

ALASKA LEGISLATURE COMMITTEE FILES 1985-1986 86/2

3519 HLAB HB 657 - HB 681

Seven percent of the respondents reported receiving occupational safety and health services from their insurance carrier during 1975. The services most frequently rendered were advice on OSHA regulations and inspections and recommendations on electrical grounding of equipment with about 6 percent reporting that they received these services. Fourteen percent said they received periodic reports from their insurer concerning their loss experience; 13 percent said they did not and the rest either did not respond or did not know.

Nine percent of the respondents reported that they maintained an on-site health unit or clinic; the average time to a hospital was about 15 minutes with the mode and the median time about 5 minutes. Safety personnel were provided by the state OSHA agency in 6 percent of the cases and by the Department of Labor in 8 percent of the cases.

OPINIONS

Overwhelmingly, employers indicated that expense was the main problem with the current workers' compensation system; 82 percent of the respondent rated it one of the main problems and 69 percent gave it the highest priority. The uncertainty of future premiums was considered a problem by 71 percent of the respondents; 19 percent gave this the highest priority rating. Third among the problems cited by employers was the lack of an effective merit rating system followed by lack of competition or unavailability of coverage, poor service, and all other.

The most frequently cited advantage of the present system was good service; 45 percent felt that this was an advantage and 14 percent gave it the highest priority rating. Minimal governmental involvement was cited as an advantage by 44 percent of the respondents and 17 percent gave this top priority. Other advantages which were listed in order of frequency were the availability of "package" insurance (more than one line through the same agent or carrier), competition among carriers, and an effective merit rating system (41 percent listed this as an advantage but only 4 percent gave it top priority).

In response to the question, "Do you favor the establishment of a state fund in the field of workers' compensation?", 12 percent answered "yes", 30 percent "no", and 68 percent either did not respond or did not know. If a state fund would "result in a substantial cost savings to employers", 65 percent said they would favor it and 46 percent would favor it if it would "compete with private carriers and provide sure alternative coverage".

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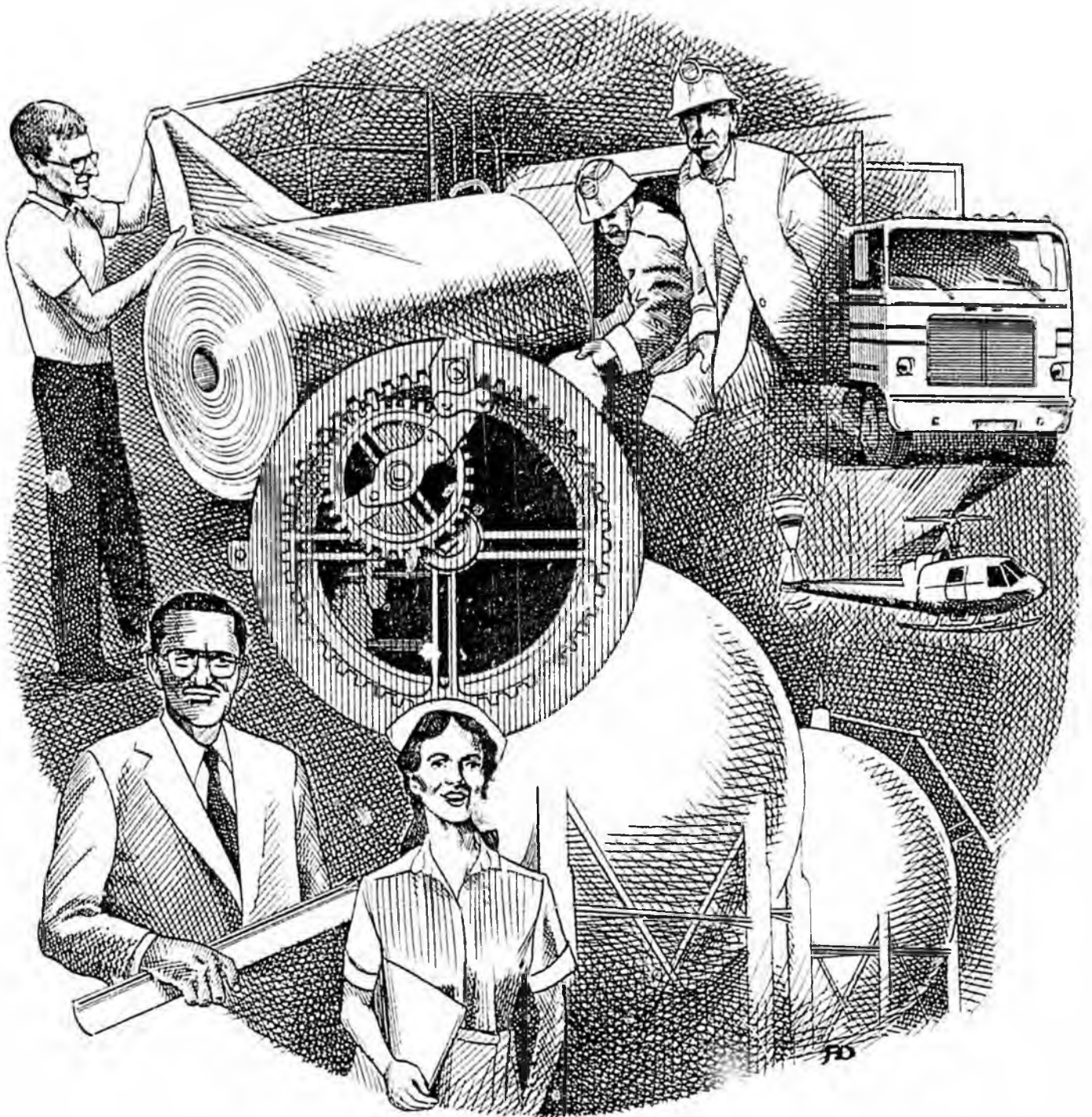
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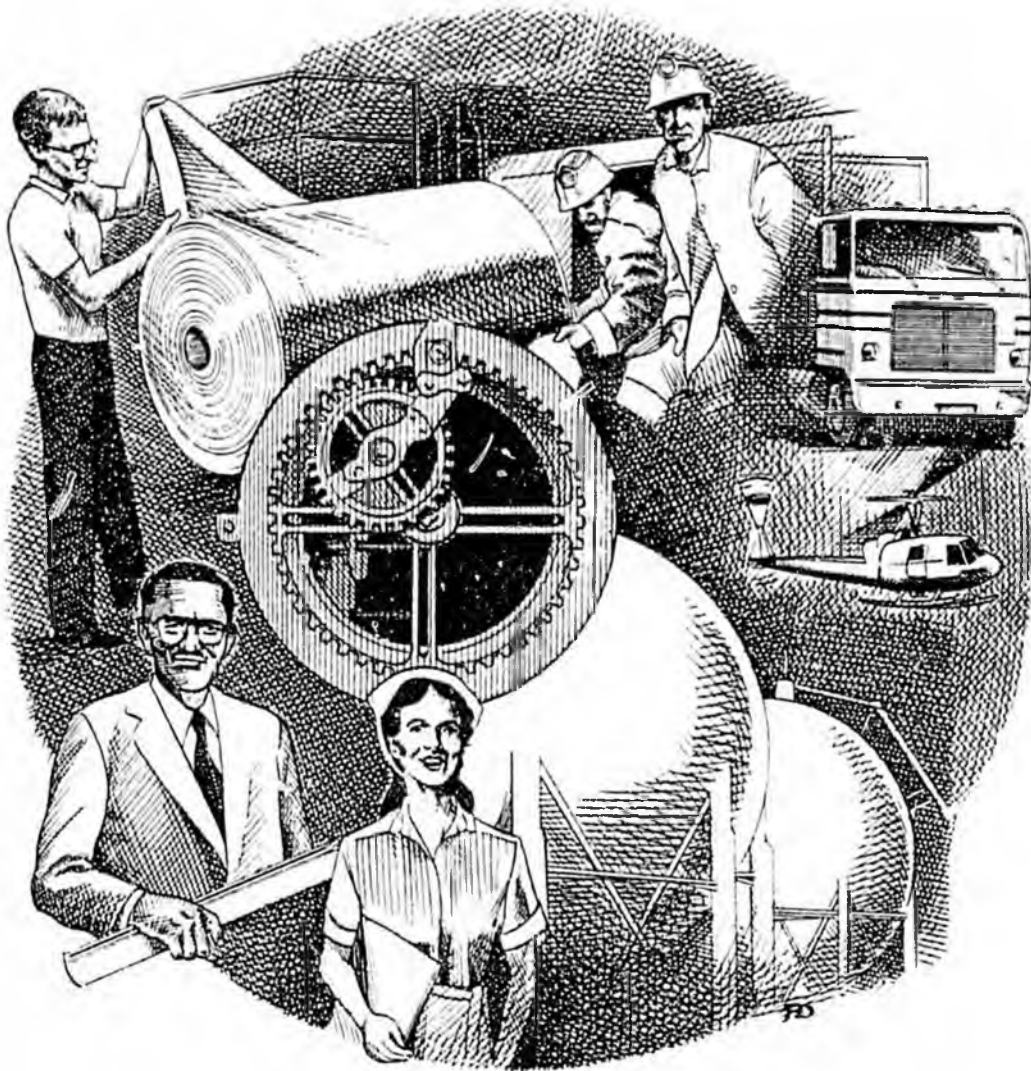
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FOREWORD

The 1985 edition of *Analysis of Workers' Compensation Laws* offers a bird's-eye view of the important provisions of workers' compensation statutes and is intended to provide both a comparison and an improved understanding of the various laws. Sixteen detailed charts are presented to aid employers, employees, insurance firms, agents, brokers, attorneys, physicians, and others in locating specific provisions of workers' compensation laws.

The *Analysis* tracks the statutory provisions of American Samoa and the U.S. Virgin Islands, as well as the laws of the 50 states, the District of Columbia, Guam, and Puerto Rico. Full treatment is also provided for the federal, provincial, and territorial laws of Canada.

Although the *Analysis* provides essential information needed daily in many business offices, it should not be considered as supplanting exact provisions to be found in statutory texts.

The underlying data required to bring together this publication were supplied by legislative reporting services, insurance companies, and government officials in the several state and jurisdictions. Additional assistance came from the Social Security Administration, U.S. Department of Health and Human Services.

The legal research, analysis, and editing of the charts and text was furnished by Samuel A. Roth, Associate Manager, Employer Relations in the Business-Government Policy Department of the Chamber of Commerce of the United States. For further information, you can write to him at 1615 H Street, N.W., Washington, D.C. 20062 or phone (202) 463-5514.

All contributions to this publication are gratefully acknowledged.

Richard L. Leshar
President
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INTRODUCTION

HISTORY OF WORKERS' COMPENSATION AND EMPLOYER'S LIABILITY

Workers' compensation laws are designed to provide satisfactory means of handling occupational disabilities. A 20th century development in North America, the laws have evolved as the economy became more industrial and less agricultural.

Before these laws were enacted, a well-established common-law principle held that a master or employer was responsible for injury or death of employees *resulting from a negligent act by him*. Thus, disabled workers who sued employers for damages had to prove their injuries were due to employer negligence—a slow, costly, uncertain legal process. As business enterprise and machine production expanded, the number of industrial accidents and personal-injury suits increased. At the close of the 19th century it was apparent that the accepted common-law defenses—contributory negligence, assumption of risk, negligent acts of fellow servants—operated too harshly on claims of disabled workers. The situation led to demands for new legal provisions.

As a result, between 1900 and 1910 so-called employer's liability laws were adopted by many states. Although they tended to modify common-law defenses, they did not prove completely satisfactory; employees still had to prove employer responsibility and negligence. Other legal remedies were urged.

A new answer was forthcoming: In 1911 the first workers' compensation laws were enacted in the United States on an enduring basis. The first comprehensive Canadian laws were enacted in 1915.

Today, each of the 50 states has a workers' compensation law. The compensation laws of American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands are also outlined in this *Analysis*. Federal workers' compensation laws have been enacted; for example, the District of Columbia Workmen's Compensation Act, the Federal Employees' Compensation Act, and the Longshoremen's and Harbor Workers' Compensation Act—the latter providing for private or public employees in nationwide maritime work. Each of the Canadian provinces and territories has a compensation act or ordinance.

In essence, workers' compensation laws hold that industrial employers should assume costs of occupational disabilities without regard to any fault involved. Resulting economic losses are considered costs of production—chargeable, to the extent possible, as a price factor. The laws serve to relieve employers of liability from common-law suits involving negligence.

Six basic objectives underlie workers' compensation laws:

- 1—Provide sure, prompt, and reasonable income and medical benefits to work-accident victims, or income benefits to their dependents, regardless of fault;
- 2—Provide a single remedy and reduce court delays, costs, and workloads arising out of personal-injury litigation;
- 3—Relieve public and private charities of financial drains—incident to uncompensated industrial accidents;
- 4—Eliminate payment of fees to lawyers and witnesses as well as time-consuming trials and appeals;
- 5—Encourage maximum employer interest in safety and rehabilitation through an appropriate experience-rating mechanism; and
- 6—Promote frank study of causes of accidents (rather than concealment of fault)—reducing preventable accidents and human suffering.

To what extent have the laws achieved desired objectives? Answers to this vary from state to state and depend on many factors including the viewpoint of the appraiser.

However, a 1972 evaluation by the National Commission on State Workmen's Compensation Laws concluded that state laws were not living up to their potential, and the Commission made 84 recommendations for the improvement of the system. Nineteen of these were labeled "essential." Despite this negative assessment, the Commission was convinced that workers' com-

ensation is a fundamentally sound system and a valued institution in our industrial economy.

In January 1976, the policy group of the Inter-Agency Workers' Compensation Task Force, with members from several U.S. government departments and agencies, reported its findings on the need for reform of state workers' compensation programs. Essentially, the Task Force found that existing programs must be reformed to bring about more effective management at the state level, with the federal government monitoring progress and providing technical assistance. The group felt that, without a reordering of priorities and a new mode of operation, workers' compensation would become more expensive, less equitable, and less effective. After completing its mission, the Task Force was merged with the Division of State Workers' Compensation Standards in the Office of Workers' Compensation Programs, Department of Labor.

The constructive criticism rendered by the Commission and the Task Force gave new impetus to the development and growth of workers' compensation laws, and these laws now enjoy a more prominent role within the social insurance system of the United States.

The National Commission and the Task Force both rejected proposals to replace the various state programs with one federal program. Nevertheless, legislation has been introduced in the U.S. Congress for the past several years to give the federal government a direct role in the state systems by setting federally mandated "minimum standards." There has never been sufficient support for these bills to move them beyond the committee level, however.

INTRODUCTION

GENERAL INFORMATION

This analysis of workers' compensation laws attempts to provide a ready reference to the statutory provisions found in the federal, state, and territorial laws of the United States and the federal, provincial, and territorial laws of Canada, American Samoa, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands are included.

In the following pages, 16 charts will be found grouped under three categories:

- **Coverage of Laws**, listing the various requirements pertaining to employments, injuries, and diseases (Part I);
- **Benefits Provided**, detailing the required income replacement benefits and medical benefits (Part II);
- **Administration of Laws**, grouping the many administrative requirements and safeguards (Part III).

COMMENTS ON CHARTS

Complete to December 31, 1984, the charts on the following pages present the statutory provisions of the workers' compensation laws as amended. The effects of many decisions—by courts and administrative agencies—have been taken into account in interpreting these laws.

All provisions presented by the charts in this booklet have required study and interpretation to reduce them to the brief statements found in the charts. In some cases space does not permit sufficient explanation to clarify all points. In such cases it is suggested that the text of the law should be examined.

For an explanation of the abbreviations used in the charts and a note on benefit computations, see page 46.

FEDERAL AND DISTRICT OF COLUMBIA LAWS

Two federal workers' compensation laws are charted. The Federal Employees' Compensation Act (F.E.C.A.) governs compensation of all employees of the United States government. The Longshoremen's and Harbor Workers' Compensation Act provides job disability benefits for all U.S. maritime employment and certain others. Courts have held that the Longshore Act does not apply to maritime employment in Puerto Rico, however.

Entries for the District of Columbia are derived from the District of Columbia Workers' Compensation Act, a D.C. enactment replacing the Longshore Act, effective July 26, 1982. D.C. government employees are covered by a separate D.C. enactment that replaces the F.E.C.A. The law for D.C. government workers is not charted except where it differs materially from the F.E.C.A.

The charts do not cover the federal Black Lung Act, the disability provisions of the Social Security program, the Federal Employer's Liability Act (Jones Act), or veterans' benefits.

CANADIAN LAWS

This booklet includes an analysis of the Canadian federal and provincial workers' compensation acts. Each province and territory administers its own act or ordinance. The federal Merchant Seamen's Compensation Act is charted, also.

Employees of the Canadian federal government are compensated under the Government Employees' Compensation Act, administered by Labour Canada. Compensation is paid by the Canadian government, but the amount is determined by the workers' compensation board for the province where the worker is usually employed. Government employees residing in the Northwest Territories or the Yukon Territory may receive compensation in accordance with the Alberta Act. In view of this arrangement, the charts do not include the Government Employees' Compensation Act except where it differs materially from the provincial acts.

ANNUAL COST

Reporting in *Social Security Bulletin*, the U.S. Department of Health and Human Services estimated that employers spent just over \$22.5 billion in 1982 to insure or self-insure their work-injury risks.

This was almost \$4 billion, or 1.9 percent, lower than the 1981 cost of workers' compensation. This is the first decrease since 1949. The prior year, the increase in cost was 2.9 percent. The average cost per \$100 of payroll was \$1.72 for 1982, compared with \$1.84 for 1981.

The 1982 decrease can largely be attributed to lower inflation, since there has been a continued rise in statutory benefit amounts, amounts payable for medical care, and indemnity awards. Medical costs totaled \$4.8 billion in 1982 while compensation payments amounted to \$11.3 billion—about 70 percent of all workers' compensation payments, which totaled \$16.1 billion. Figures for 1983 were not available at the time of publication.

HIGHLIGHTS OF 1984

The United States Congress and legislatures in forty-nine states convened in general session in 1984. In all, more than 160 laws were enacted covering almost every aspect of workers' compensation.

Benefits: Indemnity benefit maximums increased in 44 states as well as under the Longshore Act and the F.E.C.A. Forty-one states and the District of Columbia now provide for the automatic adjustment of maximums annually, based upon the state average weekly wage. Alabama raised the percentage of average wages used to compute the maximum and eliminated the time limit for temporary total disability benefits.

Illinois, after a legal challenge, resolved to limit permanent partial disability benefits through June 1987. Thereafter, the maximum will be increased by the percentage increase in the state average weekly wage.

Funeral allowances were raised in five states and five Canadian jurisdictions.

Occupational Disease: Two states extended statutes of limitations or expanded coverage for claims based on occupational disease resulting from exposure to asbestos, or for other long latency illnesses. The U.S. Congress again took no action following hearings on legislation that would remove occupational disease from state workers' compensation and established a federal disease compensation system.

Federal Legislation: Legislation to establish a uniform federal product liability law cleared a Senate committee but was not put to a vote. The bill would have abolished the employer's right to recover workers' compensation costs in case of a product-related injury.

Congress enacted the first comprehensive amendments since 1972 of the Longshoremen's and Harbor Workers' Compensation Act, including a death benefit maximum, broad coverage changes (to extent not covered by state law), and a cap on cost-of-living adjustments for claimants receiving benefits.

Superfund legislation eroding employer tort immunity in case of injury caused by toxic exposure cleared House subcommittee, but was rectified by full committee before entire injury compensation title was deleted on House floor.

Finally, the Department of Treasury tax simplification proposal called for taxation of workers' compensation benefits.

NEXT EDITION OF THE ANALYSIS OF WORKERS' COMPENSATION LAWS

Forty-nine state legislatures and Congress convene in 1985. Undoubtedly, there will be numerous changes in many workers' compensation laws. A complete revision of this volume is printed annually. The 1986 edition will be available in March 1986. It will reflect changes made in workers' compensation laws up to January 1, 1986.

PART I

COVERAGE OF LAWS

A basic and oft-repeated objective of workers' compensation on which there is broad agreement is that coverage under the acts should be virtually, if not completely, universal. For various historical, political, economic, or administrative reasons no state law covers all forms of employment.

In 1982 the proportion of all wage and salary employees covered by job-injury laws was 87.5 percent representing 77.8 million workers. Covered payrolls amounted to approximately \$1.31 trillion, or 86 percent of total civilian wage and salary disbursements. Charts I through III delineate the statutory employment coverage requirements.

Another basic objective for workers' compensation is to provide compensation for all work-related injuries and diseases. Note that workers' compensation does not seek to cover all worker health problems. To make this distinction, fairly uniform statutory definitions and tests have been adopted in each state. Typically the statute limits compensation benefits to "personal injury caused by accidents arising out of and in the course of employment."

Although the test is fairly uniform, its interpretation has not resulted in completely uniform coverage of injuries and diseases. Initially, this problem was remedied by providing coverage for specific occupational diseases. With advances in medical technology and increased exposures to a growing number of substances with a variety of physical stresses, it became impractical to define work-related diseases by specific enumeration. The states have therefore amended their statutes to provide coverage of all occupational diseases. Chart IV portrays the status of the laws on this point.

TYPE OF LAW: CHART I

Compensation laws are compulsory or elective. Under an elective law, the employer may accept or reject the act, but if he rejects it he loses the three common-law defenses—assumption of risk, negligence of fellow employees, and contributory negligence. Practically, this means that all the laws, in effect, are "compulsory." A compulsory law requires each employer within its scope to accept its provisions and provide for benefits specified. Coverage is still elective in only three states: South Carolina, New Jersey, and Texas.

Suits for Damages—Under workers' compensation acts employers generally are exempted from damage suits. Where an employee rejects the act, and sues an employer who has accepted it, the employer usually retains the three common-law defenses. Conditions for rejection of the act often are so severe as to make the privilege virtually inoperative. In a few states, however, courts have created exceptions to the exclusive remedy rule under certain circumstances.

INSURANCE REQUIREMENTS: CHART I

Security for Payment of Benefits—Most jurisdictions require employers to obtain insurance or prove financial ability to carry their own risk.

Chart I notes provisions relating to (1) insurance requirements, (2) penalties for failure to insure, and (3) whether self-insurance or group self-insurance is permitted.

Six states and most provinces require employers to insure in a monopolistic state or provincial fund; in some instances, employers may qualify as self-insurers. Twelve states permit employers to purchase insurance either from a competitive state fund or private insurance company. Five of the six monopolistic state funds were created between 1913 and 1915, when the principles of workers' compensation were still new. In 1982 state funds collected \$3.2 billion in premiums.

The Chamber of Commerce of the United States advocates that employers be permitted to buy private insurance if they so desire

and that employers who can qualify be allowed to be self-insurers. Chamber policy states:

"Insurance is an integral part of private enterprise. Insurance should not be regarded as a function to be carried on by the government, and insurance monopolies carried on by governmentally created entities should not be permitted."

Self-Insurers—Some large corporations prefer to assume liability for workers' compensation and avoid administrative costs associated with insurance policies. Twenty-two states and the Longshore Act authorize group self-insurance for smaller employers who pool their risks and liabilities. Employers spent just under \$3.0 billion in 1982 on self-insurance.

Self-insurance operates best when an employer has a spread of risks so large that he may benefit from the law of large numbers. It is necessary and desirable that the self-insurer establish his own protective services—similar to those insurance companies would furnish for safety engineering and claims adjustment. Also, the self-insurer may have to retain attorneys and doctors to handle problems incident to claims and medical and legal services.

Self-insurance is permitted in 47 states—as shown in Chart I. Chart I also reflects those states that specifically authorize group self-insurance.

Employers may set up a reserve fund for self-insurance to pay compensation and other benefits under the workers' compensation acts of the states. Contrary to the treatment accorded insurance premiums, amounts paid into this reserve fund are not always deductible from gross income as a business expense for income tax purposes. However, amounts paid out—as cash or medical benefits—are deductible. In many cases insurance is purchased because such purchase can dispose of the item of expense and future cost in the current year.

PRIVATE AND PUBLIC EMPLOYMENTS: CHART II

Virtually all industrial employment is covered by workers' compensation. Chart II shows this in detail; also it indicates the extent of coverage for public employment.

Some jurisdictions cover all private employment; others exempt those with less than a stipulated number of employees. Most jurisdictions specifically exclude certain employments. Due to the nature of the work, farm labor, domestic servants, and casual employees usually are exempted. Most jurisdictions permit employees in an exempted class to be brought in voluntarily by the employer or by administrative agency order.

Many jurisdictions provide workers' compensation for all or certain classes of public employees.

Merchant marine and railroad workers in interstate commerce generally are not covered by workers' compensation acts and may seek damages under the Federal Employer's Liability Act.

MINORS: CHART III

Minors are covered by workers' compensation. Some jurisdictions provide double compensation or added penalties—as shown in Chart III. In many states minors also enjoy special legal protections. These are specifically noted for each state.

OCCUPATIONAL DISEASES: CHART IV

Although workers' compensation laws initially had no specific provisions for occupational diseases, now all states recognize responsibility for them. Coverage extends to all diseases arising out of and in the course of employment. Most states do not provide compensation for a disease that is an "ordinary disease of life" or which is not "peculiar to or characteristic of" the employee's occupation.

Chart IV outlines provisions governing occupational disease in each jurisdiction. Generally, compensation is the same as for trauma

maric injuries (see Part III). Medical care is unlimited. A few states that do not provide permanent partial disability benefits for certain diseases are charted under the heading "Compensation."

Occupational diseases usually become evident during employment or soon after exposure. However, as with radiation disabilities, certain diseases may be latent for considerable time. As Chart IV notes, most states have extended periods in which claims may be filed concerning latent, slowly developing occupational diseases.

Some states impose special restrictions regarding disability resulting from exposure to coal dust, asbestos, silica, or radiation. A number of states have established presumptions for police and firefighters who have heart attacks or respiratory conditions, but no attempt is made to chart them.

OCCUPATIONAL HEARING LOSS: CHART V

The difficulty of distinguishing between work-related permanent hearing loss and loss of hearing caused by nonoccupational factors has resulted in enactment of special provisions in certain states, as shown in Chart V. Entries include the threshold for compensable loss of hearing, minimum exposure requirements, and deductions for loss caused by aging (presbycusis).

OTHER CONSIDERATIONS

A. Accident Prevention—The encouragement of safety is another basic objective of workers' compensation. The effort to reduce the frequency and severity of work-related injuries is accomplished in at least two ways.

First, the workers' compensation program provides employers with preventive services, including safety engineering. This role is assumed by casualty insurance carriers, state funds and safety agencies, and employers. A second general role is to provide a monetary incentive to employers to improve their safety records. Here the insurance premium structure is a primary force.

Costs of accident-prevention services are included in workers' compensation insurance premiums. Casualty insurance engineers help in setting up accident-prevention programs of continuing benefit. Benefits are found in lower insurance rates, increased production efficiency, and better use of manpower. Of course, the greatest beneficiaries are those kept from industrial accidents through application of effective loss-prevention engineering methods.

B. National Council on Compensation Insurance—Premium rates for workers' compensation insurance are compiled scientifically. Accident experience throughout American business is collected by an agency recognized by all insurance carriers and state fund administrators in the U.S. This agency—the National Council on Compensation Insurance—operates in most states. It grew out of a 1915 conference which agreed that rate making for compensation insurance could not be handled by each state separately. The states that maintain independent agencies cooperate with the Council in making rates. The Council's manual rates generally are a basis for compensation rates charged by stock and mutual companies.

Member companies of the Council report experience incurred under workers' compensation policies. This experience serves as a basis for workers' compensation rate determinations in accord with a standard nationwide rate-making procedure approved by the National Association of Insurance Commissioners.

The National Council's basic manual is standard with all insurance companies. It sets forth Council rules, procedures, and rates applicable to workers' compensation insurance. Where statutes provide for rate regulation by a state supervising authority, revised compensation rates and supporting data are filed annually with it; often, public hearings are held before rates are revised. The supervising authority must approve the rates carriers charge. All states now provide for rate regulation by state authority. In Canada

rates are in the form of an assessment—established by each provincial compensation board annually by class of risk.

As set forth in the Council's manual, compensation rates are based on payroll. Usually only an estimated premium is collected when the policy is written. After the policy expires, a payroll audit is required. The actual premium is then figured and adjustments made.

C. Injuries Outside the Jurisdiction—Frequently, when a worker's occupation takes him into another jurisdiction, questions arise as to which law determines compensation payable. In effect, most compensation laws are extraterritorial—either by specific provisions or court decision. Answers depend on provisions of the particular laws involved and require consideration of circumstances—such as place and nature of employment, place where contract was made, employee's residence, and employer's place of business.

D. Civil Defense and Other Volunteers—Many states have laws to compensate civil defense and other volunteer workers (such as firemen) injured in line of duty. Attention is called to these laws, but no attempt is made to chart their provisions.

E. Black Lung Act—The federal Black Lung Act (Title IV of the federal Coal Mine Health and Safety Act of 1969, as amended in 1972, 1978, and 1981) provides benefits for total disability or death caused by respiratory illness attributable to coal mining (black lung disease). The Act is administered by the Division of Coal Mine Workers in the U.S. Department of Labor's Office of Workmen's Compensation Programs and by the Social Security Administration.

Effective January 1, 1985, monthly benefits range from \$317.10 to \$634.20, computed at 137½ percent of the minimum monthly pay for federal employees, plus an allowance for dependents equal to 50%, 75%, or 100% of the basic benefit, for 1, 2, or 3 or more dependents, respectively. Beneficiaries also receive an annual cost-of-living increase.

A total of \$10 billion in black lung payments have been made to 500,000 claimants from 1969 through 1980.

A Black Lung Disability Trust Fund, financed by an excise tax on coal production, was set up by the 1978 amendments to pay claims where the last employment was prior to 1970 or where no responsible coal mine operator has been identified. The fund was in deficit by \$2.5 billion as of December 31, 1984, despite 1981 amendments that doubled the coal tax and revised eligibility criteria in an effort to make the fund solvent.

F. Social Security Disability—The federal Social Security Disability program pays benefits on behalf of disabled workers under age 65 whose disability is expected to last 12 months or result in death. A worker becomes eligible after a minimum period of employment covered by Social Security, measured in calendar quarters. There is a 5-month waiting period.

Cash benefits are payable monthly based on wages in covered employment, plus allowances for spouse and children. Effective January 1, 1985, the maximum is \$909.00 for an individual, family maximum \$1,363.65. Cost-of-living increases are payable effective each June.

Benefits are paid out of the Disability Trust Fund, financed from the federal Social Security tax.

Combined Social Security Disability and workers' compensation benefits may not exceed 80 percent of "average current earnings" prior to disability. The Omnibus Budget Reconciliation Act of 1981 requires that Social Security disability benefits supplement workers' compensation unless state law provided for a reverse offset on or before February 18, 1981.

CHART I

TYPE OF LAW AND INSURANCE REQUIREMENTS

January 1, 1985

JURISDICTION	TYPE OF LAW	INSURANCE	SELF-INSURANCE	PENALTIES ON FAILURE TO INSURE
ALABAMA	Compulsory	Required	Individual and group	Fine of not less than \$25 nor more than \$1,000. Employer may be enjoined from doing business and liable to suit with defenses abrogated and double amount of compensation.
ALASKA	Compulsory	Required	Permitted	Class B or C felony (up to 10 years imprisonment, \$50,000 fine, or both). Board may enjoin use of labor. Employer liable to suit with defenses abrogated and employer negligence presumed proximate cause of injury. Individuals in charge of corporation personally liable for compensation.
AMERICAN SAMOA	Compulsory	Required	Permitted	Misdemeanor—fine up to \$1,000 or imprisonment up to 1 year, or both. Employer liable to suit with defenses abrogated.
ARIZONA	Compulsory	Required	Permitted	Employer liable to suit with defenses abrogated. 10% penalty of award, expenses and attorney's fees. Award paid from Social Fund. Injunction against doing business in state.
ARKANSAS	Compulsory	Required	Individual and group	\$500 fine or 1 year imprisonment, or both. Employer liable to suit with defenses abrogated.
CALIFORNIA	Compulsory	Required	Permitted	Employer may be enjoined from doing business. Mandatory penalty upon issuance of stop order is \$100 per employee raised to \$500 per employee if case of compensable (maximum \$10,000). Failure to obey stop order a misdemeanor. Penalty is fine up to \$1,000, imprisonment up to 90 days, or both. \$50 penalty for failure to respond to Director's inquiry. Penalties are paid into Uninsured Employers Fund and constitute lien on employer's assets. Employer may sue for damages with employer's defenses abrogated and fee for compensation. Intentional failure to insure is misdemeanor.
COLORADO	Compulsory	Required	Permitted	Compensation increased 50% or employer liable to suit with defenses abrogated (at option of employee). Employer may also be enjoined from doing business.
CONNECTICUT	Compulsory	Required	Permitted	Willful failure to insure—fine up to \$1,000, payable into Second Injury Fund.
DELAWARE	Compulsory	Required	Individual and group	Fine of 10 cents per day per employee (maximum \$50, minimum \$1 per day) if default continues for 30 days employer may be enjoined from doing business. Employer liable to suit with defenses abrogated.
DISTRICT OF COLUMBIA	Compulsory	Required	Permitted	Fine of not more than \$1,000 or 1 year imprisonment or both.
FLORIDA	Compulsory	Required	Individual and group	Fine of not more than \$500 or not more than 1 year imprisonment, or both; employer liable to suit with defenses abrogated and may be enjoined from doing business.
GEORGIA	Compulsory	Required	Individual and group	Misdemeanor. Compensation may be increased 10% plus attorney's fees. Penalty up to \$50 per day.
GUAM	Compulsory	Required	Not permitted	Misdemeanor—fine up to \$1,000, imprisonment up to 1 year, or both. Employer liable to suit with defenses abrogated and must reimburse fund for compensation payable. Corporate officers are personally liable for compensation.
HAWAII	Compulsory	Required	Permitted	\$25 or \$1 per employee per day during default, whichever is greater. Injunction against business in the state.
IDAHO	Compulsory	Required	Permitted	Misdemeanor. Employer also liable to penalty of \$1 per day per employee, and may be enjoined from doing business after 30 days default. For default in premiums to state fund, penalty is \$1 per day per employee, and policy may be canceled after 30 days default.
ILLINOIS	Compulsory	Required	Individual and group	Fine of \$100 to \$500 for each day a default.
INDIANA	Compulsory	Required	Permitted	Class A infraction—maximum fine \$10,000. Uninsured employer may be liable for medical and legal expenses plus double compensation and may be enjoined from doing business.
IOWA	Compulsory	Required	Individual and group	Employer liable to suit with defenses abrogated and presumption of negligence of employer. In coal mining, employer is liable to penalty of \$10 to \$100 per day and may be enjoined from further noncompliance.
KANSAS	Compulsory	Required	Individual and group	Employer liable to suit with defenses abrogated.
KENTUCKY	Compulsory	Required	Individual and group	Failure to secure payment of compensation—claimant may claim compensation and bring action at law or in admiralty with employer's common law defenses abrogated. Employer may be enjoined from doing business.
LOUISIANA	Compulsory	Required	Individual and group	12% penalty and reasonable attorney's fees for collection of claim.
MAINE	Compulsory	Required	Individual and group	Class D crime. Employer liable to suit with defenses abrogated.
MARYLAND	Compulsory	Required	Permitted	Fine of \$500 to \$5,000 and/or imprisonment for not more than 1 year. Additional penalty for failure to comply with Commission's orders amounting to 6 months' insurance premiums. Employer also liable to suit with defenses abrogated. Other insurers assessed to pay unpaid claims of insolvent insurer. Fine of \$150 and 15% penalty on award payable to Uninsured Employers Fund.
MASSACHUSETTS	Compulsory	Required	Permitted	Fine of not more than \$500 or imprisonment for not more than 1 year, or both; employer liable to suit with defenses abrogated.
MICHIGAN	Compulsory	Required	Individual and group	Fine of \$10 to \$100 or imprisonment for 30 days to 6 months, or both.
MINNESOTA	Compulsory	Required	Individual and group	Penalty \$100 if under 5 employees, otherwise \$400. Additional penalty 5 times lawful premiums for continued noncompliance. Employer may be enjoined from further employment. Employer must reimburse compensation paid plus 50% penalty. Intentional noncompliance is gross misdemeanor. Employer liable to suit with some defenses abrogated.
MISSISSIPPI	Compulsory	Required	Permitted	Fine up to \$1,000 or one year imprisonment or both. Employer also liable to suit with defenses abrogated.
MISSOURI	Compulsory	Required	Individual and group	Employer liable to suit with defenses abrogated. Worker may receive compensation out of Second Injury Fund and employer is liable for amounts paid plus fine of \$100 per day of noncompliance after date of injury (up to \$5,000).
MONTANA	Compulsory	Required	Permitted	Division must enjoin employer from doing business. Double amount of unpaid premiums assessed as penalty (minimum \$200). Employer liable for compensation payable, up to \$30,000. Penalties payable into Uninsured Employers Fund.
NEBRASKA	Compulsory	Required	Permitted	Employer liable to suit with defenses abrogated. \$1,000 fine maximum, 1 year imprisonment, or both, may be enjoined from doing business.
NEVADA	Compulsory	Required in state fund	Individual	Employer liable to suit with defenses abrogated and may be enjoined from doing business. Misdemeanor punishable by a fine up to \$500 per offense.
NEW HAMPSHIRE	Compulsory	Required	Individual and group	Penalty of \$500 plus \$100 per employee per day. Employer may be enjoined from doing business and injured worker may sue for damages.
NEW JERSEY	Elective	Required	Permitted**	Employer liable to suit with defenses abrogated. Misdemeanor, punishable by a fine of not more than \$1,000 or not more than 60 days imprisonment or both, plus \$25 for each 10-day period but not more than \$100 at any one time. Also assessment of \$150 plus 15% of award up to \$1,500 payable to Uninsured Employers Fund.
NEW MEXICO	Compulsory	Required	Permitted	Fine of not more than \$1,000. Employer may be enjoined from doing business.
NEW YORK	Compulsory	Required	Individual and group	Fine of \$100 to \$500 or imprisonment for not more than 1 year, or both, with graduated fines to \$2,500 for repeated failures. Employer liable to suit with certain special defenses abrogated. Additional fine of \$200 if uninsured for less than 10 days.
NORTH CAROLINA	Compulsory	Required	Individual and group	Misdemeanor, punishable by fine of 10c per day per employee (maximum \$50.00, minimum \$1 per day), imprisonment, or both. Employer liable to suit with common law defenses abrogated.

INC. *Except as to state and political subdivisions, banks, trust companies, and savings and loan associations.

MI. *Eligibility for group self-insurance is limited to counties and municipalities.

MO. *\$500 and \$2,000 respectively, for deliberate failure to insure.

NC. *Employer engaged in mining must insure only to the extent of maximum liability for 10 deaths in any one accident.

N.J. *Unless employer rejects. Employer of farm worker not required to insure.

**Group self-insurance authorized for hospitals and local government units.

N.Y. *Corporate officer who failed to obtain insurance ineligible for benefits out of Uninsured Employers Fund (for himself, surviving spouse, or dependents).

CHART I □ TYPE OF LAW AND INSURANCE REQUIREMENTS □ January 1, 1985 (continued)

JURISDICTION	TYPE OF LAW	INSURANCE	SELF-INSURANCE	PENALTIES ON FAILURE TO INSURE
NORTH DAKOTA	Compulsory	Required in state fund	Not permitted	Madame and/or punishment by \$500 fine, 1 year imprisonment, or both. Uninsured employer liable for damage or injury or death and cannot avail himself of common law defense. Employer may be enjoined from employing uninsured workers.
OHIO	Compulsory	Required in state fund	Permitted	Minor misdemeanor—fine up to \$100. If willful, second degree misdemeanor—fine up to \$750, imprisonment up to 90 days or both. Employer may be enjoined from doing business. Employer is also liable to suit with defenses abrogated.
OKLAHOMA	Compulsory	Required	Individual and group	Penalty of \$1 per day per employee. Employer liable to suit with defenses abrogated.
OREGON	Compulsory	Required	Individual and group	Employer is liable to suit with defenses abrogated. Enjoined from doing business. Fine up to \$1,000 plus up to \$25 per day administrative costs and legal fees, and fines up to \$5,000 based on type of injury.
PENNSYLVANIA	Compulsory	Required	Permitted	Fine of \$500 to \$2,000 per day or not more than 1 year imprisonment, or both. Employer liable to suit with defenses abrogated.
PUERTO RICO	Compulsory	Required in territorial fund	Not permitted	Misdemeanor, fine of \$25 to \$1,000, or imprisonment for not more than 6 months or both. Employer liable to suit with defenses abrogated. Penalty 30% of compensation (minimum \$10.00).
RHODE ISLAND	Compulsory	Required	Individual and group	Fine of not more than \$100; employer liable to suit with defenses abrogated.
SOUTH CAROLINA	Elective	Required	Individual and group	If employer does not reject and fails to insure, fine of 10 cents per day per employee (maximum \$50, minimum \$1 per day) if default continues for 30 days employer may be enjoined from doing business. Employer liable to suit with defenses abrogated. Willful failure to insure is misdemeanor punishable by fine of \$100 to \$1,000 or imprisonment of 30 days to 6 months or both.
SOUTH DAKOTA	Compulsory	Required	Individual and group	Employer liable to suit for damages or double compensation and medical care as benefits.
TENNESSEE	Compulsory	Required	Individual and group	Fine of \$10 to \$100 and after conviction, fine of \$1 for each day of noncompliance. Employer also liable to suit with defenses abrogated.
TEXAS	Elective	Required	Not permitted	Employer liable to suit with defenses abrogated. Motor bus certificate may be revoked on failure to insure.
UTAH	Compulsory	Required	Permitted	Fine of \$10 to \$100 or imprisonment of 30 days to 6 months or both. Employer also liable to suit with defenses abrogated. Also costs and attorney's fees in civil suit.
VERMONT	Compulsory	Required	Permitted	Failure to provide security within 30 days after notice by Commissioner—fine up to \$100 per day.
VIRGIN ISLANDS	Compulsory	Required in territorial fund	Not permitted	Employer liable for compensation and expenses but penalty equal to 30% of compensation and expenses. Employer liable to suit with defenses abrogated. Fine up to \$600 or imprisonment up to 6 months, or both. Interest on premiums in default. Employer may be enjoined from doing business.
VIRGINIA	Compulsory	Required	Individual and group	Fine \$50 per day per employee (maximum \$1,000, minimum \$50 per day). Employer liable to suit with defenses abrogated and may be enjoined from doing business. Intentionally uninsured employer commits class 2 misdemeanor.
WASHINGTON	Compulsory	Required in state fund	Permitted	Employer may be enjoined from doing business. Willful failure is misdemeanor—fine of \$25 to \$100 daily, 50% to 100% of claim cost, plus \$200 or twice the unpaid premium, whichever is greater. 25% of premiums in default; employer may have to furnish double bond.
WEST VIRGINIA	Compulsory	Required in state fund	Permitted	Employer liable to suit with defenses abrogated, all past premiums plus interest; reimbursement to state fund for claims paid on his behalf for failure to subscribe may be enjoined from doing business in state.
WISCONSIN	Compulsory	Required	Permitted	Fine of \$10 to \$100 or imprisonment from 30 days to 6 months, or both. Each day is a separate offense. Employer may be restrained from employing any person pending compliance.
WYOMING	Compulsory	Required in state fund	Not permitted	Fine of not more than \$500, plus 10% of premiums due. Employer may also be enjoined from doing business. Employer liable to suit with defenses abrogated.
F.E.C.A.	Compulsory	Federal appropriation		
LONGSHORE ACT	Compulsory	Required	Individual and group	Fine of not more than \$1,000 or 1 year in prison or both for failure to secure payment of compensation.
ALBERTA	Compulsory	Required in provincial fund	Not permitted	Failure to furnish required security—Board may order employer to cease employment; violation—fine up to \$200 daily. Failure to submit statement of wages—up to 15% assessment plus penalty up to half of compensation payable, maximum \$500; violation of judgment—injunction against operating. Failure to pay assessment—up to 8% penalty; employer's goods may be seized.
BRITISH COLUMBIA	Compulsory	Required in provincial fund	Not permitted	Failure to submit statement of wages—compensation payable plus percentage of assessment set by Board. Failure to pay assessment—unpaid amount plus costs of collection and percentage penalty, compensation payable, and employer may be enjoined from operating.
MANITOBA	Compulsory	Required in provincial fund	Not permitted	Failure to submit statement of wages—maximum fine \$500. Failure to submit payroll return statement—employer liable for half of compensation payable (minimum \$50). Failure to pay assessment—penalty of 5% of amount in default for first month and 1% for each succeeding month.
NEW BRUNSWICK	Compulsory	Required in provincial fund	Not permitted	Failure to submit statement of wages—maximum penalty \$500 plus percentage (set by Board). Failure to pay assessment—employer liable for compensation payable plus percentage penalty and costs of collector.
NEWFOUNDLAND	Compulsory	Required in provincial fund	Not permitted	Failure to submit statement of wages—maximum penalty \$1,000. Failure to pay assessment—assessment plus costs of collection, percentage penalty. Employer may be enjoined from operating.
NORTHWEST TERRITORIES	Compulsory	Required in territorial fund	Not permitted	Failure to submit statement of wages or to pay assessment—employer liable for compensation payable and assessment, plus percentage of assessment as penalty established by Board or regulations.
NOVA SCOTIA	Compulsory	Required in provincial fund	Not permitted	Employer liable for compensation payable. Failure to submit statement of wages—employer liable for unpaid amount and costs of collection plus 5% penalty, 1% penalty for each month in default, \$50 if annual statement. Failure to pay assessment—2% penalty plus 1% for each month in default and employer may be enjoined from operating.
ONTARIO	Compulsory	Required in provincial fund	Not permitted	Failure to submit statement of wages upon commencing operations and at other required times—penalty plus liability for additional percentage of assessment and costs of claim at discretion of Board.
PRINCE EDWARD ISLAND	Compulsory	Required in provincial fund	Not permitted	Failure to report payroll or pay assessment—penalty of \$100 per week of default plus 2% of amount unpaid after 1 month, up to 1% for each additional month. Failure to pay assessment—employer may be enjoined from operating.
QUEBEC	Compulsory	Required in provincial fund	Not permitted	Failure to submit statement of wages upon commencing operations or at other required times—maximum fine \$500. Failure to pay assessment, employer liable for percentage penalty to be established by Board and also a fine of not over \$100 per day.
SASKATCHEWAN	Compulsory	Required in provincial fund	Not permitted	Failure to submit statements of wages upon commencing operations or at other required times—maximum fine \$500. Failure to pay assessment, employer liable for percentage penalty to be established by Board and may be enjoined from operating.
YUKON TERRITORY	Compulsory	Required in territorial fund	Not permitted	Failure to submit statement of wages—maximum fine \$500 plus percentage of assessment. Failure to pay assessment—percentage penalty, and employer may be enjoined from operating.
CANADIAN MERCHANT SEAMEN'S ACT	Compulsory	Required	At discretion of board	Failure to insure or cover by other means satisfactory to the Board may cause ship to be detained by Customs.

Ona: *Attorney General has ruled statutory provision for group self-insurance is unconstitutional.

S.C. *Unless employer rejects.

Texas: *If employer accepts.

**Except for state and political subdivisions.

Wash: *Group self-insurance permitted for school districts and hospitals.

Wyo: *Nonhazardous employments may also be insured with private carriers.

Ill. C: *Employer directly liable for compensation if injury was caused by employer's gross negligence or lack of an accident prevention program, maximum \$24,417.80.

N.B.: *Subject to approval of the Board of Compensation.

CHART II

COVERAGE OF LAWS

January 1, 1985

JURISDICTION	EMPLOYMENTS COVERED ¹		EXCEPTIONS ²	SPECIAL COVERAGE PROVISIONS ³
	PRIVATE	PUBLIC		
ALABAMA	Compulsory as to employers of 3 or more. Elective as to partners or sole proprietors. Corporate officers may reject.	Compulsory as to all public employments except municipalities of less than 2,000 population. Certain school systems and institutions covered. ⁴	Domestic servants and casual employees.	Voluntary for employers of less than 3 including farmers. ⁵
ALASKA	Compulsory as to all employments including elected or appointed corporate executive officers.	Compulsory as to state and political subdivisions, members of state boards and commissions. Includes regular firemen if not prohibited by local law. Voluntary as to executive officers of municipal corporations.	Part-time duty status, cleaning persons, harvest help, etc.	Voluntary as to executive officers of a charitable, religious, educational, or other nonprofit corporation.
AMERICAN SAMOA	Compulsory as to employers of 3 or more. Coverage may be required for all hazardous employments.	Compulsory as to all public employments.		Voluntary as to exempt employers.
ARIZONA	Compulsory as to employments. Employer may reject.	Compulsory as to state, counties, cities, towns, municipal corporations, school districts, and volunteers enumerated by statute.	Domestic servants, casual employees, and real estate contacts.	Voluntary as to employers of domestic servants. Motion picture business employees and employees may be exempt from law provided equal benefits are provided by insurance in domestic state.
ARKANSAS	Compulsory as to employers of 3 or more. Elective as to partners or sole proprietors.	Compulsory as to state agencies, departments, and institutions, and counties. Excludes separate corporations and unincorporated cities and towns.	Farm labor, domestic servants, casual workers, public charities, vendors, or distributors of newspapers and other publications.	Voluntary as to excluded employments. Compulsory for building repair work if contractor employs 2 or more employees at any one time. Compulsory for contractor who employs 1 or more and who subcontracts.
CALIFORNIA	Compulsory as to all employments. Includes working member of partnership.	Compulsory as to all public employments except clerks and deputies serving without remuneration and to regional occupational centers, programs or school districts offering training to pupils outside attendance area as to enrolled pupils.	Charity workers and volunteer member workers at camps etc. operated by nonprofit organizations. Employers sponsoring bowling teams. Domestic who work less than 52 hours during preceding 90 days or earn less than \$100. Students in sport events (excludes amateur athletic participants who are not employees).	Voluntary as to excluded employments and sponsoring agencies of Economic Opportunity Programs. Employer not liable for injury due to off-duty recreational, social, or athletic activity not part of work-related duties.
COLORADO	Compulsory as to all employments. Corporate officer who is 10% shareholder may reject. Elective as to active employer or partner.	Compulsory as to all salaried public employments. Job trainees deemed employees of training institution.	Employees of religious or charitable organizations, domestic servants and casual employees who earn less than \$2,000 per year, volunteer air lift operators.	All farm labor covered in 1977. Officers of farm corporation may reject coverage.
CONNECTICUT	Compulsory as to all employments. Corporate officer may reject. Elective as to sole proprietors or partners.	Compulsory as to all state, public corporations, and members of General Assembly. Municipalities may reject coverage of elected and appointed officials, police, and firemen.	Casual employees, purveyors, ⁶ domestics employed less than 26 hours weekly, officers of fraternal organizations paid less than \$100 per year.	Voluntary as to excluded employments.
DELAWARE	Compulsory as to all employments. Up to 4 corporate officer-stockholders may reject. Elective as to sole proprietors or partners.	Elective as to state and certain counties, cities, and towns.	Domestic servants, casual employees earning less than \$300 in 3 months, home household, farm labor.	
DISTRICT OF COLUMBIA	Compulsory as to all employments.	Separate act is compulsory for all public employments, except officers or employees of the United States, state, or foreign government, and uniformed D.C. police or firemen.	Farm labor, casual employees, master or crew of any vessel, and employees of common carrier by railroad in interstate commerce.	Act applies to employees principally located in Washington, D.C. Domestic workers covered if employer employs 1 or more for 240 hours or more per quarter.
FLORIDA	Compulsory as to employers of 3 or more. Elective as to corporate officers, partners, and sole proprietors.	Compulsory as to state and political subdivisions (includes volunteers), except elected officials.	Domestic servants, casual employees, 12 or fewer casual or 5 or fewer regular farm labor, professional athletes, employees of common carriers, and volunteers (except for government entities).	Voluntary as to excluded employments. Excludes real estate salesman, salesperson, commission. Numerical exemption inapplicable to employees of subcontractors.
GEORGIA	Compulsory as to all employers of 3 or more. Elective as to active partners or sole proprietors.	Compulsory as to state, county, municipal corporations, and political subdivisions including school districts. Voluntary as to planning commissions.	Farm labor, domestic servants, employees of common carriers by railroad, casual labor and licensed real estate salesmen and brokers.	Voluntary as to excluded employments.
GUAM	Compulsory as to all industrial employments. ⁷	Compulsory as to paid and voluntary work done for Government of Guam or any political subdivision except federal employees covered by P.L. 77-208 and elected officials.	Workers in interstate or foreign commerce covered by federal law, casual labor, and members of Board of Education.	All contracts of hire are presumed to include an agreement to cover injuries received outside the territory by accident arising out of and in the course of employment.
HAWAII	Compulsory as to all industrial employments. ⁸	Compulsory as to all public officials, elective or appointed. Covers public board members.	Employees of religious, charitable, or nonprofit organizations. Domestics who earn less than \$225 during each quarter in the preceding year. Unpaid 25% shareholders of corporation with no employees.	Voluntary as to employments not defined as industrial. ⁹
IDAHO	Compulsory as to all employments. Elective as to corporate officers. Includes 10% shareholders, sole proprietors, and working members of partnership.	Compulsory as to all public employments except officials at secondary school athletic contests.	Agricultural pursuits, domestic servants, casual labor, including members of employer's family, outworkers, ¹⁰ employees, not for money, armen, and commission real estate salesmen and brokers.	Employees within state who work for employers domiciled in another state are covered. Credit is provided for benefits paid to employees under the law of other states.
ILLINOIS	Compulsory as to enumerated, extra hazardous employments (including occupational diseases). Elective as to partners and sole proprietors.	Compulsory as to all public employments except members of fire and police departments in cities over 200,000 population (such firemen covered to extent of burn-related disfigurement).	Certain farm labor, domestics, and persons not in usual course of employer's business, real estate brokers and salesmen paid by commission only.	Voluntary as to excluded employments. ¹¹ Corporate officers of small business may reject.
INDIANA	Compulsory as to all employments including corporate officers. Elective as to sole proprietors or partners.	Compulsory as to state, municipal corporations, and political subdivisions, includes state legislators, and elected and appointed officials.	Farm labor, domestic servants, casual workers, and railroad workers. ¹²	Compulsory as to coal mining and for students in cooperative education.
IOWA	Compulsory as to all employments but up to 4 corporate officers may reject.	Compulsory as to all public employments, except firemen and policemen entitled to pension fund. Covers highway safety patrol officers, conservation officers, and agricultural workers at state universities.	Domestic and casual workers earning under \$200 per quarter, farm labor, if employer payroll under \$2,500 per year, or any regular employee for less than 40 hours weekly during 13 weeks.	Voluntary as to excluded employments.
KANSAS	Compulsory as to all employments including corporate executive officers. Elective as to partners, individuals, or self-employed.	Compulsory as to all public employments. Members of firemen's relief associations may elect to accept or reject coverage.	Farm labor or any employer whose gross annual payroll is not more than \$10,000.	Compulsory as to eleemosynary institutions. Voluntary as to excluded employments. Labor unions and associations may elect coverage for their members who perform services and are not full-time employees.

NOTE: State courts vary in decisions whether minimum of persons must be in state.

¹Compensation laws are classified as compulsory or elective. A compulsory law requires every employer to accept the act and pay the compensation specified. An elective act is one in which the employer has the option of either accepting or rejecting the act, but if he rejects it he loses the customary common law defenses (such as assumed by employee, negligence of fellow servants, and contributory negligence). In most states workers in accepted or excluded employments may be brought under coverage of the act through voluntary action of the employer. In other states, such action of the employer must be occurred in by the employees.

²Applying to private employments only. The exceptions for public employments are given under "Employments Covered—Public."

³Outworker is person to whom services are given for cleaning, repair, etc., at home.

⁴ Ala. "Employees of all county and city boards of education. Ala. Inst. for Deaf and Blind, and 2-yr. colleges under state board of education control. Special act covers employees of U.S.S. Alabama Battleship Comm. and authorizes excess medical care benefits not to exceed \$10,000 per employee, also, for employees of Department of Agriculture and Industries. Special act covers employees of Tannehill Furnace and Foundry Commission.

⁵ Guam "Employment in trade, occupation, or profession, carried on by employee for pecuniary gain.

⁶ Hawaii "Employment in trade, occupation, or profession, carried on by employer for pecuniary gain.

⁷ "The law is 'elective' as to private employments of a nonhazardous nature, but it does not abrogate the employer's defenses if he does not accept the act, and this is considered to be voluntary.

⁸ "Elective for officer of a charitable, religious, educational, or nonprofit corporation.

CHART II — COVERAGE OF LAWS — January 1, 1985 (continued)

JURISDICTION	EMPLOYMENTS COVERED ¹		EXCEPTIONS ²	SPECIAL COVERAGE PROVISIONS ³
	PRIVATE	PUBLIC		
KENTUCKY	Compulsory as to all employments including corporate executives. Elective as to owners of business or partner. Worker may reject voluntary profit plan.	Compulsory as to state and political subdivisions including elected and appointed state officials and members of the General Assembly.	Domestic servants if employer employs fewer than 2 each regularly employed 40 hours a week; casual workers employed less than 20 consecutive days; agricultural laborer for charitable or religious organization in return for food or sustenance; and participant in carnival and fairs work.	Specifically covers news, arts and operators of coal mines. Voluntary as to excluded employments.
LOUISIANA	Compulsory as to all employments including corporate executives. Corporate officers who are 10% shareholders and sole proprietors may reject.	Compulsory as to all public employments except sheriff, deputies and officials. Subvoters may cover elective and appointive officials.	Crews of crop spraying aircraft when acting as contractors or employees of persons principally engaged in agriculture; real estate brokers and salesmen; domestic workers.	Excludes officers of nonprofit charitable, fraternal, cultural or religious corporations or associations.
MAINE	Compulsory as to all employments including corporate executives. Elective as to owners of business or partner. Corporate officers who are 20% shareholders may reject. Elective as to self-employed persons or partners.	Compulsory as to state, counties, cities, towns and quasi-municipal corporations including firemen and police and volunteer firemen and emergency medical services personnel.	Maritime employee in interstate or foreign commerce, or seaman; independent contractor; Employee harvesting 150 cords of wood from farm wood lot; voluntary participant in employee-sponsored athletic event.	Voluntary as to excluded employments. Parents, spouse, or child of sole proprietor or partner may reject coverage. Common law defenses retained by certain employers with employee's liability insurance.
MARYLAND	Compulsory as to all employments including corporate officers. Elective as to partners or sole proprietors. Corporate farm officers who are 20% shareholders may reject.	Compulsory as to state, counties, cities and their agencies, paid firemen in certain counties, prisoners working for county roads board, forest wardens, crewmen and fire fighters for Department of Forests and Parks, jurors for non-federal courts.	Domestic workers who earn less than \$250 in a quarter from a single household; certain maintenance workers not employed for 30 consecutive days around a private home; seasonal, migratory farm labor within 25 miles of residence who work no more than 13 weeks a year; and community-paid real estate salesmen or broker.	Voluntary as to excluded employments. Officers of close corporation may reject. Small employers of farm labor may be insured under a group policy.
MASSACHUSETTS	Compulsory as to all employments.	Compulsory as to state, elective as to counties, cities and districts having power of taxation. Municipalities required to indemnify police and firemen. Cities and towns may cover certain elected or appointed officials.	Seasonal and casual labor; domestic servants employed less than 16 hours a week; masters and seamen in interstate commerce covered by federal law; athletes whose contracts provide wages during job disability; and community-paid real estate salesmen.	Voluntary as to domestic servants hired periodically or on a seasonal basis.
MICHIGAN	Compulsory as to all employers of 3 or more, or less than 3 if 1 is employed for 35 hours per week for 13 weeks by same employer.	Compulsory as to all public employments including Michigan Conservation Corps members. Trainers in federally funded training program deemed employees of sponsoring public entity.	Professional athletes whose average weekly wage is more than 200% of statewide average weekly wage; domestic servants who work less than 35 hours a week for 13 weeks a year.	Voluntary as to employer of 2 or less, and domestic service. Family members may be excluded by endorsement.
MINNESOTA	Compulsory as to all employments. Elective as to owners of business or partner and officers of certain farms, farms or close corporations and their families.	Compulsory as to all public employments including elected and appointed state officers and members of the board and certain faculty at University of Minnesota. Elective for elected or appointed officers of political subdivisions.	Certain casual labor; household workers who earn under \$500 per 3 months from one private household; family farms with annual farm labor payroll under \$6,000; railroad workers covered by federal law; and nonprofit corporation with annual payroll under \$500; commercial freight carrier for family farm.	Exclusion must be in writing. Elective coverage for independent contractors.
MISSISSIPPI	Compulsory as to all employers of 2 or more. Corporate officers may reject.	Voluntary as to public employments. Specifically excludes handicapped in state sheltered workshop program.	Domestic servants; farmers; farm labor; newspaper distributors; officers of nonprofit charitable, fraternal, cultural or religious corporations or associations.	Voluntary as to exempt employers.
MISSOURI	Compulsory as to all employers of 2 or more. Elective for partners and sole proprietors.	Compulsory as to all public employments including elected and appointed state officials, contractors of a public corporation, state marshal and sheriffs and deputy sheriffs. Compulsory for workers on state welfare projects under federal Economic Community Act.	Farm labor; domestic servants; occasional labor for private household and qualified real estate agents.	Voluntary as to exempt employments; employers of less than 5 employees; and salaried officers of Missouri farm corporations.
MONTANA	Compulsory as to all employments. Corporate officers may reject. Elective as to partners and sole proprietors.	Compulsory as to all public employments including public contractors.	Domestic and casual employment; family members; employers covered by federal law; and person performing services for food and sustenance only.	Coverage is mandatory for partner or sole proprietor who is independent contractor (except real estate or farm services), but may apply for personal exemption. Voluntary as to exempt employments.
NEBRASKA	Compulsory as to all employments. Corporate officers who are 25% shareholders may reject. Elective as to proprietors, partners or self-employed.	Compulsory as to all employments including officials elected or appointed for fixed terms.	Farm labor and domestic servants.	Voluntary as to farm labor and domestic service.
NEVADA	Compulsory as to all employments. Elective as to sole proprietors.	Compulsory as to all employments including public contractors. Also includes unpaid members of state departments, boards, commissions, agencies or bureaus approved by a statutory authority, members of local bands and orchestras.	Farm labor; domestic servants; casual employees; employees engaged without pay in employer's social or athletic events; and voluntary sub-contractors.	Voluntary as to exempt employments. Employer may elect compensation if mandated; employer is uninsured.
NEW HAMPSHIRE	Compulsory as to all employments. First 3 corporate officers not counted as employees. Elective as to partners and sole proprietors.	Compulsory as to all public employments.	Railroad workers covered under F.E.A. (Jones Act).	
NEW JERSEY	Elective as to all employments.	Compulsory as to all public employments.	Casual workers; maritime workers; and railroad workers engaged in interstate commerce.	
NEW MEXICO	Compulsory as to employers of 3 or more. Corporate officers who are 10% shareholders may reject. Elective as to partner or self-employed.	Compulsory as to state, counties, cities, towns, schools, drainage, irrigation or conservancy districts, public instruction or administrative boards includes elected or appointed officials.	Farm or ranch labor; domestic servants; and casual employees.	Voluntary as to farm labor; domestic service; and where less than 3 are employed.
NEW YORK	Compulsory as to all employments. Corporate officer who is sole shareholder may reject.	Compulsory as to state and subdivisions when worker is engaged in hazardous occupations enumerated. Covers school aides and public school teachers in districts outside New York City. Voluntary as to municipal corporations in nonhazardous employments.	Farm labor if payroll during prior year was less than \$1,200; volunteer workers; domestic worker not employed by same employer at least 40 hours per week; teacher or nonmanual laborer for religious, charitable, or educational institution; and corporate officer who is sole shareholder and has no other employees.	Voluntary as to exempt employments and for certain employment in fulfillment of probationary sentence.
NORTH CAROLINA	Compulsory as to all employers of 4 or more and all employments with exposure to radiation. Corporate officers count toward total number of employees but may reject. Elective as to partner or sole proprietor.	Compulsory as to public employments; public and quasi-public corporations; and elective officials.	Farm labor; domestic servants; casual workers; railroad workers; voluntary law patrolmen; individual seaman; or logging operators with fewer than 10 employees who operate less than 60 days over a 6-month period.	Voluntary as to casual employees; domestic servants; and employers of fewer than 4 employees. Compulsory as to agricultural employer with 10 or more full-time nonseasonal workers.

NOTE: State courts vary in decider's whether minimum number of persons must be in state.

¹Compulsory laws are classified as compulsory or elective. A compulsory law requires every employer to accept the act and pay the compensation specified. An elective act is one in which the employer has the option of accepting or rejecting the act, but if he rejects it he loses the customary common law defenses (namely assumed by employee, negligence of fellow servants, and contributory negligence). In most states workers in excluded or excluded employments may be brought under coverage of the act through voluntary action of the employer. In other states such action of the employer must be concurred in by all employees.

²Applying to private employments only. The exceptions for public employments are given under "Employments Covered—Public."

Mc: Employers of domestic servants or seasonal or casual farm or aquacultural labor.

Me: Corporate officer who is 10% shareholder of corporation with up to 10 shareholders may reject.

Mt: Act does not apply to persons covered by Domestic Volunteer Service Act of 1973 as amended.

Mc: Employers who do not elect coverage are liable to suit with defenses abrogated.

CHART II □ COVERAGE OF LAWS □ January 1, 1985 (continued)

Jurisdiction	EMPLOYMENTS COVERED ¹		EXCEPTIONS ²	SPECIAL COVERAGE PROVISIONS ³
	PRIVATE	PUBLIC		
NORTH DAKOTA	Compulsory as to all hazardous employments. Elective as to corporate officers, partners or sole proprietors.	Compulsory as to all public employments.	Family labor, domestic servants, casual workers, illegal enterprises or occupations, and clergy.	Voluntary as to nonhazardous and excluded employments.
OHIO	Compulsory as to all employments. Elective as to partners and sole proprietors.	Compulsory as to state, counties, cities, townships, incorporated villages, and school districts.	Casual and domestic workers paid less than \$160 by one employer in any 3-month period.	Elective as to officers of family farm corporations.
OKLAHOMA	Compulsory as to all employments. Elective as to 10% shareholders, partners, and sole proprietors.	Compulsory as to the state, counties, cities, or municipalities employing workers in hazardous employments, except where reimbursement schemes are in force.	Domestic and casual employees of homeowner whose annual payroll is under \$10,000; worker covered by federal law; agricultural/horticultural employer whose annual payroll is under \$100,000; real estate salesmen and brokers.	Includes certain persons sentenced to public service, assigned to work release or private prison industry programs.
OREGON	Compulsory as to all employments. Elective as to sole proprietors, partners, and corporate officers who are also directors with a substantial ownership interest.	Compulsory as to state departments, cities, or towns and other political subdivisions. Covers volunteer firemen in state schools for deaf and blind.	Domestic, casual labor, interstate transportation, certain charitable or relief work, and commission-paid real estate agents.	Voluntary as to exempted employments. Covers clients in Vocational Rehabilitation Division. Owner-operator of equipment for hire of tax may elect coverage.
PENNSYLVANIA	Compulsory as to all employments.	Compulsory as to all public employments except elected officials. Students in vocational work program covered as employees of employer.	Domestic or casual labor, outworker ⁴ farmer with 1 employee who works less than 20 days a year or earns less than \$150 a year.	Voluntary as to casual and domestic service.
Puerto Rico	Compulsory as to all employment.	Compulsory as to all salaried public employments.	Casual and domiciliary workers.	Voluntary for sole proprietors and their families when supervising or engaging in manual labor in their business or farm.
RHODE ISLAND	Compulsory as to all employers of 4 or more and employers in hazardous occupations.	Compulsory as to the state and city of Providence. Elective as to cities or towns.	Agriculture, domestic service.	Voluntary as to agriculture, domestic service, and employers of less than 4 employees, except those in hazardous occupations. Excludes employer-sponsored social athletic activity.
SOUTH CAROLINA	Elective as to all employers of 4 or more, including active partners and sole proprietors whose employees are eligible for benefits.	Compulsory as to all public employments except elective and appointive officials.	Casual employees, persons engaged in selling agricultural products, farm labor, railroads, express companies, state authority fair associations, employer with annual payroll under \$3,000.	Voluntary as to excluded employments.
SOUTH DAKOTA	Compulsory as to all employments. Elective as to employer performing labor incidental to job.	Compulsory as to all public employments, except elected or appointive officials. Firemen covered. Subdivisions of state may elect to cover elected and appointive officials. Students in vocational work program covered as employees of employer.	Farm labor, domestic servants if employed more than 20 hours in any week and more than 6 weeks in any 13-week period, and workate participants.	Voluntary as to farm labor and domestic service. Compulsory as to operators of farm machinery, e.g., investors, combines, shears, cornhuskers.
TENNESSEE	Compulsory as to all employers of 8 or more. Corporate officers may reject. Elective as to partners and sole proprietors.	Voluntary as to state and political subdivisions.	Farm labor, domestic servants, casual employees, employees of interstate common carriers, and volunteer patrolmen.	Voluntary as to employers of less than 8.
TEXAS	Elective as to all employments. Elective as to corporate officers, partners and sole proprietors. Farm ranch operator may elect to cover self, partner, corporate officer or family member.	State provides self-insurance coverage for Highway Dept., University of Texas, and Texas A&M University. Counties and municipalities may provide compensation for their employees (by separate act).	Domestic servants, railroads used as common carriers, and employees not in usual course of employer's business; seasonal farm ranch labor for employer with payroll under \$25,000 ⁵ ; and other farm ranch labor for employer with payroll under \$75,000 ⁶ .	Specifically covers motorbus companies. Elective as to exempted workers. Real estate salesmen by commission only may elect coverage.
UTAH	Compulsory as to all employments. Elective as to partners and sole proprietors.	Compulsory as to all public employments, including volunteers.	Casual employees, farm employer whose payroll is less than \$2,500 per year, who do not employ 4 persons for 40 hours per week for 13 weeks during year, or employer-owner's family. Domestic who work less than 40 hours per week for a single employer.	Voluntary as to farm labor and domestic service.
VERMONT	Compulsory as to all employments. Corporate officers may reject.	Compulsory as to all public employees, including legislators while in session, teachers, police, firemen, town and school employees, other municipal employees entitled to pensions, and road commissioners or sectionmen engaged in highway maintenance or construction.	Casual or domestic employees, amateur athletes, farm labor where employer's payroll is under \$2,000 per year.	Specifically covers priests and parishes. Exempted farmers and employers of domestics may elect coverage.
VIRGIN ISLANDS	Compulsory as to all employments. Elective as to partners and sole proprietors.	Compulsory as to all public employments.	Casual and domestic employees, and volunteers for charitable organizations.	Voluntary as to exempted employers and employees.
VIRGINIA	Compulsory as to employers of 3 or more and farm employer with more than 2 full-time employees. Elective for corporate officers, partners, and sole proprietors.	Compulsory as to all public employments, except administrative officials and employees elected or appointed for definite terms. Includes judges of Supreme Court and Circuit Court and judges and clerks of juvenile, domestic relations, and district courts.	Casual employees, horticultural and farm laborers, domestic servants, employees of steam railroads, employments not in usual course of employer's trade, business, or occupation, and real estate salesmen associated brokers on commission, under independent contract, or who are not treated as employees for federal income tax purposes.	Voluntary as to employers of less than 3 farm labor and domestics.
WASHINGTON	Compulsory as to all employments. Elective as to partners, sole proprietors, joint venturers, and corporate officers who are shareholders or directors.	Compulsory as to all public employments.	Home repair and gardening workers, railroad workers, unpaid workers in eleemosynary institutions, children under 18 on a family farm, jockeys, farm labor earning less than \$150 from one employer in calendar quarter, and employments not in usual course of employer's business.	Covers apprentices registered with Apprenticeship Council. Excludes purchaser of contract musical or entertainment performance.
WEST VIRGINIA	Compulsory as to all employments. Elective as to partners, sole proprietors, and officers or shareholders in Subchapter S corporation.	Compulsory as to all public employments, including elected officials. Elective for churches.	Domestic workers, farm labor of 5 or fewer, casual employees, and employees working out of state (except temporarily).	Compulsory for officers of corporations and executive associations. Elective as to employees in organized professional sports, including thoroughbred horse racing.
WISCONSIN	Compulsory as to all employments (except farm labor) if paid \$500 or more in any calendar quarter for services in the state. Compulsory as to farmers with 6 or more employees.	Compulsory as to all employees, including state legislators (except vocational education students).	Domestic servants and casual employees.	Voluntary as to excluded employments. Elective as to working partners. Includes participant in community work experience program.

NOTE: State courts vary in decisions whether minimum number of persons must be met.

¹Compensation laws are classified as compulsory or elective. A compulsory law requires every employer to accept the act and pay the compensation specified. An elective act is one in which the employer has the option to either accept or reject the act, but if he rejects it he loses the customary common law defenses (that assumed by employee, negligence of fellow servants, and contributory negligence). In most states workers in exempted or excluded employments may be brought under coverage of the act through voluntary action of the employer. In other states such action of the employer must be concurred in by the employees.

²Applying to private employments only. The exceptions for public employments are given under "Employments Covered—Public."

³Outworker is person to whom articles are given for cleaning, repair, etc., at home.

⁴Ownership interest not required for certain family farms.

⁵Pa: Elective for members of certain State Treasurer and State religious sects whose tenets prohibit benefits from insurance, provided the sect makes provision for its members.

⁶Texas: Subdivisions may elect to cover officer, deemed volunteer firemen, police, and emergency medical personnel.

⁷To be adjusted for inflation.

⁸\$50,000 in 1980-90; \$25,000 or 3 more employees for 1991 (dollar amounts to be adjusted for inflation).

⁹VI: Municipalities may reject coverage of other employees. Excludes other elected officials, certain judges, sheriffs, and county treasurers and clerks.

¹⁰Va: Governing body of county, city, or town may elect coverage of its members.

¹¹Wash: Farm labor provision held unconstitutional by state Supreme Court (*Mallory vs. Dept. of Labor and Industries*) on 9/8/83.

CHART II - COVERAGE OF LAWS - January 1, 1985 (continued)

Jurisdiction	EMPLOYMENTS COVERED ¹		Exclusions ²	SPECIAL COVERAGE (seaman ³)
	PRIVATE	PUBLIC		
WYOMING	Compulsory as to unenumerated and hazardous occupations included for act. Elective as to corporate officers.	Compulsory as to state, counties and municipal corporations when engaged in intrastate work.	Domestic servants and casual employees; office workers; sales clerks; farm and ranch workers.	Elective as to farm and ranch workers; but exclude ranchers.
F.L.C.A.		All civil employees of the U.S. government, including wholly owned instrumentalities and persons performing activities of civil employees without pay.		
LONGSHORE ACT	Compulsory as to all maritime employment nationwide including longshoring, harborworking, shipworking, or ship repair.	Officers and employees of the U.S. or any state or foreign governments are not covered.	Master or crew of any vessel and persons unloading or re-loading vessels of less than 18 tons. Not applicable to maritime employment in Puerto Rico. ⁴	Act also applies to workers at military bases and public works abroad; seafarers and marine service workers for military, seafarers and workers for nonappropriated funds (NFI) services; P.R. citizens in U.S. and abroad.
ALBERTA	Compulsory as to all nonfarm-related employments. Corporate officers 75% covered; employer may elect coverage for rest. Elective as to partners and sole proprietors.	Compulsory as to provincial employees; most school teachers are exempt.	Employments listed in General Regulations includes farm labor; domestic outworkers; financial institutions; religious and charitable institutions; legal services; medical and dental services; athletes and employees of labor unions.	Voluntary as to exempted employments and corporate directors. Board may include any individual or class by regulation.
BRITISH COLUMBIA	Compulsory as to all employments listed in Part I. Employer may elect coverage for rest.	Compulsory as to all provincial and municipal employments including members of fire brigade, ambulance staff and mine rescue or inspection workers.	Outworkers; casual labor; performers.	Voluntary as to unenumerated employments. Board may include any industry by regulation. Lt. Gov-in-Council may require coverage of commercial fishing industry.
MANITOBA	Compulsory as to all employments listed in Schedule I. Elective as to corporate officer, employer, or sole proprietor.	Compulsory as to all provincial and municipal employments, except employees of school boards including teachers.	Farm labor; outworkers; casual labor.	Voluntary as to unenumerated and exempted employments. Lt. Gov-in-Council may include any industry by regulation.
NEW BRUNSWICK	Compulsory as to all regular employees of 3 or more. Compulsory as to salaried corporate officer or director. Employer may elect coverage for rest.	Elective as to public employments.	Outworkers; domestic servants and persons whose employment is of a casual nature and otherwise than for the purpose of business. ⁵	Voluntary as to exempted employment. Lt. Gov-in-Council may regulate exclusion of industry in which not more than stated number of workers listed by regulation are usually employed.
NEWFOUNDLAND	Compulsory as to all employments except as excluded by regulation.	Provincial and federal employees are covered.	Artists; entertainers; circus and trade shows; newspapers and press; employment by a person in respect of a function in private residence of that person; seafarers employed out of province; sports professionals; instructors; players and coaches; volunteers and outworkers. ⁶	Commissioner may accept excluded employment or work.
NORTHWEST TERRITORIES	Compulsory as to all employments. Elective as to corporate officers.	Compulsory as to territory government.	Partners in professional firms.	Commissioner may exempt industry, employer or worker. Voluntary as to exempted employment.
NOVA SCOTIA	Compulsory as to employments listed in Part I. Board has exempted employers of 2 or fewer. Includes corporate executives. Employer may elect coverage for rest.	Elective as to public employments. Farmers and police are excluded. Board may exclude public officers.	Casual labor; outworkers; farm labor; domestic servants. By regulation Board has excluded specific industries including educational institutions, persons in medical work and dental surgery; veterinarians; athletes; barber, tailors; forists; horticultural employment; entertainers and aviation industry.	Voluntary as to exempted employments. Board may include or exclude any industry, or set numerical exemption by regulation.
ONTARIO	Compulsory as to all employments listed in Schedules I and II. Corporate officer may elect coverage.	Compulsory as to all provincial and municipal employments.	Domestic servants; outworkers.	Voluntary as to unenumerated and exempted employments.
PRINCE EDWARD ISLAND	Compulsory as to employments listed in Part I. Board has exempted employers with 1 employee. Elective as to corporate officer.	Compulsory except for municipal officers. Municipal firemen and police may be covered on application.	Casual labor; outworkers; farm labor; domestic servants; tax industry; non-industry employers of 5 or fewer; aviation industry employers of 99 or fewer.	Voluntary as to unenumerated and exempted employments.
QUEBEC	Compulsory as to all employments.	Compulsory as to all provincial and municipal employments.	Domestic servants and outworkers.	Voluntary as to unenumerated and exempted employments.
SASKATCHEWAN	Compulsory as to all employments. Compulsory for corporate officers and salaried employees.	Compulsory as to all provincial and municipal employments. Municipalities and corporations may elect coverage of mayor and members of governing body.	Farm and ranch labor; domestic servants; outworkers; and school teachers.	Voluntary as to exempted employments. Lt. Gov-in-Council may exclude any industry, employer or worker.
YUKON TERRITORY	Compulsory as to all employments.	Compulsory as to territory government.	Casual employees; domestics; outworkers.	Voluntary as to exempted employments.
CANADIAN GOVERNMENT EMPLOYEES ACT		Compulsory as to employees of government departments; Crown corporations; boards; commissions etc. in Canada and abroad.		Claims are determined by provincial boards. Benefits same as for private employees in same province where in territory is deemed employed in Alberta.
CANADIAN MERCHANT SEAMEN'S ACT	Compulsory as to all employees of Canadian registered ships as defined.		Pilots; apprentice pilots; and fishermen.	No compensation payable if employed under Government Employees Compensation Act or any provincial act.

¹Compensation laws are classified as compulsory or elective. A compulsory law requires every employer to accept the act and pay the compensation specified. An elective act is one in which the employer has the option of either accepting or rejecting the act, but if he rejects it he loses the customer's common-law benefits (not assumed by individuals; residence of laws; servants; and compulsory negligence). In most instances, unenumerated employments may be brought under coverage of the act through voluntary action of the employer; in other instances, such action of the employer must be concurred in by the employees.

²Applying to private employments only. The exceptions for public employments are given under: Employment Compensation—Public.

³Outworker: is person to whom articles are given for cleaning, repair, etc. at home.

⁴Wt. Salary of corporate officer is \$2,400 minimum; \$4,800 maximum.

Longshore: Also excluded to extent covered by state law are office clerks, secretarial, security or data processing employees; club, camp, recreational, recreation, restaurant, museum or retail outlet employees; marine employees not engaged in construction, replacement or expansion; persons temporarily on premises not doing work normally performed by employee; aquaculture workers; purgers, repairers or dismantlers of recreational vessels under 65 feet in length and master or crew member of any vessel.

⁵By occasional law: Garcia v. Fresco, 597 F.2d 284 (9th Cir. 1980); 444 U.S. 940 (1979).

⁶Alta: corporate director may elect coverage.

N.B.: By regulation also excludes fishing industry; employers of less than 10 workers in hand laundry and air or water transport; employers of less than 500 workers on vessel in intraprovincial waters.

CHART III

COVERAGE OF MINORS

January 1, 1985

JURISDICTION	COVERED	FUTURE EARNING CAPACITY	ILLEGAL EMPLOYMENT	SPECIAL BENEFIT PROVISIONS
ALABAMA	Yes		Double compensation	Settlement valid
ALASKA	Yes	Considered		
AMERICAN SAMOA	Yes	Considered		Guardian may be required
ARIZONA	Yes	Considered		Lump sum payable to guardian
ARKANSAS	Yes		Double compensation*	
CALIFORNIA	Yes	Considered	50% additional compensation*	Settlement valid unless claimed by parent or guardian
COLORADO	Yes		(+)	
CONNECTICUT	Yes	Considered		If under 18 50% additional compensation for scheduled injury. If under 16 100% added. Guardian may be required
DELAWARE	Yes			
DISTRICT OF COLUMBIA	Yes	Considered		
FLORIDA	Yes			Guardian may be required
GEORGIA	Yes			Board may appoint special guardian where no general guardian has been appointed
GUAM	Yes	Considered		Guardian may be required
HAWAII	Yes	Considered*		
IDAHO	Yes	Considered*		Lump sum under probate jurisdiction
ILLINOIS	Yes		If under 16 50% additional compensation	Minor may elect suit for damages
INDIANA	Yes		If under 16 double compensation**	If over \$100 payable to guardian
IOWA	Yes	Considered if apprentice or trainee		Settlement valid
KANSAS	Yes			Payments to minor, guardian or conservator
KENTUCKY	Yes	Considered		Lump sum payable to guardian
LOUISIANA	Yes*			
MAINE	Yes			
MARYLAND	Yes	Considered	Double compensation discretionary*	
MASSACHUSETTS	Yes	Considered	Double compensation*	If guardian required insurer must pay expenses
MICHIGAN	Yes		If under 16 double compensation*	
MINNESOTA	Yes			Entitled to maximum benefits if permanent partial disability. Guardian may be required
MISSISSIPPI	Yes		Double compensation*	Guardian may be required
MISSOURI	Yes	Considered	50% additional compensation	
MONTANA	Yes	Considered		
NEBRASKA	Yes		Same as adults	
NEVADA	Yes		Up to \$500 L.M. offense	
NEW HAMPSHIRE	Yes	Considered	Negatively employed double compensation	
NEW JERSEY	Yes*		Under 14, or between 14-18 without permit, double compensation**	Guardian required
NEW MEXICO	Yes			

JURISDICTION	COVERED	FUTURE EARNING CAPACITY	ILLEGAL EMPLOYMENT	SPECIAL BENEFIT PROVISIONS
NEW YORK	Yes	Considered	If under 18 double compensation†	Applies to second injuries rehabilitation and reopened cases
NORTH CAROLINA	Yes	Considered		Permanent disability payments over \$500 payable to guardian
NORTH DAKOTA	Yes	Considered		Lump sum payable to guardian
OHIO	Yes	Considered	Double compensation	Lump sum payable to guardian
OKLAHOMA	Yes	Considered	Excluded	
OREGON	Yes		25% (maximum \$500 to state fund)	Lump sum payable to guardian
PENNSYLVANIA	Yes		Violation of child labor law—50% additional compensation†	
PUERTO RICO	Yes		If under 18 double compensation	
RHODE ISLAND	Yes		Triple compensation	
SOUTH CAROLINA	Yes			If over \$250 payable to guardian
SOUTH DAKOTA	Yes			
TENNESSEE	Yes			If over \$250 payable to guardian
TEXAS	Yes	Considered		Payable to guardian
UTAH	Yes	Considered		Lump sum payable to guardian
VERMONT	Yes			
VIRGIN ISLANDS	Yes		30% additional compensation†	
VIRGINIA	Yes			If over \$300 payable to guardian
WASHINGTON	Yes		50% to state fund*	If over \$750 lump sum payable under probate jurisdiction
WEST VIRGINIA	Yes		Same as adults	
WISCONSIN	Yes	Considered	Doubled or tripled*	Guardian may be required
WYOMING	Yes			Lump sum payable under probate jurisdiction
F.E.C.A.	Yes	Considered		
LONGSHORE ACT	Yes	Considered		
ALBERTA	Yes	Considered		Paid as Board deems best
BRITISH COLUMBIA	Yes	Considered		Paid as Board deems best
MANITOBA	Yes	Considered		Paid as Board deems best
NEW BRUNSWICK	Yes	Considered		Paid as Board deems best
NEWFOUNDLAND	Yes	Considered	Death benefit to parent may be withheld	Paid as Commission deems best
NORTHWEST TERRITORIES	Yes	Considered		Paid as Board deems best
NOVA SCOTIA	Yes	Considered	If under 14 death benefit to parent may be withheld	Paid as Board deems best
ONTARIO	Yes	Considered	(+)	Paid as Board deems best
PRINCE EDWARD ISLAND	Yes	Considered	(+)	Paid as Board deems best
QUEBEC	Yes	Considered		Paid as Commission deems best
SASKATCHEWAN	Yes	Considered		Paid as Board deems best
YUKON TERRITORY	Yes	Considered		Paid as Commission deems best
CANADIAN MERCHANT SEAMEN'S ACT	Yes			Paid as Board deems best

* Employer may not insure additional amount of compensation.

Ala. *Unless minor misrepresents age in writing to employer.

Colo. *Permanent disability and death benefits paid at maximum rate payable at time of death or determination of permanent disability.

Hawaii. *Permanent total disability and death benefits based on AWW employee would have received at age 25.

Idaho. *Adult wages for all scheduled injuries.

Ind. *Student in vocational education program treated as worker age 17 and not entitled to double compensation.

La. *Compulsory coverage for minors between 12 and 18 engaged in street trade.

Mich. *Except in case of fraudulent use of permits or age certificates.

Miss. *Employer may not insure additional amount of compensation. Students 14 and over employed between

semesters or on on-the-job training, and junior auxiliary firemen, are excepted.

N.J. *Does not apply if working under certificate.

**Employer may not insure additional amount of compensation. Students age 14 and over employed between semesters or on on-the-job training, and junior auxiliary firemen, are excepted.

N.C. *Compensation for permanent disability or death with surviving dependents is based on AWW paid an adult employee in a position to which a minor employee would likely be promoted, if no position exists then the minor is entitled to the maximum benefit. In temporary disability and no-dependency death cases, compensation may be increased in proportion to expected earnings where total disability extends over 52 weeks.

Wash. *Imposed only if minor is below minimum age for employment or working without permit.

Wis. *Doubles for minor of permit age employed without a permit. Maximum \$7,500, tripled where such minor was employed in prohibited work, or in the case of minor under permit age and illegally employed. Maximum \$15,000.

Additional compensation payable by employer. Minors given contractual power under the Act. Employer misled by fraudulent written evidence of age by minor, extra compensation paid into special children's death benefit.

Ont. *Employer may be held individually liable.

P.E.I. *Employer may be held individually liable.

CHART IV

COVERAGE OF OCCUPATIONAL DISEASES

January 1, 1985

JURISDICTION	NATURE OF COVERAGE	MEDICAL BOARDS	ONSET OF DISABILITY OR DEATH	TIME LIMIT ON CLAIM FILING	EXCLUSIONS FROM DEATH AWARDS	MEDICAL CARE	COMPENSATION ²
ALABAMA	All diseases		Death—within 3 years after last exposure or last payment. Radiation or occupational pneumoconiosis—exposure must occur in at least 12 months over 5 years prior to last exposure	Disability—within 2 years after last exposure or last payment (radiation—within 2 years and claimant knows should know relation to employment. Death—within 2 years after death or last payment. Coal miner's pneumoconiosis—within 3 years after total disability or death and claimant knows should know relation to employment.		Unlimited	Same as for accidents. Coal miner's pneumoconiosis—total disability or death compensated same as Federal Black Lung Act
ALASKA	All diseases			2 years after knowledge of relation to employment. Within 1 year after death		Unlimited	Same as for accidents
AMERICAN SAMOA	All diseases	Claimant examined by physician selected by Commissioner		Within 1 year after claimant knows should know relation to employment		Unlimited	Same as for accidents
ARIZONA	All diseases	Board of 3 medical consultants may be appointed by Commissioner. Report is prima facie evidence of facts	Silicosis or asbestosis—employer liable only if exposure during 2 years	Within 1 year after disability or actual of right, excludable *	Disability payments	Unlimited	Same as for accidents
ARKANSAS	All diseases		Disability or death—within 1 year after last exposure (3 years for silicosis or asbestosis), or 7 years for death following continuous disability. Does not apply to radiation. Silicosis or asbestosis presumed nonoccupational absent exposure in 5 years over 10 years prior to disability (2 or 5 years in-state unless same employer)	Disability—within 2 years after last exposure (silicosis or asbestosis—within 1 year from disability; radiation—within 2 years from diagnosis. Death—within 2 years		Unlimited	Same as for accidents. Silicosis and asbestosis—partial disability—less than 33-1/3% non-compensable *
CALIFORNIA	All diseases. Special account for asbestosis-related disease			Disability—within 1 year from injury or last payment. Death—within 1 year after death (or death within 1 year after injury), 1 year after last medical payment, or 1 year after death if compensation paid, no proceedings more than 240 weeks after injury except for claims based on asbestos exposure *		Unlimited	Same as for accidents
COLORADO	All diseases		Disability—within 5 years after injury, no limit for radiation, asbestosis, silicosis or amyloidosis. Silicosis or asbestosis—employer liable only if exposure lasts 60 days	Within 3 years after disability or death (5 years in case of ionizing radiation, asbestosis, silicosis, or amyloidosis or if reasonable excuse)		Unlimited	Same as for accidents
CONNECTICUT	All diseases	Panel of 3 physicians may be appointed by Commissioner to resolve medical issues involving lung disease		Within 3 years after first manifestation of disease (within 2 years if death occurs within 2 years after first manifestation of disease, or 1 year after death, whichever is later)		Unlimited	Same as for accidents
DELAWARE	All diseases			Disability or death—within 1 year after claimant knows relation to employment		Unlimited	Same as for accidents
DISTRICT OF COLUMBIA	All diseases			Within 1 year after injury, death, last payment, or knowledge of relation to employment		Unlimited	Same as for accidents
FLORIDA	All diseases		Death—following continuous disability and within 350 weeks after last exposure. Employer liable for dust disease only if exposure lasts 60 days	Within 2 years after establishment of death or last payment		Unlimited	Same as for accidents
GEORGIA	All diseases	Medical board of 5 finding conclusive	Within 1 year after last exposure (3 years for byssinosis, silicosis, or asbestosis, 7 years for death following continuous disability). Employer liable for silicosis or asbestosis only if exposure lasts 60 days (presumed nonoccupational absent exposure in 5 years over 10 years prior to disability (2 years in-state unless same employer)**	Within 1 year after establishment of death or medical care, or 2 years after last payment. Radiation—within 1 year after onset of disability and claimant knows should know relation to employment *	Disability payments	Unlimited	Same as for accidents***
GUAM	All diseases			Within 1 year after injury, death or last payment		Unlimited	Same as for accidents
HAWAII	All diseases			Within 2 years after claimant knows relation to employment		Unlimited	Same as for accidents

¹ Employer and insurance carrier at time of last exposure are liable in Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maine, Michigan, Minnesota, Missouri, New Hampshire, North Carolina, Oklahoma, Tennessee, Vermont, and Virginia. The employer at time of last exposure is liable in Alabama, Arizona, Iowa, Michigan, Missouri, Montana, New Mexico, Pennsylvania, South Dakota, Texas, and Utah. Liability is apportioned among responsible employers in New York and Rhode Island. California limits liability to employer during last year of exposure.

² Benefits determined as of the date of last exposure or last injury or exposure in Arkansas, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maine, Michigan, Minnesota, Missouri, New Jersey, South Dakota, Texas, Washington, Wisconsin, and Wyoming. Benefits determined as of the date of disability, knowledge, or manifestation in Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, Florida, Hawaii, Idaho, Iowa, Maryland, Massachusetts, Mississippi, Montana, Nebraska, New Hampshire, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, and West Virginia.

Aa. Radiation illness caused by gradual exposure

Ab. Limit on lung runs from when injury is manifest or when claimant knows should know relation to employment, to end during incapacity

Ax. "Silicosis or asbestosis—worker who is affected but not disabled may leave work and receive up to 26 weeks of benefits plus up to \$400 for retraining

Ca. "Date of injury is date of disability and claimant knows should know relation to employment

Cz. "Byssinosis claims diagnosed before Jan. 1, 1980, must be filed before July 1, 1987

**Year's 200 days exposure over 12 months

***Silicosis or asbestosis—worker who is affected but not disabled may waive full compensation and if later disabled receive benefits up to 100 weeks \$2,000

CHART IV □ COVERAGE OF OCCUPATIONAL DISEASES □ January 1, 1985 (continued)

JURISDICTION	NATURE OF COVERAGE ¹	MEDICAL BOARDS	ONSET OF DISABILITY OR DEATH	TIME LIMIT ON CLAIM FILING	DEDUCTIONS FROM DEATH AWARDS	MEDICAL CARE	COMPENSATION ²
IDAHO	All diseases		Within 1 year after last exposure (4 years for silicosis, 7 years for death following continuous disability. Employer liable for nonacute disease only if exposure lasts 60 days. Silicosis—exposure must occur in 5 years during 10 years prior to disablement (last 2 in-state unless same employer).	Within 1 year after manifestation or death. Silicosis—within 4 years after last exposure. Radiation or unusual disease—within 1 year after incapacity, disability, or death and claimant knows should know relation to employment.	Disability payments	Unlimited	Same as for accidents. Silicosis—partial disability noncompensable.
ILLINOIS	All diseases		Disability—within 2 years after last exposure (3 years for beriliosis or silicosis, 25 years for asbestosis or radiation).	Disability—within 3 years after disablement or 2 years after last payment. Death—within 3 years after death or last payment. Coalminer's pneumoconiosis—within 5 years after last exposure or last payment. Radiation or asbestosis—within 25 years after last exposure.	Disability payments but with minimum compensation.	Unlimited	Same as for accidents.
INDIANA	All diseases		Disablement—within 2 years after last exposure (3 years if caused by asbestos, coal, or silica dust); radiation—within 2 years after claimant knows should know relation to employment. Death—within 2 years after disablement or during pendency of disability claim filed within that period, within 2 years after filed disability expires but no later than 300 weeks after disablement. Employer liable for silicosis or asbestosis only if exposure lasts 60 days.	Within 2 years after disablement or death.	Disability payments	Unlimited	Same as for accidents.
IOWA	All diseases	Medical Board may decide controverted medical questions or provide medical examinations for certain employees.	Disability or death—within 1 year after last exposure (3 years for pneumoconiosis, 5 years for death following continuous disability). Pneumoconiosis presumed nonoccupational absent exposure in 5 years over 10 years prior to disability (2 of 5 years in-state); employer liable only if exposure lasts 60 days.	Within 2 years after death or disablement or 3 years after last payment. Radiation—within 90 days after disablement or death and claimant knows should know relation to employment.	Same as for accidents.	Unlimited	Same as for accidents. Pneumoconiosis—partial disability less than 33-1/3% is noncompensable.
KANSAS	All diseases		Disability or death—within 1 year after last exposure (3 years for death from silicosis, 5 years for death following continuous disability). Does not apply to radiation. Silicosis presumed nonoccupational absent exposure in 5 years over 10 years prior to disability (2 of 5 years in-state unless same employer); employer liable only if exposure lasts 60 days.	Within 1 year after disablement, death, or last payment (2 years after last payment in case of silicosis). Radiation—within 1 year after claimant knows should know relation to employment.		Unlimited	Same as for accidents.
KENTUCKY	All diseases			Disability—within 3 years after last exposure or last manifestation. Death—within 3 years if it occurs within 3 years after last exposure or first manifestation. Limit waived where voluntary payment or employer knows of disease and cause. No claim more than 5 years after last exposure (20 years in case of radiation), except for death within 20 years after continuous disability begins in cases where there is award or timely claim for disability.		Unlimited	Same as for accidents. Where disablement occurs after 5 years exposure or results from silicosis or pneumoconiosis apportioned between employer and Special Fund. Fund pays 75% of cost if not conclusively proven to result from last exposure otherwise pays 40%. Employer pays balance.
LOUISIANA	All diseases		Diseases contracted in less than 1 year presumed to be nonoccupational. Presumption is rebuttable by overwhelming preponderance of evidence.	Disability—within 6 months after manifestation, occurrence of disability or worker knows should know relation to employment. Death—within 6 months or within 6 months after worker knows should know relation to employment.	Same as for accidents.	Unlimited	Same as for accidents.
MAINE	All diseases		Incapacity—within 3 years after last exposure (does not apply to asbestos-related disease). Employer liable only if exposure lasts 60 days (except for radiation and asbestos-related disease). Silicosis presumed nonoccupational absent in-state exposure in 2 years during 15 years preceding disability (part of exposure may be out of state if same employer).	Within 2 years after incapacity or 1 year after death or last payment (40 years after last payment for asbestos-related disease). If mistake of fact with reasonable time but no later than 10 years after last payment. Radiation—limit runs from date of incapacity and claimant knows should know relation to employment.	Disability payments	Unlimited	Same as for accidents.
MARYLAND	All diseases			Within 2 years after disablement, death, or actual knowledge of relation to employment, excusable (3 years for pulmonary dust disease).		Unlimited	Same as for accidents.
MASSACHUSETTS	All diseases			Within 1 year after injury, or death, excusable.	Disability payments	Unlimited	Same as for accidents.
MICHIGAN	All diseases			Within 2 years after claimant knows should know relation to employment.		Unlimited	Same as for accidents.

Idaho: Silicosis—worker who is affected but not disabled may waive full compensation and if later disabled receive benefits up to \$5,000.

Iowa: Death from respiratory disease of coalminer employed 10 years presumed due to pneumoconiosis.

Kentucky: Effective 7/1/84, 33% threshold requirement repealed; benefits now payable are prospective only.

Kansas: Worker who is affected but not disabled may waive full compensation and if later disabled receive benefits up to 100 weeks.

Ky: Back lung claimant must file under state and federal law.

Me: Claim for asbestos-related disease contracted between 11/30/67 and 10/1/83 must be filed by 1/1/85.

Md: Disease or injury compensable under federal law (other than Social Security Disability Insurance) is not compensable.

Mich: Silicosis, dust disease, and logging industry fund reimburses compensation over \$25,000 or 104 weeks whichever is greater for injury after 6/30/85; also reimburses benefits in cases of exposure to brominated biphenyls before 7/24/79 and where disability or death occurs becomes known after 7/24/79.

CHAPTER IV — COVERAGE OF OCCUPATIONAL DISEASES — January 1, 1985 (continued)

JURISDICTION	NATURE OF COVERAGE*	MEDICAL BOARDS	ONSET OF DISABILITY OR DEATH	TIME LIMIT ON CLAIM FILING	DEDUCTIONS FROM DEATH AWARDS	MEDICAL CARE	COMPENSATION**
MINNESOTA	All diseases†			Within 3 years after employer's knowledge or cause of injury or disability		Unlimited	Same as for accidents. Non-disabled claimants eligible for medical benefits. Supplemental benefits may be payable after 4 years from last exposure.
MISSISSIPPI	All diseases			Within 2 years after injury or death	Same as for accidents	Unlimited	Same as for accidents
MISSOURI	All diseases		Last employer liable for success, asbestos and radiation if exposure lasts 90 days.	Within 2 years after injury, death or last payment; 13 years if no injury report filed; limitation runs from date injury is reasonably apparent.	Disability payments	Unlimited	Same as for accidents
MONTANA	All diseases	Examinations made by 1 or more members of the occupational disease panel.	Death—within 3 years after last employment unless continuous total disability (does not apply to radiation). Sarcoid—total disability or death must occur within 3 years after last employment (except for radiation or death after continuous total disability); and employer liable only if exposure lasts 90 workdays.	Within 1 year after disability and claimant knows should know relation to employment; may be extended 2 more years. No claim more than 3 years after last employment (except for radiation or death after continuous total disability).	Disability payments	Unlimited	Same as for accidents excluding partial disability. Worker who is injured but not disabled may leave job and receive compensation up to \$10 DOC. Pneumoconiosis benefits reduced or amount payable under federal law. Benefits for silicosis are supplemented so that combined compensation is \$200 monthly; supplement is general revenue financed.
NEBRASKA	All diseases†			Within 2 years after claimant should have known of injury and relation to employment.		Unlimited	Same as for accidents
NEVADA	All diseases	Medical review board selected by director; findings conclusive.	Sarcoid or respiratory dust disease is noncompensable absent in-state exposure in 3 years during 10 years preceding disability or death.	Within 90 days after knowledge of disability and relation to employment or 1 year after death. Sarcoid or respiratory dust disease—within 1 year after termination or total disability or death.		Unlimited	Same as for accidents
NEW HAMPSHIRE	All diseases			Within 2 years after injury or death and claimant knows should know of injury and relation to employment.	Disability payments	Unlimited	Same as for accidents
NEW JERSEY	All diseases			Within 2 years after claimant knows relation to employment or last payment.		Unlimited	Same as for accidents
NEW MEXICO	All diseases		Death—within 1 year after last employment (3 years for death following continuous disability); and death must follow disability within 2 years. Sarcoid or asbestosis—disability or death within 2 years after last employment; (5 years for death following continuous disability); employer liable only if exposure lasts 60 days noncompensable absent in-state exposure in 1250 workdays during 10 years preceding disability. Radiation—disability or death within 10 years after last employment.	Within 1 year after disability or death or 1 year 31 days after last voluntary payment. Radiation—within 1 year after disability begins or death and claimant knows should know relation to employment.	Disability payments	Unlimited	Same as for accidents
NEW YORK	All diseases			Within 2 years after disablement or death or two years after claimant knows should know relation to employment.		Unlimited	Same as for accidents
NORTH CAROLINA	All diseases	Commission appoints 3-member advisory board for sarcoid or asbestosis cases.	Death within 2 years after injury if totally disabled 6 years after injury or 2 years after final determination. Asbestosis—disability or death within 10 years after last exposure; for death following continuous disability, disability must occur within 10 years after last exposure. Lead poisoning—disability or death within 2 years after last exposure; for death following continuous disability, disability must occur within 2 years after last exposure.	Within 2 years after disablement or death or last payment, or within 2 years of notification by competent medical authority, whichever last occurs. Radiation—within 2 years after incapacity and claimant knows should know relation to employment.		Unlimited	Same as for accidents
NORTH DAKOTA	All diseases		Death—within 1 year after injury if no disability or 1 year after cessation of disability, or 6 years after injury if disability is continuous.	Within 1 year after injury; within 2 years after death (2 years after injury if no claim prior to death).		Unlimited	Same as for accidents
OHIO	All diseases	Medical specialist in specific cases; findings advisory.		Within 2 years after disability or death or within 6 months after diagnosis (whichever is later).		Unlimited	Same as for accidents. No partial disability for respiratory dust disease.

Md. *For radiation, date of disablement is date of injury.

Mt. **By court decision. Does not apply to injury: *Bohman v. Certain-Teed Products Corp.*, 651 S.W.2d 613 (IC), App. 1984.

Mon. †Sarcoid is noncompensable absent in-state exposure in 1,000 workdays during 10 years preceding total disability; claimant who is discharged to avoid liability may receive compensation when totally disabled if employed 700 workdays.

N.H. †Date of injury is last date of exposure or last date worker knows should know relation to employment.

N.Y. †Disability or death due to sarcoid or dust disease reimbursed from special fund for all payments over 104 weeks.

N.C. †Asbestosis or sarcoid is noncompensable absent in-state exposure in 2 years during 10 years preceding last exposure if exposure is less than 30 working days in 7 consecutive months.

**Worker who is affected but not disabled by asbestos or who is removed from exposure receives benefits up to \$60 weekly for 104 weeks. If later totally disabled, full compensation is paid. If death results within 2 years after last exposure (350 weeks) if caused by secondary infection, full compensation is paid. If partially disabled, 66-2/3% of wage loss is paid for another 196 weeks. If unrelated death, balance of 104 weeks is paid plus 300 weeks (total disability) or percentage of 196 weeks (partial disability). Worker may waive full compensation and receive 104 weeks of compensation plus 100 more weeks if later disabled or die.

N.C. †Date of injury is date on which a reasonable person knows should know relation to employment.

Ohio †Includes asbestosis, silicosis, and coalminer's pneumoconiosis. Worker who is affected but not disabled by respiratory dust disease and leaves employment may receive \$46 weekly for 30 weeks, then 66-2/3% of wage loss (not to exceed \$40.25 weekly).

CHART IV □ COVERAGE OF OCCUPATIONAL DISEASES □ January 1, 1985 (continued)

JURISDICTION	NATURE OF COVERAGE	MEDICAL BOARDS	ONSET OF DISABILITY OR DEATH	TIME LIMIT ON CLAIM FILING	DEDUCTIONS FROM DEATH AWARDS	MEDICAL CARE	COMPENSATION
OKLAHOMA	All diseases		Employer liable for silicosis or asbestosis only if exposure lasts 60 days	Within 18 months after last exposure or manifestation and diagnosis by a physician or within 3 months after disablement		Unlimited	Same as for accidents
OREGON	All diseases			Within 5 years after last exposure and within 180 days after disablement or physician informs claimant of disablement; 10 years after last exposure for radon disease		Unlimited	Same as for accidents
PENNSYLVANIA	All diseases	Examination by medical physician may be ordered	Within 300 weeks after last exposure (except death following disability that occurs within 300 weeks after last exposure); Silicosis, anthracosis, or coalminer's pneumoconiosis—noncompensable absent in-state exposure in 2 years during 10 years preceding disability	Within 3 years after disablement, death, or last payment; Radiation—within 3 years after the employee knows, should know relation to employment		Unlimited	Same as for accidents
PUERTO RICO	Diseases as provided by law		Disability—within 1 year after last exposure, except diseases with longer latency periods	Within 3 years from time employee learns nature of disability		Unlimited	Same as for accidents
RHODE ISLAND	All diseases	Director of Labor appoints impartial physician		Within 3 years after disability or death; Radiation—within 1 year after claimant knows should know relation to employment	Disability payments	Unlimited	Same as for accidents
SOUTH CAROLINA	All diseases	Medical board determines controverted medical questions; pulmonary cases may be referred to pulmonary specialist of state medical universities	Disease must be contracted within 1 year after last exposure (2 years for pulmonary dust disease); except radiation; Bystander is noncompensable absent exposure for 7 years	Within 2 years after definitive diagnosis or 1 year after death; Radiation—limitation runs from date of disability and claimant knows should know relation to employment	Disability payments	Unlimited	Same as for accidents; Worker who is affected but not disabled may waive compensation (except radiation)
SOUTH DAKOTA	All diseases	Division may contract with physicians for reports	Silicosis—noncompensable absent in-state exposure in 2 years (in-state requirement waived if at the employer); employer liable only if exposure lasts 60 days	Within 2 years after disability or death; Radiation—within 1 year after disability and claimant knows relation to employment	Disability payments	Unlimited	Same as for accidents; No permanent partial disability for silicosis
TENNESSEE	All diseases			Within 1 year after incapacity or death	Same as for accidents	Unlimited	Same as for accidents; Coalminer's pneumoconiosis—same as Federal Black Lung Act
TEXAS	All diseases	Provides for medical committee to pass on controverted questions and with power to order examinations		Within 1 year after injury or first distinct manifestation; 1 year after death; May be extended	Same as for accidents		Same as for accidents
UTAH	All diseases	Commission appoints medical panel of 1 or more to report on extent of disability	Partial disability—within 2 years after last exposure; Total disability—within 1 year after last employment; for silicosis 3 years (uncomplicated) or 5 years (complicated); Death—within 3 years after last employment (5 years for complicated silicosis or death following continuous total disability); Not applicable to radiation; Silicosis—noncompensable absent 5 years in-state exposure in 15 years preceding disability; employer liable only if exposure lasts 30 days	Within 1 year after incapacity or death and claimant knows should know relation to employment, but no later than 3 years after death; Permanent partial disability—within 2 years	Disability payments	Unlimited	Same as for accidents
VERMONT	All diseases		Disablement—within 5 years after last exposure; Death—during employment or after continuous disability beginning within 5 years after last exposure, but no later than 12 years after last exposure; Does not apply to radiation	Within 1 year after discovery, death, or last payment; Radiation—within 1 year after first incapacity and worker knows should have known relation to employment		Unlimited	Same as for accidents; Affected, but non-disabled worker may waive full compensation and later receive limited compensation
VIRGIN ISLANDS	All diseases			Within 60 days after disability		Same as for accidents	Same as for accidents
VIRGINIA	All diseases		Exposure in 90 workshifts conclusively presumed injurious exposure	Within 2 years after diagnosis is first communicated to worker, or within 5 years after last exposure, whichever is first; Within 3 years after death occurring within periods for disability	Disability payments	Unlimited	Same as for accidents; Worker who is affected but not disabled may waive compensation
WASHINGTON	All diseases			Within 2 years after physician's written notice to claimant		Unlimited	Same as for accidents

Oa. "Worker who is affected but not disabled by silicosis or asbestosis may waive compensation if later disabled, receive benefits for 100 weeks up to \$2,000."

Or. "Asbestos-related disease—within 40 years after last exposure and 180 days after disability; knowledge of disability."

Pa. "Under Occupational Disease Act, state pays \$125 monthly for total disability or death caused by silicosis, anthracosis, coalminer's pneumoconiosis, or asbestosis, provided there has been 2 years of in-state exposure, in cases where the claim is barred by the statute of limitations and the last exposure occurred before 1965 or where exposure occurred under several employers."

S.D. "Worker who is affected by silicosis but not disabled may waive full compensation and if later disabled or dies receive benefits up to 52 times the maximum weekly benefit; if leaves employment, may receive compensation up to \$1,000."

Utah "Worker with permanent partial disability who must change occupation may receive up to \$1,000 for vocational rehabilitation and retraining, plus compensation of 66-2/3% of average weekly wages up to 66-2/3% of SAWW for up to 20 weeks, then additional compensation (cumulative total may not exceed \$2,080)."

Va. "5-year limitation does not apply to cataract of the eyes, skin cancer, radium disability, ulceration, undulant fever, angiosarcoma of the liver due to vinyl chloride exposure, or mesothelioma; byssinosis—within 7 years after last exposure; coalminer's pneumoconiosis—within 3 years after diagnosis; asbestosis—within 2 years after diagnosis (if based on changed condition) within 2 years after diagnosis of advanced stage."

* "Compensation for advanced asbestosis based on wages at a time of diagnosis if employed in same employment where injurious exposure occurred; otherwise based on average weekly wage of worker in similar employment."

CHART IV □ COVERAGE OF OCCUPATIONAL DISEASES □ January 1, 1985 (continued)

	NATURE OF COVERAGE*	MEDICAL BOARDS	ONSET OF DISABILITY OR DEATH	TIME LIMIT ON CLAIM FILING	DEDUCTIONS FROM DEATH AWARDS	MEDICAL	HOW COMPENSATION IS DETERMINED
WEST VIRGINIA	All diseases	Occupational Pneumoconiosis Board appointed by Commission; determines medical questions	Occupational pneumoconiosis is non-compensable absent: 2 years continuous in-state exposure or 10 years before last exposure or 5 years cumulative in state exposure within 15 years before date of last exposure	Within 3 years after knowledge of last exposure; Within 2 years after death		Unimsec	Same as for accidents
WISCONSIN	All diseases	May appoint independent medical expert in doubtful cases		Unimsec; After 12 years claim may be filed with state fund		Unimsec	Same as for accidents
WYOMING	All diseases	Yes		Within 1 year after diagnosis or 3 years after exposure, whichever is last; Radiation—within 1 year after diagnosis or death	Deathly payments	Unimsec	Same as for accidents
F.E.C.A.	All diseases			Within 3 years after injury, death or disability and claimant knows or should know relation to employment; excusable		Unimsec	Same as for accidents
LONGSHORE ACT	All diseases			Within 1 year after injury, death, last payment, or knowledge of relation to employment		Unimsec	Same as for accidents
ALBERTA	All diseases	Independent medical board may be appointed to report on medical questions and extent of disability		Within 1 year after injury or death; excusable; Success—disability or death following significant exposure		Unimsec	Same as for accidents
BRITISH COLUMBIA	All diseases	Medical review panel appointed by Lt-Gov. in Council; Decision final to medical evidence		Within 1 year after disability or death; excusable within 3 years*		Unimsec	Same as for accidents
MANITOBA	All diseases	Medical or nursing review panel reports on medical questions; Special panel for silicosis		Within 1 year after injury or death; Success—1 year after last exposure; if continuously exposed; within 2 years after exam free of disease		Unimsec	Same as for accidents
NEW BRUNSWICK	All defined industrial diseases			Within 1 year after injury or 6 months after death		Unimsec	Same as for accidents
NEWFOUNDLAND	All diseases	Committee of medical referees appointed by Commission		Within 6 months after injury, death, or death		Unimsec	Same as for accidents
NORTHWEST TERRITORIES	All diseases	Board may require examination by imperial physician		Disability—within 1 year after injury; excusable; Death—within 3 years after last employment and within 3 years after death		Unimsec	Same as for accidents
NOVA SCOTIA	All diseases	Board may appoint medical board to advise on silicosis and coal miner's pneumoconiosis cases	Disability or death within 1 year after last employment (no limit for radiation)	Within 6 months after injury or death; Success or coal miner's pneumoconiosis—within 5 years after last employment and within 1 year after discovery of relation to employment; excusable but paid only from lump sum		Unimsec	Same as for accidents
ONTARIO	All diseases			Within 6 months after injury or death; excusable		Unimsec	Same as for accidents
PRINCE EDWARD ISLAND	All industrial diseases		Disability within 1 year after last exposure	Within 6 months after injury or death		Unimsec	Same as for accidents
QUEBEC	All diseases in schedule		Disability within 1 year after last exposure	Within 6 months after injury or death		Unimsec	Same as for accidents except for silicosis or coal miner's pneumoconiosis
SASKATCHEWAN		Medical panel issues final decision on disputed medical questions	Disability within 1 year after last exposure	Within 6 months after injury or death		Unimsec	Same as for accidents
YUKON TERRITORY	All diseases	Disputes may be referred to 1 practitioner for decision	Death—3 years after last exposure	Disability—1 year after last exposure		Unimsec	Same as for accidents
CANADIAN MERCHANT SEAMEN'S ACT	All diseases		Disability in the course of employment; otherwise than as a result of an accident; is compensated as for an accident				

Longshore: In permanent partial disability claims due to occupational disease where time of injury occurs after retirement, compensation is 66 2/3 of average weekly wage times percentage of permanent impairment (according to AMA guidelines) payable while impairment continues.

B.C.: After 3 years, compensation is payable only from date of filing.

Quebec: Certain illnesses are presumed caused by work exposure, as provided in schedule.

Yukon: Within 3 years after accident in just case if proof is filed with Commission.

CHART V

OCCUPATIONAL HEARING LOSS

January 1, 1985

JURISDICTION	SEPARATION FROM NOISE BEFORE FILING	MINIMUM EXPOSURE IN LAST EMPLOYMENT	LIABILITY FOR PRIOR LOSS	BENEFITS		DEDUCTION FOR PRESBYOUCS	FAILURE TO USE PROTECTIVE DEVICE	COMPENSABLE LOSS OF HEARING (% DB)	LOSS OF HEARING CONSIDERED TOTAL (dB)	CYCLES AT WHICH LOSS IS MEASURED
				Total weeks	One Ear					
DISTRICT OF COLUMBIA	6 months			200 weeks	52 weeks					
GEORGIA	6 months	90 days	No	150 weeks	proportionate		No compensation	over 15 (26 ANSI/ISO)	82 (93 ANSI/ISO)	500-1,000-2,000
ILLINOIS				200 weeks	100 weeks			over 30	85	1,000-2,000-3,000
IOWA	6 months	90 days	No	175 weeks	proportionate		No compensation	over 25 ANSI/ISO	92 ANSI/ISO	500-1,000-2,000-3,000
MAINE	30 days	90 days		200 weeks	50 weeks	Yes		over 15 ASA (25 ANSI)	82 ASA (92 ANSI)	500-1,000-2,000
MARYLAND		90 days	Implied prior employers			Yes		over 15	82	500-1,000-2,000
MISSOURI	6 months	90 days	No	148 weeks	40 weeks	Yes		over 15	82	500-1,000-2,000
MONTANA	6 months	90 days, 8 hours daily	No	200 weeks	40 weeks	Yes		over 25 ISO 64	92 ISO 64	500-1,000-2,000
NEW JERSEY	4 weeks	1 year, 3 days weekly during 40 weeks	No	200 weeks	proportionate	Yes	No compensation	over 20 ASA 51 (30 ANSI 69)		1,000-2,000-3,000
NEW YORK	3 months	Under 90 days presumed non-compensable	Implied prior employers	150 weeks	60 weeks	No		over 25 (ANSI 69)	92 (ANSI 69)	500-1,000-2,000-3,000
NORTH CAROLINA	6 months	90 days	No	150 weeks	proportionate		No compensation	over 15 (26 ANSI/ISO)	82 (93 ANSI/ISO)	500-1,000-2,000
NORTH DAKOTA				200 weeks	50 weeks	Yes		over 25 (ANSI)	92 (ANSI)	500-1,000-2,000-3,000
UTAH	6 months		No	100 weeks	proportionate	Yes		over 25 ANSI 69	92 ANSI 69	500-1,000-2,000-3,000
VIRGIN ISLANDS	6 months			180 weeks	120 weeks					
VIRGINIA								17 ASA	80 ASA	500-1,000-2,000
WEST VIRGINIA	NR	NR	Yes unless prior loss has been reduced to award	260 weeks	100 weeks	No	No consequence	over 25 (ANSI 69)	92 (ANSI 69)	500-1,000-2,000-3,000
WISCONSIN	14 days	90 days	No	216 weeks	36 weeks					
LONGSHORE ACT			Last covered employer	200 weeks	52 weeks			over 25 (ANSI)	92 (ANSI)	500-1,000-2,000-3,000

BENEFITS PROVIDED

Because workers' compensation imposes an absolute (but limited) liability upon the employer for employee disabilities caused by the employment, the benefits payable to the injured employee attempt to cover most of the worker's economic loss. This loss includes both loss of earnings and extra expenses associated with the injury.

Specifically, the benefits provided are:

- **Cash benefits**, which include both impairment benefits and disability benefits. The former are paid for certain specific physical impairments, while the latter are available whenever there is an impairment and a wage loss.
- **Medical benefits**, which are usually provided without dollar or time limits. In the case of most workplace injuries, only medical benefits are provided since substantial impairment or wage loss is not involved.
- **Rehabilitation benefits**, which include both medical rehabilitation and vocational rehabilitation for those cases involving severe disabilities.

CASH BENEFITS

In considering workers' compensation income or cash benefits—which replace employee loss of income or earning capacity due to occupational injury or disease—four classifications of disability are used: (1) temporary total, (2) permanent total, (3) temporary partial, and (4) permanent partial. Permanent partial is divided into "nonscheduled" and "scheduled" disabilities.

Most cases involve *temporary total disability*. That is, the employee—although totally disabled during the period when benefits are payable—is expected to recover and return to employment. *Permanent total disability* generally indicates that the employee is regarded as totally and permanently unable to perform gainful employment.

INCOME BENEFITS FOR PERMANENT AND TEMPORARY TOTAL DISABILITY: CHART VI

Income or cash benefits payable under either temporary total or permanent total disability are shown in Chart VI. For computing weekly benefit payments, a formula—expressed as a percentage of wage—is used. In most states limitations are placed on maximum and minimum benefits payable weekly; some states also limit the total number of weeks and total dollar amount of benefit eligibility. Where there is permanent total disability most states provide payments extending through the employee's lifetime.

For either temporary total or permanent total disability the wage-replacement percentage in each jurisdiction is the same. However, in permanent total disability cases the time limits tend to be longer and the total dollar amounts higher than in cases of temporary total disability. Some states provide additional amounts for dependents and other benefits. Allowances for dependents are charted as a range in the Maximum Weekly Payment and Notations columns.

PARTIAL DISABILITY

Most awards and the preponderance of dollars paid out as income benefits are either for temporary total or permanent partial disability. As partial disabilities involve current earnings or wage-earning ability, in many states weekly benefit payments for temporary or permanent *partial disabilities* of the "non-scheduled" type are based on a wage-loss replacement percentage. The percentage applies to the difference between wages earned before and after injury. In some states "non-scheduled" permanent partial disabilities are compensated as a percentage of the total disability cases.

INCOME BENEFITS FOR SCHEDULED INJURIES: CHART VII

Chart VII indicates maximum amounts payable in cases of "scheduled" injuries. Listed by law, these injuries involve loss—or loss of

use of—specific body members, where wage loss based on nature of impairment is presumed. In most jurisdictions the actual amount payable is a specific number of weeks of benefits (based on the member involved) multiplied by the weekly benefit amount (based on earnings at time of injury).

The chart also indicates whether the "scheduled" award is in addition to any payment otherwise payable to the employee while he may be temporarily totally disabled (healing period). Some states limit the amount payable for such periods of temporary total disability.

The Canadian statutes do not provide schedules of specific injuries. Cases are decided individually using medical impairment ratings as guidelines.

SURVIVOR BENEFITS FOR FATAL INJURIES: CHART VIII

Benefits payable in the event of fatal injuries—comprising more than 14 percent of all total income benefits—are shown in Chart VIII. The benefits provided include a burial allowance as well as a proportion of the worker's former weekly wages.

Although death is the ultimate work-related tragedy, the economic loss associated with death cases is often less than that of a permanent total disability. Because of these considerations, death benefits are generally paid to the spouse until remarriage and to the children until a specified age. In addition, some laws provide a maximum benefit total expressed as a maximum period for the payment of benefits. Figures for one child only reflect compensation if sole survivor.

MEDICAL BENEFITS, WAITING PERIOD: CHART IX

Medical Benefits—amounting to about 30 percent of all workers' compensation benefits paid—are shown in Chart IX. In most instances unlimited medical benefits are provided either specifically by statute or by administrative discretion.

Choice of Physician—Practices vary with respect to choice of attending physician. States are divided nearly evenly between those that give this decision to the employer or the employee. In some states selection must be made from an approved list. The employer normally has the right to have his own physician conduct an examination.

Waiting Periods—Statutes provide that a waiting period must elapse during which income benefits are not payable. This waiting period affects only compensation; medical and hospital care are provided immediately. If disability continues for a certain number of days or weeks, most laws provide for payment of income benefits retroactive to the date of injury. Statutory provisions for waiting periods are summarized in Chart IX.

REHABILITATION BENEFITS: CHART X

Mutual interests of disabled employees and employers generally favor starting rehabilitation as soon as possible. Although rehabilitation is considered an integral part of complete medical treatment, its uses may extend beyond this (for example, where it includes vocational rehabilitation and retraining).

Specific rehabilitation provisions now in workers' compensation laws are outlined in Chart X. However, rehabilitation is provided in all states even if unspecified in the law. Maintenance allowance amounts and special fund sources to finance rehabilitation also are indicated.

Insurance carriers and many employers having medical departments are leaders in carrying on rehabilitation for the industrially injured. Likewise, many major industries have comprehensive programs for employment of the physically handicapped. Smaller industries maintain modified programs for placement of disabled individuals in congenial tasks. All of these private programs help employees and employers alike.

The Federal Vocational Rehabilitation Act is now effective in all states; it includes federal funds to aid states in vocational rehabilitation of the industrially disabled.

CHART VI

INCOME BENEFITS FOR TOTAL DISABILITY

January 1, 1985

JURISDICTION	PERCENT OF WAGES	MAXIMUM WEEKLY PAYMENT		MINIMUM WEEKLY PAYMENT		TIME LIMIT	AMOUNT LIMIT ²	AUTOMATIC COST OF LIVING INCREASE	OFFSETS ³	NOTATIONS
		AMOUNT	RATE	AMOUNT	RATE					
ALABAMA	66-2-3	\$ 290.00	100% SAWW ⁴	\$80.00 ¹	27.5% SAWW ¹	Disability				Annual increase in maximum effective July 1 ⁵
ALASKA	80% of spendable earnings	1,114.00	200% SAWW	110.00 ¹		Disability			Social Security, unemployment compensation	Annual increase in maximum effective January 1
AMERICAN SAMOA	66-2-3	205.00		40.00		Disability				Compensation increased 10% if reinstatement without award unpaid after 14 days; 20% if reinstatement following award unpaid after 10 days
ARIZONA	66-2-3	203.86				TT—Disability PT—Life				Benefits payable monthly. Additional \$10 monthly if 1 or more total dependent are, not subject to maximum
ARKANSAS	66-2-3	154.00 ¹		15.00 ¹		TT—450 weeks PT—Disability	TT—\$3,300 ¹		Unemployment compensation Social Security	15% penalty for employer's violation of safety laws, payable to Second Injury Fund ⁶
CALIFORNIA	66-2-3	224.00		112.00		TT—Disability PT—Life		TT—after 2 years	Unemployment compensation Social Security	50% increased compensation if injury due to employer's serious, willful misconduct
COLORADO	66-2-3	315.96	80% SAWW			TT—Disability PT—Life			Social Security	Annual increase in maximum effective July 1. Compensation increased 50% if employer failed to comply with insurance provisions. Compensation decreased 50% if injury results from worker's failure to obey safety regulations or from intoxication
CONNECTICUT	66-2-3	381.00 to 570.50	100% SAWW	76.20 ¹	20% SAWW	Disability		October 1		Annual increase in maximum effective October 1. Additional \$10 weekly per dependent child under 18, maximum 50% of basic benefit or 75% of wage whichever is less. Compensation increased to 75% of wages if employer violated OSHA regulation ⁷
DELAWARE	66-2-3	231.63	66-2-3% SAWW	77.20 ¹	22.29% SAWW ¹	Disability				Annual increase in maximum effective June 15
DISTRICT OF COLUMBIA	66-2-3 up to 80% of spendable earnings ⁸	413.26 ¹	100% SAWW ⁸	(i)	(ii)	Disability		PT—October 1 maximum 5% ⁹	Social Security, employer-funded pension	Annual increase in maximum effective January 1 ¹⁰
FLORIDA	66-2-3	307.00	100% SAWW	20.00		TT—150 weeks PT—Disability	TT—\$107,450		Unemployment compensation Social Security	Annual increase in maximum effective January 1. Compensation increased 10% if reinstatement unpaid after 14 days ¹¹
GEORGIA	66-2-3	135.00		25.00 ¹		Disability				Board may assess \$500 penalty for refusal, unreasonable delay, or willful neglect to make payment ¹²
GUAM	66-2-3	140.00	66-2-3% SAWW	50.00 ¹		Disability	40,000			Compensation increased 10% for late payment without award, 20% if award
HAWAII	66-2-3	291.00	100% SAWW	TT—72.75 ¹ PT—72.75	TT—25% SAWW ¹ PT—25% SAWW	Disability		PT—effective prior to June 18, 1980		Annual increase in maximum effective January 1. Compensation may be increased 10% for failure to pay within 31 days after decision or award, or within 10 business days for uncontested temporary total disability case
IDAHO	66	281.10 to 362.25	90% SAWW	130.05	45% SAWW	Disability		After 52 weeks		Annual increase in maximum effective January 1. For first 52 weeks benefit is 60% of worker's wages if there are no dependent children under 18; after 52 weeks benefit is 60% of SAWW. Benefit is increased 7% of SAWW per dependent child (up to 5), but may not exceed 90% of wages. 8% interest on late payments
ILLINOIS	66-2-3	491.65	133-13% SAWW	TT—105.50 ¹ PT—164.37	PT—50% SAWW	TT—Disability PT—Life		PT—July 15 of 2nd year		Semiannual increases in maximum effective January 15 and July 15 ¹³
INDIANA	66-2-3	166.00 ¹		50.00 ¹		500 weeks	83,000 ¹			After 500 weeks, additional benefits are payable from second injury fund in 150-week increments ¹⁴
IOWA	80% of spendable earnings	580.00	200% SAWW			Disability				Annual increase in maximum effective July 1. Benefits increased 50% if late or stopped without good cause
KANSAS	66-2-3	227.00	75% SAWW	25.00		Disability	TT—75,000 PT—100,000 (includes TT)			Annual increase in maximum effective July 1. Compensation may be increased up to \$100 per week past due (plus up to \$25 per week past due for failure to pay medical bill)
KENTUCKY	66-2-3 ¹⁵	304.80	100% SAWW	60.96 ¹	20% SAWW ¹	Disability				Annual increase in maximum effective January 1. Compensation increased or decreased 15% if injury caused by safety violation. 12% interest on late payments
LOUISIANA	66-2-3	248.00	75% SAWW ¹⁶	66.00 ¹	20% SAWW ¹	Disability			Social Security, unemployment compensation, employer-funded disability, federal workers compensation	Annual increase in maximum effective September 1. 12% interest on late payments

¹Actual weekly wage if less

²Amounts shown in italics have been calculated

³Social Security offsets generally apply by formula up to 50% of basic benefit

⁴As of Effective 2-1-85

⁵Compensation may be increased up to 10% for failure to pay within 30 days after due

⁶Alaska: Spendable weekly earnings if less

⁷Ar: Amounts over \$75,000 are payable from Death and Permanent Total Disability Bank Fund

⁸10% interest on late installments

⁹Conn: 80% of average weekly wages, if less
¹⁰12% interest; benefits added if undue delay in payment, 6% interest added if undue delay in adjustment (4 weeks presumed undue delay)

¹¹D.C.: Maximum is no less than \$413.26; minimum is 25% SAWW or 80% of actual earnings if less. Benefits for D.C. government employees are similar to F.E.C.A. (effective 10-1-83; maximum—\$654.58 to \$736.41; minimum—

¹²Fla: Compensation increased 20% if unpaid 30 days after award

¹³Ga: Income payable without award increased 15% if not paid within 14 days unless claim is controverted or Board excuses. Awarded benefits increased 20% if not paid within 20 days unless Board grants review

¹⁴Hawaii: Actual wages if less, but no less than \$38

¹⁵Ill: Minimum TT benefit is \$105.50 if unmarried and ranges up to \$124.30 if 4 or more dependents. In all cases claimant receives actual weekly wage if less

¹⁶TT benefits may be increased \$10 per day up to \$2,500, for unreasonable delay in payment, 14 days is presumed unreasonable. Compensation may be increased 50% for unreasonable or vexatious delay in payment. Compensation may be increased 25% for employer's willful violation of safety standard

¹⁷Ind: Effective 7-1-84

¹⁸As of 9-1 is increased 5% if employer loses on court appeal; court may increase to 10%

¹⁹Ky: 80% of AWW during rehabilitation

CHART VI — INCOME BENEFITS FOR TOTAL DISABILITY — January 1, 1985 (continued)

JURISDICTION	PERCENT OF WAGES	MAXIMUM WEEKLY PAYMENT		MINIMUM WEEKLY PAYMENT		TIME LIMIT	AMOUNT LIMIT ²	AUTOMATIC RESET OF LUMP-SUM INCREASE	OFFSETS ³	NOTATIONS
		AMOUNT	RATE	AMOUNT	RATE					
ALABAMA	66-23	\$447.92	166-23% SAWW	\$25.00		Disability		Anniversary July 1 if maximum benefit	Employer funded benefits	Annual increase in maximum effective July 1. Compensation may be increased 10% for failure to pay uncovered claim within 10 days.
MARYLAND	66-23	\$27.00	100% SAWW	TT—50.00 ¹ PT—25.00 ¹		Disability		(*)		Annual increase in maximum effective January 1. If permanent disability exceeds 50% of whole body, worker receives additional compensation from Subsequent Injury Fund after completion of payments by employer.
MASSACHUSETTS	66-23	\$41.00	100% SAWW	40.00 ¹		Disability	TT—71.26 ¹			Annual increase in maximum effective October 1. Additional \$6 weekly per dependent if total benefit does not exceed \$150 or 100% of wages. ¹
MICHIGAN	80% of dependent earnings	\$58.00	80% SAWW	PT—98.00	PT—25% SAWW	Disability		PT (injury prior to 1/1/82)	Disability, unemployment compensation, pension, Social Security, retirement ¹	Annual increase in maximum effective January 1. Additional \$50 per day for award unpaid after 30 days, maximum \$1,500.
MINNESOTA	66-23	\$29.00	100% SAWW	164.50 ¹	50% SAWW ¹	Disability		Anniversary of injury	Social Security, other \$25,000 paid ¹	Annual increase in maximum effective October 1. LAF payments may be increased 10% if exclusively delayed, but not more.
MISSISSIPPI	66-23	128.00 ¹		25.00			450 weeks	\$6,700 ¹		Additional rehabilitation allowance up to \$10 weekly for 52 weeks.
MISSOURI	66-23	\$22.73 ¹	70% SAWW	40.00		TT—400 weeks PT—Life	TT—99.00 ¹			Annual increase in maximum effective June 1. 8% interest for late payments. ¹
MONTANA	66-23	\$66.00	100% SAWW			Disability			Social Security	Annual increase in maximum effective June 1. Compensation may be increased 20% if payments unreasonably delayed or refused.
NEBRASKA	66-23	\$20.00		48.00 ¹		Disability				
NEVADA	66-23	\$74.86	100% SAWW			TT—Disability PT—Life			Local Security	Benefits payable monthly. Annual increase in maximum effective July 1.
NEW HAMPSHIRE	66-23 ¹	\$44.00	150% SAWW ¹	118.00 ¹	40% SAWW ¹	Disability		July 1—after 3 years		Annual increase in maximum effective July 1. Double compensation if employer violated prior record safety standard.
NEW JERSEY	70	\$29.00	75% SAWW	72.00	20% SAWW	TT—400 weeks PT—Life	TT—107,800 ¹		Social Security	Annual increase in maximum effective January 1. After 450 weeks at reduced rate if employed; at full rate if not able to be re-employed.
NEW MEXICO	66-23	\$29.63	100% SAWW	36.00 ¹			600 weeks	\$73,320 ¹		Annual increase in maximum effective January 1. 10% additional compensation payable by employer for failure to provide safety devices.
NEW YORK	66-23	\$75.00 ¹		TT—20.00 ¹ PT—30.00 ¹		Disability			Social Security	Persons receiving PT benefits may collect compensation and wages, but not in excess of pre-injury wage base. ¹
NORTH CAROLINA	66-23	\$20.00	100% SAWW	30.00		TT—Disability PT—Life				Annual increase in maximum effective January 1.
NORTH DAKOTA	66-23	\$25.00 plus dependents	100% SAWW	171.00 ¹	80% SAWW ¹	Disability			Social Security	Annual increase in maximum effective July 1. Additional \$5 weekly per dependent child under 18; total benefits may not exceed claimant's net take-home pay.
OHIO	77—first 12 weeks 66-23—after 12 weeks	\$54.00	100% SAWW	TT—118.00 ¹ PT—177.00 ¹	TT—33-1/3% SAWW ¹ PT—60% SAWW ¹	TT—Disability PT—Life			Employer funded benefits	Annual increase in maximum effective January 1. If PT benefit plus Social Security are less than \$161.82 weekly, Disability Workers' Relief Fund pays difference amount increased annually by increase in Consumer Price Index.
OKLAHOMA	66-23	\$21.00	66-23% SAWW	30.00 ¹		TT—300 weeks PT—Disability	TT—65,100			Annual increase in maximum effective November 1. TT may be extended to 500 weeks.
OREGON	66-23	\$24.23 to \$48.23	100% SAWW	50.00 ¹		Disability			PT—Social Security	Annual increase in maximum effective July 1. Additional \$5 weekly per dependent (up to 5). ¹
PENNSYLVANIA	66-23	\$36.00	100% SAWW	168.00 ¹	50% SAWW ¹	Disability				Annual increase in maximum effective January 1.
PUERTO RICO	66-23	TT—45.00 PT—28.86		TT—10.00 PT—11.54		TT—312 weeks PT—Life	TT—14,040 PT—\$16,800 ¹			Compensation doubled if due to employer's violation of safety or health law or regulation.
RHODE ISLAND	66-23	\$29.00 plus dependents	100% SAWW	30.00		Disability				Annual increase in maximum effective September 1. Additional \$9 per dependent; child under 18; total benefit may not exceed 80% of pre-injury wages. ¹
SOUTH CAROLINA	66-23	\$27.00	100% SAWW	25.00		500 weeks ¹	\$43,510 ¹			Annual increase in maximum effective January 1.
SOUTH DAKOTA	66-23	\$47.00	100% SAWW	124.00 ¹	50% SAWW ¹	TT—Disability PT—Life				Annual increase in maximum effective July 1.
TENNESSEE	66-23	\$36.00		15.00		TT—Disability PT—550 weeks ¹	\$4,400			After 400 weeks PT benefit is reduced to \$15.

Mare: "Claimant may be assessed up to \$25 per day for failure to pay award within 10 days. Added benefits during rehabilitation—\$35 weekly.

M: "Benefits increased October 1 for persons injured any time during July 1, 1965 through June 30, 1978, and receiving PT benefits in July, 1973.

Max: "Actual wages if less, but no less than \$20 if working at least 15 hours a week.

¹\$250 times SAWW; includes permanent partial disability.

²Double compensation if injury due to employer's serious and willful misconduct; if no benefits are paid prior to final decision of claim, award is based on benefits in effect at time of decision instead of date of injury.

Min: "Conclusive presumption of PT disability does not extend beyond 800 weeks from injury; thereafter determined in accordance with facts.

³Benefits reduced 5% a year after age 65 unless claimant is receiving Social Security or employer-funded pension or disability insurance.

Mis: "Actual wages if less, but no less than 20% of SAWW; \$65.80 through \$30.85. After 208 weeks' total disability, supplementary benefits bring compensation to 85% of SAWW; \$214.00 through \$30.85.

Mis: "Effective 7/1/84, increased to \$133 as of 7/1/85 and \$140 as of 7/1/86.

Mo: "Effective 9/28/83, increased to 75% of SAWW, effective 9/28/86.

¹Compensation increased 15% if injury caused by failure to comply with statute or order; decreased 15% if caused by worker's failure to use safety device.

Mon: "Compensation terminates upon receipt of Social Security retirement benefits.

Nevada: "Maximum monthly wages on which benefits are computed are \$2,117.31, effective 7/1/84.

N.H.: "Effective 6/22/83.

N.Y.: "Effective of 7/1/84, increased to \$300 as of 7/1/85.

¹Wage base at time of earning 1150% of maximum payable.

Ohio: "After 200 weeks claimant examined to determine if disability is permanent.

Ore: "90% of actual wages if less.

¹Employer may be sued for damages for failure to comply with posted notice of violation of safety code.

Pa: "90% of wages if less, but no less than 33-1/3% of SAWW (\$112.00, effective 1/1/85).

CHART VI □ INCOME BENEFITS FOR TOTAL DISABILITY □ January 1, 1985 (continued)

JURISDICTION	PERCENT OF WAGES	MAXIMUM WEEKLY PAYMENT		MINIMUM WEEKLY PAYMENT		TIME LIMIT	AMOUNT LIMIT ⁴	AUTOMATIC COST OF LIVING INCREASE	OFFSETS ⁵	NOTATIONS
		AMOUNT	RATE	AMOUNT	RATE					
TEXAS	66-2/3	\$ 203.00	(**)	\$35.00	(**)	401 weeks ⁶	\$81,403			Annual increase in maximum effective September 1 ¹
UTAH	66-2/3	TT—310.00 PT—264.00	TT—100% SAWW PT—85% SAWW	45.00 ⁷		Disability ⁸			Social Security	Annual increase in maximum effective July 1. Additional \$5 if spouse, plus \$5 per dependent child under 18 (up to 4). Total benefit may not exceed maximum. ⁹
VERMONT	66-2/3	278.00 plus dependents	100% SAWW	139.00 ¹	50% SAWW ¹	Disability ⁸		July 1		Annual increase in maximum effective July 1. Additional \$10 per dependent child under 21. Total benefits may not exceed pre-injury wages. ¹⁰
VIRGIN ISLANDS	TT—66-2/3 ¹¹ PT—75	183.00 ¹	66-2/3% SAWW ¹²	60.00 ¹		Disability ⁸		After 2 years on January 1		Annual increase in maximum effective January 1. Total disability benefits begin after medical and vocational rehabilitation end. Compensation increased 15% for injury caused by employer's failure to obey safety order. ¹³
VIRGINIA	66-2/3	295.00	100% SAWW	73.75 ¹	25% SAWW ¹	TT—500 weeks PT—Disability ⁸	TT—147,500	October 1 ¹⁴		Annual increase in maximum effective July 1. Compensation increased 20% for failure to pay within 2 weeks after due.
WASHINGTON	60 to 75, depending on conjugal status	256.38	75% SAWW	42.89 ¹		Disability ⁸		July 1	Social Security under age 65	Benefits payable monthly. Annual increase in maximum effective July 1. 80% of wage, additional 5% of wages for spouse, plus 2% of wages per dependent child (up to 5), up to maximum.
WEST VIRGINIA	70	321.30	100% SAWW	107.10	33-1/3% SAWW	TT—208 weeks PT—Life	TT—66,830			As but TT benefits payable monthly. Annual adjustment in maximum effective July 1.
WISCONSIN	66-2/3	321.00	100% SAWW	30.00		TT—Disability PT—Life			Social Security	Annual increase in maximum effective January 1 ¹⁵
WYOMING	TT—66-2/3 ¹⁶	TT—347.27 PT—231.51 plus dependents	TT—100% SAWW PT—66-2/3% SAWW	TT—180.00 PT—231.51	PT—66-2/3% SAWW	TT—Disability PT—Life	(*)			Benefits payable monthly. Quarterly increases in maximum effective January 1, April 1, July 1, and October 1. PT benefit fixed at 66-2/3% of SAWW plus \$100 per child monthly.
F.E.C.A.	66-1/3 or 75	979.6 ¹	66-2/3% or 75% of highest rate for GS-15	150.48 ¹	66-2/3% or 75% of lowest rate for GS-2 ¹⁷	TT—Disability PT—Life		October 1	(*)	Benefits payable monthly. Increase effective 1/6/85. Higher percentage payable if 1 or more dependents.
LONGSHORE ACT	66-2/3	579.65 ¹	200% NAWW ¹⁸	144.92 ^{1,19}	50% NAWW ^{1,19}	Disability		PT—October 1	Jones Act, other workers compensation benefits	Annual increase in maximum effective October 1.
ALBERTA	90% of weighted net income	509.01 ¹		155.34 ¹		TT—Disability PT—Life				PT payable monthly. Maximum annual earnings is \$40,000.
BRITISH COLUMBIA	75	466.02	(*)	189.26 ¹		TT—Disability PT—Life		January 1 and July 1		PT payable monthly. Maximum annual earnings \$32,400. Annual increase in maximum effective January 1 ²⁰
MANITOBA	75	418.27	(*)	TT—138.16 ¹ PT—121.16		TT—Disability PT—Life				PT payable monthly. Maximum annual earnings \$29,000. Annual increase in maximum effective January 1 ²¹
NEW BRUNSWICK	90% of weighted net income	371.10 to 403.06 ¹	150% of provincial average wage		Can. Pension Disability Benefits	TT—Disability PT—Life			Can. Benefits Disability	PT payable monthly. Maximum annual earnings is \$29,400. Annual increase in maximum effective January 1.
NEWFOUNDLAND	90% of weighted net income	587.82	250% of provincial average wage	200.00 ¹		to age 65 ²²				PT payable monthly. Maximum annual earnings \$45,500, effective 1/1/82. Board may raise compensation as it deems equitable.
NORTHWEST TERRITORIES	75	380.77		167.54 ¹		TT—Disability PT—Life				Benefits payable monthly. Maximum annual earnings \$26,400.
NOVA SCOTIA	75	340.15 plus dependents		125.50 ¹		TT—Disability PT—Life		January 1		PT payable monthly. Maximum annual earnings \$24,000, effective 1/1/82. Additional \$33.00 weekly per child. Total benefit may exceed maximum.
ONTARIO	75	388.54		188.00 ¹		TT—Disability PT—Life		TT—after 12 months		PT payable monthly. Maximum annual earnings \$26,800, effective July 1, 1984.
PRINCE EDWARD ISLAND	75	245.19		60.00 ¹		TT—Disability PT—Life				PT payable monthly. Maximum annual earnings \$17,000, effective January 1, 1983.
QUEBEC	90% of weighted net income	381.16 to 421.78	150% of provincial average wage	35.00 ¹		TT—Disability PT—Life		January 1		PT payable monthly. Maximum annual earnings \$33,000. Annual increase in maximum effective January 1.
SASKATCHEWAN	75	475.96	(**)	194.72 ¹		TT—Disability PT—Life			Canada Pension after 1 year	PT payable monthly. Maximum annual earnings \$33,000, effective 1/1/84. After 2 years disability, an amount equal to 10% of compensation is set aside to purchase annuity for benefits after age 65. ²³
YUKON TERRITORY	75	409.92	(*)	127.00 ¹		TT—Disability PT—Life		January 1		Maximum annual earnings \$28,500. Annual increase in maximum effective January 1 ²⁴
CANADIAN METAL/CHAMT SEWING'S ACT	75	393.04		124.00		TT—Disability PT—Life				Benefits payable monthly. Maximum annual earnings \$29,250. Gov-in-Council may raise benefits to level paid in maritime provinces.

Texas ¹For life in case of amputation or paralysis of two limbs, loss of vision in both eyes, or permanent insanity.
²Maximum increased \$7 and minimum increased \$1 per \$10 increase in SAWW.

Utah ³Disability beyond 312 weeks is payable from Second Injury Fund, minimum \$110 weekly.

Vt. ⁴PT benefits payable at least 330 weeks, after temporary disability benefits cease. After 330 weeks, PT benefits continue while there is lost earning capacity.

⁵Benefits may be disallowed if injury results from worker's failure to use safety device.

Vt. ⁶During vocational rehabilitation, income benefits are 75% of AWW, maximum SAWW, minimum \$75 or actual wages if less.

Va. ⁷50th week limit for certain PT cases.

⁸Component of Social Security eligible for cost of living increases.

Wash. ⁹Plus \$8.53 for first child, \$7.15 for second child, \$5.30 each for third through fifth children, and \$6.92 for spouse.

Wash. ¹⁰Compensation may be adjusted up or down by 15% (up to \$15,000) for failure to use safety device or obey code of order. 10% interest payable on late payments. Employer, insurer, or both may be assessed penalty up to double the amount of compensation (not to exceed \$15,000) for bad faith failure to make payments.

Wyo. ¹¹Court must approve PT payments after \$59,498.07 (257 times 66-2/3% SAWW).

F.E.C.A. ¹²Civil Service Retirement and Disability Fund (CSRA) overpayments.

Longshore ¹³Effective 9/29/84, Nonappropriated Fund Instrumentalities Act employees subject to same maximum/minimum weekly rates as employees covered under Longshore Act.

Ala. ¹⁴Employer must pay half of "costs of the claim" to Accident Fund if injury caused by safety violation.

B.C. ¹⁵On application for review, Board may award benefits based on current levels.

Man. ¹⁶Maximum earning ceiling increased by \$1,000 if 10% of workers injured in preceding year earn in excess of maximum.

N.S. ¹⁷Annual review of maximum. Lower figure for single, higher figure for married claimant with 2 children.

¹⁸If 63 or older at time of loss, maximum is 2 years.

Nfld. ¹⁹100% of weighted net earnings if less.

N.S. ²⁰Minimum for temporary total disability is 75% of minimum wage.

Ont. ²¹No less than award if worker had been fatally injured.

P.E.I. ²²Actual wages if less, but Board may set minimum at \$15.

Sask. ²³Actual wages if less for first 2 years disability.

²⁴Maximum earning ceiling increased by \$1,000 if 10% of workers injured in preceding year earn in excess of maximum.

Yukon ²⁵Benefits increased annually based on Consumer Price Index, and based on 90% of territory's average wage, effective January 1. Minimum for 1984 unavailable at time of publication.

CHART VII

INCOME BENEFITS FOR SCHEDULED INJURIES

January 1, 1985

JURISDICTION	ARM AT SHOULDER	HAND	THUMB	FIRST FINGER	SECOND FINGER	THIRD FINGER	FOURTH FINGER	LEG AT HIP	FOOT	GREY TOE	OTHER TOES	ONE EYE	HEARING ONE EAR	HEARING BOTH EARS
IN THIS GROUP OF STATES COMPENSATION FOR TEMPORARY DISABILITY IS ALLOWED IN ADDITION TO ALLOWANCE FOR SCHEDULED INJURY														
ALABAMA*	\$48.84C	\$37.40C	\$13.84C	\$ 9.46C	\$ 6.82C	\$ 4.84C	\$ 3.52C	\$44.00C	\$30.58C	\$ 7.04C	\$ 2.42C	\$27.28C	\$11.88C	\$35.98C
ALASKA*	\$9.00C	\$5.40C	\$4.00C	\$ 7.00C	\$ 5.70C	\$ 4.70C	\$ 2.80C	\$4.40C	\$9.70C	\$ 7.20C	\$ 3.00C	\$5.20C	\$ 8.80C	\$7.80C
AMERICAN SAMOA PPD benefits paid at 66-2/3% of wages for specified number of weeks; no maximum**														
ARIZONA*	43.72C	35.43C	10.93C	8.55C	5.10C	3.64C	2.91C	36.43C	29.15C	5.10C	1.82C	21.86C	14.57C	43.72C
ARKANSAS*	30.80C	23.10C	9.24C	5.39C	4.62C	3.08C	2.31C	26.95C	19.25C	4.62C	1.54C	15.40C	9.18C	23.10C
CALIFORNIA*	\$0.9771**	43.54C	7.59C	3.36C	3.36C	2.52C	2.52C	64.5771**	33.74C	4.23C	84C	27.1071**	6.33C	43.54C
COLORADO*	17.47C	8.73C	4.20C	2.184	1.512	924	1.092	17.47C	8.73C	2.184	824	11.678	2.94C	11.678
CONNECTICUT*	18.87C	96.01C	36.16C	20.874	16.764	11.811	9.90C	90.77C	75.43C	18.07C	4.95C	89.53C	19.81C	89.43C
DELAWARE*	57.90C	50.95C	17.37C	11.55C	8.28C	8.94C	4.63C	57.90C	37.00C	9.78C	3.474	48.32C	17.37C	48.32C
DISTRICT OF COLUMBIA*	128.93C	100.83C	30.89C	19.01C	12.39C	10.33C	6.19C	118.01C	84.71C	12.39C	6.813	86.12C	21.48C	82.65C
FLORIDA No schedule; benefits paid according to degree of impairment and loss of earnings**														
GEORGIA*	30.37C	21.60C	8.10C	6.40C	4.72C	4.05C	3.37C	30.37C	18.22C	4.05C	2.70C	18.87C	9.10C	20.23C
GUAM*	39.20C	29.88C	7.14C	3.92C	2.52C	2.38C	98C	34.72C	24.22C	3.84C	1.12C	19.80C	7.28C	28.00C
HAWAII*	92.78C	71.004	21.82C	13.36C	8.73C	7.27C	4.36C	83.80C	59.65C	11.05C	4.68C	46.52C	15.13C	58.20C
IDAHO*	47.88C	42.917	17.42C	11.127	8.74C	3.974	2.384	31.79C	22.25C	6.874	1.11C	27.81C	—	27.81C
ILLINOIS*	115.53C	93.414	34.417	19.667	17.20C	12.29C	9.83C	98.33C	76.20C	17.20C	5.90C	78.64C	14.68C	58.72C
IOWA*	133.25C	101.77C	31.98C	18.65C	15.99C	13.32C	10.66C	117.26C	79.85C	21.32C	7.99C	74.82C	28.68C	93.27C
MAINE*	89.584	73.807	22.384	14.33C	12.54C	8.954	7.61C	89.584	73.907	11.198	4.474	44.79C	20.98C	69.584
MARYLAND*	87.20C	72.594	10.90C	4.36C	3.81C	3.27C	2.72C	87.20C	72.594	4.36C	1.00C	72.594	13.62C	72.594
MASSACHUSETTS*	11.14C	8.67C	—	—	—	—	—	9.90C	7.42C	—	—	9.90C	7.42C	16.60C
MICHIGAN*	96.20C	76.97C	23.27C	13.604	11.814	7.87C	5.72C	76.97C	57.994	11.814	3.83C	57.994	—	—
MINNESOTA No schedule; benefits paid according to degree of impairment and loss of earnings**														
MISSISSIPPI*	25.20C	18.90C	7.56C	4.41C	3.78C	2.52C	1.99C	22.05C	15.75C	3.78C	1.26C	12.60C	5.04C	18.90C
MISSOURI*	33.22C	25.05C	8.59C	4.444	5.012	5.012	3.15C	29.64C	21.479	5.72C	2.00C	20.64C	6.300**	24.657**
MONTANA*	40.04C	28.60C	10.72C	5.77C	3.29C	3.57C	2.14C	42.90C	23.74C	5.29C	2.22C	23.59C	6.72C	28.80C
NEBRASKA*	45.00C	35.00C	12.00C	7.00C	6.00C	4.00C	3.00C	43.00C	30.00C	6.00C	2.00C	25.00C	10.00C	—
NEVADA No schedule; degree of disability determined in relation to whole man**														
NEW HAMPSHIRE*	83.24C	83.91C	33.744	20.86C	16.872	8.43C	3.99C	62.16C	43.51C	7.99C	1.33C	37.29C	13.32C	54.61C
NEW JERSEY*	65.01C	39.44C	5.40C	3.80C	2.88C	2.18C	1.44C	63.05C	32.89C	2.88C	1.08C	25.00C	4.32C	25.00C
NEW MEXICO*	88.72C	37.32C	16.42C	8.36C	8.57C	6.07C	4.18C	55.72C	34.34C	10.45C	4.18C	38.62C	11.94C	44.79C
NORTH CAROLINA*	87.20C	56.00C	21.00C	12.60C	11.20C	7.00C	5.80C	56.00C	40.32C	8.80C	2.80C	33.60C	19.60C	42.00C
NORTH DAKOTA*	18.75C	15.00C	4.87C	3.00C	2.25C	1.50C	1.20C	14.04C	9.00C	1.80C	72C	9.00C	3.00C	12.00C
OHIO*	39.82C	30.97C	10.62C	6.19C	5.31C	3.54C	2.85C	35.40C	26.65C	5.31C	1.77C	22.12C	4.42C	20.12C
OREGON*	18.20C	15.00C	4.80C	2.40C	2.20C	1.00C	80C	15.00C	13.80C	1.80C	40C	10.00C	6.00C	19.20C
PUERTO RICO*	10.60C	9.00C	3.37C	1.80C	1.50C	1.12C	67C	10.00C	7.87C	1.35C	67C	—	2.25C	9.00C
RHODE ISLAND*	26.08C	21.96C	6.75C	4.14C	2.70C	2.25C	1.80C	26.08C	18.45C	3.42C	90C	14.40C	5.40C	16.00C
SOUTH CAROLINA*	63.144	53.09C	18.65C	11.48C	10.04C	7.17C	5.74C	65.98C	40.18C	10.04C	2.87C	31.57C	22.96C	47.35C
SOUTH DAKOTA*	49.40C	37.05C	12.35C	8.64C	7.41C	4.84C	3.70C	39.52C	30.87C	7.41C	2.47C	37.05C	11.35C	37.05C
TENNESSEE*	27.20C	20.40C	8.16C	4.76C	4.08C	2.72C	2.04C	27.20C	17.00C	4.08C	1.38C	13.60C	10.20C	20.40C
UTAH*	38.52C	34.60C	13.80C	8.65C	7.004	3.50C	1.84C	25.75C	18.12C	5.35C	—	24.72C	3.434**	27.60C
VERMONT*	59.77C	48.85C	13.90C	8.89C	8.95C	5.56C	3.33C	59.77C	48.85C	6.95C	2.78C	34.75C	14.48C	59.77C
VIRGINIA*	59.00C	44.25C	17.70C	10.32C	8.85C	5.90C	4.42C	51.62C	36.87C	8.85C	2.95C	29.50C	14.75C	29.50C
VIRGIN ISLANDS*	40.26C	32.94C	14.64C	14.64C	14.64C	14.64C	13.72C	32.94C	21.95C	14.64C	13.725**	35.68C	21.96C	32.94C
WASHINGTON*	36.00C	32.40C	12.96C	8.10C	8.49C	3.24C	1.62C	36.00C	23.20C	7.56C	2.78C	14.40C	4.80C	28.80C
WEST VIRGINIA*	51.40C	42.84C	17.13C	8.56C	5.99C	4.284	4.284	51.40C	29.98C	8.56C	3.42C	28.274	21.42C	55.88C
WISCONSIN*	54.00C	43.20C	17.28C	6.48C	4.86C	2.80C	3.024	54.00C	27.00C	9.00C	2.700**	28.70C	8.940**	35.640**
WYOMING*	34.72C	28.244	10.18C	6.714	3.473	3.473	3.473	34.72C	23.12C	4.630	1.62C	21.78C	9.26C	—
F.E.C.A.*	305.72C	239.09C	73.49C	45.07C	29.39C	24.49C	14.89C	282.21C	200.88C	37.23C	15.67C	156.784	60.95C	185.98C
LONGSHORE ACT	160.854	141.437	43.47C	26.664	17.39C	14.49C	8.69C	166.942	118.83C	17.39C	9.27C	92.74C	30.14C	115.93C
IN THIS GROUP OF STATES COMPENSATION FOR TEMPORARY DISABILITY IS ALLOWED IN ADDITION TO SCHEDULED INJURY WITH CERTAIN LIMITATIONS AS TO PERIOD														
INDIANA*	18.75C	15.00C	4.50C	3.00C	2.62C	2.25C	1.50C	16.87C	13.12C	4.50C	2.250**	13.12C	5.62C	15.00C
KANSAS*	47.67C	34.05C	13.62C	8.399	6.810	4.54C	3.45C	45.40C	28.37C	6.810	2.27C	27.24C	8.81C	24.97C
NEW YORK*	42.12C	32.84C	10.12C	6.21C	4.650	3.37C	2.02C	38.88C	27.67C	5.13C	2.18C	21.60C	8.10C	20.75C
PENNSYLVANIA*	137.76C	112.56C	33.60C	18.80C	13.44C	10.08C	9.40C	137.76C	84.00C	13.44C	5.37C	92.40C	20.16C	87.36C
IN THIS GROUP OF STATES COMPENSATION FOR TEMPORARY DISABILITY IS DEDUCTED FROM THE ALLOWANCE FOR SCHEDULED INJURY														
KENTUCKY No schedule; PP benefits paid at 36-2/3% of wages up to 425 weeks according to degree of disability**														
LOUISIANA*	49.60C	37.20C	12.40C	7.44C	4.96C	4.96C	4.96C	43.40C	31.00C	4.96C	2.48C	24.80C	—	—
OKLAHOMA*	40.75C	32.60C	9.78C	5.70C	4.89C	3.26C	2.44C	40.75C	32.60C	4.89C	1.63C	32.60C	16.30C	48.60C
TEXAS*	40.60C	30.45C	12.18C	9.13C	8.09C	4.26C	3.04C	40.60C	25.37C	6.09C	2.03C	20.30C	—	30.45C

NOTE—Amounts in chart reflect maximum potential entitlement. In Canada, permanent physical impairments generally are compensated by degree of disability using medical rating schedules as guidelines. Numbers in italics are computations for loss of major member, loss of leg precluding use of artificial limb or loss of eye by enucleation.

CHART VII INCOME BENEFITS FOR SCHEDULED INJURIES January 1, 1985 (continued)

1. "Effective 1/1/85, maximum weekly PP benefit is lesser of \$200 or 100% SAWW.

Alaska "Maximum dollar amount fixed by statute.

Ar "Semia "Arm—312; hand—244; thumb—78; first finger—46; second finger—32; third finger—25; fourth finger—15; leg—288; foot—205; heel—30; toe—30; other toes—16; one eye—180; one ear—52; both ears—200.

Ar2 "PP benefit is 65% of monthly compensation up to \$1,325 (i.e. \$168.07 weekly).

Ar3 "Maximum amount for PP is \$63,000.

Cal "Maximum PP benefit is \$140.00 effective 1/1/84. Duration varies according to percentage of permanent disability adjusted for age and occupation. Chart reflects standard rating for individual age 39 and loss of major arm.

"Chart reflects benefits for loss of eye if unable to wear artificial eye. Life pension up to \$64.21 weekly also payable for loss of arm or leg.

Cal2 "Maximum weekly benefit is \$64.

Cal3 "Commission may award additional benefits based on loss of earnings.

Cal4 "Effective 7/28/82.

Fla "Permanent impairment caused by amputation, loss of 80% of vision in either eye after correction, or serious facial disfigurement—\$250 per 1% of disability up to 10% and \$500 per 1% of disability over 10%. Wage-loss benefits also payable in all permanent impairment cases—95% of difference between 85% of pre-injury wages and earnings after maximum medical improvement, up to 100% of SAWW weekly. Social Security retirement benefits are deducted from wage-loss benefits.

Fla2 "In cases in which the disability is determined as a percentage of total loss or impairment of physical or mental function of the whole man, the maximum compensation is the corresponding percentage of 312 times SAWW (i.e. \$92,782 effective 1/1/84).

Fla3 "Maximum weekly PP benefit is 65% of SAWW (i.e. \$158.95 for 1985).

Ill "Effective January 15, figures reflect benefits for amputation of member—maximum 133-1/3% of SAWW. For other PP benefits, wage replacement rate is 60%, and maximum is \$293.61 from 7/1/84-6/30/87, and thereafter increased by percentage increase in SAWW. Increase effective 7/1/85 not available at date of publication.

Ind "Payable for 52 weeks, maximum weekly PP benefit is \$78.

"Second toe—\$2,250; third toe—\$1,500; fourth toe—\$1,125; fifth toe—\$750.

Iowa "Maximum weekly PP benefit is 194% of SAWW (i.e. \$533.00).

Kan "Additional hearing period up to 15 weeks may be allowed. Maximum weekly PP benefit is 75% of SAWW.

Ky "Maximum weekly PP benefit is 75% of SAWW (i.e. \$228.60). Degree of disability is determined by American Medical Association Guide or decrease in earning capacity, whichever is greater.

"Since 1980, an employee sustaining work-related hearing loss is entitled to other functional loss to the body, as a whole or occupational disability, whichever is greater. Hearing loss claims receive same treatment as occupational diseases and injuries with a final determination by the Board as to degree of disability.

La "Schedule applies to an amputation or at least 50% loss of use. Supplemental earnings benefits are 74% of the difference between 80% of pre-injury wages and post-injury earnings, minimum 104 and maximum 520 weeks, cease 2 years after termination of temporary total disability (unless paid for 13 consecutive weeks during that time) or upon retirement or receipt of Social Security retirement benefits.

Me "Maximum weekly PP benefit is 33-1/3% of SAWW (i.e. \$109.00), where benefits are payable for 250 weeks or more; the number of weeks are increased by 1/3 and maximum is 66-2/3% of SAWW (i.e. \$218.00).

Mass "Benefits fixed at amount reflected in chart. Proportional benefits for functional loss of use of arm, hand, leg, or foot.

Mich "Wage-loss benefits payable for life.

"Hearing loss compensable based on lost earnings.

Min "For permanent partial disability, impairment compensation (IC) is paid in lump sum at time job offer made; economic recovery compensation (ER) is paid weekly. IC equals scheduled dollar amount (\$75,000 to \$400,000) times percent whole body disability. ER equals percent disability times scheduled number of weeks (600 to 1200 weeks) times weekly TT rate.

Mt "Maximum weekly PP benefit is 70% of SAWW (i.e. \$218.10) for scheduled injuries; 85% for unscheduled injuries; loss of use, additional 10% compensation.

"Occupational hearing loss law provides benefits up to 40 weeks (1 ear) or 148 weeks (both ears).

Mont "Maximum weekly PP benefit is 50% of SAWW (i.e. \$143.00 effective 7/1/84). Claimant may elect schedule PP wage-loss indemnity.

Neb "Terms run consecutively for loss of, or loss of use of, more than 1 member but less than total disability.

"Permanent total loss of hearing is compensated as permanent total disability.

Nev "Each 1% of impairment is compensated by 6% of worker's monthly wage up to maximum payable for 5 years or until age 66 (rising 1 year annually until age 70 beginning 7/1/86), whichever is later. Maximum monthly wages are \$2,117.31 as of 7/1/84.

Nh "Computations include allowance for amputation of member (30% additional compensation). Compensation is payable weekly at 70% of pre-injury weekly wages up to a maximum of 55% of SAWW for arm or leg, 45% of SAWW for hand, 40% of SAWW for foot or one eye, 35% of SAWW for hearing—both ears, 20% of SAWW for other scheduled injuries in chart.

NJ "Additional weeks for TT in excess of statutory hearing period, maximum \$135 weekly. Maximum increased to \$150 as of 7/1/85. Compensation for wage loss in addition to schedule PP impairment due to loss of 50% or more of member.

ND "PP benefit is \$63 weekly for scheduled number of weeks.

Ohio "Maximum weekly PP benefit is 50% of SAWW (i.e. \$177.00 for 1985). Compensation payable for 200 weeks if percentage of disability is 90% or greater.

Ola "Maximum PP benefit is 50% of SAWW (i.e. \$163.00 effective 1/1/84).

Ore "Calculated at \$100 per degree of injury.

Pa "Hearing period is 25 weeks for leg or foot, 20 weeks for arm or hand, 12 weeks for great toe, 10 weeks for thumb, eye, or hearing, 6 weeks for finger or toe.

PR "Maximum PP benefit is \$45 weekly.

"Permanent visual disability is compensated according to percentage of total disability, in addition, loss of eye by enucleation is compensated at 10% of permanent total disability.

Ri "Maximum scheduled PP benefit is \$90.00 weekly. Maximum is 100% of SAWW for unscheduled injury.

Utah "Maximum per week, including allowance for dependents is 66-2/3% of SAWW (i.e. \$206 effective 7/1/84).

"Entry presumes total loss of hearing in one ear and no loss of hearing in the other (16-2/3 weeks). Benefits are based on the percentage of bilateral hearing loss, adjusted for claimant's age.

Vt "In addition to TT except for loss of hearing in 1 ear.

Va "Benefits for scheduled injuries are payable in addition to compensation for temporary disability. County of Scott (Virginia), 148 Va. 565, 238 S.E.2d 613 (1977). After expiration of scheduled award, claimant may file for further benefits within 1 year if still incapacitated.

VI "PP benefit is 66-2/3% of SAWW weekly (i.e. \$183.00 effective 1/1/85).

"For loss of two or more digits or one or more phalanges of two or more digits on a hand or foot, benefits may be proportioned to the loss of use of the hand or foot.

Was "Benefits fixed at amount reflected in chart, 25% less for disability not involving amputation.

W Va "PP benefit is 70% of wages, payable in 4 week periods per 1% of disability, up to 85%, which is considered PP. Maximum is 66-2/3% of SAWW (i.e. \$142.20 effective 7/1/84).

Wis "Maximum weekly PP benefit is \$10. Effective 1/1/83.

"Second toe—\$2,700; other toe—\$2,160.

"Under occupational hearing loss law, maximum is \$3,600/36 weeks for one ear and \$21,600/216 weeks for both ears as of 1/1/83.

Wyo "PP benefit is 66-2/3% of SAWW.

F.E.C.A. "Include allowance for dependents.

CHART VIII FATALITIES—INCOME BENEFITS FOR SPOUSE AND CHILDREN January 1, 1985

JURISDICTION	PERCENT OF WAGES			MAXIMUM WEEKLY PAYMENT		MINIMUM PER WEEK SPOUSE ONLY	TIME LIMIT	AMOUNT LIMIT ¹		MAXIMUM BURIAL ALLOWANCE
	SPOUSE PLUS CHILDREN	SPOUSE ONLY	ONE CHILD ONLY	SPOUSE PLUS CHILDREN	SPOUSE ONLY			SPOUSE PLUS CHILDREN	SPOUSE ONLY	
ALABAMA	66-2/3	50	50	\$ 290.00*	\$ 290.00*	\$60.00*	500 weeks ^{2,3}	\$145.00*	\$145.00*	\$1,000
ALASKA	80% of spendable earnings	80% of spendable earnings	80% of spendable earnings	1,114.00**	1,114.00**	75.00**	(*)			2,500
AMERICAN SAMOA	66-2/3	30	30	70.00	36.75	5.26*	(*)			1,000
ARIZONA	66-2/3	30	30	203.00	107.00		(*)			1,000
ARKANSAS	66-2/3	30	50	154.00	154.00	15.00	(*)			750
CALIFORNIA	66-2/3	66-2/3	66-2/3	224.00	224.00	112.00	(*)	\$5.00	70.00	1,500
COLORADO	66-2/3	66-2/3	66-2/3	315.98*	315.98*	78.00*	(*)			1,000
CONNECTICUT	66-2/3	66-2/3	66-2/3	381.00*	381.00*	78.20*	(*)			3,000
DELAWARE	80	66-2/3	66-2/3	277.80*	231.82*	77.20*	(*)			700**
DISTRICT OF COLUMBIA	66-2/3	50	50	413.26*	413.26*		(*)			1,000
FLORIDA	66-2/3	50	33-1/3	307.00*	307.00*	20.00*	(*)	100.00*	100.00*	2,500
GEORGIA	66-2/3	66-2/3	66-2/3	135.00*	135.00*	25.00*	600 weeks ^{2,3}	54.00*	32.50*	1,300
GUAM	66-2/3	30	30	140.00	73.50	31.50*	(*)	40.00*	40.00*	1,200
HAWAII	66-2/3	50	40	251.00*	218.25*	72.75*	(*)			4,385***
IDaho				173.40*	130.00*	130.00*	500 weeks ^{2,3}	\$6.70*	\$5.00*	1,500
ILLINOIS	66-2/3	66-2/3	66-2/3	491.81*	491.81*	184.37*	20 years ^{2,4}			1,750
INDIANA	66-2/3	66-2/3	66-2/3	166.00*	166.00*	50.00*	500 weeks ^{2,4}	\$3.00*	\$3.00*	2,000*
IOWA	80% of spendable earnings	80% of spendable earnings	80% of spendable earnings	680.00*	680.00*		(*)			1,000
KANSAS	66-2/3	66-2/3	66-2/3	227.00*	227.00*	25.00*	(*)	100.00*	100.00*	3,200
KENTUCKY	75	50	50	278.60*	162.80*	60.90*	(*)			2,500*
LOUISIANA	65	32-1/3	32-1/3	18.00*	248.00*	86.00*	(*)			1,000
MAINE	66-2/3	66-2/3	66-2/3	47.90*	44.70*	25.00*	(*)			1,000
MARYLAND	66-2/3	66-2/3	66-2/3	327.00*	327.00*	25.00*	(*)			1,200**
MASSACHUSETTS	66-2/3*	66-2/3*	66-2/3*	341.00*	341.00*	150.00*	(*)			2,000
MICHIGAN	80% of spendable earnings	80% of spendable earnings	80% of spendable earnings	58.00*	358.00*	199.00*	600 weeks ^{2,3,4}		170.00*	1,500
MINNESOTA	66-2/3	50	60	329.00*	329.00*		(*)			2,500
MISSISSIPPI	66-2/3	30	25	126.00*	126.00*	25.00*	450 weeks ^{2,3}	\$6.70**	\$6.70**	2,000
MISSOURI	66-2/3	66-2/3	66-2/3	222.70*	222.70*		(*)			2,000
MONTANA	66-2/3	66-2/3	66-2/3	286.00*	286.00*	143.00*	(*)			1,400
NEBRASKA	75	66-2/3	66-2/3	200.00	200.00	49.00*	(*)			2,000
NEVADA	66-2/3	66-2/3	66-2/3	324.60*	324.60*		(*)			2,500*
NEW HAMPSHIRE	66-2/3	66-2/3	66-2/3	444.00*	444.00*	118.00*	(*)			1,000
NEW JERSEY	70	50	50	269.00*	269.00*	72.00*	(*)			2,000
NEW MEXICO	66-2/3	66-2/3	66-2/3	298.60*	298.60*	38.00*	600 weeks ^{2,4}	170.17*	170.17*	1,500
NEW YORK	66-2/3	66-2/3	66-2/3	275.00**	275.00**	30.00*	(*)			1,500

¹Amount limits have been computed where not established by law and are shown in italics. Disability payments deducted in all laws except those of Arizona, Arkansas, California, Delaware, District of Columbia, Florida, Michigan, Mississippi, Missouri, Nevada, New York, North Dakota, Oregon, Washington, West Virginia, Wisconsin, Wyoming, F.E.C.A., and Longshore Act.

²To child until age 18 (16 in Manitoba, Newfoundland, Northwest Territories, Ontario, Saskatchewan, and Yukon; 16 in Alaska and Wyoming; 21 in Michigan and 4 in school—New Brunswick); if invalid, for duration of invalidity (for 15 years in Wisconsin); for period decedent would have supported child in Alberta, Newfoundland, Prince Edward Island, and Yukon; if student, to age 21 in Colorado; British Columbia, New Brunswick, Nova Scotia, Newfoundland, Prince Edward Island, Saskatchewan, and C.M.S.C.A.; 22 in Connecticut; Florida, Kentucky, Missouri, Nevada, South Dakota, Tennessee, and Virgin Islands; 23 in D.C., Kansas, Louisiana, Maine, Maryland, Massachusetts, New Mexico, New York, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Virginia, Washington, F.E.C.A., and Longshore Act; 25 in America Samoa, Arkansas, Delaware, Hawaii, Idaho, Iowa, Minnesota, Montana, Nebraska, New Hampshire, Ohio, Puerto Rico, Texas, West Virginia, and Alberta; no age limit in Alaska (4 years only), Massachusetts, Vermont, Manitoba, Newfoundland, Ontario, and Quebec.

³To spouse for life; compensation ceases on remarriage.

⁴To spouse for life; 2 years lump sum upon remarriage (but only if no children in Colorado, Idaho, Indiana, and Iowa) or balance of compensation if less (Indiana, New Mexico, South Carolina, and Saskatchewan); in Illinois, lump sum is paid upon remarriage only if there were no children at time of death.

⁵To spouse for life; 1 year's lump sum upon remarriage.

⁶To spouse for life; cash lump sum on remarriage: Kansas—100 weeks or, if less, 1 year; Michigan—\$500 or balance if less; Oregon—\$5,000; Washington—\$7,500 or 50% of remaining annuity value if less; Manitoba—\$3,600; New Brunswick—1 year's spouse's income; Northwest Territories—\$8,710; Nova Scotia—\$2,800; Prince Edward Island—\$4,200; Yukon—\$6,749.

⁷Additional allowance for transportation of body; no maximum except Virginia—\$500; Alberta—\$450; British Columbia—\$504.72 and \$504.74 for incidental death expenses; Nova Scotia—\$300; Quebec—\$300; Prince Edward Island—\$100; Yukon—\$272; C.M.S.C.A.—\$125.

⁸Actual wage if less.

⁹Spouse receives cash lump sum in addition to other benefits: Maine—\$1,000; Mississippi—\$250; North Dakota—\$300 plus \$100 per child; Oklahoma—\$10,000 plus \$2,500 per dependent (maximum \$15,000); Washington—\$800; Alberta—\$1,100; British Columbia—\$1,261.91; Manitoba—\$1,305; Northwest Territories—\$1,056; Nova Scotia—\$1,000; Ohio—\$1,500; Prince Edward Island—\$500; Quebec—\$500; Saskatchewan—\$1,000; Yukon—\$1,348; C.M.S.C.A.—\$75.

¹⁰For no dependents.

Ala. *Maximum is 100% of SAWW; minimum is 27-1/2% of SAWW; actual wage if less; effective 2/1/85.

Alaska *Maximum is 200% of SAWW.

**Spouse's benefit reduced by 1/3 as of 5 years after worker's death; by 1/2 as of 6 years; and ceases after 10 years; reductions do not apply if spouse is over 52 or permanently and totally disabled; limited Social Security offset.

Ar. *Benefits in excess of \$75,000 payable from Death and Permanent Disability Bank Fund.

Cal. *Maximum is 80% of SAWW; minimum is 25% of maximum.

**Social Security offset.

Conn. *Maximum is 100% of SAWW and minimum is 20% of SAWW (60% of average weekly wages if less); Employer-funded cost of living increase payable each October.

Del. *Maximum is 80% of SAWW for spouse and children; 66-2/3% of SAWW for spouse only; Minimum for spouse only is 1/3 of maximum for spouse only.

**Additional burial allowance payable on Board approval.

D.C. *Maximum is 100% of SAWW (but no less than \$413.26); minimum is 25% of SAWW or 80% of actual earnings if less; Social Security offset.

Fla. *Maximum is 100% of SAWW.

Guam *Actual wages if less.

Hawaii *Maximum is 100% of SAWW for spouse and children; 75% of SAWW for spouse only; Minimum is 25% of SAWW.

**Maximum amount for persons other than spouse and children is the maximum benefit times 3.12.

***Funeral expense is 10 times SAWW; plus burial allowance equal to 5 times SAWW.

Idaho *Death benefit is paid at 45% of SAWW for spouse plus 5% of SAWW per dependent child up to 3; 30% of SAWW for one child if no dependent spouse.

Ill. *Maximum is 133-1/3% of SAWW; minimum is 50% of SAWW.

**Benefits are \$250,000 or 20 years at TT rate, whichever is greater; Child under 18 is eligible to at least 6 years benefits.

Ind. *Effective 7/1/84.

Iowa *Maximum is 200% of SAWW.

Kan. *Maximum is 75% of SAWW.

Ky. *Maximum is 75% of SAWW for spouse and children; 50% of SAWW for spouse only; Minimum is 20% of SAWW.

La. *Maximum is 75% of SAWW; Minimum is 20% of SAWW; actual wage if less.

Maine *Maximum is 166-2/3% of SAWW.

Me. *Maximum is 100% of SAWW.

**Additional burial allowance payable on Commission approval.

Mass. *Maximum is 100% of SAWW; effective 4/5/83; Annual cost of living increase payable up to 5% for deaths after that date.

**After receiving an amount equal to 250 times SAWW, spouse must prove actual dependency; time and amount limits do not apply to children's benefits.

Mich. *Maximum is 80% of SAWW; minimum is 50% of SAWW.

**500-week limit does not apply to children.

Minn. *Maximum is 100% of SAWW.

**Government survivors' benefits offset; During dependency of children; then 10 years; benefits.

***For unrelated death while decedent was receiving impairment compensation or economic recovery benefits, benefits continue to surviving spouse and children until 10 years after dependency of last child; not affected by remarriage.

Miss. *Effective 7/1/84; increased to \$133 as of 7/1/85 and \$140 as of 7/1/86.

**Effective 7/1/84; increased to \$59,850 as of 7/1/85 and \$63,000 as of 7/1/86.

Mo. *Maximum is 70% of SAWW effective 6/28/83; increased to 75% of SAWW; effective 9/28/86.

**4 years' benefits payable to child on active duty in armed forces at age 18 who enrolls in school prior to age 23.

Mont. *Maximum is 100% of SAWW; minimum is 50% of SAWW; actual wage if less.

Nebr. *Maximum is 100% of SAWW.

N.H. *Maximum is 150% of SAWW; minimum is 40% of SAWW or actual wages if less.

**On remarriage the unpaid balance otherwise due is payable to parent or guardian for the children's benefit.

N.J. *Maximum is 5% of SAWW; minimum is 20% of SAWW.

**After 450 weeks, spouse's earnings are deducted.

N.M. *Maximum is 16% of SAWW.

**Social Security offset.

N.Y. *Effective 7/1/84; increased to \$300 as of 7/1/85.

CHART VIII □ FATALITIES—INCOME BENEFITS FOR SPOUSE AND CHILDREN □ January 1, 1985 (continued)

JURISDICTION	PERCENT OF WAGES			MAXIMUM WEEKLY PAYMENT ¹		MINIMUM PER WEEK SPOUSE ONLY	TIME LIMIT	AMOUNT LIMIT ¹		MAXIMUM BURIAL ALLOWANCE
	SPOUSE PLUS CHILDREN	SPOUSE ONLY	ONE CHILD ONLY	SPOUSE PLUS CHILDREN	SPOUSE ONLY			SPOUSE PLUS CHILDREN	SPOUSE ONLY	
NORTH CAROLINA	66-2/3	66-2/3	66-2/3	\$ 280.00*	\$ 250.00*	\$30.00	(2,3)			\$1,000
NORTH DAKOTA ²	66-2/3	66-2/3	66-2/3	(+)	210.00	10.00	(4)	(+)	\$175,000*	2,500*
OHIO	66-2/3	66-2/3	66-2/3	354.00*	354.00*	177.00*	(2,4)			1,200
OKLAHOMA ³	75	50	35	217.00*	217.00*	30.00 ²	(2,4)			1,000 ¹⁰
OREGON				324.23*	162.12*	162.12*	(2,8,9)			3,000
PENNSYLVANIA	66-2/3	51	31	336.00*	336.00*	168.00*	(2,4)			1,600
PUERTO RICO	85	60	60	28.85*	23.08*	11.54*	(2,4,5)			300 ¹²
RHODE ISLAND	60	66-2/3	66-2/3	(+)	282.00*	32.00	(2,3)			3,000
SOUTH CAROLINA	66-2/3	66-2/3	66-2/3	287.00*	287.00*	25.00	500 weeks ¹⁴	43,510	143,510	4,000
SOUTH DAKOTA	66-2/3	66-2/3	66-2/3	(+)	247.00*	124.00*	(2,4)			2,500*
TENNESSEE	66-2/3	50	50	136.00	136.00	15.00	(2,3)	50,400	50,400	2,000*
TEXAS	66-2/3	66-2/3	66-2/3	203.30	203.30	35.00	(2,4)			2,500
UTAH	66-2/3	66-2/3	66-2/3	264.00*	264.00*	45.00 ²	(2,5)			1,800
VERMONT	76-2/3	66-2/3	71-2/3	278.00*	278.00*	139.00*	(2,9)			1,000
VIRGIN ISLANDS				(+)	(+)	(+)	(2)	18,500*	18,500*	800 ¹⁰
VIRGINIA	66-2/3	66-2/3	66-2/3	395.00*	395.00*	79.75*	500 weeks ¹⁵	147,500	147,500	3,000*
WASHINGTON ⁶	70	60	35	256.38*	256.38*	42.69*	(2,6)			2,000
WEST VIRGINIA	70	70	70	321.30*	321.30*	160.10*	(2,3)			2,500
WISCONSIN	66-2/3	66-2/3	66-2/3	321.00*	321.00*	30.00	(+)	90,000 ¹¹	96,300 ¹¹	1,000
WYOMING				(+)	231.51*	231.51*	(+)	(+)	(+)	1,500 ¹¹
F.E.C.A.	75*	50	40	579.80	579.80	100.8*	(2,4,5)			600 ¹¹
LONGSHORE ACT	66-2/3	50	50	579.86*	579.86*	194.20*	(2,4)			3,000
ALBERTA ⁷	80% of weighted net income	80% of weighted net income		(+)	(+)	(+)	5 years ²			1,350*
BRITISH COLUMBIA ⁸			40	(+)	(+)	(+)	(2,6)			1,514.20
MANITOBA ⁸	75	75		416.15*	416.15*	136.18*	(2,6)			1,500*
NEW BRUNSWICK	80% of weighted net income	80% of weighted net income		(+)	(+)	(+)	Age 65 ^{2,6}			980*
NEWFOUNDLAND	(+)	(+)	67-1/2% of weighted net income	(+)	440.86*	111.24*	(2)			1,120*
NORTHWEST TERRITORIES ⁹				(+)	167.54*	167.54*	(2,5)			1,050*
NOVA SCOTIA ⁸	(+)	(+)		(+)	126.23*	126.23*	(2,6)			750*
ONTARIO ⁵				(+)	138.86*	138.86*	(2,4)			1,500*
PRINCE EDWARD ISLAND ⁸	(+)	(+)		(+)	69.23*	69.23*	(2,6)			500*
QUÉBEC ⁸	72*	49-1/2 (weighted net income)	49-1/2	(+)	324.50*	(+)	91.24*	(2,3,11)		600*
SASKATCHEWAN	75	75		475.96	475.96	194.72	5 years ^{2,4}			1,000*
YUKON TERRITORY ⁹				(+)	165.69*	165.9*	(2,6)			1,545*
CANADIAN MERCHANT SEAMEN'S ACT ⁹				393.04*	393.04*	102.05 ²	(2,4)			740*

N.C. *Maximum is 100% of SAWW.
 **Payable for life if spouse dependent or disabled at time of decedent's death.
 N.D. *Maximum \$210 plus \$7 per dependent child under 18. Payments on behalf of children are not subject to amount limit.
 Ohio *Maximum is 100% of SAWW; minimum is 50% of SAWW.
 Okla. *Maximum is 66-2/3% of SAWW.
 Ore. *Monthly spousal benefit is fixed at 50% of SAWW times 4.35 (= \$705.20 for 1984-85); an additional \$156 each is payable monthly for the first and second children, plus \$50 monthly per additional child, up to monthly maximum. Maximum is 100% of SAWW times 4.25 (= \$1,410.40 for 1984-85).
 **Child's benefit payable to age 10 if in high school.
 Pa. *Maximum is 100% of SAWW; minimum is 50% of SAWW.
 P.R. *Maximum for spouse and children is \$125 monthly; for spouse only, \$100 monthly. Minimum is \$50 monthly. Maximum advance payment is \$500 to widow plus \$50 per child, up to \$1,100 total.
 **540-week limit inapplicable to spouse and children.
 R.I. *Maximum is 100% of SAWW plus \$9 per dependent child, up to 80% of pre-injury wages.
 S.C. *Maximum is 100% of SAWW.
 S.D. *Maximum is 100% of SAWW; minimum is 50% of SAWW; actual wage if less. Additional \$50 monthly is payable for each dependent child through age 18.
 Tenn. *Employer must pay \$10 (U.S.) lump sum into estate if worker had no dependents.
 Utah *Additional allowance for dependents is \$5 for spouse plus \$5 for dependent child (up to 4). Maximum (including dependents allowance) is 85% of SAWW.
 **After 312 weeks payments are continued only after annual review. Receives same payment minus 50% Social Security payment. Balance of 312 weeks or 53 weeks is payable to spouse upon remarriage, whichever less.
 Vt. *Maximum is 100% of SAWW; minimum is 50% of SAWW; actual wage if less.
 **To spouse until age 62 or when added to Social Security; balance of 330 weeks, if any, is payable on remarriage. Maximum 130 weeks payable to or for any child.
 Vt. *Death benefit is \$12,500 to \$13,500, payable in installments or lump sum; 60% is payable to children, if any. Amount limit includes amounts paid for disability.
 Va. *Maximum is 100% of SAWW; minimum is 25% of SAWW; actual wage if less.
 Wash. *Maximum monthly benefit is 75% of state average monthly wage.
 W. Va. *Maximum is 100% of SAWW; minimum is 33-1/3% of SAWW.
 Wis. *Maximum is 100% of SAWW. Benefits are payable on monthly basis.
 **If death follows disability, total time limit for disability plus death is 1,000 weeks.
 ***Amount limit is 300 times SAWW. When primary benefit expires, a supplementary monthly benefit continues for children at 10% of the spouse's monthly benefit, payable from the Children's Fund, to age 18 or for 15 years if invalid.
 Wyo. *Monthly benefit is fixed at 66-2/3% of state average monthly wage plus \$100 monthly per child until age 19 (21 if invalid or emancipated). After 231 weeks court may continue payments at 33-1/3% of state average monthly wage. PP benefits in excess of \$4,000 are deducted.
 **Employer may make other arrangements.
 F.E.C.A. *2 or more children.
 **Spouse who remarries after age 60 continues to receive monthly benefits.
 ***Amount of \$200 lump sum payable for cost of terminating status as U.S. employee.
 Longshore *Effective 10/1/84 (200% NAWW). Benefits shall not exceed lesser of employee's weekly wage or \$579.86. Minimum is 66-2/3% of NAWW; actual wages if less. Death benefits not payable if employee receiving PP benefits due from causes other than compensable injury.
 Alta. *5 years declining payment, effective 1/1/82.
 B.C. *After deduction of Canada pension, maximum monthly benefit for spouse with 2 children is \$1,599.04, plus \$164 for each additional child. (Childless widow under 40 receives capital sum of \$25,237.19. Benefits for childless widow age 40 or older vary by age.
 Man. *Maximum is \$1,812 monthly; minimum is \$590 monthly. Allowance for 1 dependent is additional \$133 monthly if under 16 or \$148 monthly if over 16 and in school; allowance for 2 or more dependents is amount payable for 2 oldest children; total monthly benefit may not exceed maximum.
 N.B. *Spouse receives monthly benefit based on 80% of family income, less Canada pension.
 Nfld. *Spouse receives lump sum. Additional monthly benefits vary as to age and of youngest child reaching 16. For all dependent spouses, marriage results in payment of lesser of \$5,000 or aggregate of one year's payments. Effective 1/1/85, dependency benefits before 1/1/84 receive a 3 1/2% increase.
 N.W.T. *Fixed monthly benefit is \$728 plus \$165 monthly per child.
 N.S. *Fixed monthly benefit is \$547 plus \$143 monthly per child.
 Ont. *Fixed monthly benefit is \$593 plus \$165 monthly per child.
 P.E.I. *Effective 4/1/82, fixed monthly benefit is \$350 plus \$75 monthly per child.
 Quebec *Benefits for surviving spouse or child only are increased by 9% of weighted net income for first child, then 4-1/2% for each additional child.
 **Benefits stop after 5 years if spouse was under 35. Five years benefits are payable to any spouse regardless of marital status.
 Yukon *Fixed monthly benefit is \$718 plus \$17* monthly per child.
 C.M.S.C.A. *Fixed monthly benefit is \$* or spouse only, actual weekly wage if less. Monthly benefit for spouse and children is \$393.04 plus \$85 per child, up to \$1,703.17 monthly.

CHART IX WAITING PERIOD FOR INCOME BENEFITS; MEDICAL BENEFITS January 1, 1985

JURISDICTION	WAITING PERIOD	RETRO-ACTIVE PERIOD	MEDICAL BENEFITS				
			UNLIMITE ^d	CHOICE OF PHYSICIAN ²		ARTIFICIAL APPLIANCES FURNISHED	SPECIAL PROVISIONS
				EMPLOYER	EMPLOYEE		
ALABAMA	3 days	3 weeks	Yes	Initial choice		Yes	Employer must replace appliances damaged in work-related accident and provide physical and vocational rehabilitation
ALASKA	3 days	4 weeks	Yes		Yes	Yes	Injury includes damages to eyeglasses, dentures, hearing aids, or any prosthetic devices
AMERICAN SAMOA	3 days	2 weeks	Yes			Yes	
ARIZONA	7 days	2 weeks	Yes		Yes	Yes	Prayer or spiritual treatment by agreement
ARKANSAS	7 days	2 weeks	Yes	Agency may change		Yes	Spiritual treatment by agreement
CALIFORNIA	3 days	3 weeks ¹	Yes		If prior notification given to employee	Yes	Includes 3-day rehab, medical reports, and testimony and laboratory fees reasonably required to prove a claim ³
COLORADO	3 days	2 weeks	Yes	Agency may change		Yes	Dental Service—maximum \$500
CONNECTICUT	3 days	1 week	Yes		From state list	Yes	Worker compensated for time lost due to medical attention. Employer must repair or replace appliances damaged in employment; must also repair or replace eyeglasses, contact lenses, hearing aids, or dentures when injury is fact or near. Prayer or spiritual treatment with Commissioner's approval
DELAWARE	3 days	7 days	Yes		Yes	Yes	Employer must replace prostheses as needed
DISTRICT OF COLUMBIA	3 days	2 weeks	Yes		From state list	Yes	Spiritual treatment by agreement
FLORIDA	7 days	2 weeks	Yes	Yes		Yes	Injury includes damage to dentures, eyeglasses, and prosthetic devices in conjunction with accident. Employer must provide custodial care
GEORGIA	7 days	4 weeks	Yes	Agency may change		Yes	
HAWAII	7 days	21 days	Yes			Yes	
HAWAII	2 days	5 days	Yes		Yes	Yes	Maximum monthly attendant allowance—4 times SAAW
IDAHO	5 days	2 weeks	Yes	Yes		Yes	Christian Science treatment permitted
ILLINOIS	3 days	2 weeks	Yes		Yes	Yes	Spiritual treatment by agreement. Employer must repair/replace appliances damaged in compensable accident
INDIANA	7 days	3 weeks	Yes	Yes		Yes	Employer pays reasonable expenses, including travel, food, and lodging, for treatment outside county. Spiritual treatment by agreement
IOWA	3 days	2 weeks	Yes	Yes		Yes	Employer must repair or replace appliances
KANSAS	7 days	3 weeks	Yes	Yes		Yes	Prayer or spiritual treatment by agreement
KENTUCKY	7 days	2 weeks	Yes		Yes	Yes	
LOUISIANA	7 days	6 weeks	Yes		Yes	Yes	Employer must repair/replace appliances
MAINE	3 days	2 weeks	Yes		Yes	Yes	Chiropractic services authorized
MARYLAND	3 days	2 weeks	Yes		Yes	Yes	Employer must repair/replace appliances
MASSACHUSETTS	5 days	6 days	Yes		Yes	Yes	
MICHIGAN	7 days	1 week	Yes	Initial choice		Yes	
MINNESOTA	3 days	10 days	Yes		Yes	Yes	Christian Science treatment by agreement. Chiropractic and podiatric treatment authorized
MISSISSIPPI	5 days	2 weeks	Yes		Yes	Yes	
MISSOURI	3 days	2 weeks	Yes	Agency may change		Yes	Prayer or spiritual treatment by agreement
MONTANA	5 days	5 days	Yes		Initial choice	Yes	Employer must repair/replace appliances damaged as a result of injury
NEBRASKA	7 days	6 weeks	Yes		Yes	Yes	Employer must replace appliances damaged due to compensable injury. Employer must provide plastic surgery for disfigurement
NEVADA	5 days	5 days	Yes		Yes	Yes	Spiritual treatment permitted
NEW HAMPSHIRE	3 days	1 week	Yes		Yes	Yes	
NEW JERSEY	7 days	8 days	Yes	Yes		Yes	Hospital care must be semi-private if available
NEW MEXICO	7 days	4 weeks	Yes	Yes		Yes	Claimant may not refuse treatment reasonably essential to provide recovery
NEW YORK	7 days	2 weeks	Yes		From state list	Yes	Employer liable for X-rays, special diagnostic tests, consultations
NORTH CAROLINA	7 days	4 weeks	Yes	Yes	Agency may change	Yes	Employer must repair/replace appliances damaged in compensable accident. Medical care includes rehabilitation services
NORTH DAKOTA	5 days	5 days	Yes		Yes	Yes	
OHIO	7 days	2 weeks	Yes		Yes	Yes	Includes hospitalization and damage to eyeglasses, dentures, hearing aids, or prostheses
OKLAHOMA	3 days	7 days	Yes		Yes	Yes	Employer must repair/replace appliances. Special provisions for hernias
OREGON	3 days	2 weeks	Yes		Yes	Yes	Spiritual treatment by agreement

¹ If disability continues for longer than stated periods, compensation is paid for the waiting period. Waiting periods do not apply to medical care, which is furnished from the first day of injury.

² Information for 1984 furnished by Division of State Standards, U.S. Department of Labor.

A: Temporary disability only.

C&M: Waiting period also terminated by hospitalization.

³ Psychologists included within definition of physician and treatment permitted.

Conn: By court decision. *O'Malley v. Lamore*, 63 Conn. 20, 104 A. 485 (1918).

Del: No waiting period if incapacity results in hospitalization or is caused by amputation of member.

GA: Included in total amount allowed for medical care.

Idaho: Waiting period also terminated by hospitalization.

IL: Temporary total disability only.

Iowa: No waiting period for permanent partial disability.

Maine: Firemen are exempt from waiting period and receive compensation from date of disability.

Mont: Waiting period refers to number of days on which worker has a loss of wages.

N.M.: By court decision. *Brooks v. Employers National Insurance Co.*, 668 P.2d 25 (1984).

Ore: May choose physician within state. Allowed 4 changes; changes thereafter require Director's approval.

CHART IX □ WAITING PERIOD FOR INCOME BENEFITS; MEDICAL BENEFITS □ January 1, 1985 (continued)

JURISDICTION	WAITING PERIOD ¹	RETRO-ACTIVE PERIOD	MEDICAL BENEFITS				
			UNLIMITED	CHOICE OF PHYSICIAN ²		ARTIFICIAL APPLIANCES FURNISHED	SPECIAL PROVISIONS
				EMPLOYER	EMPLOYEE		
PENNSYLVANIA	7 days	2 weeks	Yes	Initial choice ³		Yes	
PUERTO RICO	3 days	10 days	Yes	State agency			
RHODE ISLAND	3 days	2 weeks	Yes		Yes	Yes	
SOUTH CAROLINA	7 days	2 weeks	Yes	Yes		Yes	
SOUTH DAKOTA	7 days ⁴	8 days	Yes	Yes		Yes	Employer must repair/replace appliances damaged in compensable accident
TENNESSEE	7 days	2 weeks	Yes		From employer list	Yes	Provides continuing services; treatment by chiropractors
TEXAS	7 days	4 weeks	Yes		Yes	Yes	Repair or replacement of appliances when determined by physician
UTAH	3 days	2 weeks	Yes	Agency may change		Yes	\$1,800 limit for each artificial appliance, except unusual cases
VERMONT	3 days ⁵	4 days	Yes		Initial choice	Yes	Injury includes damage to and cost of replacement of eyeglasses, hearing aids, and prosthetic devices
VIRGIN ISLANDS	1 day	1 day	\$10,000		Yes; agency may change	Yes	\$30,000 amount limit if treatment outside Virgin Islands
VIRGINIA	7 days	3 weeks	Yes		From employer list	Yes	Employer must repair/replace appliances damaged in compensable accident; Employer may be ordered to furnish wheelchair and make alterations at home; maximum \$10,000
WASHINGTON	3 days	2 weeks	Yes		Yes	Yes	Employees pay half of medical aid premiums; Department will replace/repair appliances damaged in compensable accident
WEST VIRGINIA	3 days	1 week	Yes		Yes	Yes	Employer must repair/replace appliances regardless of personal injury
WISCONSIN	3 days	1 week	Yes		Yes	Yes	Repair or replacement of appliances is limited to normal wear and tear
WYOMING	3 days	8 days	Yes		Yes	Yes	Maximum amount for prosthesis or hearing aid—\$1,500 plus \$350 for travel for fitting; amount in excess may be granted upon application
F.I.C.A.	3 days ⁶	14 days	Yes			Yes	Additional \$500 monthly for medical attendant
LONGSHORE ACT	3 days	2 weeks	Yes		Labor Secretary may change	Yes	Consent for specialist; if needed Spiritus; treatment permitted
ALBERTA	1 day	1 day	Yes		Yes	Yes	Appliances repaired or replaced by Board; Board may repair or replace garment damaged in compensable accident; Clothing allowance for wear due to prosthetic—\$200; Attendance allowance—\$178 to \$1,329 per month; plus personal care allowance of \$125 per month
BRITISH COLUMBIA	1 day	Yes			Yes	Yes	Appliances repaired or replaced at Board's discretion, regardless of personal injury (includes eyeglasses, dentures, and hearing aids unless worker is at fault); Board may provide eyeglasses for serious visual impairment caused by work injury; Personal care allowance—maximum \$1,050.21 monthly; Annual clothing allowance for wear due to prosthetic—\$160.64 for upper limb; \$321.28 for lower limb; \$481.94 for both
MANITOBA	1 day	1 day	Yes		Yes	Yes	Appliances repaired or replaced at Board's discretion, regardless of personal injury; Clothing allowance for wear due to prosthetic device—\$120 upper limb; \$240 lower limb; Attendance allowance \$102 to \$714 monthly
NEW BRUNSWICK	1 day	1 day	Yes		Yes	Yes	Medical aid includes repair or replacement of appliances; Clothing allowance for wear due to prosthetic—\$157; Attendance allowance \$90 to \$300 monthly
NEWFOUNDLAND	1 day	(-)	Yes		Initially yes, should consult Commission before changing	Yes	Commission may repair or replace appliances and may pay daily allowance for treatment away from home; Clothing allowance for wear due to prosthetic device—\$150 to \$300; Attendant's allowance—\$100 to \$400 monthly; Home care allowance payable at Commission's discretion
NORTHWEST TERRITORIES	1 day	1 day	Yes		Yes, subject to Board approval	Yes	Clothing allowance for wear due to prosthetic device—\$100; Board may repair/replace appliances damaged in a compensable accident
NOVA SCOTIA	3 days ⁷	3 days	Yes		Yes	Yes	Attendant's allowance—\$300 monthly; Clothing allowance for wear due to prosthetic device—\$350 per year; Board may repair or replace appliances and renew eyeglasses (replace if damaged in any accident)
ONTARIO	1 day	(-)	Yes		Initial choice	Yes	Maximum attendance allowance—\$1,029 monthly; Clothing allowance for wear due to prosthetic device—\$175 for upper limb and \$350 for lower limb
PRINCE EDWARD ISLAND	1 day	1 day	Yes		Initial choice	Yes	Appliances repaired or replaced at Board's discretion
QUEBEC	1 day	(-)	Yes		Yes	Yes	Commission may repair/replace prosthesis damaged in course of employment; Additional clothing allowance for wear due to prosthetic device—\$300; Attendance allowance—\$200 to \$800 monthly
BASKATCHEWAN	(-)	(-)	Yes		Yes	Yes	Clothing allowance for wear due to prosthetic device—\$137 for arm, \$305 for leg; Employer must repair/replace appliances damaged in compensable accident; Personal care allowance—\$206 to \$1,038
YUKON TERRITORY	1 day	1 day	Yes		Yes	Yes	Clothing allowance—\$127 for upper limb and \$259 for lower limb; Personal care allowance—\$212.90 to \$730 monthly
CANADIAN MERCHANT SEAMEN'S ACT	3 days	3 days	Yes		Yes	Yes	Employer must keep appliances in repair or replace, at Board's discretion

Pa. ¹Only if 5 physicians posted and for first 14 days of treatment

S.D. ²Consecutive days

Vt. ³Total disability only

F.I.C.A. ⁴Waiting period begins running after 45 days' continuation of pay

Mtd. ⁵Employer payment for day on which accident occurs

N.S. ⁶No waiting period for permanent partial disability

Ont. ⁷Compensation not paid for the day on which the accident occurs

⁸Compensation payable during disability caused by damage to prosthetic device

Quebec ⁹Compensation not paid for day on which injury occurs

Sask. ¹⁰Compensation not paid for the day on which the accident occurs

CHART X

REHABILITATION OF DISABLED WORKERS

January 1, 1985

JURISDICTION	SOURCE OF FUND	MAINTENANCE ALLOWANCE	SPECIAL PROVISIONS
ALABAMA	No fund established	Board, lodging, and travel, if away from home	Physical and vocational rehabilitation to restore employee to previous employment furnished at employer's expense. Employee's refusal results in loss of compensation.
ALASKA	No fund established	Board, lodging, travel, and temporary disability benefit. Additional \$200 monthly if extreme financial hardship	Employer pays full cost. Services available 37 weeks, extendable to 74 weeks. Compensation suspended for unreasonable refusal of evaluation or failure to participate in approved or agreed plan.
AMERICAN SAMOA	Second Injury Fund	\$10 weekly paid by employer plus maintenance from Social Fund	Commission arranges for vocational rehabilitation of permanently disabled workers.
ARIZONA	\$1,150 in no-dependency death cases. Appropriations annually from general fund up to 2% of annual premium.	Commission may authorize additional necessary awards to persons undergoing vocational rehabilitation.	Vocational rehabilitation trainees considered an employee at \$200 monthly wage rate for compensation benefits.
ARKANSAS	No fund established	Reasonable expenses for maintenance, travel, and other necessary costs for 60 weeks maximum.	Must apply to Commission within 90 days. Commission may authorize vocational rehabilitation if reasonable relation to disability, but worker may refuse.
CALIFORNIA	No fund established	All additional necessary living expenses during rehabilitation.	Rehabilitation unit in Division of Industrial Accidents. Rehabilitation program is compulsory on part of employer or carrier. Rehabilitation trainee is considered employee of training employer for insurance purposes.
COLORADO	No fund established for vocational rehabilitation	Maintenance, tuition, and transportation during 26 weeks.	Period of time may be extended another 26 weeks if necessary. Employee cannot receive disability benefits and maintenance simultaneously.
CONNECTICUT	2% tax upon compensation paid by insurers and self-insurers	Weekly subsistence allowance during vocational rehabilitation.	Employer pays full cost of medical rehabilitation, which continues until employee reaches maximum improvement. Vocational rehabilitation is furnished by Division of Workers' Rehabilitation.
DELAWARE	No fund established	Reasonable board, lodging, and travel	Physical and vocational rehabilitation furnished at employer's expense. Employee's refusal results in loss of compensation.
DISTRICT OF COLUMBIA	No fund established	Not exceeding \$50 per week.	Employer must provide vocational rehabilitation. Benefits forfeited if worker fails to cooperate.
FLORIDA	Payments from Special Fund and assessments upon insurers and self-insurers	Reasonable board, lodging, and travel	Injured worker is entitled to prompt rehabilitation including retraining, provided by or at the expense of the employer. Rehabilitation may be up to 26 weeks extendable for an additional 26 weeks. Refusal to accept rehabilitation deemed necessary by deputy commissioner results in automatic 50% reduction in compensation for each week of refusal.
GEORGIA	No fund established	Board, lodging, and travel, if away from home	Vocational rehabilitation furnished for 52 weeks but may be extended if necessary. Employee's unreasonable refusal may result in suspension of compensation.
GUAM	State fund (appropriation)	\$10 per week during retraining	Commission directs the vocational rehabilitation of permanently disabled employees and arranges with the appropriate public or private agencies for such education.
HAWAII	Payments from Second Injury Fund	Director of Labor to issue rules	Rehabilitation unit within Department of Labor makes recommendation for physical or vocational rehabilitation.
IDAHO	.7% tax on insurers and self-insurers	Reasonable expenses for maintenance and travel	Rehabilitation Division administers. Temporary disability benefits payable up to 104 weeks where retraining required.
ILLINOIS	No fund established	Maintenance costs and incidental expenses	Physical, mental, and vocational rehabilitation as may be necessary, institutional care, if required.
INDIANA	No fund established	No specific statutory provision*	
IOWA	No fund established	\$20 weekly in addition to other compensation for 13 weeks.	May be extended additional 13 weeks. Medical care includes physical rehabilitation.
KANSAS	No fund established	If employer provides vocational rehabilitation, must pay reasonable board, lodging, and travel up to \$2,000 for a 26-week period (may be increased to \$3,000).	If vocational rehabilitation unavailable through public facility, employer must provide up to 26 weeks extendable additional 26 weeks. Compensation suspended for worker's unreasonable refusal of physical or vocational rehabilitation; compensation canceled after 90 days' refusal. Rehabilitation Section of Division administers. Compensation paid during vocational rehabilitation is deducted from benefits for permanent partial disability.
KENTUCKY	No fund established	Board, lodging, and travel, if away from home	Limited medical rehabilitation; vocational rehabilitation up to 52 weeks (may be extended). Employee's refusal results in loss of 50% of compensation.
LOUISIANA	No fund established	Board, lodging, and travel paid by employer or carrier.	Employer or carrier provides up to 26 weeks of vocational rehabilitation, extendable another 26 weeks. Benefits reduced 50% for refusal of necessary rehabilitation.
MAINE	No fund established	\$35 per week for 52 weeks.	Commission member may extend vocational or educational rehabilitation benefits for additional 52 weeks or for a 3rd period of 52 weeks.
MARYLAND	No fund established	Up to \$40 weekly paid by employer.	Workers' Compensation Commission investigates all claims and reports of injury or disability for referral to Division of Vocational Rehabilitation. Employee entitled to 24 months of vocational rehabilitation. Employee's unreasonable refusal results in loss of compensation. Employer pays compensation for temporary total disability plus expenses of vocational rehabilitation.
MASSACHUSETTS	No fund established. Paid the same as compensation.	Rehabilitation Commission may approve room, board, and travel expenses.	Necessary cost of rehabilitation subject to approval of Rehabilitation Commission.
MICHIGAN	No fund established	Transportation and other necessary expenses during 52 weeks training.	Medical and vocational rehabilitation services under Workers' Compensation Bureau. Bureau may extend training period additional 52 weeks maximum total 104 weeks.
MINNESOTA	No fund established	Necessary expenses, including tuition, books, travel, board, lodging, and custodial daycare.	Qualified injured worker entitled to rehab, provided by at expense of employer. Employer must provide rehab, for up to 156 weeks, through approved plan. Participant may request 25% benefit increase and is eligible for one-time relocation allowance. Employer may seek termination or suspension of benefits if worker fails to cooperate. Appeals of refusal decisions are heard by Rehab. Review Panel.
MISSISSIPPI	No fund established	Up to \$10 per week up to 52 weeks.	Commission cooperates with federal and state agencies.
MISSOURI	Second Injury Fund	\$40 weekly for physical rehabilitation (by order of Division after 20 weeks).	Administered by Director of Workers' Compensation Division. Division may order employer to provide transportation.
MONTANA	Rehabilitation Fund by 1% tax upon compensation paid by insurers, self-insured, and state fund.	Additional \$50 weekly for living expenses while in training plus transportation, tuition, books, and equipment.	Administered by Workers' Compensation Division in conjunction with Department of Social and Rehabilitation Services. Employee's refusal may result in loss of compensation.
NEBRASKA	Vocational Rehabilitation Fund by 1% premium tax on insurers and self-insurers (minimum \$25) payable to Court.	Board, lodging, and travel paid by fund. Temporary total indemnity paid by self-insurer or carrier.	Insurer must furnish medical, physical, and vocational rehabilitation services voluntarily (if not, may be ordered to do so). Costs may be apportioned between the employer and the Vocational Rehabilitation Fund. Payments into fund suspended when fund reaches \$400,000 (see Chart XII).
NEVADA	State insurance Fund and self-insurance	Insurer may allow maintenance as needed.	Insurer is authorized to provide all necessary rehabilitation services. Employee's refusal results in loss of all benefits.
NEW HAMPSHIRE	No fund established	Board, lodging, travel, books, and basic materials in addition to compensation.	Insurer must furnish rehabilitation services voluntarily, or may be ordered to do so, for one year and further treatment if needed. Vocational and physical rehabilitation staff assist in program.
NEW JERSEY	No fund established		Permanent total disability benefits may be stopped after 450 weeks unless the worker has submitted to physical or educational retraining.

Inc. *State Rehabilitation Services Board administers vocational rehabilitation programs. Compensation suspended for refusal of suitable employment by partially disabled claimant.

Maine *Parties may agree to 3-month trial work period during which compensation is suspended. Compensation resumed if unsuccessful.

Maine *Surviving spouse may request rehabilitation.

CHART X REHABILITATION OF DISABLED WORKERS January 1, 1985 (continued)

JURISDICTION	SOURCE OF FUND	MAINTENANCE ALLOWANCE	SPECIAL PROVISIONS
NEW MEXICO	No fund established	Board, lodging, travel, and maintenance for family, \$3,000 maximum in addition to other compensation	Employer must furnish vocational rehabilitation services to render worker fit to engage in remunerative employment
NEW YORK	\$2,000 in no-dependency death cases	Up to \$30 per week for rehabilitation maintenance	Department of Labor cooperates with Department of Education
NORTH CAROLINA	No fund established		Insurer must furnish rehabilitation services required to lessen disability. Employee's unreasonable refusal of services ordered by Commission results in loss of compensation
NORTH DAKOTA	Benefits Fund	Rehabilitation allowance in lieu of and equal to compensation plus 25%	Bureau through its Director of Rehabilitation provides retraining. Employee's unreasonable refusal to cooperate shall forfeit compensation. Additional allowance of \$5,000 maximum during lifetime for remodeling living or business facilities, if required
OHIO	State Insurance Fund	Same as for temporary total disability, minimum 50% of SAWW for 6 months (renewable)	Rehabilitation Division within Commission administers. Division may make all necessary expenditures, medically including treatment of non-occupational conditions inhibiting return to work
OKLAHOMA	No fund established	Board, lodging, travel, tuition, and books	Court may order necessary rehabilitation up to 52 weeks
OREGON	Rehabilitation reserve out of Administrative Fund	Worker receives temporary total disability compensation during rehabilitation	Rehabilitation Reserve pays cost of physical rehabilitation. Need determined within 120 days after temporary total disability; benefits may be suspended for failure to participate. Vocational assistance may be provided by employer or insurer. Department reimburses employer for temporary disability benefits paid after injury is medically stationary and for authorized costs of rehabilitation
PENNSYLVANIA	No fund established	Rehabilitation Board may provide cash payments for living expenses	State Board of Rehabilitation may provide vocational rehabilitation, training, and services
PUERTO RICO	No fund established	Administrator may grant \$45 weekly for up to 26 weeks	Rehabilitation center provides physical, medical, and rehabilitation services
RHODE ISLAND	\$750 in no-dependency death cases; 1% of insurance premium	Board, lodging, and travel	Rehabilitation clinic financed by the Curative Centre Fund. Compensation suspended for willful refusal of rehabilitation
SOUTH CAROLINA	No fund established		No specific statutory provision
SOUTH DAKOTA			TT during period of approved vocational rehabilitation
TENNESSEE	No fund established		Division of Workers' Compensation refers least-bad cases to Department of Education pursuant to plan providing full or partial recovery of expenses from employer or insurer
TEXAS	No fund established		Insurer furnishes necessary medical care and services for physical rehabilitation. Board may refer employee to Texas Rehabilitation Commission for vocational services
UTAH	\$18,720 in no-dependency death cases	\$1,000 maximum during rehabilitation of permanently and totally disabled person	If cannot be rehabilitated, worker receives benefits for life from Second Injury Fund; minimum \$85 per week
VERMONT	No fund established	Board, lodging, travel, books, and tools	Commissioner may order vocational rehabilitation services if employee refuses; compensation may be suspended
VIRGIN ISLANDS	Government Insurance Fund	Board, lodging, and travel	Income benefits during rehabilitation suspended for employee's refusal to accept vocational rehabilitation. See Chart V—Total Disability Benefits
VIRGINIA	Second Injury Fund		Commission may award compensation, medical care, and vocational rehabilitation. Employee's unreasonable refusal may suspend compensation
WASHINGTON	No fund established	Compensation, board, lodging, travel, books, equipment, and child care allowance, up to 52 weeks (maximum \$3,000)	Supervisor may extend period for another 52 weeks. Dept. operates a Rehabilitation Center and pays maintenance and employer's cost of job modification. Compensation may be halted for refusing rehabilitation without good cause. Evaluation mandatory in 120-day time-loss cases
WEST VIRGINIA	State Fund used; no special account	Up to \$10,000 (includes tuition, books, supplies, travel, lodging, and tools). No limit on physical rehabilitation costs. Temporary total disability payments if totally disabled	Fund-employed Rehabilitation Counselors provide referrals and direct services. Direct job placement preferred, but short-term training is provided when necessary. Medical services and devices are authorized for physical rehabilitation
WISCONSIN	No fund established	Board, lodging, and travel up to 40 weeks. Temporary total disability paid during training	Course of instructions must be undertaken within 60 days from date sufficiently recovered or as soon thereafter as State Board provides opportunity. 40-week period may be extended if necessary. Department employs rehabilitation specialists (physical, medical, and vocational) to evaluate and refer injured employees for treatment
WYOMING	No fund established	Up to \$10 per week (may be increased to \$15 per week if insufficient) up to 72 weeks	District judge grants maintenance allowance on recommendations of Board of Education
F.E.C.A.	Employees' Compensation Fund	Up to \$200 per month	If person fails to undergo rehabilitation, administrator may reduce benefit if rehabilitation would have increased earnings
LONGSHORE ACT	50% of Special Fund*	Up to \$25 per week	Surplus in Fund in any one year may be carried over. Appropriations authorized
ALBERTA	Accident Fund	Discretion of Board	Board operates physical rehabilitation center. Board may make necessary expenditures to aid rehabilitation and may provide vocational rehabilitation to a dependent spouse
BRITISH COLUMBIA	Accident Fund	Discretion of Board	Rehabilitation Clinic established. Board may make necessary expenditures to aid rehabilitation and may provide vocational rehabilitation to a dependent spouse
MANITOBA	Accident Fund	Discretion of Board	Board may make necessary expenditures to aid rehabilitation
NEW BRUNSWICK	Accident Fund	Discretion of Board	Board operates physical rehabilitation center. Board may make necessary expenditures to aid rehabilitation
NEWFOUNDLAND	Accident Fund	Discretion of Commission	Commission may make necessary expenditures to aid rehabilitation
NORTHWEST TERRITORIES	Accident Fund	\$60 daily for first 7 days, \$50 daily thereafter. Employer pays transportation cost	Board may order rehabilitation and retraining
NOVA SCOTIA	Accident Fund	Discretion of Board	Board may make necessary expenditures to aid rehabilitation
ONTARIO	Schedule 1 cases—Accident Fund Schedule 2 cases—employers individually	Discretion of Board Discretion of Board	No limit on amount in any one case or in any year for rehabilitation
PRINCE EDWARD ISLAND	Accident Fund	Discretion of Board	Board may make necessary expenditures to aid rehabilitation
QUEBEC	Accident Fund Annex B—employers individually	Discretion of Board	Board may make necessary expenditures to aid rehabilitation
SASKATCHEWAN	Injury Fund	Discretion of Board	Board provides on-the-job training, employer assistance, and physical and occupational therapy. Vocational training is also available for spouse
YUKON TERRITORY	Compensation Fund	Subsistence in Commissioner's discretion	Commissioner may make necessary expenditures to aid rehabilitation
CANADIAN MERCHANT SEAMEN'S ACT	No fund established		No specific statutory provision

Longshore *See Chart XII—Second-Injury Funds—Special Provisions

PART 3

ADMINISTRATION

Because workers' compensation grew out of a public dissatisfaction with the manner in which job-related disabilities were handled, it is not surprising that the system was designed with an eye toward prompt and effective disposition of disability cases. Without an effective delivery system, many of the problems associated with the common law and employer liability statutes would remain.

This requirement for an effective delivery system remains valid today. Indeed the National Commission on State Workmen's Compensation Laws, in listing this as a major objective for a modern workers' compensation system, made special note that the achievement of the system's objectives for protecting against workplace disabilities was dependent upon an effective system for delivery of the benefits and services. This observation was reaffirmed by a second federal report on workers' compensation delivery in 1977 (see *Special Report in 1977 edition*) which emphasized the importance of efficient program administration.

As originally envisioned, the system would be self-administering. Over time, the complexities of the system proved too much for a laissez-faire approach, and states moved to take a more affirmative role in the administration of their laws.

Generally, the states have moved either to administer their laws through their court system, a special commission or board, or a combination of both. In Canada, administrative activities are carried out by a board. The principal areas of administration include—

- Supervision of compliance with statutory requirements for employers, employees, carriers, and medical and legal personnel.
- Investigation and decision on disputed claims and the supervision of medical and vocational rehabilitation
- Management of second injury funds, special assessment requirements.
- Collection of data and evaluation of program performance.

ADMINISTRATION—NOTICE TO EMPLOYER—CLAIMS: CHART XI

Workers' compensation laws generally are administered by commissions or boards created by law. A few states provide for court administration.

Chart XI shows statutory provisions relating to administration. These include (1) time limits in which employers must be advised of injury, (2) time in which claims must be filed, (3) claims settlement conditions, and (4) regulation of attorney fees.

EMPLOYER'S REPORT OF ACCIDENTS: CHART XII

All employers are interested in requirements legally imposed on them to report injuries, and the penalty—if any—imposed for failure to report. In many jurisdictions, except for preliminary reports, the insured's company relieves an employer of this burden. Provisions for employers' reports of accidents are summarized in Chart XII.

SECOND-INJURY FUNDS: CHART XIII

Second-injury funds (or like arrangements) were developed to meet problems arising when a pre-existing injury combines with a second to produce disability greater than that caused by the latter alone. The funds (1) encourage hiring of the physically handicapped and (2) more equitably allocate costs of providing benefits to such employees. Second-injury employers pay compensation related primarily to the disability caused by the second injury alone—even though the employee receives a benefit relating to his combined disability; the difference is made up from a second-injury fund.

Where no special second-injury fund is provided by law, an employer in whose employ a second injury is sustained usually is liable for compensation due for the total resulting disability. Because of the potential increased cost of compensation benefits, an employer thus may be influenced to refuse employment to

handicapped persons. It is for this reason that second-injury funds are advocated.

Most compensation laws now limit employer liability in second-injury cases to payment for the disability resulting from the second injury considered by itself—as shown in Chart XIII. The chart indicates the nature of the injury covered, portion payable by the employer and by the fund, and the sources of the fund.

ADMINISTRATION EXPENSES: CHART XIV

Chart XIV refers to (1) how costs of administration are met; (2) nature of assessments, if any; and (3) type of insurance provided for—whether private or state or both.

APPEAL PROVISIONS: CHART XV

Appeal provisions—including designation of the court of appeal and nature of the procedures—are summarized in Chart XV. Most Canadian jurisdictions use the inquiry system and do not provide for judicial appeals.

DIRECTORY: CHART XVI

The names and addresses of the administrators, boards, and commissioners for all jurisdictions reported upon by the *Analysis* are furnished.

CHART XI

ADMINISTRATION—NOTICE TO EMPLOYER—CLAIMS

January 1, 1985

JURISDICTION	ADMINISTRATION	NOTICE TO EMPLOYER	CLAIM FILING	HOW CLAIMS ARE SETTLED	AWARD EFFECT	REVIEW BY AGENCY	MODIFICATIONS	ATTORNEY'S FEES
ALABAMA	Courts	In writing within 5 days, excusable up to 90 days	Within 2 years after accident, last payment or removal of incapacity	By agreement, which must conform substantially to terms of act unless court approves lesser sum; Disputed cases settled by courts	Lien when registered with probate judge		Award for more than 6 months at any time by agreement of parties with court approval	Filed by Circuit Court, judge up to 15% of award
ALASKA	Workers' Compensation Board	In writing to Board and employer within 30 days, excusable	Within 2 years after knowledge of disability; Within 1 year after death or 2 years after last payment	By Board	Lien recording required in 1 year; Interest and penalties accrue	By Board	Within 1 year after last payment of compensation or after rejection of claim	Filed by Board
AMERICAN SAMOA	Workers' Compensation Commission	In writing within 30 days, excusable	Disability—within 1 year after injury or last payment; Death—within 1 year after death or payment should know relation to employment	Compensation without award except in disputed cases; Disputed cases settled by Commission	Award is effective upon filing enforceable by High Court		By Commission on application or own motion within 1 year after last payment or rejection of claim; At any time in case of fraud	Subject to approval of Commissioner or High Court; Court may assess costs against party that proceeds without reasonable grounds
ARIZONA	Industrial Commission	Forthwith, excusable	Within 1 year after injury or accrual of right, excusable; Claim not barred if compensation has commenced	By Commission	Lien upon filing	By administrative law judge within 30 days	By administrative law judge on application	Commission may regulate maximum 25% of award
ARKANSAS	Workers' Compensation Commission	Within 60 days, excusable	Within 2 years after injury or death	Compensation without award except in contested claims; Disputed claims heard by Commission member or administrative law judge upon application	Preference rights of unpaid wage claims	By Commission from decision of member of administrative law judge within 30 days	By Commission within 6 months of end of compensation period except in court settlements	Sliding scale subject to approval by Commission; fees awarded in addition to compensation; Maximum \$100 on appeal to full Commission, \$250 on appeal to Court
CALIFORNIA	Division of Industrial Accidents handles administration; Appeals Board handles judicial functions	In writing within 30 days, excusable	Disability—within 1 year from date of injury or last payment; Death—within 1 year after death to 240 weeks later injury	By agreement on approval of Appeals Board which may order hearing; Disputed cases settled by Appeals Board on application	Judgment on filing in Superior Court	By Appeals Board from referee's findings	reconsideration within 20 days; no modification after 5 years	Reasonable fee filed by Appeals Board; If Court finds no reasonable basis for appeal, Appeals Board may award fees as supplementary award
COLORADO	Director, Division of Labor and Employment	Within 2 days, excusable (claimant loses one day of compensation for each day's delay)	Within 3 years after injury or death; Does not apply if compensation paid or if reasonable excuse in 5 years	By agreement approved by Director or hearing officer; Disputed claims settled by hearing officer after hearing	Judgment on filing; copy of award against uninsured employer in District Court	By Director or hearing officer within 15 days then by Industrial Commission within 15 days	By Division within 6 years from date of accident or 2 years after last payment (whichever is later)	
CONNECTICUT	Workers' Compensation Commissioners (one for each of 7 districts plus chairman and one at large)	Forthwith, excusable	Within 1 year after accident; If death results within 2 years after accident, or disease—within 2 years from accident or disease or within 1 year from death (whichever is later)	By agreement, on approval of Commission; Disputed cases settled by Commission	Judgment on filing in Superior Court; Award by preference rights of unpaid wages	By Compensation Review Division within 10 days	By Commissioner during compensation period	Subject to approval of Board
DELAWARE	Industrial Accident Board	If notice not given in 90 days no compensation due until notice of knowledge of injury	Within 2 years after injury, death, or 5 years from last payment	By agreement, on approval of Board; Disputed cases settled by Board after hearing	Preference rights of unpaid claims		By Board at any time, but no more often than once each 6 months	30% of award or \$250 (whichever is less); Reasonable fee on appeals
DISTRICT OF COLUMBIA	D.C. Office of Workers' Compensation	In writing within 30 days, excusable	Within 1 year after accident or last payment	By Mayor	Award is effective upon filing	By Mayor on application or own motion	By Mayor within 1 year after last payment or denial of claim	Approval by Mayor
DISTRICT OF COLUMBIA GOVERNMENT WORKERS	D.C. Office of Workers' Compensation	48 hours, extended for cause	Within 60 days after injury or 1 year after death, extended for cause	By Office of Workers' Compensation	Fund days award	By administrator upon own motion or application at any time	By administrator	Subject to approval by administrator
FLORIDA	Division of Workers' Compensation	In writing within 30 days, excusable	Within 2 years after injury, death, or last payment	By agreement; If Division may investigate; Upon application Division must order hearing conducted by deputy commissioner	May be filed in proper court, execution or other process in Circuit Court		By deputy commissioner on application or own motion within 2 years after last payment or claim rejection	Subject to approval of Division; deputy commissioner or court; claimant pays own fee
HAWAII	Board of Workers' Compensation	Within 30 days, excusable	Within 1 year after injury, death or medical care, or within 2 years after last payment	Compensation without award except in contested claims; Disputed claims settled by Board, Director, or administrative law judge	Judgment in Superior Court on certified copy of award	By Board on application within 30 days	By Board on application or own motion within 2 years after final payment; Final settlement may not be modified	Fees in excess of \$100 subject to Board approval; Board may assess attorney's fees against any party who proceeds without reasonable grounds or fails to provide income benefits as required
GUAM	Workers' Compensation Commission	In writing within 30 days, excusable	Within 1 year after injury, death, or last payment	Compensation without award within 14 days after knowledge of injury or death; Controversial claims are settled by the Commission	Lien against assets of carrier or employer; Enforcement of final order by Superior Court		By Commissioner within 1 year after last payment or rejection of claim, on own motion or application	Subject to approval of Commissioner or Court on review; Costs assessed against party who proceeds without reasonable grounds
HAWAII	Director of Labor and Industrial Relations	Forthwith, excusable	2 years after date on which effects of injury become manifest, but within 5 years after date of accident causing injury	Agreements must be prepared by Director in accord with law; If not agreed, Director makes award	Judgment on filing in Circuit Court	By Appellate Board within 20 days	By Director on own motion or on application of any party within 20 days but no later than 10 years after decision	Subject to approval of Director
IDAHO	Industrial Commission	In writing within 60 days after accident, excusable	Within 1 year after accident or death	By agreement, subject to approval of Commission; Disputed cases settled by Commission or member after hearing	Judgment in District Court on filing certified copy of award	By Commission within 20 days	By Commission within 5 years of accident, but no more often than once in 6 months	Subject to approval of Commission

Alaska *Burden of proof shifted to claimant if late notice excused

Ariz. *Limit on filing runs from when injury is manifest or when claimant knows should know relation to employment, tolled during incapacity

Ariz. **A lump settlement is authorized where all parties petition an immediate final settlement by the Commission; in such cases an order of the Commission is final except as to appeals to the courts, but an order of the Commission allowing or denying such petition is not appealable

Conn. *Lack of notice excused if voluntary agreement, or medical treatment within 1 year after accident

**Within 3 years after first manifestation of disease (see Chart IV)

***The 9 Commissioners comprise the Review Division (appointed in 3-member panels)

Fla. *Approved lump sum settlement final if claim initially controverted; Expires 7 1/2 yrs

Guam *7% interest on all accrued amounts of awards; Interest runs on Superior Court judgment in event of appeal

CHART XI ADMINISTRATION—NOTICE TO EMPLOYER—CLAIMS January 1, 1985 (continued)

JURISDICTION	ADMINISTRATION	NOTICE TO EMPLOYER	CLAIM FILING	HOW CLAIMS ARE SETTLED	AWARD EFFECT	REVIEW BY AGENCY	MODIFICATIONS	ATTORNEY'S FEES
ILLINOIS	Industrial Commission	Within 45 days. For radiological injury, within 90 days after employee knows or suspects that he has received an excessive dose of radiation.	Barred after 3 years from injury or death, or 2 years after last payment, whichever is later. Radiation and asbestos—within 25 years after last exposure to injury, within 1 year after death.	By agreement, subject to approval of Commission after 7 days from injury. Disputed cases settled by arbitration.	Judgment in Circuit Court on filing certified copy of award.	By Commission from decision of arbitrator within 15 days.	By Commission within 30 months of agreement or award.	Maximum 20% of compensation paid; up to 364 weeks of permanent total disability. Unreasonable or willful delay by employer or failure in payment of compensation may be penalized by payment of attorney's fees.
INDIANA	Industrial Board	In writing as soon as practicable, excusable. Compensation accrues from date of notice if given after 30 days.	Within 2 years after injury or death. Radiation—2 years after worker knows should know relation to employment.	By agreement, after 7 days from injury or at any time after death, subject to approval of Board. Disputed cases settled by Board or member on application.	Judgment in Circuit or Superior Court on certified copy of agreement or award. Preference rights of unpaid wages.	By full Board within 20 days after award.	By Board on application of own motion, within 2 years after last day for which compensation is paid.	Subject to approval of Board. Paid out of award unless paid by employer or lack of diligence in which case minimum fee is \$150.
IOWA	Industrial Commission	Within 90 days after injury unless employer has actual knowledge.	Within 2 years after injury or 3 years after last payment.	Compensation without award except in contested cases. Disputed cases settled by agreement, subject to approval of Industrial Commission.	Judgment in District Court on filing certified copy of agreement or decision.	By Commission from decision of Deputy Commissioner within 20 days.	By Commission within 3 years of award or noncommunication of settlement.	Subject to Commissioner's approval.
KANSAS	Division of Workers Compensation	Within 10 days, excusable.	Claim must be served on employer within 200 days after accident or last payment, or within 1 year after death for death within 5 years after accident. Application for hearing must be filed with Division within 3 years after accident or within 5 years after last payment, whichever is later.	By agreement, subject to approval of Director. Disputed cases settled by administrative law judge after hearing, subject to an appeal to the Director.	Judgment in District Court on filing certified copy of award.	By Director at any time before final payment, on application.	By Director, before final payment and within 1 year of prior approval, on application.	Maximum 25% of recovery of matters before Director or District Court, subject to approval of Director pursuant to written contract which must be filed.
KENTUCKY	Workers Compensation Board	In writing as soon as practicable, excusable.	Within 2 years after accident or death. If paid voluntarily, within 2 years after suspension of accident, whichever is later. Limits barred during minority or incapacity.	By agreement, subject to approval of Board. Disputed cases settled by full Board.	Judgment in Circuit Court on filing certified copy of award or approved agreement.	By Board.	By Board at any time, on application or own motion.	Subject to Board's approval. Maximum \$8,500, a \$750 maximum in uncontested occupational disease cases. Court costs and attorney's fees may be assessed against party who proceeds without reasonable prudence.
LOUISIANA	Office of Workers Compensation and Courts	Within 30 days (12 months if employer fails to post requirements), excusable.	Within 1 year after accident, death, or last payment; 2 years for delayed development of injury; 3 years from last payment in cases of partial disability.	By agreement, subject to approval of Director. Disputed cases settled by the Director.	Approved settlement entered as judgment.		By Director or court after 6 months or any time by agreement.	Subject to Director's approval. Maximum 20% of award on first \$10,000 and 10 percent of any additional amount.
MAINE	Workers Compensation Commissioner	Within 30 days after injury, within 3 months after death, excusable.	Within 2 years after accident or last payment, or within 1 year after death, if mistake of fact, within a reasonable time, but no more than 10 years after last payment in any case.	Compensation without award except in contested cases. Disputed cases settled by Commission.	Decision enforceable in Superior Court by suitable process.	By a tripe commissioner, then by Appellate Division.	On application, approved lump sum is final.	Commission may assess against employer if services were necessary.
MARYLAND	Workers Compensation Commissioner	Within 10 days after injury (30 days for hernia), within 30 days after death, excusable.	Within 60 days after disability begins, excusable to 2 years; Within 18 months after death. Not barred for 3 years if initiated by physician acting for employer.	By agreement, subject to approval of Commission. Disputed cases settled by Commission or arbitration committee; hearing required on application.		By Commission with arbitrator committee on application.	From final award, on application or own motion, within 5 years.	Subject to approval of Commission.
MASSACHUSETTS	Division of Industrial Accidents, under supervision of Industrial Accidents Board	In writing as soon as practicable, excusable.	Within one year after injury or death, excusable.	By agreement, subject to approval of Division. Disputed cases settled by member of Division after preliminary conference prior to hearing.	Decree in Superior Court on certified copy of agreement or decision.	By reviewing Board from decision of member.	On application at any time, limited in death cases.	Subject to approval of Division.
MICHIGAN	Bureau of Workers Disability Compensation	Within 90 days after injury, excusable.	Within 2 years after injury or death, recovery from incapacity, or after worker knows should know, relation of disease to employment.	Compensation without award except in contested cases. Disputed cases settled by administrative law judge (by Bureau if small dispute).	Judgment in Circuit Court on filing certified copy of award.	By Appeal Board within 15 days from decision of administrative law judge.		Subject to approval of Bureau based on administrative rules and schedules.
MINNESOTA	Commissioner, Department of Labor and Industry as head of Workers Compensation Division	In writing within 14 days unless employer has actual knowledge, excusable up to 180 days after mental or physical incapacity.	Within 3 years after employer's report, no more than 6 years from date of injury. Radiation—within 3 years after employee knows cause of disability.	By agreement prior to hearing. Disputed cases settled by compensation judge after hearing, subject to appeal.	Judgment in District Court on filing certified copy of award.	Appeals must be filed with Workers Compensation Court of Appeals within 30 days from decision of compensation judge.	By petition to Court of Appeals to vacate.	Approval by Division, compensation judge, or court judge not greater than 25% of \$4,000 compensation and 20% thereafter, up to a maximum fee of \$6,500.
MISSISSIPPI	Workers Compensation Commissioner	Within 30 days, excusable.	Within 2 years after injury or death.	Compensation without award except in contested cases. Disputed claims heard by Commission member or referee on application.	Lien against assets and has preference rights of unpaid wages.	By Commission within 20 days from decision of administrative judge.	By Commission on application or own motion, after payment or claim rejection.	Subject to approval of Commission or court.
MISSOURI	Industrial Commission through Division of Workers Compensation	In writing within 30 days unless employer has actual knowledge. Division notifies worker of rights.	Within 2 years after injury or death, or last payment (3 years if no report filed).	By agreement, after 7 days from injury or death, subject to approval of administrative law judge or Commission. Disputed cases settled by administrative law judge.	Judgment in Circuit Court on certified copy of memorandum of agreement or award of Division or Commission.	By Industrial Commission within 20 days.	By Commission on application or own motion, after notice and hearing.	Commission or Division may allow reasonable fee.

I: "Death from radiation must occur within 3 years from last exposure if not compensation or Bureau will in 2 years after injury, death, paid."
 J: "If employer fails to report accident within 28 days, claim must be served on employer within 1 year after accident, and application must be filed with Division within 3 years after employer reports accident; *Chadwick v. Chrysler-Plymouth Co.*, 597 P.2d 637 (Kansas S. Ct. 1975)."
 K: "Overpayments are made pending review and may be recovered in lawsuit by employer if employee resumes work. Any award or agreement may be recovered within 30 days on grounds of newly discovered evidence."
 L: "Two year period does not run until employer who has actual knowledge of injury filed report."

M: "Employer or insurer who receives completed claim form must send it to Commission immediately and may not advise claimant that claim is denied."
 N: "No claim valid unless made within 2 years after injury, manifestation of disability, or last employment, whichever is later. Deadline suspended if worker receives any disability benefits."
 O: "Employee who threatens to discharge claimant for filing claim is subject to civil suit for triple damages, costs and attorney fees."

CHART XI □ ADMINISTRATION—NOTICE TO EMPLOYER—CLAIMS □ January 1, 1985 (continued)

JURISDICTION	ADMINISTRATION	NOTICE TO EMPLOYER	CLAIM FILING	HOW CLAIMS ARE SETTLED	AWARD EFFECT	REVIEW BY AGENCY	MODIFICATIONS	ATTORNEY'S FEES
MONTANA	Division of Workers Compensation	For injuries not resulting in death within 60 days unless employer has actual knowledge	Verified claim within 12 months after accident; Division may grant additional 24 months	By agreement subject to approval of Division. Disputed cases settled by Workers' Compensation Judge	Lien on deposit of employer or insurer	By W.C. Judge 10 days to disapprove final compromise settlement	By W.C. Judge within 4 years after final award. Final compromise settlement not renewable	May be filed by Division or W.C. Judge. Added to successful claimant's award on appeal
NEBRASKA	Workers' Compensation Court	In writing as soon as practicable, excusable	Within 2 years after injury or death, removal of incapacity or last payment. For minors within 2 years after becoming 19	By agreement with consent of insurer, but must be in accordance with Act. Disputed claims submitted to Compensation Court for hearing. Lump sums approved by Compensation Court and district court.	Judgment in District Court on filing certified copy of order of award	By Compensation Court within 14 days after order of award of Judge	By agreement, subject to approval of Compensation Court or on application after 6 months by Compensation Court.	Subject to approval of Judge of Compensation Court or Supreme Court (for lien purposes)
NEVADA	Department of Industrial Relations	Formal	Within 90 days after accident; 1 year after death	By agreement, in conformity with Act, subject to approval of insurer		By Department of Administration	Medical investigation may be conducted at any time based on changed circumstances	District Court may assess costs and attorney's fees if appeal is frivolous
NEW HAMPSHIRE	Department of Labor	As soon as practicable but no later than 2 years after date of injury	Within 2 years after injury or death and claimant knows should know of injury and relation to employment	Compensation without award except in contested cases		By Commission; Special review board for state employees	Commissioner of Labor may modify no later than 4 years after last monthly payment	Subject to approval of Labor Commissioner or court. Attorney's fees and interest to successful claimant on appeal
NEW JERSEY	Division of Workers Compensation	Within 14 days excusable up to 90 days. Separate provisions for occupational diseases	Within 2 years after accident, death, last payment, or default. Separate provisions for occupational diseases	By agreement, subject to approval of Division. Disputed cases settled by Division	On filing with county clerk has effect of County Court judgment. May be docketed in Superior Court		By agreement or on application for review within 2 years of last payment. Settlement approved by compensation judge is final and conclusive	Not over 20 percent before Division. Court may fix reasonable fee on appeal.
NEW MEXICO	Courts	In writing within 30 days, excusable up to 60 days and for knowledge	Within 1 year after notice, death, or failure to pay. Time limit tolled while in same employment	By agreement, subject to approval of District Court. Disputed cases settled by court	Award is judgment		Provision only for decrease or termination	10 percent except on successful contest. Court may allow additional fee payable by employer
NEW YORK	Workers' Compensation Board	In writing within 30 days, excusable	Within 2 years after accident or death. When advance payment is made claim is not barred	Compensation without award within 18 days after disability, except in contested claims. Disputed claims settled by referee or Board. Hearing is mandatory upon application	Payment within 10 days after decision except in event of appeal. Judgment on filing certified copy of award in default	Full Board review on application within 30 days after split decision	By Board at any time. Subject to special conditions	As a lien on award if approved by Board
NORTH CAROLINA	Industrial Commission	In writing within 30 days, excusable	Within 24 months after accident	By agreement, after 7 days from injury or at any time in case of death, subject to approval of Commission. Disputed cases settled by Commission or member	Judgment in Superior Court on filing certified copy of agreement or decision	By Commission upon application within 15 days after award	By Commission on application or own motion within 2 years	Subject to approval of Commission. Commission may assess attorney's fees and court costs against party who proceeds without reasonable ground
NORTH DAKOTA	Workers' Compensation Bureau	None required	Within 1 year after injury or 2 years after death	By Bureau	Fund pays award and has liquidated claim against defaulting uninsured employer		By Bureau at any time on application or own motion	Determined by schedule adopted by Bureau. Trial judge fixes on appeal but must give consideration to amount allowed by Bureau
OHIO	Bureau of Workers Compensation and Industrial Commission	None required except to self-insurers	Within 2 years after accident, injury, or death	By Industrial Commission after hearing	Fund or self-insurer pays award after judgment	By regional review board, then Commission within 20 days from receipt of decision	By Commission or Bureau within 6 years after injury (no lost time) or 10 years from last payment or death (lost time)	Court fixes on appeal and in disputes. Maximum 20% of award up to \$3,000, plus 10% of balance, maximum \$1,500*
OKLAHOMA	Workers' Compensation Court and an Administrator	In writing within 30 days, excusable**	Within 1 year after injury or last payment. Death claims—within 1 year after death or last payment.**	By agreement, after 3-day disability, subject to approval of Workers' Compensation Court. Disputed cases settled by Court	Judgment in District Court on certified copy after 10-day default	By Workers' Compensation Court within 10 days	By W.C. Court on application or own motion at any time. May reopen case within maximum number of weeks for which award is possible	W.C. Court must approve and direct payment; 10% maximum for temporary disability; 20% maximum for permanent disability or death
OREGON	Workers' Compensation Department	In writing within 30 days, excusable	Within 1 year after accident, last payment or last date of medical services	Compensation due within 14 days after knowledge of injury or death. Insurer has 60 days to accept or deny claim but must pay up to date of denial if denied after 14 days. Department makes permanent disability award	Payment on award within 30 days after order	By referee on application within 60 days; further appeal to Board within 30 days	By Board on own motion or on application of employee within 5 years	Subject to approval of hearing officer, Board or Court. Board establishes fee schedule
PENNSYLVANIA	Bureau of Workers Compensation*	Within 21 days, excusable to 120 days. No compensation due until notice is given	Within 3 years after injury, death, or last payment	By agreement, after 7 days from injury, subject to Department approval. Disputed cases heard by Referee with appeals to Board	Judgment in court on filing award or agreement	By Appeal Board from referee's decision within 20 days	By Department on application within statutory time limits	Subject to approval of referee, Appeal Board, or court
PURTO RICO	Manager of the State Insurance Fund and Industrial Commission	None required	As soon as possible within 5 days from accident		Fund pays award		By Commission within 30 days after copy of Manager's decision is served on the employee. Reconsideration on own motion or upon petition of interested party within 10 days	No attorneys required in hearings, but if requested by employee, they are paid a percentage of the award fixed by the Commission, court, or Fund
RHODE ISLAND	Workers' Compensation Commission	In writing within 30 days, excusable	Within 3 years after injury, manifestation, knowledge of injury, death, or removal of incapacity	By agreement. By Commission with appeal to full Commission	Agreement enforceable by Commission and Superior Court	By Commission within 48 hours	By Commission during compensation period or within 10 years after compensation period has ceased, on own motion or on petition of either party	Subject to approval of Commission. Max. sum 15% of lump sum or structured settlements

Ne. *For occupational disease, within 90 days after knowledge of disability and relation to employment or within 1 year after death

N.J. *Based on excess over amount of award tendered in good faith a reasonable time before a hearing

Ohio *Commission must fix attorney's fees in controversies, approve method of payment, and allow a reasonable fee upon application for review. In other cases, fees are negotiated between client and attorney.

Ola. **If employer has actual notice of injury, statute of limitations is tolled until employer informs worker of right to file a claim

**Employer that discriminates against claimant is liable for damages

Pa. *Workers' Compensation Advisory Council recommends changes in administration of law

CHART XI: ADMINISTRATION—NOTICE TO EMPLOYER—CLAIMS — January 1, 1965 (continued)

JURISDICTION	ADMINISTRATION	NOTICE TO EMPLOYER	CLAIM FILING	HOW CLAIMS ARE SETTLED	AWARD EFFECT	REVIEW BY AGENCY	MODIFICATIONS	ATTORNEY'S FEES
SOUTH CAROLINA	Industrial Commission—2 divisions: judicial, Division and Administration Department	In writing as soon as practicable or within 90 days if excusable	Within 2 years after accident or 1 year after death	By agreement after 7 days from date of injury or any time in case of death, subject to approval of Commission or member after hearing upon application	Judgment in Circuit Court on certified copy of agreement or award	By 3-member panel within 14 days after award	To Commission on application or own motion within 12 months from last payment	Subject to approval of Commission
SOUTH DAKOTA	Division of Labor and Management	In writing as soon as practicable within 30 days if excusable	Within 2 years after notice of intention to deny coverage	By agreement, if not disapproved by Director within 20 days. Disputed cases settled by Commissioner after hearing upon application	Judgment in Circuit Court on certified copy of agreement or decision	By Labor Secretary within 10 days	By Secretary on application	Subject to approval of Director of Division of Labor and Management
TENNESSEE	Courts and Workers Compensation Division	In writing within 30 days, excusable up to 1 year	Within 1 year after accident. Dependents—within 1 year after employer's notice attending laborer	By agreement, subject to approval of Courts. Court. Disputed cases determined by Circuit Court	Judgment in Circuit Court on approved agreement		By court on application after 6 months. Award payable for more than 6 months may be modified by agreement approved by court	Subject to approval of court (maximum 20% of recovery or award)
TEXAS	Industrial Accident Board	Within 30 days if excusable	Within 1 year after injury, death, or removal of incapacity, if excusable	By agreement, in conformity to Act, subject to approval of board (compromise agreements may be approved). Disputed cases settled by Board	Collectible by suit		By board at any time during completion period on application or own motion	Subject to approval of Board by court but not to exceed 25% of recovery
UTAH	Industrial Commission	Within 48 hours if excusable up to 1 year	Within 1 year after death or last payment. Payment of benefits after filing injury report less limitation on claiming until denial of liability	By Industrial Commission	Went from time of occurring in District Court	By Commissioner within 15 days	By Commission at any time. Award may be reviewed upon showing change within 2 years for success—if complicated 5 years	Fixed by Commissioner
VERMONT	Commissioner of Labor and Industry	In writing as soon as practicable if excusable	Within 6 months after injury, death, loss of damage, or removal of incapacity, if excusable	By agreement, in conformity to Act, subject to approval of Commissioner (compromise agreements may be approved). Disputed cases settled by Commissioner	Judgment in court, court on certified copy of agreement or award	By Commissioner on application within 6 months	By Commissioner on own motion or application at any time	Commissioner may award to successful claimant and on appeal 12% interest on certified part of award
VIRGIN ISLANDS	Commissioner of Labor	In writing within 48 hours, extendable up to 30 days. Occupational disease—within 30 days from first manifestation, extendable to 1 year	Within 60 days after injury	By Commissioner; disputed cases settled after hearing (subject to appeal to any Court of Competent Jurisdiction)	First priority lien on employer's assets	By Deputy Commissioner	By Deputy Commissioner	Subject to approval of Commissioner
VIRGINIA	Industrial Commission	In writing within 30 days	Within 2 years after accident or 2 years after death. Payment of benefits after filing injury report less limitation on claiming	By agreement, after 10 days from injury, or at any time after death, subject to approval of Commission. Disputed cases settled by Commissioner or member after hearing upon application	Judgment in Circuit Court on certified copy of agreement or award	By full Commission within 20 days after rendition	By Commission on petition or application within 2 years of last payment, or 3 years if accrued injuries	Subject to approval of Commission
WASHINGTON	Department of Labor and Industries	Immediate	Within 2 years after physician's written notice to claimant	By Department of Labor and Industries		By Board of Industrial Insurance Appeals within 60 days on application	By Department within 7 years on application or own motion; 10 years for loss of vision claim	By Appeals Board upon application, reviewable by Superior Court
WEST VIRGINIA	Workers Compensation Commission	Immediate	Within 2 years after injury or death, disease claim—within 3 years after exposure or knowledge, whichever is later, or death extended for cause	By Commissioner; hearing upon application		By Appeals Board within 30 days or 60 days without notice	By Commissioner within set time limits on written application, subject to review by Appeals Board	Maximum fees established (up to 20% of award up to 200 weeks of benefits)
WISCONSIN	Workers Compensation Division	Within 30 days if excusable	Within 2 years after injury or death. Excusable if employer aware of disability. All rights barred after 12 years from injury, death, or last payment	By payment of amount due. Compromise subject to review by Department within 1 year. Disputed cases settled by Department	Judgment in Circuit Court on certified copy of award	By Commissioner within 21 days from examiner	By Commission on its own motion within 21 days. Compromises may be modified within 1 year if occupational disease, subject to review within 6 years	Limited to 20% of amount in dispute. If admitted liability, not to exceed 10% or \$100
WYOMING	Courts and Division of Workers Compensation	Within 24 hours (also within 21 days to the court) if excusable	Within 1 year after injury or discovery of injury not readily apparent	By District Court with right of jury trial in certain cases			By court within 2 years of piling time payments are made on application	Reasonable fee as allowed by court
F.E.C.A.	Division of Federal Employees Compensation, D.W.C.P., U.S. Department of Labor	48 hours, extended for cause	Within 60 days after injury or 1 year after death, extended for cause	By Division	Fund pays award	By Secretary of Labor on own motion or application at any time	By Secretary of Labor or Employees Compensation Appeals Board on review	Subject to approval by Division or Appeals Board
LONGSHORE ACT	Division of Longshore and Harbor Workers Compensation, L.W.C.P., U.S. Department of Labor	Within 30 days	Within 1 year after injury or death	By Deputy Commissioner (by agreement) or administrative law judge (formal hearing)	Award is effective on fund	By Deputy Commissioner upon own motion or application and by Benefits Review Board on Appeal	By Deputy Commissioner or court on review	Approval by Deputy Commissioner, court, or Review Board where service given

* Modification of award due to aggravation or recurrence of injury may be based on earnings and benefits in effect at that time.

W. Va. *Within 2 years for fatal or non-fatal cases; 5 years for temporary total disability or in cases of no awards.

Tenn. *Tennessee Claims Commission administers claims by State employers.

Texas *Employer who discriminates against claimant is liable for damages.

Utah *Claim must be filed within 6 years after injury.

Wash. *Provision is made for recoupment of benefits paid through mistake of fraud.

CHART XI □ ADMINISTRATION—NOTICE TO EMPLOYER—CLAIMS □ January 1, 1985 (continued)

JURISDICTION	ADMINISTRATION	NOTICE TO EMPLOYER	CLAIM FILING	HOW CLAIMS ARE SETTLED	AWARD EFFECT	REVIEW BY AGENCY	MODIFICATIONS	ATTORNEY'S FEES
ALBERTA	Workers Compensation Board	As soon as practicable	Within 1 year after injury or death, excusable	By Claims Adjudicator	Fund pays award	By review committee on request; then by full Board at any time	By Board at any time or application of own motion	
BRITISH COLUMBIA	Workers Compensation Board	As soon as practicable	Within 1 year after injury, death, or disablement by disease, excusable ¹	By Board	Fund pays award	By Board of Review within 90 days. From Board of Review to commissioners of the Board within 60 days	By Board at any time	Board may award expenses of proceeding to successful party ²
MANITOBA	Workers Compensation Board	In writing as soon as practicable but no later than 30 days, excusable	Within 12 months after accident or death, excusable	By Claims Adjudicator	Fund pays award	At any time	By Board	(+)
NEW BRUNSWICK	Workers Compensation Board	As soon as practicable	Within 1 year after injury or 6 months after death, excusable	By Board	Fund pays award	At any time	By Board ¹	
NEWFOUNDLAND	Workers Compensation Commission	As soon as practicable	Within 6 months after injury or death	By Commission	Fund pays award	At any time	By Commission	
NORTHWEST TERRITORIES	Workers Compensation Board	As soon as practicable	Within 1 year after injury or death, excusable if as soon as practicable, maximum 3 years after death	By Board	Fund pays award	At any time	By Board	
NOVA SCOTIA	Workers Compensation Board	As soon as practicable	Within 6 months after injury or death, excusable	By Board	Fund pays award	At any time	By Board at any time or Workers Compensation Appeal Board within 1 year	(+)
ONTARIO	Workers Compensation Board	As soon as practicable	Within 6 months after injury or death	By Board	Fund pays award	At any time	By Board	
PRINCE EDWARD ISLAND	Workers Compensation Board	As soon as practicable	Within 6 months after injury or death	By Board	Fund pays award	At any time	By Board ¹	
QUEBEC	Commission de la Santé et de la Sécurité du Travail	As soon as practicable	Within 6 months after injury or death	By Commission	Fund pays award	At any time	By Commission	
SASKATCHEWAN	Workers Compensation Board	As soon as practicable, excusable	Within 6 months after injury or death, excusable	By Board	Fund pays award	At any time	By Board	(+)
YUKON TERRITORY	Workers Compensation Board	As soon as practicable	Within 1 year after injury or death, excusable if proof of disability or death is furnished within 3 years after accident and claim is a just one	By Board	Fund pays award	By Board at any time	By Board	
CANADIAN MERCHANT SEAMEN'S ACT	Merchant Seamen Compensation Board	As soon as practicable	Within 6 months after injury or death, excusable	By Board	Judgment in county district or Quebec Superior Court or certified copy of award	At any time	By Board	Board may award expenses of proceeding to successful party

¹Modification of award due to aggravation or recurrence of injury may be based on earnings and benefits in effect at that time.

B.C. ²After 3 years, compensation is payable only from date of filing.
³Government-appointed advisors handle workers' and employers' claims.

Man. ¹Government-appointed adviser handles workers' claims.
 N.S. ¹Gov.-in-Council may appoint counselor to assist claimants.
 Sask. ¹Government-appointed adviser handles workers' claims.

CHART XII

EMPLOYER'S REPORT OF ACCIDENTS

January 1, 1985

JURISDICTION	KEEPING OF ACCIDENT RECORDS BY EMPLOYER ¹	REPORTING REQUIREMENTS ²		PENALTIES FOR FAILURE TO REPORT		
		INJURIES COVERED	TIME LIMIT	FINES		IMPRISONMENT
				MAXIMUM	MINIMUM	
ALABAMA	Required	Death or disability exceeding 3 days	Within 15 days			
ALASKA	Required	Death or injury or disease or infection	Within 10 days			
AMERICAN SAMOA	Required	Injury or death	Within 10 days	\$500		
ARIZONA	Not required	All injuries	Immediately and as required			Petty offense
ARKANSAS	Required	Injury or death	Within 10 days and as required	100		
CALIFORNIA	Required	Death cases or serious injuries	Immediately	100	25	
		1 day or more than first aid	As prescribed			
		Occupational diseases or periodic poisoning	Within 5 days			
COLORADO	Required	Death cases	Immediately	100 per day		
		All injuries causing lost time of 3 days or more ³	Within 10 days			
CONNECTICUT	Required	Disability of 1 day or more	7 days or as ordered	250		
DELAWARE	Required	Death cases or injuries requiring hospitalization	Within 48 hours ⁴	100	25	Up to 20 days
		Other injuries	Within 10 days ⁵			
DISTRICT OF COLUMBIA	Required	All injuries	Within 10 days	1,000		
FLORIDA	Required	Death cases	Within 24 hours ⁶	100		
		All injuries	Within 10 days and as required ⁷			
GEORGIA	Required	All injuries requiring medical or surgical treatment or causing over 7 days absence	Within 10 days ⁸	100 ⁹		
GUAM	Required	Injury or death	Within 10 days ¹⁰	500 ¹¹		
HAWAII	Required	Death cases	Within 48 hours	100		Up to 90 days
		1 day of absence	Within 7 days			
IDAHO	Required	All injuries requiring medical treatment or causing 7 days absence	As soon as practicable but not later than 10 days after the accident ¹²	300		Up to 6 months
ILLINOIS	Required	Death cases or serious injuries	Within 2 working days	200	100	Misdemeanor
		Disability of over 1 day	Between 15th and 25th of month			
		Permanent disability	Soon as determinable			
INDIANA	Required	Disability of 1 day or more	Within 7 days ¹³	500		
IOWA	Required	Disability of more than 3 days	Within 4 days	100	100	
KANSAS	Not required	Death cases	Within 28 days	0		
		Disability of 1 day or more	Within 28 days			
KENTUCKY	Required	Disability of more than 1 day	Within 7 days ¹⁴	25		
LOUISIANA	Required	Lost time over 1 week or death	Within 10 days			
MAINE	Not required	All injuries	Within 7 days	100		
MARYLAND	Not required	Disability of more than 3 days	Within 10 days	80		
MASSACHUSETTS	Required	All injuries	Within 48 hours ¹⁵	100		
MICHIGAN	Required	Death cases, disabilities of 7 days or more, and specific losses	Immediately			
MINNESOTA	Required	Death or serious injury	Within 48 hours	200		
		Disability of 3 days or more	Within 14 days			
MISSISSIPPI	Required	Disability of one day or working shift	Within 10 days	100 ¹⁶		
MISSOURI	Not required	Death or injury	Within 10 days ¹⁷	500	50	1 week to 1 year
MONTANA	Required	All injuries	Within 6 days ¹⁸			
NEBRASKA	Required	Death cases ¹⁹	Within 48 hours	1,000 ²⁰		Up to 6 months
		All injuries ²¹	Within 7 days ²²			
NEVADA	Required	All injuries	Within 6 working days	250 each failure		
NEW HAMPSHIRE	Required	All injuries	Within 5 days	100	25	
NEW JERSEY	Required	All injuries ²³	Immediately	50	10	

¹Federal Occupational Safety and Health Act of 1970 established uniform requirements and forms to meet its criteria for all businesses affecting interstate commerce to be used for statistical purposes and compliance with the Act. 12 U.S.C. §65.
²Supplemental report required after 60 days or upon termination of, or upon termination of disability.
³Attending physician also required to make periodic reports to Board.
⁴Supplemental report within 24 hours after returning to work or knowledge that worker is able to return.
⁵Alaska 70% of unpaid amounts due. Supplemental report due within 1 year after injury, then annually or after final payment.
⁶Am. Samoa: Employer must also notify Commissioner upon first payment and suspension of payment, and within 16 days after final payment.
⁷Calif.: To Safety Division in form required by federal Occupational Safety and Health Act.
⁸Colo.: Failure to report loses time limit for claims. Disability of less than 3 days must be reported to insurer.
⁹Del.: Supplemental report due on termination of disability.
¹⁰Fla.: Report to carrier within 7 days; to Division within 10 days if injury caused employee to lose 7 or more days. Supplemental report within 30 days after final payment.

¹¹Guam: Supplemental report on first payment and suspension of payment, and within 30 days after final payment. For each refusal or willful neglect to report.
¹²Guam: Failure to report loses time limit for claims. For each refusal or willful neglect to report.
¹³Ind.: Supplemental report within 10 days after termination of compensation period.
¹⁴Kan.: Failure to report loses time limit for claims. (Address: Chidress Printing Co. 1979)
¹⁵La.: Employers with more than 10 employees must also report within 90 days after death, illness or injury causing loss of consciousness, restriction of work or motion, job transfer, or medical treatment other than first aid. Violation is misdemeanor subject to fine up to \$500.
¹⁶Mass.: Added to compensation.
¹⁷Mo.: Supplemental report within 1 month after original notice to Division.
¹⁸Mont.: Insurance carrier also required to report (by rule).
¹⁹Neb.: Report may be made by insurance carrier or employer. Failure to report loses time limits.
²⁰N.J.: Uninsured employers are required to report compensable injuries only. If insured, carrier is also required to make report.

CHART XII **EMPLOYER'S REPORT OF ACCIDENTS** **January 1, 1984** (continued)

JURISDICTION	KEEPING OF ACCIDENT RECORDS BY EMPLOYER	REPORTING REQUIREMENTS ¹		PENALTIES FOR FAILURE TO REPORT		
		INJURIES COVERED	TIME LIMIT	FINES		IMPRISONMENT
				MAXIMUM	MINIMUM	
NEW MEXICO	Required	Compensable injuries ²	Within 10 days	\$100	\$ 25	
		All injuries ³	Within 30 days			
NEW YORK	Required	Disability of 1 day or more or requiring medical care beyond two first aid treatments	Within 10 days	500		
		All injuries	As required			
NORTH CAROLINA	Required	Disability of more than 1 day	Within 5 days ²	25	5	
NORTH DAKOTA	Not required	No statutory provision				
OHIO	Required	Injuries causing 7 days total disability or more	Within 1 week	250		Up to 30 days
OKLAHOMA	Required	All injuries causing lost time or requiring treatment away from worksite	Within 10 days or a reasonable time	500		
OREGON	Required	All serious injuries	Within 5 days	(-)		
PENNSYLVANIA	Required	Death cases	Within 48 hours	100		Up to 30 days
		Disability of 1 day or more	After 7 days but not later than 10 days			
PUERTO RICO	Required	All injuries	Within 5 days	100		
RHODE ISLAND	Not required	Death cases	Within 48 hours	50		
		Disability of 3 days or more	Within 10 days ²			
SOUTH CAROLINA	Required	All injuries requiring medical attention	Within 10 days ²	50	10	
SOUTH DAKOTA	Required	(-)	Within 10 days	100		Or 30 days
TENNESSEE	Not required	Disability of 7 days or more	Within 14 days	100	50	
TEXAS	Required	Disability of more than 1 day	Within 8 days ²	500		
UTAH	Required	All injuries	Within 1 week	500		
VERMONT	Required	Disability of 1 day or more or requiring medical care	Within 72 hours ²	25		
VIRGIN ISLANDS	Required	Injury or disease	Within 8 days	500		Up to 6 months
VIRGINIA	Required	All injuries	Within 10 days ²	250		
WASHINGTON	Not required	All injuries requiring medical attention	Immediately	\$100 per offense		
WEST VIRGINIA	Not required	All injuries	Within 5 days			
WISCONSIN	Required	Disability beyond 3-day waiting period	Within 4 days	100	10	
WYOMING	Required	All injuries	Within 10 days	100		Up to 6 months
F.E.C.A.	No provision	Death or probable disability	Immediately			
LONGSHORE ACT	Required	All accidents	10 days	500		
ALBERTA	Required	Disability of 1 day or more or requiring medical aid not covered by Alberta Health Care Insurance	72 hours ^{3,4}	100	100 per day	
BRITISH COLUMBIA	No provision	Death cases	Immediately	(-)		
		All injuries	3 days ²			
MANITOBA	No provision	All injuries	3 days ^{2,4}	500 ⁵	50	
NEW BRUNSWICK	No provision	All injuries that disable or require medical aid	3 days ^{2,4}	50		
NEWFOUNDLAND	No provision	All accidents that disable or require medical aid	3 days	500 ⁵		Or up to 3 months or both
NORTHWEST TERRITORIES	No provision	All accidents and deaths	3 days ^{2,5}	250		
NOVA SCOTIA	No provision	All accidents that disable or require medical aid	3 days ²	50		
ONTARIO	Required	All accidents that disable or require medical aid	3 days ^{2,4}	250 ⁵	25 ⁵	
PRINCE EDWARD ISLAND	No provision	All accidents that disable or require medical aid	3 days	100	10 per day	
QUEBEC	Required for minor injuries	All accidents that disable or require medical aid	2 working days		300 plus fees	
SASKATCHEWAN	No provision	All accidents	3 days ²	500 ⁵		
YUKON TERRITORY	First aid cases	All accidents in which workman is injured	3 days ⁵	1,000		Failure to pay penalty, imprisonment of 6 months to 1 year in aggregate
CANADIAN MERCHANT SEAMEN'S ACT	No provision	All accidents that disable or require medical aid	60 days	500		Up to 12 months

N.M. ¹To the State Labor Commission;

²To the Insurance Department of the State Corporation Commission.

N.Y. ⁵Also required to provide written statement of right under Act to injured employee or dependent, if deceased.

Or: ²⁵—additional compensation plus attorneys' fees.

R.I. ⁵Supplemental report upon termination of disability.

S.D. ⁵Any injury requiring treatment other than first aid or which incapacitates employee for at least 7 calendar days.

B.C. ⁵Employer may be liable for full cost of claim.

Man. ⁵Plus 50% of compensation payable.

Nfld. ⁵Claim may be charged against employer's experience for failure to notify.

N.W.T. ⁵Supplemental report within 7 days after return to work or knowledge that worker is able to return.

Ont. ⁵Employer may also be liable for additional fine up to \$200 payable to court.

Sask. ⁵Plus percentage of assessment.

CHART XIII

SECOND-INJURY FUNDS

January 1, 1985

JURISDICTION	INJURIES COVERED	PAYABLE BY EMPLOYER	PAYABLE BY FUND	SOURCE OF FUND	SPECIAL PROVISIONS
ALABAMA	Second injury which combined with prior permanent partial disability results in permanent total disability.	Disability caused by second injury.	Diff. and excess between compensation payable for second injury and permanent total disability.	Survivor death cases.	Employer must have knowledge of prior disability affecting employment.
ALASKA	Second injury which added to pre-existing permanent physical impairment results in substantially greater disability than from second injury alone.	Disability caused by second injury up to 104 weeks.	Compensation in excess of 104 weeks.	Up to 6% of compensation payable to fund \$10,000 in no-dependency death cases; over 6% thereafter.	Vocational rehabilitation expense payable from fund. Physical impairment at onset of wound support an award of 200 weeks or more.
ANTIGUAN AND BARBUDA	Second injury which combined with prior permanent impairment results in death or compensable disability greater than from second injury alone.	Benefits for first 104 weeks.	Benefits beyond first 104 weeks.	\$1,000 in no-dependency death cases; but fines and penalties.	Employer must have prior knowledge of disability.
ARIZONA	Second injury involving loss of use of member or eye which added to pre-existing loss of use of member or eye results in permanent total disability. Also application of a pre-existing disease or condition whether or not work related.	Disability caused by second injury.	Difference between compensation payable for second injury and compensation for combined disability. If earning capacity is reduced by more than 50% fund pays half of award for reduced capacity in excess of 50%.	\$1,150 in no-dependency death cases. Commission may accrue up to 1-1/2% of yearly premiums in special fund to keep fund actuarially sound.	For application of pre-existing condition combined disability must be greater than 40%. Payments are also made from fund for vocational rehabilitation.
ARKANSAS	Second injury which added to pre-existing permanent partial disability or impairment results in additional disability or impairment greater than from second injury alone.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent disability.	\$1,000 in no-dependency death cases; \$500 to second injury fund and \$500 to Permanent Total Disability and Death Fund; added penalty of 15% of benefits if due to employer's violation of health or safety regulations. Portion of premium tax.	Employer liable for combined disability of both injuries in same employment.
CALIFORNIA	Second permanent partial injury which added to pre-existing permanent partial disability results in 75 percent or more permanent disability. Second injury must account for 31 percent.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent disability.	Legislative appropriations and \$50,000 in each no-dependency death case or unpaid balance.	Payments are made by State Compensation Insurance Fund.
COLORADO	Second injury which added to pre-existing permanent partial disability results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	\$15,000 in no-dependency or partial-dependency cases.	Amount payable by fund is limited to 1/2 of average wage loss in case employee obtains employment while securing benefits.
CONNECTICUT	Second injury or disease which added to pre-existing injury, disease or congenital causes results in permanent disability greater than from second injury alone.	Benefits for first 104 weeks; less compensation payable for prior disability.	Benefits beyond first 104 weeks; less compensation payable for prior disability.	Tax equal to 3-1/2% of compensation paid by carriers and self-insurers during preceding calendar year plus fines.	Tax imposed each time fund balance is reduced to \$500,000.
DELAWARE	Second injury or disease which added to existing permanent injury from any cause results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent disability.	Tax of 2% of premiums received on insurance carriers and equivalent charge on self-insurers.	Payments suspended when fund reaches \$750,000 and resumed when below \$250,000.
DISTRICT OF COLUMBIA	Second injury or disease which added to pre-existing injury, disease or congenital causes results in permanent disability greater than from second injury alone.	Disability caused by second injury for first 104 weeks and first \$1,000 medical expenses.	Difference between compensation payable for second injury and permanent disability.	\$5,000 in no-dependency death cases or unpaid award. Pro-rata assessments upon carriers and self-insurers based on paid losses. Fines and penalties.	
FLORIDA	Second injury or disease which merges with previous permanent physical impairment and results in substantially greater disability than from the second injury alone.	Disability caused by second injury.	Fund reimburses employer for 80% of impairment benefits; 80% of wage-loss benefits during first 5 years after maximum medical improvement and 75% thereafter. 80% benefits after 175 weeks; 75% of death benefits and funeral expenses; and 50% of first \$10,000 in temporary disability and medical benefits and 100% beyond \$10,000.	Pro-rata annual assessment upon net premiums of insurers and self-insurers.	Assessment must equal sum of immediate past 3 years' disbursements.
GEORGIA	Second injury or disease which merges with prior permanent physical impairment and results in greater disability than from second injury alone.	Disability caused by second injury for first 104 weeks.	Employer reimbursed for 50% of medical expenses in excess of \$5,000 up to \$10,000 and 100% of medical expenses in excess of \$10,000; but income benefits beyond 104 weeks.	Assessments on carriers and self-insurers proportionate to 175% of disbursements from fund to annual compensation benefits paid; in no-dependency death cases, 1/2 of benefits payable or \$10,000 whichever is less.	Employer must have prior knowledge of impairment. Assessments may be reduced or suspended when no funds are available.
GUAM	Second injury which combined with a previous disability causes permanent disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	State fund appropriation.	
HAWAII	Second injury which added to pre-existing disabilities results in greater permanent disability, permanent total disability, or death.	Disability benefits for first 104 weeks.	Benefits beyond first 104 weeks.	\$2,775 in no-dependency death cases; and unpaid balance of compensation due in permanent total and permanent partial disability cases; in no-dependency death cases, 1/4 premium tax on insurers and self-insurers.	Premium tax suspended when balance exceeds \$200,000; resumed when below \$100,000.
IDAHO	Second injury which combined with prior permanent physical impairment results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent disability.	Amount equal to 4% of award for scheduled or unscheduled injuries and \$5,000 in no-dependency death cases.	When fund exceeds \$500,000 excise may be suspended or reduced.
ILLINOIS	Second injury involving loss of loss of use of hand, arm, foot, leg, or eye which added to pre-existing loss of member results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	Semi-annual employer payment of 125% of compensation payments.	When fund reaches \$500,000 amount payable into fund reduced by 1/2. When fund reaches \$600,000 payments cease. When fund reduced to \$400,000 payment resumed.
INDIANA	Second injury involving loss of loss of use of hand, arm, foot, leg, or eye which added to pre-existing loss of loss of use of member results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	1% of compensation paid by insurers and self-insurers during preceding calendar year.	Payments suspended when fund reaches \$400,000.

Alaska: *Pre-existing disability must support 25% earnings loss or 90 weeks of benefits.

†Employer is liable in full if second injury is permanent and total without relation to prior injury.

California: *Second injury must account for 35% unless prior disability involved a major member and second injury was to opposite and corresponding member and accounts for at least 5%. No benefits payable for subsequent unrelated noncompensable injury.

CHART XIII □ SECOND-INJURY FUNDS □ January 1, 1985 (continued)

JURISDICTION	INJURIES COVERED	PAYABLE BY EMPLOYER	PAYABLE BY FUND	SOURCE OF FUND	SPECIAL PROVISIONS
IOWA	Second injury involving loss of or loss of use of member or eye which added to pre-existing loss or use of member results in permanent disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent disability less value of previous loss of member or organ.	\$2,000 in dependent death cases; \$5,000 in no-dependency death cases; any contributions by the United States; payments due but not paid to non-resident alien dependents; and sums recovered from third parties.	Payments suspended when fund reaches \$500,000; resumed when below \$300,000.
KANSAS	Second injury related to 17 types of handicap as listed in statute—any physical or mental impairment.	Difference between fund payment and maximum award.	Compensation to the extent pre-existing handicap contributed to second injury.	\$18,500 from employer; in no-dependency death cases; and pro-rata annual assessment upon carriers and self-insurers based on losses.	Laboratory oversees adequacy of workers' compensation fund; administered by Insurance Commissioner; Employer must prove knowledge of prior disability.
KENTUCKY	Second injury or disease which added to prior disability or condition; results in permanent disability greater than from second injury alone.	Disability caused by second injury or permanent condition.	Difference between compensation payable for second injury and greater disability less amount paid for prior injury.	3.4% premium tax on carriers and self-insurers for administration and actuarial assessment based on need.	
LOUISIANA	Second injury which combined with prior permanent partial disability results in disability greater than from second injury alone or in death.	Total disability benefits for first 104 weeks; in death cases first 175 weeks; 40% of partial disability benefits; 50% of first \$10,000 medical benefits.	Employer reimbursed for balance of benefits.	1% premium tax on carriers and self-insurers; minimum \$10.	Tax reduced when fund reaches \$1,000,000; suspended when fund exceeds 200% of disbursements; resumed when below 125% of disbursements.
MAINE	Second injury caused by accident, disease, or congenital condition which added to pre-existing impairment results in permanent total disability.	Disability caused by second injury.	Fund reimburses employer for difference between compensation payable for second injury and permanent total disability.	In no-dependency death cases: 100% SAWW.	
MARYLAND	Second injury which combined with a pre-existing permanent impairment due to accident, disease, or congenital condition results in a greater combined disability constituting a hindrance to employment.	Disability caused by second injury.	If permanent disability exceeds 50% of the body as a whole, employer is entitled to additional compensation for the full disability from the Suspendable Injury Fund. Prior injury and second injury must each be compensable for at least 125 weeks.	5% of compensation paid for disability, death or settlements.	Payments suspended when fund reaches \$1,000,000; resumed when below \$500,000.
MASSACHUSETTS	Second injury which added to pre-existing physical impairment results in substantially greater disability or death. Pre-existing disability must support 25% earnings loss or 90 weeks of benefits.	Benefits for first 104 weeks.	Employer reimbursed for part of benefits after first 104 weeks.	\$500 in no-dependency death cases and additional \$500 in every death case; unpaid balance of scheduled award.	Pro-rata assessment based on losses paid during preceding year by carriers and self-insurers.
MICHIGAN	Second injury involving loss of member or eye which added to pre-existing loss of member results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	Assessments on carriers and self-insurers proportional to 175% of disbursements from fund to annual compensation benefits paid.	Fund is credited with any balance in excess of \$200,000.
MINNESOTA	Second injury that results in substantially greater disability than would have resulted from second injury alone.	Disability caused by second injury.	Employer reimbursed for disability after 52 weeks; medical after \$2,000; if second injury results in permanent partial disability, fund pays difference between compensation payable for second injury and greater disability.	\$25,000 in no-dependency death cases; 20% of compensation for injuries; 6.71 through 12.31% percentage of indemnity benefits for earlier injuries; assessment based on various factors for injuries occurring 11.84 contain penalties.	Commissioner determines assessment base and rate dependent on fund's financial position and increasing up to 12% annually.
MISSISSIPPI	Second injury involving loss of or loss of use of member or eye which added to pre-existing loss or loss of use of member or eye results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent disability.	\$500 in no-dependency death cases; \$300 in dependency cases; Commission may transfer up to \$100,000 from Administrative Expense Fund.	150 payments suspended when fund reaches \$250,000 and until reduced to \$50,000.
MISSOURI	Second injury resulting in permanent partial disability which compounds either a greater permanent partial or a permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and compounded disability.	20% of 3% premium tax; Payment by carriers or self-insurers of 1.2 percent of total compensation paid.	
MONTANA	Second injury which combined with prior permanent physical impairment results in death or disability.	Benefits for first 104 weeks.	Employer reimbursed after first 104 weeks.	\$1,000 paid by employer; insurers or accident fund in every death case; Carriers and self-insurers assessed 5% of losses paid in preceding year.	Division must certify unemployed worker as vocationally handicapped.
NEBRASKA	Second injury which combined with pre-existing disability causes substantially greater disability. Pre-existing disability must support 25% earnings loss or 90 weeks of benefits.	Disability caused by second injury.	Difference between compensation payable for second injury and previous disability.	1% premium tax on carriers or self-insurers (\$25 minimum) payable to Workers' Compensation Court.	Payments suspended when fund reaches \$400,000; Assessment (1%) when fund reduced to \$200,000.
NEVADA	Second injury which combined with any previous permanent physical disability causes substantially greater disability.	Disability caused by second injury.	Compensation allocated between insurer and fund.	Subsequent Injury Fund in state treasury.	Compensable claim considered excess loss in calculation of employer's experience rating; Employer must prove knowledge of prior impairment.
NEW HAMPSHIRE	Second injury which combined with any pre-existing disability results in substantially greater disability.	Benefits for first 104 weeks.	Employer reimbursed after first 104 weeks.	Assessment against carriers and self-insurers proportional to total benefits paid by all carriers.	
NEW JERSEY	Second injury resulting in permanent partial disability which added to pre-existing partial disability, compensable or not, results in permanent total disability.	Disability caused by compensable injury.	Difference between compensation payable for second injury and permanent total disability.	Carriers and self-insurers assessed pro-rata for 15% of payments made from fund as it bears to total compensation paid during preceding year; Annual assessments paid quarterly.	When fund balance exceeds \$1,250,000 up to \$50,000 per year may be applied toward administration costs of Division.
NEW MEXICO	Second injury which added to pre-existing disability results in permanent disability greater than from second injury alone, or second injury resulting in death.	Liability apportioned by judicial determination.	Liability apportioned by judicial determination.	\$1,000 in no-dependency death cases; Employer or insurer pays quarterly assessment up to 1% of compensation paid during quarter; exclusive of medical benefits and attorney's fees.	

¹In death cases it must be established that either the injury or the death would not have occurred except for such pre-existing permanent physical impairment. Permanent physical impairment means any permanent condition due to previous accident, disease, or congenital condition which is likely to be a hindrance to employment.

²Can: Employer may file description of prior impairment to create presumption of prior knowledge.

³La: Permanent partial disability means any permanent condition due to injury, disease, or congenital causes which is likely to be a hindrance to employment. Certain scheduled conditions are presumed to be permanent partial disability if employer had prior knowledge.

⁴Mich: Compensation to certified vocationally handicapped persons payable from fund after 104 weeks.

⁵Minn: If injury, disability or death would not have occurred but for the preexisting impairment, the fund pays all benefits (except for a cardiac condition impairment of at least 10% of the whole man, or as prescribed by law).

⁶Nev: Pre-existing disability must support a rating of 12% or more of the whole man based on A.M.A. guides which is likely to be a hindrance to employment.

⁷Fund is composed of assessments, penalties, bonds, securities, and all other property collected by administrative Division of Industrial Insurance Regulation.

CHART XIII — SECOND-INJURY FUNDS — January 1, 1985 (continued)

JURISDICTION	INJURIES COVERED	PAYABLE BY EMPLOYER	PAYABLE BY FUND	SOURCE OF FUND	SPECIAL PROVISIONS
NEW YORK	Second injury involving loss of loss of use of member or eye which added to pre-existing injury results in permanent total disability; second injury which added to pre-existing loss of partial loss of member or eye or other permanent physical impairment (all resulting from a dust disease) results in disability greater than from second injury alone or second injury of disease resulting in death which is caused by pre-existing disability.	Benefits for first 104 weeks.	Employer reimbursed after first 104 weeks.	Assessments against carriers and self-insurers proportional to compensation payments made by employers.	Employer or insurer pays awards and medical expenses, but is reimbursed from special disability fund for benefits after first 104 weeks.
NORTH CAROLINA	Second injury involving loss of member or eye which added to pre-existing injury results in permanent total disability, provided the original and increased disability were 20% or more of the entire member.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	Assessments against employer or insurers for each permanent partial disability, up to \$50 for a minor member and \$200 for a major member (currently \$25 and \$100, respectively).	
NORTH DAKOTA	Second injury or aggravation of any previous injury or condition which results in further disability.	Disability caused by second injury.	Percent attributable to aggravation of second injury.	Benefit Fund.	Compensation in excess of amount chargeable to second injury is charged to general fund.
OHIO	Second injury which aggravates pre-existing disease or condition (24 types of handicaps as listed by statute), resulting in death, temporary or permanent total disability, and disability compensable under a special schedule.	Disability attributable to injury or occupational disease sustained in employment.	Amount of disability or proportion of cost of death award determined by Industrial Commission to be attributable to employee's pre-existing disability.	Reserve set aside out of statutory surplus funds.	In the case of a self-insuring employer, excess payments are made from the surplus fund. In case of Commission in the case of State Fund employer, compensation in excess of amount chargeable to second injury is charged to surplus fund.
OKLAHOMA	Second injury to "physically impaired person" which results in additional permanent disability greater than from second injury alone.	Disability caused by second injury.	Difference between compensation payable for second injury and compensation for combined injuries.	2% of permanent disability losses by carriers, state fund, and self-insurers; and 2% of awards for permanent disability by employers.	Permanent total awards are payable by the fund for 5 years or until age 65, whichever is longer.
OREGON	Injury caused by pre-existing condition (may be congenital) or which combined with pre-existing condition results in greater permanent disability.	First \$1,000 claims cost and portion of claim for which rate not granted are charged to employer's loss experience.	Claims cost above \$1,000 and percentage of balance for which Department grants rate.	Employer and worker each pay 3¢ per worker per day.	Reimbursement from fund subject to fund's available. Amount of reimbursement not recoverable. Settlement of claim requires Department approval if involves reimbursement.
PENNSYLVANIA	Second injury involving loss of loss of use which added to pre-existing loss of loss of use of member results in permanent total disability.	Scheduled benefits as a result of second injury.	Nothing compensation due for total disability.	Assessments against carriers and self-insurers proportional to compensation payments.	Payments are made directly by the Department.
PUERTO RICO	Second injury which aggravates or augments any former disability.		Job injury not caused by work accident is compensated in addition to second injury. Compensation for prior job injury is deducted from compensation payable for total disability, except where combined injury results in permanent total disability which is compensated as such.	Insurance premiums.	The difference between expenditures by the Industrial Commission and the Manager of the State Insurance Fund and the maximum budget allotment are placed in the Reserve Fund for catastrophes except for medical expense surpluses, maximum \$1 million.
RHODE ISLAND	Second injury which merges with pre-existing work-related disability resulting in greater disability or death.	Benefits for first 104 weeks.	Employer reimbursed after first 104 weeks.	2-3.4% tax on gross premiums collected by insurers and comparable tax on self-insurers, plus \$750 in no-dependency death cases, and certain penalties.	Employer must prove knowledge of prior injury unless employee failed to disclose. Tax may be reduced when fund reaches \$2 million.
SOUTH CAROLINA	Second injury which added to any previous permanent physical impairment results in substantially greater disability or death.	Disability caused by second injury for first 78 weeks; compensation and medical care.	Employer reimbursed for all benefits after 78 weeks, plus 50% of medical payments over \$3000 during first 78 weeks.	Pro-rata assessments on carriers and self-insurers based on losses paid in no-dependency death; unpaid benefits to fund.	Employer must prove knowledge of impairment or that worker was unaware of impairment.
SOUTH DAKOTA	Second injury which combined with any pre-existing disability results in additional permanent partial or total disability or death.	Disability caused by second injury.	Difference between compensation payable for second injury and compensation for combined injuries.	Carriers and self-insurers assessed 1% of losses paid during preceding year and \$500 in no-dependency death cases.	Payments suspended at \$200,000, and resumed at \$100,000.
TENNESSEE	Second injury involving loss of loss of use of member or eye which added to pre-existing loss of loss of use of member results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	\$150 in death cases and \$1* in each case of permanent partial disability.	
TEXAS	Second injury which added to pre-existing injury results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	Maximum \$73,000* payable into fund in each no-dependency death case.	
UTAH	Second injury which combined with a previous permanent incapacity due to accident, disease, or congenital condition results in a substantially greater disability.	Disability caused by second injury.	Difference between compensation payable for second injury and compensation for combined injuries. Fund liability calculated by computing second injury as percentage impairment to whole person on uncombined basis, deducted from total combined rating.	\$30,000 in no-dependency death cases less compensation paid when Default Indemnity Fund reaches limit; 3% premium tax on insurers and self-insurers. Fines from uninsured employers.	Medical panel determines percentage of disability attributable to prior disability and second injury. Fund is also used to extend the period of compensation above regular award for certain claimants who are permanently and totally disabled and who cannot be rehabilitated.
VERMONT	Second injury involving loss of use of member or eye which added to previous disability results in permanent total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	\$500 in no-dependency death cases.	
VIRGIN ISLANDS	Second injury which combined with prior impairment results in death or compensable disability greater than from second injury alone.	None. Employer's experience rating affected by disability payments after 104 weeks.	All benefits.	Assessments by employer on classification and experience, plus fines, penalties, and interest.	Employer must have prior knowledge of disability.

N.C. *Epilepsy is considered a prior permanent disability.

Okla. *Does not apply to compensation for temporary partial or percentage of permanent partial disability.

Okla. *Payable quarterly, not later than the 15th day of the month following; total tax is 4% (2% of awards for permanent disability, total or partial). Tax is based on award and is payable regardless of whether award is paid. State political subdivisions pay 2% of permanent disability compensation paid in preceding year.

S.C. *Permanent physical impairment: means any permanent condition due to injury, disease, or congenital causes which is likely to be a hindrance to employment. Certain scheduled conditions are presumed to be permanent physical impairment if employer had prior knowledge.

Texas *360 times maximum weekly benefit.

CHART XIII **SECOND-INJURY FUNDS** **January 1, 1985 (continued)**

JURISDICTION	INJURIES COVERED	PAYABLE BY EMPLOYER	PAYABLE BY FUND	SOURCE OF FUND	SPECIAL PROVISIONS
VIRGINIA	Second injury involving 20% loss or loss of use of member or eye which added to pre-existing disability of 20% or more results in total or partial disability	Disability caused by second injury	Employer reimbursed for compensation after all other compensation has expired plus up to \$7,500 each for medical and vocational rehabilitation expenses	1-4% premium tax on carriers and self-insurers	Payments suspended at \$250,000 and resumed at \$125,000
WASHINGTON	Second injury or disease which added to pre-existing injury or disease results in permanent total disability or death	Disability caused by second injury	Difference between charge assessed against employer at time of second injury and total pension reserve	Transfer of not more than cost from accident fund to second injury account. Self-insurers pay proportional to claims against self-insurers	Preferred workers* have all benefits for claims arising within 3 years of full employment paid. Second Injury Fund
WEST VIRGINIA	Second injury which combined with pre-existing impairment results in permanent total disability	Disability caused by second injury			Compensation in excess of amount chargeable to second injury is paid out of second injury fund at the Commissioner's disposal
WISCONSIN	Second injury with permanent disability for 200 weeks or more with a pre-existing disability of an equal degree or greater	Disability caused by second injury	Disability caused by lesser of 2 injuries. If the combined disabilities result in permanent total disability, fund pays the difference between compensation payable for second injury and permanent total disability	\$4,000 for loss of a hand, arm, foot, leg, or eye. In no wholly dependent or partially dependent cases. 80% of death benefit otherwise available	
WYOMING	Second injury in extra-hazardous employment which added to pre-existing loss or loss of use of member or eye results in permanent total disability	Disability caused by second injury	Difference between compensation payable for second injury and permanent disability	\$500 in no-dependency death cases	Any payments for previous partial disability or payments which would have been made if the previous injury had occurred in an extra-hazardous employment are deducted from the award
LONGSHORE ACT	Second injury resulting in permanent partial disability which added to pre-existing injury results in permanent total disability	Disability caused by second injury for first 104 weeks	Difference between compensation payable for second injury and permanent total disability	\$3,000 in no-dependency death cases or unpaid awards. Pro-rata assessments based on losses paid. Fines and penalties	50% of fund is for second injuries and 50% for rehabilitation. Supplementary benefits for total disability or death payable by fund
ALBERTA	No specific statutory provision ¹				
BRITISH COLUMBIA	Injury or disease superimposed on existing disability	No	Proportion of disability attributable to second injury	Accident Fund	
MANITOBA	All enhanced disabilities because of similar or other disabilities	No	Yes	Accident Fund	Compensation must be at least half the benefit payable if the entire disability were caused by the pre-existing condition. Condition includes nervous or psychoneurosis
NEW BRUNSWICK	Second injury coupled with other prior injuries or disabilities	No	Yes	Reserve Fund	
NEWFOUNDLAND	All enhanced disabilities because of similar or other disabilities	No	Difference between compensation payable for second injury and final result of disablement	Reserve Fund	
NOVA SCOTIA	Injury that aggravates, activates, or accelerates pre-existing disease or disability, or injury that results in injury or disease caused partly by employment and partly by other causes	No	Disability attributable to second injury	Accident Fund	Board has authority to establish second injury fund
NORTHWEST TERRITORIES	All disabilities due to pre-existing disease, condition or disability	No	Difference between second injury and total cost	Contingency reserve	
ONTARIO	All enhanced disabilities due to pre-existing diseases, condition, or disability	No	Difference between second injury and total cost	Accident Fund	Not restricted to permanent disability cases
PRINCE EDWARD ISLAND	No specific statutory provision				
QUEBEC	Enhanced disability because of previous injury				Commission has authority to establish second injury fund
SASKATCHEWAN	All enhanced disabilities due to pre-existing disease, condition, or disability	No	Difference between second injury and total cost	Injury Fund	
YUKON TERRITORY	All enhanced disabilities because of similar or other disabilities	No	Yes	Compensation Reserve Fund. Assessment on employers' annual payroll	
CANADIAN MERCHANT SEAMEN'S ACT	No specific statutory provision				

Wash. *Defined as workers who must change jobs due to effect of an industrial injury or illness

Alta. ¹Board has established reserve funds to cover enhanced disability or aggravation of previous condition

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CHART XIV

ADMINISTRATION EXPENSES.
WORKERS' COMPENSATION DEPARTMENTS

January 1, 1985

JURISDICTION	SYSTEM PROVIDED FOR	FUND OR APPROPRIATION	ASSESSMENT PROVISIONS		OTHER INCOME
			AGAINST WHOM	AMOUNT	
ALABAMA	Private insurance	General appropriation, court administration			
ALASKA	Private insurance	General appropriation			
AMERICAN SAMOA	Private insurance	Special fund			
ARIZONA	Competitive fund	Administrative fund	Carriers, self-insurers and state fund	3% of premiums, minimum \$250	
ARKANSAS	Private insurance	Special fund	Carriers and self-insurers	3% of manual premiums maximum	\$500 first year for carriers; \$100 first year for self-insurance
CALIFORNIA	Competitive fund	General appropriation			
COLORADO	Competitive fund	General appropriation			
CONNECTICUT	Private insurance	General appropriation	Carriers and self-insurers	Pro rata assessments necessary to cover expenses	
DISTRICT OF COLUMBIA	Private insurance	Special fund	Carriers and self-insurers	Prorated on basis of total compensation paid	Fines and penalties and \$5,000 in no-disability claim cases
DELAWARE	Private insurance	General appropriation	Carriers and self-insurers	Prorated	
FLORIDA	Private insurance	Special fund	Carriers and self-insurers	Maximum 4% of net earned premiums	
GEORGIA	Private insurance	General appropriation	Carriers and self-insurers	Prorated	
GUAM	Private insurance	General appropriation			
HAWAII	Private insurance	General appropriation			
IDAHO	Competitive fund	Industrial Administration Fund	Carriers, self-insurers and state fund	1.3% of premiums	Fees for records
ILLINOIS	Private insurance	General appropriation			
INDIANA	Private insurance	General appropriation			
IOWA	Private insurance	General appropriation			
KANSAS	Private insurance	Special fund		(1)	
KENTUCKY	Private insurance	Maintenance Fund	Carriers and self-insurers	2% of premiums plus additional prorata assessment necessary to cover expenses	
LOUISIANA	Private insurance	Administrative Fund	Carriers and self-insurers	Prorated on basis of total compensation paid	20% monthly penalty for unpaid assessments
MAINE	Private insurance	General appropriation			
MARYLAND	Competitive fund	General appropriation	Carriers, self-insurers and state fund	Prorated	Commission may assess up to \$500 annually against self-insurers and self-insured groups for actuarial studies and audits
MASSACHUSETTS	Private insurance	General appropriation			
MICHIGAN	Competitive fund	General appropriation		(1)	
MINNESOTA	Competitive fund	General appropriation			
MISSISSIPPI	Private insurance	Special fund	Carriers and self-insurers	Prorated on basis of total compensation paid	Civil penalties
MISSOURI	Private insurance	General appropriation	Carriers and self-insurers	3% of premiums	Fees for records, etc.
MONTANA	Competitive fund	Industrial Administration Fund, appropriation and fees	Carriers, self-insurers and state fund	Prorated on prior year's cost \$200 minimum	Graduated inspection fee, fees for records, etc. and fines
NEBRASKA	Private insurance	General appropriation	Carriers and self-insurers	2% for foreign, 8% for domestic; 2% for self-insurers	Fees for codes and publications, etc.
NEVADA	Exclusive fund and self-insurance	State Insurance Fund	Employers and self-insurers	As needed	
NEW HAMPSHIRE	Private insurance	Administration Fund—appropriation	Carriers and self-insurers	Prorated on basis of total compensation paid; \$100 minimum	Civil penalties
NEW JERSEY	Private insurance	General appropriation	Carriers	1.4% of premiums	Maximum of \$50,000 excess from 2nd fund; Fund may be paid over to W. C. administration
NEW MEXICO	Private insurance	General appropriation, court administration			
NEW YORK	Competitive fund	Assessment	Carriers, self-insurers and state fund	Total amount prorated on basis of compensation payments	Fines and penalties
NORTH CAROLINA	Private insurance	General appropriation	Carriers and self-insurers	On gross premiums at rate in revenue act	
NORTH DAKOTA	Exclusive fund	Appropriation	State fund	Budget submitted biennially to legislature	Interest

An: May be increased or reduced by Commission.

D.C.: Exclusive fund for D.C. government workers, financed from D.C. and/or Federal appropriation.

Kan: System of assessments similar to Massachusetts.

La: Court administration financed by general appropriation.

Me: Annual assessment of 3.4% of compensation levied on insurers and self-insurers of compensation paid to be used for the safety education and training fund.

Nec: Not specialty for workers' compensation administration.

N.H.: Total assessment may not exceed 1% of total benefits paid by all carriers and self-insurers.

N.J.: To administer insurance provisions.

CHART XIV ADMINISTRATION EXPENSES, WORKERS' COMPENSATION DEPARTMENTS Jan. 1, 1985 (cont.)

JURISDICTION	SYSTEM PROVIDED FOR	FUND OR APPROPRIATION	ASSESSMENT PROVISIONS		OTHER INCOME
			AGAINST WHOM	AMOUNT	
OHIO	Exclusive fund and self-insurance	State fund	All employers, including self-insurers, counties and taxing districts and state instrumentalities	12.6% of payroll for State Fund employers and 5.7% for self-insurers	
OKLAHOMA	Competitive fund	Administrative Fund, State Insurance Fund, and general appropriations	Carriers and self-insurers	1% premium tax and 2% tax on self-insurers based on compensation paid for permanent disability or death	
OREGON	Competitive fund	Administrative fund	Employers	Apportioned—overcharge of premium needed to pay administrative expenses	Fines, penalties, and interest
PENNSYLVANIA	Competitive fund	Administration Fund	Carriers, self-insurers, and state fund	Prorated on basis of total compensation paid	
PUERTO RICO	Exclusive fund	State fund and appropriations	Employer	Maximum 20% of total premium receipts	
RHODE ISLAND	Private insurance	General appropriation			
SOUTH CAROLINA	Private insurance	General appropriation	Carriers and self-insurers	4-12% of premiums	
SOUTH DAKOTA	Private insurance	General appropriation			
TENNESSEE	Private insurance	General appropriation, court administration	Carriers and self-insurers	4% of premiums	
TEXAS	Private insurance	General appropriation	Carriers and self-insurers	3.3 of 1% * Additional 45/100 of 1% gross W. C. premiums paid to General Revenue Fund for administration of Board	
UTAH	Competitive fund	General appropriation	Carriers and state fund	1.4% of gross premiums	3-1.4% of premium tax; 3% to Second Injury Fund; 1.4% for administration
VERMONT	Private insurance	General appropriation			
VIRGIN ISLANDS	Exclusive fund	Territorial fund	Territorial fund		Fines, penalties, and interest
VIRGINIA	Private insurance	Special fund	Carriers and self-insurers	2.5% of premiums	
WASHINGTON	Exclusive fund and self-insurance	State fund	State fund and self-insurers	Determined by Director	
WEST VIRGINIA	Exclusive fund and self-insurance	Workers' Compensation Fund	All-insureds	Prorate shares recovered from regular subscribers and self-insurers	
WISCONSIN	Private insurance	Special fund	Carriers and self-insurers	Prorate on indemnity paid on closed cases during prior year	
WYOMING	Exclusive fund	Industrial Accident Fund	State fund		
F.E.C.A.	Exclusive fund	Appropriation authorized from U.S. Treasury			
LONGSHORE ACT	Private insurance	Appropriation authorized from U.S. Treasury			
ALBERTA	Exclusive fund	Accident Fund	All employers under the act	Determined by Board	Penalties for violations
BRITISH COLUMBIA	Exclusive fund	Accident Fund	All enumerated employers	Determined by Board	
MANITOBA	Exclusive fund	Accident Fund	All enumerated employers	Determined by Board	Such sum out of consolidated fund as Lt. Gov. in-Council may direct
NEW BRUNSWICK	Exclusive fund	Accident Fund	All enumerated employers	Determined by Board	Penalties for violations
NEWFOUNDLAND	Exclusive fund	Injury Fund	All enumerated employers	Determined by Commission	Interest and penalties
NORTHWEST TERRITORIES	Exclusive fund	Workers' Compensation Fund	All employers	Determined by Board	
NOVA SCOTIA	Exclusive fund	Accident Fund	All enumerated employers	Determined by Board	
ONTARIO	Exclusive fund for Schedule I employers; individual liability for Schedule II employers	Accident Fund for Schedule I employers; Deposit with Board for Schedule II employers	All employers in Schedule I; Administrative costs only for Schedule II employers	Determined by Board	
PRINCE EDWARD ISLAND	Exclusive fund for Part I; individual liability, Part II	Accident Fund	All enumerated employers	Determined by Board	
QUEBEC	Exclusive fund; individual liability for Annex B employers	Accident Fund	All employers; Administrative costs only for Annex B employers	Determined by Board	
SASKATCHEWAN	Exclusive fund	Injury Fund	All employers	Determined by Board	Penalties for violations
YUKON TERRITORY	Exclusive fund	Accident Fund	All employers	Percent of payroll determined by Commissioner	
CANADIAN MERCHANT SEAMEN'S ACT	Private insurance	Cost of administration apportioned among employers	All employers of merchant seamen	Determined by Board	

Texas *To administer insurance provisions.



CHART XV

APPEAL PROVISIONS

January 1, 1985

JURISDICTION	ADMINISTRATION	TIME FOR APPEAL	TO WHAT COURT	PROCESS AND PROCEDURE	QUESTIONS REVIEWED		BASIS FOR REVIEW ¹	JURY TRIAL
					LAW ONLY	LAW AND FACT		
ALABAMA	Courts	30 days	Supreme Court	Common	Yes		Record	No
ALASKA	Workers' Compensation Board	30 days	Superior Court	Injunction	Yes		Record	No
AMERICAN SAMOA	Workers' Compensation Commission	30 days	High Court	As in civil actions	Yes		Record	No
ARIZONA	Industrial Commission	30 days	Court of Appeals-Supreme Court	Common		Yes	Record	No
ARKANSAS	Workers' Compensation Commission	30 days	Court of Appeals	As in civil actions, with precedence over all other civil cases	Yes		Record	No
		No provision	Supreme Court	As in civil actions	Yes		Record	No
CALIFORNIA	Appeals Board	45 days	Supreme Court, or District Court of Appeals	Writ of review	Yes		Record	No
COLORADO	Industrial Commission	20 days	Court of Appeals	Action to modify or vacate	Yes		Record	No
		No provision	Supreme Court	Writ of error	Yes		Record	No
CONNECTICUT	3 commissioners	20 days	Appellate session of Superior Court ² Supreme Court	Writ of appeal ³	Yes		Record	No
DELAWARE	Industrial Accident Board	20 days	Superior Court	As prescribed by the court		Yes	Record	No
DISTRICT OF COLUMBIA	D.C. Office of Workers' Compensation	15 days	D.C. Court of Appeals	Petition	Yes		Record	No
DISTRICT OF COLUMBIA GOVT. WORKERS	Office of Workers' Compensation	90 days to a year	Superior Court	Application for review		Yes	Record	No
FLORIDA	Division of Workers' Compensation	20 days	District Court of Appeals, First District	Notice of appeal	Yes		Record	No
GEORGIA	State Board of Workers' Compensation	30 days	Superior Court	Notice of appeal	Yes		Record	No
			Court of Appeals	Discretionary authority				
GUAM	Worker's Compensation Commission	30 days	Superior Court	Injunction proceedings	Yes		Record	No
HAWAII	Disability Compensation Division	30 days	Supreme Court	Notice of appeal ⁴	Yes		Record	Yes, if claimed within 10 days from the date case is docketed
IDAHO	Industrial Commission	42 days	Supreme Court	Notice of appeal	Yes		Record and transcript of evidence	No
ILLINOIS	Industrial Commission	20 days	Circuit Court, or City Court in cases over 25,000 ⁵	Proceeding for review		Yes	Record; no additional evidence	No
		30 days	Supreme Court ⁶	As prescribed by the court	Yes			
INDIANA	Industrial Board	30 days	Court of Appeals	As in civil action ⁷	Yes		Assignment of errors	No
IOWA	Industrial Commissioner	30 days	District Court	Petition for judicial review	Yes		Certified transcript of documents and evidence	No
		20 days	Supreme Court	As in civil cases	Yes			
KANSAS	Division of Workers' Compensation	20 days	District Court ⁸	Notice of appeal		Yes	Transcript of evidence and proceedings	No
		30 days	Court of Appeals	Notice of appeal	Yes			
KENTUCKY	Workers' Compensation Board	20 days	Circuit Court	Petition, summons, answer	Yes		Certified record	No
		No provision	Court of Appeals Supreme Court	As in civil actions			Certified record or scheduled options	
LOUISIANA	Office of Workers' Compensation	60 days	District court	Petition		Yes	Trial de novo	No
		30 days ⁹	Appellate Court	As in civil actions		Yes	Transcript of proceedings ¹⁰	No
			Supreme Court	As in civil actions		Yes	Certified record	No
MAINE	Workers' Compensation Commission	20 days	Law Court	As in equity procedure ¹¹	Yes		Record	No
MARYLAND	Workers' Compensation Commission	30 days	County Circuit Courts or Baltimore Common Law Courts	Notice, followed by informal and summary trial	Yes, in occupational disease cases CAPS	Yes, except in occupational disease cases	Trial de novo	Yes, on demand
		No provision	Court of Special Appeals Court of Appeals	As in civil cases				
MASSACHUSETTS	Industrial Accidents Board	10 days	Superior Court	As in civil cases	Yes		Agreed statement of facts and findings and decision	No
		No provision	Supreme Judicial Court	As in civil cases	Yes			
MICHIGAN	Workers' Compensation Appeal Board	30 days	Court of Appeals	Common, in rem, or other permissible method	Yes			No
		30 days	Supreme Court					
MINNESOTA	Workers' Compensation Division	30 days	Workers' Compensation Court of Appeals Supreme Court	Notice of Appeal Common		Yes	Certified record. Oral arguments on issues of law	No
MISSISSIPPI	Workers' Compensation Commission	30 days	Circuit Court Supreme Court	Notice of appeal As in civil cases	Yes Yes		Record Record	No
MISSOURI	Division of Workers' Compensation ¹²	30 days	Appellate Court	Notice of appeal	Yes		Certified record	No
MONTANA	Division of Workers' Compensation	30 days	Supreme Court	Notice of appeal		Yes	Certified record	No
NEBRASKA	Workers' Compensation Court ¹³	1 month	Supreme Court	Notice of appeal and bill of exceptions (under general law)	Yes		Certified record	No
NEVADA	Department of Administration Appeals Officer	30 days	District Court	Petition for judicial review	Yes		Record	No
NEW HAMPSHIRE	Commissioner of Labor	30 days	Superior Court Supreme Court	Petition for a hearing		Yes	Trial de novo	No

NOTE—Other Canadian jurisdictions do not provide for judicial appeals.
¹ Generalist courts may set aside an award on one of the following grounds: (1) that the Commission acted in excess of its powers, (2) that the award was procured by fraud, (3) that the facts found by the Commission did not support the award, and (4) that there was not sufficient competent evidence in the record to warrant the finding.
² Board may request opinion on question of law or jurisdiction on its own motion.
³ Court has power to pass on question of law or jurisdiction of the Board.
⁴ Court. "Claimant may appeal commissioner's decision to Compensation Review Division (panel of 3 commissioners), then to appellate session of Superior Court.
⁵ Division may certify question of law on its own motion.
⁶ Hawaii: Appellate Board may certify questions of law to Supreme Court.
⁷ If defendants cannot be found in state, then in Circuit Court of county where accident occurred.
⁸ Workers' compensation appeals panel of court may decide case or refer to full court.

ind. Board may also certify questions of law on its own motion.
⁹ Kan. If court fails to appeal within 60 days, Director must request decision; if no decision is issued within 30 days after request, Director must advise Supreme Court.
¹⁰ La. 90 days for de novo appeal.
¹¹ Maine: First level of appeal is Appellate Division. Denial of review by Law Court is final. No appeal from decree based on memorandum of agreement. Appeal does not stay payment of compensation.
¹² Mo. Administrative Law Judge's award may be appealed to Industrial Commission.
¹³ Neb. The Court is constituted the same as the boards and commissions in other states.

CHART XV APPEAL PROVISIONS January 1, 1985 (continued)

JURISDICTION	ADMINISTRATION	TIME FOR APPEAL	TO WHAT COURT	PROCESS AND PROCEDURE	QUESTIONS REVIEWED		BASIS FOR REVIEW ¹	JULY 1, 1981
					LAW ONLY	LAW AND FACT		
NEW JERSEY	Division of Workers Compensation	No provision	Appellate Division of Superior Court	Notice of appeal		Yes	Trial de novo on the record	No
NEW MEXICO	Courts	No provision	Court of Appeals Supreme Court	Writ of error or appeal, or certiorari	Yes		Certified record	No
NEW YORK	Workers' Compensation Board	30 days after decision on review ² No provision	Appellate Division, Supreme Court, Third Department Court of Appeals	As in civil actions, with precedence over all other civil cases Regular appeal	Yes		Record	No
NORTH CAROLINA	Industrial Commission	30 days	Court of Appeals	As in civil actions ³	Yes		Record	No
NORTH DAKOTA	Workmen's Compensation Bureau	30 days No provision	District Court Supreme Court	Appeal Appeal		Yes	Record	No
OHIO	Industrial Commission	60 days No provision	Court of Common Pleas Supreme Court	Notice of appeal and petition by claimant or employer		Yes	Trial de novo	Yes, on demand
OKLAHOMA	Workers' Compensation Court	20 days ⁴	Supreme Court ⁵	Petition	Yes		Certified record and specifications of error	No
OREGON	Workers' Compensation Board	30 days	Court of Appeals Supreme Court	Notice of appeal Notice of appeal		Yes	Record ⁶	No
PENNSYLVANIA	Workers' Compensation Bureau ⁷	20 days 30 days	Commonwealth Court Supreme Court	Notice of appeal As in civil actions	Yes		Certified record	No
PUERTO RICO	Industrial Commission	30 days 15 days	Industrial Commission Supreme Court	Appeal Petition for review	Yes	Yes	Record Certified record	No
RHODE ISLAND	Director of Labor and Commission	5 days 10 days	3 members of appellate commission Supreme Court	Claim of appeal Writ of certiorari		Yes	Certified documents and testimony	No
SOUTH CAROLINA	Industrial Commission—Judicial Division	30 days	Court of Common Pleas	As in civil actions	Yes		Record	No
SOUTH DAKOTA	Division of Labor and Management	33 days ⁸ 120 days	Circuit Court Supreme Court	Notice of appeal As in civil actions	Yes		Certified record	No
TENNESSEE	Courts	10 days No provision	Circuit Courts Supreme Court	As in civil actions Writ of error		Yes	Trial de novo	No
TEXAS	Industrial Accident Board	20 days	Court of county of injury or worker's residence	Suit to set aside decision of Board		Yes	Trial de novo	Yes
UTAH	Industrial Commission	30 days	Supreme Court	Certiorari		Yes	Certified record	No
VERMONT	Commissioner of Labor and Industry	30 days After 30 days	County Court ⁹ Supreme Court	As prescribed by Court As prescribed by Court	Yes	Yes	Certified record	Yes, on demand
VIRGIN ISLANDS	Commissioner of Labor	30 days	Court of competent jurisdiction	As in civil actions	Yes		Record	No
VIRGINIA	Industrial Commission	60 days	Supreme Court	As in equity	Yes		Certified record	No
WASHINGTON	Board of Industrial Insurance Appeals	60 days 30 days	Superior Court Further appeal	Notice of Appeal As in civil actions		Yes	Trial de novo, but on testimony before the Board	Yes, on demand
WEST VIRGINIA	Compensation Commissioner	30 days ¹⁰	Supreme Court of Appeals	Petition		Yes	Record of proceedings	No
WISCONSIN	Labor and Industry Review Commission	30 days	Circuit Court Supreme Court	Action against Commission As from orders	Yes		Record	No
WYOMING	Courts	71 days	Supreme Court	Petition and bill of exceptions		Yes	Record	No
F.E.C.A.	Division of Federal Employees Compensation, O.W.C.P.	90 days to a year	Federal Employees' Compensation Board ¹¹	Application for review		Yes	Record	No
LONGSHORE ACT	Division of Longshore and Harbor Workers' Compensation, O.W.C.P.	30 days 60 days	Benefits Review Board ¹² U.S. Court of Appeals	Petition Petition	Yes	Yes	Record Record	No No
ALBERTA	Workers' Compensation Board	No limitation	Board	In writing		Yes	Record and written or oral testimony	No
BRITISH COLUMBIA	Ministry of Labour	90 days 90 days	Board of Review Medical Review Panel	Appeal Appeal (medical facts only)		Yes	Record and written or oral testimony Diagnosis from file and examination	No No
NEW BRUNSWICK	Workers' Compensation Board	10 days	Appeal Division, Supreme Court	Under Judicature Act ¹³	Yes ¹⁴		Record	No
NEWFOUNDLAND	Workers' Compensation Commission	No limitation	Supreme Court	Petition ¹⁵	Yes		Record and written or oral testimony	No
NOVA SCOTIA	Workers' Compensation Board	1 year 30 days	Workers' Compensation Appeal Board Appeal Division, Supreme Court	Appeal Petition to judge for permission ¹⁶	Yes ¹⁷	Yes	De novo Record	No No
NORTHWEST TERRITORIES	Workers' Compensation Board	No limitation	Board ¹⁸	Board of review		Yes	New evidence	No
ONTARIO	Workers' Compensation Board	No limitation	Appeals Adjudicator Appeal Board	Request to Registrar of Appeals		Yes	De novo	No
PRINCE EDWARD ISLAND	Workers' Compensation Board	15 days	Supreme Court in banc	Petition to judge for permission	Yes ¹⁹		Record	No
QUEBEC	Commission	30 to 90 days	Board of Review ²⁰	Notice of appeal		Yes	Trial de novo	No
SASKATCHEWAN	Workers' Compensation Board	No limitation	Board	In writing		Yes	Record and written or oral testimony	No

11.V. *Compensation is paid pending appeal; if reversed, claimer is reimbursed from Administration Fund.

N.C. *Commission may certify questions of law to Court of Appeals. Commission may order payment of portion of award not in dispute.

Ola. *Appeal to Workers' Compensation Court en banc within 10 days, may be bypassed in favor of appeal to Supreme Court.

Or. *Court may take additional evidence on disability not available at hearing.

Pa. *Decisions of referees are subject to appeal to the Workers' Compensation Appeal Board.

P.R. *On weight of expert testimony.

Q. Dak. *Commission may order payment of portion of award not in dispute.

Vt. *Then to Supreme Court on exception.

W.Va. *May be extended for cause.

F.E.C.A. *There is no court appeal; Board has authority to make final decision on appeal.

Longshore *First level of appeal is to Benefits Review Board within the U.S. Department of Labor. Board may sit in 3-man panels. Panel decision may be reviewed, upon petition, by full Board.

N.S. *Board may request opinion on question of law on its own motion.

N.W.T. *Further appeal to Board of Commissioners.

Quebec *Further appeal to Social Affairs Commission.

CHART XVI DIRECTORY OF WORKERS' COMPENSATION ADMINISTRATORS January 1, 1985

ALABAMA

Workers' Compensation Division
Department of Industrial Relations
Industrial Relations Building
Montgomery, Alabama 36130
(205) 261-2868
Mr. Marcus A. Davis, Acting Chief

A'ASKA

Workers' Compensation Division
Department of Labor
P.O. Box 1148
Juneau, Alaska 99802
(907) 465-2790
Ms. Jacquelyn McClintock, Director

Workers' Compensation Board Same address as Division

Mr. Jim Robison, Chairman
Mr. Thomas Chandler, Member
Mrs. Ann Pfitinger, Member
Mr. David Richards, Member
Mr. Joe J. Thomas II, Member
Ms. Debra Pruns, Member
Ms. Jacqueline Russell, Member
Mr. Elmer Elter, Member
Mr. Joe Butler, Member

AMERICAN SAMOA

Workers' Compensation Commission
Office of the Governor
American Samoa Government
Pago, Pago, American Samoa 96799
Mr. Momi Scanlan, Chairman

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1601 West Washington
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Mr. Daniel Ortega, Jr., Chairman
Mrs. Ann Day Alexander, Vice Chairman
Mr. Duane Peil, Member
Mr. Charles W. Pine, Member
Mr. G. Vernon McCracken, Member
Mr. Harry G. Kelley, Director
Mrs. Marjorie L. Dight, Claims Manager

State Compensation Fund 1816 West Adam

Phoenix, Arizona 85007
Mr. William L. Wiley, Manager

ARKANSAS

Workers' Compensation Commission
Justice Building
State Capitol Grounds
Little Rock, Arkansas 72201
(501) 372-3930

Mr. Burt C. Rotenberg, Chairman
Mr. J. Melvin Farrar, Commissioner
Mr. Allyn C. Tatum, Commissioner

CALIFORNIA

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Mr. Robert J. Benjamin, Administrative Director

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San Francisco, California 94102
Mr. C. Gordon Taylor, Chairman
Mr. Jack H. Fenton, Commissioner
Mr. Gordon R. Gaines, Commissioner
Ms. Marilyn C. Lazar, Commissioner
Mr. Charles L. Swezey, Commissioner
Mr. Franklin O. Gray, Commissioner

State Compensation Insurance Fund

1275 Market Street
San Francisco, California 94103
Mr. E. A. Sandberg, President

COLORADO

Division of Labor
1313 Sherman Street, Room 314
Denver, Colorado 80203
Mr. Charles J. McGrath, Director

Industrial Commission

State Services Building, 5th Floor
1525 Sherman Street
Denver, Colorado 80203
(303) 690-2446

Mr. John J. McDonald, Chairman
Mr. Gary B. Rose, Commissioner
Mr. Miguel Baca, Commissioner

State Compensation Insurance Fund

950 Broadway
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Mr. Glenn Adams, Manager

CONNECTICUT

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1680 Crown Avenue
Hamden, Connecticut 06514
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Mr. John A. Arcudi, Chairman
Mr. A. Paul Berle, Commissioner
Mr. Robin W. Waller, Commissioner
Mrs. Rhoda L. Loeb, Commissioner
Mr. Frank J. Vermili, Commissioner
Mr. Edward F. Bradley, Commissioner
Mr. Andrew P. Denuzze, Commissioner
Mr. Gerald Kolinsky, Commissioner
Mr. Darius J. Spain, Commissioner

DELAWARE

Industrial Accident Board
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Wilmington, Delaware 19801
(302) 571-2885

Mr. Warren T. Foraker, Chairman
Mr. Robert S. Powell, Member
Mrs. Joyce L. Wright, Member
Mr. James P. Robinson III, Member
Mr. Filsforth Jackson, Member
Mr. Calvin Boggs, Member
Mr. Wm. E. Matthews, Member
Mrs. Kathryn D. Ribynski, Administrator

DISTRICT OF COLUMBIA

Department of Employment Services
Office of Workers' Compensation
P.O. Box 56098
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Mr. Bruce M. Eanet, Associate Director

FLORIDA

Division of Workers' Compensation
Department of Labor and Employment Security
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Mr. Ray Neff, Director

GEORGIA

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Mr. Herbert T. Greenholtz, Jr., Chairman
Mr. Don L. Knowles, Member
Mr. James C. Pullen, Secretary-Treasurer
Mr. James W. Pans, Director

GUAM

Workers' Compensation Commission
Department of Labor
Government of Guam
P.O. Box 23548
Guam Main Facility 96921-0316

Mr. Lloyd L. Umagat, Commissioner
Mr. Christian L. Dellin, Administrator

HAWAII

Disability Compensation Division
Department of Labor and Industrial Relations
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Dr. Joshua C. Ansalud, Director
Mr. Orlando K. Watanabe, Administrator

Labor and Industrial Relations Appeals Board

888 Milligan Street
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Mr. E. John McConnel, Chairman
Mr. James H. Takushi, Member
Mr. Eduardo E. Malapit, Member

IDAHO

Industrial Commission
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Mr. Gerald A. Geddes, Chairman
Mr. L. G. Simall, Member
Mr. Will S. Dellenbach, Member
Mr. Lawrence J. Spjute, Administrator

State Insurance Fund

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Mr. Mene Parsley, Manager

ILLINOIS

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Mr. Mervin N. Buchman, Chairman
Mr. Raion W. Miller, Commissioner
Mr. Theodias Black, Jr., Commissioner
Mr. Calvin F. Tansor, Commissioner
Mr. Adolphus Green, Commissioner
Ms. Ruth White, Commissioner
Mr. Dennis Douglas, Commissioner

INDIANA

Industrial Board
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(317) 232-3808

Mr. John N. Shanks II, Chairman
Mr. R.J. Noe, Member
Mr. J.J. McDonagh, Member
Mr. R.J. Cronin, Member
Mr. John A. Rader, Member
Mr. Everett N. Lucas, Member
Mr. G. Terance Condon, Member

IOWA

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(515) 281-5935

Mr. Robert C. Landess, Industrial Commissioner

KANSAS

Division of Workers' Compensation
Department of Human Resources
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Mr. John B. Rathmel, Director

KENTUCKY

Workers' Compensation Board
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Frankfort, Kentucky 40601
(502) 554-5550

Mr. Lanny Holtbrook, Chairman
Mr. Max Smith, Member
Mr. Glenn L. Schilling, Member
Mr. William Brooks, Member
Mr. George Simpson, Member
Ms. J.H. Blankenship, Director

LOUISIANA

Department of Labor
Office of Workers' Compensation
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Mr. Jack Leary, Assistant Secretary

MAINE

Workers' Compensation Commission
State Office Building
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Augusta, Maine 04333
(207) 281-3751

Mr. Charles P. Devos, Chairman
Mr. Douglas A. Clapp, Commissioner
Mr. Nicholas Soazza, Commissioner
Mr. David Soucy, Commissioner
Mrs. Suzanne E.K. Smith, Commissioner
Mr. Ralph Tucker, Commissioner
Mr. Kirk Sudstrup, Commissioner
Mrs. Jana S. Bradley, Commissioner
Mr. Peter Mcneau, Commissioner

MARYLAND

Workers' Compensation Commission
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Mr. Charles J. Krysiak, Chairman
Mr. Clement R. Marcado, Commissioner
Mr. Sidney W. Albert, Commissioner
Mr. Edward A. Palamara, Commissioner
Mr. C. Joseph Sills, Jr., Commissioner
Ms. Carmel J. Snow, Commissioner
Mr. J. Max Miller, Commissioner
Mr. Robert S. Redding, Commissioner
Mr. L. Douglas Jefferson, Commissioner
Mr. Siegm. Rosenbaum, Commissioner

State Accident Fund

8722 Loch Raven Boulevard
Towson, Maryland 21204
Mr. Donald Potter, Superintendent

MASSACHUSETTS

Industrial Accidents Board
Leveien Saltonstall Office Building
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Mr. Joel Pressman, Chairman
Mr. James McGuinness, Commissioner
Mr. Harry Demeter, Jr., Commissioner
Mr. William McCarthy, Commissioner
Mr. Salvatore Musco, Commissioner
Mrs. Maria Scannell, Commissioner
Mr. William A. Tackett, Commissioner
Mr. William Cleary, Commissioner
Mr. John McKinnon, Commissioner
Mr. Richard A. Rogers, Commissioner
Mr. Nicholas J. Vergados, Commissioner

MICHIGAN

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Lansing, Michigan 48909
(517) 373-3480

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Mr. John P. Miron, Chief Deputy

Workers' Compensation Appeals Board

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Lansing, Michigan 48909

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Lansing, Michigan 48904
Mr. Floyd Luginbill, Manager

MINNESOTA

Workers' Compensation Division
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444 Lavallette Road
St. Paul, Minnesota 55101
(612) 296-2432

Mr. Steve Keale, Commissioner
Mr. Jay Benavay, Deputy Commissioner

Workers' Compensation Court of Appeals

Second Floor
MEA Building
55 Sherburne Avenue
St. Paul, Minnesota 55103
Hon. John Wairaff, Chief Judge
Hon. Paul V. Rieke, Administrative Judge
Hon. Mahlon F. Hanson, Judge
Hon. Leigh Gard, Judge
Hon. Raymond O. Adel, Judge

State Workers' Compensation Mutual Insurance Co.

Suite 562, Southdale Office Centre
600 France Avenue South
Minneapolis, Minnesota 55435
Mr. Andrew C. Meunissen, President/CEO

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Workers' Compensation Commission
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P.O. Box 5300
Jackson, Mississippi 39216
(601) 387-4200

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Division of Workers' Compensation
Department of Labor and Industrial Relations
P.O. Box 58
Jefferson City, Missouri 65102
(314) 751-4231

Mr. Richard R. Rousselet, Director

Labor and Industrial Relations Commission

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Jefferson City, Missouri 65102
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CHART XVI □ DIRECTORY OF WORKERS' COMPENSATION ADMINISTRATORS □ January 1, 1985 (continued)

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Helena, Montana 59604
(406) 444-6518
Mr. Gary L. Blewett, Administrator

Workers' Compensation Court
5 South Last Chance Gulch
P.O. Box 537
Helena, Montana 59624
Judge Timothy W. Reardon

State Compensation Insurance Fund
Same address as Division
Ms. Janice F. Van Riter, Bureau Chief

NEBRASKA

Workers' Compensation Court
State House, 12th Floor
Lincoln, Nebraska 68509
(402) 471-2568

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Hon. Paul E. LeClair, Judge
Hon. Mark A. Buchholz, Judge
Hon. James P. Monen, Judge
Hon. Theodore W. Vrana, Judge
Hon. Michael P. Cavel, Judge
Mrs. Yvonne Leung, Administrator

NEVADA

State Industrial Insurance System
515 East Musser Street
Carson City, Nevada 89714
(702) 885-5284
Mr. Laury M. Lewis, General Manager

Department of Industrial Relations
1330 South Curry Street
Carson City, Nevada 89710
(702) 885-3032
Mr. James Barnes, Director

NEW HAMPSHIRE

Department of Labor
19 Pillsbury Street
Concord, New Hampshire 03301
(603) 271-3171
Vance R. Kelly, Commissioner

NEW JERSEY

Division of Workers' Compensation
Department of Labor
Call Number 381
Trenton, New Jersey 08625
(609) 292-2414
Hon. A. J. Naber, Chief Judge
Mr. Glenn Paulsen, Director

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Labor and Industrial Commission
1598 Pacheco Street
Santa Fe, New Mexico 87501
(505) 827-9870
Mr. Frank B. Smith, Labor Commissioner

Workers' Compensation Division
Same address as Commission
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Bismarck, North Dakota 58505
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Workers' Compensation Fund
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Jim Thorpe Building
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(405) 521-8025

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State Insurance Fund
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Oklahoma City, Oklahoma 73105
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Labor and Industries Building
Salem, Oregon 97310
(503) 378-3304

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Salem, Oregon 97310

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Salem, Oregon 97312
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Bureau of Workers' Compensation
Department of Labor and Industry
3607 Derry Street
Harrisburg, Pennsylvania 17111
(717) 783-5421

Mr. Jan C. Smith, Director

Workers' Compensation Appeal Board
3607 Derry Street
4th Floor
Harrisburg, Pennsylvania 17111

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State Workers' Insurance Fund
100 Lackawanna Avenue
Scranton, Pennsylvania 18503
Mr. William Westington, Acting Manager

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G.P.O. Box 4468
San Juan, Puerto Rico 00931
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Providence, Rhode Island 02907
(401) 277-2722

Mr. Michael J. Hanrahan, Administrator

Workers' Compensation Commission

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Providence, Rhode Island 02903
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(605) 773-3681

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Workers' Compensation Division
Department of Labor
501 Union Building
Second Floor
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(615) 741-2395

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Salt Lake City, Utah 84111
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Montpelier, Vermont 05602
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AX-31
Olympia, Washington 98504
(360) 753-5308

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Board of Industrial Insurance Appeals
410 West 5th Street
Capitol Center Building
Olympia, Washington 98504

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Industrial Insurance Division (State Fund)
Same address as Department
Mr. Joseph Dear, Assistant Director

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Workers' Compensation Commissioner's Office
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Charleston, West Virginia 25332
(304) 348-2580

Ms. Mary Marina Merritt, Commissioner

Workers' Compensation Appeal Board
112 Caliform Avenue
Room 118
Charleston, West Virginia 25305

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Mr. Louis J. John, Member
Mrs. R. Sue Core, Member

Workers' Compensation Fund
Same address as Commissioner's Office

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Workers' Compensation Division
Department of Industry, Labor, and Human Relations
P.O. Box 7901
Room 181
201 East Washington Avenue
Madison, Wisconsin 53707
(608) 266-1340

Ms. Carol Lobes, Administrator

Labor and Industry Review Commission
P.O. Box 8126
Madison, Wisconsin 53708
Mr. David A. Pearson, Chairman

WYOMING

Workers' Compensation Division
State Treasurer's Office
2305 Carey Avenue
Cheyenne, Wyoming 82002
(307) 777-7441

Mrs. Ann E. Woodward, Director

Industrial Accident Fund
Same address as Division

UNITED STATES

Department of Labor
Employment Standards Administration
Washington, D.C. 20210
(202) 523-6191

Mr. Robert Collyer, Deputy Under Secretary

Office of Workers' Compensation Programs
(202) 523-6579

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Division of Coal Mine Workers' Compensation
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Division of Federal Employees' Compensation
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Mr. D. Can, Associate Secretary
Mr. P.J. Walker, Register of Appeals

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Quebec, Quebec G1K 7E2
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Mr. Jean-Louis Bertrand, Vice President
Mr. Lionel Bernier, Vice President
Mr. Paul Emile Boucher, Vice President
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Regina, Saskatchewan S4P 2L8
(206) 585-4370
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Mr. Philip J. Leduc, Member
Mr. Robert G. McWilliam, Member
Mr. Ernest R. Moody, Member
Mrs. K.L. Brown, General Manager

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Workers' Compensation Board
4110 4th Avenue
Suite 300
Whitehorse, Yukon Y1A 4N7
(403) 667-5645
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Mr. Gerry Dobson, Member
Mr. Tom Mickey, Member
Mrs. Dorothy Wasyszynchuk, Executive Director

CANADA

Labour Canada
Occupational Safety and Health Branch
Injury Compensation Division
Ottawa, Ontario K1A 0J3
(613) 997-2281
Mr. J.F. Ellsworth, Chief
Merchant Seamen Compensation Board
Labour Canada
Ottawa, Ontario K1A 0J2
Mrs. W. Porteous, Chairman
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Mr. J.F. Ellsworth, Secretary

ABBREVIATIONS AND COMPUTATIONS IN CHARTS

ABBREVIATIONS

- AWW — Worker's average weekly wage
- C.M.S.C.A. — Canadian Merchants Seamen's Compensation Act
- F.E.C.A. — Federal Employees' Compensation Act
- O.W.C.P. — Office of Workers' Compensation Programs, U.S. Department of Labor
- NAWW — National average weekly wage
- PP — Permanent partial disability
- PT — Permanent total disability
- SAMW — Statewide average monthly wage
- SAWW — Statewide average weekly wage
- TP — Temporary partial disability
- TT — Temporary total disability

COMPUTATIONS—MONTHLY TO WEEKLY

All benefits payable other than on a weekly basis have been converted to an equivalent weekly rate. There are several methods of conversion in use, which may cause slight differences in result. This *Analysis* attempts to follow the practice of the jurisdiction wherever possible.

1. A method widely used in Canada is to multiply the monthly benefit by 12, divide by 365, and multiply the result by 7. Example for a monthly benefit of \$750:

$$\frac{750 \times 12 \times 7}{365} = \$172.60$$

2. A second method is to multiply the monthly benefit by 12 and divide by 52. Example:

$$\frac{750 \times 12}{52} = \$173.08$$

3. The third method is to divide the monthly benefit by 4.3 or a similar figure because the average month contains 4.33 weeks. Example:

$$\frac{750}{4.3} = \$174.42$$

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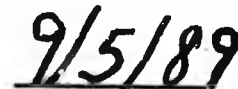


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Committee Substitute for
House Bill 681
Section-by-Section Analysis

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SS

OVERVIEW

The Department of Labor, Employment Security Division, Unemployment Insurance Section, operating under AS 23.20 pays temporary unemployment insurance benefits to qualified individuals and collects contributions to support the level of benefits. Both employers and employees pay contributions into the trust fund, similar to paying insurance premiums.

HB 681 provides certain enhancements and housekeeping changes to AS 23.20, as follows:

- increases current unemployment insurance benefits
- ties weekly benefit amounts to wages in the state
- liberalizes the dependent's allowance
- establishes an employee surcharge so that employers do not bear the costs of the increase in the unemployment insurance weekly benefit amount.
- imposes a penalty on claimants who defraud the benefit system and improves the department's ability to collect delinquent employer contributions and to recover from claimants benefits which were fraudulently obtained.
- provides relief to claimants who presently are not eligible for full benefits because their employer has gone bankrupt and has not reported any earnings for them.

SECTION-BY-SECTION ANALYSIS

SECTION 1:

This section provides that a fish processor's surety bond, required under AS 16.10.290(a), may be attached for unpaid unemployment insurance taxes. Under this proposal, wages and payment for raw fish would continue to have first priority on any action against a bond. One fourth of the fish processors in the state are delinquent in paying their unemployment taxes. This resulted in a loss to the UI Trust Fund of about \$545,000 in calendar year 1984.

SECTION 2:

This section provides for deposit of the penalty imposed under AS 23.20.390(f) into the Training and Building Fund where other penalties and interest are deposited.

SECTION 3:

Section 3 is a housekeeping measure to provide for the 10% penalty on delinquent employer reports and taxes to be optional instead of mandatory. This provision is not presently enforced.

SECTIONS 4, 5, 6, 7, AND 8:

Sections 4, 6, 7, and 8 provide the funding mechanism for the adjustment to the benefit formula and schedule in Section 9. Section 8, provides for a surcharge on all employees to pay for the cost of the difference in benefits between the current schedule and the schedule that will be generated by the benefit formula on October 1, 1986. Employees will bear the cost of this one-time increase in benefits on an ongoing basis. Any subsequent increases in benefits that the formula generates will be financed under the rate determination methodology in current statute.

Sections 4 & 5 of the bill provides for nonprofit organizations, who reimburse the U.I. Trust Fund for payments made to their former employees, to continue to pay the full state share of extended benefits. Under current law nonprofit organizations pay 50% (the state share) with the federal share being 50% also. Under the Gramm-Rudman-Hollings Act, the federal share of extended benefit payments will decrease because it is subject to sequester. Sections 4 and 5 therefore, provide for nonprofits to continue to pay the full state share which may fluctuate as a result of fluctuation in the federal share.

SECTION 9:

This section modifies the unemployment insurance benefit schedule by providing a formula to define the amount of benefits to be paid. The formula ties the level of weekly benefits to the wages paid in Alaska. Benefits would adjust upward or downward annually as a result of changes in annual wages. The schedule is also expanded to provide higher benefits to higher wage earners as well as a modest increase for all recipients. This formula results in an increase in the maximum weekly benefit amount to \$246 the first year.

This section also liberalizes the provisions covering dependents allowance payments. Presently a dependent claimed by one parent cannot be claimed by the other parent until the first person's benefit year has expired (even if they have no remaining benefits to receive). This proposal allows each parent to claim the same dependents. Three dependents is the most that can be claimed by any one claimant.

SECTION 10:

This section provides for a penalty to be assessed on individuals who are disqualified for fraudulent receipt of benefits. Currently persons who fraudulently receive benefits are disqualified from receiving benefits for a specified period of time and must repay the benefits fraudulently received (similar to an interest-free loan). As a further disincentive for fraud, the department's proposal would provide for the same disqualification period and restitution requirement and add a penalty of 50% of the amount overpaid.

SECTIONS 11 AND 12:

Sections 11 and 12 establish provisions for liens and attachment of property to facilitate the collection of overpayments that are caused by fraudulent receipt of benefits.

SECTION 13:

Section 13 is a housekeeping measure that moves the definition of employer, as it relates to corporate officers, members or employees from AS 23.20.240 to AS 23.20.520(13). This places the definition of employer all in one place in the statute. This definition of employer would now apply throughout AS 23.20.

SECTION 15:

Section 15 expands the definition of wages to include earnings for work that an employee performs but is not paid because the employer files for bankruptcy. Under current law, an individual's eligibility for unemployment insurance cannot be based on this work because the wages were not paid.

SECTIONS 14, 16, AND 17:

These sections are housekeeping measures. Section 14 references AS 23.20.351, the section that now contains the benefit eligibility criteria. Section 16 and 17 repeal statutes that are either outdated or repetitive.

SECTION 18:

Provides for estimating collected surcharge in Section 6 of this act for 1987 and 1988.

SECTIONS 19, 20, AND 21:

These sections establish effective dates.

Original sponsor: Rules/Governor

1 IN THE HOUSE

BY THE LABOR AND
COMMERCE COMMITTEE

2 CS FOR HOUSE BILL NO. 681 (L&C)

3 IN THE LEGISLATURE OF THE STATE OF ALASKA

4 FOURTEENTH LEGISLATURE - SECOND SESSION

5 A BILL

6 For an Act entitled: "An Act relating to unemployment insurance; and
7 providing for an effective date."

8 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF ALASKA:

9 * Section 1. AS 16.10.290(a) is amended to read:

10 (a) A fish processor or primary fish buyer shall file with the
11 commissioner of labor a surety bond running to the State of Alaska
12 conditioned upon the promise to pay (1) all persons furnishing labor
13 to a fish processor or primary fish buyer, including contractual
14 employee benefits; [AND] (2) independent registered commercial fisher-
15 men for the price of the raw fishery resource purchased from them; and
16 (3) unemployment insurance contributions. The surety or sureties must
17 [SHALL] be satisfactory, in the determination of the commissioner.

18 * Sec. 2. AS 23.20.130(d) is amended to read:

19 (d) The training and building fund consists of all interest and
20 penalties collected under AS 23.20.185, 23.20.190, [AND] 23.20.195,
21 and 23.20.390, and all sums recovered on official bond for losses
22 sustained by the fund. Training and building fund money shall be
23 deposited in the clearing account of the unemployment compensation
24 fund for clearance only, and does not become a part of the fund. The
25 unobligated amount in the training and building fund in excess of
26 \$100,000 on the close of business of the 30th day following the last
27 day of each fiscal year shall be transferred within 20 days to this
28 state's account in the unemployment trust fund. The fund must [SHALL]
29 be included in the budget submitted to the legislature under the

1 Executive Budget Act (AS 37.07). Funds available in the training and
2 building fund shall be expended upon the direction of the department,
3 with the approval of the governor, when it appears to the governor
4 that the expenditure is necessary for but not limited to

5 (1) the proper administration of this chapter if no federal
6 funds are available for the specific purpose for which the expenditure
7 is to be made, and if the funds are not substituted for appropriations
8 from federal funds that would be made available in the absence of
9 those funds.

10 (2) the proper administration of this chapter, if appro-
11 priations from federal funds have been requested but not yet received,
12 and the training and building fund will be reimbursed upon receipt of
13 the requested federal appropriation;

14 (3) the purposes specified in AS 23.15.611;

15 (4) the purposes specified in AS 23.20.075.

16 * Sec. 3. AS 23.20.195(a) is amended to read:

17 (a) If the contributions are unpaid after 30 days from the date
18 of mailing or personal delivery of a written demand for payment, the
19 department may [SHALL] assess and collect in the same manner as con-
20 tributions a penalty equal to 10 percent of the contributions due. In
21 no event may the penalty be less than \$10 [\$1].

22 * Sec. 4. AS 23.20.277(b) is amended to read:

23 (b) At the end of each calendar quarter, or at the end of any
24 other period as determined by the department, the department shall
25 bill each nonprofit organization[,] or group of nonprofit organiza-
26 tions, and government entity, that [WHICH] has elected to make pay-
27 ments in place of contributions for either (1) a portion, as deter-
28 mined in (m) of this section, of the benefits attributable to it, or
29 (2) 100 percent of the amount attributable to the organization or

1 entity if the election under (n) of this section is made. A nonprofit
2 organization, or group of nonprofit organizations, must be attributed
3 an amount equal to the full amount of regular benefits plus the state
4 share [ONE-HALF OF THE AMOUNT] of extended benefits paid during the
5 quarter or other prescribed period that results from service in the
6 employ of the nonprofit organization. A [AND IN THE CASE OF A] gov-
7 ernment entity that [WHICH] has elected to make payments under this
8 section must be attributed an amount equal to the full amount of the
9 regular benefits plus the full amount of the extended benefits paid
10 during the quarter or other prescribed period that results from [IS
11 ATTRIBUTABLE TO] service in the employ of the government entity [NON-
12 PROFIT ORGANIZATION].

13 * Sec. 5. AS 23.20.277(e) is amended to read:

14 (e) At the end of each taxable year, the department shall deter-
15 mine whether the total of payments for the year made by a nonprofit
16 organization is less than, or in excess of, the total amount of regu-
17 lar benefits plus the state share [ONE-HALF OF THE AMOUNT] of extended
18 benefits paid to individuals during the taxable year based on wages
19 attributable to service in the employ of the nonprofit organization;
20 and in the case of a government entity that has elected to make pay-
21 ments under this section, whether the total of payments for the year
22 is less than, or in excess of, the total amount of regular benefits
23 plus the total amount of extended benefits as determined in this
24 subsection. Each organization whose total payments for the taxable
25 year are less than the amount so determined is liable for payment of
26 the unpaid balance to the fund in accordance with (f) of this section.
27 If the total payments exceed the amount so determined for the taxable
28 year, all or part of the excess may, at the discretion of the depart-
29 ment, be refunded from the fund or retained in the fund as part of the

1 payments that [WHICH] may be required for the next taxable year.

2 * Sec. 6. AS 23.20.277 is amended by adding new subsections to read:

3 (m) An employer who is liable for payments in place of contribu-
4 tions shall reimburse the department, for the fund, a percentage of
5 the amount of benefits that is attributable to it under (b) of this
6 section. The percentage shall be calculated and in effect on January
7 1 of each year, and must be calculated by the following formula:
8 $(PBC-PYS)/PBC$, in which

9 (1) PBC = projected benefit cost, which is the amount that
10 would have been paid on all weekly claims filed during the 12-month
11 period ending the preceding June 30 by individuals employed by employ-
12 ers who elected to make payments under (b) of this section, if the
13 claims had been paid under the benefit schedule in effect the Octo-
14 ber 1 following that 12-month period; and

15 (2) PYS = prior year surcharge, which is the total amount
16 of surcharge collected under AS 23.20.290(g) during the 12-month
17 period ending the preceding June 30.

18 (n) A nonprofit organization or government entity may elect to
19 not collect from individuals in its employ the surcharge described in
20 AS 23.20.290(g) and may instead reimburse the department, for the
21 fund, 100 percent of the amount of benefits attributable to it under
22 (b) of this section. The election shall be made in the same manner as
23 an election of payments in place of contributions under AS 23.20.276.

24 * Sec. 7. AS 23.20.290(e) is amended to read:

25 (e) The department shall determine the average benefit cost rate
26 as follows:

27 (1) the department shall determine the amount of benefits
28 paid to insured workers during the last three computation years;

29 (2) the department shall subtract from the amount

1 determined in (1) of this subsection the amount of any benefits reim-
2 bursed to the fund, [AND] the amount of interest earned on the trust
3 fund balance, and the amount of revenue collected through the employee
4 surcharge in (g) of this section during those computation years;

5 (3) the department shall divide the amount determined in
6 (2) of this subsection by the total wages paid by all employers re-
7 quired to pay contributions under this chapter during the first three
8 of the last four computation years;

9 (4) the department shall determine the amount of total
10 wages subject to contributions under this chapter paid during the
11 preceding computation years;

12 (5) the department shall determine the amount of all wages
13 paid to insured workers during the preceding computation year;

14 (6) the department shall subtract from the amount deter-
15 mined in (5) of this subsection the amount of wages paid during the
16 preceding computation year by employers who elect to reimburse the
17 department under AS 23.20.276 and 23.20.277;

18 (7) the department shall divide the amount determined in
19 (4) of this subsection by the amount determined in (6) of this sub-
20 section; and

21 (8) the department shall divide the amount determined in
22 (3) of this subsection by the amount determined in (7) of this sub-
23 section.

24 * Sec. 8. AS 23.20.290 is amended by adding a new subsection to read:

25 (g) A surcharge is payable by an insured worker to the depart-
26 ment for the unemployment trust fund. An employer shall deduct the
27 surcharge from the individual's wages, and treat it in the manner
28 provided for handling employee contributions in AS 23.20.165(c). The
29 surcharge payable by an insured worker in the employ of an employer

1 who makes contributions under AS 23.20.165 is .6 percent of wages
2 paid. The surcharge payable by an insured worker in the employ of an
3 employer who is subject to AS 23.20.277 or 23.20.278 is .2 percent of
4 wages paid, unless the employer elects to fully reimburse the depart-
5 ment under AS 23.20.277(n). For purposes of this subsection, "wages"
6 do not include that part of remuneration described in AS 23.20.175-
7 (c)(2).

8 * Sec. 9. AS 23.20 is amended by adding a new section to read:

9 Sec. 23.20.351. AMOUNT OF BENEFITS. (a) An individual who is
10 paid at least \$1,000 in wages during the individual's base period for
11 employment covered by this chapter is eligible to receive benefits
12 under this chapter if those wages were paid in at least two of the
13 calendar quarters of the individual's base period.

14 (b) For the purpose of computing the benefits payable under this
15 chapter, the base period wages of an insured worker are determined as
16 follows:

17 (1) if the insured worker is paid 90 percent or more of the
18 worker's wages in the calendar quarter of the worker's base period in
19 which the worker was paid the greatest amount of wages, the base
20 period wages are the wages paid in the quarters of the base period
21 other than the one in which the greatest amount of wages were paid,
22 multiplied by 10; and

23 (2) if the insured worker is paid less than 90 percent of
24 the worker's wages in the calendar quarter of the worker's base period
25 in which the worker was paid the greatest amount of wages, the base
26 period wages are the wages paid to the worker during the base period.

27 (c) Each year the department shall compute a schedule of bene-
28 fits for claims that are effective after September 30 of that year.
29 The schedule shall be based on data compiled from claims effective

1 during the preceding calendar year.

2 (d) An individual who is eligible under (a) of this section, and
3 whose claim is effective after September 30, 1986, is entitled to
4 receive a weekly benefit amount as follows:

5 (1) if the individual's base period wage is equal to or
6 greater than the wage of the claimant who is at the 75th percentile of
7 all claimants eligible during the time period used in computing the
8 schedule under (c) of this section, the individual is entitled to the
9 maximum weekly benefit amount; the maximum weekly benefit amount is 48
10 percent of the average weekly wage of the person at the 75th percen-
11 tile of all claimants eligible during the time period used in comput-
12 ing the schedule, rounded to the nearest even-numbered dollar;

13 (2) the weekly benefit amount for an eligible claimant who
14 is not covered by (1) of this subsection is calculated under the
15 following formula: $wba = mb - 2((mw-bpw)/250)$, rounded to the next
16 lower even-numbered dollar, or 10 percent of the state average weekly
17 wage for the time period used in computing the schedule under (c) of
18 this section, rounded to the nearest even-numbered dollar, whichever
19 is greater;

20 (3) in (2) of this subsection,

21 (A) wba = weekly benefit amount;

22 (B) mb = maximum weekly benefit, as provided in (1)
23 of this subsection;

24 (C) mw = the base period wage of the person at the
25 75th percentile of all claimants eligible during the time period
26 used in computing the schedule; and

27 (D) bpw = the claimant's base period wage.

28 (e) An individual described in (d) of this section is entitled
29 to receive a weekly benefit under this chapter for the number of weeks

1 set out in column (B) of the table in this subsection opposite the
2 applicable earnings ratio of the individual set out in column (A):

3 (A)	(B)
4 Earnings Ratio	Number of Weeks
5 less than 1.49	16
6 1.50 - 1.99	18
7 2.00 - 2.49	20
8 2.50 - 2.99	22
9 3.00 - 3.49	24
10 3.50 or more	26

11 (f) An individual who establishes a benefit year after
12 September 30, 1986, is eligible for an allowance for dependents in
13 addition to the individual's weekly benefit amount. The department
14 may require an individual claiming or receiving an allowance for
15 dependents to produce income tax returns, birth certificates, notices
16 of adoption or custody, social security account number of spouse,
17 verification of support documents, or other information necessary to
18 verify that the allowance is payable to the individual. The allowance
19 for dependents

20 (1) is \$24 per week for each dependent, except that the
21 total allowance for dependents paid to an individual may not exceed
22 \$72 for each week of unemployment;

23 (2) is payable beginning with the week during the benefit
24 year in which the individual claims an allowance for the dependent and
25 is payable for the remainder of the individual's eligibility for
26 regular, extended, or supplemental payments during the benefit year;
27 and

28 (3) may not be claimed for a new dependent after the end of
29 the benefit year or after the exhaustion of regular benefits in the

1 benefit year.

2 (g) In this section,

3 (1) "dependent" means an individual's

4 (A) unmarried child, stepchild, legally adopted child,
5 or legal ward, under 18 years of age, who is

6 (i) lawfully in the individual's physical custody
7 at the time the individual claims the allowance for depen-
8 dents; or

9 (ii) dependent on the individual for more than 50
10 percent of support;

11 (B) unmarried child, stepchild, legally adopted child,
12 or legal ward of any age who is dependent on the individual for
13 more than 50 percent of support and who is prevented by infirmity
14 from engaging in a gainful occupation;

15 (2) "earnings ratio" means the ratio obtained by dividing
16 the total base period wages of the insured worker by the wages paid in
17 the quarter of the base period in which the worker was paid the great-
18 est amount of wages;

19 (3) "state average weekly wage" means the average annual
20 wage, as defined in AS 23.20.520, divided by 52.

21 * Sec. 10. AS 23.20.390 is amended by adding a new subsection to read:

22 (f) In addition to the liability under (a) of this section for
23 the amount of benefits improperly paid, an individual who is disqual-
24 ified from receipt of benefits under AS 23.20.387 is liable to the
25 department for a penalty in an amount equal to 50 percent of the
26 benefits that were obtained by knowingly making a false statement or
27 misrepresenting a material fact, or knowingly failing to report a
28 material fact, with the intent to obtain or increase benefits under
29 this chapter. The department may, in accordance with regulations

1 adopted under this chapter, waive the collection of a penalty under
2 this section. The department shall transfer the penalty collected to
3 the training and building fund.

4 * Sec. 11. AS 23.20 is amended by adding a new section to read:

5 Sec. 23.20.391. LIEN. (a) A claim for benefits that have been
6 improperly paid as a result of a false statement, misrepresentation,
7 or omission, as described in AS 23.20.390(f), including a penalty, not
8 paid when due is a lien in favor of the state against all the real and
9 personal property of the individual.

10 (b) The claim becomes a lien when the department files a notice
11 of the lien with the recording officer of the recording district in
12 which the property is located. The claim becomes a lien on a motor
13 vehicle when the department files a notice of the lien in the office
14 of the commissioner of public safety. Filing of the notice of lien is
15 constructive notice to creditors of the owner, and to subsequent
16 purchasers and encumbrancers, of the lien against the property de-
17 scribed in the notice.

18 (c) The department may release a notice of lien by filing a
19 certificate of release in the manner prescribed for the filing of a
20 notice of lien. The department may not file a certificate of release
21 until the amount of the claim, including a penalty, if any, is paid,
22 or until it receives assurance of payment that it considers adequate,
23 or until the individual is absolved from liability under AS 23.20.-
24 390(b).

25 * Sec. 12. AS 23.20 is amended by adding new sections to read:

26 Sec. 23.20.393. NOTICE OF ASSESSMENT, DISTRAINT AND SEIZURE.

27 (a) If the department's determination of liability under AS 23.20.-
28 390(f) is final and the individual has not made repayment within 90
29 days, the department may issue a notice of assessment, specifying the

1 amount due, and may serve it on the individual. A peace officer or an
2 authorized representative of the department may serve the notice
3 personally or the department may mail the notice by certified or
4 registered mail with return receipt requested.

5 (b) If the notice is served by mail, the notice shall be depos-
6 ited in the post office, postage paid, and addressed to the individual
7 at the individual's last address of record. The date of service is
8 considered to be the day of delivery shown on the delivery receipt.
9 However, if the department determines that the addressee is deliber-
10 ately avoiding service, then the date of service is the day of mail-
11 ing.

12 (c) If the amount assessed is not paid within 30 days after
13 personal service or mailing of the notice, the department may collect
14 the amount stated in the assessment by the distraint or seizure of the
15 property, assets, goods, and effects of the individual. Goods and
16 property exempt from execution under the laws of this state are exempt
17 from distraint under this section.

18 Sec. 23.20.394. NOTICE AND ORDER TO WITHHOLD AND DELIVER. (a)
19 The department may issue to a person or a political subdivision or
20 department of the state a notice and order to withhold and deliver
21 property of any kind if

22 (1) the department has reason to believe that the person,
23 political subdivision, or department possesses property that is due or
24 owing, or is the property of another person; and

25 (2) notice of assessment has been served at least 30 days
26 before the issuance of the notice and order to withhold and deliver.

27 (b) A peace officer or an authorized representative of the
28 department may serve the notice and order to withhold and deliver.
29 The person, political subdivision, or department upon whom service is

1 made shall answer the notice within 10 days.

2 (c) If the person, political subdivision, or department possess-
3 es property, credits, or money subject to the claim of the department,
4 it shall deliver the property to the department immediately upon
5 demand.

6 (d) If a person fails to answer the notice and order to withhold
7 and deliver within the time prescribed, the superior court in the
8 judicial district in which the order is served may enter a judgment by
9 default against the person for the full amount claimed by the depart-
10 ment in the notice to withhold and deliver, together with costs.

11 * Sec. 13. AS 23.20.520(13) is amended to read:

12 (13) "employer"

13 (A) means

14 (i) [(A)] an employing unit which for some portion
15 of a day within the calendar year has or had in employment
16 one or more individuals; and

17 (ii) [(B)] for the effective period of its election
18 under AS 23.20.325, an employing unit which has elected to
19 become subject to this chapter; and

20 (B) includes an officer or employee of a corporation or
21 a member or employee of a partnership who, as an officer, em-
22 ployee, or member, is under a duty to pay contributions, inter-
23 est, and penalties;

24 ** Sec. 14. AS 23.20.520(21) is amended to read:

25 (21) "insured worker" means an individual who, with respect
26 to a base period, meets the wage and employment requirements of
27 AS 23.20.350 or 23.20.351, as applicable;

28 * Sec. 15. AS 23.20.530(a) is amended to read:

29 (a) In this chapter, "wages" means all remuneration for service

1 from whatever source, including, but not limited to, insured work,
2 noninsured work, or self-employment; commissions, bonuses, back pay
3 and the cash value of all remuneration in a medium other than cash
4 shall be treated as wages; gratuities customarily received by an
5 individual in the course of service from persons other than the indi-
6 vidual's employing unit may be treated as wages received from the
7 employing unit only to the extent the individual reports the gratu-
8 ities to the employing unit. The reasonable cash value of remunera-
9 tion in a medium other than cash, and the reasonable amount of gratu-
10 ities, shall be estimated and determined in accordance with regu-
11 lations adopted by the department; notwithstanding AS 23.20.350(a),
12 back pay awards shall be allocated to the weeks or quarters with
13 respect to which the pay was earned. If the remuneration of an indi-
14 vidual is not based upon a fixed period of time or if the individual's
15 wages are paid in irregular intervals or in a manner which does not
16 extend regularly over the period of employment, the wages shall be
17 allocated to weeks or quarters in accordance with regulations adopted
18 by the department. The regulations shall, so far as possible, produce
19 results reasonably similar to those that [WHICH] would prevail if the
20 individual's wages were paid at regular intervals. Wages earned for
21 services performed, but not paid because the employer has filed for
22 bankruptcy, are considered wages for the quarter in which they were
23 earned.

24 .* Sec. 16. AS 23.20.175(a), 23.20.190(e), 23.20.210(f), and 23.20.-
25 277(1) are repealed.

26 * Sec. 17. AS 23.20.350 is repealed.

27 * Sec. 18. In 1987 and 1988, the percentage calculated under AS 23.-
28 20.277(m), added by sec. 6 of this Act, shall be based on the estimated
29 collected surcharge.

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* Sec. 19. Sections ~~8~~ 9, 11, 12, and 14 of this Act take effect October 1, 1986.

* Sec. 20. Sections 4, 5, 6, 7, ⁸ and 18 of this Act take effect January 1, 1987.

* Sec. 21. Section 17 of this Act takes effect October 1, 1988.

Table 3-11. Payment Data, State Interim Benefits, 1984-1985

YEAR	NUMBER OF FIRST PAYMENTS	NUMBER OF WEEKS PAID	AMOUNT OF PAYMENTS	AVERAGE DURATION IN WEEKS	AVERAGE WEEKLY BENEFIT AMOUNT
1984	1,328	10,210	\$1,310,049	7.7	\$128.31
1985	1,464	11,970	\$1,743,616	8.2	\$145.67

Recipients by Census Area, 1985

Area Code	Censu. Areas and Subareas	Number of Recipients	Percent of Total Recipients	Number of Weeks Paid	Percent of Total Weeks	Amount Paid	Percent of Total Amount
010	ALEUTIAN ISLANDS CA	7	0.5X	52	0.4X	\$5,558	0.3X
020	ANCHORAGE BOROUGH	523	35.7	4,265	35.6	622,397	35.7
050	BETHEL CA	107	7.3	810	6.8	129,490	7.4
060	BRISTOL BAY BOROUGH	1	0.1	9	0.1	666	.0
070	DILLINGHAM CA	9	0.6	82	0.7	7,677	0.4
090	FAIRBANKS NORTH STAR BOR.	190	13.0	1,587	13.3	271,624	15.6
100	HAIKES BOROUGH	2	0.1	24	0.2	2,758	0.2
110	JUNEAU BOROUGH	24	1.6	174	1.5	23,439	1.3
122	KENAI PENINSULA BOROUGH	138	9.4	1,279	10.7	171,118	9.8
130	KETCHIKAN GATEWAY BOROUGH	0	0.0	0	0.0	0	0.0
140	KOBUK CA	77	5.3	571	4.8	82,556	4.7
150	KODIAK ISLAND BOROUGH	13	0.9	97	0.8	13,415	0.8
170	KATANUSKA-SUSITNA BOROUGH	127	8.7	1,032	8.6	142,687	8.2
180	NOME CA	66	4.5	532	4.4	72,337	4.1
185	NORTH SLOPE BOROUGH	17	1.2	106	0.9	18,818	1.1
201	PRINCE OF WALES-OUTER KETCH.	17	1.2	104	0.9	13,624	0.8
270	SITKA BOROUGH	11	0.8	69	0.6	9,522	0.5
231	SKAGWAY-YAKUTAT-ANGDON CA	19	1.3	170	1.4	20,399	1.2
240	SOUTHEAST FAIRBANKS CA	8	0.5	65	0.5	7,074	0.4
261	VALDEZ-CORDOVA CA	6	0.4	52	0.4	,561	0.3
270	WADE HAMPTON CA	30	2.0	267	2.2	40,293	2.3
280	WRANGELL-PETERSBURG CA	9	0.6	84	0.7	12,701	0.7
290	YUKON-KOYUKUK CA	57	3.9	492	4.1	63,659	3.7
	AREA UNKNOWN	6	0.4	47	0.4	7,243	0.4
	IN-STATE TOTALS	1,464	100.0X	11,970	100.0X	\$1,743,616	100.0X

Note: 43 recipients filed claims from more than one area in 1985 and are assigned to the area in which they received the greatest amount of payments.

SOURCE: Alaska Department of Administration, Monthly Expenditure Journal.

STATE OF ALASKA

DEPARTMENT OF LABOR

OFFICE OF THE COMMISSIONER

BILL SHEFFIELD, GOVERNOR

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April 1, 1986

The Honorable Mike Navarre, Chairman
Labor & Commerce Committee
House of Representatives
P.O. Box V
Juneau, AK 99811

Dear Representative Navarre:

The Department of Labor would like to make five amendments to House Bill 681, as set out on the enclosed pages.

Also enclosed for your information is an explanation of each of the amendments.

I would appreciate your help in incorporating these amendments during the Labor and Commerce Committee's review of the bill.

Thank you.

Sincerely,



Jim Robison
Commissioner

Enclosures

Department of Labor

Rationale/Explanation
of Proposed Amendments
to House Bill 681

Amendment 1:

Under current law nonprofit organizations pay 50% of extended benefits (the state share) with the federal share being 50%. Under the Gramm-Rudman-Hollings Act (The Balanced Budget and Emergency Deficit Control Act of 1985) the federal share of extended benefit payments will drop because it is subject to sequester. This action will increase the state share. This amendment therefore, adjusts the 50% formula to require nonprofit organizations, who reimburse the UI Trust Fund for payments made to their former employees instead of paying contributions to the fund, to continue to pay the total state share of extended benefits. There will be no change in the amount charged government entities because they currently reimburse 100% of extended benefits paid.

Amendment 2:

In addition to incorporating amendment #1 into the other subsection of AS 23.20.277 where the formula for non-profit organizations is also referenced, this amendment corrects the computation set out in AS 23.20.290(e)(2) which is used in determining employer tax rates. The need to amend this paragraph was overlooked when House Bill 681 was originally drafted. The amendment is needed so that the change in employee contributions provided in House Bill 681 is taken into account when employer tax rates are calculated. Without this amendment, an inflated employer tax rate would occur.

Amendment 3:

The reference to subsection (b) in line 22 of page 5 is incorrect. The proper reference is subsection (c) and the amendment proposed corrects this error.

Amendment 4:

The formula on lines 1 and 2 of page 6 is incorrectly displayed; and the amendment proposed corrects this error.

Amendment 5:

The reference to subsection (b) in line 4 of page 6 is incorrect. The proper reference is subsection (c) and the proposed amendment corrects this error.

Amendments 6, 7 and 8. The proposed amendment corrects errors in the effective dates for various provisions; and aligns the effective date provisions with the renumbering of the bill sections that will be required to incorporate the above-described amendments.

Department of Labor
Proposed Amendments to
House Bill 681

1. Amend lines 3 and 4 on page 3 to read:

equal to the full amount of regular benefits plus the state share
[ONE-HALF OF THE AMOUNT] of extended benefits paid during the
quarter or other pre-

2. Following line 11 on page 3, add two new sections to read:

Sec. 5. AS 23.20.277(e) is amended to read:

(e) At the end of each taxable year, the department shall determine whether the total of payments for the year made by a nonprofit organization is less than, or in excess of, the total amount of regular benefits plus the state share [ONE-HALF OF THE AMOUNT] of extended benefits paid to individuals during the taxable year based on wages attributable to service in the employ of the nonprofit organization; and in the case of a government entity that has elected to make payments under this section, whether the total of payments for the year is less than, or in excess of, the total amount of regular benefits plus the total amount of extended benefits as determined in this subsection. Each organization whose total payments for the taxable year are less than the amount so determined is liable for payment of the unpaid balance to the fund in accordance with

(f) of this section. If the total payments exceed the amount so determined for the taxable year, all or part of the excess may, at the discretion of the department, be refunded from the fund or retained in the fund as part of the payments which may be required for the next taxable year.

Sec. 6. AS 23.20.290(e)(2) is amended to read:

(2) the department shall subtract from the amount determined in (1) of this subsection the amount of any benefits reimbursed to the fund, [AND] the amount of interest earned on the trust fund balance, and the amount of revenue collected through the employee surcharge in (g) of this section during those computation years;

Note to drafter: Existing bill sections 5-19 would be renumbered 7-21, respectively.

3. Amend line 22 on page 5 to read:

schedule under (c) of this section, the individual is entitled to
the

4. Amend lines 1 and 2 on page 6 to read:

$wba = mb - 2[(mw - bpw) \div 250]$ rounded to the next lower even numbered

5. Amend line 4 on page 6 to read:

time period used in computing the schedule under (c) of this

6. Amend line 10 on page 12 to read:

* Sec. 19. Sections 8, 9, 11, 12, 13, and 15 of this Act

7. Amend line 12 on page 12 to read:

* Sec. 20. Sections 4, 5, 6, and 7 of this Act take effect
January 1, 1987.

8. Amend line 13 on page 12 to read:

* Sec. 21. Section 18 of this Act takes effect October 1, 1988.

STATE OF ALASKA 1986 LEGISLATIVE SESSION FISCAL NOTE

Revision Date : 2/27/86

REQUEST

Bill/Resolution No. : HB 681
 Title : "An Act relating to unemployment insurance...."
 Sponsor : Governor
 Requestor : Labor and Commerce
 Date of Request : 2/6/86

FISCAL DETAIL

Agency Affected : Labor
 BRU : Employment Security
 Components : Unemployment Insurance

EXPENDITURES/REVENUES : (Thousands of Dollars)

OPERATING	FY 86	FY 87	FY 88	FY 89	FY 90	FY 91
PERSONAL SERVICES						
TRAVEL						
CONTRACTUAL SUPPLIES		150.0				
EQUIPMENT						
LAND & STRUCTURES						
GRANTS, CLAIMS		60.0	180.0	180.0	180.0	180.0
MISCELLANEOUS						
TOTAL OPERATING	0	210.0	180.0	180.0	180.0	180.0

CAPITAL						
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REVENUE *	0	150.0	170.0	177.0	184.0	191.0
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FUNDING : (Thousands of Dollars)

GENERAL FUND	0	60.0	180.0	180.0	180.0	180.0
FEDERAL FUNDS		150.0				
OTHER						
TOTAL	0	210.0	180.0	180.0	180.0	180.0

POSITIONS :

FULL-TIME						
PART-TIME						
TEMPORARY						

ANALYSIS : Attach a separate page if necessary

* Training and Building Fund

Prepared by : John W. Shay, Jr.
 Division : Employment Security Division

Phone : 465-2712

Date : 2/27/86

Approved by Commissioner : Jim Robison
 Agency : Labor

Date : 2/27/86

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