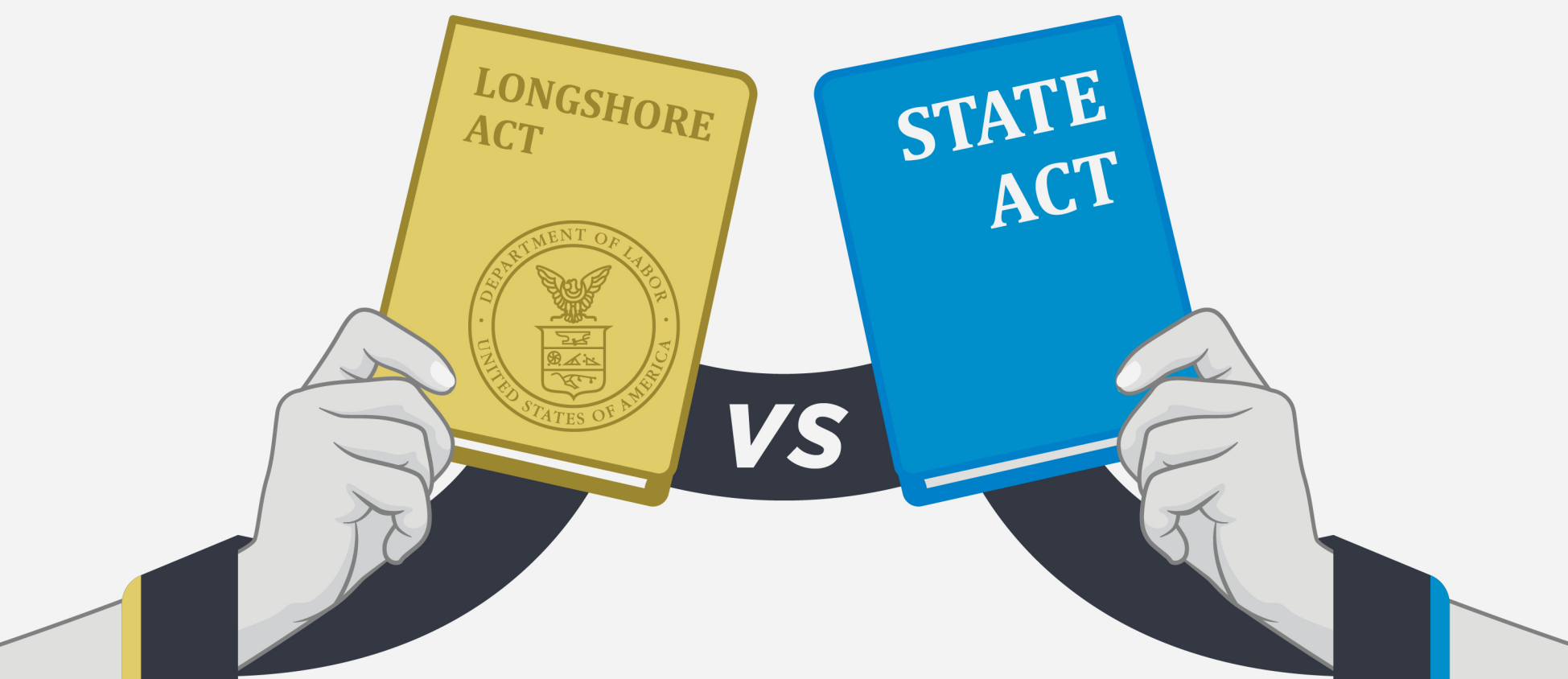
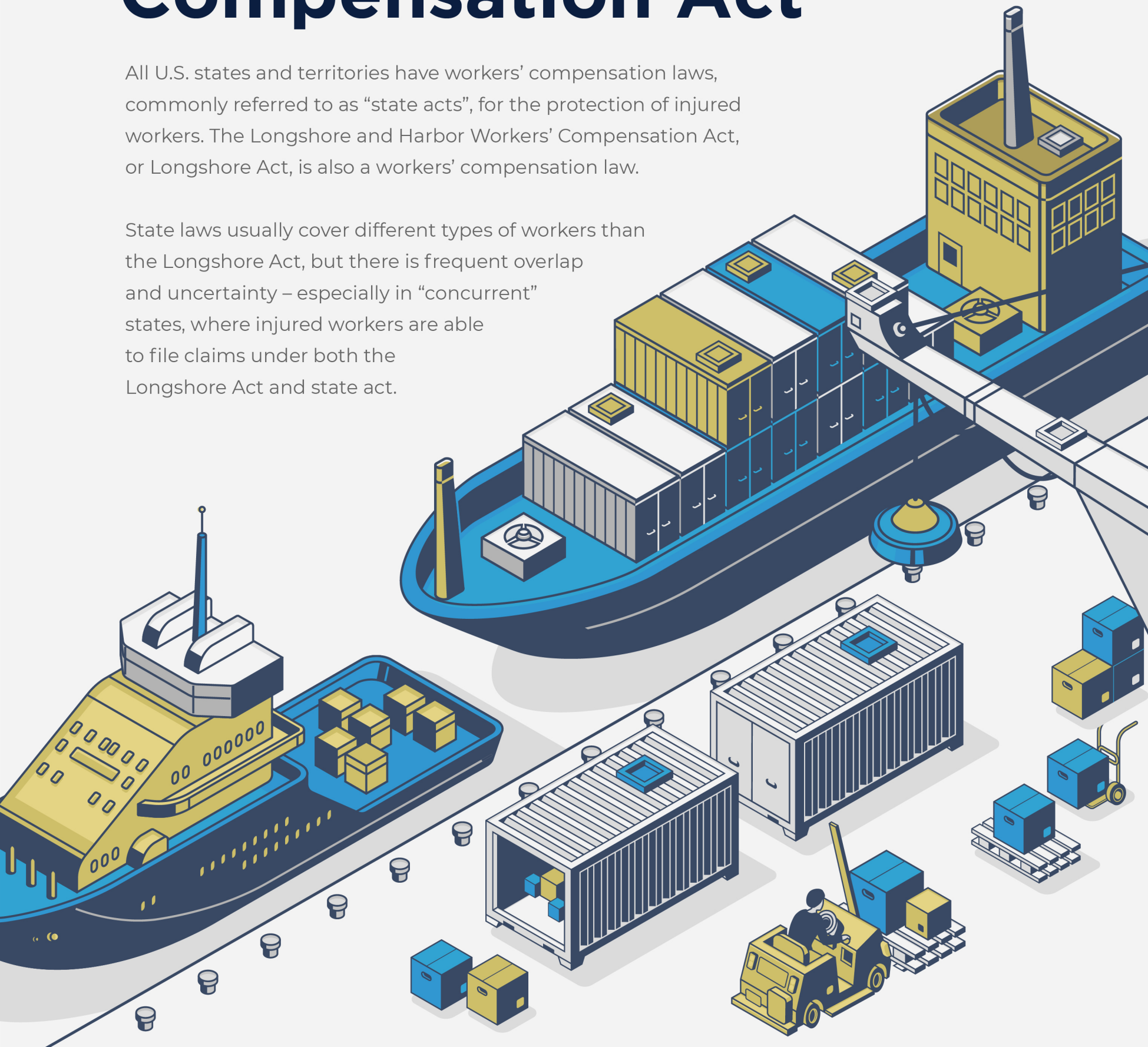


State Act *vs.* The Longshore and Harbor Workers' Compensation Act

All U.S. states and territories have workers' compensation laws, commonly referred to as "state acts", for the protection of injured workers. The Longshore and Harbor Workers' Compensation Act, or Longshore Act, is also a workers' compensation law.

State laws usually cover different types of workers than the Longshore Act, but there is frequent overlap and uncertainty – especially in "concurrent" states, where injured workers are able to file claims under both the Longshore Act and state act.



Enacted by U.S. CONGRESS		Enacted by STATE LEGISLATURE
Administered by U.S. DEPT of LABOR		Administered by STATE AGENCIES
LIBERALLY Administered		Administration VARIES by STATE
Generally pays HIGHER BENEFITS		Generally pays LOWER BENEFITS
Covers MARITIME WORKERS		Covers LOCAL WORKERS
COSTS MORE to INSURE Than State Act		COSTS LESS to INSURE Than Longshore Act

The most important difference for employers is that state workers' compensation laws and the Longshore Act are separate exposures. Overlapping jurisdictions and coverage uncertainties mean employers must be sure to have the correct coverage.