

# WORKERS' COMPENSATION POLICY REVIEW

## In This Issue:

### FEATURED TOPICS

<b>Summary of the Contents</b>	<b>1</b>
<b>Workers' Compensation Benefits: Frequencies and Amounts in 2002.....</b>	<b>3</b>
<b>Workers' Compensation Insurance Industry Increases Profitability in 2005.....</b>	<b>29</b>

*This issue is being distributed in January 2007. A deluge of issues will shortly follow.*

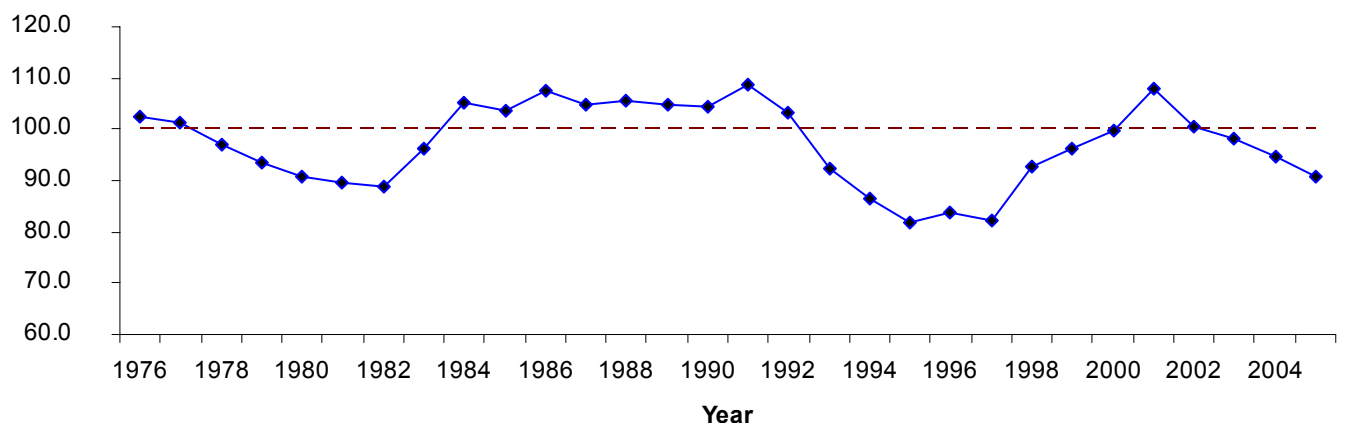
## Summary of the Contents

Underwriting results for the workers' compensation insurance industry improved for the fourth year in a row, as discussed in the article by John Burton. As shown in Figure A, the overall operating ratio, which is the most comprehensive measure of underwriting results because it considers investment income, was 90.6 in 2005. This is a sharp improvement from the overall operating ratio of 108.1 in 2001 and is also significantly better than the operating ratios of 98.1 in 2003 and 94.5 in 2004.

When the overall operating ratio is greater than 100, carriers lose money even when investment income is considered. In 2001, workers' compensation carriers lost \$8.10 for every \$100 of premium. Conversely, when the overall operating ratio is less than 100, the industry is profitable when investment income is considered. In 2005, carriers made \$9.40 of profit for every \$100 in premium.

The article by Florence Blum and John Burton provides the latest information on the frequency, average benefits per claim, and total benefits per 100,000 workers for four types of cash benefits, for all cash benefits, and for medical benefits. The incurred benefits data are for 47 jurisdictions in 2002. Differences among jurisdictions are substantial: for example, three jurisdictions had permanent partial disability (PPD) benefits per 100,000 workers that were at least 50 percent above the national average and five jurisdictions had PPD benefits that were at least 50 percent below the national average.

**Figure A**  
**Overall Operating Ratio as a Percent of Premiums, 1976-2005**



**Note:** The Overall Operating Ratio is the total of all underwriting expenses and income from investments as a percentage of premiums.

## Advisory Board Members

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

- David Appel**, Director - Economics Consulting, Milliman USA
- Robert M. Aurbach**, Chief Executive Officer, Uncommon Approach, Inc.
- Christine Baker**, Executive Officer, Commission on Health and Safety and Workers' Compensation, State of California
- Peter S. Barth**, Professor of Economics, Emeritus, University of Connecticut
- Keith T. Bateman**, Vice President of Workers' Compensation, Property Casualty Insurers Association of America
- Monroe Berkowitz**, Professor of Economics, Emeritus, Rutgers University
- Richard J. Butler**, Professor of Economics, Brigham Young University
- Alan Clayton**, Principal, Bracton Consulting Services PTY LTD, Croydon Hills, Victoria, Australia
- Ann Clayton**, Ann Clayton and Associates, Lexington, Massachusetts
- Robert Collyer**, Executive Director, International Workers' Compensation Foundation, Inc.
- Donald T. DeCarlo**, Attorney, Lake Success, NY
- Allard Dembe**, Associate Professor and Chair, The Ohio State University School of Public Health
- Donald Elisburg**, Attorney, Potomac, MD; former Assistant Secretary of Labor for Employment Standards
- James N. Ellenberger**, Former Deputy Commissioner, Virginia Employment Commission
- Thomas W. Gleason, Sr.**, President/CEO, Risk Recovery, Inc.; former President IAIABC
- Nortin M. Hadler**, M.D., Professor of Medicine and Microbiology/Immunology, University of North Carolina
- Hiroko Hayashi**, Professor of Law, Fukuoka University, Japan, and Attorney at Law
- Jay S. Himmelstein**, M.D., Director, Center for Health Policy, UMass Medical School—Shrewsbury Campus
- Larry Holt**, Executive Director, National Council of Self-Insurers
- Denis Hughes**, President, New York State AFL-CIO
- H. Allan Hunt**, Assistant Executive Director, W.E. Upjohn Institute for Employment Research
- William G. Johnson**, Professor of Economics, Arizona State University
- Gregory Krohm**, Executive Director, International Association of Industrial Accident Boards and Commissions (IAIABC)
- Alan B. Krueger**, Professor of Economics and Public Affairs, Princeton University
- Lex K. Larson**, President, Employment Law Research, Inc.
- John H. Lewis**, Attorney and Consultant, Boca Raton, FL; President, USA-Integrated Health, Inc.
- Barry L. Llewellyn**, Senior Divisional Executive, Regulatory Services, National Council on Compensation Insurance
- Jerry L. Mashaw**, Sterling Professor of Law and Management, Yale Law School
- Paul Mattera**, Senior Vice President and Chief Public Affairs Officer, Liberty Mutual
- Robin R. Obetz**, Of Counsel, Vorys, Sater, Seymour & Pease, LLP, Columbus, OH
- Eric J. Oxfeld**, President, UWC-Strategic Services on Unemployment & Workers' Compensation
- Tom Rankin**, Former President, California Labor Federation, AFL-CIO
- Virginia P. Reno**, Vice President for Income Security, National Academy of Social Insurance
- Timothy P. Schmidle**, New York State Workers' Compensation Board
- Sandra Sinclair**, Associate Scientist and Director, Operations, Institute for Work & Health, Canada
- Emily Spieler**, Dean and Professor of Law, Northeastern University School of Law
- Robert B. Steggert**, Vice President, Casualty Claims, Marriott International, Inc.; and former President, National Council of Self-Insurers
- Terrence J. Sullivan**, President and CEO, Cancer Care Ontario
- Allyn C. Tatum**, Vice President of Claims, Tyson Foods, Inc.; former President IAIABC; former President, National Council of Self-Insurers
- W. Frederick Uehlein**, Founder and Chairman, Insurance Recovery Group
- C. John Urling, Jr.**, Owner, Jack Urling's Publications; Former Commissioner, Pennsylvania Workers' Compensation Appeal Board; Former President IAIABC
- Richard A. Victor**, Executive Director, Workers Compensation Research Institute
- Paul C. Weiler**, Henry J. Friendly Professor of Law, Harvard Law School
- Edward M. Welch**, Director, Workers' Compensation Center, Michigan State University
- Melvin S. Witt**, Editor, *California Workers' Compensation Reporter*
- Bruce C. Wood**, Assistant General Counsel, American Insurance Association

## Workers' Compensation Benefits: Frequencies and Amounts in 2002

by Florence Blum and John F. Burton, Jr.

This article is the latest in a series of articles we have written on the frequency, average benefits per claim, and benefits per 100,000 for four types of cash benefits and for medical benefits.<sup>1</sup> In our most recent article (Blum and Burton 2006), we presented 2001 data for 47 jurisdictions using a different format than in the earlier articles. Each of six tables contains the frequency, average benefits, and benefits per 100,000 workers for a particular type of benefit. We continue the layout used in our earlier article this year, and present tables showing the frequency, average benefits, and benefits per 100,000 workers for six types of benefits, including the cash benefits for temporary total disability, permanent partial disability, permanent total disability, and fatal cases and the medical benefits for all cases.<sup>2</sup>

Since data from Tables 1-6 of this article and the data from the earlier articles are difficult to assimilate, we include an additional set of tables (1A-6C) which takes data from six years, 1997 to 2002, and categorizes each state's result 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 amounts of benefits that will be paid for the claims filed during the policy years. The data published by the NCCI in the *ASB* are derived from reports filed by private insurance carriers and some competitive state funds. As a result, the data in our articles exclude the experience of exclusive state funds, some competitive state funds, and all self-insuring employers.<sup>3</sup>

### Temporary Total Disability Benefits

**Frequency.** Temporary total disability (TTD) benefits are paid to a worker who is unable to perform his or her preinjury job (or another job offered by the employer after the injury) but whose injury is of a temporary nature. Workers only qualify for these benefits if they are unable to work for a period longer than the

waiting period. The waiting periods vary among states, and range from three days to seven days. Thus, a worker who is unable to work for five days would qualify for TTD benefits in Connecticut (which has a three-day waiting period) but not in New Jersey (which has a seven-day waiting period).

The differences in waiting periods help explain the differences in the frequency of temporary total disability benefits shown in Table 1. (The tables begin on page 13). Thus, in 2002 Connecticut had 964 TTD cases per 100,000 workers, while New Jersey had 606 TTD cases per 100,000 workers. There are other factors, such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for workers' compensation benefits, which also affect the frequency of TTD cases. Wisconsin, which like Connecticut has a three-day waiting period, had 1,229 TTD cases per 100,000 workers in 2002, considerably more than the 964 cases per 100,000 workers in Connecticut.

The information in Table 1 is presented in a format that facilitates interstate comparisons. The frequency data for temporary total disability benefits are presented in Columns (1) to (3): Column (1) provides the frequency (or number) of TTD cases per 100,000 workers for the 47 jurisdictions with data available for 2002, plus the national average of 830 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 2,407 TTD cases per 100,000 workers in the USL&HW program to 339 TTD cases per 100,000 workers in the District of Columbia.

The information in Table 1, Column (1) and the previously published data on the frequencies of TTD claims for 47 jurisdictions for eight years are valuable, including the evidence of a decline in the national average from 1,208 TTD claims per 100,000 workers in 1995 to 830 TTD claims per 100,000 workers in 2002. However, the amount of information in Table 1, Column (1) is difficult to assimilate, and so we have categorized the state frequencies into the categories shown in Table 1A for 1997 to 2002. 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 1A indicate that some states consistently have more TTD cases than the national average. Four jurisdictions (Alaska, Hawaii, Rhode Island, and the USL&HW) had TTD frequencies that were well above average in all six years in the table, and seven states (Delaware, Idaho, Massachusetts, New Hampshire, Oregon, Vermont, and Wisconsin) had TTD frequencies that were above average or well above average for all six years. In contrast, the District of Columbia had TTD frequencies that were well below average for the six years, and five states (Georgia, Kansas, North Carolina, Texas, and Virginia) had TTD frequencies that were below average for all six years. There were 17 states with TTD frequencies near the national averages in all six 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 ranged 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 ranged from average to above average over the six years). Thus, most jurisdictions had relatively stable TTD frequencies relative to the national averages.

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

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

cash benefits shown in Table 1, Column (4). Thus, in 2002 the average benefit for workers who obtained TTD benefits in Connecticut was \$3,948 while in New Jersey the average TTD benefit was \$5,962. 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 \$2,984 in the average TTD case in 2002, considerably less than the \$3,948 average for TTD benefits in Connecticut.

The information in Table 1, Columns (4) - (6) is presented in a format that facilitates interstate comparisons. The range of average TTD benefits in 2002 was \$8,409 per case in South Carolina to \$2,319 per case in Arizona. The information in Table 1 and the previously published data on the averages for TTD claims for 47 jurisdictions for eight years are interesting, including the evidence of an increase in the national average from \$3,016 per TTD claim in 1995 to \$5,312 per TTD claim in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 1B.

The entries in Table 1B indicate that some states consistently have TTD benefits that are higher than the national average. No jurisdiction was consistently well above (that is more than 50 percent above) the national average. However, four jurisdictions (Florida, Massachusetts, South Carolina, and Texas) had TTD average benefits that were either well above or above average (at least 25 percent above) in all six years in the table. There was no state with TTD benefits that were well below the national average in all six years, but eight jurisdictions (Arizona, 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 13 states that were near the national average in all years in the table. The entries in Table 1B indicate that states were relatively stable in the relationship between average TTD benefits in a state and the national average: only two states shifted more than one category over the six years. California’s TTD benefits ranged from well below average to average and Idaho ranged from average TTD benefits to well above average benefits in the six years in the table.

**Cash Benefits Per 100,000 Workers.** Table 1, Column (7) provides the cash benefits per 100,000 workers for cases receiving temporary total disability benefits for the 47 jurisdictions in our study for the year 2002. The derivation of the data in Table 1, Column (7) can be illustrated by focusing on the Oregon entry for 2002. There were 1,260 temporary total disability

cases per 100,000 workers in Oregon in 2002 (as shown in Table 1, Column (1)); the average of the cash benefits for temporary total disability cases in Oregon in 2002 was \$2,467 (as shown in Table 1, Column (4)); the product of 1,260 cases times \$2,467 per case is \$3,108,420 of temporary total disability benefits per 100,000 workers in Oregon in 2002 (as shown in Table 1, Column (7)). Due to rounding, numbers may not be exact.

The information in Table 1, Columns (7)-(9) is presented in a format that facilitates interstate comparisons. The range of TTD cash benefits per 100,000 workers in 2002 was \$12,499,551 in the USL&HW program to \$1,221,953 in the District of Columbia.

The information in Table 1, Column (7) and previously published data on the TTD cash benefits per 100,000 workers for 47 jurisdictions for eight years provide evidence of an increase in the national average from \$3,563,498 in 1995 to \$4,313,366 in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state TTD benefits per 100,000 workers into the categories shown in Table 1C.

The entries in Table 1C indicate that some states consistently pay more TTD cash benefits per 100,000 workers than the national average. Four jurisdictions (Idaho, Maine, Massachusetts, and the USL&HW program) were consistently well above (that is more than 50 percent above) the national average. In six other states (Alaska, Florida, Michigan, Pennsylvania, Rhode Island, and Vermont) the TTD cash benefits per 100,000 workers were above the national average (at least 25 percent above the national average) or well above the national average in all six years. In contrast, TTD cash benefits per 100,000 workers were well below the national average for all six years for Arizona and the District of Columbia, and below average or well below average in four states (Arkansas, Minnesota, Utah, and Virginia) for 1997 to 2002. In 15 states, the TTD cash benefits per 100,000 workers were near the national average in every year with data. The only state where the state's averages relative to the national average changed by more than one category over the six years was Hawaii where the state's benefits were near the national average in 1997, increased to above average in 1998 and 1999, and then increased again to well above average from 2000 to 2002.

## Permanent Partial Disability Benefits

**Frequency.** Permanent partial disability (PPD) benefits are paid to a worker who has permanent consequences of his or her work-related injury or disease

but the consequences are not totally disabling. The benefits normally are paid after a worker has reached the date of maximum medical recovery and is no longer eligible for temporary disability benefits.

Factors such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for PPD benefits affect the frequency of PPD cases in various jurisdictions. These and other factors are reflected in the substantial interjurisdictional variations in the prevalence of PPD claims shown in Table 2, Column (1). In 2002, the range was from 1,246 PPD claims per 100,000 workers in the USL&HW to 123 per 100,000 workers in the District of Columbia.

Table 2, Column (1) and the previously published data provide considerable useful information, including a slight decrease in the national average of PPD claims per 100,000 workers from 524 in 1995 to 498 in 2002. However, examination of differences among states is facilitated by the information in Table 2A, which categorizes states in terms of their frequency of PPD claims relative to the national average for PPD claims in that year.

Three jurisdictions (California, Missouri, and the USL&HW program) had PPD frequencies that were well above the national average in all six years between 1997 and 2002. In addition, Oklahoma had PPD frequencies that were above the national average or well above the national average in all years. In contrast, four jurisdictions (the District of Columbia, Michigan, Pennsylvania, and Virginia) had PPD frequencies that were well below the national average for all six years, and fourteen states (Alabama, Arizona, Delaware, Georgia, Idaho, 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 ten states that had PPD frequencies that were near the national average in all six years. Most states were relatively stable in their PPD frequencies compared to the national averages over this period. There were exceptions, however. Massachusetts' PPD frequencies ranged from well below average to average during the six years. In contrast, Montana and Nevada's PPD frequencies ranged from average to well above average from 1997 through 2002.

**Average Benefits Per Claim.** The permanent partial disability (PPD) cash benefits paid to a worker are affected *inter alia* by the worker's average weekly wage prior to the injury, by the nominal replacement rate (typically PPD benefits are 66 2/3 percent of preinjury earnings), by the weekly maximum and minimum PPD

benefits prescribed by statute, and by the duration of the PPD benefits. As discussed by Burton (2005) states vary in their approaches to determining the duration (and sometimes the weekly benefit amount) of PPD benefits. Some benefits are related to the seriousness of the worker's injury (the impairment approach); some PPD benefits are related to the extent of loss of earning capacity; some PPD benefits are related to the actual loss of earnings; often states use more than one of these approaches depending on the nature of the injury or other factors.

The resulting differences in weekly PPD benefits and durations among states explain the considerable variations among states in the average cash benefits for PPD claims shown in Table 2, Column (4). The range of average PPD benefits in 2002 was from \$139,926 per case in Maine to \$17,561 per case in Texas.

The information in Table 2, Column (4) and previously published data on the averages for PPD claims for 47 jurisdictions for eight years are valuable, including the evidence of an increase in the national average from \$31,074 per PPD claim in 1995 to \$43,449 per PPD claim in 2002. However, the amount of information in these tables is virtually impossible to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 2B.

The entries in Table 2B indicate that some states consistently have PPD benefits that are higher than the national average. Three jurisdictions (Michigan, Pennsylvania, and the USL&HW program) were well above (that is more than 50 percent above) the national average in the six years from 1997 to 2002. In addition, three jurisdictions (Louisiana, Maine, and New York) 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 six years, and ten states (Arkansas, Iowa, Nebraska, New Jersey, Oklahoma, Oregon, South Dakota, Texas, Utah, and Wisconsin) were below average or well below average in all six years. There were 11 states that were near the national average for PPD benefits in all years with data. The only state where the state's averages relative to the national average changed by more than one category over the six years was Rhode Island, where the state's benefits were above average or well above average from 1997 through 2000 and then dropped to average for the last two years in the study.

**Cash Benefits Per 100,000 Workers.** Table 2, Column (7) provides the cash benefits per 100,000 workers for cases receiving permanent partial disability benefits for the 47 jurisdictions in our study for the year 2002. The range of PPD cash benefits per 100,000 workers in

2002 was from \$81,370,030 in the USL&HW program to \$4,558,485 in Utah.

The information in Table 2, Column (7) and previously published data on the PPD cash benefits per 100,000 workers for 47 jurisdictions for eight years are valuable, including the evidence of an increase in the national average from \$14,338,590 in 1995 to \$19,558,362 in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state PPD benefits per 100,000 workers into the categories shown in Table 2C.

The entries in Table 2C indicate that some states consistently paid more PPD cash benefits per 100,000 workers than the national average. 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 six years, and Alaska was above or well above the national average for all years. In sharp contrast, five jurisdictions (Arkansas, the District of Columbia, Indiana, South Dakota, and Utah) paid PPD benefits per 100,000 workers that were well below the national average for all six years. An additional ten states (Alabama, Arizona, Idaho, Kansas, Michigan, Mississippi, New Mexico, 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 six years.

Four states had relatively volatile PPD benefits per 100,000 workers, changing by more than one category over the six years. Nevada had two years of well above average benefits in 1997 and 1998 before dropping to average benefits in the next four years. Maine and Montana's benefits ranged from below average to above average while Kentucky's ranged from well below average to average. One state, Rhode Island, spanned four categories during the six years in the study. From 1997 through 1999 their benefits were well above average, they dropped to average in 2000 and 2001, and then dropped again to below average in 2002.

## Permanent Total Disability Benefits

**Frequency.** Permanent total disability (PTD) benefits are paid to a worker who has permanent consequences of his or her work-related injury or disease and the consequences are totally disabling. Factors such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for PTD benefits affect the frequency of these cases in various jurisdictions. There are also relatively few PTD cases, which can result in substantial year-to-year variations in a state. These and other factors are reflected in

the substantial interjurisdictional variations in the prevalence of PTD claims shown in Table 3, Column (1). In 2002, the range was from 24 PTD claims per 100,000 workers in Texas to zero PTD claims per 100,000 workers in the District of Columbia, South Dakota, and the USL&HW program..

Table 3, Column (1) and the previously published data provide considerable useful information, including the stability in the national average of 6 to 9.3 PTD claims per 100,000 workers between 1995 and 2002. However, examination of differences among states is facilitated by the information in Table 3A, which categorizes states in terms of their frequency of PTD claims relative to the national average for PTD claims in that year.

Florida was the only program that had PTD frequencies that were well above the national average in all six years between 1997 and 2002. In contrast, there were ten jurisdictions (Arizona, Connecticut, Delaware, the District of Columbia, Indiana, Iowa, Maryland, Massachusetts, Vermont, and Wisconsin) with PTD frequencies that were well below the national average in all six years with data. There were also 12 states (Arkansas, Georgia, Hawaii, Kansas, Maine, Minnesota, New Mexico, Oklahoma, Oregon, South Dakota, Utah, and Virginia) that had PTD frequencies below or well below the national average in all six years. There were no states that had PTD frequencies that were near the national average in all six years. The volatility of PTD frequencies is well illustrated by the experience in three jurisdictions (Montana, New Hampshire, and South Carolina), where the PTD frequencies ranged from well above to well below the national averages over the six years.

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

The resulting differences in weekly PTD benefits and durations among states explain the considerable variations among states in the average cash benefits for PTD claims shown in Table 3, Column (4). The range of average PTD benefits in 2002 was from \$1,061,200 per case in Delaware to \$48,640 in Texas. (The \$0 per case entries for the District of Columbia, South Dakota, and the USL&HW program are because

there were no PTD cases in those jurisdictions in 2002.) Because PTD cases are so uncommon, unusual results in a few cases may significantly affect a state's average.

The information in Table 3, Column (4) and previously published data on the averages for PTD claims for 47 jurisdictions for eight years are valuable, including the evidence of an increase in the national average from \$210,480 per PTD claim in 1995 to \$270,303 per PTD claim in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 3B.

The entries in Table 3B indicate that some states consistently have PTD benefits that are higher than the national average. Massachusetts and Pennsylvania had PTD benefits that were well above the national average in the six years from 1997 to 2002. In addition, two jurisdictions (Connecticut, and Delaware) were above average or well above the national average in the six years from 1997 to 2002. In contrast, two states (Arkansas and Kansas) were below average or well below average for all years. There were no states that had PTD benefits that were near the national average in all years. The entries in Table 3B show considerable volatility among states in their PTD benefits relative to the national averages. Indeed, eight states (Alaska, Hawaii, Idaho, Montana, New Hampshire, New Jersey, Rhode Island, and Utah) had PTD benefits that were well above the national average in at least one year and PTD benefits that were well below the national average in at least one year.

**Cash Benefits Per 100,000 Workers.** Table 3, Column (7) provides the cash benefits per 100,000 workers for cases receiving permanent total disability benefits for the 47 jurisdictions in our study for the year 2002. The range of PTD cash benefits per 100,000 workers in 2002 was from \$3,807,336 in New York to \$186,542 in Indiana. (The \$0 entries for the District of Columbia, South Dakota, and the USL&HW program reflect the absence of PTD cases in those jurisdictions in 2002.)

The information in Table 3, Column (7) and previously published data on the PTD cash benefits per 100,000 workers for 47 jurisdictions for eight years are valuable, including the evidence of an increase in the national average from \$1,295,722 in 1995 to \$1,858,276 in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state PTD benefits per 100,000 workers into the categories shown in Table 3C.

The entries in Table 3C indicate that some states consistently paid more PTD cash benefits per 100,000 workers than the national average. Three jurisdictions (California, Colorado, and Florida) were above or well above the national average from 1997 to 2002. In contrast to these states with above or well above average PTD cash benefits, six jurisdictions (Arkansas, the District of Columbia, Indiana, Kansas, Maine, and New Mexico) paid well below the national average in PTD cash benefits per 100,000 workers. In addition, 15 states (Arizona, Georgia, Iowa, Massachusetts, Michigan, Mississippi, New Hampshire, Oklahoma, Oregon, Rhode Island, Tennessee, Texas, Utah, Vermont, and Wisconsin) paid PTD cash benefits per 100,000 workers that were below or well below the national average in 1997 to 2002. There was no state that paid PTD cash benefits near the national average in all six years. The most volatile jurisdictions were Delaware, Nevada, and New Jersey, which paid PTD benefits per 100,000 workers that were well above the national average in at least one year and well below the national average in another year.

## Death Benefits

**Frequency.** Death benefits are paid to the survivor or survivors of a worker who was killed on the job. Factors such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for death benefits affect the frequency of these cases in various jurisdictions. As with PTD cases, there are also relatively few death cases, which can result in substantial year-to-year variations in a state. These and other factors are reflected in the substantial interjurisdictional variations in the prevalence of death claims shown in Table 4, Column (1). In 2002, the range was from 17 death claims per 100,000 workers in Maine to zero death claims per 100,000 workers in the USHL&HW program.

Table 4, Column (1) and the previously published data provide considerable useful information, including the stability in the national average of 4 or 5 death claims per 100,000 workers between 1995 and 2002. However, examination of differences among states is facilitated by the information in Table 4A, which categorizes states in terms of their frequency of death claims relative to the national average for death claims in that year.

Three programs (Mississippi, Montana, and the USL&HW program) had fatal frequencies that were well above the national average in all six years between 1997 and 2002. In addition, three states (Idaho, New Mexico, and Oklahoma) had death rates that were above or well above the national averages in all years

with data. In contrast New Jersey had fatal frequencies that were below or well below the national average in all six years. Only two states (California, and New York) had death rates near the national average in all six years. There was considerable variability among years in some states in their death claims compared to the national average: the extremes were Hawaii and Nevada, which were well above the national average in one year and well below in another year.

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

The resulting differences in weekly death benefits and durations among states explain the considerable variations among states in the average cash benefits for death claims shown in Table 4, Column (4). The range of average death benefits in 2002 was from \$673,459 per case in Rhode Island to \$68,432 per case in Mississippi. (The \$0 per case entry for the USL&HW program is because there were no fatal cases reported in 2002.) Because death cases are so uncommon, unusual results in a few cases may significantly affect a state's average.

The information in Table 4, Column (4) and previously published data on the average of cash benefits for death claims for 47 jurisdictions for eight years are instructive, including the evidence of an increase in the national average from \$155,015 per death claim in 1995 to \$183,384 per death claim in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 4B.

The entries in Table 4B indicate that some states consistently have death benefits that are higher than the national average. Only one state (Nevada) had well above the national average for death benefits for all six years with data. In addition, five jurisdictions (Connecticut, Missouri, Nebraska, Oregon, and Rhode Island) had death benefits that were above average or well above the national average in 1997 to 2002. In contrast, three states (Arkansas, Florida, and Mississippi) had death benefits that were consistently well below the national average, and four states (Alabama,



California, Idaho, and Tennessee) had death benefits that were below average or well below average in all six years. There was considerable variability among years in some states in their death benefits compared to the national average: the extremes were Delaware, New Hampshire, and South Dakota, which were well above the national average in one year and well below in another year.

**Cash Benefits Per 100,000 Workers.** Table 4, Column (7) provides the cash benefits per 100,000 workers for cases receiving death benefits for the 47 jurisdictions in our study for the year 2002. The range of death cash benefits per 100,000 workers in 2002 was from \$3,089,760 in South Dakota to \$286,616 in Florida. (The \$0 per case entry for the USL&HW program is because there were no fatal cases reported in 2002.)

The information in Table 4, Column (7) and previously published data on the death cash benefits per 100,000 workers for 47 jurisdictions for eight years indicate there was a decrease in the national average from \$803,231 in 1995 to \$708,374 in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state cash benefits for death cases per 100,000 workers into the categories shown in Table 4C.

The entries in Table 4C indicate that some jurisdictions consistently pay more death cash benefits per 100,000 workers than the national average. Four jurisdictions (Connecticut, Missouri, Nebraska, 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, six states (Arkansas, California, Indiana, Tennessee, Virginia, and Wisconsin) paid death benefits per 100,000 workers that were below or well below average in all six years. The most variable states in terms of death benefits per 100,000 workers were Hawaii, Maine, New Hampshire, 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.

## All Cases with Cash Benefits

Table 5 presents information on the frequency, average benefits, and benefits per 100,000 workers for all cases paying cash benefits (including TTD, PPD, PT, and fatal benefits).

**Frequencies.** The data in Columns (1) to (3) of Table 5 are presented in a format that facilitates interstate comparisons: Column (1) provides the frequency (or number) of all cash benefit cases per 100,000 work-

ers for the 47 jurisdictions with data available for 2002, plus the national average of 1,341 cash benefit 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 all cash benefit claims; and Column (3) provides the ranking of the jurisdictions in terms of the frequency of all cash benefit cases. The range is from 3,653 cash benefit cases per 100,000 workers in the USL&HW program to 466 cash benefit cases per 100,000 workers in the District of Columbia.

The information in Table 1, Column (1) and the previously unpublished data on the frequencies of all cash benefit claims for 47 jurisdictions for eight years is valuable, including the evidence of a decline in the national average from 1,702 cash benefit claims per 100,000 workers in 1995 to 1,341 claims per 100,000 workers in 2002. However, examination of differences among states is facilitated by the information in Table 5A, which categorizes states in terms of their frequency of total claims relative to the national average for total claims in each year.

Only three jurisdictions (Alaska, Hawaii, and the USL&HW program) had total frequencies that were well above the national average in all years between 1997 and 2002, and four other jurisdictions (California, Oklahoma, Oregon, and Rhode Island) had total frequencies that were above average or well above average in all six years with data. In contrast, only the District of Columbia was well below average in all years, and only Georgia, North Carolina, and Virginia were below average in all six years in terms of their total claims compared to the national average. There were 24 states that had total claim rates near the national average in all six years. There was limited variability among years in some states in their total claims compared to the national average: three states (California, Oklahoma, and Rhode Island) were above average or well above average in all six years, six states (Idaho, Missouri, Montana, Nevada, Vermont, and Wisconsin) were near average or above average in all years; and six states (Arizona, Arkansas, Indiana, Louisiana, Nebraska, and Texas) were near average or below average in all six years. There were no states where the state's averages relative to the national average changed by more than one category over the six years.

**Average Benefits Per Claim.** The information in Table 5, Column (4) is presented in a format that facilitates interstate comparisons. The range of average for cash benefits in all cases paying cash benefits in 2002 was from \$33,387 per case in New York to \$8,662 per case in Utah.

The information in Table 1, Column (4) and the previously unpublished data on the national averages for cash benefits in all cases paying cash benefits for eight years are interesting, including the evidence of an increase in the national average from \$11,512 per claim in 1995 to \$19,585 per claim in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state average benefits per claim into the categories shown in Table 5B.

The entries in Table 5B indicate that some states consistently have cash benefits that are higher than the national average. No jurisdiction was consistently well above (that is more than 50 percent above) the national average. However, three jurisdictions (New York, North Carolina, and the USL&HW) had cash benefits that were either well above or above average (at least 25 percent above) in all six years in the table. Two states (Indiana and Utah) had cash benefits that were well below the national average in all six years, and eight jurisdictions (Arkansas, Hawaii, Idaho, Iowa, New Hampshire, Oregon, South Dakota, and Wisconsin) were well below or below average in all the years with data. There were 14 states that were near the national average in all years in the table. There were no states that shifted more than one category over the six years.

**Cash Benefits Per 100,000 Workers.** The information in Table 5, Column (7) is presented in a format that facilitates interstate comparisons among states in the cash benefits of all types per 100,000 workers. The range in 2002 was from \$93,869,581 in the Longshore and Harbor Workers program to \$8,689,398 in Indiana per 100,000 workers in 2002.

The information in Table 1, Column (7) and the previously published data on the national averages for cash benefits jurisdictions for eight years are interesting, including the evidence of an increase in the national average from \$19,814,624 per 100,000 workers in 1995 to \$26,438,377 per 100,000 workers in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state total benefits per 100,000 workers into the categories shown in Table 5C.

The entries in Table 5C indicate that some states consistently pay more cash benefits per 100,000 workers than the national average. Two jurisdictions (California, and the USL&HW program) were consistently well above (that is more than 50 percent above) the national average. In two other states (Alaska and New York) 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 six years. In contrast, TTD cash benefits per 100,000 workers were well below the national average for all six years for Arkansas, the District of Columbia, Indiana, and Utah and below average or well below average in seven states (Arizona, Kansas, Mississippi, New Mexico, South Dakota, Virginia, and Wisconsin) for 1997 to 2002. In 11 states, the TTD cash benefits per 100,000 workers were near the national average in every year with data. There were two states (Nevada and Rhode Island) where the state's averages relative to the national average changed by more than one category over the six years. Both states' cash benefits were above or well above the national average in the first three years before dropping to average in the last three years.

## Medical Benefits in All Cases

**Frequencies.** In addition to the four types of cases with cash benefits, there are workers' compensation cases that pay medical benefits but no cash benefits. These medical-only cases typically involve relatively minor injuries that require medical treatment but that do not result in enough lost days for the worker to meet the waiting period for TTD benefits. These medical-only cases are relatively common. In 2002, for example, when the national averages of cases per 100,000 workers were 830 TTD, 498 PPD, 9.3 PTD, and 4.0 fatal cases (for a total of 1,341 cases per 100,000 workers paying cash benefits), there were an additional 3,858 medical only cases per 100,000 workers.

The sum of the cases paying cash benefits and cases paying medical benefits only in 2002 was 5,199 cases per 100,000 workers, as shown in Table 6, Column (1).<sup>4</sup> Factors such as the prevalence of high-risk industries and the legal standards used to determine whether an injury qualifies for workers' compensation benefits affect the frequency of compensable cases in various jurisdictions. These and other factors are reflected in the substantial interjurisdictional variations in the prevalence of total claims shown in Table 6, Column (1). In 2002, the range was from 9,700 total claims per 100,000 workers in the USL&HW program to 1,352 total claims per 100,000 workers in the District of Columbia.

Table 6, Column (1) and previously published data provide considerable useful information, including the decrease in the national average from 7,115 total claims per 100,000 workers in 1995 to 5,199 per 100,000 workers in 2002.

However, examination of differences among states is facilitated by the information in Table 6A, which categorizes states in terms of their frequency of total claims

relative to the national average for total claims in each year. Only the USL&HW program had total frequencies that were well above the national average in all years between 1997 and 2002, but six other jurisdictions (Alaska, Idaho, Indiana, Maine, Montana, and Wisconsin) had total frequencies that were above average or well above average in all six years with data. In contrast, only the District of Columbia was well below average in all years, and only Maryland and New York were below average in all six years in terms of their total claims compared to the national average. There were 26 states that had total claim rates near the national average in all six years. The limited volatility at this level of aggregation is reinforced by the few number of states that varied between categories over the six years. There were two states (Idaho and Montana) that were above average or well above average in all six years; seven states (California, Kentucky, Oregon, Pennsylvania, Rhode Island, South Dakota, and Utah) that were near average or above average in all years; and three states (New Jersey, Texas and Virginia) that were near average or below average in all six years. The only state where the state's averages relative to the national average changed by more than one category over the six years was Nevada, where the state's benefits were near the national average in one year and well above and above the national average in the other years.

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

These factors help explain the considerable variations among states in the averages for medical benefits in total cases (medical-only plus cases with cash as well as medical benefits) shown in Table 6, Column (4). The range of average medical benefits in 2002 was from \$13,058 per case in Delaware to \$2,046 per case in Rhode Island.

The information in Table 6, Column (4) and previously published data on the averages of medical benefits for all claims for 47 jurisdictions for eight years are valuable, including the evidence of the increase in the national average from \$2,767 per case in 1995 to \$6,293 per claim in 2002. However, the amount of in-

formation in these tables is difficult to assimilate, and so we have categorized the state average medical benefits per claim into the categories shown in Table 6B.

The entries in Table 6B indicate that some states consistently have medical benefits that are higher than the national average. Only Texas was well above the national averages for medical benefits for all six years. Two jurisdictions (Alaska and the USL&HW) was above or well above the national average of medical benefits for all years. One state (Indiana) was consistently well below the national average for medical benefits, and eight states (Arkansas, Iowa, Massachusetts, Michigan, Rhode Island, South Dakota, Utah, and Wisconsin) were below average or well below average for medical benefits in all six years. Most states were relatively stable in terms of their medical benefits compared to the national average: seven states were near average in all six years. The most volatile jurisdictions were Alabama, California, Delaware, Florida, and Montana (which varied between average and well above average).

**Medical Benefits Per 100,000 Workers.** Table 6, Column (7) provides the medical benefits per 100,000 workers for cases receiving medical benefits in medical-only cases or in cases with cash benefits for the 47 jurisdictions in our study for the year 2002. The range of medical benefits per 100,000 workers in 2002 was from \$107,272,300 in the USL&HW program to \$7,550,808 in the District of Columbia.

The information in Table 6, Column (7) and previously published data on the medical benefits per 100,000 workers for 47 jurisdictions for eight years are instructive, including the evidence of an increase in the national average from \$19,177,813 in 1995 to \$32,010,903 in 2002. However, the amount of information in these tables is difficult to assimilate, and so we have categorized the state medical benefits per 100,000 workers into the categories shown in Table 6C.

The entries in Table 6C indicate that some states consistently pay more medical benefits per 100,000 workers than the national average. Two jurisdictions (Alaska and the USL&HW program) were consistently well above (that is more than 50 percent above) the national average from 1997 to 2002. In contrast, the District of Columbia had medical benefits per 100,000 workers that were well below the national average in all six years. In six other jurisdictions (Arkansas, Georgia, Indiana, Massachusetts, New Jersey, and Rhode Island) medical benefits per 100,000 workers were below or well below the national average from 1997 to 2002. There were nine states with medical benefits that were near the national average in all six 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 Alabama, California, Delaware, Florida, Kentucky, Montana, and Oregon, where medical benefits relative to the national average varied between average and well above average in the six years reported; Maryland, where medical benefits relative to the national average varied between well below average and average; and Nevada, where medical benefits relative to the national average ranged between below average and above average.

## Conclusions

The 2002 data in Tables 1 to 6, plus similar data for 2001 in Blum and Burton (2005), 2000 in Blum and Burton (2004), and earlier data from 1995 to 1999 in Blum and Burton (2002) and Blum and Burton (2003) indicate that states differ widely in the frequency, average benefits, and benefits per 100,000 workers for four different types of cash benefits and for medical benefits. One particularly striking result is the decline in the total frequency (cases paying cash benefits and/or medical benefits) from 7,115 cases per 100,000 workers in 1995 to 5,199 cases per 100,000 workers in 2002. Another compelling result is the substantial variations among jurisdictions in the frequencies and benefits of the various types of cash and medical benefits.

## ENDNOTES

1. In Blum and Burton (2002) we provided three types of data not previously published. The first was state data on frequency of claims per 100,000 workers for four types of cash benefits and for medical benefits; the second was state data on average benefits per claim for the four types of cash benefits and for medical benefits; the third was state data on cash benefits per 100,000 workers for four types of cash benefits. In Blum and Burton (2002) we presented these three types of data for 1995 to 1998 (Tables 1A-15A). In Blum and Burton (2003) we updated Tables 1A-15A to 1999 and published four years of data (1996-1999). In Blum and Burton (2004), we updated the data to 2000 but presented the data in a different format. Table 1 included 2000 state data on frequency of claims per 100,000 workers for four types of cash benefits. Table 2 included 2000 state data on average benefits per claim for the four types of cash benefits. Table 3 included 2000 state data on cash benefits per 100,000 workers for four types of cash benefits. Finally, Table 4 included 2000 state data on medical benefits for all three types of data.

2. The methodology used to produce the data in this article is explained in Burton and Blum (2006: 24-27).

3. Some of the tables in Blum and Burton (2003) include data on West Virginia, which has an exclusive state fund.

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

## REFERENCES

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

Table 1 - Temporary Total Benefits in 2002

	Temporary Total Frequency		State as Percentage of U.S. Average		Rank Among 47 Jurisdictions		Temp. Total Average Benefits (\$)		State as Percentage of U.S. Average		Rank Among 47 Jurisdictions		Temp. Total (\$ Per 100,000 Workers)		State as Percentage of U.S. Average		Rank Among 47 Jurisdictions	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Alabama	794	95.6	28	4,853	91.4	22	3,853,272	89.3	23									
Alaska	1,679	202.3	4	4,395	82.7	31	7,378,823	171.1	4									
Arizona	593	71.4	41	2,319	43.7	47	1,375,438	31.9	46									
Arkansas	646	77.8	38	3,195	60.1	41	2,064,122	47.9	45									
California	1,149	138.4	11	4,405	82.9	30	5,061,345	117.3	15									
Colorado	657	79.1	37	5,881	110.7	14	3,863,972	89.6	22									
Connecticut	964	116.1	18	3,948	74.3	34	3,806,064	88.2	24									
Delaware	1,155	139.1	10	5,408	101.8	16	6,246,240	144.8	10									
Dis. Of Columbia	339	40.8	47	3,605	67.9	37	1,221,953	28.3	47									
Florida	931	112.2	19	7,269	136.8	3	6,767,439	156.9	7									
Georgia	512	61.7	45	6,559	123.5	10	3,358,068	77.9	32									
Hawaii	1,878	226.2	2	3,826	72.0	35	7,184,290	166.6	5									
Idaho	1,235	148.8	7	6,761	127.3	6	8,349,375	193.6	3									
Illinois	668	80.5	36	6,740	126.9	7	4,502,614	104.4	19									
Indiana	702	84.6	33	4,394	82.7	32	3,084,882	71.5	38									
Iowa	874	105.3	23	3,287	61.9	40	2,872,802	66.6	40									
Kansas	606	73.0	39	5,168	97.3	20	3,131,873	72.6	36									
Kentucky	803	96.7	27	4,460	84.0	28	3,581,733	83.0	28									
Louisiana	703	84.7	32	4,995	94.0	21	3,511,433	81.4	30									
Maine	1,126	135.6	14	6,146	115.7	11	6,920,893	160.5	6									
Maryland	722	87.0	30	4,737	89.2	24	3,420,165	79.3	31									
Massachusetts	1,141	137.4	12	7,612	143.3	2	8,685,166	201.4	2									
Michigan	929	111.9	20	6,604	124.3	8	6,135,308	142.2	12									
Minnesota	874	105.3	23	2,425	45.6	46	2,119,450	49.1	44									
Mississippi	994	119.7	17	4,677	88.0	25	4,649,002	107.8	18									
Missouri	826	99.5	26	5,806	109.3	15	4,796,156	111.2	17									
Montana	1,141	137.4	12	4,656	87.6	26	5,312,496	123.2	14									
Nebraska	586	70.6	42	4,543	85.5	27	2,662,173	61.7	41									
Nevada	835	100.6	25	5,248	98.8	18	4,382,080	101.6	20									
New Hampshire	1,176	141.7	9	2,798	52.7	44	3,290,299	76.3	34									
New Jersey	606	73.0	39	5,962	112.2	12	3,612,972	83.8	27									
New Mexico	748	90.1	29	4,768	89.8	23	3,566,696	82.7	29									
New York	669	80.6	35	3,474	65.4	38	2,324,106	53.9	42									
North Carolina	500	60.2	46	6,596	124.2	9	3,298,000	76.5	33									
Oklahoma	898	108.2	21	4,451	83.8	29	3,996,929	92.7	21									
Oregon	1,260	151.8	5	2,467	46.4	45	3,108,420	72.1	37									
Pennsylvania	1,044	125.8	15	5,901	111.1	13	6,160,644	142.8	11									
Rhode Island	1,760	212.0	3	3,766	70.9	36	6,628,160	153.7	8									
South Carolina	712	85.8	31	8,409	158.3	1	5,987,288	138.8	13									
South Dakota	1,008	121.4	16	3,108	58.5	42	3,132,864	72.6	35									
Tennessee	675	81.3	34	7,151	134.6	4	4,826,731	111.9	16									
Texas	522	62.9	43	7,093	133.5	5	3,702,546	85.8	25									
USL&HW	2,407	290.0	1	5,193	97.8	19	12,499,551	289.8	1									
Utah	889	107.1	22	3,437	64.7	39	3,055,072	70.8	39									
Vermont	1,244	149.9	6	5,307	99.9	17	6,602,017	153.1	9									
Virginia	515	62.0	44	4,209	79.2	33	2,167,466	50.2	43									
Wisconsin	1,229	148.1	8	2,984	56.2	43	3,667,336	85.0	26									
<b>National Avg.</b>	<b>830</b>			<b>5,312</b>			<b>4,313,366</b>											

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

Table 2 - Permanent Partial Benefits in 2002

Permanent Partial Frequency (1)	State as Percentage of U.S. Average (2)		Rank Among 47 Jurisdictions (3)		Perm. Partial Average Benefits (\$) (4)	State as Percentage of U.S. Average (5)		Rank Among 47 Jurisdictions (6)		Perm. Partial (\$) Per 100,000 Workers (7)	State as Percentage of U.S. Average (8)		Rank Among 47 Jurisdictions (9)	
	U.S. Average	Percentage of	Rank Among	Jurisdictions		U.S. Average	Percentage of	Rank Among	Jurisdictions		U.S. Average	Percentage of	Rank Among	Jurisdictions
Alabama	281	56.5	35	35	37,811	87.0	27	27	10,624,766	54.3	37	37		
Alaska	577	115.9	10	10	57,837	133.1	9	9	33,371,689	170.6	4	4		
Arizona	258	51.8	37	37	27,089	62.3	39	39	6,988,875	35.7	44	44		
Arkansas	360	72.3	25	25	22,045	50.7	43	43	7,936,181	40.6	41	41		
California	1,105	222.0	2	2	37,714	86.8	28	28	41,673,970	213.1	2	2		
Colorado	466	93.6	17	17	30,999	71.3	35	35	14,445,301	73.9	29	29		
Connecticut	494	99.3	15	15	51,657	118.9	14	14	25,518,731	130.5	6	6		
Delaware	316	63.5	32	32	57,706	132.8	10	10	18,235,096	93.2	19	19		
Dis. Of Columbia	123	24.7	47	47	58,599	134.9	7	7	7,207,716	36.9	43	43		
Florida	329	66.1	30	30	31,800	73.2	33	33	10,462,200	53.5	38	38		
Georgia	305	61.3	33	33	52,756	121.4	13	13	16,090,560	82.3	26	26		
Hawaii	572	114.9	11	11	39,341	90.5	23	23	22,503,254	115.1	10	10		
Idaho	247	49.6	40	40	38,676	89.0	26	26	9,553,023	48.8	40	40		
Illinois	614	123.4	7	7	34,296	78.9	29	29	21,057,969	107.7	12	12		
Indiana	277	55.7	36	36	18,224	41.9	46	46	5,048,174	25.8	46	46		
Iowa	569	114.3	12	12	30,238	69.6	36	36	17,205,391	88.0	23	23		
Kansas	558	112.1	13	13	20,478	47.1	45	45	11,426,704	58.4	36	36		
Kentucky	356	71.5	27	27	49,090	113.0	17	17	17,475,868	89.4	21	21		
Louisiana	257	51.6	38	38	67,361	155.0	4	4	17,311,787	88.5	22	22		
Maine	194	39.0	43	43	139,926	322.0	1	1	27,145,589	138.8	5	5		
Maryland	380	76.4	23	23	48,187	110.9	18	18	18,310,919	93.6	17	17		
Massachusetts	124	24.9	46	46	53,779	123.8	12	12	13,283,307	67.9	32	32		
Michigan	357	71.7	26	26	92,854	213.7	2	2	11,513,862	58.9	35	35		
Minnesota	344	69.1	29	29	38,708	89.1	25	25	16,923,585	86.5	24	24		
Mississippi	854	171.6	3	3	47,405	109.1	19	19	13,315,491	68.1	31	31		
Missouri	765	153.7	5	5	21,403	49.3	44	44	18,278,127	93.5	18	18		
Montana	477	95.8	16	16	31,997	73.6	32	32	24,477,705	125.2	7	7		
Nebraska	495	99.5	14	14	32,162	74.0	31	31	15,341,145	78.4	27	27		
Nevada	286	57.5	34	34	45,494	104.7	20	20	22,519,530	115.1	9	9		
New Hampshire	686	137.8	6	6	57,921	133.3	8	8	16,565,435	84.7	25	25		
New Jersey	365	73.3	24	24	26,906	61.9	40	40	18,457,516	94.4	16	16		
New Mexico	609	122.4	8	8	33,187	76.4	30	30	12,113,411	61.9	34	34		
North Carolina	345	69.3	28	28	59,593	137.2	6	6	36,292,137	185.6	3	3		
North Dakota	847	170.2	4	4	56,056	129.0	11	11	19,339,320	98.9	15	15		
Oklahoma	597	120.0	9	9	28,852	66.4	37	37	24,437,771	124.9	8	8		
Oregon	216	43.4	42	42	25,620	59.0	41	41	15,295,140	78.2	28	28		
Pennsylvania	320	64.3	31	31	92,841	213.7	3	3	20,053,656	102.5	13	13		
Rhode Island	465	93.4	18	18	44,113	101.5	21	21	14,116,160	72.2	30	30		
South Carolina	249	50.0	39	39	42,360	97.5	22	22	19,697,189	100.7	14	14		
South Dakota	433	87.0	21	21	22,331	51.4	42	42	5,560,419	28.4	45	45		
Tennessee	1,246	250.4	1	1	38,949	89.6	24	24	18,033,280	92.2	20	20		
Texas	167	33.6	45	45	17,561	40.4	47	47	7,603,913	38.9	42	42		
USL&HW	436	87.6	20	20	65,305	150.3	5	5	81,370,030	416.0	1	1		
Utah	193	38.8	44	44	27,296	62.8	38	38	4,558,485	23.3	47	47		
Vermont	411	82.6	22	22	49,236	113.3	16	16	21,466,884	109.8	11	11		
Virginia	498	99.5	10	10	51,236	117.9	15	15	9,888,562	50.6	39	39		
Wisconsin	411	82.6	22	22	31,587	72.7	34	34	12,982,257	66.4	33	33		
<b>National Avg.</b>					43,449				19,558,362					

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

Table 3 - Permanent Total Benefits in 2002

	Permanent Total Frequency		State as Percentage of U.S. Average		Rank Among Jurisdictions		Perm. Total Average Benefits (\$)	State as Percentage of U.S. Average		Rank Among Jurisdictions		Perm. Total (\$ Per 100,000 Workers)	State as Percentage of U.S. Average		Rank Among Jurisdictions	
	(1)	(2)	(3)	(4)	(5)	(6)		(7)	(8)	(9)						
Alabama	9.0	96.5	10	181,028	67.0	31	1,629,254	87.7	13							
Alaska	13.0	139.4	7	110,213	40.8	40	1,432,764	77.1	16							
Arizona	1.8	19.3	39	260,255	96.3	16	468,459	25.2	39							
Arkansas	3.9	41.8	27	144,106	53.3	35	562,014	30.2	35							
California	20.0	214.5	3	187,317	69.3	30	3,746,340	201.6	2							
Colorado	7.8	83.7	13	313,505	116.0	12	2,445,340	131.6	7							
Connecticut	3.4	36.5	29	330,906	122.4	8	1,125,079	60.5	22							
Delaware	2.0	21.5	34	1,061,200	392.6	1	2,122,400	114.2	9							
Dis. Of Columbia	0.0	0.0	45	0	0.0	45	0	0.0	45							
Florida	16.0	171.6	4	218,903	81.0	23	3,502,448	188.5	3							
Georgia	4.0	42.9	24	271,547	100.5	15	1,086,189	58.5	23							
Hawaii	5.5	59.0	20	111,355	41.2	39	612,452	33.0	33							
Idaho	1.5	16.1	41	391,993	145.0	7	587,990	31.6	34							
Illinois	5.3	56.8	21	289,819	107.2	14	1,536,042	82.7	14							
Indiana	1.5	16.1	41	124,361	46.0	37	186,542	10.0	44							
Iowa	0.3	3.2	44	630,487	233.3	3	189,146	10.2	43							
Kansas	1.5	16.1	41	192,519	71.2	27	288,778	15.5	42							
Kentucky	8.7	93.3	11	192,335	71.2	28	1,673,315	90.0	12							
Louisiana	5.7	61.1	19	166,717	61.7	33	950,288	51.1	25							
Maine	1.7	18.2	40	219,206	81.1	22	372,650	20.1	41							
Maryland	2.3	24.7	33	222,290	82.2	21	511,267	27.5	36							
Massachusetts	2.5	26.8	32	421,577	156.0	6	1,053,942	56.7	24							
Michigan	6.5	69.7	15	180,157	66.7	32	1,171,020	63.0	19							
Minnesota	6.0	64.4	17	249,928	92.5	19	1,499,568	80.7	15							
Mississippi	7.3	78.3	14	95,250	35.2	42	695,327	37.4	30							
Missouri	4.0	42.9	24	320,029	118.4	9	1,280,115	68.9	17							
Montana	22.0	236.0	2	111,800	41.4	38	2,459,600	132.4	6							
Nebraska	3.0	32.2	30	137,621	50.9	36	412,863	22.2	40							
Nevada	10.0	107.3	9	292,955	108.4	13	2,929,550	157.6	4							
New Hampshire	14.0	150.2	6	55,204	20.4	43	772,856	41.6	28							
New Jersey	4.0	42.9	24	421,906	156.1	5	1,687,624	90.8	11							
New Mexico	6.5	69.7	15	100,116	37.0	41	650,754	35.0	31							
New York	12.0	128.7	8	317,278	117.4	11	3,807,336	204.9	1							
North Carolina	8.0	85.8	12	318,467	117.8	10	2,547,736	137.1	5							
Oklahoma	4.4	47.2	23	197,133	72.9	26	867,384	46.7	26							
Oregon	2.0	21.5	34	424,941	157.2	4	849,882	45.7	27							
Pennsylvania	2.0	21.5	34	959,017	354.8	2	1,918,034	103.2	10							
Rhode Island	3.0	32.2	30	206,357	76.3	24	619,071	33.3	32							
South Carolina	16.0	171.6	4	151,522	56.1	34	2,424,357	130.5	8							
South Dakota	0.0	0.0	45	0	0.0	45	0	0.0	45							
Tennessee	6.0	64.4	17	202,528	74.9	25	1,215,169	65.4	18							
Texas	24.0	257.4	1	48,640	18.0	44	1,167,360	62.8	20							
USL&HW	0.0	0.0	45	0	0.0	45	0	0.0	45							
Utah	2.0	21.5	34	241,087	89.2	20	482,173	25.9	38							
Vermont	4.5	48.3	22	256,652	94.9	17	1,154,934	62.2	21							
Virginia	3.9	41.8	27	190,716	70.6	29	743,791	40.0	29							
Wisconsin	2.0	21.5	34	254,826	94.3	18	509,652	27.4	37							
<b>National Avg.</b>	<b>9.3</b>			<b>270,303</b>			<b>1,858,276</b>									

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

Table 4 - Fatal Benefits in 2002

	Fatal Frequency		State as Percentage of U.S. Average		Rank Among 47 Jurisdictions		Fatal Average Benefits (\$)		State as Percentage of U.S. Average		Rank Among 47 Jurisdictions		Fatal Cash (\$ Per 100,000 Workers)		State as Percentage of U.S. Average		Rank Among 47 Jurisdictions	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Alabama	6.0	150.4	7	105,243	57.4	39	631,460	89.1	30									
Alaska	3.8	95.3	28	169,731	92.6	26	644,978	91.1	29									
Arizona	3.0	75.2	33	275,021	150.0	11	825,064	116.5	19									
Arkansas	4.9	122.8	15	69,379	37.8	45	339,959	48.0	44									
California	4.0	100.3	22	114,183	62.3	38	456,732	64.5	40									
Colorado	4.8	120.3	16	203,795	111.1	19	978,217	138.1	14									
Connecticut	4.2	105.3	21	274,402	149.6	12	1,152,488	162.7	11									
Delaware	2.0	50.1	43	483,080	263.4	2	966,160	136.4	16									
Dis. Of Columbia	3.8	95.3	28	323,297	176.3	5	1,228,527	173.4	9									
Florida	4.0	100.3	22	71,654	39.1	43	286,616	40.5	46									
Georgia	4.0	100.3	22	116,448	63.5	37	465,792	65.8	39									
Hawaii	3.4	85.2	32	168,263	91.8	27	572,094	80.8	32									
Idaho	5.5	137.9	10	88,184	48.1	41	485,010	68.5	36									
Illinois	2.8	70.2	41	188,312	102.7	22	527,274	74.4	33									
Indiana	4.5	112.8	19	82,178	44.8	42	369,800	52.2	42									
Iowa	3.0	75.2	33	249,708	136.2	15	749,123	105.8	23									
Kansas	4.5	112.8	19	158,365	86.4	30	712,642	100.6	25									
Kentucky	6.3	157.9	6	219,254	119.6	18	1,381,299	195.0	4									
Louisiana	5.3	132.9	12	284,153	154.9	10	1,506,013	212.6	3									
Maine	17.0	426.2	1	71,145	38.8	44	1,209,468	170.7	10									
Maryland	3.0	75.2	33	230,588	125.7	17	691,763	97.7	27									
Massachusetts	2.5	62.7	42	311,188	169.7	7	777,971	109.8	22									
Michigan	2.0	50.1	43	154,175	84.1	33	308,350	43.5	45									
Minnesota	3.0	75.2	33	202,256	110.3	20	606,768	85.7	31									
Mississippi	7.3	183.0	4	68,432	37.3	46	499,556	70.5	34									
Missouri	5.5	137.9	10	239,010	130.3	16	1,314,555	185.6	8									
Montana	10.0	250.7	2	179,819	98.1	24	1,798,190	253.8	2									
Nebraska	4.6	115.3	17	288,530	157.3	9	1,327,238	187.4	6									
Nevada	3.0	75.2	33	289,413	157.8	8	868,239	122.6	17									
New Hampshire	3.8	95.3	28	187,468	102.2	23	712,379	100.6	26									
New Jersey	2.0	50.1	43	173,972	94.9	25	347,944	49.1	43									
New Mexico	6.5	163.0	5	131,148	71.5	35	852,459	120.3	18									
New York	4.0	100.3	22	194,808	106.2	21	779,232	110.0	21									
North Carolina	4.0	100.3	22	123,806	67.5	36	495,224	69.9	35									
Oklahoma	6.0	150.4	7	167,031	91.1	28	1,002,186	141.5	13									
Oregon	4.0	100.3	22	341,271	186.1	4	1,365,084	192.7	5									
Pennsylvania	3.0	75.2	33	261,627	142.7	14	784,881	110.8	20									
Rhode Island	1.0	25.1	46	673,459	367.2	1	673,459	95.1	28									
South Carolina	5.0	125.3	13	146,348	79.8	34	731,742	103.3	24									
South Dakota	8.0	200.6	3	386,220	210.6	3	3,089,760	436.2	1									
Tennessee	4.6	115.3	17	94,344	51.4	40	433,981	61.3	41									
Texas	5.0	125.3	13	262,975	143.4	13	1,314,875	185.6	7									
USL&HW	0.0	0.0	47	0	0.0	47	0	0.0	47									
Utah	3.5	87.7	31	313,882	171.2	6	1,098,588	155.1	12									
Vermont	6.0	150.4	7	161,748	88.2	29	970,486	137.0	15									
Virginia	3.0	75.2	33	156,398	85.3	32	469,194	66.2	38									
Wisconsin	3.0	75.2	33	158,035	86.2	31	474,105	66.9	37									
<b>National Avg.</b>	<b>4.0</b>			<b>183,384</b>			<b>708,374</b>											

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



Table 5 - Cash Benefits in 2002

	All Cash Frequencies (1)	State as Percentage of U.S. Average (2)	Rank Among 47 Jurisdictions (3)	All Cash Benefits (\$) (4)	State as Percentage of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Cash (\$) Per 100,000 Workers (7)	State as Percentage of U.S. Average (8)	Rank Among 47 Jurisdictions (9)
Alabama	1,090	81.3	35	15,357	78.4	30	16,738,752	63.3	38
Alaska	2,273	169.5	4	18,844	96.2	18	42,828,254	162.0	4
Arizona	856	63.8	44	11,285	57.6	40	9,657,836	36.5	45
Arkansas	1,015	75.7	39	10,743	54.9	42	10,902,276	41.2	43
California	2,278	169.9	3	22,361	114.2	10	50,938,387	192.7	2
Colorado	1,136	84.7	32	19,138	97.7	17	21,732,830	82.2	25
Connecticut	1,466	109.3	15	21,563	110.1	11	31,602,362	119.5	7
Delaware	1,475	110.0	14	18,691	95.4	19	27,569,896	104.3	15
Dis. Of Columbia	466	34.7	47	20,735	105.9	14	9,658,196	36.5	44
Florida	1,280	95.4	24	16,421	83.8	29	21,018,703	79.5	28
Georgia	825	61.5	45	25,455	130.0	5	21,000,609	79.4	30
Hawaii	2,459	183.3	2	12,555	64.1	39	30,872,090	116.8	8
Idaho	1,489	111.0	12	12,744	65.1	38	18,975,398	71.8	35
Illinois	1,290	96.2	23	21,412	109.3	12	27,623,899	104.5	14
Indiana	985	73.4	40	8,822	45.0	46	8,689,398	32.9	47
Iowa	1,446	107.8	16	14,531	74.2	33	21,016,462	79.5	29
Kansas	1,170	87.2	30	13,299	67.9	37	15,559,997	58.9	39
Kentucky	1,174	87.5	29	20,539	104.9	16	24,112,215	91.2	19
Louisiana	971	72.4	42	23,975	122.4	7	23,279,521	88.1	22
Maine	1,339	99.8	20	26,629	136.0	3	35,648,600	134.8	5
Maryland	1,107	82.6	34	20,712	105.8	15	22,934,114	86.7	23
Massachusetts	1,393	103.9	17	17,086	87.2	27	23,800,386	90.0	21
Michigan	1,062	79.2	37	18,020	92.0	23	19,128,540	72.4	34
Minnesota	1,240	92.5	27	17,056	87.1	28	21,149,371	80.0	27
Mississippi	1,353	100.9	18	14,165	72.3	35	19,159,376	72.5	33
Missouri	1,690	126.0	10	15,193	77.6	32	25,668,953	97.1	17
Montana	1,938	144.5	6	17,569	89.7	25	34,047,991	128.8	6
Nebraska	1,071	79.8	36	18,441	94.2	22	19,743,419	74.7	32
Nevada	1,343	100.1	19	22,859	116.7	8	30,699,399	116.1	9
New Hampshire	1,480	110.3	13	14,422	73.6	34	21,340,969	80.7	26
New Jersey	1,298	96.8	21	18,572	94.8	20	24,106,056	91.2	20
New Mexico	1,126	84.0	33	15,260	77.9	31	17,183,320	65.0	37
New York	1,294	96.5	22	33,387	170.5	1	43,202,811	163.4	3
North Carolina	857	63.9	43	29,965	153.0	2	25,680,280	97.1	16
Oklahoma	1,755	130.9	8	17,263	88.1	26	30,304,270	114.6	10
Oregon	1,863	138.9	7	11,067	56.5	41	20,618,526	78.0	31
Pennsylvania	1,265	94.3	25	22,859	116.7	8	28,917,215	109.4	12
Rhode Island	2,084	155.4	5	10,574	54.0	44	22,036,850	83.4	24
South Carolina	1,198	89.3	28	24,074	122.9	6	28,840,576	109.1	13
South Dakota	1,265	94.3	25	9,315	47.6	45	11,783,043	44.6	42
Tennessee	1,149	85.6	31	21,338	109.0	13	24,509,161	92.7	18
Texas	984	73.4	41	14,013	71.6	36	13,788,694	52.2	40
USL&HW	3,653	272.4	1	25,697	131.2	4	93,869,581	355.1	1
Utah	1,062	79.2	37	8,662	44.2	47	9,194,318	34.8	46
Vermont	1,691	126.1	9	17,861	91.2	24	30,194,321	114.2	11
Virginia	715	53.3	46	18,561	94.8	21	13,269,013	50.2	41
Wisconsin	1,645	122.7	11	10,719	54.7	43	17,633,350	66.7	36
<b>National Avg.</b>	<b>1,341</b>			<b>19,585</b>			<b>26,438,377</b>		

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

Table 6 - Medical Benefits in 2002

	Total Frequency (1)	State as Percentage of U.S. Average (2)	Rank Among 47 Jurisdictions (3)	Avg. Medical Benefits Per Case (\$) (4)	State as Percentage of U.S. Average (5)	Rank Among 47 Jurisdictions (6)	Medical Benefits Per 100,000 Workers (\$) (7)	State as Percentage of U.S. Average (8)	Rank Among 47 Jurisdictions (9)
Alabama	5,455	104.9	30	7,515	119.4	8	40,995,327	128.1	9
Alaska	7,309	140.6	5	9,626	153.0	4	70,354,760	219.8	2
Arizona	5,553	106.8	27	5,482	87.1	22	30,442,608	95.1	16
Arkansas	5,509	106.0	28	3,974	63.2	37	21,894,560	68.4	40
California	6,572	126.4	10	9,100	144.6	5	59,805,200	186.8	5
Colorado	6,166	118.6	15	3,817	60.7	39	23,535,040	73.5	32
Connecticut	4,872	93.7	36	5,096	81.0	26	24,829,071	77.6	27
Delaware	5,136	98.8	34	13,058	207.5	1	67,065,888	209.5	3
Dis. Of Columbia	1,352	26.0	47	5,585	88.8	19	7,550,808	23.6	47
Florida	5,397	103.8	31	7,115	113.1	10	38,399,655	120.0	10
Georgia	4,260	81.9	38	5,236	83.2	25	22,303,884	69.7	38
Hawaii	5,226	100.5	33	5,092	80.9	27	26,610,788	83.1	24
Idaho	7,443	143.2	4	3,362	53.4	41	25,021,365	78.2	26
Illinois	4,243	81.6	39	5,529	87.9	21	23,460,247	73.3	34
Indiana	6,515	125.3	11	2,905	46.2	45	18,923,053	59.1	43
Iowa	5,689	109.4	24	4,101	65.2	35	23,330,605	72.9	35
Kansas	5,923	113.9	19	3,852	61.2	38	22,813,008	71.3	37
Kentucky	6,166	118.6	15	8,440	134.1	6	52,039,304	162.6	6
Louisiana	4,063	78.1	41	7,466	118.6	9	30,332,654	94.8	17
Maine	7,652	147.2	3	5,598	89.0	18	42,835,457	133.8	7
Maryland	3,619	69.6	44	6,611	105.1	13	23,925,950	74.7	30
Massachusetts	4,890	94.1	35	2,696	42.8	46	13,184,707	41.2	45
Michigan	5,557	106.9	26	3,393	53.9	40	18,857,123	58.9	44
Minnesota	5,841	112.3	20	4,868	77.4	30	28,433,988	88.8	21
Mississippi	5,757	110.7	22	4,995	79.4	28	28,754,057	89.8	20
Missouri	5,375	103.4	32	4,882	77.6	29	26,241,393	82.0	25
Montana	8,614	165.7	2	7,588	120.6	7	65,363,032	204.2	4
Nebraska	5,765	110.9	21	4,792	76.2	31	27,626,929	86.3	23
Nevada	7,258	139.6	6	3,154	50.1	44	22,891,732	71.5	36
New Hampshire	6,170	118.7	14	6,884	109.4	12	42,474,534	132.7	8
New Jersey	4,056	78.0	42	5,382	85.5	24	21,829,392	68.2	41
New Mexico	5,501	105.8	29	4,004	63.6	36	22,025,843	68.8	39
New York	3,384	65.1	45	6,960	110.6	11	23,552,640	73.6	31
North Carolina	4,165	80.1	40	5,786	91.9	17	24,098,690	75.3	28
Oklahoma	5,645	108.6	25	5,924	94.1	16	33,440,329	104.5	13
Oregon	6,844	131.6	9	5,570	88.5	20	38,121,080	119.1	11
Pennsylvania	6,408	123.2	12	4,666	74.2	32	29,899,728	93.4	18
Rhode Island	5,992	115.2	18	2,046	32.5	47	12,259,632	38.3	46
South Carolina	4,592	88.3	37	6,038	96.0	15	27,726,702	86.6	22
South Dakota	7,180	138.1	8	3,344	53.1	42	24,009,920	75.0	29
Tennessee	5,714	109.9	23	5,433	86.3	23	31,043,151	97.0	15
Texas	3,381	65.0	46	11,064	175.8	2	37,407,384	116.9	12
USL&HW	9,700	186.6	1	11,059	175.7	3	107,272,300	335.1	1
Utah	6,158	118.4	17	3,190	50.7	43	19,647,052	61.4	42
Vermont	6,372	122.6	13	4,554	72.4	33	29,018,019	90.7	19
Virginia	3,653	70.3	43	6,426	102.1	14	23,473,106	73.3	33
Wisconsin	7,225	139.0	7	4,438	70.5	34	32,064,550	100.2	14
<b>National Avg.</b>	<b>5,199</b>			<b>6,293</b>			<b>32,010,903</b>		

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

Table 1A Temporary Total Frequency Relative to National Average							Table 1B Temporary Total Average Cash Benefits Per Case Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	0	0	0	0	0	0	Alabama	0	0	0	0	0	0
Alaska	++	++	++	++	++	++	Alaska	-	-	-	0	0	0
Arizona	0	0	0	-	-	-	Arizona	-	-	--	--	--	--
Arkansas	0	0	0	0	0	0	Arkansas	0	-	-	-	-	-
California	0	0	+	0	+	+	California	--	--	-	-	0	0
Colorado	0	-	0	0	0	0	Colorado	0	0	0	0	0	0
Connecticut	+	+	0	0	0	0	Connecticut	0	0	0	-	-	-
Delaware	+	+	+	+	+	+	Delaware	0	0	0	0	0	0
Dis. Of Columbia	--	--	--	--	--	--	Dis. Of Columbia	-	-	-	-	-	-
Florida	0	0	0	0	0	0	Florida	+	+	+	+	+	+
Georgia	-	-	-	-	-	-	Georgia	0	0	+	0	0	0
Hawaii	++	++	++	++	++	++	Hawaii	-	0	0	0	0	-
Idaho	+	++	++	+	++	+	Idaho	0	++	+	0	0	+
Illinois	0	0	0	0	0	0	Illinois	0	0	0	0	+	+
Indiana	0	0	0	0	0	0	Indiana	-	0	0	0	0	0
Iowa	0	0	0	0	0	0	Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-	Kansas	+	+	0	0	0	0
Kentucky	0	0	0	0	0	0	Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0	Louisiana	0	0	0	0	0	0
Maine	0	+	+	+	+	+	Maine	+	0	0	0	0	0
Maryland	0	0	0	0	0	0	Maryland	0	0	0	0	0	0
Massachusetts	+	+	+	+	+	+	Massachusetts	+	+	++	++	++	+
Michigan	0	0	+	+	0	0	Michigan	+	+	+	+	0	0
Minnesota	0	0	0	0	0	0	Minnesota	-	--	--	--	--	--
Mississippi	0	+	0	0	0	0	Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0	Missouri	0	0	0	0	0	0
Montana	0	0	0	+	+	+	Montana	0	0	0	0	-	0
Nebraska	-	0	-	-	-	-	Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0	Nevada	-	0	0	0	0	0
New Hampshire	++	++	+	+	+	+	New Hampshire	-	-	-	-	-	-
New Jersey	-	0	-	-	-	-	New Jersey	0	+	0	0	0	0
New Mexico	0	0	0	0	0	0	New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0	New York	0	0	-	-	-	-
North Carolina	-	-	-	-	-	-	North Carolina	0	+	+	0	0	0
Oklahoma	+	+	+	+	0	0	Oklahoma	0	0	0	0	0	0
Oregon	++	+	+	+	+	++	Oregon	-	--	--	-	--	--
Pennsylvania	0	0	0	+	0	+	Pennsylvania	+	+	0	0	0	0
Rhode Island	++	++	++	++	++	++	Rhode Island	0	-	-	-	-	-
South Carolina	0	0	-	-	0	0	South Carolina	+	+	++	+	++	++
South Dakota	0	0	0	0	0	0	South Dakota	-	0	-	-	-	-
Tennessee	0	0	0	0	0	0	Tennessee	0	0	+	+	+	+
Texas	-	-	-	-	-	-	Texas	+	+	+	+	+	+
USL&HW	++	++	++	++	++	++	USL&HW	0	+	0	0	0	0
Utah	0	0	0	0	0	0	Utah	--	-	-	-	-	-
Vermont	+	+	+	+	+	+	Vermont	0	0	0	0	0	0
Virginia	-	-	-	-	-	-	Virginia	0	0	0	0	0	0
Wisconsin	++	++	++	++	++	+	Wisconsin	-	-	-	-	-	-
<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average			<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average		
	+	125.1 - 150.0% of National Avg.		Above Average				+	125.1 - 150.0% of National Avg.		Above Average		
	0	75.0 - 125.0% of National Avg.		Average				0	75.0 - 125.0% of National Avg.		Average		
	-	50.0 - 74.9% of National Avg.		Below Average				-	50.0 - 74.9% of National Avg.		Below Average		
	--	49.9% or less of National Avg.		Well Below Average				--	49.9% or less of National Avg.		Well Below Average		
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					

Table 1C Temporary Total Cash Benefits per 100,000 Workers Relative to National Average							Table 2A Permanent Partial Frequency Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	0	0	0	0	0	0	Alabama	--	-	-	-	-	-
Alaska	+	+	+	++	++	++	Alaska	+	+	+	+	+	0
Arizona	--	--	--	--	--	--	Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	--	--	Arkansas	-	-	-	0	-	-
California	-	-	-	0	0	0	California	++	++	++	++	++	++
Colorado	0	-	0	0	0	0	Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	Connecticut	0	0	0	0	0	0
Delaware	0	+	+	+	+	+	Delaware	-	-	-	-	-	-
Dis. Of Columbia	--	--	--	--	--	--	Dis. Of Columbia	--	--	--	--	--	--
Florida	+	+	+	+	+	++	Florida	0	0	-	-	-	-
Georgia	0	-	-	-	-	0	Georgia	0	-	-	-	-	-
Hawaii	0	+	+	++	++	++	Hawaii	+	0	0	0	0	0
Idaho	++	++	++	++	++	++	Idaho	-	--	-	-	-	--
Illinois	0	0	0	0	0	0	Illinois	0	+	+	+	+	0
Indiana	0	0	0	-	-	-	Indiana	-	-	-	-	-	-
Iowa	0	0	0	0	-	-	Iowa	0	0	0	0	0	0
Kansas	0	0	-	-	-	-	Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0	Kentucky	--	--	--	-	-	-
Louisiana	0	0	0	0	0	0	Louisiana	--	-	-	-	-	-
Maine	++	++	++	++	++	++	Maine	-	-	--	--	--	--
Maryland	0	0	0	0	0	0	Maryland	0	0	-	-	-	0
Massachusetts	++	++	++	++	++	++	Massachusetts	-	0	-	-	-	--
Michigan	++	++	++	++	+	+	Michigan	--	--	--	--	--	--
Minnesota	-	-	-	-	-	--	Minnesota	0	-	-	-	-	-
Mississippi	0	0	0	0	0	0	Mississippi	-	-	-	-	-	-
Missouri	0	0	0	0	0	0	Missouri	++	++	++	++	++	++
Montana	+	0	0	0	0	0	Montana	+	++	0	0	0	++
Nebraska	-	0	-	-	-	-	Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0	Nevada	++	+	0	0	0	0
New Hampshire	0	0	0	0	0	0	New Hampshire	-	-	-	-	-	-
New Jersey	0	0	0	0	0	0	New Jersey	0	0	0	0	+	+
New Mexico	0	0	0	0	0	0	New Mexico	-	-	-	-	-	-
New York	0	0	-	-	-	-	New York	0	0	0	0	0	0
North Carolina	-	0	0	-	-	0	North Carolina	-	0	-	-	-	-
Oklahoma	0	+	+	+	0	0	Oklahoma	++	++	+	+	+	++
Oregon	0	-	-	0	-	-	Oregon	+	+	+	0	0	0
Pennsylvania	++	++	++	++	+	+	Pennsylvania	--	--	--	--	--	--
Rhode Island	++	+	+	++	+	++	Rhode Island	-	0	-	-	-	-
South Carolina	0	+	0	0	0	+	South Carolina	0	0	0	0	0	0
South Dakota	-	0	-	-	-	-	South Dakota	-	-	-	-	-	-
Tennessee	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0
Texas	0	0	0	0	0	0	Texas	0	0	0	0	0	0
USL&HW	++	++	++	++	++	++	USL&HW	++	++	++	++	++	++
Utah	-	-	-	-	-	-	Utah	-	-	--	--	--	--
Vermont	++	++	++	+	+	++	Vermont	0	0	0	0	0	0
Virginia	-	-	-	--	--	-	Virginia	--	--	--	--	--	--
Wisconsin	0	0	0	0	0	0	Wisconsin	-	0	0	0	0	0
<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average			<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average		
	+	125.1 - 150.0% of National Avg.		Above Average				+	125.1 - 150.0% of National Avg.		Above Average		
	0	75.0 - 125.0% of National Avg.		Average				0	75.0 - 125.0% of National Avg.		Average		
	-	50.0 - 74.9% of National Avg.		Below Average				-	50.0 - 74.9% of National Avg.		Below Average		
	--	49.9% or less of National Avg.		Well Below Average				--	49.9% or less of National Avg.		Well Below Average		
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					

Table 2B Permanent Partial Average Cash Benefits Per Case Relative to National Average							Table 2C Permanent Partial Cash Benefits per 100,000 Workers Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	+	0	0	0	0	0	Alabama	-	-	-	-	--	-
Alaska	0	0	0	0	+	+	Alaska	+	+	++	++	++	++
Arizona	0	0	0	0	-	-	Arizona	-	-	--	--	--	--
Arkansas	--	--	--	--	--	-	Arkansas	--	--	--	--	--	--
California	0	0	0	0	0	0	California	++	++	++	++	++	++
Colorado	0	0	0	0	-	-	Colorado	0	0	0	0	0	-
Connecticut	0	0	0	0	0	0	Connecticut	0	0	0	0	+	+
Delaware	+	+	0	0	+	+	Delaware	0	-	0	0	0	0
Dis. Of Columbia	+	+	+	0	+	+	Dis. Of Columbia	--	--	--	--	--	--
Florida	0	0	0	-	0	-	Florida	-	0	-	-	-	-
Georgia	0	0	0	0	0	0	Georgia	-	-	-	-	-	0
Hawaii	0	0	0	0	0	0	Hawaii	+	0	0	0	0	0
Idaho	-	0	-	-	0	0	Idaho	-	--	--	--	-	--
Illinois	-	-	-	-	-	0	Illinois	0	0	0	0	0	0
Indiana	--	--	--	--	--	--	Indiana	--	--	--	--	--	--
Iowa	-	-	-	-	-	-	Iowa	-	0	-	-	0	0
Kansas	--	--	--	--	--	--	Kansas	--	-	-	-	-	-
Kentucky	0	0	0	0	0	0	Kentucky	--	--	--	-	0	0
Louisiana	++	++	++	++	+	++	Louisiana	0	0	0	0	0	0
Maine	++	++	+	++	++	++	Maine	0	0	-	-	0	+
Maryland	0	0	0	0	0	0	Maryland	0	0	-	-	0	0
Massachusetts	0	0	0	0	0	0	Massachusetts	0	0	-	-	-	-
Michigan	++	++	++	++	++	++	Michigan	-	-	-	-	-	-
Minnesota	0	0	0	0	0	0	Minnesota	0	-	0	0	0	0
Mississippi	0	0	0	0	0	0	Mississippi	-	-	-	-	-	-
Missouri	--	--	--	--	--	--	Missouri	-	0	0	0	0	0
Montana	-	-	-	-	0	-	Montana	0	0	0	-	0	+
Nebraska	-	-	-	-	-	-	Nebraska	-	-	-	-	-	0
Nevada	0	0	0	0	-	0	Nevada	++	++	0	0	0	0
New Hampshire	+	+	0	0	+	+	New Hampshire	0	0	-	-	0	0
New Jersey	-	-	-	-	-	-	New Jersey	-	-	-	-	0	0
New Mexico	-	-	-	-	0	0	New Mexico	--	--	--	--	-	-
New York	++	+	+	+	+	+	New York	++	++	++	++	++	++
North Carolina	0	0	0	0	0	+	North Carolina	0	0	0	0	0	0
Oklahoma	-	-	-	-	-	-	Oklahoma	+	0	0	0	0	0
Oregon	--	--	-	-	-	-	Oregon	-	0	0	-	-	0
Pennsylvania	++	++	++	++	++	++	Pennsylvania	0	0	0	0	0	0
Rhode Island	++	+	++	+	0	0	Rhode Island	++	++	++	0	0	-
South Carolina	-	-	-	-	0	0	South Carolina	-	-	-	0	0	0
South Dakota	--	--	-	-	-	-	South Dakota	--	--	--	--	--	--
Tennessee	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0
Texas	-	-	-	--	--	--	Texas	-	-	-	-	--	--
USL&HW	++	++	++	++	++	++	USL&HW	++	++	++	++	++	++
Utah	--	-	-	-	-	-	Utah	--	--	--	--	--	--
Vermont	0	0	0	0	0	0	Vermont	0	0	0	0	0	0
Virginia	+	0	0	0	0	0	Virginia	-	-	--	--	--	-
Wisconsin	-	-	-	-	-	-	Wisconsin	--	-	-	-	-	-
<b>Note:</b>	++	150.1% or more of National Avg.			Well Above Average		<b>Note:</b>	++	150.1% or more of National Avg.			Well Above Average	
	+	125.1 - 150.0% of National Avg.			Above Average			+	125.1 - 150.0% of National Avg.			Above Average	
	0	75.0 - 125.0% of National Avg.			Average			0	75.0 - 125.0% of National Avg.			Average	
	-	50.0 - 74.9% of National Avg.			Below Average			-	50.0 - 74.9% of National Avg.			Below Average	
	--	49.9% or less of National Avg.			Well Below Average			--	49.9% or less of National Avg.			Well Below Average	
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					

Table 3A Permanent Total Frequency Relative to National Average							Table 3B Permanent Total Average Cash Benefits Per Case Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	++	0	0	0	0	0	Alabama	--	0	-	-	-	-
Alaska	0	-	+	0	0	+	Alaska	++	++	-	-	+	--
Arizona	--	--	--	--	--	--	Arizona	0	+	+	0	-	0
Arkansas	--	--	-	-	--	--	Arkansas	--	--	--	--	-	-
California	+	++	+	++	++	++	California	0	0	0	0	0	-
Colorado	++	++	+	0	0	0	Colorado	++	+	++	++	+	0
Connecticut	--	--	--	--	--	--	Connecticut	++	+	++	++	++	+
Delaware	--	--	--	--	--	--	Delaware	+	+	++	++	++	++
Dis. Of Columbia	--	--	--	--	N/A	N/A	Dis. Of Columbia	0	-	+	+	N/A	N/A
Florida	++	++	++	++	++	++	Florida	0	-	0	-	-	0
Georgia	-	-	--	-	--	--	Georgia	-	0	0	0	0	0
Hawaii	--	N/A	--	--	--	-	Hawaii	++	N/A	--	--	-	--
Idaho	--	--	--	-	0	--	Idaho	++	0	--	--	-	++
Illinois	-	-	0	0	0	-	Illinois	-	-	0	-	-	0
Indiana	--	--	--	--	--	--	Indiana	-	0	--	--	--	--
Iowa	--	--	--	--	--	--	Iowa	0	+	0	0	++	++
Kansas	--	--	-	-	--	--	Kansas	--	--	--	--	--	-
Kentucky	--	--	--	--	-	0	Kentucky	-	0	0	+	++	-
Louisiana	0	0	0	++	++	-	Louisiana	0	0	0	0	0	-
Maine	--	--	--	-	-	--	Maine	--	--	--	--	-	0
Maryland	--	--	--	--	--	--	Maryland	+	++	++	++	0	0
Massachusetts	--	--	--	--	--	--	Massachusetts	++	++	++	++	++	++
Michigan	--	--	--	--	0	-	Michigan	-	0	-	-	--	-
Minnesota	--	--	--	--	--	-	Minnesota	+	++	++	0	0	0
Mississippi	-	--	-	--	0	0	Mississippi	--	-	0	0	-	--
Missouri	-	-	0	0	-	--	Missouri	0	+	-	0	+	0
Montana	++	++	--	++	0	++	Montana	++	--	++	--	0	--
Nebraska	--	-	0	--	--	--	Nebraska	0	++	-	+	0	-
Nevada	--	--	0	-	-	0	Nevada	++	++	++	++	++	0
New Hampshire	++	0	--	--	--	++	New Hampshire	--	--	++	+	-	--
New Jersey	0	-	--	-	0	--	New Jersey	++	+	--	--	0	++
New Mexico	--	--	--	--	-	-	New Mexico	-	0	-	0	--	--
New York	+	0	0	0	+	+	New York	0	0	+	0	0	0
North Carolina	0	0	0	0	-	0	North Carolina	+	+	0	-	0	0
Oklahoma	--	-	--	--	--	--	Oklahoma	0	+	0	0	-	0
Oregon	-	--	--	--	--	--	Oregon	0	0	0	+	+	++
Pennsylvania	+	+	-	--	--	--	Pennsylvania	++	++	++	++	++	++
Rhode Island	0	--	--	--	N/A	--	Rhode Island	-	++	+	--	N/A	0
South Carolina	--	0	++	+	+	++	South Carolina	-	-	-	0	-	-
South Dakota	--	-	-	--	N/A	N/A	South Dakota	-	+	--	--	N/A	N/A
Tennessee	0	0	-	-	-	-	Tennessee	-	--	0	0	0	0
Texas	0	0	++	0	+	++	Texas	0	--	--	--	--	--
USL&HW	0	++	++	++	++	N/A	USL&HW	-	-	++	++	0	N/A
Utah	-	-	--	--	--	--	Utah	0	--	++	0	--	0
Vermont	--	--	--	N/A	--	--	Vermont	0	+	0	N/A	++	0
Virginia	--	-	-	--	--	--	Virginia	++	+	-	-	0	-
Wisconsin	--	--	--	--	--	--	Wisconsin	++	++	+	0	-	0
<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average			<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average		
	+	125.1 - 150.0% of National Avg.		Above Average				+	125.1 - 150.0% of National Avg.		Above Average		
	0	75.0 - 125.0% of National Avg.		Average				0	75.0 - 125.0% of National Avg.		Average		
	-	50.0 - 74.9% of National Avg.		Below Average				-	50.0 - 74.9% of National Avg.		Below Average		
	--	49.9% or less of National Avg.		Well Below Average				--	49.9% or less of National Avg.		Well Below Average		
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					

Table 3C Permanent Total Cash Benefits per 100,000 Workers Relative to National Average							Table 4A Fatal Frequency Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	0	0	-	0	-	0	Alabama	++	0	+	+	+	++
Alaska	++	++	0	-	++	0	Alaska	++	++	++	++	+	0
Arizona	--	--	-	-	--	--	Arizona	-	-	0	-	-	0
Arkansas	--	--	--	--	--	--	Arkansas	+	0	+	+	0	0
California	+	++	++	++	++	++	California	0	0	0	0	0	0
Colorado	++	++	++	++	+	+	Colorado	0	-	0	-	0	0
Connecticut	0	--	0	-	-	-	Connecticut	-	0	-	0	0	0
Delaware	-	--	++	0	0	0	Delaware	--	--	0	--	0	-
Dis. Of Columbia	--	--	--	--	N/A	N/A	Dis. Of Columbia	--	-	--	-	--	0
Florida	++	++	++	++	+	++	Florida	0	0	0	0	++	0
Georgia	--	--	-	-	--	-	Georgia	0	-	0	0	0	0
Hawaii	0	N/A	--	--	--	--	Hawaii	--	--	++	++	0	0
Idaho	0	--	--	--	--	--	Idaho	++	++	++	++	++	+
Illinois	-	--	0	0	-	0	Illinois	++	+	0	0	-	-
Indiana	--	--	--	--	--	--	Indiana	0	-	0	-	0	0
Iowa	--	--	--	--	-	--	Iowa	0	0	0	0	-	0
Kansas	--	--	--	--	--	--	Kansas	++	++	0	0	0	0
Kentucky	--	--	--	-	0	0	Kentucky	0	0	+	++	++	++
Louisiana	0	+	+	++	++	-	Louisiana	++	++	++	++	0	+
Maine	--	--	--	--	--	--	Maine	0	++	++	+	++	++
Maryland	--	0	0	-	--	--	Maryland	0	0	0	++	0	0
Massachusetts	--	--	--	--	-	-	Massachusetts	0	-	--	--	--	-
Michigan	--	--	--	--	--	-	Michigan	0	0	0	0	--	-
Minnesota	--	-	--	--	--	0	Minnesota	0	-	-	0	0	0
Mississippi	--	--	-	-	-	--	Mississippi	++	++	++	++	++	++
Missouri	-	0	-	0	-	-	Missouri	0	+	+	0	0	+
Montana	++	-	0	+	0	+	Montana	++	++	++	++	++	++
Nebraska	--	0	-	--	--	--	Nebraska	0	+	0	++	++	0
Nevada	--	0	++	++	++	++	Nevada	+	++	0	0	--	0
New Hampshire	-	--	--	--	--	--	New Hampshire	0	0	--	--	0	0
New Jersey	++	-	--	--	0	0	New Jersey	-	-	--	-	-	-
New Mexico	--	--	--	--	--	--	New Mexico	+	+	+	++	++	++
New York	+	0	+	0	+	++	New York	0	0	0	0	0	0
North Carolina	0	+	0	0	-	+	North Carolina	0	0	0	0	++	0
Oklahoma	-	-	--	--	--	--	Oklahoma	++	++	+	++	++	++
Oregon	-	--	--	-	-	--	Oregon	0	0	0	+	-	0
Pennsylvania	++	++	++	++	+	0	Pennsylvania	-	-	-	-	-	0
Rhode Island	-	-	--	--	N/A	--	Rhode Island	-	+	0	-	--	--
South Carolina	--	0	0	+	0	+	South Carolina	0	0	+	0	0	+
South Dakota	--	0	--	--	N/A	N/A	South Dakota	0	+	+	++	0	++
Tennessee	-	--	-	-	-	-	Tennessee	0	0	0	+	0	0
Texas	-	-	-	-	-	-	Texas	0	+	+	0	0	+
USL&HW	0	++	++	++	++	N/A	USL&HW	++	++	++	++	++	N/A
Utah	-	--	-	--	--	--	Utah	0	+	-	0	0	0
Vermont	--	-	--	N/A	-	-	Vermont	0	+	-	-	++	++
Virginia	0	0	-	--	--	--	Virginia	0	-	0	-	-	0
Wisconsin	-	--	--	--	--	--	Wisconsin	-	--	-	-	--	0
<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average			<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average		
	+	125.1 - 150.0% of National Avg.		Above Average				+	125.1 - 150.0% of National Avg.		Above Average		
	0	75.0 - 125.0% of National Avg.		Average				0	75.0 - 125.0% of National Avg.		Average		
	-	50.0 - 74.9% of National Avg.		Below Average				-	50.0 - 74.9% of National Avg.		Below Average		
	--	49.9% or less of National Avg.		Well Below Average				--	49.9% or less of National Avg.		Well Below Average		
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					

Table 4B Fatal Average Cash Benefits Per Case Relative to National Average							Table 4C Fatal Cash Benefits per 100,000 Workers Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	--	-	-	-	-	-	Alabama	0	-	0	0	0	0
Alaska	+	++	++	++	+	0	Alaska	++	++	++	++	++	0
Arizona	0	0	+	0	0	+	Arizona	-	-	0	0	-	0
Arkansas	--	--	--	--	--	--	Arkansas	--	--	-	--	--	--
California	-	-	-	-	-	-	California	-	-	-	-	-	-
Colorado	++	0	0	0	0	0	Colorado	++	0	+	0	0	+
Connecticut	++	++	++	++	++	+	Connecticut	++	++	++	++	++	++
Delaware	++	++	--	++	0	++	Delaware	--	--	--	--	0	+
Dis. Of Columbia	++	++	+	0	++	++	Dis. Of Columbia	0	++	-	-	++	++
Florida	--	--	--	--	--	--	Florida	--	--	--	--	0	--
Georgia	0	-	-	-	-	-	Georgia	0	--	-	0	-	-
Hawaii	+	--	0	-	-	0	Hawaii	-	--	++	0	-	0
Idaho	-	-	--	--	--	--	Idaho	++	0	-	-	-	-
Illinois	--	-	-	0	0	0	Illinois	0	-	0	0	--	-
Indiana	-	0	-	-	--	--	Indiana	-	--	--	--	--	-
Iowa	0	0	0	++	0	+	Iowa	0	0	0	++	0	0
Kansas	--	0	-	0	0	0	Kansas	-	+	0	0	0	0
Kentucky	++	++	0	0	0	0	Kentucky	++	+	+	++	++	++
Louisiana	0	0	0	0	0	++	Louisiana	++	++	++	+	+	++
Maine	--	0	0	0	--	--	Maine	--	++	+	0	++	++
Maryland	0	--	-	0	0	+	Maryland	0	--	-	+	0	0
Massachusetts	0	+	++	++	++	++	Massachusetts	0	0	-	0	0	0
Michigan	0	0	0	0	0	0	Michigan	0	0	0	0	--	--
Minnesota	++	++	++	0	++	0	Minnesota	++	0	+	0	++	0
Mississippi	--	--	--	--	--	--	Mississippi	--	--	-	0	-	-
Missouri	+	+	+	++	++	+	Missouri	++	++	++	++	++	++
Montana	0	-	+	0	0	0	Montana	++	+	++	+	++	++
Nebraska	++	+	++	++	+	++	Nebraska	++	++	++	++	++	++
Nevada	++	++	++	++	++	++	Nevada	++	++	++	++	0	0
New Hampshire	+	0	--	++	0	0	New Hampshire	++	-	--	0	+	0
New Jersey	-	0	0	0	++	0	New Jersey	--	-	--	0	0	--
New Mexico	-	+	0	0	-	-	New Mexico	0	++	+	++	+	0
New York	+	0	0	0	0	0	New York	0	+	0	0	0	0
North Carolina	-	0	-	0	0	-	North Carolina	0	0	-	0	++	-
Oklahoma	0	0	+	0	0	0	Oklahoma	++	++	++	++	++	+
Oregon	++	++	++	+	++	++	Oregon	++	++	++	++	0	++
Pennsylvania	+	+	+	0	0	+	Pennsylvania	0	0	0	0	0	0
Rhode Island	+	++	++	++	++	++	Rhode Island	0	++	++	+	++	0
South Carolina	-	-	-	-	0	0	South Carolina	-	-	0	-	0	0
South Dakota	--	-	0	++	-	++	South Dakota	--	-	+	++	-	++
Tennessee	--	--	--	--	--	-	Tennessee	--	--	-	-	--	-
Texas	+	0	0	0	0	+	Texas	++	+	+	+	+	++
USL&HW	++	++	0	++	++	N/A	USL&HW	++	++	++	++	++	N/A
Utah	++	0	+	++	++	++	Utah	++	++	0	++	++	++
Vermont	0	++	++	-	-	0	Vermont	0	++	++	-	0	+
Virginia	-	--	--	-	-	0	Virginia	-	--	--	--	--	-
Wisconsin	-	-	-	0	0	0	Wisconsin	--	--	--	-	--	-
<b>Note:</b>	++	150.1% or more of National Avg.			Well Above Average		<b>Note:</b>	++	150.1% or more of National Avg.			Well Above Average	
	+	125.1 - 150.0% of National Avg.			Above Average			+	125.1 - 150.0% of National Avg.			Above Average	
	0	75.0 - 125.0% of National Avg.			Average			0	75.0 - 125.0% of National Avg.			Average	
	-	50.0 - 74.9% of National Avg.			Below Average			-	50.0 - 74.9% of National Avg.			Below Average	
	--	49.9% or less of National Avg.			Well Below Average			--	49.9% or less of National Avg.			Well Below Average	
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					



Table 5A All Cash Frequencies Relative to National Average							Table 5B All Cash Benefits Per Case Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	0	0	0	0	0	0	Alabama	0	0	0	0	-	0
Alaska	++	++	++	++	++	++	Alaska	0	0	0	0	0	0
Arizona	0	-	-	-	-	-	Arizona	0	0	0	-	-	-
Arkansas	0	-	0	0	0	0	Arkansas	--	-	-	-	-	-
California	+	+	++	++	++	++	California	0	+	+	+	+	0
Colorado	0	0	0	0	0	0	Colorado	+	+	0	0	0	0
Connecticut	0	0	0	0	0	0	Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	Delaware	-	0	0	0	0	0
Dis. Of Columbia	--	--	--	--	--	--	Dis. Of Columbia	0	0	0	0	+	0
Florida	0	0	0	0	0	0	Florida	0	0	0	0	0	0
Georgia	-	-	-	-	-	-	Georgia	0	0	0	0	0	+
Hawaii	++	++	++	++	++	++	Hawaii	-	-	-	-	-	-
Idaho	0	+	0	0	0	0	Idaho	-	-	-	-	-	-
Illinois	0	0	0	0	0	0	Illinois	0	0	0	0	0	0
Indiana	0	0	0	-	-	-	Indiana	--	--	--	--	--	--
Iowa	0	0	0	0	0	0	Iowa	-	-	-	-	-	-
Kansas	0	0	0	0	0	0	Kansas	-	0	-	-	-	-
Kentucky	0	0	0	0	0	0	Kentucky	-	-	-	0	0	0
Louisiana	0	0	0	0	-	-	Louisiana	0	0	+	+	+	0
Maine	0	0	0	0	0	0	Maine	0	0	0	0	0	+
Maryland	0	0	0	0	0	0	Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	Mississippi	-	-	0	-	-	-
Missouri	0	0	0	0	0	+	Missouri	-	-	0	-	-	0
Montana	0	+	0	0	+	+	Montana	0	0	-	-	0	0
Nebraska	0	0	-	0	0	0	Nebraska	0	0	0	0	0	0
Nevada	+	0	0	0	0	0	Nevada	+	+	0	0	0	0
New Hampshire	0	0	0	0	0	0	New Hampshire	-	-	-	-	-	-
New Jersey	0	0	0	0	0	0	New Jersey	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	New Mexico	-	-	-	-	0	0
New York	0	0	0	0	0	0	New York	++	+	+	+	+	++
North Carolina	-	-	-	-	-	-	North Carolina	+	++	+	+	+	++
Oklahoma	++	+	+	+	+	+	Oklahoma	0	0	0	-	0	0
Oregon	+	+	+	+	+	+	Oregon	-	-	-	-	-	-
Pennsylvania	0	0	0	0	0	0	Pennsylvania	+	+	0	0	0	0
Rhode Island	++	++	+	++	++	++	Rhode Island	0	0	0	-	-	-
South Carolina	0	0	0	0	0	0	South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	South Dakota	--	--	-	-	--	--
Tennessee	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0
Texas	0	0	0	0	0	-	Texas	0	0	0	0	-	-
USL&HW	++	++	++	++	++	++	USL&HW	++	++	++	++	++	+
Utah	0	0	0	0	0	0	Utah	--	--	--	--	--	--
Vermont	0	+	+	0	+	+	Vermont	0	0	0	0	0	0
Virginia	-	-	-	-	-	-	Virginia	0	0	0	0	0	0
Wisconsin	+	+	+	+	+	0	Wisconsin	--	--	--	--	--	-
<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average			<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average		
	+	125.1 - 150.0% of National Avg.		Above Average				+	125.1 - 150.0% of National Avg.		Above Average		
	0	75.0 - 125.0% of National Avg.		Average				0	75.0 - 125.0% of National Avg.		Average		
	-	50.0 - 74.9% of National Avg.		Below Average				-	50.0 - 74.9% of National Avg.		Below Average		
	--	49.9% or less of National Avg.		Well Below Average				--	49.9% or less of National Avg.		Well Below Average		
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					

Table 5C All Cash Benefits per 100,000 Workers Relative to National Average							Table 6A Total Frequency Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	0	-	-	-	-	-	Alabama	0	0	0	0	0	0
Alaska	+	++	++	++	++	++	Alaska	+	+	+	+	+	+
Arizona	-	-	-	--	--	--	Arizona	0	0	0	0	0	0
Arkansas	--	--	--	--	--	--	Arkansas	0	0	0	0	0	0
California	++	++	++	++	++	++	California	0	0	0	0	0	+
Colorado	+	0	0	0	0	0	Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	Delaware	0	0	0	0	0	0
Dis. Of Columbia	--	--	--	--	--	--	Dis. Of Columbia	--	--	--	--	--	--
Florida	0	0	0	0	0	0	Florida	0	0	0	0	0	0
Georgia	-	-	-	-	-	0	Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	Hawaii	0	0	0	0	0	0
Idaho	0	0	-	-	-	-	Idaho	+	++	+	+	+	+
Illinois	0	0	0	0	0	0	Illinois	0	0	0	0	0	0
Indiana	--	--	--	--	--	--	Indiana	+	+	+	+	+	+
Iowa	-	0	-	-	0	0	Iowa	0	0	0	0	0	0
Kansas	-	-	-	-	-	-	Kansas	0	0	0	0	0	0
Kentucky	-	-	-	-	0	0	Kentucky	+	0	0	0	0	0
Louisiana	0	0	0	0	0	0	Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	+	Maine	+	+	+	+	+	+
Maryland	0	0	0	-	0	0	Maryland	-	-	-	-	-	-
Massachusetts	0	0	0	0	0	0	Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	-	Michigan	0	0	0	0	0	0
Minnesota	-	-	0	0	0	0	Minnesota	0	0	0	0	0	0
Mississippi	-	-	-	-	-	-	Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0	Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	+	Montana	+	++	+	++	++	++
Nebraska	-	0	-	-	-	-	Nebraska	0	0	0	0	0	0
Nevada	++	++	+	0	0	0	Nevada	++	++	+	0	+	+
New Hampshire	0	0	-	-	0	0	New Hampshire	0	0	0	0	0	0
New Jersey	0	-	-	-	0	0	New Jersey	-	-	-	-	0	0
New Mexico	-	-	-	-	-	-	New Mexico	0	0	0	0	0	0
New York	++	++	+	+	+	++	New York	-	-	-	-	-	-
North Carolina	0	0	0	0	0	0	North Carolina	0	0	0	0	0	0
Oklahoma	+	0	0	0	0	0	Oklahoma	0	0	0	0	0	0
Oregon	0	0	-	-	-	0	Oregon	0	0	0	0	0	+
Pennsylvania	+	+	0	0	0	0	Pennsylvania	+	+	0	+	0	0
Rhode Island	+	++	++	0	0	0	Rhode Island	0	+	0	0	0	0
South Carolina	-	0	0	0	0	0	South Carolina	0	0	0	0	0	0
South Dakota	--	--	-	--	--	--	South Dakota	+	0	0	+	+	+
Tennessee	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0
Texas	0	0	-	-	-	-	Texas	0	0	0	-	-	-
USL&HW	++	++	++	++	++	++	USL&HW	++	++	++	++	++	++
Utah	--	--	--	--	--	--	Utah	0	+	0	0	0	0
Vermont	0	0	0	0	0	0	Vermont	0	0	0	0	0	0
Virginia	-	-	-	--	--	-	Virginia	-	0	-	-	-	-
Wisconsin	-	-	-	-	-	-	Wisconsin	+	+	+	+	+	+
<b>Note:</b>	++	150.1% or more of National Avg.			Well Above Average		<b>Note:</b>	++	150.1% or more of National Avg.			Well Above Average	
	+	125.1 - 150.0% of National Avg.			Above Average			+	125.1 - 150.0% of National Avg.			Above Average	
	0	75.0 - 125.0% of National Avg.			Average			0	75.0 - 125.0% of National Avg.			Average	
	-	50.0 - 74.9% of National Avg.			Below Average			-	50.0 - 74.9% of National Avg.			Below Average	
	--	49.9% or less of National Avg.			Well Below Average			--	49.9% or less of National Avg.			Well Below Average	
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					

Table 6B Total Medical Average Cash Benefits Per Case Relative to National Average							Table 6C Total Medical Benefits per 100,000 Workers Relative to National Average						
	1997	1998	1999	2000	2001	2002		1997	1998	1999	2000	2001	2002
Alabama	++	+	+	0	0	0	Alabama	++	+	+	0	0	+
Alaska	+	+	+	+	+	++	Alaska	++	++	++	++	++	++
Arizona	0	0	0	0	0	0	Arizona	0	0	0	0	0	0
Arkansas	-	-	-	-	-	-	Arkansas	-	-	-	-	-	-
California	0	+	+	++	++	+	California	0	+	++	++	++	++
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	++
Dis. Of Columbia	+	+	0	0	0	0	Dis. Of Columbia	--	--	--	--	--	--
Florida	++	++	++	0	0	0	Florida	++	++	++	0	0	0
Georgia	0	0	0	-	-	0	Georgia	-	-	-	-	-	-
Hawaii	0	0	0	-	-	0	Hawaii	0	0	0	-	-	0
Idaho	0	-	-	-	-	-	Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	Illinois	0	0	0	-	-	-
Indiana	--	--	--	--	--	--	Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-	Iowa	0	0	0	-	-	-
Kansas	0	0	-	-	-	-	Kansas	0	0	0	-	-	-
Kentucky	0	0	0	0	0	+	Kentucky	0	0	0	+	+	++
Louisiana	+	+	+	0	0	0	Louisiana	0	0	0	0	0	0
Maine	0	-	-	-	-	0	Maine	0	0	0	0	0	+
Maryland	0	0	0	-	0	0	Maryland	-	0	-	--	-	-
Massachusetts	-	-	-	--	--	--	Massachusetts	-	-	--	--	--	--
Michigan	-	-	-	-	-	-	Michigan	0	0	-	-	-	-
Minnesota	-	-	0	-	-	0	Minnesota	-	0	0	0	0	0
Mississippi	0	-	0	0	0	0	Mississippi	0	0	0	0	0	0
Missouri	0	0	0	-	-	0	Missouri	0	0	0	0	-	0
Montana	0	0	++	0	0	0	Montana	+	+	++	0	++	++
Nebraska	0	0	-	-	-	0	Nebraska	0	0	0	0	-	0
Nevada	0	0	0	-	0	-	Nevada	0	+	0	0	0	-
New Hampshire	0	0	0	0	0	0	New Hampshire	+	0	+	0	0	+
New Jersey	0	0	-	0	0	0	New Jersey	-	-	-	-	-	-
New Mexico	0	0	0	-	-	-	New Mexico	0	0	0	0	-	-
New York	0	0	0	0	0	0	New York	0	0	-	-	-	-
North Carolina	0	0	-	-	0	0	North Carolina	-	-	-	-	-	0
Oklahoma	0	0	0	0	0	0	Oklahoma	0	0	0	0	0	0
Oregon	+	0	0	0	0	0	Oregon	++	0	0	0	0	0
Pennsylvania	0	0	0	-	-	-	Pennsylvania	0	0	0	0	0	0
Rhode Island	--	-	-	--	--	--	Rhode Island	-	-	-	--	--	--
South Carolina	-	0	0	0	0	0	South Carolina	-	0	-	-	-	0
South Dakota	-	-	-	-	-	-	South Dakota	-	0	-	0	0	0
Tennessee	0	0	0	0	0	0	Tennessee	0	0	0	0	0	0
Texas	++	++	++	++	++	++	Texas	+	0	0	0	0	0
USL&HW	++	++	+	++	+	++	USL&HW	++	++	++	++	++	++
Utah	-	-	-	--	--	-	Utah	0	-	-	-	-	-
Vermont	0	0	0	0	-	-	Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0	Virginia	0	0	-	-	-	-
Wisconsin	-	-	-	-	-	-	Wisconsin	0	0	0	0	0	0
<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average			<b>Note:</b>	++	150.1% or more of National Avg.		Well Above Average		
	+	125.1 - 150.0% of National Avg.		Above Average				+	125.1 - 150.0% of National Avg.		Above Average		
	0	75.0 - 125.0% of National Avg.		Average				0	75.0 - 125.0% of National Avg.		Average		
	-	50.0 - 74.9% of National Avg.		Below Average				-	50.0 - 74.9% of National Avg.		Below Average		
	--	49.9% or less of National Avg.		Well Below Average				--	49.9% or less of National Avg.		Well Below Average		
	N/A	Data Not Available						N/A	Data Not Available				
<b>Source:</b>	Tables 1.1985 - 1.2002						<b>Source:</b>	Tables 1.1985 - 1.2002					

## A Book of Possible Interest to Subscribers

*Workplace Injuries and Diseases: Prevention and Compensation: Essays in Honor of Terry Thomason* has been published by the W.E. Upjohn Institute for Employment Research. The volume, edited by Karen Roberts, John F. Burton, Jr., and Matthew M. Bodah, is based on a conference held at the University of Rhode Island in honor of Terry Thomason, who was a distinguished scholar of workers' compensation, workplace safety, and collective bargaining before his untimely death in 2002.

The book contains 11 chapters, including "Economic Incentives and Workplace Safety" by Terry Thomason, which is an insightful review of the literature on topics such as the effect of experience rating in workers' compensation on safety. "The Adequacy of Workers' Compensation Cash Benefits" by Leslie I. Boden, Robert T. Reville, and Jeff Biddle documents the inadequacy of permanent partial disability benefits in California, New Mexico, Oregon, Washington, and Wisconsin. "Health Care and Workers Compensation" by Cameron Mustard and Sandra Sinclair examines the relatively low cost of health care for injured workers in Canada compared to the U.S. Peter Barth, in "Revisiting Black Lung: Can the Feds Deliver Workers' Compensation for Occupational Disease?", examines the role of the Federal Government in providing benefits to workers who arguably have not been well served by state workers' compensation programs. Karen Roberts explores "The Structure of and Incentives from Workers' Compensation Pricing" in her chapter. John Burton, in "Permanent Partial Disability Benefits," proposes five criteria for evaluating PPD benefits, including delivery system efficiency and affordability.

301 Pages. \$20.00 paper. ISBN 0-88099-324-3. Published July 2005. Available from the W. E. Upjohn Institute for Employment Research, 300 S. Westnedge Avenue, Kalamazoo, MI 49007-4686. Phone: 888-227-8569. Fax: 269-343-7310. Online: <http://www.upjohninstitute.org/publications/titles/wid.html>

## [www.workerscompresources.com](http://www.workerscompresources.com)

John Burton's Workers' Compensation Resources currently provides two services to workers' compensation aficionados. The first is this bi-monthly publication, the *Workers' Compensation Policy Review*. The second is a website at [www.workerscompresources.com](http://www.workerscompresources.com). Access to portions of the website is currently free. Other parts of the site are available to subscribers only. The website offers several other valuable features:

- Summaries of the contents of *Workers' Compensation Policy Review* and an Author's Guide for those interested in submitting articles for consideration of publication.
- An extensive list of international, national, and state or provincial conferences and meetings pertaining to workers' compensation and other programs in the workers' disability system.
- Posting of Job Opportunities and Resumes for those seeking candidates or employment in workers' compensation or related fields.
- The full text of the *Report of the National Commission on State Workmen's Compensation Laws*. The report was submitted to the President and the Congress in 1972 and has long been out of print.

## Workers' Compensation Insurance Industry Increases Profitability in 2005

by John F. Burton, Jr.

The underwriting results for the workers' compensation insurance industry improved in 2005, according to results from A.M. Best. The overall operating ratio, which is the most comprehensive measure of underwriting experience for insurance carriers, dropped from 98.1 in 2003 to 94.5 in 2004 to 90.6 in 2005, as shown in Figure A and Table 1 (column (8)).

The overall operating ratio is calculated as (1) the total of all carrier expenditures (2) minus investment income (3) as a percentage of premiums.<sup>1</sup> When the overall operating ratio is greater than 100, carriers lose money even when investment income is considered. Conversely, an operating ratio of less than 100 indicates that the industry is profitable when investment income is included. The underwriting results mean the workers' compensation insurance industry improved from marginally profitable in 2003 to the most profitable year in almost a decade in 2005.

### Underwriting Results Vary Over Time

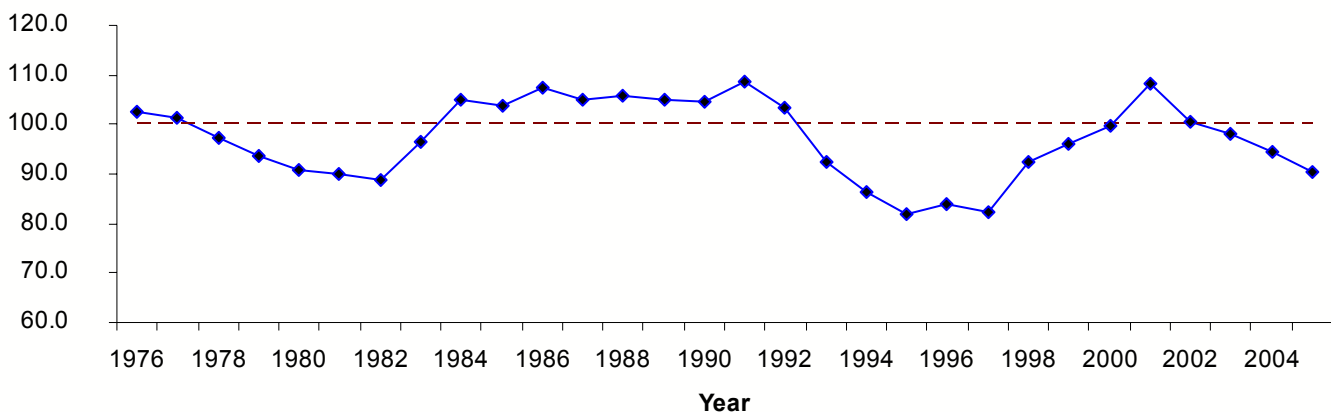
The overall operating ratio for the workers' compensation industry for 1976 to 2005 is shown in Figure A and Table 1, and the cyclical nature of profitability in the industry is evident. Two years of losses in 1976-1977 were followed by six years of profits through 1983. For example, the operating ratio was below 90 in 1981 and 1982, indicating that carriers had profits that exceeded \$10 for every \$100 of premiums in those years.

The workers' compensation insurance industry was then unprofitable in every year from 1984 to 1992. During this nine-year stretch of unfavorable results, carriers' losses ranged from \$3.40 to \$8.70 for every \$100 of workers' compensation premiums. One result of this unfavorable experience is that the workers' compensation industry took the lead in "reform" efforts that reduced benefits and tightened eligibility standards in many states.<sup>2</sup> Also, because insurance regulators refused to allow insurance rates to increase as rapidly as losses in many jurisdictions, which resulted in underwriting losses in these states, workers' compensation carriers pursued and achieved deregulation of the workers' compensation insurance markets in most states.<sup>3</sup>

The results of deregulation and the various other reforms of workers' compensation in the early to mid-1990s are evident in the underwriting results for 1993 to 2000, when the overall operating ratio was less than 100 in every year. This was the longest string of profitable years for the workers' compensation insurance industry in the last half-century (and probably in the history of workers' compensation). The best years were 1995 to 1997, when on average carriers had profits of more than \$17.00 per \$100 of premium.

The underwriting experience of workers' compensation carriers deteriorated for several years after 1997. Indeed, between 1997 and 2001, the overall operating

**Figure A**  
Overall Operating Ratio as a Percent of Premiums, 1976-2005



**Note:** The Overall Operating Ratio is the total of all underwriting expenses and income from investments as a percentage of premiums.

**Table 1**  
**Workers' Compensation Insurance Underwriting Experience, 1973-2005**

Year	Losses Incurred* (1)	Loss Adjustment Expenses* (2)	Losses and Adjustment Expenses Incurred* (3)	Underwriting Expenses Incurred** (4)	Dividends to Policyholders* (5)	Combined Ratio After Dividends (6)	Net Inv. Gain/Loss and Other Income* (7)	Overall Operating Ratio (8)
1973	68.5	8.5	77.0	19.8				
1974	71.6	8.7	80.3	19.6				
1975	74.0	8.2	82.2	18.9	6.3	107.4		
1976	78.2	8.4	86.6	17.6	5.4	109.6	6.9	102.6
1977	78.0	8.9	86.9	16.7	5.1	108.6	7.4	101.2
1978	74.4	8.7	83.0	16.4	5.6	105.0	7.8	97.2
1979	70.4	9.2	79.6	16.8	6.5	103.0	9.2	93.7
1980	67.6	8.4	76.1	17.4	8.0	101.4	10.8	90.7
1981	66.1	9.0	75.1	19.0	8.7	102.8	13.0	89.8
1982	64.3	9.1	73.4	20.6	9.9	103.9	15.0	88.9
1983	70.6	9.2	79.9	22.0	10.6	112.5	16.2	96.3
1984	81.0	9.8	90.8	21.2	9.9	121.9	16.7	105.2
1985	81.0	9.5	90.5	19.0	9.3	118.8	15.0	103.8
1986	85.4	10.2	95.5	18.0	7.6	121.1	13.7	107.4
1987	82.2	10.9	93.1	18.0	6.4	117.6	12.8	104.8
1988	83.4	10.8	94.2	17.8	6.4	118.4	12.7	105.7
1989	83.3	11.4	94.7	17.4	6.1	118.2	13.4	104.8
1990	83.8	10.7	94.6	17.6	5.1	117.4	13.0	104.4
1991	87.8	11.5	99.3	18.5	4.9	122.6	14.0	108.7
1992	83.9	13.2	97.1	19.8	4.6	121.5	18.1	103.4
1993	71.6	12.4	84.0	20.4	4.7	109.1	16.7	92.4
1994	60.5	13.1	73.6	21.0	7.0	101.6	15.1	86.4
1995	57.0	12.8	69.8	22.7	6.9	99.5	17.7	81.8
1996	57.5	14.5	72.1	24.9	5.4	102.4	18.6	83.8
1997	58.6	14.4	73.0	25.3	6.5	104.8	22.4	82.4
1998	62.0	16.2	78.2	26.3	6.6	111.2	18.6	92.6
1999	68.0	16.2	84.2	27.5	6.7	118.5	22.4	96.1
2000	73.5	16.0	89.5	25.8	5.4	120.7	20.9	99.8
2001	78.9	13.6	92.4	25.0	3.5	120.9	12.8	108.1
2002	74.6	12.9	87.5	22.3	2.8	112.6	12.2	100.4
2003	72.2	14.0	86.2	20.7	1.6	108.6	10.5	98.1
2004	69.7	13.4	83.1	20.8	1.3	105.1	10.6	94.5
2005	65.6	14.1	79.8	21.2	1.4	102.4	11.8	90.6

**Source:**

*Best's Aggregate & Averages Property/Casualty*, 2005 and prior Editions, © A.M. Best Company - used with permission. Data for years 1996 - 2004 updated to reflect values from 2005 Edition.

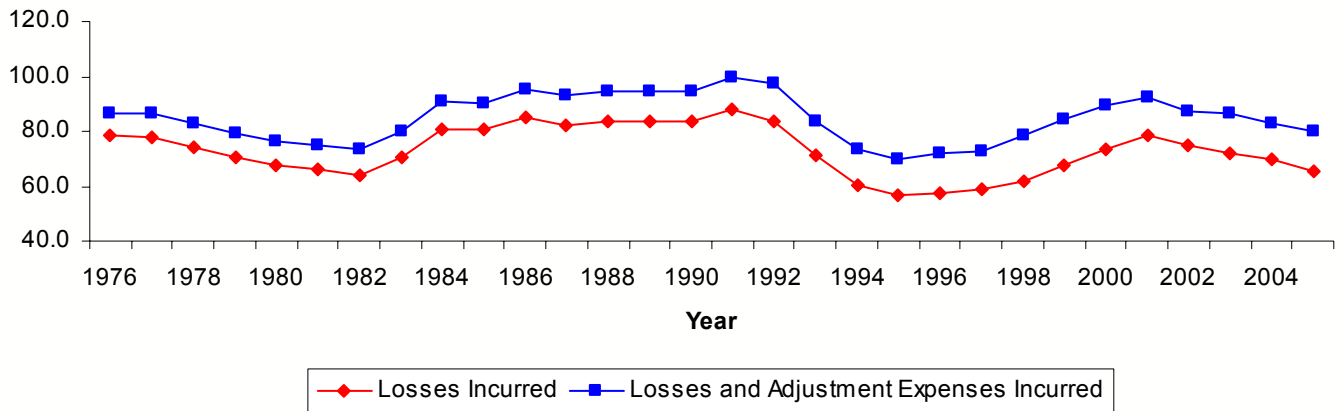
**Notes:**

Losses Incurred (also termed the pure loss ratio) (1) plus Loss Adjustment Expenses (2) equals Losses and Adjustment Expenses Incurred (3). Losses and Adjustment Expenses Incurred (3) plus Total Underwriting Expenses Incurred (4) plus Dividends to Policy Holders (5) equals Combined Ratio after Dividends (6). Combined Ratio after Dividends (6) minus Net Investment Gain/Loss and Other Income (7) equals Overall Operating Ratio (8). As of 1992, the methodology for allocating investment income changed slightly; as a result, 1992-2001 numbers in the last two columns are not directly comparable to those for earlier years.

\* Percentage of net premiums earned

\*\* Percentage of net premiums written

**Figure B**  
**Losses Incurred and Losses and Adjustment Expenses Incurred**  
**as Percent of Premiums, 1976-2005**



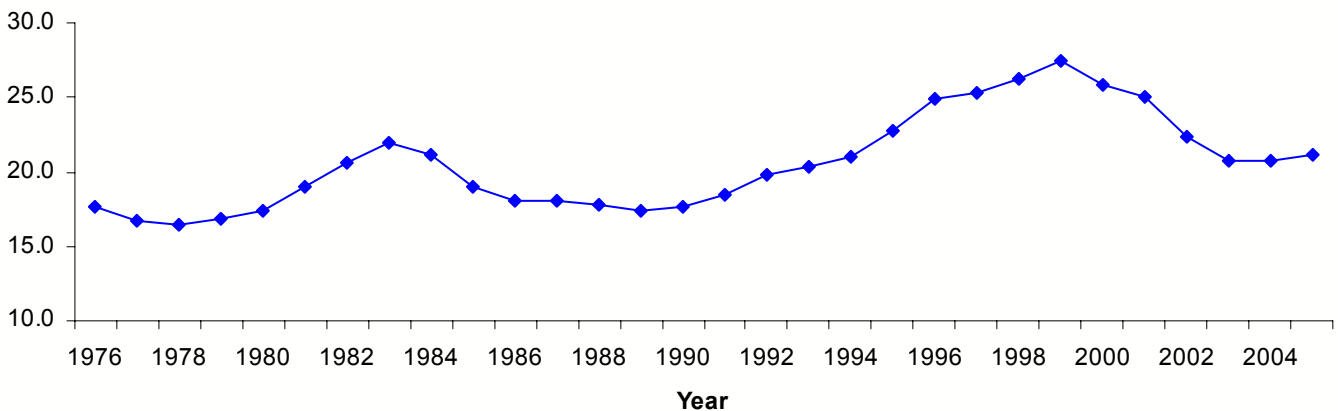
ratio jumped 26 points, which is the most rapid rate of deterioration during the period covered by the data in Figure A (namely 1976 to 2005). Moreover, the overall operating ratio of 108.1 in 2001 indicates the underwriting losses in that year were worse than in any other year for which data are available. The reduction in the overall operating ratio from 108.1 in 2001 to 100.4 in 2002 brought the industry to essentially a break-even point in that year. A further decline in that ratio in 2003 to 98.1 returned the industry to a profitable position for the first time since 2000. The overall operating ratio of 90.6 for 2004 is the lowest, and most profitable, since 1997, as carriers had profits of \$9.40 per \$100 of premium last year.

A full explanation of the deterioration in the underwriting experience between 1997 and 2001 is beyond

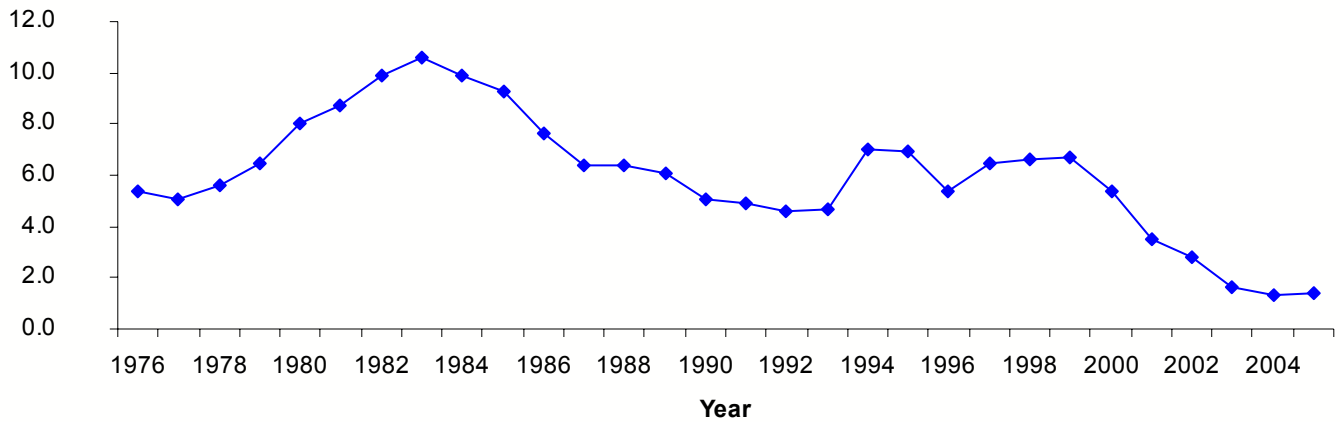
the scope of this article. However, there is one fundamental difference between the adverse experience of the late 1980s and early 1990s and the deteriorating profitability between 1997 and 2001. In the earlier period, benefits paid to workers were increasing rapidly, while this was not true from 1997 to 2001. In 1984, benefits paid to workers were 1.21 percent of payroll and continued to climb until 1992, when they peaked at 1.68 percent of payroll. In contrast, between 1997 and 2001, when underwriting results deteriorated, benefits declined from 1.18 percent to 1.10 percent of payroll.<sup>4</sup>

The rapid improvement in underwriting experience between 2001 (when the overall operating ratio was 108.1) and 2005 (when the ratio was 90.6) is also beyond the scope of this article. The data provide further evidence of the lack of correspondence between under-

**Figure C**  
**Underwriting Expenses Incurred as a Percent of Premiums, 1976-2005**



**Figure D**  
**Dividends to Policyholders as Percent of Premiums, 1976-2005**



writing results and benefits paid, which increased from 1.10 percent of payroll in 2001 to 1.13 percent of payroll in 2004 (Sengupta, Reno, and Burton 2006, Table 12).

### Components of the Overall Operating Ratio

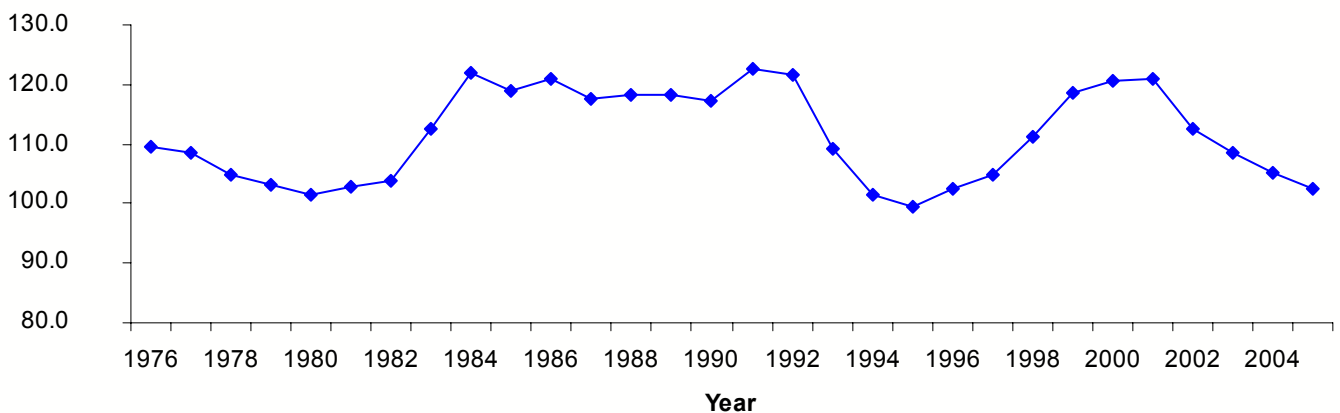
The loss ratio is incurred losses as a percentage of premiums.<sup>5</sup> When premiums drop more rapidly than losses (or when premiums increase less rapidly than losses), the loss ratio will increase. As shown in Figure B and Table 1 (column 1), the loss ratio increased rapidly from 58.6 percent in 1997 to 78.9 percent in 2001, and then plummeted to 65.6 percent in 2005.

The total of incurred losses and incurred loss adjustment expenses is also shown in Figure B and in

Table 1 (column 3). The difference between the two lines in Figure B is incurred loss adjustment expenses, which are also shown in Table 1 (column 2). Loss adjustment expenses include the cost of processing claims. From 1973 to 1985, loss adjustment expenses were always less than 10 percent of premium, but they have been at least 12 percent in every year since 1992. Loss adjustment expenses were 16 percent or higher in 1998 to 2000, and averaged 13.6 percent in the five years from 2001 and 2005. The higher loss adjustment expenses since the early 1990s compared to earlier years reflect in part the more intensive efforts to manage health care costs for disabled workers.

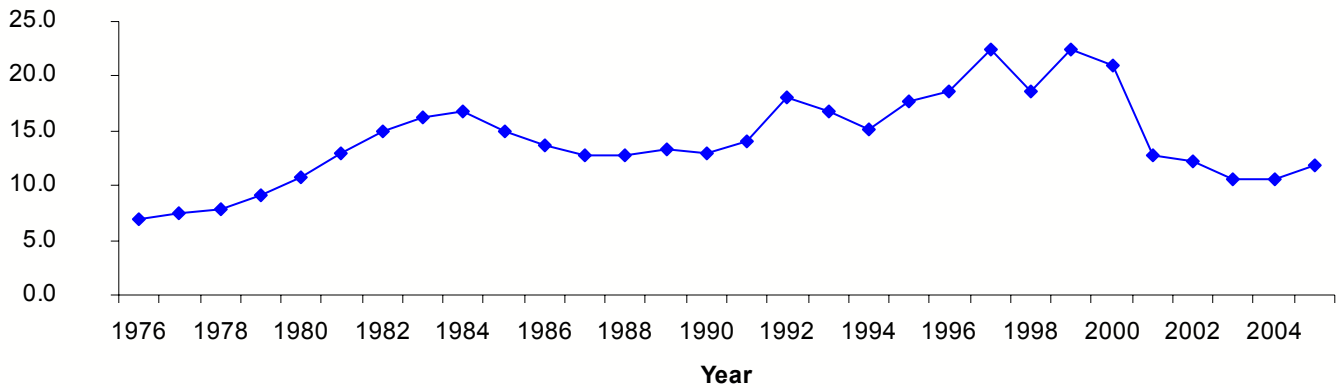
Underwriting expenses incurred as a percent of premiums are shown in Figure C and Table 1 (column 4). These expenses, which include commissions and

**Figure E**  
**Combined Ratio After Dividends as Percent of Premiums, 1976-2005**





**Figure F**  
**Net Investment Gain/Loss and Other Income**  
**as Percent of Premiums, 1976-2005**



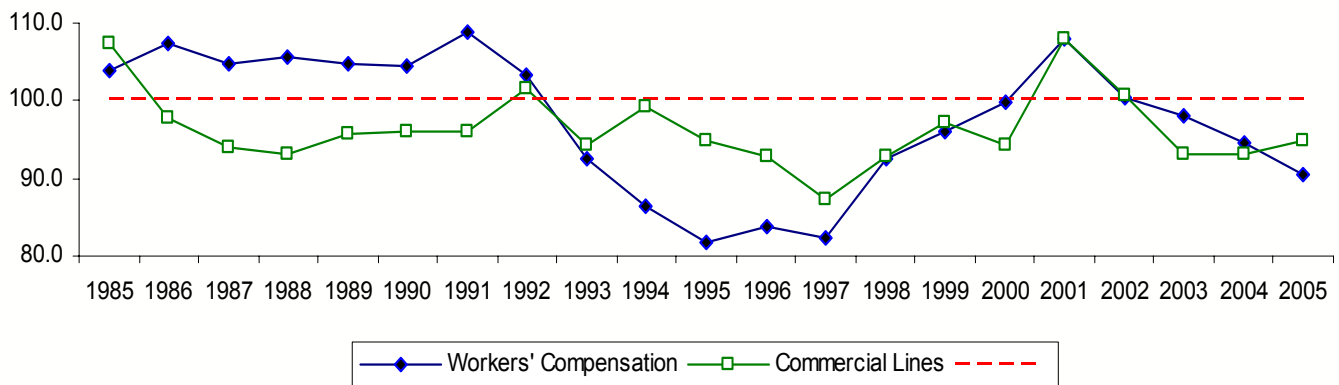
broker fees, have also generally increased over time. Between 1973 and 1992, underwriting expenses were greater than 20 percent of premium only thrice; since 1993, underwriting expenses have been 20 percent or greater in every year. However, after averaging 27 percent of premium in 1998 to 2001, underwriting expenses averaged only 21.3 percent in 2002 to 2005.

Dividends as a percent of premiums are presented in Figure D and Table 1 (column 5). Prior to deregulation of the workers' compensation insurance markets in recent decades, carriers were limited in their ability to compete by lowering insurance rates at the beginning of the policy period. However, both mutual and stock companies could compete by offering policies that paid dividends to policyholders after the policy period. In the early 1980s, dividends ranged from 8.0 to 10.6 percent

of premiums. Since 1990, dividends have never exceeded 7.0 percent of premiums. Dividends averaged less than four percent of premiums in 2000 to 2003, reaching their lowest point in 2004 for the then 32 years of available data at a mere 1.3 percent of premiums, a figure that was barely exceeded (at 1.4 percent of premiums) in 2005.

The combined ratio after dividends is presented in Figure E and Table 1 (column 6). The combined ratio is the sum of the loss ratio (column 1), loss adjustment expenses (column 2), underwriting expenses (column 3), and dividends (column 4). When the combined ratio exceeds 100 percent, insurers lose money on their underwriting experience because premiums are not adequate to cover losses and expenses. As shown in Figure E, the combined ratio exceeded 100 percent in

**Figure G**  
**Overall Operating Ratio as Percent of Premiums,**  
**Workers' Compensation and Commercial Lines, 1985-2005**



every year between 1975 and 1994, and was greater than 110 percent in every year from 1983 to 1992. The combined ratio then dropped sharply after 1992 until reaching a low of 99.5 in 1995. The combined ratio deteriorated (increased) in every year between 1995 and 2001, reaching 120.9 percent in 2001 and averaging nearly 118 percent in 1998 to 2001. Restated, for every \$100 of premium received by workers' compensation carriers in 1998 to 2001, there was an average of almost \$118 of losses, loss adjustment expenses, underwriting expenses, and dividends. The combined ratio then dropped sharply to 112.6 in 2002, to 108.6 in 2003, and to 105.1 in 2004. A further improvement to 102.4 in 2005 made this the best result since 1996.

The combined ratio after dividends provides an incomplete report on the underwriting experience in the workers' compensation insurance market, however, because no account is taken on investment gains (or losses) and other income received by workers' compensation carriers. Net investment gains (or losses) and other income as a percent of premium ("net investment income") are shown in Figure F and Table 1 (column 7). From 1981 to 2002, net investment income was at least 12 percent of premium in every year. Net investment income dropped below 12 percent in 2003 to 10.5 percent, which was the lowest rate since 1979. Net investment income recovered slightly to 10.6 percent in 2004 and to 11.8 percent in 2005. The rapid decline of net investment income from an average of 22 percent in 1999 and 2000 reflects in part the low interest rates in recent years.

### Comparison to Other Insurance Lines

The overall operating ratio of workers' compensation is compared to all commercial lines of insurance for 1985 to 2004 in Figure G and Table 2. The comparison reinforces the impression of the volatility of the underwriting results in the workers' compensation insurance industry. The workers' compensation industry had smaller losses (a lower operating ratio) than other commercial lines in 1985;

**Table 2**  
**Underwriting Experience, Workers' Compensation and Commercial Lines, 1991-2005**

Year	Overall Operating Ratio- Workers' Compensation	Overall Operating Ratio- Commercial Lines
1976	102.6	
1977	101.2	
1978	97.2	
1979	93.7	
1980	90.7	
1981	89.8	
1982	88.9	
1983	96.3	
1984	105.2	
1985	103.8	107.5
1986	107.4	97.7
1987	104.8	93.9
1988	105.7	93.2
1989	104.8	95.7
1990	104.4	95.9
1991	108.7	96.0
1992	103.4	101.5
1993	92.4	94.2
1994	86.4	99.2
1995	81.8	95.0
1996	83.8	92.7
1997	82.4	87.3
1998	92.6	92.8
1999	96.1	97.2
2000	99.8	94.3
2001	108.1	108.0
2002	100.4	100.6
2003	98.1	93.1
2004	94.5	93.0
2005	90.6	95.0

**Source:**

*Best's Aggregate & Averages Property/Casualty*, 2005 and prior Editions, © A.M. Best Company - used with permission. Data for years 1996 - 2004 updated to reflect values from 2005 Edition.

**Notes:**

The Overall Operating Ratio is the total of all underwriting expenses and income from investments as a percentage of premiums.

"Commercial Lines" includes all insurance lines except passenger auto and homeowner multiples peril insurance.

workers' compensation had losses (overall operating ratios were in excess of 100) while other commercial lines were profitable (overall operating ratios were less than 100) from 1986 until 1991; workers' compensation had greater losses than other commercial lines in 1992; workers' compensation was more profitable (a lower overall operating ratio) than other lines from 1993 to 1999; workers' compensation was profitable but less so than other lines in 2000; workers' compensation had losses that slightly exceeded those in other commercial lines in 2001; and workers' compensation had losses that were slightly lower than the losses in other commercial lines in 2002. Both workers' compensation and other commercial lines of insurance returned to a profitable overall operating ratio in 2003, but workers' compensation was less profitable than the other lines in 2003 and 2004. Profitability improved more in 2005 for workers' compensation than for other lines of commercial insurance, and as a result, workers' compensation was more profitable than these other lines in the most recent year.

## Analysis

The deterioration in the underwriting results in workers' compensation insurance between 1997 and 2001 was reversed in 2002, although the industry was still unprofitable. The efforts to improve underwriting results were rewarded in 2003, when the workers' compensation insurance industry achieved profitability for the first time since 2000. This trend continued for 2004 and 2005. Losses decreased in 2004 and 2005, and in the most recent year, the sum of losses and adjustment expenses were at their lowest level since 1998. Underwriting expenses relative to premiums and dividends were down slightly in 2005, but net investment gains improved slightly. The combined effects of these developments resulted in the 9.4 percent profit experienced by workers' compensation insurers in 2005. The improved underwriting results should also reduce the underlying pressures on carriers to increase insurance rates and to support regressive legislative changes.

## ENDNOTES

1. More complete definitions of the overall operating ratio are provided subsequently in the text and the notes to Table 1.

2. The reform efforts are examined in Spieler and Burton (1998).

3. The deregulation of the workers' compensation insurance market is examined in Thomason, Schmidle, and Burton (2001: 39-43).

4. The 1984 result for benefits paid to workers as a percent of payroll is from Thomason, Schmidle, and Burton (2001: Table A.1). The 1992, 2000, and 2001 results are from Sengupta, Reno, and Burton (2006: Table 12).

5. Incurred losses include paid losses plus reserves for future losses for injuries or diseases that have already occurred. An extended discussion of insurance terminology is included in Thomason, Schmidle, and Burton (2001, Appendix B).

## REFERENCES

- Burton, John F., Jr., Florence Blum, and Elizabeth Yates. 2005. *Workers' Compensation Compendium 2005-06 Volume One*. Princeton, NJ: Workers' Disability Income Systems, Inc.
- Sengupta, Ishita, Virginia Reno, and John F. Burton, Jr. 2006. *Workers' Compensation: Benefits, Coverage, and Costs, 2004*. Washington, DC: National Academy of Social Insurance.
- Spieler, Emily and John F. Burton, Jr. 1998. "Compensation for Disabled Workers: Workers' Compensation." In Terry Thomason, John F. Burton, Jr., and Douglas E. Hyatt, eds., *New Approaches to Disability in the Workplace*. Madison, WI: Industrial Relations Research Association. An excerpt of the chapter is included in Burton, Blum, and Yates (2005): 229-43.
- Thomason, Terry, Timothy P. Schmidle, and John F. Burton, Jr. 2001. *Workers' Compensation: Benefits, Costs, and Safety under Alternative Insurance Arrangements*. Kalamazoo, MI: W.E. Upjohn Institute for Employment Research.

## ORDER FORM

Subscriptions to *Workers' Compensation Policy Review* are \$197 per year for six issues.

Subscriptions for government entities, nonprofit organizations, and academic institutions, or for individuals paying by check are \$137 per year.

International subscribers, please add \$10.

While supplies last, subscribers will receive a free custom binder for storing and organizing issues.

Subscribers are also able to download back issues in PDF format.

Order now by calling toll free: 888-580-8673. OR Fill out the form below and mail or fax to:

**Workers' Compensation Policy Review**

Subscription Department

P.O. Box 40907

Nashville, TN 37204

Fax 615-373-5183

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Check Enclosed

Bill me

VISA

MasterCard

AMEX

Credit Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Please make checks payable to WDIS, Inc.

ISSN 1532-9984

Annual Subscription (6 issues) \$197/ yr.

Government entities, nonprofit organizations, academic institutions, and individuals paying by check \$137/ yr.

Individual Issues \$50 each

Surcharge for international subscribers \$10

WORKERS' COMPENSATION POLICY REVIEW is published by Workers' Disability Income Systems, Inc., 56 Primrose Circle, Princeton, NJ 08540-9416, tel 732-274-0600/ fax 732-274-0678 or editor@workerscompresources.com. Copyright 2006 Workers' Disability Income Systems, Inc. Fulfillment is by M. Lee Smith Publishers LLC, 5201 Virginia Way, P.O. Box 5094, Brentwood, TN 37024-5094, 1-800-274-6774 or custserv@mleesmith.com or http://www.mleesmith.com. Photocopying or reproducing in any form in whole or in part is a violation of federal copyright law and is strictly prohibited without the publisher's consent. Editorial inquiries should be directed to John F. Burton, Jr., Editor; Elizabeth H. Yates, Assoc. Editor; or Florence Blum, Production Coordinator at 56 Primrose Circle, Princeton, NJ 08540-9416 732-274-0600; fax 732-274-0678; email: editor@workerscompresources.com.

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