

# In the United States Court of Federal Claims

## OFFICE OF SPECIAL MASTERS

No. 00-778V

Filed: May 25, 2005

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DANIELLE CARR, \*  
by her Mother and Next Friend, \*  
MARTHA CARR, \*

Petitioner, \*

NOT TO BE PUBLISHED

v. \*

SECRETARY OF THE DEPARTMENT \*  
OF HEALTH AND HUMAN SERVICES, \*

Respondent. \*

\*\*\*\*\*

*Ronald C. Homer, Conway, Homer & Chin-Caplan, P.C., Boston, Massachusetts, for petitioners*

*Traci R. Patton, U.S. Department of Justice, Washington, D.C., for respondent*

### **DECISION DIRECTING ENTRY OF JUDGMENT<sup>1</sup>**

**GOLKIEWICZ**, Chief Special Master.

On November 10, 2003, respondent filed a “Supplemental Brief” conceding petitioner’s entitlement to compensation under the Vaccine Act, on behalf of her daughter, Danielle Carr, for Danielle’s vaccine-related injuries. Both parties engaged life care planners for the purpose of ascertaining Danielle’s long-term vaccine-related needs. On May 19, 2005, respondent filed a

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<sup>1</sup>Because this decision contains a reasoned explanation for the undersigned’s action in this case, the undersigned intends to post this decision on the United States Court of Federal Claims’s website, in accordance with the E-Government Act of 2002, Pub. L. No. 107-347, 116 Stat. 2899, 2913 (Dec. 17, 2002). As provided by Vaccine Rule 18(b), each party has 14 days within which to request redaction “of any information furnished by that party (1) that is trade secret or commercial or financial information and is privileged or confidential, or (2) that are medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of privacy.” Vaccine Rule 18(b). Otherwise, “the entire” decision will be available to the public. Id.

“Proffer on Award of Compensation.” Petitioner accedes to respondent's Proffer. Based upon the record as a whole, the special master finds that petitioner is entitled to an award as stated in the attached Proffer and accompanying charts. The court is convinced, based upon its experience and information in the record, that this award shall provide reasonable compensation to cover Danielle’s vaccine-related expenses.

Accordingly, pursuant to the attached Proffer, the court awards petitioner:

1. A lump sum payment of **\$747,187.12**, (representing compensation for lost future earnings (\$538,998.02), pain and suffering (\$160,000.00), and life care expenses for Year One (\$48,189.10)), in the form of a check payable to petitioner as guardian/conservator of the estate of Danielle Carr, for the benefit of Danielle Carr;
2. A lump sum payment of **\$5,652.16**, representing compensation for past unreimbursable expenses, payable to Martha Carr, petitioner;
3. An amount sufficient to purchase the annuity contract described in paragraph II..C. of the attached Proffer, paid to the life insurance company from which the annuity will be purchased.

The Clerk shall enter judgment accordingly.<sup>2</sup>

**IT IS SO ORDERED.**



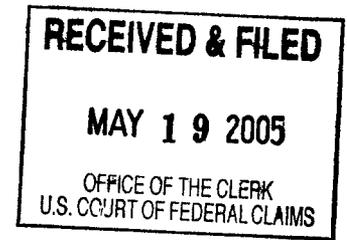
Gary J. Golkiewicz  
Chief Special Master

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<sup>2</sup> Under Vaccine Rule 11(a), the parties may expedite entry of judgment by filing a joint notice renouncing the right to seek review of this decision by a Court of Federal Claims judge. Then, under Vaccine Rule 12(a), petitioners may expedite payment by filing an election to accept the judgment.

IN THE UNITED STATES COURT OF FEDERAL CLAIMS

OFFICE OF SPECIAL MASTERS



\_\_\_\_\_  
DANIELLE CARR, by her Mother and Next  
Friend, MARTHA CARR,

Petitioner,

v.

SECRETARY OF HEALTH AND HUMAN  
SERVICES,

Respondent.  
\_\_\_\_\_

No. 00-778V

Chief Special Master Golkiewicz

RESPONDENT'S PROFFER ON AWARD OF COMPENSATION

Respondent submits the following recommendations regarding items of compensation to be awarded to petitioner under the Vaccine Act.

**I. ITEMS OF COMPENSATION**

**A. LIFE CARE ITEMS**

Respondent proffers that all life care items of compensation identified by the life care plan, filed on May 6, 2005, as Respondent's Exhibit A, as supported by the evidence, and endorsed by petitioner, are included in "Summary of Life Care Items for Danielle Carr," attached at Tab A.<sup>1</sup>

**B. PAIN AND SUFFERING**

Respondent proffers that a total award for past and future pain and suffering should be in the amount of \$160,000. This amount reflects that the award for projected pain and suffering has been reduced to net present value. See 42 U.S.C. § 300aa-15(a)(4).

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<sup>1</sup> All dollar figures in the "Summary of Life Care Items" are expressed in current 2005 dollars. These figures will grow yearly by the growth rates provided in the annuities.

**C. LOST FUTURE EARNINGS**

The parties agree that based upon the evidence in the record, Danielle will never be gainfully employed; therefore, respondent proffers that Danielle should be awarded full lost future earnings as provided for under the Vaccine Act, 42 U.S.C. § 300aa-15(a)(3)(B). Respondent proffers that the appropriate award for Danielle's lost future earnings is an annual amount of \$25,767.52, starting on May 19, 2015 with the last payment to be made on May 19, 2049 and compounded annually at a rate of 4.0% from the date of judgment. (The net present value of those lost wages is \$538,998.02, as set forth in the "Wage Loss Analysis for Danielle Carr," attached at Tab B).

**D. PAST UNREIMBURSED EXPENSES**

Evidence supplied by petitioner demonstrates that Danielle's parents have past unreimbursable expenses related to Danielle's vaccine injury. Respondent proffers that petitioner should be awarded past unreimbursable expenses in the amount of \$5,652.16.

**II. FORM OF THE AWARD**

The parties recommend that the compensation provided to petitioner shall be made through a combination of lump sum payments and future annuity payments as described below, and request that the special master's decision and the Court's judgment award the following:

A. A lump sum payment of \$747,187.12 (representing compensation for first year's vaccine-related costs (\$48,189.10), pain and suffering (\$160,000), and wage loss (\$538,998.02)), in the form of a check payable to petitioner as the Guardian or Conservator of the Estate of Danielle Carr.

B. A lump sum payment of \$5,652.16, representing compensation for past unreimbursed expenses, payable to petitioner.

C. An amount sufficient to purchase an annuity contract, subject to the conditions described below, that will provide payments for the life care items contained in the life care plan, as illustrated by the chart at Tab A attached hereto, paid to the life insurance company<sup>2</sup> from which the annuity will be purchased. Compensation for Year Two (beginning on the first anniversary of the date of judgment) and all subsequent years shall be provided through respondent's purchase of an annuity, which annuity shall make payments directly to petitioner as guardian/conservator of the estate of Danielle Carr, only so long as Danielle is alive at the time a particular payment is due. At the Secretary's sole discretion, the periodic payments may be provided to petitioner in monthly, quarterly, annual or other installments. The "annual amounts" set forth in the chart at Tab A describe only the total yearly sum to be paid to petitioner and do not require that the payment be made in one annual installment.

1. Growth Rate

Respondent proffers that a four percent (4%) growth rate should be applied to all non-medical life care items, and a five percent (5%) growth rate should be applied to all medical life care items. Thus, the benefits illustrated in the chart at Tab A that are to be paid through annuity payments should grow as follows: four percent (4%) compounded annually from the date of

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<sup>2</sup> The Life Insurance Company must have a minimum of \$250,000,000 capital and surplus, exclusive of any mandatory security valuation reserve. The Life Insurance Company must have one of the following ratings from two of the following rating organizations:

- a. A.M. Best Company: A++, A+, A+g, A+p, A+r, or A+s;
- b. Moody's Investor Service Claims Paying Rating: Aa3, Aa2, Aa1, or Aaa;
- c. Standard and Poor's Corporation Insurer Claims-Paying Ability Rating: AA-, AA, AA+, or AAA;
- d. Fitch Credit Rating Company, Insurance Company Claims Paying Ability Rating: AA-, AA, AA+, or AAA.

judgment for non-medical items, and five percent (5%) compounded annually from the date of judgment for medical items, as set out in the "Settlement Funding Portfolio" attached at Tab C.

2. Life-contingent annuity

Petitioner will continue to receive the annuity payments from the Life Insurance Company only so long as Danielle is alive at the time that a particular payment is due. Petitioner shall provide written notice to the Secretary of Health and Human Services and the Life Insurance Company within twenty (20) days of Danielle's death.

2. Guardianship

No payments shall be made until petitioner provides respondent with documentation establishing that she has been appointed as the guardian/conservator of Danielle's estate.

**III. SUMMARY OF RECOMMENDED PAYMENTS FOLLOWING JUDGMENT**

A.	Lump Sum paid to petitioner as guardian/conservator of Danielle's estate:	\$ 747,187.12
B.	Lump sum paid to petitioner:	\$ 5,652.16
C.	An amount sufficient to purchase the annuity contract described above in section II. C.	

Respectfully submitted,

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Assistant Attorney General

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Torts Branch, Civil Division

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Tel.: (202) 353-1589

DATE: May 19, 2005

Pet. Danielle Carr  
D.O.B. 05/19/1997

DATE: 05/04/05  
TIME: 12:25 PM

SUMMARY OF LIFE CARE ITEMS FOR DANIELLE CARR

ITEM OF CARE	Medical Care	Medications	Insurance	Behavioral	Equipment & Supplies	Recreation	
GROWTH RATE	5.0%	5.0%	4.0%	4.0%	4.0%	4.0%	
AGE	YEAR						
8	2005	108.95	419.40	0.00	11,752.50	12,044.25	950.00
9	2006	109	419	0	11,588	500	950
10	2007	109	419	0	11,588	500	950
11	2008	109	419	0	11,588	500	950
12	2009	109	419	0	11,588	500	950
13	2010	109	419	0	17,588	500	950
14	2011	109	419	0	17,588	500	950
15	2012	109	419	0	17,588	500	950
16	2013	109	419	0	17,588	500	950
17	2014	109	419	0	17,588	500	950
18	2015	109	419	0	17,588	500	950
19	2016	109	419	0	0	0	0
20	2017	109	419	0	0	0	0
21	2018	109	419	0	0	0	0
22	2019	109	419	4,202	0	0	0
23	2020	109	419	4,202	0	0	0
24	2021	109	419	4,202	0	0	0
25	2022	113	1,277	1,048	0	0	0
26	2023	113	1,277	1,048	0	0	0
27	2024	113	1,277	1,048	0	0	0
28	2025	113	1,277	1,048	0	0	0
29	2026	113	1,277	1,048	0	0	0
30	2027	113	1,277	1,048	0	0	0
31	2028	113	1,277	1,048	0	0	0
32	2029	113	1,277	1,048	0	0	0
33	2030	113	1,277	1,048	0	0	0
34	2031	113	1,277	1,048	0	0	0
35	2032	113	1,277	1,048	0	0	0
36	2033	113	1,277	1,048	0	0	0
37	2034	113	1,277	1,048	0	0	0
38	2035	113	1,277	1,048	0	0	0

Pet. Danielle Carr  
 D.O.B. 05/19/1997

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SUMMARY OF LIFE CARE ITEMS FOR DANIELLE CARR

ITEM OF CARE		Medical Care	Medications	Insurance	Behavioral	Equipment & Supplies	Recreation
GROWTH RATE		5.0%	5.0%	4.0%	4.0%	4.0%	4.0%
AGE	YEAR						
39	2036	113	1,277	1,048	0	0	0
40	2037	113	1,277	1,048	0	0	0
41	2038	113	1,277	1,048	0	0	0
42	2039	113	1,277	1,048	0	0	0
43	2040	113	1,277	1,048	0	0	0
44	2041	113	1,277	1,048	0	0	0
45	2042	113	1,277	1,048	0	0	0
46	2043	113	1,277	1,048	0	0	0
47	2044	113	1,277	1,048	0	0	0
48	2045	113	1,277	1,048	0	0	0
49	2046	113	1,277	1,048	0	0	0
50	2047	113	1,277	1,048	0	0	0
51	2048	113	1,277	1,048	0	0	0
52	2049	113	1,277	1,048	0	0	0
53	2050	113	1,277	1,048	0	0	0
54	2051	113	1,277	1,048	0	0	0
55	2052	113	1,277	1,048	0	0	0
56	2053	113	1,277	1,048	0	0	0
57	2054	113	1,277	1,048	0	0	0
58	2055	113	1,277	1,048	0	0	0
59	2056	113	1,277	1,048	0	0	0
60	2057	113	1,277	1,048	0	0	0
61	2058	113	1,277	1,048	0	0	0
62	2059	113	1,277	1,048	0	0	0
63	2060	113	1,277	1,048	0	0	0
64	2061	113	1,277	1,048	0	0	0
65	2062	113	1,277	1,048	0	0	0
66	2063	113	1,277	1,048	0	0	0
67	2064	113	1,277	1,048	0	0	0
68	2065	113	1,277	1,048	0	0	0
69	2066	113	1,277	1,048	0	0	0

Pet. Danielle Carr  
D.O.B. 05/19/1997

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SUMMARY OF LIFE CARE ITEMS FOR DANIELLE CARR

ITEM OF CARE	Medical Care	Medications	Insurance	Behavioral	Equipment & Supplies	Recreation	
GROWTH RATE	5.0%	5.0%	4.0%	4.0%	4.0%	4.0%	
AGE	YEAR						
70	2067	113	1,277	1,048	0	0	
71	2068	113	1,277	1,048	0	0	
72	2069	113	1,277	1,048	0	0	
73	2070	113	1,277	1,048	0	0	
74	2071	113	1,277	1,048	0	0	
75	2072	113	1,277	1,048	0	0	
76	2073	113	1,277	1,048	0	0	
77	2074	113	1,277	1,048	0	0	
78	2075	113	1,277	1,048	0	0	
79	2076	113	1,277	1,048	0	0	
80	2077	113	1,277	1,048	0	0	
		8,175	78,636	71,315	163,628	17,044	10,450
		0.28%	2.72%	2.47%	5.67%	0.59%	0.36%

*This Report was generated using Sequoia Settlement Services, Inc. Software (c) 1990*

ITEM OF CARE	Home Care Facility Care	Pain & Suffering	Past Un-reim- bursed Expenses	Wage Loss	TOTALS of Items with a 4.0% Growth Rate	TOTALS of Items with a 5.0% Growth Rate	TOTALS OF 4.0 & 5.0% ITEMS & APPLYING THE GROWTH RATE	
GROWTH RATE	4.0%	0.0%	0.0%	0.0%				
AGE	YEAR							
8	2005	22,914.00	160,000.00	5,652.16	538,998.02	752,310.93	528.35	752,839.28
9	2006	22,914				35,951.50	528.35	37,944
10	2007	22,914				35,951.50	528.35	39,468
11	2008	22,914				35,951.50	528.35	41,052
12	2009	22,914				35,951.50	528.35	42,700
13	2010	22,914				41,951.50	528.35	51,715
14	2011	22,914				41,951.50	528.35	53,790
15	2012	22,914				41,951.50	528.35	55,949
16	2013	22,914				41,951.50	528.35	58,194
17	2014	22,914				41,951.50	528.35	60,530
18	2015	22,914				41,951.50	528.35	62,959
19	2016	27,645				27,645.00	528.35	43,462
20	2017	27,645				27,645.00	528.35	45,209
21	2018	27,645				27,645.00	528.35	47,027
22	2019	27,645				31,846.56	528.35	56,194
23	2020	27,645				31,846.56	528.35	58,452
24	2021	27,645				31,846.56	528.35	60,801
25	2022	27,645				28,693.40	1,389.80	59,077
26	2023	27,645				28,693.40	1,389.80	61,472
27	2024	27,645				28,693.40	1,389.80	63,965
28	2025	27,645				28,693.40	1,389.80	66,558
29	2026	27,645				28,693.40	1,389.80	69,258
30	2027	27,645				28,693.40	1,389.80	72,067
31	2028	27,645				28,693.40	1,389.80	74,990
32	2029	27,645				28,693.40	1,389.80	78,032
33	2030	27,645				28,693.40	1,389.80	81,198
34	2031	27,645				28,693.40	1,389.80	84,493
35	2032	27,645				28,693.40	1,389.80	87,922
36	2033	27,645				28,693.40	1,389.80	91,491
37	2034	27,645				28,693.40	1,389.80	95,205
38	2035	27,645				28,693.40	1,389.80	99,071

ITEM OF CARE	Home Care Facility Care	Pain & Suffering	Past Un-reim- bursed Expenses	Wage Loss	TOTALS of Items with a 4.0% Growth Rate	TOTALS of Items with a 5.0% Growth Rate	TOTALS OF 4.0 & 5.0% ITEMS & APPLYING THE GROWTH RATE
GROWTH RATE	4.0%	0.0%	0.0%	0.0%			
AGE	YEAR						
39	2036	27,645			28,693.40	1,389.80	103,094
40	2037	27,645			28,693.40	1,389.80	107,280
41	2038	27,645			28,693.40	1,389.80	111,638
42	2039	27,645			28,693.40	1,389.80	116,173
43	2040	27,645			28,693.40	1,389.80	120,893
44	2041	27,645			28,693.40	1,389.80	125,805
45	2042	27,645			28,693.40	1,389.80	130,918
46	2043	27,645			28,693.40	1,389.80	136,239
47	2044	27,645			28,693.40	1,389.80	141,777
48	2045	27,645			28,693.40	1,389.80	147,542
49	2046	27,645			28,693.40	1,389.80	153,541
50	2047	27,645			28,693.40	1,389.80	159,786
51	2048	27,645			28,693.40	1,389.80	166,285
52	2049	27,645			28,693.40	1,389.80	173,050
53	2050	27,645			28,693.40	1,389.80	180,091
54	2051	27,645			28,693.40	1,389.80	187,419
55	2052	27,645			28,693.40	1,389.80	195,047
56	2053	27,645			28,693.40	1,389.80	202,986
57	2054	27,645			28,693.40	1,389.80	211,250
58	2055	27,645			28,693.40	1,389.80	219,852
59	2056	27,645			28,693.40	1,389.80	228,806
60	2057	27,645			28,693.40	1,389.80	238,125
61	2058	27,645			28,693.40	1,389.80	247,826
62	2059	27,645			28,693.40	1,389.80	257,924
63	2060	27,645			28,693.40	1,389.80	268,434
64	2061	27,645			28,693.40	1,389.80	279,375
65	2062	27,645			28,693.40	1,389.80	290,764
66	2063	18,720			19,768.40	1,389.80	215,814
67	2064	18,720			19,768.40	1,389.80	224,682
68	2065	18,720			19,768.40	1,389.80	233,917
69	2066	18,720			19,768.40	1,389.80	243,533

ITEM OF CARE	Home Care Facility Care	Pain & Suffering	Past Un-reim- bursed Expenses	Wage Loss	TOTALS of Items with a 4.0% Growth Rate	TOTALS of Items with a 5.0% Growth Rate	TOTALS OF 4.0 & 5.0% ITEMS & APPLYING THE GROWTH RATE	
<b>GROWTH RATE</b>	4.0%	0.0%	0.0%	0.0%				
AGE	YEAR							
70	2067	18,720			19,768.40	1,389.80	253,547	
71	2068	18,720			19,768.40	1,389.80	263,975	
72	2069	18,720			19,768.40	1,389.80	274,834	
73	2070	18,720			19,768.40	1,389.80	286,143	
74	2071	18,720			19,768.40	1,389.80	297,920	
75	2072	18,720			19,768.40	1,389.80	310,185	
76	2073	18,720			19,768.40	1,389.80	322,958	
77	2074	18,720			19,768.40	1,389.80	336,260	
78	2075	18,720			19,768.40	1,389.80	350,113	
79	2076	18,720			19,768.40	1,389.80	364,540	
80	2077	18,720			19,768.40	1,389.80	379,566	
		1,832,169	160,000	5,652	538,998	2,799,256	86,811	11,912,992
		63.48%	5.54%	0.20%	18.68%			

CARR Proffer of Award rev4 05 02 05.xls

Pet. Danielle Carr  
D.O.B. 05/19/1997

DATE: 04/16/05  
TIME: 09:53 AM

WAGELOSS ANALYSIS FOR DANIELLE CARR

Net Discount Rate  
2.00%

AGE	Number of Years	CALENDAR YEAR	Average Gross Weekly Wage as of 04/01/2005	Average Gross Annual Wage	LESS:	Standard Deduction	Federal Taxes (2004)	Taxable Income	Federal Tax	FICA & Medicare	State Taxes (2004)	Average Monthly Cost of a Health Insurance Policy	Average Annual Cost of a Health Insurance Policy	TOTALS of Items with a 4.0% Growth Rate	TOTALS of Items with a 4.0% Growth Rate & Applying the Growth Rate	TOTALS without applying any Growth Rate	NET PRESENT VALUE
8	1	2005	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	38,142.23	25,767.52	21,138.34	
9	2	2006	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	39,667.92	25,767.52	20,723.87	
10	3	2007	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	41,254.64	25,767.52	20,317.52	
11	4	2008	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	42,904.82	25,767.52	19,919.13	
12	5	2009	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	44,621.01	25,767.52	19,528.56	
13	6	2010	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	46,405.86	25,767.52	19,145.65	
14	7	2011	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	48,262.09	25,767.52	18,770.24	
15	8	2012	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	50,192.57	25,767.52	18,402.20	
16	9	2013	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	52,200.28	25,767.52	18,041.37	
17	10	2014	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	54,288.29	25,767.52	17,687.62	
18	11	2015	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	56,459.82	25,767.52	17,340.80	
19	12	2016	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	58,718.21	25,767.52	17,000.79	
20	13	2017	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	61,066.94	25,767.52	16,667.44	
21	14	2018	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	63,509.62	25,767.52	16,340.63	
22	15	2019	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	66,050.00	25,767.52	16,020.22	
23	16	2020	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	68,692.00	25,767.52	15,706.10	
24	17	2021	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	71,439.68	25,767.52	15,398.14	
25	18	2022	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	74,297.27	25,767.52	15,096.21	
26	19	2023	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	77,269.16	25,767.52	14,800.21	
27	20	2024	722.00	37,544.00	4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	80,359.93	25,767.52	14,510.01	

Pet. Danielle Carr  
D.O.B. 05/19/1997

DATE: 04/16/05  
TIME: 09:53 AM

WAGE LOSS ANALYSIS FOR DANIELLE CARR

Net Discount Rate  
2.00%

AGE	Number of Years	CALENDAR YEAR	Average Gross Weekly Wage as of 04/01/2005	Average Gross Annual Wage	LESS:	Standard Deduction	Federal Taxes (2004)	Taxable Income	Federal Tax	FICA & Medicare	State Taxes (2004)	Average Monthly Cost of a Health Insurance Policy	Average Annual Cost of a Health Insurance Policy	TOTALS of Items with a 4.0% Growth Rate	TOTALS of Items with a 4.0% Growth Rate & Applying the Growth Rate	TOTALS without applying any Growth Rate	NET PRESENT VALUE	
			\$722.00	\$37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	83,574.32	25,767.52	14,225.50	
38	21	2035	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	86,917.30	25,767.52	13,946.57	
39	22	2036	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	90,393.99	25,767.52	13,673.11	
40	23	2037	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	94,009.75	25,767.52	13,405.01	
41	24	2038	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	97,770.14	25,767.52	13,142.16	
42	25	2039	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	101,680.94	25,767.52	12,884.47	
43	26	2040	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	105,748.18	25,767.52	12,631.84	
44	27	2041	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	109,978.11	25,767.52	12,384.15	
45	28	2042	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	114,377.23	25,767.52	12,141.33	
46	29	2043	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	118,953.22	25,767.52	11,903.26	
47	30	2044	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	123,710.41	25,767.52	11,669.86	
48	31	2045	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	128,658.83	25,767.52	11,441.04	
49	32	2046	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	133,805.18	25,767.52	11,216.71	
50	33	2047	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	139,157.39	25,767.52	10,996.77	
51	34	2048	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52	144,723.69	25,767.52	10,781.15	
52	35	2049	722.00	37,544.00		4,850.00	3,100.00	29,594.00	4,131.00	2,872.12	1,458.00	276.28	3,315.36	25,767.52				
														901,863.34	2,809,260.11	901,863.34	538,998.02	

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CARR Profile of Award rev3 04 15 05.AM

## SETTLEMENT FUNDING PORTFOLIO PROFPER OF AWARD

4.0% & 5.0% GROWTH RATES

DATE: 05/04/05  
TIME: 12:45 PM

Pet: Danielle Carr  
D.O.B. 05/19/1997

Settlement Item	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13	
Starting Amount	TOTAL MEDICAL CARE NEEDS	ANNUAL STRUCTURED SETTLEMENT BENEFITS	CASH & ANNUITY LUMP SUMS	DEFERRED ANNUITY 5.00% 2006	DEFERRED ANNUITY 5.00% 2010	DEFERRED ANNUITY 4.00% 2006	DEFERRED ANNUITY 4.00% 2010	DEFERRED ANNUITY 4.00% 2016	DEFERRED ANNUITY 4.00% 2023	DEFERRED ANNUITY 4.00% 2030	DEFERRED ANNUITY 4.00% 2030	DEFERRED ANNUITY 4.00% 2023	ANNUAL SAFETY MARGIN 2005	CUMUL. SAFETY MARGIN 2005
Inflation Factor	2005	2009	2007	2009	2015	2009	2015	2022	2029	2062	LIFE 2077	2077	2005	2005
Beginning Year	2005	2009	2007	2009	2015	2009	2015	2022	2029	2062	LIFE 2077	2077	2005	2005
Ending Year	2077	2009	2007	2009	2015	2009	2015	2022	2029	2062	LIFE 2077	2077	2005	2005
AGE	YEAR	TOTAL NEEDS	S/S TOTAL	Cash & Lump Sums	Deferred Annuity	Safety Margin	Cum. Safety Margin							
8	2005	752,839.28	752,839.28	752,839.28									0.00	0.00
9	2006	37,944	37,945		555	37,390	51,040	42,558	17,385	23,793	38,507	0	1	1
10	2007	39,468	39,468		583	38,886	55,205	44,260	18,080	24,745	40,047	0	1	2
11	2008	41,052	41,053		612	40,441	57,413	46,031	18,804	25,735	41,649	0	1	2
12	2009	42,700	42,701		642	42,059	59,710	47,872	19,556	26,764	43,315	0	1	3
13	2010	51,715	51,715		675		62,098	46,031	20,338	27,834	44,850	0	1	4
14	2011	53,790	53,790		708			46,031	21,152		46,850	0	1	5
15	2012	55,949	55,949		744			46,031	21,998		48,724	0	1	6
16	2013	58,194	58,194		781			46,031	22,877		50,673	0	1	7
17	2014	60,530	60,530		820			46,031			52,699	0	1	8
18	2015	62,959	62,959		861			46,031			54,807	0	1	9
19	2016	43,462	43,462		904			46,031			57,000	0	2	11
20	2017	45,209	45,210		949			46,031			59,280	0	2	13
21	2018	47,027	47,027	22,709	997			46,031			61,651	0	2	14
22	2019	56,194	71,627		1,047			46,031				15,433	15,436	
23	2020	58,452	50,886		1,099			46,031				-7,567	7,870	
24	2021	60,801	52,932		1,154			46,031				-7,869	0	
25	2022	59,077	59,078					46,031					1	
26	2023	61,472	61,473					46,031					1	
27	2024	63,965	63,965					46,031					1	
28	2025	66,558	66,559					46,031					1	
29	2026	69,258	69,258					46,031					1	
30	2027	72,067	72,067					46,031					1	
31	2028	74,990	74,991					46,031					1	
32	2029	78,032	78,033					46,031					1	
33	2030	81,198	81,200					46,031					1	
34	2031	84,493	84,495					46,031					1	
35	2032	87,924	87,924					46,031					2	
36	2033	91,491	91,493					46,031					2	
37	2034	95,205	95,207					46,031					2	

## SETTLEMENT FUNDING PORTFOLIO

### PROFFER OF AWARD

4.00% & 5.0% GROWTH RATES

DATE: 05/04/05  
 TIME: 12:45 PM

Pet Danielle Carr  
 D.O.B. 05/19/1997

Settlement Item	TOTAL MEDICAL CARE NEEDS 2005	ANNUAL STRUCTURED SETTLEMENT BENEFITS 2007	CASH & ANNUITY LUMP SUMS 2009	ANNUITY 5.00% 2006	ANNUITY 5.00% 2010	ANNUITY 4.00% 2009	ANNUITY 4.00% 2010	ANNUITY 4.00% 2015	ANNUITY 4.00% 2006	ANNUITY 4.00% 2010	ANNUITY 4.00% 2015	ANNUITY 4.00% 2016	ANNUITY 4.00% 2022	ANNUITY 4.00% 2023	ANNUITY 4.00% 2029	ANNUITY 4.00% 2030	ANNUITY 4.00% 2062	ANNUITY 4.00% 2023	ANNUAL SAFETY MARGIN 2005	CUMUL. SAFETY MARGIN 2005
Starting Amount																				
Inflation Factor																				
Beginning Year	2005																			
Ending Year	2077																			

AGE	YEAR	TOTAL NEEDS	S/S TOTAL	Cash & Lump Sums	Deferred Annuity	Safety Margin	Cum.Safety Margin													
38	2035	99,071	99,072																2	16
39	2036	103,094	103,095																2	18
40	2037	107,280	107,282																2	20
41	2038	111,638	111,640																2	22
42	2039	116,173	116,175																2	24
43	2040	120,893	120,895																2	26
44	2041	125,805	125,808																2	28
45	2042	130,918	130,920																2	31
46	2043	136,239	136,242																3	33
47	2044	141,777	141,780																3	36
48	2045	147,542	147,545																3	39
49	2046	153,541	153,544																3	41
50	2047	159,786	159,789																3	44
51	2048	166,285	166,288																3	48
52	2049	173,050	173,053																3	51
53	2050	180,091	180,094																3	54
54	2051	187,419	187,423																4	58
55	2052	195,047	195,051																4	62
56	2053	202,986	202,990																4	66
57	2054	211,250	211,255																4	70
58	2055	219,852	219,857																4	74
59	2056	228,806	228,810																5	79
60	2057	238,125	238,130																5	83

## SETTLEMENT FUNDING PORTFOLIO

### PROFEEF OF AWARD

**4.00% & 5.00% GROWTH RATES**

DATE: 05/04/05  
TIME: 12:45 PM

Pet. Danielle Carr  
D.O.B. 05/19/1997

Settlement Item	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13
Starting Amount	TOTAL MEDICAL CARE NEEDS	ANNUAL STRUCTURED SETTLEMENT BENEFITS	CASH & ANNUITY LUMP SUMS	ANNUITY 5.00%	ANNUITY 5.00%	ANNUITY 4.00%	ANNUAL SAFETY MARGIN	CUMUL. SAFETY MARGIN					
Inflation Factor	2005	2007		2006	2010	2006	2010	2016	2023	2030	2023	2005	2005
Beginning Year	2005	2007		2009	2015	2009	2015	2022	2029	2062	LIFE	2077	2077
Ending Year	2077												

AGE	YEAR	TOTAL NEEDS	S/S TOTAL	Cash & Lump Sums	Deferred Annuity	Safety Margin	Cum.Safety Margin						
61	2058	247,826	247,831		18,453							5	88
62	2059	257,924	257,929		19,375					71,348	158,030	5	93
63	2060	268,434	268,440		20,344					74,202	164,351	5	99
64	2061	279,375	279,381		21,361					77,170	170,925	5	104
65	2062	290,764	290,770		22,429					80,257	177,762	6	110
66	2063	215,814	215,819		23,551					83,467	184,873	6	115
67	2064	224,682	224,687		24,728					192,268	199,959	5	120
68	2065	233,917	233,922		25,965					199,959	207,957	5	125
69	2066	243,538	243,538		27,263					216,275	224,926	5	131
70	2067	253,547	253,552		28,626					224,926	233,923	6	136
71	2068	263,975	263,981		30,058					233,923	243,280	6	142
72	2069	274,834	274,841		31,560					243,280	253,011	7	149
73	2070	286,143	286,150		33,138					253,011	263,132	7	155
74	2071	297,920	297,927		34,795					263,132	273,657	7	162
75	2072	310,185	310,192		36,535					273,657	284,603	8	169
76	2073	322,958	322,965		38,362					284,603	295,987	8	177
77	2074	336,260	336,267		40,280					295,987	307,827	8	185
78	2075	350,113	350,121		42,294					307,827	320,140	9	193
79	2076	364,540	364,549		44,409					320,140	332,946	9	202
80	2077	379,566	379,575		46,629					332,946		9	211

ITEMIZED TOTALS	11,912,992	11,913,203	775,548	13,130	915,492	158,775	338,547	282,286	160,189	1,575,323	7,693,912	211	211
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