

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

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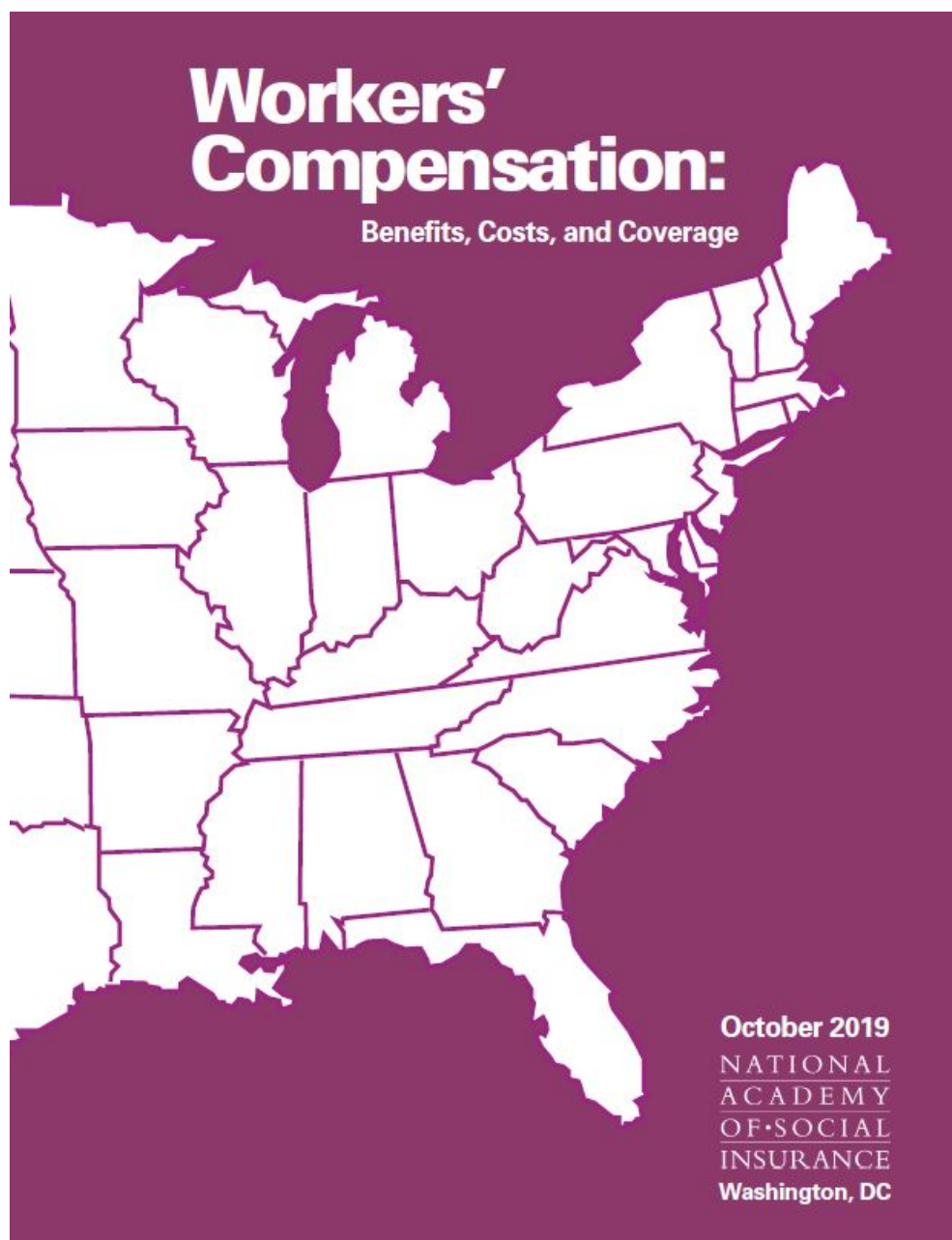


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I. Introduction

Workers' Compensation: Benefits, Coverage, and Costs (2017 Data) provides estimates of benefits paid, employer costs, and numbers of workers covered by workers' compensation (WC) nationally, by state, and federally. This document provides additional information on the data sources and methods used to generate those estimates, as well as state summary tables that report key metrics for each state across time and document data availability and record-keeping activities. We hope that this companion to the primary report will spur discussions about improving and refining state information that will ultimately enhance the quality of data related to WC and aid our understanding of trends in WC benefits, coverage, and costs at both the state and national levels.

The rest of this document is organized as follows: Section II describes the data sources, and Table A.1 summarizes the specific sources for each state by type of WC coverage. Section III reports on our methods for estimating WC benefits and costs by type of coverage, provides detailed information on second injury, guaranty, and special funds, including trends across time, and conveys information on medical benefit estimates. Section IV reports the updated version of Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*. Section V includes two tables for each state: one that summarizes and reports key metrics between 2013 and 2017, and another that includes the specific benefit and cost amounts reported for each type of WC coverage in 2017.

II. Data Sources

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

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

A.M. Best data. The A.M. Best data supplement the state survey data in cases where the survey data are incomplete, missing, or determined to be incorrect. These data include information for all premiums paid (costs) and losses (benefits) for private carriers in every state and for 17 of the 23 state funds.^{1, 2} The data do not include information about benefits paid by the other six state funds or by self-insured employers, employers under deductible policies, or special funds.

NCCI data. The primary source of data on medical benefits is the NCCI (2019a). Where NCCI data are not available, estimates of medical benefits are based on reports from the states. NCCI also provides data on reimbursements paid through deductible policies.

Table A.1 reports the data sources for each state, including the specific state agencies, and for each type of WC coverage. We also report the names of special funds that reported benefits paid in 2017 and the source of medical benefits paid. For any data that are estimated, including benefits paid through deductible policies, please refer to Section II for a description of our methods.

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

² Utah Senate Bill 92, passed in 2017, repealed the statute creating the Workers' Compensation Fund (Utah's public state fund). The former-lead company of WCF is now known as WCF Mutual Insurance Company, and is a for-profit mutual insurance company. Though this did not become effective until January 1, 2018, AM Best data on Utah classified all 2017 Utah premiums and losses under private insurance. WCF Mutual Insurance Company will remain the insurer of last resort in Utah until 2020. The "23" figure includes Utah as the state fund paid out benefits in calendar years 2013-2016.

Table A.1. Data Sources for 2017.

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

Table A.1. Data Sources for 2017, cont.

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

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

Table A.1. Data Sources for 2017, cont.

State	Private Carrier	State Fund	Self-Insured	Second Injury Fund	Special Fund	Guaranty Fund	Self-Insurance Guaranty Funds	Private Carrier Deductible	State Fund Deductible	Medical
Oklahoma	A.M. Best	A.M. Best	Estimated—Historical	Multiple Injury Trust Fund	-	-	-	MPM	MPM	NCCI
Oregon	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	-	Uninsured Employers Fund; Benefit Adjustment Fund for Long-term Cases; Supplemental Disability for Multiple Jobs; Reopened Case Fund; Workers' with Disability Fund; Preferred Worker Program Premium Exception; Preferred Worker Program Contract Costs; Employer at Injury Program	Dept. of Consumer and Business Services, Information Management Division	Dept. of Consumer and Business Services, Information Management Division	Subtraction	-	NCCI
Pennsylvania	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	Uninsured Employers Fund; WC Security Fund; Occupational Disease Fund	PA Dept. of Labor & Industry	PA Dept. of Labor & Industry	Rating Bureau	-	PA Dept. of Labor & Industry
Rhode Island	A.M. Best	A.M. Best	Estimated—Historical	RI Dept. of Labor and Training, Division of WC	-	RI Property and Casualty Insurance Guaranty Assn.	-	MPM	-	NCCI
South Carolina	SC WC Commission	SC WC Commission	SC WC Commission	SC WC Commission	-	SC Property and Casualty Insurance Guaranty Assn.	-	Subtraction	-	NCCI
South Dakota	A.M. Best	-	Estimated—Historical	-	-	-	-	MPM	-	NCCI
Tennessee	TN Dept. of Labor and Workforce Development, Division of WC	-	TN Dept. of Labor and Workforce Development, Division of WC	TN Dept. of Labor and Workforce Development, Division of WC	-	-	-	MPM	-	NCCI

Table A.1. Data Sources for 2017, cont.

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

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

III. Estimating Workers' Compensation Benefits and Costs

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

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

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

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

Private Carriers

Benefits

Forty-seven out of 51 jurisdictions allow private carriers to write WC policies.³ To estimate private carrier benefits paid for these 47 states, we used data collected from our annual questionnaire for 21 states (17 state agencies and 4 rating bureaus) and A.M. Best data for the remaining 26 states.

Costs

The Academy estimates of employer costs for benefits paid under private insurance are the sum of “direct premiums written,” as reported by A.M. Best and the National Association of Insurance Commissioners (NAIC), plus our estimate of benefits paid under deductible arrangements, plus any assessments for WC

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

related special funds.⁴ In the cases of Delaware, Minnesota, and Pennsylvania, data provided by state agencies are used instead of A.M. Best data for deductible estimates. Examples of special funds for which employers may pay assessments are listed in the “Special Fund” column in Table A.1.

State Funds

Benefits

In 2017, 22 states had state funds that paid WC benefits. Of these, 16 states had competitive funds and 4 had exclusive funds. South Carolina had a nonexclusive state fund that provided WC insurance for state and local government employees but did not write policies for private employers. West Virginia discontinued its state fund in 2009, but was still paying benefits on some claims in 2017. We relied on state-provided data for 8 states (including the states with exclusive funds) and A.M. Best data for the remaining 14 states.

Costs

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

Deductibles

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

Forty-six jurisdictions allow private carriers to write deductible policies for WC coverage,⁵ and 10 jurisdictions allow deductible policies for state funds.⁶ In 2017, three states -- Delaware, Minnesota, and

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

Pennsylvania – reported the amount of benefits paid through deductible policies. To estimate benefits paid through deductible policies in the states where the data are not available, the Academy uses one of two methods: the Subtraction Method, or the Manual Premium Method, both described below.

Subtraction Method

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

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

In 2017, we used this method to estimate private carrier benefits paid through deductible policies in 19 jurisdictions: Alabama, Alaska, California, Connecticut, Florida, Hawaii, Kansas, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, New Jersey, New Mexico, New York, Oregon, South Carolina, and Tennessee. We also used this method to estimate state fund benefits paid through deductible policies in two jurisdictions: Hawaii and New Mexico.

Manual Premium Method

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

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

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

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

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

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

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

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

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

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

In 2017, we used this approach to estimate benefits paid under deductible policies through private carriers in 24 states and through state funds in eight states.

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

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

Self-Insured Employers

Benefits

All jurisdictions except North Dakota and Wyoming allow employers to self-insure.⁷ Of the 49 jurisdictions that allow self-insurance, 28 provided data on self-insured benefits paid. We estimated self-insured benefits paid in the remaining 21 jurisdictions using one of two methods, depending on the information available for the particular state.

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

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

Private carrier and state fund benefits paid and deductibles are known for all jurisdictions, with some deductibles estimated. If we knew the total benefits paid in the jurisdictions without any reported self-

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

insured benefits, then we could simply subtract all non-self-insured benefits from total benefits to get the amount of self-insured benefits. However, we do not know total benefits paid in those jurisdictions, so instead we use the data we do have to estimate the ratio of self-insured benefits to total benefits:

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

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

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

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

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

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

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

In the above equation, SI benefits % in state s , time t , is equal to the SI benefits % in state s in the most recent year available (time $t-x$) multiplied by the ratio of the national SI benefits % in time t to the national SI benefits % in time $t-x$. The national SI benefits % is the share of self-insured benefit payments in the states that provided the information. In 2017, 29 states provided information on self-insured benefits and the national SI benefits % was 26.1 percent.

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

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

As an example, we were not able to obtain self-insured benefits paid data for Arizona in 2017. Further, assume the most recent year we obtained information on self-insured benefits paid data in Arizona was 2013. In 2013, Arizona's SI benefits % was 24.0 percent. To account for trends across time in the distribution of payments, we would multiply Arizona's SI benefits % in 2013 by the ratio of the national SI benefit % in 2017 (26.1%) and 2013 (25.0%). In this example, we would estimate Arizona's share of self-insured benefits in 2017 as:

$$\text{SI benefits \%}_{\text{AZ},2017} = \text{SI benefits \%}_{\text{AZ},2013} * \frac{\text{SI benefits \%}_{\text{national},2017}}{\text{SI benefits \%}_{\text{national},2013}} = 24.0\% * \frac{26.1\%}{25.0\%} = 25.1\%$$

Using the estimated SI benefits % in 2017, we would then calculate Arizona's estimated SI benefits as:

$$\text{SI benefits}_{\text{AZ},2017} = (\text{PC (benefits + deductibles)}_{\text{AZ},2017} + \text{SF (benefits + deductibles)}_{\text{AZ},2017}) * \left(\frac{.251}{1 - .251} \right)$$

In 2017, we used this approach to estimate self-insured benefits for eleven jurisdictions: District of Columbia, Massachusetts, Nevada, New Hampshire, New York, Oklahoma, Rhode Island, South Dakota, Texas, Vermont, and West Virginia.

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

For the remaining 10 jurisdictions (Georgia, Illinois, Iowa, Kentucky, Louisiana, Nebraska, New Jersey, North Carolina, Utah, and Virginia) without historical self-insured benefits paid data, we used payroll data and self-insured benefits paid across the country. First, we estimated the share of payroll covered by self-insured employers in these jurisdictions. Second, we weighted that share of payroll by the average relationship of SI benefits % to SI payroll % for the jurisdictions where data were available in 2017 from an agency source.

To estimate the share of payroll covered by self-insured employers, we rely on data from the Department of Labor (DOL), NCCI, rating bureaus, and state agencies. The DOL provides the total non-federal payroll, while the NCCI provides private carrier and state fund payrolls for 38 states. Rating bureaus and state agencies provide payroll information specifically for workers at self-insured firms, as well as for workers covered by private carriers and state funds in an additional 10 jurisdictions.

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

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

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

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

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

Where s = each of the 27 jurisdictions where self-insured and total benefits paid data are available, as well as self-insured payroll amounts.

Table A.2 reports the average ratio of SI benefits % to SI payroll % for the 27 jurisdictions where the data were available in 2017. As the table reports, the ratio was less than one in each year between 2013 and 2017. If the ratio were equal to one, that would mean that there is a one-for-one relationship between self-insured benefits paid and payroll, so as the ratio of self-insured covered payroll increases (decreases), the share of benefits paid by self-insured employers would increase (decrease) by a similar amount. A ratio of less than one means that the benefits paid by self-insured employers as a fraction of total benefits are less than their representation in the total payroll.

For each of the 10 jurisdictions where we estimate SI benefits % using this approach, we multiply the SI payroll % of the particular state, s^* , with the average ratio of SI benefits % to SI payroll % in the states where the data is available:

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

In 2017, this equaled (using the average reported in Table A.2):

$$\text{SI benefits \%}_{s^*} = \text{SI payroll \%}_{s^*} * 0.813$$

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

Year	Ratio
2013	0.820
2014	0.825
2015	0.842
2016	0.800
2017	0.813

Source: National Academy of Social Insurance estimates. The ratio reported is the average ratio of SI benefits as a percent of total benefits to SI payroll as a percent of total payroll for 27 jurisdictions where the data were available.

Costs

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

Table A.3 reports the annual Admin Cost % from 2013 to 2017 for each state, as well as the percentage point change, median, and mean across the time period. States are also ranked from highest to lowest average Admin Cost % from 2013-2017. In reports through 2015, we relied on the national average of administrative costs for each state – in 2017, for example, the national average as reported by NAIC was 18.6 percent. As such, self-insured employer costs in any individual state would be calculated as:

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

$$\text{Self-Insured Employer Costs} = \text{SI Benefits} * (1.186)$$

However, as the Table shows, there are significant variations in administrative costs as a percent of total benefits paid across the country. To account for these variations, and to improve our state-by-state estimates of self-insurance employer costs, we used the state-specific administrative costs as a percent of total benefits in 2017, with updates from 2013-2016.⁹ This change was implemented for the 2016 report. In the updated estimates, self-insured employer costs are calculated as:

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

Where Admin Cost % = the ratio of administrative costs to total benefits paid. The updates generated some changes in state-by-state self-insured employer costs between 2013 and 2017, depending on whether the Admin Cost % in a given state was above or below the national average. However, the impact on total self-insured employer costs was minimal. Comparing the two approaches with 2017 data, self-insured employer costs were less than one percent (0.48%) higher using the updated state-by-state Admin Cost % estimates compared to using the national average Admin Cost %.¹⁰ In 2017, self-insured employer costs represented 18.9 percent of total costs, so the impact of this change on total employer costs was negligible.

Between 2013 and 2017, only 19 of 51 states saw administrative costs decrease relative to benefits paid; the overall trend in recent years has been for administrative costs to increase as a share of overall WC costs. The states with the lowest average Admin Cost % across this time period were Oregon (7.6%), New York (8.1%), and Kentucky (8.4%). The states with the highest average Admin Cost % were the District of Columbia (33.3%), Georgia (29.8%), and Louisiana (29.2%). North Dakota and Wyoming are excluded from the table because neither state allows self-insurance.

⁹ For the 2017 report, SI administrative costs in Ohio and Washington are measured using the national average Admin Cost % from NAIC. This is because the small amount of private insured benefits in both states yields a volatile Admin Cost %. In Washington, for example, Admin Cost % fell from 25.2% to 16.9% between 2016 and 2017. This differs from the 2016 report, in which state figures were used.

¹⁰ 2017 self-insured employer costs were \$18.282 billion using the updated approach. Using the old approach, self-insured employer costs were \$18.163 billion.

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

States	Percent					2013-2017			Average Rank
	2013	2014	2015	2016	2017	%Change	Median	Average	(Lowest=1, Highest=49)
Alabama	19.8	20.8	22.6	23.2	23.3	3.5	22.6	21.9	36
Alaska	15.7	17.1	16.3	17.9	21.2	5.5	17.1	17.7	26
Arizona	19.0	17.6	16.4	15.0	15.8	-3.2	16.4	16.8	24
Arkansas	24.2	24.7	26.3	26.2	24.5	0.2	24.7	25.2	44
California	19.8	21.6	23.9	24.3	24.2	4.4	23.9	22.8	38
Colorado	14.1	13.3	12.9	12.9	13.7	-0.5	13.3	13.4	12
Connecticut	13.2	10.2	15.5	14.6	14.8	1.6	14.6	13.6	14
Delaware	21.8	19.4	25.2	28.1	30.4	8.6	25.2	25.0	42
District of Columbia	42.8	14.5	46.5	29.9	32.7	-10.1	32.7	33.3	49
Florida	20.1	21.9	21.0	20.8	21.0	1.0	21.0	21.0	33
Georgia	29.2	29.0	31.1	30.0	29.7	0.5	29.7	29.8	48
Hawaii	23.4	24.6	24.2	25.1	22.1	-1.2	24.2	23.9	41
Idaho	12.0	13.1	12.2	12.6	13.4	1.4	12.6	12.7	11
Illinois	13.6	13.6	15.1	15.2	15.3	1.7	15.1	14.6	16
Indiana	10.7	12.8	13.5	12.8	12.4	1.7	12.8	12.4	10
Iowa	11.0	11.2	12.7	11.7	12.0	1.0	11.7	11.7	6
Kansas	17.8	23.4	18.3	18.6	20.1	2.3	18.6	19.6	28
Kentucky	12.2	8.9	10.1	1.6	9.2	-2.9	9.2	8.4	3
Louisiana	25.1	30.5	30.7	26.8	33.2	8.2	30.5	29.2	47
Maine	9.9	10.3	10.7	11.2	10.2	0.3	10.3	10.5	5
Maryland	16.0	15.5	17.9	18.3	18.9	2.8	17.9	17.3	25
Massachusetts	16.0	15.4	16.0	15.6	15.7	-0.3	15.7	15.8	21
Michigan	14.3	15.8	17.2	17.0	16.0	1.8	16.0	16.1	22
Minnesota	16.5	16.3	19.8	19.9	18.2	1.7	18.2	18.1	27
Mississippi	21.0	21.0	22.7	22.7	20.9	0.0	21.0	21.7	34
Missouri	14.5	16.3	15.4	14.8	13.6	-0.9	14.8	14.9	17
Montana	11.3	13.2	11.7	6.9	6.6	-4.7	11.3	10.0	4
Nebraska	11.0	12.4	14.0	11.3	12.5	1.5	12.4	12.2	9
Nevada	20.3	19.9	20.9	20.4	19.8	-0.5	20.3	20.3	31
New Hampshire	21.4	27.2	24.7	25.7	31.2	9.7	25.7	26.0	46
New Jersey	10.6	25.0	21.2	21.9	21.8	11.2	21.8	20.1	30
New Mexico	14.6	17.3	16.4	16.1	16.0	1.4	16.1	16.1	23
New York	0.6	4.7	10.2	13.0	11.9	11.3	10.2	8.1	2
North Carolina	13.4	15.0	15.5	16.8	16.5	3.1	15.5	15.4	18
Ohio	18.4	20.8	9.2	7.8	10.9	-7.4	10.9	13.4	13
Oklahoma	22.0	23.9	23.0	25.9	24.4	2.4	23.9	23.9	40
Oregon	8.1	6.9	7.3	8.3	7.2	-0.9	7.3	7.6	1
Pennsylvania	14.5	15.3	16.9	16.4	14.6	0.1	15.3	15.5	20
Rhode Island	19.9	24.0	26.5	28.7	29.0	9.1	26.5	25.6	45
South Carolina	19.7	26.9	27.2	27.0	24.5	4.8	26.9	25.0	43
South Dakota	16.1	15.6	15.0	14.7	15.9	-0.1	15.6	15.4	19
Tennessee	22.9	25.4	20.8	19.1	21.1	-1.8	21.1	21.9	35
Texas	21.9	23.4	22.9	23.3	23.3	1.4	23.3	23.0	39
Utah	20.2	22.8	22.1	23.1	22.9	2.7	22.8	22.2	37
Vermont	11.4	11.5	11.9	11.9	12.4	1.0	11.9	11.8	8
Virginia	13.4	13.6	14.5	14.7	14.6	1.2	14.5	14.2	15
Washington	21.6	14.6	22.1	25.2	16.9	-4.7	21.6	20.1	29
West Virginia	22.0	19.1	21.2	19.1	21.1	-0.9	21.1	20.5	32
Wisconsin	11.0	10.9	11.6	13.1	12.2	1.1	11.6	11.8	7
Total	15.2	17.0	18.5	18.6	18.6	3.3	18.5	17.6	

Notes: North Dakota and Wyoming do not allow employers to self-insure and have therefore been excluded.

Second-Injury Funds, Special Funds, and Guaranty Funds

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

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

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

Benefits

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

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

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

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

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

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

Twenty-nine states provided data on second injury fund (SIF) benefits paid in 2017. We estimated SIF benefits in Massachusetts based on recent data.¹² Nineteen states provided data on special fund benefits paid in 2017. Special fund benefits were estimated in D.C., Kentucky, Utah, and West Virginia (WC Fund). Twenty-three states provided data for insurance guaranty funds and we estimated benefits paid for IGFs in 5 additional states: Delaware, Georgia, Iowa, Michigan, and South Carolina. Ten states provided the data for self-insurance guaranty funds, and SIGF benefits were estimated in Georgia.

Costs

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

Trends

Table A.4 reports total benefits paid for second injury, guaranty, and special funds between 2013 and 2017, the percent change across those years, and the percent of non-federal WC benefits paid. Benefits

¹² Benefits paid by SIF, IGF, SIGF, and Special Funds are estimated using a linear trend from the previous five years.

paid for each type of fund except guaranty funds increased between 2013 and 2017, with the total amount increasing from roughly \$1.76 billion in 2013 to approximately \$1.82 billion in 2017. As a percent of non-federal WC benefits paid, total fund payments increased from 3.0 percent to 3.1 percent over the same time period.

Among second-injury, guaranty, and special funds, the amount of benefits paid through second injury funds (SIFs) increased the most (9%) between 2013 and 2017. The total amount of benefits paid through SIFs increased from approximately \$564 million in 2013 to just under \$616 million in 2017. This increase was driven by three of the four highest payers of SIF benefits (Missouri, Louisiana, and California) that experienced increases of 142, 81, and 91 percent, respectively. Combined, these states, accounted for over one third of all SIF benefits paid in the country in 2017, up from under one fifth of all SIF benefits in 2013.

Special fund benefits increased 5 percent from approximately \$828 million to just under \$877 million over the relevant time period. Special fund totals in the country are driven primarily by Washington state, which accounted for 51.2 percent and 58.2 percent of total special fund benefits in 2013 and 2017, respectively. Over this period special fund benefits grew by 19.3 percent in Washington. Excluding Washington state, special fund benefits paid declined 10.3 percent between 2013 and 2017 in the rest of the country.

Self-insured guaranty fund (SIGF) benefits paid grew 4 percent between 2013 and 2017. From 2013 to 2017 SIGF benefits accounted for, on average, 0.055 percent of total benefits paid in the country. California accounts for the largest share of total SIGF benefits in the country (40% and 28% of total SIGF benefits in 2013 and 2017, respectively), and has experienced a decline of 26.7 percent in SIGF benefits paid from 2013 to 2017. Excluding California, SIGF benefits paid in the rest of the U.S. increased 25.3 percent between 2013 and 2017.

Benefits paid by State Insurance Guaranty Funds (IGFs) decreased by 11 percent from 2013 to 2017. The 11 percent decrease was driven by California's IGF, which accounted for 69.3 and 62.9 percent of total IGF benefits in 2013 and 2017, respectively. Across this time-period, California's IGF benefits decreased by 19.3 percent, and by 21.5 percent between 2015 and 2017. Not including California in the totals, IGF benefits increased by 7 percent in the rest of the country between 2013 and 2017. As a percent of total non-federal WC benefits paid, 0.48 percent were paid by IGFs in 2017, down from 0.53 percent in 2013.

Table A.4. Total Second-Injury, Guaranty, and Special Fund Benefits Paid: 2013 to 2017

	2013	2014	2015	2016	2017	2013 to 2017 Percent Change
Second Injury Funds	\$564,401	\$634,287	\$633,832	\$619,736	\$615,791	9%
Guaranty Funds	335,967	332,217	351,106	340,966	298,308	-11%
Self-Insured Guaranty Funds	32,748	55,984	45,043	46,680	34,205	4%
Special Funds	827,944	842,747	859,100	851,140	867,977	5%
Total	1,763,074	1,867,249	1,891,096	1,860,538	1,818,298	3%
Percent of Non- Federal WC Benefits Paid	3.0%	3.1%	3.2%	3.2%	3.1%	0.1% ^a

^a Percentage point change.

Notes: National Academy of Social Insurance estimates. All amounts reported in thousands of dollars.

Table A.5. Second Injury Funds Benefits Paid: 2013-2017

States	2013	2014	2015	2016	2017
Alabama	—	—	—	—	—
Alaska	3,160,939	3,033,445	3,412,273	2,803,794	2,301,982
Arizona	12,897,789	7,990,097	13,558,406	15,019,611	12,163,093
Arkansas	115,648	58,790	41,801	19,062	0 ¹³
California	25,255,379	26,843,723	30,403,757	36,458,225	48,357,936
Colorado	1,469,436	1,510,151	1,345,833	1,127,540	1,287,797
Connecticut	32,770,625	30,336,842	27,379,362	26,041,248	26,623,806
Delaware	6,232,213	5,627,534	5,241,759	5,470,162	4,992,686
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	95,040,308	99,496,245	62,677,246	36,034,190	30,753,257
Hawaii	—	—	—	—	—
Idaho	3,976,434	4,099,996	3,982,833	4,269,903	3,779,251
Illinois	1,180,816	1,164,016	1,164,016	1,179,566	1,141,145
Indiana	5,811,434	6,667,762	6,681,691	6,406,273	6,339,251
Iowa	1,177,065	1,475,571	1,151,729	1,148,874	7,654,163
Kansas ¹⁴	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	32,394,616	45,379,348	49,353,057	60,127,056	58,563,219
Maine	—	—	—	—	—
Maryland	24,491,198	24,537,182	22,850,038	20,798,760	20,299,372
Massachusetts	27,633,506	29,574,919	29,351,130	31,945,484	33,183,990
Michigan	11,281,023	10,894,132	9,332,114	8,535,897	8,360,061
Minnesota	8,557,539	9,274,204	7,846,019	7,512,181	6,753,355
Mississippi	90,717	17,108	30,126	29,796	21,963
Missouri	41,106,502	72,120,575	103,489,209	99,548,050	99,280,549
Montana	1,120,192	862,423	789,419	1,681,417	1,500,986
Nebraska	265,390	249,041	236,122	215,229	203,129
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	182,400,000	186,000,000	188,000,000	189,000,000	189,600,000
New Mexico	1,572,372	2,088,158	3,057,331	1,155,986	2,319,930
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	32,781,159	52,673,756	54,309,756	52,095,816	40,492,087
Oregon	—	—	—	—	—
Pennsylvania	190,424	193,858	178,375	181,710	183,915
Rhode Island	1,937,799	1,821,135	1,379,427	1,297,637	1,267,987
South Carolina	—	—	—	—	—
South Dakota	1,256,956	2,168,763	1,258,875	1,634,498	1,248,415
Tennessee	5,230,267	4,505,734	3,973,890	4,300,930	3,359,063
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	947,000	882,000	673,000	956,000	1,215,000
West Virginia	—	—	—	—	—
Wisconsin	2,056,533	2,740,027	683,474	2,740,843	2,543,780
Wyoming	—	—	—	—	—

¹³ Reported zero benefits paid.¹⁴ Kansas SIF benefits are paid by the Kansas Workers' Compensation Fund. Total WC Fund benefits are shown in Table A.6.

Table A.6. Special Funds Benefits Paid: 2013-2017

States	2013	2014	2015	2016	2017
Alabama	—	—	—	—	—
Alaska	1,835,459	2,170,849	1,843,334	1,274,938	969,284
Arizona	—	—	—	—	—
Arkansas	16,081,386	15,121,275	14,662,692	14,688,397	14,720,921
California	29,259,843	31,618,140	29,694,555	26,420,754	25,390,233
Colorado	4,981,928	4,861,201	4,932,787	3,573,252	5,212,650
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	2,394,505	3,133,681	3,924,692	3,911,461	3,998,075
Florida	58,100,000	60,000,000	55,011,195	42,073,710	35,917,052
Georgia	—	—	—	—	—
Hawaii	14,775,964	16,444,051	13,418,977	12,466,407	12,082,160
Idaho	—	—	—	—	—
Illinois	1,194,536	1,765,030	1,765,030	1,988,661	2,804,795
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	4,536,373	4,557,872	3,159,095	2,999,460	18,666,219
Kentucky	61,398,728	62,210,387	60,350,085	59,860,078	59,549,401
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	7,292,030	8,141,968	7,767,156	7,767,156	8,293,269
Michigan	—	—	—	—	185,046
Minnesota	48,432,361	41,229,185	36,321,005	38,473,403	30,412,125
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	659,535	1,010,081	576,176	639,991	422,454
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	700,000	2,000,000	300,000	1,300,000	1,000,000
New Mexico	429,167	427,663	350,314	435,189	328,904
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	77,514,945	73,957,358	71,114,463	67,577,925	66,001,417
Pennsylvania	29,060,616	34,098,055	33,185,721	34,951,161	25,240,398
Rhode Island	—	—	—	—	—
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	17,725,053	17,334,185	16,692,674	15,997,122	15,760,263
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	423,960,000	434,671,000	477,151,000	482,861,000	505,573,000
West Virginia	23,539,415	24,306,276	23,349,482	28,439,312	32,319,377
Wisconsin	4,072,516	3,688,715	3,529,317	3,441,057	3,129,576
Wyoming	—	—	—	—	—

Table A.7. Guaranty Funds Benefits Paid: 2013-2017

States	2013	2014	2015	2016	2017
Alabama	—	—	—	—	—
Alaska	3,959,367	3,044,742	6,774,885	1,171,010	5,371,409
Arizona	—	—	—	—	—
Arkansas	246,809	329,912	523,336	363,265	348,070
California	232,738,620	248,615,108	238,985,686	235,038,492	187,623,820
Colorado	3,772,652	3,080,858	2,974,358	3,096,110	2,065,702
Connecticut	5,230,375	1,821,036	4,998,107	5,131,510	5,369,807
Delaware	1,173,693	2,377,105	2,043,662	2,646,573	5,369,807
District of Columbia	917,050	199,897	678,750	187,168	721,238
Florida	—	—	—	—	—
Georgia	14,134,584	12,727,231	12,681,180	12,592,364	12,592,364
Hawaii	—	—	—	—	—
Idaho	1,112,018	738,404	445,657	394,768	730,251
Illinois	—	—	—	—	—
Indiana	188,045	436,224	812,914	207,552	622,701
Iowa	681,444	934,834	993,412	1,171,544	1,290,213
Kansas	1,657,102	2,144,820	2,255,151	1,556,467	1,059,286
Kentucky	—	—	—	—	—
Louisiana	—	—	—	—	—
Maine	1,626,790	421,780	2,628,261	2,938,027	1,745,394
Maryland	—	—	—	—	—
Massachusetts	8,099,206	2,320,400	9,299,350	7,738,210	6,096,342
Michigan	—	199,985	432,040	5,800,495	5,800,495
Minnesota	9,409,476	10,245,317	8,764,994	8,890,936	10,312,423
Mississippi	—	—	—	—	—
Missouri	—	—	—	—	—
Montana	2,738,622	2,189,548	1,843,859	2,554,956	1,459,253
Nebraska	855,066	1,061,266	1,847,026	840,236	890,767
Nevada	—	—	—	—	—
New Hampshire	1,336,363	575,850	1,182,317	1,220,334	1,460,137
New Jersey	13,831,172	11,696,758	16,907,253	16,751,325	18,434,472
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	2,139,721	1,959,696	2,040,075	2,977,795	3,276,093
Pennsylvania	—	—	—	—	—
Rhode Island	801,019	203,272	812,654	1,065,822	776,561
South Carolina	2,807,328	6,551,000	4,875,659	6,475,738	7,709,704
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	16,821,093	13,922,018	15,078,104	12,908,343	11,504,981
Utah	—	—	—	—	—
Vermont	1,846,549	292,125	1,491,401	863,434	865,344
Virginia	7,629,491	1,932,463	5,470,138	5,876,529	4,597,512
Washington	191,091	344,539	346,015	498,951	199,014
West Virginia	3,761	18,914	18,914	0	0
Wisconsin	—	—	—	—	—
Wyoming	18,761	32,421	12,686	8,391	15,219

Table A.8. Self-Insurance Guaranty Funds Paid Benefits: 2013-2017

States	2013	2014	2015	2016	2017
Alabama	—	—	—	—	—
Alaska	—	—	—	—	—
Arizona	—	—	—	—	—
Arkansas	—	—	—	—	—
California	13,140,879	31,771,967	19,824,362	16,275,295	9,628,149
Colorado	474,786	277,205	179,845	148,907	226,904
Connecticut	—	—	—	—	—
Delaware	—	—	—	—	—
District of Columbia	—	—	—	—	—
Florida	—	—	—	—	—
Georgia	4,471,247	5,593,574	6,256,592	6,988,120	6,988,120
Hawaii	—	—	—	—	—
Idaho	—	—	—	—	—
Illinois	1,278,187	1,104,816	1,104,816	995,227	938,320
Indiana	—	—	—	—	—
Iowa	—	—	—	—	—
Kansas	—	—	—	—	—
Kentucky	—	—	—	—	—
Louisiana	—	—	—	—	—
Maine	—	—	—	—	—
Maryland	—	—	—	—	—
Massachusetts	—	—	—	—	—
Michigan	3,949,422	6,591,323	6,982,742	5,441,269	2,432,767
Minnesota	2,898,902	2,602,565	2,662,271	2,449,172	2,311,403
Mississippi	—	—	—	—	—
Missouri	928,879	1,700,040	333,193	2,352,370	815,163
Montana	—	—	—	—	—
Nebraska	—	—	—	—	—
Nevada	—	—	—	—	—
New Hampshire	—	—	—	—	—
New Jersey	—	—	—	—	—
New Mexico	—	—	—	—	—
New York	—	—	—	—	—
North Carolina	—	—	—	—	—
North Dakota	—	—	—	—	—
Ohio	—	—	—	—	—
Oklahoma	—	—	—	—	—
Oregon	392,098	452,784	509,504	319,718	609,292
Pennsylvania	3,596,183	4,747,110	3,513,555	5,696,915	4,410,164
Rhode Island	—	—	—	—	—
South Carolina	—	—	—	—	—
South Dakota	—	—	—	—	—
Tennessee	—	—	—	—	—
Texas	—	—	—	—	—
Utah	—	—	—	—	—
Vermont	—	—	—	—	—
Virginia	—	—	—	—	—
Washington	663,000	120,000	836,000	470,000	-4,000 ¹⁵
West Virginia	954,250	1,022,621	2,840,269	5,542,769	5,848,931
Wisconsin	—	—	—	—	—
Wyoming	—	—	—	—	—

¹⁵ The WA IGF pre-funds the full value established pensions. Pension valuations sometimes result in refunds. (Casey Tozzi, LNI)

Medical Benefits

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

Wisconsin represents a unique case because it is not an NCCI state, so we have to rely on agency provided data to estimate the Medical Benefit %, but the WI Dept. of Workforce Development, Division of Workers' Compensation only provides cash benefits paid and does not track medical payments. To estimate medical benefits in WI, we subtracted the cash benefits provided by the WI state agency from total benefits as reported by A.M. Best (which includes medical and cash benefits). In 2017, this approach yielded a Medical Benefit % in Wisconsin of 78.0 percent, the highest in the country.

For comparison, Belton (2018) analyzed data representing 44 percent of Wisconsin's claims in 2016 evaluated in 2017.¹⁶ The study found that, for claims made in 2014 at 36 months maturity, the Medical Benefit % was 72 (excluding benefit delivery expenses). Additionally, for 2016/17 claims at 12 months maturity, the Medical Benefit % was 74.¹⁷ The study also found that the average medical cost per claim in Wisconsin was 58 and 51 percent higher than the 18 state median for 12 month and 36 month maturity claims, respectively. Additionally, the Health Care Cost Institute compared care bundles in 41 jurisdictions in 2015, and found costs in Wisconsin to be 81 percent higher than the national average.¹⁸

Table A.9 reports the Medical Benefit % in each state between 2013 and 2017, along with percentage point changes and rankings by the largest percentage point decline over the time-period. It is important to note that many factors in a state can influence the relative share of benefits for medical care as opposed to cash benefits. A high or low Medical Benefit % is not necessarily a positive or negative outcome. Some of the key factors that influence this ratio include:

- Differences in cash benefits levels
- Differences in medical costs, medical practices, and the role of workers' compensation programs in regulating allowable medical costs with the use of fee schedules and other mechanisms

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

¹⁷ This estimate included benefit delivery expenses which could not be partialled-out because the percent of total benefits was not given. If we assume, conservatively, a 5 percent benefit delivery expense, the Medical Benefit % would be roughly 78 percent for these claims.

¹⁸ Health Care Cost Institute. 2016. "National Chartbook of Health Care Prices—2015." Washington, DC.

- Differences in prevalence of lump-sum settlements which can obscure ultimate medical costs
- Differences in the role of the state agency, statutes, and case law in defining the limits of medical necessity
- Difference in the industry/occupation mix in each state, which influences the types of illnesses and injuries that occur, and thus the level of medical costs.

As Table A.9 shows, nationally there was very little change in Medical Benefit % between 2013 and 2017, but there was substantial variation at the state-level.

Table A.9. Medical Benefits Paid as a Percent of Total Benefits: 2013-2017

	Medical Benefits Percentage					Percentage Point Change			Largest % Decline
States	2013	2014	2015	2016	2017	13-'15	15-'17	13-'17	Rank: 2013-2017
Alabama	68.8	68.7	68.3	69.9	68.8	-0.5	0.5	0.0	24
Alaska	70.2	70.9	70.0	65.8	65.9	-0.2	-4.1	-4.3	6
Arizona	65.9	66.3	66.3	67.7	68.4	0.4	2.1	2.5	41
Arkansas	65.9	65.6	63.8	64.3	66.1	-2.1	2.3	0.2	28
California	58.0	57.9	56.2	55.4	53.6	-1.8	-2.6	-4.4	5
Colorado	58.3	57.2	56.3	55.3	56.9	-2.0	0.6	-1.4	13
Connecticut	45.3	47.2	45.0	44.2	44.3	-0.3	-0.7	-1.0	17
Delaware	59.5	57.1	57.6	54.7	50.5	-1.9	-7.1	-9.0	1
D.C.	36.6	34.5	36.6	35.5	40.2	0.0	3.6	3.6	44
Florida	66.5	67.6	68.5	67.7	67.2	2.0	-1.3	0.7	31
Georgia	50.6	49.5	49.0	52.4	51.9	-1.6	2.9	1.3	36
Hawaii	42.8	44.9	44.8	46.0	48.0	2.0	3.2	5.2	48
Idaho	64.9	63.5	64.7	63.8	63.6	-0.2	-1.1	-1.3	14
Illinois	45.0	45.1	45.3	45.0	44.4	0.3	-0.9	-0.6	21
Indiana	73.3	73.3	70.2	70.8	71.2	-3.1	1.0	-2.1	11
Iowa	53.7	52.5	53.6	53.0	53.7	-0.1	0.1	0.0	24
Kansas	59.3	61.9	61.1	64.2	63.6	1.8	2.5	4.3	47
Kentucky	54.7	55.6	55.5	54.2	53.6	0.8	-1.9	-1.1	16
Louisiana	53.8	54.0	55.5	55.9	56.0	1.7	0.5	2.2	39
Maine	48.0	47.6	47.9	47.9	50.4	-0.1	2.5	2.4	40
Maryland	46.7	46.7	46.3	46.6	48.1	-0.4	1.8	1.4	37
Massachusetts	33.9	33.5	33.9	33.4	33.0	0.1	-0.9	-0.8	19
Michigan	42.6	45.7	49.8	48.8	49.0	7.1	-0.8	6.3	50
Minnesota	55.5	55.2	54.0	54.2	53.7	-1.5	-0.3	-1.8	12
Mississippi	59.6	59.1	59.5	58.0	59.9	-0.1	0.4	0.3	29
Missouri	56.6	56.9	56.1	56.9	57.1	-0.5	1.0	0.5	30
Montana	64.0	65.1	66.9	66.5	67.6	2.9	0.7	3.6	45
Nebraska	61.6	62.3	63.5	64.1	61.6	1.9	-1.9	0.0	24
Nevada	50.4	49.7	50.6	53.4	53.1	0.2	2.5	2.7	42
New Hampshire	65.1	66.9	64.5	66.5	66.3	-0.6	1.8	1.2	35
New Jersey	50.9	51.8	51.8	50.9	49.8	0.9	-2.1	-1.1	15
New Mexico	59.3	54.4	57.2	57.3	58.5	-2.1	1.3	-0.8	20
New York	33.1	34.8	34.3	33.9	33.8	1.2	-0.5	0.7	32
North Carolina	45.9	46.4	46.3	46.5	47.0	0.4	0.7	1.1	34
North Dakota	60.0	57.7	54.8	54.2	55.4	-5.2	0.6	-4.6	4
Ohio	42.2	39.6	39.7	39.1	36.8	-2.5	-2.9	-5.4	2
Oklahoma	45.1	46.5	47.5	49.4	53.7	2.4	6.2	8.6	51
Oregon	52.8	53.5	53.5	53.0	54.3	0.7	0.8	1.5	38
Pennsylvania	47.5	48.0	46.8	46.9	47.3	-0.7	0.5	-0.2	23
Rhode Island	31.8	34.9	30.2	32.9	32.0	-1.6	1.8	0.2	27
South Carolina	46.3	45.5	45.8	45.2	44.1	-0.5	-1.7	-2.2	10
South Dakota	67.7	68.1	67.0	63.7	64.4	-0.7	-2.6	-3.3	7
Tennessee	60.0	61.0	62.7	65.4	65.2	2.7	2.5	5.2	48
Texas	61.7	60.3	58.3	57.2	56.3	-3.4	-2.0	-5.4	3
Utah	69.9	70.4	68.0	69.3	69.4	-1.9	1.4	-0.5	22
Vermont	49.0	52.1	52.0	51.0	51.8	3.0	-0.2	2.8	43
Virginia	60.8	61.7	62.1	64.1	64.5	1.3	2.4	3.7	46
Washington	31.7	31.8	30.4	31.2	30.7	-1.3	0.3	-1.0	18
West Virginia	52.3	49.0	49.3	47.9	49.0	-3.0	-0.3	-3.3	7
Wisconsin	77.1	77.6	77.2	78.2	78.0	0.1	0.8	0.9	33
Wyoming	69.0	70.7	66.9	67.7	66.5	-2.1	-0.4	-2.4	9
Total	51.9	52.0	51.5	51.3	50.9	-0.4	-0.6	-1.0	

**IV. Updated Table 9.B1 of the *Annual Statistical Supplement to the Social Security Bulletin*.
Workers' Compensation Coverage, Benefits, and Costs: 1980-2017**

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

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

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (thousands)							Costs per \$100 of covered payroll	Benefits per \$100 of covered payroll
		Total	Type of Insurance				Type of Benefits			
			Private Carriers	State Funds	Federal Funds	Employers Self-Insurance	Medical and Hospitalization	Compensation Payments		
1999	124.3	46,313	26,383	7,083	2,862	9,985	20,055	26,258	1.36	1.12
2000	127.1	47,699	26,874	7,388	2,957	10,481	20,933	26,766	1.35	1.06
2001	127.0	50,827	27,905	8,013	3,069	11,839	23,137	27,690	1.46	1.10
2002	125.6	52,297	28,085	9,139	3,154	11,920	24,203	28,094	1.61	1.13
2003	124.7	54,739	28,395	10,442	3,185	12,717	25,733	29,006	1.74	1.16
2004	125.9	56,149	28,632	11,146	3,256	13,115	26,079	30,070	1.74	1.13
2005	128.2	57,067	29,039	11,060	3,258	13,710	26,361	30,706	1.72	1.09
2006	130.3	54,896	27,946	10,555	3,270	13,125	26,206	28,690	1.58	0.99
2007	131.7	56,385	29,410	10,153	3,340	13,482	27,105	29,280	1.48	0.96
2008	130.6	58,750	30,725	10,347	3,424	14,255	28,987	29,763	1.35	0.99
2009	124.9	58,435	30,909	9,997	3,543	13,987	28,157	30,278	1.30	1.03
2010	124.6	58,465	31,090	9,809	3,672	13,894	28,715	29,750	1.25	1.00
2011	125.9	61,433	33,014	9,837	3,777	14,805	30,805	30,628	1.30	1.01
2012	127.9	63,673	33,911	9,977	3,776	14,991	31,266	31,365	1.34	0.99
2013	130.4	63,424	35,203	9,508	3,693	15,020	32,113	31,312	1.37	0.98
2014	132.9	63,102	35,033	9,228	3,681	15,161	32,139	30,963	1.37	0.92
2015	135.8	62,266	34,496	9,015	3,706	15,049	31,385	30,881	1.33	0.87
2016	138.3	62,108	34,578	8,896	3,603	15,031	31,246	30,862	1.31	0.84
2017	140.4	62,016	34,414	8,844	3,483	15,275	30,891	31,125	1.25	0.80

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

V. State Summary Tables

This section provides data summary tables for each state. The *State Summary Table: 2013-2017* reports the following for each state for each year between 2013 and 2017:

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

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

ALABAMA***Alabama State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,717	1,737	1,765	1,790	1,811
Covered Wages (millions)	\$70,928	\$73,424	\$76,375	\$78,472	\$81,485
<i>Benefits (thousands)</i>					
Private Carriers	\$307,539	\$305,002	\$296,034	\$298,745	\$294,376
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$331,771	\$331,573	\$321,350	\$302,539	\$305,982
Total Benefits	\$639,311	\$636,575	\$617,384	\$601,283	\$600,358
Medical Benefits (% of total)	68.8%	68.7%	68.3%	69.9%	68.8%
Benefits per \$100 of Payroll	\$0.90	\$0.87	\$0.81	\$0.77	\$0.74
<i>Costs (thousands)</i>					
Private Carriers	\$428,985	\$454,490	\$476,634	\$491,021	\$478,694
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$398,138	\$401,307	\$394,848	\$373,230	\$377,707
Total Costs	\$827,124	\$855,797	\$871,483	\$864,251	\$856,401
Costs per \$100 of Payroll	\$1.17	\$1.17	\$1.14	\$1.10	\$1.05

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

ALASKA***Alaska State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	313	315	317	311	307
Covered Wages (millions)	\$15,822	\$16,499	\$17,008	\$16,316	\$16,105
<i>Benefits (thousands)</i>					
Private Carriers	\$182,324	\$166,075	\$172,198	\$167,083	\$170,048
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$70,293	\$66,582	\$68,362	\$59,383	\$56,111
Total Benefits	\$252,617	\$232,657	\$240,560	\$226,466	\$226,159
Medical Benefits (% of total)	70.2%	70.9%	70.0%	65.8%	65.9%
Benefits per \$100 of Payroll	\$1.60	\$1.41	\$1.41	\$1.39	\$1.40
<i>Costs (thousands)</i>					
Private Carriers	\$325,566	\$304,328	\$309,421	\$308,345	\$297,397
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$81,352	\$77,991	\$79,519	\$70,022	\$68,001
Total Costs	\$406,918	\$382,319	\$388,940	\$378,366	\$365,398
Costs per \$100 of Payroll	\$2.57	\$2.32	\$2.29	\$2.32	\$2.27

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

ARIZONA***Arizona State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,431	2,485	2,555	2,625	2,692
Covered Wages (millions)	\$110,455	\$115,300	\$121,117	\$126,025	\$133,656
<i>Benefits (thousands)</i>					
Private Carriers	\$584,773	\$580,615	\$570,161	\$589,265	\$583,058
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$131,308	\$153,383	\$166,113	\$162,267	\$161,076
Total Benefits	\$716,081	\$733,998	\$736,274	\$751,532	\$744,135
Medical Benefits (% of total)	65.9%	66.3%	66.3%	67.7%	68.4%
Benefits per \$100 of Payroll	\$0.65	\$0.64	\$0.61	\$0.60	\$0.56
<i>Costs (thousands)</i>					
Private Carriers	\$919,632	\$973,591	\$987,940	\$1,003,809	\$982,797
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$160,724	\$185,177	\$197,555	\$188,380	\$188,201
Total Costs	\$1,080,356	\$1,158,768	\$1,185,495	\$1,192,189	\$1,170,998
Costs per \$100 of Payroll	\$0.98	\$1.00	\$0.98	\$0.95	\$0.88

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

ARKANSAS***Arkansas State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,098	1,109	1,129	1,144	1,153
Covered Wages (millions)	\$42,297	\$43,869	\$45,693	\$47,069	\$49,031
<i>Benefits (thousands)</i>					
Private Carriers	\$168,159	\$161,220	\$146,026	\$130,965	\$149,859
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$54,534	\$62,348	\$64,820	\$70,607	\$65,580
Total Benefits	\$222,693	\$223,568	\$210,846	\$201,572	\$215,440
Medical Benefits (% of total)	65.9%	65.6%	63.8%	64.3%	66.1%
Benefits per \$100 of Payroll	\$0.53	\$0.51	\$0.46	\$0.43	\$0.44
<i>Costs (thousands)</i>					
Private Carriers	\$294,937	\$278,812	\$282,661	\$272,691	\$279,749
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$67,743	\$77,743	\$81,837	\$89,077	\$81,618
Total Costs	\$362,680	\$356,554	\$364,497	\$361,768	\$361,367
Costs per \$100 of Payroll	\$0.86	\$0.81	\$0.80	\$0.77	\$0.74

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

CALIFORNIA*California State Summary Table: 2013-2017*

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	15,139	15,567	16,051	16,471	16,775
Covered Wages (millions)	\$861,194	\$914,844	\$986,111	\$1,033,048	\$1,100,775
<i>Benefits (thousands)</i>					
Private Carriers	\$7,121,400	\$7,235,496	\$7,451,443	\$7,593,799	\$7,485,063
State Fund	\$1,568,060	\$1,232,488	\$1,016,157	\$952,814	\$1,040,316
Self-Insured	\$3,411,932	\$3,605,869	\$3,550,641	\$3,595,207	\$3,608,819
Total Benefits	\$12,101,392	\$12,073,853	\$12,018,241	\$12,141,821	\$12,134,198
Medical Benefits (% of total)	58.0%	57.9%	56.2%	55.4%	53.6%
Benefits per \$100 of Payroll	\$1.41	\$1.32	\$1.22	\$1.18	\$1.10
<i>Costs (thousands)</i>					
Private Carriers	\$11,738,922	\$12,503,039	\$13,478,559	\$14,209,835	\$14,280,644
State Fund	\$1,119,433	\$1,532,386	\$1,641,235	\$1,614,619	\$1,364,640
Self-Insured	\$4,101,575	\$4,395,703	\$4,408,334	\$4,477,745	\$4,498,560
Total Costs	\$16,959,931	\$18,431,128	\$19,528,127	\$20,302,198	\$20,143,844
Costs per \$100 of Payroll	\$1.97	\$2.01	\$1.98	\$1.97	\$1.83

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

COLORADO***Colorado State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,271	2,353	2,428	2,485	2,542
Covered Wages (millions)	\$114,426	\$122,942	\$130,421	\$134,653	\$143,486
<i>Benefits (thousands)</i>					
Private Carriers	\$233,020	\$226,979	\$255,517	\$239,113	\$251,487
State Fund	\$417,501	\$391,546	\$396,356	\$388,024	\$380,747
Self-Insured	\$162,796	\$169,978	\$177,025	\$172,379	\$178,940
Total Benefits	\$813,317	\$788,503	\$828,897	\$799,517	\$811,174
Medical Benefits (% of total)	58.3%	57.2%	56.3%	55.3%	56.9%
Benefits per \$100 of Payroll	\$0.71	\$0.64	\$0.64	\$0.59	\$0.57
<i>Costs (thousands)</i>					
Private Carriers	\$380,311	\$425,037	\$467,999	\$481,680	\$498,109
State Fund	\$559,495	\$642,468	\$701,547	\$691,732	\$685,714
Self-Insured	\$185,815	\$192,635	\$199,917	\$194,593	\$203,403
Total Costs	\$1,125,621	\$1,260,140	\$1,369,464	\$1,368,005	\$1,387,226
Costs per \$100 of Payroll	\$0.98	\$1.02	\$1.05	\$1.02	\$0.97

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

CONNECTICUT***Connecticut State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,623	1,636	1,645	1,649	1,652
Covered Wages (millions)	\$101,064	\$104,441	\$107,652	\$108,469	\$109,939
<i>Benefits (thousands)</i>					
Private Carriers	\$751,137	\$786,099	\$782,379	\$715,539	\$654,589
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$265,602	\$299,354	\$294,374	\$275,949	\$256,777
Total Benefits	\$1,016,739	\$1,085,453	\$1,076,753	\$991,488	\$911,367
Medical Benefits (% of total)	45.3%	47.2%	45.0%	44.2%	44.3%
Benefits per \$100 of Payroll	\$1.01	\$1.04	\$1.00	\$0.91	\$0.83
<i>Costs (thousands)</i>					
Private Carriers	\$1,015,617	\$1,074,950	\$1,093,261	\$1,050,466	\$1,028,896
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$300,581	\$329,788	\$340,072	\$316,184	\$294,727
Total Costs	\$1,316,199	\$1,404,738	\$1,433,333	\$1,366,650	\$1,323,623
Costs per \$100 of Payroll	\$1.30	\$1.35	\$1.33	\$1.26	\$1.20

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

DELAWARE***Delaware State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	407	417	427	432	435
Covered Wages (millions)	\$21,108	\$22,104	\$22,963	\$23,117	\$24,183
<i>Benefits (thousands)</i>					
Private Carriers	\$193,163	\$199,431	\$176,352	\$170,473	\$170,209
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$47,150	\$49,954	\$51,888	\$51,813	\$51,577
Total Benefits	\$240,313	\$249,385	\$228,240	\$222,286	\$221,786
Medical Benefits (% of total)	59.5%	57.1%	57.6%	54.7%	50.5%
Benefits per \$100 of Payroll	\$1.14	\$1.13	\$0.99	\$0.96	\$0.92
<i>Costs (thousands)</i>					
Private Carriers	\$245,583	\$256,287	\$261,468	\$270,969	\$285,390
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$59,632	\$62,001	\$67,170	\$68,419	\$69,482
Total Costs	\$305,215	\$318,288	\$328,637	\$339,388	\$354,872
Costs per \$100 of Payroll	\$1.45	\$1.44	\$1.43	\$1.47	\$1.47

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

DISTRICT OF COLUMBIA***District of Columbia Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	519	532	545	556	565
Covered Wages (millions)	\$39,756	\$41,850	\$44,245	\$45,668	\$48,115
<i>Benefits (thousands)</i>					
Private Carriers	\$96,888	\$87,223	\$86,109	\$83,552	\$89,685
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$34,108	\$31,074	\$34,263	\$36,034	\$39,919
Total Benefits	\$130,997	\$118,297	\$120,372	\$119,586	\$129,604
Medical Benefits (% of total)	36.6%	34.5%	36.6%	35.5%	40.2%
Benefits per \$100 of Payroll	\$0.33	\$0.28	\$0.27	\$0.26	\$0.27
<i>Costs (thousands)</i>					
Private Carriers	\$187,683	\$181,315	\$222,503	\$171,323	\$190,171
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$52,645	\$39,575	\$55,566	\$46,823	\$52,954
Total Costs	\$240,328	\$220,890	\$278,069	\$218,146	\$243,125
Costs per \$100 of Payroll	\$0.60	\$0.53	\$0.63	\$0.48	\$0.51

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

FLORIDA***Florida State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	7,045	7,278	7,561	7,827	8,006
Covered Wages (millions)	\$304,273	\$322,822	\$346,215	\$364,707	\$384,192
<i>Benefits (thousands)</i>					
Private Carriers	\$2,586,301	\$2,535,843	\$2,374,255	\$2,368,910	\$2,356,482
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$971,207	\$959,491	\$940,245	\$943,583	\$1,075,117
Total Benefits	\$3,557,509	\$3,495,334	\$3,314,500	\$3,312,493	\$3,431,599
Medical Benefits (% of total)	66.5%	67.6%	68.5%	67.7%	67.2%
Benefits per \$100 of Payroll	\$1.17	\$1.08	\$0.96	\$0.91	\$0.89
<i>Costs (thousands)</i>					
Private Carriers	\$3,512,471	\$3,827,387	\$3,692,118	\$3,784,013	\$4,177,757
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$1,179,679	\$1,183,277	\$1,151,057	\$1,153,378	\$1,317,576
Total Costs	\$4,692,149	\$5,010,664	\$4,843,176	\$4,937,391	\$5,495,333
Costs per \$100 of Payroll	\$1.54	\$1.55	\$1.40	\$1.35	\$1.43

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

GEORGIA***Georgia State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	3,737	3,849	3,968	4,077	4,159
Covered Wages (millions)	\$172,639	\$183,067	\$194,315	\$204,389	\$214,633
<i>Benefits (thousands)</i>					
Private Carriers	\$1,024,348	\$1,027,032	\$979,937	\$1,010,823	\$1,007,942
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$363,007	\$354,003	\$335,650	\$368,942	\$364,143
Total Benefits	\$1,387,355	\$1,381,035	\$1,315,586	\$1,379,765	\$1,372,084
Medical Benefits (% of total)	50.6%	49.5%	49.0%	52.4%	51.9%
Benefits per \$100 of Payroll	\$0.80	\$0.75	\$0.68	\$0.68	\$0.64
<i>Costs (thousands)</i>					
Private Carriers	\$1,524,803	\$1,626,434	\$1,714,117	\$1,775,541	\$1,851,076
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$484,334	\$472,001	\$454,693	\$479,848	\$472,448
Total Costs	\$2,009,136	\$2,098,435	\$2,168,810	\$2,255,389	\$2,323,524
Costs per \$100 of Payroll	\$1.16	\$1.15	\$1.12	\$1.10	\$1.08

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

HAWAII***Hawaii State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	583	593	605	614	621
Covered Wages (millions)	\$24,753	\$25,911	\$27,455	\$28,671	\$29,899
<i>Benefits (thousands)</i>					
Private Carriers	\$135,674	\$140,092	\$148,795	\$142,127	\$156,012
State Fund	\$32,160	\$33,167	\$38,749	\$48,049	\$48,792
Self-Insured	\$92,517	\$97,461	\$110,692	\$115,881	\$120,301
Total Benefits	\$260,352	\$270,720	\$298,237	\$306,058	\$325,104
Medical Benefits (% of total)	42.8%	44.9%	44.8%	46.0%	48.0%
Benefits per \$100 of Payroll	\$1.05	\$1.04	\$1.09	\$1.07	\$1.09
<i>Costs (thousands)</i>					
Private Carriers	\$201,361	\$212,396	\$230,452	\$243,360	\$251,112
State Fund	\$58,080	\$74,222	\$83,096	\$90,313	\$86,357
Self-Insured	\$114,158	\$121,389	\$137,482	\$144,988	\$146,944
Total Costs	\$373,599	\$408,006	\$451,030	\$478,661	\$484,413
Costs per \$100 of Payroll	\$1.51	\$1.57	\$1.64	\$1.67	\$1.62

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

IDAHO***Idaho State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	618	634	652	675	694
Covered Wages (millions)	\$22,475	\$23,768	\$25,003	\$26,421	\$28,353
<i>Benefits (thousands)</i>					
Private Carriers	\$89,462	\$84,544	\$88,717	\$85,549	\$93,841
State Fund	\$151,768	\$161,332	\$165,891	\$172,443	\$179,745
Self-Insured	\$7,415	\$8,391	\$8,201	\$9,983	\$9,571
Total Benefits	\$248,646	\$254,266	\$262,809	\$267,976	\$283,157
Medical Benefits (% of total)	64.9%	63.5%	64.7%	63.8%	63.6%
Benefits per \$100 of Payroll	\$1.11	\$1.07	\$1.05	\$1.01	\$1.00
<i>Costs (thousands)</i>					
Private Carriers	\$144,725	\$146,021	\$157,670	\$167,692	\$185,867
State Fund	\$222,628	\$238,454	\$256,830	\$270,387	\$282,505
Self-Insured	\$8,538	\$9,643	\$9,477	\$11,590	\$11,193
Total Costs	\$375,891	\$394,119	\$423,977	\$449,669	\$479,566
Costs per \$100 of Payroll	\$1.67	\$1.66	\$1.70	\$1.70	\$1.69

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

ILLINOIS***Illinois State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	5,590	5,669	5,754	5,801	5,840
Covered Wages (millions)	\$292,573	\$305,179	\$320,627	\$325,926	\$337,050
<i>Benefits (thousands)</i>					
Private Carriers	\$1,992,796	\$2,052,952	\$1,804,039	\$1,778,100	\$1,730,739
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$647,727	\$676,907	\$599,945	\$583,350	\$583,045
Total Benefits	\$2,640,523	\$2,729,858	\$2,403,984	\$2,361,450	\$2,313,784
Medical Benefits (% of total)	45.0%	45.1%	45.3%	45.0%	44.4%
Benefits per \$100 of Payroll	\$0.90	\$0.89	\$0.75	\$0.72	\$0.69
<i>Costs (thousands)</i>					
Private Carriers	\$3,104,474	\$3,179,838	\$3,197,887	\$3,086,294	\$2,925,709
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$736,013	\$771,108	\$692,452	\$673,520	\$674,148
Total Costs	\$3,840,487	\$3,950,946	\$3,890,340	\$3,759,814	\$3,599,857
Costs per \$100 of Payroll	\$1.31	\$1.29	\$1.21	\$1.15	\$1.07

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

INDIANA***Indiana State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,799	2,842	2,892	2,936	2,967
Covered Wages (millions)	\$115,798	\$120,024	\$126,044	\$130,020	\$136,138
<i>Benefits (thousands)</i>					
Private Carriers	\$575,754	\$525,069	\$499,710	\$501,011	\$512,735
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$67,227	\$65,254	\$66,427	\$75,161	\$82,077
Total Benefits	\$642,981	\$590,323	\$566,137	\$576,173	\$594,813
Medical Benefits (% of total)	73.3%	73.3%	70.2%	70.8%	71.2%
Benefits per \$100 of Payroll	\$0.56	\$0.49	\$0.45	\$0.44	\$0.44
<i>Costs (thousands)</i>					
Private Carriers	\$942,484	\$950,437	\$985,912	\$973,007	\$927,572
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$74,433	\$73,577	\$75,410	\$84,781	\$92,233
Total Costs	\$1,016,917	\$1,024,014	\$1,061,322	\$1,057,788	\$1,019,805
Costs per \$100 of Payroll	\$0.88	\$0.85	\$0.84	\$0.81	\$0.75

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

IOWA***Iowa State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,464	1,483	1,497	1,506	1,506
Covered Wages (millions)	\$59,873	\$62,775	\$65,691	\$67,335	\$69,094
<i>Benefits (thousands)</i>					
Private Carriers	\$496,994	\$503,260	\$479,094	\$513,035	\$506,805
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$132,132	\$138,130	\$137,924	\$151,101	\$151,151
Total Benefits	\$629,126	\$641,390	\$617,018	\$664,135	\$657,956
Medical Benefits (% of total)	53.7%	52.5%	53.6%	53.0%	53.7%
Benefits per \$100 of Payroll	\$1.05	\$1.02	\$0.94	\$0.99	\$0.95
<i>Costs (thousands)</i>					
Private Carriers	\$826,241	\$850,385	\$868,738	\$867,998	\$850,745
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$826,241	\$850,385	\$868,738	\$867,998	\$850,745
Costs per \$100 of Payroll	\$1.63	\$1.60	\$1.56	\$1.54	\$1.48

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

KANSAS***Kansas State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,303	1,322	1,332	1,335	1,335
Covered Wages (millions)	\$53,607	\$55,958	\$57,907	\$58,383	\$59,712
<i>Benefits (thousands)</i>					
Private Carriers	\$323,873	\$330,447	\$320,238	\$322,236	\$321,226
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$111,620	\$107,544	\$103,315	\$101,504	\$103,744
Total Benefits	\$435,493	\$437,991	\$423,553	\$423,741	\$424,970
Medical Benefits (% of total)	59.3%	61.9%	61.1%	64.2%	63.6%
Benefits per \$100 of Payroll	\$0.81	\$0.78	\$0.73	\$0.73	\$0.71
<i>Costs (thousands)</i>					
Private Carriers	\$589,138	\$600,321	\$584,754	\$546,039	\$516,354
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$132,327	\$133,311	\$123,029	\$121,173	\$125,268
Total Costs	\$721,466	\$733,632	\$707,783	\$667,211	\$641,622
Costs per \$100 of Payroll	\$1.35	\$1.31	\$1.22	\$1.14	\$1.07

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

KENTUCKY***Kentucky State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,738	1,765	1,794	1,820	1,833
Covered Wages (millions)	\$70,161	\$73,262	\$77,074	\$79,531	\$82,084
<i>Benefits (thousands)</i>					
Private Carriers	\$371,803	\$338,942	\$346,930	\$322,038	\$326,342
State Fund	\$96,507	\$107,064	\$118,664	\$120,084	\$120,854
Self-Insured	\$203,164	\$192,433	\$206,538	\$199,662	\$151,388
Total Benefits	\$671,474	\$638,439	\$672,132	\$641,783	\$598,584
Medical Benefits (% of total)	54.7%	55.6%	55.5%	54.2%	53.6%
Benefits per \$100 of Payroll	\$0.96	\$0.87	\$0.87	\$0.81	\$0.73
<i>Costs (thousands)</i>					
Private Carriers	\$419,234	\$414,144	\$428,132	\$414,556	\$401,202
State Fund	\$162,481	\$176,632	\$160,781	\$165,537	\$176,516
Self-Insured	\$227,881	\$209,642	\$227,313	\$202,805	\$165,388
Total Costs	\$809,596	\$800,418	\$816,226	\$782,898	\$743,106
Costs per \$100 of Payroll	\$1.15	\$1.09	\$1.06	\$0.98	\$0.91

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

LOUISIANA***Louisiana State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,858	1,889	1,896	1,873	1,872
Covered Wages (millions)	\$81,171	\$84,992	\$86,388	\$84,735	\$86,288
<i>Benefits (thousands)</i>					
Private Carriers	\$487,468	\$474,882	\$451,397	\$458,752	\$456,827
State Fund	\$98,360	\$88,601	\$97,786	\$123,267	\$116,427
Self-Insured	\$225,117	\$222,398	\$226,701	\$215,711	\$225,458
Total Benefits	\$810,944	\$785,882	\$775,885	\$797,730	\$798,713
Medical Benefits (% of total)	53.8%	54.0%	55.5%	55.9%	56.0%
Benefits per \$100 of Payroll	\$1.00	\$0.92	\$0.90	\$0.94	\$0.93
<i>Costs (thousands)</i>					
Private Carriers	\$739,716	\$778,275	\$748,962	\$728,146	\$699,938
State Fund	\$208,171	\$219,817	\$209,247	\$216,233	\$228,239
Self-Insured	\$290,109	\$301,356	\$307,317	\$284,365	\$311,541
Total Costs	\$1,237,995	\$1,299,448	\$1,265,526	\$1,228,745	\$1,239,717
Costs per \$100 of Payroll	\$1.53	\$1.53	\$1.46	\$1.45	\$1.44

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

MAINE***Maine State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	569	573	578	585	591
Covered Wages (millions)	\$21,976	\$22,783	\$23,734	\$24,489	\$25,473
<i>Benefits (thousands)</i>					
Private Carriers	\$177,832	\$172,709	\$157,194	\$159,207	\$170,516
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$75,216	\$79,599	\$74,705	\$81,612	\$84,751
Total Benefits	\$253,049	\$252,308	\$231,899	\$240,819	\$255,267
Medical Benefits (% of total)	48.0%	47.6%	47.9%	47.9%	50.4%
Benefits per \$100 of Payroll	\$1.15	\$1.11	\$0.98	\$0.98	\$1.00
<i>Costs (thousands)</i>					
Private Carriers	\$229,596	\$231,961	\$241,455	\$245,073	\$250,821
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$82,664	\$87,778	\$82,711	\$90,728	\$93,438
Total Costs	\$312,261	\$319,740	\$324,166	\$335,801	\$344,259
Costs per \$100 of Payroll	\$1.42	\$1.40	\$1.37	\$1.37	\$1.35

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

MARYLAND***Maryland State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,384	2,406	2,443	2,477	2,503
Covered Wages (millions)	\$123,586	\$127,741	\$133,953	\$137,952	\$143,060
<i>Benefits (thousands)</i>					
Private Carriers	\$515,727	\$537,036	\$488,688	\$442,719	\$493,017
State Fund	\$165,071	\$171,213	\$181,329	\$186,558	\$156,637
Self-Insured	\$297,011	\$271,762	\$294,653	\$278,902	\$283,501
Total Benefits	\$977,809	\$980,011	\$964,670	\$908,180	\$933,154
Medical Benefits (% of total)	46.7%	46.7%	46.3%	46.6%	48.1%
Benefits per \$100 of Payroll	\$0.79	\$0.77	\$0.72	\$0.66	\$0.65
<i>Costs (thousands)</i>					
Private Carriers	\$760,001	\$841,464	\$827,953	\$811,082	\$857,674
State Fund	\$219,225	\$231,521	\$251,966	\$232,297	\$213,885
Self-Insured	\$344,653	\$313,881	\$347,265	\$329,844	\$337,028
Total Costs	\$1,323,879	\$1,386,866	\$1,427,184	\$1,373,223	\$1,408,587
Costs per \$100 of Payroll	\$1.07	\$1.09	\$1.07	\$1.00	\$0.98

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

MASSACHUSETTS***Massachusetts State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	3,244	3,315	3,382	3,448	3,497
Covered Wages (millions)	\$200,044	\$211,967	\$225,054	\$232,040	\$244,117
<i>Benefits (thousands)</i>					
Private Carriers	\$741,645	\$809,880	\$812,721	\$844,992	\$887,429
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$334,094	\$309,737	\$275,792	\$293,929	\$317,992
Total Benefits	\$1,075,739	\$1,119,617	\$1,088,513	\$1,138,921	\$1,205,421
Medical Benefits (% of total)	33.9%	33.5%	33.9%	33.4%	33.0%
Benefits per \$100 of Payroll	\$0.54	\$0.53	\$0.48	\$0.49	\$0.49
<i>Costs (thousands)</i>					
Private Carriers	\$1,110,022	\$1,207,715	\$1,279,152	\$1,361,089	\$1,416,088
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$387,637	\$357,540	\$319,985	\$339,790	\$368,032
Total Costs	\$1,497,659	\$1,565,255	\$1,599,137	\$1,700,879	\$1,784,121
Costs per \$100 of Payroll	\$0.75	\$0.74	\$0.71	\$0.73	\$0.73

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

MICHIGAN***Michigan State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	3,944	4,015	4,085	4,164	4,217
Covered Wages (millions)	\$184,682	\$193,413	\$203,240	\$210,922	\$220,107
<i>Benefits (thousands)</i>					
Private Carriers	\$789,938	\$706,551	\$672,792	\$619,072	\$590,593
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$456,574	\$404,427	\$405,155	\$331,969	\$329,156
Total Benefits	\$1,246,512	\$1,110,978	\$1,077,947	\$951,041	\$919,749
Medical Benefits (% of total)	42.6%	45.7%	49.8%	48.8%	49.0%
Benefits per \$100 of Payroll	\$0.67	\$0.57	\$0.53	\$0.45	\$0.42
<i>Costs (thousands)</i>					
Private Carriers	\$1,358,335	\$1,374,803	\$1,365,769	\$1,295,282	\$1,235,257
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$525,452	\$471,463	\$478,355	\$391,046	\$384,701
Total Costs	\$1,883,787	\$1,846,266	\$1,844,124	\$1,686,327	\$1,619,958
Costs per \$100 of Payroll	\$1.02	\$0.95	\$0.91	\$0.80	\$0.74

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

MINNESOTA***Minnesota State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,643	2,682	2,727	2,765	2,805
Covered Wages (millions)	\$132,003	\$137,888	\$145,477	\$149,647	\$157,008
<i>Benefits (thousands)</i>					
Private Carriers	\$808,422	\$829,456	\$774,203	\$770,437	\$787,756
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$257,604	\$257,240	\$259,064	\$258,712	\$268,840
Total Benefits	\$1,066,026	\$1,086,696	\$1,033,268	\$1,029,149	\$1,056,596
Medical Benefits (% of total)	55.5%	55.2%	54.0%	54.2%	53.7%
Benefits per \$100 of Payroll	\$0.81	\$0.79	\$0.71	\$0.69	\$0.67
<i>Costs (thousands)</i>					
Private Carriers	\$1,213,449	\$1,253,646	\$1,324,059	\$1,353,749	\$1,285,683
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$308,736	\$307,551	\$320,206	\$320,634	\$327,489
Total Costs	\$1,522,185	\$1,561,196	\$1,644,265	\$1,674,383	\$1,613,172
Costs per \$100 of Payroll	\$1.15	\$1.13	\$1.13	\$1.12	\$1.03

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

MISSISSIPPI***Mississippi State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,018	1,027	1,041	1,052	1,056
Covered Wages (millions)	\$36,491	\$37,457	\$38,485	\$39,429	\$40,228
<i>Benefits (thousands)</i>					
Private Carriers	\$225,037	\$231,102	\$230,760	\$225,601	\$239,761
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$107,753	\$105,587	\$100,923	\$80,089	\$78,293
Total Benefits	\$332,790	\$336,689	\$331,683	\$305,690	\$318,053
Medical Benefits (% of total)	59.6%	59.1%	59.5%	58.0%	59.9%
Benefits per \$100 of Payroll	\$0.91	\$0.90	\$0.86	\$0.78	\$0.79
<i>Costs (thousands)</i>					
Private Carriers	\$381,344	\$437,026	\$420,312	\$409,686	\$415,461
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$131,384	\$128,824	\$124,825	\$99,110	\$95,562
Total Costs	\$512,728	\$565,850	\$545,137	\$508,796	\$511,023
Costs per \$100 of Payroll	\$1.41	\$1.51	\$1.42	\$1.29	\$1.27

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

MISSOURI***Missouri State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,467	2,496	2,541	2,578	2,602
Covered Wages (millions)	\$105,206	\$109,409	\$114,664	\$117,819	\$122,160
<i>Benefits (thousands)</i>					
Private Carriers	\$520,291	\$594,780	\$639,300	\$636,208	\$661,215
State Fund	\$100,651	\$119,352	\$126,631	\$143,971	\$161,425
Self-Insured	\$211,174	\$223,898	\$236,453	\$246,267	\$248,184
Total Benefits	\$832,116	\$938,031	\$1,002,385	\$1,026,446	\$1,070,824
Medical Benefits (% of total)	56.6%	56.9%	56.1%	56.9%	57.1%
Benefits per \$100 of Payroll	\$0.79	\$0.86	\$0.87	\$0.87	\$0.88
<i>Costs (thousands)</i>					
Private Carriers	\$754,055	\$884,387	\$921,286	\$910,382	\$905,412
State Fund	\$185,297	\$207,335	\$222,851	\$241,020	\$260,860
Self-Insured	\$241,843	\$260,358	\$272,977	\$282,647	\$282,010
Total Costs	\$1,181,195	\$1,352,080	\$1,417,113	\$1,434,049	\$1,448,282
Costs per \$100 of Payroll	\$1.12	\$1.24	\$1.24	\$1.22	\$1.19

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

MONTANA***Montana State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	421	424	432	438	442
Covered Wages (millions)	\$15,492	\$16,159	\$16,969	\$17,472	\$18,247
<i>Benefits (thousands)</i>					
Private Carriers	\$83,891	\$85,111	\$84,034	\$82,854	\$79,217
State Fund	\$125,469	\$118,856	\$128,416	\$136,067	\$136,121
Self-Insured	\$38,647	\$41,564	\$40,349	\$42,126	\$38,424
Total Benefits	\$248,007	\$245,531	\$252,799	\$261,047	\$253,763
Medical Benefits (% of total)	64.0%	65.1%	66.9%	66.5%	67.6%
Benefits per \$100 of Payroll	\$1.60	\$1.52	\$1.49	\$1.49	\$1.39
<i>Costs (thousands)</i>					
Private Carriers	\$121,261	\$128,600	\$130,178	\$132,886	\$137,713
State Fund	\$182,141	\$185,295	\$190,109	\$192,152	\$187,256
Self-Insured	\$43,026	\$47,069	\$45,087	\$45,050	\$40,970
Total Costs	\$346,428	\$360,964	\$365,373	\$370,088	\$365,939
Costs per \$100 of Payroll	\$2.24	\$2.23	\$2.15	\$2.12	\$2.01

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

NEBRASKA***Nebraska State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	905	918	931	940	944
Covered Wages (millions)	\$35,821	\$37,450	\$39,527	\$40,613	\$41,956
<i>Benefits (thousands)</i>					
Private Carriers	\$241,847	\$257,085	\$241,958	\$249,780	\$246,406
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$56,917	\$61,526	\$59,572	\$64,325	\$63,504
Total Benefits	\$298,764	\$318,611	\$301,530	\$314,104	\$309,910
Medical Benefits (% of total)	61.6%	62.3%	63.5%	64.1%	61.6%
Benefits per \$100 of Payroll	\$0.83	\$0.85	\$0.76	\$0.77	\$0.74
<i>Costs (thousands)</i>					
Private Carriers	\$419,709	\$434,307	\$437,469	\$435,558	\$424,796
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$63,368	\$69,281	\$68,071	\$71,724	\$71,578
Total Costs	\$483,077	\$503,588	\$505,539	\$507,282	\$496,374
Costs per \$100 of Payroll	\$1.35	\$1.34	\$1.28	\$1.25	\$1.18

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

NEVADA***Nevada State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,140	1,182	1,224	1,262	1,304
Covered Wages (millions)	\$49,922	\$52,491	\$55,562	\$59,063	\$62,315
<i>Benefits (thousands)</i>					
Private Carriers	\$248,941	\$241,963	\$233,686	\$242,952	\$240,429
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$109,082	\$109,397	\$106,778	\$110,558	\$112,363
Total Benefits	\$358,023	\$351,360	\$340,464	\$353,511	\$352,792
Medical Benefits (% of total)	50.4%	49.7%	50.6%	53.4%	53.1%
Benefits per \$100 of Payroll	\$0.72	\$0.67	\$0.61	\$0.60	\$0.57
<i>Costs (thousands)</i>					
Private Carriers	\$371,413	\$401,214	\$419,058	\$428,354	\$418,269
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$131,279	\$131,178	\$129,087	\$133,166	\$134,644
Total Costs	\$502,692	\$532,392	\$548,145	\$561,520	\$552,914
Costs per \$100 of Payroll	\$1.01	\$1.01	\$0.99	\$0.95	\$0.89

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

NEW HAMPSHIRE*New Hampshire State Summary Table: 2013-2017*

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	611	619	629	640	646
Covered Wages (millions)	\$29,762	\$31,506	\$32,889	\$34,090	\$35,440
<i>Benefits (thousands)</i>					
Private Carriers	\$163,446	\$151,085	\$155,183	\$145,920	\$145,335
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$62,836	\$62,348	\$58,651	\$59,659	\$61,293
Total Benefits	\$226,282	\$213,433	\$213,834	\$205,579	\$206,628
Medical Benefits (% of total)	65.1%	66.9%	64.5%	66.5%	66.3%
Benefits per \$100 of Payroll	\$0.76	\$0.68	\$0.65	\$0.60	\$0.58
<i>Costs (thousands)</i>					
Private Carriers	\$309,435	\$310,263	\$303,917	\$297,086	\$279,653
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$79,950	\$82,861	\$76,797	\$79,395	\$84,622
Total Costs	\$389,385	\$393,123	\$380,714	\$376,481	\$364,276
Costs per \$100 of Payroll	\$1.31	\$1.25	\$1.16	\$1.10	\$1.03

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

NEW JERSEY***New Jersey State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	3,769	3,793	3,841	3,905	3,957
Covered Wages (millions)	\$223,167	\$229,085	\$238,725	\$244,360	\$252,669
<i>Benefits (thousands)</i>					
Private Carriers	\$1,763,448	\$1,787,605	\$1,782,890	\$1,820,210	\$1,835,657
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$535,353	\$551,245	\$564,046	\$541,135	\$551,254
Total Benefits	\$2,298,801	\$2,338,850	\$2,346,936	\$2,361,345	\$2,386,911
Medical Benefits (% of total)	50.9%	51.8%	51.8%	50.9%	49.8%
Benefits per \$100 of Payroll	\$1.03	\$1.02	\$0.98	\$0.97	\$0.94
<i>Costs (thousands)</i>					
Private Carriers	\$2,708,165	\$2,886,298	\$2,952,776	\$3,018,450	\$2,983,750
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$596,108	\$692,431	\$688,926	\$666,303	\$678,265
Total Costs	\$3,304,273	\$3,578,730	\$3,641,702	\$3,684,753	\$3,662,015
Costs per \$100 of Payroll	\$1.48	\$1.56	\$1.53	\$1.51	\$1.45

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

NEW MEXICO***New Mexico State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	738	746	755	756	759
Covered Wages (millions)	\$29,316	\$30,466	\$31,291	\$31,314	\$32,137
<i>Benefits (thousands)</i>					
Private Carriers	\$204,607	\$177,987	\$184,360	\$173,545	\$186,713
State Fund	\$25,045	\$26,983	\$23,014	\$19,914	\$17,560
Self-Insured	\$88,299	\$93,569	\$95,873	\$94,747	\$92,457
Total Benefits	\$317,951	\$298,540	\$303,248	\$288,206	\$296,730
Medical Benefits (% of total)	59.3%	54.4%	57.2%	57.3%	58.5%
Benefits per \$100 of Payroll	\$1.08	\$0.98	\$0.97	\$0.92	\$0.92
<i>Costs (thousands)</i>					
Private Carriers	\$303,343	\$330,332	\$341,737	\$311,142	\$312,388
State Fund	\$38,890	\$41,866	\$36,831	\$29,858	\$26,631
Self-Insured	\$104,691	\$113,785	\$115,727	\$114,265	\$111,275
Total Costs	\$446,924	\$485,984	\$494,295	\$455,264	\$450,294
Costs per \$100 of Payroll	\$1.52	\$1.60	\$1.58	\$1.45	\$1.40

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

NEW YORK***New York State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	8,549	8,710	8,878	9,015	9,137
Covered Wages (millions)	\$538,418	\$572,923	\$598,418	\$611,626	\$644,759
<i>Benefits (thousands)</i>					
Private Carriers	\$2,574,993	\$2,598,238	\$2,668,196	\$2,696,444	\$2,756,045
State Fund	\$1,208,492	\$1,230,051	\$1,276,707	\$1,316,093	\$1,369,480
Self-Insured	\$1,773,573	\$1,852,900	\$1,930,089	\$1,954,990	\$2,065,510
Total Benefits	\$5,557,058	\$5,681,189	\$5,874,992	\$5,967,527	\$6,191,035
Medical Benefits (% of total)	33.1%	34.8%	34.3%	33.9%	33.8%
Benefits per \$100 of Payroll	\$1.03	\$0.99	\$0.98	\$0.98	\$0.96
<i>Costs (thousands)</i>					
Private Carriers	\$3,749,859	\$3,802,566	\$4,124,746	\$4,535,195	\$4,829,386
State Fund	\$2,283,287	\$2,374,259	\$2,437,325	\$2,437,552	\$2,277,778
Self-Insured	\$1,784,849	\$1,940,808	\$2,127,812	\$2,208,369	\$2,312,137
Total Costs	\$7,817,996	\$8,117,633	\$8,689,883	\$9,181,116	\$9,419,301
Costs per \$100 of Payroll	\$1.45	\$1.42	\$1.45	\$1.50	\$1.46

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

NORTH CAROLINA***North Carolina State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	3,814	3,899	4,002	4,099	4,168
Covered Wages (millions)	\$165,770	\$173,996	\$184,809	\$192,323	\$202,470
<i>Benefits (thousands)</i>					
Private Carriers	\$1,083,499	\$983,856	\$937,799	\$914,531	\$838,816
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$331,320	\$296,893	\$280,487	\$291,809	\$276,162
Total Benefits	\$1,414,819	\$1,280,750	\$1,218,286	\$1,206,341	\$1,114,979
Medical Benefits (% of total)	45.9%	46.4%	46.3%	46.5%	47.0%
Benefits per \$100 of Payroll	\$0.85	\$0.74	\$0.66	\$0.63	\$0.55
<i>Costs (thousands)</i>					
Private Carriers	\$1,612,580	\$1,656,437	\$1,699,611	\$1,699,796	\$1,636,985
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$375,603	\$341,283	\$323,994	\$340,723	\$321,620
Total Costs	\$1,988,184	\$1,997,720	\$2,023,605	\$2,040,520	\$1,958,605
Costs per \$100 of Payroll	\$1.20	\$1.15	\$1.09	\$1.06	\$0.97

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

NORTH DAKOTA***North Dakota State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	414	432	424	404	401
Covered Wages (millions)	\$19,693	\$21,884	\$21,396	\$19,611	\$20,035
<i>Benefits (thousands)</i>					
Private Carriers	\$1,104	\$155	\$971	\$543	\$280
State Fund	\$181,301	\$192,082	\$179,689	\$165,400	\$156,929
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$182,405	\$192,237	\$180,660	\$165,943	\$157,209
Medical Benefits (% of total)	60.0%	57.7%	54.8%	54.2%	55.4%
Benefits per \$100 of Payroll	\$0.93	\$0.88	\$0.84	\$0.85	\$0.78
<i>Costs (thousands)</i>					
Private Carriers	\$6,262	\$6,663	\$7,042	\$6,389	\$4,635
State Fund	\$350,539	\$361,417	\$341,470	\$278,794	\$251,408
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$356,801	\$368,080	\$348,512	\$285,183	\$256,043
Costs per \$100 of Payroll	\$1.81	\$1.68	\$1.63	\$1.45	\$1.28

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

OHIO***Ohio State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	5,033	5,108	5,182	5,242	5,286
Covered Wages (millions)	\$222,973	\$232,924	\$242,199	\$247,780	\$257,739
<i>Benefits (thousands)</i>					
Private Carriers	\$14,717	\$14,939	\$21,116	\$14,157	\$10,374
State Fund	\$1,689,634	\$1,657,889	\$1,557,520	\$1,489,061	\$1,439,796
Self-Insured	\$378,662	\$366,437	\$352,681	\$338,035	\$307,113
Total Benefits	\$2,083,012	\$2,039,265	\$1,931,317	\$1,841,253	\$1,757,283
Medical Benefits (% of total)	42.2%	39.6%	39.7%	39.1%	36.8%
Benefits per \$100 of Payroll	\$0.93	\$0.88	\$0.80	\$0.74	\$0.68
<i>Costs (thousands)</i>					
Private Carriers	\$24,664	\$21,036	\$20,656	\$21,012	\$16,984
State Fund	\$1,789,105	\$2,019,998	\$1,707,694	\$1,501,601	\$1,352,464
Self-Insured	\$448,156	\$428,719	\$385,198	\$364,548	\$364,137
Total Costs	\$2,261,925	\$2,469,752	\$2,113,547	\$1,887,160	\$1,733,585
Costs per \$100 of Payroll	\$1.01	\$1.06	\$0.87	\$0.76	\$0.67

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

OKLAHOMA***Oklahoma State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,502	1,527	1,538	1,518	1,523
Covered Wages (millions)	\$62,828	\$65,819	\$67,038	\$65,518	\$67,541
<i>Benefits (thousands)</i>					
Private Carriers	\$466,821	\$393,859	\$342,982	\$311,643	\$288,989
State Fund	\$224,645	\$212,870	\$232,435	\$194,509	\$183,804
Self-Insured	\$151,152	\$152,833	\$132,642	\$97,908	\$93,887
Total Benefits	\$842,617	\$759,562	\$708,059	\$604,060	\$566,680
Medical Benefits (% of total)	45.1%	46.5%	47.5%	49.4%	53.7%
Benefits per \$100 of Payroll	\$1.34	\$1.15	\$1.06	\$0.92	\$0.84
<i>Costs (thousands)</i>					
Private Carriers	\$766,543	\$674,639	\$607,297	\$541,816	\$503,236
State Fund	\$339,969	\$327,148	\$305,669	\$239,888	\$229,669
Self-Insured	\$174,172	\$189,385	\$163,189	\$123,260	\$116,824
Total Costs	\$1,280,684	\$1,191,172	\$1,076,155	\$904,964	\$849,729
Costs per \$100 of Payroll	\$2.04	\$1.81	\$1.61	\$1.38	\$1.26

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

OREGON***Oregon State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,651	1,699	1,760	1,813	1,855
Covered Wages (millions)	\$73,690	\$78,393	\$84,407	\$89,028	\$94,162
<i>Benefits (thousands)</i>					
Private Carriers	\$224,481	\$210,372	\$191,641	\$187,749	\$212,315
State Fund	\$304,779	\$307,496	\$323,920	\$309,516	\$337,815
Self-Insured	\$130,529	\$137,879	\$116,683	\$132,282	\$138,496
Total Benefits	\$659,789	\$655,748	\$632,244	\$629,547	\$688,626
Medical Benefits (% of total)	52.8%	53.5%	53.5%	53.0%	54.3%
Benefits per \$100 of Payroll	\$0.90	\$0.84	\$0.75	\$0.71	\$0.73
<i>Costs (thousands)</i>					
Private Carriers	\$306,350	\$295,709	\$283,557	\$288,743	\$306,205
State Fund	\$476,311	\$494,547	\$517,652	\$547,530	\$539,673
Self-Insured	\$158,271	\$166,267	\$142,578	\$163,624	\$165,363
Total Costs	\$940,932	\$956,523	\$943,787	\$999,897	\$1,011,242
Costs per \$100 of Payroll	\$1.28	\$1.22	\$1.12	\$1.12	\$1.07

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

PENNSYLVANIA***Pennsylvania State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	5,482	5,529	5,576	5,621	5,682
Covered Wages (millions)	\$267,201	\$277,707	\$289,036	\$292,931	\$304,850
<i>Benefits (thousands)</i>					
Private Carriers	\$2,104,346	\$2,116,866	\$2,111,573	\$2,260,418	\$2,021,025
State Fund	\$206,716	\$223,595	\$217,147	\$192,644	\$169,426
Self-Insured	\$663,182	\$657,567	\$645,825	\$671,057	\$627,840
Total Benefits	\$2,974,245	\$2,998,028	\$2,974,544	\$3,124,120	\$2,818,291
Medical Benefits (% of total)	47.5%	48.0%	46.8%	46.9%	47.3%
Benefits per \$100 of Payroll	\$1.11	\$1.08	\$1.03	\$1.07	\$0.92
<i>Costs (thousands)</i>					
Private Carriers	\$3,095,334	\$3,135,977	\$3,264,328	\$3,270,229	\$3,196,320
State Fund	\$218,631	\$224,923	\$215,674	\$186,693	\$173,440
Self-Insured	\$759,638	\$758,241	\$754,855	\$780,949	\$719,673
Total Costs	\$4,073,603	\$4,119,141	\$4,234,857	\$4,237,872	\$4,089,432
Costs per \$100 of Payroll	\$1.52	\$1.48	\$1.47	\$1.45	\$1.34

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

RHODE ISLAND***Rhode Island State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	445	452	459	462	466
Covered Wages (millions)	\$20,964	\$22,004	\$22,940	\$23,474	\$24,279
<i>Benefits (thousands)</i>					
Private Carriers	\$70,193	\$67,911	\$61,807	\$63,603	\$61,057
State Fund	\$76,826	\$74,368	\$77,625	\$71,006	\$72,255
Self-Insured	\$23,072	\$22,654	\$22,221	\$22,536	\$22,899
Total Benefits	\$170,090	\$164,932	\$161,653	\$157,145	\$156,210
Medical Benefits (% of total)	31.8%	34.9%	30.2%	32.9%	32.0%
Benefits per \$100 of Payroll	\$0.81	\$0.75	\$0.70	\$0.67	\$0.64
<i>Costs (thousands)</i>					
Private Carriers	\$92,735	\$96,075	\$104,007	\$112,261	\$116,291
State Fund	\$113,064	\$124,954	\$130,117	\$134,977	\$123,705
Self-Insured	\$27,673	\$28,079	\$28,106	\$29,001	\$29,546
Total Costs	\$233,471	\$249,108	\$262,230	\$276,239	\$269,542
Costs per \$100 of Payroll	\$1.11	\$1.13	\$1.14	\$1.18	\$1.11

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

SOUTH CAROLINA***South Carolina State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,755	1,804	1,858	1,904	1,941
Covered Wages (millions)	\$69,139	\$72,860	\$77,269	\$80,873	\$84,985
<i>Benefits (thousands)</i>					
Private Carriers	\$614,774	\$615,575	\$611,809	\$625,233	\$650,425
State Fund	\$69,302	\$71,118	\$66,790	\$63,375	\$64,271
Self-Insured	\$206,164	\$208,836	\$211,576	\$210,344	\$211,178
Total Benefits	\$890,239	\$895,530	\$890,175	\$898,952	\$925,874
Medical Benefits (% of total)	46.3%	45.5%	45.8%	45.2%	44.1%
Benefits per \$100 of Payroll	\$1.29	\$1.23	\$1.15	\$1.11	\$1.09
<i>Costs (thousands)</i>					
Private Carriers	\$933,245	\$963,784	\$984,087	\$1,036,523	\$1,102,676
State Fund	\$73,950	\$78,750	\$76,900	\$76,000	\$77,000
Self-Insured	\$257,053	\$275,310	\$279,824	\$278,114	\$273,669
Total Costs	\$1,264,249	\$1,317,844	\$1,340,811	\$1,390,637	\$1,453,345
Costs per \$100 of Payroll	\$1.83	\$1.81	\$1.74	\$1.72	\$1.71

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

SOUTH DAKOTA***South Dakota State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	389	395	400	404	406
Covered Wages (millions)	\$14,263	\$15,065	\$15,838	\$16,401	\$16,979
<i>Benefits (thousands)</i>					
Private Carriers	\$96,602	\$95,601	\$102,858	\$100,681	\$95,894
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$3,751	\$4,014	\$3,662	\$4,029	\$3,926
Total Benefits	\$100,354	\$99,615	\$106,520	\$104,711	\$99,820
Medical Benefits (% of total)	67.7%	68.1%	67.0%	63.7%	64.4%
Benefits per \$100 of Payroll	\$0.70	\$0.66	\$0.67	\$0.64	\$0.59
<i>Costs (thousands)</i>					
Private Carriers	\$191,509	\$193,281	\$198,458	\$194,104	\$192,380
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$4,497	\$4,742	\$4,305	\$4,699	\$4,653
Total Costs	\$196,007	\$198,023	\$202,763	\$198,804	\$197,032
Costs per \$100 of Payroll	\$1.37	\$1.31	\$1.28	\$1.21	\$1.16

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

TENNESSEE***Tennessee State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,550	2,607	2,677	2,745	2,787
Covered Wages (millions)	\$111,158	\$116,327	\$123,676	\$128,687	\$134,637
<i>Benefits (thousands)</i>					
Private Carriers	\$765,601	\$567,204	\$562,136	\$530,637	\$575,389
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$118,852	\$105,889	\$98,643	\$91,458	\$86,456
Total Benefits	\$884,453	\$673,094	\$660,779	\$622,095	\$661,846
Medical Benefits (% of total)	60.0%	61.0%	62.7%	65.4%	65.2%
Benefits per \$100 of Payroll	\$0.80	\$0.58	\$0.53	\$0.48	\$0.49
<i>Costs (thousands)</i>					
Private Carriers	\$1,221,367	\$1,114,424	\$1,073,883	\$1,082,971	\$1,067,826
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$146,020	\$132,801	\$119,169	\$108,915	\$104,690
Total Costs	\$1,367,388	\$1,247,225	\$1,193,052	\$1,191,886	\$1,172,517
Costs per \$100 of Payroll	\$1.23	\$1.07	\$0.96	\$0.93	\$0.87

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

TEXAS***Texas State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	8,678	8,903	9,238	9,472	9,642
Covered Wages (millions)	\$441,226	\$470,775	\$498,207	\$511,121	\$534,512
<i>Benefits (thousands)</i>					
Private Carriers	\$837,638	\$776,439	\$821,866	\$777,541	\$728,984
State Fund	\$433,413	\$439,853	\$419,296	\$409,035	\$415,664
Self-Insured	\$293,345	\$285,012	\$296,868	\$282,826	\$279,073
Total Benefits	\$1,564,396	\$1,501,303	\$1,538,030	\$1,469,402	\$1,423,721
Medical Benefits (% of total)	61.7%	60.3%	58.3%	57.2%	56.3%
Benefits per \$100 of Payroll	\$0.35	\$0.32	\$0.31	\$0.29	\$0.27
<i>Costs (thousands)</i>					
Private Carriers	\$1,814,839	\$1,851,023	\$1,805,741	\$1,559,602	\$1,483,226
State Fund	\$1,122,489	\$1,226,460	\$1,166,049	\$1,025,357	\$1,068,180
Self-Insured	\$357,586	\$351,801	\$364,829	\$348,822	\$344,036
Total Costs	\$3,294,914	\$3,429,284	\$3,336,619	\$2,933,781	\$2,895,443
Costs per \$100 of Payroll	\$0.75	\$0.73	\$0.67	\$0.57	\$0.54

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

UTAH***Utah State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	1,216	1,253	1,301	1,348	1,390
Covered Wages (millions)	\$50,081	\$53,039	\$56,871	\$60,227	\$63,904
<i>Benefits (thousands)</i>					
Private Carriers	\$99,554	\$94,872	\$98,183	\$97,218	\$226,318
State Fund	\$128,702	\$126,391	\$131,680	\$129,212	\$0
Self-Insured	\$42,704	\$38,216	\$39,397	\$49,076	\$47,958
Total Benefits	\$270,960	\$259,479	\$269,261	\$275,507	\$274,275
Medical Benefits (% of total)	69.9%	70.4%	68.0%	69.3%	69.4%
Benefits per \$100 of Payroll	\$0.54	\$0.49	\$0.47	\$0.46	\$0.43
<i>Costs (thousands)</i>					
Private Carriers	\$198,748	\$213,578	\$216,510	\$230,490	\$472,562
State Fund	\$209,480	\$226,817	\$235,473	\$240,642	\$0
Self-Insured	\$51,329	\$46,938	\$48,109	\$60,414	\$58,917
Total Costs	\$459,556	\$487,333	\$500,091	\$531,546	\$531,480
Costs per \$100 of Payroll	\$0.92	\$0.92	\$0.88	\$0.88	\$0.83

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

VERMONT***Vermont State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	292	295	298	298	300
Covered Wages (millions)	\$12,133	\$12,533	\$12,983	\$13,248	\$13,645
<i>Benefits (thousands)</i>					
Private Carriers	\$132,417	\$131,766	\$130,986	\$122,430	\$125,508
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$18,530	\$18,859	\$18,946	\$17,651	\$18,477
Total Benefits	\$150,947	\$150,625	\$149,932	\$140,081	\$143,985
Medical Benefits (% of total)	49.0%	52.1%	52.0%	51.0%	51.8%
Benefits per \$100 of Payroll	\$1.24	\$1.20	\$1.15	\$1.06	\$1.06
<i>Costs (thousands)</i>					
Private Carriers	\$216,660	\$205,190	\$215,294	\$217,885	\$207,838
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$20,642	\$21,033	\$21,208	\$19,752	\$20,772
Total Costs	\$237,302	\$226,223	\$236,502	\$237,637	\$228,609
Costs per \$100 of Payroll	\$1.96	\$1.81	\$1.82	\$1.79	\$1.68

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

VIRGINIA***Virginia State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	3,400	3,416	3,490	3,543	3,590
Covered Wages (millions)	\$171,116	\$175,107	\$183,411	\$188,077	\$196,441
<i>Benefits (thousands)</i>					
Private Carriers	\$697,556	\$715,895	\$717,389	\$735,049	\$742,831
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$201,187	\$206,351	\$206,469	\$217,558	\$225,511
Total Benefits	\$898,743	\$922,245	\$923,858	\$952,608	\$968,342
Medical Benefits (% of total)	60.8%	61.7%	62.1%	64.1%	64.5%
Benefits per \$100 of Payroll	\$0.53	\$0.53	\$0.50	\$0.51	\$0.49
<i>Costs (thousands)</i>					
Private Carriers	\$1,054,710	\$1,089,005	\$1,143,213	\$1,186,670	\$1,217,145
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$228,116	\$234,413	\$236,465	\$249,470	\$258,406
Total Costs	\$1,282,826	\$1,323,418	\$1,379,678	\$1,436,141	\$1,475,551
Costs per \$100 of Payroll	\$0.75	\$0.76	\$0.75	\$0.76	\$0.75

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

WASHINGTON***Washington State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,889	2,972	3,049	3,141	3,215
Covered Wages (millions)	\$151,870	\$162,254	\$171,473	\$184,150	\$198,259
<i>Benefits (thousands)</i>					
Private Carriers	\$13,317	\$25,504	\$15,096	\$11,756	\$16,906
State Fund	\$1,814,346	\$1,866,286	\$1,879,245	\$1,911,029	\$1,930,930
Self-Insured	\$510,901	\$508,083	\$517,912	\$514,315	\$516,948
Total Benefits	\$2,338,564	\$2,399,873	\$2,412,253	\$2,437,100	\$2,464,784
Medical Benefits (% of total)	31.7%	31.8%	30.4%	31.2%	30.7%
Benefits per \$100 of Payroll	\$1.54	\$1.48	\$1.41	\$1.32	\$1.24
<i>Costs (thousands)</i>					
Private Carriers	\$19,714	\$23,499	\$24,346	\$24,481	\$20,267
State Fund	\$1,924,394	\$2,036,505	\$2,183,735	\$2,427,485	\$2,442,018
Self-Insured	\$625,367	\$627,948	\$637,978	\$646,740	\$644,527
Total Costs	\$2,569,475	\$2,687,952	\$2,846,059	\$3,098,706	\$3,106,812
Costs per \$100 of Payroll	\$1.69	\$1.66	\$1.66	\$1.68	\$1.57

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

WEST VIRGINIA***West Virginia State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	680	677	672	660	659
Covered Wages (millions)	\$26,685	\$27,210	\$27,351	\$26,777	\$27,888
<i>Benefits (thousands)</i>					
Private Carriers	\$170,984	\$160,667	\$162,168	\$158,675	\$152,439
State Fund	\$199,618	\$193,243	\$184,814	\$179,024	\$169,257
Self-Insured	\$69,871	\$65,758	\$67,358	\$76,049	\$90,937
Total Benefits	\$440,473	\$419,669	\$414,340	\$413,748	\$412,633
Medical Benefits (% of total)	52.3%	49.0%	49.3%	47.9%	49.0%
Benefits per \$100 of Payroll	\$1.65	\$1.54	\$1.51	\$1.55	\$1.48
<i>Costs (thousands)</i>					
Private Carriers	\$370,904	\$345,263	\$349,552	\$287,460	\$283,091
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$85,266	\$78,330	\$81,605	\$90,586	\$110,158
Total Costs	\$456,169	\$423,594	\$431,156	\$378,047	\$393,249
Costs per \$100 of Payroll	\$1.71	\$1.56	\$1.58	\$1.41	\$1.41

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

WISCONSIN***Wisconsin State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	2,671	2,708	2,742	2,775	2,797
Covered Wages (millions)	\$113,807	\$118,192	\$123,895	\$127,192	\$131,615
<i>Benefits (thousands)</i>					
Private Carriers	\$1,024,371	\$1,066,587	\$1,033,997	\$1,028,852	\$1,027,944
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$142,110	\$137,555	\$133,147	\$142,860	\$141,829
Total Benefits	\$1,166,481	\$1,204,142	\$1,167,144	\$1,171,712	\$1,169,773
Medical Benefits (% of total)	77.1%	77.6%	77.2%	78.2%	78.0%
Benefits per \$100 of Payroll	\$1.02	\$1.02	\$0.94	\$0.92	\$0.89
<i>Costs (thousands)</i>					
Private Carriers	\$1,761,103	\$1,817,668	\$1,953,800	\$2,017,156	\$1,977,596
State Fund	\$0	\$0	\$0	\$0	\$0
Self-Insured	\$159,792	\$154,333	\$150,204	\$163,322	\$161,599
Total Costs	\$1,920,895	\$1,972,000	\$2,104,004	\$2,180,478	\$2,139,195
Costs per \$100 of Payroll	\$1.69	\$1.67	\$1.70	\$1.71	\$1.63

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

WYOMING***Wyoming State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	272	277	275	264	262
Covered Wages (millions)	\$12,143	\$12,781	\$12,632	\$11,752	\$11,985
<i>Benefits (thousands)</i>					
Private Carriers	\$2,041	\$2,343	\$3,359	\$221	\$740
State Fund	\$189,785	\$182,054	\$175,086	\$174,831	\$175,693
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Benefits	\$191,825	\$184,398	\$178,444	\$175,053	\$176,433
Medical Benefits (% of total)	69.0%	70.7%	66.9%	67.7%	66.5%
Benefits per \$100 of Payroll	\$1.58	\$1.44	\$1.41	\$1.49	\$1.47
<i>Costs (thousands)</i>					
Private Carriers	\$6,143	\$5,489	\$6,291	\$4,321	\$5,372
State Fund	\$240,073	\$251,770	\$250,916	\$234,572	\$198,059
Self-Insured	\$0	\$0	\$0	\$0	\$0
Total Costs	\$246,216	\$257,259	\$257,207	\$238,893	\$203,431
Costs per \$100 of Payroll	\$2.03	\$2.01	\$2.04	\$2.03	\$1.70

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

UNITED STATES: Non-Federal Total***Total State Summary Table: 2013-2017***

	2013	2014	2015	2016	2017
<i>Coverage</i>					
Covered Workers (thousands)	127,790	130,337	133,244	135,666	137,594
Covered Wages (millions)	\$6,307,002	\$6,632,638	\$6,991,723	\$7,212,962	\$7,559,821
<i>Benefits (thousands)</i>					
Private Carriers	\$35,202,958	\$34,982,204	\$34,483,033	\$34,541,995	\$34,413,649
State Fund	\$9,508,150	\$9,227,898	\$9,014,947	\$8,895,928	\$8,843,946
Self-Insured	\$15,020,095	\$15,229,762	\$15,111,093	\$15,089,872	\$15,274,986
Total Benefits	\$59,731,202	\$59,439,864	\$58,609,073	\$58,527,795	\$58,532,581
Medical Benefits (% of total)	51.9%	52.0%	51.5%	51.3%	50.9%
Benefits per \$100 of Payroll	\$0.95	\$0.90	\$0.84	\$0.81	\$0.77
<i>Costs (thousands)</i>					
Private Carriers	\$55,025,281	\$57,270,811	\$59,236,724	\$60,173,706	\$60,672,165
State Fund	\$12,097,133	\$13,297,544	\$13,323,165	\$13,075,240	\$12,245,999
Self-Insured	\$17,508,186	\$18,036,573	\$18,099,738	\$18,096,617	\$18,342,845
Total Costs	\$84,630,601	\$88,604,928	\$90,659,627	\$91,345,563	\$91,261,008
Costs per \$100 of Payroll	\$1.34	\$1.34	\$1.30	\$1.27	\$1.21

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