



How to read a rating string.

Every California PD rating — in a QME report, a DEU summary determination, or a settlement demand — walks the same seven steps. The string is the whole calculation, shown.

$$\overset{1}{100\%} \left(\overset{2}{15.03.01.00} - \overset{3}{8} - \overset{4}{[1.4]11} - \overset{5}{230E} - \overset{6}{10} - \overset{7}{11} \right) = \text{11\% PD}$$

1 Industrial share. What remains after apportionment (§§4663–4664). 100% = no apportionment.

3 WPI. The whole-person impairment the physician assigned under the AMA Guides: 8%.

5 Occupation. Group 230 (this worker: sewing machine operator) + variant letter E for this impairment.

7 After age — the final. Age at injury (47 here) moves it again: 10 → 11. This body part is 11% PD.

2 Impairment number. Which body part / method was rated — here 15.03.01.00, the lumbar spine.

4 Adjusted rating. DOI 2013+: $WPI \times 1.4$ ($8 \times 1.4 = 11.2 \rightarrow 11$). DOI 2005–2012: an FEC rank [1]–[8] instead.

6 After occupation. The variant moves the rating with the job's demands: 11 → 10 here.

+ Multiple parts? Finals don't add — they combine on the CVC, largest first (see below).

AGE BRACKETS · §6

Ten brackets; **37–41 is neutral**. Younger adjusts down, older adjusts up.

<22	22–26	27–31	32–36	37–41
42–46	47–51	52–56	57–61	62+

VARIANTS · C–J

Every occupational group × impairment cell assigns a letter, C through J. Later letters mean the impairment hits this job harder and push the rating up; earlier letters pull it down.

THE CVC FOLD

Combined Values Chart = $a + b(1 - a)$, largest first:

18 C 11 = 27

27 C 7 = 32 → 32% PD

WHY THE ADJUSTMENTS MATTER

Same 10% lumbar WPI · same clerical job (111C) · same 2024 injury at the max rate — only the **age** changes:

AGE 21

8% PD

\$6,960.00

AGE 40

10% PD

\$8,772.50

AGE 62

13% PD

\$12,252.50

Occupation swings it harder: the same 10% lumbar WPI at age 40 rates **10% PD in group 110** but **22% PD in group 482** — \$8,772.50 vs \$24,795.00. Never quote a rating without the occupation, the age, and the year.

The money: final PD % → weeks (§4658) → × the weekly rate for the **year of injury** → total indemnity. At **70%+**, a life pension continues after the PD weeks end (§4659(a)); **100%** is PTD, paid for life.



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