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Nota di contenuto	The Institute for Civil Justice; Board of Overseers; California Commission on Health and Safety and Workers' Compensation, Blue-Ribbon Permanent Disability Policy Advisory Committee; Preface; Figures; Tables; Summary; Acknowledgments; Introduction; 1. Self-Insurance in California and Implications for return to Work and Replacement of Lost Earnings; 2. Measuring Earnings Losses and Replacement Rates; 3. Data; 4. Results on Earnings Losses and Replacement Rates; 5. Comparing Results on Return to Work at Insured and Self-Insured Firms 6. Results on Earnings Losses and Replacement Rates by Severity of Injury 7. Explaining the Differences: The Impact of Firm Size and Pre-Injury Earnings on Wage Loss and Replacement Rates; 8. Summary and Implications for Adequacy of Compensation; A. Technical Appendix; B. Responses from Workers' Compensation Stakeholders on Report Findings; References
Sommario/riassunto	This report examines the consequences of a disabling workplace injury for workers at 68 private self-insured employers in California from

1991-5. Using employer-provided data, it estimates the earnings losses associated with a disability and the post-injury employment patterns of claimants.

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