losses that can range from anything from fringe benefit losses.

In this particular case, we looked at the loss of household services.

The loss of household services basically says that if the individual is not available to perform those services, then the economic value or loss of those services needs to be compensated for.

There we rely on a number of studies to project what the value of the household services are.

We estimate the increase of those values into the future, and then we discount to present value the numbers.

So the two sets of losses we looked at in the Grewe case were the earnings losses and the household services losses.

In the earnings losses, those are adjusted up for growth, reduced by personal consumption and discounted to present value.

And in the household services losses, the value of the household services is established based