

FOREWORD

It was more than 40 years ago that I first met the man from whom the Ogden Tables take their name. At the time he was Mr Michael Ogden QC, a fairly new silk in the Chambers of Mr Hugh Griffiths QC (later Lord Griffiths), and I was a pupil in those Chambers. Many years later, on an occasion when my wife and I were having dinner at Sir Michael and Lady Ogden's home in Kensington, I referred to the first time I was a dinner guest of theirs back in my days as a pupil. And I ventured to remark that much as I admired the Ogden Tables, I preferred the Ogden table at which I had so often over the years enjoyed Joan Ogden's excellent cooking.

That was Michael's cue to say something about the Ogden Tables and the purpose which such tables serve in the efficient attainment of justice in the field of personal injuries. What he said comes back to me as I write this short Foreword to the 2013 edition of *Personal Injury Tables for Hong Kong*. And all I need to say about these tables—if anything needs to be said at all—is that I wholeheartedly welcome and commend them.

Kemal Bokhary
Non Permanent Judge of the Court of Final Appeal
September 2012

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PREFACE

In 1971 Lord Pearson said in *Taylor v O'Connor*¹

I do not think that actuarial tables or actuarial evidence should be used as the primary basis of assessment. There are too many variables, and there are too many conjectural decisions to be made before selecting the tables to be used. There would be a false appearance of accuracy and precision in a sphere where conjectural estimates have to play a large part. The experience of practitioners and judges in applying the normal method is the best primary basis for making assessments.

In so doing, he set the scene for what was known as the “intuitive” selection of the appropriate multiplier. Judges used their “experience” yet all too often their choice betrayed a woeful ignorance of the breadth of factors that Actuaries took into account when compiling Life Tables. It was 28 years before official judicial recognition was accorded to the use of Actuarial Tables in determining the appropriate multiplier. In *Wells v Wells*² Lord Lloyd stated:

... The tables should now be regarded as a starting point, rather than a check. A judge should be slow to depart from the relevant actuarial multiplier on impressionistic grounds, or by reference to “a spread of multipliers in comparable cases”, especially when the multipliers were fixed before actuarial tables were widely used.

The Tables to which His Lordship referred were the Ogden Tables, first published by the UK Government Actuary in 1981 based on the work done by a Committee chaired by Sir Michael Ogden and used extensively by both Judges and practitioners in England and Wales in order to determine the correct multiplier.

Sadly, in *Chan Pui Ki v Leung On*³ the Hong Kong Court of Appeal appeared to be ignorant of the Tables that had been in use in England and Wales for the previous 14 years, preferring the conventional intuitive approach. In that same case, the Court of Appeal reversed the enlightened High Court judgment of Peter Cheung J (as he then was) which considered economic evidence for the purpose of determining the appropriate real rate of return on funds invested by a Plaintiff, yet another retrograde step which locked the victims of personal injuries in Hong Kong into an economic time warp which bears no relationship to the real economy.

These present Tables are non-contentious, the fruit of the professional labours of my industrious actuary co-editors. The Tables simply create a tool which enables both practitioners and the Courts to calculate the appropriate multiplier for each individual plaintiff. The breadth of choice of discount rates leaves it open for the Courts to select whichever rate corresponds to the prevailing economic data. Hence the Tables themselves are a neutral but essential tool. The major change between the 2013 edition and previous editions of the Tables is that the range of discounts now starts in negative territory, a change necessitated by the dictates of the economy in Hong Kong. Plaintiffs will argue for the selection of a multiplier that reflects economic reality whereas Defendants will, Canute like, endeavour to keep the judiciary blinkered. Lord Brown’s speech in the Privy Council case of *Simon v Helmot*⁴ provides a compelling analogy:

Only if we were unwise enough to introduce into Guernsey compensation law a new principle to the effect that economic theory is just too imprecise a tool by which to seek to gauge likely future trends (and were therefore to bar, or simply ignore, evidence substantially based upon it) could the (Defendant’s) approach in this case properly be upheld.

Only if the Hong Kong Courts were similarly lacking in wisdom would our current system remain unchanged.

Neville Sarony QC, SC
September 2012

¹ (1971) AC 115, 140.

² [1999] 1 AC 345.

³ [1996] 2 HKLR 401.

⁴ [2012] UKPC 5.

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A special note of gratitude must go to the General Editor of this book, Mr Neville Sarony QC, SC, who has been an invaluable source of wisdom. Many of his insightful comments opened up whole new directions for improvement.

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We are thankful for the assistance of Mr. Jason Wong, Barrister in compiling and editing the Quantum Tables of Damages based on the Hong Kong cases.

In addition, we wish to acknowledge the support of a research grant from the HK Research Grants Council (General Research Fund Project No. 741512). Our student research assistants (Choi Ting Him, Ng Cheuk Yin Andrew and Hui Ka Ho) helped with research. We appreciate their enthusiastic and cheerful assistance. We also want to thank our publishers at Sweet & Maxwell for their efficient editorial work.

Finally, we are grateful for the encouragement of the Heads of the Department of Finance, the Chinese University of Hong Kong; the Department of Professional Legal Education, the University of Hong Kong; and the Department of Statistics and Actuarial Science, the University of Waterloo, Canada.

This research project is distinctly inter-disciplinary, involving tort law, actuarial mathematics, statistics, economics and quantitative finance. We appreciate the wholehearted support that we were given as a research team. It made our task of conducting and reporting the research both a delightful and rewarding experience. Considering all of this help, any errors and shortcomings that remain must be ours.

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INTRODUCTION

When an innocent party is injured in a tort-based system of law as the result of the wrong of another party, the innocent party should be awarded adequate and proper compensation. Lady Hale stated this principle simply and clearly: “The only principle of law is that the claimant should receive full compensation for the loss which he has suffered as a result of the defendant’s tort, not a penny more but not a penny less.”¹

The basic principle underlying the assessment of the quantum of damages is *restitutio in integrum*. This principle has been defined in various *dicta* of the courts. For example, Lord Blackburn¹ has stated: “Where any injury is to be compensated by damages, in settling the sum of money to be given ... you should as nearly as possible get at that sum of money which will put the person who has been injured ... in the same position as he would have been in if he had not sustained the wrong”².

The award of adequate and proper compensation to victims of personal injury accidents is a matter of both private and public importance. It is of private importance that the innocent party receives sufficient compensation to recompense him for the wrong he has suffered. The purpose of such compensation is not only to ensure that he receives all proper and necessary damages so that he may live as fulfilling a life as possible after injury. It is also of public importance to instill confidence in the judicial system that provides such compensation. This requires that the system of compensation be based on rational and justifiable economic criteria which can be objectively measured. The system of calculating such awards should be simple to operate, using criteria which are easy to understand, such as life expectancy figures and tables that reflect the proper and true value of money.

Assessing future loss by means of actuarial annuity tables has become a standard method in many jurisdictions.³ J.H. Preveatt, an actuary, articulately made the following comments,⁴ which are pertinent to understanding the division of roles between the judge and actuary:

“The court is not able to do the best it can if it fails to apply tools which are available to reduce a complex problem to simpler and more manageable proportions. The use of such tools does not in any way remove the need for the application of judgment and experience but it allows these qualities to operate within more rational and logical limits”.

In *Lewis v Todd*,⁵ a landmark decision in Canada on personal injury litigation, Dickson J of the Supreme Court of Canada averred:

“The award of damages is not simply an exercise in mathematics which a judge indulges in, leading to a ‘correct’ global figure. The evidence of actuaries and economists is of value in arriving at a fair and just result. That evidence is of increasing importance as the niggardly approach sometimes noted in the past is abandoned, and greater amounts are awarded, in my view properly, in cases of severe personal injury or death. If the courts are to apply basic principles of the law of damages and seek to achieve a reasonable approximation to pecuniary *restitutio in integrum* expert assistance is vital”.

Actuarial Tables in England

The first edition of *Actuarial Tables with Explanatory Notes for Use in Personal Injury and Fatal Accident Cases*—which is famously known as the Ogden Tables—was prepared by the British Government Actuary’s Department, and was published in 1984. They are named after Sir Michael Ogden QC, who was responsible for their publication and was also the chairperson of the joint working party of actuaries and lawyers responsible for personal injury and fatal accident compensation. The Ogden Tables assist in the calculation of damages for personal injury by multiplying an annual sum, which takes into account factors such as cost of care and loss of earnings, by the number of years over which the damages are to be awarded. They provide a tool for those computing the lump sum appropriate as compensation for a continuing future pecuniary loss or consequential expense in personal injury and fatal accident cases.

¹ *Simon v Helmot* [2012] UKPC 5 (Privy Council).

² *Livingstone v Rawyards Coal Co* (1880) 5 App Cas 25.

³ For example, Australia, Canada, the United States of America, England and Scotland.

⁴ “Actuarial Assessment of Damages: The Thalidomide Case—I” (1972) 35 MLR 140, 141.

⁵ (1980) 14 CCLT 294, 308–309.

The Ogden Tables were first published in 1984 and initially had no legal authority. The working party responsible for their production, however, strongly encouraged the legal profession and the judiciary to use the tables. Although they have been widely used since 1984, they only received formal recognition a decade later. Under the Civil Evidence Act 1995, the actuarial tables (together with explanatory notes) for use in personal injury and fatal accident cases, issued from time to time by the Government Actuary's Department, are admissible as evidence for the purpose of assessing, in an action for personal injury, the sum to be awarded as general damages for future pecuniary loss.

In July 1998, the House of Lords (now known as the Supreme Court) made an innovative decision in *Wells v Wells*.⁶ It held that the purpose of an award of damages in tort was to make good to the injured plaintiff, so far as money could do so, the loss that he had suffered as a result of the wrong done to him. In awarding damages in the form of a lump sum, the court had to calculate as best as it could the sum that would be adequate, by drawing down both capital and income, to provide periodical sums equal to the plaintiff's estimated loss over the period during which that loss was likely to continue. The Supreme Court abandoned the conventional method of choosing multipliers and approved actuarial evidence as the *primary* method of assessing future pecuniary loss, rather than a mere check. The Ogden Tables should be regarded as a starting point for the selection of the appropriate multipliers in England. Lord Lloyd of Berwick stated:⁷

"I do not suggest that the judge should be a slave to the [Ogden Tables]. There may well be special factors in particular cases. But the tables should now be regarded as the starting point, rather than a check. A judge should be slow to depart from the relevant actuarial multiplier on impressionistic grounds, by reference to 'a spread of multipliers in comparable cases' especially when the multipliers were fixed before actuarial tables were widely used".

The UK Ogden Tables are now in their seventh edition,⁸ published in October 2011. The figures in those tables are based on the official 2008-based projected mortality rates published by the UK Government Actuary's Department.

The Actuarial Tables in Hong Kong

This book contains the actuarial tables for use in personal injury and fatal accident cases in Hong Kong. The methodology used in constructing the Ogden Tables has been applied in the context of the local circumstances unique to Hong Kong.

The 2005 edition of this book was based on the following statistical data and information:

- *Hong Kong Life Tables 1998–2033*, Demographic Statistics Section, Census and Statistics Department, Hong Kong SAR Government.
- *The Hong Kong Population Projections 2004–2033*, Demographic Statistics Section, Census and Statistics, Hong Kong SAR Government.

Since the 2005 edition, there have been new developments. In July 2012, the Hong Kong Government released the following updated statistical data and information:

- *Hong Kong Life Tables 2006–2041*, Demographic Statistics Section, Census and Statistics Department, Hong Kong SAR Government.
- *The Hong Kong Population Projections 2012–2041*, Demographic Statistics Section, Census and Statistics, Hong Kong SAR Government.

The present 2013 edition is a response to these new data and information. Similar to the seventh edition of the UK Ogden Tables, the three sets of actuarial tables in the present edition include:

- (a) multipliers for pecuniary loss for life;
- (b) multipliers for loss of earnings to pension age; and
- (c) multipliers for loss of pension commencing from the retirement age.

⁶ [1999] AC 345.

⁷ [1999] AC 345, 379F.

⁸ Robin de Wilde QC (ed), *Facts and Figures 2012/13: Tables for the Calculation of Damages* (Sweet & Maxwell, 2012).

Each set of tables is comprised of different tables of multipliers, computed under different combinations of factors such as gender (male or female) and retirement age (50–75). The range of discount rates is from –2% to +5%.

It has been held in Hong Kong that the actuarial tables should be used as the starting point in assessing the quantum of damages. Justice Bharwaney stated:

“I agree that the Chan Tables should be accepted as the starting point in Hong Kong, just as the Ogden tables are accepted as the starting point in the UK. In future, there should be less need to refer to previous case law of multiplier precedents, particularly if those cases were decided without reference to actuarial tables by way of a cross-check. *Yuen Hiu Tung v Hospital Authority*⁹.”

We hope that the actuarial tables and the explanatory notes in this volume will offer practical assistance and become the useful tools through which personal injury lawyers prepare, argue and settle such cases. We also hope that the move to a standard method of assessing future loss by means of actuarial annuity tables will facilitate sensible early compromise, or at least a speedier resolution of the disputes.

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⁹ (unrep., HCPI 228/2010, [2012] HKEC 1476, [32]).

EXPLANATORY NOTES*

Section A: General Issues

Purpose of Tables

1. The aim of these tables is to provide an aid to both the judiciary and practitioners in assessing the appropriate lump sum as the compensation for post-trial pecuniary loss or consequential expense, such as cost of care, in personal injury and fatal accident cases. Under the common law system of compensation in such cases, awards are made on a "one-time" assessment of a lump sum which, invested at a given rate of interest, will yield an income stream sufficient to compensate the victim for both loss and expense for the period of time over which it is anticipated that such loss will have to be made good and such expenditure met. The system is based upon the selection of an appropriate multiplier applied to the relevant multiplicand. The multiplicands will represent the annual loss of income or the annual cost of expenditure as determined by the courts.

Application of Tables

2. The tables set out the possible multipliers to be applied to the multiplicands so determined. These multipliers enable the user to assess the present capital value of future annual loss, or annual expense calculated on the basis of various assumptions which are explained below. Accordingly, to find the present capital value of a given annual loss or expense, it is necessary first to select the appropriate table, find the appropriate multiplier and then multiply the amount of the annual loss or expense by that figure.
3. Tables 1–26 deal with annual loss or annual expense extending over three different periods of time. In each case there are separate tables for men and women.
 - (1) In Tables 1 and 2 the loss or expense is assumed to begin immediately and to continue for the whole of the rest of the claimant's life, allowing for different potential lifespans, including the possibility of early death or prolonged life. The tables apply to both the deceased and the dependants' lives in fatal accident cases.
 - (2) In Tables 3–14 the loss or expense is assumed to begin immediately but to continue only until the claimant's retirement or earlier death. The age of retirement is assumed to be 50 (Tables 3 and 4), 55 (Tables 5 and 6), 60 (Tables 7 and 8), 65 (Tables 9 and 10), 70 (Tables 11 and 12), and 75 (Tables 13 and 14).
 - (3) In Tables 15–26, it is assumed that the annual loss or annual expense will not begin until the claimant reaches retirement but will then continue for the whole of the rest of his life. In Table 19 (males) and Table 20 (females) the age of retirement is assumed to be 60. In Table 21 (males) and Table 22 (females) the age of retirement is assumed to be 65 (and similarly for retirement ages 50, 55, 70 and 75). All these tables make due allowance for the chance that the claimant may not live to reach the age of retirement.
4. On the basis of some reported cases, it appears that tables for pecuniary loss for life, eg cost of care, may have been misunderstood. The tables do not assume that the claimant dies after a period equating to the expectation of life, but take account of the possibilities that the claimant will live for different periods, eg die soon or live to be very old. The mortality assumptions relate to the general population of Hong Kong. Unless there is clear evidence in an individual case to support the view that the individual is atypical and will enjoy longer or shorter expectation of life, no further increase or reduction is required for mortality alone.
5. Failure to regard current and reasonable projected future improvements in mortality rates will result in awards of damages which are lower than they should be. The Expectation of Life table can be found in *The Hong Kong Population Projections 2012–2041* published by the Census and Statistics Department of the Hong Kong Government.

* The Explanatory Notes here are based on the Explanatory Notes of the Ogden Tables used in the United Kingdom with substantial modification to reflect the local circumstances in Hong Kong. The Explanatory Notes of the Ogden Tables were prepared by Mr Christopher Daykin CB, MA, FIA, Government Actuary, London. Interested readers wishing to consult the latest version of the Ogden Tables may read R de Wilde QC (ed), *Facts and Figures 2012/13: Tables for the Calculation of Damages* (Sweet & Maxwell, 2012).

age will also affect the assumed retirement age, but the procedures described in paras.16–18 may be followed, or the advice of an actuary should be sought.

Fixed Period

25. In cases where pecuniary loss is to be valued for a fixed period, the multipliers in Table 28 may be used. These make no allowance for mortality or any other contingency, but assume that regular frequent payments (eg weekly or monthly) will continue throughout the period. In principle, these figures should be adjusted if the periodicity of payment is less frequent, especially if the payments in question are annually in advance or in arrears. Again, actuarial advice may be necessary.

Variable Loss or Expense

26. The tables do not provide an immediate answer when the annual loss or expense to be valued is not assumed to be stable; where, for instance, the claimant's lost earnings were on a sliding scale or promotion was likely to be achieved. One method of using the tables is to deal with such situations by increasing the basic figure of annual loss or expenses, in other words by modifying the multiplicand; or by choosing a lower rate of interest and so a higher multiplier than would otherwise have been chosen. In some cases, it may be appropriate to split the overall multiplier into two or more parts and apply different multiplicands to each.

27. If doubt exists whether the tables are appropriate to a particular case which appears to present significant difficulties of substance, it would be prudent to seek actuarial advice. This might be appropriate in relation to the level of spouses' benefits, if these are to be assessed, since these are not readily valued using Tables 1–26. The value of these would generally be very small for a female claimant (ie benefits to the male spouse), but could add 10%–20% to the pension loss for a male claimant.

Section B: Summary of Personal Injury Applications

28. Instructions for using the tables:

- (1) Choose the tables relating to the appropriate period of loss or expense, ie this will mainly be the "working life to pension age" or "whole life".
- (2) Choose the table, relating to that period, appropriate to the sex of the claimant.
- (3) Choose the appropriate rate of return (see para.12).
- (4) Find the figure under the column in the table given against the age at trial of the claimant.
- (5) Adjust the figure to take account of contingencies other than mortality.
- (6) Multiply the annual loss or expense by that figure.

29. In principle an allowance for an expected increase in the annual loss or expense (not due to inflation) can be made by choosing a lower rate of return or by increasing the figure of annual loss or expense. In cases where the claimant's expected age of retirement differs from that assumed in the tables, the more complicated procedure explained in paras.16–18 should be followed.

Example 1

30. The following is an example of the use of the tables in a personal injury case:

The claimant is female, aged 35 on the date of the trial. She is an established civil servant who was working in an office at an annual salary of HK\$360,000. As a result of her injury, she has lost her job and will never be able to obtain employment for the rest of her life. Her loss of earnings to retirement age of 60 is assessed as follows:

- (1) Look up Table 8 for loss of earnings to pension age 60 for females.
- (2) The appropriate rate of return is recommended to be 0% (see para.12).

- (3) Table 8 shows that, on the basis of a 0% rate of return, the multiplier for a female aged 35 is 24.77.
- (4) The damages for loss of earnings are assessed as HK\$8,917,200 ($24.77 \times \text{HK\$}360,000$).

This example takes no account of risks other than mortality. Adjustments of the multiplier could be made by taking into account the factors described in para.23.

Example 2

31. The following is a second example of the use of the tables in a personal injury case but this time involving not only a total loss of earnings, but also the cost of future care:

The claimant is male, aged 48 on the date of the trial. He was working in a factory. His retirement age was 65 and his pre-retirement multiplicand has been determined as HK\$240,000 a year net of tax. The multiplicand for costs of care is deemed to be HK\$600,000 a year. As a result of his injuries, he has lost his job and become totally unemployable. His loss of earnings to retirement age of 65 is assessed as follows:

- (1) Look up Table 9 for loss of earnings to pension age 65 for males.
- (2) The appropriate rate of return is recommended to be 0% (see para.12).
- (3) Table 9 shows that, on the basis of a 0% rate of return, the multiplier for a male aged 48 is 16.51.
- (4) The damages for loss of earnings are assessed as HK\$3,962,400 ($16.51 \times \text{HK\$}240,000$).

This example takes no account of risks other than mortality. Adjustments of the multiplier could be made by taking into account the factors described in para.23.

32. The damages for cost of care are assessed as follows:

- (1) Look up Table 1 for the multiplier at age 48.
- (2) The appropriate rate of return is recommended to be 0% (see para.12).
- (3) Table 1 shows that, on the basis of a 0% rate of return, the multiplier at age 48 is 36.65.
- (4) No further adjustment is made for risks other than mortality.
- (5) The damages for cost of care are assessed at HK\$21,990,000 ($36.65 \times \text{HK\$}600,000$).

Section C: Application of Tables to Fatal Accident Cases

33. In personal injury cases, the problem to be solved is that of setting a value on an income stream during the potential life of one person (the claimant). The situation is generally more complicated in fatal accident cases, however. In such cases, the compensation is intended to reflect the value of an income stream which would have been provided by the deceased to the dependent(s) during the deceased's expected lifetime and over the period during which the dependent(s) would have expected to receive the dependency. Such period or periods of dependency, however, have to be limited according to the expectation of what period of time the deceased would have been able to provide that financial support had he not been involved in the fatal accident.
34. In principle, therefore, the compensation for post-trial dependency should be based on the present value on the date of the trial of the dependency during the expected future joint lifetime of the deceased and the dependant or claimant (had the deceased survived naturally to the date of the trial), subject to any limitations on the period of dependency and any expected future changes in the level of dependency, for example, on attaining retirement age. In addition, there should be compensation for the period between the date of accident and the date of trial.

35. A set of actuarial tables to make such calculations accurately would require tables similar to Tables 1–26, but for each combination of ages as on the date of the trial of the deceased and the dependant to whom compensation is to be paid. The following paragraphs describe a methodology using Tables 1–26 which can be expected to yield satisfactory answers.

Damages for the Period From the Fatal Accident to the Date of Trial

36. The period of pre-trial dependency will normally be the period between the date of the fatal accident and the date of the trial, substituting where appropriate the lower figure of the expected period for which the deceased would have provided the dependency, had he been killed in the accident, or if the period of dependency would have been limited in some way, for example, if the dependent is a child.
37. A deduction may be made for the risk that the deceased might have died anyway, in the period between the date of the fatal accident and the date at which the trial takes place. In many cases, this deduction will be small and should usually be regarded as *de minimis*. The need for a deduction becomes more necessary the longer the period from the date of accident to the date of trial and the older the deceased on the date of death.
38. The multiplier, after application of any discount for the possibility of early death of the deceased before the date of trial, even had the accident not taken place, is to be applied to the multiplicand, which is determined in the usual way. Interest will then be added up to the date of trial on the basis of special damages.

Damages from the Date of Trial to Retirement Age

39. The assessment of the multiplier involves the following steps:
- (1) Determine the expected period for which the deceased would have been able to provide the dependency (see para.40).
 - (2) Determine the expected period for which the dependent would have been able to receive the dependency (see para.40).
 - (3) Take the lesser of the two periods.
 - (4) Treat the resulting period as a term certain for which the multiplier is to be determined and look up the figure in Table 28 for this period at the appropriate rate of interest.
 - (5) Apply any adjustment for contingencies other than mortality in accordance with para.23.
 - (6) If necessary, make an allowance for the risk that the deceased might have died anyway before the date of the trial (see para.42).
40. The expected periods at (1) and (2) of para.39 may be obtained from the 0% column of the appropriate table. For (1), Tables 3–14 will be relevant, according to the sex of the deceased and the expected age of retirement. The age at which the table should be entered is the age which the deceased would have been on the date of the trial. For (2), Tables 1 and 2 can be used, according to the sex of the dependent and looking up the table at the age of the dependant on the date of the trial.
41. If the period for which the dependency would have continued is a short fixed period, as in the case of a child, the figure at (2) would be the outstanding period on the date of the trial.
42. A deduction may be made for the risk that the deceased might have died anyway before the date of trial. The need for such a deduction becomes more necessary the longer the period from the date of accident to the date of trial and the older the deceased on the date of death.
43. The resulting multiplier, after application of any discount for the possibility of early death of the deceased before the date of trial, even had the accident not taken place, is to be applied to the appropriate multiplicand, determined in relation to dependency as assessed for the period up to the retirement age.

$$\begin{aligned} (6) \text{ Post-retirement damages} &= 19.85 \times \text{HK\$}240,000 \\ &= \text{HK\$}4,764,000 \end{aligned}$$

(Adjustment can be made if evidence of possible early death of the deceased and/or contingencies other than mortality can be shown.)

Section D: Concluding Remarks

54. These tables are designed to assist lawyers, mediators and judges to arrive at suitable multipliers in a range of possible situations. However, they do not cover all possibilities and in more complex situations, advice should be sought from an actuary.
55. In cases where the award will be large, or where there are significant pension rights to be taken into consideration, more accurate calculations may be necessary. In such cases advice from an actuary will be desirable.

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Table 22: Multipliers for loss of pension commencing age 65 (females)

TABLE 22: MULTIPLIERS FOR LOSS OF PENSION COMMENCING AGE 65 (FEMALES)

| Age at date of trial | Multiplier calculated with allowance for projected mortality and rate of return of | | | | | | | | | | | | | | | Age at date of trial |
|----------------------|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|------|----------------------|
| | -2.0% | -1.5% | -1.0% | -0.5% | 0.0% | 0.5% | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | |
| 0 | 130.64 | 86.51 | 57.54 | 38.43 | 25.77 | 17.35 | 11.73 | 7.96 | 5.43 | 3.71 | 2.55 | 1.75 | 1.21 | 0.84 | 0.59 | 0 |
| 1 | 128.22 | 85.34 | 57.04 | 38.29 | 25.81 | 17.47 | 11.87 | 8.09 | 5.54 | 3.81 | 2.63 | 1.82 | 1.26 | 0.88 | 0.62 | 1 |
| 2 | 125.69 | 84.09 | 56.49 | 38.11 | 25.82 | 17.56 | 11.99 | 8.22 | 5.65 | 3.91 | 2.71 | 1.88 | 1.31 | 0.92 | 0.65 | 2 |
| 3 | 123.21 | 82.85 | 55.94 | 37.93 | 25.82 | 17.65 | 12.11 | 8.34 | 5.77 | 4.00 | 2.79 | 1.95 | 1.37 | 0.96 | 0.68 | 3 |
| 4 | 120.77 | 81.62 | 55.39 | 37.75 | 25.83 | 17.74 | 12.24 | 8.47 | 5.89 | 4.10 | 2.87 | 2.02 | 1.42 | 1.01 | 0.71 | 4 |
| 5 | 118.37 | 80.41 | 54.85 | 37.57 | 25.83 | 17.84 | 12.36 | 8.60 | 6.00 | 4.21 | 2.96 | 2.09 | 1.48 | 1.05 | 0.75 | 5 |
| 6 | 116.02 | 79.21 | 54.31 | 37.38 | 25.84 | 17.93 | 12.49 | 8.73 | 6.13 | 4.31 | 3.05 | 2.16 | 1.54 | 1.10 | 0.79 | 6 |
| 7 | 113.70 | 78.03 | 53.77 | 37.20 | 25.84 | 18.02 | 12.61 | 8.86 | 6.25 | 4.42 | 3.14 | 2.24 | 1.60 | 1.15 | 0.83 | 7 |
| 8 | 111.43 | 76.86 | 53.23 | 37.01 | 25.84 | 18.11 | 12.74 | 8.99 | 6.37 | 4.53 | 3.23 | 2.32 | 1.66 | 1.20 | 0.87 | 8 |
| 9 | 109.20 | 75.71 | 52.70 | 36.83 | 25.84 | 18.20 | 12.87 | 9.13 | 6.50 | 4.65 | 3.33 | 2.40 | 1.73 | 1.25 | 0.91 | 9 |
| 10 | 107.02 | 74.57 | 52.17 | 36.64 | 25.84 | 18.29 | 12.99 | 9.27 | 6.63 | 4.76 | 3.43 | 2.48 | 1.80 | 1.31 | 0.96 | 10 |
| 11 | 104.88 | 73.45 | 51.65 | 36.46 | 25.84 | 18.38 | 13.12 | 9.40 | 6.76 | 4.88 | 3.53 | 2.57 | 1.87 | 1.37 | 1.00 | 11 |
| 12 | 102.78 | 72.34 | 51.13 | 36.28 | 25.84 | 18.47 | 13.25 | 9.55 | 6.90 | 5.00 | 3.64 | 2.66 | 1.95 | 1.43 | 1.05 | 12 |
| 13 | 100.72 | 71.26 | 50.62 | 36.09 | 25.84 | 18.56 | 13.39 | 9.69 | 7.04 | 5.13 | 3.75 | 2.75 | 2.02 | 1.49 | 1.11 | 13 |
| 14 | 98.70 | 70.19 | 50.11 | 35.91 | 25.83 | 18.66 | 13.52 | 9.83 | 7.18 | 5.26 | 3.86 | 2.85 | 2.11 | 1.56 | 1.16 | 14 |
| 15 | 96.72 | 69.13 | 49.61 | 35.73 | 25.83 | 18.75 | 13.65 | 9.98 | 7.32 | 5.39 | 3.98 | 2.95 | 2.19 | 1.63 | 1.22 | 15 |
| 16 | 94.79 | 68.09 | 49.11 | 35.55 | 25.83 | 18.84 | 13.79 | 10.13 | 7.47 | 5.52 | 4.10 | 3.05 | 2.28 | 1.71 | 1.28 | 16 |
| 17 | 92.89 | 67.07 | 48.62 | 35.37 | 25.83 | 18.94 | 13.93 | 10.28 | 7.62 | 5.66 | 4.22 | 3.16 | 2.37 | 1.78 | 1.34 | 17 |
| 18 | 91.03 | 66.07 | 48.13 | 35.20 | 25.83 | 19.03 | 14.07 | 10.44 | 7.77 | 5.80 | 4.35 | 3.27 | 2.46 | 1.86 | 1.41 | 18 |
| 19 | 89.21 | 65.08 | 47.65 | 35.02 | 25.83 | 19.13 | 14.21 | 10.59 | 7.92 | 5.95 | 4.48 | 3.38 | 2.56 | 1.95 | 1.48 | 19 |
| 20 | 87.43 | 64.10 | 47.17 | 34.85 | 25.83 | 19.22 | 14.35 | 10.75 | 8.08 | 6.09 | 4.61 | 3.50 | 2.66 | 2.03 | 1.56 | 20 |
| 21 | 85.68 | 63.14 | 46.70 | 34.67 | 25.83 | 19.32 | 14.49 | 10.91 | 8.24 | 6.25 | 4.75 | 3.62 | 2.77 | 2.12 | 1.63 | 21 |
| 22 | 83.97 | 62.19 | 46.24 | 34.50 | 25.83 | 19.41 | 14.64 | 11.08 | 8.41 | 6.40 | 4.89 | 3.75 | 2.88 | 2.22 | 1.72 | 22 |
| 23 | 82.29 | 61.26 | 45.77 | 34.33 | 25.83 | 19.51 | 14.79 | 11.24 | 8.58 | 6.56 | 5.04 | 3.88 | 3.00 | 2.32 | 1.80 | 23 |
| 24 | 80.64 | 60.34 | 45.31 | 34.15 | 25.83 | 19.61 | 14.93 | 11.41 | 8.75 | 6.73 | 5.19 | 4.02 | 3.12 | 2.42 | 1.89 | 24 |
| 25 | 79.02 | 59.43 | 44.86 | 33.98 | 25.83 | 19.70 | 15.08 | 11.58 | 8.92 | 6.90 | 5.34 | 4.16 | 3.24 | 2.53 | 1.99 | 25 |
| 26 | 77.44 | 58.53 | 44.41 | 33.81 | 25.83 | 19.80 | 15.23 | 11.75 | 9.10 | 7.07 | 5.50 | 4.30 | 3.37 | 2.65 | 2.09 | 26 |
| 27 | 75.88 | 57.65 | 43.96 | 33.64 | 25.83 | 19.90 | 15.38 | 11.93 | 9.28 | 7.24 | 5.67 | 4.45 | 3.50 | 2.77 | 2.19 | 27 |
| 28 | 74.35 | 56.78 | 43.51 | 33.46 | 25.82 | 20.00 | 15.53 | 12.11 | 9.47 | 7.42 | 5.84 | 4.61 | 3.64 | 2.89 | 2.30 | 28 |
| 29 | 72.86 | 55.92 | 43.07 | 33.29 | 25.82 | 20.09 | 15.69 | 12.29 | 9.65 | 7.61 | 6.01 | 4.77 | 3.79 | 3.02 | 2.41 | 29 |
| 30 | 71.39 | 55.07 | 42.63 | 33.12 | 25.82 | 20.19 | 15.84 | 12.47 | 9.85 | 7.80 | 6.19 | 4.93 | 3.94 | 3.16 | 2.53 | 30 |
| 31 | 69.95 | 54.24 | 42.20 | 32.95 | 25.81 | 20.29 | 16.00 | 12.65 | 10.04 | 7.99 | 6.38 | 5.10 | 4.10 | 3.30 | 2.66 | 31 |
| 32 | 68.54 | 53.41 | 41.77 | 32.78 | 25.81 | 20.39 | 16.15 | 12.84 | 10.24 | 8.19 | 6.57 | 5.28 | 4.26 | 3.44 | 2.79 | 32 |
| 33 | 67.15 | 52.60 | 41.35 | 32.61 | 25.80 | 20.48 | 16.31 | 13.03 | 10.44 | 8.39 | 6.76 | 5.47 | 4.43 | 3.60 | 2.93 | 33 |
| 34 | 65.80 | 51.80 | 40.92 | 32.44 | 25.80 | 20.58 | 16.47 | 13.22 | 10.65 | 8.60 | 6.96 | 5.66 | 4.61 | 3.76 | 3.08 | 34 |
| 35 | 64.47 | 51.02 | 40.51 | 32.27 | 25.79 | 20.68 | 16.63 | 13.42 | 10.86 | 8.81 | 7.17 | 5.85 | 4.79 | 3.93 | 3.23 | 35 |
| 36 | 63.17 | 50.24 | 40.09 | 32.10 | 25.79 | 20.78 | 16.80 | 13.62 | 11.07 | 9.03 | 7.39 | 6.06 | 4.98 | 4.10 | 3.39 | 36 |
| 37 | 61.89 | 49.48 | 39.69 | 31.94 | 25.78 | 20.88 | 16.96 | 13.82 | 11.29 | 9.26 | 7.61 | 6.27 | 5.18 | 4.29 | 3.56 | 37 |
| 38 | 60.64 | 48.73 | 39.28 | 31.77 | 25.78 | 20.98 | 17.13 | 14.03 | 11.52 | 9.49 | 7.83 | 6.49 | 5.38 | 4.48 | 3.74 | 38 |
| 39 | 59.42 | 47.98 | 38.88 | 31.60 | 25.77 | 21.08 | 17.30 | 14.23 | 11.75 | 9.72 | 8.07 | 6.71 | 5.60 | 4.68 | 3.92 | 39 |
| 40 | 58.21 | 47.25 | 38.48 | 31.44 | 25.77 | 21.18 | 17.46 | 14.44 | 11.98 | 9.96 | 8.31 | 6.94 | 5.82 | 4.89 | 4.12 | 40 |
| 41 | 57.03 | 46.53 | 38.09 | 31.27 | 25.76 | 21.28 | 17.63 | 14.66 | 12.21 | 10.21 | 8.55 | 7.19 | 6.05 | 5.11 | 4.32 | 41 |
| 42 | 55.88 | 45.82 | 37.69 | 31.11 | 25.75 | 21.38 | 17.81 | 14.87 | 12.45 | 10.46 | 8.81 | 7.44 | 6.29 | 5.34 | 4.54 | 42 |
| 43 | 54.74 | 45.12 | 37.30 | 30.94 | 25.74 | 21.48 | 17.98 | 15.09 | 12.70 | 10.72 | 9.07 | 7.69 | 6.54 | 5.58 | 4.77 | 43 |
| 44 | 53.63 | 44.42 | 36.92 | 30.78 | 25.73 | 21.58 | 18.15 | 15.31 | 12.95 | 10.98 | 9.34 | 7.96 | 6.80 | 5.83 | 5.00 | 44 |
| 45 | 52.53 | 43.74 | 36.54 | 30.61 | 25.72 | 21.68 | 18.33 | 15.53 | 13.20 | 11.25 | 9.61 | 8.24 | 7.07 | 6.09 | 5.25 | 45 |
| 46 | 51.46 | 43.07 | 36.15 | 30.45 | 25.71 | 21.78 | 18.50 | 15.76 | 13.46 | 11.53 | 9.90 | 8.52 | 7.35 | 6.36 | 5.51 | 46 |
| 47 | 50.41 | 42.40 | 35.78 | 30.28 | 25.70 | 21.88 | 18.68 | 15.99 | 13.73 | 11.81 | 10.19 | 8.82 | 7.64 | 6.64 | 5.79 | 47 |
| 48 | 49.37 | 41.75 | 35.40 | 30.11 | 25.69 | 21.98 | 18.86 | 16.23 | 14.00 | 12.11 | 10.50 | 9.12 | 7.95 | 6.94 | 6.07 | 48 |
| 49 | 48.36 | 41.10 | 35.03 | 29.95 | 25.68 | 22.08 | 19.04 | 16.46 | 14.27 | 12.40 | 10.81 | 9.44 | 8.26 | 7.25 | 6.37 | 49 |
| 50 | 47.37 | 40.46 | 34.66 | 29.79 | 25.67 | 22.18 | 19.22 | 16.70 | 14.55 | 12.71 | 11.13 | 9.77 | 8.59 | 7.57 | 6.69 | 50 |

Table 24: Multipliers for loss of pension commencing age 70 (females)

TABLE 24: MULTIPLIERS FOR LOSS OF PENSION COMMENCING AGE 70 (FEMALES)

| Age at date of trial | Multiplier calculated with allowance for projected mortality and rate of return of | | | | | | | | | | | | | | | Age at date of trial |
|----------------------|--|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|------|------|------|----------------------|
| | -2.0% | -1.5% | -1.0% | -0.5% | 0.0% | 0.5% | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | |
| 0 | 111.88 | 73.21 | 48.09 | 31.70 | 20.98 | 13.93 | 9.28 | 6.21 | 4.17 | 2.80 | 1.89 | 1.28 | 0.87 | 0.59 | 0.41 | 0 |
| 1 | 109.80 | 72.22 | 47.67 | 31.59 | 21.01 | 14.02 | 9.39 | 6.31 | 4.25 | 2.88 | 1.95 | 1.33 | 0.91 | 0.62 | 0.43 | 1 |
| 2 | 107.64 | 71.16 | 47.21 | 31.44 | 21.01 | 14.09 | 9.49 | 6.41 | 4.34 | 2.95 | 2.01 | 1.38 | 0.95 | 0.65 | 0.45 | 2 |
| 3 | 105.52 | 70.11 | 46.75 | 31.29 | 21.02 | 14.17 | 9.58 | 6.50 | 4.43 | 3.03 | 2.07 | 1.43 | 0.98 | 0.68 | 0.47 | 3 |
| 4 | 103.43 | 69.07 | 46.29 | 31.14 | 21.02 | 14.24 | 9.68 | 6.60 | 4.52 | 3.10 | 2.14 | 1.48 | 1.02 | 0.71 | 0.50 | 4 |
| 5 | 101.38 | 68.04 | 45.84 | 30.99 | 21.03 | 14.32 | 9.78 | 6.70 | 4.61 | 3.18 | 2.20 | 1.53 | 1.06 | 0.74 | 0.52 | 5 |
| 6 | 99.36 | 67.03 | 45.38 | 30.84 | 21.03 | 14.39 | 9.88 | 6.80 | 4.70 | 3.26 | 2.27 | 1.58 | 1.11 | 0.78 | 0.55 | 6 |
| 7 | 97.38 | 66.03 | 44.93 | 30.69 | 21.03 | 14.46 | 9.98 | 6.91 | 4.80 | 3.34 | 2.34 | 1.64 | 1.15 | 0.81 | 0.57 | 7 |
| 8 | 95.43 | 65.04 | 44.48 | 30.53 | 21.03 | 14.53 | 10.08 | 7.01 | 4.89 | 3.43 | 2.41 | 1.69 | 1.20 | 0.85 | 0.60 | 8 |
| 9 | 93.52 | 64.06 | 44.04 | 30.38 | 21.03 | 14.61 | 10.18 | 7.12 | 4.99 | 3.51 | 2.48 | 1.75 | 1.24 | 0.89 | 0.63 | 9 |
| 10 | 91.65 | 63.10 | 43.60 | 30.23 | 21.03 | 14.68 | 10.28 | 7.22 | 5.09 | 3.60 | 2.55 | 1.81 | 1.29 | 0.93 | 0.66 | 10 |
| 11 | 89.82 | 62.15 | 43.16 | 30.08 | 21.03 | 14.75 | 10.38 | 7.33 | 5.19 | 3.69 | 2.63 | 1.88 | 1.35 | 0.97 | 0.70 | 11 |
| 12 | 88.02 | 61.22 | 42.73 | 29.93 | 21.03 | 14.83 | 10.49 | 7.44 | 5.30 | 3.78 | 2.71 | 1.94 | 1.40 | 1.01 | 0.73 | 12 |
| 13 | 86.25 | 60.30 | 42.30 | 29.77 | 21.03 | 14.90 | 10.59 | 7.55 | 5.40 | 3.88 | 2.79 | 2.01 | 1.46 | 1.06 | 0.77 | 13 |
| 14 | 84.53 | 59.39 | 41.88 | 29.62 | 21.03 | 14.97 | 10.70 | 7.66 | 5.51 | 3.97 | 2.87 | 2.08 | 1.51 | 1.10 | 0.81 | 14 |
| 15 | 82.83 | 58.50 | 41.46 | 29.48 | 21.03 | 15.05 | 10.80 | 7.78 | 5.62 | 4.07 | 2.96 | 2.16 | 1.57 | 1.15 | 0.85 | 15 |
| 16 | 81.18 | 57.62 | 41.04 | 29.33 | 21.03 | 15.12 | 10.91 | 7.90 | 5.73 | 4.17 | 3.05 | 2.23 | 1.64 | 1.21 | 0.89 | 16 |
| 17 | 79.55 | 56.76 | 40.63 | 29.18 | 21.03 | 15.20 | 11.02 | 8.01 | 5.85 | 4.28 | 3.14 | 2.31 | 1.70 | 1.26 | 0.93 | 17 |
| 18 | 77.96 | 55.91 | 40.22 | 29.04 | 21.03 | 15.27 | 11.13 | 8.13 | 5.96 | 4.38 | 3.23 | 2.39 | 1.77 | 1.32 | 0.98 | 18 |
| 19 | 76.40 | 55.07 | 39.82 | 28.89 | 21.03 | 15.35 | 11.24 | 8.26 | 6.08 | 4.49 | 3.33 | 2.47 | 1.84 | 1.38 | 1.03 | 19 |
| 20 | 74.88 | 54.24 | 39.42 | 28.75 | 21.03 | 15.43 | 11.35 | 8.38 | 6.20 | 4.61 | 3.43 | 2.56 | 1.92 | 1.44 | 1.08 | 20 |
| 21 | 73.38 | 53.43 | 39.03 | 28.60 | 21.03 | 15.50 | 11.47 | 8.51 | 6.33 | 4.72 | 3.53 | 2.65 | 1.99 | 1.50 | 1.14 | 21 |
| 22 | 71.91 | 52.63 | 38.64 | 28.46 | 21.03 | 15.58 | 11.58 | 8.63 | 6.45 | 4.84 | 3.64 | 2.74 | 2.07 | 1.57 | 1.19 | 22 |
| 23 | 70.47 | 51.84 | 38.25 | 28.32 | 21.03 | 15.66 | 11.70 | 8.76 | 6.58 | 4.96 | 3.75 | 2.84 | 2.16 | 1.64 | 1.25 | 23 |
| 24 | 69.06 | 51.06 | 37.87 | 28.17 | 21.03 | 15.74 | 11.81 | 8.89 | 6.72 | 5.08 | 3.86 | 2.94 | 2.24 | 1.71 | 1.31 | 24 |
| 25 | 67.67 | 50.29 | 37.49 | 28.03 | 21.02 | 15.82 | 11.93 | 9.03 | 6.85 | 5.21 | 3.97 | 3.04 | 2.33 | 1.79 | 1.38 | 25 |
| 26 | 66.32 | 49.53 | 37.11 | 27.89 | 21.02 | 15.89 | 12.05 | 9.16 | 6.99 | 5.34 | 4.09 | 3.15 | 2.42 | 1.87 | 1.45 | 26 |
| 27 | 64.98 | 48.78 | 36.74 | 27.75 | 21.02 | 15.97 | 12.17 | 9.30 | 7.12 | 5.47 | 4.22 | 3.26 | 2.52 | 1.96 | 1.52 | 27 |
| 28 | 63.68 | 48.05 | 36.37 | 27.61 | 21.02 | 16.05 | 12.29 | 9.44 | 7.27 | 5.61 | 4.34 | 3.37 | 2.62 | 2.04 | 1.60 | 28 |
| 29 | 62.40 | 47.32 | 36.00 | 27.46 | 21.02 | 16.13 | 12.41 | 9.58 | 7.41 | 5.75 | 4.47 | 3.49 | 2.73 | 2.14 | 1.68 | 29 |
| 30 | 61.14 | 46.60 | 35.63 | 27.32 | 21.01 | 16.21 | 12.53 | 9.72 | 7.56 | 5.89 | 4.61 | 3.61 | 2.83 | 2.23 | 1.76 | 30 |
| 31 | 59.90 | 45.90 | 35.27 | 27.18 | 21.01 | 16.28 | 12.66 | 9.86 | 7.71 | 6.04 | 4.74 | 3.73 | 2.95 | 2.33 | 1.85 | 31 |
| 32 | 58.70 | 45.20 | 34.91 | 27.04 | 21.01 | 16.36 | 12.78 | 10.01 | 7.86 | 6.19 | 4.88 | 3.86 | 3.06 | 2.44 | 1.94 | 32 |
| 33 | 57.51 | 44.51 | 34.55 | 26.90 | 21.00 | 16.44 | 12.91 | 10.16 | 8.02 | 6.34 | 5.03 | 4.00 | 3.19 | 2.55 | 2.04 | 33 |
| 34 | 56.35 | 43.84 | 34.20 | 26.76 | 21.00 | 16.52 | 13.03 | 10.31 | 8.17 | 6.50 | 5.18 | 4.14 | 3.31 | 2.66 | 2.14 | 34 |
| 35 | 55.21 | 43.17 | 33.85 | 26.62 | 20.99 | 16.60 | 13.16 | 10.46 | 8.34 | 6.66 | 5.33 | 4.28 | 3.45 | 2.78 | 2.25 | 35 |
| 36 | 54.10 | 42.51 | 33.51 | 26.48 | 20.99 | 16.68 | 13.29 | 10.62 | 8.50 | 6.83 | 5.49 | 4.43 | 3.58 | 2.90 | 2.36 | 36 |
| 37 | 53.00 | 41.87 | 33.17 | 26.35 | 20.98 | 16.76 | 13.42 | 10.77 | 8.67 | 6.99 | 5.66 | 4.58 | 3.72 | 3.03 | 2.47 | 37 |
| 38 | 51.93 | 41.23 | 32.83 | 26.21 | 20.98 | 16.84 | 13.55 | 10.93 | 8.84 | 7.17 | 5.82 | 4.74 | 3.87 | 3.17 | 2.60 | 38 |
| 39 | 50.88 | 40.60 | 32.49 | 26.07 | 20.98 | 16.92 | 13.68 | 11.09 | 9.02 | 7.35 | 6.00 | 4.91 | 4.03 | 3.31 | 2.73 | 39 |
| 40 | 49.85 | 39.98 | 32.16 | 25.93 | 20.97 | 17.00 | 13.82 | 11.26 | 9.19 | 7.53 | 6.18 | 5.08 | 4.19 | 3.46 | 2.86 | 40 |
| 41 | 48.84 | 39.37 | 31.83 | 25.80 | 20.96 | 17.08 | 13.95 | 11.42 | 9.38 | 7.71 | 6.36 | 5.26 | 4.35 | 3.61 | 3.01 | 41 |
| 42 | 47.85 | 38.77 | 31.50 | 25.66 | 20.96 | 17.16 | 14.09 | 11.59 | 9.56 | 7.90 | 6.55 | 5.44 | 4.53 | 3.77 | 3.15 | 42 |
| 43 | 46.87 | 38.17 | 31.17 | 25.52 | 20.95 | 17.24 | 14.22 | 11.76 | 9.75 | 8.10 | 6.74 | 5.63 | 4.71 | 3.94 | 3.31 | 43 |
| 44 | 45.92 | 37.59 | 30.85 | 25.38 | 20.94 | 17.32 | 14.36 | 11.93 | 9.94 | 8.30 | 6.94 | 5.82 | 4.89 | 4.12 | 3.47 | 44 |
| 45 | 44.98 | 37.00 | 30.52 | 25.24 | 20.93 | 17.40 | 14.49 | 12.10 | 10.13 | 8.50 | 7.15 | 6.02 | 5.08 | 4.30 | 3.65 | 45 |
| 46 | 44.05 | 36.43 | 30.20 | 25.11 | 20.92 | 17.47 | 14.63 | 12.28 | 10.33 | 8.71 | 7.36 | 6.23 | 5.29 | 4.49 | 3.83 | 46 |
| 47 | 43.15 | 35.86 | 29.89 | 24.97 | 20.91 | 17.55 | 14.77 | 12.46 | 10.53 | 8.92 | 7.57 | 6.44 | 5.49 | 4.69 | 4.02 | 47 |
| 48 | 42.26 | 35.30 | 29.57 | 24.83 | 20.90 | 17.63 | 14.91 | 12.64 | 10.74 | 9.14 | 7.80 | 6.67 | 5.71 | 4.90 | 4.22 | 48 |
| 49 | 41.39 | 34.75 | 29.25 | 24.69 | 20.88 | 17.71 | 15.05 | 12.82 | 10.94 | 9.36 | 8.03 | 6.90 | 5.94 | 5.12 | 4.42 | 49 |
| 50 | 40.53 | 34.21 | 28.94 | 24.55 | 20.87 | 17.78 | 15.19 | 13.00 | 11.15 | 9.59 | 8.26 | 7.13 | 6.17 | 5.35 | 4.64 | 50 |

Table 25: Multipliers for loss of pension commencing age 75 (males)

TABLE 25: MULTIPLIERS FOR LOSS OF PENSION COMMENCING AGE 75 (MALES)

| Age at date of trial | Multiplier calculated with allowance for projected mortality and rate of return of | | | | | | | | | | | | | | | Age at date of trial |
|----------------------|--|-------|-------|-------|-------|------|------|------|------|------|------|------|------|------|------|----------------------|
| | -2.0% | -1.5% | -1.0% | -0.5% | 0.0% | 0.5% | 1.0% | 1.5% | 2.0% | 2.5% | 3.0% | 3.5% | 4.0% | 4.5% | 5.0% | |
| 0 | 61.60 | 40.20 | 26.31 | 17.27 | 11.37 | 7.51 | 4.97 | 3.30 | 2.20 | 1.47 | 0.98 | 0.66 | 0.44 | 0.30 | 0.20 | 0 |
| 1 | 60.48 | 39.67 | 26.09 | 17.22 | 11.39 | 7.56 | 5.03 | 3.36 | 2.25 | 1.51 | 1.01 | 0.68 | 0.46 | 0.31 | 0.21 | 1 |
| 2 | 59.28 | 39.08 | 25.84 | 17.13 | 11.39 | 7.60 | 5.08 | 3.41 | 2.29 | 1.55 | 1.05 | 0.71 | 0.48 | 0.33 | 0.22 | 2 |
| 3 | 58.10 | 38.50 | 25.58 | 17.05 | 11.40 | 7.64 | 5.13 | 3.46 | 2.34 | 1.59 | 1.08 | 0.73 | 0.50 | 0.34 | 0.24 | 3 |
| 4 | 56.95 | 37.92 | 25.33 | 16.97 | 11.40 | 7.68 | 5.19 | 3.51 | 2.39 | 1.62 | 1.11 | 0.76 | 0.52 | 0.36 | 0.25 | 4 |
| 5 | 55.81 | 37.36 | 25.08 | 16.88 | 11.40 | 7.72 | 5.24 | 3.57 | 2.43 | 1.67 | 1.14 | 0.79 | 0.54 | 0.37 | 0.26 | 5 |
| 6 | 54.70 | 36.80 | 24.83 | 16.80 | 11.40 | 7.76 | 5.29 | 3.62 | 2.48 | 1.71 | 1.18 | 0.81 | 0.56 | 0.39 | 0.27 | 6 |
| 7 | 53.60 | 36.24 | 24.58 | 16.71 | 11.40 | 7.79 | 5.34 | 3.67 | 2.53 | 1.75 | 1.21 | 0.84 | 0.59 | 0.41 | 0.29 | 7 |
| 8 | 52.53 | 35.70 | 24.33 | 16.63 | 11.40 | 7.83 | 5.40 | 3.73 | 2.58 | 1.79 | 1.25 | 0.87 | 0.61 | 0.43 | 0.30 | 8 |
| 9 | 51.48 | 35.16 | 24.09 | 16.55 | 11.40 | 7.87 | 5.45 | 3.78 | 2.63 | 1.84 | 1.29 | 0.90 | 0.63 | 0.45 | 0.32 | 9 |
| 10 | 50.45 | 34.63 | 23.85 | 16.46 | 11.40 | 7.91 | 5.51 | 3.84 | 2.69 | 1.88 | 1.32 | 0.93 | 0.66 | 0.47 | 0.33 | 10 |
| 11 | 49.43 | 34.11 | 23.61 | 16.38 | 11.40 | 7.95 | 5.56 | 3.90 | 2.74 | 1.93 | 1.36 | 0.97 | 0.69 | 0.49 | 0.35 | 11 |
| 12 | 48.44 | 33.60 | 23.37 | 16.30 | 11.40 | 7.99 | 5.62 | 3.96 | 2.80 | 1.98 | 1.41 | 1.00 | 0.71 | 0.51 | 0.37 | 12 |
| 13 | 47.47 | 33.10 | 23.14 | 16.22 | 11.40 | 8.03 | 5.67 | 4.02 | 2.85 | 2.03 | 1.45 | 1.03 | 0.74 | 0.53 | 0.38 | 13 |
| 14 | 46.52 | 32.60 | 22.90 | 16.13 | 11.40 | 8.07 | 5.73 | 4.08 | 2.91 | 2.08 | 1.49 | 1.07 | 0.77 | 0.56 | 0.40 | 14 |
| 15 | 45.59 | 32.11 | 22.67 | 16.05 | 11.40 | 8.11 | 5.79 | 4.14 | 2.97 | 2.13 | 1.54 | 1.11 | 0.80 | 0.58 | 0.42 | 15 |
| 16 | 44.68 | 31.63 | 22.45 | 15.97 | 11.40 | 8.15 | 5.84 | 4.20 | 3.03 | 2.18 | 1.58 | 1.15 | 0.83 | 0.61 | 0.44 | 16 |
| 17 | 43.79 | 31.15 | 22.22 | 15.89 | 11.40 | 8.19 | 5.90 | 4.26 | 3.09 | 2.24 | 1.63 | 1.19 | 0.87 | 0.64 | 0.47 | 17 |
| 18 | 42.91 | 30.69 | 22.00 | 15.81 | 11.40 | 8.23 | 5.96 | 4.33 | 3.15 | 2.30 | 1.68 | 1.23 | 0.90 | 0.66 | 0.49 | 18 |
| 19 | 42.06 | 30.23 | 21.78 | 15.74 | 11.40 | 8.27 | 6.02 | 4.39 | 3.21 | 2.35 | 1.73 | 1.27 | 0.94 | 0.69 | 0.51 | 19 |
| 20 | 41.22 | 29.78 | 21.57 | 15.66 | 11.40 | 8.32 | 6.08 | 4.46 | 3.28 | 2.41 | 1.78 | 1.32 | 0.98 | 0.72 | 0.54 | 20 |
| 21 | 40.40 | 29.33 | 21.35 | 15.58 | 11.40 | 8.36 | 6.14 | 4.53 | 3.34 | 2.47 | 1.83 | 1.36 | 1.02 | 0.76 | 0.57 | 21 |
| 22 | 39.59 | 28.89 | 21.14 | 15.50 | 11.40 | 8.40 | 6.20 | 4.59 | 3.41 | 2.53 | 1.89 | 1.41 | 1.06 | 0.79 | 0.59 | 22 |
| 23 | 38.80 | 28.46 | 20.93 | 15.43 | 11.40 | 8.44 | 6.27 | 4.66 | 3.48 | 2.60 | 1.95 | 1.46 | 1.10 | 0.83 | 0.62 | 23 |
| 24 | 38.03 | 28.04 | 20.72 | 15.35 | 11.40 | 8.49 | 6.33 | 4.73 | 3.55 | 2.66 | 2.00 | 1.51 | 1.14 | 0.86 | 0.66 | 24 |
| 25 | 37.27 | 27.62 | 20.52 | 15.28 | 11.40 | 8.53 | 6.39 | 4.80 | 3.62 | 2.73 | 2.06 | 1.56 | 1.19 | 0.90 | 0.69 | 25 |
| 26 | 36.53 | 27.21 | 20.31 | 15.20 | 11.40 | 8.57 | 6.46 | 4.88 | 3.69 | 2.80 | 2.13 | 1.62 | 1.24 | 0.94 | 0.72 | 26 |
| 27 | 35.80 | 26.80 | 20.11 | 15.13 | 11.40 | 8.61 | 6.52 | 4.95 | 3.76 | 2.87 | 2.19 | 1.68 | 1.28 | 0.99 | 0.76 | 27 |
| 28 | 35.08 | 26.40 | 19.91 | 15.05 | 11.40 | 8.66 | 6.59 | 5.02 | 3.84 | 2.94 | 2.26 | 1.73 | 1.34 | 1.03 | 0.80 | 28 |
| 29 | 34.38 | 26.00 | 19.71 | 14.97 | 11.40 | 8.70 | 6.65 | 5.10 | 3.92 | 3.01 | 2.32 | 1.80 | 1.39 | 1.08 | 0.84 | 29 |
| 30 | 33.69 | 25.61 | 19.51 | 14.90 | 11.40 | 8.74 | 6.72 | 5.18 | 3.99 | 3.09 | 2.39 | 1.86 | 1.45 | 1.13 | 0.88 | 30 |
| 31 | 33.02 | 25.23 | 19.32 | 14.82 | 11.40 | 8.79 | 6.79 | 5.25 | 4.07 | 3.17 | 2.47 | 1.92 | 1.50 | 1.18 | 0.92 | 31 |
| 32 | 32.35 | 24.84 | 19.12 | 14.75 | 11.40 | 8.83 | 6.85 | 5.33 | 4.16 | 3.24 | 2.54 | 1.99 | 1.56 | 1.23 | 0.97 | 32 |
| 33 | 31.70 | 24.47 | 18.93 | 14.67 | 11.40 | 8.87 | 6.92 | 5.41 | 4.24 | 3.33 | 2.61 | 2.06 | 1.63 | 1.28 | 1.02 | 33 |
| 34 | 31.06 | 24.10 | 18.74 | 14.60 | 11.40 | 8.92 | 6.99 | 5.49 | 4.32 | 3.41 | 2.69 | 2.13 | 1.69 | 1.34 | 1.07 | 34 |
| 35 | 30.44 | 23.73 | 18.54 | 14.52 | 11.39 | 8.96 | 7.06 | 5.57 | 4.41 | 3.49 | 2.77 | 2.21 | 1.76 | 1.40 | 1.12 | 35 |
| 36 | 29.82 | 23.37 | 18.35 | 14.45 | 11.39 | 9.00 | 7.13 | 5.65 | 4.49 | 3.58 | 2.86 | 2.28 | 1.83 | 1.47 | 1.18 | 36 |
| 37 | 29.21 | 23.01 | 18.16 | 14.37 | 11.39 | 9.04 | 7.20 | 5.74 | 4.58 | 3.67 | 2.94 | 2.36 | 1.90 | 1.53 | 1.24 | 37 |
| 38 | 28.62 | 22.66 | 17.98 | 14.29 | 11.38 | 9.09 | 7.27 | 5.82 | 4.67 | 3.76 | 3.03 | 2.44 | 1.97 | 1.60 | 1.30 | 38 |
| 39 | 28.03 | 22.31 | 17.79 | 14.21 | 11.38 | 9.13 | 7.33 | 5.91 | 4.76 | 3.85 | 3.12 | 2.53 | 2.05 | 1.67 | 1.36 | 39 |
| 40 | 27.45 | 21.96 | 17.60 | 14.13 | 11.37 | 9.17 | 7.40 | 5.99 | 4.86 | 3.94 | 3.21 | 2.61 | 2.13 | 1.74 | 1.43 | 40 |
| 41 | 26.88 | 21.61 | 17.41 | 14.05 | 11.36 | 9.21 | 7.47 | 6.08 | 4.95 | 4.04 | 3.30 | 2.70 | 2.22 | 1.82 | 1.50 | 41 |
| 42 | 26.32 | 21.27 | 17.22 | 13.97 | 11.35 | 9.24 | 7.54 | 6.16 | 5.04 | 4.14 | 3.40 | 2.80 | 2.30 | 1.90 | 1.57 | 42 |
| 43 | 25.77 | 20.93 | 17.03 | 13.89 | 11.34 | 9.28 | 7.61 | 6.25 | 5.14 | 4.24 | 3.50 | 2.89 | 2.39 | 1.99 | 1.65 | 43 |
| 44 | 25.23 | 20.60 | 16.84 | 13.80 | 11.33 | 9.32 | 7.68 | 6.34 | 5.24 | 4.34 | 3.60 | 2.99 | 2.49 | 2.07 | 1.73 | 44 |
| 45 | 24.70 | 20.26 | 16.66 | 13.72 | 11.32 | 9.35 | 7.74 | 6.42 | 5.34 | 4.44 | 3.70 | 3.09 | 2.58 | 2.16 | 1.81 | 45 |
| 46 | 24.17 | 19.93 | 16.47 | 13.63 | 11.30 | 9.39 | 7.81 | 6.51 | 5.44 | 4.55 | 3.81 | 3.19 | 2.68 | 2.26 | 1.90 | 46 |
| 47 | 23.65 | 19.60 | 16.28 | 13.54 | 11.29 | 9.42 | 7.88 | 6.60 | 5.54 | 4.65 | 3.92 | 3.30 | 2.79 | 2.36 | 1.99 | 47 |
| 48 | 23.14 | 19.28 | 16.09 | 13.45 | 11.27 | 9.45 | 7.94 | 6.69 | 5.64 | 4.76 | 4.03 | 3.41 | 2.89 | 2.46 | 2.09 | 48 |
| 49 | 22.64 | 18.96 | 15.90 | 13.36 | 11.25 | 9.48 | 8.01 | 6.78 | 5.74 | 4.87 | 4.14 | 3.52 | 3.00 | 2.56 | 2.19 | 49 |
| 50 | 22.15 | 18.64 | 15.72 | 13.27 | 11.23 | 9.52 | 8.08 | 6.87 | 5.85 | 4.99 | 4.26 | 3.64 | 3.12 | 2.68 | 2.30 | 50 |

INFLATIONARY RATES PAIN, SUFFERING AND LOSS OF AMENITIES (PSLA)

CHAN PUI KI v LEUNG ON & ANOTHER [1996] 2 HKLR 401

| | | | | | |
|--------------------|------|-----------|---|---------|-----------|
| Serious Injury | HK\$ | 400,000 | – | HK\$ | 540,000 |
| Substantial Injury | HK\$ | 540,000 | – | HK\$ | 660,000 |
| Cross Disability | HK\$ | 660,000 | – | HK\$ | 1,000,000 |
| Diaster | HK\$ | 1,000,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2003, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|---------|---|---------|---------|
| Serious Injury | HK\$ | 373,000 | – | HK\$ | 503,000 |
| Substantial Injury | HK\$ | 503,000 | – | HK\$ | 615,000 |
| Cross Disability | HK\$ | 615,000 | – | HK\$ | 932,000 |
| Diaster | HK\$ | 932,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2004, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|---------|---|---------|---------|
| Serious Injury | HK\$ | 373,000 | – | HK\$ | 503,000 |
| Substantial Injury | HK\$ | 503,000 | – | HK\$ | 614,000 |
| Cross Disability | HK\$ | 614,000 | – | HK\$ | 931,000 |
| Diaster | HK\$ | 931,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2005, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|---------|---|---------|---------|
| Serious Injury | HK\$ | 376,000 | – | HK\$ | 508,000 |
| Substantial Injury | HK\$ | 508,000 | – | HK\$ | 621,000 |
| Cross Disability | HK\$ | 621,000 | – | HK\$ | 940,000 |
| Diaster | HK\$ | 940,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2006, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|---------|---|---------|---------|
| Serious Injury | HK\$ | 384,000 | – | HK\$ | 519,000 |
| Substantial Injury | HK\$ | 519,000 | – | HK\$ | 634,000 |
| Cross Disability | HK\$ | 634,000 | – | HK\$ | 960,000 |
| Diaster | HK\$ | 960,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2007, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|---------|---|---------|---------|
| Serious Injury | HK\$ | 390,000 | – | HK\$ | 526,000 |
| Substantial Injury | HK\$ | 526,000 | – | HK\$ | 643,000 |
| Cross Disability | HK\$ | 643,000 | – | HK\$ | 973,000 |
| Diaster | HK\$ | 973,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2008, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|-----------|---|---------|-----------|
| Serious Injury | HK\$ | 413,000 | – | HK\$ | 557,000 |
| Substantial Injury | HK\$ | 557,000 | – | HK\$ | 681,000 |
| Cross Disability | HK\$ | 681,000 | – | HK\$ | 1,032,000 |
| Diaster | HK\$ | 1,032,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2009, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|-----------|---|---------|-----------|
| Serious Injury | HK\$ | 410,000 | – | HK\$ | 553,000 |
| Substantial Injury | HK\$ | 553,000 | – | HK\$ | 676,000 |
| Cross Disability | HK\$ | 676,000 | – | HK\$ | 1,023,000 |
| Diaster | HK\$ | 1,023,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2010, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|-----------|---|---------|-----------|
| Serious Injury | HK\$ | 422,000 | – | HK\$ | 569,000 |
| Substantial Injury | HK\$ | 569,000 | – | HK\$ | 696,000 |
| Cross Disability | HK\$ | 696,000 | – | HK\$ | 1,054,000 |
| Diaster | HK\$ | 1,054,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2011, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|-----------|---|---------|-----------|
| Serious Injury | HK\$ | 446,000 | – | HK\$ | 601,000 |
| Substantial Injury | HK\$ | 601,000 | – | HK\$ | 735,000 |
| Cross Disability | HK\$ | 735,000 | – | HK\$ | 1,113,000 |
| Diaster | HK\$ | 1,113,000 | | upwards | |

TAKING INTO ACCOUNT THE EFFECTS OF PRICE INFLATION BETWEEN 1996 AND 2012, THE REVISED RANGES OF AWARD ARE:

| | | | | | |
|--------------------|------|-----------|---|---------|-----------|
| Serious Injury | HK\$ | 462,000 | – | HK\$ | 623,000 |
| Substantial Injury | HK\$ | 623,000 | – | HK\$ | 762,000 |
| Cross Disability | HK\$ | 762,000 | – | HK\$ | 1,154,000 |
| Diaster | HK\$ | 1,154,000 | | upwards | |

Note: Where injuries are composite (physical, mental and psychological), it is the total effect of the injuries which must be assessed rather than the artificial category into which they fit most comfortably. The inflation adjustments are based on June values of the Hong Kong Composite Consumer Price Index each year.

WAGE STATISTICS (B)

This section provides average monthly salaries of selected occupations.

Cover Period

Quarterly time series data from March 2002 to June 2012.

Data Source

Hong Kong Monthly Digest of Statistics (various issues), Census and Statistics Department, HKSAR.

<http://www.pbookshop.com>

AVERAGE MONTHLY SALARIES (HK\$) OF SELECTED OCCUPATIONS*

| Year | Month | Supervisory and Technical Workers | | | | | | | | | | Clerical and Secretarial Workers | | | | | Service Workers | | | | | Miscellaneous Non-Production Workers | | | | |
|------|-------|---|---|--------------------------|--------------------------|------------------------|---|---|----------------------------|---|--|--------------------------------------|--------|----------------|---|-------------------|------------------------------------|--------|-----------------|---|--|--------------------------------------|-------|--|--|--|
| | | D.P. supervisor/ system analyst/ programmer | Office/ administrative supervisor | Accounting supervisor | Production supervisor | Shipping supervisor | Estate of- ficer/build- ing services officer | Book- keeper/ account- ing clerk | General office clerk | Recep- tionist/ telephone operator | Documen- tation/ shipping clerk | Sales clerk/ shop assistant | Cook | Junior cook | Waiter/ waitress and in- vesti- gation) | General worker | Messen- ger/office assistant | Driver | Delivery man | Cleaner (lavatory) and cleaning services) | Cleaner (general) (in pest control and cleaning services) | Dish- washer | | | | |
| 2002 | Mar | 20,232 | 18,627 | 18,188 | 12,878 | 17,926 | 14,240 | 11,648 | 9,991 | 9,791 | 11,727 | 8,450 | 12,653 | 9,101 | 8,684 | 6,413 | 7,824 | 8,006 | 11,907 | 8,977 | 6,474 | 5,269 | 6,577 | | | |
| | Jun | 20,680 | 19,617 | 18,863 | 13,008 | 18,208 | 12,638 | 11,757 | 10,017 | 9,872 | 11,763 | 8,518 | 12,532 | 9,177 | 8,533 | 6,954 | 7,746 | 8,151 | 11,816 | 8,957 | 6,301 | 5,067 | 6,564 | | | |
| | Sep | 20,428 | 18,081 | 18,401 | 13,176 | 18,132 | 12,833 | 11,661 | 9,863 | 9,761 | 11,402 | 8,381 | 12,551 | 9,135 | 8,410 | 6,824 | 7,771 | 8,021 | 11,777 | 8,789 | 6,143 | 5,138 | 6,614 | | | |
| | Dec | 20,207 | 18,120 | 18,518 | 13,945 | 17,978 | 12,410 | 11,443 | 9,746 | 9,988 | 11,296 | 8,560 | 12,515 | 9,023 | 8,327 | 6,730 | 7,671 | 8,293 | 11,667 | 8,913 | 4,587 | 5,190 | 6,551 | | | |
| 2003 | Mar | 20,667 | 17,516 | 18,128 | 14,078 | 17,917 | 12,563 | 11,273 | 9,545 | 9,755 | 11,328 | 8,671 | 12,441 | 8,957 | 8,159 | 6,657 | 7,605 | 8,056 | 11,298 | 8,368 | 4,647 | 5,081 | 6,403 | | | |
| | Jun | 21,652 | 16,756 | 18,161 | 12,862 | 18,157 | 12,403 | 11,227 | 9,638 | 9,959 | 11,382 | 8,516 | 12,300 | 8,810 | 7,997 | 7,013 | 7,548 | 8,272 | 11,152 | 8,272 | 4,700 | 4,986 | 6,313 | | | |
| | Sep | 21,380 | 17,180 | 18,104 | 12,926 | 17,383 | 13,022 | 11,054 | 9,496 | 9,696 | 11,202 | 8,476 | 12,161 | 8,938 | 7,737 | 6,767 | 7,427 | 7,988 | 11,150 | 8,255 | 4,569 | 4,970 | 6,291 | | | |
| | Dec | 21,239 | 17,792 | 18,594 | 13,771 | 17,268 | 12,529 | 11,297 | 9,510 | 9,971 | 11,333 | 8,483 | 12,291 | 8,819 | 7,721 | 6,787 | 7,420 | 8,063 | 10,932 | 8,280 | 4,355 | 5,030 | 6,260 | | | |
| 2004 | Mar | 20,747 | 17,562 | 18,239 | 13,283 | 16,848 | 12,717 | 11,164 | 9,339 | 9,557 | 11,160 | 8,713 | 12,181 | 8,685 | 7,592 | 6,859 | 7,357 | 7,775 | 10,888 | 8,296 | 4,381 | 4,898 | 6,204 | | | |
| | Jun | 20,493 | 17,490 | 18,796 | 13,495 | 17,546 | 13,110 | 11,365 | 9,334 | 9,573 | 11,463 | 8,288 | 12,079 | 8,554 | 7,732 | 6,814 | 7,378 | 7,753 | 10,976 | 8,819 | 4,442 | 4,976 | 6,298 | | | |
| | Sep | 19,584 | 17,462 | 18,679 | 12,280 | 17,290 | 12,818 | 11,326 | 9,191 | 9,519 | 11,417 | 8,352 | 12,123 | 8,364 | 7,573 | 6,639 | 7,226 | 7,555 | 10,861 | 8,742 | 4,675 | 5,051 | 6,098 | | | |
| | Dec | 19,730 | 18,505 | 18,866 | 13,831 | 17,139 | 12,232 | 11,243 | 9,096 | 9,545 | 11,582 | 8,355 | 12,035 | 8,474 | 7,680 | 6,512 | 7,382 | 7,773 | 11,112 | 8,673 | 4,562 | 5,002 | 6,194 | | | |
| 2005 | Mar | 19,156 | 18,622 | 19,008 | 14,985 | 17,408 | 11,707 | 11,337 | 9,509 | 9,825 | 11,534 | 8,542 | 12,135 | 8,204 | 7,726 | 6,510 | 7,495 | 7,744 | 11,115 | 8,549 | 4,453 | 4,953 | 6,166 | | | |
| | Jun | 19,229 | 18,976 | 18,941 | 15,035 | 17,119 | 12,303 | 11,336 | 9,375 | 9,967 | 11,768 | 8,702 | 11,971 | 7,909 | 7,557 | 6,514 | 7,446 | 7,729 | 11,194 | 9,015 | 4,499 | 4,976 | 6,233 | | | |
| | Sep | 18,024 | 18,559 | 18,664 | 15,183 | 17,292 | 12,558 | 11,247 | 9,265 | 10,089 | 11,577 | 8,888 | 12,088 | 7,804 | 7,535 | 6,612 | 7,218 | 7,617 | 10,970 | 9,325 | 4,552 | 4,811 | 6,213 | | | |
| | Dec | 18,216 | 18,806 | 18,441 | 14,995 | 17,429 | 12,380 | 11,307 | 9,402 | 10,052 | 11,721 | 8,885 | 12,229 | 7,759 | 7,579 | 6,610 | 7,241 | 7,604 | 11,051 | 9,407 | 4,496 | 4,844 | 6,248 | | | |
| 2006 | Mar | 18,771 | 18,459 | 18,972 | 19,945 | 17,391 | 12,810 | 11,412 | 9,535 | 10,277 | 11,707 | 8,942 | 11,868 | 8,003 | 7,810 | 6,568 | 7,320 | 7,661 | 11,243 | 8,889 | 4,639 | 4,894 | 6,232 | | | |
| | Jun | 19,413 | 17,955 | 18,494 | 15,841 | 17,583 | 12,985 | 11,460 | 9,697 | 10,087 | 11,778 | 8,954 | 12,113 | 8,047 | 7,633 | 6,796 | 7,290 | 7,597 | 10,977 | 8,378 | 4,740 | 5,126 | 6,232 | | | |
| | Sep | 20,181 | 18,409 | 18,745 | 21,248 | 17,225 | 13,084 | 11,555 | 9,838 | 10,283 | 11,471 | 8,363 | 12,000 | 8,243 | 7,748 | 6,844 | 7,375 | 7,727 | 11,326 | 8,445 | 4,826 | 5,011 | 6,232 | | | |
| | Dec | 20,745 | 18,452 | 18,502 | 21,742 | 17,515 | 13,265 | 11,694 | 9,858 | 10,224 | 11,602 | 8,642 | 12,022 | 8,385 | 7,674 | 6,941 | 7,481 | 7,699 | 11,083 | 8,380 | 4,850 | 5,073 | 6,195 | | | |
| 2007 | Mar | 21,030 | 18,640 | 18,893 | 21,534 | 17,543 | 13,226 | 11,574 | 9,951 | 10,236 | 11,498 | 8,977 | 11,917 | 8,138 | 7,606 | 6,970 | 7,586 | 7,787 | 11,285 | 8,759 | 4,889 | 5,132 | 6,272 | | | |
| | Jun | 21,670 | 18,481 | 18,886 | 23,817 | 17,972 | 13,299 | 11,724 | 10,039 | 9,976 | 11,782 | 8,315 | 12,197 | 8,329 | 7,745 | 7,094 | 7,473 | 7,912 | 11,072 | 8,315 | 4,997 | 5,213 | 6,431 | | | |
| | Sep | 22,410 | 18,812 | 19,388 | 18,120 | 17,897 | 13,197 | 11,667 | 9,977 | 10,036 | 11,552 | 8,441 | 11,837 | 6,193 | 7,916 | 7,104 | 7,423 | 7,966 | 11,047 | 8,652 | 5,072 | 5,221 | 6,419 | | | |
| | Dec | 22,766 | 19,132 | 19,472 | 17,212 | 18,246 | 13,772 | 11,803 | 10,186 | 9,963 | 12,045 | 8,698 | 12,296 | 5,554 | 7,924 | 7,115 | 7,575 | 7,857 | 11,463 | 8,623 | 4,850 | 5,114 | 6,434 | | | |
| 2008 | Mar | 21,908 | 19,149 | 18,357 | 20,768 | 17,624 | 14,664 | 13,385 | 10,146 | 10,257 | 12,371 | 9,591 | 11,693 | 6,079 | 8,139 | 7,200 | 7,425 | 7,912 | 12,371 | 8,725 | 5,082 | 5,269 | 6,871 | | | |
| | Jun | 22,470 | 19,008 | 20,199 | 13,089 | 18,619 | 14,135 | 12,040 | 10,417 | 10,333 | 12,527 | 9,512 | 12,565 | 6,128 | 8,298 | 7,357 | 7,627 | 7,926 | 12,215 | 9,085 | 5,151 | 5,304 | 6,805 | | | |
| | Sep | 22,772 | 18,496 | 20,184 | 13,632 | 18,398 | 14,057 | 12,039 | 10,576 | 10,470 | 12,565 | 9,689 | 12,441 | 6,067 | 8,331 | 7,351 | 7,715 | 8,037 | 12,102 | 9,344 | 5,170 | 5,377 | 6,921 | | | |
| | Dec | 21,303 | 18,334 | 19,781 | 14,154 | 17,969 | 12,955 | 11,893 | 10,025 | 10,146 | 12,493 | 9,058 | 12,148 | 5,815 | 8,156 | 7,298 | 7,645 | 7,770 | 12,074 | 8,678 | 5,165 | 5,335 | 6,921 | | | |
| 2009 | Mar | 21,419 | 18,357 | 20,768 | 14,664 | 17,624 | 13,385 | 11,972 | 10,146 | 10,257 | 12,371 | 9,591 | 11,693 | 6,079 | 8,139 | 7,200 | 7,425 | 7,912 | 12,371 | 8,725 | 5,082 | 5,269 | 6,871 | | | |
| | Jun | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| | Sep | 21,795 | 18,343 | 20,344 | 14,605 | 17,837 | 13,890 | 12,333 | 10,244 | 10,171 | 12,358 | 9,910 | 11,883 | 5,993 | 8,190 | 7,338 | 7,478 | 7,882 | 12,235 | 8,823 | 5,201 | 5,415 | 7,126 | | | |
| | Dec | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| 2010 | Mar | 21,244 | 18,586 | 20,661 | 14,281 | 18,193 | 14,228 | 12,374 | 10,482 | 10,593 | 12,403 | 10,001 | 11,940 | 6,436 | 8,421 | 7,405 | 7,770 | 8,054 | 11,760 | 8,666 | 5,346 | 5,499 | 7,178 | | | |
| | Jun | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| | Sep | 21,411 | 19,209 | 20,741 | 15,194 | 18,868 | 14,352 | 12,437 | 10,443 | 10,975 | 12,527 | 10,160 | 12,063 | 6,154 | 8,412 | 7,525 | 7,948 | 8,188 | 12,183 | 8,932 | 5,397 | 5,616 | 7,220 | | | |
| | Dec | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| 2011 | Mar | 22,621 | 20,027 | 21,335 | 15,024 | 19,023 | 14,538 | 13,190 | 10,950 | 11,472 | 12,460 | 9,605 | 13,229 | 6,222 | 8,334 | 7,893 | 7,918 | 8,737 | 12,468 | 9,297 | 5,633 | 5,890 | 7,803 | | | |
| | Jun | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| | Sep | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| | Dec | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| 2012 | Mar | 23,251 | 20,373 | 21,192 | 14,575 | 19,644 | 15,230 | 13,315 | 11,453 | 11,899 | 13,092 | 10,778 | 13,926 | 7,255 | 9,746 | 9,132 | 9,022 | 9,078 | 13,669 | 10,181 | 6,796 | 7,002 | 8,948 | | | |
| | Jun | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| | Sep | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |
| | Dec | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | | | |

*Source: Wages and Labour Costs Statistics Section, Census and Statistics Department (Enquiry Telephone no.: 2887 5550).

QUANTUM TABLE OF DAMAGES CASES REPORTED AND UNREPORTED IN HONG KONG LAW REPORTS AND DIGEST (HKLRD) AND HONG KONG LAW YEARBOOK (HKLY) FROM 2004 TO PRESENT (continued)

| Entry | Injury | Details | Age at accident | Age at trial | Sex | Multiplier | Loss of earning capacity | Pre-accident employment | PSLA | FAO | LARCO | Case | Court | Date | Citation |
|-------|---|---------|-----------------|--------------|-----|------------|---|---|--------------------|-----|-------|---|-----------------------------|------------------|-----------------------------------|
| Back | Back (soft tissue injury, pre-existing degeneration aggravated by accident) | | 51 | 54 | M | 3 | \$30,000 (monthly income at the time of accident: \$10,060) | Workman at elderly home | \$200,000.00 | — | — | <i>Lau Chi Lam v Caritas Hong Kong</i> | District Judge Leung | 30 March 2010 | [2010] HKEC 477 |
| Back | Back (mild prolapse at L5/S1 level, depression leading to mild impairment of ADL) | | 48 | 53 | F | 6 | \$50,000 (agreed) | Vehicle cleaning worker | \$450,000.00 | — | — | <i>Liu Shui Bik v Counifortune Ltd</i> | Saunder's J | 17 March 2010 | [2010] 4 HKLRD 18 |
| Back | Back (sprain back injury, pre-existing degeneration condition) | | — | — | F | — | \$30,000.00 | Nursing assistant of nursing home | \$200,000.00 | — | — | <i>Rana Bimla v Hong Tak (Shing Fat) Home for the Aged Co Ltd</i> | District Judge Yung | 04 February 2010 | [2010] HKEC 173 |
| Back | Back (back pain, pre-existing degeneration, some residual discomfort) | | 47 | 51 | M | — | — | Construction site worker engaged in rock breaking | \$150,000.00 | — | — | <i>Lee Ping v Hong Kong Kartingsport Association Ltd</i> | Chung J | 29 January 2010 | [2010] HKEC 142 |
| Back | Back (sprain back injury, decreased hydration and posterior protrusion of L4/5 lumbar disc with annular tear and mild thecal sac compression, narrowing of foramina at L3/4 and L4/5 because of mild bulging of intervertebral discs) | | 37 | 45 | M | 8 (agreed) | \$100,000 (agreed) | Formwork installer | \$300,000 (agreed) | — | — | <i>Gurung Bhim Bahadur v Cheung Souza Ying Construction Engineering Ltd</i> | Master de Souza | 18 January 2010 | [2010] HKEC 683 |
| Back | Back (right L5 radiculopathy, pre-existing degeneration, residual pain, cramps, not able to sit or walk for long) | | 53 | 58 | M | 4 | \$24,000 (equivalent to 6 months of income) | Casual worker at screw manufacturing | \$250,000.00 | — | — | <i>Tam Wai Tuen v Seiko Screw Manufacturing Ltd</i> | Mr Recorder Benjamin Yu SC | 18 December 2009 | [2009] HKEC 2057 |
| Chest | Chest (contusion of chest, residual pain) | | 43 | 49 | M | — | — | Welder at construction site | \$120,000.00 | — | — | <i>王茂良訴永達建設有限公司及另外一個人</i> | District Judge Simon Leung | 22 November 2010 | [2010] CHKEC 964 Chinese Judgment |
| Elbow | Elbow, shoulder, toes (contusion injuries to right elbow, right shoulder and right toes, reflex sympathetic dystrophy of right arm) | | — | — | M | — | — | Staff on board a hydrofoil | \$150,000.00 | — | — | <i>Yip Siu Man Allan v Far East Hydrofoil Co Ltd</i> | Deputy High Court Judge Lok | 24 November 2011 | [2011] CHKEC 881 Chinese Judgment |
| Elbow | Elbow (posterior dislocation of right elbow, multiple ligamental tear, avulsion fracture of lateral epicondyle, residual pain, numbness and stiffness) | | 55 | 56 | M | — | \$15,000 (equivalent to 3 months of income) | Chairperson of China Hong Kong Economic Trading International Association | \$300,000.00 | — | — | <i>Chan Ching Tung Wong Pung Shui</i> | District Judge Chow | 01 December 2010 | [2010] CHKEC 992 Chinese Judgment |