



Detail of Pre-Trial Lost Income  
Decedent: Elroy D. Exemplar

Decedent's Projected Earnings and Income Lost

From	To	Occupation	Annual* Earnings	Cons.of Earnings	Lost Income	Lost Fringes	PV - Lost Income	PV - Lost Fringes
03/04/2003	12/31/2003	Software Engineer	\$ 50,404	\$ 17,139	\$ 33,265	\$ 7,409	\$ 47,187	\$ 10,510
01/01/2004	12/31/2004		62,299	21,184	41,115	9,158	55,021	12,255
01/01/2005	12/31/2005		64,230	21,840	42,390	9,442	53,516	11,920
01/01/2006	12/31/2006	Database Administrators(151061)	85,390	26,468	58,922	12,552	70,177	14,950
01/01/2007	12/31/2007		88,549	27,448	61,101	10,202	68,653	11,463
01/01/2008	12/31/2008		91,825	28,463	63,362	10,580	67,164	11,215
01/01/2009	08/11/2009		57,167	17,721	39,446	6,587	39,446	6,587
Totals			\$ 499,864	\$ 160,263	\$ 339,601	\$ 65,930	\$ 401,164	\$ 78,900

\* Growth rates of earnings are from the U. S. Department of Labor, Bureau of Labor Statistics in "Table B-4. Average hourly earnings of production or nonsupervisory workers on private nonfarm payrolls by industry sector and selected industry detail, seasonally adjusted, 1995 to 2007 data for All Private Firms. Actual rates may differ because of calculations and/or entries made while calculating these damages.

Spouse's Projected Earnings and Family Income

From	To	Occupation	Annual Earnings	Family Earnings	Decedent Cons. %*
03/04/2003	12/31/2003	Real Estate Sales	\$ 34,864	\$ 85,268	20.1%
01/01/2004	12/31/2004		43,092	105,391	20.1%
01/01/2005	12/31/2005		44,428	108,658	20.1%
01/01/2006	12/31/2006		46,294	131,684	20.1%
01/01/2007	12/31/2007		48,007	136,556	20.1%
01/01/2008	12/31/2008		49,783	141,608	20.1%
01/01/2009	08/11/2009		30,995	88,162	20.1%
Totals			\$ 297,463	\$ 797,327	

\* "Determining Economic Damages", Dr. Gerald Martin, James Publishing, 1996, p. 5-4.1.

Detail of Future Lost Income  
Decedent: Elroy D. Exemplar

Decedent's Future Earnings

From	To	Occupation	Annual Earnings	Fringe Benefits	Growth Rate	Discount Rate
08/11/2009	05/09/2032	Software Engineer	\$ 73,344	\$ 10,781	\$ 1.0%	3.0%

Spouse's Future Earnings

From	To	Occupation	Annual Earnings	Growth Rate	Discount Rate
08/11/2009	05/09/2032	Real Estate Sales	\$ 50,732	\$ 1.0%	3.0%

Totals for Decedent, Spouse and Family

	Decedent	Spouse	Family	Fringe Benefits	Personal Consumption	Loss
Income	\$ 1,862,673	\$ 1,288,422	\$ 3,151,095	\$ 273,795	\$ 874,842	\$ 987,831

Evaluation of Future Lost Income by Year  
Decedent: Elroy D. Exemplar

Year Ending	Decedent's Income	Spouse's Income	Family Income	P.Cons. Percent*	Consum. of Income	Loss of Income	Lost Fringes	PV-Lost Income	PV-Lost Fringes
08/11/2010	\$ 73,344	\$ 50,732	\$ 124,076	20.1%	\$ 24,939	\$ 48,405	\$ 10,781	\$ 48,405	\$ 10,781
08/11/2011	74,077	51,239	125,316	20.1%	25,189	48,888	10,889	47,464	10,572
08/11/2012	74,818	51,751	126,569	20.1%	25,440	49,378	10,998	46,544	10,367
08/11/2013	75,566	52,269	127,835	20.1%	25,695	49,871	11,108	45,639	10,165
08/11/2014	76,322	52,792	129,114	20.1%	25,952	50,370	11,219	44,753	9,968
08/11/2015	77,085	53,320	130,405	20.1%	26,211	50,874	11,331	43,884	9,774
08/11/2016	77,856	53,853	131,709	23.9%	31,478	46,378	11,444	38,841	9,584
08/11/2017	78,635	54,392	133,027	23.9%	31,793	46,842	11,558	38,087	9,398
08/11/2018	79,421	54,936	134,357	31.0%	41,651	37,770	11,674	29,816	9,216
08/11/2019	80,215	55,485	135,700	31.0%	42,067	38,148	11,791	29,237	9,037
08/11/2020	81,017	56,040	137,057	31.0%	42,488	38,529	11,909	28,669	8,861
08/11/2021	81,827	56,600	138,427	31.0%	42,912	38,915	12,028	28,113	8,689
08/11/2022	82,645	57,166	139,811	31.0%	43,341	39,304	12,148	27,567	8,520
08/11/2023	83,471	57,738	141,209	31.0%	43,775	39,696	12,269	27,031	8,355
08/11/2024	84,306	58,315	142,621	31.0%	44,213	40,093	12,392	26,506	8,193
08/11/2025	85,149	58,898	144,047	31.0%	44,655	40,494	12,516	25,992	8,034
08/11/2026	86,000	59,487	145,487	31.0%	45,101	40,899	12,641	25,487	7,877
08/11/2027	86,860	60,082	146,942	31.0%	45,552	41,308	12,767	24,992	7,724
08/11/2028	87,729	60,683	148,412	31.0%	46,008	41,721	12,895	24,507	7,574
08/11/2029	88,606	61,290	149,896	31.0%	46,468	42,138	13,024	24,031	7,427
08/11/2030	89,492	61,903	151,395	31.0%	46,932	42,560	13,154	23,564	7,283
08/11/2031	90,387	62,522	152,909	31.0%	47,402	42,985	13,286	23,107	7,142
05/09/2032	67,845	46,929	114,774	31.0%	35,580	32,265	9,973	16,839	5,205
Totals	\$ 1,862,673	\$ 1,288,422	\$ 3,151,095		\$ 874,842	\$ 987,831	\$ 273,795	\$ 739,075	\$ 199,746

\* "Determining Economic Damages", Dr. Gerald Martin, James Publishing, 1996, p. 5-4.1.

Evaluation of Pre-Trial Medical Costs  
Decedent: Elroy D. Exemplar

Date	Care Provider	Description of Cost	Amount	Present Value
03/04/2003	Valley Crest Medical Center	Emergency Room Services	\$ 23,579	\$ 33,447
03/04/2003	Bayview Ambulance	Pick-up and Paramedical Services	12,732	18,061
Totals			\$ 36,311	\$ 51,508

Detail of Other Damages  
Decedent: Elroy D. Exemplar

Other Pre-Trial Damages

Date	Description of Cost	Amount	Present Value
03/04/2003	Damage to Automobile	\$ 22,573	\$ 32,020
	Totals	\$ 22,573	\$ 32,020

Other Future Damages

From	To	Description of Cost	Annual Amount	Growth Rate	Discount Rate
08/11/2009	04/13/2037	Loss of financial advice	\$ 8,400	.0%	3.0%

Evaluation of Other Future Damages by Year  
Decedent: Elroy D. Exemplar

Year Ending	Annual Expenses	Present Value
08/11/2010	\$ 8,400	\$ 8,400
08/11/2011	8,400	8,155
08/11/2012	8,400	7,918
08/11/2013	8,400	7,687
08/11/2014	8,400	7,463
08/11/2015	8,400	7,246
08/11/2016	8,400	7,035
08/11/2017	8,400	6,830
08/11/2018	8,400	6,631
08/11/2019	8,400	6,438
08/11/2020	8,400	6,250
08/11/2021	8,400	6,068
08/11/2022	8,400	5,892
08/11/2023	8,400	5,720
08/11/2024	8,400	5,553
08/11/2025	8,400	5,392
08/11/2026	8,400	5,235
08/11/2027	8,400	5,082
08/11/2028	8,400	4,934
08/11/2029	8,400	4,790
08/11/2030	8,400	4,651
08/11/2031	8,400	4,515
08/11/2032	8,400	4,384
08/11/2033	8,400	4,256
08/11/2034	8,400	4,132
08/11/2035	8,400	4,012
08/11/2036	8,400	3,895
04/13/2037	5,638	2,538
Totals	\$ 232,438	\$ 161,102

Occupations Catalog Selections  
Decedent: Elroy D. Exemplar

Occupation Beginning 1/1/2006

Occupation Name: Database Administrators(151061)

Base Wage Rate: \$ 85,390, the median wage for all workers in this occupation\*

\* Wage information from Occupational Employment Statistics for San Francisco-Oakland-Fremont, CA from the Division of Occupational Employment Statistics, U.S. Bureau of Labor Statistics, May, 2006.

**Fringe Benefits Choice Information**  
**Decedent: Elroy D. Exemplar**

Value of Fringe Benefits Decedent Would Have Earned
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Occupation	Software Engineer	
Job Date	03/04/2003	
Company Group	All Non-manufacturing	
Industry	Professional, Scientific, and Technical Services	
Fringe Benefit	Percent of Earnings*	Annual Value
Federally-Required Payroll Taxes	7.5%	\$ 3,780
Unemployment Compensation		
Workers' Compensation Insurance		
Payments for Holidays		
Paid Breaks, Etc.		
Sick Leave Pay		
Payments for Vacations		
Paid Time Off		
Family and Medical Leave Pay	.0%	
STD, Sickness or Accident Insurance		
LTD or Wage Continuation		
Medical Insurance Premiums	5.9%	2,974
Dental Insurance Premiums	.5%	252
Vision Care		
Retiree Medical Insurance Premiums		
Life Insurance and Death	.3%	151
Prescription Drug Coverage		
Defined Benefit Pension Plan	.5%	252
Cash Balance or Other Hybrid Plan		
401K and similar		
Profit-Sharing		
Stock Bonus/ESOPs		
Severance Pay		
Child Care		
Employee Education Expenditures		
Discounts		
Administrative and Other		
<b>Totals - Annual Value</b>	<b>14.7%</b>	<b>\$ 7,409</b>

\* Fringe Benefits information from "The Employee Benefits Study 2006", U.S. Chamber of Commerce, Statistics and Research Center.

## Detail of Household Services

Decedent: Elroy D. Exemplar

Multiple Adult Family

Number of Children: 2

Dates of Birth:

7/3/1998	2/7/2000
Dependent Until:	2018

Dependent Until:

### Household Production Information - Decedent

Date From	Date To	Source	Work Status	Employment Hrs./Week	HHold Work Hrs./Week	Hourly Pay Rate	Annual Amount	Pay Rate Adjustment
03/04/2003	07/09/2052	DVD*	Full Time	40	22.5	\$ 16.23	\$ 18,980	141.0%

Categories of household work used in the calculations for this table are:

Inside Housework	Food Cooking & Clean-up
Pets, Home & Vehicles	Household Management
Shopping	Optaining Services
Travel for Household Activity	Caring and Helping - Household Children
Caring and Helping - Household Adults	Caring and Helping - Non-household Members
Travel for Household Members	Travel for Non-household Members

Data for regional income adjustment for the pre-injury estimate on row 1 is from Personal income and Per Capita Personal Income by BEA Economic Area for 2006, Bureau of Economic Analysis The income adjustment of 1.41 percent is for the the County/Area of Contra Costa in the State of California.

### Household Production Information - Spouse

Date From	Date To	Source	Work Status	Employment Hrs./Week	HHold Work Hrs./Week	Hourly Pay Rate	Annual Amount	Pay Rate Adjustment
03/04/2003	07/09/2052	DVD*	Full Time	40	30.9	\$ 15.51	\$ 24,892	141.0%

Categories of household work used in the calculations for this table are:

Inside Housework	Food Cooking & Clean-up
Pets, Home & Vehicles	Household Management
Shopping	Optaining Services
Travel for Household Activity	Caring and Helping - Household Children
Caring and Helping - Household Adults	Caring and Helping - Non-household Members

Data for regional income adjustment for the post-injury estimate on row 1 is from Personal income and Per Capita Personal Income by BEA Economic Area for 2006 for the County/Area of Contra Costa in the State of California, Bureau of Economic Analysis The income adjustment of 1.41 percent is for the the United States.

\* Expectancy Data "The Dollar Value of a Day: 2005 Dollar Valuation". Shawnee Mission, Kansas, 2006 for Married males that work full-time, wife works, youngest child under age 13

**Lost Production of Household Services**

Decedent: Elroy D. Exemplar

Household Production Information
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Year Ending	Decedent's Household Production				Spouse's Household Production				Total Lost Household Production			
	Status*	Weekly Hours	Pay Rate	Annual Value	Status*	Weekly Hours	Pay Rate	Annual Value	Total Services	Personal Cons.	Lost Services	Present Value
12/31/2003	2	22.5	\$16.23	\$ 15,704	22	30.9	\$15.51	\$ 20,596	\$ 36,300	\$	\$ 15,704	\$ 22,276
12/31/2004	2	22.5	16.23	19,473	22	30.9	15.51	25,539	45,012		19,473	26,059
12/31/2005	2	22.5	16.23	20,077	22	30.9	15.51	26,331	46,408		20,077	25,347
12/31/2006	2	22.5	16.23	20,920	22	30.9	15.51	27,437	48,357		20,920	24,916
12/31/2007	2	22.5	16.23	21,694	22	30.9	15.51	28,452	50,146		21,694	24,375
12/31/2008	2	22.5	16.23	22,497	22	30.9	15.51	29,505	52,002		22,497	23,847
08/11/2009	2	22.5	16.23	14,006	22	30.9	15.51	18,369	32,375		14,006	14,006
08/11/2010	2	22.5	16.23	19,341	22	30.9	15.51	25,365	44,706		19,341	19,341
08/11/2011	2	22.5	16.23	19,534	22	30.9	15.51	25,619	45,153		19,534	18,965
08/11/2012	5	18.0	16.66	16,230	25	26.1	15.61	22,002	38,232		16,230	15,298
08/11/2013	5	18.0	16.66	16,392	25	26.1	15.61	22,222	38,614		16,392	15,001
08/11/2014	5	18.0	16.66	16,556	25	26.1	15.61	22,444	39,000		16,556	14,710
08/11/2015	5	18.0	16.66	16,722	25	26.1	15.61	22,668	39,390		16,722	14,425
08/11/2016	5	18.0	16.66	16,889	25	26.1	15.61	22,895	39,784		16,889	14,144
08/11/2017	8	15.9	16.67	15,083	27	21.2	15.78	19,008	34,091		15,083	12,264
08/11/2018	8	15.9	16.67	15,234	27	21.2	15.78	19,198	34,432		15,234	12,026
08/11/2019	8	15.9	16.67	15,386	27	21.2	15.78	19,390	34,776		15,386	11,792
08/11/2020	8	15.9	16.67	15,540	27	21.2	15.78	19,584	35,124		15,540	11,563
08/11/2021	8	15.9	16.67	15,695	27	21.2	15.78	19,780	35,475		15,695	11,338
08/11/2022	8	15.9	16.67	15,852	27	21.2	15.78	19,978	35,830		15,852	11,118
08/11/2023	8	15.9	16.67	16,011	27	21.2	15.78	20,178	36,189		16,011	10,903
08/11/2024	8	15.9	16.67	16,171	27	21.2	15.78	20,380	36,551		16,171	10,691
08/11/2025	8	15.9	16.67	16,333	27	21.2	15.78	20,584	36,917		16,333	10,484
08/11/2026	8	15.9	16.67	16,496	27	21.2	15.78	20,790	37,286		16,496	10,280
08/11/2027	8	15.9	16.67	16,661	27	21.2	15.78	20,998	37,659		16,661	10,080
08/11/2028	8	15.9	16.67	16,828	27	21.2	15.78	21,208	38,036		16,828	9,885
08/11/2029	8	15.9	16.67	16,996	27	21.2	15.78	21,420	38,416		16,996	9,693
08/11/2030	8	15.9	16.67	17,166	27	21.2	15.78	21,634	38,800		17,166	9,504
08/11/2031	8	15.9	16.67	17,338	27	21.2	15.78	21,850	39,188		17,338	9,320
08/11/2032	8	15.9	16.67	17,511	27	21.2	15.78	22,068	39,579		17,511	9,139
08/11/2033	8	15.9	16.67	17,686	27	21.2	15.78	22,289	39,975		17,686	8,961
08/11/2034	8	15.9	16.67	17,863	27	21.2	15.78	22,512	40,375		17,863	8,787
08/11/2035	8	15.9	16.67	18,042	27	21.2	15.78	22,737	40,779		18,042	8,617
08/11/2036	8	15.9	16.67	18,222	27	21.2	15.78	22,964	41,186		18,222	8,449
08/11/2037	8	15.9	16.67	18,404	27	21.2	15.78	23,194	41,598		18,404	8,285
08/11/2038	8	15.9	16.67	18,588	27	21.2	15.78	23,426	42,014		18,588	8,124
08/11/2039	8	15.9	16.67	18,774	27	21.2	15.78	23,660	42,434		18,774	7,967
08/11/2040	8	15.9	16.67	18,962	27	21.2	15.78	23,897	42,859		18,962	7,812
08/11/2041	8	15.9	16.67	19,152	27	21.2	15.78	24,136	43,288		19,152	7,661
08/11/2042	8	15.9	16.67	19,344	27	21.2	15.78	24,377	43,721		19,344	7,512
08/11/2043	8	15.9	16.67	19,537	27	21.2	15.78	24,621	44,158		19,537	7,366
08/11/2044	19	26.3	16.80	32,893	42	35.3	15.55	40,787	73,680		32,893	12,040
08/11/2045	19	26.3	16.80	33,222	42	35.3	15.55	41,195	74,417		33,222	11,807
08/11/2046	19	26.3	16.80	33,554	42	35.3	15.55	41,607	75,161		33,554	11,577

**Lost Production of Household Services, Continued**

Decedent: Elroy D. Exemplar

Year Ending	Decedent's Household Production				Spouse's Household Production				Total Lost Household Production				
	Status*	Weekly Hours	Pay Rate	Annual Value	Status*	Weekly Hours	Pay Rate	Annual Value	Total Services	Personal Cons.	Lost Services	Present Value	
08/11/2047	19	26.3	16.80	33,890	42	35.3	15.55	42,023	75,913		33,890	11,353	
08/11/2048	19	26.3	16.80	34,229	42	35.3	15.55	42,443	76,672		34,229	11,132	
08/11/2049	19	26.3	16.80	34,571	42	35.3	15.55	42,867	77,438		34,571	10,916	
08/11/2050	19	26.3	16.80	34,917	42	35.3	15.55	43,296	78,213		34,917	10,704	
08/11/2051	19	26.3	16.80	35,266	42	35.3	15.55	43,729	78,995		35,266	10,496	
07/09/2052	20	21.3	16.73	31,286	43	28.3	15.44	22,049	53,335		31,286	9,040	
Totals				\$1,024,738					\$1,285,301	\$2,310,039		\$1,024,738	\$631,396

\* Explanation of values in Status Columns and sources of information

Decedent

- 2 - Married males that work full-time, wife works, youngest child under age 13
- 5 - Married males that work full-time, wife works, youngest child ages 13 to 17
- 8 - Married males that work full-time, wife works, no children under age 18
- 19 - All married retired males, ages 65 to 75
- 20 - All married retired males, over age 75
- 0 - All married retired males, over age 75

Spouse

- 22 - Married females that work full-time, husband works, youngest child under age 13
- 25 - Married females that work full-time, husband works, youngest child ages 13 to 17
- 27 - Married females that work full-time, husband works, no children under age 18
- 42 - All married retired females, ages 65 to 75
- 43 - All married retired females, over age 75
- 0 - All married retired females, over age 75

## Explanations and Assumptions

### Decedent: Elroy D. Exemplar

Mr. Exemplar worked full time as a software engineer and was going to school evenings to complete his degree in Software Engineering. When he completed his degree, he would have received a promotion and salary increase.

## Understanding This Report

### Loss Calculations

The economic loss to the family as the result of the death of the decedent is composed of the loss of income the decedent would have earned and the loss of household services that would have been performed by the decedent. These losses are mitigated to a degree by the amount of family income that would have been spent on the decedent alone and by the amount of household services that would have been performed for the decedent's benefit.

The "Lost Income" and "Lost Services" columns on the page labeled "Detail of Pre-Trial Lost Income," the "Loss of Income" column on the page "Evaluation of Future Lost Income by Year," and the "Loss of Services" column on the page "Evaluation of Future Lost Household Services by Year" were all calculated in this manner. First, the decedent's income or household services for a particular year was added to that of the spouse. This family income or value of family services was then multiplied by the rate at which the decedent would have consumed the family income or family services and the product was then subtracted from the decedent's income or family services. The result is the income or services lost due to the death of the decedent. The present value of these losses is then calculated for each year, as described below.

### Interest and Discount Rates

This report takes into account lost income and costs for both the time between the death of the decedent and the trial or settlement (pre-trial or past), and for the time after the trial or settlement (future). Past lost income and costs already incurred are compounded to the time of trial by the pre-trial interest rate, which is used to calculate the present value of past damages. This calculation yields a minimum value of the earnings lost in the past.

The method used to project the future lost income and costs is called the "constant-dollar" method. In plain English, this means that the dollars to be received in the future are assumed to have the same average purchasing power as dollars received today. Although this will most likely not be the case in reality, there are certain advantages to ignoring the inflation that will probably take place.

The most important advantage of this method is that we are spared the hopeless task of trying to predict future rates of inflation. These future inflation rates affect all the projected variables: namely, income, costs and interest rates. Although future inflation rates are unpredictable, inflation affects these other variables in roughly the same way. Consequently, they all tend to move together. Thus, even though any one of the variables, considered alone, is difficult to predict, the relationship among the three variables is quite stable and, therefore, predictable.

On the page labeled "Evaluation of Future Lost Income by Year," the second column lists the constant-dollar earnings the decedent would have had, growing at the rate shown in the "Growth Rate" column of the page titled "Detail of Future Lost Income." This growth rate is the rate by which income growth is expected to exceed inflation, expressed in percentage points.

## Understanding This Report (Continued)

In recent years, earnings have grown an average of one to two percentage points per year faster than inflation; hence one percent, is used as the program default value. Medical costs have grown about 1.5% per year faster than inflation, so the program defaults to that rate for medical costs. Non-medical costs are projected to increase at a rate equal to the rate of inflation, so the default value for the growth of other (non-medical) costs is zero.

Now, since we have removed the inflation component from projected income and from projected costs, we must also remove the inflation component from the interest rate used to discount future dollars to present value. While there is disagreement among economists concerning the "true" zero-inflation rate of interest, most would agree that it lies in the range of 2% to 4%. The default for the program is, therefore, 3%. The "PV of Loss" column is calculated using this 3% rate.