

Sources and Methods: A Companion to
Workers' Compensation: Benefits, Coverage, and Costs, 2006
August 2008

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Introduction

The report, *Workers' Compensation: Benefits, Coverage, and Costs, 2006*, provide estimates of total workers' compensation benefits paid in the United States and in each state separately, including the District of Columbia. The report reviews trends in workers' compensation costs and benefits and the relationship of workers' compensation to other disability benefit programs. This document, *Sources and Methods*, describes the sources of data and methods used to produce the state-level estimates of workers' compensation benefits in calendar year 2006.

The purpose of this document is to state the sources of information and the exact methods used to estimate benefits in each state. It allows comparisons across states in data availability and record keeping activities. We hope that publishing this companion to the report will lead to discussions about improving and refining state record and information systems, which will ultimately improve the quality of data and aid understanding trends in state and national workers' compensation benefits and costs.

State-Level Estimates

The state-level estimates show benefits paid through: (a) private insurance carriers, (b) self-insured employers, and (c) a state fund, if there is one. They also show the share of benefits that are for medical care as distinct from cash indemnity benefits. Finally, they show separately the amount of benefits paid under deductible arrangements.

Sources of Data

State agencies were the informational foundation for the estimates. In some cases, state agencies provided all the needed information. In other cases they provided partial information. In still others, they did not have the exact the data requested, but provided related data, which we used to make estimates. For example, a state might have information on benefits paid only on cases closed in a particular year, not on all benefits paid in that calendar year.

Workers' Compensation: Benefits, Coverage, and Costs, 2006 contains eight appendices that provide further information on data sources and estimation procedures.

Appendix A estimates workers' compensation coverage.

Appendix B provides a sample of the questionnaire given to state agencies.

Appendix C lists the data sources.

Appendix D gives the revised data estimates of the previous years from 2002-2005.

Appendix E describes the methodology of self-insured benefit estimation.

Appendix F describes the medical benefits estimation.

Appendix G provide methods of deductible estimation.

Appendix H provides totals for federal programs of workers' compensation.

Please note that this document provides rounded numbers. For ratios and percentages, this rounding may affect the result the reader obtains by replicating our methods.

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Table of Contents

ALABAMA5

ALASKA6

ARIZONA.....7

ARKANSAS9

CALIFORNIA10

COLORADO11

CONNECTICUT.....13

DELAWARE14

DISTRICT OF COLUMBIA.....15

FLORIDA.....16

GEORGIA.....17

HAWAII18

IDAHO.....20

ILLINOIS21

INDIANA22

IOWA23

KANSAS.....24

KENTUCKY25

LOUISIANA.....27

MAINE28

MARYLAND.....29

MASSACHUSETTS.....30

MICHIGAN31

MINNESOTA.....32

MISSOURI35

MONTANA37

NEBRASKA38

NEVADA.....39

National Academy of Social Insurance

NEW HAMPSHIRE.....	40
NEW JERSEY	41
NEW MEXICO	42
NEW YORK.....	44
NORTH CAROLINA.....	45
NORTH DAKOTA.....	46
OHIO.....	47
OKLAHOMA	48
OREGON	49
PENNSYLVANIA.....	50
RHODE ISLAND.....	51
SOUTH CAROLINA	53
SOUTH DAKOTA	54
TENNESSEE	55
TEXAS	56
UTAH	57
VERMONT.....	58
VIRGINIA.....	59
WASHINGTON.....	60
WEST VIRGINIA.....	61
WISCONSIN.....	62
WYOMING	63

Alabama

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	% Medical
609,167	287,974	-	321,193	127,506	-	66.6%

Sources

Private Carrier – Department of Industrial Relations, Workers’ Compensation Division

Self Insurance – Department of Industrial Relations, Workers’ Compensation Division

Deductibles —Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers, \$287,974 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$321,193 thousand. No additional calculations were required.

Deductibles

AM Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which included policies with deductible benefits. Thus, deductible benefits were estimated to be at $(287,974 - 160,468 =)$ \$127,506 thousand.

Medical Benefits

The procedure used to calculate medical benefits have been described in [Appendix F](#), in *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Alaska

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
182,036	134,519	-	47,517	12,885	-	58.4%

Sources

Private Carrier – Department of Labor, Division of Workers' Compensation
 Self Insurance – Department of Labor, Division of Workers' Compensation
 2nd Injury Fund – Department of Labor, Division of Workers' Compensation
 Deductibles – Method B, Subtraction (Refer to [Appendix G](#))
 Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers at \$132,377 thousand. It also provided calendar year benefits paid by the 2nd injury fund at \$2,899 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier to total benefits. Hence total private carrier benefits were estimated to be $132,377 + 2,899 * (132,377 / 179,137) = \$134,519$ thousand which include the private carrier deductibles.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers at \$45,079 thousand.

The self-insurance share of the 2nd injury fund was estimated by using the share of self-insurance to total benefits. Hence total self insurance benefits were estimated to be $46,760 + 2,899 * (46,760 / 179,137) = \$47,517$ thousand.

Deductibles

AM Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which include policies with deductible benefits. Thus, deductible benefits were estimated to be $132,377 - 119,492 = \$12,885$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Arizona

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
608,258	136,623	369,138	102,497	3,734	66,955	69.3%

Sources

Private Carrier – Industrial Commission

State Fund – Industrial Commission

Self Insurance – Industrial Commission

2nd Injury Fund – Industrial Commission

Deductibles – Industrial Commission, 2005; Method A, (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers at \$129,692 thousand.

It also provided calendar year total 2nd injury fund benefits at \$12,931 thousand. The private carrier share of the 2nd injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $129,692 + 3,734 + 12,931 * (129,692 / 524,638) = \$136,623$ thousand which included private carrier deductibles.

State Fund Payments

The state agency provided calendar year benefits and deductibles paid by the State Fund at \$294,915 thousand.

The State Fund share of the 2nd injury fund was estimated using the ratio of state fund benefits to total benefits. Hence total State Fund benefits were estimated to be $294,915 + 66,955 + 12,931 * (294,915 / 524,638) = \$369,138$ thousand which also included state fund deductibles.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits at \$100,032 thousand.

The self insurance share of the 2nd injury fund was estimated by using the share of self-insurance to total benefits. Hence total self insurance benefits were estimated to be $100,032 + 12,931 * (100,032 / 524,638) = \$102,497$ thousand.

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Deductibles

The Industrial Commission provided deductible information in 2005. Deductibles for 2006 were estimated assuming that the share of deductibles to non-deductible benefits did not change from 2005. Hence Private Carrier Deductibles were estimated to be $3,647/126,640 * 129,692 = \$3,734$ thousand and State Fund Deductibles were estimated to be $55,224/243,241 * 294,915 = \$66,955$ thousand.

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Arkansas

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
219,216	138,751	-	80,465	28,941	-	64.2%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

The state agency provided calendar year benefits paid by private carriers at \$101,555 thousand. Calendar year 2nd injury fund benefits were \$13,516 thousand.

The private carrier share of the 2nd injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $101,555 + 28,941 + 28,941 * (101,555 / 166,266) = \$138,751$ thousand which included private carrier deductibles.

Self-Insurance Benefits

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

The self-insurance share of the 2nd injury fund was estimated using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated \$80,465 thousand.

Deductibles

Deductibles for Private Carriers were estimated to be \$28,941 thousand. Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in Appendix F, [Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

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California

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
10,149,271	4,732,404	2,221,261	3,195,606	1,978,516	Not Allowed	50.4%

Sources

Private Carrier – Workers' Compensation Insurance Rating Bureau

State Fund – AM Best

Self Insurance – Office of Self-Insurance Plans at the Department of Industrial Relations

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – Workers' Compensation Insurance Rating Bureau

Methods

Private Carriers Payments

The Rating Bureau provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies at \$6,953,665 thousand. A.M. Best provided total calendar year benefits paid by the state fund, \$2,221,261 thousand. Hence Private Carrier benefits paid were $6,953,665 - 2,221,261 = \$4,732,404$ thousand.

State Fund Payments

A.M. Best provided total calendar year benefits paid by the state fund at \$2,221,261 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$3,195,606 thousand.

Deductibles

AM Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be $4,732,404 - 2,753,888 = \$1,978,516$ thousand.

Medical Benefits

The Rating Bureau and the Office of Self-Insurance Plans provided total medical benefits for insurance carriers and self-insurers. These were added to obtain total medical benefits, \$5,110,678 thousand, which were 50.4% of total benefits.

Colorado

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
870,908	242,970	429,401	198,537	56,548	99,938	49.2%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Division of Workers' Compensation

2nd Injury Fund – Division of Workers' Compensation

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers at \$183,938 thousand. The state agency provided calendar year 2nd injury fund benefits, \$9,520 thousand.

The private carrier share of the 2nd injury fund was estimated using the ratio of private carrier benefits obtained from AM Best to total benefits. Hence total private carrier benefits were estimated to be $183,938 + 56,548 + 9,520 * (183,938 / 704,902) = \$242,970$ thousand which includes private carrier deductibles.

State Fund

AM Best provided calendar year benefits excluding deductibles paid by the state fund at \$325,073 thousand.

The state fund share of the 2nd injury fund was estimated using the ratio of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $325,073 + 99,938 + 9,520 * (325,073 / 704,902) = \$429,401$ thousand which included state fund deductibles.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$195,891 thousand. The self-insurance share of the 2nd injury fund was estimated using the ratio of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $195,891 + 9,520 * (195,891 / 704,902) = \$198,537$ thousand.

Deductibles

Deductibles for Private Carriers were estimated to be \$56,548 thousand Deductibles for the state fund were estimated to be \$99,938 thousand. Deductibles were estimated

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using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Connecticut

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
713,120	520,567	-	192,553	103,850	-	44.3%

Sources

Private Carrier – AM Best

Self Insurance – Workers' Compensation Commission

2nd Injury Fund – Workers' Compensation Commission

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$391,095 thousand. The state agency provided calendar year 2nd injury fund benefits, \$37,461 thousand.

The private carrier share of the 2nd injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $391,095 + 103,850 + 37,461 * (391,095 / 571,809) = \$520,567$ thousand which included private carrier deductibles.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$180,714 thousand.

The self insurance share of the 2nd injury fund was estimated using the Agency's reported ratio of self insurance benefits to total benefits. Hence total self insurance benefits were estimated to be $180,714 + 37,461 * (180,714 / 571,809) = \$192,553$ thousand.

Deductibles

Deductibles for Private Carriers were estimated to be \$103,850 thousand. Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Delaware

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
206,623	152,083	-	54,540	37,484	-	58.2%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

2nd Injury Fund – Pennsylvania and Delaware Compensation Rating Bureau

Deductibles – Pennsylvania and Delaware Compensation Rating Bureau

Medical – Pennsylvania Compensation Rating Bureau

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$110,633 thousand. The rating bureau provided calendar year 2nd injury fund benefits, \$5,829 thousand,

The private carrier share of the 2nd injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $110,633 + 37,484 + 5,829 * (110,633 / 162,644) = \$152,083$ thousand which included private carrier deductibles.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step E, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

The self-insurance share of the 2nd injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$54,540 thousand.

Deductibles

The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, \$37,484 thousand.

Medical Benefits

The rating bureau provided the share of medical benefit payments at 58.2%.

District of Columbia

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
91,763	73,974	-	17,788	14,169	-	40.8%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$59,805 thousand. Deductibles for Private Carriers were estimated to be \$14,169 thousand. Hence total private carrier benefits were estimated to be 59,805 + 14,169 = \$73,974 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$17,788 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

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Florida

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
2,532,864	2,022,564	-	510,300	674,555	-	64.0%

Sources

Private Carrier – AM Best

Self Insurance – Division of Workers' Compensation

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$1,348,009 thousand. Deductibles for Private Carriers were estimated to be \$674,555 thousand (see below). Hence total private carrier benefits were estimated to be $1,348,009 + 674,555 = \$2,022,564$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$510,300 thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

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Georgia

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,210,174	867,268	-	342,905	254,821	-	50.4%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$612,447 thousand. Deductibles for Private Carriers were estimated to be \$254,821 thousand (see below). Hence total private carrier benefits were estimated to be 612,447 + 254,821 = \$867,268 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$342,905 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Hawaii

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
242,685	132,967	30,315	79,403	35,240	9,523	40.7%

Sources

Private Carrier – The Department of Labor and Industrial Relations

State Fund – AM Best

Self Insurance – The Department of Labor and Industrial Relations

2nd Injury Fund – The Department of Labor and Industrial Relations

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

The state agency provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies, \$152,021 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, \$88,442 thousand. The state agency provided calendar year 2nd injury fund benefits, \$18,805 thousand.

The private carrier share of the 2nd injury fund was estimated by using the ratio of private carrier benefits to total benefits. Total calendar year benefits paid by the state fund were \$18,816 thousand as provided by AM Best. State fund deductibles were estimated to be \$9,523 thousand (see below). Hence total private carrier benefits were estimated to be $152,021 - 18,816 - 9,523 + 18,805 * (88,442 / 179,117) = \$132,967$ thousand.

State Fund

AM Best provided calendar year paid benefits by the state fund \$18,816 thousand. State fund deductibles were estimated to be \$9,523 thousand (see below). The state agency provided calendar year 2nd injury fund benefits, \$18,805 thousand.

The state fund share of the 2nd injury fund was estimated by using the ratio of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $18,816 + 9,523 + 18,805 * (18,816 / 179,117) = \$30,315$ thousand.

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Self-Insurance Payments

The state agency provided calendar year self-insurance paid benefits at \$71,859 thousand.

The self insurance share of the 2nd injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence total self insurance benefits were estimated to be $71,859 + 18,805 * (71,859 / 179,117) = \$79,403$ thousand.

Deductibles

Total deductibles were estimated as the difference between AM Best provided calendar year paid benefits by private carriers and the state fund (\$107,258 thousand), and state agency provided total private carrier and state fund benefits (\$152,021 thousand). Hence total deductibles were $152,021 - 107,258 = \$44,763$ thousand. Of this, state fund deductibles were estimated by assuming the ratio of state fund deductibles to private carrier deductibles to be same as the ratio of state fund benefits to private carrier benefits. State fund deductibles were estimated to be \$9,523 thousand. Private Carrier deductibles were estimated to be \$35,230 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Idaho

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
238,212	56,028	143,428	38,756	6,650	17,023	62.0%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$49,378 thousand. Deductibles for Private Carriers were estimated to be \$6,650 thousand (see below). Hence total private carrier benefits were estimated to be 49,378+ 6,650 = \$56,028 thousand.

State Fund Payments

AM Best provided calendar year benefits excluding deductibles paid by the state fund, \$126,405 thousand. Deductibles for the state fund were estimated to be \$17,023 thousand (see below). Hence total state fund benefits were estimated to be 126,405 + 17,023 = \$143,428 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$38,756 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Illinois

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
2,487,602	1,864,465	-	623,137	435,770	-	48.2%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

2nd Injury Fund – Illinois Workers' Compensation Commission

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year paid benefits by private carriers, \$1,427,880 thousand.

Deductibles for Private Carriers were estimated to be \$435,770 thousand (see below).

The state agency provided calendar year 2nd injury fund benefits, \$1,189 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $1,427,880 + 435,770 + 1,189 * (1,427,880 / 2,082,195) = \$1,864,465$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$622,763 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

The self-insurance share of the 2nd injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $622,763 + 1,189 * (654,315 / 2,082,195) = \$1,864,465$ thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Indiana

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
615,323	512,532	-	102,791	117,488	-	69.3%

Sources

Private Carrier – AM Best

Self Insurance – Imputation from prior data (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year paid benefits by private carriers, \$395,044 thousand. Deductibles for Private Carriers were estimated to be \$117,488 thousand (see below). Hence total private carrier benefits were estimated to be $395,044 + 117,488 = \$512,532$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$102,791 thousand as described in Step D, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

National Academy of Social Insurance

Iowa

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
492,346	378,798	-	113,548	90,614	-	52.6%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year paid benefits excluding deductibles by private carriers, \$288,184 thousand. Deductibles for Private Carriers were estimated to be \$90,614 thousand. Hence total private carrier benefits were estimated to be 288,184 + 90,614 = \$378,798 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$113,548 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Kansas

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
397,713	260,062	-	137,651	63,744	-	58.6%

Sources

Private Carrier – AM Best

Self Insurance – Imputation from prior data (Refer to [Appendix E](#))

2nd Injury Fund - Division of Workers' Compensation

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$194,242 thousand. Deductibles for Private Carriers were estimated to be \$63,744 thousand (see below). The state agency provided calendar year 2nd injury fund benefits, \$3,499 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $194,242 + 63,744 + 3,499 * (194,242 / 327,387) = \$260,062$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

The self-insurance share of the 2nd injury fund was estimated by distributing the ratio of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$137,651 thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix E](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Kentucky

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
709,628	360,039	88,642	260,946	64,468	15,872	58.9%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding 2nd injury fund benefits and deductibles paid by private carriers, \$250,406 thousand. Calendar year 2nd injury fund benefits were \$92,128. Deductibles for Private Carriers were estimated to be \$64,468 thousand (see below).

The private carrier share of the 2nd injury fund was estimated by using the share of of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $250,406 + 64,468 + 92,128 * (250,406 / 511,839) = \$360,039$ thousand.

State Fund

AM Best provided calendar year benefits excluding 2nd injury fund benefits and deductibles paid by the state fund, \$61,670 thousand. State fund deductibles were estimated to be \$15,872 thousand (see below).

The state fund share of the 2nd injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $61,670 + 15,872 + 92,128 * (61,670 / 511,839) = \$88,642$ thousand.

Self-Insurance Payments

Self-insurance benefits excluding the 2nd injury fund were estimated as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

The self-insurance share of the 2nd injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$260,946 thousand.

National Academy of Social Insurance

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Louisiana

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
578,804	329,550	125,275	123,979	87,747	33,356	52.8%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Office of Workers' Compensation

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits paid by private carriers, \$241,803 thousand.

Deductibles for Private Carriers were estimated to be \$87,747 thousand (see below).

Hence total private carrier benefits were estimated to be $241,803 + 87,747 = \$329,550$ thousand.

State Fund Payments

AM Best provided calendar year benefits paid by the state fund, \$91,919 thousand.

Deductibles for the state fund were estimated to be \$33,356 thousand (see below).

Hence total state fund benefits were estimated to be $91,919 + 33,356 = \$125,275$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$123,979 thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Maine

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
282,589	105,882	95,442	81,265	16,494	14,868	41.1%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Bureau of Insurance

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles, paid by private carriers, \$89,388 thousand. Deductibles for Private Carriers were estimated to be \$16,494 thousand (see below). Hence total private carrier benefits were estimated to be 89,388 + 16,494 = \$105,882 thousand.

State Fund Payments

AM Best provided calendar year benefits excluding deductibles paid by the state fund, \$80,574 thousand. Deductibles for the state fund were estimated to be \$14,868 thousand (see below). Hence total state fund benefits were estimated to be 80,574 + 14,868 = \$95,442 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$81,265 thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Maryland

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
815,351	431,177	236,023	148,151	119,293	65,300	43.2%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Bureau of Insurance

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$311,884 thousand. Deductibles for Private Carriers were estimated to be \$119,293 thousand. Hence total private carrier benefits were estimated to be $311,884 + 119,293 = 431,177$ thousand.

State Fund Payments

AM Best provided calendar year benefits excluding deductibles paid by the state fund, \$170,723 thousand. Deductibles for the state fund were estimated to be \$65,300 thousand. Hence total state fund benefits were estimated to be $170,723 + 65,300 = 236,023$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$148,151 thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Massachusetts

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
934,660	781,807	-	152,853	172,821	-	35.3%

Sources

Private Carrier – AM Best

Self Insurance – Workers' Compensation Rating and Inspection Bureau, 2005

2nd Injury Fund – Workers' Compensation Rating and Inspection Bureau, 2005

Deductibles – Manual Premium Method, National Average (Refer to [Appendix G](#))

Medical – Workers' Compensation Rating and Inspection Bureau

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$595,157 thousand. Deductibles for Private Carriers were estimated to be \$172,821 thousand (see below).

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $595,157 + 172,821 + 19,099 * (595,157 / 821,996) = \$781,807$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$149,382 thousand. The self-insurance share of the 2nd injury fund was estimated by using the share of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $149,382 + 19,099 * (149,382 / 821,996) = \$152,853$ thousand.

Deductibles

Deductibles were estimated using the national average of Manual Equivalent Premium ratios. Refer to [Appendix G](#), [Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 35.3%.

Michigan

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,464,204	852,208	-	611,996	185,444	-	37.3%

Sources

Private Carrier – Workers' Compensation Agency

Self Insurance – Workers' Compensation Agency

2nd Injury Fund – Workers' Compensation Agency

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – Workers' Compensation Agency

Methods

Private Carriers Payments

The state agency provided calendar year benefits including deductibles paid by private carriers, \$842,766 thousand. The state agency provided calendar year 2nd injury fund benefits, \$16,222 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $842,766 + 16,222 * (842,766 / 1,447,982) = \$852,208$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$605,215 thousand.

The self-insurance share of the 2nd injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $605,215 + 16,222 * (605,215 / 1,447,982) = \$611,996$ thousand.

Deductibles

AM Best figures, which did not include deductible benefits, were subtracted from state agency figures. Thus, deductible benefits were estimated to be $842,766 - 657,322 = \$185,444$ thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 37.3%.

Minnesota

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
921,232	617,082	62,791	241,358	191,064	Not allowed	50.9%

Sources

Private Carrier – Department of Labor and Industry

State Fund – Department of Labor and Industry

Self Insurance – Department of Labor and Industry

2nd Injury Fund – Department of Labor and Industry

Deductibles – Department of Labor and Industry

Medical – Department of Labor and Industry

Methods

Private Carriers Payments

The state agency provided calendar year benefits paid by private carriers, \$577,618 thousand and calendar year 2nd injury fund benefits, \$58,915 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $577,618 + 58,915 * (577,618 / 826,317) = \$617,082$ thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$58,776 thousand. The state fund share of the 2nd injury fund was estimated using the share of state fund benefits reported by the state agency to total benefits. Hence total state fund benefits were estimated to be $58,776 + 58,915 * (58,776 / 826,317) = \$62,791$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$225,923 thousand. The self-insurance share of the 2nd injury fund was estimated by using the share of self-insurance benefits reported by the state agency to total benefits. Hence total self-insurance benefits were estimated to be $225,923 + 58,915 * (225,923 / 826,317) = \$241,358$ thousand.

Deductibles

The state agency provided deductibles for Private Carriers, \$191,064 thousand.

National Academy of Social Insurance

Medical Benefits

The state agency provided the percentage of medical benefits used, 50.9%.

Mississippi

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
341,078	193,410	-	147,668	53,426	-	58.2%

Sources

Private Carrier – AM Best

Self Insurance – Workers' Compensation Commission

2nd Injury Fund – Workers' Compensation Commission

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$139,930 thousand. Deductibles for Private Carriers were estimated to be \$53,426 thousand. The state agency provided calendar year 2nd injury fund benefits, \$111 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $139,930 + 53,426 + 111 * (139,930 / 287,541) = \$193,410$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$147,611 thousand. The self-insurance share of the 2nd injury fund was estimated by using the share of reported self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $147,611 + 111 * (147,611 / 287,541) = \$147,668$ thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Missouri

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,174,633	727,862	102,987	343,784	258,818	41,126	52.4%

Sources

Private Carrier – Division of Workers' Compensation

State Fund – Missouri Employers' Mutual Insurance (MEMI)

Self Insurance – Division of Workers' Compensation

2nd Injury Fund – Division of Workers' Compensation

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

The state agency provided calendar year benefits paid by private carriers and the state fund, \$784,113 thousand and calendar year 2nd injury fund benefits, \$66,073 thousand. MEMI provided calendar year benefits paid by the state fund, \$58,381 thousand. Deductibles for the state fund were estimated to be \$41,126 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits reported by the state agency to total benefits. Hence total private carrier benefits were estimated to be $784,113 - 58,381 - 41,126 + 66,073 * ((784,113 - 58,381) / 1,108,560) = \$727,862$ thousand.

State Fund Payments

MEMI provided calendar year benefits paid by the state fund, \$58,381 thousand. Deductibles for the state fund were estimated to be \$41,126 thousand (see below).

The state fund share of the 2nd injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund were estimated to be $58,381 + 41,126 + 66,073 * (58,381 / 1,108,560) = \$102,987$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$324,447 thousand. The self-insurance share of the 2nd injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $324,447 + 66,073 * (324,447 / 1,108,560) = \$343,784$ thousand.

Deductibles

Total deductibles were estimated as the difference between total calendar year benefits

National Academy of Social Insurance

paid by private carriers and the state fund, including benefits paid under deductible policies, \$784,113 thousand, provided by the state agency, and total calendar year benefits paid by private carriers and the state fund excluding deductibles as reported by A.M. Best, \$484,169 thousand. Hence total deductibles were $784,113 - 484,169 = \$299,944$ thousand. Of this, Private Carrier deductibles were estimated to be \$258,818 thousand, and State Fund deductibles estimated to be \$41,126 thousand.

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Montana

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
248,299	81,274	123,044	43,982	28,790	12,769	57.6%

Sources

Private Carrier – Department of Labor and Industry

State Fund – Department of Labor and Industry

Self Insurance – Department of Labor and Industry

2nd Injury Fund – Department of Labor and Industry

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

The state agency provided calendar year benefits paid by private carriers, \$81,134 thousand and calendar year 2nd injury fund benefits, \$426 thousand. The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $81,134 + 426 * (81,134 / 247,874) = \$81,274$ thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$122,833 thousand. The state fund share of the 2nd injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to $122,833 + 426 * (122,833 / 247,874) = \$123,044$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$43,907 thousand. The self-insurance share of the 2nd injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total state fund benefits were estimated to $43,907 + 426 * (43,907 / 247,874) = \$43,982$ thousand.

Deductibles

AM Best figures, were subtracted from state agency figures. Thus, Private Carrier deductibles were estimated to be $81,134 - 52,344 = \$28,790$ thousand and State Fund deductibles were estimated to be $122,833 - 110,064 = \$12,769$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Nebraska

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
263,435	208,903	-	54,533	50,343	-	62.7%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$158,560 thousand. Deductibles for Private Carriers were estimated to be \$50,343 thousand (see below). Hence total private carrier benefits were estimated to be 158,560 + 50,343 = \$208,903 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$54,533 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Nevada

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
393,555	266,547	-	127,008	48,329	-	45.1%

Sources

Private Carrier – Department of Business and Industry

Self Insurance – Department of Business and Industry

2nd Injury Fund – Department of Business and Industry

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

The state agency provided calendar year benefits including deductibles paid by private carriers, \$265,213 thousand. The state agency provided calendar year 2nd injury fund benefits, \$1,970 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $265,213 + 1,970 * (265,213 / 391,585) = \$266,547$ thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$126,372 thousand.

The self-insurance share of the 2nd injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $126,372 + 1,970 * (126,372 / 391,585) = \$127,008$ thousand.

Deductibles

AM Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductible benefits. Thus, deductible benefits were estimated to be $265,213 - 216,884 = \$48,329$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

New Hampshire

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
213,719	168,522	-	45,197	35,284	-	59.7%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$133,238 thousand. Deductibles for Private Carriers were estimated to be \$35,284 thousand (see below). Hence total private carrier benefits were estimated to be 133,238 + 35,284 = \$168,522 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$45,197 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

New Jersey

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,672,471	1,283,199	-	389,272	304,691	-	49.7%

Sources

Private Carrier – Compensation Rating & Inspection Bureau

Self Insurance – Imputation by average (Refer to [Appendix E](#))

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – Compensation Rating & Inspection Bureau

Methods

Private Carriers Payments

The rating bureau provided calendar year benefits paid by private carriers, \$1,283,199 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$389,272 thousand as described in Step F, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Deductibles

AM Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included benefits. Thus, deductible benefits were estimated to be $1,283,199 - 978,508 = \$304,691$ thousand.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 49.7%.

New Mexico

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
237,551	112,501	33,035	92,016	10,264	5,171	57.4%

Sources

Private Carrier – Workers' Compensation Administration

State Fund – New Mexico Mutual Casualty Company

Self Insurance – Workers' Compensation Administration

2nd Injury Fund – Workers' Compensation Administration

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

The state agency provided calendar year benefits paid by private carriers and the state fund, \$144,158 thousand and calendar year 2nd injury fund benefits, \$2,249 thousand. NMMCC provided calendar year benefits paid by the state fund, \$32,722 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $144,158 - 32,722 + 2,249 * ((144,158 - 32,722) / 235,303) = \$112,501$ thousand.

State Fund Payments

NMMCC provided calendar year benefits excluding the 2nd injury fund paid by the state fund, \$32,722 thousand.

The state fund share of the 2nd injury fund was estimated by using the share of state fund benefits reported by NMCC to total benefits. Hence total state fund were estimated to be $32,722 + 2,249 * (32,722 / 235,303) = \$33,035$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$91,145 thousand. The self-insurance share of the 2nd injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $91,145 + 2,249 * (91,145 / 235,303) = \$92,016$ thousand.

National Academy of Social Insurance

Deductibles

Private carrier deductibles were estimated as the difference between the state agency's data and the sum of AM best Private Carrier Data (which did not include deductibles) and NMCC State Fund data. Hence Private Carrier deductibles were estimated to be $144,158 - 101,172 - 32,722 = \$10,264$ thousand. Hence State Fund deductibles were estimated to be $32,722 - 27,551 = \$5,171$ thousand.

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

New York

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
3,323,634	1,491,830	1,058,221	773,584	335,713	Not allowed	36.0%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Imputation by average (Refer to [Appendix E](#))

Deductibles – Manual Premium Method, National Average (Refer to [Appendix G](#))

Medical – New York Compensation Insurance Rating Board

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$1,156,117 thousand. Deductibles for private carriers were estimated to be \$335,713 thousand. Hence total private carrier benefits were estimated to be 1,156,117 + 335,713 = \$1,491,830 thousand.

State Fund Payments

AM Best provided calendar year benefits excluding deductibles paid by the state fund, \$1,058,221 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$773,584 thousand as described in Step F, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Deductibles

Deductibles were estimated using the national average of Manual Equivalent Premium ratios. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Medical Benefits

The rating bureau provided the percentage of medical benefits used, 36.0%.

North Carolina

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,358,084	988,937	-	369,147	231,575	-	44.8%

Sources

Private Carrier – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$757,362 thousand. Deductibles for Private Carriers were estimated to be \$231,575 thousand. Hence total private carrier benefits were estimated to be $757,362 + 231,575 = 988,937$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$369,147 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

National Academy of Social Insurance

North Dakota

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
81,197	-	81,197	-	-	5,700	55.7%

Sources

State Fund – Workforce Safety and Insurance
Deductibles – Workforce Safety and Insurance
Medical – Workforce Safety and Insurance

Methods

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$81,197 thousand.

Deductibles

The state agency provided deductibles for the state fund, \$5,700 thousand.

Medical

The state agency provided the percentage of medical benefits used, 55.7%.

Ohio

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
2,383,544	26,343	1,921,443	435,758	Not allowed	Not allowed	44.1%

Sources

Private Carrier – AM Best

State Fund – Bureau of Workers' Compensation

Self-Insurance – Bureau of Workers' Compensation

Medical – Bureau of Workers' Compensation

Methods**Private Carriers Payments**

AM Best provided calendar year benefits paid by private carriers, \$26,343 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,921,443 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$435,758 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 44.1%.

Oklahoma

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
628,438	241,389	262,962	124,087	55,148	60,077	44.1%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Workers' Compensation Court

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$186,241 thousand. Deductibles for Private Carriers were estimated to be \$55,148 thousand (see below). Hence total private carrier benefits were estimated to be 186,241 + 55,148 = \$241,389 thousand.

State Fund Payments

AM Best provided calendar year benefits excluding deductibles paid by the state fund, \$202,885 thousand. Deductibles for the state fund were estimated to be \$60,077 thousand. Hence total state fund benefits were estimated to be 202,885 + 60,077 = \$262,962 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$124,087 thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Oregon

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
613,288	259,175	267,668	86,445	41,945	Not Allowed	54.0%

Sources

Private Carrier – Department of Consumer and Business Services

State Fund – Department of Consumer and Business Services

Self Insurance – Department of Consumer and Business Services

Deductibles – Department of Consumer and Business Services

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, \$217,230 thousand, and deductibles \$41,945 thousand. Hence total private carrier benefits were estimated to be $217,230 + 41,945 = \$259,175$ thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the State Fund, \$267,688 thousand.

Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, \$86,445 thousand.

Deductibles

The state agency provided deductibles for Private Carriers, \$41,945 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Pennsylvania

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
2,684,611	1,731,055	353,784	599,772	532,421	Not allowed	43.8%

Sources

Private Carrier – Bureau of Workers' Compensation

State Fund – Bureau of Workers' Compensation

Self Insurance – Bureau of Workers' Compensation

2nd Injury Fund – Bureau of Workers' Compensation

Deductibles – Bureau of Workers' Compensation

Medical – Bureau of Workers' Compensation

Methods

Private Carrier Payments

The state agency provided calendar year benefits, \$1,730,897 thousand, and calendar year total 2nd injury fund benefits, \$246 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $1,730,897 + 246 * (1,730,897 / 2,684,365) = \$1,731,055$ thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the State Fund, \$353,751 thousand. The State Fund share of the 2nd injury fund was estimated by using the share of State Fund benefits to total benefits. Hence total State Fund benefits were estimated to be $353,751 + 246 * (353,751 / 2,684,365) = \$353,784$ thousand.

Self-Insurance Payments

The state agency provided total self-insurance benefits, \$599,717 thousand. The self insurance share of the 2nd injury fund was estimated by using the share of self insurance benefits to total benefits. Hence total self insurance benefits were estimated to be $599,717 + 246 * (599,717 / 2,684,365) = \$599,772$ thousand.

Deductibles

The state agency provided deductibles for private carriers, \$532,421 thousand.

Medical Benefits

The state agency provided the percentage of medical benefits used, 43.8%.

Rhode Island

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
155,707	40,189	95,085	20,433	5,845	13,829	33.0%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Rhode Island Department of Labor and Training

2nd Injury Fund – Rhode Island Department of Labor and Training

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$33,360 thousand. The state agency provided calendar year 2nd injury fund benefits, \$2,829 thousand. Deductibles for Private Carriers were estimated to be \$5,845 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $33,360 + 5,845 + 2,829 * (33,360 / 133,204) = \$40,189$ thousand.

State Fund

AM Best provided calendar year benefits excluding deductibles paid by the state fund, \$79,566 thousand. Deductibles for the state fund were estimated to be \$13,829 thousand.

The state fund share of the 2nd injury fund was estimated by using the share of state fund benefits obtained from AM Best to total benefits. Hence total state fund benefits were estimated to be $79,566 + 13,829 + 2,829 * (79,566 / 133,204) = \$95,085$ thousand.

Self-Insurance Payments

The state agency provided calendar year cash benefits paid by self-insurers, \$13,405 thousand. Calendar year total benefits including medical benefits were estimated to be \$20,008 thousand using the percentage of medical benefits. The self-insurance share of the 2nd injury fund was estimated by using the share of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $20,008 + 2,829$

National Academy of Social Insurance

*(20,008 /133,204)) = \$20,433 thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

South Carolina

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
795,636	560,356	53,716	181,563	197,252	Not allowed	45.9%

Sources

Private Carrier – Second Injury Fund

State Fund – Second Injury Fund

Self Insurance – Second Injury Fund

2nd Injury Fund – Second Injury Fund

Deductibles – Second Injury Fund

Medical – Second Injury Fund

Methods

Private Carriers Payments

The state agency provided calendar year benefits paid by private carriers, \$560,356 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$53,716 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$181,563 thousand.

Deductibles

The state agency provided deductibles for Private Carriers, \$197,252 thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

South Dakota

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
90,937	74,569	-	16,369	15,784	-	65.0%

Sources

Private Carrier – Department of Labor

Self Insurance – Department of Industrial Relations, Workers' Compensation Division

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers, \$74,569 thousand.

Self-Insurance Payments

The state agency provided total calendar year benefits paid by self-insured employers, \$16,369 thousand.

Deductibles

AM Best figures, which did not include deductible benefits, were subtracted from state agency figures, which did include benefits. Thus, deductible benefits were estimated to be $74,569 - 58,785 = \$15,784$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Tennessee

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
793,559	602,097	-	191,461	189,822	-	51.6%

Sources

Private Carrier – AM Best

Self Insurance – Imputation from prior data (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$406,228 thousand. Deductibles for Private Carriers were estimated to be \$189,822 thousand. Calendar year 2nd injury fund benefits were \$8,805 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $406,228 + 189,822 + 8,805 * (406,228 / 591,453) = \$602,097$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

The self-insurance share of the 2nd injury fund was estimated by using the share of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be \$260,062 thousand.

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Texas

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,397,899	806,300	304,750	286,848	181,445	68,579	60.6%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Imputation from prior data (Refer to [Appendix E](#))

Deductibles – Manual Premium Method, National Average (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$624,885 thousand. Deductibles for private carriers were estimated to be \$181,445 thousand. Hence total private carrier benefits were estimated to be $624,885 + 181,445 = \$806,300$ thousand.

State Fund Payments

AM Best provided calendar year benefits excluding deductibles paid by the state fund, \$236,171 thousand. Deductibles for the state fund were estimated to be \$68,579 thousand. Hence total state fund benefits were estimated to be $236,171 + 68,579 = \$304,750$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$286,848 thousand as described in Step D, [Appendix E](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Deductibles

Deductibles were estimated using the national average of Manual Equivalent Premium ratios. Refer to [Appendix G](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Medical Benefits

The procedure used is described in [Appendix F](#), *Workers' Compensation: Benefits, Coverage, and Costs, 2006*.

Utah

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
245,217	70,535	128,005	46,677	11,097	20,138	70.1%

Sources

Private Carrier – AM Best

State Fund – AM Best

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$59,438 thousand. Deductibles for Private Carriers were estimated to be \$11,097 thousand (see below). Hence total private carrier benefits were estimated to be $59,438 + 11,097 = \$70,535$ thousand.

State Fund Payments

AM Best provided calendar year benefits excluding deductibles paid by the state fund, \$107,867 thousand. Deductibles for the state fund were estimated to be \$20,138 thousand. Hence total state fund benefits were estimated to be $107,867 + 20,138 = \$128,005$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$46,677 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Vermont

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
124,323	107,622	-	16,701	16,557	-	50.3%

Sources

Private Carrier – AM Best

Self Insurance – Imputation from prior data (Refer to [Appendix E](#))

Deductibles – Manual Premium Method (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best provided calendar year benefits excluding deductibles paid by private carriers, \$91,065 thousand. Deductibles for private carriers were estimated to be \$16,557 thousand. Hence total private carrier benefits were estimated to be $91,065 + 16,557 = \$107,622$ thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$16,701 thousand as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

Deductibles were estimated using Manual Equivalent Premiums. Refer to [Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Virginia

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
837,685	620,331	-	217,354	169,927	-	59.6%

Sources

Private Carrier – Workers' Compensation Commission

Self Insurance – Imputation (Refer to [Appendix E](#))

Deductibles – Method B, Subtraction (Refer to [Appendix G](#))

Medical – NCCI (Refer to [Appendix F](#))

Methods

Private Carrier Payments

The state agency provided total calendar year benefits paid by private carriers, \$620,331 thousand.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$217,354 thousand as described in Step E, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Deductibles

AM Best figures, which did not include deductible benefits, were subtracted from state agency figures, which did include benefits. Thus, deductible benefits were estimated to be $620,331 - 450,504 = \$169,927$ thousand.

Medical Benefits

The procedure used is described in [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Washington

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,926,644	30,302	1,448,619	447,723	Not allowed	Not allowed	36.1%

Sources

Private Carrier – AM Best

State Fund – Department of Labor and Industries

Self-Insurance – Department of Labor and Industries

2nd Injury Fund – Department of Labor and Industries

Medical – Department of Labor and Industries

Methods

Private Carriers Payments

AM Best reported calendar year benefits paid by private carriers to be \$30,300 thousand. The state agency provided calendar year 2nd injury fund benefits, \$129 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $30,300 + 129 * (30,300 / 1,926,515) = \$30,302$ thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, \$1,448,522 thousand. The state fund share of the 2nd injury fund was estimated by using the share of state fund benefits to total benefits excluding the 2nd injury fund. Hence total state fund benefits were estimated to be $1,448,522 + 129 * (1,448,522 / 1,926,515) = \$1,448,619$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$447,693 thousand. The self-insurance share of the 2nd injury fund was estimated by using the share of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $447,693 + 129 * (447,693 / 1,926,515) = \$447,723$ thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 36.1%.

West Virginia

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
695,857	3,669	598,708	93,480	-	-	49.5%

Sources

Private Carrier – AM Best

Self-Insurance – Workers' Compensation Division

2nd Injury Fund – Workers' Compensation Division

Medical – Workers' Compensation Division

Methods

Private Carriers Payments

AM Best reported calendar year benefits paid by private carriers to be \$3,669 thousand. It should be noted that private carriers are not allowed in West Virginia. The small amount of benefits attributed to private carriers in this state by A.M. Best probably results from two sources: 1) companies with group policies that overlap states, and 2) companies that offer supplemental workers' compensation coverage and report it as workers' compensation benefits to A.M. Best. No additional calculations were needed.

State Fund Payments

The West Virginia Insurance Commission provided information on Fiscal Years 2004 and 2005. These figures were converted into estimates of calendar year benefits by averaging; the result was \$598,708 thousand. The data for fiscal year 2006 were not available.

Self-Insurance Payments

Self-insurance benefits were estimated to be \$93,480 thousand as described in Step D, [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Medical Benefits

The procedure used is described in [Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).

Wisconsin

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
1,043,244	859,915	-	183,329	-	-	72.7%

Sources

Private Carrier – AM Best

Self-Insurance – Workers' Compensation Division

2nd Injury Fund – Workers' Compensation Division

Medical – Workers' Compensation Division

Methods**Private Carriers Payments**

AM Best reported calendar year benefits paid by private carriers to be \$846,408 thousand. The state agency provided calendar year 2nd injury fund benefits, \$12,589 thousand.

The private carrier share of the 2nd injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $846,408 + 12,589 * (846,408 / 1,030,384) = \$859,915$ thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, \$181,069 thousand. The self-insurance share of the 2nd injury fund was estimated by using the share of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $181,069 + 12,589 * (181,069 / 1,030,384) = \$183,329$ thousand.

Medical Benefits

The agency provided the percentage of medical benefits used, 72.7%.

Wyoming

Workers' Compensation Benefits Paid in 2006 (thousands of dollars)						
Total	Private Carrier	State Fund	Self Insurance	Private Carrier Deductibles	State fund Deductibles	Percent Medical
117,311	783	116,528	-	-	-	49.5%

Sources

Private Carrier – AM Best

State Fund – National Association of Insurance Commissioners, NAIC

Medical – National Average (Refer to [Appendix F](#))

Methods

Private Carriers Payments

AM Best reported calendar year benefits paid by private carriers to be \$783 thousand.

State Fund Payments

NAIC provided calendar year benefits paid by the state fund, \$116,528 thousand.

Medical Benefits

The percent of medical benefits is based on the weighted average of states where medical data were available. Refer to [Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2006](#).