

GOVERNMENT OF ZAMBIA

STATUTORY INSTRUMENT NO. 31 OF 2014

The Workers' Compensation Act, 1999

(Act No. 10 of 1999)

**The Workers' Compensation (Capitalised Values)
Regulations, 2014**

IN EXERCISE of the powers contained in section *one hundred and fifty-two* of the Workers' Compensation Act, 1999, and on the recommendation of the Board, the following Regulations are hereby made:

1. These Regulations may be cited as the Workers' Compensation (Capitalised Values) Regulations, 2014. Title
2. In these Regulations, unless the context otherwise requires — Interpretation
 - "assessment" has the meaning assigned to it in the Act;
 - "Board" has the meaning assigned to it in the Act;
 - "capitalised value" means the amount that is maintained for the payment of compensation in the case of permanent disablement to any person entitled to pension benefits under the Act;
 - "child" has the meaning assigned to it in the Act;
 - "dependant" has the meaning assigned to it in the Act;
 - "factors]" means the actuarially determined figures used to compute capitalised values;
 - "Fund" has the meaning assigned to it in the Act; and
 - "spouse" means a party to a marriage including a polygamous marriage.
3. Capitalised values for injured workers and dependants, and commutation and lumpsum paid to a worker for disability less than or equal to ten percent shall be calculated using the factors set out in the First, Second, Third, Fourth and Fifth Schedules as follows: Calculation of capitalised values
 - (a) capitalised value for injured worker—

(a) capitalised value for injured worker—

in case of a permanent disability, capitalised value to be transferred to the Pension Fund to pay pension to the injured worker and subsequently to a worker's dependants (spouse and children) is given by—

lumpsum to be transferred = P x (A+B+ perc x C) x D where —

P = [Degree of disability x compensable earnings, subject to ceiling]* 12,

A = single life annuity/factor as set out in the First Schedule based on the worker's gender and age,

B= continuation adjustment for the spouse of the worker,

if married at disability, based on the worker's age and spouse's gender. The factors/annuities include allowance for the spouse to receive 4/5ths of the original pension,

Perc= the percentage of the disabled worker's pension payable to the children, which would

depend on the number of children (youngest child 15% and the rest up to 7 or more children 5% each),

C = children's continuation factors/annuities as set out in the Second Schedule and Third Schedule based on the age of the child and the age and gender of the injured worker. This assumes that the pension to the child would cease at age 18,

D = expense loading-this should reflect the expected costs of continued payment of pensions. The loading must be a number greater than one to reflect the relevant expense loading. It is currently at 1.2 reflecting 20% administration cost;

(b) capitalised value for dependants in a fatal case: in case of death of the worker capitalised values or lumpsums to be transferred to pay pension to dependants (surviving spouse, children) is given by —

(i) for the surviving spouse, at the death of the worker, pension commences immediately at death and

capitalised value to be transferred to pay the surviving spouse's pension as a lumpsum is given by—

$$\text{lumpsum to be transferred} = P \times A \times D$$

where—

P = annual pension to the surviving spouse (4/5th of original pension which would have otherwise been paid to the worker had the worker not died),

A = single life annuity/factor as set out in the First Schedule based on the surviving spouse's age and gender,

D = expense loading, this should reflect the expected costs of continued payment of pensions. The loading must be a number greater than one to reflect the relevant expense loading; and

- (ii) for the children, at the death of the worker, allowances in respect of a child become payable immediately at death and capitalised value to be transferred to pay children allowances as a lumpsum is given by:

$$\text{lumpsum to be transferred} = P \times \text{perc} \times C \times D$$

where—

P = annual pension which would have otherwise been paid to the worker had the worker not died given by

P = [degree of disability x compensable earnings, subject to ceiling] * 12,

Perc = the percentage of the disabled worker's pension payable to the children, which would depend on the number of children (youngest child 15% and the rest up to 7 or more children 5% each),

C = children's single life annuity based on a child's age as set out in the Fourth Schedule. This assumes that an allowance to a child would cease

at the age of 18. Note that for children with disabilities, the disability factors/annuities are applied as set out in the Fifth Schedule:

(c) commutation: a pensioner can elect to commute part or all of that pensioner's pension. The lumpsum to be commuted is given by—

(i) a single pensioner—

proportion commuted x P x A

(ii) married with no children—

proportion commuted x P x (A + B)

(iii) married with children—

proportion commuted x P x (A + B = Perc x C)

where —

P=[degree of disability x compensable earnings, subject to ceiling] *12,

A= single life annuity/factor as set out in the First Schedule based on the worker's gender and age, proportion commuted = proportion of pension to be commuted. This should be a value between 0 and 1,

B = continuation adjustment for the spouse of the worker, if married at disability, as set out in the First Schedule, based on a worker's age and spouse's gender. The factors include allowance for the spouse to receive 4/5ths of the original pension

Perc= the percentage of the disabled worker's pension payable to the children, which would depend on the number of children (youngest child 15% and the rest up to 7 or more children 5% each),

C = children's continuation factors/annuities as set out in the Second Schedule and Third Schedule based on the age of the child and the age and gender of the injured worker. This assumes that pension to the child would cease at the age of 18; and

(d) lumpsum paid to a worker for disability less than or equal to 10%: for disabilities equal or less than ten percent in

injured workers receive a once off lumpsum payment.
This is given by —

(i) single pensioner —

lumpsum = P x A;

(ii) married with no children—

lump sum = P x (A +B);

(iii) married with children—

lumpsum = P x (A + B + Perc x C)

Where—

P = [degree of disability x compensable earnings, subject to ceiling]*12,

A = single life annuity/factor as set out in the First Schedule based on the worker's gender and age,

B = continuation adjustment for spouse of the worker, if married at disability, as set out in the First Schedule, based on the worker's age and spouse's gender. The factors include allowance for the spouse to receive 4/5ths of the original pension,

Perc = This is the percentage of the disabled worker's pension payable to the children, which would depend on the number of children (youngest child 15% and the rest up to 7 or more children 5% each),

C = children's continuation factors/annuities as set out in the Second Schedule and Third Schedule based on the age of the child and the age and gender of injured worker. This assumes that pension to a child would cease at the age of 18.

FIRST SCHEDULE

(Regulation 3)

FACTORS FOR INJURED WORKER

<i>Nearest Age</i>	<i>A: Single Life Annuity</i>		<i>B: Spouses Continuation</i>	
	<i>Male Worker Or Widower</i>	<i>Female Worker Or Widow</i>	<i>Spouse of Male Worker</i>	<i>Spouse of Female Worker</i>
21	24.48	25.23	1.88	0.91
22	24.3	25.07	1.88	0.91
23	24.11	24.91	1.92	0.93
24	23.92	24.74	1.96	0.94
25	23.72	24.57	2.01	0.95
26	23.51	24.39	2.05	0.96
27	23.3	24.2	2.1	0.97
28	23.08	24.01	2.14	0.98
29	22.85	23.81	2.19	1
30	22.61	23.61	2.24	1.01
31	22.37	23.4	2.29	1.02
32	22.12	23.19	2.35	1.03
33	21.87	22.96	2.4	1.04
34	21.61	22.74	2.46	1.06
35	21.33	22.5	2.51	1.07
36	21.06	22.26	2.57	1.08
37	20.77	22.01	2.63	1.1
38	20.48	21.75	2.69	1.11
39	20.18	21.49	2.75	1.12
40	19.87	21.22	2.81	1.13
41	19.56	20.95	2.87	1.15
42	19.24	20.66	2.93	1.16
43	18.91	20.37	2.99	1.17
44	18.57	20.08	3.04	1.18
45	18.23	19.77	3.1	1.19
46	17.89	19.46	3.16	1.2
47	17.53	19.14	3.22	1.21
48	17.17	18.82	3.27	1.22
49	16.81	18.48	3.32	1.22
50	16.43	18.14	3.38	1.23
51	16.06	17.8	3.43	1.24
52	15.67	17.44	3.47	1.24

<i>Nearest Age</i>	<i>A: Single Life Annuity</i>		<i>B: Spouses Continuation</i>	
	<i>Male Worker Or Widower</i>	<i>Female Worker Or Widow</i>	<i>Spouse of Male Worker</i>	<i>Spouse of Female Worker</i>
53	15.29	17.08	3.52	1.24
54	14.9	16.72	3.56	1.25
55	14.5	16.34	3.6	1.25
56	14.1	15.96	3.63	1.25
57	13.7	15.58	3.66	1.25
58	13.29	15.18	3.69	1.25
59	12.88	14.78	3.72	1.24
60	12.47	14.38	3.73	1.24
61	12.06	13.97	3.75	1.23
62	11.65	13.56	3.76	1.23
63	11.23	13.15	3.76	1.22
64	10.82	12.73	3.75	1.21
65	10.41	12.31	3.74	1.2
66	10.01	11.89	3.73	1.18
67	9.61	11.47	3.71	1.17
68	9.21	11.04	3.68	1.15
69	8.81	10.62	3.64	1.13
70	8.43	10.2	3.6	1.11
71	8.04	9.79	3.55	1.09
72	7.67	9.37	3.49	1.07
73	7.31	8.97	3.43	1.04
74	6.95	8.56	3.36	1.02
75	6.6	8.17	3.29	1
76	6.27	7.78	3.2	0.97
77	5.94	7.4	3.12	0.94
78	5.62	7.02	3.03	0.92
79	5.32	6.66	2.93	0.89

SECOND SCHEDULE
(Regulation 3)

CHILDREN'S CONTINUATION FACTORS FOR FEMALE DISABILITY

<i>Female Member Age at Disability</i>	<i>Child's age at member's disability</i>								
	0	1	2	3	4	5	6	7	8
20	0.1464	0.1328	0.1198	0.1073	0.0954	0.084	0.0732	0.0629	0.0534
21	0.1489	0.135	0.1216	0.1089	0.0967	0.0851	0.0741	0.0637	0.054
22	0.1517	0.1374	0.1237	0.1106	0.0982	0.0863	0.0751	0.0645	0.0546
23	0.155	0.1402	0.1261	0.1127	0.0999	0.0877	0.0763	0.0655	0.0554
24	0.1587	0.1434	0.1289	0.115	0.1019	0.0894	0.0777	0.0666	0.0563
25	0.1629	0.147	0.1319	0.1176	0.104	0.0912	0.0792	0.0678	0.0573
26	0.1677	0.1512	0.1355	0.1207	0.1066	0.0934	0.0809	0.0693	0.0585
27	0.1732	0.1559	0.1396	0.1241	0.1095	0.0958	0.0829	0.0709	0.0598
28	0.1794	0.1613	0.1442	0.1281	0.1129	0.0986	0.0852	0.0728	0.0613
29	0.1865	0.1674	0.1495	0.1326	0.1167	0.1018	0.0879	0.075	0.063
30	0.1945	0.1745	0.1556	0.1378	0.1211	0.1055	0.091	0.0775	0.0651
31	0.2036	0.1824	0.1625	0.1437	0.1262	0.1098	0.0946	0.0805	0.0675
32	0.2139	0.1914	0.1703	0.1505	0.1319	0.1147	0.0986	0.0838	0.0702
33	0.2254	0.2015	0.179	0.158	0.1384	0.1202	0.1032	0.0876	0.0733
34	0.2381	0.2127	0.1888	0.1665	0.1457	0.1263	0.1084	0.0919	0.0768
35	0.2522	0.225	0.1996	0.1758	0.1537	0.1331	0.1141	0.0966	0.0806
36	0.268	0.2389	0.2117	0.1864	0.1627	0.1408	0.1206	0.102	0.0851
37	0.2854	0.2543	0.2252	0.198	0.1728	0.1494	0.1279	0.1081	0.09
38	0.3045	0.2712	0.24	0.2109	0.1839	0.1589	0.1359	0.1147	0.0955
39	0.3256	0.2898	0.2563	0.2251	0.1962	0.1694	0.1448	0.1221	0.1016
40	0.349	0.3104	0.2744	0.2409	0.2098	0.1811	0.1547	0.1304	0.1084
41	0.3745	0.3329	0.2942	0.2581	0.2247	0.1939	0.1655	0.1395	0.1158
42	0.4025	0.3576	0.3158	0.277	0.241	0.2078	0.1773	0.1494	0.124
43	0.4334	0.3848	0.3396	0.2977	0.2589	0.2232	0.1903	0.1603	0.133
44	0.4672	0.4146	0.3657	0.3204	0.2785	0.24	0.2046	0.1722	0.1428
45	0.5045	0.4475	0.3945	0.3454	0.3001	0.2585	0.2202	0.1853	0.1537
46	0.5455	0.4835	0.4261	0.3729	0.3238	0.2787	0.2374	0.1997	0.1655
47	0.5905	0.5231	0.4606	0.4029	0.3496	0.3007	0.256	0.2153	0.1783
48	0.64	0.5667	0.4987	0.4359	0.3781	0.3251	0.2765	0.2324	0.1924
49	0.6948	0.6148	0.5408	0.4725	0.4096	0.3519	0.2992	0.2513	0.208
50	0.755	0.6678	0.5872	0.5127	0.4442	0.3814	0.3241	0.272	0.225

<i>Female Member Age at Disability</i>	<i>Child's age at member's disability</i>								
	0	1	2	3	4	5	6	7	8
51	0.8216	0.7265	0.6384	0.5572	0.4825	0.414	0.3516	0.2949	0.2438
52	0.8951	0.7913	0.6952	0.6065	0.5249	0.4502	0.3821	0.3203	0.2646
53	0.9764	0.863	0.758	0.6611	0.572	0.4904	0.416	0.3485	0.2878
54	1.0663	0.9424	0.8277	0.7217	0.6243	0.5351	0.4537	0.38	0.3136
55	1.1654	1.0301	0.9047	0.7889	0.6823	0.5847	0.4957	0.415	0.3423
56	1.2747	1.127	0.99	0.8633	0.7467	0.6398	0.5423	0.4539	0.3743
57	1.3948	1.2338	1.0842	0.9457	0.818	0.701	0.5942	0.4973	0.41
58	1.5266	1.3512	1.1879	1.0365	0.8969	0.7687	0.6516	0.5454	0.4497
59	1.671	0.14801	1.302	1.1367	0.984	0.8436	0.7154	0.5989	0.4938
60	1.8284	1.6209	1.427	1.2467	1.0798	0.9262	0.7857	0.6579	0.5426
61	1.9996	1.7746	1.5638	1.3673	1.1852	1.0172	0.8633	0.7233	0.5967
62	2.1853	1.9419	1.7132	1.4994	1.3008	1.1174	0.949	0.7955	0.6566
63	2.3861	2.1233	1.8756	1.6435	1.4273	1.2272	1.0431	0.875	0.7227
64	2.6022	2.3193	2.0518	1.8003	1.5654	1.3474	1.1464	0.9625	0.7956
65	2.8338	2.5302	2.2421	1.9703	1.7156	1.4786	1.2595	1.0586	0.8759
66	3.0811	2.7564	2.447	2.154	1.8786	1.6214	1.383	1.1638	0.9639
67	3.348	2.9976	2.6664	2.3516	2.0545	1.7761	1.5173	1.2785	1.0603
68	3.6213	3.2539	2.9006	2.5635	2.2439	1.9434	1.663	1.4035	1.1657
69	3.9131	3.5246	3.1493	2.7894	2.4469	2.1234	1.8204	1.5391	1.2803
70	4.218	3.809	3.4119	3.0293	2.6634	2.3164	1.9899	1.6857	1.4048
71	4.5349	4.1061	3.6878	3.2826	2.8933	2.5222	2.1716	1.8435	1.5394
72	4.8623	4.4148	3.9759	3.5487	3.136	2.7408	2.3656	2.0128	1.6845
73	5.1983	4.7334	4.275	3.8264	3.3909	2.9716	2.5715	2.1935	1.8402
74	5.5409	5.0601	4.5835	4.1146	3.6569	3.2139	2.789	2.3855	2.0064
75	5.8882	5.3931	4.8998	4.4119	3.933	3.4669	3.1074	2.5883	2.1831
76	6.2379	5.7302	5.2219	4.7164	4.2176	3.7294	3.2559	2.8014	2.3699
77	6.5879	6.0693	5.5476	5.0263	4.509	3.9999	3.5034	3.024	2.5663
78	6.9359	6.4081	5.8749	5.3394	4.8054	4.2769	3.7585	3.2551	2.7715
79	7.2801	6.7446	6.2016	5.6538	5.1048	4.5585	4.0197	3.4933	2.9847
80	7.6184	7.0768	6.5256	5.9672	5.405	4.8428	4.2852	3.7373	3.2046
81	7.9492	7.4027	6.8448	6.2777	5.7042	5.1279	4.5533	3.9854	3.43
82	8.2709	7.7207	7.1576	6.5832	6.0002	5.4117	4.822	4.2359	3.6593
83	8.5825	8.0295	7.4622	6.8821	6.2912	5.6924	5.0895	4.4871	3.8911
84	8.8828	8.3277	7.7573	7.1726	6.5754	5.9679	5.3537	4.7371	4.1235
85	9.171	8.6143	8.0416	7.4534	6.8511	6.2367	5.613	4.984	4.3548
86	9.4464	8.8887	8.3142	7.7235	7.1173	6.4972	5.8657	5.2262	4.5834
87	9.7087	9.1502	8.5746	7.9818	7.3727	6.7482	6.1104	5.4621	4.8077

Child's age at member's disability

<i>Female Member Age at Disability</i>	0	1	2	3	4	5	6	7	8
88	9.9576	9.3986	8.8221	8.2279	7.6166	6.9887	6.3459	5.6905	5.0262
89	10.1929	9.6336	9.0565	8.4613	7.8483	7.2179	6.5711	5.91	5.2376
90	10.4146	9.8551	9.2776	8.6818	8.0675	7.4352	6.7854	6.1198	5.4407
91	10.6229	10.0632	9.4855	8.8892	8.2741	7.6404	6.9883	6.3191	5.6347
92	10.818	10.2583	9.6803	9.0837	8.4681	7.8333	7.1795	6.5076	5.8189
93	11.0002	10.4404	9.8624	9.2655	8.6495	8.014	7.359	6.6849	5.993
94	11.1698	10.6101	10.032	9.435	8.8187	8.1827	7.5268	6.8511	6.1566
95	11.3275	10.7678	10.1896	9.5926	8.9762	8.3398	7.6832	7.0064	6.3098

Child's age at member's disability

<i>Female Member Age at Disability</i>	9	10	11	12	13	14	15	16	17
20	0.0444	0.0362	0.0286	0.0219	0.0159	0.0108	0.0066	0.0034	0.0011
21	0.0449	0.0365	0.0289	0.0221	0.016	0.0109	0.0067	0.0034	0.0012
22	0.0454	0.037	0.0292	0.0223	0.0162	0.011	0.0067	0.0034	0.0012
23	0.0461	0.0375	0.0296	0.0226	0.0164	0.0111	0.0068	0.0035	0.0012
24	0.0468	0.038	0.03	0.0229	0.0166	0.0113	0.0069	0.0035	0.0012
25	0.0475	0.0386	0.0305	0.0232	0.0169	0.0114	0.007	0.0035	0.0012
26	0.0485	0.0393	0.031	0.0236	0.0171	0.0116	0.0071	0.0036	0.0012
27	0.0495	0.0401	0.0316	0.024	0.0174	0.0118	0.0072	0.0037	0.0012
28	0.0507	0.041	0.0323	0.0245	0.0178	0.012	0.0073	0.0037	0.0013
29	0.0521	0.0421	0.0331	0.0251	0.0181	0.0123	0.0075	0.0038	0.0013
30	0.0537	0.0433	0.034	0.0258	0.0186	0.0126	0.0076	0.0039	0.0013
31	0.0556	0.0448	0.0351	0.0266	0.0192	0.0129	0.0078	0.004	0.0013
32	0.0578	0.0465	0.0364	0.0275	0.0198	0.0134	0.0081	0.0041	0.0014
33	0.0602	0.0485	0.0379	0.0286	0.0206	0.0138	0.0084	0.0042	0.0014
34	0.063	0.0506	0.0396	0.0298	0.0215	0.0144	0.0087	0.0044	0.0015
35	0.0661	0.053	0.0414	0.0312	0.0224	0.015	0.0091	0.0046	0.0015
36	0.0697	0.0558	0.0435	0.0327	0.0235	0.0157	0.0095	0.0048	0.0016
37	0.0736	0.0589	0.0459	0.0345	0.0247	0.0165	0.0099	0.005	0.0017
38	0.078	0.0624	0.0486	0.0365	0.0261	0.0174	0.0105	0.0053	0.0018
39	0.0829	0.0663	0.0515	0.0386	0.0276	0.0184	0.011	0.0055	0.0018
40	0.0885	0.0706	0.0549	0.0411	0.0294	0.0196	0.0118	0.0059	0.002
41	0.0945	0.0754	0.0585	0.0438	0.0313	0.0208	0.0125	0.0063	0.0021
42	0.1011	0.0806	0.0625	0.0468	0.0334	0.0222	0.0133	0.0067	0.0022

<i>Female Member Age at Disability</i>	<i>Child's age at member's disability</i>								
	9	10	11	12	13	14	15	16	17
43	0.1084	0.0864	0.067	0.0501	0.0357	0.0238	0.0142	0.0071	0.0024
44	0.1164	0.0927	0.0719	0.0537	0.0383	0.0254	0.0152	0.0076	0.0025
45	0.1252	0.0997	0.0773	0.0577	0.0411	0.0273	0.0164	0.0082	0.0027
46	0.1348	0.1073	0.0832	0.0621	0.0442	0.0294	0.0176	0.0088	0.0029
47	0.1452	0.1156	0.0895	0.0669	0.0476	0.0316	0.0189	0.0094	0.0031
48	0.1565	0.1246	0.0964	0.072	0.0512	0.034	0.0204	0.0101	0.0034
49	0.1691	0.1345	0.1041	0.0777	0.0553	0.0367	0.022	0.0109	0.0039
50	0.1828	0.1453	0.1124	0.0839	0.0596	0.0396	0.0237	0.0118	0.0039
51	0.1979	0.1573	0.1216	0.0907	0.0644	0.0428	0.0256	0.0127	0.0042
52	0.2147	0.1705	0.1317	0.0981	0.0697	0.0462	0.0276	0.0138	0.0046
53	0.2334	0.1852	0.1429	0.1064	0.0755	0.0501	0.0299	0.0149	0.0049
54	0.2542	0.2016	0.1555	0.1157	0.0821	0.0544	0.0324	0.0161	0.0054
55	0.2773	0.2198	0.1695	0.1261	0.0893	0.0591	0.0353	0.0175	0.0058
56	0.3032	0.2402	0.1851	0.1376	0.0975	0.0645	0.0384	0.0191	0.0063
57	0.332	0.263	0.2026	0.1506	0.1066	0.0705	0.042	0.0208	0.0069
58	0.3641	0.2884	0.2221	0.165	0.1168	0.0772	0.046	0.0228	0.0075
59	0.3999	0.3167	0.2439	0.1812	0.1283	0.0848	0.0504	0.025	0.0083
60	0.4395	0.3481	0.2681	0.991	0.1409	0.0931	0.0554	0.0275	0.0091
61	0.4834	0.3829	0.2949	0.2191	0.1551	0.1025	0.0609	0.0302	0.01
62	0.5321	0.4216	0.3249	0.2414	0.1708	0.1129	0.0671	0.0333	0.011
63	0.586	0.4646	0.3581	0.2661	0.1884	0.1245	0.0741	0.0367	0.0121
64	0.6456	0.5121	0.3949	0.2936	0.2079	0.1374	0.0818	0.0406	0.0134
65	0.7112	0.5646	0.4356	0.3241	0.2296	0.1518	0.0904	0.0448	0.0148
66	0.7835	0.6225	0.4807	0.3579	0.2537	0.1679	0.1	0.0496	0.0164
67	0.8629	0.6863	0.5305	0.3952	0.2804	0.1856	0.1106	0.0549	0.0182
68	0.9499	0.7564	0.5852	0.4365	0.3099	0.2054	0.1224	0.0608	0.0201
69	1.0449	0.8332	0.6455	0.482	0.3426	0.2272	0.1356	0.0674	0.0223
70	1.1484	0.9171	0.7116	0.532	0.3786	0.2514	0.51501	0.0747	0.0248
71	1.2608	1.0086	0.7838	0.5869	0.4183	0.278	0.1663	0.0828	0.0275
72	1.3825	1.1082	0.8627	0.6471	0.4619	0.3075	0.1841	0.918	0.0305
73	1.5137	1.2159	0.9486	0.7128	0.5097	0.3398	0.2038	0.1018	0.0339
74	1.6545	1.3322	1.0415	0.7843	0.5619	0.3753	0.2255	0.1128	0.0376
75	1.805	1.4571	1.142	0.862	0.6189	0.4142	0.2493	0.1249	0.0417
76	1.9651	1.5908	1.2501	0.9459	0.6808	0.4567	0.2755	0.1383	0.0417
77	2.1346	1.7331	1.3659	1.0364	0.7479	0.503	0.3041	0.153	0.0513
78	2.3128	1.8839	1.4893	1.1335	0.8203	0.5532	0.3353	0.1691	0.0568
79	2.4993	2.0427	1.6203	1.2371	0.8981	0.6075	0.3693	0.1868	0.0629
80	2.6932	2.2091	1.7584	1.3472	0.9813	0.6659	0.4061	0.206	0.0696

<i>Female Member Age at Disability</i>	<i>Child's age at member's disability</i>								
	9	10	11	12	13	14	15	16	17
81	2.8934	2.3822	1.9033	1.4637	1.07	0.7287	0.4458	0.2269	0.0769
82	3.0988	2.5613	2.0545	1.5861	1.1639	0.7957	0.4886	0.2496	0.0848
83	3.3038	2.7453	2.2111	1.7141	1.2631	0.8669	0.5345	0.2741	0.0935
84	3.5196	2.933	2.3724	1.847	1.3669	0.9423	0.5834	0.3004	0.1029
85	3.732	3.1231	2.5371	1.9842	1.4751	1.0215	0.6354	0.3286	0.1131
86	3.9435	3.3141	2.7043	2.1247	1.5871	1.1044	0.6902	0.3587	0.124
87	4.1528	3.5048	2.8728	2.2678	1.7023	1.1905	0.7479	0.3907	0.1358
88	4.3583	3.6937	3.0413	2.4123	1.8199	1.2795	0.8081	0.4244	0.1483
89	4.5586	3.8793	3.2085	2.5573	1.9392	1.3707	0.8706	0.4599	0.1616
90	4.7523	4.0604	3.3732	2.7015	2.0593	1.4637	0.9351	0.497	0.1758
91	4.9386	4.2359	3.5342	2.8441	2.1793	1.5578	1.0012	0.5355	0.1906
92	5.1165	4.4047	3.6905	2.9839	2.2984	1.6523	1.0684	0.5752	0.2061
93	5.2854	4.5661	3.8412	3.1199	2.4156	1.7465	1.1364	0.6159	0.2223
94	5.4449	4.7193	3.9854	3.2514	2.5302	1.8397	1.2046	0.6574	0.239
95	5.5949	4.8642	4.1226	3.3776	2.6414	1.9313	1.2726	0.6994	0.2563

THIRD SCHEDULE

(Regulation 3)

CHILDREN'S CONTINUATION FACTORS FOR FEMALE DISABILITY

<i>Female Member Age at Disability</i>	<i>Child's age at member's disability</i>								
	0	1	2	3	4	5	6	7	8
20	0.1533	0.1387	0.1249	0.1117	0.0991	0.0871	0.0758	0.0652	0.0552
21	0.1568	0.1418	0.1275	0.1139	0.1009	0.0887	0.0771	0.0662	0.0561
22	0.1607	0.1451	0.1302	0.1162	0.1029	0.0903	0.0784	0.0673	0.0569
23	0.1652	0.1489	0.1335	0.1189	0.1051	0.0921	0.0799	0.0685	0.0579
24	0.1704	0.1533	0.1372	0.122	0.1077	0.0943	0.0817	0.0699	0.059
25	0.1764	0.1584	0.1415	0.1256	0.1107	0.0967	0.0836	0.0715	0.0602
26	0.1835	0.1645	0.1466	0.1299	0.1143	0.0997	0.0861	0.0734	0.0618
27	0.1917	0.1715	0.1526	0.135	0.1185	0.1031	0.0889	0.0757	0.0636
28	0.2013	0.1797	0.1596	0.1409	0.1235	0.1073	0.0923	0.0785	0.0658
29	0.2123	0.1892	0.1678	0.1478	0.1293	0.1121	0.0963	0.0817	0.0683
30	0.2249	0.2002	0.1772	0.1558	0.136	0.1178	0.1009	0.0855	0.0714
31	0.2394	0.2127	0.188	0.1651	0.1438	0.1243	0.1063	0.0899	0.0749

<i>Female Member Age at Disability</i>	<i>Child's age at member's disability</i>								
	0	1	2	3	4	5	6	7	8
32	0.2558	0.227	0.2003	0.1756	0.1528	0.1318	0.1126	0.095	0.079
33	0.2745	0.2433	0.2144	0.1877	0.1631	0.1405	0.1198	0.1009	0.0838
34	0.2954	0.2617	0.2304	0.2015	0.1748	0.1504	0.128	0.1077	0.0893
35	0.319	0.2823	0.2483	0.2169	0.1881	0.1616	0.1374	0.1154	0.0956
36	0.3454	0.3054	0.2685	0.2344	0.203	0.1743	0.148	0.1242	0.1027
37	0.3749	0.3314	0.2911	0.254	0.2199	0.1886	0.1601	0.1342	0.1109
38	0.4075	0.3601	0.3162	0.2758	0.2386	0.2046	0.1735	0.1454	0.12
39	0.4437	0.392	0.3442	0.3001	0.2595	0.2224	0.1886	0.1579	0.1303
40	0.4837	0.4273	0.3751	0.327	0.2827	0.2422	0.2053	0.1719	0.1418
41	0.5277	0.4662	0.4092	0.3567	0.3084	0.2641	0.2239	0.1873	0.1545
42	0.5763	0.5091	0.4469	0.3895	0.3367	0.2884	0.2444	0.2045	0.1686
43	0.6297	0.5563	0.4883	0.4256	0.368	0.3152	0.2672	0.2236	0.1843
44	0.6882	0.608	0.5338	0.4653	0.4023	0.3446	0.2921	0.2444	0.2015
45	0.7522	0.6646	0.5835	0.5087	0.4399	0.3768	0.3194	0.2673	0.2204
46	0.8224	0.7267	0.6381	0.5564	0.4811	0.4122	0.3494	0.2924	0.2411
47	0.8991	0.7947	0.698	0.6086	0.5264	0.451	0.3823	0.32	0.2639
48	0.9833	0.8694	0.7637	0.6661	0.5762	0.4938	0.4186	0.3504	0.289
49	1.0752	0.9509	0.8356	0.7289	0.6306	0.5405	0.4583	0.3837	0.3164
50	1.1756	1.0401	0.9143	0.7978	0.6904	0.5919	0.5019	0.4203	0.3467
51	1.2851	1.1376	1.0004	0.8733	0.756	0.6482	0.5498	0.4605	0.3799
52	1.4043	1.2439	1.0944	0.9558	0.8277	0.7099	0.6023	0.5045	0.4163
53	1.5339	1.3597	1.197	1.0459	0.9061	0.7775	0.6598	0.5528	0.4562
54	1.6749	1.4859	1.3091	1.1446	0.9922	0.8518	0.7231	0.6061	0.5003
55	1.828	1.6232	1.4313	1.2524	1.0864	0.9332	0.7927	0.6646	0.5488
56	1.9936	1.7722	1.5634	1.3699	1.1893	1.0224	0.869	0.729	0.6023
57	2.1724	1.9335	1.7086	1.4979	1.3016	1.1198	0.9525	0.7997	0.661
58	2.3648	2.1076	1.8648	1.6367	1.4238	1.2261	1.0439	0.8771	0.7255
59	2.5711	2.2949	2.0334	1.787	1.5564	1.3418	1.1436	0.9617	0.7962
60	2.7914	2.4957	2.2147	1.9492	1.6999	1.4674	1.252	1.054	0.8735
61	3.0259	2.7102	2.4091	2.1237	1.8549	1.6034	1.3698	1.1545	0.9578
62	3.2744	2.9384	2.6167	2.3107	2.0215	1.7501	1.4973	1.2637	1.0497
63	3.5365	3.1802	2.8376	2.5105	2.2003	1.9081	1.635	1.382	1.1495
64	3.8116	3.4351	3.0716	2.723	2.3911	2.0774	1.7832	1.5096	1.2576
65	4.099	3.7027	3.3183	2.9481	2.5942	2.2583	1.9421	1.6471	1.3745
66	4.3977	3.9821	3.5772	3.1854	2.8092	2.4507	2.112	1.7946	1.5003
67	4.7065	4.2725	3.8476	3.4346	3.0361	2.6547	2.2928	1.9524	1.6355
68	5.0241	4.5726	4.1285	3.6947	3.2742	2.8699	2.4845	2.1204	1.7801
69	5.3487	4.881	4.4186	3.9649	3.5229	3.0958	2.6867	2.2986	1.9342

<i>Female Member Age at Disability</i>	0	1	2	3	4	5	6	7	8
70	5.6787	5.1961	4.7167	4.2439	3.7811	3.3317	2.8991	2.4868	2.0977
71	6.0121	5.516	5.021	4.5304	4.0477	3.5767	3.121	2.6843	2.2704
72	6.347	5.839	5.3299	4.8228	4.3215	3.8297	3.3514	2.8908	2.452
73	6.6817	6.1634	5.6416	5.1196	4.6009	4.0895	3.5896	3.1056	2.642
74	7.0142	6.487	5.9543	5.4189	4.8844	4.3547	3.8342	3.3275	2.8396
75	7.3427	6.8081	6.2659	5.7188	5.17	4.6236	4.0838	3.5556	3.044
76	7.6655	7.1249	6.5747	6.0175	5.4562	4.8946	4.337	3.7884	3.2542
77	7.9812	7.4358	6.8791	6.3132	5.741	5.1659	4.5922	4.0247	3.469
78	8.2886	7.7393	7.1773	6.6043	6.0228	5.436	4.8478	4.263	3.6872
79	8.5865	8.0342	7.468	6.8893	6.3	5.703	5.1021	4.5017	3.9074
80	8.874	8.3196	7.7501	7.1667	6.571	5.9656	5.3535	4.7393	4.1281
81	9.1503	8.5943	8.0223	7.4353	6.8345	6.2219	5.6005	4.9742	4.3479
82	9.415	8.8577	8.2839	7.6941	7.0893	6.471	5.8417	5.2049	4.5654
83	9.6675	9.1094	8.5343	7.9424	7.3344	6.7115	6.0757	5.4302	4.7791
84	9.9077	9.349	8.7729	8.1795	7.569	6.9426	6.3016	5.6488	4.9877
85	10.1353	9.5763	8.9995	8.405	7.7927	7.1635	6.5184	5.8596	5.1902
86	10.3506	9.7913	9.214	8.6187	8.0052	7.3738	6.7255	6.0618	5.3856
87	10.5534	9.9939	9.4164	8.8204	8.206	7.573	6.9222	6.2548	5.5729
88	10.7441	10.1845	9.6067	9.0104	8.3952	7.7612	7.1085	6.438	5.7517
89	10.9228	10.3631	9.7852	9.1886	8.573	7.9381	7.284	6.6113	5.9213
90	11.0899	10.5302	9.9522	9.3554	8.7394	8.1039	7.4487	6.7743	6.0815
91	11.2457	10.6859	10.1079	9.511	8.8948	8.2588	7.6029	6.9271	6.2321
92	11.3907	10.8309	10.2528	9.6558	9.0394	8.4032	7.7467	7.0699	6.3733
93	11.5253	10.9655	10.3874	9.7903	9.1738	8.5374	7.8805	7.203	6.505
94	11.65	11.0902	10.5121	9.915	9.2985	8.6618	8.0047	7.3266	6.6277
95	11.7654	11.2056	10.6275	10.0304	9.4138	8.7771	8.1197	7.4413	6.7416

Child's age at member's disability

<i>Female Member Age at Disability</i>	9	10	11	12	13	14	15	16	17
20	0.0459	0.0373	0.0295	0.0225	0.0164	0.0111	0.0068	0.0034	0.0012
21	0.0466	0.0379	0.03	0.0229	0.0166	0.0113	0.0069	0.0035	0.0012
22	0.0473	0.0384	0.0304	0.0232	0.0168	0.0114	0.007	0.0035	0.0012
23	0.0481	0.039	0.0308	0.0235	0.0171	0.0116	0.0071	0.0036	0.0012
24	0.0489	0.0397	0.0313	0.0239	0.0173	0.0117	0.0072	0.0036	0.0012
25	0.0499	0.0404	0.0318	0.0242	0.0176	0.0119	0.0072	0.0037	0.0012
26	0.0511	0.0413	0.0325	0.0247	0.0179	0.0121	0.0074	0.0037	0.0013

<i>Female Member Age at Disability</i>	<i>Child's age at member's disability</i>								
	9	10	11	12	13	14	15	16	17
27	0.0525	0.0424	0.0333	0.0253	0.0183	0.0123	0.0075	0.0038	0.0013
28	0.0542	0.0437	0.0343	0.026	0.0187	0.0126	0.0077	0.0039	0.0013
29	0.0562	0.0452	0.0354	0.0268	0.0193	0.013	0.0079	0.004	0.0013
30	0.0586	0.0471	0.0368	0.0278	0.02	0.0134	0.0081	0.0041	0.0014
31	0.0614	0.0492	0.0384	0.0289	0.0208	0.0139	0.0084	0.0043	0.0014
32	0.0646	0.0517	0.0403	0.0303	0.0217	0.0145	0.0088	0.0044	0.0015
33	0.0684	0.0547	0.0425	0.0319	0.0228	0.0153	0.0092	0.0046	0.0015
34	0.0728	0.0581	0.0451	0.0338	0.0241	0.0161	0.0097	0.0049	0.0016
35	0.0778	0.0619	0.048	0.0359	0.0256	0.0171	0.0102	0.0051	0.0017
36	0.0835	0.0664	0.0514	0.0384	0.0273	0.0182	0.0109	0.0054	0.0018
37	0.09	0.0715	0.0553	0.0412	0.0293	0.0195	0.0116	0.0058	0.0019
38	0.0974	0.0773	0.0596	0.0444	0.0316	0.0209	0.0125	0.0062	0.0021
39	0.1056	0.0838	0.0646	0.0481	0.0341	0.0226	0.0135	0.0067	0.0022
40	0.1149	0.091	0.0702	0.0522	0.037	0.0245	0.0146	0.0073	0.0024
41	0.1251	0.0991	0.0764	0.0568	0.0402	0.0266	0.0158	0.0079	0.0026
42	0.1365	0.1081	0.0833	0.0619	0.0438	0.029	0.0172	0.0085	0.0028
43	0.1492	0.1182	0.091	0.0676	0.0479	0.0316	0.0188	0.0093	0.0031
44	0.1631	0.1292	0.0995	0.0739	0.0523	0.0346	0.0206	0.0102	0.0034
45	0.1784	0.1413	0.1088	0.0808	0.0572	0.0378	0.0225	0.0112	0.0037
46	0.1952	0.1546	0.119	0.0884	0.0626	0.0413	0.0246	0.0122	0.004
47	0.2137	0.1692	0.1303	0.0968	0.0685	0.0452	0.0269	0.0133	0.0044
48	0.234	0.1854	0.1428	0.1061	0.0751	0.0496	0.0295	0.0146	0.0048
49	0.2563	0.203	0.1564	0.1162	0.0823	0.0543	0.0323	0.016	0.0053
50	0.2808	0.2225	0.1714	0.1274	0.0902	0.0596	0.0355	0.0176	0.0058
51	0.3077	0.2438	0.1879	0.1397	0.0989	0.0654	0.0389	0.0193	0.0064
52	0.3373	0.2673	0.206	0.1531	0.1084	0.0717	0.0427	0.0212	0.007
53	0.3697	0.293	0.2258	0.1678	0.1188	0.0786	0.0468	0.0232	0.0077
54	0.4055	0.3214	0.2477	0.1841	0.1304	0.0862	0.0513	0.0255	0.0084
55	0.445	0.3528	0.2719	0.2022	0.1432	0.0947	0.0563	0.028	0.0092
56	0.4885	0.3874	0.2987	0.2221	0.1573	0.104	0.0619	0.0307	0.0102
57	0.5364	0.4256	0.3283	0.2442	0.173	0.1144	0.0681	0.0338	0.0112
58	0.5892	0.4677	0.361	0.2686	0.1904	0.1259	0.075	0.0372	0.0123
59	0.647	0.514	0.3969	0.2955	0.2096	0.1387	0.0826	0.041	0.0136
60	0.7105	0.5648	0.4365	0.3252	0.2307	0.1528	0.091	0.0452	0.015
61	0.7799	0.6206	0.48	0.3579	0.2541	0.1683	0.1004	0.0499	0.0165
62	0.8556	0.6816	0.5277	0.3938	0.2798	0.1855	0.1107	0.055	0.0182
63	0.9382	0.7483	0.5799	0.4332	0.3081	0.2044	0.1221	0.0607	0.0201

<i>Female Member Age at Disability</i>	<i>Child's age at member's disability</i>								
	9	10	11	12	13	14	15	16	17
64	1.0279	0.8209	0.637	0.4764	0.3391	0.2253	0.1346	0.067	0.0222
65	1.1251	0.8999	0.6992	0.5236	0.3732	0.2482	0.1485	0.074	0.0246
66	1.2303	0.9855	0.7669	0.5751	0.4104	0.2732	0.1636	0.0816	0.0271
67	1.3436	1.0783	0.8405	0.6313	0.4512	0.3008	0.1804	0.0901	0.03
68	1.4655	1.1783	0.9202	0.6923	0.4956	0.3309	0.1987	0.0994	0.0331
69	1.5959	1.2859	1.0063	0.7585	0.544	0.3638	0.2188	0.1096	0.0366
70	1.735	1.4013	1.099	0.8301	0.5965	0.3997	0.2408	0.1208	0.0404
71	1.8827	1.5244	1.1984	0.9073	0.6534	0.4387	0.2648	0.1331	0.0446
72	2.0389	1.6552	1.3046	0.9901	0.7147	0.481	0.291	0.1465	0.0491
73	2.2033	1.7938	1.4177	1.0789	0.7808	0.5267	0.3194	0.1612	0.0542
74	2.3754	1.9398	1.5377	1.1735	0.8517	0.5761	0.3502	0.1772	0.0597
75	2.5546	2.0929	1.6642	1.274	0.9274	0.6291	0.3835	0.1946	0.0657
76	2.7402	2.2524	1.7971	1.3803	1.008	0.6859	0.4194	0.2134	0.0723
77	2.9312	2.4179	1.9359	1.492	1.0933	0.7465	0.4579	0.2337	0.0794
78	3.1268	2.5886	2.0801	1.6091	1.1834	0.8109	0.4992	0.2556	0.0871
79	3.3256	2.7635	2.2292	1.731	1.278	0.879	0.5431	0.2792	0.0955
80	3.5265	2.9417	2.3823	1.8574	1.3768	0.9509	0.5899	0.3044	0.1045
81	3.728	3.122	2.5386	1.9875	1.4795	1.0261	0.6393	0.3313	0.1142
82	3.929	3.3033	2.697	2.1206	1.5856	1.1046	0.6914	0.3599	0.1247
83	4.128	3.4842	2.8567	2.256	1.6945	1.1861	0.7459	0.3902	0.1358
84	4.3238	3.6638	3.0165	2.3928	1.8057	1.2701	0.8027	0.422	0.1476
85	4.5151	3.8406	3.1753	2.5302	1.9185	1.3562	0.8616	0.4554	0.1602
86	4.7009	4.0138	3.3323	2.6672	2.0322	1.4439	0.9223	0.4902	0.1734
87	4.8802	4.1821	3.4862	2.8029	2.146	1.5328	0.9845	0.5264	0.1873
88	5.0523	4.3448	3.6362	2.9365	2.2593	1.6223	1.048	0.5637	0.2019
89	5.2165	4.5011	3.7815	3.0671	2.3712	1.7118	1.1122	0.602	0.217
90	5.3723	4.6504	3.9213	3.1939	2.4811	1.8007	1.1769	0.6411	0.2327
91	5.5195	4.7921	4.0551	3.3164	2.5883	1.8885	1.2416	0.6807	0.2488
92	5.6578	4.9261	4.1823	3.4338	2.6921	1.9745	1.3058	0.7207	0.2654
93	5.7874	5.0521	4.3027	3.5159	2.7922	2.0584	1.3693	0.7607	0.2822
94	5.9083	5.1701	4.4161	3.6522	2.888	2.1396	1.4316	0.8006	0.2992
95	6.0209	5.2804	4.5226	3.7525	2.9793	2.2178	1.4924	0.8401	0.3164

FOURTH SCHEDULE
(Regulation 3)
FACTORS FOR CHILDREN FOR FATAL CASES

<i>Nearest Age</i>	<i>Children's single life temporal annuity</i>
0	13.64
1	13.07
2	12.48
3	11.88
4	11.25
5	10.61
6	9.94
7	9.25
8	8.54
9	7.8
10	7.04
11	6.26
12	5.45
13	4.61
14	3.75
15	2.86
16	1.93
17	0.98

FIFTH SCHEDULE*(Regulation 3)*

DISABILITY CHILDREN'S FACTORS

<i>Nearest Number of Years to Run</i>	<i>Children Factors</i>
0	0
1	0.98
2	1.93
3	2.86
4	3.75
5	4.61
6	5.45
7	6.26
8	7.04
9	7.8
10	8.54
11	9.25
12	9.94
13	10.61
14	11.25
15	11.88
16	12.48
17	13.07
18	13.64
19	14.19
20	14.72
21	15.24
22	15.74
23	16.22
24	16.69
25	17.14
26	17.58
27	18.01
28	18.42
29	18.82
30	19.2
31	19.58

*Nearest
Number
of Years
to Run*

Children Factors

32	19.94
33	20.29
34	20.63
35	20.96
36	21.27
37	21.58
38	21.88
39	22.17
40	22.45

LUSAKA

8th April, 2014

[SSD/101/6/6]

F. SHAMENDA,

*Minister of Labour and
Social Security*

