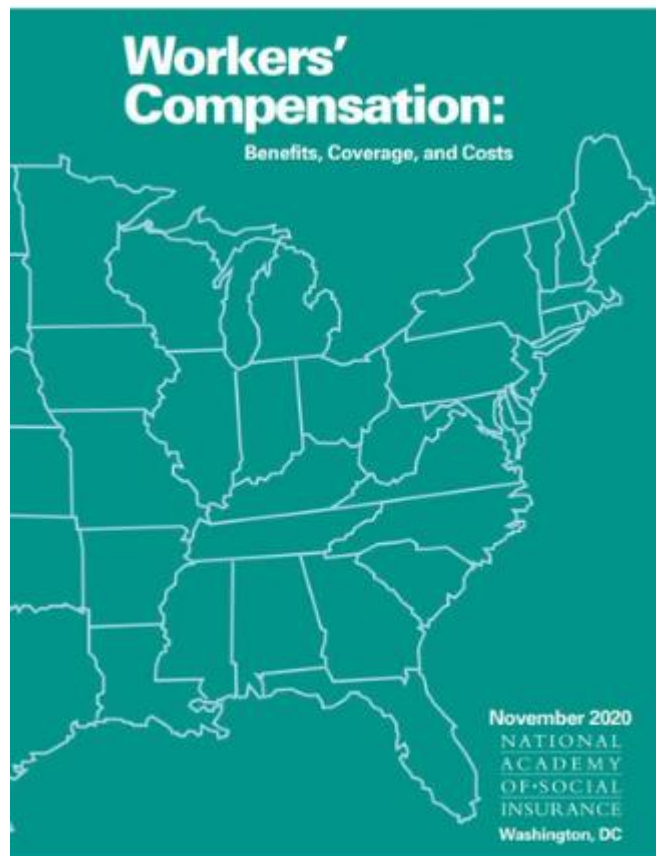


# Workers' Compensation: Benefits, Costs, and Coverage *Sources, Methods, and State Summaries*

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## I. Introduction

*Workers' Compensation: Benefits, Coverage, and Costs (2018 Data)* provides estimates of benefits paid, employer costs, and numbers of workers covered by workers' compensation (WC) nationally, by state, and federally. This document provides additional information on the data sources and methods used to generate those estimates, as well as state summary tables that report key metrics for each state across time and document data availability and record-keeping activities. We hope that this companion to the

primary report will spur discussions about improving and refining state information that will ultimately enhance the quality of data related to WC and aid our understanding of trends in WC benefits, coverage, and costs at both the state and national levels.

The rest of this document is organized as follows: Section II describes the data sources, and Table A.1 summarizes the specific sources for each state by type of WC coverage. Section III reports on our methods for estimating WC benefits and costs by type of coverage, provides detailed information on second injury, guaranty, and special funds, including trends across time, and conveys information on medical benefit estimates. Section IV reports the updated version of Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*. Section V includes two tables for each state: one that summarizes and reports key metrics between 2014 and 2018, and another that includes the specific benefit and cost amounts reported for each type of WC coverage in 2018.

## II. Data Sources

The Academy's estimates of WC benefits paid and employer costs are based on three main data sources: 1) data from the annual questionnaire distributed by the Academy to state agencies and from annual reports published by the states; 2) data purchased from A.M. Best, a private company that specializes in collecting insurance data and rating insurance companies; and 3) data from the National Council on Compensation Insurance (NCCI).

*Academy questionnaire.* The primary sources of data on benefits paid to injured workers are state agencies' responses to the Academy's questionnaire on WC benefits and costs. However, states vary in their ability to provide complete program data. The most common problems are in reporting amounts of benefits paid by employers under deductible policies and by self-insured employers.

*A.M. Best data.* The A.M. Best data supplement the state survey data in cases where the survey data are incomplete, missing, or determined to be incorrect. These data include information for all premiums paid (costs) and losses (benefits) for private carriers in every state and are utilized for 14 of the 17 state funds for which data are available.<sup>1,2</sup> The data do not include information about benefits paid by the other nine state funds or by self-insured employers, employers under deductible policies, or special funds.

*NCCI data.* The primary source of data on medical benefits is the NCCI (2020). Where NCCI data are not available, estimates of medical benefits are based on reports from the states. NCCI also provides data on reimbursements paid through deductible policies.

Table A.1 reports the data sources for each state, including the specific state agencies, and for each type of WC coverage. We also report the names of special funds that reported benefits paid in 2018 and the source of medical benefits paid. For any data that are estimated, including benefits paid through deductible policies, please refer to Section II for a description of our methods.

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<sup>1</sup> AM Best data does not include information on benefits and costs in the four states with exclusive state funds (North Dakota, Ohio, Washington, and Wyoming), or the state funds in South Carolina and West Virginia.

<sup>2</sup> Utah Senate Bill 92, passed in 2017, repealed the statute creating the Workers' Compensation Fund (Utah's public state fund). The former-lead company of WCF is now known as WCF Mutual Insurance Company, and is a for-profit mutual insurance company. Though this did not become effective until January 1, 2018, AM Best data on Utah classified all 2017 Utah premiums and losses under private insurance. WCF Mutual Insurance Company will remain the insurer of last resort in Utah until 2020. The "23" figure includes Utah as the state fund paid out benefits in calendar years 2014-2016.

National Academy of Social Insurance

**Table A.1. Data Sources for 2018.**

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Alabama	Dept. of Industrial Relations	-	Dept. of Industrial Relations	-	-	-	-	Subtraction	-	NCCI
Alaska	Dept. of Labor & Workforce Development	-	Dept. of Labor & Workforce Development	Dept. of Labor & Workforce Development	Uninsured Employers; Commercial Fishermen's	Dept. of Labor & Workforce Development	-	Subtraction	-	NCCI
Arizona	A.M. Best	-	Industrial Commission of AZ	Industrial Commission of AZ	-	-	-	MPM	-	NCCI
Arkansas	A.M. Best	-	Estimated - Historical	AR WC Commission	Death and Permanent Disability	AR Property and Casualty Guaranty Fund	-	MPM	-	NCCI
California	CA WC Rating Bureau	A.M. Best	Dept. of Industrial Relations Office of SI Plans	Dept. of Industrial Relations Office of SI Plans	Uninsured Employers	CA Insurance Guaranty Assn.	CA Self-Insurers' Security Fund	Subtraction	-	CA WCIRB and DIR Office of SI Plans
Colorado	A.M. Best	A.M. Best	CO Dept. of Labor & Employment, Division of WC	CO Dept. of Labor & Employment, Division of WC	Medical Disasters	CO Insurance Guaranty Association	CO Dept. of Labor & Employment, Division of WC	MPM	MPM	NCCI
Connecticut	CT Office of the Treasurer	-	CT Office of the Treasurer	CT Office of the Treasurer	-	CT Property and Casualty Insurance Guaranty Assn.	-	Subtraction	-	NCCI
Delaware	A.M. Best	-	Dept. of Labor, Division of Industrial Affairs	Dept. of Labor, Division of Industrial Affairs	-	Estimated	-	DE/PA Compensation Rating Bureau	-	DE DOL & DE/PA Compensation Rating Bureau
District of Columbia	A.M. Best	-	Estimated - Historical	-	Special Fund—Estimated	DC Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Florida	FL Division of WC	-	FL Division of WC	-	Special Disability	-	-	Subtraction	-	NCCI
Georgia	A.M. Best	-	Estimated - Ratio of Benefits to Payroll	Subsequent Injury Trust Fund	-	Estimated	Estimated	MPM	-	NCCI
Hawaii	A.M. Best	A.M. Best	Dept. of Labor & Industrial Relations	-	WC Fund	-	-	Subtraction	Subtraction	NCCI

**Table A.1. Data Sources for 2018, cont.**

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Idaho	A.M. Best	A.M. Best	ID Industrial Commission	ID Industrial Commission	-	ID Insurance Guaranty Association	-	MPM	MPM	NCCI
Illinois	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	Illinois WC Commission	Uninsured Employers	-	IL WC Commission	MPM	-	NCCI
Indiana	A.M. Best	-	WC Board of IN	WC Board of IN	-	IN Insurance Guaranty Assn.	-	MPM	-	NCCI
Iowa	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	Iowa Division of WC	-	Estimated	-	MPM	-	NCCI
Kansas	Dept. of Labor, Division of WC	-	Dept. of Labor, Division of WC	-	WC Fund	KS Insurance Guaranty Assn.	-	Subtraction	-	NCCI
Kentucky	A.M. Best	Kentucky Employers' Mutual Insurance	Estimated – Ratio of Benefits to Payroll	-	Special Fund— Estimated; Coal Workers Pneumoconiosis	-	-	MPM	MPM	NCCI
Louisiana	A.M. Best	A.M. Best	LA Workforce Commission	LA Workforce Commission	-	LA Insurance Guaranty Assn.	-	Subtraction	MPM	NCCI
Maine	ME Bureau of Insurance	-	ME Bureau of Insurance	-	-	ME Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Maryland	MD WC Commission	A.M. Best	MD WC Commission	MD Subsequent Injury Fund	-	-	-	Subtraction	-	NCCI
Massachusetts	MA WC Rating Bureau	-	Estimated— Historical	Estimated	Uninsured Employers	MA Property and Casualty Insurance Guaranty Assn.	-	Subtraction	-	MA WC Rating Bureau
Michigan	Dept. of Consumer and Industry Services, WC Agency	-	Dept. of Consumer and Industry Services, WC Agency	Dept. of Consumer and Industry Services, WC Agency	First Responder Presumed Coverage	Estimated	Dept. of Consumer and Industry Services, WC Agency	Subtraction	-	Dept. of Consumer and Industry Services, WC Agency
Minnesota	Dept. of Labor and Industry	-	Dept. of Labor and Industry	Dept. of Labor and Industry	Uninsured Employers; Supplementary Benefits; Asbestosis and Temp Orders	Dept. of Labor and Industry	Dept. of Labor and Industry	Dept. of Labor and Industry	-	Dept. of Labor and Industry

**Table A.1. Data Sources for 2018, cont.**

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Mississippi	MS WC Commission	-	MS WC Commission	MS WC Commission	-	-	-	Subtraction	-	NCCI
Missouri	MO Dept. of Labor and Industrial Relations, Division of WC	A.M. Best	MO Dept. of Labor and Industrial Relations, Division of WC	MO Dept. of Labor and Industrial Relations, Division of WC	-	-	MO Dept. of Labor and Industrial Relations, Division of WC	Subtraction	MPM	NCCI
Montana	Dept. of Labor and Industry, Employment Relations Division	A.M. Best	Dept. of Labor and Industry, Employment Relations Division	Dept. of Labor and Industry, Employment Relations Division	Uninsured Employers	MT Insurance Guaranty Association	-	Subtraction	MPM	NCCI
Nebraska	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	NE WC Court	-	NE Insurance Guaranty Association	-	MPM	-	NCCI
Nevada	A.M. Best	-	Estimated – Historical	-	-	-	-	MPM	-	NCCI
New Hampshire	NH Department of Labor	-	NH Department of Labor	-	-	NH Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
New Jersey	NJ Comp. Rating & Inspection Bureau	-	Estimated – Ratio of Benefits to Payroll	Estimated	Uninsured Employers— Estimated	NJ Property-Liability Insurance Guaranty Assn.	-	Subtraction	-	NJ Comp. Rating & Inspection Bureau
New Mexico	NM WC Administration	A.M. Best	NM WC Administration	NM WC Administration	Uninsured Employers	-	-	Subtraction	Subtraction	NCCI
New York	NY Comp. Rating Bureau	A.M. Best	Estimated – Historical	-	-	-	-	Subtraction	-	NY Comp. Rating Bureau
North Carolina	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	-	-	-	-	MPM	-	NCCI
North Dakota	-	ND Workforce Safety and Insurance	Not allowed	-	-	-	-	-	-	ND Workforce Safety and Insurance
Ohio	-	OH Bureau of WC	OH Bureau of WC	-	-	-	-	-	-	OH Bureau of WC



**Table A.1. Data Sources for 2018, cont.**

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Oklahoma	A.M. Best	A.M. Best	Estimated— Historical	Estimated	-	-	-	MPM	MPM	NCCI
Oregon	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	-	Uninsured Employers; Benefit Adjustment; Supplemental Disability for Multiple Jobs; Reopened Case; Workers' with Disability; Preferred Worker Premium Exemption; Preferred Worker Contract Costs; Employer at Injury	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Subtraction	-	NCCI
Pennsylvania	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	Uninsured Employers; WC Security Fund; Occupational Disease	-	PA Dept. of Labor & Industry	Rating Bureau	-	PA Dept. of Labor & Industry
Rhode Island	A.M. Best	A.M. Best	Estimated— Historical	RI Dept. of Labor and Training, Division of WC	Commission Hearing Error Payments; COLA Reimbursements; Permanent Disability; Aggravated Injuries; Old Fund Automatic Bi-Weekly Reimbursement; Partial Incapacity	RI Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
South Carolina	SC WC Commission	SC WC Commission	SC WC Commission	-	Uninsured Employers	SC Property and Casualty Insurance Guaranty Assn.	-	Subtraction	-	NCCI
South Dakota	A.M. Best	-	Estimated— Historical	SD Dept. of Labor	-	-	-	MPM	-	NCCI
Tennessee	TN Dept. of Labor and Workforce Development, Division of WC	-	TN Dept. of Labor and Workforce Development, Division of WC	TN Dept. of Labor and Workforce Development, Division of WC	-	-	-	Subtraction	-	NCCI

**Table A.1. Data Sources for 2018, cont.**

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Texas	A.M. Best	A.M. Best	Estimated – Historical	-	-	Estimated	-	MPM	MPM	NCCI
Utah	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	-	Uninsured Employers Fund; Employer Reinsurance Fund	-	-	MPM	-	NCCI
Vermont	A.M. Best	-	Estimated – Historical	-	-	VT Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Virginia	A.M. Best	-	Estimated – Ratio of Benefits to Payroll	-	-	VA Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
Washington	-	Dept. of Labor and Industries	Dept. of Labor and Industries	Dept. of Labor and Industries	Benefit Adjustment for Long-term Cases	WA Insurance Guaranty Fund	Dept. of Labor and Industries	-	-	Dept. of Labor and Industries
West Virginia	A.M. Best	WV Offices of the Insurance Commissioner	Estimated – Historical	-	Uninsured Employers; WC Fund— Estimated ; Coal Workers Pneumoconiosis	-	WV Offices of the Insurance Commissioner	MPM	-	NCCI
Wisconsin	A.M. Best	-	Dept. of Workforce Development, Division of WC	Dept. of Workforce Development, Division of WC	Uninsured Employers; Children's Fund; Barred Claims;	-	-	-	-	Dept. of Workforce Development, Division of WC
Wyoming	-	WY Dept. of Workforce Services	Not allowed	-	-	WY Insurance Guaranty Assn.	-	-	-	WY Dept. of Workforce Services

*NOTES:* Please refer to Section II for an overview of our methods to estimate benefits and costs. Benefits paid through deductible policies are estimated using a Subtraction method or a Manual Premium Method (MPM), which are both described in Section II. North Dakota, Ohio, Washington, and Wyoming have small amounts of benefits paid by private carriers, because: (1) some employers doing business in these states may need to obtain coverage from private carriers under the US Longshore and Harbor Workers' Act; (2) some employers carry liability coverage which the state fund is not authorized to provide; and/or (3) some employers obtain excess compensation coverage from private carriers. These payments represent less than 2 percent of total benefits paid in each of the three states. These amounts come from A.M. Best.

### III. Estimating Workers' Compensation Benefits and Costs

The primary challenges in estimating WC benefits and costs are identifying all sources of coverage, gathering data, and generating estimates when data are not available. Non-federal employers pay for WC by purchasing insurance from a private insurance carrier, a state WC insurance plan (called a state fund), or by self-insuring. Many states also have special WC funds to cover exceptional circumstances, such as a second work-related injury, and guaranty funds that ensure benefit payments in the event that a private or self-insured employer becomes insolvent. Total WC benefits and costs can be represented as:

$$\begin{aligned} \textit{Benefits} = & \text{PC}(\textit{benefits}) + \text{SF}(\textit{benefits}) + \text{Deductibles}(\text{PC} + \text{SF}) + \text{SI}(\textit{benefits}) + \dots \\ & \dots + \text{Special, Second Injury, and Guaranty Fund benefits} \end{aligned}$$

$$\begin{aligned} \textit{Costs} = & \text{PC}(\textit{premiums}) + \text{SF}(\textit{premiums}) + \text{Deductibles}(\text{PC} + \text{SF}) + \text{SI}(\textit{benefits} + \textit{admin}) + \dots \\ & \dots + \text{Special, Second Injury, and Guaranty Fund assessments} \end{aligned}$$

Where PC = private carriers, SF = state funds, and SI=self-insured employers. The rest of this section provides details on each component of WC benefits and costs described above, including information on the number of states that reported payments, where the data came from, and our methods for generating estimates, when necessary.

#### Private Carriers

##### *Benefits*

Forty-seven out of 51 jurisdictions allow private carriers to write WC policies.<sup>3</sup> To estimate private carrier benefits paid for these 47 states, we used data collected from our annual questionnaire for 22 states (18 state agencies and 4 rating bureaus) and A.M. Best data for the remaining 25 states.

##### *Costs*

The Academy estimates of employer costs for benefits paid under private insurance are the sum of “direct premiums written,” as reported by A.M. Best and the National Association of Insurance Commissioners

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<sup>3</sup> North Dakota, Ohio, Washington, and Wyoming have small amounts of benefits paid by private carriers, because: (1) some employers doing business in these states may need to obtain coverage from private carriers under the US Longshore and Harbor Workers' Act; (2) some employers carry liability coverage which the state fund is not authorized to provide; and/or (3) some employers obtain excess compensation coverage from private carriers. These payments represent less than 2 percent of total benefits paid in each of the four states.

(NAIC), plus our estimate of benefits paid under deductible arrangements, plus any assessments for WC related special funds.<sup>4</sup> In the cases of Delaware, Minnesota, and Pennsylvania, data provided by state agencies are used instead of A.M. Best data for deductible estimates. Examples of special funds for which employers may pay assessments are listed in the “Special Fund” column in Table A.1.

## State Funds

### *Benefits*

In 2018, 22 states had state funds that paid WC benefits. Of these, 16 states had competitive funds and 4 had exclusive funds. South Carolina had a nonexclusive state fund that provided WC insurance for state and local government employees but did not write policies for private employers. West Virginia discontinued its state fund in 2009, but was still paying benefits on some claims in 2018. We relied on state-provided data for 9 states (including the states with exclusive funds) and A.M. Best data for the remaining 13 states.

### *Costs*

The Academy estimates of employer costs for benefits paid under state funds are the sum of “direct premiums written,” as reported by A.M. Best and the NAIC, plus our estimate of benefits paid under deductible arrangements, which are not reflected in premiums. In exclusive fund states and South Carolina state agency data is used. Assessments for WC related special funds are also included in costs for employers who insure via state funds.

## Deductibles

Some employers can purchase a policy with a large deductible that requires the employer to reimburse the insurer for benefits paid up to the specified deductible amount. In return for accepting a policy with a deductible, the employer pays a lower premium. (Employers with deductible policies are, in effect, self-insured up to the amount of the deductible.) Deductibles may be written into an insurance policy on a per-injury basis, an aggregate basis, or a combination of a per-injury basis and an aggregate cap, and states vary in the maximum deductibles they allow in WC insurance. As is true of Academy estimates for self-insured employers, benefits paid through deductible policies are reported as *benefits* and *costs*.

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<sup>4</sup> Benefits paid under deductible arrangements are not reflected in premiums. Costs added for special fund assessments are only those which are not included via premium taxes (as those are reflected in premiums).

Forty-six jurisdictions allow private carriers to write deductible policies for WC coverage,<sup>5</sup> and 10 jurisdictions allow deductible policies for state funds.<sup>6</sup> In 2018, three states -- Delaware, Minnesota, and Pennsylvania -- reported the amount of benefits paid through deductible policies. To estimate benefits paid through deductible policies in the states where the data are not available, the Academy uses one of two methods: the Subtraction Method, or the Manual Premium Method, both described below.

### ***Subtraction Method***

Some state agencies include the amount of benefits paid through deductible policies in their total amounts of WC benefits paid. In these instances, we use the state-provided information and subtract out the Net Losses Paid as reported by A.M. Best. This is valid because A.M. Best losses data exclude benefits paid under deductible arrangements.

Benefits paid through Deductible Policies = State Reported Total Benefits – A.M. Best Net Losses Paid

In 2018, we used this method to estimate private carrier benefits paid through deductible policies in 20 jurisdictions: Alabama, Alaska, California, Connecticut, Florida, Hawaii, Kansas, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York, Oregon, South Carolina, and Tennessee. We also used this method to estimate state fund benefits paid through deductible policies in two jurisdictions: Hawaii and New Mexico.

### ***Manual Premium Method***

In some states, however, payments made through deductible policies are not tracked or reported. In these instances, we estimate benefits paid through deductible policies using the Manual Premium Method. This method relies on Manual Equivalent Premiums (MEP) as reported by NCCI and A.M. Best data on private carrier and state fund benefits paid.

The MEPs reported by NCCI are the estimated equivalent premiums that employers with deductible policies would have paid if they did not have a deductible policy. There are two types of MEPs reported:

1. MEPs for employers with no deductible policies or with deductible policies less than \$100,000
2. MEPs for employers with deductible policies greater than \$100,000

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<sup>5</sup> Deductible policies are not allowed in North Dakota, Ohio, Washington, Wisconsin, and Wyoming.

<sup>6</sup> Deductible policies for state funds are allowed in Colorado, Hawaii, Idaho, Kentucky, Louisiana, Missouri, Montana, New Mexico, Oklahoma, and Texas.

We compare the total MEP reported by NCCI with the A.M. Best equivalent amount, which does not include payments for large-deductible policies. This gives us a MEP Ratio:

$$\text{MEP Ratio} = \frac{\text{Total NCCI MEP}}{\text{A.M. Best Losses}}$$

We use the MEP Ratio and multiply it by the A.M. Best actual reported losses and estimate benefits paid through deductible policies as:

$$\text{Deductible Benefits Paid} = \text{A.M. Best Reported Losses} * (\text{MEP Ratio} - 1)$$

To distinguish the amount paid by private carriers compared to state funds (when allowed), we estimate the total deductible benefits paid and weight it by the ratio of A.M. Best Reported Losses for private carriers and state funds.

In 2018, we used this approach to estimate benefits paid under deductible policies through private carriers in 23 states and through state funds in eight states.

Private Carriers: Arizona, Arkansas, Colorado, the District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Nebraska, Nevada, New Hampshire, North Carolina, Oklahoma, Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia, and West Virginia.

State Funds: Colorado, Idaho, Kentucky, Louisiana, Missouri, Montana, Oklahoma, and Texas.

## **Self-Insured Employers**

### ***Benefits***

All jurisdictions except North Dakota and Wyoming allow employers to self-insure.<sup>7</sup> Of the 49 jurisdictions that allow self-insurance, 29 provided data on self-insured benefits paid. We estimated self-insured benefits paid in the remaining 20 jurisdictions using one of two methods, depending on the information available for the particular state.

As described above, total benefits paid (not including benefits paid by second-injury, guaranty, or special funds) for a particular jurisdiction are calculated as follows, incorporating deductible amounts:

$$\text{Total Benefits} = \text{PC (benefits + deductibles)} + \text{SF (benefits + deductibles)} + \text{SI (benefits)}$$

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<sup>7</sup> Employers in Wyoming that are required to purchase workers' compensation insurance are not allowed to self-insure.

Private carrier and state fund benefits paid and deductibles are known for all jurisdictions, with some deductibles estimated. If we knew the total benefits paid in the jurisdictions without any reported self-insured benefits, then we could simply subtract all non-self-insured benefits from total benefits to get the amount of self-insured benefits. However, we do not know total benefits paid in those jurisdictions, so instead we use the data we do have to estimate the ratio of self-insured benefits to total benefits:

$$\text{SI benefits \%} = \frac{\text{SI benefits}}{\text{PC (benefits + deductibles)} + \text{SF (benefits + deductibles)} + \text{SI benefits}}$$

Once we estimate the SI benefits % for a particular jurisdiction, we solve the above for SI benefits and calculate estimated SI benefits paid as:

$$\text{SI benefits} = (\text{PC (benefits + deductibles)} + \text{SF (benefits + deductibles)}) * \left( \frac{\text{SI benefits \%}}{1 - \text{SI benefits \%}} \right)$$

To estimate the SI benefits %, we use one of two methods, which are described below. The first method utilizes historical self-insured benefits-paid data. When historical data for the particular state are not available, we rely on a second method that utilizes the ratio of self-insured benefits paid to self-insured payroll.

### ***Method 1: Estimated Using Historical Data on Self-Insured Benefits***

If we received self-insured benefit payments from a reliable agency source in a previous year (but not in the current year), we rely on this historical data to estimate self-insured benefits. Specifically, we use the historical SI benefits % to estimate the SI benefits % in the current year. However, relying solely on the historical SI benefits % for a state ignores trends in the distribution of payments over time. To account for this, we weight the historical SI benefits % in a specific state by the ratio of national SI benefits % in the current year to the national SI benefits % in the previous year, for the states that provided self-insured benefits data. This is represented in the equation below:

$$\text{SI benefits \%}_{s,t} = \text{SI benefits \%}_{s,t-x} * \frac{\text{SI benefits \%}_{\text{national},t}}{\text{SI benefits \%}_{\text{national},t-x}}$$

In the above equation, SI benefits % in state  $s$ , time  $t$ , is equal to the SI benefits % in state  $s$  in the most recent year available (time  $t-x$ ) multiplied by the ratio of the national SI benefits % in time  $t$  to the national

SI benefits % in time  $t-x$ . The national SI benefits % is the share of self-insured benefit payments in the states that provided the information. In 2018, 29 states provided information on self-insured benefits and the national SI benefits % was 26.5 percent.

Using data on private carrier and state fund benefit payments and deductibles, we would then use the estimated self-insured benefit percent to calculate self-insured benefit payments as:

$$\text{SI benefits} = (\text{PC (benefits + deductibles)} + \text{SF (benefits + deductibles)}) * \left( \frac{\text{SI benefits \%}}{1 - \text{SI benefits \%}} \right)$$

As an example, we were not able to obtain self-insured benefits paid data for Arkansas in 2018. Further, assume the most recent year we obtained information on self-insured benefits paid data in Arkansas was 2017. In 2017, Arkansas's SI benefits % was 30.4 percent. To account for trends across time in the distribution of payments, we would multiply Arkansas's SI benefits % in 2017 by the ratio of the national SI benefit % in 2018 (26.5%) and 2017 (26.7%). In this example, we would estimate Arkansas's share of self-insured benefits in 2018 as:

$$\text{SI benefits \%}_{AR,2018} = \text{SI benefits \%}_{AR,2017} * \frac{\text{SI benefits \%}_{national,2018}}{\text{SI benefits \%}_{national,2017}} = 30.4\% * \frac{26.5\%}{26.7\%} = 30.2\%$$

Using the estimated SI benefits % in 2018, we would then calculate Arizona's estimated SI benefits as:

$$\text{SI benefits}_{AR,2018} = (\text{PC (benefits + deductibles)}_{AR,2018} + \text{SF (benefits + deductibles)}_{AR,2018}) * \left( \frac{.302}{1 - .302} \right)$$

In 2018, we used this approach to estimate self-insured benefits for eleven jurisdictions: Arkansas, District of Columbia, Massachusetts, Nevada, New York, Oklahoma, Rhode Island, South Dakota, Texas, Vermont, and West Virginia.

***Method 2: Estimated Using the Ratio of Self-Insured Benefits Paid to Self-Insured Payroll***

For the remaining 9 jurisdictions (Georgia, Illinois, Iowa, Kentucky, Nebraska, New Jersey, North Carolina, Utah, and Virginia) without historical self-insured benefits paid data, we used payroll data and self-insured benefits paid across the country. First, we estimated the share of payroll covered by self-insured employers in these jurisdictions. Second, we weighted that share of payroll by the average relationship of



SI benefits % to SI payroll % for the jurisdictions where data were available in 2018 from an agency source.

To estimate the share of payroll covered by self-insured employers, we rely on data from the Department of Labor (DOL), NCCI, rating bureaus, and state agencies. The DOL provides the total non-federal payroll, while the NCCI provides private carrier and state fund payrolls for 38 states. Rating bureaus and state agencies provide payroll information specifically for workers at self-insured firms, as well as for workers covered by private carriers and state funds in an additional 8 jurisdictions.

$$\text{Total payroll} = \text{PC}(\text{payroll}) + \text{SF}(\text{payroll}) + \text{SI}(\text{payroll})$$

Subtracting private carrier and state fund payroll from total payroll gives us the estimated self-insured payroll and the percent in relation to total payroll:

$$\text{SI payroll \%} = \frac{\text{SI payroll}}{\text{Total payroll}}$$

The self-insured share of payroll provides information about the total wages of self-insured workers relative to all wages in a particular jurisdiction. But simply using the estimated SI payroll % as a substitute for SI benefits % is inappropriate because the relationship between the two is not one-to-one. To control for this difference, we calculate the average relationship between SI benefits % and SI payroll % for the jurisdictions where the information is available.

$$\text{Average Ratio of SI benefits \% to SI payroll \%} = \frac{1}{n} \sum_{s=1}^n \frac{\text{SI benefits \%}_s}{\text{SI payroll \%}_s}$$

Where  $s$  = each of the 28 jurisdictions where self-insured and total benefits paid data are available, as well as self-insured payroll amounts.

Table A.2 reports the average ratio of SI benefits % to SI payroll % for the 28 jurisdictions where the data were available in 2018. As the table reports, the ratio was less than one in each year between 2014 and 2018. If the ratio were equal to one, that would mean that there is a one-for-one relationship between self-insured benefits paid and payroll, so as the ratio of self-insured covered payroll increases (decreases), the share of benefits paid by self-insured employers would increase (decrease) by a similar amount. A ratio of less than one means that the benefits paid by self-insured employers as a fraction of total benefits are less than their representation in the total payroll.

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For each of the 9 jurisdictions where we estimate SI benefits % using this approach, we multiply the SI payroll % of the particular state,  $s^*$ , with the average ratio of SI benefits % to SI payroll % in the states where the data is available:

$$\text{SI benefits \%}_{s^*} = \text{SI payroll \%}_{s^*} * \frac{1}{n} \sum_{s=1}^n \frac{\text{SI benefits \%}_s}{\text{SI payroll \%}_s}$$

In 2018, this equaled (using the average reported in Table A.2):

$$\text{SI benefits \%}_{s^*} = \text{SI payroll \%}_{s^*} * 0.844$$

**Table A.2. Average Ratio of Self-Insurance Benefits % to Self-Insurance Payroll %**

Year	Ratio
2014	0.827
2015	0.842
2016	0.792
2017	0.835
2018	0.844

Source: National Academy of Social Insurance estimates. The ratio reported is the average ratio of SI benefits as a percent of total benefits to SI payroll as a percent of total payroll for 28 jurisdictions where the data were available.

**Costs**

For self-insured employers, WC costs include medical and cash benefits paid during the calendar year, plus the administrative costs of providing those benefits. Administrative costs include the direct costs of managing claims, as well as expenditures for litigation, cost containment, taxes, licenses, and fees. Self-insured employers generally do not report administrative costs of WC separately from the costs of administering other employee benefit programs, so the costs associated with WC must be estimated. To estimate these costs for self-insured employers, we assume that the ratio of benefits paid to total employer costs is the same for self-insured employers as it is for private insurers who report costs to the NAIC.<sup>8</sup>

Table A.3 reports the annual Admin Cost % from 2014 to 2018 for each state, as well as the percentage point change, median, and mean across the time period. States are also ranked from highest to lowest average Admin Cost % from 2014-2018. In reports through 2015, we relied on the national average of

<sup>8</sup> Private insurers face some cost factors – such as commissions, profit allowances, and taxes on premiums – that self-insurers do not face.

administrative costs for each state – in 2018, for example, the national average as reported by NAIC was 18.2 percent. As such, self-insured employer costs in any individual state would be calculated as:

$$\text{Self-Insured Employer Costs} = \text{SI Benefits} * (1.182)$$

However, as the Table shows, there are significant variations in administrative costs as a percent of total benefits paid across the country. To account for these variations, and to improve our state-by-state estimates of self-insurance employer costs, we used the state-specific administrative costs as a percent of total benefits in 2018, with updates from 2014-2017.<sup>9</sup> This change was implemented for the 2016 report. In the updated estimates, self-insured employer costs are calculated as:

$$\text{Self-Insured Employer Costs}_s = \text{SI Benefits}_s * \text{Admin Cost \%}_s$$

Where Admin Cost % = the ratio of administrative costs to total benefits paid. The updates generated some changes in state-by-state self-insured employer costs between 2014 and 2018, depending on whether the Admin Cost % in a given state was above or below the national average. However, the impact on total self-insured employer costs was minimal. Comparing the two approaches with 2018 data, self-insured employer costs were less than one percent (0.48%) higher using the updated state-by-state Admin Cost % estimates compared to using the national average Admin Cost %.<sup>10</sup> In 2018, self-insured employer costs represented 19.9 percent of total costs, so the impact of this change on total employer costs was negligible.

Between 2014 and 2018, 24 of 51 states saw administrative costs decrease relative to benefits paid; the overall trend in recent years has been for administrative costs to increase as a share of overall WC costs. The states with the lowest average Admin Cost % across this time period were Oregon (7.5%), Kentucky (8.1%), and Montana (9.3%). The states with the highest average Admin Cost % were Louisiana (30.0%), Georgia (29.7%), and the District of Columbia (28.8%). North Dakota and Wyoming are excluded from the table because neither state allows self-insurance.

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<sup>9</sup> For the 2018 report, SI administrative costs in Ohio and Washington are measured using the national average Admin Cost % from NAIC. This is because the small amount of private insured benefits in both states yields a volatile Admin Cost %. In Washington, for example, Admin Cost % rose from 16.9% to 44.9% between 2017 and 2018. This differs from the 2016 report, in which state figures were used.

<sup>10</sup> 2018 self-insured employer costs were \$18.851 billion using the updated approach. Using the old approach, self-insured employer costs were \$18.761 billion.

**Table A.3. Ratio of Administrative Costs to Total Benefits Paid by Private Insurers**

States	Percent					2014-2018			Average Rank (Lowest=1, Highest=49)
	2014	2015	2016	2017	2018	%Change	Median	Average	
Alabama	20.8	22.6	23.2	23.3	20.5	-0.3	22.6	22.1	34
Alaska	17.1	16.3	17.9	21.2	20.3	3.2	17.9	18.6	27
Arizona	17.6	16.4	15.0	15.8	15.6	-2.0	15.8	16.1	21
Arkansas	24.7	26.3	26.2	24.5	29.3	4.6	26.2	26.2	43
California	21.6	23.9	24.3	24.2	24.3	2.7	24.2	23.7	39
Colorado	13.3	12.9	12.9	13.7	14.3	0.9	13.3	13.4	13
Connecticut	10.2	15.5	14.6	14.8	14.4	4.2	14.6	13.9	14
Delaware	19.4	25.2	28.1	30.4	30.5	11.1	28.1	26.7	45
District of Columbia	14.5	46.5	29.9	32.7	20.3	5.8	29.9	28.8	47
Florida	21.9	21.0	20.8	21.0	19.8	-2.1	21.0	20.9	31
Georgia	29.0	31.1	30.0	29.7	28.9	-0.2	29.7	29.7	48
Hawaii	24.6	24.2	25.1	22.1	24.2	-0.3	24.2	24.1	40
Idaho	13.1	12.2	12.6	13.4	13.0	-0.1	13.0	12.9	12
Illinois	13.6	15.1	15.2	15.3	14.6	1.0	15.1	14.8	17
Indiana	12.8	13.5	12.8	12.4	12.0	-0.7	12.8	12.7	11
Iowa	11.2	12.7	11.7	12.0	12.0	0.8	12.0	11.9	6
Kansas	23.4	18.3	18.6	20.1	18.7	-4.7	18.7	19.8	29
Kentucky	8.9	10.1	1.6	9.2	10.5	1.6	9.2	8.1	2
Louisiana	30.5	30.7	26.8	33.2	29.1	-1.4	30.5	30.0	49
Maine	10.3	10.7	11.2	10.2	9.1	-1.1	10.3	10.3	4
Maryland	15.5	17.9	18.3	18.9	18.8	3.3	18.3	17.9	25
Massachusetts	15.4	16.0	15.6	15.7	15.8	0.4	15.7	15.7	20
Michigan	15.8	17.2	17.0	16.0	16.8	1.0	16.8	16.6	24
Minnesota	16.3	19.8	19.9	18.2	18.2	1.9	18.2	18.5	26
Mississippi	21.0	22.7	22.7	20.9	21.5	0.4	21.5	21.8	33
Missouri	16.3	15.4	14.8	13.6	13.7	-2.5	14.8	14.8	18
Montana	13.2	11.7	6.9	6.6	7.8	-5.5	7.8	9.3	3
Nebraska	12.4	14.0	11.3	12.5	11.2	-1.1	12.4	12.3	9
Nevada	19.9	20.9	20.4	19.8	19.8	-0.1	19.9	20.2	30
New Hampshire	27.2	24.7	25.7	31.2	23.3	-3.9	25.7	26.4	44
New Jersey	25.0	21.2	21.9	21.8	24.0	-1.1	21.9	22.8	36
New Mexico	17.3	16.4	16.1	16.0	15.8	-1.5	16.1	16.3	23
New York	4.7	10.2	13.0	11.9	11.8	7.1	11.8	10.3	5
North Carolina	15.0	15.5	16.8	16.5	17.1	2.1	16.5	16.2	22
Ohio	20.8	9.2	7.8	10.9	12.7	-8.2	10.9	12.3	10
Oklahoma	23.9	23.0	25.9	24.4	27.3	3.4	24.4	24.9	42
Oregon	6.9	7.3	8.3	7.2	7.6	0.8	7.3	7.5	1
Pennsylvania	15.3	16.9	16.4	14.6	14.7	-0.6	15.3	15.6	19
Rhode Island	24.0	26.5	28.7	29.0	25.8	1.9	26.5	26.8	46
South Carolina	26.9	27.2	27.0	24.5	10.5	-16.4	26.9	23.2	38
South Dakota	15.6	15.0	14.7	15.9	12.5	-3.1	15.0	14.7	16
Tennessee	25.4	20.8	19.1	21.1	20.3	-5.1	20.8	21.3	32
Texas	23.4	22.9	23.3	23.3	21.5	-2.0	23.3	22.9	37
Utah	22.8	22.1	23.1	22.9	23.0	0.2	22.9	22.8	35
Vermont	11.5	11.9	11.9	12.4	12.1	0.6	11.9	12.0	7
Virginia	13.6	14.5	14.7	14.6	14.8	1.2	14.6	14.4	15
Washington	14.6	22.1	25.2	16.9	44.9	30.3	22.1	24.7	41
West Virginia	19.1	21.2	19.1	21.1	17.0	-2.1	19.1	19.5	28
Wisconsin	10.9	11.6	13.1	12.2	12.4	1.5	12.2	12.0	8
<b>Total</b>	<b>17.0</b>	<b>18.5</b>	<b>18.6</b>	<b>18.6</b>	<b>18.2</b>	<b>1.2</b>	<b>18.5</b>	<b>18.2</b>	

## **Second-Injury Funds, Special Funds, and Guaranty Funds**

*Second injury funds* reimburse employers or insurance carriers in cases where an employee with a pre-existing condition related to a work-related injury experiences another work-related injury or illness. The second injury fund pays the costs associated with the prior condition to reduce the cost burden on the current employer. These funds encourage employers to hire workers with residual impairments who want to return to work, since the current employer is responsible only for WC benefits associated with a second injury or illness associated with his establishment.

*Special funds* administer WC benefits for specific categories of workers and for workers with particular types of injuries. For instance, there are designated funds for commercial fisherman, workers who contract asbestosis, coal-miners in certain coal-intensive states, and certain other long-term cases.

*State guaranty funds* ensure benefit payments to injured workers in cases where a private insurance carrier or self-insured employer becomes insolvent and does not have sufficient assets earmarked to pay outstanding benefits. As stated in the annual report by the National Conference of Insurance Guaranty Funds, “The purpose of state guaranty associations is to provide a mechanism for the prompt payment of covered claims of an insolvent insurer, as those terms are defined and limited by guaranty association statutes, so that catastrophic financial loss to certain claimants and policyholders may be avoided.” Self-insurance guaranty funds help pay the covered WC claims of insolvent self-insurers.

### ***Benefits***

Benefits data for second injury, guaranty, and special funds are collected through the Academy’s questionnaire and state agency annual reports. We add these payments to the private carrier, state fund, and self-insured benefit estimates, unless a state includes them in total benefits reported in the questionnaire.<sup>11</sup> Private insurance guaranty and self-insured guaranty fund benefit payments are added to private carrier and self-insured employer benefits paid, respectively. However, second-injury and special fund benefit payments may be paid through distinct types of WC coverage. To incorporate second-injury and special fund benefit payments into our total benefits paid estimates by type of coverage, we distribute the payments based on the share of each type of coverage in a particular jurisdiction:

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<sup>11</sup> In those cases we don’t add the special funds benefits to the carrier total, but rather just report the totals in the appendix tables (tables A.4 through A.7). In rare cases, some states include second injury, guaranty, and/or special fund benefits paid in the total benefits paid but they do not report the specific special fund payments separately. In those cases, second injury, guaranty, and special fund benefit payments are included in total benefits, but we are unable to report separate information on the total amount of benefits paid in tables A.4 through A.7.

$$\text{Private Carrier Benefits Paid} = \text{PC}(\text{benefits} + \text{deductibles}) + \text{IGF}(\text{benefits}) + \frac{\text{PC}(\text{benefits})}{\text{Total Benefits}^\alpha} * (\text{SIF} + \text{SPF})$$

$$\text{State Fund Benefits Paid} = \text{SF}(\text{benefits} + \text{deductibles}) + \frac{\text{SF}(\text{benefits})}{\text{Total Benefits}^\alpha} * (\text{SIF} + \text{SPF})$$

$$\text{Self-Insured Benefits Paid} = \text{SI}(\text{benefits}) + \text{SIGF}(\text{benefits}) + \frac{\text{SI}(\text{benefits})}{\text{Total Benefits}^\alpha} * (\text{SIF} + \text{SPF})$$

Where PC = Private Carrier, IGF = Insurance Guaranty Fund, SIF = Second Injury Fund, SPF = Special Fund, SF = State Fund, SI = Self-Insured, SIGF = Self-Insured Guaranty Fund, and  $\text{Total Benefits}^\alpha$  = all benefits paid for a particular jurisdiction not including any benefits paid through second-injury, guaranty, or special funds. PC (benefits) and SF (benefits) are equal to the “losses” reported by A.M. Best or benefits paid by a particular state agency.

Twenty-seven states provided data on second injury fund (SIF) benefits paid in 2018. We estimate SIF benefits in Georgia, Massachusetts, New Jersey, and Oklahoma based on recent data.<sup>12</sup> Twenty-one states provided data on special fund benefits paid in 2018. Special fund benefits were estimate in D.C., Kentucky, New Jersey, and West Virginia (WC Fund). Washington provides data on benefit adjustments for long-term cases which are captured in self-insurer and state fund benefits which can be found in the supplemental tables at the end of this document. Twenty-three states provided data for insurance guaranty funds and we estimate benefits paid for IGFs in 6 additional states: Delaware, Georgia, Iowa, Michigan, South Carolina, and Texas. Ten states provided the data for self-insurance guaranty funds, and SIGF benefits were estimated in Georgia.

### **Costs**

Generally, the benefits reported in the Academy’s report for second injury, special funds, and guaranty funds have corresponding employer costs reported in state premiums. However, in some cases, assessments are levied on the carriers, which are not included in the A.M. Best premiums. We obtain these assessments by reviewing state agency annual reports. These assessments are typically less than *one percent* of the total employer costs, and they are distributed across carrier costs and reported in the Academy’s estimates of employer costs.

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<sup>12</sup> Benefits paid by SIF, IGF, SIGF, and Special Funds are estimated using a linear forecast from the previous five years.

**Trends**

Table A.4 reports total benefits paid for second injury, guaranty, and special funds between 2014 and 2018, the percent change across those years, and the percent of non-federal WC benefits paid. Benefits paid for second injury funds and special funds increased while benefits paid for guaranty funds and self-insured guaranty funds decreased between 2014 and 2018, with the total amount budging upward from \$1.89 billion to \$1.92 billion. As a percent of non-federal WC benefits paid, total fund payments remained stable at 3.2 percent.

Among second-injury, guaranty, and special funds, the amount of benefits paid through special funds increased the most (7.5%) between 2014 and 2018. The total amount of benefits paid through special funds increased from approximately \$859 million in 2014 to almost \$923 million in 2018. This increase was driven by Washington, which alone accounted for 59.1 percent of special benefits paid in 2018. In Washington, special fund benefits increased by 25.4 percent between 2014 and 2018. Other states which experienced increases in special fund benefits paid over the study period include Washington D.C., Illinois, Minnesota, and West Virginia. Excluding Washington state, the sum of special fund benefits decreased by 10.9 percent between 2014 and 2018.

Second injury fund (SIF) benefits increased by 2.0 percent from approximately \$637 million to nearly \$650 million over the study period. SIF totals in the country are largely dependent on New Jersey and Missouri, which together made up 44.7 percent of SIF benefits paid in 2018 (29.6 percent and 15.1 percent, respectively). Over the study period special fund benefits grew by 3.3 percent in New Jersey and by 36.4 percent in Missouri. In terms of percent increases, five states observed SIF benefit increases of at least 50 percent: Arizona (57.5%), Washington (66.8%), Minnesota (70.5%), California (100.4%), and Mississippi (110.9%). Even still, excluding New Jersey and Missouri, SIF benefits decreased by 5.1 percent between 2014 and 2018.

Benefits paid by State Insurance Guaranty Funds (IGFs) decreased by 6.3 percent from 2014 to 2018. The decrease was driven by California's IGF, which accounted for 73.6 and 60.8 percent of total IGF benefits in 2014 and 2018, respectively. Across this time-period, California's IGF benefits decreased by 19.1 percent. Not including California in the totals, IGF benefits increased by 39.5 percent in the rest of the country between 2014 and 2018. Payments made by IGFs are especially volatile over time; of the twenty-nine states which reported benefits in 2018, twelve experienced benefit increases of at least 100 percent. Furthermore, six of those twelve experienced increases of at least 200 percent.

Self-insured guaranty fund (SIGF) benefits fell by 47.5 percent between 2014 and 2018. California accounts for the largest share of total SIGF benefits in the country (59% and 31% of total SIGF benefits in 2014 and 2018, respectively), and experienced a decline of 72.9 percent in SIGF benefits paid over the study period. SIGF benefits paid in the rest of the U.S. still decreased, but by only 10.9 percent when California data is not included. Of the ten states which reported SIGF benefits, only Georgia, Washington, and West Virginia experienced increases.

**Table A.4. Total Second-Injury, Guaranty, and Special Fund Benefits Paid: 2014-2018**

	2014	2015	2016	2017	2018	2014 to 2018 Percent Change
Second Injury Funds	\$636,880	\$634,743	\$618,032	\$607,728	\$649,850	2%
Guaranty Funds	\$337,593	\$357,415	\$344,099	\$298,757	\$316,228	-6%
Self-Insured Guaranty Funds	\$53,778	\$42,390	\$43,685	\$31,588	\$28,226	-48%
Special Funds	\$858,586	\$871,698	\$864,807	\$858,080	\$922,716	7%
Total	\$1,888,851	\$1,908,262	\$1,872,639	\$1,798,169	\$1,919,039	2%
Percent of Non-Federal WC Benefits Paid	3.2%	3.2%	3.2%	3.0%	3.2%	0.0% <sup>a</sup>
<sup>a</sup> Percentage point change.						
Notes: National Academy of Social Insurance estimates. All amounts reported in thousands of dollars.						



**Table A.5. Second Injury Funds Benefits Paid: 2014-2018**

States	2014	2015	2016	2017	2018
Alabama	—	—	—	—	—
Alaska	3,033,445	3,207,092	2,803,794	2,301,982	2,332,447
Arizona	7,990,097	13,558,406	15,019,611	12,163,093	12,585,248
Arkansas	41,801	19,062	—	—	6,183
California	26,842,948	30,402,749	36,457,217	48,356,898	53,801,968
Colorado	1,510,151	1,345,833	1,127,540	1,287,797	1,058,838
Connecticut	30,336,842	27,379,362	26,041,248	26,623,806	25,073,388
Delaware	5,627,534	5,241,759	5,470,162	4,992,686	5,480,643
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	99,496,245	62,677,246	36,034,190	30,753,257	51,672,654
Hawaii	—	—	—	—	—
Idaho	4,099,996	3,982,833	4,269,903	3,779,251	3,834,087
Illinois	1,180,816	1,164,016	1,179,566	1,141,145	1,068,074
Indiana	6,667,762	6,681,691	6,406,273	6,339,251	6,779,285
Iowa	1,476,138	1,151,729	1,148,874	1,054,661	1,029,373
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	49,907,752	50,479,563	60,776,287	58,863,256	54,114,007
Maine	—	—	—	—	—
Maryland	24,537,182	22,850,038	20,798,760	20,299,372	20,430,900
Massachusetts	29,574,919	29,351,130	31,808,415	33,377,650	34,946,884
Michigan	10,894,132	9,332,114	8,535,897	8,360,061	7,667,446
Minnesota	9,274,204	7,846,019	7,512,181	6,719,622	15,815,356
Mississippi	17,108	30,126	29,796	21,963	36,089
Missouri	72,120,575	103,489,209	99,548,050	99,281,295	98,360,042
Montana	862,423	789,419	1,681,417	1,500,986	1,138,510
Nebraska	249,041	236,122	215,229	203,129	196,743
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	186,000,000	188,000,000	189,000,000	189,600,000	192,220,000
New Mexico	2,088,158	3,057,331	1,155,986	2,319,930	1,907,100
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	52,673,756	54,309,756	52,095,816	40,492,087	50,923,689
Oregon	—	—	—	—	—
Pennsylvania	193,858	178,375	181,710	183,915	183,793
Rhode Island	1,821,135	1,379,427	1,297,637	1,267,987	1,273,896
South Carolina	—	—	—	—	—
South Dakota	2,168,763	1,258,875	1,634,498	1,248,415	831,430
Tennessee	4,603,972	4,011,254	4,312,419	3,395,770	2,981,104
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	882,000	673,000	956,000	1,215,000	1,471,000
West Virginia	—	—	—	—	—
Wisconsin	706,990	659,958	533,681	583,341	630,246
Wyoming	—	—	—	—	—

**Table A.6. Special Funds Benefits Paid: 2014-2018**

States	2014	2015	2016	2017	2018
Alabama	—	—	—	—	—
Alaska	2,170,849	1,843,334	1,274,938	969,284	923,591
Arizona	—	—	—	—	—
Arkansas	14,662,692	14,688,397	14,720,921	14,261,617	14,261,617
California	31,618,140	29,694,481	26,420,722	25,357,459	23,362,030
Colorado	4,861,201	4,932,787	3,573,252	5,212,650	3,578,639
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	3,133,681	3,924,692	3,911,461	3,998,075	4,193,023
Florida	60,000,000	55,011,195	42,073,710	35,917,052	33,388,151
Georgia	—	—	—	—	—
Hawaii	16,444,051	13,418,977	12,466,407	12,082,160	14,728,231
Idaho	—	—	—	—	—
Illinois	1,194,536	1,765,030	1,988,661	2,804,795	2,406,854
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	4,557,872	3,159,095	2,999,460	3,795,702	3,833,974
Kentucky	62,210,567	60,350,085	60,083,409	59,831,932	57,690,339
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	8,141,968	7,767,156	8,198,953	8,293,269	7,357,813
Michigan	—	—	—	185,046	341,606
Minnesota	41,229,185	36,321,005	38,473,403	30,373,057	48,440,066
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	1,010,081	576,176	639,991	422,454	568,183
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	2,000,000	300,000	1,300,000	1,000,000	1,030,000
New Mexico	427,663	350,314	435,189	328,904	232,268
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	73,956,168	71,113,575	66,399,086	60,066,478	66,517,269
Pennsylvania	34,098,055	33,185,721	34,951,162	25,240,398	30,824,128
Rhode Island	1,821,135	1,373,740	1,297,637	1,267,987	975,298
South Carolina	6,674,644	5,949,665	7,396,683	6,973,623	5,642,290
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	17,334,185	16,692,674	15,997,122	15,387,624	16,105,445
Vermont	—	—	—	—	—
Virginia	8,372,896	4,902,380	6,930,599	4,433,455	4,557,780
Washington	434,671,000	477,151,000	482,861,000	505,573,000	545,016,000
West Virginia	24,306,276	23,349,482	27,236,517	31,357,141	33,511,066
Wisconsin	3,688,715	3,877,431	3,176,335	2,946,376	3,230,284
Wyoming	—	—	—	—	—

**Table A.7. Guaranty Funds Benefits Paid: 2014-2018**

States	2014	2015	2016	2017	2018
Alabama	—	—	—	—	—
Alaska	3,044,742	6,774,885	1,072,995	5,313,599	3,391,512
Arizona	—	—	—	—	—
Arkansas	329,912	523,336	363,265	348,070	1,049,104
California	248,615,108	238,985,686	235,038,492	187,623,820	192,109,232
Colorado	3,080,858	2,974,358	3,096,110	2,065,702	2,492,115
Connecticut	1,821,036	4,998,107	5,131,510	5,369,807	5,168,250
Delaware	2,377,105	2,043,662	2,646,573	3,033,709	3,420,845
District of Columbia	199,897	678,750	187,168	721,238	847,984
Florida	—	—	—	—	—
Georgia	14,558,385	14,749,453	14,940,521	15,131,589	15,322,657
Hawaii	—	—	—	—	—
Idaho	738,404	445,657	394,768	730,251	877,315
Illinois	—	—	—	—	—
Indiana	436,224	812,914	207,552	622,701	2,895,341
Iowa	934,834	918,874	1,008,658	1,098,441	1,188,224
Kansas	2,144,820	2,255,151	1,556,467	1,059,286	1,248,727
Kentucky	—	—	—	—	—
Louisiana	3,544,692	4,334,139	3,666,550	4,002,860	4,090,674
Maine	421,780	2,628,261	2,938,027	1,745,394	2,175,632
Maryland	—	—	—	—	—
Massachusetts	2,320,400	9,299,350	7,738,210	6,096,342	6,045,409
Michigan	1,999,858	4,320,400	4,270,200	4,220,000	4,169,800
Minnesota	10,245,317	8,764,994	8,890,936	10,260,912	9,142,405
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	2,189,548	1,843,859	2,554,956	1,459,253	1,498,824
Nebraska	1,061,266	1,847,026	840,236	891,602	2,224,236
Nevada	—	—	—	—	—
New Hampshire	575,850	1,182,317	1,220,334	1,460,137	869,600
New Jersey	11,696,758	16,907,253	16,751,325	18,434,472	26,339,696
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	1,959,696	2,040,075	2,977,795	3,276,093	3,495,419
Pennsylvania	—	—	—	—	—
Rhode Island	203,272	812,654	1,065,822	776,561	462,201
South Carolina	6,551,000	4,875,659	5,384,948	5,833,221	6,281,493
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	13,922,018	15,078,104	12,908,343	11,504,981	10,553,138
Utah	—	—	—	—	—
Vermont	292,125	1,491,401	863,434	865,344	942,902
Virginia	1,932,463	5,470,138	5,876,529	4,597,512	7,672,304
Washington	344,539	346,015	498,951	199,014	236,643
West Virginia	18,914	—	—	—	—
Wisconsin	—	—	—	—	—
Wyoming	32,421	12,686	8,391	15,219	16,663

**Table A.8. Self-Insurance Guaranty Funds Paid Benefits: 2014-2018**

States	2014	2015	2016	2017	2018
Alabama	—	—	—	—	—
Alaska	—	—	—	—	—
Arizona	—	—	—	—	—
Arkansas	—	—	—	—	—
California	31,771,967	19,824,362	16,275,295	9,628,149	8,620,331
Colorado	277,205	179,845	148,907	226,904	64,565
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	3,214,575	3,603,800	3,993,025	4,382,250	4,771,476
Hawaii	—	—	—	—	—
Idaho	—	—	—	—	—
Illinois	1,278,187	1,104,816	995,227	938,320	873,724
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	—	—	—	—	—
Michigan	6,591,323	6,982,742	5,441,269	2,432,767	2,658,301
Minnesota	2,602,565	2,662,271	2,449,172	2,299,858	1,904,771
Mississippi	—	—	—	—	—
Missouri	1,700,040	333,193	2,352,370	815,163	914,420
Montana	—	—	—	—	—
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	—	—	—	—	—
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	452,784	509,504	319,718	609,292	333,525
Pennsylvania	4,747,110	3,513,555	5,696,915	4,410,164	2,897,355
Rhode Island	—	—	—	—	—
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	120,000	836,000	470,000	(4,000) <sup>13</sup>	267,000
West Virginia	1,022,621	2,840,269	5,542,769	5,848,931	4,920,870
Wisconsin	—	—	—	—	—
Wyoming	—	—	—	—	—

<sup>13</sup> The WA IGF pre-funds the full value established pensions. Pension valuations sometimes result in refunds. (Casey Tozzi, LNI)

## Medical Benefits

We relied on medical benefits as a percent of total benefits (Medical Benefit %) from NCCI in 38 out of 51 jurisdictions (indicated in Table A.1). In the remaining 13 states, we used agency reported data.

Wisconsin represents a unique case because it is not an NCCI state, so we have to rely on agency provided data to estimate the Medical Benefit %, but the WI Dept. of Workforce Development, Division of Workers' Compensation only provides cash benefits paid and does not track medical payments. To estimate medical benefits in WI, we subtracted the cash benefits provided by the WI state agency from total benefits as reported by A.M. Best (which includes medical and cash benefits). In 2018, this approach yielded a Medical Benefit % in Wisconsin of 78.1 percent, the highest in the country.

For comparison, Belton (2018) analyzed data representing 44 percent of Wisconsin's claims in 2016 evaluated in 2017.<sup>14</sup> The study found that, for claims made in 2014 at 36 months maturity, the Medical Benefit % was 72 (excluding benefit delivery expenses). Additionally, for 2016/17 claims at 12 months maturity, the Medical Benefit % was 74.<sup>15</sup> The study also found that the average medical cost per claim in Wisconsin was 58 and 51 percent higher than the 18 state median for 12 month and 36 month maturity claims, respectively. Additionally, the Health Care Cost Institute compared care bundles in 41 jurisdictions in 2015, and found costs in Wisconsin to be 81 percent higher than the national average.<sup>16</sup>

For comparison, Alabama and Indiana were the only other two states with Medical Benefit % exceeding 70 percent in 2018 (72.8 and 71.9, respectively). The median Medical Benefit % in 2018 was 54.6 percent and the average was 54.9 percent.

Table A.9 reports the Medical Benefit % in each state between 2014 and 2018, along with percentage point changes and rankings by the largest percentage point decline over the time-period. It is important to note that many factors in a state can influence the relative share of benefits for medical care as opposed to

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<sup>14</sup> Belton, Sharon E. 2018. CompScope™ Benchmarks for Wisconsin, April 2018, WC-18-16. Workers' Compensation Research Institute. Cambridge, MA.

<sup>15</sup> This estimate included benefit delivery expenses which could not be partialled-out because the percent of total benefits was not given. If we assume, conservatively, a 5 percent benefit delivery expense, the Medical Benefit % would be roughly 78 percent for these claims.

<sup>16</sup> Health Care Cost Institute. 2016. "National Chartbook of Health Care Prices—2015." Washington, DC.

cash benefits. A high or low Medical Benefit % is not necessarily a positive or negative outcome. Some of the key factors that influence this ratio include:

- Differences in cash benefits levels
- Differences in medical costs, medical practices, and the role of workers' compensation programs in regulating allowable medical costs with the use of fee schedules and other mechanisms
- Differences in prevalence of lump-sum settlements which can obscure ultimate medical costs
- Differences in the role of the state agency, statutes, and case law in defining the limits of medical necessity
- Difference in the industry/occupation mix in each state, which influences the types of illnesses and injuries that occur, and thus the level of medical costs.

As Table A.9 shows, Medical Benefit % declined by one percentage point nationally. There was significantly more variation at the state level, ranging from a 6.4 percentage point decline in Wyoming to a 6.6 percentage point increase in New Mexico.

**Table A.9. Medical Benefits Paid as a Percent of Total Benefits: 2014-2018**

States	Medical Benefits Percentage					Percentage Point Change			Largest % Decline
	2014	2015	2016	2017	2018	'14-'16	'16-'18	'14-'18	Rank: 2014-2018
Alabama	68.7	68.3	69.9	68.8	72.8	1.2	2.9	4.1	46
Alaska	70.9	70.0	65.8	65.9	68.2	-5.1	2.4	-2.7	7
Arizona	66.3	66.3	67.7	68.4	69.6	1.4	1.9	3.3	43
Arkansas	65.6	63.8	64.3	66.1	64.5	-1.3	0.2	-1.1	19
California	57.7	56.1	55.0	53.5	53.4	-2.7	-1.6	-4.3	3
Colorado	57.2	56.3	55.3	56.9	56.8	-1.9	1.5	-0.4	24
Connecticut	47.2	45.0	44.2	44.3	44.2	-3.0	0.0	-3.0	6
Delaware	57.1	57.6	54.7	50.5	51.6	-2.4	-3.1	-5.5	2
D.C.	34.5	36.6	35.5	40.2	32.7	1.0	-2.8	-1.8	12
Florida	67.6	68.5	67.7	67.2	66.9	0.1	-0.8	-0.7	22
Georgia	49.5	49.0	52.4	51.9	49.7	2.9	-2.7	0.2	29
Hawaii	44.9	44.8	46.0	48.0	48.0	1.1	2.0	3.1	42
Idaho	63.5	64.7	63.8	63.6	62.1	0.3	-1.7	-1.4	16
Illinois	45.1	45.3	45.0	44.4	46.2	-0.1	1.2	1.1	34
Indiana	73.3	70.2	70.8	71.2	71.9	-2.5	1.1	-1.4	15
Iowa	52.5	53.6	53.0	53.7	55.8	0.5	2.8	3.3	44
Kansas	61.9	61.1	64.2	63.6	66.2	2.3	2.0	4.3	48
Kentucky	55.6	55.5	54.2	53.6	53.4	-1.4	-0.8	-2.2	9
Louisiana	54.0	55.5	55.9	56.0	57.4	1.9	1.5	3.4	45
Maine	47.6	47.9	47.9	50.4	49.2	0.3	1.3	1.6	40
Maryland	46.7	46.3	46.6	48.1	48.0	-0.1	1.4	1.3	37
Massachusetts	33.5	33.9	33.4	33.0	32.5	-0.1	-0.9	-0.9	21
Michigan	45.7	49.8	48.8	49.0	49.8	3.1	1.1	4.1	47
Minnesota	55.2	54.0	54.2	54.3	54.6	-1.0	0.4	-0.6	23
Mississippi	59.1	59.5	58.0	59.9	60.2	-1.1	2.2	1.1	36
Missouri	56.9	56.1	56.9	57.1	58.3	0.0	1.4	1.4	39
Montana	65.1	66.9	66.5	67.6	66.4	1.4	-0.1	1.3	38
Nebraska	62.3	63.5	64.1	61.6	63.4	1.8	-0.7	1.1	34
Nevada	49.7	50.6	53.4	53.1	47.9	3.7	-5.5	-1.8	11
New Hampshire	66.9	64.5	66.5	66.3	67.8	-0.4	1.3	0.9	32
New Jersey	51.8	51.8	50.9	49.8	49.4	-0.9	-1.4	-2.4	8
New Mexico	54.4	57.2	57.3	58.5	61.0	2.9	3.7	6.6	51
New York	34.8	34.3	33.9	33.8	32.6	-0.9	-1.3	-2.2	10
North Carolina	46.4	46.3	46.5	47.0	44.8	0.1	-1.7	-1.6	13
North Dakota	57.7	54.9	54.2	55.4	56.3	-3.6	2.1	-1.4	14
Ohio	39.1	39.5	39.4	36.4	38.8	0.3	-0.6	-0.4	25
Oklahoma	46.5	47.5	49.4	53.7	51.6	2.9	2.2	5.1	50
Oregon	53.5	53.5	53.0	54.3	54.4	-0.5	1.4	0.9	33
Pennsylvania	48.0	46.8	46.9	47.3	47.9	-1.0	1.0	0.0	28
Rhode Island	34.9	30.2	32.9	32.0	31.8	-2.0	-1.1	-3.1	4
South Carolina	45.5	45.8	45.2	44.1	45.3	-0.3	0.1	-0.2	26
South Dakota	68.1	67.0	63.7	64.4	66.8	-4.4	3.1	-1.3	17
Tennessee	61.0	62.7	65.4	65.2	66.0	4.4	0.6	5.0	49
Texas	60.3	58.3	57.2	56.3	57.2	-3.1	0.0	-3.1	4
Utah	70.4	68.0	69.3	69.4	69.2	-1.1	-0.1	-1.2	18
Vermont	52.1	52.0	51.0	51.8	52.0	-1.1	1.0	-0.1	27
Virginia	61.7	62.1	64.1	64.5	64.0	2.4	-0.1	2.3	41
Washington	31.8	30.4	36.4	30.7	30.7	4.6	-5.6	-1.1	20
West Virginia	49.0	49.3	47.9	49.0	49.4	-1.1	1.5	0.4	30
Wisconsin	77.6	77.2	78.2	78.0	78.1	0.6	-0.1	0.5	31
Wyoming	70.7	66.9	67.7	66.5	64.3	-3.0	-3.4	-6.4	1
<b>Total</b>	<b>51.9</b>	<b>52.0</b>	<b>51.5</b>	<b>51.3</b>	<b>50.9</b>	<b>-0.4</b>	<b>-0.6</b>	<b>-1.0</b>	

**IV. Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.  
Workers' Compensation Coverage, Benefits, and Costs: 1980-2018**

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (thousands)							Costs per \$100 of covered payroll	Benefits per \$100 of covered payroll
		Total	Type of Insurance				Type of Benefits			
			Private Carriers	State Funds	Federal Funds	Employers Self-Insurance	Medical and Hospitalization	Compensation Payments		
1980	87.6	\$13,618	\$7,029	\$1,797	\$2,533	\$2,259	\$3,947	\$9,671	\$1.76	\$0.96
1981	87.0	15,054	7,876	2,017	2,578	2,583	4,431	10,623	1.67	0.97
1982	85.6	16,408	8,647	2,191	2,577	2,993	5,058	11,350	1.58	1.04
1983	86.7	17,575	9,265	2,443	2,618	3,249	5,681	11,894	1.50	1.05
1984	91.0	19,686	10,610	2,754	2,651	3,671	6,424	13,262	1.49	1.09
1985	93.7	22,217	12,341	3,059	2,685	4,132	7,498	14,719	1.64	1.17
1986	95.6	24,613	13,827	3,554	2,694	4,538	8,642	15,971	1.79	1.23
1987	98.2	27,317	15,453	4,084	2,698	5,082	9,912	17,405	1.86	1.29
1988	101.4	30,703	17,512	4,687	2,760	5,744	11,507	19,196	1.94	1.34
1989	103.9	34,316	19,918	5,205	2,760	6,433	13,424	20,892	2.04	1.46
1990	105.5	38,237	22,222	5,873	2,893	7,249	15,187	23,050	2.18	1.57
1991	103.7	42,187	24,515	6,713	2,998	7,962	16,832	25,355	2.16	1.65
1992	104.3	44,660	24,030	7,829	3,158	9,643	18,664	25,996	2.13	1.65
1993	106.2	42,925	21,773	8,105	3,189	9,857	18,503	24,422	2.17	1.53
1994	109.4	43,482	21,391	7,398	3,166	11,527	17,194	26,288	2.05	1.47
1995	112.8	42,122	20,106	7,681	3,103	11,232	16,733	25,389	1.83	1.35
1996	114.8	41,960	21,024	8,042	3,066	9,828	16,739	25,221	1.62	1.26
1997	118.1	41,971	21,676	7,157	2,780	10,357	17,397	24,574	1.51	1.17
1998	121.5	43,987	23,579	7,187	2,868	10,354	18,622	25,365	1.42	1.13



**Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*, cont.**

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (thousands)							Costs per \$100 of covered payroll	Benefits per \$100 of covered payroll
		Total	Type of Insurance				Type of Benefits			
			Private Carriers	State Funds	Federal Funds	Employers Self-Insurance	Medical and Hospitalization	Compensation Payments		
1999	124.3	46,313	26,383	7,083	2,862	9,985	20,055	26,258	1.36	1.12
2000	127.1	47,699	26,874	7,388	2,957	10,481	20,933	26,766	1.35	1.06
2001	127.0	50,827	27,905	8,013	3,069	11,839	23,137	27,690	1.46	1.10
2002	125.6	52,297	28,085	9,139	3,154	11,920	24,203	28,094	1.61	1.13
2003	124.7	54,739	28,395	10,442	3,185	12,717	25,733	29,006	1.74	1.16
2004	125.9	56,149	28,632	11,146	3,256	13,115	26,079	30,070	1.74	1.13
2005	128.2	57,067	29,039	11,060	3,258	13,710	26,361	30,706	1.72	1.09
2006	130.3	54,896	27,946	10,555	3,270	13,125	26,206	28,690	1.58	0.99
2007	131.7	56,385	29,410	10,153	3,340	13,482	27,105	29,280	1.48	0.96
2008	130.6	58,750	30,725	10,347	3,424	14,255	28,987	29,763	1.35	0.99
2009	124.9	58,435	30,909	9,997	3,543	13,987	28,157	30,278	1.30	1.03
2010	124.6	58,465	31,090	9,809	3,672	13,894	28,715	29,750	1.25	1.00
2011	125.9	61,433	33,014	9,837	3,777	14,805	30,805	30,628	1.30	1.01
2012	127.9	62,630	33,912	9,978	3,776	14,965	31,266	31,365	1.34	0.99
2013	130.4	63,424	35,203	9,508	3,693	15,020	32,202	31,222	1.37	0.98
2014	133.1	63,624	35,290	9,288	3,681	15,365	32,420	31,203	1.37	0.93
2015	136.0	62,721	34,691	9,058	3,706	15,266	31,604	31,117	1.34	0.87
2016	138.5	62,043	34,682	8,926	3,603	15,310	31,329	31,191	1.31	0.84
2017	140.4	62,488	34,393	8,868	3,483	15,743	31,087	31,401	1.26	0.80
2018	142.6	62,860	34,770	8,849	3,455	15,769	31,298	31,545	1.21	0.77

Source: National Academy of Social Insurance estimates and SSA's *Annual Statistical Supplement to the Social Security Bulletin*

## V. Breakdown of Permanent Total and Fatal Claims: 1996-2016

Percent frequency of workers' compensation claims involving indemnity benefits (additional information for Figure 4a in the 2018 report).

	<b>Permanent Total</b>	<b>Fatal</b>
<b>1996</b>	0.4499%	0.3856%
<b>1997</b>	0.4013	0.4013
<b>1998</b>	0.4170	0.3475
<b>1999</b>	0.5004	0.2859
<b>2000</b>	0.5311	0.3035
<b>2001</b>	0.5677	0.3244
<b>2002</b>	0.6567	0.3076
<b>2003</b>	0.2426	0.3380
<b>2004</b>	0.2287	0.3477
<b>2005</b>	0.2744	0.3902
<b>2006</b>	0.2244	0.3707
<b>2007</b>	0.2374	0.3612
<b>2008</b>	0.2373	0.3616
<b>2009</b>	0.2265	0.3398
<b>2010</b>	0.2181	0.3444
<b>2011</b>	0.2009	0.3546
<b>2012</b>	0.2214	0.3567
<b>2013</b>	0.2128	0.3755
<b>2014</b>	0.2219	0.3655
<b>2015</b>	0.1915	0.3694
<b>2016</b>	0.2122	0.3819

Source: NCCI 2000-2020, *Annual Statistical Bulletin*, Exhibits X and XII.

## VI. State Summary Tables

This section provides data summary tables for each state. The *State Summary Table: 2014-2018* reports the following for each state for each year between 2014 and 2018:

- Covered workers
- Covered wages
- Benefits paid by type of coverage (private carrier, self-insurance, state-fund)
- Total benefits paid
- Medical benefits (percent of total)
- Benefits per \$100 of covered payroll
- Costs by type of coverage (private carrier, self-insurance, state-fund)
- Total employer costs
- Costs per \$100 of covered payroll

Please note that totals may not add up due to rounding. Benefits paid through second injury, guaranty, and special funds are apportioned to private carrier, state fund, and self-insured benefits paid as described in Section III above.

**ALABAMA*****Alabama State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,737	1,765	1,790	1,811	1,836
Covered Wages (millions)	\$73,424	\$76,375	\$78,472	\$81,485	\$85,200
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$305,002	\$296,034	\$298,745	\$294,376	\$331,367
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$331,573	\$321,350	\$302,539	\$241,537	\$312,008
<b>Total Benefits</b>	<b>\$636,575</b>	<b>\$617,384</b>	<b>\$601,283</b>	<b>\$535,914</b>	<b>\$643,375</b>
Medical Benefits (% of total)	68.7%	68.3%	69.9%	68.8%	72.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.87</b>	<b>\$0.81</b>	<b>\$0.77</b>	<b>\$0.66</b>	<b>\$0.76</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$454,490	\$476,634	\$491,021	\$478,741	\$481,503
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$401,307	\$394,848	\$373,230	\$298,223	\$376,628
<b>Total Costs</b>	<b>\$855,797</b>	<b>\$871,483</b>	<b>\$864,251</b>	<b>\$776,964</b>	<b>\$858,131</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.17</b>	<b>\$1.14</b>	<b>\$1.10</b>	<b>\$0.95</b>	<b>\$1.01</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**ALASKA*****Alaska State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	315	317	311	307	306
Covered Wages (millions)	\$16,499	\$17,008	\$16,316	\$16,105	\$16,653
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$166,075	\$180,233	\$166,397	\$157,076	\$165,172
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$66,582	\$60,240	\$59,381	\$56,111	\$61,231
<b>Total Benefits</b>	<b>\$232,657</b>	<b>\$240,473</b>	<b>\$225,779</b>	<b>\$213,187</b>	<b>\$226,404</b>
Medical Benefits (% of total)	70.9%	70.0%	65.8%	65.9%	68.2%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.41</b>	<b>\$1.41</b>	<b>\$1.38</b>	<b>\$1.32</b>	<b>\$1.36</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$304,328	\$317,454	\$307,757	\$284,483	\$300,437
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$77,991	\$70,072	\$70,020	\$68,001	\$73,658
<b>Total Costs</b>	<b>\$382,319</b>	<b>\$387,526</b>	<b>\$377,776</b>	<b>\$352,484</b>	<b>\$374,095</b>
<b>Costs per \$100 of Payroll</b>	<b>\$2.32</b>	<b>\$2.28</b>	<b>\$2.32</b>	<b>\$2.19</b>	<b>\$2.25</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**ARIZONA*****Arizona State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	2,485	2,555	2,625	2,692	2,771
Covered Wages (millions)	\$115,300	\$121,117	\$126,025	\$133,656	\$142,234
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$583,670	\$573,777	\$589,265	\$583,058	\$580,922
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$153,383	\$166,113	\$162,267	\$161,076	\$167,097
<b>Total Benefits</b>	<b>\$737,053</b>	<b>\$739,890</b>	<b>\$751,532</b>	<b>\$744,135</b>	<b>\$748,019</b>
Medical Benefits (% of total)	66.3%	66.3%	67.7%	68.4%	69.6%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.64</b>	<b>\$0.61</b>	<b>\$0.60</b>	<b>\$0.56</b>	<b>\$0.53</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$976,646	\$991,557	\$1,003,809	\$982,797	\$989,012
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$185,177	\$197,555	\$188,380	\$188,201	\$193,095
<b>Total Costs</b>	<b>\$1,161,822</b>	<b>\$1,189,112</b>	<b>\$1,192,189</b>	<b>\$1,170,998</b>	<b>\$1,182,108</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.01</b>	<b>\$0.98</b>	<b>\$0.95</b>	<b>\$0.88</b>	<b>\$0.83</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers’ compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers’ compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**ARKANSAS*****Arkansas State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,109	1,129	1,144	1,153	1,163
Covered Wages (millions)	\$43,869	\$45,693	\$47,069	\$49,031	\$50,588
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$153,218	\$138,880	\$130,953	\$149,559	\$136,339
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$57,983	\$58,289	\$66,506	\$65,421	\$63,982
<b>Total Benefits</b>	<b>\$211,200</b>	<b>\$197,169</b>	<b>\$197,459</b>	<b>\$214,980</b>	<b>\$200,321</b>
Medical Benefits (% of total)	65.6%	63.8%	64.3%	66.1%	64.5%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.48</b>	<b>\$0.43</b>	<b>\$0.42</b>	<b>\$0.44</b>	<b>\$0.40</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$280,283	\$282,894	\$272,691	\$279,749	\$273,028
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$72,300	\$73,592	\$83,903	\$81,420	\$82,733
<b>Total Costs</b>	<b>\$352,583</b>	<b>\$356,486</b>	<b>\$356,594</b>	<b>\$361,169</b>	<b>\$355,762</b>
<b>Costs per \$100 of Payroll</b>	<b>\$0.80</b>	<b>\$0.78</b>	<b>\$0.76</b>	<b>\$0.74</b>	<b>\$0.70</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**CALIFORNIA****California State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	15,567	16,051	16,471	16,775	17,110
Covered Wages (millions)	\$914,844	\$986,111	\$1,033,048	\$1,100,775	\$1,167,490
<b>Benefits (thousands)</b>					
Private Carriers	\$7,221,027	\$7,432,640	\$7,580,425	\$7,470,767	\$7,463,965
State Fund	\$1,232,446	\$1,016,150	\$952,796	\$1,040,246	\$1,030,316
Self-Insured	\$3,655,867	\$3,558,986	\$3,620,099	\$3,680,760	\$3,780,355
<b>Total Benefits</b>	<b>\$12,109,340</b>	<b>\$12,007,776</b>	<b>\$12,153,321</b>	<b>\$12,191,773</b>	<b>\$12,274,637</b>
Medical Benefits (% of total)	57.7%	56.1%	55.0%	53.5%	53.4%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.32</b>	<b>\$1.22</b>	<b>\$1.18</b>	<b>\$1.11</b>	<b>\$1.05</b>
<b>Costs (thousands)</b>					
Private Carriers	\$12,488,654	\$13,459,773	\$14,196,514	\$14,266,496	\$13,815,631
State Fund	\$1,532,367	\$1,641,233	\$1,614,612	\$1,364,605	\$1,344,269
Self-Insured	\$4,456,597	\$4,418,687	\$4,508,720	\$4,588,110	\$4,718,186
<b>Total Costs</b>	<b>\$18,477,618</b>	<b>\$19,519,692</b>	<b>\$20,319,846</b>	<b>\$20,219,211</b>	<b>\$19,878,086</b>
<b>Costs per \$100 of Payroll</b>	<b>\$2.02</b>	<b>\$1.98</b>	<b>\$1.97</b>	<b>\$1.84</b>	<b>\$1.70</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.



**COLORADO*****Colorado State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	2,353	2,428	2,485	2,542	2,607
Covered Wages (millions)	\$122,942	\$130,421	\$134,653	\$143,486	\$152,312
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$230,840	\$257,972	\$239,113	\$251,487	\$233,360
State Fund	\$398,298	\$400,209	\$388,024	\$380,747	\$366,835
Self-Insured	\$169,978	\$177,025	\$172,379	\$178,940	\$175,531
<b>Total Benefits</b>	<b>\$799,117</b>	<b>\$835,205</b>	<b>\$799,517</b>	<b>\$811,174</b>	<b>\$775,726</b>
Medical Benefits (% of total)	57.2%	56.3%	55.3%	56.9%	56.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.65</b>	<b>\$0.64</b>	<b>\$0.59</b>	<b>\$0.57</b>	<b>\$0.51</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$428,898	\$470,454	\$481,680	\$498,109	\$512,752
State Fund	\$649,221	\$705,400	\$691,732	\$685,714	\$687,323
Self-Insured	\$192,635	\$199,917	\$194,593	\$203,403	\$200,559
<b>Total Costs</b>	<b>\$1,270,753</b>	<b>\$1,375,772</b>	<b>\$1,368,005</b>	<b>\$1,387,226</b>	<b>\$1,400,634</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.03</b>	<b>\$1.05</b>	<b>\$1.02</b>	<b>\$0.97</b>	<b>\$0.92</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**CONNECTICUT*****Connecticut State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,636	1,645	1,649	1,652	1,656
Covered Wages (millions)	\$104,441	\$107,652	\$108,469	\$109,939	\$112,001
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$788,647	\$782,379	\$715,505	\$712,538	\$622,858
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$300,674	\$294,374	\$275,931	\$290,689	\$247,645
<b>Total Benefits</b>	<b>\$1,089,322</b>	<b>\$1,076,753</b>	<b>\$991,437</b>	<b>\$1,003,227</b>	<b>\$870,503</b>
Medical Benefits (% of total)	47.2%	45.0%	44.2%	44.3%	44.2%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.04</b>	<b>\$1.00</b>	<b>\$0.91</b>	<b>\$0.91</b>	<b>\$0.78</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$1,074,950	\$1,093,261	\$1,050,466	\$1,028,896	\$946,798
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$331,243	\$340,072	\$316,164	\$333,651	\$283,303
<b>Total Costs</b>	<b>\$1,406,193</b>	<b>\$1,433,333</b>	<b>\$1,366,630</b>	<b>\$1,362,547</b>	<b>\$1,230,101</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.35</b>	<b>\$1.33</b>	<b>\$1.26</b>	<b>\$1.24</b>	<b>\$1.10</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**DELAWARE*****Delaware State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	417	427	432	435	440
Covered Wages (millions)	\$22,104	\$22,963	\$23,117	\$24,183	\$24,909
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$199,431	\$176,352	\$173,119	\$167,873	\$159,633
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$49,954	\$51,888	\$51,813	\$51,577	\$51,676
<b>Total Benefits</b>	<b>\$249,385</b>	<b>\$228,240</b>	<b>\$224,932</b>	<b>\$219,450</b>	<b>\$211,309</b>
Medical Benefits (% of total)	57.1%	57.6%	54.7%	50.5%	51.6%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.13</b>	<b>\$0.99</b>	<b>\$0.97</b>	<b>\$0.91</b>	<b>\$0.85</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$256,287	\$261,468	\$270,969	\$285,390	\$287,791
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$62,001	\$67,170	\$68,419	\$69,482	\$69,870
<b>Total Costs</b>	<b>\$318,288</b>	<b>\$328,637</b>	<b>\$339,388</b>	<b>\$354,872</b>	<b>\$357,661</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.44</b>	<b>\$1.43</b>	<b>\$1.47</b>	<b>\$1.47</b>	<b>\$1.44</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**DISTRICT OF COLUMBIA***District of Columbia Summary Table: 2014-2018*

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	532	545	556	565	576
Covered Wages (millions)	\$41,850	\$44,245	\$45,668	\$48,115	\$50,624
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$87,628	\$85,937	\$83,552	\$89,655	\$89,950
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$31,074	\$34,263	\$36,034	\$42,656	\$43,047
<b>Total Benefits</b>	<b>\$118,702</b>	<b>\$120,201</b>	<b>\$119,586</b>	<b>\$132,311</b>	<b>\$132,997</b>
Medical Benefits (% of total)	34.5%	36.6%	35.5%	40.2%	32.7%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.28</b>	<b>\$0.27</b>	<b>\$0.26</b>	<b>\$0.27</b>	<b>\$0.26</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$181,720	\$222,392	\$171,323	\$190,171	\$204,395
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$39,575	\$55,566	\$46,823	\$56,584	\$51,780
<b>Total Costs</b>	<b>\$221,294</b>	<b>\$277,958</b>	<b>\$218,146</b>	<b>\$246,755</b>	<b>\$256,175</b>
<b>Costs per \$100 of Payroll</b>	<b>\$0.53</b>	<b>\$0.63</b>	<b>\$0.48</b>	<b>\$0.51</b>	<b>\$0.51</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**FLORIDA*****Florida State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	7,278	7,561	7,827	8,006	8,208
Covered Wages (millions)	\$322,822	\$346,215	\$364,707	\$384,192	\$407,410
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$2,634,467	\$2,472,953	\$2,471,334	\$2,471,030	\$2,541,400
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$976,805	\$957,626	\$961,620	\$1,095,370	\$949,550
<b>Total Benefits</b>	<b>\$3,611,271</b>	<b>\$3,430,579</b>	<b>\$3,432,954</b>	<b>\$3,566,400</b>	<b>\$3,490,950</b>
Medical Benefits (% of total)	67.6%	68.5%	67.7%	67.2%	66.9%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.12</b>	<b>\$0.99</b>	<b>\$0.94</b>	<b>\$0.93</b>	<b>\$0.86</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$3,926,139	\$3,790,926	\$3,886,485	\$4,292,301	\$4,179,056
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$1,204,519	\$1,172,234	\$1,175,319	\$1,342,259	\$1,148,584
<b>Total Costs</b>	<b>\$5,130,658</b>	<b>\$4,963,160</b>	<b>\$5,061,804</b>	<b>\$5,634,561</b>	<b>\$5,327,640</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.59</b>	<b>\$1.43</b>	<b>\$1.39</b>	<b>\$1.47</b>	<b>\$1.31</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**GEORGIA*****Georgia State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	3,849	3,968	4,077	4,159	4,241
Covered Wages (millions)	\$183,067	\$194,315	\$204,389	\$214,633	\$224,469
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$1,046,228	\$988,534	\$1,013,344	\$1,009,903	\$1,055,499
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$357,309	\$334,153	\$358,933	\$393,887	\$393,824
<b>Total Benefits</b>	<b>\$1,403,537</b>	<b>\$1,322,688</b>	<b>\$1,372,277</b>	<b>\$1,403,790</b>	<b>\$1,449,324</b>
Medical Benefits (% of total)	49.5%	49.0%	52.4%	51.9%	49.7%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.77</b>	<b>\$0.68</b>	<b>\$0.67</b>	<b>\$0.65</b>	<b>\$0.65</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$1,644,051	\$1,720,716	\$1,775,544	\$1,851,067	\$1,922,917
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$476,361	\$452,687	\$466,832	\$511,034	\$507,644
<b>Total Costs</b>	<b>\$2,120,412</b>	<b>\$2,173,403</b>	<b>\$2,242,376</b>	<b>\$2,362,102</b>	<b>\$2,430,561</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.16</b>	<b>\$1.12</b>	<b>\$1.10</b>	<b>\$1.10</b>	<b>\$1.08</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**HAWAII*****Hawaii State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	593	605	614	621	625
Covered Wages (millions)	\$25,911	\$27,455	\$28,671	\$29,899	\$30,879
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$140,092	\$148,795	\$142,127	\$156,012	\$170,055
State Fund	\$33,167	\$38,749	\$48,049	\$48,792	\$58,233
Self-Insured	\$97,461	\$110,692	\$115,881	\$120,301	\$130,145
<b>Total Benefits</b>	<b>\$270,720</b>	<b>\$298,237</b>	<b>\$306,058</b>	<b>\$325,104</b>	<b>\$358,433</b>
Medical Benefits (% of total)	44.9%	44.8%	46.0%	48.0%	48.0%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.04</b>	<b>\$1.09</b>	<b>\$1.07</b>	<b>\$1.09</b>	<b>\$1.16</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$212,396	\$230,452	\$243,360	\$251,112	\$267,880
State Fund	\$74,222	\$83,096	\$90,313	\$86,357	\$87,604
Self-Insured	\$121,389	\$137,482	\$144,988	\$146,944	\$161,691
<b>Total Costs</b>	<b>\$408,006</b>	<b>\$451,030</b>	<b>\$478,661</b>	<b>\$484,413</b>	<b>\$517,175</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.57</b>	<b>\$1.64</b>	<b>\$1.67</b>	<b>\$1.62</b>	<b>\$1.67</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**IDAHO****Idaho State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	634	652	675	694	718
Covered Wages (millions)	\$23,768	\$25,003	\$26,421	\$28,353	\$30,413
<b>Benefits (thousands)</b>					
Private Carriers	\$84,501	\$88,722	\$85,549	\$93,841	\$99,568
State Fund	\$161,249	\$165,901	\$172,443	\$179,745	\$183,922
Self-Insured	\$8,391	\$8,201	\$9,983	\$9,571	\$8,613
<b>Total Benefits</b>	<b>\$254,140</b>	<b>\$262,823</b>	<b>\$267,976</b>	<b>\$283,157</b>	<b>\$292,103</b>
Medical Benefits (% of total)	63.5%	64.7%	63.8%	63.6%	62.1%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.07</b>	<b>\$1.05</b>	<b>\$1.01</b>	<b>\$1.00</b>	<b>\$0.96</b>
<b>Costs (thousands)</b>					
Private Carriers	\$145,978	\$157,675	\$167,692	\$185,867	\$198,477
State Fund	\$238,371	\$256,839	\$270,387	\$282,505	\$289,485
Self-Insured	\$9,643	\$9,477	\$11,590	\$11,193	\$10,043
<b>Total Costs</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.66</b>	<b>\$1.70</b>	<b>\$1.70</b>	<b>\$1.69</b>	<b>\$1.64</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.



**ILLINOIS****Illinois State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	5,669	5,754	5,801	5,840	5,879
Covered Wages (millions)	\$305,179	\$320,627	\$325,926	\$337,050	\$350,809
<b>Benefits (thousands)</b>					
Private Carriers	\$2,066,952	\$1,806,897	\$1,778,114	\$1,730,668	\$1,656,750
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$680,201	\$597,808	\$570,756	\$634,603	\$589,684
<b>Total Benefits</b>	<b>\$2,747,153</b>	<b>\$2,404,704</b>	<b>\$2,348,870</b>	<b>\$2,365,270</b>	<b>\$2,246,434</b>
Medical Benefits (% of total)	45.1%	45.3%	45.0%	44.4%	46.2%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.90</b>	<b>\$0.75</b>	<b>\$0.72</b>	<b>\$0.70</b>	<b>\$0.64</b>
<b>Costs (thousands)</b>					
Private Carriers	\$3,194,224	\$3,200,747	\$3,086,319	\$2,925,610	\$2,821,341
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$774,858	\$689,988	\$658,989	\$733,717	\$677,215
<b>Total Costs</b>	<b>\$3,969,082</b>	<b>\$3,890,735</b>	<b>\$3,745,309</b>	<b>\$3,659,326</b>	<b>\$3,498,556</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.30</b>	<b>\$1.21</b>	<b>\$1.15</b>	<b>\$1.09</b>	<b>\$1.00</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**INDIANA****Indiana State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	2,842	2,892	2,936	2,967	3,000
Covered Wages (millions)	\$120,024	\$126,044	\$130,020	\$136,138	\$141,826
<b>Benefits (thousands)</b>					
Private Carriers	\$524,751	\$501,172	\$501,011	\$512,735	\$500,164
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$65,254	\$66,427	\$75,161	\$82,077	\$81,250
<b>Total Benefits</b>	<b>\$590,006</b>	<b>\$567,599</b>	<b>\$576,173</b>	<b>\$594,813</b>	<b>\$581,415</b>
Medical Benefits (% of total)	73.3%	70.2%	70.8%	71.2%	71.9%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.49</b>	<b>\$0.45</b>	<b>\$0.44</b>	<b>\$0.44</b>	<b>\$0.41</b>
<b>Costs (thousands)</b>					
Private Carriers	\$950,119	\$987,374	\$973,007	\$927,572	\$904,154
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$73,577	\$75,410	\$84,781	\$92,233	\$91,023
<b>Total Costs</b>	<b>\$1,023,696</b>	<b>\$1,062,784</b>	<b>\$1,057,788</b>	<b>\$1,019,805</b>	<b>\$995,178</b>
<b>Costs per \$100 of Payroll</b>	<b>\$0.85</b>	<b>\$0.84</b>	<b>\$0.81</b>	<b>\$0.75</b>	<b>\$0.70</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**IOWA*****Iowa State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,483	1,497	1,506	1,506	1,515
Covered Wages (millions)	\$62,775	\$65,691	\$67,335	\$69,094	\$71,669
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$505,090	\$479,875	\$514,048	\$501,767	\$500,959
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$138,374	\$137,461	\$148,203	\$160,564	\$159,124
<b>Total Benefits</b>	<b>\$643,464</b>	<b>\$617,336</b>	<b>\$662,252</b>	<b>\$662,330</b>	<b>\$660,083</b>
Medical Benefits (% of total)	52.5%	53.6%	53.0%	53.7%	55.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.03</b>	<b>\$0.94</b>	<b>\$0.98</b>	<b>\$0.96</b>	<b>\$0.92</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$852,214	\$868,603	\$868,024	\$850,663	\$788,335
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$155,193	\$156,715	\$167,423	\$181,735	\$180,025
<b>Total Costs</b>	<b>\$1,007,407</b>	<b>\$1,025,318</b>	<b>\$1,035,447</b>	<b>\$1,032,398</b>	<b>\$968,361</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.60</b>	<b>\$1.56</b>	<b>\$1.54</b>	<b>\$1.49</b>	<b>\$1.35</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**KANSAS*****Kansas State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,322	1,332	1,335	1,335	1,347
Covered Wages (millions)	\$55,958	\$57,907	\$58,383	\$59,712	\$62,206
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$334,442	\$324,916	\$327,351	\$325,455	\$311,574
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$101,410	\$98,542	\$95,450	\$95,998	\$94,606
<b>Total Benefits</b>	<b>\$435,852</b>	<b>\$423,458</b>	<b>\$422,801</b>	<b>\$421,453</b>	<b>\$406,180</b>
Medical Benefits (% of total)	61.9%	61.1%	64.2%	63.6%	66.2%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.78</b>	<b>\$0.73</b>	<b>\$0.72</b>	<b>\$0.71</b>	<b>\$0.65</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$604,249	\$589,425	\$551,119	\$520,469	\$502,453
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$125,717	\$117,358	\$113,961	\$115,932	\$112,963
<b>Total Costs</b>	<b>\$729,966</b>	<b>\$706,782</b>	<b>\$665,080</b>	<b>\$636,400</b>	<b>\$615,416</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.30</b>	<b>\$1.22</b>	<b>\$1.14</b>	<b>\$1.07</b>	<b>\$0.99</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers’ compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers’ compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**KENTUCKY*****Kentucky State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,765	1,794	1,820	1,833	1,844
Covered Wages (millions)	\$73,262	\$77,074	\$79,531	\$82,084	\$84,640
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$347,271	\$351,385	\$322,370	\$325,767	\$375,903
State Fund	\$109,695	\$120,188	\$120,208	\$120,641	\$103,369
Self-Insured	\$196,659	\$208,030	\$195,490	\$163,875	\$157,746
<b>Total Benefits</b>	<b>\$653,624</b>	<b>\$679,603</b>	<b>\$638,068</b>	<b>\$610,283</b>	<b>\$637,017</b>
Medical Benefits (% of total)	55.6%	55.5%	54.2%	53.6%	53.4%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.89</b>	<b>\$0.88</b>	<b>\$0.80</b>	<b>\$0.74</b>	<b>\$0.75</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$422,738	\$432,674	\$414,556	\$401,202	\$487,507
State Fund	\$179,346	\$162,335	\$165,537	\$176,516	\$181,921
Self-Insured	\$214,246	\$228,954	\$198,567	\$179,030	\$174,349
<b>Total Costs</b>	<b>\$816,331</b>	<b>\$823,963</b>	<b>\$778,659</b>	<b>\$756,748</b>	<b>\$843,778</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.11</b>	<b>\$1.07</b>	<b>\$0.98</b>	<b>\$0.92</b>	<b>\$1.00</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**LOUISIANA*****Louisiana State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,889	1,896	1,873	1,872	1,886
Covered Wages (millions)	\$84,992	\$86,388	\$84,735	\$86,288	\$89,926
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$553,594	\$565,012	\$552,780	\$537,640	\$552,161
State Fund	\$89,469	\$97,477	\$122,407	\$115,708	\$130,384
Self-Insured	\$282,970	\$291,237	\$256,255	\$280,883	\$296,051
<b>Total Benefits</b>	<b>\$926,034</b>	<b>\$953,725</b>	<b>\$931,442</b>	<b>\$934,231</b>	<b>\$978,597</b>
Medical Benefits (% of total)	54.0%	55.5%	55.9%	56.0%	57.4%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.09</b>	<b>\$1.10</b>	<b>\$1.10</b>	<b>\$1.08</b>	<b>\$1.09</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$781,529	\$748,307	\$727,131	\$698,619	\$710,884
State Fund	\$220,424	\$209,105	\$215,960	\$227,903	\$243,872
Self-Insured	\$382,224	\$393,492	\$337,048	\$387,032	\$395,262
<b>Total Costs</b>	<b>\$1,384,177</b>	<b>\$1,350,904</b>	<b>\$1,280,139</b>	<b>\$1,313,554</b>	<b>\$1,350,018</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.63</b>	<b>\$1.56</b>	<b>\$1.51</b>	<b>\$1.52</b>	<b>\$1.50</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**MAINE*****Maine State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	573	578	585	591	596
Covered Wages (millions)	\$22,783	\$23,734	\$24,489	\$25,473	\$26,567
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$174,453	\$158,007	\$159,207	\$170,516	\$181,758
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$79,599	\$79,599	\$81,612	\$84,751	\$80,170
<b>Total Benefits</b>	<b>\$254,052</b>	<b>\$237,606</b>	<b>\$240,819</b>	<b>\$255,267</b>	<b>\$261,929</b>
Medical Benefits (% of total)	47.6%	47.9%	47.9%	50.4%	49.2%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.12</b>	<b>\$1.00</b>	<b>\$0.98</b>	<b>\$1.00</b>	<b>\$0.99</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$233,705	\$242,268	\$245,073	\$250,821	\$255,730
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$87,778	\$88,129	\$90,728	\$93,438	\$87,490
<b>Total Costs</b>	<b>\$321,483</b>	<b>\$330,397</b>	<b>\$335,801</b>	<b>\$344,259</b>	<b>\$343,220</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.41</b>	<b>\$1.39</b>	<b>\$1.37</b>	<b>\$1.35</b>	<b>\$1.29</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**MARYLAND****Maryland State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	2,406	2,443	2,477	2,503	2,530
Covered Wages (millions)	\$127,741	\$133,953	\$137,952	\$143,060	\$148,270
<b>Benefits (thousands)</b>					
Private Carriers	\$537,036	\$488,688	\$442,719	\$493,017	\$549,705
State Fund	\$171,213	\$181,329	\$186,558	\$156,637	\$143,507
Self-Insured	\$271,762	\$294,653	\$278,902	\$283,501	\$325,904
<b>Total Benefits</b>	<b>\$980,011</b>	<b>\$964,670</b>	<b>\$908,180</b>	<b>\$933,154</b>	<b>\$1,019,115</b>
Medical Benefits (% of total)	46.7%	46.3%	46.6%	48.1%	48.0%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.77</b>	<b>\$0.72</b>	<b>\$0.66</b>	<b>\$0.65</b>	<b>\$0.69</b>
<b>Costs (thousands)</b>					
Private Carriers	\$841,464	\$827,953	\$811,082	\$857,674	\$899,497
State Fund	\$231,521	\$251,966	\$232,297	\$213,885	\$203,819
Self-Insured	\$313,881	\$347,265	\$329,844	\$337,028	\$387,220
<b>Total Costs</b>	<b>\$1,386,866</b>	<b>\$1,427,184</b>	<b>\$1,373,223</b>	<b>\$1,408,587</b>	<b>\$1,490,536</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.09</b>	<b>\$1.07</b>	<b>\$1.00</b>	<b>\$0.98</b>	<b>\$1.01</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.



**MASSACHUSETTS*****Massachusetts State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	3,315	3,382	3,448	3,497	3,540
Covered Wages (millions)	\$211,967	\$225,054	\$232,040	\$244,117	\$256,581
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$809,106	\$812,255	\$844,075	\$876,435	\$907,598
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$309,744	\$275,796	\$294,016	\$336,949	\$350,816
<b>Total Benefits</b>	<b>\$1,118,850</b>	<b>\$1,088,051</b>	<b>\$1,138,091</b>	<b>\$1,213,384</b>	<b>\$1,258,414</b>
Medical Benefits (% of total)	33.5%	33.9%	33.4%	33.0%	32.5%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.53</b>	<b>\$0.48</b>	<b>\$0.49</b>	<b>\$0.50</b>	<b>\$0.49</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$1,206,948	\$1,278,691	\$1,359,965	\$1,415,551	\$1,462,386
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$357,548	\$319,990	\$339,891	\$389,972	\$406,201
<b>Total Costs</b>	<b>\$1,564,496</b>	<b>\$1,598,681</b>	<b>\$1,699,855</b>	<b>\$1,805,523</b>	<b>\$1,868,586</b>
<b>Costs per \$100 of Payroll</b>	<b>\$0.74</b>	<b>\$0.71</b>	<b>\$0.73</b>	<b>\$0.74</b>	<b>\$0.73</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers’ compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers’ compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**MICHIGAN****Michigan State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	4,015	4,085	4,164	4,217	4,262
Covered Wages (millions)	\$193,413	\$203,240	\$210,922	\$220,107	\$228,067
<b>Benefits (thousands)</b>					
Private Carriers	\$706,551	\$672,792	\$623,342	\$589,013	\$591,845
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$404,427	\$405,155	\$331,969	\$329,156	\$319,193
<b>Total Benefits</b>	<b>\$1,110,978</b>	<b>\$1,077,947</b>	<b>\$955,311</b>	<b>\$918,169</b>	<b>\$911,037</b>
Medical Benefits (% of total)	45.7%	49.8%	48.8%	49.0%	49.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.57</b>	<b>\$0.53</b>	<b>\$0.45</b>	<b>\$0.42</b>	<b>\$0.40</b>
<b>Costs (thousands)</b>					
Private Carriers	\$1,374,803	\$1,365,769	\$1,295,282	\$1,235,257	\$1,223,285
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$471,463	\$478,355	\$391,046	\$384,701	\$375,440
<b>Total Costs</b>	<b>\$1,846,266</b>	<b>\$1,844,124</b>	<b>\$1,686,327</b>	<b>\$1,619,958</b>	<b>\$1,598,725</b>
<b>Costs per \$100 of Payroll</b>	<b>\$0.95</b>	<b>\$0.91</b>	<b>\$0.80</b>	<b>\$0.74</b>	<b>\$0.70</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**MINNESOTA*****Minnesota State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	2,682	2,727	2,765	2,805	2,833
Covered Wages (millions)	\$137,888	\$145,477	\$149,647	\$157,008	\$163,774
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$829,456	\$774,203	\$770,437	\$743,004	\$812,442
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$257,240	\$259,064	\$258,712	\$273,144	\$270,465
<b>Total Benefits</b>	<b>\$1,086,696</b>	<b>\$1,033,268</b>	<b>\$1,029,149</b>	<b>\$1,016,148</b>	<b>\$1,082,907</b>
Medical Benefits (% of total)	55.2%	54.0%	54.2%	54.3%	54.6%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.79</b>	<b>\$0.71</b>	<b>\$0.69</b>	<b>\$0.65</b>	<b>\$0.66</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$1,240,435	\$1,324,418	\$1,367,301	\$1,303,831	\$1,285,186
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$307,551	\$320,206	\$320,634	\$332,675	\$328,014
<b>Total Costs</b>	<b>\$1,547,986</b>	<b>\$1,644,624</b>	<b>\$1,687,935</b>	<b>\$1,636,506</b>	<b>\$1,613,200</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.12</b>	<b>\$1.13</b>	<b>\$1.13</b>	<b>\$1.04</b>	<b>\$0.99</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**MISSISSIPPI*****Mississippi State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,027	1,041	1,052	1,056	1,059
Covered Wages (millions)	\$37,457	\$38,485	\$39,429	\$40,228	\$41,345
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$231,102	\$230,760	\$225,601	\$239,761	\$234,039
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$105,587	\$100,923	\$80,089	\$78,293	\$69,653
<b>Total Benefits</b>	<b>\$336,689</b>	<b>\$331,683</b>	<b>\$305,690</b>	<b>\$318,053</b>	<b>\$303,692</b>
Medical Benefits (% of total)	59.1%	59.5%	58.0%	59.9%	60.2%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.90</b>	<b>\$0.86</b>	<b>\$0.78</b>	<b>\$0.79</b>	<b>\$0.73</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$437,026	\$420,312	\$409,686	\$415,461	\$418,939
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$128,824	\$124,825	\$99,110	\$95,562	\$85,510
<b>Total Costs</b>	<b>\$565,850</b>	<b>\$545,137</b>	<b>\$508,796</b>	<b>\$511,023</b>	<b>\$504,448</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.51</b>	<b>\$1.42</b>	<b>\$1.29</b>	<b>\$1.27</b>	<b>\$1.22</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**MISSOURI****Missouri State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	2,496	2,541	2,578	2,602	2,626
Covered Wages (millions)	\$109,409	\$114,664	\$117,819	\$122,160	\$127,684
<b>Benefits (thousands)</b>					
Private Carriers	\$508,239	\$548,719	\$532,222	\$539,293	\$545,215
State Fund	\$119,912	\$126,252	\$143,963	\$159,469	\$170,895
Self-Insured	\$225,062	\$236,533	\$246,657	\$356,727	\$251,608
<b>Total Benefits</b>	<b>\$853,213</b>	<b>\$911,504</b>	<b>\$922,842</b>	<b>\$1,055,490</b>	<b>\$967,719</b>
Medical Benefits (% of total)	56.9%	56.1%	56.9%	57.1%	58.3%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.78</b>	<b>\$0.79</b>	<b>\$0.78</b>	<b>\$0.86</b>	<b>\$0.76</b>
<b>Costs (thousands)</b>					
Private Carriers	\$797,911	\$830,711	\$806,423	\$789,964	\$768,100
State Fund	\$207,910	\$222,473	\$241,020	\$260,860	\$268,731
Self-Insured	\$261,711	\$273,069	\$283,094	\$405,347	\$286,187
<b>Total Costs</b>	<b>\$1,267,533</b>	<b>\$1,326,253</b>	<b>\$1,330,537</b>	<b>\$1,456,172</b>	<b>\$1,323,018</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.16</b>	<b>\$1.16</b>	<b>\$1.13</b>	<b>\$1.19</b>	<b>\$1.04</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**MONTANA****Montana State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	424	432	438	442	447
Covered Wages (millions)	\$16,159	\$16,969	\$17,472	\$18,247	\$19,059
<b>Benefits (thousands)</b>					
Private Carriers	\$85,054	\$84,034	\$82,854	\$79,217	\$79,501
State Fund	\$119,307	\$128,175	\$136,067	\$136,121	\$118,896
Self-Insured	\$41,564	\$40,349	\$42,126	\$38,424	\$38,981
<b>Total Benefits</b>	<b>\$245,926</b>	<b>\$252,558</b>	<b>\$261,047</b>	<b>\$253,763</b>	<b>\$237,377</b>
Medical Benefits (% of total)	65.1%	66.9%	66.5%	67.6%	66.4%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.52</b>	<b>\$1.49</b>	<b>\$1.49</b>	<b>\$1.39</b>	<b>\$1.25</b>
<b>Costs (thousands)</b>					
Private Carriers	\$128,544	\$130,178	\$132,886	\$137,713	\$130,128
State Fund	\$185,747	\$189,868	\$192,152	\$187,256	\$177,827
Self-Insured	\$47,069	\$45,087	\$45,050	\$40,970	\$42,006
<b>Total Costs</b>	<b>\$361,359</b>	<b>\$365,132</b>	<b>\$370,088</b>	<b>\$365,939</b>	<b>\$349,961</b>
<b>Costs per \$100 of Payroll</b>	<b>\$2.24</b>	<b>\$2.15</b>	<b>\$2.12</b>	<b>\$2.01</b>	<b>\$1.84</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**NEBRASKA*****Nebraska State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	918	931	940	944	949
Covered Wages (millions)	\$37,450	\$39,527	\$40,613	\$41,956	\$43,501
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$258,155	\$241,846	\$249,780	\$246,404	\$252,477
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$61,670	\$59,257	\$63,005	\$68,777	\$67,242
<b>Total Benefits</b>	<b>\$319,825</b>	<b>\$301,103</b>	<b>\$312,785</b>	<b>\$315,181</b>	<b>\$319,720</b>
Medical Benefits (% of total)	62.3%	63.5%	64.1%	61.6%	63.4%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.85</b>	<b>\$0.76</b>	<b>\$0.77</b>	<b>\$0.75</b>	<b>\$0.73</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$435,377	\$437,357	\$435,560	\$424,787	\$422,935
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$69,443	\$67,712	\$70,253	\$77,518	\$74,901
<b>Total Costs</b>	<b>\$504,820</b>	<b>\$505,069</b>	<b>\$505,813</b>	<b>\$502,305</b>	<b>\$497,836</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.35</b>	<b>\$1.28</b>	<b>\$1.25</b>	<b>\$1.20</b>	<b>\$1.14</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**NEVADA*****Nevada State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,182	1,224	1,262	1,304	1,347
Covered Wages (millions)	\$52,491	\$55,562	\$59,063	\$62,315	\$66,967
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$246,584	\$233,771	\$242,952	\$240,429	\$266,346
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$112,073	\$108,043	\$108,274	\$116,175	\$127,239
<b>Total Benefits</b>	<b>\$358,657</b>	<b>\$341,815</b>	<b>\$351,227</b>	<b>\$356,604</b>	<b>\$393,585</b>
Medical Benefits (% of total)	49.7%	50.6%	53.4%	53.1%	47.9%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.68</b>	<b>\$0.62</b>	<b>\$0.59</b>	<b>\$0.57</b>	<b>\$0.59</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$405,835	\$419,143	\$428,354	\$418,269	\$472,177
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$134,388	\$130,617	\$130,415	\$139,212	\$152,476
<b>Total Costs</b>	<b>\$540,223</b>	<b>\$549,761</b>	<b>\$558,769</b>	<b>\$557,482</b>	<b>\$624,653</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.03</b>	<b>\$0.99</b>	<b>\$0.95</b>	<b>\$0.89</b>	<b>\$0.93</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.



**NEW HAMPSHIRE*****New Hampshire State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	619	629	640	646	651
Covered Wages (millions)	\$31,506	\$32,889	\$34,090	\$35,440	\$36,778
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$153,731	\$157,293	\$145,920	\$145,401	\$143,438
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$62,348	\$58,651	\$59,659	\$64,134	\$66,051
<b>Total Benefits</b>	<b>\$216,078</b>	<b>\$215,944</b>	<b>\$205,579</b>	<b>\$209,535</b>	<b>\$209,489</b>
Medical Benefits (% of total)	66.9%	64.5%	66.5%	66.3%	67.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.69</b>	<b>\$0.66</b>	<b>\$0.60</b>	<b>\$0.59</b>	<b>\$0.57</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$312,908	\$306,027	\$297,086	\$279,528	\$272,607
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$82,861	\$76,797	\$79,395	\$88,475	\$86,023
<b>Total Costs</b>	<b>\$395,769</b>	<b>\$382,824</b>	<b>\$376,481</b>	<b>\$368,002</b>	<b>\$358,630</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.26</b>	<b>\$1.16</b>	<b>\$1.10</b>	<b>\$1.04</b>	<b>\$0.98</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**NEW JERSEY*****New Jersey State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	3,793	3,841	3,905	3,957	3,995
Covered Wages (millions)	\$229,085	\$238,725	\$244,360	\$252,669	\$261,709
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$1,787,666	\$1,783,055	\$1,820,883	\$1,832,966	\$1,838,774
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$550,242	\$561,324	\$530,236	\$596,216	\$579,879
<b>Total Benefits</b>	<b>\$2,337,908</b>	<b>\$2,344,379</b>	<b>\$2,351,119</b>	<b>\$2,429,182</b>	<b>\$2,418,653</b>
Medical Benefits (% of total)	51.8%	51.8%	50.9%	49.8%	49.4%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.02</b>	<b>\$0.98</b>	<b>\$0.96</b>	<b>\$0.96</b>	<b>\$0.92</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$2,886,302	\$2,952,793	\$3,018,542	\$2,983,392	\$2,998,248
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$691,174	\$685,610	\$652,926	\$733,399	\$723,894
<b>Total Costs</b>	<b>\$3,577,477</b>	<b>\$3,638,404</b>	<b>\$3,671,469</b>	<b>\$3,716,791</b>	<b>\$3,722,143</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.56</b>	<b>\$1.52</b>	<b>\$1.50</b>	<b>\$1.47</b>	<b>\$1.42</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**NEW MEXICO*****New Mexico State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	746	755	756	759	771
Covered Wages (millions)	\$30,466	\$31,291	\$31,314	\$32,137	\$33,885
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$205,474	\$207,927	\$193,858	\$186,740	\$193,210
State Fund	\$27,016	\$23,037	\$19,940	\$17,563	\$18,867
Self-Insured	\$93,746	\$96,020	\$94,930	\$88,238	\$88,001
<b>Total Benefits</b>	<b>\$326,236</b>	<b>\$326,983</b>	<b>\$308,728</b>	<b>\$292,541</b>	<b>\$300,078</b>
Medical Benefits (% of total)	54.4%	57.2%	57.3%	58.5%	61.0%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.07</b>	<b>\$1.04</b>	<b>\$0.99</b>	<b>\$0.91</b>	<b>\$0.89</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$330,764	\$342,100	\$311,477	\$312,508	\$323,439
State Fund	\$41,769	\$36,760	\$29,838	\$26,642	\$27,330
Self-Insured	\$113,658	\$115,605	\$114,201	\$106,254	\$105,755
<b>Total Costs</b>	<b>\$486,191</b>	<b>\$494,465</b>	<b>\$455,516</b>	<b>\$445,404</b>	<b>\$456,523</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.60</b>	<b>\$1.58</b>	<b>\$1.45</b>	<b>\$1.39</b>	<b>\$1.35</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**NEW YORK*****New York State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	8,710	8,878	9,015	9,137	9,294
Covered Wages (millions)	\$572,923	\$598,418	\$611,626	\$644,759	\$676,612
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$2,598,238	\$2,668,196	\$2,696,444	\$2,756,045	\$2,769,618
State Fund	\$1,230,051	\$1,276,707	\$1,316,093	\$1,369,480	\$1,388,015
Self-Insured	\$1,862,877	\$1,952,755	\$1,913,728	\$2,137,231	\$2,128,885
<b>Total Benefits</b>	<b>\$5,691,166</b>	<b>\$5,897,657</b>	<b>\$5,926,265</b>	<b>\$6,262,756</b>	<b>\$6,286,518</b>
Medical Benefits (% of total)	34.8%	34.3%	33.9%	33.8%	32.6%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.99</b>	<b>\$0.99</b>	<b>\$0.97</b>	<b>\$0.97</b>	<b>\$0.93</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$3,802,566	\$4,124,746	\$4,535,195	\$4,829,386	\$4,905,121
State Fund	\$2,374,259	\$2,437,325	\$2,437,552	\$2,277,778	\$2,256,138
Self-Insured	\$1,951,258	\$2,152,800	\$2,161,759	\$2,392,422	\$2,380,027
<b>Total Costs</b>	<b>\$8,128,083</b>	<b>\$8,714,871</b>	<b>\$9,134,506</b>	<b>\$9,499,586</b>	<b>\$9,541,285</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.42</b>	<b>\$1.46</b>	<b>\$1.49</b>	<b>\$1.47</b>	<b>\$1.41</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**NORTH CAROLINA*****North Carolina State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	3,899	4,002	4,099	4,168	4,246
Covered Wages (millions)	\$173,996	\$184,809	\$192,323	\$202,470	\$214,036
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$994,168	\$941,705	\$914,531	\$838,816	\$804,915
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$299,433	\$280,241	\$285,530	\$300,522	\$274,466
<b>Total Benefits</b>	<b>\$1,293,602</b>	<b>\$1,221,946</b>	<b>\$1,200,062</b>	<b>\$1,139,339</b>	<b>\$1,079,380</b>
Medical Benefits (% of total)	46.4%	46.3%	46.5%	47.0%	44.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.74</b>	<b>\$0.66</b>	<b>\$0.62</b>	<b>\$0.56</b>	<b>\$0.50</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$1,666,749	\$1,703,517	\$1,699,796	\$1,636,985	\$1,600,168
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$344,203	\$323,710	\$333,392	\$349,989	\$321,316
<b>Total Costs</b>	<b>\$2,010,952</b>	<b>\$2,027,227</b>	<b>\$2,033,188</b>	<b>\$1,986,974</b>	<b>\$1,921,484</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.16</b>	<b>\$1.10</b>	<b>\$1.06</b>	<b>\$0.98</b>	<b>\$0.90</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**NORTH DAKOTA*****North Dakota State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	432	424	404	401	404
Covered Wages (millions)	\$21,884	\$21,396	\$19,611	\$20,035	\$21,035
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$155	\$971	\$543	\$280	\$1,383
State Fund	\$192,082	\$179,430	\$165,400	\$156,929	\$147,876
Self-Insured	\$0	\$0	\$0	\$0	\$0
<b>Total Benefits</b>	<b>\$192,237</b>	<b>\$180,401</b>	<b>\$165,943</b>	<b>\$157,209</b>	<b>\$149,259</b>
Medical Benefits (% of total)	57.7%	54.9%	54.2%	55.4%	56.3%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.88</b>	<b>\$0.84</b>	<b>\$0.85</b>	<b>\$0.78</b>	<b>\$0.71</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$6,663	\$7,042	\$6,389	\$4,635	\$5,933
State Fund	\$361,417	\$341,470	\$278,794	\$251,408	\$256,656
Self-Insured	\$0	\$0	\$0	\$0	\$0
<b>Total Costs</b>	<b>\$368,080</b>	<b>\$348,512</b>	<b>\$285,183</b>	<b>\$256,043</b>	<b>\$262,589</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.68</b>	<b>\$1.63</b>	<b>\$1.45</b>	<b>\$1.28</b>	<b>\$1.25</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**OHIO*****Ohio State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	5,108	5,182	5,242	5,286	5,327
Covered Wages (millions)	\$232,924	\$242,199	\$247,780	\$257,739	\$267,238
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$14,939	\$21,116	\$14,157	\$10,374	\$12,034
State Fund	\$1,707,487	\$1,604,389	\$1,531,571	\$1,481,281	\$1,434,795
Self-Insured	\$368,120	\$438,195	\$467,802	\$388,893	\$390,787
<b>Total Benefits</b>	<b>\$2,090,546</b>	<b>\$2,063,700</b>	<b>\$2,013,530</b>	<b>\$1,880,549</b>	<b>\$1,837,616</b>
Medical Benefits (% of total)	39.1%	39.5%	39.4%	36.4%	38.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.90</b>	<b>\$0.85</b>	<b>\$0.81</b>	<b>\$0.73</b>	<b>\$0.69</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$21,036	\$20,656	\$21,012	\$16,984	\$20,349
State Fund	\$2,019,998	\$1,696,659	\$1,498,740	\$1,370,702	\$1,236,784
Self-Insured	\$430,687	\$478,596	\$555,022	\$461,102	\$462,052
<b>Total Costs</b>	<b>\$2,471,721</b>	<b>\$2,195,911</b>	<b>\$2,074,774</b>	<b>\$1,848,788</b>	<b>\$1,719,184</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.06</b>	<b>\$0.91</b>	<b>\$0.84</b>	<b>\$0.72</b>	<b>\$0.64</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**OKLAHOMA*****Oklahoma State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,527	1,538	1,518	1,523	1,547
Covered Wages (millions)	\$65,819	\$67,038	\$65,518	\$67,541	\$71,098
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$398,651	\$342,614	\$311,643	\$288,989	\$271,877
State Fund	\$215,460	\$232,186	\$194,509	\$183,804	\$174,331
Self-Insured	\$152,833	\$132,642	\$97,908	\$104,416	\$101,562
<b>Total Benefits</b>	<b>\$766,945</b>	<b>\$707,442</b>	<b>\$604,060</b>	<b>\$577,209</b>	<b>\$547,770</b>
Medical Benefits (% of total)	46.5%	47.5%	49.4%	53.7%	51.6%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.17</b>	<b>\$1.06</b>	<b>\$0.92</b>	<b>\$0.85</b>	<b>\$0.77</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$679,431	\$606,929	\$541,816	\$503,236	\$504,976
State Fund	\$329,738	\$305,419	\$239,888	\$229,669	\$229,043
Self-Insured	\$189,385	\$519,237	\$123,260	\$129,925	\$129,298
<b>Total Costs</b>	<b>\$1,198,554</b>	<b>\$1,431,586</b>	<b>\$904,964</b>	<b>\$862,830</b>	<b>\$863,317</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.82</b>	<b>\$2.14</b>	<b>\$1.38</b>	<b>\$1.28</b>	<b>\$1.21</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers’ compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers’ compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.



**OREGON*****Oregon State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,699	1,760	1,813	1,855	1,893
Covered Wages (millions)	\$78,393	\$84,407	\$89,028	\$94,162	\$99,715
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$211,520	\$191,292	\$188,038	\$208,538	\$206,885
State Fund	\$307,420	\$323,916	\$308,623	\$334,975	\$333,419
Self-Insured	\$138,139	\$116,956	\$132,565	\$138,505	\$129,377
<b>Total Benefits</b>	<b>\$657,078</b>	<b>\$632,164</b>	<b>\$629,225</b>	<b>\$682,018</b>	<b>\$669,681</b>
Medical Benefits (% of total)	53.5%	53.5%	53.0%	54.3%	54.4%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.84</b>	<b>\$0.75</b>	<b>\$0.71</b>	<b>\$0.72</b>	<b>\$0.67</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$296,874	\$283,196	\$289,398	\$304,182	\$301,101
State Fund	\$494,451	\$517,657	\$547,417	\$539,723	\$535,682
Self-Insured	\$166,542	\$142,914	\$163,984	\$165,538	\$155,770
<b>Total Costs</b>	<b>\$957,867</b>	<b>\$943,768</b>	<b>\$1,000,799</b>	<b>\$1,009,442</b>	<b>\$992,553</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.22</b>	<b>\$1.12</b>	<b>\$1.12</b>	<b>\$1.07</b>	<b>\$1.00</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**PENNSYLVANIA*****Pennsylvania State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	5,529	5,576	5,621	5,682	5,751
Covered Wages (millions)	\$277,707	\$289,036	\$292,931	\$304,850	\$317,832
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$2,116,866	\$2,111,573	\$2,260,418	\$2,021,025	\$2,111,674
State Fund	\$223,595	\$217,147	\$192,644	\$169,426	\$156,390
Self-Insured	\$657,567	\$645,825	\$671,057	\$627,840	\$636,034
<b>Total Benefits</b>	<b>\$2,998,028</b>	<b>\$2,974,544</b>	<b>\$3,124,120</b>	<b>\$2,818,291</b>	<b>\$2,904,099</b>
Medical Benefits (% of total)	48.0%	46.8%	46.9%	47.3%	47.9%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.08</b>	<b>\$1.03</b>	<b>\$1.07</b>	<b>\$0.92</b>	<b>\$0.91</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$3,135,977	\$3,264,328	\$3,270,229	\$3,196,320	\$3,410,792
State Fund	\$224,923	\$215,674	\$186,693	\$173,440	\$156,264
Self-Insured	\$758,241	\$754,855	\$780,949	\$719,673	\$729,673
<b>Total Costs</b>	<b>\$4,119,141</b>	<b>\$4,234,857</b>	<b>\$4,237,872</b>	<b>\$4,089,432</b>	<b>\$4,296,729</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.48</b>	<b>\$1.47</b>	<b>\$1.45</b>	<b>\$1.34</b>	<b>\$1.35</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**RHODE ISLAND*****Rhode Island State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	452	459	462	466	470
Covered Wages (millions)	\$22,004	\$22,940	\$23,474	\$24,279	\$24,922
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$67,846	\$61,958	\$64,007	\$61,513	\$65,879
State Fund	\$75,312	\$78,388	\$71,684	\$73,066	\$67,761
Self-Insured	\$22,941	\$22,439	\$22,751	\$24,174	\$24,082
<b>Total Benefits</b>	<b>\$166,100</b>	<b>\$162,785</b>	<b>\$158,442</b>	<b>\$158,753</b>	<b>\$157,722</b>
Medical Benefits (% of total)	34.9%	30.2%	32.9%	32.0%	31.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.75</b>	<b>\$0.71</b>	<b>\$0.67</b>	<b>\$0.65</b>	<b>\$0.63</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$95,421	\$103,765	\$112,261	\$116,291	\$117,623
State Fund	\$124,954	\$130,117	\$134,977	\$123,705	\$122,777
Self-Insured	\$28,436	\$28,382	\$29,278	\$31,191	\$30,298
<b>Total Costs</b>	<b>\$248,811</b>	<b>\$262,264</b>	<b>\$276,516</b>	<b>\$271,187</b>	<b>\$270,698</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.13</b>	<b>\$1.14</b>	<b>\$1.18</b>	<b>\$1.12</b>	<b>\$1.09</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**SOUTH CAROLINA*****South Carolina State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	1,804	1,858	1,904	1,941	2,000
Covered Wages (millions)	\$72,860	\$77,269	\$80,873	\$84,985	\$88,568
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$620,226	\$615,951	\$635,825	\$653,496	\$685,841
State Fund	\$56,570	\$53,823	\$52,975	\$52,399	\$55,348
Self-Insured	\$210,431	\$213,019	\$212,096	\$212,803	\$223,284
<b>Total Benefits</b>	<b>\$887,228</b>	<b>\$882,793</b>	<b>\$900,896</b>	<b>\$918,698</b>	<b>\$964,473</b>
Medical Benefits (% of total)	45.5%	45.8%	45.2%	44.1%	45.3%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.22</b>	<b>\$1.14</b>	<b>\$1.11</b>	<b>\$1.08</b>	<b>\$1.09</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$963,734	\$984,040	\$1,036,464	\$1,102,623	\$1,146,973
State Fund	\$76,629	\$76,515	\$77,914	\$75,232	\$75,153
Self-Insured	\$277,384	\$281,707	\$280,398	\$275,747	\$246,635
<b>Total Costs</b>	<b>\$1,317,746</b>	<b>\$1,342,262</b>	<b>\$1,394,776</b>	<b>\$1,453,601</b>	<b>\$1,468,761</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.81</b>	<b>\$1.74</b>	<b>\$1.72</b>	<b>\$1.71</b>	<b>\$1.66</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**SOUTH DAKOTA*****South Dakota State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	395	400	404	406	410
Covered Wages (millions)	\$15,065	\$15,838	\$16,401	\$16,979	\$17,671
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$96,471	\$104,029	\$100,681	\$95,836	\$104,892
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$4,014	\$3,662	\$4,029	\$4,076	\$4,469
<b>Total Benefits</b>	<b>\$100,485</b>	<b>\$107,690</b>	<b>\$104,711</b>	<b>\$99,912</b>	<b>\$109,361</b>
Medical Benefits (% of total)	68.1%	67.0%	63.7%	64.4%	66.8%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.67</b>	<b>\$0.68</b>	<b>\$0.64</b>	<b>\$0.59</b>	<b>\$0.62</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$194,151	\$199,629	\$194,104	\$192,376	\$196,131
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$4,742	\$4,305	\$4,699	\$4,830	\$5,142
<b>Total Costs</b>	<b>\$198,893</b>	<b>\$203,934</b>	<b>\$198,804</b>	<b>\$197,206</b>	<b>\$201,273</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.32</b>	<b>\$1.29</b>	<b>\$1.21</b>	<b>\$1.16</b>	<b>\$1.14</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**TENNESSEE*****Tennessee State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	2,607	2,677	2,745	2,787	2,833
Covered Wages (millions)	\$116,327	\$123,676	\$128,687	\$134,637	\$141,442
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$722,164	\$655,700	\$609,208	\$588,537	\$567,086
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$117,174	\$103,695	\$95,217	\$89,147	\$91,046
<b>Total Benefits</b>	<b>\$839,339</b>	<b>\$759,395</b>	<b>\$704,424</b>	<b>\$677,684</b>	<b>\$658,132</b>
Medical Benefits (% of total)	61.0%	62.7%	65.4%	65.2%	66.0%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.72</b>	<b>\$0.61</b>	<b>\$0.55</b>	<b>\$0.50</b>	<b>\$0.47</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$1,174,105	\$1,105,260	\$1,096,104	\$1,080,945	\$1,037,412
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$146,954	\$125,272	\$113,392	\$107,948	\$109,519
<b>Total Costs</b>	<b>\$1,321,060</b>	<b>\$1,230,532</b>	<b>\$1,209,495</b>	<b>\$1,188,893</b>	<b>\$1,146,931</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.14</b>	<b>\$0.99</b>	<b>\$0.94</b>	<b>\$0.88</b>	<b>\$0.81</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**TEXAS*****Texas State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	8,903	9,238	9,472	9,642	9,877
Covered Wages (millions)	\$470,775	\$498,207	\$511,121	\$534,512	\$566,668
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$791,779	\$828,746	\$777,541	\$728,984	\$761,664
State Fund	\$448,702	\$422,872	\$409,035	\$415,664	\$457,168
Self-Insured	\$295,365	\$302,288	\$277,838	\$287,057	\$302,734
<b>Total Benefits</b>	<b>\$1,535,845</b>	<b>\$1,553,907</b>	<b>\$1,464,414</b>	<b>\$1,431,705</b>	<b>\$1,521,566</b>
Medical Benefits (% of total)	60.3%	58.3%	57.2%	56.3%	57.2%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.33</b>	<b>\$0.31</b>	<b>\$0.29</b>	<b>\$0.27</b>	<b>\$0.27</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$1,866,363	\$1,812,621	\$1,559,602	\$1,483,226	\$1,547,566
State Fund	\$1,235,309	\$1,169,625	\$1,025,357	\$1,068,180	\$1,173,707
Self-Insured	\$364,580	\$371,490	\$342,670	\$353,879	\$367,760
<b>Total Costs</b>	<b>\$3,466,251</b>	<b>\$3,353,736</b>	<b>\$2,927,629</b>	<b>\$2,905,285</b>	<b>\$3,089,033</b>
<b>Costs per \$100 of Payroll</b>	<b>\$0.74</b>	<b>\$0.67</b>	<b>\$0.57</b>	<b>\$0.54</b>	<b>\$0.55</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**UTAH****Utah State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	1,253	1,301	1,348	1,390	1,438
Covered Wages (millions)	\$53,039	\$56,871	\$60,227	\$63,904	\$68,906
<b>Benefits (thousands)</b>					
Private Carriers	\$95,797	\$98,479	\$97,239	\$225,833	\$226,455
State Fund	\$127,623	\$132,077	\$129,240	-	-
Self-Insured	\$38,522	\$39,340	\$48,132	\$51,517	\$55,331
<b>Total Benefits</b>	<b>\$261,942</b>	<b>\$269,896</b>	<b>\$274,611</b>	<b>\$277,350</b>	<b>\$281,786</b>
Medical Benefits (% of total)	70.4%	68.0%	69.3%	69.4%	69.2%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.49</b>	<b>\$0.47</b>	<b>\$0.46</b>	<b>\$0.43</b>	<b>\$0.41</b>
<b>Costs (thousands)</b>					
Private Carriers	\$214,511	\$216,804	\$230,490	\$472,562	\$471,656
State Fund	\$228,061	\$235,868	\$240,642	-	-
Self-Insured	\$47,313	\$48,038	\$59,252	\$63,290	\$68,060
<b>Total Costs</b>	<b>\$489,886</b>	<b>\$500,711</b>	<b>\$530,384</b>	<b>\$535,852</b>	<b>\$539,716</b>
<b>Costs per \$100 of Payroll</b>	<b>\$0.92</b>	<b>\$0.88</b>	<b>\$0.88</b>	<b>\$0.84</b>	<b>\$0.78</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.



**VERMONT*****Vermont State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	295	298	298	300	301
Covered Wages (millions)	\$12,533	\$12,983	\$13,248	\$13,645	\$14,101
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$132,894	\$132,181	\$122,430	\$125,508	\$120,901
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$19,099	\$19,291	\$17,363	\$18,963	\$18,106
<b>Total Benefits</b>	<b>\$151,993</b>	<b>\$151,472</b>	<b>\$139,793</b>	<b>\$144,472</b>	<b>\$139,007</b>
Medical Benefits (% of total)	52.1%	52.0%	51.0%	51.8%	52.0%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.21</b>	<b>\$1.17</b>	<b>\$1.06</b>	<b>\$1.06</b>	<b>\$0.99</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$206,318	\$216,489	\$217,885	\$207,838	\$209,472
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$21,301	\$21,594	\$19,430	\$21,319	\$20,304
<b>Total Costs</b>	<b>\$227,619</b>	<b>\$238,083</b>	<b>\$237,315</b>	<b>\$229,156</b>	<b>\$229,776</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.82</b>	<b>\$1.83</b>	<b>\$1.79</b>	<b>\$1.68</b>	<b>\$1.63</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**VIRGINIA****Virginia State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	3,416	3,490	3,543	3,590	3,643
Covered Wages (millions)	\$175,107	\$183,411	\$188,077	\$196,441	\$205,533
<b>Benefits (thousands)</b>					
Private Carriers	\$729,577	\$718,361	\$737,055	\$745,931	\$716,335
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$209,908	\$205,720	\$214,290	\$247,342	\$232,053
<b>Total Benefits</b>	<b>\$939,485</b>	<b>\$924,082</b>	<b>\$951,345</b>	<b>\$993,273</b>	<b>\$948,388</b>
Medical Benefits (% of total)	61.7%	62.1%	64.1%	64.5%	64.0%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.54</b>	<b>\$0.50</b>	<b>\$0.51</b>	<b>\$0.51</b>	<b>\$0.46</b>
<b>Costs (thousands)</b>					
Private Carriers	\$1,102,687	\$1,143,669	\$1,186,670	\$1,217,145	\$1,254,923
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$238,454	\$235,607	\$245,723	\$283,421	\$266,307
<b>Total Costs</b>	<b>\$1,341,142</b>	<b>\$1,379,277</b>	<b>\$1,432,393</b>	<b>\$1,500,566</b>	<b>\$1,521,230</b>
<b>Costs per \$100 of Payroll</b>	<b>\$0.77</b>	<b>\$0.75</b>	<b>\$0.76</b>	<b>\$0.76</b>	<b>\$0.74</b>

**Notes - Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**WASHINGTON****Washington State Summary Table: 2014-2018**

	2014	2015	2016	2017	2018
<b>Coverage</b>					
Covered Workers (thousands)	2,972	3,049	3,141	3,215	3,298
Covered Wages (millions)	\$162,254	\$171,473	\$184,150	\$198,259	\$216,879
<b>Benefits (thousands)</b>					
Private Carriers	\$25,504	\$15,096	\$11,756	\$16,906	\$8,526
State Fund	\$1,866,286	\$1,879,245	\$1,911,029	\$1,930,930	\$1,988,745
Self-Insured	\$508,083	\$517,912	\$514,135	\$516,948	\$540,534
<b>Total Benefits</b>	<b>\$2,399,873</b>	<b>\$2,412,253</b>	<b>\$2,095,347</b>	<b>\$2,464,784</b>	<b>\$2,537,805</b>
Medical Benefits (% of total)	31.8%	30.4%	36.4%	30.7%	30.7%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.48</b>	<b>\$1.41</b>	<b>\$1.14</b>	<b>\$1.24</b>	<b>\$1.17</b>
<b>Costs (thousands)</b>					
Private Carriers	\$23,499	\$24,346	\$24,481	\$20,267	\$22,394
State Fund	\$2,036,505	\$2,183,735	\$2,427,485	\$2,442,018	\$2,449,887
Self-Insured	\$627,948	\$637,978	\$646,740	\$644,527	\$674,135
<b>Total Costs</b>	<b>\$2,687,952</b>	<b>\$2,846,059</b>	<b>\$3,098,706</b>	<b>\$3,106,812</b>	<b>\$3,146,416</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.66</b>	<b>\$1.66</b>	<b>\$1.68</b>	<b>\$1.57</b>	<b>\$1.45</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**WEST VIRGINIA*****West Virginia State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	677	672	660	659	669
Covered Wages (millions)	\$27,210	\$27,351	\$26,777	\$27,888	\$30,104
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$166,348	\$162,783	\$158,162	\$152,024	\$177,096
State Fund	\$193,243	\$184,814	\$178,335	\$168,710	\$155,380
Self-Insured	\$65,758	\$67,358	\$89,733	\$92,881	\$77,923
<b>Total Benefits</b>	<b>\$425,350</b>	<b>\$414,955</b>	<b>\$426,229</b>	<b>\$413,616</b>	<b>\$410,399</b>
Medical Benefits (% of total)	49.0%	49.3%	47.9%	49.0%	49.4%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.56</b>	<b>\$1.52</b>	<b>\$1.59</b>	<b>\$1.48</b>	<b>\$1.36</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$350,944	\$350,222	\$287,460	\$283,091	\$307,088
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$78,330	\$81,605	\$106,886	\$112,513	\$91,195
<b>Total Costs</b>	<b>\$429,274</b>	<b>\$431,826</b>	<b>\$394,347</b>	<b>\$395,604</b>	<b>\$398,283</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.58</b>	<b>\$1.58</b>	<b>\$1.47</b>	<b>\$1.42</b>	<b>\$1.32</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**WISCONSIN*****Wisconsin State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	2,708	2,742	2,775	2,797	2,823
Covered Wages (millions)	\$118,192	\$123,895	\$127,192	\$131,615	\$137,448
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$1,064,787	\$1,034,285	\$1,026,682	\$1,026,061	\$1,028,130
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$137,323	\$133,184	\$142,559	\$141,569	\$167,200
<b>Total Benefits</b>	<b>\$1,202,109</b>	<b>\$1,167,469</b>	<b>\$1,169,240</b>	<b>\$1,167,630</b>	<b>\$1,195,330</b>
Medical Benefits (% of total)	77.6%	77.2%	78.2%	78.0%	78.1%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.02</b>	<b>\$0.94</b>	<b>\$0.92</b>	<b>\$0.89</b>	<b>\$0.87</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$1,817,671	\$1,953,800	\$2,017,159	\$1,977,600	\$1,974,703
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$154,072	\$150,246	\$162,978	\$161,303	\$191,267
<b>Total Costs</b>	<b>\$1,971,743</b>	<b>\$2,104,045</b>	<b>\$2,180,137</b>	<b>\$2,138,903</b>	<b>\$2,165,971</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.67</b>	<b>\$1.70</b>	<b>\$1.71</b>	<b>\$1.63</b>	<b>\$1.58</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**WYOMING*****Wyoming State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	277	275	264	262	265
Covered Wages (millions)	\$12,781	\$12,632	\$11,752	\$11,985	\$12,570
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$2,343	\$3,359	\$221	\$740	\$108
State Fund	\$182,054	\$175,086	\$174,831	\$175,693	\$164,901
Self-Insured	\$0	\$0	\$0	\$0	\$0
<b>Total Benefits</b>	<b>\$184,398</b>	<b>\$178,444</b>	<b>\$175,053</b>	<b>\$176,433</b>	<b>\$165,009</b>
Medical Benefits (% of total)	70.7%	66.9%	67.7%	66.5%	64.3%
<b>Benefits per \$100 of Payroll</b>	<b>\$1.44</b>	<b>\$1.41</b>	<b>\$1.49</b>	<b>\$1.47</b>	<b>\$1.31</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$5,489	\$6,291	\$4,321	\$5,372	\$2,937
State Fund	\$251,770	\$250,916	\$234,572	\$198,059	\$157,984
Self-Insured	\$0	\$0	\$0	\$0	\$0
<b>Total Costs</b>	<b>\$257,259</b>	<b>\$257,207</b>	<b>\$238,893</b>	<b>\$203,431</b>	<b>\$160,921</b>
<b>Costs per \$100 of Payroll</b>	<b>\$2.01</b>	<b>\$2.04</b>	<b>\$2.03</b>	<b>\$1.70</b>	<b>\$1.28</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.

**UNITED STATES: Non-Federal Total*****Total State Summary Table: 2014-2018***

	2014	2015	2016	2017	2018
<b><i>Coverage</i></b>					
Covered Workers (thousands)	130,337	133,244	135,666	137,594	139,823
Covered Wages (millions)	\$6,632,638	\$6,991,723	\$7,212,962	\$7,559,821	\$7,942,822
<b><i>Benefits (thousands)</i></b>					
Private Carriers	\$35,355,804	\$34,754,210	\$34,745,536	\$34,468,841	\$34,785,248
State Fund	\$9,287,656	\$9,057,545	\$8,926,427	\$8,868,026	\$8,849,354
Self-Insured	\$15,404,555	\$15,302,596	\$14,870,032	\$15,904,265	\$15,796,242
<b>Total Benefits</b>	<b>\$60,048,015</b>	<b>\$59,114,352</b>	<b>\$58,541,995</b>	<b>\$59,241,133</b>	<b>\$59,430,844</b>
Medical Benefits (% of total)	52.0%	51.5%	51.6%	50.8%	50.9%
<b>Benefits per \$100 of Payroll</b>	<b>\$0.91</b>	<b>\$0.85</b>	<b>\$0.81</b>	<b>\$0.78</b>	<b>\$0.75</b>
<b><i>Costs (thousands)</i></b>					
Private Carriers	\$57,436,106	\$59,307,856	\$60,189,018	\$60,675,134	\$60,564,328
State Fund	\$13,318,911	\$13,320,055	\$13,073,881	\$12,262,158	\$12,162,256
Self-Insured	\$18,253,730	\$18,682,881	\$18,286,150	\$19,091,353	\$18,898,486
<b>Total Costs</b>	<b>\$89,008,747</b>	<b>\$91,310,793</b>	<b>\$91,549,049</b>	<b>\$92,028,645</b>	<b>\$91,625,071</b>
<b>Costs per \$100 of Payroll</b>	<b>\$1.34</b>	<b>\$1.31</b>	<b>\$1.27</b>	<b>\$1.22</b>	<b>\$1.15</b>

**Notes – Coverage:** Estimated numbers of employees covered by workers' compensation are reported in thousands. Covered wages are reported in millions of dollars. Please refer to Appendix A for more information on our coverage estimates. **Benefits and Costs:** Estimated workers' compensation benefits and costs are reported by type of insurer (private carriers, state funds, and self-insured employers) in thousands of dollars.