



**INFORMATIONAL BULLETIN
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Florida Department of Financial Services

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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 purpose of determining wage loss benefits.

Questions regarding the tables may be directed to Stephen Yon, Senior Management Analyst II, Bureau of Monitoring and Audit with the Division of Workers' Compensation. 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.
2006	1.0250
2007	1.0410
2008	1.0010
2009	1.0270

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
2007	0.4694
2008	0.4509
2009	0.4504
2010	0.4386

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
2007	0.4878
2008	0.4686
2009	0.4681
2010	0.4558

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
2007	0.5062
2008	0.4863
2009	0.4858
2010	0.4730

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
2007	0.5264
2008	0.5057
2009	0.5052
2010	0.4919

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
2007	0.5460
2008	0.5245
2009	0.5240
2010	0.5102

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
2007	0.5519
2008	0.5032
2009	0.5297
2010	0.5158

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
2007	0.5762
2008	0.5535
2009	0.5529
2010	0.5384

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
2007	0.6018
2008	0.5781
2009	0.5775
2010	0.5623

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
2007	0.6297
2008	0.6049
2009	0.6043
2010	0.5884

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
2007	0.6611
2008	0.6351
2009	0.6345
2010	0.6178

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
2007	0.6815
2008	0.6547
2009	0.6540
2010	0.6368

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
2007	0.7010
2008	0.6734
2009	0.6727
2010	0.6550

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
2007	0.7202
2008	0.6918
2009	0.6911
2010	0.6729

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
2007	0.7395
2008	0.7104
2009	0.7097
2010	0.6910

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
2007	0.7580
2008	0.7281
2009	0.7274
2010	0.7083

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
2007	0.7830
2008	0.7522
2009	0.7514
2010	0.7316

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
2007	0.7971
2008	0.7657
2009	0.7649
2010	0.7448

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
2007	0.8098
2008	0.7779
2009	0.7771
2010	0.7567

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
2007	0.8317
2008	0.7989
2009	0.7981
2010	0.7771

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
2007	0.8600
2008	0.8261
2009	0.8253
2010	0.8036

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
2007	0.8738
2008	0.8394
2009	0.8386
2010	0.8166

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
2007	0.8946
2008	0.8594
2009	0.8585
2010	0.8359

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
2007	0.9117
2008	0.8758
2009	0.8749
2010	0.8519

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
2007	0.9418
2008	0.9047
2009	0.9038
2010	0.8800

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
2010	0.9117

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
2010	0.9344

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
2010	0.9727

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.

CALENDAR PAYMENT YEAR	DISCOUNT FACTOR
2010	0.9737