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National
Council
on Compensation
Insurance

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H.W. Edelman
Vice President

November 10, 1980

Hon. Kenneth C. Moore, Director of Insurance
State of Alaska
Department of Commerce and Economic Development
Division of Insurance
State Office Building - 9th Floor
Pouch "D"
Juneau, Alaska 99811

RECEIVED
DIV. OF INSURANCE
NOV 13 3 32 PM '80
ALASKA DEPT. OF
COMMERCE & ECONOMIC
DEVELOPMENT

Dear Sir:

Re: Revised Workers' Compensation Rates - Alaska

In accordance with the applicable statutes and regulations of your state and at the direction of the Alaska Classification and Rating Committee, I am filing for your consideration and approval revised workers' compensation rates and rating values.

In preparing this filing, full consideration has been given to President Carter's anti-inflation program. In the application of trending, due consideration has been given to the actual and anticipated effects of the President's program and likely impact of the filing on the compliance of our members and subscribers with the Council on Wage and Price Stability (COWPS) standards as revised December 15, 1978. Furthermore, upon approval of this filing, we will inform our members and subscribers that in using these rates they must consider them in determining their individual company compliance with COWPS standards.

This proposal represents an average increase of 9.8% in the overall rate level presently in force. It is based upon the following considerations:

- A. Review of Experience: The latest available workers' compensation experience indicates an overall premium level increase of 10.0%.
- B. Completion of Payroll Transition Program: An offsetting decrease of 0.8% in rate level is applied to reflect completion of the payroll transition program.
- C. Effect of Legislation: Also included in the proposal are the effects of two increases in the maximum and minimum weekly benefits. The first, which is due to an increase in the state average weekly wage, became effective on January 1, 1980 and is estimated to increase benefit costs by 0.5%. The second, becoming effective January 1, 1981, is due to a further adjustment in the state average weekly wage in conjunction with increasing the maximum percentage for weekly compensation from 166 2/3% to 200% of this wage. This is estimated to increase benefit costs by 0.1%. The combined effect of benefit changes is a 0.6% increase (1.006 = 1.005x1.001).

Combined, these considerations produce the proposed 9.8% increase in rate level ($1.098=1.100 \times .992 \times 1.006$). It should be pointed out that the premium level change envisioned by this proposal as a result of the experience review and benefit changes is a 10.7% increase ($1.107=1.100 \times 1.006$).

It is proposed to apply the revised rates and rating values effective January 1, 1981, to new and renewal policies. No adjustment to outstanding policies is proposed.

Included among the supporting exhibits of this filing is a trend exhibit which indicates the need for an additional 25% increase for trend. This need is recognized to be in line with observed increases in medical and indemnity per case cost figures in Alaska which, over the most recent available five year period, have displayed average annual increases in excess of 20%. In recognition of the severe impact which large rate increases have upon insureds and the residual economic impact thereof, the Alaska Classification and Rating Committee determined not to file for an increase for trend at this juncture. Therefore, this proposal reflects the maintenance of a unity trend factor. The trend program will, of course, continue to be monitored as newer data becomes available.

In addition to trend indications and skyrocketing cost per case figures, a further consideration substantiating the need for the proposed rate increase is the overall operating results of the compensation funding system. During calendar years 1977-1979, benefit costs incurred to Alaska carriers have exceeded the premium allocated to finance these benefits by an amount in excess of \$38 million. Of course, by the nature of the compensation funding system, any attempt to recoup such losses is expressly forbidden and certainly the present proposal makes no such attempt.

Please find attached an exhibit which displays the determination of the overall rate level change proposed. A complete filing including revised rate pages and pure premium exhibits will be forwarded to you when this material becomes available.

A rate filing is unavoidably a formidable technical document. It is our intention to make our written presentation as self-contained as possible, however, we realize that there will be occasions when further explanation is needed. Should you desire additional information, we will be pleased to furnish it to you and, should you find that a more personal contact is required, we will arrange for a representative of the National Council to meet with you.

This filing is made on behalf of the members and subscribers of the National Council on Compensation Insurance who are now writing, or may hereafter write, workers' compensation insurance in Alaska.

Respectfully submitted,

NATIONAL COUNCIL ON COMPENSATION INSURANCE

H. W. Edmiston

H. W. Edmiston,
Vice President

Attachments

NATIONAL COUNCIL ON COMPENSATION INSURANCE

REVISED

WORKERS' COMPENSATION RATES

STATE OF ALASKA

EFFECTIVE JANUARY 1, 1981

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EXHIBIT I

Determination of Change in Manual Premium Level

A. Policy Year Experience

There is shown below two years of policy year data which was obtained from the "Supplementary Call for Policy Year Experience Valued at Calendar Year End" issued to all carriers writing workers' compensation insurance in your state. This call issued annually requests policy year data by state including standard earned premium, net earned premium, and total incurred losses. The individual carrier reports were combined as described herein to produce the data displayed below.

The policy year data have been valued as of the year end indicated in Table 1 below. All data have been placed on a current basis; i.e., premiums are on present premium level excluding the trend factor in the present rates and losses are adjusted to the current benefit level. The premium generated by the trend indications in the present rates has been excluded so as to obtain a true policy year loss and loss adjustment ratio based solely on past experience. The trend factor is analyzed later in the filing. The calculation of the factors to reflect these adjustments to premiums and losses are found in Appendix A-I. Development of both the standard earned premiums and incurred losses beyond the indicated valuation date to their estimated ultimate values is included through factors determined in Appendix A-II.

Table 1

POLICY YEAR DATA

	(1)	(2)	(3)	(4)	(5)	(6)
	FACTORS					
Valued as of 12-31-79	To Current Level	Develop- ment	Loss Ad- justment Expense	Composite (2)x((3)x(4))	Modified Data (1)x(5)	
<u>Premium and Losses of Policies which became effective 1/1/77 thru 12/31/77</u>						
Std. Earned Premium	71,610,022	1.157	1.013	xxx	1.172	83,926,946
Incurred Losses	49,521,706	.998	.878	1.115	.977	48,382,707
Loss and Loss Adjustment Ratio						.576
<u>Premium and Losses of Policies which became effective 1/1/78 thru 12/31/78</u>						
Std. Earned Premium	69,896,720	1.052	1.053	xxx	1.108	77,445,566
Incurred Losses	59,878,397	1.022	.842	1.115	.960	57,483,261
Loss and Loss Adjustment Ratio						.742
<u>Total For Policies which became effective 1/1/77 thru 12/31/78</u>						
Std. Earned Premium	xxx	xxx	xxx	xxx	xxx	161,372,512
Incurred Losses	xxx	xxx	xxx	xxx	xxx	105,865,968
Loss and Loss Adjustment Ratio						.656

B. Calendar Year Experience

The ratemaking procedure provides for the use of the latest available 12 months of calendar year experience. This data is collected semiannually by a call issued to all carriers writing workers' compensation insurance in your state. This experience includes all premiums

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earned and losses incurred during this period regardless of the effective date of the policies producing the data. It should be noted these data reflect all factors which affect compensation underwriting results. These include not only recent changes in wages but also the latest estimates of changes in cost of indemnity cases, changes in costs of medical cases, changes in accident frequency and other such factors.

The premiums and losses are adjusted to the present rate level (exclusive of trend) and to current benefit level. Therefore the resulting calendar year loss and loss adjustment ratio will be comparable with the policy year loss and loss adjustment ratio. The losses have been modified to include loss adjustment expenses. The calendar year loss ratio includes transactions which arise from a number of different policy years. This loss ratio has been adjusted for these time differences to make possible a comparison of these transactions to the exposure base from which they were incurred. Derivation of the calculation making these adjustments can be found in Appendix A-III.

Table 2 below gives the adjusted loss ratio.

Table 2

Calendar Year Experience for 12 Months Ending 6-30-80

	(1)	(2)	(3)
	Actual Basis	Factors to Adj. to Current Levels*	Adjusted Basis (1)x(2)
Std. Earned Premium	76,294,380	.931	71,030,068
Incurred Losses & Loss Adj. Exp.	63,051,836	1.072	67,591,568
Loss & Loss Adj. Ratio			.952

*See Appendix A-III for derivation of these factors.

C. Indicated Change in Premium Level

Our current ratemaking techniques used for determining the indicated change in premium level call for giving equal weight to both the policy year loss and loss adjustment and the calendar year loss and loss adjustment ratios. The average of these two ratios is compared with the permissible loss and loss adjustment ratio to determine the overall indicated change in premium level.

The permissible loss and loss adjustment ratio is that portion of the premium available (prior to application of the mandatory premium discount plan) to pay benefits and claim adjustment expenses. It is determined by removing that portion of the premium dollar required to pay expenses. Exhibit III shows the derivation of the permissible loss and loss adjustment ratio for your state.

When the permissible loss and loss adjustment ratio is below the average loss and loss adjustment ratio an increase in the present premium level is indicated; when the permissible is above the average a decrease is indicated. The amount of such change is determined by dividing this average loss and loss adjustment ratio by the permissible loss and loss adjustment ratio. Table 3 below details the calculations.

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Table 3

Indicated Change in Rate Level - Overall Basis

1. Policy Year Loss and Loss Adjustment Ratio (Table 1)	.656
2. Calendar Year Loss and Loss Adjustment Ratio (Table 2)	.952
3. Average of (1) and (2)	.804
4. Permissible Loss and Loss Adjustment Ratio (Exhibit III)	.727
5. Indicated Change in Premium Level (3):(4)	1.106
6. Factor to reflect completion of Transition Program	.992
7. Indicated Change in Rate Level	1.097

This means that an average increase of 9.7% in rate level is indicated.

D. Distribution of Overall Indicated Change in Rate Level by Industry Group

Since policy year aggregate data and calendar year data are not available by industry group, i.e. Manufacturing, Contracting, and All Other, the Unit Statistical Plan data for your state are summarized and used to obtain a distribution by industry group of the overall indicated change in premium level. Differential factors which accomplish this distribution are derived in Appendix A-V and are displayed in Table 4 below.

Table 4

<u>Industry Group</u>	<u>Differentials</u>
Manufacturing	.888
Contracting	.942
All Other	1.080
Overall	1.000

E. Indicated Change in Rate Level by Industry Group

Applying the industry group differentials from Table 4 above produces the changes in rate level by industry group illustrated in Table 5.

Table 5

<u>Industry Group</u>	(1) <u>Indicated Change in Rate Level</u>	(2) <u>Differentials</u>	(3) <u>Indicated Change in Rate Level By Industry Group (1)x(2)</u>
Manufacturing	1.097	.888	.974
Contracting	1.097	.942	1.033
All Other	1.097	1.080	1.185
Overall	1.097	1.000	1.097

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F. Effect of January 1, 1981 Benefit Change

The calculations up to this point have been carried through on the basis of the January 1, 1980 benefit level. The change in rate level by industry group must be further modified to recognize the effect of the January 1, 1981 benefit change. Table 6 displays this application.

Table 6

<u>Industry Group</u>	(1) Indicated Change in Rate Level (Table 6)	(2) Effect of January 1, 1981 Benefit Change	(3) Modified Change in Rate Level (1)x(2)
Manufacturing	.974	1.001	.975
Contracting	1.033	1.001	1.034
All Other	1.185	1.001	1.186
Overall	1.097	1.001	1.098

This produces an average final overall increase of 9.8% in rate level. By industry group the changes are:

Manufacturing	2.5% decrease
Contracting	3.4% increase
All Other	18.6% increase

The effect of the January 1, 1981 benefit change will be introduced in Appendix B-III as a step in calculating final manual rates.

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EXHIBIT II-A

Summary of the Principal Benefit Changes due to Increasing the
Maximum Weekly Benefit, Effective 1-1-81

<u>Fatal</u>	<u>1-1-80</u>	<u>1-1-81</u>
% Rate of Compensation	Varies	No Change
Initial Min./Max. Weekly Compensation†	Varies/166.6% SAWW*	Varies/200% SAWW*†
Future Max. Weekly Compensation	Based on provisions in effect on date of injury	No Change
Burial Allowance	\$1,000	No Change
Second Injury Fund Payment (Non-dependency cases)	\$10,000	No Change
Remarriage Award	2 Year lump sum	No Change
Maximum Aggregate: Widows/Children	No Limit Child. to age 19	No Change
Others	\$20,000	No Change
Social Security Offset	W.C. benefits are reduced by 50% of S.S. Survivorship and retirement benefits	No Change
<u>Minimum Benefit/% Rate of Compensation</u>		
Widow Alone	\$45/66 2/3%**	No Change
Widow with 1 Child: Widow	\$45/33 1/3%**	No Change
Child	\$15/33 1/3%	No Change
Widow with 2 Children: Widow	\$45/20%**	No Change
Children	\$30/46 2/3%	No Change
Widow with 3 or more Children: Widow	\$45/20%**	No Change
Children	\$30/46 2/3%	No Change
Orphan	\$15/66 2/3%	No Change
Orphans	\$30/66 2/3%	No Change
Parent, Brother, Sister, Other	-/35%	No Change
Parents	-/35%	No Change
<u>Temporary Total</u>		
Waiting Period/Retroactive After	3/28	No Change
% Rate of Compensation	66 2/3%	No Change
Initial Min./Max. Weekly Benefit	\$65/166.6% SAWW*	\$65/200% SAWW*†
Future Maximum Weekly Compensation	Based on provisions in effect at date of injury	No Change
Social Security Offset	W.C. benefit are reduced by 50% of S.S. Survivorship or retirement benefits	No Change

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<u>Permanent Total</u>	<u>1-1-80</u>	<u>1-1-81</u>
% Rate of Compensation	66 2/3%	No Change
Initial Min./Max. Weekly Benefit	\$65/166.6% SAWW*	\$65/200% SAWW**
Future Maximum Weekly Benefit	Based on Provisions in effect at date of injury	
Duration	Duration of Disability	No Change
Social Security Offset	1. Disability Benefits: the sum of Social Security Benefits Plus Workers' Compensation Benefits is limited to 80% of the Workers' Wage at the time of the injury.	
	2. Retirement Benefits: W.C. benefit is reduced by 50% of S.S. retirement Benefit	
		No Change
<u>Permanent Partial - Schedule</u>		
Duration	As per Schedule	No Change
Statutory Max. Amounts Payable	As per Schedule	No Change
Nominal % Rate of Compensation	66 2/3%	No Change
Initial Min./Max. Weekly Benefit	\$65/166.6% SAWW*	\$65/200% SAWW**
Future Maximum Weekly Benefit	Based on Provisions in effect at date of injury	
Social Security Offset	W.C. benefit is reduced by 50% of S.S. survivorship or retirement benefit	No Change
<u>Permanent Partial - Non-Schedule</u>		
Maximum Amount Payable	\$60,000	No Change
% of Wage Loss	66 2/3%††	No Change
Initial Maximum Weekly Benefit	133.3% SAWW*	200% SAWW**
Future Maximum Weekly Benefit	Based on provisions in effect at date of injury	
Social Security Offset	W.C. benefit is reduced by 50% of S.S. survivorship or retirement bene.	No Change
Second Injury Fund Assessment	8% Perm. Part. award	No Change
<u>Healing Period</u>		
Nominal % Rate of compensation	66 2/3%	No Change
Duration	Duration of Disability	No Change

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<u>Healing Period (Contd.)</u>	<u>1-1-80</u>	<u>1-1-81</u>
Initial Min./Max. Weekly Benefit	\$65/166.6% SAWW*	\$65/200% SAWW*†
Future Max. Weekly Benefit	Based on provisions in effect at date of injury	No Change
Social Security Offset	W.C. benefits are reduced by 50% of S.S. survivorship or retirement benefits	No Change

"FOOTNOTES"

- * State Average Weekly Wage = \$404.91 for 1-1-80 (estimate)
166.6% SAWW = \$674.85
- *† State Average Weekly Wage = \$395.00 for 1-1-81 (estimate)
200% SAWW = \$790.00
- † If the benefit payable to two or more beneficiaries who are separately restricted to the maximum benefit should, in aggregate, exceed the maximum, the maximum weekly benefit is to be apportioned among the beneficiaries.
- ** Five years after the death of the worker, the widow's benefit is reduced by one-third of the benefit then being paid. Eight years after the death of the worker the widow's benefit is reduced to 50% of the benefit then being paid. Ten years after the death of the worker the benefit terminates - However the benefit is not further reduced after the widow attains age 52. If a child ceases to be entitled, his benefit insures to the widow, subject to future reductions.
- †† The worker's wage loss is assumed to remain constant after injury due to the difficulty of obtaining the same type of work without being physically fit.

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EXHIBIT II-B

Overall Effect of Increasing the Maximum Weekly Benefit, Effective 1-1-81

<u>Type of Injury</u>	<u>Percentage of Losses*</u>	<u>Effect (%)</u>
Death	8.8%	+0.3
Permanent Total	3.8%	+0.02
Major Permanent Partial	32.6%	+0.05
(Serious)	(45.2%)	(+0.1)*
Minor Permanent Partial	12.7%	+0.05
Temporary Total	10.6%	+0.2
(Non-Serious)	(23.3%)	(+0.1)*
Medical	31.5%	0.0
Total	100.0%	+0.1*

* Losses for policies becoming effective during the 24 month period ending 3-31-78 on the 1-1-80 law level and developed to an ultimate basis by serious, non-serious, and medical categories.

† Weighted Average

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EXHIBIT - III

Allowances for Expenses, Taxes, Profit and Contingencies

Underlying the proposed rates allowances of 21.2% of standard premium for company expenses, 2.5% of standard premium for profit and contingencies, 3.6% of standard premium for taxes, coupled with 11.5% of expected losses for loss adjustment expenses, plus an expense constant on premium of \$35.

The expense provisions are listed below by expense category. It should be noted that the expense provisions in the manual rate are established for the majority of insureds who are not eligible for the premium discount program and perhaps are not even eligible for experience rating.

The premium discount program is a mandatory set of discounts which are based upon the fact that some expenses as a percentage of premium decrease as the premium increases. The expenses affected are the general expense and acquisition expense categories.

The result is that the provisions in the premiums after discounts, namely the net premium, are less than that in the manual premium. It is the net premium which the insured will pay. The provisions in the net premium based upon a distribution of insureds by size of premium in your state may be found on page 2 of this exhibit.

The items comprising the expense allowance in manual rates are as follows:

<u>Item</u>		
(1)	Acquisition and Field Supervision	15.0%
(2)	General Expenses	6.2
(3)	Total for Company Expenses (1)+(2)	21.2%
(4)	Taxes, Licenses and Fees other than Federal Income Tax	
(a)	Premium Tax	3.0
(b)	Miscellaneous Tax	.6
(5)	Profit and Contingencies	2.5
(6)	Total for Company Expenses, Taxes and Profit and Contingencies (3)+(4)+(5)	27.3%
(7)	Permissible Loss and Loss Adjustment Ratio	72.7
<u>Loss Adjustment Expense:</u>		
(8)	Related to Premium	7.5
(9)	Related to Losses	11.5
(10)	Total Expense Allowance Related to Premium (6)+(8)	34.8%
(11)	Expense Constant	\$35.00

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EXHIBIT III - (CONTD.)

Allowances for Expenses, Taxes, Profit and Contingencies

It should be borne in mind that the allowances shown above apply only to the first \$5,000 of premium. For risks with premium over \$5,000 which in this state represents about 24% of the total number of risks and about 90% of the total premium, manual rules provide for a reduction of rates through application of discounts (or their equivalents included in the Retrospective Rating Plan Values). Premium discounts result from the reduction of expense requirements for Acquisition and General Administration with increasing premium size. The premium discounts are as follows:

<u>Division of Standard Premium</u>	<u>Discount</u>	<u>Non-Stock Co. Discount</u>	<u>Assigned Risks*</u>
First \$ 5,000	-	-	-
Next 95,000	9.5%	2.0%	9.5%
Next 400,000	11.9%	4.0%	11.9%
Over 500,000	12.4%	6.0%	12.4%

* To be used by all carriers for policies issued under an assigned risk plan.

A tabulation of the state experience by risk size for the latest available policy period shows that for stock carriers the discount would have produced a net discount of 8.1%. This figure undoubtedly is on the conservative side because in actual practice the discounts, which increase by risk size, are based on the total risk premium, including premium developed by operations in all states.

The tables below indicate for the stock carriers, the expense, taxes and profit and contingencies allowances on two bases. Column (1) lists the net allowance after reduction for the premium discounts, such allowances being expressed as a percentage of standard premium. Column (2) expresses these allowances as a percentage of the net premium resulting from premium discounts.

<u>Item</u>	<u>(1) Net Allowance (% of Standard) Premium</u>	<u>(2) Net Allowance (% of Net Prem.) (Col. (1) + .919)</u>
Acquisition and Field Supervision	8.7%	9.5%
General Expenses	4.9	5.3
Total for Company Expenses	13.6%	14.8%
Taxes, Licenses and Fees other than		
Federal Income Taxes	3.3	3.6
Profit and Contingencies	2.3	2.5
Loss Adjustment Expense-Related to Premium	7.5	8.2
Losses	65.2	70.9
Total	91.9%	100.0%
Premium Discounts	8.1	xxx
Total	100.0%	100.0%

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Exhibit III - (Contd.)

Allowance for Expenses, Taxes Profit and Contingencies

The proposed allowances for expenses referred to above are reviewed each year by the appropriate committees of the National Council. This annual review relies importantly on what has been the actual experience in recent years. State insurance laws and regulations require that each company file annually with each state insurance department a report on the expenses incurred, by type of expense, by line of insurance. This data is supplied via the Insurance Expense Exhibit, an official supplement to each company's Annual Statement. The National Council obtains copies of this document from each company, and at the request of the National Association of Insurance Commissioners compiles the expense data of all carriers in a series of exhibits which are distributed to all state regulatory officials and the carriers.

For your ready reference, reproduced below is the latest Three Year actual expense experience from the Insurance Expense Exhibit compilations of those expense items which are most immediately based on recent actual expense experience. These figures are related to net earned premiums. For General Expense, thus, the actual incurred expenses as a percentage of net earned premium can best be compared with the allowance expense as a percentage of net earned premium as shown in Col. (2) on the previous page.

	<u>1977</u>	<u>1978</u>	<u>1979</u>
1. General Expense (a)	350,066	417,640	548,601
2. Net Earned Premium (a)	6,322,192	7,346,313	8,926,651
3. Percentage (1)+(2)x100	5.5.	5.7	6.1
4. Loss Adjustment Expense (b)	769,942	896,347	1,115,563
5. Losses Incurred (b)	6,696,601	7,530,579	8,511,783
6. Percentage (4)+(5) x 100	11.5	11.9	13.1

Data Source: Compilation of Insurance Expense Exhibits, all amounts in thousands

(last 000 omitted).

Notes: (a) - Data is for all stock carriers.

(b) - Data is for all stock and mutual carriers.

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ALASKA - EXHIBIT IV

PROPOSED MISCELLANEOUS CHANGES

The following additional changes are also proposed to become effective January 1, 1981:

1. Excess Loss Premium Factors

The Excess Loss Premium Factors applicable to new and renewal policies have been updated to reflect the latest available experience and law level. In particular historic claim costs have been projected to the cost level which can reasonably be expected to prevail at the time that these factors will be in effect. The revised factors are shown in the Miscellaneous Values section of Exhibit V of the filing. Excess Loss Premium Factors, of course, will only concern those insureds who have elected retrospective rating and then only where they have additionally elected to limit the amount of loss entering the rating as the result of any one accident.

2. Retrospective Rating Development Factors

In addition, Retrospective Rating Development Factors, shown in the Miscellaneous Values section of Exhibit V have been updated to reflect the latest available experience in Alaska and are proposed to become effective January 1, 1981 on new and renewal business.

CLASS 601a EARTH OR PLACING IN CONNECTION WITH DAMS OR LOCKS

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO OF CASES	SERIOUS - AMOUNT	NO OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	STATE	NATIONAL	MEDICAL	TOTAL	
75-76	5028294	2	109600			35208	144808	20	14	17	51	
76-77	576242			1	6437	3852	10259	40	43	41	179	
77-78	102517										00	
TOTAL	5707053	2	109600	1	6437	39060	155097	1920	113	684	272	
								PP PRESENT ON RATE LEVEL	2595	876	956	443
								PP UNDERLYING PRESENT RATE	2717	617	1066	466
								PP INDICATED BY NATIONAL RELATIVITY	2100	516	1072	409
								PP DERIVED BY FORMULA	2262	786	959	401

CLASS 6045 LEVEE CONSTRUCTION

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO OF CASES	SERIOUS - AMOUNT	NO OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	STATE	NATIONAL	MEDICAL	TOTAL	
75-76								26	21	26	73	
76-77								37	39	37	113	
77-78	5866079	1	201285	3	27411	32933	261629	37	39	37	113	
TOTAL	5866079	1	201285	3	27411	32933	261629	3431	467	561	446	
								PP PRESENT ON RATE LEVEL	3824	1536	1665	703
								PP UNDERLYING PRESENT RATE	4004	1608	1743	736
								PP INDICATED BY NATIONAL RELATIVITY	3372	1100	2095	657
								PP DERIVED BY FORMULA	3535	1141	1537	623

CLASS 6204 DRILLING NOC

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO OF CASES	SERIOUS - AMOUNT	NO OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	STATE	NATIONAL	MEDICAL	TOTAL	
75-76	6103756	2	63369	23	78089	55543	197001	42	40	49	131	
75-77	1658445	1	40043	10	19677	36126	95846	29	30	25	84	
77-78	2688156	1	49830	15	79995	82408	212233	29	30	25	84	
TOTAL	10450357	4	153242	52	177761	174077	505080	1466	1701	1668	482	
								PP PRESENT ON RATE LEVEL	4285	2258	2453	900
								PP UNDERLYING PRESENT RATE	4487	2364	2569	947
								PP INDICATED BY NATIONAL RELATIVITY	5186	2810	3200	1120
								PP DERIVED BY FORMULA	3362	2201	2254	782

CLASS 620c OIL OR GAS WELLS CEMENTING

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO OF CASES	SERIOUS - AMOUNT	NO OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	STATE	NATIONAL	MEDICAL	TOTAL	
75-76	2257728			5	26526	7847	34373	21	20	24	65	
76-77	2007871			4	10743	12308	23051	39	40	38	115	
77-78	2224096			1	2064	2633	4697	39	40	38	115	
TOTAL	6489695			10	39333	22788	62121	900	1006	100	296	
								PP PRESENT ON RATE LEVEL	2433	1282	1331	505
								PP UNDERLYING PRESENT RATE	2548	1342	1394	528
								PP INDICATED BY NATIONAL RELATIVITY	3015	1300	1853	617
								PP DERIVED BY FORMULA	2149	1154	1294	460

CLASS 620b OIL RIG OR DERRICK ERECTING OR DISMANTLING

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO OF CASES	SERIOUS - AMOUNT	NO OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	STATE	NATIONAL	MEDICAL	TOTAL	
75-76	212497	2	45155	4	30430	20742	96327	7	10	8	25	
76-77	190916			4	11093	2273	13366	46	45	46	137	
77-78	60657					323	323	46	45	46	137	
TOTAL	464070	2	45155	8	41523	23336	110016	9730	8548	5029	2371	
								PP PRESENT ON RATE LEVEL	6275	6692	3681	1665
								PP UNDERLYING PRESENT RATE	6571	7007	3854	1743
								PP INDICATED BY NATIONAL RELATIVITY	6521	3117	3901	1354
								PP DERIVED BY FORMULA	6630	5309	3890	1583

CLASS 6213 OIL OR GAS WELLS SPECIALTY TOOL OPERATION NOC

LOSSES AND LOSS ADJUSTMENT EXPENSE

POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	PURE PREMIUM PER \$100 OF PAYROLL			
			AMOUNT	CASES	AMOUNT	CASES			SERIOUS	NON-SERIOUS	MEDICAL	TOTAL
75-76	1424397			2	350	1609	1958	16	17	22	55	
76-77	1132346			4	8575	3098	12274	42	41	39	108	
77-78	1303206			1	873	3973	4846				37	
TOTAL	1859949			7	9798	9279	14078	000	254	240	49	
								PP PRESENT ON RATE LEVEL	2674	1785	2068	653
								PP UNDERLYING PRESENT RATE	2800	1869	2165	683
								PP INDICATED BY NATIONAL RELATIVITY	3702	1376	2321	740
								PP DERIVED BY FORMULA	2678	1357	1765	580

CLASS 6214 OIL OR GAS WELLS PERFORATING OF CASING

LOSSES AND LOSS ADJUSTMENT EXPENSE

POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	PURE PREMIUM PER \$100 OF PAYROLL			
			AMOUNT	CASES	AMOUNT	CASES			SERIOUS	NON-SERIOUS	MEDICAL	TOTAL
75-76	456549					319	319	07	8	10	25	
76-77	369828			4	2201	5216	7417	46	45	45	201	
77-78	353812			4	16906	8673	25779				729	
TOTAL	1180189			8	19107	14408	33515	000	1619	1221	284	
								PP PRESENT ON RATE LEVEL	2674	1785	2068	653
								PP UNDERLYING PRESENT RATE	2800	1869	2165	683
								PP INDICATED BY NATIONAL RELATIVITY	4302	2383	2944	963
								PP DERIVED BY FORMULA	3236	2041	2378	766

CLASS 6216 OIL OR GAS LEASE WORK NOC CONTRACTORS

LOSSES AND LOSS ADJUSTMENT EXPENSE

POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	PURE PREMIUM PER \$100 OF PAYROLL			
			AMOUNT	CASES	AMOUNT	CASES			SERIOUS	NON-SERIOUS	MEDICAL	TOTAL
75-76	40715538	28	1012226	190	783020	766964	2562210	100	100	100	300	
76-77	43284328	14	631781	116	599011	683065	1920077	0	0	0	444	
77-78	60813870	47	4871692	250	1693543	1426925	7999160				1315	
TOTAL	144813736	89	6527699	556	3075574	2376974	12480447	4508	2124	1987	862	
								PP PRESENT ON RATE LEVEL	2930	2234	1979	714
								PP UNDERLYING PRESENT RATE	3068	2339	2072	748
								PP INDICATED BY NATIONAL RELATIVITY	5658	2674	3333	1167
								PP DERIVED BY FORMULA	4508	2124	1987	862

CLASS 6217 EXCAVATION NOC

LOSSES AND LOSS ADJUSTMENT EXPENSE

POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	PURE PREMIUM PER \$100 OF PAYROLL			
			AMOUNT	CASES	AMOUNT	CASES			SERIOUS	NON-SERIOUS	MEDICAL	TOTAL
75-76	8964288	2	105216	32	112133	118660	376009	42	48	54	144	
76-77	7694735	1	21737	17	44731	46766	113254	29	26	23	147	
77-78	7263328	4	423283	26	98596	154240	661119				910	
TOTAL	23922351	7	550236	75	255460	304686	1110382	2300	1068	1274	464	
								PP PRESENT ON RATE LEVEL	1634	1312	1242	439
								PP UNDERLYING PRESENT RATE	1920	1374	1301	460
								PP INDICATED BY NATIONAL RELATIVITY	2952	1226	1556	573
								PP DERIVED BY FORMULA	2354	1173	1332	486

CLASS 6225 IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION

LOSSES AND LOSS ADJUSTMENT EXPENSE

POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS		NON-SERIOUS		MEDICAL AMOUNT	TOTAL AMOUNT	PURE PREMIUM PER \$100 OF PAYROLL			
			AMOUNT	CASES	AMOUNT	CASES			SERIOUS	NON-SERIOUS	MEDICAL	TOTAL
75-76	28345							1	1	2	4	
76-77	85656							49	49	49	147	
77-78	24006										49	
TOTAL	138007							000	000	000	147	
								PP PRESENT ON RATE LEVEL	2490	1847	1669	601
								PP UNDERLYING PRESENT RATE	2607	1934	1748	629
								PP INDICATED BY NATIONAL RELATIVITY	2341	1458	1757	556
								PP DERIVED BY FORMULA	2392	1638	1679	571

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CLASS 6233 OIL OR GAS PIPE LINE CONSTRUCTION

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS - AMOUNT	NO. OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	SERIOUS	NON-SERIOUS	MEDICAL	TOTAL	
75-76	18396282	10	251770	28	34302	136055	422167	72	59	70	88	
76-77	11396055	5	441410	23	142973	215913	800296	14	20	15	702	
77-78	5367809			16	99768	26251	125999				235	
TOTAL	35160146	15	693180	67	277043	378239	1348462	1971	788	1076	384	
								PP PRESENT ON RATE LEVEL	2857	1200	1240	530
								PP UNDERLYING PRESENT RATE	2992	1257	1298	555
								PP INDICATED BY NATIONAL RELATIVITY	3544	1538	1741	682
								PP DERIVED BY FORMULA	2315	1025	1200	454

CLASS 6235 OIL OR GAS WELLS DRILLING OR REDRILLING

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS - AMOUNT	NO. OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	SERIOUS	NON-SERIOUS	MEDICAL	TOTAL	
75-76	20144521	7	131272	125	550264	364733	1046269	100	100	100	88	
76-77	30482203	14	531722	138	686587	453457	1671760	0	0	0	519	
77-78	34848519	9	1083072	93	393680	517447	1994199				572	
TOTAL	85475243	30	1748066	356	1630531	1335637	4712234	2043	1908	1563	551	
								PP PRESENT ON RATE LEVEL	2295	2833	2136	726
								PP UNDERLYING PRESENT RATE	2403	2867	2237	761
								PP INDICATED BY NATIONAL RELATIVITY	5579	3124	3432	1214
								PP DERIVED BY FORMULA	2043	1908	1563	551

CLASS 6236 OIL OR GAS WELLS CASING INSTALLATION OR RECOVERY

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS - AMOUNT	NO. OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	SERIOUS	NON-SERIOUS	MEDICAL	TOTAL	
75-76	263963			2	4364	1191	5555	17	20	20	88	
76-77	538559			5	20941	7527	28468	41	40	40	529	
77-78	536292	1	68847	2	14598	45050	128495				2394	
TOTAL	1338814	1	68847	5	39903	53768	162518	5142	2980	4016	1214	
								PP PRESENT ON RATE LEVEL	8632	6254	4990	1988
								PP UNDERLYING PRESENT RATE	9039	6549	5225	2081
								PP INDICATED BY NATIONAL RELATIVITY	12586	5569	7037	2519
								PP DERIVED BY FORMULA	9660	5325	5614	2060

CLASS 6237 OIL OR GAS WELLS INSTRUMENT LOGGING OR SURVEY WORK

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS - AMOUNT	NO. OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	SERIOUS	NON-SERIOUS	MEDICAL	TOTAL	
75-76	1194850			1	189	4476	4665	15	13	17	88	
76-77	1537081	1	92374	3	1141	16276	109791	42	43	41	714	
77-78	2594014	2	543124	6	3616	23622	570362				2195	
TOTAL	5330945	3	635498	10	4946	44374	684818	11921	893	832	1285	
								PP PRESENT ON RATE LEVEL	1828	877	1032	374
								PP UNDERLYING PRESENT RATE	1914	918	1081	391
								PP INDICATED BY NATIONAL RELATIVITY	2305	857	1391	455
								PP DERIVED BY FORMULA	3562	766	1145	545

CLASS 6251 TUNNELING NOT PREPARED

LOSSES AND LOSS ADJUSTMENT EXPENSE								PURE PREMIUM PER \$100 OF PAYROLL				
POLICY PERIOD	PAYROLL	NO. OF CASES	SERIOUS - AMOUNT	NO. OF CASES	NON-SERIOUS - AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	SERIOUS	NON-SERIOUS	MEDICAL	TOTAL	
75-76	400							1	1	1	88	
76-77								49	49	49	88	
77-78	38824										88	
TOTAL	39224							000	000	000	88	
								PP PRESENT ON RATE LEVEL	4287	2528	2406	922
								PP UNDERLYING PRESENT RATE	4480	2647	2519	966
								PP INDICATED BY NATIONAL RELATIVITY	5805	3121	3738	1266
								PP DERIVED BY FORMULA	4988	2793	3034	1082

NATIONAL COUNCIL ON COMPENSATION INSURANCE

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APPENDIX B-III

CALCULATION OF FINAL MANUAL RATE

A. Reviewed Classifications

The following items are combined with the derived by formula pure premium to obtain the final manual rate for a reviewed classification:

(1) Policy and Calendar Year Adjustment Factor

The derived by formula pure premiums do not recognize the effect of calendar year experience for 12 months ending 6-30-80 and have been calculated prior to the availability of revised experience for policy years 1977 and 1978 valued as of 12-31-79.

(a) Unweighted Average of Calendar Year and Policy Year Loss and Loss Adjustment Ratios (See Exh. I, Table 3, Line 3)	.804
(b) Overall effect of Serious Loss Contingency Factor	1.012
(c) Policy Year and Calendar Year Loss and Loss Adjustment Ratio used in pure premium exhibits	.737
(d) Policy and Calendar Year Adjustment Factor ((a)*(b)) + (c)	1.077

(2) Factor to Reflect Completion of Transition Program

A factor of .992 is applied to the Indicated Change in Premium Level in order to reflect the completion of the Transition Program (See Exhibit I - Table 3).

(3) Effect of January 1, 1981 Benefit Change and Serious Loss Contingency Factor

The partial pure premiums are multiplied by the three part effect of the January 1, 1981 Benefit Change (See Exhibit II-B) and the Serious Loss Contingency Factor as follows:

Table 9

	(1) <u>Effect of 1-1-81 Benefit Change</u>	(2) ✓ <u>Effect of Ser. Loss Contingency Factor</u>	(3) <u>Product (1) x (2)</u>
Serious	1.001	1.025	1.026
Non-Serious	1.001	1.000	1.001
Medical	1.000	1.000	1.000

(4) Ratio of Manual Premiums to Earned Premiums

The ratio of manual premiums to earned premiums by industry group have also been excluded from the classification experience, and it is necessary to apply these factors to the derived by formula pure premiums. This is done in Table 10.

NATIONAL COUNCIL ON COMPENSATION INSURANCE

ALASKA - APPENDIX B-III (CONTD.)

Table 10

<u>Industry Group</u>	<u>Ratio Of Man.Prem.To Earned Prem.</u>
Manufacturing	1.116
Contracting	1.115
All Other	1.083

(5) Rates - Test Correction Factor

The payrolls are now extended by the rates presently in effect and by the indicated proposed rates to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously test the proposed rates including tentative Test Correction Factors until the required change in manual premium level is obtained. The test correction factors are applied to the derived by formula pure premiums.

The factors referred to in (1), (2) and (5) are set out in Table 11.

Table 11

<u>Industry Group</u>	(1) <u>Pol. & Cal. Yr. Adj. Factor</u>	(2) <u>Factor to Reflect Completion of Transition Program</u>	(3) <u>Test Correction Factor</u>	(4) <u>Composite Factor ((1)x(2))x(3)</u>
Manufacturing	1.077	.992	1.009	1.078
Contracting	1.077	.992	1.054	1.126
All Other	1.077	.992	1.060	1.132

(6) Expense Allowance

The expense allowance is introduced into the rate by dividing the product of the proposed pure premium and the appropriate factors above by the proposed permissible loss and loss adjustment ratio of .727 (See Exhibit III for derivation of this factor.) This operation produces the proposed rate prior to the addition of a disease element, if any.

(7) Disease Loadings

The proposed manual rates shown in Exhibit V include specific disease loadings for those classifications where they apply. The proposed specific disease loadings are shown in the table of Specific Disease Loadings at the end of Exhibit V.

(8) Swing Limits

As a further step a test is made to make certain that the proposed rates fall within the following departures from the present rates:

Manufacturing	from 23% above to 27% below
Contracting	from 28% above to 22% below
All Other	from 44% above to 6% below

NATIONAL COUNCIL ON COMPENSATION INSURANCE

ALASKA - APPENDIX B-III (CONTD.)

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the Final Rate Level Change by industry group plus or minus 25% rounded to the nearest 1%.

The classification which have been so limited are listed in Table 12.

An illustrative example showing the calculation of the proposed manual rate for Code 2003 is attached as Appendix B-IV. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which rounding takes place. Revised rates for other reviewed classifications are calculated in the same manner.

B. Non-Reviewed Classifications

The proposed rates for the non-reviewed classifications are obtained as follows:

- (a) The present Alaska rates are modified by the industry group change in rate level excluding the January 1, 1981 Benefit Change and the Serious Loss Contingency Factor, but including the factor to reflect completion of the Transition Program. This adjusted rate is then multiplied by the permissible loss and loss adjustment ratio of .727 and divided by the ratio of manual to earned premium in order to produce an adjusted total pure premium. This adjusted total pure premium is divided by the total pure premium underlying the present rate. This factor is applied to the partial pure premiums underlying the present rate to produce adjusted partial pure premiums excluding the January 1, 1981 Benefit Change and the Serious Loss Contingency Factor.
(b) These partial pure premiums resulting from (a) above are increased by applying the three part effect of the January 1, 1981 Benefit Change and the Serious Loss Contingency Factor (Serious 1.026, Non-Serious 1.001, Medical 1.000). The partial pure premiums are added together resulting in a three decimal number. The serious pure premium is then adjusted in order that the three decimal place partial pure premiums add to an even two decimal place rounded total pure premium. This total pure premium is multiplied by the ratio of manual to earned and then divided by the permissible loss and loss adjustment ratio of .727.
(c) The resulting rate is calculated to two decimal places to produce a final manual rate.

Table 12

List of Limited Classifications

Table with 11 columns of classification codes: 0909, 2070, 2286, 2670, 3724, 4113, 4805, 5184, 7405, 8607, 9063; 0912, 2101, 2302, 3017, 4036, 4282, 4808, 5348, 7431, 8742, 9154; 0913, 2105, 2380, 3270, 4061, 4301, 4812, 5462, 7610, 8803, 9545; 1430, 2172, 2501, 3336, 4062, 4360, 4825, 6017, 8033, 8820; 1852, 2174, 2534, 3372, 4101, 4432, 5022, 6216, 8058, 8831; 1853, 2177, 2560, 3516, 4111, 4711, 5040, 6237, 8107, 9033

NATIONAL COUNCIL ON COMPENSATION INSURANCE

ALASKA

APPENDIX B-IV

CALCULATION OF PROPOSED RATE - CODE 2003 - MANUFACTURING

A. REVIEWED CLASSIFICATIONS

	<u>Serious</u>	<u>Non-Serious</u>	<u>Medical</u>	<u>Total</u>
1. Derived by formula pure premiums (Appendix B-II)	1.136	.929	.940	3.01
2. Composite factor*	1.078	1.078	1.078	xx
3. Adjusted pure premiums, unrounded (1)x(2)	1.224608	1.001462	1.013320	xx
4. Effect of the 1-1-81 Benefit Change and Serious Loss Contingency Factor, in parts	1.026	1.001	1.000	xx
5. Proposed pure premiums (3)x(4)	1.256	1.002	1.013	3.271
6. Adjusted pure premiums to rounded total	1.255	1.002	1.013	3.27
7. Ratio of manual to earned premium				1.116
8. Permissible loss and loss adjustment ratio				.727
9. Final manual rate ((6)x(7)+ (8))				5.02

* See Appendix B-III

**PLEASE NOTE: THE PRECEDING PAGES WERE TREATED
AS A UNIT IN THE ORIGINAL DOCUMENT.**

NOTE REGARDING THE FOLLOWING FRAME ON MICROFILM:

COMPLETE DOCUMENT IS AVAILABLE IN ORIGINAL FILES
IN ALASKA STATE ARCHIVES, TITLE PAGE ONLY HAS
BEEN FILMED.



Licia Piceno
Administrative Assistant to
Senator Terry Stimson
Workers' Compensation Study Commission
1024 West 6th St.
Anchorage, Alaska 99501

Dear Ms. Piceno:

Thank you for the interest shown in our Division and its activities at the 4th Annual National Symposium on Workers' Compensation in Orono, Maine.

Enclosed is a copy of the materials presented at the conference with the exception of the State Characteristics book which is being published. Your name is being added to our mailing list in accordance with your request.

Sincerely,

June M. Robinson
JUNE M. ROBINSON
Associate Director for State
Workers' Compensation Standards

Enclosure

U.S. Department of Labor
 Employment Standards Administration
 Office of Workers' Compensation Programs
 Division of State Workers' Compensation
 Standards
 July 1, 1980

States Having "Flexible Maximum" Benefit Levels
 Under Workers' Compensation Statutes

Date of Adjustment	<u>State</u>
7/1	Alabama -- 66-2/3%
1/1	Alaska -- 166.6% <u>1/</u>
7/1	Colorado -- 80%
10/1	Connecticut -- 100% (plus dependents' allowances)
2/	Delaware -- 66-2/3%
10/1	D.C. -- 200% of National Average Weekly Wage
1/1	Florida -- 100%
1/1	Hawaii -- 100%
1/1	Idaho -- 60 - 90 %
1/15 & 7/15	Illinois -- 133-1/3%
7/1	Iowa -- 166-2/3% <u>3/</u>
7/1	Kansas -- 72%
1/1	Kentucky -- 100%
9/1	Louisiana -- 66-2/3%
7/1	Maine -- 166-2/3% <u>3/</u>
1/1	Maryland -- 100%
10/1	Massachusetts -- 100% (plus dependents' allowances)
1/1	Michigan -- <u>4/</u>
10/1	Minnesota -- 100%
7/1	Missouri -- <u>5/</u>
7/1	Montana -- 100%
7/1	Nevada -- 100%
7/1	New Hampshire -- 100%
1/1	New Jersey -- 75%
1/1	New Mexico -- 100%
10/1	North Carolina -- 100%
7/1	North Dakota -- 100% (plus dependents' allowances)
1/1	Ohio -- 100%
10/1	Oklahoma -- 66-2/3% <u>6/</u>
7/1	Oregon -- 100%
1/1	Pennsylvania -- 100%
9/1	Rhode Island -- 100% (plus dependents' allowances)
1/1	South Carolina -- 100%
1/1	South Dakota -- 100%
9/1	Texas -- <u>7/</u>
7/1	Utah -- 100%
7/1	Vermont -- 100% (plus dependents' allowances)
7/1	Virginia -- 100%
7/1	Washington -- 75%
7/1	West Virginia -- 100%
1/1	Wisconsin -- 100%
<u>8/</u>	Wyoming -- 100%

- 1/ Alaska: Effective 1/1/81, 200%.
- 2/ Delaware: Date for changes in benefits is set at the discretion of the Governor.
- 3/ Iowa and Maine: Effective 7/1/81, 200%.
- 4/ Michigan: Maximum benefit rate is adjusted annually on the basis of a \$1 increase or decrease for each \$1.50 increase or decrease in the State's average weekly wage.
- 5/ Missouri: Effective 8/13/81, maximum weekly benefits for total disability and death will be $66 \frac{2}{3}$ percent of the State average weekly wage.
- 6/ Oklahoma: $66\frac{2}{3}\%$ as listed applies to temporary total disability. Benefits for fatalities may not exceed a maximum of 75% of the employee's average weekly wage. Effective 1/1/81, $66\frac{2}{3}$ for permanent total disability, and 50% for permanent partial disability by 1982.
- 7/ Texas: Increase is governed by increase in average weekly wage for manufacturing production workers.
- 8/ Wyoming: Changes every calendar quarter.

Source: Information from Temporary Total Disability Table.

U.S. DEPARTMENT OF LABOR
Employment Standards Administration
Office of Workers' Compensation
Programs
Division of State Workers' Compensation
Standards
July 1, 1980

TABLE 1. TYPE OF LAW AND INSURANCE REQUIREMENTS FOR PRIVATE EMPLOYMENT

Jurisdiction	Type of Law: Compulsory or Elective	Waivers Permitted	Employer to Insure Through:		
			State Fund	Private Company	Self- Insur.
Alabama	Compulsory	No	No	Yes	Yes
Alaska	Compulsory	Yes	No	Yes	Yes
Arizona	Compulsory	Yes	Competitive	Yes	Yes
Arkansas	Compulsory	Yes	No	Yes	Yes
California	Compulsory	No	Competitive	Yes	Yes
Colorado	Compulsory	Yes	Competitive	Yes	Yes
Connecticut	Compulsory	Yes	No	Yes	Yes
Delaware	Compulsory	No	No	Yes	Yes
Dist. of Col.	Compulsory	No	No	Yes	Yes
Florida	Compulsory	Yes	No	Yes	Yes
Georgia	Compulsory	Yes	No	Yes	Yes
Hawaii	Compulsory	No	No	Yes	Yes
Idaho	Compulsory	No	Competitive	Yes	Yes
Illinois	Compulsory	No	No	Yes	Yes
Indiana	Compulsory	No	No	Yes	Yes
Iowa	Compulsory	Yes	No	Yes	Yes
Kansas	Compulsory	Yes	No	Yes	Yes
Kentucky	Compulsory	Yes	No	Yes	Yes
Louisiana	Compulsory	Yes	No	Yes	Yes
Maine	Compulsory	Yes	No	Yes	Yes
Maryland	Compulsory	Yes	Competitive	Yes	Yes
Massachusetts	Compulsory	No	No	Yes	Yes
Michigan	Compulsory	No	Competitive	Yes	Yes
Minnesota	Compulsory	No	No	Yes	Yes
Mississippi	Compulsory	No	No	Yes	Yes
Missouri	Compulsory	No	No	Yes	Yes
Montana	Compulsory	Yes	Competitive	Yes	Yes
Nebraska	Compulsory	Yes	No	Yes	Yes
Nevada	Compulsory	No	Exclusive	No	Yes
New Hampshire	Compulsory	No	No	Yes	Yes
New Jersey	Elective	No	No	Yes	Yes
New Mexico	Compulsory	Yes	No	Yes	Yes
New York	Compulsory	No	Competitive	Yes	Yes
North Carolina	Compulsory	Yes	No	Yes	Yes

TABLE 1. TYPE OF LAW AND INSURANCE REQUIREMENTS FOR PRIVATE EMPLOYMENT (cont.)

Jurisdiction	Type of Law:		Employer to Insure Through:		
	Compulsory or Elective	Waivers Permitted	State Fund	Private Company	Self-Insur.
North Dakota	Compulsory	No	Exclusive	No	No
Ohio	Compulsory	Yes	Exclusive	No	Yes
Oklahoma	Compulsory	No	Competitive	Yes	Yes
Oregon	Compulsory	No	Competitive	Yes	Yes
Pennsylvania	Compulsory	No	Competitive	Yes	Yes
Puerto Rico	Compulsory	No	Exclusive	No	No
Rhode Island	Compulsory	No	No	Yes	Yes
South Carolina	Elective	Yes	No	Yes	Yes
South Dakota	Compulsory	Yes	No	Yes	Yes
Tennessee	Compulsory	Yes	No	Yes	Yes
Texas ^{1/}	Elective	No	No	Yes	No
Utah	Compulsory	No	Competitive	Yes	Yes
Vermont	Compulsory	Yes	No	Yes	Yes
Virginia	Compulsory	Yes	No	Yes	Yes
Washington	Compulsory	No	Exclusive	No	Yes
West Virginia	Compulsory	No	Exclusive	No	Yes
Wisconsin	Compulsory	No	No	Yes	Yes
Wyoming	Compulsory	No	Exclusive	No	No

^{1/} Texas: Provides for mandatory workers' compensation coverage under Title 25 of State Statutes regarding rules and regulations for "Carriers" (Article 911-A, Sec. 11 Motor Bus Transportation and Regulations by the Railroad Commission).

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TABLE 2. NUMERICAL EXEMPTIONS

Jurisdictions Making No Numerical Exemptions

Alaska	Nevada
Arizona	New Hampshire
California	New Jersey
Colorado	New York
Connecticut	North Dakota
Delaware	Ohio
District of Columbia	Oklahoma
Hawaii	Oregon
Idaho	Pennsylvania
Illinois <u>1/</u>	Puerto Rico
Indiana	South Dakota
Iowa	Texas
Kansas <u>2/</u>	Utah
Kentucky	Vermont
Louisiana	Washington
Maine	West Virginia
Maryland	Wyoming
Massachusetts	
Minnesota	*United States:
Montana	FECA
Nebraska	LHWCA

In the following jurisdictions, employers are exempt who employ fewer than:

3 employees	4 employees	5 employees
Alabama	North Carolina <u>7/</u>	Mississippi
Arkansas <u>3/</u>	Rhode Island	Tennessee
Florida	South Carolina <u>8/</u>	Missouri
Georgia		
Michigan <u>4/</u>		
New Mexico <u>5/</u>		
Virginia		
Wisconsin <u>6/</u>		

*FECA means Federal Employees' Compensation Act. LHWCA means Longshoremen's and Harbor Workers' Compensation Act.

TABLE 2. NUMERICAL EXEMPTIONS (cont.)

Footnotes:

- 1/ Illinois: A numerical exemption of 2 or less employees applies for "carriage by land, water, or aerial service and loading or unloading in connection therewith..."
- 2/ Kansas: Employers are exempt if they had a total gross annual payroll for the preceding year of less than \$10,000, and anticipate the same or lower payroll expenses for the current year.
- 3/ Arkansas: Contractor engaged in building or building repair work is covered if he or she employs 2 or more employees at any one time. If contractor subcontracts any portion of the work, this coverage requirement applies.
- 4/ Michigan: A numerical exemption of 2 or less employees applies, unless, at least 1 employee is employed by the same employer for 35 hours per week for 13 weeks or longer during the preceding 52 weeks.
- 5/ New Mexico: Numerical exemption does not apply if injury occurs upon any structure 10 feet or more above the ground.
- 6/ Wisconsin: Employers, other than farmers, who usually have less than 3 employees but who have paid wages of \$500 or more in any calendar quarter for work performed within the State are covered the first day of the next calendar year.
- 7/ North Carolina: Act exempts individual sawmill and logging operators with less than 10 employees, operating less than 60 days in 6 consecutive months and whose principal business is unrelated to sawmills.
- 8/ South Carolina: Numerical exemption does not apply if employer has a total annual payroll during the previous calendar year of less than \$3,000.

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TABLE 3. COVERAGE FOR AGRICULTURAL WORKERS

The National Commission on State Workmen's Compensation Laws, in its 1972 Report, proposed in part, that....."as of July 1, 1975, farmworkers be covered on the same basis as all other employees." Fourteen States^{1/} cover agricultural workers in accordance with this recommendation.

Twenty-two of the remaining States carry limitations for agricultural employment which are not applicable to other covered employees, as is shown in the following table.

Those jurisdictions not listed herein permit agricultural employers to secure coverage voluntarily, although such provisions are not statutorily prescribed.

^{1/} Arizona, California, Colorado, Connecticut, Hawaii, Louisiana, Massachusetts, Michigan, Montana, New Hampshire, New Jersey, Ohio, Oregon, and Puerto Rico.

STATES IN WHICH WORKERS' COMPENSATION LAWS APPLY TO FARMWORKERS

State	Farmworkers Covered & Type of Coverage	Compulsory	None
		Elective	None
		Compulsory	See column 2
Illinois		Compulsory	None
Iowa		Compulsory	None
Alaska	Agricultural employees, <u>except</u> those employed on a part-time basis.	Compulsory	None
Delaware	Agricultural employees whose employer insures the payment of compensation for such workers. Family members are included if they are bona fide employees and are named in the employer's contract for insurance.	Elective	None
Florida	Agricultural workers, <u>except</u> those performing agricultural labor on a farm in the employ of a bona fide farmer or association of farmers, employing 5 or less regular employees and who employs less than 12 other employees at one time for seasonal employment in less than 30 days, provided such seasonal employment does not exceed 45 days in the same calendar year.	Compulsory	See column 2
Illinois	Agricultural workers working for an employer 500 or more working days of agricultural labor per three months during the preceding calendar year exclusive of the employer's spouse and other members of his immediate family residing with him.	Compulsory	None
Iowa	Agricultural employees covered if the farm employer's total cash wage payments during the preceding year amount to at least \$1,000.	Compulsory	None

STATES IN WHICH WORKERS' COMPENSATION LAWS APPLY TO FARMWORKERS (cont.)

State	Farmworkers Covered & Type of Coverage	Numerical Exemptions	
Maine	Agricultural workers, <u>except</u> seasonal or casual. However, an employer of 4 or less farmworkers may secure the payment of compensation by obtaining an employer's liability insurance policy (total limit not less than \$25,000 and medical payment coverage of not less than \$1,000.	Compulsory	None
Maryland	Agricultural employees covered if the farm employer has 3 or more full-time employees or a yearly payroll for his full-time employees of \$15,000. Non-machine-operating migratory laborers and office workers exempt from coverage.	Compulsory	See column 2
Michigan	(a) Farmworkers working for an employer who regularly employs 3 or more employees at one time; (b) Farmworkers working for an employer who regularly employs less than 3 employees if at least one of them has been regularly employed by that employer for 35 or more hours per week for 13 or more weeks during the preceding 52 weeks.	Compulsory	See column 2

STATES IN WHICH WORKERS' COMPENSATION LAWS APPLY TO FARMWORKERS (cont.)

State	Farmworkers Covered & Type of Coverage	Compulsory	Numerical Exemptions
Minnesota	Farm laborers who do not work for a "family farm". (Elective coverage is permitted for certain employees of family farms.) Defines "family farm" as any farm operation which pays less than \$8,000 in cash wages, exclusive of machine hire, to farm laborers for services rendered during the preceding calendar year.	Compulsory	None
Missouri	Farm labor whose employer elects to accept the provisions of this act by the purchase of a valid compensation insurance policy. Members and officers of a family farm corporation may be covered under a policy of workers' compensation insurance if approved by a resolution of the board of directors.	Elective	5 employees
New York	Requires workers' compensation coverage of farm laborers for 12 months from April 1 if the farmer's total cash wage remuneration paid to all farm laborers during the preceding calendar year amounts to \$1,200 or more; farmworkers supplied to farmer by a farm labor contractor would be deemed to be employees of the farmer.	Compulsory	None
Oklahoma	All workers employed in agriculture or horticulture by an employer who had a gross annual payroll, including money paid to independent contractors, in the preceding calendar year of \$25,000 or more.	Compulsory	None

STATES IN WHICH WORKERS' COMPENSATION LAWS APPLY TO FARMWORKERS (cont.)

State	Farmworkers Covered & Type of Coverage	Compulsory	Numerical Exemptions
Pennsylvania	All agricultural workers if employer pays one agricultural worker wages of \$150 or more or furnishes employment to one employee in agricultural labor on 20 or more days during a calendar year.	Compulsory	None
Puerto Rico	No expressed provision exempting farmworkers, therefore farmworkers are covered in same manner as other workers. Sharecroppers are specifically covered.	Compulsory	None
South Dakota	Workers engaged commercially in the operation of threshing machines, grain combines, corn shellers, corn huskers, shredders, silage cutters, and seed hullers for profit.	Compulsory	None
Utah	All agricultural workers <u>except</u> : employees who are family members; employers whose cash payments to one or more employees amounted to less than \$2,500 during the preceding calendar year; or employers who do not employ at least four persons for 40 hours or more per week per each employee for 13 consecutive weeks during any part of the preceding 12 months.	Compulsory	See column 2
Vermont	All agricultural workers <u>except</u> those working for an employer whose aggregate payroll is less than \$1,000 in a calendar year.	Compulsory	None

STATES IN WHICH WORKERS' COMPENSATION LAWS APPLY TO FARMWORKERS (cont.)

State	Farmworkers Covered & Type of Coverage		Numerical Exemptions
Virginia	Agricultural workers working for an employer who during the previous calendar year has developed a payroll of \$15,000 or more per year, or who regularly employs more than 4 full-time employees.	Compulsory	See column 2
Washington	All agricultural employees <u>except</u> those who earn less than \$150 per calendar year from one employer, or any child under 18 employed by his parents in agricultural activities on the family farm.	Compulsory	None
West Virginia	Employees of an employer who has 6 or more workers in agricultural service.	Compulsory	See column 2
Wisconsin	Farmworkers working for an employer who becomes subject to the Act 10 days after he has employed 6 or more employees, whether in one or more locations on 20 or more days during the calendar year.	Compulsory	See column 2
Wyoming	Workers engaged in power farming when one or more are employed for an average of 6 months each year. "Power farming" means work on a farm, livestock ranch, or poultry farm, which uses in connection with its operation any power-driven equipment, such as a pick-up truck, feed grinder, stacking machinery, tractor, mower, baler, or road grader.	Elective	None

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TABLE 4. JURISDICTIONS IN WHICH WORKERS' COMPENSATION LAWS APPLY TO DOMESTIC SERVICE

Jurisdiction ^{1/}	Domestic Service and Extent of Compulsory Coverage
Alaska	Any domestic worker <u>except</u> part-time babysitters, cleaning persons, and similar help. (Part-time is defined to mean fewer than 40 hours per week by the same employer.)
California	Any domestic worker--including one who cares for and supervises children--employed 52 or more hours, or who earned \$100 or more, during 90 calendar days immediately preceding date of injury or last employment exposing such worker to the hazards of an occupational disease. <u>Excludes</u> workers employed by a parent, spouse or child.
Colorado	Any domestic worker whose employer paid more than \$2,000 in any calendar year in wages for such services.
Connecticut	Any domestic worker employed more than 26 hours per week by one employer.
Delaware	Any household worker who earns \$300 or more in any three-month period from a private home.
Hawaii	Any worker employed solely for personal, family or household purposes whose wages are \$225 or more during the current calendar quarter and during each completed calendar quarter of the preceding 12-month period.
Illinois	Any worker or workers employed for a total of 40 or more hours per week for a period of 13 or more weeks during a calendar year by any household or residence.
Iowa	Any employee working in or about a private dwelling (who is not a regular household member) whose earnings are \$200 or more during the 13 consecutive weeks prior to an injury.
Kansas	Any domestic worker if the employer had a total gross annual payroll for the preceding calendar year of \$10,000 or more for all workers under his or her employ.

^{1/} Every jurisdiction not listed herein permits employers to provide voluntary coverage, except the District of Columbia, Puerto Rico, West Virginia, and Wyoming, which specifically exclude domestic servants.

TABLE 4. JURISDICTIONS IN WHICH WORKERS' COMPENSATION LAWS APPLY TO DOMESTIC SERVICE (cont.)

Jurisdiction <u>1/</u>	Domestic Service and Extent of Compulsory Coverage
Kentucky	Two or more domestic workers regularly employed in a private home 40 or more hours a weeks. (Law has no numerical exemption for general employments.)
Maryland	Any domestic worker whose earnings are \$250 or more in any calendar quarter from a private household.
Massachusetts	Domestic workers employed more than 16 hours per week by an employer.
Michigan	Any household domestic worker <u>except</u> those employed for less than 35 hours per week for 13 weeks or longer during the preceding 52 weeks.
Minnesota	Any domestic worker who earns \$500 or more in any three-month period, or who has earned \$500 or more in any three-month period of the previous year, from a single, private household.
Missouri	Six or more domestic workers, including family chauffeurs, when employer has an annual payroll in excess of \$2,500.
New Hampshire <u>2/</u>	All domestic workers to the extent that they are covered under the Federal Social Security Act.
New Jersey	Any domestic worker at the election of his or her employer.
New York	Any domestic worker employed (other than those employed on a farm) by the same employer for a minimum of 40 hours a week.
Ohio	Any domestic worker who earns \$160 or more in any calendar quarter from one employer.
Oklahoma	Two or more domestic workers if the employer had a gross annual payroll in the preceding calendar year of more than \$10,000 for such employees.
South Carolina	Four or more domestic workers <u>except</u> those whose employer had a total annual payroll during the previous calendar year of less than \$3,000.

2/ New Hampshire: Provision complies with recommendation by the National Commission on State Workmen's Compensation Laws pertaining to coverage of household workers.

TABLE 4. JURISDICTIONS IN WHICH WORKERS' COMPENSATION LAWS APPLY TO DOMESTIC SERVICE (cont.)

Jurisdiction <u>1/</u>	Domestic Service and Extent of Compulsory Coverage
South Dakota	Any domestic worker employed more than 24 hours in any calendar week for more than 6 weeks in any 13-week period.
Utah	Any domestic worker regularly employed for 40 or more hours per week by the same employer.
Washington	Two or more domestic workers if regularly employed in a private home 40 or more hours per week. (Law has no numerical exemption for general employments.)

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TABLE 5. MEDICAL BENEFITS PROVIDED BY WORKERS' COMPENSATION STATUTES

Statutes which provide full medical benefits, e.g. there are no time or monetary limitations. The lower part of this table reflects other relevant factors.

Full Medical Benefits

Alabama	Indiana	Missouri	South Carolina
Alaska	Iowa	Montana	South Dakota
Arizona	Kansas	Nebraska	Tennessee
Arkansas	Kentucky	Nevada	Texas
California	Louisiana	New Hampshire	Utah
Colorado	Maine	New Mexico	Vermont
Connecticut	Maryland	New York	Virginia
Delaware	Massachusetts	North Carolina	Washington
Dist. of Col.	Michigan	North Dakota	West Virginia
Florida	Minnesota	Oklahoma	Wisconsin
Hawaii	Mississippi	Oregon	Wyoming
Idaho		Pennsylvania	*United States:
		Puerto Rico	FECA
		Rhode Island	LHWCA

Georgia.....	Employer liability ceases after a maximum of \$5,000; employee must petition for further treatment.
Illinois.....	Employer liability ceases unless original claim is filed within statute of limitation three years from the date of accident or two years from last payment of compensation, whichever is later. Also applicable to most occupational disease claims.
New Jersey.....	Employer liability ceases after \$100; employee must petition for further treatment.
Ohio.....	No medical benefits are payable in silicosis and coal workers' pneumoconiosis cases, unless employee is totally disabled or requires a change of occupation.

*FECA means Federal Employees' Compensation Act (5 U.S.C. 8101-8150). LHWCA means Longshoremen's and Harbor Workers' Compensation Act (33 U.S.C. 901-950).

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TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S.
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Alabama.....	66 2/3	\$56 - 25% of SAWW, or average wage if less.	\$148.00	66 2/3	300 weeks	
Alaska.....	66 2/3	\$65, or average wage if less.	\$650.00	166 2/3	Duration of disability	Eff. 1/1/81, max. benefit will be 200% of SAWW. WC benefits subject to Social Security benefit offsets.
Arizona.....	66 2/3	Min. payable, but not statutorily prescribed.	\$203.86	N/A	Duration of disability	
Arkansas.....	66 2/3	\$15.	\$126.00	N/A	450 weeks	Total amount payable is \$56,700.
California...	66 2/3	\$49.	\$154.00	N/A	Duration of disability	
Colorado.....	66 2/3	Min. payable, but not statutorily prescribed.	\$244.65	80	Duration of disability	WC benefits subject to Social Security benefit offsets.

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Connecticut..	66 2/3	\$20.	\$261.00	100	Duration of disability	Additional \$10 weekly for each dependent child under 18 years of age, up to 50% of basic benefit, not to exceed 75% of workers' wage.
Delaware.....	66 2/3	\$58.40 - 22 2/9% of SAWW, or actual wage if less.	\$175.28	66 2/3	Duration of disability	
District of Columbia...	66 2/3	\$106.57 - 50% of Nat'l. Average Weekly Wage, or worker's wage if less.	\$426.40 AWW	200% of <u>National</u>	Duration of disability of Labor.	National AWW (\$213.13) as determined by the Secretary
Florida.....	66 2/3	\$20, or actual wage if less.	\$211.00	100	350 weeks	WC benefits subject to Social Security benefit offsets.
Georgia.....	66 2/3	\$25, or actual wage if less.	\$110.00	N/A	Duration of disability	
Hawaii.....	66 2/3	\$54 - 25% of SAWW, or average wage if less, but not lower than \$38.	\$215.00	100	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Idaho.....	60	\$90.90 - 45% of SAWW.	\$121.20 to \$181.80	60 to 90	52 weeks, thereafter 60% of SAWW for duration of disability	Additional 7% (\$14.14) of SAWW payable for each child up to five children. Benefits payable according to number of dependents.
Illinois.....	66 2/3	\$100.90 to \$124.30 or average wage if less, according to number of dependents.	\$358.95	133 1/3	Duration of disability	
Indiana.....	66 2/3	\$50, or average wage if less.	\$140.00	N/A	500 weeks	Total amount payable is \$70,000.
Iowa.....	80% of workers' spendable earnings.	\$36.00, or actual wage if less.	\$384.00	166 2/3	Duration of disability	Eff. 7/1/81, the max. weekly benefit will be 200% of the SAWW.
Kansas.....	66 2/3	\$25.	\$170.00	75	Duration of disability	Total amount payable is \$75,000. Eff. 7/1/80, max. weekly benefits will be based on 75% of the SAWW.
Kentucky.....	66 2/3	\$44 - 20% of SAWW.	\$217.00	100	Duration of disability	
Louisiana....	66 2/3	\$44 - 20% of SAWW, or actual wage if less.	\$149.00	66 2/3	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Maine.....	66 2/3	\$25.	\$332.16	166 2/3	Duration of disability	Eff. 7/1/81, max. weekly benefit will be 200% of SAWW. WC benefits subject to UI benefit offsets.
Maryland.....	66 2/3	\$50, or actual wage if less.	\$241.00	100	Duration of disability	
Massachusetts	66 2/3	\$40, or average wage if less, but not less than \$20 if normal working hours amount to 15 or more.	\$227.31	100	Duration of disability	Additional \$6 weekly for each dependent, aggregate weekly compensation for employee and dependents not to exceed employee's AWW or \$150.
Michigan.....	66 2/3	\$134 to \$149.	\$171 to \$200	See notes	Duration of disability	Maximum rate adjusted annually based on \$1 increase or decrease for each \$1.50 increase or decrease in SAWW. Maximum compensation paid according to number of dependents.
Minnesota....	66 2/3	\$113.00 - 50% of SAWW, or actual wage if less, but not less than 20% of SAWW.	\$226.00	100	Duration of disability	
Mississippi..	66 2/3	\$25.	\$98.00	N/A	450 weeks	Total maximum amount payable is \$44,100.

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Missouri.....	66 2/3	\$16, or actual wage if less.	\$150.00	N/A	400 weeks	Eff. 8/13/81, maximum weekly benefit will be 66 2/3% of SAWW.
Montana.....	66 2/3	Min. payable, but not statutorily prescribed.	\$219.00	100	Duration of disability	WC benefits subject to Social Security benefit offsets.
Nebraska.....	66 2/3	\$49, or actual wage if less.	\$180.00	N/A	Duration of disability	
Nevada.....	66 2/3	Min. payable, but not statutorily prescribed.	\$245.09	150	Duration of disability	
New Hampshire	-----	\$30, or average wage if less.	\$213.00	100	Duration of disability	Benefits set by a "wage and compensation schedule" up to AWW of \$138, (Max. benefit \$92). If over \$138, comp. shall be 66 2/3% of AWW not to exceed 100% of SAWW.
New Jersey...	70	\$49 - 20% of SAWW.	\$185.00	75	400 weeks	
New Mexico...	66 2/3	\$36, or actual wage if less.	\$201.04	100	600 weeks	Total max. is an amount equal to 600 multiplied by the max. weekly payable at time of injury.

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
New York.....	66 2/3	\$20, or actual wage if less.	\$215.00	N/A	Duration of disability	
North Carolina	66 2/3	\$20.	\$194.00	100	Duration of disability	
North Dakota.	66 2/3	\$128.00 - 60% of SAWW, or employee's actual wage if less.	\$213.00	100	Duration of disability	Additional \$5 per week for each dependent child, but not to exceed workers' net wage. Benefits are reduced by 50% of Social Security benefits.
Ohio.....	72% for first 12 weeks; thereafter 66 2/3	\$86.00 - 33 1/3% of SAWW or actual wage if less.	\$258.00	100	Duration of disability	Benefits are subject to offset if concurrent and/or duplicate with those under employer nonoccupational benefits plan.
Oklahoma.....	66 2/3	\$30, or actual wage if less.	\$141.00	66 2/3	300 weeks	
Oregon.....	66 2/3	\$50 or 90% of actual wage if less.	\$261.32	100	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Pennsylvania.	66 2/3	\$121.00 - 50% of SAWW, with absolute min. of \$80.67 - 33 1/3 max. weekly rate.	\$242.00	100	Duration of disability	
Puerto Rico..	66 2/3	\$10.	\$45.00	N/A	312 weeks	
Rhode Island.	66 2/3	-----	\$199.00	100	Duration of disability	Additional \$6 for each dependent; including a non-working wife, aggregate not to exceed 80% of workers' AWW.
South Carolina	66 2/3	\$25.	\$197.00	100	500 weeks	
South Dakota.	66 2/3	\$88.00 - 1/2 of max. weekly benefits, or AWW if less.	\$175.00	100	Duration of disability	
Tennessee....	66 2/3	\$15.	\$119.00	N/A	Duration of disability	Total amount payable is \$47,600.
Texas.....	66 2/3	\$23.	\$119.00	See notes	401 weeks	Each cumulative \$10 increase in the AWW for manufacturing production workers will increase the max. weekly benefit by \$7 per week, and the min. by \$1 per week.

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Utah.....	66 2/3	\$45 to \$70 according to number of dependents.	\$230.00	100	312 weeks	Additional \$5 for dependent spouse and each dependent child up to 4, but not to exceed 100% of SAWW.
Vermont.....	66 2/3	\$104 - 50% of SAWW, plus \$5 for each dependent under 21, or average wage if less.	\$208.00	100	Duration of disability	Additional \$5 for each dependent under 21, or average wage if less.
Virginia.....	66 2/3	\$53.25 - 25% of SAWW, or employee's actual wage if less.	\$213.00	100	500 weeks	
Washington...	60 - 75	\$42.69 to \$81.23 according to marital status and number of dependents.	\$221.72	75% of State's <u>monthly</u> wage	Duration of disability	Benefits are subject to Social Security benefit offsets.
West Virginia.	70	\$79.00 - 33 1/3% of SAWW.	\$237.00	100	208 weeks	
Wisconsin.....	66 2/3	\$20.	\$233.00	100	Duration of disability	W.C. benefits are subject to Social Security benefit offsets.
Wyoming.....	66 2/3	\$43.39.	\$292.35	100% of <u>Monthly</u> wage	Duration of disability	Benefits are reduced by the amount of benefits received for same disability under another State w.c. law.

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
United States:						
FECA.....	66 2/3 - 75	\$117.23, or actual wage if less.	\$722.78	See notes	Duration of disability	Max. weekly benefit is based on 75% of the pay of specific grade level in the Federal Civil Service. *FECA means Fed. Employees' Comp. Act. LHWCA means Longshoremen's & Harbor Workers' Comp. Act. (National average weekly wage is \$213.20.)
LHWCA.....	66 2/3	\$106.60 - 50% of Nat'l. average weekly wage, or worker's actual wage if less.	\$426.40	200	Duration of disability	

U.S. DEPARTMENT OF LABOR
Employment Standards Administration
Office of Workers' Compensation Programs
Division of State Workers' Compensation Standards
July 1, 1980

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S.
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Alabama.....	66 2/3	\$56 - 25% of SAWW, or average wage if less.	\$148.00	66 2/3	Duration of disability	
Alaska.....	66 2/3	\$65, or average wage if less.	\$650.00	166 2/3	Duration of disability	Eff. 1/1/81, max. weekly benefit will be 200% of SAWW. WC benefits subject to Social Security benefit offsets.
Arizona.....	66 2/3	Min. payable, but not statutorily prescribed.	\$203.86	N/A	Life or duration of disability	
Arkansas.....	66 2/3	\$15.	\$126.00	N/A	Duration of disability	After a total of \$50,000 is paid to the claimant, benefits become payable from the Death and Permanent Dis. Bank Fund.
California...	66 2/3	\$49.	\$154.00	N/A	Life	
Colorado.....	66 2/3	Min. payable, but not statutorily prescribed.	\$244.65	80	Life	WC benefits subject to Social Security benefit offsets. If a lump sum is granted, the max. payable if \$26,292.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Connecticut..	66 2/3	\$20.	\$261.00	100	Duration of disability	Additional \$10 weekly for each dependent child under 18 yrs. of age, up to 50% of basic benefit, not to exceed 75% of worker's wage.
Delaware.....	66 2/3	\$58.40 - 22 2/9% of SAWW, or actual wage if less.	\$175.28	66 2/3	Duration of disability	
District of Columbia...	66 2/3	\$106.57 - 50% of Nat'l. Average Weekly wage or workers' wage if less.	\$426.40	200% of National AWW.	Duration of disability	National AWW (\$213.13) as determined by the Secretary of Labor.
Florida.....	66 2/3	\$20, or actual wage if less.	\$211.00	100	Duration of disability	WC benefits subject to Social Security benefit offsets.
Georgia.....	66 2/3	\$25, or actual wage if less.	\$110.00	N/A	Duration of disability	
Hawaii.....	66 2/3	\$54 - 25% of SAWW, or average wage if less, but not lower than \$38.	\$215.00	100	Duration of disability	
Idaho.....	60	\$90.90 - 45% of SAWW.	\$121.20 to \$181.80	60 to 90	52 weeks, thereafter 60% of SAWW for duration of disability	Add. 7% (\$14.14) of SAWW payable for each child up to 5 children. Benefits according to number of dependents.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Illinois.....	66 2/3	\$134.61 - 50% of SAWW.	\$358.95	133 1/3	Life	
Indiana.....	66 2/3	\$50, or average wage if less.	\$140.00	N/A	500 weeks	After first 500 weeks payments may be made from a special fund for an indefinite period.
Iowa.....	80% of worker's spendable earnings	\$36.00, or actual wage if less.	\$384.00	166 2/3	Duration of disability	Eff. 7/1/81, max. wkly benefit will be 200% of SAWW.
Kansas.....	66 2/3	\$25.	\$170.00	75	Duration of disability	Total amount payable is \$100,000.
Kentucky.....	66 2/3	\$44 - 20% of SAWW.	\$217.00	100	Duration of disability	
Louisiana....	66 2/3	\$44 - 20% of SAWW, or actual wage if less.	\$149.00	66 2/3	Duration of disability	W.C. bene. are subject to Soc. Sec. bene. offsets.
Maine.....	66 2/3	\$25.	\$332.16	166 2/3	Duration of disability	Eff. 7/1/81, max. wkly. benefit will be 200% of SAWW. WC benefits subject to UI benefit offsets.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Maryland.....	66 2/3	\$25, or average wage if less.	\$241.00	100	Duration of disability	Payments are in addition to temporary total disability benefits.
Massachusetts	66 2/3	\$40, or average wage if less.	\$227.31	100	Duration of disability	Add. \$6 wkly. for each dependent, aggregate wkly. compensation for employee and dependents not to exceed employee's NWW or \$150.
Michigan.....	66 2/3	\$134.00 to \$149.00 according to number of dependents.	\$171.00 to \$200.00	See notes	Duration of disability	Max. rate adjusted annually based on \$1 increase or decrease for each \$1.50 increase or decrease in SAWW. Maximum comp. paid according to number of dependents.
Minnesota.....	66 2/3	\$113.00 - 50% of SAWW, or actual wage if less, but not less than 20% of SAWW.	\$226.00	100	Duration of disability	After \$25,000 is paid, continuing payments become subject to any Gov't. or Soc. Sec. offsets.
Mississippi...	66 2/3	\$25.	\$98.00	N/A	450 weeks	Total max. amount payable is \$44,100.
Missouri.....	66 2/3	Min. payable, but not statutorily prescribed.	\$150.00	N/A	Duration of disability	Eff. 8/13/81, maximum weekly benefit will be 66 2/3% of SAWW.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Montana.....	66 2/3	Min. payable, but not statutorily prescribed.	\$219.00	100	Duration of disability	WC benefits subject to Social Security benefit offsets.
Nebraska.....	66 2/3	\$49, or actual wage if less.	\$180.00	N/A	Duration of disability	
Nevada.....	66 2/3	Min. payable, but not statutorily prescribed.	\$245.09	150	Life	
New Hampshire.	See notes	\$30, or average wage if less.	\$213.00	100	Duration of disability	Benefits set by a "wage & compensation schedule" up to AWW of \$138 (max. benefit \$92). If over \$138, comp. shall be 66 2/3% of AWW not to exceed 100% of SAWW.
New Jersey....	70	\$49 - 20% of SAWW.	\$185.00	75	450 weeks in some cases, benefits are payable for life.	After 450 wks., if worker has accepted prescribed rehabilitation, benefits may continue conditionally. W.C. benefits are subject to ERISA benefits offset.
New Mexico....	66 2/3	\$36, or actual wage if less.	\$201.04	100	600 weeks	Total max. is an amount equal to 600 multiplied by the max. weekly benefit payable at the time of injury.
New York.....	66 2/3	\$20, or actual wage if less.	\$215.00	N/A	Duration of disability	

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
North Carolina	66 2/3	\$20.	\$194.00	100	Duration of disability	
North Dakota.	66 2/3	\$128.00 - 60% of SAWW, or employee's actual wage if less.	\$213.00	100	Duration of disability	Add. \$5 per week for each dependent child, but not to exceed workers' net wage. Benefits are reduced by 50% of the Social Security benefits.
Ohio.....	66 2/3	\$129.00 - 50% of SAWW, or actual wage if less.	\$258.00	100	Life	WC benefits subject to Social Security offsets.
Oklahoma.....	66 2/3	\$30, or actual wage if less.	\$110.00	N/A	Duration of disability	Eff. 1/1/81 max. wkly. benefits will be 66 2/3% of SAWW.
Oregon.....	66 2/3	\$50 or 90% of actual wage if less.	\$261.32 to \$286.32	100	Duration of disability	Add. \$5 wkly. for each dependent up to five people. WC benefits subject to Social Security benefit offsets.
Pennsylvania.	66 2/3	\$121 - 50% of SAWW, with absolute min. of \$80.67 - 33 1/3 max. wkly. rate.	\$242.00	100	Duration of disability	
Puerto Rico..	66 2/3	\$12.50.	\$31.25	N/A	Duration of disability	Total amount payable is \$18,900.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Rhode Island.	66 2/3	-----	\$199.00	100	Duration of disability	Add. \$6 for each dependent including a non-working wife; aggregate not to exceed 80% of workers' AWW.
South Carolina	66 2/3	\$25.	\$197.00	100	500 weeks	
South Dakota.	66 2/3	\$88.00- 1/2 max. wkly. benefits, or AWW if less.	\$175.00	100	Duration of disability	
Tennessee....	66 2/3	\$15.	\$119.00	N/A	550 weeks	Total amount payable is \$47,600. (After 400 weeks, maximum compensation is reduced to \$15 weekly.
Texas.....	66 2/3	\$23.	\$119.00	See notes	401 weeks	Each cumulative \$10 increase in the AWW for manufacturing production workers will increase the max. wkly. benefit by \$7 per week, and the min. by \$1 per week.
Utah.....	66 2/3	\$45 to \$85.	\$196.00	85	312 weeks, or life if claimant cannot be rehabilitated.	Add. \$5 for dependent spouse and each dependent child up to 4, but not to exceed 85% of SAWW.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Vermont.....	66 2/3	\$104 - 50% of SAWW, average wage if less.	\$208	100	330 weeks	
Virginia.....	66 2/3	\$53.25 - 25% of SAWW, or employee's actual wage if less.	\$213.00	100	Duration of disability	WC benefits are subject to increases based on cost-of-living levels, or adjustment under the Social Security Act.
Washington..	60 - 75	\$42.69 to \$81.23 according to marital status and number of dependents.	\$221.72	75% of State's <u>Monthly</u> wage.	Duration of disability	Benefits are subject to Social Security offsets.
West Virginia	70	\$79.00 - 33 1/3 of SAWW.	\$237.00	100	Life	
Wisconsin....	66 2/3	\$20.	\$233.00	100	Life	W.C. benefits are subject to Soc. Sec. bene. offsets.
Wyoming.....		No minimum.	\$194.91	66 2/3% of <u>Mthly.</u> wage	Duration of disability	After \$30,000 has been paid, benefits may continue for life under specified circumstances. Benefits are reduced by the benefit for same disability under another State workers' compensation law.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (Cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
*United States:						
FECA.....	66 2/3 - 75	\$117.23 or actual wage if less.	\$722.78	N/A	Duration of disability	Max. wkly. benefits are based on 75% of the pay of specific grade level in the Fed. Civil Service. *FECA means Fed. Employees' Comp. Act. LHWCA means Long-shoremen's and Harbor Workers' Comp. Act. (National Average wage is \$213.20)
LHWCA...	66 2/3	\$106.60 - 50% of Nat'l. average wkly. wage, or worker's actual wage if less.	\$426.40	200	Duration of disability	

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 Employment Standards Administration
 Office of Workers' Compensation Programs
 Division of State Workers' Compensation Standards
 July 1, 1980

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S.
 SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Alabama.....	66 2/3	\$56 - 25% of SAWW, or average wage if less, for scheduled injuries.	\$148.00	66 2/3	300 weeks	See <u>1/</u> .
Alaska.....	66 2/3	\$65, or average wage if less.	\$650.00	166 2/3	Duration of disability	Total max. amount payable for non-scheduled injury is \$60,000. Eff. 1/1/81, max. wkly. bene. will be 200% of SAWW. WC benefits subject to Social Security benefit offsets.
Arizona.....	55	Min. payable, but not statutorily prescribed.	\$168.19	N/A	Duration of disability	
Arkansas.....	66 2/3	\$15.	\$126.00	N/A	450 weeks	Total amount payable is \$56,700.

1/ Alabama: In case a schedule permanent partial disability follows or accompanies a period of temporary total disability resulting from the same injury, the period of TTD shall not be deducted from the maximum number of weeks set for such partial disability; in case of non-schedule PPD, such periods shall be deducted.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
California...	66 2/3	\$30.	\$70.00	N/A	619.25 weeks	3 to 8 wks. of comp. payable for each 1% of perm. disability, depending on severity, and thereafter if dis. is at least 70% but not less than 100% life pension of 1.5% of wkly. earnings for each % of dis. in excess of 60%.
Colorado.....	66 2/3	Min. payable, but not statutorily prescribed.	\$84.00	N/A	Duration of disability	WC benefits subject to Social Security benefit offsets. Total max. amt. payable for non-scheduled injury is \$26,292. Benefits are in addition to comp. for TTD.
Connecticut...	66 2/3	\$20 for scheduled injury.	\$261.00	100	780 weeks	Benefits are in addition to comp. for TTD.
Delaware.....	66 2/3	\$58.40 - 22 2/9% of SAWW, or actual wage if less, for scheduled injury.	\$175.28	66 2/3	300 weeks	

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
District of Columbia....	66 2/3	\$106.57 - 50% of Nat'l. AWW, or average wage if less for scheduled injury.	\$426.40	200% of National AWW.	Duration of disability	National AWW (\$213.13) as determined by the Secretary of Labor. Benefits are in addition to comp. for TTD.
Florida.....	2/	No minimum 2/.	\$211.00	100	525 weeks	
Georgia.....	66 2/3	\$25, or actual wage if less.	\$110.00	N/A	Based on statutory schedule.	
Hawaii.....	66 2/3	\$54 - 25% of SAWW, or average wage of less but not lower than \$38.	\$215.00	100	In proportion to scheduled injuries; or to a % of loss of the whole man.	Max. comp. for a % of the whole man is computed on basis of the corresponding % of the product of 312 times the eff. max. wkly. benefit rate.
Idaho.....	55 (schedule)	-----	\$111.10	55	In proportion to loss of the whole man, for which the max. is 500 weeks.	Benefits are in addition to compensation for TTD.

2/ Florida: Wage loss benefits are based on actual wages lost and are not subject to a minimum. Wage loss is equal to 95% of the difference between 85% of the employee's average monthly wage and the wage he or she is able to earn after reaching maximum medical improvement, provided the monthly wage loss benefits shall not exceed 66 2/3% of the employee's average monthly wage at the time of injury.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Illinois.....	66 2/3	\$80.90 to \$96.90 or average wage if less, according to number of dependents.	\$269.21	100	500 weeks	Max. comp. for amputation of a member or enucleation of an eye is 133 1/3% of SAWW (\$358.95). Benefits are in addition to comp. for TTD.
Indiana.....	60	Min. payable, but not statutorily prescribed.	\$75.00	N/A	500 weeks	Total amount payable is \$70,000.
Iowa.....	80% of workers' spendable income.	\$36.00, or actual wage if less.	\$353.00	153 1/3	In proportion to scheduled injuries or in proportion to loss of the whole man, for which the max. is 500 wks.	Eff. 7/1/81, max. wkly. benefit will be 184% of SAWW.
Kansas.....	66 2/3	No minimum.	\$170.00	75	415 weeks	Total amount payable is \$75,000.
Kentucky.....	66 2/3	Min. payable, but not statutorily prescribed.	\$163.00	75	425 weeks	
Louisiana.....	66 2/3	\$44 - 20% of SAWW, or actual wage if less.	\$149.00	66 2/3	450 weeks	

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Maine.....	66 2/3	Min. payable, but not statutorily prescribed.	\$332.16	166 2/3	Duration of disability	Eff. 7/1/81, max. wkly. benefit will be 200% of SAWW.
Maryland.....	66 2/3	\$50, or actual wage if less.	\$161.00 (serious cases) \$81 (non-serious cases)	66 2/3 33 1/3	Duration of disability	Benefits are in addition to comp. for TTD.
Massachusetts.	(Difference between employee's AWW before injury and AWW after injury.)	Min. payable, but not statutorily prescribed.	\$227.31	N/A	Duration of disability	Bulk sums allowed for scheduled losses depending on extent of loss. Additional \$6 wkly. for each dependent, aggregate wkly. comp. for employee not to exceed employee's AWW or \$150. Total max. amt. payable for TTD and PPD is \$45,000.
Michigan.....	66 2/3	Min. payable, but not statutorily prescribed.	\$171.00 to \$200.00 according to no. of dependents	N/A	Duration of disability	Max. rate adjusted annually based on \$1 increase or decrease for each \$1.50 increase in SAWW.
Minnesota....	66 2/3	Min. payable, but not statutorily prescribed.	\$226.00	100	Duration of disability	

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Mississippi..	66 2/3	\$25 for scheduled injuries.	\$98.00	N/A	450 weeks	Benefits are in addition to compensation for TTD. Total max. amt. payable is 44,100.
Missouri.....	66 2/3	\$16.	\$90.00	N/A	400 weeks	Eff. 1/1/81, maximum weekly benefit will be 66 2/3% of 60% of SAWW. Benefits are in addition to compensation for TTD.
Montana.....	66 2/3	Min. payable, but not statutorily prescribed.	\$109.50	50	500 weeks	Benefits are in addition to compensation for TTD. W.C. benefits are subject Soc. Sec. benefit offsets.
Nebraska.....	66 2/3	\$49, or actual wage if less for scheduled injuries.	\$180.00	N/A	300 weeks	If partial disability begins after a period of total disability, the period of total dis. shall be deducted from the max. period stated herein.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Nevada.....	-----	Min. payable, but not statutorily prescribed.	-----	N/A	241 weeks	The % of disability is determined by the Commission. Each 1% of impairment of the whole man is compensated by monthly payment of 0.5% of the claimant's average monthly wage to a max. of .0075% of the SAWW, payable for 5 yrs. or until 65th birthday of claimant, whichever is later.
New Hampshire.	-----	\$30, or average wage if less.	\$213.00	100	Duration of disability	Benefit set by a "wage and compensation schedule" up to AWW of \$138, (max. bene. \$92). If over \$138, comp. shall be 66 2/3% not to exceed 100% of SAWW.
New Jersey...	70	\$35.	\$185.00	75	600 weeks	Benefits set in accordance with a "wage and compensation schedule" and are paid in addition to comp. for PTD. Eff. 1/1/82, minimum compensation will be 20% of the SAWW (\$47).

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
New Mexico...	66 2/3	\$36, or actual wage if less for scheduled injuries.	\$201.04	100	600 weeks	Total max. is an amt. equal to 600 multiplied by the max. wkly. benefit at time of injury. If partial disability begins after a period of total disability, the period of total disability shall be deducted from the max. period stated herein.
New York....	66 2/3	\$20, or actual wage if less.	\$105.00	N/A	Duration of disability	
North Carolina	66 2/3	\$20 for scheduled injuries.	\$194.00	100	300 weeks	
North Dakota.	-----	\$40.	\$40.00	N/A	500 weeks	Comp. for TTD and PPD may be paid concurrently.
Ohio.....	66 2/3	\$64.50 - 25% of SAWW for scheduled injuries.	\$129.00	50	-----	See 3/
Oklahoma.....	66 2/3	\$30, or actual wage if less.	\$80.00	N/A	500 weeks	Eff. 1/1/81 max. wkly. benefits will be \$90; and eff. 1/1/82, 50% of the SAWW.

3/ Employee may elect benefits under one of two plans: "A" under which benefits are 66 2/3% of earning capacity impairment; or "B" under which benefits are based on permanent physical impairment. Under "A" benefits are payable at a max. of 100% of the State's average weekly wage (\$258) not to exceed an aggregate amt. of \$17,500. Under "B" benefits are paid for maximum of 200 weeks if disability is 90% or more at a maximum of 33 1/3% of the States average weekly wage (\$86.00), and are set at 66 2/3% of employee's average wage.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Oregon.....	66 2/3	\$100 (scheduled loss for each degree).	\$261.32	100	In proportion to scheduled injuries	Non-scheduled PPD injuries are compensated at \$85 for each degree of disability subject to the max. of 320 degrees.
Pennsylvania..	66 2/3	-----	\$242.00	100	500 weeks	Comp. for non-scheduled awards is determined at 66 2/3% of the difference between the wages of the injured employee and the earning power of the employee thereafter up to the SAWW.
Puerto Rico...	66 2/3	\$10.	\$45.00	N/A	450 weeks	Benefits are in addition to compensation for TTD.
Rhode Island..	(Up to 66 2/3% of the diff. the worker earned before injury and amt. worker earns now.)	\$30 for scheduled injuries.	\$199.00	100	-----	If employee cannot obtain suitable work and employer cannot provide such work or show it is available elsewhere, benefits are paid as for total incapacity.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
South Carolina.	66 2/3	\$25 for scheduled injuries.	\$197.00	100	340 weeks	Benefits are in addition to compensation for TTD.
South Dakota...	66 2/3 (scheduled) 50 (non-scheduled)	\$88.00 - 1/2 of max. wkly. benefits, or AWW if less for scheduled injuries.	\$175.00	100	Duration of disability	
Tennessee.....	66 2/3	\$15.	\$119.00	N/A	400 weeks	Total amt. payable is \$47,600.
Texas.....	66 2/3	\$23 for scheduled injuries.	\$119.00	N/A	300 weeks	Each cumulative \$10 increase in the AWW for manufacturing production workers will increase the max. wkly. benefit by \$7 per wk. and the min. by \$1 per week.
Utah.....	66 2/3	\$45 to \$70 according to no. of dependents but not more than employee's AWW.	\$153.00	66 2/3	312 weeks	In case partial disability begins after a period of total disability, the period of total disability shall be deducted from max. stated herein.
Vermont.....	66 2/3	\$104 - 50% of SAWW, or average wage if less.	\$208.00	100	300 weeks	

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Virginia.....	66 2/3	\$53.25 - 25% of SAWW, or employee's actual wage if less for scheduled injuries.	\$213.00	100	500 weeks	Period of payment may be extended if employee is dis. within 1 year of final payment.
Washington.....	-----	Min. payable, but not statutorily prescribed.	-----	N/A	-----	Total max. amt. payable for scheduled injury is \$36,000 and for non-scheduled \$60,000. 4/
West Virginia	70	\$79.00 - 33 1/3% of SAWW.	\$158.00	66 2/3	336 weeks	If disability is 85 to 100%, benefits are payable for life.
Wisconsin....	66 2/3	\$20.	\$70.00	N/A	1000 weeks	Compensation is computed on basis of AWW of \$105, resulting in wkly. max. rate of \$70. W.C. benefits are subject to Soc. Sec. benefit offsets.
Wyoming.....	66 2/3	-----	\$194.91	66 2/3 of monthly wage.	In proportion to scheduled injuries	

4/ Washington: Payments based on permanent physical impairment; in event award exceeds three times the State's average monthly wage, employee receives first payment equal to three times the State's average monthly wage with balance in monthly payments per temporary disability schedule plus six percent interest per annum on unpaid balance.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
*United States: FECA.....	66 2/3 - 75	Min. payable, but not statutorily prescribed.	\$722.78	N/A	Duration of disability	Max. wkly. benefit is based on 75% of the pay of specific grade level in the Fed. Civil Service. *FECA means Fed Employees' Comp. Act.
LHWCA...	66 2/3	\$106.60 - 50% of Natl. AWW. or worker's actual wage of less.	\$426.40	200	Duration of disability	

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TABLE 9. MAXIMUM BENEFIT PAYMENTS FOR SELECTED PERMANENT PARTIAL DISABILITIES

Jurisdiction	Schedule Injuries						Hearing		Non-Schedule Injuries Total Amount
	Arm at Shoulder	Hand	Leg at Hip	Foot	Eye	Both Ears	One Ear		
	Alabama	32,856	25,160	29,600	20,572	18,352	24,124	7,844	
Alaska	43,680	33,600	40,320	28,700	22,400	28,000	7,280	60,000	
Arizona	43,725	36,438	36,438	29,150	21,863	43,725	14,575	No maximum	
Arkansas	25,200	18,900	22,050	15,750	12,600	18,900	5,040	56,700	
California	-----	-----	-----	-----	-----	-----	-----	No maximum	
Colorado	17,472	8,736	17,472	8,736	11,676	11,676	2,940	26,292	
Connecticut	81,432	65,772	62,118	49,068	61,335	40,716	13,572	203,580	
Delaware	43,820	38,562	43,820	28,045	35,056	30,674	13,146	52,584	
Dist. of Col.	133,036	104,041	122,803	87,412	68,224	85,280	22,172	No maximum	
Florida ^{3/}	-----	-----	-----	-----	-----	-----	-----	68,250	
Georgia	24,750	17,600	24,750	14,850	13,750	16,500	6,600	38,500	
Hawaii	67,080	52,460	61,920	44,075	34,400	43,000	11,180	67,080	
Idaho ^{1/}	33,330	29,997	22,220	15,554	19,442	19,442	-----	55,550	
Illinois	107,685	68,201	98,711	55,637	57,432	71,790	17,948	134,605	
Indiana	35,000	28,000	31,500	24,500	24,500	28,000	10,500	70,000	
Iowa	88,250	67,070	77,660	52,950	49,420	61,775	17,650	176,500	
Kansas	35,700	25,500	34,000	21,250	20,400	18,700	5,100	70,550	
Kentucky	55,420	50,856	55,420	35,208	24,450	25,428	<u>2/</u>	69,275	
Louisiana	29,800	22,350	26,075	18,625	14,900	No provision	No provision	67,050	
Maine	66,432	54,806	66,432	54,806	33,216	66,432	16,608	No maximum	
Maryland	64,400	53,613	64,400	53,613	53,613	53,613	10,125	No maximum	
Massachusetts	6,750	5,250	6,000	4,500	6,000	12,000	4,500	45,000	
Michigan	53,800	43,000	43,000	32,400	32,400	No provision	No provision	No maximum	
Minnesota	61,020	49,720	49,720	37,290	36,160	38,420	19,210	79,100	

TABLE 9. MAXIMUM BENEFIT PAYMENTS FOR SELECTED PERMANENT PARTIAL DISABILITIES (cont.)

Jurisdiction	Schedule Injuries					Hearing		Non-Schedule Injuries Total Amount
	Arm at Shoulder	Hand	Leg at Hip	Foot	Eye	Both Ears	One Ear	
Mississippi	19,600	14,700	17,150	12,250	9,800	14,700	3,920	44,100
Missouri	20,880	15,750	18,630	13,500	12,600	15,120	3,960	36,000
Montana	30,660	21,900	32,850	19,710	18,068	21,000	4,380	54,750
Nebraska	40,500	31,500	38,700	27,000	22,500	4/	9,000	54,000
Nevada 1/	-----	-----	-----	-----	-----	-----	-----	
New Hampshire	45,582	37,275	45,582	32,163	26,838	45,582	11,076	No maximum
New Jersey 6/	57,915	35,354	55,283	29,302	22,050	17,200	2,820	111,000
New Mexico	40,208	25,130	40,208	23,119	24,125	30,156	8,042	120,624
New York	32,760	25,620	30,240	21,525	16,800	15,750	6,300	No maximum
North Carolina	46,560	38,800	38,800	27,936	23,280	29,100	13,580	58,200
North Dakota	10,000	10,000	9,360	6,000	6,000	8,000	2,000	20,000
Ohio	29,025	22,575	25,800	19,350	16,125	16,125	3,225	5/
Oklahoma	20,000	16,000	20,000	16,000	16,000	24,000	8,000	40,000
Oregon	19,200	15,000	15,000	13,500	10,000	19,200	6,000	27,200
Pennsylvania	99,220	81,070	99,220	60,500	66,550	62,920	14,520	121,000
Puerto Rico	10,000	9,000	10,000	7,875	7/	9,000	2,250	10,000
Rhode Island	14,040	10,980	14,040	9,225	7,200	9,000	2,700	No maximum
South Carolina	43,340	32,505	38,415	27,580	21,670	32,505	15,760	66,980
South Dakota	35,000	26,250	28,000	21,875	26,250	26,250	8,750	No maximum
Tennessee	23,800	17,850	23,800	14,875	11,900	17,850	2/	47,600
Texas	23,800	17,850	17,500	23,800	11,900	17,850	2/	35,700
Utah	28,611	25,704	19,125	13,464	18,360	15,300	2/	47,736
Vermont	44,720	36,400	44,720	36,400	26,000	44,720	10,816	68,640
Virginia	42,600	31,950	37,275	26,625	21,300	21,300	10,650	106,500

TABLE 9. MAXIMUM BENEFIT PAYMENTS FOR SELECTED PERMANENT PARTIAL DISABILITIES (cont.)

Jurisdiction	Schedule Injuries					Hearing		Non-Schedule Injuries Total Amount
	Arm at Shoulder	Hand	Leg at Hip	Foot	Eye	Both Ears	One Ear	
Washington	36,000	32,400	36,000	25,200	14,400	28,800	4,800	60,000
West Virginia ^{1/}	-----	-----	-----	-----	-----	-----	-----	53,183
Wisconsin	35,000	28,000	35,000	17,500	19,250	23,100	3,850	70,000
Wyoming	29,237	23,779	26,313	19,491	18,322	15,593	7,796	No maximum
*United States:								
FECA.....	225,507	176,358	208,160	148,169	115,644	144,556	37,584	No maximum
LHWCA.....	133,036	104,041	122,803	87,412	68,224	85,280	22,172	No maximum

- 1/ Ratings are determined as a percentage of permanent total disability.
- 2/ Monaural loss is determined as a percentage of binaural loss.
- 3/ Florida: Benefits are paid based on wage loss. Wage loss benefits are based on actual wages lost and are not subject to a minimum. Wage loss is equal to 95% of the difference between 85% of the employee's average monthly wage and the wage he or she is able to earn after reaching maximum medical improvement, provided the monthly wage loss benefits shall not exceed 66 2/3% of the employee's average monthly wage at the time of injury.
- 4/ Nebraska: Loss of hearing in both ears constitutes permanent total disability.
- 5/ Ohio: Under the impairment of earning capacity plan, the aggregate payable is \$17,500; under the percentage of permanent partial disability plan, the total amount limit is 1/3 of the State average weekly wage multiplied by 200.
- 6/ New Jersey: Where members are amputated, an additional 30 percent is added to the award.
- 7/ Puerto Rico: The manager of the State Insurance Fund determines the extent of an eye disability, based upon an expert report of an oculist.

*FECA means Federal Employees' Compensation Act. LHWCA means Longshoremen's and Harbor Workers' Compensation Act.

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TABLE 10. NUMBER OF WEEKS FOR WHICH COMPENSATION IS PAYABLE FOR SELECTED SCHEDULE INJURIES

State	Loss or loss of use of--													
	Arm at Shoulder 1/	Hand 1/	Thumb	First Finger	Second Finger	Third Finger	Little Finger	Leg 1/	Foot	Great Toe	Other Toe	Sight of an Eye 1/	Hearing, one Ear	Hearing, both Ears
Alabama	222	170	62	43	31	22	16	200	139	32	11	124	53	163
Alaska 2/	---	---	--	--	--	--	--	---	---	--	--	---	--	---
Arizona	260 217	217 173	65	39	30	22	17	217	173	30	11	130 108	87	260
Arkansas	200	150	60	35	30	20	15	175	125	30	10	100	40	150
California 3/	---	---	--	--	--	--	--	---	---	--	--	---	--	---
Colorado	208	104	50	26	18	11	13	208	104	26	11	139 104	35	139
Connecticut	312 291	252 232	95 81	54	44	31	26	238	188	42	13	235	52	156
Delaware	250	220	75	50	40	30	20	250	160	40	15	200	75	175
Dist. of Col.	312	244	75	46	30	25	15	288	205	30	16	160	52	200
Florida 3a/	---	---	--	--	--	--	--	---	---	--	--	---	--	---

1/ Regarding double periods of payment shown: in cases of loss of the arm and hand, the highest number of weeks represents payment for a major member, lowest applies to the minor member; loss of a leg where such loss precludes the use of an artificial limb is payable for the highest number of weeks, as in the loss of sight by enucleation.

2/ Alaska: Law provides for monetary limitations on payments for schedule injuries. For instances, for the loss of an arm, \$43,680; loss of a leg \$40,320; loss of an eye, \$22,400; loss of hearing in one ear, \$7,280.

3/ California: Ratings are determined as percentage of permanent total disability, and vary due to modification for age and occupation of employee. Three to eight weeks of compensation for each one percent of permanent disability, depending on severity. Thereafter, if disability is at least 70% but less than 100%, life pension of 1.5% of disability in excess of 60% is payable.

3a/ Florida: Benefits are based on a wage loss formula rather than a statutory schedule.

TABLE 10. NUMBER OF WEEKS FOR WHICH COMPENSATION IS PAYABLE FOR SELECTED SCHEDULE INJURIES (cont.)

State	Loss or loss of use of--													
	Arm at Shoulder 1/	Hand 1/	Thumb	First Finger	Second Finger	Third Finger	Little Finger	Leg 1/	Foot	Great Toe	Other Toe	Sight of an Eye 1/	Hearing, one Ear	Hearing, both Ears
Georgia	225	160	60	40	35	30	25	225	135	30	20	125	60	150
Hawaii	312	244	75	46	30	25	15	288	205	38	16	160 140	52	200
Idaho	300	270	110	70	55	25	15	200	140	42	7	175 150	--	175
Illinois	300	190	70	40	35	25	20	275	155	35	12	160 150	50	200
Indiana	250	200	60	40	35	30	20	225	175	60	10 to 30	175	75	200
Iowa	250	190	60	35	30	25	20	220	150	40	15	140	50	175
Kansas	210	150	60	37	30	20	15	200	125	30	10	120	30	110
Kentucky 4/	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Louisiana	200	150	50	30	20	20	20	175	125	20	10	100	---	---
Maine	200	165	50	32	28	20	17	200	165	25	10	100	50	200
Maryland	300	250	100	40	35	30	25	300	250	40	10	250	125	250
Massachusetts 5/	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Michigan	269	215	65	38	33	22	16	215	162	33	11	162	---	---

4/ Kentucky: PPD will be determined by multiplying the weekly benefit for PPD by the percent of disability as determined by the NMA guides, or the wage earning capacity, whichever is greater, for a period not to exceed 425 weeks. PPD benefits will not be paid after the employee becomes eligible for OASDI benefits.

5/ Massachusetts: Fixed maximum sums will be allowable in addition to all other compensation. For example, for amputation or permanent loss of use of both feet \$10,500, either leg \$6,000, right or major arm \$6,750, loss of hearing of one ear \$4,500.

TABLE 10. NUMBER OF WEEKS FOR WHICH COMPENSATION IS PAYABLE FOR SELECTED SCHEDULE INJURIES (cont.)

State	Loss or loss of use of--													
	Arm at Shoulder 1/	Hand 1/	Thumb	First Finger	Second Finger	Third Finger	Little Finger	Leg 1/	Foot	Great Toe	Other Toe	Sight of an Eye 1/	Hearing, one Ear	Hearing, both Ears
Minnesota 6/	270	220	65	40	35	25	20	220 195	165	35	15	160	85	170
Mississippi	200	150	60	35	30	20	15	175	125	30	10	100	40	150
Missouri 7/	232	175	60	45	35	35	22	207 160	150	40	14	140	44	168
Montana	280	200	75	40	37	25	15	300 200	180	37	16	165 140	40	200
Nebraska 8/	225	175	60	35	30	20	15	215	150	30	10	125	50	6/
Nevada 9/	---	---	--	--	--	--	--	---	---	---	--	---	--	---
New Hampshire	214	175	50	31	26	19	13	214	151	26	10	126	52	214
New Jersey 10/	330	245	75	50	40	30	20	315	230	40	15	225 200	60	200

6/ Minnesota: Weeks of compensation increased by 15 percent if more than one member is permanently disabled.

7/ Missouri: Additional compensation for scheduled or unscheduled PPD will be paid by the employer during the healing period equal to TTD benefits for a period not to exceed 52 weeks.

8/ Nebraska: Loss of hearing in both ears constitutes total and permanent disability.

9/ Nevada: The degree of permanent partial disability is computed by use of the American Medical Association Guides for Evaluation of Permanent Impairment. Upon determination of degree of disability, one-half of one percent of claimant's average monthly wage, for each one percent of disability per month becomes payable.

10/ New Jersey: An additional 30 percent is added to awards for amputation of the arm, hand, leg, and foot and not subject to legal fees.

TABLE 10. NUMBER OF WEEKS FOR WHICH COMPENSATION IS PAYABLE FOR SELECTED SCHEDULE INJURIES (cont.)

State	Loss or loss of use of--								Foot	Great Toe	Other Toe	Sight of an Eye 1/	Hearing, one Ear	Hearing, both Ears
	Arm at Shoulder 1/	Hand 1/	Thumb	First Finger	Second Finger	Third Finger	Little Finger	Leg 1/						
New Mexico	200 160	125 110	55	28	22	17	14	200 150	115	35	14	130 120	40	150
New York ^{11/}	312	244	75	46	30	25	15	288	205	38	16	160	60	150
North Carolina	240	200	75	45	40	25	20	200	144	35	10	120	70	150
North Dakota	250	250 200	81½ 65	50 40	37½ 30	17½ 14	20 16	234 195	150	30	12	150	50	200
Ohio	225	175	60	35	30	20	15	200	150	30	10	125	25	125
Oklahoma	250	200	60	35	30	20	15	250	200	30	10	200	100	300
Oregon ^{12/}	---	---	--	--	--	--	--	---	---	--	--	---	---	---
Pennsylvania ^{13/}	410	335	100	50	40	30	28	410	250	40	16	275	60	260
Puerto Rico	300	200 180	75	40	30	25	15	300	175	30	15	---	50	200
Rhode Island	312	244	75	46	30	25	14	312	205	38	10	160	60	200
South Carolina	220	165	65	40	35	25	20	195	140	35	10	110	80	165

^{11/} New York: If temporary total disability exceeds the specified time, the protracted period beyond such time is awarded in addition to the scheduled loss incurred.

^{12/} Oregon: In addition to payments for temporary total disability, law provides for payment of \$100 for each degree of injury for scheduled injuries and \$85 for each degree of unscheduled injuries. For instance, for loss by separation of one arm at or above elbow joint, 192 degrees or \$19,200. Loss by separation of one leg above knee, 150 degrees or \$15,000. Complete loss of hearing, one ear, \$6,000; both ears, \$19,200. Complete loss of sight, one eye \$10,000. Partial loss of hearing, or partial loss of sight, one eye, apportioned to above maximums; partial loss of sight, both eyes, to 300 degrees of disability (\$30,000).

^{13/} Pennsylvania: In addition to the number of weeks specified for schedule injuries, periods of payment may be extended for any necessary healing periods: 20 additional weeks for the loss of a hand, forearm, or arm; 25 weeks for loss of a foot, lower leg or leg; 10 weeks for loss of an eye or complete hearing loss in one or both ears or the loss of a thumb; 6 weeks for the loss of a first finger; 12 weeks for the loss of a great toe; and 6 weeks for the loss of any other toe.

TABLE 10. NUMBER OF WEEKS FOR WHICH COMPENSATION IS PAYABLE FOR SELECTED SCHEDULE INJURIES (cont.)

State	Loss or loss of use of--													
	Arm at Shoulder 1/	Hand 1/	Thumb	First Finger	Second Finger	Third Finger	Little Finger	Leg 1/	Foot	Great Toe	Other Toe	Sight of an Eye 1/	Hearing, one Ear	Hearing, both Ears
South Dakota	200	150	50	35	30	20	15	160	125	30	10	150	50	150
Tennessee	200	150	60	35	30	20	15	200	125	30	10	100	---	150
Texas	200	150	70	55	40	31	25	200	125	30	10	100	---	150
Utah	187	168	67	42	34	17	8	125 112	88	26	4	120 100	---	100
Vermont	215	175	50	32	25	20	12	215	175	25	10	125	52	215
Virginia	200	150	60	35	30	20	15	175	125	30	10	100	50	---
Washington ^{14/}	---	---	--	--	--	--	--	---	---	--	--	---	--	---
West Virginia ^{15/}	---	---	--	--	--	--	--	---	---	--	--	---	60	180
Wisconsin ^{16/}	500	400	160	60	45	26	28	500 425	250	87-1/3	25	275 250	55	330
Wyoming	150	122	44	29	15	15	15	135	100	20	7	94	40	---
*United States:														
FECA	312	244	75	46	30	25	15	288	205	38	16	160	52	200
HWCA	312	244	75	46	30	25	15	288	205	30	16	160	52	200

^{14/} Washington: Law provides for payment of fixed sums for specified and nonspecified injuries, which are in addition to payments for temporary total disability. For instance, for amputation of one leg at the hip, \$36,000; amputation of arm so near the shoulder that an artificial arm cannot be worn, \$36,000; loss of one eye by enucleation, \$14,400; complete loss of hearing in both ears, \$28,800. In cases involving non-amputation of members, and in other nonspecified injury cases, awards are in proportion to maximum of \$60,000.

^{15/} West Virginia: The Workmen's Compensation Commissioner determines the percentage of disability involved in total loss by severance of member of the body, using percentages of disability set in a table established under State's law for this purpose.

^{16/} Wisconsin: In addition to payments for temporary total disability. Periods during which payments are made for schedule injuries are based upon employee who is 52 years of age or less. Where employee is above 52, periods specified reduced by 25 percent for each year the age of such employee exceeds 52.

*FECA means Federal Employee's Compensation Act. HWCA means Longshoremen's and Harbor Workers' Compensation Act.

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TABLE 11. JURISDICTIONS WHICH PROVIDE DISFIGUREMENT BENEFITS

State	Nature of Disfigurement	Compensation Received	Maximum Period
Alabama	Serious disfigurement materially affecting employability.	66-2/3 percent of the employee's average weekly earnings.	100 weeks
Alaska	Serious facial or head disfigurement or exposed body parts likely to affect employability.	66-2/3 percent of employee's average weekly wages; in addition, the Board shall award compensation up to \$10,000.	-----
Arizona	Permanent disfigurement about head or face, including injury to, or loss of teeth.	55 percent of average monthly wages; in addition, the Commission may allow such sum as it deems just.	18 months
Arkansas	Serious and permanent facial or head.	Maximum \$3,500; no award for disfigurement shall be entered until 12 months after injury.	-----
California	-----	No set figure but the nature of the disfigurement shall be taken into account when determining the percentages of permanent disability.	-----
Colorado	Serious facial, head, or exposed body parts.	Maximum \$2,000, in addition to accident benefits provided under the law.	-----

TABLE 11. JURISDICTIONS WHICH PROVIDE DISFIGUREMENT BENEFITS (cont.)

State	Nature of Disfigurement	Compensation Received	Maximum Period
Connecticut	Permanent disfigurement.	Compensation shall be awarded for disfigurement not caused solely by the loss or the loss of use of a member of the body. Commissioner may award additional compensation for loss or loss of use of function of any organ or part of the body not otherwise provided for up to a maximum of 780 weeks.	208 weeks
Delaware	Permanent and serious disfigurement.	66-2/3 percent of employee's weekly wage; compensation for loss of use; not to exceed 20 percent thereof for disfigurement.	150 weeks
District of Columbia	Serious facial, head, or neck disfigurement or of exposed areas likely to handicap employment.	Maximum \$3,500	-----
Florida	Serious facial or head.	No statutory amount.	-----
Hawaii	Scarring and other consequences caused by medical, surgical and hospital treatment.	Maximum \$15,000	-----
Idaho	-----	No set figure but affect on employment and nature of disfigurement shall be taken into account when determining the percentages of permanent disabilities less than total.	-----

TABLE 11. JURISDICTIONS WHICH PROVIDE DISFIGUREMENT BENEFITS (cont.)

State	Nature of Disfigurement	Compensation Received	Maximum Period
Illinois	Serious and permanent to hand, head, face, neck, arm, leg, below knee or chest above axillary line.	66-2/3 percent of the employee's average weekly wage, except if benefits are otherwise payable for permanent disability.	150 weeks
Indiana	Permanent disfigurement which may impair the future usefulness or opportunities of the employee.	At discretion of Industrial Board, except where benefits are payable elsewhere.	200 weeks
Iowa	Permanent head or face.	-----	150 weeks
Kansas ^{1/}	-----	-----	-----
Kentucky	Serious permanent disfigurement of face, head, neck or other area normally exposed when it is of a kind likely to handicap the employee in securing or holding employment.	Proper and equitable scheduled benefits. In cases of disfigurement, period for which benefits are payable shall not be made until maximum healing and restoration of function has been attained.	-----
Louisiana	Serious and permanent about face or head.	Not to exceed 66-2/3 percent of employee's wages.	100 weeks
Maine	Serious facial or head; neck if affects earning capacity.	Maximum \$7,500	-----
Maryland	For other mutilations and disfigurements not specifically covered in schedule.	Determined in the discretion of the Workmen's Compensation Commission.	156 weeks
Massachusetts	Bodily disfigurement.	Maximum \$6,600; in addition to other compensation for disability.	-----

^{1/} Kansas: When a disfigurement is a handicap in obtaining or retaining employment, compensation will be paid up to a maximum of 415 weeks.

TABLE 11. JURISDICTIONS WHICH PROVIDE DISFIGUREMENT BENEFITS (cont.)

State	Nature of Disfigurement	Compensation Received	Maximum Period
Minnesota	Disfigurement or scarring, not resulting from loss of a member or other scheduled injury affecting employability or advancement opportunity.	65-2/3 percent of the employee's daily wage at time of injury.	90 weeks
Mississippi	Serious facial or head.	Maximum \$2,000; provided no award shall be made until a lapse of one year from date of resultant injury.	-----
Missouri	Serious and permanent disfigurement about the head, neck, hands or arms that affects the employee's earning ability.	Maximum \$4,000	-----
Montana	Serious face, head, neck.	Maximum \$2,500, in addition to temporary total disability benefits.	-----
New Mexico	Serious and permanent about the face or head.	Maximum \$2,500, in addition to other compensation benefits allowable under the law.	-----
New York	Serious facial, head, or neck.	Maximum \$5,000	-----
North Carolina	Serious facial or head, and body when no compensation payable under schedule of injuries.	Maximum \$10,000	-----
North Dakota	Disfigurement diminishing the ability of the employee to obtain employment.	No set figure but such disfigurement shall be included as permanent partial disability.	-----
Ohio	Serious facial or head which handicaps employment.	Maximum \$5,000	-----

TABLE 11. JURISDICTIONS WHICH PROVIDE DISFIGUREMENT BENEFITS (cont.)

State	Nature of Disfigurement	Compensation Received	Maximum Period
Oklahoma	Serious and permanent.	Maximum \$3,000, but not in addition to other benefits.	-----
Pennsylvania	Serious and permanent of head, face, or neck.	66-2/3 percent of the employee's average weekly wage.	275 weeks
Puerto Rico	Serious scar, burn, or change in physiognomy of the face, head, or neck.	Maximum \$3,000	-----
	Disfigurement of the hands or arm if disfiguration was not considered in determining any other compensation.	Maximum \$1,600	-----
Rhode Island	Permanent face, head, neck, arm, hand or leg.	Compensation for specific injuries when applicable; in addition, proper and equitable compensation.	300 weeks
South Carolina	Serious and permanent of face, head, neck, or other area normally exposed in employment.	Proper and equitable benefits, unless benefits are otherwise payable for the loss, except that benefits shall be paid for serious burn and keloid scars in addition to other benefits.	50 weeks
South Dakota	Serious and permanent to hand, head, or face.	Compensation for permanent disfigurement is payable at the temporary total rate for that percentage of 312 weeks that the disfigurement bears to the whole body.	-----

TABLE 11. JURISDICTIONS WHICH PROVIDE DISFIGUREMENT BENEFITS (cont.)

State	Nature of Disfigurement	Compensation Received	Maximum Period
Tennessee	Serious of the head, face or hands, so altering the personal appearance as to materially affect employability.	66-2/3 percent of the employee's average weekly earnings; not to be awarded if compensated under any other provisions.	200 weeks
Texas	Any which will impair the future usefulness or occupational opportunities of the injured employee.	66-2/3 percent of employee's average weekly wages not to exceed the maximum weekly benefit, multiplied by the percentage of incapacity.	300 weeks
Utah	Any disfigurement not specifically covered in schedule.	Such period of compensation as the Commission shall deem equitable and in proportion as near as may be to compensation for specific loss as set forth in the schedule.	312 weeks
Vermont ^{2/}	-----	-----	-----
Virginia	Marked disfigurement of head, face, hands, arms or legs.	66-2/3 percent of employee's average weekly wages.	60 weeks
Wisconsin	So permanently disfigured about the face, head, neck, hand or arm as to occasion potential loss of wage.	Maximum \$17,475.	-----
Wyoming	Permanent disfigurement by reason of injury to the face or head of a nature so great as to affect his earning capacity in securing employment.	In proportion to the extent of the disfigurement plus an award based on two-thirds of the State's average weekly wage.	25 weeks

^{2/} Vermont: Compensation and percentage of loss for permanent impairment of any physical function not specifically mentioned shall be determined by the Commissioner of Labor and Industry.

TABLE 11. JURISDICTIONS WHICH PROVIDE DISFIGUREMENT BENEFITS (cont.)

State	Nature of Disfigurement	Compensation Received	Maximum Period
*United States: FECA	Serious of the face, head or neck of a character likely to handicap employment.	66-2/3 percent of employee's monthly wage; in addition, proper and equitable not to exceed \$3,500.	-----
LHWCA	Serious facial, head or neck disfigurement or of exposed areas likely to handicap employment.	Maximum \$3,500	-----

*FECA means Federal Employees' Compensation Act. LHWCA means Longshoremen's and Harbor Workers' Compensation Act.

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TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S.
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Alabama.....	50	66 2/3	\$56 - 25% of SAWW, or average wage if less.	\$148.00	66 2/3	500 weeks	
Alaska.....	66 2/3	66 2/3	\$45 to \$75 according to number of dependents.	\$650.00	166.6	After 5 and 8 years, a spouse's benefit payments are reduced and terminated at 10 years unless spouse is permanently and totally disabled or has reached age 52; children until age 19 or married.	Children receive benefits if full-time students regardless of age for first 4 years. The spouse receives 2-yr. lump sum upon remarriage. Eff. 1/1/81, max. wkly. benefit will be 200% of SAWW. WC bene. subj. to Soc. Sec. bene. offsets.
Arizona.....	35	66 2/3	Min. payable but not statutorily prescribed.	\$107.03 to \$203.86	N/A	Widow/widowerhood; children until 18 or married.	Children receive benefits beyond 18 if physically or mentally disabled.

1/ The term "widow/widowerhood" means the period until the death or remarriage of either surviving spouse.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Arkansas....	35	66 2/3	\$15.	\$126.00	N/A	Widow/Widowerhood; children until 18 or married.	After a total of \$50,000, benefits continue from the Death and Perm. Disability Rank Fund. Widowers are compensated if actually dependent; and children until 25 yrs. of age if full-time students.
California..	-----	-----	\$49.	\$154.00	N/A	-----	In actual practice, the WC Appeals Board orders comp. at the max. rate of \$154. Total amt. payable ranges from \$50,000 to \$55,000 according to no. of dependents.
Colorado....	66 2/3	66 2/3	\$61.16	\$244.65	80	Widow/Widowerhood; children until 18.	WC bene. subj. to Soc. Sec. benefit offsets. Two-yr. lump sum payable upon remarriage if no dependent children. Children are compensated beyond 18 if physically or mentally disabled, or 21 if full-time student.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Connecticut...	66 2/3	66 2/3	\$20.00	\$261.00	100	Widow/Widowerhood; children 780 weeks.	Upon termination of 780 wks., children are compensated at \$5 wkly. until 18, but not to exceed current rates.
Delaware.....	66 2/3	80	\$58.40 - 22 2/9% of SAWW.	\$175.28 to \$210.43	66 2/3 to 80	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage; and children compensated until 25 yrs. of age if full-time students.
District of Columbia....	50	66 2/3	\$106.57 - 50% of Nat'l. AWW, or worker's wage if less.	None	N/A	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if physically or mentally disabled, or until 23 yrs. of age if full-time students. Nat'l. AWW (\$213.13) as determined by the Secretary of the U.S. Dept. of Labor.
Florida.....	50	66 2/3	\$20 or actual wage if less.	\$211.00	100	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if physically or mentally disabled, or until 22 yrs. of age if full-time students. Total amt. payable is \$50,000.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Georgia.....	66 2/3	66 2/3	\$25 or actual wage if less.	\$110.00	N/A	400 weeks	Total max. of \$32,500 applies to surviving spouse who is sole dep. at time of death, and where there is no other dependent for 1 yr. or less.
Hawaii.....	50	66 2/3	\$54 - 25% of SAWW, or average wage if less, but not lower than \$38	\$161.25 to \$215.00 according to no. of dependents.	100	Widow/Widowerhood; children until 18.	Total maximum payable for a spouse is 312 times the effective maximum weekly benefit rate. Two-year lump sum payable upon remarriage. Max amount does not apply to children under 18, or over, if unmarried and incapable of self-support.
Idaho.....	45	60	Min. payable, but not statutorily prescribed.	\$90.90 to \$121.20 according to no. of dependents.	45 to 60	500 weeks	For spouse only, 45%; and spouse w/dependent children 45% plus 5% for each child up to 3 children.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Illinois....	66 2/3	66 2/3	\$134.61 - 50% of SAWW.	\$358.95	133 1/3	Widow/Widowerhood; children until 18, or for not less than 6 years if orphan child is under age 18.	Children receive benefits beyond 18 if physically or mentally disabled. Two-yr. lump sum pay- able upon remarriage in cases where there are no children. Children may receive benefits until 25 yrs. of age if full-time students. The max. payable in any case is \$250,000 or 20 yrs., whichever is greater.
Indiana.....	66 2/3	66 2/3	\$50, or average wage if less.	\$140.00	N/A	500 weeks	Children receive benefits beyond 18 if physically or mentally disabled. Two-yr. lump sum payable upon remarriage in cases where there are no children or the remainder of comp. whichever is smaller. The total max. amt. payable is \$70,000.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Iowa.....	80	80	\$36.00 or actual wage if less.	\$384.00	166 2/3	Widow/Widowerhood; children until 18.	Benefits are based on employee's <u>spendable</u> earnings; a two-yr. lump sum is payable upon remarriage, providing there are no children; and where there are children, benefits are payable beyond age 18 if physically or mentally disabled, or until 25 yrs. of age if full-time students.
Kansas.....	66 2/3	66 2/3	\$25	\$170.00	75	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if physically or mentally disabled, or until 23 yrs. of age if full-time students. A lump sum of 100 wks. is payable upon remarriage of surviving spouse. The total max. payable is \$100,000.
Kentucky.....	50	75	\$44 - 20% of SAWW.	\$217.00	100	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if physically or mentally disabled, or until 22 yrs. of age if full-time students.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Louisiana.....	32 1/2	65	\$44 - 20% of SAWW, or actual wage if less.	\$149.00	66 2/3	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage. Children receive benefits beyond 18 if physically or mentally disabled, or until 23 yrs. of age if full-time students.
Maine.....	66 2/3	66 2/3	\$25.	\$332.16	166 2/3	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if physically or mentally disabled, or until 23 yrs. of age if full-time students. Eff. 7/1/81, max. comp. will be 200% of the SAWW. Benefits subject to UI benefit offsets, excluding lump sum settlements.
Maryland.....	66 2/3	66 2/3	\$25 or average wage if less.	\$241.00	100	Widow/Widowerhood; children until 18.	Two-yr. lump sum is payable upon remarriage; children receive benefits beyond 18 if physically or mentally disabled, or until 23 yrs. of age if full-time students. Benefits may continue after a max. of \$45,000 has been paid, if there remain wholly dependent survivors.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week		Percentage of SAWW	Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum			
Massachusetts	-----	-----	-----	\$110.00 plus \$6 for each child.	N/A	400 weeks	Children receive benefits beyond 18 if disabled, or regardless of age if full-time students. Widow/widowers receive benefits during period when they are not fully self-supporting. Total max. payable is \$32,000.
Michigan.....	66 2/3	66 2/3	\$134.00 to \$146.00 according to no. of dependents.	\$171.00 to \$194.00	See notes	500 weeks	Children receive benefits until 21 yrs. of age, or longer if disabled. The max. rate is adjusted annually based on \$1 increase or decrease for each \$1.50 increase or decrease in the SAWW.
Minnesota....	50	66 2/3	Min. payable, but not statutorily prescribed.	\$226.00	100	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage; and benefits are payable to widowers only if actually dependent. Children receive benefits beyond 18 if disabled, or until 25 if full-time students. W.C. benefits subject to Social Security benefit offsets.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Mississippi..	35	66 2/3	\$25	\$98.00	N/A	450 weeks	An additional sum of \$250 is payable to widows; the total max. payable is \$44,100. Children receive benefits beyond age 18 if disabled, or until age 23 if full-time students.
Missouri....	66 2/3	66 2/3	\$16.	\$150.00	N/A	Widow/Widowhood; children until 18.	Eff. 8/13/81, maximum weekly benefit will be 66 2/3% of SAWW. Two-yr. lump sum payable upon remarriage; benefits payable to widowers only if actually dependent. Children receive comp. beyond 18 if disabled, or until age 22 if full-time students, or beyond age 23 if on active duty in the Armed Forces.
Montana.....	66 2/3	66 2/3	\$99 - 50% of SAWW, or actual wage if less.	\$219.00	100	Widow/Widowhood; children until 18.	Two-yr. lump sum payable upon remarriage, children receive benefits beyond 18 if disabled, or until age 25 if full-time students.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week		Percentage of SAWW	Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum			
Nebraska....	66 2/3	75	\$49, or actual wage if less.	\$180.00	N/A	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage; children receive benefits beyond 18 if disabled, or until 25 if full-time students.
Nevada.....	66 2/3	66 2/3	Min. payable, but not statutorily prescribed.	\$245.00	150	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage; children receive benefits beyond 18 if disabled, or until age 22 if full-time students.
New Hampshire	-----	-----	\$30, or average wage if less.	\$213.00	100	400 weeks	Widows/widowers determined totally disabled by Labor Commissioner receive benefits beyond 400 weeks. Children receive benefits beyond 18 if disabled, or until 25 years of age if full-time students. Benefits set by a "wage and compensation schedule" up to AWW of \$138 (max. bene. \$92). If over \$138, comp. shall be 66 2/3 of employee's AWW not to exceed 100% of SAWW.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
New Jersey...	50	70	\$49 - 20% of SAWW.	\$185.00	75	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if disabled. Any earnings from employment by a surviving spouse after 450 wks. of comp. payments, shall be deducted from benefits thereafter payable to the surviving spouse.
New Mexico...	66 2/3	66 2/3	Min. payable but not statutorily prescribed.	\$201.04	100	600 weeks	Two-yr. lump sum upon remarriage. Children receive benefits beyond 18 if disabled or until 23 yrs. of age if full-time students. Total max. is an amount equal to 600 multiplied by the max. wkly payable at the time of injury.
New York.....	66 2/3	66 2/3	\$20.	\$215.00	N/A	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage. Children receive benefits beyond age 18 if disabled, or until age 23 if full-time students. W.C. payments are subject to Social Security bene. offsets.
North Carolina	66 2/3	66 2/3	\$20.	\$194.00	100	400 weeks	Benefits are payable to surviving spouse incapable of self-support after the 400-week limitation.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
North Dakota..	66 2/3	66 2/3	\$10.	\$90.00 plus \$7 per week for each dependent child.	N/A	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage. Children receive benefits beyond 18 if disabled. Widows receive a \$300 lump sum, and a \$100 sum for each dependent child.
Ohio.....	66 2/3	66 2/3	\$129 - 50% of SAWW.	\$258.00	100	Widow/Widowerhood; children until 18.	Comp. is payable to widowers who are actually dependent. Children receive benefits beyond 18 if disabled, or until 25 yrs. of age if full-time students.
Oklahoma.....	50	75	No. min.	\$110.00	See notes	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage. Children receive benefits beyond 18 if disabled, or until 23 yrs. of age if full-time students. Spouse receives lump sum of \$10,000 and \$2,500 for each child up to \$5,000.
Oregon.....	-----	-----	See max.	\$130.66 to \$261.32	N/A	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if disabled, or until 23 yrs. of age if full-time students.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Pennsylvania.	51	66 2/3	\$121 - 50% of SAWW.	\$242.00	100	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable to widows upon remarriage. Children receive benefits beyond 18 if disabled, or until 23 yrs. of age if full-time students.
Puerto Rico..	50	85	\$12.50	\$31.25	N/A	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if disabled. As an advance, widows receive a sum of \$500; comp. to child until 25 yrs. of age if full-time student.
Rhode Island..	66 2/3	80	-----	\$199.00 plus \$6 for each dependent.	100	Widow/Widowerhood; children until 18.	Benefits are payable to widowers only if actually dependent. Child receives benefits beyond 18 if disabled, or until 23 yrs. of age if full-time student.
South Carolina	66 2/3	66 2/3	\$25.	\$197.00	100	500 weeks	Two-yr. lump sum payable upon remarriage of spouse; children receive benefits beyond 18 yrs. of age if disabled, or until 23 if full-time students.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)
SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
South Dakota..	66 2/3	66 2/3	\$88.00 - 1/2 of max. wkly. comp. or AWW if less.	\$175.00 plus \$50 per month for each child.	100	Widow/Widowerhood; children until 18.	Two-yr. lump sum payable upon remarriage; children receive benefits beyond 18 if disabled, or until 22 if full-time students.
Tennessee.....	50	66 2/3	\$15	\$119.00	N/A	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if disabled or until 22 yrs. if full-time students. Total max. amt. payable is \$47,600. A lump sum of \$10,000 will be paid to decedent's estate when there are no dependents.
Texas.....	66 2/3	66 2/3	\$23	\$119.00	See notes	Widow/Widowerhood children until 18.	Children receive benefits beyond 18 if disabled, or until 25 yrs. of age if full time students. Each cumulative \$10 increase in the AWW for manufacturing production workers will increase the max. wkly. benefit by \$7 per week, and the min. by \$1 per wk.
Utah.....	66 2/3	66 2/3	\$45 to \$70 according to no. of dependents.	\$196.00	85	312 weeks	52-week lump sum payable upon remarriage or remainder or award, whichever is less. After first 6 yrs., WC benefits to wholly dependent spouses become subject to Social Security benefit offsets.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week			Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum	Percentage of SAWW		
Vermont.....	66 2/3	76 2/3	\$104 - 50% of SAWW.	\$208.00	100	Widow/Widowerhood until age 62; children until 18.	Children receive benefits beyond 18 if disabled, or regardless of age if full-time students.
Virginia.....	66 2/3	66 2/3	\$58.40 - 25% of SAWW, or actual wage if less.	\$213.00	100	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if disabled, or until 23 yrs. of age if full-time students. WC benefits subject to Social Security offsets.
Washington...	60	70	\$46.25 to \$147.81 according to no. of dependents.	\$221.72	75% of State's monthly wage.	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if disabled, or until 23 yrs. if full-time students. A lump sum of \$800 becomes payable at time of death.
West Virginia	70	70	\$79 - 33 1/3 of SAWW.	\$237.00	100	Widow/Widowerhood; children until 18.	Children receive benefits beyond 18 if disabled, or until 25 yrs. of age if full-time students.
Wisconsin....	66 2/3	See notes	\$20.	\$233.00	100	300 weeks.	Additional comp. payable from the Children's Fund to parent of child under 16 yrs. of age (10% of widow's bene. is the allowance made for each child), if child is over 18 and disabled benefits may continue.

TABLE 12. DEATH BENEFITS FOR SURVIVING SPOUSES AND CHILDREN PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of employee's wage		Payments Per Week		Percentage of SAWW	Maximum Period 1/	Notes
	Spouse Only	Spouse & Children	Minimum	Maximum			
Wyoming.....	-----	-----	No min.	\$194.91	66 2/3% of <u>monthly</u> wage.	Widow/widowerhood; children until 19.	Lump sum of \$500 is payable upon remarriage from balance of award. Total max. payable is \$25,000; thereafter, payments may continue at a max. rate of \$97.45 wkly. Children receive benefits beyond 19 if disabled, but not to exceed the age of 21.
*United States: FECA.....	50	75	\$78.15 to \$117.23 according to no. of dependents.	\$722.78	See notes	Widow/widowerhood; children until 18.	Benefits are based on 75% of the pay of specified grade levels in the Federal civil service. Children receive bene. beyond 18 if disabled, or until 23 yrs. of age if full-time students.
LHWCA.....	50	66 2/3	\$106.60 - 50% of Nat'l. AWW, or actual wage if less.	None	N/A	Widow/widowerhood; children until 18.	Children's benefits same as as FECA.

*FECA means Federal Employees' Compensation Act. LHWCA means Longshoremen's and Harbor Workers' Compensation Act.

U.S. DEPARTMENT OF LABOR
Employment Standards Administration
Office of Workers' Compensation Programs
Division of State Workers' Compensation
Standards
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TABLE 13. MAXIMUM BURIAL ALLOWANCE 1/

Jurisdiction	Maximum Amount	Jurisdiction	Maximum Amount
Alabama.....	\$1,000	Nevada <u>8/</u>	\$2,500
Alaska.....	1,000	New Hampshire.....	1,200
Arizona.....	1,000	New Jersey.....	2,000
Arkansas.....	750	New Mexico.....	1,500
California <u>2/</u>	1,500	New York.....	1,250
Colorado.....	1,000	North Carolina.....	500
Connecticut.....	1,500	North Dakota.....	1,000
Delaware <u>3/</u>	700	Ohio.....	1,200
District of Columbia...	1,000	Oklahoma.....	(<u>9/</u>)
Florida.....	1,000	Oregon.....	1,000
Georgia.....	750	Pennsylvania <u>10/</u>	1,500
Hawaii <u>4/</u>	1,500	Puerto Rico.....	300
Idaho <u>5/</u>	1,500	Rhode Island.....	1,800
Illinois.....	1,750	South Carolina.....	400
Indiana.....	1,500	South Dakota.....	2,000
Iowa.....	1,000	Tennessee.....	1,250
Kansas.....	2,000	Texas.....	1,250
Kentucky <u>6/</u>	1,500	Utah.....	1,000
Louisiana.....	1,500	Vermont.....	1,000
Maine <u>7/</u>	1,000	Virginia <u>11/</u>	1,000
Maryland <u>3/</u>	1,200	Washington.....	1,000
Massachusetts.....	2,000	West Virginia.....	1,500
Michigan.....	1,500	Wisconsin.....	1,000
Minnesota.....	1,000	Wyoming <u>12/</u>	1,100
Mississippi.....	1,000	*United States:	
Missouri.....	2,000	FECA <u>13/</u>	800
Montana.....	1,100	LHWCA.....	1,000
Nebraska.....	1,000		

*FECA means Federal Employees' Compensation Act. LHWCA means Longshoremen's and Harbor Workers' Compensation Act.

TABLE 13. MAXIMUM BURIAL ALLOWANCES 1/

- 1/ In some cases these provisions do not apply to death from occupational diseases.
- 2/ California: Except for disaster services workers and civilian workers, maximum is \$700.
- 3/ Burial expenses in excess of maximum are payable if approved by the Industrial Accident Board in Delaware, and if there are no dependents, by the Workmen's Compensation Commission in Maryland.
- 4/ Hawaii: \$1,000 funeral, \$500 cemetery--payable directly to mortician and cemetery.
- 5/ Idaho: In addition, actual expenses of transportation of employee's body to his place of residence within the United States or Canada.
- 6/ Kentucky: In addition, reasonable transportation expenses to place of residence for the deceased, within the Commonwealth of Kentucky.
- 7/ Maine: In addition, \$1,000 to next of kin as incidental compensation.
- 8/ Nevada: In addition, transportation may be paid for the deceased and the accompanying person, within the continental limits of the United States.
- 9/ Oklahoma: \$1,000 may be paid to decedent's estate in no-dependency cases.
- 10/ Pennsylvania: Burial expenses shall be paid directly to the undertaker without any deductions.
- 11/ Virginia: In addition, reasonable transportation expenses for deceased, not exceeding \$300.
- 12/ Wyoming: Unless other arrangements exist between employer and employee under agreement.
- 13/ FECA: Provision is also made for embalming, a hermetically sealed casket, and transportation costs of the return of the deceased who has died away from home or home office.

U.S. Department of Labor
 Employment Standards Administration
 Office of Workers' Compensation Programs
 Division of State Workers Compensation
 Standards
 July 1, 1980

TABLE 14. WAITING PERIOD

Waiting Period	Jurisdiction	Compensation retroactive if disability continues for period indicated from date of injury
2 days.....	Hawaii (temporary total disability only)	More than 5 days.
3 days.....	Alabama (temporary total disability only)	21 days.
	Alaska	More than 28 days.
	California (temporary total disability only).....	More than 21 days. (However in case of hospitalization, benefits are payable from the first day of hospitalization or the first day the employee leaves work.)
	Colorado.....	More than 2 weeks.
	Connecticut.....	7 days.
	Delaware (no waiting period in case of amputation of a member of the body, or a part thereof, or when the injury results in hospitalization of the employee).....	7 days, including date of injury.
	District of Columbia.....	More than 14 days.
	Illinois (temporary total disability only)	14 days or more.
	Iowa (temporary and permanent total disability).....	If period of incapacity extends beyond 14th day, compensation due during 3rd week shall be increased by adding an amount equal to 3 days of compensation.
	Maine.....	More than 14 days.
	Maryland.....	More than 14 days.
	Minnesota (temporary total disability)....	10 days.
	Missouri.....	14 days.
	New Hampshire.....	7 days.
	Oklahoma.....	More than 5 days.

TABLE 14. WAITING PERIOD - Continued

Waiting Period	Jurisdiction	Compensation retroactive if disability continues for period indicated from date of injury	
3 days (cont.)	Oregon (temporary total disability only)..	14 days.	
	Rhode Island (total disability only).....	More than 2 weeks.	
	Utah (temporary total disability only)....	More than 14 days.	
	Vermont (total disability only).....	7 days.	
	Washington (temporary total disability)...	14 days.	
	West Virginia.....	14 days.	
	Wisconsin.....	More than 7 days.	
	Wyoming (temporary total disability only)	More than 8 days.	
	*United States:		
	FECA (temporary disability only).....	More than 14 days	
LHWCA.....	More than 14 days.		
5 days.....	Idaho.....	More than 2 weeks.	
	Massachusetts.....	6 days.	
	Mississippi.....	14 days.	
	Montana.....	1 week	
	Nevada.....	5 days.	
	North Dakota.....	5 days.	
7 days.....	Arizona.....	More than 2 weeks.	
	Arkansas.....	2 weeks.	
	Florida.....	More than 14 days.	
	Georgia.....	28 days.	
	Indiana (temporary disability only).....	More than 21 days.	
	Kansas (temporary total and permanent partial disability).....	3 consecutive weeks.	
	Kentucky.....	More than 2 weeks.	
	Louisiana.....	6 weeks.	
	Michigan.....	2 weeks (also retroactive from day of injury if death result)	

*FECA means Federal Employees' Compensation Act. LHWCA means Longshoremen's and Harbor Workers' Compensation Act.

TABLE 14. WAITING PERIOD - Continued

Waiting Period	Jurisdiction	Compensation retroactive if disability continues for period indicated from date of injury
7 days (cont.)	Nebraska.....	6 weeks.
	New Jersey.....	7 days.
	New Mexico.....	30 days.
	New York.....	More than 14 days.
	North Carolina.....	More than 28 days.
	Ohio.....	2 weeks (payment for waiting period applies only in cases of total disability).
	Pennsylvania (no waiting period for schedule of injury).....	14 days or more.
	South Carolina.....	More than 14 days.
	South Dakota.....	7 days.
	Tennessee.....	14 days.
	Texas.....	4 weeks.
	Virginia.....	More than 3 weeks.

U. S. DEPARTMENT OF LABOR
Employment Standards Administration
Office of Workers' Compensation Programs
Division of State Workers' Compensation Standards
July 1, 1980

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Alabama 1/	<p>Secs. 25-5-57(a)(4)(i) and 25-5-77. Employer shall pay the cost of physical and vocational rehabilitation, crutches, artificial members and other apparatus. Refusal of the employee to accept rehabilitation may result in suspension of compensation during the period of refusal. Permanent total disability benefits shall terminate if as a result of rehabilitation the injured employee obtains gainful employment which pays an amount at least equal to the employee's average weekly wage (AWW) at the time of injury. If during the first 200 weeks of employment or 300 weeks from the date of injury (whichever is longer) the employee's wage falls below his/her AWW at the time of injury, benefits will be resumed at 66 2/3 percent of the difference between the AWW and the new wage.</p>	<p>Sec. 25-5-77(c). Employer is liable for the cost of vocational rehabilitation including expenses of board, lodging and travel when rehabilitation requires residence away from the employee's customary residence.</p>
Alaska	<p>Sec. 23.30.095. Employer shall furnish medical services, crutches and apparatus. Refusal to accept medical treatment may result in suspension of compensation during the period of refusal.</p>	<p>Sec. 23.30.040. The Workmen's Compensation Board may direct and provide vocational training and rehabilitation for permanently disabled employees. The total maximum cost paid by the Second Injury Fund for compensation, treatment, instruction and transportation is \$5,000. A maximum of \$100 per month is available for maintenance. Additional benefits are available to employees who have exhausted temporary total or partial disability compensation and are undergoing vocational rehabilitation.</p>

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Arizona <u>1/</u>	Secs. 23-1026 and 23-1062. Employer shall pay the costs of medical treatment, crutches, artificial members and apparatus. Refusal to submit to medical treatment may result in reduction or suspension of the employee's compensation.	No specific provisions in the Workmen's Compensation law. However, employees will be awarded additional compensation from the Social Fund to benefit from State or Federal rehabilitation laws.
Arkansas	Sec. 81-1311. Employer shall provide medical services, crutches, artificial limbs and apparatus. Refusal by the employee to accept medical treatment may result in suspension of compensation during the period of refusal.	Secs. 81-1310(f) and 81-1314(b)(5) In addition to permanent disability compensation employees will receive benefits to cover travel and maintenance expenses associated with a vocational rehabilitation program. The employer is responsible for vocational rehabilitation benefits for a maximum period of 60 weeks. The Workers' Compensation Commission decides if a vocational rehabilitation program is reasonable for the employee. No employee shall be required to enter a vocational rehabilitation program against his/her will. The employer is liable for a maximum of \$400 per employee for vocational training and travel expenses for employees with non-disabling silicosis or asbestosis.
California <u>2/</u>	Sec. 3209.5. Employer shall furnish medical services, crutches, apparatus and artificial members. See footnote 2.	See footnote 2.

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Colorado	Secs. 8-49-101 and 8-51-110. Employer shall provide medical services, crutches and apparatus. Refusal by the employee to accept rehabilitation may result in reduction or suspension of compensation.	Sec. 8-49-101. Employer pays tuition fees, transportation and weekly maintenance equivalent to (but not in addition to) temporary total disability benefits. Vocational rehabilitation services are limited to 26 weeks with a 26 week extension. The employer pays a maximum of \$20,000 in total medical, and rehabilitation expenses during vocational rehabilitation. The Major Medical Insurance Fund defrays expenses in excess of \$20,000. The Director of the Division of Labor may order vocational rehabilitation services. An employee eligible for vocational rehabilitation may not have his/her degree of permanent partial disability determined until the program is completed.
Connecticut 1/	Sec. 31-294. Employer shall furnish medical services. Refusal by the employee to accept medical services may result in suspension of compensation during the period of refusal.	Secs. 31-283(A-C) and 31-313. During vocational rehabilitation the employer pays the compensation for temporary disability and a maximum of \$40 per week for treatment. The Workers' Compensation Commission provides rehabilitation programs throughout the State and charges a fee for the programs.
Delaware	Sec. 2353. Employer is liable for the cost of medical and vocational rehabilitation as directed by the Industrial Accident Board, including board, lodging and travel. Refusal to accept rehabilitation shall result in loss of compensation for each week of refusal and forfeiture of compensation for any injury or increase in incapacity resulting from such refusal.	

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Dist. of Col.	Secs. 7(a)-(d). Employer is liable for costs of medical services, crutches and apparatus. The Secretary of Labor actively supervises the medical care rendered. Refusal by the employee to submit to medical treatment may result in suspension of compensation during the period of refusal.	Secs. 39(2) and 8(g). The Secretary of Labor shall direct and arrange vocational rehabilitation. When necessary the Secretary will cover the costs of rehabilitation and prosthetic appliances from a special fund. Employee may receive additional compensation not to exceed \$25 per week for maintenance during vocational rehabilitation paid from the special fund.
Florida	Sec. 440.13. Employer shall furnish medical services, crutches, artificial members and other apparatus.	Sec. 440.49. Employer or carrier is liable for the cost of vocational rehabilitation including reasonable board, lodging and travel for a period of 26 weeks, with one 26 week extension. If vocational rehabilitation services are not voluntarily offered or accepted the Division of Workers' Compensation may order such services. Refusal to accept rehabilitation results in a 50 percent reduction in compensation for each week of refusal. Temporary disability benefits are payable during rehabilitation.
Georgia	<p>Sec. 114-501. The State Board of Workers' Compensation makes the final decision on both the type and length of physical and vocational rehabilitation. Expenditures for rehabilitation shall not exceed \$5,000 without Board approval. An employee's refusal to accept physical or vocational rehabilitation may result in suspension, reduction or limitation of compensation.</p> <p>Sec. 114-501. Employer shall furnish medical services, artificial members and prosthetic devices.</p>	Sec. 114-501. Employer is liable for vocational rehabilitation and reasonable costs of board, lodging and travel for a maximum period of 52 weeks, which may be extended by the Board.

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Guam	Sec. 37007(a). Employer shall furnish medical services, crutches and apparatus. Refusal to accept medical treatment may result in suspension of compensation during the period of refusal.	Secs. 37008.22(g) and 37039(c). Vocational rehabilitation is directed by the Workmen's Compensation Commission. The Commission is authorized to furnish prosthetic appliances. Through a special State fund employees may receive additional compensation not to exceed \$10 per week for maintenance during vocational rehabilitation.
Hawaii	<p>Sec. 386-29. The Rehabilitation Unit within the Department of Labor and Industrial Relations decides the need for physical and vocational rehabilitation. Federal or State funds cover the cost of rehabilitation services and expenses such as travel, tuition, books and \$35 per week in living expenses. The maximum amount spent on physical and vocational rehabilitation is \$5,000 per employee. During rehabilitation the employee continues to receive the benefits he/she had before entering the program. Enrollment in a rehabilitation program shall not be mandatory for an employee.</p> <p>Sec. 36-24. Employer is obligated to furnish medical services, aids, apparatus and supplies required for the employee's greatest possible medical rehabilitation.</p>	
Idaho 1/	<p>Sec. 72-501A. The Rehabilitation Division within the Industrial Commission provides physical and vocational rehabilitation services with monies from a special fund.</p> <p>Secs. 72-432 and 74-433. Employer shall furnish crutches, appliances and prostheses. If an employee is an outpatient in a physical rehabilitation facility, he/she may receive a daily sustenance from the employer for board, lodging and travel.</p>	<p>Secs. 72-433 and 72-450. Employer covers transportation costs associated with vocational rehabilitation. The Industrial Commission may order retraining. During retraining the employee may collect temporary total or temporary partial disability benefits. Retraining is limited to 52 weeks with a maximum extension of 52 weeks.</p>

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Illinois 1/	Secs. 138.8 and 138.19. Employer pays for medical services, physical and mental rehabilitation and incidental maintenance expenses, artificial limbs and braces. Refusal to accept medical treatment may result in reduction or suspension of compensation.	Sec. 138.8. Employer is liable for costs of vocational rehabilitation including incidental maintenance expenses.
Indiana 1/	Sec. 22-3-3-4. Employer covers the costs of medical services, artificial members, proper braces, and travel, food and lodging associated with treatment. The Industrial Board may order specific services. Refusal to accept services bars the employee from compensation during the period of refusal. No compensation shall be paid for the portion of impairment resulting from refusal to accept treatment.	No specific provision in workmen's compensation law.
Iowa	Sec. 85.27. The employer shall furnish medical services, physical rehabilitation, crutches, artificial members and appliances.	Sec. 85.70. Upon approval by the Industrial Commission the employee shall receive \$20 a week in addition to other compensation payments while he is participating in a recognized vocational rehabilitation program. The employer is liable for all benefit payments for a period of 13 weeks, with a maximum extension of 13 weeks.

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Kansas <u>1/</u>	<p>Sec. 44:510. The Director of Workers' Compensation rules on the necessity of physical and vocational rehabilitation. Refusal to participate in rehabilitation will result in suspension and eventual cancellation of compensation.</p> <p>Sec. 44:510. Employer is liable for all costs of medical treatment including crutches, apparatus and transportation.</p>	<p>Sec. 44:510. The cost of the vocational rehabilitation program, board, lodging and travel is generally paid with Federal and State funds. In the absence of these funds, the employer's liability is limited to 26 weeks of rehabilitation with a 26 week extension and board, lodging and travel not to exceed \$2,000 for any 26 week period. During vocational rehabilitation the employee is entitled to temporary total disability benefits, payable by the employer.</p>
Kentucky	<p>Sec. 342.710. The Workers' Compensation Board may order physical and vocational rehabilitation. The employer is liable for costs of physical and vocational rehabilitation plus board, lodging and travel if rehabilitation services are away from the employee's residence. Employee's refusal to accept rehabilitation may result in a 50 percent loss of compensation during the period of refusal. During rehabilitation employees are eligible to receive disability payments.</p> <p>Sec. 342.020. Employer is liable for costs of medical services, artificial members and appliances.</p>	<p>Sec. 324.710. The maximum length of vocational rehabilitation shall be 52 weeks unless extended by the Workers' Compensation Board.</p>
Louisiana	<p>Sec. 23:1203. Employer is liable for medical services, travel expenses and prosthetic devices.</p>	<p>No specific provisions in workmen's compensation law.</p>

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Maine <u>1/</u>	<p>Sec. 65. Refusal to accept physical or vocational rehabilitation provided for under the Workmen's Compensation Act may result in suspension of compensation during period of refusal.</p> <p>Sec. 52. Employer is liable for costs of medical services, artificial limbs, hearing aids, orthopedic devices and other physical aids.</p>	<p>Secs. 52 and 54. The Workers' Compensation Commission must approve or may order vocational or educational rehabilitation (includes post-secondary and university instruction). During rehabilitation the employer pays the employee's compensation and a maximum of \$35 per week for sustenance and travel for a period not to exceed 52 weeks.</p>
Maryland	<p>Sec. 37. Employer shall provide medical services, crutches, apparatus, artificial limbs and prosthetic appliances as required by the Workmen's Compensation Commission.</p>	<p>Sec. 36(9). The employee is eligible for a maximum of 24 months of vocational rehabilitation during which he/she receives temporary total disability compensation and up to \$40 per week in maintenance benefits. The employer is liable for all costs of rehabilitation and compensation. The Workmen's Compensation Commission decides the vocational rehabilitation needs of all employees. Refusal to accept vocational rehabilitation can result in suspension of compensation during the period of refusal.</p>
Massachusetts <u>1/</u>	<p>Secs. 30A and 30B. Employer is liable for costs of medical and vocational rehabilitation services and room, board and travel expenses associated with rehabilitation. The Industrial Accident Rehabilitation Board is authorized to order rehabilitation.</p>	

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Michigan <u>1/</u>	<p>Sec. 418:319. Employer is liable for costs of medical and vocational rehabilitation. The Director of the Bureau of Workmen's Compensation is authorized to order rehabilitation services. Refusal to accept rehabilitation can result in a reduction of compensation during the period of refusal.</p> <p>Sec. 418:315. Employer covers the costs of medical services, crutches, artificial limbs, hearing apparatus and appliances.</p>	<p>Sec. 418:319. Employee may receive additional payments for travel and other necessary expenses of vocational rehabilitation. Vocational rehabilitation is limited to 52 weeks with one 52 week extension.</p>
Minnesota	<p>Sec. 176.135. Employer shall furnish medical treatment including physical rehabilitation, crutches, apparatus and artificial members.</p>	<p>Sec. 176.102. Employer is required to offer a vocational rehabilitation plan to the Commissioner of Labor for approval within 30 days of notice that the employee cannot return to his/her pre-injury occupation. The employer is liable for the costs of vocational rehabilitation services, tuition, books, travel, board and lodging when the employee must reside away from his customary residence. The employer covers the cost of compensation equal to 125% of the employee's temporary total rate for a maximum period of 156 weeks. Refusal to accept rehabilitation may result in reduction or suspension of compensation.</p>
Mississippi	<p>Sec. 71-3-15. Employer is liable for costs of medical services, crutches, artificial members and other apparatus. Refusal to submit to medical treatment may result in suspension of compensation during the time of refusal.</p>	<p>Sec. 71-3-19. The Workmen's Compensation Commission may authorize vocational rehabilitation. During vocational rehabilitation an employee is entitled to a maximum of \$10 per week for 52 weeks for maintenance in addition to disability compensation.</p>

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Missouri <u>1/</u>	Sec. 287.141.1. The Director of the Division of Workmen's Compensation must approve and is authorized to order physical rehabilitation. Physical rehabilitation is to last a maximum of 20 weeks, with extensions available. The employer is liable for the cost of physical rehabilitation and in some instances transportation. During physical rehabilitation the employee is entitled to \$40 per week, paid by the second injury fund.	Vocational rehabilitation is not addressed by the State workmen's compensation law.
Montana	Sec. 39-71-704. Employer is liable for costs of medical services.	Secs. 39-71-101 through 39-71-100.5 While enrolled in vocational rehabilitation, employees may receive benefits to cover expenses of living not to exceed \$50 per week, plus travel, tuition and books. Costs of vocational rehabilitation and benefits to employees are covered by State accounts. The Division of Workers' Compensation may order vocational rehabilitation. Refusal to accept rehabilitation may result in termination of workers' compensation benefits.
Nebraska	Secs. 48-121 and 48-162.01. The State court may order physical or vocational rehabilitation. During rehabilitation employees are entitled to temporary disability compensation, paid by the employer. Refusal to accept rehabilitation may result in suspended, limited or reduced compensation. Secs. 48-120, 48-161.01. Employer is liable for costs of a physical rehabilitation program including board, lodging and travel. Employer pays for plastic or reconstructive surgery, appliances and prosthetic devices.	Sec. 48-162.01. Costs of a vocational rehabilitation program including board, lodging and travel are paid by the Vocational Rehabilitation Fund.

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Nevada <u>1/ 3/</u>	See footnote 3.	See footnote 3.
New Hampshire <u>1/</u>	Sec. 281:21. Employer is liable for costs of medical services, artificial limbs, orthopedic appliances and physical aids.	Sec. 281:21-b. Employer is liable for the cost of vocational rehabilitation services, books, tools, board, lodging and travel for a maximum of one year, unless extended by the Labor Commissioner. The Commissioner may order rehabilitation services. Refusal to accept vocational rehabilitation may result in compensation loss for each week of refusal. During rehabilitation the employee continues to receive his compensation benefits.
New Jersey <u>1/</u>	Sec. 34:15-12(b). Permanent total disability payments will cease after 450 weeks unless the employee submits to physical or educational rehabilitation. The Rehabilitation Commission may order rehabilitation. Sec. 34:15-15. Employer is liable for costs of medical services and artificial limbs or other appliances.	
New Mexico	Sec. 59-10-19.1. Employer shall furnish medical and physical rehabilitation services and artificial members, including teeth and eyes.	Secs. 59-10-19.2 and 59-11-15.2. During the period of vocational rehabilitation an employee may receive additional compensation not to exceed \$1,000, for board, lodging, travel and maintenance of the family. The employer is liable for compensation, maintenance and other expenses associated with rehabilitation. The court determines if an employee needs vocational rehabilitation. Refusal of vocational services does not result in forfeiture or diminution of compensation.

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
New York <u>1/</u>	Sec. 13. Employer is liable for costs of medical services, crutches, artificial eyes, apparatus, artificial members of the body and appliances.	Sec. 1(9). Employees receive vocational rehabilitation under the direction of the State Education Department. During vocational rehabilitation, employees may receive additional compensation for maintenance up to a maximum of \$30 per week. The additional compensation and expenses of rehabilitation are paid by the State Vocational Rehabilitation Fund.
North Carolina <u>1/ 4/</u>	See footnote 4.	See footnote 4.
North Dakota	Secs. 65-05.1-01 through 65-05.1-06. The State Workmen's Compensation Bureau pays for services and allowances associated with physical and vocational rehabilitation. The Bureau determines employees' rehabilitation needs. In lieu of compensation payments, the employee is entitled to a rehabilitation allowance not to exceed 125% of the weekly compensation and dependent benefits. The employee may receive additional awards not to exceed \$5,000 for relocation and remodeling of living or business facilities. Refusal to accept rehabilitation may result in loss of all compensation.	
Ohio <u>5/</u>	Sec. 4123.66. The State Insurance Fund pays the cost of medical services. See footnote 5.	See footnote 5.
Oklahoma	Secs. 15. The Workers' Compensation Court may order physical and vocational rehabilitation services. Employer is liable for costs of physical and vocational rehabilitation, weekly compensation benefits, board, lodging, travel, tuition and books. Refusal to accept rehabilitation services will not diminish benefits allowable to an employee. Sec. 14 and 15. Employer is liable for costs of medical services, crutches, apparatus and prosthetic devices.	Sec. 16(c). Vocational rehabilitation shall last for a maximum of 52 weeks, with a possible 52 week extension.

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Oregon	Secs. 656.245 and 656.325. Employer is liable for costs of medical services, crutches, prosthetic appliances, braces and physical restorative services. Refusal to accept medical services may result in suspension of compensation during the period of refusal.	Secs. 656.268 and 656.728. Employee is entitled to temporary disability benefits during enrollment in a vocational rehabilitation program. The Director of the Workers' Compensation Department provides and determines employees' needs for vocational rehabilitation. The Rehabilitation Reserve Fund covers the costs of rehabilitation services and disability benefits.
Pennsylvania	Sec. 306(f). Employer covers the cost of medical services, orthopedic appliances, artificial limbs and prostheses. If the employee refuses treatment he forfeits compensation for any injury or increase in incapacity resulting from refusal.	No specific provisions in the Workmen's Compensation Law. The State Board of Vocational Rehabilitation may provide vocational rehabilitation for industrially injured employees (No. 476, Laws of 1961 Sec. 7.1).
Puerto Rico	Sec. 3.1. The State Fund covers the cost of medical services.	Sec. 3.2. The Manager of the State Insurance Fund may refer employees for vocational rehabilitation. During rehabilitation the employee shall receive temporary disability payments for a maximum of 26 weeks.
Rhode Island ^{1/}	Secs. 28-38-1 through 28-38-5. Employers contribute to the State fund supporting the Donley Rehabilitation Center, which provides physical therapy, psychotherapy and occupational therapy. Secs. 28-33-5 and 28-33-6. The employer pays the cost of medical services, crutches, braces and supports, artificial limbs and similar appliances. Refusal to accept medical services may result in suspension of compensation during the period of refusal.	

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
South Carolina	Sec. 42-15-60. Employer covers the cost of medical services. Refusal to accept medical treatment may result in suspension of compensation until refusal ceases.	Sec. 42-3-80. The Director of the Industrial Commission refers all injured employees to the State Vocational Rehabilitation Department for vocational rehabilitation.
South Dakota <u>1/ 6/</u>	Sec. 62-4-1. Employer pays for medical rehabilitation services, artificial members and body aids. See footnote 6.	No specific provisions in the workers' compensation law. See footnote 6.
Tennessee <u>1/</u>	Sec. 50-1004. Employer is liable for all medical and surgical treatment including artificial members. Refusal to accept medical services may result in suspension of compensation during the period of refusal.	Sec. 50-1028. The Division of Workers' Compensation refers all cases for vocational rehabilitation to the Department of Education.
Texas	Part 1 Sec. 7, 7e(a) and Part 2 Sec. 4. The Texas Employers' Insurance Association or the employer is liable for costs of physical rehabilitation, fitting and training in use of prosthetic appliances and artificial appliances. Refusal to cooperate with physical rehabilitation will result in a suspension of compensation during the period of refusal.	Part 1 Sec. 7. The Industrial Accident Board determines the need for vocational rehabilitation. The Texas Rehabilitation Commission provides vocational rehabilitation.

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Utah	Sec. 35-1-81. Employer covers the cost of medical and hospital services. Employer's liability for an artificial limb, eye or appliance is limited to \$1,000 for each appliance.	Sec. 35-1-67. It is mandatory that the Industrial Commission refer all permanently and totally disabled employees to the State Board of Education for rehabilitation. The State Special Fund is liable for the costs of vocational rehabilitation, not to exceed \$1,000 per employee. Employees must cooperate with the rehabilitation program in order to receive disability payments from the State's Special Fund after the employer's liability terminates.
Vermont <u>1/</u>	Sec. 640. Employer is liable for costs of medical services.	Sec. 641. The Commissioner of Labor and Industry may order vocational rehabilitation. The employer is liable for the costs of vocational rehabilitation for a maximum period of one year, unless extended by the Commissioner. The employer covers the costs of books, tools, and board, lodging and travel associated with a change of residence for rehabilitation. Refusal to accept vocational rehabilitation may result in loss of compensation for each week of refusal.
Virginia <u>1/</u>	<p>Sec. 65.1-88. The Industrial Commission may order a change in medical services or vocational rehabilitation. Refusal to accept medical services or vocational rehabilitation may result in suspension of the employee's compensation during the period of refusal.</p> <p>Sec. 65.1-88. Employer is liable for costs of medical services, prosthetic appliances including fitting and training in their use, and artificial limbs.</p>	Sec. 65.1-88. Employer furnishes vocational rehabilitation under the direction of the Industrial Commission.

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Washington <u>1/</u>	Sec. 51.36.010. The self-insurer or State Fund covers the costs of medical services, artificial limbs, eyes, teeth, mechanical appliances, and transportation.	Secs. 51.32.095 and 51.36.050. During vocational rehabilitation the self-insurer or State Fund covers the costs of books, tuition, fees, supplies, equipment and transportation not to exceed \$1,500 and temporary total disability payments for a maximum period of 52 weeks, with one 52 week extension. The self-insurer or State Fund pays board and lodging if rehabilitation requires residing away from the employee's customary residence. The Department of Labor and Industries may operate a rehabilitation center and may contract with self-insurers for use of the facility.
West Virginia <u>1/</u>	<p>Sec. 23-4-9. The State Workmen's Compensation Commissioner must authorize physical and vocational rehabilitation. Employees are entitled to temporary total disability benefits if they are totally disabled during their period of rehabilitation.</p> <p>Sec. 23-4-3. The self-insurer or State Fund covers the costs of medical services, crutches, artificial limbs and approved mechanical appliances.</p>	Sec. 23-4-9. The self-insurer or State Fund covers the cost of vocational rehabilitation. Expenditures for vocational rehabilitation shall not exceed \$10,000.
Wisconsin	<p>Secs. 102.43 and 102.61. Employer covers the cost of temporary total disability benefits, maintenance and travel expenses while the employee is undergoing training in the use of artificial members and appliances or vocational rehabilitation for a period of 40 weeks. Extensions are available.</p> <p>Sec. 102.42. Employer is liable for costs of medical treatment, crutches, artificial members and appliances.</p>	

TABLE 15: STATUTORY PROVISIONS IN WORKERS' COMPENSATION LAWS
RELATING TO REHABILITATION BENEFITS FOR INJURED WORKERS (con't)

Jurisdiction	Physical Rehabilitation	Vocational Rehabilitation
Wyoming 1/	Secs. 27-335 and 27-340. The State Fund covers costs of medical services and travel. The State Fund is liable for costs of prosthetic appliances not to exceed \$1,500 plus \$350 for traveling and maintenance expenses associated with purchase, fitting or adjustment of the prostheses. The amount may be increased through a court order.	No specific provisions under the State's workers' compensation law.
*United States: FECA	Sec. 8103. The costs of medical services, appliances and transportation will be paid by the Employees' Compensation Fund.	Secs. 8104, 8111, 8113. The Secretary of Labor may order vocational rehabilitation. The costs of the services will be covered by the Employees' Compensation Fund. In addition to total disability compensation the employee may receive a maximum of \$200 a month for maintenance. Refusal to participate in vocational rehabilitation may result in decreased compensation.
LHWCA	Secs. 7(a)-(d). Employer is liable for costs of medical services, crutches and apparatus. The Secretary of Labor actively supervises the medical care rendered. Refusal to submit to medical treatment may result in suspension of compensation during the period of refusal.	Secs. 39(2) and 8(q). The Secretary of Labor shall direct and arrange vocational rehabilitation. When necessary the Secretary will cover the costs of rehabilitation and prosthetic appliances from a special fund. Employee may receive additional compensation not to exceed \$25 per week for maintenance during vocational rehabilitation paid from the special fund.

*FECA means Federal Employees' Compensation Act. LHWCA means Longshoremen's and Harbor Workers' Compensation Act.

FOOTNOTES

- 1/ By separate enactment, the State accepts the benefits and provisions of the Federal Vocational Rehabilitation Act.
- 2/ The California law refers to rehabilitation but does not specify physical or vocational in Sections 139.5 and 6200-6208. A Rehabilitation Unit is established within the Division of Industrial Accidents. The employer is required to inform the employee of availability of rehabilitative services when disability continues beyond 27 days. It is not compulsory for the employer or employee to accept a rehabilitation program. After an employee accepts a rehabilitation program, refusal to cooperate may result in suspension of benefits during the period of refusal. The employee is entitled to rehabilitation benefits in addition to disability compensation. The employer will pay for the rehabilitation program and temporary disability benefits.
- 3/ The Nevada law refers to rehabilitation but does not specify physical or vocational in Sections 616.222-223. The Industrial Commission or the self-insured employer may order rehabilitation. The penalty for refusing rehabilitation may result in termination of benefits. The Vocational Rehabilitation Fund in the Department of Human Resources covers the costs of medical and psychological treatment, prosthetic appliances and allowances for living expenses during rehabilitation.
- 4/ The North Carolina law refers to rehabilitation but does not specify physical or vocational in Section 97-25. The employer is liable for costs of rehabilitation services. Refusal to accept rehabilitation ordered by the Industrial Commission may result in forfeiture of compensation until refusal ceases.
- 5/ The Ohio law refers to rehabilitation but does not specify physical or vocational in Sections 4121:61, 4121:63 and 4123.57. The Industrial Commission holds the final authority regarding rehabilitation. The State Surplus Fund covers the costs of rehabilitation services, artificial appliances and maintenance payments. Employees are entitled to maintenance payments not to exceed temporary total disability compensation but not less than 50% of the S&W for a maximum period of 6 months, with Commission approved extensions available.
- 6/ The South Dakota law refers to rehabilitation but does not specify physical or vocational in Section 62-4-5.1. While engaged in a rehabilitation program an employee is entitled to temporary total disability benefits, paid by the employer.

U. S. DEPARTMENT OF LABOR
 Employment Standards Administration
 Office of Workers' Compensation
 Programs
 Division of State Workers'
 Compensation Standards
 July 1, 1980

TABLE 16. STATE WORKERS' COMPENSATION METHOD OF PAYMENT

<u>State</u>	<u>Direct Payment</u>	<u>Agreement</u>
Alabama	X	
Alaska	X	
Arizona	X	
Arkansas	X	
California	X	
Colorado	X	
Connecticut		X
Delaware	X	
Dist. of Col.	X	
Florida	X	
Georgia	X	
Hawaii	X	
Idaho	X	
Illinois	X	
Indiana		X
Iowa		X
Kansas	X	
Kentucky	X	
Louisiana	X	
Maine		X
Maryland	X	
Massachusetts		X
Michigan	X	
Minnesota	X	
Mississippi		X
Missouri	X	
Montana	X	
Nebraska	X	
Nevada	X	
New Hampshire	X	

TABLE 16. STATE WORKERS' COMPENSATION METHOD OF PAYMENT

<u>State</u>	<u>Direct Payment</u>	<u>Agreement</u>
New Jersey	X	
New Mexico	X	
New York	X	
North Carolina		X
North Dakota	X	
Ohio	X	
Oklahoma	X	
Oregon	X	
Pennsylvania	X	
Puerto Rico	X	
Rhode Island		X
South Carolina		X
South Dakota	X	
Tennessee	X	
Texas	X	
Utah	X	
Vermont		X
Virginia		X
Washington	X	
West Virginia	X	
Wisconsin	X	
Wyoming	X	
*United States:		
FECA	X	
LHWCA	X	

*FECA means Federal Employees' Compensation Act. LHWCA means Longshoremen's and Harbor Workers' Compensation Act.

LIST OF BENEFIT TABLES AS OF JULY 1980

- Table 1. Type of Law and Insurance Requirements for Private Employment
- Table 2. Numerical Exemptions
- Table 3. Coverage for Agricultural Workers
- Table 4. Jurisdictions in Which Workers' Compensation Laws Apply to Domestic Employment
- Table 5. Medical Benefits Provided by Workers' Compensation Statutes in the U. S.
- Table 6. Benefits for Temporary Total Disability Provided by Workers' Compensation Statutes in the U. S.
- Table 7. Benefits for Permanent Total Disability Provided by Workers' Compensation Statutes in the U. S.
- Table 8. Benefits for Permanent Partial Disability Provided by Workers' Compensation Statutes in the U. S.
- Table 9. Maximum benefits Payable for Selected Permanent Partial Disabilities
- Table 10. Periods of Payment for Selected Scheduled Injuries
- Table 11. Jurisdictions Which Provide for Disfigurement
- Table 12. Benefits for Surviving Spouses and Children in Death Cases Provided by Workers' Compensation Statutes in the U. S.
- Table 13. Maximum Burial Allowances
- Table 14. Waiting Periods
- Table 15. Provisions Relating to Rehabilitation Under State Workers' Compensation Statutes
- Table 16. Method of Payment

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EXECUTIVE SECRETARY'S OFFICE

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

633 W. WISCONSIN AVENUE SUITE 1015 MILWAUKEE, WISCONSIN 53203 414-271-4464

NAIC REPORT ON PROFITABILITY

BY LINE AND BY STATE

FOR THE YEAR

1978

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By State

ST.
1978

WISCONSIN

Worker's Compensation Insurance Rates A Four-State Comparison September, 1979

Wisconsin Worker's Compensation Insurance Saves You Money

Worker's Compensation Insurance is only one of many costs that an employer must consider in determining the location of a new manufacturing operation. It is also one that can vary considerably from state to state. A Wisconsin location can represent significant savings on your worker's compensation premiums. Depending upon the type of labor skills you employ, savings from five to ten per cent of your total payroll are not unusual.

While it saves you money, your worker's compensation insurance premium in Wisconsin buys you more. How can lower premiums provide better coverage? There are two simple reasons.

First, Wisconsin maintains a good industrial safety record. Second, Wisconsin was a pioneer in the development of worker's compensation programs. As a result, the Wisconsin Worker's Compensation Act is comprehensive, and above all, well administered. The result is a relatively low level of litigation in comparison with other states. In Wisconsin only 1.3 per cent of reported cases result in formal hearings, whereas the incidence of litigation in Michigan is 25 per cent, and in Illinois 40 per cent. Fewer contested cases means that a significantly higher portion of the insurance premium is paid out in direct benefits to an employee, rather than expended in the cost of litigation.

The test of a good compensation law is that it actually carries to the injured worker, promptly, certainly, and with a minimum of waste, the maximum benefits in proportion to the cost to industry. By this criterion, probably no state comes as near as Wisconsin does to meeting the standard for a model program.

Worker's compensation insurance coverage is compulsory for employers in Wisconsin. A self-insurance program is available to qualifying employers. Employers permitted to carry their own risk are usually large firms with a big risk factor and adequate financial and administrative resources. During the history of this program, no self-insured company has ever defaulted in meeting its worker's compensation obligation.

Recognizing that low insurance premiums can be a factor in attracting industry and encouraging expansion in the state, Wisconsin strives to provide adequate benefits to employees at a cost that industry can reasonably afford. Compare for yourself.



Additional information on the Wisconsin Worker's Compensation program is available from the Department of Industry, Labor and Human Relations, Worker's Compensation Division, P. O. Box 7901, Madison, WI 53707.

RATE COMPARISONS

—Rates represent actual cost per \$100 of payroll—

CODE	DESCRIPTION (date effective)	WISCONSIN	MICHIGAN	MINNESOTA	ILLINOIS
		7/79	8/79	4/78	7/79
2111	Canneries	\$ 3.07	\$ 8.66	\$ 5.36	\$ 5.03
2710	Sawmills	7.28	17.88	22.96	20.92
2883	Furniture Mfg.-Wood	4.08	9.27	8.01	6.24
3066	Sheet Metal Work-Shop	3.02	9.58	7.04	5.74
3076	Fireproof Equip. Mfg.	3.13	6.17	4.54	5.33
3081	Foundry-Iron	4.85	20.89	19.86	9.94
3082	Foundry-Steel Castings	5.03	16.01	10.13	6.77
3085	Foundry-Nonferrous Metals	4.08	16.24	9.48	5.50
3114	Tool Mfg.-Machining & Finishing	1.71	6.26	2.46	3.37
3179	Electrical Apparatus Mfg.	.65	5.80	4.32	3.64
3400	Metal Goods Mfg.	3.77	17.29	7.94	6.28
3507	Agricultural, Mining & Con- struction Equip. Mfg.	2.49	5.31	7.98	5.87
3612	Pump & Engine Mfg.	2.20	4.66	2.64	2.79
3632	Machine Shops	1.65	9.10	4.98	5.10
3643	Electrical Power or Trans- mission Equip. Mfg.	1.25	5.80	4.32	2.73
3685	Instrument Mfg.	1.30	2.18	1.37	1.61
3808	Automobile Mfg. or Assembly	1.65	8.37	8.26	5.34
4239	Paper Mfg.	1.68	8.79	6.36	7.20
4244	Corrugated Container Mfg.	1.68	13.75	7.71	5.51
4299	Printing	1.32	3.60	2.62	2.00

The above rates were selected to represent a broad spectrum of industrial occupations. The figures were provided by the Wisconsin Compensation Rating Bureau, 733 N. Van Buren, Milwaukee, Wisconsin, 53202, telephone (414) 276-5476. If you would like to know the Wisconsin worker's compensation rate for your industry, the Rating Bureau or the Department of Business Development would be pleased to provide this information.

WISCONSIN—WE'RE READY FOR BUSINESS

DIRECT BENEFITS TO WISCONSIN BUSINESS

Substantial property tax reductions: exempts manufacturing machinery and equipment.

Inventory tax credit increased: exemption (forgiveness) increased to 90 percent in 1979.

Real property tax relief: \$411 million for 1975-77, about one-third to business.

Fuel and electricity: sales tax paid credited against corporate income tax.

Pollution equipment: exempt from sales tax, property tax under certain conditions. Company may elect to write off such equipment in the year purchased.

Multi-state companies: double-weighting of sales (destination) factor in apportionment favors Wisconsin location.

Helps low year: corporation income tax allows for a five-year net loss carry forward.

Low debt: state and local debt per capita about two-thirds national average.

SKILLED LABOR FORCE

Responsible labor: a consistently low work-stoppage rate.

Low-cost workers' compensation: employer's contributions substantially lower than many neighboring states, for similar disability benefits.

Technical training programs: our vocational-training programs are the oldest (1911) in the nation and rank among the finest.

Manufacturing jobs: averaged 553,400 per month in 1978. Total labor force averaged 2,290,900.

HOW WE HELP INDUSTRY

Municipal industrial bonds: cities, villages and towns may issue. Over \$291 million issued between April, 1973 and December, 1978 to finance over 300 projects.

Local support: about 280 communities (more than in other states) have Industrial Development Corporations to aid industry.

Local encouragement: state statutes authorize cities, villages and towns to purchase land for industrial use. Make improvements such as roads, water, sewer.

Space inventory: record of vacant buildings suitable for industrial use kept by state.

Industrial parks and sites: more than 300 tracts designed for controlled land use and dispersed throughout state.



WISCONSIN

DEPARTMENT OF BUSINESS DEVELOPMENT
DIVISION OF BUSINESS
DEVELOPMENT SERVICES
123 W. Washington Ave., Madison, WI 53702

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The Report of
The Comprehensive Study of
Vocational Rehabilitation in
The Alaska Workers'
Compensation Program



JUNEAU, ALASKA
March 12, 1982