

ALASKA LEGISLATURE COMMITTEE FILES 1987-1988 8672

4630 HJUD INSURANCE OVERVIEWS (JNT. WITH HOUSE L&C)

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CHART XIII

SECOND-INJURY FUNDS

January 1, 1986

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.	Difference between compensation payable for second injury and permanent total disability.	\$100 in death cases.	Employer must have knowledge of prior disabling injury affecting employability.
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; percentage varies from 0% to 6% depending on fund balance. \$10,000 in no-dependency death cases, civil penalties.	"Physical impairment" as listed or would support an award of 200 weeks or more.
AMERICAN SAMOA	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, plus 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 aggravation 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 allocate up to 1-1/2% of yearly premiums to special fund to keep fund actuarially sound.	For aggravation 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 previous 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 70 percent or more permanent disability. Second injury must account for 35 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 by 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 awards. Pro-rata assessments upon carriers and self-insurers based on paid losses. Fines and penalties.	Assessment must equal sum of immediate past 3 years' disbursements.
FLORIDA	Second injury or disease which merges with previous permanent physical impairment and results in substantially greater disability than from the second injury alone.		Fund reimburses employer for 60% of impairment benefits, 60% of wage-loss benefits during first 5 years after maximum medical improvements and 75% thereafter, PT 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 and rehabilitation expenses in excess of \$5,000 up to \$10,000, and 100% of medical and rehabilitation expenses in excess of \$10,000, plus 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 needed.
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.	\$8,775 in no-dependency death cases, and unpaid balance of compensation due in permanent total and permanent partial disability cases, if no dependents; 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 excess may be suspended or reduced.
ILLINOIS	Second injury involving loss or loss of use of major members 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-yearly employer payment of 1.25% 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 of 1/2 amount required. When fund is reduced to \$300,000, payment of full amount shall be resumed.
INDIANA	Second injury involving loss or loss of use of hand, arm, foot, leg, or eye which added to pre-existing loss or 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.	Payment suspended when fund reaches \$400,000.

*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.

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

CHART XIII □ SECOND-INJURY FUNDS □ JANUARY 1, 1986 (continued)

JURISDICTION	INJURIES COVERED	PAYABLE BY EMPLOYER	PAYABLE BY FUND	SOURCE OF FUND	SPECIAL PROVISIONS
IOWA	Second injury involving loss of use of leg or member or eye when added to pre-existing loss of use of member results in permanent disability.	Disability caused by second injury.	Difference between compensation payable for second injury and previous loss value of previous loss of member or organ.	\$2,000 in dependent death cases; \$1,000 in no-dependency death cases; 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 \$200,000.
KANSAS	Second injury related to 17 types of injuries as listed in statute—physical or marital engagement.	Difference between third payment and maximum third.	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.	Legislature 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; condition results in permanent disability greater than from second injury alone.	Disability caused by second injury or disease.	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 administrative and variable assessment based on road.	Assessments reduced at discretion of the Board with 30 days written notice before assessment is due.
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; 50% of medical benefits when exceed \$5,000 but are less than \$10,000; and 100% thereafter.	Employer reimbursed for balance of benefits.	1.5% premium tax on carriers and self-insurers; minimum \$10.	
MAINE	Second injury caused by accident, disease, or congenital condition, when added to pre-existing permanent 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% SAIWV.	Disburse payments from Second Injury Fund and Employer Rehabilitation Fund pro-rated.
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 non-branch to employment.	Disability caused by second injury.	If permanent disability exceeds 50% of the body as a whole, employee is entitled to additional compensation for the full disability from the "Subsequent 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 \$200,000.
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 half of benefits after first 104 weeks.	\$500 in no-dependency death cases; and additional \$500 in every death case; unpaid balance of scheduled awards.	Pro-rata assessment based on losses paid during preceding year by carriers and self-insurers.
MICHIGAN	Second injury involving loss of member or eye, when added to pre-existing total disability.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	Assessment on carriers and self-insurers proportionate to 175% of disability 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 5.271 through 12.31 B3; percentage of indemnity benefits for later injuries; assessment based on various factors for injuries occurring 1/1/84; certain 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, when added to pre-existing loss of 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; Carriers may transfer up to \$100,000 from Administrators Expense Fund.	\$150 payments suspended when fund reaches \$250,000 and fund 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 reimburses 2/3 after first 104 weeks.	\$1,000 paid by employers, insurers, or account fund in every death case; Carriers and self-insurers assessed 5% of losses paid in preceding year.	Division must certify unimproved worker as vocationally handicapped.
NEBRASKA	Second injury when 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; 1/25 minimum dividend to Workmen's Compensation Court.	Payments suspended when fund reaches \$400,000. Assessment 1/2% when fund reduced to \$200,000.
NEVADA	Second injury when 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 "losses" 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.	When fund balance exceeds \$1,250,000, up to \$50,000 per year may be applied toward administrative costs of Division.
NEW JERSEY	Second injury if suffering in permanent partial disability which added to pre-existing partial disability; compensation or no results in permanent total disability.	Disability caused by compensation injury.	Difference between compensation payable for second injury and permanent total disability.	Carriers and self-insurers assessed pro-rata for 150% of total compensation paid during preceding year. Annual assessments paid quarterly.	
NEW MEXICO	Second injury which added to pre-existing disability results in permanent total disability greater than from second injury alone, or second injury resulting in death.	Liability determined 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; reducing of medical benefits and disability 2 years.	

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

Liability means the description of prior impairment to create presumption of prior knowledge.
 LA - Permanent partial disability means any permanent condition due to injury, disease, or congenital causes which is likely to be a hindrance to employment. Certain temporary conditions are presumed to be permanent partial disability if employer has prior knowledge.

Mean - Compensation to certified vocationally handicapped persons payable from fund after 104 weeks.
 Mean - If injury, disability or death would not have occurred but for the pre-existing impairment, a fund pays all benefits intended for a certain maximum amount of at least 10% of the minor rate, or 2% prescribed by rule.

New - Pre-existing disability must support a rating of 12% or more of the whole man based on A.M.A. guides, when it is likely to be a hindrance to employment.
 **Fund is composed of assessments, penalties, bonds, securities, and all other property collected by administrator. Division of Industrial Insurance Regulation.

ART XIII SECOND-INJURY FUNDS January 1, 1986 (continued)

SECTION	INJURIES COVERED	PAYABLE BY EMPLOYER	PAYABLE BY FUND	SOURCE OF FUND	SPECIAL PROVISIONS
NEW YORK	Second injury involving 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 or partial loss of member or eye or other permanent physical impairment not resulting from a dust disease result, in disability greater than second injury alone or second injury or disease resulting in death, which is caused by pre-existing disability.	Benefits for first 104 weeks.	Employer reimbursed after first 104 weeks.	Assessment against carriers and self-insurers proportional to compensation payments made by all carriers.	Employer or insurer pays awards and medical expenses but is reimbursed from social 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 escalated disability were each 20% of the entire member.	Disability caused by second injury.	Difference between compensation payable for second injury and permanent total disability.	Assessments against employer or insurer for each permanent total disability, up to \$50 for a minor member and \$200 for a major member (currency \$25 and \$100 risk recovery).	
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 (25 types of non-cancer 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. By rule 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.	3% of permanent disability losses by carriers, state fund, and self-insurers, and 3% 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 relief not granted are not charged to employer loss experience.	Claims cost above \$1,000 and percentage of balance for which Department grants relief.	Employer and worker each pay 3¢ per worker per day.	Reimbursement from fund subject to funds available. Amount of reimbursement not reviewable. Settlement of claim requires Department approval if involves reimbursement.
PENNSYLVANIA	Second injury involving loss of or loss of use which added to pre-existing loss or loss of use of member results in permanent total disability.	Scheduled benefits as a result of second injury.	Remaining compensation due for total disability.	Assessment 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.			Insurance premiums.	The difference between stipendures by the Industrial Commission and the Manager of the State Insurance Fund and their maximum budget allotment are placed in the Reserve Fund for catastrophes except for medical expense surpluses, maximum \$1 million.
RHODE ISLAND	Second injury which combines with pre-existing aggravated disability resulting in greater disability or death.	Benefits for first 52 weeks.	Employer reimbursed after first 52 weeks.	2.34% tax on gross premiums collected by insurers and comparable tax on self-insurers, plus \$150 in no-dependency death cases, 35¢ death penalties.	Employer must prove knowledge of prior injury unless employee failed to disclose. Tax may be recouped when fund reaches \$2 million.
SOUTH CAROLINA	Second injury which added to any previous permanent physical impairment results in substantialy 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 treatments over \$3000 during first 78 weeks.	Pro rata assessments on carriers and self-insurers based on carriers paid in no-dependency deaths, unemployment benefits to fund.	Employer must prove prior knowledge of impairment or that worker was unaware of impairment.
SOUTH DAKOTA	Second injury which combined with any pre-existing disability, in turn, at 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 and agent percentage death cases.	Payments suspended at \$200,000, until resumed at \$100,000.
TEXAS	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 results in permanent total disability.	Disability caused by second injury.	Benefits in excess of 104 weeks added to injury as a whole.	\$120 in death cases and \$15 in each year of permanent total disability, 50% of revenues from the 4% premium tax on insurers and self-insurers.	The Industrial Accident Board has right of subrogation to recover claims and attorney's fees paid from Second Injury Funds.
UTAH	Second injury which combined with a previous permanent incapacity due to accident, disease, or congenital condition results in a substantialy 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 worker, portion on unemployment 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. Fees from unemployed employees.	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.	Difference between compensation payable for second injury and permanent total disability.	\$500 in no-dependency death cases.	Employer must have prior knowledge of disability.
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.	Premiums paid by employers by assessment and experience, plus bonuses, penalties, and inter.	

N.C. "Employer is considered a prior permanent disability."

Ohio "Does not allow compensation for temporary partial or percentage of permanent partial disability."

Ola. "Payable quarterly, not later than the 15th day of the month following, total tax is 8% (3% of awards for permanent disability, total or partial). Tax is based on award and is payable regardless of whether award is paid. State physical subdivisions pay 3% of permanent disability compensation paid in preceding year."

R.I. "For claims filed after 5/18/85. Employer reimbursed after first 104 weeks for claims filed before 5/18/85."

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."

Tenn. "Also covers death or dismemberment resulting from injuries of an explosive nature occurring on or after 7/1/85."

Texas "300 unless maximum weekly benefit."

XIII □ SECOND-INJURY FUNDS □ January 1, 1986 (continued)

PROVINCE/TERRITORY	INJURIES COVERED	PAYABLE BY EMPLOYER	PAYABLE BY FUND	SOURCE OF FUND	SPECIAL PROVISIONS
ALBERTA					
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 had 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					
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 for enhanced disabilities. Assessment on employer's annual payroll	
CANADIAN MERCHANT SEAMEN'S ACT					

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

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

CHART XIV

ADMINISTRATION EXPENSES,
WORKERS' COMPENSATION DEPARTMENTS

Janu. 1, 1986

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 annual 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	Prorate assessment 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-dependency death 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	Competitive fund	Special 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		(-)	
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 assessment
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		Prorated assessment necessary to cover expenses.	
MICHIGAN	Competitive fund	General appropriation		(-)	
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 costs, \$200 minimum	Graduated inspection fee, fees for records, etc., and fines.
NEBRASKA	Private insurance	General appropriation	Carriers and self-insurers	2% for foreign, 6% for domestic, 2% for self-insurers *	Fees for copies 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 Injury 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

Ark. *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 Mississippi.

La. *Court administration financed by general appropriation.

Mch. *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.

Neb. *Not specially 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, 1986 (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	0.2% of payroll for State Fund employers and 0.05% 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	Carriers, self-insurers, and state fund	Apportioned—percentage of premium needed to pay administration 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	4-1/2% 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	3.5 of 1% * Additional 7/10 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	State fund	All regular subscribers and self-insureds	4% of premium and 4% assessment on self-insureds' manual rates	
WISCONSIN	Private insurance	Special fund	Carriers and self-insurers	Prorata 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 employers held personally responsible for the payment of benefits		All employers		
SASKATCHEWAN	Exclusive fund	Injury Fund	All employers	Determined by Board	Penalties for violations
YUKON TERRITORY	Exclusive fund	Accident Fund	All employers	Determined by Board	
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.

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	Certain	Yes		Record	No
ALASKA	Women's Compensation Board	30 days	Supreme Court	Notice of appeal		Yes	Record	No
AMERICAN SAMOA	Women's Compensation Commission	30 days	High Court	As in civil actions	Yes		Record	No
ARIZONA	Industrial Commission	30 days	Court of Appeals/Supreme Court	Certain		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	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	5 commissioners	20 days	Special session of Superior Court	Notice of appeal	Yes		Record	No
DELAWARE	Industrial Accident Board	20 days	Supreme 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	Supreme 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	Supreme Court	Notice of appeal	Yes		Record	No
			Court of Appeals	Discretionary authority				
GUAM	Workers' Compensation Commission	30 days	Supreme Court	Injunction proceedings	Yes		Record	No
HAWAII	Disability Compensation Division	30 days	Supreme Court	Notice of appeal	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	Proceeding for review		Yes	Record; no additional evidence	No
		30 days	Supreme Court	As prescribed by the court	Yes			
INDIANA	Industrial Board	30 days	Court of Appeals	As in civil actions	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	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	As in civil actions			Certified record or scheduled portions	
			Supreme Court					
LOUISIANA	Office of Workers' Compensation	60 days	District court	Petition		Yes	Trials de novo	No
		30 days	Appellate Court	As in civil actions		Yes	Transcript of proceedings	No
			Supreme Court	As in civil actions		Yes	Certified record	No
MAINE	Workers' Compensation Commission	20 days	Superior Court	As in equity procedure	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	Yes, except in occupational disease cases	Trials de novo	Yes, on demand
		No provision	Court of Special Appeals	As in civil cases				
			Court of Appeals					
MASSACHUSETTS	Industrial Accidents Board	30 days	Supreme 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	10 days	Court of Appeals	Certain, memorandum or other permissible method	Yes			No
		30 days	Supreme Court					
MINNESOTA	Workers' Compensation Division	30 days	Workers' Compensation Court of Appeals	Notice of Appeal		Yes	Certified record, Oral arguments on issues of law	No
			Supreme Court					
MISSISSIPPI	Workers' Compensation Commission	30 days	Circuit Court	Notice of appeal	Yes		Record	No
			Supreme Court	As in civil cases	Yes		Record	
MISSOURI	Division of Workers' Compensation	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	1 month	Supreme Court	Notice of appeal and bill of exceptions under general laws	Yes		Certified record	No
NEVADA	Department of Administration Appeals Officer	60 days	District Court	Petition for judicial review	Yes		Record	No
NEW HAMPSHIRE	Commissioner of Labor	30 days	Superior Court	Petition for a hearing		Yes	Trials de novo	No

NOTE - Other Canadian jurisdictions do not provide for judicial appeal

¹ Generally 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 only upon question of law or jurisdiction of the Board

Conn. *Claimant may appeal commissioner's decision to Compensation Review Division (panel of 3 commissioners), then to appellate session of Superior Court

⁴ Division may certify question of law on its own motion

Hawaii *Appellate Board may certify questions of law to Supreme Court

Ill. *If defendants cannot be found in state, then in Circuit Court of county where accident occurred

⁵ 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

Maine *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

La. *60 days for devolutive appeal

Maine *First level of appeal is Appellate Division. Demand of review by Law Court is final. No appeal from decree based on memorandum of agreement. Appeal does not stay payment of compensation

Mich. *To be abolished as of 7/1/99 or when case load is exhausted. To be replaced by Appellate Commission

Mo. *Administrative Law Judge's award may be appealed to Industrial Commission

Neb. *The Court is constituted the same as the boards and commissions in other states

CHART XV APPEAL PROVISIONS January 1, 1986 (continued)

JURISDICTION	ADMINISTRATION	TIME FOR APPEAL	TO WHAT COURT	PROCESS AND PROCEDURE	QUESTIONS REVIEWED		BASIS FOR REVIEW ¹	JURY TRIAL
					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 ¹ 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 Yes		Record	No
NORTH CAROLINA	Industrial Commission	30 days	Court of Appeals	As in civil actions ²	Yes		Record	No
NORTH DAKOTA	Workers' Compensation Bureau	30 days 60 days	District Court Supreme Court	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 ³	Supreme Court ⁴	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 ⁵	No
PENNSYLVANIA	Workers' Compensation Bureau ⁶	20 days 30 days	Commonwealth Court Supreme Court	Notice of appeal As in civil actions	Yes Yes		Certified record	No
PUERTO RICO	Industrial Commission	30 days 15 days	Industrial Commission Supreme Court	Appeal Petition for review	Yes Yes	Yes	Record Certified record	No
RHODE ISLAND	Director of Labor and Commerce	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	30 days ⁷ 120 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 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 ⁸ Supreme Court	As prescribed by Court As prescribed by Court	Yes 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 civil actions	Yes		Certified record	No
WASHINGTON	Board of Industrial Insurance Appeals	60 days 20 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 ⁹	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	70 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 3 years	Federal Employees Compensation Board	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 ¹⁰ U.S. Court of Appeals	Petition Petition		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 the final examination	No No
NEW BRUNSWICK	Workers' Compensation Board	10 days	Appellate Division, Supreme Court	Under Judicature Act ¹¹	Yes ¹²		Record	No
NEWFOUNDLAND	Workers' Compensation Commission	No limitation	Supreme Court	Petition ¹³	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 ¹⁴		Yes ¹⁵	De novo Record	No No
NORTHWEST TERRITORIES	Workers' Compensation Board	No limitation	Board ¹⁶	Board of review		Yes	Now 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 ¹⁷		Record	No
QUEBEC	Commission	30 to 90 days	Board of Review ¹⁸ Appelal Commission	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
YUKON	Workers' Compensation Board	No limitation	Board	Appeal in writing		Yes	Record and written or oral testimony	No

N.Y. ¹ Compensation is paid pending appeal; if reversed, carrier is reimbursed from Administration Fund

N.C. ² Commission may certify questions of law to Court of Appeals; Commission may order payment of portion of award not in dispute

Ore. ³ Appeal to Workers' Compensation Court en banc within 10 days may be bypassed in favor of appeal to Supreme Court

Ore. ⁴ Court may take additional evidence on disability not available at hearing

Pa. ⁵ Decisions of referees are subject to appeal to the Workers' Compensation Appeal Board

P.R. ⁶ On weight of expert testimony

S. Dak. ⁷ Commission may order payment of portion of award not in dispute

Vt. ⁸ Then to Supreme Court on exception

W. Va. ⁹ May be extended for cause

F.E.C.A. ¹⁰ There is no court appeal; Board has authority to make final decision on appeals

Longshore ¹¹ 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. ¹² Board may request opinion on question of law on its own motion

N.W.T. ¹³ Further appeal to Corporate Board

Quebec ¹⁴ Further appeal to Social Affairs Commission

ART XVI DIRECTORY OF WORKERS' COMPENSATION ADMINISTRATORS January 1, 1986

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

ALASKA
 Workers' Compensation Division
 Department of Labor
 P.O. Box 1149
 Juneau, Alaska 99802
 (907) 455-2790
 Ms. Jacquelyn McClintock, Director

Workers' Compensation Board
 Same address as Division
 Mr. Jim [Name] Chairman
 Mr. Thomas Cifancier, Member
 Mr. David Richards, Member
 Mr. Joe J. Thomas II, Member
 Ms. Jacqueline Russell, Member
 Ms. Mary Pierce, Member
 Mr. Donald Scott, Member
 Mr. John Creed, Member
 Mr. Stephen M. Thompson, Member
 Mr. Robert Anders, Member

AMERICAN SAMOA
 Workers' Compensation Commission
 Office of the Governor
 American Samoa Government
 Pago, Pago, American Samoa 96799
 Mr. Moalili T. Tu'ufu, Commissioner
 Mr. Tasi Mauga, Administrator

ARIZONA
 Industrial Commission
 1601 West Washington
 P.O. Box 19070
 Phoenix, Arizona 85005
 (602) 255-4661
 Mr. Daniel Ortega, Jr., Chairman
 Mrs. Ann Day Alexander, Vice Chairman
 Mr. Duane Pell, Member
 Mr. Charles W. Pine, Member
 Mr. G. Vernon McCracken, Member
 Mr. Larry J. Schuchury, Director
 Mrs. Marjorie L. Dight, Claims Manager

State Compensation Fund
 1616 West Adams
 Phoenix, Arizona 85007
 (602) 229-2000
 Mr. William L. Finlay, Manager

ARKANSAS
 Workers' Compensation Commission
 Justice Building
 State Capitol Grounds
 Little Rock, Arkansas 72201
 (501) 372-3930
 Mr. Wendell L. Griffin, Chairman
 Mr. J. Melvin Farrar, Commissioner
 Mr. Atlyn C. Tatum, Commissioner

CALIFORNIA
 Division of Industrial Accidents
 P.O. Box 603, Sixth Floor
 San Francisco, California 94101
 (415) 557-3542
 Mr. Barry Carmody, Acting Administrative Director

Workers' Compensation Appeals Board
 455 Golden Gate Avenue
 San Francisco, California 94102
 Mr. C. Gordon Taylor, Chairman
 Mr. Gordon R. Gaines, Commissioner
 Ms. Marilyn C. Lazar, Commissioner
 Mr. Charles L. Swazey, Commissioner
 Ms. Marilyn Murata-Demeln, Commissioner

State Compensation Insurance Fund
 1275 Market Street
 San Francisco, California 94103
 Mr. E. A. Sandberg, President

COLORADO
 Workers' Compensation Section
 Division of Labor
 313 Sherman Street, Room 314
 Denver, Colorado 80203
 (303) 866-2961
 Mr. Robert J. Husson, Director
 Ms. Ruthanne Gartland, WC Program Administrator

Industrial Commission
 State Services Building, 5th Floor
 1525 Sherman Street
 Denver, Colorado 80203
 (303) 866-2446
 Mr. Gary B. Rosa, Chairman
 Mr. Miguel Baca, Commissioner
 Mr. Robert Knous, Commissioner

State Compensation Insurance Fund
 950 Broadway
 Denver, Colorado 80203
 Mr. Glenn Adams, Manager

CONNECTICUT
 Workers' Compensation Commission
 1890 Dixwell Avenue
 Hamden, Connecticut 06514
 (203) 789-7783
 Mr. John A. Arcudi, Chairman
 Mr. A. Paul Bene, Commissioner
 Mr. Robin W. Walker, Commissioner
 Mrs. Rhoda L. Loeb, Commissioner
 Mr. Frank J. Vermili, Commissioner
 Mr. Edward F. Bradley, Commissioner
 Mr. Andrew P. Denuzza, Commissioner
 Mr. Gerald Kolinsky, Commissioner
 Mr. Danus J. Spain, Commissioner
 Mr. Michael Sherman, Commissioner

DELAWARE
 Industrial Accident Board
 State Office Building, 6th Floor
 820 North French Street
 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. Calvin Boggs, Member
 Mr. Wm. E. Matthews, Member
 Miss Edwina A. Gagno, Administrator

DISTRICT OF COLUMBIA
 Department of Employment Services
 Office of Workers' Compensation
 P.O. Box 56098
 Washington, D.C. 20011
 (202) 576-6265
 Mr. Bruce M. Eanet, Associate Director

FLORIDA
 Division of Workers' Compensation
 Department of Labor and Employment Security
 1321 Executive Center Drive-East
 Tallahassee, Florida 32301
 (904) 488-2548
 Mr. Ray Nell, Director

GEORGIA
 Board of Workers' Compensation
 1000 South Omni International
 10th Floor
 Atlanta, Georgia 30335
 (404) 656-3875
 Mr. Herbert T. Greenholtz, Jr., Chairman
 Mr. Don L. Knowles, Director
 Mr. James C. Pullen, Secretary-Treasurer
 Mr. James W. Paris, Director

GUAM
 Workers' Compensation Commission
 Department of Labor
 Government of Guam
 P.O. Box 23548
 Guam Main Facility 96921-0318
 Mr. Lloyd L. Umagat, Commissioner
 Mr. Christian L. Delfin, Administrator

HAWAII
 Disability Compensation Division
 Department of Labor and Industrial Relations
 930 Punchbowl Street
 Honolulu, Hawaii 96813
 (808) 548-4131
 Dr. Joshua C. Aqsalud, Director
 Mr. Orlando K. Watanabe, Administrator

Labor and Industrial Relations Appeals Board
 888 Millani Street
 Room 400
 Honolulu, Hawaii 96813
 (808) 548-6465
 Mr. Eduardo E. Malapi, Chairman
 Ms. Carol K. Yamamoto, Member
 Mr. Ronald Y. Kondo, Member

IDAHO
 Industrial Commission
 317 Main Street
 Boise, Idaho 83720
 (208) 334-2193
 Mr. Gerald A. Geddes, Chairman
 Mr. L. G. Sihall, Member
 Mr. Will S. Delenbach, Member
 Mr. Lawrence J. Spjute, Administrator

ILLINOIS
 Industrial Commission
 100 West Randolph Street
 Suite 8-200
 Chicago, Illinois 60601
 (312) 917-6611
 Mr. Mervin N. Buchman, Chairman
 Mr. Ralph W. Miller, Commissioner
 Mr. Theodores Black, Jr., Commissioner
 Mr. Calvin F. Tansor, Commissioner
 Mr. Dennis O. Douglas, Commissioner
 Mr. Alvin Cook, Commissioner
 Miss Barbara Sherman, Commissioner

INDIANA
 Industrial Board
 601 Stala Office Building
 100 North Senate Avenue
 Indianapolis, Indiana 46204
 (317) 272-3808
 Mr. John N. Shanks II, Chairman
 Mr. F. J. Noel, Member
 Mr. J. J. McDonagh, Member
 Mr. John A. Rader, Member
 Mr. Everett H. Lucas, Member
 Mr. G. Terrance Condon, Member
 Ms. Anna C. Thomas, Member

ICWA
 Industrial Commissioner's Office
 507 10th Street
 Des Moines, Iowa 50319
 (515) 281-5935
 Mr. Robert C. Landess, Industrial Commissioner

KANSAS
 Division of Workers' Compensation
 Department of Human Resources
 First Floor
 217 S.E. Fourth Street
 Topeka, Kansas 66603-3599
 (913) 236-3441
 Mr. John B. Rathmel, Director

KENTUCKY
 Workers' Compensation Board
 127 Building
 U.S. 127 South
 Frankfort, Kentucky 40601
 (502) 564-5550
 Mr. Lanny Holbrook, Chairman
 Mr. Glenn L. Schilling, Member
 Mr. William Brooks, Member
 Mr. George Simpson, Member
 Mr. William Miller, Jr., Member
 Ms. Suzanne Shively, Acting Director

LOUISIANA
 Department of Labor
 Office of Workers' Compensation
 910 No. Bon Marche Street
 Baton Rouge, Louisiana 70806
 (504) 922-0158
 Mr. Jack Leary, Assistant Secretary

MAINE
 Workers' Compensation Commission
 State Office Building
 State House Station 27
 Augusta, Maine 04333
 (207) 289-3751
 Mr. Ralph L. Tucker, Chairman
 Mr. Douglas A. Clapp, Commissioner
 Mr. Nicholas Scaccia, Commissioner
 Mr. David Soucy, Commissioner
 Mrs. Suzanne E.K. Smith, Commissioner
 Mrs. Jane S. Bradley, Commissioner
 Mr. Peter Michaud, Commissioner
 Mr. Roland Beaudoin, Commissioner
 Mr. James E. Smith, Commissioner

MARYLAND
 Workers' Compensation Commission
 6 North Liberty
 Baltimore, Maryland 21201
 (301) 659-4700
 Mr. Charles J. Krysiak, Chairman
 Mr. Sidney W. Albert, Commissioner
 Mr. Edward A. Palamara, Commissioner
 Mr. G. Joseph Sills, Jr., Commissioner
 Ms. Carmel J. Snow, Commissioner
 Mr. J. Max Millstone, Commissioner
 Mr. Robert S. Redding, Commissioner
 Mr. L. Douglas Jefferson, Commissioner
 Mr. Stephen Rosenbaum, Commissioner

State Accident Fund
 8722 Loch Raven Boulevard
 Towson, Maryland 21204
 (301) 321-3993
 Mr. Donald Patter, Superintendent

MASSACHUSETTS
 Industrial Accidents Board
 Leverett Sallontall Office Building
 100 Cambridge Street
 Boston, Massachusetts 02202
 (617) 727-3400
 Mr. Joel Pressman, Chairman
 Mr. James McGunness, Commissioner
 Mr. Harry Demeter, Jr., Commissioner
 Mr. William McCarthy, Commissioner
 Mr. Salvatore Musco, Commissioner
 Mrs. Martha Scannel, Commissioner
 Mr. William A. Tickett, Commissioner
 Mr. William Cleary, Commissioner
 Mr. John McKinnon, Commissioner
 Mr. Richard A. Rogers, Commissioner
 Mr. Nicholas J. Vergados, Commissioner

MICHIGAN
 Bureau of Workers' Disability Compensation
 Department of Labor
 P.O. Box 30016
 309 North Washington Square
 Lansing, Michigan 48909
 (517) 373-3480
 Mr. Edward M. Welch, Director
 Mr. John P. Miron, Chief Deputy

Workers' Compensation Appeal Board
 309 North Washington Square
 Leonard Plaza Building
 Lansing, Michigan 48909
 Ms. Marilyn E. Atkins, Chairman
 Mr. Bert Lee, Member
 Ms. Nancy Dav. Member
 Ms. Rosemary K. Wolock, Member
 Mr. Michael J. Mason, Member
 Mrs. Molly Beiner, Member
 Mrs. Moley H. Phelps, Member
 Mr. Robert L. Richardson, Member
 Mrs. Jane S. Colombo, Member
 Mr. Helen Simpson, Member
 Mr. Ramona Fernandez, Member
 Mr. Steven Gonzales, Member
 Mr. Basil Lloyd Blair, Member
 Ms. Sheila Hughes, Member
 Ms. Diane J. Burt, Member

State Accident Fund
 232 South Capitol Street
 Lansing, Michigan 48914
 (517) 485-7193
 Mr. Edwin Lancaster, Manager

MINNESOTA
 Workers' Compensation Division
 Department of Labor and Industry
 444 Layalene Road
 St. Paul, Minnesota 55101
 (612) 296-2432
 Mr. Steve Keele, Commissioner
 Mr. Jay Benanav, Deputy Commissioner

Workers' Compensation Court of Appeals
 Second Floor
 MEA Building
 55 Sherburne Avenue
 St. Paul, Minnesota 55103
 (612) 296-6526
 Hon. Mahlon F. Hanson, Chief Judge
 Hon. Leslie M. Altman, Administrative Judge
 Hon. Karen C. Shimon, Judge
 Hon. Leigh Gard, Judge
 Hon. Raymond O. Adel, Judge

State Workers' Compensation Mutual Insurance Company
 Suite 562, Southdale Office Centre
 600 France Avenue South
 Minneapolis, Minnesota 55435
 (612) 925-3850
 Mr. Andrew C. Meuwissen, President/CEO

MISSISSIPPI
 Workers' Compensation Commission
 1428 Lakeland Drive
 P.O. Box 5300
 Jackson, Mississippi 39216
 (601) 947-4200
 Mr. Marshall G. Bennett, Chairman
 Mr. O. L. Garmon III, Commissioner
 Mr. Walter M. O'Barr, Commissioner
 Mrs. Brenda H. Goolsby, Secretary

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

Labor and Industrial Relations Commission
 1904 Missouri Boulevard
 P.O. Box 599
 Jefferson City, Missouri 65102
 Mrs. Hannelore D. Fischer, Chairman
 Mr. Robert L. Fowler, Member
 Mr. William F. Ringer, Member

MONTANA
 Division of Workers' Compensation
 5 South Last Chance Gulch
 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 Riper, Bureau Chief

CHART XVI □ DIRECTORY OF WORKERS' COMPENSATION ADMINISTRATORS □ January 1, 1986 (continued)

NEBRASKA

Workmen's Compensation Court
State House, 12th Floor
Lincoln, Nebraska 68509
(402) 471-2568
Hon. Ben Novicoff, Presiding Judge
Hon. Paul E. LeClair, Judge
Hon. Mark A. Buchholz, Judge
Hon. James P. Molen, Judge
Hon. Theodore W. Vrana, Judge
Hon. Michael P. Cavel, Judge
Mrs. Yvonne Norton Leung, Administrator

NEVADA

State Industrial Insurance System
515 East Mussar 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
Mr. Vance R. Kelly, Commissioner
Mrs. Ann B. Crane, Director, WC Program

NEW JERSEY

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

NEW MEXICO

Labor and Industrial Commission
1596 Pacheco Street
Santa Fe, New Mexico 87501
(505) 827-9870
Mr. Frank B. Smith, Labor Commissioner

Workmen's Compensation Division
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Mrs. Consuelo C. Smith, Manager

NEW YORK

Workers' Compensation Board
180 Livingston Street
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Mr. Seymour Posner, Vice Chairman
Mr. William Kroeger, Member
Mr. Ernest R. Latham, Member
Mr. William C. Mullany, Member
Mr. Walter Shields, Member
Ms. Ilene J. Slater, Member
Mr. Joseph A. Tauriello, Member
Mr. Ferdinand Tremli, Member
Mr. Raymond A. Charles, Jr., Member
Mr. Sv Cohen, Member
Mr. Francis J. Griffin, Member
Mr. Thomas W. Gleason, Executive Director

State Insurance Fund
199 Church Street
New York, New York 10007
(212) 952-8000
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NORTH CAROLINA

Industrial Commission
Obbs Building
430 North Salisbury Street
Raleigh, North Carolina 27611
(919) 733-4820
Mr. David V. Brooks, Chairman
Mr. William H. Stephenson, Commissioner
Mr. Charlas Clay, Commissioner

NORTH DAKOTA

Workmen's Compensation Bureau
Russell Building-Hwy. 83 North
4007 N State Street
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Mr. Quentin Retterath, Commissioner
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Mr. Emory Huguely, Vice Chairman
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Mr. Raymond A. Connor, Member

State Insurance Fund
Same address as Bureau

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Oklahoma Workers' Compensation Court
Jim Thorpe Building
2101 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 521-8025
Hon. Charles L. Cashion, Presiding Judge
Hon. Gary W. Sleeper, Judge
Hon. Victor R. Seagle, Judge
Hon. Bill V. Cross, Judge
Hon. Dick Lynn, Judge
Hon. Clint G. Livingston, Judge
Hon. Jacques J. Jeffries-Brawner, Judge
Hon. Kay Karen Kennedy, Judge

State Insurance Fund
5th and Walnut
Oklahoma City, Oklahoma 73105
(405) 232-7653
Mr. David Elenburg, Manager

OREGON

Workers' Compensation Department
Labor and Industries Building
Salem, Oregon 97310
(503) 378-3304
Mr. William J. Brown, Director

Workers' Compensation Board
480 Church Street
Salem, Oregon 97310
Ms. Evelyn S. Ferns, Chairperson
Mr. George E. Lewis, Member
Mr. Greg McMurdo, Member

SAIF Corporation
400 High Street, S.E.
Salem, Oregon 97312
Mr. Gary A. Reid, President

PENNSYLVANIA

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
4th Floor
Harrisburg, Pennsylvania 17111
(717) 783-7838
Mr. Harold Fergus, Chairman
Mr. Anthony R. Cignetti, Commissioner
Mr. Thomas Breslin, Commissioner
Mr. Robert Font, Commissioner
Mr. William H. Muir, Commissioner

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

PUERTO RICO

Industrial Commissioner's Office
G.P.O. Box 4466
San Juan, Puerto Rico 00936
(809) 783-2028
Mr. Gilberto M. Charnez, Chairman
Mr. Epifanio Aldahondo, Commissioner
Mr. Jorge Mondéz, Commissioner
Mr. Ramon Domenech, Commissioner
Mr. Luis Duprey, Commissioner

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San Juan, Puerto Rico 00936
Mr. Cirilo Trado, Administrator

RHODE ISLAND

Department of Workers' Compensation
230 Elmwood Avenue
Providence, Rhode Island 02907
(401) 277-2722
Mr. Robert Anagnano, Director
Mr. Michael J. Hantahan, Administrator

Workers' Compensation Commission
1 Dorrance Plaza
Providence, Rhode Island 02903
(401) 277-3097
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Mr. Robert F. Aragan, Commissioner
Mr. William G. Gilroy, Commissioner
Mr. Moses Kando, Commissioner
Mr. Andrew E. McConneil, Commissioner
Mr. Carmine Rao, Commissioner
Mr. John Rolando, Commissioner
Mr. William A. Castro, Administrator

SOUTH CAROLINA

Industrial Commission
Middleburg Office Park
1800 St. Julian Place
Columbia, South Carolina 29204
(803) 758-2558
Mr. James J. Reid, Chairman
Mr. John R. Tally, Commissioner
Ms. Virginia L. Crocker, Commissioner
Mr. Milton Kimpson, Commissioner
Mr. Holmes C. Dreher, Commissioner
Mr. W. J. Fedder, Commissioner
Mr. Reinhardt Brown, Commissioner
Mr. Samuel E. Kurven, Judicial Administrator
Mr. John E. Nabors, Executive Assistant

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800 Dutch Square Boulevard, Suite 160
Columbia, South Carolina 29210
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Mr. John W. Scott, Director

SOUTH DAKOTA

Division of Labor and Management
Department of Labor
Knepp Building, Second Floor
700 Illinois North
Pierre, South Dakota 57501
(605) 773-3681
Mr. Peter de Hueck, Director

TENNESSEE

Workers' Compensation Division
Department of Labor
501 Union Building
Second Floor
Nashville, Tennessee 37219
(615) 741-2395
Mrs. Sue Ann Head, Director

TEXAS

Industrial Accident Board
200 East Riverside Drive, First Floor
Austin, Texas 78704
(512) 448-7900
Mr. Joseph C. Gagen, Chairperson
Mr. Bobby J. Barnes, Member
Mr. N. J. Huastis, Member
Mr. William Treacy, Executive Director

UTAH

Industrial Commission
160 East 300 South
Salt Lake City, Utah 84111
(801) 530-6800
Mr. Stephen M. Hadley, Chairman
Mr. Walter T. Axelgard, Commissioner
Mr. L. L. Neilsen, Commissioner

State Insurance Fund
560 South 300 East
Salt Lake City, Utah 84111
(801) 533-6526
Mr. Blaine Palmer, Director

VERMONT

Department of Labor and Industry
120 State Street
Montpelier, Vermont 05602
(802) 823-2236
Mr. William A. Dalton, Commissioner

VIRGIN ISLANDS

Department of Labor
P.O. Box 890
Christiansburg, St. Croix, Virgin Islands 00301
(809) 773-6200
Mr. Douglas E. Simpson, Deputy Commissioner

VIRGINIA

Industrial Commission
1000 DMV Building
P.O. Box 1794
Richmond, Virginia 23220
(804) 257-8600
Mr. Charles G. James, Chairman
Mr. Robert P. Joyner, Commissioner
Mr. William E. O'Neill, Commissioner

WASHINGTON

Department of Labor and Industries
General Administration Building
AX-31
Olympia, Washington 98504
(206) 753-6341
Mr. Richard A. Davis, Director
Mr. Joseph A. Dear, Deputy Director

Board of Industrial Insurance Appeals
410 West 5th Street
Capitol Center Building
Olympia, Washington 98504
Mr. Gary B. Wiggs, Chairman
Mr. Frank Fennerty, Jr., Member
Mr. Philip T. Bork, Member

Industrial Insurance Division (State Fund)
Same address as Department
Mr. William A. Ziegler, Jr., Assistant Director

WEST VIRGINIA

Workers' Compensation Commissioner's
Office
P.O. Box 3151
Charleston, West Virginia 25332
(304) 348-2580
Ms. Mary Martha Merrit, Commissioner

Workers' Compensation Appeal Board
601 Morris Street, Room 419
Charleston, West Virginia 25301
Mr. John Preston Bailey, Chairman
Mr. Louis J. John, Member
Mrs. Jane Coyle, Member

Workmen's Compensation Fund
Same address as Commissioner's Office

WISCONSIN

Workers' Compensation Division
Department of Industry, Labor, and Human
Relations
P.O. Box 7901
Room 161
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
122 West 25th Street, 2nd fl.
East Wing, Herschler Building
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
Ms. Susan R. Meisinger,
Deputy Under Secretary

Office of Workers' Compensation Programs
(202) 523-7511
Mr. Lawrence W. Rogers Jr., Director

Division of Coal Mine Workers' Compensation
(202) 523-6692
Mr. James DeMarce, Associate Director

Division of Federal Employees' Compensation
(202) 523-7552
Mr. Thomas M. Markey, Associate Director

Division of Longshore and Harbor Workers'
Compensation
(202) 523-8572
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(202) 523-3575
Mrs. June M. Robinson, Director

Division of State Workers' Compensation
Programs
(202) 523-9575
Mr. Glenn A. Whittington, Director

Benefits Review Board
1111 20th Street, N.W.
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Washington, D.C. 20036
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Mr. Robert L. Ramsey, Chief Adm. Appeals Judge
Mr. Roy P. Smith, Adm. Appeals Judge
Mr. James F. Brown, Adm. Appeals Judge
Mrs. Nancy S. Dolder, Adm. Appeals Judge
Ms. Regina C. McGranery, Adm. Appeals Judge

Employees' Compensation Appeals Board
300 Reporters Building
7th & D Streets, S.W.
Room 300
Washington, D.C. 20210
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Mr. George E. Rivers, Member
Mr. David S. Gerson, Member
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ALBERTA
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 Mr. Kenneth C. Pals, Chairman
 Dr. A.E. Hohol, Vice Chairman
 Mr. Roy H. Jamha, Member
 Mr. Peter Kolba, Member
 Mr. Maurice Barry, Member
 Mr. T.P. Griffin, Executive Director-Administration
 Mr. John Wisocky, Executive Director-Claims Services
 Mr. K.W. Coull, Executive Director-Finance

BRITISH COLUMBIA
 Workers' Compensation Board
 6951 Westminster Highway
 Richmond, British Columbia V7C 1C6
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 Mr. Walter R. Fleisher, Chairman
 Ms. Joan Nutler, Commissioner
 Mr. Michael Parr, Commissioner
 Mr. Glenn Hall, Commissioner

MANITOBA
 Workers' Compensation Board
 333 Maryland Street
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 Ms. Sonny Arrojado, Chairperson
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 Mr. Allan A. Fleury, Commissioner
 Mr. Ken Kurbis, Chief Executive Officer

NEW BRUNSWICK
 Workers' Compensation Board
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 Mr. M.P. Fisher, Commissioner
 Mr. Brian Baxter, Executive Director

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 Workers' Compensation Board
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 Mr. Edward Maynard, Chairman
 Mr. Gordon F. Woodford, Commissioner
 Mr. Andrew G. Rose, Commissioner
 Mr. Maxwell J. Bursey, Executive Director-Claims Services
 Mr. Bruce Peckford, Executive Director-Finance and Administration

NORTHWEST TERRITORIES
 Workers' Compensation Board
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 Mr. Bill Berezowski, Member
 Mr. W. Hettinck, Member
 Mr. D. Johnston, Member
 Mr. Mike Zubko, Member
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 Mr. Arnold Hope, Member
 Mr. J.D.C. MacLean, Member

NOVA SCOTIA
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 5668 South Street
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 Mr. Burt Couits, Vice Chairman
 Mr. James Vaughan, Commissioner
 Mr. Greg Hicks, Commissioner
 Mr. J.H. Cottenden, Executive Director, Finance
 Mr. M.J. MacNeil, Executive Director, Administration

Workers' Compensation Appeal Board
 3rd Floor, Lord Nelson Arcade
 Spring Garden Road
 P.O. Box 3311
 Halifax, Nova Scotia B3J 3J1
 Mr. Lawrence F. Scaravelli, Chairman
 Mr. H. Maxwell Pierce, Member
 Mr. Donald Hutchinson, Member
 Mrs. Shirley MacNeill, Member
 Mr. George Beckwith, Member
 Mr. John J. O'Brien, Executive Officer

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 Hon. Lincoln M. Alexander, Chairman
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 Mr. T.D. Warrington, Vice Chairman Appeals
 Dr. W.F. Jacobs, Commissioner-Appeals
 Mr. Thomas A. McEwan, Commissioner-Appeals
 Mr. R. D. Reilly, Asst. General Manager
 Mr. Alex Joma, Secretary
 Mr. D. Cain, Associate Secretary
 Mr. P.J. Walker, Register of Appeals

PRINCE EDWARD ISLAND
 Workers' Compensation Board
 60 Belvedere Avenue
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 Charlottetown, Prince Edward Island C1A 7L7
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 Mr. Arthur Brown, Member
 Mr. Raymond Livingstone, Vice Chairman
 Mr. C.E. Ready, Executive Secretary

QUEBEC
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 524 Bourdages Street
 Quebec, Quebec G1K 7E2
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 Hon. Robert Sauve, President
 Mr. Jean-Louis Bertrand, Vice President
 Mr. Lionel Bernier, Vice President
 Mr. Paul Emile Boucher, Vice President
 Mr. Pierre LaFrance, Secretary

SASKATCHEWAN
 Workers' Compensation Board
 1840 Lorne Street
 Regina, Saskatchewan S4P 2L8
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 Mr. Garnet Garven, Chairman and CEO
 Mr. Phillip J. Leduc, Member
 Mr. Robert G. McWillie, Member
 Mr. Ernest R. Moody, Member
 Mr. K.L. Brown, Sr. V.P.-Administration
 Mr. J.A. McLean, Sr. V.P.-Adjudication

YUKON
 Workers' Compensation Board
 4114 4th Avenue
 Suite 300
 Whitehorse, Yukon Y1A 4N7
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 Mr. Gerry Dobson, Member
 Mr. Tom Mckey, Member
 Miss Dorothy Wasylynchuk, 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
 Capt. J.G. Daniels, Vice Chairman
 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:

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

State Workers' Compensation Laws



Jacque

U.S. Department of Labor
Employment Standards Administration
Office of State Liaison and Legislative Analysis
Division of State Workers' Compensation Programs

July 1986

AWCB
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- Table 2. Numerical Exemptions
- Table 3. Coverage of Agricultural Workers
- Table 4. Jurisdictions in Which Workers' Compensation Laws Apply to Domestic Employment
- Table 5. Medical Benefits and Methods of Physician Selection Provided by Workers' Compensation Statutes in the U. S.
- Table 6. Benefits for Temporary Total Disability Provided by Workers' Compensation Statutes in the U. S.
- Table 7. Benefits for Permanent Total Disability Provided by Workers' Compensation Statutes in the U. S.
- Table 8. Benefits for Permanent Partial Disability Provided by Workers' Compensation Statutes in the U. S.
- Table 9. Maximum Benefits and Periods of Payment for Selected Permanent Partial Disabilities
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- Table 18. Attorney Fees
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TABLE 1. TYPE OF LAW AND INSURANCE REQUIREMENTS FOR PRIVATE EMPLOYMENT (cont.)

Jurisdiction	Type of Law: Compulsory or Elective	Waivers Permitted	Employer to Insure Through:			
			State Fund	Pvt. Carrier	Self-Insurance By: Indiv. Employer Grp. of Employers	
North Dakota	Compulsory	No	Exclusive	No	No	No
Ohio	Compulsory	Yes	Exclusive	No	Yes	No
Oklahoma	Compulsory	No	Competitive	Yes	Yes	Yes
Oregon	Compulsory	No	Competitive	Yes	Yes	No
Pennsylvania	Compulsory	No	Competitive	Yes	Yes	No
Puerto Rico	Compulsory	No	Exclusive	No	No	No
Rhode Island	Compulsory	No	No	Yes	Yes	Yes
South Carolina	Elective	Yes	No	Yes	Yes	Yes
South Dakota	Compulsory	Yes	No	Yes	Yes	Yes
Tennessee	Compulsory	Yes	No	Yes	Yes	Yes
Texas ^{2/}	Elective	No	No	Yes	No	No
Utah	Compulsory	No	Competitive	Yes	Yes	No
Vermont	Compulsory	Yes	No	Yes	Yes	No
Virgin Islands	Compulsory	No	Exclusive	No	No	No
Virginia	Compulsory	Yes	No	Yes	Yes	Yes
Washington	Compulsory	No	Exclusive	No	Yes	Yes
West Virginia	Compulsory	No	Exclusive	No	Yes	No
Wisconsin	Compulsory	No	No	Yes	Yes	No
Wyoming	Compulsory	No	Exclusive	No	No	No
United States*:						
FECA	Compulsory	No	Exclusive	No	Yes	No
LHWCA	Compulsory	No	No	Yes	Yes	No

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

1/ New Jersey: Permits ten or more employers licensed by the State as hospitals to group self-insure.

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

TABLE 2. NUMERICAL EXEMPTIONS (cont.)

Footnotes:

- 1/ Illinois: A numerical exemption of 2 or less employees is applicable to "carriage by land, water, or aerial service and loading or unloading in connection therewith..."
- 2/ Kansas: Employers are exempt if they had a total gross annual payroll for the preceding year of less than \$10,000, and anticipate the same or lower payroll expenses for the current year.
- 3/ Arkansas: Contractor engaged in building or building repair work is covered if he or she employs 2 or more employees at any one time. If a contractor sub-contracts any portion of the work, the numerical exemption requirement applies. Corporate officers or self-employed employers who elect to be exempt from coverage are required to cover their employees, regardless of whether the number of employees in the business is reduced to less than three.
- 4/ Michigan: A numerical exemption of 2 or less employees applies, unless, at least 1 employee is employed by the same employer for 35 hours per week for 13 weeks or longer during the preceding 52 weeks.
- 5/ Wisconsin: Employers, other than farmers, who usually have less than 3 employees but who have paid wages of \$500 or more in any calendar quarter for work performed within the State are covered the first day of the next calendar year.
- 6/ North Carolina: Act exempts individual sawmill and logging operators with less than 10 employees, operating less than 50 days in 6 consecutive months and whose principal business is unrelated to sawmills.
- 7/ South Carolina: Numerical exemption does not apply if employer has a total annual payroll during the previous calendar year of less than \$3,000.

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

State	Farmworkers Covered	Type of Coverage
Alaska	Agricultural employees, <u>except</u> those employed on a part-time basis.	Compulsory
Arizona	Agricultural workers are covered the same as all other employees.	Compulsory
California	Agricultural workers are covered the same as all other employees.	Compulsory
Colorado	Agricultural workers are covered the same as all other employees.	Compulsory
Connecticut	Agricultural workers are covered the same as all other employees.	Compulsory
Delaware	Agricultural employees whose employer carries insurance to provide coverage for such workers or their dependents.	Elective
District of Columbia	Agricultural workers are covered the same as all other employees.	Compulsory
Florida	Agricultural workers, <u>except</u> those performing agricultural labor on a farm in the employ of a bona fide farmer or association of farmers, employing 5 or less regular employees and less than 12 other employees at one time for seasonal employment in less than 30 days, provided such seasonal employment does not exceed 45 days in the same calendar year.	Compulsory
Hawaii	Agricultural workers are covered the same as all other employees.	Compulsory
Illinois	Agricultural workers employed by an individual employer for 500 or more aggregate man-days in any quarter during the preceding calendar year; exclusive of the employer's spouse and other members of his immediate family residing with him.	Compulsory

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

State	Farmworkers Covered	Type of Coverage
Montana	Agricultural workers are covered the same as all other employees.	Compulsory
New Hampshire	Agricultural workers are covered the same as all other employees.	Compulsory
New Jersey	Agricultural workers are covered the same as all other employees.	Elective
New York	Requires workers' compensation coverage of farm laborers for 12 months, from April 1, if the farmer's total cash wage remuneration paid to all farm laborers during the preceding calendar year amounts to \$1,200 or more; farmworkers supplied to farmer by a farm labor contractor would be deemed to be employees of the farmer.	Compulsory
North Carolina	All county agricultural extension service employees who are not employed by the U.S. Department of Agriculture and who are field faculty members with professional rank; and those paid from State or county funds.	Compulsory
Ohio	Agricultural workers are covered the same as all other employees.	Compulsory
Oklahoma	All workers employed in agriculture or horticulture by an employer who had a gross annual payroll, including money paid to independent contractors, in the preceding calendar year of \$100,000 or more.	Compulsory
Oregon	Agricultural workers are covered the same as all other employees.	Compulsory
Puerto Rico	No expressed provision exempting farmworkers, therefore, farmworkers are covered in same manner as other workers. Sharecroppers are specifically covered.	Compulsory

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

Jurisdiction	Type of Law: Compulsory or Elective	Waivers Permitted	Employer to Insure Through:			
			State Fund	Pvt. Carrier	Self-Insurance By: Indiv. Employer Grp. of Employers	
North Dakota	Compulsory	No	Exclusive	No	No	No
Ohio	Compulsory	Yes	Exclusive	No	Yes	No
Oklahoma	Compulsory	No	Competitive	Yes	Yes	Yes
Oregon	Compulsory	No	Competitive	Yes	Yes	No
Pennsylvania	Compulsory	No	Competitive	Yes	Yes	No
Puerto Rico	Compulsory	No	Exclusive	No	No	No
Rhode Island	Compulsory	No	No	Yes	Yes	Yes
South Carolina	Elective	Yes	No	Yes	Yes	Yes
South Dakota	Compulsory	Yes	No	Yes	Yes	Yes
Tennessee	Compulsory	Yes	No	Yes	Yes	Yes
Texas ^{2/}	Elective	No	No	Yes	No	No
Utah	Compulsory	No	Competitive	Yes	Yes	No
Vermont	Compulsory	Yes	No	Yes	Yes	No
Virgin Islands	Compulsory	No	Exclusive	No	No	No
Virginia	Compulsory	Yes	No	Yes	Yes	Yes
Washington	Compulsory	No	Exclusive	No	Yes	Yes
West Virginia	Compulsory	No	Exclusive	No	Yes	No
Wisconsin	Compulsory	No	No	Yes	Yes	No
Wyoming	Compulsory	No	Exclusive	No	No	No
United States*:						
FECA	Compulsory	No	Exclusive	No	Yes	No
LHWCA	Compulsory	No	No	Yes	Yes	No

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

^{1/} New Jersey: Permits ten or more employers licensed by the State as hospitals to group self-insure.

^{2/} Texas: Provides for mandatory workers' compensation coverage under Title 25 of State Statutes regarding rules and regulations for "Carriers" (Article 911-A, Sec. 11 Motor Bus Transportation and Regulations by the Railroad Commission).

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

Jurisdiction	Type of Law: Compulsory or Elective	Waivers, Permitted	Employer to Insure Through:			
			State Fund	Pvt. Carrier	Self-Insurance By: Indiv. Employer Grp. of Employers	
Alabama	Compulsory	No	No	Yes	Yes	Yes
Alaska	Compulsory	Yes	No	Yes	Yes	No
Arizona	Compulsory	Yes	Competitive	Yes	Yes	No
Arkansas	Compulsory	Yes	No	Yes	Yes	Yes
California	Compulsory	No	Competitive	Yes	Yes	No
Colorado	Compulsory	Yes	Competitive	Yes	Yes	No
Connecticut	Compulsory	Yes	No	Yes	Yes	Yes
Delaware	Compulsory	No	No	Yes	Yes	Yes
Dist. of Col.	Compulsory	No	No	Yes	Yes	No
Florida	Compulsory	Yes	No	Yes	Yes	Yes
Georgia	Compulsory	Yes	No	Yes	Yes	Yes
Hawaii	Compulsory	No	Competitive	Yes	Yes	Yes
Idaho	Compulsory	No	Competitive	Yes	Yes	No
Illinois	Compulsory	No	No	Yes	Yes	Yes
Indiana	Compulsory	No	No	Yes	Yes	No
Iowa	Compulsory	Yes	No	Yes	Yes	Yes
Kansas	Compulsory	Yes	No	Yes	Yes	Yes
Kentucky	Compulsory	Yes	No	Yes	Yes	Yes
Louisiana	Compulsory	Yes	No	Yes	Yes	Yes
Maine	Compulsory	Yes	No	Yes	Yes	Yes
Maryland	Compulsory	Yes	Competitive	Yes	Yes	Yes
Massachusetts	Compulsory	No	No	Yes	Yes	No
Michigan	Compulsory	Yes	Competitive	Yes	Yes	Yes
Minnesota	Compulsory	No	Competitive	Yes	Yes	Yes
Mississippi	Compulsory	No	No	Yes	Yes	No
Missouri	Compulsory	No	No	Yes	Yes	Yes
Montana	Compulsory	Yes	Competitive	Yes	Yes	Yes
Nebraska	Compulsory	Yes	No	Yes	Yes	No
Nevada	Compulsory	No	Exclusive	No	Yes	No
New Hampshire	Compulsory	No	No	Yes	Yes	Yes
New Jersey	Elective	No	No	Yes	Yes	No ^{1/}
New Mexico	Compulsory	Yes	No	Yes	Yes	No
New York	Compulsory	No	Competitive	Yes	Yes	Yes
North Carolina	Compulsory	Yes	No	Yes	Yes	Yes

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

Jurisdiction	Type of Law: Compulsory or Elective	Waivers Permitted	Employer to Insure Through:			
			State Fund	Pvt. Carrier	Self-Insurance By: Indiv. Employer Grp. of Employers	
Alabama	Compulsory	No	No	Yes	Yes	Yes
Alaska	Compulsory	Yes	No	Yes	Yes	No
Arizona	Compulsory	Yes	Competitive	Yes	Yes	No
Arkansas	Compulsory	Yes	No	Yes	Yes	Yes
California	Compulsory	No	Competitive	Yes	Yes	No
Colorado	Compulsory	Yes	Competitive	Yes	Yes	No
Connecticut	Compulsory	Yes	No	Yes	Yes	Yes
Delaware	Compulsory	No	No	Yes	Yes	Yes
Dist. of Col.	Compulsory	No	No	Yes	Yes	No
Florida	Compulsory	Yes	No	Yes	Yes	Yes
Georgia	Compulsory	Yes	No	Yes	Yes	Yes
Hawaii	Compulsory	No	Competitive	Yes	Yes	Yes
Idaho	Compulsory	No	Competitive	Yes	Yes	No
Illinois	Compulsory	No	No	Yes	Yes	Yes
Indiana	Compulsory	No	No	Yes	Yes	No
Iowa	Compulsory	Yes	No	Yes	Yes	Yes
Kansas	Compulsory	Yes	No	Yes	Yes	Yes
Kentucky	Compulsory	Yes	No	Yes	Yes	Yes
Louisiana	Compulsory	Yes	No	Yes	Yes	Yes
Maine	Compulsory	Yes	No	Yes	Yes	Yes
Maryland	Compulsory	Yes	Competitive	Yes	Yes	Yes
Massachusetts	Compulsory	No	No	Yes	Yes	No
Michigan	Compulsory	Yes	Competitive	Yes	Yes	Yes
Minnesota	Compulsory	No	Competitive	Yes	Yes	Yes
Mississippi	Compulsory	No	No	Yes	Yes	No
Missouri	Compulsory	No	No	Yes	Yes	Yes
Montana	Compulsory	Yes	Competitive	Yes	Yes	Yes
Nebraska	Compulsory	Yes	No	Yes	Yes	No
Nevada	Compulsory	No	Exclusive	No	Yes	No
New Hampshire	Compulsory	No	No	Yes	Yes	Yes
New Jersey	Elective	No	No	Yes	Yes	No <u>1/</u>
New Mexico	Compulsory	Yes	No	Yes	Yes	No
New York	Compulsory	No	Competitive	Yes	Yes	Yes
North Carolina	Compulsory	Yes	No	Yes	Yes	Yes

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

Jurisdiction	Type of Law: Compulsory or Elective	Waivers Permitted	Employer to Insure Through:			
			State Fund	Pvt. Carrier	Self-Insurance By: Indiv. Grp. of Employer Employers	
North Dakota	Compulsory	No	Exclusive	No	No	No
Ohio	Compulsory	Yes	Exclusive	No	Yes	No
Oklahoma	Compulsory	No	Competitive	Yes	Yes	Yes
Oregon	Compulsory	No	Competitive	Yes	Yes	No
Pennsylvania	Compulsory	No	Competitive	Yes	Yes	No
Puerto Rico	Compulsory	No	Exclusive	No	No	No
Rhode Island	Compulsory	No	No	Yes	Yes	Yes
South Carolina	Elective	Yes	No	Yes	Yes	Yes
South Dakota	Compulsory	Yes	No	Yes	Yes	Yes
Tennessee	Compulsory	Yes	No	Yes	Yes	Yes
Texas ^{2/}	Elective	No	No	Yes	No	No
Utah	Compulsory	No	Competitive	Yes	Yes	No
Vermont	Compulsory	Yes	No	Yes	Yes	No
Virgin Islands	Compulsory	No	Exclusive	No	No	No
Virginia	Compulsory	Yes	No	Yes	Yes	Yes
Washington	Compulsory	No	Exclusive	No	Yes	Yes
West Virginia	Compulsory	No	Exclusive	No	Yes	No
Wisconsin	Compulsory	No	No	Yes	Yes	No
Wyoming	Compulsory	No	Exclusive	No	No	No
United States*:						
FECA	Compulsory	No	Exclusive	No	Yes	No
LHWCA	Compulsory	No	No	Yes	Yes	No

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

^{1/} New Jersey: Permits ten or more employers licensed by the State as hospitals to group self-insure.

^{2/} Texas: Provides for mandatory workers' compensation coverage under Title 25 of State Statutes regarding rules and regulations for "Carriers" (Article 911-A, Sec. 11 Motor Bus Transportation and Regulations by the Railroad Commission).

TABLE 2. NUMERICAL EXEMPTIONS

Jurisdictions Making No Numerical Exemptions

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

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

3 employees

4 employees

5 employees

Alabama
 Arkansas 3/
 Florida
 Georgia
 Michigan 4/
 New Mexico
 Virginia
 Wisconsin 5/

North Carolina 6/
 Rhode Island
 South Carolina 7/

Mississippi
 Tennessee
 Missouri

*Federal Employees' Compensation Act.

Longshoremen's and Harbor Workers' Compensation Act.

TABLE 2. NUMERICAL EXEMPTIONS (cont.)

Footnotes:

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

TABLE 3. COVERAGE OF AGRICULTURAL WORKERS

Agricultural workers are covered in varying degrees in 38 jurisdictions. Sixteen jurisdictions^{1/} cover agricultural workers the same as all other employees, and 22 carry limitations that are not applicable to other covered employees as indicated in the following table.

Fifteen jurisdictions,^{2/} not listed in the table, permit agricultural employers to secure coverage voluntarily, even though no statutory provisions are prescribed.

1/ Arizona, California, Colorado, Connecticut, District of Columbia, Hawaii, Louisiana, Massachusetts, Michigan, Montana, New Hampshire, New Jersey, Ohio, Oregon, Puerto Rico, and the Virgin Islands.

2/ Alabama, Arkansas, Georgia, Idaho, Indiana, Kansas, Kentucky, Mississippi, Nebraska, Nevada, New Mexico, North Dakota, Rhode Island, South Carolina, and Tennessee.

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

State	Farmworkers Covered	Type of Coverage
Alaska	Agricultural employees, <u>except</u> those employed on a part-time basis.	Compulsory
Arizona	Agricultural workers are covered the same as all other employees.	Compulsory
California	Agricultural workers are covered the same as all other employees.	Compulsory
Colorado	Agricultural workers are covered the same as all other employees.	Compulsory
Connecticut	Agricultural workers are covered the same as all other employees.	Compulsory
Delaware	Agricultural employees whose employer carries insurance to provide coverage for such workers or their dependents.	Elective
District of Columbia	Agricultural workers are covered the same as all other employees.	Compulsory
Florida	Agricultural workers, <u>except</u> those performing agricultural labor on a farm in the employ of a bona fide farmer or association of farmers, employing 5 or less regular employees and less than 12 other employees at one time for seasonal employment in less than 30 days, provided such seasonal employment does not exceed 45 days in the same calendar year.	Compulsory
Hawaii	Agricultural workers are covered the same as all other employees.	Compulsory
Illinois	Agricultural workers employed by an individual employer for 500 or more aggregate man-days in any quarter during the preceding calendar year; exclusive of the employer's spouse and other members of his immediate family residing with him.	Compulsory

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

State	Farmworkers Covered	Type of Coverage
Iowa	Agricultural employees, other than excluded family members, whose employer's total cash wage payments during the preceding year amount to at least \$2,500.	Compulsory
Louisiana	Agricultural workers are covered the same as all other employees.	Compulsory
Maine	Agricultural workers, <u>except</u> seasonal or casual. An employer of 4 or less farmworkers may alternatively secure the payment of compensation by obtaining an employer's liability insurance policy (total limit not less than \$25,000 and medical payment coverage of not less than \$1,000).	Compulsory
Maryland	Agricultural employees whose employer has 3 or more full-time employees or a yearly payroll for full-time employees of \$15,000. Office workers are exempt from coverage.	Compulsory
Massachusetts	Agricultural workers are covered the same as all other employees.	Compulsory
Michigan	Agricultural workers are covered the same as all other employees.	Compulsory
Minnesota	Farm laborers who do not work for a "family farm". (Elective coverage is permitted for certain employees of family farms.) Defines "family farm" as any farm operation which pays less than \$8,000 in cash wages, exclusive of machine hire, to farm laborers for services rendered during the preceding calendar year.	Compulsory
Missouri	Farm laborers whose employer elects to accept the provisions of this act by the purchase of a valid compensation insurance policy. Members and officers of a family farm corporation may be covered under a policy of workers' compensation insurance if approved by a resolution of the board of directors.	Elective

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

State	Farmworkers Covered	Type of Coverage
Montana	Agricultural workers are covered the same as all other employees.	Compulsory
New Hampshire	Agricultural workers are covered the same as all other employees.	Compulsory
New Jersey	Agricultural workers are covered the same as all other employees.	Elective
New York	Requires workers' compensation coverage of farm laborers for 12 months, from April 1, if the farmer's total cash wage remuneration paid to all farm laborers during the preceding calendar year amounts to \$1,200 or more; farmworkers supplied to farmer by a farm labor contractor would be deemed to be employees of the farmer.	Compulsory
North Carolina	All county agricultural extension service employees who are not employed by the U.S. Department of Agriculture and who are field faculty members with professional rank; and those paid from State or county funds.	Compulsory
Ohio	Agricultural workers are covered the same as all other employees.	Compulsory
Oklahoma	All workers employed in agriculture or horticulture by an employer who had a gross annual payroll, including money paid to independent contractors, in the preceding calendar year of \$100,000 or more.	Compulsory
Oregon	Agricultural workers are covered the same as all other employees.	Compulsory
Puerto Rico	No expressed provision exempting farmworkers, therefore, farmworkers are covered in same manner as other workers. Sharecroppers are specifically covered.	Compulsory

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

State	Farmworkers Covered	Type of Coverage
Pennsylvania	All agricultural workers if the employer pays one agricultural worker wages of \$150 or more or furnishes employment to one employee in agricultural labor for 20 or more days during a calendar year.	Compulsory
South Dakota	Workers engaged commercially in the operation of threshing machines, grain combines, corn shellers, corn huskers, shredders, silage cutters, and seed hullers for profit.	Compulsory
Texas	Farm or ranch laborers who are migrant workers, or who are seasonal workers (under certain conditions), or who are employed by an employer with a certain minimum gross annual payroll for the preceding year.	Elective
Utah	All agricultural workers <u>except</u> those working for employers who employ five or fewer persons, other than immediate family members, for 40 hours or more per week per each employee for 13 consecutive weeks during any part of the preceding 12 months.	Compulsory
Vermont	All agricultural workers <u>except</u> those working for an employer whose aggregate payroll is less than \$2,000 in a calendar year.	Compulsory
Virgin Islands	Agricultural workers are covered the same as all other employees.	Compulsory
Virginia	Agricultural workers working for an employer who regularly has in service more than 2 full-time employees.	Compulsory

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

State	Farmworkers Covered	Type of Coverage
Washington	All agricultural employees <u>except</u> a child under 18 employed by the child's parents in agricultural activities on the family farm.	Compulsory
West Virginia	Employees of an employer who has 6 or more full-time workers in agricultural service.	Compulsory
Wisconsin	Farmworkers working for an employer who becomes subject to the Act 10 days after he or she has employed 6 or more employees, whether in one or more locations for 20 or more days during the calendar year.	Compulsory
Wyoming	Workers engaged in power farming when one or more are employed for an average of 6 months each year. "Power farming" means work on a farm, livestock ranch, or poultry farm, which uses in connection with its operation any power-driven equipment, such as a pick-up truck, feed grinder, stacking machinery, tractor, mower, baler, or road grader.	Elective

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

Jurisdiction ^{1/}	Domestic Service and Extent of Compulsory Coverage
Alaska	Any domestic worker <u>except</u> part-time babysitters, cleaning persons, and similar help. (Part-time is defined to mean fewer than 40 hours per week by the same employer.)
California	Any domestic worker—including one who cares for and supervises children—employed 52 or more hours, or who earned \$100 or more, during 90 calendar days immediately preceding date of injury or last employment exposing such worker to the hazards of an occupational disease. <u>Excludes</u> workers employed by a parent, spouse or child.
Colorado	Any domestic worker employed 40 or more hours per week or five or more days per week by one employer.
Connecticut	Any domestic worker employed more than 26 hours per week by one employer.
District of Columbia	Domestic workers employed by the same employer at least 240 hours during a calendar quarter.
Delaware	Any household worker who earns \$300 or more in any three-month period from a single private home or household.
Hawaii	Any worker employed solely for personal, family or household purposes whose wages are \$225 or more during the current calendar quarter and during each completed calendar quarter of the preceding 12-month period.
Illinois	Any worker or workers employed for a total of 40 or more hours per week for a period of 13 or more weeks during a calendar year by any household or residence.
Iowa	Any employee working in or about a private dwelling (who is not a regular household member) whose earnings are \$200 or more during the 13 consecutive weeks prior to an injury.

^{1/} Every jurisdiction not listed herein permits employers to provide voluntary coverage, except Louisiana, and Wyoming, which specifically excludes domestic servants.

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

Jurisdiction <u>1/</u>	Domestic Service and Extent of Compulsory Coverage
Kansas	Any domestic worker if the employer had a total gross payroll for the preceding calendar year of \$10,000 or more for all workers under his or her employ.
Kentucky	Two or more domestic workers regularly employed in a private home 40 or more hours a week. (Law has no numerical exemption for general employments.)
Maryland	Any domestic worker whose earnings are \$250 or more in any calendar quarter from a private household.
Massachusetts	Domestic workers employed 16 or more hours per week by an employer.
Michigan	Any household domestic worker <u>except</u> those employed for less than 35 hours per week for 13 weeks or longer during the preceding 52 weeks.
Minnesota	Any domestic worker who earns \$500 or more in any three-month period or who has earned \$500 or more in any three-month period of the previous year from the same single, private household.
New Hampshire	All domestic workers.
New Jersey	Any domestic worker at the election of his or her employer. (Homeowners policies must contain provisions covering domestic services.)
New York	Any domestic worker employed (other than those employed on a farm) by the same employer for a minimum of 40 hours a week.
Ohio	Any domestic worker who earns \$160 or more in any calendar quarter from one employer.
Oklahoma	Any person employed as a domestic worker if the employer had a gross annual payroll in the preceding calendar year of \$10,000 or more for such workers.
Puerto Rico	Any domestic worker regularly employed by the same employer.

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

Jurisdiction 1/	Domestic Service and Extent of Compulsory Coverage
South Carolina	Four or more domestic workers <u>except</u> those whose employer had a total annual payroll during the previous calendar year of less than \$3,000.
South Dakota	Any domestic worker employed more than 20 hours in any calendar week and for more than 6 weeks in any 13-week period.
Utah	Any domestic worker regularly employed for 40 or more hours per week by the same employer.
Washington	Two or more domestic workers if regularly employed in a private home 40 or more hours per week. (Law has no numerical exemption for general employments.)

TABLE 5a. MEDICAL BENEFITS PROVIDED BY WORKERS' COMPENSATION STATUTES

Full Medical Benefits*

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

Special Provisions

Arkansas.....	Employer liability ceases six months after injury where no time is lost from work, or six months after a claimant returns to work, or a maximum of \$10,000 has been paid unless the employer waives rights or the Commission extends time and dollar limits.
New Jersey.....	Employer liability ceases after \$100 has been paid for medical care; employee must petition for further treatment.
Ohio.....	Medical benefits for silicosis, asbestosis, or coal miners' pneumoconiosis are payable only for a temporary or permanent total disability.

*No time or monetary limitations.

**Federal Employees' Compensation Act.

Longshoremen's and Harbor Workers' Compensation Act.

TABLE 5b. METHODS OF PHYSICIAN SELECTION PROVIDED BY WORKERS' COMPENSATION STATUTES (cont.)

<u>Employee Choice of Physician</u>		<u>Employer Selection of Physician</u>	<u>Employer Initial Selection</u>		<u>State Agency Selects Physician</u>
Initial Choice	Selection from list prepared by State Agency	Selection from list maintained by employer	May be changed by State Agency	After specified periods stated in law, employee has free choice	
Alaska	Connecticut	Georgia	Alabama*	Arkansas	Puerto Rico
Arizona	District of Columbia	Tennessee	Florida	Colorado	Michigan
Delaware	Nevada	Virginia	Idaho	Minnesota	Pennsylvania
Hawaii	New York		Indiana	Missouri	
Illinois			Iowa	Utah	
Kentucky			Kansas	Vermont	
Louisiana			Maryland		
Maine			Montana		
Massachusetts			New Jersey		
Mississippi			New Mexico		
Nebraska			North Carolina		
New Hampshire			South Carolina		
North Dakota			South Dakota		
Ohio					
Oklahoma					
Oregon					
Rhode Island					

TABLE 5b. METHODS OF PHYSICIAN SELECTION PROVIDED BY WORKERS' COMPENSATION STATUTES (cont.)

Initial Choice	Employee Choice of Physician		Employer Selection of Physician	Employer Initial Selection		State Agency Selects Physician
	Selection from list prepared by State Agency	Selection from list maintained by employer		May be changed by State Agency	After specified periods stated in law, employee has free choice	

Texas
 Virgin Islands
 Washington
 West Virginia
 Wisconsin
 Wyoming
 FECA
 LHWCA

* Alabama - Selection of initial physician may be made by either the employer or employee for physical rehabilitation.

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S.

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Alabama.....	66 2/3	\$88 - 27½% of SAWW, or worker's average wage if less.	\$319.00	100	Duration of disability	
Alaska.....	80% of spendable earnings	\$110 or worker's spendable weekly wages if less.	\$1,114.00	200	Duration of disability	WC benefits subject to Social Security and UI benefit offsets.
Arizona.....	66 2/3	Payable, but not statutorily prescribed.	\$203.86	N/A	Duration of disability	Additional \$10 monthly added to benefits of dependents residing in the U.S.
Arkansas.....	66 2/3	\$20	\$175.00	N/A	450 weeks	Effective 7/1/87 thru 12/31/88, maximum weekly benefit will be \$189. On 1/1/89 thru 12/31/89, maximum weekly benefit will be based on 66 2/3% of the SAWW; and on 1/1/90, to 70% of SAWW.
California...	66 2/3	\$112.00	\$224.00	N/A	Duration of disability	
Colorado.....	66 2/3	-----	\$351.68	80	Duration of disability	WC benefits subject to Social Security benefit offsets.
Connecticut..	66 2/3	\$79.40 - 20% of SAWW, or an amount not to exceed 80% of worker's average wage if less.	\$397.00	100	Duration of disability	Additional \$10 weekly for each dependent child under 18 years of age, up to 50% of basic benefit, not to exceed 75% of worker's wage.

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Delaware.....	66 2/3	\$81.41 - 22 2/9% of SAWW, or actual wage if less.	\$244.22	66 2/3	Duration of disability	
District of Columbia....	66 2/3 or 80% of spendable earnings whichever is less.	\$107.80 - 25% of SAWW.	\$431.70	100	Duration of disability	
Florida.....	66 2/3	\$20 or actual wage if less.	\$315.00	100	350 weeks	WC benefits subject to Social Security and UI benefit offsets.
Georgia.....	66 2/3	\$25 or average wage if less.	\$175.00	N/A	Duration of disability	
Hawaii.....	66 2/3	\$74.75 - 25% of SAWW, or worker's average wage if less, but not lower than \$38.	\$299.00	100	Duration of disability	
Idaho.....	60 - 90	\$134.55 - 45% of SAWW.	\$269.10 to \$373.75	90	52 weeks, thereafter 60% of SAWW for duration of disability	Additional 7% (\$20.93) of SAWW is payable for each dependent child up to 5 children.
Illinois.....	66 2/3	\$100.90 to \$124.30 or worker's average wage if less, according to number of dependents.	\$525.45	133 1/3	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Indiana.....	66 2/3	\$50 or worker's average wage if less.	\$190.00	N/A	500 weeks	Total amount payable is \$95,000.
Iowa.....	80% of worker's spendable earnings.	\$107.30 - 35% of SAWW, or actual wage if less.	\$613.00	200	Duration of disability	
Kansas.....	66 2/3	\$25	\$247.00	75	Duration of disability	Total amount payable is \$75,000.
Kentucky.....	66 2/3	\$63.31 - 20% of SAWW.	\$316.54	100	Duration of disability	
Louisiana.....	66 2/3	\$68 - 20% of SAWW, or actual wage if less.	\$254.00	75	Duration of disability	WC benefits subject to UI benefit offsets.
Maine.....	66 2/3	\$25	\$447.92*	166 2/3	Duration of disability	WC benefits subject to UI benefit offsets. (*Maximum weekly benefit is frozen at \$447.92 for injuries occurring on or after 7/1/85 until 6/30/88.)
Maryland.....	66 2/3	\$50 or actual wage less.	\$344.00	100	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Indiana.....	66 2/3	\$50 or worker's average wage if less.	\$190.00	N/A	500 weeks	Total amount payable is \$95,000.
Iowa.....	80% of worker's spendable earnings.	\$107.30 - 35% of SAWW, or actual wage if less.	\$613.00	200	Duration of disability	
Kansas.....	66 2/3	\$25	\$247.00	75	Duration of disability	Total amount payable is \$75,000.
Kentucky.....	66 2/3	\$63.31 - 20% of SAWW.	\$316.54	100	Duration of disability	
Louisiana.....	66 2/3	\$68 - 20% of SAWW, or actual wage if less.	\$254.00	75	Duration of disability	WC benefits subject to UI benefit offsets.
Maine.....	66 2/3	\$25	\$447.92*	166 2/3	Duration of disability	WC benefits subject to UI benefit offsets. (*Maximum weekly benefit is frozen at \$447.92 for injuries occurring on or after 7/1/85 until 6/30/88.)
Maryland.....	66 2/3	\$50 or actual wage less.	\$344.00	100	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Montana.....	66 2/3	Payable, but not statutorily prescribed.	\$299.00	100	Duration of disability	WC benefits subject to Social Security benefit offsets.
Nebraska.....	66 2/3	\$49 or actual wage if less.	\$225.00	N/A	Duration of disability	
Nevada.....	66 2/3	_____	\$341.95	100	Duration of disability	
New Hampshire	66 2/3	\$131 - 40% of SAWW or actual wage if less.	\$492.00	150	Duration of disability	If the employee's AWW exceeds 40% of SAWW, compensation will increase to 66 2/3% of employee's AWW not to exceed 150% of SAWW.
New Jersey...	70	\$76 - 20% of SAWW.	\$284.00	75	400 weeks	
New Mexico...	66 2/3	\$36 or actual wage if less.	\$308.38	100	600 weeks	Total maximum equals the sum of 600 multiplied by the maximum weekly benefit payable at time of injury.
New York.....	66 2/3	\$30 or actual wage if less.	\$300.00	N/A	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Montana.....	66 2/3	Payable, but not statutorily prescribed.	\$299.00	100	Duration of disability	WC benefits subject to Social Security benefit offsets.
Nebraska.....	66 2/3	\$49 or actual wage if less.	\$225.00	N/A	Duration of disability	
Nevada.....	66 2/3	_____	\$341.95	100	Duration of disability	
New Hampshire	66 2/3	\$131 - 40% of SAWW or actual wage if less.	\$492.00	150	Duration of disability	If the employee's AWW exceeds 40% of SAWW, compensation will increase to 66 2/3% of employee's AWW not to exceed 150% of SAWW.
New Jersey...	70	\$76 - 20% of SAWW.	\$284.00	75	400 weeks	
New Mexico...	66 2/3	\$36 or actual wage if less.	\$308.38	100	600 weeks	Total maximum equals the sum of 600 multiplied by the maximum weekly benefit payable at time of injury.
New York.....	66 2/3	\$30 or actual wage if less.	\$300.00	N/A	Duration of disability	

CORRECTION

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TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Montana.....	66 2/3	Payable, but not statutorily prescribed.	\$299.00	100	Duration of disability	WC benefits subject to Social Security benefit offsets.
Nebraska.....	66 2/3	\$49 or actual wage if less.	\$225.00	N/A	Duration of disability	
Nevada.....	66 2/3	_____	\$341.95	100	Duration of disability	
New Hampshire	66 2/3	\$131 - 40% of SAWW or actual wage if less.	\$492.00	150	Duration of disability	If the employee's AWW exceeds 40% of SAWW, compensation will increase to 66 2/3% of employee's AWW not to exceed 150% of SAWW.
New Jersey...	70	\$76 - 20% of SAWW.	\$284.00	75	400 weeks	
New Mexico...	66 2/3	\$36 or actual wage if less.	\$308.38	100	600 weeks	Total maximum equals the sum of 600 multiplied by the maximum weekly benefit payable at time of injury.
New York.....	66 2/3	\$30 or actual wage if less.	\$300.00	N/A	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
North Carolina	66 2/3	\$30	\$294.00	100	Duration of disability	
North Dakota..	66 2/3	\$178 - 60% of SAWW, or employee's actual wage if less.	\$296.00	100	Duration of disability	Additional \$5 per week for each dependent child, not to exceed worker's net wage. Benefits are reduced by 50% of Social Security benefits.
Ohio.....	72% for first 12 weeks; thereafter 66 2/3%	\$121.67 - 33 1/3% of SAWW or actual wage if less.	\$365.00	100	Duration of disability	WC benefits subject to offset if concurrent and/or duplicate with those under employer nonoccupational benefits plan.
Oklahoma.....	66 2/3	\$30 or actual wage if less	\$217*	66 2/3	300 weeks	*(Benefits are frozen at \$217 from 11/1/84 until 11/1/87.)
Oregon.....	66 2/3	\$50 or 90% of actual wage if less.	\$344.77	100	Duration of disability	
Pennsylvania..	66 2/3	\$173.50 - 50% of SAWW, with absolute minimum of \$115.67 - 33 1/3% of SAWW.	\$347.00	100	Duration of disability	
Puerto Rico...	66 2/3	\$10	\$45.00	N/A	312 weeks	

TABLE 6. BENEFITS FOR TEMPORARY 'TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Rhode Island..	66 2/3	_____	\$307.00	100	Duration of disability	Additional \$9 for each dependent; including a nonworking spouse, aggregate not to exceed 80% of worker's AWW.
South Carolina	66 2/3	\$75 or actual wage if less.	\$294.95	100	500 weeks	
South Dakota..	66 2/3	\$131 - 50% of SAWW, or worker's average wage if less.	\$262.00	100	Duration of disability	
Tennessee....	66 2/3	\$25	\$189.00	N/A	Duration of disability	Total amount payable is \$75,600. Eff. 7/1/87, maximum weekly benefit will increase to \$210; to \$231, 7/1/88; and to \$252, 7/1/89.
Texas.....	66 2/3	\$37	\$217.00	See notes	401 weeks	Each cumulative \$10 increase in the AWW for manufacturing production workers will increase the maximum weekly benefit by \$7 per week, and the minimum by \$1 per week.
Utah.....	66 2/3	\$45	\$329.00	100	312 weeks	Additional \$5 for dependent spouse and each dependent child up to 4, but not to exceed 100% of SAWW.

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Vermont.....	66 2/3	\$155 - 50% of SAWW, or worker's average wage if less.	\$465.00	150	Duration of disability	Additional \$10 will be paid for each dependent under 21 years of age.
Virgin Islands	66 2/3	\$60, or actual wages if less.	\$187.00	66 2/3	Duration of disability	
Virginia.....	66 2/3	\$81.50 - 25% of SAWW, or employee's actual wage if less.	\$326.00	100	500 weeks	
Washington....	60 - 75	\$42.69 to \$81.23 according to marital status and number of dependents.	\$269.70	75% of State's <u>month-ly</u> wage.	Duration of disability	WC benefits subject to Social Security benefit offsets.
West Virginia.	70	\$114.35 - 33 1/3% of SAWW.	\$343.06	100	208 weeks	
Wisconsin.....	66 2/3	\$20	\$329.00	100	Duration of disability	WC benefits subject to Social Security benefit offsets.
Wyoming.....	66 2/3	\$43.39	\$353.00	100% of <u>monthly</u> wage	Duration of disability	

TABLE 6. BENEFITS FOR TEMPORARY TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
FECA.....	66 2/3	\$151.46 or actual wage if less.	\$979.90	See notes	Duration of disability	Maximum weekly benefit is based on 75% of the pay of specific grade level in the Federal Civil Service.
LHWCA.....	66 2/3	\$148.81 - 50% of NAWW, or worker's actual wage if less.	\$595.24	200% of NAWW	Duration of disability	(NAWW is \$297.62.)

*Federal Employees' Compensation Act.
Longshoremen's & Harbor Workers' Compensation Act.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S.

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Alabama.....	66 2/3	\$88 - 27½% of SAWW, or worker's average wage if less.	\$319.00	100	Duration of disability	
Alaska.....	80% of spendable earnings	\$110 or worker's spendable weekly wages if less.	\$1,114.00	200	Duration of disability	WC benefits subject to Social Security and UI benefit offsets.
Arizona.....	66 2/3	Payable, but not statutorily prescribed.	\$203.86	N/A	Life or duration of disability	
Arkansas....	66 2/3	\$20	\$175.00	N/A	Duration of disability	Eff. 7/1/87 thru 12/31/88, maximum weekly benefit will be \$189. On 1/1/89 thru 12/31/89, maximum weekly benefit will be based on 66 2/3% of the SAWW; and on 1/1/90, to 70% of SAWW.
California..	66 2/3	\$112.00	\$224.00	N/A	Life	
Colorado....	66 2/3	-----	\$351.68	80	Life	WC benefits subject to Social Security benefit offsets. If lump sum is granted, maximum payable is \$26,292.
Connecticut..	66 2/3	\$79.40 - 20% of SAWW, or an amount not to exceed 80% of worker's average wage if less.	\$397.00	100	Duration of disability	Additional \$10 weekly for each dependent child under 18 years of age, up to 50% of basic benefit, not to exceed 75% of worker's wage.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (con't.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Delaware.....	66 2/3	\$81.41 - 22 2/9% of SAWW, or actual wage if less.	\$244.22	66 2/3	Duration of disability	
District of Columbia...	66 2/3 or 80% of spendable earnings, whichever is less.	\$107.80 - 25% of SAWW.	\$431.70	100	Duration of disability	
Florida.....	66 2/3	\$20 or actual wage if less.	\$315.00	100	Duration of disability	WC benefits subject to Social Security and UI benefit offsets.
Georgia.....	66 2/3	\$25 or average wage if less.	\$175.00	N/A	Duration of disability	
Hawaii.....	66 2/3	\$74.75 - 25% of SAWW, or worker's average wage if less, but not lower than \$38.	\$299.00	100	Duration of disability	
Idaho.....	60	\$134.55 - 45% of SAWW.	\$269.10	90	52 weeks, thereafter 60% of SAWW for duration of disability	Additional 7% (\$20.23) of SAWW is payable for each dependent child up to 5 children.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (con't.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Illinois.....	66 2/3	\$197.05 - 50% of SAWW.	\$525.45	133 1/3	Life	
Indiana.....	66 2/3	\$50 or worker's average wage if less.	\$190.00	N/A	500 weeks	After first 500 weeks payments may be made from a special fund for an indefinite period. Total amount payable is \$95,000.
Iowa.....	80% of worker's spendable earnings	\$107.30 - 35% of SAWW, or actual wage if less.	613.00	200	Duration of disability	
Kansas.....	66 2/3	\$25	\$247.00	75	Duration of disability	Total amount payable is \$100,000.
Kentucky.....	66 2/3	\$63.31 - 20% of SAWW.	\$316.54	100	Duration of disability	
Louisiana....	66 2/3	\$68 - 20% of SAWW, or actual wage if less.	\$254.00	75	Duration of disability	WC benefits subject to Social Security benefit offsets.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (con't.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Maine.....	66 2/3	\$25	\$447.92*	166 2/3	Duration of disability	WC benefits subject to UI benefit offsets. (*Maximum weekly benefit is frozen at \$447.92 for injuries occurring on or after 7/1/85 until 6/30/88.)
Maryland.....	66 2/3	\$50 or worker's average wage if less.	\$344.00	100	Duration of disability	Payments are in addition to compensation for TTD.
Massachusetts	66 2/3	\$40 or worker's average wage if less.	\$360.50	100	260 weeks	Additional \$6 will be added per dependent, if weekly benefits are below \$150. Total maximum payable not to exceed 250 times the SAWW in effect at time of injury.
Michigan.....	80% of worker's spendable earnings.	Payable, but not statutorily prescribed.	\$375.00	90	Duration of disability	WC benefits subject to reduction by UI and Social Security benefits, and by those under an employer disability, retirement, or pension plan.
Minnesota.....	66 2/3	\$171.00 - 50% of SAWW, or actual wage if less, but not less than 20% of SAWW (\$68.40).	\$342.00	100	Duration of disability	After \$25,000 is paid, continuing payments become subject to any government or Social Security benefit offsets.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (con't.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Mississippi...	66 2/3	\$25	\$140.00	N/A	450 weeks	Total amount payable is \$63,000.
Missouri.....	66 2/3	\$40	\$243.78	70	Duration of disability	Eff. 9/28/86, the SAWW will increase to 75 percent and the maximum weekly benefit to \$261.19.
Montana.....	66 2/3	Payable, but not statutorily prescribed.	\$299.00	100	Duration of disability	WC benefits subject to Social Security benefit offsets.
Nebraska.....	66 2/3	\$49 or actual wage if less.	\$225.00	N/A	Duration of disability	
Nevada.....	66 2/3	-----	\$341.95	100	Life	
New Hampshire.	66 2/3	\$131 - 40% of SAWW or actual wage if less.	\$492.00	150	Duration of disability	If the employee's AWW exceeds 40% of the SAWW, compensation will be 66 2/3% of employee's AWW not to exceed 150% of SAWW.
New Jersey....	70	\$76 - 20% of SAWW.	\$284.00	75	450 weeks, in some cases benefits are payable for life.	After 450 weeks, if worker has accepted prescribed rehabilitation, benefits may continue conditionally. Supplemental benefits for PTD subject to Social Security, black lung, or disability pension benefit offsets.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (con't.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
New Mexico....	66 2/3	\$36 or actual wage if less.	\$308.38	100	600 weeks	Total maximum equals the sum of 600 multiplied by the maximum weekly benefit payable at the time of injury.
New York.....	66 2/3	\$30 or actual wage if less.	\$300.00	N/A	Duration of disability	
North Carolina	66 2/3	\$30	\$294.00	100	Duration of disability	
North Dakota.	66 2/3	\$178 - 60% of SAWW, or employee's actual wage if less.	\$296.00	100	Duration of disability	Additional \$5 weekly for each dependent child, not to exceed worker's net wage. WC benefits are reduced by 50% of Social Security benefits.
Ohio.....	66 2/3	\$182.50 - 50% of SAWW, or actual wage if less.	\$365.00	100	Life	WC benefits subject to Social Security benefit offsets.
Oklahoma.....	66 2/3	\$30 or actual wage if less.	\$217.00*	66 2/3	Duration of disability	*(Benefits are frozen at \$217 from 11/1/84 until 11/1/87.)
Oregon.....	66 2/3	\$50 or 90% of actual wage if less.	\$344.77	100	Duration of disability	Additional \$5 weekly not to exceed a specified time period as stated in the law for each dependent up to five people. WC benefits subject to Social Security benefit offsets.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (con't.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Pennsylvania.	66 2/3	\$173.50 - 50% of SAWW, with absolute minimum of \$115.67 - 33 1/3% of SAWW.	\$347.00	100	Duration of disability	
Puerto Rico..	66 2/3	\$12.50	\$31.25	N/A	Duration of disability	Total amount payable is \$18,900.
Rhode Island.	66 2/3	_____	\$307.00	100	Duration of disability	Additional \$9 for each dependent including a nonworking spouse; aggregate not to exceed 80% of worker's AWW.
South Carolina	66 2/3	\$75 or actual wage if less.	\$294.95	100	500 weeks	
South Dakota.	66 2/3	\$131 - 50% of SAWW or worker's average wage if less.	\$262.00	100	Duration of disability	
Tennessee....	66 2/3	\$25	\$189.00	N/A	550 weeks	Total amount payable is \$75,600. (After 400 weeks, maximum compensation is reduced to \$25 weekly.) Eff. 7/1/87, maximum weekly benefit will increase to \$210; to \$231, 7/1/88; and to \$252, 7/1/89.

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (con't.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period	Notes
		Minimum	Maximum			
Texas.....	66 2/3	\$37	\$217.00	See notes	Life for injuries listed in statute as constituting PTD; otherwise 401 weeks.	Each cumulative \$10 increase in the AWW for manufacturing production workers will increase maximum weekly benefit by \$7, and minimum by \$1.
Utah.....	66 2/3	\$45	\$280.00	85	312 weeks, or life if claimant cannot be rehabilitated.	Additional \$5 for dependent spouse and each dependent child up to 4, not to exceed 85% of SAWW.
Vermont.....	66 2/3	\$155 - 50% of SAWW, or worker's average wage if less.	\$465.00	150	Duration of disability with a minimum of 330 weeks.	
Virgin Islands	66 2/3	\$60 or actual wages if less.	\$187.00	66 2/3	Duration of disability	
Virginia.....	66 2/3	\$81.50 - 25% of SAWW, or employee's actual wage if less.	\$326.00	100	Duration of disability	

TABLE 7. BENEFITS FOR PERMANENT TOTAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (con't.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period	Notes
		Minimum	Maximum	Percentage of SAWW		
Washington..	60 - 75	\$42.69 to \$81.23 according to marital status and number of dependents.	\$269.70	75% of State's <u>Monthly</u> wage.	Duration of disability	WC benefits are subject to Social Security benefit offsets.
West Virginia	70	\$114.35 - 33 1/3% of SAWW.	\$343.06	100	Life	
Wisconsin....	66 2/3	\$20	\$329.00	100	Life	WC benefits are subject to Social Security benefit offsets.
Wyoming.....	-----	-----	\$235.35	66 2/3	257 weeks; benefits may be extended by the district court.	Children receive a lump sum equal to \$100 per month until age of majority or until 21, if incapacitated.
United States*: FBCA.....	66 2/3 - 75	\$151.46 or actual wage if less.	\$979.90	N/A	Duration of disability	Maximum weekly benefit is based on 75% of the pay of a specific grade level in the Federal Civil Service.
LHWCA...	66 2/3	\$148.81 - 50% of NAWW, or worker's actual wage if less.	\$595.24	200% of NAWW	Duration of disability	(NAWW is \$297.62)

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

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S.

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Alabama.....	66 2/3	\$88 - 27½% of SAWW, or worker's average wage if less, for scheduled injuries.	\$220.00*	N/A	300 weeks	*(By legislation, maximum weekly compensation is capped at \$220.) Also see <u>1/</u> .
Alaska.....	80% of spendable earnings	\$110 or worker's spendable weekly wages if less.	\$1,114.00	200	Duration of disability	Total maximum amount payable for non-scheduled injury is \$60,000. WC benefits are subject to Social Security benefit offsets; and are in addition to compensation for TTD.
Arizona.....	55	Payable, but not statutorily prescribed.	\$168.19	N/A	Duration of disability	
Arkansas.....	66 2/3	\$20	\$154.00	N/A	450 weeks	If the claimant's TTD rate for injury is \$205.35 or greater, maximum PPD rate will be 75% of claimant's TTD rate.

1/ Section 25-5-57--In case a scheduled permanent partial disability follows or accompanies a period of temporary total disability resulting from the same injury, the period of TTD shall not be deducted from the maximum number of weeks set for such partial disability; in case of non-scheduled PPD, such periods shall be deducted.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
California...	66 2/3	\$70	\$140.00	N/A	619.25 weeks (applicable to a worker with a 99.5% disability.)	3 to 8 weeks of WC payable for each 1% of permanent disability, depending on severity. Thereafter, if disability is at least 70%, but not more than 99.75%, a life pension of 1.5% of the employee's weekly earnings will be paid for each 1% of disability over 60% subject to a maximum weekly rate of \$116.27.
Colorado.....	—	—	\$84.00	N/A	Duration of disability	Benefits are in addition to compensation for TTD. Total maximum amount payable for non-scheduled injury is \$26,292. WC benefits subject to Social Security benefit offsets.
Connecticut...	66 2/3	\$79.40 - 20% of SAWW, or an amount not to exceed 80% of worker's average wage if less.	\$397.00	100	780 weeks	Benefits are in addition to compensation for TTD.
Delaware.....	66 2/3	\$81.41 - 22 2/9% of SAWW, or actual wage if less, for scheduled injury.	\$244.22	66 2/3	300 weeks	Benefits are in addition to compensation for TTD.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
District of Columbia....	66 2/3	-----	\$431.70	100	Duration of disability	Benefits are in addition to compensation for TTD.
Florida.....	<u>2/</u>	See <u>2/</u>	\$315.00	100	525 weeks	WC benefits subject to Social Security benefit offsets.
Georgia.....	66 2/3	\$25 or average wage if less.	\$175.00	N/A	Based on statutory schedule.	
Hawaii.....	66 2/3	\$74.75 - 25% of SAWW, or worker's average wage if less, but not lower than \$38.	\$299.00	100	In proportion to scheduled injuries; or a % of loss of the whole man.	Maximum WC for % of disability based on the whole man is the product of 312 times the effective maximum weekly benefit rate.
Idaho.....	-----	-----	\$164.45	55	In proportion to losses of the whole man based on a maximum of 500 weeks.	Benefits are in addition to compensation for TTD.

2/ Section 440.15(3) (b)--Wage loss benefits are based on actual wages lost and are not subject to a minimum. Wage loss is equal to 95% of the difference between 85% of the employee's average monthly wage and the wage employee is able to earn after reaching maximum medical improvement, provided the monthly wage loss benefits shall not exceed 66 2/3% of the employee's average monthly wage at the time of injury.

TABLE 3. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Illinois.....	60	\$80.90 - \$96.90 or worker's average wage if less, according to number of dependents.	*\$293.61	100	500 weeks (worker able to pursue usual work duties). Duration of disability (worker unable to pursue usual work duties.)	Maximum WC for amputation of a member or enucleation of an eye is 133 1/3% of SAWW. (\$525.45). Benefits are in addition to compensation for TTD. *Maximum weekly benefit of \$293.61 will remain in effect until 7/1/87 (based on 1/1/81 SAWW and increased by 1983 SAWW).
Indiana.....	60	Payable, but not statutorily prescribed.	\$75.00	N/A	500 weeks	
Iowa.....	80% of worker's spendable earnings.	\$107.30 - 35% of SAWW, or actual wage if less.	\$564.00	184	In proportion to scheduled injuries or in proportion to losses of the whole man based on a maximum of 500 weeks.	

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Kansas.....	66 2/3	—————	\$247.00	75	415 weeks	Total amount payable is \$75,000.
Kentucky.....	66 2/3	Payable, but not statutorily prescribed.	\$237.41	75	425 weeks	
Louisiana.....	66 2/3	—————	\$254.00	75	520 weeks	
Maine.....	66 2/3	Payable, but not statutorily prescribed.	\$447.92*	166 2/3	Duration of disability	(*Maximum weekly benefit is frozen at \$447.92 for injuries occurring on or after 7/1/85 until 6/30/88.) WC benefits, except for scheduled PPD, are subject to UI benefit offsets.
Maryland.....	66 2/3	\$50 or actual wage if less.	\$230.00 (serious cases-250 weeks or more) \$115.00 (nonserious cases)	66 2/3 33 1/3	Duration of disability	Benefits are in addition to compensation for TTD.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Massachusetts.	(Difference between employee's AWW before injury and AWW after injury.)	Payable, but not statutorily prescribed.	\$360.50	100	Duration of disability	Bulk sums allowed for scheduled losses depending on extent of loss. Additional \$6 will be added per dependent, if weekly benefits are below \$150. Total maximum payable not to exceed employee's AWW or 250 times the SAWW in effect at time of injury.
Michigan.....	80% of worker's spendable earnings.	\$104.05 - 25% of SAWW for scheduled injury only.	\$375.00	90	Duration of disability	WC benefits subject to reduction by UI and Social Security benefits, and by those under an employer disability, retirement, or pension plan.
Minnesota....	66 2/3	Payable, but not statutorily prescribed.	\$342.00	100	350 weeks	
Mississippi..	66 2/3	\$25 for scheduled injuries.	\$140.00	N/A	450 weeks	Benefits are in addition to compensation for TTD. Total amount payable is 63,000.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage Of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Missouri.....	66 2/3	\$40	\$156.71	45	400 weeks	Benefits are in addition to compensation for TTD.
Montana.....	66 2/3	Payable, but not statutorily prescribed.	\$149.50	50	500 weeks	Benefits are in addition to compensation for TTD. WC benefits are subject to Social Security benefit offsets.
Nebraska.....	66 2/3	\$49 or actual wage if less for scheduled injuries.	\$225.00	N/A	300 weeks	If partial disability begins after a period of total disability, the period of total disability will be deducted from the 300 week limit for PPD.
Nevada.....	-----	Payable, but not statutorily prescribed.	-----	N/A	241 weeks	The % of disability is determined by the Commission using AMA guides. Each 1% of impairment of the whole man is compensated by a monthly payment of 0.6% of the claimant's average monthly wage for 5 yrs. or until the 70th birthday of the claimant, whichever is later.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week		Percentage of SAWW	Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum			
New Hampshire.	66 2/3	\$131 - 40% of SAWW or actual wage if less.	\$492.00	150	Duration of disability	If the employee's AWW exceeds 40% of SAWW, compensation will increase to 66 2/3% of employee's AWW not to exceed 150% of SAWW.
New Jersey...	70	\$76 - 20% of SAWW.	\$284.00	75	600 weeks	Benefits set in accordance with a "wage and compensation schedule" and are paid in addition to those for TTD.
New Mexico...	66 2/3	\$36 or actual wage if less for scheduled injuries.	\$308.38	100	600 weeks	Total maximum equals 600 multiplied by the sum of the maximum weekly benefit at time of injury. If partial disability begins after a period of total disability, the period of total disability shall be deducted from the maximum period.
New York....	66 2/3	\$30 or actual wage if less.	\$150.00	N/A	Duration of disability	
North Carolina	66 2/3	\$30 for scheduled injuries.	\$294.00	100	300 weeks	

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
North Dakota.	-----	\$60	\$60.00	N/A	500 weeks	Compensation for TTD and PPD may be paid concurrently.
Ohio.....	66 2/3	\$91.25 - 25% of SAWW for scheduled injuries.	\$182.50	50	-----	See 3/
Oklahoma.....	66 2/3	\$30 or actual wage if less.	\$163.00*	50	500 weeks	*(Benefits are frozen at \$163 from 11/1/84 until 11/1/87.)
Oregon.....	66 2/3	\$125 (scheduled loss for each degree).	\$344.77	100	In proportion to scheduled injuries.	Non-scheduled PPD injuries are compensated at \$100 for each degree of disability subject to the maximum of 320 degrees.
Pennsylvania..	66 2/3	-----	\$347.00	100	500 weeks	WC for non-scheduled awards is determined at 66 2/3% of the difference between the wages of the injured employee and the earning power of the employee thereafter up to the SAWW.

3/ Employee may elect benefits under one of two plans: "A" under which benefits are 66 2/3% of earning capacity impairment; or "B" under which benefits are based on permanent physical impairment. Under "A" benefits are payable at a maximum of 100% of the SAWW (\$365) not to exceed an aggregate amount of \$17,500. Under "B" benefits are paid for maximum of 200 weeks if disability is 90% or more at a maximum of 33 1/3% of the SAWW (\$121.67), and are set at 66 2/3% of the employee's average wage.

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Puerto Rico...	66 2/3	\$10	\$45.00	N/A	In proportion to scheduled injuries.	Benefits are in addition to compensation for TTD. Total maximum payable is \$10,000.
Rhode Island..	(Up to 66 2/3% of the difference between the worker's earnings before and after injury.)	\$45 for scheduled injuries.	\$307.00 - nonscheduled injury \$90 - scheduled injury	100	Duration of disability	If employee cannot obtain suitable work and employer cannot provide such work or show it is available elsewhere, benefits are paid as for total incapacity.
South Carolina.	66 2/3	\$25 for scheduled injuries.	\$294.95	100	340 weeks	Benefits are in addition to compensation for TTD.
South Dakota...	66 2/3 (scheduled) 50 (non-scheduled)	\$131 or worker's average wage if less.	\$262.00	100	Duration of disability	

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Tennessee.....	66 2/3	\$25	\$189.00	N/A	400 weeks	Eff. 7/1/87, maximum weekly benefit will increase to \$210; to \$231, 7/1/88; and to \$252, 7/1/89. Total amount payable is \$75,600.
Texas.....	66 2/3	\$37 for scheduled injuries.	\$217.00	N/A	300 weeks	Each cumulative \$10 increase in the AWW for manufacturing production workers will increase the maximum weekly benefit by \$7 per week and the minimum by \$1 per week.
Utah.....	66 2/3	\$45 to \$70 according to number of dependents but not more than the employee's AWW.	\$219.00	66 2/3	312 weeks	In case partial disability begins after a period of total disability, the period of total disability shall be deducted from the maximum.
Vermont.....	66 2/3	\$155.00 - 50% of SAWW, or worker's average wage if less.	\$465.00	150	330 weeks	

TABLE 8. BENEFITS FOR PERMANENT PARTIAL DISABILITY PROVIDED BY WORKERS' COMPENSATION STATUTES IN THE U.S. (cont.)

SAWW - State's Average Weekly Wage

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Virgin Islands	66 2/3	\$60 or actual wages if less.	\$187.00	66 2/3	200 weeks	
Virginia.....	66 2/3	\$81.50 - 25% of SAWW, or actual wage if less for scheduled injuries.	\$326.00	100	500 weeks	Period of payment may be extended if employee is still disabled within 1 year of final payment.
Washington.....	-----	Payable, but not statutorily prescribed.	-----	N/A	-----	Total maximum amount payable for nonscheduled injury is \$90,000. ^{4/}
West Virginia	70	\$114.35 - 33 1/3% of SAWW.	\$228.71	66 2/3	336 weeks	If disability is 85 to 100%, benefits are payable for life.
Wisconsin....	66 2/3	\$20	\$112.00	N/A	1000 weeks	Eff. 1/1/87, maximum weekly compensation will increase to \$117. WC benefits are subject to Social Security benefit offsets.

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

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

Jurisdiction	Percentage of Worker's Wage	Payments Per Week			Maximum Period For Unscheduled Injury	Notes
		Minimum	Maximum	Percentage of SAWW		
Wyoming.....	66 2/3	_____	\$235.35	66 2/3% of <u>monthly</u> wage.	In proportion to scheduled injuries	
United States*: FECA.....	66 2/3 - 75	Payable, but not statutorily prescribed.	\$979.90	N/A	Duration of disability	Maximum weekly benefit is based on 75% of the pay of a specific grade level in the Federal Civil Service.
LHWCA....	66 2/3	\$148.81 - 50% of NAWW, or actual wage if less	\$595.24	200% of NAWW	Duration of disability	(NAWW is \$297.62)

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

TABLE 9. MAXIMUM BENEFIT PAYMENTS AND NUMBER OF WEEKS FOR SELECTED PERMANENT PARTIAL DISABILITIES

Jurisdiction	Scheduled Injuries						Hearing		Non-Scheduled Injuries Total Amount
	Arm at Shoulder	Hand	Leg at Hip	Foot	Eye	Both Ears	One Ear		
Alabama	\$48,840/222	\$37,400/170	\$44,000/200	\$30,580/139	\$27,280/124	\$35,860/163	\$11,660/53	\$ 65,000	
Alaska	59,000/280	45,400/212	54,400/248	39,700/173	30,200/140	37,800/200	9,800/52	60,000	
Arizona	43,725/260	36,438/217	36,438/217	29,150/173	21,863/130	43,725/260	14,575/87	No maximum	
Arkansas	32,340/210	24,332/158	28,336/184	20,174/131	16,170/105	24,332/158	6,468/42	60,300	
California 1/								No maximum	
Colorado	17,472/208	8,736/104	17,472/208	8,736/104	11,676/139	11,676/139	2,940/35	25,292	
Connecticut	123,864/312	100,044/252	94,486/238	74,636/188	93,295/235	61,932/156	20,644/52	309,660	
Delaware	61,055/250	53,728/220	61,055/250	39,075/160	48,844/200	42,739/175	18,317/75	73,266	
Dist. of Col.	134,690/312	105,335/244	124,330/288	88,499/205	69,072/160	86,340/200	22,448/52	No maximum	
Florida 3/								165,375	
Georgia	39,375/225	28,000/160	39,375/225	23,625/135	26,250/150	26,250/150	13,125/75	61,250	
Hawaii	93,288/312	72,956/244	86,112/288	61,295/205	47,840/160	59,800/200	15,548/52	93,288	
Idaho	49,335/300	44,402/270	32,890/200	23,023/140	28,779/175	28,779/175	1/	82,225	
Illinois	157,635/300	99,836/190	144,499/275	81,445/155	84,072/160	58,722/200	14,681/50	No maximum	
Indiana	18,750/250	15,000/200	16,875/225	13,125/175	13,125/175	15,000/200	5,625/75	37,500	
Iowa	141,000/250	107,160/190	124,080/220	84,600/150	78,960/140	98,700/175	28,200/50	282,000	
Kansas	51,870/210	37,050/150	49,400/200	30,875/125	29,640/120	27,170/110	7,410/30	75,000	
Kentucky 1/								100,899	
Louisiana	50,800/200	38,100/150	44,450/175	31,750/125	25,400/100	No provision	No provision	132,080	
Maine	89,584/200	73,907/165	89,584/200	73,907/165	44,792/100	89,584/200	22,396/50	No maximum	
Maryland	92,000/400	76,590/333	92,000/400	76,590/333	76,590/333	76,590/333	14,375/125	No maximum	
Massachusetts 4/	15,502	12,257	14,060	10,455	14,060	27,759	10,455	216,300	
Michigan	100,875/269	80,625/215	80,625/215	60,750/162	60,750/162	No provision	No provision	No maximum	
Minnesota 1/									
Mississippi	28,000/200	21,000/150	24,500/175	17,500/125	14,000/100	21,000/150	5,600/40	63,000	
Missouri 5/	39,992/232	30,167/175	35,683/207	25,857/150	21,939/140	26,327/168	6,895/44	62,684	
Montana	41,860/280	29,000/200	44,850/300	26,910/180	24,668/165	29,900/200	5,980/40	74,750	

TABLE 9. MAXIMUM BENEFIT PAYMENTS AND NUMBER OF WEEKS FOR SELECTED PERMANENT PARTIAL DISABILITIES (cont.)

Jurisdiction	Scheduled Injuries						Hearing		Non-Scheduled Injuries Total Amount
	Arm at Shoulder	Hand	Leg at Hip	Foot	Eye	Both Ears	One Ear		
Nebraska	50,625/225	39,375/175	48,375/215	33,750/150	28,125/125	6/	11,250/50	67,500	
Nevada 1/									
New Hampshire	103,320/210	92,988/189	68,880/140	48,216/98	41,328/84	60,516	14,760/30	No maximum	
New Jersey 7/	89,357/330	54,279/245	85,295/315	45,294/230	34,084/225	26,510/200	4,560/60	170,400	
New Mexico	61,676/200	38,548/125	61,676/200	35,464/115	40,089/130	46,257/150	12,335/40	185,028	
New York	46,800/312	36,600/244	43,200/288	30,750/205	24,000/160	22,500/150	9,000/60	No maximum	
North Carolina	70,560/240	58,800/200	58,800/200	42,336/144	35,280/120	44,100/150	20,580/70	88,200	
North Dakota 8/	18,750/250	15,000/200	14,040/234	9,000/150	9,000/150	12,000/200	3,000/50	30,000	
Ohio	41,063/225	31,938/175	36,500/200	27,375/150	22,813/125	22,813/125	4,563/25	9/	
Oklahoma	40,750/250	32,600/200	40,750/250	32,600/200	32,600/200	48,900/300	16,300/100	81,500	
Oregon 10/	24,000	18,750	18,750	16,875	12,500	24,000	7,500	32,000	
Pennsylvania	142,270/410	116,245/335	142,270/410	86,750	95,425/275	90,220/260	20,820/60	173,500	
Puerto Rico	10,000/300	9,000/200	10,000/300	7,875/175	11/	9,000/200	2,250/50	10,000	
Rhode Island	28,080/312	21,960/244	28,080/312	18,450/205	14,400/160	18,000/200	5,400/60	No maximum	
South Carolina	64,889/220	54,566/185	57,515/195	41,293/140	32,445/110	48,667/165	23,596/80	100,283	
South Dakota	52,400/200	39,300/150	41,920/160	32,750/125	39,300/150	39,300/150	2/	No maximum	
Tennessee	37,800/200	28,350/150	37,800/200	23,625/125	18,900/100	28,350/150	2/	75,600	
Texas	43,400/200	32,550/150	43,400/200	27,125/125	21,700/100	32,550/150	2/	65,100	
Utah	40,953/187	36,792/168	27,375/125	19,272/88	26,280/120	21,900/100	2/	68,328	
Vermont	99,975/215	81,375/175	99,975/215	81,375/175	58,125/125	99,975/215	24,180/52	153,450	
Virgin Islands	41,140/220	33,660/180	33,660/180	22,440/120	36,465/195	33,660/180	22,440/120	37,400	
Virginia	65,200/200	48,900/150	57,050/175	40,750/125	32,600/100	32,600/100	16,300/50	163,000	
Washington 12/	54,000	48,600	54,000	43,200	21,600	43,200	7,200	90,000	
West Virginia 1/								76,847	
Wisconsin	56,000/500	44,800/400	56,000/500	28,000/250	30,800/275	24,192/216	4,032/36	112,000	
Wyoming	35,303/150	28,713/122	31,772/135	23,535/100	22,123/94	18,828/80	9,414/40	No maximum	
United States*:									
FECA	305,729/312	239,096/244	282,211/288	200,880/205	156,784/160	195,980/200	50,955/52	No maximum	
LHWCA.....	185,715/312	145,239/244	171,429/288	122,024/205	95,238/160	119,048/200	30,952/52	No maximum	

TABLE 9. MAXIMUM BENEFIT PAYMENTS AND NUMBER OF WEEKS FOR SELECTED PERMANENT PARTIAL DISABILITIES (cont.)

- 1/ Ratings for compensation purposes are determined as a percentage of permanent total disability (California, Idaho, Kentucky, Minnesota, Nevada, and West Virginia).
- 2/ Monaural loss is determined as a percentage of binaural loss (South Dakota, Tennessee, Texas, and Utah).
- 3/ Florida: Benefits are paid based on a wage loss formula rather than on a statutory schedule.
- 4/ Massachusetts: Determined by multiplying the State average weekly wage by a certain amount.
- 5/ Missouri: If the scheduled injury is total by reason of severance or complete loss of use thereof, the number of weeks of compensation allowed in the schedule for such disability shall be increased by ten percent.
- 5/ Nebraska: Loss of hearing in both ears constitutes permanent total disability.
- 7/ New Jersey: Where members are amputated, an additional 30 percent is added to the award.
- 8/ North Dakota: Benefits are increased by 25 percent if loss is to master arm or hand.
- 9/ Ohio: Under the impairment of earning capacity plan, the aggregate payable is \$17,500; under the percentage of permanent partial disability plan, benefits are limited to 1/3 of the state average weekly wage multiplied by 200.
- 10/ Oregon: Law provides for a payment of \$125 for each degree of scheduled injury and \$100 for each degree of unscheduled injury, in monthly payments.
- 11/ Puerto Rico: The manager of the State Insurance Fund determines the extent of an eye disability, based upon an expert report of an oculist.
- 12/ Law provides for payment of fixed sums for specified injuries in weekly, monthly, or lump sum payments, under certain circumstances (Washington).

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

TABLE 10. JURISDICTIONS HAVING "FLEXIBLE MAXIMUM" BENEFIT LEVELS
UNDER WORKERS' COMPENSATION STATUTES

Date of Adjustment	State
7/1	Alabama -- 66 2/3%
1/1	Alaska -- 200%
7/1	Colorado -- 80%
10/1	Connecticut -- 100% (plus dependents' allowances)
1/1	Delaware -- 66 2/3%
1/1	District of Columbia -- 100%
1/1	Florida -- 100%
1/1	Hawaii -- 100%
1/1	Idaho -- 90% (plus dependents' allowances)
1/15 & 7/15	Illinois -- 133 1/3%
7/1	Iowa -- 200%
7/1	Kansas -- 75%
1/1	Kentucky -- 100%
9/1	Louisiana -- 75%
7/1	Maine -- 166 2/3%
1/1	Maryland -- 100%
10/1	Massachusetts -- 100% (plus dependents' allowances)
1/1	Michigan -- 90%
10/1	Minnesota -- 100%
7/1	Missouri -- 70%
7/1	Montana -- 100%
7/1	Nevada -- 100%
7/1	New Hampshire -- 150%
1/1	New Jersey -- 75%
1/1	New Mexico -- 100%
1/1	North Carolina -- 100%
7/1	North Dakota -- 100% (plus dependents' allowances)
2/1	Ohio -- 100%
7/1	Oregon -- 100%
1/1	Pennsylvania -- 100%
9/1	Rhode Island -- 100% (plus dependents' allowances)
1/1	South Carolina -- 100%
7/1	South Dakota -- 100%
9/1	Texas -- 3/4
7/1	Utah -- 100% (plus dependents' allowances)
7/1	Vermont -- 100% (plus dependents' allowances)
1/1	Virgin Islands -- 66 2/3%
7/1	Virginia -- 100%
7/1	Washington -- 75%
7/1	West Virginia -- 100%
1/1	Wisconsin -- 100%
4/1	Wyoming -- 100%

TABLE 10. JURISDICTIONS HAVING "FLEXIBLE MAXIMUM" BENEFIT LEVELS
UNDER WORKERS' COMPENSATION STATUTES* (cont.)

* The percentages reflected in this table refer to State's Average Weekly Wage (SAWW) or State's Monthly Wage, if not otherwise indicated.

- 1/ Delaware: Date for changes in benefits is set at the discretion of the Governor.
- 2/ Oklahoma: Changes every three years.
- 3/ Texas: Increase is governed by increase in average weekly wage for manufacturing production workers.
- 4/ Wyoming: Changes every calendar quarter.

Source: Information from Table 6, Temporary Total Disability.

TABLE 11. JURISDICTIONS PROVIDING DISFIGUREMENT BENEFITS

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