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This issue is being distributed in July 2003. Readers should expect a deluge of issues in the next few months.

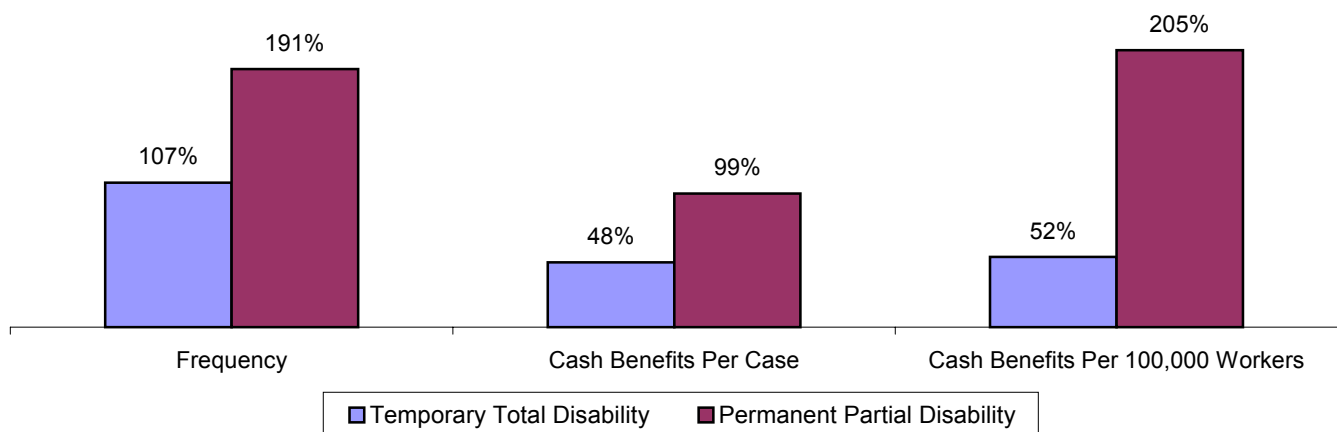
Summary of the Contents

States differ in the design and implementation of the cash benefits provided by their workers' compensation programs. This issue contains an article that provides three types of data for most states: the frequency of claims for four types of cash benefits and for medical benefits; the average benefits per claim for these types of claims; and the cash benefits per 100,000 workers for the four types of cash benefits. A companion article in the next issue will provide additional information, including state data on medical benefits per 100,000 workers.

Figure A provides an example of how the workers' compensation program in California differs from the programs in other states in terms of two types of cash benefits. Temporary total disability (TTD) benefits are paid to workers who are unable to work while they are recovering from their work-related injuries. In California, the frequency of TTD cases was slightly above (107 percent) the national average. However, the average of cash benefits per TTD case in California was less than half (48 percent) of the national average. As a result, TTD cash benefits per 100,000 workers in California were only slightly more than half (52 percent) of the national average.

Permanent partial disability (PPD) benefits are paid to workers who have permanent consequences of their injuries that are not totally disabling. In California, the frequency of PPD cases was almost twice (191 percent) the national average. The average of cash benefits per PPD case was almost the same (99 percent) as the national average. The combination of a very high frequency and average benefits per case resulted in PPD cash benefits per 100,000 workers that were more than twice as high (205 percent) in California as the national average.

Figure A
California Cash Benefits As Percent of U.S. Average in 1998



Source: Tables 1A, 2A, 6A, 7A, 11A, 12A

Workers' Compensation Benefits: Frequencies and Amounts 1995-1998

by Florence Blum and John F. Burton, Jr.

This and a companion article in the next issue of the *Workers' Compensation Policy Review* are the latest in a series of articles on workers' compensation benefits we have written.¹ There are, however, important extensions and refinements in our analysis, as well as more current data for the tables and figures we previously provided. The current article provides three types of data we have not previously published. First, we include state data on frequency of claims per 100,000 workers for four types of cash benefits and for medical benefits. Second, we provide state data on average benefits per claim for the four types of cash benefits and for medical benefits. Third, we provide state data on cash benefits per 100,000 workers for four types of cash benefits. These three types of data are presented for 1995 to 1998.

In the forthcoming article, we present the most recent data for our traditional tables and figures containing information on cash benefits, medical benefits, and total benefits (cash and medical) per 100,000 workers. These data are provided for 1985 to 1998. The next issue also contains Appendix A, which provides an extended discussion of our methodology and sources of data for both articles. 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 costs of 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 most exclusive state funds,² some competitive state funds, and all self-insuring employers.

Frequency of Claims

Temporary Total Disability Benefits. Temporary total disability (TTD) benefits are paid to a worker who is completely unable to work 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 3 days to 7 days. Thus, a worker who is unable to work for 5 days would qualify for TTD benefits in Connecticut (which has a 3-day waiting period) but not in New York (which has a 7-day waiting period).

The differences in waiting periods help explain the differences in the frequency of temporary total disability benefits shown in Table 1A. Thus, in 1995 Connecticut had 1,518 TTD cases per 100,000 workers, while New York had 976 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 3-day waiting period, had 2,175 TTD cases per 100,000 workers in 1995, considerably more than the 1,518 cases per 100,000 workers in Connecticut.

The information in Table 1A is presented in a format that facilitates

interstate comparisons. The data for 1995 are presented in columns (1) to (3): column (1) provides the frequency (or number) of TTD cases per 100,000 workers for the 47 jurisdictions with data available for 1995, plus the national average of 1,210 TTD cases per 100,000 workers for 46 jurisdictions (excluding Nevada and 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 6,627 TTD cases per 100,000 workers in the USL&HW program to 555 TTD cases per 100,000 workers in the District of Columbia.

The information in Table 1A on the frequencies of TTD claims for 47 jurisdictions for four years is valuable, including the evidence of a decline in the national average from 1,210 TTD claims per 100,000 workers in 1995 to 995 TTD claims per 100,000 workers in 1998. However, the amount of information in Table 1 is difficult to assimilate, and so we have categorized the state frequencies into the categories shown in Table 1B. 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 average, 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 note to Table 1B.)

The entries in Table 1B indicate that some states consistently have more TTD cases than the national

average. Five jurisdictions (Alaska, Hawaii, New Hampshire, Wisconsin, and the USL&HW) had TTD frequencies that were well above average in all four years in the table, and four states (Connecticut, Delaware, Idaho, and Massachusetts) had TTD frequencies that were above average or well above average for all four years. In contrast, the District of Columbia had TTD frequencies that were well below average for the three years with data, and four states (Kansas, North Carolina, Texas, and Virginia) had TTD frequencies that were below average for all four years. There were 18 states with TTD frequencies near the national averages in all four years. There were several states where over time the frequency changed between adjacent categories: examples are Idaho (where the TTD frequencies increased from above to well above the national average); Michigan (where the TTD frequencies dropped from above average to average); and Oklahoma (where TTD frequencies increased from average to above average over the four years). Only in Alabama was there a substantial change (spanning more than two categories in the table) in the state's TTD frequencies relative to the national average: from well above average in 1996 to average in 1997 and 1998. Thus, most jurisdictions had relatively stable TTD frequencies relative to the national averages.

Permanent Partial Disability Benefits. 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 2A. In 1995, the range was from 1,716 PPD claims per 100,000 workers in the USL&HW program to 116 per 100,000 workers in the District of Columbia.

Table 2A provides considerable useful information, including the decline in the national average of PPD claims per 100,000 workers from 524 in 1995 to 498 in 1998. However, examination of differences among states is facilitated by the information in Table 2B, 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, Oklahoma, and the USL&HW program) had PPD frequencies that were well above

Most states were relatively stable in their PPD frequencies compared to the national averages over this period.

the national average in all four years between 1995 and 1998. In addition, five states (Alaska, Missouri, Montana, Nevada, and Oregon) had PPD frequencies that were above the national average or well above the national average in all years with data. In contrast, four jurisdictions (Michigan, Pennsylvania, Virginia, and – for the three years with data – the District of Columbia) had PPD frequencies that were well below the national average for all four years, and fourteen states (Alabama, Arkansas, Delaware, Georgia, Indiana, Kentucky, Louisiana, Maine, Mississippi, New Hampshire, New Mexico, Rhode Island, 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 eight states that had PPD frequencies that were near the national average in all four years. Most states were relatively stable in their PPD frequencies compared to the national averages over this period. There were exceptions, however. Idaho began with a PPD frequency that was near the national average in 1995, dropped to below average in 1996 and 1997, and ended up well below the national average in 1998. In contrast, New Jersey began well above the national average in 1995, then dropped to above average in 1996, and declined to average in 1997 and 1998.

Permanent Total Disability Benefits. 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 and intertemporal variations in the prevalence of PTD claims shown in Table 3A. In 1995, the range was from 24 PTD claims per 100,000 workers in the Florida to zero PTD claims per 100,000 workers in Minnesota.

Table 3A provides considerable useful information, including the stability in the national average of 6 to 7 PTD claims per 100,000 workers between 1995 and 1998. However, examination of differences among states is facilitated by the information in Table 3B, which categorizes states in terms of their frequency of PTD claims relative to the national average for PTD claims in that year. Two programs (Colorado and Florida) had PTD frequencies that were well above the national average in all four years between 1995 and 1998, and Pennsyl-

vania was above average or well above the national average in all four years. In contrast, there were 19 jurisdictions with PTD frequencies that were well below the national average in all years with data.³ There were also four states (Arkansas, Connecticut, Missouri, and Wisconsin) that had PTD frequencies below or well below the national averages in all four years. Only two states (North Carolina and Texas) had PTD frequencies that were near the national average in all four years. The volatility of PTD frequencies is well illustrated by the experience in five jurisdictions (Georgia, Mississippi, New Hampshire, South Dakota, and the USL&HW program), where the PTD frequencies ranged from well above to well below the national averages over the four years.

Death Benefits. 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 and intertemporal variations in the prevalence of death claims shown in Table 4A. In 1995, the range was from 84 death claims per 100,000 workers in the USL&HW program to 2 death claims per 100,000 workers in the District of Columbia.

Table 4A provides considerable useful information, including the stability in the national average of 5 death claims per 100,000 workers between 1995 and 1998. However, examination of differences among states is facilitated by the information in Table 4B, which categorizes states in terms of their frequency of death claims relative to the national average for death claims in that year. Three programs (Idaho, Oklahoma, and the

USL&HW program) had fatal frequencies that were well above the national average in all four years between 1995 and 1998. In addition, five states (Alaska, Mississippi, Montana, Nevada, and New Mexico) had death rates that were above or well above the national averages in all years with data. In contrast, two jurisdictions (Delaware and the District of Columbia) had fatal frequencies that were well below the national average in all of the years with data, and five states (Hawaii, New Jersey, Pennsylvania, Rhode Island, and Wisconsin) had death rates below or well below the national average in all years with data. Only four states (California, Florida, Michigan, and New York) had death rates near the national average in all four years. Several states (for example Alabama, Georgia and Louisiana) had death rates that varied by two categories relative to the national average over the four years, and Maine varied between well below the national average in 1995 to well above the national average in 1998.

Total Cases. 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 1995, for example when the national averages of cases per 100,000 workers were 1,210 TTD, 524 PPD, 6 PTD, and 5 fatal cases (for a total of 1,745 cases per 100,000 workers paying cash benefits), there were an additional 5,374 medical only cases per 100,000 workers.

The sum of the cases paying cash benefits and cases paying medical benefits only in 1995 was 7,119 cases per 100,000 workers, as shown in Table 5A. 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 5A. In 1995, the range was from 23,736 total claims per 100,000 workers in the USL&HW program to 1,884 total claims per 100,000 workers in the District of Columbia.

Table 5A provides considerable useful information, including the significant drop in the national average of 7,119 total claims per 100,000 workers in 1995 and 6,246 per 100,000 workers in 1998. However, examination of differences among states is facilitated by the information in Table 5B, 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 and Nevada had total frequencies that were well above the national average in all years between 1995 and 1998 with data, but seven other jurisdictions (Alaska, Idaho, Indiana, Kentucky, Montana, South Dakota, and Wisconsin) had total frequencies that were above average or well above average in all four years. In contrast, only the District of Columbia was well below average in all years with data, and only Maryland, New Jersey, and New York were below average in all four years in terms of their total claims compared to the national average. There were 28 states that had total claim rates near the national average in all years with data. The limited volatility at this level of aggregation is reinforced by the few number of states that varied between categories over the four years. There were two states (Idaho and Montana) that were above average or well above average in all four years; four states (Maine, Michigan, Pennsylvania, and Utah) that were near average or above average in all years; and two states (Texas and Virginia) that were near average or below average in all four years. No

state had a change in total frequencies of cash benefit cases large enough to change in relationship to the national averages by more than one of the categories used in Table 5B.

Average Costs of Claims

Temporary Total Disability Cash Benefits. 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 3 days to 7 days. Thus, workers who are unable to work for 4 to 7 days would receive TTD benefits in Connecticut (which has a 3-day waiting period) but would not receive TTD benefits in New York (which has a 7-day waiting period). Since there typically are a large number of workers with 4 to 7 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 York.

The differences in waiting periods help explain the differences in the average of temporary total disability cash benefits shown in Table 6A. Thus, in 1995 the average benefit for workers who obtained TTD benefits in Connecticut was \$2,296 while in New York the average TTD benefit was \$3,444. 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 \$1,701 in the average TTD case in 1995, considerably less than the \$2,296 average for TTD benefits in Connecticut.

The information in Table 6A is presented in a format that facilitates interstate comparisons. The range of average TTD benefits in 1995 was \$4,995 per case in Massachusetts to \$1,338 per case in California.

The information in Table 6A on the averages for TTD claims for 47 jurisdictions for four years is interesting, including the evidence of an increase in the national average from \$3,019 per TTD claim in 1995 to \$3,872 per TTD claim in 1998. However, the amount of information in Table 6A is difficult to assimilate, and so we have categorized the state frequencies into the categories shown in Table 6B.

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The entries in Table 6B 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, four jurisdictions (Florida, Massachusetts, Michigan, and Pennsylvania) had TTD average benefits that were either well above or above average (at least 25 percent above) in all four years in the table. California was the only state with TTD benefits that were well below the national average in all four years, and seven jurisdictions (the District of Columbia, Iowa, Minnesota, New Hampshire, Oregon, Utah, and Wisconsin) were well below or below average in all the years with data. There was 17 states plus the USL&HW program that were near the national average in all years with data in the table. The entries in Table 6B indicated that most states were relatively stable in the relationship between average TTD benefits in the

states and the national average: only Idaho shifted more than one category over the four years (Idaho had average TTD benefits in 1995 to 1997, but TTD benefits that were well above the national average in 1998).

Permanent Partial Disability Cash Benefits. 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. The states vary in their approaches to determining the duration (and sometimes the weekly benefit amount). Some PPD 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 7A. The range of average PPD benefits in 1995 was from \$76,337 per case in Maine to \$10,258 per case in Indiana.

The information in Table 7A on the averages for PPD claims for 47 jurisdictions for four years is valuable, including the evidence of an increase in the national average from \$31,039 per PPD claim in 1995 to \$32,479 per PPD claim in 1998. However, the amount of information in Table 7A is virtually impossible to assimilate, and so we have categorized the state frequencies into the categories shown in Table 7B.

The entries in Table 7B indicate that some states consistently have

PPD benefits that are higher than the national average. Six jurisdictions (Louisiana, Maine, Michigan, New York, Pennsylvania, and the USL&HW program) were well above (that is more than 50 percent above) the national average in the four years from 1995 to 1998. In addition, three jurisdictions (Delaware, the District of Columbia, and Rhode Island) were above average or well above average in all years with data. In contrast, four states (Indiana, Kansas, Missouri, and Oregon) were well below average in all four years, and 12 states (Arkansas, Illinois, Iowa, Montana, Nebraska, New Jersey, New Mexico, Oklahoma, South Carolina, Texas, Utah, and Wisconsin) were below average or well below average in all four years. There were 15 states that were near the national average for PPD benefits in all years with data. There was considerable variability across years in three jurisdictions: New Hampshire and Virginia, which varied between average and well above average, and South Dakota, which varied between average and well below average.

Permanent Total Disability Cash Benefits. 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 PPD 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 8A. The range of average PTD benefits in 1995 was from \$604,302 per case in New Hampshire to \$8,007 per case in Vermont. Because PTD cases are so uncommon,

unusual results in a few cases may significantly affect a state's average. As can be seen in Table 8A, the average benefits in PTD cases in Vermont in 1996 to 1998 were much higher than the average in 1995.

The information in Table 8A on the averages for PTD claims for 47 jurisdictions for four years is valuable, including the evidence of an increase in the national average from \$211,262 per PTD claim in 1995 to \$283,119 per PTD claim in 1998. However, the amount of information in Table 8A is difficult to assimilate, and so we have categorized the state frequencies into the categories shown in Table 8B.

Six states 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.

The entries in Table 8B indicate that some states consistently have PTD benefits that are higher than the national average. Nevada is consistently well above the national average of PTD benefits for the three years with data. In addition, four jurisdictions (Alaska, Massachusetts, Pennsylvania, and Virginia) were above average or well above the national average in the four years from 1995 to 1998. In contrast, Arkansas was well below average for PTD benefits in all four years, and six states (Illinois, Indiana, Maine, Mississippi, South Carolina, and Texas) were below average or well below average for all years. Only two states (California and Oregon) had PTD benefits that were near the national average in all years. The entries in Table 8B show considerable volatility among states in their PTD benefits relative to the national averages. Indeed, six states (Montana, New Hampshire, New Mexico, Rhode Island, Utah, and Ver-

mont) 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.

Death Cash Benefits. 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 9A. The range of average death benefits in 1995 was from \$981,496 per case in Rhode Island to \$30,404 per case in New Hampshire. Because death cases are so uncommon, unusual results in a few cases may affect significantly affect a state's average. As can be seen in Table 9A, the average benefits in death cases in New Hampshire in 1996 to 1998 were much higher than the average in 1995.

The information in Table 9A on the average of cash benefits for death claims for 47 jurisdictions for four years is instructive, including the evidence of basically no change in the national average from \$156,596 per death claim in 1995 to \$155,346 per death claim in 1998. However, the amount of information in Table 9A is difficult to assimilate, and so we have categorized the state frequencies into the categories shown in Table 9B.

The entries in Table 9B indicate that some states consistently have death benefits that are higher than the national average. Only two states

(Minnesota and Oregon) were well above the national averages for death benefits for all four years. In addition, the District of Columbia and Nevada had death benefits that were at least 50 percent above the national average in the three years with data for those jurisdictions. Three states (Alaska, New York, and Pennsylvania) had death benefits that were above average or well above the national average in 1995 to 1998. In contrast, three states (Arkansas, Florida, and Mississippi) had death benefits that were consistently well below the national average, and four states (Alabama, California, Idaho, and Virginia) had death benefits that were below average or well below average in all four years. There was considerably variability among years in some states in their death benefits compared to the national average: the extremes were Rhode Island and South Dakota, which were well above the national average in one year and well below in another year.

Medical Benefits. 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 plus cases with cash benefits) shown in Table 10A.⁴ The range of average medical benefits in 1995 was from \$5,142 per case in Florida to \$1,366 per case in Indiana.

The information in Table 10A on the averages of medical benefits for all claims for 47 jurisdictions for four years is valuable, including the evidence of the increase in the national average from \$2,766 per case in 1995 to \$3,322 per claim in 1998. However, the amount of information in Table 10A is difficult to assimilate, and so we have categorized the state frequencies into the categories shown in Table 10B.

The entries in Table 10B indicate that some states consistently have medical benefits that are higher than the national average. Only two states (Florida and Texas) were well above the national averages for medical benefits for all four years. Three other jurisdictions (Delaware, the District of Columbia, and Louisiana) were

Most states were relatively stable in terms of their medical benefits compared to the national average: 21 states were near average in all four years.

above or well above the national average of medical benefits for all years with data. No state was consistently well below the national average for medical benefits, but seven states (Arkansas, Indiana, Iowa, Massachusetts, Michigan, Minnesota, and Wisconsin) were below average or well below average for medical benefits in the four years. Most states were relatively stable in terms of their medical benefits compared to the national average: 21 states were near average in all four years. The most volatile jurisdictions were Oregon and the USL&HW program (which varied between average and well above average) and Rhode Island (which varied between average and well below average.)

Benefits Paid per 100,000 Workers By Type of Case

Tables 1A to 5A provide data on the frequency of claims per 100,000 workers for four types of cases with cash benefits plus the frequency of all cases paying cash or medical benefits. Tables 6A to 10A provide data on the average cash benefits for the four types of cases with cash benefits plus the average medical benefits in all compensable cases. We now present a series of tables that show the benefits paid per 100,000 workers for these five categories of cases. The benefits paid per 100,000 workers are the product of the frequency times the average benefit per claim.

Temporary Total Disability Cash Benefits. Table 11A provides the cash benefits per 100,000 workers for cases receiving temporary total disability benefits for the 47 jurisdictions in our study for the years 1995 to 1998. The derivation of the data in Table 11A can be illustrated by focusing on the Alabama entry for 1995. There were 1,578 temporary total disability cases per 100,000 workers in Alabama in 1995 (as shown in Column (1) of Table 1A); the average of the cash benefits for temporary total disability cases in Alabama in 1995 was \$2,159 (as shown in Column (1) of Table 6A); the product of 1,578 cases times \$2,159 per case is \$3,406,902 of temporary total disability benefits per 100,000 workers in Alabama in 1995 (as shown in Column (1) of Table 11A). The information in Table 11A is presented in a format that facilitates interstate comparisons. The range of TTD cash benefits per 100,000 workers in 1995 was \$18,535,719 in the USL&HW program to \$1,148,785 in the District of Columbia.

The information in Table 11A on the TTD cash benefits per 100,000 workers for 47 jurisdictions for four years is valuable, including the evidence of an increase in the national average from \$3,575,070 in 1995 to \$3,791,993 in 1998. However, the

amount of information in Table 11A is difficult to assimilate, and so we have categorized the state TTD benefits per 100,000 workers into the categories shown in Table 11B.

The entries in Table 11B indicate that some states consistently pay more TTD cash benefits per 100,000 workers than the national average. Four jurisdictions (Massachusetts, Michigan, Pennsylvania, and the USL&HW program) were consistently well above (that is more than 50 percent above) the national average. In four other states (Alaska, Idaho, Maine, and Vermont) 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 four years. In contrast, TTD cash benefits per 100,000 workers were well below the national average for all three years with data for the District of Columbia, and below average or well below average in five states (Arizona, California, Minnesota, Utah, and Virginia) for 1995 to 1998. In 14 states, the TTD cash benefits per 100,000 workers were near the national average in every year with data. The only states where the state's averages relative to the national average changed by more than one category over the four years were Delaware and Rhode Island, where the state's benefits were near the national average in one year and well above the national average in at least one other year.

Permanent Partial Disability Cash Benefits. Table 12A provides the cash benefits per 100,000 workers for cases receiving permanent partial disability benefits for the 47 jurisdictions in our study for the years 1995 to 1998. The range of PPD cash benefits per 100,000 workers in 1995 was from \$99,014,916 in the USL&HW program to \$3,128,690 in Indiana.

The information in Table 12A on the PPD cash benefits per 100,000 workers for 47 jurisdictions for four years is valuable, including the evi-

dence of an increase in the national average from \$14,325,853 in 1995 to \$14,967,384 in 1998. However, the amount of information in Table 12A is difficult to assimilate, and so we have categorized the state PPD benefits per 100,000 workers into the categories shown in Table 12B.

The entries in Table 12B indicate that some states consistently paid more PPD cash benefits per 100,000 workers than the national average. Three jurisdictions (California, New York, and the USL&HW program) were well above (that is more than 50

Three states had relatively volatile PPD benefits per 100,000 workers...

percent above) the national average for all four years, and Nevada was well above for the three years with data. In sharp contrast, five jurisdictions (Arkansas, the District of Columbia, Indiana, New Mexico, and Utah) paid PPD benefits per 100,000 workers that were well below the national average for all years with data. An additional ten states (Idaho, Kansas, Kentucky, Mississippi, Nebraska, South Carolina, South Dakota, Texas, Virginia, and Wisconsin) paid PPD benefits per 100,000 workers that consistently were below or well below the national average. There were eight states that paid near the national average in all four years. Three states (Montana, Oklahoma, and Rhode Island) had relatively volatile PPD benefits per 100,000 workers, ranging from near the national average in at least one year to well above the national average in at least one other year.

Permanent Total Disability Cash Benefits. Table 13A provides the cash benefits per 100,000 workers for cases receiving permanent total disability benefits for the 47 jurisdictions in our study for the years 1995 to 1998. The range of PTD cash benefits per 100,000 workers in 1995 was from \$4,917,876 in Florida to \$0 in

Minnesota (reflecting the absence of any PTD claims in Minnesota that year).

The information in Table 13A on the PTD cash benefits per 100,000 workers for 47 jurisdictions for four years is valuable, including the evidence of an increase in the national average from \$1,293,350 in 1995 to \$1,498,280 in 1998. However, the amount of information in Table 13A is difficult to assimilate, and so we have categorized the state PTD benefits per 100,000 workers into the categories shown in Table 13B.

The entries in Table 13B indicate that some states consistently paid more PTD cash benefits per 100,000 workers than the national average. Three jurisdictions (Colorado, Florida, and Pennsylvania) were well above (that is more than 50 percent above) the national average from 1995 to 1998. Alaska was well above the national average in three years and above average in 1998. In contrast to these states with above average PTD cash benefits, eight states (Arizona, Arkansas, Indiana, Iowa, Kansas, Maine, Massachusetts and Michigan) paid well below the national average in PTD cash benefits per 100,000 workers, and the District of Columbia and Nevada paid well below the national average in the three years with data. In addition, nine states (Kentucky, Minnesota, Mississippi, New Mexico, Oklahoma, Oregon, South Carolina, Tennessee, and Texas) paid PTD cash benefits per 100,000 workers that were below or well below the national average in 1995 to 1998. There was no state that paid PTD cash benefits near the national average in all four years. The most volatile jurisdictions were Connecticut, Montana, and the USL&HW program, 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 Cash Benefits. Table 14A provides the cash benefits per 100,000

workers for cases receiving death benefits for the 47 jurisdictions in our study for the years 1995 to 1998. The range of death cash benefits per 100,000 workers in 1995 was from \$17,713,080 in the USL&HW program to \$91,211 in New Hampshire.

The information in Table 14A on the death cash benefits per 100,000 workers for 47 jurisdictions for four years is provocative, including the evidence of a decrease in the national average from \$813,172 in 1995 to \$712,222 in 1998. However, the amount of information in Table 14A 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 14B.

The entries in Table 14B indicate that some jurisdictions consistently pay more death cash benefits per 100,000 workers than the national average. Six jurisdictions (Alaska, Missouri, Oklahoma, Oregon, Texas, and the USL&HW program) were consistently well above (that is more than 50 percent above) the national average for all four years, and Nevada paid death benefits well above the national average in the three years with data. In contrast, four jurisdictions (Arkansas, Delaware, Florida, and Wisconsin) paid death cash benefits per 100,000 workers that were well below the national average from 1995 to 1998, and seven states (California, Indiana, Mississippi, New Jersey, South Carolina, Tennessee, and Virginia) paid death benefits per 100,000 workers that were below or well below average in all four years. The most variable states in terms of death benefits per 100,000 workers were New Hampshire, Rhode Island, and South Dakota, where the state benefits were well above the national average in one year and well below the national average in another year.

Medical Benefits. Table 15A provides the medical benefits per 100,000 workers for cases receiving medical benefits in medical-only

cases or in cases with cash benefits as well as medical benefits for the 47 jurisdictions in our study for the years 1995 to 1998. The range of medical benefits per 100,000 workers in 1995 was from \$96,249,480 in the USL&HW program to \$7,421,504 in the District of Columbia.

The information in Table 15A on the medical benefits per 100,000 workers for 47 jurisdictions for four years is instructive, including the evidence of a modest increase in the national average from \$19,178,263 in 1995 to \$20,353,036 in 1998. However, the amount of information in Table 15A is difficult to assimilate, and so we have categorized the state medical benefits per 100,000 workers into the categories shown in Table 15B.

The entries in Table 15B indicate that some states consistently pay more medical benefits per 100,000 workers than the national average. Three jurisdictions (Alaska, Florida, and the USL&HW program) were consistently well above (that is more than 50 percent above) the national average from 1995 to 1998, while two other states (Alabama and Montana) had medical benefits per 100,000 workers that were above or well above the national average in these years. In contrast, the District of Columbia had medical benefits per 100,000 workers that were well below the national average in the three years with data. In three other jurisdictions (Indiana, Massachusetts, and New Jersey) medical benefits per 100,000 workers were below or well below the national average from 1995 to 1998. There were 17 states with medical benefits that were near the national average in all four 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; in no instance did a state move more than one adjacent category in Table 15B (for example, no state moved from above average to below average during the four years).

ADDITIONAL ANALYSIS

The analysis of benefits paid per 100,000 workers continues in the next issue.

ENDNOTES

¹ The most recent article is Burton and Blum (2002).

² Some of the tables in our forthcoming article in the January-February 2003 issue of the *Workers' Compensation Policy Review* include data on West Virginia, which has an exclusive state fund.

³ These include the Hawaii, Massachusetts, and Minnesota, which had no PTD cases in one or more years. The N/A for Nevada for 1995 is because data for that state only began in 1996, and the N/A entries for District of Columbia and Rhode Island for 1998 are because data are not yet available for that year.

⁴ 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

Burton, John F., Jr. and Florence Blum. 2002. "Workers' Compensation Benefits Paid to Workers, 1985-1997." *Workers' Compensation Policy Review* 2, no. 1 (January/February): 11-32.

National Council on Compensation Insurance (NCCI). 2002. *Annual Statistical Bulletin: 2002 Edition* (and earlier editions). Boca Raton, FL: National Council on Compensation Insurance.

Table 1A

Temporary Total Frequency Per 100,000 Workers

State	1995			1996			1997			1998		
	Temporary Total Frequency (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Temporary Total Frequency (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Temporary Total Frequency (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Temporary Total Frequency (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	1,578	130.5	11	1,749	155.2	6	1,261	117.6	18	1,005	101.0	26
Alaska	2,148	177.6	3	2,046	181.6	2	1,975	184.2	4	1,969	197.9	2
Arizona	1,117	92.3	33	941	83.5	39	908	84.7	36	821	82.5	37
Arkansas	1,202	99.4	27	1,026	91.0	36	907	84.5	37	850	85.4	35
California	1,394	115.2	19	1,201	106.6	22	1,125	104.9	23	1,062	106.7	22
Colorado	1,132	93.6	30	1,059	94.0	33	879	82.0	38	730	73.4	40
Connecticut	1,518	125.5	14	1,503	133.4	12	1,365	127.3	13	1,279	128.6	13
Delaware	1,585	131.0	10	1,538	136.5	10	1,472	137.2	10	1,389	139.6	11
Dis. of Columbia	555	45.8	46	506	44.9	47	449	41.9	47	N/A		
Florida	1,201	99.2	28	1,224	108.7	19	1,077	100.4	27	973	97.8	28
Georgia	920	76.1	39	821	72.9	40	726	67.7	44	619	62.2	45
Hawaii	2,094	173.1	4	1,976	175.4	4	2,002	186.7	3	1,939	194.9	3
Idaho	1,676	138.6	9	1,599	141.9	9	1,537	143.3	8	1,684	169.2	5
Illinois	1,231	101.7	25	1,155	102.5	25	1,047	97.6	31	910	91.4	31
Indiana	1,226	101.4	26	1,087	96.5	31	1,080	100.7	26	998	100.3	27
Iowa	1,478	122.2	16	1,353	120.0	17	1,258	117.3	19	1,206	121.2	17
Kansas	795	65.7	44	814	72.2	41	745	69.5	43	668	67.1	42
Kentucky	1,373	113.5	21	1,206	107.0	21	1,094	102.0	25	1,140	114.6	19
Louisiana	1,438	118.9	18	1,061	94.1	32	1,118	104.2	24	1,071	107.6	21
Maine	1,028	85.0	36	1,103	97.9	29	1,288	120.1	16	1,353	136.0	12
Maryland	1,113	92.0	34	1,033	91.6	35	1,002	93.4	33	901	90.5	33
Massachusetts	1,560	129.0	13	1,444	128.2	13	1,434	133.7	11	1,429	143.6	9
Michigan	1,563	129.2	12	1,419	125.9	14	1,297	120.9	14	1,243	125.0	16
Minnesota	1,237	102.3	23	1,153	102.3	26	1,038	96.8	32	1,045	105.0	24
Mississippi	1,501	124.1	15	1,387	123.1	16	1,280	119.3	17	1,269	127.5	14
Missouri	1,128	93.3	32	1,108	98.3	28	1,132	105.5	22	1,014	101.9	25
Montana	1,130	93.4	31	1,143	101.4	27	1,206	112.4	20	1,144	115.0	18
Nebraska	952	78.7	38	796	70.7	42	762	71.0	40	762	76.6	39
Nevada	N/A			1,215	107.8	20	1,171	109.1	21	1,126	113.2	20
New Hampshire	1,885	155.8	5	1,746	155.0	7	1,653	154.1	6	1,567	157.5	6
New Jersey	834	69.0	41	746	66.2	43	762	71.0	40	763	76.7	38
New Mexico	1,154	95.4	29	1,091	96.8	30	1,054	98.3	30	904	90.9	32
New York	976	80.7	37	961	85.3	37	997	93.0	34	951	95.6	30
North Carolina	687	56.8	45	648	57.5	46	660	61.5	46	625	62.8	44
Oklahoma	1,445	119.5	17	1,404	124.6	15	1,419	132.3	12	1,418	142.5	10
Oregon	1,839	152.0	6	1,629	144.6	8	1,626	151.6	7	1,436	144.3	8
Pennsylvania	1,387	114.7	20	1,322	117.3	18	1,297	120.9	15	1,259	126.5	15
Rhode Island	1,796	148.5	8	1,784	158.3	5	2,125	198.1	2	N/A		
South Carolina	901	74.5	40	942	83.6	38	879	82.0	38	847	85.1	36
South Dakota	1,233	101.9	24	1,180	104.7	24	1,062	99.0	29	959	96.4	29
Tennessee	1,078	89.1	35	1,040	92.3	34	937	87.4	35	871	87.5	34
Texas	821	67.9	42	695	61.7	45	756	70.5	42	716	72.0	41
USL&HW	6,627	547.9	1	5,059	449.0	1	4,025	375.3	1	3,994	401.4	1
Utah	1,360	112.4	22	1,197	106.2	23	1,068	99.6	28	1,053	105.8	23
Vermont	1,837	151.9	7	1,528	135.6	11	1,519	141.6	9	1,453	146.0	7
Virginia	817	67.6	43	701	62.2	44	693	64.6	45	640	64.3	43
Wisconsin	2,175	179.8	2	1,996	177.2	3	1,913	178.4	5	1,713	172.2	4
National Avg.	1,210			1,127			1,073			995		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 2A

Permanent Partial Frequency Per 100,000 Workers

State	1995			1996			1997			1998		
	Permanent Partial Frequency (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Permanent Partial Frequency (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Permanent Partial Frequency (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Permanent Partial Frequency (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	337	64.4	31	238	48.2	39	224	47.1	43	320	64.2	32
Alaska	662	126.5	11	662	134.1	9	605	127.1	8	642	128.7	9
Arizona	369	70.5	27	320	64.8	30	291	61.2	33	304	60.9	33
Arkansas	319	60.9	32	288	58.3	33	303	63.6	32	337	67.6	30
California	946	180.7	4	987	199.9	3	954	200.4	3	953	191.3	2
Colorado	559	106.8	15	548	110.9	16	543	114.1	14	603	121.0	11
Connecticut	603	115.2	14	564	114.2	14	483	101.5	15	525	105.4	15
Delaware	318	60.7	33	315	63.8	31	261	54.8	37	257	51.6	40
Dis. of Columbia	116	22.1	46	124	25.2	47	119	25.0	47	N/A		
Florida	291	55.6	37	360	72.9	23	367	77.1	23	392	78.7	24
Georgia	313	59.8	34	278	56.3	36	254	53.4	40	297	59.6	34
Hawaii	703	134.3	8	608	123.2	10	598	125.6	9	605	121.4	10
Idaho	412	78.7	21	340	68.9	28	339	71.2	28	246	49.3	41
Illinois	641	122.5	12	604	122.3	11	592	124.3	10	680	136.5	7
Indiana	305	58.3	35	247	50.0	38	256	53.8	39	283	56.8	36
Iowa	418	79.8	20	432	87.5	19	449	94.4	17	509	102.1	17
Kansas	552	105.4	16	563	114.0	15	477	100.2	16	509	102.2	16
Kentucky	387	73.9	23	285	57.7	35	230	48.3	41	235	47.2	42
Louisiana	240	45.8	42	223	45.1	43	224	47.1	42	259	51.9	39
Maine	165	31.5	45	222	45.0	44	285	59.8	34	271	54.5	38
Maryland	452	86.3	19	424	85.9	20	386	81.1	21	393	78.8	23
Massachusetts	374	71.4	26	301	61.0	32	331	69.5	30	392	78.6	25
Michigan	194	37.0	43	172	34.7	46	145	30.5	46	131	26.2	45
Minnesota	359	68.6	28	358	72.5	25	364	76.5	24	372	74.7	28
Mississippi	286	54.6	39	237	48.0	40	257	54.0	38	324	65.0	31
Missouri	904	172.7	5	671	135.9	8	726	152.5	5	844	169.4	4
Montana	1,145	218.7	3	814	164.9	5	665	139.7	7	776	155.7	5
Nebraska	384	73.3	24	441	89.3	18	449	94.3	18	451	90.5	20
Nevada	N/A			958	194.1	4	812	170.6	4	666	133.7	8
New Hampshire	290	55.4	38	287	58.0	34	268	56.3	35	297	59.6	34
New Jersey	836	159.7	6	710	143.8	6	581	122.0	11	556	111.6	13
New Mexico	343	65.5	29	359	72.7	24	352	73.9	25	373	74.9	27
New York	668	127.6	10	589	119.3	12	556	116.8	13	549	110.2	14
North Carolina	383	73.2	25	344	69.7	27	350	73.5	26	387	77.7	26
Oklahoma	1,251	239.0	2	989	200.3	2	957	201.0	2	854	171.4	3
Oregon	761	145.4	7	700	141.8	7	669	140.5	6	757	151.9	6
Pennsylvania	260	49.7	40	223	45.2	42	218	45.8	44	218	43.8	44
Rhode Island	293	56.0	36	278	56.3	36	341	71.6	27	N/A		
South Carolina	671	128.2	9	464	94.0	17	443	93.1	19	488	97.9	18
South Dakota	342	65.3	30	350	70.9	26	315	66.2	31	340	68.2	29
Tennessee	500	95.5	17	401	81.2	22	391	82.1	20	451	90.5	20
Texas	606	115.8	13	570	115.5	13	558	117.2	12	573	115.0	12
USL&HW	1,716	327.8	1	1,408	285.2	1	1,453	305.3	1	1,460	293.0	1
Utah	248	47.4	41	234	47.4	41	263	55.2	36	273	54.8	37
Vermont	484	92.5	18	420	85.1	21	386	81.0	22	469	94.2	19
Virginia	169	32.3	44	173	35.1	45	181	38.1	45	221	44.3	43
Wisconsin	406	77.6	22	334	67.7	29	334	70.2	29	418	83.9	22
National Avg.	524			494			476			498		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 3A

Permanent Total Frequency Per 100,000 Workers

State	1995			1996			1997			1998		
	Permanent Total Frequency (1)	State as Percent of U.S. Average (2)	Rank Among 47 Jurisdictions (3)	Permanent Total Frequency (4)	State as Percent of U.S. Average (5)	Rank Among 48 Jurisdictions (6)	Permanent Total Frequency (7)	State as Percent of U.S. Average (8)	Rank Among 48 Jurisdictions (9)	Permanent Total Frequency (10)	State as Percent of U.S. Average (11)	Rank Among 46 Jurisdictions (12)
Alabama	22	343.0	2	38	583.8	1	35	569.9	1	5	82.5	12
Alaska	8	124.7	10	3	46.1	20	5	77.3	16	4	61.9	18
Arizona	1	18.2	40	1	15.4	43	1	16.3	42	1	16.5	35
Arkansas	4	62.4	20	4	55.1	19	3	48.9	23	3	49.5	19
California	7	109.1	12	6	92.2	11	8	130.3	7	9	148.5	4
Colorado	10	161.1	5	10	153.6	4	13	203.5	3	16	269.5	2
Connecticut	3	46.8	24	4	61.5	16	3	48.9	23	1	16.5	35
Delaware	3	46.8	24	3	46.1	20	3	48.9	23	2	33.0	26
Dis. of Columbia	1	11.7	45	2	26.9	40	1	20.4	39	N/A		
Florida	24	374.2	1	25	384.1	2	21	337.9	2	26	429.0	1
Georgia	10	155.9	6	9	138.3	5	4	65.1	18	3	49.5	19
Hawaii	1	15.6	41	0	0.0	46	3	48.9	23	0	0.0	45
Idaho	3	39.0	31	1	20.5	41	3	43.4	32	1	22.0	33
Illinois	8	120.8	11	7	103.7	10	5	73.3	17	4	66.0	15
Indiana	1	15.6	41	2	30.7	33	2	32.6	33	1	16.5	35
Iowa	2	31.2	34	2	30.7	33	1	19.0	41	2	30.3	31
Kansas	2	31.2	34	2	30.7	33	1	16.3	42	2	33.0	26
Kentucky	3	46.8	24	2	30.7	33	1	16.3	42	1	16.5	35
Louisiana	3	50.7	23	3	46.1	20	5	85.5	11	6	99.0	10
Maine	5	83.1	15	3	39.7	30	3	48.9	23	1	20.6	34
Maryland	3	46.8	24	2	34.6	31	2	32.6	33	2	33.0	26
Massachusetts	1	15.6	41	0	0.0	46	1	8.1	47	1	16.5	35
Michigan	2	35.1	33	2	30.7	33	1	20.4	39	2	28.9	32
Minnesota	0	0.0	46	1	15.4	43	1	16.3	42	1	16.5	35
Mississippi	12	187.1	4	6	92.2	11	4	65.1	18	2	33.0	26
Missouri	3	46.8	24	3	46.1	20	4	65.1	18	4	66.0	15
Montana	9	140.3	9	8	122.9	8	10	162.8	5	10	165.0	3
Nebraska	1	15.6	41	3	46.1	20	2	32.6	33	3	49.5	19
Nevada	N/A			1	15.4	43	1	16.3	42	1	16.5	35
New Hampshire	3	39.0	31	2	34.6	31	12	191.3	4	5	74.3	14
New Jersey	5	78.0	16	9	138.3	5	5	81.4	12	3	49.5	19
New Mexico	2	31.2	34	3	46.1	20	2	32.6	33	1	16.5	35
New York	5	78.0	16	7	107.6	9	8	130.3	7	8	132.0	5
North Carolina	5	78.0	16	5	76.8	13	5	81.4	12	6	99.0	10
Oklahoma	2	31.2	34	3	46.1	20	3	48.9	23	3	49.5	19
Oregon	5	78.0	16	3	46.1	20	4	65.1	18	1	16.5	35
Pennsylvania	10	155.9	6	9	138.3	5	9	146.6	6	8	132.0	5
Rhode Island	2	31.2	34	2	30.7	33	6	97.7	10	N/A		
South Carolina	4	62.4	20	5	76.8	13	3	48.9	23	7	115.5	8
South Dakota	10	155.9	6	14	215.1	3	3	48.9	23	4	66.0	15
Tennessee	4	62.4	20	4	61.5	16	5	81.4	12	5	82.5	12
Texas	7	109.1	12	5	76.8	13	5	81.4	12	7	115.5	8
USL&HW	13	202.7	3	1	16.6	42	7	119.4	9	8	132.0	5
Utah	6	93.5	14	3	46.1	20	4	65.1	18	3	49.5	19
Vermont	2	31.2	34	2	30.7	33	2	32.6	33	2	33.0	26
Virginia	3	44.2	30	3	46.1	20	3	48.9	23	3	49.5	19
Wisconsin	3	46.8	24	4	61.5	16	2	32.6	33	1	16.5	35
National Avg.	6			7			6			6		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 4A

Fatal Frequency Per 100,000 Workers

State	1995			1996			1997			1998		
	Frequency	State as Percent of U.S. Average	Rank Among 46 Jurisdictions	Frequency	State as Percent of U.S. Average	Rank Among 47 Jurisdictions	Frequency	State as Percent of U.S. Average	Rank Among 47 Jurisdictions	Frequency	State as Percent of U.S. Average	Rank Among 45 Jurisdictions
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Alabama	9	166.1	4	6	112.4	18	9	174.9	4	5	109.2	20
Alaska	8	147.7	6	15	271.7	3	13	242.9	3	12	256.6	2
Arizona	4	73.8	29	3	59.3	40	3	58.3	39	3	65.5	36
Arkansas	7	121.5	16	6	120.2	17	7	127.9	13	6	131.1	12
California	6	110.8	18	6	112.4	18	5	97.1	22	4	87.4	28
Colorado	4	73.8	29	4	74.9	33	5	93.9	33	3	72.8	34
Connecticut	2	36.9	44	2	37.5	45	3	58.3	39	4	87.4	28
Delaware	2	36.9	44	2	37.5	45	1	19.4	47	1	21.8	44
Dis. of Columbia	2	27.7	46	2	32.8	47	1	24.3	46	N/A		
Florida	5	92.3	23	5	93.7	26	5	97.1	22	5	109.2	20
Georgia	7	129.2	9	6	112.4	18	6	116.6	14	3	65.5	36
Hawaii	4	73.8	29	3	56.2	41	2	38.9	45	1	21.8	44
Idaho	14	258.4	2	16	296.7	2	17	327.0	2	8	171.1	8
Illinois	5	87.7	28	4	79.6	31	8	150.6	10	6	131.1	12
Indiana	4	73.8	29	5	93.7	26	5	97.1	22	3	65.5	36
Iowa	4	70.8	38	5	90.6	30	5	97.1	22	5	109.2	20
Kansas	6	110.8	18	7	131.2	10	8	155.4	9	8	174.7	6
Kentucky	4	73.8	29	6	112.4	18	5	97.1	22	4	87.4	28
Louisiana	6	106.1	22	7	135.8	9	9	170.0	8	8	163.8	9
Maine	3	47.7	43	4	67.1	39	4	77.7	34	9	189.3	5
Maryland	7	124.6	15	7	131.2	10	6	106.9	19	4	76.4	33
Massachusetts	4	73.8	29	4	74.9	33	4	77.7	34	3	65.5	36
Michigan	6	115.4	17	6	103.0	25	5	97.1	22	5	109.2	20
Minnesota	3	55.4	39	4	74.9	33	4	77.7	34	3	65.5	36
Mississippi	9	166.1	4	7	131.2	10	9	174.9	4	8	174.7	6
Missouri	7	129.2	9	6	112.4	18	6	116.6	14	6	131.1	12
Montana	8	147.7	6	7	131.2	10	9	174.9	4	9	196.6	3
Nebraska	5	92.3	23	10	187.4	5	6	116.6	14	6	131.1	12
Nevada	N/A			8	149.9	8	8	145.7	11	7	152.9	10
New Hampshire	3	55.4	39	3	56.2	41	5	102.0	21	4	81.9	32
New Jersey	4	73.8	29	3	56.2	41	3	58.3	39	3	65.5	36
New Mexico	8	147.7	6	10	187.4	5	7	136.0	12	6	131.1	12
New York	5	92.3	23	5	93.7	26	4	77.7	34	5	109.2	20
North Carolina	7	129.2	9	4	74.9	33	5	97.1	22	5	109.2	20
Oklahoma	11	203.1	3	12	224.8	4	9	174.9	4	9	196.6	3
Oregon	7	129.2	9	7	131.2	10	6	116.6	14	5	109.2	20
Pennsylvania	3	55.4	39	4	74.9	33	3	58.3	39	3	65.5	36
Rhode Island	4	73.8	29	4	74.9	33	3	58.3	39	N/A		
South Carolina	6	110.8	18	9	168.6	7	5	97.1	22	4	87.4	28
South Dakota	6	110.8	18	7	131.2	10	5	97.1	22	6	131.1	12
Tennessee	7	129.2	9	5	93.7	26	6	116.6	14	5	109.2	20
Texas	7	129.2	9	6	112.4	18	5	97.1	22	6	131.1	12
USL&HW	84	1550.6	1	47	886.8	1	29	569.9	1	28	611.6	1
Utah	4	73.8	29	6	112.4	18	5	97.1	22	6	131.1	12
Vermont	5	92.3	23	7	131.2	10	6	106.9	19	7	142.0	11
Virginia	5	89.2	27	4	76.5	32	4	77.7	34	3	67.3	35
Wisconsin	3	55.4	39	3	56.2	41	3	58.3	39	2	43.7	43
National Avg.	5			5			5			5		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 5A

Total Frequency Per 100,000 Workers

State	1995			1996			1997			1998		
	Total Frequency (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Total Frequency (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Total Frequency (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Total Frequency (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	8,175	114.8	19	7,193	107.1	26	6,886	105.7	27	6,395	102.4	27
Alaska	9,777	137.3	6	9,477	141.2	6	8,750	134.2	7	8,464	135.5	8
Arizona	8,754	123.0	12	7,983	118.9	14	7,516	115.3	18	7,335	117.4	17
Arkansas	8,377	117.7	16	7,705	114.8	18	7,247	111.2	21	7,130	114.2	20
California	7,626	107.1	25	7,165	106.7	27	6,798	104.3	28	6,341	101.5	29
Colorado	8,145	114.4	20	7,720	115.0	17	6,984	107.2	25	6,357	101.8	28
Connecticut	6,968	97.9	29	6,846	102.0	28	6,221	95.5	33	6,207	99.4	31
Delaware	7,159	100.6	27	6,844	101.9	29	6,272	96.2	32	5,848	93.6	33
Dis. of Columbia	1,884	26.5	46	1,806	26.9	47	1,608	24.7	47	N/A		
Florida	6,537	91.8	34	6,745	100.5	30	6,797	104.3	29	6,507	104.2	25
Georgia	6,498	91.3	36	5,741	85.5	39	5,453	83.7	40	4,992	79.9	40
Hawaii	6,448	90.6	38	5,796	86.3	38	5,790	88.8	38	5,429	86.9	37
Idaho	10,472	147.1	4	9,850	146.7	5	9,638	147.9	5	9,503	152.1	4
Illinois	6,723	94.4	33	6,215	92.6	36	5,869	90.1	37	5,677	90.9	36
Indiana	9,668	135.8	7	8,856	131.9	9	9,168	140.7	6	8,819	141.2	7
Iowa	7,753	108.9	23	7,271	108.3	25	7,052	108.2	24	7,028	112.5	23
Kansas	6,929	97.3	31	6,640	98.9	32	6,036	92.6	35	5,763	92.3	35
Kentucky	9,365	131.5	9	8,808	131.2	10	8,256	126.7	10	7,860	125.8	12
Louisiana	5,978	84.0	40	5,175	77.1	41	5,308	81.4	41	5,416	86.7	38
Maine	6,747	94.8	32	7,556	112.5	20	8,589	131.8	8	9,006	144.2	6
Maryland	5,167	72.6	44	4,904	73.0	42	4,681	71.8	44	4,388	70.3	45
Massachusetts	6,464	90.8	37	6,032	89.8	37	6,132	94.1	34	6,265	100.3	30
Michigan	9,252	129.9	10	8,567	127.6	11	8,009	122.9	14	7,764	124.3	13
Minnesota	7,709	108.3	24	7,516	111.9	22	6,907	106.0	26	7,099	113.7	21
Mississippi	8,644	121.4	14	7,530	112.2	21	7,284	111.8	19	7,097	113.6	22
Missouri	7,253	101.9	26	6,456	96.2	34	6,727	103.2	30	6,496	104.0	26
Montana	10,694	150.2	2	10,021	149.3	3	9,690	148.7	4	9,833	157.4	2
Nebraska	8,177	114.9	18	7,646	113.9	19	7,250	111.2	20	7,157	114.6	19
Nevada	N/A			10,558	157.3	2	10,098	154.9	2	9,638	154.3	3
New Hampshire	8,302	116.6	17	8,042	119.8	13	7,806	119.8	16	7,542	120.7	16
New Jersey	5,326	74.8	42	4,701	70.0	45	4,608	70.7	45	4,428	70.9	43
New Mexico	6,930	97.3	30	6,711	100.0	31	6,397	98.2	31	6,040	96.7	32
New York	5,009	70.4	45	4,645	69.2	46	4,602	70.6	46	4,412	70.6	44
North Carolina	6,170	86.7	39	5,597	83.4	40	5,574	85.5	39	5,397	86.4	39
Oklahoma	7,851	110.3	22	7,350	109.5	24	7,610	116.8	17	7,568	121.2	15
Oregon	8,764	123.1	11	7,837	116.7	15	7,867	120.7	15	7,700	123.3	14
Pennsylvania	8,690	122.1	13	8,358	124.5	12	8,207	125.9	11	7,971	127.6	9
Rhode Island	6,499	91.3	35	6,498	96.8	33	8,117	124.5	13	N/A		
South Carolina	7,130	100.1	28	6,281	93.6	35	5,931	91.0	36	5,769	92.4	34
South Dakota	9,394	132.0	8	9,104	135.6	8	8,339	127.9	9	7,866	125.9	11
Tennessee	8,419	118.3	15	7,787	116.0	16	7,221	110.8	22	6,972	111.6	24
Texas	5,289	74.3	43	4,817	71.7	43	4,962	76.1	42	4,851	77.7	42
USL&HW	23,736	333.4	1	19,626	292.3	1	20,799	319.1	1	20,940	335.3	1
Utah	10,164	142.8	5	9,371	139.6	7	8,147	125.0	12	7,895	126.4	10
Vermont	7,930	111.4	21	7,399	110.2	23	7,120	109.2	23	7,323	117.2	18
Virginia	5,335	74.9	41	4,815	71.7	44	4,895	75.1	43	4,855	77.7	41
Wisconsin	10,626	149.3	3	9,898	147.4	4	9,741	149.5	3	9,279	148.6	5
National Avg.	7,119			6,714			6,517			6,246		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 6A

Temporary Total Average Cash Benefits Per Case

State	1995			1996			1997			1998		
	Temp. Total Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Temp. Total Average Benefits (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Temp. Total Average Benefits (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Temp. Total Average Benefits (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	2,159	71.5	35	2,107	66.2	39	3,151	90.0	25	3,689	95.3	24
Alaska	2,541	84.2	27	2,456	77.1	31	2,462	70.3	36	2,737	70.7	36
Arizona	1,742	57.7	43	1,795	56.4	44	1,877	53.6	44	2,049	52.9	42
Arkansas	2,258	74.8	34	2,436	76.5	33	2,634	75.2	33	2,720	70.3	38
California	1,338	44.3	46	1,416	44.5	47	1,706	48.7	47	1,845	47.7	44
Colorado	2,888	95.7	20	2,951	92.7	24	3,263	93.1	23	3,434	88.7	26
Connecticut	2,296	76.1	33	2,441	76.7	32	2,759	78.8	31	3,003	77.6	32
Delaware	3,499	115.9	10	3,459	108.6	17	2,984	85.2	27	3,823	98.7	21
Dis. of Columbia	2,072	68.6	38	2,094	65.8	40	2,329	66.5	38	N/A		
Florida	4,156	137.7	5	4,241	133.2	5	4,867	138.9	5	5,228	135.0	7
Georgia	3,472	115.0	11	3,508	110.2	16	3,926	112.1	17	4,451	115.0	14
Hawaii	2,153	71.3	36	2,325	73.0	35	2,101	60.0	41	2,928	75.6	35
Idaho	2,908	96.3	18	3,737	117.4	13	4,100	117.1	12	6,411	165.6	1
Illinois	4,036	133.7	6	3,998	125.5	8	4,311	123.1	9	4,573	118.1	13
Indiana	2,121	70.3	37	2,316	72.7	36	2,604	74.3	34	2,988	77.2	33
Iowa	1,901	63.0	41	2,129	66.9	38	2,265	64.6	40	2,723	70.3	37
Kansas	3,231	107.0	15	3,347	105.1	18	4,882	139.4	3	5,740	148.3	3
Kentucky	2,756	91.3	23	2,924	91.8	26	2,885	82.4	29	3,027	78.2	31
Louisiana	2,554	84.6	26	2,941	92.4	25	2,969	84.7	28	3,734	96.4	23
Maine	4,405	145.9	3	4,652	146.1	2	4,384	125.2	8	4,658	120.3	11
Maryland	2,934	97.2	17	3,193	100.3	21	3,482	99.4	21	4,004	103.4	18
Massachusetts	4,995	165.5	1	4,230	132.8	6	4,611	131.6	6	5,646	145.8	4
Michigan	3,985	132.0	7	4,223	132.6	7	4,605	131.5	7	5,207	134.5	8
Minnesota	1,911	63.3	40	1,750	55.0	45	1,841	52.6	45	1,908	49.3	43
Mississippi	2,399	79.5	30	2,786	87.5	28	3,066	87.5	26	3,069	79.3	29
Missouri	2,370	78.5	31	3,808	119.6	10	4,038	115.3	14	3,991	103.1	19
Montana	2,654	87.9	25	3,195	100.3	20	3,981	113.7	15	4,041	104.4	17
Nebraska	2,902	96.1	19	3,213	100.9	19	3,602	102.8	20	3,786	97.8	22
Nevada	N/A			2,196	69.0	37	2,564	73.2	35	2,932	75.7	34
New Hampshire	1,861	61.6	42	2,076	65.2	41	2,272	64.8	39	2,388	61.7	39
New Jersey	3,253	107.8	14	3,184	100.0	22	3,942	112.5	16	5,377	138.9	6
New Mexico	3,621	119.9	9	2,848	89.4	27	3,368	96.2	22	3,428	88.5	27
New York	3,444	114.1	12	3,759	118.0	12	3,708	105.9	18	3,649	94.3	25
North Carolina	3,189	105.6	16	3,592	112.8	15	4,068	116.1	13	5,178	133.7	9
Oklahoma	2,887	95.6	21	3,039	95.4	23	3,233	92.3	24	3,889	100.5	20
Oregon	1,969	65.2	39	2,065	64.9	42	2,092	59.7	42	1,621	41.9	45
Pennsylvania	4,747	157.2	2	4,664	146.5	1	4,881	139.3	4	5,045	130.3	10
Rhode Island	2,362	78.2	32	2,621	82.3	30	2,661	76.0	32	N/A		
South Carolina	3,724	123.4	8	4,349	136.6	4	4,987	142.4	1	5,771	149.1	2
South Dakota	2,432	80.6	29	2,364	74.2	34	2,449	69.9	37	3,051	78.8	30
Tennessee	3,254	107.8	13	3,987	125.2	9	4,227	120.7	10	4,613	119.2	12
Texas	4,283	141.9	4	4,353	136.7	3	4,905	140.0	2	5,558	143.6	5
USL&HW	2,797	92.7	22	3,670	115.2	14	4,172	119.1	11	4,210	108.7	16
Utah	1,559	51.6	45	1,703	53.5	46	1,748	49.9	46	2,073	53.5	41
Vermont	2,657	88.0	24	3,779	118.7	11	3,679	105.0	19	4,286	110.7	15
Virginia	2,463	81.6	28	2,626	82.5	29	2,808	80.2	30	3,194	82.5	28
Wisconsin	1,701	56.3	44	1,969	61.8	43	2,060	58.8	43	2,255	58.2	40
National Avg.	3,019			3,184			3,503			3,872		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 7A

Permanent Partial Average Cash Benefits Per Case

State	1995			1996			1997			1998		
	Perm. Partial Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Perm. Partial Average Benefits (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Perm. Partial Average Benefits (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Perm. Partial Average Benefits (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	31,888	102.7	16	40,105	123.5	11	41,714	126.1	11	31,181	96.0	18
Alaska	28,954	93.3	19	29,477	90.8	20	30,335	91.7	22	32,696	100.7	15
Arizona	38,117	122.8	12	30,360	93.5	19	32,700	98.8	17	33,348	102.7	14
Arkansas	16,443	53.0	38	16,890	52.0	41	16,101	48.7	41	15,798	48.6	41
California	23,714	76.4	28	26,563	81.8	26	30,351	91.7	21	32,254	99.3	16
Colorado	29,687	95.6	18	32,457	99.9	16	31,624	95.6	18	28,420	87.5	23
Connecticut	22,262	71.7	30	24,301	74.8	28	25,279	76.4	29	27,613	85.0	25
Delaware	39,994	128.8	11	42,908	132.1	9	41,734	126.1	10	43,566	134.1	7
Dis. of Columbia	46,518	149.9	9	52,710	162.3	7	48,664	147.1	8	N/A		
Florida	37,098	119.5	13	29,022	89.4	21	28,536	86.2	26	29,366	90.4	20
Georgia	34,696	111.8	14	37,114	114.3	13	37,522	113.4	13	34,158	105.2	12
Hawaii	28,337	91.3	20	27,327	84.1	23	29,904	90.4	24	28,427	87.5	22
Idaho	22,313	71.9	29	22,773	70.1	30	22,197	67.1	34	25,718	79.2	27
Illinois	20,223	65.2	33	22,210	68.4	32	22,637	68.4	31	22,296	68.6	31
Indiana	10,258	33.0	46	11,502	35.4	47	12,735	38.5	47	11,474	35.3	45
Iowa	21,047	67.8	32	21,811	67.2	34	22,400	67.7	32	23,251	71.6	29
Kansas	13,596	43.8	45	12,347	38.0	46	14,130	42.7	46	15,984	49.2	40
Kentucky	25,435	81.9	22	22,578	69.5	31	25,541	77.2	28	24,620	75.8	28
Louisiana	61,610	198.5	4	63,126	194.4	4	60,499	182.8	5	54,808	168.7	5
Maine	76,337	245.9	1	73,278	225.6	3	60,353	182.4	6	55,164	168.8	4
Maryland	25,527	82.2	21	24,464	75.3	27	29,468	89.1	25	31,630	97.4	17
Massachusetts	32,848	105.8	15	34,965	107.7	15	36,202	109.4	15	33,597	103.4	13
Michigan	66,835	215.3	3	62,192	191.5	5	64,403	194.6	2	67,744	208.6	2
Minnesota	31,719	102.2	17	31,253	96.2	18	29,935	90.5	23	29,881	92.0	19
Mississippi	24,528	79.0	27	31,362	96.6	17	30,388	91.8	20	27,888	85.9	24
Missouri	14,446	46.5	44	14,105	43.4	44	14,197	42.9	45	14,530	44.7	43
Montana	22,155	71.4	31	23,972	73.8	29	22,765	68.8	30	21,918	67.5	32
Nebraska	19,516	62.9	35	21,815	67.2	33	22,259	67.3	33	22,981	70.8	30
Nevada	N/A			35,966	110.7	14	36,730	111.0	14	37,494	115.4	10
New Hampshire	47,496	153.0	8	40,023	123.2	12	41,708	126.0	12	41,069	126.4	8
New Jersey	16,076	51.8	39	17,253	53.1	39	18,280	55.2	38	17,501	53.9	38
New Mexico	17,131	55.2	37	15,900	49.0	42	18,118	54.8	39	19,715	60.7	36
New York	52,404	168.8	6	57,296	176.4	6	49,757	150.4	7	52,948	163.0	6
North Carolina	24,623	79.3	26	28,033	86.3	22	33,412	101.0	16	39,310	121.0	9
Oklahoma	19,922	64.2	34	21,061	64.8	36	20,430	61.7	36	20,517	63.2	34
Oregon	14,598	47.0	43	15,015	46.2	43	15,433	46.6	42	15,637	48.1	42
Pennsylvania	75,074	241.9	2	75,029	231.0	2	79,166	239.2	1	75,405	232.2	1
Rhode Island	51,400	165.6	7	41,431	127.6	10	64,078	193.6	3	N/A		
South Carolina	15,578	50.2	41	18,647	57.4	37	20,745	62.7	35	21,677	66.7	33
South Dakota	25,248	81.3	24	21,780	67.1	35	14,390	43.5	44	12,247	37.7	44
Tennessee	25,341	81.6	23	27,233	83.9	25	28,222	85.3	27	27,547	84.8	26
Texas	15,633	50.4	40	16,909	52.1	40	17,357	52.5	40	17,620	54.3	37
USL&HW	57,701	185.9	5	78,409	241.4	1	63,647	192.3	4	62,134	191.3	3
Utah	15,080	48.6	42	13,426	41.3	45	15,006	45.3	43	17,439	53.7	39
Vermont	24,670	79.5	25	27,291	84.0	24	30,989	93.6	19	29,295	90.2	21
Virginia	42,741	137.7	10	50,384	155.1	8	45,346	137.0	9	34,855	107.3	11
Wisconsin	18,095	58.3	36	18,083	55.7	38	18,816	56.9	37	20,269	62.4	35
National Avg.	31,039			32,477			33,091			32,479		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 8A

Permanent Total Average Cash Benefits Per Case

State	1995			1996			1997			1998		
	Perm. Total Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Perm. Total Average Benefits (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Perm. Total Average Benefits (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Perm. Total Avg. Cost (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	123,724	58.6	37	106,824	49.0	41	43,962	18.5	47	214,150	75.6	30
Alaska	266,692	126.2	15	946,236	433.7	1	601,540	253.5	1	590,746	208.7	4
Arizona	170,444	80.7	26	153,848	70.5	33	179,297	75.6	28	324,060	114.5	20
Arkansas	96,684	45.8	41	82,385	37.8	45	61,732	26.0	44	36,740	13.0	45
California	245,155	116.0	17	231,430	106.1	21	228,493	96.3	23	232,222	82.0	27
Colorado	378,699	179.3	7	359,396	164.7	8	360,153	151.8	10	339,025	119.7	16
Connecticut	355,699	168.4	10	584,803	268.0	4	401,991	169.4	6	349,958	123.6	14
Delaware	481,890	228.1	4	403,706	185.0	6	302,912	127.6	15	319,530	112.9	22
Dis. of Columbia	156,264	74.0	27	237,803	109.0	20	160,651	67.7	33	N/A		
Florida	204,912	97.0	21	194,480	89.1	27	192,208	81.0	26	178,604	63.1	34
Georgia	127,056	60.1	36	142,604	65.4	34	138,531	58.4	39	216,177	76.4	29
Hawaii	134,561	63.7	34	184,604	84.6	30	408,875	172.3	5	474,512	167.6	7
Idaho	318,406	150.7	13	760,796	348.7	2	525,970	221.6	2	242,240	85.6	26
Illinois	140,670	66.6	31	140,120	64.2	35	160,961	67.8	32	158,089	55.8	37
Indiana	131,530	62.3	35	137,661	63.1	36	118,275	49.8	40	209,219	73.9	32
Iowa	204,893	97.0	22	104,023	47.7	42	239,956	101.1	19	349,790	123.5	15
Kansas	190,419	90.1	23	96,197	44.1	43	75,092	31.6	43	42,993	15.2	44
Kentucky	227,257	107.6	19	287,345	131.7	14	163,454	68.9	31	231,119	81.6	28
Louisiana	232,199	109.9	18	128,566	58.9	39	217,214	91.5	24	302,425	106.8	23
Maine	110,990	52.5	38	73,076	33.5	47	46,493	19.6	46	66,865	23.6	43
Maryland	153,182	72.5	28	190,638	87.4	29	320,192	134.9	13	605,911	214.0	2
Massachusetts	434,668	205.7	6	320,098	146.7	12	398,241	167.8	7	486,705	171.9	6
Michigan	141,858	67.1	30	184,211	84.4	31	153,264	64.6	34	191,468	67.6	33
Minnesota	511,509	242.1	3	345,247	158.2	10	285,411	120.3	16	853,675	301.5	1
Mississippi	76,442	36.2	43	79,139	36.3	46	98,155	41.4	42	173,277	61.2	35
Missouri	172,121	81.5	25	276,278	126.6	17	191,569	80.7	27	353,916	125.0	13
Montana	87,866	41.6	42	412,740	189.2	5	353,026	148.8	11	72,245	25.5	42
Nebraska	103,352	48.9	40	194,833	89.3	26	268,452	113.1	18	400,605	141.5	8
Nevada	N/A			354,590	162.5	9	477,931	201.4	3	601,272	212.4	3
New Hampshire	604,302	286.0	1	224,440	102.9	22	61,641	26.0	45	211,543	74.7	31
New Jersey	135,797	64.3	32	136,158	62.4	37	468,849	197.6	4	331,915	117.2	17
New Mexico	476,957	225.8	5	88,025	40.3	44	150,711	63.5	35	295,606	104.4	24
New York	223,822	105.9	20	175,341	80.4	32	238,485	100.5	20	399,358	141.1	9
North Carolina	259,155	122.7	16	222,601	102.0	24	307,881	129.7	14	328,875	116.2	18
Oklahoma	75,270	35.6	44	241,147	110.5	19	229,932	96.9	22	320,474	113.2	21
Oregon	180,089	85.2	24	223,668	102.5	23	199,126	83.9	25	249,704	88.2	25
Pennsylvania	359,437	170.1	8	371,609	170.3	7	380,219	160.2	9	376,580	133.0	10
Rhode Island	521,314	246.8	2	193,803	88.8	28	116,847	49.2	41	N/A		
South Carolina	109,507	51.8	39	131,809	60.4	38	141,770	59.7	38	154,449	54.6	38
South Dakota	340,918	161.4	11	286,508	131.3	15	145,046	61.1	36	325,914	115.1	19
Tennessee	147,009	69.6	29	214,702	98.4	25	144,727	61.0	37	114,328	40.4	39
Texas	69,702	33.0	45	114,612	52.5	40	177,548	74.8	29	108,250	38.2	41
USL&HW	308,467	146.0	14	244,306	112.0	18	164,911	69.5	30	158,224	55.9	36
Utah	318,731	150.9	12	284,101	130.2	16	237,908	100.3	21	112,188	39.6	40
Vermont	8,007	3.8	46	590,709	270.7	3	272,194	114.7	17	373,939	132.1	11
Virginia	356,108	168.6	9	338,583	155.2	11	338,649	142.7	12	368,537	130.2	12
Wisconsin	134,894	63.9	33	295,538	135.5	13	397,223	167.4	8	549,647	194.1	5
National Avg.	211,262			218,184			237,305			283,119		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 9A

Fatal Average Cash Benefits Per Case

State	1995			1996			1997			1998		
	Fatal Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Fatal Average Benefits (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Fatal Average Benefits (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Fatal Average Benefits (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	67,287	43.0	41	82,110	55.2	41	70,982	46.2	40	94,116	60.6	36
Alaska	230,489	147.2	11	269,134	180.9	4	208,889	135.9	16	300,362	193.4	5
Arizona	167,428	106.9	19	142,829	96.0	24	134,362	87.4	28	155,526	100.1	23
Arkansas	49,463	31.6	44	58,886	39.6	44	54,498	35.5	45	45,294	29.2	45
California	87,993	56.2	36	90,204	60.6	37	97,480	63.4	34	102,717	66.1	33
Colorado	173,925	111.1	18	238,942	160.6	7	254,855	165.8	10	192,575	124.0	17
Connecticut	160,803	102.7	20	181,629	122.1	17	387,219	252.0	4	707,047	455.1	1
Delaware	158,757	101.4	21	178,100	119.7	18	256,896	167.2	9	341,083	219.6	4
Dis. of Columbia	812,280	518.7	2	292,660	196.7	3	618,256	402.3	1	N/A		
Florida	65,509	41.8	42	68,839	46.3	43	61,624	40.1	42	60,665	39.1	42
Georgia	86,608	55.3	37	98,977	66.5	33	141,088	91.8	25	98,398	63.3	34
Hawaii	174,803	111.6	17	188,189	126.5	15	220,033	143.2	13	52,177	33.6	43
Idaho	109,329	69.8	32	87,270	58.7	38	114,970	74.8	29	94,533	60.9	35
Illinois	148,228	94.7	22	132,186	88.9	26	81,801	53.2	39	92,555	59.6	37
Indiana	139,677	89.2	24	96,941	65.2	34	91,258	59.4	37	123,408	79.4	27
Iowa	241,040	153.9	9	234,321	157.5	8	154,248	100.4	22	183,608	118.2	20
Kansas	110,063	70.3	31	124,255	83.5	30	64,846	42.2	41	125,431	80.7	26
Kentucky	185,128	118.2	14	242,645	163.1	5	237,561	154.6	11	267,076	171.9	8
Louisiana	93,048	59.4	34	130,819	87.9	27	141,027	91.8	26	187,367	120.6	18
Maine	144,288	92.1	23	84,162	56.6	39	59,914	39.0	43	110,235	71.0	32
Maryland	128,379	82.0	29	152,404	102.4	22	137,678	89.6	27	71,113	45.8	40
Massachusetts	268,901	171.7	6	168,125	113.0	19	164,642	107.1	20	253,342	163.1	10
Michigan	139,633	89.2	25	152,543	102.5	21	163,997	106.7	21	153,430	98.8	24
Minnesota	286,268	182.8	3	364,659	245.1	2	337,199	219.4	5	284,000	182.8	6
Mississippi	45,916	29.3	45	39,667	26.7	47	33,898	22.1	47	45,505	29.3	44
Missouri	176,107	112.5	16	197,985	133.1	13	203,932	132.7	18	204,009	131.3	14
Montana	97,531	62.3	33	142,368	95.7	25	147,890	96.2	23	119,037	76.6	29
Nebraska	134,862	86.1	28	109,318	73.5	31	262,649	170.9	8	236,358	152.1	11
Nevada	N/A			456,347	306.7	1	404,083	262.9	3	351,819	226.5	3
New Hampshire	30,404	19.4	46	162,161	109.0	20	215,479	140.2	14	121,858	78.4	28
New Jersey	122,918	78.5	30	130,060	87.4	28	89,798	58.4	38	169,639	109.2	21
New Mexico	136,157	86.9	27	82,671	55.6	40	101,377	66.0	32	233,625	150.4	12
New York	264,278	168.8	7	218,412	146.8	12	209,402	136.3	15	195,021	125.5	15
North Carolina	79,417	50.7	40	96,042	64.6	35	113,938	74.1	30	127,255	81.9	25
Oklahoma	136,520	87.2	26	129,585	87.1	29	146,039	95.0	24	166,978	107.5	22
Oregon	271,303	173.3	5	241,719	162.5	6	319,933	208.2	6	267,069	171.9	9
Pennsylvania	238,644	152.4	10	228,687	153.7	9	204,393	133.0	17	223,523	143.9	13
Rhode Island	981,496	626.8	1	53,247	35.8	45	192,207	125.1	19	N/A		
South Carolina	83,661	53.4	39	52,443	35.3	46	98,650	64.2	33	117,313	75.5	31
South Dakota	245,418	156.7	8	150,078	100.9	23	47,348	30.8	46	88,389	56.9	38
Tennessee	84,929	54.2	38	77,360	52.0	42	57,278	37.3	44	69,081	44.5	41
Texas	279,941	178.8	4	196,034	131.8	14	227,021	147.7	12	184,240	118.6	19
USL&HW	210,870	134.7	12	185,128	124.4	16	500,507	325.7	2	529,390	340.8	2
Utah	185,057	118.2	15	219,539	147.6	11	270,916	176.3	7	194,803	125.4	16
Vermont	185,514	118.5	13	228,125	153.3	10	103,084	67.1	31	268,972	173.1	7
Virginia	92,273	58.9	35	90,925	61.1	36	96,724	62.9	35	80,648	51.9	39
Wisconsin	59,338	37.9	43	104,463	70.2	32	92,403	60.1	36	118,001	76.0	30
National Avg.	156,596			148,771			153,676			155,346		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 10A

Total Medical Average Benefits Per Case

State	1995			1996			1997			1998		
	Total Medical Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Total Medical Average Benefits (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Total Medical Average Benefits (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Total Medical Average Benefits (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	3,277	118.5	9	4,084	137.6	6	4,793	154.4	3	4,628	139.3	6
Alaska	3,531	127.6	7	3,918	132.0	7	4,132	133.1	7	4,974	149.7	3
Arizona	2,210	79.9	32	2,661	89.7	19	2,645	85.2	25	3,016	90.8	19
Arkansas	1,954	70.6	40	1,843	62.1	41	1,706	55.0	43	1,852	55.8	42
California	2,650	95.8	21	3,086	104.0	14	3,563	114.8	10	4,247	127.9	8
Colorado	3,019	109.1	11	3,168	106.8	13	3,102	99.9	16	3,074	92.5	16
Connecticut	2,441	88.2	23	2,374	80.0	31	2,420	78.0	34	2,504	75.4	32
Delaware	4,461	161.3	3	4,714	158.9	2	4,542	146.3	6	4,809	144.8	5
Dis. of Columbia	3,940	142.4	5	4,625	155.9	4	4,585	147.7	5	N/A		
Florida	5,142	185.9	1	5,825	196.3	1	5,177	166.8	1	5,124	154.3	2
Georgia	2,811	101.6	15	2,585	87.1	23	2,622	84.5	26	2,671	80.4	30
Hawaii	3,252	117.6	10	3,439	115.9	10	3,268	105.3	14	2,945	88.7	25
Idaho	2,021	73.0	37	2,011	67.8	38	2,486	80.1	31	2,449	73.7	34
Illinois	2,326	84.1	29	2,505	84.4	26	2,679	86.3	24	2,958	89.0	21
Indiana	1,366	49.4	46	1,485	50.0	47	1,510	48.6	46	1,646	49.6	45
Iowa	1,755	63.4	44	1,882	63.4	40	2,092	67.4	39	2,342	70.5	37
Kansas	2,193	79.3	33	2,085	70.3	37	2,533	81.6	29	2,999	90.3	20
Kentucky	2,746	99.3	18	2,656	89.5	20	2,424	78.1	33	2,875	86.5	26
Louisiana	3,579	129.4	6	3,799	128.0	8	4,066	131.0	8	4,303	129.5	7
Maine	2,055	74.3	36	2,612	88.0	22	2,607	84.0	27	2,396	72.1	36
Maryland	2,782	100.5	16	2,535	85.4	25	2,685	86.5	23	4,026	121.2	9
Massachusetts	1,577	57.0	45	1,569	52.9	46	1,610	51.8	45	1,738	52.3	44
Michigan	1,791	64.7	43	1,807	60.9	43	1,884	60.7	40	2,053	61.8	40
Minnesota	1,919	69.4	41	1,981	66.8	39	2,092	67.4	38	2,208	66.5	39
Mississippi	2,343	84.7	27	2,473	83.3	27	2,840	91.5	19	2,503	75.3	33
Missouri	2,420	87.5	25	2,437	82.1	28	2,437	78.5	32	3,043	91.6	18
Montana	3,374	122.0	8	2,844	95.9	16	2,804	90.3	20	3,100	93.3	15
Nebraska	1,965	71.0	38	2,305	77.7	33	2,591	83.5	28	2,951	88.8	22
Nevada	N/A			2,405	81.1	30	2,361	76.1	35	2,317	69.8	38
New Hampshire	2,946	106.5	13	2,775	93.5	17	3,300	106.3	13	3,240	97.5	12
New Jersey	2,424	87.6	24	2,412	81.3	29	2,507	80.8	30	2,555	76.9	31
New Mexico	2,683	97.0	20	2,723	91.8	18	3,034	97.7	17	2,949	88.8	23
New York	2,700	97.6	19	3,044	102.6	15	3,361	108.3	12	3,652	109.9	10
North Carolina	2,380	86.0	26	2,347	79.1	32	2,360	76.0	36	2,747	82.7	29
Oklahoma	2,817	101.8	14	3,213	108.3	12	3,173	102.2	15	3,053	91.9	17
Oregon	2,968	107.3	12	4,615	155.5	5	3,962	127.6	9	2,947	88.7	24
Pennsylvania	2,547	92.1	22	2,644	89.1	21	2,691	86.7	22	2,844	85.6	27
Rhode Island	2,284	82.6	30	1,592	53.7	45	1,446	46.6	47	N/A		
South Carolina	1,830	66.2	42	2,210	74.5	35	2,224	71.6	37	2,770	83.4	28
South Dakota	2,334	84.4	28	2,139	72.1	36	1,701	54.8	44	2,019	60.8	41
Tennessee	2,268	82.0	31	2,275	76.7	34	2,774	89.4	21	3,185	95.9	13
Texas	4,912	177.6	2	4,652	156.8	3	5,101	164.3	2	5,202	156.6	1
USL&HW	4,055	146.6	4	3,381	114.0	11	4,765	153.5	4	4,896	147.4	4
Utah	2,173	78.6	34	1,824	61.5	42	1,871	60.3	41	1,796	54.1	43
Vermont	2,077	75.1	35	2,540	85.6	24	2,974	95.8	18	3,160	95.1	14
Virginia	2,771	100.2	17	3,598	121.3	9	3,435	110.6	11	3,418	102.9	11
Wisconsin	1,962	70.9	39	1,801	60.7	44	1,814	58.4	42	2,448	73.7	35
National Avg.	2,766			2,967			3,104			3,322		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 11A

Temporary Total Cash Benefits Per 100,000 Workers

State	1995			1996			1997			1998		
	Dollar Amount (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Dollar Amount (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Dollar Amount (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Dollar Amount (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	3,406,902	95.3	25	3,685,143	105.1	20	3,973,411	108.1	18	3,707,445	97.8	26
Alaska	5,457,629	152.7	6	5,022,725	143.2	10	4,862,572	132.3	10	5,388,469	142.1	10
Arizona	1,945,442	54.4	44	1,689,394	48.2	46	1,704,780	46.4	46	1,682,160	44.4	45
Arkansas	2,713,891	75.9	35	2,498,214	71.2	39	2,387,638	65.0	41	2,312,000	61.0	40
California	1,865,172	52.2	45	1,700,616	48.5	45	1,919,250	52.2	43	1,959,390	51.7	44
Colorado	3,268,650	91.4	28	3,125,740	89.1	28	2,867,738	78.0	34	2,507,063	66.1	38
Connecticut	3,485,328	97.5	24	3,668,823	104.6	21	3,766,035	102.5	22	3,840,837	101.3	23
Delaware	5,545,915	155.1	5	5,319,942	151.7	7	4,392,448	119.5	15	5,310,147	140.0	11
Dis. of Columbia	1,148,785	32.1	46	1,058,391	30.2	47	1,045,833	28.5	47	N/A		
Florida	4,989,578	139.6	7	5,192,350	148.0	8	5,238,787	142.6	9	5,086,844	134.1	12
Georgia	3,194,240	89.3	30	2,880,068	82.1	32	2,850,276	77.6	35	2,755,169	72.7	37
Hawaii	4,508,382	126.1	12	4,594,200	131.0	13	4,206,202	114.5	17	5,677,392	149.7	8
Idaho	4,872,970	136.3	10	5,973,861	170.3	5	6,299,906	171.4	4	10,794,268	284.7	2
Illinois	4,965,683	138.9	8	4,616,113	131.6	12	4,511,462	122.8	14	4,158,916	109.7	15
Indiana	2,600,346	72.7	38	2,517,492	71.8	38	2,812,320	76.5	37	2,982,024	78.6	34
Iowa	2,809,995	78.6	33	2,879,698	82.1	33	2,848,364	77.5	36	3,284,846	86.6	31
Kansas	2,568,645	71.8	39	2,724,458	77.7	35	3,637,090	99.0	26	3,834,320	101.1	24
Kentucky	3,783,988	105.8	16	3,526,344	100.5	25	3,156,190	85.9	31	3,450,780	91.0	29
Louisiana	3,672,293	102.7	18	3,119,666	88.9	29	3,318,041	90.3	30	3,996,712	105.4	19
Maine	4,530,433	126.7	11	5,130,972	146.3	9	5,646,743	153.7	7	6,302,712	166.2	6
Maryland	3,264,809	91.3	29	3,296,514	94.0	27	3,488,463	94.9	28	3,606,603	95.1	27
Massachusetts	7,792,200	218.0	2	6,108,120	174.2	3	6,611,457	179.9	2	8,068,134	212.8	3
Michigan	6,229,551	174.2	4	5,990,672	170.8	4	5,974,161	162.6	5	6,473,603	170.7	4
Minnesota	2,363,907	66.1	40	2,017,750	57.5	43	1,910,958	52.0	44	1,993,860	52.6	43
Mississippi	3,600,899	100.7	20	3,864,182	110.2	19	3,924,480	106.8	21	3,894,561	102.7	21
Missouri	2,673,360	74.8	37	4,219,264	120.3	15	4,571,016	124.4	13	4,046,874	106.7	17
Montana	2,999,020	83.9	31	3,651,885	104.1	22	4,801,086	130.7	11	4,622,904	121.9	14
Nebraska	2,762,704	77.3	34	2,557,548	72.9	37	2,744,724	74.7	38	2,884,932	76.1	36
Nevada	N/A			2,668,140	76.1	36	3,001,162	81.7	33	3,301,432	87.1	30
New Hampshire	3,507,514	98.1	23	3,624,342	103.3	23	3,754,790	102.2	23	3,741,213	98.7	25
New Jersey	2,713,002	75.9	36	2,375,264	67.7	40	3,003,804	81.7	32	4,102,651	108.2	16
New Mexico	4,178,634	116.9	14	3,107,168	88.6	30	3,549,872	96.6	27	3,098,912	81.7	33
New York	3,361,344	94.0	26	3,612,399	103.0	24	3,696,876	100.6	25	3,470,199	91.5	28
North Carolina	2,190,843	61.3	41	2,327,616	66.4	41	2,684,880	73.1	39	3,236,250	85.3	32
Oklahoma	4,171,715	116.7	15	4,266,756	121.7	14	4,587,627	124.8	12	5,514,602	145.4	9
Oregon	3,620,991	101.3	19	3,363,885	95.9	26	3,401,592	92.6	29	2,327,756	61.4	39
Pennsylvania	6,584,089	184.2	3	6,165,808	175.8	2	6,330,657	172.3	3	6,351,655	167.5	5
Rhode Island	4,242,152	118.7	13	4,675,864	133.3	11	5,654,625	153.9	6	N/A		
South Carolina	3,355,324	93.9	27	4,096,758	116.8	17	4,383,573	119.3	16	4,888,037	128.9	13
South Dakota	2,998,656	83.9	32	2,789,520	79.5	34	2,600,838	70.8	40	2,925,909	77.2	35
Tennessee	3,507,812	98.1	22	4,146,480	118.2	16	3,960,699	107.8	19	4,017,923	106.0	18
Texas	3,516,343	98.4	21	3,025,335	86.3	31	3,708,180	100.9	24	3,979,528	104.9	20
USL&HW	18,535,719	518.5	1	18,563,315	529.3	1	16,790,623	456.9	1	16,814,740	443.4	1
Utah	2,120,240	59.3	42	2,038,491	58.1	42	1,866,864	50.8	45	2,182,869	57.6	41
Vermont	4,880,909	136.5	9	5,774,312	164.6	6	5,588,781	152.1	8	6,227,195	164.2	7
Virginia	2,012,886	56.3	43	1,840,753	52.5	44	1,945,303	52.9	42	2,043,788	53.9	42
Wisconsin	3,699,675	103.5	17	3,930,124	112.1	18	3,940,780	107.2	20	3,862,815	101.9	22
National Avg.	3,575,070			3,507,337			3,674,659			3,791,993		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 12A

Permanent Partial Cash Benefits Per 100,000 Workers

State	1995			1996			1997			1998		
	Dollar Amount (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Dollar Amount (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Dollar Amount (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Dollar Amount (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	10,746,256	75.0	29	9,544,990	66.3	32	9,343,936	65.5	34	9,977,920	66.7	32
Alaska	19,167,383	133.8	8	19,513,609	135.5	6	18,360,107	128.8	7	20,974,324	140.1	5
Arizona	14,058,882	98.1	12	9,710,193	67.4	28	9,526,649	66.8	32	10,126,727	67.7	30
Arkansas	5,243,973	36.6	44	4,863,032	33.8	45	4,871,819	34.2	44	5,323,926	35.6	42
California	22,433,444	156.6	5	26,217,681	182.1	4	28,954,854	203.1	3	30,738,062	205.4	2
Colorado	16,600,074	115.9	9	17,770,025	123.4	8	17,182,554	120.5	11	17,132,423	114.5	8
Connecticut	13,423,986	93.7	15	13,705,764	95.2	13	12,209,757	85.6	15	14,496,825	96.9	14
Delaware	12,718,092	88.8	19	13,516,020	93.9	14	10,892,574	76.4	23	11,196,462	74.8	25
Dis. of Columbia	5,384,487	37.6	43	6,549,155	45.5	41	5,790,957	40.6	43	N/A		
Florida	10,795,445	75.4	28	10,440,575	72.5	25	10,479,754	73.5	25	11,511,472	76.9	24
Georgia	10,859,848	75.8	27	10,317,692	71.7	27	9,530,588	66.9	31	10,144,926	67.8	29
Hawaii	19,920,911	139.1	6	16,614,816	115.4	10	17,882,592	125.4	8	17,198,335	114.9	7
Idaho	9,196,469	64.2	34	7,746,672	53.8	37	7,528,426	52.8	38	6,322,342	42.2	40
Illinois	12,967,678	90.5	17	13,408,986	93.1	15	13,400,808	94.0	14	15,167,024	101.3	12
Indiana	3,128,690	21.8	46	2,840,994	19.7	47	3,260,160	22.9	47	3,247,142	21.7	45
Iowa	8,790,491	61.4	35	9,418,573	65.4	34	10,064,992	70.6	28	11,826,754	79.0	23
Kansas	7,504,992	52.4	37	6,951,361	48.3	40	6,740,010	47.3	39	8,135,856	54.4	37
Kentucky	9,843,345	68.7	31	6,434,730	44.7	42	5,874,430	41.2	42	5,785,700	38.7	41
Louisiana	14,786,460	103.2	11	14,045,479	97.5	12	13,566,845	95.2	13	14,167,739	94.7	15
Maine	12,576,562	87.8	21	16,279,873	113.1	11	17,185,612	120.6	10	14,967,855	100.0	13
Maryland	11,537,978	80.5	24	10,378,640	72.1	26	11,374,648	79.8	19	12,414,579	82.9	19
Massachusetts	12,285,152	85.8	22	10,524,465	73.1	23	11,982,862	84.1	16	13,153,030	87.9	17
Michigan	12,932,524	90.3	18	10,665,928	74.1	22	9,354,499	65.6	33	8,840,527	59.1	35
Minnesota	11,387,121	79.5	25	11,188,574	77.7	20	10,896,340	76.4	22	11,115,732	74.3	26
Mississippi	7,015,008	49.0	41	7,432,794	51.6	39	7,809,716	54.8	37	9,035,712	60.4	34
Missouri	13,059,184	91.2	16	9,464,455	65.7	33	10,307,022	72.3	27	12,263,320	81.9	20
Montana	25,367,475	177.1	3	19,513,208	135.5	7	15,138,725	106.2	12	17,008,368	113.6	9
Nebraska	7,494,144	52.3	38	9,620,415	66.8	31	9,994,291	70.1	29	10,364,431	69.2	28
Nevada	N/A			34,455,428	239.3	2	29,824,760	209.2	2	24,971,004	166.8	4
New Hampshire	13,773,913	96.1	13	11,466,661	79.6	18	11,177,610	78.4	20	12,197,345	81.5	21
New Jersey	13,439,536	93.8	14	12,249,630	85.1	16	10,620,680	74.5	24	9,730,556	65.0	33
New Mexico	5,875,933	41.0	42	5,708,100	39.6	44	6,377,536	44.7	40	7,353,695	49.1	39
New York	35,005,872	244.4	2	33,747,344	234.4	3	27,664,892	194.1	4	29,068,452	194.2	3
North Carolina	9,430,609	65.8	33	9,643,352	67.0	29	11,694,200	82.0	18	15,212,970	101.6	11
Oklahoma	24,922,422	174.0	4	20,829,329	144.6	5	19,551,510	137.2	6	17,521,518	117.1	6
Oregon	11,109,078	77.5	26	10,510,500	73.0	24	10,324,677	72.4	26	11,837,209	79.1	22
Pennsylvania	19,519,240	136.3	7	16,731,467	116.2	9	17,258,188	121.1	9	16,438,290	109.8	10
Rhode Island	15,060,200	105.1	10	11,517,818	80.0	17	21,850,598	153.3	5	N/A		
South Carolina	10,452,838	73.0	30	8,652,208	60.1	36	9,190,035	64.5	35	10,578,376	70.7	27
South Dakota	8,634,816	60.3	36	7,623,000	52.9	38	4,532,850	31.8	45	4,163,980	27.8	44
Tennessee	12,670,500	88.4	20	10,920,433	75.8	21	11,034,802	77.4	21	12,423,697	83.0	18
Texas	9,473,598	66.1	32	9,638,130	66.9	30	9,685,206	67.9	30	10,096,260	67.5	31
USL&HW	99,014,916	691.2	1	110,399,168	766.7	1	92,500,428	648.9	1	90,715,640	606.1	1
Utah	3,739,840	26.1	45	3,141,684	21.8	46	3,946,578	27.7	46	4,760,847	31.8	43
Vermont	11,940,280	83.3	23	11,462,220	79.6	19	11,946,356	83.8	17	13,746,561	91.8	16
Virginia	7,219,738	50.4	40	8,733,284	60.6	35	8,222,756	57.7	36	7,685,509	51.3	38
Wisconsin	7,346,570	51.3	39	6,039,722	41.9	43	6,284,544	44.1	41	8,472,442	56.6	36
National Avg.	14,325,853			14,399,958			14,255,492			14,967,384		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 13A

Permanent Total Cash Benefits Per 100,000 Workers

State	1995			1996			1997			1998		
	Dollar Amount (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Dollar Amount (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Dollar Amount (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Dollar Amount (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	2,721,928	210.5	6	4,059,312	309.4	2	1,538,670	113.9	10	1,070,750	71.5	16
Alaska	2,133,534	165.0	7	2,838,709	216.4	7	2,857,315	211.6	5	2,215,298	147.9	5
Arizona	198,852	15.4	39	153,848	11.7	45	179,297	13.3	44	324,060	21.6	36
Arkansas	386,736	29.9	36	295,211	22.5	38	185,197	13.7	43	110,220	7.4	42
California	1,716,085	132.7	9	1,388,580	105.9	9	1,827,944	135.3	8	2,089,998	139.5	6
Colorado	3,913,225	302.6	3	3,593,958	274.0	4	4,501,910	333.3	1	5,537,406	369.6	1
Connecticut	1,067,097	82.5	16	2,339,212	178.3	8	1,205,973	89.3	14	349,958	23.4	32
Delaware	1,445,670	111.8	11	1,211,118	92.3	13	908,736	67.3	18	639,060	42.7	26
Dis. of Columbia	117,198	9.1	43	416,156	31.7	32	200,813	14.9	40	N/A		
Florida	4,917,876	380.2	1	4,862,006	370.6	1	3,988,321	295.3	2	4,643,704	309.9	2
Georgia	1,270,560	98.2	13	1,283,436	97.8	10	554,124	41.0	29	648,531	43.3	24
Hawaii	134,561	10.4	41	0	0.0	46	1,226,625	90.8	12	0	0.0	45
Idaho	796,015	61.5	22	1,014,395	77.3	18	1,402,588	103.9	11	322,987	21.6	37
Illinois	1,090,189	84.3	15	945,807	72.1	19	724,323	53.6	23	632,356	42.2	27
Indiana	131,530	10.2	42	275,322	21.0	39	236,550	17.5	39	209,219	14.0	41
Iowa	409,785	31.7	34	208,046	15.9	42	279,948	20.7	38	641,281	42.8	25
Kansas	380,838	29.4	37	192,394	14.7	43	75,092	5.6	47	85,986	5.7	43
Kentucky	681,771	52.7	25	574,690	43.8	27	163,454	12.1	45	231,119	15.4	40
Louisiana	754,647	58.3	24	385,697	29.4	34	1,140,374	84.4	15	1,814,550	121.1	8
Maine	591,949	45.8	27	188,779	14.4	44	139,480	10.3	46	83,581	5.6	44
Maryland	459,545	35.5	31	428,935	32.7	31	640,384	47.4	28	1,211,823	80.9	12
Massachusetts	434,668	33.6	33	0	0.0	46	199,121	14.7	41	486,705	32.5	31
Michigan	319,181	24.7	38	368,422	28.1	35	191,580	14.2	42	335,069	22.4	35
Minnesota	0	0.0	46	345,247	26.3	37	285,411	21.1	37	853,675	57.0	20
Mississippi	917,304	70.9	20	474,834	36.2	30	392,620	29.1	35	346,554	23.1	33
Missouri	516,363	39.9	29	828,834	63.2	22	766,276	56.7	22	1,415,664	94.5	9
Montana	790,794	61.1	23	3,301,920	251.7	6	3,530,260	261.4	3	722,450	48.2	23
Nebraska	103,352	8.0	44	584,499	44.6	26	536,904	39.8	31	1,201,815	80.2	13
Nevada	N/A			354,590	27.0	36	477,931	35.4	32	601,272	40.1	28
New Hampshire	1,510,755	116.8	10	504,989	38.5	29	724,276	53.6	24	951,945	63.5	19
New Jersey	678,985	52.5	26	1,225,422	93.4	12	2,344,245	173.6	6	995,745	66.5	17
New Mexico	953,914	73.8	19	264,075	20.1	41	301,422	22.3	36	295,606	19.7	38
New York	1,119,110	86.5	14	1,227,387	93.6	11	1,907,880	141.3	7	3,194,864	213.2	3
North Carolina	1,295,775	100.2	12	1,113,005	84.8	16	1,539,405	114.0	9	1,973,250	131.7	7
Oklahoma	150,540	11.6	40	723,441	55.1	23	689,796	51.1	27	961,422	64.2	18
Oregon	900,445	69.6	21	671,004	51.2	24	796,504	59.0	20	249,704	16.7	39
Pennsylvania	3,594,370	277.9	4	3,344,481	255.0	5	3,421,971	253.4	4	3,012,640	201.1	4
Rhode Island	1,042,628	80.6	17	387,606	29.5	33	701,082	51.9	26	N/A		
South Carolina	438,028	33.9	32	659,045	50.2	25	425,310	31.5	34	1,081,143	72.2	15
South Dakota	3,409,180	263.6	5	4,011,112	305.8	3	435,138	32.2	33	1,303,656	87.0	10
Tennessee	588,036	45.5	28	858,808	65.5	20	723,635	53.6	25	571,640	38.2	29
Texas	487,914	37.7	30	573,060	43.7	28	887,740	65.7	19	757,750	50.6	21
USL&HW	4,010,071	310.1	2	264,665	20.2	40	1,209,350	89.5	13	1,265,792	84.5	11
Utah	1,912,386	147.9	8	852,303	65.0	21	951,632	70.5	17	336,564	22.5	34
Vermont	16,014	1.2	45	1,181,418	90.1	15	544,388	40.3	30	747,879	49.9	22
Virginia	1,008,973	78.0	18	1,015,749	77.4	17	1,015,947	75.2	16	1,105,611	73.8	14
Wisconsin	404,682	31.3	35	1,182,152	90.1	14	794,446	58.8	21	549,647	36.7	30
National Avg.	1,293,350			1,311,793			1,350,553			1,498,280		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 14A

Fatal Cash Benefits Per 100,000 Workers

State	1995			1996			1997			1998		
	Dollar Amount (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Dollar Amount (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Dollar Amount (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Dollar Amount (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	605,583	74.5	30	492,660	63.3	31	638,838	85.4	26	470,580	66.1	30
Alaska	1,843,912	226.8	5	3,902,447	501.3	2	2,611,116	349.1	3	3,529,256	495.5	2
Arizona	669,710	82.4	27	452,291	58.1	35	403,086	53.9	37	466,578	65.5	32
Arkansas	325,631	40.0	42	377,850	48.5	39	358,777	48.0	39	271,764	38.2	41
California	527,958	64.9	35	541,224	69.5	29	487,400	65.2	34	410,868	57.7	34
Colorado	695,701	85.6	25	955,767	122.8	19	1,231,800	164.7	12	641,915	90.1	25
Connecticut	321,606	39.5	43	363,258	46.7	41	1,161,657	155.3	15	2,828,188	397.1	3
Delaware	317,514	39.0	44	356,200	45.8	42	256,896	34.4	45	341,083	47.9	38
Dis. of Columbia	1,218,420	149.8	11	512,154	65.8	30	772,820	103.3	21	N/A		
Florida	327,546	40.3	41	344,196	44.2	43	308,118	41.2	41	303,325	42.6	39
Georgia	606,256	74.6	29	593,862	76.3	26	846,528	113.2	18	295,194	41.4	40
Hawaii	699,212	86.0	24	564,567	72.5	27	440,066	58.8	36	52,177	7.3	45
Idaho	1,530,604	188.2	6	1,381,767	177.5	9	1,935,320	258.8	4	740,505	104.0	23
Illinois	704,084	86.6	23	561,792	72.2	28	633,960	84.8	27	555,332	78.0	27
Indiana	558,708	68.7	32	484,705	62.3	33	456,290	61.0	35	370,224	52.0	35
Iowa	923,987	113.6	15	1,132,550	145.5	13	771,238	103.1	22	918,041	128.9	19
Kansas	660,378	81.2	28	869,785	111.7	22	518,768	69.4	32	1,003,448	140.9	16
Kentucky	740,512	91.1	20	1,455,870	187.0	8	1,187,805	158.8	14	1,068,304	150.0	15
Louisiana	535,027	65.8	34	948,434	121.8	20	1,233,988	165.0	11	1,405,254	197.3	8
Maine	372,743	45.8	40	301,581	38.7	45	239,654	32.0	46	955,371	134.1	18
Maryland	866,560	106.6	17	1,066,830	137.0	16	757,230	101.3	23	248,896	34.9	42
Massachusetts	1,075,604	132.3	13	672,500	86.4	25	658,566	88.1	25	760,025	106.7	22
Michigan	872,705	107.3	16	838,985	107.8	23	819,984	109.6	20	767,148	107.7	21
Minnesota	858,804	105.6	18	1,458,636	187.4	7	1,348,796	180.4	8	852,000	119.6	20
Mississippi	413,244	50.8	39	277,669	35.7	46	305,082	40.8	42	364,040	51.1	36
Missouri	1,232,749	151.6	10	1,187,910	152.6	11	1,223,592	163.6	13	1,224,054	171.9	11
Montana	780,248	96.0	19	996,576	128.0	18	1,331,010	178.0	9	1,071,333	150.4	14
Nebraska	674,310	82.9	26	1,093,180	140.4	14	1,575,894	210.7	6	1,418,148	199.1	7
Nevada	N/A			3,650,776	468.9	3	3,030,623	405.2	2	2,462,733	345.8	4
New Hampshire	91,211	11.2	46	486,482	62.5	32	1,131,262	151.3	17	456,968	64.2	33
New Jersey	491,672	60.5	37	390,180	50.1	36	269,394	36.0	44	508,917	71.5	29
New Mexico	1,089,256	134.0	12	826,710	106.2	24	709,639	94.9	24	1,401,750	196.8	9
New York	1,321,390	162.5	9	1,092,060	140.3	15	837,608	112.0	19	975,105	136.9	17
North Carolina	555,919	68.4	33	384,168	49.3	38	569,690	76.2	30	636,275	89.3	26
Oklahoma	1,501,720	184.7	7	1,555,020	199.7	6	1,314,351	175.7	10	1,502,802	211.0	6
Oregon	1,899,121	233.5	4	1,692,033	217.3	4	1,919,598	256.7	5	1,335,345	187.5	10
Pennsylvania	715,932	88.0	22	914,748	117.5	21	613,179	82.0	28	670,569	94.2	24
Rhode Island	3,925,984	482.8	2	212,988	27.4	47	576,621	77.1	29	N/A		
South Carolina	501,966	61.7	36	471,987	60.6	34	493,250	66.0	33	469,252	65.9	31
South Dakota	1,472,508	181.1	8	1,050,546	134.9	17	236,740	31.7	47	530,334	74.5	28
Tennessee	594,503	73.1	31	386,800	49.7	37	343,668	46.0	40	345,405	48.5	37
Texas	1,959,587	241.0	3	1,176,204	151.1	12	1,135,105	151.8	16	1,105,440	155.2	13
USL&HW	17,713,080	2178.3	1	8,762,733	1125.5	1	14,681,524	1963.1	1	14,822,920	2081.2	1
Utah	740,228	91.0	21	1,317,234	169.2	10	1,354,580	181.1	7	1,168,818	164.1	12
Vermont	927,570	114.1	14	1,596,875	205.1	5	566,959	75.8	31	1,748,320	245.5	5
Virginia	445,986	54.8	38	371,277	47.7	40	388,894	51.7	38	248,665	34.9	43
Wisconsin	178,014	21.9	45	313,389	40.3	44	277,209	37.1	43	236,002	33.1	44
National Avg.	813,172			778,535			747,864			712,222		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW). N/A Data not available.

Table 15A

Total Medical Benefits Per 100,000 Workers

State	1995			1996			1997			1998		
	Medical Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 46 Jurisdictions (3)	Medical Benefits (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Medical Benefits (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Medical Benefits (10)	State as Percent of U.S. Average (11)	Rank Among 45 Jurisdictions (12)
Alabama	26,789,475	139.7	6	29,376,212	151.8	6	33,004,598	167.9	4	29,596,060	145.4	5
Alaska	34,521,704	180.0	3	37,129,907	191.9	3	36,150,747	183.9	2	42,100,808	206.9	2
Arizona	19,341,595	100.9	22	21,244,537	109.8	16	19,875,621	101.1	22	22,121,857	108.7	20
Arkansas	16,367,052	85.3	30	14,199,826	73.4	36	12,364,021	62.9	43	13,204,760	64.9	43
California	20,208,900	105.4	21	22,111,190	114.3	14	24,221,274	123.2	10	26,930,227	132.3	7
Colorado	24,590,960	128.2	10	24,458,016	126.4	9	21,666,696	110.2	16	19,542,512	96.0	24
Connecticut	17,008,888	88.7	27	16,252,404	84.0	30	15,054,820	76.6	34	15,542,328	76.4	38
Delaware	31,936,299	166.5	5	32,262,616	166.7	5	28,487,424	144.9	6	28,123,032	138.2	6
Dis. of Columbia	7,421,504	38.7	46	8,353,202	43.2	47	7,374,228	37.5	47	N/A		
Florida	33,610,334	175.3	4	39,288,169	203.0	2	35,191,063	179.0	3	33,341,868	163.8	3
Georgia	18,265,878	95.2	25	14,840,485	76.7	35	14,297,766	72.7	37	13,333,632	65.5	42
Hawaii	20,968,896	109.3	18	19,932,444	103.0	17	18,921,720	96.2	24	15,988,405	78.6	33
Idaho	21,162,503	110.3	17	19,803,760	102.3	18	23,958,462	121.9	12	23,271,623	114.3	11
Illinois	15,637,698	81.5	32	15,566,094	80.4	32	15,722,253	80.0	29	16,791,827	82.5	29
Indiana	13,206,488	68.9	42	13,151,160	68.0	41	13,843,680	70.4	39	14,516,074	71.3	40
Iowa	13,602,931	70.9	40	13,684,336	70.7	40	14,750,433	75.0	35	16,454,891	80.8	31
Kansas	15,195,297	79.2	33	13,844,400	71.5	39	15,289,188	77.8	31	17,283,237	84.9	28
Kentucky	25,716,290	134.1	9	23,394,048	120.9	11	20,012,544	101.8	21	22,597,500	111.0	17
Louisiana	21,391,378	111.5	16	19,658,187	101.6	20	21,578,968	109.8	17	23,302,618	114.5	10
Maine	13,865,133	72.3	39	19,732,494	102.0	19	22,387,574	113.9	14	21,574,472	106.0	21
Maryland	14,370,620	74.9	38	12,430,373	64.2	43	12,564,802	63.9	42	17,665,997	86.8	27
Massachusetts	10,193,728	53.2	45	9,464,208	48.9	46	9,869,454	50.2	46	10,885,438	53.5	45
Michigan	16,569,437	86.4	28	15,482,259	80.0	33	15,090,487	76.8	33	15,938,064	78.3	35
Minnesota	14,793,571	77.1	35	14,889,196	76.9	34	14,449,444	73.5	36	15,674,592	77.0	37
Mississippi	20,252,892	105.6	20	18,621,690	96.2	23	20,686,560	105.2	19	17,763,791	87.3	26
Missouri	17,552,260	91.5	26	15,733,272	81.3	31	16,393,699	83.4	28	19,767,328	97.1	23
Montana	36,081,556	188.1	2	28,499,724	147.3	7	27,170,760	138.2	7	30,482,300	149.8	4
Nebraska	16,067,805	83.8	31	17,624,030	91.1	27	18,784,750	95.5	25	21,120,307	103.8	22
Nevada	N/A			25,391,990	131.2	8	23,841,378	121.3	13	22,331,246	109.7	18
New Hampshire	24,452,805	127.5	11	22,312,529	115.3	13	25,762,577	131.0	8	24,432,575	120.0	9
New Jersey	12,910,224	67.3	44	11,338,812	58.6	44	11,552,256	58.8	45	11,313,540	55.6	44
New Mexico	18,593,190	96.9	24	18,274,053	94.4	24	19,408,498	98.7	23	17,811,960	87.5	25
New York	13,524,300	70.5	41	14,139,380	73.1	37	15,467,322	78.7	30	16,112,624	79.2	32
North Carolina	14,684,600	76.6	37	13,136,159	67.9	42	13,154,640	66.9	41	14,825,559	72.8	39
Oklahoma	22,116,267	115.3	13	23,615,550	122.0	10	24,146,530	122.8	11	23,105,104	113.5	13
Oregon	26,011,552	135.6	7	36,167,755	186.9	4	31,169,054	158.5	5	22,691,900	111.5	15
Pennsylvania	22,133,430	115.4	12	22,098,552	114.2	15	22,085,037	112.3	15	22,669,524	111.4	16
Rhode Island	14,843,716	77.4	34	10,344,816	53.5	45	11,737,182	59.7	44	N/A		
South Carolina	13,047,900	68.0	43	13,881,010	71.7	38	13,190,544	67.1	40	15,980,130	78.5	34
South Dakota	21,925,596	114.3	15	19,473,456	100.6	21	14,184,639	72.1	38	15,881,454	78.0	36
Tennessee	19,094,292	99.6	23	17,715,425	91.5	26	20,031,054	101.9	20	22,205,820	109.1	19
Texas	25,979,568	135.5	8	22,408,684	115.8	12	25,311,162	128.7	9	25,234,902	124.0	8
USL&HW	96,249,480	501.9	1	66,359,285	342.9	1	99,101,890	504.0	1	102,522,240	503.7	1
Utah	22,086,372	115.2	14	17,092,704	88.3	29	15,243,037	77.5	32	14,179,420	69.7	41
Vermont	16,470,610	85.9	29	18,793,460	97.1	22	21,176,660	107.7	18	23,137,808	113.7	12
Virginia	14,781,455	77.1	36	17,323,166	89.5	28	16,811,305	85.5	27	16,591,228	81.5	30
Wisconsin	20,848,212	108.7	19	17,826,298	92.1	25	17,670,174	89.9	26	22,714,992	111.6	14
National Avg.	19,178,263			19,351,862			19,661,843			20,353,036		

Note: National Average based on 45 jurisdictions in 1995 (excluding NV & USL&HW), 46 in 1996 and 1997, (excluding USL&HW), and 44 in 1998 (excluding DC, RI, and USL&HW).
N/A Data not available.

Table 1B Temporary Total Frequency Relative to National Average					Table 2B Permanent Partial Frequency Relative to National Average				
	1995	1996	1997	1998		1995	1996	1997	1998
Alabama	+	++	0	0	Alabama	-	--	--	-
Alaska	++	++	++	++	Alaska	+	+	+	+
Arizona	0	0	0	0	Arizona	-	-	-	-
Arkansas	0	0	0	0	Arkansas	-	-	-	-
California	0	0	0	0	California	++	++	++	++
Colorado	0	0	0	-	Colorado	0	0	0	0
Connecticut	+	+	+	+	Connecticut	0	0	0	0
Delaware	+	+	+	+	Delaware	-	-	-	-
Dis. of Columbia	--	--	--	N/A	Dis. of Columbia	--	--	--	N/A
Florida	0	0	0	0	Florida	-	-	0	0
Georgia	0	-	-	-	Georgia	-	-	-	-
Hawaii	++	++	++	++	Hawaii	+	0	+	0
Idaho	+	+	+	++	Idaho	0	-	-	--
Illinois	0	0	0	0	Illinois	0	0	0	+
Indiana	0	0	0	0	Indiana	-	-	-	-
Iowa	0	0	0	0	Iowa	0	0	0	0
Kansas	-	-	-	-	Kansas	0	0	0	0
Kentucky	0	0	0	0	Kentucky	-	-	--	--
Louisiana	0	0	0	0	Louisiana	--	--	--	-
Maine	0	0	0	+	Maine	--	--	-	-
Maryland	0	0	0	0	Maryland	0	0	0	0
Massachusetts	+	+	+	+	Massachusetts	-	-	-	0
Michigan	+	+	0	0	Michigan	--	--	--	--
Minnesota	0	0	0	0	Minnesota	-	-	0	-
Mississippi	0	0	0	+	Mississippi	-	--	-	-
Missouri	0	0	0	0	Missouri	++	+	++	++
Montana	0	0	0	0	Montana	++	++	+	++
Nebraska	0	-	-	0	Nebraska	-	0	0	0
Nevada	N/A	0	0	0	Nevada	N/A	++	++	+
New Hampshire	++	++	++	++	New Hampshire	-	-	-	-
New Jersey	-	-	-	0	New Jersey	++	+	0	0
New Mexico	0	0	0	0	New Mexico	-	-	-	-
New York	0	0	0	0	New York	+	0	0	0
North Carolina	-	-	-	-	North Carolina	-	-	-	0
Oklahoma	0	0	+	+	Oklahoma	++	++	++	++
Oregon	++	+	++	+	Oregon	+	+	+	++
Pennsylvania	0	0	0	+	Pennsylvania	--	--	--	--
Rhode Island	+	++	++	N/A	Rhode Island	-	-	-	N/A
South Carolina	-	0	0	0	South Carolina	+	0	0	0
South Dakota	0	0	0	0	South Dakota	-	-	-	-
Tennessee	0	0	0	0	Tennessee	0	0	0	0
Texas	-	-	-	-	Texas	0	0	0	0
USL&HW	++	++	++	++	USL&HW	++	++	++	++
Utah	0	0	0	0	Utah	--	--	-	-
Vermont	++	+	+	+	Vermont	0	0	0	0
Virginia	-	-	-	-	Virginia	--	--	--	--
Wisconsin	++	++	++	++	Wisconsin	0	-	-	0

Note:			
++	150.1% or more of National Average	Well Above Average	
+	125.1 - 150.0% of National Average	Above Average	
0	75.0 - 125.0 % of National Average	Average	
-	50.0 - 74.9% of National Average	Below Average	
--	49.9% or less of National Average	Well Below Average	
N/A	Data Not Available		

Note:		
++	150.1% or more of National Average	Well Above Average
+	125.1 - 150.0% of National Average	Above Average
0	75.0 - 125.0 % of National Average	Average
-	50.0 - 74.9% of National Average	Below Average
--	49.9% or less of National Average	Well Below Average
N/A	Data Not Available	

Source:	
Table 1A	Table 2A

Table 3B Permanent Total Frequency Relative to National Average					Table 4B Fatal Frequency Relative to National Average				
	1995	1996	1997	1998		1995	1996	1997	1998
Alabama	++	++	++	0	Alabama	++	0	++	0
Alaska	0	--	0	-	Alaska	+	++	++	++
Arizona	--	--	--	--	Arizona	-	-	-	-
Arkansas	-	-	--	--	Arkansas	0	0	+	+
California	0	0	+	+	California	0	0	0	0
Colorado	++	++	++	++	Colorado	-	-	0	-
Connecticut	--	-	--	--	Connecticut	--	--	-	0
Delaware	--	--	--	--	Delaware	--	--	--	--
Dis. of Columbia	--	--	--	N/A	Dis. of Columbia	--	--	--	N/A
Florida	++	++	++	++	Florida	0	0	0	0
Georgia	++	+	-	--	Georgia	+	0	0	-
Hawaii	--	--	--	--	Hawaii	-	-	--	--
Idaho	--	--	--	--	Idaho	++	++	++	++
Illinois	0	0	-	-	Illinois	0	0	++	+
Indiana	--	--	--	--	Indiana	-	0	0	-
Iowa	--	--	--	--	Iowa	-	0	0	0
Kansas	--	--	--	--	Kansas	0	+	++	++
Kentucky	--	--	--	--	Kentucky	-	0	0	0
Louisiana	-	--	0	0	Louisiana	0	+	++	++
Maine	0	--	--	--	Maine	--	-	0	++
Maryland	--	--	--	--	Maryland	0	+	0	0
Massachusetts	--	--	--	--	Massachusetts	-	-	0	-
Michigan	--	--	--	--	Michigan	0	0	0	0
Minnesota	--	--	--	--	Minnesota	-	-	0	-
Mississippi	++	0	-	--	Mississippi	++	+	++	++
Missouri	--	--	-	-	Missouri	+	0	0	+
Montana	+	0	++	++	Montana	+	+	++	++
Nebraska	--	--	--	--	Nebraska	0	++	0	+
Nevada	N/A	--	--	--	Nevada	N/A	+	+	++
New Hampshire	--	--	++	-	New Hampshire	-	-	0	0
New Jersey	0	+	0	--	New Jersey	-	-	-	-
New Mexico	--	--	--	--	New Mexico	+	++	+	+
New York	0	0	+	+	New York	0	0	0	0
North Carolina	0	0	0	0	North Carolina	+	-	0	0
Oklahoma	--	--	--	--	Oklahoma	++	++	++	++
Oregon	0	--	-	--	Oregon	+	+	0	0
Pennsylvania	++	+	+	+	Pennsylvania	-	-	-	-
Rhode Island	--	--	0	N/A	Rhode Island	-	-	-	N/A
South Carolina	-	0	--	0	South Carolina	0	++	0	0
South Dakota	++	++	--	-	South Dakota	0	+	0	+
Tennessee	-	-	0	0	Tennessee	+	0	0	0
Texas	0	0	0	0	Texas	+	0	0	+
USL&HW	++	--	0	+	USL&HW	++	++	++	++
Utah	0	--	-	--	Utah	-	0	0	+
Vermont	--	--	--	--	Vermont	0	+	0	+
Virginia	--	--	--	--	Virginia	0	0	0	-
Wisconsin	--	-	--	--	Wisconsin	-	-	-	--

Note:			
++	150.1% or more of National Average	Well Above Average	
+	125.1 - 150.0% of National Average	Above Average	
0	75.0 - 125.0 % of National Average	Average	
-	50.0 - 74.9% of National Average	Below Average	
--	49.9% or less of National Average	Well Below Average	
N/A	Data Not Available		

Source:	
Table 3A	

Note:		
++	150.1% or more of National Average	Well Above Average
+	125.1 - 150.0% of National Average	Above Average
0	75.0 - 125.0 % of National Average	Average
-	50.0 - 74.9% of National Average	Below Average
--	49.9% or less of National Average	Well Below Average
N/A	Data Not Available	

Source:	
Table 4A	

Table 5B Total Frequency Relative to National Average					Table 6B Temporary Total Average Cash Benefits Per Case Relative to National Average				
	1995	1996	1997	1998		1995	1996	1997	1998
Alabama	0	0	0	0	Alabama	-	-	0	0
Alaska	+	+	+	+	Alaska	0	0	-	-
Arizona	0	0	0	0	Arizona	-	-	-	-
Arkansas	0	0	0	0	Arkansas	-	0	0	-
California	0	0	0	0	California	--	--	--	--
Colorado	0	0	0	0	Colorado	0	0	0	0
Connecticut	0	0	0	0	Connecticut	0	0	0	0
Delaware	0	0	0	0	Delaware	0	0	0	0
Dis. of Columbia	--	--	--	N/A	Dis. of Columbia	-	-	-	N/A
Florida	0	0	0	0	Florida	+	+	+	+
Georgia	0	0	0	0	Georgia	0	0	0	0
Hawaii	0	0	0	0	Hawaii	-	-	-	0
Idaho	+	+	+	++	Idaho	0	0	0	++
Illinois	0	0	0	0	Illinois	+	+	0	0
Indiana	+	+	+	+	Indiana	-	-	-	0
Iowa	0	0	0	0	Iowa	-	-	-	-
Kansas	0	0	0	0	Kansas	0	0	+	+
Kentucky	+	+	+	+	Kentucky	0	0	0	0
Louisiana	0	0	0	0	Louisiana	0	0	0	0
Maine	0	0	+	+	Maine	+	+	+	0
Maryland	-	-	-	-	Maryland	0	0	0	0
Massachusetts	0	0	0	0	Massachusetts	++	+	+	+
Michigan	+	+	0	0	Michigan	+	+	+	+
Minnesota	0	0	0	0	Minnesota	-	-	-	--
Mississippi	0	0	0	0	Mississippi	0	0	0	0
Missouri	0	0	0	0	Missouri	0	0	0	0
Montana	++	+	+	++	Montana	0	0	0	0
Nebraska	0	0	0	0	Nebraska	0	0	0	0
Nevada	N/A	++	++	++	Nevada	N/A	-	-	0
New Hampshire	0	0	0	0	New Hampshire	-	-	-	-
New Jersey	-	-	-	-	New Jersey	0	0	0	+
New Mexico	0	0	0	0	New Mexico	0	0	0	0
New York	-	-	-	-	New York	0	0	0	0
North Carolina	0	0	0	0	North Carolina	0	0	0	+
Oklahoma	0	0	0	0	Oklahoma	0	0	0	0
Oregon	0	0	0	0	Oregon	-	-	-	--
Pennsylvania	0	0	+	+	Pennsylvania	++	+	+	+
Rhode Island	0	0	0	N/A	Rhode Island	0	0	0	N/A
South Carolina	0	0	0	0	South Carolina	0	+	+	+
South Dakota	+	+	+	+	South Dakota	0	-	-	0
Tennessee	0	0	0	0	Tennessee	0	+	0	0
Texas	-	-	0	0	Texas	+	+	+	+
USL&HW	++	++	++	++	USL&HW	0	0	0	0
Utah	+	+	0	+	Utah	-	-	--	-
Vermont	0	0	0	0	Vermont	0	0	0	0
Virginia	-	-	0	0	Virginia	0	0	0	0
Wisconsin	+	+	+	+	Wisconsin	-	-	-	-

Note:			
++	150.1% or more of National Average	Well Above Average	
+	125.1 - 150.0% of National Average	Above Average	
0	75.0 - 125.0 % of National Average	Average	
-	50.0 - 74.9% of National Average	Below Average	
--	49.9% or less of National Average	Well Below Average	
N/A	Data Not Available		

Source:	
Table 5A	

Note:		
++	150.1% or more of National Average	Well Above Average
+	125.1 - 150.0% of National Average	Above Average
0	75.0 - 125.0 % of National Average	Average
-	50.0 - 74.9% of National Average	Below Average
--	49.9% or less of National Average	Well Below Average
N/A	Data Not Available	

Source:	
Table 6A	

Table 7B Permanent Partial Average Cash Benefits Per Case Relative to National Average					Table 8B Permanent Total Average Cash Benefits Per Case Relative to National Average				
	1995	1996	1997	1998		1995	1996	1997	1998
Alabama	0	0	+	0	Alabama	-	--	--	0
Alaska	0	0	0	0	Alaska	+	++	++	++
Arizona	0	0	0	0	Arizona	0	-	0	0
Arkansas	-	-	--	--	Arkansas	--	--	--	--
California	0	0	0	0	California	0	0	0	0
Colorado	0	0	0	0	Colorado	++	++	++	0
Connecticut	-	-	0	0	Connecticut	++	++	++	0
Delaware	+	+	+	+	Delaware	++	++	+	0
Dis. of Columbia	+	++	+	N/A	Dis. of Columbia	-	0	-	N/A
Florida	0	0	0	0	Florida	0	0	0	-
Georgia	0	0	0	0	Georgia	-	-	-	0
Hawaii	0	0	0	0	Hawaii	-	0	++	++
Idaho	-	-	-	0	Idaho	++	++	++	0
Illinois	-	-	-	-	Illinois	-	-	-	-
Indiana	--	--	--	--	Indiana	-	-	--	-
Iowa	-	-	-	-	Iowa	0	--	0	0
Kansas	--	--	--	--	Kansas	0	--	--	--
Kentucky	0	-	0	0	Kentucky	0	+	-	0
Louisiana	++	++	++	++	Louisiana	0	-	0	0
Maine	++	++	++	++	Maine	-	--	--	--
Maryland	0	0	0	0	Maryland	-	0	+	++
Massachusetts	0	0	0	0	Massachusetts	++	+	++	++
Michigan	++	++	++	++	Michigan	-	0	-	-
Minnesota	0	0	0	0	Minnesota	++	++	0	++
Mississippi	0	0	0	0	Mississippi	--	--	--	-
Missouri	--	--	--	--	Missouri	0	+	0	0
Montana	-	-	-	-	Montana	--	++	+	--
Nebraska	-	-	-	-	Nebraska	--	0	0	+
Nevada	N/A	0	0	0	Nevada	N/A	++	++	++
New Hampshire	++	0	+	+	New Hampshire	++	0	--	-
New Jersey	-	-	-	-	New Jersey	-	-	++	0
New Mexico	-	--	-	-	New Mexico	++	--	-	0
New York	++	++	++	++	New York	0	0	0	+
North Carolina	0	0	0	0	North Carolina	0	0	+	0
Oklahoma	-	-	-	-	Oklahoma	--	0	0	0
Oregon	--	--	--	--	Oregon	0	0	0	0
Pennsylvania	++	++	++	++	Pennsylvania	++	++	++	+
Rhode Island	++	+	++	N/A	Rhode Island	++	0	--	N/A
South Carolina	-	-	-	-	South Carolina	-	-	-	-
South Dakota	0	-	--	--	South Dakota	++	+	-	0
Tennessee	0	0	0	0	Tennessee	-	0	-	--
Texas	-	-	-	-	Texas	--	-	-	--
USL&HW	++	++	++	++	USL&HW	+	0	-	-
Utah	--	--	--	-	Utah	++	+	0	--
Vermont	0	0	0	0	Vermont	--	++	0	+
Virginia	+	++	+	0	Virginia	++	++	+	+
Wisconsin	-	-	-	-	Wisconsin	-	+	++	++

Note:					Note:				
++	150.1% or more of National Average		Well Above Average		++	150.1% or more of National Average		Well Above Average	
+	125.1 - 150.0% of National Average		Above Average		+	125.1 - 150.0% of National Average		Above Average	
0	75.0 - 125.0 % of National Average		Average		0	75.0 - 125.0 % of National Average		Average	
-	50.0 - 74.9% of National Average		Below Average		-	50.0 - 74.9% of National Average		Below Average	
--	49.9% or less of National Average		Well Below Average		--	49.9% or less of National Average		Well Below Average	
N/A	Data Not Available				N/A	Data Not Available			
Source:					Source:				
Table 7A					Table 8A				

Table 9B Fatal Average Cash Benefits Per Case Relative to National Average					Table 10B Total Medical Average Benefits Per Case Relative to National Average				
	1995	1996	1997	1998		1995	1996	1997	1998
Alabama	--	-	--	-	Alabama	0	+	++	+
Alaska	+	++	+	++	Alaska	+	+	+	+
Arizona	0	0	0	0	Arizona	0	0	0	0
Arkansas	--	--	--	--	Arkansas	-	-	-	-
California	-	-	-	-	California	0	0	0	+
Colorado	0	++	++	0	Colorado	0	0	0	0
Connecticut	0	0	++	++	Connecticut	0	0	0	0
Delaware	0	0	++	++	Delaware	++	++	+	+
Dis. of Columbia	++	++	++	N/A	Dis. of Columbia	+	++	+	N/A
Florida	--	--	--	--	Florida	++	++	++	++
Georgia	-	-	0	-	Georgia	0	0	0	0
Hawaii	0	+	+	--	Hawaii	0	0	0	0
Idaho	-	-	-	-	Idaho	-	-	0	-
Illinois	0	0	-	-	Illinois	0	0	0	0
Indiana	0	-	-	0	Indiana	--	-	--	--
Iowa	++	++	0	0	Iowa	-	-	-	-
Kansas	-	0	--	0	Kansas	0	-	0	0
Kentucky	0	++	++	++	Kentucky	0	0	0	0
Louisiana	-	0	0	0	Louisiana	+	+	+	+
Maine	0	-	--	-	Maine	-	0	0	-
Maryland	0	0	0	--	Maryland	0	0	0	0
Massachusetts	++	0	0	++	Massachusetts	-	-	-	-
Michigan	0	0	0	0	Michigan	-	-	-	-
Minnesota	++	++	++	++	Minnesota	-	-	-	-
Mississippi	--	--	--	--	Mississippi	0	0	0	0
Missouri	0	+	+	+	Missouri	0	0	0	0
Montana	-	0	0	0	Montana	0	0	0	0
Nebraska	0	-	++	++	Nebraska	-	0	0	0
Nevada	N/A	++	++	++	Nevada	N/A	0	0	-
New Hampshire	--	0	+	0	New Hampshire	0	0	0	0
New Jersey	0	0	-	0	New Jersey	0	0	0	0
New Mexico	0	-	-	++	New Mexico	0	0	0	0
New York	++	+	+	+	New York	0	0	0	0
North Carolina	-	-	-	0	North Carolina	0	0	0	0
Oklahoma	0	0	0	0	Oklahoma	0	0	0	0
Oregon	++	++	++	++	Oregon	0	++	+	0
Pennsylvania	++	++	+	+	Pennsylvania	0	0	0	0
Rhode Island	++	--	+	N/A	Rhode Island	0	-	--	N/A
South Carolina	-	--	-	0	South Carolina	-	-	-	0
South Dakota	++	0	--	-	South Dakota	0	-	-	-
Tennessee	-	-	--	--	Tennessee	0	0	0	0
Texas	++	+	+	0	Texas	++	++	++	++
USL&HW	+	0	++	++	USL&HW	+	0	++	+
Utah	0	+	++	+	Utah	0	-	-	-
Vermont	0	++	-	++	Vermont	0	0	0	0
Virginia	-	-	-	-	Virginia	0	0	0	0
Wisconsin	--	-	-	0	Wisconsin	-	-	-	-

Note:					Note:				
++	150.1% or more of National Average		Well Above Average		++	150.1% or more of National Average		Well Above Average	
+	125.1 - 150.0% of National Average		Above Average		+	125.1 - 150.0% of National Average		Above Average	
0	75.0 - 125.0 % of National Average		Average		0	75.0 - 125.0 % of National Average		Average	
-	50.0 - 74.9% of National Average		Below Average		-	50.0 - 74.9% of National Average		Below Average	
--	49.9% or less of National Average		Well Below Average		--	49.9% or less of National Average		Well Below Average	
N/A	Data Not Available				N/A	Data Not Available			
Source:					Source:				
Table 9A					Table 10A				

Table 11B Temporary Total Cash Benefits Per 100,000 Workers Relative to National Average					Table 12B Permanent Partial Cash Benefits Per 100,000 Workers Relative to National Average				
	1995	1996	1997	1998		1995	1996	1997	1998
Alabama	0	0	0	0	Alabama	0	-	-	-
Alaska	++	+	+	+	Alaska	+	+	+	+
Arizona	-	--	--	--	Arizona	0	-	-	-
Arkansas	0	-	-	-	Arkansas	--	--	--	--
California	-	--	-	-	California	++	++	++	++
Colorado	0	0	0	-	Colorado	0	0	0	0
Connecticut	0	0	0	0	Connecticut	0	0	0	0
Delaware	++	++	0	+	Delaware	0	0	0	-
Dis. of Columbia	--	--	--	N/A	Dis. of Columbia	--	--	--	N/A
Florida	+	+	+	+	Florida	0	-	-	0
Georgia	0	0	0	-	Georgia	0	-	-	-
Hawaii	+	+	0	+	Hawaii	+	0	+	0
Idaho	+	++	++	++	Idaho	-	-	-	--
Illinois	+	+	0	0	Illinois	0	0	0	0
Indiana	-	-	0	0	Indiana	--	--	--	--
Iowa	0	0	0	0	Iowa	-	-	-	0
Kansas	-	0	0	0	Kansas	-	--	--	-
Kentucky	0	0	0	0	Kentucky	-	--	--	--
Louisiana	0	0	0	0	Louisiana	0	0	0	0
Maine	+	+	++	++	Maine	0	0	0	0
Maryland	0	0	0	0	Maryland	0	-	0	0
Massachusetts	++	++	++	++	Massachusetts	0	-	0	0
Michigan	++	++	++	++	Michigan	0	-	-	-
Minnesota	-	-	-	-	Minnesota	0	0	0	-
Mississippi	0	0	0	0	Mississippi	--	-	-	-
Missouri	-	0	0	0	Missouri	0	-	-	0
Montana	0	0	+	0	Montana	++	+	0	0
Nebraska	0	-	-	0	Nebraska	-	-	-	-
Nevada	N/A	0	0	0	Nevada	N/A	++	++	++
New Hampshire	0	0	0	0	New Hampshire	0	0	0	0
New Jersey	0	-	0	0	New Jersey	0	0	-	-
New Mexico	0	0	0	0	New Mexico	--	--	--	--
New York	0	0	0	0	New York	++	++	++	++
North Carolina	-	-	-	0	North Carolina	-	-	0	0
Oklahoma	0	0	0	+	Oklahoma	++	+	+	0
Oregon	0	0	0	-	Oregon	0	-	-	0
Pennsylvania	++	++	++	++	Pennsylvania	+	0	0	0
Rhode Island	0	+	++	N/A	Rhode Island	0	0	++	N/A
South Carolina	0	0	0	+	South Carolina	-	-	-	-
South Dakota	0	0	-	0	South Dakota	-	-	--	--
Tennessee	0	0	0	0	Tennessee	0	0	0	0
Texas	0	0	0	0	Texas	-	-	-	-
USL&HW	++	++	++	++	USL&HW	++	++	++	++
Utah	-	-	-	-	Utah	--	--	--	--
Vermont	+	++	++	++	Vermont	0	0	0	0
Virginia	-	-	-	-	Virginia	-	-	-	-
Wisconsin	0	0	0	0	Wisconsin	-	--	--	-

Note:									
++	150.1% or more of National Average	Well Above Average			++	150.1% or more of National Average	Well Above Average		
+	125.1 - 150.0% of National Average	Above Average			+	125.1 - 150.0% of National Average	Above Average		
0	75.0 - 125.0 % of National Average	Average			0	75.0 - 125.0 % of National Average	Average		
-	50.0 - 74.9% of National Average	Below Average			-	50.0 - 74.9% of National Average	Below Average		
--	49.9% or less of National Average	Well Below Average			--	49.9% or less of National Average	Well Below Average		
N/A	Data Not Available				N/A	Data Not Available			
Source:					Source:				
Table 11A					Table 12A				

Table 13B Permanent Total Cash Benefits Per 100,000 Workers Relative to National Average					Table 14B Fatal Cash Benefits Per 100,000 Workers Relative to National Average				
	1995	1996	1997	1998		1995	1996	1997	1998
Alabama	++	++	0	-	Alabama	-	-	0	-
Alaska	++	++	++	+	Alaska	++	++	++	++
Arizona	--	--	--	--	Arizona	0	-	-	-
Arkansas	--	--	--	--	Arkansas	--	--	--	--
California	+	0	+	+	California	-	-	-	-
Colorado	++	++	++	++	Colorado	0	0	++	0
Connecticut	0	++	0	--	Connecticut	--	--	++	++
Delaware	0	0	-	--	Delaware	--	--	--	--
Dis. of Columbia	--	--	--	N/A	Dis. of Columbia	+	-	0	N/A
Florida	++	++	++	++	Florida	--	--	--	--
Georgia	0	0	--	--	Georgia	-	0	0	--
Hawaii	--	--	0	--	Hawaii	0	-	-	--
Idaho	-	0	0	--	Idaho	++	++	++	0
Illinois	0	-	-	--	Illinois	0	-	0	0
Indiana	--	--	--	--	Indiana	-	-	-	-
Iowa	--	--	--	--	Iowa	0	+	0	+
Kansas	--	--	--	--	Kansas	0	0	-	+
Kentucky	-	--	--	--	Kentucky	0	++	++	+
Louisiana	-	--	0	0	Louisiana	-	0	++	++
Maine	--	--	--	--	Maine	--	--	--	+
Maryland	--	--	--	0	Maryland	0	+	0	--
Massachusetts	--	--	--	--	Massachusetts	+	0	0	0
Michigan	--	--	--	--	Michigan	0	0	0	0
Minnesota	--	--	--	--	Minnesota	0	++	++	0
Mississippi	-	--	--	--	Mississippi	-	--	--	-
Missouri	--	-	-	0	Missouri	++	++	++	++
Montana	-	++	++	--	Montana	0	+	++	++
Nebraska	--	--	--	0	Nebraska	0	+	++	++
Nevada	N/A	--	--	--	Nevada	N/A	++	++	++
New Hampshire	0	--	-	-	New Hampshire	--	-	++	-
New Jersey	-	0	++	-	New Jersey	-	-	--	-
New Mexico	-	--	--	--	New Mexico	+	0	0	++
New York	0	0	+	++	New York	++	+	0	+
North Carolina	0	0	0	+	North Carolina	-	--	0	0
Oklahoma	--	-	-	--	Oklahoma	++	++	++	++
Oregon	-	-	-	--	Oregon	++	++	++	++
Pennsylvania	++	++	++	++	Pennsylvania	0	0	0	0
Rhode Island	0	--	-	N/A	Rhode Island	++	--	0	N/A
South Carolina	--	-	--	-	South Carolina	-	-	-	-
South Dakota	++	++	--	0	South Dakota	++	+	--	-
Tennessee	--	-	-	--	Tennessee	-	--	--	--
Texas	--	--	-	-	Texas	++	++	++	++
USL&HW	++	--	0	0	USL&HW	++	++	++	++
Utah	+	-	-	--	Utah	0	++	++	++
Vermont	--	0	--	--	Vermont	0	++	0	++
Virginia	0	0	0	-	Virginia	-	--	-	--
Wisconsin	--	0	-	--	Wisconsin	--	--	--	--

Note:			
++	150.1% or more of National Average	Well Above Average	
+	125.1 - 150.0% of National Average	Above Average	
0	75.0 - 125.0 % of National Average	Average	
-	50.0 - 74.9% of National Average	Below Average	
--	49.9% or less of National Average	Well Below Average	
N/A	Data Not Available		

Source:	
Table 13A	

Note:		
++	150.1% or more of National Average	Well Above Average
+	125.1 - 150.0% of National Average	Above Average
0	75.0 - 125.0 % of National Average	Average
-	50.0 - 74.9% of National Average	Below Average
--	49.9% or less of National Average	Well Below Average
N/A	Data Not Available	

Source:	
Table 14A	

Table 15B
Total Medical Benefits Per 100,000 Workers
Relative to National Average

	1995	1996	1997	1998
Alabama	+	++	++	+
Alaska	++	++	++	++
Arizona	0	0	0	0
Arkansas	0	-	-	-
California	0	0	0	+
Colorado	+	+	0	0
Connecticut	0	0	0	0
Delaware	++	++	+	+
Dis. of Columbia	--	--	--	N/A
Florida	++	++	++	++
Georgia	0	0	-	-
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	-	-	-	-
Iowa	-	-	0	0
Kansas	0	-	0	0
Kentucky	+	0	0	0
Louisiana	0	0	0	0
Maine	-	0	0	0
Maryland	-	-	-	0
Massachusetts	-	--	-	-
Michigan	0	0	0	0
Minnesota	0	0	-	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	++	+	+	+
Nebraska	0	0	0	0
Nevada	N/A	+	0	0
New Hampshire	+	0	+	0
New Jersey	-	-	-	-
New Mexico	0	0	0	0
New York	-	-	0	0
North Carolina	0	-	-	-
Oklahoma	0	0	0	0
Oregon	+	++	++	0
Pennsylvania	0	0	0	0
Rhode Island	0	-	-	N/A
South Carolina	-	-	-	0
South Dakota	0	0	-	0
Tennessee	0	0	0	0
Texas	+	0	+	0
USL&HW	++	++	++	++
Utah	0	0	0	-
Vermont	0	0	0	0
Virginia	0	0	0	0
Wisconsin	0	0	0	0

Note:

++	150.1% or more of National Average	Well Above Average
+	125.1 - 150.0% of National Average	Above Average
0	75.0 - 125.0 % of National Average	Average
-	50.0 - 74.9% of National Average	Below Average
--	49.9% or less of National Average	Well Below Average
N/A	Data Not Available	

Source:

Table 15A

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