

# WORKERS' COMPENSATION POLICY REVIEW

## In This Issue:

### FEATURED TOPICS

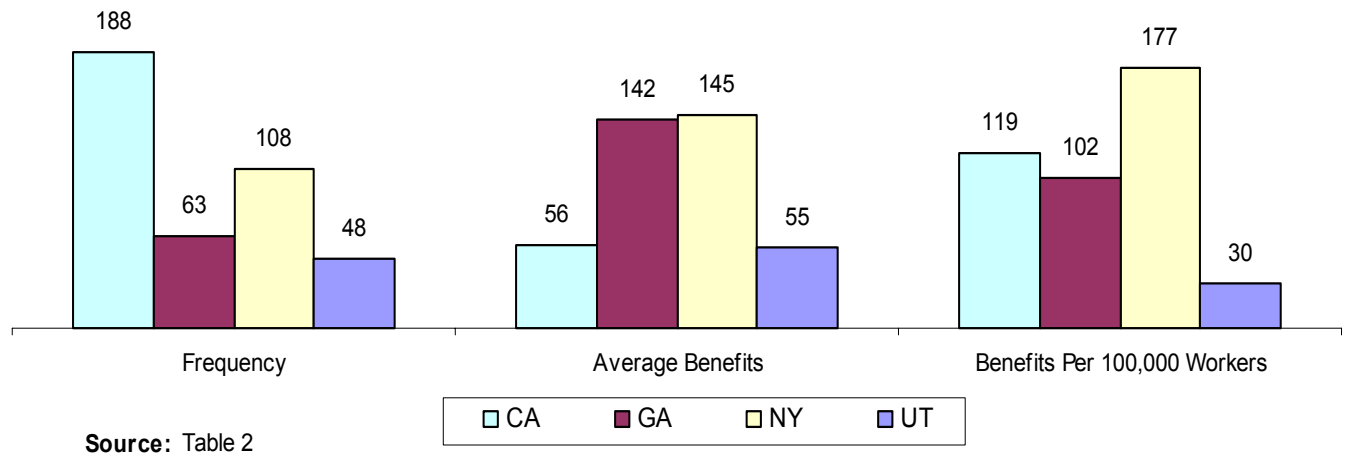
<b>Summary of the Contents</b>	<b>1</b>
<b>Workers' Compensation Benefits: Frequencies and Amounts in 2004.....</b>	<b>3</b>

## Summary of the Contents

The article by Florence Blum and John Burton provides the latest information on the frequency, average benefits per claim, and total benefits per 100,000 workers for four types of cash benefits, for all cash benefits, and for medical benefits. The incurred benefits are for 47 jurisdictions in 2004. Differences among jurisdictions are substantial, with all cash benefits per 100,000 workers exceeding the national average by at least 50 percent in two jurisdictions (Montana and Oklahoma) and falling short of the national average by at least 50 percent in five jurisdictions (Arizona, Arkansas, Indiana, Texas, and Utah).

Interstate differences in permanent partial disability (PPD) benefits are particularly interesting, as shown in the figure below for four states. California is well above the national average in frequency of PPD claims, but the average benefits per claim are below the national average, and the result is that PPD benefits per 100,000 workers are near the national average. Georgia is below the national average in frequency of claims, but above the national average in benefits per claim, and the result is that PPD benefits per 100,000 workers are near the national average. New York is near the national average in the frequency of PPD cases, but the average benefits per case are above average and the PPD benefits per 100,000 workers are well above the national average. Finally, Utah is well below the national averages in the frequency of PPD claims, average benefits per PPD claim, and PPD benefits per 100,000 workers.

**Permanent Partial Disability Benefits in 2004:  
States as Percentage of National Average**



## Advisory Board Members

(Membership on the Advisory Board does not constitute an endorsement of the contents of the *Workers' Compensation Policy Review*.)

**David Appel**, Director - Economics Consulting, Milliman USA

**Robert M. Aurbach**, Chief Executive Officer, Uncommon Approach, Inc.

**Christine Baker**, Executive Officer, Commission on Health and Safety and Workers' Compensation, State of California

**Peter S. Barth**, Professor of Economics, Emeritus, University of Connecticut

**Keith T. Bateman**, Vice President of Workers' Compensation, Property Casualty Insurers Association of America

**Monroe Berkowitz**, Professor of Economics, Emeritus, Rutgers University

**Richard J. Butler**, Professor of Economics, Brigham Young University

**Alan Clayton**, Principal, Bracton Consulting Services PTY LTD, Croydon Hills, Victoria, Australia

**Ann Clayton**, Ann Clayton and Associates, Lexington, Massachusetts

**Donald T. DeCarlo**, Attorney, Lake Success, NY

**Allard Dembe**, Associate Professor and Chair, The Ohio State University School of Public Health

**Donald Elisburg**, Attorney, Potomac, MD; former Assistant Secretary of Labor for Employment Standards

**James N. Ellenberger**, Former Deputy Commissioner, Virginia Employment Commission

**Thomas W. Gleason, Sr.**, Deputy Executive Director, NY State Insurance Fund, former President IAIABC

**Nortin M. Hadler**, M.D., Professor of Medicine and Microbiology/Immunology, University of North Carolina

**Hiroko Hayashi**, Professor of Law, Fukuoka University, Japan, and Attorney at Law

**Jay S. Himmelstein**, M.D., Director, Center for Health Policy, UMass Medical School—Shrewsbury Campus

**Douglas Holmes**, President, UWC-Strategic Services on Unemployment & Workers' Compensation

**Larry Holt**, Executive Director, National Council of Self-Insurers

**Denis Hughes**, President, New York State AFL-CIO

**H. Allan Hunt**, Assistant Executive Director, W.E. Upjohn Institute for Employment Research

**William G. Johnson**, Professor of Economics, Arizona State University

**Gregory Krohm**, Executive Director, International Association of Industrial Accident Boards and Commissions (IAIABC)

**Alan B. Krueger**, Professor of Economics and Public Affairs, Princeton University

**Lex K. Larson**, President, Employment Law Research, Inc.

**John H. Lewis**, Attorney and Consultant, Boca Raton, FL; President, USA-Integrated Health, Inc.

**Barry L. Llewellyn**, Senior Divisional Executive, Regulatory Services, National Council on Compensation Insurance

**Jerry L. Mashaw**, Sterling Professor of Law and Management, Yale Law School

**Paul Mattera**, Senior Vice President and Chief Public Affairs Officer, Liberty Mutual

**Eric J. Oxfeld**, Executive Director, International Workers' Compensation Foundation, Inc.

**Tom Rankin**, Former President, California Labor Federation, AFL-CIO

**Virginia P. Reno**, Vice President for Income Security, National Academy of Social Insurance

**Timothy P. Schmidle**, New York State Workers' Compensation Board

**Sandra Sinclair**, Associate Scientist and Director, Operations, Institute for Work & Health, Canada

**Emily Spieler**, Dean and Professor of Law, Northeastern University School of Law

**Robert B. Steggert**, Vice President, Casualty Claims, Marriott International, Inc.; and former President, National Council of Self-Insurers

**Terrence J. Sullivan**, President and CEO, Cancer Care Ontario

**Allyn C. Tatum**, Vice President of Claims, Tyson Foods, Inc.; former President IAIABC; former President, National Council of Self-Insurers

**W. Frederick Uehlein**, Founder and Chairman, Insurance Recovery Group

**C. John Urling, Jr.**, Owner, Jack Urling's Publications; Former Commissioner, Pennsylvania Workers' Compensation Appeal Board; Former President IAIABC

**Richard A. Victor**, Executive Director, Workers Compensation Research Institute

**Paul C. Weiler**, Henry J. Friendly Professor of Law, Harvard Law School

**Edward M. Welch**, Director Emeritus, Workers' Compensation Center, Michigan State University

**Melvin S. Witt**, Editor Emeritus, *California Workers' Compensation Reporter*

**Bruce C. Wood**, Associate General Counsel & Director, Workers' Compensation Programs, American Insurance Association

## Workers' Compensation Benefits: Frequencies and Amounts in 2004

by Florence Blum and John F. Burton Jr.

This article is the latest in a series of articles we have written on the frequency, average benefits per claim, and benefits per 100,000 for four types of cash benefits and for medical benefits. In our most recent article (Blum and Burton 2007), we presented 2003 data for 47 jurisdictions. In the current article, we provide tables with 2004 data showing the frequency, average benefits, and benefits per 100,000 workers for six types of benefits, including the cash benefits for temporary total disability, permanent partial disability, permanent total disability, and fatal cases and the medical benefits for all cases.<sup>1</sup>

Since data from Tables 1-6 of this article and the data from the earlier articles are difficult to assimilate, we include an additional set of tables (1A-6C) which takes data from seven years, 1998 to 2004, and categorizes each state's results into five classifications relative to the national averages.

Most of our data are derived from the various issues of the *Annual Statistical Bulletin (ASB)* published by the National Council on Compensation Insurance (NCCI), supplemented by additional information we obtained from the NCCI and from several states. We have allocated the *ASB* data from policy year periods to calendar years and have to the extent feasible filled in gaps in the *ASB* data. The data are incurred benefits, which means they represent the estimates of the eventual amounts of benefits that will be paid for the claims filed during the policy years. The data published by the NCCI in the *ASB* are derived from reports filed by private insurance carriers and some competitive state funds. As a result, the data in our articles exclude the experience of exclusive state funds, some competitive state funds, and all self-insuring employers.

### Temporary Total Disability Benefits

**Frequency.** Temporary total disability (TTD) benefits are paid to a worker who is unable to perform his or her preinjury job (or another job offered by the employer after the injury) but whose injury is of a temporary nature. Workers only qualify for these benefits if they are unable to work for a period longer than the waiting period. The waiting periods vary among states, and range from three days to seven days. Thus, a worker who is unable to work for five days would qualify for TTD benefits in Connecticut (which has a three-day

waiting period) but not in New Jersey (which has a seven-day waiting period).

The differences in waiting periods help explain the differences in the frequency of temporary total disability benefits shown in Table 1. (The tables begin on page 13). Thus, in 2004 Connecticut had 843 TTD cases per 100,000 workers, while New Jersey had 619 TTD cases per 100,000 workers. There are other factors, such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for workers' compensation benefits, which also affect the frequency of TTD cases. Wisconsin, which like Connecticut has a three-day waiting period, had 929 TTD cases per 100,000 workers in 2004, considerably more than the 843 cases per 100,000 workers in Connecticut.

The information in Table 1 is presented in a format that facilitates interstate comparisons. The frequency data for temporary total disability benefits are presented in Columns (1) to (3): Column (1) provides the frequency (or number) of TTD cases per 100,000 workers for the 46 jurisdictions with data available for 2004, plus the national average of 747 TTD cases per 100,000 workers for 46 jurisdictions (excluding the Longshore and Harbor Workers [USL&HW] program); Column (2) shows each state's frequency as a percentage of the national average for TTD claims; and Column (3) provides the ranking of the jurisdictions in terms of the frequency of TTD cases. The range is from 2,108 TTD cases per 100,000 workers in the USL&HW program to 301 TTD cases per 100,000 workers in the District of Columbia.

The information in Table 1, Column (1) and the previously published data on the frequencies of TTD claims for 47 jurisdictions for ten years are valuable, including the evidence of a decline in the national average from 1,208 TTD claims per 100,000 workers in 1995 to 747 TTD claims per 100,000 workers in 2004. However, the amount of information in Table 1, Column (1) is difficult to assimilate, and so we have categorized the state frequencies into the categories shown in Table 1A for 1998 to 2004. A state receives a "++" for a particular year if its frequency of TTD benefits is well above the U.S. average. Likewise, a state receives a "+" for a particular year if its cash benefits are above average; a "-" if its cash benefits are well below aver-

age, a “-“ if its benefits are below average; a “0” if its benefits are average; and a “N/A” if data are not available for that particular year. (The ranges for the various categories are shown in the notes to the tables.)

The entries in Table 1A indicate that some states consistently have more TTD cases than the national average. Four jurisdictions (Alaska, Hawaii, Rhode Island, and the USL&HW) had TTD frequencies that were well above average in all seven years in the table, and three states (Delaware, Maine, and Vermont) had TTD frequencies that were above average for all seven years. In contrast, the District of Columbia had TTD frequencies that were well below average for the seven years, and five states (Georgia, Kansas, North Carolina, Texas, and Virginia) had TTD frequencies that were below average for all seven years. There were 17 states with TTD frequencies near the national averages in all seven years with data.

There were several states where over time the frequency relative to the national average changed between adjacent categories: examples are Idaho, New Hampshire, and Oregon (where the TTD frequencies ranged from above to well above the national average); Connecticut, Massachusetts, Michigan, Mississippi, Montana, Oklahoma and Pennsylvania (where TTD frequencies ranged from average to above average) and Arizona, Colorado, Nebraska, New Jersey, and South Carolina (where TTD frequencies ranged from average to below average over the seven years). Thus, all jurisdictions had relatively stable TTD frequencies relative to the national averages, with the states in the same or adjacent categories in the seven years.

**Average Benefits Per Claim.** The temporary total disability (TTD) cash benefits paid to a worker are affected *inter alia* by the worker’s average weekly wage prior to the injury, by the nominal replacement rate (typically TTD benefits are 66 2/3 percent of preinjury earnings), by the weekly maximum and minimum TTD benefits prescribed by statute, and by the duration of the TTD benefits. As previously noted, the waiting periods for TTD benefits vary among states, and range from three days to seven days. Thus, workers who are unable to work for four to seven days would receive TTD benefits in Connecticut (which has a three-day waiting period) but would not receive TTD benefits in New Jersey (which has a seven-day waiting period). Since there typically are a large number of workers with four to seven days of lost time, they would reduce the average for all cases receiving TTD benefits in Connecticut but would not reduce the average for all cases receiving TTD benefits in New Jersey.

The differences in waiting periods help explain the differences in the average of temporary total disability

cash benefits shown in Table 1, Column (4). Thus, in 2004 the average benefit for workers who obtained TTD benefits in Connecticut was \$3,509 while in New Jersey the average TTD benefit was \$4,899. There are other factors, such as the statutory provision used to determine TTD benefits, which also affect the averages of TTD benefits. Wisconsin, which like Connecticut has a 3-day waiting period, paid \$2,983 in the average TTD case in 2004, considerably less than the \$3,509 average for TTD benefits in Connecticut.

The information in Table 1, Columns (4) - (6) is presented in a format that facilitates interstate comparisons. The range of average TTD benefits in 2004 was from \$8,134 per case in South Carolina to \$2,416 per case in New Hampshire. The information in Table 1 and the previously published data on the averages for TTD claims for 47 jurisdictions for ten years are interesting, including the evidence of an increase in the national average from \$3,016 per TTD claim in 1995 to \$4,545 per TTD claim in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 1B.

The entries in Table 1B indicate that some states consistently have TTD benefits that are higher than the national average. No jurisdiction was consistently well above (that is more than 50 percent above) the national average. However, two jurisdictions (Florida and South Carolina) had TTD average benefits that were either well above or above average (at least 25 percent above) in all seven years in the table. There were no jurisdictions TTD benefits that were well below the national average in all seven years. Eight jurisdictions (Arizona, Arkansas, Iowa, Minnesota, New Hampshire, Oregon, Utah, and Wisconsin) were well below or below average in all the years with data. There were 14 states that were near the national average in all years in the table. The entries in Table 1B indicate that states were relatively stable in the relationship between average TTD benefits in a state and the national average: only four states shifted more than one category over the seven years. California’s TTD benefits ranged from well below average to average; Colorado and Idaho benefits ranged from average TTD benefits to well above average; and Massachusetts TTD benefits ranged from below average to well above average, the only state to span four categories in the seven years in the table.

**Cash Benefits Per 100,000 Workers.** Table 1, Column (7) provides the cash benefits per 100,000 workers for cases receiving temporary total disability benefits for the 47 jurisdictions in our study for the year 2004. The derivation of the data in Table 1, Column (7)

can be illustrated by focusing on the Oregon entry for 2004. There were 1,221 temporary total disability cases per 100,000 workers in Oregon in 2004 (as shown in Table 1, Column (1)); the average of the cash benefits for temporary total disability cases in Oregon in 2004 was \$2,425 (as shown in Table 1, Column (4)); the product of 1,221 cases times \$2,425 per case is \$2,960,925 of temporary total disability benefits per 100,000 workers in Oregon in 2004 (as shown in Table 1, Column (7)). Due to rounding, numbers may not be exact.

The information in Table 1, Columns (7)-(9) is presented in a format that facilitates interstate comparisons. The range of TTD cash benefits per 100,000 workers in 2004 was \$11,891,228 in the USL&HW program to \$1,080,621 in the District of Columbia.

The information in Table 1, Column (7) and previously published data on the TTD cash benefits per 100,000 workers for 47 jurisdictions for ten years provide evidence of an decrease in the national average from \$3,563,498 in 1995 to \$3,265,452 in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state TTD benefits per 100,000 workers into the categories shown in Table 1C.

The entries in Table 1C indicate that some states consistently pay more TTD cash benefits per 100,000 workers than the national average. Three jurisdictions (Idaho, Maine, and the USL&HW program) were consistently well above (that is more than 50 percent above) the national average. In seven other states (Alaska, Florida, Hawaii, Michigan, Pennsylvania, Rhode Island, and Vermont) the TTD cash benefits per 100,000 workers were above the national average (at least 25 percent about the national average) or well above the national average in all seven years. In contrast, TTD cash benefits per 100,000 workers were well below the national average for all seven years for Arizona and the District of Columbia, and below average or well below average in three states (Arkansas, Minnesota, and Virginia) for 1998 to 2004. In 13 states, the TTD cash benefits per 100,000 workers were near the national average in every year with data. There were only three states where the state's averages relative to the national average changed by more than one category over the seven years: Colorado's TTD cash benefits ranged from below average to above average; Massachusetts and South Carolina's benefits ranged from average TTD benefits to well above average benefits in the seven years in the table.

## Permanent Partial Disability Benefits

**Frequency.** Permanent partial disability (PPD) benefits are paid to a worker who has permanent consequences of his or her work-related injury or disease but the consequences are not totally disabling. The benefits normally are paid after a worker has reached the date of maximum medical recovery and is no longer eligible for temporary disability benefits.

Factors such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for PPD benefits affect the frequency of PPD cases in various jurisdictions. These and other factors are reflected in the substantial interjurisdictional variations in the prevalence of PPD claims shown in Table 2, Column (1). In 2004, the range was from 1,323 PPD claims per 100,000 workers in the USL&HW to 121 per 100,000 workers in the District of Columbia.

Table 2, Column (1) and the previously published data provide considerable useful information, including a decrease in the national average of PPD claims per 100,000 workers from 524 in 1995 to 449 in 2004. However, examination of differences among states is facilitated by the information in Table 2A, which categorizes states in terms of their frequency of PPD claims relative to the national average for PPD claims in that year.

Three jurisdictions (California, Missouri, and the USL&HW program) had PPD frequencies that were well above the national average in all seven years between 1998 and 2004. In addition, Oklahoma had PPD frequencies that were above the national average or well above the national average in all years. In contrast three jurisdictions (the District of Columbia, Michigan, and Virginia) had PPD frequencies that were well below the national average for all seven years, and thirteen states (Alabama, Arizona, Delaware, Georgia, Idaho, Indiana, Kentucky, Louisiana, Maine, New Hampshire, Pennsylvania, South Dakota, and Utah) had PPD frequencies below the national average or well below the national average in all years with data. There were only twelve states that had PPD frequencies that were near the national average in all seven years. Most states were relatively stable in their PPD frequencies compared to the national averages over this period. There were exceptions, however. Massachusetts' PPD frequencies ranged from well below average to average during the seven years. In contrast, Montana's PPD frequencies ranged from average to well above average from 1998 through 2004.

**Average Benefits Per Claim.** The permanent partial disability (PPD) cash benefits paid to a worker are

affected *inter alia* by the worker's average weekly wage prior to the injury, by the nominal replacement rate (typically PPD benefits are 66 2/3 percent of preinjury earnings), by the weekly maximum and minimum PPD benefits prescribed by statute, and by the duration of the PPD benefits. As discussed by Burton (2005) states vary in their approaches to determining the duration (and sometimes the weekly benefit amount) of PPD benefits. Some benefits are related to the seriousness of the worker's injury (the impairment approach); some PPD benefits are related to the extent of loss of earning capacity; some PPD benefits are related to the actual loss of earnings; often states use more than one of these approaches depending on the nature of the injury or other factors.

The resulting differences in weekly PPD benefits and durations among states explain the considerable variations among states in the average cash benefits for PPD claims shown in Table 2, Column (4). The range of average PPD benefits in 2004 was from \$103,188 per case in Maine to \$17,952 per case in Texas.

The information in Table 2, Column (4) and previously published data on the averages for PPD claims for 47 jurisdictions for ten years are valuable, including the evidence of an increase in the national average from \$31,074 per PPD claim in 1995 to \$42,312 per PPD claim in 2004. However, the amount of information in these tables is virtually impossible to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 2B.

The entries in Table 2B indicate that some states consistently have PPD benefits that are higher than the national average. Two states (Michigan and Pennsylvania) were well above (that is more than 50 percent above) the national average in the seven years from 1998 to 2004. In addition, four jurisdictions (Louisiana, Maine, New York, and the USL&HW) were above average or well above average in all years with data. In contrast, one state, Indiana, was well below average in all seven years, and eight states (Arkansas, Kansas, Missouri, Oregon, South Dakota, Texas, Utah, and Wisconsin) were below average or well below average in all seven years. There were nine states that were near the national average for PPD benefits in all years with data. There were only four states where the states' averages relative to the national average changed by more than one category over the seven years: Delaware, the District of Columbia, North Carolina and Rhode Island PPD benefits ranged from average to well above average from 1998 through 2004.

**Cash Benefits Per 100,000 Workers.** Table 2, Column (7) provides the cash benefits per 100,000 workers for cases receiving permanent partial disability benefits for the 47 jurisdictions in our study for the year 2004. The range of PPD cash benefits per 100,000 workers in 2004 was from \$77,603,211 in the USL&HW program to \$5,088,686 in Utah.

The information in Table 2, Column (7) and previously published data on the PPD cash benefits per 100,000 workers for 47 jurisdictions for ten years are valuable, including the evidence of an increase in the national average from \$14,338,590 in 1995 to \$16,853,223 in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state PPD benefits per 100,000 workers into the categories shown in Table 2C.

The entries in Table 2C indicate that some states consistently paid more PPD cash benefits per 100,000 workers than the national average. Two jurisdictions (New York and the USL&HW program) were well above (that is more than 50 percent above) the national average for all seven years, and Alaska was above or well above the national average for all years. In sharp contrast, three jurisdictions (Arkansas, Indiana, and Utah) paid PPD benefits per 100,000 workers that were well below the national average for all seven years. An additional seven states (Alabama, Arizona, the District of Columbia, Idaho, South Dakota, Texas, and Virginia) paid PPD benefits per 100,000 workers that consistently were below or well below the national average. There were four states that paid near the national average in all seven years.

Six states had relatively volatile PPD benefits per 100,000 workers, changing by more than one category over the seven years. California, Nevada, and Oklahoma's benefits ranged from average to well above average benefits. Delaware, Maine, Massachusetts, and South Carolina's benefits ranged from below average to above average while Kentucky and New Mexico's ranged from well below average to average. Two states, Montana and Rhode Island, spanned four categories during the seven years in the study, with PPD benefits ranging from below average to well above average.

## Permanent Total Disability Benefits

**Frequency.** Permanent total disability (PTD) benefits are paid to a worker who has permanent consequences of his or her work-related injury or disease and the consequences are totally disabling. Factors such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies

for PTD benefits affect the frequency of these cases in various jurisdictions. There are also relatively few PTD cases, which can result in substantial year-to-year variations in a state. These and other factors are reflected in the substantial interjurisdictional variations in the prevalence of PTD claims shown in Table 3, Column (1). In 2004, the range was from 21 PTD claims per 100,000 workers in California to 1.5 PTD claims per 100,000 workers in Indiana. The NCCI did not report claims for the following jurisdictions because they had fewer than three cases: the District of Columbia, Idaho, Rhode Island, and the USL&HW program. We used the acronym "N/A" in Table 3 to show that the data are not available.

Table 3, Column (1) and the previously published data provide considerable useful information, including the increase in the national average from 6 to 9.4 PTD claims per 100,000 workers between 1995 and 2004. However, examination of differences among states is facilitated by the information in Table 3A, which categorizes states in terms of their frequency of PTD claims relative to the national average for PTD claims in that year.

The USL&HW was the only program that had PTD frequencies that were well above the national average in all years with data. In contrast, there were eight jurisdictions (Arizona, Delaware, the District of Columbia, Indiana, Iowa, Oregon, Rhode Island, and Wisconsin) with PTD frequencies that were well below the national average in all years with data. There were also ten states (Connecticut, Georgia, Hawaii, Kansas, Maine, Maryland, Massachusetts, New Mexico, South Dakota, and Utah) that had PTD frequencies below or well below the national average in all years with data. There were no states that had PTD frequencies that were near the national average in all seven years. The volatility of PTD frequencies is well illustrated by the experience in three jurisdictions (Colorado, Montana, and New Hampshire), where the PTD frequencies ranged from well above to well below the national averages over the seven years.

**Average Benefits Per Claim.** The permanent total disability (PTD) cash benefits paid to a worker are affected *inter alia* by the worker's average weekly wage prior to the injury, by the nominal replacement rate (typically PTD benefits are 66 2/3 percent of preinjury earnings), by the weekly maximum and minimum PPD benefits prescribed by statute, and by the duration of the PTD benefits. Some states limit the duration and/or total amount of PTD benefits paid to workers who are totally disabled.

The resulting differences in weekly PTD benefits and durations among states explain the considerable

variations among states in the average cash benefits for PTD claims shown in Table 3, Column (4). The range of average PTD benefits in 2004 was from \$1,116,053 per case Delaware to \$40,248 in Montana. (The "N/A" per case entries for the District of Columbia, Idaho, Rhode Island, and the USL&HW program are because there were no PTD cases reported in those jurisdictions in 2004.) Because PTD cases are so uncommon, unusual results in a few cases may significantly affect a state's average.

The information in Table 3, Column (4) and previously published data on the averages for PTD claims for 47 jurisdictions for ten years are valuable, including the evidence of an increase in the national average from \$210,480 per PTD claim in 1995 to \$269,022 per PTD claim in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 3B.

The entries in Table 3B indicate that some states consistently have PTD benefits that are higher than the national average. Pennsylvania was the only state that had PTD benefits that were well above the national average in the seven years from 1998 to 2004. In addition, Delaware's PTD benefits ranged from above average or well above the national average in the seven years from 1998 to 2004. In contrast, Texas had PTD benefits that were well below average from 1998 to 2004 and two states (Hawaii and Kansas) were below average or well below average for all years with data. Georgia was the only state that had PTD benefits that were near the national average in all years. The entries in Table 3B show considerable volatility among states in their PTD benefits relative to the national averages. Indeed, ten states (Alaska, Idaho, Maine, Montana, New Hampshire, New Jersey, Rhode Island, South Dakota, Utah, and Vermont) had PTD benefits that were well above the national average in at least one year and PTD benefits that were well below the national average in at least one year.

**Cash Benefits Per 100,000 Workers.** Table 3, Column (7) provides the cash benefits per 100,000 workers for cases receiving permanent total disability benefits for the 47 jurisdictions in our study for the year 2004. The range of PTD cash benefits per 100,000 workers in 2004 was from \$3,899,553 in California to \$232,633 in Indiana. (The "N/A" per case entries for the District of Columbia, Idaho, Rhode Island, and the USL&HW program are because there were no PTD cases reported in those jurisdictions in 2004.)

The information in Table 3, Column (7) and previously published data on the PTD cash benefits per

100,000 workers for 47 jurisdictions for ten years are valuable, including the evidence of an increase in the national average from \$1,295,722 in 1995 to \$2,113,650 in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state PTD benefits per 100,000 workers into the categories shown in Table 3C.

The entries in Table 3C indicate that some states consistently paid more PTD cash benefits per 100,000 workers than the national average. Three jurisdictions (California, Florida, and the USL&HW) were above or well above the national average from 1998 to 2004. In contrast to these states with above or well above average PTD cash benefits, seven jurisdictions (Arkansas, Hawaii, Idaho, Indiana, Kansas, New Mexico, and Wisconsin) paid well below the national average in PTD cash benefits per 100,000 workers. In addition, 12 states (Arizona, the District of Columbia, Georgia, Michigan, Mississippi, New Hampshire, Oregon, Rhode Island, Tennessee, Texas, Utah, and Vermont) paid PTD cash benefits per 100,000 workers that were below or well below the national average from 1998 to 2004. There was no state that paid PTD cash benefits near the national average in all seven years. The most volatile jurisdictions were Delaware, Illinois, Minnesota, and Oklahoma, which paid PTD benefits per 100,000 workers that were well above the national average in at least one year and well below the national average in another year.

## Death Benefits

**Frequency.** Death benefits are paid to the survivor or survivors of a worker who was killed on the job. Factors such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for death benefits affect the frequency of these cases in various jurisdictions. As with PTD cases, there are also relatively few death cases, which can result in substantial year-to-year variations in a state. These and other factors are reflected in the substantial interjurisdictional variations in the prevalence of death claims shown in Table 4, Column (1). In 2004, the range was from eight death claims per 100,000 workers in Montana to zero death claims per 100,000 workers in the USL&HW program. The NCCI did not report claims for Rhode Island because they had fewer than three cases. We used the acronym "N/A" in Table 4 to show that the data are not available.

Table 4, Column (1) and the previously published data provide considerable useful information, including the stability in the national average of 3.9 to 5 death claims per 100,000 workers between 1995 and 2004. However, examination of differences among states is

facilitated by the information in Table 4A, which categorizes states in terms of their frequency of death claims relative to the national average for death claims in that year.

Two programs (Mississippi and Montana) had fatal frequencies that were well above the national average in all seven years between 1998 and 2004. In addition, three states (Idaho, New Mexico, and Oklahoma) had death rates that were above or well above the national averages in all years with data. In contrast Massachusetts had fatal frequencies that were below or well below the national average in all seven years. Only New York had death rates near the national average in all seven years. There was considerable variability among years in some jurisdictions in their death claims compared to the national average: the extremes were Hawaii, Nevada, and the USL&HW program which were well above the national average in one year and well below in another year.

**Average Benefits Per Claim.** The death cash benefits paid to a survivor are affected *inter alia* by the worker's average weekly wage prior to the fatality, by the nominal replacement rate (the percent of earnings prior to death varies in some states depending on the number of dependents), by the weekly maximum and minimum death benefits prescribed by statute, and by the duration of the death benefits. Some states limit the duration and/or total amount of death benefits paid to a surviving spouse, and all states normally limit the duration of death benefits for children.

The resulting differences in weekly death benefits and durations among states explain the considerable variations among states in the average cash benefits for death claims shown in Table 4, Column (4). The range of average death benefits in 2004 was from \$572,833 per case in South Dakota to \$83,493 per case in Arkansas. (There are no death cases in the USL&HW program and so the average benefit is 0.) Because death cases are so uncommon, unusual results in a few cases may significantly affect a state's average.

The information in Table 4, Column (4) and previously published data on the average of cash benefits for death claims for 47 jurisdictions for ten years are instructive, including the evidence of an increase in the national average from \$155,015 per death claim in 1995 to \$209,856 per death claim in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 4B.



The entries in Table 4B indicate that some states consistently have death benefits that are higher than the national average. Only two states (Nevada and Rhode Island) had well above the national average for death benefits for all years with data. Only one state, Connecticut, had death benefits that were above average or well above the national average in 1998 to 2004. In contrast, three states (Arkansas, Florida, and Mississippi) had death benefits that were consistently well below the national average, and five states (Alabama, California, Georgia, Idaho, and Tennessee) had death benefits that were below average or well below average in all seven years. There was considerable variability among years in some jurisdictions in their death benefits compared to the national average: the extremes were Delaware, New Hampshire, and the USL&HW program which were well above the national average in one year and well below in another year.

**Cash Benefits Per 100,000 Workers.** Table 4, Column (7) provides the cash benefits per 100,000 workers for cases receiving death benefits for the 47 jurisdictions in our study for the year 2004. The range of death cash benefits per 100,000 workers in 2004 was from \$3,032,036 in Nevada to \$260,354 in New Hampshire. (There are no death cases in the USL&HW program and so the average benefit is 0.)

The information in Table 4, Column (7) and previously published data on the death cash benefits per 100,000 workers for 47 jurisdictions for ten years indicate there was a decrease in the national average from \$803,231 in 1995 to \$787,841 in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state cash benefits for death cases per 100,000 workers into the categories shown in Table 4C.

The entries in Table 4C indicate that some jurisdictions consistently pay more death cash benefits per 100,000 workers than the national average. Only Missouri was consistently well above (that is more than 50 percent above) the national average for all years with data. In contrast, five states (Arkansas, Indiana, Tennessee, Virginia, and Wisconsin) paid death benefits per 100,000 workers that were below or well below average in all seven years. The most variable jurisdictions in terms of death benefits per 100,000 workers were Hawaii, Maine, and the USL&HW program where the state benefits were well above the national average in one year and well below the national average in another year.

### All Cases with Cash Benefits

Table 5 presents information on the frequency, average benefits, and benefits per 100,000 workers for all

cases paying cash benefits (including TTD, PPD, PTD, and fatal benefits).

**Frequencies.** The data in Columns (1) to (3) of Table 5 are presented in a format that facilitates inter-state comparisons: Column (1) provides the frequency (or number) of all cash benefit cases per 100,000 workers for the 47 jurisdictions with data available for 2004, plus the national average of 1,210 cash benefit cases per 100,000 workers for 46 jurisdictions (excluding the Longshore and Harbor Workers [USL&HW] program); Column (2) shows each state's frequency as a percentage of the national average for all cash benefit claims; and Column (3) provides the ranking of the jurisdictions in terms of the frequency of all cash benefit cases. The range is from 3,431 cash benefit cases per 100,000 workers in the USL&HW program to 424 cash benefit cases per 100,000 workers in the District of Columbia.

The information in Table 1, Column (1) and the previously unpublished data on the frequencies of all cash benefit claims for 47 jurisdictions for ten years is valuable, including the evidence of a decline in the national average from 1,702 cash benefit claims per 100,000 workers in 1995 to 1,210 claims per 100,000 workers in 2004. However, examination of differences among states is facilitated by the information in Table 5A, which categorizes states in terms of their frequency of total claims relative to the national average for total claims in each year.

Only three jurisdictions (Alaska, Hawaii, and the USL&HW program) had total frequencies that were well above the national average in all years between 1998 and 2004, and only Oklahoma had total frequencies that were above average in all seven years with data. In contrast, only the District of Columbia was well below average in all years, and only Arizona, Georgia, and North Carolina were below average in all seven years in terms of their total claims compared to the national average. There were 25 states that had total claim rates near the national average in all seven years. There was limited variability among years in some states in their total claims compared to the national average: three states (California, Oregon, and Rhode Island) were above average or well above average in all seven years, five states (Idaho, Missouri, Montana, Vermont, and Wisconsin) were average or above average in all years; and five states (Arkansas, Indiana, Louisiana, Nebraska, and Texas) were average or below average in all seven years. There were no states where the state's averages relative to the national average changed by more than one category over the seven years.

**Average Benefits Per Claim.** The information in Table 5, Column (4) is presented in a format that facili-

tates interstate comparisons. The range of average for cash benefits in all cases paying cash benefits in 2004 was from \$37,319 per case in North Carolina to \$9,367 per case in Utah.

The information in Table 1, Column (4) and the previously unpublished data on the national averages for cash benefits in all cases paying cash benefits for ten years are interesting, including the evidence of an increase in the national average from \$11,512 per claim in 1995 to \$19,791 per claim in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 5B.

The entries in Table 5B indicate that some states consistently have cash benefits that are higher than the national average. No jurisdiction was consistently well above (that is more than 50 percent above) the national average. However, three jurisdictions (New York, North Carolina, and the USL&HW) had cash benefits that were either well above or above average (at least 25 percent above) in all seven years in the table. Two states (Indiana and Utah) had cash benefits that were well below the national average in all seven years, and seven jurisdictions (Arkansas, Hawaii, Idaho, New Hampshire, Oregon, South Dakota, and Wisconsin) were well below or below average in all the years with data. There were 13 states that were near the national average in all years in the table. The most variable states in terms of cash benefits per 100,000 workers was the District of Columbia which ranged from average in one year to well above the national average in another year and California which ranged from below average to above average over the seven years.

**Cash Benefits Per 100,000 Workers.** The information in Table 5, Column (7) is presented in a format that facilitates interstate comparisons among states in the cash benefits of all types per 100,000 workers. The range in 2004 was from \$89,494,439 in the Longshore and Harbor Workers program to \$8,970,165 in Indiana per 100,000 workers in 2004.

The information in Table 1, Column (7) and the previously published data on the national averages for cash benefits jurisdictions for ten years are interesting, including the evidence of an increase in the national average from \$19,814,624 per 100,000 workers in 1995 to \$23,020,797 per 100,000 workers in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state total benefits per 100,000 workers into the categories shown in Table 5C.

The entries in Table 5C indicate that some states consistently pay more cash benefits per 100,000 workers than the national average. Only one jurisdiction, the USL&HW program, was consistently well above (that is more than 50 percent above) the national average. In two states, Alaska and New York, the TTD cash benefits per 100,000 workers were above the national average (at least 25 percent above the national average) or well above the national average in all seven years. In contrast, TTD cash benefits per 100,000 workers were well below the national average for all seven years for Arkansas, Indiana, and Utah and below average or well below average in seven states (Alabama, Arizona, the District of Columbia, Kansas, South Dakota, Virginia, and Wisconsin) for 1998 to 2004. In seven states, the TTD cash benefits per 100,000 workers were near the national average in every year with data. There were six states where the averages relative to the national average changed by more than one category over the seven years. California, Montana, Nevada, Oklahoma, and Rhode Island's cash benefits ranged from average to well above the national average during the seven years. Texas' cash benefits were average in 1998, dropped to below average from 1999-2002, and dropped again in 2003 and 2004 to well below average.

## Medical Benefits in All Cases

**Frequencies.** In addition to the four types of cases with cash benefits, there are workers' compensation cases that pay medical benefits but no cash benefits. These medical-only cases typically involve relatively minor injuries that require medical treatment but that do not result in enough lost days for the worker to meet the waiting period for TTD benefits. These medical-only cases are relatively common. In 2004, for example, when the national averages of cases per 100,000 workers were 747 TTD, 449 PPD, 9.4 PTD, and 3.9 fatal cases (for a total of 1,210 cases per 100,000 workers paying cash benefits), there were an additional 3,527 medical only cases per 100,000 workers.

The sum of the cases paying cash benefits and cases paying medical benefits only in 2004 was 4,737 cases per 100,000 workers, as shown in Table 6, Column (1).<sup>2</sup> Factors such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for workers' compensation benefits affect the frequency of compensable cases in various jurisdictions. These and other factors are reflected in the substantial interjurisdictional variations in the prevalence of total claims shown in Table 6, Column (1). In 2004, the range was from 10,539 total claims per 100,000 workers in the USL&HW program to 1,253 total claims per 100,000 workers in the District of Columbia.

Table 6, Column (1) and previously published data provide considerable useful information, including the decrease in the national average from 7,115 total claims per 100,000 workers in 1995 to 4,737 per 100,000 workers in 2004.

Examination of differences among states is facilitated by the information in Table 6A, which categorizes states in terms of their frequency of total claims relative to the national average for total claims in each year. Only the USL&HW program had total frequencies that were well above the national average in all years between 1998 and 2004, but five other jurisdictions (Alaska, Idaho, Maine, Montana, and Wisconsin) had total frequencies that were above average or well above average in all seven years with data. In contrast, only the District of Columbia was well below average in all years, and only Maryland and New York were below average in all seven years in terms of their total claims compared to the national average. There were 26 states that had total claim rates near the national average in all seven years. The limited volatility at this level of aggregation is reinforced by the few number of states that varied between categories over the seven years. There were two states (Idaho and Montana) that were above average or well above average in all seven years; seven states (California, Indiana, Oregon, Pennsylvania, Rhode Island, South Dakota, and Utah) that were near average or above average in all years; and four states (Louisiana, New Jersey, Texas and Virginia) that were near average or below average in all seven years. The only state where the state's averages relative to the national average changed by more than one category over the seven years was Nevada, where the state's total frequencies were near the national average in one year and well above or above the national average in the other years.

**Average Medical Benefits per Claim.** Medical benefits are paid both in cases in which the worker receives cash benefits and in medical-only cases, in which the worker has medical expenses because of the work-related injury or disease but the worker does not qualify for cash benefits. The averages for medical benefits in a jurisdiction will be affected *inter alia* by the general cost of medical care in the state, the use of managed care in the workers' compensation program, the use of medical fee schedules, and (arguably) the decision about whether the worker or the employer controls the choice of the treating physician.

These factors help explain the considerable variations among states in the averages for medical benefits in total cases (medical-only cases plus cases with cash as well as medical benefits) shown in Table 6, Column (4). The range of average medical benefits in 2004

was from \$17,821 per case in Delaware to \$2,471 per case in Rhode Island.

The information in Table 6, Column (4) and previously published data on the averages of medical benefits for all claims for 47 jurisdictions for ten years are valuable, including the evidence of the increase in the national average from \$2,767 per case in 1995 to \$6,910 per claim in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average medical benefits per claim into the categories shown in Table 6B.

The entries in Table 6B indicate that some states consistently have medical benefits that are higher than the national average. There were no states that were well above the national averages for medical benefits for all seven years. Two jurisdictions (Alaska and Texas) were above or well above the national average of medical benefits for all years. One state (Indiana) was consistently well below the national average for medical benefits, and five states (Idaho, Massachusetts, Michigan, Rhode Island, and Utah) were below average or well below average for medical benefits in all seven years. Most states were relatively stable in terms of their medical benefits compared to the national average: seven states were near average in all seven years. The most volatile jurisdictions were California, Delaware, Florida, Kentucky, Montana, and the USL&HW (which varied between average and well above average).

**Medical Benefits Per 100,000 Workers.** Table 6, Column (7) provides the medical benefits per 100,000 workers for cases receiving medical benefits in medical-only cases or in cases with cash benefits for the 47 jurisdictions in our study for the year 2004. The range of medical benefits per 100,000 workers in 2004 was from \$104,715,504 in the USL&HW program to \$6,509,703 in the District of Columbia.

The information in Table 6, Column (7) and previously published data on the medical benefits per 100,000 workers for 47 jurisdictions for ten years are instructive, including the evidence of an increase in the national average from \$19,177,813 in 1995 to \$32,166,405 in 2004. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state medical benefits per 100,000 workers into the categories shown in Table 6C.

The entries in Table 6C indicate that some states consistently pay more medical benefits per 100,000 workers than the national average. Two jurisdictions (Alaska and the USL&HW program) were consistently well above (that is more than 50 percent above) the na-

tional average from 1998 to 2004. In contrast, the District of Columbia had medical benefits per 100,000 workers that were well below the national average in all seven years. In four other jurisdictions (Indiana, Massachusetts, New Jersey, and Rhode Island) medical benefits per 100,000 workers were below or well below the national average from 1998 to 2004. There were ten states with medical benefits that were near the national average in all seven years. The states were relatively stable in terms of the relationship between their medical benefits per 100,000 workers and the national averages for various years. The most volatile states were Delaware, Florida, Kentucky, Montana, and New Hampshire where medical benefits relative to the national average varied between average and well above average in the seven years reported; Maryland, where medical benefits relative to the national average varied between well below average and average; and Nevada, where medical benefits relative to the national average ranged between below average and above average.

## Conclusions

The 2004 data in Tables 1 to 6, plus similar data for 2003 in Blum and Burton (2007); 2002 in Blum and Burton (2006b); 2001 in Blum and Burton (2006a); 2000 in Blum and Burton (2004); and earlier data from 1995 to 1999 in Blum and Burton (2002) and Blum and Burton (2003); indicate that states differ widely in the frequency, average benefits, and benefits per 100,000 workers for four different types of cash benefits and for medical benefits. One particularly striking result is the decline in the total frequency (cases paying cash benefits and/or medical benefits) from 7,115 cases per 100,000 workers in 1995 to 5,024 cases per 100,000 workers in 2004. Another compelling result is the substantial variations among jurisdictions in the frequencies and benefits of the various types of cash and medical benefits.

## ENDNOTES

1. The methodology used to produce the data in this article is explained in Burton and Blum (2007: 25-31).

2. The NCCI publishes average medical benefits for medical only cases, for cases with cash benefits, and for all cases. In states with a short waiting period, the medical only cases involve relatively minor injuries and therefore the average medical benefits for the medical only cases as well as the averages for the cases with cash benefits are artificially low compared to states with longer waiting periods. Using the average medical benefits for all cases removes this artificial impediment to interstate comparability.

## REFERENCES

- Blum, Florence and John F. Burton, Jr. 2002. "Workers' Compensation Benefits: Frequencies and Amounts 1995-1998." *Workers' Compensation Policy Review* 2, no. 6 (November/December): 2-32.
- Blum, Florence and John F. Burton, Jr. 2003. "Workers' Compensation Benefits: Frequencies and Amounts 1995-1999." *Workers' Compensation Policy Review* 3, no. 6 (November/December): 2-32.
- Blum, Florence and John F. Burton, Jr. 2004. "Workers' Compensation Benefits: Frequencies and Amounts 1995-2000." *Workers' Compensation Policy Review* 4, no. 5 (September/October): 19-39; the article is reprinted in Burton, Blum, and Yates (2005) at pp. 102-122.
- Blum, Florence and John F. Burton, Jr. 2006a. "Workers' Compensation Benefits: Frequencies and Amounts in 2001." *Workers' Compensation Policy Review* 6, no. 2 (March/April): 22-33.
- Blum, Florence and John F. Burton, Jr. 2006b. "Workers' Compensation Benefits: Frequencies and Amounts in 2002." *Workers' Compensation Policy Review* 6, no. 5 (September/October): 3-27.
- Blum, Florence and John F. Burton, Jr. 2007. "Workers' Compensation Benefits: Frequencies and Amounts in 2003." *Workers' Compensation Policy Review* 7, no. 5 (September/October): 3-27.
- Burton, John F., Jr., 2005. "Permanent Partial Disability Benefits." In Karen Roberts, John F. Burton, Jr., and Matthew M. Bodah, eds. *Workplace Injuries and Diseases: Prevention and Compensation: Essays in Honor of Terry Thomason*. Kalamazoo, MI: W. E. Upjohn Institute for Employment Research.
- Burton, John F., Jr. and Florence Blum. 2007. "Workers' Compensation Incurred Benefits: 1985 to 2003." *Workers' Compensation Policy Review* 7, no. 4 (July/August): 3-32.
- Burton, John F., Jr., Florence Blum, and Elizabeth H. Yates. 2005. *Workers' Compensation Compendium 2005-06 Volume One*. Princeton, NJ: Workers' Disability Income Systems, Inc.
- National Council on Compensation Insurance (NCCI). 2008. *Annual Statistical Bulletin: 2008 Edition*. Boca Raton, FL: National Council on Compensation Insurance.

Table 1 - Temporary Total Benefits in 2004

	Temporary Total Frequency (1)	State as Percentage of US Average (2)	Rank Among 47 Jurisdictions (3)	Temp. Total Average Benefits (\$) (4)	State as Percentage of US Average (5)	Rank Among 47 Jurisdictions (6)	Temp. Total (\$) Per 100,000 Workers (7)	State as Percentage of US Average (8)	Rank Among 47 Jurisdictions (9)
Alabama	693	92.7	28	4,397	96.7	19	3,047,337	93.3	24
Alaska	1,597	213.7	4	4,175	91.9	22	6,668,070	204.2	3
Arizona	553	74.0	40	2,584	56.8	44	1,429,179	43.8	46
Arkansas	593	79.4	38	3,250	71.5	39	1,927,304	59.0	44
California	1,122	150.1	7	3,175	69.9	40	3,562,350	109.1	18
Colorado	642	85.9	31	5,878	129.3	8	3,773,903	115.6	15
Connecticut	843	112.8	19	3,509	77.2	34	2,957,747	90.6	27
Delaware	987	132.1	11	3,862	85.0	31	3,811,794	116.7	14
Dis. Of Columbia	301	40.3	47	3,590	79.0	33	1,080,621	33.1	47
Florida	815	109.1	21	5,985	131.7	7	4,877,775	149.4	10
Georgia	498	66.6	43	6,376	140.3	4	3,175,053	97.2	23
Hawaii	1,679	224.7	2	3,422	75.3	37	5,745,777	176.0	5
Idaho	1,191	159.4	6	6,503	143.1	2	7,744,980	237.2	2
Illinois	613	82.0	36	6,104	134.3	6	3,741,496	114.6	16
Indiana	631	84.4	32	4,219	92.8	21	2,661,938	81.5	35
Iowa	800	107.1	23	3,301	72.6	38	2,640,517	80.9	37
Kansas	523	70.0	42	5,053	111.2	15	2,642,466	80.9	36
Kentucky	700	93.7	27	3,947	86.8	28	2,762,945	84.6	30
Louisiana	659	88.2	29	4,839	106.5	17	3,188,676	97.6	22
Maine	946	126.6	12	5,685	125.1	9	5,378,458	164.7	7
Maryland	657	119.8	30	4,142	91.1	25	2,721,085	83.3	32
Massachusetts	895	119.8	15	3,008	66.2	41	2,691,882	82.4	34
Michigan	847	113.3	18	6,457	142.1	3	5,469,233	167.5	6
Minnesota	805	107.7	22	2,450	53.9	45	1,972,250	60.4	43
Mississippi	851	113.9	17	4,279	94.1	20	3,641,565	111.5	17
Missouri	722	96.6	26	5,330	117.3	13	3,848,615	117.9	13
Montana	1,053	140.9	9	4,125	90.8	26	4,343,625	133.0	12
Nebraska	535	71.6	41	4,004	88.1	27	2,142,378	65.6	41
Nevada	858	114.8	16	3,730	82.1	32	3,200,340	98.0	21
New Hampshire	1,015	135.8	10	2,416	53.2	47	2,451,787	75.1	38
New Jersey	619	82.8	34	4,899	107.8	16	3,032,481	92.9	25
New Mexico	631	84.4	32	4,418	97.2	18	2,787,617	85.4	28
New York	585	78.3	39	3,445	75.8	36	2,015,325	61.7	42
North Carolina	429	57.4	44	6,279	138.1	5	2,693,691	82.5	33
Oklahoma	776	103.8	25	4,151	91.3	24	3,221,518	98.7	20
Oregon	1,221	163.4	5	2,425	53.4	46	2,960,925	90.7	26
Pennsylvania	942	126.1	13	5,513	121.3	12	5,193,246	159.0	8
Rhode Island	1,679	224.7	2	3,882	85.4	30	6,517,878	199.6	4
South Carolina	618	82.7	35	8,134	179.0	1	5,026,812	153.9	9
South Dakota	789	105.6	24	3,483	76.6	35	2,748,087	84.2	31
Tennessee	609	81.5	37	5,655	124.4	10	3,443,847	105.5	19
Texas	429	57.4	44	5,323	117.1	14	2,283,567	69.9	40
USL&HW	2,108	282.1	1	5,641	124.1	11	11,891,228	364.2	1
Utah	817	109.3	20	2,955	65.0	43	2,414,168	73.9	39
Vermont	1,093	146.3	8	4,155	91.4	23	4,541,743	139.1	11
Virginia	423	56.6	46	3,924	86.3	29	1,659,772	50.8	45
Wisconsin	929	124.3	14	2,983	65.6	42	2,771,207	84.9	29
<b>National Avg.</b>	<b>747</b>			<b>4,545</b>			<b>3,265,452</b>		

[Note: National Average based on 46 jurisdictions (excluding USL&HW).]

Table 2 - Permanent Partial Benefits in 2004

	Permanent Partial Frequency (1)	State as Percentage of US Average (2)	Rank Among 47 Jurisdictions (3)	Perm. Partial Average Benefits (\$) (4)	State as Percentage of US Average (5)	Rank Among 47 Jurisdictions (6)	Perm. Partial (\$) Per 100,000 Workers (7)	State as Percentage of US Average (8)	Rank Among 47 Jurisdictions (9)
Alabama	260	57.9	39	38,024	89.9	27	9,886,292	58.7	39
Alaska	483	107.6	16	48,636	114.9	17	23,490,960	139.4	7
Arizona	228	50.8	42	33,249	78.6	34	7,580,733	45.0	43
Arkansas	275	61.2	36	23,028	54.4	44	6,332,665	37.6	45
California	846	188.4	3	23,647	55.9	42	20,005,362	118.7	15
Colorado	458	102.0	18	33,617	79.4	32	15,396,376	91.4	28
Connecticut	459	102.2	17	51,840	122.5	14	23,794,571	141.2	6
Delaware	334	74.4	29	69,667	164.6	6	23,268,778	138.1	9
Dis. Of Columbia	121	26.9	47	82,686	195.4	4	10,004,965	59.4	38
Florida	313	69.7	31	27,986	66.1	38	8,759,618	52.0	41
Georgia	284	63.2	34	60,266	142.4	11	17,115,450	101.6	23
Hawaii	499	111.1	12	36,009	85.1	31	17,968,414	106.6	20
Idaho	266	59.2	37	39,417	93.2	25	10,484,952	62.2	37
Illinois	554	123.4	7	38,934	92.0	26	21,569,377	128.0	14
Indiana	280	62.4	35	20,045	47.4	46	5,612,657	33.3	46
Iowa	489	108.9	13	37,526	88.7	29	18,350,118	108.9	18
Kansas	551	122.7	8	24,072	56.9	41	13,263,862	78.7	34
Kentucky	321	71.5	30	45,267	107.0	21	14,530,689	86.2	31
Louisiana	258	57.5	40	72,262	170.8	5	18,643,615	110.6	17
Maine	193	43.0	44	103,188	243.9	1	19,915,262	118.2	16
Maryland	365	81.3	25	45,437	107.4	20	16,584,599	98.4	24
Massachusetts	375	83.5	24	61,614	145.6	9	23,105,233	137.1	10
Michigan	142	31.6	46	92,109	217.7	3	13,079,429	77.6	35
Minnesota	358	79.7	28	47,862	113.1	18	17,134,596	101.7	22
Mississippi	360	80.2	27	42,602	100.7	22	15,336,710	91.0	29
Missouri	729	162.3	5	21,516	50.9	45	15,685,095	93.1	26
Montana	741	165.0	4	39,458	93.3	24	29,238,378	173.5	4
Nebraska	428	95.3	20	31,206	73.8	36	13,356,330	79.3	33
Nevada	504	112.2	11	46,298	109.4	19	23,334,192	138.5	8
New Hampshire	285	63.5	33	49,280	116.5	16	14,044,837	83.3	32
New Jersey	546	121.6	9	32,917	77.8	35	17,972,682	106.6	19
New Mexico	404	90.0	23	37,653	89.0	28	15,211,622	90.3	30
New York	486	108.2	14	61,518	145.4	10	29,897,748	177.4	3
North Carolina	406	90.4	22	62,275	147.2	8	25,283,650	150.0	5
Oklahoma	897	199.8	2	33,521	79.2	33	30,068,699	178.4	2
Oregon	604	134.5	6	26,756	63.2	39	16,160,624	95.9	25
Pennsylvania	233	51.9	41	96,539	228.2	2	22,493,587	133.5	11
Rhode Island	265	59.0	38	65,232	154.2	7	17,286,480	102.6	21
South Carolina	543	120.9	10	40,590	95.9	23	22,040,370	130.8	12
South Dakota	298	66.4	32	28,305	66.9	37	8,434,890	50.0	42
Tennessee	428	95.3	20	36,493	86.2	30	15,619,027	92.7	27
Texas	365	81.3	25	17,952	42.4	47	6,552,480	38.9	44
USL&HW	1,323	294.6	1	58,657	138.6	12	77,603,211	460.5	1
Utah	217	48.3	43	23,450	55.4	43	5,088,686	30.2	47
Vermont	444	98.9	19	49,303	116.5	15	21,890,614	129.9	13
Virginia	165	36.7	45	58,294	137.8	13	9,618,550	57.1	40
Wisconsin	485	108.0	15	25,319	59.8	40	12,279,715	72.9	36
<b>National Avg.</b>	<b>449</b>			<b>42,312</b>			<b>16,853,223</b>		

[Note: National Average based on 46 jurisdictions (excluding USL&HW).]

Table 3 - Permanent Total Benefits in 2004

Permanent Total Frequency (1)	State as Percentage of US Average (2)	Rank Among 43 Jurisdictions (3)	Perm. Total Average Benefits (\$) (4)	State as Percentage of US Average (5)	Rank Among 43 Jurisdictions (6)	Perm. Total (\$) Per 100,000 Workers (7)	State as Percentage of US Average (8)	Rank Among 43 Jurisdictions (9)
Alabama	77.4	17	151,572	56.3	33	1,106,474	52.3	32
Alaska	180.4	3	83,038	30.9	41	1,411,638	66.8	26
Arizona	39.3	35	328,171	122.0	13	1,214,234	57.4	30
Arkansas	80.6	16	122,584	45.6	37	931,642	44.1	34
California	222.8	1	185,693	69.0	29	3,899,553	184.5	1
Colorado	42.4	33	273,197	101.6	18	1,092,787	51.7	33
Connecticut	67.9	19	221,734	82.4	24	1,419,098	67.1	25
Delaware	21.2	40	1,116,053	414.9	1	2,232,106	105.6	11
Dis. Of Columbia	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Florida	201.6	2	198,110	73.6	28	3,764,090	178.1	2
Georgia	53.0	26	225,826	83.9	23	1,129,132	53.4	31
Hawaii	48.8	31	77,852	28.9	42	358,121	16.9	41
Idaho	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Illinois	116.7	8	313,382	116.5	14	3,447,201	163.1	3
Indiana	15.9	43	155,089	57.6	32	232,633	11.0	43
Iowa	49.9	30	405,620	150.8	7	1,906,413	90.2	15
Kansas	37.1	36	150,995	56.1	34	528,482	25.0	39
Kentucky	116.7	8	220,177	81.8	25	2,421,950	114.6	10
Louisiana	106.1	12	306,259	113.8	16	3,062,587	144.9	9
Maine	48.8	31	430,135	159.9	5	1,978,621	93.6	14
Maryland	63.7	20	283,295	105.3	17	1,699,771	80.4	19
Massachusetts	58.3	24	329,056	122.3	12	1,809,809	85.6	16
Michigan	53.0	26	257,457	95.7	19	1,287,284	60.9	28
Minnesota	106.1	12	334,654	124.4	11	3,346,540	168.3	4
Mississippi	63.7	20	90,836	33.8	40	545,013	25.8	38
Missouri	42.4	33	374,408	139.2	9	1,497,632	70.9	24
Montana	74.3	18	40,248	15.0	43	281,736	13.3	42
Nebraska	57.3	25	307,910	114.5	15	1,662,713	78.7	20
Nevada	63.7	20	540,740	201.0	3	3,244,440	153.5	6
New Hampshire	82.7	15	199,126	74.0	27	1,553,183	73.5	21
New Jersey	31.8	37	142,807	53.1	35	428,421	20.3	40
New Mexico	63.7	20	139,619	51.9	36	837,713	39.6	35
New York	53.0	26	347,261	129.1	10	1,736,305	82.1	18
North Carolina	137.9	6	241,071	89.6	20	3,133,923	148.3	8
Oklahoma	148.5	5	232,565	86.4	21	3,255,907	154.0	5
Oregon	31.8	37	499,316	185.6	4	1,497,948	70.9	23
Pennsylvania	21.2	40	891,352	331.3	2	1,782,704	84.3	17
Rhode Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
South Carolina	159.1	4	215,243	80.0	26	3,228,645	152.8	7
South Dakota	53.0	26	416,535	154.8	6	2,082,675	98.5	13
Tennessee	97.6	14	163,128	60.6	31	1,500,777	71.0	22
Texas	116.7	8	120,650	44.8	38	1,327,150	62.8	27
USL&HW	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Utah	21.2	40	377,063	140.2	8	754,126	35.7	36
Vermont	116.7	8	112,513	41.8	39	1,237,647	58.6	29
Virginia	127.3	7	175,452	65.2	30	2,105,424	99.6	12
Wisconsin	31.8	37	230,891	85.8	22	692,673	32.8	37
		9.4	269,022			2,113,650		

Note: National Average based on 43 jurisdictions (excluding District of Columbia, Idaho, Rhode Island, and the USL&HW program).

Table 4 - Fatal Benefits in 2004

	Fatal Frequency (1)	State as Percentage of US Average (2)	Rank Among 46 Jurisdictions (3)	Fatal Average Benefits (\$) (4)	State as Percentage of US Average (5)	Rank Among 46 Jurisdictions (6)	Fatal Cash (\$) Per 100,000 Workers (7)	State as Percentage of US Average (8)	Rank Among 46 Jurisdictions (9)
Alabama	6.0	152.6	7	104,302	49.7	41	625,810	79.4	30
Alaska	5.0	134.8	10	258,533	123.2	14	1,370,223	173.9	7
Arizona	3.0	76.3	27	224,964	107.2	20	674,891	85.7	27
Arkansas	7.0	178.0	3	83,493	39.8	45	584,452	74.2	31
California	6.0	152.6	7	145,275	69.2	34	871,650	110.6	16
Colorado	4.0	101.7	16	249,102	118.7	16	996,408	126.5	12
Connecticut	2.0	50.9	41	403,026	192.0	5	806,051	102.3	18
Delaware	1.0	25.4	45	431,651	205.7	3	431,651	54.8	38
Dis. Of Columbia	2.2	55.9	40	341,625	162.8	7	751,574	95.4	21
Florida	4.0	101.7	16	103,683	49.4	42	414,732	52.6	40
Georgia	4.5	114.4	13	146,329	69.7	33	658,482	83.6	28
Hawaii	2.8	71.2	35	150,148	71.5	32	420,413	53.4	39
Idaho	5.5	139.9	9	136,178	64.9	38	748,980	95.1	23
Illinois	2.5	63.6	37	217,887	103.8	21	544,717	69.1	32
Indiana	3.5	89.0	24	132,268	63.0	39	462,937	58.8	36
Iowa	3.2	81.4	26	242,960	115.8	18	777,473	98.7	20
Kansas	4.5	114.4	13	166,912	79.5	29	751,103	95.3	22
Kentucky	4.0	101.7	16	195,800	93.3	23	783,201	99.4	19
Louisiana	6.3	160.2	5	175,689	83.7	27	1,106,838	140.5	10
Maine	2.4	61.0	39	142,278	67.8	37	341,467	43.3	43
Maryland	2.8	71.2	35	156,468	74.6	31	438,109	55.6	37
Massachusetts	2.5	63.6	37	199,493	95.1	22	498,733	63.3	35
Michigan	2.0	50.9	41	156,719	74.7	30	313,437	39.8	44
Minnesota	3.0	76.3	27	244,359	116.4	17	733,077	93.0	24
Mississippi	7.7	195.8	2	85,019	40.5	44	654,645	83.1	29
Missouri	5.0	127.2	11	265,802	126.7	13	1,329,008	166.7	8
Montana	8.0	203.4	1	190,619	90.8	24	1,524,952	193.6	4
Nebraska	3.6	91.6	23	238,867	113.8	19	859,921	109.1	17
Nevada	7.0	178.0	3	433,148	206.4	2	3,032,036	384.9	1
New Hampshire	1.8	45.8	44	144,641	68.9	35	260,354	33.0	45
New Jersey	3.0	76.3	27	343,567	163.7	6	1,030,701	130.8	11
New Mexico	5.0	127.2	11	142,545	67.9	36	712,723	90.5	25
New York	3.0	76.3	27	293,378	139.8	11	880,134	111.7	15
North Carolina	4.0	101.7	16	171,170	81.6	28	684,680	86.9	26
Oklahoma	6.3	160.2	5	253,905	121.0	15	1,599,603	203.0	3
Oregon	3.0	76.3	27	331,513	158.0	8	994,539	126.2	13
Pennsylvania	3.0	76.3	27	313,646	149.5	10	940,938	119.4	14
Rhode Island	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
South Carolina	4.0	101.7	16	129,961	61.9	40	519,844	66.0	33
South Dakota	3.0	76.3	27	572,833	273.0	1	1,718,499	218.1	2
Tennessee	4.0	101.7	16	102,010	48.6	43	408,041	51.8	41
Texas	4.0	101.7	16	279,742	133.3	12	1,118,968	142.0	9
USL&HW	0.0	0.0	46	0.0	0.0	46	0.0	0.0	46
Utah	4.5	114.4	13	330,896	157.7	9	1,489,030	189.0	5
Vermont	3.5	89.0	24	415,858	198.2	4	1,455,503	184.7	6
Virginia	2.9	73.7	34	178,734	85.2	25	518,329	65.8	34
Wisconsin	2.0	50.9	41	175,695	83.7	26	351,390	44.6	42
<b>National Avg.</b>	<b>3.9</b>			<b>209,856</b>			<b>787,841</b>		

**Note:** National Average based on 45 Jurisdictions (excluding Rhode Island and the USL&HW program).



Table 5 - Cash Benefits in 2004

	All Cash Frequencies (1)	State as Percentage of US Average (2)	Rank Among 47 Jurisdictions (3)	All Cash Benefits (\$) (4)	State as Percentage of US Average (5)	Rank Among 47 Jurisdictions (6)	Cash (\$) Per 100,000 Workers (7)	State as Percentage of US Average (8)	Rank Among 47 Jurisdictions (9)
Alabama	966	79.9	38	15,177	76.7	34	14,665,913	63.7	40
Alaska	2,102	173.8	3	15,669	79.2	31	32,940,891	143.1	5
Arizona	788	65.1	45	13,837	69.9	38	10,899,037	47.3	44
Arkansas	883	73.0	41	11,076	56.0	45	9,776,063	42.5	45
California	1,995	164.9	4	14,205	71.8	35	28,338,915	123.1	14
Colorado	1,108	91.6	27	19,187	96.9	23	21,259,474	92.3	27
Connecticut	1,310	108.3	15	22,113	111.7	15	28,977,467	125.9	13
Delaware	1,324	109.4	14	22,486	113.5	14	29,744,329	129.2	10
Dis. Of Columbia	424	35.1	47	28,234	142.7	3	11,982,575	52.1	42
Florida	1,151	95.1	25	15,479	78.2	32	17,816,215	77.4	36
Georgia	792	65.4	44	27,894	140.9	4	22,078,117	95.9	24
Hawaii	2,185	180.7	2	11,207	56.6	44	24,492,725	106.4	18
Idaho	1,463	120.9	10	12,977	65.6	40	18,978,912	82.4	33
Illinois	1,181	97.6	20	24,822	125.4	9	29,302,791	127.3	11
Indiana	916	75.7	40	9,793	49.5	46	8,970,165	39.0	47
Iowa	1,297	107.2	17	18,255	92.2	28	23,674,521	102.8	20
Kansas	1,082	89.4	29	15,883	80.3	30	17,185,913	74.7	37
Kentucky	1,036	85.6	34	19,786	100.0	20	20,498,785	89.0	29
Louisiana	933	77.2	39	27,860	140.8	5	26,001,716	112.9	17
Maine	1,146	94.7	26	24,096	121.8	10	27,613,808	120.0	16
Maryland	1,031	85.2	35	20,803	105.1	17	21,443,564	93.1	26
Massachusetts	1,278	105.6	18	21,992	111.1	16	28,105,657	122.1	15
Michigan	996	82.3	36	20,230	102.2	18	20,149,383	87.5	31
Minnesota	1,176	97.2	23	19,716	99.6	21	23,186,463	100.7	21
Mississippi	1,225	101.2	19	16,476	83.3	29	20,177,933	87.7	30
Missouri	1,460	120.7	11	15,315	77.4	33	22,360,350	97.1	23
Montana	1,809	149.5	7	19,563	98.8	22	35,388,691	153.7	3
Nebraska	972	80.3	37	18,540	93.7	27	18,021,342	78.3	35
Nevada	1,375	113.7	13	23,863	120.6	11	32,811,008	142.5	6
New Hampshire	1,310	108.3	16	13,981	70.6	36	18,310,161	79.5	34
New Jersey	1,171	96.8	24	19,184	96.9	24	22,484,285	97.6	22
New Mexico	1,046	86.5	32	18,690	94.4	26	19,549,675	84.9	32
New York	1,079	89.2	30	32,001	161.7	2	34,529,512	150.0	4
North Carolina	852	70.4	42	37,319	188.6	1	31,795,944	138.1	7
Oklahoma	1,693	140.0	8	22,527	113.8	13	38,145,727	165.7	2
Oregon	1,831	151.4	6	11,804	59.6	42	21,614,036	93.9	25
Pennsylvania	1,180	97.5	21	25,772	130.2	8	30,410,475	132.1	9
Rhode Island	1,944	160.7	5	12,245	61.9	41	23,804,358	103.4	19
South Carolina	1,180	97.5	21	26,115	132.0	6	30,815,671	133.9	8
South Dakota	1,095	90.5	28	13,684	69.1	39	14,984,151	65.1	39
Tennessee	1,050	86.8	31	19,969	100.9	19	20,971,692	91.1	28
Texas	809	66.9	43	13,946	70.5	37	11,282,165	49.0	43
USL&HW	3,431	283.6	1	26,084	131.8	7	89,494,439	388.8	1
Utah	1,041	86.0	33	9,367	47.3	47	9,746,010	42.3	46
Vermont	1,552	128.3	9	18,772	94.9	25	29,125,507	126.5	12
Virginia	603	49.8	46	23,059	116.5	12	13,902,075	60.4	41
Wisconsin	1,419	117.3	12	11,342	57.3	43	16,094,985	69.9	38
<b>National Avg.</b>	<b>1,210</b>			<b>19,791</b>			<b>23,020,797</b>		

Note: National Average based on 46 jurisdictions (excluding USL&HW).

Table 6 - Medical Benefits in 2004

	Total Frequency (1)	State as Percentage of US Average (2)	Rank Among 47 Jurisdictions (3)	Avg. Medical Benefits Per Case (\$) (4)	State as Percentage of US Average (5)	Rank Among 47 Jurisdictions (6)	Medical Benefits Per 100,000 Workers (\$) (7)	State as Percentage of US Average (8)	Rank Among 47 Jurisdictions (9)
Alabama	4,897	103.4	29	9,155	132.5	7	44,832,658	139.4	8
Alaska	6,739	142.3	5	10,035	145.2	4	67,626,848	210.2	4
Arizona	5,261	111.1	23	5,427	78.5	31	28,563,956	88.8	29
Arkansas	4,815	101.7	32	4,479	64.8	39	21,564,705	67.0	40
California	6,031	127.3	10	8,375	121.2	11	50,509,625	157.0	7
Colorado	5,714	120.6	15	4,248	61.5	42	24,270,747	75.5	38
Connecticut	4,416	93.2	35	5,819	84.2	26	25,697,142	79.9	37
Delaware	4,494	94.9	34	17,821	257.9	1	80,087,574	249.0	3
Dis. Of Columbia	1,253	26.5	47	5,195	75.2	33	6,509,703	20.2	47
Florida	4,826	101.9	31	8,037	116.3	14	38,786,562	120.6	12
Georgia	3,984	84.1	38	6,867	99.4	19	27,357,784	85.1	31
Hawaii	4,836	102.1	30	4,674	67.6	38	22,603,122	70.3	39
Idaho	7,485	158.0	2	3,824	55.3	45	28,626,180	89.0	28
Illinois	3,814	80.5	40	7,461	108.0	16	28,454,384	88.5	30
Indiana	5,864	123.8	14	3,437	49.7	46	20,157,048	62.7	43
Iowa	5,290	111.7	22	5,654	81.8	29	29,907,515	93.0	24
Kansas	5,394	113.9	20	4,837	70.0	37	26,091,929	81.1	34
Kentucky	5,515	116.4	18	10,588	153.2	3	58,391,379	181.5	5
Louisiana	3,526	74.4	42	8,891	128.7	8	31,350,324	97.5	20
Maine	6,671	140.8	6	5,331	77.2	32	35,560,249	110.6	14
Maryland	3,348	70.7	43	8,858	128.2	9	29,655,078	92.2	26
Massachusetts	4,332	91.5	36	4,235	61.3	43	18,344,333	57.0	45
Michigan	5,223	110.3	24	3,895	56.4	44	20,344,931	63.2	42
Minnesota	5,470	115.5	19	6,957	100.7	18	38,054,790	118.3	13
Mississippi	4,970	104.9	28	6,541	94.7	22	32,506,987	101.1	17
Missouri	4,671	98.6	33	5,684	82.3	28	26,550,096	82.5	33
Montana	7,361	155.4	3	12,261	177.4	2	90,253,221	280.6	2
Nebraska	5,176	109.3	26	5,932	85.8	25	30,704,929	95.5	23
Nevada	7,225	152.5	4	4,391	63.5	40	31,724,975	98.6	18
New Hampshire	5,684	120.0	17	9,577	138.6	6	54,435,227	169.2	6
New Jersey	3,754	79.3	41	5,652	81.8	30	21,217,608	66.0	41
New Mexico	5,214	110.1	25	5,690	82.3	27	29,666,772	92.2	25
New York	2,877	60.7	46	6,765	97.9	20	19,462,905	60.5	44
North Carolina	3,828	80.8	39	7,492	108.4	15	28,679,376	89.2	27
North Carolina	5,389	113.8	21	8,160	118.1	12	43,974,859	136.7	9
Oregon	6,603	139.4	7	6,263	90.6	24	41,354,589	128.6	10
Pennsylvania	6,029	127.3	11	5,103	73.9	35	30,765,987	95.6	22
Rhode Island	5,705	120.4	16	2,471	35.8	47	14,097,055	43.8	46
South Carolina	4,279	90.3	37	7,225	104.6	17	30,915,775	96.1	21
South Dakota	6,423	135.6	9	5,143	74.4	34	33,033,489	102.7	15
Tennessee	5,131	108.3	27	6,341	91.8	23	32,534,093	101.1	16
Texas	2,976	62.8	45	8,662	125.4	10	25,778,112	80.1	36
USL&HW	10,539	222.5	1	9,936	143.8	5	104,715,504	325.5	1
Utah	6,017	127.0	12	4,298	62.2	41	25,858,449	80.4	35
Vermont	5,917	124.9	13	6,559	94.9	21	38,810,727	120.7	11
Virginia	3,322	70.1	44	8,113	117.4	13	26,950,963	83.8	32
Wisconsin	6,442	136.0	8	4,893	70.8	36	31,520,706	98.0	19
<b>National Avg.</b>	<b>4,737</b>			<b>6,910</b>			<b>32,166,405</b>		

Note: National Average based on 46 jurisdictions (excluding USL&HW).

Table 1A Temporary Total Frequency Relative to National Average								Table 1B Temporary Total Average Cash Benefits Per Case Relative to National Average									
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004		
Alabama	0	0	0	0	0	0	0	Alabama	0	0	0	0	0	0	0		
Alaska	++	++	++	++	++	++	++	Alaska	-	-	0	0	0	0	0		
Arizona	0	0	-	-	-	-	-	Arizona	-	--	--	--	--	--	-		
Arkansas	0	0	0	0	0	0	0	Arkansas	-	-	-	-	-	-	-		
California	0	+	0	+	+	+	++	California	--	-	-	0	0	0	-		
Colorado	-	0	0	0	0	0	0	Colorado	0	0	0	0	0	++	+		
Connecticut	+	0	0	0	0	0	0	Connecticut	0	0	-	-	-	0	0		
Delaware	+	+	+	+	+	+	+	Delaware	0	0	0	0	0	0	0		
Dis. Of Columbia	--	--	--	--	--	--	--	Dis. Of Columbia	-	-	-	-	-	0	0		
Florida	0	0	0	0	0	0	0	Florida	+	+	+	+	+	+	+		
Georgia	-	-	-	-	-	-	-	Georgia	0	+	0	0	0	+	+		
Hawaii	++	++	++	++	++	++	++	Hawaii	0	0	0	0	-	-	0		
Idaho	++	++	+	++	+	+	++	Idaho	++	+	0	0	+	+	+		
Illinois	0	0	0	0	0	0	0	Illinois	0	0	0	+	+	+	+		
Indiana	0	0	0	0	0	0	0	Indiana	0	0	0	0	0	0	0		
Iowa	0	0	0	0	0	0	0	Iowa	-	-	-	-	-	-	-		
Kansas	-	-	-	-	-	-	-	Kansas	+	0	0	0	0	0	0		
Kentucky	0	0	0	0	0	0	0	Kentucky	0	0	0	0	0	0	0		
Louisiana	0	0	0	0	0	0	0	Louisiana	0	0	0	0	0	0	0		
Maine	+	+	+	+	+	+	+	Maine	0	0	0	0	0	+	+		
Maryland	0	0	0	0	0	0	0	Maryland	0	0	0	0	0	0	0		
Massachusetts	+	+	+	+	+	+	0	Massachusetts	+	++	++	++	+	0	-		
Michigan	0	+	+	0	0	0	0	Michigan	+	+	+	0	0	+	+		
Minnesota	0	0	0	0	0	0	0	Minnesota	--	--	--	--	--	--	-		
Mississippi	+	0	0	0	0	0	0	Mississippi	0	0	0	0	0	0	0		
Missouri	0	0	0	0	0	0	0	Missouri	0	0	0	0	0	0	0		
Montana	0	0	+	+	+	+	+	Montana	0	0	0	-	0	0	0		
Nebraska	0	-	-	-	-	-	-	Nebraska	0	0	0	0	0	0	0		
Nevada	0	0	0	0	0	0	0	Nevada	0	0	0	0	0	0	0		
New Hampshire	++	+	+	+	+	+	+	New Hampshire	-	-	-	-	-	-	-		
New Jersey	0	-	-	-	-	0	0	New Jersey	+	0	0	0	0	0	0		
New Mexico	0	0	0	0	0	0	0	New Mexico	0	0	0	0	0	0	0		
New York	0	0	0	0	0	0	0	New York	0	-	-	-	-	0	0		
North Carolina	-	-	-	-	-	-	-	North Carolina	+	+	0	0	0	+	+		
Oklahoma	+	+	+	0	0	0	0	Oklahoma	0	0	0	0	0	0	0		
Oregon	+	+	+	+	++	++	++	Oregon	--	--	-	--	--	-	-		
Pennsylvania	0	0	+	0	+	0	+	Pennsylvania	+	0	0	0	0	0	0		
Rhode Island	++	++	++	++	++	++	++	Rhode Island	-	-	-	-	-	-	0		
South Carolina	0	-	-	0	0	0	0	South Carolina	+	++	+	++	++	++	++		
South Dakota	0	0	0	0	0	0	0	South Dakota	0	-	-	-	-	-	0		
Tennessee	0	0	0	0	0	0	0	Tennessee	0	+	+	+	+	+	0		
Texas	-	-	-	-	-	-	-	Texas	+	+	+	+	+	0	0		
USL&HW	++	++	++	++	++	++	++	USL&HW	+	0	0	0	0	0	0		
Utah	0	0	0	0	0	0	0	Utah	-	-	-	-	-	-	-		
Vermont	+	+	+	+	+	+	+	Vermont	0	0	0	0	0	0	0		
Virginia	-	-	-	-	-	-	-	Virginia	0	0	0	0	0	0	0		
Wisconsin	++	++	++	++	+	+	0	Wisconsin	-	-	-	-	-	-	-		
<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.			<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.		
	+	125.1 - 150.0% of Nat'l Avg.				Above Avg.				+	125.1 - 150.0% of Nat'l Avg.				Above Avg.		
	0	75.0 - 125.0% of Nat'l Avg.				Average				0	75.0 - 125.0% of Nat'l Avg.				Average		
	-	50.0 - 74.9% of Nat'l Avg.				Below Avg.				-	50.0 - 74.9% of Nat'l Avg.				Below Avg.		
	--	49.9% or less of Nat'l Avg.				Well Below Avg.				--	49.9% or less of Nat'l Avg.				Well Below Avg.		
	N/A	Data Not Available								N/A	Data Not Available						
<b>Source:</b>	Tables 1.1985 - 1.2004							<b>Source:</b>	Tables 1.1985 - 1.2004								

Table 1C Temporary Total Cash Benefits per 100,000 Workers Relative to National Average								Table 2A Permanent Partial Frequency Relative to National Average							
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004
Alabama	0	0	0	0	0	0	0	Alabama	-	-	-	-	-	-	-
Alaska	+	+	++	++	++	++	++	Alaska	+	+	+	+	0	0	0
Arizona	--	--	--	--	--	--	--	Arizona	-	-	-	-	-	-	-
Arkansas	-	-	-	--	--	--	-	Arkansas	-	-	0	-	-	-	-
California	-	-	0	0	0	0	0	California	++	++	++	++	++	++	++
Colorado	-	0	0	0	0	+	0	Colorado	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	Connecticut	0	0	0	0	0	0	0
Delaware	+	+	+	+	+	+	0	Delaware	-	-	-	-	-	-	-
Dis. Of Columbia	--	--	--	--	--	--	--	Dis. Of Columbia	--	--	--	--	--	--	--
Florida	+	+	+	+	++	++	+	Florida	0	-	-	-	-	-	-
Georgia	-	-	-	-	0	0	0	Georgia	-	-	-	-	-	-	-
Hawaii	+	+	++	++	++	++	++	Hawaii	0	0	0	0	0	0	0
Idaho	++	++	++	++	++	++	++	Idaho	--	-	-	-	--	--	-
Illinois	0	0	0	0	0	0	0	Illinois	+	+	+	+	0	0	0
Indiana	0	0	-	-	-	-	0	Indiana	-	-	-	-	-	-	-
Iowa	0	0	0	-	-	-	0	Iowa	0	0	0	0	0	0	0
Kansas	0	-	-	-	-	0	0	Kansas	0	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0	0	Kentucky	--	--	-	-	-	-	-
Louisiana	0	0	0	0	0	0	0	Louisiana	-	-	-	-	-	-	-
Maine	++	++	++	++	++	++	++	Maine	-	--	--	--	--	--	--
Maryland	0	0	0	0	0	0	0	Maryland	0	-	-	-	0	0	0
Massachusetts	++	++	++	++	++	0	0	Massachusetts	0	-	-	-	--	-	0
Michigan	++	++	++	+	+	++	++	Michigan	--	--	--	--	--	--	--
Minnesota	-	-	-	-	--	-	-	Minnesota	-	-	-	-	-	0	0
Mississippi	0	0	0	0	0	0	0	Mississippi	-	-	-	-	-	-	0
Missouri	0	0	0	0	0	0	0	Missouri	++	++	++	++	++	++	++
Montana	0	0	0	0	0	0	+	Montana	++	0	0	0	++	++	++
Nebraska	0	-	-	-	-	-	-	Nebraska	0	0	0	0	0	0	0
Nevada	0	0	0	0	0	0	0	Nevada	+	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	-	0	New Hampshire	-	-	-	-	-	-	-
New Jersey	0	0	0	0	0	0	0	New Jersey	0	0	0	+	+	0	0
New Mexico	0	0	0	0	0	0	0	New Mexico	-	-	-	-	-	0	0
New York	0	-	-	-	-	-	-	New York	0	0	0	0	0	0	0
North Carolina	0	0	-	-	0	0	0	North Carolina	0	-	-	-	-	0	0
Oklahoma	+	+	+	0	0	0	0	Oklahoma	++	+	+	+	++	++	++
Oregon	-	-	0	-	-	0	0	Oregon	+	+	0	0	0	0	+
Pennsylvania	++	++	++	+	+	+	++	Pennsylvania	--	--	--	--	--	--	-
Rhode Island	+	+	++	+	++	++	++	Rhode Island	0	-	-	-	-	-	-
South Carolina	+	0	0	0	+	+	++	South Carolina	0	0	0	0	0	0	0
South Dakota	0	-	-	-	-	-	0	South Dakota	-	-	-	-	-	-	-
Tennessee	0	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0	0
Texas	0	0	0	0	0	0	-	Texas	0	0	0	0	0	0	0
USL&HW	++	++	++	++	++	++	++	USL&HW	++	++	++	++	++	++	++
Utah	-	-	-	-	-	0	-	Utah	-	--	--	--	--	--	--
Vermont	++	++	+	+	++	+	+	Vermont	0	0	0	0	0	0	0
Virginia	-	-	--	--	-	--	-	Virginia	--	--	--	--	--	--	--
Wisconsin	0	0	0	0	0	0	0	Wisconsin	0	0	0	0	0	0	0
<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.		<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.	
	+	125.1 - 150.0% of Nat'l Avg.				Above Avg.			+	125.1 - 150.0% of Nat'l Avg.				Above Avg.	
	0	75.0 - 125.0% of Nat'l Avg.				Average			0	75.0 - 125.0% of Nat'l Avg.				Average	
	-	50.0 - 74.9% of Nat'l Avg.				Below Avg.			-	50.0 - 74.9% of Nat'l Avg.				Below Avg.	
	--	49.9% or less of Nat'l Avg.				Well Below Avg.			--	49.9% or less of Nat'l Avg.				Well Below Avg.	
	N/A	Data Not Available							N/A	Data Not Available					
<b>Source:</b>	Tables 1.1985 - 1.2004							<b>Source:</b>	Tables 1.1985 - 1.2004						

Table 2B Permanent Partial Average Cash Benefits Per Case Relative to National Average								Table 2C Permanent Partial Cash Benefits per 100,000 Workers Relative to National Average							
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004
Alabama	0	0	0	0	0	0	0	Alabama	-	-	-	--	-	-	-
Alaska	0	0	0	+	+	+	0	Alaska	+	++	++	++	++	++	+
Arizona	0	0	0	-	-	-	0	Arizona	-	--	--	--	--	--	--
Arkansas	--	--	--	--	-	-	-	Arkansas	--	--	--	--	--	--	--
California	0	0	0	0	0	-	-	California	++	++	++	++	++	++	0
Colorado	0	0	0	-	-	-	0	Colorado	0	0	0	0	-	-	0
Connecticut	0	0	0	0	0	0	0	Connecticut	0	0	0	+	+	+	+
Delaware	+	0	0	+	+	++	++	Delaware	-	0	0	0	0	0	+
Dis. Of Columbia	+	+	0	+	+	++	++	Dis. Of Columbia	--	--	--	--	--	-	-
Florida	0	0	-	0	-	-	-	Florida	0	-	-	-	-	-	-
Georgia	0	0	0	0	0	+	+	Georgia	-	-	-	-	0	0	0
Hawaii	0	0	0	0	0	0	0	Hawaii	0	0	0	0	0	0	0
Idaho	0	-	-	0	0	0	0	Idaho	--	--	--	-	--	--	-
Illinois	-	-	-	-	0	0	0	Illinois	0	0	0	0	0	0	+
Indiana	--	--	--	--	--	--	--	Indiana	--	--	--	--	--	--	--
Iowa	-	-	-	-	-	0	0	Iowa	0	-	-	0	0	0	0
Kansas	--	--	--	--	--	-	-	Kansas	-	-	-	-	-	-	0
Kentucky	0	0	0	0	0	0	0	Kentucky	--	--	-	0	0	0	0
Louisiana	++	++	++	+	++	++	++	Louisiana	0	0	0	0	0	0	0
Maine	++	+	++	++	++	++	++	Maine	0	-	-	0	+	+	0
Maryland	0	0	0	0	0	0	0	Maryland	0	-	-	0	0	0	0
Massachusetts	0	0	0	0	0	+	+	Massachusetts	0	-	-	-	-	0	+
Michigan	++	++	++	++	++	++	++	Michigan	-	-	-	-	-	-	0
Minnesota	0	0	0	0	0	0	0	Minnesota	-	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0	Mississippi	-	-	-	-	-	0	0
Missouri	--	--	--	--	--	-	-	Missouri	0	0	0	0	0	0	0
Montana	-	-	-	0	-	0	0	Montana	0	0	-	0	+	+	++
Nebraska	-	-	-	-	-	0	-	Nebraska	-	-	-	-	0	0	0
Nevada	0	0	0	-	0	0	0	Nevada	++	0	0	0	0	+	+
New Hampshire	+	0	0	+	+	+	0	New Hampshire	0	-	-	0	0	0	0
New Jersey	-	-	-	-	-	-	0	New Jersey	-	-	-	0	0	0	0
New Mexico	-	-	-	0	0	0	0	New Mexico	--	--	--	-	-	-	0
New York	+	+	+	+	+	+	+	New York	++	++	++	++	++	++	++
North Carolina	0	0	0	0	+	++	+	North Carolina	0	0	0	0	0	+	+
Oklahoma	-	-	-	-	-	-	0	Oklahoma	0	0	0	0	0	++	++
Oregon	--	-	-	-	-	-	-	Oregon	0	0	-	-	0	0	0
Pennsylvania	++	++	++	++	++	++	++	Pennsylvania	0	0	0	0	0	0	+
Rhode Island	+	++	+	0	0	+	++	Rhode Island	++	++	0	0	-	0	0
South Carolina	-	-	-	0	0	0	0	South Carolina	-	-	0	0	0	0	+
South Dakota	--	-	-	-	-	-	-	South Dakota	--	--	--	--	--	--	-
Tennessee	0	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0	0
Texas	-	-	--	--	--	--	--	Texas	-	-	-	--	--	--	--
USL&HW	++	++	++	++	++	+	+	USL&HW	++	++	++	++	++	++	++
Utah	-	-	-	-	-	-	-	Utah	--	--	--	--	--	--	--
Vermont	0	0	0	0	0	0	0	Vermont	0	0	0	0	0	0	+
Virginia	0	0	0	0	0	+	+	Virginia	-	--	--	--	-	-	-
Wisconsin	-	-	-	-	-	-	-	Wisconsin	-	-	-	-	-	0	-
<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.		<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.	
	+	125.1 - 150.0% of Nat'l Avg.				Above Avg.			+	125.1 - 150.0% of Nat'l Avg.				Above Avg.	
	0	75.0 - 125.0% of Nat'l Avg.				Average			0	75.0 - 125.0% of Nat'l Avg.				Average	
	-	50.0 - 74.9% of Nat'l Avg.				Below Avg.			-	50.0 - 74.9% of Nat'l Avg.				Below Avg.	
	--	49.9% or less of Nat'l Avg.				Well Below Avg.			--	49.9% or less of Nat'l Avg.				Well Below Avg.	
	N/A	Data Not Available							N/A	Data Not Available					
<b>Source:</b>	Tables 1.1985 - 1.2004							<b>Source:</b>	Tables 1.1985 - 1.2004						

Table 3A Permanent Total Frequency Relative to National Average								Table 3B Permanent Total Average Cash Benefits Per Case Relative to National Average							
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004
Alabama	0	0	0	0	0	-	0	Alabama	0	-	-	-	-	0	-
Alaska	-	+	0	0	+	++	++	Alaska	++	-	-	+	--	--	--
Arizona	--	--	--	--	--	--	--	Arizona	+	+	0	-	0	-	0
Arkansas	--	-	-	--	--	--	0	Arkansas	--	--	--	-	-	0	--
California	++	+	++	++	++	++	++	California	0	0	0	0	-	0	-
Colorado	++	+	0	0	0	--	--	Colorado	+	++	++	+	0	+	0
Connecticut	--	--	--	--	--	--	-	Connecticut	+	++	++	++	+	-	0
Delaware	--	--	--	--	--	--	--	Delaware	+	++	++	++	++	++	++
Dis. Of Columbia	--	--	--	N/A	N/A	--	N/A	Dis. Of Columbia	-	+	+	N/A	N/A	++	N/A
Florida	++	++	++	++	++	+	++	Florida	-	0	-	-	0	0	-
Georgia	-	--	-	--	--	--	-	Georgia	0	0	0	0	0	0	0
Hawaii	--	--	--	--	--	--	-	Hawaii	N/A	--	--	-	--	--	--
Idaho	--	--	-	0	--	N/A	N/A	Idaho	0	--	--	-	++	N/A	N/A
Illinois	-	0	0	0	-	--	0	Illinois	-	0	-	-	0	0	0
Indiana	--	--	--	--	--	--	--	Indiana	0	--	--	--	--	-	-
Iowa	--	--	--	--	--	--	--	Iowa	+	0	0	++	++	0	++
Kansas	--	-	-	--	--	--	--	Kansas	--	--	--	--	-	-	-
Kentucky	--	--	--	-	0	0	0	Kentucky	0	0	+	++	-	-	0
Louisiana	0	0	++	++	-	-	0	Louisiana	0	0	0	0	-	0	0
Maine	--	--	-	-	--	--	--	Maine	--	--	--	-	0	+	++
Maryland	--	--	--	--	--	--	-	Maryland	++	++	++	0	0	++	0
Massachusetts	--	--	--	--	--	--	-	Massachusetts	++	++	++	++	++	0	0
Michigan	--	--	--	0	-	--	-	Michigan	0	-	-	--	-	0	0
Minnesota	--	--	--	--	-	-	0	Minnesota	++	++	0	0	0	0	0
Mississippi	--	-	--	0	0	-	-	Mississippi	-	0	0	-	--	--	--
Missouri	-	0	0	-	--	--	--	Missouri	+	-	0	+	0	+	+
Montana	++	--	++	0	++	N/A	-	Montana	--	++	--	0	--	N/A	--
Nebraska	-	0	--	--	--	--	-	Nebraska	++	-	+	0	-	+	0
Nevada	--	0	-	-	0	-	-	Nevada	++	++	++	++	0	+	++
New Hampshire	0	--	--	--	++	0	0	New Hampshire	--	++	+	-	--	--	-
New Jersey	-	--	-	0	--	--	--	New Jersey	+	--	--	0	++	+	-
New Mexico	--	--	--	-	-	-	-	New Mexico	0	-	0	--	--	--	-
New York	0	0	0	+	+	0	-	New York	0	+	0	0	0	-	+
North Carolina	0	0	0	-	0	0	+	North Carolina	+	0	-	0	0	0	0
Oklahoma	-	--	--	--	--	0	+	Oklahoma	+	0	0	-	0	0	0
Oregon	--	--	--	--	--	--	--	Oregon	0	0	+	+	++	0	++
Pennsylvania	+	-	--	--	--	--	--	Pennsylvania	++	++	++	++	++	++	++
Rhode Island	--	--	--	N/A	--	N/A	N/A	Rhode Island	++	+	--	N/A	0	N/A	N/A
South Carolina	0	++	+	+	++	+	++	South Carolina	-	-	0	-	-	0	0
South Dakota	-	-	--	N/A	N/A	-	-	South Dakota	+	--	--	N/A	N/A	++	++
Tennessee	0	-	-	-	-	-	0	Tennessee	--	0	0	0	0	-	-
Texas	0	++	0	+	++	+	0	Texas	--	--	--	--	--	--	--
USL&HW	++	++	++	++	N/A	N/A	N/A	USL&HW	-	++	++	0	N/A	N/A	N/A
Utah	-	--	--	--	--	--	--	Utah	--	++	0	--	0	+	+
Vermont	--	--	N/A	--	--	0	0	Vermont	+	0	N/A	++	0	--	--
Virginia	-	-	--	--	--	--	+	Virginia	+	-	-	0	-	0	-
Wisconsin	--	--	--	--	--	--	--	Wisconsin	++	+	0	-	0	0	0
<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.		<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.	
	+	125.1 - 150.0% of Nat'l Avg.				Above Avg.			+	125.1 - 150.0% of Nat'l Avg.				Above Avg.	
	0	75.0 - 125.0% of Nat'l Avg.				Average			0	75.0 - 125.0% of Nat'l Avg.				Average	
	-	50.0 - 74.9% of Nat'l Avg.				Below Avg.			-	50.0 - 74.9% of Nat'l Avg.				Below Avg.	
	--	49.9% or less of Nat'l Avg.				Well Below Avg.			--	49.9% or less of Nat'l Avg.				Well Below Avg.	
	N/A	Data Not Available							N/A	Data Not Available					
<b>Source:</b>	Tables 1.1985 - 1.2004							<b>Source:</b>	Tables 1.1985 - 1.2004						

Table 3C Permanent Total Cash Benefits per 100,000 Workers Relative to National Average								Table 4A Fatal Frequency Relative to National Average									
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004		
Alabama	0	-	0	-	0	-	-	Alabama	0	+	+	+	++	++	++		
Alaska	++	0	-	++	0	0	-	Alaska	++	++	++	+	0	+	+		
Arizona	--	-	-	--	--	--	-	Arizona	-	0	-	-	0	0	0		
Arkansas	--	--	--	--	--	--	--	Arkansas	0	+	+	0	0	++	++		
California	++	++	++	++	++	++	++	California	0	0	0	0	0	+	++		
Colorado	++	++	++	+	+	-	-	Colorado	-	0	-	0	0	0	0		
Connecticut	--	0	-	-	-	--	-	Connecticut	0	-	0	0	0	-	-		
Delaware	--	++	0	0	0	0	0	Delaware	--	0	--	0	-	-	--		
Dis. Of Columbia	--	--	--	N/A	N/A	-	N/A	Dis. Of Columbia	-	--	-	--	0	0	-		
Florida	++	++	++	+	++	++	++	Florida	0	0	0	++	0	0	0		
Georgia	--	-	-	--	-	-	-	Georgia	-	0	0	0	0	0	0		
Hawaii	--	--	--	--	--	--	--	Hawaii	--	++	++	0	0	0	-		
Idaho	--	--	--	--	--	N/A	N/A	Idaho	++	++	++	++	+	+	+		
Illinois	--	0	0	-	0	-	++	Illinois	+	0	0	-	-	0	-		
Indiana	--	--	--	--	--	--	--	Indiana	-	0	-	0	0	0	0		
Iowa	--	--	--	-	--	--	0	Iowa	0	0	0	-	0	0	0		
Kansas	--	--	--	--	--	--	--	Kansas	++	0	0	0	0	0	0		
Kentucky	--	--	-	0	0	0	0	Kentucky	0	+	++	++	++	0	0		
Louisiana	+	+	++	++	-	-	+	Louisiana	++	++	++	0	+	++	++		
Maine	--	--	--	--	--	--	0	Maine	++	++	+	++	++	0	-		
Maryland	0	0	-	--	--	-	0	Maryland	0	0	++	0	0	-	-		
Massachusetts	--	--	--	-	-	-	0	Massachusetts	-	--	--	--	-	-	-		
Michigan	--	--	--	--	-	-	-	Michigan	0	0	0	--	-	-	-		
Minnesota	-	--	--	--	0	-	++	Minnesota	-	-	0	0	0	-	0		
Mississippi	--	-	-	-	--	--	--	Mississippi	++	++	++	++	++	++	++		
Missouri	0	-	0	-	-	-	-	Missouri	+	+	0	0	+	+	+		
Montana	-	0	+	0	+	N/A	--	Montana	++	++	++	++	++	++	++		
Nebraska	0	-	--	--	--	-	0	Nebraska	+	0	++	++	0	0	0		
Nevada	0	++	++	++	++	0	++	Nevada	++	0	0	--	0	0	++		
New Hampshire	--	--	--	--	--	--	-	New Hampshire	0	--	--	0	0	0	--		
New Jersey	-	--	--	0	0	-	--	New Jersey	-	--	-	-	-	-	0		
New Mexico	--	--	--	--	--	--	--	New Mexico	+	+	++	++	++	+	+		
New York	0	+	0	+	++	-	0	New York	0	0	0	0	0	0	0		
North Carolina	+	0	0	-	+	0	+	North Carolina	0	0	0	++	0	0	0		
Oklahoma	-	--	--	--	--	0	++	Oklahoma	++	+	++	++	++	++	++		
Oregon	--	--	-	-	--	--	-	Oregon	0	0	+	-	0	+	0		
Pennsylvania	++	++	++	+	0	0	0	Pennsylvania	-	-	-	--	0	-	0		
Rhode Island	-	--	--	N/A	--	N/A	N/A	Rhode Island	+	0	-	--	--	-	N/A		
South Carolina	0	0	+	0	+	+	++	South Carolina	0	+	0	0	+	0	0		
South Dakota	0	--	--	N/A	N/A	+	0	South Dakota	+	+	++	0	++	0	0		
Tennessee	--	-	-	-	-	-	-	Tennessee	0	0	+	0	0	0	0		
Texas	-	-	-	-	-	--	-	Texas	+	+	0	0	+	+	0		
USL&HW	++	++	++	++	N/A	N/A	N/A	USL&HW	++	++	++	++	N/A	++	--		
Utah	--	-	--	--	--	--	--	Utah	+	-	0	0	0	0	0		
Vermont	-	--	N/A	-	-	--	-	Vermont	+	-	-	++	++	-	0		
Virginia	0	-	--	--	--	--	0	Virginia	-	0	-	-	0	-	-		
Wisconsin	--	--	--	--	--	--	--	Wisconsin	--	-	-	--	0	0	-		
<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.			<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.		
	+	125.1 - 150.0% of Nat'l Avg.				Above Avg.				+	125.1 - 150.0% of Nat'l Avg.				Above Avg.		
	0	75.0 - 125.0% of Nat'l Avg.				Average				0	75.0 - 125.0% of Nat'l Avg.				Average		
	-	50.0 - 74.9% of Nat'l Avg.				Below Avg.				-	50.0 - 74.9% of Nat'l Avg.				Below Avg.		
	--	49.9% or less of Nat'l Avg.				Well Below Avg.				--	49.9% or less of Nat'l Avg.				Well Below Avg.		
	N/A	Data Not Available								N/A	Data Not Available						
<b>Source:</b>	Tables 1.1985 - 1.2004								<b>Source:</b>	Tables 1.1985 - 1.2004							

Table 4B Fatal Average Cash Benefits Per Case Relative to National Average								Table 4C Fatal Cash Benefits per 100,000 Workers Relative to National Average							
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004
Alabama	-	-	-	-	-	-	--	Alabama	-	0	0	0	0	0	0
Alaska	++	++	++	+	0	+	0	Alaska	++	++	++	++	0	++	++
Arizona	0	+	0	0	+	++	0	Arizona	-	0	0	-	0	0	0
Arkansas	--	--	--	--	--	--	--	Arkansas	--	-	--	--	--	-	-
California	-	-	-	-	-	-	-	California	-	-	-	-	-	-	0
Colorado	0	0	0	0	0	0	0	Colorado	0	+	0	0	+	0	+
Connecticut	++	++	++	++	+	++	++	Connecticut	++	++	++	++	++	+	0
Delaware	++	--	++	0	++	++	++	Delaware	--	--	--	0	+	0	-
Dis. Of Columbia	++	+	0	++	++	++	++	Dis. Of Columbia	++	-	-	++	++	++	0
Florida	--	--	--	--	--	--	--	Florida	--	--	--	0	--	--	-
Georgia	-	-	-	-	-	-	-	Georgia	--	-	0	-	-	0	0
Hawaii	--	0	-	-	0	0	-	Hawaii	--	++	0	-	0	0	-
Idaho	-	--	--	--	--	-	-	Idaho	0	-	-	-	-	0	0
Illinois	-	-	0	0	0	0	0	Illinois	-	0	0	--	-	0	-
Indiana	0	-	-	--	--	-	-	Indiana	--	--	--	--	-	-	-
Iowa	0	0	++	0	+	++	0	Iowa	0	0	++	0	0	++	0
Kansas	0	-	0	0	0	0	0	Kansas	+	0	0	0	0	0	0
Kentucky	++	0	0	0	0	0	0	Kentucky	+	+	++	++	++	0	0
Louisiana	0	0	0	0	++	0	0	Louisiana	++	++	+	+	++	++	+
Maine	0	0	0	--	--	-	-	Maine	++	+	0	++	++	-	--
Maryland	--	-	0	0	+	+	-	Maryland	--	-	+	0	0	0	-
Massachusetts	+	++	++	++	++	0	0	Massachusetts	0	-	0	0	0	-	-
Michigan	0	0	0	0	0	0	-	Michigan	0	0	0	--	--	--	--
Minnesota	++	++	0	++	0	+	0	Minnesota	0	+	0	++	0	-	0
Mississippi	--	--	--	--	--	--	--	Mississippi	--	-	0	-	-	-	0
Missouri	+	+	++	++	+	0	+	Missouri	++	++	++	++	++	++	++
Montana	-	+	0	0	0	++	0	Montana	+	++	+	++	++	++	++
Nebraska	+	++	++	+	++	++	0	Nebraska	++	++	++	++	++	++	0
Nevada	++	++	++	++	++	++	++	Nevada	++	++	++	0	0	++	++
New Hampshire	0	--	++	0	0	--	-	New Hampshire	-	--	0	+	0	--	--
New Jersey	0	0	0	++	0	+	++	New Jersey	-	--	0	0	--	0	+
New Mexico	+	0	0	-	-	-	-	New Mexico	++	+	++	+	0	0	0
New York	0	0	0	0	0	0	+	New York	+	0	0	0	0	0	0
North Carolina	0	-	0	0	-	0	0	North Carolina	0	-	0	++	-	0	0
Oklahoma	0	+	0	0	0	0	0	Oklahoma	++	++	++	++	+	++	++
Oregon	++	++	+	++	++	0	++	Oregon	++	++	++	0	++	+	+
Pennsylvania	+	+	0	0	+	0	+	Pennsylvania	0	0	0	0	0	-	0
Rhode Island	++	++	++	++	++	++	N/A	Rhode Island	++	++	+	++	0	+	N/A
South Carolina	-	-	-	0	0	-	-	South Carolina	-	0	-	0	0	0	-
South Dakota	-	0	++	-	++	++	++	South Dakota	-	+	++	-	++	++	++
Tennessee	--	--	--	--	-	-	--	Tennessee	--	-	-	--	-	-	-
Texas	0	0	0	0	+	0	+	Texas	+	+	+	+	++	++	+
USL&HW	++	0	++	++	N/A	++	--	USL&HW	++	++	++	++	N/A	++	--
Utah	0	+	++	++	++	++	++	Utah	++	0	++	++	++	++	++
Vermont	++	++	-	-	0	++	++	Vermont	++	++	-	0	+	+	++
Virginia	--	--	-	-	0	0	0	Virginia	--	--	--	--	-	--	-
Wisconsin	-	-	0	0	0	0	0	Wisconsin	--	--	-	--	-	-	--
<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.		<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.	
	+	125.1 - 150.0% of Nat'l Avg.				Above Avg.			+	125.1 - 150.0% of Nat'l Avg.				Above Avg.	
	0	75.0 - 125.0% of Nat'l Avg.				Average			0	75.0 - 125.0% of Nat'l Avg.				Average	
	-	50.0 - 74.9% of Nat'l Avg.				Below Avg.			-	50.0 - 74.9% of Nat'l Avg.				Below Avg.	
	--	49.9% or less of Nat'l Avg.				Well Below Avg.			--	49.9% or less of Nat'l Avg.				Well Below Avg.	
	N/A	Data Not Available							N/A	Data Not Available					
<b>Source:</b>	Tables 1.1985 - 1.2004							<b>Source:</b>	Tables 1.1985 - 1.2004						



Table 5A All Cash Frequencies Relative to National Average								Table 5B All Cash Benefits Per Case Relative to National Average							
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004
Alabama	0	0	0	0	0	0	0	Alabama	0	0	0	-	0	0	0
Alaska	++	++	++	++	++	++	++	Alaska	0	0	0	0	0	0	0
Arizona	-	-	-	-	-	-	-	Arizona	0	0	-	-	-	-	-
Arkansas	-	0	0	0	0	-	-	Arkansas	-	-	-	-	-	-	-
California	+	++	++	++	++	++	++	California	+	+	+	+	0	0	-
Colorado	0	0	0	0	0	0	0	Colorado	+	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	Connecticut	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	Delaware	0	0	0	0	0	0	0
Dis. Of Columbia	--	--	--	--	--	--	--	Dis. Of Columbia	0	0	0	+	0	++	+
Florida	0	0	0	0	0	0	0	Florida	0	0	0	0	0	0	0
Georgia	-	-	-	-	-	-	-	Georgia	0	0	0	0	+	+	+
Hawaii	++	++	++	++	++	++	++	Hawaii	-	-	-	-	-	-	-
Idaho	+	0	0	0	0	0	0	Idaho	-	-	-	-	-	-	-
Illinois	0	0	0	0	0	0	0	Illinois	0	0	0	0	0	0	+
Indiana	0	0	-	-	-	-	0	Indiana	--	--	--	--	--	--	--
Iowa	0	0	0	0	0	0	0	Iowa	-	-	-	-	-	0	0
Kansas	0	0	0	0	0	0	0	Kansas	0	-	-	-	-	-	0
Kentucky	0	0	0	0	0	0	0	Kentucky	-	-	0	0	0	0	0
Louisiana	0	0	0	-	-	-	0	Louisiana	0	+	+	+	0	+	+
Maine	0	0	0	0	0	0	0	Maine	0	0	0	0	+	+	0
Maryland	0	0	0	0	0	0	0	Maryland	0	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	0	Massachusetts	0	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	Michigan	0	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0	Minnesota	0	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0	Mississippi	-	0	-	-	-	0	0
Missouri	0	0	0	0	+	0	0	Missouri	-	0	-	-	0	0	0
Montana	+	0	0	+	+	+	+	Montana	0	-	-	0	0	0	0
Nebraska	0	-	0	0	0	0	0	Nebraska	0	0	0	0	0	0	0
Nevada	0	0	0	0	0	0	0	Nevada	+	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	New Hampshire	-	-	-	-	-	-	-
New Jersey	0	0	0	0	0	0	0	New Jersey	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	New Mexico	-	-	-	0	0	0	0
New York	0	0	0	0	0	0	0	New York	+	+	+	+	++	++	++
North Carolina	-	-	-	-	-	-	-	North Carolina	++	+	+	+	++	++	++
Oklahoma	+	+	+	+	+	+	+	Oklahoma	0	0	-	0	0	0	0
Oregon	+	+	+	+	+	+	++	Oregon	-	-	-	-	-	-	-
Pennsylvania	0	0	0	0	0	0	0	Pennsylvania	+	0	0	0	0	+	+
Rhode Island	++	+	++	++	++	++	++	Rhode Island	0	0	-	-	-	-	-
South Carolina	0	0	0	0	0	0	0	South Carolina	0	0	0	0	0	+	+
South Dakota	0	0	0	0	0	0	0	South Dakota	--	-	-	--	--	-	-
Tennessee	0	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0	0
Texas	0	0	0	0	-	-	-	Texas	0	0	0	-	-	-	-
USL&HW	++	++	++	++	++	++	++	USL&HW	++	++	++	++	+	+	+
Utah	0	0	0	0	0	0	0	Utah	--	--	--	--	--	--	--
Vermont	+	+	0	+	+	0	+	Vermont	0	0	0	0	0	0	0
Virginia	-	-	-	-	-	--	--	Virginia	0	0	0	0	0	0	0
Wisconsin	+	+	+	+	0	0	0	Wisconsin	--	--	--	--	-	-	-
<b>Note:</b>	++	150.1% or more of Nat'l Avg.		Well Above Avg.				<b>Note:</b>	++	150.1% or more of Nat'l Avg.		Well Above Avg.			
	+	125.1 - 150.0% of Nat'l Avg.		Above Avg.					+	125.1 - 150.0% of Nat'l Avg.		Above Avg.			
	0	75.0 - 125.0% of Nat'l Avg.		Average					0	75.0 - 125.0% of Nat'l Avg.		Average			
	-	50.0 - 74.9% of Nat'l Avg.		Below Avg.					-	50.0 - 74.9% of Nat'l Avg.		Below Avg.			
	--	49.9% or less of Nat'l Avg.		Well Below Avg.					--	49.9% or less of Nat'l Avg.		Well Below Avg.			
	N/A	Data Not Available							N/A	Data Not Available					
<b>Source:</b>	Tables 1.1985 - 1.2004							<b>Source:</b>	Tables 1.1985 - 1.2004						

Table 5C All Cash Benefits per 100,000 Workers Relative to National Average								Table 6A Total Frequency Relative to National Average							
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004
Alabama	-	-	-	-	-	-	-	Alabama	0	0	0	0	0	0	0
Alaska	++	++	++	++	++	++	+	Alaska	+	+	+	+	+	+	+
Arizona	-	-	--	--	--	--	--	Arizona	0	0	0	0	0	0	0
Arkansas	--	--	--	--	--	--	--	Arkansas	0	0	0	0	0	0	0
California	++	++	++	++	++	++	0	California	0	0	0	0	+	+	+
Colorado	0	0	0	0	0	0	0	Colorado	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	+	Connecticut	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	+	Delaware	0	0	0	0	0	0	0
Dis. Of Columbia	--	--	--	--	--	-	-	Dis. Of Columbia	--	--	--	--	--	--	--
Florida	0	0	0	0	0	0	0	Florida	0	0	0	0	0	0	0
Georgia	-	-	-	-	0	0	0	Georgia	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0	Hawaii	0	0	0	0	0	0	0
Idaho	0	-	-	-	-	-	0	Idaho	++	+	+	+	+	+	++
Illinois	0	0	0	0	0	0	+	Illinois	0	0	0	0	0	0	0
Indiana	--	--	--	--	--	--	--	Indiana	+	+	+	+	+	0	0
Iowa	0	-	-	0	0	0	0	Iowa	0	0	0	0	0	0	0
Kansas	-	-	-	-	-	-	-	Kansas	0	0	0	0	0	0	0
Kentucky	-	-	-	0	0	0	0	Kentucky	0	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0	0	Louisiana	0	0	0	0	0	0	-
Maine	0	0	0	0	+	0	0	Maine	+	+	+	+	+	+	+
Maryland	0	0	-	0	0	0	0	Maryland	-	-	-	-	-	-	-
Massachusetts	0	0	0	0	0	0	0	Massachusetts	0	0	0	0	0	0	0
Michigan	0	0	0	0	-	-	0	Michigan	0	0	0	0	0	0	0
Minnesota	-	0	0	0	0	0	0	Minnesota	0	0	0	0	0	0	0
Mississippi	-	-	-	-	-	0	0	Mississippi	0	0	0	0	0	0	0
Missouri	0	0	0	0	0	0	0	Missouri	0	0	0	0	0	0	0
Montana	0	0	0	0	+	+	++	Montana	++	+	++	++	++	++	++
Nebraska	0	-	-	-	0	0	0	Nebraska	0	0	0	0	0	0	0
Nevada	++	+	0	0	0	0	+	Nevada	++	+	0	+	+	+	++
New Hampshire	0	-	-	0	0	0	0	New Hampshire	0	0	0	0	0	0	0
New Jersey	-	-	-	0	0	0	0	New Jersey	-	-	-	0	0	0	0
New Mexico	-	-	-	-	-	-	0	New Mexico	0	0	0	0	0	0	0
New York	++	+	+	+	++	+	+	New York	-	-	-	-	-	-	-
North Carolina	0	0	0	0	0	+	+	North Carolina	0	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	+	++	Oklahoma	0	0	0	0	0	0	0
Oregon	0	-	-	-	0	0	0	Oregon	0	0	0	0	+	+	+
Pennsylvania	+	0	0	0	0	0	+	Pennsylvania	+	0	+	0	0	0	+
Rhode Island	++	++	0	0	0	0	0	Rhode Island	+	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	+	South Carolina	0	0	0	0	0	0	0
South Dakota	--	-	--	--	--	-	-	South Dakota	0	0	+	+	+	+	+
Tennessee	0	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0	0
Texas	0	-	-	-	-	--	--	Texas	0	0	-	-	-	-	-
USL&HW	++	++	++	++	++	++	++	USL&HW	++	++	++	++	++	++	++
Utah	--	--	--	--	--	--	--	Utah	+	0	0	0	0	0	+
Vermont	0	0	0	0	0	0	+	Vermont	0	0	0	0	0	0	0
Virginia	-	-	--	--	-	-	-	Virginia	0	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-	-	Wisconsin	+	+	+	+	+	+	+
<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.		<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.	
	+	125.1 - 150.0% of Nat'l Avg.				Above Avg.			+	125.1 - 150.0% of Nat'l Avg.				Above Avg.	
	0	75.0 - 125.0% of Nat'l Avg.				Average			0	75.0 - 125.0% of Nat'l Avg.				Average	
	-	50.0 - 74.9% of Nat'l Avg.				Below Avg.			-	50.0 - 74.9% of Nat'l Avg.				Below Avg.	
	--	49.9% or less of Nat'l Avg.				Well Below Avg.			--	49.9% or less of Nat'l Avg.				Well Below Avg.	
	N/A	Data Not Available							N/A	Data Not Available					
<b>Source:</b>	Tables 1.1985 - 1.2004							<b>Source:</b>	Tables 1.1985 - 1.2004						

Table 6B Average Medical Benefits Per Case Relative to National Average								Table 6C Medical Benefits per 100,000 Workers Relative to National Average							
	1998	1999	2000	2001	2002	2003	2004		1998	1999	2000	2001	2002	2003	2004
Alabama	+	+	0	0	0	0	+	Alabama	+	+	0	0	+	+	+
Alaska	+	+	+	+	++	++	+	Alaska	++	++	++	++	++	++	++
Arizona	0	0	0	0	0	-	0	Arizona	0	0	0	0	0	0	0
Arkansas	-	-	-	-	-	0	-	Arkansas	-	-	-	-	-	0	-
California	+	+	++	++	+	+	0	California	+	++	++	++	++	++	++
Colorado	0	0	-	-	-	-	-	Colorado	0	0	0	0	-	-	0
Connecticut	-	0	0	0	0	0	0	Connecticut	0	0	0	-	0	-	0
Delaware	+	+	0	+	++	++	++	Delaware	+	0	0	0	++	++	++
Dis. Of Columbia	+	0	0	0	0	+	0	Dis. Of Columbia	--	--	--	--	--	--	--
Florida	++	++	0	0	0	+	0	Florida	++	++	0	0	0	+	0
Georgia	0	0	-	-	0	0	0	Georgia	-	-	-	-	-	0	0
Hawaii	0	0	-	-	0	0	-	Hawaii	0	0	-	-	0	0	-
Idaho	-	-	-	-	-	-	-	Idaho	0	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	0	Illinois	0	0	-	-	-	0	0
Indiana	--	--	--	--	--	--	--	Indiana	-	-	-	-	-	-	-
Iowa	-	-	-	-	-	0	0	Iowa	0	0	-	-	-	0	0
Kansas	0	-	-	-	-	-	-	Kansas	0	0	-	-	-	0	0
Kentucky	0	0	0	0	+	++	++	Kentucky	0	0	+	+	++	++	++
Louisiana	+	+	0	0	0	+	+	Louisiana	0	0	0	0	0	0	0
Maine	-	-	-	-	0	0	0	Maine	0	0	0	0	+	0	0
Maryland	0	0	-	0	0	0	+	Maryland	0	-	--	-	-	0	0
Massachusetts	-	-	--	--	--	--	-	Massachusetts	-	--	--	--	--	--	-
Michigan	-	-	-	-	-	-	-	Michigan	0	-	-	-	-	-	-
Minnesota	-	0	-	-	0	0	0	Minnesota	0	0	0	0	0	0	0
Mississippi	-	0	0	0	0	0	0	Mississippi	0	0	0	0	0	0	0
Missouri	0	0	-	-	0	0	0	Missouri	0	0	0	-	0	0	0
Montana	0	++	0	0	0	+	++	Montana	+	++	0	++	++	++	++
Nebraska	0	-	-	-	0	0	0	Nebraska	0	0	0	-	0	0	0
Nevada	0	0	-	0	-	-	-	Nevada	+	0	0	0	-	0	0
New Hampshire	0	0	0	0	0	0	+	New Hampshire	0	+	0	0	+	++	++
New Jersey	0	-	0	0	0	0	0	New Jersey	-	-	-	-	-	-	-
New Mexico	0	0	-	-	-	-	0	New Mexico	0	0	0	-	-	0	0
New York	0	0	0	0	0	0	0	New York	0	-	-	-	-	-	-
North Carolina	0	-	-	0	0	0	0	North Carolina	-	-	-	-	0	0	0
Oklahoma	0	0	0	0	0	0	0	Oklahoma	0	0	0	0	0	0	+
Oregon	0	0	0	0	0	0	0	Oregon	0	0	0	0	0	0	+
Pennsylvania	0	0	-	-	-	-	-	Pennsylvania	0	0	0	0	0	0	0
Rhode Island	-	-	--	--	--	--	--	Rhode Island	-	-	--	--	--	--	--
South Carolina	0	0	0	0	0	0	0	South Carolina	0	-	-	-	0	0	0
South Dakota	-	-	-	-	-	0	-	South Dakota	0	-	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0	0
Texas	++	++	++	++	++	+	+	Texas	0	0	0	0	0	0	0
USL&HW	++	+	++	+	++	0	+	USL&HW	++	++	++	++	++	++	++
Utah	-	-	--	--	-	-	-	Utah	-	-	-	-	-	-	0
Vermont	0	0	0	-	-	0	0	Vermont	0	0	0	0	0	0	0
Virginia	0	0	0	0	0	0	0	Virginia	0	-	-	-	-	0	0
Wisconsin	-	-	-	-	-	0	-	Wisconsin	0	0	0	0	0	0	0
<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.		<b>Note:</b>	++	150.1% or more of Nat'l Avg.				Well Above Avg.	
	+	125.1 - 150.0% of Nat'l Avg.				Above Avg.			+	125.1 - 150.0% of Nat'l Avg.				Above Avg.	
	0	75.0 - 125.0% of Nat'l Avg.				Average			0	75.0 - 125.0% of Nat'l Avg.				Average	
	-	50.0 - 74.9% of Nat'l Avg.				Below Avg.			-	50.0 - 74.9% of Nat'l Avg.				Below Avg.	
	--	49.9% or less of Nat'l Avg.				Well Below Avg.			--	49.9% or less of Nat'l Avg.				Well Below Avg.	
	N/A	Data Not Available							N/A	Data Not Available					
<b>Source:</b>	Tables 1.1985 - 1.2004							<b>Source:</b>	Tables 1.1985 - 1.2004						

### A Book of Possible Interest to Subscribers

*Employment Law: Cases and Materials: Fourth Edition* has recently been published by LexisNexis. The volume, written by Steven L. Willborn, Steward J. Schwab, John F. Burton, Jr., and Gillian L. L. Lester, is widely used in courses in law schools and graduate programs in employment relations, and should be valuable for practicing attorneys and others interested in an overview of employment law. John Burton was the lead author on Part VIII of the book, which contains these headings:

#### Part VIII. Workplace Injuries and Diseases

##### Chapter 21. The Prestatutory Approaches

- A. The Labor Market
- B. Tort Suits

##### Chapter 22. Workers' Compensation

- A. The Origins of Workers' Compensation
- B. An Overview of Current Workers' Compensation Programs
- C. The Exclusivity of Workers' Compensation
- D. Which Injuries are Compensable?
- E. Which Diseases are Compensable?
- F. Injuries and Diseases for Which Compensability is Problematic
- G. Cash Benefits
- H. Medical and Rehabilitation Benefits

##### Chapter 23. The Occupational Safety and Health Act

- A. An Overview of the Act
- B. Substantive Criteria for OSHA Standards
- C. Legal Challenges to Permanent Standards
- D. The General Duty Clause
- E. Enforcement
- F. Employee Rights and Responsibilities
- G. Federal Versus State Authority for Workplace Safety and Health

##### Chapter 24. Rethinking the Approaches to Workplace Injuries and Diseases

- A. The Labor Market
- B. Tort Suits
- C. Workers' Compensation
- D. The Occupational Safety and Health Act

*Employment Law: Cases and Materials: Fourth Edition*. 1167 Pages plus Table of Cases and Index. \$94.00 hardcover. ISBN 0-8205-7089-3. Published 2007.

*Employment Law: Selected Federal and State Statutes. 2007 Edition*. 482 Pages. \$24.00 paperback. ISBN 0-8205-7091-5.

Available from LexisNexis, 1275 Broadway, Albany, NY 12204. Phone: 1-800-223-1940. Online: [www.lexisnexis.com](http://www.lexisnexis.com)

*WORKERS' COMPENSATION POLICY REVIEW* (ISSN 1532-9984) is published by Workers' Disability Income Systems, Inc., 56 Primrose Circle, Princeton, NJ 08540-9416, tel 732-274-0600/ fax 732-274-0678 or [editor@workerscompresources.com](mailto:editor@workerscompresources.com). Copyright 2008 Workers' Disability Income Systems, Inc. Photocopying or reproducing in any form in whole or in part is a violation of federal copyright law and is strictly prohibited without the publisher's consent. Editorial inquiries should be directed to John F. Burton, Jr., Editor; or Florence Blum, Production Coordinator, at 56 Primrose Circle, Princeton, NJ 08540-9416 732-274-0600; fax 732-274-0678; email: [editor@workerscompresources.com](mailto:editor@workerscompresources.com).

*WORKERS' COMPENSATION POLICY REVIEW* is not intended to be and should not be used as a substitute for specific legal advice, since legal opinions may only be given in response to inquiries regarding specific factual situations. If legal advice is required, the services of counsel should be sought.