											93
94											94
95											95
96											96
97											97
98											98
99											99

Personal Injuries (Claims Assessment) Review Committee Table 1

TABLE 1-10 MULTIPLIERS FOR MALES

Age at start of payments	Age at end of payments										Age at start of payments
	91	92	93	94	95	96	97	98	99	Until death	
0	28.48	28.49	28.49	28.49	28.49	28.49	28.50	28.50	28.50	28.50	0
1	28.52	28.52	28.52	28.52	28.53	28.53	28.53	28.53	28.53	28.53	1
2	28.49	28.49	28.50	28.50	28.50	28.50	28.51	28.51	28.51	28.51	2
3	28.46	28.47	28.47	28.47	28.48	28.48	28.48	28.48	28.48	28.48	3
4	28.44	28.44	28.44	28.45	28.45	28.45	28.45	28.45	28.45	28.45	4
5	28.41	28.41	28.41	28.42	28.42	28.42	28.42	28.42	28.42	28.43	5
6	28.37	28.38	28.38	28.38	28.39	28.39	28.39	28.39	28.39	28.39	6
7	28.34	28.34	28.35	28.35	28.35	28.36	28.36	28.36	28.36	28.36	7
8	28.30	28.31	28.31	28.31	28.32	28.32	28.32	28.32	28.32	28.32	8
9	28.26	28.27	28.27	28.27	28.28	28.28	28.28	28.28	28.29	28.29	9
10	28.22	28.22	28.23	28.23	28.24	28.24	28.24	28.24	28.24	28.25	10
11	28.17	28.18	28.18	28.19	28.19	28.20	28.20	28.20	28.20	28.20	11
12	28.12	28.13	28.14	28.14	28.15	28.15	28.15	28.15	28.16	28.16	12
13	28.07	28.08	28.09	28.09	28.10	28.10	28.10	28.10	28.11	28.11	13
14	28.02	28.03	28.04	28.04	28.05	28.05	28.05	28.05	28.06	28.06	14
15	27.97	27.97	27.98	27.99	27.99	28.00	28.00	28.00	28.00	28.00	15
16	27.91	27.92	27.93	27.93	27.94	27.94	27.94	27.95	27.95	27.95	16
17	27.85	27.86	27.87	27.87	27.88	27.88	27.88	27.89	27.89	27.89	17
18	27.79	27.80	27.81	27.81	27.82	27.82	27.83	27.83	27.83	27.83	18
19	27.72	27.73	27.74	27.75	27.76	27.76	27.76	27.77	27.77	27.77	19
20	27.65	27.67	27.67	27.68	27.69	27.69	27.70	27.70	27.70	27.71	20
21	27.58	27.59	27.60	27.61	27.62	27.63	27.63	27.63	27.63	27.64	21
22	27.51	27.52	27.53	27.54	27.55	27.55	27.56	27.56	27.56	27.57	22
23	27.43	27.44	27.45	27.46	27.47	27.48	27.48	27.48	27.49	27.49	23
24	27.35	27.36	27.37	27.38	27.39	27.40	27.40	27.40	27.41	27.41	24
25	27.26	27.27	27.28	27.29	27.30	27.31	27.32	27.32	27.32	27.33	25
26	27.16	27.18	27.19	27.20	27.21	27.22	27.22	27.23	27.23	27.23	26
27	27.06	27.08	27.09	27.10	27.11	27.12	27.13	27.13	27.14	27.14	27
28	26.95	26.97	26.99	27.00	27.01	27.02	27.03	27.03	27.03	27.04	28
29	26.84	26.86	26.88	26.89	26.90	26.91	26.92	26.92	26.93	26.93	29
30	26.72	26.74	26.76	26.78	26.79	26.80	26.80	26.81	26.81	26.82	30
31	26.60	26.62	26.64	26.65	26.67	26.68	26.68	26.69	26.69	26.70	31
32	26.47	26.49	26.51	26.53	26.54	26.55	26.56	26.56	26.57	26.57	32
33	26.33	26.35	26.37	26.39	26.41	26.42	26.43	26.43	26.44	26.44	33
34	26.18	26.21	26.23	26.25	26.26	26.28	26.29	26.29	26.30	26.30	34
35	26.03	26.06	26.08	26.10	26.12	26.13	26.14	26.15	26.15	26.16	35
36	25.87	25.90	25.92	25.94	25.96	25.97	25.98	25.99	26.00	26.00	36
37	25.70	25.73	25.75	25.78	25.79	25.81	25.82	25.83	25.83	25.84	37
38	25.52	25.55	25.58	25.60	25.62	25.63	25.65	25.66	25.66	25.67	38
39	25.33	25.36	25.39	25.42	25.44	25.45	25.47	25.48	25.48	25.49	39
40	25.13	25.17	25.20	25.23	25.25	25.26	25.28	25.29	25.29	25.30	40
41	24.92	24.96	25.00	25.02	25.05	25.06	25.08	25.09	25.10	25.10	41

Actuarial Tables with Explanatory Notes for use in
Personal Injury and Death Claims

Age at start of payments	Age at end of payments										Age at start of payments
	91	92	93	94	95	96	97	98	99	Until death	
42	24.71	24.75	24.78	24.81	24.84	24.86	24.87	24.88	24.89	24.90	42
43	24.48	24.52	24.56	24.59	24.62	24.64	24.65	24.66	24.67	24.68	43
44	24.24	24.29	24.33	24.36	24.39	24.41	24.43	24.44	24.45	24.46	44
45	23.99	24.05	24.09	24.12	24.15	24.17	24.19	24.20	24.21	24.22	45
46	23.74	23.79	23.84	23.87	23.90	23.93	23.94	23.96	23.97	23.98	46
47	23.47	23.53	23.57	23.61	23.64	23.67	23.69	23.70	23.72	23.73	47
48	23.19	23.25	23.30	23.34	23.38	23.40	23.42	23.44	23.45	23.46	48
49	22.90	22.96	23.02	23.06	23.10	23.12	23.15	23.16	23.18	23.19	49
50	22.60	22.66	22.72	22.77	22.80	22.83	22.86	22.88	22.89	22.90	50
51	22.28	22.35	22.41	22.46	22.50	22.53	22.56	22.58	22.59	22.60	51
52	21.95	22.03	22.09	22.14	22.18	22.22	22.24	22.26	22.28	22.29	52
53	21.61	21.69	21.75	21.81	21.85	21.89	21.92	21.94	21.96	21.97	53
54	21.25	21.34	21.41	21.47	21.51	21.55	21.58	21.60	21.62	21.63	54
55	20.88	20.97	21.05	21.11	21.16	21.20	21.23	21.26	21.28	21.29	55
56	20.51	20.60	20.68	20.75	20.80	20.84	20.88	20.90	20.92	20.94	56
57	20.11	20.21	20.30	20.37	20.43	20.47	20.51	20.53	20.55	20.57	57
58	19.71	19.82	19.91	19.98	20.04	20.09	20.13	20.16	20.18	20.19	58
59	19.29	19.41	19.50	19.58	19.64	19.70	19.74	19.77	19.79	19.81	59
60	18.87	18.99	19.09	19.17	19.24	19.29	19.33	19.37	19.39	19.41	60
61	18.43	18.56	18.66	18.75	18.82	18.88	18.92	18.96	18.98	19.00	61
62	17.98	18.11	18.22	18.32	18.39	18.45	18.50	18.54	18.56	18.59	62
63	17.51	17.65	17.77	17.87	17.95	18.01	18.06	18.10	18.13	18.16	63
64	17.03	17.18	17.31	17.41	17.50	17.56	17.62	17.66	17.69	17.72	64
65	16.54	16.70	16.83	16.94	17.03	17.10	17.16	17.20	17.24	17.26	65
66	16.03	16.20	16.34	16.46	16.55	16.63	16.69	16.74	16.77	16.80	66
67	15.51	15.69	15.83	15.96	16.06	16.14	16.20	16.25	16.29	16.32	67
68	14.98	15.16	15.32	15.45	15.55	15.64	15.71	15.76	15.80	15.83	68
69	14.44	14.63	14.79	14.93	15.04	15.13	15.21	15.26	15.30	15.34	69
70	13.89	14.09	14.26	14.41	14.53	14.62	14.70	14.76	14.80	14.84	70
71	13.33	13.55	13.73	13.88	14.00	14.11	14.19	14.25	14.30	14.33	71
72	12.77	12.99	13.18	13.34	13.48	13.58	13.67	13.74	13.79	13.82	72
73	12.19	12.42	12.61	12.78	12.92	13.03	13.12	13.19	13.24	13.28	73
74	11.60	11.84	12.04	12.22	12.36	12.47	12.57	12.64	12.69	12.73	74
75	11.01	11.26	11.47	11.65	11.80	11.92	12.02	12.09	12.15	12.19	75
76	10.42	10.68	10.90	11.08	11.24	11.36	11.46	11.54	11.60	11.65	76
77	9.82	10.09	10.32	10.52	10.68	10.81	10.91	10.99	11.05	11.10	77
78	9.22	9.51	9.75	9.95	10.12	10.25	10.36	10.44	10.51	10.56	78
79	8.61	8.93	9.18	9.39	9.57	9.71	9.82	9.91	9.97	10.02	79
80	7.99	8.34	8.62	8.84	9.03	9.18	9.29	9.39	9.46	9.51	80
81	7.36	7.74	8.06	8.30	8.50	8.66	8.78	8.88	8.95	9.00	81
82	6.71	7.13	7.48	7.76	7.97	8.14	8.27	8.37	8.45	8.51	82
83	6.06	6.51	6.89	7.20	7.45	7.63	7.77	7.88	7.96	8.02	83
84	5.41	5.88	6.30	6.64	6.92	7.13	7.28	7.40	7.49	7.55	84
85	4.75	5.26	5.70	6.08	6.38	6.62	6.80	6.93	7.03	7.09	85

Personal Injuries (Claims Assessment) Review Committee Table 1

Age at start of payments	Age at end of payments										Age at start of payments
	91	92	93	94	95	96	97	98	99	Until death	
86	4.08	4.64	5.11	5.51	5.85	6.12	6.32	6.47	6.58	6.65	86
87	3.39	4.00	4.52	4.95	5.32	5.61	5.85	6.02	6.14	6.23	87
88	2.66	3.34	3.91	4.39	4.79	5.11	5.37	5.57	5.71	5.81	88
89	1.87	2.63	3.27	3.81	4.26	4.62	4.90	5.13	5.29	5.41	89
90	1.00	1.86	2.60	3.21	3.71	4.12	4.44	4.69	4.88	5.02	90
91		1.00	1.85	2.56	3.14	3.61	3.98	4.26	4.48	4.63	91
92			1.00	1.83	2.52	3.07	3.50	3.83	4.08	4.26	92
93				1.00	1.82	2.47	2.99	3.38	3.68	3.89	93
94					1.00	1.80	2.43	2.91	3.26	3.52	94
95						1.00	1.78	2.38	2.82	3.14	95
96							1.00	1.76	2.33	2.73	96
97								1.00	1.74	2.27	97
98									1.00	1.72	98
99										1.00	99

**Personal Injuries (Claims Assessment) Review
Committee Table 2**

TABLE 2-1 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	1	2	3	4	5	6	7	8	9	10	
0	1.00	2.00	3.00	3.99	4.99	5.99	6.99	7.98	8.98	9.96	0
1		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	1
2			1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	2
3				1.00	2.00	3.00	4.00	5.00	6.00	7.00	3
4					1.00	2.00	3.00	4.00	5.00	6.00	4
5						1.00	2.00	3.00	4.00	5.00	5
6							1.00	2.00	3.00	4.00	6
7								1.00	2.00	3.00	7
8									1.00	2.00	8
9										1.00	9
10											10
11											11
12											12
13											13
14											14
15											15
16											16
17											17
18											18
19											19
20											20
21											21
22											22
23											23
24											24
25											25
26											26
27											27
28											28

TABLE 2-2 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	11	12	13	14	15	16	17	18	19	20	
0	10.88	11.73	12.53	13.26	13.97	14.66	15.33	15.97	16.60	17.21	0
1	9.97	10.89	11.75	12.55	13.28	13.99	14.68	15.35	16.00	16.63	1
2	9.00	9.97	10.90	11.75	12.55	13.28	13.99	14.68	15.35	16.00	2
3	8.00	9.00	9.97	10.90	11.75	12.55	13.28	13.99	14.68	15.35	3
4	7.00	8.00	9.00	9.97	10.90	11.75	12.55	13.28	13.99	14.68	4
5	6.00	7.00	8.00	9.00	9.98	10.90	11.76	12.55	13.28	13.99	5
6	5.00	6.00	7.00	8.00	9.00	9.98	10.90	11.76	12.55	13.28	6
7	4.00	5.00	6.00	7.00	8.00	9.00	9.98	10.90	11.76	12.55	7
8	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.98	10.90	11.76	8
9	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.98	10.90	9
10	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.98	10
11		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	11
12			1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	12
13				1.00	2.00	3.00	4.00	5.00	6.00	7.00	13
14					1.00	2.00	3.00	4.00	5.00	6.00	14
15						1.00	2.00	3.00	4.00	5.00	15
16							1.00	2.00	3.00	4.00	16
17								1.00	2.00	3.00	17
18									1.00	2.00	18
19										1.00	19
20											20
21											21
22											22
23											23
24											24
25											25
26											26
27											27
28											28
29											29
30											30
31											31
32											32
33											33
34											34
35											35
36											36
37											37
38											38
39											39
40											40
41											41
42											42

TABLE 2-3 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	21	22	23	24	25	26	27	28	29	30	
0	17.80	18.37	18.92	19.44	19.94	20.42	20.87	21.31	21.72	22.11	0
1	17.24	17.83	18.40	18.95	19.47	19.97	20.45	20.91	21.34	21.76	1
2	16.63	17.24	17.83	18.40	18.95	19.47	19.97	20.45	20.91	21.34	2
3	16.00	16.63	17.24	17.83	18.40	18.95	19.47	19.97	20.45	20.91	3
4	15.35	16.00	16.63	17.24	17.83	18.40	18.95	19.47	19.97	20.45	4
5	14.68	15.35	16.00	16.63	17.24	17.83	18.40	18.95	19.47	19.97	5
6	13.99	14.68	15.35	16.00	16.63	17.24	17.84	18.40	18.95	19.47	6
7	13.28	13.99	14.68	15.35	16.00	16.63	17.25	17.84	18.40	18.95	7
8	12.55	13.28	14.00	14.68	15.35	16.00	16.63	17.25	17.84	18.40	8
9	11.76	12.55	13.28	14.00	14.68	15.35	16.00	16.64	17.25	17.84	9
10	10.90	11.76	12.55	13.29	14.00	14.68	15.35	16.00	16.64	17.25	10
11	9.98	10.90	11.76	12.55	13.28	14.00	14.68	15.35	16.00	16.63	11
12	9.00	9.98	10.90	11.76	12.55	13.28	13.99	14.68	15.35	16.00	12
13	8.00	9.00	9.98	10.90	11.76	12.55	13.28	13.99	14.68	15.35	13
14	7.00	8.00	9.00	9.98	10.90	11.76	12.55	13.28	13.99	14.68	14
15	6.00	7.00	8.00	9.00	9.98	10.90	11.75	12.55	13.28	13.99	15
16	5.00	6.00	7.00	8.00	9.00	9.98	10.90	11.75	12.55	13.28	16
17	4.00	5.00	6.00	7.00	8.00	9.00	9.97	10.90	11.75	12.55	17
18	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.97	10.89	11.75	18
19	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.97	-10.89	19
20	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	9.97	20
21		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	21
22			1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	22
23				1.00	2.00	3.00	4.00	5.00	6.00	7.00	23
24					1.00	2.00	3.00	4.00	5.00	6.00	24
25						1.00	2.00	3.00	4.00	5.00	25
26							1.00	2.00	3.00	4.00	26
27								1.00	2.00	3.00	27
28									1.00	2.00	28
29										1.00	29
30											30
31											31
32											32
33											33
34											34
35											35
36											36
37											37
38											38
39											39
40											40
41											41
42											42

TABLE 2-4 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	31	32	33	34	35	36	37	38	39	40	
0	22.48	22.84	23.17	23.49	23.79	24.08	24.35	24.60	24.85	25.07	0
1	22.15	22.52	22.88	23.21	23.53	23.83	24.12	24.39	24.65	24.89	1
2	21.76	22.15	22.52	22.88	23.21	23.53	23.83	24.12	24.39	24.65	2
3	21.34	21.76	22.15	22.52	22.88	23.21	23.53	23.83	24.12	24.39	3
4	20.91	21.34	21.76	22.15	22.52	22.88	23.21	23.53	23.83	24.12	4
5	20.45	20.91	21.34	21.76	22.15	22.52	22.88	23.21	23.53	23.83	5
6	19.97	20.45	20.91	21.34	21.76	22.15	22.52	22.88	23.21	23.53	6
7	19.47	19.98	20.45	20.91	21.34	21.76	22.15	22.52	22.88	23.21	7
8	18.95	19.47	19.98	20.45	20.91	21.34	21.76	22.15	22.52	22.88	8
9	18.40	18.95	19.47	19.98	20.45	20.91	21.34	21.76	22.15	22.52	9
10	17.84	18.40	18.95	19.47	19.97	20.45	20.91	21.34	21.76	22.15	10
11	17.25	17.84	18.40	18.95	19.47	19.97	20.45	20.91	21.34	21.76	11
12	16.63	17.24	17.83	18.40	18.95	19.47	19.97	20.45	20.91	21.34	12
13	16.00	16.63	17.24	17.83	18.40	18.95	19.47	19.97	20.45	20.90	13
14	15.35	16.00	16.63	17.24	17.83	18.40	18.95	19.47	19.97	20.45	14
15	14.68	15.35	16.00	16.63	17.24	17.83	18.40	18.94	19.47	19.97	15
16	13.99	14.68	15.35	16.00	16.63	17.24	17.83	18.40	18.94	19.47	16
17	13.28	13.99	14.68	15.35	16.00	16.63	17.24	17.83	18.40	18.94	17
18	12.55	13.28	13.99	14.68	15.35	16.00	16.63	17.24	17.83	18.39	18
19	11.75	12.55	13.28	13.99	14.68	15.35	16.00	16.63	17.24	17.82	19
20	10.89	11.75	12.55	13.28	13.99	14.68	15.35	15.99	16.62	17.23	20
21	9.97	10.89	11.75	12.55	13.28	13.99	14.68	15.34	15.99	16.62	21
22	8.99	9.97	10.89	11.75	12.55	13.28	13.99	14.68	15.34	15.99	22
23	8.00	8.99	9.97	10.89	11.75	12.54	13.28	13.99	14.67	15.34	23
24	7.00	8.00	8.99	9.97	10.89	11.75	12.54	13.28	13.98	14.67	24
25	6.00	7.00	8.00	8.99	9.97	10.89	11.75	12.54	13.27	13.98	25
26	5.00	6.00	7.00	7.99	8.99	9.97	10.89	11.75	12.54	13.27	26
27	4.00	5.00	6.00	7.00	7.99	8.99	9.97	10.89	11.75	12.54	27
28	3.00	4.00	5.00	6.00	7.00	7.99	8.99	9.97	10.89	11.75	28
29	2.00	3.00	4.00	5.00	6.00	7.00	7.99	8.99	9.97	10.89	29
30	1.00	2.00	3.00	4.00	5.00	6.00	6.99	7.99	8.99	9.97	30
31		1.00	2.00	3.00	4.00	5.00	6.00	6.99	7.99	8.99	31
32			1.00	2.00	3.00	4.00	5.00	6.00	6.99	7.99	32
33				1.00	2.00	3.00	4.00	5.00	6.00	6.99	33
34					1.00	2.00	3.00	4.00	5.00	6.00	34
35						1.00	2.00	3.00	4.00	5.00	35
36							1.00	2.00	3.00	4.00	36
37								1.00	2.00	3.00	37
38									1.00	2.00	38
39										1.00	39
40											40
41											41
42											42

Actuarial Tables with Explanatory Notes for use in
Personal Injury and Death Claims

TABLE 2-5 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	41	42	43	44	45	46	47	48	49	50	
0	25.29	25.49	25.69	25.87	26.04	26.20	26.35	26.50	26.63	26.76	0
1	25.12	25.33	25.54	25.73	25.91	26.08	26.24	26.40	26.54	26.68	1
2	24.89	25.12	25.33	25.54	25.73	25.91	26.08	26.24	26.40	26.54	2
3	24.65	24.89	25.12	25.33	25.54	25.73	25.91	26.08	26.24	26.40	3
4	24.39	24.65	24.89	25.12	25.33	25.54	25.73	25.91	26.08	26.24	4
5	24.12	24.39	24.65	24.89	25.12	25.33	25.54	25.73	25.91	26.08	5
6	23.83	24.12	24.39	24.65	24.89	25.12	25.33	25.53	25.73	25.91	6
7	23.53	23.83	24.12	24.39	24.64	24.89	25.11	25.33	25.53	25.73	7
8	23.21	23.53	23.83	24.12	24.39	24.64	24.89	25.11	25.33	25.53	8
9	22.88	23.21	23.53	23.83	24.12	24.39	24.64	24.88	25.11	25.33	9
10	22.52	22.88	23.21	23.53	23.83	24.12	24.39	24.64	24.88	25.11	10
11	22.15	22.52	22.87	23.21	23.53	23.83	24.11	24.38	24.64	24.88	11
12	21.75	22.15	22.52	22.87	23.21	23.53	23.83	24.11	24.38	24.64	12
13	21.34	21.75	22.14	22.52	22.87	23.21	23.52	23.82	24.11	24.38	13
14	20.90	21.34	21.75	22.14	22.51	22.87	23.20	23.52	23.82	24.10	14
15	20.44	20.90	21.33	21.75	22.14	22.51	22.86	23.20	23.52	23.82	15
16	19.97	20.44	20.90	21.33	21.74	22.14	22.51	22.86	23.20	23.51	16
17	19.46	19.96	20.44	20.90	21.33	21.74	22.13	22.50	22.86	23.19	17
18	18.94	19.46	19.96	20.44	20.89	21.33	21.74	22.13	22.50	22.85	18
19	18.39	18.94	19.46	19.96	20.44	20.89	21.32	21.74	22.13	22.50	19
20	17.82	18.39	18.94	19.46	19.96	20.43	20.89	21.32	21.73	22.12	20
21	17.23	17.82	18.39	18.93	19.45	19.95	20.43	20.88	21.32	21.73	21
22	16.62	17.23	17.82	18.39	18.93	19.45	19.95	20.43	20.88	21.31	22
23	15.99	16.62	17.23	17.82	18.38	18.93	19.45	19.95	20.42	20.88	23
24	15.34	15.99	16.62	17.23	17.82	18.38	18.93	19.45	19.95	20.42	24
25	14.67	15.34	15.99	16.62	17.23	17.81	18.38	18.92	19.44	19.94	25
26	13.98	14.67	15.34	15.99	16.61	17.22	17.81	18.38	18.92	19.44	26
27	13.27	13.98	14.67	15.34	15.98	16.61	17.22	17.81	18.37	18.92	27
28	12.54	13.27	13.98	14.67	15.33	15.98	16.61	17.22	17.80	18.37	28
29	11.74	12.54	13.27	13.98	14.66	15.33	15.98	16.61	17.21	17.80	29
30	10.89	11.74	12.54	13.27	13.98	14.66	15.33	15.98	16.60	17.21	30
31	9.97	10.89	11.74	12.54	13.27	13.97	14.66	15.33	15.97	16.60	31
32	8.99	9.97	10.88	11.74	12.53	13.26	13.97	14.66	15.32	15.97	32
33	7.99	8.99	9.97	10.88	11.74	12.53	13.26	13.97	14.66	15.32	33
34	6.99	7.99	8.99	9.96	10.88	11.74	12.53	13.26	13.97	14.65	34
35	5.99	6.99	7.99	8.99	9.96	10.88	11.74	12.53	13.26	13.96	35
36	5.00	5.99	6.99	7.99	8.99	9.96	10.88	11.73	12.53	13.25	36
37	4.00	5.00	5.99	6.99	7.99	8.99	9.96	10.88	11.73	12.52	37
38	3.00	4.00	5.00	5.99	6.99	7.99	8.98	9.96	10.88	11.73	38
39	2.00	3.00	4.00	5.00	5.99	6.99	7.99	8.98	9.96	10.87	39
40	1.00	2.00	3.00	4.00	5.00	5.99	6.99	7.98	8.98	9.95	40
41		1.00	2.00	3.00	4.00	4.99	5.99	6.99	7.98	8.98	41
42			1.00	2.00	3.00	4.00	4.99	5.99	6.99	7.98	42

Personal Injuries (Claims Assessment) Review Committee Table 2

Age at start of payments	Age at end of payments										Age at start of payments
	41	42	43	44	45	46	47	48	49	50	
43				1.00	2.00	3.00	4.00	4.99	5.99	6.98	43
44					1.00	2.00	3.00	4.00	4.99	5.99	44
45						1.00	2.00	3.00	4.00	4.99	45
46							1.00	2.00	3.00	3.99	46
47								1.00	2.00	3.00	47
48									1.00	2.00	48
49										1.00	49
50											50
51											51
52											52
53											53
54											54
55											55
56											56
57											57
58											58
59											59
60											60
61											61
62											62
63											63
64											64
65											65
66											66
67											67
68											68
69											69

TABLE 2-6 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	51	52	53	54	55	56	57	58	59	60	
0	26.88	27.00	27.10	27.21	27.30	27.39	27.47	27.55	27.63	27.70	0
1	26.81	26.93	27.04	27.15	27.25	27.34	27.43	27.52	27.60	27.67	1
2	26.68	26.81	26.93	27.04	27.15	27.25	27.34	27.43	27.52	27.60	2
3	26.54	26.68	26.80	26.93	27.04	27.15	27.25	27.34	27.43	27.51	3
4	26.40	26.54	26.68	26.80	26.92	27.04	27.14	27.24	27.34	27.43	4
5	26.24	26.40	26.54	26.67	26.80	26.92	27.04	27.14	27.24	27.34	5
6	26.08	26.24	26.39	26.54	26.67	26.80	26.92	27.03	27.14	27.24	6
7	25.91	26.08	26.24	26.39	26.54	26.67	26.80	26.92	27.03	27.14	7
8	25.72	25.91	26.08	26.24	26.39	26.53	26.67	26.79	26.91	27.03	8
9	25.53	25.72	25.90	26.07	26.23	26.39	26.53	26.66	26.79	26.91	9
10	25.32	25.53	25.72	25.90	26.07	26.23	26.38	26.53	26.66	26.79	10
11	25.11	25.32	25.52	25.72	25.90	26.07	26.23	26.38	26.52	26.65	11
12	24.88	25.10	25.32	25.52	25.71	25.89	26.06	26.22	26.37	26.51	12
13	24.63	24.87	25.10	25.31	25.52	25.71	25.89	26.06	26.22	26.37	13
14	24.37	24.63	24.87	25.09	25.31	25.51	25.70	25.88	26.05	26.21	14
15	24.10	24.37	24.62	24.86	25.09	25.30	25.50	26.69	25.87	26.04	15
16	23.81	24.10	24.36	24.62	24.86	25.08	25.30	25.50	25.69	25.87	16
17	23.51	23.81	24.09	24.36	24.61	24.85	25.08	25.29	25.49	25.68	17
18	23.19	23.50	23.80	24.09	24.35	24.61	24.84	25.07	25.28	25.48	18
19	22.85	23.18	23.50	23.80	24.08	24.35	24.60	24.84	25.06	25.27	19
20	22.49	22.85	23.18	23.49	23.79	24.07	24.34	24.59	24.83	25.06	20
21	22.12	22.49	22.84	23.17	23.49	23.79	24.07	24.33	24.59	24.82	21
22	21.72	22.11	22.48	22.84	23.17	23.48	23.78	24.06	24.33	24.58	22
23	21.31	21.72	22.11	22.48	22.83	23.16	23.48	23.77	24.05	24.32	23
24	20.87	21.31	21.72	22.10	22.47	22.82	23.15	23.47	23.76	24.04	24
25	20.42	20.87	21.30	21.71	22.10	22.47	22.82	23.15	23.46	23.76	25
26	19.94	20.41	20.86	21.29	21.70	22.09	22.46	22.81	23.14	23.45	26
27	19.44	19.93	20.41	20.86	21.29	21.70	22.08	22.45	22.80	23.13	27
28	18.91	19.43	19.93	20.40	20.85	21.28	21.69	22.08	22.44	22.79	28
29	18.36	18.91	19.43	19.92	20.39	20.84	21.27	21.68	22.07	22.43	29
30	17.80	18.36	18.90	19.42	19.92	20.39	20.84	21.26	21.67	22.06	30
31	17.21	17.79	18.36	18.90	19.41	19.91	20.38	20.83	21.25	21.66	31
32	16.60	17.20	17.79	18.35	18.89	19.41	19.90	20.37	20.82	21.24	32
33	15.97	16.59	17.20	17.78	18.34	18.88	19.40	19.89	20.36	20.81	33
34	15.32	15.96	16.59	17.19	17.78	18.34	18.87	19.39	19.88	20.35	34
35	14.65	15.31	15.96	16.58	17.19	17.77	18.33	18.87	19.38	19.87	35
36	13.96	14.64	15.31	15.95	16.58	17.18	17.76	18.32	18.86	19.37	36
37	13.25	13.96	14.64	15.30	15.95	16.57	17.17	17.75	18.31	18.84	37
38	12.52	13.25	13.95	14.63	15.30	15.94	16.56	17.16	17.74	18.30	38
39	11.73	12.52	13.24	13.95	14.63	15.29	15.93	16.55	17.15	17.73	39
40	10.87	11.72	12.51	13.24	13.94	14.62	15.28	15.92	16.54	17.14	40
41	9.95	10.87	11.72	12.51	13.23	13.93	14.61	15.27	15.91	16.53	41
42	8.98	9.95	10.86	11.71	12.50	13.22	13.92	14.60	15.26	15.90	42

Age at start of payments	Age at end of payments										Age at start of payments
	51	52	53	54	55	56	57	58	59	60	
43	7.98	8.97	9.94	10.86	11.71	12.49	13.22	13.92	14.59	15.25	43
44	6.98	7.98	8.97	9.94	10.85	11.70	12.48	13.21	13.90	14.58	44
45	5.99	6.98	7.97	8.96	9.93	10.84	11.69	12.48	13.20	13.89	45
46	4.99	5.99	6.98	7.97	8.96	9.93	10.84	11.68	12.47	13.19	46
47	3.99	4.99	5.98	6.98	7.97	8.96	9.92	10.83	11.68	12.46	47
48	3.00	3.99	4.99	5.98	6.97	7.96	8.95	9.92	10.82	11.67	48
49	2.00	3.00	3.99	4.99	5.98	6.97	7.96	8.94	9.91	10.81	49
50	1.00	2.00	3.00	3.99	4.98	5.98	6.97	7.95	8.94	9.90	50
51		1.00	2.00	3.00	3.99	4.98	5.97	6.96	7.95	8.93	51
52			1.00	2.00	2.99	3.99	4.98	5.97	6.96	7.94	52
53				1.00	2.00	2.99	3.99	4.98	5.97	6.95	53
54					1.00	2.00	2.99	3.99	4.98	5.97	54
55						1.00	2.00	2.99	3.99	4.98	55
56							1.00	2.00	2.99	3.98	56
57								1.00	2.00	2.99	57
58									1.00	2.00	58
59										1.00	59
60											60
61											61
62											62
63											63
64											64
65											65
66											66
67											67
68											68
69											69

TABLE 2-7 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	61	62	63	64	65	66	67	68	69	70	
0	27.76	27.83	27.88	27.94	27.99	28.04	28.08	28.13	28.17	28.20	0
1	27.74	27.81	27.87	27.93	27.98	28.03	28.08	28.13	28.17	28.21	1
2	27.67	27.74	27.81	27.87	27.92	27.98	28.03	28.08	28.12	28.16	2
3	27.59	27.67	27.74	27.80	27.86	27.92	27.98	28.03	28.07	28.12	3
4	27.51	27.59	27.66	27.73	27.80	27.86	27.92	27.97	28.02	28.07	4
5	27.43	27.51	27.59	27.66	27.73	27.80	27.86	27.91	27.97	28.02	5
6	27.33	27.42	27.51	27.58	27.66	27.73	27.79	27.85	27.91	27.96	6
7	27.24	27.33	27.42	27.50	27.58	27.65	27.72	27.79	27.85	27.90	7
8	27.13	27.23	27.33	27.41	27.50	27.57	27.65	27.71	27.78	27.84	8
9	27.02	27.13	27.23	27.32	27.41	27.49	27.57	27.64	27.71	27.77	9
10	26.91	27.02	27.12	27.22	27.31	27.40	27.48	27.56	27.63	27.70	10
11	26.78	26.90	27.01	27.12	27.21	27.31	27.39	27.48	27.55	27.62	11
12	26.65	26.77	26.89	27.00	27.11	27.21	27.30	27.38	27.47	27.54	12
13	26.51	26.64	26.77	26.88	26.99	27.10	27.20	27.29	27.37	27.46	13
14	26.36	26.50	26.63	26.76	26.88	26.99	27.09	27.19	27.28	27.36	14
15	26.20	26.35	26.49	26.62	26.75	26.87	26.98	27.08	27.18	27.27	15
16	26.03	26.19	26.34	26.48	26.61	26.74	26.85	26.96	27.07	27.16	16
17	25.86	26.03	26.18	26.33	26.47	26.60	26.73	26.84	26.95	27.05	17
18	25.67	25.85	26.02	26.17	26.32	26.46	26.59	26.72	26.83	26.94	18
19	25.47	25.66	25.84	26.01	26.16	26.31	26.45	26.58	26.70	26.82	19
20	25.27	25.47	25.65	25.83	26.00	26.15	26.30	26.44	26.57	26.69	20
21	25.05	25.26	25.46	25.64	25.82	25.98	26.14	26.29	26.42	26.55	21
22	24.81	25.04	25.25	25.45	25.63	25.81	25.97	26.13	26.27	26.41	22
23	24.57	24.80	25.03	25.24	25.43	25.62	25.79	25.96	26.11	26.26	23
24	24.31	24.56	24.79	25.01	25.22	25.42	25.61	25.78	25.94	26.10	24
25	24.03	24.30	24.55	24.78	25.00	25.21	25.41	25.59	25.76	25.93	25
26	23.74	24.02	24.29	24.53	24.77	24.99	25.19	25.39	25.57	25.75	26
27	23.44	23.73	24.01	24.27	24.52	24.75	24.97	25.18	25.37	25.55	27
28	23.12	23.43	23.72	24.00	24.26	24.50	24.74	24.95	25.16	25.35	28
29	22.78	23.11	23.41	23.71	23.98	24.24	24.49	24.72	24.94	25.14	29
30	22.42	22.77	23.09	23.40	23.69	23.97	24.23	24.47	24.70	24.92	30
31	22.04	22.41	22.75	23.08	23.39	23.68	23.95	24.21	24.45	24.68	31
32	21.65	22.03	22.39	22.74	23.06	23.37	23.66	23.93	24.19	24.43	32
33	21.23	21.64	22.02	22.38	22.72	23.04	23.35	23.64	23.91	24.16	33
34	20.80	21.22	21.62	22.00	22.36	22.70	23.03	23.33	23.62	23.89	34
35	20.34	20.78	21.21	21.61	21.99	22.34	22.68	23.00	23.31	23.59	35
36	19.86	20.32	20.77	21.19	21.59	21.97	22.32	22.66	22.98	23.28	36
37	19.36	19.84	20.31	20.75	21.17	21.57	21.95	22.30	22.64	22.95	37
38	18.83	19.34	19.83	20.29	20.73	21.15	21.55	21.92	22.28	22.61	38
39	18.28	18.82	19.33	19.81	20.27	20.71	21.13	21.52	21.90	22.25	39
40	17.72	18.27	18.80	19.31	19.79	20.25	20.69	21.10	21.50	21.87	40
41	17.13	17.70	18.25	18.78	19.29	19.77	20.23	20.66	21.08	21.47	41
42	16.51	17.11	17.68	18.24	18.76	19.27	19.75	20.20	20.64	21.05	42

Age at start of payments	Age at end of payments										Age at start of payments
	61	62	63	64	65	66	67	68	69	70	
43	15.88	16.50	17.09	17.67	18.22	18.74	19.24	19.72	20.18	20.61	43
44	15.24	15.87	16.48	17.08	17.65	18.19	18.72	19.22	19.69	20.14	44
45	14.57	15.22	15.85	16.47	17.06	17.62	18.17	18.69	19.19	19.66	45
46	13.86	14.55	15.21	15.84	16.45	17.03	17.60	18.14	18.66	19.16	46
47	13.17	13.87	14.54	15.19	15.82	16.43	17.01	17.58	18.12	18.63	47
48	12.45	13.16	13.85	14.52	15.17	15.80	16.40	16.99	17.55	18.09	48
49	11.66	12.43	13.15	13.84	14.51	15.15	15.78	16.38	16.96	17.52	49
50	10.80	11.65	12.42	13.13	13.82	14.49	15.13	15.75	16.35	16.93	50
51	9.89	10.80	11.63	12.41	13.12	13.80	14.47	15.11	15.73	16.32	51
52	8.93	9.89	10.78	11.62	12.39	13.10	13.79	14.45	15.08	15.70	52
53	7.94	8.92	9.88	10.77	11.61	12.38	13.08	13.76	14.42	15.06	53
54	6.95	7.93	8.91	9.87	10.76	11.59	12.36	13.06	13.74	14.40	54
55	5.96	6.95	7.93	8.90	9.86	10.75	11.58	12.34	13.04	13.72	55
56	4.97	5.96	6.94	7.92	8.89	9.84	10.73	11.56	12.32	13.02	56
57	3.98	4.97	5.95	6.93	7.91	8.88	9.83	10.72	11.54	12.30	57
58	2.99	3.98	4.97	5.95	6.93	7.90	8.87	9.82	10.70	11.52	58
59	2.00	2.99	3.98	4.96	5.95	6.92	7.89	8.86	9.80	10.69	59
60	1.00	2.00	2.99	3.98	4.96	5.94	6.92	7.89	8.85	9.79	60
61		1.00	2.00	2.99	3.98	4.96	5.94	6.91	7.88	8.84	61
62			1.00	2.00	2.99	3.97	4.95	5.93	6.90	7.87	62
63				1.00	2.00	2.99	3.97	4.95	5.92	6.89	63
64					1.00	1.99	2.98	3.97	4.95	5.92	64
65						1.00	1.99	2.98	3.97	4.94	65
66							1.00	1.99	2.98	3.96	66
67								1.00	1.99	2.98	67
68									1.00	1.99	68
69										1.00	69

TABLE 2-8 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	71	72	73	74	75	76	77	78	79	80	
0	28.24	28.27	28.30	28.33	28.35	28.38	28.40	28.42	28.44	28.46	0
1	28.25	28.28	28.31	28.34	28.37	28.40	28.42	28.44	28.46	28.48	1
2	28.20	28.24	28.27	28.31	28.34	28.36	28.39	28.41	28.44	28.46	2
3	28.16	28.20	28.24	28.27	28.30	28.33	28.36	28.38	28.41	28.43	3
4	28.11	28.15	28.19	28.23	28.26	28.29	28.32	28.35	28.38	28.40	4
5	28.06	28.11	28.15	28.19	28.22	28.26	28.29	28.32	28.34	28.37	5
6	28.01	28.06	28.10	28.14	28.18	28.22	28.25	28.28	28.31	28.33	6
7	27.95	28.00	28.05	28.09	28.13	28.17	28.21	28.24	28.27	28.30	7
8	27.90	27.95	28.00	28.04	28.09	28.13	28.16	28.20	28.23	28.26	8
9	27.83	27.89	27.94	27.99	28.03	28.08	28.12	28.15	28.19	28.22	9
10	27.76	27.82	27.88	27.93	27.98	28.02	28.06	28.10	28.14	28.17	10
11	27.69	27.75	27.81	27.87	27.92	27.97	28.01	28.05	28.09	28.13	11
12	27.61	27.68	27.74	27.80	27.86	27.91	27.95	28.00	28.04	28.07	12
13	27.53	27.60	27.67	27.73	27.79	27.84	27.89	27.94	27.98	28.02	13
14	27.44	27.52	27.59	27.65	27.72	27.77	27.83	27.88	27.92	27.96	14
15	27.35	27.43	27.51	27.58	27.64	27.70	27.76	27.81	27.86	27.90	15
16	27.25	27.34	27.42	27.49	27.56	27.62	27.68	27.74	27.79	27.84	16
17	27.15	27.24	27.32	27.40	27.48	27.54	27.61	27.67	27.72	27.77	17
18	27.04	27.14	27.23	27.31	27.39	27.46	27.53	27.59	27.65	27.70	18
19	26.93	27.03	27.12	27.21	27.29	27.37	27.44	27.51	27.57	27.62	19
20	26.80	26.91	27.01	27.10	27.19	27.27	27.35	27.42	27.48	27.54	20
21	26.67	26.79	26.89	26.99	27.09	27.17	27.25	27.33	27.40	27.46	21
22	26.54	26.66	26.77	26.88	26.97	27.06	27.15	27.23	27.30	27.37	22
23	26.39	26.52	26.64	26.75	26.86	26.95	27.04	27.13	27.20	27.28	23
24	26.24	26.37	26.50	26.62	26.73	26.83	26.93	27.02	27.10	27.18	24
25	26.08	26.22	26.35	26.48	26.60	26.71	26.81	26.90	26.99	27.07	25
26	25.91	26.06	26.20	26.33	26.46	26.57	26.68	26.78	26.87	26.96	26
27	25.73	25.89	26.04	26.18	26.31	26.43	26.54	26.65	26.75	26.84	27
28	25.53	25.70	25.86	26.01	26.15	26.28	26.40	26.51	26.62	26.72	28
29	25.33	25.51	25.68	25.84	25.99	26.12	26.25	26.37	26.48	26.58	29
30	25.12	25.31	25.49	25.65	25.81	25.96	26.09	26.22	26.34	26.44	30
31	24.89	25.09	25.28	25.46	25.63	25.78	25.92	26.06	26.18	26.30	31
32	24.65	24.87	25.07	25.25	25.43	25.59	25.75	25.89	26.02	26.14	32
33	24.40	24.63	24.84	25.04	25.22	25.40	25.56	25.71	25.85	25.98	33
34	24.14	24.38	24.60	24.81	25.01	25.19	25.36	25.52	25.67	25.81	34
35	23.86	24.11	24.35	24.57	24.78	24.97	25.15	25.32	25.48	25.62	35
36	23.56	23.83	24.08	24.32	24.53	24.74	24.93	25.11	25.28	25.43	36
37	23.25	23.53	23.80	24.05	24.28	24.50	24.70	24.89	25.06	25.23	37
38	22.93	23.22	23.50	23.76	24.01	24.24	24.45	24.65	24.84	25.01	38
39	22.58	22.89	23.19	23.47	23.72	23.97	24.19	24.41	24.60	24.78	39
40	22.22	22.55	22.86	23.15	23.43	23.68	23.92	24.14	24.35	24.55	40
41	21.84	22.18	22.51	22.82	23.11	23.38	23.63	23.87	24.09	24.29	41
42	21.44	21.80	22.15	22.47	22.78	23.06	23.33	23.58	23.81	24.03	42

Personal Injuries (Claims Assessment) Review Committee Table 2

Age at start of payments	Age at end of payments										Age at start of payments
	71	72	73	74	75	76	77	78	79	80	
43	21.01	21.40	21.76	22.11	22.43	22.73	23.01	23.28	23.52	23.75	43
44	20.57	20.98	21.36	21.72	22.06	22.38	22.68	22.96	23.21	23.46	44
45	20.11	20.54	20.94	21.32	21.68	22.01	22.33	22.62	22.89	23.15	45
46	19.63	20.07	20.50	20.90	21.27	21.63	21.96	22.27	22.56	22.82	46
47	19.12	19.59	20.03	20.45	20.85	21.22	21.57	21.90	22.20	22.48	47
48	18.60	19.09	19.55	19.99	20.41	20.80	21.16	21.51	21.83	22.13	48
49	18.05	18.56	19.05	19.51	19.94	20.35	20.74	21.10	21.44	21.76	49
50	17.49	18.02	18.52	19.01	19.46	19.89	20.30	20.68	21.04	21.37	50
51	16.90	17.45	17.98	18.48	18.96	19.41	19.84	20.24	20.61	20.96	51
52	16.29	16.87	17.41	17.94	18.44	18.91	19.35	19.77	20.17	20.54	52
53	15.67	16.26	16.83	17.37	17.89	18.39	18.85	19.29	19.71	20.09	53
54	15.03	15.64	16.23	16.79	17.33	17.84	18.33	18.79	19.22	19.63	54
55	14.37	15.00	15.61	16.19	16.75	17.28	17.79	18.27	18.72	19.15	55
56	13.69	14.34	14.97	15.57	16.15	16.70	17.23	17.73	18.20	18.65	56
57	13.00	13.67	14.31	14.93	15.53	16.10	16.65	17.17	17.66	18.13	57
58	12.28	12.97	13.64	14.28	14.89	15.48	16.05	16.59	17.10	17.58	58
59	11.50	12.26	12.94	13.60	14.24	14.85	15.43	15.99	16.52	17.02	59
60	10.67	11.48	12.23	12.91	13.57	14.19	14.80	15.37	15.92	16.45	60
61	9.77	10.65	11.46	12.20	12.88	13.52	14.15	14.74	15.31	15.85	61
62	8.82	9.75	10.62	11.43	12.16	12.84	13.48	14.09	14.68	15.24	62
63	7.85	8.81	9.73	10.60	11.40	12.13	12.79	13.42	14.03	14.61	63
64	6.88	7.84	8.79	9.71	10.57	11.36	12.08	12.74	13.36	13.96	64
65	5.91	6.87	7.82	8.77	9.68	10.53	11.32	12.03	12.68	13.29	65
66	4.94	5.90	6.86	7.81	8.74	9.65	10.49	11.27	11.97	12.61	66
67	3.96	4.93	5.89	6.84	7.79	8.72	9.61	10.45	11.21	11.90	67
68	2.98	3.95	4.92	5.88	6.83	7.76	8.68	9.57	10.39	11.14	68
69	1.99	2.97	3.95	4.91	5.86	6.80	7.73	8.64	9.52	10.33	69
70	1.00	1.99	2.97	3.94	4.90	5.85	6.78	7.70	8.60	9.46	70
71		1.00	1.99	2.97	3.94	4.89	5.83	6.75	7.66	8.55	71
72			1.00	1.99	2.96	3.93	4.87	5.81	6.72	7.61	72
73				1.00	1.99	2.96	3.92	4.86	5.78	6.68	73
74					1.00	1.99	2.95	3.90	4.84	5.75	74
75						1.00	1.98	2.95	3.89	4.81	75
76							1.00	1.98	2.94	3.88	76
77								1.00	1.98	2.93	77
78									1.00	1.97	78
79										1.00	79
80											80
81											81
82											82
83											83
84											84
85											85
86											86
87											87

Actuarial Tables with Explanatory Notes for use in
Personal Injury and Death Claims

TABLE 2-9 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	81	82	83	84	85	86	87	88	89	90	
0	28.48	28.49	28.51	28.52	28.53	28.54	28.55	28.56	28.57	28.57	0
1	28.50	28.52	28.53	28.55	28.56	28.57	28.58	28.59	28.60	28.60	1
2	28.48	28.49	28.51	28.52	28.54	28.55	28.56	28.57	28.58	28.58	2
3	28.45	28.47	28.48	28.50	28.51	28.53	28.54	28.55	28.56	28.56	3
4	28.42	28.44	28.46	28.47	28.49	28.50	28.51	28.52	28.53	28.54	4
5	28.39	28.41	28.43	28.45	28.46	28.48	28.49	28.50	28.51	28.52	5
6	28.36	28.38	28.40	28.42	28.43	28.45	28.46	28.47	28.49	28.49	6
7	28.32	28.35	28.37	28.39	28.40	28.42	28.43	28.45	28.46	28.47	7
8	28.29	28.31	28.33	28.35	28.37	28.39	28.40	28.42	28.43	28.44	8
9	28.25	28.27	28.30	28.32	28.34	28.36	28.37	28.39	28.40	28.41	9
10	28.20	28.23	28.26	28.28	28.30	28.32	28.34	28.35	28.37	28.38	10
11	28.16	28.19	28.21	28.24	28.26	28.28	28.30	28.32	28.33	28.34	11
12	28.11	28.14	28.17	28.20	28.22	28.24	28.26	28.28	28.29	28.31	12
13	28.06	28.09	28.12	28.15	28.17	28.20	28.22	28.24	28.25	28.27	13
14	28.00	28.04	28.07	28.10	28.13	28.15	28.17	28.19	28.21	28.23	14
15	27.94	27.98	28.02	28.05	28.08	28.10	28.13	28.15	28.16	28.18	15
16	27.88	27.92	27.96	27.99	28.02	28.05	28.08	28.10	28.12	28.13	16
17	27.82	27.86	27.90	27.93	27.97	28.00	28.02	28.05	28.07	28.09	17
18	27.75	27.79	27.84	27.87	27.91	27.94	27.97	27.99	28.01	28.03	18
19	27.68	27.72	27.77	27.81	27.84	27.88	27.91	27.93	27.96	27.98	19
20	27.60	27.65	27.70	27.74	27.78	27.81	27.85	27.87	27.90	27.92	20
21	27.52	27.57	27.62	27.67	27.71	27.75	27.78	27.81	27.84	27.86	21
22	27.43	27.49	27.54	27.59	27.63	27.67	27.71	27.74	27.77	27.79	22
23	27.34	27.40	27.46	27.51	27.56	27.60	27.64	27.67	27.70	27.73	23
24	27.25	27.31	27.37	27.42	27.47	27.52	27.56	27.59	27.63	27.65	24
25	27.15	27.21	27.28	27.33	27.39	27.43	27.48	27.51	27.55	27.58	25
26	27.04	27.11	27.18	27.24	27.29	27.34	27.39	27.43	27.47	27.50	26
27	26.92	27.00	27.07	27.14	27.20	27.25	27.30	27.34	27.38	27.41	27
28	26.80	26.89	26.96	27.03	27.09	27.15	27.20	27.25	27.29	27.32	28
29	26.68	26.76	26.84	26.92	26.98	27.04	27.10	27.15	27.19	27.23	29
30	26.54	26.64	26.72	26.80	26.87	26.93	26.99	27.04	27.09	27.12	30
31	26.40	26.50	26.59	26.67	26.75	26.81	26.87	26.93	26.98	27.02	31
32	26.25	26.36	26.45	26.54	26.62	26.69	26.75	26.81	26.86	26.91	32
33	26.10	26.21	26.31	26.40	26.48	26.56	26.63	26.69	26.74	26.79	33
34	25.93	26.05	26.15	26.25	26.34	26.42	26.49	26.56	26.62	26.67	34
35	25.76	25.88	25.99	26.10	26.19	26.28	26.35	26.42	26.48	26.54	35
36	25.57	25.70	25.82	25.93	26.03	26.12	26.20	26.28	26.34	26.40	36
37	25.38	25.51	25.64	25.76	25.86	25.96	26.04	26.12	26.19	26.25	37
38	25.17	25.32	25.45	25.57	25.69	25.79	25.88	25.96	26.03	26.10	38
39	24.95	25.11	25.25	25.38	25.50	25.61	25.70	25.79	25.87	25.93	39
40	24.72	24.89	25.04	25.18	25.30	25.42	25.52	25.61	25.69	25.76	40
41	24.48	24.66	24.82	24.96	25.09	25.22	25.32	25.42	25.51	25.58	41
42	24.23	24.41	24.58	24.74	24.88	25.00	25.12	25.22	25.31	25.39	42

Personal Injuries (Claims Assessment) Review Committee Table 2

Age at start of payments	Age at end of payments										Age at start of payments
	81	82	83	84	85	86	87	88	89	90	
43	23.96	24.15	24.33	24.50	24.65	24.78	24.90	25.01	25.11	25.20	43
44	23.68	23.88	24.07	24.25	24.40	24.55	24.68	24.79	24.90	24.99	44
45	23.38	23.60	23.80	23.98	24.15	24.30	24.44	24.56	24.67	24.77	45
46	23.07	23.30	23.51	23.71	23.88	24.05	24.19	24.32	24.44	24.54	46
47	22.75	22.99	23.21	23.42	23.61	23.78	23.93	24.07	24.19	24.30	47
48	22.41	22.66	22.90	23.12	23.31	23.49	23.65	23.80	23.93	24.04	48
49	22.05	22.32	22.57	22.80	23.01	23.20	23.37	23.52	23.66	23.78	49
50	21.68	21.96	22.22	22.47	22.69	22.89	23.07	23.23	23.38	23.50	50
51	21.29	21.59	21.86	22.12	22.35	22.57	22.76	22.93	23.08	23.22	51
52	20.88	21.19	21.49	21.76	22.00	22.23	22.43	22.61	22.77	22.92	52
53	20.45	20.79	21.09	21.38	21.64	21.88	22.09	22.28	22.45	22.61	53
54	20.01	20.36	20.68	20.98	21.26	21.51	21.73	21.94	22.12	22.28	54
55	19.54	19.91	20.26	20.57	20.86	21.12	21.36	21.58	21.77	21.94	55
56	19.06	19.45	19.81	20.14	20.45	20.72	20.98	21.20	21.41	21.58	56
57	18.56	18.97	19.35	19.69	20.01	20.31	20.57	20.81	21.03	21.22	57
58	18.04	18.47	18.86	19.23	19.56	19.87	20.15	20.40	20.63	20.83	58
59	17.50	17.94	18.36	18.74	19.10	19.42	19.72	19.98	20.22	20.43	59
60	16.94	17.40	17.84	18.24	18.61	18.95	19.26	19.54	19.79	20.02	60
61	16.36	16.85	17.30	17.72	18.11	18.46	18.79	19.08	19.35	19.58	61
62	15.77	16.27	16.74	17.18	17.58	17.96	18.30	18.61	18.89	19.14	62
63	15.16	15.67	16.16	16.62	17.04	17.43	17.79	18.12	18.41	18.67	63
64	14.53	15.06	15.57	16.04	16.48	16.89	17.27	17.61	17.91	18.19	64
65	13.88	14.43	14.95	15.45	15.90	16.33	16.72	17.08	17.40	17.69	65
66	13.21	13.78	14.32	14.83	15.31	15.75	16.16	16.53	16.86	17.16	66
67	12.53	13.12	13.68	14.20	14.69	15.15	15.57	15.96	16.31	16.63	67
68	11.82	12.43	13.01	13.55	14.06	14.53	14.97	15.37	15.74	16.07	68
69	11.07	11.73	12.33	12.89	13.41	13.90	14.36	14.77	15.15	15.50	69
70	10.26	10.98	11.63	12.21	12.75	13.26	13.73	14.16	14.55	14.91	70
71	9.39	10.17	10.88	11.51	12.07	12.60	13.08	13.53	13.94	14.31	71
72	8.48	9.32	10.08	10.76	11.38	11.92	12.42	12.88	13.31	13.69	72
73	7.56	8.41	9.23	9.97	10.63	11.22	11.74	12.22	12.65	13.05	73
74	6.63	7.50	8.33	9.13	9.84	10.48	11.05	11.54	12.00	12.40	74
75	5.71	6.59	7.43	8.25	9.02	9.71	10.32	10.86	11.33	11.75	75
76	4.79	5.67	6.53	7.36	8.15	8.89	9.56	10.14	10.65	11.09	76
77	3.86	4.76	5.63	6.47	7.27	8.04	8.75	9.39	9.94	10.42	77
78	2.92	3.84	4.73	5.58	6.40	7.18	7.92	8.60	9.20	9.72	78
79	1.97	2.91	3.82	4.69	5.53	6.32	7.08	7.79	8.43	9.00	79
80	1.00	1.97	2.90	3.80	4.65	5.47	6.24	6.97	7.64	8.25	80
81		1.00	1.96	2.89	3.77	4.61	5.41	6.15	6.84	7.48	81
82			1.00	1.96	2.88	3.74	4.56	5.33	6.05	6.70	82
83				1.00	1.95	2.86	3.71	4.51	5.25	5.93	83
84					1.00	1.95	2.84	3.67	4.44	5.15	84
85						1.00	1.94	2.82	3.63	4.38	85
86							1.00	1.93	2.80	3.59	86
87								1.00	1.92	2.77	87

Actuarial Tables with Explanatory Notes for use in
Personal Injury and Death Claims

Age at start of payments	Age at end of payments										Age at start of payments
	81	82	83	84	85	86	87	88	89	90	
88									1.00	1.91	88
89										1.00	89
90											90
91											91
92											92
93											93
94											94
95											95
96											96
97											97
98											98
99											99

Personal Injuries (Claims Assessment) Review Committee Table 2

TABLE 2-10 MULTIPLIERS FOR FEMALES

Age at start of payments	Age at end of payments										Age at start of payments
	91	92	93	94	95	96	97	98	99	Until death	
0	28.58	28.58	28.59	28.59	28.59	28.60	28.60	28.60	28.60	28.60	0
1	28.61	28.61	28.62	28.62	28.63	28.63	28.63	28.63	28.63	28.63	1
2	28.59	28.60	28.60	28.60	28.61	28.61	28.61	28.61	28.62	28.62	2
3	28.57	28.58	28.58	28.59	28.59	28.59	28.59	28.60	28.60	28.60	3
4	28.55	28.56	28.56	28.57	28.57	28.57	28.57	28.58	28.58	28.58	4
5	28.53	28.53	28.54	28.54	28.55	28.55	28.55	28.56	28.56	28.56	5
6	28.50	28.51	28.52	28.52	28.53	28.53	28.53	28.53	28.54	28.54	6
7	28.48	28.48	28.49	28.50	28.50	28.51	28.51	28.51	28.51	28.51	7
8	28.45	28.46	28.46	28.47	28.48	28.48	28.48	28.49	28.49	28.49	8
9	28.42	28.43	28.44	28.44	28.45	28.45	28.46	28.46	28.46	28.46	9
10	28.39	28.40	28.41	28.41	28.42	28.42	28.43	28.43	28.43	28.43	10
11	28.36	28.36	28.37	28.38	28.39	28.39	28.39	28.40	28.40	28.40	11
12	28.32	28.33	28.34	28.35	28.35	28.36	28.36	28.37	28.37	28.37	12
13	28.28	28.29	28.30	28.31	28.31	28.32	28.32	28.33	28.33	28.33	13
14	28.24	28.25	28.26	28.27	28.28	28.28	28.29	28.29	28.29	28.29	14
15	28.20	28.21	28.22	28.23	28.23	28.24	28.25	28.25	28.25	28.25	15
16	28.15	28.16	28.17	28.18	28.19	28.20	28.20	28.21	28.21	28.21	16
17	28.10	28.11	28.13	28.14	28.14	28.15	28.16	28.16	28.17	28.17	17
18	28.05	28.06	28.08	28.09	28.10	28.10	28.11	28.11	28.12	28.12	18
19	28.00	28.01	28.03	28.04	28.05	28.05	28.06	28.06	28.07	28.07	19
20	27.94	27.96	27.97	27.98	27.99	28.00	28.01	28.01	28.02	28.02	20
21	27.88	27.90	27.91	27.92	27.94	27.94	27.95	27.96	27.96	27.96	21
22	27.82	27.83	27.85	27.86	27.88	27.88	27.89	27.90	27.90	27.91	22
23	27.75	27.77	27.79	27.80	27.81	27.82	27.83	27.84	27.84	27.85	23
24	27.68	27.70	27.72	27.73	27.74	27.76	27.76	27.77	27.78	27.78	24
25	27.60	27.63	27.64	27.66	27.67	27.69	27.69	27.70	27.71	27.71	25
26	27.52	27.55	27.57	27.59	27.60	27.61	27.62	27.63	27.63	27.64	26
27	27.44	27.47	27.49	27.50	27.52	27.53	27.54	27.55	27.56	27.56	27
28	27.35	27.38	27.40	27.42	27.44	27.45	27.46	27.47	27.48	27.48	28
29	27.26	27.29	27.31	27.33	27.35	27.36	27.37	27.38	27.39	27.40	29
30	27.16	27.19	27.22	27.24	27.26	27.27	27.28	27.29	27.30	27.31	30
31	27.06	27.09	27.12	27.14	27.16	27.17	27.19	27.20	27.21	27.21	31
32	26.95	26.98	27.01	27.03	27.05	27.07	27.09	27.10	27.10	27.11	32
33	26.83	26.87	26.90	26.92	26.95	26.96	26.98	26.99	27.00	27.01	33
34	26.71	26.75	26.78	26.81	26.83	26.85	26.87	26.88	26.89	26.90	34
35	26.58	26.62	26.66	26.69	26.71	26.73	26.75	26.76	26.77	26.78	35
36	26.45	26.49	26.53	26.56	26.58	26.60	26.62	26.64	26.65	26.66	36
37	26.30	26.35	26.39	26.42	26.45	26.47	26.49	26.50	26.52	26.53	37
38	26.15	26.20	26.24	26.28	26.31	26.33	26.35	26.37	26.38	26.39	38
39	25.99	26.05	26.09	26.13	26.16	26.18	26.20	26.22	26.23	26.24	39
40	25.83	25.88	25.93	25.97	26.00	26.03	26.05	26.07	26.08	26.09	40
41	25.65	25.71	25.76	25.80	25.83	25.86	25.89	25.91	25.92	25.93	41

Actuarial Tables with Explanatory Notes for use in
Personal Injury and Death Claims

Age at start of payments	Age at end of payments										Age at start of payments
	91	92	93	94	95	96	97	98	99	Until death	
42	25.47	25.53	25.58	25.62	25.66	25.69	25.72	25.74	25.75	25.76	42
43	25.27	25.34	25.39	25.44	25.48	25.51	25.54	25.56	25.57	25.59	43
44	25.07	25.13	25.19	25.24	25.28	25.32	25.35	25.37	25.39	25.40	44
45	24.85	24.92	24.99	25.04	25.08	25.12	25.15	25.17	25.19	25.21	45
46	24.63	24.70	24.77	24.83	24.87	24.91	24.94	24.97	24.99	25.00	46
47	24.39	24.47	24.54	24.60	24.65	24.69	24.73	24.75	24.77	24.79	47
48	24.14	24.23	24.30	24.37	24.42	24.46	24.50	24.53	24.55	24.57	48
49	23.89	23.98	24.06	24.12	24.18	24.23	24.26	24.29	24.32	24.33	49
50	23.62	23.71	23.80	23.87	23.93	23.98	24.02	24.05	24.07	24.09	50
51	23.34	23.44	23.53	23.60	23.67	23.72	23.76	23.79	23.82	23.84	51
52	23.04	23.15	23.25	23.33	23.39	23.45	23.49	23.53	23.56	23.58	52
53	22.74	22.85	22.95	23.04	23.11	23.17	23.21	23.25	23.28	23.30	53
54	22.42	22.54	22.65	22.74	22.81	22.87	22.92	22.96	22.99	23.02	54
55	22.09	22.22	22.33	22.42	22.50	22.57	22.62	22.66	22.70	22.72	55
56	21.74	21.88	22.00	22.10	22.18	22.25	22.31	22.35	22.39	22.41	56
57	21.38	21.53	21.65	21.76	21.84	21.92	21.98	22.03	22.06	22.09	57
58	21.01	21.16	21.29	21.40	21.50	21.57	21.64	21.69	21.73	21.76	58
59	20.62	20.78	20.92	21.04	21.13	21.22	21.28	21.34	21.38	21.41	59
60	20.21	20.38	20.53	20.65	20.76	20.85	20.92	20.97	21.02	21.05	60
61	19.79	19.97	20.13	20.26	20.37	20.46	20.54	20.60	20.64	20.68	61
62	19.35	19.54	19.71	19.85	19.97	20.06	20.14	20.21	20.26	20.29	62
63	18.90	19.10	19.27	19.42	19.55	19.65	19.73	19.80	19.85	19.89	63
64	18.43	18.64	18.82	18.98	19.11	19.22	19.31	19.38	19.44	19.48	64
65	17.94	18.16	18.35	18.52	18.66	18.77	18.87	18.94	19.00	19.05	65
66	17.43	17.67	17.87	18.04	18.19	18.31	18.41	18.49	18.55	18.60	66
67	16.91	17.15	17.37	17.55	17.70	17.83	17.94	18.02	18.09	18.14	67
68	16.36	16.62	16.84	17.04	17.20	17.33	17.44	17.53	17.60	17.66	68
69	15.80	16.07	16.31	16.51	16.68	16.82	16.94	17.03	17.11	17.17	69
70	15.23	15.51	15.76	15.97	16.15	16.30	16.42	16.52	16.60	16.66	70
71	14.64	14.93	15.19	15.41	15.60	15.76	15.89	15.99	16.08	16.14	71
72	14.03	14.34	14.61	14.84	15.04	15.20	15.34	15.45	15.54	15.61	72
73	13.40	13.72	14.00	14.24	14.44	14.62	14.76	14.87	14.96	15.03	73
74	12.77	13.10	13.38	13.63	13.84	14.02	14.17	14.29	14.38	14.46	74
75	12.13	12.47	12.76	13.02	13.24	13.42	13.58	13.70	13.80	13.87	75
76	11.48	11.83	12.14	12.40	12.63	12.82	12.98	13.11	13.21	13.29	76
77	10.83	11.19	11.51	11.78	12.01	12.21	12.38	12.51	12.61	12.69	77
78	10.17	10.55	10.87	11.16	11.40	11.60	11.77	11.91	12.02	12.10	78
79	9.49	9.90	10.24	10.54	10.79	11.00	11.17	11.31	11.43	11.51	79
80	8.78	9.24	9.61	9.92	10.18	10.40	10.58	10.73	10.84	10.93	80
81	8.06	8.55	8.96	9.30	9.58	9.80	9.99	10.15	10.27	10.36	81
82	7.31	7.84	8.29	8.67	8.97	9.21	9.41	9.56	9.69	9.79	82
83	6.55	7.11	7.61	8.02	8.35	8.61	8.82	8.99	9.12	9.22	83
84	5.80	6.38	6.90	7.35	7.72	8.02	8.25	8.42	8.56	8.67	84
85	5.06	5.67	6.21	6.69	7.09	7.42	7.67	7.87	8.02	8.13	85

Personal Injuries (Claims Assessment) Review Committee Table 2

Age at start of payments	Age at end of payments										Age at start of payments
	91	92	93	94	95	96	97	98	99	Until death	
86	4.30	4.95	5.52	6.02	6.45	6.82	7.10	7.32	7.49	7.61	86
87	3.54	4.22	4.83	5.36	5.82	6.21	6.53	6.78	6.96	7.10	87
88	2.74	3.48	4.14	4.71	5.20	5.62	5.96	6.24	6.45	6.60	88
89	1.90	2.71	3.43	4.05	4.58	5.03	5.40	5.71	5.94	6.12	89
90	1.00	1.89	2.68	3.36	3.95	4.44	4.85	5.18	5.44	5.64	90
91		1.00	1.88	2.64	3.30	3.85	4.30	4.66	4.95	5.18	91
92			1.00	1.87	2.61	3.23	3.74	4.15	4.47	4.72	92
93				1.00	1.85	2.57	3.15	3.62	3.99	4.28	93
94					1.00	1.84	2.52	3.07	3.51	3.84	94
95						1.00	1.82	2.48	2.99	3.38	95
96							1.00	1.80	2.43	2.91	96
97								1.00	1.78	2.38	97
98									1.00	1.76	98
99										1.00	99

**Personal Injuries (Claims Assessment) Review
Committee Table 3**

TABLE 3 MULTIPLIERS FOR ANNUITY TERM CERTAIN
(For cases of shortened life expectancy, ie, ignoring mortality decrement)

Term	Multiplier for annuity term certain	Term	Multiplier for annuity term certain
1	1.00	51	26.98
2	2.00	52	27.09
3	3.00	53	27.20
4	4.00	54	27.31
5	5.00	55	27.40
6	6.00	56	27.49
7	7.00	57	27.58
8	8.00	58	27.66
9	9.00	59	27.74
10	9.98	60	27.81
11	10.90	61	27.88
12	11.76	62	27.94
13	12.56	63	28.00
14	13.29	64	28.06
15	14.00	65	28.11
16	14.69	66	28.16
17	15.36	67	28.21
18	16.01	68	28.25
19	16.64	69	28.30
20	17.26	70	28.34
21	17.85	71	28.37
22	18.42	72	28.41
23	18.96	73	28.44
24	19.49	74	28.47
25	19.99	75	28.50
26	20.47	76	28.53
27	20.93	77	28.56
28	21.36	78	28.58
29	21.70	79	28.60
30	22.17	80	28.63

Term	Multiplier for annuity term certain	Term	Multiplier for annuity term certain
31	22.55	81	28.65
32	22.90	82	28.67
33	23.24	83	28.68
34	23.56	84	28.70
35	23.86	85	28.72
36	24.15	86	28.73
37	24.42	87	28.75
38	24.68	88	28.76
39	24.92	89	28.77
40	25.15	90	28.78
41	25.37	91	28.79
42	25.57	92	28.80
43	25.77	93	28.81
44	25.95	94	28.82
45	26.13	95	28.83
46	26.29	96	28.84
47	26.44	97	28.85
48	26.59	98	28.86
49	26.73	99	28.86
50	26.86	100	28.87