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This Handbook has been prepared as a helpful guide to use when assessing economic loss matters by reference to the *Queensland Civil Liability Act 2003*.

If you have any comments on this Handbook which you consider would be beneficial to your practice, please contact us at [mail@furzercrestani.com.au](mailto:mail@furzercrestani.com.au) or (02) 9635 3044.

Whilst care has been taken in the preparation of this Handbook, we can take no legal responsibility for any inaccuracies that might be contained herein.



## QUEENSLAND HANDBOOK

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**QUEENSLAND CIVIL LIABILITY ACT 2003 - SECTION 54  
MAXIMUM AMOUNT OF ECONOMIC LOSS**

<b>Year</b>	<b>Quarter</b>	<b>Average Weekly Earnings</b> Note 2	<b>Maximum Weekly Award</b> Note 3
2016	May	1,460.30	4,380.90
	November	1,482.10	4,446.30
2017	May	1,496.10	4,488.30
	November	1,527.80	4,583.40
2018	May	1,541.90	4,625.70
	November	1,574.00	4,722.00
2019	May	1,577.20	4,731.60
	November	1,609.30	4,827.90
2020	May	1,645.40	4,936.20
	November	1,615.40	4,846.20

**Notes:**

1. Source: Australian Bureau of Statistics, Catalogue No: 6302.0
2. Average Weekly Earnings is defined as:  
For a financial year, the amount of Queensland full-time adult persons ordinary time earnings declared by the Australian Statistician in the Original Series of the Statistician's average weekly earnings publication most recently published before the start of the financial year.
3. The maximum award a Court may make is equal to the present value of 3 times the average weekly earnings per week for each week of the period of loss of earnings.



**QUEENSLAND CIVIL LIABILITY ACT 2003 - SECTION 60  
10 YEAR TREASURY BOND RATES**

<b>First Date of Quarter</b>	<b>10 Year Australian Government Bond Rate</b> %
Jan-2016	2.82
Apr-2016	2.53
Jul-2016	1.96
Oct-2016	1.99
Jan-2017	2.75
Apr-2017	2.68
Jul-2017	2.61
Oct-2017	2.87
Jan-2018	2.66
Apr-2018	2.61
Jul-2018	2.60
Oct-2018	2.68
Jan-2019	2.29
Apr-2019	1.80
Jul-2019	1.36
Oct-2019	0.97
Jan-2020	1.35
Apr-2020	0.68
Jul-2020	0.94
Jan-2021	0.98
Apr-2021	1.74

**Source:** [www.rba.gov.au/statistics/tables](http://www.rba.gov.au/statistics/tables)



**QUEENSLAND CIVIL LIABILITY ACT 2003 - SECTION 60  
AVERAGE WEEKLY EARNINGS, QUEENSLAND, ORIGINAL**

Period End	<u>Males</u>			<u>Females</u>			<u>Persons</u>		
	<u>Full Time Adults</u>		<u>All Males</u>	<u>Full Time Adults</u>		<u>All Females</u>	<u>Full Time Adults</u>		<u>All Persons</u>
	Ordinary Time	Total	Total	Ordinary Time	Total	Total	Ordinary Time	Total	Total
	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings	Earnings
<b><u>2016</u></b>									
May	1,558.30	1,642.60	1,355.80	1,303.30	1,318.40	901.70	1,460.30	1,518.10	1,124.80
November	1,580.30	1,664.20	1,353.80	1,321.00	1,336.60	886.20	1,482.10	1,540.20	1,114.40
<b><u>2017</u></b>									
May	1,599.20	1,684.80	1,386.80	1,331.10	1,348.00	898.10	1,496.10	1,555.30	1,130.80
November	1,641.50	1,728.60	1,405.80	1,340.90	1,358.30	891.70	1,527.80	1,588.50	1,137.90
<b><u>2018</u></b>									
May	1,650.10	1,741.50	1,437.70	1,369.80	1,391.00	922.10	1,541.90	1,606.20	1,162.90
November	1,687.60	1,777.60	1,463.60	1,390.70	1,409.50	958.90	1,574.00	1,636.80	1,203.80
<b><u>2019</u></b>									
May	1,685.50	1,757.60	1,423.60	1,411.20	1,431.40	976.00	1,577.20	1,628.80	1,190.80
November	1,719.10	1,803.80	1,482.10	1,443.20	1,462.70	1,025.50	1,609.30	1,668.00	1,243.30
<b><u>2020</u></b>									
May	1,748.70	1,818.20	1,489.90	1,485.10	1,502.50	1,039.70	1,645.40	1,694.50	1,255.30
November	1,707.70	1,800.60	1,482.60	1,474.90	1,493.20	1,020.30	1,615.40	1,678.80	1,237.00

**SOURCE:** Australian Bureau of Statistics - Catalogue No. 6302.0.

**NOTE:** Earnings are gross before income tax.



## LIFE EXPECTANCY TABLES, AUSTRALIA, 2017-2019

Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
0	82.8	85.9	25	58.2	61.3	50	34.1	36.8	75	12.7	14.4
1	82.1	85.1	26	57.2	60.3	51	33.2	35.9	76	12.0	13.6
2	81.1	84.1	27	56.3	59.3	52	32.2	34.9	77	11.3	12.8
3	80.1	83.1	28	55.3	58.3	53	31.3	34.0	78	10.6	12.1
4	79.1	82.2	29	54.3	57.3	54	30.4	33.0	79	9.9	11.3
5	78.1	81.2	30	53.3	56.3	55	29.5	32.1	80	9.3	10.6
6	77.1	80.2	31	52.3	55.3	56	28.6	31.1	81	8.7	9.9
7	76.1	79.2	32	51.4	54.3	57	27.7	30.2	82	8.1	9.3
8	75.1	78.2	33	50.4	53.4	58	26.8	29.3	83	7.5	8.6
9	74.1	77.2	34	49.4	52.4	59	25.9	28.4	84	7.0	8.0
10	73.1	76.2	35	48.4	51.4	60	25.0	27.4	85	6.5	7.4
11	72.1	75.2	36	47.5	50.4	61	24.1	26.5	86	6.0	6.9
12	71.1	74.2	37	46.5	49.4	62	23.3	25.6	87	5.6	6.3
13	70.1	73.2	38	45.5	48.4	63	22.4	24.7	88	5.2	5.9
14	69.1	72.2	39	44.6	47.5	64	21.6	23.8	89	4.8	5.4
15	68.1	71.2	40	43.6	46.5	65	20.7	22.9	90	4.5	5.0
16	67.1	70.2	41	42.6	45.5	66	19.9	22.0	91	4.2	4.6
17	66.1	69.2	42	41.7	44.5	67	19.0	21.1	92	3.9	4.2
18	65.1	68.2	43	40.7	43.6	68	18.2	20.2	93	3.6	3.9
19	64.1	67.2	44	39.8	42.6	69	17.4	19.4	94	3.4	3.6
20	63.1	66.2	45	38.8	41.6	70	16.6	18.5	95	3.2	3.4
21	62.2	65.2	46	37.9	40.7	71	15.8	17.7	96	3.0	3.2
22	61.2	64.2	47	36.9	39.7	72	15.0	16.8	97	2.8	3.0
23	60.2	63.2	48	36.0	38.7	73	14.2	16.0	98	2.7	2.9
24	59.2	62.3	49	35.0	37.8	74	13.4	15.2	99	2.6	2.8

**SOURCE:** Australian Bureau of Statistics - Life Tables, States, Territories and Australia, 2017-2019 (catalogue No 3302.0.55.001)



### MEDIUM LIFE EXPECTANCIES, AUSTRALIA, 2020

Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
0	82.83	85.87	25	58.23	61.26	50	34.09	36.81	75	12.70	14.37
1	82.08	85.12	26	57.24	60.27	51	33.16	35.86	76	11.98	13.59
2	81.10	84.14	27	56.26	59.28	52	32.23	34.91	77	11.28	12.82
3	80.10	83.14	28	55.28	58.29	53	31.31	33.96	78	10.60	12.07
4	79.11	82.15	29	54.30	57.30	54	30.40	33.02	79	9.94	11.34
5	78.11	81.15	30	53.32	56.31	55	29.49	32.08	80	9.30	10.62
6	77.11	80.16	31	52.34	55.32	56	28.58	31.14	81	8.68	9.93
7	76.11	79.16	32	51.36	54.33	57	27.68	30.21	82	8.09	9.26
8	75.11	78.16	33	50.38	53.35	58	26.79	29.28	83	7.54	8.61
9	74.11	77.16	34	49.41	52.36	59	25.90	28.36	84	7.01	8.00
10	73.11	76.17	35	48.44	51.38	60	25.02	27.44	85	6.51	7.42
11	72.10	75.17	36	47.46	50.40	61	24.14	26.52	86	6.04	6.86
12	71.10	74.17	37	46.49	49.42	62	23.27	25.61	87	5.60	6.34
13	70.10	73.17	38	45.52	48.43	63	22.41	24.70	88	5.19	5.85
14	69.09	72.18	39	44.56	47.46	64	21.55	23.79	89	4.82	5.39
15	68.09	71.18	40	43.59	46.48	65	20.69	22.89	90	4.47	4.97
16	67.09	70.19	41	42.63	45.50	66	19.85	22.00	91	4.15	4.58
17	66.10	69.19	42	41.67	44.53	67	19.01	21.11	92	3.85	4.22
18	65.11	68.20	43	40.71	43.55	68	18.18	20.23	93	3.59	3.91
19	64.12	67.21	44	39.76	42.58	69	17.36	19.36	94	3.36	3.63
20	63.14	66.22	45	38.80	41.62	70	16.55	18.50	95	3.15	3.38
21	62.15	65.23	46	37.85	40.65	71	15.75	17.65	96	2.98	3.18
22	61.17	64.23	47	36.91	39.69	72	14.97	16.82	97	2.82	3.01
23	60.19	63.24	48	35.96	38.72	73	14.20	15.99	98	2.69	2.90
24	59.21	62.25	49	35.02	37.77	74	13.44	15.17	99	2.58	2.84

This table is prepared by Cumpston Sarjeant Pty Ltd - consulting actuaries and has been reproduced with their permission. This table and their contact details can be found at their website [www.cumsar.com.au](http://www.cumsar.com.au) or phone them (03) 9642 2242. Cumpston Sarjeant advise, "Life expectancies allow for mortality improvements (a principle accepted in *Golden Eagle International Trading Pty Ltd -v- Zhang [2007] HCA 15*).

Life expectancies were derived from the medium series projections published by the Australian Bureau of Statistics in "Population Projections Australia, 2017 (base) - 2066". These were revised in November 2018 and differ from previous year projections.



**TABLE OF MULTIPLIERS - \$1 PER WEEK**  
Present Lump Sum Equivalent in Value to a Sum of \$1 Per Week  
for Discount Rates of 3% and 5%

Years	3%	5%	Years	3%	5%	Years	3%	5%
1	51.4	50.9	31	1,059.2	833.8	61	1,474.4	1,014.9
2	101.3	99.4	32	1,079.8	845.0	62	1,482.9	1,017.5
3	149.8	145.6	33	1,099.8	855.7	63	1,491.1	1,020.0
4	196.9	189.6	34	1,119.2	865.9	64	1,499.1	1,022.3
5	242.6	231.5	35	1,138.0	875.6	65	1,506.8	1,024.6
6	286.9	271.4	36	1,156.2	884.8	66	1,514.4	1,026.7
7	330.0	309.4	37	1,174.0	893.6	67	1,521.7	1,028.8
8	371.8	345.6	38	1,191.2	902.0	68	1,528.8	1,030.7
9	412.4	380.1	39	1,207.9	909.9	69	1,535.6	1,032.5
10	451.8	412.9	40	1,224.2	917.5	70	1,542.3	1,034.3
11	490.0	444.1	41	1,239.9	924.8	71	1,548.8	1,036.0
12	527.2	473.9	42	1,255.2	931.6	72	1,555.1	1,037.6
13	563.3	502.3	43	1,270.1	938.2	73	1,561.2	1,039.1
14	598.3	529.3	44	1,284.5	944.5	74	1,567.2	1,040.5
15	632.3	555.0	45	1,298.5	950.4	75	1,573.0	1,041.9
16	665.3	579.5	46	1,312.1	956.1	76	1,578.6	1,043.2
17	697.3	602.8	47	1,325.3	961.5	77	1,584.0	1,044.5
18	728.4	625.0	48	1,338.1	966.6	78	1,589.3	1,045.7
19	758.6	646.2	49	1,350.6	971.5	79	1,594.4	1,046.8
20	787.9	666.4	50	1,362.6	976.2	80	1,599.4	1,047.9
21	816.4	685.6	51	1,374.4	980.6	81	1,604.2	1,048.9
22	844.0	703.8	52	1,385.7	984.9	82	1,608.9	1,049.9
23	870.9	721.2	53	1,396.8	988.9	83	1,613.4	1,050.8
24	896.9	737.8	54	1,407.5	992.7	84	1,617.9	1,051.7
25	922.2	753.6	55	1,418.0	996.4	85	1,622.2	1,052.5
26	946.8	768.7	56	1,428.1	999.8	86	1,626.3	1,053.3
27	970.6	783.0	57	1,437.9	1,003.2	87	1,630.4	1,054.1
28	993.8	796.6	58	1,447.4	1,006.3	88	1,634.3	1,054.8
29	1,016.2	809.6	59	1,456.7	1,009.3	89	1,638.1	1,055.5
30	1,038.1	822.0	60	1,465.7	1,012.2	90	1,641.8	1,056.2





**TABLE OF MULTIPLIERS - \$1 DEFERRED**

Present Lump Sum Equivalent in Value of \$1 Deferred for 1 to 90 Years  
for Discount Rates of 3% and 5%

Years	3%	5%	Years	3%	5%	Years	3%	5%
1	0.971	0.952	31	0.400	0.220	61	0.165	0.051
2	0.943	0.907	32	0.388	0.210	62	0.160	0.049
3	0.915	0.864	33	0.377	0.200	63	0.155	0.046
4	0.888	0.823	34	0.366	0.190	64	0.151	0.044
5	0.863	0.784	35	0.355	0.181	65	0.146	0.042
6	0.837	0.746	36	0.345	0.173	66	0.142	0.040
7	0.813	0.711	37	0.335	0.164	67	0.138	0.038
8	0.789	0.677	38	0.325	0.157	68	0.134	0.036
9	0.766	0.645	39	0.316	0.149	69	0.130	0.035
10	0.744	0.614	40	0.307	0.142	70	0.126	0.033
11	0.722	0.585	41	0.298	0.135	71	0.123	0.031
12	0.701	0.557	42	0.289	0.129	72	0.119	0.030
13	0.681	0.530	43	0.281	0.123	73	0.116	0.028
14	0.661	0.505	44	0.272	0.117	74	0.112	0.027
15	0.642	0.481	45	0.264	0.111	75	0.109	0.026
16	0.623	0.458	46	0.257	0.106	76	0.106	0.025
17	0.605	0.436	47	0.249	0.101	77	0.103	0.023
18	0.587	0.416	48	0.242	0.096	78	0.100	0.022
19	0.570	0.396	49	0.235	0.092	79	0.097	0.021
20	0.554	0.377	50	0.228	0.087	80	0.094	0.020
21	0.538	0.359	51	0.221	0.083	81	0.091	0.019
22	0.522	0.342	52	0.215	0.079	82	0.089	0.018
23	0.507	0.326	53	0.209	0.075	83	0.086	0.017
24	0.492	0.310	54	0.203	0.072	84	0.083	0.017
25	0.478	0.295	55	0.197	0.068	85	0.081	0.016
26	0.464	0.281	56	0.191	0.065	86	0.079	0.015
27	0.450	0.268	57	0.185	0.062	87	0.076	0.014
28	0.437	0.255	58	0.180	0.059	88	0.074	0.014
29	0.424	0.243	59	0.175	0.056	89	0.072	0.013
30	0.412	0.231	60	0.170	0.054	90	0.070	0.012



## AUSTRALIAN RESIDENT INDIVIDUAL TAX RATES

Year Ended	Taxable Income	Tax on Taxable Income	Marginal % on Tax Rate On Excess
<b>30 June 2025</b>	18,200	Nil	19% in excess of \$18,200
	45,000	5,092.00	30.0% in excess of \$45,000
	200,000	51,592.00	45% in excess of \$200,000
Medicare Levy = 2.0%			
<b>30 June 2021 to 30 June 2024</b>	18,200	Nil	19% in excess of \$18,200
	45,000	5,092.00	32.5% in excess of \$45,000
	120,000	29,467.00	37% in excess of \$120,000
	180,000	51,667.00	45% in excess of \$180,000
Medicare Levy = 2.0%			
<b>30 June 2019 and 30 June 2020</b>	18,200	Nil	19% in excess of \$18,200
	37,000	3,572.00	32.5% in excess of \$37,000
	90,000	20,797.00	37% in excess of \$90,000
	180,000	54,097.00	45% in excess of \$180,000
Medicare Levy = 2.0%			

The above tax rates do not consider rebates.

The above tax rates incorporate the changes announced in the October 2020 Federal Budget



### NET WEEKLY WAGE AFTER INCOME TAX

Gross Weekly Wage	Gross Yearly Wage	2019 and 2020	2021	2022 to 2024	2025
<b>100-375</b>	<b>5,218-19,568</b>	<b>NO TAX APPLICABLE</b>			
400	20,872	400.00	400.00	400.00	400.00
450	23,481	442.10	447.78	442.89	442.89
500	26,090	477.62	483.27	478.38	478.38
550	28,699	514.18	519.07	514.18	514.18
600	31,308	553.68	558.57	553.68	553.68
650	33,917	593.18	598.06	593.18	593.18
700	36,526	632.69	637.58	632.69	632.69
750	39,135	669.11	678.57	670.62	670.62
800	41,744	704.87	719.34	707.63	707.63
850	44,353	740.61	760.06	744.61	744.61
900	46,962	776.37	797.07	777.87	778.80
950	49,571	809.85	830.55	809.85	812.04
1,000	52,180	841.86	862.55	841.86	845.29
1,050	54,789	873.86	894.56	873.86	878.56
1,100	57,398	905.86	926.56	905.86	911.81
1,150	60,007	937.87	958.57	937.87	945.06
1,200	62,616	969.85	990.55	969.85	978.31
1,250	65,225	1,001.86	1,022.56	1,001.86	1,011.56
1,300	67,834	1,034.19	1,054.89	1,034.19	1,045.13
1,350	70,443	1,066.94	1,087.64	1,066.94	1,079.13
1,400	73,052	1,099.69	1,120.39	1,099.69	1,113.13
1,450	75,661	1,132.45	1,153.14	1,132.45	1,147.13
1,500	78,270	1,165.20	1,185.89	1,165.20	1,181.14
1,550	80,879	1,197.95	1,218.65	1,197.95	1,215.14
1,600	83,488	1,230.70	1,251.40	1,230.70	1,249.14
1,650	86,097	1,263.45	1,284.15	1,263.45	1,283.14
1,700	88,706	1,296.19	1,316.88	1,296.19	1,317.13
1,750	91,315	1,327.06	1,348.89	1,328.94	1,351.13
1,800	93,924	1,356.06	1,380.13	1,361.69	1,385.13
1,850	96,533	1,385.05	1,411.38	1,394.44	1,419.13
1,900	99,142	1,414.07	1,442.64	1,427.19	1,453.14
1,950	101,751	1,443.04	1,473.88	1,459.95	1,487.14
2,000	104,360	1,472.06	1,505.14	1,492.70	1,521.14

The annual wage is assumed to be equal to the taxable income. The net wages after income tax have been calculated after considering the Medicare Levy, Low Income Tax Offset and the Low and Middle Income Tax Offset.

The above net weekly wages incorporate the changes announced in the October 2020 Federal Budget