

UI Time Lapse BASED on ACTUAL Data  
 Benefit Payments (14/21 Days)  
 Quarter ending 12/31/1994  
 as of 01/23/1995

**Initial Claims Workload**

	Current Quarter	Prior Quarter	% Change	Prior Year Quarter	% Change
Intrastate	2,619,236	2,399,517	9.2	2,901,303	-9.7
Interstate	216,623	205,008	5.7	244,662	-11.5
UCFE	24,657	22,384	10.2	24,102	2.3
UCX	29,253	33,226	-12.0	35,141	-16.8

**EUC Initial Claims Workload \***

	Current Quarter	Prior Quarter	% Change	Prior Year Quarter	% Change
Intrastate	261	708	-63.1	585,484	-100.0
Interstate	3,470	2,285	51.9	64,403	-94.6
UCFE	6	5	20.0	7,017	-99.9
UCX	1	4	-75.0	7,739	-100.0

**EUC Continued Claims Workload \***

	Current Quarter	Prior Quarter	% Change	Prior Year Quarter	% Change
Intrastate	4,312	10,253	-57.9	13,462,798	-100.0
Interstate	388	1,475	-73.7	772,401	-99.9
UCFE	125	243	-48.6	148,918	-99.9
UCX	60	177	-66.1	197,483	-100.0

\* Claims are for Weeks of Unemployment  
 Prior to April 30, 1994, when the program ended

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 as of 01/23/1995

**Initial Claims Timelapse**

	SS/ DLA	Current Quarter	Prior Quarter	% Change	Prior Year Quarter	% Change
Intrastate	87.0	93.0	91.6	1.4	91.9	1.1
Interstate	70.0	76.5	71.7	4.8	70.3	6.2
UCFE	70.0	88.1	85.2	2.9	86.4	1.7
JCX	87.0	92.4	92.7	-0.3	92.3	0.1

**States Achieving Secretary's Standards/DLAs**

	Current Quarter	Prior Quarter	% Change	Prior Year Quarter	% Change
INTRA States Passed	50	48	2	49	1
INTER States Passed	48	45	3	39	9
UCFE States Passed	52	46	6	49	3
UCX States Passed	44	48	-4	43	1

Brief Analysis  
UI Time Lapse Benefit Payment Data (14/21 Days)  
for Quarter Ending December 31, 1994

**COMPARATIVE WORKLOAD.**

**Initial Claims - Regular State and Federal UC Programs:**

For the period shown above, initial claims workload increased in three categories (Intrastate, Interstate and UCFE) and decreased in one category (UCX) when compared to the prior quarter (quarter ending September 30, 1994). The UCFE category had the largest increase of 10.2 percent. Intrastate claims increased by 9.2 percent. Interstate claims increased by 5.7 percent. On the other hand, UCX claims had a significant decrease of 12.0 percent.

When compared to the same quarter last year, there were decreases in three of the four first payment categories (Intrastate, Interstate and UCX). The UCX category had the largest decrease of 16.8 percent. Interstate initial claims workload decreased by 11.5 percent. Intrastate claims decreased by 9.7 percent. On the other hand, UCFE had a slight increase of 2.3 percent.

**Initial Claims - EUC Program:**

Although the EUC program has ended, all States will continue to report non-zero data for twelve full months or four full quarters after the last payable week of the EUC program. There were large decreases for the quarter ending December 31, 1994 in two of the four payment categories of the EUC initial claims workload (Intrastate and UCX) when compared to the prior quarter. The Intrastate category decreased by 63.1 percent. The UCX category decreased by 75.0 percent. On the other hand, there were significant increases in the remaining two categories. The Interstate category increased by 51.9 percent. The UCFE category increased by 20.0 percent.

When compared to the same quarter last year, there were also large decreases in all four categories. These decreases were as follows: Intrastate and UCX by 100 percent; Interstate by 94.6 percent; and UCFE by 99.9 percent.

**Continued Claims - EUC Program:**

There were also very large decreases this quarter in EUC continued claims workload (as anticipated) in each of the four categories (Intrastate, Interstate, UCFE and UCX) when compared to the prior quarter. These decreases were as follows: Intrastate by 57.9 percent; Interstate by 73.7 percent; UCFE by 48.6 percent; and UCX by 66.1 percent.

When compared to the same quarter last year, there were also very large decreases in all four categories. These decreases were as follows: Intrastate and UCX by 100 percent; and Interstate and UCFE by 99.9 percent.

**INITIAL CLAIMS PERFORMANCE**

For the quarter ending December 31, 1994, national averages for 14/21 days time lapse exceeded the appropriate Secretary's Standard (SS) or Desired Level of Achievement (DLA) for initial claims promptness in all of the four first payment categories (Intrastate, Interstate, UCFE and UCX). There was improvement in performance in three of the payment categories. Intrastate increased in performance by 1.4 percentage points. The Interstate category had an increase of 4.8 percentage points. The UCFE category had a increase in performance of 2.9 percentage points. On the other hand, the UCX category decreased in performance by less than one percentage point.

When compared to the same quarter last year, all four categories (Intrastate, Interstate, UCFE and UCX) showed some increase in performance of first payment time lapse. Intrastate had an increase in performance of 1.1 percentage points. The Interstate category had an increase of 6.2 percentage points. UCFE increased 1.7 percentage points. The UCX category increased in performance by less than one percentage point.

In terms of the number of States achieving the SS/DLAs, benefit payment performance increased this quarter in three of the four categories (Intrastate, Interstate and UCFE). Intrastate increased by 2 States. Interstate increased by 3 States. UCFE increased by 6 States. The UCX category, on the other hand, decreased by 4 States.

INTRASTATE -- BASED ON ACTUAL DATA  
FIRST PAYMENT TIME LAPSE PERCENTAGE

: DEC 1994  
ER: OCT 1994 - DEC 1994  
YEAR: APR 1994 - DEC 1994

01/23/1995

<= 14 Days (or 21 if no WW)

<= 35 Days

STATE	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Connecticut	95.7%	94.6%	92.3%	97.8%	97.2%	96.1%
Maine	95.0%	94.4%	93.5%	98.7%	98.4%	98.0%
Massachusetts	95.2%	94.0%	92.2%	97.9%	97.2%	96.6%
* New Hampshire	72.8%N	76.0%N	85.7%N	90.7%N	91.8%N	95.2%
Rhode Island	95.8%	94.3%	93.2%	99.0%	98.8%	98.4%
Vermont	96.0%	96.1%	93.9%	99.1%	99.0%	98.4%
Region 01	94.9%	93.9%	92.2%	98.0%	97.4%	96.8%
 New Jersey	 93.8%	 93.5%	 93.0%	 98.2%	 98.1%	 97.9%
New York	92.8%	90.5%	88.8%	97.4%	96.6%	96.4%
Puerto Rico	88.5%	91.2%	91.3%	95.5%	96.5%	96.9%
Virgin Islands	.0%N	.0%N	79.8%N	.0%N	.0%N	93.1%
Region 02	92.8%	91.5%	90.4%	97.5%	97.0%	96.9%
 * Delaware	 92.0%	 91.7%	 93.8%	 95.1%	 95.8%	 96.6%
District of Columbia	86.7%N	87.0%	87.1%	93.5%	93.8%	93.4%
* Maryland	95.2%	95.1%	94.9%	97.4%	97.4%	97.3%
Pennsylvania	94.9%	94.0%	92.8%	98.4%	98.0%	97.6%
Virginia	96.7%	96.6%	96.5%	98.6%	98.4%	98.3%
West Virginia	93.1%	93.4%	93.4%	98.3%	97.9%	98.0%
Region 03	94.8%	94.3%	93.6%	98.1%	97.8%	97.6%
 * Alabama	 97.6%	 96.7%	 96.8%	 98.8%	 98.3%	 98.4%
Florida	89.0%	89.6%	91.5%	96.0%	96.4%	97.1%
* Georgia	96.0%	95.7%	95.5%	97.6%	97.5%	97.7%
* Kentucky	94.0%	94.2%	93.1%	97.6%	97.6%	96.9%
Mississippi	96.6%	96.0%	96.1%	98.3%	97.8%	98.0%
North Carolina	89.0%	90.5%	90.2%	95.0%	95.6%	95.3%
South Carolina	98.5%	98.6%	98.4%	99.8%	99.8%	99.7%
Tennessee	96.8%	96.5%	95.1%	98.4%	98.3%	98.2%
Region 04	94.0%	93.7%	94.0%	97.5%	97.4%	97.6%
 Illinois	 91.6%	 90.5%	 88.5%	 97.0%	 96.8%	 96.3%
Indiana	93.7%	92.9%	91.4%	97.6%	97.5%	96.6%
* Michigan	96.2%	95.9%	94.7%	99.6%	99.4%	99.2%
Minnesota	98.8%	98.4%	98.0%	99.9%	99.9%	99.8%
Ohio	95.6%	95.1%	94.1%	98.5%	98.2%	97.9%
* Wisconsin	98.0%	97.5%	96.6%	99.0%	98.6%	98.1%
Region 05	95.3%	94.5%	93.2%	98.6%	98.3%	97.9%
 Arkansas	 86.9%N	 89.4%	 87.2%	 95.5%	 96.1%	 94.9%
Louisiana	90.9%	91.0%	91.0%	96.4%	96.4%	96.4%
New Mexico	94.1%	93.3%	93.0%	97.4%	97.1%	97.0%
Oklahoma	91.3%	91.9%	92.7%	96.7%	97.3%	97.3%
Texas	93.9%	94.2%	94.2%	96.6%	96.9%	97.0%
Region 06	92.6%	93.0%	92.9%	96.5%	96.8%	96.7%

INTRASTATE -- BASED ON ACTUAL DATA  
FIRST PAYMENT TIME LAPSE PERCENTAGE

DEC 1994  
JR: OCT 1994 - DEC 1994  
YEAR: APR 1994 - DEC 1994

01/23/1995

STATE	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Iowa	95.7%	93.7%	91.4%	98.5%	97.7%	96.7%
Kansas	90.8%	89.6%	89.9%	95.2%	94.3%	94.7%
Missouri	91.6%	91.6%	89.1%	97.8%	97.6%	97.3%
Nebraska	97.4%	96.8%	96.3%	99.2%	99.1%	99.0%
Region 07	93.2%	92.2%	90.4%	97.6%	97.1%	96.8%
Colorado	91.1%	90.6%	89.8%	96.1%	96.4%	96.0%
Montana	90.0%	90.8%	89.1%	97.0%	97.0%	96.2%
North Dakota	94.5%	92.6%	90.6%	99.2%	98.7%	98.4%
South Dakota	96.9%	96.0%	94.2%	98.8%	98.8%	97.9%
Utah	95.8%	95.5%	91.5%	99.0%	98.8%	97.9%
Wyoming	98.1%	97.6%	95.7%	98.9%	99.0%	97.6%
Region 08	93.4%	92.8%	90.8%	97.7%	97.6%	96.9%
Arizona	93.9%	93.6%	94.0%	98.3%	98.1%	98.4%
California	91.7%	92.3%	91.4%	97.8%	97.7%	97.4%
Hawaii	89.0%	89.0%	89.8%	97.2%	97.3%	97.5%
* Nevada	95.1%	94.8%	93.6%	97.8%	97.5%	96.8%
Region 09	91.8%	92.4%	91.6%	97.8%	97.7%	97.5%
Alaska	84.7%N	84.1%N	76.6%N	94.7%	93.3%	94.2%
Idaho	95.5%	95.3%	94.9%	99.1%	99.0%	98.6%
Oregon	94.2%	93.8%	93.2%	98.3%	97.9%	97.7%
Washington	90.1%	90.3%	89.4%	96.9%	97.0%	96.6%
Region 10	91.2%	90.9%	89.3%	97.3%	96.9%	96.8%
NATIONAL	93.5%	93.0%	92.2%	97.8%	97.5%	97.3%

# OF STATES NOT MEETING CRITERIA	5	3	3	2	2	0
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FOOTNOTES:

- E INDICATES STATES WHICH ARE ESTIMATED
- N INDICATES STATES NOT MEETING CRITERIA
- \* INDICATES STATES WITH NO WAITING WEEK

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## INTRASTATE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
* Connecticut	94.1	92.7	83.7	87.1	91.0	89.7	90.1	94.7	90.7	89.8	93.9	93.9	95.7
Maine	93.9	94.8	91.7	93.4	95.0	94.7	92.4	93.5	86.3	93.4	94.6	93.5	95.0
Massachusetts	89.2	89.6	86.9	86.5	88.5	89.5	92.5	94.1	90.0	92.2	92.7	93.3	95.2
* New Hampshire	89.7	93.5	89.2	90.6	97.1	78.8	71.7	84.7	70.2	79.3	80.8	75.6	72.8
Rhode Island	92.9	95.7	91.9	93.3	93.9	94.2	92.5	95.2	86.9	90.7	94.3	92.6	95.8
Vermont	92.4	96.7	91.5	91.3	95.7	92.5	90.3	91.5	92.5	92.3	96.5	96.0	96.0
Region 01	91.3	92.4	87.6	88.6	92.3	90.5	90.9	93.8	88.8	91.0	93.3	93.1	94.9
New Jersey	93.0	94.4	90.1	91.6	93.4	90.9	92.6	95.3	90.7	91.7	93.9	92.9	93.8
New York	88.8	88.5	85.0	84.5	87.0	88.1	89.1	89.7	86.6	86.7	87.1	90.4	92.8
Puerto Rico	85.0	86.7	82.6	88.2	90.4	86.7	90.9	94.9	92.7	92.3	92.6	91.6	88.5
Virgin Islands	38.2	45.0	62.9	68.2	75.9	71.7	74.2	82.8	83.1	91.8	.0	.0	.0
Region 02	89.3	90.4	86.3	86.9	89.3	88.7	90.3	92.3	88.7	89.0	89.9	91.3	92.8
* Delaware	89.2	95.7	91.0	89.9	92.4	92.1	92.6	98.2	89.3	90.1	92.8	90.3	92.0
District of Columbia	86.6	81.9	75.7	74.7	82.5	84.9	83.4	93.0	86.8	87.4	89.1	85.0	86.7
Illinois	94.6	95.6	91.4	91.1	94.5	94.3	94.5	96.2	94.6	94.0	94.7	95.1	95.2
Pennsylvania	94.0	94.2	88.1	90.2	93.7	91.7	91.2	94.1	89.8	91.8	93.4	93.5	94.9
Virginia	96.8	95.2	94.7	95.2	95.7	96.8	96.0	97.5	96.3	95.4	96.6	96.5	96.7
West Virginia	92.5	93.0	84.3	92.2	94.6	93.8	93.9	93.2	92.0	91.2	93.2	94.1	93.1
Region 03	94.1	94.3	89.0	90.8	93.9	92.9	92.4	95.1	91.7	92.5	93.9	94.0	94.8
* Alabama	97.6	98.0	94.6	96.1	96.8	95.6	96.8	98.9	93.5	94.8	96.1	96.0	97.6
Florida	91.4	91.7	92.1	92.0	93.4	92.9	93.4	93.6	89.3	90.4	90.9	88.6	89.0
* Georgia	96.2	96.5	93.3	95.0	96.4	96.1	95.7	98.2	90.1	94.4	95.9	95.0	96.0
* Kentucky	93.0	91.4	63.9	72.7	92.5	91.4	92.4	96.3	90.4	89.5	94.2	94.4	94.0
Mississippi	95.8	96.7	95.3	93.2	95.1	95.8	97.5	95.9	95.8	95.0	95.3	96.0	96.6
North Carolina	91.4	92.2	89.0	89.7	90.2	92.6	88.6	90.6	88.6	89.1	91.5	91.1	89.0
South Carolina	98.1	97.9	98.2	98.4	98.4	98.8	98.7	98.3	97.4	98.3	98.8	98.5	98.5
Tennessee	97.2	96.1	93.2	94.3	95.9	95.9	95.9	95.3	89.6	94.7	95.8	96.7	96.8
Region 04	94.8	95.3	82.9	92.0	94.7	94.6	94.6	96.0	90.9	92.6	94.0	93.2	94.0
Illinois	89.6	92.3	89.4	88.7	90.3	83.8	89.1	88.3	85.7	87.1	89.3	90.0	91.6
Indiana	93.0	93.1	91.0	90.1	90.2	89.5	91.3	94.1	87.1	87.7	94.6	89.8	93.7
* Michigan	91.6	80.5	86.3	90.9	93.5	93.6	93.6	97.8	90.4	93.2	94.4	96.4	96.2
Minnesota	98.6	98.8	97.9	97.9	98.7	97.8	97.8	97.2	97.0	97.7	98.1	98.8	
Ohio	94.5	95.4	91.9	92.6	93.6	92.5	94.0	95.6	91.7	92.8	94.7	94.6	95.6
* Wisconsin	96.7	97.5	94.8	95.1	96.8	95.4	95.8	97.5	94.0	93.7	96.5	97.4	98.0
Region 05	93.2	91.7	90.6	91.7	93.3	90.8	92.8	95.2	90.0	91.0	93.5	94.2	95.3
Kansas	92.5	85.8	72.4	88.5	85.3	85.8	86.1	88.9	84.1	83.8	90.8	90.2	86.9
Illiana	89.8	86.7	85.1	88.4	91.0	91.7	91.2	92.9	88.9	89.3	90.3	91.6	90.9
Mexico	93.2	91.8	90.1	91.3	93.2	92.3	94.1	91.4	93.3	91.9	92.4	92.9	94.1
Oklahoma	92.3	91.5	91.7	92.1	92.9	94.4	93.4	93.2	92.3	91.9	93.1	91.5	91.3
Texas	92.9	94.2	93.2	93.2	94.3	93.9	94.2	94.4	94.3	94.2	94.9	93.9	93.9
Region 06	92.4	91.1	89.5	91.9	92.8	92.7	92.9	93.3	92.4	92.6	93.7	92.9	92.6

*last*

## INTRASTATE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: = 35 days

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Connecticut	97.4	98.6	94.0	92.3	95.2	94.7	94.7	97.4	95.9	94.2	96.5	97.1	97.8
Maine	98.2	98.7	98.4	98.3	97.6	98.8	96.9	98.2	97.5	97.4	98.3	98.2	98.7
Massachusetts	96.9	98.1	97.0	95.3	95.0	95.4	96.5	97.8	96.1	96.1	96.2	96.9	97.9
New Hampshire	95.0	97.7	95.0	94.7	99.5	91.5	88.2	95.1	92.1	90.8	91.5	93.2	90.7
Rhode Island	97.6	99.3	98.3	97.6	98.4	98.7	97.9	98.9	97.8	97.0	98.7	98.7	99.0
Vermont	98.6	99.3	98.5	97.4	98.4	98.5	97.5	98.8	97.2	97.1	98.9	98.9	99.1
Region 01	97.3	98.5	96.6	95.3	96.7	96.1	96.0	97.8	96.2	95.6	96.8	97.3	98.0
New Jersey	97.9	98.9	98.2	97.1	97.6	97.7	97.6	98.9	97.8	96.9	98.0	98.1	98.2
New York	96.8	97.3	96.5	95.2	95.6	96.0	96.3	97.0	96.2	96.0	95.6	96.5	97.4
Puerto Rico	94.2	96.4	94.3	95.4	97.2	96.5	95.8	98.2	97.6	97.2	96.7	97.0	95.5
Virgin Islands	78.3	90.8	91.2	91.1	95.4	90.7	88.5	92.6	94.4	96.9	.0	.0	.0
Region 02	96.8	97.8	96.8	95.8	96.4	96.6	96.6	97.8	96.9	96.4	96.5	97.0	97.5
Delaware	95.0	98.2	95.9	93.6	95.1	95.6	95.2	99.1	94.5	93.4	96.2	96.3	95.1
District of Columbia	94.2	93.9	91.9	86.9	90.5	93.3	90.4	96.6	93.4	92.7	93.5	94.4	93.5
Maryland	97.7	98.8	97.3	95.5	96.9	96.8	97.2	98.1	97.4	96.6	97.3	97.4	97.4
Pennsylvania	98.3	99.2	98.1	96.5	97.5	97.6	97.2	98.2	96.9	96.8	97.5	98.0	98.4
Virginia	98.8	99.4	98.8	97.5	97.7	98.4	97.9	98.9	98.4	97.5	98.1	98.6	98.6
West Virginia	98.1	99.4	98.4	97.2	97.7	99.0	98.8	98.2	97.3	96.7	96.5	98.5	98.3
Region 03	98.1	99.1	97.9	96.2	97.3	97.6	97.2	98.3	97.0	96.7	97.3	97.9	98.1
Alabama	98.9	99.6	97.6	97.6	97.8	97.6	98.4	99.4	97.5	97.0	97.9	98.0	98.8
Florida	96.9	97.0	97.5	97.0	97.1	97.4	97.8	98.1	97.3	96.5	96.5	96.5	96.0
Georgia	98.0	98.8	96.4	97.0	98.0	97.9	97.6	99.1	96.8	96.2	97.7	97.0	97.6
Kentucky	97.6	99.1	98.5	77.8	95.0	95.8	96.4	98.3	97.1	94.8	97.0	98.1	97.6
Mississippi	98.1	98.6	98.5	98.2	97.4	97.8	98.8	98.0	98.3	97.6	97.1	97.8	98.3
North Carolina	96.5	97.2	96.4	94.1	95.0	95.9	94.4	96.0	95.2	94.4	95.4	96.4	95.0
South Carolina	99.7	99.8	99.6	99.3	99.7	99.7	99.7	99.9	99.5	99.3	99.7	99.7	99.8
Tennessee	98.8	99.6	97.9	96.3	98.2	97.6	97.9	98.9	98.1	98.0	98.2	98.4	98.4
Region 04	98.0	98.9	97.9	95.4	97.4	97.5	97.8	98.6	97.4	96.7	97.3	97.4	97.5
Illinois	97.1	98.0	97.8	96.4	96.8	96.5	96.0	96.4	95.5	95.0	96.0	97.0	97.0
Indiana	97.8	98.4	97.3	96.0	95.0	95.4	95.9	98.1	96.4	94.4	97.4	97.4	97.6
Michigan	99.0	99.3	97.8	98.0	99.0	98.9	98.8	99.7	98.9	97.9	98.9	99.5	99.6
Minnesota	99.9	99.9	99.8	99.8	99.8	99.8	99.9	99.8	99.8	99.8	99.6	99.9	99.9
Ohio	98.3	99.0	98.2	97.3	97.3	97.6	97.9	98.4	97.6	97.0	97.9	98.0	98.5
Wisconsin	98.4	99.0	98.1	97.3	98.3	97.3	97.5	98.6	97.1	95.6	97.8	98.6	99.0
Region 05	98.3	98.8	98.0	97.4	97.7	97.6	97.5	98.6	97.5	96.4	97.7	98.3	98.6
Kansas	98.7	96.0	94.0	96.5	92.9	95.0	94.6	94.8	94.0	93.1	96.0	96.7	95.5
Louisiana	95.2	97.4	95.4	94.5	95.7	96.9	96.3	97.6	95.9	95.0	95.9	96.9	96.4
New Mexico	97.5	97.8	97.7	96.4	96.7	97.3	97.4	96.2	97.0	96.7	96.3	97.4	97.4
Oklahoma	96.6	97.8	97.4	96.6	96.9	98.2	97.4	97.0	97.6	97.0	97.0	98.0	96.7
Texas	96.4	97.5	97.3	96.6	96.7	97.0	97.0	97.3	97.2	96.9	97.1	97.2	96.6
Region 06	96.6	97.3	96.7	96.3	96.2	96.9	96.7	97.0	96.7	96.4	96.8	97.1	96.5

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INTRASTATE

FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: = 35 days

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Iowa	96.0	98.3	96.0	94.9	95.3	95.9	94.9	97.2	97.0	94.6	95.5	97.7	98.5
Kansas	95.7	97.6	96.2	95.7	95.0	94.5	94.7	96.6	95.4	91.3	92.9	94.4	95.2
Missouri	98.0	98.6	98.2	97.1	96.6	96.9	97.8	97.8	97.1	96.2	97.1	97.7	97.8
Nebraska	99.3	99.7	99.5	99.2	98.8	99.5	98.1	99.3	98.9	98.7	98.5	99.4	99.2
Region 07	97.2	98.5	97.4	96.5	96.2	96.5	96.8	97.5	96.8	95.1	96.0	97.1	97.6
Colorado	96.8	97.8	97.2	95.1	95.6	97.8	96.2	95.3	94.5	94.8	95.9	97.0	96.1
Montana	98.0	98.8	97.2	95.6	96.4	95.8	96.1	96.1	94.2	93.8	96.0	97.7	97.0
North Dakota	98.7	99.4	98.8	98.0	98.5	98.8	98.6	98.4	97.5	97.4	96.0	98.8	99.2
South Dakota	98.4	99.1	98.1	96.9	95.5	95.3	97.2	98.9	98.6	98.4	98.2	99.2	98.8
Utah	98.7	98.7	98.4	97.8	97.8	97.4	96.2	98.2	96.9	97.1	98.0	99.2	99.0
Wyoming	98.9	99.5	99.3	99.3	99.0	99.2	98.5	99.3	86.0	94.0	99.0	99.2	98.9
Region 08	97.9	98.6	97.9	96.6	96.8	97.5	96.6	96.9	94.8	95.5	96.7	98.1	97.7
Arizona	98.3	98.2	98.6	98.1	98.8	98.8	98.4	98.7	98.2	97.7	98.1	97.9	98.3
California	96.9	97.1	97.9	96.3	96.4	97.7	97.5	97.5	97.4	96.8	97.1	98.1	97.8
Hawaii	97.5	97.2	97.4	95.9	97.5	97.7	98.0	98.1	96.8	97.5	97.8	96.9	97.2
Nevada	98.2	98.2	97.5	96.4	96.3	94.9	96.4	97.3	97.6	95.5	97.3	97.2	97.8
Region 09	97.0	97.2	97.9	96.4	96.6	97.7	97.5	97.6	97.4	96.8	97.2	98.1	97.8
Alaska	96.7	98.4	98.7	98.0	98.5	98.6	97.9	95.9	91.0	88.0	93.7	91.9	94.7
Idaho	98.8	99.1	98.4	97.8	98.6	98.4	97.7	98.9	98.6	97.9	98.8	98.9	99.1
Oregon	98.0	98.3	97.7	96.6	97.3	97.9	97.5	98.4	97.1	96.7	97.1	98.2	98.3
Washington	97.2	97.6	96.8	95.2	96.2	97.0	96.3	97.0	96.6	95.0	96.4	97.4	96.9
Region 10	97.5	98.0	97.4	96.1	96.9	97.5	96.9	97.2	96.1	94.6	96.3	97.0	97.3
US	97.5	98.4	97.6	96.3	96.9	97.3	97.2	98.0	97.1	96.4	97.0	97.7	97.8

FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

INTERSTATE LIABLE -- BASED ON ACTUAL DATA  
FIRST PAYMENT TIME LAPSE PERCENTAGE

DEC 1994  
CR: OCT 1994 - DEC 1994  
YEAR: APR 1994 - DEC 1994

01/23/1995

STATE	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Connecticut	76.1%	70.5%	62.5%N	90.2%	85.5%	80.3%
Maine	80.8%	76.1%	59.5%N	93.4%	93.4%	88.1%
Massachusetts	87.3%	85.7%	82.9%	94.9%	93.3%	90.9%
* New Hampshire	56.4%N	65.0%N	67.6%N	79.5%	89.0%	84.8%
Rhode Island	87.5%	87.7%	85.6%	96.3%	96.9%	95.5%
Vermont	84.2%	81.0%	77.7%	98.2%	95.8%	94.4%
Region 01	82.5%	79.8%	73.3%	93.3%	91.5%	87.9%
New Jersey	80.4%	80.6%	75.5%	93.1%	92.5%	88.1%
New York	76.9%	71.9%	65.8%N	89.6%	87.0%	83.5%
Puerto Rico	78.9%	84.2%	84.1%	85.1%	89.1%	91.3%
Virgin Islands	.0%N	.0%N	18.4%N	.0%N	.0%N	62.4%N
Region 02	78.3%	75.8%	69.8%N	90.7%	89.2%	85.4%
* Delaware	83.7%	80.4%	80.1%	89.6%	87.6%	88.9%
District of Columbia	75.7%	76.2%	74.6%	89.8%	90.6%	89.6%
* Maryland	77.7%	76.8%	76.0%	86.5%	86.8%	86.9%
Pennsylvania	83.1%	83.0%	81.3%	91.8%	90.9%	89.8%
Virginia	86.9%	86.8%	84.7%	94.6%	95.4%	94.5%
West Virginia	81.8%	80.7%	79.7%	95.2%	95.5%	95.8%
Region 03	81.6%	81.3%	79.8%	91.1%	91.1%	90.4%
* Alabama	90.6%	90.5%	92.4%	95.6%	93.6%	94.9%
Florida	79.2%	79.2%	81.4%	93.2%	93.9%	95.0%
* Georgia	77.5%	81.3%	76.9%	90.6%	91.4%	89.4%
* Kentucky	80.7%	79.8%	75.6%	92.4%	92.2%	90.2%
Mississippi	86.3%	85.5%	87.6%	99.6%	97.0%	96.5%
North Carolina	87.1%	86.5%	84.2%	95.4%	93.7%	92.6%
South Carolina	95.7%	92.9%	90.1%	98.7%	99.3%	98.4%
Tennessee	85.5%	85.3%	84.7%	95.1%	94.9%	94.2%
Region 04	84.0%	83.6%	83.1%	94.6%	94.3%	94.1%
Illinois	81.7%	79.8%	75.6%	95.1%	94.8%	93.4%
Indiana	72.9%	71.4%	68.5%N	92.0%	88.6%	86.1%
* Michigan	85.5%	84.0%	80.0%	98.6%	96.0%	94.6%
Minnesota	87.2%	84.6%	83.7%	98.8%	98.8%	97.3%
Ohio	82.8%	81.9%	81.0%	96.2%	95.0%	93.8%
* Wisconsin	89.1%	88.3%	86.8%	97.2%	95.9%	94.7%
Region 05	83.4%	81.7%	78.4%	96.4%	95.1%	93.4%
Arkansas	77.8%	81.1%	72.6%	95.9%	96.0%	90.8%
Louisiana	73.5%	77.6%	76.2%	86.5%	91.5%	92.0%
New Mexico	86.5%	84.1%	84.3%	95.9%	94.9%	94.6%
Oklahoma	79.3%	75.3%	78.1%	91.1%	90.6%	92.2%
Texas	76.0%	75.6%	74.3%	94.4%	94.0%	92.6%
Region 06	77.0%	77.2%	75.3%	93.5%	93.7%	92.4%

INTERSTATE LIABLE -- BASED ON ACTUAL DATA  
FIRST PAYMENT TIME LAPSE PERCENTAGE

: DEC 1994  
ER: OCT 1994 - DEC 1994  
YEAR: APR 1994 - DEC 1994

01/23/1995

STATE	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Iowa	71.7%	62.9%N	69.8%N	94.3%	86.3%	87.2%
Kansas	81.8%	79.9%	80.9%	92.6%	92.2%	93.4%
Missouri	77.3%	79.0%	77.1%	96.6%	96.0%	95.4%
Nebraska	86.0%	84.3%	85.3%	97.5%	98.3%	97.5%
Region 07	80.1%	78.8%	79.0%	95.1%	94.2%	94.2%
Colorado	76.5%	79.6%	77.1%	94.8%	94.6%	92.9%
Montana	76.6%	81.9%	75.9%	93.5%	95.5%	92.0%
North Dakota	84.2%	79.1%	79.1%	100.0%	96.4%	95.5%
South Dakota	88.9%	85.9%	86.9%	98.1%	92.9%	94.4%
Utah	78.9%	77.4%	72.7%	90.8%	92.7%	92.7%
Wyoming	80.8%	82.8%	79.6%	97.0%	96.3%	95.8%
Region 08	78.9%	80.3%	77.1%	95.0%	94.7%	93.3%
Arizona	78.1%	78.5%	77.8%	95.2%	96.3%	95.9%
California	70.6%	70.5%	70.7%	93.9%	93.5%	92.2%
Hawaii	69.3%N	69.6%N	71.1%	90.3%	92.1%	92.6%
* Nevada	78.7%	78.9%	79.3%	89.5%	90.9%	91.1%
Region 09	72.1%	72.0%	72.1%	93.3%	93.4%	92.5%
Alaska	60.7%N	57.9%N	48.6%N	88.8%	88.3%	87.6%
Idaho	79.6%	81.6%	79.2%	96.5%	95.7%	93.7%
Oregon	85.0%	86.1%	82.8%	94.9%	94.9%	94.4%
Washington	79.0%	77.5%	73.7%	93.9%	93.1%	91.1%
Region 10	69.9%N	68.1%N	61.5%N	91.4%	90.8%	89.8%
NATIONAL	77.7%	76.5%	74.0%	93.2%	92.5%	91.2%

# OF STATES NOT  
MEETING CRITERIA

4      5      8      1      1      1

FOOTNOTES:

- E INDICATES STATES WHICH ARE ESTIMATED
- N INDICATES STATES NOT MEETING CRITERIA
- \* INDICATES STATES WITH NO WAITING WEEK

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## INTERSTATE LIABLE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<hr/>													
* Connecticut	59.6	71.0	45.1	48.2	56.2	55.1	52.3	65.0	57.3	62.6	62.9	70.5	76.1
Maine	71.7	71.1	65.8	69.6	71.6	45.3	36.2	61.8	56.6	65.9	67.5	75.4	80.8
Massachusetts	82.8	83.0	77.0	77.8	79.4	78.1	86.3	84.5	76.2	82.6	84.5	84.6	87.3
* New Hampshire	73.5	90.4	65.1	175.9	90.1	38.6	22.7	35.2	57.1	62.1	64.5	76.7	56.4
Rhode Island	73.3	69.1	66.0	71.5	82.7	82.3	83.3	87.2	84.5	85.9	87.7	88.0	87.5
Vermont	79.6	85.7	75.7	77.8	78.3	74.2	79.5	59.5	79.6	82.8	81.0	78.9	84.2
Region 01	73.7	77.2	65.0	71.0	75.6	62.7	63.2	74.2	68.8	75.1	76.3	79.5	82.5
New Jersey	61.2	60.9	47.4	71.8	64.0	69.1	72.3	81.1	76.2	76.9	79.2	82.1	80.4
New York	56.4	39.1	35.8	39.7	53.3	60.1	64.9	65.3	64.7	64.0	65.6	71.6	76.9
Puerto Rico	69.3	83.7	74.3	83.8	84.3	74.3	84.7	86.5	86.9	86.0	87.9	84.2	78.9
Virgin Islands	10.1	10.9	23.1	13.6	12.2	7.6	43.1	10.3	15.8	26.7	.0	.0	.0
Region 02	55.6	49.1	41.7	50.6	58.4	62.0	68.5	72.1	68.9	69.5	72.1	76.3	78.3
* Delaware	89.1	86.5	73.5	79.3	75.2	82.0	81.1	83.7	74.3	85.5	81.6	74.5	83.7
District of Columbia	58.4	51.3	52.8	65.4	73.9	71.1	74.1	78.4	72.3	73.6	78.3	74.6	75.7
Illinois	71.2	74.3	72.8	42.7	74.7	75.8	75.7	79.8	74.9	71.4	73.3	79.0	77.7
Pennsylvania	75.5	79.7	68.9	68.3	75.8	81.1	78.9	84.6	80.6	82.0	85.1	80.4	83.1
Virginia	83.7	81.2	78.7	78.6	79.7	84.6	83.0	84.8	85.3	85.4	86.9	86.5	86.9
West Virginia	81.1	79.0	69.5	79.9	80.4	74.6	80.3	82.4	78.3	78.7	82.7	77.5	81.8
Region 03	75.3	76.0	69.8	65.9	76.3	79.2	78.4	82.7	78.6	79.5	82.0	80.1	81.6
* Alabama	87.8	92.5	88.1	110.7	90.3	94.9	91.5	95.6	89.9	96.2	92.4	87.9	90.6
Florida	72.3	68.7	70.2	79.8	81.7	83.8	85.2	87.1	73.8	78.5	81.6	76.0	79.2
* Georgia	76.4	68.7	66.6	84.0	79.9	64.7	76.7	77.5	73.3	73.9	87.9	78.8	77.5
* Kentucky	72.6	78.9	72.8	83.5	72.9	78.8	72.5	86.2	61.0	64.5	80.0	78.7	80.7
Mississippi	86.9	89.6	77.7	80.7	86.5	89.1	89.7	91.8	86.8	88.6	87.2	82.3	86.3
North Carolina	78.0	81.0	71.9	77.3	81.9	82.8	83.3	87.6	82.4	78.7	86.7	85.7	87.1
South Carolina	87.2	93.4	87.5	90.0	89.6	90.8	90.6	86.8	86.2	88.7	90.4	91.6	95.7
Tennessee	87.7	84.9	69.8	77.7	85.3	85.2	85.8	81.7	83.6	85.1	86.3	84.1	85.5
Region 04	80.0	79.5	73.2	83.2	83.0	83.4	84.7	86.6	77.8	80.9	85.4	81.4	84.0
Illinois	77.8	81.2	74.5	73.9	78.7	61.8	74.7	75.8	74.9	76.7	77.4	78.9	81.7
Indiana	76.4	80.8	65.6	65.0	67.2	70.3	67.4	70.0	64.6	61.1	64.8	74.7	72.9
* Michigan	76.7	64.0	58.1	30.3	74.6	76.0	64.8	73.9	77.0	80.5	66.5	89.6	85.5
Minnesota	82.2	83.7	79.3	79.5	85.0	81.5	85.6	80.8	79.6	84.3	84.7	80.6	87.2
Ohio	82.7	85.9	80.3	75.1	77.0	78.2	81.4	84.6	81.9	78.9	77.6	84.1	82.8
* Wisconsin	81.4	77.8	69.5	92.8	93.8	81.8	80.4	85.5	80.4	80.7	89.7	86.0	89.1
Region 05	79.2	79.7	73.4	70.0	79.7	70.4	76.0	77.9	76.3	76.4	77.1	82.4	83.4
Kansas	70.8	47.0	43.2	69.7	60.1	63.5	67.4	72.9	69.6	73.5	82.8	83.4	77.8
Louisiana	71.7	77.2	72.7	75.2	70.3	78.9	74.5	82.3	73.5	73.0	79.6	79.7	73.5
Mexico	84.2	83.3	77.9	79.5	84.4	82.8	80.4	88.7	89.0	83.3	82.7	82.1	86.5
Oklahoma	66.4	75.4	69.0	72.1	77.2	88.8	79.4	80.2	74.5	75.3	70.5	74.6	79.3
Texas	68.8	67.9	62.4	64.3	72.8	71.4	73.9	74.0	73.7	76.0	78.3	72.6	76.0
Region 06	70.6	68.5	62.9	68.5	72.2	73.7	74.3	76.7	74.0	75.8	78.8	76.0	77.0

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INTERSTATE LIABLE

FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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* Iowa	70.5	74.5	65.6	63.7	71.9	69.7	74.4	76.4	74.0	69.0	62.4	52.4	71.7
Kansas	84.0	83.9	79.5	76.5	80.8	80.1	82.9	80.7	82.6	81.5	77.8	79.3	81.8
Missouri	64.4	65.0	66.8	69.9	77.9	76.7	76.0	70.1	76.4	81.1	80.1	79.8	77.3
Nebraska	85.5	80.7	71.8	82.2	86.1	79.5	88.9	90.2	84.3	87.5	82.6	83.5	86.0
Region 07	75.4	74.5	71.4	72.9	79.3	77.8	80.0	76.9	79.3	81.0	78.0	77.9	80.1

Colorado	81.6	80.5	70.7	74.8	75.6	77.8	73.3	76.4	77.0	72.0	77.3	84.5	76.5
Montana	74.2	67.6	55.1	57.5	75.0	76.6	62.9	69.4	74.4	68.4	87.2	85.2	76.6
North Dakota	77.1	83.5	75.0	77.5	80.8	85.7	77.3	81.8	88.2	41.7	33.3	81.8	84.2
South Dakota	81.4	85.4	96.0	86.2	87.5	85.7	81.3	100.0	81.0	87.5	75.0	86.2	88.9
Utah	74.6	71.3	67.0	66.0	75.3	73.2	69.3	76.5	59.4	61.6	75.8	77.0	78.9
Wyoming	70.9	76.2	65.4	65.9	79.2	79.2	76.1	78.0	74.2	66.7	76.5	87.0	80.8
Region 08	78.0	77.7	70.0	71.1	76.8	77.8	72.6	77.5	74.3	68.5	76.8	83.7	78.9

Arizona	66.5	70.0	66.8	75.4	82.2	73.3	80.0	76.7	74.4	79.1	79.7	77.9	78.1
California	54.6	57.1	59.7	61.0	68.3	70.3	68.2	72.8	72.1	72.7	72.6	68.6	70.6
Hawaii	63.1	64.9	59.6	63.8	75.2	71.7	72.8	82.5	65.9	65.1	68.6	71.0	69.3
* Nevada	78.7	75.0	70.5	70.0	80.2	80.0	71.2	76.9	81.0	85.8	81.0	77.2	78.7
Region 09	58.2	60.1	61.0	62.7	70.8	71.3	69.7	74.1	72.6	73.9	73.8	70.3	72.1

Alaska	60.3	60.5	50.5	60.5	73.7	68.9	64.1	28.0	26.2	37.4	56.3	56.2	60.7
Idaho	80.6	77.1	72.7	73.6	74.7	83.3	65.9	80.4	69.0	81.1	91.5	79.6	79.6
Oregon	69.3	70.5	73.1	74.5	78.1	81.9	82.7	83.1	82.2	77.9	86.3	86.9	85.0
Washington	64.8	65.9	59.3	57.3	71.2	68.5	67.6	70.9	70.9	76.7	77.3	75.9	79.0
Region 10	64.9	65.2	58.4	62.7	73.7	72.0	69.1	41.9	47.4	55.0	66.9	67.0	69.9

US	69.0	69.8	63.7	66.1	73.6	73.0	74.0	71.6	70.9	72.7	75.9	75.5	77.7
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FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

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## INTERSTATE LIABLE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: = 35 days

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<hr/>													
Connecticut	83.8	88.5	76.6	48.2	73.8	81.0	70.1	81.8	77.5	79.4	80.5	84.5	90.2
Maine	92.1	96.2	91.2	114.6	95.6	86.1	80.9	78.2	85.9	85.7	91.6	94.4	93.4
Massachusetts	92.1	92.1	89.9	90.4	87.2	85.3	92.0	92.7	87.8	91.0	92.5	92.0	94.9
New Hampshire	85.3	96.2	77.8	175.9	97.2	63.2	57.6	66.7	75.5	86.2	93.5	96.7	79.5
Rhode Island	92.1	95.0	94.0	112.8	94.5	89.2	95.7	98.1	95.7	94.1	97.3	97.2	96.3
Vermont	97.8	94.9	91.9	190.5	95.7	95.2	94.9	92.9	90.7	89.7	90.5	96.7	98.2
Region 01	89.9	92.1	86.5	90.5	88.7	84.3	82.6	87.9	85.0	87.5	89.5	91.1	93.3
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New Jersey	83.2	85.7	85.5	78.5	76.1	86.3	84.8	92.1	90.2	88.6	91.2	92.9	93.1
New York	81.3	73.6	74.2	43.1	75.6	80.0	81.4	84.2	84.2	82.3	84.4	86.3	89.6
Puerto Rico	84.3	94.8	92.0	133.8	95.1	92.4	89.0	89.4	95.9	93.6	92.4	88.8	85.1
Virgin Islands	37.3	40.1	72.8	73.7	42.9	60.0	84.5	55.2	64.9	62.2	.0	.0	.0
Region 02	79.1	78.3	79.8	58.9	76.0	82.3	83.3	87.3	86.5	85.0	87.4	89.0	90.7
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Delaware	94.3	95.5	91.7	79.3	84.4	91.3	87.4	91.8	88.8	92.7	90.4	81.6	89.6
District of Columbia	82.2	86.1	87.5	77.5	87.2	88.0	88.9	90.9	91.0	88.8	91.6	90.6	89.8
Maryland	86.6	87.2	86.5	42.7	86.6	85.1	87.1	88.8	87.1	86.5	85.0	88.9	86.5
Pennsylvania	87.5	91.9	90.5	74.1	84.2	89.8	87.9	93.1	90.5	90.6	92.4	88.1	91.8
Virginia	95.7	95.1	94.3	89.8	90.9	93.7	93.2	95.2	96.5	95.1	95.3	96.3	94.6
West Virginia	96.6	96.9	93.2	123.2	96.1	96.0	94.4	98.5	95.7	95.5	92.9	98.2	95.2
Region 03	89.2	91.5	90.2	73.9	87.0	89.9	89.3	92.6	91.3	90.8	91.4	90.7	91.1
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Alabama	95.6	96.8	90.9	110.7	91.9	96.6	95.7	96.1	93.5	98.5	93.1	91.4	95.6
Florida	91.1	92.1	92.1	89.5	94.2	95.2	96.4	97.5	93.8	93.2	94.8	93.5	93.2
Georgia	87.5	88.3	84.1	84.0	91.8	81.9	88.8	89.7	89.7	86.8	93.9	89.9	90.6
Kentucky	86.6	91.5	90.9	83.5	88.7	90.9	92.2	93.1	83.7	84.9	91.0	92.9	92.4
Mississippi	93.9	98.5	96.1	124.8	95.0	95.4	95.9	97.3	98.0	95.8	94.4	95.9	99.6
North Carolina	92.1	93.9	90.8	100.7	90.7	92.4	91.3	94.6	92.7	90.1	94.0	91.4	95.4
South Carolina	98.9	99.1	97.3	117.2	96.9	98.4	99.0	97.4	98.6	97.2	99.4	100.0	98.7
Tennessee	97.2	97.0	91.1	94.4	92.4	94.5	93.7	94.4	94.5	92.5	96.8	93.0	95.1
Region 04	93.0	94.1	91.2	97.1	93.0	93.5	94.7	95.9	93.4	92.5	94.9	93.2	94.6
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Illinois	93.9	95.8	94.4	79.6	92.7	94.1	90.5	92.5	93.6	91.8	94.2	94.7	95.1
Indiana	92.7	94.2	89.2	84.4	83.8	84.8	85.3	86.8	86.7	79.3	79.3	91.4	92.0
Michigan	95.4	93.8	82.9	30.3	84.9	91.6	93.8	95.7	97.5	97.7	80.4	98.7	98.6
Minnesota	95.9	96.3	95.9	99.2	96.3	94.9	94.7	96.9	96.3	98.6	98.0	99.3	98.8
Ohio	95.0	96.5	95.3	88.0	90.3	92.9	93.8	94.0	95.0	91.2	93.1	95.1	96.2
Wisconsin	96.5	93.8	90.4	92.8	95.6	94.1	91.8	94.8	90.5	92.4	95.7	94.0	97.2
Region 05	94.8	95.4	92.8	79.2	91.3	93.1	91.5	93.0	93.5	91.2	91.5	95.6	96.4
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Kansas	93.6	84.8	78.8	105.6	79.8	85.2	86.9	90.6	90.4	94.8	94.4	97.3	95.9
Louisiana	89.3	89.7	89.8	95.2	86.7	89.3	93.4	96.6	95.1	93.8	92.9	94.6	86.5
Mexico	97.5	95.0	95.5	119.9	94.8	91.8	93.5	96.9	95.6	95.1	91.8	96.4	95.9
Oklahoma	87.5	95.5	88.8	122.9	89.1	96.3	92.4	94.7	95.1	88.7	89.5	91.0	91.1
Texas	89.7	91.7	87.4	70.3	89.9	89.7	92.5	93.9	91.7	93.2	94.0	93.5	94.4
Region 06	90.5	90.9	87.3	85.8	88.6	89.7	92.1	94.2	92.4	93.3	93.4	94.2	93.5

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## INTERSTATE LIABLE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: = 35 days

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Iowa	87.4	91.2	81.8	63.7	83.6	81.8	89.3	92.7	87.8	90.0	87.1	75.0	94.3
Kansas	95.0	94.6	93.8	90.6	93.0	94.5	95.4	93.7	94.3	93.3	90.8	92.8	92.6
Missouri	96.2	96.4	94.3	80.1	93.8	94.4	94.7	97.5	95.5	94.9	96.0	95.4	96.6
Nebraska	98.9	97.6	95.9	115.5	98.7	93.2	96.7	98.5	98.4	96.7	99.4	98.2	97.5
Region 07	95.2	95.4	93.0	86.3	93.0	93.2	94.6	95.7	94.8	94.1	94.0	93.2	95.1
Colorado	95.4	95.5	92.4	94.7	90.9	94.3	93.2	91.4	90.3	89.9	93.6	95.0	94.8
Montana	94.6	91.9	94.2	154.8	88.3	91.5	91.4	91.7	93.0	81.6	97.4	96.7	93.5
North Dakota	95.8	96.7	90.0	255.0	92.3	94.3	95.5	90.9	100.0	100.0	88.9	93.2	100.0
South Dakota	94.9	92.7	98.0	331.0	91.7	100.0	87.5	100.0	95.2	100.0	75.0	93.1	98.1
Utah	95.2	96.9	92.0	133.0	96.1	92.7	93.3	92.9	84.4	95.9	93.9	93.8	90.8
Wyoming	96.6	98.4	92.3	144.0	95.8	97.9	91.3	95.1	93.5	97.0	92.2	97.6	97.0
Region 08	95.4	95.6	92.8	132.3	92.2	94.3	92.8	92.5	90.6	91.8	93.0	95.2	95.0
Arizona	91.8	94.9	89.5	92.7	95.0	95.6	96.7	95.5	96.3	95.2	96.8	97.0	95.2
California	89.5	89.2	89.9	62.5	89.6	91.9	90.7	92.1	92.5	92.3	93.2	93.4	93.9
Hawaii	90.6	90.9	89.5	90.6	90.0	93.3	92.8	97.5	93.4	90.6	93.6	92.4	90.3
Nevada	91.7	90.0	90.5	70.0	91.4	88.5	87.5	91.0	92.7	95.2	93.7	90.1	89.5
Region 09	89.9	89.8	89.9	66.4	90.2	92.0	91.2	92.6	93.0	92.7	93.6	93.3	93.3
Alaska	93.2	95.4	92.8	66.7	95.9	94.5	94.4	90.9	78.0	75.6	86.5	89.5	88.8
Idaho	96.8	92.1	90.9	128.7	90.5	91.7	87.8	92.2	95.2	90.6	95.8	94.4	96.5
Oregon	93.9	92.6	94.5	87.5	92.7	95.3	94.2	94.8	95.2	92.6	94.6	95.0	94.9
Washington	88.0	90.1	89.4	64.6	88.6	88.3	88.4	89.9	90.8	92.2	91.6	93.1	93.9
Region 10	91.4	92.8	92.0	72.9	92.7	92.4	92.2	91.2	84.3	82.9	89.2	91.5	91.4
US	90.4	91.4	89.3	77.1	88.7	90.5	90.5	92.4	90.6	89.9	91.7	92.5	93.2

## FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

UCFE -- BASED ON ACTUAL DATA  
FIRST PAYMENT TIME LAPSE PERCENTAGE

DEC 1994

R: OCT 1994 - DEC 1994

YEAR: APR 1994 - DEC 1994

01/23/1995

<= 14 Days (or 21 if no NW)

<= 35 Days

STATE	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Connecticut	90.3%	81.3%	74.4%	90.3%	91.6%	85.6%
Maine	79.3%	87.0%	88.2%	93.1%	95.4%	96.5%
Massachusetts	93.4%	94.0%	92.2%	97.8%	98.6%	97.4%
* New Hampshire	.0%N	100.0%	75.8%	.0%N	100.0%	84.8%
Rhode Island	66.7%N	71.4%	66.9%N	77.8%N	88.1%	86.9%
Vermont	66.7%N	84.2%	81.4%	100.0%	100.0%	94.3%
Region 01	90.6%	90.1%	87.2%	96.0%	96.7%	94.8%
New Jersey	80.9%	81.5%	78.9%	94.3%	95.3%	94.2%
New York	89.0%	86.1%	83.1%	95.6%	94.8%	94.0%
Puerto Rico	89.2%	93.7%	91.9%	94.6%	97.2%	95.6%
Virgin Islands	.0%N	.0%N	23.5%N	.0%N	.0%N	100.0%
Region 02	87.2%	85.7%	82.7%	95.3%	95.1%	94.2%
* Delaware	91.7%	92.7%	87.1%	91.7%	97.6%	96.0%
District of Columbia	78.9%	79.4%	76.7%	93.3%	92.2%	89.8%
* Maryland	86.0%	83.6%	84.2%	90.4%	90.8%	90.4%
Pennsylvania	90.0%	91.2%	88.0%	96.8%	97.2%	95.7%
Virginia	96.0%	97.1%	95.4%	99.2%	99.0%	98.1%
West Virginia	88.9%	91.3%	91.8%	94.4%	96.3%	96.2%
Region 03	89.1%	89.9%	87.6%	95.7%	96.1%	94.6%
* Alabama	91.7%	92.2%	92.2%	94.4%	95.7%	95.5%
Florida	83.1%	87.3%	86.9%	92.9%	95.7%	96.0%
* Georgia	88.7%	83.0%	87.3%	95.0%	93.4%	95.5%
* Kentucky	93.6%	95.4%	95.1%	98.7%	98.7%	98.8%
Mississippi	88.6%	88.7%	89.2%	97.7%	96.9%	97.6%
North Carolina	87.5%	89.4%	87.0%	96.2%	96.5%	95.8%
South Carolina	100.0%	99.2%	99.1%	100.0%	100.0%	99.7%
Tennessee	95.7%	96.5%	96.3%	97.1%	98.4%	98.3%
Region 04	90.6%	91.0%	91.1%	96.2%	96.7%	97.0%
Illinois	79.9%	82.3%	80.1%	91.8%	93.0%	92.8%
Indiana	82.1%	86.3%	89.9%	92.9%	93.7%	96.0%
* Michigan	86.2%	87.1%	87.9%	97.6%	95.9%	97.5%
Minnesota	95.3%	96.6%	96.1%	100.0%	100.0%	98.8%
Ohio	89.8%	92.5%	91.7%	96.8%	97.1%	96.8%
* Wisconsin	97.9%	94.3%	89.6%	100.0%	98.9%	95.9%
Region 05	86.9%	88.2%	87.1%	96.1%	95.7%	95.8%
Arkansas	70.4%	74.9%	69.8%N	94.4%	96.0%	91.7%
Louisiana	92.0%	88.3%	85.2%	98.0%	98.5%	96.2%
New Mexico	92.9%	93.5%	91.5%	98.0%	98.4%	96.5%
Oklahoma	79.2%	89.3%	88.3%	93.8%	96.6%	95.8%
Texas	90.7%	93.5%	91.5%	95.5%	97.4%	96.5%
Region 06	88.3%	90.8%	88.8%	95.9%	97.4%	96.0%

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UCFE -- BASED ON ACTUAL DATA  
FIRST PAYMENT TIME LAPSE PERCENTAGE

MONTH: DEC 1994

3: OCT 1994 - DEC 1994  
APR 1994 - DEC 1994

01/23/1995

STATE	<= 14 Days (or 21 if no WW)			<= 35 Days		
	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
Iowa	93.5%	86.0%	77.8%	95.7%	94.1%	89.2%
Kansas	76.1%	75.4%	80.0%	88.7%	92.3%	94.6%
Missouri	75.4%	80.6%	77.5%	95.6%	96.5%	96.1%
Nebraska	100.0%	97.8%	97.5%	100.0%	100.0%	99.2%
Region 07	80.6%	81.4%	79.4%	94.0%	95.3%	94.9%
Colorado	78.3%	85.9%	85.8%	91.3%	92.9%	93.5%
Montana	94.2%	93.4%	86.9%	97.8%	97.9%	94.6%
North Dakota	83.3%	86.0%	94.0%	95.8%	96.0%	99.1%
South Dakota	91.3%	95.3%	98.6%	95.7%	97.7%	99.0%
Utah	90.5%	90.3%	88.0%	98.9%	98.5%	98.0%
Wyoming	92.3%	90.6%	91.4%	100.0%	100.0%	96.6%
Region 08	89.5%	90.2%	89.8%	97.1%	97.2%	96.9%
Arizona	92.9%	90.4%	92.2%	97.9%	97.9%	98.8%
California	85.1%	86.7%	85.5%	95.9%	96.3%	95.1%
Hawaii	69.6%N	79.0%	79.6%	91.3%	95.1%	95.2%
Nevada	81.8%	81.8%	77.8%	90.9%	92.2%	87.8%
Region 09	85.6%	86.7%	86.5%	95.9%	96.3%	95.7%
Alaska	65.5%N	73.0%	71.2%	91.4%	93.3%	92.5%
Idaho	94.0%	89.6%	86.8%	98.8%	98.4%	97.2%
Oregon	90.7%	86.0%	82.7%	97.9%	96.6%	94.9%
Washington	87.2%	85.1%	80.7%	94.7%	93.0%	93.8%
Region 10	86.3%	83.1%	79.3%	96.0%	94.7%	94.1%
NATIONAL	87.6%	88.1%	86.7%	95.9%	96.2%	95.6%

# OF STATES NOT  
MEETING CRITERIA

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FOOTNOTES:

E INDICATES STATES WHICH ARE ESTIMATED

N INDICATES STATES NOT MEETING CRITERIA

\* INDICATES STATES WITH NO WAITING WEEK

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UCFE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
* Connecticut	69.4	68.2	58.8	72.0	61.0	63.2	76.7	73.1	80.0	69.2	84.4	67.7	90.3
Maine	89.6	82.1	95.7	94.3	92.6	93.8	85.2	89.7	84.2	85.7	91.2	88.9	79.3
Massachusetts	88.3	84.6	69.4	74.6	81.8	80.5	93.1	93.7	94.1	90.5	96.2	92.4	93.4
* New Hampshire	80.0	90.9	100.0	83.3	88.9	.0	.0	.0	.0	.0	100.0	.0	.0
Rhode Island	28.6	83.3	71.4	77.8	76.5	61.1	52.6	75.0	60.0	71.4	75.0	69.2	66.7
Vermont	80.0	90.9	88.9	80.0	100.0	75.0	83.3	77.8	75.0	66.7	100.0	66.7	66.7
Region 01	84.7	83.2	73.6	79.6	80.3	76.5	85.5	89.1	89.4	86.0	92.5	86.6	90.6
New Jersey	62.5	71.0	58.5	66.3	78.2	79.8	78.9	84.4	65.6	73.0	84.8	78.1	80.9
New York	82.9	78.0	69.9	73.1	76.4	84.5	79.2	87.9	72.8	82.1	87.4	80.6	89.0
Puerto Rico	87.2	79.3	75.9	81.6	78.3	69.0	90.5	97.5	94.8	96.7	95.1	95.5	89.2
Virgin Islands	33.3	.0	.0	.0	.0	50.0	.0	50.0	28.6	.0	.0	.0	.0
Region 02	79.1	76.8	67.4	71.9	76.0	82.0	79.8	88.5	73.5	80.9	87.6	81.4	87.2
* Delaware	75.0	57.1	62.5	80.0	78.6	85.7	90.9	83.3	71.4	86.7	95.8	80.0	91.7
District of Columbia	71.7	52.9	50.6	57.5	71.7	63.0	72.9	82.2	73.5	84.6	84.3	73.6	78.9
Illinois	82.1	83.4	69.5	73.9	83.9	84.6	80.9	85.5	83.5	87.9	83.7	80.8	86.0
Pennsylvania	74.4	77.6	71.8	68.0	76.9	81.4	78.2	80.8	79.5	87.6	95.0	78.7	90.0
Virginia	90.3	96.2	92.0	93.5	93.2	92.7	95.4	98.0	92.3	91.9	98.0	97.2	96.0
West Virginia	90.0	97.3	83.3	100.0	87.0	100.0	100.0	100.0	100.0	80.0	94.3	88.9	88.9
Region 03	78.2	80.4	73.0	74.0	82.9	82.7	83.4	91.2	82.6	87.9	93.5	82.1	89.1
* Alabama	92.5	90.2	88.6	96.9	89.4	90.3	97.1	91.2	91.5	97.0	92.0	93.3	91.7
Florida	81.7	87.5	88.5	82.7	87.6	90.3	89.6	89.1	77.6	83.3	91.2	85.7	83.1
* Georgia	93.7	91.8	95.5	96.2	94.9	96.4	91.2	97.1	85.9	68.3	85.3	73.8	88.7
* Kentucky	88.5	75.8	55.6	67.6	89.4	85.4	97.7	99.0	89.7	97.4	95.9	96.6	93.6
Mississippi	94.6	94.5	95.1	89.8	95.7	88.1	83.8	88.6	90.0	88.9	92.9	84.0	88.6
North Carolina	74.2	85.7	75.9	87.0	85.2	87.3	77.8	81.0	90.1	85.7	90.6	90.9	87.5
South Carolina	100.0	100.0	100.0	100.0	100.0	96.4	100.0	97.7	100.0	100.0	98.1	100.0	100.0
Tennessee	96.4	97.4	94.8	91.8	93.9	97.1	92.5	97.5	96.7	97.9	97.0	97.1	95.7
Region 04	90.9	89.4	84.8	87.3	91.8	92.6	91.4	93.8	89.0	87.1	92.5	88.9	90.6
Illinois	73.2	76.3	80.4	75.2	86.9	81.9	80.2	82.2	68.3	72.4	88.7	75.4	79.9
Indiana	91.7	92.1	84.9	92.1	94.0	95.1	91.4	92.1	87.1	88.7	90.8	85.2	82.1
* Michigan	89.8	73.4	76.7	79.3	91.5	95.5	86.3	87.6	82.3	91.2	84.5	91.3	86.2
Minnesota	100.0	92.2	75.7	75.0	100.0	86.4	100.0	94.3	95.8	100.0	100.0	94.6	95.3
Ohio	91.4	92.3	92.9	86.1	85.1	89.7	86.5	93.7	90.0	98.0	95.6	89.8	89.8
* Wisconsin	92.9	93.3	80.0	91.3	90.0	86.1	81.6	83.7	87.0	88.9	91.3	94.8	97.9
Region 05	87.3	82.7	80.8	81.9	89.4	88.7	85.8	87.6	81.0	86.5	90.3	86.6	86.9
Kansas	83.3	80.3	42.1	75.7	70.0	66.7	60.9	75.0	61.1	48.6	84.6	67.1	70.4
Louisiana	92.0	80.9	83.1	85.9	87.8	77.8	85.1	92.6	81.2	75.0	88.4	84.1	92.0
Mexico	89.9	88.4	84.4	89.3	91.7	80.6	90.2	92.3	87.5	88.9	97.1	90.2	92.9
Oklahoma	75.0	90.4	76.1	87.2	82.9	88.9	86.5	89.8	92.9	85.0	94.6	93.3	79.2
Texas	80.9	85.7	87.9	77.6	91.5	86.5	89.3	94.4	89.7	89.5	96.7	90.9	90.7
Region 06	84.5	85.3	82.6	81.1	88.8	83.5	87.4	91.9	87.3	84.8	94.9	87.2	88.3

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FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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* Iowa	66.7	48.4	40.9	50.0	33.3	53.3	42.1	58.8	92.7	76.7	84.9	78.4	93.5
Kansas	83.1	84.2	75.0	68.3	94.4	66.7	85.9	80.0	83.3	73.7	78.1	70.8	76.1
Missouri	80.0	77.4	75.0	66.2	82.5	70.4	68.2	82.1	77.0	71.8	89.1	75.8	75.4
Nebraska	100.0	100.0	100.0	92.9	90.9	100.0	100.0	90.9	100.0	100.0	94.4	100.0	100.0
Region 07	81.4	77.3	72.6	68.4	82.0	71.9	75.8	80.3	81.8	74.9	86.1	76.4	80.6

Colorado	84.4	94.4	91.5	72.0	80.0	86.5	91.3	86.0	84.5	79.6	90.5	89.4	78.3
Montana	94.3	91.5	84.1	80.0	81.6	64.3	80.8	82.4	46.2	68.8	97.2	90.0	94.2
North Dakota	92.3	84.2	83.3	88.2	100.0	91.7	99.0	90.9	83.3	73.3	90.0	87.5	83.3
South Dakota	81.8	100.0	100.0	100.0	85.7	100.0	100.0	100.0	97.6	83.3	100.0	100.0	91.3
Utah	82.3	80.7	79.1	79.3	91.7	73.9	81.6	89.4	82.4	95.5	93.3	86.3	90.5
Wyoming	100.0	100.0	100.0	92.9	100.0	80.0	80.0	100.0	100.0	100.0	60.0	100.0	92.3
Region 08	87.9	89.4	85.7	80.1	86.7	82.1	92.9	94.2	83.6	87.4	92.7	89.0	89.5

* Arizona	86.0	91.0	84.6	87.6	84.5	90.3	97.6	81.4	84.3	89.9	85.5	90.7	92.9
California	83.7	73.8	85.2	75.5	86.1	85.9	83.1	86.1	84.7	81.5	88.3	86.8	85.1
Hawaii	58.3	91.3	82.4	72.7	85.7	89.7	80.0	81.3	73.5	63.2	88.2	75.0	69.6
* Nevada	81.8	100.0	81.6	87.0	71.4	91.7	69.2	82.6	68.0	72.2	100.0	71.4	81.8
Region 09	83.7	77.5	84.9	76.9	85.7	86.4	91.2	84.9	84.0	81.7	88.3	86.6	85.6

Alaska	70.0	74.5	77.0	88.2	90.2	91.5	66.0	69.8	42.0	59.2	82.4	69.0	65.5
Idaho	93.6	96.2	83.9	86.2	97.0	73.9	86.7	63.6	55.6	73.3	59.1	88.1	94.0
Oregon	88.4	91.5	78.6	74.0	90.3	71.1	90.1	79.7	60.0	70.0	76.5	82.1	90.7
Washington	87.6	88.6	80.5	76.2	76.8	82.5	73.9	74.6	78.7	78.9	86.5	80.9	87.2
Region 10	88.2	90.1	80.0	78.1	85.7	81.4	79.2	73.1	66.7	71.3	82.2	79.1	86.3

US	84.9	83.8	80.3	78.6	86.3	85.2	87.9	88.2	82.8	83.9	90.9	85.1	87.6
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FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

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UCFE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: = 35 days  
 13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Connecticut	88.9	86.4	94.1	80.0	78.0	78.9	86.7	78.8	93.3	80.8	95.6	87.1	90.3
Maine	95.8	94.9	100.0	97.1	100.0	96.9	100.0	92.3	100.0	97.1	97.1	95.6	93.1
Massachusetts	96.2	91.6	93.5	92.1	87.9	93.5	98.5	99.2	97.5	95.3	98.9	99.3	97.8
New Hampshire	80.0	100.0	100.0	100.0	100.0	.0	.0	.0	.0	.0	100.0	.0	.0
Rhode Island	85.7	100.0	95.2	94.4	100.0	83.3	73.7	91.7	86.7	85.7	90.0	92.3	77.8
Vermont	100.0	100.0	100.0	90.0	100.0	100.0	100.0	88.9	87.5	66.7	100.0	100.0	100.0
Region 01	94.9	92.9	95.1	91.7	91.0	89.5	94.4	94.8	96.4	92.8	97.6	96.7	96.0
New Jersey	90.9	88.4	93.9	95.7	87.2	97.1	94.7	98.2	88.9	91.9	95.7	96.2	94.3
New York	94.7	96.5	92.6	91.4	89.0	95.1	92.5	95.9	93.4	92.8	95.9	92.5	95.6
Puerto Rico	94.9	89.7	96.6	89.5	78.3	86.2	95.2	98.8	98.3	96.7	98.4	97.7	94.6
Virgin Islands	100.0	.0	100.0	100.0	100.0	100.0	.0	100.0	100.0	100.0	.0	.0	.0
Region 02	94.0	94.6	93.3	92.4	87.8	95.0	93.2	96.8	93.2	93.0	96.1	93.8	95.3
Delaware	93.8	64.3	75.0	80.0	100.0	85.7	90.9	83.3	100.0	100.0	100.0	100.0	91.7
District of Columbia	86.9	85.3	87.6	85.0	83.3	90.4	85.9	87.7	87.8	93.4	91.3	92.3	93.3
Maryland	87.2	90.9	85.2	83.5	91.5	88.5	87.6	91.8	88.4	92.7	91.1	90.9	90.4
Pennsylvania	92.7	92.9	92.3	88.5	84.6	86.0	93.6	87.7	95.4	95.3	98.1	94.3	96.8
Virginia	94.5	98.9	96.7	96.8	99.0	95.4	98.1	99.0	95.9	98.4	99.3	98.1	99.2
West Virginia	90.0	100.0	100.0	100.0	95.7	100.0	100.0	100.0	100.0	86.7	97.1	96.3	94.4
Region 03	91.5	92.7	91.3	89.2	91.2	91.0	91.8	94.6	93.4	95.1	97.1	94.3	95.7
Alabama	94.3	96.3	97.1	100.0	92.4	96.8	97.1	95.6	95.7	97.0	98.0	93.3	94.4
Florida	91.7	97.1	95.2	94.5	96.7	93.2	97.2	98.0	94.7	93.8	97.1	96.4	92.9
Georgia	96.8	97.3	96.8	98.1	98.9	98.6	96.6	99.6	91.4	93.2	92.7	93.1	95.0
Kentucky	96.9	96.0	88.7	86.1	100.0	95.8	100.0	99.5	96.8	100.0	98.8	98.6	98.7
Mississippi	100.0	100.0	100.0	95.9	100.0	95.2	97.3	97.1	100.0	100.0	96.4	96.0	97.7
North Carolina	96.8	98.8	91.1	95.7	96.7	94.4	94.4	91.4	97.2	98.0	95.3	98.5	96.2
South Carolina	100.0	100.0	100.0	100.0	100.0	100.0	97.7	100.0	100.0	100.0	100.0	100.0	100.0
Tennessee	97.2	99.3	97.4	94.5	96.5	100.0	97.0	98.7	98.3	98.6	99.1	99.3	97.1
Region 04	96.5	97.8	95.0	94.7	97.4	97.0	97.4	98.2	95.9	96.6	97.0	96.9	96.2
Illinois	91.3	91.7	91.2	89.8	95.5	92.7	94.7	93.4	89.8	89.7	95.7	90.4	91.8
Indiana	98.6	98.7	96.2	98.4	94.0	98.8	96.8	98.4	100.0	92.5	93.8	94.4	92.9
Michigan	99.1	93.8	98.7	91.0	100.0	100.0	100.0	100.0	93.4	100.0	94.5	95.7	97.6
Minnesota	100.0	100.0	100.0	100.0	100.0	86.4	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Ohio	96.2	96.7	95.2	93.1	92.6	93.1	97.3	96.9	97.8	100.0	97.3	96.9	96.8
Wisconsin	96.4	96.7	91.4	95.7	93.3	97.2	89.5	95.3	93.5	92.6	98.6	98.3	100.0
Region 05	96.6	95.0	95.7	92.9	96.3	95.6	96.7	96.8	94.0	95.5	96.1	94.8	96.1
Kansas	97.2	94.4	92.1	91.9	88.0	90.0	73.9	90.9	91.7	83.8	97.8	95.1	94.4
Louisiana	98.0	92.6	94.8	95.3	90.2	97.8	93.6	98.1	98.6	87.5	97.7	100.0	98.0
Mexico	95.4	96.4	98.4	91.1	97.2	87.1	92.7	97.4	95.0	92.6	99.0	98.0	98.0
Oklahoma	93.2	92.3	93.5	97.4	92.7	96.3	100.0	93.9	95.2	95.0	100.0	95.6	93.8
Texas	93.0	94.2	96.3	91.0	94.3	94.8	94.4	98.4	97.0	96.3	99.3	96.0	95.5
Region 06	94.7	94.3	96.0	92.4	93.5	94.2	93.6	97.2	96.6	94.4	99.1	96.5	95.9

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## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: = 35 days

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Iowa	83.3	80.6	90.9	60.0	58.3	73.3	68.4	88.2	96.4	88.4	92.5	94.6	95.7
Kansas	97.2	94.7	95.3	92.7	100.0	100.0	93.9	96.7	95.5	94.7	95.3	93.8	88.7
Missouri	95.0	96.8	99.0	98.6	95.2	94.4	94.3	99.3	97.8	91.5	97.8	96.0	95.6
Nebraska	100.0	100.0	100.0	100.0	100.0	100.0	100.0	90.9	100.0	100.0	100.0	100.0	100.0
Region 07	95.3	94.8	97.0	94.1	93.4	93.4	92.2	97.4	97.1	91.9	96.3	95.5	94.0
Colorado	92.2	98.6	97.2	82.0	92.5	89.2	98.1	92.0	93.1	91.8	96.8	90.9	91.3
Montana	98.7	98.9	98.2	92.9	89.5	92.9	88.5	88.2	76.9	87.5	100.0	97.1	97.8
North Dakota	100.0	100.0	100.0	94.1	100.0	100.0	99.5	100.0	100.0	100.0	100.0	93.8	95.8
South Dakota	95.5	100.0	100.0	100.0	92.9	100.0	100.0	100.0	97.6	83.3	100.0	100.0	95.7
Utah	98.6	97.3	98.9	96.3	98.3	93.5	96.9	96.5	98.9	99.1	98.0	98.4	98.9
Wyoming	100.0	100.0	100.0	100.0	100.0	80.0	80.0	100.0	100.0	100.0	100.0	100.0	100.0
Region 08	97.4	98.5	98.4	92.5	94.5	93.3	98.0	97.8	96.7	96.0	98.2	96.3	97.1
Arizona	97.7	98.5	97.4	98.9	96.6	96.8	99.6	98.7	97.8	97.5	97.6	98.1	97.9
California	95.7	90.2	96.1	93.8	95.4	95.0	94.1	92.8	94.6	94.6	96.3	96.6	95.9
Hawaii	91.7	100.0	97.1	90.9	94.3	100.0	95.0	93.8	91.2	100.0	100.0	91.7	91.3
Nevada	86.4	100.0	92.1	95.7	81.0	91.7	76.9	95.7	80.0	83.3	100.0	89.3	90.9
Region 09	95.7	92.0	96.1	94.2	95.1	95.2	97.1	94.2	94.5	94.7	96.5	96.5	95.9
Alaska	98.0	96.8	97.3	97.1	98.4	97.9	95.7	96.3	76.5	83.1	95.8	92.2	91.4
Idaho	98.9	99.1	97.3	95.4	100.0	87.0	100.0	90.9	88.9	93.3	95.5	98.3	98.8
Oregon	97.8	97.9	96.9	94.5	97.1	93.3	95.0	93.2	88.0	86.7	92.2	96.2	97.9
Washington	95.5	97.4	94.1	91.7	89.6	95.2	94.6	97.0	92.6	97.4	91.6	92.3	94.7
Region 10	97.1	97.9	96.1	93.6	94.7	94.9	95.3	96.0	88.0	91.3	93.4	94.0	96.0
US	95.4	95.1	95.3	92.9	94.2	94.7	95.9	96.2	94.6	94.6	96.9	95.7	95.9

## FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

UCX -- BASED ON ACTUAL DATA  
FIRST PAYMENT TIME LAPSE PERCENTAGE

DEC 1994  
ER: OCT 1994 - DEC 1994  
YEAR: APR 1994 - DEC 1994

01/23/1995

<= 14 Days (or 21 if no WW)

STATE	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
* Connecticut	85.7%N	88.4%	82.8%N	96.4%	95.1%	94.9%
Maine	100.0%	89.6%	90.5%	100.0%	95.8%	97.3%
Massachusetts	94.0%	95.5%	94.5%	95.2%	98.3%	98.0%
* New Hampshire	.0%N	.0%N	90.0%	.0%N	.0%N	93.3%
Rhode Island	93.8%	93.8%	91.2%	93.8%	96.9%	98.6%
Vermont	90.9%	89.5%	94.6%	90.9%N	94.7%	97.8%
Region 01	91.5%	92.5%	90.6%	95.5%	96.8%	97.1%

New Jersey	99.1%	93.7%	93.1%	100.0%	98.0%	97.8%
New York	91.7%	90.7%	90.3%	97.5%	97.8%	98.3%
Puerto Rico	81.8%N	91.0%	93.5%	86.4%N	94.4%	97.2%
Virgin Islands	.0%N	.0%N	85.7%N	.0%N	.0%N	100.0%
Region 02	93.2%	91.5%	91.3%	97.6%	97.6%	98.1%

* Delaware	92.9%	92.3%	92.2%	100.0%	100.0%	97.9%
District of Columbia	68.2%N	77.1%N	79.7%N	95.5%	94.3%	95.0%
* Maryland	97.6%	96.3%	96.7%	98.8%	98.2%	98.9%
Pennsylvania	90.9%	92.3%	92.1%	99.4%	98.7%	98.8%
Virginia	96.7%	97.7%	97.8%	99.6%	99.9%	99.7%
West Virginia	97.1%	97.6%	96.3%	98.5%	99.5%	99.5%
Region 03	93.6%	94.6%	94.5%	99.2%	99.0%	99.0%

* Alabama	94.0%	95.6%	94.2%	96.4%	97.3%	98.0%
Florida	89.8%	92.0%	93.0%	98.3%	98.8%	99.0%
* Georgia	96.8%	97.1%	97.3%	99.5%	99.5%	99.3%
* Kentucky	88.1%	91.2%	90.1%	98.3%	98.5%	98.4%
Mississippi	98.4%	96.8%	97.2%	100.0%	98.9%	99.0%
North Carolina	96.8%	97.6%	96.6%	98.1%	98.8%	98.7%
South Carolina	100.0%	100.0%	99.5%	100.0%	100.0%	100.0%
Tennessee	92.7%	94.5%	96.0%	98.2%	98.3%	98.9%
Region 04	93.6%	94.9%	95.0%	98.6%	98.9%	99.0%

Illinois	89.9%	90.6%	90.8%	97.1%	98.5%	98.4%
Indiana	83.3%N	89.3%	91.4%	100.0%	100.0%	99.0%
* Michigan	90.7%	94.1%	92.5%	98.8%	99.5%	99.3%
Minnesota	90.9%	94.2%	93.6%	98.9%	99.6%	99.3%
Ohio	97.1%	94.3%	94.9%	99.6%	99.1%	98.9%
* Wisconsin	93.7%	93.1%	93.5%	97.9%	97.9%	97.3%
Region 05	92.0%	92.9%	92.8%	98.6%	99.1%	98.7%

Arkansas	91.7%	92.1%	90.9%	98.6%	98.3%	97.8%
Louisiana	95.3%	93.6%	92.8%	99.1%	98.9%	98.1%
New Mexico	94.9%	93.5%	92.1%	97.4%	97.8%	97.7%
Oklahoma	96.3%	94.0%	95.9%	100.0%	99.1%	99.4%
Texas	91.1%	93.2%	93.9%	94.8%	97.3%	97.8%
Region 06	92.2%	93.2%	93.7%	96.1%	97.7%	98.0%

UCX -- BASED ON ACTUAL DATA  
FIRST PAYMENT TIME LAPSE PERCENTAGE

TO: DEC 1994  
FROM: OCT 1994 - DEC 1994  
FOR: APR 1994 - DEC 1994

01/23/1995

<= 14 Days (or 21 if no WW)

STATE	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
Iowa	50.0%N	57.1%N	78.9%N	85.3%N	82.9%N	93.3%
Kansas	93.2%	81.2%N	86.5%N	97.3%	86.9%N	93.9%
Missouri	95.0%	93.9%	90.3%	99.0%	98.8%	98.7%
Nebraska	90.9%	96.0%	95.2%	100.0%	100.0%	100.0%
Region 07	87.2%	84.2%N	87.1%	96.3%	91.9%N	95.9%

STATE	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
Colorado	89.7%	90.0%	90.6%	97.4%	97.7%	98.4%
Montana	73.7%N	85.5%N	88.7%	100.0%	100.0%	99.3%
North Dakota	85.0%N	85.7%N	89.7%	95.0%	93.9%	96.3%
South Dakota	100.0%	96.0%	89.1%	100.0%	100.0%	100.0%
Utah	81.3%N	87.8%	87.3%	93.8%	98.0%	98.7%
Wyoming	94.1%	98.0%	98.3%	100.0%	100.0%	100.0%
Region 08	86.0%N	89.5%	90.4%	97.8%	98.2%	98.6%

STATE	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
Arizona	90.2%	88.9%	90.3%	96.7%	98.9%	99.0%
California	90.8%	90.7%	91.0%	98.3%	98.3%	98.0%
Hawaii	87.5%	89.0%	89.8%	94.6%	97.6%	97.8%
* Nevada	95.8%	96.7%	93.8%	95.8%	98.9%	97.7%
Region 09	90.7%	90.7%	91.0%	97.9%	98.3%	98.0%

STATE	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
Alaska	71.1%N	74.2%N	68.4%N	94.7%	91.8%N	93.9%
Idaho	91.7%	94.0%	95.8%	100.0%	100.0%	98.7%
Oregon	82.3%N	84.6%N	87.0%	94.6%	95.8%	96.8%
Washington	89.5%	90.4%	90.5%	98.8%	97.7%	97.8%
Region 10	86.4%N	88.4%	88.6%	97.5%	97.1%	97.4%

NATIONAL	MONTH	QUARTER	YEAR	MONTH	QUARTER	YEAR
NATIONAL	91.6%	92.4%	92.6%	97.8%	98.1%	98.3%

# OF STATES NOT MEETING CRITERIA	12	9	6	5	5	0
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FOOTNOTES:

E INDICATES STATES WHICH ARE ESTIMATED

N INDICATES STATES NOT MEETING CRITERIA

\* INDICATES STATES WITH NO WAITING WEEK

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UCX

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)  
 13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
* Connecticut	94.0	80.4	72.9	67.2	56.1	90.9	76.4	89.2	90.8	92.5	89.1	90.9	85.7
Maine	84.2	90.9	92.3	95.2	100.0	86.7	94.4	100.0	82.4	83.3	86.7	87.5	100.0
Massachusetts	91.1	87.0	90.0	88.2	92.4	88.2	95.5	95.4	97.8	93.8	95.3	96.9	94.0
* New Hampshire	92.3	84.6	72.7	90.0	92.9	.0	100.0	.0	.0	.0	.0	.0	.0
Rhode Island	88.9	87.0	85.7	97.0	92.0	90.9	82.9	90.9	87.9	100.0	96.3	90.5	93.8
Vermont	94.1	92.9	92.9	93.3	100.0	100.0	100.0	88.9	100.0	100.0	88.2	90.0	90.9
Region 01	91.4	86.0	84.7	85.4	80.2	89.1	89.8	93.4	93.7	93.5	92.6	93.3	91.5
New Jersey	97.7	90.2	88.4	93.8	92.3	88.8	96.4	94.5	90.3	94.5	92.9	89.5	99.1
New York	88.1	83.2	78.9	85.7	85.3	93.2	90.5	89.2	93.3	89.7	90.5	90.0	91.7
Puerto Rico	92.0	82.9	94.3	91.1	93.9	91.7	83.3	100.0	98.5	96.8	97.7	87.0	81.8
Virgin Islands	100.0	80.0	100.0	.0	.0	100.0	50.0	100.0	100.0	.0	.0	.0	.0
Region 02	90.6	84.8	82.9	88.2	87.4	92.0	91.1	91.7	93.2	91.2	91.7	89.7	93.2
* Delaware	95.0	84.2	93.8	90.5	81.3	88.9	92.3	100.0	95.2	95.7	100.0	84.6	92.9
District of Columbia	81.5	50.0	53.7	48.3	77.4	75.0	76.9	74.2	85.1	90.6	88.9	71.4	68.2
* Maryland	93.2	95.3	97.5	95.3	98.0	93.8	94.8	94.8	98.5	100.0	94.9	96.7	97.6
Pennsylvania	87.8	81.6	81.3	88.9	91.7	91.9	92.1	91.4	92.2	92.8	94.6	90.9	90.9
Virginia	98.2	96.8	97.8	99.1	96.1	97.7	96.7	98.8	98.5	99.1	98.6	97.8	96.7
West Virginia	93.4	90.8	95.9	91.3	98.2	98.3	91.8	94.5	95.8	95.7	97.6	98.1	97.1
Region 03	92.7	88.5	88.8	92.2	93.8	94.2	93.5	93.8	95.1	96.1	96.1	93.9	93.6
* Alabama	100.0	89.7	87.2	97.0	100.0	84.7	96.1	94.3	91.9	92.7	97.2	95.8	94.0
Florida	93.2	93.7	95.3	93.7	93.2	97.5	94.7	90.4	93.3	92.1	93.1	92.9	89.8
* Georgia	97.5	96.6	95.1	96.5	97.5	97.6	97.2	98.1	97.6	96.2	98.4	95.6	96.8
* Kentucky	90.9	73.1	64.9	82.0	92.7	90.3	90.0	88.0	89.7	86.7	94.7	90.7	88.1
Mississippi	95.2	89.1	92.4	97.1	95.3	98.2	96.3	100.0	97.3	97.2	94.6	97.2	98.4
North Carolina	98.4	95.1	96.8	96.7	96.6	96.0	93.7	96.7	96.2	96.4	97.4	98.7	96.8
South Carolina	99.3	97.5	99.3	99.3	100.0	100.0	98.2	99.2	98.5	99.2	100.0	100.0	100.0
Tennessee	93.4	95.9	94.0	96.4	99.1	95.9	97.1	96.5	94.8	98.1	96.0	94.5	92.7
Region 04	95.3	92.9	92.8	94.2	95.8	96.0	95.1	94.4	94.8	94.2	95.9	95.0	93.6
Illinois	93.1	90.9	93.3	91.7	90.2	90.4	93.7	91.3	91.3	88.2	92.6	89.5	89.9
Indiana	89.4	89.9	90.1	88.7	91.5	86.3	94.1	89.3	97.1	95.8	93.0	91.7	83.3
* Michigan	81.5	74.5	89.3	89.7	92.3	90.8	91.2	89.0	93.4	93.4	96.7	94.1	90.7
Minnesota	97.2	95.6	96.2	93.8	95.7	92.4	96.4	92.5	87.3	97.4	94.6	98.3	90.9
Ohio	94.1	92.1	91.6	91.9	93.2	95.0	95.7	96.7	94.2	96.2	92.6	93.2	97.1
* Wisconsin	95.8	87.6	82.3	94.1	94.3	94.8	97.2	93.2	90.6	92.2	92.3	93.5	93.7
Region 05	90.6	87.1	90.7	91.4	92.4	91.9	94.0	92.3	92.5	93.1	93.9	92.7	92.0
Arkansas	92.7	83.5	66.3	90.6	85.4	87.5	92.1	90.4	92.7	93.8	94.9	89.7	91.7
Louisiana	91.3	89.4	89.3	87.7	95.9	92.5	90.5	91.2	96.9	87.7	94.4	91.5	95.3
Mexico	93.8	81.8	90.7	92.7	94.6	90.4	94.1	89.2	89.2	90.5	92.5	93.5	94.9
Oklahoma	95.8	88.9	97.1	97.7	96.9	95.7	96.1	97.1	97.3	98.4	93.8	92.3	96.3
Texas	94.9	95.2	94.8	95.6	90.5	95.1	94.9	95.9	94.8	94.3	94.1	94.1	91.1
Region 06	94.4	92.6	92.2	94.4	91.2	94.2	94.3	95.0	94.9	93.8	94.1	93.3	92.2

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: = 35 days

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Connecticut	100.0	92.9	94.9	93.1	94.9	95.5	92.7	93.8	94.7	97.0	93.8	95.5	96.4
Maine	89.5	95.5	100.0	100.0	100.0	100.0	100.0	100.0	94.1	94.4	100.0	91.7	100.0
Massachusetts	96.0	98.0	98.2	97.3	98.1	91.8	99.3	99.1	100.0	98.5	99.1	100.0	95.2
New Hampshire	92.3	92.3	90.9	90.0	96.4	.0	100.0	.0	.0	.0	.0	.0	.0
Rhode Island	96.3	91.3	96.4	97.0	100.0	100.0	100.0	100.0	97.0	100.0	100.0	95.2	93.8
Vermont	94.1	92.9	92.9	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	90.0	90.9
Region 01	96.3	95.2	96.6	96.4	97.1	94.0	98.0	97.6	97.8	98.0	97.8	96.9	95.5
 New Jersey	100.0	99.0	98.3	98.5	98.9	93.9	99.1	98.2	97.0	99.1	96.1	98.2	100.0
New York	97.7	98.6	95.8	95.7	96.2	98.9	99.3	99.6	98.2	98.9	97.4	98.6	97.5
Puerto Rico	100.0	97.1	100.0	96.4	97.0	97.9	92.9	100.0	100.0	100.0	97.7	95.7	86.4
Virgin Islands	100.0	100.0	100.0	.0	.0	100.0	100.0	100.0	100.0	.0	.0	.0	.0
Region 02	98.4	98.6	96.9	96.4	96.8	97.7	98.6	99.3	98.2	99.0	97.1	98.3	97.6
 Delaware	100.0	94.7	100.0	95.2	93.8	94.4	100.0	100.0	95.2	100.0	100.0	100.0	100.0
District of Columbia	92.6	75.0	97.6	82.8	96.8	87.5	88.5	96.8	100.0	96.9	92.6	95.2	95.5
Maryland	97.0	98.1	97.5	97.7	98.0	100.0	97.9	100.0	99.2	100.0	98.0	97.8	98.8
Pennsylvania	97.6	97.5	98.0	98.1	99.0	99.2	99.4	98.3	98.8	98.4	98.4	98.4	99.4
Virginia	99.4	100.0	100.0	99.7	100.0	99.6	98.5	100.0	99.7	99.7	100.0	100.0	99.6
West Virginia	98.7	98.5	100.0	98.6	100.0	100.0	98.4	100.0	98.9	100.0	100.0	100.0	98.5
Region 03	98.1	97.8	98.7	98.1	99.1	99.0	98.5	99.1	99.1	99.2	98.9	99.0	99.2
 Alabama	100.0	99.0	96.8	98.0	100.0	96.6	98.7	98.9	95.3	100.0	98.6	97.2	96.4
Florida	98.1	98.7	98.9	98.9	99.3	100.0	99.2	98.8	99.1	98.5	99.4	98.5	98.3
Georgia	99.6	98.5	98.4	99.1	99.6	99.0	99.1	100.0	99.7	97.9	99.6	99.5	99.5
Kentucky	99.4	95.5	95.5	91.6	98.0	97.9	98.6	100.0	98.7	96.9	99.1	98.1	98.3
Mississippi	97.6	92.7	100.0	100.0	98.4	98.2	97.6	100.0	100.0	100.0	98.2	98.6	100.0
North Carolina	99.5	98.7	97.8	97.4	98.6	98.3	98.6	98.4	98.9	99.4	99.0	99.4	98.1
South Carolina	100.0	98.8	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tennessee	100.0	98.6	96.2	98.6	100.0	99.2	100.0	100.0	97.4	99.0	98.4	98.2	98.2
Region 04	99.1	98.2	98.2	98.0	99.3	99.1	99.0	99.3	98.9	98.7	99.3	98.7	98.6
 Illinois	98.2	99.1	98.9	98.8	98.0	97.8	99.3	98.1	99.1	97.4	99.2	99.3	97.1
Indiana	100.0	97.5	100.0	98.1	98.3	94.1	100.0	98.2	100.0	100.0	100.0	100.0	100.0
Michigan	98.9	100.0	97.3	99.7	100.0	99.6	98.0	98.5	99.7	99.0	99.7	100.0	98.8
Minnesota	99.1	100.0	98.7	97.9	100.0	98.5	100.0	97.8	99.0	100.0	100.0	100.0	98.9
Ohio	97.9	99.3	97.6	98.4	99.6	98.6	98.8	98.9	98.2	98.5	98.9	98.9	99.6
Wisconsin	98.3	96.9	92.9	98.0	97.2	99.0	98.1	97.7	94.9	95.1	97.1	98.9	97.9
Region 05	98.5	99.1	97.6	98.8	99.0	98.4	98.8	98.3	98.7	98.2	99.2	99.4	98.6
 Arkansas	97.9	94.8	90.0	96.5	96.6	96.9	97.4	95.9	99.0	100.0	100.0	96.2	98.6
Louisiana	96.0	97.4	98.0	94.8	100.0	99.1	96.0	98.0	99.2	94.6	98.4	99.2	99.1
Mexico	97.9	95.5	95.3	95.1	100.0	98.1	100.0	97.3	97.3	92.9	96.2	100.0	97.4
Oklahoma	99.3	97.8	99.0	99.2	100.0	98.9	100.0	99.0	100.0	99.2	99.1	98.5	100.0
Texas	98.6	98.6	98.2	98.3	93.2	98.7	99.2	99.3	99.2	98.9	98.8	98.0	94.8
Region 06	98.3	98.0	97.6	97.8	94.8	98.6	98.9	98.9	99.2	98.3	98.8	98.1	96.1

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UCX

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: = 35 days

13 MONTHS: DEC 1993 - DEC 1994

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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Iowa	95.0	97.1	95.2	96.8	97.2	100.0	98.2	97.3	76.9	88.9	80.0	81.3	85.3
Kansas	98.4	98.9	95.7	98.8	91.4	100.0	96.6	98.6	100.0	97.8	72.5	95.3	97.3
Missouri	100.0	99.2	95.3	97.3	98.9	98.7	98.6	97.9	99.0	98.8	100.0	97.4	99.0
Nebraska	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region 07	98.5	98.6	95.7	97.7	95.9	99.5	97.7	98.0	98.2	97.9	83.8	95.2	96.3

Colorado	98.1	96.9	99.0	96.4	100.0	100.0	98.9	98.8	98.7	95.5	98.6	97.1	97.4
Montana	94.1	97.1	89.7	93.0	92.3	100.0	100.0	97.0	100.0	100.0	100.0	100.0	100.0
North Dakota	96.8	94.4	100.0	100.0	100.0	100.0	100.0	89.5	100.0	100.0	86.7	100.0	95.0
South Dakota	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Utah	93.8	100.0	95.7	100.0	100.0	100.0	93.3	100.0	100.0	100.0	100.0	93.8	
Wyoming	96.7	95.2	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Region 08	96.8	97.0	97.5	96.8	99.2	100.0	99.4	97.1	99.4	98.0	98.1	98.8	97.8

zona	98.9	100.0	100.0	98.8	100.0	97.1	98.9	100.0	100.0	98.3	100.0	100.0	96.7
ifornia	98.2	98.0	98.0	96.7	97.5	98.1	98.1	98.0	98.0	97.4	99.0	97.4	98.3
Hawaii	100.0	98.6	95.0	96.7	97.3	95.9	100.0	97.1	98.6	97.8	98.9	98.4	94.6
Nevada	88.9	100.0	91.7	100.0	100.0	92.3	100.0	93.1	100.0	96.4	100.0	100.0	95.8
Region 09	98.1	98.2	97.9	96.8	97.7	97.7	98.4	97.9	98.2	97.5	99.0	97.8	97.9

Alaska	95.8	100.0	100.0	100.0	93.8	100.0	100.0	98.9	91.1	78.6	88.5	90.9	94.7
Idaho	100.0	97.7	97.4	100.0	100.0	96.4	97.3	97.4	100.0	97.1	100.0	100.0	100.0
Oregon	94.8	96.7	98.2	94.8	99.0	96.5	98.1	95.1	98.3	96.9	97.2	95.7	94.6
Washington	97.7	97.3	97.5	96.1	98.8	97.2	98.0	97.9	97.5	97.6	97.8	96.7	98.8
Region 10	97.1	97.3	97.7	96.2	98.7	97.2	98.0	97.6	97.4	96.4	97.4	96.4	97.5

US	98.3	98.1	97.8	97.6	97.8	98.3	98.6	98.6	98.6	98.2	98.3	98.3	97.8
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## FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

## INTRASTATE

## MENT TIME LAPSE PERCENTAGE-ACTUAL DATA

~~14 days (or 21 if no ww)~~~~DEC 1992~~

RUN DATE 01/23/1995

DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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89.2	92.2	83.6	86.7	87.9	83.9	84.6	89.6	84.3	84.7	90.1	89.1	89.7
91.5	92.9	87.7	88.0	90.2	89.9	89.9	89.8	89.3	87.8	88.8	90.2	89.8
88.7	91.0	89.2	89.5	91.2	87.0	89.2	89.3	85.4	83.2	89.0	88.4	87.5
96.1	96.9	94.4	95.4	95.2	94.4	95.8	94.1	94.1	94.3	94.9	95.8	97.3
90.3	92.2	88.2	89.2	90.8	87.8	89.2	89.8	86.8	85.7	89.6	89.7	89.6

81.3	86.6	80.2	81.9	85.9	84.8	84.3	86.2	82.0	82.5	85.7	86.9	88.7
92.3	92.4	85.8	88.1	89.1	88.7	92.2	89.0	87.1	88.1	87.9	89.9	91.1
94.6	95.5	90.7	90.2	91.3	89.3	91.9	92.1	90.6	85.7	90.3	93.6	94.9
93.4	95.4	91.9	92.3	92.7	92.8	93.2	93.6	91.8	88.1	94.9	94.6	96.4
88.6	90.0	83.9	85.0	87.9	86.5	87.7	87.9	82.4	85.6	86.4	85.1	91.1
96.8	97.7	95.9	96.7	96.9	94.8	95.6	94.5	93.9	96.3	97.1	94.8	97.0
87.7	91.1	85.0	86.2	88.7	87.2	88.4	88.6	84.8	85.5	87.7	88.7	91.5

93.1	92.0	91.9	91.4	93.5	90.6	92.2	94.0	90.6	92.2	93.2	93.0	93.4
88.1	86.0	86.8	82.9	84.7	85.2	82.4	84.7	84.6	85.8	88.1	89.3	88.2
90.5	90.5	86.2	88.2	88.3	89.6	88.8	89.2	88.8	88.6	70.7	72.6	86.2
84.4	89.1	84.7	83.8	88.7	89.2	92.8	92.0	88.8	87.4	92.7	91.0	93.0
88.3	86.5	87.0	83.5	85.5	85.8	83.5	85.6	85.2	86.2	87.6	89.1	88.6

90.5	92.0	89.6	87.8	89.6	87.2	87.1	84.6	85.0	84.8	87.3	87.3	87.4
95.1	95.8	93.3	94.1	95.8	92.7	93.3	94.5	95.9	93.2	93.6	94.5	95.6
91.2	91.5	88.4	89.8	91.4	89.4	92.2	92.2	89.9	91.2	92.2	93.1	93.3
86.4	88.5	85.4	83.0	87.4	87.4	85.7	88.3	86.7	85.3	87.9	89.1	88.3
89.2	90.6	87.5	86.8	89.8	88.3	88.6	89.8	88.6	87.8	89.5	90.6	90.5

91.0	89.4	87.6	87.6	90.0	88.9	89.1	90.8	90.1	87.9	89.9	90.9	91.6
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S WITH NO WAITING WEEK

## INTRASTATE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1992 - DEC 1993

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<hr/>													
* Connecticut	92.9	94.6	88.8	90.5	92.5	89.9	91.5	94.2	90.1	87.8	93.6	94.1	94.1
Maine	90.2	91.8	88.4	91.2	93.2	90.8	92.9	92.0	82.8	90.1	92.8	94.2	93.9
Massachusetts	89.7	89.6	88.4	82.7	87.8	80.9	83.1	88.0	82.9	86.3	87.1	89.2	89.2
* New Hampshire	90.8	93.8	90.9	91.0	93.0	83.4	87.7	94.7	88.8	94.4	92.9	91.8	89.7
Rhode Island	93.2	89.3	85.6	92.5	92.5	89.3	92.3	94.5	88.9	91.2	92.6	92.1	92.9
Vermont	94.7	97.8	95.4	94.6	95.2	93.8	94.4	94.6	90.1	91.6	92.6	94.0	92.4
Region 01	91.1	91.8	88.7	87.6	91.1	85.9	87.9	91.4	86.5	88.2	90.6	91.9	91.3
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New Jersey	93.9	94.8	92.5	92.7	93.9	92.6	92.9	95.2	90.9	91.6	94.1	92.3	93.0
New York	89.5	90.0	88.7	88.2	88.3	88.8	87.3	89.2	85.9	86.4	86.7	87.7	88.8
Puerto Rico	79.2	80.7	81.6	83.0	87.1	83.1	87.1	87.8	82.3	88.0	90.0	88.7	85.0
Virgin Islands	55.1	80.0	74.2	79.3	78.9	82.9	78.7	82.5	77.7	81.3	84.4	58.3	38.2
Region 02	90.2	91.1	89.1	89.1	90.0	89.1	89.1	91.2	86.9	88.1	89.4	88.9	89.3
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* Delaware	89.6	94.7	92.8	90.8	91.9	90.6	96.9	93.4	91.7	95.9	94.4	89.4	89.2
District of Columbia	77.5	80.7	78.5	81.4	80.2	77.5	82.1	85.5	80.9	75.6	82.8	82.4	86.6
Land	94.2	95.7	92.4	93.6	93.3	91.5	94.1	94.4	93.6	91.4	94.1	93.5	94.6
Sylvania	93.1	93.5	90.3	91.2	92.0	90.9	92.1	93.3	89.4	90.7	93.8	93.2	94.0
Virginia	96.2	94.8	94.6	94.7	96.0	96.2	95.9	96.2	95.6	95.5	96.5	97.3	96.8
West Virginia	87.7	92.7	90.2	87.3	93.6	89.2	89.7	91.1	91.1	91.1	93.7	93.0	92.5
Region 03	93.0	93.9	91.0	91.5	92.6	91.2	92.7	93.4	90.9	91.1	93.8	93.4	94.1
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* Alabama	95.8	83.0	56.5	91.0	96.6	94.3	92.5	97.1	87.2	95.5	97.1	96.5	97.6
Florida	88.9	92.5	92.5	92.8	93.7	92.6	93.1	94.1	90.6	92.3	94.1	91.7	91.4
* Georgia	95.7	96.4	93.3	94.6	93.8	94.5	96.1	97.1	95.1	95.4	96.8	95.5	96.2
* Kentucky	93.7	95.6	90.4	92.8	93.4	92.2	92.7	94.5	91.7	92.3	93.7	95.0	93.0
Mississippi	95.1	94.7	91.7	93.7	94.4	94.3	95.3	94.7	94.7	92.8	94.0	96.0	95.8
North Carolina	89.1	89.2	78.2	77.8	88.2	90.2	90.8	90.4	89.9	89.4	91.8	91.9	91.4
South Carolina	97.8	96.6	95.7	98.2	98.6	98.8	99.0	98.2	97.5	98.5	98.6	98.8	98.1
Tennessee	95.0	87.5	91.8	94.7	95.5	95.9	97.0	97.0	95.0	95.6	96.9	96.9	97.2
Region 04	93.3	90.4	85.1	91.8	94.0	93.7	94.4	95.5	92.4	93.7	95.3	94.4	94.8
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Illinois	93.0	93.6	90.1	90.3	90.2	90.1	90.4	91.2	89.8	90.2	88.3	89.5	89.6
Indiana	92.1	93.9	90.1	90.2	88.3	89.7	91.7	93.0	89.7	87.9	92.2	91.7	93.0
* Michigan	91.9	92.1	89.8	91.7	89.5	90.8	87.2	91.4	92.8	85.3	90.7	90.4	91.6
Minnesota	98.5	98.7	98.3	98.3	98.3	97.2	97.9	97.3	96.7	96.5	97.9	98.1	98.6
Ohio	93.6	93.4	91.2	91.7	93.9	93.6	92.2	93.7	91.2	90.8	93.0	94.2	94.5
* Wisconsin	97.7	97.6	93.6	95.7	96.6	94.8	96.6	97.4	93.3	93.6	95.7	97.1	96.7
Region 05	94.1	94.3	91.4	92.2	92.0	92.0	91.4	93.1	92.0	89.6	91.7	92.6	93.2
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Kansas	90.7	93.4	84.4	87.8	90.6	88.3	90.6	89.3	87.3	88.4	93.0	92.0	92.5
Louisiana	89.4	90.2	85.1	85.3	89.0	85.9	83.8	89.7	89.2	87.6	90.3	90.5	89.8
Mexico	91.6	91.9	89.8	91.0	90.0	90.9	92.3	84.3	89.0	90.8	93.8	93.5	93.2
Oklahoma	92.0	92.1	91.5	92.4	92.7	92.7	93.4	93.1	91.6	93.5	94.1	92.7	92.3
Texas	92.6	92.8	91.9	93.3	94.3	93.7	93.8	93.2	92.4	93.6	94.6	92.9	92.9
Region 06	91.8	92.4	90.0	91.5	92.8	91.9	91.9	91.9	91.3	92.2	93.8	92.4	92.4

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## INTRASTATE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1992 - DEC 1993

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
* Iowa	89.7	92.3	81.6	87.6	88.6	84.3	84.0	90.7	68.3	74.6	87.3	85.1	89.6
Kansas	89.8	91.9	87.4	88.2	88.9	90.4	90.1	89.3	87.0	86.9	90.4	90.2	90.4
Missouri	87.5	89.9	85.4	89.4	89.6	86.1	88.5	89.9	83.8	84.9	88.2	87.3	88.7
Nebraska	97.3	97.0	95.6	96.3	96.7	95.8	97.1	96.5	94.4	94.0	95.7	96.6	97.1
Region 07	89.6	91.8	86.0	89.5	90.0	87.8	89.2	90.4	80.0	84.0	89.1	88.6	90.1
Colorado	88.7	89.1	86.5	86.1	85.1	84.8	86.3	87.5	87.1	85.8	91.5	90.4	90.9
Montana	91.1	94.2	84.5	89.1	92.6	89.5	90.8	89.5	84.4	88.2	90.2	92.5	91.1
North Dakota	94.9	96.3	91.5	91.0	90.8	90.4	92.0	93.1	87.0	78.9	87.5	93.5	93.4
South Dakota	96.4	96.9	94.3	91.2	91.9	90.8	93.5	93.4	90.5	89.7	88.3	90.8	94.3
Utah	91.1	92.9	87.7	87.3	89.1	87.6	86.5	88.0	83.0	85.0	88.6	86.5	90.5
Wyoming	97.0	98.0	97.3	96.3	97.1	94.2	96.8	97.4	97.4	91.8	97.3	96.8	97.4
Region 08	91.5	93.2	88.5	88.6	89.2	87.4	88.6	89.5	86.4	85.9	90.7	91.0	91.9
California	93.4	94.3	92.0	92.3	94.8	93.3	93.1	95.1	91.6	93.1	93.7	92.8	93.6
Hawaii	88.2	87.1	89.7	88.3	87.8	89.8	87.1	87.9	88.3	88.4	89.8	91.1	90.2
* Nevada	86.2	88.7	86.3	88.9	90.5	89.1	88.7	89.7	85.7	86.6	88.0	86.1	85.2
Region 09	93.0	94.7	91.4	92.4	93.0	92.5	92.8	95.0	92.9	94.2	95.1	94.7	95.3
Alaska	88.6	87.9	89.8	88.6	88.5	90.0	87.6	88.7	88.5	88.8	90.1	91.2	90.5
Idaho	95.6	96.8	91.6	95.8	95.2	92.6	93.8	94.8	93.7	90.5	92.3	94.4	95.4
Oregon	93.3	96.7	90.4	93.0	94.0	92.6	93.4	94.5	91.6	92.9	94.1	91.7	91.1
Washington	88.3	90.2	86.0	85.9	87.9	88.4	87.4	91.2	88.0	88.2	91.5	91.7	89.5
Region 10	90.5	93.0	88.1	89.4	90.7	90.0	89.8	92.2	89.2	89.4	92.2	91.5	90.0
US	91.6	91.9	89.2	90.3	91.2	90.6	90.6	92.2	89.7	89.9	91.9	91.9	92.0

## FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

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## INTERSTATE LIABLE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1991 - DEC 1992

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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* Connecticut	81.9	71.6	66.0	38.7	68.7	72.3	72.4	42.1	34.2	24.0	28.9	33.6	33.5
Maine	62.2	50.8	58.1	69.0	84.6	74.6	53.2	75.9	60.3	61.4	60.6	45.1	66.2
Massachusetts	74.5	66.4	58.1	60.8	65.5	73.8	71.0	75.3	72.4	68.6	68.8	78.7	75.8
* New Hampshire	78.3	59.3	54.2	120.3	87.6	30.3	54.0	76.3	64.0	78.7	65.6	75.9	73.7
Rhode Island	67.9	78.0	78.1	69.3	80.0	71.4	72.4	80.6	70.5	73.4	68.0	61.1	67.8
Vermont	69.4	69.6	65.4	63.3	65.1	50.6	57.6	73.8	61.3	76.6	79.2	86.0	74.0
Region 01	73.9	66.9	62.5	58.6	75.9	66.6	67.5	68.6	58.1	52.7	54.4	59.2	62.7
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New Jersey	75.5	76.8	56.3	52.1	57.5	59.8	62.0	70.2	62.3	65.6	72.5	75.3	76.6
New York	62.3	44.2	47.6	51.4	54.3	58.3	66.3	70.7	68.4	67.4	67.5	75.5	71.8
Puerto Rico	87.4	84.5	76.7	78.6	74.0	69.0	81.9	78.7	85.0	72.4	80.1	78.3	75.7
Virgin Islands	47.1	45.5	48.1	55.6	42.9	66.7	42.9	60.0	83.3	46.4	55.2	33.3	21.4
Region 02	68.4	58.5	52.2	52.6	56.2	59.5	65.1	70.7	67.0	66.7	70.1	75.3	73.7
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* Delaware	59.3	46.9	21.6	52.5	63.1	55.5	72.3	89.2	93.6	80.8	83.3	73.5	85.0
District of Columbia	74.3	68.8	63.6	57.3	62.4	64.3	57.3	69.4	67.9	70.2	75.5	69.2	67.0
Illinois	65.6	68.8	69.4	41.0	70.1	71.5	68.0	71.3	69.1	68.2	78.1	64.2	76.0
Pennsylvania	76.4	61.6	52.5	54.1	54.3	63.0	64.4	67.0	53.1	59.4	68.3	75.8	74.3
Virginia	78.1	79.3	71.1	71.2	75.9	72.5	73.3	83.1	80.3	78.8	79.7	79.8	79.5
West Virginia	78.8	82.8	70.1	82.7	78.7	66.2	76.6	82.7	74.3	69.1	71.4	76.9	82.0
Region 03	73.4	68.2	59.9	55.6	64.8	66.9	66.6	73.6	68.2	68.2	74.5	72.7	75.6
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* Alabama	92.9	89.5	86.2	115.1	87.8	90.1	89.0	83.5	86.2	92.8	89.5	90.4	89.6
Florida	76.7	69.9	71.6	73.8	75.5	80.3	80.0	82.1	73.2	74.1	77.3	74.0	74.7
* Georgia	88.8	77.7	72.8	71.4	74.4	73.5	76.3	82.8	72.9	80.2	85.1	85.2	83.3
* Kentucky	73.0	73.3	65.6	96.1	77.3	77.6	78.6	77.1	67.5	69.9	73.5	75.9	71.0
Mississippi	80.9	74.2	61.3	66.1	77.3	75.0	81.0	80.1	81.9	82.2	82.6	77.9	86.7
North Carolina	78.9	66.4	65.5	67.7	73.5	67.2	77.3	81.8	78.0	75.2	78.7	76.7	78.5
South Carolina	95.1	90.0	87.1	91.2	93.1	89.9	87.2	90.5	88.2	88.8	94.4	85.9	91.6
Tennessee	81.5	79.3	75.0	76.2	81.7	75.9	77.5	78.5	70.7	73.3	83.4	79.0	81.7
Region 04	82.4	75.9	72.8	77.6	78.7	78.5	80.0	82.1	75.2	77.6	81.6	78.6	80.0
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Illinois	71.6	66.1	68.2	72.0	75.0	69.8	71.5	73.2	69.8	69.6	72.3	73.8	75.8
Indiana	67.6	63.8	61.1	50.4	58.6	55.6	65.4	64.8	67.3	59.5	63.1	72.5	67.4
* Michigan	77.5	74.7	76.1	48.6	74.8	62.3	83.6	37.2	70.9	58.4	54.9	59.4	50.1
Minnesota	84.5	81.4	81.4	79.1	91.0	80.7	72.0	67.4	80.7	66.4	76.5	77.3	82.5
Ohio	73.0	75.9	66.3	58.8	62.0	80.4	85.4	80.2	75.4	69.8	74.0	81.1	85.5
* Wisconsin	87.8	83.7	65.0	76.7	87.2	70.2	76.8	84.1	75.2	72.4	86.1	88.0	85.9
Region 05	75.4	71.8	68.8	65.1	73.6	71.1	75.6	71.6	72.2	67.5	71.6	75.8	75.2
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Kansas	64.0	58.4	33.2	47.4	53.3	50.0	58.2	51.0	54.0	67.5	74.6	59.4	72.3
Louisiana	79.6	77.4	73.2	76.3	73.7	65.1	67.7	72.6	70.5	73.7	70.1	78.8	73.4
New Mexico	69.6	70.9	57.0	66.7	67.2	60.6	70.6	57.5	59.8	69.4	75.2	79.3	81.3
Oklahoma	74.4	79.5	55.8	66.5	72.9	69.3	75.4	85.1	74.8	73.6	79.5	73.9	66.3
Texas	75.0	61.4	59.2	67.2	72.1	73.2	71.6	72.0	70.3	70.0	74.0	70.0	74.0
Region 06	74.1	66.5	58.5	66.3	70.2	68.2	69.6	69.8	68.2	70.5	73.9	70.5	73.6

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INTERSTATE LIABLE

FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

13 MONTHS: DEC 1991 - DEC 1992

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV.	DEC
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* Iowa	75.0	73.3	60.0	62.5	59.8	61.0	70.3	66.9	52.6	61.6	60.2	66.7	67.0
Kansas	75.0	80.8	67.7	70.0	77.3	78.3	75.3	71.7	65.6	70.5	75.8	81.5	80.7
Missouri	64.9	70.7	66.2	67.4	66.6	64.2	67.7	59.8	53.9	64.5	70.6	65.8	73.1
Nebraska	79.4	82.6	77.2	69.5	80.5	84.1	81.0	79.1	76.8	77.1	80.7	78.4	86.3
Region 07	71.3	76.0	67.4	68.2	71.5	71.3	72.2	66.7	60.9	68.1	73.2	73.8	77.0

Colorado	68.5	64.5	60.0	59.3	67.6	70.1	63.2	78.4	68.9	69.7	75.6	75.5	68.0
Montana	70.4	74.6	56.1	61.1	69.2	73.8	77.5	59.6	57.1	73.5	68.8	73.2	75.5
North Dakota	77.2	78.8	71.7	69.8	82.4	91.4	86.4	80.0	88.9	60.0	83.3	84.4	87.8
South Dakota	80.4	86.2	81.8	87.1	76.5	87.0	82.4	93.5	84.6	80.0	82.4	86.7	79.6
Utah	74.8	73.5	67.9	63.8	69.7	63.4	61.0	67.3	57.7	68.3	68.0	71.1	73.6
Wyoming	65.1	77.1	76.8	71.4	80.5	71.7	65.0	70.6	70.5	73.5	80.6	59.7	65.3
Region 08	70.6	71.7	64.9	64.1	72.0	71.4	66.3	74.2	67.7	70.3	74.8	73.5	71.7

pna	68.7	59.2	55.5	45.0	62.5	68.4	72.0	71.6	70.2	73.7	74.6	69.7	74.0
fornia	22.3	18.1	39.7	33.0	41.0	38.2	39.0	37.9	40.5	45.4	57.7	59.7	54.1
Hawaii	67.9	73.0	67.9	65.7	70.0	76.6	69.8	73.5	70.5	59.5	66.6	61.3	61.6
* Nevada	77.6	74.8	68.8	59.9	74.0	65.1	73.2	69.7	65.5	54.9	56.0	59.5	64.5
Region 09	36.1	29.2	44.9	38.1	48.0	46.3	47.6	48.0	46.6	50.0	59.7	60.6	56.9

Alaska	67.3	66.1	59.6	55.7	70.9	63.4	62.7	61.4	63.1	62.5	52.8	42.8	54.0
Idaho	80.1	80.8	77.0	71.2	76.1	72.2	69.2	73.5	62.9	72.7	79.2	84.3	76.6
Oregon	73.8	72.3	65.5	69.2	72.8	74.0	79.9	81.6	64.5	74.3	79.9	75.6	79.2
Washington	68.4	66.9	51.1	57.6	60.7	69.5	69.5	72.5	71.5	74.3	76.3	74.0	77.0
Region 10	69.9	68.4	59.1	60.3	68.6	68.4	69.2	70.8	65.9	68.9	68.5	61.5	68.6

US	67.2	62.1	59.6	57.9	65.5	64.3	66.3	68.6	63.3	64.5	69.3	68.9	70.2
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FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

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## INTERSTATE LIABLE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1992 - DEC 1993

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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* Connecticut	33.5	37.6	29.4	39.3	34.0	42.2	54.8	68.5	53.1	63.8	60.9	56.2	59.6
Maine	66.2	69.0	63.9	59.9	48.4	18.2	43.7	57.0	49.5	60.6	57.3	67.4	71.7
Massachusetts	75.8	74.9	70.2	70.2	71.8	66.5	69.7	67.6	74.9	79.1	73.5	83.9	82.8
* New Hampshire	73.7	80.9	79.7	187.8	63.6	35.0	69.8	69.6	76.9	79.1	73.9	75.4	73.5
Rhode Island	67.8	64.3	56.1	69.7	86.4	78.9	80.9	87.3	82.7	59.5	50.0	58.1	73.3
Vermont	74.0	83.1	84.6	82.4	77.3	70.4	73.3	76.1	81.4	76.9	88.3	83.9	79.6
Region 01	62.7	63.2	53.5	63.5	56.8	44.2	61.8	70.1	65.6	69.0	65.6	71.4	73.7
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New Jersey	76.6	84.4	74.5	62.0	74.7	78.5	74.9	78.3	70.0	68.3	68.4	58.8	61.2
New York	71.8	68.4	70.7	68.1	62.2	65.9	70.0	66.9	69.6	61.2	58.5	63.4	56.4
Puerto Rico	75.7	74.2	77.7	84.4	85.6	86.0	85.8	87.2	83.8	79.5	76.8	74.8	69.3
Virgin Islands	21.4	50.0	42.9	57.1	60.0	27.3	50.0	68.8	47.7	50.9	66.3	11.0	10.1
Region 02	73.7	75.7	72.4	66.4	68.2	71.3	72.5	72.6	70.2	64.8	63.2	60.6	55.6
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* Delaware	85.0	91.1	77.7	101.5	78.9	91.7	78.9	86.3	80.8	80.0	90.4	75.8	89.1
District of Columbia	67.0	66.7	56.2	51.4	61.8	55.4	61.3	60.4	58.2	56.9	59.3	57.2	58.4
Maryland	76.0	75.0	70.4	52.6	71.0	71.6	75.5	74.1	71.6	73.4	74.4	75.4	71.2
Pennsylvania	74.3	75.3	71.3	69.0	72.6	70.8	74.0	76.1	67.4	70.2	72.5	77.9	75.5
Virginia	79.5	82.8	79.2	79.3	76.6	83.4	80.2	81.1	84.1	81.1	86.8	83.5	83.7
West Virginia	82.0	76.7	83.3	82.8	94.6	84.0	76.8	83.2	73.5	77.3	82.9	83.3	81.1
Region 03	75.6	76.9	70.9	66.7	72.4	72.6	73.5	74.9	70.7	71.0	74.6	75.5	75.3
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* Alabama	89.6	90.7	84.2	108.8	89.9	91.0	89.6	93.8	89.2	94.4	95.9	91.2	87.8
Florida	74.7	73.8	74.5	77.4	79.5	79.3	82.9	85.0	73.5	75.9	81.2	76.1	72.3
* Georgia	83.3	83.7	75.0	86.8	83.2	79.4	82.4	79.7	79.1	74.8	81.3	77.7	76.4
* Kentucky	71.0	80.4	64.4	95.1	82.5	71.0	66.9	80.9	73.3	73.9	81.5	69.2	72.6
Mississippi	86.7	78.7	78.1	86.4	85.7	84.2	87.5	94.3	87.9	84.5	89.7	89.0	86.9
North Carolina	78.5	72.6	67.4	69.7	73.4	78.0	80.6	85.1	76.4	74.6	81.4	83.8	78.0
South Carolina	91.6	93.5	91.6	91.2	94.0	90.8	91.6	90.7	92.4	93.5	93.4	92.0	87.2
Tennessee	81.7	80.8	72.7	77.6	81.3	79.3	82.5	87.1	77.7	87.0	84.9	86.5	87.7
Region 04	80.0	79.8	75.0	83.4	82.1	80.7	83.1	85.8	78.5	80.3	84.8	82.4	80.0
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Illinois	75.8	76.4	67.5	66.7	72.9	73.0	73.4	80.3	73.9	72.5	78.1	75.3	77.8
Indiana	67.4	76.2	65.0	63.9	74.7	70.3	69.7	71.4	71.9	64.5	65.5	70.3	76.4
* Michigan	50.1	61.5	53.2	39.7	76.5	78.5	77.5	62.4	77.5	57.5	79.9	78.7	76.7
Minnesota	82.5	86.2	76.1	76.2	87.1	81.7	83.1	85.3	71.2	81.4	74.2	74.9	82.2
Ohio	85.5	88.6	87.1	78.1	81.7	82.4	83.6	84.3	78.5	79.6	80.9	81.9	82.7
* Wisconsin	85.9	81.9	72.4	87.4	89.4	79.5	77.1	83.8	81.7	69.9	84.5	83.9	81.4
Region 05	75.2	78.7	71.4	67.2	78.9	76.5	76.6	79.0	75.2	71.9	77.1	77.5	79.2
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Kansas	72.3	77.7	65.2	68.8	79.8	69.4	63.4	70.5	70.1	64.3	80.1	67.7	70.8
Louisiana	73.4	79.5	69.4	76.7	78.9	76.8	69.5	79.5	71.8	71.4	74.0	80.5	71.7
New Mexico	81.3	80.8	77.7	84.4	90.3	84.3	80.2	83.3	81.9	84.0	88.5	87.0	84.2
Oklahoma	66.3	71.4	70.3	77.3	79.9	75.5	79.4	79.9	82.4	71.9	85.8	77.7	66.4
Texas	74.0	67.4	67.7	74.3	77.1	74.3	75.3	73.3	68.6	71.0	71.9	68.3	68.8
Region 06	73.6	72.0	68.6	74.9	78.6	74.8	73.8	74.8	70.8	71.1	75.2	71.9	70.6

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## INTERSTATE LIABLE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1992 - DEC 1993

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
* Iowa	67.0	65.8	51.2	67.1	60.9	54.1	58.9	72.1	56.0	57.5	65.5	68.4	70.5
Kansas	80.7	79.9	73.4	75.5	76.7	70.3	75.9	69.8	78.7	70.9	79.6	71.6	84.0
Missouri	73.1	80.0	71.1	77.1	81.2	75.0	74.1	79.3	63.7	55.8	65.3	64.6	64.4
Nebraska	86.3	81.6	79.4	85.0	82.6	81.1	83.2	85.6	83.9	84.5	83.5	77.4	85.5
Region 07	77.0	78.5	70.8	76.6	78.0	72.6	74.3	76.0	70.2	65.2	73.5	69.3	75.4
Colorado	68.0	79.1	69.4	76.4	74.9	72.9	78.3	82.1	79.6	76.7	80.4	81.5	81.6
Montana	75.5	68.0	71.9	65.1	73.9	71.8	64.4	67.3	84.2	67.6	76.7	71.4	74.2
North Dakota	87.8	88.3	72.5	77.5	69.4	88.0	66.7	87.5	76.9	66.7	81.0	76.6	77.1
South Dakota	79.6	88.5	71.0	92.3	80.0	55.6	81.0	81.0	80.0	73.3	78.9	87.0	81.4
Utah	73.6	76.4	59.0	69.1	72.3	75.0	64.0	61.7	57.1	61.6	70.3	70.2	74.6
Wyoming	65.3	75.8	69.4	70.7	75.0	60.9	69.0	81.1	61.5	66.0	84.7	76.4	70.9
Region 08	71.7	78.5	67.8	74.0	74.3	72.4	71.9	75.7	73.5	69.9	79.1	77.7	78.0
Arizona	74.0	69.1	70.4	71.2	71.1	75.1	74.6	77.1	70.0	71.8	75.2	77.5	66.5
California	54.1	39.9	57.6	56.5	64.9	64.7	55.2	58.1	56.7	57.7	60.8	61.0	54.6
Hawaii	61.6	66.7	66.7	65.6	75.2	76.3	67.9	72.6	69.1	73.2	73.8	69.9	63.1
* Nevada	64.5	56.4	46.6	52.2	50.4	56.0	62.8	70.6	62.9	70.6	76.0	71.8	78.7
Region 09	56.9	45.0	58.3	57.7	64.8	65.8	58.6	61.8	59.2	61.0	64.0	63.7	58.2
Alaska	54.0	50.6	45.9	58.9	71.6	65.4	59.6	66.5	64.7	62.0	68.6	60.9	60.3
Idaho	76.6	86.1	67.3	68.8	74.4	65.9	60.0	61.4	75.5	80.0	83.1	87.2	80.6
Oregon	79.2	87.9	75.6	76.8	87.9	83.6	84.7	84.8	79.3	82.1	84.0	76.3	69.3
Washington	77.0	76.9	65.8	61.7	75.4	73.0	69.0	69.0	63.6	66.7	72.1	68.8	64.8
Region 10	68.6	69.8	58.3	64.2	76.5	71.7	69.8	72.3	68.4	68.8	73.1	67.5	64.9
US	70.2	69.5	66.5	67.4	72.5	70.3	71.0	73.6	69.1	68.5	71.9	70.5	69.0

## FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1991 - DEC 1992

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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* Connecticut	95.0	76.5	73.7	73.7	94.3	84.6	68.0	78.4	56.3	66.7	93.8	41.2	59.0
Maine	71.4	61.9	21.4	47.4	88.5	82.4	77.3	93.2	84.8	80.0	81.0	66.7	56.5
Massachusetts	83.6	69.2	85.0	77.4	85.7	88.5	75.5	89.9	78.2	76.3	84.8	85.2	88.8
* New Hampshire	100.0	66.7	50.0	75.0	85.3	20.0	50.0	73.5	44.4	100.0	75.0	100.0	100.0
Rhode Island	82.4	68.4	60.0	81.3	100.0	50.0	87.5	80.6	44.4	65.0	80.8	32.4	30.0
Vermont	100.0	100.0	100.0	100.0	83.3	62.5	60.0	88.9	62.5	75.0	75.0	66.7	100.0
Region 01	84.7	69.3	73.7	74.4	88.1	82.3	74.6	87.9	74.2	75.4	85.4	67.0	77.2
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New Jersey	75.9	69.4	67.2	61.8	76.5	69.3	72.2	96.1	69.4	64.6	91.1	65.9	70.6
New York	65.9	76.4	61.7	65.9	80.7	78.3	77.8	92.3	72.7	72.2	84.5	80.4	79.8
Puerto Rico	85.3	87.8	88.2	65.2	76.7	70.3	85.2	98.2	82.9	75.4	92.9	42.9	63.2
Virgin Islands	50.0	.0	.0	.0	.0	33.3	.0	.0	.0	.0	.0	100.0	.0
Region 02	69.1	76.6	64.2	65.0	79.2	74.5	77.1	93.8	73.9	71.0	87.6	73.6	75.8
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* Delaware	80.0	100.0	100.0	80.0	81.8	83.3	66.7	91.7	45.5	80.0	87.5	60.0	100.0
District of Columbia	60.3	77.6	73.2	72.2	72.9	68.9	52.7	68.9	71.0	74.7	79.2	68.0	55.9
Land	77.8	74.0	79.5	73.2	76.9	71.3	72.9	80.9	72.9	84.6	86.7	75.7	78.9
Sylvania	62.8	51.4	42.8	73.9	65.5	65.7	65.8	69.3	56.4	50.0	80.5	62.9	66.7
Virginia	91.4	91.3	88.3	90.9	90.0	94.2	94.7	94.9	88.0	89.4	91.2	90.4	92.9
West Virginia	84.6	89.5	88.9	75.0	100.0	70.0	100.0	100.0	100.0	50.0	90.5	83.3	93.8
Region 03	72.1	71.2	69.0	77.8	74.7	73.5	71.9	77.9	66.4	68.2	83.7	71.5	73.5
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* Alabama	94.1	90.2	81.9	82.0	96.4	84.7	89.7	89.7	83.9	92.0	98.5	91.7	83.8
Florida	88.9	90.7	86.2	91.3	84.8	91.6	96.3	89.1	87.8	84.4	71.4	72.0	78.7
* Georgia	94.5	87.2	87.2	80.6	91.6	89.4	91.5	94.0	86.2	92.8	90.4	89.1	93.7
* Kentucky	89.4	88.0	82.4	91.8	91.4	94.3	97.0	95.7	86.5	87.6	94.3	89.6	90.7
Mississippi	82.4	87.5	77.7	80.3	78.6	82.9	87.2	91.4	83.3	81.8	83.3	84.6	84.4
North Carolina	76.1	58.4	81.3	63.4	58.6	56.3	75.3	90.0	86.4	81.5	80.5	85.9	78.8
South Carolina	95.8	100.0	100.0	100.0	99.0	100.0	98.6	97.1	95.8	100.0	98.6	100.0	98.4
Tennessee	97.7	97.2	88.4	92.1	95.4	96.7	97.9	96.7	93.1	91.5	96.2	96.5	95.0
Region 04	92.6	89.8	85.3	86.6	89.4	87.5	93.1	93.4	88.0	89.0	89.5	88.0	89.7
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Illinois	79.7	79.3	77.1	72.7	85.3	87.4	85.8	90.0	78.2	79.1	85.2	73.6	74.8
Indiana	66.7	82.0	78.9	59.4	86.5	93.3	83.0	92.0	75.0	90.1	91.9	71.4	63.3
* Michigan	89.9	81.6	79.4	79.9	100.0	88.4	83.6	96.7	73.1	70.1	92.4	88.4	89.4
Minnesota	95.9	89.8	95.1	84.0	90.5	87.5	90.5	100.0	82.6	90.0	89.5	100.0	100.0
Ohio	63.0	61.9	66.4	55.4	67.5	83.9	78.1	88.4	73.2	68.7	80.4	74.0	87.8
* Wisconsin	83.7	87.5	71.4	77.3	92.6	84.0	86.4	90.3	78.9	86.4	89.8	77.8	83.3
Region 05	82.7	80.4	76.7	71.9	88.8	87.7	84.1	92.7	75.2	78.5	87.7	81.6	86.0
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Kansas	59.5	77.4	54.0	53.1	84.1	74.2	87.5	81.4	62.2	72.2	81.6	73.7	61.0
Liana	87.5	65.0	69.6	72.4	71.6	75.0	77.8	76.7	64.8	69.0	80.2	70.7	79.3
Mexico	85.7	91.1	61.0	76.2	72.7	76.2	67.6	73.8	58.0	89.1	90.4	83.1	89.1
Oklahoma	85.3	84.4	68.4	83.5	88.2	91.1	82.5	86.8	89.4	66.2	83.1	86.8	89.7
Texas	81.1	82.1	79.4	72.9	84.5	83.9	85.2	92.0	80.3	84.1	89.5	85.4	88.4
Region 06	81.5	81.4	70.7	73.6	82.5	81.8	82.4	88.1	77.5	80.1	87.5	82.8	85.8

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FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

13 MONTHS: DEC 1991 - DEC 1992

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<hr/>													
* Iowa	60.0	76.2	66.7	50.0	33.3	100.0	30.0	68.8	9.1	58.3	66.7	77.8	70.0
Kansas	91.0	86.4	82.8	80.4	89.3	87.5	89.2	85.7	82.1	77.1	84.2	76.7	71.7
Missouri	71.0	55.3	59.4	69.8	72.1	68.3	76.3	76.6	54.3	62.9	75.8	64.4	82.7
Nebraska	100.0	94.4	100.0	83.3	100.0	44.4	90.9	90.9	88.2	87.5	90.9	88.2	95.8
Region 07	77.1	68.9	71.0	74.4	79.4	72.9	79.0	80.3	63.4	68.0	78.0	70.5	81.0
Colorado	77.9	80.4	75.9	75.6	67.1	73.1	68.2	94.2	86.3	80.0	87.7	74.5	83.6
Montana	87.4	88.3	78.3	74.0	83.3	54.5	78.9	89.3	71.4	63.6	85.7	91.9	89.7
North Dakota	91.7	82.6	75.0	93.8	76.5	73.7	98.7	98.3	96.8	60.0	85.7	83.3	87.5
South Dakota	92.3	81.8	100.0	72.7	100.0	100.0	100.0	99.2	86.8	83.3	100.0	85.7	94.1
Utah	86.6	89.2	74.0	73.6	77.1	81.3	93.2	94.8	84.7	88.5	90.4	84.8	91.1
Wyoming	87.8	100.0	100.0	100.0	100.0	75.0	66.7	100.0	100.0	100.0	100.0	100.0	100.0
Region 08	85.4	87.3	77.7	77.2	75.8	78.4	90.9	96.8	86.3	82.2	89.5	85.1	89.9
California	88.7	93.1	91.0	90.8	89.8	86.8	97.7	96.0	88.2	81.0	89.7	85.2	87.1
Hawaii	76.3	66.2	73.2	65.0	69.8	78.8	76.1	83.7	77.0	78.4	76.9	78.8	75.8
* Nevada	73.3	80.0	73.7	53.8	100.0	68.8	88.9	86.7	81.8	75.0	75.0	50.0	90.9
Region 09	70.6	81.8	87.5	66.7	57.9	61.5	69.2	95.7	56.3	88.9	96.2	69.2	87.5
Alaska	77.5	71.5	75.4	67.5	72.6	78.7	86.3	89.0	79.1	78.8	78.4	78.5	77.6
Idaho	80.0	78.5	85.9	76.7	82.9	90.6	75.8	69.8	80.0	62.5	72.0	71.7	77.8
Oregon	90.8	94.5	82.4	82.1	79.2	73.3	70.0	83.3	64.7	50.0	81.3	88.6	88.0
Washington	77.2	78.5	75.9	75.2	88.5	70.6	93.6	69.1	63.5	61.5	82.9	80.9	88.6
Region 10	77.0	80.3	63.2	59.0	70.3	73.6	52.2	83.9	69.2	69.2	88.3	76.0	81.9
US	80.7	82.7	73.4	69.5	78.7	77.8	74.2	77.5	68.7	65.5	83.3	78.4	85.0
	81.9	80.4	75.3	75.3	81.9	81.1	83.5	89.9	76.7	77.6	85.5	79.3	82.8

FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

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UCFE

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)  
 13 MONTHS: DEC 1992 - DEC 1993

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<hr/>													
* Connecticut	59.0	61.5	64.0	69.0	81.3	77.4	77.8	71.4	61.3	84.0	90.3	68.2	69.4
Maine	56.5	75.0	84.0	83.3	81.8	58.3	80.0	80.0	90.9	83.3	100.0	90.0	89.6
Massachusetts	88.8	84.2	72.0	81.2	80.0	87.0	90.5	88.6	87.5	92.3	82.4	90.7	88.3
* New Hampshire	100.0	75.0	60.0	60.0	53.8	66.7	100.0	100.0	33.3	80.0	100.0	100.0	80.0
Rhode Island	30.0	62.5	64.7	83.3	76.7	91.7	68.8	88.0	81.3	83.3	88.9	50.0	28.6
Vermont	100.0	71.4	55.6	75.0	50.0	.0	100.0	100.0	93.3	62.5	95.0	75.0	80.0
Region 01	77.2	78.1	70.7	77.9	77.3	83.7	87.5	86.2	84.2	89.1	86.0	86.3	84.7
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New Jersey	70.6	79.7	62.1	64.2	85.9	63.9	77.3	77.5	68.7	71.4	78.2	65.9	62.5
New York	79.8	83.4	78.0	74.0	71.7	83.8	85.8	91.4	77.4	84.1	87.7	82.5	82.9
Puerto Rico	63.2	75.9	79.5	77.8	60.0	85.3	86.8	91.0	76.2	77.3	87.8	93.8	87.2
Virgin Islands	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	50.0	33.3
Region 02	75.8	82.2	74.8	72.1	76.2	79.0	84.6	89.2	75.2	81.5	85.5	80.2	79.1
<hr/>													
* Delaware	100.0	90.9	100.0	50.0	100.0	100.0	33.3	100.0	87.5	100.0	83.3	81.8	75.0
District of Columbia	55.9	90.2	34.7	21.3	49.7	53.9	56.4	53.0	73.3	71.3	79.7	60.7	71.7
Maryland	78.9	81.4	82.1	77.6	85.8	85.5	81.3	82.3	77.0	82.1	89.6	82.2	82.1
Pennsylvania	66.7	73.7	66.7	68.3	80.7	84.6	75.6	63.7	80.0	77.7	86.8	81.5	74.4
Virginia	92.9	93.3	89.2	90.9	89.8	97.0	90.9	94.5	92.3	91.1	97.0	95.4	90.3
West Virginia	93.8	95.8	93.8	90.9	80.0	100.0	90.9	84.6	92.3	85.7	100.0	84.2	90.0
Region 03	73.5	84.1	54.2	49.2	75.1	81.4	76.1	71.7	81.1	79.6	88.8	84.5	78.2
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* Alabama	83.8	92.1	78.0	88.1	93.2	96.8	86.1	93.5	86.3	88.2	96.8	100.0	92.5
Florida	78.7	81.0	96.1	91.6	95.3	88.8	85.3	88.1	85.2	87.8	91.3	89.0	81.7
* Georgia	93.7	92.7	88.6	98.6	91.9	97.2	95.3	93.9	94.8	93.1	97.4	90.0	93.7
* Kentucky	90.7	90.4	76.9	92.1	90.8	91.9	90.7	97.2	93.8	92.0	93.0	90.3	88.5
Mississippi	84.4	93.1	79.1	78.0	91.5	91.8	97.4	97.2	96.9	80.0	90.9	91.3	94.6
North Carolina	78.8	87.2	84.6	86.0	90.2	92.9	88.5	88.0	84.1	84.8	90.3	80.0	74.2
South Carolina	98.4	97.5	98.5	98.4	98.6	100.0	100.0	100.0	100.0	100.0	100.0	96.9	100.0
Tennessee	95.0	97.8	89.5	95.5	94.3	95.6	97.5	69.0	97.3	90.0	95.6	81.9	96.4
Region 04	89.7	92.3	87.7	92.4	93.3	94.1	92.6	87.8	92.7	90.2	94.3	87.4	90.9
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Illinois	74.8	81.1	76.3	72.7	88.1	77.6	87.1	90.3	74.7	78.3	81.7	78.3	73.2
Indiana	63.3	83.3	63.6	76.2	72.2	89.3	73.9	94.9	89.4	71.8	92.3	96.2	91.7
* Michigan	89.4	87.0	87.0	92.0	89.2	76.9	91.4	86.1	77.3	85.3	93.3	90.1	89.8
Minnesota	100.0	92.7	100.0	81.0	100.0	95.7	100.0	96.3	85.7	93.3	100.0	100.0	100.0
Ohio	87.8	87.7	78.6	80.0	90.5	73.9	90.9	90.7	79.5	78.8	90.8	79.6	91.4
* Wisconsin	83.3	85.7	59.0	87.9	92.9	71.4	66.7	97.5	74.2	84.4	88.7	71.4	92.9
Region 05	86.0	85.7	81.1	82.1	88.9	78.2	87.9	89.6	77.4	80.7	88.8	86.2	87.3
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Kansas	61.0	77.9	76.5	76.5	67.9	72.0	81.5	83.9	67.3	55.9	86.4	63.0	83.3
Louisiana	79.3	77.3	68.5	56.2	67.5	73.6	78.6	85.2	73.1	80.0	93.3	78.9	92.0
New Mexico	89.1	94.6	69.2	82.8	90.0	94.4	84.0	88.5	93.3	87.3	94.9	85.1	89.9
Oklahoma	89.7	92.5	90.0	88.0	84.1	89.1	79.7	79.1	80.7	81.6	97.5	95.2	75.0
Texas	88.4	81.1	82.6	82.3	82.9	81.9	86.5	88.8	90.2	87.7	89.9	84.6	80.9
Region 06	85.8	83.6	78.8	78.4	81.3	82.1	84.5	87.1	86.4	84.6	91.9	84.5	84.5

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FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)

13 MONTHS: DEC 1992 - DEC 1993

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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* Iowa	70.0	60.0	35.0	11.1	100.0	57.1	70.0	50.0	34.8	27.3	70.0	45.5	66.7
Kansas	71.7	91.5	71.2	67.7	88.1	75.0	84.5	76.0	73.4	77.0	92.6	78.7	83.1
Missouri	82.7	68.0	54.7	63.9	82.6	71.4	79.5	85.9	74.1	78.2	79.1	71.2	80.0
Nebraska	95.8	90.5	93.8	91.7	95.2	100.0	92.3	100.0	100.0	92.3	95.2	91.7	100.0
Region 07	81.0	76.9	61.8	63.7	86.8	74.8	81.7	82.9	71.0	75.8	85.1	73.3	81.4
Colorado	83.6	83.8	78.4	82.9	63.6	84.0	85.7	87.2	76.7	79.6	94.4	91.3	84.4
Montana	89.7	85.5	58.0	78.2	80.0	73.3	83.3	100.0	70.6	70.0	92.2	85.9	94.3
North Dakota	87.5	95.0	90.9	93.8	90.9	85.7	100.0	95.5	100.0	71.4	84.0	80.0	92.3
South Dakota	94.1	100.0	92.9	75.0	83.3	100.0	93.8	97.9	76.7	100.0	91.7	66.7	81.8
Utah	91.1	87.3	69.9	86.4	89.7	79.7	72.3	88.8	71.3	85.4	88.9	86.4	82.3
Wyoming	100.0	100.0	92.3	87.5	90.9	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region 08	89.9	87.7	70.3	83.5	81.5	83.7	85.3	94.1	74.5	82.4	90.4	87.2	87.9
California	87.1	85.4	79.2	83.7	77.9	75.6	92.6	85.0	75.9	82.6	88.6	88.2	86.0
Hawaii	75.8	75.8	83.9	70.3	76.5	86.4	79.3	87.4	78.0	81.2	87.5	84.1	83.7
* Nevada	90.9	66.7	75.0	80.0	75.0	70.6	79.2	81.0	60.0	44.4	91.4	68.0	58.3
Region 09	87.5	83.3	75.0	95.5	86.4	87.5	83.3	92.9	82.4	73.7	85.0	77.8	81.8
Alaska	77.6	77.4	83.1	73.1	77.0	85.3	83.2	87.0	77.4	80.5	87.7	84.0	83.7
Idaho	88.0	94.2	77.5	77.8	86.8	81.0	58.3	57.1	50.0	58.8	82.4	87.5	93.6
Oregon	88.6	96.4	73.3	85.3	86.7	76.6	83.0	71.4	86.5	73.3	94.4	85.8	88.4
Washington	81.9	83.4	68.9	81.8	81.8	91.4	83.0	88.4	79.5	76.6	90.1	80.2	87.6
Region 10	85.0	90.9	72.3	81.2	84.0	86.1	79.3	82.6	78.5	73.5	89.5	83.8	88.2
US	82.8	85.2	74.3	73.8	82.7	83.9	85.0	86.2	81.4	82.8	89.8	84.4	84.9

FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

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## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: <= 14 days (or 21 if no ww)  
 13 MONTHS: DEC 1991 - DEC 1992

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<hr/>													
* Connecticut	93.4	94.3	91.5	94.8	91.9	89.9	87.2	89.9	83.9	87.5	90.2	80.6	89.2
Maine	81.8	70.2	81.0	81.8	88.0	87.0	100.0	89.6	87.9	75.6	88.1	75.0	82.4
Massachusetts	88.0	96.0	92.7	92.0	93.2	95.1	97.6	94.5	91.4	90.5	94.1	81.4	83.9
* New Hampshire	86.7	88.9	76.5	87.5	88.9	70.6	83.3	87.5	90.5	85.7	100.0	92.3	81.8
Rhode Island	83.3	91.3	82.1	87.5	92.1	94.3	94.1	95.6	95.2	91.8	97.7	90.9	93.9
Vermont	88.0	85.7	100.0	85.7	100.0	100.0	88.9	76.5	95.2	100.0	92.6	86.7	91.3
Region 01	87.9	91.2	90.3	90.9	92.0	90.5	93.4	91.3	89.6	89.0	92.9	82.5	86.1
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New Jersey	82.4	82.7	83.8	89.8	93.0	94.5	93.7	96.6	93.9	98.0	94.9	90.1	87.6
New York	80.9	78.5	83.0	86.1	86.8	89.8	90.8	87.2	88.2	90.8	90.0	86.7	92.1
Puerto Rico	83.7	88.9	87.9	86.9	90.1	83.3	93.8	91.6	82.7	85.1	83.2	76.5	72.6
Virgin Islands	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region 02	81.6	80.3	83.2	86.5	88.6	90.2	91.7	89.9	88.7	92.0	90.4	86.7	89.0
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* Delaware	90.6	90.3	78.6	89.5	95.5	91.2	78.6	87.9	87.5	97.4	82.5	90.5	85.0
District of Columbia	80.0	66.7	73.5	88.5	67.5	83.3	71.4	67.9	81.1	85.5	90.3	83.0	77.3
Maryland	94.1	90.7	89.5	94.3	97.1	94.4	95.1	95.2	94.3	96.8	94.2	91.9	92.3
Pennsylvania	87.1	75.3	80.3	86.5	90.6	88.3	92.2	85.5	87.8	87.4	88.4	86.9	81.6
Virginia	95.1	91.5	96.5	97.1	96.8	95.4	76.1	98.8	98.3	97.6	96.7	96.0	96.3
West Virginia	89.3	87.7	92.0	96.2	94.4	97.0	95.2	94.1	94.4	96.0	92.6	91.9	90.8
Region 03	90.2	83.2	87.2	91.6	93.1	92.0	91.2	90.8	92.1	92.8	92.1	91.0	89.1
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* Alabama	96.8	98.8	91.0	94.7	98.8	96.2	97.5	93.9	95.8	97.5	96.3	99.1	93.4
Florida	91.7	95.2	95.7	95.9	95.8	95.8	95.0	93.7	94.6	92.4	93.3	90.1	90.0
* Georgia	96.1	90.7	84.8	89.0	93.8	91.9	93.0	95.2	93.9	94.2	93.4	88.0	93.4
* Kentucky	84.8	78.4	87.4	92.3	92.1	92.1	91.0	92.1	92.7	91.2	92.2	94.7	91.4
Mississippi	89.2	76.0	84.2	92.9	97.5	96.2	97.6	92.7	97.5	93.7	92.4	93.8	98.5
North Carolina	92.9	95.2	96.1	98.6	97.8	95.7	97.1	96.1	98.6	96.2	96.9	97.1	98.8
South Carolina	97.2	98.7	98.3	99.6	98.0	99.0	99.3	99.0	98.4	99.1	99.5	98.4	99.2
Tennessee	94.2	91.1	95.3	95.8	96.8	95.5	97.4	95.3	96.4	96.8	97.7	95.8	95.5
Region 04	92.9	93.6	91.7	94.6	95.8	94.9	95.4	94.7	95.7	94.6	94.9	93.3	93.9
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Illinois	91.1	88.7	92.3	94.4	93.1	94.5	96.6	94.5	93.5	93.7	94.7	92.1	93.2
Indiana	85.5	78.7	83.7	84.1	87.8	88.4	87.7	91.1	81.3	88.2	90.8	80.5	88.6
* Michigan	82.5	59.6	84.2	88.8	88.7	88.9	87.0	88.9	89.6	85.1	85.8	86.1	83.8
Minnesota	95.7	92.2	95.7	94.5	98.0	100.0	97.0	96.9	96.2	95.2	93.9	94.0	96.6
Ohio	68.9	67.0	75.9	84.0	89.3	90.8	92.0	89.0	87.5	89.1	88.5	89.2	60.9
* Wisconsin	89.9	87.9	91.2	94.4	94.6	91.8	97.3	95.5	93.3	93.8	95.2	91.6	93.0
Region 05	84.4	74.5	84.7	89.5	91.0	91.8	92.5	91.9	90.2	90.0	90.3	89.0	88.5
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Kansas	89.0	80.8	84.7	87.9	91.4	96.2	92.4	90.9	91.3	93.2	92.5	89.7	90.4
Louisiana	93.5	83.7	85.4	90.6	88.1	89.0	91.7	91.8	91.5	87.6	85.0	83.7	85.0
New Mexico	89.0	78.8	68.0	75.6	82.9	94.3	85.9	80.5	75.9	87.5	92.9	86.0	83.5
Oklahoma	90.3	92.1	87.9	92.4	94.1	89.6	90.7	91.8	95.1	93.4	94.7	94.6	94.2
Texas	89.7	89.6	88.5	87.9	91.8	93.7	92.1	93.5	93.1	93.9	93.6	94.1	92.9
Region 06	90.3	87.5	86.5	88.3	91.2	92.8	91.6	92.3	92.5	93.1	93.0	92.6	91.6

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1991 - DEC 1992

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<hr/>													
* Iowa	91.2	86.3	86.1	80.5	92.4	87.9	87.6	86.6	78.5	85.1	85.1	87.0	91.4
Kansas	63.2	81.7	87.2	89.3	84.2	90.3	90.6	89.5	90.6	91.5	90.9	85.9	87.7
Missouri	92.6	91.1	87.6	85.4	93.8	83.9	87.1	87.3	89.4	86.3	92.5	88.0	81.0
Nebraska	90.0	94.6	100.0	100.0	91.7	100.0	100.0	88.5	100.0	100.0	100.0	100.0	95.2
Region 07	83.9	87.3	87.5	86.2	90.1	87.8	88.7	87.9	87.7	88.5	90.7	87.5	85.8
Colorado	72.5	82.1	81.5	82.2	81.6	84.8	84.0	84.5	88.9	88.5	76.3	77.6	81.2
Montana	86.3	82.4	84.2	87.7	94.9	90.3	91.2	92.2	98.6	94.4	91.5	91.7	89.4
North Dakota	91.9	79.2	83.3	77.3	89.3	87.5	88.6	92.3	85.2	86.1	83.0	92.7	87.9
South Dakota	100.0	91.7	100.0	87.5	89.5	100.0	90.0	100.0	100.0	75.0	93.3	100.0	94.1
Utah	75.5	73.8	89.7	88.6	76.2	91.2	94.2	78.4	74.4	84.2	82.9	90.3	79.2
Wyoming	100.0	93.9	93.9	100.0	95.7	100.0	90.0	100.0	87.5	95.2	94.1	100.0	100.0
Region 08	80.3	82.0	85.8	85.7	86.0	88.9	88.3	88.3	89.4	89.0	83.7	87.6	86.3
Arizona	81.1	95.0	92.5	87.7	89.1	92.2	91.6	91.6	93.1	89.1	93.2	88.3	91.5
California	85.8	85.6	85.1	86.9	87.8	86.9	87.7	85.9	86.1	88.0	88.6	86.7	88.5
Hawaii	88.9	92.6	93.8	97.3	97.1	90.5	95.2	92.1	94.0	90.4	89.3	85.3	94.9
* Nevada	90.2	91.0	100.0	94.7	95.2	92.9	95.7	98.5	94.2	95.5	96.1	89.4	93.3
Region 09	85.6	87.2	86.8	87.9	88.7	87.8	88.8	87.3	87.6	88.4	89.3	86.9	89.4
Alaska	92.3	90.7	87.5	81.5	93.0	92.6	84.4	92.5	88.9	87.0	96.8	90.6	93.3
Idaho	93.1	96.1	91.7	95.9	94.9	92.1	92.6	96.0	92.3	94.5	94.9	91.2	93.8
Oregon	84.0	75.7	83.4	78.6	84.5	87.9	87.0	90.3	84.1	87.8	91.6	84.1	88.0
Washington	88.2	84.4	84.0	88.2	87.4	87.9	85.9	88.0	90.0	90.8	87.8	83.9	86.4
Region 10	88.1	83.6	84.8	86.4	87.8	88.6	86.7	89.5	88.8	90.4	89.3	84.8	88.0
US	87.7	85.4	87.1	89.8	91.4	91.6	91.7	91.3	91.3	91.7	91.7	89.8	90.1

## FOOTNOTES:

\* INDICATES STATES WITH NO WAITING WEEK

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UCX

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no wv)

13 MONTHS: DEC 1992 - DEC 1993

RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
* Connecticut	89.2	81.0	85.9	82.2	93.0	88.9	96.2	92.8	82.4	87.5	89.7	85.7	94.0
Maine	82.4	79.5	82.1	78.9	94.4	90.5	81.0	87.5	82.6	86.4	77.3	80.0	84.2
Massachusetts	83.9	93.0	92.5	90.6	86.9	90.9	94.1	96.2	94.8	90.3	93.9	94.1	91.1
* New Hampshire	81.8	75.0	77.8	73.9	81.8	100.0	80.0	90.0	90.0	100.0	66.7	91.7	92.3
Rhode Island	93.9	100.0	97.1	93.8	66.7	86.2	93.3	100.0	94.3	94.9	96.2	88.9	88.9
Vermont	91.3	100.0	94.7	95.2	94.1	100.0	87.5	100.0	100.0	87.5	100.0	93.3	94.1
Region 01	86.1	88.8	89.7	87.4	89.1	90.5	92.8	94.4	90.8	90.1	90.9	90.3	91.4
New Jersey	87.6	93.5	94.3	93.0	95.7	97.7	94.0	95.1	93.2	98.1	95.4	92.9	97.7
New York	92.1	90.7	88.2	90.5	94.6	92.7	90.4	91.9	89.7	90.0	89.2	86.6	88.1
Puerto Rico	72.6	73.7	86.4	78.3	83.1	82.9	80.0	80.9	81.8	86.8	88.1	86.4	92.0
Virgin Islands	100.0	100.0	100.0	100.0	75.0	83.3	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region 02	89.0	90.1	89.5	89.9	93.7	93.0	90.9	91.8	89.9	91.8	90.5	88.1	90.6
* Delaware	85.0	82.4	96.0	91.4	89.5	86.7	90.9	97.2	100.0	100.0	100.0	93.3	95.0
District of Columbia	77.3	70.7	70.7	72.9	61.5	58.1	66.7	64.5	79.6	77.8	94.1	76.7	81.5
Land	92.3	94.0	91.7	91.6	89.5	97.6	95.6	95.4	92.9	95.2	95.8	94.2	93.2
Pennsylvania	81.6	78.8	77.9	84.5	87.9	93.7	89.9	90.9	93.6	90.3	91.8	90.4	87.8
Virginia	96.3	96.6	95.6	98.9	97.4	95.9	97.1	96.3	98.0	96.6	98.4	98.6	98.2
West Virginia	90.8	93.3	92.9	99.0	93.8	98.7	95.8	98.8	94.1	95.9	95.8	92.9	93.4
Region 03	89.1	88.2	87.2	91.4	90.3	94.0	92.7	93.0	94.4	92.9	94.9	93.3	92.7
* Alabama	93.4	95.1	94.3	94.4	95.7	95.9	96.2	100.0	98.6	98.9	95.5	98.7	100.0
Florida	90.0	92.5	92.4	96.1	95.1	94.3	94.7	93.4	93.6	92.8	96.1	92.0	93.2
* Georgia	93.4	94.9	95.9	97.3	95.9	94.4	96.8	97.5	95.9	97.8	96.8	96.7	97.5
* Kentucky	91.4	89.7	91.7	89.8	88.5	91.3	85.7	90.5	92.3	94.4	93.5	91.7	90.9
Mississippi	98.5	94.2	93.5	97.2	88.0	98.8	95.3	97.1	96.7	95.9	98.5	96.4	95.2
North Carolina	98.8	96.9	96.3	95.4	96.7	98.4	97.7	97.4	97.8	97.9	95.6	97.5	98.4
South Carolina	99.2	98.8	98.7	99.2	97.8	100.0	100.0	99.3	98.9	99.3	98.4	99.4	99.3
Tennessee	95.5	89.3	94.0	95.3	97.0	96.0	97.4	94.0	97.9	96.9	97.6	97.2	93.4
Region 04	93.9	93.7	94.3	95.9	94.9	95.7	95.5	95.3	95.8	95.8	96.4	95.0	95.3
Illinois	93.2	93.3	90.2	92.4	94.2	90.3	91.2	92.5	95.2	93.4	94.6	92.1	93.1
Indiana	88.6	81.3	91.6	92.2	83.8	90.9	90.7	92.6	93.5	90.0	87.9	91.7	89.4
* Michigan	83.8	83.2	84.4	89.1	85.3	86.0	84.9	82.8	89.3	83.6	84.4	81.0	81.5
Minnesota	96.6	93.0	93.1	94.9	96.0	95.3	98.6	97.5	93.5	95.7	93.9	93.1	97.2
Ohio	60.9	89.9	88.4	91.4	95.1	93.5	93.3	93.0	92.6	93.5	96.3	95.0	94.1
* Wisconsin	93.0	89.7	95.6	98.6	95.0	93.5	96.3	95.8	95.4	92.5	94.2	93.3	95.8
Region 05	88.5	88.8	89.1	92.0	91.7	90.6	91.3	91.1	92.7	90.7	92.0	90.2	90.6
ansas	90.4	80.7	79.9	91.9	90.4	94.6	89.5	84.7	87.0	96.0	94.0	85.4	92.7
siana	85.0	85.8	87.6	83.4	95.0	88.4	90.0	90.5	89.3	91.5	91.5	94.7	91.3
New Mexico	83.5	88.9	91.5	87.7	98.2	92.6	93.4	91.1	94.8	89.4	98.0	92.3	93.8
Oklahoma	94.2	93.5	95.8	95.6	94.4	95.5	97.6	95.3	92.1	94.2	89.6	97.6	95.8
Texas	92.9	94.1	94.2	94.8	93.7	95.0	94.2	94.4	94.7	93.7	94.8	92.2	94.9
Region 06	91.6	91.8	92.4	92.9	93.9	94.0	93.7	93.2	93.2	93.4	94.1	92.5	94.4

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UCX

## FIRST PAYMENT TIME LAPSE PERCENTAGE-ACTUAL DATA

TIME LAPSE PERIOD: &lt;= 14 days (or 21 if no ww)

13 MONTHS: DEC 1992 - DEC 1993

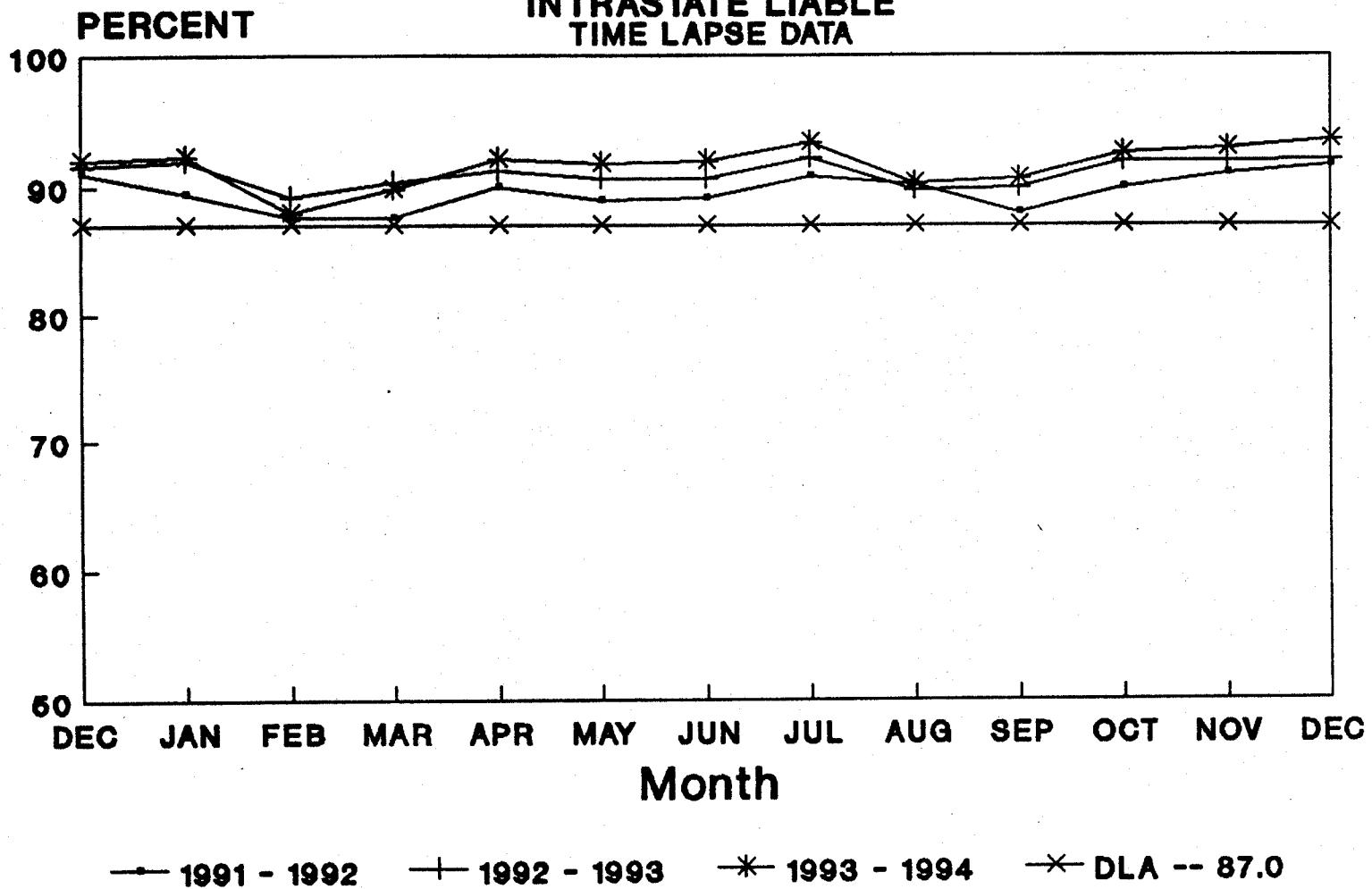
RUN DATE 01/23/1995

STATE	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
* Iowa	91.4	73.7	59.4	82.1	90.6	85.9	90.9	89.3	83.3	83.8	93.0	91.3	85.0
Kansas	87.7	81.3	76.7	85.6	92.9	84.5	88.1	83.3	81.6	83.2	88.6	91.0	90.2
Missouri	81.0	84.4	86.8	77.0	85.4	90.8	81.2	81.6	88.9	90.9	86.4	84.2	88.6
Nebraska	95.2	85.7	100.0	93.3	90.0	100.0	90.9	100.0	90.0	100.0	100.0	90.9	100.0
Region 07	85.8	81.7	77.6	81.6	89.0	88.0	86.3	84.8	85.2	86.3	89.1	88.0	89.0
Colorado	81.2	83.0	89.5	89.6	81.9	88.7	91.9	85.9	88.0	88.8	92.0	83.5	91.7
Montana	89.4	87.0	83.1	83.7	90.8	87.1	93.5	90.7	95.9	97.9	89.1	82.1	76.5
North Dakota	87.9	84.6	89.3	90.9	81.8	88.9	90.5	88.2	94.4	73.3	81.3	88.9	71.0
South Dakota	94.1	100.0	94.1	90.9	88.9	90.9	83.3	85.7	100.0	100.0	88.9	66.7	90.9
Utah	79.2	78.6	77.4	79.2	90.9	88.9	81.5	95.7	79.3	75.0	75.0	70.8	81.3
Wyoming	100.0	94.4	95.8	100.0	93.3	76.5	100.0	90.9	92.9	100.0	100.0	94.7	93.3
Region 08	86.3	85.5	87.5	88.7	86.3	87.3	91.2	88.7	90.0	89.3	89.2	82.4	85.4
California	91.5	91.4	87.9	87.4	89.7	94.9	90.2	91.7	93.8	87.4	97.6	92.4	94.6
Hawaii	88.5	90.9	87.8	88.0	91.0	90.4	90.8	91.4	89.7	89.1	91.2	88.1	92.1
* Nevada	94.9	94.3	85.1	88.8	91.4	91.4	90.9	88.5	88.2	88.9	92.8	93.3	89.7
Region 09	93.3	95.3	92.6	92.1	94.6	95.0	100.0	94.1	91.7	93.5	100.0	79.2	85.2
Alaska	89.4	91.2	87.7	88.1	91.0	91.0	91.0	91.3	90.0	89.1	92.2	88.6	92.0
Idaho	93.3	83.3	87.1	92.5	82.1	86.4	91.4	77.3	95.5	88.9	93.8	90.9	95.8
Oregon	93.8	98.7	93.5	95.9	88.1	93.3	96.2	93.8	97.4	87.9	93.5	93.2	98.0
Washington	88.0	96.0	89.5	90.7	86.1	91.8	86.0	92.3	94.2	93.2	91.0	85.1	81.3
Region 10	86.4	84.1	88.2	88.7	89.1	89.0	90.0	92.2	93.2	90.6	89.3	92.6	92.3
US	88.0	87.9	88.9	90.0	88.1	89.8	89.7	91.8	93.8	90.9	90.1	90.7	90.3
	90.1	90.2	89.8	91.3	92.0	92.6	92.3	92.4	92.7	92.1	93.2	91.3	92.3

## FOOTNOTES:

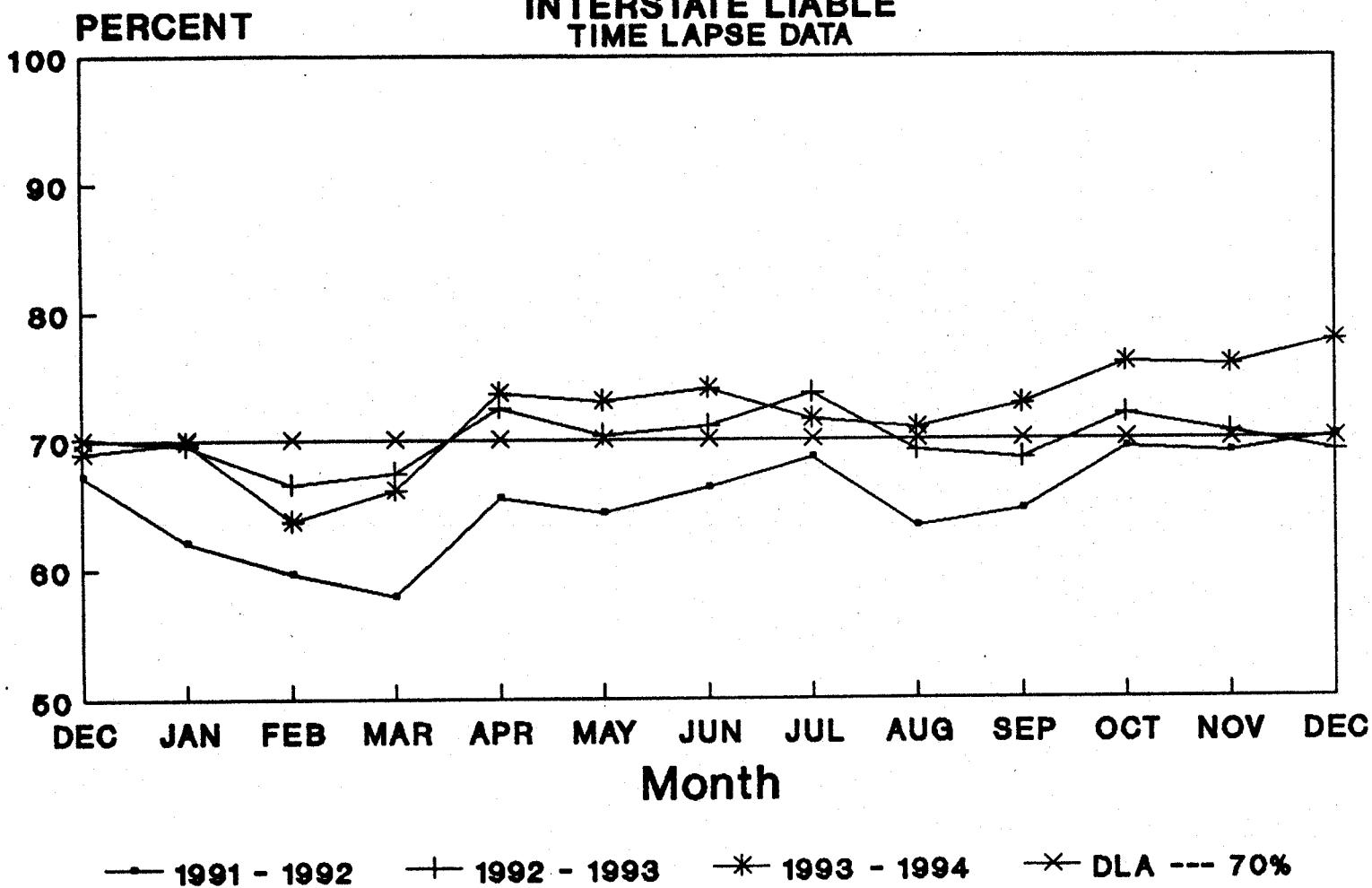
\* INDICATES STATES WITH NO WAITING WEEK

US DEPARTMENT OF LABOR  
EMPLOYMENT AND TRAINING ADMINISTRATION  
UNEMPLOYMENT INSURANCE SERVICE  
INTRASTATE LIABLE  
TIME LAPSE DATA



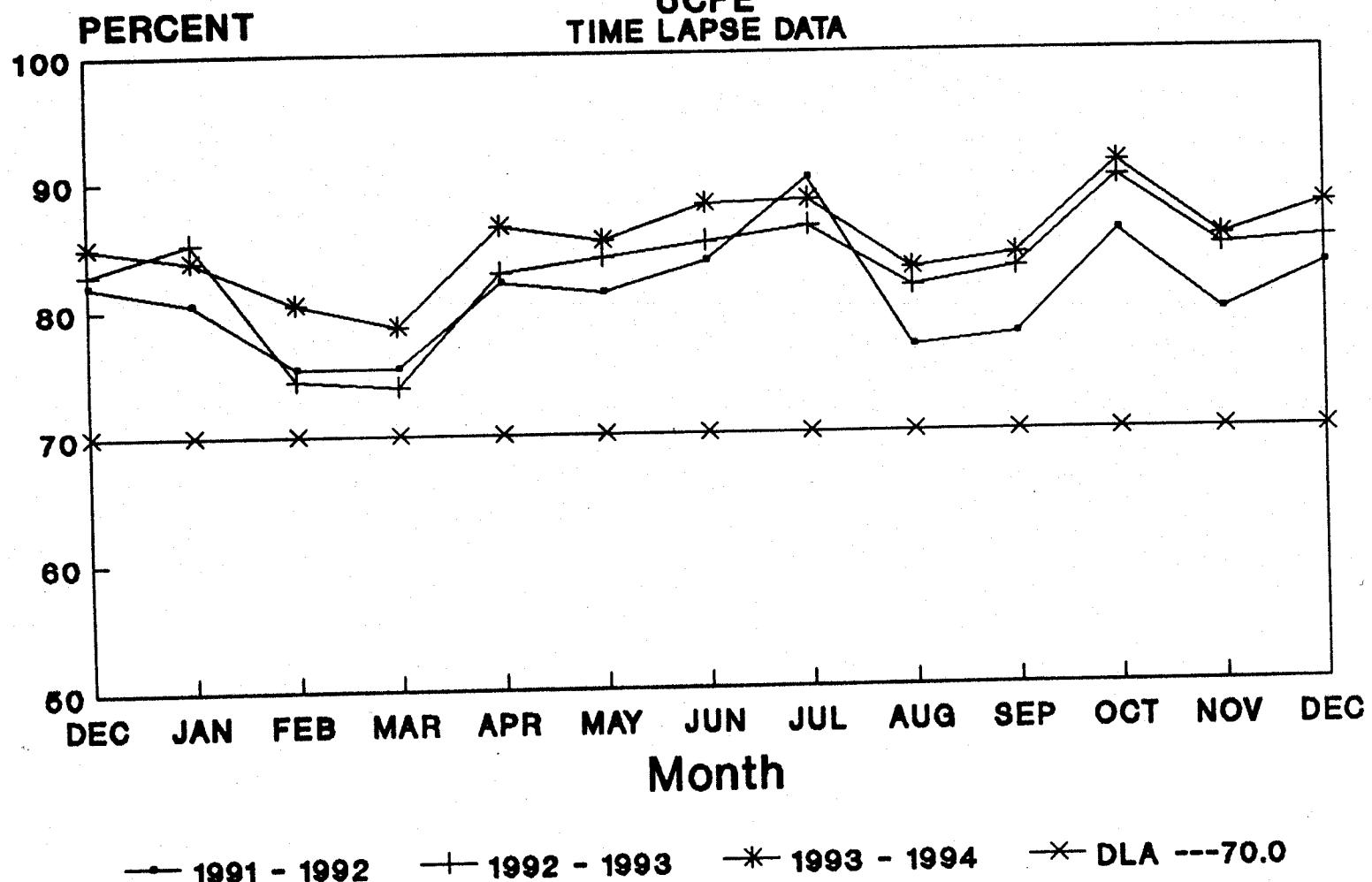
NATIONAL

US DEPARTMENT OF LABOR  
EMPLOYMENT AND TRAINING ADMINISTRATION  
UNEMPLOYMENT INSURANCE SERVICE  
INTERSTATE LIABLE  
TIME LAPSE DATA



NATIONAL

US DEPARTMENT OF LABOR  
EMPLOYMENT AND TRAINING ADMINISTRATION  
UNEMPLOYMENT INSURANCE SERVICE  
**UCFE**  
**TIME LAPSE DATA**



**NATIONAL**