

State Worker's Compensation Overview

Arizona

Presented by **Brown & Brown Insurance Services, Inc.**

Issue	Regulation	Comments
Employee's Notice to Employer	As soon as practicable	Failure to provide a notice is excusable for good cause.
Claim Filing Requirements	Within one year	Time begins to run when the injury becomes manifest or when the claimant knows or should have known of the compensable injury. Failure to file a claim is excusable for good and reasonable cause.
Employer's Report of Accident	Within 10 days	To Industrial Commission of Arizona and insurance carrier.
Waiting Period	Seven days	Retroactively paid if disability lasts at least 14 days.
Temporary Total Disability (TTD) Benefits	<u>Jan. 1, 2024 to Dec. 31, 2024</u> Max: \$3,775.55 per month	An employee's monthly TTD benefit rate is 66 and two-thirds of the employee's average monthly wage (AMW), which is based on earnings during the 30 days preceding the injury. For purposes of calculating the benefit rate, an employee's AMW is subject to a maximum that is in effect on the date of injury. New maximums become effective as of Jan. 1 each year. Monthly TTD benefits may increase by \$25 if the injured employee has any dependents.
Death Benefits	Jan. 1, 2023 to Dec. 31, 2023 Max: \$3,595.76 per month	The monthly death benefit rate depends on the number of surviving dependents and their ages and marital status. Children qualify for these benefits until the age of 18 (22 if full-time student) or marriage. A two-year lump sum is payable to a surviving spouse upon remarriage. Employers must also pay up to \$5,000 for funeral expenses.
Permanent Partial Disability (PPD) Benefits	Jan. 1, 2024 to Dec. 31, 2024 Max: \$3,114.67 per month Jan. 1, 2023 to Dec. 31, 2023 Max: \$2,966.36 per month	An employee's monthly PPD benefit rate is either 55 percent of the employee's AMW or 55 percent of the difference between the pre- and post-injury wages, subject to the maximum in effect on the date of injury. The type of injury and extent of permanent disability also determines the length of benefits.
Coverage of Minors	Yes	Illegally employed minors are eligible for compensation of up to 150 percent of regular rates. A lump sum is payable to the minor's guardian.
Coverage of Occupational Disease	All diseases	Employee receives compensation from the last employer where the employee was last exposed to the hazard. In the case of silicosis and asbestosis, employee must have been exposed for at least two years to the hazard.

ADDITIONAL INFORMATION
Industrial Commission of Arizona

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