



**INFORMATIONAL BULLETIN**

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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 the tables 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](mailto: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:**

<b>YEAR</b>	<b>C.P.I.</b>
2007	1.0410
2008	1.0010
2009	1.0270
2010	1.0005

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>
2008	0.4509
2009	0.4504
2010	0.4386
2011	0.4384

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>
2008	0.4686
2009	0.4681
2010	0.4558
2011	0.4556

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>
2008	0.4863
2009	0.4858
2010	0.4730
2011	0.4728

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>
2008	0.5057
2009	0.5052
2010	0.4919
2011	0.4917

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>
2008	0.5245
2009	0.5240
2010	0.5102
2011	0.5099

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>
2008	0.5032
2009	0.5297
2010	0.5158
2011	0.5155

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>
2008	0.5535
2009	0.5529
2010	0.5384
2011	0.5381

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>
2008	0.5781
2009	0.5775
2010	0.5623
2011	0.5620

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>
2008	0.6049
2009	0.6043
2010	0.5884
2011	0.5881

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>
2008	0.6351
2009	0.6345
2010	0.6178
2011	0.6175

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>
2008	0.6547
2009	0.6540
2010	0.6368
2011	0.6365

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>
2008	0.6734
2009	0.6727
2010	0.6550
2011	0.6547

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>
2008	0.6918
2009	0.6911
2010	0.6729
2011	0.6726

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>
2008	0.7104
2009	0.7097
2010	0.6910
2011	0.6907

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>
2008	0.7281
2009	0.7274
2010	0.7083
2011	0.7079

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>
2008	0.7522
2009	0.7514
2010	0.7316
2011	0.7312

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>
2008	0.7657
2009	0.7649
2010	0.7448
2011	0.7444

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.

<b>CALENDAR PAYMENT YEAR</b>	<b>DISCOUNT FACTOR</b>
2008	0.7779
2009	0.7771
2010	0.7567
2011	0.7563

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>
2008	0.7989
2009	0.7981
2010	0.7771
2011	0.7767

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>
2008	0.8261
2009	0.8253
2010	0.8036
2011	0.8032

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>
2008	0.8394
2009	0.8386
2010	0.8166
2011	0.8162

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>
2008	0.8594
2009	0.8585
2010	0.8359
2011	0.8355

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>
2008	0.8758
2009	0.8749
2010	0.8519
2011	0.8515

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>
2008	0.9047
2009	0.9038
2010	0.8800
2011	0.8796

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>
2008	0.9372
2009	0.9363
2010	0.9117
2011	0.9112

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>
2008	0.9606
2009	0.9596
2010	0.9344
2011	0.9339



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	0.9722

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	0.9732

XXIV. 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	0.9995