Introduction
The report *Workers' Compensation: Benefits, Coverage, and Costs, 2009* 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 2009.

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. In addition to these, the states also have second injury funds and guaranty funds, which are also described. 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, 2009* 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 2005-2008.
- **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.
- **Appendix I** gives workers’ compensation under state laws
- **Appendix J** describes second injury funds and guaranty funds

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 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>625,755</td>
<td>297,824</td>
<td>-</td>
<td>327,930</td>
<td>-</td>
<td>119,836</td>
<td>-</td>
<td>67.6%</td>
</tr>
</tbody>
</table>

Guaranty Funds | Self-Insurance Guaranty Funds
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>8,706</td>
<td>-</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)
Guaranty Funds – Department of Labor, Division of Workers’ Compensation

Methods
Private Carrier Payments
The state agency provided total calendar year benefits paid by private carriers, $289,117 thousand. The guarantee benefits data was added to the private carrier benefit estimates. The guaranty funds data were added to the private carrier estimates.

Self-Insurance Payments
The state agency provided total calendar year benefits paid by self-insured employers, $327,930 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 119,836 thousand.

Medical Benefits
The procedure used to calculate medical benefits have been described in Appendix F, in Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

Guaranty Funds
The Division of Workers’ Compensation provided us with the Guaranty funds data of $3,935 thousand. The data were added to the private carrier estimates.
Alaska

<table>
<thead>
<tr>
<th></th>
<th>Workers’ Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>213,372</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>Guaranty Funds</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)
Guaranty Funds – Department of Labor, Division of Workers’ Compensation

Methods
Private Carrier Payments
The state agency provided calendar year benefits paid by private carriers at $150,124 thousand. The state agency also provided calendar year benefits paid by the second injury fund at $2,895 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits including deductibles were estimated to be $156,254 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers at $56,328 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 $57,119 thousand. The guarantee benefits data was added to the private carrier benefit estimates.

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 $25,635 thousand.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Guaranty Funds
The Division of Workers’ Compensation provided us with the Guaranty funds data of $4,023 thousand. The data were added to the private carrier data estimates.
Arizona

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self-Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Carrier – Industrial Commission</td>
<td>$161,946 thousand</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Fund – Industrial Commission</td>
<td>$251,606 thousand</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Insurance – Industrial Commission</td>
<td>$106,426 thousand</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Injury Fund – Industrial Commission</td>
<td>$14,722 thousand</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductibles – Method D, Manual Equivalent Premiums</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical – NCCI</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – Industrial Commission
- State Fund – Industrial Commission
- Self-Insurance – Industrial Commission
- Second Injury Fund – Industrial Commission
- Deductibles – Method D, Manual Equivalent Premiums (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 $161,946 thousand. It also provided calendar year total second injury fund benefits at $14,722 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 $225,639 thousand.

**State Fund Payments**
The state agency provided calendar year benefits and deductibles paid by the state fund at $251,606 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 $315,649 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits at $106,426 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 $109,442 thousand.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2009.*

**Medical Benefits**
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2009.*
Arkansas

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>216,216</td>
<td>150,642</td>
<td>-</td>
<td>65,574</td>
<td>6,332</td>
<td>32,041</td>
<td>-</td>
<td>65.8%</td>
</tr>
</tbody>
</table>

Guaranty Funds | Self-Insurance Guaranty Funds
454 | 23,030

Sources
Private Carrier – A.M. Best
Self-Insurance – State Agency (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)
Guaranty Funds – Arkansas Property and Casualty Guaranty Funds
Self-Insurance Guaranty Funds – Arkansas Property and Casualty Guaranty Funds

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits paid by private carriers at $150,642 thousand. The state agency reported calendar year total second injury fund benefits to be $6,332 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits including deductibles were estimated to be $150,642 thousand.

Self-Insurance Benefits
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

The self-insurance share of the second injury fund was estimated using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated $65,574 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Guaranty Funds
Arkansas Property and Casualty Guaranty Funds provided the data of $454 thousand. The data were added to the private carrier estimates.

Self-Insurance Guaranty Funds
Arkansas Property and Casualty Guaranty Funds provided the data for self-insurance guaranty of $23,030 thousand. The data were added to the state fund data estimates.
California

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>9,317,794</td>
</tr>
</tbody>
</table>

Guaranty Funds | Self-Insurance Guaranty Funds
170,726 | 10,430

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
Guaranty Funds – California Insurance Guarantee Association (CIGA)
Self-Insurance Guaranty Funds- California Insurance Guarantee Association

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 $6,239,878 thousand. A.M. Best provided total calendar year benefits paid by the state fund, $1,597,214 thousand which was subtracted out from the WCIRB data to get the private carrier benefits. California Uninsured Employers Fund provided calendar year total second injury fund benefits at $50,385 thousand, which was added to the private carrier benefits according to their share in total. The guaranty funds provided by CIGA were also added to the estimates. Hence private carrier benefits paid were $4,814,138 thousand.

State Fund Payments
A.M. Best provided total calendar year benefits paid by the state fund at $1,597,214 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $2,866,663 thousand. California Uninsured Employers Fund was added to the Self-insured estimates according to the share of the Self-insured benefits. Self-insured guarantee funds were also added.

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 $1,442,942 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 $5,065,094 thousand, which were 54.4% of total benefits.

Guaranty Funds
California Insurance Guarantee Association provided the data of $170,726 thousand. The data were added to the private carrier estimates.

Self-Insurance Guaranty Funds
California Insurance Guarantee Association provided the data of $10,430 thousand for self insurance guaranty funds. The data were added to the self-insurance benefit estimates.
Colorado

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>884,044</td>
<td>245,494</td>
<td>385,554</td>
<td>252,997</td>
<td>7,243</td>
<td>54,183</td>
<td>86,193</td>
<td>50.2%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>3,125</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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)
Guaranty Funds – Western Guaranty Fund Services

METHODS
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers at $245,493 thousand. The state agency provided calendar year second injury fund benefits, $7,243 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. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits including deductibles were estimated to be $245,493 thousand.

State Fund
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund at $385,554 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 $385,554 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $250,522 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 $252,966 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Guaranty Funds
Western Guaranty Fund Services provided the data for Colorado guaranty funds of $3,125 thousand. The data were added to the private carrier estimates.
Connecticut

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>834,673</td>
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</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,625</td>
<td>-</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)
- Guaranty Funds – Workers’ Compensation Commission

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $478,178 thousand. Deductibles were estimated to be $112,806 thousand. The state agency provided calendar year second injury fund benefits, $39,406 thousand.

The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits including deductibles were estimated to be $621,327 thousand.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits, $201,657 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 $213,347 thousand.

**Deductibles**
Deductibles for private carriers were estimated to be $112,806 thousand. Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Guaranty Funds**
Workers’ Compensation Commission provided the data of 2,625 for guaranty funds. The data were added to the private carrier estimates.
Delaware

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>205,972</td>
</tr>
</tbody>
</table>

Guaranty Funds: Self-Insurance Guaranty Funds
- 1,068

Sources
Private Carrier – A.M. Best
Self-Insurance – Delaware Department of Labor
Second Injury Fund – Delaware Department of Labor, Division of Industrial Affairs
Deductibles – Pennsylvania and Delaware Compensation Rating Bureau
Medical – Pennsylvania and Delaware Compensation Rating Bureau
Self-Insurance Guaranty Funds – Delaware Insurance Guaranty Association

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $106,389 thousand. Deductibles were provided by the Pennsylvania and Delaware Rating Bureau at $49,149 thousand. The state agency provided calendar year second injury fund benefits, $6,586 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 $160,236 thousand.

Self-Insurance Payments
Self-insurance benefits were provided by the state agency at $42,779 thousand. The self-insurance share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated to be $45,736 thousand.

Deductibles
The rating bureau provided reimbursements to private carriers by firms under deductible arrangements, $49,149 thousand.

Medical Benefits
The rating bureau provided the share of medical benefit payments at 55.1% of total benefits.

Self-Insurance Guaranty Funds
Pennsylvania and Delaware Compensation Rating Bureau provided the data of $1,068 for self-insurance guaranty funds. The data were added to the self-insurance estimates.
District of Columbia

| Workers' Compensation Benefits Paid in 2009 (thousands of dollars) |
|---|---|---|---|---|---|---|
| Total | Private Carrier | State Fund | Self Insurance | Second Injury Fund | Private Carrier Deductibles | State Fund Deductibles | % Medical |
| 91,940 | 78,046 | - | 13,894 | - | 13,214 | - | 37.5% |
| Guaranty Funds | Self-Insurance Guaranty Funds | 1,084 | - |

**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)
- Guaranty Funds-

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $63,747 thousand. Deductibles for private carriers were estimated to be $13,214 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $78,046 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Florida

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,977,465</td>
<td>1,924,139</td>
<td>-</td>
<td>1,053,326</td>
<td>53,950</td>
<td>618,758</td>
<td>-</td>
<td>64.4%</td>
</tr>
</tbody>
</table>

Guaranty Funds

| Self-Insurance Guaranty Funds | 2,015 |

Sources

Private Carrier – A.M. Best
Self-Insurance – Division of Workers’ Compensation
Second Injury Fund- Division of Workers’ Compensation’s Annual report
Deductibles – Manual Premium Method (Refer to Appendix G)
Medical – NCCI (Refer to Appendix F)
Self-Insurance Guaranty Funds – Division of Workers’ Compensation

Methods

Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $1,275,497 thousand. Deductibles for private carriers were estimated to be $618,758 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 were estimated to be $1924, 139 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits, $1,027,245 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Self-Insurance Guaranty Funds
Division of Workers’ Compensation provided the data of $2,015 for self-insurance guaranty funds. The data were added to the self-insurance estimates.
Georgia

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,492,696</td>
<td>1,097,153</td>
<td>-</td>
<td>395,543</td>
<td>152,071</td>
<td>282,458</td>
<td>-</td>
<td>49.4%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>13,900</td>
<td>2,588</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)
Guaranty Funds – Georgia Insurers Insolvency Pool
Self-Insurance Guaranty Funds- Georgia Subsequent Injury Trust Funds

Methods

Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $695,148 thousand. Deductibles for private carriers were estimated to be $282,458 thousand (see below). It also provided calendar year total second injury fund benefits at $152,071 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $1,097,153 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to be $395,453 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Guaranty Funds
Georgia Insurers Insolvency Pool provided the data of $13,900 thousand for guaranty funds.

Self-Insurance Guaranty Funds
Georgia Subsequent Injury Trust Funds provided the data of $2,588 thousand for self-insurance guaranty funds. Georgia Insurers Insolvency Pool provided the medical benefits for self-insurance funds. Using that, we imputed the self-insurance guarantee funds.
# Hawaii

## Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>244,375</td>
<td>131,780</td>
<td>30,571</td>
<td>82,023</td>
<td>14,430</td>
<td>30,890</td>
<td>7,166</td>
<td>43.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>-</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, $153,658 thousand. A.M. Best provided calendar year benefits paid by private carriers excluding deductibles, $93,834 thousand. The state agency provided calendar year second injury fund benefits, $14,430 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 $21,768 thousand as provided by A.M. Best. State fund deductibles were estimated to be $7,837 thousand. Hence total private carrier benefits were estimated to be $131,389 thousand.

### State Fund

A.M. Best provided calendar year paid benefits by the state fund $21,768 thousand. State fund deductibles were estimated to be $7,166 thousand. The state agency provided calendar year second injury fund benefits, $14,430 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 $30,571 thousand.

### Self-Insurance Payments

The state agency provided calendar year self-insurance paid benefits at $76,287 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 $82,023 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, $115,602 thousand. The state agency provided total private carrier and state fund benefits, $153,658 thousand. Hence total deductibles were $30,890 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 $7,166 thousand. Private carrier deductibles were estimated by to be $30,890 thousand.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
### Idaho

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>266,461</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>638</td>
<td>-</td>
</tr>
</tbody>
</table>

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)
Guaranty funds – Western Guaranty Fund Services

### Methods

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $70,901 thousand. Deductibles for private carriers were estimated to be $12,429 thousand (see below). It also provided calendar year total second injury fund benefits at $4,004 thousand. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $85,223 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $125,689 thousand. Deductibles for the state fund were estimated to be $22,033 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 were estimated to be $149,948 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to be $31,291 thousand as described in Step E, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2009. The state fund share of the second injury fund was estimated using the ratio of self-insured benefits to total benefits.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**
The procedure used is described in Appendix F, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

**Guaranty Funds**
Western Guaranty Funds Services provided the data of $638 thousand for Idaho guaranty funds. These were added to the private carrier data estimates.
Illinois

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>2,979,286</td>
</tr>
</tbody>
</table>

**Guaranty Funds**

<table>
<thead>
<tr>
<th><strong>Self-Insurance Guaranty Funds</strong></th>
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</thead>
<tbody>
<tr>
<td>-</td>
</tr>
</tbody>
</table>

**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, $1,752,162 thousand. Deductibles for private carriers were estimated to be $503,345 thousand (see below). The state agency provided calendar year second injury fund benefits, $1,533 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 $2,256,602 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated as described in Step E, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

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 $722,684 thousand.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**

The procedure used is described in Appendix F, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.
Indiana

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>611,792</td>
<td>544,868</td>
<td>-</td>
<td>66,924</td>
<td>4,989</td>
<td>115,508</td>
<td>-</td>
<td>71.1%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>277</td>
<td></td>
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<td></td>
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<tr>
<td>Guaranty Funds</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></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)  
Guaranty Funds- Indiana Workers’ Compensation Board

**Methods**

**Private Carrier Payments**

A.M. Best provided calendar year paid benefits by private carriers, $1,752,162 thousand. Deductibles for private carriers were estimated to be $115,508 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. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $544,868 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated to be $66,924 thousand as described in Step D, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2009. The self-insurance share of the second injury fund was estimated by using the share of imputed self-insurance benefits to total benefits.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Guaranty Funds**

Indiana Workers’ Compensation Board provided the data of $277 thousand for the guaranty funds. These were added to the private carrier data estimates.
Iowa

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>556,817</td>
<td>434,115</td>
<td>-</td>
<td>122,702</td>
<td>2,781</td>
<td>91,097</td>
<td>-</td>
<td>54.0%</td>
</tr>
</tbody>
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Guaranty Funds

<table>
<thead>
<tr>
<th>Guaran...</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>487</td>
<td>-</td>
</tr>
</tbody>
</table>

**Sources**

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

**Methods**

**Private Carrier Payments**

A.M. Best provided calendar year paid benefits excluding deductibles by private carriers, $340,506 thousand. The state agency provided calendar year total second injury fund benefits at $2,782 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Deductibles for private carriers were estimated to be $91,097 thousand. Hence total private carrier benefits were estimated to be $434,115 thousand.

**Self-Insurance Payments**

Self-insurance benefits were estimated to be $122,702 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009. The self-insured share of the second injury fund was estimated by using the share of self-insurance to total benefits.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Guaranty Funds**

Iowa Insurance Guaranty Association provided us with the data of $487 thousand. These were added to the private carrier benefits.
Kansas

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
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</tr>
<tr>
<td>418,656</td>
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</table>

Guaranty Funds | Self-Insurance Guaranty Funds
--- | ---
2,613 | -

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)
Guaranty Fund - Western Guaranty Fund Services

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $231,030 thousand. Deductibles for private carriers were estimated to be $70,238 thousand (see below). The state agency provided calendar year second injury fund benefits, $3,761 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $306,423 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

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 $112,233 thousand.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2008.

Guaranty Funds
Western Guaranty Fund Services provided the data for Kansas guaranty fund data of $2,613 thousand. The data were added to the private carrier estimates.
Kentucky

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>737,392</td>
<td>387,820</td>
<td>116,655</td>
<td>232,917</td>
<td>67,672</td>
<td>67,289</td>
<td>15,566</td>
<td>57.1</td>
</tr>
</tbody>
</table>

Guaranty Funds

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)
Guaranty Funds- Kentucky Insurance Guaranty Association

Methods

Private Carrier Payments

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by private carriers, $231,030 thousand.

Calendar year second injury fund benefits were estimated by averaging second injury fund benefits reported by the state agency for fiscal years 2008 and 2009. Thus second injury fund benefits were estimated to be $67,672. Deductibles for private carriers were estimated to be $67,289 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. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $387,820 thousand.

State Fund

A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, $64,699 thousand. State fund deductibles were estimated to be $15,566 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 $116,655 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, 2009.

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 $232,917 thousand.
**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

**Medical Benefits**
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

**Guaranty Funds**
Kentucky Insurance Guaranty Association provided the data for the guaranty fund data of $4,736 thousand. It was added to the private carrier benefit estimates.
Louisiana

<table>
<thead>
<tr>
<th></th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>839,580</td>
<td>135,109</td>
<td>270,075</td>
<td>38,419</td>
<td>92,399</td>
<td>29,292</td>
<td>54.2%</td>
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<td>Guaranty Funds</td>
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<tr>
<td>Sources</td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Private Carrier – A.M. Best</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>State Fund – A.M. Best</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Self-Insurance – Office of Workers’ Compensation</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Second Injury Fund - Louisiana Workforce Commission’s Office of Workers’ Compensation</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Deductibles – Manual Premium Method (Refer to Appendix G)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical – NCCI (Refer to Appendix F)</td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Guaranty Funds- Louisiana Insurance Guaranty Fund Association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Methods

Private Carrier Payments
A.M. Best provided calendar year benefits paid by private carriers, $315,727 thousand. Deductibles for private carriers were estimated to be $92,399 thousand. The state agency provided calendar year total second injury fund benefits at $38,419 thousand. The private carrier share of the second injury fund was estimated using the ratio of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $434,395 thousand.

State Fund Payments
A.M. Best provided calendar year benefits paid by the state fund, $100,089 thousand. Deductibles for the state fund were estimated to be $29,291 thousand (see below). 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 were estimated to be $135,109 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits, $255,455 thousand. The self-insured share of the second injury fund was estimated using the ratio of self-insurance benefits to total benefits.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Guaranty Funds
Louisiana Insurance Guaranty Fund Association provided the data for the guaranty fund data of $8,199 thousand. These were added to the private carrier benefit estimates.
Maine

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>263,512</td>
<td>90,499</td>
<td>96,250</td>
<td>76,762</td>
<td>-</td>
<td>15,314</td>
<td>16,562</td>
<td>46.2</td>
</tr>
</tbody>
</table>

Guaranty Funds
- Self-Insurance
- Guaranty Funds

1,504

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

Methods
Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles, paid by private carriers, $73,681 thousand. Deductibles for private carriers were estimated to be $15,314 thousand (see below). The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $90,499 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $79,688 thousand. Deductibles for the state fund were estimated to be $16,562 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 were estimated to be $96,250 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, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Guaranty Funds
We got the Guaranty Fund data from Guaranty Fund Management services link to Maine Insurance Guaranty Association December Financials. These data were added to the private carrier estimates.
Maryland:

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>895,905</td>
</tr>
</tbody>
</table>

**Guaranty Funds**
- Self-Insurance Guaranty Funds

**Sources**
- Private Carrier – A.M. Best
- State Fund – A.M. Best
- Self-Insurance – Maryland 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, $371,151 thousand. Deductibles for private carriers were estimated to be $85,247 thousand. It also provided calendar year total second injury fund benefits at $14,515 thousand. Hence total private carrier benefits were estimated to be $463,558 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $163,326 thousand. Deductibles for the state fund were estimated to be $43,715 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 were estimated to be $210,192 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, 2009.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Massachusetts

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>950,390</td>
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Guaranty Funds

<table>
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<tr>
<th>Guaranty Funds</th>
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<tbody>
<tr>
<td>6,544</td>
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Self-Insurance Guaranty Funds

Sources

Private Carrier – A.M. Best
Self-Insurance – Workers’ Compensation Rating and Inspection Bureau
Second Injury Fund – Workers’ Compensation Rating and Inspection Bureau
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – Workers’ Compensation Rating and Inspection Bureau
Guaranty Funds- Massachusetts Insurers Insolvency Fund

Methods

Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $595,188 thousand. Deductibles for private carriers were estimated to be $126,503 thousand. It also provided calendar year total second injury fund benefits at $26,575 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $748,427 thousand.

Self-Insurance Payments
The rating bureau reported self-insurance benefits as $115,278 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 $119,250 thousand.

Deductibles
Deductibles were estimated using subtraction. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The rating bureau provided the percentage of medical benefits used, 34.2%.

Guaranty Funds
We got the Guaranty Fund data from Guaranty Fund Management services link to Massachusetts Insurers Insolvency Fund December Financials. We used the subcategory Claims Paid. These data were added to the private carrier estimates.
Michigan

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,509,881</td>
<td>958,184</td>
<td>-</td>
<td>551,697</td>
<td>12,891</td>
<td>318,207</td>
<td>-</td>
<td>35.4%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>Self-Insurance Guaranty Funds</td>
<td>1,866</td>
<td>5,110</td>
<td></td>
<td></td>
<td></td>
<td></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
Guaranty Funds-Michigan Property & Casualty Guaranty Association
Self-Insurance Guaranty Funds – Workers’ Compensation Agency

Methods
Private Carrier Payments
The state agency provided calendar year benefits including deductibles paid by private carriers, $948,116 thousand. The state agency provided calendar year second injury fund benefits, $12,891 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $958,184 thousand.

Self-Insurance Payments
The state agency provided calendar year self-insurance benefits, $541,898 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated to be $551,697 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 $318,207 thousand.

Medical Benefits
The state agency provided the percentage of medical benefits used, 35.4%.
Guaranty Funds
Michigan Property & Casualty Guaranty Association provided the data for Guaranty funds at $1,866 thousand, which was added to the private carrier benefits.

Self-Insurance Guaranty Funds
The Workers’ Compensation Agency provided the data for Self-Insurance Guaranty funds at $5,110 thousand, which was added to the self-insurance estimates.
Minnesota

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,082,620</td>
<td>760,135</td>
<td>54,046</td>
<td>268,439</td>
<td>59,460</td>
<td>200,751</td>
<td>Not allowed</td>
<td>52.1%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>11,022</td>
<td>3,988</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources
Private Carrier – Minnesota Department of Labor and Industry
State Fund/ Assigned Risk Pool – Minnesota Department of Labor and Industry
Self-Insurance – Minnesota Department of Labor and Industry
Special Funds/Second Injury Fund – Minnesota Department of Labor and Industry
Deductibles – Minnesota Department of Labor and Industry
Medical – Minnesota Department of Labor and Industry
Guaranty Funds- Minnesota Department of Labor and Industry
Self-Insurance Guaranty Funds- Minnesota Department of Labor and Industry

Methods
Private Carrier Payments
The state agency provided calendar year benefits paid by private carriers, $707,392 thousand and calendar year second injury fund benefits, $59,460 thousand.

The private carrier share of the special funds/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 $760,135 thousand.

State Fund/ Assigned Risk Pool Payments
The state agency provided calendar year benefits paid by the state fund, $51,036 thousand.

The state fund share of the special funds/second injury fund was estimated using the share of state fund benefits reported by the state agency to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total state fund benefits were estimated to be $54,046 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $249,722 thousand.

The self-insurance share of the special funds/second injury fund was estimated by using the share of self-insurance benefits reported by the state agency to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated to be $268,439 thousand.

Deductibles
The state agency provided deductibles for private carriers.
Medical Benefits
The state agency provided the percentage of medical benefits used, 52.1%.

Guaranty Funds
The Minnesota Department of Labor and Industry provided the data for Minnesota guaranty funds at $11,022 thousand. These data were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds
The Minnesota Department of Labor and Industry provided the data for self-insurance guaranty funds at $3,988 thousand. These were added to the self-insured benefit estimates.
Mississippi

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>318,499</td>
<td>184,327</td>
<td>-</td>
<td>134,171</td>
<td>139,608</td>
<td>27,798</td>
<td>-</td>
<td>59.3%</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
Self-Insurance – Workers’ Compensation Commission
Second Injury Fund – Workers’ Compensation Commission
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, $156,454 thousand. Deductibles for private carriers were estimated to be $27,798 thousand. The state agency provided calendar year second injury fund benefits, $139,608 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 $184,327 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $134,107 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 $134,171 thousand.

Deductibles
Deductibles were estimated using subtraction. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Missouri

Workers’ Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>834,075</td>
<td>556,200</td>
<td>84,185</td>
<td>193,689</td>
<td>53,959</td>
<td>124,812</td>
<td>16,996</td>
<td>54.7%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Guaranaty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>453</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)
Self-Insurance Guaranty Funds – Missouri Property and Casualty insurance Guaranty Association

Methods

Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $397,742 thousand. Deductibles for private carriers were estimated to be $124,812 thousand. The state agency provided calendar year second injury fund benefits, $53,959.

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 $556,200 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding second injury fund benefits and deductibles paid by the state fund, $61,949 thousand. State fund deductibles were estimated to be $16,996 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 $84,185 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $178,164 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total self-insurance benefits were estimated to be $193,689 thousand.

Deductibles
Deductibles were estimated using subtraction. Refer to Appendix G, Workers’ Compensation: Benefits, Coverage, and Costs, 2009.
Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Self-Insurance Guaranty Funds
We got the Guaranty fund data from the Missouri Property and Casualty insurance Guaranty Association website www.mo-miga.org. These data were added to the self-insured benefit estimates.
Montana

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>254,118</td>
<td>84,905</td>
<td>127,934</td>
<td>41,279</td>
<td>1,318</td>
<td>26,826</td>
<td>5,508</td>
<td>56.8%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Source</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guaranty Funds</td>
<td>2,054</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</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)
Guaranty Funds – Western Guaranty Fund Services

Methods

Private Carrier Payments

The state agency provided calendar year benefits paid by private carriers, $82,418 thousand and calendar year second injury fund benefits, $1,318 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $84,905 thousand.

State Fund Payments

The state agency provided calendar year benefits paid by the state fund, $127,265 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 $127,934 thousand.

Self-Insurance Payments

The state agency provided calendar year benefits paid by self-insurers, $41,064 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 $41,279 thousand.

Deductibles

A.M. Best figures were subtracted from state agency figures to estimate deductibles. Thus private carrier deductibles were estimated to be $26,826 thousand and state fund deductibles were estimated to be $5,508 thousand.

Medical Benefits

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Guaranty Funds
Western guaranty fund Services provided the data for Montana’s guaranty funds at $2,054 thousand. These were added to the private carrier benefit estimates.
Nebraska

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>304,156</td>
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</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

**Sources**
- Private Carrier – A.M. Best
- Self-Insurance – Imputation (Refer to Appendix E)
- Second Injury Fund- Workers' Compensation Trust Fund
- 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, $182,591 thousand. Deductibles for private carriers were estimated to be $53,046 thousand. The state agency provided calendar year second injury fund benefits, $1,588 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 $236,868 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to be $67,287 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Nevada

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>432,690</td>
</tr>
</tbody>
</table>

Guaranty Funds | Self-Insurance Guaranty Funds
---|---
- | -

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
A.M. Best provided calendar year benefits including private carrier losses, $222,615 thousand. Deductibles were estimated to be $69,909. Second injury fund provided by the agency was $975 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 $293,133 thousand.

Self-Insurance Payments
The agency provided the data for self-insurance at 139, 181 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 $139,557 thousand.

Deductibles
Deductible benefits were estimated to be $69,909 thousand.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
# New Hampshire

## Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>230,971</td>
<td>184,713</td>
<td>-</td>
<td>46,257</td>
<td>12,939</td>
<td>37,001</td>
<td>-</td>
<td>61.3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

## Sources
- **Private Carrier – A.M. Best**
- **Self-Insurance – Imputation (Refer to Appendix E)**
- **Second Injury Fund - New Hampshire Department of Labor (Imputed from last year)**
- **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, $137,492 thousand. Deductibles for private carriers were estimated to be $37,001 thousand. The second injury fund benefits were estimated to be $12,939 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 $184,713 thousand.

### Self-Insurance Payments
Self-insurance benefits were estimated to be $46,257 thousand as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

### Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

### Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
New Jersey

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>2,002,875</td>
<td>1,563,464</td>
<td>-</td>
<td>439,411</td>
<td>170,800</td>
<td>375,778</td>
<td>-</td>
<td>48.6%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guarantee Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>15,364</td>
<td>-</td>
</tr>
</tbody>
</table>

Sources
Private Carrier – Compensation Rating & Inspection Bureau
Self-Insurance – Imputation by average (Refer to Appendix E)
Self-Insured – Department of Labor
Deductibles – Method B, Subtraction (Refer to Appendix G)
Medical – Compensation Rating & Inspection Bureau
Guaranty Funds - New Jersey Workers’ Compensation Security Fund

Methods
Private Carrier Payments
The rating bureau provided calendar year benefits paid by private carriers, $1,408,655 thousand. The state agency provided calendar year second injury fund benefits, $170,800 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals.

Self-Insurance Payments
Self-insurance benefits were estimated to be $375,778 thousand as described in Step F, Appendix E, Workers’ Compensation: Benefits, Coverage, and Costs, 2009. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

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 $372,973 thousand.

Medical Benefits
The rating bureau provided the percentage of medical benefits used, 48.6%.

Guaranty Funds
The New Jersey Workers’ Compensation Security Fund provided the data for guaranty funds at $15,364 thousand. These were added to the private carrier benefit estimates.
New Mexico

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>282,633</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,569</td>
<td>-</td>
</tr>
</tbody>
</table>

**Sources**

Private Carrier – A.M. Best  
State Fund – Agency  
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)  
Guaranty Funds- State of New Mexico Workers’ Compensation Administration

**Methods**

**Private Carrier Payments**

A.M. Best provided calendar year benefits paid by private carriers, $119,675 thousand. Private carrier deductibles were estimated to be $36,689. The state agency provided calendar year second injury fund benefits, $1,437 thousand.

The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $158,641 thousand.

**State Fund Payments**

New Mexico Mutual Annual Report provided calendar year benefits excluding the second injury fund paid by the state fund, $36,172 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 $36,386 thousand.

**Self-Insurance Payments**

The state agency provided calendar year benefits paid by self-insurers, $86,955 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 $87,606 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 $8,487 thousand and private carrier deductibles were estimated to be...
$36,689 thousand.

**Medical Benefits**
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2009.*

**Guaranty Funds**
State of New Mexico Workers’ Compensation Administration provided the data for guaranty funds at $1,569 thousand. These were added to the private carrier benefit estimates.
New York

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>4,146,728</td>
</tr>
<tr>
<td>Guaranty Funds</td>
</tr>
<tr>
<td>Self-Insurance Guaranty Funds</td>
</tr>
</tbody>
</table>

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

Methods
Private Carrier Payments
New York Compensation Insurance Rating Board provided calendar year benefits including deductibles paid by private carriers, $1,797,434 thousand. Deductibles for private carriers were estimated to be $420,298 thousand. Hence total private carrier benefits were estimated to be $1,797,434 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $1,096,455 thousand.

Self-Insurance Payments
For Self-insurance benefits we have used the market share of paid indemnity of private carriers, state funds, and self-insurers to determine the self-insurance benefits using AMBest private carriers and state fund benefits.

Deductibles
Deductibles were estimated using subtraction. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The rating bureau provided the percentage of medical benefits used, 51.0%.

Guaranty Funds
There were no data available for the guaranty funds.
North Carolina

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,408,926</td>
<td>1,059,199</td>
<td>-</td>
<td>349,728</td>
<td>-</td>
<td>237,367</td>
<td>-</td>
<td>44.7%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>-</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, $821,832 thousand. Deductibles for private carriers were estimated to be $237,367 thousand. Hence total private carrier benefits were estimated to be $1,059,199 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated to as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Guaranty Funds
There were no data available for the guaranty funds.
North Dakota

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>110,526</td>
<td>110,526</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>4,792</td>
<td>60.5%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Sources
Private Carriers –
State Fund – Workforce Safety and Insurance
Deductibles – Workforce Safety and Insurance
Medical – Workforce Safety and Insurance

Methods
Private Carrier Payments
There were no data available for private carrier benefits

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $110,526 thousand.

Deductibles
The state agency provided deductibles for the state fund, $4,792 thousand.

Medical
The state agency provided the percentage of medical benefits used, 60.5%.

Guaranty Funds
There were no data available for the guaranty funds.
Ohio

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>2,353,384</td>
<td>20,968</td>
<td>1,925,330</td>
<td>407,086</td>
<td>-</td>
<td>Not allowed</td>
<td>Not allowed</td>
<td>42.4%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Insurance Funds</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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, $20,968 thousand.

State Fund Payments
The state agency provided calendar year benefits paid by the state fund, $1,925,330 thousand.

Self-Insurance Payments
The state agency provided calendar year benefits paid by self-insurers, $407,086 thousand.

Medical Benefits
The state agency provided the percentage of medical benefits used, 42.4%.

Guaranty Funds
There were no data available for the guaranty funds.
Oklahoma

| Workers' Compensation Benefits Paid in 2009 (thousands of dollars) |
|---|---|---|---|---|---|---|
| Total | Private Carrier | State Fund | Self Insurance | Second Injury Fund | Private Carrier Deductibles | State Fund Deductibles | % Medical |
| 824,855 | 369,263 | 262,060 | 193,532 | 16,608 | 74,805 | 53,088 | 43.2% |

**Guaranty Funds**

- Self-Insurance Guaranty Funds
- -

**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, $287,442 thousand. Deductibles for private carriers were estimated to be $74,805 thousand. The state agency provided calendar year second injury fund benefits, $16,608 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 $369,263 thousand.

**State Fund Payments**

A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $203,993 thousand. Deductibles for the state fund were estimated to be $53,088 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 were estimated to be $262,060 thousand.

**Self-Insurance Payments**

The state agency provided calendar year self-insurance benefits, $188,920 thousand. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

**Deductibles**

Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**

The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Oregon

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>623,095</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,889</td>
<td>353</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)
- Guaranty Funds – Department of Consumer and Business Services
- Self-Insurance Guaranty Funds

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits paid by private carriers, $234,912 thousand. The state agency provided calendar year second injury fund benefits, $1,280 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. The Guaranty Funds provided the guaranty were also added to the private carrier estimates.

**State Fund Payments**
The state agency provided calendar year benefits paid by the state fund, $278,411 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

**Self-Insurance Payments**
The state agency provided calendar year self-insurance benefits, $106,249 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

**Deductibles**
The state agency provided deductibles for private carriers, $61,829 thousand.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Guaranty Funds
Department of Consumer and Business Services provided the data for guaranty funds at $1,889 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds
Department of Consumer and Business Services provided the data for self-insurance guaranty funds at $353 thousand. These were added to the self-insured benefit estimates.
Pennsylvania

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>2,901,339</td>
</tr>
<tr>
<td>Guaranty Funds</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
Guaranty Fund – Bureau of Workers’ Compensation
Self-Insurance Guaranty Fund- Bureau of Workers’ Compensation

**Methods**

**Private Carrier Payments**
The state agency provided calendar year benefits, $1,943,443 thousand, and calendar year total second injury fund benefits, $3,332 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be 1,975,878 thousand.

**State Fund Payments**
The state agency provided calendar year benefits paid by the state fund, $309,855 thousand. The state fund share of the second injury fund was estimated by using the share of State Fund benefits to total benefits. Self-Insurance Guaranty funds data were also added. Hence total state fund benefits were estimated to be $310,215 thousand.

**Self-Insurance Payments**
The state agency provided total self-insurance benefits, $613,084 thousand. The agency also provided with the self-insurance guaranty fund at $1,450 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. The self-insurance guaranty fund data. Hence total self-insurance benefits were estimated to be $615,246 thousand.

**Deductibles**
The state agency provided deductibles for private carriers, $639,190 thousand.

**Medical Benefits**
The state agency provided the percentage of medical benefits used, 46.0%.
Guaranty Funds
The Bureau of Workers’ Compensation provided the data for guaranty funds at $30,175 thousand. These were added to the private carrier benefit estimates.

Self-Insurance Guaranty Funds
The Bureau of Workers’ Compensation provided the data for self-insurance guaranty funds at $1,450 thousand. These were added to the self-insurance benefit estimates.
## Rhode Island

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>157,720</td>
<td>56,795</td>
<td>79,856</td>
<td>21,069</td>
<td>-</td>
<td>7,903</td>
<td>11,112</td>
<td>33.4%</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 (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, $48,892 thousand. Deductibles for private carriers were estimated to be $7,903 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 $56,795 thousand.

#### State Fund
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $68,744 thousand. Deductibles for the state fund were estimated to be $11,112 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 $79,856 thousand.

#### Self-Insurance Payments
Self-insurance benefits were estimated to be as described in Step D, Appendix E, *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

#### Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, *Workers’ Compensation: Benefits, Coverage, and Costs, 2009*.

#### Medical Benefits
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.  

---

## Table: Rhode Island Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Self-Insurance Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

---
### South Carolina

#### Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>891,830</td>
<td>651,014</td>
<td>56,633</td>
<td>184,183</td>
<td>103,089</td>
<td>207,671</td>
<td>Not allowed</td>
<td>41.3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,212</td>
<td>-</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
- Guaranty Funds- South Carolina Property and Casualty Insurance Guaranty Association

#### Methods

**Private Carrier Payments**
The state agency provided calendar year benefits paid by private carriers, $583,455 thousand and second injury fund benefits, $103,089 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data provided by SC Guaranty Association were also added to the private carrier totals.

**State Fund Payments**
The state agency provided calendar year benefits paid by the state fund, $47,758 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

**Self-Insurance Payments**
The state agency provided calendar year benefits paid by self-insurers, $155,316 thousand. The self-insurance share of the second injury fund was estimated by using the share of private carrier benefits to total benefits.

**Deductibles**
The state agency provided deductibles for private carriers, $207,671 thousand.

**Medical Benefits**
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2009.*

**Guaranty Funds**
The data for South Carolina Guaranty Fund was taken from the South Carolina Property and Casualty Insurance Guaranty Association’s Financial Statements. These were added to the private carrier benefit estimates.
### South Dakota

#### Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>93,578</td>
<td>90,019</td>
<td>-</td>
<td>3,558</td>
<td>-</td>
<td>13,594</td>
<td>-</td>
<td>65.4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

#### Sources
- Private Carrier – Department of Labor, Division of Labor and Management
- Self-Insurance – Department of Labor, Division of Labor and Management
- 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, $90,019 thousand.

**Self-Insurance Payments**
The state agency provided total calendar year benefits paid by self-insured employers, $3,558 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 $13,594 thousand.

**Medical Benefits**
The procedure used is described in Appendix F, *Workers' Compensation: Benefits, Coverage, and Costs, 2009*.

**Guaranty Funds**
There were no data available for the guaranty funds.
Tennessee

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>783,903</td>
<td>605,574</td>
<td>-</td>
<td>178,329</td>
<td>7,281</td>
<td>183,977</td>
<td>-</td>
<td>53.9%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Carrier – A.M. Best</td>
</tr>
<tr>
<td>Self-Insurance – Imputation from prior data (Refer to Appendix E)</td>
</tr>
<tr>
<td>Second Injury Fund- Department of Labor</td>
</tr>
<tr>
<td>Deductibles – Manual Premium Method (Refer to Appendix G)</td>
</tr>
<tr>
<td>Medical – NCCI (Refer to Appendix F)</td>
</tr>
</tbody>
</table>

Methods

Private Carriers Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $416,481 thousand. Deductibles for private carriers were estimated to be $183,977 thousand. The state agency provided calendar year second injury fund benefits, $7,281 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 $605,574 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Texas

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>1,595,358</td>
</tr>
<tr>
<td><strong>Guaranty Funds</strong></td>
</tr>
<tr>
<td>21,716</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)
Guaranty Funds- Texas Property & Casualty Insurance Guaranty Association

Methods

Private Carrier Payments
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $685,081 thousand. Deductibles for private carriers were estimated to be $209,846 thousand. The state agency provided calendar year second injury fund benefits, $671 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $917,000 thousand.

State Fund Payments
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $266,690 thousand. Deductibles for the state fund were estimated to be $81,689 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 were estimated to be $348,518 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

Deductibles
Deductibles were estimated using the national average of manual equivalent premium ratios. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Guaranty Funds
Texas Property & Casualty Insurance Guaranty Association provided the data for guaranty funds at $21,716 thousand. These were added to the private carrier estimates.
Utah

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Source</th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>295,624</td>
<td>109,973</td>
<td>136,676</td>
<td>48,975</td>
<td>20,125</td>
<td>14,633</td>
<td>21,149</td>
<td>69.1%</td>
</tr>
</tbody>
</table>

Guaranty Funds
- Self-Insurance Guaranty Funds: 8,758
- State Fund: -

**Sources**
- Private Carrier – A.M. Best
- State Fund – A.M. Best
- Self-Insurance – Imputation (Refer to Appendix E)
- Second Injury Fund - Employer Reinsurance Fund
- Deductibles – Manual Premium Method (Refer to Appendix G)
- Medical – NCCI (Refer to Appendix F)
- Guaranty Funds - Utah Property & Casualty Insurance Guaranty Association

**Methods**

**Private Carrier Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by private carriers, $79,693 thousand. Deductibles for private carriers were estimated to be $14,592 thousand. The state agency provided calendar year second injury fund benefits, $20,126 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits. The guaranty funds benefits data were also added to the private carrier totals. Hence total private carrier benefits were estimated to be $109,973 thousand.

**State Fund Payments**
A.M. Best provided calendar year benefits excluding deductibles paid by the state fund, $107,613 thousand. Deductibles for the state fund were estimated to be $19,704 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 were estimated to be $136,676 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009. The self-insured share of the second injury fund was estimated by using the share of self-insured benefits to total benefits.

**Deductibles**
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.
Guaranty Funds
Utah Property & Casualty Insurance Guaranty Association provided the data for guaranty funds at $8,758 thousand. These were added to the private carrier benefit estimates.
Vermont

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>144,054</td>
<td>124,564</td>
<td>-</td>
<td>19,490</td>
<td>-</td>
<td>19,769</td>
<td>-</td>
<td>49.4%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-</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, $104,789 thousand. Deductibles for private carriers were estimated to be $19,769 thousand. Hence total private carrier benefits were estimated to be $124,564 thousand.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Deductibles
Deductibles were estimated using manual equivalent premiums. Refer to Appendix G, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Guaranty Funds
There were no data available for the guaranty funds.
Virginia

<table>
<thead>
<tr>
<th>Workers' Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>873,483</td>
</tr>
</tbody>
</table>

**Guaranty Funds**

<table>
<thead>
<tr>
<th>Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Carrier – Workers’ Compensation Commission</td>
</tr>
<tr>
<td>Self-Insurance – Imputation (Refer to Appendix E)</td>
</tr>
<tr>
<td>Deductibles – Method B, Subtraction (Refer to Appendix G)</td>
</tr>
<tr>
<td>Medical – NCCI (Refer to Appendix F)</td>
</tr>
</tbody>
</table>

**Methods**

**Private Carrier Payments**
The state agency provided total calendar year benefits paid by private carriers, $658,203 thousand.

**Self-Insurance Payments**
Self-insurance benefits were estimated to be $215,280 thousand, as described in Step E, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**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 $175,296 thousand.

**Medical Benefits**
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

**Guaranty Funds**
There were no data available for the guaranty funds.
WASHINGTON WORKERS’ COMPENSATION BENEFITS PAID IN 2009 (THOUSANDS OF DOLLARS)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,312,186</td>
<td>19,007</td>
<td>1,756,175</td>
<td>537,003</td>
<td>148</td>
<td>Not allowed</td>
<td>Not allowed</td>
<td>34.9%</td>
</tr>
</tbody>
</table>

Guaranty Funds
Self-Insurance Guaranty Funds
- 1,675

SOURCES
Private Carrier – A.M. Best
State Fund – Washington State Fund
Self-Insurance – Washington State Fund
Second Injury Fund – Washington State Fund
Medical – Washington State Fund
Self-Insurance Guaranty Funds- The Washington State Fund

METHODS
PRIVATE CARRIER PAYMENTS
A.M. Best reported calendar year benefits paid by private carriers to be $19,006 thousand. The state agency provided calendar year second injury fund benefits, $148 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits.

STATE FUND PAYMENTS
The state agency provided calendar year benefits paid by the state fund, $1,756,063 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

SELF-INSURANCE PAYMENTS
The state agency provided calendar year benefits paid by self-insurers, $535,294 thousand. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

MEDICAL BENEFITS
The state agency provided the percentage of medical benefits used, 34.9%.

SELF-INSURANCE GUARANTY FUNDS
The Washington State Fund provided the data for Self-Insurance guaranty funds at $1,675 thousand. These were added to the self-insured benefit estimates.
West Virginia

Workers' Compensation Benefits Paid in 2009 (thousands of dollars)

<table>
<thead>
<tr>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td>490,531</td>
<td>173,769</td>
<td>271,671</td>
<td>45,091</td>
<td>11,303</td>
<td>-</td>
<td>-</td>
<td>36.2%</td>
</tr>
</tbody>
</table>

Guaranty Funds

<table>
<thead>
<tr>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>74,598</td>
</tr>
</tbody>
</table>

Sources

Private Carrier – A.M. Best
Self-Insurance – West Virginia Offices of the Insurance Commissioner
Second Injury Fund – West Virginia Offices of the Insurance Commissioner
Medical – West Virginia Offices of the Insurance Commissioner
Self-Insurance Guaranty Funds - West Virginia Offices of the Insurance Commissioner

Methods

Private Carrier Payments
A.M. Best reported calendar year benefits paid by private carriers to be $169,764 thousand. The state agency provided calendar year second injury fund benefits, $11,303 thousand. The private carrier share of the second injury fund was estimated by using the share of private carrier benefits to total benefits.

State Fund Payments
The West Virginia Insurance Commission provided information on fiscal years 2009 and 2010. These figures were converted into estimates of calendar year benefits by averaging; the result was $265,411 thousand. The state fund share of the second injury fund was estimated using the ratio of state fund benefits to total benefits.

Self-Insurance Payments
Self-insurance benefits were estimated as described in Step D, Appendix E, Workers' Compensation: Benefits, Coverage, and Costs, 2009. The self-insurance share of the second injury fund was estimated by using the share of self-insurance benefits to total benefits. Self-Insurance Guaranty funds data were also added.

Medical Benefits
The procedure used is described in Appendix F, Workers' Compensation: Benefits, Coverage, and Costs, 2009.

Self-Insurance Guaranty Funds
The West Virginia Offices of the Insurance Commissioner provided the data for Self-Insurance guaranty funds at $74,598 thousand. These were added to the self-insured benefit estimates.
### Wisconsin

<table>
<thead>
<tr>
<th>Workers’ Compensation Benefits Paid in 2009 (thousands of dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1,113,240</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranty Funds</th>
<th>Self-Insurance Guaranty Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<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 $937,855 thousand. The state agency provided calendar year second injury fund benefits of $12,985 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 $956,730 thousand.

#### Self-Insurance Payments
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 $156,511 thousand.

#### Medical Benefits
The agency provided the percentage of medical benefits used, 68.8%.

#### Guaranty Funds
There were no data available for the guaranty funds.
Wyoming

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Private Carrier</th>
<th>State Fund</th>
<th>Self Insurance</th>
<th>Second Injury Fund</th>
<th>Private Carrier Deductibles</th>
<th>State Fund Deductibles</th>
<th>% Medical</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>136,515</td>
<td>1,751</td>
<td>134,764</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>50.9%</td>
</tr>
<tr>
<td>Guaranty Funds</td>
<td>69</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Self-Insurance Guaranty Funds</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sources
Private Carrier – A.M. Best
State Fund – National Association of Insurance Commissioners, NAIC (Imputed from last year)
Medical – National Average (Refer to Appendix F)
Guaranty Funds – Western Guaranty Fund Services

Methods
Private Carrier Payments
A.M. Best reported calendar year benefits paid by private carriers to be $1,681 thousand. The guaranty funds benefits data were also added to the private carrier totals.

State Fund Payments
NAIC provided calendar year benefits paid by the state in 2008, we imputed the 2009 figure.

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, 2009.

Guaranty Funds
The guaranty funds data of $69,539 thousand were provided by the Western Guaranty Fund Services.