



INFORMATIONAL BULLETIN

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Florida Department of Financial Services

Alex Sink

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 this may be directed to Stephen Yon, Senior Management Analyst II, Division of Workers' Compensation, Bureau of Monitoring & Audit. Mr. Yon may be contacted by email at Stephen.Yon@myfloridacfo.com or, by phone, at (850) 413-1786.

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), F.S. (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:

YEAR	C.P.I.
2005	1.0360
2006	1.0250
2007	1.0410
2008	1.0010

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.4811
2007	0.4694
2008	0.4509
2009	0.4504

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.5000
2007	0.4878
2008	0.4686
2009	0.4681

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.5189
2007	0.5062
2008	0.4863
2009	0.4858

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.5396
2007	0.5264
2008	0.5057
2009	0.5052

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.5597
2007	0.5460
2008	0.5245
2009	0.5240

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.5657
2007	0.5519
2008	0.5032
2009	0.5297

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.5906
2007	0.5762
2008	0.5535
2009	0.5529

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.6168
2007	0.6018
2008	0.5781
2009	0.5775

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.6454
2007	0.6297
2008	0.6049
2009	0.6043

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.6776
2007	0.6611
2008	0.6351
2009	0.6345

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.6985
2007	0.6815
2008	0.6547
2009	0.6540

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.7185
2007	0.7010
2008	0.6734
2009	0.6727

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.7382
2007	0.7202
2008	0.6918
2009	0.6911

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.7580
2007	0.7395
2008	0.7104
2009	0.7097

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.7770
2007	0.7580
2008	0.7281
2009	0.7274

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.8026
2007	0.7830
2008	0.7522
2009	0.7514

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.8170
2007	0.7971
2008	0.7657
2009	0.7649

XIII. 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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.8300
2007	0.8098
2008	0.7779
2009	0.7771

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.8525
2007	0.8317
2008	0.7989
2009	0.7981

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.8815
2007	0.8600
2008	0.8261
2009	0.8253

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.8956
2007	0.8738
2008	0.8394
2009	0.8386

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.9170
2007	0.8946
2008	0.8594
2009	0.8585

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.9345
2007	0.9117
2008	0.8758
2009	0.8749

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2006	0.9653
2007	0.9418
2008	0.9047
2009	0.9038

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2007	0.9756
2008	0.9372
2009	0.9363

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2008	0.9606
2009	0.9596

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2009	0.9990