Sources and Methods: A Companion to
Workers’ Compensation: Benefits, Coverage, and Costs, 2007
August 2009

With help from Kim Soaper

Introduction
The report Workers’ Compensation: Benefits, Coverage, and Costs, 2007 provides estimates of total workers’ compensation benefits paid in the United States and in each state and the District of Columbia individually. The report reviews trends in workers’ compensation costs and benefits and the relationship of workers' compensation to other disability benefit programs. This document, Sources and Methods, describes the sources of data and methods used to produce the state-level estimates of workers' compensation benefits in calendar year 2007.

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

State-Level Estimates
The state-level estimates show benefits paid through: (a) private insurance carriers, (b) self-insured employers, and (c) a state fund, if there is one. They also show the share of benefits that are for medical care as distinct from cash indemnity benefits. Finally, they show separately the amount of benefits paid under deductible arrangements.
Sources of Data
State agencies were the informational foundation for the estimates. In some cases, state agencies provided all the needed information. In other cases they provided partial information. In still others, they did not have the exact the data requested, but provided related data, which we used to make estimates. For example, a state might have information on benefits paid only on cases closed in a particular year, not on all benefits paid in that calendar year.

*Workers' Compensation: Benefits, Coverage, and Costs, 2007* contains eight appendices that provide further information on data sources and estimation procedures.

Appendix A estimates workers’ compensation coverage.

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

Appendix C lists the data sources.

Appendix D gives the revised data estimates of the previous years from 2003-2006.

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

Appendix F describes the medical benefits estimation.

Appendix G provides methods of deductible estimation.

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

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

### Workers' Compensation Benefits Paid in 2007 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Private Carrier Deductibles</th>
<th>State fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>$84,941</td>
<td>287,882</td>
<td>-</td>
<td>297,059</td>
<td>118,975</td>
<td>-</td>
<td>-</td>
<td>68.5%</td>
</tr>
</tbody>
</table>

### Sources

Private Carrier – Department of Industrial Relations, Workers’ Compensation Division  
Self-Insurance – Department of Industrial Relations, Workers’ Compensation Division  
Deductibles — Method B, Subtraction (Refer to Appendix G)  
Medical – NCCI (Refer to Appendix F)

### Methods

**Private Carrier Payments**  
The state agency provided total calendar year benefits paid by private carriers, $287,882 thousand.

**Self-Insurance Payments**  
The state agency provided total calendar year benefits paid by self-insured employers, $297,059 thousand.

**Deductibles**  
A.M. Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which included policies with deductible benefits. Thus, deductible benefits were estimated to be $287,882 − 168,907 = $118,975 thousand.

**Medical Benefits**  
The procedure used to calculate medical benefits have been described in Appendix F, in *Workers' Compensation: Benefits, Coverage, and Costs, 2007*. 

Alaska

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>184,080</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – Department of Labor, Division of Workers’ Compensation
Self-Insurance – Department of Labor, Division of Workers’ Compensation
Second Injury Fund – Department of Labor, Division of Workers’ Compensation
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
The state agency provided calendar year benefits paid by private carriers at $130,655 thousand. The state agency also provided calendar year benefits paid by the second injury fund at $2,816 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier to total benefits. Hence total private carrier benefits including deductibles were estimated to be 130,655 + 2,816 * (130,655/181,264) = $132,685 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers at $50,609 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance to total benefits. Hence total self-insurance benefits were estimated to be 50,609 + 2,816 * (50,609/181,264) = $51,395 thousand.

Deductibles
A.M. Best provides benefits figures, excluding policies with deductible benefits. These figures were subtracted from state agency figures, which include policies with deductible benefits. Thus, deductible benefits were estimated to be 130,655 - 110,015 = $20,640 thousand.

Medical Benefits
The procedure used is described in Appendix F, Workers’ Compensation: Benefits, Coverage, and Costs, 2007.
Arizona

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>647,417</td>
</tr>
</tbody>
</table>

**Sources**

Private Carrier – Industrial Commission
State Fund – Industrial Commission
Self-Insurance – Industrial Commission
Second Injury Fund – Industrial Commission
Deductibles – Industrial Commission, 2005; Method A, (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits paid by private carriers at $146,082 thousand. It also provided calendar year total second injury fund benefits at $14,768 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits including deductibles were estimated to be 146,082 + 4,206 + 14,768 * (146,082 / 558,716) = $154,150 thousand.

**State Fund Payments**
The state agency provided calendar year benefits and deductibles paid by the state fund at $307,120 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence total state fund benefits including deductibles were estimated to be 307,120 + 69,726 + 14,768 *(307,120 / 558,716) = $384,964 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits at $105,514 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance to total benefits. Hence total self-insurance benefits were estimated to be 105,514 + 14,768 * (105,514 / 558,716) = $108,303 thousand.

**Deductibles**
The Industrial Commission provided deductible information in 2005. Deductibles for 2007 were estimated assuming that the share of deductibles to non-deductible benefits did not change from 2005. Hence private carrier deductibles were estimated to be $(3,647/126,640) \times 146,082 = \$4,206 \text{ thousand}$ and state fund deductibles were estimated to be $(55,224/243,241) \times 307,120 = \$69,726 \text{ thousand}$.

**Medical Benefits**
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2007.*
Arkansas

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>242,743</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
Self-Insurance – Imputation (Refer to Appendix E)
Second Injury Fund – State Agency
Deductibles – Method D, Manual Equivalent Premiums (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
A.M. best provided calendar year benefits paid by private carriers at $111,326 thousand. The state agency reported calendar year total second injury fund benefits to be $14,817 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits including deductibles were estimated to be $111,326 + $34,460 + $14,817 * ($111,326/190,110) = $154,463 thousand.

Self-Insurance Benefits
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

The self-insurance share of the second injury fund was estimated using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated $88,280 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
California

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>9,916,028</td>
</tr>
</tbody>
</table>

**Sources**

Private Carrier – Workers' Compensation Insurance Rating Bureau
State Fund – A.M. Best
Self Insurance – Office of Self-Insurance Plans at the Department of Industrial Relations
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – Workers' Compensation Insurance Rating Bureau

**Methods**

**Private Carrier Payments**
The rating bureau provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies at $6,720,689 thousand. A.M. Best provided total calendar year benefits paid by the state fund, $1,982,559 thousand. Hence private carrier benefits paid were $6,720,689 – $1,982,559 = $4,738,130 thousand.

**State Fund Payments**
A.M. Best provided total calendar year benefits paid by the state fund at $1,982,559 thousand.

**Self-Insurance Payments**
The state agency provided calendar year benefits paid by self-insurers, $3,195,339 thousand.

**Deductibles**
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be $6,720,689 – $4,745,362 = $1,975,327 thousand.

**Medical Benefits**
The rating bureau and the Office of Self-Insurance Plans provided total medical benefits for insurance carriers and self-insurers. These were added to obtain total medical benefits of $5,384,926 thousand, which were 54.3% of total benefits.
Colorado

| Workers’ Compensation Benefits Paid in 2007 (thousands of dollars) |
|-------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Total       | Private Carrier | State Fund     | Self Insurance  | Private Carrier | State fund Deductibles | Percent Medical |
| 829,747     | 229,988         | 408,023        | 191,736        | 50,858          | 90,228          | 47.5%          |

**Sources**
- Private Carrier – A.M. Best
- State Fund – A.M. Best
- Self-Insurance – Division of Workers’ Compensation
- Second Injury Fund – Division of Workers’ Compensation
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers at $176,917 thousand. The state agency provided calendar year second injury fund benefits, $8,504 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits obtained from A.M. Best to total benefits. Hence total private carrier benefits including deductibles were estimated to be $229,988 thousand.

**State Fund**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at $313,870 thousand.

The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits. Hence total state fund benefits including deductibles were estimated to be $408,023 thousand.

**Self-Insurance Payments**
The state agency provided calendar year benefits paid by self-insurers, $189,369 thousand. The self-insurance share of the second injury fund was estimated using the ratio of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $191,736 thousand.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G,
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
### Connecticut

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Private Carrier Deductibles</th>
<th>State fund Deductibles</th>
<th>Percent Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>725,915</td>
<td>538,338</td>
<td>-</td>
<td>187,577</td>
<td>103,616</td>
<td>-</td>
<td>43.7%</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- Self-Insurance – Workers’ Compensation Commission
- Second Injury Fund – Workers’ Compensation Commission
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $410,246 thousand. Deductibles were estimated to be $103,616 thousand. The state agency provided calendar year second injury fund benefits, $35,038 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits including deductibles were estimated to be $410,246 + $103,616 + $35,038 * (410,246/587,261) = $538,338 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits, $177,015 thousand.

The self-insurance share of the second injury fund was estimated using the Agency’s reported ratio of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $177,015 + $35,038 * (177,015/587,261) = $187,577 thousand.

**Deductibles**
Deductibles for private carriers were estimated to be $103,616 thousand. Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Delaware

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>195,339</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
Self-Insurance – Imputation (Refer to Appendix E)
Second Injury Fund – Pennsylvania and Delaware Compensation Rating Bureau
Deductibles – Pennsylvania and Delaware Compensation Rating Bureau
Medical – Pennsylvania Compensation Rating Bureau

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $98,811 thousand. Deductibles were estimated to be $43,563 thousand. The rating bureau provided calendar year second injury fund benefits, $5,886 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. Hence total private carrier benefits including deductibles were estimated to be $146,158 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $49,181 thousand.

Deductibles
The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, $43,563 thousand.

Medical Benefits
The rating bureau provided the share of medical benefit payments at 57.1% of total benefits.
District of Columbia

<table>
<thead>
<tr>
<th></th>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>87,695</td>
</tr>
</tbody>
</table>

**Sources**

- Private Carrier – A.M. Best
- Self-Insurance – Imputation (Refer to Appendix E)
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $57,208 thousand. Deductibles for private carriers were estimated to be $13,496 thousand. Hence total private carrier benefits were estimated to be $57,208 + $13,496 = $70,704 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Florida

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>2,684,761</td>
</tr>
</tbody>
</table>

**Sources**
Private Carrier – A.M. Best
Self-Insurance – Division of Workers’ Compensation
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $1,327,771 thousand. Deductibles for private carriers were estimated to be $631,240 thousand (see below). Hence total private carrier benefits were estimated to be $1,327,771 + 631,240 = $1,959,011 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits, $725,749 thousand.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Georgia

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1,339,121</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
Self-Insurance – Imputation (Refer to Appendix E)
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $682,335 thousand. Deductibles for private carriers were estimated to be $279,664 thousand (see below). Hence total private carrier benefits were estimated to be 682,335 + 279,664 = $961,999 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $377,122 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Hawaii

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>247,294</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – The Department of Labor and Industrial Relations
State Fund – A.M. Best
Self-Insurance – The Department of Labor and Industrial Relations
Second Injury Fund – The Department of Labor and Industrial Relations
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
The state agency provided total calendar year benefits paid by private carriers and the state fund, including benefits paid under deductible policies, $152,064 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, $80,265 thousand. The state agency provided calendar year second injury fund benefits, $18,243 thousand.

The private carrier share of the second injury fund was estimated by using the ratio of private carrier benefits to total benefits. Total calendar year benefits paid by the state fund were $20,486 thousand as provided by A.M. Best. State fund deductibles were estimated to be $10,434 thousand (see below). Hence total private carrier benefits were estimated to be 152,064 – 20,486 – 10,434 + 18,243 * (80265/177,738) = $129,383 thousand.

State Fund
A.M. Best provided calendar year paid benefits by the state fund $20,486 thousand. State fund deductibles were estimated to be $10,434 thousand (see below). The state agency provided calendar year second injury fund benefits, $18,243 thousand.

The state fund share of the second injury fund was estimated by using the ratio of state fund benefits to total benefits. Hence total state fund benefits were estimated to be 20,486 + 10,434 + 18,243 * (20,486 / 177,738) = $33,022 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance paid benefits at $76,987 thousand.
The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $76,987 + 18,243 \times \left( \frac{76,987}{177,738} \right) = \$84,889$ thousand.

**Deductibles**
Deductibles were estimated as the difference between the state agency’s data, which included deductibles, and the sum of A.M. best private carrier data, which did not include deductibles. A.M. Best provided calendar year paid benefits by private carriers and the state fund, $100,751$ thousand. The state agency provided total private carrier and state fund benefits, $152,064$ thousand. Hence total deductibles were $152,064 – 100,751 = \$51,313$ thousand.

Of total deductibles, state fund deductibles were estimated by assuming the ratio of state fund deductibles to private carrier deductibles to be same as the ratio of state fund benefits to private carrier benefits. State fund deductibles were estimated to be $10,434$ thousand. Private carrier deductibles were estimated by to be $40,879$ thousand.

**Medical Benefits**
The procedure used is described in Appendix F, *Workers’ Compensation: Benefits, Coverage, and Costs, 2007.*
Idaho

| Workers' Compensation Benefits Paid in 2007 (thousands of dollars) |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                  | Total            | Private Carrier  | State Fund       | Self Insurance   | Private Carrier Deductibles | State fund Deductibles | Percent Medical |
|                  | 276,108          | 72,310           | 146,649          | 57,149           | 9,365                       | 18,992            | 60.9%            |

**Sources**

Private Carrier – A.M. Best
State Fund – A.M. Best
Self-Insurance – Imputation (Refer to Appendix E)
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $62,945 thousand. Deductibles for private carriers were estimated to be $9,365 thousand (see below). Hence total private carrier benefits were estimated to be $62,945 + $9,365 = $72,310 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $127,657 thousand. Deductibles for the state fund were estimated to be $18,992 thousand (see below). Hence total state fund benefits were estimated to be $127,657 + $18,992 = $146,649 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to be $57,149 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Illinois

| Workers' Compensation Benefits Paid in 2007 (thousands of dollars) |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                 | Total           | Private Carrier | State Fund      | Self Insurance  | Private Carrier Deductibles | State fund Deductibles | Percent Medical |
| 2,722,402       | 2,024,567       | -               | 697,836         | 463,588         | -                            | -                | 47.2            |

**Sources**
- Private Carrier – A.M. Best
- Self-Insurance – Imputation (Refer to Appendix E)
- Second Injury Fund – Illinois Workers' Compensation Commission
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year paid benefits by private carriers, $1,560,738 thousand. Deductibles for private carriers were estimated to be $463,588 thousand (see below). The state agency provided calendar year second injury fund benefits, $1,426 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $2,024,567 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $697,836 thousand.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Indiana

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>643,783</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- Self-Insurance – Imputation from prior data (Refer to Appendix E)
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**
**Private Carrier Payments**
A.M. Best provided calendar year paid benefits by private carriers, $418,292 thousand. Deductibles for private carriers were estimated to be $116,794 thousand (see below). Hence total private carrier benefits were estimated to be $418,292 + $116,794 = $535,086 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to be $108,697 thousand as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Iowa

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>509,546</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- Self-Insurance – Imputation (Refer to Appendix E)
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
- A.M. Best provided calendar year paid benefits excluding deductibles by private carriers, $296,613 thousand. Deductibles for private carriers were estimated to be $96,850 thousand. Hence total private carrier benefits were estimated to be $296,613 + $96,850 = $393,463 thousand.

**Self-Insurance Payments**
- Self-insurance benefits were estimated to be $116,083 thousand as described in Step E, Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

**Deductibles**
- Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

**Medical Benefits**
- The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2007*. 
Kansas

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>393,722</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
Self-Insurance – Imputation from prior data (Refer to Appendix E)
Second Injury Fund - Division of Workers’ Compensation
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $203,535 thousand. Deductibles for private carriers were estimated to be $67,143 thousand (see below). The state agency provided calendar year second injury fund benefits, $4,263 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $203,535 + 67,143 + 4,263 * (203,535/322,316) = $273,370 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

The self-insurance share of the second injury fund was estimated by using the ratio of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $120,352 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Kentucky

| Workers’ Compensation Benefits Paid in 2007 (thousands of dollars) |
|---|---|---|---|---|---|---|
| Total | Private Carrier | State Fund | Self Insurance | Private Carrier Deductibles | State Fund Deductibles | Percent Medical |
| 647,706 | 350,376 | 85,220 | 212,111 | 60,917 | 14,817 | 58.0% |

**Sources**
Private Carrier – A.M. Best
State Fund – A.M. Best
Self-Insurance – Imputation (Refer to Appendix E)
Second Injury Fund – Kentucky Labor Cabinet, Division of Workers’ Compensation Funds
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by private carriers, $255,460 thousand.

Calendar year second injury fund benefits were estimated by averaging second injury fund benefits reported by the state agency for fiscal years 2007 and 2008. Thus second injury fund benefits were estimated to be \((70,356 + 68,585) / 2 = 69,471\). Deductibles for private carriers were estimated to be $60,917 thousand (see below).

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be \(255,460 + 60,917 + 69,471 * (255,460/521,996) = 350,376\) thousand.

**State Fund**
A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, $62,134 thousand. State fund deductibles were estimated to be $14,817 thousand (see below).

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be \(62,134 + 14,817 + 69,471 * (62,134/521,996) = 85,220\) thousand.

**Self-Insurance Payments**
Self-insurance benefits excluding the second injury fund were estimated as described in Step E, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2007.
The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $212,111 thousand.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2007*.

**Medical Benefits**
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2007*. 
Louisiana

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>579,810</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
State Fund – A.M. Best
Self-Insurance – Office of Workers’ Compensation
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits paid by private carriers, $219,406 thousand. Deductibles for private carriers were estimated to be $72,722 thousand (see below). Hence total private carrier benefits were estimated to be $219,406 + $72,722 = $292,128 thousand.

State Fund Payments
A.M. Best provided calendar year benefits paid by the state fund, $114,000 thousand. Deductibles for the state fund were estimated to be $37,785 thousand (see below). Hence total state fund benefits were estimated to be $114,000 + $37,785 = $151,785 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits, $135,896 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Maine

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>271,495</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- State Fund – A.M. Best
- Self-Insurance – Bureau of Insurance
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles, paid by private carriers, $79,455 thousand. Deductibles for private carriers were estimated to be $15,630 thousand (see below). Hence total private carrier benefits were estimated to be $79,455 + 15,630 = $95,085 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $75,936 thousand. Deductibles for the state fund were estimated to be $14,937 thousand (see below). Hence total state fund benefits were estimated to be $75,936 + 14,937 = $90,873 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Maryland

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Private Carrier Deductibles</th>
<th>State fund Deductibles</th>
<th>Percent Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>830,927</td>
<td>440,618</td>
<td>234,812</td>
<td>155,497</td>
<td>121,231</td>
<td>64,606</td>
<td>43.1</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
State Fund – A.M. Best
Self-Insurance – Bureau of Insurance
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $319,387 thousand. Deductibles for private Carriers were estimated to be $121,231 thousand. Hence total private carrier benefits were estimated to be 319,387 + 121,231 = $440,618 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $170,206 thousand. Deductibles for the state fund were estimated to be $64,606 thousand. Hence total state fund benefits were estimated to be 170,206 + 64,606 = $234,812 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Massachusetts

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
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<tr>
<td>-------</td>
</tr>
<tr>
<td>887,673</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
Self-Insurance – Workers’ Compensation Rating and Inspection Bureau
Second Injury Fund – Workers’ Compensation Rating and Inspection Bureau
Deductibles – Manual Premium Method, National Average (Refer to Appendix G)
Medical – Workers’ Compensation Rating and Inspection Bureau

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $584,819 thousand. Deductibles for private carriers were estimated to be $166,848 thousand (see below).

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $584,819 + 166,848 + 20,726 * (584,819 / 793,378) = $766,945 thousand.

Self-Insurance Payments
The rating bureau reported self-insurance benefits as $117,655 thousand. The self-insurance share of the second injury fund was estimated by using the share of estimated self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $117,655 + 20,726 * (117,655 / 793,378) = $120,729 thousand.

Deductibles
Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits
The rating bureau provided the percentage of medical benefits used, 34.7%.
Michigan

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>1,501,538</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – Workers’ Compensation Agency
- Self-Insurance – Workers’ Compensation Agency
- Second Injury Fund – Workers’ Compensation Agency
- Deductibles – Method B, Subtraction (Refer to Appendix G)
- Medical – Workers’ Compensation Agency

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits including deductibles paid by private carriers, $902,754 thousand. The state agency provided calendar year second injury fund benefits, $16,254 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be 902,754 + 16,254 * (902,754/1,485,285) = $912,633 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits, $582,530 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be 582,530 + 16,254 * (582,530/1,485,285) = $588,906 thousand.

**Deductibles**
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures. Thus, deductible benefits were estimated to be 902,754 – 701,104 = $201,650 thousand.

**Medical Benefits**
The state agency provided the percentage of medical benefits used, 35.6%.
Minnesota

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>--------------------</td>
</tr>
<tr>
<td>936,085</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – Department of Labor and Industry
- State Fund – Department of Labor and Industry
- Self-Insurance – Department of Labor and Industry
- Second Injury Fund – Department of Labor and Industry
- Deductibles – Department of Labor and Industry
- Medical – Department of Labor and Industry

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits paid by private carriers, $591,082 thousand and calendar year second injury fund benefits, $58,622 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $591,082 + $58,622 * (591,082/877,464) = $630,571 thousand.

**State Fund Payments**
The state agency provided calendar year benefits paid by the state fund, $58,776 thousand.

The state fund share of the second injury fund was estimated using the share of state fund benefits reported by the state agency to total benefits. Hence total state fund benefits were estimated to be $51,764 + $58,622 * (51,764/877,464) = $55,222 thousand.

**Self-Insurance Payments**
The state agency provided calendar year benefits paid by self-insurers, $234,618 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits reported by the state agency to total benefits. Hence total self-insurance benefits were estimated to be $234,618 + $58,622 * ($234,618 / 877,464) = $250,292 thousand.
Deductibles
The state agency provided deductibles for private carriers.

Medical Benefits
The state agency provided the percentage of medical benefits used, 51.8%.
## Employees' Compensation Benefits Paid in 2007 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>Percent Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>331,508</td>
<td>184,455</td>
<td>-</td>
<td>147,053</td>
<td>48,834</td>
<td>-</td>
<td>57.9</td>
</tr>
</tbody>
</table>

### Sources
- Private Carrier – A.M. Best
- Self-Insurance – Workers’ Compensation Commission
- Second Injury Fund – Workers’ Compensation Commission
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

### Methods
#### Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $135,564 thousand. Deductibles for private carriers were estimated to be $48,834 thousand. The state agency provided calendar year second injury fund benefits, $119 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be 135,564 + 48,834 + 119 * (135,564/282,555) = $184,455 thousand.

#### Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $146,991 thousand. The self-insurance share of the second injury fund was estimated by using the share of reported self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be 146,991 + 119 * (146,991/282,555) = $147,053 thousand.

#### Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

### Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Missouri

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>------------------</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Sources
- Private Carrier – Division of Workers’ Compensation
- State Fund – Missouri Employers’ Mutual Insurance (MEMI)
- Self-Insurance – Division of Workers’ Compensation
- Second Injury Fund – Division of Workers’ Compensation
- Deductibles – Method B, Subtraction (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

Methods
- **Private Carrier Payments**
  A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $386,824 thousand. Deductibles for private carriers were estimated to be $109,533 thousand. The state agency provided calendar year second injury fund benefits, $67,829.

  The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be 386,824 + 109,533 + 67,829 * (386,824/659,102) = $536,166 thousand.

- **State Fund Payments**
  A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, $61,809 thousand. State fund deductibles were estimated to be $17,502 thousand (see below).

  The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be 61,809 + 17,502 + 67,829 * (61,809 / 659,102) = $85,672 thousand.

- **Self-Insurance Payments**
  The state agency provided calendar year benefits paid by self-insurers, $210,469 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be 210,469 + 67,829 * (210,469/659,102) = $232,129 thousand.

Deductibles
- Deductibles were estimated using manual equivalent premiums. Refer to Appendix G,
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Montana

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>240,997</td>
</tr>
</tbody>
</table>

**Sources**

Private Carrier – Department of Labor and Industry
State Fund – Department of Labor and Industry
Self-Insurance – Department of Labor and Industry
Second Injury Fund – Department of Labor and Industry
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits paid by private carriers, $70,336 thousand and calendar year second injury fund benefits, $1,649 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $70,336 + 1,649 \times (70,336/239,347) = $70,821 thousand.

**State Fund Payments**
The state agency provided calendar year benefits paid by the state fund, $125,227 thousand. The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $125,227 + 1,649 \times (125,227/239,347) = $126,090 thousand.

**Self-Insurance Payments**
The state agency provided calendar year benefits paid by self-insurers, $43,784 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total state fund benefits were estimated to be $43,784 + 1,649 \times (43,784/239,347) = $44,086 thousand.

**Deductibles**
A.M. Best figures were subtracted from state agency figures to estimate deductibles. Thus private carrier deductibles were estimated to be $70,336 − 51,446 = $18,890 thousand and state fund deductibles were estimated to be $125,227 − 115,849 = $9,378 thousand.
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Nebraska

| Workers' Compensation Benefits Paid in 2007 (thousands of dollars) |
|---------------------------------|----------------|----------------|----------------|----------------|----------------|
| Total                           | Private Carrier | State Fund     | Self Insurance | Private Carrier Deductibles | State fund Deductibles | Percent Medical |
| 291,068                         | 219,885         | -              | 71,183         | 53,162          | -              | 62.8            |

Sources
Private Carrier – A.M. Best
Self-Insurance – Imputation (Refer to Appendix E)
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $166,723 thousand. Deductibles for private carriers were estimated to be $53,162 thousand (see below). Hence total private carrier benefits were estimated to be 166,723 + 53,162 = $219,885 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $71,183 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
National Academy of Social Insurance

Nevada

| Workers' Compensation Benefits Paid in 2007 (thousands of dollars) |
|----------------|----------------|-----------------|----------------|----------------|----------------|
|                | Total          | Private Carrier | State Fund     | Self Insurance | Private Carrier Deductibles | State fund Deductibles | Percent Medical |
| 377,749        | 255,528        | -               | 122,221        | 33,133         | -                           | -                | 45.6            |

**Sources**
- Private Carrier – Department of Business and Industry
- Self-Insurance – Department of Business and Industry
- Second Injury Fund – Department of Business and Industry
- Deductibles – Method B, Subtraction (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits including deductibles paid by private carriers, $253,730 thousand. The state agency provided calendar year second injury fund benefits, $2,659 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $253,730 + $2,659 * ($253,730 / 375,091) = $255,528 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits, $121,361 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $121,361 + $2,659 * ($121,361 / 375,097) = $122,221 thousand.

**Deductibles**
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductible benefits. Thus, deductible benefits were estimated to be $253,730 – $220,597 = $33,133 thousand.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
New Hampshire

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>200,208</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
Self-Insurance – Imputation (Refer to Appendix E)
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $125,440 thousand. Deductibles for private carriers were estimated to be $33,481 thousand (see below). Hence total private carrier benefits were estimated to be 125,440 + 33,481 = $158,924 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $41,283 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
New Jersey

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1,967,609</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – Compensation Rating & Inspection Bureau
Self-Insurance – Imputation by average (Refer to Appendix E)
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – Compensation Rating & Inspection Bureau

Methods
Private Carrier Payments
The rating bureau provided calendar year benefits paid by private carriers, $1,501,895 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $465,714 thousand as described in Step F, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2007.

Deductibles
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included benefits. Thus, deductible benefits were estimated to be $1,346,930 – $976,656 = $370,274 thousand.

Medical Benefits
The rating bureau provided the percentage of medical benefits used, 48.0%.
New Mexico

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>239,536</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
State Fund – A.M. Best
Self-Insurance – Workers' Compensation Administration
Second Injury Fund – Workers' Compensation Administration
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits paid by private carriers, $85,721 thousand. Private carrier deductibles were estimated to be $36,520 (see below). The state agency provided calendar year second injury fund benefits, $1,917 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $85,721 + $36,520 + $1,917 * ($85,721/$191,191) = $123,101 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding the second injury fund paid by the state fund, $21,718 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits to total benefits. Hence total state fund benefits were estimated to be $21,718 + $9,235 + $1,917 * ($21,718/$191,191) = $31,188 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $83,752 thousand.

The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $83,752 + $1,917 * ($83,752/$107,439) = $85,247 thousand.

Deductibles
Private carrier deductibles were estimated as the difference between the state agency’s
data, which included deductibles, and the sum of A.M. best private carrier data, which did not include deductibles. Hence state fund deductibles were estimated to be

\[(153,212 - 85,721 - 21,718) \times \left(\frac{21,718}{107,439}\right) = \$9,253\text{ thousand}\]

and private carrier deductibles were estimated to be

\[153,212 - 85,721 - 21,718 - 9,253 = \$36,520\text{ thousand}.

**Medical Benefits**

## New York

| Workers' Compensation Benefits Paid in 2007 (thousands of dollars) |
|---|---|---|---|---|---|---|
| Total | Private Carrier | State Fund | Self Insurance | Private Carrier Deductibles | State fund Deductibles | Percent Medical |
| 3,204,053 | 1,486,568 | 959,117 | 758,368 | 329,975 | Not allowed | 36.0% |

### Sources
- Private Carrier – A.M. Best
- State Fund – A.M. Best
- Self-Insurance – Imputation by average (Refer to Appendix E)
- Deductibles – Manual Premium Method, National Average (Refer to Appendix G)
- Medical – New York Compensation Insurance Rating Board

### Methods

#### Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $1,156,593 thousand. Deductibles for private carriers were estimated to be $329,975 thousand. Hence total private carrier benefits were estimated to be $1,156,593 + $329,975 = $1,486,568 thousand.

#### State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $959,117 thousand.

#### Self-Insurance Payments
Self-insurance benefits were estimated as described in Step F, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

#### Deductibles
Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

#### Medical Benefits
The rating bureau provided the percentage of medical benefits used, 36.0%.
# North Carolina

<p>| Workers' Compensation Benefits Paid in 2007 (thousands of dollars) |
|---------------------------------------------|-----------------|---------------|-----------------|-----------------|-----------------|-----------------|</p>
<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Private Carrier Deductibles</th>
<th>State fund Deductibles</th>
<th>Percent Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,340,245</td>
<td>968,220</td>
<td>-</td>
<td>372,025</td>
<td>217,932</td>
<td>-</td>
<td>45.7%</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- Self-Insurance – Imputation (Refer to Appendix E)
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $750,288 thousand. Deductibles for private carriers were estimated to be $217,932 thousand. Hence total private carrier benefits were estimated to be $750,288 + $217,932 = $968,220 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
North Dakota

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Private Carrier Deductibles</th>
<th>State fund Deductibles</th>
<th>Percent Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>91,612</td>
<td>91,612</td>
<td></td>
<td>0</td>
<td>4,131</td>
<td>4,131</td>
<td>56.2</td>
</tr>
</tbody>
</table>

Sources
Private Carriers – A.M. Best
State Fund – Workforce Safety and Insurance
Deductibles – Workforce Safety and Insurance
Medical – Workforce Safety and Insurance

Methods
Private Carrier Payments
- State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $91,612 thousand.

Deductibles
The state agency provided deductibles for the state fund, $4,131 thousand. Private carrier deductibles were estimated by using the ratio of state fund deductibles to state fund benefits. Thus private carrier deductibles were estimated to be $(4,131/91,612) \times 129 = $6 thousand.

Medical
The state agency provided the percentage of medical benefits used, 56.1%.
Ohio

| Workers' Compensation Benefits Paid in 2007 (thousands of dollars) |
|---|---|---|---|---|---|---|
| Total | Private Carrier | State Fund | Self Insurance | Private Carrier Deductibles | State fund Deductibles | Percent Medical |
| 2,478,080 | 19,335 | 2,017,613 | 441,131 | Not allowed | Not allowed | 41.5% |

Sources
Private Carrier – A.M. Best
State Fund – Bureau of Workers’ Compensation
Self-Insurance – Bureau of Workers’ Compensation
Medical – Bureau of Workers’ Compensation

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits paid by private carriers, $19,335 thousand.

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $2,017,613 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $441,131 thousand.

Medical Benefits
The state agency provided the percentage of medical benefits used, 41.5%.
Oklahoma

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>656,359</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- State Fund – A.M. Best
- Self-Insurance – Workers’ Compensation Court
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $205,421 thousand. Deductibles for private carriers were estimated to be $59,996 thousand (see below). Hence total private carrier benefits were estimated to be 205,421 + 59,996 = $265,417 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $202,362 thousand. Deductibles for the state fund were estimated to be $59,103 thousand. Hence total state fund benefits were estimated to be 202,362 + 59,103 = $261,465 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits, $129,477 thousand.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
## Oregon

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>585,699</td>
</tr>
</tbody>
</table>

### Sources

- Private Carrier – Department of Consumer and Business Services
- State Fund – Department of Consumer and Business Services
- Self-Insurance – Department of Consumer and Business Services
- Deductibles – Department of Consumer and Business Services
- Medical – NCCI (Refer to Appendix F)

### Methods

#### Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, $229,444 thousand.

#### State Fund Payments

The state agency provided calendar year benefits paid by the state fund, $273,909 thousand.

#### Self-Insurance Payments

The state agency provided calendar year self-insurance benefits, $82,346 thousand.

#### Deductibles

The state agency provided deductibles for private carriers, $44,304 thousand.

#### Medical Benefits

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Pennsylvania

Workers' Compensation Benefits Paid in 2007 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>Percent Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,747,847</td>
<td>1,793,764</td>
<td>342,184</td>
<td>611,899</td>
<td>465,931</td>
<td>398</td>
<td>44.6%</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – Bureau of Workers’ Compensation
State Fund – Bureau of Workers’ Compensation
Self-Insurance – Bureau of Workers’ Compensation
Second Injury Fund – Bureau of Workers’ Compensation
Deductibles – Bureau of Workers’ Compensation
Medical – Bureau of Workers’ Compensation

Methods
Private Carrier Payments
The state agency provided calendar year benefits, $1,793,592 thousand, and calendar year total second injury fund benefits, $264 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $1,793,592 + 264 * (1,793,592/2,747,583) = $1,793,764 thousand.

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $342,151 thousand. The state fund share of the second injury fund was estimated by using the share of State Fund benefits to total benefits. Hence total State Fund benefits were estimated to be 342,151 + 264 * (342,151/2,747,583) = $342,184 thousand.

Self-Insurance Payments
The state agency provided total self-insurance benefits, $611,840 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be 611,840 + 264 * (611,840/2,747,583) = $611,899 thousand.

Deductibles
The state agency provided deductibles for private carriers, $465,931 thousand.

Medical Benefits
The state agency provided the percentage of medical benefits used, 44.6%.
Rhode Island

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>
|-------|-----------------|------------|----------------|-----------------------------|------------------------|----------------
| 154,931 | 42,676 | 91,609 | 20,645 | 5,927 | 12,723 | 34.6% |

**Sources**

Private Carrier – A.M. Best
State Fund – A.M. Best
Self-Insurance – Imputation from prior data (Refer to Appendix E)
Second Injury Fund – Rhode Island Department of Labor and Training
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $35,917 thousand. The state agency provided calendar year second injury fund benefits, $2,617 thousand. Deductibles for private carriers were estimated to be $5,927 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $35,917 + 5,927 + 2,617 * (35,917/113,017) = $42,676 thousand.

**State Fund**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $77,100 thousand. Deductibles for the state fund were estimated to be $12,723 thousand.

The state fund share of the second injury fund was estimated by using the share of state fund benefits obtained from A.M. Best to total benefits. Hence total state fund benefits were estimated to be $77,100 + 12,723 + 2,617 * (77,100/113,017) = $91,609 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to be as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
South Carolina

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Private Carrier Deductibles</th>
<th>State fund Deductibles</th>
<th>Percent Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</td>
<td>771,281</td>
<td>555,769</td>
<td>41,619</td>
<td>173,893</td>
<td>191,297</td>
<td>Not allowed</td>
<td>41.9%</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – Second Injury Fund
State Fund – Second Injury Fund
Self-Insurance – Second Injury Fund
Second Injury Fund – Second Injury Fund
Deductibles – Second Injury Fund
Medical – Second Injury Fund

Methods
Private Carrier Payments
The state agency provided calendar year benefits paid by private carriers, $555,769 thousand.

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $41,619 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $173,893 thousand.

Deductibles
The state agency provided deductibles for private carriers, $191,297 thousand.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
South Dakota

| Workers' Compensation Benefits Paid in 2007 (thousands of dollars) |
|---|---|---|---|---|---|
| Total | Private Carrier | State Fund | Self Insurance | Private Carrier Deductibles | State fund Deductibles |
| 119,351 | 102,731 | - | 16,620 | 37,782 | - |
| Percent Medical | 66.6% |

**Sources**
- Private Carrier – Department of Labor
- Self-Insurance – Department of Industrial Relations, Workers’ Compensation Division
- Deductibles – Method B, Subtraction (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
The state agency provided total calendar year benefits paid by private carriers, $102,731 thousand.

**Self-Insurance Payments**
The state agency provided total calendar year benefits paid by self-insured employers, $16,620 thousand.

**Deductibles**
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which included deductibles. Thus, deductible benefits were estimated to be 102,731 – 64,949 = $37,782 thousand.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Tennessee

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>764,896</td>
</tr>
</tbody>
</table>

**Sources**

Private Carrier – A.M. Best
Self-Insurance – Imputation from prior data (Refer to Appendix E)
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carriers Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $417,364 thousand. Deductibles for private carriers were estimated to be $215,367 thousand. Hence total private carrier benefits were estimated to be $417,364 + $215,367 = $632,731 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Texas

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1,432,150</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- State Fund – A.M. Best
- Self-Insurance – Imputation from prior data (Refer to Appendix E)
- Deductibles – Manual Premium Method, National Average (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $633,836 thousand. Deductibles for private carriers were estimated to be $180,833 thousand. Hence total private carrier benefits were estimated to be $633,836 + $180,833 = $814,669 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $243,775 thousand. Deductibles for the state fund were estimated to be $69,549 thousand. Hence total state fund benefits were estimated to be $243,775 + $69,549 = $313,324 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**
Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers’ Compensation: Benefits, Coverage, and Costs, 2007.
Utah

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>267,856</td>
</tr>
</tbody>
</table>

**Sources**

Private Carrier – A.M. Best  
State Fund – A.M. Best  
Self-Insurance – Imputation (Refer to Appendix E)  
Deductibles – Manual Premium Method (Refer to Appendix G)  
Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $69,263 thousand. Deductibles for private carriers were estimated to be $12,381 thousand (see below). Hence total private carrier benefits were estimated to be $69,263 + $12,381 = $81,644 thousand.

**State Fund Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $113,070 thousand. Deductibles for the state fund were estimated to be $20,212 thousand. Hence total state fund benefits were estimated to be $113,070 + $20,212 = $133,282 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Vermont

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>118,987</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- Self-Insurance – Imputation from prior data (Refer to Appendix E)
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $86,920 thousand. Deductibles for private carriers were estimated to be $15,911 thousand. Hence total private carrier benefits were estimated to be $86,920 + 15,911 = $102,831 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Virginia

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1,058,759</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – Workers’ Compensation Commission
Self-Insurance – Imputation (Refer to Appendix E)
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)

Methods
Private Carrier Payments
The state agency provided total calendar year benefits paid by private carriers, $796,504 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $262,255 thousand, as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2007.

Deductibles
A.M. Best figures, which did not include deductible benefits, were subtracted from state agency figures, which did include benefits. Thus, deductible benefits were estimated to be $796,504 – 491,844 = $304,660 thousand.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.
Washington

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1,994,598</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- State Fund – Department of Labor and Industries
- Self-Insurance – Department of Labor and Industries
- Second Injury Fund – Department of Labor and Industries
- Medical – Department of Labor and Industries

**Methods**

**Private Carrier Payments**
A.M. Best reported calendar year benefits paid by private carriers to be $21,894 thousand.

**State Fund Payments**
The state agency provided calendar year benefits paid by the state fund, $1,501,961 thousand.

**Self-Insurance Payments**
The state agency provided calendar year benefits paid by self-insurers, $470,743 thousand.

**Medical Benefits**
The state agency provided the percentage of medical benefits used, 36.3%.
West Virginia

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>------------</td>
</tr>
<tr>
<td>699,748</td>
</tr>
</tbody>
</table>

**Sources**
Private Carrier – Workers’ Compensation Division
Self-Insurance – Workers’ Compensation Division
Second Injury Fund – Workers’ Compensation Division
Medical – Workers’ Compensation Division

**Methods**

**Private Carrier Payments**
The state agency reported calendar year benefits paid by private carriers to be $192,785 thousand.

**State Fund Payments**
The West Virginia Insurance Commission provided information on fiscal years 2004 and 2005. These figures were converted into estimates of calendar year benefits by averaging; the result was $411,953 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2007.

**Medical Benefits**
The procedure used is described in Appendix F, Workers’ Compensation: Benefits, Coverage, and Costs, 2007.
Wisconsin

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

**Sources**

Private Carrier – AM Best
Self-Insurance – Workers’ Compensation Division
Second Injury Fund – Workers’ Compensation Division
Medical – Workers’ Compensation Division

**Methods**

**Private Carrier Payments**

A.M. Best reported calendar year benefits paid by private carriers to be $916,371 thousand. The state agency provided calendar year second injury fund benefits of $16,041 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. Hence total private carrier benefits were estimated to be $916,371 + 16,041 * (916,371/1,078,033) = $930,006 thousand.

**Self-Insurance Payments**

The state agency provided calendar year benefits paid by self-insurers, $181,069 thousand. The self-insurance share of the second injury fund was estimated by using the share of state self-insurance benefits to total benefits. Hence total self-insurance benefits were estimated to be $161,662 + 16,041 * (161,662/1,078,033) = $164,068 thousand.

**Medical Benefits**

The agency provided the percentage of medical benefits used, 74.2%.
Wyoming

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2007 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>126,983</td>
</tr>
</tbody>
</table>

**Sources**
Private Carrier – A.M. Best
State Fund – National Association of Insurance Commissioners, NAIC
Medical – National Average (Refer to Appendix F)

**Methods**
Private Carrier Payments
A.M. Best reported calendar year benefits paid by private carriers to be $4,024 thousand.

State Fund Payments
NAIC provided calendar year benefits paid by the state fund, $122,959 thousand.

Medical Benefits
The percent of medical benefits is based on the weighted average of states where medical data were available. Refer to Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2007.