THIRD AMENDMENT TO AND COMPLETE RESTATEMENT OF
WESTERN ASBESTOS SETTLEMENT TRUST CASE VALUATION MATRIX

The Case Valuation Matrix (“Matrix”) is designed to approximate historical settlement values in the tort system. To achieve this goal, historical settlement values were evaluated in each jurisdiction where Western performed significant work and had a history of being sued and settling cases. These jurisdictions include California, Minnesota and North Dakota. Historical settlement values were adjusted to current settlement values using settlement data derived from other defendants who remained active in the tort system. Compensable diseases include mesothelioma, lung cancer, other cancers (as defined herein) and two grades of non-malignant asbestos-related disease. The Matrix establishes the minimum criteria which must be met in order to qualify in each disease category.

The following represents the average settlement values in each jurisdiction adjusted to current value (“Average Value”):

<table>
<thead>
<tr>
<th></th>
<th>Western Asbestos Company/ Western Mac Arthur Co.</th>
<th>Mac Arthur Co.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CA</td>
<td>MN</td>
</tr>
<tr>
<td>Mesothelioma</td>
<td>$ 524,025</td>
<td>316,250</td>
</tr>
<tr>
<td>Lung Cancer</td>
<td>$ 199,195</td>
<td>137,050</td>
</tr>
<tr>
<td>Other Cancer</td>
<td>$ 75,000</td>
<td>73,800</td>
</tr>
<tr>
<td>Grade I Non-Malignancy</td>
<td>$ 51,557</td>
<td>57,200</td>
</tr>
<tr>
<td>Grade 11 Non-Malignancy</td>
<td>$ 21,816</td>
<td>30,150</td>
</tr>
</tbody>
</table>

The Matrix is designed to value cases using base case values for each disease in each jurisdiction. These base case values are then increased and/or decreased by a series of adjustment factors that approximate factors which add or subtract value to cases in the tort system. These base case values have been set to yield (after application of the adjustment factors) average liquidation values, that are equal to the historical Average Value described above. The base case values are:

<table>
<thead>
<tr>
<th></th>
<th>Western Asbestos Company/ Western Mac Arthur Co.</th>
<th>Mac Arthur Co.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CA</td>
<td>MN</td>
</tr>
<tr>
<td>Mesothelioma</td>
<td>$ 276,479</td>
<td>148,678</td>
</tr>
<tr>
<td>Lung Cancer</td>
<td>$ 62,046</td>
<td>41,211</td>
</tr>
<tr>
<td>Other Cancer</td>
<td>$ 22,298</td>
<td>21,222</td>
</tr>
<tr>
<td>Grade I Non-Malignancy</td>
<td>$ 32,131</td>
<td>30,868</td>
</tr>
<tr>
<td>Grade 11 Non-Malignancy</td>
<td>$ 18,574</td>
<td>21,875</td>
</tr>
</tbody>
</table>
While the base case value for each disease may be different in various jurisdictions reflecting variations in historical settlement values, the adjustment factors will be the same for all jurisdictions. In determining which jurisdiction's base case value should be used to liquidate a claim, the jurisdiction in which the underlying tort action is filed (or litigation commenced for Minnesota cases) will control for California, Minnesota and North Dakota. In actions properly filed in jurisdictions other than California, Minnesota or North Dakota where MacArthur and/or Western MacArthur are subject to *in personam* jurisdiction as of November 11, 2002, the base case value will be determined by the Trust based on credible comparable settlement data, but in no event will the base case value in a MacArthur claim exceed the Minnesota base case value, and in no event will the base case value in a Western MacArthur claim exceed the California base case value.

I. GENERAL CLAIM PROVISIONS

a. Minimum and Maximum Values. All claims after being valued at their respective base case value and any appropriate adjustments are subject to the following minimum and maximum values.

   (i) Minimum Value. Any Injured Person who has submitted an approved claim under a Compensable Disease category and has submitted a Trust Claim form to the Trust with all required documentation as outlined in the Trust Distribution Plan and herein, will receive a minimum of 10% of the Average Value of the claim for that disease in the controlling jurisdiction.

   (ii) Maximum Value. Any Injured Person who has submitted an approved claim under a Compensable Disease category and has submitted a Trust Claim form to the Trust with all required documentation as outlined in the Trust Distribution Plan and herein, will receive a maximum of four times the Average Value of the claim for that disease in the controlling jurisdiction, unless it qualifies as an Extraordinary Claim as defined in Section IX of the Matrix.

b. Medical Diagnoses. Any diagnosis of pulmonary asbestosis shall be made by a (i) a Pathologist, who personally reviewed the Injured Person’s pathology, or (ii) an Internist, Pulmonologist or Occupational Medicine Physician who actually examined the Injured Person. These findings will be contained in a detailed narrative written report of the examination. All medical diagnoses in the Matrix are required to be made by Board-Certified physicians in appropriate specialties to a level of reasonable medical probability. Specifically, medical reports that only come to a conclusion that findings are “consistent with” asbestos-related disease will not, standing alone, be sufficient to establish compliance with the medical criteria in the Matrix. Medical experts who are not Board-Certified but who meet equivalent medical experience and expertise requirements may be approved by the Trust with the consent of the Trust Advisory Committee (“TAC”) and Futures Representative upon application by a Claimant.

c. Record Review Exception. Notwithstanding subsection (b) above, in the event that the Trust determines upon adequate showing under penalty of perjury that good cause exists to excuse either (1) personal review of Injured Person’s pathology by a Pathologist; and/or (2) actual examination of the Injured Person by an Internist, Pulmonologist or Occupational Medicine Physician, the Trust in its exercise of discretion may permit those medical
professionals to submit their diagnosis of pulmonary asbestosis on the basis of a review of the Injured Person’s medical records (“Record Review Claim”), provided however, the Maximum Value for any such claim shall be the limit set in Section VIII for Individual Review. Examples of record review claims would be wrongful death actions where no pathology exists, or Injured Persons who are in such extremis or other circumstances exist that no such examination is practicable.

d. **Claimant’s Burden to Submit Credible Reliable Claim Information.**

Information submitted in support of a claim must comply with recognized medical standards (including but not limited to standards regarding equipment, testing methods, and procedures) and/or legal evidentiary and authenticity standards.

(i) While the Trust will not strictly apply rules of evidence, information provided in support of claims must be reliable and credible so that the Trust and, if needed, ADR neutrals are fully informed regarding the foundations for facts asserted in support of claims. The Trust normally will accept copies instead of authenticated copies of x-ray reports, laboratory tests, medical examinations, other medical records and reviews that otherwise comply with recognized medical and/or legal standards unless circumstances indicate that the copies of the and/or the tests, reports, or review are not authentic or are otherwise unreliable.

(ii) The Trust normally will accept copies instead of authenticated copies of deposition testimony, invoices, affidavits, business records, deck logs, military service records (including leave records) or other credible indirect or secondary evidence in a form otherwise acceptable to the Trust that establishes an Injured Person’s occupation, occupational history, business or other losses or the Injured Person’s presence at a particular ship, facility, job site, building or buildings or location during a time period in which the asbestos-containing material for which Western is responsible was present, unless circumstances show that the information being submitted is unreliable.

(iii) Examples of unreliable information include where the circumstances raise questions of authenticity of copies or where persons authoring or verifying facts offered in support of a claim lack direct knowledge of such facts but fail to reveal and describe what facts, and how and from what sources they learned those facts, they relied upon as the basis for their assertion of such facts. Under these circumstances, the Trust and any ADR neutrals shall apply the rules of evidence to exclude evidence where the witness or verifying party declines to provide such foundational information, e.g., on grounds that the information relied upon is privileged or confidential.

e. **Trust’s Right to Require Additional Evidence.** The Trust may require the submission of any other evidence to support or verify a Trust claim, including but not limited to additional exposure information, x-rays, laboratory tests, medical examinations or reviews, medical reports, or other medical evidence all of which must also meet the requirements of Section I (d) above.

f. **Conspiracy Theory Claims Prohibited.** Claims based on conspiracy theories that do not involve exposure to asbestos-containing materials sold, installed or removed by Western are not compensable under this Matrix.
II. MESOTHELIOMA

a. **Base Case (“M”).** The base case value for a Mesothelioma case is referred to in this Agreement as “M”. A case will be considered a base case Mesothelioma under this Matrix when it satisfies each of the following criteria:

   (i) Injured Person diagnosed with malignant Mesothelioma by a Pathologist, Internist, Pulmonologist or Occupational Medicine Physician;

   (ii) Injured Person deceased at commencement of litigation or the time of filing of proof of claim, whichever is earlier;

   (iii) Injured Person aged 75 years old at death;

   (iv) Injured Person had a spouse;

   (v) Injured Person had no other dependents or minor children at time of death;

   (vi) Injured Person’s loss of earnings, pension, social security and home services total up to $253,368, as adjusted annually (the “Applicable Economic Loss Threshold”);

   (vii) Injured Person’s medical and funeral expenses total up to $300,676, as adjusted annually (the “Applicable Medical Expense Threshold”);

   (viii) Injured Person had Standard Exposure to Western’s asbestos-containing products in traditional occupations at traditional shipyard, refinery, power plants or other sites, as defined herein; and

   (ix) The Injured Person had at least a 10-year latency period between the date of the first exposure to asbestos and the date of diagnosis of the disease.

b. **Adjustments.** Certain features of a Mesothelioma case will warrant an adjustment in the liquidated value either above or below the base case Mesothelioma value, as set forth herein. The following adjustments are provided as multipliers of the base case value M. For example, an adjustment of 1.3M for a Living 55 year-old mesothelioma Injured Person indicates that such an Injured Person would receive 1.3 times the base case Mesothelioma value. In situations where numerous adjustments are required for an Injured Person’s case, all of the applicable adjustment multipliers shall be multiplied together, and times the base case value M, to determine the liquidated value of the case. For example, an Injured Person who is age 55 (1.3M) and alive at the commencement of litigation or the time of filing of proof of claim, whichever is earlier (1.3M), and who had exposure at what is known to be a high exposure site (1.5M), would be eligible for a liquidated value of 1.3 times 1.3 times 1.5 or 2.535 M times the base case value.

   (i) **Age.** Age shall be determined as of the commencement of litigation or the time of filing of the proof of claim, whichever is earlier. The adjustment factor for age shall be decreased .015 for every year over 75 years of age up to a maximum downward adjustment to .7M, and shall be increased .015 for every year under 75 years of age up to a maximum upward adjustment to 1.4M.
(ii) **Exposure.** The following adjustments are based on exposure in traditional occupations at traditional shipyard, refinery, power plant, or other sites as set forth herein:

<table>
<thead>
<tr>
<th>Exposure Rating</th>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high exposure sites, as defined herein</td>
<td>3.0 M</td>
</tr>
<tr>
<td>High exposure sites, as defined herein</td>
<td>1.5 M</td>
</tr>
<tr>
<td>Standard exposure sites, as defined herein</td>
<td>1.0 M</td>
</tr>
<tr>
<td>Low exposure sites, as defined herein</td>
<td>0.5 M</td>
</tr>
<tr>
<td>Very Low exposure sites, as defined herein</td>
<td>0.25 M</td>
</tr>
</tbody>
</table>

(iii) If an Injured Person is living as of the date litigation commences or the proof of claim is filed, whichever is earlier, the Injured Person’s case will be adjusted by 1.3 M.

(iv) If an Injured Person does not have a spouse or minor children as of the date litigation commences or the proof of claim is filed, whichever is earlier, the Injured Person’s case will be adjusted by .8 M. If an Injured Person has minor children, adult disabled dependent children or dependent minor grandchildren living with the Injured Person at the time of diagnosis, the Injured Person’s case will be adjusted by 1.5 M.

(v) **Total Economic Loss (excluding medical and funeral expenses).** Where the Injured Person has or will incur economic loss for loss of earnings, pension, social security and home services in an amount greater than the Applicable Economic Loss Threshold, case value shall be adjusted upward .001M for every $1,267 (the Index Interval, also to be adjusted annually) of economic loss over the Applicable Economic Loss Threshold, up to a maximum adjustment to 2M. All claimed economic loss over the Applicable Economic Loss Threshold must be supported by adequate documentation. The Applicable Economic Loss Threshold and Index Interval shall be adjusted each year in accordance with the Federal Bureau of Labor Statistics’ Consumer Price Index for Urban Wage Earners and Clerical Workers published in January of each year beginning in January of 2018. The Applicable Economic Loss Threshold and Index Interval shall be the amounts in effect at the time an offer is issued by the Trust. Annual adjusted amounts will be published on the Trust’s Web site each February and applied to all pending claims which do not have an outstanding offer issued.

(vi) **Medical and Funeral Expenses.** Where the Injured Person has or will incur medical and funeral expenses in an amount greater than the Applicable Medical Expense Threshold, case value shall be adjusted upward .001M for every $1,503 (the Index Interval, also to be adjusted annually) of medical and funeral expenses over the Applicable Medical Expense Threshold, up to a maximum adjustment to 2M. All claimed medical and funeral expenses over the Applicable Medical Expense Threshold must be supported by adequate documentation. Standard future medical expenses are presumed to be $112,754, as adjusted annually (the “Applicable Future Amount”). Future medical expenses exceeding the Applicable Future Amount require documentation supported by affidavit. The Applicable Medical Expense Threshold, Index
Interval and Applicable Future Amount shall be adjusted each year in accordance with the Federal Bureau of Labor Statistics’ Consumer Price Index for Medical Care published in January of each year beginning in January of 2018. The Applicable Medical Expense Threshold, Index Interval and Applicable Future Amount shall be the amounts in effect at the time an offer is issued by the Trust. Annual adjusted amounts will be published on the Trust’s Web site each February and applied to all pending claims which do not have an outstanding offer issued.

III. LUNG CANCER

a. Base Case (“LC”). The base case value for a Lung Cancer case is referred to in this Agreement as “LC”. A case will be considered a base case Lung Cancer under this Matrix when it satisfies each of the following criteria:

(i) Injured Person diagnosed with primary lung cancer by a Pathologist, Internist, Pulmonologist or Occupational Medicine Physician;

(ii) Injured Person deceased at time of commencement of litigation or the time of filing of the proof of claim, whichever is earlier;

(iii) Injured Person aged 75 years old at death;

(iv) Injured Person had a spouse;

(v) Injured Person had no other dependents or minor children at time of death;

(vi) Injured Person’s loss of earnings, pension, social security and home services total up to $253,368, as adjusted annually (the “Applicable Economic Loss Threshold”);

(vii) Injured Person’s medical and funeral expenses total up to $300,676, as adjusted annually (the “Applicable Medical Expense Threshold”);

(viii) Injured Person had Standard Exposure to Western’s asbestos-containing products in traditional occupations at traditional shipyard, refinery, power plant or other sites, as defined herein;

(ix) Injured Person had a 20-80 pack-year history of smoking;

(x) Injured Person was still smoking at the time of diagnosis, or had quit smoking less than 10 years before diagnosis;

(xi) Injured Person had been not diagnosed with clinical or pathological asbestosis, but Injured Person had both:

(A) A reliable history of exposure to asbestos; and

(B) Evidence of asbestos-related anatomical changes, such as: asbestos-related pleural disease, chest X-ray abnormalities graded 1/0 or higher on the ILO scale attributed
to prior asbestos exposure, computed tomography (CT) evidence of interstitial disease attributed to prior asbestos exposure; and

(xii) The Injured Person had at least a 10-year latency period between the date of the first exposure to asbestos and the date of diagnosis of the disease.

b. Adjustments. Certain features of a Lung Cancer Case will warrant an adjustment in the liquidated value either above or below the base case Lung Cancer value, as set forth herein. The following adjustments are provided as multipliers of the base case value LC. For example, an adjustment of 1.3 LC for a living 55 year-old lung cancer Injured Person indicates that such an Injured Person would receive 1.3 times the base case Lung Cancer value. In situations where numerous adjustments are required for an Injured Person’s case, all of the applicable adjustment multipliers shall be multiplied together, and times the base case value LC, to determine the liquidated value of the case. For example, an Injured Person who is age 55 (1.3 LC) and alive at the commencement of litigation or the time of filing of proof of claim, whichever is earlier (1.3 LC), and who had exposure at what is known to be a high exposure site (1.5 LC), would be eligible for a liquidated value of 1.3 times 1.3 times 1.5 or 2.535 LC times the base case value.

(i) Age. Age shall be determined as of the commencement of litigation or the time of filing of the proof of claim, whichever is earlier. The adjustment factor for age shall be decreased .015 for every year over 75 years of age up to a maximum downward adjustment to .7 LC, and shall be increased .015 for every year under 75 years of age up to a maximum upward adjustment to 1.4 LC.

(ii) Exposure. The following adjustments are based on exposure in traditional occupations at traditional shipyard, refinery or power plant, or other sites as set forth herein:

<table>
<thead>
<tr>
<th>Exposure Rating</th>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high exposure sites, as defined herein</td>
<td>3.0 LC</td>
</tr>
<tr>
<td>High exposure sites, as defined herein</td>
<td>1.5 LC</td>
</tr>
<tr>
<td>Standard exposure sites, as defined herein</td>
<td>1.0 LC</td>
</tr>
<tr>
<td>Low exposure sites, as defined herein</td>
<td>0.5 LC</td>
</tr>
<tr>
<td>Very Low exposure sites, as defined herein</td>
<td>0.25 LC</td>
</tr>
</tbody>
</table>

(iii) If an Injured Person is living as of the date litigation commences or the proof of claim is filed, whichever is earlier, the Injured Person’s case will be adjusted by 1.3 LC.

(iv) If an Injured Person does not have a spouse or minor children as of the date litigation commences or the proof of claim is filed, whichever is earlier, the Injured Person’s case will be adjusted by .8 LC. If an Injured Person has minor children, adult disabled dependent children or dependent minor grandchildren living with the Injured Person at the time of diagnosis, the Injured Person’s case will be adjusted by 1.5 LC.
(v) **Total Economic Loss (excluding medical and funeral expenses).** Where the Injured Person has or will incur economic loss for loss of earnings, pension, social security and home services in an amount greater than the Applicable Economic Loss Threshold, case value shall be adjusted upward .001 LC for every $1,267 (the Index Interval, also to be adjusted annually) of economic loss over the Applicable Economic Loss Threshold, up to a maximum adjustment to 2 LC. All claimed economic loss over the Applicable Economic Loss Threshold must be supported by adequate documentation. The Applicable Economic Loss Threshold and Index Interval shall be adjusted each year in accordance with the Federal Bureau of Labor Statistics’ Consumer Price Index for Urban Wage Earners and Clerical Workers published in January of each year beginning in January of 2018. The Applicable Economic Loss Threshold and Index Interval shall be the amounts in effect at the time an offer is issued by the Trust. Annual adjusted amounts will be published on the Trust’s Web site each February and applied to all pending claims which do not have an outstanding offer issued.

(vi) **Medical and Funeral Expenses.** Where the Injured Person has or will incur medical and funeral expenses in an amount greater than the Applicable Medical Expense Threshold, case value shall be adjusted upward .001 LC for every $1,503 (the Index Interval, also to be adjusted annually) of medical and funeral expenses over the Applicable Medical Expense Threshold, up to a maximum adjustment to 2 LC. All claimed medical and funeral expenses over the Applicable Medical Expense Threshold must be supported by adequate documentation. Standard future medical expenses are presumed to be $112,754, as adjusted annually (the “Applicable Future Amount”). Future medical expenses exceeding the Applicable Future Amount require documentation supported by affidavit. The Applicable Medical Expense Threshold, Index Interval and Applicable Future Amount shall be adjusted each year in accordance with the Federal Bureau of Labor Statistics’ Consumer Price Index for Medical Care published in January of each year beginning in January of 2018. The Applicable Medical Expense Threshold, Index Interval and Applicable Future Amount shall be the amounts in effect at the time an offer is issued by the Trust. Annual adjusted amounts will be published on the Trust’s Web site each February and applied to all pending claims which do not have an outstanding offer issued.

(vii) **Medical Causation.** The following adjustments apply to Injured Persons who have different smoking histories and/or medical findings than those described for the base Lung Cancer case. In no event can any of the adjustments listed below be combined for an overall causation adjustment in excess of 3.0 LC.

<table>
<thead>
<tr>
<th>Causation Information</th>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pathological diagnosis of asbestosis, or occupational levels of asbestos bodies or asbestos fibers in lung tissue</td>
<td>2.0 LC</td>
</tr>
<tr>
<td>Clinical diagnosis of asbestosis (in absence of pathological diagnosis)</td>
<td>1.5 LC</td>
</tr>
<tr>
<td>No radiographic evidence of asbestos exposure and no increased fiber burden as a marker of asbestos exposure (Applicable to smokers only)</td>
<td>0.5 LC</td>
</tr>
</tbody>
</table>
Lifetime non-smoker 2.0 LC
1-20 pack-years of smoking 1.2 LC
Over 80 pack-years of smoking 0.6 LC
Diagnosis over 10 years since Injured Person quit smoking 1.2 LC
Diagnosis over 15 years since Injured Person quit smoking 1.5 LC

IV. OTHER CANCER

a. **Base Case** ("OCA"). The base case value for an Other Cancer case is referred to in this Agreement as “OCA”. A case will be considered a base case Other Cancer under this Matrix when it satisfies each of the following criteria:

   (i) Injured Person diagnosed with laryngeal, esophageal, kidney, colo-rectal cancer, non-Hodgkin’s lymphoma or chronic lymphocytic leukemia by a Pathologist, Internist, Pulmonologist or Occupational Medicine Physician;

   (ii) Injured Person deceased at commencement of litigation or the time of filing of proof of claim, whichever is earlier;

   (iii) Injured Person aged 75 years old at death;

   (iv) Injured Person had a spouse;

   (v) Injured Person had no other dependents or minor children at time of death;

   (vi) Injured Person’s loss of earnings, pension, social security and home services total up to $253,368, as adjusted annually (the “Applicable Economic Loss Threshold”);

   (vii) Injured Person’s medical and funeral expenses total up to $300,676, as adjusted annually (the “Applicable Medical Expense Threshold”);

   (viii) Injured Person had Standard Exposure to Western’s asbestos-containing products in traditional occupations at traditional shipyard, refinery, power plant or other sites, as defined herein;

   (ix) Injured Person had a 20-80 pack-year history of smoking;

   (x) Injured Person was still smoking at the time of diagnosis, or had quit smoking less than 10 years before diagnosis;

   (xi) Injured Person not diagnosed with clinical or pathological asbestosis, but Injured Person had both:

   (A) A reliable history of exposure to asbestos, and
(B) Evidence of asbestos-related anatomical changes, such as: asbestos-related pleural disease chest X-ray abnormalities graded 1/0 or higher attributed to prior asbestos exposure on the ILO scale, or computed tomography (CT) evidence of interstitial disease attributed to prior asbestos exposure; and 

(xii) The Injured Person had at least a 10-year latency period between the date of the first exposure to asbestos and the date of manifestation of the disease.

b. Adjustments. Certain features of an Other Cancer case will warrant an adjustment in the liquidated value either above or below the base case Other Cancer value, as set forth herein. The following adjustments are provided as multipliers of the base case value OCA. For example, an adjustment of 1.3 OCA for a living 55 year-old other cancer Injured Person indicates that such an Injured Person would receive 1.3 times the base case Other Cancer value. In situations where numerous adjustments are required for an Injured Person’s case, all of the applicable adjustment multipliers shall be multiplied together and times the base case value OCA, to determine the liquidated value of the case. For example, an Injured Person who is age 55 (1.3 OCA) and alive at the commencement of litigation or the time of filing of proof of claim, whichever is earlier (1.3 OCA), and who had exposure at what is known to be a high exposure site (1.5 OCA), would be eligible for a liquidated value of 1.3 times 1.3 times 1.5 or 2.535 OCA times the base case value.

(i) Age. Age shall be determined as of the commencement of litigation or the time of filing of the proof of claim, whichever is earlier. The adjustment factor for age shall be decreased .015 for every year over 75 years of age up to a maximum downward adjustment to .7 OCA, and shall be increased .015 for every year under 75 years of age up to a maximum upward adjustment to 1.4 OCA.

(ii) Exposure. The following adjustments are based on exposure in traditional occupations at traditional shipyard, refinery, power plant or other sites, as set forth herein:

<table>
<thead>
<tr>
<th>Exposure Rating</th>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high exposure sites, as defined herein</td>
<td>3.0 OCA</td>
</tr>
<tr>
<td>High exposure sites, as defined herein</td>
<td>1.5 OCA</td>
</tr>
<tr>
<td>Standard exposure sites, as defined herein</td>
<td>1.0 OCA</td>
</tr>
<tr>
<td>Low exposure sites, as defined herein</td>
<td>0.5 OCA</td>
</tr>
<tr>
<td>Very Low exposure sites, as defined herein</td>
<td>0.25 OCA</td>
</tr>
</tbody>
</table>

(iii) If an Injured Person is living as of the date litigation commences or the proof of claim is filed, whichever is earlier, the Injured Person’s case will be adjusted by 1.3 OCA.

(iv) If an Injured Person does not have a spouse or minor children as of the date litigation commences or the proof of claim is filed, whichever is earlier, the Injured Person’s case will be adjusted by .8 OCA. If an Injured Person has minor children, adult disabled dependent
children or dependent minor grandchildren living with the Injured Person at the time of diagnosis, the Injured Person’s case will be adjusted by 1.5 OCA.

(v) **Total Economic Loss (excluding medical and funeral expenses).** Where the Injured Person has or will incur economic loss for loss of earnings, pension, social security and home services in an amount greater than the Applicable Economic Loss Threshold, case value shall be adjusted upward .001 OCA for every $1,267 (the Index Interval, also to be adjusted annually) of economic loss over the Applicable Economic Loss Threshold, up to a maximum adjustment to 2 OCA. All claimed economic loss over the Applicable Economic Loss Threshold must be supported by adequate documentation. The Applicable Economic Loss Threshold and Index Interval shall be adjusted each year in accordance with the Federal Bureau of Labor Statistics’ Consumer Price Index for Urban Wage Earners and Clerical Workers published in January of each year beginning in January of 2018. The Applicable Economic Loss Threshold and Index Interval shall be the amounts in effect at the time an offer is issued by the Trust. Annual adjusted amounts will be published on the Trust’s Web site each February and applied to all pending claims which do not have an outstanding offer issued.

(vi) **Medical and Funeral Expenses.** Where the Injured Person has or will incur medical and funeral expenses in an amount greater than the Applicable Medical Expense Threshold, case value shall be adjusted upward .001 OCA for every $1,503 (the Index Interval, also to be adjusted annually) of medical and funeral expenses over the Applicable Medical Expense Threshold, up to a maximum adjustment to 2 OCA. All claimed medical and funeral expenses over the Applicable Medical Expense Threshold must be supported by adequate documentation. Standard future medical expenses are presumed to be $112,754, as adjusted annually (the “Applicable Future Amount”). Future medical expenses exceeding the Applicable Future Amount require documentation supported by affidavit. The Applicable Medical Expense Threshold, Index Interval and Applicable Future Amount shall be adjusted each year in accordance with the Federal Bureau of Labor Statistics’ Consumer Price Index for Medical Care published in January of each year beginning in January of 2018. The Applicable Medical Expense Threshold, Index Interval and Applicable Future Amount shall be the amounts in effect at the time an offer is issued by the Trust. Annual adjusted amounts will be published on the Trust’s Web site each February and applied to all pending claims which do not have an outstanding offer issued.

(vii) **Medical Causation.** The following adjustments apply to Injured Persons who have different smoking histories and/or medical findings than those described for the base Other Cancer case. In no event can any of the adjustments listed below be combined for an overall causation adjustment in excess of 3.0 OCA.

<table>
<thead>
<tr>
<th>Causation Information</th>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pathological diagnosis of asbestosis, or occupational levels of asbestos bodies or asbestos fibers in lung tissue</td>
<td>2.0 OCA</td>
</tr>
<tr>
<td>Clinical diagnosis of asbestosis (in absence of pathological diagnosis)</td>
<td>1.5 OCA</td>
</tr>
</tbody>
</table>
No radiographic evidence of asbestos exposure and no increased fiber burden as a marker of asbestos exposure

Lifetime non-smoker

1-20 pack-years of smoking

Over 80 pack-years of smoking

Diagnosis over 10 years since Injured Person quit smoking

Diagnosis over 15 years since Injured Person quit smoking

(viii) **Other Organ Cancers.** An Injured Person who has not been diagnosed with cancers of the organs described for the base Other Cancer case (i.e., laryngeal, esophageal kidney, colo-rectal cancers, non-Hodgkin’s lymphoma and chronic lymphocytic leukemia) may still obtain compensation under this Matrix, if the Injured Person has been diagnosed with a primary cancer of a different organ and a Board-Certified specialist in an appropriate specialty or a Board-Certified occupational medicine physician at the time of the report attributes the malignancy to prior asbestos exposure. An Injured Person’s case which meets the criteria set forth above, subject to the Trust’s consent, shall be classified as an “Other Organ Cancer” and will be adjusted by .5 OCA.

V. **GRADE I NON-MALIGNANCY**

a. **Base Case (“I”).** The base case value for a Grade I Non-malignancy Case is referred to in this Matrix as “I”. A case will be considered a base case Grade I Non-malignancy under this Matrix when it satisfies each of the following criteria:

(i) Injured Person aged 75 years old;

(ii) Injured Person has a spouse;

(iii) Injured Person has no other dependents or minor children;

(iv) Injured Person’s loss of earnings, pension, social security and home services total up to $253,368, as adjusted annually (the “Applicable Economic Loss Threshold”);

(v) Injured Person’s medical and funeral expenses total up to $300,676, as adjusted annually (the “Applicable Medical Expense Threshold”);

(vi) Injured Person had Standard Exposure to asbestos-products in traditional occupations at traditional shipyard, refinery, power plant or other sites, as defined herein;

(vii) Injured Person satisfies all the following criteria of interstitial lung disease with impairment of lung function:
1. The Injured Person must establish at least a 10-year latency period between the date of the first exposure to asbestos and the date of diagnosis of the disease, and clinical evidence of asbestosis defined in subsection 2;

2. Clinical Evidence of Asbestosis. A diagnosis of pulmonary asbestosis by a Pulmonologist, Internist or Occupational Medicine Physician who actually examined the Injured Person based on the following minimum objective criteria:

   (a) Chest X-rays which, in the opinion of a Certified B-reader, show small irregular opacities of ILO Grade 1/0 or greater, or a report from a Pulmonologist, Internist or Occupational Medicine Physician that the Injured Person has evidence of asbestos related interstitial fibrosis on high resolution CT scan; and

   (b) Pulmonary Function Testing results demonstrating either:

       1) FVC<80% of Predicted Value with FEV-1/FVC≥65% (actual value) if the individual tested is at least 70 years old at the date of testing, ≥70% (actual value) if the individual tested is at least 60 years old but less than 70 years old at the date of testing, and ≥75% (actual value) if the individual tested is less than 60 years old at the date of testing; or

       2) TLC<80% of Predicted Value; or

       3) DLCO<75% of Predicted Value with FEV-1/FVC≥65% (actual value) if the individual tested is at least 70 years old at the date of testing, ≥70% (actual value) if the individual tested is at least 60 years old but less than 70 years old at the date of testing and a statement by a Pulmonologist or an Occupational Medicine Physician stating that the asbestos-related lung disease is the probable explanation for the test result.

3. Those claims wherein the Injured Person suffers from extensive disabling asbestos-related pleural disease may be submitted to the Individual Review process, as described in Section VIII of this Matrix, provided however such a claim shall not be limited to Average Value and may be awarded up to the Maximum Value for Grade I.

b. Adjustments. Certain features of a Grade I Non-malignancy Case will warrant an adjustment in the liquidated value either above or below the base case Grade I Non-malignancy value, as set forth herein. The following adjustments are provided as multipliers of the base case value I. For example, an adjustment of 1.3 I for a 55 year-old Grade I non-malignancy Injured Person indicates that such an Injured Person would receive 1.3 times the base case Grade I Non-malignancy value. In situations where numerous adjustments are required for an Injured Person’s case, all of the applicable adjustment multipliers shall be multiplied together and times the base case value I, to determine the liquidated value of the case. For example, an Injured Person who is age 55 (1.3 I) and determined to be an Enhanced Grade I non-malignancy Injured Person as defined in section (vi) herein (1.5 I) and who had exposure at what is known to be a high exposure site (1.5 I), would be eligible for a liquidated value of 1.3 times 1.5 times 1.5, or 2.925 I, times the base case value.
(i) **Age.** Age shall be determined as of the commencement of litigation or the time of filing of the proof of claim, whichever is earlier. The adjustment factor for age shall be decreased .015 for every year over 75 years of age up to a maximum downward adjustment to .7 I, and shall be increased .015 for every year under 75 years of age up to a maximum upward adjustment to 1.4 I.

(ii) **Exposure.** The following adjustments are based on exposure in traditional occupations at traditional shipyard, refinery or power plant, or other sites as set forth herein:

<table>
<thead>
<tr>
<th>Exposure Rating</th>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very high exposure sites, as defined herein</td>
<td>3.0 I</td>
</tr>
<tr>
<td>High exposure sites, as defined herein</td>
<td>1.5 I</td>
</tr>
<tr>
<td>Standard exposure sites, as defined herein</td>
<td>1.0 I</td>
</tr>
<tr>
<td>Low exposure sites, as defined herein</td>
<td>0.5 I</td>
</tr>
<tr>
<td>Very Low exposure sites, as defined herein</td>
<td>0.25 I</td>
</tr>
</tbody>
</table>

(iii) If an Injured Person does not have a spouse or minor children as of the date litigation commences or the proof of claim is filed, whichever is earlier, the Injured Person’s case will be adjusted by .8 I. If an Injured Person has minor children, adult disabled dependent children or dependent minor grandchildren living with the Injured Person at the time of diagnosis, the Injured Person’s case will be adjusted by 1.5 I.

(iv) **Total Economic loss (excluding medical and funeral expenses).** Where the Injured Person has or will incur economic loss for loss of earnings, pension, social security and home services in an amount greater than the Applicable Economic Loss Threshold, case value shall be adjusted upward .001 I for every $1,267 (the Index Interval, also to be adjusted annually) of economic loss over the Applicable Economic Loss Threshold, up to a maximum adjustment to 2 I. All claimed economic loss over the Applicable Economic Loss Threshold must be supported by adequate documentation. The Applicable Economic Loss Threshold and Index Interval shall be adjusted each year in accordance with the Federal Bureau of Labor Statistics’ Consumer Price Index for Urban Wage Earners and Clerical Workers published in January of each year beginning in January of 2018. The Applicable Economic Loss Threshold and Index Interval shall be the amounts in effect at the time an offer is issued by the Trust. Annual adjusted amounts will be published on the Trust’s Web site each February and applied to all pending claims which do not have an outstanding offer issued.

(v) **Medical and Funeral Expenses.** Where the Injured Person has or will incur medical and funeral expenses in an amount greater than the Applicable Medical Expense Threshold, case value shall be adjusted upward .001 I for every $1,503 (the Index Interval, also to be adjusted annually) of medical and funeral expenses over the Applicable Medical Expense Threshold, up to a maximum adjustment to 2 I. All claimed medical and funeral expenses over the Applicable Medical Expense Threshold must be supported by adequate documentation.
Standard future medical expenses are presumed to be $112,754, as adjusted annually (the “Applicable Future Amount”). Future medical expenses exceeding the Applicable Future Amount require documentation supported by affidavit. The Applicable Medical Expense Threshold, Index Interval and Applicable Future Amount shall be adjusted each year in accordance with the Federal Bureau of Labor Statistics’ Consumer Price Index for Medical Care published in January of each year beginning in January of 2018. The Applicable Medical Expense Threshold, Index Interval and Applicable Future Amount shall be the amounts in effect at the time an offer is issued by the Trust. Annual adjusted amounts will be published on the Trust’s Web site each February and applied to all pending claims which do not have an outstanding offer issued.

(vi) **Enhanced Grade I Non-Malignancy.** If an Injured Person has evidence of asbestosis of a severity exceeding the following criteria, the liquidated value of that Injured Person’s case will be adjusted by 1.5 I.

1. The Injured Person must establish at least a 10-year latency period between the date of first exposure to asbestos and the date of manifestation of the disease, and either clinical or pathological evidence of asbestosis as defined in subsection 2 or 3;

2. **Clinical Evidence of Asbestosis.** A diagnosis of pulmonary asbestosis by an Internist, Pulmonologist or an Occupational Medicine Physician who actually examined the Injured Person based on the following minimum objective criteria:

   Chest X-rays which, in the opinion of a Certified B-reader, show small irregular opacities of ILO Grade 1/1 or greater, or asbestos related interstitial fibrosis on high resolution CT scan; and Pulmonary Function Testing results demonstrating either:

   (a) \( \text{FVC}<60\% \) of Predicted Value with \( \text{FEV}-1/\text{FVC}\geq 65\% \) (actual value) if the individual tested is at least 70 years old at the date of testing, \( \geq 70\% \) (actual value) if the individual tested is at least 60 years old but less than 70 years old at the date of testing, and \( \geq 75\% \) (actual value) if the individual tested is less than 60 years old at the date of testing; or

   (b) \( \text{TLC}<70\% \) of Predicted Value; or

   (c) \( \text{DLCO}<60\% \) of Predicted Value with \( \text{FEV}-1/\text{FVC}\geq 65\% \) (actual value) if the individual tested is at least 70 years old at the date of testing, \( \geq 70\% \) (actual value) if the individual tested is at least 60 years old but less than 70 years old at the date of testing, and \( \geq 75\% \) (actual value) if the individual tested is less than 60 years old at the date of testing and a statement by a Pulmonologist, Internist or an Occupational Medicine Physician at the time of the stating that the asbestos-related lung disease is the probable explanation for the test result; or

   (d) \( \text{VO MAX}<20\text{mL} \text{ (kg\cdot min)} \) or \( \leq 5.7 \text{ METS} \) with \( \text{FEV}-1/\text{FVC}\geq 65\% \) (actual value) if the individual tested is at least 70 years old at the date of testing, \( \geq 70\% \) (actual value) if the individual tested is at least 60 years old but less than 70 years old at the date of testing, and \( \geq 75\% \) (actual value) if the individual tested is less than 60 years old at the date of testing and a statement by a Pulmonologist, Internist or an Occupational Medicine Physician stating that the asbestos-related lung disease is the probable explanation for the test result.
3. **Pathological Evidence of Asbestosis.** A statement by a Pathologist, Pulmonologist, Internist or an Occupational Medicine Physician that a representative section of lung tissue demonstrates asbestosis as defined by the 1982 report of the Pneumoconiosis Committee of the College of American Pathologists and the National Institute for Occupational Safety and Health including the “demonstration of discrete foci of fibrosis in the walls of respiratory bronchioles associated with accumulations of asbestos bodies”, and also that there is no more probable explanation for the presence of the fibrosis than prior asbestos exposure.

(vii) **“Serious asbestosis”** is

1. Asbestosis with ILO 2/2 or greater and AMA Class IV Impairment.

   Or

2. Where the Injured Person is “On Oxygen” and otherwise meets the requirements of subsections i, ii, or iii, below.

   i. Injured Person has a diagnosis of asbestosis, has pulmonary function test results qualifying as Grade I, and a Pulmonologist or Occupational Medicine physician states that a contributing cause for the use of oxygen is asbestosis. Claim will be valued as a matrix claim even if there are other contributing causes listed for the need for oxygen.

   ii. Injured Person has a diagnosis of asbestosis, but does not have pulmonary function test results qualifying as Grade I. Even though a Pulmonologist or Occupational Medicine physician states that the predominant cause or contributing cause for use of oxygen is asbestosis, claim a) will be valued under Individual Review and subject to the Individual Review process as described in Section VIII of the Matrix and b) if there are other contributing causes, the Trust will give equal weight to each cause for the need to be on oxygen.

   iii. Injured Person has diagnosis of asbestosis, treating physician board certified in pulmonology or occupational medicine prescribes oxygen to the Injured Party, and the treating physician states the predominant need for oxygen is asbestosis. Regardless of the existence of other contributing causes for the need to be on oxygen, claim will be valued as a matrix claim.

“On Oxygen” means oxygen needed to perform activities of daily life, e.g., not oxygen that is prescribed only for comfort care, at night, for surgery, or on occasion.

Or

3. **Asbestosis death** is where asbestosis is listed as the cause or a significant contributing cause of death on the death certificate, or where a report from a Pathologist, Pulmonologist, or and Occupational Medicine Physician states that asbestosis was a significant contributing cause of death. If and Injured Person has
evidence of serious asbestosis or asbestos death, and exposure to (debtor) products or conduct was a substantial contributing cause of the serious asbestosis or asbestos death, then the valuation criteria for lung cancer, including the base Lung Cancer case, as defined in (II)(a), shall be utilized to determine the value of the claims.

VI. GRADE II NON-MALIGNANCY

a. Base Case (“II”). The base case value for a Grade II Non-malignancy Case is referred to in this Matrix as “II”. A case will be considered a base case Grade II Non-malignancy under this Matrix when it satisfies each of the following criteria:

(i) Injured Person aged 75 years old;

(ii) Injured Person had Standard Exposure to Western asbestos-products in traditional occupations at traditional shipyard, refinery, power plant or other sites, as defined herein;

(iii) Injured Person satisfies the following criteria for asbestos-related disease:

1. The Injured Person must establish at least a 10-year latency period between the date of the first exposure to asbestos and the date of diagnosis of the disease; and

2. The Injured Person must establish evidence of an asbestos related disease including:

   (a) Clinical Evidence of Asbestosis. A diagnosis of pulmonary asbestosis by an Internist, Pulmonologist or qualified Occupational Medicine Physician who actually examined the Injured Person based on the following minimum objective criteria:

      1) Chest X-rays which, in the opinion of a Certified B-reader, show small irregular opacities of ILO Grade 1/0 or greater, or

      2) Asbestos related interstitial fibrosis on high resolution CT scan or appropriate diagnostic imaging procedure; or

   (b) Clinical Evidence of Asbestos-Related Pleural Disease. A diagnosis of asbestos-related pleural disease by an Internist, Pulmonologist or Occupational Medicine Physician.

b. Adjustments. Certain features of a Grade II Non-malignancy case will warrant an adjustment in the liquidated value either above or below the base Grade II Non-malignancy value, as set forth herein. The following adjustments are provided as multipliers of the base case value II. For example, an adjustment of 1.3 II for a 55 year-old Grade II non-malignancy Injured Person indicates that such an Injured Person would receive 1.3 times the base case Grade II Non-malignancy value. In situations where numerous adjustments are required for an Injured Person’s case, all of the applicable adjustment multipliers shall be multiplied together and times the base case value II, to determine the liquidated value of the case. For example, an Injured Person who
is age 55 (1.3 II) and who had exposure at what is known to be a high exposure site (1.5 II), would be eligible for a liquidated value of 1.3 times 1.5, or 1.95 II, times the base case value.

(i) **Age.** Age shall be determined as of the commencement of litigation or the time of filing of the proof of claim, whichever is earlier. The adjustment factor for age shall be decreased .015 for every year over 75 years of age up to a maximum downward adjustment to .7 II, and shall be increased .015 for every year under 75 years of age up to a maximum upward adjustment to 1.4 II.

(ii) **Exposure.** The following adjustments are based on exposure in traditional occupations at traditional shipyard, refinery or power plant, or other sites as set forth herein:

<table>
<thead>
<tr>
<th>Exposure Rating</th>
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<tbody>
<tr>
<td>Very high exposure sites, as defined herein</td>
<td>3.0 II</td>
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<tr>
<td>High exposure sites, as defined herein</td>
<td>1.5 II</td>
</tr>
<tr>
<td>Standard exposure sites, as defined herein</td>
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</tr>
<tr>
<td>Very Low exposure sites, as defined herein</td>
<td>0.25 II</td>
</tr>
</tbody>
</table>

**VII. EXPOSURE REQUIREMENTS**

a. **Standard Exposure Criteria.** Subject to Section 6.2 of the Trust Distribution Procedures, exposure to asbestos-containing material for which Western is responsible can be established by evidence described in Section I (d) and (e) above. The Trust shall have the right to consider all other appropriate evidence of exposure and may establish appropriate alternative exposure criteria after consultation with the TAC and the Futures Representative. The burden shall be on the Claimant or Injured Person to establish exposure to Western products by credible reliable evidence.

1. **Ship Exposure.** Evaluation of shipboard exposure shall be as follows:

   a) Claims of shipboard exposure will require evidence that Western products were actually installed on the ship, and that the Injured Person can demonstrate presence in an area of the ship that would constitute an exposure to these products.

   b) Exposure on board a ship at a shipyard during a repair or overhaul will constitute an exposure at that shipyard if the Injured Person remained onboard during the repair or overhaul, subject to meeting the duration of exposure requirements outlined herein.

   c) Evidence that an Injured Person was subsequently present on a ship that was repaired or overhauled at a shipyard where Western products were used is not sufficient to constitute exposure. See **Dumin v. Owens Coming Fiberglas Corp.**, 28 Cal. App. 4th 650 (1994).
d) It shall not be sufficient for an Injured Person to show that Western products were generally used at a shipyard where a particular ship that the Injured Person worked on was repaired. Specific identification of Western products on board the ship, and meeting the duration of exposure requirements on the ship are both required. See Dumin v. Owens Corning Fiberglas Corp., 28 Cal. App. 4th 650 (1994).

e) An Injured Person who served on ships built at Kaiser Shipyards Nos. 2, 3, 4, Richmond, California and Bethlehem Steel Shipbuilding, San Francisco, California, shall have their claims liquidated as Standard Exposure claims, subject to meeting the minimum exposure criteria outlined herein.

2. **Derivative Exposure.** An Injured Person exposed to Western products solely from exposure to an occupationally exposed person, such as a family member, will have their claims valued by the trust as follows:

a) The Injured Person must establish that the occupationally exposed person would have met the exposure requirements under the Matrix that would have been applicable had that person filed a direct claim with the Trust.

b) The Injured Person must establish that he or she is suffering from one of the Compensable Diseases and that his or her own exposure to the occupationally exposed person occurred within the same time frame as the occupationally exposed person experienced Western exposure as defined herein and that such exposure was the cause of the claimed disease. All other liquidation and payment rights and limitations under this Matrix shall be applicable to such claims.

3. **Longshore Exposure.** A Longshoreman working in Northern California ports with Western exposure will be treated as a Standard exposure.

b. **Site List.** The Trust in consultation with the TAC will compile a list of the ships, facilities and other locations where Western asbestos-containing materials were present. The Trust may use this list to establish and to characterize exposure and to create a list of sites where exposure is accepted. The Trust with consent of the TAC and Futures Representative may modify the list in light of additional evidence or experience with claims processing. Any Injured Person may submit additional evidence to establish Western presence at a site, or in support of a higher exposure categorization in a particular case.

c. **Minimum Exposure Criteria.**

1. To meet the minimum exposure requirements, an Injured Person filing a claim as a Mesothelioma case must establish that the Injured Person’s asbestos exposure at approved Western sites totals at least three months or at least 10% of the Injured Person’s total asbestos exposure. Notwithstanding the foregoing, an Injured Person filing a claim as a Mesothelioma case who can establish that the Injured Person’s exposure at approved Western sites totals at least one month (but less than three months) exposure shall be entitled to a reduced liquidated claim value.
2. An Injured person filing in any other Compensable Disease category must establish that the Injured Person’s asbestos exposure at approved Western sites totals at least one year or at least 25% of the Injured Person’s total asbestos exposure. Notwithstanding the foregoing, an Injured Person filing in any other Compensable Disease category who can establish that the Injured Person’s exposure at approved Western sites totals at least three months (but less than one year) exposure shall be entitled to a reduced liquidated claim value.

3. If no one site is sufficient to establish the duration necessary, an Injured Person may aggregate exposure at multiple sites to meet the minimum exposure requirements. The Trust will use a blending formula to give credit for exposure time beginning with the highest rated site.

4. If the Injured Person has exposure at multiple sites, but there is no evidence supporting actual length of time at any of the sites, for purposes of applying the provisions 3, above, the Trust will allocate exposure based upon an even distribution of the total length of exposure among all sites claimed. The Injured Person’s attorney and the Injured Person or Personal Representative must provide declarations stating that the work sites listed include all work sites where the Injured Person worked, and that there is no other information available to demonstrate actual work time at each site. In addition, the interrogatories accompanying the claim must contain the Injured Person’s entire work history.

Nothing in sub-paragraphs 3 and 4, above, shall diminish the obligation of a claimant to offer evidence of exposure that meets the minimum required exposure at approved Western Sites set forth in paragraph c. above to qualify for a Matrix Claim.

d. Exposure Site Rating.

1. **Standard Exposure Sites.** Standard Sites include typical exposures to asbestos at shipyards, refineries, power plants and other industrial and commercial sites where Western was determined by the Trust to be responsible for a significant portion of asbestos exposure at the worksite.

2. **High Exposure Sites.** High Exposure Sites include the same type of exposure settings as Standard Sites; except that in High Exposure Sites, Western has been identified as a primary supplier such that Western was responsible for a large portion of asbestos exposure at the work site.

3. **Very High Exposure Sites.** Very High Exposure Sites include the same type of exposure settings as High Exposure Sites; except that in Very High Exposure Sites, Western has been identified as being responsible for the overwhelming majority of asbestos exposure at the work site.

4. **Low Exposure Sites.** Low Exposure Sites include exposures occurring at shipyards, refineries, power plants and other industrial and commercial sites settings where Western was not a major source of exposure but has been identified as having some responsibility for the asbestos exposure at the site.
5. **Very Low Exposure Sites.** Very Low Exposure Sites include work sites with occupational asbestos exposure outside the typical exposures occurring at shipyards, refineries, power plants and other industrial and commercial sites. Very Low Exposure Sites include construction settings and other such settings where exposure was not primarily to products supplied and/or installed by Western.

**VIII. INDIVIDUAL REVIEW**

Any Claimant or Injured Person whose claim does not meet the medical or exposure criteria for any Compensable Disease shall have the opportunity for individual consideration and evaluation of their claim. In such a case, the Trust shall either deny the claim or, if the Trust is satisfied that the Injured Person has presented a claim that would be cognizable and valid in the tort system in a jurisdiction where Western had been or was, on the Petition Date, amenable to suit, the Trust can offer the Injured Person a liquidated value amount up to the average settlement value for that Compensable Disease in the appropriate jurisdiction, unless the claim qualifies as an Extraordinary Claim as defined in IX below, in which case its liquidated value cannot exceed the maximum value specified for such a claim.

In special circumstances where it would be unjust to enforce the Individual Review cap, the cap may be relaxed if the Executive Director makes a recommendation to a panel, which shall consist of one Trustee, the Futures Representative and the Chair of the TAC. In the case of a claim submitted by the Chair of the TAC’s firm, another member of the TAC will substitute. The Individual Review cap will be relaxed only if the entire panel is in agreement.

**IX. EXTRAORDINARY CLAIMS PROVISION**

a. **Extraordinary Claims.** In extraordinary situations such as where an Injured Person was exposed only to Western, or where Western exposure constituted over 80% of the Injured Person’s asbestos exposure, where extraordinary present or future medical expenses are incurred, or where special damages are exceptionally large, the Trust may individually evaluate and liquidate a claim for an amount that exceeds the Maximum Value for the particular Compensable Disease asserted by the Injured Person. Any dispute as to Extraordinary Claim status shall be submitted to arbitration by a special Extraordinary Claims panel established by the Trust. Under no circumstances shall an Extraordinary Claim be valued at more than 8 times the Average Value for the particular Compensable Disease.