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This issue is being distributed in March 2004. Readers should expect a continuing deluge of issues in the next few months.

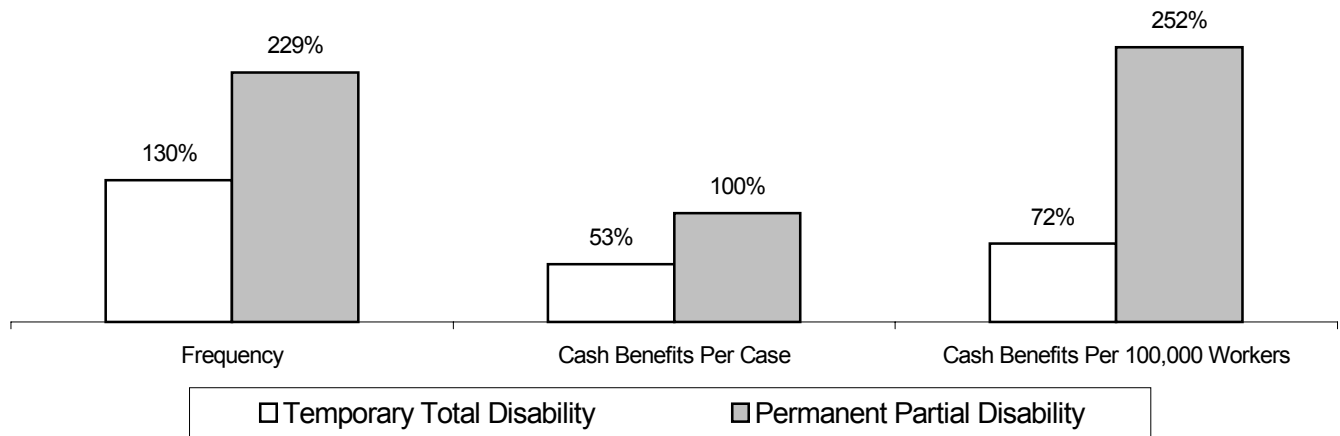
Summary of the Contents

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.

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 above (130 percent) of the national average. However, the average of cash benefits per TTD case in California was slightly more than half (53 percent) of the national average. As a result, TTD cash benefits per 100,000 workers in California were almost three-quarters (72 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 more than twice (229 percent) the national average. The average of cash benefits per PPD case was the same (100 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 (252 percent) in California as the national average.

Figure A
California Cash Benefits As Percent of U.S. Average in 1999



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

Workers' Compensation Benefits: Frequencies and Amounts 1995-1999

By Florence Blum and John F. Burton, Jr.

This article is the latest in a series of articles on workers' compensation benefits we have written.¹ The current article provides three types of data we have 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 (Tables 1A-5A). Second, we provide state data on average benefits per claim for the four types of cash benefits and for medical benefits (Tables 6A-10A). Third, we provide state data on cash benefits per 100,000 workers for four types of cash benefits and for medical benefits (Tables 11A-15A). These three types of data are presented for 1996 to 1999. Data for 1995 can be found in our previous article (Burton and Blum 2002) in the November/December 2002 issue of the *Workers' Compensation Policy Review*. However, we do include the 1995 data in the second set of tables (1B-15B), which takes data from Tables 1A-15A and categorizes it into five classifications relative to the national average.

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 1999 Connecticut had 1,148 TTD cases per 100,000 workers, while New York had 865 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 1,612 TTD cases per 100,000 workers in 1999, considerably more than the 1,148 cases per 100,000 workers in Connecticut.

The information in Table 1A is presented in a format that facilitates interstate comparisons. The data for 1996 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 1996, plus the national average of 1,127 TTD cases per 100,000 workers for 47 jurisdictions (excluding the Longshore and Harbor Workers [USL&HW] program); column (2) shows each state's frequency as a percentage of the national average for TTD claims; and column (3) provides the

ranking of the jurisdictions in terms of the frequency of TTD cases. The range is from 5,059 TTD cases per 100,000 workers in the USL&HW program to 506 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 1,127 TTD claims per 100,000 workers in 1996 to 997 TTD claims per 100,000 workers in 1999. 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 for 1995 to 1999. 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 notes to the tables.)

The entries in Table 1B indicate that some states consistently have more TTD cases than the national average. Four jurisdictions (Alaska, Hawaii, Wisconsin, and the USL&HW) had TTD frequencies that were well above average in all five years in the table, and seven states (Delaware, Idaho, and Massachusetts, New Hampshire, Oregon, Rhode Island, and Vermont) had TTD frequencies that were above average or well above average for all five years. In contrast, the District of Columbia had TTD frequencies that were well below average for the five years, and four states (Kansas, North Carolina, Texas, and Virginia) had TTD frequencies that were below average for all five years. There were 18 states with TTD frequencies near the national aver-

ages in all five years with data. There were several states where over time the frequency relative to the national average changed between adjacent categories: examples are Idaho (where the TTD frequencies increased from above to well above the national average); Connecticut (where the TTD frequencies dropped from above average to average); and Oklahoma and Pennsylvania (where TTD frequencies increased from average to above average over the five 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 above average in 1995 to well above average in 1996 and then dropped to average in 1997 through 1999. 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 1999, the range was from 1,818 PPD claims per 100,000 workers in the USL&HW program to 128 per 100,000 workers in the District of Columbia.

Table 2A provides considerable useful information, including an increase in the national average of PPD claims per 100,000 workers from 494 in 1996 to 534 in 1999. However, ex-

amination 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. Two jurisdictions (California, and the USL&HW program) had PPD frequencies that were well above the national average in all five years between 1995 and 1999. In addition, five states (Alaska, Missouri, Nevada, Oklahoma 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 (the District of Columbia, Michigan, Pennsylvania, and Virginia) had PPD frequencies that were well below the national average for all five years, and fourteen states (Alabama, Arizona, Arkansas, Delaware, Georgia, Indiana, Kentucky, Louisiana, Maine, Mississippi, New Hampshire, New Mexico, 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 five 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, dropped to well below the national average in 1998 and returned to below average in 1999. 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, 1998 and 1999.

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 1999, the range was from 31 PTD claims per 100,000 workers in the USL&HW to one PTD claim per 100,000 workers in Massachusetts, New Hampshire, Oregon and Rhode Island.

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 1999. 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 five years between 1995 and 1999. In contrast, there were 16 jurisdictions with PTD frequencies that were well below the national average in all five years with data.³ There were also five states (Arkansas, Connecticut, Kansas, Virginia, and Wisconsin) that had PTD frequencies below or well below the national averages in all five years. Only one state (North Carolina) had PTD frequencies that were near the national average in all five years. The volatility of PTD frequencies is well illustrated by the experience in seven jurisdictions (Georgia, Mississippi, Montana, New Hampshire, South Carolina, South Dakota, and the USL&HW program), where the PTD frequencies ranged from well above to well below the national averages over the five 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 1999, the range was from 31 death claims per 100,000 workers in the USL&HW program to 2 death claims per 100,000 workers in Massachusetts.

Table 4A provides considerable useful information, including the stability in the national average of 5 death claims per 100,000 workers between 1995 and 1999. 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. Two programs (Idaho, and the USL&HW program) had fatal frequencies that were well above the national average in all five years between 1995 and 1999. In addition, six states (Alaska, Mississippi, Montana, Nevada, New Mexico, and Oklahoma) had death rates that were above or well above the national averages in all years with data. In contrast, three jurisdictions (the District of Columbia, New Jersey and Wisconsin) had fatal frequencies that were below or well below the national average in all five years. Only four states (California, Florida, Michigan, and New York) had death rates near the national average in all five years. There was considerably variability among years in some states in their death claims compared to the national average: the extremes were Hawaii and Maine, which were well above the national average in one year and well below in another year.

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 1999, for example when the national averages of cases per 100,000 workers were 997 TTD, 534 PPD, 7 PTD, and 5 fatal cases (for a total of 1,543 cases per 100,000 workers paying cash benefits), there were an additional 4,779 medical only cases per 100,000 workers.

The sum of the cases paying cash benefits and cases paying medical benefits only in 1999 was 6,322 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 1999, the range was from 16,839 total claims per 100,000 workers in the USL&HW program to 1,358 total claims per 100,000 workers in the District of Columbia.

Table 5A provides considerable useful information, including the decrease in the national average from 6,717 total claims per 100,000 workers in 1996 to 6,322 per 100,000 workers in 1999. 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 1999 with data, but five other jurisdictions (Alaska, Idaho, Indiana, Montana, and Wisconsin) had total frequencies that were above

average or well above average in all five years. In contrast, only the District of Columbia was well below average in all years, and only Maryland, New Jersey, and New York were below average in all five years in terms of their total claims compared to the national average.

There were 27 states that had total claim rates near the national average in all five years. The limited volatility at this level of aggregation is reinforced by the few number of states that varied between categories over the five years. There were two states (Idaho and Montana) that were above average or well above average in all five years; seven states (Kentucky, Maine, Michigan, Pennsylvania, Rhode Island, South Dakota, 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 five 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 BENEFITS PER CLAIM

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 1999 the average benefit for workers who obtained TTD benefits in Connecticut was \$3,408 while in New York the average TTD benefit was \$4,017. There are other factors, such as the statutory provision used to determine TTD benefits, which also affect the averages of TTD benefits. Wisconsin, which like Connecticut has a 3-day waiting period, paid \$2,438 in the average TTD case in 1999, considerably less than the \$3,408 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 1999 was \$6,788 per case in South Carolina to \$1,774 per case in Oregon.

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 \$3,191 per TTD claim in 1996 to \$4,427 per TTD claim in 1999. However, the amount of information in Table 6A is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 6B.

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 Texas) had TTD average benefits that were either well above or above average (at least 25 percent above) in all five years in the table. There was

no state with TTD benefits that were well below the national average in all five years, but nine jurisdictions (Arizona, California, 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 were 15 states that were near the national average in all years in the table. The entries in Table 6B indicated that states were relatively stable in the relationship between average TTD benefits in a state and the national average: only Idaho, Pennsylvania, and South Carolina shifted more than one category over the five years (near the national average in TTD benefits in one year and well above average in at least one other year).

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 1999 was from \$86,872 per case in Michigan to \$13,909 per case in Indiana.

The information in Table 7A on the averages for PPD claims for 47 jurisdictions for five years is valuable, including the evidence of an increase in the national average from \$32,457 per PPD claim in 1996 to \$35,394 per PPD claim in 1999. However, the amount of information in Table 7A is virtually impossible to assimilate, and so we have categorized the state average benefits per claim 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. Five jurisdictions (Louisiana, Michigan, New York, Pennsylvania, and the USL&HW program) were well above (that is more than 50 percent above) the national average in the five years from 1995 to 1999. In addition, three jurisdictions (the District of Columbia, Maine, and Rhode Island) were above average or well above average in all years with data. In contrast, three states (Indiana, Kansas, and Missouri) were well below average in all five years, and 13 states (Arkansas, Illinois, Iowa, Montana, Nebraska, New Jersey, New Mexico, Oklahoma, Oregon, South Carolina, Texas, Utah, and Wisconsin) were below average or well below average in all five 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 dura-

tion 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 1999 was from \$1,301,504 per case in Delaware to \$48,106 per case in South Dakota. 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 Delaware in 1999 was substantially higher than the averages in 1996 through 1998.

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 \$217,751 per PTD claim in 1996 to \$227,920 per PTD claim in 1999. However, the amount of information in Table 8A is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 8B.

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 four years with data. In addition, two jurisdictions (Massachusetts, and Pennsylvania) were above average or well above the national average in the five years from 1995 to 1999. In contrast, Arkansas was well below average for PTD benefits in all five years, and four states (Indiana, Maine, 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, ten states (Hawaii, Idaho, Montana, New Hampshire, New Jersey, New Mexico, Rhode Island, South Dakota, Utah, and Vermont) had PTD benefits that were well above the national average in at least one year and PTD benefits that were well below the national average in at least one year.

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 1999 was from \$1,488,181 per case in Rhode Island to \$59,582 per case in Idaho. Because death cases are so uncommon, unusual results in a few cases may significantly affect a state's average. As can be seen in Table 9A, the average benefits in death cases in Rhode Island have increased substantially each year from 1996 through 1999.

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 an increase in the national average from \$148,597 per death claim in 1996 to \$174,025 per death claim in 1999. However, the amount of information in Table 9A is difficult to assimilate, and so we have categorized the state average benefits per claim 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 three states (Minnesota, Nevada, and Oregon) were well above the national averages for death benefits for all five years with data. In addition, three jurisdictions (Alaska, the District of Columbia, and Pennsylvania) had death benefits that were above average or well above the national average in 1995 to 1999. In contrast, three states (Arkansas, Florida, and Mississippi) had death benefits that were consistently well below the national average, and seven states (Alabama, California, Idaho, South Carolina, Tennessee, Virginia, and Wisconsin) had death benefits that were below average or well below average in all five years. There was considerable variability among years in some states in their death benefits compared to the national average: the extremes were Delaware, 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 1999 was from \$6,234 per case in Texas to \$1,923 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 \$2,967 per case in 1996 to \$3,830 per claim in 1999. However, the amount of information in Table 10A is difficult to assimilate, and so we have categorized the state average medical benefits per claim 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 five years. Three other states (Alaska, Delaware, and Louisiana) were above or well above the national average of medical benefits for all years. No state was consistently well below the national average for medical benefits, but six states (Arkansas, Indiana, Iowa, Massachusetts, Michigan, and Wisconsin) were below average or well below average for medical benefits in the five years. Most states were relatively stable in terms of their medical benefits compared to the national average: 18 states were near average in all five years. The most volatile jurisdictions were Alabama, the District of Columbia, Montana, 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 per case for the four types of cases with cash benefits plus the average medical benefits per case in all compensable cases. We

now present a series of tables (11A-15A) 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 (Tables 1A-5A) times the average benefit per claim (Tables 6A-10A).

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 1996 to 1999. The derivation of the data in Table 11A can be illustrated by focusing on the Alabama entry for 1996. There were 1,749 temporary total disability cases per 100,000 workers in Alabama in 1996 (as shown in Column (1) of Table 1A); the average of the cash benefits for temporary total disability cases in Alabama in 1996 was \$2,107 (as shown in Column (1) of Table 6A); the product of 1,749 cases times \$2,107 per case is \$3,685,143 of temporary total disability benefits per 100,000 workers in Alabama in 1996 (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 1996 was \$18,563,315 in the USL&HW program to \$1,058,391 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 \$3,520,107 in 1996 to \$4,248,178 in 1999. 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, Florida, Idaho, and Maine) the TTD cash benefits per 100,000 workers were above the national average (at least 25 percent about the national average) or well above the national average in all five years. In contrast, TTD cash benefits per 100,000 workers were well below the national average for all five years for the District of Columbia, and below average or well below average in five states (Arizona, California, Minnesota, Utah, and Virginia) for 1995 to 1999. In 15 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, Rhode Island, and Vermont, 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 1996 to 1999. The range of PPD cash benefits per 100,000 workers in 1999 was from \$134,235,666 in the USL&HW program to \$4,123,969 in Utah.

The information in Table 12A on the PPD 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 \$14,422,756 in 1996 to \$17,195,706 in 1999. 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 percent above) the national average for all five years, and Alaska and Nevada were above or well above the national average for all 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 five years. An additional ten states (Alabama, Idaho, Kansas, Kentucky, Mississippi, Nebraska, 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 six states that paid near the national average in all five 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. In contrast, Arizona had average PPD benefits in 1995, dropped to below average from 1996 to 1998, and then dropped to well below average in 1999.

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 1996 to 1999. The range of PTD cash benefits per 100,000 workers in 1999 was from \$13,661,948 in the USL&HW program to \$121,997 in Idaho.

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 \$1,315,167 in 1996 to \$1,414,805 in 1999. 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 1999. Alaska's PTD cash benefits ranged from well above the national average in four years and above average in one year (1998). In contrast to these states with above average PTD cash benefits, eight jurisdictions (Arkansas, the District of Columbia, Indiana, Iowa, Kansas, Maine, Massachusetts, and Michigan) paid well below the national average in PTD cash benefits per 100,000 workers. In addition, nine states (Kentucky, Minnesota, Mississippi, New Mexico, Oklahoma, Oregon, Tennessee, Texas and Vermont) paid PTD cash benefits per 100,000 workers that were below or well below the national average in 1995 to 1999. There was no state that paid PTD cash benefits near the national average in all five years. The most volatile jurisdictions were Connecticut, Delaware, Montana, New Jersey, South Dakota, 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 1996 to 1999. The range of death cash benefits per 100,000 workers in 1999 was from \$6,294,240 in the USL&HW program to \$190,688 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 slight increase in the national average from \$774,976 in 1996 to \$775,893 in 1999. 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, Nevada, Oklahoma, Oregon, and the USL&HW program) were consistently well above (that is more than 50 percent above) the national average for all years with data. In contrast, two jurisdictions (Delaware, and Wisconsin) paid death cash benefits per 100,000 workers that were well below the national average from 1995 to 1999, and eight states (Arkansas, California, Florida, Indiana, Mississippi, New Jersey, Tennessee, and Virginia) paid death benefits per 100,000 workers that were below or well below average in all five years. The most variable states in terms of death benefits per 100,000 workers were Connecticut, Hawaii, 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 cash benefits per 100,000 workers for cases receiving medical benefits in medical-only cases or in cases with cash benefits for the 47 jurisdictions in our study for the years 1996 to 1999. The range of medical benefits per 100,000 workers in 1999 was from \$93,944,781 in the USL&HW program to \$4,893,287 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 an increase in the national average from \$19,357,195 in 1996 to \$23,949,199 in 1999. 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 1999, 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 all five years. 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 1999. There were 15 states with medical benefits that were near the national average in all five years. The states were relatively stable in terms of the relationship between their medical benefits per 100,000 workers and the national averages for various years. The most volatile states were California, Delaware and Oregon, where medical benefits relative to the national average varied between average and well above average in the five years reported.

CONCLUSIONS

The 1996-1999 data in Tables 1A to 15A and Tables 1B to 15B, plus the similar data for 1995 in Blum and Burton (2002) indicate that states differ widely in the frequency, average benefits, and benefits per 100,000 workers for four different types of cash benefits and for medical benefits. One particularly striking result is the decline in the total frequency (cases paying cash benefits and/or medical benefits) from 7,119 cases per 100,000 workers in 1995 to 6,322 per 100,000 workers in 1999.

ENDNOTES

1. The most recent articles are Burton and Blum (2002), Burton and Blum (2003), which contains an appendix examining data sources, terminology, and methodology, and Blum and Burton (2003).
2. Some of the tables in our 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 Hawaii and Minnesota, which had no PTD cases in one or more years. The N/A for Nevada is because data for that state only began in 1996.
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.

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WWW.WORKERSCOMPRESOURCES.COM

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- An Author's Guide for those interested in submitting articles for consideration of publication
- An extensive list of conferences and meetings pertaining to workers' compensation and other programs in the workers' disability system.
- The full text of the Report of the National Commission on State Workmen's Compensation Laws.

For more information about the website please contact website editor Elizabeth Yates at webeditor@workerscompresources.com

Table 1A

Temporary Total Frequency Per 100,000 Workers

State	1996			1997			1998			1999		
	Temporary Total Frequency (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	1,749	155.2	6	1,261	117.6	18	1,005	100.0	27	975	97.8	26
Alaska	2,046	181.5	2	1,975	184.2	4	1,969	195.9	3	1,944	194.9	2
Arizona	941	83.5	39	908	84.7	36	821	81.7	37	753	75.5	38
Arkansas	1,026	91.0	36	907	84.5	37	779	77.5	38	762	76.5	37
California	1,201	106.5	22	1,125	104.9	23	1,062	105.7	23	1,300	130.4	14
Colorado	1,059	94.0	33	879	82.0	38	730	72.6	41	788	79.0	35
Connecticut	1,503	133.3	12	1,365	127.3	13	1,279	127.3	14	1,148	115.1	20
Delaware	1,538	136.4	11	1,472	137.2	10	1,389	138.2	12	1,335	133.9	13
Dis. of Columbia	506	44.8	47	449	41.9	47	409	40.7	47	352	35.3	47
Florida	1,224	108.6	19	1,077	100.4	27	979	97.4	29	996	99.9	24
Georgia	821	72.8	40	726	67.7	44	619	61.6	46	564	56.6	46
Hawaii	1,976	175.3	4	2,002	186.7	3	1,939	193.0	4	1,844	184.9	4
Idaho	1,599	141.8	9	1,537	143.3	8	1,684	167.6	6	1,563	156.8	6
Illinois	1,155	102.4	25	1,047	97.6	31	910	90.5	32	850	85.2	33
Indiana	1,087	96.4	31	1,080	100.7	26	998	99.3	28	889	89.2	31
Iowa	1,353	120.0	17	1,258	117.3	19	1,206	120.1	18	1,148	115.1	19
Kansas	814	72.2	41	745	69.5	43	668	66.5	43	688	68.9	42
Kentucky	1,206	107.0	21	1,094	102.0	25	1,140	113.5	20	1,162	116.5	18
Louisiana	1,061	94.1	32	1,118	104.2	24	1,071	106.5	22	941	94.4	27
Maine	1,103	97.8	29	1,288	120.1	16	1,353	134.7	13	1,431	143.5	9
Maryland	1,033	91.6	35	1,002	93.4	33	901	89.6	34	848	85.0	34
Massachusetts	1,463	129.8	13	1,434	133.7	11	1,429	142.2	10	1,387	139.1	10
Michigan	1,419	125.9	14	1,297	120.9	14	1,243	123.7	17	1,256	126.0	15
Minnesota	1,153	102.3	26	1,038	96.8	32	1,045	104.0	25	1,119	112.2	22
Mississippi	1,387	123.0	16	1,280	119.3	17	1,269	126.3	15	1,084	108.7	23
Missouri	1,108	98.3	28	1,132	105.5	22	1,014	100.9	26	937	94.0	28
Montana	1,143	101.4	27	1,206	112.4	20	1,144	113.8	19	1,205	120.8	17
Nebraska	796	70.6	42	762	71.0	40	762	75.8	40	661	66.3	43
Nevada	1,215	107.8	20	1,171	109.1	21	1,136	113.0	21	1,145	114.8	21
New Hampshire	1,746	154.9	7	1,653	154.1	6	1,567	155.9	7	1,476	148.0	7
New Jersey	746	66.2	43	762	71.0	40	763	75.9	39	743	74.5	39
New Mexico	1,091	96.8	30	1,054	98.3	30	904	90.0	33	919	92.1	30
New York	961	85.3	37	997	93.0	34	951	94.6	31	865	86.7	32
North Carolina	648	57.5	46	660	61.5	46	625	62.2	45	595	59.7	45
Oklahoma	1,404	124.5	15	1,419	132.3	12	1,418	141.1	11	1,335	133.9	12
Oregon	1,629	144.5	8	1,626	151.6	7	1,436	142.9	9	1,378	138.2	11
Pennsylvania	1,322	117.3	18	1,297	120.9	15	1,259	125.3	16	1,248	125.2	16
Rhode Island	1,784	158.3	5	2,125	198.1	2	2,075	206.5	2	1,864	186.9	3
South Carolina	942	83.6	38	879	82.0	38	847	84.3	36	695	69.7	41
South Dakota	1,180	104.7	24	1,062	99.0	29	959	95.4	30	927	93.0	29
Tennessee	1,040	92.3	34	937	87.4	35	871	86.7	35	784	78.6	36
Texas	695	61.7	45	756	70.5	42	716	71.3	42	711	71.3	40
USL&HW	5,059	448.7	1	4,025	375.3	1	3,751	373.3	1	3,441	345.1	1
Utah	1,197	106.2	23	1,068	99.6	28	1,053	104.8	24	994	99.6	25
Vermont	1,561	138.5	10	1,519	141.6	9	1,453	144.6	8	1,447	145.1	8
Virginia	701	62.2	44	693	64.6	45	640	63.7	44	603	60.5	44
Wisconsin	1,996	177.1	3	1,913	178.4	5	1,713	170.5	5	1,612	161.7	5
National Avg.	1,127			1,073			1,005			997		

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

Table 2A

Permanent Partial Frequency Per 100,000 Workers

State	1996			1997			1998			1999		
	Permanent Partial Frequency (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	238	48.1	39	224	47.1	43	320	63.8	33	326	61.0	33
Alaska	662	133.9	9	605	127.1	8	642	128.0	9	725	135.6	5
Arizona	320	64.7	31	291	61.2	33	304	60.6	34	286	53.6	40
Arkansas	288	58.2	33	303	63.6	32	348	69.4	30	396	74.1	27
California	987	199.6	3	954	200.4	3	953	190.1	2	1,221	228.5	2
Colorado	548	110.7	16	543	114.1	14	603	120.3	11	566	105.9	12
Connecticut	564	114.1	14	483	101.5	15	525	104.7	15	521	97.5	18
Delaware	315	63.7	32	261	54.8	37	257	51.3	41	310	58.0	35
Dis. of Columbia	124	25.1	47	119	25.0	47	128	25.5	47	128	24.0	47
Florida	360	72.8	23	367	77.1	23	395	78.8	24	404	75.6	23
Georgia	278	56.2	36	254	53.4	40	297	59.3	35	316	59.1	34
Hawaii	608	123.0	10	598	125.6	9	605	120.7	10	655	122.5	9
Idaho	340	68.8	28	339	71.2	28	246	49.0	42	300	56.1	38
Illinois	604	122.1	11	592	124.3	10	680	135.7	8	694	129.9	8
Indiana	247	49.9	38	256	53.8	39	283	56.5	37	297	55.6	39
Iowa	432	87.3	19	449	94.4	17	509	101.5	17	531	99.3	16
Kansas	563	113.9	15	477	100.2	16	509	101.5	16	605	113.1	11
Kentucky	285	57.6	35	230	48.3	41	235	46.9	43	266	49.8	41
Louisiana	223	45.0	43	224	47.1	42	259	51.6	40	302	56.5	36
Maine	222	44.9	44	285	59.8	34	271	54.1	39	205	38.4	44
Maryland	424	85.8	20	386	81.1	21	393	78.3	25	379	70.8	29
Massachusetts	331	66.9	30	331	69.5	30	392	78.1	26	398	74.4	26
Michigan	172	34.7	46	145	30.5	46	131	26.0	46	130	24.2	46
Minnesota	358	72.4	25	364	76.5	24	372	74.2	29	385	72.0	28
Mississippi	237	47.9	40	257	54.0	38	324	64.6	32	376	70.4	30
Missouri	671	135.7	8	726	152.5	5	844	168.4	4	944	176.7	3
Montana	814	164.6	5	665	139.7	7	776	154.8	5	642	120.1	10
Nebraska	441	89.2	18	449	94.3	18	451	90.0	21	476	89.1	20
Nevada	958	193.7	4	812	170.6	4	684	136.4	7	701	131.2	7
New Hampshire	287	57.9	34	268	56.3	35	297	59.3	35	302	56.4	37
New Jersey	710	143.6	6	581	122.0	11	556	110.9	13	523	97.9	17
New Mexico	359	72.6	24	352	73.9	25	373	74.4	28	353	66.1	31
New York	589	119.1	12	556	116.8	13	549	109.5	14	492	92.1	19
North Carolina	344	69.6	27	350	73.5	26	387	77.2	27	399	74.7	24
Oklahoma	989	200.0	2	957	201.0	2	854	170.4	3	738	138.1	4
Oregon	700	141.6	7	669	140.5	6	757	151.0	6	710	132.9	6
Pennsylvania	223	45.1	42	218	45.8	44	218	43.5	45	209	39.1	43
Rhode Island	278	56.2	36	341	71.6	27	485	96.8	19	398	74.5	25
South Carolina	464	93.8	17	443	93.1	19	488	97.4	18	545	101.9	14
South Dakota	350	70.8	26	315	66.2	31	340	67.8	31	344	64.4	32
Tennessee	401	81.1	22	391	82.1	20	451	90.0	21	460	86.1	21
Texas	570	115.3	13	558	117.2	12	573	114.3	12	561	105.0	13
USL&HW	1,408	284.7	1	1,453	305.3	1	1,846	368.3	1	1,818	340.2	1
Utah	234	47.3	41	263	55.2	36	273	54.5	38	188	35.1	45
Vermont	422	85.3	21	386	81.0	22	469	93.6	20	541	101.2	15
Virginia	173	35.1	45	181	38.1	45	221	44.0	44	219	41.1	42
Wisconsin	334	67.5	29	334	70.2	29	418	83.4	23	450	84.2	22
National Avg.	494			476			501			534		

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

Table 3A

Permanent Total Frequency Per 100,000 Workers

State	1996			1997			1998			1999		
	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 47 Jurisdictions (6)	Permanent Total Frequency (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Permanent Total Frequency (10)	State as Percent of U.S. Average (11)	Rank Among 47 Jurisdictions (12)
Alabama	38	582.7	1	35	569.9	1	5	82.0	12	6	80.6	14
Alaska	3	46.0	20	5	77.3	16	4	61.5	18	10	131.0	7
Arizona	1	15.3	43	1	16.3	42	1	16.4	38	4	47.0	22
Arkansas	4	54.9	19	3	48.9	23	3	42.4	25	5	63.8	19
California	6	92.0	11	8	130.3	7	9	147.6	5	11	147.8	6
Colorado	10	153.3	4	13	203.5	3	16	267.8	3	11	150.0	5
Connecticut	4	61.3	16	3	48.9	23	1	16.4	38	3	42.5	24
Delaware	3	46.0	20	3	48.9	23	2	32.8	27	2	26.9	33
Dis. of Columbia	2	26.8	39	1	20.4	39	3	41.0	26	2	28.0	32
Florida	25	383.3	2	21	337.9	2	26	430.4	1	27	362.7	2
Georgia	9	138.0	5	4	65.1	18	3	49.2	19	4	47.0	22
Hawaii	0	0.0	47	3	48.9	23	0	0.0	47	2	22.4	41
Idaho	1	20.4	41	3	43.4	32	1	21.9	36	2	20.2	42
Illinois	7	103.5	10	5	73.3	17	4	65.6	15	6	84.0	12
Indiana	2	30.7	33	2	32.6	33	1	16.4	38	2	20.2	42
Iowa	2	30.7	33	1	19.0	41	2	30.1	34	2	26.9	33
Kansas	2	30.7	33	1	16.3	42	2	32.8	27	4	53.7	21
Kentucky	2	30.7	33	1	16.3	42	1	16.4	38	2	31.3	30
Louisiana	3	46.0	20	5	85.5	11	6	98.4	10	9	118.7	9
Maine	3	39.6	30	3	48.9	23	1	20.5	37	2	31.3	31
Maryland	2	34.5	31	2	32.6	33	2	32.8	27	3	36.9	27
Massachusetts	1	7.7	46	1	8.1	47	1	16.4	38	1	13.4	44
Michigan	2	30.7	33	1	20.4	39	2	28.7	35	3	36.9	27
Minnesota	1	15.3	43	1	16.3	42	1	16.4	38	2	26.9	33
Mississippi	6	92.0	11	4	65.1	18	2	32.8	27	5	67.2	15
Missouri	3	46.0	20	4	65.1	18	4	65.6	15	7	94.0	11
Montana	8	122.7	8	10	162.8	5	10	164.0	4	3	40.3	25
Nebraska	3	46.0	20	2	32.6	33	3	49.2	19	6	81.7	13
Nevada	1	15.3	43	1	16.3	42	2	32.8	27	3	40.3	25
New Hampshire	2	34.5	31	12	191.3	4	5	73.8	14	1	13.4	44
New Jersey	9	138.0	5	5	81.4	12	3	49.2	19	2	26.9	33
New Mexico	3	46.0	20	2	32.6	33	1	16.4	38	2	26.9	33
New York	7	107.3	9	8	130.3	7	8	131.2	6	8	107.5	10
North Carolina	5	76.7	13	5	81.4	12	6	98.4	10	9	120.9	8
Oklahoma	3	46.0	20	3	48.9	23	3	49.2	19	2	24.6	40
Oregon	3	46.0	20	4	65.1	18	1	16.4	38	1	13.4	44
Pennsylvania	9	138.0	5	9	146.6	6	8	131.2	6	5	67.2	15
Rhode Island	2	30.7	33	6	97.7	10	2	32.8	27	1	13.4	44
South Carolina	5	76.7	13	3	48.9	23	7	114.8	8	13	179.1	4
South Dakota	14	214.7	3	3	48.9	23	4	65.6	15	5	67.2	15
Tennessee	4	61.3	16	5	81.4	12	5	82.0	12	4	57.1	20
Texas	5	76.7	13	5	81.4	12	7	114.8	8	14	188.1	3
USL&HW	1	16.6	42	7	119.4	9	18	296.5	2	31	416.4	1
Utah	3	46.0	20	4	65.1	18	3	49.2	19	2	26.9	33
Vermont	2	26.8	39	2	32.6	33	2	32.8	27	3	36.9	27
Virginia	3	46.0	20	3	48.9	23	3	49.2	19	5	64.9	18
Wisconsin	4	61.3	16	2	32.6	33	1	16.4	38	2	26.9	33
National Avg.	7			6			6			7		

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

Table 4A
Fatal Frequency Per 100,000 Workers

State	1996			1997			1998			1999		
	Frequency (1)	State as Percent of U.S. Average (2)	Rank Among 47 Jurisdictions (3)	Frequency (4)	State as Percent of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Frequency (7)	State as Percent of U.S. Average (8)	Rank Among 47 Jurisdictions (9)	Frequency (10)	State as Percent of U.S. Average (11)	Rank Among 47 Jurisdictions (12)
Alabama	6	112.8	17	9	174.9	4	5	108.4	21	6	136.1	12
Alaska	15	272.5	3	13	242.9	3	12	254.8	1	11	225.7	2
Arizona	3	59.5	40	3	58.3	39	3	65.1	37	4	82.4	36
Arkansas	6	120.6	16	7	127.9	13	6	121.1	20	7	146.9	10
California	6	112.8	17	5	97.1	22	4	86.8	29	5	107.5	20
Colorado	4	75.2	33	5	93.9	33	3	72.3	35	5	100.3	25
Connecticut	2	37.6	45	3	58.3	39	4	86.8	29	3	73.4	38
Delaware	2	37.6	45	1	19.4	47	1	21.7	46	5	107.5	20
Dis. of Columbia	2	32.9	47	1	24.3	46	3	54.2	44	2	44.8	45
Florida	5	94.0	26	5	97.1	22	5	108.4	21	5	107.5	20
Georgia	6	112.8	17	6	116.6	14	3	65.1	37	4	86.0	30
Hawaii	3	56.4	41	2	38.9	45	1	21.7	46	8	172.0	7
Idaho	16	297.6	2	17	327.0	2	8	169.9	8	8	164.8	8
Illinois	4	79.9	31	8	150.6	10	6	130.1	12	5	107.5	20
Indiana	5	94.0	26	5	97.1	22	3	65.1	37	4	75.2	37
Iowa	5	90.8	30	5	97.1	22	5	108.4	21	4	89.6	29
Kansas	7	131.6	10	8	155.4	9	8	173.5	6	5	96.7	27
Kentucky	6	112.8	17	5	97.1	22	4	86.8	29	6	129.0	13
Louisiana	7	136.3	9	9	170.0	8	8	162.7	9	8	175.6	6
Maine	4	67.3	38	4	77.7	34	9	188.0	5	9	182.7	5
Maryland	7	131.6	10	6	106.9	19	4	75.9	34	5	112.9	19
Massachusetts	4	65.8	39	4	77.7	34	3	65.1	37	2	32.2	47
Michigan	6	103.4	25	5	97.1	22	5	108.4	21	5	107.5	20
Minnesota	4	75.2	33	4	77.7	34	3	65.1	37	3	64.5	40
Mississippi	7	131.6	10	9	174.9	4	8	173.5	6	9	193.5	3
Missouri	6	112.8	17	6	116.6	14	6	130.1	12	6	129.0	13
Montana	7	131.6	10	9	174.9	4	9	195.2	3	9	193.5	3
Nebraska	10	187.9	5	6	116.6	14	6	130.1	12	5	96.7	27
Nevada	8	150.3	8	8	145.7	11	7	151.8	10	7	150.5	9
New Hampshire	3	56.4	41	5	102.0	21	4	81.3	33	2	48.4	44
New Jersey	3	56.4	41	3	58.3	39	3	65.1	37	2	43.0	46
New Mexico	10	187.9	5	7	136.0	12	6	130.1	12	6	129.0	13
New York	5	94.0	26	4	77.7	34	5	108.4	21	4	86.0	30
North Carolina	4	75.2	33	5	97.1	22	5	108.4	21	4	86.0	30
Oklahoma	12	225.5	4	9	174.9	4	9	195.2	3	7	141.5	11
Oregon	7	131.6	10	6	116.6	14	5	108.4	21	4	86.0	30
Pennsylvania	4	75.2	33	3	58.3	39	3	65.1	37	3	64.5	40
Rhode Island	4	75.2	33	3	58.3	39	6	130.1	12	4	86.0	30
South Carolina	9	169.1	7	5	97.1	22	4	86.8	29	6	129.0	13
South Dakota	7	131.6	10	5	97.1	22	6	130.1	12	6	129.0	13
Tennessee	5	94.0	26	6	116.6	14	5	108.4	21	5	98.5	26
Texas	6	112.8	17	5	97.1	22	6	130.1	12	6	129.0	13
USL&HW	47	889.5	1	29	569.9	1	12	249.4	2	31	666.4	1
Utah	6	112.8	17	5	97.1	22	6	130.1	12	3	64.5	40
Vermont	6	112.8	17	6	106.9	19	7	141.0	11	3	69.9	39
Virginia	4	76.7	32	4	77.7	34	3	66.9	36	4	84.2	35
Wisconsin	3	56.4	41	3	58.3	39	2	43.4	45	3	64.5	40
National Avg.	5			5			5			5		

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

Table 5A

Total Frequency Per 100,000 Workers

State	1996			1997			1998			1999		
	Total Frequency (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	7,193	107.1	26	6,886	105.7	27	6,395	101.8	28	6,285	99.4	32
Alaska	9,477	141.1	6	8,750	134.2	7	8,464	134.7	8	8,558	135.4	7
Arizona	7,983	118.8	14	7,516	115.3	18	7,335	116.8	18	6,961	110.1	24
Arkansas	7,705	114.7	18	7,247	111.2	21	6,818	108.5	25	7,116	112.6	22
California	7,165	106.7	27	6,798	104.3	28	6,341	100.9	30	7,631	120.7	11
Colorado	7,720	114.9	17	6,984	107.2	25	6,357	101.2	29	7,476	118.2	14
Connecticut	6,846	101.9	28	6,221	95.5	33	6,207	98.8	32	5,825	92.1	34
Delaware	6,844	101.9	29	6,272	96.2	32	5,848	93.1	34	5,744	90.9	35
Dis. of Columbia	1,806	26.9	47	1,608	24.7	47	1,514	24.1	47	1,358	21.5	47
Florida	6,745	100.4	30	6,797	104.3	29	6,493	103.4	27	6,450	102.0	31
Georgia	5,741	85.5	39	5,453	83.7	40	4,992	79.5	41	5,170	81.8	40
Hawaii	5,796	86.3	38	5,790	88.8	38	5,429	86.4	38	5,461	86.4	38
Idaho	9,850	146.6	5	9,638	147.9	5	9,503	151.3	4	9,520	150.6	3
Illinois	6,215	92.5	36	5,869	90.1	37	5,677	90.4	37	5,467	86.5	37
Indiana	8,856	131.8	9	9,168	140.7	6	8,819	140.4	7	8,497	134.4	8
Iowa	7,271	108.2	25	7,052	108.2	24	7,028	111.9	23	7,177	113.5	21
Kansas	6,640	98.9	32	6,036	92.6	35	5,763	91.7	36	7,091	112.2	23
Kentucky	8,808	131.1	10	8,256	126.7	10	7,860	125.1	13	7,551	119.4	13
Louisiana	5,175	77.0	41	5,308	81.4	41	5,416	86.2	39	4,986	78.9	41
Maine	7,556	112.5	20	8,589	131.8	8	9,006	143.4	6	9,197	145.5	5
Maryland	4,904	73.0	42	4,681	71.8	44	4,388	69.9	46	4,175	66.0	45
Massachusetts	6,143	91.4	37	6,132	94.1	34	6,265	99.7	31	6,032	95.4	33
Michigan	8,567	127.5	11	8,009	122.9	14	7,764	123.6	14	7,471	118.2	15
Minnesota	7,516	111.9	22	6,907	106.0	26	7,099	113.0	21	7,190	113.7	20
Mississippi	7,530	112.1	21	7,284	111.8	19	7,097	113.0	22	6,802	107.6	27
Missouri	6,456	96.1	34	6,727	103.2	30	6,496	103.4	26	6,532	103.3	29
Montana	10,021	149.2	3	9,690	148.7	4	9,833	156.5	2	9,215	145.8	4
Nebraska	7,646	113.8	19	7,250	111.2	20	7,157	113.9	20	6,838	108.2	25
Nevada	10,558	157.2	2	10,098	154.9	2	9,677	154.1	3	9,716	153.7	2
New Hampshire	8,042	119.7	13	7,806	119.8	16	7,542	120.1	17	7,387	116.8	18
New Jersey	4,701	70.0	45	4,608	70.7	45	4,428	70.5	44	4,205	66.5	44
New Mexico	6,711	99.9	31	6,397	98.2	31	6,040	96.2	33	6,487	102.6	30
New York	4,645	69.2	46	4,602	70.6	46	4,412	70.2	45	3,885	61.5	46
North Carolina	5,597	83.3	40	5,574	85.5	39	5,397	85.9	40	5,226	82.7	39
Oklahoma	7,350	109.4	24	7,610	116.8	17	7,568	120.5	16	7,422	117.4	17
Oregon	7,837	116.7	15	7,867	120.7	15	7,700	122.6	15	7,309	115.6	19
Pennsylvania	8,358	124.4	12	8,207	125.9	11	7,971	126.9	10	7,780	123.1	10
Rhode Island	6,498	96.7	33	8,117	124.5	13	8,015	127.6	9	6,837	108.1	26
South Carolina	6,281	93.5	35	5,931	91.0	36	5,769	91.8	35	5,535	87.6	36
South Dakota	9,104	135.5	8	8,339	127.9	9	7,866	125.2	12	7,883	124.7	9
Tennessee	7,787	115.9	16	7,221	110.8	22	6,972	111.0	24	6,722	106.3	28
Texas	4,817	71.7	43	4,962	76.1	42	4,851	77.2	43	4,844	76.6	42
USL&HW	19,626	292.2	1	20,799	319.1	1	21,002	334.3	1	16,839	266.4	1
Utah	9,371	139.5	7	8,147	125.0	12	7,895	125.7	11	7,461	118.0	16
Vermont	7,444	110.8	23	7,120	109.2	23	7,323	116.6	19	7,582	119.9	12
Virginia	4,815	71.7	44	4,895	75.1	43	4,855	77.3	42	4,715	74.6	43
Wisconsin	9,898	147.4	4	9,741	149.5	3	9,279	147.7	5	9,057	143.3	6
National Avg.	6,717			6,517			6,282			6,322		

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

Table 6A

**Temporary Total Average Cash Benefits Per Case
(In Dollars)**

State	1996			1997			1998			1999		
	Temp. Total Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	2,107	66.0	39	3,151	90.0	25	3,689	94.4	24	3,821	86.3	28
Alaska	2,456	76.9	31	2,462	70.3	36	2,737	70.0	37	2,935	66.3	39
Arizona	1,795	56.2	44	1,877	53.6	44	2,049	52.4	44	2,148	48.5	45
Arkansas	2,436	76.3	33	2,634	75.2	33	2,825	72.3	36	2,994	67.6	38
California	1,416	44.4	47	1,706	48.7	47	1,845	47.2	46	2,348	53.0	44
Colorado	2,951	92.5	24	3,263	93.1	23	3,434	87.9	27	4,016	90.7	24
Connecticut	2,441	76.5	32	2,759	78.8	31	3,003	76.8	33	3,408	77.0	32
Delaware	3,459	108.4	17	2,984	85.2	27	3,823	97.8	21	4,296	97.0	19
Dis. of Columbia	2,094	65.6	40	2,329	66.5	38	2,499	63.9	40	2,794	63.1	40
Florida	4,241	132.9	6	4,867	138.9	5	5,389	137.9	6	5,872	132.6	6
Georgia	3,508	109.9	15	3,926	112.1	17	4,451	113.9	15	5,532	125.0	8
Hawaii	2,325	72.9	35	2,101	60.0	41	2,928	74.9	35	3,390	76.6	33
Idaho	3,737	117.1	12	4,100	117.1	12	6,411	164.0	1	5,500	124.2	9
Illinois	3,998	125.3	8	4,311	123.1	9	4,573	117.0	14	5,214	117.8	12
Indiana	2,316	72.6	36	2,604	74.3	34	2,988	76.4	34	3,572	80.7	31
Iowa	2,129	66.7	38	2,265	64.6	40	2,723	69.7	38	3,148	71.1	37
Kansas	3,347	104.9	18	4,882	139.4	3	5,740	146.8	3	4,163	94.0	21
Kentucky	2,924	91.6	26	2,885	82.4	29	3,027	77.4	32	3,289	74.3	34
Louisiana	2,941	92.2	25	2,969	84.7	28	3,734	95.5	23	4,193	94.7	20
Maine	4,652	145.8	2	4,384	125.2	8	4,658	119.2	12	5,066	114.4	13
Maryland	3,193	100.0	21	3,482	99.4	21	4,004	102.4	18	4,820	108.9	14
Massachusetts	4,516	141.5	3	4,611	131.6	6	5,646	144.4	4	6,677	150.8	2
Michigan	4,223	132.3	7	4,605	131.5	7	5,207	133.2	8	5,993	135.4	4
Minnesota	1,750	54.8	45	1,841	52.6	45	1,908	48.8	45	2,141	48.4	46
Mississippi	2,786	87.3	28	3,066	87.5	26	3,069	78.5	30	3,706	83.7	29
Missouri	3,808	119.3	10	4,038	115.3	14	3,991	102.1	19	4,596	103.8	17
Montana	3,195	100.1	20	3,981	113.7	15	4,041	103.4	17	3,575	80.8	30
Nebraska	3,213	100.7	19	3,602	102.8	20	3,786	96.9	22	3,986	90.0	25
Nevada	2,196	68.8	37	2,564	73.2	35	3,509	89.8	26	4,085	92.3	22
New Hampshire	2,076	65.0	41	2,272	64.8	39	2,388	61.1	41	2,630	59.4	42
New Jersey	3,184	99.8	22	3,942	112.5	16	5,377	137.6	7	5,429	122.6	11
New Mexico	2,848	89.2	27	3,368	96.2	22	3,428	87.7	28	3,849	86.9	27
New York	3,759	117.8	11	3,708	105.9	18	3,649	93.3	25	4,017	90.7	23
North Carolina	3,592	112.6	14	4,068	116.1	13	5,178	132.5	9	5,571	125.8	7
Oklahoma	3,039	95.2	23	3,233	92.3	24	3,889	99.5	20	4,583	103.5	18
Oregon	2,065	64.7	42	2,092	59.7	42	1,621	41.5	47	1,774	40.1	47
Pennsylvania	4,664	146.1	1	4,881	139.3	4	5,045	129.1	11	5,439	122.9	10
Rhode Island	2,621	82.1	30	2,661	76.0	32	2,502	64.0	39	3,176	71.7	36
South Carolina	4,349	136.3	5	4,987	142.4	1	5,771	147.6	2	6,788	153.3	1
South Dakota	2,364	74.1	34	2,449	69.9	37	3,051	78.0	31	3,186	72.0	35
Tennessee	3,987	124.9	9	4,227	120.7	10	4,613	118.0	13	5,940	134.2	5
Texas	4,353	136.4	4	4,905	140.0	2	5,558	142.2	5	6,469	146.1	3
USL&HW	3,670	115.0	13	4,172	119.1	11	5,051	129.2	10	4,739	107.0	15
Utah	1,703	53.4	46	1,748	49.9	46	2,073	53.0	43	2,739	61.9	41
Vermont	3,470	108.7	16	3,679	105.0	19	4,286	109.6	16	4,608	104.1	16
Virginia	2,626	82.3	29	2,808	80.2	30	3,194	81.7	29	3,884	87.7	26
Wisconsin	1,969	61.7	43	2,060	58.8	43	2,255	57.7	42	2,438	55.1	43
National Avg.	3,191			3,503			3,909			4,427		

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

Table 7A

Permanent Partial Average Cash Benefits Per Case
(In Dollars)

State	1996			1997			1998			1999		
	Perm. Partial Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	40,105	123.6	11	41,714	126.1	11	31,181	94.8	20	30,927	87.4	23
Alaska	29,477	90.8	20	30,335	91.7	22	32,696	99.4	17	37,926	107.2	12
Arizona	30,360	93.5	19	32,700	98.8	17	33,348	101.4	16	29,321	82.8	26
Arkansas	16,890	52.0	41	16,101	48.7	41	15,169	46.1	44	16,248	45.9	45
California	26,563	81.8	26	30,351	91.7	21	32,254	98.1	18	35,490	100.3	17
Colorado	32,457	100.0	16	31,624	95.6	18	28,420	86.4	25	28,481	80.5	29
Connecticut	24,301	74.9	28	25,279	76.4	29	27,613	84.0	27	34,779	98.3	18
Delaware	42,908	132.2	9	41,734	126.1	10	43,566	132.5	9	42,880	121.2	9
Dis. of Columbia	52,710	162.4	7	48,664	147.1	8	47,264	143.7	8	49,629	140.2	8
Florida	29,022	89.4	21	28,536	86.2	26	29,265	89.0	23	28,960	81.8	28
Georgia	37,114	114.3	13	37,522	113.4	13	34,158	103.9	14	36,738	103.8	13
Hawaii	27,327	84.2	24	29,904	90.4	24	28,427	86.4	24	29,080	82.2	27
Idaho	22,773	70.2	30	22,197	67.1	34	25,718	78.2	29	24,629	69.6	31
Illinois	22,210	68.4	32	22,637	68.4	31	22,296	67.8	33	23,255	65.7	34
Indiana	11,502	35.4	47	12,735	38.5	47	11,474	34.9	47	13,909	39.3	47
Iowa	21,811	67.2	34	22,400	67.7	32	23,251	70.7	31	24,007	67.8	32
Kansas	12,347	38.0	46	14,130	42.7	46	15,984	48.6	42	16,815	47.5	44
Kentucky	22,578	69.6	31	25,541	77.2	28	24,620	74.9	30	31,107	87.9	21
Louisiana	63,126	194.5	4	60,499	182.8	5	54,808	166.6	5	65,506	185.1	5
Maine	73,278	225.8	3	60,353	182.4	6	55,164	167.7	4	52,280	147.7	7
Maryland	24,464	75.4	27	29,468	89.1	25	31,630	96.2	19	32,995	93.2	20
Massachusetts	34,147	105.2	15	36,202	109.4	15	33,597	102.1	15	30,719	86.8	24
Michigan	62,192	191.6	5	64,403	194.6	2	67,744	206.0	2	86,872	245.4	1
Minnesota	31,253	96.3	18	29,935	90.5	23	29,881	90.8	21	35,666	100.8	16
Mississippi	31,362	96.6	17	30,388	91.8	20	27,888	84.8	26	31,075	87.8	22
Missouri	14,105	43.5	44	14,197	42.9	45	14,530	44.2	45	15,586	44.1	46
Montana	23,972	73.9	29	22,765	68.8	30	21,918	66.6	34	20,331	57.4	41
Nebraska	21,815	67.2	33	22,259	67.3	33	22,981	69.9	32	22,871	64.6	35
Nevada	35,966	110.8	14	36,730	111.0	14	36,783	111.8	12	36,072	101.9	14
New Hampshire	40,023	123.3	12	41,708	126.0	12	41,069	124.9	10	40,783	115.2	10
New Jersey	17,253	53.2	39	18,280	55.2	38	17,501	53.2	40	21,526	60.8	40
New Mexico	15,900	49.0	42	18,118	54.8	39	19,715	59.9	38	21,574	61.0	39
New York	57,296	176.5	6	49,757	150.4	7	52,948	161.0	6	54,783	154.8	6
North Carolina	28,033	86.4	23	33,412	101.0	16	39,310	119.5	11	35,881	101.4	15
Oklahoma	21,061	64.9	36	20,430	61.7	36	20,517	62.4	36	22,069	62.4	37
Oregon	15,015	46.3	43	15,433	46.6	42	15,637	47.5	43	18,466	52.2	42
Pennsylvania	75,029	231.2	2	79,166	239.2	1	75,405	229.3	1	76,948	217.4	2
Rhode Island	41,431	127.6	10	64,078	193.6	3	47,506	144.4	7	68,484	193.5	4
South Carolina	18,647	57.5	37	20,745	62.7	35	21,677	65.9	35	23,708	67.0	33
South Dakota	21,780	67.1	35	14,390	43.5	44	12,247	37.2	46	24,923	70.4	30
Tennessee	27,233	83.9	25	28,222	85.3	27	27,547	83.8	28	30,439	86.0	25
Texas	16,909	52.1	40	17,357	52.5	40	17,620	53.6	39	18,346	51.8	43
USL&HW	78,409	241.6	1	63,647	192.3	4	60,259	183.2	3	73,837	208.6	3
Utah	13,426	41.4	45	15,006	45.3	43	17,439	53.0	41	21,995	62.1	38
Vermont	28,585	88.1	22	30,989	93.6	19	29,295	89.1	22	33,847	95.6	19
Virginia	50,384	155.2	8	45,346	137.0	9	34,855	106.0	13	38,636	109.2	11
Wisconsin	18,083	55.7	38	18,816	56.9	37	20,269	61.6	37	22,212	62.8	36
National Avg.	32,457			33,091			32,891			35,394		

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

Table 8A

**Permanent Total Average Cash Benefits Per Case
(In Dollars)**

State	1996			1997			1998			1999		
	Perm. Total Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 Average Benefits (10)	State as Percent of U.S. Average (11)	Rank Among 47 Jurisdictions (12)
Alabama	106,824	49.1	41	43,962	18.5	47	214,150	75.0	31	164,153	72.0	32
Alaska	946,236	434.5	1	601,540	253.5	1	590,746	207.0	3	242,870	106.6	17
Arizona	153,848	70.7	33	179,297	75.6	28	324,060	113.5	21	321,039	140.9	14
Arkansas	82,385	37.8	45	61,732	26.0	44	54,562	19.1	46	68,491	30.1	45
California	231,430	106.3	21	228,493	96.3	23	232,222	81.4	28	236,978	104.0	19
Colorado	359,396	165.0	8	360,153	151.8	10	339,025	118.8	17	446,400	195.9	9
Connecticut	584,803	268.6	3	401,991	169.4	6	349,958	122.6	15	518,713	227.6	4
Delaware	403,706	185.4	6	302,912	127.6	15	319,530	111.9	23	1,301,504	571.0	1
Dis. of Columbia	237,803	109.2	20	160,651	67.7	33	169,260	59.3	37	324,292	142.3	13
Florida	194,480	89.3	27	192,208	81.0	26	172,530	60.4	36	154,308	67.7	33
Georgia	142,604	65.5	34	138,531	58.4	39	216,177	75.7	30	235,210	103.2	21
Hawaii	184,604	84.8	30	408,875	172.3	5	474,512	166.2	8	100,010	43.9	39
Idaho	760,796	349.4	2	525,970	221.6	2	242,240	84.9	27	81,331	35.7	42
Illinois	140,120	64.3	35	160,961	67.8	32	158,089	55.4	39	183,515	80.5	28
Indiana	137,661	63.2	36	118,275	49.8	40	209,219	73.3	33	93,728	41.1	40
Iowa	104,023	47.8	42	239,956	101.1	19	349,790	122.5	16	229,905	100.9	22
Kansas	96,197	44.2	43	75,092	31.6	43	42,993	15.1	47	74,302	32.6	44
Kentucky	287,345	132.0	14	163,454	68.9	31	231,119	81.0	29	235,885	103.5	20
Louisiana	128,566	59.0	39	217,214	91.5	24	302,425	105.9	24	239,101	104.9	18
Maine	73,076	33.6	47	46,493	19.6	46	66,865	23.4	45	78,271	34.3	43
Maryland	190,638	87.5	29	320,192	134.9	13	605,911	212.3	2	449,183	197.1	8
Massachusetts	316,731	145.5	12	398,241	167.8	7	486,705	170.5	7	560,941	246.1	2
Michigan	184,211	84.6	31	153,264	64.6	34	191,468	67.1	34	149,700	65.7	35
Minnesota	345,247	158.6	10	285,411	120.3	16	853,675	299.1	1	360,844	158.3	12
Mississippi	79,139	36.3	46	98,155	41.4	42	173,277	60.7	35	188,358	82.6	27
Missouri	276,278	126.9	17	191,569	80.7	27	353,916	124.0	14	154,176	67.6	34
Montana	412,740	189.5	5	353,026	148.8	11	72,245	25.3	44	471,199	206.7	7
Nebraska	194,833	89.5	26	268,452	113.1	18	400,605	140.3	9	165,857	72.8	31
Nevada	354,590	162.8	9	477,931	201.4	3	562,569	197.1	4	523,866	229.8	3
New Hampshire	224,440	103.1	22	61,641	26.0	45	211,543	74.1	32	428,696	188.1	11
New Jersey	136,158	62.5	37	468,849	197.6	4	331,915	116.3	18	81,963	36.0	41
New Mexico	88,025	40.4	44	150,711	63.5	35	295,606	103.6	25	114,093	50.1	38
New York	175,341	80.5	32	238,485	100.5	20	399,358	139.9	10	137,591	60.4	36
North Carolina	222,601	102.2	24	307,881	129.7	14	328,875	115.2	19	171,512	75.3	30
Oklahoma	241,147	110.7	19	229,932	96.9	22	320,474	112.3	22	211,737	92.9	23
Oregon	223,668	102.7	23	199,126	83.9	25	249,704	87.5	26	193,452	84.9	26
Pennsylvania	371,609	170.7	7	380,219	160.2	9	376,580	131.9	11	509,492	223.5	5
Rhode Island	193,803	89.0	28	116,847	49.2	41	499,060	174.8	6	300,576	131.9	15
South Carolina	131,809	60.5	38	141,770	59.7	38	154,449	54.1	40	125,829	55.2	37
South Dakota	286,508	131.6	15	145,046	61.1	36	325,914	114.2	20	48,106	21.1	47
Tennessee	214,702	98.6	25	144,727	61.0	37	114,328	40.1	41	195,943	86.0	25
Texas	114,612	52.6	40	177,548	74.8	29	108,250	37.9	43	56,877	25.0	46
USL&HW	244,306	112.2	18	164,911	69.5	30	165,737	58.1	38	440,708	193.4	10
Utah	284,101	130.5	16	237,908	100.3	21	112,188	39.3	42	489,760	214.9	6
Vermont	453,706	208.4	4	272,194	114.7	17	373,939	131.0	12	206,646	90.7	24
Virginia	338,583	155.5	11	338,649	142.7	12	368,537	129.1	13	176,288	77.3	29
Wisconsin	295,538	135.7	13	397,223	167.4	8	549,647	192.6	5	290,591	127.5	16
National Avg.	217,751			237,305			285,449			227,920		

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

Table 9A

**Fatal Average Cash Benefits Per Case
(In Dollars)**

State	1996			1997			1998			1999		
	Fatal Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	82,110	55.3	41	70,982	46.2	40	94,116	57.8	38	99,822	57.4	38
Alaska	269,134	181.1	4	208,889	135.9	16	300,362	184.4	7	295,318	169.7	9
Arizona	142,829	96.1	24	134,362	87.4	28	155,526	95.5	25	214,175	123.1	16
Arkansas	58,886	39.6	44	54,498	35.5	45	56,977	35.0	45	62,117	35.7	46
California	90,204	60.7	37	97,480	63.4	34	102,717	63.0	35	99,699	57.3	39
Colorado	238,942	160.8	7	254,855	165.8	10	192,575	118.2	19	205,947	118.3	18
Connecticut	181,629	122.2	17	387,219	252.0	4	707,047	434.0	1	411,943	236.7	5
Delaware	178,100	119.9	18	256,896	167.2	9	341,083	209.3	6	64,118	36.8	44
Dis. of Columbia	292,660	196.9	3	618,256	402.3	1	616,392	378.3	3	236,287	135.8	11
Florida	68,839	46.3	43	61,624	40.1	42	67,088	41.2	44	86,358	49.6	40
Georgia	98,977	66.6	33	141,088	91.8	25	98,398	60.4	36	112,416	64.6	34
Hawaii	188,189	126.6	15	220,033	143.2	13	52,177	32.0	46	155,451	89.3	28
Idaho	87,270	58.7	38	114,970	74.8	29	94,533	58.0	37	59,582	34.2	47
Illinois	132,186	89.0	26	81,801	53.2	39	92,555	56.8	39	122,815	70.6	31
Indiana	96,941	65.2	34	91,258	59.4	37	123,408	75.7	29	103,485	59.5	36
Iowa	234,321	157.7	8	154,248	100.4	22	183,608	112.7	22	211,941	121.8	17
Kansas	124,255	83.6	30	64,846	42.2	41	125,431	77.0	28	126,720	72.8	29
Kentucky	242,645	163.3	5	237,561	154.6	11	267,076	163.9	10	177,022	101.7	25
Louisiana	130,819	88.0	27	141,027	91.8	26	187,367	115.0	20	169,271	97.3	27
Maine	84,162	56.6	39	59,914	39.0	43	110,235	67.7	34	123,498	71.0	30
Maryland	152,404	102.6	22	137,678	89.6	27	71,113	43.6	42	100,263	57.6	37
Massachusetts	162,984	109.7	19	164,642	107.1	20	253,342	155.5	12	360,813	207.3	6
Michigan	152,543	102.7	21	163,997	106.7	21	153,430	94.2	26	170,418	97.9	26
Minnesota	364,659	245.4	2	337,199	219.4	5	284,000	174.3	8	358,578	206.0	7
Mississippi	39,667	26.7	47	33,898	22.1	47	45,505	27.9	47	62,224	35.8	45
Missouri	197,985	133.2	13	203,932	132.7	18	204,009	125.2	16	258,048	148.3	10
Montana	142,368	95.8	25	147,890	96.2	23	119,037	73.1	31	234,308	134.6	12
Nebraska	109,318	73.6	31	262,649	170.9	8	236,358	145.1	13	429,061	246.6	3
Nevada	456,347	307.1	1	404,083	262.9	3	506,685	311.0	4	661,551	380.1	2
New Hampshire	162,161	109.1	20	215,479	140.2	14	121,858	74.8	30	84,750	48.7	42
New Jersey	130,060	87.5	28	89,798	58.4	38	169,639	104.1	23	184,486	106.0	23
New Mexico	82,671	55.6	40	101,377	66.0	32	233,625	143.4	14	181,941	104.5	24
New York	218,412	147.0	11	209,402	136.3	15	195,021	119.7	17	193,494	111.2	20
North Carolina	96,042	64.6	35	113,938	74.1	30	127,255	78.1	27	119,370	68.6	33
Oklahoma	129,585	87.2	29	146,039	95.0	24	166,978	102.5	24	222,651	127.9	15
Oregon	241,719	162.7	6	319,933	208.2	6	267,069	163.9	11	309,185	177.7	8
Pennsylvania	228,687	153.9	9	204,393	133.0	17	223,523	137.2	15	223,347	128.3	14
Rhode Island	53,247	35.8	45	192,207	125.1	19	686,447	421.3	2	1,488,181	855.2	1
South Carolina	52,443	35.3	46	98,650	64.2	33	117,313	72.0	33	105,619	60.7	35
South Dakota	150,078	101.0	23	47,348	30.8	46	88,389	54.3	40	188,035	108.1	21
Tennessee	77,360	52.1	42	57,278	37.3	44	69,081	42.4	43	86,068	49.5	41
Texas	196,034	131.9	14	227,021	147.7	12	184,240	113.1	21	187,671	107.8	22
USL&HW	185,128	124.6	16	500,507	325.7	2	415,499	255.0	5	203,040	116.7	19
Utah	219,539	147.7	10	270,916	176.3	7	194,803	119.6	18	230,276	132.3	13
Vermont	214,910	144.6	12	103,084	67.1	31	268,972	165.1	9	427,747	245.8	4
Virginia	90,925	61.2	36	96,724	62.9	35	80,648	49.5	41	71,583	41.1	43
Wisconsin	104,463	70.3	32	92,403	60.1	36	118,001	72.4	32	120,851	69.4	32
National Avg.	148,597			153,676			162,925			174,025		

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

Table 10A

Total Medical Average Benefits Per Case
(In Dollars)

State	1996			1997			1998			1999		
	Total Medical Average Benefits (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	4,084	137.6	6	4,793	154.4	3	4,628	137.4	6	5,391	140.8	7
Alaska	3,918	132.0	7	4,132	133.1	7	4,974	147.6	4	5,677	148.2	5
Arizona	2,661	89.7	19	2,645	85.2	25	3,016	89.5	20	2,970	77.6	32
Arkansas	1,843	62.1	41	1,706	55.0	43	1,988	59.0	43	2,181	56.9	43
California	3,086	104.0	14	3,563	114.8	10	4,247	126.1	9	5,309	138.6	8
Colorado	3,168	106.8	13	3,102	99.9	16	3,074	91.2	17	2,974	77.7	31
Connecticut	2,374	80.0	31	2,420	78.0	34	2,504	74.3	34	3,379	88.2	21
Delaware	4,714	158.9	2	4,542	146.3	6	4,809	142.7	5	5,149	134.5	9
Dis. of Columbia	4,625	155.9	4	4,585	147.7	5	4,428	131.4	7	3,603	94.1	16
Florida	5,825	196.3	1	5,177	166.8	1	5,346	158.7	2	6,010	156.9	3
Georgia	2,585	87.1	23	2,622	84.5	26	2,671	79.3	32	3,161	82.5	24
Hawaii	3,439	115.9	10	3,268	105.3	14	2,945	87.4	26	3,533	92.2	17
Idaho	2,011	67.8	38	2,486	80.1	31	2,449	72.7	36	2,579	67.3	38
Illinois	2,505	84.4	25	2,679	86.3	24	2,958	87.8	22	3,414	89.1	20
Indiana	1,485	50.0	47	1,510	48.6	46	1,646	48.9	47	1,923	50.2	47
Iowa	1,882	63.4	40	2,092	67.4	39	2,342	69.5	39	2,548	66.5	39
Kansas	2,085	70.3	37	2,533	81.6	29	2,999	89.0	21	2,602	67.9	37
Kentucky	2,656	89.5	20	2,424	78.1	33	2,875	85.3	27	3,854	100.6	12
Louisiana	3,799	128.0	8	4,066	131.0	8	4,303	127.7	8	5,768	150.6	4
Maine	2,612	88.0	22	2,607	84.0	27	2,396	71.1	38	2,252	58.8	42
Maryland	2,535	85.4	24	2,685	86.5	23	4,026	119.5	10	3,645	95.2	15
Massachusetts	1,583	53.3	46	1,610	51.8	45	1,738	51.6	46	1,951	50.9	46
Michigan	1,807	60.9	43	1,884	60.7	40	2,053	60.9	41	2,126	55.5	44
Minnesota	1,981	66.8	39	2,092	67.4	38	2,208	65.5	40	3,016	78.8	30
Mississippi	2,473	83.3	26	2,840	91.5	19	2,503	74.3	35	3,295	86.0	22
Missouri	2,437	82.1	27	2,437	78.5	32	3,043	90.3	19	3,159	82.5	25
Montana	2,844	95.8	16	2,804	90.3	20	3,100	92.0	16	6,124	159.9	2
Nebraska	2,305	77.7	33	2,591	83.5	28	2,951	87.6	23	2,893	75.6	33
Nevada	2,405	81.1	30	2,361	76.1	35	2,722	80.8	31	3,126	81.6	26
New Hampshire	2,775	93.5	17	3,300	106.3	13	3,240	96.2	13	4,175	109.0	10
New Jersey	2,412	81.3	29	2,507	80.8	30	2,555	75.8	33	2,888	75.4	34
New Mexico	2,723	91.8	18	3,034	97.7	17	2,949	87.5	24	3,090	80.7	28
New York	3,044	102.6	15	3,361	108.3	12	3,652	108.4	11	3,476	90.8	18
North Carolina	2,347	79.1	32	2,360	76.0	36	2,747	81.5	30	2,757	72.0	35
Oklahoma	3,213	108.3	12	3,173	102.2	15	3,053	90.6	18	3,041	79.4	29
Oregon	4,615	155.5	5	3,962	127.6	9	2,947	87.5	25	4,098	107.0	11
Pennsylvania	2,644	89.1	21	2,691	86.7	22	2,844	84.4	28	3,163	82.6	23
Rhode Island	1,592	53.7	45	1,446	46.6	47	1,883	55.9	44	2,396	62.6	40
South Carolina	2,210	74.5	35	2,224	71.6	37	2,770	82.2	29	3,117	81.4	27
South Dakota	2,139	72.1	36	1,701	54.8	44	2,019	59.9	42	2,116	55.3	45
Tennessee	2,275	76.7	34	2,774	89.4	21	3,185	94.5	14	3,418	89.3	19
Texas	4,652	156.8	3	5,101	164.3	2	5,202	154.4	3	6,234	162.8	1
USL&HW	3,381	114.0	11	4,765	153.5	4	5,882	174.6	1	5,579	145.7	6
Utah	1,824	61.5	42	1,871	60.3	41	1,796	53.3	45	2,269	59.2	41
Vermont	2,434	82.0	28	2,974	95.8	18	3,160	93.8	15	3,660	95.6	14
Virginia	3,598	121.3	9	3,435	110.6	11	3,418	101.4	12	3,684	96.2	13
Wisconsin	1,801	60.7	44	1,814	58.4	42	2,448	72.7	37	2,630	68.7	36
National Avg.	2,967			3,104			3,369			3,830		

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

Table 11A
Temporary Total Cash Benefits Per 100,000 Workers
(In Dollars)

State	1996			1997			1998			1999		
	Dollar Amount (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	3,685,143	104.7	20	3,973,411	108.1	18	3,707,445	96.7	28	3,726,749	87.7	29
Alaska	5,022,725	142.7	10	4,862,572	132.3	10	5,388,469	140.6	10	5,704,420	134.3	13
Arizona	1,689,394	48.0	46	1,704,780	46.4	46	1,682,160	43.9	46	1,618,053	38.1	46
Arkansas	2,498,214	71.0	39	2,387,638	65.0	41	2,200,293	57.4	41	2,282,739	53.7	45
California	1,700,616	48.3	45	1,919,250	52.2	43	1,959,390	51.1	45	3,052,400	71.9	37
Colorado	3,125,740	88.8	28	2,867,738	78.0	34	2,507,063	65.4	39	3,163,939	74.5	35
Connecticut	3,668,823	104.2	21	3,766,035	102.5	22	3,840,837	100.2	25	3,912,094	92.1	26
Delaware	5,319,942	151.1	7	4,392,448	119.5	15	5,310,147	138.5	11	5,735,160	135.0	12
Dis. of Columbia	1,058,391	30.1	47	1,045,833	28.5	47	1,021,568	26.7	47	984,390	23.2	47
Florida	5,192,350	147.5	8	5,238,787	142.6	9	5,274,484	137.6	12	5,848,512	137.7	11
Georgia	2,880,068	81.8	32	2,850,276	77.6	35	2,755,169	71.9	38	3,120,048	73.4	36
Hawaii	4,594,200	130.5	13	4,206,202	114.5	17	5,677,392	148.1	8	6,250,699	147.1	8
Idaho	5,973,861	169.7	5	6,299,906	171.4	4	10,794,268	281.6	2	8,597,156	202.4	3
Illinois	4,616,113	131.1	12	4,511,462	122.8	14	4,158,916	108.5	16	4,430,809	104.3	18
Indiana	2,517,492	71.5	38	2,812,320	76.5	37	2,982,024	77.8	35	3,175,064	74.7	34
Iowa	2,879,698	81.8	33	2,848,364	77.5	36	3,284,846	85.7	32	3,614,046	85.1	30
Kansas	2,724,458	77.4	35	3,637,090	99.0	26	3,834,320	100.0	26	2,862,063	67.4	39
Kentucky	3,526,344	100.2	25	3,156,190	85.9	31	3,450,780	90.0	31	3,820,334	89.9	28
Louisiana	3,119,666	88.6	29	3,318,041	90.3	30	3,996,712	104.3	20	3,947,674	92.9	24
Maine	5,130,972	145.8	9	5,646,743	153.7	7	6,302,712	164.4	6	7,248,363	170.6	5
Maryland	3,296,514	93.6	27	3,488,463	94.9	28	3,606,603	94.1	29	4,086,155	96.2	21
Massachusetts	6,606,908	187.7	2	6,611,457	179.9	2	8,068,134	210.5	3	9,260,306	218.0	2
Michigan	5,990,672	170.2	4	5,974,161	162.6	5	6,473,603	168.9	4	7,526,580	177.2	4
Minnesota	2,017,750	57.3	43	1,910,958	52.0	44	1,993,860	52.0	44	2,395,779	56.4	43
Mississippi	3,864,182	109.8	19	3,924,480	106.8	21	3,894,561	101.6	23	4,017,665	94.6	23
Missouri	4,219,264	119.9	15	4,571,016	124.4	13	4,046,874	105.6	18	4,305,984	101.4	20
Montana	3,651,885	103.7	22	4,801,086	130.7	11	4,622,904	120.6	15	4,307,875	101.4	19
Nebraska	2,557,548	72.7	37	2,744,724	74.7	38	2,884,932	75.3	37	2,636,572	62.1	41
Nevada	2,668,140	75.8	36	3,001,162	81.7	33	3,963,902	103.9	21	4,677,325	110.1	15
New Hampshire	3,624,342	103.0	23	3,754,790	102.2	23	3,741,213	97.6	27	3,881,591	91.4	27
New Jersey	2,375,264	67.5	40	3,003,804	81.7	32	4,102,651	107.0	17	4,033,747	95.0	22
New Mexico	3,107,168	88.3	30	3,549,872	96.6	27	3,098,912	80.9	34	3,535,307	83.2	31
New York	3,612,399	102.6	24	3,696,876	100.6	25	3,470,199	90.5	30	3,474,705	81.8	32
North Carolina	2,327,616	66.1	41	2,684,880	73.1	39	3,236,250	84.4	33	3,314,745	78.0	33
Oklahoma	4,266,756	121.2	14	4,587,627	124.8	12	5,514,602	143.9	9	6,120,103	144.1	9
Oregon	3,363,885	95.6	26	3,401,592	92.6	29	2,327,756	60.7	40	2,444,572	57.5	42
Pennsylvania	6,165,808	175.2	3	6,330,657	172.3	3	6,351,655	165.7	5	6,787,872	159.8	6
Rhode Island	4,675,864	132.8	11	5,654,625	153.9	6	5,191,650	135.5	13	5,920,064	139.4	10
South Carolina	4,086,758	116.4	17	4,383,573	119.3	16	4,888,037	127.5	14	4,719,923	111.1	14
South Dakota	2,789,520	79.2	34	2,600,838	70.8	40	2,925,909	76.3	36	2,953,422	69.5	38
Tennessee	4,146,480	117.8	16	3,960,699	107.8	19	4,017,923	104.8	19	4,657,390	109.6	16
Texas	3,025,335	85.9	31	3,708,180	100.9	24	3,979,528	103.8	22	4,599,459	108.3	17
USL&HW	18,563,315	527.4	1	16,790,623	456.9	1	18,942,634	494.2	1	16,306,899	383.9	1
Utah	2,038,491	57.9	42	1,866,864	50.8	45	2,182,869	57.0	42	2,720,700	64.0	40
Vermont	5,417,060	153.9	6	5,588,781	152.1	8	6,227,195	162.5	7	6,667,053	156.9	7
Virginia	1,840,753	52.3	44	1,945,303	52.9	42	2,043,788	53.3	43	2,341,929	55.1	44
Wisconsin	3,930,124	111.6	18	3,940,780	107.2	20	3,862,815	100.8	24	3,930,056	92.5	25
National Avg.	3,520,107			3,674,659			3,832,694			4,248,178		

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

Table 12A

Permanent Partial Cash Benefits Per 100,000 Workers
(In Dollars)

State	1996			1997			1998			1999		
	Dollar Amount (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	9,544,990	66.2	32	9,343,936	65.5	34	9,977,920	66.1	33	10,082,202	58.6	36
Alaska	19,513,609	135.3	6	18,360,107	128.8	7	20,974,324	139.0	6	27,477,206	159.8	3
Arizona	9,710,193	67.3	28	9,526,649	66.8	32	10,126,727	67.1	31	8,390,645	48.8	40
Arkansas	4,863,032	33.7	45	4,871,819	34.2	44	5,276,226	35.0	44	6,434,142	37.4	44
California	26,217,681	181.8	4	28,954,854	203.1	3	30,738,062	203.7	2	43,333,290	252.0	2
Colorado	17,770,025	123.2	8	17,182,554	120.5	11	17,132,423	113.5	9	16,115,405	93.7	13
Connecticut	13,705,764	95.0	13	12,209,757	85.6	15	14,496,825	96.1	15	18,113,802	105.3	10
Delaware	13,516,020	93.7	14	10,892,574	76.4	23	11,196,462	74.2	26	13,292,800	77.3	19
Dis. of Columbia	6,549,155	45.4	41	5,790,957	40.6	43	6,049,824	40.1	42	6,369,023	37.0	45
Florida	10,440,575	72.4	25	10,479,754	73.5	25	11,559,478	76.6	25	11,699,840	68.0	27
Georgia	10,317,692	71.5	27	9,530,588	66.9	31	10,144,926	67.2	30	11,609,208	67.5	29
Hawaii	16,614,816	115.2	10	17,882,592	125.4	8	17,198,335	114.0	8	19,032,805	110.7	8
Idaho	7,746,672	53.7	37	7,528,426	52.8	38	6,322,342	41.9	41	7,388,650	43.0	43
Illinois	13,408,986	93.0	15	13,400,808	94.0	14	15,167,024	100.5	13	16,144,957	93.9	12
Indiana	2,840,994	19.7	47	3,260,160	22.9	47	3,247,142	21.5	47	4,130,825	24.0	46
Iowa	9,418,573	65.3	34	10,064,992	70.6	28	11,826,754	78.4	24	12,743,804	74.1	23
Kansas	6,951,361	48.2	40	6,740,010	47.3	39	8,135,856	53.9	38	10,164,668	59.1	35
Kentucky	6,434,730	44.6	42	5,874,430	41.2	42	5,785,700	38.3	43	8,274,462	48.1	41
Louisiana	14,045,479	97.4	12	13,566,845	95.2	13	14,167,739	93.9	16	19,766,335	114.9	7
Maine	16,279,873	112.9	11	17,185,612	120.6	10	14,967,855	99.2	14	10,721,774	62.4	33
Maryland	10,378,640	72.0	26	11,374,648	79.8	19	12,414,579	82.3	20	12,488,702	72.6	24
Massachusetts	11,302,492	78.4	20	11,982,862	84.1	16	13,153,030	87.2	18	12,210,803	71.0	26
Michigan	10,665,928	74.0	23	9,354,499	65.6	33	8,840,527	58.6	36	11,249,924	65.4	31
Minnesota	11,188,574	77.6	21	10,896,340	76.4	22	11,115,732	73.7	27	13,731,410	79.9	18
Mississippi	7,432,794	51.5	39	7,809,716	54.8	37	9,035,712	59.9	35	11,694,558	68.0	28
Missouri	9,464,455	65.6	33	10,307,022	72.3	27	12,263,320	81.3	21	14,722,624	85.6	15
Montana	19,513,208	135.3	7	15,138,725	106.2	12	17,008,368	112.7	10	13,052,502	75.9	21
Nebraska	9,620,415	66.7	31	9,994,291	70.1	29	10,364,431	68.7	29	10,888,661	63.3	32
Nevada	34,455,428	238.9	2	29,824,760	209.2	2	25,141,181	166.6	4	25,286,472	147.1	6
New Hampshire	11,466,661	79.5	19	11,177,610	78.4	20	12,197,345	80.8	22	12,296,075	71.5	25
New Jersey	12,249,630	84.9	16	10,620,680	74.5	24	9,730,556	64.5	34	11,258,098	65.5	30
New Mexico	5,708,100	39.6	44	6,377,536	44.7	40	7,353,695	48.7	40	7,615,446	44.3	42
New York	33,747,344	234.0	3	27,664,892	194.1	4	29,068,452	192.6	3	26,953,236	156.7	5
North Carolina	9,643,352	66.9	29	11,694,200	82.0	18	15,212,970	100.8	12	14,316,519	83.3	16
Oklahoma	20,829,329	144.4	5	19,551,510	137.2	6	17,521,518	116.1	7	16,290,908	94.7	11
Oregon	10,510,500	72.9	24	10,324,677	72.4	26	11,837,209	78.4	23	13,110,860	76.2	20
Pennsylvania	16,731,467	116.0	9	17,258,188	121.1	9	16,438,290	108.9	11	16,082,132	93.5	14
Rhode Island	11,517,818	79.9	18	21,850,598	153.3	5	23,040,410	152.7	5	27,256,632	158.5	4
South Carolina	8,652,208	60.0	36	9,190,035	64.5	35	10,578,376	70.1	28	12,913,139	75.1	22
South Dakota	7,623,000	52.9	38	4,532,850	31.8	45	4,163,980	27.6	46	8,573,512	49.9	38
Tennessee	10,920,433	75.7	22	11,034,802	77.4	21	12,423,697	82.3	19	14,009,511	81.5	17
Texas	9,638,130	66.8	30	9,685,206	67.9	30	10,096,260	66.9	32	10,292,106	59.9	34
USL&HW	110,399,168	765.5	1	92,500,428	648.9	1	111,233,862	737.0	1	134,235,666	780.6	1
Utah	3,141,684	21.8	46	3,946,578	27.7	46	4,760,847	31.5	45	4,123,969	24.0	47
Vermont	12,062,870	83.6	17	11,946,356	83.8	17	13,746,561	91.1	17	18,311,362	106.5	9
Virginia	8,733,284	60.6	35	8,222,756	57.7	36	7,685,509	50.9	39	8,477,346	49.3	39
Wisconsin	6,039,722	41.9	43	6,284,544	44.1	41	8,472,442	56.1	37	9,995,400	58.1	37
National Avg.	14,422,756			14,255,492			15,092,097			17,195,706		

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

Table 13A

**Permanent Total Cash Benefits Per 100,000 Workers
(In Dollars)**

State	1996			1997			1998			1999		
	Dollar Amount (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	4,059,312	308.7	2	1,538,670	113.9	10	1,070,750	71.3	17	984,918	69.6	20
Alaska	2,838,709	215.8	7	2,857,315	211.6	5	2,215,298	147.5	6	2,367,983	167.4	7
Arizona	153,848	11.7	46	179,297	13.3	44	324,060	21.6	38	1,123,638	79.4	16
Arkansas	295,211	22.4	38	185,197	13.7	43	140,952	9.4	44	325,332	23.0	37
California	1,388,580	105.6	9	1,827,944	135.3	8	2,089,998	139.1	7	2,606,758	184.2	4
Colorado	3,593,958	273.3	4	4,501,910	333.3	1	5,537,406	368.6	1	4,984,798	352.3	2
Connecticut	2,339,212	177.9	8	1,205,973	89.3	14	349,958	23.3	34	1,642,592	116.1	10
Delaware	1,211,118	92.1	13	908,736	67.3	18	639,060	42.5	28	2,603,008	184.0	5
Dis. of Columbia	416,156	31.6	32	200,813	14.9	40	423,150	28.2	33	675,608	47.8	28
Florida	4,862,006	369.7	1	3,988,321	295.3	2	4,528,913	301.5	2	4,166,316	294.5	3
Georgia	1,283,436	97.6	10	554,124	41.0	29	648,531	43.2	26	823,235	58.2	25
Hawaii	0	0.0	47	1,226,625	90.8	12	0	0.0	47	166,684	11.8	44
Idaho	1,014,395	77.1	17	1,402,588	103.9	11	322,987	21.5	39	121,997	8.6	47
Illinois	945,807	71.9	18	724,323	53.6	23	632,356	42.1	29	1,146,970	81.1	15
Indiana	275,322	20.9	39	236,550	17.5	39	209,219	13.9	43	140,592	9.9	46
Iowa	208,046	15.8	42	279,948	20.7	38	641,281	42.7	27	459,810	32.5	33
Kansas	192,394	14.6	43	75,092	5.6	47	85,986	5.7	45	297,206	21.0	39
Kentucky	574,690	43.7	27	163,454	12.1	45	231,119	15.4	42	550,398	38.9	32
Louisiana	385,697	29.3	34	1,140,374	84.4	15	1,814,550	120.8	9	2,112,060	149.3	8
Maine	188,779	14.4	44	139,480	10.3	46	83,581	5.6	46	182,633	12.9	43
Maryland	428,935	32.6	31	640,384	47.4	28	1,211,823	80.7	12	1,235,253	87.3	14
Massachusetts	158,365	12.0	45	199,121	14.7	41	486,705	32.4	32	560,941	39.6	31
Michigan	368,422	28.0	35	191,580	14.2	42	335,069	22.3	37	411,676	29.1	35
Minnesota	345,247	26.3	37	285,411	21.1	37	853,675	56.8	22	721,688	51.0	27
Mississippi	474,834	36.1	30	392,620	29.1	35	346,554	23.1	35	941,788	66.6	22
Missouri	828,834	63.0	21	766,276	56.7	22	1,415,664	94.2	10	1,079,232	76.3	18
Montana	3,301,920	251.1	6	3,530,260	261.4	3	722,450	48.1	25	1,413,597	99.9	13
Nebraska	584,499	44.4	26	536,904	39.8	31	1,201,815	80.0	13	1,008,966	71.3	19
Nevada	354,590	27.0	36	477,931	35.4	32	1,125,138	74.9	14	1,571,598	111.1	11
New Hampshire	504,989	38.4	29	724,276	53.6	24	951,945	63.4	21	428,696	30.3	34
New Jersey	1,225,422	93.2	12	2,344,245	173.6	6	995,745	66.3	19	163,926	11.6	45
New Mexico	264,075	20.1	41	301,422	22.3	36	295,606	19.7	40	228,185	16.1	41
New York	1,227,387	93.3	11	1,907,880	141.3	7	3,194,864	212.7	3	1,100,728	77.8	17
North Carolina	1,113,005	84.6	15	1,539,405	114.0	9	1,973,250	131.4	8	1,543,608	109.1	12
Oklahoma	723,441	55.0	23	689,796	51.1	27	961,422	64.0	20	388,184	27.4	36
Oregon	671,004	51.0	24	796,504	59.0	20	249,704	16.6	41	193,452	13.7	42
Pennsylvania	3,344,481	254.3	5	3,421,971	253.4	4	3,012,640	200.5	4	2,547,460	180.1	6
Rhode Island	387,606	29.5	33	701,082	51.9	26	998,120	66.4	18	300,576	21.2	38
South Carolina	659,045	50.1	25	425,310	31.5	34	1,081,143	72.0	16	1,677,720	118.6	9
South Dakota	4,011,112	305.0	3	435,138	32.2	33	1,303,656	86.8	11	240,530	17.0	40
Tennessee	858,808	65.3	19	723,635	53.6	25	571,640	38.1	30	832,756	58.9	24
Texas	573,060	43.6	28	887,740	65.7	19	757,750	50.4	23	796,278	56.3	26
USL&HW	264,665	20.1	40	1,209,350	89.5	13	2,997,077	199.5	5	13,661,948	965.6	1
Utah	852,303	64.8	20	951,632	70.5	17	336,564	22.4	36	979,519	69.2	21
Vermont	793,985	60.4	22	544,388	40.3	30	747,879	49.8	24	568,276	40.2	30
Virginia	1,015,749	77.2	16	1,015,947	75.2	16	1,105,611	73.6	15	852,058	60.2	23
Wisconsin	1,182,152	89.9	14	794,446	58.8	21	549,647	36.6	31	581,182	41.1	29
National Avg.	1,315,167			1,350,553			1,502,256			1,414,805		

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

Table 14A
Fatal Cash Benefits Per 100,000 Workers
(In Dollars)

State	1996			1997			1998			1999		
	Dollar Amount (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	492,660	63.6	31	638,838	85.4	26	470,580	63.0	32	632,208	81.5	28
Alaska	3,902,447	503.6	2	2,611,116	349.1	3	3,529,256	472.3	4	3,100,842	399.6	4
Arizona	452,291	58.4	35	403,086	53.9	37	466,578	62.4	34	821,005	105.8	23
Arkansas	377,850	48.8	39	358,777	48.0	39	318,121	42.6	42	424,464	54.7	40
California	541,224	69.8	29	487,400	65.2	34	410,868	55.0	36	498,495	64.2	34
Colorado	955,767	123.3	19	1,231,800	164.7	12	641,915	85.9	27	961,085	123.9	20
Connecticut	363,258	46.9	41	1,161,657	155.3	15	2,828,188	378.5	5	1,407,471	181.4	9
Delaware	356,200	46.0	42	256,896	34.4	45	341,083	45.6	40	320,590	41.3	45
Dis. of Columbia	512,154	66.1	30	772,820	103.3	21	1,540,979	206.2	7	492,264	63.4	35
Florida	344,196	44.4	43	308,118	41.2	41	335,441	44.9	41	431,790	55.7	39
Georgia	593,862	76.6	25	846,528	113.2	18	295,194	39.5	43	449,662	58.0	38
Hawaii	564,567	72.8	27	440,066	58.8	36	52,177	7.0	47	1,243,611	160.3	12
Idaho	1,381,767	178.3	8	1,935,320	258.8	4	740,505	99.1	25	456,795	58.9	37
Illinois	561,792	72.5	28	633,960	84.8	27	555,332	74.3	29	614,073	79.1	29
Indiana	484,705	62.5	33	456,290	61.0	35	370,224	49.5	37	362,198	46.7	44
Iowa	1,132,550	146.1	13	771,238	103.1	22	918,041	122.9	21	883,086	113.8	21
Kansas	869,785	112.2	22	518,768	69.4	32	1,003,448	134.3	18	570,238	73.5	30
Kentucky	1,455,870	187.9	7	1,187,805	158.8	14	1,068,304	143.0	17	1,062,132	136.9	18
Louisiana	948,434	122.4	20	1,233,968	165.0	11	1,405,254	188.1	10	1,382,376	178.2	11
Maine	301,581	38.9	45	239,654	32.0	46	955,371	127.9	20	1,049,732	135.3	19
Maryland	1,066,830	137.7	16	757,230	101.3	23	248,896	33.3	44	526,382	67.8	33
Massachusetts	570,444	73.6	26	658,566	88.1	25	760,025	101.7	24	541,219	69.8	32
Michigan	838,985	108.3	23	819,984	109.6	20	767,148	102.7	23	852,091	109.8	22
Minnesota	1,458,636	188.2	6	1,348,796	180.4	8	852,000	114.0	22	1,075,734	138.6	17
Mississippi	277,669	35.8	46	305,082	40.8	42	364,040	48.7	38	560,013	72.2	31
Missouri	1,187,910	153.3	11	1,223,592	163.6	13	1,224,054	163.8	13	1,548,288	199.5	7
Montana	996,576	128.6	18	1,331,010	178.0	9	1,071,333	143.4	16	2,108,772	271.8	5
Nebraska	1,093,180	141.1	14	1,575,894	210.7	6	1,418,148	189.8	9	1,930,773	248.8	6
Nevada	3,650,776	471.1	3	3,030,623	405.2	2	3,546,795	474.7	3	4,630,857	596.8	3
New Hampshire	486,482	62.8	32	1,131,262	151.3	17	456,968	61.2	35	190,688	24.6	47
New Jersey	390,180	50.3	36	269,394	36.0	44	508,917	68.1	31	368,972	47.6	42
New Mexico	826,710	106.7	24	709,639	94.9	24	1,401,750	187.6	11	1,091,646	140.7	16
New York	1,092,060	140.9	15	837,608	112.0	19	975,105	130.5	19	773,976	99.8	24
North Carolina	384,168	49.6	38	569,690	76.2	30	636,275	85.2	28	477,480	61.5	36
Oklahoma	1,555,020	200.7	5	1,314,351	175.7	10	1,502,802	201.1	8	1,465,787	188.9	8
Oregon	1,692,033	218.3	4	1,919,598	256.7	5	1,335,345	178.7	12	1,236,740	159.4	13
Pennsylvania	914,748	118.0	21	613,179	82.0	28	670,569	89.7	26	670,041	86.4	26
Rhode Island	212,988	27.5	47	576,621	77.1	29	4,118,682	551.2	2	5,952,724	767.2	2
South Carolina	471,987	60.9	34	493,250	66.0	33	469,252	62.8	33	633,712	81.7	27
South Dakota	1,050,546	135.6	17	236,740	31.7	47	530,334	71.0	30	1,128,210	145.4	14
Tennessee	386,800	49.9	37	343,668	46.0	40	345,405	46.2	39	394,478	50.8	41
Texas	1,176,204	151.8	12	1,135,105	151.8	16	1,105,440	147.9	15	1,126,026	145.1	15
USL&HW	8,762,733	1130.7	1	14,681,524	1963.1	1	4,778,236	639.5	1	6,294,240	811.2	1
Utah	1,317,234	170.0	9	1,354,580	181.1	7	1,168,818	156.4	14	690,828	89.0	25
Vermont	1,289,457	166.4	10	566,959	75.8	31	1,748,320	234.0	6	1,390,176	179.2	10
Virginia	371,277	47.9	40	386,894	51.7	38	248,665	33.3	45	280,366	36.1	46
Wisconsin	313,389	40.4	44	277,209	37.1	43	236,002	31.6	46	362,553	46.7	43
National Avg.	774,976			747,864			747,213			775,893		

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

Table 15A

**Total Medical Benefits Per 100,000 Workers
(In Dollars)**

State	1996			1997			1998			1999		
	Medical Benefits Amount (1)	State as Percent of U.S. Average (2)	Rank Among 47 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 47 Jurisdictions (12)
Alabama	29,376,212	151.8	6	33,004,598	167.9	4	29,596,060	143.9	5	33,886,327	141.5	6
Alaska	37,129,907	191.8	3	36,150,747	183.9	2	42,100,808	204.8	2	48,587,325	202.9	3
Arizona	21,244,537	109.8	16	19,875,621	101.1	22	22,121,857	107.6	20	20,672,685	86.3	24
Arkansas	14,199,826	73.4	36	12,364,021	62.9	43	13,554,894	65.9	43	15,518,992	64.8	41
California	22,111,190	114.2	14	24,221,274	123.2	10	26,930,227	131.0	7	40,512,979	169.2	4
Colorado	24,458,016	126.4	9	21,666,696	110.2	16	19,542,512	95.0	24	22,231,387	92.8	21
Connecticut	16,252,404	84.0	30	15,054,820	76.6	34	15,542,328	75.6	38	19,683,772	82.2	28
Delaware	32,262,616	166.7	5	28,487,424	144.9	6	28,123,032	136.8	6	29,575,856	123.5	11
Dis. of Columbia	8,353,202	43.2	47	7,374,228	37.5	47	6,701,778	32.6	47	4,893,287	20.4	47
Florida	39,288,169	203.0	2	35,191,063	179.0	3	34,706,995	168.8	3	38,764,500	161.9	5
Georgia	14,840,485	76.7	35	14,297,766	72.7	37	13,333,632	64.9	44	16,342,370	68.2	38
Hawaii	19,932,444	103.0	17	18,921,720	96.2	24	15,988,405	77.8	33	19,290,849	80.5	29
Idaho	19,803,760	102.3	18	23,958,462	121.9	12	23,271,623	113.2	12	24,549,634	102.5	16
Illinois	15,566,094	80.4	32	15,722,253	80.0	29	16,791,827	81.7	29	18,662,458	77.9	30
Indiana	13,151,160	67.9	41	13,843,680	70.4	39	14,516,074	70.6	41	16,335,483	68.2	39
Iowa	13,684,336	70.7	40	14,750,433	75.0	35	16,454,891	80.0	31	18,288,617	76.4	32
Kansas	13,844,400	71.5	39	15,289,188	77.8	31	17,283,237	84.1	28	18,450,782	77.0	31
Kentucky	23,394,048	120.9	11	20,012,544	101.8	21	22,597,500	109.9	18	29,097,752	121.5	12
Louisiana	19,658,187	101.6	20	21,578,968	109.8	17	23,302,618	113.3	11	28,756,560	120.1	13
Maine	19,732,494	101.9	19	22,387,574	113.9	14	21,574,472	104.9	21	20,714,882	86.5	23
Maryland	12,430,373	64.2	43	12,564,802	63.9	42	17,665,997	85.9	27	15,218,007	63.5	42
Massachusetts	9,720,506	50.2	46	9,869,454	50.2	46	10,885,438	52.9	46	11,767,457	49.1	46
Michigan	15,482,259	80.0	33	15,090,487	76.8	33	15,938,064	77.5	35	15,882,283	66.3	40
Minnesota	14,889,196	76.9	34	14,449,444	73.5	36	15,674,592	76.2	37	21,685,040	90.5	22
Mississippi	18,621,690	96.2	22	20,686,560	105.2	19	17,763,791	86.4	26	22,410,323	93.6	20
Missouri	15,733,272	81.3	31	16,393,699	83.4	28	19,767,328	96.1	23	20,634,588	86.2	25
Montana	28,499,724	147.2	7	27,170,760	138.2	7	30,482,300	148.3	4	56,432,660	235.6	2
Nebraska	17,624,030	91.0	27	18,784,750	95.5	25	21,120,307	102.7	22	19,784,460	82.6	27
Nevada	25,391,990	131.2	8	23,841,378	121.3	13	26,335,956	128.1	8	30,372,216	126.8	8
New Hampshire	22,312,529	115.3	13	25,762,577	131.0	8	24,432,575	118.8	10	30,839,681	128.8	7
New Jersey	11,338,812	58.6	44	11,552,256	58.8	45	11,313,540	55.0	45	12,144,040	50.7	45
New Mexico	18,274,053	94.4	23	19,408,498	98.7	23	17,811,960	86.6	25	20,043,285	83.7	26
New York	14,139,380	73.0	37	15,467,322	78.7	30	16,112,624	78.4	32	13,504,260	56.4	44
North Carolina	13,136,159	67.9	42	13,154,640	66.9	41	14,825,559	72.1	40	14,408,082	60.2	43
Oklahoma	23,615,550	122.0	10	24,146,530	122.8	11	23,105,104	112.4	14	22,573,901	94.3	19
Oregon	36,167,755	186.8	4	31,169,054	158.5	5	22,691,900	110.4	16	29,952,282	125.1	10
Pennsylvania	22,098,552	114.2	15	22,085,037	112.3	15	22,669,524	110.3	17	24,608,140	102.8	15
Rhode Island	10,344,816	53.4	45	11,737,182	59.7	44	15,092,245	73.4	39	16,381,452	68.4	37
South Carolina	13,881,010	71.7	38	13,190,544	67.1	40	15,980,130	77.7	34	17,251,789	72.0	34
South Dakota	19,473,456	100.6	21	14,184,639	72.1	38	15,881,454	77.2	36	16,680,428	69.6	36
Tennessee	17,715,425	91.5	26	20,031,054	101.9	20	22,205,820	108.0	19	22,976,062	95.9	18
Texas	22,408,684	115.8	12	25,311,162	128.7	9	25,234,902	122.7	9	30,197,496	126.1	9
USL&HW	66,359,285	342.8	1	99,101,890	504.0	1	123,542,725	600.9	1	93,944,781	392.3	1
Utah	17,092,704	88.3	29	15,243,037	77.5	32	14,179,420	69.0	42	16,925,279	70.7	35
Vermont	18,115,582	93.6	24	21,176,660	107.7	18	23,137,808	112.5	13	27,746,395	115.9	14
Virginia	17,323,166	89.5	28	16,811,305	85.5	27	16,591,228	80.7	30	17,370,195	72.5	33
Wisconsin	17,826,298	92.1	25	17,670,174	89.9	26	22,714,992	110.5	15	23,819,910	99.5	17
National Avg.	19,357,195			19,661,843			20,560,321			23,949,199		

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

Table 1B Temporary Total Frequency Relative to National Average						Table 2B Permanent Partial Frequency Relative to National Average					
	1995	1996	1997	1998	1999		1995	1996	1997	1998	1999
Alabama	+	++	0	0	0	Alabama	-	--	--	-	-
Alaska	++	++	++	++	++	Alaska	+	+	+	+	+
Arizona	0	0	0	0	0	Arizona	-	-	-	-	-
Arkansas	0	0	0	0	0	Arkansas	-	-	-	-	-
California	0	0	0	0	+	California	++	++	++	++	++
Colorado	0	0	0	-	0	Colorado	0	0	0	0	0
Connecticut	+	+	+	+	0	Connecticut	0	0	0	0	0
Delaware	+	+	+	+	+	Delaware	-	-	-	-	-
Dis. of Columbia	--	--	--	--	--	Dis. of Columbia	--	--	--	--	--
Florida	0	0	0	0	0	Florida	-	-	0	0	0
Georgia	0	-	-	-	-	Georgia	-	-	-	-	-
Hawaii	++	++	++	++	++	Hawaii	+	0	+	0	0
Idaho	+	+	+	++	++	Idaho	0	-	-	--	-
Illinois	0	0	0	0	0	Illinois	0	0	0	+	+
Indiana	0	0	0	0	0	Indiana	-	--	-	-	-
Iowa	0	0	0	0	0	Iowa	0	0	0	0	0
Kansas	-	-	-	-	-	Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0	Kentucky	-	-	--	--	--
Louisiana	0	0	0	0	0	Louisiana	--	--	--	-	-
Maine	0	0	0	+	+	Maine	--	--	-	-	--
Maryland	0	0	0	0	0	Maryland	0	0	0	0	-
Massachusetts	+	+	+	+	+	Massachusetts	-	-	-	0	-
Michigan	+	+	0	0	+	Michigan	--	--	--	--	--
Minnesota	0	0	0	0	0	Minnesota	-	-	0	-	-
Mississippi	0	0	0	+	0	Mississippi	-	--	-	-	-
Missouri	0	0	0	0	0	Missouri	++	+	++	++	++
Montana	0	0	0	0	0	Montana	++	++	+	++	0
Nebraska	-	-	-	0	-	Nebraska	0	0	0	0	0
Nevada	N/A	0	0	0	0	Nevada	N/A	++	++	+	+
New Hampshire	++	++	++	++	+	New Hampshire	-	-	-	-	-
New Jersey	-	-	-	0	-	New Jersey	++	+	0	0	0
New Mexico	0	0	0	0	0	New Mexico	-	-	-	-	-
New York	0	0	0	0	0	New York	+	0	0	0	0
North Carolina	-	-	-	-	-	North Carolina	-	-	-	0	-
Oklahoma	0	0	+	+	+	Oklahoma	++	++	++	++	+
Oregon	++	+	++	+	+	Oregon	+	+	+	++	+
Pennsylvania	0	0	0	+	+	Pennsylvania	--	--	--	--	--
Rhode Island	+	++	++	++	++	Rhode Island	-	-	-	0	-
South Carolina	-	0	0	0	-	South Carolina	+	0	0	0	0
South Dakota	0	0	0	0	0	South Dakota	-	-	-	-	-
Tennessee	0	0	0	0	0	Tennessee	0	0	0	0	0
Texas	-	-	-	-	-	Texas	0	0	0	0	0
USL&HW	++	++	++	++	++	USL&HW	++	++	++	++	++
Utah	0	0	0	0	0	Utah	--	--	-	-	--
Vermont	+	+	+	+	+	Vermont	0	0	0	0	0
Virginia	-	-	-	-	-	Virginia	--	--	--	--	--
Wisconsin	++	++	++	++	++	Wisconsin	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 1A		

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 2A	

Table 3B Permanent Total Frequency Relative to National Average						Table 4B Fatal Frequency Relative to National Average					
	1995	1996	1997	1998	1999		1995	1996	1997	1998	1999
Alabama	++	++	++	0	0	Alabama	++	0	++	0	+
Alaska	0	--	0	-	+	Alaska	+	++	++	++	++
Arizona	--	--	--	--	--	Arizona	-	-	-	-	0
Arkansas	-	-	--	--	-	Arkansas	0	0	+	0	+
California	0	0	+	+	+	California	0	0	0	0	0
Colorado	++	++	++	++	++	Colorado	-	0	0	-	0
Connecticut	--	-	--	--	--	Connecticut	--	--	-	0	-
Delaware	--	--	--	--	--	Delaware	--	--	--	--	0
Dis. of Columbia	--	--	--	--	--	Dis. of Columbia	--	--	--	-	--
Florida	++	++	++	++	++	Florida	0	0	0	0	0
Georgia	++	+	-	--	--	Georgia	+	0	0	-	0
Hawaii	--	--	--	--	--	Hawaii	-	-	--	--	++
Idaho	--	--	--	--	--	Idaho	++	++	++	++	++
Illinois	0	0	-	-	0	Illinois	0	0	++	+	0
Indiana	--	--	--	--	--	Indiana	-	0	0	-	0
Iowa	--	--	--	--	--	Iowa	-	0	0	0	0
Kansas	--	--	--	--	-	Kansas	0	+	++	++	0
Kentucky	--	--	--	--	--	Kentucky	-	0	0	0	+
Louisiana	-	--	0	0	0	Louisiana	0	+	++	++	++
Maine	0	--	--	--	--	Maine	--	-	0	++	++
Maryland	--	--	--	--	--	Maryland	0	+	0	0	0
Massachusetts	--	--	--	--	--	Massachusetts	-	-	0	-	--
Michigan	--	--	--	--	--	Michigan	0	0	0	0	0
Minnesota	--	--	--	--	--	Minnesota	-	0	0	-	-
Mississippi	++	0	-	--	-	Mississippi	++	+	++	++	++
Missouri	--	--	-	-	0	Missouri	+	0	0	+	+
Montana	+	0	++	++	--	Montana	+	+	++	++	++
Nebraska	--	--	--	--	0	Nebraska	0	++	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	+	+	0	New York	0	0	0	0	0
North Carolina	0	0	0	0	0	North Carolina	+	0	0	0	0
Oklahoma	--	--	--	--	--	Oklahoma	++	++	++	++	+
Oregon	0	--	-	--	--	Oregon	+	+	0	0	0
Pennsylvania	++	+	+	+	-	Pennsylvania	-	0	-	-	-
Rhode Island	--	--	0	--	--	Rhode Island	-	0	-	+	0
South Carolina	-	0	--	0	++	South Carolina	0	++	0	0	+
South Dakota	++	++	--	-	-	South Dakota	0	+	0	+	+
Tennessee	-	-	0	0	-	Tennessee	+	0	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	-	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	1999		1995	1996	1997	1998	1999
Alabama	0	0	0	0	0	Alabama	-	-	0	0	0
Alaska	+	+	+	+	+	Alaska	0	0	-	-	-
Arizona	0	0	0	0	0	Arizona	-	-	-	-	--
Arkansas	0	0	0	0	0	Arkansas	-	0	0	-	-
California	0	0	0	0	0	California	--	--	--	--	-
Colorado	0	0	0	0	0	Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0	Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0	Delaware	0	0	0	0	0
Dis. of Columbia	--	--	--	--	--	Dis. of Columbia	-	-	-	-	-
Florida	0	0	0	0	0	Florida	+	+	+	+	+
Georgia	0	0	0	0	0	Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0	Hawaii	-	-	-	-	0
Idaho	+	+	+	++	++	Idaho	0	0	0	++	0
Illinois	0	0	0	0	0	Illinois	+	+	0	0	0
Indiana	+	+	+	+	+	Indiana	-	-	-	0	0
Iowa	0	0	0	0	0	Iowa	-	-	-	-	-
Kansas	0	0	0	0	0	Kansas	0	0	+	+	0
Kentucky	+	+	+	+	0	Kentucky	0	0	0	0	-
Louisiana	0	0	0	0	0	Louisiana	0	0	0	0	0
Maine	0	0	+	+	+	Maine	+	+	+	0	0
Maryland	-	-	-	-	-	Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0	Massachusetts	++	+	+	+	++
Michigan	+	+	0	0	0	Michigan	+	+	+	+	+
Minnesota	0	0	0	0	0	Minnesota	-	-	-	--	--
Mississippi	0	0	0	0	0	Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0	Missouri	0	0	0	0	0
Montana	++	+	+	++	+	Montana	0	0	0	0	0
Nebraska	0	0	0	0	0	Nebraska	0	0	0	0	0
Nevada	N/A	++	++	++	++	Nevada	N/A	-	-	0	0
New Hampshire	0	0	0	0	0	New Hampshire	-	-	-	-	-
New Jersey	-	-	-	-	-	New Jersey	0	0	0	+	0
New Mexico	0	0	0	0	0	New Mexico	0	0	0	0	0
New York	-	-	-	-	-	New York	0	0	0	0	0
North Carolina	0	0	0	0	0	North Carolina	0	0	0	+	+
Oklahoma	0	0	0	0	0	Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0	Oregon	-	-	-	--	--
Pennsylvania	0	0	+	+	0	Pennsylvania	++	+	+	+	0
Rhode Island	0	0	0	+	0	Rhode Island	0	0	0	-	-
South Carolina	0	0	0	0	0	South Carolina	0	+	+	+	++
South Dakota	+	+	+	+	0	South Dakota	0	-	-	0	-
Tennessee	0	0	0	0	0	Tennessee	0	0	0	0	+
Texas	-	-	0	0	0	Texas	+	+	+	+	+
USL&HW	++	++	++	++	++	USL&HW	0	0	0	+	0
Utah	+	+	0	+	0	Utah	-	-	--	-	-
Vermont	0	0	0	0	0	Vermont	0	0	0	0	0
Virginia	0	-	0	0	-	Virginia	0	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	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	1999		1995	1996	1997	1998	1999
Alabama	0	0	+	0	0	Alabama	-	--	--	0	-
Alaska	0	0	0	0	0	Alaska	+	++	++	++	0
Arizona	0	0	0	0	0	Arizona	0	-	0	0	+
Arkansas	-	-	--	--	--	Arkansas	--	--	--	--	--
California	0	0	0	0	0	California	0	0	0	0	0
Colorado	0	0	0	0	0	Colorado	++	++	++	0	++
Connecticut	-	-	0	0	0	Connecticut	++	++	++	0	++
Delaware	+	+	+	+	0	Delaware	++	++	+	0	++
Dis. of Columbia	+	++	+	+	+	Dis. of Columbia	-	0	-	-	+
Florida	0	0	0	0	0	Florida	0	0	0	-	-
Georgia	0	0	0	0	0	Georgia	-	-	-	0	0
Hawaii	0	0	0	0	0	Hawaii	-	0	++	++	--
Idaho	-	-	-	0	-	Idaho	++	++	++	0	--
Illinois	-	-	-	-	-	Illinois	-	-	-	-	0
Indiana	--	--	--	--	--	Indiana	-	-	--	-	--
Iowa	-	-	-	-	-	Iowa	0	--	0	0	0
Kansas	--	--	--	--	--	Kansas	0	--	--	--	--
Kentucky	0	-	0	-	0	Kentucky	0	+	-	0	0
Louisiana	++	++	++	++	++	Louisiana	0	-	0	0	0
Maine	++	++	++	++	+	Maine	-	--	--	--	--
Maryland	0	0	0	0	0	Maryland	-	0	+	++	++
Massachusetts	0	0	0	0	0	Massachusetts	++	+	++	++	++
Michigan	++	++	++	++	++	Michigan	-	0	-	-	-
Minnesota	0	0	0	0	0	Minnesota	++	++	0	++	++
Mississippi	0	0	0	0	0	Mississippi	--	--	--	-	0
Missouri	--	--	--	--	--	Missouri	0	+	0	0	-
Montana	-	-	-	-	-	Montana	--	++	+	--	++
Nebraska	-	-	-	-	-	Nebraska	0	0	0	+	-
Nevada	N/A	0	0	0	0	Nevada	N/A	++	++	++	++
New Hampshire	++	0	+	0	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	0	North Carolina	0	0	+	0	0
Oklahoma	-	-	-	-	-	Oklahoma	--	0	0	0	0
Oregon	--	--	--	--	-	Oregon	0	0	0	0	0
Pennsylvania	++	++	++	++	++	Pennsylvania	++	++	++	+	++
Rhode Island	++	+	++	+	++	Rhode Island	++	0	--	++	+
South Carolina	-	-	-	-	-	South Carolina	-	-	-	-	-
South Dakota	0	-	--	--	-	South Dakota	++	+	-	0	--
Tennessee	0	0	0	0	0	Tennessee	-	0	-	--	0
Texas	-	-	-	-	-	Texas	--	-	-	--	--
USL&HW	++	++	++	++	++	USL&HW	+	0	-	-	++
Utah	--	--	--	-	-	Utah	++	+	0	--	++
Vermont	0	0	0	0	0	Vermont	--	++	0	+	0
Virginia	+	++	+	0	0	Virginia	++	++	+	+	0
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	1999		1995	1996	1997	1998	1999
Alabama	--	-	--	-	-	Alabama	0	+	++	+	+
Alaska	+	++	+	++	++	Alaska	+	+	+	+	+
Arizona	0	0	0	0	0	Arizona	0	0	0	0	0
Arkansas	--	--	--	--	--	Arkansas	-	-	-	-	-
California	-	-	-	-	-	California	0	0	0	+	+
Colorado	0	++	++	0	0	Colorado	0	0	0	0	0
Connecticut	0	0	++	++	++	Connecticut	0	0	0	-	0
Delaware	0	0	++	++	--	Delaware	++	++	+	+	+
Dis. of Columbia	++	++	++	++	+	Dis. of Columbia	+	++	+	+	0
Florida	--	--	--	--	--	Florida	++	++	++	++	++
Georgia	-	-	0	-	-	Georgia	0	0	0	0	0
Hawaii	0	+	+	--	0	Hawaii	0	0	0	0	0
Idaho	-	-	-	-	--	Idaho	-	-	0	-	-
Illinois	0	0	-	-	-	Illinois	0	0	0	0	0
Indiana	0	-	-	0	-	Indiana	--	-	--	--	-
Iowa	++	++	0	0	0	Iowa	-	-	-	-	-
Kansas	-	0	--	0	-	Kansas	0	-	0	0	-
Kentucky	0	++	++	++	0	Kentucky	0	0	0	0	0
Louisiana	-	0	0	0	0	Louisiana	+	+	+	+	++
Maine	0	-	--	-	-	Maine	-	0	0	-	-
Maryland	0	0	0	--	-	Maryland	0	0	0	0	0
Massachusetts	+	0	0	++	++	Massachusetts	-	-	-	-	-
Michigan	0	0	0	0	0	Michigan	-	-	-	-	-
Minnesota	++	++	++	++	++	Minnesota	-	-	-	-	0
Mississippi	--	--	--	--	--	Mississippi	0	0	0	-	0
Missouri	0	+	+	+	+	Missouri	0	0	0	0	0
Montana	-	0	0	-	+	Montana	0	0	0	0	++
Nebraska	0	-	++	+	++	Nebraska	-	0	0	0	0
Nevada	N/A	++	++	++	++	Nevada	N/A	0	0	0	0
New Hampshire	--	0	+	-	--	New Hampshire	0	0	0	0	0
New Jersey	0	0	-	0	0	New Jersey	0	0	0	0	0
New Mexico	0	-	-	+	0	New Mexico	0	0	0	0	0
New York	++	+	+	0	0	New York	0	0	0	0	0
North Carolina	-	-	-	0	-	North Carolina	0	0	0	0	-
Oklahoma	0	0	0	0	+	Oklahoma	0	0	0	0	0
Oregon	++	++	++	++	++	Oregon	0	++	+	0	0
Pennsylvania	++	++	+	+	+	Pennsylvania	0	0	0	0	0
Rhode Island	++	--	+	++	++	Rhode Island	0	-	--	-	-
South Carolina	-	--	-	-	-	South Carolina	-	-	-	0	0
South Dakota	++	0	--	-	0	South Dakota	0	-	-	-	-
Tennessee	-	-	--	--	--	Tennessee	0	0	0	0	0
Texas	++	+	+	0	0	Texas	++	++	++	++	++
USL&HW	+	0	++	++	0	USL&HW	+	0	++	++	+
Utah	0	+	++	0	+	Utah	0	-	-	-	-
Vermont	0	+	-	++	++	Vermont	0	0	0	0	0
Virginia	-	-	-	--	--	Virginia	0	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 9A	

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 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	1999		1995	1996	1997	1998	1999
Alabama	0	0	0	0	0	Alabama	-	-	-	-	-
Alaska	++	+	+	+	+	Alaska	+	+	+	+	++
Arizona	-	--	--	--	--	Arizona	0	-	-	-	--
Arkansas	0	-	-	-	-	Arkansas	--	--	--	--	--
California	-	--	-	-	-	California	++	++	++	++	++
Colorado	0	0	0	-	-	Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0	Connecticut	0	0	0	0	0
Delaware	++	++	0	+	+	Delaware	0	0	0	-	0
Dis. of Columbia	--	--	--	--	--	Dis. of Columbia	--	--	--	--	--
Florida	+	+	+	+	+	Florida	0	-	-	0	-
Georgia	0	0	0	-	-	Georgia	0	-	-	-	-
Hawaii	+	+	0	+	+	Hawaii	+	0	+	0	0
Idaho	+	++	++	++	++	Idaho	-	-	-	--	--
Illinois	+	+	0	0	0	Illinois	0	0	0	0	0
Indiana	-	-	0	0	-	Indiana	--	--	--	--	--
Iowa	0	0	0	0	0	Iowa	-	-	-	0	-
Kansas	-	0	0	0	-	Kansas	-	--	--	-	-
Kentucky	0	0	0	0	0	Kentucky	-	--	--	--	--
Louisiana	0	0	0	0	0	Louisiana	0	0	0	0	0
Maine	+	+	++	++	++	Maine	0	0	0	0	-
Maryland	0	0	0	0	0	Maryland	0	-	0	0	-
Massachusetts	++	++	++	++	++	Massachusetts	0	0	0	0	-
Michigan	++	++	++	++	++	Michigan	0	-	-	-	-
Minnesota	-	-	-	-	-	Minnesota	0	0	0	-	0
Mississippi	0	0	0	0	0	Mississippi	--	-	-	-	-
Missouri	0	0	0	0	0	Missouri	0	-	-	0	0
Montana	0	0	+	0	0	Montana	++	+	0	0	0
Nebraska	-	-	-	0	-	Nebraska	-	-	-	-	-
Nevada	N/A	0	0	0	0	Nevada	N/A	++	++	++	+
New Hampshire	0	0	0	0	0	New Hampshire	0	0	0	0	-
New Jersey	0	-	0	0	0	New Jersey	0	0	-	-	-
New Mexico	0	0	0	0	0	New Mexico	--	--	--	--	--
New York	0	0	0	0	0	New York	++	++	++	++	++
North Carolina	-	-	-	0	0	North Carolina	-	-	0	0	0
Oklahoma	0	0	0	+	+	Oklahoma	++	+	+	0	0
Oregon	0	0	0	-	-	Oregon	0	-	-	0	0
Pennsylvania	++	++	++	++	++	Pennsylvania	+	0	0	0	0
Rhode Island	0	+	++	+	+	Rhode Island	0	0	++	++	++
South Carolina	0	0	0	+	0	South Carolina	-	-	-	-	0
South Dakota	0	0	-	0	-	South Dakota	-	-	--	--	--
Tennessee	0	0	0	0	0	Tennessee	0	0	0	0	0
Texas	0	0	0	0	0	Texas	-	-	-	-	-
USL&HW	++	++	++	++	++	USL&HW	++	++	++	++	++
Utah	-	-	-	-	-	Utah	--	--	--	--	--
Vermont	0	++	++	++	++	Vermont	0	0	0	0	0
Virginia	-	-	-	-	-	Virginia	-	-	-	-	--
Wisconsin	0	0	0	0	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 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	1999		1995	1996	1997	1998	1999
Alabama	++	++	0	-	-	Alabama	0	-	0	-	0
Alaska	++	++	++	+	++	Alaska	++	++	++	++	++
Arizona	--	--	--	--	0	Arizona	0	-	-	-	0
Arkansas	--	--	--	--	--	Arkansas	--	--	--	--	-
California	+	0	+	+	++	California	-	-	-	-	-
Colorado	++	++	++	++	++	Colorado	0	0	++	0	0
Connecticut	0	++	0	--	0	Connecticut	--	--	++	++	++
Delaware	0	0	-	--	++	Delaware	--	--	--	--	--
Dis. of Columbia	--	--	--	--	--	Dis. of Columbia	++	-	0	++	-
Florida	++	++	++	++	++	Florida	--	--	--	--	-
Georgia	0	0	--	--	-	Georgia	0	0	0	--	-
Hawaii	--	--	0	--	--	Hawaii	0	-	-	--	++
Idaho	-	0	0	--	--	Idaho	++	++	++	0	-
Illinois	0	-	-	--	0	Illinois	0	-	0	-	0
Indiana	--	--	--	--	--	Indiana	-	-	-	--	--
Iowa	--	--	--	--	--	Iowa	0	+	0	0	0
Kansas	--	--	--	--	--	Kansas	0	0	-	+	-
Kentucky	-	--	--	--	--	Kentucky	0	++	++	+	+
Louisiana	-	--	0	0	+	Louisiana	-	0	++	++	++
Maine	--	--	--	--	--	Maine	--	--	--	+	+
Maryland	--	--	--	0	0	Maryland	0	+	0	--	-
Massachusetts	--	--	--	--	--	Massachusetts	0	-	0	0	-
Michigan	--	--	--	--	--	Michigan	0	0	0	0	0
Minnesota	--	--	--	-	-	Minnesota	0	++	++	0	+
Mississippi	--	--	--	--	-	Mississippi	-	--	--	--	-
Missouri	--	-	-	0	0	Missouri	++	++	++	++	++
Montana	-	++	++	--	0	Montana	0	+	++	+	++
Nebraska	-	--	--	0	-	Nebraska	0	+	++	++	++
Nevada	N/A	--	--	-	0	Nevada	N/A	++	++	++	++
New Hampshire	0	--	-	-	--	New Hampshire	--	-	++	-	--
New Jersey	-	0	++	-	--	New Jersey	-	-	--	-	--
New Mexico	-	--	--	--	--	New Mexico	+	0	0	++	+
New York	0	0	+	++	0	New York	++	+	0	+	0
North Carolina	0	0	0	+	0	North Carolina	-	--	0	0	-
Oklahoma	--	-	-	--	--	Oklahoma	++	++	++	++	++
Oregon	-	-	-	--	--	Oregon	++	++	++	++	++
Pennsylvania	++	++	++	++	++	Pennsylvania	0	0	0	0	0
Rhode Island	0	--	-	-	--	Rhode Island	++	--	0	++	++
South Carolina	--	-	--	-	0	South Carolina	-	-	-	-	0
South Dakota	++	++	--	0	--	South Dakota	++	+	--	-	+
Tennessee	--	-	-	--	-	Tennessee	-	--	--	--	-
Texas	--	--	-	-	-	Texas	++	++	++	+	+
USL&HW	++	--	0	++	++	USL&HW	++	++	++	++	++
Utah	+	-	-	--	-	Utah	0	++	++	++	0
Vermont	--	-	--	--	--	Vermont	0	++	0	++	++
Virginia	0	0	0	-	-	Virginia	-	--	-	--	--
Wisconsin	--	0	-	--	--	Wisconsin	--	--	--	--	--

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

Source:			
Table 13A		Table 14A	

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

	1995	1996	1997	1998	1999
Alabama	+	++	++	+	+
Alaska	++	++	++	++	++
Arizona	0	0	0	0	0
Arkansas	0	-	-	-	-
California	0	0	0	+	++
Colorado	+	+	0	0	0
Connecticut	0	0	0	0	0
Delaware	++	++	+	+	0
Dis. of Columbia	--	--	--	--	--
Florida	++	++	++	++	++
Georgia	0	0	-	-	-
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	-	-	-	-	-
Iowa	-	-	0	0	0
Kansas	0	-	0	0	0
Kentucky	+	0	0	0	0
Louisiana	0	0	0	0	0
Maine	-	0	0	0	0
Maryland	-	-	-	0	-
Massachusetts	-	-	-	-	--
Michigan	0	0	0	0	-
Minnesota	0	0	-	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	++	+	+	+	++
Nebraska	0	0	0	0	0
Nevada	N/A	+	0	+	+
New Hampshire	+	0	+	0	+
New Jersey	-	-	-	-	-
New Mexico	0	0	0	0	0
New York	-	-	0	0	-
North Carolina	0	-	-	-	-
Oklahoma	0	0	0	0	0
Oregon	+	++	++	0	+
Pennsylvania	0	0	0	0	0
Rhode Island	0	-	-	-	-
South Carolina	-	-	-	0	-
South Dakota	0	0	-	0	-
Tennessee	0	0	0	0	0
Texas	+	0	+	0	+
USL&HW	++	++	++	++	++
Utah	0	0	0	-	-
Vermont	0	0	0	0	0
Virginia	0	0	0	0	-
Wisconsin	0	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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