



**INFORMATIONAL BULLETIN**  
**DFS- 01-2012**  
**ISSUED**  
**June 11, 2012**  
Florida Department of Financial Services  
**Jeff Atwater**  
Chief Financial Officer

**All Florida Workers' Compensation Carriers, Self-Insured Employers and Third Party Administrators**

**Wage Loss Discount Factor Tables**

Attached and provided for your use are the Wage Loss Discount Factor Tables that have been prepared by the Division of Workers' Compensation. Section 440.15(3)(b)8., Florida Statutes (1993) sets forth criteria for discounting total wages, salary and other remunerations when determining the amount of wage loss benefits due for any week beginning with the 25th month after maximum medical improvement (MMI). The attached Wage Loss Discount Factor Tables are prepared in accordance with Section 440.15(3)(b)8., Florida Statutes (1993) and are to be used for the purposes of determining wage loss benefits.

Questions regarding these tables may be directed to Ryan Gagne, Government Analyst II, Division of Workers' Compensation, Bureau of Monitoring & Audit. Mr. Gagne may be contacted by email at [Ryan.Gagne@myfloridacfo.com](mailto:Ryan.Gagne@myfloridacfo.com), or by phone at (850) 413-1771.

## **WAGE LOSS COMPUTATION OF DISCOUNT FACTOR**

The Consumer Price Index (C.P.I.) for the *PREVIOUS* year shall be used to determine the discount factor for use in the *CURRENT* payment year when the C.P.I. is less than the 5 percent factor established July 1, 1980 pursuant to Section 440.15(3)(b), Florida Statutes (1993). The current discount factor is established by dividing the previous years' discount factor by the previous years' C.P.I. factor.

The weekly gross earnings reported by the claimant shall be multiplied by the established discount factors to produce the discounted gross earnings amounts to be used in the Wage Loss payment calculations.

### **U.S. DEPT. OF LABOR CONSUMER PRICE INDEX INFLATION FACTOR:**

<b>YEAR</b>	<b>C.P.I.</b>
2008	1.0010
2009	1.0270
2010	1.0150
2011	1.0300

I. When the 25th month following MMI occurs in 1983, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.4504
2010	0.4386
2011	0.4321
2012	0.4195

II. When the 25th month following MMI occurs in 1984, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.4681
2010	0.4558
2011	0.4491
2012	0.4360

III. When the 25th month following MMI occurs in 1985, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.4858
2010	0.4730
2011	0.4661
2012	0.4525

IV. When the 25th month following MMI occurs in 1986, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.5052
2010	0.4919
2011	0.4846
2012	0.4705

V. When the 25th month following MMI occurs in 1987, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.5240
2010	0.5102
2011	0.5027
2012	0.4881

VI. When the 25th month following MMI occurs in 1988, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.5296
2010	0.5157
2011	0.5081
2012	0.4933

VII. When the 25th month following MMI occurs in 1989, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.5529
2010	0.5384
2011	0.5305
2012	0.5150

VIII. When the 25th month following MMI occurs in 1990, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.5775
2010	0.5623
2011	0.5540
2012	0.5379

IX. When the 25th month following MMI occurs in 1991, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.6043
2010	0.5884
2011	0.5797
2012	0.5628

X. When the 25th month following MMI occurs in 1992, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.6344
2010	0.6177
2011	0.6086
2012	0.5909

XI. When the 25th month following MMI occurs in 1993, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.6540
2010	0.6368
2011	0.6274
2012	0.6091

XII. When the 25th month following MMI occurs in 1994, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.6727
2010	0.6550
2011	0.6453
2012	0.6265

XIII. When the 25th month following MMI occurs in 1995, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.6911
2010	0.6730
2011	0.6630
2012	0.6437

XIV. When the 25th month following MMI occurs in 1996, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.7097
2010	0.6910
2011	0.6808
2012	0.6610

XV. When the 25th month following MMI occurs in 1997, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.7275
2010	0.7083
2011	0.6979
2012	0.6775

XVI. When the 25th month following MMI occurs in 1998, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.7514
2010	0.7317
2011	0.7209
2012	0.6999

XVII. When the 25th month following MMI occurs in 1999, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.7649
2010	0.7448
2011	0.7338
2012	0.7124

XVIII. When the 25th month following MMI occurs in 2000, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.7771
2010	0.7567
2011	0.7455
2012	0.7238

XIX. When the 25th month following MMI occurs in 2001, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.7982
2010	0.7772
2011	0.7657
2012	0.7434

XX. When the 25th month following MMI occurs in 2002, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.8253
2010	0.8036
2011	0.7917
2012	0.7687

XXI. When the 25th month following MMI occurs in 2003, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.8385
2010	0.8165
2011	0.8044
2012	0.7810

XXII. When the 25th month following MMI occurs in 2004, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.8585
2010	0.8360
2011	0.8236
2012	0.7996

XXIII. When the 25th month following MMI occurs in 2005, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.8749
2010	0.8519
2011	0.8393
2012	0.8149

XXIV. When the 25th month following MMI occurs in 2006, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.9038
2010	0.8800
2011	0.8670
2012	0.8417

XXV. When the 25th month following MMI occurs in 2007, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.9362
2010	0.9116
2011	0.8982
2012	0.8720

XXVI. When the 25th month following MMI occurs in 2008, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.9596
2010	0.9344
2011	0.9206
2012	0.8938



XXVII. When the 25th month following MMI occurs in 2009, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2009	0.9990
2010	0.9727
2011	0.9584
2012	0.9304

XXVIII. When the 25th month following MMI occurs in 2010, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2010	0.9737
2011	0.9593
2012	0.9314

XXIX. When the 25th month following MMI occurs in 2011, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2011	0.9852
2012	0.9565

XXX. When the 25th month following MMI occurs in 2012, the following discount factors will be used for each Wage Loss payment made for the 25th month and subsequent month during the calendar year indicated. The same discount factor will be used for all payments made to the same claimant during the same calendar year.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2012	0.9709