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WORKMEN'S INSURANCE AND COMPENSATION SERIES

COMPARISON OF WORKMEN'S COMPENSATION LAWS OF THE UNITED STATES AS OF JANUARY 1, 1925

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INTRODUCTION

The first presentation of the compensation laws of the United States in chart form was in the Bulletin of the Bureau of Labor (now Bureau of Labor Statistics) for January, 1911 (No. 92). That chart presented the principal features of nine State laws, including two relating only to mining. The chart has been revised and enlarged from time to time,[1] until its latest prior production in Bulletin No. 275, containing legislation up to the end of the year 1919, when the laws of 42 States, of the Territories of Alaska and Hawaii, of the island possession, Porto Rico, and the Federal statute, were presented. The accompanying chart, setting forth the provisions of the laws as amended to the end of the year 1924, represents the same number of jurisdictions, but with the substitution of Georgia for Missouri, the legislature of the former State having enacted a law in 1920, while the Missouri statutes of 1919 and 1921 were both defeated by referendum votes. There are thus six States[2] now without compensation legislation, besides the District of Columbia, so far as private undertakings are concerned; employees of the District government are covered by the Federal statute relating to employees of the United States, though compensated from District and not Federal funds.

Since the revision of the chart in 1919, the laws of all the States[3] except Alabama, Arizona, and Kansas have been amended, and new legislation superseding former laws has been enacted in Alaska and Minnesota. In several States amendments have been made at every session of the legislature since the original enactment.

These changes liberalize the laws by reducing the waiting time, increasing the amount of benefits paid, either by percentage increases, raising the maximum, or both, and by increased medical aid. There are also some extensions of inclusions or coverage, while occupational diseases have been recognized as compensable until at the present time there are 12 States and the Federal Government caring for such injuries. The percentage of wages paid as compensation is now 65

[1] Bul. No. 126 (1913), 22 States; No. 185 (1915), 33 States; No. 203 (1916), 35 States; and No. 240 (1917), 40 States.
[2] Arkansas, Florida, Mississippi, Missouri, North Carolina, and South Carolina.
[3] For the sake of brevity, all jurisdictions, Territorial and other, are included under the term "State."

in 4 States and 66⅔ in 11, besides the Federal statute; so that 23 States, as against 20 at the beginning of the year 1920, pay 60 per cent or more.

In 1920, 16 States fixed the maximum weekly payments at $12 or less. Now no State has a maximum less than $12 for temporary total disability, and only 6 have as low a standard as that, while 12 pay $18 or more, as against 5 at the earlier date. The waiting time is now less than one week in 8 jurisdictions, one week in 28, and more than one week in 10, while at the earlier date only 4 laws fixed a waiting time of less than one week, 22 provided for one of one week, and 20 of more than a week.

Another change that indicates a recognition of the previous (and in many cases continuing) inadequacy of relief consists of amendments making permanent partial disability payments additional to the payments for temporary total disability, or the healing time. Such changes have been made comparatively recently in Colorado, Georgia, Hawaii, and New Mexico; while in New York, if the healing time is protracted beyond specified periods, the schedule for partial disability payments is correspondingly extended. The restriction on term and amount of payments by way of medical relief has been raised or eliminated in a few States in recognition of the importance of adequate treatment to restore the injured man to his employment. In two States new requirements as to insurance have been made.

COMPENSATION AND INSURANCE SYSTEMS

In most States (31) the employer and employee may exercise a choice as to accepting the provisions of the compensation law. Election by the employer is presumed in a majority of the States, but in 10[4] positive action is required. Where the employer rejects the law, actions for damages may be brought without the customary common-law defenses. Where he elects to accept the provisions of the law, the acceptance by the employee is taken for granted, in the absence of rejection, except in Kentucky, where positive acceptance is required. In New Hampshire the employee may make his choice of remedy after the injury has been received. If the employer has accepted and the employee rejects the law, actions for damages are subject to the common-law defenses, except in 2 States (New Jersey and Pennsylvania), where the defenses are abrogated absolutely.

The laws are compulsory in 14 States, neither employer nor employee having the option of choosing another remedy, except in Arizona, where an injured workman or his survivors may choose to sue. Suit is permitted in a number of States if the employer has failed to insure or permits premiums to remain unpaid.

No law is of complete coverage, and the terms "elective" and "compulsory" apply to the laws in regard to the occupations said to be covered by the acts. Employers in other occupations than those so classed as "covered" may generally accept the terms of the acts, but forfeit no defenses by failure to do so. Such inclusion is designated as "voluntary" in the appended chart, and may require the joint positive action of both employer and employee.

[4] Kentucky, Maine, Massachusetts, Michigan, Montana, Nevada, New Hampshire, Rhode Island, Texas, and West Virginia.

Insurance of the employer's liability to pay compensation is recognized as an essential feature of the system in all but four[5] jurisdictions. This may be effected through private insurance (stock or mutual companies), self-insurance (proof of solvency, with or without the giving of a bond or other security), or by insurance in State funds, which may be exclusive or competitive.

The following table shows for each compensation State whether compensation is compulsory or elective, and the forms of insurance provided for by the various laws. This table relates only to private employments; for while public employments are covered in whole or in part in most States, and compulsorily in some where the law is elective as to private employments, the subject is of less general interest and complexity.

TABLE 1.—COMPENSATION AND INSURANCE SYSTEMS

State	Compensation compulsory (14) or elective (31)	Insurance required in— State fund: Exclusive (8) or competitive (10)	Insurance required in— Private companies (33) or by self-insurance (33)
Alabama	Elective		
Alaska	do		
Arizona	Compulsory		
California	do	Competitive	Either.
Colorado	Elective	do	Do.
Connecticut	do		Do.
Delaware	do		Do.
Georgia	do		Do.
Hawaii	Compulsory		Do.
Idaho	do	Competitive	Do.
Illinois	do		Do.
Indiana	Elective [a]		Do.
Iowa	do		Do.
Kansas	do		
Kentucky	do		Either.
Louisiana	do		Do.
Maine	do		Do.
Maryland	Compulsory	Competitive	Do.
Massachusetts	Elective		Private companies.
Michigan	do	Competitive	Either.
Minnesota	do		Do.
Montana	do	Competitive	Do.
Nebraska	do		Do.
Nevada	do	Exclusive	
New Hampshire	do		Self-insurance.[b]
New Jersey	do		Either.
New Mexico	do		Do.
New York	Compulsory	Competitive	Do.
North Dakota	do	Exclusive	
Ohio	do	do	Self-insurance.[c]
Oklahoma	do		Either.
Oregon	Elective	Exclusive	
Pennsylvania	do	Competitive	Either.
Porto Rico	Compulsory	Exclusive	
Rhode Island	Elective		Either.
South Dakota	do		Do.
Tennessee	do	Competitive [d]	Do.
Texas	do		Private companies.
Utah	Compulsory	Competitive	Either.
Vermont	Elective		Do.
Virginia	do		Do.
Washington	Compulsory	Exclusive	
West Virginia	Elective	do	Self-insurance.[c]
Wisconsin	do		Either.
Wyoming	Compulsory	Exclusive	

[a] Compulsory as to coal mining.
[b] Employers accepting the act must furnish proof of solvency or give bond; no other provision as to insurance.
[c] Self-insuring employers must contribute to maintenance of State fund system.
[d] Coal mining only.

[5] Alabama, Alaska, Arizona, and Kansas.

Of the 41 States requiring insurance, 18 have provisions for a State fund, though in Tennessee this is by a separate act limited to coal mining only. In 8 of these the fund is exclusive, acceptance of the system being also compulsory in 6 of this group. In Ohio and West Virginia approved risks may be carried by the employers themselves, but under condition that contribution is made to the State fund system. In 10 States the system is competitive.

Of the 33 States permitting insurance in private companies, all but 2 (Massachusetts and Texas) permit self-insurance as well; and of the like number permitting self-insurance, all but 3 (New Hampshire, Ohio, and West Virginia) also permit private insurance. Indeed it would seem that employers in New Hampshire are free to take out private insurance, and that there is both statutory and administrative weakness in the lack of more definite requirements that insurance be secured.

The somewhat anomalous provisions of the Idaho statute seem to contemplate an exclusive State fund, but with an option for self-insurance and the deposit of a surety bond or guaranty contract as one means of satisfying the industrial accident board as to the security of payments. The reports of the board indicate, however, that the system is competitive in practice, and that approved private companies are admitted to do business in the State.

A sort of State mutual system, supervised by the State but managed by the employers, is provided for in 3 States (Kentucky, Massachusetts, and Texas), but these are, in effect, only private competing organizations.

SCOPE OR COVERAGE

No law undertakes to cover all employments. Various restrictive provisions are employed, the most important numerically being the exclusion of agriculture and domestic service. Interstate commerce is exempt by reason of the exclusive action of Congress, though its law creates liability, and does not provide compensation. Laws that apply only to "hazardous" or "extrahazardous" employments exclude others, thereby distinguished as "nonhazardous." Casual employments are usually exempted, and those not for gain frequently.

HAZARDOUS EMPLOYMENTS

States whose laws apply only to hazardous employments are 12 in number: Arizona, Illinois, Kansas, Louisiana, Maryland, Montana, New Hampshire, New Mexico, Oklahoma, Oregon, Washington, and Wyoming. Enumeration is made in the laws, but it is not complete in several, a blanket clause being used in some, while in others the commission or board may make additions. The principal industrial employments, with the exception of interstate transportation, are uniformly included in these lists.

NUMERICAL EXEMPTIONS

Employers of less than a stipulated number of employees are exempt from the operation of the laws of 21 States. Voluntary acceptance is generally provided for, as is the case in regard to employments not classed as hazardous. The following table shows the list of States in which the number of employees determines coverage:

TABLE 2.—STATES MAKING NUMERICAL EXEMPTIONS, BY MINIMUM REQUIREMENTS

Employers are exempt who have less than—							
2 employees (1)	3 employees (5)	4 employees (3)	5 employees (6)	6 employees (2)	10 employees (1)	11 employees (2)	16 employees (1)
Oklahoma.	Kentucky. Ohio. Texas. Utah. Wisconsin.	Colorado. Mew Mexico. New York.[1]	Alaska. Connecticut. Delaware. Kansas. New Hampshire. Tennessee.	Maine. Rhode Island.	Georgia.	Vermont. Virginia.	Alabama.

[1] Numerical exemption applies only in case of nonhazardous employments.

AGRICULTURE AND DOMESTIC SERVICE

The exclusion of agriculture is universal among the compensation laws of the United States except in Hawaii and New Jersey; and of domestic service except in New Jersey. Voluntary acceptance of the laws in these occupations is quite generally provided for, though in some cases it appears that their exclusion is intended to be absolute. Threshing grain, etc., is specifically included in Kentucky, Minnesota, and South Dakota (separate act).

PUBLIC EMPLOYMENT

Employees in the service of the State and its subdivisions and municipalities are included generally in 25 States; in several of these the inclusion is compulsory where the law is elective as to private undertakings. The States are: California, Colorado, Connecticut, Hawaii, Idaho, Illinois, Indiana, Louisiana, Maine, Michigan, Montana, Nebraska, Nevada, New Jersey, New York, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Utah, Virginia, West Virginia, and Wisconsin.

In 14 States there is a partial inclusion of public employees (Alabama, Delaware, Georgia, Iowa, Kansas, Kentucky, Maryland, Massachusetts, Minnesota, Oklahoma, Porto Rico, Vermont, Washington, and Wyoming.)

Public employees are exempt in 6 States (Alaska, Arizona, New Hampshire, New Mexico, Tennessee, and Texas) though in one of these (Tennessee) the law authorizes an affirmative acceptance of its provisions by the State, its counties and municipal corporations.

OTHER EXCLUSIONS

Employees whose employment is but casual and (sometimes "or") not in the usual course of the employer's trade or business are quite generally excluded, while outworkers are mentioned in a few laws. Exclusion of employees receiving above a designated wage or salary is provided in a few States, as follows: Hawaii ($36 per week), North Dakota (executive officers receiving more than $2,400 per year), Porto Rico ($1,500 per year), Rhode Island ($1,800 per year), and Vermont ($2,000 per year).

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The abrogation of the common-law defenses in suits against non-electing employers does not apply to logging operations under the law of Maine. Clerical and other occupations not subject to the hazards of the employment are excluded in a few States.

OCCUPATIONAL DISEASES

No law in its original enactment made specific provision for compensating occupational diseases. The dominant idea of accident has given way by degrees, however, until at the present time 12 States and the Federal Government provide compensation, either for occupational diseases generally or for designated diseases of this class. The Federal statute includes under the term "injury" any "disease proximately caused by the employment"; while that of Porto Rico compensates employees for "accidents or sickness occurring because of any act or function inherent in their work or employment and while engaged therein and as a consequence thereof." The other laws are more restrictive in their terms. The States recognizing occupational diseases as entitled to compensation are California, Connecticut, Hawaii, Illinois (in certain employments, by separate act), Massachusetts (by court decision), Minnesota (list), New Jersey (list), New York (list), North Dakota (by construction by bureau), Ohio (list), Porto Rico, Wisconsin, and the United States. The law of Kentucky also, by recent amendment, includes "injuries or death due to the inhalation in mines of noxious gases or smoke, commonly known as 'bad air,' and also shall include the injuries or death due to the inhalation of any kind of gas."

ELECTION

In 21 of the 31 elective States, election is presumed in the absence of active rejection, this presumption affecting both employer and employee. In 10 States the employer must take positive action, but if he acts, the employee's acceptance is presumed, except in Kentucky, where he must sign an acceptance. In 7 of these (Kentucky, Maine, Michigan, Montana, Nevada, New Hampshire, and Rhode Island) acceptances are filed with designated State authorities; while in the other 3 (Massachusetts, Texas, and West Virginia) the act of insuring signifies election.

Inducement to election is offered by the abrogation of the common-law defenses where the employer rejects the law, and by continuing them in effect where a rejecting employee sues an employer who has accepted it. Exceptions to this are the laws of New Jersey and Pennsylvania, which abrogate the defenses absolutely, without regard to the acceptance or rejection of the act.

SUITS FOR DAMAGES

Actions for damages are generally forbidden where both parties have accepted the act, but in Arizona (a compulsory State), and New Hampshire (an elective State), the employee may, after his injury, choose which remedy he will pursue. Where, under an elective law, the employer has accepted the act, a rejecting employee may sue, but the employer retains the common-law defenses, except in New Jersey and Pennsylvania. Upon failure of an employer to provide the insurance required by the act or his default in premiums, the employee may, in 24 States,[6] bring action for damages with the common-law defenses removed. Suit may be brought also in 8 States[7] if there is "intent" or "deliberate intent" on the part of the employer to injure, or if the injury is due to his gross negligence or willful misconduct. No suits are permitted in 16 States.[8]

WAITING TIME

Most laws require a minimum duration of disability as a condition to the payment of compensation benefits. This does not apply to medical and hospital relief, which is to be provided at once. Two States require no waiting time. Conflicting provisions of the South Dakota statute call for 10 days' waiting time on the one hand, and for compensation from date of injury on certification of disability on the other. In practice the latter provision is said to prevail.

In several States the waiting time is compensated for if the disability continues for a specified term; or a part may be taken up in each of certain consecutive weeks until all is compensated for.

The following table shows the waiting time required in each State; also the number of weeks of disability required for the payment of compensation from date of injury, shown in the figure in parenthesis following the name of the State:

TABLE 3.—WAITING TIME REQUIRED BY EACH STATE, AND TERM REQUIRED FOR FULL PAYMENT

No waiting time (3)	3 days (4)	5 days (1)	1 week (28)	10 days (5)	2 weeks (5)
Oregon. Porto Rico. South Dakota.[a]	Maryland. Utah. Washington. United States.	Oklahoma.	Alaska (8). California. Connecticut (4). Georgia. Hawaii.[b] Idaho.[c] Illinois (4). Indiana. Kansas. Kentucky. Louisiana (6). Maine. Massachusetts (4). Michigan (6). Minnesota (4). Nebraska (6). Nevada (1). New Hampshire (1). New York (7). North Dakota (1). Ohio. Rhode Island (4). Tennessee (6). Texas. Vermont. West Virginia. Wisconsin (3). Wyoming (3).	Colorado. New Jersey (7). New Mexico. Pennsylvania. Virginia (6).	Alabama (4). Arizona (2). Delaware (4). Iowa.[d] Montana (6).

[a] By administrative construction of conflicting provisions.
[b] From first day of disability in case of partial disability, but no adjudication until after two weeks.
[c] One-third taken up in each of fifth, sixth, and seventh weeks of disability.
[d] From date of injury in case of permanent partial disability; in other cases, one-third is taken up in each of fifth, sixth, and seventh weeks of disability.

[6] California, Connecticut, Delaware, Georgia, Indiana, Iowa, Kentucky, Maryland, Michigan, Montana, Nebraska, Nevada, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Utah, West Virginia, and Wyoming.
[7] Kentucky, Maryland, Oregon, Porto Rico, Texas, Utah, Washington, and West Virginia.
[8] Alabama, Alaska, Colorado, Hawaii, Idaho, Illinois, Kansas, Louisiana, Maine, Massachusetts, Minnesota, New Jersey, New Mexico, Vermont, Virginia, and Wisconsin.

COMPENSATION SCALE

The amounts actually payable under the acts are determined by three factors, the rate (usually a percentage of the wages), term, and (in most States) a fixed maximum weekly or total payment, or both.

PER CENT OF WAGES

In all but two States (Washington and Wyoming) the amount of compensation is based upon wages. A few States, however, provide fixed lump sums or pensions for certain injuries, but apply the percentage system to all others. In most of the States the prescribed percentage remains uniform for all injuries. A few States have varying percentages for different types of injuries, and in several the percentage varies with conjugal condition and number of children.

Using as a basis the rates for temporary total disability, it appears that 50 per cent of the employees' wages is allowed in compensation in 17 States (Alabama (60 per cent if two or more children), Alaska, Arizona, Colorado, Connecticut, Delaware, Georgia, Illinois (65 per cent if three or more children), Montana, New Hampshire, New Mexico, Oregon (40 to 66⅔ per cent, according to number of dependents), Porto Rico, Rhode Island, Tennessee, Vermont, and Virginia); 55 per cent in 3 States (Idaho (increased 5 per cent for each child, total payments not over $16 weekly), Indiana, and South Dakota); 60 per cent in 8 States (Hawaii, Iowa, Kansas, Michigan, Nevada, Pennsylvania, Texas, and Utah); 65 per cent in 4 States (California, Kentucky, Louisiana, and Wisconsin); and 66⅔ per cent in 11 States (Maine, Maryland, Massachusetts, Minnesota, Nebraska, New Jersey, New York, North Dakota, Ohio, Oklahoma, and West Virginia), and also under the Federal statute.

MAXIMUM TERM AND AMOUNT

It is obvious that the reduction of a workman's income by one-half, or even by one-third, the most liberal percentage provision, leaves a large proportion of his loss uncompensated. But to restrict further the burden on the employer, even though it transfers it necessarily to the injured employee and his family, the term of payment is not fixed by the period of disability in most States, but by an arbitrary maximum; death benefits likewise rarely continue for the period of their probable need.

The following table shows for the various States the maximum period and amount of benefits in case of death, permanent total disability, and partial disability. The limitations are in many cases more restrictive for temporary total disability than for permanent total disability, though, where the latter is compensated for life, the former is as a rule compensated during its continuance. In a few cases the rates for temporary disability are higher than for permanent disability.

TABLE 4.—MAXIMUM PERIODS AND MAXIMUM AMOUNT OF COMPENSATION PAYABLE IN CASE OF DEATH, PERMANENT TOTAL DISABILITY, AND PARTIAL DISABILITY

State	Death		Permanent total disability		Partial disability	
	Weeks	Amount	Weeks	Amount	Weeks	Amount
Alabama	300	$5,000	550	$5,000	300	
Alaska		7,800		7,800		$6,240
Arizona		4,000	Life.	4,000	During disability.	4,000
California		5,000	Life.		[1] 240	5,000
Colorado	312	3,750	Life.		During disability.	3,120
Connecticut	312		520		520	
Delaware	285		475	4,000	285	
Georgia	300	5,000	350	5,000	300	
Hawaii	312	5,000	312	5,000	312	5,000
Idaho	400		Life.		150	
Illinois		4,250	Life.		416	
Indiana	300	5,000	500	5,000	300	
Iowa	300		400		225	
Kansas		3,800	416		416	
Kentucky	335	4,000	416	6,000	335	4,000
Louisiana	300		400		300	
Maine	300	4,000	500	6,000	300	
Maryland	416	5,000	Life.	5,000		3,750
Massachusetts	500	4,000	500	4,000	During disability.	4,000
Michigan	300		500	7,000	500	
Minnesota	Death or remarriage.		Life.	10,000	300	
Montana	400		Life.		150	
Nebraska	350		Life.		300	
Nevada	Death or remarriage.		Life.		260	
New Hampshire		3,000	300		300	
New Jersey	300		400		500	
New Mexico	300		520			
New York	Death or remarriage.		Life.		During disability.	3,500
North Dakota	Death or remarriage.		Life.		During disability.	
Ohio	416	6,500	Life.		During disability.	3,750
Oklahoma	Not covered.		500		300	
Oregon	Death or remarriage.		Life.		104	
Pennsylvania	300		500	5,000	300	
Porto Rico		4,000		4,000		2,500
Rhode Island	300		500	5,000	300	
South Dakota		3,000	Life.	3,000	312	
Tennessee	400		550	5,000	300	
Texas	360		401		300	
Utah	312	5,000	Life.		312	5,000
Vermont	260	3,500	260	4,000	260	
Virginia	300	4,500	500	4,500	300	
Washington	Death or remarriage.		Life.			2,400
West Virginia	Death or remarriage.		Life.		340	
Wisconsin		5,600	900		During disability.	4,500
Wyoming		3,600		8,000		1,500
United States	Death or remarriage.		Life.		During disability.	

[1] For life if 70 per cent or more disabled.

There is quite apparent a tendency to recognize the greater economic loss in case of a permanent total disability than in case of death. Death benefits continue in 7 States [9] and under the Federal law for life or until remarriage; while 18 States [10] and the Federal Government pay life benefits for permanent total disability. The significance of the latter provision is qualified in a few States by the limitation on the total amount payable, as $3,000 in South Dakota, $4,000 in Arizona, and $5,000 in Maryland. The $10,000 fixed in Minnesota

[9] Minnesota, Nevada, New York, North Dakota, Oregon, Washington, West Virginia.

[10] Arizona, California, Colorado, Idaho, Illinois, Maryland, Minnesota, Montana, Nebraska, Nevada, New York, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, West Virginia.

has the merit of comparative liberality, but its provisions would be exhausted in 500 weeks at the maximum allowed rate of $20 per week. This period is equaled in 8 other States [11] establishing limitations, and exceeded in 4;[12] but here again a comparative liberality in term of payment is affected by the maximum amount payable, which does not exceed $5,000 except in two States ($6,000 in Maine and $7,000 in Michigan).

Except in two States,[13] death benefits are a percentage of the employee's wages; in six there is the requirement that the total shall not exceed three or four years' earnings.[14] Minimum periods are 260 weeks (Vermont) and 285 weeks (Delaware). Twelve [15] States pay for 300 weeks, 7 [16] for from 312 to 360 weeks, and 6 [17] from 400 to 500 weeks.

WEEKLY MAXIMUM AND MINIMUM

Another leveling feature of most laws is the establishment of a weekly maximum and minimum. The former may prevent the higher paid employee from securing the full proportion of his earnings that the percentage provision would indicate; while the minimum named is often affected by a qualification that if the wages received are less than such minimum, the amount of the actual wages shall be paid as a benefit. The result of the various restrictions has been computed as placing upon the injured worker about 50 per cent of the burden of industrial accidents in the most favorable States, and from 65 to 80 per cent in those less favorable.

In most cases the actual maximum and minimum payments are named, but in a few it is the basic wage that is noted, payments being computable therefrom. No maximum or minimum provision is fixed in two States (Alaska and Arizona). Under the provisions for temporary total disability six States [18] have a maximum of $12, three [19] of over $12 and under $15, nine [20] of $15, seven [21] of $16, two [22] of $17, three [23] of $18, while nine [24] permit amounts above $18 per week. Monthly maximums are prescribed in Nevada ($60), Oregon ($97), Wyoming ($90), and by the Federal law ($66.67).

PARTIAL DISABILITY

Temporary partial disability is usually compensated for by the payment of a fixed percentage of the wage loss, the term and amount, both weekly and total, being limited. The term and maximum amount fixed by the various statutes are presented in the table on page 9.

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[11] Indiana, Maine, Massachusetts, Michigan, Oklahoma, Pennsylvania, Rhode Island, Virginia.
[12] Alabama, Connecticut, New Mexico, Tennessee.
[13] Alaska and Wyoming.
[14] Three years, in California, Kansas, New Hampshire; four years, in Illinois, South Dakota, Wisconsin.
[15] Alabama, Georgia, Indiana, Iowa, Louisiana, Maine, Michigan, New Jersey, New Mexico, Pennsylvania, Rhode Island, and Virginia.
[16] Colorado, Connecticut, Hawaii, and Utah, 312 weeks; Kentucky, 335; Nebraska, 350; Texas, 360.
[17] Idaho, Montana, Tennessee, 400 weeks; Maryland and Ohio, 416; Massachusetts, 500.
[18] Colorado, New Mexico, Pennsylvania, Porto Rico, Tennessee, Virginia.
[19] Indiana, $13.20; Michigan, $14; Montana, $12.50.
[20] Alaska, Delaware, Georgia, Kansas, Kentucky, Nebraska, New Hampshire, South Dakota, and Vermont.
[21] Idaho, Iowa, Maine, Massachusetts, Rhode Island, Utah, West Virginia.
[22] Illinois, New Jersey.
[23] Connecticut, Maryland, and Oklahoma.
[24] Wisconsin, $18.20; Ohio, $18.75; Hawaii, Louisiana, Minnesota, New York, North Dakota and Texas, $20; California, $20.83.

Permanent partial disabilities are dealt with in two ways—one by paying a percentage of the wage loss, the other by payments for fixed periods for specified injuries. The latter is more common, all but three States (Arizona, New Hampshire, and Porto Rico) and the Federal Government having schedules of greater or less fullness. In all but three of these the payments are weekly amounts based on wages; while in these three (Alaska, Washington, and Wyoming) the payments are fixed sums. In Porto Rico the amounts payable are to be fixed by the commission on the basis of age and wages received. In Wisconsin weekly periods are fixed only for "lesser permanent partial" injuries, major injuries being compensated on the basis of percentages of permanent total disability.

Schedule provisions may provide for payments in addition to the period of total disability (healing period), or they may cover the entire allowance for the injury other than medical aid. Such payments are exclusive in 19 States,[25] and are in addition to the healing period in a like number.[26] In Massachusetts compensation is paid for the term of total disability, and also for partial disability after the schedule period; the same is true in Rhode Island, subject to a maximum term of 300 weeks. In Maine the schedule payment is in lieu of temporary total disability payments, but subsequent partial disability is compensated to extend not more than 300 weeks from the date of the injury. In New York the schedule payments are normally in lieu of all other payments, but if the period of temporary total disability is protracted beyond designated periods, the schedule period is extended correspondingly. In Georgia a uniform period of 10 weeks is allowed as healing time.

The following table shows the number of weeks' payments provided by the laws of the several States for the injuries specified:

TABLE 5.—NUMBER OF WEEKS FOR WHICH COMPENSATION IS PAYABLE FOR SPECIFIED INJURIES IN THE SEVERAL STATES

State	Loss of—													
	Arm (at shoulder)	Hand	Thumb	Index finger	Middle finger	Ring finger	Little finger	Leg (at hip)	Foot	Great toe	Other toe	Sight of one eye	Hearing, one ear	Hearing, both ears
Ala.[a]	200	150	60	35	30	20	15	175	125	30	10	100	------	150
Calif.[a]	[b] 246	[b] 186	[b] 42	[b] 34	[b] 25	[b] 25	[b] 16	[b] 206	[b] 166	[b] 34	------	[b] 125	------	------
Colo.[c]	208	104	35	18	13	7	9	208	104	18	4	104	35	139
Conn.[c]	208	156	38	38	30	25	20	182	130	38	13	104	52	156
Del.[a]	194	158	60	35	30	20	15	194	135	30	10	113	------	------
Ga.[c]	200	150	60	35	30	20	15	175	125	30	10	100	------	150
Hawaii[c]	312	244	60	46	30	25	15	288	205	38	16	128	60	312
Idaho[c]	200	150	30	20	15	12	9	180	125	15	6	100	35	115
Ill.[c]	200	150	60	35	30	20	15	175	125	30	10	100	------	------
Ind.[a]	250	200	60	40	35	30	20	200	150	60	20	150	------	100

[a] Payments under this schedule are exclusive of or in lieu of all other payments.
[b] Compensation varies with occupation and age. Figures given are for laborer, 45 years of age.
[c] Payments under this schedule are in addition to payments for temporary total disability during the healing period.

[25] Alabama, Alaska, California, Delaware, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Montana, North Dakota, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia, West Virginia, and Wisconsin.

[26] Colorado, Connecticut, Georgia, Hawaii, Idaho, Illinois, Maryland, Minnesota, Nebraska, Nevada, New Jersey, New Mexico, Ohio, Oregon, South Dakota, Utah, Vermont, Washington, and Wyoming.

TABLE 5.—NUMBER OF WEEKS FOR WHICH COMPENSATION IS PAYABLE FOR SPECIFIED INJURIES IN THE SEVERAL STATES—Concluded

State	Loss of—													
	Arm (at shoulder)	Hand	Thumb	Index finger	Middle finger	Ring finger	Little finger	Leg (at hip)	Foot	Great toe	Other toe	Sight of one eye	Hearing, one ear	Hearing, both ears
Iowa [1]	225	150	40	30	25	20	15	200	125	25	15	100	50	150
Kans.[1]	210	150	60	37	30	20	15	200	125	30	10	110	25	100
Ky.[1]	200	150	60	45	30	20	15	200	125	30	10	100		
La.[1]	175	150	50	30	20	20	20	200	125	20	10	100		
Me.[4]	150	125	50	30	25	18	15	150	125	25	10	100		
Md.[3]	200	150	50	30	25	20	15	175	150	25	10	100	50	100
Mass.[5]	50	50	12	12	12	12	12	50	50	12	12	50		
Mich.[1]	200	150	60	35	30	20	15	175	125	30	10	100		
Minn.[3]	200	175	60	35	30	20	15	200	150	30	10	100	52	156
Mont.[1]	200	150	30	20	15	12	9	180	125	15	6	100		120
Nebr.[3]	225	175	60	35	30	20	15	215	150	30	10	125	50	100
Nev.[3]	260	217	65	39	30	22	17	217	173	30	11	108	87	260
N. J.[3]	200	150	60	35	30	20	15	175	125	30	10	100	40	160
N. Mex.[3]	150	110	30	20	15	10	12	140	100	15	8	100	35	135
N. Y.[6]	312	244	75	46	30	25	15	288	205	38	16	160		150
N. Dak.[1]	312	260	60	42	36	24	18	286	208	38	16	130		
Ohio [3]	200	150	60	35	30	20	15	175	125	30	10	100		
Okla.[1]	250	200	60	35	30	20	15	175	150	30	10	100		
Oreg.[3]	416	329	104	69	39	35	26	381	277	43	17	173	156	416
Pa.[1]	215	175	60	35	30	20	15	215	150			125		
R. I.[5]	50	50	12	12	12	12	12	50	50	12	12	50		
S. Dak.[3]	200	150	50	35	30	20	15	160	125	30	10	100		
Tenn.[1]	200	150	60	35	30	20	15	175	125	30	10	100		150
Tex.[1]	200	150	60	45	30	21	15	200	125	30	10	100		150
Utah [3]	200	150	30	20	15	12	9	180	125	15	6	100		
Vt.[3]	170	140	40	25	20	15	10	170	120	20	10	100	43	170
Va.[1]	200	150	60	35	30	20	15	175	125	30	8	100	50	
W. Va.[1]	240	200	80	40	28	20	20	240	140	40	16	132		
Wis.[1]				35	25	15	16			25	8			

[1] Payments under this schedule are exclusive of or in lieu of all other payments.

[3] Payments under this schedule are in addition to payments for temporary total disability during the healing period.

[4] Payments cover total disability. Partial disability based upon wage loss may be compensated at end of periods given for not over 300 weeks in all.

[5] Payments under this schedule are in addition to payments for temporary total and permanent partial disability.

[6] In lieu of other payments unless period of temporary total disability exceeds fixed periods for each class of injury.

MEDICAL BENEFITS

All but two compensation States (Alaska and Arizona) now provide medical benefits, and these provide care for the last sickness in fatal cases if there are no dependents. Since the previous revision of the chart, 19 States have liberalized their provisions in this respect. In 9 States [27] and under the Federal law neither time nor amount is limited, though in one of these (Washington) the employees contribute one-half of the cost. The period is without limit in 8 other States which limit the amount, while the time but not the amount is limited in 9 States. However, time or amount or both may be increased in the discretion of the commission in 18 States, so that there are but 9 States [28] in which both items are absolutely restricted.

The following table presents the facts in more detail:

[27] California, Connecticut, Hawaii, Idaho, Nebraska, New York, North Dakota, Porto Rico, and Washington.

[28] Alabama, Colorado, Kansas, Montana, New Mexico, Rhode Island, South Dakota, Tennessee, and Vermont.

TABLE 6.—MAXIMUM PERIODS AND AMOUNTS OF MEDICAL SERVICE UNDER VARIOUS COMPENSATION LAWS

State	Maximum period	Maximum amount	State	Maximum period	Maximum amount
Alabama	60 days	$100	Nevada	90 days [1]	Unlimited.
Alaska			New Hampshire	14 days	Unlimited.
Arizona			New Jersey	Unlimited	[1] $100
California	Unlimited	Unlimited.	New Mexico	10 days	150
Colorado	60 days	200	New York	Unlimited	Unlimited.
Connecticut	Unlimited	Unlimited.	North Dakota	do	Unlimited.
Delaware	30 days [1]	[1] 100	Ohio	do	[1] 200
Georgia	do [1]	100	Oklahoma	60 days [1]	[1] 100
Hawaii	Unlimited	Unlimited.	Oregon	Unlimited	[1] 250
Idaho	do	Unlimited.	Pennsylvania	30 days	[1] 100
Illinois	8 weeks [1]	[1] 200	Porto Rico	Unlimited	Unlimited.
Indiana	30 days [1]	Unlimited.	Rhode Island	8 weeks	200
Iowa	4 weeks	[1] 100	South Dakota	12 weeks	150
Kansas	50 days	150	Tennessee	30 days	100
Kentucky	90 days [1]	[1] 100	Texas	4 weeks [1]	Unlimited.
Louisiana	Unlimited	250	Utah	Unlimited	[1] 500
Maine	30 days [1]	[1] 100	Vermont	2 weeks	100
Maryland	Unlimited	500	Virginia	60 days	Unlimited.
Massachusetts	2 weeks [1]	Unlimited.	Washington	Unlimited [2]	Unlimited.
Michigan	90 days	Unlimited.	West Virginia	do	600
Minnesota	do [1]	Unlimited.	Wisconsin	90 days [1]	Unlimited.
Montana	2 weeks	100	Wyoming	Unlimited	200
Nebraska	Unlimited	Unlimited.	United States	do	Unlimited.

[1] Additional service in special cases or at discretion of commission.
[2] Employees must pay one-half of medical cost.

ADMINISTRATION AND SETTLEMENT OF CLAIMS

The desirability of an administrative agency charged specifically with the supervision of the compensation laws is recognized by all but 10 States [29] having such laws. In these States the agreements between the parties may be without supervision, or there may be provision for approval by the court (commissioner of labor in Rhode Island). Disputes are settled by the courts, though arbitrators are provided for in Arizona and Kansas. Summary procedure is generally directed, but a jury trial may be demanded in certain cases. Appeals to courts, usually limited to questions of law, are provided for in practically all jurisdictions.

ACCIDENT REPORTING AND PREVENTION

Nothing is more striking in connection with the subject of accident reporting than its lack of uniformity. The importance of complete reports, showing causes, nature, severity, and costs has been too little recognized, even among those charged with the administration of the laws; while the employer has been too prone to minimize or disregard the occurrence of accidents except as an unfortunate incident and a possible source of an action for damages. The necessity of securing complete data for purposes of safety engineering, as well as for the determination of fair and adequate insurance rates is, however, gaining recognition, but much yet remains to be done before actually comparable reports from the various States are available.

Only 21 States [30] call for reports of all accidents, while 9 require reports of those causing disability of one day [31] or more than one day.[32]

[29] Alabama (limited supervision by compensation commissioner), Alaska, Arizona, Kansas, Louisiana, New Hampshire, New Mexico, Rhode Island (commissioner of labor exercises certain functions), Tennessee, and Wyoming (fund is supervised by State treasurer).
[30] California (involving time loss or medical aid), Delaware, Maine, Maryland, Massachusetts, Michigan, Montana, Nevada, New Jersey, New York, North Dakota, Ohio, Oklahoma, Oregon, Porto Rico, South Dakota, Tennessee (in coal mines in State fund), Utah, Washington, Wisconsin, and Wyoming.
[31] Connecticut, Hawaii, Idaho, Minnesota, and Vermont (or requiring medical aid).
[32] Indiana, Iowa, Kentucky, and Texas.

Other periods prescribed are: More than two days, Pennsylvania; one week, Georgia (or requiring medical, etc., aid), and Rhode Island; more than one week, Illinois and Virginia; 10 days, Colorado; and over two weeks, Alabama. In 4 States[33] reports are to be made as directed or required by the authorities. The States[34] whose compensation laws contain no provisions for reports of accidents have other laws on the subject, limited, however, to coal mines, except in Louisiana, which requires reports of accidents causing disability of two weeks or more where women and children are employed. In Tennessee, besides the reports by coal operators in the State fund, mine operators generally and employers in mills, factories, etc., must report, the former to the chief mine inspector, and the latter to the inspector of factories and workshops.

Existing deficiencies in the compensation laws in regard to accident reporting and prevention are offset to some extent by the fact that most States, and in particular those of industrial importance, have inspection agencies for factories, mines, etc., which are charged with duties of prevention, chiefly by way of enforcing safety statutes, though some may also prescribe standards. Though some development appears in the direction of combining compensation administration with the enforcement of labor laws generally, the present situation is one of distributed rather than consolidated responsibility. However, the agency that administers compensation laws is also given certain powers as to safety devices, at least of inspection, in 17 States.[35]

NONRESIDENT ALIEN DEPENDENTS

The reopening of the question of discriminatory treatment of alien nonresident dependents came with the enactment of compensation laws. The rule had become almost universal under the liability system, that they should have the same status as residents or citizens of the States; but of the 22 State compensation laws on the statute books at the close of the year 1913 nearly one-third (7) made discriminations unfavorable to such claimants, while in 1916, of 35 States nearly one-half (17) effected discriminations. At the present time, of 45 States 27 have provisions more or less discriminatory, so that an increasing tendency in the direction of less favorable treatment is recognizable. This may be by way of exclusion (4 States[36]), reduced benefits (15 States[37]), permitting commutations to lump sums in reduced amounts (3 States[38]), restricting possible beneficiaries to persons of designated relationship, a provision that may exist alone or in connection with reduced benefits (10 States[39]), or the presumption of dependency may be destroyed (California).

In 8 States,[40] nonresident aliens are placed on the same footing as residents, while in 10[41] they are not mentioned. In 3 of these latter

[33] Kansas, Nebraska, New Hampshire, and West Virginia.
[34] Alaska, Arizona, Louisiana, and New Mexico.
[35] California, Colorado, Hawaii, Idaho, Indiana, Maryland, Montana, New Jersey, New York, North Dakota, Ohio, Oregon, Pennsylvania, Utah, Vermont, West Virginia, and Wisconsin.
[36] Alabama, Hawaii, New Mexico, and South Dakota.
[37] Alaska, Colorado, Delaware, Georgia, Idaho, Iowa, Kentucky, Maine, Montana, Nevada, Pennsylvania, Utah, Virginia, Washington, and Wyoming.
[38] Maryland, Nebraska, and New York.
[39] Delaware, Kentucky, Maryland, Nebraska, New York, Oregon, Pennsylvania, Washington, West Virginia, and Wyoming.
[40] Connecticut, Illinois, Michigan, Minnesota, Ohio, Tennessee, Texas, and Wisconsin.
[41] Arizona, Indiana, Louisiana, Massachusetts New Hampshire, New Jersey, North Dakota, Porto Rico, Rhode Island, and Vermont.

(Indiana, Massachusetts, and Rhode Island) they have been included by administrative or court action, as is the case with the Federal employees' statute.

A number of States except residents of Canada from their discriminatory provisions, or declare such provisions subject to conflicting terms of any treaty, or deny all benefits to aliens whose national laws would exclude citizens of the United States in like circumstances.

The Supreme Court of Kansas held a provision of the State law that limited benefits to $750 except to residents of Canada to be in conflict with the treaty with Italy, and also with the equal protection clause of the fourteenth amendment, so that it could not stand (Vietti *v.* Fuel Co. (1921), 109 Kans. 179, 197 Pac. 881). An inferior court of Pennsylvania found the law of that State restricting benefits to two-thirds the normal award also in conflict with the treaty with Italy, and therefore ineffective (Liberato case). A now abrogated provision of the law of New Jersey excluded nonresident aliens, and was so enforced (Gregutis *v.* Waclark Wire Works, 91 Atl. 98, 92 Atl. 354).

A conspectus of the items discussed in the foregoing pages is given in the accompanying chart.

PRINCIPAL FEATURES OF LAWS OF THE UNITED STATES RELATIVE TO WORKMEN'S COMPENSATION AND INSURANCE

[*Chart Revised Jan. 1, 1925*]

State	Employments covered: Private	Employments covered: Public	Insurance	How election is made: By employer	How election is made: By employee	Defenses abrogated if employer does not elect	Suits for damages after election by both employer and employee	Special contracts
Alabama. No. 245. Approved Aug. 23, 1919. In effect Jan. 1, 1920.	*Elective*, as to all employments except those having less than 16 employees, farm, labor, domestic service, and casual employments not in usual course of employer's business. *Voluntary*, as to employments having less than 16 employees.	*Elective*, as to employees of State. *Voluntary*, as to employees of county, city, town, village, or school district.	Not required.	Presumed in absence of written notice filed with court and posted in establishment.	Presumed in absence of written notice to employer and filed with court.	Assumed risk, fellow service, and contributory negligence, unless employee is guilty of willful misconduct as defined.	Not permitted.	Approved substitute schemes permitted. Agreements for reduction of compensation benefits permitted if approved by court.
Alaska. Ch. 71. Approved Apr. 29, 1915. In effect July 28, 1915. Amended, 1917. New act, ch. 98, 1923. In effect Aug. 2, 1923.	*Elective*, as to all employments having 5 or more employees, except domestic service, agriculture, dairying, and common carrier railroads.	No provision.	Not required.	Presumed in absence of written notice filed with United States commissioner.	Presumed in absence of written notice served on employer and filed with United States commissioner.	Assumed risk, fellow service, and contributory negligence, unless willful or due to intoxication	Not permitted.	Waivers forbidden.
Arizona. Ch. 14 (extra session). Approved June 8, 1912. In effect Sept. 1, 1912. New act, ch. 7, 1913, amended, 1919.	*Compulsory*, as to "especially dangerous" employments enumerated. *Voluntary*, as to other employments.	No provision.	Not required.	----	----	----	After injury, employee has option of accepting compensation or suing for damages; choice is exclusive.	Permitted if benefits equal those of act.
California. Ch. 399. Approved Apr. 8, 1911. In effect Sept. 1, 1911. New act, ch. 176, 1913. Amended, 1915. New act, ch. 586, 1917. In effect Jan. 1, 1918. Amended, 1919, 1923.	*Compulsory*, as to all employments except farm labor, domestic service, and casual employees not in usual course of employer's business. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees except deputy clerks, deputy sheriffs, and deputy constables serving without remuneration.	Employers must insure in the State fund or private companies, or provide self-insurance.	----	----	----	Permitted if employer fails to insure risk.	Waivers forbidden.
Colorado. Ch. 179. Approved Apr. 10, 1915. In effect Aug. 1, 1915. Amended, 1917. New act, Ch. 210, 1919. Amended, 1923.	*Elective*, as to all employments except those having regularly less than 4 employees, farm labor, domestic service, casual employees not in usual course of employer's business. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees except elective officials and members of National Guard.	Electing employers must insure in State fund or private companies, or provide self-insurance.	Presumed in absence of written notice to commission; notice of rejection to be posted.	Presumed in absence of written notice to employer and to commission.	Assumed risk, fellow service, and contributory negligence unless willful.	Not permitted.	Waivers forbidden, but approved hospital fund may be maintained.
Connecticut. Ch. 138. Approved May 29, 1913. In effect Jan. 1, 1914. Amended, 1915, 1917, 1919, 1921.	*Elective*, as to all employments except those having regularly less than 5 employees, outworkers, and casual employees, not for purpose of employer's trade or business. *Voluntary*, as to excepted employments.	*Elective*, as to the State and all public corporations having regularly 5 or more employees. *Voluntary*, as to others.	Electing employers must insure in private companies, or provide self-insurance.	Presumed in absence of written notice.	Presumed in absence of written notice.	Assumed risk, fellow service, and contributory negligence.	Permitted if employer fails to insure risk.	Approved schemes may be substituted if benefits equal those of act. Physically defective employees may waive right to compensation.
Delaware. Ch. 233. Approved Apr. 2, 1917. In effect Jan. 1, 1918. Amended, 1919, 1921, 1923.	*Elective*, as to all employments except those having less than 5 employees, farm labor, domestic service, outworkers, and casual employees not in usual course of employer's business.	*Compulsory*, as to employees of mayor and council of Wilmington, except elective or appointive for fixed term.	Electing employers must insure in private companies, or provide self-insurance.	Presumed in absence of printed notice to employer posted in plant, and filed with board.	Presumed in absence of written notice to employer and filed with board.	Assumed risk, fellow service, and contributory negligence.	Permitted if employer fails to insure risk.	Approved substitute schemes permitted if benefits equal those of act. Waivers forbidden.
Georgia. Page 167. Approved Aug. 17, 1920. In effect Mar. 1, 1921. Amended, 1922, 1923.	*Elective*, as to all employments having 10 or more employees, except casual and farm labor, domestic service, common carriers using steam power, and institutions operated as public charities. *Voluntary*, as to excepted employments.	*Compulsory*, as to municipal corporations and political subdivisions of the State.	Electing employers must insure or provide self-insurance; the forms of policies are subject to approval by the commission.	Presumed in absence of written notice filed with the commission and posted in the establishment.	Presumed in absence of written notice to employer, with copy to commission.	Assumed risk, fellow service, and contributory negligence.	Not permitted.	Waivers forbidden.
Hawaii. No. 221. Approved Apr. 28, 1915. In effect July 1, 1915. Amended, 1917, 1923.	*Compulsory*, as to all industrial employments carried on for gain, except casual employees, those not in usual course of employer's business, and those receiving more than $36 a week from any one employer.	*Compulsory*, as to all employees except elective officials or employees receiving more than $1,800 a year.	Employers must insure in private companies, or provide self-insurance.	----	----	----	Not permitted.	Waivers forbidden.

State	Injuries covered	Waiting time	Compensation benefits: Per cent of wages	Maximum and minimum weekly compensation payments	Maximum period	Deaths (a) Dependents (b) No dependents	Total disability (a) Permanent (b) Temporary	Partial disability
Alabama.	Personal injuries by accident arising out of and in course of employment unless due to intoxication, willful misconduct, intention to injure self or another, inflicted by third party for personal reasons, or willful failure to use safety appliances, or obey safety laws or rules.	2 weeks. None if disability continues for 4 weeks or more.	Death, 20 to 60 per cent. Disability, 50 to 60 per cent.	Maximum, $15. Minimum, $5, or actual[1] wages.	Permanent total disability, 550 weeks. Other cases, 300 weeks.	(a) Expenses of last sickness and burial, maximum, $100; 20 to 60 per cent of wages for not over 300 weeks; maximum, $12 to $15; minimum, $5, or actual wages; total not over $5,000. (b) Expenses of last sickness and burial, maximum, $100.	(a) 50 to 60 per cent of wages for 400 weeks; maximum, $12 to $15; minimum, $5, or actual wages; not over $5 thereafter for 150 weeks in certain cases; total not over $5,000. (b) 50 to 60 per cent of wages during disability; not over 300 weeks; maximum, $12 to $15; minimum, $5, or actual wages.	50 to 60 per cent of wage loss during disability for not over 300 weeks; maximum, $12 to $15. Specified injuries, 50 to 60 per cent of wages for fixed periods; maximum, $12 to $15; minimum, $5, or actual wages.
Alaska.	Personal injuries by accident arising out of and in the course of employment unless directly due to intoxication or willful intention to injure self or another.	1 week. None if disability continues for 8 weeks or more.	50 per cent for temporary total disability. Fixed lump sums in other cases.	No provision.	Not fixed.	(a) $3,900 to widow or minor orphan; $780 to each child under 16 and to dependent parents; maximum, $7,800. If single, $1,560 to each dependent parent. (b) $195 maximum for burial expenses; $195 for other expenses between accident and death.	(a) $4,680, $1,560 additional if wife and $780 for each child under 16. If single, $780 for each dependent parent; maximum, $7,800. (b) 50 per cent of wages during disability.	Lump sums based upon schedule for permanent total disability proportioned to loss of earning capacity; maximum, $6,240. Specified injuries, lump sums, varying with number of dependents; lump sums for certain disfigurements.
Arizona.	Personal injuries by accident arising out of and in the course of employment due to a necessary risk of the same, or to failure of employer or any employee to exercise due care or to comply with any law.	2 weeks. None if disability continues longer than 2 weeks.	50 per cent.	No provision.	Not fixed.	(a) 2,400 times one-half average daily wages; maximum, $4,000. (b) Reasonable medical and burial expenses.	(a) (b) 50 per cent of wages during disability; maximum, $4,000.	50 per cent of wage loss during disability; maximum, $4,000.
California.	Personal injuries arising out of and in the course of employment unless due to intoxication or intentionally self-inflicted; includes injuries to artificial limbs. Occupational diseases included.	1 week.	65 per cent.	Maximum, $20.83. Minimum, $4.17.	Permanent total disability, life. Temporary disability, 240 weeks.	(a) Burial expenses, not over $100; 65 per cent of wages to equal 3 years' annual earnings; maximum, $5,000; minimum, $1,000. (b) Reasonable burial expenses; maximum, $100.	(a) 65 per cent of wages for 240 weeks, then 40 per cent for life. (b) 65 per cent of wages during disability; not over 240 weeks nor 3 years' earnings, nor $5,000.	If permanent, 65 per cent of wages for periods proportionate to disability, then reduced rates for life if 70 per cent or more disabled; if temporary, 65 per cent of wage loss during disability; not over 240 weeks nor 3 years' earnings nor $5,000. Disfigurement compensable.
Colorado.	Personal injuries accidentally sustained arising out of and in the course of employment not intentionally self-inflicted.	10 days.	50 per cent.	Maximum, $12. Minimum: Death, $5, disability, $5, or actual wages.	Death, 312 weeks. Permanent total disability, life.	(a) 50 per cent of wages for 6 years; maximum, $12; minimum, $5; total not over $3,750. (b) Reasonable burial expenses; maximum, $125.	(a) (b) 50 per cent of wages during disability; maximum, $12; minimum, $5, or actual wages.	If permanent, a sum proportionate to a total disability benefit, not over $3,120; fixed periods for specified injuries; all payments, 50 per cent of wages, maximum, $12, minimum, $5, or actual wages; all in addition to temporary total. If temporary, 50 per cent of wage loss during disability; maximum, $12; not over $1,560 in all. Disfigurement, maximum, $500.
Connecticut.	Personal injuries arising out of and in course of employment unless due to willful and serious misconduct or intoxication. Occupational diseases included.	1 week. None if disability continues longer than 4 weeks.	50 per cent.	Maximum, $18. Minimum, $5.	Death, 312 weeks. Disability, 520 weeks.	(a) Burial expenses, $100; 50 per cent of wages for 312 weeks; maximum, $18; minimum, $5. (b) Burial expenses, $100.	(a) (b) 50 per cent of wages during disability, not over 520 weeks; maximum, $18; minimum, $5.	50 per cent of wage loss during disability, not over 520 weeks; weekly maximum, $18. Specified injuries, 50 per cent of wages for fixed periods; weekly maximum, $18; minimum, $5; in addition to temporary total.
Delaware.	Personal injuries by accident arising out of and in course of employment unless due to willful intention to injure self or another, intoxication, failure to use safeguards, violation of law, recklessness, or caused by third party for personal reasons.	2 weeks. None if disability continues for 4 weeks or more.	Death, 15 to 60 per cent. Disability, 50 per cent.	Death: Weekly basic wage, maximum, $30; minimum, $10. Disability: Maximum, $15; minimum, $5, or actual wages.	Permanent total disability, 475 weeks. Others, 285 weeks.	(a) Expenses of last sickness and burial, maximum, $100; 25 to 60 per cent of wages to widow or dependent widower for 285 weeks; basic wage, maximum, $30; minimum, $10. (b) Expenses of last sickness and burial, maximum, $100.	(a) (b) 50 per cent of wages during disability, not over 475 weeks; maximum, $15; minimum, $5, or actual wages; total not over $4,000.	50 per cent of wage loss for not over 285 weeks; maximum, $15. Specified injuries, 50 per cent of wages for fixed periods; maximum, $15; minimum, $5, or actual wages.
Georgia.	Any injury by accident arising out of and in the course of employment, not including diseases except those resulting from the accident nor injuries by third persons for personal reasons, or due to willful misconduct, intent to injure self or another, intoxication, or willful failure to use a safety appliance or observe law or regulation.	7 days.	50 per cent.	Total disability: Maximum, $15; minimum, $4, or full wages if less than $4. Partial disability, maximum, $12 weekly; for specified injuries, same as for total disability. Death, 85 per cent of a total disability.	Total disability, 350 weeks; partial disability, or death, 300 weeks.	(a) Burial expenses, not over $100; 85 per cent of total disability benefit for 300 weeks; total not over $5,000. (b) Expenses of last sickness and burial, not to exceed $100.	(a) (b) 50 per cent of weekly wages for not over 350 weeks: $15 maximum, $4 minimum, or full wages if less than $4; not more than $5,000 in all.	50 per cent of wage loss, not over $12 per week, not more than 300 weeks, including any period of total disability. Specified injuries, 50 per cent of wages for fixed periods, after not more than 10 weeks' allowance for total disability, if any; maximum, $15; minimum, $4, or actual wages if less.
Hawaii.	Personal injuries by accident arising out of and in course of employment unless due to willful intention to injure self or another, or to intoxication. Occupational diseases included.	1 week. None in case of partial disability.	Death, 25 to 60 per cent. Total disability, 60 per cent. Partial disability, 50 per cent.	Death: Basic wage, maximum, $36; minimum, $5. Total disability:[1] Maximum, $20; minimum, $5, or actual wages if disability is temporary. Partial disability: Maximum, $12.	312 weeks.	(a) Burial expenses, $100; 25 to 60 per cent of wages for 312 weeks; basic wage, maximum, $36; minimum, $5; total not over $5,000. (b) Burial expenses, $100.	(a) (b) 60 per cent of wages during disability, not over 312 weeks; maximum, $20; minimum, $5, actual wages if disability is temporary; total not over $5,000.	50 per cent of wage loss during disability, not over 312 weeks; maximum, $12; total not over $5,000. Specified injuries, 50 per cent of wages for fixed periods, in addition to temporary total. Disfigurement, maximum, $5,000.

State	Medical and surgical aid	Nonresident alien beneficiaries	Time for notice and claim	(a) By whom administered (b) How claims are settled	Accident reports required	Accident-prevention work by—(a) Compensation commission. (b) Other agencies	State
Alabama.	Reasonable medical, surgical, and hospital service *for 60 days;* maximum, $100; charges limited to prevailing rates.	Excluded.	Notice to employer within 5 days; no compensation if after 90 days. Claim in 1 year.	(a) Courts; limited supervision by compensation commissioner. (b) Direct settlements between parties if in "substantial" conformity with law; court may approve a less amount if in interest of employee. Disputed cases settled by courts.	All electing employers must report all accidents of over 2 weeks' disability to compensation commissioner within 15 days; supplementary report after 60 days or upon termination of disability.	(a) No provision. (b) Chief mine inspector.[1]	Alabama.
Alaska.	Only in fatal cases involving no dependents; maximum, $195 for expenses between injury and death.	Three-fourths benefits.	Notice in 120 days; claim in 2 years.	(a) Courts. (b) Voluntary agreement; disputed cases settled by courts.	No provision.	(a) No commission. (b) Mine inspector (who is also ex officio labor commissioner).[1]	Alaska.
Arizona.	Reasonable medical and burial expenses in fatal cases involving no dependents only.	No provision.	Notice in 2 weeks; none required in case of death or incompetence; claim in 1 year.	(a) Courts. (b) Voluntary agreement; disputed cases settled by arbitration, reference to attorney general, or suit at law.	No provision.	(a) No commission. (b) Mine inspector.[1]	Arizona.
California.	Reasonable medical, surgical, and hospital treatment.	No presumption of dependency.	Notice in 30 days; claim in 6 months for disability, 1 year for death, 2 years if any settlement for less than a statutory award has not been approved by the commission.	(a) Industrial accident commission. (b) Voluntary agreement approved by commission; disputed cases referred to one or more referees; review by commission; rehearing in certain cases; appeal to courts upon questions of law.	All employers, attending physicians, and insurers must report all injuries involving time loss or medical aid to industrial accident commission. Fatal injuries must be reported immediately.	(a) Industrial accident commission. (b) Bureau of labor statistics.[1]	California.
Colorado.	Reasonable medical, surgical, and hospital treatment *for 60 days;* maximum, $200; no time limit in case of hernia; additional allowance for dental service, maximum, $100.	One-fourth benefits.	Notice in 2 days; claim in 6 months; 1 year in case of death.	(a) Industrial commission. (b) Admitted liability with statement of amount may be submitted to commission; no settlement final until approved; disputes heard by commission, commissioner, or a referee; review and court appeal provided for.	All employers must report all compensable accidents within 10 days to industrial commission.	(a) Industrial commission. (b) Department of labor and factory inspection; inspectors of coal mines; bureau of mines.[1]	Colorado.
Connecticut.	Such medical, surgical, or hospital treatment as deemed reasonable by attending physician; charges limited to prevailing rates. Special provision for seamen on United States vessels.	Included.	Notice at once; claim in 1 year; 2 years for due cause shown.	(a) Board of 5 compensation commissioners in charge of separate districts. (b) Voluntary agreement approved by commissioner; disputed cases settled by commissioner; appeals to courts.	Assenting employers must report all injuries of 1 day's disability weekly to compensation commissioner.	(a) No provision. (b) Department of labor and factory inspection.[1]	Connecticut.
Delaware.	Reasonable medical, surgical, and hospital treatment *for 30 days;* maximum, $100. Board may increase time and amount.	One-half benefits; to widows and children only.	Notice in 14 days; if in 30 days, not barred except as to extent employer was prejudiced; bar absolute after 90 days. Claim in 1 year.	(a) Industrial accident board. (b) Voluntary agreement approved by board; disputed cases settled by board after hearing; appeal to court.	All assenting employers must report all accidents to industrial accident board within 10 days; supplementary report upon termination of disability.	(a) Industrial accident board. (b) No provision.	Delaware.
Georgia.	Necessary medical attention, *not more than 30 days;* maximum, $100, charges limited to those for other persons of like standing. Continued treatment may be offered and must be accepted unless the commission orders otherwise. Special provision for surgical operations for hernia.	One-half benefits, not over $1,000, except to residents of Canada.	Notice immediately; barred after 30 days unless reasonable excuse and employer shown not to be prejudiced by delay; claim in 1 year.	(a) Industrial commission. (b) Agreement after 14 days, approved by commission; disputes or disagreements settled by commission after hearing, subject to review or limited appeal to courts.	Assenting employers must report within 10 days all accidents causing disability for 7 days, or requiring medical and surgical aid; supplemental report on termination of disability.	(a) No provision. (b) Commissioner of commerce and labor.[1]	Georgia.
Hawaii.	Medical, surgical, and hospital service, such as the nature of the injury requires; charges limited to prevailing rates.	Excluded.	Notice as soon as practicable; claim in 3 months; not required if aid or compensation has been voluntarily given.	(a) Industrial accident board for each county. (b) Voluntary agreement approved by board; disputed cases settled by board or by arbitration committee; review by full board; appeal to courts.	All employers must report all injuries of 1 day's disability or more as soon as practicable to industrial accident board; supplementary report at termination of disability or after 60 days.	(a) No provision. (b) No provision.	Hawaii.

[1] Not provided for in compensation law.

PRINCIPAL FEATURES OF LAWS OF THE UNITED STATES RELATIVE TO WORKMEN'S COMPENSATION AND INSURANCE—Continued

State	Employments covered: Private	Employments covered: Public	Insurance	How election is made: By employer	How election is made: By employee	Defenses abrogated if employer does not elect	Suits for damages after election by both employer and employee	Special contracts	Injuries covered	Waiting time	Compensation benefits: Per cent of wages	Maximum and minimum weekly compensation payments	Maximum period	Death (a) Dependents (b) No dependents	Total disability (a) Permanent (b) Temporary	Partial disability	Medical and surgical aid	Nonresident alien beneficiaries	Time for notice and claim	(a) By whom administered (b) How claims are settled	Accident reports required	Accident-prevention work by—(a) Compensation commission. (b) Other agencies	State
Idaho. Ch. 81. Approved Mar. 16, 1917. In effect Jan. 1, 1918. Amended, 1921.	*Compulsory*, as to all employments conducted for gain except farm and domestic service, out-workers, casual employment and charitable institutions. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees except elective officials, and those receiving a salary over $2,400.	Employers must insure in State fund or private companies, or provide self-insurance.				Not permitted	Approved substitute schemes permitted if benefits equal those of act; waivers forbidden.	Personal injuries by accident arising out of and in course of employment, unless due to willful intention to injure self or another, or intoxication.	1 week; compensated fifth to seventh weeks if disability continues.	Death, 20 to 55 per cent. Disability, 55 per cent.	Death, maximum $12, minimum, $6, or actual wages; others, maximum $16, minimum $6.	Death, 400 weeks. Permanent total disability, life. Temporary total disability, 400 weeks. Partial disability, 150 weeks.	(a) Burial expenses, maximum, $200; 45 per cent of wages to widow or dependent widower for 400 weeks, 55 per cent if child or children; maximum $12; minimum $6, or actual wages. (b) Burial expenses, maximum $200; also $1,000 to administration fund.	(a)(b) 55 per cent of wages for 400 weeks; 60 per cent if married, and 5 per cent for each child; maximum $16; minimum $6; thereafter $6 a week during disability.	55 per cent of wage loss for not over 150 weeks; maximum, $16. Specified injuries, 55 per cent of wages for fixed periods; weekly maximum, $16. Disfigurement compensable.	Reasonable medical, surgical, and hospital service; hospital benefit funds permitted in lieu of above. Charges limited to prevailing rates.	One-half benefits, subject to treaty provisions; nothing if law of nation excludes citizens of United States.	Notice as soon as practicable; claim in 1 year.	(a) Industrial accident board. (b) Voluntary agreement approved by board; disputed cases may be submitted to arbitration committee; review by full board; appeal to court upon questions of law.	All employers must report all accidents of 1 day's disability to industrial accident board within 48 hours; supplementary report after 60 days or upon termination of disability.	(a) Industrial accident board. (b) Inspector of mines.[1]	Idaho.
Illinois. P. 314. Approved June 10, 1911. In effect May 1, 1912. New act, p. 335, 1913. Amended, 1915, 1917, 1919, 1921, 1923.	*Compulsory*, as to "extrahazardous" employments enumerated; farm labor, and persons not in usual course of employer's business excepted. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees except officials and members of fire departments in cities of 200,000 or more inhabitants.	Employers must insure in private companies, or provide self-insurance.				Not permitted	Approved schemes permitted if benefits equal those of act. No waiver of provisions of act as to amount of compensation without approval of board	Accidental injuries arising out of and in course of employment. Occupational diseases in certain occupations included by separate act.	1 week. None if disability continues for 4 weeks or more.	Disability, 50 to 65 per cent.	Maximum, $14 to $17. Minimum, $7.50 to $10.50.	Permanent total disability, life. Permanent partial disability, 8 years. Temporary disability; during its continuance.	(a) 50 to 65 per cent of wages until 4 years' earnings are paid; maximum, $4,250, minimum, $1,650. (b) Burial expenses, maximum, $150.	(a) 50 to 65 per cent of earnings for 8 years; maximum $14 to $17; minimum $7.50 to $10.50; thereafter 8 per cent of death benefits for life, minimum $10 a month. (b) 50 to 65 per cent of earnings during disability; maximum $14 to $17; minimum, $7.50 to $10.50; total not over $3,750.	50 to 65 per cent of wage loss during disability, not over 8 years; maximum $14 to $17. Specified injuries, 50 to 65 per cent of wages for fixed periods; maximum, $14 to $17, minimum, $7.50 to $10.50, in addition to temporary total. Disfigurement, maximum one-fourth death benefits.	Necessary medical, surgical, and hospital service *for 8 weeks*; maximum, $200; full hospital service during compensation; additional medical and surgical aid as long as hospital treatment is required.	Included	Notice as soon as practicable, not later than 30 days; claim in 6 months.	(a) Industrial commission. (b) Voluntary agreement, not before 7 days after injury; disputed cases settled by arbitrator or arbitration committee; review by full commission; appeal to courts upon questions of law.	All employers within provisions of act must report all injuries of more than 1 week's disability to industrial commission; fatal accidents at once; others once a month; supplementary report of permanent disability cases.	(a) No provision. (b) Department of labor;[1] mine inspector.[1]	Illinois.
Indiana. Ch. 106. Approved Mar. 8, 1915. In effect Sept. 1, 1915. Amended, 1917, 1919, 1923.	*Compulsory*, as to mining. *Elective*, as to all other employments except farm labor, domestic service, casual employees not in usual course of employer's business, and railroad employees engaged in train service. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees.	Electing employers must insure in private companies, or provide self-insurance.	Presumed in absence of written notice, posted or served, and filed with industrial board.	Presumed in absence of written notice served on employer and filed with industrial board.	Assumed risk, fellow service, and contributory negligence.	Permitted if employer fails to insure risk.	Approved schemes permitted if benefits equal those of act. All other waivers forbidden.	Personal injuries by accident arising out of and in course of employment unless due to willful misconduct, intentional self-inflicted injury, intoxication, and willful failure to use safety appliances or to obey safety laws, or commission of a crime.	1 week	Death, total disability, and specified injuries, 55 per cent.	Basic wage, maximum, $24; minimum, $10.	Death and partial disability, 300 weeks. Total disability, 500 weeks.	(a) Burial expenses, maximum, $100; 55 per cent of wages for 300 weeks; basic wage, maximum $24; minimum $10; total not to exceed $5,000. (b) Burial expenses, maximum $100.	(a) (b) 55 per cent of wages during disability, not over 500 weeks; basic wage, maximum $24; minimum $10; total not over $5,000.	50 per cent of wage loss for not over 300 weeks; basic wage, maximum $24; minimum $10. Specified injuries, 55 per cent wages for fixed periods; basic wage, maximum $24; minimum $10; disfigurement, not over 200 weeks.	Necessary medical, surgical, and hospital service *for 30 days*; 30 days' additional treatment if necessary in opinion of board; charges limited to prevailing rates.	No provision[2]	Notice in 30 days or benefits will begin from date of notice; claim in 2 years.	(a) Industrial board. (b) Voluntary agreement, not before 7 days after injury, approved by board; disputed cases settled by board or member thereof; review by full board; appeal to courts upon questions of law.	All employers must report all injuries of more than 1 day's disability within 1 week to industrial board; supplementary report after 60 days or upon termination of disability.	(a) Industrial board. (b) No provision.	Indiana.
Iowa. Ch. 147. Approved Mar. 18, 1913. In effect July 1, 1914. Amended, 1917, 1919, 1923, 1924.	*Elective*, as to all employments except farm labor, domestic service, casual employees, those not in course of employer's business, and clerks not subject to hazard of the industry.	*Compulsory*, as to all employees except firemen and policemen in pension funds.	Electing employers must insure in private companies, or provide self-insurance.	Presumed in absence of notice posted in establishment and filed with industrial commissioner.	Presumed in absence of written notice to employer and industrial commissioner.	Assumed risk, fellow service, and contributory negligence unless willful and with intent to cause injury.	Permitted if employer fails to insure risk.	Approved schemes permitted, but no reduction of liability allowed. All other waivers forbidden.	Personal injuries arising out of and in course of employment, unless due to willful intention to injure self or another, intoxication, or willful act of a third party.	2 weeks; compensated during fifth to seventh weeks if disability continues.	60 per cent	Death: Maximum, $15; minimum, $6. Disability: Maximum, $15; minimum, $6, or actual wages.	Death and temporary total disability, 300 weeks. Permanent total disability, 400 weeks.	(a) Burial expenses, maximum, $150, 60 per cent of wages for 300 weeks; weekly maximum $15; minimum $6, or full wages. (b) Last sickness and burial expenses, maximum $250.	(a) 60 per cent of wages for 400 weeks; weekly maximum $15; minimum $6, or actual wages. (b) Same for not over 300 weeks. Compensation increased by two-thirds for fifth, sixth, and seventh weeks of disability.	Specified injuries, 60 per cent of wages for fixed periods: proportionate for others; maximum $15; minimum $6, or actual wages.	Reasonable medical, surgical, and hospital service *for 4 weeks*, if requested by employee, court, or commissioner; maximum $100; $100 additional in exceptional cases.	One-half benefits; nothing if law of nation excludes citizens of United States.	Notice in 15 days; if in 30 days, not barred except as to extent employer was prejudiced; bar absolute after 90 days; claim in 2 years.	(a) Industrial commissioner. (b) Voluntary agreement, not before 12 days after injury, approved by commissioner; disputed cases settled by arbitration committee; review by commissioner; appeal to courts.	All employers must report all accidents of more than 1 day's disability within 48 hours to industrial commissioner; supplementary report after 60 days or upon termination of disability.	(a) No provision. (b) Bureau of labor statistics;[1] mine inspectors.[1]	Iowa.
Kansas. Ch. 218. Approved Mar. 14, 1911. In effect Jan. 1, 1912. Amended, 1913, 1917, 1919.	*Elective*, as to "especially dangerous" employments enumerated conducted for gain except those having less than 5 employees, farm labor, and those not in usual course of employer's business; all mines covered. *Voluntary*, as to excepted employments.	*Elective*, as to workmen on county and municipal work.	Not required	Presumed in absence of notice posted in establishment and filed with secretary of state.	Presumed in absence of written notice filed with employer and secretary of state.	Assumed risk, fellow service, and contributory negligence.	Not permitted	Approved schemes permitted if benefits equal those of act. Blind employees may waive right to compensation or damages.	Personal injuries by accident arising out of and in course of employment except when going to and from work, unless due to intoxication, deliberate intention to cause injury, or willful failure to use safeguards required by law or furnished by employer.	1 week	Disability, 60 per cent. Specified injuries, 50 per cent.	Disability: Maximum, $15; minimum, $6.	Disability, 8 years	(a) 3 years' earnings; maximum, $3,800; minimum, $1,400. (b) Burial expenses, maximum, $150.	(a) (b) 60 per cent of earnings during disability, not over 8 years: weekly maximum $15; minimum $6.	60 per cent of wage loss during disability, not over 8 years; specified injuries, 50 per cent of wages for fixed periods; maximum $12; minimum $6.	Reasonable medical, surgical, and hospital service *for 50 days*, if demanded by employee; maximum, $150.	$750 maximum except to residents of Canada.[3]	Notice in 10 days; claim in in 6 months.	(a) Courts. (b) Voluntary agreement; disputed cases settled by local arbitration committee or by an arbitrator; review by court.	All employers affected by act must report annually to factory inspector "such reasonable particulars as to accidents as State factory inspector may require."	(a) No commission. (b) Department of labor and industry.[1]	Kansas.
Kentucky. Approved Mar. 23, 1916. In effect Aug. 1, 1916. Amended each session.	*Elective*, as to all employments except those having less than 3 employees, farm labor, and domestic service. Threshing and hulling grains and seeds are within the act. *Voluntary*, as to excepted employments.	*Elective*, as to all municipal corporations having 3 or more employees. *Voluntary*, as to others.	Electing employers must insure in Kentucky Employees' Insurance Association or other private companies, or provide self-insurance.	By writing filed with the commission and posted in the establishment.	By signed notice filed with employer.	Assumed risk, fellow service, and contributory negligence.	Permitted if injury is due to deliberate intention of employer or failure to file evidence as to insurance.	Approved schemes permitted if benefits equal those of act.	Personal injuries by accident arising out of and in course of employment, unless self-inflicted, due to willful misconduct or intoxication. Includes injuries due to inhaling gas or smoke in mines, or any kind of gas.	1 week	65 per cent	Maximum, $15. Minimum, $5.	Death, 335 weeks. Total disability, 8 years. Partial disability, 335 weeks.	(a) Burial expenses, maximum $75; 65 per cent of wages for 335 weeks; maximum $12; minimum $5; total not over $4,000. (b) Burial expenses, maximum $75; and $100 to representative of deceased.	(a) (b) 65 per cent of wages during disability, not over 8 years; weekly maximum $15, minimum $5; total not over $6,000.	If permanent, percentage of a total disability; if temporary, 65 per cent of wage loss; not over 335 weeks; maximum $15, total not over $4,000. Specified injuries, 65 per cent of wages for fixed periods; maximum $12; minimum $5. Compensation for disfigurement.	Reasonable medical, surgical, and hospital service *for 90 days*, maximum $100, unless board fixes other period, when maximum is $200; same for hernia operation; charges limited to prevailing rates.	One-half benefits; to widows and children only.	Notice as soon as practicable; claim in 1 year.	(a) Workmen's compensation board. (b) Voluntary agreement approved by board; disputed cases settled by board, a member of same, or referee; review by full board; appeal to courts.	All employers subject to act must report all injuries of more than 1 day's disability to workmen's compensation board within 1 week; supplementary report after 60 days or upon termination of disability.	(a) No provision. (b) Mine inspectors;[1] Kentucky Employees' Insurance Association.	Kentucky.
Louisiana. No. 20. Approved June 18, 1914. In effect Jan. 1, 1915. Amended each session.	*Elective*, as to "hazardous" employments enumerated, or as agreed upon or determined by court, except employments not conducted for purpose of employer's business. *Voluntary*, as to other employments.	*Compulsory*, as to all employees except officials.	Employers under act must insure or give bond.	Presumed in absence of written notice to employee.	Presumed in absence of written notice to employer.	Assumed risk, fellow service, and contributory negligence.		No contract may relieve employer from liability.	Personal injuries by accident arising out of and in course of employment, unless due to willful intention to injure self or another, intoxication, deliberate failure to use safeguards, or breach of safety laws.	1 week. None if disability continues for 6 weeks or more.	Death, 32½ to 65 per cent. Disability, 65 per cent.	Maximum, $20. Minimum, $3, or actual wages.	Death, 300 weeks. Permanent total disability, 400 weeks. Temporary total and partial disability, 300 weeks.	(a) Expenses of burial, maximum $100 and $50 contingent expenses; 32½ to 65 per cent of wages for 300 weeks; maximum, $20; minimum $3, or actual wages. (b) Expenses of burial, maximum, $100, and $50 contingent expenses.	(a) 65 per cent of wages for 400 weeks; maximum, $20; minimum $3, or actual wages. (b) Same for not over 300 weeks.	65 per cent of wage loss for not over 300 weeks; maximum $20. Specified injuries, 65 per cent of wages for fixed periods; maximum $20, minimum $3, or actual wages. Disfigurement, not over 100 weeks.	Reasonable medical, surgical, and hospital service; maximum, $250; charges governed by workman's station.	No provision	Notice in 6 months; proceedings must be begun within 1 year.	(a) Courts. (b) Voluntary agreement approved by court; disputed cases settled by court.	No provision	(a) No commission. (b) New Orleans factory inspector.[1]	Louisiana.
Maine. Ch. 295. Approved Apr. 1, 1915. In effect Jan. 1, 1916. Amended, 1917, 1919, 1921.	*Elective*, as to all employments, except those having regularly less than 6 employees, farm labor, domestic service, logging operations, casual employees, and those not in usual course of employer's business. *Voluntary*, as to exempted employees.	*Compulsory*, as to all employees of State, counties, and cities, except officials. *Voluntary*, as to towns.	Electing employers must insure in private companies or provide self-insurance.	Presumed filing filed with commission and posted in establishment.	Presumed, if employer elects, in absence of written notice to employer filed with commission.	Assumed risk, fellow service, and contributory negligence.	Not permitted	Existing approved schemes may be continued: waivers forbidden.	Personal injuries by accident arising out of and in course of employment unless due to willful intention to injure self or another, or intoxication without employer's knowledge.	7 days	66⅔ per cent	Maximum, $16. Minimum, $6.	Death, 300 weeks. Total disability, 500 weeks. Partial disability, 300 weeks.	(a) 66⅔ per cent of wages for 300 weeks, total not over $4,000; maximum, $16; minimum, $6. (b) Expenses of last sickness and burial, maximum, $200.	(a) (b) 66⅔ per cent of wages during disability, not over 500 weeks; maximum, $16; minimum, $6; total not over $6,000.	66⅔ per cent of wage loss, maximum, $16 for not over 300 weeks. Specified injuries, 66⅔ per cent of wages for fixed periods; thereafter a total or partial disability benefit, not over 300 weeks in all.	Reasonable medical and hospital service *for 30 days*, maximum, $100; additional service in discretion of commission.	One-half benefits except to residents of Canada.	Notice in 30 days; claim in 1 year.	(a) Industrial accident commission. (b) Voluntary agreement approved by commission; disputed cases settled by commissioner; appeal to court upon questions of law.	All assenting employers must report all accidents promptly to industrial accident commission; insurers must furnish information requested by commission or insurance commissioner	(a) No provision. (b) Department of labor and industry.[1]	Maine.

[1] Not provided for in compensation law.

[2] But included by construction of law.

[3] Provision held by court to be in conflict with treaty and with fourteenth amendment.

19640°—25†. (Follows p. 15.) No. 2

PRINCIPAL FEATURES OF LAWS OF THE UNITED STATES RELATIVE TO WORKMEN'S COMPENSATION AND INSURANCE—Continued

State	Employments covered: Private	Employments covered: Public	Insurance	How election is made: By employer	How election is made: By employee	Defenses abrogated if employer does not elect	Suits for damages after election by both employer and employee	Special contracts	Injuries covered	Waiting time	Compensation benefits: Per cent of wages	Maximum and minimum weekly compensation payments	Maximum period	Death (a) Dependents (b) No dependents	Total disability (a) Permanent (b) Temporary	Partial disability	Medical and surgical aid	Nonresident alien beneficiaries	Time for notice and claim	(a) By whom administered (b) How claims are settled	Accident reports required	Accident-prevention work by—(a) Compensation commission. (b) Other agencies	State
Maryland. Ch. 800. Approved Apr. 16, 1914. In effect Nov. 1, 1914. Amended, 1916, 1920, 1924.	*Compulsory*, as to "extrahazardous" employments for gain (list); act does not apply to casual employees, farm labor, domestic service, country blacksmiths, wheelwrights, or similar rural employments. *Voluntary*, as to works not extrahazardous.	*Compulsory*, as to all workmen employed for wages and engaged in extrahazardous employments, and State militia. *Voluntary*, as to other employments.	Employers must insure in State fund or private companies, or provide self-insurance.	....	....	....	Permitted if employer failed to insure risk, or accident caused by his deliberate intention.	Waivers forbidden..........	Accidental personal injuries arising out of and in course of employment, unless due to willful intention to injure self or another, willful misconduct, or intoxication as the sole cause.	3 days..........	66⅔ per cent..........	Maximum, $18; minimum, $8, or actual wages.	Death, 416 weeks. Permanent total disability, life. Temporary total disability, 312 weeks.	(a) Burial expenses, maximum, $125; 66⅔ per cent of wages for 8 years; maximum, $18, minimum, $8, or full wages, not over $5,000 nor less than $1,000. (b) Burial expenses, maximum, $125, unless estate sufficient to defray same.	(a) 66⅔ per cent of wages for life; maximum, $18; minimum, $8, or actual wages; total not over $5,000. (b) 66⅔ per cent of wages for not over 6 years; maximum, $18, minimum, $8, or actual wages, total not over $3,750.	50 per cent of wage loss; maximum, $18, total not over $3,000, if permanent, or $3,500, if temporary. Specified injuries, 66⅔ per cent of wages for fixed periods; maximum, $18; minimum, $8, or full wages, in addition to temporary total; not over $3,750 in all.	Such medical, surgical, or hospital service, including artificial limbs, as may be required by commission; maximum, $500. Charges limited to prevailing rates.	Dependent widows, children, and parents only; may commute within one year at three-fourths value, not over $2,400.	Notice of accident in 10 days; of death in 30 days, unless sufficient reason; claim in 30 days for injury, 1 year for death.	(a) Industrial accident commission. (b) Application by employée to commission which may render award, or appoint arbitration committee, appeal to commission, then to courts.	All employers must report all accidents to industrial accident commission at once. Commission may require additional reports.	(a) Industrial accident commission. (b) Board of labor and statistics; mine inspector.[1]	Maryland.
Massachusetts. Ch. 751. Approved July 28, 1911. In effect July 1, 1912. Amended, each year.	*Elective*, as to all employments, except farm labor, domestic service, and persons not in usual course of employer's business. *Voluntary*, as to excepted employments.	*Compulsory*, as to laborers, workmen, and mechanics of State. *Elective*, as to counties, cities, towns, or districts having power of taxation.	Electing private employers must insure in Massachusetts Employees' Insurance Association or other private companies.	By subscribing to State association or insuring in other companies.	Presumed in absence of written notice, if employer insures.	Assumed risk, fellow service, and contributory negligence.	Not permitted..........	Waivers forbidden..........	Personal injuries arising out of and in course of employment, unless due to serious and willful misconduct. (Occupational diseases included by decision of court.)	2 days. None if disability continues more than 4 weeks.	66⅔ per cent..........	Death and specified injuries: Maximum, $16; minimum, $4. Others: Maximum, $16; minimum, $7.	Death and total disability, 500 weeks; partial disability, no limit.	(a) 66⅔ per cent of wages for 500 weeks; maximum, $16; minimum, $4; total not over $4,000. (b) Expenses of burial, maximum, $150; and $100 to second injury fund.	(a) (b) 66⅔ per cent of wages for not over 500 weeks; weekly maximum, $16; minimum, $7; total not over $4,000.	66⅔ per cent of wage loss, maximum, $16; total not over $4,000. Specified injuries, 66⅔ per cent of wages for fixed periods in addition to all other compensation; maximum, $10; minimum, $4.	Reasonable medical, surgical, and hospital service *for 2 weeks*, or longer, at discretion of board.	No provision [2]..........	Notice as soon as practicable; claim in 6 months.	(a) Industrial accident board. (b) Voluntary agreement approved by board; disputed cases settled by member of board; appeal to full board; certain cases taken direct to board; appeal to court upon questions of law.	All employers must report all injuries to board within 48 hours; supplementary report after 60 days or termination of disability; insurers report compensation paid within 60 days after termination of disability.	(a) No provision. (b) Department of labor and industries;[1] Massachusetts Employees' Insurance Association.	Massachusetts
Michigan. No. 10. Approved Mar. 20, 1912. In effect Sept. 1, 1912. Amended, 1913, 1915, 1917, 1919, 1921.	*Elective*, as to all employments, except farm labor, domestic service, and employees not in usual course of employer's business.	*Compulsory*, as to all employees, except elected officials.	Electing employers must insure in State fund or private companies, or provide self-insurance.	Writing filed with industrial accident board.	Presumed in absence of written notice, if employer elects.	Assumed risk, fellow service, and contributory negligence.	Permitted if employer is in default on insurance premiums.	Existing schemes may be continued, but no reduction in liability allowed; waivers forbidden.	Personal injuries arising out of and in course of employment, unless due to intentional and willful misconduct. (Court holds injury must be accidental.)	1 week. None if disability continues 6 weeks.	60 per cent..........	Maximum, $14. Minimum, $7.	Death, 300 weeks. Disability, 500 weeks.	(a) Expenses of last sickness and burial, maximum, $200; 60 per cent of wages for 300 weeks; maximum, $14; minimum, $7. (b) Expenses of last sickness and burial, maximum, $200.	(a) (b) 60 per cent of wages during disability, for not over 500 weeks; weekly maximum, $14; minimum, $7; total not over $7,000.	60 per cent of wage loss during disability, for not over 500 weeks; weekly maximum, $14. Specified injuries, 60 per cent of wages for fixed periods; weekly maximum, $14; minimum, $7.	Reasonable medical and hospital service, *for 90 days*.	Included..........	Notice in 3 months; claim in 6 months; 2 years if disability develops after 6 months after date of injury.	(a) Department of labor and industry. (b) Voluntary agreement approved by department; disputed cases settled by arbitration committee; appeal to department; certain cases taken direct to department; appeal to court upon questions of law.	All employers must report all injuries to department on eighth day after occurrence; supplemental report of deaths within 14 days.	(a) No provision. (b) Department of labor and industry.[1]	Michigan.
Minnesota. Ch. 467. Approved Apr. 24, 1913. In effect Oct. 1, 1913. Amended, 1915, 1917, 1919. New act, ch. 82, 1921. Amended, 1921, 1923.	*Elective*, as to all employments, except farm labor, domestic service, steam railroads, casual employees not in usual course of employer's business. Commercial threshing and baling included. *Voluntary*, as to farm labor.	*Elective*, as to employees of counties, cities, towns, villages, and school districts, except officials.	Electing employers must insure in State or private companies or provide self-insurance.	Presumed in absence of written notice posted in establishment and filed with commissioner of labor. Contracts must state rejection in writing.	Presumed in absence of written notice to employer and filed with commissioner of labor.	Assumed risk, fellow service, and contributory negligence unless willful.	Not permitted..........	Employer may maintain approved schemes, but may not reduce liability fixed by law.	Personal injuries by accident arising out of and in course of employment, unless intentionally self-inflicted, due to intoxication, or caused by fellow employee for personal reason. Designated occupational diseases included.	1 week. None if disability continues 4 weeks.	Death, 30 to 66⅔ per cent. Disability, 66⅔ per cent.	Maximum, $20; minimum, $8, or actual wages.	Death, during dependency. Permanent total disability, life. Temporary total and partial disability, 300 weeks.	(a) Burial expenses, maximum, $150; 30 to 66⅔ per cent of wages; maximum, $20; minimum, $8, or actual wages; total not over $7,500. (b) Expenses of burial, maximum, $150; and $200 to second injury fund.	(a) 66⅔ per cent of wages; maximum, $20; minimum, $8, or actual wages; not over $10,000 in all. (b) 66⅔ per cent of wages for not over 300 weeks; maximum, $20, minimum, $8, or actual wages.	66⅔ per cent of wage loss during disability, for not over 300 weeks; maximum, $20. Specified injuries, 66⅔ per cent of wages for fixed periods, in addition to temporary total; maximum, $20, minimum, $8, or actual wages. Disfigurement, not over 75 weeks.	Reasonable medical and surgical treatment *for 90 days;* commission may allow additional treatment, if need is shown. Charges limited to prevailing rates.	Included..........	Notice in 14 days; if in 30 days not barred except as to extent employer was prejudiced; bar absolute after 90 days. Action must be brought within 6 years.	(a) Industrial commission. (b) Employers are directed to pay compensation according to terms of act, without agreement or order; may not discontinue over protest of beneficiary without notice to commission. Orders issue after hearing, subject to review and appeal to courts.	All electing employers must report fatal and serious accidents, within 48 hours, other tabulatable accidents within 7 days to industrial commission.	(a) No provision (b) Department of labor and industries;[1] county inspectors of mines.[1]	Minnesota
Montana. Ch. 96. Approved Mar. 8, 1915. In effect July 1, 1915. Amended, 1919, 1921.	*Elective*, as to hazardous employments; farm labor, domestic service, and casual employees (defined as not in usual course of employer's business) excepted. *Voluntary*, as to nonhazardous employments.	*Compulsory*, as to all employees, including those of public contractors.	Electing employers must insure in State fund or private companies, or provide self-insurance; nonhazardous employments in State fund.	Writing filed with board and posted in establishment.	Presumed in absence of written notice to employer and filed with board.	Assumed risk, fellow service, and contributory negligence unless willful.	Permitted if employer in State fund is in default on insurance premiums.	Waivers forbidden; hospital fund may be maintained.	Injuries from fortuitous event arising out of and in course of employment.	2 weeks. None if disability continues 6 weeks.	Death, 30 to 50 per cent. Disability, 50 per cent.	Maximum, $12.50. Minimum, $6, or actual wages.	Death, 400 weeks. Permanent total disability, life. Temporary total disability, 300 weeks. Partial disability, 150 weeks.	(a) Burial expenses, maximum, $125; 30 to 50 per cent of wages for 400 weeks; maximum, $12.50; minimum, $6, or actual wages. (b) Burial expenses, maximum, $125.	(a) 50 per cent of wages for 400 weeks; maximum, $12.50; minimum, $6, or actual wages; thereafter $5 a week for life. (b) 50 per cent of wages for not over 300 weeks; maximum, $12.50; minimum, $6, or actual wages.	50 per cent of wage loss, for not over 150 weeks if permanent, 50 weeks if temporary; maximum, $6.25. Specified injuries, 50 per cent of wages for fixed periods; maximum, $12.50; minimum, $6, or actual wages.	Reasonable medical and hospital service *for 2 weeks;* maximum, $100, unless there is a hospital fund; special operating fee of $50 in case of hernia.	Excluded unless treaty to contrary, then one-half benefits if treaty permits; none if law of nation excludes citizens of United States.	Notice in 60 days; claim in 6 months.	(a) Industrial accident board. (b) Disputed cases determined by board subject to rehearing on certain specified grounds; limited appeal to courts.	All employers and insurers must report all accidents to industrial accident board; employers not in State fund must report monthly on compensation and medical aid paid.	(a) Industrial accident board. (b) Department of labor and industries (mines and boilers only).[1]	Montana.
Nebraska. Ch. 198. Approved Apr. 21, 1913. In effect Dec. 1, 1914. Amended, 1917, 1919, 1921.	*Elective*, as to all employments except farm labor, domestic service, outworkers and casual employees not in the usual course of the employer's business. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees except officials elected or appointed for fixed terms.	Electing employers must insure in private companies, or provide self-insurance.	Presumed in absence of notice posted in establishment and filed with compensation commissioner.	Presumed in absence of notice to employer and filed with compensation commissioner.	Assumed risk, fellow service, and contributory negligence unless willful.	Permitted if employer fails to insure risk.	Existing schemes may be continued if benefits equal those of act. Waivers forbidden.	Personal injuries by accident arising out of and in course of employment, unless due to willful negligence (deliberate and reckless indifference to safety or intoxication).	1 week. None if disability continues for 6 weeks.	66⅔ per cent..........	Maximum, $15. Minimum, $6, or actual wages.	Death, 350 weeks. Permanent total disability, life. Temporary total disability, during its continuance. Partial disability, 300 weeks.	(a) Expenses of burial, maximum, $150; 66⅔ per cent of wages for 350 weeks; maximum, $15; minimum, $6, or actual wages. (b) Expenses of burial, maximum, $150.	(a) (b) 66⅔ per cent of wages for 300 weeks; maximum, $15; minimum, $6, or actual wages; thereafter 45 per cent of wages during disability; maximum, $12; minimum, $4.50, or actual wages.	66⅔ per cent of wage loss for not over 300 weeks; maximum, $15. Specified injuries, 66⅔ per cent of wages for fixed periods, in addition to temporary total; maximum, $15; minimum, $6, or actual wages; certain disfigurements compensated.	Reasonable medical and hospital service not exceeding the regular charge in similar cases.	Widowers, brothers, and sisters excluded; may commute within one year at two-thirds value.	Notice as soon as practicable; claim in 6 months; bar absolute after 1 year.	(a) Commissioner of labor who is also compensation commissioner. (b) Voluntary agreement filed with commissioner; disputed cases settled by commissioner; appeal to court.	Reports of accidents shall be made as directed by compensation commissioner.	(a) No provision. (b) Bureau of labor.	Nebraska.
Nevada. Ch. 183. Approved Mar. 24, 1911. In effect July 1, 1911. New act, ch. 111, 1913. Amended, each session.	*Elective*, as to all employments except farm labor, domestic service, and casual employees not in usual course of employer's business. *Voluntary*, as to exempted employments.	*Compulsory*, as to all employees, including those of public contractors.	Electing employers must insure in State fund.	Writing filed with commission; notice of rejection to be posted in establishment.	Presumed in absence of notice to employer and filed with commission.	Assumed risk, fellow service, and contributory negligence unless willful.	Permitted if employer is in default on insurance premiums.	Waivers forbidden. Hospital fund may be maintained.	Personal injuries by accident arising out of and in course of employment, unless due to willful intention to injure self or another, or sustained while intoxicated.	7 days. Then compensation from date of injury.	Death, 10 to 66⅔ per cent. Total and temporary partial disability, 60 per cent; permanent partial and specified injuries, 50 per cent.	Death: Maximum cash wage, $120 a month. Disability: Monthly maximum, $40 to $72; minimum, $30.	Death, during life or until remarriage of widow or dependent widower. Total disability, during its continuance.	(a) Burial expenses, maximum, $125; widow or dependent widower, 30 per cent of wages until death or remarriage; 10 per cent additional for each child; total not over 66⅔ per cent; monthly maximum basic wage, $120. Also burial expenses, maximum $125, in case of death of dependent. (b) Burial expenses, maximum, $125.	(a) 60 per cent of wages for life; monthly maximum, $60; minimum, $30; also $30 for services of constant attendant, if required; (b) 60 per cent of wages, for not over 100 months; total not over $7,200; monthly maximum, $72; minimum, $30; $10 additional per month if dependents in United States.	60 per cent of wage loss, for not over 60 months; monthly maximum, $40. If permanent, 50 per cent of wages for periods proportioned to disability, for not over 60 months; monthly maximum, $60. Specified injuries 50 per cent of wages for fixed periods in addition to temporary total; monthly maximum, $60; minimum, $30. Disfigurement, not over 12 months.	Reasonable medical, surgical, or hospital treatment *for 90 days*, which may be extended to 1 year by commission. Transportation furnished. Charges limited to prevailing rates.	Sixty per cent of benefits.	Notice of injury in 30 days; death in 60 days; claim in 90 days for disability; 1 year for death.	(a) Industrial commission. (b) By commission under rules adopted by it.	All electing employers and physicians must report all accidents to industrial commission.	(a) No provision. (b) Labor commissioner;[1] inspectors of mines.[1]	Nevada.

[1] Not provided for in compensation law.

[2] But included by construction of law.

PRINCIPAL FEATURES OF LAWS OF THE UNITED STATES RELATIVE TO WORKMEN'S COMPENSATION AND INSURANCE—Continued

State	Employments covered: Private	Employments covered: Public	Insurance	How election is made: By employer	How election is made: By employee	Defenses abrogated if employer does not elect	Suits for damages after election by both employer and employee	Special contracts	Injuries covered	Waiting time	Compensation benefits: Per cent of wages	Maximum and minimum weekly compensation payments	Maximum period	Deaths (a) Dependents (b) No dependents	Total disability (a) Permanent (b) Temporary	Partial disability	Medical and surgical aid	Nonresident alien beneficiaries	Time for notice and claim	(a) By whom administered (b) How claims are settled	Accident reports required	Accident-prevention work by—(a) Compensation commission. (b) Other agencies	State
New Hampshire. Ch. 163. Approved Apr. 15, 1911. In effect Jan. 1, 1912. Amended, 1923.	*Elective*, as to "dangerous" employments enumerated, except factories or shops having less than 5 employees engaged in manual or mechanical labor; applies only to "workmen."	No provision	Electing employers must give proof of financial ability or file a bond.	Writing filed with commissioner of labor.	By accepting compensation or beginning proceedings under act.	Fellow service, contributory negligence, assumption of risk.	Permitted in lieu of compensation after injury.	No provision	Injuries by accident arising out of and in course of employment, unless due to willful misconduct, intoxication, or violation of law.	1 week, then compensation from date of injury.	50 per cent	Maximum, $15. Minimum, no provision.	Disability, 300 weeks	(a) 150 times weekly earnings; total not over $3,000. (b) Expenses of medical attendance and burial; maximum, $100.	(a) (b) 50 per cent of wages, for not over 300 weeks; maximum, $15.	50 per cent of wage loss for not over 300 weeks; maximum, $15.	Reasonable medical and hospital services for 14 days.	No provision	Notice as soon as practicable and before leaving service; claim in 6 months.	(a) Courts. (b) Voluntary agreement, or by action in equity before superior court.	All employers subject to act must make such reports to commissioner of labor as required by him.	(a) No commission. (b) Bureau of labor.[1]	New Hampshire.
New Jersey. Ch. 95. Approved Apr. 4, 1911. In effect July 4, 1911. Amended, 1913, 1914, 1916, 1917, 1918, 1919, 1921, 1922, 1923, 1924.	*Elective*, as to all employments except casual employees.	*Compulsory*, as to all employees, except elective officials or those receiving a salary over $1,200.	All employers must insure in private companies, or provide self-insurance; employers of farm labor and domestic service exempted.	Presumed in absence of written notice to employees.	Presumed in absence of written notice to employer.	Assumed risk, fellow service, and contributory negligence unless willful. Abrogation does not depend upon rejection of act.	Not permitted	No substitute agreements valid.	Personal injuries by accident arising out of and in course of employment, unless intentionally self-inflicted, or due to intoxication. Designated occupational diseases included.	10 days. None if disability exceeds 7 weeks.	Death, 35 to 60 per cent. Disability, 66⅔ per cent.	Maximum, $17. Minimum, $8, or actual wages.	Death, 300 weeks, plus disability, 500 weeks. Permanent total disability, 400 weeks. Temporary total and partial disability, 300 weeks.	(a) Burial expenses, maximum, $150; 35 to 60 per cent of wages for 300 weeks; maximum, $17; minimum $8 or actual wages. (b) Expenses of last sickness, maximum, $100, and burial expenses, maximum, $150.	(a) 66⅔ per cent of wages for 400 weeks; maximum, $17; minimum, $8, or actual wages. (b) 66⅔ per cent of wages for not over 300 weeks; maximum, $17; minimum, $8, or actual wages.	66⅔ per cent of wages for periods proportioned to disability, for not over 300 weeks. Specified injuries, 66⅔ per cent of wage for fixed periods; maximum, $17; minimum, $8, or actual wages; all in addition to temporary total.	Reasonable medical and hospital service; maximum, $100; in cases requiring unusual treatment bureau may increase amount; special operating fee of $150 in case of hernia.	No provision	Notice in 14 days; 30 days, except as employer is prejudiced; bar absolute after 90 days; claim in 1 year. Notice of occupational disease in 5 months after last exposure.	(a) Department of labor. (b) Voluntary agreement approved by department; disputed cases settled by department or referee; appeal to courts.	Employers must make immediate report to department of all accidents and occupational diseases.[1]	(a) Department of labor. (b) No provision.	New Jersey.
New Mexico. Ch. 83. Approved Mar. 13, 1917. In effect June 8, 1917. Amended, 1919, 1921.	*Elective*, as to "extrahazardous" employments for gain if 4 or more employees; casual employees not in usual course of employer's business excepted, numerical exception does not apply to structural work 10 feet above ground. *Voluntary*, as to nonhazardous employments.	No provision	Electing employers must insure in private companies or provide self-insurance.	Presumed in absence of written notice to employees.	Presumed in absence of written notice to employer.	Assumed risk, fellow service, and contributory negligence.	Not permitted	No provision except that employer may maintain hospital fund.	Injuries by accident arising out of and in course of employment, unless due to intoxication or intentionally inflicted by himself or another	10 days	Death, 15 to 60 per cent. Disability, 50 per cent.	Death: Basic weekly wage, maximum, $30. Disability: Maximum, $12; minimum, $6, or actual wages.	Death, 300 weeks; total disability, 520 weeks; partial disability, no provision.	(a) Burial expenses, maximum, $75; 40 to 60 per cent of wages to dependent widow or widower for 300 weeks; basic wage, maximum, $30. (b) Expenses of burial, maximum, $75, and medical attendance, maximum, $150.	(a) (b) 50 per cent of wages for not over 520 weeks; maximum, $12; minimum, $6, or actual wages.	If permanent, compensation measured by extent of disability. Specified injuries, 50 per cent of wages for fixed periods, in addition to temporary total; maximum, $12; minimum, $6 or actual wages. Disfigurement, maximum, $500.	Reasonable medical, surgical, and hospital service *for 10 days*; maximum, $150, unless there is a hospital fund; special operating fee of $75 in case of hernia.	Excluded	Notice in 14 days; if prevented, not later than 60 days. Claim in 60 days after compensation refused; 1 year in case of death.	(a) Courts. (b) By interested parties; disputed cases settled by district court. Appeal to supreme court.	No provision	(a) No provision. (b) Mine inspector.[1]	New Mexico.
New York. Ch. 816. Approved Dec. 16, 1913. In effect July 1, 1914. Amended each year.	*Compulsory*, as to enumerated "hazardous" employments, and all other employments having 4 or more workmen or operatives, conducted for gain; farm and domestic services excluded. *Voluntary*, as to other employments.	*Compulsory*, as to all employees.	Employers must insure in State fund or private companies, or provide self-insurance.				Permitted if employer fails to insure risk.	Waivers forbidden	Accidental personal injuries arising out of and in course of employment, unless due to willful intention to injure self or another, or intoxication. Designated occupational diseases included.	1 week. None if disability continues for more than 7 weeks.	Death, 15 to 66⅔ per cent. Disability, 66⅔ per cent.	Death: Maximum basic wage, $150 a month. Disability: Weekly maximum, $20; minimum, $8, or full wages.	Death, during life or until remarriage of widow or dependent widower. Permanent total disability, life. Others, during disability.	(a) Burial expenses, maximum, $200; widow or dependent widower, 30 per cent of wages until death or remarriage; additional for each child; total not over 66⅔ per cent; maximum basic wage, $150 a month. (b) Burial expenses, maximum, $200, and $1,000 to create special funds.	(a) 66⅔ per cent of wages for life; maximum, $20; minimum, $8, or full wages. (b) 66⅔ per cent of wages during disability; maximum, $20; minimum, $8, or full wages; total not over $3,500.	66⅔ per cent of wage loss; total not over $3,500 if temporary. Specified injuries, 66⅔ per cent of wages for fixed periods, plus fixed healing time in certain cases; maximum, $20; minimum, $8, or actual wages. Disfigurement, maximum, $3,500.	Such medical, surgical, and hospital service as nature of injury requires. Charges limited to prevailing rates.	Widow, children, and dependent parents only; may be commuted at one-half present worth.	Notice of injury in 30 days, death in 30 days unless excused for cause; claim in 1 year.	(a) Industrial commission. (b) Claim submitted to employer or commissioner after 7 days after injury; hearing by commissioner or board on request; appeal to court upon questions of law.	All employers must report all accidents to industrial commission within 10 days; commission may require any information.	(a) Industrial commission. (b) No provision.	New York.
North Dakota. Ch. 162. Approved Mar. 15, 1919. In effect Mar. 5, 1919. Amended 1921, 1923.	*Compulsory*, as to all employments except executive officers receiving more than $2,400 per year, farm and domestic service, casual employees not in usual course of employer's business, and any common carrier by steam railroad. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees.	Employers must insure in State fund.				Permitted if employer fails to insure risk.	Waivers forbidden	Injuries arising in course of employment unless caused by willful intention to injure self or another. Occupational diseases included by decision of bureau.	1 week. None if disability continues for more than 1 week.	Death, 20 to 66⅔ per cent. Disability, 66⅔ per cent.	Death: Basic weekly wage; maximum, $30, minimum, $18, but compensation not more than wages. Disability: Weekly maximum, $20, minimum, $6, or actual wages if less than $6.	Death, during life or until remarriage. Disability, during its continuance.	(a) Burial expenses, maximum, $150; 35 per cent of weekly wages to widow or dependent widower until death or remarriage; 10 per cent additional for each child, total not over 66⅔ per cent; basic wage, maximum, $30, minimum, $18, no compensation to exceed wages. (b) Burial expenses, maximum, $150.	(a) (b) 66⅔ per cent of weekly wages during disability; maximum, $20; minimum, $6, or actual wages.	If temporary, 66⅔ per cent of wage loss; maximum, $20. If permanent, for fixed periods according to schedule of percentage of disability. Disfigurement compensated.	Such medical, surgical, and hospital service as the nature of the injury requires.	No provision	Claim in 60 days; 1 year if reasonable cause shown.	(a) Workmen's compensation bureau. (b) Bureau has full power to determine all questions within its jurisdiction; appeal to courts.	All employers must report all accidents to bureau within 1 week.	(a) Workmen's compensation bureau. (b) No provision.	North Dakota.
Ohio. P. 524. Approved June 15, 1911. In effect Jan. 1, 1912. Amended each session.	*Compulsory*, as to all employments except those having less than 3 employees, and casual employees not in usual course of employer's business. *Voluntary*, as to employments having less than 3 employees.	*Compulsory*, as to all employees, except officials or firemen and policemen in cities having pension funds.	Employers must insure in State fund or provide self-insurance.				Permitted in case of default on insurance premiums.	Waivers forbidden except in case of blind employees.	Injuries sustained in course of employment, unless purposely self-inflicted. Designated occupational diseases included.	1 week	66⅔ per cent	Maximum, $18.75; minimum, $5, or actual wages.	Death, 416 weeks. Permanent total disability, life. Temporary total disability, 312 weeks. Partial disability, during its continuance.	(a) Burial expenses, maximum, $150; 66⅔ per cent of wages for 8 years; maximum, $18.75; total not over $6,500 nor less than $2,000. (b) Burial expenses, maximum, $150.	(a) 66⅔ per cent of wages for life; maximum, $18.75; minimum, $5, or actual wages. (b) 66⅔ per cent of wages for not over 6 years; maximum, $18.75; minimum, $5, or actual wages; total not over $3,750.	66⅔ per cent of wage loss; maximum $18.75; total not over $3,750. Specified injuries, 66⅔ per cent of wages for fixed periods in addition to temporary total; maximum, $18.75. Disfigurement, not over $3,750.	Such medical and hospital service as commission deems proper; maximum, $200, except in unusual cases.	Included	Claim in 2 years	(a) Industrial commission. (b) Commission determines all questions within its jurisdiction; appeal to court.	All employers must report all accidents to industrial commission within 1 week.	(a) Industrial commission. (b) No provision.	Ohio.
Oklahoma. Ch. 246. Approved Mar. 22, 1915. In effect Sept. 1, 1915. Amended, 1919, 1923.	*Compulsory*, as to "hazardous" employments (enumerated list and general clause) conducted for gain except those having less than 2 employees, farm labor, and employees not engaged in manual or mechanical work.	*Compulsory*, as to all workmen in hazardous employments employed for wages, except when equivalent schemes are in force.	Employers must insure in private companies or provide self-insurance.				Permitted if employer fails to insure risk.	Approved schemes permitted. Waivers forbidden.	Accidental personal injuries, not fatal, arising out of and in course of employment, unless due to willful intention to injure self or another, intoxication, or willful failure to use statutory safeguards.	5 days	66⅔ per cent	Maximum, $18. Minimum, $8, or actual wages.	Permanent total disability, 500 weeks. Temporary total and partial disability, 300 weeks.	Fatal accidents not covered	(a) 66⅔ per cent of wages for 500 weeks; maximum, $18; minimum, $8, or actual wages. (b) 66⅔ per cent of wages for not over 300 weeks; maximum, $18; minimum, $8, or actual wages.	66⅔ per cent of wage loss for not over 300 weeks. Specified injuries, 66⅔ per cent of wages for fixed periods; maximum, $18; minimum, $8, or actual wages. Disfigurement, maximum, $3,000.	Necessary medical, surgical, and hospital service *for 60 days*; maximum, $100; period and amount may be increased at discretion of commission; charges limited to prevailing rates. Special provision for hernia.	Fatal accidents not covered.	Notice in 30 days; claim in 1 year.	(a) Industrial commission. (b) Voluntary agreement, after 5 days, approved by commission; disputed cases may be submitted to arbitration committee, or commission may act; appeal to courts.	All employers must report all accidents to industrial commission within 10 days or reasonable time; commission may require any information.	(a) No provision. (b) Department of labor;[1] inspectors of mines, oil, and gas.[1]	Oklahoma.
Oregon. Ch. 112. Approved Feb. 25, 1913. In effect July 1, 1913. Compensation and insurance provisions effective July 1, 1914. Amended, each session.	*Elective*, as to enumerated "hazardous" employments except farm labor. *Voluntary*, as to excepted employment.	*Elective*, as to all employees.	Electing employers must insure in State fund.	Presumed in hazardous employments in absence of notice posted in establishment and filed with commission.	Presumed in absence of written notice, if employer elects.	Assumed risk, fellow service, and contributory negligence except willful and with purpose of self-injury.	Permitted if injury is due to willful act of employer or in case of default on insurance premiums.	Waivers forbidden	Personal injuries by accident arising out of and in course of employment, unless due to deliberate intention to injure self.	None	Monthly pension; amounts not based on wages, except for temporary total disability.	Monthly pension. Death $15 to $50. Permanent total disability, $30 to $50. Temporary total disability, $30 to $97. Permanent partial disability, $25.	Death, during life or until remarriage of widow or invalid widower. Total disability, during its continuance. Temporary partial disability, 104 weeks.	(a) Burial expenses, maximum, $100; widow or invalid widower, $30 a month until death or remarriage; $6 for each child under 16; monthly maximum $50. (b) Burial expenses, maximum, $100.	(a) $30 a month if single, $35 if dependent spouse, $8 for each child; monthly maximum, $50. (b) 40 to 66⅔ per cent of wages according to number of dependents, maximum $97; minimum $30, or full wages, all to continue during disability.	If temporary, benefits proportionate to those for total disability but for not over 2 years. Specified permanent injuries, $25 a month for fixed periods, in addition to temporary total; others in proportion, but not over 96 months.	Medical, surgical, and hospital service and transportation; maximum, $250; commission may allow additional service.	Parents, spouse, or child only, unless treaty to contrary.	Claim for disability in 3 months; death, 1 year.	(a) Industrial accident commission. (b) Commission settles all questions; appeal to courts.	All employers must report all accidents to industrial accident commission at once.	(a) Industrial accident commission. (b) Bureau of labor statistics.[1]	Oregon.

[1] Not provided for in compensation law

State	Employments covered		Insurance	How election is made		Defenses abrogated if employer does not elect	Suits for damages after election by both employer and employee	Special contracts	Injuries covered	Waiting time	Compensation benefits						Medical and surgical aid	Nonresident alien beneficiaries	Time for notice and claim	(a) By whom administered (b) How claims are settled	Accident reports required	Accident-prevention work by—(a) Compensation commission. (b) Other agencies	State
	Private	Public		By employer	By employee						Per cent of wages	Maximum and minimum weekly compensation payments	Maximum period	Deaths (a) Dependents (b) No dependents	Total disability (a) Permanent (b) Temporary	Partial disability							
Pennsylvania. No. 338. Approved June 2, 1915. In effect Jan. 1, 1916. Amended, each session.	*Elective*, as to all employments except farm labor, domestic service, casual employees not in usual course of employer's business, and outworkers.	*Compulsory*, as to all employees, including public contractors.	Electing employers must insure in State fund or private companies or provide self-insurance.	Presumed in absence of notice posted in establishment, given employee, and filed with compensation bureau.	Presumed in absence of written notice to employer and filed with compensation bureau.	Assumed risk, fellow service, and contributory negligence unless due to intoxication or recklessness. Abrogation does not depend upon rejection of act.	Permitted if employer fails to insure risk.	Waivers forbidden	Personal injuries by accident in course of employment, unless intentionally self-inflicted, or due to intentional act of third party for reasons not connected with the employment.	10 days	Death, 15 to 60 per cent. Disability, 60 per cent.	Death: Basic wage, maximum, $20; minimum, $10. Disability: Maximum, $12; minimum, $6, or actual wages.	Death, 300 weeks. Total disability, 500 weeks. Partial disability, 300 weeks.	(a) Expenses of burial, maximum, $100; 15 to 60 per cent of wages for 300 weeks; basic wage, maximum, $20; minimum, $10. (b) Expenses of burial, maximum, $100.	(a) (b) 60 per cent of wages for not over 500 weeks; maximum, $12; minimum, $6, or actual wages; total not over $5,000.	60 per cent of wage loss for not over 300 weeks; maximum, $12. Specified injuries, 60 per cent of wages for fixed periods; maximum, $12; minimum, $6, or actual wages. Disfigurement, 60 per cent of wages, not over 150 weeks.	Reasonable medical, surgical, and hospital service *for 30 days;* maximum, $100, except in hospital cases. Charges limited to prevailing rates.	Two-thirds benefits; to widows and children only.	Notice in 14 days; claim in 1 year.	(a) Workmen's compensation board. (b) Voluntary agreement, after 10 days, approved by board; disputed cases settled by referee, appeal to board; cases involving agreed facts settled by board direct; appeal to court upon questions of law.	All subscribers to State fund must report all accidents to workmen's insurance board within 7 days; commissioner of insurance may require insurers to file annual statement of loss experience. All employers (except casual employments) must report all accidents of 2 days' disability to department of labor and industry within 30 days.[1]	(a) Workmen's insurance board as to subscribers to State fund. (b) Department of labor and industry;[1] department of mines.[1]	Pennsylvania.
Porto Rico. No. 19. Approved Apr. 13, 1916. In effect July 1, 1916. Amended, 1917. New act, No. 10, 1918; amended, 1919, 1921.	*Compulsory*, as to all employments except farm labor not working with mechanical or animal power machinery or hazardous tools, domestic service, nonhazardous clerical occupations, and employees receiving more than $1,500 a year.	*Compulsory*, as to employees engaged on public works performed by administration under direction of government, and members of municipal fire corps.	Employers must insure in State fund.	----------	----------	----------	Permitted if injury is caused by illegal act or gross negligence of employer.	No provision	Personal injuries by accident or sickness occurring during and because of employment, unless due to intent to commit a crime, to injure one's self or another, to intoxication, the willful criminal act of another, or solely to gross negligence.	None	Temporary total disability, 50 per cent.	Temporary total disability: Maximum, $12; minimum, $3.	Temporary total disability, 104 weeks.	(a) Compensation proportioned to earning capacity, number and needs of dependents of deceased; maximum, $4,000; minimum, $2,000. (b) No provision.	(a) Compensation proportioned to age and rate of wages; maximum, $4,000; minimum, $2,000; if due to disease, maximum, $3,000, minimum, $1,000. (b) 50 per cent of wages during disability, for not over 104 weeks; maximum, $12; minimum, $3.	If permanent, compensation proportioned to degree of disability and rate of wages in addition to temporary total; maximum, $2,500.	Necessary medical attendance and sustenance as prescribed by commission.	No provision	Claim must be made in 90 days, 120 days if delay due to ignorance or cause out of claimants' control.	(a) Workmen's relief commission. (b) Investigation and awards by commission; appeal to court.	All employers must report all accidents to commission within 5 days.	(a) No provision. (b) Department of agriculture and labor.[1]	Porto Rico.
Rhode Island. Ch. 831. Approved Apr. 29, 1912. In effect Oct. 1, 1912. Amended, 1913, 1915, 1917, 1919, 1921.	*Elective*, as to all employments except those having less than 6 employees, farm labor, domestic service, casual employees not in usual course of employer's business, and employees receiving over $1,800 a year. *Voluntary*, as to excepted employments.	*Compulsory*, as to employees of State. *Elective*, as to employees of cities and towns, except fire and police departments.	Electing employers must insure in private companies or provide self-insurance.	Writing filed with commissioner of labor.	Presumed in absence of written notice to employer, copy to be filed with commissioner of labor.	Assumed risk, fellow service, and contributory negligence.	Permitted if employer fails to insure risk.	Approved schemes permitted if benefits equal those of act; waivers forbidden.	Personal injuries by accident arising out of and in course of employment, unless due to willful intent to injure self or another, or intoxication.	1 week. None if disability continues for more than 4 weeks.	50 per cent	Total disability: Maximum, $16, minimum, $7. Others: Maximum $10; minimum, $4.	Death, 300 weeks. Total disability, 500 weeks. Partial disability, 300 weeks.	(a) 50 per cent of wages for 300 weeks; maximum, $10; minimum, $4. (b) Expenses of last sickness and burial, maximum, $200.	(a) (b) 50 per cent of wages for not over 500 weeks; maximum, $16; minimum, $7; total not over $5,000.	50 per cent of wage loss for not over 300 weeks; maximum, $10. Specified injuries, 50 per cent of wages for fixed periods in addition to all other compensation; maximum, $10; minimum, $4.	Reasonable medical and hospital service *for 8 weeks;* maximum, $200, including burial, in fatal cases involving no dependents.	No provision	Notice in 30 days; claim in 1 year.	(a) Courts; commissioner of labor exercises certain functions. (b) Voluntary agreement approved by commissioner of labor; disputed cases settled by court; appeal to supreme court upon questions of law or equity.	All assenting employers (except public utilities) must report all injuries of 1 week's disability to bureau of labor within 2 weeks, fatal within 48 hours.	(a) No commission. (b) Factory inspector.[1]	Rhode Island.
South Dakota. Ch. 376. Approved Mar. 10, 1917. In effect June 1, 1917. Amended, each session.	*Elective*, as to all employments except farm and domestic service and employees not in usual course of employer's business. *Compulsory*, as to threshing grain.[1] *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees.	Electing employers must insure in private companies or provide self-insurance.	Presumed in absence of written notice to employees and filed with commissioner.	Presumed in absence of written notice to employer and filed with commissioner.	Assumed risk, fellow service, and contributory negligence.	Probably permitted if employer fails to insure risk.	Approved substitute schemes permitted; waivers forbidden.	Personal injuries by accident arising out of and in course of employment, unless due to willful misconduct, intoxication, failure to use safeguards, violation of law, or intentionally self-inflicted.	10 days. None if disability continues for 6 weeks or more, or if physician certifies disability.	Total disability, 55 per cent. Partial disability, 50 per cent.	Permanent total disability: Maximum, $15; minimum, $7.50. Others: Maximum, $15; minimum, $7.50, or actual wages.	Total disability, during its continuance. Partial disability, 312 weeks.	(a) 50 per cent of wages to equal 4 times annual earnings; maximum, $3,000; minimum, $1,650. (b) Burial expenses; maximum, $150.	(a) 55 per cent of wages during disability; maximum, $15, minimum, $7.50, total not more than death benefits. (b) 55 per cent of wages for not over 6 years; weekly maximum, $15; minimum, $7.50, or actual wages.	50 per cent of wage loss for not over 6 years; maximum, $15. Specified injuries, 55 per cent of wages for fixed periods in addition to temporary total; maximum, $15; minimum, $7.50, or actual wages. Disfigurement, maximum, one-fourth death benefits.	Necessary medical, surgical, and hospital service *for 12 weeks;* maximum, $150.	Excluded	Notice in 30 days unless excused for cause; claim in 1 year.	(a) Industrial commissioner. (b) Voluntary agreement approved by commissioner; disputed cases settled by arbitration committee; review by commissioner; appeal to court upon questions of law.	All assenting employers must report all accidents to industrial commissioner within 48 hours; supplementary report after 60 days, or upon termination of disability.	(a) No provision. (b) Inspector of mines.[1]	South Dakota.
Tennessee. Ch. 123. Approved Apr. 15, 1919. In effect July 1, 1919. Amended, 1923.	*Elective*, as to all employments except those employing less than 5 employees, farm labor, domestic service, and casual employees (not in usual course of employer's business). *Voluntary*, as to employments having less than 5 employees.	*Voluntary*, as to State and subdivisions.	Electing employers must insure in private companies or provide self-insurance; State fund for coal mining.	Presumed in absence of notice posted in establishment and filed with bureau of workshop and factory inspection.	Presumed in absence of notice to employer and bureau of workshop and factory inspection.	Assumed risk, fellow service, and contributory negligence.	Permitted if employer fails to insure risk.	Waivers forbidden	Personal injuries by accident arising out of and in course of employment, unless due to willful misconduct, intentional self-inflicted injury, intoxication, or willful failure to use safety appliances, or perform statutory duties.	1 week. None if disability continues for 6 weeks or more.	Death, 20 to 50 per cent. Disability, 50 per cent.	Maximum, $15; minimum, $5, or actual wages.	Death, 400 weeks. Permanent total disability, 550 weeks. Others, 300 weeks.	(a) Burial expenses, maximum, $100; 20 to 50 per cent of wages for not over 400 weeks; maximum, $15; minimum, $5, or actual wages. (b) Burial expenses, maximum, $100.	(a) 50 per cent of wages for 400 weeks; maximum, $15; minimum, $5, or actual wages; not over $5 thereafter for 150 weeks; total not over $5,000. (b) 50 per cent of wages for not over 300 weeks; maximum, $15; minimum, $5, or actual wages.	50 per cent of wage loss for not over 300 weeks; maximum, $12; minimum, $5, or actual wages. Specified injuries, 50 per cent of wages for fixed periods; others proportionate; maximum, $12; minimum, $5, or actual wages.	Reasonable medical, surgical and hospital service *for 30 days*, longer at option of employer; maximum, $100; charges limited to prevailing rates.	Included	Notice as soon as practicable; barred after 30 days unless cause shown; claim in 1 year.	(a) Courts. (b) Voluntary agreements approved by court; disputed cases settled by courts.	Subscribers to coal operators' State fund must report all accidents to commissioner of labor.	(a) No provision. (b) Chief mine inspector;[1] bureau of workshop and factory inspection.[1]	Tennessee.
Texas. Ch. 179. Approved Apr. 16. 1913. In effect Sept. 1, 1913. Amended, 1917, 1921, 1923.	*Elective*, as to all employments except those having less than 3 employees, farm and ranch labor, domestic service, railways used as common carriers, and employees not in usual course of employer's business.	No provision	Electing employers must insure in Texas Employers' Insurance Association or other private companies.	By subscribing to State association or insuring in other company and notifying employees and industrial accident board.	Presumed in absence of written notice to employer.	Assumed risk, fellow service, and contributory negligence, unless willful or due to intoxication.	Permitted if employer's willful or gross negligence causes death; damages, in addition to compensation, if part of insurance premiums is charged against employee.	Waivers forbidden	Personal injuries sustained in course of employment unless due to willful intent to injure self or another, intoxication, act of God, or caused by act of third party for personal reasons.	1 week	60 per cent	Maximum, $20; minimum, $7.	Death, 360 weeks. Total disability, 401 weeks. Partial disability, 300 weeks.	(a) 60 per cent of wages for 360 weeks; maximum, $20; minimum, $7. (b) Expenses of last sickness, and funeral benefit of $100.	(a) (b) 60 per cent of wages during disability, for not over 401 weeks; maximum, $20; minimum, $7.	60 per cent of wage loss for not over 300 weeks (401 weeks if partial follows total disability); maximum, $20. Specified injuries, 60 per cent of wages for fixed periods; proportionate for others, including disfigurement; maximum, $20; minimum, $7.	Reasonable medical and hospital service *for 4 weeks*. Two weeks additional in cases requiring hospital confinement. Charges limited to prevailing rates.	Included	Notice in 30 days; claim in 6 months.	(a) Industrial accident board. (b) Voluntary agreement or by board; appeal to court.	All employers must report all accidents of more than 1 day's disability to board within 8 days; supplementary report after 60 days, or upon termination of disability.	(a) No provision. (b) Bureau of labor statistics;[1] mine inspector,[1] Texas Employers' Insurance Association.	Texas.
Utah. Ch. 100. Approved Mar. 15, 1917. In effect July 1, 1917. Amended, each session.	*Compulsory*, as to all employments except those having less than 3 employees, farm labor, domestic service, casual employees not in usual course of employer's business. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees, except elective officials or those receiving a salary over $2,400.	Employers must insure in State fund or private companies or provide self-insurance.	----------	----------	----------	Permitted if employer fails to insure risk, or if injury is due to employer's willful misconduct.	Approved substitute schemes permitted if benefits equal those of act; waivers forbidden.	Personal injuries by accident arising out of or in course of employment, except those purposely self-inflicted.	3 days	60 per cent	Death: Mamimum, $16. Disability: Maximum, $16; minimum, $7, or actual wages.	Permanent total disability, life. Others, 312 weeks.	(a) Burial expenses, maximum, $150; 60 per cent of wages for 6 years; maximum, $16; total not over $5,000 nor less than $2,000. (b) Burial expenses, maximum, $150; and 20 per cent of a total dependency benefit to a second injury fund.	(a) 60 per cent of wages for 5 years; thereafter, 45 per cent for life; weekly maximum, $16; minimum, $7. (b) 60 per cent of wages for not over 6 years; maximum, $16; minimum, $7, or actual wages; total not over $5,000.	60 per cent of wage loss for not over 6 years; maximum, $16; total not over $5,000. Specified injuries, 60 per cent of wages for fixed periods, in addition to temporary total; maximum, $16. Disfigurement or loss of bodily function; maximum, 200 weeks.	Reasonable medical and hospital service; maximum, $500; more if found necessary; hospital benefit fund permitted in lieu of above.	One-half benefits except to residents of Canada.	Notice in 48 hours, or penalty; barred after 1 year; death claims barred after 1 year.	(a) Industrial commission. (b) Commission has full power to determine all questions relating to compensation; limited appeal to court.	All employers must report all accidents to commission within 1 week.	(a) Industrial commission. (b) No provision.	Utah.

[1] Not provided for in compensation law.

19645°—24†. (Follows p. 15.) No. 5

PRINCIPAL FEATURES OF LAWS OF THE UNITED STATES RELATIVE TO WORKMEN'S COMPENSATION AND INSURANCE—Concluded

State	Employments covered: Private	Employments covered: Public	Insurance	How election is made: By employer	How election is made: By employee	Defenses abrogated if employer does not elect	Suits for damages after election by both employer and employee	Special contracts
Vermont. Ch. 164. Approved Apr. 1, 1915. In effect July 1, 1915. Amended each session.	*Elective*, as to all employments for gain, except those having less than 11 employees, domestic service, casual employees, those not in usual course of employer's business or receiving over $2,000 a year. *Voluntary*, as to other employments.	*Elective*, as to all employees except State, and officials elected or receiving more than $2,000 a year.	Electing employers must insure in private companies or provide self-insurance.	Presumed in absence of written agreement or notice to employees and board; municipalities vote.	Presumed in absence of written agreement or notice to employer and board.	Assumed risk, fellow service, and contributory negligence.	Not permitted	Waivers forbidden
Virginia. Ch. 400. Became law over governor's veto Mar. 21, 1918. In effect Jan. 1, 1919. Amended each session.	*Elective*, as to all employments except those employing less than 11 employees, farm labor, domestic service, steam railroads, casual employees, or those not in usual course of employer's business. *Voluntary*, as to excepted employments.	*Compulsory*, as to all employees except administrative officers and employees elected or appointed for definite terms.	Electing employers must insure in private companies or provide self-insurance.	Presumed in absence of written or printed notice to employees and commission.	Presumed in absence of written notice to employer and commission.	Assumed risk, fellow service, and contributory negligence.	Not permitted	Approved schemes permitted. Waivers forbidden.
Washington. Ch. 74. Approved Mar. 14, 1911. In effect Oct. 1, 1911. Amended each session.	*Compulsory*, as to "extrahazardous" employments, including enumerated list. *Voluntary*, as to employments not "extrahazardous."	*Compulsory*, as to all employees in "extrahazardous" work in which workmen are employed for wages, and salaried peace officers. *Voluntary*, as to employments not "extrahazardous."	Employers must insure in State fund.				Suit for excess damages permitted, in addition to compensation, if injury resulted from deliberate intention of employer.	Waivers forbidden; hospital fund may be maintained.
West Virginia. Ch. 10. Approved Feb. 22, 1913. In effect Oct. 1, 1913. Amended 1915, 1919, 1923.	*Elective*, as to all "regular" employments except farm labor, domestic service, traveling salesmen, and officers of corporations. *Voluntary*, as to employees not regularly employed.	*Elective*, as to all employees except elective officials.	Electing employers must insure in State fund or provide self-insurance.	By paying premiums and posting notice.	Remaining in service with notice of employer's election.	Assumed risk, fellow service, contributory negligence, and negligence of persons "whose duties are prescribed by statute."	Suit for excess damages permitted, in addition to compensation if injury is due to employer's intent to injure; also permitted if employer is in default on premiums.	Benefit funds permitted provided employees do not contribute and benefits equal those of act. Waivers forbidden.
Wisconsin. Ch. 50. Approved May 3, 1911. In effect same date. Amended each session.	*Elective*, as to all employments except those having less than 3 employees,[2] farm labor, and employees not in usual course of employer's business. *Voluntary*, (joint election) as to steam railroads.	*Compulsory*, as to all employees except officials.	Electing employers must insure in private companies or provide self-insurance.	Presumed as to employers of 3 or more persons in absence of notice filed with commission.	Presumed in absence of written notice to employer, if employer elects.	Assumed risk, fellow service, and contributory negligence unless willful.	Not permitted	Insurance or other schemes may provide added benefits. Waivers forbidden.
Wyoming. Ch. 124. Approved Feb. 27, 1915. In effect Apr. 1, 1915. Amended each session.	*Compulsory*, as to "extrahazardous" employments enumerated conducted for gain, except casual employees not in usual course of employer's business, clerical employees not subject to hazard of employment, and officials.	*Compulsory*, as to all employees in "extrahazardous" work in which workmen are employed for wages unless otherwise provided for.	Employers must insure in State fund.				Permitted if employer does not contribute to State fund.[1]	Waivers forbidden. No reduction of liability allowed.
United States. 35 Stat. 556. Approved May 30, 1908. In effect Aug. 1, 1908. Amended 1911-12. New act, No. 267, approved Sept. 7, 1916. In effect same date. Amended 1919, 1922, 1924.	*Compulsory*, as to all employees of Panama Railroad.	*Compulsory*, as to all civil employees of the United States and of the Government of the District of Columbia, except police and firemen having pension funds.					Government can not be sued.	No provision

State	Injuries covered	Waiting time	Compensation benefits: Per cent of wages	Maximum and minimum weekly compensation payments	Maximum period	Deaths (a) Dependents (b) No dependents
Vermont	Personal injuries by accident arising out of and in course of employment, unless due to willful intention to injure self or another, intoxication, or failure to use safety devices.	1 week	Death, 15 to 45 per cent. Disability, 50 per cent.	Death: Minimum basic wage, $5. Total disability: Maximum, $15, minimum, $6, or actual wages if less than $3. Partial disability: Maximum, $10.	260 weeks	(a) Burial expenses, maximum, $100; 15 to 45 per cent of wages for 260 weeks; minimum basic wage, $5; total not over $3,500. (b) Burial expenses, maximum, $100.
Virginia	Personal injuries by accident arising out of and in course of employment, unless due to willful misconduct, intent to injure self or another, intoxication, or willful failure to use safety appliances or obey safety rules.	10 days. None if disability continues more than 6 weeks.	50 per cent	Maximum, $12, minimum, $6.	Death, 300 weeks. Total disability, 500 weeks. Partial disability, 300 weeks.	(a) Burial expenses, maximum, $100; 50 per cent of wages for 300 weeks; maximum, $12, minimum, $6; total not over $4,500. (b) Burial expenses, maximum, $100.
Washington	Personal injuries resulting from a fortuitous event, sustained on premises of plant or in course of employment away from plant, not deliberately self-inflicted.	3 days	Monthly pension; amounts not based on wages.	Monthly pension: Death, $20, permanent total disability, minimum $35; no fixed maximum.	Death, during life or until remarriage of widow or invalid widower. Total disability, during its continuance.	(a) Burial expenses, maximum, $100 if single, $150 if married; $35 a month to widow or invalid widower until death or remarriage; and $12.50 for 1 child, $7.50 for next youngest, and $5 to each other child under 16; $250 additional to widow. (b) Burial expenses, maximum, $100.
West Virginia	Personal injuries sustained in course of and resulting from employment, unless self-inflicted or due to willful misconduct, disobedience to rules, intoxication, or failure to use safety appliances.	1 week	Death, monthly pension. Disability, 66⅔ per cent.	Disability: Maximum, $16, minimum, $5.	Death, during life or until remarriage of widow or invalid widower. Permanent total disability, life. Temporary total disability, 78 weeks. Permanent partial disability, 340 weeks.	(a) Burial expenses, maximum, $150; widow or invalid widower, $30 a month until death or remarriage; $5 additional for each child under 16. (b) Burial expenses, maximum, $150.
Wisconsin	Personal injuries growing out of and incidental to employment, unless intentionally self-inflicted. Occupational diseases included.	1 week. None if disability continues for more than 3 weeks.	65 per cent	Maximum, $18.20; minimum, $6.83.	Permanent total disability, 900 weeks.	(a) Burial expenses, maximum, $200; 65 per cent of wages to equal 4 years' earnings, but not to exceed a total disability benefit; maximum annual earnings, $1,400, minimum, $525. (b) Burial expenses, maximum, $200, and 4 years' earnings, maximum, $1,000, to special dependency fund.
Wyoming	Injuries sustained as a result of employment, unless due to culpable negligence of employee or willful act of a third party.	7 days. None if disability continues for more than 21 days.	Amounts not based on wages.	Temporary total disability: Monthly pension, $50 to $90. Fixed lump sums in other cases.	No provision	(a) Burial expenses, maximum, $100, lump sum of $2,000 to widow or invalid widower; also $120 a year for each boy under 16, or girl under 18; total not over $3,600. (b) Burial expenses, maximum, $100.
United States	Personal injuries sustained while in performance of duty unless due to willful misconduct, intention to injure self or another, or intoxication, including any disease proximately caused by the employment.	3 days. Compensation begins on fourth day after disability or exhaustion of sick and annual leave.	Death, 10 to 66⅔ per cent. Disability, 66⅔ per cent.	Death: Basic wage, monthly maximum, $100; minimum, $50. Total disability: Monthly maximum, $66.67; minimum, $33.33, or actual wages if less than $33.33. Partial disability: Monthly maximum, $66.67.	Death, during life or until remarriage of widow or widower; other dependents, 416 weeks. Disability, during its continuance.	(a) Burial expenses, maximum, $100 and transportation; 35 per cent of wages to widow or dependent widower until death or remarriage and 10 per cent for each child under 18, not over 66⅔ per cent in all; other dependents, 10 to 40 per cent for not over 8 years; basic wage, maximum, $100 a month; minimum, $50. (b) Burial expenses, maximum, $100 and transportation.

State	Total disability (a) Permanent (b) Temporary	Partial disability	Medical and surgical aid	Nonresident alien beneficiaries	Time for notice and claim	(a) By whom administered (b) How claims are settled	Accident reports required	Accident-prevention work by—(a) Compensation commission. (b) Other agencies	State.
Vermont	(a) (b) 50 per cent of wages for 260 weeks; maximum, $15; minimum $6, or actual wages if less than $3; total not over $4,000.	50 per cent of wage loss for not over 260 weeks; maximum, $10. Specified injuries, 50 per cent of wages for fixed periods, in addition to temporary total; others proportionate; maximum $15, minimum, $6 or full wages if less than $3. Compensation for disfigurement.	Reasonable medical, surgical, and hospital service *for 14 days*, maximum, $100. Charges limited to prevailing rates.	No provision	Notice as soon as practicable; claim in 6 months.	(a) Commissioner of industries. (b) Voluntary agreement approved by commissioner; disputed cases settled by commissioner; appeal to courts.	All assenting employers must report all injuries of 1 day's disability or requiring medical attendance to commissioner within 72 hours; supplementary report after each 60 days or termination of disability.	(a) Commissioner of industries. (b) No provision.	Vermont.
Virginia	(a) (b) 50 per cent of wages for not over 500 weeks; maximum, $12, minimum, $6; total not over $4,500.	50 per cent of wage loss for not over 300 weeks; maximum, $12. Specified injuries, 50 per cent of wages for fixed periods; maximum, $12, minimum, $6. Disfigurement, not over 60 weeks.	Necessary medical, surgical, and hospital service *for 60 days*; longer at option of employer, employee must accept unless otherwise ordered by commission; charges limited to prevailing rates.	$1,000 maximum except to residents of Canada.	Notice in 30 days. Claim in 1 year.	(a) Industrial commission. (b) Voluntary agreement after 10 days approved by commission; disputed cases settled by commission or member thereof; review by full commission; appeal to courts.	All employers must report all injuries of over 1 week's disability to commission within 10 days; supplementary report after 60 days or upon termination of disability.	(a) No provision. (b) Bureau of labor and industrial statistics.[1]	Virginia.
Washington	(a) (b) $35 a month if single, $40 if wife or invalid husband, and $12.50 for one child, $7.50 for next youngest, and $5 for each other child under 16. If temporary, above schedule increased for first 6 months in certain cases.	Proportionate amounts based upon loss of earning capacity; maximum, $2,400. Fixed sums for certain specified injuries.	Necessary medical, surgical, and hospital service and transportation. Employees bear one-half cost.	One-half benefits; to parents only, unless treaty to contrary; nothing if law of nation excludes citizens of United States.	Claim in 1 year	(a) Division of industrial insurance. (b) All questions relating to compensation determined by division; appeal to courts.	All employers must report all accidents to division of industrial insurance at once.	(a) No provision; (b) Division of safety;[1] State mining board.[1]	Washington.
West Virginia	(a) 66⅔ per cent of wages for life; weekly maximum, $16, minimum, $5. (b) 66⅔ per cent of wages for not over 52 weeks (78 weeks in special cases): maximum, $16, minimum, $5.	If permanent, 66⅔ per cent of wages for fixed periods for life if over 85 per cent of disability; weekly maximum, $16, minimum, $5.	Reasonable medical, surgical, and hospital treatment; maximum, $300; in permanent disability cases where disability can be materially reduced, $600.	Widow, invalid widower, and children only.	Claim in 6 months; proof of dependency in 9 months.	(a) Compensation commissioner. (b) Commissioner has full power to determine all questions relating to compensation; appeal to courts.	All employers must report any information required by compensation commissioner for purpose of act upon request.	(a) Commissioner may require employers to adopt and post safety rules. (b) Bureau of labor;[1] Department of mines.[1]	West Virginia.
Wisconsin	(a) 65 per cent of wages for 260 to 900 weeks, depending on age of employee. Maximum, $18.20, minimum, $6.83. (b) 65 per cent of wages during disability; maximum, 4 years' earnings. Maximum annual earnings, $1,400, minimum, $525.	Specified major injuries, fixed percentages of total disability, specified lesser injuries, 65 per cent of wages for fixed periods, subject to extension; others proportionate, based on 80 per cent of schedule, all in addition to temporary total. Disfigurement, not to exceed one year's earnings. On loss of a major member, $150 must be paid into second injury fund.	Reasonable medical, surgical, and hospital treatment *for 90 days*; longer if disability period can be decreased; also necessary artificial members. Christian Science treatment permitted unless employer refuses by filing written notice.	Included	Notice in 30 days; claim in 2 years.	(a) Industrial commission. (b) Voluntary agreement approved by commission; disputed cases settled by commission; appeal to courts.	All employers of 3 or more persons and insurers must report all accidents to commission within first 5 days of each month.[1]	(a) Industrial commission. (b) No provision.	Wisconsin.
Wyoming	(a) Lump sum of $4,000 plus $120 a year for each boy under 16 or girl under 18; total not over $8,000. (b) $50 a month if single, $60 if married; $7.50 a month for each child under 16; maximum, $90; total not over $8,000.	Fixed lump sums for specified injuries, in addition to temporary total; others in proportion; maximum, $1,500.	In nonfatal cases, medical and hospital service; maximum, $200, unless there is a hospital fund; if disability exceeds 30 days, $100 per month may be allowed.	One-third benefits; to parents, widow and children only.	Claim in 12 months.	(a) Courts; fund supervised by State treasurer. (b) Claims and disputed cases settled by district courts of county; appeal to supreme court.	All employers engaged in extra-hazardous employments must report all accidents to district court within 20 days.	(a) No commission. (b) Inspector of mines.[1]	Wyoming.
United States	(a) (b) 66⅔ per cent of wages during disability; monthly maximum, $66.67; minimum, $33.33, or actual wages if less than $33.33	66⅔ per cent of wage loss during disability; monthly maximum, $66.67.	Reasonable medical, surgical, and hospital service, and transportation if necessary, *for a reasonable period* unless employee refuses.	Included	Notice in 48 hours, 1 year for reasonable cause; claim for disability in 60 days, 1 year for reasonable cause; death, 1 year.	(a) United States Employees' Compensation Commission. (b) Commission decides all questions arising under act.	Immediate superiors must report such information as required by commission immediately; supplementary reports as required by commission.	(a) No provision. (b) Bureau of Mines;[1] Bureau of Standards;[1] Interstate Commerce Commission.[1]	United States.

[1] Not provided for in compensation law.

[2] But employers having less than 3 employees lose defense of assumed risk if they do not elect.