

## V . Total Benefits

“Total Benefits” comprises the combined data for indemnity payments, medical payments, and settlement awards. Recent trends in total benefits include the following:

■ *Relative share of three total benefits components:* There has been a continuous decline in cumulative total benefits with successive mature injury years from 1990 to 1996, with two notable over-the-year decreases: 14.8% for 1991 injuries and 16.6% for 1994 injuries. Indemnity payments have consistently represented the smallest of the three components—about \$1 of every \$4 in total benefits. Medical payments and settlement awards each comprised 35% or more of total benefits over the seven-year period. During pre-reform injury years, settlement awards claimed the largest share of total benefits, while medical payments surpassed settlement awards for post-reform injury years.

■ *Post-reform decline in settlement dollars:* The growth of the settlement component, from 37.9% for 1990 injuries to a peak of 42% for 1993 injuries, was halted by a 26.1% drop in award amounts for 1994 injuries. This shift was prompted more by a reduction in average costs per settlement following the 1993 reforms than a reduction in the number of settlements.

■ *Most expensive disability types:* Although the Wage Loss Only disability category pertains to injuries incurred only during the first four years of the 1990-1999 decade, it was the second most expensive category over the *entire ten-year period*, accounting for 23.5% of all benefits, or over \$3.4 billion. Yet, it comprised only about 5.8% (47,441) of

the 817,136 cases over the decade. By contrast, the most expensive category—Temporary Total—at almost \$4.3 billion, represented 29.5% of all benefits and 54.4% (444,610) of all cases. This comparison conveys the tremendous impact of wage-loss cases on the overall cost of workers’ compensation in Florida. The post-reform Impairment Income category, composed of cases comparable to the pre-reform wage-loss cases (though unrestricted in eligibility by any wage criteria), had the third largest number (101,667) and percentage (12.4%) of cases. With nearly \$3.2 billion in total benefits, it represented over \$1 of every \$5 of benefits over the decade, even though it is a new indemnity category as of 1994.

■ *Lost-Time cases with no indemnity benefits:* The percentage of cases with either no record of benefit payments or a record of only medical benefits increased slightly for mature injury years, from 8.7% for 1990 to 10.5% for 1996, and registered the second highest number of cases over the 1990-1999 period, at 102,305. It is unclear to what extent this reflects actual patterns of payment as opposed to missing or incomplete information received by the division.

■ *Costs per case:* For mature injury years, the median total benefits steadily increased, from \$4,033 for 1990 to \$6,145 for 1996. Average total benefits, on the other hand, decreased from \$26,263 for 1990 to \$19,084 for 1996, with a conspicuous drop of over \$3,600 per case between pre-reform 1993 and post-reform 1994 injury years. These measures combined confirm a trend of fewer cases with high-end benefit payments. Permanent Total cases were the most expensive on a per-case basis, with a median of \$161,053 and an average of \$208,179 over

the decade—over ten times the overall average cost per case of \$20,390. Though costly, the more severe injuries in this category represent a relative handful of injuries—just 1.3% of all lost-time cases.

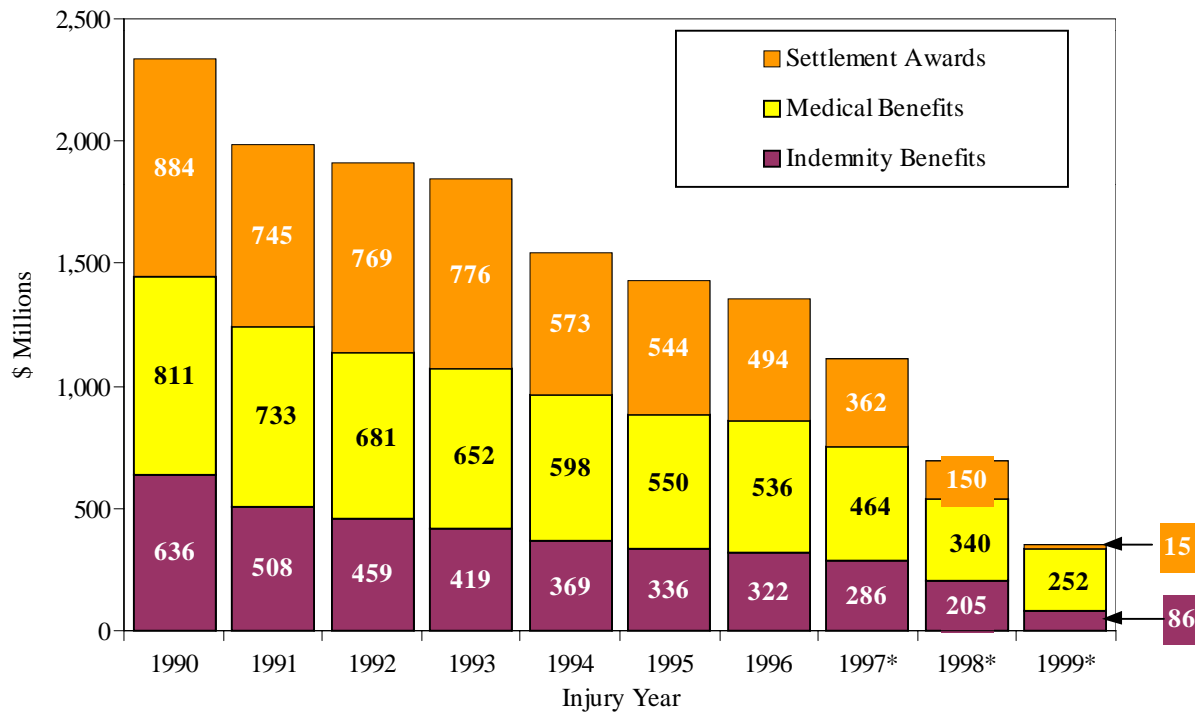
■ *Body part injured:* Well over half (53.6%) of total benefit dollars over the 1990-1999 decade of workplace injuries involved multiple body parts (28.1%) or the back (25.5%). Injuries to the lower (19.2%) and upper (17.0%) extremities combined accounted for another 36% of benefits. The most costly cases, on average, have involved injury to multiple body parts (\$30,322), the neck (\$24,872), the head (\$23,215), and the back (\$22,397). In almost

all body part categories, average cost per case declined with successive mature injury years, while median cost per case increased, confirming the trend toward fewer extremely expensive cases.

■ *Nature of Injury:* Disaggregated by nature of the injury, most workplace injuries involved Sprain/Strain, Other Leading Injuries, Contusion, Fracture, or Laceration. Of these five categories, Other Leading Injuries and Fractures comprised the most expensive cases, with median costs of \$6,097 and \$5,713, respectively, and average costs exceeding \$25,000.

Figure 5.1

**Total Benefit Payments Reported by Type of Benefit for Injury Years (1990-1999)**



\*Preliminary reporting

Source: Division of Workers' Compensation Claims and Judges' Orders Files as of March 20, 2000

**Table 5.1**

**Total Benefits by Payment Type and Injury Year (1990-1999)**

Type of Benefit	Year of Injury				
	1990	1991	1992	1993	1994
<b>Indemnity Benefits</b>	\$636,491,816	\$508,260,684	\$459,236,768	\$418,892,115	\$368,771,257
Percent of Total	27.3%	25.6%	24.1%	22.7%	24.0%
<b>Medical Benefits</b>	\$810,765,475	\$733,435,930	\$680,536,460	\$652,161,301	\$597,625,518
Percent of Total	34.8%	36.9%	35.6%	35.3%	38.8%
<b>Settlement Awards</b>	\$884,406,357	\$744,606,090	\$769,374,396	\$775,612,049	\$572,906,165
Percent of Total	37.9%	37.5%	40.3%	42.0%	37.2%
<b>Total Benefit Payments</b>	\$2,331,663,648	\$1,986,302,704	\$1,909,147,624	\$1,846,665,465	\$1,539,302,940
Type of Benefit	Year of Injury				
	1995	1996	1997*	1998*	1999*
<b>Indemnity Benefits</b>	\$335,841,680	\$322,106,432	\$285,730,485	\$205,459,623	\$85,613,052
Percent of Total	23.5%	23.8%	25.7%	29.6%	24.3%
<b>Medical Benefits</b>	\$549,748,757	\$536,288,619	\$463,689,805	\$339,981,041	\$251,870,688
Percent of Total	38.5%	39.7%	41.7%	48.9%	71.5%
<b>Settlement Awards</b>	\$543,643,370	\$493,773,902	\$361,616,902	\$149,779,303	\$14,674,891
Percent of Total	38.0%	36.5%	32.5%	21.5%	4.2%
<b>Total Benefit Payments</b>	\$1,429,233,807	\$1,352,168,953	\$1,111,037,192	\$695,219,966	\$352,158,631

\*Preliminary reporting

Source: Division of Workers' Compensation Claims and Judges' Orders Files as of March 20, 2000

Table 5.2

**Total Benefits by Disability Type and Injury Year (1990-1999)**

Disability Type	1990	1991	1992	1993	1994	1995
<b>Temporary Partial</b>						
Number of Cases	1,351	1,921	2,746	3,853	5,064	6,691
Total Benefits	\$10,000,134	\$10,303,099	\$14,382,597	\$20,490,967	\$20,547,472	\$27,233,752
Percent of Total Cases	1.4%	2.2%	3.2%	4.6%	6.1%	8.4%
Percent of Total Benefits	0.4%	0.5%	0.8%	1.1%	1.3%	1.9%
<b>Temporary Total</b>						
Number of Cases	64,891	57,391	54,688	53,367	43,490	39,100
Total Benefits	\$557,770,915	\$527,545,333	\$573,183,558	\$605,239,375	\$374,526,671	\$370,239,760
Percent of Total Cases	67.2%	65.7%	63.8%	63.1%	52.6%	49.0%
Percent of Total Benefits	23.9%	26.6%	30.0%	32.8%	24.3%	25.9%
<b>Permanent Impairment Only</b>						
Number of Cases	1,297	1,008	1,031	763	N/A	N/A
Total Benefits	\$69,680,720	\$44,472,237	\$42,640,872	\$28,900,447		
Percent of Total Cases	1.3%	1.2%	1.2%	0.9%		
Percent of Total Benefits	3.0%	2.2%	2.2%	1.6%		
<b>Wage Loss Only</b>						
Number of Cases	13,325	11,966	11,327	10,823	N/A	N/A
Total Benefits	\$1,052,840,749	\$843,534,107	\$791,712,811	\$728,432,954		
Percent of Total Cases	13.8%	13.7%	13.2%	12.8%		
Percent of Total Benefits	45.2%	42.5%	41.5%	39.4%		
<b>Wage Loss &amp; Permanent Impairment</b>						
Number of Cases	326	266	265	251	N/A	N/A
Total Benefits	\$35,500,990	\$27,219,734	\$26,541,005	\$20,363,042		
Percent of Total Cases	0.3%	0.3%	0.3%	0.3%		
Percent of Total Benefits	1.5%	1.4%	1.4%	1.1%		
<b>Impairment Income</b>						
Number of Cases	N/A	N/A	N/A	N/A	20,966	20,734
Total Benefits					\$796,674,994	\$742,117,524
Percent of Total Cases					25.3%	26.0%
Percent of Total Benefits					51.8%	51.9%
<b>Supplemental Income</b>						
Number of Cases	N/A	N/A	N/A	N/A	39	35
Total Benefits					\$5,279,553	\$3,989,451
Percent of Total Cases					0.0%	0.0%
Percent of Total Benefits					0.3%	0.3%
<b>Permanent Total</b>						
Number of Cases	1,810	1,734	1,536	1,371	1,293	1,065
Total Benefits	\$472,509,245	\$402,391,825	\$326,249,305	\$299,281,138	\$243,705,839	\$188,803,830
Percent of Total Cases	1.9%	2.0%	1.8%	1.6%	1.6%	1.3%
Percent of Total Benefits	20.3%	20.3%	17.1%	16.2%	15.8%	13.2%
<b>Death</b>						
Number of Cases	408	316	297	399	392	430
Total Benefits	\$23,463,798	\$26,986,684	\$14,799,245	\$24,604,328	\$18,963,562	\$18,695,670
Percent of Total Cases	0.4%	0.4%	0.3%	0.5%	0.5%	0.5%
Percent of Total Benefits	1.0%	1.4%	0.8%	1.3%	1.2%	1.3%
<b>Settled, No Indemnity Recorded</b>						
Number of Cases	4,773	5,051	5,822	6,468	4,745	4,595
Total Benefits	\$108,701,511	\$103,213,973	\$119,154,633	\$118,983,911	\$79,456,528	\$77,851,818
Percent of Total Cases	4.9%	5.8%	6.8%	7.6%	5.7%	5.8%
Percent of Total Benefits	4.7%	5.2%	6.2%	6.4%	5.2%	5.4%
<b>Lost Time, No Indemnity Recorded</b>						
Number of Cases	8,352	7,744	8,036	7,325	6,756	7,077
Total Benefits	\$1,195,587	\$635,713	\$483,597	\$369,303	\$148,321	\$302,002
Percent of Total Cases	8.7%	8.9%	9.4%	8.7%	8.2%	8.9%
Percent of Total Benefits	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>						
Number of Cases	96,533	87,397	85,748	84,620	82,745	79,727
Total Benefits	\$2,331,663,648	\$1,986,302,704	\$1,909,147,624	\$1,846,665,465	\$1,539,302,940	\$1,429,233,807

Table 5.2

**Total Benefits by Disability Type and Injury Year (1990-1999)**

Disability Type	1996	1997*	1998*	1999*	1990-1999
<b>Temporary Partial</b>					
Number of Cases	8,315	10,271	9,951	7,945	58,108
Total Benefits	\$35,141,646	\$41,194,194	\$35,559,865	\$18,513,624	\$233,367,349
Percent of Total Cases	10.5%	12.9%	13.3%	12.0%	7.1%
Percent of Total Benefits	2.6%	3.7%	5.1%	5.3%	1.6%
<b>Temporary Total</b>					
Number of Cases	36,095	34,903	34,106	26,579	444,610
Total Benefits	\$384,585,267	\$392,712,983	\$346,421,445	\$163,560,841	\$4,295,786,147
Percent of Total Cases	45.4%	43.7%	45.7%	40.1%	54.4%
Percent of Total Benefits	28.4%	35.3%	49.8%	46.4%	29.5%
<b>Permanent Impairment Only</b>					
Number of Cases	N/A	N/A	N/A	N/A	4,099
Total Benefits					\$185,694,277
Percent of Total Cases					0.5%
Percent of Total Benefits					1.3%
<b>Wage Loss Only</b>					
Number of Cases	N/A	N/A	N/A	N/A	47,441
Total Benefits					\$3,416,520,621
Percent of Total Cases					5.8%
Percent of Total Benefits					23.5%
<b>Wage Loss &amp; Permanent Impairment</b>					
Number of Cases	N/A	N/A	N/A	N/A	1,108
Total Benefits					\$109,624,771
Percent of Total Cases					0.1%
Percent of Total Benefits					0.8%
<b>Impairment Income</b>					
Number of Cases	21,021	20,054	14,318	4,574	101,667
Total Benefits	\$684,754,663	\$519,968,652	\$253,846,739	\$159,167,676	\$3,156,530,247
Percent of Total Cases	26.4%	25.1%	19.2%	6.9%	12.4%
Percent of Total Benefits	50.6%	46.8%	36.5%	45.2%	21.7%
<b>Supplemental Income</b>					
Number of Cases	16	7	0	1	98
Total Benefits	\$1,080,981	\$720,989	\$0	\$13,137	\$11,084,112
Percent of Total Cases	0.0%	0.0%	0.0%	0.0%	0.0%
Percent of Total Benefits	0.1%	0.1%	0.0%	0.0%	0.1%
<b>Permanent Total</b>					
Number of Cases	956	608	161	29	10,563
Total Benefits	\$160,641,315	\$83,352,308	\$18,492,931	\$3,363,180	\$2,198,790,917
Percent of Total Cases	1.2%	0.8%	0.2%	0.0%	1.3%
Percent of Total Benefits	11.9%	7.5%	2.7%	1.0%	15.1%
<b>Death</b>					
Number of Cases	364	334	250	169	3,359
Total Benefits	\$13,195,077	\$11,819,742	\$6,637,818	\$2,549,631	\$161,715,556
Percent of Total Cases	0.5%	0.4%	0.3%	0.3%	0.4%
Percent of Total Benefits	1.0%	1.1%	1.0%	0.7%	1.1%
<b>Settled, No Indemnity Recorded</b>					
Number of Cases	4,464	4,402	2,932	526	43,778
Total Benefits	\$72,714,215	\$61,252,041	\$34,244,931	\$4,990,136	\$780,563,697
Percent of Total Cases	5.6%	5.5%	3.9%	0.8%	5.4%
Percent of Total Benefits	5.4%	5.5%	4.9%	1.4%	5.4%
<b>Lost Time, No Indemnity Recorded</b>					
Number of Cases	8,337	9,319	12,851	26,508	102,305
Total Benefits	\$55,790	\$16,282	\$16,236	\$406	\$3,223,237
Percent of Total Cases	10.5%	11.7%	17.2%	40.0%	12.5%
Percent of Total Benefits	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>					
Number of Cases	79,568	79,898	74,569	66,331	817,136
Total Benefits	\$1,352,168,953	\$1,111,037,192	\$695,219,966	\$352,158,631	\$14,552,900,931

\*Preliminary reporting

Source: Division of Worker's Compensation Claims and Judges Orders' Files as of March 20, 2000

Table 5.3

**Median and Average Benefits by Disability Type and Injury Year (1990-1999)**

Disability Type	1990	1991	1992	1993	1994	1995
<b>Temporary Partial</b>						
Median Total Payments	\$1,550	\$1,499	\$1,475	\$1,431	\$1,410	\$1,412
Average Total Payments	\$7,402	\$5,363	\$5,243	\$5,324	\$4,066	\$4,089
% of All Cases Average	28.2%	21.5%	21.4%	22.3%	20.0%	20.7%
<b>Temporary Total</b>						
Median Total Payments	\$2,159	\$2,471	\$2,906	\$3,293	\$2,660	\$2,863
Average Total Payments	\$8,599	\$9,198	\$10,490	\$11,349	\$8,625	\$9,520
% of All Cases Average	32.7%	37.0%	42.7%	47.4%	42.5%	48.2%
<b>Permanent Impairment Only</b>						
Median Total Payments	\$25,678	\$21,736	\$23,710	\$17,985	N/A	N/A
Average Total Payments	\$53,725	\$44,119	\$41,359	\$37,877		
% of All Cases Average	204.6%	177.2%	168.5%	158.3%		
<b>Wage Loss Only</b>						
Median Total Payments	\$60,316	\$49,791	\$50,475	\$48,797	N/A	N/A
Average Total Payments	\$79,012	\$70,494	\$69,896	\$67,310		
% of All Cases Average	300.8%	283.2%	284.7%	281.4%		
<b>Wage Loss &amp; Perm. Impairment</b>						
Median Total Payments	\$83,398	\$75,402	\$74,413	\$60,419	N/A	N/A
Average Total Payments	\$108,899	\$102,330	\$100,155	\$81,128		
% of All Cases Average	414.6%	411.1%	408.0%	339.1%		
<b>Impairment Income</b>						
Median Total Payments	N/A	N/A	N/A	N/A	\$22,249	\$20,981
Average Total Payments					\$37,998	\$35,799
% of All Cases Average					187.2%	181.2%
<b>Supplemental Income</b>						
Median Total Payments	N/A	N/A	N/A	N/A	\$119,322	\$86,387
Average Total Payments					\$135,373	\$113,984
% of All Cases Average					667.0%	576.8%
<b>Permanent Total</b>						
Median Total Payments	\$212,300	\$193,799	\$174,892	\$167,499	\$137,342	\$128,299
Average Total Payments	\$261,055	\$232,060	\$212,402	\$218,294	\$188,481	\$177,447
% of All Cases Average	994.0%	932.3%	865.2%	912.5%	928.7%	898.0%
<b>Death</b>						
Median Total Payments	\$51,344	\$65,656	\$47,500	\$45,809	\$46,686	\$33,890
Average Total Payments	\$72,643	\$105,830	\$58,961	\$84,261	\$67,727	\$58,424
% of All Cases Average	276.6%	425.2%	240.2%	352.2%	333.7%	295.7%
<b>Settled, No Indemnity Recorded</b>						
Median Total Payments	\$12,250	\$10,180	\$10,375	\$10,000	\$8,000	\$8,875
Average Total Payments	\$23,153	\$20,730	\$20,744	\$18,597	\$16,931	\$17,209
% of All Cases Average	88.2%	83.3%	84.5%	77.7%	83.4%	87.1%
<b>Lost Time, No Indemnity Recorded</b>						
Median Total Payments	\$525	\$538	\$566	\$1,063	\$800	\$611
Average Total Payments	\$1,513	\$2,025	\$2,094	\$3,130	\$1,595	\$2,876
% of All Cases Average	5.8%	8.1%	8.5%	13.1%	7.9%	14.6%
<b>Total</b>						
Median Total Payments	\$4,033	\$4,556	\$5,112	\$5,500	\$5,577	\$5,810
Average Total Payments	\$26,263	\$24,891	\$24,549	\$23,922	\$20,296	\$19,760

Table 5.3

**Median and Average Benefits by Disability Type and Injury Year (1990-1999)**

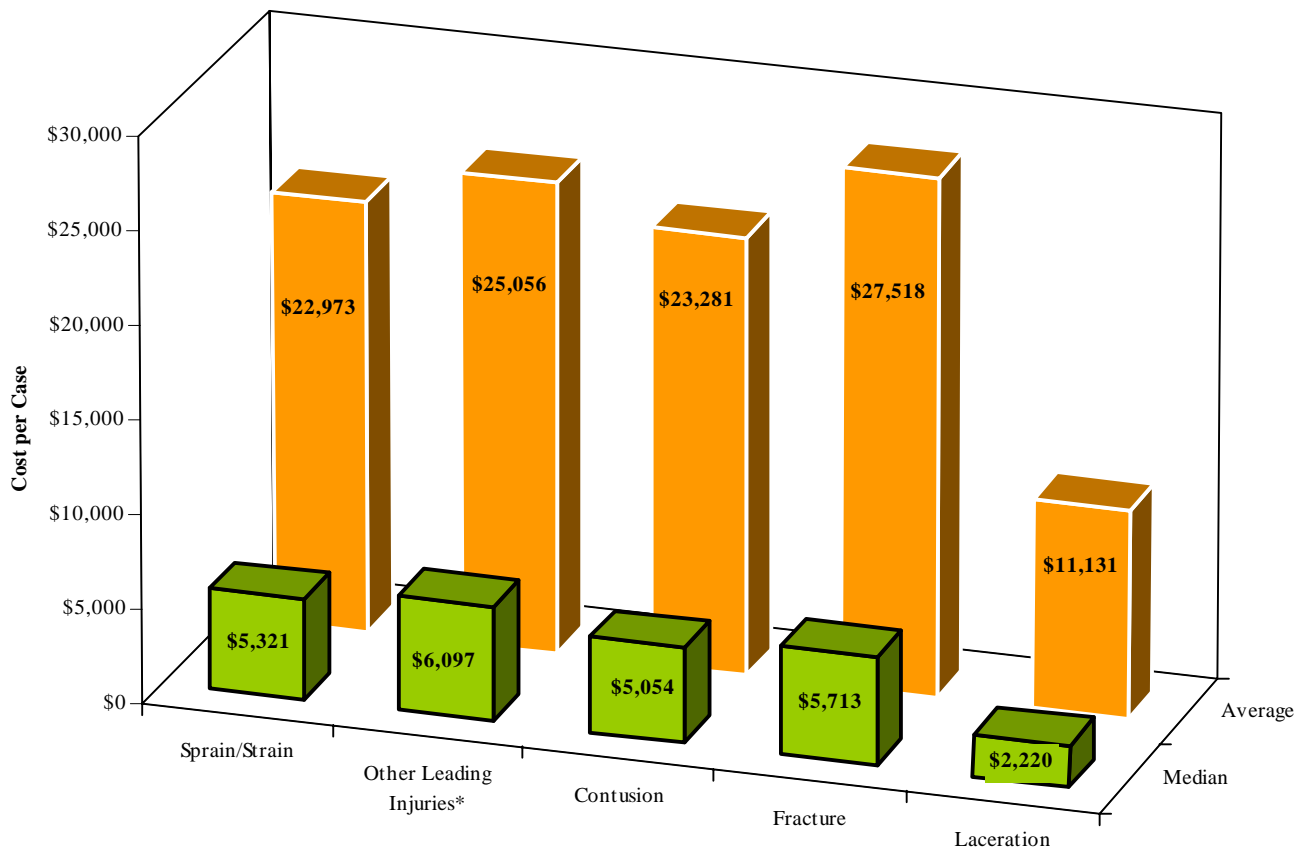
Disability Type	1996	1997*	1998*	1999*	1990-1999
<b>Temporary Partial</b>					
Median Total Payments	\$1,478	\$1,493	\$1,584	\$1,246	\$1,448
Average Total Payments	\$4,263	\$4,019	\$3,579	\$2,341	\$4,029
% of All Cases Average	22.3%	25.4%	31.6%	26.2%	19.8%
<b>Temporary Total</b>					
Median Total Payments	\$3,360	\$3,778	\$4,143	\$2,755	\$2,901
Average Total Payments	\$10,698	\$11,296	\$10,193	\$6,203	\$9,684
% of All Cases Average	56.1%	71.4%	90.1%	69.5%	47.5%
<b>Permanent Impairment Only</b>					
Median Total Payments	N/A	N/A	N/A	N/A	\$22,337
Average Total Payments					\$45,302
% of All Cases Average					222.2%
<b>Wage Loss Only</b>					
Median Total Payments	N/A	N/A	N/A	N/A	\$52,688
Average Total Payments					\$72,018
% of All Cases Average					353.2%
<b>Wage Loss &amp; Perm. Impairment</b>					
Median Total Payments	N/A	N/A	N/A	N/A	\$72,052
Average Total Payments					\$98,939
% of All Cases Average					485.2%
<b>Impairment Income</b>					
Median Total Payments	\$19,380	\$16,142	\$11,717	\$7,015	\$17,239
Average Total Payments	\$32,575	\$25,928	\$17,729	\$34,798	\$31,049
% of All Cases Average	170.7%	163.9%	156.7%	390.0%	152.3%
<b>Supplemental Income</b>					
Median Total Payments	\$51,664	\$64,782	\$0	\$13,137	\$83,450
Average Total Payments	\$67,561	\$102,998	\$0	\$13,137	\$113,103
% of All Cases Average	354.0%	651.2%	0.0%	147.2%	554.7%
<b>Permanent Total</b>					
Median Total Payments	\$115,270	\$90,763	\$53,974	\$20,223	\$161,053
Average Total Payments	\$168,035	\$137,093	\$114,863	\$115,972	\$208,179
% of All Cases Average	880.5%	866.7%	1015.4%	1299.8%	1021.0%
<b>Death</b>					
Median Total Payments	\$31,031	\$33,304	\$22,758	\$14,438	\$39,233
Average Total Payments	\$52,780	\$52,767	\$35,880	\$35,910	\$65,979
% of All Cases Average	276.6%	333.6%	317.2%	402.5%	323.6%
<b>Settled, No Indemnity Recorded</b>					
Median Total Payments	\$8,300	\$7,500	\$6,899	\$5,888	\$9,213
Average Total Payments	\$16,632	\$14,169	\$11,924	\$9,708	\$18,105
% of All Cases Average	87.2%	89.6%	105.4%	108.8%	88.8%
<b>Lost Time, No Indemnity Recorded</b>					
Median Total Payments	\$571	\$643	\$1,202	\$203	\$598
Average Total Payments	\$1,162	\$2,326	\$3,247	\$203	\$1,882
% of All Cases Average	6.1%	14.7%	28.7%	2.3%	9.2%
<b>Total</b>					
Median Total Payments	\$6,145	\$5,898	\$5,003	\$2,677	\$5,003
Average Total Payments	\$19,084	\$15,818	\$11,312	\$8,922	\$20,390

\*Preliminary reporting

Source: Division of Workers' Compensation Claims and Judges' Order Files as of March 20, 2000

Figure 5.2

**The Five Leading Injuries for 1990-1996:  
Median and Average Cost Per Case**



\*A group comprising nine different injury types: angina pectoris, asphyxiation, enucleation, foreign body, freezing, inflammation, rupture, severance, and vascular loss

Source: Division of Workers' Compensation Claims and Judge Orders' Files as of March 20, 2000

# Table 5.4

## **Total, Average, and Median Benefits by Injured Body Part and Injury Year (1990-1999)**

Injured Body Part	1990	1991	1992	1993	1994	1995	1996	1997*	1998*	1999*	1990-1999
<b>Multiple Body Parts</b>											
Total Payments	\$671,861,800	\$590,704,410	\$575,330,603	\$561,356,288	\$443,361,248	\$396,409,827	\$356,329,176	\$278,228,749	\$165,488,789	\$55,172,472	\$4,094,243,362
Percent of Benefit Total	28.8%	29.7%	30.1%	30.4%	28.8%	27.7%	26.4%	25.0%	23.8%	15.7%	28.1%
Average Payment	\$39,713	\$36,646	\$35,094	\$35,374	\$29,766	\$29,325	\$28,080	\$22,713	\$16,139	\$9,018	\$30,322
Median Payment	\$8,416	\$8,768	\$9,964	\$10,262	\$9,073	\$9,266	\$9,400	\$8,444	\$6,855	\$3,650	\$8,447
<b>Back Injury</b>											
Total Payments	\$659,481,727	\$588,674,982	\$546,761,419	\$470,633,896	\$367,424,495	\$334,209,796	\$317,827,118	\$243,802,340	\$136,698,077	\$38,947,239	\$3,704,461,089
Percent of Benefit Total	28.3%	29.6%	28.6%	25.5%	23.9%	23.4%	23.5%	21.9%	19.7%	11.1%	25.5%
Average Payment	\$30,270	\$28,107	\$27,326	\$25,602	\$20,853	\$20,470	\$20,639	\$16,572	\$11,057	\$4,958	\$22,397
Median Payment	\$3,632	\$4,502	\$4,939	\$5,241	\$5,000	\$5,040	\$5,857	\$5,515	\$4,524	\$2,350	\$4,624
<b>Lower Extremities</b>											
Total Payments	\$419,901,920	\$372,471,407	\$345,245,228	\$339,075,739	\$305,127,080	\$282,389,665	\$273,234,458	\$239,172,973	\$160,446,040	\$59,699,969	\$2,796,764,479
Percent of Benefit Total	18.0%	18.8%	18.1%	18.4%	19.8%	19.8%	20.2%	21.5%	23.1%	17.0%	19.2%
Average Payment	\$21,158	\$20,596	\$20,152	\$20,041	\$18,094	\$17,442	\$16,672	\$14,408	\$10,599	\$5,943	\$17,136
Median Payment	\$2,803	\$3,400	\$3,941	\$4,500	\$5,113	\$5,435	\$5,664	\$5,638	\$4,737	\$2,485	\$4,251
<b>Upper Extremities</b>											
Total Payments	\$287,159,165	\$267,086,327	\$255,394,551	\$304,989,030	\$271,855,137	\$268,302,724	\$265,265,609	\$233,553,721	\$154,871,550	\$169,388,945	\$2,477,866,759
Percent of Benefit Total	12.3%	13.4%	13.4%	16.5%	17.7%	18.8%	19.6%	21.0%	22.3%	48.1%	17.0%
Average Payment	\$15,344	\$15,868	\$15,801	\$17,558	\$15,083	\$14,909	\$14,584	\$12,688	\$9,551	\$16,123	\$14,713
Median Payment	\$2,595	\$3,125	\$3,706	\$4,236	\$4,727	\$5,004	\$5,545	\$5,239	\$4,672	\$2,555	\$4,083
<b>Trunk</b>											
Total Payments	\$66,627,452	\$57,512,314	\$60,266,591	\$77,629,840	\$68,388,058	\$62,304,728	\$66,156,743	\$57,150,406	\$41,249,078	\$16,382,727	\$573,667,937
Percent of Benefit Total	2.9%	2.9%	3.2%	4.2%	4.4%	4.4%	4.9%	5.1%	5.9%	4.7%	3.9%
Average Payment	\$15,170	\$14,538	\$14,881	\$14,840	\$13,962	\$13,002	\$13,706	\$11,628	\$9,050	\$5,328	\$12,835
Median Payment	\$4,364	\$4,602	\$4,805	\$4,875	\$5,044	\$5,168	\$5,176	\$5,275	\$4,867	\$3,447	\$4,812
<b>Head</b>											
Total Payments	\$83,222,001	\$67,527,541	\$77,396,818	\$56,626,212	\$52,873,629	\$61,286,106	\$49,172,873	\$41,996,543	\$24,656,784	\$9,390,973	\$524,149,480
Percent of Benefit Total	3.6%	3.4%	4.1%	3.1%	3.4%	4.3%	3.6%	3.8%	3.5%	2.7%	3.6%
Average Payment	\$30,926	\$28,325	\$33,061	\$24,869	\$22,490	\$24,933	\$21,241	\$17,698	\$11,900	\$7,136	\$23,215
Median Payment	\$3,313	\$3,877	\$4,472	\$4,199	\$4,786	\$5,256	\$5,679	\$5,697	\$4,382	\$2,396	\$4,447
<b>Neck</b>											
Total Payments	\$25,903,886	\$13,873,841	\$17,065,276	\$36,354,460	\$30,273,294	\$24,330,962	\$24,182,976	\$17,132,459	\$11,809,649	\$3,176,308	\$204,103,111
Percent of Benefit Total	1.1%	0.7%	0.9%	2.0%	2.0%	1.7%	1.8%	1.5%	1.7%	0.9%	1.4%
Average Payment	\$37,596	\$48,852	\$41,827	\$31,751	\$25,418	\$23,217	\$23,119	\$17,429	\$13,732	\$5,754	\$24,872
Median Payment	\$8,593	\$13,975	\$12,250	\$7,295	\$7,471	\$8,155	\$8,469	\$6,853	\$6,238	\$2,380	\$7,035
<b>Missing Data</b>											
Total Payments	\$117,505,697	\$28,451,881	\$31,687,138	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$177,644,716
Percent of Benefit Total	5.0%	1.4%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.2%
Average Payment	\$31,402	\$23,809	\$24,892	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$28,606
Median Payment	\$12,250	\$10,000	\$8,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,654
<b>Total</b>											
Total Payments	\$2,331,663,648	\$1,986,302,704	\$1,909,147,624	\$1,846,665,465	\$1,539,302,940	\$1,429,233,807	\$1,352,168,953	\$1,111,037,192	\$695,219,966	\$352,158,631	\$14,552,900,931
Percent of Benefit Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Average Payment	\$26,263	\$24,891	\$24,549	\$23,922	\$20,296	\$19,760	\$19,084	\$15,818	\$11,312	\$8,922	\$20,390
Median Payment	\$4,033	\$4,556	\$5,112	\$5,500	\$5,577	\$5,810	\$6,145	\$5,898	\$5,003	\$2,677	\$5,003

\*Preliminary reporting

Source: Division of Workers' Compensation Claims and Judges Orders' Files as of March 20, 2000